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OF THE

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1944

CONTENTS FOR PART II

REPORTS

DEPARTMENT OF LANDS AND FORESTS
INSPECTOR OF LEGAL OFFICES
DEPARTMENT OF INSURANCE
LOAN CORPORATIONS
DEPARTMENT OF PUBLIC WORKS
DEPARTMENT OF GAME AND FISHERIES
DEPARTMENT OF LABOUR
DEPARTMENT OF EDUCATION
UNIVERSITY OF TORONTO

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

For the Fiscal Year ending

31st March, 1942

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 3, 1943



ONTARIO

TORONTO

Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1943

TO HIS HONOUR,

The Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR :

The undersigned begs respectfully to present to your Honour, the Annual Report of the Department of Lands and Forests for the fiscal year, 1st April, 1941, to 31st March, 1942.

N. O. HIPEL,

Minister.

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INTRODUCTION

The report of this year will take a slightly changed form to correspond with the work of the Department.

I. ORGANIZATION

(a) The major changes in the year were in June, 1941. The Department's Head Office was divided into ten Divisions as follows:—

Accounts—Responsible for all fiscal matters and centralizing accounting.

Forest Protection—Includes protection from fire, insects and disease.

Timber Management—Includes Sale and Management of the forest crop.

Surveys—Includes ground and aerial survey of Timber, Land, and Water Resources.

Air Service—Formerly a part of fire protection, now a separate unit.

Reforestation and Conservation—As formerly, deals with production of tree seedlings for woodlots and Crown plantations, and advises on planting, private forest management and conservation measures.

Land and Recreational Areas—The former lands branch, and now incorporates parks and unsubdivided land.

Operation and Personnel—A new Division to take over office management, information, personnel (formerly handled by several branches) and Staff training.

Law—Raised to Division status and responsible for all legal matters in the Department.

Research—A new Division created to commence research work in forestry problems which are not being studied by outside research organizations.

NOTE—Internal staff changes permitted the formation of these Divisions without increasing total staff.

(b) *Creation of Forest Regions*—The 13 forest Districts were grouped into 5 Regions, and senior District Foresters were appointed as Regional Foresters. The purpose is to co-ordinate the work of the several districts under their control especially with reference to transfer of fire-fighting equipment and personnel to danger points. Regional Foresters are also called upon to formulate plans for forest management.

(c) *Zone Foresters*—Southern Ontario was divided into 5 reforestation zones and foresters who worked out from head office were transferred to the field to bring them into closer touch with the woodlot owners.

(d) *Land Agencies*—Formerly reporting directly to Toronto, were incorporated as part of the district organization.

NOTE—The headquarters and personnel changes involved are listed under Operation and Personnel.

2. REPORT OF SELECT COMMITTEE

The report of the Select Committee, inquiring into the Administration of the Department of Lands and Forests has been very carefully studied, and summarized.

REPORTS BY DIVISIONS.

DIVISION OF ACCOUNTS

A re-organization has been effected in this Division, calling for changes in personnel, equipment, accounting system and handling of Departmental cash receipts.

CENTRALIZATION OF ACCOUNTING

Accounting at Main Office and Field Offices has been centralized.

EQUIPMENT

The increased volume of accounting detail in the Division of Accounts as a consequence of the centralization policy, has permitted the use of mechanical equipment on operations formerly performed by hand.

SYSTEM

The accounting procedure for the year under review was the subject of study, with the purpose of increasing efficiency. As a result of this study, a new system was developed, to become effective 1st April, 1942, the commencement of the next fiscal year.

FINANCIAL REPORTS

1. *Cash Receipts and Disbursements:*

Statement for the year ending 31st March, 1942, is set out on Schedule A, page 12. The following summarizes the result of operations for the year.

TOTAL—Cash Receipts.....	\$5,164,331.82
Cash Disbursements.....	2,654,355.88

Excess of Receipts over Disbursements.....	\$2,509,975.94
--	----------------

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

In Schedule B, page 16, cash receipts for the year under review have been compared with those of the previous four years, which data may be summarized as follows:

Division	Years ending 31st March				
	1938	1939	1940	1941	1942
Main Office	\$	\$	\$	\$	\$
Water Power Rentals....	427,874	406,019	402,529	571,352	628,691
Provincial Land Tax....	234,761	129,178	133,936	169,609	146,802
Casual Fees.....	3,102	3,664	3,072	3,161	3,462
Forest Protection.....	61,152	47,596	56,424	54,918	55,620
Timber Management.....	3,502,447	3,912,072	2,863,862	4,153,237	4,122,576
Surveys.....	462	24,000	23,550	13,904	23,136
Land and Recreational Areas	186,041	195,232	221,406	175,040	167,310
Air Service.....	11,310	6,563	4,211	5,687	10,902
Reforestation and Conservation.....	8,890	4,254	5,335	5,642	5,833
	<u>4,436,039</u>	<u>4,728,578</u>	<u>3,714,325</u>	<u>5,152,550</u>	<u>5,164,332</u>

(b) *Disbursements:*

In Schedule C, page 19, the disbursements for the year under review have been compared with those of the previous four years, grouped according to branches. The result may be summarized as follows:

Division	Years ending 31st March				
	1938	1939	1940	1941	1942
Main Office.....	\$ 246,024	\$ 228,200	\$ 222,608	\$ 232,005	\$ 231,727
Forest Protection and Timber Management....	1,696,429	1,637,370	1,621,607	1,557,964	1,706,768
Surveys.....	62,166	55,809	70,918	4,118	11,377
Land and Recreational Areas	41,280	45,599	41,722	38,729	39,768
Air Service.....	279,874	320,150	252,412	296,761	269,237
Reforestation and Conservation.....	255,194	335,005	316,337	322,178	306,677
Total Disbursements charge- able to Appropriations as voted.....	<u>2,580,967</u>	<u>2,622,133</u>	<u>2,525,604</u>	<u>2,451,755</u>	<u>2,565,554</u>
Additional Disbursements, uncontrollable items, chargeable to Special Warrants.....	9,372	.....	2,100	2,741	88,802
Total Disbursements.....	<u>2,590,339</u>	<u>2,622,133</u>	<u>2,527,704</u>	<u>2,454,496</u>	<u>2,654,356</u>

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

Annual Receipts 1938 as against 1942 show an increase of approximately \$728,000.00 or 16.4 per cent. This increase is due in large part to increased revenue from:

Water Power Rentals	\$200,817.00	
Timber Management	620,129.00	
		\$820,946.00

ii. *Disbursements:*

Annual Disbursements 1938 as against 1942 show an increase of approximately \$64,000.00 or 2.5 per cent. This increase is accounted for by the cost of living bonus effective during the year ending 31st March, 1942, calling for an expenditure of \$72,548.00 by Special Warrant.

It will be noted that the increased expenditure in Reforestation of..... \$51,483.00 is more than returned through savings on

Main Office	\$14,297.00	
Surveys	50,789.00	
Air Service	10,637.00	
		\$75,723.00

The trend of expenditures is slightly upward, though not nearly as pronounced as the upward trend in cash receipts.

(d) *Classification of Accounts:*

Statements set out in this report are classified of necessity in accordance with the Appropriations and Estimates of the years concerned. Grouping of accounts has, where the information would permit, been made in accordance with the standard classification of accounts by Divisions, which has been put into effect from 1st April, 1942.

Schedule A

Statement of Receipts and Disbursements For Year Ending 31st March, 1942

Receipts	\$ c.	\$ c.	\$ c.
MAIN OFFICE:			
Water Power Rentals		628,691.25	
Provincial Land Tax		146,801.88	
Sundry Fees, etc.			
Agents—Office Fees	351.22		
Casual Fees	524.88		
Surveys Office Fees, Maps, etc.	2,585.54	3,461.64	
			778,954.77
LAND AND RECREATIONAL AREAS DIVISION			
Land Sales			
Agricultural	37,320.69		
Townsites	4,277.39		
Common School Lands	50.00		
University Lands	312.76	41,960.84	
Land Rentals (other than Parks)			
Leases and Licenses of Occupation	68,435.03		
Bruce Beach	2,093.51		
Timagami Islands	6,352.10	76,880.64	
Park Revenue			
Algonquin			
Rentals	7,837.88		
Perquisites	1,014.00		
Licenses	9,014.65		
Telephone	2,415.39		
Sale of Material	2,848.32		
Miscellaneous	297.59	23,427.83	
Rondeau			
Rentals	10,193.39		
Sale of Material	2,765.52		
Miscellaneous	74.05	13,032.96	
Quetico			
Rentals	90.00		
Licenses	7,667.50		
Sale of Furs	891.55		
Miscellaneous	260.50	8,909.55	
			45,370.34
			118,841.48
			778,954.77

Schedule A (Continued)

Statement of Receipts and Disbursements For Year Ending 31st Marh, 1942

Disbursements	\$ c.	\$ c.	\$ c.
MAIN OFFICE:			
Minister's Salary—Statutory		8,000.00	
Lands Branch			
Salaries—Permanent	115,181.94		
Temporary	10,777.91		
		125,959.85	
Maintenance		12,983.99	
Travelling Expenses		2,076.16	
Forests Branch			
Salaries—Permanent	55,696.13		
Temporary	620.83		
		56,316.96	
Maintenance		10,989.00	
Travelling Expense		825.22	
Compensation, etc. for workmen injured in Government service, as awarded by the Workmen's Compensation Board		13,755.68	
Moving Expenses of officials		178.17	
Statutory Refunds		156.82	
Commutation of Veteran's Land Grants		50.00	
Legal Fees and Expenses		435.25	
			231,727.10
FIELD SERVICES:			
FOREST PROTECTION AND TIMBER MANAGEMENT BRANCHES			
Agents—Salaries	17,799.75		
Maintenance	6,295.94		
		24,095.69	
Clearing Townsites and Removing Fire Hazards		19,978.72	
Forest Service—Salaries	999,061.98		
Operating Expenses	599,921.54		
		1,598,983.52	
Insect Control—Salaries	2,700.00		
Operating Expenses	7,989.05		
		10,689.05	
Radio Service		44,746.95	
Woodmen's Employment Act— Salaries	7,500.00		
Maintenance	774.15		
		8,274.15	
			1,706,768.08
			1,938,495.18

Schedule A (Continued)

Statement of Receipts and Disbursements For Year Ending 31st March, 1942

Receipts	\$ c.	\$ c.	\$ c.
Forward	45,370.34	118,841.48	778,954.77
Ippeerwash Beach			
Rentals	534.25		
Miscellaneous	251.70		
	<u>785.95</u>	46,156.29	
Back to the Land Movement	560.16		
Sale of Sand and Gravel	1,734.68		
Miscellaneous	<u>17.05</u>	2,311.89	167,309.66
DIVISION OF FOREST PROTECTION			
Radio Service		15,436.73	
Forest Service		40,075.62	
Miscellaneous		<u>107.47</u>	55,619.82
DIVISION OF TIMBER MANAGEMENT			
Timber Dues and Bonus		3,695,167.49	
Ground Rent and Fire Protection Tax		355,947.37	
Scalers' Wages		68,788.19	
Miscellaneous		<u>2,673.45</u>	4,122,576.50
DIVISION OF SURVEYS			
Lac Seul Storage Dam		35.55	
Long Lac Diversion		<u>23,100.00</u>	23,135.55
DIVISION OF AIR SERVICE			
Miscellaneous			10,902.02
DIVISION REFORESTATION AND CONSERVATION			
Miscellaneous			<u>5,833.50</u>
Total Receipts			5,164,331.82
			<u>5,164,331.82</u>

Schedule A (Continued)

Statement of Receipts and Disbursements For Year Ending 31st March, 1942

Disbursements	\$ c.	\$ c.	\$ c.
Forward			1,938,495.18
DIVISION OF SURVEYS			
Board of Surveyor's—Grant		200.00	
Ground Surveys		11,049.08	
To provide for Flowage Easements and Discharging Claims, etc.		127.89	
		<u>11,376.97</u>	11,376.97
DIVISION OF LAND AND RECREATIONAL AREAS			
Annuitants and Bonuses to Indians under Treaty No. 9		22,080.00	
Rondeau Provincial Park—Salaries	10,135.51		
Maintenance	3,315.74		
		<u>13,451.25</u>	
Ipperwash Beach Park—Salaries	1,685.80		
Maintenance	1,750.43		
		<u>3,436.23</u>	
Purchase of Land for New Parks		800.00	
		<u>3,976.48</u>	3,976.48
DIVISION OF AIR SERVICE			
Salaries		161,231.32	
Maintenance		108,005.91	
		<u>269,237.23</u>	269,237.23
DIVISION OF REFORESTATION AND CONSERVATION			
Salaries		222,370.10	
Maintenance		84,306.90	
		<u>306,677.00</u>	306,677.00
Total Disbursements chargeable to Appropriations As Voted			<u>2,565,553.86</u>
SPECIAL WARRANTS			
Investigation of the affairs and financial position of the Abitibi Power and Paper Company, Limited			16,254.02
Cost of Living Bonus			72,548.00
			<u>2,654,355.88</u>
Total Disbursements			2,654,355.88
Excess of Receipts over Disbursements			<u>2,509,975.94</u>
			5,164,331.82

Schedule B

Comparison of Receipts for 5 years ending 31st March, 1942

	1938
MAIN OFFICE	
Water Power Rental.....	427,873.50
Provincial Land Tax.....	234,761.42
Casual Fees.....	3,101.73
DIVISION OF FOREST PROTECTION	
Radio Service.....	31,359.41
Miscellaneous.....	29,792.77
	<u>61,152.18</u>
DIVISION OF TIMBER MANAGEMENT	3,502,446.76
DIVISION OF SURVEYS	
Lac Seul Storage Dam.....	
Refunds—re. Flowage Easements.....	
Long Lac Diversion.....	
Miscellaneous.....	462.12
	<u>462.12</u>
DIVISION OF LAND AND RECREATIONAL AREAS	
Land Sales (other than parks).....	70,248.55
Land Rentals (other than parks).....	61,766.48
Park Revenue—including Park Rentals	
Algonquin.....	30,576.50
Rondeau.....	14,810.23
Quetico.....	6,455.76
Ipperwash Beach.....	23.60
Miscellaneous.....	2,160.03
	<u>186,041.15</u>
DIVISION OF AIR SERVICE	
Miscellaneous.....	11,309.51
DIVISION OF REFORESTATION AND CONSERVATION	
Miscellaneous.....	8,890.46
Total Receipts.....	4,436,038.83

Schedule B

Comparison of Receipts for 5 years ending 31st March, 1942

1939	1940	1941	1942
406,019.17	402,529.44	571,351.76	628,691.25
129,178.01	133,935.87	169,608.77	146,801.88
3,663.60	3,072.18	3,160.63	3,461.64
17,932.06	18,198.42	16,412.33	15,436.73
29,664.28	38,225.27	38,505.43	40,183.09
<hr/> 47,596.34	<hr/> 56,423.69	<hr/> 54,917.76	<hr/> 55,619.82
3,912,072.51	2,863,861.71	4,153,237.20	4,122,576.50
		5,030.54	35.55
		8,873.90	
<hr/> 24,000.00	<hr/> 23,550.00	<hr/>	<hr/> 23,100.00
<hr/> 24,000.00	<hr/> 23,550.00	<hr/> 13,904.44	<hr/> 23,135.55
75,212.06	94,947.38	53,820.61	41,960.84
68,894.60	75,206.92	75,230.38	76,880.64
31,886.42	29,449.38	24,289.30	23,427.83
11,305.16	13,075.74	12,363.71	13,032.96
6,764.56	6,112.40	7,403.95	8,909.55
200.70	436.16	552.93	785.95
968.31	2,177.89	1,379.62	2,311.89
<hr/> 195,231.81	<hr/> 221,405.87	<hr/> 175,040.50	<hr/> 167,309.66
6,562.75	4,210.87	5,687.24	10,902.02
4,253.89	5,334.99	5,642.14	5,833.50
4,728,578.08	3,714,324.62	5,152,550.44	5,164,331.82

Schedule C

Comparison of Disbursements for 5 years ending 31st March, 1942

	1938
MAIN OFFICE	
Minister's Salary.....	\$ 8,000.00
Lands	
Salaries.....	123,066.61
Maintenance.....	14,477.94
Travelling.....	1,663.33
Forests	
Salaries.....	86,240.50
Maintenance.....	10,139.22
Travelling.....	1,534.38
Compensation to Injured Workmen.....	
Moving Expenses of Officials.....	
Statutory Refunds.....	723.27
Commutation Veterans' Land Grants.....	50.00
Legal Fees and Expenses.....	77.50
Back to Land Movement.....	51.11
	246,023.86
FIELD SERVICES	
<i>Forest Protection and Timber Management</i>	
Agents	
Salaries.....	26,468.00
Maintenance.....	
Clearing Townsites.....	9,761.03
Forest Service	
Salaries.....	1,567,342.27
Maintenance.....	
Insect Control	
Salaries.....	
Maintenance.....	6,951.59
Grants.....	
Radio Service.....	75,129.30
Woodmen's Employment Act	
Salaries.....	8,919.35
Maintenance.....	
Refunds—Miscellaneous.....	1,857.38
	1,696,428.92
Forward.....	1,942,452.78

Schedule C

Comparison of Disbursements for 5 years ending 31st March, 1942

1939	1940	1941	1942
\$ 8,000.00	\$ 8,000.00	\$ 8,000.00	\$ 8,000.00
122,459.49	119,273.61	120,154.35	125,959.85
14,673.74	13,827.67	11,549.47	12,983.99
1,465.91	1,607.34	2,063.19	2,076.16
67,675.00	67,695.26	60,436.59	56,316.96
11,810.57	10,273.91	10,993.76	10,989.00
1,465.81	1,008.71	826.39	825.22
		16,921.36	13,755.68
362.06	921.85	1,059.50	178.17
50.00			156.82
237.20			50.00
			435.25
<u>\$228,199.78</u>	<u>\$222,608.35</u>	<u>\$ 232,004.61</u>	<u>\$231,727.10</u>
19,648.59	19,602.18	18,531.88	17,799.75
5,658.12	5,898.25	5,039.13	6,295.94
8,358.84	14,801.16	14,950.12	19,978.72
966,227.76	960,979.93	965,775.34	999,061.98
557,591.62	550,145.45	491,353.75	599,921.54
2,700.00	2,700.00	2,700.00	2,700.00
364.54	3,438.73	4,542.09	7,989.05
3,500.00			
64,999.61	56,001.90	46,823.91	44,746.95
7,500.00	7,500.00	7,500.00	7,500.00
821.15	538.90	747.71	774.15
<u>1,637,370.23</u>	<u>1,621,606.50</u>	<u>1,557,963.93</u>	<u>1,706,768.08</u>
<u>1,865,570.01</u>	<u>1,844,214.85</u>	<u>1,789,968.54</u>	<u>1,938,495.18</u>

Schedule C (Continued)

Comparison of Disbursements for 5 years ending 31st March, 1942

	1938
Forward.....	1,942,452.78
DIVISION OF SURVEYS	
Board of Surveyors—Grant.....	200.00
Lac Seul Storage Dam.....	61,966.47
Surveying.....	
Acquiring Flowage Easements.....	
Compensation—Damage Claims.....	
	<u>62,166.47</u>
DIVISION OF LAND AND RECREATION AREAS	
Annuities to Indians.....	20,820.00
Rondeau Park.....	15,522.52
Ipperwash Park.....	
New Parks.....	4,937.72
	<u>41,280.24</u>
DIVISION OF AIR SERVICE	
Salaries.....	156,326.86
Maintenance.....	123,547.04
	<u>279,873.90</u>
DIVISION OF REFORESTATION AND CONSERVATION	
Salaries.....	190,861.07
Maintenance.....	61,290.46
Forestry Act.....	2,342.39
Allowance to School Sections.....	700.00
	<u>255,193.92</u>
Total Disbursements chargeable to Appropriations as voted.....	2,580,967.31
DIVISION OF SPECIAL WARRANTS	
Investigation—	
Natural Resources.....	
Abitibi.....	
Blind River Pine Co.....	3,209.80
Long Point Park Commission.....	1,000.00
Surveying—Long Lac.....	5,162.16
Cost of Living Bonus.....	
	<u>9,371.96</u>
TOTAL CASH DISBURSEMENTS.....	2,590,339.27

Schedule C (Continued)

Comparison of Disbursements for 5 years ending 31st March, 1942

1939	1940	1941	1942
1,865,570.01	1,844,214.85	1,789,968.54	1,938,495.18
200.00	200.00	200.00	200.00
.....	843.23	35.55	.....
55,608.82	50,906.24	3,500.68	11,049.08
.....	11,989.21	382.20	127.89
.....	6,978.85	.....	.....
55,808.82	70,917.53	4,118.43	11,376.97
21,800.00	21,912.00	22,108.00	22,080.00
14,220.18	15,133.85	13,602.67	13,451.25
9,578.96	4,676.61	3,018.80	3,436.23
.....	.....	.....	800.00
45,599.14	41,722.46	38,729.47	39,767.48
166,023.45	154,913.04	154,343.91	161,231.32
154,127.07	97,498.83	142,417.33	108,005.91
320,150.52	252,411.87	296,761.24	269,237.23
226,913.57	222,219.50	224,596.09	222,370.10
107,391.25	94,117.88	97,581.43	84,306.90
700.00	.....	.....	.....
335,004.82	316,337.38	322,177.52	306,677.00
2,622,133.31	2,525,604.09	2,451,755.20	2,565,553.86
.....	2,100.00	418.15	.....
.....	.....	2,322.53	16,254.02
.....
.....	.....	.....	72,548.00
.....	2,100.00	2,740.68	88,802.02
2,622,133.31	2,527,704.09	2,454,495.88	2,654,355.88

DIVISION OF AIR SERVICE

During the past year the efficiency of the Air Service has been maintained. It has been possible to replace enlistments by competent personnel in the face of war conditions.

Several semi-transport machines were added to the fleet during the year in continuance of the policy of replacing many of the lighter ships with those of greater capacity.

Winter operations were this year confined to two aircraft, one based at Algonquin Park, and utilized for the purpose of game patrols, and such Park administration as was necessary, and one based at Sault Ste. Marie, which has been used in bringing out drill cores from an iron ore area which is being developed by the Algoma Ore Properties, Limited. The Department considers the development of iron ore as of the utmost importance, and we have accorded this Company every co-operation within our means.

Our building program last year was not extensive, consisting only of four small housing units for pilots and machines. Maintenance and repair of Service buildings was carried on throughout the year.

We have done our utmost to co-operate with the Department of Munitions and Supply in the conservation of aviation fuels and oils. Instructions have been issued to our staff that all flying is to be restricted to bare necessities. The situation in respect to gas and oil drums is very acute, and we have been doing everything possible to co-operate with the oil companies in returning drums as quickly as possible, so as to tie up the minimum number in our operations.

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

ALLOCATION OF AIRCRAFT

1941-42

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

TRANSPORT AIRCRAFT—EFFECTIVE LOADS CARRIED
1941-42

AIRCRAFT	HOURS FLOWN	EFFECTIVE LOAD
Buhl CF-OAQ	295.40	127,667 Lbs. 63 Tons, 1667 Lbs.
Buhl CF-OAR	205.35	93,697 Lbs. 46 Tons, 1697 Lbs.
Buhl CF-OAS	293.05	147,322 Lbs. 73 Tons, 1322 Lbs.
Fairchild 71C CF-OAP	179.15	127,578 Lbs. 63 Tons, 1578 Lbs.
Hamilton CF-OAH	185.00	110,803 Lbs. 55 Tons, 803 Lbs.
Hamilton CF-OAJ	195.45	134,490 Lbs. 67 Tons, 490 Lbs.
Stinson CF-OBA	276.00	119,880 Lbs. 59 Tons, 1880 Lbs.
Stinson CF-BGJ	181.50	60,537 Lbs. 30 Tons, 537 Lbs.
Stinson CF-BGM	230.15	151,685 Lbs. 75 Tons, 1685 Lbs.
Stinson CF-BGN	349.15	274,915 Lbs. 137 Tons, 915 Lbs.
Stinson CF-OAV	213.10	55,935 Lbs. 27 Tons, 1935 Lbs.
Stinson CF-OAW	259.55	137,399 Lbs. 68 Tons, 1399 Lbs.
Stinson CF-OAX	310.20	54,455 Lbs. 27 Tons, 455 Lbs.
Stinson CF-OAY	175.05	45,030 Lbs. 22 Tons, 1030 Lbs.
Stinson CF-OAZ	432.20	404,468 Lbs. 202 Tons, 468 Lbs.
Vedette G-CAND	137.50	39,540 Lbs. 19 Tons, 1540 Lbs.

Total Transport Section:—

Total Flying Time.....Hours.....	3,920.20
Total Loading.....Lbs.....	2,085,401
Total Loading.....Tons.....	1,042 Tons, 1,401 Lbs.

HOURS FLOWN ON VARIOUS PHASES OF FLYING OPERATIONS
1941-42

	1924-41	1941-42	Total
Fire Detection.....	38,356.05	1,163.40	39,519.45
Game Detection.....	189.35	7.20	196.55
Fire Suppression.....	30,704.36	1,666.00	32,370.36
Photography.....	1,372.35	2.30	1,375.05
Sketching.....	3,426.23	70.15	3,496.38
Transportation—Ordinary.....	25,626.32	2,073.58	27,700.30
Transportation—Special.....	5,408.35	185.20	5,593.55
Mercy Flights.....	205.15	12.27	217.42
Ferrying.....	5,077.12	261.15	5,338.27
Forced Landings.....	858.29	6.25	864.54
Flying Instruction.....	2,856.02	31.15	2,887.17
Observers Instruction.....	94.09	.....	94.09
Operations.....	4,929.03	149.20	5,078.23
Tests—Aircraft.....	1,324.32	34.00	1,358.32
Dusting.....	41.35	.....	41.35
Tests—Wireless.....	69.10	.....	69.10
Tests—Radio.....	8.25	.....	8.25
	120,548.13	5,663.45	126,211.58

TOTALS

	1924-41	1941-42	Total
Passengers Carried.....	64,909	6,948	71,857
Personnel Carried.....	62,429	3,193	65,622
Total Passengers and Personnel Carried.....	127,338	10,141	137,479
Miles Flown.....	8,270,225	489,304	8,759,529
Effective Loads Flown (Lbs.).....	27,033,857	2,209,680	29,243,537
Effective Loads Flown (Tons).....	13,516 Tons 1,857 Lbs.	1,104 Tons 1,680 Lbs.	14,621 Tons 1,537 Lbs.

DIVISION OF FOREST PROTECTION

SEVERITY OF THE FIRE SEASON, 1941

The season of 1941 was marked by very high early spring fire hazards which reached a peak during the week of May 21 to 26, when four large fires burned out of control. High hazards continued to August 10, when general rains set in, reducing the fire hazard for the balance of the season in the northern part of the Province, while high hazards continued in the area south of the French River, Lake Nipissing and Mattawa River up to the close of the fire season in October.

FIRE PROTECTION CONDITIONS RESPECTING SUMMER LOGGING OPERATIONS

During the past few years, summer woods operations have increased to such an extent that they constitute a major problem in fire protection. In 1941, instructions which form a part of all woods operations permits were issued to all operators. These instructions restrict smoking, forbid lunch fires, require reporting of fires, maintenance of certain fire-fighting equipment by the operators and organization of camp personnel as auxiliary fire suppression units.

PERMANENT IMPROVEMENTS

Due to the desire to co-operate fully in the war effort, the program of improvements was curtailed during the year to essential projects.

COMMUNICATIONS

The radio communication system is in a state of reorganization. The commercial radio system was operated throughout the year to supply communication facilities to the remote mining areas in the northern part of the District of Kenora.

EQUIPMENT

Due to war time restrictions, only necessary purchases of equipment were made. Shortly after Japan entered the war on December 7, the Department shipped to the British Columbia A.R.P. 100 complete fire fighting units with 250,000 feet of 1½ inch fire-fighting hose. The material was on loan until the opening of the 1942 season, when an arrangement was made whereby the Department was supplied equipment to replace all shipped to British Columbia.

HAZARD DISPOSAL

Brush burning operations were continued on the timber sale area on the east side of Lake Nipigon and in parts of Timagami.

PERMANENT IMPROVEMENTS
Completed to March 31, 1942

Buildings

Cabins.....	503
Storehouses.....	108
Boathouses.....	43
Combined Storehouses and Boathouses.....	25
Bunkhouses.....	68
Offices.....	27
Garages and Car Houses.....	68
Other Buildings.....	178
Hose Towers.....	63
Wooden Lookout Towers.....	65
Steel Lookout Towers.....	224

Communications

Permanent Telephone Lines (Miles).....	4494 $\frac{1}{4}$
Temporary Telephone Lines (Miles).....	2 $\frac{1}{2}$

District	Total	Tower Sets	Portable Sets	Boat Sets	Pack Sets	Model 30	Miscellaneous
Sioux Lookout.....	22	15	1	2			4
Kenora.....	18	14	1		1	1	1
Fort Frances.....	14	10		1		1	2
Port Arthur.....	22	14	1			1	6
Kapuskaing.....	15	11	2		2		
Cochrane.....	13	12	1				
Sault Ste. Marie.....	18	14	2			2	
Sudbury.....	36	34	2				
North Bay.....	29	18	7	4			
Total.....	187	142	17	7	3	5	13

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

OAV—Kenora District
 OAW—Port Arthur District
 OAY—Port Arthur District
 BGM—Fort Frances District
 BGN—Sioux Lookout District

During the year 12 new 30-watt output medium wave radio transmitters were constructed. These were supplied with Hallicrafters Sky-traveller model S-29 receivers. These units were to complete the ground medium wave communication system and for communication with aircraft in flight.

This equipment was distributed as follows:—

Sioux Lookout.....	1 set
Fort Frances.....	4 sets
Port Arthur.....	2 sets
Kapuskaing.....	1 set
Sault Ste. Marie.....	1 set
Sudbury.....	3 sets

RADIO REVENUES AND EXPENDITURES

The total expenditures for radio during the year were \$46,504.81; net revenue amounted to \$15,436.73.

<i>Item</i>	1941-42	1940-41	1939-40	1938-39
Payroll	26,194.10	27,824.57	30,952.11	39,152.44
Equipment	7,195.21	5,686.73	10,642.44	7,972.26
Improvements	448.12	—	370.19	117.63
Freight, Express, etc.	1,264.83	1,037.20	926.48	1,192.56
Maintenance	5,232.53	3,582.45	2,998.80	9,691.00
Travel	2,516.62	4,132.25	3,657.60	4,939.85
Miscellaneous	1,895.54	4,561.71	6,454.28	1,906.87
	44,746.95	46,824.91	56,001.90	64,999.61
Cost of living bonus (Paid by Special Warrant Treasury)	1,757.86	—	—	—
TOTALS	\$46,504.81	\$46,824.91	\$56,001.90	\$64,999.61
Revenue	\$15,436.73	\$16,412.33	\$18,198.42	\$17,932.06

NUMBER OF MEN ON DUTY INCLUDING CHIEF AND DEPUTY CHIEF RANGERS

	1941	1940	1939	1938	1937	1936	1935
April 1	94	82	88	98	93	53	38
April 15	129	116	115	107	101	68	65
May 1	461	362	258	274	258	128	297
May 15	791	709	762	799	788	433	521
June 1	1,009	1,025	1,074	1,077	951	785	860
June 15	1,072	1,080	1,114	1,110	979	913	933
July 1	1,081	1,088	1,140	1,130	977	939	925
July 15	1,084	1,092	1,141	1,150	988	945	934
August 1	1,095	1,093	1,142	1,142	998	940	932
August 15	1,085	1,094	1,139	1,141	1,000	934	935
September 1	941	1,022	1,082	1,100	965	916	929
September 15	739	783	838	924	871	874	472
October 1	380	477	335	560	351	391	229
October 15	232	336	220	419	209	183	117
October 31	158	192	190	264	114	127	90

CLASSIFICATION OF FOREST FIRES

By Origin

Origin	1941		1940	1939	1938	1937	1936	1935
	No.	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent
Settlers.....	103	8.2	6.3	5.6	7.5	7.8	5.2	12.8
Campers.....	271	21.4	33.4	33.8	34.2	19.8	20.9	26.1
Railways.....	81	6.4	2.4	3.0	1.9	3.1	1.8	2.8
Lightning.....	278	22.0	20.9	19.8	19.0	20.9	33.3	7.7
Logging Operations	45	3.6	2.3	1.8	3.4	3.2	1.5	2.4
Mining Operations.	2	.....	0.5	0.3	0.3	1.2	0.4	0.6
Smokers.....	219	17.3	17.6	16.8	13.3	18.1	15.3	22.8
Road Construction.	20	1.6	1.2	1.8	2.1	2.4	0.8	1.5
Incendiary.....	23	1.8	3.3	9.1	8.4	8.9	12.0	12.8
Prospectors.....	3	0.2	0.2	0.5	0.8	1.2	0.7	1.0
Miscellaneous.....	60	4.8	3.0	2.0	2.0	2.4	0.9	2.4
Unknown.....	160	12.7	8.9	5.5	7.1	11.0	7.2	7.1
	1,265	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF FOREST FIRES

By Size

Size	1941		1940	1939	1938	1937	1936	1935
	No.	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent	Per Cent
Quarter acre and under.....	278	22.0	22.1	30.8	24.1	25.5	20.2	22.5
Over quarter to 5 acres.....	506	40.0	43.5	47.8	47.4	38.1	36.2	35.2
Over 5 to 10 acres.....	94	7.4	9.7	6.7	8.0	7.7	8.0	9.5
Over 10 to 100 acres.....	235	18.6	16.8	11.7	15.6	19.4	19.0	21.7
Over 100 to 500 acres.....	89	7.0	5.5	2.4	3.1	5.0	7.0	7.0
Over 500 to 1000 acres.....	23	1.8	1.0	0.3	0.6	1.7	2.9	1.5
Over 1000 to 10,000 acres.....	32	2.5	1.0	0.2	1.1	2.4	5.1	2.1
Over 10,000 acres.....	8	0.7	0.4	0.1	0.1	0.2	1.6	0.5
Totals.....	1,265	100.0	100.0	100.0	100.0	100.0	100.0	100.0

CLASSIFICATION OF AREA BURNED OVER

By Month

District	April	May	June	July	August	Sept.	Oct.	Totals
	Acres	Acres	Acres	Acres	Acres	Acres	Acres	Acres
Sioux Lookout.....	166	15,265	7,348	2,781	32	.....	.....	25,592
Kenora.....	322	191	13	57	12	.....	.....	595
Fort Frances.....	450	8	.....	13	6	.....	.....	477
Port Arthur.....	2,924	93,929	933	3,109	434	.....	.....	101,329
Kapuskasing.....	2	23,355	394	1,279	.....	.....	.....	25,030
Cochrane.....	40	47,666	1,474	1,473	32	.....	.....	50,685
North Bay.....	198	56,386	324	86	506	2	.....	57,502
Sudbury.....	289	382,435	2,043	531	7	11	.....	385,316
Sault Ste. Marie.....	733	1,611	368	8,186	138	.....	.....	11,036
Parry Sound.....	34	292	1,303	2,216	36	257	.....	4,138
Algouquin.....	322	955	847	393	143	589	.....	3,249
Tweed.....	80	66	591	845	8	8	.....	1,598
Totals.....	5,560	622,159	15,638	20,969	1,354	867	.....	666,547

CLASSIFICATION OF AREA BURNED OVER
By Origin

District	Settlers Acres	Campers Acres	Railways Acres	Light- ning Acres	Logging Opera- tions Acres	Mining Opera- tions Acres	Smokers Acres	Road Construc- tion Acres	Incendi- ary Acres	Prospect- ors Acres	Miscel- laneous Acres	Unknown Acres	TOTALS Acres
Sioux Lookout		185		9,947	75		54		1	2	4,235	11,092	25,592
Kenora	361	24	76	45	70		1	2				16	595
Fort Frances		4		5			10					458	477
Port Arthur	60	10,499	10	838	2,900		38,101	903			1,400	46,618	101,329
Kapuskasing	17,084	122	70	310	537		76	5,801				430	25,030
Cochrane	12,095	1,968	1,100	1	2,592	20	982		200		12,188	19,539	50,685
North Bay	1,446	1,573		34	539		1,062	1	311		30,030	22,506	57,502
Sudbury	547	3,351	1,838	2,081	34		18,018		350,270		9,134	43	385,316
Sault Ste. Marie	120	1,090	38	7,168	30		1,027	14	8	904	410	227	11,036
Parry Sound	249	2,140	97	395	20		318	90			35	794	4,138
Algonquin	23	318	245	1,094	398		179	262	729		1		3,249
Tweed	9	1,088	8	316	4		135		26		3	9	1,598
TOTALS	32,594	22,362	3,483	22,234	7,199	20	59,963	7,073	351,545	906	57,436	101,732	666,547

CLASSIFICATION OF FOREST AREAS BURNED OVER

District	Number of Fires	Mature Growth		Second Growth		Young Growth		Slash Not re-stocking	Old Burn Not re-stocking	Muskeg	Barren	Grass	Totals (Acres)
		Coniferous	Hard-wood	Coniferous	Hard-wood	Coniferous	Hard-wood						
Sioux Lookout.....	115	11,574	51	8,040	141	3,513	929	261	250	153	525	155	25,592
Kenora.....	44	26	6	111	3	114	19	194	75	5	32	10	595
Fort Frances.....	20	7	.....	4	.....	2	.....	460	.....	.....	1	3	477
Rapiskasing.....	101	33,876	7,638	3,836	215	3,492	5,588	31,636	8,828	3,242	1,749	1,229	101,329
Kapuskasing.....	53	4,681	329	2,740	1,986	1,505	531	9,187	3,597	325	.....	149	25,030
Cochrane.....	118	9,032	455	5,235	636	6,302	136	17,161	6,120	679	.....	4,811	50,685
North Bay.....	79	15,019	.....	6,290	7,336	11,841	2,901	4,959	7,119	1,215	313	509	57,502
Sudbury.....	145	140,881	42,006	6,347	9,462	27,289	9,001	83,752	60,480	4,351	422	1,325	385,316
Sault Ste. Marie.....	92	5,999	111	66	45	1,261	304	1,912	86	40	463	749	11,036
Parry Sound.....	259	189	102	190	258	240	788	159	214	319	1,365	314	4,138
Algonguin.....	116	70	95	147	368	111	1,385	727	63	55	197	31	3,249
Tweed.....	123	8	.....	29	252	20	759	14	5	85	72	354	1,598
Totals.....	1,265	221,362	50,793	33,035	20,702	55,690	22,341	150,422	86,837	10,469	5,257	9,639	666,547
1940 Totals.....	1,014	11,588	1,809	23,130	5,678	29,661	6,719	17,574	20,354	1,346	903	2,852	121,614
1939 ".....	961	3,807	575	2,542	352	1,892	936	3,087	8,363	187	6,649	688	29,098
1938 ".....	1,292	11,551	5,915	23,760	6,128	26,676	23,030	23,402	10,597	4,021	673	2,492	138,245
1937 ".....	1,453	52,972	9,983	34,756	3,662	47,954	8,755	27,770	31,281	3,226	2,423	2,004	224,746
1936 ".....	2,264	380,504	34,514	148,287	23,358	168,181	90,423	94,175	201,409	65,613	44,716	13,253	1,264,433
1935 ".....	1,309	41,428	9,947	24,120	8,654	30,470	29,110	34,900	38,937	9,848	17,633	5,615	250,662

CLASSIFICATION OF LAND BURNED OVER

District	Crown Land	Private Land	Totals	
	Area in Acres	Area in Acres	No. of Fires	Area in Acres
Sioux Lookout.....	21,295	4,297	115	25,592
Kenora.....	389	206	44	595
Fort Frances.....	16	461	20	477
Port Arthur.....	82,174	19,155	101	101,329
Kapuskasing.....	15,739	9,291	53	25,030
Cochrane.....	17,037	33,648	118	50,685
North Bay.....	54,144	3,358	79	57,502
Sudbury.....	64,202	321,114	145	385,316
Sault Ste. Marie.....	9,972	1,064	92	11,036
Parry Sound.....	2,524	1,614	259	4,138
Algonquin.....	3,003	246	116	3,249
Tweed.....	1,298	300	123	1,598
Totals.....	271,793	394,754	1,265	666,547

MAJOR EQUIPMENT PURCHASED AND IN USE — 1941-42

District	Fire Fighting Units		Fire Fighting Hose (Feet)		Portable Hand Pumps		Tents		Blankets (Pairs)		Canoes		Motor Boats		Auto Trucks		Railway Motor Cars		Velocipedes		Out-board Motors		Binoculars	
	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use	Purchased 1941	Total Now in Use
Sioux Lookout		96	10,500	284,700	20	280	11	150	100	954	100	6	3	1	3	4	10	29						3
Kenora		67	1,000	201,800		180	3	98	120	941	79	4	3	10	1	2	1	33						11
Fort Frances		35	6,000	109,600	7	76	2	47	20	441	59	3	1	4	1	1	25							12
Port Arthur	6	80	5,500	237,600		270	11	198	140	1,530	114	7	9	5	7	22	2	15						10
Kapuskasing		37	4,000	102,700		373		112		533	69		2	7	1	12	22	2	15					18
Coehrane	2	39		100,700	5	316	2	48		618	55	5	16	6	1	15	5							5
Sault Ste. Marie		50		129,850		320	2	138		976	89	1	1	10	4	7	13							19
Sudbury		86		240,500		289	13	258	100	1,829	188	5	16	7	2	30	33							33
North Bay		47	2,100	131,700		160		155		1,021	115	4	1	20	1	23	22							22
Ferry Sound		21		48,900	12	131	2	34		362	50	9	2	11	7	6	11							11
Algonquin	2	19	5,000	62,200		82		57		756	74	2	1	5	5	3	2	18						12
Tweed		9		23,200		156		23		249	12	1	3	8	1	1	14							17
Head Office Reserve	3	7	12,500	36,800		198		20		64														1
Totals	13	593	46,600	1,710,250	44	2,831	46	1,339	480	9,974	1,004	47	15	119	1	47	90	244						173

STATEMENT OF TRAVEL PERMITS ISSUED

District	1941		1940		1939		1938		1937		1936		1935	
	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons
Sioux Lookout.....														
Kenora.....	1,107	3,175	1,185	3,796	1,073	3,222	903	2,501	927	2,784	833	2,344	887	2,147
Fort Frances.....	68	234	66	269	106	391	115	343	110	355	96	359	82	332
Port Arthur.....	381	1,377	254	1,078	486	1,031	249	431	20	58	57	124	63	105
Kapuskasing.....	84	155	55	113	217	530	180	378	106	162	146	312	317	612
Cochrane.....	1,091	3,549	1,045	3,060	1,312	3,992	1,326	3,655	1,370	3,857	1,438	4,078	1,362	3,689
Sault Ste. Marie.....	2,707	8,402	1,982	6,320	1,890	5,947	1,780	5,707	1,877	6,042	1,301	3,963	1,172	3,604
Sudbury.....	1,482	4,848	1,524	4,990	2,022	5,446	2,195	5,486	1,638	4,623	1,604	4,897	1,982	5,116
North Bay (Other than Ferguson Highway).....	3,128	10,677	3,787	13,066	4,073	15,634	3,611	14,005	2,569	10,202	2,723	9,808	1,962	6,679
Parry Sound.....														
Algonquin.....	1,305	3,898	264	658	1,328	4,253	1,857	6,446	330	863	249	679	1,947	6,322
Tweed.....														
Totals.....	11,353	36,315	10,162	33,350	12,507	40,446	12,216	38,952	8,947	28,946	8,447	26,564	9,774	28,606

OPERATING PERMITS

District	Mining Operations		Woods Operations		Miscellaneous Operations		Totals	
	No. of Permits	Men Engaged	No. of Permits	Men Engaged	No. of Permits	Men Engaged	No. of Permits	Men Engaged
	Sioux Lookout.....	118	494	22	1,809	1	40	141	2,343
Kenora.....	56	247	59	984	11	26	126	1,257
Fort Frances.....	181	369	21	1,912	6	357	49	2,093
Port Arthur.....	67	369	55	6,765	14	2,487	128	7,491
Kapuskasing.....	33	149	64	4,785	14	1,616	111	7,421
Cochrane.....	593	2,586	107	4,856	62	37	762	9,058
Sault Ste. Marie.....	53	534	41	3,391	2	193	96	3,962
Sudbury.....	129	676	51	2,675	10	182	190	3,533
North Bay.....	166	603	113	2,799	25	50	304	3,595
Parry Sound.....	8	52	68	1,445	1	77	77	1,547
Algonquin.....	6	23	51	2,092	.....	.....	57	2,115
Tweed.....	28	134	182	1,530	.....	.....	210	1,664
Totals.....	1,285	6,048	834	35,043	132	4,988	2,251	46,079
1940-41 Totals.....	1,760	8,817	816	34,934	108	2,975	2,684	46,726
1939-40 "	2,732	14,694	709	27,793	245	5,721	3,686	48,208
1938-39 "	3,343	17,974	657	23,891	106	3,017	4,106	44,882
1937-38 "	3,534	19,985	737	34,743	162	3,550	4,434	57,978
1933-34 "	3,510	19,778	2,310	28,900	209	7,727	6,029	56,405
1932-33 "	3,106	12,348	2,171	19,144	187	1,982	5,464	33,474

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

STATEMENT OF PERMITS ISSUED

District	Number of Permits						
	1941	1940	1939	1938	1937	1936	1935
Sioux Lookout.....	232	215	322	315	362	609	569
Kenora.....	376	791	811	1,069	711	1,168	1,023
Fort Frances.....	203	300	424	69	54	42	52
Port Arthur.....	563	1,671	1,083	1,457	1,043	969	952
Kapuskasing.....	947	2,757	3,188	2,544	2,838	4,178	4,048
Cochrane.....	2,275	3,397	3,304	2,706	3,926	5,089	5,498
Sault Ste. Marie.....	288	361	500	583	567	562	823
Sudbury.....	886	1,436	1,811	1,959	1,445	1,977	2,387
North Bay.....	1,458	2,885	3,117	3,321	3,216	3,259	2,481
Parry Sound.....	306	303	443	498	624	669	615
Pembroke.....	124	178	245	169	197	86	176
Tweed.....	175	228	317	345	417	356	354
Totals.....	7,833	14,522	15,565	15,035	15,400	18,964	18,988

MEANS OF FIRE DETECTION

District	Total Fires	Air Service	Towers	Rangers	Public
Sioux Lookout.....	115	43	20	18	34
Kenora.....	44	10	12	4	18
Fort Frances.....	20	4	10	2	4
Port Arthur.....	101	18	39	18	26
Kapuskasing.....	53	5	12	17	19
Cochrane.....	118	.....	24	32	62
North Bay.....	79	1	34	13	31
Sudbury.....	145	2	70	21	52
Sault Ste. Marie.....	92	10	24	10	48
Parry Sound.....	259	2	114	13	130
Algonquin.....	116	20	45	17	34
Tweed.....	123	.....	98	4	21
Totals.....	1,265	115	502	169	479

FIRE DAMAGE TABLE 1941-42

	Sawlogs		Pulpwood		Ties		Fuelwood		Cedar Posts		Cedar Poles		Protection Charges		Total Timber Damage	Property Damage
	F.B.M.	\$	Cords	\$	No.	\$	Cords	\$	No.	\$	No.	\$	Mature	Young Growth		
Sioux Lookout . . .	25	62.50	37,822	52,850.80	300	6.00	65,723	16,477.25					14,006.92	2,640.50	86,137.97	1,435.00
Kenora	32,000	66.50	361	302.60	300	6.00	90	27.50				90.18	26.45	519.23	53.00	
Fort Frances . . .	10,800	27.00	16	15.40								11.50	228.05	281.95	2,000.00	
Port Arthur	206,200	515.50	214,517	271,556.30	86	8.00	13,843	6,146.00	100	2.00		37,597.15	1,769.91	317,595.46		
Kapuskasing	5,000	12.50	65,911	84,411.00			18,400	9,200.00				5,518.24	1,344.97	100,486.71	4,848.85	
Cochrane	4,048,959	9,679.25	71,466	97,916.00	500	50.00	49,177	15,864.75	9,636	192.72		11,332.73	1,884.08	136,919.53	17,755.35	
North Bay	3,078,000	7,705.50	40,160	56,220.00			119,200	47,753.75				33,449.50	3,893.09	149,021.84		
Stadbury	144,087,219	354,304.28	746,394	1,034,889.10			314,274	78,796.50	301,020	6,020.40	35,443	8,860.75	424,690.91	1,141.74	1,908,709.69	63,874.40
Sault Ste. Marie . .	13,000	32.50	59,653	56,049.90			22	11.00			15	7.50	5,051.93	137.97	61,752.83	47,187.67
Parry Sound	94,010	187.39	320	170.70			975	481.25			15	5.25	231.71	1,214.27	6,436.50	
Algonquin	64,400	129.15	60	52.70	165	16.50	662	316.38			25	8.75	406.48	792.78	1,722.74	
Tweed	41,987	258.25	24	30.20			380	190.25	100	5.00			6.83	153.41	643.94	1,300.00
Totals	151,081,600	372,980.32	1,236,704	1,654,564.70	1,051	81.10	582,746	175,264.63	310,856	6,220.12	35,498	8,882.25	533,000.08	14,012.95	2,765,006.15	145,390.77

DIVISION OF LAND AND RECREATIONAL AREAS

Between April 1st and June 25, 1941, land administration was carried on as in former years.

Study of Land Administration Policies

On June 25, 1941, the sale and free grant location of Crown lands was temporarily discontinued to enable a comprehensive study to be made of the administration of such lands, for agriculture, summer resort and other uses, in order to establish a new basis for Departmental policies in land administration.

Free Grant Lands

Lands formerly open to Free Grant location were closed and the free granting of lands discontinued, excepting to ex-soldiers. Future sale of agricultural lands, at a uniform price of 50c. per acre, payable prior to sale, was authorized. The instalment system of purchase of lands was abolished.

Amalgamation of Field Services

On September 4, 1941, a start was made to amalgamate the Land administration service with the Timber and Forest Protection services in the field, under the District Foresters. Timber administration and Forest Protection were prior to that date, under control of District Foresters, but Land Administration was for the most part separate, with independent offices responsible directly to Toronto office. Decentralized control of administration of lands was effected, which enables field offices of the Department to undertake administrative action which formerly was a responsibility of Head Office.

Provincial Parks

During the past year the Departmental administration continued to follow the underlying purposes for which Provincial Parks were established. In general these areas were set aside to control water, to preserve primeval forest areas, to protect birds, fish and animals, to provide fields for experiments in forestry, and organized resorts for public health and recreation. It is readily apparent that some of these purposes cannot apply to the smaller Parks.

Highlights of 1941

Visitors—During the year the number of visitors to the Parks reached an all time high, as indicated by hotel bookings, outfitters' businesses and the use of public camping grounds.

Under a co-operative plan, developed in the 1941 season, organized Boys' and Girls' camps assisted in fire protection.

Game and Fish Preservation

In pursuance of its policy of preserving fish and game in Provincial Parks, the Department was active during the year. For example, extensive studies were carried out by the Biological Research Laboratory at Opeongo Lake in Algonquin Park to determine the best means of keeping up the

fish population. Certain lakes were closed to fishing. A large number of fingerlings were planted in Park lakes. A number of fur poachers were apprehended.

Changes in Boundaries

The area of Quetico Park was increased from 1720 to 1770 square miles by inclusion of an area in the north-east corner, taking in Eva Lake. No changes in area were effected in the other Parks.

ANNUAL REPORT DIVISION OF LAND AND RECREATIONAL
AREAS

REVISED FISCAL YEAR ENDING MARCH 31ST, 1942

Free Grant Territory for Agricultural Use

	<i>No. of Parcels</i>	<i>Areas in Acres</i>
Lands located	46	5,920.80
Lands sold	54	2,743.44
Land locations cancelled	284	34,713.636
Lands patented	131	14,972.957
Lands assigned	85	10,350.438
Lands restored	3	340.25

Sale Lands for Agricultural Use

Lands sold	143	12,642.717
Lands cancelled	555	48,156.146
Lands patented	137	15,797.648
Lands assigned	140	13,997.29

Cities, Towns and Townsites

Lands sold	40	12.658
Lands patented	85	31.191
Lands cancelled	3	.52
Lands assigned	3	.44

Returned Soldiers

Lands located	4	501.00
Lands cancelled	19	1,769.75

(Patents included with Free Grant Territory Report)

Summer Resort Lands

Mainland sold	80	270.955
Mainland patented	72	204.739
Mainland cancelled	1	1.13
Mainland assigned	2	6.75
Islands sold	46	152.945
Islands patented	26	156.72
Islands cancelled	—	—
Islands assigned	1	1.

Miscellaneous Conveyances

Lands sold	13	1,740.813
Lands patented	21	2,138.812
Lands vested	2	5.74

PATENTS OFFICE

Statement of Patents, etc., issued during the Year ending March 31, 1942

Sale Land Patents.....	137	
" " " (Miscellaneous).....	21	
	<hr/>	158
Sale Land Patents (Summer Resort).....		98
Free Grant Patents.....	111	
Sale Patents (Free Grant Territory).....	20	
	<hr/>	131
Pine Patents.....		24
Release of Pine.....		6
Transfers (Town Lots).....	21	
Patents " " 	64	
	<hr/>	85
Vesting Orders.....		2
	<hr/>	504
Mining Land Patents.....	703	
Mining Rights Patents.....	2	
Mining Leases.....	154	
	<hr/>	859
Crown Leases.....	31	
Algonquin Park Leases.....	21	
Bruce Beach Leases.....	3	
" " Renewals.....	17	
Rondeau Park Leases.....	6	
Quetico Park Leases.....	1	
Temagami Island Leases.....	14	
	<hr/>	93
Licenses of Occupation (Mines).....	157	
" " " (Lands).....	400	
" " " (Algonquin).....	1	
	<hr/>	401
	<hr/>	578
Licenses of Occupation cancelled.....	20	
Crown Leases cancelled.....	7	

Statement showing the number of locations and of acres located; of sales and of acres sold; of lots cancelled for non-performance of settlement duties; and of Patents issued in Free Grant Townships during the year ending March 31, 1942.

Township	District or County	District Forester	Locations		Sales		Cancel-lations		Patents	
			No.	Acres	No.	Acres	No.	Acres	No.	Acres
Jocelyn	Algoma	D. H. Smith Sault Ste. Marie							1	186
Clarendon	Frontenac	M. Ardenne					5	601	1	96
Palmerston	"	Tweed					2	286.50	1	144
Cardiff	Haliburton	"					2	192		
Glamorgan	"	"	1	197			8	956		
Monmouth	"	"					5	499		
Snowdon	"	"					1	100		
Bangor	Hastings	"					2	173	1	104
Carlow	"	"	1	100			1	175	1	97
Dungannon	"	"					2	283	1	48
Faraday	"	"			1	25	1	204		
Herschel	"	"	1	100			10	861.50	14	1525
Limerick	"	"					1	50		
Mayo	"	"	1	64.50	1	49.50	1	64.50	2	113.5
McClure	"	"			1	38.50	1	50		
Monteagle	"	"			1	1	7	823	4	383
Tudor	"	"			1	37			2	137
Wicklow	"	"	1	104			12	1134.50	12	1292.76
Wollaston	"	"							1	49.50
Aubrey	Kenora	W. D. Cram			1	57.50	1	173.50		
Britton	"	Kenora	1	160			4	641		
Eton	"	"					1	152.50		
Jaffray	"	"							1	55.66
Langton	"	"					2	302.50		
Melgund	"	"	1	152.50			1	150.50	2	242.116
Melick	"	"					1	137.50	1	176
Mutrie	"	"	1	162	1	10.84			1	72
Pellatt	"	"	1	147					3	220
Redditt	"	"			1	112.15	1	163		
Redvers	"	"			1	76.75				
Sandford	"	"					2	241		
Southworth	"	"			2	270	2	234.706	3	483
Van Horne	"	"					1	80		
Wabigoon	"	"	1	153.50			1	93.10	1	158
Wainwright	"	"							1	187
Zealand	"	"	1	159.50	5	60.50	1	119.96	4	526.13
Rowell	"	K. Acheson Sioux					2	157.50	1	161.27
Abinger	Lennox and	Lookout					6	443		
Denbigh	Addington	M. Ardenne							1	202
Brunel	Muskoka	R. L. Snow					1	100		
Cardwell	"	Parry Sound							1	200
Morrison	"	"					1	100		
Oakley	"	"			1	96	1	75	2	294
Ridout	"	"					2	275		
Watt	"	"							1	100
Wood	"	"					2	367		
Badgerow	Nipissing	J.P. Marchil-			1	68.50			1	158
Bondfield	"	don.			1	10	4	400	1	10
Calvin	"	North Bay..	1	100	2	178			2	285
Ferris	"	"					1	100		
Grant	"	"					1	160		
Kirkpatrick	"	"							1	40
Lauder	"	"					1	100		
Mattawan	"	"					3	414	3	337.03
Papineau	"	"			1	28	4	404	1	138
Springer	"	"			1	46.95				

Township	District or County	District Forester	Locations		Sales		Cancel-lations		Patents	
			No.	Acres	No.	Acres	No.	Acres	No.	Acres
Chisholm	Nipissing	R. L. Snow.	1	50			2	199	2	150
Airy	"	Parry Sound					1	80		
Lyell	"	E. L. Ward.					6	668		
Murchison	"	Pembroke							1	90
Croft	Parry Sound	R. L. Snow.							1	100
Hagerman	"	Parry Sound							1	113
Henvey	"	"					2	170		
Humphry	"	"					1	243		
Joly	"	"					1	128		
McConkey	"	"							1	100
Mills	"	"							1	142
Monteith	"	"							1	100
Nipissing	"	"					4	340	1	114
N. Himsworth.	"	"	1	100			2	200		
Patterson	"	"							1	100
Proudfoot	"	"							1	100
Ryerson	"	"					1	100		
S. Himsworth	"	"	1	100						
Strong	"	"				1	100			
Anstruther	Peterboro.	M. Ardenne					7	634.50		
Cavendish	"	Tweed					2	201		
Chandos	"	"					5	518		
Galway	"	"					8	859		
Aylsworth	Rainy River	J.M. Whalen							1	82
Burriss	"	Fort Frances							2	319.50
Dance	"	"	1	199	1	39	7	809.75		
Dewart	"	"	3	377.50	1	.50	8	1771		
Fleming	"	"					1	154		
Kingsford	"	"					2	166		
Lash	"	"	1	160			2	320		
Mather	"	"	1	159			2	158.75		
Miscampbell	"	"					1	189		
Nelles	"	"			1	3	1	80.50	2	241
Pattullo	"	"					1	116		
Potts	"	"			1	2	1	160	1	156.065
Pratt	"	"					2	241		
Richardson	"	"	4	484.50	2	49	10	1638.50		
Sifton	"	"			3	70.50	1	79		
Spohn	"	"	1	164					1	159.50
Sutherland	"	"	5	680	3	32.5	6	973.50	2	337.50
Tait	"	"	1	162	2	4			2	309
McCrosson	"	W. D. Cram					3	334		
Morson	"	Kenora	1	159.50			7	923.87	1	159.50
Tovell	"	"	1	160	1	18				
Brougham	Renfrew	M. Ardenne					3	326	3	294
Brudenell	"	Tweed					2	268		
Gratton	"	"					1	104		
Griffith	"	"							1	50
Lyndoch	"	"			1	104	6	838	2	141.45
Matawatchan	"	"			1	90	1	97		
Radcliffe	"	"					2	200	2	269
Raglan	"	"			1	58.50	1	100	2	158.50
Sebastopol	"	"	1	116			2	216	2	166
Clara	"	E. L. Ward.					1	250		
Hagarty	"	Pembroke					1	100	1	73
Head	"	"					1	134		
Jones	"	"					20	2785		
Richards	"	"	2	180.8						
South Algona.	"	"					3	300		

Township	District or County	District Forester	Locations		Sales		Cancellations		Patents	
			No.	Acres	No.	Acres	No.	Acres	No.	Acres
Wylie	Renfrew	E. L. Ward.							1	100
Appleby	Sudbury	P. McEwen.			1	9	3	479		
Baldwin	"	Sudbury			1	2	1	140	2	311.59
Bleazard	"	"							1	18.77
Broder	"	"					3	271.75		
Dill	"	"					1	95		
Hagar	"	"			1	128.50	1	160	1	128.50
Hanmer	"	"					1	209.50		
Jennings	"	"	1	136.50						
Merritt	"	"			1	51.50			1	78
Morgan	"	"					1	76		
Martland	"	J.P. Marchildon.					1	153.50		
Ratter	"	North Bay					3	478	2	339.50
Blake	Thunder Bay	J. B. Matthews.	1	160			1	160	3	320
Conmee	"	Port Arthur.			1	179	4	397.25		
Crooks	"	"			1	15	1	22	3	302.7
Dawson Rd.	"	"							2	199.41
Dorion	"	"			3	458	2	231	2	298.50
Gillies	"	"	1	160			1	161		
Gorham	"	"							1	152.50
Lybster	"	"							1	160
Marks	"	"	1	80			1	157.50		
Pardee	"	"	3	372			5	692		
Pearson	"	"					2	319.50		
Scoble	"	"			2	161.50			2	317.50
Stirling	"	"					1	142.50		
Ware	"	"	2	160	2	78.50	1	80.25		
Totals			46	5,920.80	54	2,743.44	284	34,713.636	131	14,972.951

No. of Lots Assigned—85. No. of Acres Assigned—10,350.438.

No. of Cancellations Restored—3. No. of Acres Restored—340.25.

Statement showing the number of sales and of acres sold; of lots cancelled for non-performance of settlement duties; and of patents issued in Townships other than Free-Grant during the year ending March 31st, 1942.

Township	District or County	District Forester	Sales		Cancellations		Patents	
			No.	Acres	No.	Acres	No.	Acres
Bright	Algoma	D. H. Smith			1	145		
Cobden	"	S. S. Marie	1	86	1	158		
Johnson	"	"	1	57			1	57
Thompson	"	"			1	159		
Shedden	"	P. McEwen					1	160
Victoria	"	Sudbury			2	320		
Wicksteed	"	T. E. Mackey	1	46				
Blount	Cochrane	Kapuskasing			3	224		
Bond	"	A. Hurd			2	161.75		
Bowman	"	Cochrane			3	235.50		
Brower	"	"	1	90	4	475.25		
Calder	"	"			18	1493	1	76
Calvert	"	"	2	167.213	1	80.75		
Carr	"	"					2	237.196
Clergue	"	"	1	80				
Clute	"	"	4	277.45	5	388.50	3	294.834
Colquhoun	"	"			7	526.21		
Currie	"	"			4	313.75	4	483.27
Dundonald	"	"	1	78	1	79		
Fox	"	"	2	158.75	2	234	2	243
Fournier	"	"	1	80	3	236.75	1	229.75
German	"	"	2	134.75	2	141.50	1	44.50
Glackmeyer	"	"	1	151	2	305		
Haggart	"	"	7	657.34	1	75	3	293.73
Hanna	"	"	2	172.95	2	143.64		
Kendrey	"	"	1	78.07	2	150		
Kennedy	"	"			2	151	1	150
Lamarche	"	"			2	161	1	75.75
Leitch	"	"	3	225	3	225	2	225
Matheson	"	"	2	158.75	5	481.50	4	418.50
McCart	"	"	2	153.50	4	360.50	1	80
Mountjoy	"	"	2	161	2	161	5	692
Newmarket	"	"	3	241.52	1	157.50	1	75.75
Playfair	"	"					2	312.78
Pyne	"	"	2	161.50	8	641.25	1	169
Shaw	"	"	1	24	1	75.50		
Stock	"	"	1	76.25	3	227		
Taylor	"	"			2	159		
Teefy	"	"	1	74.50				
Barker	"	T. E. MacKey			1	75		
Casgrain	"	Kapuskasing			28	2030	2	298
Devitt	"	"	1	74.50	94	7012.70	3	281
Eilber	"	"	1	75	53	4123.156	2	246
Fauquier	"	"	1	75	10	857	2	248.50
Hanlan	"	"	4	302.50	15	1239.50	4	451
Idington	"	"	1	57	21	2058.50	1	100
Kendall	"	"	2	150	32	2424	3	341
Lowther	"	"			25	1852	3	291
Machin	"	"			21	1769	1	75
McCowan	"	"			6	482.50	3	257.50
McCrea	"	"	1	72.97	21	1662	1	73.14
Nansen	"	"			2	150.50		
O'Brien	"	"	6	542.50	3	247.50	3	250.50
Owens	"	"	1	99	20	1889	2	198
Shackleton	"	"	1	149	6	449	4	467
Williamson	"	"	1	100	7	670		
Bedford	Frontenac	M. Ardenne	2	107				
Kennebec	"	Tweed			1	95	1	47.50
Olden	"	"					1	99.50
Oso	"	"			1	114		
Huntingdon	"	"	1	100			1	100

Township	District or County	District Forester	Sales		Cancellations		Patents	
			No.	Acres	No.	Acres	No.	Acres
Marmor	Frontenac	Mr. Ardenne					1	100
Hartman	Kenora	Tweed					1	160
Kirkup	"	W. D. Cram						
Drayton	"	Kenora	1	55.6				
Drayton	"	K. Acheson	1	154	1	148		
Bathurst	Lanark	SiouxLookout	3	44.04				
Sheffield	Lennox and Addington	M. Ardenne	1	40				
Bastedo	Nipissing	Tweed	1	200				
Crerar	"	J. P. Marchil- don	1	79.75			1	158
Falconer	"	North Bay					1	157.50
Hugel	"	"	1	160				
Loudon	"	"	1	160	1	94		
Phelps	"	"			2	320	1	160
Widdfield	"	"	1	161.50	18	2800.55	2	241.25
Harvey	Peterborough	M. Ardenne	3	192.3			2	331
Admaston	Renfrew	Tweed	1	200			1	200
Bagot	"	"	3	350			3	246.99
Blithfield	"	"	1	150			1	150
Horton	"	"					1	40
Awrey	Sudbury	P. McEwen	1	74.75	6	478.46	1	77.05
Bigwood	"	Sudbury	1	157				
Burwash	"	"	4	319.75			1	160
Cherriman	"	"	1	80.25				
Cleland	"	"	7	544.50			2	292.94
Creighton	"	"	1	80				
Delamere	"	"	1	155.26	1	161		
Dowling	"	"					2	223.13
Dryden	"	"			2	121.38	1	80.50
Drury	"	"	1	80			2	243
Fairbank	"	"			1	146	1	146
Foleyet	"	"					1	76.50
Hallam	"	"	1	160	1	162	1	160
Harrow	"	"	1	25.31				
Lorne	"	"	3	506.50				
Loughrin	"	"			3	402.50	2	317.25
Louise	"	"	1	79.50			1	212.50
Mason	"	"					1	180
May	"	"	2	293.50				
Salter	"	"	2	200				
Scollard	"	"	2	153.25				
Shakespeare	"	"	1	3				
Snider	"	"			2	239.8		
Waters	"	"	1	165			2	237.20
Haddo	"	J. P. Marchil- don	2	287.50				
Henry	"	North Bay	2	159	2	267.25		
Devon	Thunder Bay	North Bay	1	159	1	169	1	120
Forbes	"	J. B. Mathews			1	160		
Jacques	"	Port Arthur			2	320	1	127.75
McTavish	"	"			1	120	1	74.10
Nipigon	"	"					1	158.50
Upsala	"	"	1	158				
Brethour	Timiskaming	J. P. Marchil- don			1	160		
Blain	"	"			1	80.25		
Cane	"	North Bay	1	80				
Casey	"	"			1	29.25		
Catharine	"	"			2	318	1	154
Chamberlain	"	"			1	78.50		154
Coleman	"	"	2	39.874				
Dack	"	"					1	160.50

Township	District or County	District Forester	Sales		Cancellations		Patents	
			No.	Acres	No.	Acres	No.	Acres
		J. P. Marchil-						
		don.						
Evanturel	Temiskaming . .	North Bay . .	1	71.50	1	71.50		
Firstbrook	"	"			1	161		
Harley	"	"	1	80	1	160		
Henwood	"	"	1	80.75	3	400.50	1	40.30
Hudson	"	"					1	108
Ingram	"	"	1	80	4	366		
Lorrain	"	"	1	97.7			2	197
Marter	"	"	1	40	1	80	1	120
Marquis	"	"			4	319.75	2	319.858
Pacaud	"	"			2	160	3	400.25
Pense	"	"	1	80	1	80		
Robillard	"	"			1	80		
Savard	"	"	1	81	1	81		
Sharpe	"	"	1	79.75	1	79.75		
Truax	"	"			2	315		
Benoit	"	A. Hurd			5	359.50	2	161
Eby	"	Cochrane . . .			3	229.50	1	80
Otto	"	"			1	80	1	83.50
Laxton	Victoria	M. Ardenne . .					1	98
Somerville	"	Tweed	1	84			1	84
Bruce	Bruce	Unattached . .					1	155
Charlottenb'gh	Glengarry . . .	"	3	249.99			3	250
Glenelg	Grey	"	1	100			1	100
Proton	"	"					1	99
Kitley	Leeds	"	1	100			1	100
Albion	Peel	"	1	14.88			1	14.88
Belmont	Peterborough . .	"					1	200
		Totals	143	12,642.717	555	48,156.146	137	15,797.648

No. of Lots Assigned—140.

No. of Acres Assigned—13,997.29.

Statement showing the number of sales, acres sold and patents issued in Cities, Towns and Town Plots.

Towns, etc.	District or County	Sales		Patents	
		No.	Acres	No.	Acres
Hornepayne	Algoma	1	1.16	3	.90
Wawa	"	2	.28	30	3.64
Alma	Bruce			1	5.84
Southampton	"			4	6
Alexandra	Cochrane			1	.25
Boissoneault	"	1	1.23		
Hearst	"			2	.50
Jarvi	"	1	.102		
Tisdale	"			1	.078
Valgagne	"	1	.15	1	.15
Whitney	"	7	1.983	2	.275
Windsor	Essex			4	2.619
Owen Sound	Grey			1	1.525
Dryden	Kenora			1	.25
Hudson	"	8	1.372	11	1.71
MacFarlane	"	2	.46	2	.59
Sioux Lookout	"	4	1.32	3	1.10
Winnipeg River Crossing	"	1	.23	1	.23
Niagara	Lincoln	1	1	1	1
Pembroke	Renfrew			1	.75
Foleyet	Sudbury	1	.14	4	.42
Empire	Thunder Bay	1	.211		
Gorham	"			1	.30
Long Lac	"			1	.17
Nakina	"	1	.19	1	.17
Rosspport	"			2	.402
Savant	"	5	.80	1	.16
Spring Lake	"	1	1.644	1	1.644
Gauthier	Timiskaming	1	.276		
Ingram	"			1	.138
Kirkland Lake	"			2	.18
Swastika	"	1	.11	1	.20
	Totals	40	12.658	85	31.191

No. of Sales Cancelled—3. No. of Acres Cancelled—.52.

No. of Lots Assigned—3. No. of Acres Assigned—.44.

Locations by Returned Soldiers and Cancellations
for Non-Performance of Settlement Duties.

District	Agency	Locations		Cancellations	
		No.	Acres	No.	Acres
Cochrane	Cochrane			5	379.25
"	Kapuskasing			4	325.50
Nipissing	North Bay			3	482.50
Rainy River	Fort Frances	1	178.50		
Sudbury	Sudbury	2	243.00	4	344.25
Timiskaming	Cochrane			1	78.50
"	North Bay	1	79.50	2	159.75
	Totals	4	501.00	19	1,769.75

ISLANDS SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	Sales		Patents	
		No.	Area	No.	Area
<i>District of Algoma:</i>					
Pcl. 18, Pine Island	Tarbutt	1	5.8		
Pcl. 29, Pine Island	"	1	4.9	1	4.9
<i>County of Frontenac:</i>					
Island, Draper Lake, Opp. Lot 16, Con. 10 ..	Loughborough ..	1	.455		
Island, St. Lawrence River, Opp. Lot 7, Con. 8	Pittsburgh	1	.45		
<i>County of Haliburton:</i>					
B. Deer Lake	Cardiff			1	2.
<i>County of Hastings:</i>					
Island, Baptiste Lake, Opp. Twp	Herschel	1	1.4		
<i>District of Kenora:</i>					
L.K. 506, Sioux Narrows				1	6.71
Pt. Scotty's, Lake of the Woods		1	3.4	1	3.4
G. 1744 Lake of the Woods		1	2.4		
G. 1969, Lake of the Woods		1	3.9		
Pt. A13, Clearwater Bay		1	5.28	1	5.28
<i>County of Lennox and Addington:</i>					
Island, Westlemkoon Lake	Ashby	1	1.13	1	1.13
<i>District of Manitoulin:</i>					
Pcl. 29, T.P. 196, Georgian Bay		1	2.6		
Pcl. A, T.P. 532, Georgian Bay				1	10.
Pcl. B, T.P. 532, Georgian Bay				1	10.9
T.P. 615, Georgian Bay				1	.26
T.P. 1372, Georgian Bay				1	4.44
T.P. 813 McGregor Bay				1	49.
Pcl. 1, J.D. 1559		1	4.9		
Pcl. 2, J.D. 1559		1	4.9		
Pcl. 3, J.D. 1559		1	4.9		
Pcl. 4, J.D. 1559		1	4.9		
Pcl. 5, J.D. 1559		1	4.9		
Pcl. 6, J.D. 1559		1	4.9		
<i>District of Muskoka:</i>					
Island, Opp. Lot 21, Con. 10	Baxter	1	.63		
Pcl. 4, Horseshoe, Severn River	"			1	2.20
<i>District of Nipissing:</i>					
97 and 98, French River	Bertram	1	1.2		
9C, Lake Nipissing	Caldwell	1	1.9	1	1.9
C. 1	Loudon	1	.8		
M. 2, Lake Nipissing	MacPherson	1	4.6		
S. 4, Lake Nipissing	Springer	1	1.8		
488, Lake Timagami	"	1	17.	1	17.
<i>District of Parry Sound:</i>					
C. 276, Georgian Bay	Carling	1	1.08		
385 C, Georgian Bay	"			1	.64
B. 188, Georgian Bay	Conger			1	14.3
D. 248, Georgian Bay	"			1	.5
Pt. Frying Pan, Georgian Bay	"	1	5.07		
Wild Duck, Georgian Bay	Cowper	1	.39	1	.39
B. 426, Georgian Bay	"	1	9.25		
24A, Georgian Bay	Harrison			1	1.3
Pcl. 18, 30A, Georgian Bay	"	1	1.		
316A, Georgian Bay	"	1	.6		

ISLANDS SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	Sales		Patents	
		No.	Area	No.	Area
731 and 732A, Georgian Bay	Harrison	1	3.51		
778A, Georgian Bay	"	1	.5		
Island, Manitouwabing Lake, Opp. Lot 15, Con. B	McKellar	1	1.26	1	1.26
A.E. 42	Mowat	1	2.5		
D. 9, Georgian Bay	Wallbridge	1	.3	1	.3
<i>County of Peterborough:</i>					
33, Koshkabogamog Lake	Methuen	1	3.5		
<i>District of Rainy River:</i>					
Loc. 1, Island 8, Clearwater Lake				1	3.
<i>County of Renfrew:</i>					
A. Golden Lake	South Algona	1	1.		
<i>District of Sudbury:</i>					
Island, Whitson Lake, Opp. Lot 5, Con. 5	Bleazard	1	1.2		
Island, Silver Lake, Opp. Lot 7, Con. 5	Broder	1	1.98		
Island, St. Charles Lake, Opp. Lot 7, Con. 6	"			1	1.3
Island, St. Charles Lake, Opp. Lot 7, Con. 6	"			1	1.4
2, Ella Lake	Capreol	1	1.9		
Pt. LaCloche, Opp. Lot 10, Con. 3	Harrow	1	2.		
Forbes, Tyson Lake	67	1	9.08	1	9.08
T.P. 3163, Lake Panache	91	1	1.		
TP. 3164, Lake Panache	91	1	8.		
<i>District of Timiskaming:</i>					
M.A. 9, Sesekinika Lake	Grenfell	1	4.65		
R, Larder Lake		1	4.13	1	4.13
	Totals	46	152.945	26	156.72

No. of Assignments, 1. Area, 1.

MISCELLANEOUS CONVEYANCES, ETC. ISSUED

Township	District or County	Sales		Patents, Etc.	
		No.	Acres	No.	Acres
<i>Miscellaneous:</i>					
Wicksteed.....	Algoma.....	1	46.		
Walker.....	Cochrane.....	1	2.5		
Williamson.....	".....			1	9.35
Malden.....	Essex.....	1	12.	2	52.
Sandwich West.....	".....	1	1572.	1	1572.
Windsor.....	".....	1	.04	1	.04
Yonge.....	Leeds.....			1	100.
Airy.....	Nipissing.....	1	22.7		
Ferris.....	".....	1	1.04	2	7.88
Proudfoot.....	Parry Sound.....	1	.333	1	.333
Harvey.....	Peterborough.....			1	6.2
Pembroke.....	Renfrew.....	1	.75		
Allen.....	Sudbury.....	1	2.9	1	2.9
Broder.....	".....			1	.23
Dowling.....	".....			1	17.579
Harris.....	Timiskaming.....	1	5.1	1	5.1
Henwood.....	".....			1	2.
Unsurveyed.....	Kenora.....	1	.12		
".....	".....			1	42.24
".....	".....			1	61.
".....	".....			1	19.35
".....	".....	1	75.33	1	75.33
".....	Rainy River.....			1	164.67
".....	Thunder Bay.....			1	.61
<i>Vesting Orders:</i>					
Keppel.....	Grey.....	1	3.20	1	3.20
Tiny.....	Simcoe.....	1	2.54	1	2.54
	Totals.....	15	1746.553	23	2144.552

MAINLAND SOLD AND PATENTED
Under Summer Resort Regulations

Part or Parcel	Township	Sales		Patents	
		No.	Area	No.	Area
<i>District of Algoma:</i>					
Pt. Lot 11, Con. 5	Aberdeen	1	4.15		
Pt. S.W. ¼ Sec. 2	Aweres			1	2.
Pcl. 5, Lot 1, Con. 4	Cobden	1	.95		
Pt. Lot 1, Con. 4	"			1	1.66
Lot 6, Plan M. 80	"			1	.93
Lot 7, Plan M. 80	"			1	2.32
Pt. Lot 12, Con. 6	Day	1	5.		
Pt. Lot 6, Con. 1	Kirkwood			1	5.
Pt. Lot 3, Con. 6	"			1	4.2
Loc. 42, Patton Lake	McMahon			1	1.75
Pcl. 1, Lot 7, Con. 4	Striker	1	.72		
Pt. Lot 12, Con. 5	"			1	7.
Lot 12, Plan M. 85	"			1	4.6
Lot 2, Plan M. 79	"	1	.98		
<i>District of Cochrane:</i>					
Pcl. 2, Lot 9, Con. 9	Fauquier	1	1.202		
Pt. Lot 9, Con. 4	German			1	1.63
Pt. Lot 7, Con. 6	"	1	.514		
Pt. Lot 7, Con. 6	"	1	.559		
Pt. Lot 11, Con. 1	Stock	1	2.19	1	2.19
Pt. Lot 11, Con. 1	"			1	2.04
<i>County of Haliburton:</i>					
Pt. Lot 26, Con. 5	Cardiff	1	6.		
Pt. Lot 30, Con. 6	"			1	2.58
Pt. Lot 30, Con. 6	"	1	2.25		
Pt. Lot 3, Con. 4	Glamorgan			1	5.
Pt. Lot 3, Con. 4	"			1	3.
Pt. Lots 11 and 12, Con. 15	"	1	5.		
Pt. Lot 34, Con. 15	"	1	30.34		
Pt. Lot 20, Con. 10	Lutterworth	1	1.		
Pt. Lot 20, Con. 10	"	1	2.		
Pt. Lot 21, Con. 3	McClintock			1	1.
Pcl. 1, Lot 8, Con. 12	"	1	.45		
Lot 2, Plan M. 139	"			1	.5
Pcl. 40, Lot 5, Con. 2	Stanhope	1	.8		
Pt. Lot 13, Con. 4	"			1	.07
Pt. Lot 23, Con. 10	"	1	1.	1	1.
Pt. Lot 8, Con. 11	"	1	4.15	1	4.15
Pt. Lots 7 and 8, Con. 11	"			1	5.
Pt. Lot 23, Con. 11	"	1	2.85		
Pcl. 19, Plan M. 144	"			1	.9
<i>County of Hastings:</i>					
Pt. Lot 24, Con. 6	Herschel	1	3.15	1	3.15
Pcl. 42, Lot 6, Con. 12	McClure	1	.53		
Pcl. 43, Lot 6, Con. 12	"	1	.51	1	.51
Pcl. 50, Lot 6, Con. 12	"	1	.20		
Pt. Pcl. 7, Plan 566	Wicklow			1	517
<i>District of Kenora:</i>					
Pcl. 18, Range 1	Drayton Res.	1	7.37		
Pcl. 21, Range 1	"	1	6.31		
Pt. Range 5	"	1	13.		
Pt. Range 5	"	1	5.3		
Pt. Range 5	"	1	4.35		
Pt. Range 5	"	1	11.50		
Pt. Lot 12, Con. 2	Langton	1	3.71		

MAINLAND SOLD AND PATENTED

Under Summer Resort Regulations

Part or Parcel	Township	Sales		Patents	
		No.	Area	No.	Area
<i>District of Kenora—Continued:</i>					
Pt. Lot 6, Con. 4	Langton			1	.99
Pt. Lot 5, Con. 6	Malachi	1	1.		
Pt. Loc. 5, 527	Pellatt	1	.5		
Pt. Lot 2, Con. 2	Temple			1	4.95
Pt. Lot 2, Con. 2	"			1	4.64
<i>County of Lanark:</i>					
Pt. Lot 18 and 19, Con. 10	Darling			1	3.
<i>County of Lennox and Addington:</i>					
Pt. Lot 3, Con. 4	Ashby	1	.12		
Pt. Lot 21, Con. 4	"			1	3.1
<i>District of Muskoka:</i>					
Pt. Lot 20, Con. 9	Baxter	1	3.89		
Pt. Lot 22, Con. 10	"			1	1.35
Pcl. 16, Lots 33 and 34, Con. 11	"	1	.85		
Pt. Lot 3, Con. 10	Cardwell			1	3.43
Pt. Lot 30, Con. 14	Chaffey			1	4.86
Pt. Lot 30, Con. 14	"			1	3.27
Pt. Lot 48, Con. 8	Gibson	1	4.22		
Pt. Lot 48, Con. 14	"	1	5.		
Pt. Lot 8, Con. 6	Medora	1	1.3		
Pcl. 2, Lot 11, Con. 8	Oakley	1	5.5		
Pt. Lot 25, Con. 8	"			1	4.65
Pcl. 3, Plan M. 99	"			1	5.2
Pcl. 7, Plan M. 99	"			1	3.6
Pt. Lot 2, Con. 9	Ridout	1	5.		
Pt. Lot 1, Con. 12	Wood	1	3.		
Pt. Lot 2, Con. 12	"	1	1.2		
Pt. Lot E, Con. 19	"			1	1.
Pt. Lot H, Con. 19	"			1	4.93
<i>District of Nipissing:</i>					
Pt. Lot 5, Con. 6	Airy	1	5.		
Pt. Lot 24, Con. 15	Bondfield			1	2.
Pt. Lots 22 and 23, Con. 16	"			1	1.29
Pt. Lots 22 and 23, Con. 16	"			1	1.07
Pt. Lots 22 and 23, Con. 16	"			1	1.04
Pt. Lot 10, Con. 15	East Ferris	1	6.84		
Loc's 2 and 3, Plan M. 214	Olrig			1	2.02
Pt. Lot 22, Con. 15	Papineau	1	5.	1	5.
<i>District of Parry Sound:</i>					
Pts. Lot 41, Con. 7	Carling			3	6.10
Pt. Lots 42 and 43, Con. 8	"			1	5.
Pt. Lot 75, Con. 11	"			1	5.
Pt. Lot 74, Con. 12	"	1	3.		
Pt. Lots 74 and 75, Con. 12	"	1	2.6		
Pt. Lot 12, Con. 9	Conger			1	6.
Pt. Lot 29, Con. 9	"	1	2.		
Pt. Lot 25, Con. A	Cowper	1	5.		
Pt. Lot 22, Con. 10	Hardy	1	4.44		
Pt. Lot 13, Con. 7	McDougall	1	5.		
Pt. Lot 28, Con. 7	McKenzie			1	5.
Pt. Lot 24, Con. 2	Patterson			1	3.
Pt. Lot 16, Con. 7	"	1	4.9		

MAINLAND SOLD AND PATENTED
Under Summer Resort Regulations

Part or Parcel	Township	Sales		Patents	
		No.	Area	No.	Area
<i>County of Peterborough:</i>					
Pt. Lot 3, Con. 1.....	Cavendish.....			1	1.7
Pcls. 32, 33, 34, 35, Pt. Lot 16, Con. 3.....	".....	1	3.25		
Pt. Lot 5, Con. 5.....	Burleigh.....	1	2.968		
<i>District of Rainy River:</i>					
Loc. 140, Clearwater Lake.....		1	1.27		
Pt. Park Res. D, Caliper Lake.....		1	.412	1	.412
Loc. 131, Burditt Lake.....		1	1.22	1	1.22
Loc. 59, One-Sided Lake.....				1	1.
<i>County of Renfrew:</i>					
Pt. Lot 21, Con. 1.....	Burns.....			1	1.5
Pt. Lot 13, Con. 13.....	Hagarty.....	1	.50		
Pt. Lot 7, Con. 9.....	Radcliffe.....			1	4.8
<i>District of Sudbury:</i>					
Pt. Lot 10, Con. 1.....	Fairbank.....			1	.74
Pt. Lot 10, Con. 1.....	".....			1	2.11
Pt. Lot 4, Con. 4.....	Gough.....			1	5.
Pt. Lot 11, Con. A.....	Harrow.....	1	2.5		
Pt. Lot 11, Con. 3.....	".....	1	1.		
Pt. Lot 4, Con. 1.....	Louise.....	1	2.2	1	3.77
Pt. Lot 4, Con. 1.....	".....			1	1.13
Pt. Lot 8, Con. 6.....	Martland.....	1	5.	1	5.
Pcl. 46, Lake Wanapitei.....	MacIennan.....	1	4.3		
Pt. Lot 1, Con. 1.....	McKim.....	1	3.47	1	3.47
Pt. Lot 22, Con. 4.....	Scollard.....	1	4.45		
Pcl. 4, Lot 5, Con. 2.....	Waters.....	1	1.03		
Pcl. 5, Lot 5, Con. 2.....	".....	1	1.14	1	1.14
Pt. Lot 5, Con. 2.....	".....	1	2.6		
Pt. Lot 5, Con. 2.....	".....	1	1.11		
Pt. Lot 5, Con. 2.....	".....	1	1.04	1	1.04
Pt. Lot 5, Con. 2.....	".....			1	5.06
Pt. Loc. F.L. 23.....	S3.....			1	5.
Pcl. Between A.E. 26 and F.L. 11, Lake Panache.....	S3.....			1	.66
Loc. A.E. 10, Lake Panache.....	S3.....	1	5.8	1	5.8
<i>District of Thunder Bay:</i>					
Loc. 27, Lot 14, Con. 8.....	Gorham.....	1	.3		
<i>District of Timiskaming:</i>					
Pcl. 1, Lot 1, Con. 2.....	Otto.....	1	10.		
Pcl. 2, Lot 1, Con. 2.....	".....	1	2.		
Pcl. 3, Lot 1, Con. 2.....	".....	1	2.		
Pcl. 4, Lot 1, Con. 2.....	".....	1	2.		
Pcl. 5, Lot 1, Con. 2.....	".....	1	2.		
Pcl. 6, Lot 1, Con. 2.....	".....	1	2.		
Pcl. 7, Lot 1, Con. 2.....	".....	1	2.		
Totals.....		80	270.955	72	204.739

No. of Cancellations, 1. Area, 1.13.

No. of Assignments, 2. Area, 6.75.

LAW DIVISION

The functions of the Law Division are to draft legislation, to give counsel in the preparation of agreements, regulations and Recommendations-to-Council, and to report upon the legal position of the Department in reference to any matters upon which it is engaged.

In addition to the foregoing, the Law Branch is charged with the settlement of disputes, so far as that is practicable, in which the Department may be interested or involved.

Legislation Affecting the Department

NEW ACTS:

1. Abitibi Power and Paper Co. Ltd.
Moratorium Act, 1942.
Statutes of Ontario, 1942, Chap 2, page 17.
2. Steep Rock Iron Ore Development Act, 1942.
Statutes of Ontario, 1942, Chap. 35, page 125.

AMENDMENTS TO EXISTING ACTS:

I. Public Lands Act:

1. Abolition of the office of Deputy Minister of Forestry.
2. Abolition of the office of Deputy Minister which was attached to the position of Surveyor-General.
3. Provision for the granting of patents to persons who have occupied public lands for agricultural purposes, and who have not been regularly located, but are eligible to take up public lands under the Act.

II. Railway Fire Charges Act:

To provide that the tenant of any Railway lands acquired by the Crown shall pay the annual charge under the said Act.

PULPWOOD AGREEMENTS:*

1. Ontario Paper Company, Limited—August 22, 1941.
2. Spruce Falls Power & Paper Co. Ltd.—September 9, 1941.
3. Spruce Falls Power & Paper Co. Ltd.—October 23, 1941.
4. Brompton Pulp and Paper Co. Ltd.—February 18, 1942.
5. Northern Paper Mills, Limited—February 19, 1942.

PROSECUTIONS AND CHARGES:

Prosecutions:	No.
Under Forest Fires Prevention Act.....	22
Found guilty.....	19
Acquitted.....	3
Charges:	No.
Under Provincial Parks Act.....	13
Found guilty.....	13

*See complete memoranda of agreements, page 105.

DIVISION OF OPERATION AND PERSONNEL

A NEW DIVISION

As mentioned in the General Introduction, the Division of Operation and Personnel is one of three new Divisions created in 1941. This section of the report is more lengthy than others as it is necessary to give details of the re-organization of the department as a whole, with which this branch was charged.

Function

This Division is charged with the function of organizing and co-ordinating the activities of the various Divisions of the Department to effect an efficient and economic business administration. It is further charged with the preparation and dissemination of all general information concerning the Department's activities.

A chart showing the duties of the Division is given below:

Division of Operation and Personnel

<i>Operation</i>	<i>Personnel</i>	<i>Information and Education</i>	<i>Forest Codes</i>
Organization Office Management Equipment and Supplies	Appointments Selection and Placements Classification Training Workmen's Compensation Board	Correspondence Photography Progress Reports Lectures	Public School work Publication work Exhibits Motion Pictures

*Progress During The Year 1941-42**Operation*

(1) Organization—

In the ten-month period during which the Division operated, to the close of the past fiscal year, its main activity was in the field of organization.

*Main Office Organization**Minister**Deputy Minister**Chiefs of Divisions*

Air Service	Timber Management	Land and Recrea- tional Areas	Surveys	Operation and Personnel	Forest Pro- tection	Reforesta- tion and Conser- vation	Law	Accounts	Research
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The chief feature of the reorganization was a definite division of the Departmental work to each of ten Divisions, including clear definition of functions of each. Standards were defined so that the Departmental policies are clearly understood in order to translate them into routine practice.

The division of labour effected is indicated in the following:

1. *Division of Accounts*

Incorporated accounts which were handled separately by the Forestry Branch (Fire Protection, Reforestation and Aerial Surveys), by the Woods and Forests Branch (now Division of Timber Management) and by the Provincial Land Tax Office.

2. *Division of Air Service* (Headquarters at Sault Ste. Marie).

Retains much the same functions as formerly, but is relieved of certain accounts and personnel duties.

3. *Division of Forest Protection*

(1) Relinquished accounts to Departmental Division of Accounts.

(2) Relinquished personnel records, including Workmen's Compensation and also separate Supplies office to new Division of Operation and Personnel.

(3) Incorporated insect and tree diseases, and radio.

4. *Division of Land and Recreational Areas*

Records transferred to Division of Operation and Personnel.

Accounts transferred to Division of Accounts.

5. *Division of Law*

This new Division co-operates directly with all of the Division Chiefs as well as Main Office.

6. *Division of Operation and Personnel*

Incorporates all functions noted in chart previously shown. Relieves various branches of special duties in operation, personnel, records, supplies and information. Includes a Stenographic Pool for peak periods of work in all Divisions.

7. *Division of Reforestation and Conservation*

Accounts of the old Forestry Branch transferred to Division of Accounts. Personnel and Supplies to Division of Operation and Personnel.

8. *Division of Research*

This new Division is designed to keep the administrative Divisions posted with advanced basic information, especially in the field of timber management and protection.

9. *Division of Surveys*

Incorporates Aerial Surveys with Ground Surveys.

10. *Division of Timber Management*

Is relieved of collection of timber dues, ground rent and fire tax by Division of Accounts.

In addition to the foregoing, all individual officers who were formerly more or less isolated from any Division have now become members of one or another Division.

Field Organization:—The chief changes in the field organization were:

(a) In Northern Ontario.

1. Amalgamation of Land administration with the Timber Management and Forest Protection services, under the District Foresters. The two latter services were amalgamated in 1934.

2. A further consolidation of the Timber Management service was effected by placing several of the old Crown Timber Agencies which still operated separately, directly under the District Foresters.

3. Authority has been delegated to the District Foresters to issue cutting permits for small amounts of timber without reference to Head Office.

4. The District Foresters are now responsible for all activities in their Districts.

5. Creation of Regional Foresters to co-ordinate the work of the several Districts under the supervision of each. The duties of the District Foresters remain unchanged. In the brief period under which the Regional system has operated, it has been noted as one result that the Regional Foresters were able to allocate men and equipment among their several Districts where and when most needed to suppress fires.

6. Creation of a new temporary Forest District with headquarters at Geraldton.

The following charts show the present organization in the field:—

NORTHERN ONTARIO

Head Office

Region 1 <i>Districts</i>	Region 2 <i>Districts</i>	Region 3 <i>Districts</i>	Region 4 <i>Districts</i>	Region 5 <i>Districts</i>
Tweed	Sudbury	Kapuskasing	Port Arthur	Kenora
Algonquin	North Bay	Cochrane	Geraldton	Fort Frances
Parry Sound	Sault Ste. Marie			Sioux Lookout

(b) In Southern Ontario

Creation of Zone Foresters in agricultural Southern Ontario to bring Foresters into direct personal contact with land owners. Five of the six Zones planned have already been established.

SOUTHERN ONTARIO

Head Office

Southwestern Central Western Georgian Bay Counties Lake Erie Central Eastern Eastern

(2) Office Management—

This Division is charged with office management to effect an efficient business routine. This includes arrangement of office space for personnel, filing systems, elimination of duplication of effort and in general the development of facility of working conditions. The redistribution of staff has reduced office space approximately 25%.

Divisional filing systems are in process of development.

(3) Equipment and Supply—

Purchase and distribution of equipment and supplies are in the hands of this Division. During the year every effort was made to furnish the staff with modern office equipment and machines, to the extent that the war would permit, in order to attain maximum return from personnel effort.

PERSONNEL

CHIEF OFFICERS OF THE DEPARTMENT

HEAD OFFICE

Minister—Hon. N. O. Hipel

Deputy Minister—F. A. MacDougall

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

FIELD OFFICES

NORTHERN ONTARIO

<i>Region</i>	<i>Regional Forester</i>	<i>District</i>	<i>District Forester</i>	<i>District H.Q.</i>
1	H. W. CROSBIE.....	Tweed.....	A. P. LESLIE.....	Tweed
		Algonquin.....	E. L. WARD.....	Pembroke
		Parry Sound.....	R. L. SNOW.....	Parry Sound
2	P. McEWEN.....	Sudbury.....	P. McEWEN.....	Sudbury
		North Bay.....	J. P. MARCHILDON.....	North Bay
		Sault Ste. Marie.....	D. H. SMITH, acting for G. H. R. PHILLIPS (enlisted).....	Sault Ste. Marie
3	T. E. MACKEY.....	Kapuskasing.....	T. E. MACKEY.....	Kapuskasing
		Cochrane.....	A. HURD (Acting).....	Cochrane
4	J. B. MATTHEWS... ..	Port Arthur.....	J. R. Mc DONELL acting for F. J. DAWSON (enlisted).....	Port Arthur
		Geraldton.....	U. W. FISKAR.....	Geraldton
5	W. D. CRAM.....	Kenora.....	W. D. CRAM.....	Kenora
		Fort Frances.....	J. M. WHALEN, acting for G. W. DELAHEY (enlisted).....	Fort Frances
		Sioux Lookout.....	K. ACHESON.....	Sioux Lookout

SOUTHERN ONTARIO

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

The Division of Operation and Personnel is in charge of Personnel Management, as indicated in the foregoing. Redistribution of personnel was effected in an effort to place members of the staff in positions to which they are better adapted. No additions were made to the staff, all changes being effected by means of transfers.

Personnel Training

A beginning was made in personnel training. Two members of the field staff were given a special course in the Faculty of Forestry at the University of Toronto. Members of the main office staff were encouraged to take special courses and several did so. A course in scaling was conducted during the year.

Staff Changes

On June 1st, 1941, The Honourable N. O. Hipel and the Honourable Peter Heenan exchanged Cabinet portfolios, Mr. Hipel becoming Minister of Lands and Forests and Mr. Heenan, Minister of Labour. A few days later, upon the resignation of Mr. W. C. Cain after a period of nearly forty years of service with the Department, Mr. F. A. MacDougall was appointed Deputy Minister. Mr. MacDougall had previously been District Forester of the Algonquin District and Superintendent of Algonquin Provincial Park. Other staff changes are noted in list at the close of this section of the report.

Deaths

It is with deep regret that the Department reports the untimely deaths of Mr. A. E. Whytall, District Forester at Parry Sound, on November 27th, 1941, and of Mr. R. F. Goodall, District Forester at Sault Ste. Marie on January 28th, 1942.

INFORMATION AND EDUCATION

In order to render a better account of the Department's stewardship of Ontario's forest heritage to its owners, the People, a special officer in this Division has been designated to answer all general inquiries and to issue progress reports.

The following publications were available for distribution during the year:

TIMBER MANAGEMENT

- Forest Resources of Ontario (booklet)
- Forestry Industry (mimeo paper)

FOREST PROTECTION

Ontario Forest Fire Law (card)

REFORESTATION AND CONSERVATION

The Farm Woodlot (booklet)
Windbreaks and Shelterbelts (folder)
Trees for Schools (pamphlet)
Forest Tree Planting (booklet)
Forest Trees for Distribution (folder)
Care of Trees (pamphlet)
Farm Forestry (folder)

LAND AND RECREATIONAL AREAS

Lands for Settlement (mimeo paper)
Summer Resort Lands (mimeo paper)
Algonquin Park (folder)

SURVEYS

List of Townships in Province of Ontario (booklet)
List of Lithographed Maps and Plans (paper)

GENERAL

Annual Reports of the Department (booklet)
Other publications are in course of preparation.

DIVISION OF REFORESTATION AND CONSERVATION*Extension Forestry*

Zone Foresters: During the year, a new policy of decentralizing forestry and conservation activities in Southern Ontario was made effective by the creation of Zone Foresters. It is planned to divide Southern Ontario into six Zones, and five have already been established. While the period of operation has been too short to estimate the effectiveness of this system, it has already been noticed that the Zone Foresters have gained a more intimate knowledge of the particular problems of the territories to which they have been assigned, and that their personal contacts with the land owners have been more satisfactory than correspondence.

Forest Nurseries

Operations in the Nurseries opened at a very early date owing to the extreme heat in early April. The growing season was favourable at all stations with the exception of Orono. The average precipitation at Orono for May and June of the previous ten years was 5.05 inches, whereas this season it was only 1.60 inches.

Protection

No fire damage occurred in any plantations during this past season. Close co-operation with the Federal Forest Insects Division has been maintained and considerable spraying was done at Midhurst and Orono to combat the spruce bud-worm which has reached these districts. Work continues on the eradication of currants and gooseberries to prevent the spread of the White Pine Blister Rust.

Tree Distribution

The distribution of trees to private land owners declined during the season, although the number of applications increased. Tables giving the distribution of the various planting projects are contained in the following pages.

County Forests

The development of county forests has been continued this past season. Fire lines and roads have been developed and maintained, and about two million trees were planted in the various county forests.

TREES DISTRIBUTED TO PRIVATE LANDOWNERS, 1941

County or District	Applicants	Conifers	Hardwoods	Cuttings	Totals
Algoma	18	31,749	2,691	260	34,700
Brant	188	131,693	53,176	3,600	188,469
Bruce	175	118,525	31,582	3,725	153,832
Carleton	75	60,682	11,025	5,825	77,532
Cochrane	4	156	130		286
Dufferin	47	50,425	9,235	950	60,610
Dundas	24	37,390	20,300	5,150	62,840
Durham	161	330,518	51,345	13,325	395,188
Elgin	237	362,461	71,695	16,974	451,130
Essex	164	88,945	42,706	1,280	132,931
Frontenac	36	38,315	6,134	2,239	46,688
Glengarry	21	9,640	7,160	50	16,850
Grenville	27	28,347	4,153	1,005	33,505
Grey	220	137,116	28,470	1,407	166,993
Haldimand	121	85,008	32,208	5,075	122,291
Haliburton	37	36,820	4,555	805	42,180
Halton	132	105,716	36,188	5,885	147,789
Hastings	56	66,763	5,380	1,385	73,528
Huron	150	116,919	37,675	2,137	156,731
Kenora	6	3,375	335	410	4,120
Kent	64	55,155	28,583	4,804	88,542
Lambton	113	208,052	30,678	6,325	245,055
Lanark	21	13,100	2,295	450	15,845
Leeds	43	23,690	5,651	880	30,221
Lennox and Addington	29	17,813	4,418	725	22,956
Lincoln	72	38,786	10,531	2,225	51,542
Manitoulin	9	2,450	1,050	100	3,600
Middlesex	237	149,976	71,605	7,788	229,369
Muskoka	151	175,299	11,070	2,711	189,080
Nipissing	10	23,655	1,150	550	25,355
Norfolk	503	1,310,059	171,493	18,816	1,500,368
Northumberland	83	85,178	27,310	2,300	114,788
Ontario	191	196,105	39,545	19,527	255,177
Oxford	255	229,694	106,932	6,110	342,736
Parry Sound	63	117,121	3,443	455	121,019
Patricia					
Peel	195	136,734	23,274	3,564	163,572
Perth	100	61,829	37,714	1,447	100,990
Peterborough	132	76,742	23,461	3,555	103,758
Prescott	24	50,220	1,917	150	52,287
Prince Edward	40	17,366	7,075	1,860	26,301
Rainy River	7	1,802	610		2,412
Renfrew	25	27,400	2,260	1,450	31,110
Russell	23	16,911	3,167	470	20,548
Simcoe	364	794,050	102,767	9,455	906,272
Stormont	23	17,220	6,099	375	23,694
Sudbury	31	18,465	2,944	1,256	22,665
Thunder Bay	19	9,475	705	420	10,600
Timiskaming	6	1,900	530	500	2,930
Victoria	57	34,518	2,708	1,102	38,328
Waterloo	146	91,653	39,543	3,146	134,342
Welland	137	109,920	23,600	6,035	139,555
Wellington	124	120,383	50,358	8,575	179,316
Wentworth	163	102,403	32,320	2,039	136,762
York	638	532,375	104,272	24,384	661,031
Totals	5,997	6,708,062	1,437,221	215,036	8,360,319

SUMMARY OF TREES DISTRIBUTED, 1941

	Total Shipments	Conifers	Hardwoods	Cuttings	Total Trees
<i>Private Lands:</i>					
Reforestation and Windbreaks	5,997	6,708,062	1,437,221	215,036	8,360,319
School Children	951	392,375	273,689	3,881	669,945
<i>Semi-Public Properties</i>					
	83	78,485	28,717	7,265	114,467
<i>Municipal Properties:</i>					
County Forests	14	1,740,875	175,800	2,000	1,918,675
Forest Plantations	76	557,935	229,685	558	788,178
Roads	15	69,800	7,400		77,200
School Grounds	0				
School Demonstration Plots	2	5,000	3,000		8,000
Sundry	26	26,056	16,116	475	42,647
<i>Provincial Crown Lands:</i>					
Forest Stations	2	187,961			187,961
Northern Plantations	1	750,400			750,400
Forests	1	50,000			50,000
Ranger Plantations	9	21,675	1,200	100	22,975
Parks	4	18,500	7,800		26,300
Highways	4	62,500	36,425	3,600	102,525
Hydro Electric Power Commission	4	10,960			10,960
Hospitals	3	3,475	875		4,350
Penal Institutions	3	1,011	680		1,691
Sundry	5	38,900	42,650		81,550
<i>Dominion Crown Lands</i>					
	39	108,776	27,295	3,550	139,621
<i>Miscellaneous</i>					
	21	113,450	38,885	1,200	153,535
Totals	7,260	10,946,196	2,327,438	237,665	13,511,299

TREES DISTRIBUTED IN TEN YEAR PERIOD, 1932-1941

	1932	1933	1934	1935	1936	1937	1938	1939	1940	1941
Conifers.....	8,173,637	7,564,869	8,288,659	9,467,904	8,484,077	9,247,200	9,984,368	13,963,046	13,831,098	10,946,196
Hardwoods.....	1,201,600	1,181,051	479,523	988,968	1,247,544	1,350,371	1,740,752	2,487,607	2,907,437	2,327,438
Cuttings.....	303,282	172,422	209,394	281,860	413,222	418,173	527,415	470,653	528,162	237,665
Totals.....	9,680,519	8,918,342	8,978,176	10,738,732	10,144,843	11,015,744	12,252,535	16,921,906	17,266,697	13,511,299

DIVISION OF RESEARCH

On July 24th, 1941, a Division of Research was established within the Department of Lands and Forests to carry on investigative and research work in connection with the forest resources of the Province.

During the year activities were limited to organization of the work of the Division and the continuation of projects previously being conducted by the Department. Shortage of personnel, due to wartime conditions, has prevented full development of the work of the Division.

Projects under way are as follows:—

Forest Management Studies

1. Continuation of studies of slash burning after logging in pine stands in the Timagami area.
2. Continuation of studies of slash burning in pulpwood stands in the Lake Nipigon area.
3. Studies of Pulpwood exports.
4. Studies of stumpage prices in Ontario.

Forest Protection Studies

1. Diplodie pinea disease. A study of the parasites of the pine spittle bug. Damage and salvage prospects in Scots pine plantations.
2. Needle blight of White pine.
3. The customary spring and fall visits were made to nurseries at St. Williams, Midhurst and Orono for inspection and disease control.
4. The program of biennial field reconnaissance of White pine blister rust conditions was continued in the Madawaska and Ottawa River valleys.
5. Further data was collected in connection with sulphur fume damage in the Sudbury area.
6. Co-operation was continued with the Division of Entomology, Department of Agriculture, Ottawa, in connection with the insect survey, Some 220,000 cocoons of the larch sawfly were collected and forwarded to the Federal Government Parasite Laboratory at Belleville.

Library

A research library was established.

DIVISION OF SURVEYS

The following surveys were made during the fiscal year ending March 31st, 1942:

AERIAL SURVEYS

For Timber Companies		For Dept. of L. & F. and Timber Co's.		For Dept. of Lands and Forests		For Other Departments	
Company	Area Sq. Mi.	Company	Area Sq. Mi.	Department Only	Area Sq. Mi.	Department	Area Sq. Mi.
*Abitibi P. & P...	155	Spruce Falls P. & P.	364	*Lands & Forests	154	Hydro Elec..	12
*Ontario Paper..	178	*Poupore Lbr.....	387	* " " "	912	*Hydro Elec.	64
				* " " "	747	Highways ...	8
				* " " "	984	"	10
				* " " "	10	"	10
						"	28
						*Mines.....	63
Totals.....	333		751		2,807		195

GRAND TOTAL — 4,086 SQUARE MILES

*Includes preparation of Maps.

GROUND SURVEYS

I. Ground Control Lines for Aerial Photographic Surveys:

1. For Department of Lands and Forests, for Land Disposal Purposes: Survey of islands and shore parcels, Lake of the Woods, for summer resorts..... 169 miles
2. For Abitibi Power and Paper Co., Ltd.: Surveys consisting mainly of traverses of streams to obtain control lines of certain of the Company's pulpwood concessions near Lake Nipigon..... 93 miles and north and east of Lake Superior..... 84 miles

II. Ground Surveys only, for Department of Lands and Forests:

A. For Summer Resort Purposes:

- (1) Survey of Lots on shores of Cumming and Pickerel Lakes, District of Algoma.
- (2) Survey to establish lot angles in the Township of Wood, District of Muskoka.

B. For Water Control Purposes:

Survey of dams on Whitefish River, District of Sudbury.

C. For Parking Lot Purposes:

Survey of small parcel adjacent to Long Point Municipal Park, Township of South Walsingham.

NOTE: The securing of data in the field forms only part of the total cost of a survey. In the case of aerial surveys, the work in the office, depending on the mapping that may be required, will cost from 45 per cent to 70 per cent of the total cost, and, in the case of ground surveys, from 33½ per cent to 50 per cent.

DIVISION OF TIMBER MANAGEMENT

Timber Operations

Operating Season, 1941-42—The season saw a continued expansion throughout the wood-using industries of Ontario due to the war, although over-all production was somewhat less than in previous years due to labour shortage in woods operations. To make fuller use of the limited labour available, the cutting season was extended and summer operations became general.

Statement of Timber Cut, 1940-41

Table on page 69 contains a statement of the timber cut during the 1940-41 operating season and returned during 1941. Preliminary returns for 1941-42 indicate that production was slightly less, due to the scarcity of woods labour, and to other production problems.

Timber Sales, 1941-42

Details of new sales of timber made during the year are given on pages 70 to 88 inclusive. Details of areas abandoned are given on pages 89 to 104 inclusive.

Mills Licensed, 1941-42

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

Sawmills—less than 30,000 board feet per diem.....	1192
Sawmills—30,000 board feet per diem, or more.....	37
Pulp and Paper Mills.....	34
	1263

Pulpwood Exported and Imported during the Calendar Year 1941

Exports: Exports from Ontario are: Crown Land 404,328 cords, other lands 230,970 cords, making a total of 635,298 cords.

Imports: To date no complete records have been kept. Partial returns show imports of approximately 400,000 cords.

Conditions Governing Operating, 1941

Conditions applying to sawlog and pulpwood operations during the fiscal year were established by an Order-in-Council of April 28th, 1941.

Crown Timber Regulations Respecting Permits

The Crown Timber Regulations as issued under authority of the Crown Timber Act, were amended by Order-in-Council dated February 27th, 1942, principally in respect to the disposal of small quantities of timber under Permit.

Settlers' Timber Cutting Permits in the Clay Belt

During the year a new policy was made effective in the Northern Clay Belt, under which bona fide settlers have the right to cut pulpwood from

Crown Lands, providing certain requirements with respect to settlement are met. Under certain conditions, a married man may obtain 100 cords and a single man 50 cords per year. An amount of \$1.00 per cord is held back, 50% going to the Department as dues, and 50% refunded to the settler on evidence that the settlement requirements for the year have been met satisfactorily.

Scaling Examination

One scaling examination was held at Minden, Ontario during the year, with the following results:

No. of candidates.....	59
No. obtaining full licenses (Sawlogs and Pulpwood).....	16
No. obtaining Pulpwood License only.....	10

The remaining candidates were unsuccessful, or were recommended for a license after further experience.

Amounts of Timber Cut

Season 1940-41

<i>Species</i>	<i>Pieces and Feet</i>		<i>Cords</i>
White Pine and Red Pine.....	2,498,787	115,311,772	—
Jackpine.....	4,169,352	75,336,997	47,515
Spruce.....	2,211,602	53,307,069	1,267,951
Balsam.....	62,643	847,506	96,419
Hemlock.....	696,613	24,649,409	—
Birch.....	254,726	16,425,963	—
Maple.....	77,345	3,936,938	—
Other Hardwoods.....	84,138	2,962,628	—
Poplar.....	153,621	3,073,492	28,200
Cedar.....	11,420	152,468	184
Tamarac.....	532	14,806	—
TOTAL.....	10,220,779	296,019,048	1,440,269

	<i>Pieces</i>	<i>Lineal Feet</i>	<i>Cords</i>
Ties.....	553,472	—	—
Poles.....	9,166	—	—
Posts.....	37,346	—	—
Fuelwood.....	—	—	106,858
Logging and Mining Timber.....	—	1,972,559	3,487
Miscellaneous.....	238	—	—

Area Under Pulpwood Agreement

	<i>Square Miles</i>		<i>Square Miles</i>
1934.....	53,416¼	1938.....	62,643
1935.....	52,849¼	1939.....	65,330
1936.....	52,898¼	1940.....	65,497½
1937.....	54,625½	1941.....	66,509½

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Mar. 12	April 1	Devon Twp.....	1½	4	Matti Pokkala, Jackpine P.O., Via Silver Mountain, Ont.	Jackpine Ties..... Jackpine Pulpwood.. Spruce Pulpwood.. Poplar Pulpwood..	05 10 25 25	05 20 60 10	10 40 40 40	Ties and Pulpwood	29031	
Mar. 20	April 1	Oakley Twp.....	1/6	1	Jas. R. Elliott, Clear Lake, Ont.	Hardwoods..... Hemlock..... Spruce..... Balsam.....	..... ..... 3 00 3 00	2 50 2 00 3 00 3 00	2 50 1 50 2 00 2 00	Logging	6746A	
Mar. 28	April 15	Bastedo Twp. and Gibbons.....	1½	2	Alfred Martin, Sturgeon Falls, Ont.	Spruce Pulpwood.. Balsam Pulpwood..	15 15	25 25	1 40 1 40	Pulpwood	43590 2499A	
April 18	May 2	Thorning Twp.....	3	1	A. E. Wicks Ltd. Cochrane, Ont.	Spruce Logs..... Spruce Pulpwood.. Balsam Pulpwood..	..... ..... .....	5 00 35 35	2 00 1 40 1 40	Logs and Pulpwood	53229	
May 8	May 23	McTavish Twp.....	¼	1	Y. W. Nelson, 282 Bay St., Port Arthur, Ont.	Poplar Pulpwood..	05	10	40	Pulpwood	19756	
April 29	May 15	Bastedo Twp.	1	3	Alf. Quenneville, Field, Ont.	Spruce Pulpwood.. Poplar Pulpwood.. Balsam Pulpwood..	05 05 05	25 10 25	1 40 40 1 40	Pulpwood	2499A	
May 2	May 15	Bridgland Twp. Algoma.....	1	1	C. N. Carney, Thessalon, Ont.	Poplar Pulpwood..	05	10	40	Pulpwood	60523	
April 30	May 22	Richardson Twp.....	½	1	Geo. Black, Berwick, Ont.	Jackpine Pulpwood Spruce Pulpwood.. Balsam Pulpwood.. Cedar Posts.....	12	10	40 40 70 02	Pulpwood and Posts	122374	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
April 30	May 15	Raglan Twp.	1¾	2	G. W. Jones, Bancroft, Ont.	Balsam Pulpwood. Spruce Pulpwood. Poplar Pulpwood..	10	20 1 40 20 40	70 1 40 40	Pulpwood	69001	
April 30	May 22	Alexandra and Haggart	3¼	1	Edouard Gravel, Gregoire Mills, Ont.	Spruce Pulpwood..	50	50	1 40	Pulpwood	72456 4120	
May 2	May 22	Haggart Twp.	16	1	Messrs. Filion and Guevrement, Smooth Rock Falls, Ont.	Spruce Pulpwood. Spruce Logs	40 5 00	40 2 00	1 40 2 00	Pulpwood and Logs	4120	
.....	May 22	Gibbons Twp. ....	.....	.....	No Tenders	.....	.....	.....	.....	.....	43596	
May 13	June 2	Basredo Twp.	1¼	.....	No Sale	Spruce Pulpwood. Balsam Pulpwood. Poplar Pulpwood..	.....	.....	.....	Pulpwood	2499A	
May 13	June 2	Area North of Misco Campbell Twp. R. 10-41	1½	1	Hubert Midhurst Fort Frances, Ont.	Jackpine Pulpwood Spruce Pulpwood Poplar Pulpwood.. (Permit)	35 1 40 10 40	40 1 40 40	40 1 40 40	Pulpwood	60347	
May 22	June 9	Parkinson Twp.	1	2	Clarence Tulloch, Iron Bridge, Ont.	Poplar Pulpwood. Spruce Pulpwood..	12 12	15 15	40 1 40	Pulpwood	19753	
May 21	June 12	Lowther Twp.	1½	2	Ripco Fibreboard Co., Ltd., Hearst, Ont.	Spruce Pulpwood. Balsam Pulpwood..	21	15 1 06	1 40 70	Pulpwood	47150 122014	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
May 21	June 12	Devon Twp.	1¼	3	Russell Land Co., Ltd. Port Arthur, Ont.	Jackpine Logs.... Poplar Pulpwood.. Jackpine Pulpwood	6 51 37¼ 37¼	5 00 10 40 10 40	2 50 40 40	Logs and Pulpwood	29031	
May 21	June 12	Fox Twp.	½	.....	No Tenders	Spruce Pulpwood.. Balsam Pulpwood..	..... .....	..... .....	..... .....	Pulpwood	41527	
May 21	June 12	Calder Twp.	¾	.....	No Tenders	Spruce Pulpwood.. Balsam Pulpwood..	..... .....	..... .....	..... .....
May 21	June 12	Pyne Twp.	1¼	3	Wilfred Viau, Norembega, Ont.	Spruce Pulpwood.. Balsam Pulpwood..	10 10	10 10	1 40 1 40	Pulpwood	80562	Abandoned May 30, 1942.
May 21	June 12	Kendry Twp. (4 Parcels)	1¼	1	J. M. Charpentier Driftwood, Ont.	Spruce Pulpwood.. Balsam Pulpwood..	..... .....	40 1 10	1 40 70	Pulpwood	21145	
May 23	June 12	Cardiff, Herschel and Limerick Twp.	2	1	Gordon W. Jones, Bancroft, Ont.	Spruce Pulpwood.. Balsam Pulpwood.. Poplar Pulpwood.. Fuelwood (Hard)..	..... 10 20 15	..... 20 40 50	1 40 70 40 50	Pulpwood	18289	
May 29	June 12	Machin Twp.	½	1	Arthur Gauthier, Fauquier, Ont.	Spruce Pulpwood.. Balsam Pulpwood..	..... .....	20 70	1 40 70	Pulpwood	31750	
June 5	June 23	Joly Twp.	½	3	A. E. Sieber, Bracebridge, Ont.	Hardwood..... Spruce..... Hemlock.....	50 1 00 1 00	3 00 4 00 2 00	2 50 2 00 1 50	Logging	5497	
June 12	June 23	Fox Twp.	¼	1	Alfred Fournier, Dunning, Ont.	Spruce Pulpwood.. Balsam Pulpwood..	..... .....	40 40	1 40 1 40	Pulpwood	41527	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
June 23	July 4	Thornloe Twp.	3	2	Rudolph McChesney Lumber Co., Ltd., Timmins, Ont.	Spruce Logs. Jackpine Logs. White Pine. Spruce Pulpwood. . Fuelwood (Soft). . Fuelwood (Hard). . Cedar Poles: 25 to 30 feet.	3 10 3 10 3 10 10 15 10 30	3 00 2 50 3 50 10 15 10 15	2 00 2 50 2 50 1 40 25 50 25	Mixed	32638	
June 18	July 3	Bastedo Twp.	1¼	1	Alfred Martin, Sturgeon Falls, Ont.	Spruce Pulpwood. . Balsam Pulpwood. . Poplar Pulpwood. .	15 10 05	25 15 10	1 40 70 40	Pulpwood	2499A	
July 21	Aug. 7	Knight, Raymond, Rankin, Van Hise, Natal Twps.	60	2	Wm. Pollock & Sons, Ltd., Englehart, Ont.	Fire-damaged Timber Pine. Spruce.	1 50 2 00	1 00 1 50	2 50 2 00	Logging	78612	
June 25	July 10	Stoddart Twp.	1	1	George Lecours, Hearst, Ont.	Spruce Pulpwood. . Balsam Pulpwood. .	05 05	20 20	1 40 1 40	Pulpwood	122014	
July 7	July 17	Devitt Twp.	¼	1	E. Comeau, Val Cote, Ont.	Spruce Pulpwood. . Balsam Pulpwood. .	05 05	25 25	1 40 1 40	Pulpwood	108423	
July 8	July 18	Area N. of G.T.P. Block 10 and E. of I.R. No. 28, Kenora District ...	5	2	Charles W. Cox Ltd., Port Arthur, Ont.	Jackpine Logs.	2 20	4 25	2 50	Logging	78477	
July 14	July 25	Radcliffe Twp.	¼	1	F. A. Smaglinski, Wlino, Ont.	Poplar Pulpwood. .	20	25	40	Pulpwood	46730	
July 14	July 28	Watten & Halkirk Twps.	2¼	1	A. Sawicki Eno, Ont.	Poplar Pulpwood. . Poplar Logs. Spruce Pulpwood. .	..... ..... .....	..... ..... 10	40 2 00 1 40	Logs and Pulpwood	28771	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
		Fournier Twp.			No Tenders						26805	
July 15	Aug. 7	"Mistaken Islands," Cochrane Dist.	2	1	Howard Bienvenu Inc., La Sarre, Que.	White and Red Pine	50	7 00	2 50	Logs and Pulpwood	123768	
						Spruce Logs	50	5 50	2 00			
						Spruce Pulpwood ..	10	40	1 40			
						Poplar (Permit) ..			3 50			
July 21	Aug. 14	McCowan and McCrea Twps.	¼	1	Vital Roy, Opasatika, Ont.	Spruce Pulpwood ..	02	35	1 40	Pulpwood	109699	
			¼	1	A. Berribe, Opasatika, Ont.	Balsam Pulpwood ..		1 07	70	Pulpwood	61271	
						Spruce Pulpwood ..	11	30	1 40			
						Balsam Pulpwood ..		1 11	70			
July 21	Aug. 11	Twps. Dickens and Jones	7¾	4	Chapeskic Lum- ber Co., Barry's Bay, Ont.	Spruce Pulpwood ..	15	20	1 40	Pulpwood and Logs	13098	
						Balsam Pulpwood ..	65	40	70			
						Poplar Pulpwood ..	45	20	40			
						Spruce Logs	25	4 00	2 00			
July 22	Aug. 11	Hodgetts Twp.	9	1	J. A. La Palme, P.O. Box 115, Sudbury, Ont.	Jackpine	50	2 50	2 50	Logging	79534	
						Red and White Pine	50	3 50	2 50			
July 25	Aug. 5	Murphy Twp.	1¼	2	Feldman Timber Co., Ltd., Schumacher, Ont.	Jackpine Logs	2 10	5 00	2 50	Mixed	30810	Fire- damaged
						Spruce Pulpwood ..	45	10	1 40			
						Jackpine Fuelwood ..	55	25	25			
Aug. 7	Aug. 27	Area East and South of F. Bia on the North side of Crooked Lake, Quietico Provincial Park, Rainy River	20	1	J. A. Mathieu Ltd., Rainy Lake, Ont.	Red and White Pine		2 75	2 50	Logging	123513	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Aug. 7	Aug. 25	Nansen Twp.	1/4	1	W. Lamontagne, Moonbeam, Ont.	Spruce Pulpwood. Balsam Pulpwood.	01 01	25 25	1 40 1 40	Pulpwood	117405	
Aug. 14	Sept. 2	Pinard Twp.	6	1	A. E. Wicks Ltd. Cochrane, Ont.	Spruce Logs..... Spruce Pulpwood. Balsam Pulpwood.	..... ..... .....	5 50 20 90	2 00 1 40 70	Logging and Pulpwood	123656	
Aug. 18	Sept. 3	McCarthy and Macbeth Twps. ...	8	3	Construction Supplies, North Bay, Ont.	<i>Cedar Poles:</i> 30 ft. and less... 31 to 40 ft. 41 to 50 ft.	20 25 60	10 50 1 00	25 50 75	Cedar Poles	125	
Aug. 20	Sept. 8	Twps. Teck and Grenfell.....	2	1	A. J. Perron, 61a Prospect Ave., Kirkland Lake, Ont.	Jackpine Logs..... Spruce Logs..... Spruce Pulpwood. Balsam Logs. White Pine..... Permission for Poplar Pulpwood	..... ..... ..... ..... ..... .....	3 00 3 50 2 00 5 00	2 50 2 00 1 40 2 00 2 50	Logs and Pulpwood	10857 1443A	
Aug. 21	Sept. 8	Machin Twp.	1/2	1	Arthur Gauthier, Tanquier, Ont.	Spruce Logs..... Spruce Pulpwood. Balsam Pulpwood.	..... ..... .....	2 60 20 90	2 00 1 40 70	Logging and Pulpwood	31750	
Aug. 26	Sept. 6	Marks Twp.	1 1/4	1	W. Jacobson, Nolalu, Ont.	White Pine..... Balsam..... Spruce..... Pulpwood.....	55 53 53 18	2 50	2 50 2 00 2 00 60	Logging and Pulpwood	12657	
Aug. 25	Sept. 18	Hobson Hogg and Kilmer Twps.	10	2	Wright Har- greaves Mines Ltd., Kirkland Lake, Ont.	Spruce Logs..... Jackpine..... Spruce Pulpwood..	2 60 2 60 05	5 50 5 00	2 00 2 50 1 40	Logging and Pulpwood	123656	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Aug. 27	Sept. 18	T.B. 46 and T.B. 47, Rainy River	45½	1	J. A. Martineau Ltd., Rainy Lake, Ont.	Spruce Pulpwood. Balsam Pulpwood.	..... .....	10 80	1 40 70	Pulpwood	69682	
Aug. 29	Sept. 13	Barrie Twp.	½	1	Levi Krings, Plevna, Ont.	Pine Spruce Hemlock Maple Birch Spruce Pulpwood. Balsam Pulpwood.	25 25 20 25 25 10	5 00 3 25 1 90 2 50 2 75 20	2 50 2 00 1 50 2 50 2 50 1 40 70	Mixed	12668	
Aug. 29	Sept. 18	Best Twp.	8	1	A. B. Gordon & Co., Ltd., 1112 Montreal Trust Building, Toronto, Ont.	Red and White Pine Spruce	1 50 10	5 00 3 00	2 50 2 00	Logging	50154	
Sept. 8	Sept. 26	Dance Twp.	¼	1	Nick Hill, R.R. No. 1, Devlin, Ont.	Poplar Pulpwood. Spruce Pulpwood. Balsam Pulpwood.	10 10 10	10 10 10	40 40 70	Pulpwood	20907	
Sept. 3	Sept. 22	Williamson Twp.	½	1	J. E. Tremblay, Hartly, Ont.	Spruce Pulpwood. Balsam Pulpwood.	..... .....	15 15	1 40 1 40	Pulpwood	61075	
Sept. 3	Sept. 22	Williamson Twp.	½	1	Jean Dufour, Kapuskasing, Ont.	Spruce Pulpwood. Balsam Pulpwood.	..... .....	15 15	1 40 1 40	Pulpwood	61075	
Sept. 5	Sept. 22	Loudon and Falconer	6¼	2	T. N. Desmarais, Noelville, Ont.	Red and White Pine Jackpine Spruce	4 00 3 50 3 50	6 50 5 00 4 50	2 50 2 50 2 00	Logging	88418 12146	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Kind of Timber	Prices Paid			Proposition	File	Remarks
							Bid	Upset Bonus	Dues			
Sept. 5	Sept. 18	Lemoine Twp.	8	1	Pineland Timber Co., Ltd., Sudbury, Ont.	Jackpine Spruce	..... .....	2 50 3 00	2 50 2 00	Logging	117342	
Sept. 5	Sept. 22	Sisk Twp.	8	2	John B. Smith & Sons, Limited, 53 Strachan Ave., Toronto	Red and White Pine	.....	7 00	2 50	Logging	30133	
Sept. 10	Sept. 29	Township 202.	4	2	Lyons Fuel, Hardware and Supplies Ltd., Sault Ste. Marie, Ont.	Red and White Pine Spruce Spruce Pulpwood. Balsam Pulpwood.	20 40 20 10	4 50 3 50	2 50 2 00 1 40 70	Logging and Pulpwood	109661	
Sept. 10	Sept. 29	Vermillion Add'l.	½	1	P. J. Scollard, Hudson, Ont.	Spruce Pulpwood. Balsam Pulpwood.	15 15	10 10	1 40 1 40	Pulpwood	117505	
Sept. 11	Sept. 29	Owens Twp.	1¼	2	F. Gallant, Val Rita, Ont.	Spruce Pulpwood. Balsam Pulpwood.	06 06	40 40	1 40 1 40		123108	
Sept. 11	Sept. 29	Nansen Twp.	½	1	Nazaire D'Amours, Moonbeam, Ont.	Spruce Pulpwood. Spruce Logs Balsam Pulpwood.	01 05	30 4 00 1 01	1 40 2 00 70	Pulpwood and Logging	117405	
Sept. 11	Sept. 29	Colquhoun Twp.	1¾	1	Messrs. Devolin and Shier, Hanta	Spruce Logs Spruce Pulpwood. Balm Gilead, Feb. 16, 1942	50	6 00 15	2 00 1 40 4 00	Logs and Pulpwood	18294	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Sept. 11	Sept. 29	Area E. of Titmarsh Lake, Thunder Bay District.....	2	1	Rus'l McKechnie Round Lake, Ont.	Red Pine..... Jackpine..... Spruce..... Poplar.....	..... ..... ..... .....	2 50 1 50 3 00 1 50	2 50 2 50 2 00 2 00	Logging	95281	
Sept. 11	Sept. 29	Area West of Redditt Twp., Designated as M 48.....	½	2	A. Leydice, Kenora, Ont.	Spruce Logs..... Jackpine..... Spruce Pulpwood.. Balsam Pulpwood. Permit for Jack- pine Fuel..... Poplar Pulpwood..	2 40 2 40 1 00 75	5 00 4 50 20 15 50	2 00 2 50 1 40 70 40 50	Logging and Pulpwood	9477A	
Sept. 11	Sept. 29	McCowan Twp.....	¼	1	Joe Pohonka, Lowther, Ont.	Spruce Pulpwood.. Balsam Pulpwood..	05 05	35 35	1 40 1 40	Pulpwood	109699	
Sept. 11	Sept. 29	McCowan Twp.....	¼	2	Joe Matko, Lowther, Ont.	Spruce Pulpwood.. Pulpwood.	31 31	45 45	1 40 1 40	Pulpwood	109689	
Sept. 11	Sept. 29	Oates Twp.....	14	1	Pineland Timber Co., Ltd., P.O. Box 126, Sudbury, Ont.	Jackpine..... Spruce..... White Pine.....	..... ..... .....	2 50 3 00 5 00	2 50 2 00 2 50	Logging	23508	
Oct. 3	Oct. 24	Sabine Twp.....	¼	1	G. A. Gunter, Princes Lake, Ont.	Birch..... Maple..... Hemlock..... Hardwood Fuel..	50	2 50 2 50 2 00	2 50 2 50 1 50 50	Logging and Fuelwood	24875	
Sept. 16	Sept. 30	Fell Twp.....	¾	1	William Peterson Crystal Falls, Ont.	<i>Cedar Poles:</i> 30 ft. and less... 31 to 40 ft..... Permit Birch Logs Permit Fuel.....	05 05	10 15 2 00 05	25 50 2 50 50	Mixed	13795	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Sept. 15	Oct. 6	Pharand Twp.	36	.....	No Tenders	.....	.....	.....	.....	.....	98082	
Sept. 15	Oct. 6	Hillary Twp.	18	.....	No Tenders	.....	.....	.....	.....	.....	9-8082	
Sept. 23	Oct. 4	Glamorgan Twp.	1/2	1	Ken. MacDonald Haliburton, Ont.	Pine Hemlock Spruce Poplar Birch Maple	2 00 1 00 1 50 2 00 3 00 2 50	5 00 2 50 4 00 2 00 2 50 2 50	2 50 1 50 2 00 2 00 2 50 2 50	Logging	124085	
Sept. 23	Oct. 14	Lyndoch Twp.	1/2	3	H. Richards and Son, Dacre, Ont.	Hemlock Basswood and Maple Elm Spruce Poplar	1 00 1 00 1 00 2 00 1 00	4 50 4 50 2 50 4 00 3 00	1 50 2 50 2 00 2 00 2 00	Logging	109461	
Sept. 23	Oct. 14	Griffith Twp.	3/4	2	H. Richards & Son, Dacre, Ont.	Pine Spruce and Balsam Basswood and Birch Poplar Other Hardwoods.. Hemlock	2 00 2 00 2 50 1 50 2 50 1 50	5 00 3 00 3 50 2 00 2 50 2 50	2 50 2 00 2 50 2 00 2 50 1 50	Logging	120636	
Sept. 25	Oct. 14	Patterson Twp.	2	2	The Trout Creek Lumber Co., Powassan, Ont.	Pine Hardwood Hemlock Spruce and Balsam	..... 1 00 1 50	7 50 2 50 2 00	2 50 2 50 1 50	Logging	45585	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Sept. 24 Oct.	15	Islands 54E, 500A, E1 and B, 934 in Georgian Bay opposite Shawanaga Twp., Parry Sound Dist.....	2½	2	McGibbon Lumber Co., Ltd., Penetang, Ont.	White Pine	6 70	5 50	2 50	Logging	61001	
						Hardwoods	7 00	3 00	2 50			
Sept. 25 Oct.	15	Hindon and Oakley Twp.s.....	¾	1	Alva Thompson, Clear Lake, Ont.	Hemlock	25	1 50	1 50	Logging	114596	
						Pine .....	.....	5 00	2 50			
						Spruce and Balsam .....	.....	4 00	2 00			
						Hardwoods .....	.....	2 50	2 50			
Sept. 24 Oct.	15	Blair Twp.	1¼	2	Haigh Bros., Port Loring, Ont.	Pine	1 00	5 00	2 50	Logging	328	
						Hemlock	1 25	2 50	1 50			
						Basswood	1 25	2 75	2 50			
						Other Hardwoods..	1 00	2 50	2 50			
Sept. 25 Oct.	16	Ridout Twp.....	¼	1	Canada Wood Specialty Co., Ltd., Orillia, Ont.	Hardwoods	25	3 00	2 50	Logging	37386	
						Hemlock	25	2 00	1 50			
						Pine .....	.....	5 00	2 50			
Sept. 24 Oct.	17	Aberdeen Add'l	1	1	John O. McLeod, Leeburn, Ont.	Hemlock	50	1 50	1 50	Logging	40720	
						Pine .....	.....	5 00	2 50			
						Spruce .....	.....	3 00	2 00			
						Hardwoods .....	.....	2 00	2 50			
Sept. 24 Oct.	17	Broderick Twp., Designated "M51"	5	3	Jos. Garrow, Jr., Kenora, Ont.	Jackpine	1 10	6 00	1 50	Logging and Pulpwood	27304	
						Spruce	90	5 50	2 00			
						Spruce Pulpwood..	30	15	1 40			

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Sept. 27	Oct. 11	Denbigh Twp.	1/2	1	D. A. Barker, Denbigh, Ont.	Pine..... Spruce and Balsam..... Hemlock..... Cedar..... Other Hardwoods..	..... ..... ..... ..... .....	5 00 4 00 2 50 3 50 2 50	2 50 2 00 1 50 1 50 2 50	Logging	16086	
Sept. 27	Oct. 11	Denbigh Twp.	1/4	1	William Wagar, Denbigh, Ont.	Hemlock..... Maple..... Birch..... Basswood..... Spruce and Balsam	10 25 25 50 25	2 50 3 50 3 50 3 50 4 00	1 50 2 50 2 50 2 50 2 00	Logging	16086	
Sept. 29	Oct. 11	Palmerston Twp.	1/4	1	Earnest Riddell, Clarendon, Ont.	Pine..... Poplar..... Poplar Pulpwood..... White Birch Bolts.	..... 1 00 20 25	5 50 2 00 20 25	2 50 2 00 40 50	Mixed	46998	
Sept. 29	Oct. 11	Ashby and Mayo Twp.	1/2	2	R. H. Dillabough, McArthur's Mills, Ont.	Maple..... Birch..... Basswood..... Elm and Ash..... Poplar..... Spruce and Balsam..... Cedar Poles..... Poplar Pulp..... Hemlock.....	2 00 2 00 2 00 1 50 1 00 50 25 15 2 00	3 50 3 50 3 50 3 50 2 00 5 00 25 20 2 50	2 50 2 50 2 50 2 50 2 00 2 00 50 40 1 50	Mixed	102129	
Sept. 30	Oct. 17	Denbigh Twp.	1/4	2	T. A. Wilson Lbr. Company, Cannington, Ont.	Hemlock..... Hardwoods..... Spruce and Balsam..... Pine..... Cedar Poles: 30 ft. and less...	60 1 10 60 50 26	2 50 3 00 4 00 5 00 25	1 50 2 50 2 00 2 50 25	Logging	16086	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Oct. 11	Oct. 22	Ross Twp.....	1/2	.....	No Tenders	White Pine..... Red Pine..... Spruce..... Poplar..... Cedar Pulp..... Cedar Posts.....	..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... .....	..... ..... ..... ..... ..... .....	Mixed	20168	
Oct. 3	Oct. 20	Casgrain and Kendall Twp., Casgrain Twp., Pct. 1..... Rendall Twp., Pct. 2	1/2	1	Arsene Brochu, Hallebourg, Ont.	Spruce Pulpwood..... Balsam Pulpwood.....	..... .....	20 20	1 40 1 40	Pulpwood	19676 19335	
			1/2	1	Arsene Brochu, Hallebourg, Ont.	Spruce Pulpwood..... Balsam Pulpwood.....	..... .....	20 20	1 40 1 40	Pulpwood	19676	
Oct. 4	Oct. 20	Stoddart Twp.....	2 3/4	1	Arthur Lecours, Carrey Lacke, Ont.	Spruce Logs..... Spruce Pulpwood..... Balsam Pulpwood.....	..... ..... .....	4 00 25 1 40 25 1 40	2 00 1 40 1 40	Logging and Pulpwood	122014	
Oct. 8	Oct. 21	Calvin Twp.....	3/4	2	John Montreil, Mattawa, Ont.	Red and White Pine..... Spruce.....	..... ..... .....	10 7 50 10 4 00	2 50 2 00	Logging	22976	
Oct. 8	Oct. 27	Nansen Twp.....	1/2	1	Northern Traders Ltd., Kapuskasing, Ont.	Spruce Pulpwood..... Balsam Pulpwood.....	..... .....	20 20	1 40 1 40	Pulpwood	117405	
Oct. 8	Oct. 27	Mafeking Twp.....	3	1	J. P. Skene, Oxdrift, Ont.	Jackpine..... Spruce..... Spruce Pulpwood..... Balsam Pulpwood.....	..... ..... ..... .....	1 00 1 00 12 15 12 15	6 50 5 50 2 00 1 40 1 40	Logging and Pulpwood	28507	
Oct. 8	Oct. 27	Olive Twp.....	2 1/2	1	Jos. Sevigny, Jr., Temagami, Ont.	Pine..... Hardwoods.....	..... .....	5 00 2 50	2 50 2 50	Logging	109340	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Oct. 14	Oct. 25	Gorham Twp.	¼	.....	No Tenders on Sale 94	.....	.....	.....	.....	.....	19760	
Oct. 11	Oct. 27	Chapman Twp.	⅓	2	Andrew Jenkins, Sundridge, Ont.	Maple..... Other Hardwoods, Hemlock..... Spruce..... Pine..... Hardwood..... Fuelwood.....	3 10 3 00 2 00 2 00 3 25 07	2 50 2 50 1 50 2 00 2 50 30	2 50 2 50 1 50 2 00 2 50 50	Logging and Fuelwood	11641	
Oct. 15	Oct. 30	Eilber Twp.	¼	1	Napoleon Gagnon, Mattice, Ont.	Spruce Pulpwood, Balsam Pulpwood..	01 01	25 25	1 40 1 40	Pulpwood	25116	
Oct. 15	Oct. 30	Eilber Twp.	¼	1	E. Comeau, Val Core, Ont.	Spruce Logs..... Spruce Pulpwood.. Balsam Pulpwood..	..... ..... .....	4 00 25 25	2 00 1 40 1 40	Pulpwood	25116	
Oct. 15	Oct. 30	Eilber Twp.	1	1	J. H. Dellaire, Mattice, Ont.	Spruce Pulpwood, Balsam Pulpwood..	..... .....	20 20	1 40 1 40	Pulpwood	25116	
Oct. 17	Nov. 3	Rondeau Park.....	.....	3	A. McKillop & Sons, Limited West Lorne, Ont.	Hardwood Logs... Fuelwood.....	Lump	sum of	\$9,000		123617 102122	Salvage Timber
Oct. 24	Nov. 10	Badgerow Twp.	¼	1	Wilfred Gareau, Verner, Ont.	Spruce Pulpwood.. Poplar Pulpwood..	25	25 10	1 40 40	Pulpwood	46094	
Oct. 27	Nov. 12	Mills Twp.	½	1	W. Swanstrum, Arnstein, Ont.	Hardwood..... Hemlock..... Spruce.....	..... ..... .....	2 50 1 50 4 00	2 50 1 50 2 00	Logging	121975	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Oct. 30	Nov. 14	Bridgland Twp.....	1	2	Clarence Rowan, Thessalon, Ont.	Hardwood..... Pine..... Hemlock..... Spruce..... Spruce Pulpwood..... Balsam Pulpwood.....	1 25 1 50 1 00 1 00 1 10 05 30	1 50 5 00 1 50 3 00 1 40 30	2 50 2 50 1 50 2 00 1 40 70	Logging and Pulpwood	60523	
Oct. 31	Nov. 17	Mining Claim, S.V. 116, between Zealand and Hartman Twps....	¼	2	Chas. O. Collen, Wabigoon, Ont.	Jackpine Ties..... Jackpine Pulpwood..... Spruce Pulpwood..... Balsam Pulpwood.....	05 07 10 10	01 05 10 10	10 40 1 40 1 40	Ties and Pulpwood	88048	
Oct. 31	Nov. 17	Lessard Twp.....	¾	1	Fred Menzie, Hornepayne, Ont.	Jack Pine Logs..... Spruce Logs..... Jackpine Ties.....	05 05	5 60 4 25	1 50 2 00	Logs and Ties	116901	
Nov. 1	Nov. 17	Owens Twp.....	¾	2	Mathias Quелlette, Harty, Ont.	Pulpwood Spruce..... Balsam Pulpwood.....	15 15	35 35	1 40 1 40	Pulpwood	123108	
Nov. 5	Nov. 17	Scoble Twp.....	¼	.....	No Tenders	Birch Pulpwood..... Spruce Pulpwood..... Balsam Pulpwood..... Jackpine Pulpwood..... Jackpine Ties.....	..... ..... ..... ..... .....	..... ..... ..... ..... .....	..... ..... ..... ..... .....	Mixed	11227	
Nov. 1	Nov. 18	Houghton Twp.....	½	1	John Dunbar, Rydal Bank, Ont.	Spruce Pulpwood..... Balsam Pulpwood..... Poplar Pulpwood.....	..... ..... .....	20 30 20	1 40 70 40	Pulpwood	67392	
Nov. 6	Nov. 25	Berth T.B.R. 11-41, (Manville Lake Area), Rainy River Dist..	7	2	Clark Robertson, Fort Frances, Ont.	Jackpine Logs..... Spruce Logs..... Spruce Pulpwood..... Jackpine Pulpwood..... Balsam Pulpwood.....	2 25 1 50 35 25 35	4 50 4 00 25 35 25	1 50 2 00 25 40 1 40	Logs and Pulpwood	9162 V. 3	

Timber areas disposed of from April 1st, 1941, to March 31st 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Nov. 6	Nov. 25	Twp. 22 West of Agimac Lake and West of Locations L.K. 83, 84 and 86, Kenora Dist.....	1½	1	Emil Sorenson, Ignace, Ont.	Jackpine Logs..... Spruce 11" Stump diameter and up. Spruce Pulpwood.. Balsam Pulpwood.. Soft Fuelwood.... Hard Fuelwood....	10 10 02 05 05	6 00 5 00 35 10 25 50	1 50 2 00 2 40 70 25 50	Mixed	35001	
Nov. 7	Nov. 25	Hanlan Twp.....	¾	1	The Fontaine Lumber and Timber Co. Ltd.	Spruce Logs..... Pulpwood.....	..... .....	4 00 15	2 00 1 40	Logs and Pulpwood	25525	
Nov. 7	Nov. 25	Catharine Twp.....	¼	1	Shiphudson Co'y, New Liskeard, Ont.	Jackpine Saw Logs. Spruce Saw Logs.. Pulpwood.....	05 05	5 00 4 50 10	1 50 2 00 1 40	Logging and Pulpwood	9469	
Nov. 7	Nov. 25	Lyndoch and Raglan Twps.....	¾	2	H. E. Schutt, Schutt P.O., Ont.	Hemlock..... Hardwoods..... Poplar..... Spruce and Balsam	55 55 55 55	2 50 3 00 2 00 4 00	1 50 2 50 2 00 2 00	Logging	69001	
Nov. 7	Nov. 25	Barker Twp.....	1½	3	J. H. Dallaire, Mattice, Ont.	Spruce Pulpwood. Balsam Pulpwood..	35 35	30 30	1 40 1 40	Pulpwood	61271	
Nov. 15	Dec. 1	Bastedo Twp.....	½	1	Josephat Aubin, Field, Ont.	Spruce Pulpwood. Balsam Pulpwood..	15 10	25 15	1 40 40	Pulpwood	2499A	
Nov. 17	Nov. 27	Franklin Twp.....	¼	1	P. J. Mellroy, Huntsville, Ont.	Spruce Pulpwood. Balsam Pulpwood..	25 25	60 30	1 40 70	Pulpwood	1142	
Nov. 17	Dec. 2	Sec. 32, Twp. 202...	1	1	Charles Schultz, Echo Bay, Ont.	Pine..... Spruce Pulpwood.. Spruce Pulpwood.. Balsam.....	..... ..... ..... .....	4 70 4 00 20 10	2 50 2 00 1 40 70	Mixed	109661	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Nov. 19	Dec. 5	Blount Twp.....	2¾	1	John J. Cooper, Gardiner, Ont.	Spruce Logs..... Spruce Pulpwood.. Balsam Pulpwood..	25 05 05	6 00 30 30	2 00 1 40 1 40		42060	
Nov. 19	Dec. 5	Denbigh Twp.....	1¼	1	J. A. Proudfoot, Palmer Rapids, Ont.	Hemlock..... Spruce and Balsam Hardwood..... Poplar..... Pine..... Spruce Pulpwood.. Balsam Pulpwood..	50 60 1 00 25 25 35 35	2 50 4 00 3 25 2 00 5 00 2 50 25	1 50 2 00 2 50 2 00 2 50 1 40 1 40	Mixed	10086	
Nov. 27	Dec. 16	Armour Twp.....	1	1	Wilfred Brown, Katrine, Ont.	Pine..... Hemlock..... Spruce and Balsam Hardwoods.....	50 25 50 50	5 00 3 00 4 00 3 50	2 50 1 50 2 00 2 50	Logging	790	
Nov. 27	Dec. 16	Delamere Twp.....	1	2	J. H. Lahaie, Delamere P.O., Ont.	Red and White Pine..... Jackpine..... Spruce..... Poplar Pulpwood.. Spruce and Jack- pine Logging.....	3 00 2 50 3 00 20 03	5 00 5 00 4 50 10	2 50 1 50 2 00 40 05	Mixed	5241A	
Nov. 28	Dec. 17	Area in vicinity of the North East section of North West Bay Rainy Lake design- ated T.B. "R-12- 41", Rainy River Dist.....	1½	1	F. Cornell, Fort Frances, Ont.	Spruce Logs..... Spruce Pulpwood.. Balsam Pulpwood.. Cedar Poles: 31 to 40 ft.....	..... 10	4 00 25 10	2 00 1 40 1 70 50	Mixed	39847 Vol. 2	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered 1941	Date Sold 1941	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File	Remarks
						Kind of Timber	Bid	Upset Bonus	Dues			
Dec. 15	Dec. 30	Mayo Twp.	¾	1	Howard Hostler, Hermon, Ont.	Spruce Pulpwood. Balsam Pulpwood. Poplar Pulpwood. Maple..... Spruce.....	..... ..... ..... 15	20 20 20 3 50 4 00	1 40 70 40 2 50 2 00	Logging and Pulpwood	33307	
Dec. 11	Dec. 30	Devon Twp.	½	1	Oscar Ojala, R.R. No. 1, South Gillies, Ont.	Jackpine Pulpwood Jackpine Fuelwood	15 05	20 15	40 25	Jackpine Pulpwood and Jackpine Logs	29031 Vol. 2	
Dec. 17	1942 Jan. 2	Area in vicinity of Clamshell Lake, Kenora Dist.....	13	1	Patricia Lumber Co., Ltd., Sioux Lookout, Ont.	Jackpine Tie Timber.....	7 75	6 00	1 50	Tie Timber	9582 Vol. 2	
Dec. 19	Jan. 3	Denbigh Twp.	½	1	Edward Inwood, Denbigh, Ont.	Maple..... Birch..... Basswood..... Beech..... Ash-Elm..... Hemlock..... Spruce..... <i>Cedar Poles:</i> 30 ft. and less... 31 to 40 ft.	10 10 10 10 10 05 10 05 05 05	2 50 2 50 2 50 2 50 2 50 3 00 4 00 25 25	2 50 2 50 2 50 2 50 2 50 1 50 2 00 25 50	Mixed	16086	
Dec. 19	Jan. 3	Barrie Twp.	½	1	George Salmond, Cloyne, Ont.	Spruce..... Birch..... Elm..... Basswood..... Maple..... Hemlock.....	..... ..... ..... ..... ..... .....	4 00 2 75 2 75 2 75 2 75 3 00	2 00 2 50 2 50 2 50 2 50 3 00	Logging	12668	

Timber areas disposed of from April 1st, 1941, to March 31st, 1942

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Kind of Timber	Prices Paid			Proposition	File	Remarks
							Bid	Upset Bonus	Dues			
1942	Jan. 5	Jan. 17 Sabine Twp.....	1	1	Judson A. Gunter, Princes Lake, Ont.	Birch Logs..... Pine..... Hemlock..... Maple and Beech..... Fuelwood (Hard).....	1 00 3 50 5 00 3 00 3 50 25	3 50 5 00 3 00 3 50 25	2 50 2 50 1 50 2 50 50	Logging and Fuelwood	24875	
1941	Dec. 23	Jan. 16 Van Horne Twp.....	¾	1	J. A. Hutchison, Dryden, Ont.	Jackpine Pulpwood Spruce Pulpwood..	25 05	10 35	40 1 40	Pulpwood	10851	
	Jan. 12	Jan. 26 Somerville Twp.....	½	1	S. Bryant, Norland, Ont.	Hemlock..... Poplar..... Maple..... Birch..... Elm..... Spruce..... Balsam..... Hardwood Fuel..... Softwood Fuel.....	50 50 50 50 50 50 50 25 25	3 50 3 00 3 50 3 50 3 50 5 00 5 00 25 25	1 50 2 00 2 50 2 50 2 50 2 00 2 00 50 25	Logging and Pulpwood	21949	
	Feb. 6	Mar. 2 Scollard Twp.....	16½	3	La Freniere Bros., Sturgeon Falls, Ont.	Red and White Pine..... Spruce..... Jackpine..... Permit Hardwood (except Oak).....	2 60 1 60 1 60	8 00 6 00 6 50 5 50	2 50 2 00 1 50 2 50	Logging	13094	

Total Area Sold—441¼ sq. miles.

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Mar. 20, 1940	May 2, 1942	Crooks Twp....	¼	Elmer Aho and Gust Matson, South Gillies, Ont.	Poplar Pulp..... Permit—Birch Logs..... Permit—Birch cordwood.....	05	10 4 00	40 2 50 50	30666	Permit—L. Feb. 17, 1941. Birch Logs 4 00 2 50 Birch cordwd. 50	D-351
Dec. 18, 1939	Oct. 6, 1941	Strange Twp....	¼	J. H. Basford, Fort William	White Pine..... Spruce..... Balsam.....	1 00 1 00 50	6 00 4 50 2 50	2 50 2 00 2 00	8164A		D-312
Oct. 21, 1940	June 6, 1941	Owens Twp....	½	Beauchene Bros., Kapuskasing	Spruce Pulpwood, Balsam Pulpwood.	01	40 1 11	1 40 70	123108		D-441
June 28, 1940	May 19, 1941	Haggart Twp. . .	½	Valmore Bedarde, Departure Lake Ont.	Spruce Pulpwood. Spruce Logs.....	..... .....	60 5 00	1 40 2 00	4120		D-389
Jan. 4, 1940	July 30, 1941	Idington Twp. . .	½	A. Berube, Opasatika	Spruce Pulpwood, Balsam Pulpwood.	02	10 42	1 40 20	81410		D-327
July 30, 1940	Dec. 23, 1941	Haughton Twp..	1½	J. F. Bishop, Spanish, Ont.	Spruce Pulpwood, Balsam Pulpwood.	10 10	25 25	1 40 1 40	67392		D-124
Jan. 18, 1941	Mar. 14, 1942	Humphrey Twp.	¼	D. C. Bissanette, Stanley House P.O.	Birch..... Mixed Hardwds. Spruce and Balsam..... Hemlock.....	..... ..... ..... .....	2 50 2 50 2 00 1 50	2 50 2 50 2 00 1 50	57925		D-487
Nov. 26, 1937	Sept. 25, 1941	Haggart Twp. . .	½	J. H. Brassard, Strickland, Ont.	Spruce Pulpwood.	05	10	1 40	4120 21145		D-119
Dec. 20, 1939	Mar. 21, 1941	Kendall Twp....	¼	Arsene Brocher, Halbrou, Ont.	Spruce Pulpwood, Balsam Pulpwood.	10	25	1 40 70	1955		D-315

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upsset Bonus	Dues			
Sept. 23, 1940	June 17, 1941	Casgrain Twp...	¼	Arsene Brocher, Hallbourg, Ont.	Spruce Pulpwood. Balsam Pulpwood	.....	30 1 00	1 40 70	19676		D-421
Nov. 4, 1940	June 17, 1941	Kendall Twp....	¼	Arsene Brocher, Hallbourg, Ont.	Spruce Pulpwood. Balsam Pulpwood	32	20 1 22	1 40 70	19676		D-448
Nov. 4, 1940	June 17, 1941	Casgrain Twp...	¼	Arsene Brocher, Hallbourg, Ont.	Spruce Pulpwood. Balsam Pulpwood	.....	30 1 60	1 40 70	19676		D-444
Feb. 22, 1939	Aug. 18, 1941	Cheslea Add'l Twp.	2	Ed. Buchanan, Echo Bay, Ont.	Hemlock..... Cedar Ties..... Pine..... Spruce & Balsam.	.....	50 5 00 1 00	1 50 10 2 50 2 00	1121		D-226
1879	Dec. 13, 1940	Burpee, Berth, No. 2 and No. 3....	8¾	Can. Bank of Commerce, Cannington, Ont.	All Species.....	Crown	Dues only		4311		W-7-222
Aug. 30, 1940	May 23, 1941	McCowan Twp. Parcel 6.	¼	Rosario Chamberland, Lowther, Ont.	Spruce Pulpwood. Balsam.....	15	35 1 20	1 40 70	109699		D-412
Oct. 10, 1940	May 23, 1941	McCowan Twp..	¼	Rosario Chamberland, Lowther, Ont.	Spruce Pulpwood. Balsam Pulpwood	28	35 1 33	1 40 70	109699		D-433
July 5, 1937	Mar. 6, 1941	Calder Twp....	¾	M. Chartrand, Driftwood	Spruce Pulpwood.	05	40	1 40	28664		D-39
Nov. 3, 1939	Mar. 6, 1941	Calder Twp....	¼	M. Chartrand, Driftwood	Spruce Pulpwood.	.....	45	1 40	28664		D-287
June 6, 1940	May 6, 1941	Clute Twp.....	1¼	M. Chartrand, Driftwood	Spruce Pulpwood. Balsam Pulpwood	05	40 40	1 40 1 40	20905		D-369

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upsset Bonus	Dues			
Nov. 25, 1940	Mar. 13, 1942	Bonfield Twp. . . .	¼	L. B. Christie, North Bay	Red Pine Pole, 30 ft. . . . .	. . . . .	25	25	4972		D-407
Sept. 9, 1932 (Rating of D.M.)	Feb. 24, 1941	Conger Twp.	¼	Bruce Clarice Toronto	All Species.	Dues only		5251			W-9-403
Oct. 19, 1938	July 30, 1941	Ingram Twp.	¼	G. Clough and Sam Mitchell, Englehart, Ont.	Jackpine Log Timber Spruce Log Timber Spruce Pulpwood	05 05 05	2 50 3 00 2 00	2 50 2 00 1 40	25626		D-169
Nov. 26, 1938	Dec. 23, 1941	Chandos Twp.	1	Harry Comrie, Lakefield, Ont.	Maple, Elm, Birch Basswood Spruce, Balsam Pine Hemlock Fuelwood (Hard)	60 50 25 50 05	2 00 2 00 5 00 1 50 15	2 50 2 00 2 50 1 50 50	12338		D-190
1908	Dec. 23, 1941	Cardiff Twp.	4	Harry Comrie, Lakefield, Ont.	Pine On Lots 2 and 3, Con. 1 Maple, Basswood. Birch Balsam, Poplar, Spruce	Crown Dues	Only		12338	On Balance of Lots, Crown Dues only.	B-6-276
19th Century	Feb. 25, 1942	Christie Twp.	¼	Frank Cook, Parry Sound	All Species.	Crown Dues		only	2524		W-9-216

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Mar. 1, 1926	Nov. 22, 1941	Smyth Twp.	½	Craig Bros., Elk Lake.	Jackpine. Spruce. Poplar.	3 50 3 50 2 00	50 50 50	2 50 2 00 2 00	60290	Permit Feb. 19, 1930, Fuelwood 10+Crown Dues; Spruce Pulp- wood 05+Crown Dues.	W-8-370
June 17, 1940	Oct. 14, 1941	Leitch Twp., Parcel 1.	¼	Cooper, J. J., Gardiner, Ont.	Spruce Pulpwood Balsam Pulpwood Spruce and Balsam Logs. . .	05 05 25	60 60 5 00	1 40 1 40 2 00	46605		D-379
Dec. 12, 1938	Oct. 14, 1941	Mowat Twp.	¾	Wm. Crozier, Pakesly, Ont.	Pine. Spruce & Balsam Hemlock & Tam. Hardwoods.	25 10 10 50	5 00 2 00 1 50 2 50	2 50 2 00 1 50 2 50	78417		D-202
Feb. 9, 1940	Oct. 14, 1941	Mowat Twp.	¾	Wm. Crozier, Pakesly, Ont.	Pine. Spruce & Balsam Hemlock & Tam. Hardwoods.	25 10 10 50	5 00 2 00 1 50 2 50	2 50 2 00 1 50 2 50	78417		D-341
July 8, 1940	Jan. 30, 1942	Sabine Twp.	¼	Martin Daly,	Spruce Pulpwood, Balsam Pulpwood, Cedar and Tam. Ties.	15 35 07	20 20	1 40 70 10	24875		D-394
Aug. 29, 1940	July 9, 1941	Eilber Twp.	¼	J. H. Dallaire, Mattice, Ont.	Spruce Pulpwood, Balsam Pulpwood	..... .....	25 95	1 40 70	25116		D-409
Dec. 9, 1938	July 30, 1941	Blain Twp.	¼	Herbert Danig, Tartzwell	Jackpine. Spruce. Spruce Pulpwood.	..... 50 05	3 50 4 00 10	2 50 2 00 1 40	95890		D-196
Nov. 4, 1940	Oct. 14, 1941	Pyne Twp.	½	Dubeault Land Chef, Cochrane	Spruce Pulpwood, Balsam Pulpwood	..... .....	20 90	1 40 70	80562		D-479

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Jan. 4, 1940	May 27, 1941	Williamson Twp.	¾	Jean Dufour, Kapuskasung	Spruce Pulpwood. Balsam Pulpwood.	.....	15	1 40	61075		D-317
April 26, 1939	July 17, 1941	Goldie Twp.	1½	Thos. Falls, Port Arthur	Jackpine Poles: 30 ft. and less... 31 ft. to 40 ft... Permit Jackpine, Nov. 20, 1940. Permit, Spruce Pulpwood.....	10 15	20 25	25 50	120248	Permit L. Oct. 6, 1939. Jackpine, 9.75+2.50 Permit L. Nov. 20, 1940; Spruce Pulp- wood .35+1.40	D-239
Dec. 12, 1932 Order-in- Council No Prices set.	Oct. 27, 1941	Carman Twp.....	3	Feldman Lumber Co., Schumacher, Ont.	Spruce..... Jackpine..... <i>Cedar Poles:</i> (L. Dec. 31, 1936) 25' and less..... 26' to 30'..... 31' to 40'..... 41' to 50'..... Posts.....	5 56 5 50	3 50 2 50	2 00 2 50	33801	L. April 23, 1937 <i>Cedar Poles:</i> 30' & less 10 25 30'-40'... 10 50 41'-50'... 15 75 51' & up... 25 1 00 Posts (8'). 08 02	W-9-142
Jan. 3, 1940	Mar. 21, 1941	Fauquier Twp., Parcel 2.....	¼	Arthur Filian, Moonbeam	Spruce Pulpwood. Balsam Pulpwood	.....	.....	1 40	26805		D-322
Mar. 8, 1940	June 27, 1941	Fauquier Twp., Parcel 1.....	¼	Arthur Filian, Moonbeam	Spruce Pulpwood. Balsam Pulpwood	.....	.....	1 40	26805		D-347
Dec. 7, 1939	Oct. 29, 1941	Raglan Twp.....	1	Henry Fleguel, Schutt	Poplar..... Spruce..... Balsam..... Birch..... Basswood..... <i>Cedar Poles</i> 30 ft. and less... 31 ft. to 40 ft..	10 1 10 1 10 1 25 1 10 1 10 05	2 00 3 00 3 00 2 50 2 50 1 50	2 00 2 00 2 00 2 50 2 50 1 25 25	69001		D-307

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
May 20, 1940	July 30, 1941	Spragge Twp...	¼	Wm. Folz, Spragge, Ont.	Poplar Pulpwood. Spruce Pulpwood. Balsam Pulpwood.	05 05 05	25 25 25	40 1 40 70	61028		D-357
Aug. 19, 1940	May 23, 1941	Idington Twp.	½	R. Forget, Opasatika, Ont.	Spruce Pulpwood. Balsam Pulpwood.	03	20 93	1 40 70	81410		D-406
June 14, 1940	Aug. 26, 1941	Machin Twp. . .	¼	Arthur Gauthier, Fauguier, Ont.	Spruce Pulpwood Balsam Pulpwood	01 01	15 15	1 40 1 40	31750		D-374
Nov. 4, 1940	June 3, 1941	Nansen Twp. . .	½	Pierre Gauthier	Spruce Pulpwood Balsam Pulpwood	01	25 95	1 40 70	117405		D-445
1800	Mar. 31, 1941	Sherwood Twp. . .	12	Golden Lake Lumber Co.,	All Species. Renfrew	Crown	Dues	only	1069		O-8-351
Sept. 16, 1940	Sept. 10, 1941	Chapman Twp. .	¼	Good & Burbrigg Sundridge, Ont.	Hardwood. Hemlock. Spruce. Hardwood Fuel. Spruce Pulpwood. Balsam Pulpwood Cedar Poles.	50 1 00 50 25 35 30 25	1 50 1 00 1 25 25 35 30 25	2 50 1 50 2 00 50 1 40 70	11641		D-418
Nov. 15, 1939	Oct. 3, 1941	Herschel Twp. . .	¾	W. Goodman, Bird's Creek, Ont.	Spruce Pulpwood. Balsam Pulpwood Poplar Pulpwood.	20 10 10	10 10 10	1 40 70 40	7607		D-291
June 20, 1940	Aug. 26, 1941	Tudor Twp.	¼	Alex. Gordon, Bannockburn	Pine. Cedar. Cedar Posts. Spruce Pulpwood. Balsam Pulpwood	5 00 2 50 02 02	5 00 2 50 02 02	2 50 1 50 1 40 70			D-393

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Previous to 1890	May 19, 1941	Awrey Twp.....	11 $\frac{3}{4}$	Geo. Gordon & Co., Cache Bay	All Species.....	Crown	Dues only	32143		W-6-947	
Apr. 20, 1921	May 19, 1941	Afton and Sheppard Twps.....	2	Geo. Gordon & Co., Cache Bay	R. and W. Pine R. and W. Pine Ties.....	18 00	2 50 20 10	32143		W-8-72	
Dec. 22, 1927	May 19, 1941	MacBeth Twp..	4	Geo. Gordon & Co., Cache Bay	R. and W. Pine.....	10 00	2 50	74116		W-8-487	
Sept. 22, 1938	May 6, 1941	Haggart Twp....	2	Pierre Gueuremont, Strickland, Ont.	Spruce Pulpwood.	05	1 40	4120			
Oct. 29, 1928	Aug. 26, 1941	M-26, Kenora Dist.....	2 $\frac{1}{2}$	Frank Haksell, Ostersund, Ont.	R. and W. Pine Jackpine..... Spruce..... Spruce Pulpwood.	1 00 1 00 1 00	7 50 2 50 2 50 6 00 2 00 1 40	10744	Permit to cut 100 cords Spruce at .10+1.40 Oct. 31, 1932 Ruling	W-8-572	
1888-9	Nov. 24, 1941	Mayo Twp.....	6	W. F. Hamlyn, London	All Species.....	Crown	Dues only	37642 5054		B-6-293	
Sept. 8, 1939	Feb. 3, 1942	Sifton Twp.....	$\frac{1}{4}$	Carman How, North Branch, Ont.	Jackpine Pulpwood..... Poplar Pulpwood. Spruce..... Cedar Posts.....		10 40 40 1 40 02	25509		D-262	

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Jan. 5, 1931	April 30, 1941	Williamson Twp.	1	Hawk Lake Sub., Cochrane	Spruce Spruce Pulpwood Balsam Pulpwood Fired Spruce and Balsam Pulpwood.....	30 06 06 06	4 00 50 1 20	2 00 1 40 70 1 00	61075		W-9-94
Feb. 14, 1936	Mar. 3, 1942	Hearst Twp.	½	Hill-Clark-Francis, New Liskeard	Spruce.....	3 00	4 00	2 00	10869		W-9-306
Oct. 22, 1885	Dec. 1, 1941	Mongowin Twp.	4¾	Hocken Lumber Company, Espanola	All Species.....	Crow'n Dues	only		4311		W-7-33
1872	Dec. 1, 1941	Foster.....	1½	Hocken Lumber Company, Espanola	All Species.....	Crow'n Dues	only		4311		W-7-200
1872	Dec. 1, 1941	Foster.....	4	Hocken Lumber Company, Espanola	All Species.....	Crow'n Dues	only		4311		W-8-381
1872	Dec. 1, 1941	MacKinnon Twp.	½	Hocken Lumber Company, Espanola	.....	.....	.....	.....	4311		W-7-6
Nov. 18, 1940	June 11, 1941	Haycock Twp. ...	¾	J. W. Husack, Kenora	Spruce Pulpwood.	1 40	.....	1 40	24421		D-458
May 25, 1939	April 20, 1942	Bruton Twp.	5	Gordon Jones, Baucroft	Spruce Pulpwood. Balsam Pulpwood	10 10	10 10	1 40 70	120533		D-244
Oct. 22, 1885	Dec. 2, 1941	Berth 7, 1885 N.S.L., Huron.	63	Keenan Bros., Owen Sound	All Species.....	Crow'n Dues	only		5511		W-7-279

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Oct. 22, 1885	Dec. 2, 1941	Berth 11, 1885...	28	Keenan Bros., Owen Sound	All Species.....	Crown	n Dues	only	5511		W-6-868
Aug. 19, 1937	June 27, 1941	Blain Twp.....	¼	Joseph Labine, Maybrook	Spruce Pulpwood. Spruce Logs..... Jackpine Logs.... Poplar Pulpwood.	05 15 50 05	..... 00 50 10	1 40 2 00 2 50 40	95890		D-49
Jan. 21, 1936	May 30, 1941	Fowler Twp.....	1¾	J. Lauka and J. Wilson, Kaministiquia	Spruce Pulpwood. Balsam Pulpwood	05 05	..... .....	1 40 70	8616a	O. in C. Dec. 10, 1936 Permit— Jackpine 7 50 Jackpine Ties 15 Birch 4 00 Birch Ties 10 Cedar Ties 12 Cedar Posts 05	W-9-286
Dec. 12, 1939	June 2, 1941	Idington Twp...	½	Eugene Levesque, Kapuskaing	Spruce Pulpwood Balsam Pulpwood	25	15	1 40 70	81410		D-309
Dec. 20, 1939	Feb. 6, 1941	Monteagle Twp.	½	Martin Bros. Lumber Co., Baptiste	Spruce..... Cedar..... Spruce Pulpwood. Poplar Pulpwood.	35 30 30 15	3 50 1 50 10	2 00 1 50 1 40 40	27418		D-314
May 10, 1927	Oct. 29, 1941	Berth 46, Quetico Park.	17	J. A. Mathieu, Rainy Lake	Red & White Pine Jackpine.....	.....	8 50 3 50	2 50 2 50	69682		W-8-440
Nov. 29, 1939	Oct. 3, 1941	Land E. of Block 6A, T.B. R-439...	8	J. A. Mathieu, Rainy Lake	Jackpine Logs....	50	2 50	2 50	121640		D-297
Aug. 1, 1940	July 9, 1941	Area N. of Poo-Bah Lake, R-6 40.....	9	J. A. Mathieu, Rainy Lake	Red & White Pine Spruce.....	.....	2 50 2 00	2 50 2 00	114399		D-396

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Sept. 12, 1940	July 9, 1941	R-740 (Upper Sturgeon Lake)	13	J. A. Mathieu, Rainy Lake	Red & White Pine Spruce	.....	2 75 2 00	2 50 2 00	122840	R. & W. Pine on area adjoining Chatterton Lake. Added at same Rates.	D-428
Oct. 21, 1940	Oct. 7, 1941	R-840, Quetico Park.	12	J. A. Mathieu, Rainy Lake	Red & White Pine Spruce Pulpwood.	.....	3 00 10	2 50 1 40	80748		D-439
Oct. 16, 1939	May 28, 1941	McCowan Twp.	1	Joe Matko, Lowther	Spruce Pulpwood Balsam Pulpwood	31	20 1 21	1 40 70	109699		D-273
June 6, 1940	June 3, 1941	Fox Twp.	¼	Albert Mercier, Novembega	Spruce Pulpwood. Balsam Pulpwood	05 05	50 50	1 40 1 40	41527		D-368
Oct. 14, 1940	July 9, 1941	Willison Twp.	½	N. E. Mortison, Kirkland Lake	Jackpine Spruce	05 05	5 00 5 50	2 50 2 00	33684		D-436
Oct. 6, 1919 (Permit)	Nov. 7, 1941	Gibson Twp.	7½	McGibblon Lumber, Penetang	Pine Hemlock Basswood Other Hardwoods	5 00 1 50 50 1 00	2 50 1 50 2 50 2 50	7 50 3 00 3 00 3 50	28225		W-9-441
Nov. 8, 1937	Feb. 22, 1941	Marquis Twp.	¼	D. C. McGugan, Hough Lake	Jackpine Spruce Spruce Pulpwood. Birch Pulpwood. Jackpine Pulpwood	2 00 2 00 05 05	3 00 3 50 20 20	2 50 2 00 1 40 50 25	46293		D-115
Nov. 8, 1937	May 21, 1941	Oakley Twp.	2¼	George McNeil, Muskoka Falls	Hardwood Hemlock Spruce & Balsam.	1 00 1 00 1 00	3 00 2 00 2 50	2 50 1 50 2 00	6748a		D-96

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Feb. 24, 1936	Nov. 13, 1941 (Cancelled)	Grenfell Twp....	¼	Donald McKae, New Liskeard	Jackpine..... Spruce..... Poplar..... Spruce Pulpwood..... Poplar Pulpwood..... Fuelwood.....	50	3 00 3 00 1 00 40 10 20	2 50 2 00 2 00 1 40 40 25	1443a		W-9-309
Nov. 2, 1937	July 30, 1941	Malachi Twp....	3¾	John Norman, Rennie, Man.	Jackpine Ties..... Spruce Pulpwood..... Spruce 14" & Up.....	½ 05	02 05 4 50	10 1 40 2 00	16093	Permit—L. Sept. 20, 1940. Spruce 14" + up, 4 50 and 2 00.	D-99
Oct. 21, 1940	April 20, 1942	Fauquier Twp....	½	Northern Traders, Ltd., Kapuskasing	Spruce Pulpwood..... Balsam Pulpwood.....	.....	40 1 10	1 40 70	26805		D-438
1912	Sept. 29, 1941	Berth G-32, East Park, Rainy River Dist.....	10	Ontario- Minnesota Pulp & Paper Co., Kenora	Red & White Pine..... Jackpine..... Spruce..... Tamarac..... Ties.....	.....	5 00 3 00 3 00 3 00 03	2 50 2 50 2 00 2 00 10	1956		W-7-405
1912	Sept. 29, 1941	Berth K-6, Kenora Dist...	9½	Ontario- Minnesota Pulp & Paper Co., Kenora	Pine, Maple, Basswood, Oak Poplar, Spruce... Hemlock, Larch, etc..... Ties.....	.....	6 00 6 00 6 00 07	2 50 2 00 2 00 10	1956		W-7-418
1909	Sept. 29, 1941	G-23, West Part of Berth, Rainy River Dist.....	17	Ontario- Minnesota Pulp & Paper Co., Kenora	Pine..... Jackpine..... Spruce..... Tamarac..... Ties.....	.....	4 75 3 50 3 00 3 70 02½	2 50 2 50 2 00 2 00 10	1956		W-7-405

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Nov. 4, 1935	July 30, 1941	Area North of Black Sturgeon	2	Joseph Peterson, Kenora	Spruce Jackpine Spruce Pulpwood	50 1 00	3 00 2 50 40	2 00 2 50 1 40	9477a	Permit—June 23, 1937. Poplar Pulp, 40c. Permit—Mar. 15, 1938. Balsam Pulpwood, 70c. Permit—Dec. 23, 1935. Larch and Tree Tops, 40c. each.	W-9-256
Nov. 22, 1922	Feb. 27, 1942	McTavish Twp.	1½	Pigeon Timber Co., Port Arthur	Spruce Pulpwood Other Pulpwood Fuelwood . . . . .	. . . . . . . . . . . . . . .	2 00 80 15	80 40 25	16064		W-8-232
Nov. 26, 1923	Feb. 27, 1942	McTavish Twp..	2	Pigeon Timber Co., Port Arthur	Pine Spruce, Poplar and Basswood Other Timber Spruce Pulpwood Other Pulpwood Railway Ties Fuelwood . . . . .	. . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . .	10 00 2 00 1 00 2 71 50 20	2 50 2 00 1 50 80 40 10 25	16064		W-8-200
Oct. 4, 1951 (O. in C.)	Feb. 27, 1942	Onion Lake Area, Thunder Bay Dist.	138¾	Pigeon Timber Co., Port Arthur	Pulpwood Ties Green Timber Burnt and Fallen Timber . . . . .	. . . . . . . . . . . . . . . . . . . .	. . . . . . . . . . 1 40	50 15 40 50	16064		W-9-174
Sept. 8, 1932 (O. in C.)	Feb. 27, 1942	N.E. and W. of Onion Lake Limit, Thunder Bay Dist.	214	Pigeon Timber Co., Port Arthur	Pulpwood Ties Green Timber Burnt and Fallen Timber . . . . .	. . . . . . . . . . . . . . . . . . . .	. . . . . . . . . . 1 40	50 15 40 50	16064		W-9-175

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
July 20, 1940	Oct. 22, 1941	Eilber Twp.	¼	J. E. Plourde, Mattice	Spruce Pulpwood, Balsam Pulpwood	11 11	30 30	1 40 1 40	25116	Permit—Nov. 26, 1940. To cut Pulpwood at same prices on E½ L. 16, Con. 8.	D-392
Dec. 15, 1939	June 3, 1941	McCowan Twp..	¼	Joe Pohonka, Lowther	Spruce Pulpwood, Balsam Pulpwood	20 30	10 10	1 40 1 40	109699		D-311
Aug. 30, 1940	May 28, 1941	McCowan Twp., Pct. 3	¼	Joe Pohonka, Lowther	Spruce Pulpwood, Balsam Pulpwood	.....	25 95	1 40 70	109699		D-413
Dec. 17, 1917	Dec. 9, 1941	Sibley Twp.	63	Provincial Paper, Toronto	Basswood, Pine, Maple, Oak..... Poplar, Spruce..... Hemlock, Tamarac, etc..... Ties..... Spruce Pulpwood, Balsam Pulpwood Cedar Posts..... Cedar Poles— 30' and less..... 31'—40'..... 41'—50'..... 51'+..... Permit for Spruce and Red Pine Poles	.....	5 50 5 50 5 50 05 10 70 1 40 70 70 04 02 15 25 15 50 15 75 15 1 00	2 50 2 00 2 00 1 40 70 02	11217	Permit—June 3, 1937. Spruce and Norway Pine Poles, .20+ Dues.	W-7-558
Jan. 30, 1939	Sept. 23, 1941	Master Twp.	½	Benius Bros., Pembroke, Ont.	Cedar Poles— 30' and less..... 31'—40'..... 41'—50'.....	35 50 50	25 50 75	25 50 75	87177		D-216

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Dec. 9, 1940	July 30, 1941	Gurd Twp.	1/2	H. Beichstein, Trout Creek	Birch Spruce & Balsam	50 50	3 00 2 50	2 50 2 00	61090		D-480
Jan. 20, 1941	Jan. 7, 1942	Himsworth Twp.	1/4	R. Rowlandson, Powassan	White Pine	3 50	5 00	2 50	31324		D-490
Nov. 23, 1938	Nov. 29, 1941	Law Twp.	2	Jos. Sevigny, Jr., Temagami	Spruce . . . . .	.....	4 00	2 00	38329	L. May 25, 1938 for season of 1938-39 only Down Spruce 50 2 00 Down Pine 2 50 Poles— 30' & less. 10 25 31'—40' 20 50 41'—50' 35 75 5' & over. 50 1 00 Posts 02 02	D-186
Oct. 31, 1938	Sept. 25, 1941	Savard Twp.	1/4	Eugene Simon, Krugersdorf, Ont.	Spruce Spruce Pulpwood.	.....	4 00	2 00 1 40	18646		D-172
Dec. 17, 1932	Nov. 14, 1941	Mellick and Reditt Twps. . .	3 1/2	Simpson & Short, Minaki, Ont.	R. R. Ties Spruce Pulpwood. Other Pulpwood. Fuelwood . . . . .	.....	.....	12 1/4 1 10 60 40	9477a	Totals including Dues White Pine 18 50 Red Pine 16 50 Jackpine 13 50 Spruce 10 50 Other Timber. 8 00	W-8-202

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Sept. 12, 1938	July 9, 1941	Mafeking Twp.	¼	J. P. Skene, Oxdrift	Jackpine Ties Spruce Pulpwood Permit for J. P. from Tie Trees Permit— Spruce 14" and up	01	02 05 2 00	10 40 2 50	28507	Permit—L. Nov. 22, 1939. To cut low grade. J. P. from Tie Trees = 2 00 + 2 50. Spruce 14" and up = 4 00 + 2 00	D-155
Nov. 10, 1936	Nov. 17, 1941	Olive Twp.	16	J. B. Smith & Sons, Toronto	Red and White Pine		5 50	2 50	108340		W-9-349
April 1, 1937	Oct. 1, 1941	Ballantyne Twp.	¼	Standard Chem., Toronto	Spruce Pulpwood, Balsam Pulpwood Other Pulpwood		40	1 40 70 40	1137		D-2
July 30, 1940	Mar. 3, 1942	McCrea Twp.	¼	Lukaci Looma, Lowther, Ont.	Spruce Pulpwood, Balsam Pulpwood	10 10	25 25	1 40 1 40	61271		D-398
Jan. 4, 1940	May 6, 1941	Williamson Twp.	½	J. E. Trembley, Lepeage, Ont.	Spruce Pulpwood Balsam Pulpwood		15 45	1 40 70	61075		D-323
Nov. 4, 1940	Aug. 20, 1941	Pyne Twp.	¼	Wilfred Viatu, Novenbege	Spruce Pulpwood, Balsam Pulpwood	02	15	1 40 87 70	80562		D-466
Aug. 30, 1940	April 20, 1942	McCowan Twp.	¼	Narcisse Veilleux, Lowther, Ont.	Spruce Pulpwood, Balsam Pulpwood	08	35 1 13	1 40 70	108699		D-411
Dec. 9, 1938	Dec. 16, 1941	Blain Twp.	¼	A. Waareneu, Swastika	Spruce White Pine Jackpine Spruce Pulpwood.	75	4 00 5 00 3 50 10	2 00 2 50 2 50 1 40	95800		D-194

Timber areas abandoned from April 1, 1941, to March 31, 1942

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	Prices Paid			File	Remarks	Ref.
						Bid	Upset Bonus	Dues			
Sept. 25, 1939	Dec. 16, 1941	Blain Twp.	1/4	A. Waarencu, Swastika	Spruce..... Jackpine..... Spruce Pulpwood.	35 24 05	5 15 4 00 05	2 00 2 50 1 40	95890		D-264
Oct. 15, 1924	Oct. 21, 1941	Limit N. of Potts Twp.	1	W. J. Whalen, Finland, Ont.	Red & White Pine Jackpine..... Cedar, Tamarac, etc., Cedar Poles 30' 31'-40' 41'-50' 51' + Cedar Posts.....	1 10 60	3 00 2 00	2 50 2 50	9161a		W-S-268
Oct. 28, 1937	May 13, 1941	Blount Twp.	1	A. E. Wicks, Cochrane	Spruce..... Spruce Pulpwood.	90	3 50 40	2 00 1 40	42060		D-82
Feb. 22, 1940	Nov. 24, 1941	Mulligan Twp. ...	1/2	Thos. Woollings, Englehart	Jackpine..... Spruce..... Spruce Pulpwood.	1 00 1 00	5 00 5 50	2 50 2 00 1 40	23516		D-346

Total Area Abandoned.....	Total Area = 749 3/4 Sq. Miles more or less.
Total Area Sold.....	749 3/4 Square Miles
Area under Licenses Issued.....	411 3/4 Square Miles
Area under Licenses in Suspense.....	11,871 Square Miles
Total Area under License.....	2,243 Square Miles
No. of Licenses and Renewals Issued.....	14,114 Square Miles
No. of Licenses and Renewals Surrendered.....	923
No. of Licenses and Renewals in Suspense.....	111
No. of Licenses and Renewals in Force.....	150
	1073

MEMORANDUM OF AGREEMENT dated this 22nd day of August, 1941.

BETWEEN:

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

OF THE FIRST PART

— and —

THE ONTARIO PAPER COMPANY LIMITED, hereinafter referred to as "the Company"

OF THE SECOND PART

WHEREAS the Company has erected and is operating a pulp and paper plant in the Town of Thorold, in the Province of Ontario, and in connection therewith has invested a very large sum of money in the said Province and affords employment to a large number of persons:

AND WHEREAS in the manufacture of its products the Company acquires a large supply of pulpwood from the Province of Ontario, which supply had previously been acquired largely from points outside the Province of Ontario;

AND WHEREAS it is deemed desirable in the interests of the Province and of the Company that the matters hereinafter provided for should be definitely determined and evidenced by this agreement;

AND WHEREAS the Company being a wholly-owned subsidiary of the Tribune Company, publisher of the Chicago Tribune (hereinafter called The Tribune) was incorporated in 1912 in Ontario and operates as a manufacturing department of The Tribune for the purpose of providing newsprint for The Tribune and its wholly-owned affiliates;

AND WHEREAS in accordance with a settled policy the Company has never produced newsprint for sale commercially but only for The Tribune and its wholly-owned affiliate, the News Syndicate Co., Inc.;

AND WHEREAS the position of the Company as a non-commercial mill not engaged or intending to engage in the manufacture of newsprint for sale commercially or for delivery directly or indirectly to any publisher other than its principal and wholly-owned affiliate above mentioned has hitherto been recognized by the Governments of Ontario and Quebec;

NOW THEREFORE THIS AGREEMENT WITNESSETH that in consideration of the covenants and agreements hereinafter contained the parties hereto covenant and agree each with the other as follows:

1. The Company will not sell or supply, either directly or indirectly, newsprint to any person or company other than the above mentioned principal, The Tribune, or its wholly-owned affiliates and will not engage in the manufacture of newsprint for sale commercially or for delivery

directly or indirectly to any person or company other than the said principal or its wholly-owned affiliates.

2. The Company will not during the period covered by this agreement (without the consent in writing of the Minister of Lands and Forests for the time being) instal any new paper machines (other than to replace existing machines) in addition to those now installed in its mill at Thorold, Ontario.

3. In the event of the Company committing a deliberate breach of any of the terms hereof, the Minister may, after thirty days notice in writing to the Company at its Head Office, presently situated at Thorold, Ontario, declare this contract to be null and void. Provided that in the event of any difference between the parties as to whether any such breach had occurred the Company may within such thirty days period give notice in writing to the Minister that the matter shall be referred for trial to the Supreme Court of Ontario for a declaratory judgment that such breach has not occurred. In such event the onus shall be upon the Company to establish that the breach relied on has not occurred and the Minister shall not make the declaration above mentioned until the final adjudication of such matter by such court. The Company shall commence its proceedings in Court within ten days after giving such notice or failing so to do the Minister may proceed to make such declaration.

4. The Crown affirms the position of the Company as a non-commercial newsprint manufacturer and agrees that no requirements, directions or regulations will be imposed upon the Company for the period of this agreement requiring the Company to restrict its production insofar as that production is solely for the purpose of providing newsprint for its principal and its wholly-owned affiliates or any of them.

5. This agreement shall remain in effect until the 31st of May, 1958, and may thereafter be renewed by consent of the parties.

6. This agreement shall enure to the benefit of and be binding upon the parties hereto and upon their respective successors and assigns.

SIGNED, SEALED AND DELIVERED
in the presence of
"F. A. MACDOUGALL"

"PAUL F. SWANSON"

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

THE ONTARIO PAPER COMPANY LTD.
"ARTHUR A. SCHMON"
President
"E. M. ANTRIM"
Secretary

(SEAL)
(THE ONTARIO
PAPER COMPANY
LIMITED)

THIS AGREEMENT, made this Ninth day of September, A.D. 1941,

BETWEEN:

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

OF THE FIRST PART

— and —

SPRUCE FALLS POWER AND PAPER COMPANY, LIMITED, hereinafter referred to as the "Company",

OF THE SECOND PART

WHEREAS there are now vested in the Company all the rights conferred upon Saphronous A. Mundy and Elihu Stewart by a certain agreement dated the 9th day of February, 1918, between the Minister of Lands, Forests and Mines for the Province of Ontario and the said Saphronous A. Mundy and Elihu Stewart, to cut pulpwood and Pine Timber on the lands therein mentioned, as amended by various subsequent agreements with the Crown, for a term of twenty-one years from the First day of January, A.D. 1920 (subject to renewal as therein provided), which term has now expired;

AND WHEREAS there are also vested in the Company all the rights conferred upon Spruce Falls Company, Limited by an agreement dated the 5th day of January, 1926 between His Majesty the King, represented therein by the Minister of Lands and Forests for the Province of Ontario, and said Spruce Falls Company, Limited;

AND WHEREAS in performance of the obligations imposed by the said agreements the Company has erected and is operating a newsprint mill of an annual production capacity of approximately 200,000 tons and a sulphite pulp mill of an annual production capacity of approximately 85,000 tons at Kapuskasing, Ontario, and has plant far above its obligations and has further enlargements in contemplation;

AND WHEREAS in recognition of the rights of renewal contained in the said Agreement, and to grant and assure unto the Company an adequate raw material supply, having regard to its present and future requirements, it is expedient that the cutting rights on the areas now held by the Company should be renewed, and that additional areas as hereinafter mentioned should be granted to the Company, and that the whole should be consolidated into a single concession agreement to extend for a uniform period of time upon the basis hereinafter set forth;

NOW THEREFORE THIS AGREEMENT WITNESSETH that in consideration of the covenants and agreements on the part of the Company herein contained, and with the approval of the Lieutenant-Governor-in-Council, and subject to the terms and conditions hereof, the parties hereto agree as follows:

1. The Crown, pursuant to the Crown Timber Act, doth hereby grant to the Company for a period of twenty-one years from the First day of January, A.D. 1941 (subject to renewal as hereinafter provided) the right to cut and remove all species of timber on the areas described in Schedules "A" and "B" hereto annexed, which form part of this Agreement.

It is understood and agreed that if at any time during the said period of twenty-one years, or any renewal or renewals thereof as hereinafter provided for, the Minister is of the opinion that there is not sufficient pulpwood timber on the areas described in the Schedules hereto annexed to supply the Company with sufficient pulpwood to enable it to operate its plant as now existing or hereafter enlarged to its full capacity, the Minister will grant to the Company the right to cut pulpwood timber on other ungranted Crown lands, to be designated by him and to be situate as near as possible to the Town of Kapuskasing, on the same terms and conditions as are herein contained, save and except as to prices, which shall be fixed by the Minister.

2. The Company shall pay to the Honourable the Treasurer of the Province of Ontario, subject to the provisions and conditions herein contained, and subject to such other conditions, orders and regulations as may now be in force or hereafter may be passed or enacted relative thereto, the following prices for timber cut, namely:

(a) As to timber cut for pulpwood purposes from the areas described in Schedule "A" hereto:

Spruce pulpwood—Crown dues plus a bonus of 35¢ a cord.

Balsam pulpwood—Crown dues plus a bonus of 55¢ a cord.

Other pulpwood —Crown dues plus a bonus of 55¢ a cord.

(b) As to timber cut for pulpwood purposes from the areas described in Schedule "B" hereto:

Spruce pulpwood—Crown dues plus a bonus of 65¢ a cord.

Balsam pulpwood—Crown dues plus a bonus of 50¢ a cord.

Other pulpwood —Crown dues plus a bonus of 10¢ a cord.

3. The Company shall provide employment during each year for a sufficient number of employees within or adjacent to the Town of Kapuskasing and in bush operations to assure the efficient operation of its pulp and paper mills.

4. The Company covenants and agrees that on or before the First day of May, A.D. 1942, it will erect in the vicinity of Fauquier, Ontario, or at such other location as the Minister may approve, a sawmill or sawmills having a minimum capacity of 50,000 feet, board measure, per diem.

As security for the due performance of its obligation to erect the said sawmill the Company shall on or before the First day of October, A.D. 1941 lodge with the Department of Lands and Forests its corporate bond in the penal sum of One Hundred Thousand Dollars (\$100,000.00), and in the event of the Company failing to erect said sawmill the Crown shall be entitled to enforce the said bond against the Company, and in addition the Company shall forfeit the rights herein granted to it of cutting and utilizing the large-sized timber on the areas described in the Schedules

hereto annexed for sawmill purposes, but such default shall not prejudice the cutting rights of the Company for pulpwood timber on the said areas to be used in the operation of its pulp and paper mills.

5. On or before the First day of October, A.D. 1941 the Company shall deposit in the Department of Lands and Forests a bond or bonds of a Guarantee Company in favour of His Majesty in the penal sum of One Hundred Thousand Dollars (\$100,000.00), or such other security as may be satisfactory to the Minister for the due performance by the Company of its obligations hereunder, save and except those imposed by paragraph 4 hereof.

6. Whenever in the opinion of the Minister there is timber large enough to be used for purposes other than pulpwood on the areas herein described, the same shall be cut into logs and paid for by the Company at such prices as may be determined by the Minister in writing. All timber cut into logs shall be manufactured into lumber or other products in the Province of Ontario to the satisfaction of the Minister, provided that where to the extent and in the opinion of the Minister such class of timber is not required or being used by the Company the Minister may offer such timber for sale by public competition or otherwise dispose of it, having regard for market requirements.

7. The Company shall not hew any timber into ties without having first obtained the consent in writing of the Minister, and if such consent be given the price to be paid by the Company for ties so hewn shall be fixed by the Minister in and by the writing containing such consent.

8. All pulpwood cut by the Company under this Agreement shall be manufactured into newsprint, pulp, or other finished product of pulp at the Company's plant situated at Kapuskasing, Ontario.

9. It is distinctly understood and agreed that only the right to cut timber as aforesaid is granted to the Company, and not the soil and freehold in the areas described in the Schedules hereto annexed, nor is any interest therein demised to the Company except insofar as may be necessary to cut and remove the timber thereon.

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

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

hereto annexed for settlement, mining, summer resort or other purposes on such terms and conditions as may be deemed advisable.

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

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

12. The Company shall apply to and get the permission in writing of the Minister at least Sixty (60) days prior to the commencement of its operations for the area within said territory on which the cutting shall take place, and the Company shall not be entitled to cut in the said territory on areas other than those designated in such permission. At the end of each season's operations, and on or before the First day of June in each and every year, the Company shall file with the Minister a map indicating thereon the area cut over during the preceding season, and the kinds and quantities of wood and timber taken therefrom.

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

14. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon said territory as the Minister may require, and shall pay an annual charge for fire protection of \$6.40 per square mile, or such other rate as may be from time to time fixed by the Lieutenant-Governor-in-Council. The Minister shall fix the area upon which fire protection charge is payable. The Company shall exercise due diligence in ascertaining whether or not its timber areas are being invaded from time to time by insects or disease, and shall furnish the Minister with such information as it has been able to obtain, as often as the Minister may require.

15. Pulpwood taken out in 4 ft. or 8 ft. lengths shall be measured, returned and paid for on the basis of 128 cubic feet to each stacked cord. Pulpwood taken out in lengths above 8 feet shall be measured in the log on the cubic basis, and such 100 cubic feet shall constitute a cord. Arrangements may be made, with the approval of the Minister, whereby lengths of 8 feet may be measured, returned and paid for on the same basis as lengths over 8 feet.

16. It is distinctly understood and agreed that the Crown does not guarantee any quantity of wood on the areas described in the Schedules hereto annexed, or upon any other areas which may be granted to the Company pursuant hereto.

17. Proper sworn returns of the quantity of wood and other timber cut each season shall be made to the Government in conformity with the Crown timber Regulations, and payment shall be made for such wood and timber not later than the First day of October in each year, and the Government shall have all the rights and powers in respect of enforcing such payment as are now provided under the Crown Timber Act. On all accounts due and payable on the First day of October which remain unpaid after the 31st day of October in the same year interest at the rate of 1% per month shall be charged until paid, calculated from the First day of October.

18. The Minister, or such officer or officers of the Crown as he may designate, shall have the right to inspect the timber operations on the allotted territory at any time he may deem it advisable, or in the public interest, so to do, and if such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, he shall have the right to estimate the said timber and charge the same to the Company at the same rate of dues and bonus as if it had been actually removed, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber on the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

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

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

21. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood.

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

23. If upon the termination of said period of twenty-one years the Company shall have fully performed the terms and conditions herein set forth to the satisfaction of the Minister, it shall be entitled to a renewal hereof for a further term of twenty-one years upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister. If at the expiration of such renewal the Company shall have in all respects fully performed the terms and conditions herein set forth and shall have maintained its plant and property in a high state of efficiency to the satisfaction of the Minister in all respects, and if it shall then appear to the Minister desirable in the public interest to continue and maintain the operation of the said plant, the Minister shall grant to the Company a further renewal or renewals of this Agreement on such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by him.

24. The Crown Timber Act and amendments thereto, and all other Acts and regulations of general application relating to the cutting, measuring, removing and driving of timber off and from Crown lands, shall be applicable to the operations of the Company, and shall be binding upon and enure to the Company as fully and effectually as if they had been set forth herein. Provided always that nothing contained in such Acts and regulations shall limit, restrict or curtail the duties, liabilities and obligations imposed upon the Company by virtue of this Agreement.

25. The Company shall route all its freight both incoming and outgoing over the line of the Temiskaming and Northern Ontario Railway Commission whenever as favourable rates can be obtained by routing such freight by or over that line as by any other route.

26. As required by the Minister, upon reasonable notice, the Company will at the market price from time to time furnish to Canadian Publishers each month such a proportion of the output of the paper mill as shall be demanded by the Minister; provided, however, that the Company shall not be required to so furnish more than fifteen percent from time to time of its total output.

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

28. It is agreed that upon the Company depositing in the Department of Lands and Forests the bonds or other security as required by paragraphs numbered four and five hereof, the Minister shall cause any bond or bonds, corporate or guarantee company, held as security for the performance of obligations under the agreement made with Saphronous A. Mundy and Elihu Stewart dated the 9th day of February, 1918, as subsequently amended, and of obligations under the agreement made with Spruce Falls Company, Limited dated the 5th day of January, A.D. 1926, to be cancelled and the parties to such bond or bonds to be released from liability thereunder.

29. As and from the First day of January, A.D. 1941 this Agreement shall supersede all cutting authorities heretofore made or issued by the Crown and held by the Company in respect of the areas and the types and classes of timber covered by this Agreement, without limiting the liability of the Company to the Crown to pay all Crown dues or other charges incurred in respect thereof prior to the said date.

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

Provided, however, that any default or delay on the part of the Company in the performance or observance of any of the terms and pro-

visions of this Agreement occasioned in whole or in part through extended interruption to power supply, strikes, fire, tempest, war, action by princes or sovereign states, act of God, or other cause beyond the control of the Company, shall not be or be deemed to be a default on the part of the Company under this Agreement;

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

31. In this Agreement "Minister" shall mean the Minister of Lands and Forests.

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

33. The decision of the Minister as to the true intent and meaning of this Agreement shall be final and binding upon the Company.

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

IN WITNESS WHEREOF the parties hereto have executed this Agreement the day and year first above written.

SIGNED, SEALED AND DELIVERED
in the presence of:
"J. B. METZLER"
as to the Minister of Lands
and Forests.

"R. W. S. JOHNSTON"
as to Spruce Falls Power and
Paper Company Limited.

}	<p>"N. O. HIPEL" (SEAL) MINISTER OF LANDS AND FORESTS. SPRUCE FALLS POWER AND PAPER COMPANY, LIMITED. By: "F. J. SENSENBRENNER" <i>President.</i> And: "GEO. BARBER" (SEAL) <i>Secretary.</i></p>
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This is Schedule "A" referred to in the Agreement made between His Majesty the King and Spruce Falls Power and Paper Company, Limited dated the Ninth day of September, A.D. 1941.

Firstly: All and singular the Townships of Curney, Teetzel, Torrance, Pearce, Nixon, and Neely in the District of Cochrane, said to contain 486 square miles, more or less.

Secondly: All and singular the Townships of Shearer, Parnell, Cumming, Fergus, Ecclestone, Cargill, Sulman, and Swanson, in the District of Cochrane; the Townships of Opazatika, Bourinot, Shanly, Usnac, Oscar, Concohar, Radisson, Maude and Allenby, in the District of Algoma; said to contain 1254 square miles, more or less.

Thirdly: Parts of the Township of O'Brien in the District of Cochrane, more particularly described as follows:

Being composed of Lots Numbers 1 to 29 inclusive in the 1st, 2nd, 3rd, 4th, 5th and 6th Concessions of the said Township, containing an area of 16,633 acres, more or less.

ALSO Lots Numbers 1 to 10 inclusive in the 13th, 14th, 15th and 16th Concessions, and Lots Numbers 1 to 20 inclusive in the 17th and 18th Concessions, containing an area of 7,402 acres, more or less.

ALSO Lots Numbers 26 to 29 inclusive in the 17th and 18th Concessions, containing 692 acres, more or less.

Making a total area of 24,727 acres, more or less.

Which said three parcels comprise the areas originally granted to Saphronous A. Mundy and Elihu Stewart, pursuant to a certain Agreement dated the 9th day of February, 1918 and to certain subsequent amending agreements, and assigned to Spruce Falls Power and Paper Company, Limited.

Fourthly: All and Singular the Townships of Mons, Amundsen, Davin, Loughed, Abbott and Cromlech, in the District of Algoma; the Townships of Lincoln, Paul, Alcorn and Collins in the District of Sudbury, and the south part of the Township of Owens, being composed of Lots 1 to 29 inclusive, in Concessions I to VIII inclusive, and Lots 13 to 29 inclusive, in Concession IX, all in the said Township of Owens, in the District of Cochrane; containing in all 688 and $\frac{1}{2}$ square miles, more or less.

Which Fourth Parcel is granted to Spruce Falls Power and Paper Company, Limited under and pursuant to the terms and provisions of the within Agreement.

This is Schedule "B" referred to in the Agreement made between His Majesty the King and Spruce Falls Power and Paper Company, Limited dated the Ninth day of September, A.D. 1941.

Firstly: All and Singular the Townships of Clouston, Buchan, Wadsworth, Lisgar, Seaton, Fenton, Staples, Casselman, Slack, Griffin, Watson, Poulett, Hicks, Stringer, MacVicar, Carmichael, Ford, Oke, Aitken, Fortune, Guilfoyle, Boyle, Bradley, Harzon, Mowbray, Hopkins, Cockshutt, Howells, Clay, Tucker, Beardmore, Hurdman, Agate, Marceau, Sheldon, Traill, and the West one-half of the Township of Adanac, all in the District of Cochrane, containing 2827 square miles, more or less;

Which said first parcel comprises the areas originally granted to Spruce Falls Company, Limited, pursuant to a certain agreement dated

the 5th day of January, 1926, and assigned to Spruce Falls Power and Paper Company, Limited.

Secondly: All and Singular the Townships of Melrose and Reeves, in the District of Sudbury, the Township of Strachan, the South half of the Township of Burritt and the South Half of Weichel, in the District of Cochrane, containing 324 square miles, more or less.

Which second parcel is granted to Spruce Falls Power and Paper Company, Limited under and pursuant to the terms and provisions of the within Agreement.

MEMORANDUM OF AGREEMENT dated this 23rd day of October, A.D. 1941.

BETWEEN:

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

OF THE FIRST PART

— and —

SPRUCE FALLS POWER AND PAPER COMPANY, LIMITED, hereinafter referred to as "the Company",

OF THE SECOND PART

WHEREAS the Company has erected and is operating a pulp and paper plant in the Town of Kapuskasing in the Province of Ontario, and in connection therewith has invested a very large sum of money in the said Province and affords employment to a large number of persons;

AND WHEREAS in the manufacture of its products the Company requires a large supply of pulpwood, which has been assured to it under the provisions of a certain Agreement dated the 9th day of September, A.D. 1941;

AND WHEREAS The New York Times Company contributed a substantial portion of the capital required to erect and develop the said pulp and paper plant;

AND WHEREAS the Company has engaged to supply to The New York Times Company, its successors and assigns, its entire requirements of newsprint, which constitute the major portion of the output of newsprint of the Company, and to that extent the Company has not sold and does not intend to sell newsprint in the open market:

AND WHEREAS to the extent that the Company has engaged to supply to The New York Times Company, its successors and assigns, its entire requirements of newsprint, the position of the Company as a non-commercial mill has hitherto been recognized by the Government of Ontario;

AND WHEREAS it is deemed desirable in the interests of the Province and of the Company that the matters hereinafter provided for should be definitely determined and evidenced by this Agreement;

NOW THEREFORE THIS AGREEMENT WITNESSETH that in consideration of the covenants and agreements hereinafter contained the parties hereto covenant and agree each with the other as follows:

1. To the extent to which the Company is engaged to supply the entire requirements of newsprint of the New York Times Company, its successors and assigns, as aforesaid, the Company agrees that it will not sell or supply newsprint either directly or indirectly to any other person or Company.

2. The Company will not during the period covered by this Agreement (without the consent in writing of the Minister of Lands and Forests for the Province of Ontario) install any new paper machine, other than to replace existing machines, in addition to those now installed in its mill at Kapuskasing, Ontario.

3. In the event of the Company committing a deliberate breach of any of the terms hereof, the Minister may, after thirty days notice in writing to the Company at its Head Office, presently situate at Toronto, Ontario, declare this contract to be null and void. Provided that in the event of any difference between the parties as to whether any such breach had occurred the Company may within such thirty day period give notice in writing to the Minister and the matter shall be referred for trial to the Supreme Court of Ontario for a declaratory judgment that such breach has not occurred. In such event the onus shall be upon the Company to establish that the breach relied on has not occurred and the Minister shall not make the declaration above mentioned until the final adjudication of such matter by such court. The Company shall commence its proceedings in Court within ten days after giving such notice or failing so to do the Minister may proceed to make such declaration.

4. The Crown affirms the position of the Company as a non-commercial newsprint manufacturer to the extent to which the Company is engaged to supply the entire requirements of newsprint of The New York Times Company, its successors and assigns as aforesaid, and agrees that to that extent only no requirements, directions or regulations will be imposed upon the Company for the period of this Agreement requiring the Company to restrict its production of newsprint.

5. This Agreement shall remain in effect until the First day of January, A.D. 1962, and may thereafter be renewed by the consent of the parties.

6. This Agreement shall enure to the benefit of and be binding upon the parties hereto and upon their respective successors and assigns.

SIGNED, SEALED AND DELIVERED
in the presence of:
"F. A. MACDOUGALL"

"R. W. S. JOHNSON"
as to Spruce Falls Power and
Paper Company, Limited.

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

SPRUCE FALLS POWER AND PAPER
COMPANY, LIMITED.

By: "GEO. BARBER"
Secretary-Treasurer.

And: "J. S. D. TORY"
Assistant-Secretary.

(SEAL)

MEMORANDUM OF AGREEMENT dated this 18th day of February, A.D., 1942.

BETWEEN:

HIS MAJESTY THE KING, represented herein by the Minister of Lands and Forests for the Province of Ontario, hereinafter called the "CROWN"

OF THE FIRST PART

— and —

BROMPTON PULP & PAPER COMPANY, LIMITED, hereinafter called the "COMPANY"

OF THE SECOND PART

WHEREAS the Company proposes to engage in the manufacture of chemical pulp in the Province of Ontario and for such purpose will eventually require pulpwood in an estimated amount of 175,000 cords per annum;

AND WHEREAS the Company has become the assignee of a certain Agreement made the 3rd day of March, A.D. 1937 between His Majesty the King and Lake Sulphite Pulp Company, Limited whereby the Crown granted to the said Lake Sulphite Pulp Company, Limited the right to cut and remove the pulpwood on certain areas therein described upon the terms and conditions therein set forth;

AND WHEREAS the Company has also become entitled to the benefit of a certain Agreement made between His Majesty the King and Nipigon Corporation, Limited dated the 30th day of January, A.D. 1926;

AND WHEREAS the aforesaid two Agreements were amended by Agreement dated the 24th day of July, A.D. 1937, made between His Majesty the King, Lake Sulphite Pulp Company, Limited and the said Nipigon Corporation, Limited;

AND WHEREAS the Company and the Crown have mutually agreed that the above recited Agreements should be superseded by a new Agreement upon the terms and conditions as hereinafter set forth;

NOW THEREFORE THIS INDENTURE WITNESSETH that in consideration of the covenants and agreements on the part of the Company herein contained, the Crown, with the approval of the Lieutenant-Governor-in-Council, and subject to the terms and conditions hereof, doth grant to the Company for a period of twenty-one years from the 18th day of February, A.D. 1942, the right to cut and remove the timber in and upon the areas described in Schedule "A" hereto, which forms part of this Agreement.

1. The Company shall pay to the Honourable the Treasurer of the Province of Ontario, subject to the provisions and conditions herein con-

tained and subject to such other conditions, orders and regulations as may be passed or made in relation thereto, the following rates or timber cut—

Spruce pulpwood.....	\$1.32½ per cord
Balsam pulpwood.....	.70¢ per cord
Banksian or Jack Pine pulpwood.....	.40¢ per cord
Other pulpwood.....	.40¢ per cord

Sawlog or other timber at such prices as the Minister, subject to the provisions of paragraph numbered 10 hereof, may from time to time determine.

IT IS UNDERSTOOD AND AGREED that the rates for pulpwood as above set out shall not be increased and that no bonus is to be charged by the Crown or paid by the Company. In the event of the Crown reducing its dues on spruce pulpwood below \$1.32½ per cord and/or on balsam pulpwood below .70¢ per cord and/or on banksian or other pulpwood below .40¢ per cord, the Company shall be given the benefit of such reduction and during the period such reduction is in force shall pay for pulpwood cut under this agreement the Crown dues reduced as aforesaid.

2. On or before the 1st day of June, A.D. 1942, the Company will commence work on construction, erection and installation or completion of a pulp mill for the production of chemical sulphate pulp at Red Rock, Ontario, or at such other place in the District of Thunder Bay as the Minister may approve, having an initial capacity of approximately 200 tons of pulp per diem, and on or before the 1st day of June, A.D. 1943, the Company agrees that it will have completed and placed in operation the said pulp mill, and will have expended in the completion thereof and in the necessary equipment and appurtenances thereto approximately \$2,500,000 of lawful money of Canada or so much thereof as may be necessary to completely equip an efficient mill of the said capacity.

3. As security for the due performance by the Company of its obligations hereunder, the Company shall deposit with the Crown the sum of \$50,000 of lawful money of Canada, or Bearer Bonds of the Dominion of Canada or of the Province of Ontario having a face value of \$50,000 in lieu thereof, and in addition shall deposit in the Department of Lands and Forests a bond or bonds of a Guarantee Company in favour of His Majesty in the penal sum of \$100,000, or such other security as may be satisfactory to the Minister for the due performance by the Company of its obligations hereunder. Upon the completion of the pulp mill as provided for in paragraph 2 hereof the cash or bonds to the amounts of \$50,000 deposited as aforesaid shall be applied on account of charges for timber and other charges as the same accrue in the course of the Company's operation.

4. In the event of the Company at any time making default under the terms of this Agreement, the Minister may give notice in writing to the Company, which shall be sent to it by registered post addressed to it at 820 Sun Life Building, Montreal, Quebec, stating the default complained of and requiring the Company to make good such default, and if at the expiration of six months from the date of such notice the default complained of has not been made good, the Minister may declare the rights of the Company under this Agreement forfeited and thereupon the said

deposit shall be forfeited and become the absolute property of the Crown and this Agreement shall be terminated.

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

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

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

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

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

7. The Company shall apply to and get the permission in writing of the Minister at least sixty days prior to the commencement of its operations for the area within such territory on which the cutting shall take place and the Company shall not be entitled to cut in the said terri-

tory on areas other than those designated in such permission, provided, however, that the Minister shall not be entitled by withholding permission to prevent the Company from cutting the estimated amount of pulpwood required by it annually as aforesaid. At the end of each season's operations and on or before the 1st day of June in each and every year the Company shall file with the Minister a map indicating thereon the area cut over during the preceding season and the kinds and quantities of wood and timber taken therefrom.

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

9. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon said territory as the Minister may require and shall pay in advance an annual charge for fire protection of \$6.40 per square mile upon 3,000 square miles. It is agreed that no charges for fire protection shall be payable by the Company from the date of this Agreement to the 31st of March, A.D. 1944, and that such charges shall be first levied for the year commencing the 1st day of April, A.D. 1944. In the event of the Company failing to pay the said charges within one month after the same become due, interest at the rate of six per cent per annum will be charged thereon until paid. The Company shall exercise due diligence in ascertaining whether or not its timber areas are being invaded by insects or disease and shall furnish the Minister with such information as it has been able to obtain as often as the Minister may require.

10. It is understood that the Minister may require the Company to produce in any year standard sawlogs in an amount not exceeding the quantity available in the area in which the Company is cutting during such year and in no event exceeding 150,000 per annum, said sawlogs to be delivered by the Company to such purchaser as the Minister in writing shall direct. The price to be paid to the Company shall be as mutually agreed upon between the Company and the purchaser and in the event of their failing to agree, the Minister shall fix the price of such sawlogs, taking into consideration all reasonable costs of producing the same.

It is further understood and agreed that all sawlogs taken off the areas of the Company in any year by any timber operator other than the Company shall be deducted from the number of sawlogs required to be produced by the Company in the same year as aforesaid.

11. It is understood and agreed that if at the expiration of five years from the date of this Agreement it is established to the satisfaction of the Minister that there is not sufficient pulpwood on the area hereby granted to the Company to permit the cutting of 175,000 cords of pulpwood annually on a sustained yield basis, the Crown will enlarge the areas of the Company to permit such a cutting on such a basis.

In the event of it becoming necessary for the Crown to make available to the Company additional areas or additional pulpwood, the Company

may, at its option, require such additional areas or such additional pulpwood to be allocated or supplied respectively, so far as it is practicable for the Crown so to do, from the Long Lac Concession, provided, however, that the additional pulpwood to be so supplied from such Concession shall not exceed 25,000 cords in any one year.

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

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

14. It is understood and agreed that the Company shall pay in advance the sum of \$1,500.00 annually in satisfaction of all ground rent which may be payable in respect of the areas granted under this Agreement, such sum to become due and be payable on or before the first day of April in each year. In the event of the Company failing to pay the said ground rent within one month after the due date, interest at the rate of six per cent per annum shall be charged thereon until paid. It is agreed that such sum shall be first levied for the year commencing the first day of April, A.D. 1944.

15. Proper sworn returns of the quantity of pulpwood and other timber cut each season shall be made to the Crown in conformity with the Crown timber regulations, and payment shall be made for such wood and timber not later than the 1st day of October in each year, and the Crown shall have all the rights and powers in respect of enforcing such payment as are now provided under the Crown Timber Act. On all accounts due and payable on the 1st day of October which remain unpaid after the 31st day of October in the same year, interest at the rate of six per cent per annum shall be charged until paid, calculated from the 1st day of October.

16. The Minister, or any officer or officers of the Department of Lands and Forests shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed is being left or destroyed, the Minister shall have the right to have the said timber estimated and charge the same to the Company at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber

on the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

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

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

19. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood and in making such purchases the Company shall be deemed to be performing to an extent based upon the amount of pulpwood so purchased the obligations imposed on it by paragraph numbered 27 hereof.

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

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

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

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

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

25. The Crown grants to the Company the right to use the waters of all rivers, lakes and streams within the cutting areas during the term of this Agreement, and of any renewal or extension thereof, for the driving of pulpwood or timber and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of pulpwood or timber. The construction, operation and maintenance of any improvements made upon any waters within the said cutting areas and the driving of timber shall be carried out subject to and

in pursuance of the Lakes and Rivers Improvement Act, R.S.O. 1937, Chap. 45 and Regulations made thereunder.

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

27. The Company undertakes and agrees that, subject to the provisions of paragraph numbered 4 hereof, it will during normal times afford employment in connection with its woods operations and mill operations either directly or indirectly to approximately 500 employees for six months in each and every year during the term of this Agreement.

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

29. It is mutually understood and agreed that the Crown will not grant cutting rights to any other Party for any kind or class of timber on the areas herein described during the currency of this Agreement or any renewal or renewals thereof and further that the Crown will forthwith terminate the rights of any other Party to operate on the areas herein described for any kind or class of timber where such rights to operate have been granted by the Crown. PROVIDED that if the Crown is unable to terminate the rights of the Party or Parties presently operating as aforesaid on Areas 4 and 9A described in the said Schedule within one year from the date thereof, the Company may at any time within ten (10) years thereafter request the Crown to substitute other areas therefor and if no such request is received by the Crown from the Company within the said period the said two areas shall be deemed to have been accepted by the Company as part of the concession areas.

It is further understood and agreed that the cutting rights hereby granted to the Company on the areas described in the said Schedule are subject to any rights granted to any Third Party or Parties to operate for timber to which either Lake Sulphite Pulp Company Limited or Nipigon Corporation Limited agreed prior to the Receivership of Lake Sulphite Pulp Company Limited.

Notwithstanding the provisions of paragraph numbered 11 hereof, it is further understood and agreed between the Parties hereto that with respect to Areas Numbered 8 and 10 described in the said Schedule, the Company may, within five (5) years from the date hereof, notify the Crown that the same are not suitable for its purposes, in which event the Crown agrees to substitute other areas for the two areas aforesaid. If no such notice is given to the Crown by the Company within the said period, such areas shall be deemed to have been accepted by the Company as part of the concession areas.

30. It is mutually understood and agreed between the Parties that as and from the date of these presents the Agreement made between the Crown and Lake Sulphite Pulp Company, Limited dated the 3rd day of March, A.D. 1937, and the Agreement made between the Crown and Nipi-

gon Corporation, Limited dated the 30th day of January, A.D. 1926, and the Agreement made between the Crown, Lake Sulphite Pulp Company, Limited and Nipigon Corporation Limited dated the 24th day of July, 1937, amending the aforesaid two Agreements, shall be at an end, and the Crown hereby releases the Company and the said Lake Sulphite Pulp Company, Limited and Nipigon Corporation, Limited in respect of any and all of the obligations imposed under the terms of the said Agreements.

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

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

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

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

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

SIGNED, SEALED AND DELIVERED

in the presence of:

J. B. METZLER

A. McCANN

THE DEPARTMENT OF LANDS AND FORESTS, PROVINCE OF ONTARIO

N. O. HIPEL
Minister

BROMPTON PULP & PAPER COMPANY LIMITED

R. W. STEELE
Vice-President

L. A. TUCKER
Secretary

This is SCHEDULE "A" referred to in the Agreement between the Crown and Brompton Pulp & Paper Company Limited, dated the 18th day of February, 1942.

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

1. COMMENCING at a point on the high water mark of the north shore of Lake Superior, said point being the southwest angle of the Pic River pulp and timber limit as shown on a plan of Survey made by M. E. Crouch, Ontario Land Surveyor, dated the 2nd day of August, 1919 of

record in the Department of Lands and Forests for Ontario as Number P. 122; THENCE northerly along the west boundary of said limit a distance of 23 miles more or less to the north-west angle thereof; THENCE northerly a distance of 8 miles along the production northerly of the west boundary of the said limit to a point east astronomically from a point on the east limit of the Nipigon Provincial Forest distant 8 miles from the southeast angle of the said Provincial Forest; THENCE east astronomically a distance of 15 miles; THENCE south astronomically a distance of 32 miles more or less to the high water mark on the north shore of Lake Superior; THENCE westerly following said high water mark to the place of commencement, containing 495 square miles, more or less.

2. COMMENCING AT THE POINT of intersection of the production easterly of the north boundary of the Township of Nipigon and the production southerly of the east boundary of the Township of Ledger; THENCE north along the production southerly of the east boundary of the Township of Ledger to the southeast angle of the said Township; THENCE east astronomically along the south boundary of the Nipigon Provincial Forest, a distance of 17 miles; THENCE south astronomically a distance of 16 and $\frac{1}{2}$ miles, more or less, to the high water mark on the north shore of Nipigon Bay; THENCE westerly along said high water mark to the mouth of the Jackfish River; THENCE northerly along the centre line of the said River to a point due east of the point of commencement; THENCE due west to the said point of commencement containing 215 square miles more or less.

2A. COMMENCING at the southeast angle of the previously described parcel 2; THENCE northerly along the east boundary of said parcel 2 to the southerly boundary of the Nipigon Provincial Forest; THENCE easterly along the said southerly boundary of the said Provincial Forest, a distance of 5 miles more or less to the southeast angle of the said Provincial Forest; THENCE north along the east boundary of the said Provincial Forest, a distance of 8 miles; THENCE east astronomically a distance of 12 and $\frac{1}{2}$ miles more or less to the production southerly of the east boundary of Legault Township; THENCE southerly a distance of 5 miles along the said production; THENCE southwesterly a distance of 16 miles more or less to the point of intersection of the production southerly of the east boundary of the Nipigon Provincial Forest and the production easterly of the Northern boundary of Township 91; THENCE south astronomically a distance of 13 and $\frac{1}{2}$ miles more or less to the high water mark of Nipigon Bay; THENCE westerly along the said high water mark to the point of commencement containing 212 square miles more or less.

3. BEING COMPOSED of the Townships of Booth, Purdom and Ledger, containing an area of 150 square miles more or less.

4. COMMENCING at the Southwest angle of the Township of Barbara; THENCE easterly along the southerly boundary of the Townships of Barbara, Meader and Pifher to the southeast angle of the Township of Pifher, a distance of 15 miles more or less; THENCE northerly along the east boundary of the Township of Pifher to the northeast angle thereof, a distance of 6 miles more or less; THENCE along the production northerly of the east boundary of the Township of Pifher, a distance of 8

miles; THENCE west astronomically to the high water mark on the shore of Lake Nipigon, a distance of 10 miles more or less; THENCE southerly along the shore of the said Lake to the point of commencement, containing 205 square miles more or less.

5. COMMENCING at the northwest angle of the Township of Hipel; THENCE southerly along the west boundaries of the Townships of Hipel and Colter to the southwest angle of the said Township of Colter, a distance of 12 miles more or less; THENCE along the production southerly of the west boundary of the Township of Colter, a distance of 16 miles; THENCE northeasterly a distance of 20 miles more or less to the southeast angle of the Township of Lindsley; THENCE north along the east boundary of the Townships of Lindsley and Kirby to the northeast angle of the Township of Kirby; THENCE west along the north boundary of the Townships of Kirby and the Township of Hipel, a distance of 12 miles more or less to the point of commencement containing an area of 240 square miles more or less.

6. The area bounded on the north by the south limit of the right of way of the Canadian National Railway, on the west by Kenna Creek, on the south by Lake Nipigon and Ombabika Bay, on the east by a road running in a southwesterly direction from Minataree Station on the Canadian National Railway to the high water mark on the shore of Ombabika Bay, containing 143 square miles more or less.

7. COMMENCING at the point of intersection of the southerly limit of the right of way of the Canadian National Railways with the west limit of the Nipigon Provincial Forest; THENCE southerly along the said west limit of the said Provincial Forest to a point 31 miles north of a base line run by Ontario Land Surveyor, K. G. Ross in 1922; THENCE east astronomically to the high water mark on the shore of Lake Nipigon; THENCE northerly along the said high water mark to the mouth of Kenna Creek; THENCE northerly along the west limit of Kenna Creek to the south limit of the right of way of the Canadian National Railways; THENCE westerly along the said south limit to the point of commencement containing 178 square miles more or less.

7A. COMMENCING at a point on the west limit of the Nipigon Provincial Forest distant 31 miles north of the base line run by Ontario Land Surveyor, K. G. Ross in 1922; THENCE south to a point 20 miles north of the said base line; THENCE east astronomically to the high water mark on the shore of Lake Nipigon; THENCE northerly along the said high water mark to a point east astronomically from the point of commencement; THENCE west astronomically to the point of commencement containing 185 square miles more or less.

8. COMMENCING at a point on the west limit of the Nipigon Provincial Forest distant 20 miles north of the base line run by Ontario Land Surveyor, K. G. Ross in 1922; THENCE west astronomically a distance of 25 miles; THENCE north astronomically to the south limit of the right of way of the Canadian National Railways; THENCE easterly along the said south limit to the west limit of the Nipigon Provincial Forest; THENCE southerly along the said west limit to the point of commencement containing 476 square miles more or less.

9. COMMENCING at the high water mark on the east shore of Nipigon Lake at a point west astronomically from Jackpine Station on the Canadian National Railways; THENCE southerly along the said high water mark of Lake Nipigon, Pijitawabik Bay and Orient Bay to the southernmost point of said Orient Bay; THENCE following along the westerly limit of the right of way of the Canadian National Railways to the North limit of the Township of Ledger; THENCE east along the said north limit of the said Township to the northeast angle thereof; THENCE south along the east limit of the said Township to the southeast angle thereof; THENCE east along the south limit of the Nipigon Provincial Forest to the southeast angle thereof; THENCE north along the east limit of the said Provincial Forest, a distance of 8 miles; THENCE east astronomically to the production southerly of the east limit of the Township of Legault; THENCE north along the said production to the southeast angle of the Township of Legault; THENCE north along the east limit of the Township of Legault to the south limit of the right of way of the Canadian National Railways; THENCE westerly along the said south limit of the said right of way to Jackpine Station; THENCE west astronomically to the point of commencement containing 1183 square miles more or less but reserving from the foregoing described area that portion reserved to P. A. Legrow under timber license dated the 11th day of March, 1940.

9A. COMMENCING at the point on the north limit of the Township of Purdom, intersected by the high water mark on the east bank of the Nipigon River; THENCE northerly along the said high water mark to Lake Nipigon; THENCE easterly following the high water mark along the shore of Lake Nipigon to Pijitawabik Bay; THENCE southerly along the high water mark on the westerly shore of the said Bay and of Orient Bay to the southernmost point of the said Orient Bay; THENCE following along the westerly limit of the right of way of the Canadian National Railways to the north limit of the Township of Ledger; THENCE westerly along the said north limit of the said Township and the north limit of the Township of Purdom to the point of commencement containing 90 square miles more or less.

10. BEING all that part of the Nipigon Provincial Forest bounded on the north by the Township of Ledger and on the west by the high water mark of Helen Lake, containing 47 square miles more or less.

RESERVING from the foregoing described areas, the rights of way of all Railways, the rights of way of all Highways, all Indian Reserves, all Townsites and all Water Power Reserves.

THIS AGREEMENT, made this Nineteenth day of February, A.D. 1942,

BETWEEN:

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

OF THE FIRST PART,

—and—

NORTHERN PAPER MILLS, LIMITED, hereinafter called the "Company",

OF THE SECOND PART.

WHEREAS the Company for the past fifteen years has been carrying on the business of cutting and peeling pulpwood for exportation to the United States of America, where its output has been supplied to its parent Company, Northern Paper Mills, carrying on the manufacture of toilet tissue, towels and napkins at Green Bay, Wisconsin;

AND WHEREAS the Company has made expenditures for logging railroads, camps and equipment representing an investment in excess of One Hundred Thousand Dollars (\$100,000.00) in the Province of Ontario;

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

AND WHEREAS the Company has applied to the Crown to be permitted to cut pulpwood on the Township of Talbot, in the District of Algoma, and it has been deemed advisable and in the public interest to grant cutting rights upon the said Township upon the terms and conditions herein contained;

NOW THEREFORE THIS AGREEMENT WITNESSETH that the Crown, with the approval of the Lieutenant-Governor in Council and subject to the terms and conditions hereof, doth grant to the Company for a period ending the Thirty-first day of December, A.D. 1946 the right to cut and remove for export pulpwood on and from the Township of Talbot in the District of Algoma.

1. The Company shall pay to the Treasurer of the Province of Ontario for all pulpwood cut on the said Township under the terms hereof the sum of \$2.25 per cord, inclusive of Crown dues, bonus and export levy. Before commencing operations in any year the Company shall pay to the Treasurer of the Province of Ontario a sum of money which shall be the equivalent of 20% of the value of the pulpwood proposed to be cut by the Company during the next ensuing operating season. The balance of the amount owing by the Company for pulpwood cut during any operating season shall be paid on or before the First day of October in the calendar year in which such pulpwood is scaled and a return thereof is made to the Department of Lands and Forests, and in any event prior to the exportation of such pulpwood.

2. The Company shall cut a minimum of 25,000 cords of pulpwood in each operating season during the currency of this Agreement, and shall not cut beyond a maximum of 40,000 cords of pulpwood in any season. The Company shall file in the Department of Lands and Forests a complete operating plan for the term granted hereunder which shall be satisfactory to the Minister, and before commencing operations in any season shall give such particulars as the Minister may require as to the proposed operation and shall obtain the consent in writing of the Minister to proceed with such operation.

3. The Company shall pay annually in advance ground rent and fire protection charges at the rate of \$11.40 per square mile on an area of 81 square miles, commencing on the First day of April, A.D. 1942.

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

5. It is agreed that the Company will furnish fifteen (15) per centum of the pulpwood cut by it from the said Township during any operating season, at the prevailing market price in the area, for domestic use, as the Minister shall direct.

6. In addition to any pulpwood supplied under the provisions of Paragraph 5 hereof, the Company, upon notice being given to it by the Minister at least 90 days prior to the commencement of any operating season, shall cut during such season an additional quantity of Spruce and Balsam pulpwood, not exceeding 10,000 cords, for domestic use, and such pulpwood shall be delivered as the Minister shall direct. The price to be paid to the Company by the purchaser shall be as mutually agreed upon, and, in the event of a disagreement, shall be the current market price applicable in the area and in the year in which the said pulpwood is required to be delivered.

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

8. The Crown agrees that it will permit the exportation of the balance, if any, of pulpwood remaining in Ontario at the expiration of this Agreement which has been cut by the Company under the terms hereof.

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

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

11. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the pulpwood operations on the allotted territory at any time. If such inspection shall show that

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

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

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

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

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

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

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

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

19. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may

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

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

21. Immediately upon the execution of these presents, the Company shall have the right to commence the construction of logging roads and other improvements necessary to its proposed operations on the area hereby granted to it.

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

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

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

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

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

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

SIGNED, SEALED AND DELIVERED
in the presence of:

"J. B. METZLER"
as to Hon. N. O. Hipel.
"HELEN JINCKSON."
"B. F. FRISGUE."

"N. O. HIPEL."
(SEAL)
Minister of Lands and Forests.
NORTHERN PAPER MILLS, LIMITED.
By: "R. B. HANSEN."
President.
And: "A. K. McNAUGHTON."
Secretary.

REPORT
of the
**INSPECTOR OF LEGAL
OFFICES**
ONTARIO
1942

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER NO. 5, 1943



ONTARIO

TORONTO
Printed and Published by T. E. Bowman
Printer to the King's Most Excellent Majesty
1943

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

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Legal Offices for the year ending 31st December, 1942.

G. D. CONANT,
Attorney-General

Toronto, March 24th, 1943

Report
of the
Inspector of Legal Offices
Ontario, 1942

Parliament Buildings,
Toronto, Ontario

THE HONOURABLE G. D. CONANT, K.C.,
Attorney-General of the Province of Ontario.

SIR:

I have the honour to present my report as Inspector of Legal Offices for the year ending 31st December, 1942.

During most of the year Mr. H. R. Polson, Senior Assistant Inspector, acted as Magistrate in the County of Waterloo and was able to utilize only a small portion of his time in looking after his duties as Assistant Inspector. As a result, more work and responsibility were thrown on Mr. H. C. Moore and Messrs. J. H. Dignam and F. J. Reddin, the Auditors. In this connection these gentlemen took on their added responsibilities with particular care, and I am sure that the work of the office generally has maintained its proper standard. Mr. Polson was appointed Magistrate at Kitchener permanently as of the first of this year, and will be a credit to the Bench. He is to be congratulated on his deserved promotion, and all our good wishes go with him.

As has been the custom, Mr. Moore visited substantially all of the Land Titles and Registry Offices during the year, and spent a particularly useful time in northwestern Ontario, assisting the various Local Masters of Title there. Messrs. Dignam and Reddin, as has been the practice, have made an audit and inspection of all the legal offices in the Province, except a few small Division Court offices.

It has been my privilege to visit a great many offices in different parts of the Province during the year, and I have found invariably that the officials in these different offices have been zealous in the performance of their duties and in their desire to co-operate with the public to the fullest extent.

It is very gratifying to state at this time that there have been very few complaints against any of the officials administering the various court offices in the Province, and, in fact, such few as arose were more questions of disagreement with rulings than complaints.

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

TOTAL REVENUE COLLECTED DURING 1942
LEGAL OFFICES, PROVINCE OF ONTARIO

Magistrates' Fines.....	\$ 286,507.79
Magistrates' Fees.....	27,982.99
(The above amounts do not include statutory amounts paid to municipalities, nor fines and fees paid direct by Magistrates to the Federal Government and to the Inspectors under The Liquor Control Act.)	
Registrars of Deeds and Local Masters of Titles, Fees.....	46,578.12
Registrars of Deeds and Local Masters of Titles, Land Transfer Tax	371,336.01
Local Registrars, S.C.O., County and District Court Clerks and Surrogate Registrars, Cash Fees.....	174,289.80
Local Registrars, S.C.O., County and District Court Clerks and Surrogate Registrars, Law Stamps.....	389,179.10
Crown Attorneys and Clerks of the Peace, Fees.....	43,919.95
Crown Attorneys and Clerks of the Peace, Fines and Estreated Bail.....	2,534.05
Sheriffs' Fees.....	39,909.28
Division Court Clerks' and Bailiffs' Fees.....	35,946.97
Miscellaneous Revenue.....	6,957.25
	<u>\$1,425,141.31</u>

DISPOSITION

Amount Paid through Inspector of Legal Offices to Treasury Department.....	\$ 664,626.20
Amount Paid Direct to Treasury Department in Land Transfer Tax.....	371,336.01
Amount Paid Direct to Treasury Department in Purchase of Law Stamps.....	389,179.10
	<u>\$1,425,141.31</u>

Amount Paid to Inspector of Legal Offices and Transferred to the Treasury Department, Afterwards Transferred by Journal Entry to Other Departments of the Government, as follows:

Department of Highways.....	\$ 99,464.13
Department of Game and Fisheries.....	11,718.52
	<u>\$ 111,182.65</u>

It must be noted that the volume of fees remitted to the Treasury is not as large as last year, although the volume in land transfer tax increased to a very considerable extent. Magistrates' fines and fees have been reduced, owing to gasoline restrictions, and court fees have decreased in volume, owing to various government regulations and restrictions on purchasing goods.

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

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

All of which is respectfully submitted.

I have the honour to be, Sir,

Your obedient servant,

HUGH H. DONALD,
Inspector of Legal Offices

Statements
and
Appointments

ANNUAL REPORT FOR YEAR 1942, SURROGATE CLERK'S OFFICE

1. Number of Notices of Application for Probate and Administration and Certificates Issued	13,038
2. Number of Notices of Application for Guardianship Received and Certificates Issued.	59
3. Number of Caveats Filed.	71
4. Number of Searches in Office Paid for Other than by Surrogate Registrars	201
5. Number of Deeds of Election Filed	4
6. Total Number of Supreme Court Orders Filed	22
7. Total Fees for 1942	\$7,122.80

**REPORT OF THE BUSINESS OF THE ADMINISTRATIVE BRANCH FOR THE
YEAR ENDING WITH THE 31st OF DECEMBER, 1942
SENIOR REGISTRAR'S BRANCH**

Number of writs or summons issued (of which 36 were concurrent writs)	2,219
Actions entered in procedure book, commenced by writs issued during the year 1942	1,796
Actions entered in procedure book, transferred from county court during 1942	25
Actions entered in procedure book, commenced by writ during previous years	50
Actions entered in procedure book otherwise than by writs	125
Records passed	1,228
Writs of execution, <i>fi. fa.</i> , issued	272
Writs of execution, renewals, alias and pluries	287
Actions entered for trial with jury	174
Actions entered for trial without jury	989
Amount of jury fees paid City Treasurer	\$522.00
Court orders	3,264
Mechanics' lien orders entered	145
Attorney-General orders entered	147
Fiats entered	525
Change of names filed	163
Judgments after trial, etc.	378
Judgments by default, mortgage actions	213
Judgments by default, ordinary actions	90
Judgments <i>uisi</i> signed	676
Judgments absolute signed	634
Judgments in mechanics' liens	21
Judgments in respect of writs issued, year 1937	3
Judgments in respect of writs issued, year 1938	10
Judgments in respect of writs issued, year 1939	36
Judgments in respect of writs issued, year 1940	94
Judgments in respect of writs issued, year 1941	892
Judgments in respect of writs issued, year 1942	964
Interlocutory judgments signed	5
Total judgments entered	2,016
Amount recovered on judgments, exclusive of costs	\$1,712,974.96
Amount of taxed costs (including disbursements on judgments of all kinds)	\$64,908.95
Fees paid in law stamps in Registrar's Office	\$34,682.50
Fees paid in law stamps in Appellate Division	\$1,219.70

**IN THE SUPREME COURT OF ONTARIO (COURT OF APPEAL)
REPORT FOR THE YEAR ENDING 31st DECEMBER, 1942**

1. Number of Criminal Appeals set down, of which 91 were heard and disposed of, and 6 not made ready	97
2. Number of Criminal Appeals heard and disposed of, of which 15 were set down in 1941 and 91 in 1942	106
3. Number of Criminal Applications "in writing" for leave to appeal refused	84
4. Number of Civil Appeals set down	316
5. Number of Civil Appeals heard and disposed of, of which 41 were set down in 1941 and 193 in 1942	235
6. Number of Appeals standing for judgment as of 31st December, 1942	nil
7. Number of Court Motions heard and disposed of	25
8. Number of Appeals in which written reasons for judgment were given	95

APPEALS HEARD AND DISPOSED OF

CRIMINAL

	Conviction Quashed	Dis- missed	Varied	New Trial Directed	Total
By Attorney-General for Ontario		3	5	1	9
By Accused	19	44	23	10	96

CIVIL

	Allowed	Dis- missed	Varied	New Trial Directed	Settled	Total
Supreme Court Trial or Single Judge	23	76	7	11	2	119
County or District Court	22	49	3	9	1	84
Division Court	9	22	1			32

**ANNUAL RETURN OF FEES COLLECTED IN LAW STAMPS, MASTER'S OFFICE,
AND TAXING OFFICE, FOR YEAR ENDING 31st DECEMBER, 1942**

Master and Assistant Master (References)	\$ 593.20
Mechanics' Liens	187.00
Mortgage References	1,030.10
Taxing Officers' Fees	1,104.20
	<u>\$2,914.50</u>

COCHRANE:													
Cochrane	Sheriff	J. D. Mackay	6,218.45	1,772.00	6,218.45	2,440.13	3,778.32						
	Local Registrar	W. L. Warrell	3,420.15		5,192.15	1,104.92	2,315.23						
	District Court Clerk	do											
	Surrogate Registrar	R. A. Danis		48.40	48.40		1,000.00						
	Surrogate Judge	do		Fees commuted at		\$3,500.00 per	annum.						
	Local Master	S. A. Caldbick			2,078.78	347.17	1,731.61						
	Crown Attorney	do											
	Clerk of the Peace	J. A. A. Duranceau	2,078.78										
	Ass't Crown Attorney	do											
	Ass't Clerk of the Peace	do											
DUPPERIN:													
Orangeville	Sheriff	T. K. Slack	3,942.48	1,507.90	5,450.38	1,733.59	2,208.89						
	Local Registrar	do											
	County Court Clerk	do											
	Surrogate Registrar	do											
	Surrogate Judge	W. T. Robb		24.40	24.40		1,000.00						
	Local Master	do		Fees commuted at		\$1,270.00 per	annum.						
	Crown Attorney	R. D. Evans											
	Clerk of the Peace	do											
ELGIN:													
St. Thomas	Sheriff	I. D. Cameron	8,871.19	5,391.30	14,262.49	2,607.38	3,937.50						
	Local Registrar	do											
	County Court Clerk	do											
	Surrogate Registrar	do											
	Surrogate Judge	D. C. Ross		16.00	16.00		1,000.00						
	Local Master	do			3,223.80	906.17	2,217.63						
	Crown Attorney	E. W. Haines											
	Clerk of the Peace	do											
ESSEX:													
Windsor	Sheriff	A. A. Marentette	10,375.15	9,882.55	10,375.15	6,579.14	3,796.01						
	Local Registrar	A. A. MacKinnon	14,464.93		24,347.48	5,727.52	4,410.00						
	County Court Clerk	do											
	Surrogate Registrar	do											
	Surrogate Judge	J. J. Coughlin											
	Local Master	A. C. Bell (<i>Act'g</i>)	524.30		524.30	8.78	1,000.00						
	Crown Attorney	J. S. Allen					515.52						
	Clerk of the Peace	do											
	Ass't Crown Attorney	R. J. DesRosiers											

(a) W. G. Pugsley appointed by Order-in-Council 2nd Oct., 1942; F. A. Magee died 19th June; G. R. McLennan acted in the interval. Figures shown are for the whole year.

(b) R. Mercier's salary increased to \$5,500.00 from 1st Sept., 1942.

HASTINGS: Belleville	Sheriff Local Registrar County Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	J. D. O'Flynn do do do J. C. A. Cameron W. C. Mikel B. C. Donnan do	9,765.17 3,794.20 13,559.30 4,235.63 4,200.00 1,329.54	1,000.00 297.50 4,842.36 1,896.46	297.50 9,936.38 3,197.56	1,000.00 1,000.00 3,150.00 1,000.00 3,771.92
HICKON: Goderich	Sheriff Local Registrar County Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	W. Nelson Hill do do do T. M. Costello do D. E. Holmes do	10,686.49 5,721.95 15,808.44 3,698.86 1,000.00 4,832.19 1,060.27	2,915.01 2,392.20 2,915.01 3,349.85 2,730.19 1,801.48 1,000.00 1,698.65	957.65 2,915.01 3,349.85 184.82 590.72	2,693.73 2,693.73 2,693.73 995.08
KENORA: Kenora	Sheriff Local Registrar District Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	L. D. MacCallum E. Appleton do do E. C. Popham do L. A. McLennan do	2,915.01 2,392.20 957.65 2,915.01 3,349.85 184.82 590.72 1,000.00 1,698.65	3,688.85 8,888.58 7,418.15 3,688.85 16,306.73 1,944.12 3,015.68 1,744.73 3,937.50 1,935.49	7,418.15 3,688.85 16,306.73 1,944.12 3,015.68	1,000.00 1,000.00 4,576.62 729.83
KENT: Chatham	Sheriff Local Registrar County Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	E. W. Hardey D. E. Douglas do do H. E. Grosch (b) do A. D. Bell do	3,688.85 8,888.58 7,418.15 3,688.85 16,306.73 1,944.12 3,015.68 1,744.73 3,937.50 1,935.49	7,418.15 3,688.85 16,306.73 1,944.12 3,015.68	51.20 7,144.05 1,837.60 4,576.62 729.83	

(a) F. R. M. Davies absent on military service from 20th Apr., 1942; C. H. Wood acting.

(b) H. E. Grosch appointed Surrogate Judge and Local Master by Order-in-Council 28th May, 1943; appointment as Local Master revoked by Order-in-Council 22nd Dec., 1942.

LINCOLN: St. Catharines.	Sheriff	F. J. Graves	5,125.87	1,320.90	3,552.49	252.48
	Local Registrar	E. J. Lovelace	7,998.45	2,344.88	3,937.50	1,716.07
	County Court Clerk	do	5,540.75			
	Surrogate Registrar	do			1,000.00	
	Local Master	J. G. S. Stanbury	54.30	54.30		
	Crown Attorney	E. H. Lancaster	4,009.98	4,009.98	2,935.55	
Clerk of the Peace	do		1,074.43			
MANITOWLIN: Gore Bay.	Sheriff	W. I. Wagg	1,179.14	1,309.58	1,500.00	
	Local Registrar	do	661.00			
	District Court Clerk	do				
	Surrogate Registrar	do				
	Local Master	A. B. Currey			1,000.00	
	Crown Attorney	do	2,213.53	2,213.53	1,763.53	
Clerk of the Peace	W. F. McRae		450.00			
MIDDLESEX: London.	Sheriff	D. A. Graham	7,055.11	3,083.48	3,971.63	5,211.44
	Local Registrar	G. H. Tennent	17,937.10	8,000.66	4,725.00	
	County Court Clerk	do	14,970.80			
	Surrogate Registrar	do			1,000.00	
	Local Master	Joseph Wearing		117.30	1,000.00	
	Crown Attorney	Judge A. A. Ingram	8,549.45	8,549.45	5,745.38	1,059.03
Clerk of the Peace	N. F. Newton (b)		2,804.07			
MUSKOGA: Bracebridge.	Sheriff	C. S. Sulmon	3,023.80	912.37	2,100.00	11.43
	Local Registrar	do	1,392.65	4,416.45		
	District Court Clerk	do				
	Surrogate Registrar	do			1,000.00	
	Local Master	E. A. Wright	26.20	26.20		
	Crown Attorney	do	2,969.64	2,969.64	2,302.09	
Clerk of the Peace	E. W. Clairmont		667.55			

(a) G. R. McLennan appointed by Order-in-Council 20th May, 1942; J. S. L. McNeely having died 11th Apr., 1942; W. W. Pollock acted in the interval. Figures shown are for the whole year.

(b) N. F. Newton resigned 23rd Oct., 1942; C. C. Savage appointed 1st Dec., 1942; T. W. Gibson acted in the interval. Figures shown are for the whole year.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1942 (Cont'd)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH	FEES EARNED IN LAW STAMPS	TOTAL FEES EARNED	DISBURSEMENTS	NET INCOME OR SALARY OF OFFICER	SURPLUS FEES PAID TO PROVINCE
			\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
NIPISSING: North Bay	Sheriff	A. B. Girard.	5,943.48	2,903.35	8,846.83	2,481.19	3,150.00	312.29
	Local Registrar	do						
	District Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	J. A. S. Plouffe		19.90	19.90		1,000.00	
	Local Master	do	4,867.33		4,867.33	1,322.86	3,544.86	
NORFOLK: Simcoe	Crown Attorney	E. A. Tilley						
	Clerk of the Peace	do						
	Sheriff	W. H. Mason	7,162.52	3,842.45	11,004.97	3,956.98	2,940.00	265.54
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
NORTHUMBERLAND AND DUFFERIN: Cobourg	Surrogate Registrar	E. S. Livermore (a)					1,000.00	
	Surrogate Judge	do						
	Local Master	do		6.20	6.20			
	Crown Attorney	W. E. Kelly	680.55	Fees commuted at 680.55	\$3,400.00 per annum.	1.50	679.05	
	Clerk of the Peace	do						
	do	E. R. Read (Act'g)*						
NORTHUMBERLAND AND DUFFERIN: Cobourg	Sheriff	J. T. Field	10,007.31	5,270.55	15,277.86	4,232.61	4,200.00	1,574.70
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	J. C. M. German (b)					1,000.00	
	Local Master	do	5,406.46	35.60	5,406.46	1,525.11	3,881.35	
ONTARIO: Whitby	Crown Attorney	H. R. Deyman						
	Clerk of the Peace	do						
	Sheriff	H. Bascorn	10,596.09	4,665.70	15,261.79	5,168.55	4,200.00	1,227.54
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
ONTARIO: Whitby	Surrogate Judge	D. B. Coleman					1,000.00	
	Local Master	do						
	Crown Attorney	A. F. Annis	7,544.52	23.50	7,544.52	1,515.18	4,753.67	1,275.67
	Clerk of the Peace	do						

OXFORD: Woodstock	Sheriff Local Registrar County Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	C. E. Sutherland do do F. E. Perrin do do Craig McKay do	9,958.99 5,878.80 15,837.79	4,564.97	4,200.00 1,000.00 3,416.89	1,194.02
PARRY SOUND: Parry Sound	Sheriff Local Registrar District Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	J. E. Armstrong W. R. Dixon do do J. B. Moon do do H. E. Stone (c) do	2,905.99 1,984.28 1,007.75 2,905.99 2,992.03 2,241.96 2,241.96	1,145.41 93.40 281.75	1,760.58 1,890.00 1,000.00 1,960.21	.88
PEEL: Brampton	Sheriff Local Registrar County Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	F. S. Hutchinson A. H. Milner do do A. Cochrane do do A. G. Davis do	2,934.68 5,021.80 4,158.95 33.90 33.90 4,355.31 4,355.31	1,320.13 978.05 598.00	575.00 2,520.00 1,000.00 3,757.31	1,039.55 1,523.75
PETH: Stratford	Sheriff Local Registrar County Court Clerk Surrogate Registrar Local Master Surrogate Judge Crown Attorney Clerk of the Peace	H. D. Lang do do do do J. L. Killoran W. E. Goodwin do	9,738.42 5,942.75 15,681.17 60.60 60.60 4,602.63 4,602.63	4,672.19 865.71	3,937.50 1,000.00 3,756.92	1,128.73

- (a) E. S. Livermore appointed by Order-in-Council 13th Oct., 1942; Judge Boles having died 21st June, 1942.
 (b) J. C. M. German appointed by Order-in-Council 28th May, 1942; Judge O'Connor having died 11th May, 1942.
 (c) Figures shown are for the whole year; F. C. Powell acted during illness of H. E. Stone.
 * E. R. Read acted during the illness of W. E. Kelly and received the earnings of the office for that period.

RENFREW: Pembroke	Sheriff	A. G. Brown (<i>Act'g</i>) (a)	3,101.59	3,101.59	517.13	2,584.46	64.69	
	Local Registrar	J. A. Howard (<i>Act'g</i>)	3,449.24	5,900.19	1,022.11	2,562.44		
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	J. T. Mulcahy		12.00		1,000.00		
	Local Master	do		3,979.03	826.43	3,152.60		
	Crown Attorney	H. B. Johnson	3,979.03					
	Clerk of the Peace	do						
	Sheriff	E. C. Drury	5,406.75	5,759.25	3,314.21	2,092.54		
	Local Registrar	do						
County Court Clerk	do							
Surrogate Registrar	J. H. Mitchell	7,734.73	14,846.58	1,315.34	3,675.00	2,744.39		
Surrogate Judge	J. G. Harvie		26.80		1,000.00			
Local Master	do		7,550.93	1,683.18	4,716.95	1,150.80		
Crown Attorney	F. A. Hammond	7,550.93						
Clerk of the Peace	do							
STORMONT, DUNDAS AND GLENGARRY: Cornwall	Sheriff	J. G. Harkness (<i>Act'g</i>)	8,545.15	12,197.80	4,786.03	2,268.00	1,491.12	
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Surrogate Judge	F. T. Costello		44.10		1,000.00		
	Local Master	do						
	Crown Attorney	J. G. Harkness						
	Clerk of the Peace	do						
	Sheriff	M. Arthur	5,565.83	5,565.83	2,149.01	3,150.00		53.36
	Local Registrar	T. M. Mulligan	5,445.10	8,053.15	1,834.85	3,937.50		
District Court Clerk	do							
Surrogate Registrar	do							
Surrogate Judge	E. Proutx							
Local Master	do							
Crown Attorney	E. D. Wilkins		8.20		1,000.00			
Clerk of the Peace	do							
Sheriff								
District Court Clerk								

(a) A. G. Brown, Deputy Sheriff, acting since death of Alex. Morris 25th Aug., 1942.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1942 (Cont'd)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH	FEES EARNED IN LAW STAMPS	TOTAL FEES EARNED	DISBURSEMENTS	NET INCOME OR SALARY OF OFFICER	SIR RPL'S FEES PAID TO PROVINCE
			\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
TEMISKAMING: Haleybury	Sheriff	H. Clifford	6,127.51	1,767.15	7,894.66	2,553.54	3,150.00	423.97
	Local Registrar	do						
	District Court Clerk	do						
	Surrogate Registrar	do					1,000.00	
THUNDER BAY: Port Arthur	Local Master	G. H. Hayward		8.40	8.40			
	Crown Attorney	do						
	Clerk of the Peace	C. F. Tuer (a)	5,369.63		5,369.63	2,147.65	3,030.34	191.64
VICTORIA: Lindsay	Sheriff	H. Thompson	7,914.50		7,914.50	3,955.07	2,625.00	1,334.43
	Local Registrar	do						
	District Court Clerk	J. C. Collieran	7,721.76	4,491.40	12,213.16	2,434.36	3,150.00	2,137.40
	Surrogate Registrar	do						
	Local Master	A. J. McComber					1,000.00	
	Crown Attorney	do						
WATERLOO: Kitchener	Clerk of the Peace	P. V. Tbbetson	3,775.43		3,775.43	689.87	3,085.56	
	Sheriff	A. J. Campbell (Act'g)	5,902.16	3,466.45	9,368.61	1,234.17	1,275.00	1,817.99
	Local Registrar	Miss M. C. Sootheran						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Local Master	J. A. McGibbon		27.60	27.60		1,000.00	
WATERLOO: Kitchener	Local Master	do	3,096.13		3,096.13	714.42	2,381.71	
	Crown Attorney	J. E. Anderson						
	Clerk of the Peace	do						
	Sheriff	G. H. Gillies	15,685.49	8,874.00	24,559.49	4,918.03	3,500.00	7,267.46
	Local Registrar	do						
	County Court Clerk	do						
WATERLOO: Kitchener	Surrogate Registrar	do						
	Local Master	E. W. Clement		23.20	23.20		1,000.00	
	Crown Attorney	do						
	Clerk of the Peace	W. P. Clement						

\$3,500.00 per annum.

23.20 Fees commuted at

COMMUTED CROWN ATTORNEYS AND CLERKS OF THE PEACE, 1942

COUNTY OR DISTRICT AND ADDRESS	NAME	GROSS EARNINGS		GROSS RECEIPTS		SALARY PAID BY PROVINCE		SALARY PAID OUT OF FEES		ALLOWANCE PAID BY PROVINCE FOR OFFICE EXPENSES		DISBURSEMENTS DEDUCTED FROM RECEIPTS		AMOUNT RECEIVED BY PROVINCE	
		\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
CARLETON: Ottawa	R. Meroier (a)	11,553.28		2,058.28		5,500.00				1,500.00		1,195.84		862.44	
COCHRANE: Cochrane	S. A. Caldwell	4,947.00		673.21		3,500.00				1,000.00		372.56		300.65	
DUFFERIN: Orangeville	R. D. Evans	1,014.26		769.46		1,270.00				130.00		35.57		733.89	
ESSSEX: Windsor	J. S. Allan	23,256.50		9,251.77		6,000.00						2,867.19		6,384.58	
LAMBTON: Sarnia	H. M. Taylor	3,864.05		2,282.85		3,500.00						832.00		1,450.85	
LANARK: Carleton Place	W. W. Pollock	3,295.61		963.16		2,500.00				300.00		610.14		353.02	
NORFOLK: Simcoe	W. E. Kelly	2,856.69		1,823.69		3,400.00				650.00		174.60		1,649.09	
STORMONT, DUNDAS AND GLENAGARRY: Cornwall	J. G. Harkness	1,597.31		515.61		2,830.00				400.00				515.61	
SUDBURY: Sudbury	E. D. Wilkins (b)	8,319.00		1,962.50		5,500.00						1,919.23		43.37	
TEMISKAMING: Haileybury	C. F. Tuer (Act'g) (c)	5,369.63		5,369.63				3,000.00		1,200.00		977.00		191.64	
WATERLOO: Kitchener	W. P. Clement	3,771.32		3,086.06		3,500.00						583.52		2,502.54	
WELLINGTON: Guelph	J. M. Kearns	5,737.50		2,123.50		3,450.00				750.00		96.56		2,027.00	
WESTWORTH: Hamilton	H. F. McCulloch (d)	17,923.22		12,066.35		5,000.00						1,378.56		10,687.79	
YORK: Toronto	J. W. McFadden	13,502.90		2,006.02		7,000.00				*				2,006.02	
do	W. W. Denison			13,502.90				4,000.00				8,094.43		1,208.46	

* All expenses of office and staff are paid direct by Province. In addition to the salaries shown above, there was a 5% bonus allowed to each officer.

(a) R. Meroier's salary increased to \$5,500.00 from 1st Sept., 1942.

(b) E. D. Wilkins' salary increased to \$5,500 from 1st Apr., 1942.

(c) C. F. Tuer appointed 1st Aug., 1942; D. G. Dean on military service.

(d) H. F. McCulloch's salary increased to \$5,000.00 from 1st June, 1942. Figures shown are for the whole year.

STATEMENT OF REGISTRARS OF DEEDS AND LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO,
FOR THE YEAR ENDING 31st DECEMBER, 1942

No.	REGISTRY DIVISION	REGISTRAR	ADDRESS	GROSS EARNINGS OF OFFICE		DISBURSEMENTS		NET INCOME OR SALARY OF OFFICER		AMOUNT PAID TO COUNTY		AMOUNT PAID TO PROVINCE		NO. OF INSTRUMENTS TO REGISTERS
				\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
1	Algoma	E. L. DeCourcy	Sault Ste. Marie	*6,205.41		5,818.73		2,633.67				5,377.34		2,228
2	Brant	A. Graham	Brantford	7,455.81		2,016.60		4,219.61		1,219.60				2,921
3	Bruce	M. F. Alexander	Walkerton	7,145.65		3,254.47		3,445.59		445.59				2,616
4	Carleton	T. V. Flanagan	Ottawa	8,114.28		3,250.00		3,932.14		932.14				2,584
5	Cochrane	J. A. Clermont	Cochrane	*9,683.42		1,167.21		4,934.96				6,115.33		2,025
6	Dufferin	F. J. Patterson	Orangeville	2,007.90		934.15		1,073.75						722
7	Dundas	J. F. Casselman	Morrisburg	1,647.70		340.00		1,307.70						639
8	Durham, East	J. A. R. Elliott	Port Hope	1,703.30		1,936.60		1,709.30						690
9	Durham, West	do	Bowmanville	1,942.60										643
10	Elgin	E. B. Miller	St. Thomas	*7,596.18		3,912.03		3,369.88		314.27				2,729
11	Essex	T. E. Green	Windsor	29,292.35		8,409.05		4,750.00		16,133.30				11,281
12	Fort William	J. McClure	Fort William	*6,897.87		5,433.48		2,520.00				4,599.01		2,477
13	Frontenac	W. J. Gibson	Kingston	7,250.15		2,050.15		4,100.00		1,100.00				2,476
14	Glengarry	S. O'Connor	Alexandria	2,810.55		500.00		2,310.55						966
15	Grenville	R. K. Millar	Prescott	2,148.20		151.60		1,996.60						673
16	Grey, North	G. H. Holmes	Owen Sound	6,359.97		1,966.45		3,696.76		696.76				2,119
17	Grey, South	H. McKechnie	Durham	2,923.90		1,100.00		1,823.90						1,084
18	Haldimand	J. G. Miller	Cayuga	4,277.40		1,742.23		2,000.00		535.00				1,502
19	Haliburton	E. E. McElwain	Minden	1,724.24		21.60		1,702.64						534
20	Halton	Miss M. B. Field	Milton	5,880.25		1,360.20		1,800.00		2,720.05				1,920
21	Hastings	R. J. S. Dewar	Belleville	8,219.12		3,983.10		3,618.01		618.01				3,075
22	Huron	Miss L. Macpherson	Goderich	6,544.35		1,898.28		2,309.99		2,336.08				2,299
23	Kenora	Mrs. E. A. Cunningham	Kenora	*4,024.95		4,140.71		2,336.25				3,268.59		911
24	Kenil	J. B. Clark	Chatham	10,597.84		4,590.65		4,500.71		1,506.48				4,280
	Kingston and Frontenac	(See Frontenac.)												
25	Lambton	J. B. Palmer	Sarnia	9,256.45		4,638.67		3,000.00		1,617.78				3,415
26	Lanark, North	W. M. Forbes	Almonte	1,432.70		1,997.43		1,500.00		63.68				493
27	Lanark, South	do	Perth	2,128.41										750
28	Leeds	W. T. Rogers	Brockville	4,481.14		1,473.00		2,750.00		258.14				1,613
29	Lennox and Addington	G. S. Reid	Napanee	3,052.55		521.60		2,530.95						972
30	Lincoln	W. D. Fairbrother	St. Catharines	12,721.21		6,986.17		4,367.52		1,367.52				4,424
31	London	W. F. Hungerford	London	7,289.90		2,700.00		3,794.95		794.95				2,758
32	Manitoulin	W. I. Wagg (a)	Gore Bay	*1,116.80		871.50		1,662.80						422
33	Middlesex, East & North	Miss M. V. Walker	London	7,664.05		2,986.78		3,838.63		838.64				2,805

34	Middlesex, West	W. N. Reycraft	2,131.30	385.00	1,600.00	146.30		737
35	Muskoka	C. E. Lount	*4,581.12	1,900.79	2,680.33			1,425
36	Nipissing	G. R. Brady	*5,272.17	6,774.63	3,359.96		4,270.94	1,571
37	Norfolk	R. B. Kent	7,307.10	3,312.10	3,500.00	495.00		2,808
38	Northumberland, East	F. J. Slade	2,166.10	1,901.60	1,800.00	3.05		789
39	Northumberland, West	do	1,538.55					596
40	Ontario	A. W. Bell	*10,264.30	6,000.36	3,001.00	1,263.94		3,675
41	Ottawa	R. D. Bray (Registrar)	11,272.55	4,946.60	4,250.00	2,075.95		3,893
41	do	W. G. Pugsley (L.M.T.)	2,291.15	1,798.80	492.35			670
42	Oxford	W. J. MacWhinnie	7,376.15	3,680.00	3,348.07	348.08		2,739
43	Parry Sound	I. H. Tully	*5,516.32	2,424.88	2,600.00		491.44	1,196
44	Peel	F. S. Hutchinson	6,922.60	3,794.10	2,200.00	1,428.50		2,498
45	Perth	Miss R. Hobson (Act'g)	5,641.92	1,256.40	1,875.00	2,510.52		2,070
46	Peterborough	W. F. Morrow	7,868.34	2,045.67	4,411.33	1,411.34		2,817
47	Port Arthur	Miss I. Wilson	*8,039.25	6,197.14	2,231.35		4,622.59	2,516
48	Prescott	H. M. Mooney	3,135.05	779.00	2,356.05			1,114
49	Prince Edward	E. C. Frailek (Act'g)	2,161.38	435.75	1,500.00	225.63		797
50	Rainy River	N. L. Croome	*3,137.70	1,448.04	1,689.66			971
51	Renfrew	G. W. Campbell	6,284.50	1,438.25	3,923.13	923.12		2,058
52	Russell	J. A. Gamble	2,226.90	712.50	1,514.40			849
53	Simcoe	G. O. Cameron	12,279.27	6,233.19	4,000.00	2,046.08		4,345
54	Stormont	J. C. Alguire	4,774.20	1,705.00	3,034.60	34.60		1,535
55	Sudbury	J. St. Pierre	*10,489.25	7,241.22	3,150.00		8,103.34	3,204
56	Temiskaming	Miss L. G. McKay (Act'g) (c)						
57	Toronto	W. J. C. McCrea	*6,549.88	7,176.29	1,566.00		6,230.16	1,488
58	Victoria	D. McQuarrie	79,853.75	45,062.35	4,600.00		30,191.40	30,278
59	Waterloo	G. V. Hilborn	4,052.50	1,475.00	2,577.50			1,420
60	Welland	E. E. Fraser	13,039.05	5,879.77	4,000.00	3,159.28		5,219
61	Wellington, North	Mrs. L. G. Magee (Act'g) (d)	16,613.04	8,711.73	4,690.13	3,211.18		6,043
62	Wellington, S. and C.	J. B. Mitchell	2,318.08	448.55	1,540.00	329.53		1,030
63	Wentworth	W. H. Lovering	4,880.30	2,139.60	2,740.70			1,776
64	York, East and West	J. W. Mallon (Act'g)	37,673.87	15,532.77	5,096.10	17,045.00		14,344
65	York, North	R. L. Boag	51,872.46	21,475.41	3,600.00	26,719.72		20,905
66	York	C. R. Deacon (M. of T.)	4,377.37	945.60	3,215.88	215.89		1,579
			35,082.55	21,879.93	5,040.00		35,082.55	9,895

(a) W. I. Wagg paid salary by Government of \$1,800.00 per annum from 1st Apr., 1943.

(b) W. G. Pugsley appointed by Order-in-Council 2nd Oct., 1942; F. A. Magee died 19th June, 1942; R. D. Bray acted in the interval. Figures shown are for the whole year.

(c) Miss L. G. McKay acting since the death of L. H. Ferguson 13th Nov., 1942. Figures shown are for the whole year.

(d) Mrs. L. G. Magee acting since the death of R. J. Holtom 8th Feb., 1942. Figures shown are for the whole year.

* Land Titles fees included.

LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, 1942
Local Masters of Titles Who Are Also Registrars of Deeds and Who Remit Surplus Fees to the Province

No.	DISTRICT AND ADDRESS	NAME	TOTAL EARNINGS	SALARIES AND OTHER EXPENSES PAID BY PROVINCE	SALARIES AND OTHER EXPENSES PAID OUT OF FEES	AMOUNT RECEIVED BY PROVINCE
			\$ c.	\$ c.	\$ c.	\$ c.
1	ALGOMA: Sault Ste. Marie	E. L. DeCourcy	6,205.41	5,054.00	764.73	5,377.34
2	COCHRANE: Cochrane	J. A. Clermont	9,683.42	7,630.34	3,536.87	6,115.33
3	FORT WILLIAM: Fort William	John McClure	6,897.87	5,268.70	164.78	4,599.01
4	KENORA: Kenora	Mrs. E. A. Cunningham	4,024.95	3,384.35	756.36	3,268.59
5	NIPISSING: North Bay	G. R. Brady	5,272.17	5,940.98	833.65	4,270.94
6	PORT ARTHUR: Port Arthur	Miss I. Wilson	8,039.25	2,780.48	3,416.66	4,622.59
7	SUDBURY: Sudbury	B. St. Pierre	10,489.25	5,452.31	1,788.91	8,103.34
8	TEMISKAMING: Haileybury	Miss L. G. McKay (Act'g) (a)	6,549.88	6,858.57	317.72	6,230.16

Local Master of Titles Who Is Not Registrar of Deeds and Who Takes Fees

No.	COUNTY AND ADDRESS	NAME	TOTAL EARNINGS	DISBURSEMENTS	NET EARNINGS
			\$ c.	\$ c.	\$ c.
1	CARLETON: Ottawa	W. C. Pugsley (b)	2,291.15	1,798.80	492.35

Local Masters of Titles Who Are Also Registrars of Deeds and Who Take Fees

No.	COUNTY OR DISTRICT AND ADDRESS	NAME	TOTAL EARNINGS	DISBURSEMENTS	AMOUNT RECEIVED BY PROVINCE	NET TO OFFICER
			\$ C.	\$ C.	\$ C.	\$ C.
1	ELGIN: St. Thomas.....	E. B. Miller.....	7,596.18	3,912.03	314.27	3,369.88
2	MANITOULIN: Gore Bay.....	W. I. Wagg (c).....	1,116.80	871.50		1,662.80
3	MUSKOKA: Bracebridge.....	C. E. Lount.....	4,581.12	1,900.79		2,680.33
4	ONTARIO: Whitby.....	A. W. Bell.....	10,265.30	6,000.36	1,263.94	3,001.00
5	PARRY SOUND: Parry Sound.....	J. H. Tully.....	5,516.32	2,424.88	491.44	2,600.00
6	RAINY RIVER: Fort Frances.....	N. L. Croome.....	3,137.70	1,448.04		1,689.66

Master of Titles, Toronto

COUNTY AND ADDRESS	NAME	TOTAL EARNINGS	DISBURSEMENTS	SALARY PAID TO OFFICER	AMOUNT RECEIVED BY PROVINCE
		\$ C.	\$ C.	\$ C.	\$ C.
York: Toronto.....	C. R. Descon	35,082.55	21,879.93	5,040.00	35,082.55

(a) Miss L. G. McKay acting since death of L. H. Ferguson 13th Nov., 1942. Figures shown are for the whole year.

(b) W. G. Pugsley appointed 2nd Oct., 1942; F. A. Magee died 19th June, 1942; R. D. Bray acted in the meantime. Figures shown are for the whole year.

(c) W. I. Wagg paid a salary of \$1,800.00 per annum by Province from 1st Apr., 1942.

7	Ontario Simcoe Muskoka	R. Hossack H. S. McCready H. R. Polson J. L. Prentice A. L. Tinker A. E. Kirkpatrick I. C. M. German, <i>pro tem</i> (h) H. S. Mott J. D. McNish (Deputy) (i)	do do do do do do do do	3,300.00 3,000.00 3,500.00 1,500.00	5,000.00 5,000.00 5,000.00	752.93 521.49 353.57 277.66	1,657 2,761 1,869 740	6,106.08 9,057.77 9,101.12 4,331.29
8	Northumberland and Durham Peterborough Victoria Haliburton	K. A. Cameron F. S. Ebbs C. Jeffs R. Thomas (Deputy) F. C. Macdonald (Deputy)	Orillia Oshawa Barrie Bracebridge Beaverton	3,000.00 3,000.00 3,500.00 1,500.00		452.05 852.78 383.74	1,872 830 1,360	5,232.46 5,416.97 2,842.04
9	Hastings Lennox and Addington Frontenac Prince Edward	R. B. Baxter (Deputy) E. A. Gee O. A. Langley E. J. Butler J. L. Lloyd (j) J. B. Garvin A. B. Collins (Dep., <i>pro tem</i>)	Port Hope Lindsay Peterborough Belleville Northbrook Kingston Belleville	3,000.00 3,500.00 3,000.00		441.62 1,205.07 488.45	2,466 689 2,017	5,113.21 2,311.10 7,129.02
10	Renfrew Lanark Carleton	A. H. Liefff T. M. J. Galligan A. J. Fraser (Deputy) (k) Joachim Sauvé (Deputy) F. S. Doyle G. E. Strike	Ottawa Pembroke Ottawa Ottawa Smith's Falls Ottawa	3,000.00 2,500.00 2,400.00 3,000.00	2,400.00 2,500.00 5,000.00	233.53 375.13 723.86	1,316 1,523 809 947 6,985	6,079.84 6,691.65 3,721.79 223.00
11	Leeds and Grenville Dundas	G. A. Wright	Brockville	3,000.00		313.94	1,925	6,596.29

(a) M. Ball appointed Deputy Magistrate 30th June, 1942, during military absence of R. G. Groom.

(b) E. S. Livermore appointed County Judge 23rd Sept., 1942.

(c) J. B. Hopkin's salary increased to \$3,500.00 per annum from 15th June, 1942.

(d) J. C. Masse died 9th May, 1942.

(e) W. E. McIlveen's salary increased to \$3,500.00 per annum 1st July, 1942.

(f) R. E. Robinson appointed Deputy Magistrate, *pro tem*, 28th May, 1942.

(g) R. Ponsyth resigned 28th Feb., 1942; Judge 26th May, 1942.

(h) J. C. McNish appointed Magistrate 1st March, 1942, at \$5,000.00 per annum.

(i) J. L. Lloyd's salary increased to \$3,500.00 per annum 1st Aug., 1942; E. J. Butler's salary reduced to \$3,000.00 as of 31st July, 1942.

(j) A. J. Fraser appointed Deputy Magistrate 10th Nov., 1942.

(k) Mr. MacRae received, in addition to his salary, \$400—for extra work done during Mr. Woodrow's illness.

MAGISTRATES, PROVINCE OF ONTARIO, 1942 (Concl'd)

NO. OF MAGIS- TRIAL DIST.	COUNTIES AND DISTRICTS IN MAGISTERIAL DISTRICTS	NAMES OF MAGISTRATES IN MAGISTERIAL DISTRICTS	ADDRESS	RATE OF SALARY PAID BY PROVINCE		RATE OF SALARY PAID BY MUNICI- PALITY		TRAVELLING EXPENSES PAID BY PROVINCE		TOTAL NUMBER OF CASES	TOTAL FINES AND FEES PAID TO PROVINCE	
				\$	C.	\$	C.	\$	C.		\$	C.
12	Glengarry Prescott and Russell Stormont	P. C. Bergeron	Cornwall	3,000.00				510.46		1,014	4,212.73	
		R. Labrosse	Vankleek Hill	3,500.00				630.84		1,140	4,541.07	
		J. S. Latchford (a)	Cornwall									
13	Cochrane Tenniskaming	S. Atkinson	Haileybury	3,750.00				1,777.26		4,133	15,115.52	
		E. R. Tucker	Cochrane	3,500.00				776.17		1,000	4,521.14	
		S. C. Platus (Deputy)	Timmins									
14	Nipissing	M. G. Gould (b)	North Bay	2,500.00				201.30		1,568	6,191.86	
15	Sudbury Manitoulin Parry Sound (West Portion)	W. M. Cooper	Sudbury	3,000.00				646.27		619	4,843.45	
		W. J. Golden	Little Current	1,200.00				250.84		164	704.75	
		A. D. Meldrum	Parry Sound	3,000.00				149.11		1,041	4,260.00	
		J. S. McKessock	Sudbury	3,500.00				25.92		5,879	7,790.65	
		E. Arthurs	Espanola	3,000.00				1,176.20		490	1,529.25	
16	Algoma	James McEwen	Sault Ste. Marie	3,000.00				22.45		1,727	3,172.28	
		C. D. LeMay (c)	Fort William	3,500.00				189.09		1,293	9,445.33	
		J. A. R. McCuaig (d)	Port Arthur	3,000.00				105.83		1,921	7,414.85	
		T. H. Wolie	Kenora	3,300.00				1,018.97		1,133	3,156.50	
17	Thunder Bay Kenora Patricia	H. L. Cruso	Fort Frances	3,000.00				200.92		353	1,499.85	
18	Rainy River											
TOTALS:										21,887.54	240,374	298,717.50

(a) J. S. Latchford appointed Deputy Magistrate 16th Apr., 1942.

(b) M. G. Gould appointed permanently 6th June, 1942.

(c) C. D. LeMay's salary increased to \$3500 per annum, 1st July, 1942.

(d) J. A. R. McCuaig resigned as Magistrate 30th June, 1942; appointed Deputy Magistrate 1st July, 1942.

JUVENILE COURTS AND OFFICERS

The Juvenile Delinquents Act (1908 Canada) has been proclaimed and
Juvenile Courts established in the following areas:

LOCATION	ADDRESS	JUVENILE COURT JUDGE	PROBATION AND CHILDREN'S AID OFFICERS
Brant County	Brantford	A. D. Hardy	J. P. Temple
Carleton County (including Ottawa)	Ottawa	A. J. Fraser	J. R. McKnight Maurice Racette
Dufferin County	Orangeville	Judge W. T. Robb	
Essex County	Windsor	D. M. Brodie A. J. Hanrahan (Deputy)	
Grey County	Owen Sound	E. C. Spereman	A. E. Trout
Haldimand County	Dunnville	(Vacant)	C. R. Bilger
Huron County	Stratford	J. A. Makins	H. T. Edwards
Lincoln County	St. Catharines	Judge J. G. S. Stanbury	H. Fonger
Middlesex County	London	D. B. Menzies	A. G. N. Bradshaw
Nipissing District	North Bay	J. H. McCurry	John Brown
Norfolk County	Simcoe	Judge E. S. Livermore	F. V. Miller
Oshawa (City)	Oshawa	F. S. Ebbs	O. M. Alger
Perth County	Stratford	J. A. Makins	Hugh Ferguson
Port Colborne (Town)	Niagara Falls	J. B. Hopkins	
Stormont, Dundas and Glengarry	Cornwall	P. C. Bergeron	H. C. Nugent
Prescott and Russell	Vankleek Hill	R. Labrosse	
Temiskaming District	Haileybury	S. Atkinson	J. R. McCarthy
Toronto (City)	Toronto	H. S. Mott Ross Hossack (Deputy)	H. S. Mott and staff
Waterloo County	Galt	J. R. Blake	Arthur Pullan
Wentworth County	Hamilton	H. A. Burbidge Jas. McKay (Deputy)	E. J. Leith

DIVISION COURTS, ONTARIO
List of Clerks and Bailiffs, Their County or District, Their Post Office Address, Number of Court, Number of Cases and Earnings

COUNTY OR DISTRICT	NO. OF COURT	POST OFFICE ADDRESS	NO. OF CASES ENTERED	CLERK	GROSS EARNINGS	BAILIFF	GROSS EARNINGS	
Algoma	1	Sault Ste. Marie	1,283	P. E. Day	\$ 4,925.35	Geo. L. Allan	\$ 2,830.30	
	2	Bruce Mines	14	Wm. White	55.85	Wm. White (Act'g)	42.00	
	3	Thessalon	46	Thos. E. Hill	203.50	John B. Hill	74.75	
	6	Richard's Landing	3	J. C. Martin	56.10	J. H. Hicks	28.30	
	7	Blind River	139	J. Carlyle	460.93		195.45	
	1	Brantford	840	F. J. Calbeck	3,364.75	R. Greenwood	1,838.69	
	2	Paris	91	J. B. Appleby	380.65	R. E. Haire	211.89	
Brant	3	St. George		G. F. Glaves	6.00	Alvin McIntyre	50.50	
	5	{Oakland {Scotland	7	George Knox	56.25	L. Wilson	52.80	
Bruce	1	Walkerton	97	A. J. Brown	535.00	W. R. Binkley	248.97	
	2	Teeswater	22	M. Jackin	108.20	M. Jackin (Act'g)	65.25	
	3	Kincardine	94	E. A. Henry	389.65	Thos. J. Blair	254.39	
	4	Paisley	10	Mrs. H. E. Elwes (Act'g)	31.74	M. Letch	20.10	
	5	{Port Eglm. {Southampton	41	J. J. Chapman	199.80	B. Robertson (Act'g)	20.00	
	7	Tara	12	J. R. Van Dusen	67.40	N. Murray	58.30	
	8	Warton	96	G. W. Taylor	415.65	T. W. Strong	66.05	
	11	Lucknow	23	E. H. Agnew	64.20	T. L. Boyle	298.82	
	12	Chesley	49	Wm. H. McCurdy	218.25	R. J. Moore	64.10	
	Carleton	1	Ottawa	3,318	Allan F. Moore	14,418.40	C. Lapierre	8,646.10
		2	Richmond	4	M. E. Mullan	115.55	M. E. Mullan (Act'g)	85.95
		3	Carp	10	J. W. Humphries	91.68	Fred R. Guy	67.10
4		Galetta	11	J. W. Dickson	90.30	C. Bridgwood	135.38	
5		North Gower	9	Fred R. Mills	35.55	Fred Willis	22.05	
6		{Metcalfe {Edwards	17	J. A. Waddell	59.68			
7		Ottawa	1,380	J. E. Cole	6,224.18	J. G. Rowan	53.00	
Cochrane	1	Cochrane	234	G. A. Kydd	920.25	J. M. Hoey	4,411.91	
	2	Timmins	2,577	E. H. Hill	5,917.18	O. Gauthier	776.94	
	3	{Matheson {Watabeag	152	John H. Cole	574.32	C. B. Alton	5,725.47	
						Fred C. James	603.82	

Dufferin	4	Kapuskasing.....	141	G. Desloges.....	528.20	G. Desloges.....	364.51
	5	Hearst.....	184	A. Fortin.....	878.64	W. J. Johnson.....	919.98
	6	Ansonville.....	225	W. J. Kenney.....	621.63	J. J. Nicholson.....	288.66
Elgin	1	Orangeville.....	59	W. C. Hopkins.....	279.85	W. R. Campbell.....	123.61
	2	Shelburne.....	16	T. P. McFadden.....	74.15	Jos. Tindale.....	25.55
	5	Grand Valley.....	15	Miss N. M. Foster (Act'g).....	96.23	C. A. Hodgson.....	117.60
	1	Aylmer.....	278	E. C. Monteith.....	1,438.90	C. A. Brooks.....	946.08
	3	St. Thomas.....	651	F. R. Palmer.....	2,697.75	A. C. Schleihaut.....	1,014.00
Elgin	4	{Dutton.....	87	A. McCallum.....	540.96	A. McCallum (Act'g).....	341.93
		{Wallacetown.....					
Essex	2	Amherstburg.....	89	H. T. Boyle.....	322.36	H. T. Boyle (Act'g).....	221.20
	3	Kingsville.....	40	E. L. Frost.....	204.60	W. Shaw.....	134.14
	4	Harrow.....	90	J. A. Munger.....	378.46	R. K. Buchanan.....	192.93
	5	Leamington.....	233	C. A. Edsall.....	1,053.05	W. Jeffery.....	784.52
	6	Belle River.....	90	Mrs. A. Wilkinson.....	368.30	J. N. Mousseau.....	203.75
	7	Windsor.....	2,719	L. A. Deziel.....	15,723.15	Chas. E. Bayley.....	10,953.85
	8	Essex.....	95	H. R. Johnston.....	418.85	H. R. Johnston (Act'g).....	308.54
	9	{Comber.....	32	Wm. A. Keith.....	146.05	A. C. Gagnier.....	88.30
		{Stoney Point.....					
Frontenac	1	Kingston.....	926	H. J. Byron.....	3,226.55	H. C. Amey.....	2,182.45
	4	Vernon.....	29	H. W. Asselstine.....	103.55	E. Goodberry.....	90.05
	6	Sharbot Lake.....	39	E. B. Buell.....	153.09	Wm. J. Thomlison.....	65.00
Grey	1	Owen Sound.....	501	H. G. Foot.....	2,263.00	E. Stanley.....	1,044.65
	2	Durham.....	103	P. Ramage.....	397.89	Wm. C. Sharp.....	213.80
	3	Meaford.....	153	Mrs. W. H. Chapple (Act'g).....	544.93	W. H. Arthur.....	269.10
	4	Clarksburg.....	37	B. Hamilton.....	177.76	W. H. Arthur.....	116.11
	5	Flesherton.....	41	J. A. Richards.....	200.71	M. Wilson.....	169.70
	6	Chatsworth.....	21	A. Findlay.....	139.90	M. E. Galbraith.....	113.70
	7	Hanover.....	209	D. D. Brigham.....	693.45	H. Boetiger.....	355.37
	8	Markdale.....	40	G. A. Beaton.....	167.78	G. S. Dundas.....	120.54
Haldimand	1	Caledonia.....	26	Miss H. J. McGregor.....	124.20	C. H. Shea.....	86.90
	2	Cayuga.....	23	Thos. E. Lishman.....	78.26	Thos. E. Lishman.....	41.45
	3	Dunnville.....	96	Miss H. McIndoe.....	418.81	Courtland Gee.....	301.30
	4	Jarvis.....	22	Moyes C. Honey.....	112.05	Moyes C. Honey.....	116.60
Haliburton	1	Minden.....	28	R. J. Smith.....	111.85	J. H. Graham.....	99.40
	2	Haliburton.....	50	A. C. Schofield.....	164.68	D. Carnochan.....	145.40
Haliburton	4	Tory Hill.....	14	A. E. Boyce.....	107.83	H. A. Mumford.....	85.65

DIVISION COURTS, ONTARIO (Cont'd)

COUNTY OR DISTRICT	No. OF COURT	POST OFFICE ADDRESS	No. OF CASES ENTERED	CLERK	GROSS EARNINGS	BAILIFF	GROSS EARNINGS	
Halton	1	Milton	122	B. Knight	\$ 504.90	G. J. Battin	\$ 233.27	
	2	Oakville	86	J. H. Chambers	324.10	A. Handy	276.39	
	3	Georgetown	80	E. C. Thompson	253.30	Wm. Ward	103.60	
	4	Acton	99	Wilfred Coles	220.60	Wilfred Coles	129.55	
	6	Burlington	69		264.70		236.60	
								1,930.52
Hastings	1	Belleville	786	H. B. Wilson	3,158.55	C. B. Elliott	48.50	
	2	Coe Hill (St. Ola	11	H. G. Lehigh (Act'g)	68.86	E. Carroll	144.55	
	4	Tweed	78	J. G. Frost	520.00	Alfred Davis	88.20	
	5	Stirling	37	J. E. O'Donnell	168.05	E. A. Lacey	250.22	
	6	Madoc	154	K. T. Nicol (Act'g)	563.26	J. Philip Rivers	19.70	
	7	Deseronto	33	Mary C. Maher	48.80	Mary C. Maher	74.25	
	8	Frankford	23	W. N. Simmons	146.10	F. A. Ferguson	1,228.71	
	9	Trenton	565	O. W. Pierce	1,941.75	O. W. Pierce	102.55	
	10	Marmora	18	G. R. Hartley	118.00	M. J. O'Connor	62.00	
	11	Marmouth	19	M. J. Flynn	99.10	Wm. Carswell	309.60	
	12	Bancroft		J. F. Reid	(No report)	R. F. Delyea		
	Huron	1	Goderich	168	J. N. Kernighan	580.12	J. M. Govenlock	185.24
2		Seaforth	88	E. C. Chamberlain	359.86	N. Kennedy	78.65	
3		Clinton	34	H. T. Rance	127.55	D. Denman	97.10	
4		Brussels	12	A. A. Lamont	101.05	F. E. Willis	171.30	
5		Exeter	53	Jas. H. Grieve	179.10	W. J. Brown	68.10	
8		Wingham	22	W. C. Adams	123.35		112.58	
9		Wroxeter	16	Thomas Brown	83.45		129.70	
10		Zurich	26	A. J. Kalbfleisch	110.14	W. Fritz	75.00	
16		Crediton	16	F. W. Morlock	70.58	H. Lewis	60.00	
11		Blyth	30	Mrs. M. L. Hall (Act'g)	93.65	J. E. Tamen		
								423.94
Kenora		1	Kenora	252	W. Dolman	887.93	Harry S. Murphy (Act'g)	141.05
		Red Lake				Dan Wright (Act'g)	189.88	
	3	Dryden	66	J. E. Gibson	272.02	M. H. Badger		
4	Stouxt Lookout	103	J. E. Cole	359.04				
Kent							2,401.62	
	1	Chatham	868	P. K. Morley	3,052.47	R. Thayer		

2	Ridgetown	92	H. P. Stennett	457.95	T. Priestley	313.25
3	Blenheim	121	H. E. Wells	461.15	Roy Smale	265.00
4	Blenheim	147	W. Nudds	710.81	C. W. Springsteen	293.00
5	Wallaceburg	263	G. F. Glassford	949.95	Joe M. Hess	585.27
6	Bothwell	73	I. A. MacLean	401.92		
7	Thamesville	115	Mrs. E. Williams	539.20	John McEachren	287.45
	Tilbury				Mrs. E. Williams (Act'g)	324.23
1	Sarnia	986	J. J. Langan	3,394.80	L. M. Duncan	2,230.35
2	Watford	22	C. A. Class	117.60	Robert Auld	83.77
3	Florence	8	R. D. Bodkin	40.70	Wilfrid Lindsay	38.05
4	Forest	25	A. H. Bannister	85.30	G. Karr	53.15
5	Theford	31	J. H. Crawford	152.26	G. Sheppard	78.00
6	Petrolia	155	Mrs. F. Reid	477.33	J. A. Taylor	401.04
7	Alvinston	6	Thos. Allison	38.20	Roy H. Croft	31.20
1	Perth	69	J. H. Devlin	333.05	J. H. Devlin (Act'g)	161.95
2	Lanark	32	E. J. Tennant	114.40	J. T. Molyneux	125.46
3	Carleton Place	57	Wm. H. Matthews	296.43	Robert White	160.40
4	Smith's Falls	467	Wm. E. Halpin	1,203.00	J. Millar	477.55
5	Almonte	26	H. G. Dalmore	145.20	J. Cochrane	114.05
1	Brockville	560	H. H. Webb	2,004.46	J. D. Wetherell	1,404.81
2	Prescott	147	F. B. Robinson	585.25	E. B. Rickey	338.94
3	Gananoque	120	C. Sine	469.07	John A. Talbot	298.05
4	Kemptville	30	M. E. Waterson	104.05	B. F. Dangerfield	41.00
5	Merrickville	10	M. G. Corbett	54.50	A. L. Telford	22.50
6	Delta	22	W. W. Phelps	94.35	H. W. Imerson	(No report)
7	Toledo and Newbliss	21	I. E. Lockwood	114.95	R. R. Eaton (Act'g)	78.33
8	Newboro	23	E. J. Purcell	74.82	H. B. Pyne	48.40
9	Athens	12	G. G. Root	56.60	E. J. Purcell (Act'g)	34.57
12	Mallorytown	28		86.39	G. G. Root	44.30
1	Napanee	226	E. J. Pollard	889.06	G. A. Johnston	569.16
7	Tarnworth	20	H. A. Reynolds	111.77		119.38
8	Flinton	21	H. Hasler	87.95	M. A. Wood	56.79
9	Denbigh	8	C. P. Stern	36.75	H. O. Fritsch	28.20
2	St. Catharines	1,207	A. H. Trapnell	4,974.53	W. McClelland	3,091.66
3	Smithville	26	G. W. Cosby	159.90	H. Gracey	161.13
5	Grimsey	192	Byron A. Smith	786.56	J. K. Harstone	413.51
1	Gore Bay	28	W. I. Wagg	119.25	M. L. Davidson (Act'g)	34.20
2	Little Current	63	W. A. Sims	245.10	Roy Vanzant	116.94
3	Manitowaning	8	J. R. W. Phillips	43.40	J. R. W. Phillips	17.92

DIVISION COURTS, ONTARIO (Cont'd)

COUNTY OR DISTRICT	No. OF COURT	POST OFFICE ADDRESS	No. OF CASES ENTERED	CLERK	GROSS EARNINGS	BAILIFF	GROSS EARNINGS
					\$ c.		\$ c.
Middlesex	1	London	1,034	C. H. Foster	4,023.50	A. E. Sherlock	1,969.23
	2	Parkhill	49	Alex. G. Cameron	182.76	Alex. G. Cameron	78.58
	3	Lucan	23	J. R. Murray	197.39	J. R. Murray (Act'g)	nil
	4	Delaware	13	J. H. Matthews	91.82	G. W. Ashby	84.07
	5	Glencoe	42	Charles George	228.90	S. G. Humphries	155.20
	6	Strathroy	46	C. Dennis	236.07	Ed. Upton	136.92
	7	Dorchester Station	13	H. A. McIntyre	107.13		
	8	Glanworth					
	9	London	610	W. P. Simpson	2,331.58	J. McMillan W. R. Campbell	78.35 1,115.29
Muskoka	1	Bracebridge	88	D. T. Hodgson	306.20	F. H. Sander	286.60
	2	Port Carling	51	J. B. Lindsell	159.50	W. E. Massey	nil
	3	Gravenhurst	114	H. G. Harper	450.45	H. R. King	43.05
	3	Huntsville				A. W. Plowright	275.52
Nipissing	1	Sturgeon Falls	149	L. Rod. Vannier	757.13	J. O. Brosseau	483.07
	2	Mattawa	11	C. A. Fink	51.65	C. A. Fink (Act'g)	28.35
	3	North Bay	417	J. J. Dennis	1,652.36	J. D. Lang (Act'g)	1,182.88
Norfolk	1	Simcoe	270	H. W. Jones	1,074.03	Jas. R. Bull	706.46
	2	Waterford	45	D. A. Massecar	158.00	R. C. McMichael	125.50
	3	Teeterville		Ed. Meredith	(No report)		
	4	Windham Centre	139	Miss M. G. Lawson	630.20	J. Baker	(No report)
	6	Port Rowan	61	H. C. Mitchener	273.97	A. W. Eitel	370.82
	7	St. Williams					
	7	Fairground		C. S. Burger	10.14	H. C. Mitchener (Act'g)	242.36
	8	Port Dover	16	W. E. Wicker	128.32	C. S. Burger W. E. Wicker	27.75 40.70
Northumberland and Durham	1	Bowmanville	147	Mrs. R. Bird (Act'g)	558.65	R. M. Jamieson	294.70
	2	Newcastle	2	Miss I. M. Rineh	15.68	T. W. Jackson	3.70
	3	Port Hope	148	S. R. Caldwell	563.64	F. C. Lingard	298.49
	4	Millbrook	31	J. J. Clarke	134.89	J. W. Hutcheson	56.25
	5	Colborne	160	Mrs. M. Ewart	508.95	D. Ewart	340.40
	7	Colborne	11	John W. McCarl	45.90	C. M. Allen	70.29
	8	Brighton	64	J. H. McCann	258.00	S. C. Cheer	206.29

	9	Warkworth.....	37	W. Grant Allen	132.80	W. Grant Allen.	96.75
	10	Wooler.....	12	E. Nelson	48.80	W. J. Stacey	26.35
	11	Campbellford	185	R. N. Morrison	572.43	J. J. Lewis Hay	508.00
Ontario.....							
	1	Whitby.....	347	Wm. K. Cooke (Act'g)	1,594.21	Wm. K. Cooke	1,228.96
	2	(Claremont	81	T. Gregg	330.85	B. Jameson	400.86
	3	Balsam	59	Geo. R. Davey	224.53	G. R. Till	88.00
	4	Port Perry	22	W. Tunstell	103.28	B. F. Coombe	97.30
	5	Greenbank	21	S. F. Brandon	86.70	S. F. Brandon (Act'g)	50.44
	6	Uxbridge	27	F. R. McMillan	83.10	D. Campbell	39.30
	8	Cannington	1,001	Mrs. M. T. E. Smith (Act'g)	4,472.19	P. H. Jobb	3,035.46
		Beaverton					
		Oshawa					
Oxford.....							
	1	Woodstock	696	W. Chas. Orum	2,530.62	F. L. Clarkson	1,380.02
	2	Drumbo	48	L. E. Peterson	121.25	John McVittie	79.95
	3	Embro	27	John A. McKay	120.00	E. Collins	90.00
	4	Norwich	75	H. C. Cavley	303.90	H. Forsyth	186.70
	5	Ingersoll	288	R. S. Clark	1,109.80	W. F. Markham	618.80
	6	Tilsonburg	286	H. Berry	976.11	M. G. Smith	897.04
	7	Tavistock	31	C. J. Kaufman	103.90	J. Schipling	60.45
Parry Sound.....							
	1	(Parry Sound	501	Mrs. K. E. Shea	2,469.22	N. D. MacKay	1,395.30
		Rosseau				G. A. Atkinson	2.20
		Dunchurch				R. Gibson	(No report)
	4	Burk's Falls	45	J. Hilliar	213.81	G. E. Beals (Act'g)	(No report)
	6	Powassan	18	L. G. Phillips	78.96	John A. Lang	115.80
	7	South River	32	J. S. Cole	125.10	C. A. Firman	72.61
Peel.....							
	1	Brampton	124	T. W. Thomson	539.35	B. Denison	417.91
	2	(Cooksville	76	G. M. Harris	491.83	George Giles	564.87
	3	(Lorne Park					56.35
		Caledon	10	Douglas Pattullo	50.35	D. W. Forbes	728.59
Perth.....							
	1	Stratford	470	James Stewart	1,671.34	Z. McCallum	464.18
	2	Mitchell	35	J. T. Levy	239.19	Wm. Billings	(No report)
	3	St. Mary's	54	A. O. Pringle	(No report)	S. J. Miller	135.60
	5	Milverton	54	J. Ed. Weir	150.10	W. J. Roberts (Act'g)	449.64
	6	Listowel	135	Miss Olive I. Hetbein	647.20	Nagle E. Phelan	1,970.09
Peterborough.....							
	1	Peterborough	517	C. J. Seymour	3,031.71	John Marks	90.70
	2	Norwood	38	J. J. Stewart	157.50	G. Lean	29.80
	4	Apsley	7	Mrs. M. Kilborn	27.24		

DIVISION COURTS, ONTARIO (Cont'd)

COUNTY OR DISTRICT	No. OF COURT	POST OFFICE ADDRESS	No. OF CASES ENTERED	CLERK	GROSS EARNINGS	BAILIFF	GROSS EARNINGS	
Prescott and Russell	2	Vankleek Hill	26	C. McKinnon	\$	R. Martin	\$ c.	
	4	Plantagenet	58	F. Lapensee	94.10	Wm. Parisien	175.85	
	5	Cumberland	10	John McMillan	197.75	John McMillan (Act'g)	105.55	
	6	Embrun	26	J. A. Lacombe	62.95	Lorenzo Des Rosters	61.29	
	7	Hawkesbury	184	R. C. Berthiaume	147.02	J. H. Gelineau	92.00	
	8	Fournier	18	Mrs. A. McCusker	592.71	Ira Gates	362.72	
	9	St. Bernardin, R.R. 2	16	J. D. Preseault	101.10	J. Lacombe	76.75	
	10	Alfred	52	Lucien Regnier	55.70	A. Therrien	25.60	
	11	Limoges	35	Peter A. Gagne	241.70	A. L. Macdonald	131.80	
	Prince Edward	1	Pictou	146	H. R. Way	647.10	H. J. Ringier	293.70
		5	Wellington	42	H. A. Jolley	155.80	W. E. H. Young	126.10
Rainy River	1	Fort Frances	125	Mrs. C. E. Hollands	597.81	.....	342.15
	2	Emo	9	E. T. McComb	37.40	C. Roy Austin	25.70	
	3	Rainy River	22	K. C. Grimshaw	106.40	D. A. McQuarrie	103.20	
Renfrew	1	Pembroke	348	A. Collins	1,516.70	P. J. Code	1,193.55	
	2	Beachburg	9	James Benne	37.59	H. Werle	23.80	
	3	Renfrew	169	A. J. Devine	696.70	H. H. Stewart	445.14	
	4	Arnprior	85	R. A. Jeffery (Act'g)	550.78	.....	207.05
	5	Eganville	22	C. G. Reinke	162.00	W. J. McKay	(No report)	
	6	Cobden	35	H. G. McGinn	149.90	W. O'kum	167.90	
	7	Killaloe Station	114	P. J. Harrington	369.40	George Wilson	378.85	
Simcoe	1	Barrie	164	George Wilson	729.97	George Wilson	510.97	
	2	Braithford	21	P. P. Stephenson	86.78	P. P. Stephenson (Act'g)	58.51	
	3	Beeton	20	B. Wright	95.65	D. W. Watson	74.07	
	4	Collingwood	142	W. F. Toner	711.48	H. McLean	447.45	
	5	{Craighurst Hillsdale	15	T. C. Craig	55.30	T. C. Craig (Act'g)	33.10	
	6	Orillia	564	Mrs. A. E. Smith (Act'g)	1,877.20	W. D. Crow	727.69	
	7	New Lowell	22	Mrs. R. Carter (Act'g)	147.25	Oscar Rowe	105.92	
	8	Alitson	114	H. E. Dunn	(No report)	G. Armstrong (Act'g)	(No report)	
	10	Coldwater	300	C. M. Robinson	308.40	W. E. Jackman	105.90	
	11	Midland	300	Geo. T. Goodlen	1,411.21	.....	751.97

Stormont, Dundas and Glengarry.....	2	Alexandria.....	P. J. Morris.....	396.61	P. J. Morris (Act'g).....	177.00
		North Lancaster.....			J. V. Campeau.....	(No report)
		Williamstown.....			E. Fortin.....	70.00
	3	Cornwall.....	J. F. Denny.....	2,864.83	A. D. Snetsinger.....	2,000.18
	4	Aultsville.....	Geo. T. Sampson.....	49.00	E. MacDougall.....	26.35
	5	Morrisburg.....	M. A. Campbell.....	338.30	R. L. Duval.....	182.90
	6	Iroquois.....	W. E. Fitzsimmons.....	465.55	M. J. Smith.....	261.55
	7	Hallville (Mountain).....	Ed. Bush.....	119.34	Ivan Christie.....	92.90
	8	Finch.....	A. M. McDougall.....	121.50		
	10	Berwick.....			W. W. Henry.....	102.15
	11	Chesterville.....	Keith Nash.....	433.15	D. A. McDonald.....	271.88
	26	Moose Creek.....	M. MacLeod.....	100.24	Wm. Legault.....	121.23
	12	Maxville.....	J. W. Grant.....	153.04	Wm. Dousett.....	125.90
Sudbury.....	1	Sudbury.....	D. Cameron.....	9,834.10	J. C. Gravelle.....	5,142.37
	2	Foleyton.....			F. M. Lincker.....	(No report)
	3	Chelmsford.....	Ad. Joliat.....	175.55		
	4	Webwood.....	J. C. McMillan.....	58.57	F. A. Van Norman.....	39.90
	5	Warren.....	R. H. Wilson.....	129.32	R. H. Wilson (Act'g).....	82.88
		Noelville.....			D. Geroux.....	72.45
		Chapleau.....	George Hunt.....	524.95	P. E. Scott.....	284.85
Teniskaming.....	1	Haileybury.....	H. R. Jenkins.....	456.36	H. E. Blackwall.....	282.54
	2	New Liskeard.....	J. H. Brown.....	493.65	Thos. R. Mills (Act'g).....	232.25
	3	Englehart.....	A. J. Catt.....	239.95	Wm. McPherson.....	119.65
	4	Elk Lake.....			H. E. Norton.....	109.45
	5	Kirkland Lake.....	Mrs. D. Eady (Act'g).....	3,221.00	E. C. Carmichael.....	1,852.12
		Larder Lake.....	Mrs. A. M. Mageau.....	856.37	Wm. Noyes (Act'g).....	513.67
Thunder Bay.....	1	Port Arthur.....	Miss P. C. Mitchell.....	2,043.65	John A. Richmond.....	1,558.46
	2	Nipigon.....	W. L. Wade.....	24.76	Harold Cole.....	24.75
	3	Fort William.....	Thomas Dow.....	3,911.95	F. G. Silver.....	2,422.55
	4	Schreiber.....	C. C. Skinner.....	188.78	C. C. Skinner.....	99.95
	5	Geraldton.....	L. Dreany.....	661.00	D. W. Rose.....	441.00
Victoria.....	2	Hornepayne.....	J. J. Stewart.....	227.35	A. H. Morrison.....	142.17
	5	Fenelon Falls.....	J. A. Carroll.....	1,612.88	A. E. Minthorne.....	984.56
	7	Lindsay.....	J. O. McInnis.....	41.05	J. A. Carroll (Act'g).....	
		Kirkfield.....			L. R. Grant.....	36.25
Waterloo.....	1	Kitchener.....	Carl E. Pequegnat.....	4,988.75	A. Gies.....	2,802.77
	2	Preston and Hespeler.....	H. G. Marshall.....	985.85	H. McKellar.....	573.60
	3	Galt.....	Mrs. H. G. Clarke.....	1,417.70	C. Teather.....	789.30
	4	New Hamburg.....	L. W. Ritz.....	136.65	E. Scherer.....	140.82
	5	Linwood.....	John Heimbach.....	54.90	S. Friedman.....	26.70
	6	Conestogo.....	O. A. Huehn.....	154.45	H. Holle.....	118.52

DIVISION COURTS, ONTARIO (Concl'd)

COUNTY OR DISTRICT	No. OF COURT	POST OFFICE ADDRESS	No. OF CASES ENTERED	CLERK	GROSS EARNINGS	BAILIFF	GROSS EARNINGS
Welland	1	Welland	925	Mrs. H. J. Reilly (<i>Act'g</i>)	\$ 5,066.15	W. E. Taylor	\$ 2,546.44
	3	Fort Erie	256	Wm. A. Gibson (<i>Act'g</i>)	1,242.58	Jas. Opic	757.13
	4	Niagara Falls	1,088	E. M. McMurray	3,826.82	A. H. Collett	219.95
	5	Thorold	121	D. J. C. Munro	262.31	M. Petrick	1,523.26
	6	Port Colborne	858	A. P. McAvoy	2,943.41	J. G. McDonald	
Wellington	1	Guelph	1,073	R. D. Stewart	4,012.80	C. L. Kearns	1,928.98
	2	Paslinch	15	W. A. Nicoll	51.43	W. Alex. Nicoll	40.05
	4	Fergus	121	J. F. Beattie	438.30	J. C. Foreman (<i>Act'g</i>)	178.25
	5	Erin	24	E. Speirs	93.10	E. Speirs	66.70
	6	Elora	17	J. C. Scott	103.20	J. C. Foreman (<i>Act'g</i>)	71.90
	7	Drayton	19	B. R. Amy	109.41	J. G. A. McEwen	76.01
	8	Arthur	71	G. F. Smith	274.33	W. R. B. Tindale	139.95
	10	Harriston	37	C. L. Eedy	181.05	M. Neil	102.90
	11	Mount Forest	134	John A. Calder	468.60	Stephen Flynn (<i>Act'g</i>)	176.45
	Wentworth	1	Hamilton	1,816	Miss K. M. White	7,520.85	A. B. Doughty	4,432.46
2		Dundas		F. J. Suter	(No report)	C. H. Lampkin	(No report)
3		Watertown	116	M. Williamson	368.00	A. J. Lovejoy	71.90
4		Lynden	27	A. R. Mannen	192.61	C. H. Lampkin	119.29
5		Stoney Creek	21	J. M. Jackson	106.55		
		{Hamilton, R.R. 5					
9		Hamilton (Ct. House)	1,683	R. C. Gardner	8,046.70	A. Tune	68.90
		{Toronto (City Hall)					
1			5,912	F. G. J. McDonagh	27,478.75	F. F. Powke (430 Bay St.)	8,437.74
York	2	Markham	22	A. P. Graham	143.65	E. Wurm	133.79
	3	Richmond Hill	68	J. R. Herrington	255.70	L. E. Clement	220.50
	4	Newmarket	146	F. S. Thompson	519.40	P. Trivett	227.52
	5	Sutton	31	G. M. Morrison	137.51	W. A. Ego	63.35
	6	Aurora	61	W. H. Taylor	273.95	H. E. Teasdale	190.30
	7	Woodbridge	71	C. F. Lewis	267.74	C. F. Lewis	173.28
	8	West Toronto	2,296	J. C. McFarlane	11,700.15	W. T. Bailey	8,288.75
	9	Birch Cliff	1,336	W. T. Kenny	6,454.45	H. Saunders	4,033.92
	11	New Toronto	303	Miss G. A. Coffey	1,140.93	M. J. Hennessey	622.26

**SHERIFFS, LOCAL REGISTRARS, DEPUTY REGISTRARS,
COUNTY COURT CLERKS AND SURROGATE REGISTRARS**

- Margaret Mulcahy, of Pembroke, Ont., to be Deputy Local Registrar of the Supreme Court, Deputy Registrar of the Surrogate Court and Deputy Clerk of the County Court in and for the County of Renfrew.—*Gazette, 3rd Jan., 1942.*
- Mildred Justice, of Barrie, Ont., to be Deputy Registrar of the Surrogate Court in and for the County of Simcoe.—*Gazette, 3rd Jan., 1942.*
- Marie Marguerite Madeline Plouffe, of North Bay, Ont., appointed Deputy Local Registrar, S.C.O., Deputy Clerk of the District Court and Deputy Registrar of Surrogate Court.—*Order-in-Council, 1st May, 1942.*
- Grant R. McLennan, of Almonte, Ont., appointed Sheriff, Local Registrar, S.C.O., Clerk of the County Court and Registrar of the Surrogate Court for the County of Lanark.—*Order-in-Council, 24th May, 1942.*
- Sidney Granville Sims, of Hamilton, Ont., appointed Local Registrar, S.C.O., County Court Clerk and Surrogate Registrar, and Acting Official Receiver in Bankruptcy, *pro tem.*—*Order-in-Council, 12th Aug., 1942.*
- Bernice Alberta Farrance, of Hamilton, Ont., appointed Deputy Local Registrar, S.C.O., Deputy County Court Clerk and Deputy Surrogate Registrar for the County of Wentworth.—*Order-in-Council, 1st Sept., 1942.*
- William G. Pugsley, one of His Majesty's Counsel, of the City of Ottawa, Ont., to be Local Master of the Supreme Court, Local Registrar of the Supreme Court, Local Master of Titles, in and for the County of Carleton, and Official Receiver in Bankruptcy for Division Number Twelve.—*Gazette, 17th October, 1942.*
- Edward F. Donohoe, of Kitchener, Ont., appointed Surrogate Registrar for the County of Waterloo.—*Order-in-Council, 22nd Dec., 1942, effective 1st Jan., 1943.*

CROWN ATTORNEYS AND CLERKS OF THE PEACE

- Clarence F. Tuer, one of His Majesty's Counsel, of Haileybury, Ont., appointed Acting Crown Attorney and Acting Clerk of the Peace in and for the District of Temiskaming during the absence on military service of Dalton Dean, Acting Crown Attorney and Acting Clerk of the Peace in and for the said District of Temiskaming.—*Gazette, 1st Aug., 1942.*
- Claude Campbell Savage, one of His Majesty's Counsel, of the City of London, Ont., to be Crown Attorney and Clerk of the Peace in and for the County of Middlesex.—*Gazette, 21st Nov., 1942, effective from 1st Dec., 1942.*

LOCAL MASTERS, S.C.O., COUNTY AND SURROGATE JUDGES

- His Honour Judge H. E. Grosch to be Judge of the Surrogate Court and Local Master, S.C.O.—*Order-in-Council, 28th May, 1942.*
- His Honour Judge J. C. M. German appointed Judge of the County Court, United Counties of Northumberland and Durham.—*Order-in-Council, 28th May, 1942.*
- His Honour Judge E. S. Livermore, to be Judge of the Surrogate Court and Local Master of the Supreme Court in and for the County of Norfolk.—*Gazette, 31st Oct., 1942.*
- Appointment of His Honour Judge H. E. Grosch, by Order-in-Council, 28th May, 1942, as Local Master, S.C.O., is revoked by *Order-in-Council, 22nd Dec., 1942.*

MAGISTRATES AND DEPUTY MAGISTRATES

- Frederick Carter Macdonald, of Beaverton, Ont., to be a Deputy Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 3rd Jan., 1942.*
- Ivan Burns Craig, of the City of Chatham, Ont., Barrister-at-Law, to be a Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 3rd Jan., 1942.*
- A. Bernard Collins, K.C., of the City of Belleville, Ont., appointed a Deputy Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 24th Jan., 1942.*
- Joseph Douglas McNish, K.C., of the City of Toronto, Ont., to be a Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario, and also in and for the City of Toronto.—*Gazette, 11th Apr., 1942.*
- John Synan Latchford, of Cornwall, Ont., appointed a Deputy Magistrate for the Province of Ontario.—*Order-in-Council, 16th Apr., 1942.*
- Charles Weir, of the City of Sarnia, Ont., Barrister-at-Law, to be appointed a Deputy Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 25th Apr., 1942.*
- J. A. R. McCuaig, of Port Arthur, Ont., to be Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 25th Apr., 1942.*
- Wilson N. Robinson, of Oakville, Ont., appointed a Deputy Magistrate for the Province of Ontario.—*Order-in-Council, 28th May, 1942.*
- Maitland Goldwin Gould, of North Bay, Ont., appointed Magistrate for the Province of Ontario in room and stead of J. H. McCurry, retired.—*Order-in-Council, 28th May, 1942.*
- Fred. S. Doyle, of Smith's Falls, Ont., appointed a Deputy Magistrate for the Province of Ontario.—*Order-in-Council, 4th June, 1942.*
- Leslie MacDonald Ball, Barrister-at-Law, of the City of Woodstock, Ont., to be a Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario during the absence on military service of R. G. Groom, Magistrate of Woodstock, Ont.—*Gazette, 11th July, 1942.*
- Allan J. Fraser, to be a Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 21st Nov., 1942.*

William John Golden, Deputy Magistrate of Little Current, Ont., to be a Magistrate (and also a Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 19th Dec., 1942.*

Hugh Robert Polson, of Kitchener, Ont., appointed a Magistrate in and for the Province of Ontario.—*Order-in-Council, 22nd Dec., 1942, effective 1st Jan., 1943.*

JUVENILE COURT JUDGES AND PROBATION OFFICERS

G. E. Strike, of Ottawa, Ont., appointed Acting Judge of Juvenile Court for the City of Ottawa during illness of J. F. McKinley.—*Order-in-Council, 23rd Apr., 1942.*

R. Labrosse, of Vankleek Hill, Ont., appointed Acting Judge of Juvenile Court for the United Counties of Prescott and Russell.—*Order-in-Council, 28th May, 1942.*

A. H. Lief, of Ottawa, Ont., appointed Acting Judge of Juvenile Court for the County of Carleton.—*Order-in-Council, 15th June, 1942.*

J. B. Hopkins, of Niagara Falls, Ont., appointed Juvenile Court Judge for the Town of Port Colborne, in room and stead of J. C. Massie, deceased.—*Order-in-Council, 1st Sept., 1942.*

Order-in-Council dated 23rd Apr., 1942, appointing G. E. Strike, of Ottawa, Ont., as Acting Judge of Juvenile Court in and for the City of Ottawa be revoked.—*Order-in-Council, 1st Sept., 1942.*

His Honour Judge E. S. Livermore, County Court Judge for the County of Norfolk, appointed Judge of Juvenile Court for the County of Norfolk.—*Order-in-Council, 27th Oct., 1942.*

Maurice Racette, of Ottawa, Ont., appointed Assistant Probation Officer for the County of Carleton.—*Order-in-Council, 27th Oct., 1942.*

Allan J. Fraser, of Ottawa, Ont., appointed Judge of Juvenile Court and Senior Probation Officer for the City of Ottawa and County of Carleton.—*Order-in-Council, 10th Nov., 1942.*

LOCAL MASTERS OF TITLES AND REGISTRARS OF DEEDS

Alexander W. Bell, of Oshawa, Ont., to be Local Master of Titles for the County of Ontario.—*Gazette, 3rd Jan., 1942.*

Alexander W. Bell, of Oshawa, Ont., to be Registrar of Deeds for the Registry Division of the County of Ontario.—*Gazette, 3rd Jan., 1942.*

Chas. A. Wilson, of Cochrane, Ont., appointed Acting Deputy Local Master of Titles for the District of Cochrane.—*Order-in-Council, 1st May, 1942.*

R. D. Bray, of Ottawa, Ont., appointed Deputy Local Master of Titles, *pro tempore*, for the County of Carleton, including City of Ottawa.—*Order-in-Council, 24th June, 1942.*

Miss Margaret Sutherland, of Fort William, Ont., appointed Deputy Local Master of Titles for Registry Division of the District of Fort William.—*Order-in-Council, 2nd Oct., 1942.*

Marie R. A. A. Levesque, of Cochrane, Ont., appointed Acting Deputy Local Master of Titles for the District of Cochrane.—*Order-in-Council, 10th Nov., 1942.*

John Joseph McDonald, of Arthur, Ont., appointed Registrar of Deeds for the Registry Division of North Wellington.—*Order-in-Council, 22nd Dec., 1942.*

JUSTICES OF THE PEACE

- Albert Gingras, of Verner, Ont., appointed a Justice of the Peace for the District of Nipissing.—*Order-in-Council, 2nd Apr., 1942.*
- Alex. McDonald, Mattawa, Ont., appointed a Justice of the Peace for the District of Nipissing.—*Order-in-Council, 2nd Apr., 1942.*
- George Miller Watts, of Shelburne, Ont., appointed a Justice of the Peace for the County of Dufferin.—*Order-in-Council, 15th June, 1942.*
- Arthur William Nicol, of Leaside, Ont., appointed a Justice of the Peace for the Province of Ontario.—*Order-in-Council, 30th June, 1942.*
- Milo J. Smith, of Chatham, Ont., appointed a Justice of the Peace for the County of Kent.—*Order-in-Council, 8th July, 1942.*
- Fred. Lowden Wright, of Acton, Ont., appointed a Justice of the Peace for the County of Halton.—*Order-in-Council, 14th July, 1942.*
- William Leonard Dreany, of Geraldton, Ont., appointed a Justice of the Peace for the District of Thunder Bay.—*Order-in-Council, 14th July, 1942.*
- James Albert Knowles, 48 De Vere Gardens, Toronto, appointed a Justice of the Peace for the County of York.—*Order-in-Council, 14th July, 1942.*
- Walter B. Fenwick, of Toronto, Ont., appointed a Justice of the Peace for the County of York.—*Order-in-Council, 14th July, 1942.*
- Edwin Roy Sayles, of Renfrew, Ont., appointed a Justice of the Peace for the County of Renfrew.—*Order-in-Council, 15th July, 1942.*
- William Ronald Cargill, of Moosonee, Ont., appointed a Justice of the Peace for the District of Cochrane.—*Order-in-Council, 2nd Oct., 1942.*
- Edric S. Johnson, of Grimsby, Ont., appointed a Justice of the Peace for the County of Lincoln.—*Order-in-Council, 2nd Oct., 1942.*
- Miss Mary Louise Locke, of Sandwich, Ont., appointed a Justice of the Peace for the County of Essex.—*Order-in-Council, 2nd Oct., 1942.*
- Earl Spencer Scott, of Arthur, Ont., appointed a Justice of the Peace for the County of Wellington.—*Order-in-Council, 10th Nov., 1942.*
- Mrs. Ethel Welch, of Simcoe, Ont., appointed a Justice of the Peace for the County of Norfolk.—*Order-in-Council, 24th Nov., 1942.*
- George Arnold Southern, of Port Arthur, Ont., appointed a Justice of the Peace for the District of Thunder Bay.—*Order-in-Council, 24th Nov., 1942.*
- Arthur Edmond Joseph Falardeau, of Kapuskasing, Ont., appointed a Justice of the Peace for the District of Cochrane.—*Order-in-Council, 24th Nov., '42.*
- Christopher Ferdinand Airey, of Niagara Falls, Ont., appointed a Justice of the Peace for the Province of Ontario.—*Order-in-Council, 22nd Dec., 1942.*
- Gordon Frederick Graves, of St. George, Ont., appointed a Justice of the Peace for the County of Brant.—*Order-in-Council, 22nd Dec., 1942.*
- Barney Weiss, of Ottawa, Ont., appointed a Justice of the Peace for the County of Carleton.—*Order-in-Council, 22nd Dec., 1942.*

CORONERS

- Donald Stirling MacLennan, M.D., of New Toronto, Ont., to be a Coroner in and for the County of York.—*Gazette, 3rd Jan., 1942.*
- E. P. Byrne, M.D., of the City of Ottawa, Ont., to be a Coroner in and for the County of Carleton.—*Gazette, 24th Jan., 1942.*
- J. B. Symington, M.D., of Sault Ste. Marie, Ont., to be a Coroner in and for the District of Algoma.—*Gazette, 24th Jan., 1942.*
- Philip John George Morgan, M.D., of Windsor, Ont., to be a Coroner in and for the County of Essex.—*Gazette, 28th Mar., 1942.*
- Gratton Clifford Graham, M.D., of Fenelon Falls, Ont., to be a Coroner in and for the County of Victoria.—*Order-in-Council, 28th May, 1942.*

- Howard Greene Barrie, M.D., of Paris, Ont., to be a Coroner in and for the County of Brant.—*Gazette, 28th Mar., 1942.*
- Duncan James Sinclair, M.D., of the City of Woodstock, to be a Coroner in and for the County of Oxford.—*Gazette, 18th Apr., 1942.*
- Wilfrid A. Crawford, M.D., of Wingham, Ont., to be a Coroner in and for the County of Huron.—*Gazette, 25th Apr., 1942.*
- Alexander Charles Baillie, M.D., of Orillia, Ont., to be a Coroner in and for the County of Simcoe.—*Gazette, 16th May, 1942.*
- Ralph Percival Johns, M.D., of Willowdale, Ont., to be a Coroner in and for the County of York.—*Gazette, 16th May, 1942.*
- Jack Gale Whitteker, M.D., of Rodney, Ont., to be a Coroner in and for the County of Elgin.—*Gazette, 16th May, 1942.*
- John Joseph McGuire, M.D., of Smith's Falls, Ont., to be a Coroner in and for the County of Lanark.—*Order-in-Council, 28th May, 1942.*
- Joseph Maurice Dupont, M.D., of Kapuskasing, Ont., to be a Coroner for the District of Cochrane.—*Order-in-Council, 28th May, 1942.*
- Charles W. Sawers, M.D., of Watford, Ont., to be a Coroner in and for the County of Lambton.—*Gazette, 25th July, 1942.*
- Chester N. Mooney, M.D., of the City of Toronto, Ont., an Associate Coroner in and for the City of Toronto, whose jurisdiction has been extended to include the County of York.—*Gazette, 3rd Oct., 1942.*
- William Dawson Stuart Jamieson, M.D., of Brussels, Ont., to be a Coroner in and for the County of Huron.—*Gazette, 17th Oct., 1942.*
- John Albert McEwen, M.D., of Carleton Place, Ont., to be a Coroner in and for the County of Lanark.—*Gazette, 19th Dec., 1942.*
- Agnes Larkin Jamieson, M.D., of Haliburton, Ont., to be a Coroner in and for the County of Haliburton during the absence on military service of Dr. L. H. Carroll, a Coroner in and for the said County of Haliburton.—*Gazette, 19th Dec., 1942.*

DIVISION COURT CLERKS AND BAILIFFS

- Charles Fenton Lewis, of Woodbridge, Ont., to be Clerk of the Seventh Division Court of the County of York.—*Gazette, 3rd Jan., 1942.*
- William Robert Campbell, of Orangeville, Ont., to be Bailiff of the First Division Court of the County of Dufferin.—*Gazette, 3rd Jan., 1942.*
- Gerald Russel Baker, of Norwood, Ont., to be Bailiff of the Second Division Court of the County of Peterborough.—*Gazette, 24th Jan., 1942.*
- John James Stewart, of Norwood, Ont., to be Clerk of the Second Division Court of the County of Peterborough.—*Gazette, 24th Jan., 1942.*
- Thomas Lloyd Boyle, of Wiarton, Ont., to be Bailiff of the Eighth Division Court of the County of Bruce.—*Gazette, 31st Jan., 1942.*
- Hilliard Harry Webb, of Brockville, Ont., to be Clerk of the First Division Court of the United Counties of Leeds and Grenville.—*Gazette, 31st Jan., '42.*
- William Grant Allen, of Warkworth, Ont., to be Bailiff of the Ninth Division Court of the United Counties of Northumberland and Durham.—*Gazette, 7th Mar., 1942.*
- C. S. Burger, of Fairground, Ont., to be Division Court Clerk and Bailiff of the Seventh Division Court of the County of Norfolk.—*Gazette, 14th Mar., 1942.*
- E. M. McMurray, of Niagara Falls, Ont., to be Clerk of the Fourth Division Court of the County of Welland.—*Gazette, 21st Mar., 1942.*

- Alvin McDowell, of Tilbury, Ont., to be Bailiff of the Seventh Division Court of the County of Kent.—*Gazette, 21st Mar., 1942.*
- Allie David Snetsinger, of Cornwall, Ont., to be Bailiff of the Third Division Court of the United Counties of Stormont, Dundas and Glengarry.—*Gazette, 9th May, 1942.*
- Gordon Frederick Graves, of St. George, Ont., to be Clerk of the Third Division Court of the County of Brant.—*Gazette, 9th May, 1942.*
- John Francis Denny, of Cornwall, Ont., to be Clerk of the Third Division Court of the United Counties of Stormont, Dundas and Glengarry.—*Gazette, 9th May, 1942.*
- Herbert Grenville Lehigh, of Coe Hill, Ont., to be Acting Clerk of the Second Division Court of the County of Hastings during the absence on military service of C. H. Doolittle.—*Gazette, 16th May, 1942.*
- Bruce Hamilton, of Clarksburg, Ont., to be Acting Bailiff of the Fourth Division Court of the County of Grey.—*Gazette, 16th May, 1942.*
- Richard Denver Bodkin, of Florence, Ont., to be Clerk of the Third Division Court of the County of Lambton.—*Gazette, 6th June, 1942.*
- A. Tancred Renaud, of Amherstburg, Ont., to be Bailiff of the Second Division Court of the County of Essex.—*Gazette, 6th June, 1942.*
- William Ernest Wicker, of Port Dover, Ont., to be Bailiff of the Eighth Division Court of the County of Norfolk.—*Gazette, 20th June, 1942.*
- Moyes Clayton Honey, of Jarvis, Ont., to be Clerk of the Fourth Division Court of the County of Haldimand.—*Gazette, 27th June, 1942.*
- John Marks, of Norwood, Ont., to be Bailiff of the Second Division Court of the County of Peterborough.—*Gazette, 4th July, 1942.*
- Thomas Gundry, of the Town of Goderich, Ont., to be Clerk of the First Division Court of the County of Huron.—*Gazette, 18th July, 1942.*
- William H. Arthur, of Meaford, Ont., to be Bailiff of the Fourth Division Court of the County of Grey at Clarksburg, Ont.—*Gazette, 22nd Aug., 1942.*
- Olive Irene Heiben, of Listowel, Ont., to be Clerk of the Sixth Division Court of the County of Perth.—*Gazette, 5th Sept., 1942.*
- Ethelda Williams, of Tilbury, Ont., to be Clerk of the Seventh Division Court of the County of Kent.—*Gazette, 5th Sept., 1942.*
- Harry Wilson Asseltine, of Verona, Ont., to be Clerk of the Fourth Division Court of the County of Frontenac.—*Gazette, 3rd Oct., 1942.*
- Joseph Elphege Patenaude, of Hawkesbury, Ont., to be Bailiff of the Seventh Division Court of the United Counties of Prescott and Russell.—*Gazette, 10th Oct., 1942.*
- William John Brown, of Wingham, Ont., to be Bailiff of the Eighth Division Court of the County of Huron.—*Gazette, 17th Oct., 1942.*
- Malcolm John Smith, of Iroquois, Ont., to be Bailiff of the Sixth Division Court of the United Counties of Stormont, Dundas and Glengarry.—*Gazette, 31st Oct., 1942.*
- Georges Desloges, of Kapuskasing, Ont., to be Clerk of the Fourth Division Court of the District of Cochrane.—*Gazette, 5th Dec., 1942.*
- Irene May Rinch, of Newcastle, Ont., to be Clerk of the Second Division Court of the United Counties of Northumberland and Durham.—*Gazette, 5th Dec., 1942.*
- Alexander Gordon Cameron, of Parkhill, Ont., to be Clerk and Bailiff of the Second Division Court of the County of Middlesex.—*Gazette, 12th Dec., 1942.*

- Joseph Henri Gelineau, of Hawkesbury, Ont., to be Bailiff of the Seventh Division Court of the United Counties of Prescott and Russell.—*Gazette, 19th Dec., 1942.*
- Wilfrid Ross Binkley, of Walkerton, Ont., to be Bailiff of the First Division Court of the County of Bruce.—*Gazette, 19th Dec., 1942.*
- George R. Davey, of Port Perry, Ont., to be Clerk of the Third Division Court of the County of Ontario.—*Gazette, 8th Jan., 1943.*
- William Alex. Gibson, of Fort Erie, Ont., to be Acting Clerk of the Third Division Court of the County of Welland.—*Gazette, 15th Jan., 1943.*
- Harold Elwood Dunn, of Alliston, Ont., to be Clerk of the Eighth Division Court of the County of Simcoe.—*Gazette, 19th Jan., 1943.*
- Fred Archie Ferguson, of Frankford, Ont., to be Bailiff of the Eighth Division Court of the County of Hastings.—*Gazette, 11th Feb., 1943.*
- Alden Herbert Morrison, of Hornepayne, Ont., to be Bailiff of the Hornepayne portion of the Fifth Division Court of the District of Thunder Bay.—*Gazette, 18th Feb., 1943.*
- Rene Camille Berthiaume, of Hawkesbury, Ont., to be Clerk of the Seventh Division Court of the United Counties of Prescott and Russell.—*Gazette, 26th Mar., 1943.*

SIXTY-FOURTH
ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE
FOR THE PROVINCE OF
ONTARIO
1943
(BUSINESS OF 1942)

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



ONTARIO

TORONTO
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1943



• DEPARTMENT OF INSURANCE

TO THE HONOURABLE LESLIE E. BLACKWELL, K.C., M.P.P.
Minister in Charge of the Department of Insurance.

I have the honour to submit herewith the Sixty-fourth Annual Report of the Superintendent of Insurance for the year 1943 (business for the year ended December 31, 1942). This Report includes the Preliminary Tables respecting 1942 business as printed under date May 20, 1943.

The Report is arranged in four divisions, in addition to an index of all insurers licensed to carry on business in Ontario and classes of insurance for which authorized, as follows:

- I. Annual Statements.
- II. Annual Statement Abstracts.
- III. Statistical Tables.
- IV. Appendices.

The first division, entitled "Annual Statements," contains extracts from the Annual Statements filed with the Department by all licensed insurers, arranged alphabetically by class of insurer. Insurers registered under The Canadian and British Insurance Companies Act, 1932, or The Foreign Insurance Companies Act, 1932 (Dominion Acts), have been required to file only Modified Statements, summarizing their assets and liabilities and showing their underwriting experience within the Province only, with the Department, and this skeleton information only has been included in this Report.

Division II, entitled "Annual Statement Abstracts," contains tabulated summaries showing the financial condition of all joint-stock and cash-mutual fire insurance companies and fraternal societies not registered under the above mentioned Dominion Insurance Acts. Some discrepancies will be observed between the figures shown in these tables and those shown in the statements of individual insurers in Division I, the latter containing changes made as a result of inspection reports. In such cases the figures included in Division I should be understood to prevail.

Division III, entitled "Statistical Tables," shows in tabular form the premiums and losses of and other information pertaining to all licensed insurers, except mutual benefit societies.

Division IV includes, as "Appendices," certain miscellaneous information and a review of certain legislation enacted at the 1943 session of the Legislative Assembly of this Province.

LIFE INSURANCE

There were 40 companies licensed to write life insurance in the Province of Ontario as of December 31st, 1942, as compared to 41 companies at the end of the previous year.

The withdrawing company was the Mutual Life and Citizens Assurance Company, Limited, of Sydney, Australia, which did not renew its license as of July 1st, 1941. This company had approximately \$7,000,000 of business in force at December 31st, 1941, and the figures for renewal premiums on this business and payments to policyholders in 1942 have been included in the tables of statistics.

The companies now licensed consist of 27 Canadian companies, 6 British and 7 American.

Premium income received from Ontario policyholders has increased steadily since 1935 when these premiums amounted to 87 million dollars. The premium income in 1942 was \$105,900,000, an increase of \$7,300,000 over the 1941 figure. This represents an increase of about 7½% over the 1941 premiums, and is the largest increase recorded in recent years. These increases in 1940 and 1941 were about 2% of the previous years' premiums and amounted to about \$2,000,000 in each year.

All types of insurance showed increases in the year with ordinary assurances increasing from \$67,000,000 to \$71,000,000. However, the largest proportional increase was in group assurances, that increased from \$4,500,000 to \$5,700,000, an increase of approximately 26%.

A comparative summary of premium income for the past five years is as follows:

	1942	1941	1940	1939	1938
Net Premium Income:					
-Ordinary.....	\$71,080,352	\$67,228,107	\$65,503,969	\$64,416,787	\$64,108,038
Assurances-Industrial.....	20,740,238	19,135,278	19,025,189	18,986,346	19,416,585
-Group.....	5,726,206	4,566,469	4,062,406	3,731,724	3,545,653
Annuities.....	8,392,614	7,702,159	7,587,547	7,021,777	7,119,322
Consideration for Sinking Fund Policies.....				500	
TOTALS.....	\$105,939,410	\$98,632,013	\$96,179,111	\$94,157,134	\$94,189,603

Disbursements to policyholders in Ontario and their beneficiaries showed consistent increases in recent years up until 1940 when they amounted to \$69,000,000. In 1941, they were reduced sharply to \$64,300,000, and this year they are again reduced and amount to \$62,400,000. The reductions in the last two years are mainly due to a decrease in surrender values that this year amount to \$13,700,000 as compared with \$17,200,000 and \$21,000,000 in 1941 and 1940, respectively. Death claims in 1942 have increased by some \$2,300,000 to \$23,500,000 as compared with \$21,200,000 in 1941.

The following is an analysis of disbursements to Ontario policyholders and their beneficiaries during 1942:

	1942				TOTAL FOR 1941
	ORDINARY	INDUSTRIAL	GROUP	TOTAL	
ASSURANCE CONTRACTS					
Death Claims.....	\$18,302,032	\$2,555,225	\$2,726,802	\$23,584,059	\$21,272,228
Matured Endowments.....	6,838,999	2,368,257		9,207,256	9,803,133
Surrender Values.....	10,303,843	3,427,184	3,828	13,734,855	17,263,330
Disability Claims.....	766,214	34,500	277,110	1,077,824	1,099,527
Dividends.....	8,909,431	2,773,197	322,932	12,005,560	11,878,222
TOTALS.....	\$45,120,519	\$11,158,363	\$3,330,672	\$59,609,554	\$61,316,440
ANNUITY CONTRACTS					
Payments to Annuitants.....	\$1,299,739	\$490	\$219,877	\$1,520,106	\$1,471,287
Death Benefits.....	277,551		14,779	292,330	487,844
Surrender Values.....	724,485		178,794	903,279	888,362
Disability Claims.....	4,510		26,736	31,246	29,525
Dividends.....	110,583			110,583	124,960
TOTALS.....	\$2,416,868	\$490	\$440,186	\$2,857,544	\$3,001,978
TOTAL PAYMENTS IN RESPECT OF ALL CONTRACTS.....	\$47,537,387	\$11,158,853	\$3,770,858	\$62,467,098	\$64,318,418

New business written in Ontario during 1942 amounted to \$368,000,000 as compared with \$330,000,000 and \$276,000,000 in 1941 and 1940, respectively. Thus the new business written in 1942 is some \$92,000,000 greater than that written in 1940 or an increase of one-third.

Although the amount of insurance written in 1942 has increased over 1941, the number of new policies written has decreased from 297,000 to 289,000, indicating an increase in the amount of the average new policy written. The average new policy in 1942 was \$1,272; in 1941, \$1,112; and in 1940, \$1,018.

As would be expected from the substantial volume of new business written, the insurance in force in the Province of Ontario has increased very substantially during the year to \$3,714,000,000, which represents an increase of \$254,000,000 during the year.

A comparative summary of new business issued and amount in force as at 31st December for the years 1938 to 1942, inclusive, is given below:

POLICIES IN ONTARIO	1942	1941	1940	1939	1938
New Issued:					
Number.....	289,223	296,652	271,718	258,945	323,081
Amount.....	\$367,966,881	\$329,995,138	\$276,659,803	\$274,578,462	\$298,203,413
In Force Dec. 31:					
Number.....	3,050,018	2,928,007	2,829,575	2,796,297	2,817,509
Amount.....	\$3,714,400,345	\$3,459,787,079	\$3,252,147,913	\$3,132,854,556	\$3,049,007,493

FRATERNAL INSURANCE

As at December 31st, 1942, there were forty-four fraternal societies licensed to operate in the Province of Ontario, which is one more than last year. The new society is the Ukrainian Workingmen's Association of Scranton, Pennsylvania, which was licensed in Ontario as from July 1st, 1942.

Total premiums and dues collected from members in 1942 were \$2,407,030, which is a slight increase over the figure for 1941 of \$2,393,000. These premiums and dues were \$2,528,000 in 1938 and decreased slightly each year up until 1941.

Disbursements to policyholders and beneficiaries in Ontario (excluding expenses) in 1942 amounted to \$3,009,128 as compared with \$3,019,000 in 1941.

Adult mortality certificates in force in Ontario increased slightly during 1942 from \$72,300,000 to \$73,081,000. Juvenile mortality certificates also increased during 1942 from \$3,424,000 to \$3,914,000. New business written both juvenile and adult showed a net increase of approximately \$520,000 as compared with an increase of \$700,000 in 1941.

FIRE INSURANCE

Three hundred and twenty-two companies had licenses to transact fire insurance in Ontario during 1942, which is one more than in 1941. New licenses were issued to two Joint Stock companies, and one New England Factory Mutual was reinsured.

Net premiums written in Ontario by all companies in 1942 were \$20,401,537, a decrease of \$1,542,509 from the 1941 figure. This decrease was to be expected as a large volume of three-year policies on mercantile and manufacturing risks was written in 1941, following the repeal in that year of Section 104 of The Insurance Act which limited the term of fire policies on such risks to one year. Net premiums written this year show an increase of almost \$2,000,000 over the 1940 figure of \$18,454,755.

Net premiums earned are not affected by the term for which policies are written, and in 1942 totalled \$20,245,439, an increase of \$1,362,752 over 1941 or 7.2% as compared with an increase of 2.6% in 1941 over 1940.

Total net losses incurred in Ontario in 1942 were \$9,045,197, an increase of \$1,529,718 over the 1941 figure of \$7,515,479. Fire losses in 1942 were the highest suffered in Ontario in recent years and no doubt part of the increase can be ascribed to the generally higher valuations prevailing in wartime. The ratio of net losses incurred to net premiums earned has also increased to 44.68% as compared with 39.80% for 1941 and 40.39% for 1940. Premiums earned and losses incurred for the various classes of insurers defined by the Act are tabulated below, together with the same figures for 1941. The experience of each insurer is shown in Table X and a comparative summary appears in Table XIII on page 69

	1942			1941		
	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
Joint Stock	\$ 14,143,475	\$ 5,863,139	% 41.45	\$ 13,056,714	\$ 4,862,405	% 37.24
Mutuals:						
(a) Farmers' Mutuals	1,679,908	882,406	52.53	1,644,337	973,048	59.18
(b) Associated New England Factory Mutuals	485,134	109,944	22.66	434,320	133,513	30.74
(c) Other Mutuals	948,583	551,317	58.12	913,836	191,455	20.95
Cash Mutuals:						
(a) Without Share Capital	1,663,144	689,863	41.48	1,623,795	707,271	43.56
(b) With Share Capital	450,209	292,650	65.00	402,836	187,109	46.45
Reciprocal Exchanges	230,926	89,256	38.65	213,755	25,546	11.95
Lloyd's	644,060	566,622	87.98	593,094	435,132	73.37
TOTALS	20,245,439	9,045,197	44.68	18,882,687	7,515,479	39.80

FARMERS' MUTUAL FIRE INSURANCE

(See Abstract Tables of assets, liabilities, receipts and disbursements on pages 78 to 85; loss ratios on pages 216 and 217; and other data on pages 202 to 204.)

Experience of the farmers' mutuals continued to be favourable in 1942, with substantial improvement in all aggregate figures, and with 63 of the 67 companies strengthening their financial positions.

Net insurance in force increased 23 millions to 606 millions, and the number of policies increased 5,400 to 200,500. On 170,400 policies of direct insurance amounting to 606 millions there were 30,100 reinsurance policies amounting to 51 millions. (These reinsurance figures apply to both "ceded" and "accepted" totals, because the farmers' mutuals are restricted by statute to reinsurance only with other insurers of the same class.) The 1942 increase was 23 millions in direct insurance and 5 millions in reinsurance, but since only about one-third of the policies expire each year, new and renewed insurance in 1942 exceeded expired and cancelled insurance in 1942 by about 12% in direct insurance and about 33% in reinsurance. That is, the companies are offsetting a sharp increase in direct policies written by making greater use of reinsurance. This is borne out in average policies, the average direct policy being up \$65 (\$195 on 1942 business) at \$3,555, whereas the average net direct policy is up only \$40 (\$120 on 1942 business) at \$3,255.

Net losses paid decreased \$136,000 at \$867,000, and there was a decrease of \$90,600 (9.3%) in net losses incurred, to \$882,400. Cost of management was up \$25,000 at \$355,400, the increase consisting of agents' fees on a greater

volume of insurance written, and some increase in salaries and directors' fees. In terms of cents per \$100 of the average net amount of insurance in force during 1942, cost of insurance was down 1.78c. at 20.82c., the increase of .25c. in management expense (5.98c.) slightly offsetting a decrease of 2.03c. in loss cost (14.84c.). The companies had good loss experience in 1926 (15.49c.), 1920 (15.84c.) and 1915 (15.74c.), but we have to go back to 1909 (13.40c.) to find a better figure than 1942.

Net premiums received increased \$72,000 to \$1,709,000, and net premiums earned were also up \$35,600 to \$1,680,000. Although investments made (\$1,091,000) exceeded investments realized (\$211,000) by \$880,000, interest earned was up only \$13,000 to \$173,600.

The ratio of net losses incurred to net premiums earned showed a decrease from 59.18 in 1941 to 52.53 in 1942, but this improvement was offset to some extent by an increase from 20.11 to 21.16 in the ratio of management expense to net premiums earned.

Aggregate surplus increased \$548,000 to \$4,764,000, which is equivalent to an increase of 6.3c. to 78.6c. per \$100 of net insurance in force. Liquidity (excess of bonds and cash over net unpaid losses, borrowed money and other cash liabilities) showed a substantial increase of \$605,000 to \$5,503,000, or 90.8c. per \$100 of net insurance in force. These figures are net after donations of \$32,000 to the M.F.U.A. British Aid Fund and \$6,100 to the Canadian Red Cross and other war charities, and the setting aside of \$27,500 for refunds from surplus by the Canadian Millers' Mutual (50%), the Dufferin Farmers' Mutual (20%), the South Easthope Farmers' Mutual (25%) and the Otter Mutual (15%). Several rate reductions were effected, and there was also a trend to broaden the protection given by the companies' policies—particularly with respect to increased limits of liability on live stock. Five companies have made general rate reductions to date in 1943.

A special feature of 1942 operation of these companies was a fire prevention campaign, with the objective of reducing net losses incurred during the year by 25% as compared to the average of the preceding five years. They did not succeed in this, but they did effect a decrease of 15%, when the figures are calculated on the fairest basis—i.e., in cents per \$100 of insurance. The campaign is being continued in 1943.

AUTOMOBILE INSURANCE

One hundred and seventy-three companies were licensed to transact automobile insurance in Ontario in 1942, which is an increase of one over the previous year. A new license was issued to one joint stock company during the year.

Net premiums written in 1942 were \$11,840,998, a decrease of \$1,474,566 or 11% from the 1941 figure of \$13,315,564. From 1933 to 1941, these premiums showed regular and substantial increases, but a decrease this year was to be expected as a result of wartime restrictions on automobiles in 1942 and a reduction in premium rates put into effect by companies this year.

Net premiums earned were \$12,672,499, which is only slightly less than last year. The premium earned figure does not fully reflect the reduction in writings in 1942 as a considerable proportion of the writings in that year will not be earned until 1943.

Losses incurred amounted to \$5,097,897, a reduction of \$1,653,811 from the 1941 figure. The ratio of net losses incurred to net premiums earned in 1942 was 40.23%, as compared to 53.20% in 1941, and is the lowest ratio shown in any of the past seventeen years as is shown by the following tabulation of the premiums and losses from 1926 to 1942. The loss ratios for 1941

and 1942 are not strictly comparable with previous years as the expenses for settling and adjusting claims are not included in 1941 and 1942 losses, while they were included in previous years.

	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
	\$	\$	\$	%
1926.....	3,743,532	3,657,994	2,037,903	55.7
1927.....	4,643,948	4,295,003	2,835,352	66.0
1928.....	6,280,675	5,670,656	3,603,260	63.5
1929.....	8,324,146	7,520,896	4,314,383	57.4
1930.....	9,361,901	8,934,508	4,378,698	49.0
1931.....	8,830,502	8,968,620	4,601,104	51.30
1932.....	7,769,765	8,017,672	3,805,268	47.46
1933.....	6,462,809	6,904,414	3,551,142	51.43
1934.....	6,931,896	6,748,426	4,007,387	59.38
1935.....	7,017,027	6,963,890	4,123,233	59.21
1936.....	7,920,609	7,553,033	4,717,954	62.46
1937.....	9,550,354	8,862,667	5,860,657	66.16
1938.....	10,409,413	10,048,543	6,043,133	60.14
1939.....	11,194,996	10,882,626	5,837,725	53.64
1940.....	12,135,244	11,750,570	6,700,382	57.02
1941.....	13,315,564	12,686,272	6,751,708	53.20
1942.....	11,840,998	12,672,499	5,097,897	40.23

The figures shown in the foregoing table afford a rough indication of the underwriting experience of the companies in the aggregate from the standpoint of the shareholders or members of the several companies; they do not indicate the reasonableness of the premium rates shown in any particular manual of rates or charged by any particular company, because insurers which are not member companies of the Canadian Underwriters' Association write approximately sixty per cent of the automobile insurance premiums reported for Ontario at "non-tariff" rates, which are generally lower than "tariff" rates.

Loss-Cost Experience

The automobile insurance loss-cost experience in the Province continues to be filed by insurers with the statistical agency designated pursuant to section 72 of The Insurance Act (The Canadian Underwriters' Association).

On November 1, 1943, the statistical agency was instructed to tabulate the automobile insurance data in Ontario of all insurers transacting such business for the calendar year 1942, transactions in respect of 1938, 1939, 1940, 1941 and 1942 policy years, and for the first six months of calendar year 1943 transactions in respect of policy year 1942. The tabulated results so directed to be compiled were subsequently filed with the Department. Development factors to reduce the 1942 incomplete policy year experience (valued as at June 30, 1943) to a complete policy year basis were approved by the Department on December 2, 1943. During December, 1943, experience exhibits were received containing automobile insurance loss-cost indications directed to be developed from the tabulated results of the complete policy years 1938, 1939, 1940 and 1941, and the incomplete policy year 1942 (valued as of June 30, 1943).

Automobile Insurance Premium Rates

Sections 302, 303 and 304 of the Act, providing for government regulation of automobile insurance premium rates, are not in force. Insurers and rating bureaux are not required to file their schedules of premium rates with the

Department. Nevertheless, by analysis of the loss-cost experience data filed pursuant to section 72 of the Act, the Department is in a position at all times to report to you upon the reasonableness of automobile insurance premium rates fixed, made or charged in the Province. Complete loss-cost experience data for the automobile insurance business of all insurers in the Province, stock and mutual, tariff, non-tariff and Lloyd's, is presently on file, commencing with the policy year 1927. Automobile insurance loss-cost experience data is now required to be filed in seven provinces (excluding Quebec and Nova Scotia)

Standard Forms

The work of the Committee of Underwriters, which Committee makes recommendations from time to time respecting the forms of application, policy and endorsement to be used for the writing of automobile insurance in the several provinces under the "Uniform Automobile Insurance Act," has been covered in previous Reports since 1932. (For last reference see page ix of the 1942 Report.) A list of the "Standard" forms, revised to November 1, 1942, is given in Appendix VI of this Report.

During November, 1942, special forms of automobile insurance application and policy covering owners and drivers of automobiles registered pursuant to Wartime Industrial Transit Plan were approved by the Association of Superintendents of Insurance upon the recommendation of the Committee of Underwriters. Separate non-owned forms were also approved to cover the Plant, Transit Controller of Department of Munitions and Supply and the Plant or Local Transit Officer. A year later (November, 1943) additional forms were approved by the Association, extending the above mentioned coverages where vehicles other than private passenger vehicles were operating under Wartime Industrial Transit Plan, i.e. buses operating under Stage Permits. All these insurance forms are shown in Appendix VI to this Report following the list of "Standard" automobile insurance forms. This insurance is written through the Wartime Insurance Pool.

In accordance with the practice followed in previous years, the Committee of Underwriters was named for the 1943-44 season on November 17, 1943. The personnel of this Committee is the same as shown in the 1940 Report on page x, with the addition of Mr. Hugh Ham, of British America-Western Assurance Companies. Mr. D. M. Dewar replaced Mr. E. M. Hill as Vice-Chairman, but Mr. Hill still remains on the Committee

CASUALTY AND MISCELLANEOUS INSURANCE
(OTHER THAN AUTOMOBILE)

The following table shows net premiums written and net losses incurred (excluding adjusting expenses) for 1942 for these classes of insurance.

CLASS OF INSURANCE	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Accident—Personal.....	1,500,971	413,740	27.56
Accident—Public Liability.....	1,391,296	380,807	27.37
Accident—Employers' Liability.....	508,943	222,575	43.73
Accident and Sickness Combined.....	3,327,217	2,324,664	69.87
Aircraft.....	92,663	55,892	60.32
Boiler—Boiler.....	311,667	15,930	5.11
Boiler—Machinery.....	237,184	65,530	27.63
Credit.....	124,750	3,340	2.68
Earthquake.....	917	.....	.....
Explosion.....	167,842	90	.05
Forgery.....	37,409	6,405	17.12
Guarantee—Fidelity.....	622,933	119,249	19.14
Guarantee—Surety.....	342,622	- 11,472	.....
Hail.....	337,930	132,853	39.31
Inland Transportation.....	600,934	234,774	39.07
Live Stock.....	30,023	12,255	40.82
Marine.....	4,513,679	1,832,112	40.59
Personal Property.....	1,395,575	937,726	67.19
Plate Glass.....	247,856	141,237	56.98
Real Property.....	179,511	17,247	9.61
Sickness.....	765,990	482,854	63.04
Sprinkler Leakage.....	3,676	2,107	57.32
Theft.....	578,122	178,936	30.95
Weather.....	1,789	1,116	62.38
Windstorm.....	199,902	81,108	40.57
TOTALS.....	17,521,401	7,651,075	43.67

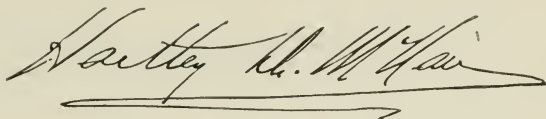
Net premiums written have increased \$3,859,652 over the 1941 figure of \$13,661,749. The greater part of this increase is in marine insurance which has increased \$2,700,000 and in accident and sickness insurance which has increased \$677,000. Net losses incurred have increased by \$2,394,000 and this increase is also largely made up by increases in marine and accident and sickness insurance. The ratio of net losses incurred to net premiums written is 43.67% as compared with 38.48% and an increase in this ratio for marine insurance from 31.53% to 40.59% and in accident and sickness insurance from 62.06% to 69.87% largely accounts for the increase.

JURISDICTION

In my 1942 Report there is printed as Appendix V the judgment of the Supreme Court of Canada, delivered October 6, 1942, in a Reference as to the validity of section 16 of The Special War Revenue Act, as amended by section 4 of Chapter 27 of the Statutes of 1940-41. To the question as to whether section 16 as amended is *ultra vires* of the Parliament of Canada either in whole or in part, and if so, in what particular or to what extent, the unanimous judgment of the court was: "Yes, in its entirety."

On March 8, 1943, notice of application to the Judicial Committee of the Privy Council for leave to appeal from this judgment was given. This

was refused in an oral judgment on July 26, 1943. No formal report as to the reasons for the refusal appears to have been given, but there is printed in Appendix V to this Report a review of the proceedings as published in Canadian Insurance Law Service Bulletin No. 717 (issue of November 20, 1943).

A handwritten signature in cursive script, reading "Hartley H. McLean". The signature is written in dark ink and is positioned above a horizontal line that extends across the width of the signature.

Superintendent of Insurance

Parliament Buildings, Toronto
December 15, 1943

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As at December 31st, 1942

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8	American Alliance Insurance.....	Fire, Automobile, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	4
9	American Automobile Fire.....	Automobile Insurance.....	4
10	American Automobile Insurance.....	Automobile and Accident Insurance.....	5
11	American Central Insurance.....	Fire, Automobile, Hail, Property Damage, Sprinkler Leakage and Weather Insurance.....	5
12	American Credit Indemnity.....	Credit Insurance.....	5
13	American Equitable Assurance.....	Fire, Property Damage, Sprinkler Leakage and Weather Ins.....	5
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15	American Insurance Company.....	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.....	6
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17	Anglo-Scottish Insurance Company.....	Fire, Accident, Automobile, Guarantee, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	6
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30	British Crown Assurance Corp.....	Fire, Property Damage, Sprinkler Leakage and Weather Ins.....	9
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47	Canadian General Insurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.	13
48	Canadian Indemnity Company.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.	13
49	Canadian Surety Company.	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage and Theft Ins.	14
50	Car and General Ins. Corp.	Fire, Accident, Automobile, Employers' Liability, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Weather Insurance.	14
51	Casualty Company of Canada.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft Insurance.	14
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58	Columbia Insurance of New York.	Fire, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	16
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65	Continental Insurance Company.	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	18
66	Continental Life Insurance.	Life Insurance.	18
67	Cornhill Insurance Company.	Fire, Automobile and Property Damage Insurance.	18
68	Crown Life Insurance Company.	Life Insurance.	18
69	Dominion of Canada General Ins.	Fire, Life, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft Insurance.	19
70	Dominion Fire Insurance Co.	Fire, Accident, Automobile and Plate Glass Insurance.	19
71	Dominion Life Assurance Co.	Life Insurance.	19
72	Drapers' and General Insurance.	Fire, Automobile and Property Damage Insurance.	19
73	Eagle Fire Co. of New York.	Fire, Automobile and Inland Transportation Insurance.	20
74	Eagle Star Insurance Company.	Fire, Inland Transportation, Marine, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance.	20
75	T. Eaton Life Assurance Co.	Life Insurance.	20
76	Empire Life Insurance Company.	Life Insurance.	20
77	Employers' Liability Assurance.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	27
78	Employers Reinsurance Corp'n.	Accident, Automobile, Credit, Employers' Liability, Guarantee, Property Damage, Public Liability, Theft and Workmen's Compensation (limited to contracts of reinsurance).	27
79	Ensign Insurance Company.	Fire and Sprinkler Leakage Insurance.	27
80	Equitable Fire and Marine Ins.	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.	27
81	Equitable Life Insurance Company.	Life Insurance.	27
82	Essex and Suffolk Equitable Ins. Soc.	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	28
83	Eureka-Security Fire and Marine.	Fire and Automobile Insurance.	28
84	Excelsior Life Insurance Co.	Life Insurance.	28
85	Excess Insurance Company.	Life Insurance.	28
86	Federal Fire Co. of Canada.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft Insurance.	28
87	Federal Insurance Company.	Fire, Automobile, Inland Transportation, Marine, Property Damage and Weather Insurance.	29
88	Fidelity and Casualty of New York.	Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Plate Glass, Sickness and Theft Insurance.	29
89	Fidelity Insurance of Canada.	Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation Ins.	29
90	Fidelity-Phenix Fire of New York.	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	29

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CLASS A—JOINT STOCK INSURANCE COMPANIES

REF. NO.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE NO.
91	Fire Association of Philadelphia	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	29
92	Fire Insurance Co. of Canada	Fire, Property Damage and Sprinkler Leakage Insurance.	30
93	Fireman's Fund Insurance Co.	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	30
94	Firemen's Ins. of Newark, N.J.	Fire, Automobile, Hail, Sprinkler Leakage and Weather Ins.	30
95	First American Fire Ins. Co.	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	30
96	Fonciere Fire of Paris, France	Fire Insurance.	30
97	Franklin Fire Insurance Company	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	31
98	General Accident Assur. of Canada	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.	31
99	General Acc., Fire & Life Assur.	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Ins.	31
100	General Exchange Ins. Corp'n.	Automobile Insurance (excluding Liability Insurance).	31
101	General Security Ins. of Canada	Fire, Accident, Automobile, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance.	31
102	Gibraltar Fire & Marine Ins.	Fire, Automobile, Hail, Inland Transportation, Property Damage and Theft.	32
103	Girard Fire and Marine Ins.	Fire, Hail and Weather Insurance.	32
104	Glens Falls Insurance Company	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	32
105	Globe Indemnity of Canada	Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.	32
106	Globe & Republic of America	Fire Insurance.	32
107	Gran Insurance and Guarantee	Fire, Guarantee and Theft Insurance (limited to renewal of Insurance Contracts in Ontario).	33
108	Granite State Fire Insurance Co.	Fire Insurance.	33
109	Great American Indemnity Co.	Accident, Automobile, Aircraft, Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness and Theft Ins.	33
110	Great American Insurance Co.	Fire, Automobile, Aircraft, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	33
111	Great West Life Assurance	Life, Accident and Sickness Insurance.	34
112	Guarantee Co. of N. America	Guarantee and Theft Insurance.	34
113	Guardian Assurance Company	Fire, Accident, Employers' Liability, Inland Transportation, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather Insurance.	34
114	Guardian Insurance of Canada	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.	34
115	Guildhall Insurance Company	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.	35
116	Halifax Insurance Company	Fire, Automobile, Accident, Aircraft, Boiler and Machinery, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance.	35
117	Hand-in-Hand Insurance Co.	Fire, Automobile, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance.	35
118	Hanover Fire Insurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	37
119	Hartford Accident and Indemnity	Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Live Stock, Plate Glass, Public Liability, Sickness, Theft and Workmen's Compensation Insurance.	37
120	Hartford Fire Insurance Co.	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	37
121	Hartford Live Stock Insurance	Live Stock Insurance.	38
122	Hartford Steam Boiler Inspection	Boiler and Machinery (limited to contracts of reinsurance)	38
123	Helvetia Swiss Fire Insurance	Fire Insurance.	38
124	Home Fire and Marine Ins.	Fire, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	38
125	Home Insurance Company	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	38
126	Homestead Fire Insurance	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	39
127	Hudson Bay Insurance Company	Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance.	39
128	Imperial Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	39
129	Imperial Guarantee & Accident Ins.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation.	39
130	Imperial Insurance Office	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.	39
131	Imperial Life Assurance of Canada	Life Insurance.	40

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133	Indemnity Marine Assurance	Inland Transportation, Marine and Property Damage Ins.	40
134	Insurance Company of N. America	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	40
135	International Fidelity Insurance	Guarantee Insurance	40
136	Jersey Insurance of New York	Fire, Automobile, Sprinkler Leakage and Weather Insurance	41
137	Law, Union and Rock Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	41
138	Legal and General Assurance Soc.	Fire, Accident, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Ins.	41
139	Liverpool & London & Globe Ins.	Fire, Life, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	41
140	Liverpool-Manitoba Assurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	42
141	Local Government Guarantee Soc.	Fire, Property Damage and Sprinkler Leakage Insurance	42
142	London Assurance	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Ins.	42
143	London-Canada Insurance	Fire, Automobile, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	42
144	London and County Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	42
145	London Guarantee and Accident	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	43
146	London & Lancashire Guar. & Acc.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Workmen's Compensation Insurance	43
147	London & Lancashire Insurance	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	43
148	London Life Insurance Company	Life, Accident and Sickness Insurance	43
149	London & Provincial Marine & General Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	44
150	London & Scottish Assurance	Fire, Accident, Automobile, Employers' Liability, Hail, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	44
151	Loyal Protective Life Insurance	Life, Accident and Sickness Insurance	44
152	Lumbermen's Insurance Company	Fire, Inland Transportation, Property Damage and Theft Ins.	44
153	Manufacturers Life Insurance	Life Insurance	45
154	Marine Insurance Company	Fire, Aircraft, Automobile, Inland Transportation, Marine and Property Damage Insurance	45
155	Maryland Casualty Company	Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Workmen's Compensation Insurance	45
156	Maryland Insurance Company	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	45
157	Mercantile Insurance Company	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	45
158	Merchants Fire Assurance Corp'n of New York	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	46
159	Merchants Fire Insurance Co.	Fire and Automobile Insurance	46
160	Merchants and Mfgs. of N.Y.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	48
161	Merchants Marine Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	48
162	Mercury Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	48
163	Metropolitan Casualty of N.Y.	Accident, Automobile, Guarantee, Plate Glass, Sickness and Theft Insurance	48
164	Michigan Fire & Marine Insurance	Fire, Automobile, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	48
165	Monarch Life Assurance	Life Insurance	49
166	Montreal Life Insurance	Life Insurance	49
167	Motor Union Insurance Company	Fire, Accident, Automobile, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage and Weather Ins.	49
168	National-Ben Franklin Fire Ins.	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Theft Insurance	50
169	National Fire Ins. of Hartford	Fire, Aircraft, Automobile, Inland Transportation and Property Damage Insurance	50
170	National Liberty of America	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	50
171	National Life Assurance Company	Life Insurance	50
172	National-Liverpool Ins. Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	50
173	National Provincial Ins. Co.	Fire, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance	51
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176	National Union Fire of Pittsburg, Pa.	Fire, Aircraft, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance.....	51
177	Nationale Fire Ins. of Paris, France.	Fire and Property Damage Insurance.....	51
178	Newark Fire Insurance Company...	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance.....	52
179	New Brunswick Fire Insurance.....	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	52
180	New England Fire Insurance.....	Fire, Automobile, Hail and Property Damage Insurance.....	52
181	New Hampshire Fire Insurance.....	Fire and Automobile Insurance.....	52
182	New York Fire Insurance.....	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	52
183	New York Underwriters.....	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.....	53
184	Niagara Fire Insurance.....	Fire, Automobile, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance..	53
185	North American Accident.....	Accident and Sickness Insurance.....	53
186	North British & Mercantile Ins.....	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.....	53
187	North Empire Fire.....	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	53
188	North River Insurance.....	Fire, Aircraft, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.....	54
189	North West Fire Insurance.....	Fire and Property Damage Insurance.....	54
190	Northern Assurance Company.....	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	54
191	Northern Life Assurance.....	Life Insurance.....	54
192	Northwest Casualty Company.....	Automobile, Plate Glass and Theft Insurance.....	54
193	Northwestern National Insurance...	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	55
194	Norwich Union Fire Insurance Soc..	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.....	55
195	Occidental Fire Insurance.....	Fire, Accident, Automobile, Employers' Liability, Hail, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	55
196	Occidental Life Insurance.....	Life, Accident and Sickness Insurance.....	55
197	Ocean Accident & Guarantee Corp n.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.....	56
198	Pacific Coast Fire Insurance.....	Fire, Accident, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	56
199	Pacific Fire Insurance.....	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	56
200	Palatine Insurance Company.....	Fire, Automobile and Property Damage Insurance.....	56
201	Patriotic Assurance Company.....	Fire, Automobile, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	56
202	Pearl Assurance Company.....	Fire, Accident, Automobile, Guarantee, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	57
203	Phenix Fire of Paris, France.....	Fire, Automobile and Property Damage Insurance (limited to renewal of insurance contracts).....	57
204	Philadelphia Fire & Marine.....	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.....	57
205	Phoenix Assurance Company.....	Fire, Aircraft, Automobile, Accident, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.....	57
206	Phoenix Insurance of Hartford.....	Fire, Aircraft, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.....	57
207	Pilot Insurance Company.....	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.....	58
208	Pioneer Insurance Company.....	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance.....	59
209	Planet Assurance Company.....	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	60
210	Protective Association of Canada...	Accident and Sickness Insurance.....	60
211	Providence Washington Insurance...	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.....	60
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213	Prudential Assurance Company.....	Fire, Life, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.....	61
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215	Queen City Fire Insurance.....	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance.....	61
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218	Reliance Insurance Company	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	64
219	Royal Exchange Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	64
220	Royal Insurance Company	Fire, Life, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	64
221	Royal Scottish Insurance Co.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	64
222	St. Paul Fire & Marine Insurance	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	65
223	Saint Paul-Mercury Indemnity	Accident and Automobile Insurance	65
224	Sauvegarde, La. Life Insurance	Life Insurance	65
225	Scottish Canadian Assurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	65
226	Scottish Insurance Corporation	Fire and Property Damage Insurance	65
227	Scottish Metropolitan Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Weather and Workmen's Compensation Insurance	66
228	Scottish Union & National Ins.	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	66
229	Sea Insurance Company	Fire, Inland Transportation, Marine, Property Damage and Weather Insurance	66
230	Security Insurance of New Haven	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	66
231	Security National Insurance	Fire Insurance	66
232	Sentinel Fire Insurance	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	67
233	South British Insurance Company	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft and Workmen's Compensation Insurance	67
234	Southern Insurance Company	Fire, Automobile, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance	67
235	Sovereign Life Assurance	Life Insurance	67
236	Springfield Fire & Marine	Fire, Aircraft, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	67
237	Standard Marine Insurance	Inland Transportation and Marine Insurance	68
238	State Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	68
239	Sterling Insurance Company	Fire Insurance	68
240	Sun Insurance Office	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	70
241	Sun Life Assurance Company	Life Insurance	70
242	Svea Fire & Life Insurance	Fire, Sprinkler Leakage and Weather Insurance (limited to renewals of insurance contracts)	70
243	Switzerland General Insurance	Fire Insurance	70
244	Toronto General Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft, Weather and Workmen's Compensation Insurance	70
245	Travelers Fire Insurance	Fire, Aircraft, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	71
246	Travelers Indemnity Company	Aircraft, Automobile, Boiler and Machinery, Guarantee, Plate Glass, Public Liability and Theft Insurance	71
247	Travelers Insurance Company	Life, Accident, Aircraft, Automobile, Employers' Liability, Public Liability, Sickness and Workmen's Compensation Ins.	71
248	Union Assurance Society	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	71
249	Union Fire, Acc. & General of Paris, France	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	72
250	Union Insurance Society of Canton	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	72
251	Union Marine & General Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	72
252	United British Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	72
253	United Firemen's Insurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	72
254	United States Fidelity & Guaranty	Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	73
255	United States Fire Insurance	Fire, Aircraft, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	73
256	United States Guarantee	Automobile, Employers' Liability, Public Liability and Theft Ins.	73
257	Urbaine Fire Ins. of Paris, France	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	73

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259	Wellington Fire Insurance	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Property Damage and Theft Insurance	74
260	Westchester Fire Insurance	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	74
261	Western Assurance Company	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	74
262	Western Life Assurance	Life Insurance	74
263	Westminster Fire Office	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	75
264	World Fire & Marine Insurance	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	75
265	World Marine & General Ins.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	75
266	Yorkshire Insurance Company	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	75
267	Zurich Gen. Accident & Liability	Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft Ins.	75

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2	Amherst Island	Fire Insurance	78
3	Ayr Farmers'	Fire Insurance	78
4	Bay of Quinte Agricultural	Fire Insurance	78
5	Bertie and Willoughby Farmers	Fire Insurance	78
6	Blanshard	Fire Insurance	78
7	Blenheim, North	Fire Insurance	78
8	Brant, County of	Fire Insurance	78
9	Canadian Millers' Mutual	Fire insurance limited to insuring on the premium note plan against fire and lightning, buildings, plant and stocks of millers and grain dealers used in connection with the milling or grain trade, also dwellings and outbuildings and contents thereof owned by such millers and grain dealers or their employees	78
10	Caradoc Farmers'	Fire Insurance	78
11	Clinton, Township of	Fire Insurance	78
12	Culross	Fire Insurance	78
13	Dereham and West Oxford	Fire Insurance	78
14	Dorchester, North and South	Fire Insurance	78
15	Downie Mutual	Fire Insurance	78
16	Dufferin Farmers'	Fire Insurance	78
17	Dumfries, North, and Waterloo, South	Fire Insurance	78
18	Dunwich Farmers'	Fire Insurance	78
19	Easthope, South Farmers'	Fire Insurance	78
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24	Farmers' Central	Fire Insurance	78
25	Farmers' Union	Fire Insurance	78
26	Formosa Mutual	Fire Insurance	78
27	Germania Farmers'	Fire Insurance	78
28	Glengarry Farmers'	Fire Insurance	78
29	Grand River Farmers'	Fire Insurance	78
30	Grenville Patron Mutual	Fire Insurance	78
31	Grey and Bruce	Fire Insurance	78
32	Guelph Township	Fire Insurance	78
33	Halton Union Farmers'	Fire Insurance	79
34	Hamilton Township Farmers'	Fire Insurance	79
35	Hay Township Farmers'	Fire Insurance	79
36	Hopewell Creek	Fire Insurance	79
37	Howard Farmers'	Fire Insurance	79
38	Howick Farmers'	Fire Insurance	79
39	Kent and Essex Farmers'	Fire Insurance	79
40	Lambton Farmers'	Fire Insurance	79
41	Lanark County Farmers'	Fire Insurance	79
42	Lennox and Addington	Fire Insurance	79
43	Lobo Mutual Fire	Fire Insurance	79
44	London Township	Fire Insurance	79

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CLASS B—MUTUAL INSURANCE CORPORATIONS

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
45	McGillivray	Fire Insurance	79
46	McKillop	Fire Insurance	79
47	Maple Leaf Farmers	Fire Insurance	79
48	Nissouri Farmers	Fire Insurance	79
49	Norfolk County Farmers	Fire Insurance	79
50	North Kent	Fire Insurance	79
51	Oneida Farmers	Fire Insurance	79
52	Ontario Threshermen's	Fire Insurance	79
53	Otter Mutual	Fire Insurance	79
54	Peel County Farmers	Fire Insurance	79
55	Peel and Maryborough	Fire Insurance	79
56	Prescott Farmers	Fire Insurance	79
57	Puslinch	Fire Insurance	79
58	Saltfleet and Binbrook	Fire Insurance	79
59	Southwold Farmers	Fire Insurance	79
60	Townsend Farmers	Fire Insurance	79
61	Usborne and Hibbert	Fire Insurance	79
62	Walpole Farmers	Fire Insurance	79
63	Waterloo, North, Farmers	Fire Insurance	79
64	Wawanosh, West	Fire Insurance	79
65	Westminster Township	Fire Insurance	79
66	Williams, East	Fire Insurance	79
67	Yarmouth	Fire Insurance	79
<i>Farmers' Mutual—Weather</i>			
68	Ontario Farmers' Weather	Weather Insurance	79
69	Western Farmers	Weather Insurance	79
<i>Associated New England Factory Mutuals</i>			
1	Arkwright Mutual Fire	Fire Insurance	86
2	Blackstone Mutual Fire	Fire Insurance	86
3	Boston Manufacturers' Mutual Fire	Fire Insurance	86
4	Cotton and Woolen Manufacturers'	Fire Insurance	86
5	Fall River Manufacturers' Mutual	Fire Insurance	87
6	Firemen's Mutual	Fire Insurance	87
7	Manufacturers' Mutual Fire	Fire Insurance	87
8	Philadelphia Manufacturers' Mutual Fire	Fire Insurance	87
9	Protection Mutual Fire	Fire Insurance	87
10	What Cheer Mutual Fire	Fire Insurance	87
11	Worcester Manufacturers' Mutual	Fire Insurance	88
<i>Other Mutuals</i>			
1	Central Manufacturers' Mutual	Fire, Automobile, Inland Transportation, Property Damage and Theft Insurance	89
2	Hardware Dealers' Mutual	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	89
3	Indiana Lumbermen's Mutual	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	89
4	Liberty Mutual	Accident, Automobile, Employers' Liability, Guarantee, Theft and Workmen's Compensation Ins.	89
5	Lumber Mutual Fire of Boston	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	89
6	Lumbermens Mutual Casualty	Automobile, Accident, Boiler and Machinery, Plate Glass and Theft Insurance	90
7	Lumbermens Mutual of Mansfield, Ohio	Fire and Weather Insurance	90
8	Metropolitan Life Insurance	Life, Accident and Sickness Insurance	90
9	Mill Owners' Mutual Fire of Iowa	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	90
10	Mutual Benefit Health & Accident	Accident and Sickness Insurance	91
11	Mutual Boiler Insurance of Boston	Boiler and Machinery Insurance	91
12	Mutual Implement & Hardware	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	92
13	National Retailers Mutual	Fire and Automobile Insurance	92
14	New York Life Insurance	Life Insurance	92
15	Northwestern Mutual Fire Assoc.	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Ins.	93
16	Pennsylvania Lumbermen's Mutual	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	93
17	Prudential Insurance	Life, Accident and Sickness Insurance	93
18	Royal Guardians	Life, Accident and Sickness Insurance	93
19	Standard Life Assurance	Life Insurance	94
20	State Farm Mutual Automobile	Automobile Insurance	94
21	Toronto Mutual Life	Life Insurance	94
22	United Mutual Fire	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	94

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CLASS C—CASH-MUTUAL INSURANCE CORPORATIONS

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
1	Economical Mutual Fire	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Theft and Weather Insurance	97
2	Gore District Mutual Fire	Fire, Automobile, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft and Weather Insurance	97
3	Millers' National Insurance	Fire Insurance	97
4	Perth Mutual Fire	Fire, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	97
5	Portage La Prairie Mutual	Fire Insurance	99
6	Waterloo Mutual Fire	Fire, Inland Transportation, Property Damage and Theft Insurance	99
7	Wawanesa Mutual Insurance	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather Insurance (excluding Insurance on the Premium Note Plan)	101

CLASS D—FRATERNAL SOCIETIES

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
1	Aid Association for Lutherans	Life Insurance	105
2	Alliance Nationale	Life Insurance and Sick and Funeral Benefits	105
3	Artisans La Societe des Canadiens-Francais	Life Insurance and Sick and Funeral Benefits	105
4	Associated Canadian Travellers	Life and Accident Insurance	105
5	*Canadian Order of Chosen Friends	Life Insurance and Sick and Funeral Benefits	106
6	Canadian Order of Foresters	Life Insurance and Sick and Funeral Benefits	109
7	Canadian Woodmen of the World	Life Insurance and Sick and Funeral Benefits	112
8	Catholic Mutual Benefit Assoc. of Canada	Life Insurance and Sick and Funeral Benefits. (Limited to renewals of contracts in Ontario)	113
9	Catholic Order of Foresters	Life Insurance	113
10	City of Ottawa Superannuation Fund	Life Insurance	127
11	Civil Service Mutual Benefit Society	Life Insurance	113
12	Commercial Travelers Mut. Acc. Assoc. of Amer.	Accident and Sickness Insurance	115
13	Commercial Travellers Assoc. of Canada	Life Insurance	115
14	Croatian Fraternal Union of America	Life Insurance and Sick and Funeral Benefits	115
15	First Catholic Slovak Union of the U.S. of Amer.	Life Insurance	115
16	Grand Orange Lodge of British America	Life Insurance	122
17	Hamilton Firemen's Benefit Fund	Life Insurance	116
18	Hamilton Police Benefit Fund	Life Insurance	117
19	Independent Order of Foresters	Life Insurance and Sick and Funeral Benefits	118
20	Jewish National Workers Alliance of America	Life Insurance and Sick and Funeral Benefits	118
21	Knights of Columbus	Life Insurance	118
22	London Police Benefit Fund Association	Life Insurance	118
23	Lutheran Brotherhood	Life Insurance	119
24	Maccabees, The	Life, Accident and Sickness Insurance	120
25	Ministers Life and Casualty Union	Life, Accident and Sickness Insurance	120
26	National Fraternal Society of the Deaf	Life Insurance and Sick and Funeral Benefits	120
27	Ontario Commercial Travellers' Association	Life Insurance	120
28	Ontario Secondary Teachers' Fraternal Society	Life Insurance	120
29	Order of Italo-Canadians	Life Insurance and Sick and Funeral Benefits	122
30	Ottawa Firemen's Sup. and Benefit Fund	Life Insurance and Sick and Funeral Benefits	124
31	Ottawa Police Benefit Fund Association	Life Insurance	125
32	Royal Arcanum	Life Insurance	128
33	Slovene National Benefit Society	Life, Accident and Sickness Insurance	128
34	Sons of England Benefit Society	Life Insurance and Sick and Funeral Benefits	128
35	Sons of Scotland Benevolent Association	Life Insurance and Sick and Funeral Benefits	131
36	Stratford, City of, Municipal Benefit Fund	Life Insurance	131
37	Toronto Fire Dept. Super. and Ben. Fund	Life Insurance	132
38	Toronto Police Benefit Fund	Life Insurance	135
39	Ukrainian National Association	Life Insurance	135
40	Ukrainian Working Men's Association	Life Insurance	135
41	L'Union St. Joseph du Canada	Life Insurance and Sick and Funeral Benefits	136
42	United Commercial Travelers of America, Order of	Accident Insurance	139
43	Woman's Benefit Association	Life Insurance	140
44	Workmen's Circle	Life Insurance	140

*Name changed to Reliable Life Insurance Company, June 30th, 1943.

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CLASS E—MUTUAL BENEFIT SOCIETIES

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
1	A. & P. (Toronto) Managers' Mutual Benefit Society	Sick and Funeral Benefits	146
2	A. & P. (Toronto) Mutual Benefit Society	Sick and Funeral Benefits	146
3	Anlo-Polish Mutual Benefit Society	Sick and Funeral Benefits	146
4	Aristocrat Mutual Benefit Society	Sick and Funeral Benefits	146
5	Army and Navy Veterans Society of Hamilton	Sick and Funeral Benefits	146
6	Army and Navy Veterans Society	Sick and Funeral Benefits	146
7	Beaver Sick and Funeral Benefit Club	Sick and Funeral Benefits	146
8	Beizetchiner Benei Yankov Mutual Benefit Society	Sick and Funeral Benefits	146
9	Bled Mutual Benefit Society	Sick and Funeral Benefits	146
10	Border Cities Italian Club	Sick and Funeral Benefits	146
11	Brantford Coach and Body Mut. Ben. Society	Sick and Funeral Benefits	146
12	Brantford Hungarian Mut. Ben. Society	Sick and Funeral Benefits	146
13	Brantford Polish Mut. Ben. & Friendly Society	Sick and Funeral Benefits	146
14	Brown Bros., Limited, Emp. Ben. Soc.	Sick and Funeral Benefits	146
15	Brunner Mond Mutual Benefit Society	Sick and Funeral Benefits	146
16	Canada Cycle and Motor Co. Emp. Mut. Ben. Society	Sick and Funeral Benefits	146
17	Canada Foils Workmen's Mutual Benefit Society	Sick and Funeral Benefits	146
18	Canada Packers Mutual Benefit Association	Sick and Funeral Benefits	146
19	Canadian Acme Screw & Gear Emp. Mut. Ben. Society	Sick and Funeral Benefits	146
20	Canadian Allis-Chalmers Emp. Mut. Ben. Society	Sick and Funeral Benefits	146
21	Canadian General Electric Company, Ward St. Works Division	Sick and Funeral Benefits	146
22	Emp. Sick Ben. Society, Toronto, Ont.	Sick and Funeral Benefits	146
23	Canadian Hebrew Benevolent Society	Sick and Funeral Benefits	146
24	Canadian Nat. Expressmen's Mutual Ben. Assoc.	Sick and Funeral Benefits	146
25	Canadian Order of Rechabites	Sick and Funeral Benefits	146
26	Canadian Pacific Expressmen's Sick Ben. Assoc.	Sick and Funeral Benefits	146
27	Cheerio Mutual Benefit Society of Windsor	Sick and Funeral Benefits	146
28	Cockshutt Plow Company Relief Association	Sick and Funeral Benefits	146
29	Conference Mutual Benefit Society	Sick and Funeral Benefits	146
30	Consumers Gas Company's Employees' Mut. Ben. Society	Sick and Funeral Benefits	146
31	Czenstochover Aid Society	Sick and Funeral Benefits	146
32	Daughters of England Ben. Soc.	Sick and Funeral Benefits	146
33	Dominion Forge and Stamping Co., Ltd., Emp. Mut. Ben. Assoc.	Sick and Funeral Benefits	146
34	Drilzer Young Men's Mutual Benefit Society	Sick and Funeral Benefits	146
35	Dunlop Tire and Rubber Goods Emp. Mut. Ben. Society	Sick and Funeral Benefits	146
36	Evening Telegram Employees' Benefit Society	Sick and Funeral Benefits	146
37	Foresters, Ancient Order of	Sick and Funeral Benefits	146
38	Globe Printing Company's Emp. Ben. Soc.	Sick and Funeral Benefits	146
39	Goodwill Mutual Benefit Society	Sick and Funeral Benefits	146
40	Grand Order of Israel Benefit Society	Sick and Funeral Benefits	146
41	B. Greening Wire Company, Emp. Ben. Soc.	Sick and Funeral Benefits	146
42	Gutta Percha and Rubber Co., Ltd., Emp. Sick Benefit Soc.	Sick and Funeral Benefits	146
43	Hamilton St. Stanislaus Mutual Benefit Soc.	Sick and Funeral Benefits	146
44	Hebrew Friendly Society of Toronto	Sick and Funeral Benefits	146
45	Hebrew Sick Benefit Society	Sick and Funeral Benefits	146
46	Hibernians, Ancient Order of	Sick and Funeral Benefits	146
47	Imperial Varnish & Colour Sick Ben. Soc.	Sick and Funeral Benefits	146
48	Independent Mutual Benefit Federation	Sick and Funeral Benefits	147
49	Italian Brotherly Mutual Ben. Society	Sick and Funeral Benefits	147
50	Italian Ladies' Mut. Ben. Society	Sick and Funeral Benefits	147
51	Italian Mut. Ben. Society of Port Arthur	Sick and Funeral Benefits	147
52	Italian Mut. Ben. Soc. of Port Colborne and Humberstone	Sick and Funeral Benefits	147
53	Italo-Canadese Ben. Soc.	Sick and Funeral Benefits	147
54	Iwasker Mutual Benefit Society	Sick and Funeral Benefits	147
55	Judean Benevolent and Friendly Society	Sick and Funeral Benefits	147
56	Kietzer Sick Benefit Soc. of Toronto	Sick and Funeral Benefits	147
57	Knights of Malta of Canada	Sick and Funeral Benefits	147
58	Knights of Pythias	Sick and Funeral Benefits	147
59	Labour League Mutual Benefit Society	Sick and Funeral Benefits	147
60	Lagover Mutual Benefit Society	Sick and Funeral Benefits	147
61	Leaside Mutual Aid Society	Sick and Funeral Benefits	147
62	Limitzer Sick Benefit Society	Sick and Funeral Benefits	147
63	Loyal Orange Young Briton Lodge 33	Sick and Funeral Benefits	147
64	Loyal Order of Moose of Ontario	Sick and Funeral Benefits	147
65	Loyal True Blue Association	Sick and Funeral Benefits	147
66	MacLean Pub. Co., Limited, Mech. Div., Mut. Ben. Assoc.	Sick and Funeral Benefits	147
67	Massey-Harris Co., Verity Works, Sick and Funeral Ben. Assoc.	Sick and Funeral Benefits	147
68	Massey-Harris Co., Ltd., Brantford Emp. Ben. Association	Sick and Funeral Benefits	147
69	Massey-Harris Toronto Emp. Mutual Benefit Society	Sick and Funeral Benefits	147
70	Mentor Mutual Benefit Society	Sick and Funeral Benefits	147
71	Mozier Sick Benefit Society	Sick and Funeral Benefits	147
72	Mutual Benefit Soc. of Alumnae Assoc., Victoria Hospital School of Nursing	Sick and Funeral Benefits	147
73	Mutual Masonic Compact of St. Catharines and Niagara District	Sick and Funeral Benefits	147
74	National Cash Register Emp. Ben. Society	Sick and Funeral Benefits	147
75	National Slovak Mutual Benefit Society	Sick and Funeral Benefits	147
76	Odd Fellows, Grand Lodge of Ontario, Independent Order of	Sick and Funeral Benefits	143
77	Order of Sons of Italy of Ontario, Mut. Ben. Society	Sick and Funeral Benefits	147
78	Ostrowetz Independent Mutual Benefit Society	Sick and Funeral Benefits	147
79	Ottawa Hebrew Benef. Society	Sick and Funeral Benefits	147
80	Ozover Mutual Benefit Society	Sick and Funeral Benefits	147
81	Pudskis Polish Mutual Benefit Society of Port William	Sick and Funeral Benefits	147
82	Polish Alliance Friendly Society of Canada	Sick and Funeral Benefits	147
83	Polish National Union of Canada Mut. Ben. Society	Sick and Funeral Benefits	147
84	Postal Benefit Association of Toronto	Sick and Funeral Benefits	147
85	Pride of Israel Sick Benefit Society	Sick and Funeral Benefits	147
86	Provincial Grand Lodge, Manchester Unity, I.O.O.F.	Sick and Funeral Benefits	147

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CLASS E—MUTUAL BENEFIT SOCIETIES

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
86	Radomer Mutual Benefit Society	Sick and Funeral Benefits	147
87	Rani Ghar Grotto Mutual Benefit Society	Sick and Funeral Benefits	147
88	Rogers, Wm., Manufacturing Company Welfare Society	Sick and Funeral Benefits	147
89	Sawyer-Massey Company, Ltd., Emp. Mut. Ben. Assoc.	Sick and Funeral Benefits	147
90	Slingsby Manufacturing Co., Ltd., Emp. Sick Benefit Assoc.	Sick and Funeral Benefits	147
91	Soc. Figli d'Italia di Mutuo Soccorso St. Antonia di Ottawa	Sick and Funeral Benefits	147
92	Soc. Italiana di Mutuo Soccorso Guglielmo Marconi	Sick and Funeral Benefits	147
93	Soc. di Mutuo Soccorso Recalmutese	Sick and Funeral Benefits	147
94	Societa di Mutuo Soccorso La Trinaeria di Toronto	Sick and Funeral Benefits	147
95	Sons and Daughters of Canadian Lithuanian Mut. Ben. Society	Sick and Funeral Benefits	147
96	Sons and Daughters of Ireland Protestant Association	Sick and Funeral Benefits	147
97	Sons of Abraham Mutual Benefit Society	Sick and Funeral Benefits	147
98	Sons of David Mutual Benefit Society	Sick and Funeral Benefits	147
99	Sons of Jacob Benevolent Society	Sick and Funeral Benefits	147
100	St. Boniface Benefit Society	Sick and Funeral Benefits	147
101	St. David's Mutual Benefit Society	Sick and Funeral Benefits	147
102	St. Joseph Aid Society of Formosa	Sick and Funeral Benefits	147
103	Star of Italy Mutual Aid & Benevolent Society	Sick and Funeral Benefits	147
104	Star Mutual Benefit Society	Sick and Funeral Benefits	147
105	Toronto Civic Employees' Benevolent Association	Sick and Funeral Benefits	147
106	Toronto Hebrew Benevolent Society	Sick and Funeral Benefits	147
107	Toronto Hydro-Electric System Employees' Mut Ben. Soc.	Sick and Funeral Benefits	148
108	Toronto Independent Benevolent Association	Sick and Funeral Benefits	148
109	Toronto Musical Protective Association	Sick and Funeral Benefits	148
110	Transportation Club of Toronto	Sick and Funeral Benefits	148
111	Ukrainian National Mut. Ben. Assoc. of Fort William	Sick and Funeral Benefits	148
112	Ulga Mutual Benefit Society	Sick and Funeral Benefits	148
113	Union of Ukrainian Brotherhoods	Sick and Funeral Benefits	148
114	Vitese Mutual Benefit Society	Sick and Funeral Benefits	148
115	Warsaw Lodzer Mutual Benefit Association	Sick and Funeral Benefits	148
116	Watson Mig. Company Mut. Ben. Society	Sick and Funeral Benefits	148
117	York Township Civic Mut. Ben. Society	Sick and Funeral Benefits	148
118	Young Men's Hebrew Association	Sick and Funeral Benefits	148
119	Zion Benevolent Society	Sick and Funeral Benefits	148

CLASS F—COMPANIES DULY INCORPORATED TO UNDERTAKE INSURANCE CONTRACTS AND NOT WITHIN ANY OF THE CLASSES MENTIONED IN CLASSES A, B, C, D AND E

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
1	Canadian Mercantile Insurance	Fire and Property Damage (limited to the cash plan)	161
2	Commerce Mutual Fire Insurance Company	Fire and Property Damage Insurance (limited to the cash plan)	161
3	Equitable Fire Insurance (Stock Mutual)	Fire Insurance (limited to the cash plan)	161
4	Missisquoi and Rouville Mutual Fire	Fire and Property Damage Insurance (limited to cash plan)	163
5	Mutual Life Assurance of Canada	Life, Accident and Sickness Insurance	165
6	North American Life Assurance	Life Insurance	165
7	Norwich Union Life Insurance Society	Life Insurance	165
8	Stanstead and Sherbrooke Insurance	Fire and Property Damage Insurance (limited to the cash plan)	165

CLASS G—RECIPROCAL OR INTER-INSURANCE EXCHANGES

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
1	Affiliated Underwriters	Fire, Automobile and Inland Transportation	169
2	American Exchange Underwriters	Fire and Inland Transportation Insurance	169
3	Canadian Reciprocal Underwriters	Fire Insurance	169
4	Canners Exchange	Fire Insurance	171
5	Fireproof-Sprinklered Underwriters	Fire Insurance	171
6	Individual Underwriters	Fire and Inland Transportation Insurance	171
7	Lumbermen's Underwriting Alliance	Fire Insurance	171
8	Metropolitan Inter-Insurers	Fire and Inland Transportation Insurance	172
9	New York Reciprocal Underwriters	Fire and Inland Transportation Insurance	172
10	Underwriters Exchange	Fire Insurance	172
11	Warner Reciprocal Insurers	Fire Insurance	172

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CLASS H—LLOYD'S

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
1	Non-Marine Underwriters, Members of Lloyd's	... All classes except Life Insurance	175

NOTE:—The Order-in-Council dated the 29th day of November, 1934, approving the application for license of the Non-Marine Underwriters, Members of Lloyd's, London, contained the following regulation:—"That in the list of licensed insurers to be published by the Superintendent of Insurance in *The Ontario Gazette*, pursuant to the provisions of Section 9 of The Ontario Insurance Act, the Superintendent is hereby authorized to include such summarized statements concerning members of Lloyd's licensed under the said Act as the Minister may deem sufficient and appropriate." Accordingly, the names of such members are not printed herein but are on file for inspection at the Office of the Superintendent of Insurance.

CLASS I—PENSION FUND ASSOCIATIONS

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
1	Prevoyants du Canada (Les)	Life Insurance (limited to pension fund contracts)	179
2	Societe Saint Jean Baptiste de Montreal	Life Insurance (limited to pension fund contracts)	181

INDEX ADDENDA

NAMES OF INSURERS AUTHORIZED TO TRANSACT ADDITIONAL CLASSES OF INSURANCE BETWEEN DECEMBER 15, 1942, AND DATE OF THIS REPORT

NAME OF INSURER	EFFECTIVE DATE OF SUPPLEMENTARY LICENSE	ADDITIONAL CLASSES OF INSURANCE FOR WHICH AUTHORIZED
<i>Joint Stock</i>		
Gibraltar Fire & Marine Insurance Company.....	Apr. 10, 1943	Hail, Inland Transportation, Property Damage and Theft Insurance
Zurich General Accident & Liability Ins. Co., Ltd....	Oct. 5, 1943	Guarantee Insurance
<i>Cash Mutual</i>		
Gore District Mutual Fire Insurance Company.....	Apr. 21, 1943	Accident and Sickness Insurance
Gore District Mutual Fire Insurance Company.....	Aug. 26, 1943	Guarantee Insurance
Portage La Prairie Mutual Insurance Company.....	Apr. 2, 1943	Inland Transportation and Property Damage Insurance.

NAMES OF INSURERS NEWLY LICENSED BETWEEN DECEMBER 15, 1942, AND DATE OF THIS REPORT

NAME OF INSURER	EFFECTIVE DATE OF LICENSE	CLASSES OF INSURANCE
<i>Class A</i>		
British Aviation Insurance Company Limited.....	Jan. 1, 1943	Accident, Aircraft and Property Damage Insurance.
Home Assurance Company of Canada.....	Apr. 17, 1943	Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Livestock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.
New Zealand Insurance Company Limited.....	Apr. 7, 1943	Fire, Automobile, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft Insurance.
<i>B—Other Mutuals</i>		
Cuna Mutual Insurance Society	May. 4, 1943	Life Insurance
Michigan Mutual Liability Company.....	Aug. 17, 1943	Automobile and Inland Transportation Insurance (limited to operations in Ontario of public vehicles and public commercial vehicles owned and registered in the United States).

NAMES OF INSURERS WITHDRAWN OR CEASED TO TRANSACT BUSINESS BETWEEN DECEMBER 15, 1942, AND DATE OF THIS REPORT

NAME OF INSURER
NIL

I ANNUAL STATEMENTS

(A) JOINT-STOCK INSURANCE COMPANIES

N.B.—The following is the note referred to at the foot of certain pages pertaining to Joint-Stock, Mutual, Cash-Mutual, Fraternal, Reciprocal and Miscellaneous Insurers, viz.:

The insurer is also registered pursuant to *The Canadian and British Insurance Companies Act, 1932*, or *The Foreign Insurance Companies Act, 1932*, as the case may be, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Regulations passed under Section 73 (2) of the Act.

(A)

THE ACADIA FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, W. M. P. Webster, Halifax; Vice-President, T. F. Tobin, K.C., Halifax; Secretary-Treasurer, G. R. Wilson, Halifax.

Directors.—T. F. Tobin, K.C., A. N. Jones, W. M. P. Webster, M. S. Clarke, of Halifax; Wm. Lawrie, Montreal.

Chief or General Agent in Ontario.—E. J. McGrail, 465 Bay St., Toronto.

Date of Incorporation.—March 31, 1862. Date commenced business in Canada.—1862.

Capital stock paid in cash	\$ 400,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets	1,236,326	Premiums—Ontario (net)	\$ 49,148
Total liabilities	207,390	Premiums—Total business (net)	179,867
Surplus protection of policyholders	1,028,936	Claims—Ontario (net)	17,468
		Claims—Total business (net)	74,832

THE AETNA CASUALTY AND SURETY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—Ian Armour, Victory Bldg., Toronto.

Date of Incorporation.—May 2, 1883. Date commenced business in Canada.—May 26, 1921

Capital stock paid in cash	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	111,650	Premiums—Ontario (net)	\$10,175
Liabilities in Canada	11,796	Premiums—Canada (net)	33,768
		Claims—Ontario (net)	5,835
		Claims—Canada (net)	8,046

AETNA INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—T. W. Gooding, Metropolitan Bldg., Toronto.

Chief or General Agent in Ontario.—Robt. H. Leckey, Metropolitan Bldg., Toronto.

Date of Incorporation.—June 5, 1819. Date commenced business in Canada.—1821.

Capital stock paid in cash	\$7,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	1,617,900	Premiums—Ontario (net)	\$ 490,116
Liabilities in Canada	706,985	Premiums—Canada (net)	1,043,092
		Claims—Ontario (net)	144,885
		Claims—Canada (net)	498,255

AETNA LIFE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—Ian Armour, Victory Bldg., Toronto.

Date of Incorporation.—June, 1850. Date commenced business in Canada.—1850.

Capital stock paid in cash	\$15,000,000	PREMIUMS AND DISBURSEMENTS	
Life:		Life:	
Assets in Canada	18,796,947	Premiums—Ontario (net)	\$1,891,010
Ontario business in force (gross)	106,738,423	Premiums—Canada (net)	2,943,479
Canadian business in force (gross)	163,732,619	Total disbursements to policyholders (net)—In Ontario	944,308
		In Canada	1,640,428

Other than Life:		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	223,876	Other than Life:	
Liabilities in Canada	258,210	Premiums—Ontario (net)	505,832
		Premiums—Canada (net)	604,699
		Claims—Ontario (net)	518,638
		Claims—Canada (net)	593,020

*See note on page 1.

AGRICULTURAL INSURANCE COMPANY*

HEAD OFFICE, WATERTOWN, N. Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Milton H. Webber, Toronto.*Chief or General Agent in Ontario.*—Milton H. Webber, 12 Wellington St. E., Toronto.*Date of Incorporation.*—1863. *Date commenced business in Canada.*—1870.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	374,124	Premiums—Ontario (net).....	\$102,609
Liabilities in Canada.....	213,132	Premiums—Canada (net).....	176,656
		Claims—Ontario (net).....	52,780
		Claims—Canada (net).....	89,916

ALLIANCE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. J. Flanagan, Montreal.*Chief or General Agent in Ontario.*—Heber R. Smith, 36 Toronto St., Toronto.*Date of Incorporation.*—August 4, 1824. *Date commenced business in Canada.*—March 1, 1892.

Capital stock paid in cash.....	£1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$853,761	Premiums—Ontario (net).....	\$105,579
Liabilities in Canada.....	281,008	Premiums—Canada (net).....	332,645
		Claims—Ontario (net).....	57,022
		Claims—Canada (net).....	184,208

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 80 Richmond St. W., Toronto.*Chief or General Agent in Ontario.*—H. C. Mills, 80 Richmond St. W., Toronto.*Date of Incorporation.*—Dec. 5, 1904. *Date commenced business in Canada.*—October, 1917.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,313,602	Premiums—Ontario (net).....	\$ 739,161
Liabilities in Canada.....	526,506	Premiums—Canada (net).....	1,455,153
		Claims—Ontario (net).....	268,764
		Claims—Canada (net).....	443,777

AMERICAN ALLIANCE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Harvey, 465 St. John St., Montreal.*Chief or General Agent in Ontario.*—Geo. E. Howe, 812 Metropolitan Bldg., Toronto.*Date of Incorporation.*—1897. *Date commenced business in Canada.*—1918.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	420,834	Premiums—Ontario (net).....	\$19,843
Liabilities in Canada.....	59,312	Premiums—Canada (net).....	74,698
		Claims—Ontario (net).....	3,537
		Claims—Canada (net).....	26,531

AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1927. *Date commenced business in Canada.*—1927.

Capital stock paid in cash.....	\$300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	253,640	Premiums—Ontario (net).....	\$123,400
Liabilities in Canada.....	116,393	Premiums—Canada (net).....	182,416
		Claims—Ontario (net).....	28,106
		Claims—Canada (net).....	47,643

*See note on page 1.

AMERICAN AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1911. *Date commenced business in Canada.*—March 20, 1923.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	951,615
Liabilities in Canada.....	551,775

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$350,751
Premiums—Canada (net).....	539,601
Claims—Ontario (net).....	122,897
Claims—Canada (net).....	210,576

AMERICAN CENTRAL INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, 388 St. James St. West, Montreal.*Chief or General Agent in Ontario.*—H. J. Kerr, 83 Richmond St. West, Toronto.*Date of Incorporation.*—1853. *Date commenced business in Canada.*—April, 1909.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	249,625
Liabilities in Canada.....	50,237

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$18,384
Premiums—Canada (net).....	50,151
Claims—Ontario (net).....	7,439
Claims—Canada (net).....	19,050

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—O. B. Thibaudeau, Toronto.*Chief or General Agent in Ontario.*—O. B. Thibaudeau, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1893. *Date commenced business in Canada.*—March 6, 1923.

Capital stock paid in cash.....	\$1,500,000
Assets in Canada.....	585,075
Liabilities in Canada.....	324,779

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$123,486
Premiums—Canada (net).....	231,785
Claims—Ontario (net).....	1,939
Claims—Canada (net).....	4,047

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. Marchand, 276 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—C. M. Henderson, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1918. *Date commenced business in Canada.*—October 6, 1919.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	398,251
Liabilities in Canada.....	253,722

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$114,693
Premiums—Canada (net).....	288,280
Claims—Ontario (net).....	26,865
Claims—Canada (net).....	113,248

AMERICAN HOME FIRE ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. E. Schofield, 465 St. John St., Montreal.*Chief or General Agent in Ontario.*—John R. Cox, Canada Permanent Bldg., Toronto.*Date of Incorporation.*—May 29, 1928. *Date commenced business in Canada.*—Oct. 16, 1929.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	182,895
Liabilities in Canada.....	93,823

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 32,824
Premiums—Canada (net).....	100,809
Claims—Ontario (net).....	18,954
Claims—Canada (net).....	49,652

*See note on page 1.

THE AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John J. Kilgour, Toronto.

Chief or General Agent in Ontario.—John J. Kilgour, 805 Metropolitan Bldg., Toronto.

Date of Incorporation.—Feb. 20, 1846. *Date commenced business in Canada.*—June 28, 1912.

Capital stock paid in cash.....	\$3,343,740	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	320,136	Premiums—Ontario (net).....	\$ 68,894
Liabilities in Canada.....	92,267	Premiums—Canada (net).....	164,274
		Claims—Ontario (net).....	26,216
		Claims—Canada (net).....	81,454

AMERICAN SURETY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John B. Alexander, 803 Canada Permanent Bldg., Toronto.

Chief or General Agent in Ontario.—John B. Alexander, 803 Canada Permanent Bldg., Toronto.

Date of Incorporation.—April 1, 1884. *Date commenced business in Canada.*—July, 1887.

Capital stock paid in cash.....	\$7,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	261,614	Premiums—Ontario (net).....	\$13,963
Liabilities in Canada.....	38,306	Premiums—Canada (net).....	33,112
		Claims—Ontario (net).....	—254
		Claims—Canada (net).....	-1,594

ANGLO-SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—Thos. W. Greer, 325 Howe St., Vancouver.

Chief or General Agent in Ontario.—Armstrong, De Witt & Crossin Ltd., Excelsior Life Bldg., Toronto.

Date of Incorporation.—1909. *Date commenced business in Canada.*—May, 1923.

Capital stock paid in cash.....	£105,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$599,174	Premiums—Ontario (net).....	\$ 87,215
Liabilities in Canada.....	221,546	Premiums—Canada (net).....	192,777
		Claims—Ontario (net).....	32,598
		Claims—Canada (net).....	75,322

AREX INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Valentine W. Gerrish, 25 King St. W., Toronto.

Chief or General Agent in Ontario.—Valentine W. Gerrish, 25 King St. W., Toronto.

Date of Incorporation.—October 24, 1935. *Date commenced business in Canada.*—May, 1937.

Capital stock paid in cash.....	\$451,770	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	138,882	Premiums—Ontario (net).....	\$15,231
Liabilities in Canada.....	45,930	Premiums—Canada (net).....	46,703
		Claims—Ontario (net).....	14,714
		Claims—Canada (net).....	28,425

ATLAS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.

Chief or General Agent in Ontario.—Irving W. Smith, 61 Adelaide St. E., Toronto.

Date of Incorporation.—1808. *Date commenced business in Canada.*—March 7, 1887.

Capital stock paid in cash.....	£550,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,200,239	Premiums—Ontario (net).....	\$212,846
Liabilities in Canada.....	557,612	Premiums—Canada (net).....	627,082
		Claims—Ontario (net).....	87,298
		Claims—Canada (net).....	236,295

*See note on page 1.

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. G. Ross, Montreal.*Chief or General Agent in Ontario.*—Arthur Tucker, 1601 Metropolitan Bldg., Toronto.*Date of Incorporation.*—1907. *Date commenced business in Canada.*—May 17, 1924.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	183,002	Premiums—Ontario (net).....	\$23,141
Liabilities in Canada.....	28,394	Premiums—Canada (net).....	72,791
		Claims—Ontario (net).....	8,768
		Claims—Canada (net).....	17,402

BALOISE FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, BASLE, SWITZERLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. Johnstone, 276 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—Herbert H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1863. *Date commenced business in Canada.*—March 1, 1922.

	Swiss		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash....	Frcs. 4,000,000	Premiums—Ontario (net).....	\$28,966
Assets in Canada.....	\$212,027	Premiums—Canada (net).....	97,187
Liabilities in Canada.....	98,692	Claims—Ontario (net).....	16,536
		Claims—Canada (net).....	66,842

THE BALTIMORE AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—Norman G. Bethune, 15 Toronto St., Toronto.*Date of Incorporation.*—1925. *Date commenced business in Canada.*—June, 1936.*Canadian business reinsured by the Home Insurance Company of New York.*

			PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$1,500,000	Premiums—Ontario (net).....	Nil
Assets in Canada.....	204,350	Premiums—Canada (net).....	Nil
Liabilities in Canada.....	Nil	Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Nil

BANKERS & SHIPPERS INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, 14–24 Toronto St., Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—December 20, 1918. *Date commenced business in Canada.*—1935.

			PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$34,026
Assets in Canada.....	137,703	Premiums—Canada (net).....	72,639
Liabilities in Canada.....	65,373	Claims—Ontario (net).....	20,453
		Claims—Canada (net).....	48,787

BEAVER FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, C. E. Sword, Toronto; Vice-President, D. H. Laird, K.C., Winnipeg; Managing Director, C. A. R. MacLeod, Winnipeg; Secretary, Cyril Lee, Winnipeg.*Directors.*—C. E. Sword, D. H. Laird, K.C., N. Andre, S. W. Campbell, G. C. Cumming, G. W. Northwood, C. A. R. MacLeod, J. W. Price, W. R. Brydon.*Chief or General Agent in Ontario.*—C. E. Sword, Metropolitan Bldg., Toronto.*Date of Incorporation.*—May, 1913. *Date commenced business in Canada.*—December, 1913.

			PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$300,500	Premiums—Ontario (net).....	\$ 3,657
Total assets.....	511,474	Premiums—Total business (net)..	17,693
Total liabilities.....	58,136	Claims—Ontario (net).....	2,219
Surplus protection of policyholders.	453,338	Claims—Total business (net)....	9,217

*See note on page 1.

THE BEE FIRE INSURANCE COMPANY*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. G. Wilson, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—J. H. Kennedy, 402 Canada Permanent Bldg., Toronto.
Date of Incorporation.—May 27, 1857. *Date commenced business in Canada.*—Dec. 22, 1932.

French		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash....	Frcs. 30,000,000	Premiums—Ontario (net).....	\$40,966
Assets in Canada.....	\$172,350	Premiums—Canada (net).....	88,425
Liabilities in Canada.....	77,778	Claims—Ontario (net).....	13,105
		Claims—Canada (net).....	39,791

THE BOILER INSPECTION & INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Henry N. Roberts, Toronto; Vice-Presidents, J. P. Byrne, R. R. Corson, Toronto; Manager, J. P. Byrne, Toronto; Secretary, L. T. Gregg, Toronto.

Directors.—Henry N. Roberts, J. R. L. Starr, K.C., R. R. Corson, J. P. Byrne, Toronto; H. Mudge, Montreal; C. C. Gardiner, D. P. Reese, Hartford, Conn.

Date of Incorporation.—April 8, 1875. *Date commenced business in Canada.*—October 9, 1875.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$ 100,100	Premiums—Ontario (net).....	\$218,388
Total assets.....	1,336,764	Premiums—Total business (net)..	448,689
Total liabilities.....	711,500	Claims—Ontario (net).....	54,642
Surplus protection of policyholders.	625,264	Claims—Total business (net)....	107,672

BOSTON INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Geo. J. K. Irvine, 701 Lindsay Bldg., Winnipeg.

Chief or General Agent in Ontario.—Murphy, Love, Hamilton & Bascom, Dominion Bank Building, Toronto.

Date of Incorporation.—1873. *Date commenced business in Canada.*—1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$3,000,000	Premiums—Ontario (net).....	\$ 7,540
Assets in Canada.....	377,121	Premiums—Canada (net).....	317,767
Liabilities in Canada.....	354,640	Claims—Ontario (net).....	354
		Claims—Canada (net).....	233,620

THE BRITISH AMERICA ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Managing Director, G. Stubington, Toronto; Secretary, C. R. Morrow.

Directors.—E. A. Brownell, W. J. Hastie, K. M. Pringle, E. Willans, Geo. A. Morrow, H. C. Cox, W. M. Cox, K.C., Hon. G. Howard Ferguson, P.C., K.C., S. H. Logan, Hon. Leighton McCarthy, P.C., K.C., Graham Morrow, G. Stubington, K. Thom, Toronto; H. J. Wyatt, New York; W. E. Meikle, Winnipeg.

Chief or General Agent in Ontario.—E. A. Brownell, 16-22 Wellington St. E., Toronto.

Date of Incorporation.—Feb. 13, 1833. *Date commenced business in Canada.*—June 19, 1835.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$ 750,000	Premiums—Ontario (net).....	\$ 505,790
Total assets.....	7,485,549	Premiums—Total business (net)..	2,875,903
Total liabilities.....	3,964,360	Claims—Ontario (net).....	247,159
Surplus protection of policyholders.	3,521,189	Claims—Total business (net)....	1,370,791

*See note on page 1.

THE BRITISH CANADIAN INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. A. Brownell; Vice-President, Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Managing Director, G. Stubington; Secretary, C. R. Morrow.
Directors.—E. A. Brownell, H. C. Cox, G. A. Morrow, W. J. Hastie, G. Stubington, G. Morrow, Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 16-22 Wellington St. East, Toronto.

Date of Incorporation.—1917. *Date commenced business in Canada.*—1917.

Capital stock paid in cash	\$300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets	799,408	Premiums—Ontario (net)	\$ 65,471
Total liabilities	268,212	Premiums—Total business (net)	210,735
Surplus protection of policyholders	531,196	Claims—Ontario (net)	18,409
		Claims—Total business (net)	82,137

THE BRITISH CROWN ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.

Chief or General Agent in Ontario.—J. H. Riddel, 217 Bay St., Toronto.

Date of Incorporation.—March, 1907. *Date commenced business in Canada.*—Nov. 2, 1917

Capital stock paid in cash	\$25,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	\$358,714	Premiums—Ontario (net)	\$115,801
Liabilities in Canada	276,115	Premiums—Canada (net)	254,655
		Claims—Ontario (net)	46,796
		Claims—Canada (net)	128,600

THE BRITISH EMPIRE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, G. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Managing Director, G. Stubington; Secretary, C. R. Morrow, Toronto.

Directors.—E. A. Brownell, W. M. Cox, K. C., H. C. Cox, G. A. Morrow, W. J. Hastie, E. Willans, G. Morrow, K. M. Pringle, G. Stubington, Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 16-22 Wellington St. East, Toronto.

Date of Incorporation.—June 11, 1928. *Date commenced business in Canada.*—June 30, 1928.

Capital stock paid in cash	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets	739,633	Premiums—Ontario (net)	\$108,114
Total liabilities	348,420	Premiums—Total business (net)	265,861
Surplus protection of policyholders	391,213	Claims—Ontario (net)	42,861
		Claims—Total business (net)	108,621

BRITISH & EUROPEAN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.

Chief or General Agent in Ontario.—H. J. Kerr, 83 Richmond St. West, Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—July 7, 1923.

Capital stock paid in cash	\$50,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	\$114,294	Premiums—Ontario (net)	\$ 9,192
Liabilities in Canada	36,758	Premiums—Canada (net)	25,076
		Claims—Ontario (net)	3,721
		Claims—Canada (net)	9,526

*See note on page 1.

BRITISH & FOREIGN MARINE INSURANCE COMPANY LIMITED

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Chief Agent in Canada.—C. G. Ross, Montreal.*Date of Incorporation.*—Aug. 5, 1867. *Date commenced business in Canada.*—May 16, 1888.

Capital stock paid in cash, £1,340,000.

Statement for the Year Ended December 31, 1942**Assets in Canada**

Agents' balances and premiums uncollected, written on or after October 1, 1942.....	\$14,334 77
TOTAL ASSETS IN CANADA.....	\$14,334 77

Liabilities in Canada

Total provision for (a) Unpaid claims in Canada.....	\$ 5,257 62
(b) Expenses of adjustment of said claims.....	262 88
Total net reserve, \$646.86; carried out at 80% thereof.....	517 48
TOTAL LIABILITIES IN CANADA.....	\$ 6,037 98

Revenue Account in Canada

Net premiums written, marine.....	\$37,954 05
Reserve of unearned premiums:	
At beginning of year.....	Nil
At end of year.....	\$ 517 48
Increase.....	517 48
Net premiums earned.....	\$37,436 57
Net claims incurred.....	\$26,770 93
Net adjustment expenses incurred.....	404 62
Total claims and expenses.....	27,175 55
UNDERWRITING GAIN.....	\$10,261 02

BRITISH GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.*Chief or General Agent in Ontario.*—Halbert J. Kerr, 83 Richmond St. West, Toronto.*Date of Incorporation.*—1904. *Date commenced business in Canada.*—January 1, 1920.

Capital stock paid in cash.....	£175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$235,899	Premiums—Ontario (net).....	\$ 51,583
Liabilities in Canada.....	122,282	Premiums—Canada (net).....	125,033
		Claims—Ontario (net).....	19,771
		Claims—Canada (net).....	48,179

THE BRITISH LAW INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 469 St. John St., Montreal.*Chief or General Agent in Ontario.*—D. L. Durrant, 205 Metropolitan Bldg., Toronto.*Date of Incorporation.*—1888. *Date commenced business in Canada.*—January 15, 1925.

Capital stock paid in cash.....	\$1,459,980	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	237,716	Premiums—Ontario (net).....	\$15 141
Liabilities in Canada.....	106,828	Premiums—Canada (net).....	71,787
		Claims—Ontario (net).....	9,842
		Claims—Canada (net).....	28,230

*See note on page 1.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. H. Riddell, Toronto; Vice-President, S. Fairley; Managing Director, J. H. Riddell, Toronto; Secretary, S. Fairley.*Directors.*—J. H. Riddell, H. T. Fairley, S. Fairley, F. S. Corrigan, W. E. Young, W. H. Despard, H. J. Humphrey, Toronto; S. A. Bennett, Brian E. S. Mountain, Sir E. M. Mountain, London, Eng.*Date of Incorporation.*—1906. *Date commenced business in Canada.*—February 20, 1912†.

Capital stock paid in cash	\$ 248,699
Total assets	1,269,120
Total liabilities	295,354
Surplus protection of policyholders	973,766

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$ 59,638
Premiums—Total business (net)	149,987
Claims—Ontario (net)	23,259
Claims—Total business (net)	60,834

THE BRITISH OAK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.*Chief or General Agent in Ontario.*—Colin E. Sword, 44 Victoria St., Toronto.*Date of Incorporation.*—1908. *Date commenced business in Canada.*—September 3, 1921.

Capital stock paid in cash	£176,000
Assets in Canada	\$330,301
Liabilities in Canada	141,954

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$ 59,187
Premiums—Canada (net)	152,312
Claims—Ontario (net)	24,428
Claims—Canada (net)	97,391

BRITISH TRADERS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.*Chief or General Agent in Ontario.*—Colin E. Sword, 44 Victoria St., Toronto.*Date of Organization.*—1865. *Date commenced business in Canada.*—February 20, 1918.

Capital stock paid in cash	£192,000
Assets in Canada	\$1,337,863
Liabilities in Canada	260,481

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$145,976
Premiums—Canada (net)	298,875
Claims—Ontario (net)	78,297
Claims—Canada (net)	154,540

CALEDONIAN-AMERICAN INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Douglas Cownie, McGill Bldg., Montreal.*Chief or General Agent in Ontario.*—Thomas Irvine Co. Ltd., Excelsior Life Bldg., Toronto.*Date of Incorporation.*—1897. *Date commenced business in Canada.*—February 10, 1920.

Capital stock paid in cash	\$500,000
Assets in Canada	161,326
Liabilities in Canada	45,058

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$12,438
Premiums—Canada (net)	42,158
Claims—Ontario (net)	6,811
Claims—Canada (net)	17,539

CALEDONIAN INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Douglas Cownie, Montreal.*Chief or General Agent in Ontario.*—Muntz & Beatty Ltd., Temple Bldg., Toronto.*Date of Organization.*—1805. *Date commenced business in Canada.*—February, 1883.

Capital stock paid in cash	£155,000
Assets in Canada	\$468,316
Liabilities in Canada	269,096

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$110,623
Premiums—Canada (net)	273,121
Claims—Ontario (net)	47,189
Claims—Canada (net)	118,276

*See note on page 1.

†Prior to this date business was confined to Province of Manitoba.

THE CALIFORNIA INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, 388 St. James St. W., Montreal.
Chief or General Agent in Ontario.—H. J. Kerr, 83 Richmond St. W., Toronto.

Date of Incorporation.—1864. *Date commenced business in Canada.*—November 18, 1912.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	190,699	Premiums—Ontario (net).....	\$ 9,192
Liabilities in Canada.....	29,041	Premiums—Canada (net).....	25,076
		Claims—Ontario (net).....	3,721
		Claims—Canada (net).....	9,526

CAMDEN FIRE INSURANCE ASSOCIATION*

HEAD OFFICE, CAMDEN, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John B. Alexander, 802 Canada Permanent Bldg., Toronto.

Chief or General Agent in Ontario.—John B. Alexander, Toronto.

Date of Incorporation.—March, 1841. *Date commenced business in Canada.*—Feb. 26, 1930.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	235,184	Premiums—Ontario (net).....	\$ 29,576
Liabilities in Canada.....	104,836	Premiums—Canada (net).....	131,086
		Claims—Ontario (net).....	17,208
		Claims—Canada (net).....	61,938

THE CANADA ACCIDENT AND FIRE ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, C. H. Godfrey, Montreal; Vice-President, A. C. Hall, Montreal; Secretary, H. F. Roden, Montreal; General Manager, A. C. Hall, Montreal.

Directors.—C. H. Godfrey, John Holroyde, Alfred Lambert, H. F. Roden, A. C. Hall, Montreal.

Chief or General Agent in Ontario.—H. J. Kerr, 83 Richmond St. W., Toronto.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—Sept. 10, 1888.

Capital stock paid in cash.....	\$ 43,320	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,608,003	Premiums—Ontario (net).....	\$187,982
Total liabilities.....	632,975	Premiums—Total business (net)...	630,810
Surplus protection of policyholders.	975,028	Claims—Ontario (net).....	71,378
		Claims—Total business (net)....	237,878

THE CANADA LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. N. Mitchell, Toronto; Chairman of the Board, Hon. Leighton McCarthy, P.C., K.C., Toronto; Chairman of the London Board, H. C. Cox, Oakville; Vice-Presidents, R. A. Laidlaw, E. G. Baker, Toronto; General Manager, S. C. McEvenue, Toronto; Chief Actuary, L. K. File, F.I.A., F.A.S., Toronto; Secretary, J. H. Domelle, Toronto; Ass't General Manager and Treasurer, E. C. Gill, F.A.S., Toronto; Ass't General Manager, W. J. Beattie, Toronto; Medical Director, S. J. Streight, O.B.E., M.D., Toronto.

Directors.—Hon. Leighton McCarthy, P.C., K.C., A. E. Arcsott, J. A. McLeod, R. A. Laidlaw, Rt. Hon. Sir Thomas White, G.C.M.G., E. G. Baker, C. A. Bogert, A. N. Mitchell, W. N. Tilley, K.C., J. M. Macdonnell, Toronto; H. C. Cox, Oakville; Aimé Geoffrion, K.C., B.C.L., Montreal; Hon. Chas. Stewart, P.C., Ottawa; John Stuart, Chicago; A. V. Davis, Pittsburgh.

Date of Incorporation.—April 25, 1849. *Date commenced business in Canada.*—Aug. 21, 1847

Capital stock paid in cash.....	\$ 1,000,000	PREMIUMS AND DISBURSEMENTS	
Total assets.....	292,483,518	Premiums—Ontario (net).....	\$ 6,860,619
Ontario business in force (gross)....	251,182,311	Premiums—Total business (net)...	25,379,646
Total business in force (gross).....	823,481,085	Total disbursements to policy-	
		holders (net)—In Ontario....	4,863,301
		Total business.....	24,169,582

*See note on page 1.

CANADA SECURITY ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, E. M. Whitley, Toronto; Vice-President, John B. Laidlaw, Toronto; Secretary, Thos. James, Toronto.

Directors.—E. M. Whitley, C. C. Paull, J. E. Haskins, C. D. Henderson, Fred W. Lamont, Dr. W. E. Ferguson, John B. Laidlaw, W. H. Bosley, Toronto; G. B. Patteson, Ottawa.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—August 28, 1920.

Capital stock paid in cash.....	\$ 500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,195,316	Premiums—Ontario (net).....	\$121,228
Total liabilities.....	322,746	Premiums—Total business (net)..	313,678
Surplus protection of policyholders.	872,570	Claims—Ontario (net).....	51,189
		Claims—Total business (net)....	110,367

THE CANADIAN FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President and Managing Director, C. S. Riley, Winnipeg; Vice-President and General Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—R. T. Riley, C. S. Riley, A. L. Denison, James A. Crowe, H. C. Ashdown, W. A. Murphy, G. H. Aikins, K.C., Winnipeg.

Chief or General Agent in Ontario.—F. N. Boyd, Federal Bldg., Toronto.

Date of Incorporation.—1887. *Date commenced business in Canada.*—September 1, 1897.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	3,346,199	Premiums—Ontario (net).....	\$ 268,697
Total liabilities.....	1,202,201	Premiums—Total business (net)..	1,016,166
Surplus protection of policyholders.	2,143,998	Claims—Ontario (net).....	83,823
		Claims—Total business (net)....	341,926

CANADIAN GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. P. Fess, Toronto; Vice-President, A. E. Naylor, Toronto; Manager, W. F. Spry, Toronto; Secretary and Treasurer, C. W. Sykes.

Directors.—W. P. Fess, A. E. Naylor, G. Larratt Smith, K.C., D. H. Gibson, W. F. Spry, Toronto; Sen. N. M. Paterson, Fort William; R. G. Ivey, London; C. W. Webster, Montreal; E. Anderson, K.C., LL.D., Winnipeg.

Date of Incorporation.—April 27, 1907. *Date commenced business in Canada.*—Nov. 5, 1908.

Capital stock paid in cash.....	\$ 500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	2,267,632	Premiums—Ontario (net).....	\$ 391,628
Total liabilities.....	1,235,354	Premiums—Total business (net)..	1,038,547
Surplus protection of policyholders.	1,032,278	Claims—Ontario (net).....	122,394
		Claims—Total business (net)....	400,114

THE CANADIAN INDEMNITY COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President and Managing Director, C. S. Riley, Winnipeg; Vice-President and General Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—R. T. Riley, C. S. Riley, H. C. Ashdown, J. H. Riley, A. L. Denison, J. A. Crowe, W. A. Murphy, G. H. Aikins, Winnipeg; A. F. Culver, Montreal.

Chief or General Agent in Ontario.—W. C. Riley, Canadian Indemnity Co., Toronto.

Date of Incorporation.—March 23, 1916. *Date commenced business in Canada.*—Nov. 21, 1919.

Capital stock paid in cash.....	\$ 500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	2,654,135	Premiums—Ontario (net).....	\$ 339,372
Total liabilities.....	1,403,842	Premiums—Total business (net)..	1,279,354
Surplus protection of policyholders.	1,250,293	Claims—Ontario (net).....	77,919
		Claims—Total business (net)....	406,727

*See note on page 1.

THE CANADIAN SURETY COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. F. Lafrentz, New York; Vice-President and General Manager, John B. Alexander, Toronto; Secretary, Geo. F. Gregory, Toronto.

Directors.—F. W. Lafrentz, A. F. Lafrentz, D. H. Cook, F. J. Parry, New York; A. C. Matthews, F. G. Osler, M. A. Bradshaw, John B. Alexander, Toronto; C. S. Band, W. Donald Matthews, Paul J. Myler.

Date of Incorporation.—May 19, 1911. *Date commenced business in Canada.*—July, 1913.

Capital stock paid in cash.....	\$ 500,000
Total assets.....	1,989,636
Total liabilities.....	689,636
Surplus protection of policyholders.	1,300,000

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$222,584
Premiums—Total business (net)...	691,098
Claims—Ontario (net).....	78,754
Claims—Total business (net)....	182,997

CAR & GENERAL INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Concourse Bldg., Toronto.

Date of Incorporation.—1903. *Date commenced business in Canada.*—January, 1919.

Capital stock paid in cash.....	£130,745
Assets in Canada.....	\$398,936
Liabilities in Canada.....	191,318

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 52,043
Premiums—Canada (net).....	170,070
Claims—Ontario (net).....	7,667
Claims—Canada (net).....	52,542

THE CASUALTY COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. D. Gooderham, Toronto; Vice-Presidents, H. W. Falconer, D. G. Ross, M.P., Toronto; Managing Director, A. W. Eastmure, Toronto; Treasurer, J. C. Dodds.

Directors.—E. D. Gooderham, H. W. Falconer, D. G. Ross, L. M. Keachie, H. R. Jackman, A. W. Eastmure, J. P. Nicolls, H. S. Gooderham, Col. G. G. Blackstock.

Date of Incorporation.—May 19, 1912. *Date commenced business in Canada.*—Jan. 1, 1916.

Capital stock paid in cash.....	\$301,600
Total assets.....	751,923
Total liabilities.....	370,610
Surplus protection of policyholders.	381,313

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$231,046
Premiums—Canada (net).....	332,288
Claims—Ontario (net).....	89,251
Claims—Total business (net)....	134,264

THE CENTRAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, 500 Place d'Armes, Montreal.

Chief or General Agent in Ontario.—F. S. McDermott, 112 Yonge St., Toronto.

Date of Incorporation.—June 25, 1907. *Date commenced business in Canada.*—June 25, 1923.

Capital stock paid in cash.....	£100,000
Assets in Canada.....	\$234,033
Liabilities in Canada.....	91,044

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$25,222
Premiums—Canada (net).....	76,085
Claims—Ontario (net).....	10,545
Claims—Canada (net).....	30,270

*See note on page 1.

CENTRAL UNION INSURANCE COMPANY*

HEAD OFFICE, FLEMINGTON, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—G. W. Pearson, 371 Bay St., Toronto.*Chief or General Agent in Ontario.*—G. W. Pearson, 371 Bay St., Toronto.*Date of Incorporation.*—1928. *Date commenced business in Canada.*—January 2, 1930.

Capital stock paid in cash.....	\$500,000
Assets in Canada.....	157,741
Liabilities in Canada.....	19,247

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 6,023
Premiums—Canada (net).....	12,579
Claims—Ontario (net).....	2,260
Claims—Canada (net).....	4,603

THE CENTURY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. W. Greer, 325 Howe St., Vancouver.*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Incorporation.*—1885. *Date commenced business in Canada.*—1917.

Capital stock paid in cash.....	£450,000
Assets in Canada.....	\$904,092
Liabilities in Canada.....	288,187

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$122,736
Premiums—Canada (net).....	271,416
Claims—Ontario (net).....	71,681
Claims—Canada (net).....	127,520

THE CHINA FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.*Chief or General Agent in Ontario.*—Colin E. Sword, 44 Victoria St., Toronto.*Date of Incorporation.*—1870. *Date commenced business in Canada.*—July 2, 1919.

Capital stock paid in cash..... Mex.	\$2,000,000
Assets in Canada.....	109,187
Liabilities in Canada.....	23,025

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$10,658
Premiums—Canada (net).....	24,334
Claims—Ontario (net).....	4,492
Claims—Canada (net).....	11,819

THE CITIZENS INSURANCE COMPANY OF NEW JERSEY*

HEAD OFFICE, FLEMINGTON, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.*Chief or General Agent in Ontario.*—B. W. Ballard, 24 Wellington St. E., Toronto.*Date of Incorporation.*—1929. *Date commenced business in Canada.*—January, 1930.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	236,799
Liabilities in Canada.....	19,991

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 3,966
Premiums—Canada (net).....	37,154
Claims—Ontario (net).....	923
Claims—Canada (net).....	21,432

CITY OF NEW YORK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, Montreal.*Chief or General Agent in Ontario.*—Norman G. Bethune, 15 Toronto St., Toronto.*Date of Incorporation.*—1905. *Date commenced business in Canada.*—July 1, 1927.

Capital stock paid in cash.....	\$1,500,000
Assets in Canada.....	256,328
Liabilities in Canada.....	Nil

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	Nil
Premiums—Canada (net).....	†
Claims—Ontario (net).....	Nil
Claims—Canada (net).....	†

*See note on page 1.

†Included in figures of Home Insurance Company.

COLUMBIA INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, 480 St. Francois Xavier St., Montreal.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.

Date of Incorporation.—1901. *Date commenced business in Canada.*—October 11, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$19,886
Assets in Canada.....	271,519	Premiums—Canada (net).....	61,873
Liabilities in Canada.....	70,389	Claims—Ontario (net).....	5,912
		Claims—Canada (net).....	24,604

THE COMMERCIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. H. Cautley, Edmonton; 1st Vice-President and Managing Director, J. W. Glenwright, Toronto; 2nd Vice-President, W. C. Hodgson, Toronto; Consulting Actuary, Geo. Ryrle.

Directors.—R. H. Cautley, Norman Allin, M.D., H. W. B. Douglas, W. T. Henry, Edmonton; J. W. Glenwright, W. C. Hodgson, H. B. Begg, H. H. Bishop, F. J. Colgan, Toronto; L. G. Calder, Montreal; John A. East, Saskatoon; F. O. Hodgson, Vancouver.

Chief or General Agent in Ontario.—J. W. Glenwright, 350 Bay St., Toronto.

Date of Incorporation.—April 4, 1911. *Date commenced business in Canada.*—Oct. 4, 1913.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash.....	\$ 148,480	Premiums—Ontario (net).....	\$ 86,152
Total assets.....	2,877,743	Premiums—Total business (net)..	346,506
Ontario business in force (gross)...	3,706,106	Total disbursements to policy-	
Total business in force (gross).....	12,124,054	holders (net)—In Ontario.....	11,367
		Total business..	223,483

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.

Chief or General Agent in Ontario.—H. J. Kerr, 83-85 Richmond St. W., Toronto.

Date of Incorporation.—Sept. 28, 1861. *Date commenced business in Canada.*—Sept. 11, 1863.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash.....	£3,540,000		
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	\$1,324,648	Premiums—Ontario (net).....	\$ 274
Ontario business in force (gross)...	39,238	Premiums—Canada (net).....	3,469
Canadian business in force (gross)...	224,396	Total disbursements to policy-	
		holders (net)—In Ontario.....	1,064
		In Canada.....	1,064
		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	1,212,633	Premiums—Ontario (net).....	317,261
Liabilities in Canada.....	804,325	Premiums—Canada (net).....	879,335
		Claims—Ontario (net).....	148,387
		Claims—Canada (net).....	377,846

*See note on page 1.

CONFEDERATION LIFE ASSOCIATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Chas. S. Macdonald, M.A., Toronto; Vice-Presidents, Col. J. F. Michie, R. S. Waldie, Toronto; General Manager, V. R. Smith, M.A., A.I.A., A.A.S., F.A.I.A., Toronto; Secretary, James L. McLachlin, B.A., A.I.A., A.A.S., Toronto; Ass't General Managers, J. H. Birkenshaw, B.A., F.A.S., F.A.I.A., Toronto, C. D. Devlin, J. K. Macdonald, B.A., J. G. Godsoe, B.A., L.L.B.; Actuary, B. T. Holmes, A.I.A., F.A.S., F.A.I.A.

Directors.—Charles S. Macdonald, Col. J. F. Michie, C. R. Dent, James E. Ganong, A. C. Matthews, R. S. Waldie, Walter C. Laidlaw, Arthur F. White, R. V. LeSueur, F. Grenville Rolph, V. R. Smith, M.A., Toronto; P. A. Thomson, Montreal.

Date of Incorporation.—April 14, 1871. *Date commenced business in Canada.*—Oct. 31, 1871.

Capital stock paid in cash \$ 300,000

Life:
Total assets 148,638,159
Ontario business in force (gross) . . . 133,644,127
Total business in force (gross) . . . 468,584,408

Other than Life:
Total assets 318,135
Total liabilities 105,478

PREMIUMS AND DISBURSEMENTS

Life:
Premiums—Ontario (net) \$ 3,758,955
Premiums—Total business (net) . . . 16,058,400
Total disbursements to policyholders (net)—In Ontario 2,502,669
Total business 10,652,845

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:
Premiums—Ontario (net) 166,332
Premiums—Total business (net) . . . 272,073
Claims—Ontario (net) 137,384
Claims—Total business (net) 196,209

THE CONNECTICUT FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Joint Managers or Chief Executive Officers in Canada.—S. M. Elliott and A. H. Vallance, Montreal.

Chief or General Agent in Ontario.—B. J. G. Davies, 10 Adelaide St. E., Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1886.

Capital stock paid in cash \$2,000,000
Assets in Canada 637,457
Liabilities in Canada 230,542

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net) \$ 84,625
Premiums—Canada (net) 354,735
Claims—Ontario (net) 31,215
Claims—Canada (net) 172,468

CONSOLIDATED FIRE AND CASUALTY INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, H. Begg, Toronto; Vice-Presidents, P. R. Gardiner, Toronto, J. C. H. Dussault, K.C., Montreal; Secretary, H. L. Kearns, Toronto; Treasurer, J. G. Hutchinson, Toronto.

Directors.—J. C. H. Dussault, K.C., Montreal; Leigh M. McCarthy, P. R. Gardiner, H. Begg, W. R. Begg, Geo. McNamara, J. G. Hutchinson, H. B. Begg, H. L. Kearns, Col. K. R. Marshall, C. M. G., D.S.O., Frank Shannon, Toronto; J. M. Pigott, Hamilton.

Date of Incorporation.—May 20, 1930. *Date commenced business in Canada.*—May 21, 1931.

Capital stock paid in cash \$220,000
Total assets 654,369
Total liabilities 282,072
Surplus protection of policyholders . . 372,297

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net) \$208,389
Premiums—Total business (net) . . . 304,414
Claims—Ontario (net) 76,450
Claims—Total business (net) 116,255

CONTINENTAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. D. Bedolfe, Toronto.

Chief or General Agent in Ontario.—R. D. Bedolfe, Federal Bldg., Toronto.

Date of Incorporation.—1897. *Date commenced business in Canada.*—November 6, 1917.

Capital stock paid in cash \$2,500,000
Assets in Canada 1,172,635
Liabilities in Canada 637,605

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net) \$ 556,743
Premiums—Canada (net) 1,198,215
Claims—Ontario (net) 238,048
Claims—Canada (net) 428,868

*See note on page 1.

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.

Date of Incorporation.—Jan., 1853. *Date commenced business in Canada.*—Nov. 25, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$5,000,000	Premiums—Ontario (net).....	\$232,968
Assets in Canada.....	1,384,228	Premiums—Canada (net).....	927,103
Liabilities in Canada.....	473,413	Claims—Ontario (net).....	71,227
		Claims—Canada (net).....	672,037

THE CONTINENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, John W. Hobbs, Toronto; Vice-President and Managing Director, N. J. Lander, Toronto; Secretary, Geo. Hunt; Chairman of the Board, Sidney Jones, Toronto; Actuary, J. Hunter, F.F.A., F.A.S., Toronto.

Directors.—N. J. Lander, G. R. Medland, Sidney Jones, G. W. Rutter, John W. Hobbs, John T. Richardson, K.C., T. D'Arcy Leonard, K.C., K. D. McKenzie, J. J. Lorne Ardiel, Toronto; Sir George Garneau, Quebec; W. A. Dryden, Brooklin; Chas. T. McHattie, Vancouver.

Date of Incorporation.—1899. *Date commenced business in Canada.*—November, 1899.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash.....	\$ 200,000	Premiums—Ontario (net).....	\$ 693,759
Total assets.....	11,961,227	Premiums—Total business (net)...	1,339,458
Ontario business in force (gross)...	24,872,841	Total disbursements to policy-	
Total business in force (gross).....	48,476,409	holders (net)—In Ontario.....	299,746
		Total business..	651,012

CORNHILL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. W. Dettmers, Montreal.

Chief or General Agent in Ontario.—McKay Insurance Agency, 43 Victoria St., Toronto

Date of Incorporation.—1905. *Date commenced business in Canada.*—June 22, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£250,000	Premiums—Ontario (net).....	\$ 95,276
Assets in Canada.....	\$456,808	Premiums—Canada (net).....	321,622
Liabilities in Canada.....	271,763	Claims—Ontario (net).....	53,218
		Claims—Canada (net).....	166,806

THE CROWN LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Hon. G. H. Ferguson, Toronto; 1st Vice-President, C. W. Somers, Toronto; 2nd Vice-President, H. D. Burns, Toronto; General Manager, H. R. Stephenson, F.A.S., A.I.A., Toronto; Treasurer, R. T. Couch, Toronto; Secretary, P. McDonald, Toronto; Actuary, F. W. Hill, F.A.S.; Medical Officer, H. D. Delamere, M.D.; Superintendent of Agencies, E. J. S. Brown.

Directors.—H. R. Stephenson, C. W. Somers, W. F. Watkins, F. Erickson Brown, K.C., H. D. Burns, G. E. Spragge, Hon. G. Howard Ferguson, Toronto; G. O. Somers, Pasadena, Cal.; Geo. A. Morson, Havana, Cuba; Hon. E. L. Patenaude, P.C., K.C., LL.D., Montreal; Norman F. Wilson, Ottawa.

Date of Incorporation.—June 14, 1900. *Date commenced business in Canada.*—Sept. 10, 1901.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash.....	\$ 278,440	Premiums—Ontario (net).....	\$1,640,539
Total assets.....	53,485,690	Premiums—Total business (net)...	7,749,721
Ontario business in force (gross)...	62,770,274	Total disbursements to policy-	
Total business in force (gross).....	262,144,496	holders (net)—In Ontario.....	825,619
		Total business..	2,860,156

*See note on page 1.

THE DOMINION OF CANADA GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. D. Gooderham, Toronto; Vice-Presidents, H. W. Falconer, D. G. Ross, M.P., Toronto; Managing Director, H. W. Falconer, Toronto; Treasurer, J. C. Dodds; General Superintendent, J. C. Stuart; Actuary, J. E. White.

Directors.—H. R. Jackman, D. G. Ross, M.P., E. D. Gooderham, Col. G. G. Blackstock, L. M. Keachie, H. S. Gooderham, H. W. Falconer, A. F. Ball, Toronto; J. P. Nicolls, Vancouver; F. E. Bronson, Ottawa.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—Nov. 5, 1887.

Capital stock paid in cash \$ 1,005,300

Life:
Total assets 2,908,437
Ontario business in force (gross) 10,319,224
Total business in force (gross) 17,604,728

Other than Life:
Total assets 3,537,202
Total liabilities 1,639,640

PREMIUMS AND DISBURSEMENTS

Life:
Premiums—Ontario (net) \$ 246,713
Premiums—Total business (net) 439,812
Total disbursements to policyholders (net)—In Ontario 54,136
Total business 100,522

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:
Premiums—Ontario (net) 958,871
Premiums—Total business (net) 1,274,189
Claims—Ontario (net) 306,463
Claims—Total business (net) 416,225

THE DOMINION FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, C. S. Macdonald, Toronto; 1st Vice-President, R. H. L. Massie, Toronto; 2nd Vice-President, Hamilton Cassels, K.C., Toronto.

Directors.—R. H. L. Massie, Hamilton Cassels, K.C., John A. Fraser, C. S. Macdonald, Dunlop Stewart, Toronto; R. A. Brock, Montreal; Alfred F. James, Col. Howard Greene, Chas. D. James, Milwaukee.

Date of Incorporation.—1904. *Date commenced business in Canada.*—May 11, 1907.

Capital stock paid in cash \$ 300,000
Total assets 1,472,949
Total liabilities 427,497
Surplus protection of policyholders 1,045,452

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net) \$217,100
Premiums—Total business (net) 331,973
Claims—Ontario (net) 71,187
Claims—Total business (net) 117,808

THE DOMINION LIFE ASSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President and Managing Director, Ford S. Kumpf, Waterloo; Vice-President, G. A. Dobbie, Galt; Actuary, A. J. Huenergard; Secretary, H. Schaus; Treasurer, F. L. Whitaker; General Superintendent of Agencies, J. J. Murray.

Directors.—A. J. Andrews, K.C., Winnipeg; W. L. Hilliard, M.D., Ford S. Kumpf, J. E. F. Seagram, Waterloo; J. H. Gundy, Toronto; C. Gordon Cockshutt, Brantford; W. H. Malkin, Vancouver; G. Alex. Forbes, Hespeler; G. A. Dobbie, Galt; Hon. Sen. W. D. Euler, M.P., P.C., Kitchener; Hon. Sen. A. C. Hardy, P.C., K.C., Brockville; J. A. Simard, Montreal.

Date of Incorporation.—March 20, 1889. *Date commenced business in Canada.*—July 12, 1889.

Capital stock paid in cash \$ 280,000
Total assets 52,538,411
Ontario business in force (gross) 73,838,110
Total business in force (gross) 186,444,487

PREMIUMS AND DISBURSEMENTS
Premiums—Ontario (net) \$2,148,951
Premiums—Total business (net) 5,530,838
Total disbursements to policyholders (net)—In Ontario 1,356,204
Total business 3,247,892

THE DRAPERS' AND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, KENDAL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. W. Dettmers, Montreal.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—January 29, 1940.

Capital stock paid in cash £40,636
Assets in Canada \$209,944
Liabilities in Canada 49,880

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net) \$14,407
Premiums—Canada (net) 60,402
Claims—Ontario (net) 7,255
Claims—Canada (net) 25,252

*See note on page 1.

THE EAGLE FIRE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Whitley, Toronto.*Chief or General Agent in Ontario.*—E. M. Whitley, 12 Wellington St. E., Toronto.*Date of Incorporation.*—1806. *Date commenced business in Canada.*—January 1, 1937.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	207,791
Liabilities in Canada.....	71,725

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$31,669
Premiums—Canada (net).....	82,726
Claims—Ontario (net).....	9,926
Claims—Canada (net).....	33,111

EAGLE STAR INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.*Chief or General Agent in Ontario.*—J. H. Riddel, 217 Bay St., Toronto.*Date of Incorporation.*—1904. *Date commenced business in Canada.*—May, 1912.

Capital stock paid in cash.....	\$16,303,111
Assets in Canada.....	611,363
Liabilities in Canada.....	91,037

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$349,197
Premiums—Canada (net).....	1,451,925
Claims—Ontario (net).....	187,327
Claims—Canada (net).....	682,572

THE T. EATON LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. D. Eaton, Toronto; Vice-Presidents, O. D. Vaughan, J. A. Livingstone, T. C. Eaton, Toronto; Manager and Secretary-Treasurer, J. A. Livingstone, Toronto; Actuary, A. E. Harkness, A.A.S., Toronto; Medical Director, T. D. Archibald, M.D.*Directors.*—O. D. Vaughan, Mrs. J. S. Burnside, J. Elliott, J. A. Livingstone, T. C. Musgrave, J. G. McKee, E. A. Eaton, J. D. Eaton, T. C. Eaton, A. H. Grainger, Toronto; R. S. McCordick, Winnipeg; F. B. Walls, Montreal; C. H. Boothe, Hamilton.*Date of Incorporation.*—May 11, 1920. *Date commenced business in Canada.*—August 20, 1920.

Capital stock paid in cash.....	\$ 250,000
Total assets.....	11,231,367
Ontario business in force (gross).....	17,835,400
Total business in force (gross).....	35,548,586

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net).....	\$ 512,101
Premiums—Total business (net).....	1,035,270
Total disbursements to policy-holders (net)—In Ontario.....	313,323
Total business.....	512,681

THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE, KINGSTON, ONT.

Incorporated.—January 11, 1923. *Commenced business in the Province.*—January 30, 1923.*Officers.*—Chairman of the Board and President, C. P. Fell; Vice-President, G. J. Guy; General Manager, L. T. Boyd; Actuary, H. H. Blakeman; Treasurer and Act'g Secretary, J. R. Paterson.*Directors.*—C. P. Fell, A. H. K. Russell, N. A. Fairhead, A. Bruce Matthews, Geo. M. Orr, Toronto; N. P. Lambert, Ottawa; Geo. J. Guy, Port Nelson; D. W. McCormick, Galt; D. R. McLaughlin, Georgetown.*Auditors.*—E. J. Howson, F.C.A., and A. B. Shepard, F.C.E., of Thorne, Mulholland, Howson & McPherson, Chartered Accountants, Toronto.**Statement for the Year Ended December 31, 1942****Capital Stock**

	NO. OF SHARES	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, \$2,500,000.			
No. of shares, 50,000. Par value, \$50.			
Capital stock at beginning and end of year.....	26,170	\$ 1,308,500 00	\$ 313,170 00

Premium on Capital Stock

Total amount paid to December 31, 1942.....	\$ 928,720 00
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*See note on page 1.

Summary Balance Sheet

<i>Assets</i>		<i>Liabilities</i>	
Total ledger assets at book value.....	\$11,391,144 10	Total liabilities.....	\$10,528,959 76
Deduct excess of total book value of ledger assets over total authorized value.....	467,803 89	Excess of assets over liabilities:	
Total ledger assets at authorized value.....	\$10,923,340 21	Capital stock paid	
Non-ledger assets.....	257,771 09	in cash.....	\$313,170 00
Total assets.....	\$11,181,111 30	Surplus.....	330,005 39
Deduct assets not admitted.....	8,976 15		643,175 39
TOTAL ADMITTED ASSETS.....	<u>\$11,172,135 15</u>	TOTAL.....	<u>\$11,172,135 15</u>

Movement of Ledger Accounts

Total ledger assets at book value, December 31, 1941..	\$10,857,574 31	Decrease in ledger assets in 1942:	
Increase in ledger assets in 1942:		Disbursements.....	\$ 1,153,365 49
Income.....	1,686,443 68	Total ledger assets at book value, December 31, 1942..	11,391,144 10
Increase in ledger liabilities—			
sundry accounts payable..	491 60		
Total increase.....	\$ 1,686,935 28		
TOTAL.....	<u>\$12,544,509 59</u>	TOTAL.....	<u>\$12,544,509 59</u>

Assets

Ledger Assets

Book value of real estate, less encumbrances: office premises, \$113,027.83; held for sale, \$271,923.38.....	\$ 384,951 21
Amounts owing under agreements of sale of real estate.....	40,557 73
Mortgage loans on real estate.....	1,320,625 17
Loans on policies and other amounts secured by the Company's policies in force..	827,537 13
Book value of bonds, debentures and debenture stocks.....	7,523,477 62
Book value of stocks.....	1,187,534 33
Cash on hand and in banks.....	93,872 57
Agents' ledger balances.....	10,668 50
Sundry accounts receivable.....	1,919 84
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$11,391,144 10
Deduct excess of total book value of ledger assets over total authorized value....	467,803 89
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	<u>\$10,923,340 21</u>

Non-Ledger Assets

Total interest, dividends and rents due and accrued.....	\$ 116,755 22
Total net premiums due and uncollected and deferred.....	141,015 87
TOTAL NON-LEDGER ASSETS.....	\$ 257,771 09
TOTAL ASSETS.....	<u>\$11,181,111 30</u>

Deduct Assets Not Admitted

Cash advanced to or in the hands of officers or agents.....	8,976 15
TOTAL ADMITTED ASSETS.....	<u>\$11,172,135 15</u>

Liabilities

Net reserve under assurance, annuity and other contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain.....	\$10,001,057 00
Net liability for admitted outstanding claims under contracts.....	107,551 04
Provision for unreported death claims.....	15,000 00
Provision for disability claims unreported or reported but not admitted.....	3,000 00
Amounts left with the Company at interest (pertaining to assurance and annuity contracts), including interest accumulations thereon.....	142,417 00
Premiums received from policyholders in advance.....	13,521 54
Net dividends to policyholders due and unpaid.....	503 38
Provision for accrued profits to policyholders not included above.....	74,114 00
Balance of shareholders' surplus account, including dividends due and unpaid....	17,783 13
Provincial, municipal and other taxes due and accrued.....	26,508 51
Salaries, rents and office expenses due and accrued.....	3,464 65
Medical examiners' fees due and accrued.....	108 00
Commissions to agents due and accrued.....	3,517 77
Contingency reserve.....	100,000 00
Staff pension, assurance and savings funds.....	18,436 62
Miscellaneous accounts payable.....	1,977 12
TOTAL LIABILITIES.....	<u>\$10,528,959 76</u>

	Income			TOTALS
	FIRST YEAR	RENEWAL	SINGLE	
Assurance premiums, ordinary.....	\$157,200 37	\$ 988,728 83	\$13,689 39	\$1,159,618 59
Less reinsurance premiums.....	7,219 87	22,302 31	.....	29,522 18
Net assurance premiums, ordinary....	\$149,980 50	\$ 966,426 52	\$13,689 39	\$1,130,096 41
Net assurance premiums, group.....	170 82	247 71	.....	418 53
Net annuity considerations, ordinary..	2,654 23	34,440 84	.....	37,095 07
Total net premium income and con- sideration for annuities.....	\$152,805 55	\$1,001,115 07	\$13,689 39	\$1,167,610 01
Amounts left with the Company at interest (arising out of assurance and annuity contracts):				
Dividends.....			\$ 2,621 21	
Other amounts.....			35,598 54	
Interest, dividends and rents.....				38,219 75
Income from all other sources:				459,438 95
Staff pension fund contributions—by employees, \$4,285.89; by the Company, \$4,285.89.....			\$ 8,571 78	
Not taken fees.....			539 50	
Gross profit on sale or maturity of ledger assets.....				9,111 28
				12,063 69
TOTAL INCOME.....				\$1,686,443 68

	Disbursements					TOTALS
	DEATH CLAIMS AND ANNUITY PAYMENTS	MATURITIES	SURRENDER VALUES	DISABILITY CLAIMS	DIVIDENDS	
Ordinary—						
Assurances, net.....	\$475,307 74	\$67,367 00	\$145,250 14	\$7,272 83	\$15,982 97	\$ 711,180 68
Annuities, net.....	15,317 99	.....	12,483 41	.....	339 88	28,141 28
Total net disbursements in respect of assurance and annuity contracts.....						\$ 739,321 96
Net payments under supplementary contracts involving life contingencies.....						5,492 20
Net reduction in premiums resulting from application of dividends.....						716 07
Amounts left with the Company at interest (arising out of assurance and annuity contracts) and interest accumulations thereon withdrawn:						
Dividends.....					\$ 788 32	
Other amounts.....					17,593 74	
Taxes, licenses and fees: Taxes on premiums, \$15,410.52; taxes on investments (other than real estate), \$5,488.57; licenses and fees, \$880.66; other taxes, \$1,400.34....						23,180 09
Head office expenses: Salaries, \$70,240.78; directors' fees, \$865.00; auditors' fees, \$2,000.00; travelling expenses, \$3,757.59; rents (including \$7,200.00 for Company's occupancy of its own buildings), \$8,006.04; miscellaneous, \$8,228.61....						93,098 02
Branch office and agency expenses: Assurance commissions: first year—ordinary, \$113,788.98; group, \$34.19; renewal—ordinary, \$24,208.31; group, \$9.59; single—ordinary, \$370.69. Annuity commissions: first year—ordinary, \$973.89; renewal—ordinary, \$807.30. Salaries, \$50,553.71; advances made to agents, \$5,198.19; travelling expenses, \$12,855.93; rent (including \$1,134.00 for Company's occupancy of its own buildings), \$8,665.87; miscellaneous, \$10,722.85....						228,189 50
All other expenses: Advertising, \$5,823.41; books and periodicals, \$330.21; express, telegrams and telephones, \$1,452.35; legal fees, \$3,069.85; medical fees, \$6,692.73; office furniture, \$2,008.08; postage, \$2,302.21; printing and stationery, \$7,072.06; commissions on loans, \$509.00; contributions to staff pension fund, \$4,285.89; miscellaneous, \$2,406.58.....						35,952 37
Payments from staff pension fund.....						365 34
All other disbursements.....						3,152 50
Gross loss on sale or maturity of ledger assets.....						5,515 38
TOTAL DISBURSEMENTS.....						\$1,153,365 49

Exhibit of Ordinary Assurance Policies

CLASSIFICATION	LIFE		ENDOWMENT		TERM AND OTHER		BONUS ADDITIONS	TOTALS	
	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT		No.	AMOUNT
At end of 1941.....	20,968	29,018,559 44	5,756	\$ 9,023,428 20	203	814,258 00	\$ 48,535 75	26,927	\$8,904,781 39
New effected.....	2,481	3,691,998 00	1,193	2,062,046 00	43	233,500 00	.....	3,717	5,987,544 00
Old revived.....	88	131,330 00	30	58,813 00	1	5,000 00	.....	119	195,143 00
New bonus additions.....	.....	.....	.....	.....	.....	.....	7,286 00	.....	7,286 00
Old increased.....	1	20,359 00	.....	7,999 00	.....	.....	.....	1	28,358 00
Transferred.....	41	145,216 00	20	40,180 00	.....	.....	.....	61	185,396 00
Totals.....	23,579	33,007,462 44	6,999	11,192,466 20	247	1,052,758 00	55,821 75	30,825	45,308,508 39
Less ceased by:									
Death.....	403	461,836 48	32	50,021 09	1	5,000 00	1,572 00	436	518,429 57
Maturity.....	.....	.....	36	68,630 00	.....	.....	37 00	36	68,667 00
Expiry.....	.....	.....	.....	.....	10	28,500 00	.....	10	28,500 00
Surrender.....	326	494,209 00	83	137,534 00	.....	.....	1,573 50	409	633,316 50
Lapse—									
Less than 1 yr.....	207	302,089 00	83	128,031 00	2	7,500 00	.....	292	437,620 00
Other.....	433	634,699 00	162	255,354 00	9	35,500 00	.....	604	925,553 00
Decrease.....	.....	106,095 52	.....	50,174 91	.....	12,066 00	.....	.....	168,336 43
Transfer.....	17	28,700 00	21	56,173 00	17	86,000 00	.....	55	170,873 00
Total ceased.....	1,386	2,027,629 00	417	745,918 00	39	174,566 00	3,182 50	1,842	2,951,295 50
AT END OF 1942.....	22,193	30,979,833 44	6,582	10,446,548 20	208	878,192 00	52,639 25	28,983	42,357,212 89
Reassured.....	.....	718,555 00	.....	142,751 00	.....	111,390 00	.....	.....	972,696 00

Exhibit of Group Assurance Policies

CLASSIFICATION	TERM		
	NUMBER		AMOUNT
	POLICIES	EMPLOYEES	
At end of 1941.....	1	17	\$ 24,500 00
New policies effected.....	1	11	27,500 00
Totals.....	2	28	52,000 00
Less ceased by termination of employment, without conversion.....	..	11	17,000 00
Total ceased.....	..	11	17,000 00
AT END OF 1942.....	2	17	35,000 00

Exhibit of Annuities Arising Out of Assurance Contracts

CLASSIFICATION	SUPPLEMENTARY CONTRACTS						DISABILITY ANNUITIES	
	INVOLVING LIFE CONTINGENCIES		NOT INVOLVING LIFE CONTINGENCIES		TOTAL		No.	ANNUAL PAYMENT
	No.	ANNUAL PAYMENT	No.	ANNUAL PAYMENT	No.	ANNUAL PAYMENT		
At end of 1941.....	1	\$ 127 56	11	\$ 5,364 64	12	\$ 5,492 20	20	\$ 8,377 00
New effected.....	..	..	..	..	..	..	6	840 00
Old revived.....	..	..	..	..	..	..	1	240 00
Totals.....	1	127 56	11	5,364 64	12	5,492 20	27	9,457 00
Less ceased by: Recovery from disability.....	..	..	..	..	..	..	3	2,160 00
Total ceased.....	..	..	..	..	..	..	3	2,160 00
AT END OF 1942...	1	127 56	11	5,364 64	12	5,492 20	24	7,297 00
Reassured.....	..	..	..	..	..	..	..	600 00

Exhibit of Ordinary Annuities

CLASSIFICATION	DEFERRED ANNUITIES		VESTED ANNUITIES					
			INVOLVING LIFE CONTINGENCIES		NOT INVOLVING LIFE CONTINGENCIES		TOTAL	
	No.	ANNUAL PAYMENT	No.	ANNUAL PAYMENT	No.	ANNUAL PAYMENT	No.	ANNUAL PAYMENT
At end of 1941.....	556	\$ 184,273 92	45	\$ 9,391 24	18	\$ 3,180 68	63	\$ 12,571 92
New effected.....	33	11,815 32	..	..	..	..	..	..
Old revived.....	3	842 16	..	..	..	..	..	..
Old increased.....	..	201 36	..	..	..	..	..	..
Totals.....	592	197,132 76	45	9,391 24	18	3,180 68	63	12,571 92
Less ceased by:								
Death.....	4	2,044 92	1	120 00	..	..	1	120 00
Expiry.....	..	..	..	..	2	243 84	2	243 84
Surrender.....	26	9,621 96	..	..	1	121 12	1	121 12
Lapse—								
Less than 1 year....	5	1,741 80	..	..	..	..	..	..
Other.....	6	1,839 36	..	..	..	..	..	..
Decrease.....	..	4,338 48	..	..	..	..	..	..
Transfer.....	2	517 44	..	..	..	..	..	..
Total ceased.....	43	20,103 96	1	120 00	3	364 96	4	484 96
AT END OF 1942...	549	177,028 80	44	9,271 24	15	2,815 72	59	12,086 96

Statement of Actuarial Liabilities

ASSURANCE SECTION

CLASS OF ASSURANCE	GROSS IN FORCE			REASSURED IN OTHER COMPANIES	
	No.	AMOUNT	RESERVE	AMOUNT	RESERVE
		\$ c.	\$	\$	\$
ORDINARY, PARTICIPATING					
Life	11,224	16,781,566 00	2,148,084	400,767	58,532
Endowment	4,553	7,142,247 50	1,109,407	91,338	8,175
Term, etc.	4	6,000 00	464		
Bonus additions		52,639 25	26,917		
Premium reductions		(729 64)	1,647		
Additional accidental death benefits		(5,097,367 00)	8,294	(188,870)	118
Disability benefits, active lives:					
Waiver of premium only		(3,521,249 00)		(63,712)	
Waiver of premium and income		(1,124,737 00)	36,346	(24,750)	737
Disability benefits, disabled lives		(2,760 00)	22,675		
Extra premiums			3,354		
Exchange on foreign currency contracts			1,685		
Supplementary contracts, not involving life contingencies	(2)	(800 00)	3,922		
Totals	15,781	23,982,452 75	3,362,795	492,105	67,562
ORDINARY, NON-PARTICIPATING					
Life	10,969	14,198,267 44	5,085,253	317,788	29,788
Endowment	2,029	3,304,300 70	1,060,885	51,413	3,183
Term, etc.	204	872,192 00	7,234	111,390	1,027
Additional accidental death benefits		(2,057,595 00)	4,378	(319,500)	202
Disability benefits, active lives:					
Waiver of premium only		(696,758 00)		(7,000)	8
Waiver of premium and income		(1,048,389 00)	34,393		
Disability benefits, disabled lives		(4,537 00)	30,155	(600)	300
Extra premiums			1,041		
Exchange on foreign currency contracts			30		
Supplementary contracts:					
Involving life contingencies	(1)	(127 56)	2,158		
Not involving life contingencies	(9)	(4,564 64)	33,731		
Totals	13,202	18,374,760 14	6,259,258	480,591	34,508
TOTALS—ORDINARY	28,983	42,357,212 89	9,622,053	972,696	102,070
GROUP, PARTICIPATING					
Term, etc.	2	35,000 00	11		
TOTALS—GROUP	2	35,000 00	11		
GRAND TOTALS—ASSURANCES	28,985	42,392,212 89	9,622,064	972,696	102,070

ANNUITY SECTION

CLASS OF ANNUITY	GROSS IN FORCE			REASSURED IN OTHER COMPANIES
	No.	ANNUAL PAYMENT	RESERVE	RESERVE
		\$ c.	\$	\$
ORDINARY, PARTICIPATING				
Deferred	263	98,011 32	95,895	
Vested—involving life contingencies	1	200 00	1,232	
Premium reduction			3	
Disability (active lives)			451	173
Totals	264	98,211 32	97,581	173
ORDINARY, NON-PARTICIPATING				
Deferred	286	79,017 48	288,581	
Vested:				
Involving life contingencies	43	9,071 24	80,571	
Not involving life contingencies	15	2,815 72	13,338	
Disability (active lives)			895	
Totals	344	90,904 44	383,385	
GRAND TOTALS—ANNUITIES	608	189,115 76	480,966	173

Summary of Reserve

	Participating	Non-Participating	Total
	\$	\$	\$
Reserve for policies and contracts in force:			
Assurance.....	3,362,806	6,259,258	9,622,064
Annuity.....	97,581	383,385	480,966
Totals.....	3,460,387	6,642,643	10,103,030
Deduct reserve for reassured contracts:			
Assurance.....	67,562	34,508	102,070
Annuity.....	173	.....	173
Total reinsurance.....	67,735	34,508	102,243
Net reserve.....	3,392,652	6,608,135	10,000,787
Add reserve for contracts reassured with companies not licensed in Canada.....	.....	270	270
NET RESERVE CARRIED IN THE LIABILITIES.....	3,392,652	6,608,405	10,001,057

Miscellaneous Statement

I. STATEMENT OF ACTUARIAL LIABILITIES

(1) Valuation of Assurance Policies and Annuity Contracts:

For the regular line business, the policies of insurance in force were grouped for valuation purposes according to the year of issue, plan and age nearest birthday in the year of issue. Prepared tables of mean reserves were used on the net level annual premium basis, and advantage was taken of the deductions permitted by *The Ontario Insurance Act*. The basis of valuation was as follows: Policies issued prior to 1931 were valued on the OM(5) table of mortality with interest at 3 1/2% per annum, and those issued in 1931 and subsequent years were valued on the AM(5) table of mortality with interest at 3 1/2% per annum. A limited number of special contracts were valued throughout on the OM(5) or the AM(5) tables of mortality with interest at 3 1/2% per annum. There was an exception to the foregoing in the case of the former Mutual Relief Life business reinsured by this Company in 1936, the entire amount of this business being valued by the AM(5) table of mortality with 3 1/2% interest. For business issued after September 1, 1942, the basis of valuation was the CM(5) 3% table, Canadian modification preliminary term insurance, this standard providing a reserve in excess of that required in accordance with *The Ontario Insurance Act*.

The Company has in force some fraternal insurance arising from the reinsurance of the Canadian Order of Odd Fellows and the Mutual Relief Life Insurance Company. In respect of policies in this section on the Whole Life plan, the business was grouped according to attained age in 1942, and the sums assured and net premiums were valued separately. For business on other plans in this section the policies were grouped for valuation purposes according to the year of issue, plan and age at issue, and prepared tables of mean reserves were employed. All policies in force in this section were valued according to the AM(5) table of mortality with interest at 4% per annum.

For vested annuity contracts and single premium deferred annuities involving life contingencies, the basis of valuation was the Rutherford Table with 3 1/2% interest rate, which basis provides a reserve in excess of that required under *The Ontario Insurance Act*. Contracts for immediate annuities for periods certain were valued on an interest basis of 3 1/2% per annum. A serialism method was used for the foregoing valuation of annuities. Contracts issued as annual premium deferred annuities, which did not involve life contingencies during the deferred period, were valued by accumulating the net premiums with interest at the rate of 3 1/2% per annum.

(a) Policies issued at premiums corresponding to ages higher than the true ages were valued as of the rated-up age.

(b) Policies issued subject to a lien or contingent debt were valued for the full amount of insurance.

(c) Policies otherwise issued on lives classed as substandard or special seem to be all included in categories (a), (b) and (d).

(d) Policies issued at, or subject to, an extra premium payable either in one sum or annually; ordinarily the latter only are issued and a reserve equal to 50% of the gross extra premium is provided in the valuation.

(e) For policies providing for disability benefits, waiver of premium and other benefits (waiver of premiums only and waiver of premiums with monthly income without deduction from the sum insured) the additional liability was determined as follows:

(i) Before the occurrence of disability by the accumulation without interest of 50% of the gross extra premium for disability from the date of issue on the policies in force as of the date of valuation.

(ii) After the occurrence of disability the reserve provided was the present value of the future income payments and premiums to be waived on the basis of Hunter's disability table with interest at the rate of 3% per annum adjusted as follows, according to the year preceding the date of valuation that the claim was incurred: 50% first year, 75% second year, 85% third year, 95% fourth year and 100% in the fifth year of disability and thereafter.

(f) Policies providing for additional accidental death benefits were valued as follows: For all policies in force a reserve of \$2 1/2% per \$1,000 was set up, and in addition thereto, for policies where the premium paying period was less than the period of coverage, the excess amount of the premium paid for the double indemnity benefit over \$1.25 per \$1,000, such excess being accumulated at 3 1/2% interest per annum.

(g) Annuities issued to lives classed as under average were valued as of the rated-up age on the basis of which the contract was issued substandard.

(h) Any other special classes of policies the foregoing statement appears to cover

(2) Items of Special Reserves:

(a) To cover future expenses for limited payment and single premium assurance policies and for immediate annuity contracts, no reserve is maintained.

(b) To make provision for benefits granted under contracts which may at any duration be in excess of the reserve computed in accordance with the basic method valuation; the only forms in this category are certain classes of policies where the guaranteed values exceed the level premium reserve on the usual basis, and for these a pure endowment reserve was provided equivalent to the excess of the guaranteed value over the level reserve.

(c) To provide any amount, in excess of the cash value held, which may be made available upon the reinstatement of lapsed policies; no provision for this item was made, as the volume of policies lapsing always exceeds the amount of reinstatements.

(d) To cover the option of renewal under term policies, no reserve was provided.

(e) To cover the option of conversion either during a fixed term or at the end thereof into higher premium policies, the premium for the new policy being fixed according to the age at entry or the age at date of conversion, no reserve was provided.

(f) To cover any other contingency; excepting for the special contingency reserve noted in the balance sheet and the provision for unreported death and disability claims, no items of special reserve other than those described above appeared to be necessary.

II. INVESTMENT INCOME AND INVESTMENT EXPENSES

(1) Average rate of interest earned. The average rate of interest earned during the year 1942, on the basis of the net ledger assets at book value, was 4.28% according to the formula $21 \div (A + B - I)$. The revenue interest for the year is determined by taking the cash interest income, including premium on foreign currency, plus the accrued interest as of December 31, 1942, less the accrued interest as of December 31, 1941, being the corresponding item. The book value of the net ledger assets as of the end of the year is \$11,391,144.10 in this statement, and for the beginning of the year the corresponding item of the previous year's statement. On the basis of the mean ledger assets taken at the authorized values, the rate of interest was 4.48% by the same formula.

(2) Investment expenses. The investment expenses for 1942 amounted to \$27,788.00. These expenses were comprised of taxes \$5,488.57, salaries \$12,000.00, rents \$1,526.04, directors' fees \$2,900.00, auditors' fees \$1,000.00, commissions, etc., \$3,761.50, and miscellaneous \$1,111.89. In determining the basis of investment expenses not specifically allocated, an analysis of expenses by function is made from time to time.

III. ALLOCATION OF SURPLUS

(1) Basis for the distribution of surplus as between shareholders and policyholders. A separation of the funds of the Company as between participating policies, non-participating policies and shareholders has been made, and the surplus arising from participating policies is allotted on the basis of 90% to the policyholders and 10% to the shareholders.

(2) Method by which dividends for each class of assurance policies and annuity contracts were computed. The distribution of surplus is made on a three-factor contribution method, using the factors (i) gain from interest earned in excess of the amount required to maintain the policy reserve, (ii) gain from mortality, i.e. the difference between the claims experienced and the expected claims on the net amount at risk according to the method of valuation, and (iii) the gain from loading on premiums in excess of the expenses.

The interest surplus is taken at 0.50% of the mean reserve by the Canadian modified preliminary term method.

The gain from mortality is assumed to be 10% of the AM(5) table of mortality, with a minimum of \$1.00 per thousand applied to the net amount of risk.

The gain from loading is taken as 50% of the excess of the gross premium over the net renewal premium by the Canadian modified preliminary term method AM(5) 3½% and expenses of 7½% of the gross premium plus \$3.00 per thousand per annum. In the case of endowment plans on the 1937 rate series the loading factor is a percentage of the (gross premium less the net renewal premium on the Canadian modified AM(5) 3½% basis) graded from 5% at age 10 to 7½% at age 50. In the case of the retirement income bond plan the loading factor is 50% of the (gross premium less the net premium and less the expense allowance of 5% of the gross premium plus \$7.50 per unit premium).

It is assumed that there are no dividends earned during the first policy year. Quinquennial dividends are derived by accumulating the annual profits as described above at 5% to cover interest and survivorship. The amounts of the cash dividend determined as described are converted into bonus additions, using the AM(5) 3½% table, and are converted into premium reductions, using annuities certain on the 3% interest basis.

Respecting policy proceeds left on deposit with the Company, the rate of interest for 1943 is 3½% per annum, subject to the special guarantee of a higher rate in the case of a few policy contracts. Amounts pertaining to policy contracts in the form of premiums paid in advance are accepted subject to a rate of discount computed on a 3% interest basis.

The foregoing schedule is applicable for participating policies entitled to share in profits during 1943.

Annuities are issued by the Company only on the non-participating basis. No distinction in dividend clause is made as between policies with and without disability benefits.

IV. REASSURED CONTRACTS

This Company has business ceded to one company not licensed in any province of Canada, the particulars being as follows: Lincoln National Life Insurance Company; amount of insurance, \$9,659; reserve, \$270, as of December 31, 1942.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, EPSOM, ENG.

Principal Office in Canada, Montréal, Que.

Manager or Chief Executive Officer in Canada.—E. L. Marshall, Insurance Exchange Bldg., Montreal.*Chief or General Agent in Ontario.*—S. G. Reid, Canada Life Bldg., Toronto.*Date of Incorporation.*—Oct. 25, 1880. *Date commenced business in Canada.*—Oct. 24, 1894.

Capital stock paid in cash	\$384,772
Assets in Canada	\$3,102,281
Liabilities in Canada	2,127,407

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$ 872,549
Premiums—Canada (net)	2,041,659
Claims—Ontario (net)	293,440
Claims—Canada (net)	758,295

EMPLOYERS' REINSURANCE CORPORATION*

HEAD OFFICE, KANSAS CITY, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. Douglas Hill, Toronto.*Chief or General Agent in Ontario.*—R. Douglas Hill, 443 Confederation Life Bldg., Toronto.*Date of Incorporation.*—Jan. 30, 1914. *Date commenced business in Canada.*—May 9, 1927.

Capital stock paid in cash	\$2,000,000
Assets in Canada	525,922
Liabilities in Canada	214,368

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$ 66,040
Premiums—Canada (net)	121,827
Claims—Ontario (net)	37,037
Claims—Canada (net)	101,204

ENSIGN INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Chas. D. James, Milwaukee; Vice-President and Manager, R. H. L. Massie, Toronto.*Directors.*—Col. Howard Greene, Alfred F. James, Milwaukee; G. M. Kelley, Hamilton Cassels, K.C., R. H. L. Massie, E. B. Shea, V. R. Smith, C. D. James, Dunlop Stewart, Toronto.*Date of Incorporation.*—June 4, 1921. *Date commenced business in Canada.*—March 7, 1922.

Capital stock paid in cash	\$250,000
Total assets	649,833
Total liabilities	125,207
Surplus protection of policyholders.	524,626

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$35,075
Premiums—Total business (net)	62,195
Claims—Ontario (net)	8,996
Claims—Total business (net)	17,250

EQUITABLE FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—S. M. Elliott and A. H. Vallance, Montreal.*Chief or General Agent in Ontario.*—B. J. G. Davies, 10 Adelaide St. E., Toronto.*Date of Incorporation.*—1859. *Date commenced business in Canada.*—April 3, 1913.

Capital stock paid in cash	\$1,000,000
Assets in Canada	301,131
Liabilities in Canada	43,399

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$16,924
Premiums—Canada (net)	57,423
Claims—Ontario (net)	6,243
Claims—Canada (net)	25,056

THE EQUITABLE LIFE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, Mervyn J. Smith; Vice-Presidents, J. C. Breithaupt, J. A. Martin; Secretary, H. E. Power; General Manager, M. J. Smith; Actuary, F. B. Relyea, F.A.S., F.A.I.A.; Treasurer, F. D. Rueffer; Auditors, J. F. Scully, C.A., R. P. Uffelmann, C.A.*Directors.*—M. J. Smith, J. A. Martin, Waterloo; J. M. Riddell, K.C., Stratford; J. C. Breithaupt, Kitchener; Herbert Begg, A. W. Briggs, K.C., Toronto; H. G. Bertram, Dundas; E. C. Mitchell, London; Hon. Harold Macpherson, St. Johns, Nfld.; Charles S. Morton, M.B., F.R.C.S., Halifax; W. E. Payne, K.C., Red Deer, Alta.; E. K. Reiner, Wellesley, Ont.; J. M. Walton, Aurora, Ont.*Date of Incorporation.*—Nov. 19, 1920. *Date commenced business in Canada.*—Nov. 19, 1920.

Capital stock paid in cash	\$ 327,155
Total assets	13,894,282
Ontario business in force (gross)	32,807,747
Total business in force (gross)	44,045,418

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net)	\$ 795,426
Premiums—Total business (net)	1,101,291
Total disbursements to policyholders (net)—In Ontario	463,100
Total business	754,645

*See note on page 1.

ESSEX AND SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.*Chief or General Agent in Ontario.*—Douglas G. Ross, 26 Adelaide St. W., Toronto.*Date of Incorporation.*—1906. *Date commenced business in Canada.*—March 11, 1920.

Capital stock paid in cash.....	£56,000
Assets in Canada.....	\$169,756
Liabilities in Canada.....	55,192

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$13,817
Premiums—Canada (net).....	49,207
Claims—Ontario (net).....	5,382
Claims—Canada (net).....	17,755

THE EUREKA-SECURITY FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, CINCINNATI, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. C. Butler, Toronto.*Chief or General Agent in Ontario.*—W. C. Butler, Victory Bldg., Toronto.*Date of Incorporation.*—Sept., 1864. *Date commenced business in Canada.*—Jan. 30, 1935.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	167,494
Liabilities in Canada.....	44,574

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$16,730
Premiums—Canada (net).....	34,223
Claims—Ontario (net).....	12,907
Claims—Canada (net).....	17,250

THE EXCELSIOR LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Alex. Fasken, B.A., K.C., Toronto; 1st Vice-President, J. L. Ross, B.A., Toronto; 2nd Vice-President, Geo. R. Warwick, Toronto; Secretary-Treasurer, C. P. Muckle, A.A.S.*Directors.*—Alex. Fasken, B.A., K.C., H. S. Gooderham, George R. Warwick, James L. Ross, B.A., S. F. Duncan, Hon. Albert Matthews, LL.D., C. C. Calvin, K.C., E. P. Taylor, Toronto; G. S. Kilbourn, Hon. L. M. Gouin, K.C., Montreal; George E. Weir, K.C., Dresden, Ont.; J. W. Spencer, Victoria, B.C.*Date of Incorporation.*—July 10, 1889. *Date commenced business in Canada.*—Oct. 15, 1890.

Capital stock paid in cash.....	\$ 200,000
Total assets.....	28,032,064
Ontario business in force (gross)....	59,166,543
Total business in force (gross).....	129,764,530

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net).....	\$1,730,090
Premiums—Total business (net)....	3,546,360
Total disbursements to policy- holders (net)—In Ontario.....	679,509
Total business.....	1,825,029

EXCESS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.*Chief or General Agent in Ontario.*—Grover Leyland, 312 Metropolitan Bldg., Toronto.*Date of Incorporation.*—1894. *Date commenced business in Canada.*—May, 1935.

Capital stock paid in cash.....	£500,000
Assets in Canada.....	\$214,630
Liabilities in Canada.....	56,101

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$27,283
Premiums—Canada (net).....	60,331
Claims—Ontario (net).....	18,085
Claims—Canada (net).....	31,022

FEDERAL FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. Hon. H. A. Bruce, M.D.; Vice-President and Managing Director, H. Begg; Secretary, G. A. Gordon; Treasurer, Alan Coatsworth.*Directors.*—Col. Hon. H. A. Bruce, M.D., Herbert Begg, W. R. Begg, H. Bruce Begg, Col. K. R. Marshall, C.M.G., D.S.O., F. K. Morrow, Leigh McCarthy, Frank Shannon, E. B. Stockdale, W. C. Laidlaw.*Date of Incorporation.*—Dec. 5, 1922. *Date commenced business in Canada.*—Jan. 2, 1923.

Capital stock paid in cash.....	\$125,000
Total assets.....	713,476
Total liabilities.....	263,537
Surplus protection of policyholders.	449,939

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$198,240
Premiums—Total business (net)....	265,667
Claims—Ontario (net).....	82,720
Claims—Total business (net).....	114,740

*See note on page 1.

FEDERAL INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. L. Harrison, 360 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—W. S. Tomenson, 12 Wellington St. E., Toronto.*Date of Incorporation.*—1901. *Date commenced business in Canada.*—June, 1919.

Capital stock paid in cash.....	\$4,000,000
Assets in Canada.....	324,516
Liabilities in Canada.....	122,074

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$108,874
Premiums—Canada (net).....	187,606
Claims—Ontario (net).....	51,146
Claims—Canada (net).....	83,971

THE FIDELITY & CASUALTY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 410 St. Nicholas St., Montreal.*Chief or General Agent in Ontario.*—A. C. L. Wildman, 36 Toronto St., Toronto.*Date of Incorporation.*—March 20, 1876. *Date commenced business in Canada.*—May 15, 1905.

Capital stock paid in cash.....	\$2,250,000
Assets in Canada.....	343,478
Liabilities in Canada.....	\$5,503

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 2,881
Premiums—Canada (net).....	21,960
Claims—Ontario (net).....	Nil
Claims—Canada (net).....	2,158

FIDELITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. A. E. Kirkpatrick, Toronto; Vice-Presidents, Sidney W. Band, Toronto, F. D. Knowles, Montreal; Manager, Sidney W. Band, Toronto; Secretary, A. E. Perry, Toronto.*Directors.*—Sidney W. Band, Gerard B. Strathy, K.C., L. B. Campbell, Col. A. E. Kirkpatrick, S. Moss, Toronto; Lt.-Col. E. G. Hanson, F. D. Knowles, W. A. Merrill, K.C., Montreal; Alfred C. Bethune, Ottawa; Chas. L. Phillips, G. Porter Houston, R. H. Bland, E. A. Davis, Jos. F. Matthai, Baltimore.*Date of Incorporation.*—Dec. 11, 1921. *Date commenced business in Canada.*—April 1, 1922.

Capital stock paid in cash.....	\$250,000
Total assets.....	721,011
Total liabilities.....	352,722
Surplus protection of policyholders.	368,289

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$151,589
Premiums—Total business (net).....	356,640
Claims—Ontario (net).....	42,534
Claims—Total business (net).....	133,486

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.*Chief or General Agent in Ontario.*—A. C. L. Wildman, 36 Toronto St., Toronto.*Date of Incorporation.*—March 1, 1910. *Date commenced business in Canada.*—March 1, 1910.

Capital stock paid in cash.....	\$3,750,000
Assets in Canada.....	1,463,122
Liabilities in Canada.....	498,683

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$183,125
Premiums—Canada (net).....	601,284
Claims—Ontario (net).....	93,790
Claims—Canada (net).....	374,897

FIRE ASSOCIATION OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John J. Kilgour, Toronto.*Chief or General Agent in Ontario.*—John J. Kilgour, Metropolitan Bldg., Toronto.*Date of Incorporation.*—March 10, 1820. *Date commenced business in Canada.*—March 10, 1918.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	591,535
Liabilities in Canada.....	224,657

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$115,847
Premiums—Canada (net).....	312,717
Claims—Ontario (net).....	22,971
Claims—Canada (net).....	251,726

*See note on page 1.

THE FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, J. A. Blondeau, Montreal; Vice-President, Hon. Sen. Donat Raymond, Montreal; Secretary, J. E. Lussier.

Directors.—Hon. Sen. C. P. Beaubien, S. Godin, Jr., Hon. Alphonse Raymond, Hon. Sen. Donat Raymond, L. Leroux, J. A. Blondeau, Hon. Raoul O. Grothe, Jules R. Timmins, Montreal; H. H. Bradburn, Winnipeg.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of Incorporation.—May 18, 1916. *Date commenced business in Canada.*—Oct. 28, 1918.

Capital stock paid in cash.....	\$ 500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,654,577	Premiums—Ontario (net).....	\$141,234
Total liabilities.....	536,829	Premiums—Total business (net)...	319,043
Surplus protection of policyholders.	1,117,748	Claims—Ontario (net).....	83,143
		Claims—Total business (net)....	151,993

FIREMAN'S FUND INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. Rae Blight, Toronto.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.

Date of Incorporation.—May 6, 1863. *Date commenced business in Canada.*—Nov. 30, 1912.

Capital stock paid in cash.....	\$7,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	823,126	Premiums—Ontario (net).....	\$141,565
Liabilities in Canada.....	377,862	Premiums—Canada (net).....	659,495
		Claims—Ontario (net).....	73,035
		Claims—Canada (net).....	380,645

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—Dec. 3, 1855. *Date commenced business in Canada.*—April, 1910.

Capital stock paid in cash.....	\$9,397,690	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	462,570	Premiums—Ontario (net).....	\$ 63,343
Liabilities in Canada.....	194,646	Premiums—Canada (net).....	196,573
		Claims—Ontario (net).....	42,799
		Claims—Canada (net).....	99,946

FIRST AMERICAN FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. E. Baldwin, 410 St. Nicholas St., Montreal.

Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.

Date of Incorporation.—July 25, 1925. *Date commenced business in Canada.*—April 1, 1926

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	268,827	Premiums—Ontario (net).....	\$ 3,628
Liabilities in Canada.....	41,535	Premiums—Canada (net).....	49,641
		Claims—Ontario (net).....	176
		Claims—Canada (net).....	22,301

FONCIÈRE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.

Chief or General Agent in Ontario.—S. Saver, 11 Jordan St., Toronto.

Date of Organization.—May 23, 1877. *Date commenced business in Canada.*—April 7, 1926.

Capital stock paid in cash....Fres.	15,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$211,279	Premiums—Ontario (net).....	\$ 2,152
Liabilities in Canada.....	86,275	Premiums—Canada (net).....	49,660
		Claims—Ontario (net).....	426
		Claims—Canada (net).....	19,488

*See note on page 1.

THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, Montreal.*Chief or General Agent in Ontario.*—Norman G. Bethune, 15 Toronto St., Toronto.*Date of Incorporation.*—1829. *Date commenced business in Canada.*—February 27, 1922.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	236,483	†Premiums—Ontario (net).....	Nil
†Liabilities in Canada.....	Nil	†Premiums—Canada (net).....	Nil
		†Claims—Ontario (net).....	Nil
		†Claims—Canada (net).....	Nil

THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. F. Michie, Toronto; 1st Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway, Toronto; Managing Director, Thos. H. Hall, Toronto; Joint Managers, G. J. Malcolm, D. B. Hall, F.I.I.A., Toronto.

Directors.—S. Norrie-Miller, Sir Francis Norrie-Miller, J.P., Perth, Scotland; J. A. Macintosh, K.C., J. A. Northway, Col. J. F. Michie, R. S. Waldie, Thos. H. Hall, Toronto; F. Richardson, Philadelphia, Pa.

Date of Incorporation.—July 13, 1906. *Date commenced business in Canada.*—Sept. 4, 1906.

Capital stock paid in cash.....	\$ 135,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	3,407,682	Premiums—Ontario (net).....	\$ 932,189
Total liabilities.....	1,565,544	Premiums—Total business (net)..	1,333,658
Surplus protection of policyholders.	1,842,138	Claims—Ontario (net).....	313,719
		Claims—Total business (net)....	483,843

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, PERTH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Thomas H. Hall, Toronto.*Chief or General Agent in Ontario.*—Thomas H. Hall, 357 Bay St., Toronto.*Date of Incorporation.*—Feb. 23, 1891. *Date commenced business in Canada.*—July 13, 1908.

Capital stock paid in cash.....	\$6,250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,432,067	Premiums—Ontario (net).....	\$428,442
Liabilities in Canada.....	697,430	Premiums—Canada (net).....	731,438
		Claims—Ontario (net).....	188,823
		Claims—Canada (net).....	295,553

GENERAL EXCHANGE INSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wesley Taylor, Toronto.*Chief or General Agent in Ontario.*—Wesley Taylor, 68 Richmond St. E., Toronto.*Date of Incorporation.*—July 6, 1925. *Date commenced business in Canada.*—Dec. 17, 1925.

Capital stock paid in cash.....	\$4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	923,134	Premiums—Ontario (net).....	\$192,217
Liabilities in Canada.....	490,777	Premiums—Canada (net).....	455,881
		Claims—Ontario (net).....	191,700
		Claims—Canada (net).....	442,379

GENERAL SECURITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Anselme Samoiette, Montreal; Vice-Presidents, Hon. Elie Beaugard, Montreal, Gordon McMillan, K.C., Toronto.

Directors.—Hon. Elie Beaugard, Edouard Cholette, Marcel Pasquin, Armand Daigle, F. Ronald Graham, John B. Lynch, Anselme Samoiette, Montreal; John K. Leonard, Quebec; Gordon McMillan, K.C., Toronto.

Chief or General Agent in Ontario.—Fred Midgley, 45 Richmond St. W., Toronto.*Date of Incorporation.*—Dec. 28, 1940. *Date commenced business in Canada.*—Jan. 1, 1941.

Capital stock paid in cash.....	\$422,500	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	942,827	Premiums—Ontario (net).....	\$ 68,229
Total liabilities.....	358,855	Premiums—Total business (net)..	411,880
Surplus protection of policyholders.	583,972	Claims—Ontario (net).....	30,539
		Claims—Total business (net)....	177,839

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

THE GIBRALTAR FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—Norman G. Bethune, 15 Toronto St., Toronto.*Date of Incorporation.*—April 24, 1929. *Date commenced business in Canada.*—Sept. 13, 1941.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	155,572	†Premiums—Ontario (net).....	Nil
†Liabilities in Canada.....	Nil	†Premiums—Canada (net).....	Nil
		†Claims—Ontario (net).....	Nil
		†Claims—Canada (net).....	Nil

GIRARD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.*Chief or General Agent in Ontario.*—R. H. L. Massie, 465 Bay St., Toronto.*Date of Incorporation.*—1853. *Date commenced business in Canada.*—April 30, 1917.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	132,342	Premiums—Ontario (net).....	\$16,582
Liabilities in Canada.....	29,505	Premiums—Canada (net).....	31,287
		Claims—Ontario (net).....	4,275
		Claims—Canada (net).....	13,461

GLENS FALLS INSURANCE COMPANY*

HEAD OFFICE, GLENS FALLS, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Geo. B. Kenney, Toronto.*Chief or General Agent in Ontario.*—Geo. B. Kenney, 36 Toronto St., Toronto.*Date of Organization.*—1850. *Date commenced business in Canada.*—November 28, 1913.

Capital stock paid in cash.....	\$2,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	963,474	Premiums—Ontario (net).....	\$196,092
Liabilities in Canada.....	441,089	Premiums—Canada (net).....	438,282
		Claims—Ontario (net).....	122,320
		Claims—Canada (net).....	238,903

GLOBE AND REPUBLIC INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, 465 St. John St., Montreal.*Chief or General Agent in Ontario.*—S. Saver, 19 Melinda St., Toronto.*Date of Incorporation.*—1862. *Date commenced business in Canada.*—1939.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	142,511	Premiums—Ontario (net).....	\$ 6,922
Liabilities in Canada.....	70,032	Premiums—Canada (net).....	60,867
		Claims—Ontario (net).....	7,714
		Claims—Canada (net).....	39,629

THE GLOBE INDEMNITY COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, P. M. May, Montreal.*Directors.*—J. Theo LeClerc, J. D. Johnson, P. M. May, James Matson, G. Blair Gordon, C. F. Sise, Montreal; Hon. L. A. Taschereau, Quebec; Hon. C. A. Dunning, Ottawa; J. D. Simpson, P. J. Williams, Liverpool, Eng.*Chief or General Agent in Ontario.*—F. S. McDermott, 112 Yonge St., Toronto.*Date of Incorporation.*—July 23, 1894. *Date commenced business in Canada.*—August 27, 1895.

Capital stock paid in cash.....	\$ 200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,219,850	Premiums—Ontario (net).....	\$236,414
Total liabilities.....	636,636	Premiums—Total business (net).....	642,054
Surplus protection of policyholders.....	583,214	Claims—Ontario (net).....	70,074
		Claims—Total business (net).....	201,510

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

GRAIN INSURANCE AND GUARANTEE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. McG. Rait, Winnipeg; Vice-President, W. A. Murphy, Winnipeg; Manager, E. S. Craig, Winnipeg; Secretary, E. S. Craig, Winnipeg.

Directors.—C. C. Read, A. C. Reid, N. L. Leach, K. C. Allen, R. R. Emerson, C. E. Hayles, J. M. Gilchrist, W. A. Murphy, J. B. Richardson, W. McG. Rait, V. W. Tryon, C. G. Murphy, R. W. Milner, all of Grain Exchange Bldg., Winnipeg.

Chief Agent in Ontario.—J. Proctor, 100 Adelaide St. W., Toronto.

Date of Incorporation.—June 6, 1919. *Date commenced business in Canada.*—Aug. 13, 1920.

Capital stock paid in cash.....	\$1,204,160	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	3,217,703	Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	754,366	Premiums—Total business (net)...	\$639,787
Surplus protection of policyholders.	2,463,337	Claims—Ontario (net).....	Nil
		Claims—Total business (net)....	208,458

GRANITE STATE FIRE INSURANCE COMPANY*

HEAD OFFICE, PORTSMOUTH, N.H.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. de Grandpré, 276 St. James St. W., Montreal.

Chief or General Agent in Ontario.—A. M. Young, 80 Richmond St. W., Toronto.

Date of Incorporation.—1885. *Date commenced business in Canada.*—1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	151,855	Premiums—Ontario (net).....	\$16,349
Liabilities in Canada.....	63,913	Premiums—Canada (net).....	64,807
		Claims—Ontario (net).....	6,520
		Claims—Canada (net).....	30,527

GREAT AMERICAN INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Harvey, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—Geo. E. Howe, 812 Metropolitan Bldg., Toronto.

Date of Incorporation.—April, 1926. *Date commenced business in Canada.*—Oct. 30, 1931.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	544,751	Premiums—Ontario (net).....	\$ 37,223
Liabilities in Canada.....	130,205	Premiums—Canada (net).....	123,039
		Claims—Ontario (net).....	16,598
		Claims—Canada (net).....	66,101

GREAT AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Harvey, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—Geo. E. Howe, 812 Metropolitan Bldg., Toronto.

Date of Incorporation.—March 6, 1872. *Date commenced business in Canada.*—Dec. 7, 1904.

Capital stock paid in cash.....	\$8,150,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,626,598	Premiums—Ontario (net).....	\$221,435
Liabilities in Canada.....	626,611	Premiums—Canada (net).....	808,142
		Claims—Ontario (net).....	52,323
		Claims—Canada (net).....	286,414

*See note on page 1.

THE GREAT-WEST LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. P. Riley, Winnipeg; Vice-President and Managing Director, H. W. Manning, Winnipeg; Vice-President, H. E. Sellers, Winnipeg; Secretary, E. A. Brock; Ass't General Manager, A. J. D. Morgan; Ass't General Manager and Supt. of Agencies, H. A. H. Baker; General Manager and Actuary, F. D. MacCharles, M.A., F.A.S.; Medical Referee, W. L. Mann, M.D.

Directors.—G. H. Aikins, K.C., M. F. Christie, Hon. T. A. Crerar, N. J. Breen, W. P. Riley, Hugh F. Osler, H. W. Manning, R. T. Riley, S. L. Cork, F. E. Halls, H. E. Sellers, G. McLean, all of Winnipeg.

Chief or General Agent in Ontario.—C. F. Dunfee, C.L.U., Canada Permanent Bldg., Toronto.

Date of Incorporation.—Aug. 28, 1891. *Date commenced business in Canada.*—Aug. 18, 1892.

Capital stock paid in cash \$ 1,000,000

PREMIUMS AND DISBURSEMENTS

Life:
Total assets 189,297,808
Ontario business in force (gross) . . . 155,661,132
Total business in force (gross) 656,399,209

Life:
Premiums—Ontario (net) \$ 4,384,401
Premiums—Total business (net) . . . 17,330,821
Total disbursements to policyholders (net)—In Ontario 2,854,663
Total business 12,434,755

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:
Total assets \$ 71,274
Total liabilities 71,274

Other than Life:
Premiums—Ontario (net) \$ 9,066
Premiums—Total business (net) . . . 31,104
Claims—Ontario (net) 3,103
Claims—Total business (net) 14,317

THE GUARANTEE COMPANY OF NORTH AMERICA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Henry E. Rawlings, Montreal; Vice-Presidents, Frank Scott, H. Millar Rawlings, Montreal.

Directors.—Frank Scott, H. Millar Rawlings, Henry E. Rawlings, Montreal; George H. Reaney, New York; Col. Hon. Henry Cockshutt, Brantford; William Leggat, Aubrey H. Elder, K.C., Lieut.-Col. Hugh F. Osler.

Chief or General Agent in Ontario.—Medland & Son, Toronto.

Date of Incorporation.—August 2, 1851. *Date commenced business in Canada.*—April, 1872.

Capital stock paid in cash \$ 304,600
Total assets 4,846,842
Total liabilities 1,170,064
Surplus protection of policyholders. 3,676,778

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net) \$ 56,612
Premiums—Total business (net) . . . 512,633
Claims—Ontario (net) -734
Claims—Total business (net) 59,822

GUARDIAN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. V. Owen, Montreal.

Chief or General Agent in Ontario.—H. N. DeWitt, 36 Toronto St., Toronto.

Date of Organization.—Dec. 17, 1821. *Date commenced business in Canada.*—May 1, 1869.

Capital stock paid in cash £ 1,024,578
Assets in Canada \$ 1,833,849
Liabilities in Canada 599,774

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net) \$ 158,508
Premiums—Canada (net) 591,993
Claims—Ontario (net) 60,937
Claims—Canada (net) 238,611

THE GUARDIAN INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, D. Forbes Angus, Montreal; Vice-President, Zephirin Hebert, Montreal.
Directors.—Col. L. H. Hanbury, W. A. Osborne, London, Eng.; Lieut.-Col. W. H. Clark-Kennedy, D.S.O., Zephirin Hebert, Lionel O. P. Walsh, L. V. Owen, Archie F. Baillie, R. W. Steele, Montreal.

Chief or General Agent in Ontario.—H. N. DeWitt, 36 Toronto St., Toronto.

Date of Incorporation.—April 4, 1911. *Date commenced business in Canada.*—Nov. 17, 1911.

Capital stock paid in cash \$ 375,000
Total assets 2,963,687
Total liabilities 2,043,072
Surplus protection of policyholders. 920,615

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net) \$ 249,591
Premiums—Total business (net) . . . 1,062,940
Claims—Ontario (net) 111,771
Claims—Total business (net) 518,400

*See note on page 1.

THE GUILDHALL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 469 St. John St., Montreal.

Chief or General Agent in Ontario.—D. L. Durrant, 205 Metropolitan Bldg., Toronto.

Date of Organization.—January, 1920. *Date commenced business in Canada.*—Oct. 21, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$625,005	Premiums—Ontario (net).....
Total assets.....	678,899	Premiums—Canada (net).....
Total liabilities.....	302,787	Claims—Ontario (net).....
		Claims—Canada (net).....
		149,036

THE HALIFAX INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, Hon. F. B. McCurdy, P.C., Halifax; Vice-President, F. P. Bligh, K.C., Halifax; General Manager, A. C. Baillie; Secretary-Treasurer, A. G. Cross, Halifax.

Directors.—Hon. F. B. McCurdy, P.C., F. P. Bligh, K.C., J. A. Walker, K.C., A. G. Cross, J. H. Winfield, H. R. Silver, L. A. Lovett, K.C., J. G. MacDougall, M.D., J. R. Macleod, Halifax.

Chief or General Agent in Ontario.—Frank E. Wrong, 8 King St. W., Toronto.

Date of Incorporation.—1809. *Date commenced business in Canada.*—1809.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....
Total assets.....	6,444,239	Premiums—Total business (net).....
Total liabilities.....	3,222,397	Claims—Ontario (net).....
Surplus protection of policyholders.....	3,221,842	Claims—Total business (net).....
		1,398,809

HAND-IN-HAND INSURANCE COMPANY

HEAD OFFICE, 19 RICHMOND ST. WEST, TORONTO, ONT.

Incorporated.—June 3, 1873. *Date commenced business.*—July 1, 1873.

Officers.—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, P. L. Waylett.

Directors (as at date of filing statement).—Charles M. Horswell, W. R. Houghton, Joseph Walmsley, P. L. Waylett, W. L. White.

Auditors.—H. T. Jamieson & Company, C.A.

Statement for the Year Ended December 31, 1942

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized. \$500,000.		
No. of shares, 5,000. Par value, \$100.		
Capital stock at beginning of year.....	\$100,000 00	\$100,000 00
Capital stock at end of year.....	<u>\$100,000 00</u>	<u>\$100,000 00</u>

Balance Sheet—Assets

Book value of real estate held for sale.....		\$ 7,805 00
Mortgage loans on real estate—first liens.....		3,000 00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default.....	\$237,930 79	
In default (at market values).....	<u>2,139 74</u>	
		240,070 53
Book value of stocks.....		560 00
Cash on hand and in banks.....		23,128 03
Interest accrued.....	\$ 3,300 72	
Dividends due.....	10 00	
Rents accrued.....	<u>87 50</u>	
		3,398 22
Agents' balances and premiums uncollected:		
Written on or after October 1, 1942.....	\$ 9,554 80	
Premiums due from reinsuring companies:		
Written on or after October 1, 1942.....	<u>3,362 94</u>	
		12,917 74
TOTAL ADMITTED ASSETS.....		<u><u>\$290,879 52</u></u>

*See note on page 1.

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 2,325 00	\$ 2,325 00
Adjustment expenses of said claims.....	77 00	77 00
Total net reserve, \$53,184.57; carried out at 80% thereof.....	42,547 65	42,547 65
Expenses due and accrued.....		252 00
Taxes due and accrued.....		9,160 50
Reinsurance premiums.....		521 01
Return premiums and balances due agents.....		3,028 05
Real estate taxes and expenses due and accrued.....		300 02
TOTAL LIABILITIES (excluding capital stock).....		\$ 58,211 23
Capital stock paid in cash.....	\$100,000 00	
Surplus in profit and loss account.....	132,668 29	
Excess of assets over liabilities (surplus for protection of policyholders).....		232,668 29
TOTAL LIABILITIES.....		\$290,879 52

Profit and Loss Account

	IN CANADA AND ALL BUSINESS
Net premiums written.....	\$ 75,298 16
Reserve of unearned premiums (80%):	
At beginning of year.....	\$ 35,299 88
At end of year.....	42,547 65
Increase.....	7,247 77
Net premiums earned.....	\$ 68,050 39
Net claims incurred.....	\$ 14,132 81
Net adjustment expenses incurred.....	503 63
Commissions.....	20,265 04
Taxes.....	1,829 40
Salaries, fees and travelling expenses.....	8,562 62
Management fee.....	156 61
All other expenses.....	3,623 79
Total claims and expenses.....	49,073 90
Underwriting profit.....	\$ 18,976 49
Other revenue:	
Interest earned—cash and accruals.....	\$ 11,359 25
Adjustment by amortization.....	249 26
Dividends earned.....	\$ 11,109 99
Decrease in deficiency of market under book value of securities.....	40 00
	50 87
	11,200 86
	\$ 30,177 35
Other expenditure:	
Income and excess profits taxes.....	\$ 18,783 35
Bad debts written off.....	5 71
Real estate operations.....	152 41
Investment expenses.....	32 18
	18,973 65
NET PROFIT FOR THE YEAR.....	\$ 11,203 70

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$236,458 56
Net profit for the year brought down.....	11,203 70
Dividends declared to shareholders.....	\$247,662 26
	15,000 00
Add decrease in unadmitted ledger assets.....	\$232,662 26
	6 03
SURPLUS OF ASSETS OVER LIABILITIES (excluding capital stock from liabilities) AT END OF YEAR.....	\$232,668 29

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1941.....	\$ 8,755,640	\$ 1,899,465	\$10,655,105
Taken in 1942, new and renewed.....	11,942,698	4,096,221	16,038,919
Totals.....	\$20,698,338	\$ 5,995,686	\$26,694,024
Ceased in 1942, including renewed.....	11,460,958	1,763,786	13,224,744
Gross in force, December 31, 1942.....	\$ 9,237,380	\$ 4,231,900	\$13,469,280
Reinsurance in force, December 31, 1942.....	1,250,988	1,134,248	2,385,236
NET IN FORCE, DECEMBER 31, 1942.....	\$ 7,986,392	\$ 3,097,652	\$11,084,044

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1941		TAKEN IN 1942, NEW AND RENEWED		CEASED IN 1942, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1942		REINSURANCE	NET IN FORCE AT END OF 1942		
	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	
Fire.....	75,373	17	95,207	93	74,737	85	95,843	25	13,223	81	32,614	44
Automobile.....	7,983	88	9,244	31	9,375	82	7,352	37	.....	.....	7,352	37
Explosion.....	1,535	40	1,921	87	1,207	45	2,249	82	117	52	2,132	30
Plate Glass.....	3,613	23	1,699	24	1,494	71	3,817	76	.....	.....	3,817	76
Sprinkler Leakage.....	5	70	5	70	11	40	.....	.....	.....	.....	.....	.....
TOTALS.....	88,511	38	108,079	05	87,327	23	109,263	20	13,346	33	95,916	87

HANOVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, 44 Victoria St., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Toronto.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.

Date of Incorporation.—1852. Date commenced business in Canada.—1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$4,000,000	Premiums—Ontario (net)..... \$ 52,557
Assets in Canada.....	276,952	Premiums—Canada (net)..... 244,864
Liabilities in Canada.....	172,766	Claims—Ontario (net)..... 27,130
		Claims—Canada (net)..... 168,583

HARTFORD ACCIDENT & INDEMNITY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.

Chief or General Agent in Ontario.—B. W. Ballard, 24 Wellington St. E., Toronto.

Date of Incorporation.—1913. Date commenced business in Canada.—August 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$5,000,000	Premiums—Ontario (net)..... \$155,310
Assets in Canada.....	636,998	Premiums—Canada (net)..... 380,525
Liabilities in Canada.....	299,257	Claims—Ontario (net)..... 89,966
		Claims—Canada (net)..... 174,815

HARTFORD FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.

Chief or General Agent in Ontario.—B. W. Ballard, 24 Wellington St. E., Toronto.

Date of Incorporation.—May, 1810. Date commenced business in Canada.—November, 1836.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$12,000,000	Premiums—Ontario (net)..... \$ 369,233
Assets in Canada.....	2,839,806	Premiums—Canada (net)..... 1,049,820
Liabilities in Canada.....	708,305	Claims—Ontario (net)..... 174,487
		Claims—Canada (net)..... 592,560

*See note on page 1.

HARTFORD LIVE STOCK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.*Chief or General Agent in Ontario.*—B. W. Ballard, 24 Wellington St. E., Toronto.*Date of Incorporation.*—1916. *Date commenced business in Canada.*—January, 1921.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	94,525	Premiums—Ontario (net).....	\$ 9,143
Liabilities in Canada.....	6,331	Premiums—Canada (net).....	14,522
		Claims—Ontario (net).....	4,225
		Claims—Canada (net).....	7,737

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, 901 Atlas Bldg., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. N. Roberts, Toronto.*Chief or General Agent in Ontario.*—H. N. Roberts, 901 Atlas Bldg., Toronto.*Date of Incorporation.*—June, 1866. *Date commenced business in Canada.*—July 13, 1907.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	125,284	Premiums—Ontario (net).....	\$15,892
Liabilities in Canada.....	66,682	Premiums—Canada (net).....	28,493
		Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	56,399

HELVETIA SWISS FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ST. GALL, SWITZERLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Pigeon & Major, Ltd., Montreal.*Chief or General Agent in Ontario.*—McKay Insurance Agency, 43 Victoria St., Toronto.*Date of Organization.*—1861. *Date commenced business in Canada.*—1937.

Capital stock paid in cash.... Swiss	4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	\$230,926	Premiums—Ontario (net).....	\$ 34,688
Total liabilities.....	199,562	Premiums—Canada (net).....	216,731
		Claims—Ontario (net).....	32,030
		Claims—Canada (net).....	203,170

HOME FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Blight, Toronto.*Chief or General Agent in Ontario.*—W. R. Blight, Toronto.*Date of Incorporation.*—Sept. 9, 1864. *Date commenced business in Canada.*—Dec. 27, 1930.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	281,272	Premiums—Ontario (net).....	\$53,541
Liabilities in Canada.....	64,034	Premiums—Canada (net).....	92,497
		Claims—Ontario (net).....	12,071
		Claims—Canada (net).....	70,125

THE HOME INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—Norman G. Bethune, 15 Toronto St., Toronto.*Date of Incorporation.*—1853. *Date commenced business in Canada.*—January 1, 1902.

Capital stock paid in cash.....	\$15,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	4,781,313	Premiums—Ontario (net).....	\$1,597,572
Liabilities in Canada.....	2,216,849	Premiums—Canada (net).....	3,966,624
		Claims—Ontario (net).....	325,279
		Claims—Canada (net).....	1,465,060

*See note on page 1.

THE HOMESTEAD FIRE INSURANCE COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.
Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.

Date of Incorporation.—June 9, 1922. *Date commenced business in Canada.*—April 16, 1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	210,406	†Premiums—Ontario (net).....	Nil
†Liabilities in Canada.....	Nil	†Premiums—Canada (net).....	Nil
		†Claims—Ontario (net).....	Nil
		†Claims—Canada (net).....	Nil

HUDSON BAY INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President, P. M. May, Montreal.

Directors.—P. R. Gault, Percy M. May, A. Hudon, J. D. Hudson, James Matson, R. O. Johnson, Montreal; P. J. Quinn, Toronto; F. J. Williams, J. D. Simpson, Liverpool, Eng.

Chief or General Agent in Ontario.—F. L. Flight, 29 Wellington St. E., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—December 6, 1910.

Capital stock paid in cash.....	\$229,150	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	767,295	Premiums—Ontario (net).....	\$ 39,450
Total liabilities.....	134,350	Premiums—Total business (net)..	119,104
Surplus protection of policyholders.	632,945	Claims—Ontario (net).....	16,494
		Claims—Total business (net)....	47,351

IMPERIAL ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Organization.—1899. *Date commenced business in Canada.*—December 21, 1922.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	276,790	Premiums—Ontario (net).....	\$ 31,224
Liabilities in Canada.....	113,729	Premiums—Canada (net).....	112,142
		Claims—Ontario (net).....	10,770
		Claims—Canada (net).....	46,414

THE IMPERIAL GUARANTEE & ACCIDENT INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; General Manager, K. Thom, Toronto; Managing Director, G. Stubington, Toronto; Vice-President, Geo. A. Morrow, Toronto; Secretary, C. R. Morrow.

Directors.—Wilfrid M. Cox, K.C., H. C. Cox, Geo. A. Morrow, Graham Morrow, W. J. Hastie, E. Willans, E. A. Brownell, K. M. Pringle, G. Stubington, Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 22 Wellington St. E., Toronto.

Date of Incorporation.—1905. *Date commenced business in Canada.*—June 30, 1928.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	952,838	Premiums—Ontario (net).....	\$196,927
Total liabilities.....	467,807	Premiums—Total business (net)..	442,585
Surplus protection of policyholders.	485,031	Claims—Ontario (net).....	94,262
		Claims—Total business (net)....	188,566

IMPERIAL INSURANCE OFFICE*

HEAD OFFICE, TORONTO, ONT.

Officer.—President and Managing Director, R. L. Stalling, Toronto.

Directors.—Frank W. Gamble, H. W. Muskett, H. H. Heakes, R. L. Stalling, Toronto; Wm. W. Otter-Barry, D. M. Dewar, V. E. Chute, H. R. Hobson, Harold W. Stokes.

Date of Incorporation.—1907. *Date commenced business in Canada.*—August 18, 1913.

Capital stock paid in cash.....	\$175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	900,446	Premiums—Ontario (net).....	\$ 68,464
Total liabilities.....	190,133	Premiums—Total business (net)..	194,989
Surplus protection of policyholders.	710,313	Claims—Ontario (net).....	18,196
		Claims—Total business (net)....	61,005

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. F. Weston, Toronto; Vice-Presidents, S. J. Moore, F. P. Wood, Toronto; Managing Director, G. Cecil Moore; Actuary and General Manager, J. G. Parker, Toronto; Secretary, D. Matheson, Toronto; Chairman of Executive Committee, G. A. Morrow; Treasurer, H. T. Roesler.

Directors.—J. F. Weston, S. J. Moore, Graham Morrow, Mark H. Irish, H. H. Williams, G. A. Morrow, F. P. Wood, J. W. Mitchell, J. P. Bickell, Hon. Chas. McCrear, K.C., S. H. Logan, G. Cecil Moore, G. Harrison Smith, Toronto; Hon. Donat Raymond, John S. Norris, Montreal.

Date of Incorporation.—April 23, 1896. *Date commenced business in Canada.*—Oct. 1, 1897.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash.....	\$ 1,000,000	Premiums—Ontario (net).....	\$3,514,864
Total assets.....	105,883,994	Premiums—Total business (net)...	9,942,343
Ontario business in force (gross).....	115,241,635	Total disbursements to policy-	
Total business in force (gross).....	303,124,472	holders (net)—In Ontario.....	2,438,272
		Total business..	6,785,679

INDEMNITY MARINE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. W. Schaffler, Toronto.

Chief or General Agent in Ontario.—E. W. Schaffler, 18 Wellington St. E., Toronto.

Date of Incorporation.—1887. *Date commenced business in Canada.*—August 1, 1933.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£1,005,000	Premiums—Ontario (net).....	\$104,417
Assets in Canada.....	\$454,569	Premiums—Canada (net).....	177,106
Liabilities in Canada.....	276,286	Claims—Ontario (net).....	83,167
		Claims—Canada (net).....	154,212

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.

Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. W., Toronto.

Date of Incorporation.—1920. *Date commenced business in Canada.*—July 3, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,500,000	Premiums—Ontario (net).....	\$118,355
Assets in Canada.....	524,746	Premiums—Canada (net).....	230,216
Liabilities in Canada.....	266,292	Claims—Ontario (net).....	38,723
		Claims—Canada (net).....	63,935

INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.

Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. W., Toronto.

Date of Incorporation.—April 14, 1794. *Date commenced business in Canada.*—Nov. 7, 1889.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$12,000,000	Premiums—Ontario (net).....	\$1,103,435
Assets in Canada.....	2,511,357	Premiums—Canada (net).....	3,877,157
Liabilities in Canada.....	888,386	Claims—Ontario (net).....	412,842
		Claims—Canada (net).....	2,900,894

INTERNATIONAL FIDELITY INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. G. Smith, Toronto.

Chief or General Agent in Ontario.—J. G. Smith, 34 King St. E., Toronto.

Date of Incorporation.—Dec. 27, 1904. *Date commenced business in Canada.*—June 2, 1905.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$300,000	Premiums—Ontario (net).....	\$1,477
Assets in Canada.....	9,513	Premiums—Canada (net).....	3,712
Liabilities in Canada.....	3,395	Claims—Ontario (net).....	-303
		Claims—Canada (net).....	30

*See note on page 1.

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, P. M. May, Montreal.

Directors.—J. Theo LeClerc, J. D. Johnson, P. M. May, G. Blair Gordon, James Matson, C. F. Sise, Montreal; Hon. L. A. Taschereau, Quebec; Hon. C. A. Dunning, Ottawa; F. J. Williams, J. D. Simpson, Liverpool, Eng.

Chief or General Agent in Ontario.—F. S. McDermott, 112 Yonge St., Toronto.

Date of Incorporation.—March 12, 1912. *Date commenced business in Canada.*—Aug. 1, 1912.

Capital stock paid in cash.....	\$ 175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,335,083	Premiums—Ontario (net).....	\$ 59,306
Total liabilities.....	207,581	Premiums—Total business (net)..	172,561
Surplus protection of policyholders.	1,127,502	Claims—Ontario (net).....	23,867
		Claims—Total business (net)....	66,834

LOCAL GOVERNMENT GUARANTEE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1890. *Date commenced business in Canada.*—January, 1924.

Capital stock paid in cash.....	£15,610	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$113,556	Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	14,668	Premiums—Canada (net).....	Nil
		Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Nil

THE LONDON ASSURANCE*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 469 St. John St., Montreal.

Chief or General Agent in Ontario.—D. L. Durrant, 36 Toronto St., Toronto.

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—1862.

Capital stock paid in cash.....	\$8,311,687	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,142,464	Premiums—Ontario (net).....	\$293,394
Liabilities in Canada.....	518,770	Premiums—Canada (net).....	760,353
		Claims—Ontario (net).....	121,573
		Claims—Canada (net).....	280,499

LONDON-CANADA INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Manager, B. W. Ballard, Toronto; Vice-President, A. R. Martin, Toronto; Secretary, A. V. Stamper, Toronto.

Directors.—B. W. Ballard, Geo. N. Molesworth, A. R. Martin, W. A. Clarke, J. R. Cartwright, K. C., Harold Fry, Dr. V. F. Stock, Geo. E. Watson, Toronto; J. G. Moore, St. Catharines.

Date of Incorporation.—1859. *Date commenced business in Canada.*—1859.

Capital stock paid in cash.....	\$ 200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,224,148	Premiums—Ontario (net).....	\$ 75,697
Total liabilities.....	146,793	Premiums—Total business (net)..	139,672
Surplus protection of policyholders.	1,077,355	Claims—Ontario (net).....	31,797
		Claims—Total business (net)....	69,839

LONDON AND COUNTY INSURANCE COMPANY, LTD.*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert L. Stalling, Toronto.

Chief or General Agent in Ontario.—Robert L. Stalling, 15 Wellington St. E., Toronto.

Date of Organization.—1862. *Date commenced business in Canada.*—May, 1932.

Capital stock paid in cash.....	\$102,186	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	202,449	Premiums—Ontario (net).....	\$ 15,562
Liabilities in Canada.....	106,937	Premiums—Canada (net).....	109,860
		Claims—Ontario (net).....	2,657
		Claims—Canada (net).....	50,053

*See note on page 1.

LONDON GUARANTEE & ACCIDENT COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Donald Taylor, Toronto.*Chief or General Agent in Ontario.*—Donald Taylor, 465 Bay St., Toronto.*Date of Organization.*—1867. *Date commenced business in Canada.*—April, 1880.

Capital stock paid in cash.....	£250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,124,293	Premiums—Ontario (net).....	\$404,626
Liabilities in Canada.....	773,832	Premiums—Canada (net).....	990,488
		Claims—Ontario (net).....	133,879
		Claims—Canada (net).....	485,751

THE LONDON & LANCASHIRE GUARANTEE & ACCIDENT COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. R. Houghton, Toronto; Manager and Secretary, W. L. White, Toronto.*Directors.*—W. L. White, J. Walmsley, W. R. Houghton, C. M. Horswell, P. L. Waylett, Toronto; A. S. Rogers, London, Eng.*Date of Incorporation.*—April 10, 1908. *Date commenced business in Canada.*—July 24, 1908.

Capital stock paid in cash.....	\$ 400,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,066,020	Premiums—Ontario (net).....	\$105,900
Total liabilities.....	367,180	Premiums—Total business (net)..	451,864
Surplus protection of policyholders.	698,840	Claims—Ontario (net).....	34,543
		Claims—Total business (net)....	182,583

THE LONDON & LANCASHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton, Toronto.*Chief or General Agent in Ontario.*—W. R. Houghton, 19 Richmond St. W., Toronto.*Date of Organization.*—December 10, 1861. *Date commenced business in Canada.*—April, 1880.

Capital stock paid in cash.....	£1,455,724	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$2,580,845	Premiums—Ontario (net).....	\$ 573,545
Liabilities in Canada.....	1,187,155	Premiums—Canada (net).....	1,125,774
		Claims—Ontario (net).....	392,810
		Claims—Canada (net).....	672,932

THE LONDON LIFE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ONT.

Officers.—President, J. E. Jeffery, K.C., London; Vice-President, A. McPherson, London; Managing Director, R. H. Reid, London; Ass't General Manager and Chief Actuary, J. D. Buchanan, B.A., F.A.S.; Ass't General Manager and Director of Agencies, J. G. Stephenson, C.L.U.; Ass't General Manager and Secretary, O. D. Newton, A.C.I.S.*Directors.*—J. E. Smallman, Joseph Jeffery, J. Edgar Jeffery, Arch. McPherson, C. L. Jeffery, Robt. H. Reid, L. H. Jones, Chas. H. Ivey, London; Thos. W. Baker, Toronto.*Date of Incorporation.*—1874. *Date commenced business in Canada.*—1874.

Capital stock paid in cash.....	\$ 500,000	PREMIUMS AND DISBURSEMENTS	
<i>Life:</i>		<i>Life:</i>	
Total assets.....	168,814,441	Premiums—Ontario (net).....	\$13,947,103
Ontario business in force (gross)....	567,179,735	Premiums—Total business (net)..	21,808,871
Total business in force (gross).....	877,642,005	Total disbursements to policy-	
		holders (net)—In Ontario.....	6,484,261
		Total business.....	10,339,528

PREMIUMS WRITTEN—CLAIMS INCURRED

<i>Other than Life:</i>		<i>Other than Life:</i>	
Total assets.....	686,100	Premiums—Ontario (net).....	563,698
Total liabilities.....	453,864	Premiums—Total business (net)..	839,374
		Claims—Ontario (net).....	460,792
		Claims—Total business (net)....	650,932

*See note on page 1.

LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. E. Dufty, 210 St. James St., Montreal.
Chief or General Agent in Ontario.—Walter R. Purves, 510 Temple Bldg., Toronto.
Date of Incorporation.—1862. *Date commenced business in Canada.*—April 24, 1924.

Capital stock paid in cash.....	£300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$314,592	Premiums—Ontario (net).....	\$ 32,965
Liabilities in Canada.....	96,438	Premiums—Canada (net).....	111,899
		Claims—Ontario (net).....	20,873
		Claims—Canada (net).....	57,012

LONDON & SCOTTISH ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. P. Priddey, London and Scottish Bldg., St. John St., Montreal.
Chief or General Agent in Ontario.—Walter W. Cooper, Metropolitan Bldg., Toronto.
Date of Organization.—1862. *Date commenced business in Canada.*—January 20, 1925.

Capital stock paid in cash.....	£120,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	\$288,442	Premiums—Ontario (net).....	\$22,218
Liabilities in Canada.....	75,206	Premiums—Canada (net).....	87,347
		Claims—Ontario (net).....	12,251
		Claims—Canada (net).....	41,220

LOYAL PROTECTIVE LIFE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Watt, Toronto.
Chief or General Agent in Ontario.—E. M. Watt, 372 Bay St., Toronto.
Date of Incorporation.—June 30, 1937. *Date commenced business in Canada.*—June 30, 1937.

Capital stock paid in cash.....	\$400,000	PREMIUMS AND DISBURSEMENTS	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	136,988	Premiums—Ontario (net).....	\$ 5,592
Ontario business in force (gross)...	159,453	Premiums—Canada (net).....	6,264
Canadian business in force (gross)...	177,753	Total disbursements to policyholders (net)—In Ontario.....	321
		In Canada.....	380
		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	289,519	Premiums—Ontario (net).....	186,503
Liabilities in Canada.....	139,544	Premiums—Canada (net).....	240,028
		Claims—Ontario (net).....	62,172
		Claims—Canada (net).....	92,349

LUMBERMEN'S INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.
Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto.
Date of Incorporation.—June 11, 1873. *Date commenced business in Canada.*—Nov. 9, 1926.

Capital stock paid in cash.....	\$1,000.00	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	224,134	Premiums—Ontario (net).....	\$42,927
Liabilities in Canada.....	73,212	Premiums—Canada (net).....	89,282
		Claims—Ontario (net).....	13,341
		Claims—Canada (net).....	40,591

*See note on page 1.

THE MANUFACTURERS LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, M. R. Gooderham, K.C., Toronto; Vice-President, F. Gordon Osler, Toronto; General Manager, J. H. Lithgow, A.I.A., F.A.S., Toronto; Secretary, R. E. Dowsett, A.I.A., F.A.S.; Treasurer, S. M. Thompson, F.A.S.; Actuary, G. L. Holmes, A.I.A., F.A.S.

Directors.—Geo. H. Cassels, K.C., F. G. Osler, M. R. Gooderham, K.C., D. G. Ross, M.P., Col. A. L. Bishop, R. A. Daly, J. H. Lithgow, Chas. S. Band, Leigh M. McCarthy, Toronto.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—Aug. 19, 1887.

Capital stock paid in cash.....	\$ 1,500,000
Total assets.....	221,133,780
Ontario business in force (gross).....	131,864,767
Total business in force (gross).....	643,756,140

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net).....	\$ 4,071,741
Premiums—Total business (net).....	23,756,503
Total disbursements* to policyholders (net)—In Ontario.....	2,366,113
Total business.....	12,763,594

THE MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. L. Harrison, 360 St. James St. W., Montreal.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.

Date of Organisation.—January, 1881. *Date commenced business in Canada.*—Dec. 14, 1896.

Capital stock paid in cash.....	\$600,000
Assets in Canada.....	\$366,701
Liabilities in Canada.....	117,811

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 54,759
Premiums—Canada (net).....	303,255
Claims—Ontario (net).....	7,922
Claims—Canada (net).....	79,389

MARYLAND CASUALTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Robt. Hampson, Montreal.

Chief or General Agent in Ontario.—J. W. Smith, 54 Adelaide St. E., Toronto.

Date of Incorporation.—March, 1898. *Date commenced business in Canada.*—May 12, 1903.

Capital stock paid in cash.....	\$4,974,273
Assets in Canada.....	700,460
Liabilities in Canada.....	334,473

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 69,226
Premiums—Canada (net).....	379,927
Claims—Ontario (net).....	36,120
Claims—Canada (net).....	180,454

MARYLAND INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 410 St. Nicholas St., Montreal.

Chief or General Agent in Ontario.—Willis Faber & Co. of Ontario, Ltd., 36 Toronto St., Toronto.

Date of Incorporation.—1910. *Date commenced business in Canada.*—September 5, 1925.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	223,531
Liabilities in Canada.....	71,849

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 8,249
Premiums—Canada (net).....	86,367
Claims—Ontario (net).....	3,546
Claims—Canada (net).....	49,095

MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, W. R. Houghton, Toronto; Secretary, P. L. Waylett, Toronto.

Directors.—A. S. Booth, Montreal; C. M. Horswell, W. R. Houghton, W. L. White, Joseph Walmsley, P. L. Waylett, Toronto.

Date of Incorporation.—1874. *Date commenced business in Canada.*—November 1, 1875.

Capital stock paid in cash.....	\$250,000
Total assets.....	678,356
Total liabilities.....	133,240
Surplus protection of policyholders.....	545,116

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 53,400
Premiums—Total business (net).....	111,176
Claims—Ontario (net).....	20,037
Claims—Total business (net).....	33,160

*See note on page 1.

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto.

Date of Incorporation.—1910. Date commenced business in Canada.—December 26, 1917.

Capital stock paid in cash.....	\$2,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	244,772	Premiums—Ontario (net).....	\$ 59,240
Liabilities in Canada.....	144,839	Premiums—Canada (net).....	132,921
		Claims—Ontario (net).....	40,227
		Claims—Canada (net).....	71,381

MERCHANTS FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—1898. Date commenced business.—January 31, 1898.

Officers.—President, W. R. Houghton; Secretary, W. R. Miller; Manager, Charles M. Horswell.

Directors (as at date of filing statement).—C. M. Horswell, W. R. Houghton, Joseph Walmsley, P. L. Waylett, W. L. White.

Auditors.—Rutherford Williamson, F.C.A., Harold A. Shiach, F.C.A.

Statement for the Year Ended December 31, 1942

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, \$500,000.		
No. of shares, 10,000. Par value, \$50.		
Capital stock at beginning of year.....	\$300,000 00	\$150,000 00
Capital stock at end of year.....	\$300,000 00	\$150,000 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$150,000 00
Total amount paid to December 31, 1942.....	\$150,000 00

Balance Sheet—Assets

Book value of real estate—office premises.....	\$100,000 00
Mortgage loans on real estate—first liens.....	9,600 00
Amortized book value of bonds, debentures and debenture stocks:	
Not in default.....	\$555,759 60
In default (at market values).....	300 00
Cash on hand and in banks.....	556,059 60
Interest accrued.....	47,380 24
Agents' balances and premiums uncollected:	8,345 24
Written on or after October 1, 1942.....	\$ 9,276 85
Premiums due from reinsuring companies:	
Written on or after October 1, 1942.....	1,228 05
	10,504 90
TOTAL ADMITTED ASSETS.....	\$731,889 98

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 17,521 00	\$ 17,521 00
Adjustment expenses of said claims.....	675 00	675 00
Total net reserve, \$136,172.38; carried out at 80% thereof.....	108,937 90	108,937 90
Expenses due and accrued.....		1,929 73
Taxes due and accrued.....		13,553 17
Reinsurance premiums.....		1,039 46
Return premiums and balances due agents.....		300 45
London & Lancashire Insurance Co. Ltd.....		4 59
Reserve for depreciation of head office building.....		24,000 00
Agents' bicycle deposit premiums.....		308 00
TOTAL LIABILITIES (excluding capital stock).....		\$168,269 30
Capital stock paid in cash.....	\$150,000 00	
Surplus in profit and loss account.....	413,620 68	
Excess of assets over liabilities (surplus for protection of policyholders).....		563,620 68
TOTAL LIABILITIES.....		\$731,889 98

*See note on page 1.

Profit and Loss Account

IN CANADA AND
ALL BUSINESS

Net premiums written.....		\$130,064 68
Reserve of unearned premiums (80%):		
At beginning of year.....	\$118,000 65	
At end of year.....	108,937 90	
Decrease.....		9,062 75
Net premiums earned.....		\$139,127 43
Net claims incurred.....	\$ 50,749 22	
Net adjustment expenses incurred.....	2,348 67	
Commissions.....	33,520 63	
Taxes.....	3,877 55	
Salaries, fees and travelling expenses.....	24,529 08	
All other expenses.....	13,851 14	
Total claims and expenses.....		128,876 29
Underwriting profit.....		\$ 10,251 14
Other revenue:		
Interest earned—cash and accruals.....	\$ 26,034 63	
Adjustment by amortization.....	960 57	
Net rents earned.....	\$ 26,995 20	
Profit on sale of securities and real estate.....	2,853 04	
Automobile financial responsibility fees.....	1,314 12	
.....	18 00	
		31,180 36
		\$ 41,431 50
Other expenditure:		
Income and excess profits taxes.....	\$ 15,544 80	
Depreciation of head office building.....	3,000 00	
		18,544 80
NET PROFIT FOR THE YEAR.....		\$ 22,886 70

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$570,294 47
Net profit for the year brought down.....	22,886 70
	\$593,181 17
Dividends declared to shareholders.....	30,000 00
	\$563,181 17
Add decrease in unadmitted ledger assets.....	439 51
	\$563,620 68
SURPLUS OF ASSETS OVER LIABILITIES (excluding capital stock from liabilities) AT END OF YEAR.....	\$563,620 68

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1941.....	\$48,416,083	\$387,789	\$48,803,872
Taken in 1942, new and renewed.....	28,104,695	265,080	28,369,775
Totals.....	\$76,520,778	\$652,869	\$77,173,647
Ceased in 1942, including renewed.....	27,969,563	382,789	28,352,352
Gross in force, December 31, 1942.....	\$48,551,215	\$270,080	\$48,821,295
Reinsurance in force, December 31, 1942.....	7,741,010	158,650	7,899,660
NET IN FORCE, December 31, 1942.....	\$40,810,205	\$111,430	\$40,921,635

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1941		TAKEN IN 1942, NEW AND RENEWED		CEASED IN 1942, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1942		REINSURANCE		NET IN FORCE AT END OF 1942	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire.....	272,421	20	132,091	76	139,855	95	264,657	01	18,181	30	246,475	71
Automobile.....	32,026	95	30,012	86	36,400	94	25,638	87	32	22	25,606	65
Explosion.....			1,717	63	400	40	1,317	23	448	57	868	66
Sprinkler Leakage.....	17	20	3	20	3	20	17	20			17	20
Windstorm.....	2	40			2	40						
TOTALS.....	304,467	75	163,825	45	176,662	89	291,630	31	18,662	09	272,968	22

MERCHANTS AND MANUFACTURERS INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. Marchand, 276 St. James St., Montreal.
Chief or General Agent in Ontario.—C. M. Henderson, Metropolitan Bldg., Toronto.
Date of Incorporation.—1849. *Date commenced business in Canada.*—1928.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	318,469	Premiums—Ontario (net).....	\$ 48,018
Liabilities in Canada.....	192,362	Premiums—Canada (net).....	206,524
		Claims—Ontario (net).....	48,204
		Claims—Canada (net).....	132,033

THE MERCHANTS MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. L. Marshall, Insurance Exchange Bldg., Montreal.
Chief or General Agent in Ontario.—Stanley G. Reid, Toronto.
Date of Incorporation.—1871. *Date commenced business in Canada.*—January 1, 1921.

Capital stock paid in cash.....	£237,500	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$278,873	Premiums—Ontario (net).....	\$ 42,911
Liabilities in Canada.....	197,958	Premiums—Canada (net).....	203,628
		Claims—Ontario (net).....	12,566
		Claims—Canada (net).....	84,724

MERCURY INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.
Chief or General Agent in Ontario.—Geo. A. Sherritt, Metropolitan Bldg., Toronto.
Date of Incorporation.—April 18, 1925. *Date commenced business in Canada.*—April 3, 1928.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	225,467	Premiums—Ontario (net).....	\$ 26,010
Liabilities in Canada.....	108,659	Premiums—Canada (net).....	104,344
		Claims—Ontario (net).....	7,317
		Claims—Canada (net).....	56,101

THE METROPOLITAN CASUALTY INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.
Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.
Date of Incorporation.—1874. *Date commenced business in Canada.*—1925.

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	661,592	Premiums—Ontario (net).....	\$278,035
Liabilities in Canada.....	285,286	Premiums—Canada (net).....	364,445
		Claims—Ontario (net).....	129,676
		Claims—Canada (net).....	159,313

MICHIGAN FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, DETROIT, MICH.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, 460 St. John St., Montreal.
Chief or General Agent in Ontario.—C. H. Harvey, Metropolitan Bldg., Toronto.
Date of Incorporation.—1880. *Date commenced business in Canada.*—1930.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	382,069	Premiums—Ontario (net).....	\$14,651
Liabilities in Canada.....	76,963	Premiums—Canada (net).....	73,382
		Claims—Ontario (net).....	5,887
		Claims—Canada (net).....	33,833

*See note on page 1.

THE MONARCH LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, E. J. Tarr, K.C., LL.D., Winnipeg; Vice-President, J. E. Woods, Winnipeg; General Manager, G. C. Cumming, Winnipeg; Ass't General Manager, W. Bartholomew, Winnipeg; Secretary, G. J. Telfer, Winnipeg; Actuary, D. Laird, F.A.S., Winnipeg.

Directors.—W. L. Parrish, Peter Lowe, E. J. Tarr, K.C., LL.D., R. J. Gourley, Geo. H. Stewart, J. A. Flanders, W. Trevor Gwyn, D. H. Hudson, J. E. Woods, Winnipeg.

Chief or General Agent in Ontario.—W. S. Harvey, 80 King St. W., Toronto.

Date of Incorporation.—July 18, 1904. *Date commenced business in Canada.*—July 4, 1906.

Capital stock paid in cash.....\$ 176,320
Total assets..... 17,759,135
Ontario business in force (gross)... 18,767,243
Total business in force (gross)..... 69,603,326

PREMIUMS AND DISBURSEMENTS
Premiums—Ontario (net)..... \$ 517,589
Premiums—Total business (net).. 1,835,834
Total disbursements to policy-
holders (net)—In Ontario..... 220,063
Total business.. 1,063,639

MONTREAL LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, Arthur P. Earle, A.I.A., A.A.S., Montreal; Vice-Presidents, C. E. Sanders, J. V. Desaulniers, Montreal; Secretary, W. L. Nicholls, F.I.A.; Treasurer, J. A. Toller; Actuary, W. L. Nicholls, F.I.A.

Directors.—C. G. Greenshields, K.C., F. W. Fairman, Hon. R. O. Grothe, J. V. Desaulniers, Arthur P. Earle, C. E. Sanders, W. L. Bayer, A. L. Mailman, A. H. Paradis, J. Rolland, Geo. Hogg, Montreal; Wm. S. Walton, Toronto; William Penman, C. H. Falloon, London, Eng.

Chief or General Agent in Ontario.—W. S. Walton, Royal Bank Bldg., Toronto.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—May 26, 1910.

Capital stock paid in cash.....\$ 250,000
Total assets..... 10,015,927
Ontario business in force (gross)... 12,762,498
Total business in force (gross)..... 56,985,661

PREMIUMS AND DISBURSEMENTS
Premiums—Ontario (net)..... \$ 362,231
Premiums—Total business (net).. 1,593,080
Total disbursements to policy-
holders (net)—In Ontario..... 155,652
Total business.. 633,725

MOTOR UNION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—May 30, 1909.

Capital stock paid in cash..... £374,543
Assets in Canada..... \$350,190
Liabilities in Canada..... 214,086

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$ 90,894
Premiums—Canada (net)..... 341,061
Claims—Ontario (net)..... 104,684
Claims—Canada (net)..... 189,540

THE MUTUAL LIFE & CITIZENS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Joseph P. Moore, A.I.A., Montreal.

Chief or General Agent in Ontario.—The Royal Trust Co., 59 Yonge St., Toronto.

Date of Incorporation.—Dec. 31, 1886. *Date commenced business in Canada.*—Aug. 11, 1913.

Capital stock paid in cash..... £1,000,000
Assets in Canada..... \$ 9,141,080
Ontario business in force (gross)... 6,957,118
Canadian business in force (gross). 24,887,052

PREMIUMS AND DISBURSEMENTS
Premiums—Ontario (net)..... \$279,022
Premiums—Canada (net)..... 849,527
Total disbursements to policy-
holders (net)—In Ontario..... 215,083
In Canada..... 735,783

*See note on page 1.

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—Dec. 28, 1910. Date commenced business in Canada.—May 23, 1914.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	457,322	Premiums—Ontario (net).....	\$164,199
Liabilities in Canada.....	247,542	Premiums—Canada (net).....	252,654
		Claims—Ontario (net).....	74,370
		Claims—Canada (net).....	125,020

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Chas. C. Hall, Toronto.

Chief or General Agent in Ontario.—Chas. C. Hall, 65 Adelaide St. E., Toronto.

Date of Incorporation.—May, 1869. Date commenced business in Canada.—August 3, 1908.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	678,417	Premiums—Ontario (net).....	\$ 55,432
Liabilities in Canada.....	246,799	Premiums—Canada (net).....	242,377
		Claims—Ontario (net).....	9,759
		Claims—Canada (net).....	95,356

NATIONAL LIBERTY INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, Montreal.

Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.

Date of Incorporation.—February, 1859. Date commenced business in Canada.—August, 1930.

Capital stock paid in cash.....	\$4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	545,619	†Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	Nil	†Premiums—Canada (net).....	Nil
		†Claims—Ontario (net).....	Nil
		†Claims—Canada (net).....	Nil

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, H. R. Bain, Toronto; Vice-President, Robt. Fennell, K.C., Toronto; General Manager, G. Fay Davies; Ass't General Manager, M. W. McCutcheon, A.A.S.; Actuary, G. D. McKinney, F.A.S., F.A.I.A., Toronto.

Directors.—H. R. Bain, Fraser D. Reid, Robt. Fennell, K.C., Alfred Rogers, Jr., F. S. Vanstone, D. H. Porter, D. H. Gibson, A. H. Beaton, K.C., Toronto; Lieut.-Col. Sidney C. Oland, V.D., A.D.C., Halifax.

Date of Incorporation.—June 29, 1897. Date commenced business in Canada.—June 23, 1899.

Capital stock paid in cash.....	\$ 250,000	PREMIUMS AND DISBURSEMENTS	
Total assets.....	14,737,613	Premiums—Ontario (net).....	\$ 500,145
Ontario business in force (gross)...	21,084,866	Premiums—Total business (net)...	1,654,169
Total business in force (gross).....	68,068,971	Total disbursements to policyholders (net)—in Ontario.....	362,254
		Total business.....	1,029,095

THE NATIONAL LIVERPOOL INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President, J. T. LeClerc, Montreal; Secretary, P. M. May, Montreal.

Directors.—F. J. Williams, J. D. Simpson, Liverpool, Eng.; J. Theodore LeClerc, J. D. Johnson, G. Blair Gordon, James Matson, C. F. Sise, Montreal; Hon. L. A. Taschereau, Quebec; Hon. C. A. Dunning, Ottawa.

Chief or General Agent in Ontario.—F. S. McDermott, 112 Yonge St., Toronto.

Date of Incorporation.—1929. Date commenced business in Ontario.—January 1, 1930.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	491,352	Premiums—Ontario (net).....	\$25,222
Liabilities in Canada.....	109,580	Premiums—Total business (net)...	76,148
Surplus protection of policyholders.	381,772	Claims—Ontario (net).....	10,545
		Claims—Total business (net)....	30,274

*See note on page 1.

†Included in Home Insurance Company figures.

NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.*Chief or General Agent in Ontario.*—H. B. Rowe, Concourse Bldg., Toronto.*Date of Incorporation.*—1885. *Date commenced business in Canada.*—April 4, 1907.

Capital stock paid in cash.....	£20,525	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$218,360	Premiums—Ontario (net).....	\$18,714
Liabilities in Canada.....	80,496	Premiums—Canada (net).....	68,975
		Claims—Ontario (net).....	5,492
		Claims—Canada (net).....	30,841

NATIONAL SECURITY INSURANCE COMPANY*

HEAD OFFICE, OMAHA, NEB.

Principal Office in Canada, 80 Richmond St. W., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.*Chief or General Agent in Ontario.*—H. C. Mills, 80 Richmond St. W., Toronto.*Date of Incorporation.*—Sept. 12, 1914. *Date commenced business in Canada.*—June 10, 1936.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	169,943	Premiums—Ontario (net).....	\$50,009
Liabilities in Canada.....	52,422	Premiums—Canada (net).....	95,325
		Claims—Ontario (net).....	1,046
		Claims—Canada (net).....	28,751

NATIONAL SURETY CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. H. Belair, Montreal.*Date of Incorporation.*—1933. *Date commenced business in Canada.*—May, 1933.

Capital stock paid in cash.....	\$2,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	130,526	Premiums—Ontario (net).....	\$ 86
Liabilities in Canada.....	15,763	Premiums—Canada (net).....	169
		Claims—Ontario (net).....	—508
		Claims—Canada (net).....	271

NATIONAL UNION FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Toronto.*Chief or General Agent in Ontario.*—Arthur Tucker, Metropolitan Bldg., Toronto.*Date of Incorporation.*—Feb. 14, 1901. *Date commenced business in Canada.*—April 17, 1910.

Capital stock paid in cash.....	\$1,100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	379,000	Premiums—Ontario (net).....	\$129,604
Liabilities in Canada.....	138,360	Premiums—Canada (net).....	200,260
		Claims—Ontario (net).....	80,364
		Claims—Canada (net).....	113,917

THE NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, VICHY, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.*Chief or General Agent in Ontario.*—Grover D. Leyland, Metropolitan Bldg., Toronto.*Date of Organization.*—1820. *Date commenced business in Canada.*—February 13, 1914.

Capital stock paid in cash....	Frcs. 12,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$794,546	Premiums—Ontario (net).....	\$ 42,909
Liabilities in Canada.....	232,601	Premiums—Canada (net).....	196,016
		Claims—Ontario (net).....	35,485
		Claims—Canada (net).....	139,785

*See note on page 1.

NEWARK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.*Chief or General Agent in Ontario.*—F. L. Flight, 29 Wellington St. E., Toronto.*Date of Incorporation.*—1811. *Date commenced business in Canada.*—March 7, 1918.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	221,247	Premiums—Ontario (net).....	\$ 33,990
Liabilities in Canada.....	111,119	Premiums—Canada (net).....	98,171
		Claims—Ontario (net).....	13,208
		Claims—Canada (net).....	37,507

THE NEW BRUNSWICK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW BRUNSWICK, N.J.

Principal Office in Canada, 414 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—Norman G. Bethune, 15 Toronto St., Toronto.*Date of Incorporation.*—1826. *Date commenced business in Canada.*—1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	373,811	†Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	Nil	†Premiums—Canada (net).....	Nil
		†Claims—Ontario (net).....	Nil
		†Claims—Canada (net).....	Nil

NEW ENGLAND FIRE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, Montreal.*Chief or General Agent in Ontario.*—C. H. Harvey, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1919. *Date commenced business in Canada.*—March 16, 1938.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	306,600	Premiums—Ontario (net).....	\$ 2,701
Liabilities in Canada.....	63,298	Premiums—Canada (net).....	15,406
		†Claims—Ontario (net).....	523
		Claims—Canada (net).....	6,986

NEW HAMPSHIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MANCHESTER, N.H.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. de Grandpré, Montreal.*Chief or General Agent in Ontario.*—Geo. R. Browne, 51 Yonge St., Toronto.*Date of Incorporation.*—1869. *Date commenced business in Canada.*—April 15, 1918.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	411,917	Premiums—Ontario (net).....	\$ 81,371
Liabilities in Canada.....	220,251	Premiums—Canada (net).....	266,941
		Claims—Ontario (net).....	25,606
		Claims—Canada (net).....	98,365

NEW YORK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. Marchand, 276 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—C. M. Henderson, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1832. *Date commenced business in Canada.*—October 31, 1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	352,643	Premiums—Ontario (net).....	\$ 28,562
Liabilities in Canada.....	217,298	Premiums—Canada (net).....	218,055
		Claims—Ontario (net).....	22,335
		Claims—Canada (net).....	128,524

*See note on page 1.

†Included in Home Insurance Company figures.

NEW YORK UNDERWRITERS INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. Campion, Toronto.*Chief or General Agent in Ontario.*—R. H. Campion, 201-4 Dominion Bank Bldg., Toronto.*Date of Incorporation.*—July 24, 1925. *Date commenced business in Canada.*—Nov. 11, 1925.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	558,929
Liabilities in Canada.....	95,265

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 38,746
Premiums—Canada (net).....	120,981
Claims—Ontario (net).....	13,850
Claims—Canada (net).....	46,518

NIAGARA FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.*Chief or General Agent in Ontario.*—A. C. L. Wildman, 36 Toronto St., Toronto.*Date of Incorporation.*—July, 1850. *Date commenced business in Canada.*—July 19, 1912.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	515,949
Liabilities in Canada.....	120,990

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 33,882
Premiums—Canada (net).....	137,080
Claims—Ontario (net).....	11,586
Claims—Canada (net).....	51,353

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, J. P. Moore, Montreal; Vice-President, B. W. Robinson, Montreal.*Directors.*—M. A. Phelan, J. H. H. Robertson, Miss F. Belanger, J. M. Hudon, C. Prime, J. P. Moore, Dr. D. P. Anderson, L. A. A. Giroux, B. W. Robinson, Montreal.*Chief or General Agent in Ontario.*—Royal Trust Co., Toronto.*Date of Incorporation.*—Aug. 29, 1917. *Date commenced business in Canada.*—Jan. 1, 1918.

Capital stock paid in cash.....	\$ 91,133
Total assets.....	154,431
Total liabilities.....	19,210
Surplus protection of policyholders.	135,221

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 9,345
Premiums—Total business (net)..	35,432
Claims—Ontario (net).....	2,334
Claims—Total business (net)....	7,964

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.*Chief or General Agent in Ontario.*—S. C. Hopkins, 26 Wellington St. E., Toronto.*Date of Organization.*—1809. *Date commenced business in Canada.*—1862.

Capital stock paid in cash.....	£3,468,750
Assets in Canada.....	\$2,378,988
Total liabilities.....	936,085

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 301,521
Premiums—Canada (net).....	1,034,544
Claims—Ontario (net).....	130,823
Claims—Canada (net).....	426,946

THE NORTH EMPIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Wm. Lawrie, Montreal; Vice-President, Donald Taylor, Toronto; Secretary, J. C. Urquhart, Montreal.*Directors.*—J. C. Urquhart, Wm. Lawrie, A. T. Cunningham, Montreal; H. H. Smith, A. B. Adamson, Winnipeg; Donald Taylor, Geo. Weir, Toronto.*Date of Incorporation.*—June 16, 1908. *Date commenced business in Canada.*—Aug. 12, 1909.

Capital stock paid in cash.....	\$306,030
Total assets.....	492,514
Total liabilities.....	134,769
Surplus protection of policyholders.	357,745

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 32,767
Premiums—Total business (net)..	119,911
Claims—Ontario (net).....	11,644
Claims—Total business (net)....	49,890

*See note on page 1.

THE NORTH RIVER INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Kenneth Thom, Toronto.*Chief or General Agent in Ontario.*—Kenneth Thom, 16-22 Wellington St. E., Toronto.*Date of Incorporation.*—Feb. 6, 1822. *Date commenced business in Canada.*—March 20, 1926.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	385,171	Premiums—Ontario (net).....	\$ 43,545
Liabilities in Canada.....	113,044	Premiums—Canada (net).....	103,040
		Claims—Ontario (net).....	19,646
		Claims—Canada (net).....	41,807

NORTHWEST CASUALTY COMPANY*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B. C.

Manager or Chief Executive Officer in Canada.—D. R. Thomson, Vancouver.*Chief or General Agent in Ontario.*—D. G. McPherson, Imperial Bldg., Hamilton.*Date of Incorporation.*—April 1, 1928. *Date commenced business in Canada.*—Feb. 17, 1930.

Capital stock paid in cash.....	\$400,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	239,910	Premiums—Ontario (net).....	\$116,968
Liabilities in Canada.....	125,258	Premiums—Canada (net).....	193,001
		Claims—Ontario (net).....	23,115
		Claims—Canada (net).....	39,083

NORTH WEST FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, N. J. Breen, Winnipeg; Vice-President, A. W. Chapman, Winnipeg; General Manager, A. C. Hall, Montreal; Secretary, N. J. Black.*Directors.*—W. A. Hastings, C. E. Drewry, Robt. McKay, N. J. Breen, A. W. Chapman, J. D. McDonald, Winnipeg.*Chief or General Agent in Ontario.*—H. J. Kerr, 83 Richmond St. W., Toronto.*Date of Incorporation.*—1880. *Date commenced business in Canada.*—February 6, 1912†.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	546,589	Premiums—Ontario (net).....	\$18,384
Total liabilities.....	67,771	Premiums—Total business (net)...	51,606
Surplus protection of policyholders.	478,818	Claims—Ontario (net).....	7,439
		Claims—Total business (net)....	19,412

THE NORTHERN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.*Chief or General Agent in Ontario.*—Messrs. Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Organization.*—June 2, 1836. *Date commenced business in Canada.*—1867.

Capital stock paid in cash.....	£904,161	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,026,119	Premiums—Ontario (net).....	\$309,952
Liabilities in Canada.....	642,363	Premiums—Canada (net).....	984,834
		Claims—Ontario (net).....	147,571
		Claims—Canada (net).....	545,387

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, LONDON, ONT.

Officers.—President, R. G. Ivey, London; Vice-President, W. E. Robinson, London; General Manager, G. W. Geddes, London; Secretary, R. C. Balfour, London; Actuary, H. L. Sharpe.*Directors.*—Maj. Gordon J. Ingram, Frank A. McCormick, James E. McConnell, John S. Moore, W. E. Robinson, Ray Lawson, Dr. S. Thompson, J. G. Thompson, R. G. Ivey, London.*Date of Incorporation.*—July 23, 1894. *Date commenced business in Canada.*—1897.

Capital stock paid in cash.....	\$ 250,000	PREMIUMS AND DISBURSEMENTS	
Total assets.....	12,942,986	Premiums—Ontario (net).....	\$ 631,872
Ontario business in force (gross)...	24,718,449	Premiums—Total business (net)...	1,440,897
Total business in force (gross).....	56,226,223	Total disbursements to policy-	
		holders (net)—In Ontario.....	271,856
		Total business.....	762,007

*See note on page 1.

†Prior to this date business limited under Provincial Charter to Province of Manitoba only.

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WISCONSIN*

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—Feb. 20, 1869. Date commenced business in Canada.—July 31, 1911.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	365,573	Premiums—Ontario (net).....	\$ 66,352
Liabilities in Canada.....	152,064	Premiums—Canada (net).....	126,546
		Claims—Ontario (net).....	20,986
		Claims—Canada (net).....	48,201

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, NORWICH, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Whitley, Toronto.

Chief or General Agent in Ontario.—E. M. Whitley, 12 Wellington St. E., Toronto.

Date of Organization.—1797. Date commenced business in Canada.—April, 1880.

Capital stock paid in cash.....	£1,100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Debenture stock (Norwich & London).....	£429,455	Premiums—Ontario (net).....	\$ 747,735
Assets in Canada.....	\$2,081,924	Premiums—Canada (net).....	1,850,893
Liabilities in Canada.....	1,317,136	Claims—Ontario (net).....	255,905
		Claims—Canada (net).....	745,198

THE OCCIDENTAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, E. J. Kay, Montreal; Vice-President, H. M. Jaquays, Montreal.

Directors.—Brig.-Gen. J. B. White, D.S.O., H. M. Jaquays, E. J. Kay, L. Macfarlane, J. B. Woodyatt, Montreal.

Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. E., Toronto.

Date of Incorporation.—1902. Date commenced business in Canada.—May 5, 1909†.

Capital stock paid in cash.....	\$ 200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,618,870	Premiums—Ontario (net).....	\$ 49,598
Total liabilities.....	248,194	Premiums—Total business (net).....	135,887
Surplus protection of policyholders.....	1,370,676	Claims—Ontario (net).....	11,639
		Claims—Total business (net).....	44,087

OCCIDENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, LOS ANGELES, CAL.

Principal Office in Canada, London, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Miller, London.

Chief or General Agent in Ontario.—J. I. Hodgins, London.

Date of Incorporation.—June 30, 1906. Date commenced business in Canada.—June 28, 1928.

Capital stock paid in cash.....	\$ 1,000,000	PREMIUMS AND DISBURSEMENTS	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	2,280,447	Premiums—Ontario (net).....	\$186,460
Ontario business in force (gross).....	11,367,397	Premiums—Canada (net).....	636,727
Canadian business in force (gross).....	37,220,047	Total disbursements to policyholders (net)—In Ontario.....	113,256
		In Canada.....	285,574
		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	78,911	Premiums—Ontario (net).....	3,016
Liabilities in Canada.....	8,382	Premiums—Canada (net).....	8,618
		Claims—Ontario (net).....	1,206
		Claims—Canada (net).....	2,739

*See note on page 1.

†Prior to this date business limited under Provincial Charter to Province of Manitoba only.

THE OCEAN ACCIDENT & GUARANTEE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.

Chief or General Agent in Ontario.—H. J. Kerr, Federal Bldg., Toronto.

Date of Incorporation.—1871. Date commenced business in Canada.—September 1, 1895..

Capital stock paid in cash.....	£172,308	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,447,244	Premiums—Ontario (net).....	\$ 408,480
Liabilities in Canada.....	881,425	Premiums—Canada (net).....	918,693
		Claims—Ontario (net).....	154,414
		Claims—Canada (net).....	328,181

THE PACIFIC COAST FIRE INSURANCE COMPANY*

HEAD OFFICE, VANCOUVER, B.C.

Officers.—President, W. H. Malkin, Vancouver; Managing Director, T. W. Greer, Vancouver
Directors.—R. Gelletly, C. Spencer, W. H. Malkin, T. W. Greer, Vancouver; G. M. Black,
Winnipeg; H. J. Tapscott, London, Eng.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.
Date of Incorporation.—1890. Date commenced business in Canada.—November 5, 1908†.

Capital stock paid in cash.....	\$ 750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	3,536,642	Premiums—Ontario (net).....	\$ 59,416
Total liabilities.....	1,674,576	Premiums—Total business (net)..	1,709,939
Surplus protection of policyholders.	1,862,066	Claims—Ontario (net).....	33,186
		Claims—Total business (net)....	1,102,641

PACIFIC FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1851. Date commenced business in Canada.—May 10, 1921.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	304,924	Premiums—Ontario (net).....	\$ 46,628
Liabilities in Canada.....	128,410	Premiums—Canada (net).....	119,597
		Claims—Ontario (net).....	33,996
		Claims—Canada (net).....	82,708

PALATINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.

Chief or General Agent in Ontario.—H. J. Kerr, Federal Bldg., Toronto.

Date of Incorporation.—Aug. 22, 1900. Date commenced business in Canada.—March 27, 1912

Capital stock paid in cash.....	£200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$324,447	Premiums—Ontario (net).....	\$ 73,031
Liabilities in Canada.....	182,885	Premiums—Canada (net).....	189,419
		Claims—Ontario (net).....	28,872
		Claims—Canada (net).....	72,379

PATRIOTIC ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, DUBLIN, IRELAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stalling, Toronto.

Chief or General Agent in Ontario.—R. L. Stalling, 15 Wellington St. E., Toronto.

Date of Organization.—1824. Date commenced business in Canada.—April 11, 1921.

Capital stock paid in cash.....	\$729,900	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	208,577	Premiums—Ontario (net).....	\$ 39,627
Liabilities in Canada.....	119,115	Premiums—Canada (net).....	142,495
		Claims—Ontario (net).....	20,527
		Claims—Canada (net).....	58,121

*See note on page 1.

†Prior to this date business limited under Provincial Charter to Prov. of British Columbia only.

PEARL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. C. Butler, Toronto.*Chief or General Agent in Ontario.*—W. C. Butler, 80 Richmond St. W., Toronto.*Date of Incorporation.*—1864. *Date commenced business in Canada.*—1927.

Capital stock paid in cash.....	£1,500,000
Assets in Canada.....	\$1,003,308
Liabilities in Canada.....	616,135

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$320,541
Premiums—Canada (net).....	622,915
Claims—Ontario (net).....	137,892
Claims—Canada (net).....	278,269

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, CLERMONT-FERRAND, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoisette, Montreal.*Chief or General Agent in Ontario.*—Fred Midgley, 45 Richmond St. W., Toronto.*Date of Organization.*—1819. *Date commenced business in Canada.*—March 20, 1915.

Capital stock paid in cash....	Frcs. 16,000,000
Assets in Canada.....	\$468,368
Liabilities in Canada.....	109,635

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$11,536
Premiums—Canada (net).....	98,311
Claims—Ontario (net).....	13,152
Claims—Canada (net).....	53,643

PHILADELPHIA FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.*Chief or General Agent in Ontario.*—H. C. Mills, 80 Richmond St. W., Toronto.*Date of Incorporation.*—May, 1923. *Date commenced business in Canada.*—April 1, 1930.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	312,473
Liabilities in Canada.....	63,679

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$38,268
Premiums—Canada (net).....	101,869
Claims—Ontario (net).....	12,739
Claims—Canada (net).....	35,693

PHOENIX ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—William Lawrie, Montreal.*Chief or General Agent in Ontario.*—Donald Taylor, 465 Bay St., Toronto.*Date of Organization.*—1782. *Date commenced business in Canada.*—1804.

Capital stock paid in cash.....	£1,005,000
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<i>Other than Life:</i>	
Assets in Canada.....	\$2,978,181
Liabilities in Canada.....	1,240,483

PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>	
Premiums—Ontario (net).....	\$ 368,003
Premiums—Canada (net).....	1,405,993
Claims—Ontario (net).....	152,290
Claims—Canada (net).....	600,337

THE PHOENIX INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.*Chief or General Agent in Ontario.*—B. J. G. Davies, 10 Adelaide St. E., Toronto.*Date of Incorporation.*—May 31, 1854. *Date commenced business in Canada.*—May 20, 1890

Capital stock paid in cash.....	\$6,000,000
Assets in Canada.....	880,249
Liabilities in Canada.....	362,794

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$142,552
Premiums—Canada (net).....	521,546
Claims—Ontario (net).....	55,194
Claims—Canada (net).....	232,273

*See note on page 1.

PILOT INSURANCE COMPANY

HEAD OFFICE, 199, BAY ST., TORONTO, ONT.

Incorporated.—April 2, 1927. *Date commenced business.*—April 20, 1927.

Officers.—President, Charles C. Bowen; Vice-Presidents, F. S. Brown, L. K. Kirk, N. G. Duffett; Secretary, H. E. Wittick; General Manager, Norman G. Duffett; Treasurer, Ralph E. Burks.

Directors (as at date of filing statement).—D. M. Ferry, Jr., W. D. Bonthron, Chas. C. Bowen, F. S. Brown, Ralph E. Burks, Otway Conard, John S. Dowling, N. G. Duffett, S. Fred Duncan, Alex. Fasken, John P. Hacker, George Hancock, L. K. Kirk, Ralph Platts, R. A. Robertson.

Auditors.—Edwards, Morgan & Company, 10 Adelaide St. E., Toronto.

Statement for the Year Ended December 31, 1942

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, \$300,000.		
No. of shares, 15,000. Par value, \$20.		
Capital stock at beginning of year.....	\$204,500 00	\$204,500 00
Capital stock at end of year.....	\$204,500 00	\$204,500 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$426,892 50
Total amount paid to December 31, 1942.....	\$426,892 50

Balance Sheet—Assets

Amortized book value of bonds, debentures and debenture stocks—not in default..	\$887,691 39
Cash on hand and in banks.....	103,798 95
Interest accrued.....	5,198 05
Agents' balances and premiums uncollected—written on or after October 1, 1942..	74,521 45
Amount due from reinsurance on losses already paid.....	2,345 76
Profit-sharing commission on fire reinsurance.....	1,183 23
Cash surrender value of life insurance policy.....	5,900 00
Refundable portion of excess profits taxes.....	5,817 70
TOTAL ADMITTED ASSETS.....	\$1,086,456 53

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$130,594 75	\$130,594 75
Adjustment expenses of said claims.....	556 26	556 26
Total net reserve, \$332,688.70; carried out at 80% thereof.....	266,150 96	266,150 96
Expenses due and accrued.....		6,171 55
Taxes due and accrued.....		64,077 59
Reinsurance premiums.....		7,011 49
Return premiums and balances due agents.....		188 20
Investment reserves.....		25,000 00
TOTAL LIABILITIES (excluding capital stock).....		\$499,750 80
Capital stock paid in cash.....	\$204,500 00	
Surplus in profit and loss account.....	382,205 73	
Excess of assets over liabilities (surplus for protection of policyholders).....		586,705 73
TOTAL LIABILITIES.....		\$1,086,456 53

Profit and Loss Account

	IN CANADA AND ALL BUSINESS
Net premiums written.....	\$604,506 87
Reserve of unearned premiums (80%):	
At beginning of year.....	\$265,867 28
At end of year.....	266,150 96
Increase.....	283 68
Net premiums earned.....	\$604,223 19
Net claims incurred.....	\$195,750 90
Net adjustment expenses incurred.....	1,707 07
Commissions.....	145,936 06
Taxes.....	14,362 93
Salaries, fees and travelling expenses.....	100,468 74
All other expenses.....	40,188 40
Total claims and expenses.....	498,414 10
Underwriting profit.....	\$105,809 09

Other revenue:		
Interest earned—cash and accruals.....	\$ 26,847 78	
Adjustment by amortization.....	3,033 41	
	\$ 23,814 37	
Bad debts recovered previously written off.....	313 44	
Profit on sale of securities and real estate.....	3,329 64	
		27,457 45
		<u>\$133,266 54</u>
Other expenditure:		
Income and excess profits taxes.....	\$ 69,824 09	
Investment expenses.....	595 82	
Premium on endowment insurance policy (net).....	701 50	
		71,121 41
		<u>\$ 62,145 13</u>
NET PROFIT FOR THE YEAR.....		<u>\$ 62,145 13</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$555,631 45
Net profit for the year brought down.....	62,145 13
	<u>\$617,776 58</u>
Dividends declared to shareholders.....	30,675 00
	<u>\$587,101 58</u>
Deduct increase in unadmitted ledger assets.....	395 85
	<u>\$586,705 73</u>
SURPLUS OF ASSETS OVER LIABILITIES (excluding capital stock from liabilities) AT END OF YEAR.....	<u>\$586,705 73</u>

Summary of Risks—Fire

	IN ONTARIO	ALL BUSINESS
Gross in force, December 31, 1941.....	\$29,829,452	\$29,829,452
Taken in 1942, new and renewed.....	16,233,347	16,233,347
	<u>\$46,062,799</u>	<u>\$46,062,799</u>
Totals.....		
Ceased in 1942, including renewed.....	14,437,145	14,437,145
	<u>\$31,625,654</u>	<u>\$31,625,654</u>
Gross in force, December 31, 1942.....	\$31,625,654	\$31,625,654
Reinsurance in force, December 31, 1942.....	6,760,646	6,760,646
	<u>\$24,865,008</u>	<u>\$24,865,008</u>
NET IN FORCE, December 31, 1942.....	<u>\$24,865,008</u>	<u>\$24,865,008</u>

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1941		TAKEN IN 1942, NEW AND RENEWED		CEASED IN 1942, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1942		REINSURANCE	NET IN FORCE AT END OF 1942		
	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	
Fire.....	166,775	06	104,083	00	84,489	32	186,368	74	50,065	97	136,302	77
Automobile.....	582,913	63	660,900	30	684,382	52	559,431	41	37,844	50	521,586	91
Accident—Personal.....	1,280	00			1,280	00						
Accident—Public Liab..	4,217	47	7,186	07	6,242	63	5,160	91	1,276	96	3,883	95
Accident—Empl. Liab..	689	81			689	81						
Guarantee—Surety.....	5,690	61	5,187	55	5,951	38	4,926	78	2,375	40	2,551	38
Inland Transportation..	2,123	55	2,169	27	2,328	14	1,964	68			1,964	68
Personal Property.....			3,541	66	110	67	3,430	99	132	74	3,298	25
Plate Glass.....	7,155	53	4,228	77	4,279	50	7,104	80			7,104	80
Theft.....	5,604	88	3,938	24	4,539	55	5,903	57	453	00	4,450	57
TOTALS.....	776,450	54	791,234	86	794,293	52	773,391	88	92,148	57	681,243	31

THE PIONEER INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, Percy M. May, Montreal.

Directors.—R. P. Adams, Wm. Norman Clelland, E. F. Sise, Hon. R. O. Grothe, M.L.C., P. M. May, James Matson, Montreal; D. C. MacLachlan, Toronto; J. D. Simpson, F. J. Williams, Liverpool, Eng.

Chief or General Agent in Ontario.—F. L. Flight, 29 Wellington St. E., Toronto.

Date of Incorporation.—June 15, 1926. Date commenced business in Canada.—Jan. 20, 1927.

Capital stock paid in cash.....	\$311,750	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	508,493	Premiums—Ontario (net).....	\$22,190
Liabilities in Canada.....	81,487	Premiums—Total business (net).....	66,996
Surplus protection of policyholders.....	427,006	Claims—Ontario (net).....	9,278
		Claims—Total business (net).....	26,635

*See note on page 1.

PLANET ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stalling, Toronto.

Chief or General Agent in Ontario.—R. L. Stalling, 15 Wellington St. E., Toronto.

Date of Incorporation.—January 20, 1920. *Date commenced business in Canada.*—1928.

Capital stock paid in cash.....	\$729,900	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	174,856	Premiums—Ontario (net).....	\$ 29,996
Liabilities in Canada.....	99,932	Premiums—Canada (net).....	108,432
		Claims—Ontario (net).....	12,995
		Claims—Canada (net).....	45,609

THE PROTECTIVE ASSOCIATION OF CANADA*

HEAD OFFICE, GRANBY, QUE.

Officers.—President, E. E. Gleason, Granby; Vice-President, N. R. Mitchell, Granby; Secretary, W. W. D. Brack, Granby; Treasurer, W. R. Bradford, Granby; General Manager, J. G. Fuller, Granby.

Directors.—J. G. Fuller, N. R. Mitchell, W. W. D. Brack, E. E. Gleason, W. R. Bradford, Granby; K. A. Cowley, M.D., Montreal; Geo. H. Sherwood, Toronto.

Chief or General Agent in Ontario.—W. R. Bell, 53 Yonge St. Arcade, Toronto.

Date of Incorporation.—April 12, 1907. *Date commenced business in Canada.*—June 18, 1907.

Capital stock paid in cash.....	\$ 50,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	333,541	Premiums—Ontario (net).....	\$194,183
Total liabilities.....	175,070	Premiums—Total business (net)..	348,282
Surplus protection of policyholders.	158,471	Claims—Ontario (net).....	138,028
		Claims—Total business (net)....	244,825

PROVIDENCE WASHINGTON INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.

Chief or General Agent in Ontario.—B. J. G. Davies, 10 Adelaide St. E., Toronto.

Date of Incorporation.—1799. *Date commenced business in Canada.*—January 9, 1912.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	488,279	Premiums—Ontario (net).....	\$ 50,306
Liabilities in Canada.....	286,971	Premiums—Canada (net).....	236,866
		Claims—Ontario (net).....	15,493
		Claims—Canada (net).....	120,913

PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, KENDAL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Willis, Faber & Co. Ltd., Montreal.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Organization.—Oct. 17, 1903. *Date commenced business in Canada.*—Dec. 19, 1910.

Capital stock paid in cash.....	£200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$735,887	Premiums—Ontario (net).....	\$115,678
Liabilities in Canada.....	396,482	Premiums—Canada (net).....	420,720
		Claims—Ontario (net).....	58,148
		Claims—Canada (net).....	202,273

*See note on page 1.

THE PRUDENTIAL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—W. G. Wilson and P. C. Capon, 465 St. John St., Montreal.

Chief or General Agent for Ontario.—H. R. Elgie, 402 Canada Permanent Bldg., Toronto.

Date of Organization.—1848. *Date commenced business in Canada.*—September 1, 1923.

Capital stock paid in cash. £1,450,000

Life:
 Assets in Canada. \$ 8,527,480
 Ontario business in force (gross). 21,560,828
 Canadian business in force (gross). 46,906,057

Other than Life:
 Assets in Canada. 2,170,018
 Liabilities in Canada. 1,452,685

PREMIUMS AND DISBURSEMENTS

Life:
 Premiums—Ontario (net). \$ 677,766
 Premiums—Canada (net). 1,434,870
 Total disbursements to policyholders (net)—In Ontario. 133,456
 In Canada. 444,330

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:
 Premiums—Ontario (net). 659,643
 Premiums—Canada (net). 1,583,761
 Claims—Ontario (net). 206,520
 Claims—Canada (net). 600,214

QUEBEC FIRE ASSURANCE COMPANY*

HEAD OFFICE, QUEBEC, QUE.

Officers.—President, J. T. Ross; Vice-President, J. K. Leonard; Secretary and Chief Agent, G. H. Henderson.

Directors.—J. T. Ross, A. S. Booth, C. M. Horswell, W. R. Houghton, Y. Montreuil, J. K. Leonard, W. L. White, P. L. Waylett.

Chief or General Agent in Ontario.—W. R. Houghton, 19 Richmond St. W., Toronto

Date of Organization.—April 2, 1818. *Date commenced business in Canada.*—1818

Capital stock paid in cash. \$125,000
 Total assets. 678,406
 Total liabilities. 153,240
 Surplus protection of policyholders. 525,166

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net). \$ 24,341
 Premiums—Total business (net).. . . . 102,231
 Claims—Ontario (net). 9,568
 Claims—Total business (net). 53,030

THE QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, 19 RICHMOND ST. W., TORONTO, ONT.

Incorporated.—February 15, 1871 (Bill No. 52). *Date commenced business.*—July 1, 1871.

Officers.—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, P. Lyle Waylett.

Directors.—Charles M. Horswell, Wilfred R. Houghton, Joseph Walmsley, P. Lyle Waylett, W. L. White.

Auditors.—H. T. Jamieson & Company, C.A., Toronto.

Statement for the Year Ended December 31, 1942

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, \$250,000.		
No. of shares, 5,000. Par value, \$50.		
Capital stock at beginning of year.	\$100,000 00	\$100,000 00
Capital stock at end of year.	\$100,000 00	\$100,000 00

*See note on page 1.

Balance Sheet—Assets

Book value of real estate held for sale.....		\$ 20,000	00
Amortized book value of bonds, debentures and debenture stocks—not in default..		669,398	19
Market value of stocks.....		25,370	00
Cash on hand and in banks.....			32,174 96
Interest accrued.....	\$ 7,934	74	
Dividends due.....	380	00	
Rents accrued.....	35	00	
			8,349 74
Agents' balances and premiums uncollected:			
Written on or after October 1, 1942.....	\$ 6,205	78	
Premiums due from reinsuring companies:			
Written on or after October 1, 1942.....	350	25	
			6,556 03
TOTAL ADMITTED ASSETS.....			<u>\$759,848 92</u>

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 5,350 00	\$ 5,350 00
Adjustment expenses of said claims.....	136 00	136 00
Total net reserve, \$53,398.89; carried out at 80% thereof.....	42,719 11	42,719 11
Expenses due and accrued.....		200 00
Taxes due and accrued.....		6,331 37
Reinsurance premiums.....		102 97
Return premiums and balances due agents.....		458 64
Taxes and expenses accrued on real estate.....		502 28
TOTAL LIABILITIES (excluding capital stock).....		\$ 55,800 37
Capital stock paid in cash.....	\$100,000 00	
Reserve fund.....	250,000 00	
Surplus in profit and loss account.....	354,048 55	
Excess of assets over liabilities (surplus for protection of policyholders).....		704,048 55
TOTAL LIABILITIES.....		<u>\$759,848 92</u>

Profit and Loss Account

	IN CANADA AND ALL BUSINESS
Net premiums written.....	\$ 40,980 28
Reserve of unearned premiums (80%):	
At beginning of year.....	\$ 46,052 94
At end of year.....	42,719 11
Decrease.....	3,333 83
Net premiums earned.....	\$ 44,312 11
Net claims incurred.....	\$ 23,630 14
Net adjustment expenses incurred.....	1,080 87
Commissions.....	11,924 03
Taxes.....	1,118 61
Salaries, fees and travelling expenses.....	4,781 54
Management fee.....	82 61
All other expenses.....	2,951 45
Total claims and expenses.....	45,569 25
Underwriting loss.....	\$ 1,255 14
Other revenue:	
Interest earned—cash and accruals.....	\$ 29,770 90
Adjustment by amortization.....	458 44
Dividends earned.....	\$ 29,312 46
Net rents earned.....	1,520 00
	155 80
	30,988 26
	\$ 29,733 12
Other expenditure:	
Income and excess profits taxes.....	\$ 11,952 22
Increase in deficiency of market under book value of securities..	665 00
Investment expenses.....	43 80
	12,661 02
NET PROFIT FOR THE YEAR.....	<u>\$ 17,072 10</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$706,547 11
Net profit for the year brought down.....	17,072 10
	<hr/>
Dividends declared to shareholders.....	\$723,619 21
	20,000 00
	<hr/>
Add decrease in unadmitted ledger assets.....	\$703,619 21
	429 34
	<hr/>
SURPLUS OF ASSETS OVER LIABILITIES (excluding capital stock from liabilities) AT END OF YEAR.....	\$704,048 55

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1941.....	\$19,793,359	\$14,750	\$19,808,109
Taken in 1942, new and renewed.....	9,152,060	20,750	9,172,810
	<hr/>	<hr/>	<hr/>
Totals.....	\$28,945,419	\$35,500	\$28,980,919
Ceased in 1942, including renewed.....	8,889,697	20,750	8,910,447
	<hr/>	<hr/>	<hr/>
Gross in force, December 31, 1942.....	\$20,055,722	\$14,750	\$20,070,472
Reinsurance in force, December 31, 1942.....	637,629	3,000	640,629
	<hr/>	<hr/>	<hr/>
NET IN FORCE, DECEMBER 31, 1942.....	\$19,418,093	\$11,750	\$19,429,843

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1941		TAKEN IN 1942, NEW AND RENEWED		CEASED IN 1942, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1942		REINSURANCE		NET IN FORCE AT END OF 1942	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire.....	113,076	69	47,805	33	49,964	65	110,917	37	5,022	20	105,895	17
Explosion.....	392	83	702	03	164	63	930	23			930	23
Sprinkler Leakage.....	201	25			201	25						
TOTALS.....	113,670	77	48,507	36	50,330	53	111,847	60	5,022	20	106,825	40

QUEEN INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.

Chief or General Agent in Ontario.—F. L. Flight, 29 Wellington St. E., Toronto.

Date of Incorporation.—Sept. 11, 1891. Date commenced business in Canada.—Nov. 1, 1891.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	793,558	Premiums—Ontario (net).....	\$138,446
Liabilities in Canada.....	447,293	Premiums—Canada (net).....	477,769
		Claims—Ontario (net).....	66,472
		Claims—Canada (net).....	196,343

RAILWAY PASSENGERS ASSURANCE COMPANY*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.

Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. E., Toronto.

Date of Organization.—March, 1849. Date commenced business in Canada.—Nov. 2, 1902.

Capital stock paid in cash.....	£200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$613,144	Premiums—Ontario (net).....	\$ 78,840
Liabilities in Canada.....	173,852	Premiums—Canada (net).....	213,368
		Claims—Ontario (net).....	16,040
		Claims—Canada (net).....	65,788

*See note on page 1.

RELIANCE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Geo. C. Long, Jr., Hartford, Conn.; Vice-Presidents, Col. P. C. Cothran, Hartford, Conn., S. M. Elliott, Montreal; Secretary, A. H. Vallance, Montreal.

Directors.—Major Walter Molson, W. A. Ralston, R. Fennell, Toronto; S. M. Elliott, A. Stewart McNichols, Montreal; Geo. C. Long, Jr., A. Sidney Dawes, Col. P. C. Cothran, Hartford, Conn.

Chief or General Agent in Ontario.—Wm. Johnstone, 43 Adelaide St. E., Toronto.

Date of Incorporation.—July 1, 1920. *Date commenced business in Canada.*—Nov. 24, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....	\$22,808
Total assets.....	949,836	Premiums—Total business (net)...	69,012
Total liabilities.....	91,793	Claims—Ontario (net).....	4,495
Surplus protection of policyholders.....	858,043	Claims—Total business (net)....	27,919

ROYAL EXCHANGE ASSURANCE CORPORATION*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—Nov. 4, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£946,977	Premiums—Ontario (net).....	\$ 361,105
Assets in Canada.....	\$1,211,067	Premiums—Canada (net).....	1,575,701
Liabilities in Canada.....	740,961	Claims—Ontario (net).....	123,869
		Claims—Canada (net).....	555,732

ROYAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.

Chief or General Agent in Ontario.—F. L. Flight, 29 Wellington St. E., Toronto.

Date of Incorporation.—May 31, 1845. *Date commenced business in Canada.*—1851.

Capital stock paid in cash.....		£3,499,956		PREMIUMS AND DISBURSEMENTS	
<i>Life:</i>				<i>Life:</i>	
Assets in Canada.....	\$ 8,288,425	Premiums—Ontario (net).....	\$197,248		
Ontario business in force (gross)...	7,724,722	Premiums—Canada (net).....	695,995		
Canadian business in force (gross)...	30,245,413	Total disbursements to policyholders (net)—In Ontario.....	79,689		
		In Canada.....	602,921		
				PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>				<i>Other than Life:</i>	
Assets in Canada.....	3,084,836	Premiums—Ontario (net).....	669,699		
Liabilities in Canada.....	1,820,452	Premiums—Canada (net).....	1,926,521		
		Claims—Ontario (net).....	217,393		
		Claims—Canada (net).....	684,234		

THE ROYAL SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—J. E. Proctor, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1907. *Date commenced business in Canada.*—January 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£30,000	Premiums—Ontario (net).....	\$29,913
Assets in Canada.....	\$147,014	Premiums—Canada (net).....	64,387
Liabilities in Canada.....	75,173	Claims—Ontario (net).....	14,351
		Claims—Canada (net).....	19,592

*See note on page 1.

ST. PAUL FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.*Chief or General Agent in Ontario.*—G. A. Sherritt, Metropolitan Bldg., Toronto.*Date of Incorporation.*—May, 1865. *Date commenced business in Canada.*—Sept. 14, 1907.

Capital stock paid in cash.....	\$10,000,000
Assets in Canada.....	809,037
Liabilities in Canada.....	386,663

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$152,424
Premiums—Canada (net).....	514,770
Claims—Ontario (net).....	65,533
Claims—Canada (net).....	216,099

SAINT PAUL-MERCURY INDEMNITY COMPANY*

HEAD OFFICE, WILMINGTON, DEL.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.*Chief or General Agent in Ontario.*—Geo. A. Sherritt, Metropolitan Bldg., Toronto.*Date of Incorporation.*—March 22, 1926. *Date commenced business in Canada.*—April 19, 1927.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	132,911
Liabilities in Canada.....	30,704

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$13,168
Premiums—Canada (net).....	35,301
Claims—Ontario (net).....	—627
Claims—Canada (net).....	16,461

LA SAUVEGARDE LIFE ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, N. Ducharme, Montreal; 1st Vice-President, Louis Lymburner, Montreal; 2nd Vice-President, Alphonse Milette, Montreal; Secretary, Jean Pasquin; Actuary, Pierre Camu.*Directors.*—R. B. Bachand, N.P., Waterloo, Que.; Adjutor Côté, N.P., N. Ducharme, L. M. Lymburner, Alphonse Milette, Montreal; A. Vallée, K.C., Chas. A. Roy, Outremont; Paul Drouin, K.C., Quebec; Hon. Gustave Lacasse, M.D., Tecumseh, Ont.; Jean Pasquin, Ville La Salle.*Date of Incorporation.*—May, 1911. *Date commenced business in Canada.*—1903.

Capital stock paid in cash.....	\$ 232,440
Total assets.....	8,471,030
Ontario business in force (gross)....	4,862,565
Total business in force (gross).....	59,691,540

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net).....	\$ 147,601
Premiums—Total business (net)....	1,581,406
Total disbursements to policyholders (net)—In Ontario.....	71,290
Total business.....	567,470

SCOTTISH CANADIAN ASSURANCE CORPORATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. Forbes Michie, Toronto; 1st Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway, Toronto; Managing Director, T. H. Hall, Toronto.*Directors.*—J. A. Macintosh, K.C., R. S. Waldie, J. A. Northway, Col. J. F. Michie, Thos. H. Hall, J. H. Grady, Toronto; Sir Francis Norrie-Miller, F. Richardson, Philadelphia, Pa.; S. Norrie-Miller, Perth, Scotland.*Date of Incorporation.*—May 11, 1920. *Date commenced business in Canada.*—Dec. 22, 1920.

Capital stock paid in cash.....	\$225,000
Total assets.....	541,084
Total liabilities.....	92,899
Surplus protection of policyholders.	448,085

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$39,060
Premiums—Total business (net)....	62,245
Claims—Ontario (net).....	8,643
Claims—Total business (net).....	14,325

SCOTTISH INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Esson, Toronto.*Chief or General Agent in Ontario.*—W. L. Esson, 36 Toronto St., Toronto.*Date of Incorporation.*—Jan. 12, 1877. *Date commenced business in Canada.*—Dec. 29, 1939.

Capital stock paid in cash.....	£150,000
Assets in Canada.....	\$163,380
Liabilities in Canada.....	57,170

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$36,363
Premiums—Canada (net).....	78,075
Claims—Ontario (net).....	5,251
Claims—Canada (net).....	13,331

*See note on page 1.

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. P. Priddy, Montreal.

Chief or General Agent in Ontario.—F. O. Lucas, Metropolitan Bldg., Toronto.

Date of Incorporation.—1876. Date commenced business in Canada.—December 17, 1918.

Capital stock paid in cash.....	£80,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$368,540	Premiums—Ontario (net).....	\$101,955
Liabilities in Canada.....	156,390	Premiums—Canada (net).....	153,033
		Claims—Ontario (net).....	51,093
		Claims—Canada (net).....	67,274

SCOTTISH UNION & NATIONAL INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Esinhart, Montreal.

Chief or General Agent in Ontario.—G. W. Pearson, Toronto.

Date Organized.—1824. Date Incorporated.—June 26, 1833. Date commenced business in Canada.—February, 1882.

Capital stock paid in cash.....	£600,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$719,868	Premiums—Ontario (net).....	\$127,698
Liabilities in Canada.....	371,165	Premiums—Canada (net).....	400,853
		Claims—Ontario (net).....	71,551
		Claims—Canada (net).....	192,703

THE SEA INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Esson, Toronto.

Chief or General Agent in Ontario.—W. L. Esson, 36 Toronto St., Toronto.

Date of Incorporation.—1875. Date commenced business in Canada.—December 11, 1924.

Capital stock paid in cash.....	£500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$364,222	Premiums—Ontario (net).....	\$67,766
Liabilities in Canada.....	135,812	Premiums—Canada (net).....	213,914
		Claims—Ontario (net).....	25,874
		Claims—Canada (net).....	61,516

SECURITY INSURANCE COMPANY OF NEW HAVEN*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John J. Kilgour, Toronto.

Chief or General Agent in Ontario.—John J. Kilgour, Metropolitan Bldg., Toronto.

Date of Incorporation.—May, 1841. Date commenced business in Canada.—Nov. 29, 1921.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	242,243	Premiums—Ontario (net).....	\$ 52,584
Liabilities in Canada.....	84,585	Premiums—Canada (net).....	102,929
		Claims—Ontario (net).....	14,189
		Claims—Canada (net).....	34,633

SECURITY NATIONAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, J. H. Riddell, Toronto; Vice-President, V. G. Creber, Toronto; Secretary, S. Fairley, Toronto.

Directors.—Sir E. M. Mountain, Bart., B. E. S. Mountain, S. A. Bennett, London, Eng.; J. H. Riddell, V. G. Creber, H. T. Fairley, W. H. Despard, W. E. Young, F. S. Corrigan, H. J. Humphrey, Toronto.

Date of Incorporation.—July, 1934. Date commenced business in Canada.—January 1, 1935.

Capital stock paid in cash.....	\$220,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	280,557	Premiums—Ontario (net).....	\$ 8,323
Liabilities in Canada.....	44,343	Premiums—Total business (net).....	33,553
Surplus protection of policyholders.	236,214	Claims—Ontario (net).....	444
		Claims—Total business (net).....	8,411

*See note on page 1.

SENTINEL FIRE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, 460 St. John St., Montreal.
Chief or General Agent in Ontario.—C. H. Harvey, Metropolitan Bldg., Toronto.
Date of Incorporation.—1924. *Date commenced business in Canada.*—April 2, 1927.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	236,099
Liabilities in Canada.....	25,274

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 3,661
Premiums—Canada (net).....	16,675
Claims—Ontario (net).....	1,471
Claims—Canada (net).....	6,950

THE SOUTH BRITISH INSURANCE COMPANY LIMITED*

HEAD OFFICE, AUCKLAND, NEW ZEALAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.
Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.
Date of Incorporation.—1907. *Date commenced business in Canada.*—March 4, 1938.

Capital stock paid in cash.....	£1,031,640
Assets in Canada.....	\$420,156
Liabilities in Canada.....	75,580

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$41,469
Premiums—Canada (net).....	87,642
Claims—Ontario (net).....	11,904
Claims—Canada (net).....	33,368

THE SOUTHERN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. Wesley Greer, Vancouver.
Chief or General Agent in Ontario.—W. C. McLaughlin, 72 Queen St. W., Toronto.
Date of Incorporation.—1908. *Date commenced business in Canada.*—May, 1928.

Capital stock paid in cash.....	£105,000
Assets in Canada.....	\$361,942
Liabilities in Canada.....	46,722

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$15,243
Premiums—Canada (net).....	45,170
Claims—Ontario (net).....	6,802
Claims—Canada (net).....	16,079

THE SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. Sanford Evans, LL.D., Winnipeg; 1st Vice-President and Medical Director, E. W. Montgomery, M.D., Winnipeg; 2nd Vice-President, William Whyte, Winnipeg; Managing Director, M. D. Grant, F.I.A., F.A.S., Winnipeg; Secretary, E. Atkins; Treasurer, J. J. Douglas; Actuary, J. Turnbull, F.A.S.

Directors.—W. Sanford Evans, LL.D., E. W. Montgomery, M.D., E. E. Sharpe, K.C., William Whyte, John W. Horn, M. D. Grant, F.I.A., F.A.S., Roy W. Milner, Winnipeg; John Martin, St. Boniface; C. D. Grayson, Moose Jaw.

Chief or General Agent in Ontario.—W. H. Burnett, Victory Bldg., Toronto.
Date of Incorporation.—May 15, 1902. *Date commenced business in Canada.*—March 1, 1903.

Capital stock paid in cash.....	\$ 209,995
Total assets.....	9,318,960
Ontario business in force (gross)...	12,154,582
Total business in force (gross).....	35,256,674

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net).....	\$ 417,366
Premiums—Total business (net)...	1,145,412
Total disbursements to policy-holders (net)—In Ontario.....	112,783
Total business..	523,158

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Gordon E. Findlay, 460 St. John St., Montreal.
Chief or General Agent in Ontario.—C. H. Harvey, 1920 Metropolitan Bldg., Toronto.
Date of Incorporation.—April 24, 1849. *Date commenced business in Canada.*—Nov. 5, 1908.

Capital stock paid in cash.....	\$5,000,000
Assets in Canada.....	989,705
Liabilities in Canada.....	575,358

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$161,246
Premiums—Canada (net).....	756,324
Claims—Ontario (net).....	69,007
Claims—Canada (net).....	353,304

*See note on page 1.

STANDARD MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. B. Pakenham, Toronto.
 Chief or General Agent in Ontario.—A. B. Pakenham, 68 King St. E., Toronto.
 Date of Incorporation.—1871. Date commenced business in Canada.—April 2, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£100,000	Premiums—Ontario (net).....	\$114,391
Assets in Canada.....	\$29,149	Premiums—Canada (net).....	159,402
Liabilities in Canada.....	39,353	Claims—Ontario (net).....	34,888
		Claims—Canada (net).....	59,111

THE STATE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.
 Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.
 Date of Incorporation.—April 10, 1891. Date commenced business in Canada.—April 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£100,000	Premiums—Ontario (net).....	\$17,456
Assets in Canada.....	\$154,939	Premiums—Canada (net).....	56,976
Liabilities in Canada.....	60,842	Claims—Ontario (net).....	4,944
		Claims—Canada (net).....	23,026

STERLING INSURANCE COMPANY OF CANADA

HEAD OFFICE, 29 DUFFERIN AVE., SHERBROOKE, QUE.

Incorporated.—1906. Date commenced business.—May 1, 1906.
 Officers.—President, Hon. Jacob Nicol; Vice-President, Hon. Chas. B. Howard; Secretary, L. E. Langis Galipeault; Manager, W. L. McGannon; Treasurer, P. Juneau.
 Directors (as at date of filing statement).—Hon. Jacob Nicol, Hon. Chas. B. Howard, Hon. J. E. Perreault, Albert Demers, Gaston Pratte, Edgar Côté, W. L. McGannon, F. J. Southwood, L. E. Langis Galipeault.
 Auditor.—Chas. E. Belanger, C.A.

Statement for the Year Ended December 31, 1942

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, \$1,000,000.		
No. of shares, 200,000. Par value, \$5.		
Capital stock at beginning of year.....	\$100,000 00	\$100,000 00
Capital stock at end of year.....	\$100,000 00	\$100,000 00

Balance Sheet—Assets

Amortized book value of bonds, debentures and debenture stocks—not in default..		\$113,118 76
Market value of stocks.....		12,200 00
Cash on hand and in banks.....		5,808 95
Interest accrued.....		511 94
Agents' balances and premiums uncollected:		
Written on or after October 1, 1942.....	\$ 4,373 84	
Premiums due from reinsuring companies:		
Written on or after October 1, 1942.....	1,194 74	
Amount due from reinsurance on losses already paid.....		5,568 58
Income tax overpaid.....		1,279 31
		1,081 96
TOTAL ADMITTED ASSETS.....		\$139,569 50

Balance Sheet—Liabilities

	IN CANADA	OUTSIDE CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 2,373 41	\$	\$ 2,373 41
Adjustment expenses of said claims.....	83 07	.....	83 07
Total net reserve, \$15,938.30; carried out at 80% thereof.....	12,721 03	29 61	12,750 64
Expenses due and accrued.....			1,511 48
Taxes due and accrued.....			442 24
Reinsurance premiums.....			3,388 68
Balances due other companies.....			1,310 10
TOTAL LIABILITIES (excluding capital stock).....			\$ 21,859 62
Capital stock paid in cash.....	\$100,000 00		
Surplus in profit and loss account.....		17,709 88	
Excess of assets over liabilities (surplus for protection of policyholders).....			117,709 88
TOTAL LIABILITIES.....			\$139,569 50

*See note on page 1.

Profit and Loss Account			
	IN CANADA	OUTSIDE CANADA	ALL BUSINESS
Net premiums written.....	\$ 24,465 25	\$ 106 75	\$ 24,572 00
Reserve of unearned premiums (80 %):			
At beginning of year.....	\$ 6,706 31	\$	\$ 6,706 31
At end of year.....	12,721 03	29 61	12,750 64
Increase.....	\$ 6,014 72	\$ 29 61	\$ 6,044 33
Net premiums earned.....	\$ 18,450 53	\$ 77 14	\$ 18,527 67
Net claims incurred.....	\$ 11,133 02	\$ 5 51	\$ 11,138 53
Net adjustment expenses incurred.....	412 86	.....	412 86
Commissions.....	6,057 01	40 56	6,097 57
Taxes.....	1,066 88	.....	1,066 88
Salaries, fees and travelling expenses.....	45 00	.....	45 00
Management fee.....	.....	.....	1,153 64
All other expenses.....	.....	.....	928 54
Total claims and expenses.....	.....	.....	\$ 20,843 02
Underwriting loss.....	.....	.....	\$ 2,315 35
Other revenue:			
Interest earned—cash and accruals.....	\$ 4,245 43	.....	.....
Adjustment by amortization.....	163 43	.....	.....
Dividends earned.....	.....	\$ 4,408 86	.....
Premium on exchange.....	.....	750 00	.....
.....	.....	44 38	.....
.....	.....	.....	5,203 24
.....	.....	.....	\$ 2,887 89
Other expenditure:			
Income and excess profits taxes.....	.....	\$ 203 66	.....
Increase in deficiency of market under book value of securities..	.....	2,300 00	.....
.....	.....	.....	2,503 66
NET PROFIT FOR THE YEAR.....	.....	.....	\$ 384 23

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$121,232 23
Net profit for the year brought down.....	384 23
Share transfer expense.....	\$ 235 69
Dividends declared to shareholders.....	4,000 00
.....	4,235 69
.....	\$117,380 77
.....	329 11
SURPLUS OF ASSETS OVER LIABILITIES (excluding capital stock from liabilities) AT END OF YEAR.....	\$117,709 88

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1941.....	\$1,036,307 00	\$2,108,516 50	\$3,144,823 50
Taken in 1942, new and renewed.....	1,674,277 80	3,552,031 73	5,226,309 53
Totals.....	\$2,710,584 80	\$5,660,548 23	\$8,371,133 03
Ceased in 1942, including renewed.....	917,257 43	2,256,514 49	3,173,771 92
Gross in force, December 31, 1942.....	\$1,793,327 37	\$3,404,033 74	\$5,197,361 11
Reinsurance in force, December 31, 1942.....	1,294,006 30	1,517,512 95	2,811,519 25
NET IN FORCE, December 31, 1942.....	\$ 499,321 07	\$1,886,520 79	\$2,385,841 86

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1941	TAKEN IN 1942, NEW AND RENEWED	CEASED IN 1942, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1942	REINSURANCE	NET IN FORCE AT END OF 1942
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Fire.....	43,348 44	56,947 15	34,334 06	65,961 53	36,036 69	29,924 84

SUN INSURANCE OFFICE, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.*Chief or General Agent in Ontario.*—R. L. Stailing, 15 Wellington St. E., Toronto.*Date of Incorporation.*—April 7, 1710. *Date commenced business in Canada.*—June 3, 1892.

Capital stock paid in cash.....	£600,000
Assets in Canada.....	\$1,416,386
Liabilities in Canada.....	787,384

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 316,774
Premiums—Canada (net).....	1,873,862
Claims—Ontario (net).....	—35,600
Claims—Canada (net).....	825,936

SUN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Arthur B. Wood, Montreal; 1st Vice-President and Treasurer, E. A. Macnutt, Westmont; 2nd Vice-President, C. S. V. Branch; Secretary, F. J. Cunningham; Actuary, G. W. Bourke; Comptroller, E. E. Duckworth; Joint Treasurer, H. P. Thornhill; Director of Agencies, W. S. Penny.

Directors.—A. B. Wood, Sir Edward W. Beatty, G.B.E., Wm. M. Birks, Hon. C. A. Dunning, Carl Riordon, John W. Ross, Ross H. McMaster, Morris W. Wilson, A. Cross, Montreal; Hon. F. P. Brais, Outremont, Que.; Harold Crabtree, G. W. Spinney, E. A. Macnutt, Westmont, Que.; Hon. L. A. Taschereau, Quebec; John A. Tory, Toronto.

Chief or General Agent in Ontario.—C. V. Earl, Sun Life Bldg., Toronto.*Date of Incorporation.*—1865. *Date commenced business in Canada.*—May, 1871.

Capital stock paid in cash.....	\$ 2,000,000
Total assets.....	1,046,962,955
Ontario business in force (gross).....	350,562,169
Total business in force (gross).....	3,043,909,108

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net).....	\$10,028,869
Premiums—Total business (net).....	106,296,293
Total disbursements to policyholders (net)—In Ontario.....	6,912,490
Total business.....	77,238,493

SVEA FIRE AND LIFE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GOTHENBURG, SWEDEN

Principal Office in Canada, 276 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoisette, 276 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—Fred Midgley, 45 Richmond St. W., Toronto.*Date of Incorporation.*—1866. *Date commenced business in Canada.*—June 23, 1927.

Capital stock paid in cash.....	Kroner 12,000,000
Assets in Canada.....	\$97,566
Liabilities in Canada.....	29,963

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 2,993
Premiums—Canada (net).....	26,582
Claims—Ontario (net).....	742
Claims—Canada (net).....	14,714

SWITZERLAND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND

Principal Office in Canada, 276 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—Pigeon & Major Ltd., 276 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—McKay Insurance Agency, 43 Victoria St., Toronto.*Date of Incorporation.*—1869. *Date commenced business in Canada.*—January, 1936.

Capital stock paid in cash.....	Swiss 3,000,000
Assets in Canada.....	\$285,917
Liabilities in Canada.....	252,130

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 53,943
Premiums—Canada (net).....	296,582
Claims—Ontario (net).....	40,937
Claims—Canada (net).....	234,503

TORONTO GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. P. Fess; Vice-President, Prof. M. A. Mackenzie; Secretary and Treasurer, C. W. Sykes; General Manager, W. F. Spry.

Directors.—E. C. Braund, C. W. Buchanan, W. P. Fess, Prof. M. A. Mackenzie, M.A., F.I.A., LL.D., Ray Lawson, Rt. Hon. A. Meighen, P.C., K.C., G. Larratt Smith, K.C., A. E. Naylor, J. Fyfe Smith.

Date of Incorporation.—July 21, 1921. *Date commenced business in Canada.*—Dec. 20, 1937.

Capital stock paid in cash.....	\$ 284,391
Total assets.....	1,800,850
Total liabilities.....	978,059
Surplus protection of policyholders.....	822,791

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$320,423
Premiums—Total business (net).....	849,720
Claims—Ontario (net).....	100,066
Claims—Total business (net).....	329,170

*See note on page 1.

THE TRAVELERS FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. B. Foster, K.C., Montreal.*Chief or General Agent in Ontario.*—H. C. Huckvale, 68 Yonge St., Toronto.*Date of Incorporation.*—May 23, 1923. *Date commenced business in Canada.*—Dec. 19, 1929.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	728,598	Premiums—Ontario (net).....	\$209,990
Liabilities in Canada.....	552,172	Premiums—Canada (net).....	642,808
		Claims—Ontario (net).....	87,288
		Claims—Canada (net).....	402,277

THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.*Chief or General Agent in Ontario.*—Robert Fullerton, 68 Yonge St., Toronto.*Date of Incorporation.*—March 25, 1903. *Date commenced business in Canada.*—June 1, 1912.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,090,350	Premiums—Ontario (net).....	\$259,101
Liabilities in Canada.....	542,995	Premiums—Canada (net).....	529,640
		Claims—Ontario (net).....	106,623
		Claims—Canada (net).....	203,869

THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.*Chief or General Agent in Ontario.*—C. N. Macdonald, 68 Yonge St., Toronto.*Date of Incorporation.*—June 17, 1863. *Date commenced business in Canada.*—July 1, 1865.

Capital stock paid in cash.....	\$20,000,000	PREMIUMS AND DISBURSEMENTS	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	32,550,480	Premiums—Ontario (net).....	\$ 960,510
Ontario business in force (gross)...	51,719,330	Premiums—Canada (net).....	2,763,008
Canadian business in force (gross)...	134,838,198	Total disbursements to policy-	
		holders (net)—In Ontario.....	660,535
		In Canada.....	2,036,380
		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	999,351	Premiums—Ontario (net).....	370,432
Liabilities in Canada.....	787,253	Premiums—Canada (net).....	1,179,952
		Claims—Ontario (net).....	177,222
		Claims—Canada (net).....	546,552

UNION ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Montreal.*Chief or General Agent in Ontario.*—H. J. Kerr, Federal Bldg., Toronto.*Date of Incorporation.*—1714. *Date commenced business in Canada.*—1911.

Capital stock paid in cash.....	£50,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$631,432	Premiums—Ontario (net).....	\$131,790
Liabilities in Canada.....	362,879	Premiums—Canada (net).....	376,484
		Claims—Ontario (net).....	56,154
		Claims—Canada (net).....	140,507

*See note on page 1.

THE UNION FIRE, ACCIDENT & GENERAL INSURANCE COMPANY OF PARIS, FRANCE*

(L'Union Compagnie d'Assurances contre l'Incendie, Paris, France)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal.

Chief or General Agent in Ontario.—W. E. A. Johnston, 909 Excelsior Life Bldg., Toronto.

Date of Incorporation.—1828. *Date commenced business in Canada.*—April 11, 1911.

Capital stock paid in cash.....Frcs.100,000,000 Assets in Canada.....\$682,173 Liabilities in Canada.....316,702	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left; font-weight: normal;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> </thead> <tbody> <tr> <td style="width: 80%;">Premiums—Ontario (net).....</td> <td style="text-align: right;">\$ 83,951</td> </tr> <tr> <td>Premiums—Canada (net).....</td> <td style="text-align: right;">317,754</td> </tr> <tr> <td>Claims—Ontario (net).....</td> <td style="text-align: right;">36,202</td> </tr> <tr> <td>Claims—Canada (net).....</td> <td style="text-align: right;">157,294</td> </tr> </tbody> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$ 83,951	Premiums—Canada (net).....	317,754	Claims—Ontario (net).....	36,202	Claims—Canada (net).....	157,294
PREMIUMS WRITTEN—CLAIMS INCURRED											
Premiums—Ontario (net).....	\$ 83,951										
Premiums—Canada (net).....	317,754										
Claims—Ontario (net).....	36,202										
Claims—Canada (net).....	157,294										

UNION INSURANCE SOCIETY OF CANTON, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of Incorporation.—1873. *Date commenced business in Canada.*—September 24, 1917.

Capital stock paid in cash.....£810,000 Assets in Canada.....\$2,726,516 Liabilities in Canada.....1,159,158	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left; font-weight: normal;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> </thead> <tbody> <tr> <td style="width: 80%;">Premiums—Ontario (net).....</td> <td style="text-align: right;">\$ 991,025</td> </tr> <tr> <td>Premiums—Canada (net).....</td> <td style="text-align: right;">1,774,990</td> </tr> <tr> <td>Claims—Ontario (net).....</td> <td style="text-align: right;">605,060</td> </tr> <tr> <td>Claims—Canada (net).....</td> <td style="text-align: right;">948,704</td> </tr> </tbody> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$ 991,025	Premiums—Canada (net).....	1,774,990	Claims—Ontario (net).....	605,060	Claims—Canada (net).....	948,704
PREMIUMS WRITTEN—CLAIMS INCURRED											
Premiums—Ontario (net).....	\$ 991,025										
Premiums—Canada (net).....	1,774,990										
Claims—Ontario (net).....	605,060										
Claims—Canada (net).....	948,704										

THE UNION MARINE AND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, 480 St. Francois Xavier St., Montreal.

Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.

Date of Incorporation.—1863. *Date commenced business in Canada.*—1918.

Capital stock paid in cash.....£163,500 Assets in Canada.....\$1,035,173 Liabilities in Canada.....406,159	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left; font-weight: normal;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> </thead> <tbody> <tr> <td style="width: 80%;">Premiums—Ontario (net).....</td> <td style="text-align: right;">\$196,377</td> </tr> <tr> <td>Premiums—Canada (net).....</td> <td style="text-align: right;">864,341</td> </tr> <tr> <td>Claims—Ontario (net).....</td> <td style="text-align: right;">40,297</td> </tr> <tr> <td>Claims—Canada (net).....</td> <td style="text-align: right;">348,668</td> </tr> </tbody> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$196,377	Premiums—Canada (net).....	864,341	Claims—Ontario (net).....	40,297	Claims—Canada (net).....	348,668
PREMIUMS WRITTEN—CLAIMS INCURRED											
Premiums—Ontario (net).....	\$196,377										
Premiums—Canada (net).....	864,341										
Claims—Ontario (net).....	40,297										
Claims—Canada (net).....	348,668										

UNITED BRITISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—November 30, 1921.

Capital stock paid in cash.....£600,000 Assets in Canada.....\$213,014 Liabilities in Canada.....30,385	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left; font-weight: normal;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> </thead> <tbody> <tr> <td style="width: 80%;">Premiums—Ontario (net).....</td> <td style="text-align: right;">Nil</td> </tr> <tr> <td>Premiums—Canada (net).....</td> <td style="text-align: right;">Nil</td> </tr> <tr> <td>Claims—Ontario (net).....</td> <td style="text-align: right;">Nil</td> </tr> <tr> <td>Claims—Canada (net).....</td> <td style="text-align: right;">Nil</td> </tr> </tbody> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	Nil	Premiums—Canada (net).....	Nil	Claims—Ontario (net).....	Nil	Claims—Canada (net).....	Nil
PREMIUMS WRITTEN—CLAIMS INCURRED											
Premiums—Ontario (net).....	Nil										
Premiums—Canada (net).....	Nil										
Claims—Ontario (net).....	Nil										
Claims—Canada (net).....	Nil										

UNITED FIREMEN'S INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Lawrie, 480 St. Francois Xavier St., Montreal.

Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.

Date of Incorporation.—1860. *Date commenced business in Canada.*—December, 1930.

Capital stock paid in cash.....\$1,000,000 Assets in Canada.....202,123 Liabilities in Canada.....59,898	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: left; font-weight: normal;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> </thead> <tbody> <tr> <td style="width: 80%;">Premiums—Ontario (net).....</td> <td style="text-align: right;">\$15,605</td> </tr> <tr> <td>Premiums—Canada (net).....</td> <td style="text-align: right;">56,056</td> </tr> <tr> <td>Claims—Ontario (net).....</td> <td style="text-align: right;">5,335</td> </tr> <tr> <td>Claims—Canada (net).....</td> <td style="text-align: right;">23,207</td> </tr> </tbody> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$15,605	Premiums—Canada (net).....	56,056	Claims—Ontario (net).....	5,335	Claims—Canada (net).....	23,207
PREMIUMS WRITTEN—CLAIMS INCURRED											
Premiums—Ontario (net).....	\$15,605										
Premiums—Canada (net).....	56,056										
Claims—Ontario (net).....	5,335										
Claims—Canada (net).....	23,207										

*See note on page 1.

UNITED STATES FIDELITY & GUARANTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Sidney W. Band, Toronto.*Chief or General Agent in Ontario.*—Sidney W. Band, 34 King St. E., Toronto.*Date of Incorporation.*—Mar. 19, 1896. *Date commenced business in Canada.*—Mar. 12, 1903.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,512,030	Premiums—Ontario (net).....	\$435,858
Liabilities in Canada.....	1,005,430	Premiums—Canada (net).....	950,109
		Claims—Ontario (net).....	141,219
		Claims—Canada (net).....	282,638

UNITED STATES FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. W. Schaffler, Toronto.*Chief or General Agent in Ontario.*—E. W. Schaffler, 18 Wellington St. E., Toronto.*Date of Incorporation.*—1824. *Date commenced business in Canada.*—June 20, 1919.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,173,690	Premiums—Ontario (net).....	\$177,485
Liabilities in Canada.....	392,559	Premiums—Canada (net).....	402,211
		Claims—Ontario (net).....	102,460
		Claims—Canada (net).....	251,998

UNITED STATES GUARANTEE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. L. Harrison, 360 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—W. S. Tomenson, 12 Wellington St. E., Toronto.*Date of Incorporation.*—1890. *Date commenced business in Canada.*—September 30, 1931.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	268,425	Premiums—Ontario (net).....	\$25,076
Liabilities in Canada.....	82,878	Premiums—Canada (net).....	87,032
		Claims—Ontario (net).....	6,763
		Claims—Canada (net).....	24,477

URBAINE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geoff. W. Hadrill, Montreal.*Chief or General Agent in Ontario.*—G. C. Sutherland, 36 Toronto St., Toronto.*Date of Incorporation.*—1838. *Date commenced business in Canada.*—December 1, 1931.

Capital stock paid in cash....	Frcs. 25,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$192,092	Premiums—Ontario (net).....	\$15,364
Liabilities in Canada.....	45,337	Premiums—Canada (net).....	51,151
		Claims—Ontario (net).....	5,766
		Claims—Canada (net).....	29,120

THE VICTORY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—V. R. Willemsen, Toronto.*Chief or General Agent in Ontario.*—V. R. Willemsen, 25 Adelaide St. E., Toronto.*Date of Incorporation.*—1919. *Date commenced business in Canada.*—August 19, 1941.

Capital stock paid in cash.....	\$664,500	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	206,034	Premiums—Ontario (net).....	\$ 41,850
Liabilities in Canada.....	97,394	Premiums—Canada (net).....	159,465
		Claims—Ontario (net).....	10,552
		Claims—Canada (net).....	45,205

*See note on page 1.

WELLINGTON FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, Herbert Begg; Vice-President, Col. Hon. H. A. Bruce, M.D.; Secretary, J. G. Hutchinson.

Directors.—Herbert Begg, Col. Hon. H. A. Bruce, W. R. Begg, E. J. Hayes, Hon. Jacob Nicol, K.C., Col. S. C. Robinson, E. B. Stockdale, H. Bruce Begg.

Date of Incorporation.—1837. *Date commenced business in Canada.*—1840.

Capital stock paid in cash.....	\$ 150,000
Total assets.....	1,053,930
Total liabilities.....	441,478
Surplus protection of policyholders.....	612,452

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$370,896
Premiums—Total business (net).....	493,731
Claims—Ontario (net).....	142,310
Claims—Total business (net).....	188,951

WESTCHESTER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.

Chief or General Agent in Ontario.—Dale & Company Ltd., Metropolitan Bldg., Toronto.

Date of Incorporation.—Mar. 14, 1837. *Date commenced business in Canada.*—May 28, 1912.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	679,138
Liabilities in Canada.....	289,068

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$111,525
Premiums—Canada (net).....	313,104
Claims—Ontario (net).....	72,774
Claims—Canada (net).....	200,247

THE WESTERN ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Managing Director, G. Stubington, Toronto; Secretary, C. R. Morrow.

Directors.—W. J. Hastie, K. M. Pringle, E. Willans, Hon. G. Howard Ferguson, P.C., K.C., H. C. Cox, W. M. Cox, K.C., G. A. Morrow, E. A. Brownell, S. H. Logan, Leighton McCarthy, K.C., Graham Morrow, G. Stubington, Kenneth Thom, Toronto; W. E. Meikle, Winnipeg; H. J. Wyatt, New York.

Date of Incorporation.—August 31, 1851. *Date commenced business in Canada.*—August, 1851.

Capital stock paid in cash.....	\$ 1,400,000
Total assets.....	13,857,815
Total liabilities.....	8,937,787
Surplus protection of policyholders.....	4,920,028

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 841,214
Premiums—Total business (net).....	5,833,887
Claims—Ontario (net).....	391,654
Claims—Total business (net).....	3,821,026

THE WESTERN LIFE ASSURANCE COMPANY*

HEAD OFFICE, HAMILTON, ONT.

Officers.—President and Managing Director, H. H. Gray, Hamilton; 1st Vice-President, A. R. Goudie, Kitchener; 2nd Vice-President, Dr. O. A. Cannon, Hamilton; Chairman of the Board, Dr. G. E. Greenway, Hamilton; Secretary, O. S. McCombie, Hamilton.

Directors.—Dr. G. E. Greenway, H. H. Gray, Dr. O. A. Cannon, N. F. Firth, F. Harding, C. W. Howe, Hamilton; Dr. C. W. Prowd, Vancouver; Hon. J. T. Haig, K.C., J. C. Haig, Winnipeg; Dr. C. N. M. Black, R. M. Willes Chitty, K.C., Toronto; A. R. Goudie, Kitchener.

Chief Executive Officer in Canada.—Herman H. Gray, Hamilton.

Date of Incorporation.—May, 1910. *Date commenced business in Canada.*—June, 1911.

Capital stock paid in cash.....	\$ 138,040
Total assets.....	1,310,078
Ontario business in force (gross).....	2,915,057
Total business in force (gross).....	8,641,802

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net).....	\$ 87,760
Premiums—Total business (net).....	223,488
Total disbursements to policyholders (net)—In Ontario.....	10,661
Total business.....	110,143

*See note on page 1.

THE WESTMINSTER FIRE OFFICE*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. J. Flanagan, Montreal.*Chief or General Agent in Ontario.*—Tomenson, Saunders, Smith & Garfat, 12 Wellington St. E., Toronto.*Date of Incorporation.*—1919. *Date commenced business in Canada.*—December 26, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$100,000	Premiums—Ontario (net).....	Nil
Assets in Canada.....	\$138,321	Premiums—Canada (net).....	Nil
Liabilities in Canada.....	3,755	Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Nil

THE WORLD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robt. H. Leckey, Toronto.*Chief or General Agent in Ontario.*—Robt. H. Leckey, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1924. *Date commenced business in Canada.*—July 14, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$ 26,282
Assets in Canada.....	520,634	Premiums—Canada (net).....	128,071
Liabilities in Canada.....	68,873	Claims—Ontario (net).....	2,154
		Claims—Canada (net).....	49,231

THE WORLD MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.*Chief or General Agent in Ontario.*—Messrs. Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Incorporation.*—1894. *Date commenced business in Canada.*—April 25, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$100,000	Premiums—Ontario (net).....	\$113,722
Assets in Canada.....	\$406,507	Premiums—Canada (net).....	175,070
Liabilities in Canada.....	140,278	Claims—Ontario (net).....	51,827
		Claims—Canada (net).....	80,422

THE YORKSHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, YORK, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Frank E. Dufty, Montreal.*Chief or General Agent in Ontario.*—Geo. McMurrich & Sons Ltd., 22 Toronto St., Toronto.*Date of Incorporation.*—1824. *Date commenced business in Canada.*—January 16, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$293,506	Premiums—Ontario (net).....	\$219,279
Assets in Canada.....	\$4,691,323	Premiums—Canada (net).....	544,123
Liabilities in Canada.....	479,697	Claims—Ontario (net).....	84,436
		Claims—Canada (net).....	230,644

ZURICH GENERAL ACCIDENT & LIABILITY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Bugar, Toronto.*Chief or General Agent in Ontario.*—J. H. Bugar, Federal Bldg., Toronto.*Date of Incorporation.*—1872. *Date commenced business in Canada.*—August 20, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash....	Swiss Frcs. 21,000,000	Premiums—Ontario (net).....	\$547,303
Assets in Canada.....	\$1,857,735	Premiums—Canada (net).....	1,159,488
Liabilities in Canada.....	808,746	Claims—Ontario (net).....	296,028
		Claims—Canada (net).....	762,425

*See note on page 1.

(B)

MUTUAL INSURANCE CORPORATIONS

I. FARMERS' MUTUALS

II. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

III. OTHER MUTUALS

I. FARMERS' MUTUAL INSURANCE CORPORATIONS

Assets, December 31, 1942

NAME OF CORPORATION	REAL ESTATE		MORTGAGES		BONDS, DEBENTURES AND OTHER SECURITIES		CASH		CASH PAYMENTS AND INSTALLMENTS OF 1942 UNPAID		DUE FROM REINSURANCE ON LOSSES		INTEREST DUE AND ACCRUED		ALL OTHER ASSETS		TOTAL ASSETS		NET UNASSESSED PREMIUM NOTE RESIDUE		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
FIRE																					
1 Algoma.....					19,681	62	6,491	31									26,172	93	59,364	95	
2 Amherst Island.....					14,000	00	162	53	9	60							14,172	13	14,071	99	
3 Ayr.....	2,290	25			79,813	04	14,057	58	621	35			516	14			97,558	86	169,591	01	
4 Bay of Quinte.....					52,000	00	2,903	06	742	65			205	00			55,850	71	352,741	51	
5 Bertie and Willoughby.....					53,123	80	6,811	48	338	15			453	08			60,726	51	162,057	98	
6 Blanshard.....					27,000	00	4,086	73	548	45							31,635	18	92,253	25	
7 Blenheim, North.....			6,700	00	12,000	00	10,590	78	891	30			333	40			44,565	48	90,162	25	
8 Brant.....					12,000	00	863	49	862	95			85	00			13,811	44	153,607	39	
9 Canadian Millers.....			3,000	00	337,505	79	3,106	17					3,701	55			347,313	51	87,353	69	
10 Caradoc.....			1,600	00	23,377	60	2,765	15	149	37			182	31			28,064	43	111,568	58	
11 Clinton.....					19,000	00	10,892	09	842	25			131	06			30,866	00	117,129	75	
12 Culross.....			1,150	00	41,000	00	1,832	42	1,064	70			346	25			45,393	37	69,161	67	
13 Dereham and West Oxford.....					10,000	00	5,559	22	574	78		464	00				16,598	00	76,248	30	
14 Dorchester, North and South.....					30,000	00	10,512	71	30	66			36	35			40,758	89	165,188	95	
15 Downie.....					31,200	00	9,105	25					248	00			40,543	85	118,961	40	
16 Dufferin.....					86,163	25	11,438	96	137	13			521	57			98,629	41	258,715	44	
17 Dumfries, N., and Waterloo, S.....					35,000	00	2,975	08	1,087	90			336	04			39,399	02	168,804	55	
18 Dunwich.....					51,000	00	6,769	15	549	41			495	41			58,813	97	134,973	81	
19 Easthope, South.....	1,600	00			110,071	90	8,510	65	260	35			1,284	79			121,727	69	559,240	99	
20 Ekfrid.....	3,072	26			29,722	81	2,743	23	132	94			272	50			35,943	74	86,135	18	
21 Elma.....	5,584	19			38,412	46	2,267	57	191	58			586	64			50,742	44	174,007	19	
22 Eramosa.....					17,000	00	764	63	807	20							18,571	83	88,513	55	
23 Erie.....					60,000	00	9,214	74	179	41			528	32			69,922	47	116,998	52	
24 Farmers' Central.....	5,000	00			361,635	75	22,066	76	4,132	83		43	00				404,748	97	1,001,694	04	
25 Farmers' Union.....	6,576	83			248,819	62	23,461	76	1,216	71			2,143	37			288,266	22	398,649	88	
26 Formosa.....			1,500	00	96,720	00	11,026	54	488	30			631	68			110,366	52	236,058	26	
27 Germania.....					82,000	00	8,037	98	2,149	74			742	92			92,930	64	240,143	24	
28 Glengarry.....					35,094	00	7,656	39					198	03			42,948	42	190,395	00	
29 Grand River.....					29,858	00	4,130	43	188	44			122	29			34,299	16	87,381	03	
30 Grenville Patron.....	1,868	45			95,000	00	14,854	04	800	75							124,110	24	363,701	08	
31 Grey and Bruce.....	2,000	00			52,000	00	4,208	42	990	43			227	35			59,426	30	173,686	19	
32 Guelph Township.....					1,000	00	1,240	45	177	90							2,418	35	45,152	01	

33	Halton Union.....	3,500 00	9,900 00	61,000 00	4,448 12	501 95	532 75	209 75	80,092 57	290,907 25
34	Hamilton Township.....	3,150 00	.....	74,225 37	10,376 13	2,655 73	377 88	.....	90,805 11	265,618 87
35	Hay Township.....	.....	.....	65,225 76	4,277 06	148 35	453 44	.....	70,104 61	249,085 03
36	Hopewell Creek.....	.....	.....	9,000 00	12,086 07	88 70	.....	.....	21,174 77	46,121 25
37	Howard.....	1,900 00	.....	114,877 75	12,478 58	540 65	732 10	.....	130,529 08	270,820 67
38	Howick.....	1,300 00	.....	147,483 17	8,636 80	505 96	1,188 68	.....	159,114 61	380,162 38
39	Kent and Essex.....	.....	.....	332,722 55	21,411 72	1,993 49	2,730 40	5 00	358,863 16	632,987 27
40	Lambton.....	1,200 00	1,750 00	200,000 00	15,350 49	727 70	1,426 00	.....	220,454 19	402,361 33
41	Lanark.....	7,000 00	.....	158,825 00	24,738 37	1,098 92	1,186 42	.....	193,568 71	391,823 70
42	Lennox and Addington.....	.....	.....	64,385 00	5,866 39	455 55	293 25	642 50	71,642 69	146,638 17
43	Lobo.....	.....	6,950 00	57,500 00	3,144 10	.....	39 00	.....	67,633 10	94,042 01
44	London Township.....	.....	.....	76,329 44	4,597 10	1,425 66	988 56	.....	83,340 76	134,572 99
45	McGillivray.....	.....	.....	21,500 00	561 32	122 55	236 04	.....	22,419 91	38,132 40
46	McKillop.....	.....	3,440 00	98,861 87	5,672 29	410 32	1,127 25	.....	109,511 73	211,387 68
47	Maple Leaf.....	.....	6,093 13	164,000 00	8,881 73	4,158 45	1,682 75	.....	184,816 06	501,897 15
48	Nissouri.....	.....	.....	85,080 50	4,052 24	556 45	637 57	25 00	90,351 76	392,911 43
49	Norfolk.....	.....	.....	9,000 00	1,724 45	280 85	51 15	.....	11,056 45	100,199 47
50	North Kent.....	2,016 72	.....	41,837 50	14,868 30	995 75	392 08	.....	60,110 35	126,936 35
51	Onesida.....	.....	.....	16,000 00	4,697 26	119 43	84 58	.....	20,901 27	34,449 86
52	Ontario Threshermen's.....	.....	.....	39,670 00	5,212 70	270 60	1,010 89	.....	45,153 30	64,870 46
53	Otter.....	.....	.....	100,808 00	7,360 44	1,068 15	1,792 35	172 15	110,247 48	209,005 27
54	Peel County.....	2,000 00	13,250 00	226,960 00	17,643 66	2,280 39	1,792 35	.....	262,098 55	741,544 71
55	Peel and Maryborough.....	.....	.....	84,000 00	12,138 97	2,030 47	664 78	.....	100,834 22	254,549 21
56	Prescott.....	.....	.....	500 00	4,211 23	873 56	2 50	.....	5,587 29	57,147 93
57	Pudmesh.....	.....	.....	7,000 00	553 05	470 76	38 75	.....	8,062 56	42,353 21
58	Saltfleet and Binbrook.....	.....	.....	20,700 37	1,357 25	657 87	.....	.....	22,715 49	61,136 94
59	Southwold.....	.....	.....	22,740 00	2,843 52	237 40	93 24	.....	25,914 16	87,774 80
60	Townsend.....	.....	.....	16,241 15	1,531 07	152 60	130 41	.....	18,055 23	92,400 05
61	Usborne and Hibbert.....	.....	.....	78,500 00	1,764 91	487 95	691 15	.....	81,444 01	414,068 60
62	Walpole.....	2,500 00	7,900 00	44,994 44	3,758 27	212 25	18 70	.....	59,983 66	78,450 25
63	Waterloo, North.....	13,000 00	114,350 00	303,000 00	5,277 91	3,001 00	5,861 92	1,050 00	445,540 83	933,893 73
64	Wawanosh, West.....	2,500 00	.....	80,076 00	9,670 21	519 75	646 85	.....	93,412 81	451,006 11
65	Westminster.....	.....	.....	33,381 96	1,842 61	.....	714 02	.....	35,938 59	111,664 81
66	Williams, East.....	.....	.....	26,500 00	2,927 49	469 05	301 59	.....	30,198 13	104,021 13
67	Yarmouth.....	.....	.....	15,940 00	6,268 60	173 25	112 18	.....	22,494 03	84,132 12
TOTALS.....		68,058 70	207,702 81	5,104,115 47	483,357 16	49,628 74	43,653 25	2,638 33	5,961,467 81	14,660,877 22
WEATHER										
1	Ontario Farmers.....	2,000 00	.....	32,326 87	5,189 22	698 15	152 70	.....	40,366 94	183,516 25
2	Western Farmers.....	.....	.....	329,850 00	23,192 55	2,458 72	3,541 06	.....	359,042 93	184,487 23
TOTALS.....		2,000 00	.....	362,176 87	28,381 77	3,156 87	3,694 36	.....	399,409 87	368,003 48

I. FARMERS' MUTUAL INSURANCE CORPORATIONS (Cont'd)

Liabilities and Surplus, December 31, 1942

NAME OF CORPORATION	LOSSES			BORROWED MONEY, INCLUDING ACCRUED INTEREST	UNEARNED PREMIUMS (AT 80%)	PROVISION FOR REFUNDS FROM SURPLUS	OTHER LIABILITIES	TOTAL LIABILITIES	SURPLUS OR *DEFICIT	TOTAL	NUMBER OF POLICIES IN FORCE	NET AMOUNT AT RISK		
	ADJUSTED, NOT YET PAID	REPORTED, NOT YET ADJUSTED	CLAIMS RESISTED										TOTAL	
													\$	c.
FIRE														
1 Algoma	\$ 30 00	\$ 30 00		\$ 13,682 24	\$ c.	\$ 12,460 69	\$ c.	\$ 13,712 24	\$ c.	\$ 26,172 93	1,727	\$ 3,094,600 00		
2 Amherst Island				1,120 21		12,851 92		1,320 21	12,851 92	14,172 13	263	390,735 00		
3 Ayr	1,650 00	1,650 00		9,382 78		33,123 33	357 96	11,390 74	86,168 12	97,558 86	2,649	9,574,421 00		
4 Bay of Quinte	600 00	600 00		22,127 38		48,685 64		22,727 38	55,850 71	55,850 71	5,407	15,054,713 00		
5 Bertie and Willoughby				12,040 87		27,033 26		12,040 87	48,685 64	60,726 51	1,858	5,319,506 00		
6 Blanshard				4,601 92		38,878 98		4,601 92	31,635 18	31,635 18	1,963	3,695,769 00		
7 Blenheim, North	36 35			5,650 15		6,254 57		5,650 87	44,565 48	44,565 48	1,758	4,838,846 00		
8 Brant				7,549 82		13,811 44	7 05	7,556 87	326,198 57	347,313 51	1,970	6,388,391 00		
9 Canadian Millers				11,694 21		21,114 94	910 73	21,114 94	347,313 51	376	1,349,050 00			
10 Caradoc				4,376 89		23,687 54		4,376 89	28,064 43	28,064 43	1,150	4,429,733 00		
11 Clinton				10,838 87		20,027 13		10,838 87	30,866 00	30,866 00	1,636	5,191,180 00		
12 Culross				4,791 71		40,601 66		4,791 71	45,393 37	45,393 37	1,408	4,498,570 00		
13 Dereham and W. Oxford				6,602 13		9,995 87		6,602 13	16,598 00	16,598 00	1,771	3,749,798 00		
14 Dorchester, N. and S.	12 00	800 00		9,910 64	27 00	30,009 25		10,749 64	40,758 89	40,758 89	1,882	6,879,845 00		
15 Downie				4,726 65		35,817 20		4,726 65	40,543 85	40,543 85	1,420	4,880,282 00		
16 Dufferin				14,501 10	6,933 32	77,194 99		21,434 42	98,629 41	98,629 41	3,288	11,348,228 00		
17 Dumfries, N., Waterloo, S.				9,719 03		29,679 99		9,719 03	39,399 02	39,399 02	2,483	8,163,906 00		
18 Dunwich	275 00			7,184 12		51,354 85		7,459 12	58,813 97	58,813 97	1,463	5,826,210 00		
19 Easthope, South				12,637 43	7,144 29	101,945 97		19,781 72	121,727 69	121,727 69	2,602	15,369,260 00		
20 Ekird				4,783 79		35,943 74		4,783 79	35,943 74	35,943 74	1,437	4,636,129 00		
21 Elma	100 00			6,137 80		44,428 54	76 10	6,313 90	50,742 44	50,742 44	1,442	5,413,996 00		
22 Eramosa				2,987 67		18,571 83		3,787 67	14,784 16	18,571 83	1,062	2,214,562 00		
23 Erie				3,940 06		65,982 41		3,940 06	69,922 47	69,922 47	1,279	4,414,873 00		
24 Farmers' Central	1,450 00	1,747 00	1,507 50	94,763 46	47 08	305,233 93		99,515 04	404,748 97	404,748 97	14,761	42,594,459 00		
25 Farmers' Union				39,475 61		248,458 14		39,808 08	288,266 22	288,266 22	7,214	18,080,082 00		
26 Formosa				11,589 50		81,003 50		11,589 50	98,777 02	110,366 52	3,433	8,824,591 00		
27 Germania				11,927 14		42,930 64		11,927 14	54,858 42	54,858 42	3,974	9,028,150 00		
28 Glangarry	1,935 00			36,578 20		26,292 99		38,513 20	4,435 22	34,299 16	1,144	3,783,087 00		
29 Grand River	350 00			7,617 96	38 21	84,715 28		8,006 17	84,715 28	124,110 24	5,344	16,437,165 00		
30 Grenville Patron				39,394 96		48,365 37		39,394 96	59,426 20	59,426 20	3,711	7,123,849 00		
31 Grey and Bruce	65 00	6 70		10,989 13		1,441 52		11,060 83	2,418 35	2,418 35	362	938,338 00		
32 Guelph Township				976 83				976 83						

33	Halton Union.....					24,255 61	55,836 96	80,092 57	3,043	9,849,613 00				
34	Hamilton Township.....	761 66				39,441 50	51,363 61	90,805 11	5,202	11,047,625 00				
35	Hay Township.....		3,000 00			9,246 68	60,857 93	70,104 61	2,134	9,422,595 00				
36	Hopewell Creek.....					1,662 04	19,512 73	21,174 77	612	1,737,854 00				
37	Howard.....	1,800 00				21,886 00	108,643 08	130,529 08	3,016	11,529,294 00				
38	Howick.....					16,929 36	142,185 25	159,114 61	5,146	15,390,215 00				
39	Kent and Essex.....	63 00				92,737 00	266,063 16	358,863 16	9,677	28,733,285 00				
40	Lambton.....		614 83			49,321 36	170,518 00	220,454 19	5,964	18,264,192 00				
41	Lanark.....					38,215 25	155,353 46	193,568 71	7,316	18,874,250 00				
42	Lennox and Addington.....					11,975 56	59,667 13	71,642 69	2,151	6,515,110 00				
43	Lobo.....					9,661 19	57,971 91	67,633 10	1,080	3,922,043 00				
44	London Township.....					13,832 72	69,508 04	83,340 76	1,829	5,710,462 00				
45	McGillivray.....					4,355 37	18,064 54	22,419 91	674	1,669,801 00				
46	McKillop.....		4,000 00			10,841 16	98,670 57	109,511 73	2,546	8,301,701 00				
47	Maple Leaf.....	6,358 95			50 50	75,913 86	108,902 20	184,816 06	8,017	19,108,238 00				
48	Nissouri.....				320 17	14,151 77	76,199 99	90,351 76	3,432	14,222,297 00				
49	Norfolk.....		2,650 00		69 25	8,745 37	2,511 08	11,056 45	1,378	3,566,882 00				
50	North Kent.....				16 20	14,311 43	45,798 92	60,110 35	2,058	6,017,629 00				
51	Oneida.....					2,265 93	18,635 34	20,901 27	415	1,323,310 00				
52	Ontario Threshermen's.....					6,420 41	38,732 89	45,153 30	1,304	829,395 00				
53	Otter.....	336 67			4,037 20	16,565 61	93,681 87	110,247 48	2,628	8,842,112 00				
54	Peel County.....				260 00	66,883 25	195,215 30	262,098 55	9,532	27,743,103 00				
55	Peel and Maryborough.....					16,109 15	84,708 87	100,834 22	4,073	12,453,844 00				
56	Prescott.....					11,420 22	*5,832 93	5,887 29	2,068	3,361,253 00				
57	Pushinch.....					1,792 52	6,270 04	8,062 56	716	1,657,957 00				
58	Saltfleet and Binbrook.....	1,750 00				10,844 14	11,871 35	22,715 49	946	2,767,142 00				
59	Southwind.....					3,680 64	22,233 52	25,914 16	1,059	3,432,970 00				
60	Townsend.....					5,582 17	12,473 06	18,055 23	1,009	3,518,776 00				
61	Usborne and Hibbert.....		300 00			9,265 72	71,878 29	81,444 01	3,469	15,129,145 00				
62	Walpole.....					4,486 07	55,497 59	59,983 66	817	3,466,900 00				
63	Waterloo, North.....	1,300 00				54,370 79	368,795 04	445,540 83	12,812	49,705,251 00				
64	Wawanosh, West.....	75 00				13,321 20	80,091 61	93,412 81	4,305	13,346,205 00				
65	Westminster.....				240 00	1,191 28	34,747 31	35,938 59	1,449	4,568,681 00				
66	Williams, East.....		150 00			6,103 95	23,944 18	30,198 13	1,678	4,269,968 00				
67	Yarmouth.....		200 00			5,648 24	16,645 79	22,494 03	1,082	3,399,546 00				
TOTALS.....		†14,247 28	18,119 88	1,507 50	32,275 00	1,110,385 38	18,114 81	2,752 72	1,197,402 57	4,764,065 24	5,961,467 81	200,538	606,143,403 00	
WEATHER														
1	Ontario Farmers'.....	150 00								18,839 35	21,527 59	40,366 94	5,239	10,796,130 00
2	Western Farmers'.....		800 00							114,969 82	244,073 11	359,042 93	13,188	34,237,005 00
TOTALS.....		150 00	800 00			45,000 00			133,809 17	265,600 70	399,409 87	18,427	45,033,135 00	

†Includes \$4,275.00 of contingent liability for losses under Rebuilding Clause.

I. FARMERS' MUTUAL INSURANCE CORPORATIONS (Cont'd)
Cash Receipts for the Year Ending December 31, 1942

NAME OF CORPORATION	APPLICATION AND SURVEY FEES		CASH PAYMENTS AND INSTALLMENTS DUE IN 1942		REINSURANCE PREMIUMS DUE IN 1942		CASH PAYMENTS, INSTALLMENTS DUE IN PRIOR YEARS		EXTRA PREMIUMS, REBATES, ENDORSEMENT AND TRANSFER FEES		INTEREST		REINSURANCE ON LOSSES		OTHER CASH RECEIPTS		TOTAL CASH RECEIPTS		BORROWED MONEY		REALIZATION OF INVESTMENTS		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
1 Algoma	856	50	13,889	06								678	68			276	98	15,702	12			427	72
2 Annetst Island			1,168	35					8	25		526	07			2	40	1,705	07	200	00	1,002	50
3 Ayr			21,002	09	3,290	60	1,141	20				2,209	28	179	63	579	80	28,402	60			271	56
4 Bay of Quinte			49,068	94	1,011	15	1,079	95				1,320	00	1,062	00	124	20	53,666	24				
5 Bertie and Willoughby			17,939	47	1,832	72	381	97	59	36		1,859	77					21,533	29				
6 Blanshard			5,882	85	2,983	40	589	00	2	20		879	98					10,337	43				
7 Blenheim, North			10,484	40	2,747	67	772	65	6	60		1,272	11			77	90	15,361	33			7,400	00
8 Brant			18,825	65	1,905	50	571	15				203	08	2,981	13	158	66	24,645	17				
9 Canadian Millers			29,010	52			169	34				14,207	34			44	00	43,431	20	8,600	00	4,226	48
10 Caradoc			11,172	40	599	62	124	08	3	25		835	06					12,734	41			1,166	05
11 Clinton			17,304	45	1,75	00	402	80				596	32			12	00	18,490	57				
12 Cullross			9,014	40	1,294	44	1,330	95	7	20		1,303	25	72	80	3	00	13,026	04			50	00
13 Dereham and West Oxford			9,851	19	4,404	60	1,110	23	74	17		363	51	5,331	76			21,195	46				
14 Dorchester, North and South			20,543	70	4,034	32	101	89	282	23		625	77	893	35	55	07	26,536	33				
15 Downie			9,088	60	2,688	15	81	42	1,145	88		1,130	32	46	95	14,181	32	39,192	96			313	29
16 Dufferin			32,588	45	2,194	88	273	20	417	01		2,672	92	923	06	123	44	39,192	96				
17 Dumfries, North, and Waterloo, South			20,224	70	3,719	24	1,397	45	144	41		911	35	1,069	45	149	80	27,616	40				
18 Dunwich			14,615	44	1,204	19	393	05				1,807	50					16,020	18				
19 Easthope, South			31,284	05			212	45	240	53		4,233	46			59	90	36,030	39				
20 EKfrid			11,618	24	374	55	98	68				957	95			139	10	13,049	42			1,061	51
21 Elma			15,672	64	1,040	66	353	95				1,470	83	102	37	139	10	18,779	55			2,000	00
22 Eramosa			5,440	20	1,814	28	644	60	50	72		473	73	69	72			8,393	25	800	00		
23 Erie			11,180	39	1,227	37	297	24	79	34		2,081	31			19	34	14,884	99				
24 Farmers' Central			126,860	74	10,949	42	5,812	49	1,404	91		11,504	00	5,618	71	317	29	162,527	56			6,494	82
25 Farmers' Union			61,482	41	8,556	90	851	30	254	54		7,728	19	4,527	25	903	58	84,304	17			62,318	75
26 Formosa			22,749	51	4,646	86	644	92	87	99		2,913	14	899	09	28	65	31,970	16			700	00
27 Germania			19,188	45	4,112	79	1,861	40	169	92		2,241	64	1,989	56	226	39	29,790	15				
28 Glengarry			32,978	00	1,527	00			10	00		1,108	82	4,449	70			40,073	52			863	94
29 Grand River			10,949	59	604	00	308	11	16	00		807	50			38	21	12,723	41				
30 Grenville Patron			60,383	30			244	12	11	50		2,503	51			124	00	63,266	43			16,200	00
31 Grey and Bruce			20,142	05	4,137	14	876	97	148	47		1,331	33	1,714	18			28,350	14				

I. FARMERS' MUTUAL INSURANCE CORPORATIONS (Conc'd)

Cash Disbursements for the Year Ending December 31, 1942

NAME OF CORPORATION	EXPENSES OF MANAGEMENT										LOSSES	RE-INSURANCE PREMIUMS	REBATES AND CASH RETURNED PREMIUMS	*OTHER CASH DISBURSEMENTS	TOTAL CASH DISBURSEMENTS	BORROWED MONEY REPAY	INVESTED							
	AGENTS' COM-MISSION, FEES		SALARIES, DIRECTORS' AND AUDITORS' FEES		LICENSE FEE		SUENDRY		TOTAL EXPENSES OF MANAGEMENT															
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.								\$	c.	\$	c.	\$	c.	\$	c.
FIRE																								
1 Algona.....	1,455	11	1,681	70	50	00	624	11	3,810	64	3,244	64	767	20	368	88	3	95	8,195	59	4,000	00		
2 Amherst Island.....	1,037	89	212	00	75	00	79	38	434	27	2,650	00	16	12	.....	.....	.....	.....	3,100	39	1,000	00
3 Ayr.....	1,037	00	1,528	40	75	00	1,797	54	4,437	94	13,260	75	1,343	05	124	00	171	17	19,336	91	13,000	00		
4 Bay of Quinte.....	5,884	26	3,432	30	100	00	2,544	52	11,961	08	14,086	54	1,441	48	1,81	41	950	00	29,620	51	12,000	00		
5 Berke and Willoughby.....	1,212	50	1,320	70	75	00	583	10	3,191	30	5,135	86	1,227	37	242	89	263	55	10,060	97	10,000	00		
6 Blanshard.....	744	00	530	00	50	00	743	24	2,067	24	3,309	83	1,400	25	83	00	.....	.....	6,950	32	4,000	00
7 Elenheim, North.....	576	00	1,236	20	75	00	540	97	2,428	17	7,019	12	1,953	78	156	74	25	00	11,582	81	7,100	00		
8 Brant.....	1,042	00	1,404	60	100	00	1,063	00	3,609	60	20,404	47	2,670	81	368	01	121	66	27,174	55	9,000	00		
9 Canadian Millers.....	5	00	6,689	00	50	00	2,328	83	9,072	83	19,357	52	.....	.....	.....	.....	.....	.....	49,167	29	15,000	00
10 Caradoc.....	376	00	1,238	70	50	00	450	97	2,115	67	7,622	57	784	48	187	23	10	50	10,720	45	4,000	00		
11 Clinton.....	1,288	90	1,142	05	75	00	440	90	2,946	85	8,768	76	260	45	710	95	.....	.....	12,687	01	4,000	00
12 Cuross.....	729	75	801	50	50	00	559	51	2,140	76	4,320	17	804	87	58	22	562	00	7,886	02	7,000	00		
13 Fereham and West Oxford.....	520	30	1,079	00	50	00	647	77	2,297	07	10,904	51	3,617	68	194	84	28	50	17,042	60	3,000	00		
14 Drechester North and South.....	1,315	00	1,342	10	75	00	838	92	3,571	02	9,425	53	3,697	54	619	65	52	00	17,365	74	15,000	00		
15 Downe.....	.....	.....	963	50	50	00	468	91	1,507	41	7,609	90	1,417	55	150	25	.....	.....	10,685	11	3,000	00
16 Dufferin.....	2,021	00	2,011	60	100	00	1,771	04	5,903	64	16,200	96	2,577	08	18,412	79	2,661	26	35,755	73	15,000	00
17 Dumfries, N. and Waterloo, S.....	3,271	00	75	00	1,744	94	5,090	94	13,773	55	2,198	54	146	07	679	74	21,888	84	10,000	00
18 Durwich.....	276	50	750	00	75	00	652	61	1,754	11	10,632	55	168	90	.....	.....	.....	.....	13,461	37	8,000	00
19 Eastbr'ge South.....	1,511	25	1,778	55	100	00	1,273	71	4,663	51	18,504	81	.....	.....	.....	.....	.....	.....	24,646	76	24,646	76
20 EKfrid.....	628	50	893	00	50	00	1,309	85	2,881	35	5,380	72	166	24	170	68	14	58	8,613	57	4,279	05		
21 Elma.....	750	50	1,537	85	75	00	624	82	2,988	17	14,021	92	1,316	00	44,261	08	.....	.....	22,587	17	10,684	19
22 Eramosa.....	322	50	669	80	50	00	261	28	1,403	58	3,443	45	1,260	80	149	27	.....	.....	6,157	10	6,000	00
23 Erie.....	713	75	1,043	40	50	00	480	46	2,287	61	6,033	88	1,832	72	.....	.....	596	94	10,887	22	9,000	00
24 Farmers' Central.....	6,738	26	6,434	80	250	00	5,069	24	18,482	30	61,026	95	12,353	97	1,760	12	2,641	50	96,264	84	80,000	00		
25 Farmers' Union.....	5,399	00	5,519	56	100	00	4,803	19	15,821	75	21,998	05	7,384	06	685	28	445	83	46,334	97	100,487	62		
26 Formosa.....	1,958	68	2,072	15	100	00	1,371	53	5,406	36	7,718	37	4,747	73	349	95	1,274	85	19,497	26	20,000	00		
27 Formosa.....	1,676	00	2,201	30	75	00	1,391	71	5,444	01	14,442	28	3,704	87	543	76	1,500	00	25,034	92	17,000	00		
28 Glangarry.....	2,140	75	2,063	50	75	00	969	61	5,248	86	23,138	45	3,062	00	318	25	.....	.....	31,767	56	8,000	00
29 Grand River.....	720	00	1,051	60	50	00	390	11	2,211	11	8,108	24	409	00	194	34	.....	.....	10,922	60	7,000	00
30 Grenville Patron.....	3,753	17	3,607	30	100	00	2,001	52	9,647	99	28,718	40	.....	.....	713	72	63	75	39,143	86	50,000	00
31 Grey and Bruce.....	1,731	73	1,838	80	75	00	1,634	60	5,280	13	12,212	87	3,882	31	253	96	1,500	00	22,629	27	17,000	00		

32	Guelph Township.....	142 50	310 00	50 00	130 47	632 97	1,598 42	692 44	73 05	2,996 88	1,000 00
33	Haltou Union.....	2,422 50	2,380 80	100 00	1,380 71	6,184 01	18,958 53	4,646 90	986 84	1,050 00	21,000 00
34	Hamilton Township.....	3,215 40	2,406 00	100 00	1,585 57	7,366 97	13,585 89	4,267 04	1,173 83	79 00	10,150 00
35	Hay Township.....	731 80	1,071 20	75 00	1,070 71	2,948 71	12,797 56	.....	58 35	212 83	18,000 00
36	Hopewell Creek.....	256 65	415 80	50 00	958 26	640 55	.....	.....	22 26	2,352 33	4,000 00
37	Howard.....	1,364 44	1,855 44	100 00	1,173 66	4,493 95	17,953 26	2,867 49	855 30	1,272 50	21,442 50
38	How'ek.....	2,432 75	3,412 08	100 00	2,053 61	7,998 44	33,145 21	4,535 02	544 11	1,655 65	18,000 00
39	Kent and Essex.....	8,996 52	5,678 68	150 00	3,093 88	17,919 08	34,305 34	8,833 93	2,463 01	4,809 87	72,303 50
40	Lambton.....	3,402 00	2,782 15	100 00	2,236 78	8,420 93	18,017 88	3,565 35	1,011 02	2,119 82	33,135 00
41	Lanark.....	7,372 10	5,796 31	100 00	4,628 68	17,897 99	34,727 27	2,423 29	366 97	180 00	55,594 62
42	Lennox and Addington.....	3,745 12	1,882 20	75 00	773 84	6,476 16	15,091 70	654 49	620 90	1,401 93	24,145 93
43	Lobo.....	556 50	860 10	50 00	371 43	1,838 03	2,493 17	385 80	217 79	1,616 47	6,551 26
44	London Township.....	1,068 00	846 00	75 00	282 57	2,271 57	2,717 38	431 28	212 48	1,005 63	6,638 34
45	McGillivray.....	232 00	468 00	50 00	926 60	976 60	1,283 61	234 00	112 28	.....	2,606 49
46	McKillop.....	724 00	1,904 80	75 00	941 29	3,645 49	14,612 19	1,304 02	166 60	300 00	20,028 30
47	Maple Leaf.....	10,299 50	5,804 05	150 00	3,971 92	20,225 47	23,851 48	14,729 80	2,659 63	2,451 50	63,917 88
48	Nisour.....	1,912 50	1,609 95	100 00	1,328 49	4,950 94	21,858 11	2,480 97	325 73	2,345 67	31,961 42
49	Norfolk.....	1,149 50	1,141 00	50 00	929 81	3,270 31	8,704 61	408 03	247 70	81 00	12,711 65
50	North Kent.....	1,247 50	1,196 80	75 00	673 73	3,193 03	8,474 28	1,486 70	250 00	1,386 60	14,790 61
51	Oneida.....	200 00	442 60	50 00	166 18	858 78	719 85	814 00	132 85	.....	2,525 48
52	Ontario Threshermen's.....	3,955 18	2,574 37	25 00	1,828 49	8,383 04	3,613 31	2,643 98	235 35	815 00	13,040 70
53	Otter.....	1,429 00	2,091 20	75 00	1,634 76	5,229 96	12,595 04	2,643 98	44,382 81	1,300 70	26,152 49
54	Peel County.....	5,757 50	4,223 70	150 00	3,954 52	14,985 72	53,881 89	11,827 20	1,136 55	211 60	81,142 96
55	Peel and Maryborough.....	1,936 90	2,137 75	100 00	1,636 36	5,811 01	11,900 81	3,881 81	624 55	723 42	22,940 82
56	Prescott.....	920 82	1,622 00	50 00	799 61	3,392 43	13,510 81	1,527 00	214 09	.....	18,644 33
57	Pushinch.....	.....	890 00	50 00	241 13	1,181 13	4,733 15	1,202 86	95 06	.....	7,212 20
58	Saltfleet and Binbrook.....	678 40	906 00	50 00	547 93	2,182 33	7,918 17	647 00	170 69	371 64	11,289 83
59	Southwold.....	543 00	1,001 00	50 00	513 00	2,107 00	4,850 66	1,417 22	194 36	1,423 81	9,993 05
60	Townsend.....	622 00	1,011 40	50 00	442 58	2,125 98	6,890 30	391 80	395 15	.....	9,803 23
61	Usborne and Hibbert.....	1,730 50	1,349 00	100 00	1,736 45	4,915 95	18,451 20	.....	97 25	48 47	23,512 87
62	Walpole.....	1,690 00	1,286 00	50 00	511 61	1,977 61	2,323 20	320 80	102 90	23 50	4,748 01
63	Waterloo, North.....	7,004 50	6,781 80	250 00	5,328 33	20,054 63	76,367 43	3,729 15	908 89	829 00	101,889 10
64	Wawanosh, West.....	1,932 00	1,720 13	100 00	1,570 45	5,322 58	19,253 81	1,095 90	447 26	70 20	26,189 75
65	Westminster.....	453 00	1,016 00	50 00	463 90	1,982 90	3,811 55	921 84	957 46	50 00	7,723 75
66	Williams, East.....	979 50	886 00	50 00	728 42	2,643 92	9,161 38	434 03	109 65	122 30	12,471 28
67	Yarmouth.....	378 00	829 00	50 00	319 44	1,576 44	3,327 95	1,656 90	150 50	264 10	6,875 89
TOTALS.....		127,057 69	133,984 67	5,300 00	89,064 61	355,406 97	940,682 50	152,549 32	64,962 85	85,128 08	1,558,729 72
WEATHER		3,463 46	2,174 00	75 00	1,487 59	7,200 05	6,376 22	.....	137 39	50 00	13,763 66
1 Ontario Farmers.....		15,940 56	4,169 00	200 00	5,431 03	25,740 59	27,221 41	.....	644 25	59 42	53,665 67
2 Western Farmers.....		19,404 02	6,343 00	275 00	6,918 62	32,940 64	33,597 63	.....	781 64	109 42	67,429 33
TOTALS.....		.....	.....	.....	.....	.....	.....	.....	.....	.....	117,850 00

*Includes "Fire Prevention Expense" (\$11,698.71); "Donations" to M.F.U.A. British Aid Fund (\$25,821.78) and other war funds (\$6,134.45); "Sundry" (\$1,473.14).
 †Includes "Refunds from Surplus."

II. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.

Date Organized.—1860. Date commenced business in Canada.—1927.

Total assets	\$8,978,999	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	4,008,373	Premiums—Ontario (net)	\$55,934
		Premiums—Canada (net)	96,610
		Claims—Ontario (net)	9,286
		Claims—Canada (net)	3,746

BLACKSTONE MUTUAL FIRE INSURANCE COMPANY*

(Including business of Merchants Mutual Fire Insurance Company)

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Robt. C. Mold, Toronto.

Date Organized.—1868. Date commenced business in Canada.—1927.

Total assets	\$8,160,720	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	4,628,885	Premiums—Ontario (net)	\$ 78,835
		Premiums—Canada (net)	135,903
		Claims—Ontario (net)	11,856
		Claims—Canada (net)	17,589

BOSTON MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

(Including business of the Paper Mill Mutual Insurance Company)

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.

Date Organized.—1850. Date commenced business in Canada.—1927.

Total assets	\$10,102,570	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	5,474,731	Premiums—Ontario (net)	\$ 62,885
		Premiums—Canada (net)	112,515
		Claims—Ontario (net)	9,719
		Claims—Canada (net)	11,191

COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY OF NEW ENGLAND*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.

Date Organized.—1875. Date commenced business in Canada.—1927.

Total assets	\$6,419,992	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	2,821,578	Premiums—Ontario (net)	\$50,697
		Premiums—Canada (net)	71,089
		Claims—Ontario (net)	4,573
		Claims—Canada (net)	8,800

*See note on page 1.

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY*

HEAD OFFICE, FALL RIVER, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.*Date Organized.*—1870. *Date commenced business in Canada.*—1927.

Total assets	\$2,806,399	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	1,416,726	Premiums—Ontario (net)	\$15,542
		Premiums—Canada (net)	28,988
		Claims—Ontario (net)	2,503
		Claims—Canada (net)	2,882

FIREMEN'S MUTUAL INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.*Date Organized.*—1854. *Date commenced business in Canada.*—1927.

Total assets	\$9,450,765	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	6,054,062	Premiums—Ontario (net)	\$104,423
		Premiums—Canada (net)	162,529
		Claims—Ontario (net)	13,853
		Claims—Canada (net)	14,847

MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.*Chief Agent in Ontario.*—Jas. P. McD. Costigan, Toronto.*Date Organized.*—1835. *Date commenced business in Canada.*—1927.

Total assets	\$26,568,238	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	14,035,955	Premiums—Ontario (net)	\$254,810
		Premiums—Canada (net)	438,747
		Claims—Ontario (net)	40,131
		Claims—Canada (net)	7,473

PHILADELPHIA MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Chief Agent in Canada.—I. W. Clarke, Montreal.*Chief Agent in Ontario.*—Jas. P. McD. Costigan, Toronto.*Date Organized.*—1880. *Date commenced business in Canada.*—1927.

Total assets	\$2,543,614	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	1,410,392	Premiums—Ontario (net)	\$22,799
		Premiums—Canada (net)	39,443
		Claims—Ontario (net)	4,053
		Claims—Canada (net)	2,602

PROTECTION MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.*Date Organized.*—1887. *Date commenced business in Canada.*—1927.

Total assets	\$3,229,420	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	2,093,817	Premiums—Ontario (net)	\$29,891
		Premiums—Canada (net)	39,746
		Claims—Ontario (net)	3,773
		Claims—Canada (net)	5,585

*See note on page 1

WHAT CHEER MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.*Date Organized.*—1873. *Date commenced business in Canada.*—1927.

Total assets.....	\$3,863,390	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	2,007,596	Premiums—Ontario (net).....	\$36,607
		Premiums—Canada (net).....	64,938
		Claims—Ontario (net).....	6,959
		Claims—Canada (net).....	12,547

WORCESTER MANUFACTURERS MUTUAL INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.*Date Organized.*—1855. *Date commenced business in Canada.*—1927.

Total assets.....	\$2,590,708	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	1,415,158	Premiums—Ontario (net).....	\$15,542
		Premiums—Canada (net).....	28,988
		Claims—Ontario (net).....	3,238
		Claims—Canada (net).....	5,618

*See note on page 1.

III. OTHER MUTUALS

THE CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY*

HEAD OFFICE, VAN WERT, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Donald S. Miller, Toronto.

Chief or General Agent in Ontario.—Donald S. Miller, 302 Victory Bldg., Toronto.

Date of Incorporation.—1876. Date commenced business in Canada.—August 23, 1923.

Assets in Canada.....	\$215,377	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	69,928	Premiums—Ontario (net).....	\$49,691
		Premiums—Canada (net).....	90,374
		Claims—Ontario (net).....	44,735
		Claims—Canada (net).....	56,212

HARDWARE DEALERS' MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, STEVENS POINT, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Frank B. Dalgleish, Toronto.

Chief or General Agent in Ontario.—Frank B. Dalgleish, 55 York St., Toronto.

Date of Incorporation.—1903. Date commenced business in Canada.—September, 1920.

Assets in Canada.....	\$612,222	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	240,328	Premiums—Ontario (net).....	\$168,689
		Premiums—Canada (net).....	322,458
		Claims—Ontario (net).....	81,506
		Claims—Canada (net).....	113,046

INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY*

HEAD OFFICE, INDIANAPOLIS, IND.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa.

Date of Incorporation.—April 1, 1897. Date commenced business in Canada.—June 16, 1932.

Assets in Canada.....	\$160,760	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	43,977	Premiums—Ontario (net).....	\$38,705
		Premiums—Canada (net).....	71,935
		Claims—Ontario (net).....	31,256
		Claims—Canada (net).....	48,549

LIBERTY MUTUAL INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. L. Harrington, 57 Bloor St. W., Toronto.

Date of Incorporation.—Jan. 1, 1912. Date commenced business in Canada.—Dec. 30, 1936.

Assets in Canada.....	\$271,408	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	33,064	Premiums—Ontario (net).....	\$26,970
		Premiums—Canada (net).....	42,312
		Claims—Ontario (net).....	10,912
		Claims—Canada (net).....	17,097

THE LUMBER MUTUAL FIRE INSURANCE COMPANY OF BOSTON, MASS.*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa.

Date of Incorporation.—Feb. 13, 1895. Date commenced business in Canada.—Sept. 28, 1931.

Assets in Canada.....	\$217,327	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	53,166	Premiums—Ontario (net).....	\$39,974
		Premiums—Canada (net).....	88,148
		Claims—Ontario (net).....	24,195
		Claims—Canada (net).....	73,544

*See note on page 1.

LUMBERMEN'S MUTUAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.

Chief or General Agent in Ontario.—Vance C. Smith, 1201 Concourse Bldg., Toronto.

Date of Incorporation.—1912. *Date commenced business in Canada.*—July 23, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$875,318	Premiums—Ontario (net).....	\$444,102
Liabilities in Canada.....	478,709	Premiums—Canada (net).....	656,766
		Claims—Ontario (net).....	164,746
		Claims—Canada (net).....	255,881

THE LUMBERMEN'S MUTUAL INSURANCE COMPANY OF MANSFIELD, OHIO*

HEAD OFFICE, MANSFIELD, OHIO

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Ottawa.

Chief or General Agent in Ontario.—E. D. Hardy, 165 Sparks St., Ottawa.

Date of Incorporation.—1895. *Date commenced business in Canada.*—April 29, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$81,684	Premiums—Ontario (net).....	\$26,368
Liabilities in Canada.....	34,642	Premiums—Canada (net).....	54,104
		Claims—Ontario (net).....	25,627
		Claims—Canada (net).....	40,133

METROPOLITAN LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. C. McDonald, Ottawa.

Chief or General Agent in Ontario.—P. A. Bowen, 6 Adelaide St. E., Toronto.

Date of Incorporation.—1866. *Date commenced business in Canada.*—1872.

PREMIUMS AND DISBURSEMENTS

<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	\$334,833,936	Premiums—Ontario (net).....	\$16,951,445
Ontario business in force (gross).....	562,704,333	Premiums—Canada (net).....	42,814,532
Canadian business in force (gross).....	1,403,237,543	Total disbursements to policyholders (net)—In Ontario.....	9,994,310
		In Canada.....	25,854,903

PREMIUMS WRITTEN—CLAIMS INCURRED

<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	734,869	Premiums—Ontario (net).....	880,889
Liabilities in Canada.....	558,504	Premiums—Canada (net).....	1,417,902
		Claims—Ontario (net).....	633,052
		Claims—Canada (net).....	947,560

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY OF IOWA*

HEAD OFFICE, DES MOINES, IOWA

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Irving Earl Sams, Hamilton.

Chief or General Agent in Ontario.—Irving Earl Sams, 306-320 Imperial Bldg., Hamilton.

Date of Incorporation.—1875. *Date commenced business in Canada.*—April 3, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$335,848	Premiums—Ontario (net).....	\$ 94,531
Liabilities in Canada.....	158,314	Premiums—Canada (net).....	222,534
		Claims—Ontario (net).....	48,509
		Claims—Canada (net).....	109,141

*See note on page 1.

MUTUAL BENEFIT HEALTH & ACCIDENT ASSOCIATION*

HEAD OFFICE, OMAHA, NEB.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—L. F. Flaska, Toronto.

Chief or General Agent in Ontario.—L. F. Flaska, 34 King St. E., Toronto.

Date of Incorporation.—1909. Date commenced business in Canada.—December, 1934.

Assets in Canada..... \$1,123,745
 Liabilities in Canada..... 843,916

PREMIUMS WRITTEN—CLAIMS INCURRED
 Premiums—Ontario (net)..... \$ 674,361
 Premiums—Canada (net)..... 1,632,967
 Claims—Ontario (net)..... 276,852
 Claims—Canada (net)..... 626,068

MUTUAL BOILER INSURANCE COMPANY OF BOSTON

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Incorporated.—1877. Date of initial license in Ontario.—July 16, 1937.

Officers.—President and Treasurer, Marshall B. Dalton; Vice-President and Secretary, John A. Collins.

Directors.—Robert Amory, John W. Arrington, Jr., Harry L. Bailey, S. Bruce Black, Spencer Borden, Winthrop L. Carter, John A. Collins, Marshall B. Dalton, Cyrus Y. Ferris, Hovey T. Freeman, Hans J. Hage, Charles E. Hodges, Jr., H. De Forest Lockwood, Abbot Stevens, Malcolm B. Stone, E. Kent Swift, John L. Wilds.

Chief or General Agent in Ontario.—J. P. McD. Costigan, 372 Bay St., Toronto.

Auditors.—Charles F. Rittenhouse & Co., Boston, Mass.

Statement for the Year Ended December 31, 1942

Balance Sheet—Assets

	IN CANADA	ALL BUSINESS
Authorized value of bonds.....	\$24,746 69	\$2,016,958 06
Cash on hand and on deposit.....	3,671 83	231,119 78
Interest accrued.....	486 98	11,609 88
Agents' balances and premiums uncollected—written on or after October 1, 1942.....	14 01	45,006 25
Amount due from reinsurers.....		4,104 14
TOTAL ADMITTED ASSETS.....	28,919 51	2,308,798 11

Balance Sheet—Liabilities

Provision for unpaid claims.....	\$	\$113,451 93
Reserve of unearned premiums.....	4,860 41	726,903 15
Cash dividends to policyholders declared and unpaid.....	536 99	125,206 10
Agency and other expenses due and accrued.....		20,099 29
Taxes due and accrued.....	260 26	39,478 99
Premiums received in 1942 not effective until 1943.....		29,496 95
Other liabilities.....		788 21
TOTAL LIABILITIES.....	\$ 5,657 66	\$1,055,424 62
Excess of assets over liabilities (surplus for protection of policy- holders).....	23,261 85	1,253,373 49
TOTAL LIABILITIES AND SURPLUS.....	28,919 51	2,308,798 11

Profit and Loss Account

	IN CANADA	ALL BUSINESS
Net premiums written.....	\$10,027 45	\$1,812,409 59
Reserve of unearned premiums:		
At beginning of year.....	\$ 4,170 67	\$ 590,321 40
At end of year.....	4,860 41	726,903 15
Increase.....	\$ 689 74	\$ 136,581 75
Net premiums earned.....	\$ 9,337 71	\$1,675,827 84
Net losses incurred.....	\$	\$ 209,734 29
Total underwriting expenses.....	5,460 75	492,597 04
Underwriting profit.....	\$ 3,876 96	\$ 973,496 51

*See note on page 1.

Other revenue:		
Interest, dividends and rents earned.....	1,168 75	33,052 19
Special inspection and miscellaneous income.....		2,259 69
Gain from sale of investments.....		1,978 40
Increase in market value of investments.....		11,105 49
	<u>\$ 5,045 71</u>	<u>\$1,021,892 28</u>
Other expenditure:		
Loss from sale of investments.....		9,239 54
Investment expenses.....		2,594 73
NET PROFIT FOR THE YEAR.....	<u>\$ 5,045 71</u>	<u>\$1,010,058 01</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year.....		\$ 982,067 44
Net profit brought down.....		1,010,058 01
		<u>\$1,992,125 45</u>
Dividends declared during year:		
To Canadian policyholders.....	\$ 3,523 30	
To other policyholders.....	735,228 66	
		<u>738,751 96</u>
SURPLUS OF ASSETS OVER LIABILITIES AT END OF YEAR.....		<u>\$1,253,373 49</u>

MUTUAL IMPLEMENT AND HARDWARE INSURANCE COMPANY*†

HEAD OFFICE, OWATONNA, MINN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—F. B. Dalglish, Toronto.

Chief or General Agent in Ontario.—F. B. Dalglish, 55 York St., Toronto.

Date of Incorporation.—1904. Date commenced business in Canada.—September, 1920

Assets in Canada.....	\$458,058	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	246,276	Premiums—Ontario (net).....	\$174,126
		Premiums—Canada (net).....	336,266
		Claims—Ontario (net).....	81,967
		Claims—Canada (net).....	119,308

NATIONAL RETAILERS MUTUAL INSURANCE COMPANY*

HEAD OFFICE, GLEN COVE, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Concourse Bldg., 100 Adelaide St. W., Toronto.

Date of Incorporation.—March 29, 1837. Date commenced business in Canada.—Oct. 14, 1937.

Assets in Canada.....	\$269,902	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	95,681	Premiums—Ontario (net).....	\$108,002
		Premiums—Canada (net).....	155,956
		Claims—Ontario (net).....	33,717
		Claims—Canada (net).....	56,088

NEW YORK LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. V. Raven, Montreal.

Chief or General Agent in Ontario.—Ralph M. Devins, 320 Bay St., Toronto.

Date of Incorporation.—1841. Date commenced business in Canada.—1868.

Assets in Canada.....	\$59,586,551	PREMIUMS AND DISBURSEMENTS	
Ontario business in force (gross)...	38,908,628	Premiums—Ontario (net).....	\$1,236,122
Canadian business in force (gross)...	125,699,147	Premiums—Canada (net).....	3,819,793
		Total disbursements to policy-	
		holders (net)—In Ontario.....	1,243,841
		In Canada.....	3,800,687

*See note on page 1

†Name changed from Minnesota Implement Mutual Fire Insurance Company.

NORTHWESTERN MUTUAL FIRE ASSOCIATION*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—D. R. Thomson, Randall Bldg., Vancouver.
Chief or General Agent in Ontario.—D. G. McPherson, Imperial Bldg., Hamilton.
Date of Incorporation.—1901. *Date commenced business in Canada.*—April 22, 1912.

Assets in Canada..... \$1,177,983
 Liabilities in Canada..... 577,414

PREMIUMS WRITTEN—CLAIMS INCURRED
 Premiums—Ontario (net)..... \$212,548
 Premiums—Canada (net)..... 727,245
 Claims—Ontario (net)..... 103,548
 Claims—Canada (net)..... 311,825

PENNSYLVANIA LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa.
Date of Incorporation.—Feb. 26, 1895. *Date commenced business in Canada.*—Oct. 20, 1931.

Assets in Canada..... \$159,293
 Liabilities in Canada..... 46,442

PREMIUMS WRITTEN—CLAIMS INCURRED
 Premiums—Ontario (net)..... \$31,022
 Premiums—Canada (net)..... 70,680
 Claims—Ontario (net)..... 23,472
 Claims—Canada (net)..... 47,153

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Henry P. Douglas, Montreal.
Chief or General Agent in Ontario.—Harold J. Smithers, 2881 Dundas St. W., Toronto.
Date of Incorporation.—1873. *Date commenced business in Canada.*—February 3, 1909.

Capital stock paid in cash.....\$ 2,000,000

PREMIUMS AND DISBURSEMENTS

Life:
 Assets in Canada.....136,152,401
 Ontario business in force (gross)...337,986,808
 Canadian business in force (gross)...626,744,880

Life:
 Premiums—Ontario (net).....\$12,121,357
 Premiums—Canada (net)..... 22,325,618
 Total disbursements to policy-
 holders (net)—In Ontario..... 6,011,831
 In Canada..... 11,482,328

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:
 Assets in Canada..... 65,424
 Liabilities in Canada..... 11,131

Other than Life:
 Premiums—Ontario (net)..... 22,723
 Premiums—Canada (net)..... 28,864
 Claims—Ontario (net)..... 14,903
 Claims—Canada (net)..... 22,780

THE ROYAL GUARDIANS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. E. Workman, Westmount; Vice-President, M. M. Johnston, Westmount; General Manager and Treasurer, W. F. Patterson, Westmount; Chairman of the Board, Chas. E. Ward, Montreal; Secretary, R. Pritchard.

Directors.—C. E. Ward, L. H. Ballantyne, K.C., B. C. Empey, Montreal; P. Wickham, H. W. Monsell, St. Lambert; E. E. Workman, W. F. Patterson, M. M. Johnston, Westmount; C. F. Charbonneau, Outremont.

Chief or General Agent in Ontario.—Jas. Brodie, 612 Sherbourne St., Toronto.
Date of Incorporation.—1910. *Date commenced business in Canada.*—July 1, 1910.

PREMIUMS AND DISBURSEMENTS

Life:
 Total assets..... \$ 943,843
 Ontario business in force (gross)... 2,538,177
 Total business in force (gross).... 4,336,463

Life:
 Premiums—Ontario (net)..... \$ 72,322
 Premiums—Total business (net).. 119,758
 Total disbursements to policy-
 holders (net)—In Ontario.... 24,665
 Total business.. 73,264

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:
 Total assets..... 14,215
 Total liabilities..... 11,920

Other than Life:
 Premiums—Ontario (net)..... 592
 Premiums—Total business (net).. 705
 Claims—Ontario (net)..... 383
 Claims—Total business (net).... 408

*See note on page 1.

THE STANDARD LIFE ASSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. H. C. Kennedy, Montreal.

Chief or General Agent in Ontario.—G. B. Coyne, 80 King St. W., Toronto.

Date of Organization.—1825. Date commenced business in Canada.—1833.

Assets in Canada.....\$18,794,956
Ontario business in force (gross)... 13,723,713
Canadian business in force (gross). 38,404,308

PREMIUMS AND DISBURSEMENTS
Premiums—Ontario (net)..... \$ 411,007
Premiums—Canada (net)..... 1,087,883
Total disbursements to policy-
holders (net)—In Ontario.... 258,154
In Canada..... 923,192

STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, BLOOMINGTON, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. E. Patterson, Toronto.

Chief or General Agent in Ontario.—R. E. Patterson, 465 Bay St., Toronto.

Date of Incorporation.—1922. Date commenced business in Canada.—June, 1938.

Assets in Canada..... \$157,007
Liabilities in Canada..... 23,483

PREMIUMS AND DISBURSEMENTS
Premiums—Ontario (net)..... \$66,004
Premiums—Canada (net)..... 66,004
Claims—Ontario (net)..... 24,731
Claims—Canada (net)..... 24,731

TORONTO MUTUAL LIFE INSURANCE COMPANY*

(Formerly Ancient Foresters' Mutual Life Insurance Company)

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. W. B. Ford, Hamilton; Vice-President, H. W. B. Boynton, Toronto; General Manager and Secretary, L. G. Nicholls, Toronto; Consulting Actuary, J. D. Buchanan; Chairman, Chas. G. Dynes, K.C., Hamilton.

Directors.—J. W. B. Ford, C. G. Dynes, K.C., T. A. Collins, W. R. Davis, Hamilton; A. W. Turner, Ph.D., H. W. B. Boynton, L. G. Nicholls, Dr. J. Harcourt, Toronto; E. L. Box, Seaforth.

Date of Incorporation.—1934. Date commenced business in Canada.—January 2, 1935.

Assets in Canada.....\$ 1,870,886
Ontario business in force (gross)... 10,647,660
Total business in force (gross)..... 11,417,119

PREMIUMS AND DISBURSEMENTS
Premiums—Ontario (net)..... \$329,090
Premiums—Total business (net).. 347,468
Total disbursements to policy-
holders (net)—In Ontario.... 108,947
Total business.. 142,092

UNITED MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. M. Kennedy, Toronto.

Chief or General Agent in Ontario.—R. M. Kennedy, 57 Bloor St. W., Toronto.

Date of Incorporation.—1908. Date commenced business in Canada.—April 3, 1925.

Assets in Canada..... \$293,979
Liabilities in Canada..... 111,483

PREMIUMS AND DISBURSEMENTS
Premiums—Ontario (net)..... \$ 76,147
Premiums—Canada (net)..... 156,755
Claims—Ontario (net)..... 83,978
Claims—Canada (net)..... 120,554

*See note on page 1.

(C)
CASH-MUTUAL INSURANCE CORPORATIONS

(C)

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, KITCHENER, ONT.

Incorporated in 1871 pursuant to the provisions of Chapter 52 of The Consolidated Statutes of Upper Canada, 1859. Its business was, by agreement dated September 15, 1936, and effective November 2, 1936, and approved by Order-in-Council dated December 21, 1936, transferred to The Economical Mutual Fire Insurance Company, incorporated in 1936 by an Act of the Parliament of Canada, 1 Edward VIII, Chapter 54.

Date commenced business.—October 28, 1871.

Officers.—President, Henry Knell; Vice-President, Hon. W. D. Euler; General Manager, F. W. Snyder; Ass't General Manager and Secretary-Treasurer, W. W. Foot.

Directors (as at date of filing statement).—Henry Knell, Hon. W. D. Euler, W. J. Motz, H. C. Krug, H. J. Sims, R. A. Lang, L. O. Breithaupt, F. W. Snyder, W. H. Somerville, Waterloo.

Total admitted assets.....	\$3,389,373	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	754,743	Premiums—Ontario (net).....	\$645,909
Surplus protection of policyholders.	2,634,630	Premiums—Total business (net)..	896,415
		Claims—Ontario (net).....	229,543
		Claims—Total business (net)....	361,622

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, GALT, ONT.

Officers.—President, A. R. Goldie; Vice-President, John R. Blake; Secretary-Treasurer, Edwin S. Hood; General Manager, J. N. MacKendrick; Ass't General Manager, Edwin S. Hood.

Directors.—A. R. Goldie, John R. Blake, J. N. MacKendrick, M. M. Todd, William Philip, W. W. Wilkinson, H. L. McCulloch, Galt; C. Gordon Cockshutt, Brantford; F. G. Rolph, Toronto.

Total admitted assets.....	\$3,042,765	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	617,504	Premiums—Ontario (net).....	\$435,003
Surplus protection of policyholders.	2,425,261	Premiums—Total business (net)..	687,166
		Claims—Ontario (net).....	166,057
		Claims—Total business (net)....	256,875

MILLERS NATIONAL INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto.

Date of Incorporation.—1865. Date commenced business in Canada.—October 6, 1915.

Assets in Canada.....	\$230,382	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	91,815	Premiums—Ontario (net).....	\$ 51,665
		Premiums—Canada (net).....	100,674
		Claims—Ontario (net).....	18,092
		Claims—Canada (net).....	68,692

THE PERTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STRATFORD, ONT.

Incorporated.—October 2, 1863. Date commenced business.—October, 1863.

Officers.—President, G. G. McPherson, K.C.; Vice-President, H. W. Strudley; Secretary, J. M. Macrae; General Manager, A. E. Dodds; Ass't General Manager, J. A. C. Kay.

Directors (as at date of filing statement).—G. G. McPherson, K.C., H. W. Strudley, J. A. Makins, Lieut.-Col. R. M. Trow, W. J. Anderson, H. H. Dempsey, A. E. Dodds, C. D. Dingman, John G. Lind.

Auditors.—Monteith & Monteith, Stratford.

*See note on page 1.

Statement for the Year Ended December 31, 1942

Balance Sheet—Assets

Book value of real estate—office premises.....	\$	41,000	00
Mortgage loans on real estate—first liens.....		29,650	00
Amortized book value of bonds, debentures and debenture stocks:			
Not in default.....	\$	1,839,461	71
In default.....		3,813	60
		1,843,275	31
Book value of stocks.....		44,266	75
Cash on hand and in banks.....		58,708	49
Interest accrued.....	\$	15,516	45
Rents accrued.....		100	00
		15,616	45
Agents' balances and premiums uncollected:			
Written on or after October 1, 1942.....	\$	29,313	79
Premiums due from reinsuring companies:			
Written on or after October 1, 1942.....		5,224	87
		34,538	66
Amount due from reinsurance on losses already paid.....		3,369	64
TOTAL ADMITTED ASSETS.....		\$2,070,425	30

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 23,720 19	\$ 23,720 19
Adjustment expenses of said claims.....	200 00	200 00
Total net reserve, \$204,093.81; carried out at 80% thereof.....	163,275 05	163,275 05
Expenses due and accrued.....		10,000 00
Taxes due and accrued.....		10,000 00
Return premiums and balances due agents.....		18 71
Investment reserves.....		150,000 00
Contingency reserves.....		30,000 00
TOTAL LIABILITIES.....		\$ 387,213 95
Excess of assets over liabilities (surplus for protection of policyholders).....		1,683,211 35
TOTAL LIABILITIES AND SURPLUS.....		\$2,070,425 30

Profit and Loss Account

	IN CANADA AND ALL BUSINESS
Net premiums written.....	\$ 210,162 00
Reserve of unearned premiums (80%):	
At beginning of year.....	\$ 167,984 18
At end of year.....	163,275 05
Decrease.....	4,709 13
Net premiums earned.....	\$ 214,871 13
Net claims incurred.....	\$ 98,712 82
Net adjustment expenses incurred.....	3,558 91
Commissions.....	50,342 45
Taxes.....	10,372 38
Salaries, fees and travelling expenses.....	40,463 96
All other expenses.....	11,382 30
Total claims and expenses.....	214,832 82
Underwriting profit.....	\$ 38 31
Other revenue:	
Interest earned—cash and accruals.....	\$ 66,259 34
Adjustment by amortization.....	783 77
Dividends earned.....	67,043 11
Profit on sale of securities and real estate.....	2,161 90
	5,237 13
	74,442 14
	\$ 74,480 45
Other expenditure:	
Loss on real estate operations.....	\$ 306 85
Reserve for contingencies.....	15,000 00
	15,306 85
NET PROFIT FOR THE YEAR.....	\$ 59,173 60

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year.....	\$1,622,216 59
Net profit for the year brought down.....	59,173 60
	<u>\$1,681,390 19</u>
Add decrease in unadmitted ledger assets.....	1,821 16
SURPLUS OF ASSETS OVER LIABILITIES AT END OF YEAR.....	<u>\$1,683,211 35</u>

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1941.....	\$54,271,095	\$ 9,274,963	\$63,546,058
Taken in 1942, new and renewed.....	27,933,990	7,275,871	35,209,861
Totals.....	<u>\$82,205,085</u>	<u>\$16,550,834</u>	<u>\$98,755,919</u>
Ceased in 1942, including renewed.....	27,970,924	7,723,008	35,693,932
Gross in force, December 31, 1942.....	\$54,234,161	\$ 8,827,826	\$63,061,987
Reinsurance in force, December 31, 1942.....	13,117,548	2,233,519	15,351,067
NET IN FORCE, DECEMBER 31, 1942.....	<u>\$41,116,613</u>	<u>\$6,594,307</u>	<u>\$47,710,920</u>

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1941		TAKEN IN 1942, NEW AND RENEWED		CEASED IN 1942, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1942		REINSURANCE		NET IN FORCE AT END OF 1942	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire.....	549,531	91	338,900	65	342,296	04	546,136	52	142,994	15	403,142	37

THE PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY*

HEAD OFFICE, PORTAGE LA PRAIRIE, MAN.

Officers.—President, M. G. Tidsbury, High Bluff; Vice-President, E. H. Muir, Portage la Prairie; Secretary and General Manager, A. H. Thorpe, Portage la Prairie; Treasurer, A. G. Hall, Portage la Prairie.

Directors.—M. G. Tidsbury, High Bluff; E. H. Muir, Jos. Trimble, James McKenzie, J. C. Miller, K.C., Portage la Prairie; Robt. McDermott, Edwin; E. D. Alder, Oak Lake; Hon. D. L. Campbell, Arthur Sullivan, K.C., Winnipeg.

Chief or General Agent in Ontario.—E. J. B. Dobie, c/o Bonin-Dobie-Jackson Ltd., Whalen Bldg., Port Arthur.

Incorporated, Dominion of Canada.—May, 1930. *Commenced business in Ontario.*—Feb., 1931.

Total admitted assets.....	\$993,281	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	387,066	Premiums—Ontario (net).....	\$ 21,456
Surplus protection of policyholders.....	606,215	Premiums—Total business (net).....	341,748
		Claims—Ontario (net).....	3,896
		Claims—Total business (net).....	131,790

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—February 9, 1863. *Date commenced business.*—May 7, 1863.

Officers.—President, W. G. Weichel; Vice-President, J. H. Simpson; Secretary, J. A. Fischer; General Manager, F. H. Moser; Treasurer, C. G. Duran.

Directors.—W. G. Weichel, J. H. Simpson, F. H. Moser, E. J. Bauer, Ford S. Kumpf, W. R. Bricker, Wm. Henderson, Sr., P. V. Wilson, F. L. Whitaker.

Auditors.—J. F. Scully, C.A., R. P. Uffelman, C.A.

*See note on page 1.

Statement for the Year Ended December 31, 1942

Balance Sheet—Assets

Book value of real estate—office premises.....	\$	35,000	100
Mortgage loans on real estate—first liens.....		186,656	42
Amortized book value of bonds, debentures and debenture stocks—not in default..		1,850,640	01
Book value of stocks.....		43,175	00
Cash on hand and in banks.....		50,945	01
Interest accrued.....	\$	20,352	13
Dividends due.....		93	75
Agents' balances and premiums uncollected:			20,445
Written on or after October 1, 1942.....	\$	42,878	91
Premiums due from reinsuring companies:			
Written on or after October 1, 1942.....		6,448	85
Amount due from reinsurance on losses already paid.....			49,327
			3,660
TOTAL ADMITTED ASSETS.....			\$2,239,850
			19

Balance Sheet—Liabilities

	IN CANADA	OUTSIDE CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 21,800 00	\$	\$ 21,800 00
Adjustment expenses of said claims.....	200 00		200 00
Total net reserve, \$352,054.65; carried out at 80 % thereof.....	281,629 78	13 91	281,643 69
Taxes due and accrued.....			10,155 36
Reinsurance premiums.....			121 56
Return premiums and balances due agents.....			120 63
Investment reserves.....			59,500 00
Pension Fund Reserve.....			35,330 57
TOTAL LIABILITIES.....			\$ 408,871 81
Excess of assets over liabilities (surplus for protection of policyholders).....			1,830,978 38
TOTAL LIABILITIES AND SURPLUS.....			\$2,239,850
			19

Profit and Loss Account

	IN CANADA	OUTSIDE CANADA	ALL BUSINESS
Net premiums written.....	\$ 328,533 86	\$ 23 12	\$ 328,556 98
Reserve of unearned premiums (80 %):			
At beginning of year.....	\$ 289,921 08	\$ 14 84	\$ 289,935 92
At end of year.....	281,629 78	13 91	281,643 69
Decrease.....	\$ 8,291 30	\$ 93	\$ 8,292 23
Net premiums earned.....	\$ 336,825 16	\$ 24 05	\$ 336,849 21
Net claims incurred.....	\$ 149,569 01	\$ 4 39	\$ 149,573 40
Net adjustment expenses incurred.....	5,738 56		5,738 56
Commissions.....	68,500 87	8 78	68,509 65
Taxes.....	12,069 35		12,069 35
Salaries, fees and travelling expenses.....	77,617 34		77,617 34
All other expenses.....			20,909 27
Total claims and expenses.....			\$ 334,417 57
Underwriting profit.....			\$ 2,431 64
Other revenue:			
Interest earned—cash and accruals.....	\$ 76,925 09		
Adjustment by amortization.....	40 49		
Dividends earned.....		\$ 76,884 60	
Net rents earned.....		1,965 00	
Profit on sale of securities and real estate.....		876 00	
Sundry receipts.....		12,550 82	
Transfer fees.....		4,980 11	
		3 00	
			97,259 53
Other expenditure:			
Building renovations.....	\$	723 92	
Pension fund reserve.....		9,358 86	
Pension.....		1,200 00	
War charities, etc.....		1,500 00	
			12,782 78
NET PROFIT FOR THE YEAR.....			\$ 86,908 39

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year.....	\$1,742,775	16
Net profit for the year brought down.....	86,908	39
	\$1,829,683	55
Add decrease in unadmitted ledger assets.....	1,294	83
SURPLUS OF ASSETS OVER LIABILITIES AT END OF YEAR.....	\$1,830,978	38

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1941.....	\$ 90,156,999	\$ 9,770,051	\$ 99,927,050
Taken in 1942, new and renewed.....	44,544,865	7,415,340	51,960,205
Totals.....	\$134,701,864	\$ 17,185,391	\$151,887,255
Ceased in 1942, including renewed.....	44,408,614	8,116,606	52,525,220
Gross in force, December 31, 1942.....	\$ 90,293,250	\$ 9,068,785	\$ 99,362,035
Reinsurance in force, December 31, 1942.....	17,203,623	931,843	18,135,466
NET IN FORCE, DECEMBER 31, 1942.....	\$ 73,089,627	\$ 8,136,942	\$ 81,226,569

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1941		TAKEN IN 1942, NEW AND RENEWED		CEASED IN 1942, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1942		REINSURANCE	NET IN FORCE AT END OF 1942		
	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	
Fire.....	882,596	89	471,109	96	489,383	46	864,323	39	175,004	15	689,319	24

THE WAWANESA MUTUAL INSURANCE COMPANY*

HEAD OFFICE, WAWANESA, MAN.

Officers.—President, A. T. Hawley, K.C., Winnipeg; Vice-Presidents, J. G. Fraser, Wawanesa, Hon. E. C. Drury, Barrie; Treasurer, F. B. MacArthur, Wawanesa; Managing Director and Secretary, C. M. Vanstone, Wawanesa; Ass't Manager, H. E. Hemmons, Wawanesa.

Directors.—A. J. Elliott, G. H. Stephens, A. D. Naismith, J. M. Ross, J. G. Fraser, C. M. Vanstone, Wawanesa; A. T. Hawley, K.C., Winnipeg; Hon. E. C. Drury, Barrie; G. Dinsdale, M.L.A., Brandon.

Chief or General Agent in Ontario.—C. M. Vanstone, York and Harbor Sts., Toronto.

Date of Incorporation.—Manitoba, 1896; Dominion of Canada, 1929. *Commenced business in Ontario.*—1931.

Total admitted assets.....	\$3,808,349
Total liabilities.....	1,793,711
Surplus protection of policyholders.....	2,014,638

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 845,062
Premiums—Total business (net).....	2,444,287
Claims—Ontario (net).....	380,629
Claims—Total business (net).....	890,810

*See note on page 1.

(D)
FRATERNAL SOCIETIES

(D)

AID ASSOCIATION FOR LUTHERANS*

HEAD OFFICE, APPLETON, WIS.

Manager or Chief Executive Officer in Canada.—Paul Schendel, Waterloo.

Chief or General Agent in Ontario.—Herbert Jacobi, 83 Patricia Ave., Kitchener.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$47,704,638	Premiums—Ontario (net).....	\$ 46,827
Ontario insurance in force (gross)...	1,649,803	Premiums—Canada (net).....	61,720
Canadian insurance in force (gross)...	2,207,243	Premiums—Total (net).....	7,271,749
Total insurance in force (gross)....	244,658,593	Benefits paid—Ontario (net).....	8,469
		Benefits paid—Canada (net).....	12,821
		Total benefits paid (net).....	788,677

ALLIANCE NATIONALE*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Director, Dr. H. Cypnot, Montreal; Vice-President, Hon. E. L. Patenaude, Montreal; General Secretary, Georges Monnet, Outremont; Chief Medical Officer, Yvon Laurier, M.D.; Legal Adviser, Francis Fauteux, K.C.; Actuary, Jonathan G. Sharp.

Directors.—Hon. E. L. Patenaude, Philias Pare, Eugene Poirier, F. Fauteux, K.C., Aimé Parent, Yvon Laurier, M.D., Montreal; Hon. C. F. Delage, Quebec; Hon. J. A. Brillant, Rimouski.
Chief or General Agent in Ontario.—T. H. Simpson, Hamilton.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$11,237,617	Premiums—Ontario (net).....	\$ 8,058
Ontario insurance in force (gross)...	278,129	Premiums—Canada (net).....	992,417
Canadian insurance in force (gross)...	45,315,182	Premiums—Total (net).....	1,119,558
Total insurance in force (gross)....	50,324,484	Benefits paid—Ontario (net).....	6,454
		Benefits paid—Canada (net).....	735,891
		Total benefits paid (net).....	792,911

LA SOCIÉTÉ DES ARTISANS CANADIENS-FRANCAIS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Rene Pare, B.A., L.L.L., Montreal; Secretary, Louis J. Marien; Treasurer, G. Constantin; Actuary, J. B. Mabon, F.I.A., F.A.S.

Directors.—Rene Pare, B.A., L.L.L., A. Kironac, Lieut.-Col. E. Hurtubise, Dr. J. D. Gauthier, J. S. Mathieu, J. E. Bélanger, L. Patoine, M.D., Eugène St. Jean, B.A., C. A. Vallerand, J. F. Surprenant, Montreal.

Chief or General Agent in Ontario.—Hon. Gustave Lacasse, M.D., Tecumseh.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$15,592,197	Premiums—Ontario (net).....	\$ 27,838
Ontario business in force (gross)...	1,232,334	Premiums—Canada (net).....	814,106
Canadian business in force (gross)...	36,407,950	Premiums—Total (net).....	1,201,481
Total business in force (gross)....	51,918,794	Benefits paid—Ontario (net).....	34,519
		Benefits paid—Canada (net).....	671,824
		Total benefits paid (net).....	1,004,209

THE ASSOCIATED CANADIAN TRAVELLERS*

HEAD OFFICE, CALGARY, ALTA.

Officers.—President, R. C. Darnbrough, Vancouver; Vice-President, W. H. G. Sinclair, Edmonton; Secretary-Treasurer, J. T. Berrington, Calgary.

Directors.—J. A. Bracken, C. Q. Bown, W. Cain, R. H. Hincks, T. Lumley, J. Reid, Calgary; H. T. Decatur, Winnipeg.

Chief or General Agent in Ontario.—N. Juul, Windsor.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$19,616	Premiums—Ontario (net).....	\$ 3,365
Ontario certificates in force (No.)...	136	Premiums—Canada (net).....	21,709
Canadian certificates in force (No.)...	836	Premiums—Total (net).....	21,709
Total certificates in force (No.)...	836	Benefits paid—Ontario (net).....	205
		Benefits paid—Canada (net).....	5,171
		Total benefits paid (net).....	5,171

*See note on page 1.

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS

HEAD OFFICE, HAMILTON, ONT.

Incorporated and commenced business.—March 1, 1887.

Officers.—Grand Councillor, P. M. Button; Grand Vice-Councillor, E. Gernaey; Grand Recorder Treasurer, C. H. Fitch.

Auditors.—Wright, Pounder & Co., Hamilton.

Actuary.—S. H. Pipe, Toronto.

Governing Executive.—P. M. Button, Scotland, Ont.; E. Gernaey, A. Chevalier, O.B.E., Montreal; J. L. Archer, Wm. Benson, Toronto.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of real estate, less encumbrances—office premises.....	\$ 32,000 00
Amounts secured by Society's certificates in force—liens, \$501.69; loans and advances under automatic non-forfeiture provisions, \$160,564.40.....	161,066 09
Book value of bonds, debentures and debenture stocks.....	2,716,755 07
Cash on hand and in banks.....	95,426 99
Deposit with Quebec Government.....	5,000 00
Unemployment insurance stamps.....	74
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$3,010,248 89
Deduct excess of total book value of ledger assets over total authorized value.....	184,516 76
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$2,825,732 13

Non-Ledger Assets

Total interest, dividends and rents due and accrued.....	\$ 37,281 63
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office.....	13,375 02
TOTAL NON-LEDGER ASSETS.....	\$ 50,656 65
TOTAL ADMITTED ASSETS.....	\$2,876,388 78

Liabilities

MORTUARY FUND:

Claims due and unpaid.....	\$ 38,426 00
Provision for unreported claims.....	2,000 00
Premiums, dues and assessments received in advance.....	9,910 27
	\$ 50,336 27

SICKNESS AND ACCIDENT AND FUNERAL FUNDS:

Claims due and unpaid.....	\$ 1,476 75
Provision for unreported claims.....	700 00
Premiums, dues and assessments received in advance.....	935 86
	3,112 61

JUVENILE FUND:

Premiums, dues and assessments received in advance.....	355 80
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GUARANTEE FUND:

Premiums, dues and assessments received in advance.....	4 66
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GENERAL EXPENSE FUND:

Commissions, \$3,094.74; miscellaneous, \$35.75.....	3,130 49
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TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED.....	\$ 56,939 83
Contingency reserve.....	85,000 00
Reserve for Grand Council meeting.....	4,000 00
Reserve for dividends.....	40,000 00
General reserve.....	6,500 00

TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES..... \$ 192,439 83

ACTUARIAL RESERVES AS AT DECEMBER 31, 1942:

Mortuary Fund.....	\$2,200,597 00
Sickness and Accident Fund.....	91,910 00
Juvenile Fund.....	25,607 00

TOTAL ACTUARIAL RESERVES..... \$2,318,114 00

Synopsis of Operations by Funds, 1942

	MORTUARY FUND		SICKNESS AND ACCIDENT FUND		JUVENILE FUND		GUARANTEE FUND		GENERAL EXPENSE FUND		TOTAL	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Total ledger assets at beginning of year.	2,748,045	83	198,897	52	32,050	73	1,000	00	8,866	33	2,988,860	41
Increase in ledger assets:												
Receipts—												
Premiums, dues and assessments.	200,908	40	22,959	83	8,997	01	111	75	1,885	71	234,862	70
Special levy.									23,024	21	23,024	21
Interest, dividends and rents.	120,227	69	9,064	26	1,413	92	5	00			130,710	87
National bldg. net revenue.	66	91									66	91
Premium on foreign exchange.	304	85	16	85	13	62					335	32
Sundry revenue.									317	24	317	24
Profit on sale or maturity of ledger assets.	300	00									300	00
Total receipts.	321,807	85	32,040	94	10,424	55	116	75	25,227	16	389,617	25
Transfers to.									66,708	75	66,708	75
Total increase in ledger assets.	321,807	85	32,040	94	10,424	55	116	75	91,935	91	456,326	00
Grand total.	3,069,853	68	230,938	46	42,475	28	1,116	75	100,802	24	3,445,186	41
Decrease in ledger assets:												
Disbursements—												
Claims.	180,345	25	18,619	65	20	00					198,984	90
Matured endowments.	1,000	00									1,000	00
Surrender values.	19,112	50			114	50					19,227	00
Dividends to members.	53,923	18	12,156	45	854	10					66,933	73
Other disbursements.	94	17	126	37	28	10					248	64
General expenses (see details below).									81,834	50	81,834	50
Total disbursements.	254,475	10	30,902	47	1,016	70			81,834	50	368,228	77
Transfers from.	51,307	85	9,531	64	5,752	51	116	75			66,708	75
Total decrease in ledger assets.	305,782	95	40,434	11	6,769	21	116	75	81,834	50	434,937	52
TOTAL LEDGER ASSETS AT END OF YEAR.	2,764,070	73	190,504	35	35,706	07	1,000	00	18,967	74	3,010,248	89
Deduct excess of total book value of ledger assets over total authorized value.	173,505	59	11,011	17							184,516	76
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.	2,590,565	14	179,493	18	35,706	07	1,000	00	18,967	74	2,825,732	13
Non-ledger assets.	45,183	68	4,187	26	1,244	27	41	44			50,656	65
TOTAL ADMITTED ASSETS.	2,635,748	82	183,680	44	36,950	34	1,041	44	18,967	74	2,876,388	78
Liabilities for claims and expenses, due and accrued.	50,336	27	3,112	61	355	80	4	66	3,130	49	56,939	83
Reserve for contingencies.	85,000	00									85,000	00
Special reserves.	34,000	00	15,000	00	1,500	00					50,500	00
Actuarial reserves.	2,200,597	00	91,910	00	25,607	00					2,318,114	00
TOTAL LIABILITIES AND ACTUARIAL RESERVES.	2,369,933	27	110,022	61	27,462	80	4	66	3,130	49	2,510,553	83
SURPLUS.	265,815	55	73,657	83	9,487	54	1,036	78	15,837	25	365,834	95

Analysis of General Expenses

Head Office expenses—salaries, \$21,824.66; directors' fees, \$2,347.85; auditors' fees, \$700.00; actuaries' fees and expenses, \$1,206.90; travelling expenses, \$1,166.05; rents (including \$1,200.00 for Society's occupancy of its own buildings), \$1,200.00; miscellaneous, \$1,227.56.	\$ 29,673 02
Agency and organization expenses—commissions, \$13,329.08; salaries, \$25,024.00; travelling expenses, \$1,115.70; miscellaneous, \$2,920.04.	42,388 82
All other expenses—advertising, \$77.43; books and periodicals, \$35.73; express, postage and excise, telegrams and telephone, \$1,290.98; legal fees, \$160.46; medical fees, \$1,558.00; official publications, \$2,231.42; office furniture, \$707.53; printing and stationery, \$2,107.60; taxes (other than real estate), licenses and fees, \$516.05; miscellaneous, \$1,087.46.	9,772 66
TOTAL.	\$ 81,834 50

Exhibit of Certificates

	MORTUARY				JUVENILE				FUNERAL	
	IN ONTARIO		TOTAL		IN ONTARIO		TOTAL		IN ONTARIO	TOTAL
	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	No.	No.
At end of 1941	6,335	\$ 5,087,674	8,197	\$ 6,470,877	885	\$ 288,300	1,101	\$ 375,900	427	574
New effected	485	404,500	662	537,100	387	129,900	481	161,600	98	155
Old revived	21	17,450	29	22,950	4	1,400	7	2,500	6	11
Old increased										
Transferred	68	55,462	89	70,696	10	4,000	13	5,300	5	7
Totals	6,909	5,565,086	8,977	7,101,630	1,286	423,600	1,602	545,300	536	747
Less ceased by:										
Death	211	167,902	244	191,176			1	20		
Maturity	1	500	2	1,000						
Surrender	58	45,182	78	60,682	9	2,500	9	2,500		
Lapse	221	177,325	328	243,875	237	70,700	317	93,900	150	202
Decrease		6,425		6,788		1,100		1,280		
Transfer	70	58,196	89	70,696	11	4,500	13	5,300	3	7
Total ceased	561	455,530	741	574,217	257	78,800	340	103,000	153	209
AT END OF 1942	6,348	5,109,556	8,236	6,527,413	1,029	344,800	1,262	442,300	383	538

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, \$4,148,097; Limited Life, \$1,350,220; Endowment, \$841,546; Term, \$187,550; other plans, \$442,300. Total, \$6,969,713.

Miscellaneous

Number and amount of mortuary and juvenile certificates in force at end of year providing for waiver of premium in case of disability: Mortuary certificates—number, 2,323; amount, \$1,821,450. Juvenile certificates—number, 52; amount, \$25,800.

Actuary's Valuation Balance Sheet, December 31, 1942

ADULT MORTUARY FUND

Assets

Book value of bonds not in default	\$2,066,417	47
Authorized value of bonds in default	257,777	59
Book value of real estate	32,000	00
Policy loans	160,515	44
Cash	68,853	64
Quebec deposit	5,000	00
Non-ledger assets (excluding interest due)	40,081	03
TOTAL	\$2,630,645	17

Liabilities

Reserves	\$2,200,597	00
General contingent reserve	85,000	00
Reserve for Grand Council meeting	4,000	00
Reserve for dividends	30,000	00
Accrued liabilities	50,336	27
Surplus	260,711	90
TOTAL	\$2,630,645	17

Basis of the above valuation was:

- For certificates issued prior to October 1, 1937—American Men Ultimate Table and interest at 4%. The net premiums valued were the premiums received, less \$3 per \$1,000 per annum.
- For certificates issued on and after October 1, 1937—American Men Ultimate Table with interest at 3½%. A modified preliminary term method was used by which the allowance under any certificate, for first-year expenses, was limited in the valuation to the amount of the 20 Payment Life premium for the amount of insurance and for the age of entry under the certificate value.

Average rate of interest earned on ledger assets was 4.73%.
The mortality experienced on the gross amount at risk was 73.2% of the expected up to age 59 and 75.2% from age 60 up. The total mortality on the gross amount at risk was 74.9%.

Amount of insurance valued was \$6,527,413.

Ratio of assets to liabilities was 111.0%.

JUVENILE MORTUARY FUND

Assets

Value of bonds not in default.....	\$ 33,452 14
Cash.....	1,703 28
Non-ledger assets.....	1,180 81
Policy loans.....	550 65
TOTAL.....	\$ 36,886 88

Liabilities

Reserves.....	\$ 25,607 00
Other liabilities.....	355 80
General reserve.....	1,500 00
Surplus.....	9,424 08
TOTAL.....	\$ 36,886 88

Basis of above valuation was Bowerman's extension of the A M(5) Table with interest at 3 ½%.

Insurance valued (maximum) was \$442,300.

Ratio of assets to liabilities was 134.3%.

SICK BENEFIT FUND

Assets

Value of bonds not in default.....	\$160,306 98
Authorized value of bonds in default.....	14,284 13
Cash.....	4,902 07
Non-ledger assets.....	4,001 51
TOTAL.....	\$183,494 69

Liabilities

Reserves.....	\$ 91,910 00
Accrued liabilities.....	3,112 61
General reserve.....	5,000 00
Dividend reserve.....	10,000 00
Surplus.....	73,472 08
TOTAL.....	\$183,494 69

Basis of valuation: The certificates issued under the sickness plan in force prior to 1937 were valued upon the basis of the M.U.O.O.F. Table and 3 ½% interest, Occupation Group A.H.J., Area 1, Rural and Urban combined, using the first three months' sickness only. The net premiums valued were 85% of the gross premiums. The new plans issued from 1937 on were valued on the basis of the same table, using the first twelve months' sickness. A modified preliminary term method was used by valuing the net premiums at age of entry, plus six months, according to the table used in the valuation. Basis of funeral benefits—AM(5) Table with 3 ½% interest.

Ratio of assets to liabilities was 166.8%.

All the above valuations were compiled by S. H. Pipe, F.A.S., F.A.I.A., A.I.A., Toronto.

CANADIAN ORDER OF FORESTERS

HEAD OFFICE, BRANTFORD, ONT.

Incorporated.—December 1, 1879.

Officers.—High Chief Ranger, W. M. Couper, K.C.; High Vice-Chief Ranger, W. J. Bourke; High Secretary, Alf. P. vanSomeren; High Treasurer, L. L. B. Hamlin, C.A.

Auditors.—W. J. Beney and F. A. R. MacFadden, C.A.

Actuary.—M. A. Mackenzie, M.A., F.I.A.

Members of Governing Executive.—F. Payette, Montreal; S. C. Berridge, Brandon; D. M. Craig, Windsor; A. M. Jones, Smith's Falls; L. E. Jordan, Toronto.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of real estate, less encumbrances—office premises.....	\$ 21,258 62
Amounts secured by Society's certificates in force—liens.....	209,747 71
Book value of bonds, debentures and debenture stocks.....	20,202,235 22
Cash on hand and in banks.....	45,222 70
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$20,478,464 25
Deduct excess of total book value of ledger assets over total authorized value.....	414,555 56
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$20,063,908 69

Non-Ledger Assets

Total interest, dividends and rents due and accrued.....	\$ 233,126 31
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office.....	42,376 32
Unexpired insurance premium.....	4,555 34
Supplies on hand.....	1,952 31
Postage on hand.....	134 87
TOTAL NON-LEDGER ASSETS.....	\$ 282,145 15
TOTAL ASSETS.....	\$20,346,053 84

Deduct Assets Not Admitted

Supplies, stationery, unexpired insurance, etc.....	6,642 52
TOTAL ADMITTED ASSETS.....	\$20,339,411 32

Liabilities

MORTUARY FUND:	
Claims due and unpaid.....	\$208,654 53
Present value of claims payable by instalments.....	3,084 00
	\$ 211,738 53
SICKNESS FUND NO. 1:	
Claims due and unpaid.....	2,476 58
SICKNESS FUND NO. 2:	
Claims due and unpaid.....	617 50
GENERAL EXPENSE FUND:	
Salaries, rents and office expenses due and accrued.....	\$ 1,158 11
Auditors' fees.....	125 00
	1,283 11
TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED.....	\$ 216,115 72
Reserve for depreciation of ledger assets.....	1,500,000 00
Contingency reserve.....	950,000 00
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES.....	\$ 2,666,115 72

ACTUARIAL RESERVES AS AT DECEMBER 31, 1942:

Mortuary Fund.....	\$14,334,600 00
Provision for reversionary bonuses.....	750,000 00
Sickness Fund No. 1.....	913,284 00
Sickness Fund No. 2.....	30,197 38
Juvenile Fund.....	893 68
TOTAL ACTUARIAL RESERVES.....	\$16,028,975 06

Synopsis of Operations by Funds, 1942

	MORTUARY FUND		SICKNESS FUND No. 1		SICKNESS FUND No. 2		JUVENILE FUND		GENERAL EXPENSE FUND		TOTAL	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Total ledger assets at beginning of year.....	19,093,461	57	880,542	42	25,585	87			47,550	12	20,047,139	98
Increase in ledger assets:												
Receipts—												
Premiums, dues and assessments.....	592,444	37	42,377	91	10,113	71	774	61	45,087	80	690,798	40
Interest, dividends and rents.....	901,641	13	40,990	12	797	11	73		167	43	943,596	52
Other receipts.....	13,634	93	1,784	72	18	26			4,418	19	19,856	10
Profit on sale or maturity of ledger assets.....	135,382	09									135,382	09
Gross increase by adjustment of ledger assets.....	2,277	63									2,277	63
Total receipts.....	1,645,380	15	85,152	75	10,929	08	775	34	49,673	42	1,791,910	74
Transfers to.....									120,000	00	120,000	00
Total increase in ledger assets.....	1,645,380	15	85,152	75	10,929	08	775	34	169,673	42	1,911,910	74
Grand total.....	20,738,841	72	965,695	17	36,514	95	775	34	217,223	54	21,959,050	72
Decrease in ledger assets:												
Disbursements—												
Claims.....	878,237	03	42,463	38	6,311	80					927,012	21
Matured endowments.....	10,153	93									10,153	93
Surrender values.....	40,548	95									40,548	95
Reversionary Bonuses.....	12,043	00									12,043	00
Premium relief adjustments.....	3,792	60	374	25					53	25	4,220	10
General expenses (see details below).....									179,730	12	179,730	12
Gross decrease by adjustment of ledger assets.....	185,759	29							1,118	87	186,878	16
Total disbursements.....	1,130,534	80	42,837	63	6,311	80			180,902	24	1,360,586	47
Transfers from.....	120,000	00									120,000	00
Total decrease in ledger assets.....	1,250,534	80	42,837	63	6,311	80			180,902	24	1,480,586	47
TOTAL LEDGER ASSETS AT END OF YEAR.....	19,488,306	92	922,857	54	30,203	15	775	34	36,321	30	20,478,464	25
Deduct excess of total book value of ledger assets over total authorized value.....	387,834	69	26,121	78	599	09					414,555	56

Synopsis of Operations by Funds, 1942 (Cont'd)

	MORTUARY FUND		SICKNESS FUND No. 1		SICKNESS FUND No. 2		JUVENILE FUND		GENERAL EXPENSE FUND		TOTAL	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	19,100,472	23	896,735	76	29,604	06	775	34	36,321	30	20,063,908	69
Non-ledger assets	252,761	20	19,024	82	1,210	82	118	34	9,029	97	282,145	15
TOTAL ASSETS	19,353,233	43	915,760	58	30,814	88	893	68	45,351	27	20,346,053	84
Deduct assets not admitted									6,642	52	6,642	52
TOTAL ADMITTED ASSETS	19,353,233	43	915,760	58	30,814	88	893	68	38,708	75	20,339,411	32
Liabilities for claims and expenses, due and accrued	211,738	53	2,476	58	617	50			1,283	11	216,115	72
Reserve for depreciation of ledger assets	1,500,000	00									1,500,000	00
Contingency reserve	950,000	00									950,000	00
Actuarial reserves	15,084,600	00	913,284	00	30,197	38	893	68			16,028,975	06
TOTAL LIABILITIES AND ACTUARIAL RESERVES	17,746,338	53	915,760	58	30,814	88	893	68	1,283	11	18,695,090	78
SURPLUS	1,606,894	90							37,425	64	1,644,320	54

Analysis of General Expenses

Head Office expenses—salaries, \$36,733.44; executive fees and expenses, \$2,716.23; war donations, \$600.00; actuaries' fees and expenses, \$2,400.00; travelling expenses, \$1,680.74; maintenance of Head Office premises, \$3,040.49; bonding fees, \$3,803.76; insurance, \$1,865.71; supplies and expenses, \$3,110.80...	\$ 55,951 17
Agency and organization expenses—salaries, \$54,350.14; travelling expenses, \$28,693.32	83,043 46
All other expenses—advertising, \$2,433.38; exchange, \$1,495.29; express, telegrams and telephone, \$389.58; legal fees, \$1,637.00; medical fees, \$5,671.00; official publications, \$7,092.91; unemployment insurance, \$673.75; printing and stationery, \$6,847.39; postage and excise, \$2,779.92; convention and meetings, \$12,276.07; taxes (other than real estate), licenses and fees, \$662.01; miscellaneous, \$777.19	40,735 49
TOTAL	\$179,730 12

Exhibit of Certificates

	MORTUARY				JUVENILE		SICKNESS	
	IN ONTARIO		TOTAL		IN ONTARIO	TOTAL	IN ONTARIO	TOTAL
	No.	AMOUNT	No.	AMOUNT	No.	No.	No.	No.
At end of 1941	16,930	\$ 14,892,276 70	36,600	\$ 32,523,486 23			6,087	15,295
New effected	715	632,000 00	1,957	1,697,500 00	144	504	113	601
Old revived	32	32,360 00	91	86,450 00			7	30
Old increased		216,773 00						
Transferred	2	1,500 00					1	
Totals	17,679	15,774,909 70	38,648	34,307,436 23	144	504	6,208	15,926
Less ceased by:								
Death	582	468,225 86	1,103	904,668 42			98	254
Maturity	4	3,484 58	9	7,564 58				
Surrender		24,504 55		40,548 95				
Lapse	438	394,600 00	1,062	963,425 00	12	26	256	804
Decrease		59,254 91		103,937 64				
Transfer	6	6,000 00						
Total ceased	1,030	956,069 90	2,174	2,020,144 59	12	26	354	1,058
AT END OF 1942	16,649	14,818,839 80	36,474	32,287,291 64	132	478	5,854	14,868

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, \$24,515,663.85; Limited Life, \$1,876,130.58; Endowment, \$5,768,237.21; other plans, \$127,260.00. Total, \$32,287,291.64.

Miscellaneous

Number and amount of mortuary and juvenile certificates in force at end of year providing for double accidental death benefits: Mortuary certificates—number, 1,559; amount, \$1,432,750.

Actuary's Valuation Balance Sheet, December 31, 1942

MORTUARY FUND

Liabilities

Whole life certificates.....	\$10,285,700 00
Whole life certificates, paid-up.....	2,513,700 00
Twenty pay life certificates.....	369,900 00
Pay to age 65 life certificates.....	84,100 00
Endowment certificates maturing at age 65.....	873,800 00
Family protection certificates.....	15,700 00
Twenty-year endowment certificates.....	188,200 00
Provision for double indemnity.....	3,500 00
Death claims under adjustment.....	211,700 00
Investment reserve.....	1,500,000 00
Provision for reversionary bonuses, 1943.....	750,000 00
Contingency reserve.....	950,000 00
Surplus.....	1,615,800 00
TOTAL.....	\$19,362,100 00

Assets

Book value of bonds not in default.....	\$18,059,000 00
Authorized value of bonds in default.....	811,000 00
Accrued interest.....	216,100 00
Liens on certificates with interest.....	242,900 00
Cash on hand.....	33,100 00
TOTAL.....	\$19,362,100 00

Basis of the above valuation was the American Men Ultimate Table, AM(5), at 3% interest. The mortality experienced during the year 1942 was 81.3% of the expected mortality by the above table.

The average rate of interest earned was 4.84% during 1942.

Ratio of assets to liabilities was 109.1%.

The amount of insurance valued was \$32,287,292.

SICKNESS FUND NO. 1

Liabilities

Reserve†.....	\$918,200 00
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Assets

Total assets.....	\$918,200 00
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SICKNESS FUND NO. 2

Liabilities

Reserve†.....	\$ 29,600 00
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Assets

Total assets.....	\$ 29,600 00
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†Liability may terminate at any time by notice from Head Office. Reserve therefore has been set at the amount of total assets.

The above valuations were compiled by M. A. Mackenzie, M.A., Fellow of the British Institute of Actuaries.

THE CANADIAN WOODMEN OF THE WORLD*

HEAD OFFICE, LONDON, ONT.

Officers.—Head Consul Commander, Clair Jarvis, London; Head Adviser, Lieut. Harry Durrant, Toronto; Head Clerk, J. Manning, London; Head Banker, J. H. Saunders, London; Head Managers, H. H. McHattie, J. S. Clouston, Dr. E. P. Smith; Head Physician, J. L. Huffman, M. D., London; Head Escort, G. D. McClenaghan; Head Watchman, W. S. J. Saunders; Head Sentry, Henry Hass.

Chief or General Agent in Ontario.—Clair Jarvis, London.

Assets.....	\$2,136,403	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	2,559,661	Premiums—Ontario (net).....	\$ 56,635
Canadian insurance in force (gross).....	3,032,220	Premiums—Canada (net).....	84,820
Total insurance in force (gross).....	3,032,220	Premiums—Total (net).....	84,820
		Benefits paid—Ontario (net).....	117,628
		Benefits paid—Canada (net).....	152,884
		Total benefits paid (net).....	152,884

*See note on page 1.

CATHOLIC ORDER OF FORESTERS*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—M. J. Barry, Toronto.*Chief or General Agent in Ontario.*—M. J. Barry, 19 Goodwood Ave., Toronto.

Assets.....	\$42,064,243
Ontario insurance in force (gross)..	3,369,932
Canadian insurance in force (gross)..	10,541,632
Total insurance in force (gross)....	122,979,678

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 62,580
Premiums—Canada (net).....	207,300
Premiums—Total (net).....	2,687,840
Benefits paid—Ontario (net).....	85,909
Benefits paid—Canada (net).....	306,621
Total benefits paid (net).....	1,893,709

THE GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—Grand President, J. P. Landry, Truro, N.S.; Grand Secretary, P. H. Therien; Grand Treasurer, W. F. Wall; Vice-President, Louis Jacobs; Actuary, N. E. Sheppard; Grand Solicitor, J. F. Boland, K.C.

Directors.—Rev. M. J. Smith, P.P., Kinkora, P.E.I.; T. McGuire, W. F. Wall, P. H. Therien, Montreal; J. P. Landry, Truro, N.S.; L. Jacobs, Regina; H. C. Nolan, Ottawa.

Chief or General Agent in Ontario.—Jno. F. Boland, K.C., 401 Reford Bldg., Toronto.

Assets.....	\$1,432,760
Ontario insurance in force (gross)..	792,979
Canadian insurance in force (gross)..	2,371,028
Total insurance in force (gross)....	2,371,028

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 19,151
Premiums—Canada (net).....	55,492
Premiums—Total (net).....	55,492
Benefits paid—Ontario (net).....	53,097
Benefits paid—Canada (net).....	117,630
Total benefits paid (net).....	117,630

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

HEAD OFFICE, OTTAWA, ONT.

Organized.—1872. *Incorporated.*—July 11, 1893.

Officers.—President, A. H. Brown; Vice-President, F. M. Peters; Secretary, G. C. Gardner; Treasurer, A. W. Grant.

Auditors.—W. H. Casselman and D. A. Smith.

Actuary.—A. D. Watson.

Governing Executive.—A Board of Management consisting of elected representatives from each of the Departments of the Government.

Statement for the Year Ended December 31, 1942**Assets****Ledger Assets**

Amounts secured by Society's certificates in force—liens.....	\$ 2,094 63
Book value of bonds, debentures and debenture stocks.....	297,679 07
Cash on hand and in banks.....	5,784 09

TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$305,557 79
Deduct excess of total book value of ledger assets over total authorized value.....	5,042 29

TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$300,515 50
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Non-Ledger Assets

Total interest due and accrued.....	\$ 4,012 42
Total premiums, due and assessments, due or deferred, or collected but not received by Head Office.....	32 70

TOTAL NON-LEDGER ASSETS.....	\$ 4,045 12
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TOTAL ASSETS.....	\$304,560 62
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Deduct assets not admitted—interest due on bonds in default.....	859 04
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TOTAL ADMITTED ASSETS.....	\$303,701 58
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Liabilities

Mortuary Fund—premiums, dues and assessments received in advance.....	\$ 163 45
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Contingency reserve.....	500 00
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Actuarial reserves as at December 31, 1942—Mortuary Fund (including reserve for waivers and 1943 bonuses, \$6,506.00).....	228,875 00
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TOTAL LIABILITIES AND ACTUARIAL RESERVES.....	\$229,538 45
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SURPLUS.....	\$ 74,163 13
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*See note on page 1.

Synopsis of Operations, 1942

		MORTUARY FUND
Total ledger assets at beginning of year.....		\$279,174 39
Increase in ledger assets (receipts):		
Premiums, dues and assessments.....	\$ 23,352 39	
Interest, dividends and rents.....	13,293 42	
Premium on exchange.....	165 71	
Total increase in ledger assets.....		36,811 52
Grand total.....		\$315,985 91
Decrease in ledger assets (disbursements):		
Claims.....	\$ 7,421 90	
Bonuses.....	1,175 00	
Surrender values.....	637 85	
General expenses (see details below).....	1,193 37	
Total decrease in ledger assets.....		10,428 12
TOTAL LEDGER ASSETS AT END OF YEAR.....		\$305,557 79

Analysis of General Expenses

Head Office salaries, \$550.00; auditors' fees, \$125.00; printing and stationery, \$134.84; postage and excise, \$37.81; taxes (other than real estate), licenses and fees, \$55.00; miscellaneous, \$290.72.....	\$ 1,193 37
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Exhibit of Mortuary Certificates

	TOTAL BUSINESS (ALL IN ONTARIO)	
	No.	AMOUNT
		\$
At end of 1941.....	2,444	1,111,711
New effected.....	143	63,250
Old revived.....	3	1,500
Old increased.....	....	2,250
Totals.....	2,590	1,183,711
Less ceased by:		
Death.....	22	9,250
Surrender.....	10	5,000
Lapse.....	7	3,250
Decrease.....	....	1,250
Total ceased.....	39	18,750
At END OF 1942.....	2,551	1,164,961

Actuary's Valuation Summary, December 31, 1942

ATTAINED AGES	AMOUNT OF BENEFITS	VALUE OF BENEFITS	MONTHLY RATES VALUED	VALUE OF MONTHLY RATES	NET LIABILITY	AMOUNT OF BONUS ADDITIONS	NET LIABILITY FOR BONUS
Under 25	\$ 31,750	\$ 7,338	\$ 28.42	\$ 6,686	\$ 652	\$ 195 00	\$ 45
25-29	61,250	15,801	61 42	13,936	1,865	765 00	198
30-34	171,500	49,775	189 17	41,060	8,715	5,092 50	1,485
30-39	146,250	47,903	183 54	37,794	10,109	5,380 00	1,767
40-44	173,500	65,493	253 31	48,269	17,224	10,300 00	3,910
45-49	204,000	86,721	322 76	56,705	30,016	18,117 50	7,722
50-54	192,500	92,783	339 82	53,832	38,951	21,290 00	10,301
55-59	91,450	49,842	164 49	22,920	26,922	13,752 00	7,520
60-64	50,550	31,270	95 77	11,327	19,943	9,600 50	5,949
65-69	28,311	19,234	57 58	5,630	13,604	6,125 65	4,162
70-74	8,350	6,185	17 77	1,408	4,777	2,056 00	1,526
75-79	3,800	3,042	9 28	564	2,478	980 50	785
80-84	1,350	1,168	4 18	173	995	351 00	304
85-89	200	184	77	19	165	52 00	48
90	200	191	65	10	181	52 00	50
TOTALS	1,164,961	476,930	1,728 93	300,333	176,597	94,109 65	45,772

The above valuation was made on the following bases, namely, the National Fraternal Congress Table of Mortality and 4 per cent interest. The monthly rates valued were less than the rates payable by 20c. per \$1,000. The valuation was made by A. D. Watson.

COMMERCIAL TRAVELLERS ASSOCIATION OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. J. Galway, Toronto; 1st Vice-President, H. J. H. Deedman, Toronto; 2nd Vice-President, T. J. Simpson, Toronto; Past President, John Curtis, Toronto; Treasurer, Chas. E. Fice, Toronto; Acting Secretary, Margaret A. Stewart, Toronto; Actuary, Prof. N. E. Sheppard, Toronto.

Directors.—C. A. Lawrence, John Curtis, D. Houston, C. G. Miles, Chas. E. Fice, D. M. Campbell, F. M. Cockburn, H. J. H. Deedman, J. J. Galway, F. T. Northwood, T. W. Melville, E. A. Hughes, T. J. Simpson, J. Sid. Winters, R. R. Strain, J. Harry Dodgson, S. G. Douglas, R. S. Duncan, J. W. Rickaby, H. Kershaw, H. G. Wright, A. Schaus, H. N. Robertson, F. G. Watson, C. M. Williamson, A. C. Merrett, E. B. McMaster, H. H. W. Nesbitt, A. S. Couper, D. A. McCrimmon, T. P. Allan, Lachlan M. Ross, H. E. Miller, C. B. Stauffer, Jas. W. Davis, Harry Westlake, H. A. Pettit.

Assets.....	\$4,296,876
Ontario certificates in force.....	89,770
Canadian certificates in force.....	106,820
Total certificates in force.....	198,530

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 92,212
Premiums—Canada (net).....	109,262
Premiums—Total (net).....	110,972
Benefits paid—Ontario (net).....	106,583
Benefits paid—Canada (net).....	130,850
Total benefits paid (net).....	139,450

THE COMMERCIAL TRAVELERS MUTUAL ACCIDENT ASSOCIATION OF AMERICA*

HEAD OFFICE, UTICA, N.Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—Geo. A. Welch, 213 Laurier Ave. W., Ottawa.

Assets.....	\$5,574,204
Ontario certificates in force (No.)..	1,556
Canadian certificates in force (No.)..	2,894
Total certificates in force (No.)....	213,024

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 30,317
Premiums—Canada (net).....	59,904
Premiums—Total (net).....	3,794,892
Benefits paid—Ontario (net).....	17,220
Benefits paid—Canada (net).....	31,944
Total benefits paid (net).....	2,173,879

CROATIAN FRATERNAL UNION OF AMERICA*

HEAD OFFICE, PITTSBURGH, PA.

Manager or Chief Executive Officer in Canada.—R. Douglas Hill, Toronto.*Chief or General Agent in Ontario.*—R. Douglas Hill, Confederation Life Bldg., Toronto.

Assets.....	\$12,520,657
Ontario insurance in force (gross)...	2,171,407
Canadian insurance in force (gross)...	3,443,792
Total insurance in force (gross)....	60,928,231

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 72,936
Premiums—Canada (net).....	121,395
Premiums—Total (net).....	1,788,223
Benefits paid—Ontario (net).....	39,633
Benefits paid—Canada (net).....	71,444
Total benefits paid (net).....	1,265,487

THE FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA*

HEAD OFFICE, CLEVELAND, OHIO

Manager or Chief Executive Officer in Canada.—R. Douglas Hill, Toronto.*Chief or General Agent in Ontario.*—R. Douglas Hill, Confederation Life Bldg., Toronto.

Assets.....	\$12,987,329
Ontario insurance in force (gross)...	591,470
Canadian insurance in force (gross)...	1,077,325
Total insurance in force (gross)....	62,753,962

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 7,845
Premiums—Canada (net).....	15,705
Premiums—Total (net).....	1,059,003
Benefits paid—Ontario (net).....	2,855
Benefits paid—Canada (net).....	8,537
Total benefits paid (net).....	826,627

*See note on page 1.

HAMILTON FIREMEN'S BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—1910.*Officers.*—Chairman, George Newcombe; Secretary, Bernard Mathews; Treasurer, William Murdoch; Ass't Treasurer, Bertram McSweeney.*Auditor.*—C. H. Watson.*Actuary.*—H. H. Wolfenden.*Members of Governing Executive.*—William Kirkaldy, Bertram McSweeney, Bernard Mathews, William Murdoch, Herbert F. Walker, George Newcombe, Reginald Swanborough, Hamilton.

Statement for the Year Ended December 31, 1942

Assets

Book value of bonds, debentures and debenture stocks.....	\$847,927.27
Cash on hand and in banks.....	6,208.75
Notes receivable.....	281.24
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$854,417.26
Deduct excess of total book value of ledger assets over total authorized value.....	19,758.00
TOTAL ADMITTED ASSETS AT AUTHORIZED VALUE.....	\$834,659.26

Liabilities†

Synopsis of Operations, 1942

		PENSION FUND
Total ledger assets at beginning of year.....		\$823,031.72
Increase in ledger assets (receipts):		
Premiums, dues and assessments.....	\$ 23,833.72	
Interest.....	35,207.30	
Donations.....	310.00	
Fines.....	5.42	
Exchange.....	178.35	
Total increase in ledger assets.....		59,534.79
Grand total.....		\$882,566.51
Decrease in ledger assets (disbursements):		
Pensions.....	\$ 19,195.70	
Loss on sale of bonds.....	5,520.95	
Retiring allowances.....	2,767.03	
General expenses (see details below).....	665.57	
Total decrease in ledger assets.....		28,149.25
TOTAL LEDGER ASSETS AT END OF YEAR.....	\$854,417.26	
Deduct excess of total book value of ledger assets over total authorized value.....	19,758.00	
TOTAL ADMITTED ASSETS.....	\$834,659.26	

Analysis of General Expenses

Salaries, \$350.00; auditors' fees, \$25.00; miscellaneous, \$290.57.....	\$ 665.57
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Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			\$ c.
At end of 1941.....	174	17	17,357.68
New pensioners by retirement.....	...	4	5,075.00
Totals.....	174	21	22,432.68
Less ceased by:			
Death.....	...	1	1,047.84
Retirement.....	4	..	.....
Disability.....	4	..	.....
Total ceased.....	8	1	1,047.84
At END OF 1942.....	166	20	21,384.84

†For detail of last actuarial valuation as of December 31, 1939, see page 145 of 1940 Report (business of 1939). See also *Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, re societies with membership limited to government or municipal employees.*

HAMILTON POLICE BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—July 1, 1893.

Officers.—Chairman, D. Sharpe; Secretary, E. C. Howell; Treasurer, T. Brown.

Auditor.—W. Vernon Smith.

Actuary.—S. H. Pipe & Co., Toronto.

Members of Governing Executive.—J. Garvie, T. Brown, D. Sharpe, L. Lawrence, S. Black, J. Crocker, A. Ellis, E. Howell, Hamilton.

Statement for the Year Ended December 31, 1942

Assets

<i>Ledger Assets</i>	
First lien mortgage loans on real estate.....	\$179,944 10
Book value of bonds, debentures and debenture stocks.....	625,139 47
Cash on hand and in banks.....	10,829 19
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$815,912 76
Deduct excess of total book value of ledger assets over total authorized value.....	13,251 00
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$802,661 76
<i>Non-Ledger Assets</i>	
Notes receivable.....	478 88
TOTAL ASSETS.....	\$803,140 64
Deduct assets not admitted—unauthorized mortgage loans.....	42,871 00
TOTAL ADMITTED ASSETS.....	\$760,269 64

Liabilities†

Synopsis of Operations, 1942		PENSION FUND
Total ledger assets at beginning of year.....		\$769,694 81
Increase in ledger assets (receipts):		
Premiums, dues and assessments.....	\$ 23,554 65	
Special assessments.....	402 00	
Interest, dividends and rents.....	34,992 18	
Miscellaneous.....	1,272 82	
Total increase in ledger assets.....		60,221 65
Grand total.....		\$829,916 46
Decrease in ledger assets (disbursements):		
Claims.....	\$ 7,299 55	
General expenses (see details below).....	919 46	
Surrender values.....	5,784 69	
Total decrease in ledger assets.....		14,003 70
TOTAL LEDGER ASSETS AT END OF YEAR.....		\$815,912 76

Analysis of General Expenses

Salaries, \$425.00; auditors' fees, \$125.00; valuating fees, \$30.00; legal fees, \$77.90; printing and stationery, \$61.44; taxes (other than real estate), licenses and fees, \$105.00; miscellaneous, \$95.12.....	\$ 95 12
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Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)*	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
At end of 1941.....	166	8	\$ c. 6,620 28
New members.....	19	..	..
New pensioners: By retirement.....	..	1	1,056 00
Old increased.....	..	..	530 16
Totals.....	185	9	8,206 44
Less ceased by:			
Death.....	..	1	646 80
Withdrawal.....	13	..	..
Retirement.....	1	..	..
Total ceased.....	14	1	646 80
AT END OF 1942.....	171	8	7,559 64

†For detail of last actuarial valuation as of December 31, 1939, see page 148 of 1940 Report (business of 1939). See also *Insurance Act*, R.S.O. 1937, c. 256, secs. 243 (4) and 257 re societies with membership limited to government or municipal employees.

THE INDEPENDENT ORDER OF FORESTERS*

HEAD OFFICE, TORONTO, ONT.

Officers.—Supreme Chief Ranger, Victor Morin, L.L.D., Montreal; Past Supreme Chief Ranger, W. W. Dunlop, Toronto; Supreme Vice-Chief Ranger, J. J. Rossbottom, New York, N.Y.; Supreme Secretary, John F. Lang, Toronto; Supreme Treasurer, P. B. Fallis, Toronto; Supreme Physician, C. B. Parker, M.D., Toronto; Supreme Councilmen, W. R. Blight, Toronto, E. A. Jonas, Chicago, Ill., F. E. Hand, Buffalo, N.Y., F. E. Hand, Jr., Los Angeles, Cal., G. H. Becker, M.D., San Francisco, Cal.; Supreme Counsellor, Robert Bigelow, Toronto.

Assets.....\$45,787,509
Ontario insurance in force (gross).. 19,415,955
Canadian insurance in force (gross).. 31,046,034
Total insurance in force (gross)....101,847,119

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$ 458,193
Premiums—Canada (net)..... 712,793
Premiums—Total (net)..... 2,416,074
Benefits paid—Ontario (net)..... 815,577
Benefits paid—Canada (net)..... 1,267,909
Total benefits paid (net)..... 3,423,671

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Isadore M. Babrove, 1117 St. Catherine St. W., Montreal.

Chief Agent in Ontario.—I. Weinrot, 8 Castlevue Ave., Toronto.

Assets.....\$988,360
Ontario insurance in force (gross).. 275,179
Canadian insurance in force (gross).. 640,988
Total insurance in force (gross).... 640,988

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$14,090
Premiums—Canada (net)..... 28,976
Premiums—Total (net)..... 28,976
Benefits paid—Ontario (net)..... 4,338
Benefits paid—Canada (net)..... 6,239
Total benefits paid (net)..... 6,239

KNIGHTS OF COLUMBUS*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Francis Fautoux, Montreal.

Chief or General Agent in Ontario.—Dr. G. J. Lunz, Hamilton.

Assets.....\$53,492,032
Ontario insurance in force (gross).. 2,005,450
Canadian insurance in force (gross).. 19,843,976
Total insurance in force (gross)....253,650,232

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$ 37,818
Premiums—Canada (net)..... 323,690
Premiums—Total (net)..... 4,066,358
Benefits paid—Ontario (net)..... 18,350
Benefits paid—Canada (net)..... 128,174
Total benefits paid (net)..... 3,149,963

LONDON POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Incorporated.—January 1, 1895.

Officers.—Chairman, Mervyn Coxworth; Secretary, Philip W. Harpur; Treasurer, A. E. Knight.

Auditors.—W. J. Saunders and W. J. McCullough.

Actuary.—J. A. Campbell, F.A.S.

Members of Governing Executive.—Mervyn Coxworth, F. Hart, F. Carroll, Philip W. Harpur, London.

Statement for the Year Ended December 31, 1942

Assets	
Book value of bonds, debentures and debenture stocks.....	\$398,605 62
Cash on hand and in banks.....	15,329 56
TOTAL ADMITTED ASSETS.....	\$413,935 18
Deficit.....	28,250 82
	\$442,186 00
Liabilities†	
ACTUARIAL RESERVE.....	\$442,186 00

*See note on page 1.

†For last actuarial valuation as at December 31, 1942, see page 119 of this Report. See also *Insurance Act*, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government or municipal employees.

Synopsis of Operations, 1942

		PENSION FUND
Total ledger assets at beginning of year.....		\$398,391 42
Increase in ledger assets (receipts):		
Premiums, dues and assessments.....	\$ 7,980 96	
Interest.....	15,633 46	
Donations.....	70 62	
Total increase in ledger assets.....		23,685 04
Grand total.....		\$422,076 46
Decrease in ledger assets (disbursements):		
Pensions.....	\$ 5,691 48	
Gratuities.....	2,359 80	
General expenses (see details below).....	90 00	
Total decrease in ledger assets.....		8,141 28
TOTAL ADMITTED ASSETS.....		\$413,935 18

Analysis of General Expenses

Auditors' fees, \$15.00; taxes, licenses and fees, \$55.00; miscellaneous, \$20.00.....	\$ 90 00
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Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
At end of 1941.....	64	4	\$ c. 5,433 24
New members.....	6	..	
New pensioners by retirement.....	..	1	1,032 96
Totals.....	70	5	6,466 20
Less ceased by:			
Withdrawal.....	2	..	
Retirement.....	1	..	
Total ceased.....	3	..	
AT END OF 1942.....	67	5	6,466 20

Actuary's Valuation Balance Sheet, December 31, 1942

Liabilities

Present value of benefits on retirement at age 50 or over.....	\$491,749 00
Present value of death, disability and withdrawal benefits.....	50,708 00
TOTAL.....	\$542,457 00

Assets

Ledger assets from auditor's statement.....	\$413,935 18
Present value of future contributions by members.....	100,271 00
Deficiency.....	28,250 82
TOTAL.....	\$542,457 00

Basis of mortality in the above valuation was Rutherford's Table with interest being assumed at 3 1/2%.

Rates of withdrawal, disability and retirement were those indicated by the experience of the Fund, or were based on the experience of the New York Police Department, adjusted to the experience of the London Police Benefit Fund.

The valuation was made by James A. Campbell, F.A.S.

LUTHERAN BROTHERHOOD*

HEAD OFFICE, MINNEAPOLIS, MINN.

Manager or Chief Executive Officer in Canada.—Rev. R. Huget, 390 Church St., Winnipeg.

Assets.....	\$15,434,431	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	170,400	Premiums—Ontario (net).....	\$ 5,244
Canadian insurance in force (gross).....	678,200	Premiums—Canada (net).....	18,743
Total insurance in force (gross).....	89,812,792	Premiums—Total (net).....	2,552,203
		Benefits paid—Ontario (net).....	996
		Benefits paid—Canada (net).....	8,189
		Total benefits paid (net).....	801,883

*See note on page 1.

THE MACCABEES*

HEAD OFFICE, DETROIT, MICH.

Principal Office in Canada, Windsor, Ont.

Manager or Chief Executive Officer in Canada.—Mabel T. Blake, Windsor.
Chief or General Agent in Ontario.—Mabel T. Blake, Windsor.

Assets.....	\$58,898,738	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	3,006,088	Premiums—Ontario (net).....	\$ 72,348
Canadian insurance in force (gross)...	14,137,649	Premiums—Canada (net).....	418,758
Total insurance in force (gross)....	226,050,245	Premiums—Total (net).....	6,450,246
		Benefits paid—Ontario (net)....	55,531
		Benefits paid—Canada (net)....	179,485
		Total benefits paid (net).....	4,414,842

THE MINISTERS LIFE AND CASUALTY UNION*

HEAD OFFICE, MINNEAPOLIS, MINN.

Manager or Chief Executive Officer in Canada.—Edmund P. Stewart, Toronto.
Chief or General Agent in Ontario.—Edmund P. Stewart, 30 Bloor St. W., Toronto.

Assets.....	\$ 3,648,813	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	583,500	Premiums—Ontario (net).....	\$ 35,132
Canadian insurance in force (gross)...	1,028,619	Premiums—Canada (net).....	61,431
Total insurance in force (gross)....	14,522,235	Premiums—Total (net).....	862,742
		Benefits paid—Ontario (net)....	18,520
		Benefits paid—Canada (net)....	31,500
		Total benefits paid (net).....	509,005

NATIONAL FRATERNAL SOCIETY OF THE DEAF*

HEAD OFFICE, OAK PARK, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. T. Shilton, Toronto.
Chief or General Agent in Ontario.—J. T. Shilton, 202 Dalhousie St., Toronto.

Assets.....	\$2,434,550	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	166,900	Premiums—Ontario (net).....	\$ 3,983
Canadian insurance in force (gross)...	185,950	Premiums—Canada (net).....	4,655
Total insurance in force (gross)....	5,750,913	Premiums—Total (net).....	131,003
		Benefits paid—Ontario (net)....	549
		Benefits paid—Canada (net)....	719
		Total benefits paid (net).....	74,103

ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Incorporated.—September 13, 1880.
Officers.—President, O. H. Gidley; Vice-President, A. B. Blay; Secretary, Geo. T. Hair;
Treasurer, G. M. Adams.
Auditors.—A. G. Calder, F.C.A., and J. W. Westervelt, C.A.
Actuary.—D. P. Morris, B.A., F.A.S., A.A.I.A.
Members of Governing Executive.—P. L. Mantz, O. H. Gidley, A. B. Blay, G. M. Adams,
L. S. Wood, C. W. Nicholls, Geo. T. Hair, H. W. Ball, F. E. Hess, F. T. Johnston, S. J. Martin,
H. V. Nicholls, G. R. Keenleyside, London; W. D. Martin, Stratford.

Statement for the Year Ended October 31, 1942†

Assets	
<i>Ledger Assets</i>	
Book value of real estate held for sale.....	\$ 14,251 91
Amounts owing under agreements of sale of real estate.....	2,123 94
First lien mortgage loans on real estate.....	405,430 57
Book value of bonds, debentures and debenture stocks.....	773,798 18
Cash on hand and in banks.....	10,769 27
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$1,206,373 87
Deduct excess of total book value of ledger assets over total authorized value.....	9,100 00
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$1,197,273 87
<i>Non-Ledger Assets</i>	
Total interest and rents due and accrued.....	16,888 80
TOTAL ADMITTED ASSETS.....	\$1,214,162 67

*See note on page 1.

†In accordance with Section 258 of *The Insurance Act*, the Superintendent may accept statements compiled at other than the calendar year end if the society's by-laws provide for a fiscal year other than the calendar year.

Liabilities

MORTUARY FUND:		
Claims due and unpaid.....	\$ 8,653 00	
Provision for unreported claims.....	1,000 00	
		\$ 9,653 00
Contingency reserve.....		35,900 00
		<u>\$ 45,553 00</u>
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVE.....		\$ 45,553 00
ACTUARIAL RESERVE AS AT OCTOBER 31, 1942:		
Mortuary Fund.....		\$ 943,243 29

Synopsis of Operations for Fiscal Year Ended October 31, 1942

		MORTUARY FUND
Total ledger assets at beginning of year.....		\$1,197,922 72
Increase in ledger assets (receipts):		
Premiums, dues and assessments.....	\$ 24,646 00	
Interest and rents.....	58,173 64	
Refund 1940 corporation tax.....	397 62	
		<u>83,217 26</u>
Total increase in ledger assets.....		83,217 26
Grand total.....		\$1,281,139 98
Decrease in ledger assets (disbursements):		
Claims.....	\$ 53,053 00	
General expenses (see details below).....	18,397 35	
Loss on sale or maturity of ledger assets.....	3,315 76	
		<u>74,766 11</u>
Total decrease in ledger assets.....		74,766 11
TOTAL LEDGER ASSETS AT END OF YEAR.....		\$1,206,373 87
Deduct excess of total book value of ledger assets over total authorized value.....		9,100 00
		<u>\$1,197,273 87</u>
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....		\$1,197,273 87
Non-ledger assets.....		16,888 80
		<u>\$1,214,162 67</u>
TOTAL ADMITTED ASSETS.....		\$1,214,162 67
Liabilities for claims and expenses, due and accrued.....	\$ 9,653 00	
Contingency reserve.....	35,900 00	
Actuarial reserves.....	943,243 29	
		<u>988,796 29</u>
TOTAL LIABILITIES AND ACTUARIAL RESERVES.....		988,796 29
SURPLUS.....		<u>\$ 225,366 38</u>

Analysis of General Expenses

Head Office expenses—salaries, \$5,301.50; auditors' fees, \$600.00; actuaries' fees and expenses, \$450.00; travelling expenses, \$727.95; rents, \$1,080.00; grant to Relief Fund, \$2,500.00; miscellaneous, \$2,468.27.....	\$ 13,127 72
All other expenses—advertising, \$182.59; agency commissions, \$220.00; express, telegrams and telephone, \$116.32; legal fees, \$6.49; printing and stationery, \$712.55; postage and excise, \$253.00; taxes (other than real estate), licenses and fees, \$150.00; miscellaneous, \$3,628.68.....	<u>5,269 63</u>
TOTAL.....	<u>\$ 18,397 35</u>

Exhibit of Mortuary Certificates

	TOTAL BUSINESS (ALL IN ONTARIO)	
	No.	AMOUNT
At end of 1941.....	2,277	\$ 1,471,701
New effected.....	222	131,992
Totals.....	2,499	1,603,693
Less ceased by:		
Death.....	71	45,143
Lapse.....	59	36,316
Total ceased.....	130	81,459
At END OF 1942.....	2,369	1,522,234

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, \$1,522,234.

Actuary's Valuation Balance Sheet, October 31, 1942

Assets	
Assets.....	\$1,223,262 67
Present value of future premiums.....	160,479 30
TOTAL.....	\$1,383,741 97
Liabilities	
Liabilities.....	\$ 15,491 65
Present value of sums assured.....	1,103,722 59
Reserve for depreciation of securities.....	45,000 00
Excess of total assets over total liabilities.....	219,527 73
TOTAL.....	\$1,383,741 97

The basis of the above valuation was the British Offices Ultimate Table OM(5) with interest at 3%. The rate of expense charge was taken as 50%.

Total insurance valued was \$1,522,234.

Ratio of solvency was 118.9%.

The above valuation was compiled by D. P. Morris, B.A., F.A.S., F.A.I.A.

GRAND ORANGE LODGE OF BRITISH AMERICA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Lieut. Col. Hon. T. A. Kidd; Vice-President, J. F. Harper; Secretary-Treasurer, L. H. Reid; Actuary, H. H. Blakeman.

Directors.—Lieut. Col. Hon. T. A. Kidd, M.P.P., James F. Harper, C. H. Spooner, L. H. Reid, James Black, R. Hardy-Small.

ASSETS		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$1,985,790	Premiums—Ontario (net).....	\$ 87,965
Ontario insurance in force (gross).....	3,205,329	Premiums—Canada (net).....	118,324
Canadian insurance in force (gross).....	4,194,938	Premiums—Total (net).....	122,767
Total insurance in force (gross)....	4,306,475	Benefits paid—Ontario (net).....	66,661
		Benefits paid—Canada (net).....	89,490
		Total benefits paid (net).....	89,897

THE ORDER OF ITALO CANADIANS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—Supreme Venerable, A. Volpe; Ex-Supreme Venerable, N. Vigilante; Supreme Treasurer, A. Fabi; Recorder Secretary, R. Rossi; Supreme Orator, T. Boschi; Trustees, A. Bartolotti, L. Palermo, G. Violino, A. Spada, D. DiGiulio, L. Gabriele.

ASSETS		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$ 43,112	Premiums—Ontario (net).....	\$ 3,611
Ontario insurance in force (gross).....	58,630	Premiums—Canada (net).....	10,515
Canadian insurance in force (gross).....	163,468	Premiums—Total (net).....	10,515
Total insurance in force (gross)....	163,468	Benefits paid—Ontario (net).....	842
		Benefits paid—Canada (net).....	3,648
		Total benefits paid (net).....	3,648

ONTARIO SECONDARY SCHOOL TEACHERS' FRATERNAL SOCIETY

HEAD OFFICE, 30 BLOOR ST. W., TORONTO, ONT.

Incorporated.—September 12, 1939.

Officers.—Chairman, H. T. Donaldson; Vice-Chairman, W. S. Hall; Secretary-Treasurer, R. W. E. McFadden.

Auditors.—E. Hampson and H. G. Harvey.

Actuary.—M. A. Mackenzie, M.A., F.I.A.

Members of Governing Executive.—J. W. Ansley, Toronto; H. T. Donaldson, Toronto; E. O. Hall, London; W. S. Hall, Wingham; K. S. Hill, Belleville; R. W. E. McFadden, Brantford.

*See note on page 1.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks.....	\$ 21,937 48
Cash on hand and in banks.....	9,693 92
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$ 31,631 40

Non-Ledger Assets

Total interest accrued.....	149 58
TOTAL ADMITTED ASSETS.....	\$ 31,780 98

Liabilities

MORTUARY FUND: Actuarial reserve.....	\$ 36,690 00
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Synopsis of Operations by Funds, 1942

	MORTUARY FUND		GENERAL EXPENSE FUND		TOTAL	
	\$	c.	\$	c.	\$	c.
Total ledger assets at beginning of year.....	24,884	83	2,626	91	27,511	74
Increase in ledger assets:						
Receipts—						
Premiums, dues and assessments.....	7,884	72			7,884	72
Interest.....	603	16	57	53	660	69
Transfers to.....			789	37	789	37
Total increase in ledger assets.....	8,487	88	846	90	9,334	78
Grand total.....	33,372	71	3,473	81	36,846	52
Decrease in ledger assets:						
Disbursements—						
Claims.....	4,000	00			4,000	00
General expenses (see details below).....			425	75	425	75
Transfers from.....	789	37			789	37
Total decrease in ledger assets.....	4,789	37	425	75	5,215	12
TOTAL LEDGER ASSETS AT END OF YEAR....	28,583	34	3,048	06	31,631	40
Non-ledger assets.....	149	58			149	58
TOTAL ADMITTED ASSETS.....	28,732	92	3,048	06	31,780	98
Actuarial reserves.....	36,690	00			36,690	00
Deficit OR SURPLUS (S).....	7,957	08	(S)3,048	06	4,909	02

Analysis of General Expenses

Salaries, \$200.00; legal fees, \$1.00; medical fees, \$13.00; printing and stationery, \$23.64; postage and excise, \$17.11; taxes (other than real estate), licenses, fees, \$30.00; miscellaneous, \$141.00.....	\$ 425 7
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Exhibit of Mortuary Certificates

	TOTAL BUSINESS (ALL IN ONTARIO)	
	No.	AMOUNT
At end of 1941.....	987	\$ 987,000
New effected.....	26	26,000
Old revived.....	6	6,000
Totals.....	1,019	1,019,000
Less ceased by:		
Death.....	3	3,000
Expiry.....	66	66,000
Total ceased.....	69	69,000
AT END OF 1942.....	950	950,000

Total amount of mortuary certificates in force at end of year analyzed as to plan—Term, \$950,000.

Actuary's Valuation Balance Sheet, December 31, 1942

MORTUARY FUND

Liabilities	
Value of future claims.....	\$211,730 00
Assets	
Value of 93% of future premiums from 950 members.....	\$175,040 00
Book value of bonds.....	20,940 00
Cash.....	7,640 00
Accrued interest.....	150 00
Deficit.....	7,960 00
TOTAL.....	\$211,730 00

The basis of the above valuation was the AM(5) Table of Mortality with 3% interest, and it was assumed that 93% of future premiums would be allocated to the Mortuary Fund.

The rate of interest earned in the Mortuary Fund in 1942 was 2.24%.

The ratio of actual to expected claims in 1942 was 34.9%.

The above valuation was compiled by M. A. Mackenzie, M.A., Fellow of the British Institute of Actuaries.

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—1917.

Officers.—Chairman, F. McRae; Secretary, A. Mason; Treasurer, F. G. Kennedy.

Auditors.—A. A. Crawley, F.C.A., and A. M. Milne, C.A., Ottawa.

Actuary.—H. H. Wolfenden.

Members of Governing Executive.—F. McRae, G. Burnett, G. P. Gordon, D. A. McMillan, G. C. Medcalf, N. A. Bordeleau, H. Chatterton, P. L. MacRostie, A. Cochrane, Ottawa.

Statement for the Year Ended December 31, 1942

Assets	
Ledger Assets	
Book value of bonds, debentures and debenture stocks.....	\$721,430 04
Cash on hand and in banks.....	7,465 40
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$728,895 44
Deduct excess of total book value of ledger assets over total authorized value.....	8,352 81
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$720,542 63
Non-Ledger Assets	
Total interest due and accrued.....	16,121 16
TOTAL ADMITTED ASSETS.....	\$736,663 79

Liabilities†

Synopsis of Operations, 1942		PENSION FUND
Total ledger assets at beginning of year.....		\$693,770 88
Increase in ledger assets (receipts):		
Premiums, dues and assessments.....	\$ 23,286 38	
Donation.....	25 00	
City of Ottawa grant.....	8,441 93	
Interest.....	28,942 40	
Premium on exchange.....	755 24	
Profit on sale or maturity of ledger assets.....	39 81	
Total increase in ledger assets.....		61,490 76
Grand total.....		\$755,261 64
Decrease in ledger assets (disbursements):		
Superannuation payments.....	\$ 21,403 52	
Retiring allowance.....	3,971 56	
General expenses (<i>see details below</i>).....	991 12	
Total decrease in ledger assets.....		26,366 20
TOTAL LEDGER ASSETS AT END OF YEAR.....		\$728,895 44

Analysis of General Expenses

Salaries, \$600.00; travelling expenses, \$93.30; printing and stationery, \$11.61; postage and excise, \$20.08; licenses and fees, \$100.00; miscellaneous, \$166.13.....	\$ 991 12
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†For last actuarial valuation as of December 31, 1941, see page 125 of this Report. See also *Insurance Act*, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government and municipal employees.

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
At end of 1941.....	184	22	\$ c. 21,409 45
New members.....	6	..	..
New pensioners by retirement.....	..	3	3,009 32
Totals.....	190	25	24,418 77
Less ceased by:			
Death.....	..	4	3,322 92
Withdrawal.....	3	..	..
Retirement.....	3	..	..
Total ceased.....	6	4	3,322 92
AT END OF 1942.....	184	21	21,095 85

Actuary's Valuation Balance Sheet, December 31, 1941

Assets

Invested assets.....	\$ 708,887 00
Present value of future contributions from members.....	267,240 00
Present value of future grants from city.....	19,810 00
Deficiency.....	194,637 00
TOTAL.....	\$1,190,574 00

Liabilities

Pensions in course of payment to retired members:		
Disability pensions.....	\$ 43,029 00	
Service pensions.....	159,030 00	
		\$ 202,059 00
Prospective pensions to active members on retirement:		
Disability pensions.....	\$149,190 00	
Service pensions.....	772,687 00	
		921,877 00
Returns of contributions on withdrawal.....		5,045 00
Benefits payable on deaths.....		40,856 00
Single-sum benefits payable on disability.....		5,359 00
Estimated present value of future expenses.....		15,378 00
TOTAL.....		\$1,190,574 00

The basis of the above valuation was rates deduced from the experience of a large pension fund on this continent and of another firemen's pension fund in this Province with some modifications, together with an interest rate of 4%. It is nevertheless specifically recommended that the sum of \$10,000 to \$13,000 a year be appropriated each year for a nine-year period to an "interest reduction reserve," to allow the interest assumption to be reduced to 3½% at later actuarial valuations.

The rate of interest earned in 1941 on the book values of the invested assets of the Fund was 4.25%.

The above valuation was compiled by H. H. Wolfenden, F.I.A., F.A.S., F.A.I.A.

THE OTTAWA POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—April, 1926.

Officers.—Chairman, Herman Boehmer; Secretary, John Barlow; Treasurer, Joseph Downey.

Auditors.—A. A. Crawley, F.C.A., and A. M. Milne, C.A.

Actuary.—H. H. Wolfenden.

Members of Governing Executive.—Mayor J. E. S. Lewis, Magistrate G. E. Strike, Judge E. J. Daly, Ottawa.

Statement for the Year Ended December 31, 1942

Assets

	<i>Ledger Assets</i>	
First lien mortgage loans on real estate.....	\$ 7,000 00	
Book value of bonds, debentures and debenture stocks.....	642,618 52	
Cash on hand and in banks.....	9,372 22	
Province of Alberta coupons at cash value.....	6,075 00	
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$665,065 74	
Deduct excess of total book value of ledger assets over total authorized value.....	9,747 86	
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$655,317 88	
	<i>Non-Ledger Assets</i>	
Total interest due and accrued.....	9,037 73	
TOTAL ADMITTED ASSETS.....	\$664,355 61	
Deficit.....	13,253 39	
	\$677,609 00	

	Liabilities†	
Actuarial reserves.....		\$677,609 00

Synopsis of Operations, 1942

		PENSION FUND
Total ledger assets at beginning of year.....		\$625,002 10
Increase in ledger assets (receipts):		
Premiums, dues and assessments.....	\$ 31,870 37	
Interest.....	26,978 12	
Donations.....	300 27	
Profit on sale or maturity of ledger assets.....	10 00	
Gross increase by adjustment of ledger assets.....	5,568 75	
Total increase in ledger assets.....		64,727 51
Grand total.....		\$689,729 61
Decrease in ledger assets (disbursements):		
Pensions.....	\$ 15,667 50	
General expenses (see details below).....	608 54	
Death benefits.....	8,387 83	
Total decrease in ledger assets.....		24,663 87
TOTAL LEDGER ASSETS AT END OF YEAR.....		\$665,065 74

Analysis of General Expenses

Salaries, \$200.00; legal fees, \$150.00; printing and stationery, \$51.84; licenses and fees, \$105.00; miscellaneous, \$101.70.....	\$ 608 54
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Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			\$ c.
At end of 1941.....	162	11	15,055 00
New members.....	3	..	.. ..
New pensioner by retirement.....	..	1	1,500 00
Totals.....	165	12	16,555 00
Less ceased by:			
Death.....	2	1	1,650 00
Withdrawal.....	2	..	.. ..
Total ceased.....	4	1	1,650 00
AT END OF 1942.....	161	11	14,905 00

Actuary's Valuation Balance Sheet, December 31, 1942

Liabilities		
Pensions in course of payment to retired members.....		\$ 100,721 00
Prospective pensions to active members on service retirement.....		806,127 00
Prospective benefits to active members on disability retirement:		
Single-sum benefits.....	\$ 18,847 00	
Disability pensions.....	60,987 00	
		79,834 00
Benefits payable to active members on withdrawal.....		359 00
Returns of contributions on deaths of active members.....		49,194 00
Estimated present value of future expenses, less miscellaneous receipts.....		6,765 00
TOTAL.....		\$1,043,000 00
Assets		
Invested assets at book value.....		\$ 674,104 00
Present value of future contributions of active members.....		365,391 00
Deficiency.....		3,505 00
TOTAL.....		\$1,048,000 00

Basin of the above valuation was rates deduced from the experience of a large police benefit fund, together with a standard mortality table on annuitants' lives for mortality on pensioners. The interest rate assumed was 4%, with the recommendation that the sum of \$12,676 per annum for ten years be appropriated to an "interest reduction reserve" to allow the interest assumption to be reduced to 3½% in the future.

The rate of interest earned in 1942 on the book value of the invested assets of the Fund was slightly in excess of 4%.

The valuation was computed by H. H. Wolfenden, F.I.A., F.A.S., F.A.I.A.

†For last actuarial valuation as of December 31, 1942, see page 126 of this Report. See also *Insurance Act*, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government and municipal employees.

CITY OF OTTAWA SUPERANNUATION FUND

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—April 27, 1939.*Officers.*—Chairman, Controller E. A. Bourque; Secretary, Miss Elsie Davies; Treasurer, G. P. Gordon.*Auditors.*—A. Murray Milne, C.A., and A. A. Crawley, F.C.A.*Actuary.*—Prof. M. A. Mackenzie, M.A., F.A.S.*Members of Governing Executive.*—W. E. MacDonald, Mayor J. E. S. Lewis, E. A. Bourque, A. Belanger, G. P. Gordon, Ottawa.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks.....	\$813,841 82
Cash on hand and in banks.....	2,425 08
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$816,266 90
Deduct excess of total book value of ledger assets over total authorized value.....	5,875 00
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$810,391 90

Non-Ledger Assets

Total interest due and accrued.....	13,560 52
TOTAL ADMITTED ASSETS.....	\$823,952 42

Liabilities†

Synopsis of Operations, 1942

	PENSION FUND
Total ledger assets at beginning of year.....	\$726,888 22
Increase in ledger assets (receipts):	
Assessments.....	\$ 32,247 06
City of Ottawa contribution.....	60,000 00
Interest.....	29,302 13
Premium on exchange.....	718 77
Total increase in ledger assets.....	122,267 96
Grand total.....	\$849,156 18
Decrease in ledger assets (disbursements):	
Superannuation payments.....	\$ 28,148 88
Withdrawal refunds.....	4,601 63
General expenses.....	138 77
Total decrease in ledger assets.....	32,889 28
TOTAL LEDGER ASSETS AT END OF YEAR.....	\$816,266 90

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)		TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	No.	ANNUAL PAYMENT
At end of 1941.....	274	75		\$ c.
New members.....	11	..		28,227 29
New pensioners:				
By retirement.....	..	1		953 33
By pension to widows.....	..	3		1,025 19
Totals.....	285	79		30,205 81
Less ceased by:				
Death.....	3	2		593 88
Decrease <i>re</i> widows' pensions.....	..	..		910 42
Withdrawal.....	15	..		..
Retirement.....	1	..		..
Total ceased.....	19	2		1,504 30
AT END OF 1942.....	266	77		28,701 51

†For detail of actuary's valuation balance sheet at December 31, 1940, see page 160 of 1941 Report (business of 1940). See also *Insurance Act*, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government or municipal employees.

SUPREME COUNCIL OF THE ROYAL ARCANUM*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—T. H. Simpson, Hamilton.

Chief or General Agent in Ontario.—T. H. Simpson, Hamilton.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets.....	\$29,713,153	Premiums—Ontario (net)..... \$ 23,627
Ontario insurance in force (gross).....	928,852	Premiums—Canada (net)..... 69,358
Canadian insurance in force (gross).....	2,637,715	Premiums—Total (net)..... 2,239,342
Total insurance in force (gross).....	71,084,509	Benefits paid—Ontario (net)..... 20,298
		Benefits paid—Canada (net)..... 60,218
		Total benefits paid (net)..... 2,633,530

SLOVENE NATIONAL BENEFIT SOCIETY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Petric, Toronto.

Chief or General Agent in Ontario.—Joseph Petric, 248 Seaton St., Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets.....	\$10,187,373	Premiums—Ontario (net)..... \$ 1,833
Ontario insurance in force (gross).....	71,650	Premiums—Canada (net)..... 8,581
Canadian insurance in force (gross).....	216,750	Premiums—Total (net)..... 1,266,153
Total insurance in force (gross).....	42,355,364	Benefits paid—Ontario (net)..... 442
		Benefits paid—Canada (net)..... 6,235
		Total benefits paid (net)..... 808,748

SONS OF ENGLAND BENEFIT SOCIETY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—February 19, 1875.

Officers.—President, H. Pickering; Vice-President, W. E. Miller; Secretary, W. V. Oglesby; Treasurer, T. H. Frankling; Past President, S. W. Oakley.

Auditors.—Sharp, Milne & Co., C.A.'s.

Actuary.—N. E. Sheppard, M.A., F.I.A.

Governing Executive.—Supreme Council consisting of above mentioned officers, elected by Supreme Lodge at Kingston, Ont., August 11, 1942.

Statement for the Year Ended December 31, 1942

Assets	
Ledger Assets	
Book value of real estate—office premises, \$35,649.49; held for sale, \$3,361.37.....	\$ 39,010 86
First lien mortgage loans on real estate.....	1,050 00
Amounts of liens secured by Society's certificates in force.....	17,768 03
Book value of bonds, debentures and debenture stocks.....	431,708 97
Cash on hand and in banks.....	27,884 22
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$517,422 08
Deduct excess of total book value of ledger assets over total authorized value.....	4,140 23
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$513,281 85
Non-Ledger Assets	
Total interest and rents due and accrued.....	5,169 59
TOTAL ASSETS.....	\$518,451 44
Deduct assets not admitted—chattel mortgage.....	250 00
TOTAL ADMITTED ASSETS.....	\$518,201 44
Liabilities	
MORTUARY FUND:	
Claims due and unpaid.....	\$ 5,940 00
Provision for unreported claims.....	2,000 00
FUNERAL FUND—Provision for unreported claims.....	\$ 7,940 00
SHAKESPEARE MEMORIAL FUND (in trust).....	1,200 00
GENERAL EXPENSE FUND—Accounts payable.....	470 06
TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED.....	\$ 9,726 55
Contingency reserve.....	30,000 00
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES.....	\$ 39,726 55
ACTUARIAL RESERVES AS AT DECEMBER 31, 1942—Mortuary Fund.....	\$332,440 00

*See note on page 1.

Synopsis of Operations by Funds, 1942

	MORTUARY FUND		CENTRAL SICKNESS FUND		GUARANTEE FUND		SUPREME LODGE EXPENSE FUND		FUNERAL FUND		WIDOWS' AND ORPHANS' FUND		SHAKESPEARE MEMORIAL FUND		GENERAL EXPENSE FUND		TOTAL	
	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢
Total ledger assets at beginning of year.....	388,657	48	853	77	9,824	69	18,038	94	28,005	97	1,872	61	454	09	63,699	80	511,407	35
Increase in ledger assets:																		
Receipts—																		
Premiums, dues and assessments.....	27,857	39	2,334	29	449	62	4,270	28	23,891	05	51	10	12	47	6,794	60	65,597	23
Interest, dividends and rents.....	16,370	19	16	97	339	75	550	71	1,286	15					1,347	51	19,974	85
Premiums on exchange.....	86	27													114	11	114	11
Lodge supplies sold.....															1,421	50	1,421	50
Advertising sold.....															1,421	50	1,421	50
Defunct Lodge Funds.....															109	60	109	60
Profit on sale or maturity of ledger assets.....							9	89	21	45					109	60	109	60
Transfers to.....	44,313	85	2,351	26	789	37	4,830	88	25,198	65	51	10	12	47	9,882	65	87,430	23
Transfers to.....									4,651	59					7,566	31	12,217	90
Total increase in ledger assets.....	44,313	85	2,351	26	789	37	4,830	88	29,850	24	51	10	12	47	17,448	96	99,648	13
Grand total.....	432,971	33	3,205	03	10,614	06	22,869	82	57,856	21	1,923	71	466	56	81,148	76	611,055	48
Decrease in ledger assets:																		
Disbursements—																		
Claims.....	25,497	00	1,592	62	21	05	8,735	85	23,665	00							59,511	52
Surrender values.....	3,268	31							1,875	21					18,635	67	3,268	31
General expenses (see details below).....																	18,635	67
Total disbursements.....	28,765	31	1,592	62	21	05	8,735	85	23,665	00					18,635	67	81,415	50
Transfers from.....	4,484	11	1,275	57	789	37	4,962	69	1,875	21							12,217	90
Total decrease in ledger assets.....	33,249	42	1,720	19	789	37	13,698	54	25,540	21					18,635	67	93,633	40
Total decrease in ledger assets.....	399,721	91	1,484	84	9,824	69	9,171	28	32,316	00	1,923	71	466	56	62,513	09	517,422	08
Total decrease in ledger assets.....	2,742	42			924	69	120	00	353	12							4,140	23
Deduct excess of total book value of ledger assets over total authorized value.....	396,979	49	1,484	84	8,900	00	9,051	28	31,962	88	1,923	71	466	56	62,513	09	513,281	85
Non-ledger assets.....	4,095	96	6	15	37	50	62	08	198	50	17	75	3	50	748	15	5,169	59
Total Assets.....	401,075	45	1,490	99	8,937	50	9,113	36	32,161	38	1,941	46	470	06	63,261	24	518,451	44
Deduct assets not admitted.....															250	00	250	00
Total Admitted Assets.....	401,075	45	1,490	99	8,937	50	9,113	36	32,161	38	1,941	46	470	06	63,011	24	518,201	44
Liabilities for claims and expenses, due and accrued.....	7,940	00							1,200	00			470	06	116	49	6,726	55
Contingency reserve.....	30,000	00							†								30,000	00
Actuarial reserves.....	332,440	00							†								332,440	00
Total Liabilities and Actuarial Reserves.....	370,380	00							1,200	00			470	06	116	49	372,166	55
Surplus.....	30,695	45	1,490	99	8,937	50	9,113	36	30,961	38	1,941	46			62,894	75	146,034	89

†Actuarial reserve not computed.

Analysis of General Expenses

Head Office expenses—salaries, \$10,389.75; directors' fees, \$443.15; auditors' fees, \$500.00; actuarial fees, \$200.00; Supreme President's honorarium and expenses, \$450.00; travelling expenses, \$68.50; rents, \$1,250.00	\$ 13,301 40
Agency expenses—commissions, \$1,252.39; travelling expenses, \$190.15; miscellaneous, \$138.41	1,580 95
Other expenses—sick benefit (members-at-large), \$63.00; medical fees, \$43.50; official publication, \$696.00; Lodge supplies, \$989.78; jewels for presentation, \$106.02; express, telegraph and telephone, \$564.15; taxes, licenses and fees, \$378.46; secretaries' bonds, \$125.00; junior members, \$137.25; miscellaneous, \$650.16..	3,753 32
TOTAL	\$ 18,635 67

Exhibit of Mortuary Certificates

	IN ONTARIO		TOTAL	
	No.	AMOUNT	No.	AMOUNT
		\$ c.		\$ c.
At end of 1941.....	689	628,464 38	914	851,170 90
New effected.....	14	17,750 00	16	19,750 00
Transferred.....	4	3,190 00	..	.....
Totals	707	649,404 38	930	870,920 90
Less ceased by:				
Death.....	20	18,335 50	26	24,397 00
Surrender.....	7	7,285 00	9	9,395 00
Lapse.....	5	3,857 50	5	3,857 50
Total ceased	32	29,478 00	40	37,649 50
AT END OF 1942 ...	675	619,926 38	890	833,271 40

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, \$437,086.86; Limited Life, \$396,184.54. Total, \$833,271.40.

Exhibit of Sickness and Funeral Certificates

	NUMBER (ADULT AND JUNIOR)	
	IN ONTARIO	TOTAL
At end of 1941.....	8,385	13,515
New effected.....	356	540
Totals	8,741	14,055
Less ceased by:		
Death.....	182	267
Lapse.....	687	1,072
Total ceased	869	1,339
AT END OF 1942	7,872	12,716

Actuary's Valuation Balance Sheet, December 31, 1942

MORTUARY FUND

Liabilities

Net reserve on policies, including vested bonuses.....	\$324,250 00
Outstanding claims and provision for unreported claims.....	7,940 00
Value of 4% of future premiums payable to secretaries.....	8,190 00
Reserve for contingencies.....	30,000 00
Surplus.....	30,700 00
TOTAL	\$401,080 00

Assets

Bonds not in default at book value.....	\$346,010 00
Bonds in default at authorized value.....	11,250 00
Accrued interest on bonds not in default.....	4,100 00
Loans on policies.....	17,770 00
Cash on hand.....	21,950 00
TOTAL	\$401,080 00

The basis of the above valuation was the American Men Ultimate Table, AM(5), with interest at 3½%.

The rate of interest earned during 1942 on the mean ledger assets was 4.51%.

Ratio of assets to liabilities was 108.3%.

The ratio of actual claims incurred during 1942 to expected claims by the AM(5) Table of Mortality was 81.6%.

The valuation was compiled by N. E. Sheppard, M.A., F.I.A.

SONS OF SCOTLAND BENEVOLENT ASSOCIATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—Grand Chief, G. Anderson; Grand Secretary-Treasurer, Robert Lewis; Actuary, Prof. M. A. Mackenzie.

Executive Board.—W. A. Murray, Geo. Anderson, Robert Lewis, Miss M. Green, Judge John Tytler, J. S. Clouston, Robt. Collier, G. W. Robertson, D. Grundie, A. H. McDonald.

Assets.....	\$1,952,076	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	2,895,091	Premiums—Ontario (net).....	\$ 61,816
Canadian insurance in force (gross)...	5,036,281	Premiums—Canada (net).....	116,956
Total insurance in force (gross)....	5,036,281	Premiums—Total (net).....	116,956
		Benefits paid—Ontario (net).....	72,566
		Benefits paid—Canada (net).....	97,774
		Total benefits paid (net).....	97,774

CITY OF STRATFORD MUNICIPAL BENEFIT FUND

HEAD OFFICE, STRATFORD, ONT.

Incorporated.—April, 1930.

Officers and Members of Governing Executive.—Chairman, R. J. Beatty; Secretary, A. S. Kappel; Treasurer, G. McKellar; Andrew Parker, A. Templeton, W. G. Dixon, J. M. King, Stratford.

Auditor.—F. P. Gibbs, C.A.

Actuary.—S. H. Pipe.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks.....	\$157,410 32
Cash on hand and in banks.....	9 30
TOTAL LEDGER ASSETS AT BOOK VALUE (AUTHORIZED VALUE).....	\$157,419 62

Non-Ledger Assets

Total interest accrued.....	2,032 98
TOTAL ADMITTED ASSETS.....	\$159,452 60

Liabilities†

Synopsis of Operations, 1942

Total ledger assets at beginning of year.....		PENSION FUND	\$147,917 38
Increase in ledger assets (receipts):			
Premiums, dues and assessments.....	\$ 3,778 24		
City grant.....	3,600 00		
Interest.....	5,976 56		
Premium on exchange.....	22 00		
Total increase in ledger assets.....	13,376 80		
Grand total.....			\$161,294 18
Decrease in ledger assets (disbursements):			
Pensions.....	\$ 2,368 84		
Refund on withdrawal.....	939 17		
General expenses (see details below).....	566 55		
Total decrease in ledger assets.....	3,874 56		
TOTAL LEDGER ASSETS AT END OF YEAR (AUTHORIZED VALUE).....			\$157,419 62

Analysis of General Expenses

Salaries, \$100.00; actuaries' fees and expenses, \$400.00; licenses and fees, \$55.00; miscellaneous, \$11.55.....	\$ 566 55
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*See note on page 1.

†For last actuarial valuation as of December 31, 1941, see 1942 Report (business of 1941), page 131. See also *Insurance Act*, R.S.O. 1937, c. 256, secs. 243 (4) and 257, re societies with membership limited to government and municipal employees.

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
At end of 1941.....	45	5	\$ 2,368 84
New members.....	3		
Totals.....	48	5	2,368 84
Less ceased by withdrawal.....	1		
AT END OF 1942.....	47	5	2,368 84

TORONTO FIRE DEPARTMENT SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Incorporated.—January, 1891.*Officers.*—Chairman, W. J. Wadsworth; Secretary, J. S. Eakin; Treasurer, G. A. Lascelles.*Auditor.*—S. C. Scott, A.C.A.*Members of Governing Executive.*—W. J. Wadsworth, G. A. Lascelles, C. M. Colquhoun, K.C., Geo. Sinclair, H. J. W. Johnson.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks.....	\$4,125,172 87
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$4,125,172 87
Deduct excess of total book value of ledger assets over total authorized value.....	10,547 77
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$4,114,625 10

Non-Ledger Assets

Total interest due and accrued.....	54,876 62
TOTAL ADMITTED ASSETS.....	\$4,169,501 72

Liabilities

Bank overdraft.....	\$ 32,177 90
Death claims payable.....	3,500 00
Retiring allowance payable.....	115 74
	\$ 35,793 64
Actuarial Reserves.....	5,021,200 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES.....	\$5,056,993 64
Less deficit.....	887,491 92
	\$4,169,501 72

Synopsis of Operations, 1942

	PENSION FUND	
Total ledger assets at beginning of year.....		\$3,926,123 23
Increase in ledger assets (receipts):		
Contributions.....	\$ 95,997 24	
Grant from City of Toronto.....	27,300 00	
Interest.....	168,906 37	
Exchange, donations and fines.....	1,258 99	
Profit on maturity of ledger assets.....	59 67	
Total receipts.....	\$293,522 27	
Increase in ledger liabilities—bank overdraft.....	32,177 90	
Total increase in ledger assets.....		325,700 17
Grand total.....		\$4,251,823 40
Decrease in ledger assets (disbursements):		
Pensions.....	\$101,536 14	101,536 14
Retiring allowances.....	10,193 30	10,193 30
Death claims.....	14,000 00	
General expenses (see details below).....	921 09	
Total decrease in ledger assets.....		126,650 53
TOTAL LEDGER ASSETS AT END OF YEAR.....		\$4,125,172 87

Analysis of General Expenses

Salaries, \$500.00; printing and stationery, \$108.76; postage and excise, \$117.33; taxes, licenses and fees, \$155.00; miscellaneous, \$40.00.....	\$ 921 09
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Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
At end of 1941.....	658	82	\$ c. 93,937 78
New members.....	15	..	.....
New pensioners:			
By retirement.....	..	14	17,065 32
By disability.....	..	8	8,593 44
Totals.....	673	104	119,596 54
Less ceased by:			
Death.....	4	7	8,084 97
Resigned.....	6	..	.....
Pensioned.....	22	..	.....
Dismissed.....	1	..	.....
Total ceased.....	33	7	8,084 97
AT END OF 1942.....	640	97	111,511 57

Actuary's Valuation Balance Sheet, December 31, 1942

Liabilities

To 99 men drawing pensions.....	\$1,164,100 00
To pension to survivors of 638 men on the active list, with a guarantee of at least \$3,500.00 as pension payments.....	4,787,500 00
To payments on death while in service or on withdrawal from service by such of the 638 men as are expected to claim such payments.....	170,300 00
To claims awaiting adjustment.....	3,600 00
To expenses connected with present members.....	10,200 00
TOTAL.....	<u>\$6,135,700 00</u>

Assets

By future contributions from 638 men on the active list (7% of salaries).....	\$ 985,500 00
By value of future grants promised by the City.....	125,400 00
By funds on hand.....	4,147,900 00
By deficit.....	876,900 00
TOTAL.....	<u>\$6,135,700 00</u>

The rate of interest assumed in valuation was 3.75%.

The rate of interest earned on the funds in 1942 was 4.29%.

Above valuations were made by M. A. Mackenzie, M.A., F.A.S.

THE TORONTO POLICE BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Incorporated.—1882.

Officers.—Chairman, C. J. Lytle; Vice-Chairman, Robert H. Saunders; Secretary, J. S. Eakin; Treasurer, G. A. Lascelles.

Auditor.—S. C. Scott, A.C.A.

Actuary.—Hugh H. Wolfenden, F.I.A., F.A.S., F.A.I.A.

Members of Governing Executive.—Robt. H. Saunders, G. A. Lascelles, C. M. Colquhoun, K.C., C. R. Crawford, W. J. McAlister, F. C. Skinner, Chas. J. Lytle, Toronto.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

First lien mortgage loans on real estate.....	\$ 34,200 00
Book value of bonds, debentures and debenture stocks.....	5,358,401 18
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$5,392,601 18
Deduct excess of total book value of ledger assets over total authorized value.....	12,412 47
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$5,380,188 71

Non-Ledger Assets

Total interest due and accrued.....	81,301 95
TOTAL ADMITTED ASSETS.....	\$5,461,490 66

Liabilities

Bank overdraft.....	\$ 9,040 41
Actuarial reserves.....	5,880,689 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES.....	\$5,889,729 41
Less Deficit.....	428,238 75
TOTAL LIABILITIES AND ACTUARIAL RESERVES.....	\$5,461,490 66

Synopsis of Operations, 1942

		PENSION FUND
Total ledger assets at beginning of year.....		\$5,119,678 35
Increase in ledger assets (receipts):		
Contributions.....	\$143,233 64	
Grants from City of Toronto.....	153,941 00	
Interest.....	227,803 77	
Exchange.....	1,454 78	
Profit on maturity of ledger assets.....	2 93	
Total receipts.....	\$526,436 12	
Increase in ledger liabilities—bank overdraft.....	9,040 41	
Total increase in ledger assets.....		535,476 53
Grand total.....		\$5,655,154 88
Decrease in ledger assets (disbursements):		
Pensions.....	\$232,793 76	
Retiring allowances.....	17,538 45	
Death claims.....	10,515 56	
General expenses (see details below).....	1,705 93	
Total decrease in ledger assets.....		262,553 70
TOTAL LEDGER ASSETS AT END OF YEAR.....		\$5,392,601 18

Analysis of General Expenses

Salaries, \$500.00; actuaries' fees and expenses, \$515.52; printing and stationery, \$54.59; postage and excise, \$160.82; taxes, licenses and fees, \$155.00; miscellaneous, \$320.00.....	\$ 1,705 93
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Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			\$ c.
At end of 1941.....	888	175	212,943 75
New members.....	9	..	.....
New pensioners:			
By retirement.....	..	39	50,066 53
By disability.....	..	8	10,242 31
Totals.....	897	222	273,252 59
Less ceased by:			
Death.....	5	10	11,240 14
Resigned.....	5	..	.....
Pensioned.....	47	..	.....
Total ceased.....	57	10	11,240 14
AT END OF 1942.....	840	212	262,012 45

Actuary's Valuation Balance Sheet, December 31, 1942

Assets	
Accumulated Benefit Fund net assets.....	\$5,473,903 00
Present value of members' future contributions.....	1,432,971 00
Present value of future grants from city.....	2,593,454 00
Deficit.....	415,826 00
TOTAL.....	<u>\$9,916,154 00</u>
Liabilities	
<i>Re</i> pensions in course of payment:	
Service.....	\$2,605,999 00
Disability.....	110,861 00
	<u>\$2,716,860 00</u>
<i>Re</i> benefits payable to active members on service retirement:	
Single sum.....	47,448 00
Service pension.....	6,872,493 00
	6,919,941 00
<i>Re</i> benefits payable to active service members on disability retirement:	
Single sum.....	\$ 38,248 00
Disability pensions.....	94,998 00
	133,246 00
<i>Re</i> benefits payable on deaths of active members.....	108,043 00
<i>Re</i> estimated present value of future expenses.....	29,024 00
Bank overdraft.....	9,040 00
TOTAL.....	<u>\$9,916,154 00</u>

Basis of the above valuation was similar to that used for purposes of the previous valuation as of December 31, 1939, together with an interest rate of 3 3/4%. The rates of retirement on service pension were based on the experience of the Fund from 1936-42. If the experience of 1940-42 is used for these service retirements, the deficit of the Fund would be \$826,492.

The valuation was compiled by H. H. Wolfenden, F.I.A., F.A.S., F.A.I.A.

UKRAINIAN NATIONAL ASSOCIATION INC.*

HEAD OFFICE, JERSEY CITY, N.J.

Chief or General Agent in Ontario.—Paul Duda, 1506 Parent Ave., Windsor.

Assets.....	\$ 6,805,830
Ontario insurance in force (gross).....	575,538
Canadian insurance in force (gross).....	674,474
Total insurance in force (gross).....	27,924,399

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 23,353
Premiums—Canada (net).....	27,564
Premiums—Total (net).....	804,449
Benefits paid—Ontario (net).....	650
Benefits paid—Canada (net).....	1,150
Total benefits paid (net).....	249,332

UKRAINIAN WORKINGMEN'S ASSOCIATION*

HEAD OFFICE, SCRANTON, PA.

Chief or General Agent in Ontario.—R. D. Hill, Confederation Life Bldg., Toronto.

Assets.....	\$2,605,061
Ontario insurance in force (gross).....	115,115
Canadian insurance in force (gross).....	198,965
Total insurance in force (gross).....	9,673,486

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 4,699
Premiums—Canada (net).....	8,733
Premiums—Total (net).....	288,687
Benefits paid—Ontario (net).....	191
Benefits paid—Canada (net).....	286
Total benefits paid (net).....	106,617

*See note on page 1.

L'UNION ST. JOSEPH DU CANADA

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—June, 1864.*Officers.*—President, Dr. R. H. Parent; Vice-President, Dr. Geo. A. Racine; Secretary-Treasurer, Hector Ménard.*Auditor.*—Lucien Massé, C.P.A.*Actuary.*—J. B. Mabon.*Members of Governing Executive.*—Dr. R. H. Parent, Dr. J. M. Laframboise, Ottawa; Dr. Geo. A. Racine, J. L. A. Godbout, Jos. Trepanier, Quebec; Louis Gignac, Penetanguishene; J. E. Guillet, Trois Rivieres; P. A. Delorme, St. Hyacinthe; Ovilva Duquette, Hull; Guy Guibault, Joliette.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of real estate—office premises, \$148,172.01; held for sale, \$600.....	\$ 148,772 01
Mortgage loans on real estate—first lien.....	24,213 94
Amounts secured by Society's certificates in force—loans and advances under automatic non-forfeiture provisions.....	105,455 64
Book value of bonds, debentures and debenture stocks.....	5,214,535 08
Cash on hand and in banks.....	84,335 79
New Brunswick Government deposit.....	5,000 00
Sundry accounts.....	1,320 19
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$5,583,712 65
Deduct excess of total book value of ledger assets over total authorized value.....	907,084 85
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$4,676,627 80

Non-Ledger Assets

Total interest, dividends and rents due and accrued.....	\$ 36,836 26
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office.....	23,075 68
Non-interest bearing advances to members of "La Caisse Sociale".....	81,329 49
TOTAL NON-LEDGER ASSETS.....	\$ 141,241 43
TOTAL ADMITTED ASSETS.....	\$4,817,869 23

Liabilities

MORTUARY FUND:	
Claims due and unpaid.....	\$ 32,959 00
Provision for unreported claims.....	2,000 00
Premiums, dues and assessments received in advance.....	4,608 83
Present value of claims payable by instalments.....	7,627 09
	\$ 47,194 92
SICKNESS AND ACCIDENT FUND:	
Claims due and unpaid.....	\$ 2,071 11
Premiums, dues and assessments received in advance.....	826 95
	2,898 06
JUVENILE FUND:	
Claims due and unpaid.....	\$ 605 00
Provision for unreported claims.....	100 00
Premiums, dues and assessments received in advance.....	923 48
	1,628 48
GENERAL RESERVE FUND:	
Premiums, dues and assessments received in advance.....	95 20
CENTIN COLLEGIAL FUND:	
Amount due.....	57 11
GENERAL EXPENSE FUND:	
Premiums, dues and assessments received in advance.....	3,957 43
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES.....	\$ 55,831 20

ACTUARIAL RESERVES AS AT DECEMBER 31, 1942:

Mortuary Fund.....	\$4,117,877 00
Sickness and Accident Fund.....	255,931 00
Juvenile Fund.....	75,368 00
TOTAL ACTUARIAL RESERVES.....	\$4,449,176 00

Synopsis of Operations by Funds, 1942

	MORTUARY FUND	SICKNESS AND ACCIDENT FUND	JUVENILE FUND	GENERAL RESERVE FUND	CENTIN COLLEGIAL FUND	GENERAL EXPENSE FUND	TOTAL
	\$	\$	\$	\$	\$	\$	\$
*Total ledger assets at beginning of year	4,958,845 05	428,601 07	75,110 37	41,464 85	47 43	30,429 69	5,534,399 06
Increase in ledger assets:							
Receipts—							
Premiums, dues and assessments	270,764 90	42,873 03	21,206 15	3,399 03	477 12	137,616 17	476,336 40
Statutory contributions by the General Reserve Fund	166,673 99	17,202 60	2,876 93	1,698 16	7 89	2,403 22	2,403 22
Interest and rents						930 15	189,359 72
Sundry fees, etc.						1,273 39	1,273 39
Loss and gain account						853 89	853 89
Profit on sale or maturity of ledger assets	26,427 05						26,427 05
Total receipts	463,865 94	60,075 63	24,083 08	5,097 19	485 01	143,076 92	696,683 77
Transfers to	1,384 00						1,384 00
Total increase in ledger assets	465,249 94	60,075 63	24,083 08	5,097 19	485 01	143,076 92	698,067 77
Grand total	5,424,095 59	488,676 70	99,193 45	46,562 04	532 44	173,506 61	6,232,506 83
Decrease in ledger assets:							
Disbursements—							
Old age benefits	186,144 40	35,656 78	3,818 75		475 33		226,095 26
Disability claims	26,541 15						26,541 15
Surrender values	2,185 00						2,185 00
Advances to members "Caisse Sociale"	37,757 07	100 00	911 20				38,768 27
Statutory contributions to General Fund	594 37						594 37
Investigation of claims				2,403 22			2,403 22
General expenses (for <i>dehors</i> <i>biens</i>)	126 81	143 20	10 00				146,280 01
Loss on sale or maturity of ledger assets	208,253 46						208,253 46
Gross decrease by adjustment of ledger assets		6,065 00					6,065 00
Total disbursements	461,602 26	41,964 98	4,739 95	2,403 22	475 33	136,284 44	647,470 18
Transfers from			1,384 00				1,384 00
Total decrease in ledger assets	461,602 26	41,964 98	6,123 95	2,403 22	475 33	136,284 44	648,854 18
TOTAL LEDGER ASSETS AT END OF YEAR	4,962,493 33	446,711 72	93,069 50	44,158 82	57 11	37,222 17	5,583,712 65
Deduct excess of total book value of ledger assets over total authorized value	907,088 85						907,088 85
Non-ledger assets	131,099 40	446,711 72	93,069 50	44,158 82	57 11	37,222 17	4,076,627 80
TOTAL ADMITTED ASSETS	4,186,507 88	448,002 11	94,457 22	44,359 62	57 11	44,485 29	4,817,869 23
Liabilities for claims and expenses, due and accrued							
Premiums paid in advance	42,586 09	2,071 11	705 00				45,362 20
Reserves and special funds	4,608 83	826 95	923 48	95 20		3,957 43	10,447 19
Actuarial reserves	4,117,677 00	255,931 00	75,368 00		57 11		4,449,176 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	4,165,071 92	258,829 06	76,996 48	95 20	57 11	3,957 43	4,505,007 20
SURPLUS	21,435 96	189,173 05	17,460 74	44,264 42		40,527 86	312,862 01

Analysis of General Expenses

Head Office expenses—salaries, \$28,762.20; directors' fees and salaries, \$10,375.00; auditors' fees, \$2,000.00; actuaries' fees and expenses, \$450.00; travelling expenses, \$1,741.84; miscellaneous, \$823.47.....	\$ 44,152 51
Agency and organization expenses—commissions, \$38,228.72; salaries, \$3,500.00; travelling expenses, \$8,664.24; advertising, \$758.89.....	51,151 85
All other expenses—books and periodicals, \$101.48; paid to local Lodges for collection of dues, \$28,103.67; legal fees, \$53.00; medical fees, \$4,418.60; official publications, \$600.00; fidelity bonds, \$472.14; printing and stationery, \$3,281.78; postage, telephone and excise, \$1,911.28; travelling expenses, \$830.68; taxes (other than real estate), licenses and fees, \$666.85; miscellaneous, \$540.60..	40,980 08
TOTAL.....	\$136,284 44

Exhibit of Certificates

	MORTUARY				JUVENILE			
	IN ONTARIO		TOTAL		IN ONTARIO		TOTAL	
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
At end of 1941.....	4,644	\$ 4,267,177 00	20,500	\$ 17,404,226 50	2,087	\$ 985,582 50	8,727	\$ 3,559,994 00
New effected.....	644	782,300 00	2,672	2,964,800 00	789	385,635 00	2,544	1,153,160 00
Old revived.....	19	15,135 00	112	107,986 00	16	6,700 00	136	62,790 00
Old increased.....		913 00						
Transferred.....	55	61,718 00	61	16,790 00	4	1,640 00		
Totals.....	5,362	\$ 5,127,243 00	23,345	\$ 20,493,802 50	2,896	\$ 1,379,557 50	11,407	\$ 4,775,944 00
Less ceased by:								
Death.....	80	63,219 00	254	201,180 00	6	2,540 00	50	18,945 00
Maturity.....	6	6,250 00	10	10,150 00				
Disability.....			2	1,500 00				
Surrender.....	31	24,422 00	179	152,458 00	25	11,950 00	67	33,655 00
Lapse.....	357	331,150 00	1,287	1,166,719 00	571	257,615 00	1,453	631,405 00
Decrease.....				21,877 00		709 00		11,317 00
Transfer.....	27	25,000 00			20	11,195 00	61	23,749 00
Total ceased.....	501	\$ 450,041 00	1,732	\$ 1,553,884 00	622	\$ 284,009 00	1,631	\$ 719,071 00
AT END OF 1942.....	4,861	\$ 4,677,202 00	21,613	\$ 18,939,918 50	2,274	\$ 1,095,548 50	9,776	\$ 4,056,873 00

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, \$7,161,994.00; Limited Life, \$2,431,500.00; Endowment, \$8,993,174.50; other plans, \$353,250.00 Total, \$18,939,918.50.

Exhibit of Sickness and Accident Certificates

	NUMBER	
	IN ONTARIO	TOTAL
At end of 1941.....	1,401	8,704
New effected.....	69	815
Old revived.....	2	26
Transferred.....	18	
Totals.....	1,490	9,545
Less ceased by:		
Death.....	31	102
Lapse.....	94	746
Transfer.....	11	
Total ceased.....	136	848
AT END OF 1942.....	1,354	8,697

Actuary's Valuation Balance Sheet, December 31, 1942

MORTUARY FUND

Assets

Funds applicable to benefits.....	\$4,100,569 56
Present value of contributions.....	4,136,401 00
Sickness benefits paid as a lien on certificates in force.....	81,329 49
TOTAL.....	\$8,318,300 05

Liabilities

Present value of benefits.....	\$8,241,961 00
Claims payable by instalments.....	7,627 09
Commuted value of disability claims.....	12,317 00
Other liabilities.....	34,959 00
Surplus.....	21,435 96
TOTAL.....	\$8,318,300 05

Ratio of actual to expected claims during 1942 was 73.6%.

The basis of the valuation was the National Fraternal Council Table with interest at 4%.

The rate of interest in 1942 on the total assets of the Society was 4.28%.

Total insurance valued was \$18,939,918.50.

SICKNESS FUND

Assets

Funds applicable to benefits.....	\$ 447,175 16
Present value of contributions.....	671,178 00
Negative values included (40%).....	16,912 00
TOTAL.....	\$1,135,265 16

Liabilities

Present value of benefits.....	\$ 944,021 00
Other liabilities.....	2,071 11
Surplus.....	189,173 05
TOTAL.....	\$1,135,265 16

The above valuation is on the basis of the N.F.C. Table of Mortality with interest at 4% and rates of sickness established in 1934. Benefits of \$10 are valued on a basis of 250% of the rate of sickness among \$5 members. Forty per cent of negative values has been included as an asset.

JUVENILE FUND

Assets

Funds applicable to benefits.....	\$ 93,533 74
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Liabilities

Reserve.....	\$ 75,368 00
Other liabilities.....	705 00
Surplus.....	17,460 74
TOTAL.....	\$ 93,533 74

All the above valuations were compiled by J. B. Mabon, F.I.A., F.A.S.

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA*

HEAD OFFICE, COLUMBUS, OHIO

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Harry F. Moulden, Winnipeg.

Chief or General Agent in Ontario.—None.

Assets.....	\$2,466,230
Ontario certificates in force (No.)..	1,304
Canadian certificates in force (No.)..	3,714

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 20,384
Premiums—Canada (net).....	60,143
Premiums—Total (net).....	1,253,780
Benefits paid—Ontario (net).....	12,622
Benefits paid—Canada (net).....	29,805
Total benefits paid (net).....	723,926

*See note on page 1.

WOMAN'S BENEFIT ASSOCIATION*

HEAD OFFICE, PORT HURON, MICH.

Principal Office in Canada, Sarnia, Ont.

Manager or Chief Executive Officer in Canada.—Mrs. Mary J. Baird, Sarnia.*Chief or General Agent in Ontario.*—Mrs. Mary J. Baird, Royal Bank Bldg., Sarnia.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	\$46,221,516	Premiums—Ontario (net)	\$ 10,065
Ontario insurance in force (gross) . .	369,748	Premiums—Canada (net)	51,382
Canadian insurance in force (gross) . .	2,187,416	Premiums—Total (net)	2,650,669
Total insurance in force (gross)	120,823,461	Benefits paid—Ontario (net)	4,435
		Benefits paid—Canada (net)	35,874
		Total benefits paid (net)	2,319,741

THE WORKMEN'S CIRCLE*

HEAD OFFICE, NEW YORK, N. Y.

Manager or Chief Executive Officer in Canada.—Michael Rubinstein, Montreal.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets	\$ 8,372,772	Premiums—Ontario (net)	\$ 6,695
Ontario insurance in force (gross) . .	95,600	Premiums—Canada (net)	13,733
Canadian insurance in force (gross) . .	198,600	Premiums—Total (net)	926,939
Total insurance in force (gross)	16,366,950	Benefits paid—Ontario (net)	3,076
		Benefits paid—Canada (net)	6,052
		Total benefits paid (net)	576,254

*See note on page 1.

(E)

MUTUAL BENEFIT SOCIETIES

(E)

THE GRAND LODGE OF ONTARIO, INDEPENDENT ORDER OF ODD FELLOWS

HEAD OFFICE, 229 COLLEGE ST., TORONTO

Organized.—July 27, 1855. Incorporated in Ontario.—November 19, 1874.

Executive Officers of the Society (as at September 30, 1942).—Grand Master, C. J. Stilson, London; Deputy Grand Master, Byron E. Dundas, London; Grand Warden, J. A. E. Cowley, Ottawa; Grand Secretary, Wm. Brooks, 229 College St., Toronto; Grand Treasurer, N. J. M. Lockhart, St. Catharines.

Statement for the Year Ended September 30, 1942

To which are appended statements of the Auxiliary Bodies lettered below as (A), (B), (C) and (D).

I. Funeral Benefits

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at September 30, 1942, was 31,390.

The number of deaths in the Society in 1942 was 808.

The amount of funeral benefits paid in 1942 in respect to deceased members was \$26,711.42.

Total amount of funeral benefits paid in respect of deceased wives, \$2,818.34.

II. Sick Benefits

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1942 was 1,699.

The amount of benefits paid in 1942 in respect of sick members was \$46,605.60.

The number of weeks' sickness experienced in 1942 was 14,798. Amount paid for medical attendance and nursing during 1942, \$8,603.39.

III. Assets

	GRAND BODY	SUBORDINATE BODIES
Amount of real estate.....	\$280,944 44	\$1,438,075 15
Cash value of mortgages.....	64,299 90	.....
Amount of securities.....	231,759 68	1,196,777 38
Cash in hands of Grand Secretary and in banks.....	100 04	167,694 89
Amount of cash in Dominion Bank.....	17,718 80	.....
Amount of cash in Bank of Toronto.....	6,364 70	.....
Cash in Canada Permanent Mortgage Company.....	12,952 20	.....
All other assets.....	36,103 49	.....
Assets not admitted:		
Grand Lodge.....	\$ 46,770 04	
Subordinate Lodges.....	616,990 54	
TOTAL ASSETS.....	\$650,243 25	\$2,802,547 42

IV. Liabilities

	GRAND BODY	SUBORDINATE BODIES
Sick benefits, funeral benefits, all other liabilities.....	\$ 2,818 91	\$ 47,541 25

V. Miscellaneous

The books and accounts of the Subordinate Lodges were audited in October, 1942, and those of the Grand Lodge in December, 1942.

Names and post office addresses of Grand Lodge auditors: C. J. Parker, C.A., Brantford; G. D. Campbell, F.C.A., Toronto.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

VI. Cash Receipts

Cash balance (Grand Lodge) from 1941 (not extended), \$31,186.52.

	GRAND LODGE	SUBORDINATE BODIES
Cash received during 1942 from:		
Initiation fees, etc.....	\$	\$ 15,119 30
Dues.....	50,431 24	162,459 94
Per capita tax and levies.....	222 00	.....
Fines.....	6,739 25	.....
Supplies sold.....	11,799 55	189,955 57
Interest, dividends and rent.....	105 30	.....
Premiums for guarantee.....	20,664 85	71,063 66
All other sources.....	.....	.....
Cash received from sold or matured investments (not extended):		
Grand Lodge.....	\$ 4,499 50	
Subordinate Lodges.....	82,424 49	
TOTAL RECEIPTS.....	\$ 89,962 19	\$438,598 47

VII. Cash Expenditure

	(a) Expenses of Management	GRAND LODGE	SUBORDINATE BODIES
Cash paid during 1942 for:			
Commission and organization expenses.....		\$	\$
Per capita tax.....		150 00	.....
Expenses of annual meeting.....		8,585 96	.....
Registration fee.....		10 00	.....
Rent, etc.....		1,500 00	.....
Supplies bought.....		4,763 29	.....
Travelling expenses and appropriations to officers.....		2,418 28	.....
Salaries, officers' and auditors' fees.....		6,676 26	.....
Printing, stationery and advertising.....		679 43	.....
Postage and express.....		630 16	.....
Premiums.....	
Investigation of claims.....	
Other management expense (detailed in memo).....		9,222 53	181,862 76
TOTALS.....		\$ 34,635 91	\$181,862 76

(b) Miscellaneous Expenditure

Benefits to widows and orphans.....		25,055 38	
Funeral benefits.....		29,529 76	
Sick benefits.....		46,605 60	
Medical attendance and nursing.....		8,603 39	
Gratuities—special relief.....		7,279 60	
All other.....		37,626 56	127,387 20
For investments—Subordinate Lodges, \$80,857.00. Grand Lodge, \$16,250.00.			
GRAND TOTALS.....		\$ 72,262 47	\$426,323 69

(A) ABSTRACT FROM THE RETURNS OF THE REBEKAH LODGES TO THE GRAND LODGE OF ONTARIO

	MALES	FEMALES	TOTALS
Number of members, December 31, 1941.....	2,128	15,727	17,855
Admitted during 1942.....	61	922	983
TOTALS.....	2,189	16,649	18,838
Deduct (withdrawn or cancelled).....	208	817	1,025
MEMBERSHIP, SEPTEMBER 30, 1942.....	1,981	15,832	17,813

Receipts

Dues.....	\$ 34,181 74
Admissions.....	3,927 95
Rents, etc.....	554 22
Miscellaneous.....	38,780 26
TOTAL.....	\$ 77,444 17

Expenditure for Relief Only

Relief of members.....	\$ 589 67
Relief of widowed families.....	529 72
I.O.O.F. Home.....	350 20
Home tax.....	1,589 75
Special relief.....	1,834 46
Contributed for field kitchens.....	3,227 51
Contributed for other war work.....	5,484 26
TOTAL.....	\$ 13,605 57

Miscellaneous

Expenses, lodges.....	\$ 54,146 69
Invested funds of lodges.....	61,460 88
Cash in lodge funds.....	32,441 84
Expenses of Assembly.....	15,671 14
Cash in Assembly funds.....	4,665 72
Invested funds of Assembly.....	6,000 00
Expended for Home tax.....	.....
Number of lodges.....	.....

(B) THE FOLLOWING SUMMARY FROM THE RETURNS OF THE GRAND ENCAMPMENT SHOWS THE MEMBERSHIP AND STANDING AT SEPTEMBER 30, 1942

Number of members as from last report.....	4,021
Initiated during the year ending September 30, 1942.....	87
Admitted by card during the year ending September 30, 1942.....	12
Reinstated during the year ending September 30, 1942.....	7
TOTAL.....	4,127

Deductions:	
Withdrawn by card.....	19
Suspended by non-payment of dues.....	116
Suspended from Subordinate Lodges.....	35
Deceased.....	60
Expelled.....	2
	132
NET MEMBERSHIP, SEPTEMBER 30, 1942.....	3,995
Number of patriarchs relieved in 1942.....	116
Number of weeks for which benefits were paid.....	996
Amount paid for burying the dead in 1942.....	\$ 365 00
Amount paid for relief of patriarchs (sick benefits).....	1,596 91
Amount paid for special relief in 1942.....	264 43
Relief of widowed families.....	20 00
	\$ 2,246 34
Receipts from all sources.....	\$ 15,046 74
Working expenses of Subordinate Encampments.....	11,750 22
	\$ 9,945 30
Cash assets.....	\$ 9,945 30
Invested in mortgages and securities.....	46,504 32
Invested in buildings and lands.....	2,708 81
Invested in furniture and regalia.....	13,627 87
All other assets.....	6,106 67
	\$ 78,892 97
TOTAL FUNDS OF SUBORDINATE ENCAMPMENTS, SEPTEMBER 30, 1942.....	\$ 78,892 97
Less liabilities.....	1,066 23
	\$ 77,826 74

**(C) THE ODD FELLOWS' FUNERAL AID ASSOCIATION OF THE COUNTIES OF
LINCOLN AND WELLAND**

Number of members who died in 1942.....	6
Number of members, September 30, 1942.....	535
Amount of cash received during the year 1942.....	\$ 1,604 90
Amount of expenses in management in 1942.....	277 30
Amount paid funeral claims.....	750 00
Amount on hand, September 30, 1942.....	231 51

(D) DEPARTMENT OF ONTARIO, P.M., I.O.O.F.

Number of cantons.....	18
Number of members, last report.....	447
Mustered during year.....	23
Admitted on honourable discharge papers.....	10
Reinstated.....	2
	482
TOTAL.....	482
From which deduct:	
Withdrawn by honourable discharge papers.....	12
Deceased.....	9
Suspended during year.....	7
Expelled.....	2
	28
TOTAL.....	28
TOTAL MEMBERSHIP, SEPTEMBER 30, 1942.....	454
NET INCREASE FOR THE YEAR.....	7

Assets

Cash balance on hand, last report.....	\$ 51 49
Receipts from grants and per capita taxes.....	440 05
Receipts from badges, jewels, etc.....	333 00
Receipts from commissions and supplies.....	124 90
	\$ 952 44
TOTAL ASSETS.....	\$ 952 44

Disbursements

Department sundries.....	\$ 350 38
Badges and jewels.....	276 61
S.G.L. supplies.....	221 21
	\$ 848 20
TOTAL.....	\$ 848 20
CASH BALANCE, SEPTEMBER 30, 1942.....	\$ 104 24

MUTUAL BENEFIT SOCIETIES FOR 1942

Independent Mut. Ben. Federation.	5,600 00	9,900 00	7,682 47	23,272 47	2,222 35	2,222 35
Italian Brothers Mut. Ben. Society, Hamilton.		400 00	3,181 21	3,181 21		1,100 00
Italian Mut. Ben. Society, Port Arthur.		794 00	303 41	10,122 95		1,100 00
Italian Mut. Ben. Society, Port Colborne.			3,271 95	4,080 95		
Italo-Canadiane Society.			1,249 17	1,249 17		
Iwansker Mut. Ben. Society.	400 00	1,400 00	3,272 72	3,575 22	511 50	444 00
Judean Ben. and Friendly Society.		1,675 00	3,270 31	1,540 50		
Kietzer Sick Ben. Society.		4,475 00	2,423 96	15,805 37		537 35
Knights of Malta, Club, General of Canada.		5,973 26	8,423 25	15,480 51		100 00
Loyal Orange Mut. Ben. Society, London, Ont.	799 91	56,414 93	7,851 09	66,395 93	354 32	354 32
Lagover Mut. Ben. Society.	2,000 00	2,000 00	40 73	11,840 28	182 31	182 31
Leaside Mut. Aid Society.		9,500 00	274 85	3,270 73		
Loyal Orange Young Briton, Lodge No. 33.	1,950 00	9,300 00	33 35	14,523 33		824 61
Loyal Order of Moose of Ont.		46,738 40	382 61	74,682 61		5,472 24
Local True Blue Assen.		2,600 00	3,820 33	4,424 33	100 00	100 00
Massey-Harris, Entry Works, Sick and Funeral Mut. Ben. Assen.		2,600 00	3,607 34	6,207 34		
Massey-Harris, Farm, Mut. Ben. Assen.		2,800 00	2,715 92	5,515 92	44 25	44 25
Mentor Mut. Ben. Society, Toronto.		3,000 00	1,594 20	4,594 20		
Moztor Mut. Ben. Society.			321 22	321 22		
Mutual Mut. Ben. Society.	9,075 00	7,550 00	2,107 51	18,813 76	210 00	1 14
Mutual Mut. Ben. Society of Alumnae Assn., Victoria Hosp. School of Nursing.		1,638 10	1,798 59	3,436 69		
Mutual Masonic Compact of St. Catharines.		2,500 00	9,364 45	307 60		
MacLean Publishing Co., Mech. Div., Mut. Ben. Assen.		2,948 00	24,890 14	27,838 14		
National Cash Register Empl. Mut. Ben. Society.	6,500 00	4,000 00	6,811 33	17,311 33		
National Slovak Mut. Ben. Society.		4,000 00	2,361 72	7,761 72		
Order of Sons of Italy, Mut. Ben. Society.		2,100 00	485 33	2,585 33		
Ottawa Hebrew Ben. Society.			615 20	2,295 10	31 50	31 50
Ozrower Mut. Ben. Society.		100 00	110 60	4,210 60		50 18
Pilaudski Polish Mut. Ben. Society.		993 75	7,570 99	14,610 60	200 00	425 00
Polish Alliance Friendly Society of Canada.		300 00	3,325 28	17,985 88	160 00	3,050 00
Polish National Union Mut. Ben. Society of Canada.		680 00	1,601 93	4,795 30		
Postal Benefit Assn. of Toronto.		37 00	6,670 41	194,883 03	225 00	75
Pride of Israel Mut. Ben. Society.		71,727 91	14,157 41	12,272 36		
Prov. Gravel Midge, Manchester Unity, Independent Order of Odd Fellows.	100,356 35	2,000 00	928 36	19,826 06		
Radi Ghar Grotto Mut. Ben. Society.			3,541 24	12,274 24		
Rogers, Wm., Manfg. Co. Welfare Society.		3,800 00	2,082 50	2,082 50		
St. Boniface Sick Ben. Society.		800 00	295 33	4,095 33		
St. David's Mut. Ben. Society.	153 00	2,000 00	557 93	1,357 93		
St. Joseph's Aid Society.		1,000 00	171 01	2,524 01		
Sawyer-Masey Empl. Mut. Ben. Assen.		2,000 00	475 37	1,475 37		
Singsby Manfg. Co. Empl. Mut. Ben. Society.		7,800 00	2,382 05	10,382 05		
Societa Filii D. M. S. Toronto, Ottawa.			6,107 59	22,170 51		
Societa D.M.S. Recalmutese, Hamilton.		1,500 00	1,823 75	2,817 56		
Societa D.M.S. Trinacria, Toronto.		993 81	2,788 37	2,788 37		
Sons and Daughters, Canadian Lithuanian.		3,067 50	9,177 88	12,245 38		
Sons and Daughters of Ireland Protestant Assn.		23,548 51	3,823 59	27,372 10		
Sons of Abraham Mut. Ben. Society.	2,155 00	1,000 00	427 62	3,596 12		146 68
Sons of David Mut. Ben. Society.		2,000 00	1,494 18	3,494 18		
Sons of Jacob Benevolent Society.		22,778 08	1,709 46	26,385 32	211 60	1,520 40
Star of Israel Mut. Aid and Benevolent Society.		5,700 00	1,650 66	1,650 66		920 00
Toronto Civic Empl. Mut. Ben. Assen.			1,184 02	10,684 02		
Toronto Hebrew Benevolent Society.	5,000 00	1,111 39	2,471 06	17,055 37	442 90	855 37

SHORT NAME OF SOCIETY	ASSETS						LIABILITIES											
	REAL ESTATE	MORTGAGES ON REAL ESTATE	BONDS, DEBENTURES, AND OTHER SECURITIES	CASH ON HAND AND IN BANK	ALL OTHER	TOTAL	CLAIMS UNPAID	ALL OTHER	TOTAL									
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.								
Toronto Hydro-Electric System Empl. Ben. Society					240	31			240	31								
Toronto Independent Benevolent Asscn.	2,739	05			5,987	50			1,046	24								
Toronto Musical and Protective Asscn.	28,000	00			85,320	00			2,309	74				9 95				
Transportation Club of Toronto					11,008	19			624	80	71	19						
Ukrainian National Mut. Ben. Asscn., Fort William	4,000	00			4,580	21			2,470	60								
Ukrainian National Benevolent Society					100	00			2,375	26								
Union of Ukrainian Brotherhood			700	00	7,531	25			1,805	60			349	00				
Vitessse Mut. Ben. Society									1,805	60								
Warsaw Lodzer Mut. Ben. Asscn.	2,309	00			1,196	25			333	44								
Watson Manig. Co. Mut. Ben. Society									735	72								
York Township Civic Mut. Ben. Society	4,667	76			100	00			429	19								
Young Men's Hebrew Asscn.	5,000	00			11,000	00			1,087	63	30	00						
Zion Benevolent Society					7,670	00			316	18								
TOTALS	201,973	60	256,758	90	1,050,943	08	323,689	74	6,790	00	1,840,155	32	12,064	18	17,730	98	29,792	16

St. David's Mut. Ben. Society.....	91	22	87	520 45	45 29	865 74	826 41
St. Joseph's Aid Society.....	104	13	251	1,465 20	48 71	1,510 97	270 00
St. Joseph's Mut. Ben. Assn.....	350	4	247	2,232 00	62 91	2,313 86	
Shingis Manfg. Co. Empl. Mut. Ben. Society.....	595	51	86	825 65	57 74	18 05	2,400 00
Societa Figli D. M. S., St. Antonio, Ottawa.....	130	1	20	3,655 50	37 60	1,408 39	
Societa Italiana D. M. S., Guglielmo Marconi.....	314	53	325	822 50	40 12	4,725 43	
Societa D. M. S., Recalmuteste, Hamilton.....	85	13	76	4,222 47	38 61	863 12	340 00
Societa D. M. S., Trinaeria, Toronto.....	110	1	515	5,874 08	205 87	6,108 75	
Sons and Daughters, Canadian Lithuanian.....	680	103	24	2,893 15	723 57	2,528 94	
Sons of David Mut. Ben. Society.....	1,064	11	24	2,645 55	39 77	1,438 35	
Sons of David Mut. Ben. Society.....	149	7	31	2,640 45	472 63	3,094 06	
Sons of Jacob Benevolent Society.....	118	14	101	3,690 74	26 73	6,537 86	4,000 00
Star of Italy Mut. Aid and Benevolent Society.....	123	7	61	1,876 00	48 17	1,924 17	
Star Mut. Ben. Society.....	358	49	226	2,494 10	332 21	2,520 83	
Toronto Civic Empl. Mut. Ben. Assn.....	187	6	120	1,144 40	60 74	1,537 35	3,500 00
Toronto Hebrew Benevolent Society.....	241	6	74	4,911 20	386 55	1,857 75	1,600 00
Toronto Hydro-Electric System Empl. Ben. Society.....	615	3	27	4,778 50	2 75	4,781 25	
Toronto Independent Benevolent Assn.....	160	10	401	2,714 37	170 07	1,040 05	
Toronto Transportation Club of Toronto.....	135	17	120	12,876 45	4,872 62	2,645 88	6,000 00
Transportation Club of Toronto.....	325	1	85	1,612 00	135 73	2,291 93	
Ukrainian National Mut. Ben. Assn., Fort William.....	193	5	202	1,017 05	33 51	1,065 56	
Uiga Mut. Ben. Society.....	109	32	64	2,942 60	290 46	218 79	900 00
Union of Ukrainian Brotherhood.....	442	3	172	871 90	21 35	893 25	
Vitesse Mut. Ben. Society.....	425	1	31	1,521 44	643 31	2,164 75	
Warsaw Lodger Mut. Ben. Assn.....	75	7	164	939 75	9 81	949 56	
Watson Manfg. Co. Mut. Ben. Society.....	214	8	54	106 60	2 04	108 64	
York Township Civic Mut. Ben. Society.....	100	1	46	3,927 71	524 74	1,076 00	2,500 00
Young Men's Hebrew Assn.....	183	13	80	2,874 20	137 34	356 31	
Zion Benevolent Society.....	144	2*	80				
TOTALS.....	77,090	639	34,157	572,618 08	53,117 72	129,840 25	99,779 80
						755,576 05	

Imperial Vanish and Color Co. Sick Ben.	53 75	2,405 10	333 90	28 98	2,332 07	387 65
Imperial Men Ben. Federation	11,309 69	17,615 36	166 00		33,690 00	2,000 00
Italian Men Ben. Society	196 20	555 00	188 50		917 20	
Italian Ladies' Mut. Ben. Society	131 32	250 00	153 00		50 00	619 82
Italian Mut. Ben. Society, Hamilton	2,406 38	200 00	96 00		1,524 07	300 00
Italian Mut. Ben. Society, Port Arthur	71 92	800 00	279 15	342 50	160 00	2,556 14
Italo-Canadiane Society	313 24	800 00	450 85	40 00	172 75	1,703 33
Iwansker Mut. Ben. Society	853 23	80 00	81 00		170 00	486 00
Judean Ben. and Friendly Society	1,853 73	1,078 95	1,653 40		2,972 50	5,000 00
Knights of Malta, Chateaux	900 69	78 95	287 80		5,078 84	500 00
Knights of Malta, General of Canada	1,300 29	100 00	316 00	70 00	724 35	3,000 00
Knights of Pythias, Grand Lodge, Ont.	12,102 95	2,300 00	2,707 18	80 50	484 38	19,298 55
Labour League Mut. Ben. Society	8,205 78	193 50	1,652 00	1,486 92	663 00	3,350 00
Leaver Mut. Ben. Society	867 63		764 95			16,455 45
Leavitt Mut. Aid Society	82 00		60 00	334 77		1,312 18
Loyalty Sick Ben. Society	1,647 20	550 00	752 00	400 00	841 05	3,500 00
Loyal Orange Young Briton, Lodge No. 33	48 46		39 00			68 85
Loyal Order of Moose of Ont.	1,874 46	4,200 00	14,586 00		3,974 50	5,558 38
Lyons Order Ben. Society	1,275 47	1,100 00	930 00		2,972 50	3,000 00
Massoy-Heits Verity Works, Sick and Funeral Mut. Ben. Assn.	343 20	600 00	2,319 36	719 90	3,914 73	300 00
Massoy-Harris, Brantford, Empl. Mut. Ben. Assn.	1,326 15	2,460 00	1,032 25		4,195 45	300 00
Massoy-Harris, Brantford, Empl. Mut. Ben. Assn., Toronto	500 18	1,750 00	17,875 00		21,661 15	
Mentor Mut. Ben. Society	697 04	1,080 85	455 10	120 75	1,660 69	2,250 18
Menzies Mut. Ben. Society	21 00		292 88		4,954 68	1,550 00
Mutual Ben. Society of Alumnae Assn., Victoria Hosp. School of Nursing	113 17	800 00			313 88	
Mutual Masonic Compact of St. Catharines	70 48	150 00	2,145 16		2,403 64	
Naclean Publishing Co. Mech. Div., Mut. Ben. Assn.	7 60	70 00	2,145 16	154 00		2,403 64
National Amalgamated Mut. Ben. Society	12,000 67	500 00	6,458 56		110 00	
National Slovak Mut. Ben. Society	267 82	1,250 00				18,959 23
Order of Sons of Italy Mut. Ben. Society	755 95	7 50	210 00	52 50	1,876 17	1,517 82
Ostrowetz Independent Mut. Ben. Society	456 32		92 00		1,876 17	1,000 00
Ottawa Hebrew Ben. Society	906 45		24 00		958 69	600 00
Ozrower Mut. Ben. Society	1,446 87		125 00		1,294 17	880 20
Plasudski Polish Mut. Ben. Society	3,059 12	1,200 00	4,589 28	255 10	9,103 50	794 00
Polish Alliance Friendly Society of Canada	6,718 79	100 00	1,449 00	255 75	9,125 92	2,038 62
Polish National Union Mut. Ben. Society, Canada	41 58	1,000 00	3,897 00		15,734 10	32,000 00
Postal Ben. Assn. of Toronto	1,450 36	2,861 00	14,687 53	888 95	2,136 74	15,734 10
Prov. Grand Lodge, Manchester Unity, Independent Order of Odd Fellows	2,569 35	334 50	342 00	292 51	4,870 23	35,264 87
Radomer Mut. Ben. Society	56 58	2,000 00		1,033 87	597 89	1,300 00
Rani Ghar Grotto Mut. Ben. Society	53 57	100 00	1,215 67		2,056 58	
Rogers, Wm., Manife. Co. Welfare Society	152 58	120 00	704 40		1,369 24	300 00
St. Boniface Sick Ben. Society	96 00	75 00	518 96	76 25	976 98	800 00
St. David's Mut. Ben. Society	43 20	200 00	1,241 90		297 10	600 06
St. Joseph's Aid Society	15 00		1,241 90		2,486 70	500 00
St. Joseph's Assesay Empl. Mut. Ben. Assn.	17 15	200 00	1,241 90		2,486 70	500 00
St. Joseph's Empl. Mut. Ben. Society	169 45	210 00	431 97	827 05	110 00	2,200 00
Societa Fiel D. M. S. St. Antonio, Ottawa	792 40	200 00	1,948 00		921 42	2,000 00
Societa Italiana D.M.S. Guglielmo Marconi	65 00	190 00	362 50		3,759 75	1,000 00
Societa D.M.S. Recalmutese, Hamilton	63 00	200 00			784 00	500 00
Societa D.M.S. Trinacria, Toronto	492 79	498 00	4,023 75	5 14	513 00	2,000 00
Sons and Daughters of Ireland Lethbranan Assn.	1,444 56	1,100 00	790 34	221 66	1,504 89	5,111 45
Sons of Abraham Mut. Ben. Society	1,822 25	264 00	528 08	60 00	30 45	2,818 03
Sons of David Mut. Ben. Society	1,322 21	1,511 50	804 38	44 50	434 59	2,841 68
Sons of David Mut. Ben. Society	1,007 87	434 00	176 00	108 00	1,634 64	6,070 00
Star of Italy Mut. Aid and Benevolent Society	196 80		371 25		239 50	4,280 00
Star Mut. Ben. Society	427 76	900 00	444 00		2,734 00	3,500 00
Toronto Civic Empl. Mut. Ben. Assn.				175 50		

SHORT NAME OF SOCIETY	EXPENDITURE																	
	EXPENSES OF MANAGEMENT		AMOUNT PAID FOR FUNERAL BENEFITS DURING 1942		AMOUNT PAID FOR SICK BENEFITS DURING 1942		AMOUNT PAID FOR HOSPITALIZATION DURING 1942		AMOUNT PAID FOR MEDICAL ATTENDANCE DURING 1942		AMOUNT PAID FOR SPECIAL RELIEF DURING 1942		ALL OTHER		TOTAL		PAID FOR INVESTMENTS	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Toronto Hebrew Benevolent Society	3,091	00	234	00	1,242	00	433	95	1,002	92	145	50	50	00	6,149	37	2,000	00
Toronto Hydro-Electric System Empl. Ben. Society	332	63	2,000	00	2,809	00	270	48	546	56	88	00	50	00	5,191	63	500	00
Toronto Independent Benevolent Asscn.	1,327	88	231	00	700	25	700	25	700	25	700	25	5,386	50	3,433	10	3,000	00
Toronto Musician's Benevolent Asscn.	16,013	05	1,100	00	360	00	.....	.....	.....	.....	.....	.....	664	91	2,257	64	500	00
Toronto Musician's Club of Toronto	1,092	73	500	00	.....	.....	.....	.....	.....	.....	.....	.....	23	40	2,278	60	1,000	12
Ukrainian National Mut. Ben. Asscn., Fort William	565	70	600	00	1,013	00	.....	.....	166	50	.....	.....	.....	.....	2,498	05	2,000	00
Ugla Mut. Ben. Society	135	96	.....	.....	636	00	.....	.....	.....	.....	.....	.....	.....	.....	326	58	.....	.....
Viteesse Mut. Ben. Society	235	18	951	00	1,033	00	.....	.....	278	90	.....	.....	.....	.....	2,039	14	500	00
Warsaw Lodger Mut. Ben. Asscn.	192	18	344	75	186	00	90	87	377	95	.....	.....	66	50	856	54	.....	.....
Watson Manig. Co. Mut. Ben. Society	51	83	75	00	738	21	.....	.....	.....	.....	.....	.....	.....	.....	90	00	.....	.....
York Township Civic Mut. Ben. Society	15	00	50	00	368	00	154	00	931	21	171	75	1,665	07	4,262	58	4,500	00
Young Men's Hebrew Asscn.	922	55	500	00	709	00	311	50	473	63	50	00	477	69	3,830	49	500	00
Zion Benevolent Society	1,244	17	564	50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
TOTALS	226,411	36	77,204	47	248,362	37	19,274	51	59,337	90	5,097	08	51,033	54	686,721	83	186,784	62

NAME OF SOCIETY	WHEN ORGANIZED OR INCORPORATED	HEAD OFFICE	NAME OF PRESIDENT	NAME OF SECRETARY	ADDRESS
A. & P. (Toronto) Managers' Mutual Benefit Society	1929	Toronto	I. Robertson	Edward M. Owen	Toronto
A. & P. (Toronto) Mutual Benefit Society	1934	Toronto	Joseph Halik	C. A. Young	Toronto
A. & P. (Toronto) Mutual Benefit Society	1940	Oshawa	C. Neun	Anthony Bonczyk	Oshawa
Aristocrat Mutual Benefit Society	1940	Hamilton	Walter Fisher	A. Struger	Hamilton
Army & Navy Veterans' Society of Hamilton, His Majesty's	1887	Toronto	F. T. Slade	W. W. Waite	Toronto
Army & Navy Veterans' Society of Toronto, His Majesty's	1917	Toronto	S. Shachter	Henry J. Page	Toronto
Beitzchiner Bnai Yankov Mutual Benefit Society	1937	Kirkland Lake	M. Spchar	B. Goodis	Toronto
Bied Mutual Benefit Society	1940	Kirkland Lake	Angelo Zampano	Frank Grebenc	Kirkland Lake
Bird Order Italian Club Mutual Benefit Society	1933	Windsor	Frank Grebenc	Angelo Zampano	Windsor
Brantford Coach and Body Builders' Mutual Benefit Society	1933	Brantford	Frank Grebenc	Frank Grebenc	Brantford
Brantford Hebrew Benevolent Society	1913	Brantford	P. Zarecki	Frank Hussak	Brantford
Brantford Polish Mutual Benefit and Friendly Society	1932	Brantford	A. Gadawski	Thos. Meech	Brantford
Brown Brothers Limited Employees' Benefit Society	1898	Toronto	F. L. Doty	W. A. Hasted	Toronto
Brunner Mond Mutual Benefit Society	1918	Amherstburg	W. M. Mitchell	H. M. Stanchif	Amherstburg
Canada Cycle and Motor Company Limited Employees' Mutual Benefit Society	1918	Weston	A. W. Vineham	Percy Knight	Weston
Canada Fols Workmen's Mutual Benefit Society	1940	Toronto	Chas. Lewis	C. Bourne	Toronto
Canada Acme Screw and Gear Employees' Mutual Benefit Society	1920	Toronto	Geo. Bolt	Geo. Bartholomew	Toronto
Canadian Alibi-Chambers Limited Employees' Mutual Benefit Society	1918	Toronto	Harold Dunn	Frank H. McClashan	Toronto
Canadian Automobile Workers' Mutual Benefit Society	1927	Toronto	A. W. Monroe	James Mills	Toronto
Canadian Hebrew Benevolent Society	1920	Toronto	M. Mendelson	Arthur Earle	Toronto
Canadian National Expressmen's Mutual Benefit Association	1890	Toronto	B. W. Bailey	W. Sacks	Toronto
Canadian Order of Rechabites	1912	Toronto	H. Marquis	W. T. Murphy	Toronto
Canadian Pacific Expressmen's Sick Benefit Association	1890	Toronto	H. A. Miller	J. Donaldson	Toronto
Cheero Mutual Benefit Society	1942	Toronto	C. E. Zavitz	J. E. Hommel	Toronto
Cockshutt Plow Company Limited Employees' Relief Association	1899	Brantford	E. A. Joslin	Stan. Jones	Windsor
Confederate Mutual Benefit Society	1938	Brantford	E. McMillan	J. A. Garratt	Brantford
Consumers' Gas Company's Employees' Mutual Benefit Society	1918	Toronto	Wm. Henry Morgan	Thos. Jordan	Toronto
Daughters of England Benevolent Society of Canada	1894	Burlington	Mrs. B. Stangorke	W. H. St. Miller	Burlington
Dominion Forge and Stamping Company Limited Employees' Mutual Benefit Association	1920	Walkerville	Mrs. Beatrice V. Hills	L. A. Lacroix	Windsor
Dritzer Young Men's Mutual Benefit Society	1934	Toronto	Jos. Ratman	Max Bliman	Toronto
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	James B. Neville	J. S. Downs	Toronto
Evening Telegram Employees' Benefit Society	1912	Toronto	Wm. Moralee	A. N. MacDonald	Toronto
Foresters, Ancient Order of, Subsidiary High Court of Dominion of Canada	1892	Toronto	F. G. Butt	W. H. Goddard	Toronto
Globe Printing Company Employees' Benefit Society	1885	Toronto	Norman Wilkinson	Geo. Cashman	Toronto
Goodwin Mutual Benefit Society	1938	Hamilton	G. C. Pearson	Geo. Gourlay	Toronto
Grand Order of Watermen Employees' Benefit Society	1908	Hamilton	Furry Bookneck	A. Shurstein	Toronto
Gutta Percha and Rubber Manufacturing Company Limited of Toronto Employees' Sick Benefit Society	1910	Hamilton	C. G. Foster	G. S. Batram	Hamilton
Hamilton St. Stanislaus Mutual Benefit Society	1901	Toronto	Robt. G. Bell	W. S. Gould	Toronto
Hebrew Friendly Society	1912	Hamilton	Stan. Dumala	M. Klaja	Hamilton
Hebrew Sick Benefit Society	1907	Toronto	D. Greenberg	A. Fireman	Toronto
Hibernians, Ancient Order of	1910	Ottawa	P. Pasternack	Donald Douglas	Toronto
Imperial Warmish and Color Company Sick Benefit Society	1888	Ottawa	M. J. Bonnay	Wm. Ryder	Ottawa
Irishmen's Mutual Benefit Society	1911	Toronto	J. Hamilton	J. D. Harvey	Toronto
Italian Benevolent Mutual Benefit Society	1928	Toronto	Geo. Nadley	Jos. Miller	Toronto
Italian Ladies' Mutual Benefit Society of Hamilton	1934	Hamilton	Angela Frenco	Martha Frenco	Toronto
Italian Mutual Benefit Society of Port Arthur	1937	Hamilton	Angela Frenco	Margherita Parauato	Hamilton
Italian Mutual Benefit Society of Port Arthur	1929	Port Arthur	P. Folino	V. Scarcello	Port Arthur

1918	Sons of Jacob Benevolent Society.....	Toronto.....	M. Zimmerman.....	Roy Shapiro.....	Toronto.....
1908	Star of Italy Mutual Aid and Benevolent Society.....	Niagara Falls.....	Frank Rovert.....	Thos. Senese.....	Niagara Falls.....
1926	Star Mutual Benefit Society.....	Toronto.....	Geo. D. Wallace.....	C. W. Edson.....	Toronto.....
1890	Toronto Civic Employees' Benevolent Association.....	Toronto.....	R. Currie.....	Wm. J. Cox.....	Toronto.....
1914	Toronto Hydro-Electric System Employees' Mutual Benefit Society.....	Toronto.....	A. Froyusky.....	M. Fromstein.....	Toronto.....
1914	Toronto Industrial Employees' Association.....	Toronto.....	E. F. McEwen.....	J. J. Martin.....	Toronto.....
1909	Toronto Musical Protective Association.....	Toronto.....	Sam. Lant.....	Boni Marcus.....	Toronto.....
1894	Transportation Club of Toronto.....	Toronto.....	Walter M. Murdoch.....	Arthur Dowell.....	Toronto.....
1913	Ukrainian National Mutual Benefit Association of Fort William.....	Toronto.....	W. J. Robinson.....	Wm. G. Hamilton.....	Toronto.....
1933	Ukrainian National Mutual Benefit Association of Fort William.....	Fort William.....	John Sorochuk.....	Alex. Hrycyk.....	Fort William.....
1924	Uiga Mutual Benefit Society.....	Toronto.....	John Panczyk.....	John Baycar.....	Toronto.....
1911	Union of Ukrainian Brotherhoods.....	Toronto.....	John Moroz.....	John Bartosh.....	Toronto.....
1935	Vitese Mutual Benefit Society.....	Toronto.....	G. Simone.....	Salvatore Fonzo.....	Toronto.....
1929	Warsaw Lodzer Mutual Benefit Association.....	Toronto.....	P. Sianoff.....	J. Goldbach.....	Toronto.....
1941	Watson Manufacturing Company Mutual Benefit Society.....	Bramford.....	P. Whiston.....	J. Charlton.....	Bramford.....
1936	Young Men's Hebrew Association.....	Toronto.....	W. Whitfar.....	C. Carl.....	Toronto.....
1908	Young Men's Hebrew Association.....	Toronto.....	L. L. Fennell.....	H. Booknek.....	Toronto.....
1910	Zion Benevolent Society.....	Toronto.....	M. Ross.....	P. J. Isaacson.....	Toronto.....

(F)
COMPANIES NOT WITHIN
(A) (B) (C) (D) and (E)

(F)

THE CANADIAN MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, ST. HYACINTHE, QUE.

Officers.—President and General Manager, T. A. St-Germain; Vice-Presidents, Irenee Auclair, J. E. Phaneuf, K.C.; Secretary, E. Desgroseilliers; Treasurer, T. A. St-Germain; Ass't General Manager, L. C. Vallee.

Directors.—Irenee Auclair, Chambly; T. A. St-Germain, Robert St-Germain, St. Hyacinthe; Hon. E. L. Patenaude, Rene Morin, N.P., J. E. Phaneuf, K.C., Narcisse Ducharme, Rosario Messier, Dr. Leon Gauthier, Montreal; Hon. Jacob Nicol, Sherbrooke.

Chief or General Agent in Ontario.—Carson P. Eddy, 706 Excelsior L e Bldg., Toronto.

Date of Incorporation.—April, 1937. Date commenced business in Canada.—October, 1937.

Capital stock paid in cash.....	\$ 250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,928,018	Premiums—Ontario (net).....	\$ 65,120
Total liabilities.....	564,998	Premiums—Total business (net)...	648,831
Surplus protection of policyholders.	1,363,020	Claims—Ontario (net).....	36,688
		Claims—Total business (net)....	309,235

COMMERCE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. HYACINTHE, QUE.

Officers.—President, Hon. Alfred Leduc; Vice-Presidents, Irenee Auclair, J. E. Phaneuf, K.C.; Secretary, T. A. St-Germain; General Manager, T. A. St-Germain; Ass't General Manager, L. C. Vallee; Treasurer, T. A. St-Germain.

Directors.—J. E. Phaneuf, K.C., Hon. Jacob Nicol, Hon. Alfred Leduc, Rene Morin, N.P., Irenee Auclair, T. A. St-Germain, Hon. E. L. Patenaude, Lucien St-Germain, Benoit Benoit.

Date of Incorporation.—April 14, 1927. Date commenced business in Canada.—August 30, 1928.

Capital stock paid in cash.....	\$ 215,415	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	2,778,791	Premiums—Ontario (net).....	\$149,742
Total liabilities.....	655,172	Premiums—Total business (net)...	745,546
Surplus protection of policyholders.	2,123,619	Claims—Ontario (net).....	100,971
		Claims—Total business (net)....	387,038

EQUITABLE FIRE INSURANCE COMPANY (STOCK MUTUAL)

HEAD OFFICE, 266 ST. JAMES ST. W., MONTREAL, QUE.

Incorporated.—June 3, 1901. Date commenced business.—June 3, 1901.

Officers.—President, Dr. Geo. E. Mignault; Vice-President, Joseph Desautels; Manager, Armand Gauthier; Treasurer, D. M. Charbonneau.

Directors.—Dr. Geo. E. Mignault, Joseph Desautels, Dr. R. C. Laurier, Armand Gauthier, D. M. Charbonneau.

Auditors.—Ladislas Joubert, C.P.A., Montreal.

Statement for the Year Ended December 31, 1942

	Capital Stock	
	AMOUNT	AMOUNT
	SUBSCRIBED FOR	PAID IN CASH
Amount of capital stock authorized, \$200,000.		
No. of shares, 2,000. Par value, \$100.		
Capital stock at beginning of year.....	\$200,000 00	\$ 75,500 00
Payments on capital received during year.....	.....	14,500 00
Capital stock at end of year.....	<u>\$200,000 00</u>	<u>\$ 89,000 00</u>

Balance Sheet—Assets

Book value of real estate held for sale.....	\$ 4,500 00
Mortgage loans on real estate—first liens.....	42,500 00
Book value of bonds, debentures and debenture stocks:	
Not in default.....	\$996,124 20
In default.....	4,006 37
Cash on hand and in banks.....	1,000,130 57
Interest accrued.....	381,122 21
Agents' balances and premiums uncollected:	10,685 51
Written on or after October 1, 1942.....	55,513 15
Amount due from reinsurance on losses already paid.....	146,472 57
Assessments earned at December 31, 1942.....	222,739 52
Unearned reinsurance premiums paid in advance on mutual premiums.....	98,304 51
TOTAL ADMITTED ASSETS.....	<u>\$1,961,968 04</u>

*See note on page 1.

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 16,799 85	\$ 16,799 85
Total net reserve, \$221,931.20; carried out at 80% thereof.....	177,544 96	177,544 96
Taxes due and accrued.....		15,467 55
Reinsurance premiums.....		202,001 80
TOTAL LIABILITIES (excluding capital stock).....		\$ 411,814 16
Capital stock paid in cash.....	\$ 89,000 00	
Surplus in profit and loss account.....	1,461,153 88	
Excess of assets over liabilities (surplus for protection of policyholders).....		1,550,153 88
TOTAL LIABILITIES.....		<u>\$1,961,968 04</u>

Profit and Loss Account

	IN CANADA AND ALL BUSINESS
Net premiums written.....	\$ 388,259 40
Reserve of unearned premiums (80%):	
At beginning of year.....	\$155,736 37
At end of year.....	177,544 96
Increase.....	21,808 59
Net premiums earned.....	\$ 366,450 81
Net claims incurred.....	\$179,510 34
Net adjustment expenses incurred.....	11,187 41
Commissions.....	35,639 71
Taxes.....	15,935 88
Salaries, fees and traveling expenses.....	22,467 59
All other expenses.....	22,725 84
Total claims and expenses.....	287,466 77
Underwriting profit.....	\$ 78,984 04
Other revenue:	
Interest earned—cash and accruals.....	\$ 43,156 29
Net rents earned.....	387 36
Profit on sale of securities and real estate.....	843 55
	44,387 20
Other expenditure—income and excess profits taxes.....	\$ 123,371 24
	17,301 02
NET PROFIT FOR THE YEAR.....	<u>\$ 106,070 22</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$1,365,564 26
Increase in paid-in capital stock.....	\$ 14,500 00
Net profit for the year brought down.....	106,070 22
	120,570 22
	\$1,486,134 48
Dividends declared to shareholders.....	20,000 00
Add taxes disputed in 1941 but settled during 1942.....	\$1,466,134 48
	84,019 40
SURPLUS OF ASSETS OVER LIABILITIES (excluding capital stock from liabilities) AT END OF YEAR.....	<u>\$1,550,153 88</u>

Summary of Risks—Fire

	IN ONTARIO	IN QUEBEC	ALL BUSINESS
Gross in force, December 31, 1941.....	\$ 16,395,713 86	\$ 87,547,866 02	\$103,943,579 88
Taken in 1942, new and renewed.....	12,771,016 59	31,720,706 87	44,491,723 46
Totals.....	\$ 29,166,730 45	\$119,268,572 89	\$148,435,303 34
Ceased in 1942, including renewed.....	10,126,326 19	25,291,200 97	35,417,527 16
Gross in force, December 31, 1942.....	\$ 19,040,404 26	\$ 93,977,371 92	\$113,017,776 18
Reinsurance in force, December 31, 1942....	10,990,413 40	47,317,474 83	58,307,888 23
NET IN FORCE, DECEMBER 31, 1942.....	<u>\$ 8,049,990 86</u>	<u>\$ 46,659,897 09</u>	<u>\$ 54,709,887 95</u>

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1941		TAKEN IN 1942, NEW AND RENEWED		CEASED IN 1942, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1942		REINSURANCE		NET IN FORCE AT END OF 1942	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire (Cash System).....	531,116	21	372,682	31	271,572	76	632,225	86	213,915	44	418,310	42
Fire (Mutual System)...	435,568	26	445,479	04	435,568	26	445,479	04	260,197	56	185,281	48
TOTALS.....	966,684	47	818,161	35	707,141	02	1,077,704	90	474,113	00	603,591	90

MISSISQUOI AND ROUVILLE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FRELIGHSBURG, QUE.

Incorporated.—March 17, 1835. *Date commenced business.*—1835.*Officers.*—President, Hon. Jacob Nicol; Vice-President, W. A. Smith; Secretary-Treasurer, E. H. Spencer; General Manager, H. Hopkins.*Directors.*—Hon. Jacob Nicol, W. A. Smith, H. A. Stevenson, Geo. W. Holmes, C. C. Dyer, H. F. Vilas, E. M. Shepard, H. C. Beatty, H. C. Hayes.*Auditors.*—Molson & Cushing, C.A.

Statement for the Year Ended December 31, 1942

	Capital Stock	
	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, \$200,000.		
No. of shares, 2,000. Par value, \$100.		
Capital stock at beginning of year.....	\$200,000 00	\$ 44,000 00
Capital stock at end of year.....	\$200,000 00	\$ 44,000 00

Balance Sheet—Assets

Book value of real estate—office premises.....	\$ 8,336 05
Mortgage loans on real estate—first liens.....	6,315 00
Amortized book value of bonds, debentures and debenture stocks:	
Not in default.....	\$783,885 50
In default (at authorized values).....	43,784 00
Book value of stocks.....	827,669 50
Cash on hand and in banks.....	269 20
Interest accrued.....	41,931 58
Agents' balances and premiums uncollected:	
Written on or after October 1, 1942.....	30,470 18
Amount due from reinsurance on losses already paid.....	720 52
Unpaid assessments, less commission.....	2,691 45
Due by reinsuring companies.....	759 77
TOTAL ADMITTED ASSETS.....	\$925,904 19

Balance Sheet—Liabilities

	TOTAL LIABILITIES	
	IN CANADA	
Total provision for unpaid claims.....	\$ 18,145 16	\$ 18,145 16
Adjustment expenses of said claims.....	160 45	160 45
Total net reserve, \$139,182.61; carried out at 80% thereof.....	111,346 08	111,346 08
Expenses due and accrued.....		949 46
Taxes due and accrued.....		9,161 41
Reinsurance premiums.....		2,800 45
Investment reserve—real estate.....		3,875 00
Contingency reserves.....		8,884 00
TOTAL LIABILITIES (excluding capital stock).....		\$155,322 01
Capital stock paid in cash.....	\$ 44,000 00	
Surplus in profit and loss account.....	726,582 18	
Excess of assets over liabilities (surplus for protection of policyholders).....		770,582 18
TOTAL LIABILITIES.....		\$925,904 19

Profit and Loss Account

IN CANADA AND
ALL BUSINESS

Net premiums written.....		\$179,744 67
Reserve of unearned premiums (80%):		
At beginning of year.....	\$ 91,738 74	
At end of year.....	111,346 08	
Increase.....		19,607 34
Net premiums earned.....		\$160,137 33
Net claims incurred.....	\$ 75,191 55	
Net adjustment expenses incurred.....	2,520 42	
Commissions.....	39,532 81	
Taxes.....	4,854 08	
Salaries, fees and travelling expenses.....	19,063 29	
All other expenses.....	9,648 84	
Total claims and expenses.....		150,810 99
Underwriting profit.....		\$ 9,326 34
Other revenue:		
Interest earned—cash and accruals.....	\$ 32,117 44	
Net rents earned.....	178 91	
Profit on sale of securities and real estate.....	4,803 91	
		37,100 26
Other expenditure:		\$ 46,426 60
Income and excess profits taxes.....	\$ 11,116 80	
Bad debts written off.....	205 95	
		11,322 75
NET PROFIT FOR THE YEAR.....		\$ 35,103 85

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....		\$738,534 34
Adjustment—1941 taxes.....		1,671 78
Net profit for the year brought down.....		35,103 85
		\$775,309 97
Dividends declared to shareholders.....	\$ 4,400 00	
Deduct increase in unadmitted ledger assets.....	327 79	
		4,727 79
SURPLUS OF ASSETS OVER LIABILITIES (excluding capital stock from liabilities) AT END OF YEAR.....		\$770,582 18

Summary of Risks—Fire

	CASH SYSTEM		MUTUAL SYSTEM		ALL BUSINESS
	IN ONTARIO	ELSEWHERE	ELSEWHERE		
Gross in force, December 31, 1941.....	\$ 1,603,599 09	\$14,098,723 48	\$11,801,269 29	\$27,503,591 86	
Taken in 1942, new and renewed.....	3,119,500 28	14,137,123 62	2,670,561 00	19,927,184 90	
Totals.....	\$ 4,723,099 37	\$28,235,847 10	\$14,471,830 29	\$47,430,776 76	
Ceased in 1942, including renewed.....	1,434,130 52	9,496,225 38	2,744,029 98	13,674,385 88	
Gross in force, December 31, 1942.....	\$ 3,288,968 85	\$18,739,621 72	\$11,727,800 31	\$33,756,390 88	
Reinsurance in force, December 31, 1942.....	614,315 56	3,539,024 15	2,401,094 53	6,554,434 24	
NET IN FORCE, DECEMBER 31, 1942.....	\$ 2,674,653 29	\$15,200,597 57	\$ 9,326,705 78	\$27,201,956 64	

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1941		TAKEN IN 1942, NEW AND RENEWED		CEASED IN 1942, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1942		REINSURANCE	NET IN FORCE AT END OF 1942		
	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	
Fire (Cash System).....	198,148	54	186,475	23	123,139	91	261,483	86	48,728	87	212,754	99
Fire (Mutual System)....	59,742	61	62,760	72	62,406	66	60,096	67	12,330	00	47,766	67
TOTALS.....	257,891	15	249,235	95	185,546	57	321,580	53	61,058	87	260,521	66

THE MUTUAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, L. L. Lang, Kitchener; Vice-President, Maj.-Gen. Hon. S. C. Mewburn, K.C., C.M.G., Hamilton; Vice-President and General Manager, W. H. Somerville, A.I.A., A.A.S., Waterloo; Ass't General Manager, A. E. Pequegnat, A.I.A., F.A.S., Kitchener; Actuary, J. M. Laing, A.I.A., F.A.S., Waterloo; Secretary, H. M. Cook, A.I.A., F.A.S., Kitchener; Treasurer, H. L. Guy, F.A.S., Waterloo.

Directors.—R. O. McCulloch, Galt; L. L. Lang, Kitchener; Maj.-Gen. Hon. S. C. Mewburn, K.C., C.M.G., W. B. Powell, Hamilton; G. Blair Gordon, J. E. Perrault, K.C., C. F. Sise, Montreal; J. Y. Murdoch, K.C., Glyn Osler, K.C., W. G. Watson, G. C. Leitch, R. C. Berkinshaw, Toronto; W. G. Murrin, Vancouver; Isaac Pitblado, K.C., LL.D., Winnipeg; W. H. Somerville, A.I.A., A.A.S., Waterloo.

Date of Incorporation.—1869. *Date commenced business in Canada.*—1870.

PREMIUMS AND DISBURSEMENTS

<i>Life:</i>	
Total assets.....	\$219,581,046
Ontario business in force (gross).....	327,177,845
Total business in force (gross).....	638,526,459

<i>Life:</i>	
Premiums—Ontario (net).....	\$ 9,443,043
Premiums—Total business (net).....	18,765,159
Total disbursements to policyholders (net)—In Ontario.....	6,682,151
Total business.....	13,424,238

PREMIUMS WRITTEN—CLAIMS INCURRED

<i>Other than Life:</i>	
Total assets.....	118,586
Total liabilities.....	7,423

<i>Other than Life:</i>	
Premiums—Ontario (net).....	28,859
Premiums—Total business (net).....	42,735
Claims—Ontario (net).....	18,608
Claims—Total business (net).....	30,575

NORTH AMERICAN LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, D. E. Kilgour, M.A., A.I.A., F.A.S.; Vice-Presidents, C. L. Burton, A. J. Mitchell; Secretary, W. G. Gallow; Treasurer, M. A. Bradshaw, C.A.; Actuary, A. F. Hall, A.I.A., F.A.S.; Chairman of Board, D. E. Kilgour.

Directors.—C. L. Burton, F. S. Corrigan, Hon. G. S. Henry, LL.D., M.P.P., A. J. Mitchell, D. E. Kilgour, A. G. Partridge, H. Jasper Humphrey, W. B. Woods, N. S. Robertson, Toronto; G. H. A. Montgomery, K.C., Montreal; W. E. Buckingham, K.C., Guelph; Christopher Spencer, Vancouver.

Date of Incorporation.—May 15, 1879. *Date commenced business in Canada.*—Jan. 10, 1881.

Total assets.....	\$76,324,069
Ontario business in force (gross).....	100,765,205
Total business in force (gross).....	257,567,313

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net).....	\$3,402,220
Premiums—Total business (net).....	8,223,978
Total disbursements to policyholders (net)—In Ontario.....	1,869,110
Total business.....	5,207,838

NORWICH UNION LIFE INSURANCE SOCIETY*

HEAD OFFICE, NORWICH, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—C. L. Drewry, Toronto.

Chief or General Agent in Ontario.—C. L. Drewry, 12 Wellington St. E., Toronto.

Date of Organization.—1808. *Date commenced business in Canada.*—October 1, 1899.

Assets in Canada.....	\$104,325
Ontario business in force (gross).....	6,000
Canadian business in force (gross).....	6,000

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net).....	\$ 191
Premiums—Canada (net).....	191
Total disbursements to policyholders (net)—In Ontario.....	2,238
In Canada.....	2,238

THE STANSTEAD AND SHERBROOKE INSURANCE COMPANY*

HEAD OFFICE, SHERBROOKE, QUE.

Officers.—President, Hon. Jacob Nicol; Vice-President, Hon. Chas. B. Howard; Secretary-Treasurer, H. J. Kennedy; Ass't Secretary, P. Juneau; Manager, C. H. Remick.

Directors.—Hon. Chas. B. Howard, B. C. Howard, Hon. Jacob Nicol, F. J. Southwood, Sherbrooke; Amedee Caron, Rimouski; A. E. Curtis, Stanstead; Walter G. Hunt, Montreal; N. R. Mitchell, Granby; T. A. St-Germain, St. Hyacinthe.

Date of Incorporation.—Aug. 7, 1940. *Date commenced business in Canada.*—Jan. 1, 1941.

Capital stock paid in cash.....	\$ 250,000
Total assets.....	1,642,094
Total liabilities.....	542,942
Surplus protection of policyholders.....	1,099,152

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$11,382
Premiums—Total business (net).....	445,645
Claims—Ontario (net).....	70,551
Claims—Total business (net).....	221,547

*See note on page 1.

(G)

**RECIPROCAL OR INTER-INSURANCE
EXCHANGES**

(G)

AFFILIATED UNDERWRITERS*

PRINCIPAL OFFICE, 261 FIFTH AVE., NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.

Date of Organization.—1922. *Date of initial Ontario license.*—June, 1926.

Total assets..... \$1,522,750 Total liabilities..... \$ 993,658

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 55,032	\$ 852,492
Claims incurred.....	17,388	476,635
Saved for subscribers.....	-3,914	-60,877
Savings returned.....	2,709	52,293

AMERICAN EXCHANGE UNDERWRITERS*

PRINCIPAL OFFICE, 261 FIFTH AVE., NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.

Date of Organization.—1892. *Date of initial Ontario license.*—January 1, 1923.

Total assets..... \$1,290,637 Total liabilities..... \$ 384,784

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 10,377	\$ 262,653
Claims incurred.....	282	61,833
Saved for subscribers.....	2,017	43,898
Savings returned.....	3,546	96,035

CANADIAN RECIPROCAL UNDERWRITERS

HEAD OFFICE, TORONTO, ONT.

Attorney-in-Fact.—Reciprocal Managers, Limited.

Advisory Committee.—Leo G. Ryan, F. Cleveland Morgan, A. J. Walker, Montreal; P. Leon Garneau, K. C., Quebec; S. S. Holden, Ottawa; E. W. Martin, Winnipeg; W. H. Malkin, C. Spencer, W. P. Riley, Vancouver.

Chief Agent in Canada and Ontario Representative.—V. W. Gerrish, Toronto.

Date Organized.—January 1, 1934. *Date of initial Ontario license.*—January 1, 1934.

Auditors.—Clarkson, Gordon, Dilworth & Nash, Toronto.

Statement for the Year Ended December 31, 1942

Assets

Ledger Assets

Book value of bonds and debentures.....	\$208,273 88
Cash in banks.....	17,093 08
Premium deposits in course of collection:	
Written on or after October 1, 1942.....	3,323 94
TOTAL LEDGER ASSETS.....	\$228,690 90
Total non-ledger assets (interest accrued).....	1,459 14
TOTAL ADMITTED ASSETS.....	\$230,150 04

Liabilities

Net provision for unpaid losses.....	\$ 2,263 77
Reserve for unearned premium deposits.....	32,021 06
Administrative expenses due and accrued.....	1,032 56
Taxes due and accrued.....	700 00
Prepaid premiums.....	353 65
Surplus of admitted assets over liabilities.....	193,779 00
TOTAL.....	\$230,150 04

Income and Expenditure

	ALL BUSINESS
Gross premium deposits written.....	\$ 50,904 50
Deduct return premium deposits.....	4,474 66
Net premium deposits written.....	\$ 46,429 84

*See note on page 1.

Reserve of unearned premium deposits:			
At beginning of year.....		\$ 21,881 74	
At end of year.....		32,021 06	
Increase.....			10,139 32
Net premium deposits earned.....			\$ 36,290 52
Net losses incurred.....		\$ 6,972 65	
Administration expenses:			
Taxes, licenses and fees.....		1,175 31	
Administration expenses.....		5,876 32	
Bond custodian fees.....		100 15	
Reinsurance expense.....		3,651 57	
			17,776 00
NET UNDERWRITING PROFIT.....			\$ 18,514 52

Subscribers' Surplus

Amount held to credit of subscribers, January 1, 1942.....			\$157,281 04
Add:			
Net underwriting profit.....	\$ 18,514 52		
Interest earned.....	6,238 04		
	\$ 24,752 56		
Reserves received, 1942.....	370 10		
Transferred from exigency fund.....	400 00		
			25,522 66
			\$182,803 70
Deduct:			
Ledger assets written down.....	\$ 2,815 35		
Staff bonuses.....	400 00		
	\$ 3,215 35		
Transferred to contingency fund.....	2,732 11		
Transferred to exigency fund.....	725 82		
Reserves returned to subscriber.....	3,757 69		
Savings paid to subscribers.....	3,998 12		
			14,429 09
AMOUNT HELD TO CREDIT OF SUBSCRIBERS, DECEMBER 31, 1942.....			\$168,374 61

Summary of Subscribers' Surplus

Amount held to credit of subscribers' surplus.....			\$168,374 61
Add:			
Contingency reserve fund.....	\$ 17,037 05		
Exigency fund.....	2,365 54		
Excess of amortized over book value of bonds.....	6,323 48		
			25,726 07
Total.....			\$194,100 68
Deduct assets not admitted.....			321 68
			\$193,779 00

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	RISKS	GROSS PREMIUM DEPOSITS	RISKS	GROSS PREMIUM DEPOSITS
Gross in force, December 31, 1941.....	\$ 5,980,000	\$15,744 25	\$22,794,000	\$53,820 03
Written and renewed, 1942.....	5,528,000	10,921 22	24,579,000	50,904 50
Totals.....	\$11,508,000	\$26,665 47	\$47,373,000	\$104,724 53
Deduct expired or cancelled.....	5,458,000	8,933 17	22,006,000	41,473 05
GROSS IN FORCE, DEC. 31, 1942....	\$ 6,050,000	\$17,732 30	\$25,367,000	\$63,251 48

Miscellaneous

The subscribers' liability is limited to two and a half times annual premium on any single risk—maximum liability not to exceed in the aggregate ten times one annual premium, irrespective of the number of single risks involved.

Largest net aggregate amount insured in any one hazard is \$12,500.

Losses

	IN PROVINCE	ALL BUSINESS
Net losses paid.....	\$ 352 85	\$ 4,934 88
Deduct net claims outstanding at beginning of year.....	207 00	226 00
Totals.....	\$ 145 85	\$ 4,708 88
Add net claims outstanding at end of year.....	267 58	2,263 77
NET LOSSES INCURRED.....	\$ 413 43	\$ 6,972 65

Net Premiums and Losses in the Province

Net premium deposits written in the Province.....	\$ 10,071 42
Net losses paid in the Province.....	352 85
Percentage.....	3.50%
Net premium deposits earned in the Province.....	\$ 9,170 67
Net losses incurred in the Province.....	413 43
Percentage.....	4.51%

**CANNERS' EXCHANGE SUBSCRIBERS AT WARNER
INTER-INSURANCE BUREAU***

PRINCIPAL OFFICE, CHICAGO, ILL.

Attorney-in-Fact.—Lansing B. Warner, Inc.

Ontario Representative.—W. E. Sommerville, Toronto.

Date of Organization.—1907. *Date of initial Ontario license.*—October 12, 1927.

Total assets..... \$4,654,096 Total liabilities..... \$1,536,316

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net expense and guarantee fund deposits written.....	\$ 18,048	\$2,336,765
Claims incurred.....	34,815	1,018,496
Saved for subscribers.....	3,818	394,375
Savings returned.....	7,878	612,712

FIREPROOF-SPRINKLERED UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.

Date of Organization.—1926. *Date of initial Ontario license.*—June, 1927.

Total assets..... \$ 454,688 Total liabilities..... \$ 117,619

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 4,281	\$ 74,897
Claims incurred.....	146	13,234
Saved for subscribers.....	913	18,788
Savings returned.....	1,671	46,474

INDIVIDUAL UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.

Date of Organization.—1881. *Date of initial Ontario license.*—June, 1926.

Total assets..... \$2,248,892 Total liabilities..... \$ 695,431

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 32,749	\$ 540,859
Claims incurred.....	3,398	163,309
Saved for subscribers.....	5,924	78,362
Savings returned.....	8,867	119,832

LUMBERMEN'S UNDERWRITING ALLIANCE*

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—U. S. Epperson Underwriting Co.

Ontario Representative.—L. D. Payette, 1612 Toronto Star Bldg., Toronto.

Date of Organization.—January 9, 1905. *Date of initial Ontario license.*—July 1, 1925.

Total assets..... \$2,197,686 Total liabilities..... \$1,182,787

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 59,620	\$1,828,766
Claims incurred.....	951	1,110,056
Saved for subscribers.....	6,075	190,239
Savings returned.....	3,618	197,728

*See note on page 1.

METROPOLITAN INTER-INSURERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.*Ontario Representative.*—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.*Date of Organization.*—1928. *Date of initial Ontario license.*—September 4, 1928.

Total assets \$1,078,234 Total liabilities \$ 421,340

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written	\$ 19,195	\$ 359,309
Claims incurred	33,025	212,376
Saved for subscribers	-895	-14,490
Savings returned	2,453	50,954

NEW YORK RECIPROCAL UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.*Ontario Representative.*—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto.*Date of Organization.*—1891. *Date of initial Ontario license.*—June, 1926.

Total assets \$2,078,665 Total liabilities \$ 548,495

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written	\$ 21,239	\$ 419,867
Claims incurred	483	115,304
Saved for subscribers	4,679	82,269
Savings returned	6,240	135,007

UNDERWRITERS EXCHANGE*

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—T. H. Mastin & Co.*Ontario Representative.*—L. D. Payette, 1309 Concourse Bldg., Toronto.*Date of Organization.*—February, 1902. *Date of initial Ontario license.*—July 1, 1925.

Total assets \$1,156,924 Total liabilities \$ 218,513

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written	\$ 352	\$ 202,269
Claims incurred	65	71,648
Saved for subscribers	378	52,340
Savings returned	1,549	153,515

WARNER RECIPROCAL INSURERS*

PRINCIPAL OFFICE, CHICAGO, ILL.

Agent.—Lansing B. Warner, Inc.*Ontario Representative.*—W. E. Sommerville, Toronto.*Date of Organization.*—1926. *Date of initial Ontario license.*—October 12, 1927.

Total assets \$1,550,332 Total liabilities \$ 967,919

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Guaranty deposits written	\$ 1,371	\$ 806,149
Claims incurred	Nil	613,352
Saved for subscribers	27	27,154
Savings returned	112	60,260

*See note on page 1.

(H)
**UNDERWRITERS OR SYNDICATES OF UNDER-
WRITERS OPERATING ON THE PLAN KNOWN
AS LLOYD'S**

(H)

THE NON-MARINE UNDERWRITERS, MEMBERS OF LLOYD'S, LONDON

HEAD OFFICE, LONDON, ENG.

Attorney for Canada.—R. C. Stevenson, C.A., 437 St. James St., Montreal.

Organized pursuant to Lloyd's Act, 1871 (Imperial Statutes 34 Vict. C. XXI) and amendments thereto.

Date commenced business in Canada.—June 29, 1932.

ERRATUM SLIP—To be pasted on page 175 of the 1943 Annual Report of the Superintendent of Insurance for Ontario (business of 1942)

Statement for the Year Ended December 31, 1942

	Underwriting Account	IN ONTARIO	ALL BUSINESS IN CANADA	SS
Net premiums written.....		\$2,833,298 77	\$6,050,049 90	90
Reserve of unearned premiums (80 %):				
At beginning of year.....			\$3,129,483 78	..
At end of year.....			2,624,784 88	..
Decrease.....			\$ 504,698 90	..
Net premiums earned.....			\$6,554,748 80	..
Net losses and claims incurred (excluding adjustment expenses).....		\$1,716,183 81	\$3,720,019 71	71
Adjustment expenses.....			\$ 469,494 82	..
Commissions.....			1,727,476 32	..
Taxes.....			196,684 88	..
All other expenses.....			523,316 01	..
TOTAL CLAIMS AND EXPENSES.....			\$6,636,991 74	..
UNDERWRITING LOSS.....			\$ 82,242 94	..

Exhibit of Premiums

CLASS OF INSURANCE	GROSS IN FORCE, DEC. 31, 1941		TAKEN IN 1942, INCLUDING RENEWAL		CEASED IN 1942		GROSS AND NET IN FORCE, DEC. 31, 1942	
	\$	c.	\$	c.	\$	c.	\$	c.
Fire.....	2,224,712	01	2,021,288	22	2,066,908	38	2,179,091	85
Automobile.....	3,643,652	03	3,686,861	70	4,424,343	44	2,906,170	29
Accident.....	429,003	36	610,818	74	603,574	18	436,247	92
Boiler.....	349,471	38	219,307	29	134,576	72	434,201	95
Guarantee.....	198,923	11	159,951	61	128,487	27	230,387	45
Real property.....	457,689	95	41,822	52	424,158	49	75,353	98
Theft.....	111,195	67	77,039	13	45,628	48	142,606	32
Other classes.....	155,497	31	342,482	54	326,167	44	171,812	41
TOTALS.....	7,570,144	82	7,159,571	75	8,153,844	40	6,575,872	17

(I)
PENSION FUND ASSOCIATIONS

(I)

LES PREVOYANTS DU CANADA

HEAD OFFICE, QUEBEC, QUE.

Officers.—General Manager, Antoni Lesage; President, Hon. Lucien Moraud; Vice-President, N. J. Adolphe Grenier.

Directors.—J. Aime Dery, Cyrille Vaillancourt, J. Adolphe Grenier, Yves Montreuil.

Capital Stock

Authorized.....	\$1,000,000 00
Subscribed.....	350,000 00
Paid up.....	350,000 00

Statement for the Year Ended December 31, 1942

BALANCE SHEET

Assets

Cash on hand and in banks.....	\$ 50,398 69
Book value of bonds.....	220,762 70
Book value of stocks.....	178,934 88
Mortgage loans.....	36,128 97
Loans to members.....	46,651 77
Interest accrued.....	2,990 22
Premiums and contributions receivable.....	10,702 62
Real estate, less depreciation.....	121,750 00
Furniture and fixtures.....	1 00
TOTAL ADMITTED ASSETS.....	\$668,320 85

Liabilities

Actuarial reserve under assurance and annuity contracts in force.....	\$305,498 00
Provision for death claims.....	166 60
Premiums and contributions paid in advance.....	79,506 64
Deposits not allocated.....	3,784 62
Accounts payable.....	807 00
Provision for income taxes.....	5,906 62
Pension fund for employees.....	15,899 00
	\$411,568 48
Capital stock paid in.....	\$350,000 00
General surplus.....	9,458 91
	\$359,458 91
Less deficit—shareholders' surplus account.....	102,706 54
	256,752 37
TOTAL LIABILITIES.....	\$668,320 85

Shareholders' Surplus

Deficit brought forward from previous year.....	\$ 47,748 14
Add:	
Dividends to shareholders.....	\$ 10,500 00
Provision for income taxes.....	3,500 00
Amounts written off real estate and furniture.....	51,184 08
Transferred to employees' pension fund.....	12,000 00
	77,184 08
	\$124,932 22
Deduct:	
Transferred from revenue account.....	\$ 11,065 77
Decrease in disallowed assets.....	11,159 91
	22,225 68
DEFICIT, DECEMBER 31, 1942.....	\$102,706 54

REVENUE ACCOUNT

Assurance premiums and consideration for annuities.....	\$ 52,987 41
Contributions from members of pension fund.....	119,448 40
Entrance fees, pension fund.....	16,910 00
Revenue from investments and interest on contributions.....	24,644 10
Net revenue from real estate.....	3,267 74
Commission re administration of pension fund real estate.....	4,673 37
Profit on sale of investments.....	771 84
	\$222,702 86
Death claims.....	\$ 1,098 15
Investment expense.....	5,275 14
Commissions and selling expenses.....	50,111 76
Salaries.....	53,748 99
Administration and general expenses.....	50,887 15
	\$161,121 19
Increase in actuarial reserve.....	41,056 99
	202,178 18
SURPLUS INCOME FOR YEAR.....	\$ 20,524 68
Amount transferred to shareholders' surplus.....	11,065 77
BALANCE TRANSFERRED TO GENERAL SURPLUS.....	\$ 9,458 91

Pension Fund

BALANCE SHEET

Assets

Cash on hand and in bank.....	\$ 212,288 89
Book value of bonds.....	5,707,268 03
Book value of stocks.....	852,551 53
Mortgages.....	1,469,473 78
Accrued interest on investments.....	67,333 35
Real estate.....	254,817 47
Assessments and rents due and unpaid.....	667 41
Deferred expenses.....	5,820 45
TOTAL ASSETS.....	\$8,570,220 91

Liabilities

Assessments paid in advance.....	\$ 132,087 66
Special investment reserve.....	298,809 47
Principal of pension fund (including general reserve).....	8,139,323 78
TOTAL LIABILITIES.....	\$8,570,220 91

STATEMENT OF OPERATIONS

Income

Assessments, active members.....	\$ 404,835 49
Interest, dividends and rents.....	412,127 29
Profits on sale of investments.....	1,566 32
TOTAL.....	\$ 818,529 10

Expenditure

Pensions paid in 1942.....	\$ 738,307 93
Payments to deceased and expelled members.....	5,689 03
Legal fees, postage, etc.....	1,079 77
Transferred to capital.....	73,452 37
TOTAL.....	\$ 818,529 10

CAPITAL OF FUND

Balance of pension fund (including general reserve), Dec. 31, 1941.....	\$8,067,437 73
Add excess of income transferred.....	73,452 37
	\$8,140,890 10
Deduct transfer to special reserve fund.....	1,566 32
BALANCE OF PENSION FUND (INCLUDING GENERAL RESERVE), DECEMBER 31, 1942.....	\$8,139,323 78

BUSINESS IN ONTARIO

Assessments, contributions, etc.:	
Entrance fees.....	\$ 136 00
Contributions.....	1,198 41
Assessments.....	2,743 93
TOTAL COLLECTIONS FOR 1942.....	\$ 4,078 34

	MEMBERS	SHARES
Total membership in Ontario, December 31, 1941.....	687	1,921
Add:		
New members.....	13	68
Transfers into Ontario.....	2	6
	702	1,995
Deduct:		
Lapses.....	12	18
Deaths.....	1	2
Transferred out of Ontario.....	7	23
TOTAL MEMBERSHIP IN ONTARIO, DECEMBER 31, 1942.....	682	1,952

MISCELLANEOUS AND CONSTATING INSTRUMENTS

Les Prevoyants du Canada is an organization founded in the Province of Quebec in the year 1909, incorporated that year by private act of Quebec, cited 9 Edward VII, c. 121. Its charter was amended in 1911 (1 Geo. V, c. 89); again in 1918 (8 Geo. V, c. 122); again in 1921 (11 Geo. V, c. 148), and again in 1930 (20 Geo. V, c. 142). In 1926 it applied for permission to carry on business in Ontario, and the following year *The Ontario Insurance Act* was amended to provide for the licensing of such organization as a new class of insurer called "pension fund associations" (vide Stat., Ont. 1927, c. 50). This organization subsequently received its initial Ontario license under date of December 3, 1927.

The charter was again amended in 1942 (6 Geo. VI, c. 142), whereby the Company was authorized to enter into contracts of life insurance and to assume the assets and liabilities of the Annuity Fund (La Caisse de Retraite) and the Reimbursement Fund (La Caisse de Remboursement).

This Act also changed the basis on which pensions were to be paid to members of the pension fund, as follows:

"Notwithstanding any provision to the contrary, the rate of the annual pensions shall be established in such a way that the present value of the pensioners' pensions at any time and the accumulated assessments of the members shall correspond to the net assets of Les Prevoyants du Canada (Fonds de Pension)."

SOCIETE ST-JEAN BAPTISTE DE MONTREAL

HEAD OFFICE, MONTREAL, QUE.

CAISSE NATIONALE D'ECONOMIE—CAISSE DE REMBOURSEMENT

NOTE.—For detailed description of funds and method of operation, see 1928 Report, page 352.

Officers.—President, V. E. Beaupré, Outremont; Managing Director, J. V. Desaulniers, Montreal; Secretary-Treasurer, Aimé Parent, Montreal.

Directors.—V. E. Beaupré, Aimé Parent, L. A. Frechette, Guy Vanier, Lionel Leroux, Arthur Tremblay.

Consolidated Balance Sheet of Caisse Nationale d'Economie and Caisse de Remboursement, December 31, 1942

Assets		
Cash on hand and in banks.....		\$ 223,642 70
Bonds.....	\$6,616,945 38	
Stocks.....	88,771 33	
Mortgages.....	3,997,760 50	
Interest due and accrued.....	129,150 89	
	-----	10,832,628 10
Real estate.....		3,763,533 23
Other assets.....		77,895 92
TOTAL ASSETS.....		\$14,897,699 95
Liabilities		
CAISSE NATIONALE D'ECONOMIE:		
Capital, First Period—pension fund.....	\$9,638,811 62	
Capital, Second Period—pension fund.....	196,145 96	
	-----	\$9,834,957 58
General Reserve Fund, First Period—		
Capital—revenue.....	\$ 548,550 37	
Joint certificate.....	259,258 20	
Family certificate.....	792,628 90	
	-----	1,600,437 47
General Reserve Fund, Second Period—		
Capital—revenue (unguaranteed pensions).....	\$ 6,059 20	
Guaranteed minimum annuities.....	210,480 15	
Deferred pensions with profits.....	289,326 35	
Deferred pensions and annuities with profits.....	565,460 31	
Deferred pensions with profits and annuities payable upon death.....	24,602 26	
Single payment premium.....	543,084 52	
	-----	1,639,012 79
General Reserve Fund, First and Second Periods—		
Depreciation on real estate investments.....	\$ 452,038 67	
Accounts payable.....	4,653 45	
Pensioners—unclaimed pensions, 1934-42.....	36,688 72	
Contributions of members paid in advance.....	152,004 48	
	-----	645,385 32
CAISSE DE REMBOURSEMENT:		
Guaranteed, Reserve Fund—		
Ordinary certificate.....	\$ 828,297 46	
Deferred pensions.....	74,724 31	
	-----	903,021 77
Contingent Fund, Surplus—		
Ordinary certificate.....	\$ 269,438 44	
Deferred pensions.....	5,446 58	
	-----	274,885 02
TOTAL.....		\$14,897,699 95

Summary Statement of Operations for the Year Ended December 31, 1942

I. CAISSE NATIONALE D'ECONOMIE

First Period

CAPITAL		
Balance, December 31, 1941.....	\$9,392,999 89	
Contributions paid by members.....	245,811 73	
Balance, December 31, 1942.....		\$9,638,811 62
GENERAL RESERVE		
(A) CAPITAL REVENUE:		
Balance, December 31, 1941.....	\$727,951 80	
TRANSFERRED FROM PENSION FUND:		
Confiscated pensions.....	\$ 2,516 02	
Contributions paid by members.....	193,696 28	
		\$196,212 30
OWN REVENUE:		
Profits on sales of securities.....	\$ 4,940 70	
Interest on investments.....	36,155 83	
		41,096 53
Revenue on operations for year 1942.....	\$237,308 83	
Excess of distribution to pensioners' account over revenue.....	\$416,710 26	
Less: Revenue on operations, 1942.....	237,308 83	
		179,401 43
Balance, December 31, 1942.....		\$ 548,550 37
(B) JOINT CERTIFICATE:		
Balance, December 31, 1941.....	\$216,117 57	
Contributions paid by members.....	\$ 16,127 00	
Interest on investments.....	11,080 33	
		\$ 27,207 33
Less: Carried to special reserve—		
Contributions payable for beneficiaries.....	\$2,975 50	
Annuities payable to beneficiaries.....	1,078 00	
		4,053 50
		23,153 83
RESERVE FOR CONTRIBUTIONS—DONOR'S DEATH:		
Balance, December 31, 1941.....	\$ 11,871 75	
Transferred during year.....	2,975 50	
		\$ 14,847 25
Less: Paid in 1942.....	2,791 25	
		12,056 00
RESERVE FOR ANNUITIES PAYABLE TO BENEFICIARIES:		
Balance, December 31, 1941.....	\$ 9,452 40	
Transferred during year.....	1,078 00	
		\$ 10,530 40
Less: Paid in 1942.....	2,599 60	
		7,930 80
Balance, December 31, 1942.....		259,258 20
(C) FAMILY CERTIFICATE:		
Balance, December 31, 1941.....	\$660,061 58	
Contributions paid by members.....	\$ 46,834 75	
Interest on investments.....	33,803 67	
		\$ 80,638 42
Less: Carried to special reserve—		
Contributions payable for beneficiaries.....	\$5,454 10	
Annuities payable to beneficiaries.....	4,900 30	
Future pensions.....	1,064 70	
		11,419 10
		69,219 32
RESERVE FOR CONTRIBUTIONS—DONOR'S DEATH:		
Balance, December 31, 1941.....	\$ 28,501 30	
Transferred during year.....	5,454 10	
		\$ 33,955 40
Less: Paid in 1942.....	6,660 30	
		27,295 10

RESERVE FOR ANNUITIES PAYABLE TO BENEFICIARIES:

Balance, December 31, 1941.....	\$ 23,207 20	
Transferred during year.....	4,900 30	
	<u>\$ 28,107 50</u>	
Less: Paid in 1942.....	4,988 50	23,119 00

SPECIAL RESERVE FOR FUTURE PENSIONS:

Balance, December 31, 1941.....	\$ 11,869 20	
Transferred during year.....	1,064 70	
	<u>12,933 90</u>	

Balance, December 31, 1942.....	<u>792,628 90</u>	1,600,437 47
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PENSION FUND—FIRST AND SECOND PERIODS

REVENUE ACCOUNT—FIRST PERIOD:

Interest on investments.....	\$430,426 66	
Transferred from reserve fund—excess of distribution over revenue....	416,710 26	
	<u>\$847,136 92</u>	

PENSIONERS' ACCOUNT—FIRST PERIOD:

Balance unpaid pensions, December 31, 1941.....	\$ 21,899 21	
From pensions' fund revenue account.....	847,136 92	
Debtors.....	131 00	
	<u>\$869,167 13</u>	

Less:

Paid 1942 pensioners.....	\$834,223 10	
Paid pensions for previous years.....	4,792 95	
Transferred to general reserve..	2,516 02	
	<u>841,532 07</u>	\$ 27,635 06

REVENUE ACCOUNT—SECOND PERIOD:

<i>Unguaranteed Pensions—</i>		
Interest on investments.....	\$ 8,853 00	
Transferred from reserve fund—excess of distribution over revenue....	4,734 25	
	<u>\$ 13,587 25</u>	

PENSIONERS' ACCOUNT—SECOND PERIOD:

<i>Unguaranteed Pensions—</i>		
Balance unpaid pensions, December 31, 1941.....	\$ 253 01	
From pensions fund revenue account.....	13,587 25	
	<u>\$ 13,840 26</u>	

Less:

Paid 1942 pensioners.....	\$ 13,477 25	
Paid in 1942 for previous years.....	143 00	
	<u>13,620 25</u>	220 01

PENSIONERS' ACCOUNT—SECOND PERIOD:

<i>Guaranteed Minimum Annuities—</i>		
Balance unpaid pensions, December 31, 1941.....	\$ 148 18	
From pensions fund revenue account.....	13,412 58	
	<u>\$ 13,560 76</u>	

Less: Paid to pensioners in 1942.....	13,351 01	209 75
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PENSIONERS' ACCOUNT—SECOND PERIOD:

<i>Deferred Pensions and Single Premium</i>		
Balance unpaid pensions, December 31, 1941.....	\$ 5,564 20	
From pensions fund revenue account.....	37,241 43	
	<u>\$ 42,805 63</u>	

Less: Paid to pensioners in 1942.....	34,181 73	8,623 90
---------------------------------------	-----------	----------

36,688 72

Second Period

CAPITAL

Balance, December 31, 1941.....	\$ 195,300 21	
Contributions paid by members.....	845 75	
Balance, December 31, 1942.....	<u>196,145 96</u>	196,145 96

GENERAL RESERVE

CAPITAL REVENUE:

Balance, December 31, 1941.....	\$ 7,051 51	
Paid in 1942 to pensioners.....	\$ 13,587 25	
Interest on investments.....	8,853 00	
Excess of distribution over revenue..	<u>\$ 4,734 25</u>	

OWN REVENUE:

Contributions paid by members.....	\$ 3,243 51
Interest on investments.....	396 82
Profits on sales of securities.....	101 61
	<u>\$ 3,741 94</u>

Excess of distribution over revenue (capital account—Second Period).	\$ 4,734 25
Less: Own revenue (general reserve).	3,741 94

992 31
\$ 6,059 20

GUARANTEED MINIMUM ANNUITIES:

Balance, December 31, 1941.....	\$177,861 48
Transferred to surplus.....	2,205 19

\$175,656 29

Interest on investments.....	\$ 9,742 47
Contributions paid by members.....	2,413 89

Revenue for 1942.....	<u>\$ 12,156 36</u>
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Pensions paid in 1942.....	\$ 13,412 58
Less: Revenue for year 1942.....	12,156 36

Excess of distribution over revenue.....	1,256 22
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\$174,400 07

SURPLUS:

Balance, December 31, 1941.....	\$ 33,874 89
Transferred from general reserve....	2,205 19

36,080 08

210,480 15

GUARANTEED DEFERRED PENSIONS WITH PROFITS:

Balance, December 31, 1941.....	\$213,018 94
Interest on investments.....	\$ 11,253 38
Contributions paid by members.....	65,992 41

\$ 77,245 79

Less: Paid to 1942 pensioners.....	938 38
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76,307 41

Balance, December 31, 1942.....	289,326 35
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GUARANTEED DEFERRED PENSIONS AND ANNUITIES WITH PROFITS:

Balance, December 31, 1941.....	\$447,901 09
Interest on investments.....	\$ 22,776 48
Contributions paid by members.....	101,501 64

\$124,278 12

Less: Pensions and annuities paid in 1942.....	6,718 90
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117,559 22

Balance, December 31, 1942.....	565,460 31
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GUARANTEED DEFERRED PENSIONS WITH PROFITS AND ANNUITIES
PAYABLE UPON DEATH:

Balance, December 31, 1941.....	\$ 7,504 81
Interest on investments.....	\$ 734 66
Contributions paid by members.....	17,062 79

\$ 17,797 45

Less: Annuities paid in 1942.....	700 00
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17,097 45

24,602 26

GUARANTEED PENSIONS WITH PROFITS (SINGLE PREMIUM):

Balance, December 31, 1941.....	\$483,700 61
Interest on investments.....	\$ 22,963 20
Contributions paid by members.....	72,530 90

\$ 95,494 10

Less: Paid to pensioners in 1942....	36,110 19
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59,383 91

Balance, December 31, 1942.....	543,084 52
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1,639,012 79

FIRST AND SECOND PERIOD

GENERAL RESERVE—DEPRECIATION ON REAL ESTATE INVESTMENTS:

Balance, December 31, 1941.....	\$ 384,150 11
Depreciation for the year 1942.....	67,888 56

Balance, December 31, 1942.....	452,038 67
---------------------------------	------------

TOTAL FUNDS.....\$13,563,135 23

H. CAISSE DE REMBOURSEMENT

GUARANTEED FUND

ORDINARY CERTIFICATE:

Balance, December 31, 1941.....	\$798,691 03
Contributions paid by members.....	29,606 43
Interest on investments.....	\$ 40,779 57
Less: Paid to heirs of deceased mem- bers.....	17,924 98
Transferred to contingent fund.....	\$ 22,854 59

Balance, December 31, 1942.....\$ 828,297 46

DEFERRED PENSIONS WITH PROFITS' CERTIFICATE:

Balance, December 31, 1941.....	\$ 56,683 12
Contributions paid by members.....	18,041 19
Interest on investments.....	\$ 3,291 59
Less: Paid to heirs of deceased mem- bers.....	1,530 00
Transferred to contingent fund.....	\$ 1,761 59

Balance, December 31, 1942.....74,724 31
\$ 903,021 77

CONTINGENT FUND

ORDINARY CERTIFICATE:

Balance, December 31, 1941.....	\$234,688 14
Interest on investments.....	\$ 11,895 71
Transferred from guaranteed fund.....	22,854 59
	34,750 30

Balance, December 31, 1942.....\$ 269,438 44

DEFERRED PENSIONS WITH PROFITS' CERTIFICATE:

Balance, December 31, 1941.....	\$ 3,507 23
Interest on investments.....	\$ 177 76
Transferred from guaranteed fund.....	1,761 59
	1,939 35

Balance, December 31, 1942.....5,446 58
274,885 02

TOTAL FUNDS.....\$1,177,906 79

SUMMARY

CAISSE NATIONALE D'ECONOMIE.....	\$13,563,135 23
CAISSE DE REMBOURSEMENT.....	1,177,906 79
	\$14,741,042 02
Contributions of members paid in advance.....	152,004 48
Accounts payable.....	4,653 45
TOTAL ASSETS.....	\$14,897,699 95

Administration Fund

CAISSE NATIONALE D'ECONOMIE AND CAISSE DE REMBOURSEMENT

BALANCE SHEET

Assets

Cash on hand and in banks.....	\$ 12,447 11
Accounts receivable.....	5,404 81
Société Nationale de Fiducie (deposit).....	91,319 16
Bonds and debentures.....	5,500 00
Accrued interest.....	56 43
Furniture and fixtures, less depreciation.....	5,084 58
Head Office premises.....	192,996 35
Deferred charges.....	754 94
TOTAL ASSETS.....	\$813,563 38

Liabilities

Accounts payable.....	\$ 12,540 29
Reserves:	
Depreciation on Head Office premises.....	\$ 11,296 58
Insurance on sub-agents.....	5,500 00
Insurance on agents.....	20,000 00
Contingencies.....	114,800 00
	151,596 58
Caisse Nationale d'Economie.....	65,339 66
Surplus of assets over liabilities.....	84,086 85
TOTAL.....	\$813,563 38

REVENUE ACCOUNT

Income

CAISSE NATIONALE D'ECONOMIE:

Entrance fees—First Period.....	\$ 13,791 90		
Entrance fees—Second Period.....	24,258 49		
Renewals—First Period.....	142,199 62		
Renewals—Second Period.....	29,840 70		
		\$210,090 71	
Interest on overdue contributions.....	\$ 7,258 21		
Interest on investments and deposits.....	2,667 51		
		9,925 72	\$220,016 43

CAISSE DE REMBOURSEMENT:

Entrance Fees and Renewals—First Period.....	\$ 23,652 78		
Entrance Fees and Renewals—Second Period.....	7,351 13		
		31,003 91	
			\$251,020 34

Expenditure (Combined)

Commissions to agents.....	\$ 73,013 53		
Publicity extension and organization.....	41,960 75		
		\$114,974 28	
Administration expenses.....		95,095 73	
Fees—Société Nationale de Fiducie.....		25,666 59	
			235,736 60
BALANCE CARRIED TO PROFIT AND LOSS ACCOUNT.....			\$ 15,283 74

PROFIT AND LOSS ACCOUNT

Balance, December 31, 1941.....			\$ 75,003 94
From revenue account.....	\$ 15,283 74		
Profit on sale of securities.....	494 70		
Pension fund (adjustment).....	110 76		
		\$ 15,889 20	
Decrease in unadmitted assets.....		6,586 78	
			22,475 98
			\$ 97,479 92
Less: Increase in reserves.....			13,393 07
BALANCE, DECEMBER 31, 1942.....			\$ 84,086 85

II

ANNUAL STATEMENT ABSTRACTS

(A)

**JOINT-STOCK, CASH-MUTUAL AND
STOCK-MUTUAL INSURANCE COMPANIES**

I. LIFE (See page 20)

II. FIRE AND OTHER CLASSES

ASSETS AND LIABILITIES, INCOME AND DISBURSEMENTS

II. FIRE AND OTHER CLASSES
Assets, December 31, 1942

NAME OF COMPANY	REAL ESTATE (LESS ENCUMBRANCES THEREON)		MORTGAGE LOANS ON REAL ESTATE		BONDS, DEBENTURES AND DEBTURE STOCKS		STOCKS		CASH ON HAND AND IN BANKS		INTEREST, DIVIDENDS AND RENTS DUE AND ACCRUED		AGENTS' BALANCES AND BILLS RECEIVABLE ON ACCOUNT OF SAME		REINSURANCE ON LOSSES PAID		OTHER ASSETS		TOTAL ADMITTED ASSETS		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
JOINT STOCK																					
Hand-in-Hand Insurance Co.	7,805	00	3,000	00	240,070	53	560	00	23,128	03	3,398	22	12,917	74					290,879	52	
Merchants Fire Insurance Co.	100,000	00	9,600	00	556,059	60			47,380	24	8,345	24	10,504	90					731,889	98	
Pilot Insurance Company					887,691	39			103,798	95	5,198	05	74,521	45	2,345	76	12,900	93	1,086,456	53	
Queen City Fire Insurance Co.	20,000	00			609,398	19	23,370	00	32,174	96	8,349	74	6,556	03					759,848	92	
Sterling Insurance Co.					113,118	76	12,200	00	5,808	95	511	94	5,568	58	1,279	31	1,081	96	139,569	50	
CASH MUTUALS																					
Perth Mutual Fire Insurance Co.	41,000	00	29,650	00	1,843,275	31	44,266	75	58,708	49	15,616	45	34,538	66	3,369	64			2,070,425	30	
Waterloo Mutual Fire Insurance Co.	35,000	00	186,656	42	1,850,640	01	43,175	00	50,945	01	20,445	88	49,327	76	3,660	11			2,239,850	19	
STOCK MUTUALS																					
Equitable Fire Insurance Co.	4,500	00	42,500	00	1,000,130	57			381,122	21	10,685	51	55,513	15	146,472	57	*321,044	03	1,961,968	04	
Missisquoi & Rouville Mutual Fire Ins. Co.	8,336	05	6,315	00	827,669	50	269	20	41,931	58	6,740	94	30,470	18	720	52	3,451	22	925,004	19	
TOTALS	216,641	05	277,721	42	7,988,053	86	123,840	95	744,998	42	79,291	97	279,918	45	157,847	91	338,478	14	10,206,792	17	

* Assessments earned but not due, December 31, 1942, \$222,739.52. Unearned reinsurance premiums paid in advance on mutual business, \$98,304.51. The amounts of deposits (par value) pursuant to section 40 of *The Insurance Act* at date of publication are as follows: Hand-in-Hand Insurance Co., \$40,000.00; Merchants Fire Insurance Co., \$32,440.00; Pilot Insurance Co., \$30,000.00; Queen City Fire Insurance Co., \$50,893.33; Sterling Insurance Co., \$53,273.33; Perth Mutual Fire Insurance Co., \$150,000.00; Missisquoi & Rouville Mutual Fire Insurance Co., \$100,000.00; Equitable Fire Insurance Co., \$80,000.00; Missisquoi & Rouville Mutual Fire Insurance Co., \$55,000.00.

II. FIRE AND OTHER CLASSES (Cont'd)
Liabilities, December 31, 1942

NAME OF COMPANY	PROVISION FOR UNPAID CLAIMS		RESERVE OF UNEARNED PREMIUMS		TAXES AND EXPENSES DUE AND ACCRUED		REINSURANCE COMPANIES' CEDED BUSINESS		RETURN PREMIUMS AND BALANCES DUE AGENTS		INVESTMENT AND CONTINGENCY RESERVES		ALL OTHER LIABILITIES		TOTAL LIABILITIES EXCLUDING CAPITAL STOCK		EXCESS OF ASSETS OVER LIABILITIES EXCLUDING CAPITAL STOCK		CAPITAL STOCK PAID IN		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
JOINT STOCK																					
Hand-in-Hand Insurance Co.....	2,402	00	42,547	65	9,412	50	521	01	3,028	05			300	02	58,211	23	232,668	29	100,000	00	
Merchants Fire Insurance Co.....	18,196	00	108,937	90	15,482	90	1,039	46	300	45			312	59	168,269	30	563,620	68	150,000	00	
Pilot Insurance Co.....	131,151	01	266,150	96	70,249	14	7,011	49	188	20	24,000	00			499,750	80	586,565	73	204,500	00	
Queen City Fire Insurance Co.....	5,486	00	42,719	11	6,531	37	102	97	458	64	25,000	00			55,800	37	704,048	55	100,000	00	
Sterling Insurance Co.....	2,456	48	12,750	64	1,953	72	3,388	68					1,310	10	21,859	62	117,709	88	100,000	00	
CASH MUTUALS																					
Perth Mutual Fire Insurance Co.....	23,920	19	163,275	05	20,000	00			18	71	180,000	00			387,213	95	1,683,211	35			
Waterloo Mutual Fire Insurance Co.....	22,000	00	281,643	69	10,135	36	121	56	120	63	59,500	00	*35,330	57	408,871	81	1,830,978	38			
STOCK MUTUALS																					
Equitable Fire Insurance Co.....	16,799	85	177,544	96	15,467	55	202,001	80							411,814	16	1,550,153	88	89,000	00	
Missisquoi & Rouville Mutual Fire Ins. Co.	18,305	61	111,346	08	10,110	87	2,800	45			12,759	00			155,322	01	770,582	18	44,000	00	
TOTALS.....	240,717	14	1,206,916	04	159,363	41	216,987	42	4,114	68	301,259	00	37,755	56	2,167,113	25	8,039,678	92	787,500	00	

*Pension fund reserve.

II. FIRE AND OTHER CLASSES (Cont'd)
Profit and Loss Account for the Year Ending December 31, 1942

NAME OF COMPANY	NET PREMIUMS WRITTEN		NET PREMIUMS EARNED		NET CLAIMS INCURRED		NET ADJUSTMENT EXPENSES		NET COMMISSIONS AND OTHER EXPENSES		TOTAL CLAIMS AND EXPENSES		UNDERWRITING PROFIT OR LOSS (*)	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
JOINT STOCK														
Hand-in-Hand Insurance Co.	75,298	16	68,050	39	14,132	81	503	63	34,437	46	49,073	90	18,976	49
Merchants Fire Insurance Co.	130,064	68	139,127	43	50,749	22	2,348	67	75,778	40	128,876	29	10,251	14
Pilot Insurance Co.	604,506	87	604,223	19	195,750	90	1,707	07	300,956	13	498,414	10	105,809	09
Queen City Fire Insurance Co.	40,980	28	44,314	11	23,630	14	1,080	87	20,858	24	45,569	25	*1,255	14
Sterling Insurance Co.	24,572	00	18,527	67	11,138	53	412	86	9,291	63	20,843	02	*2,315	35
CASH MUTUALS														
Perth Mutual Fire Insurance Co.	210,162	00	214,871	13	98,712	82	3,558	91	112,561	09	214,832	82	38	31
Waterloo Mutual Fire Insurance Co.	328,556	98	336,849	21	149,573	40	5,738	56	179,105	61	334,417	57	2,431	64
STOCK MUTUALS														
Equitable Fire Insurance Co.	385,615	08	363,806	49	179,510	34	11,187	41	96,769	02	287,466	77	76,339	72
Missisquoi & Rouville Mutual Fire Insurance Co.	179,744	67	160,137	33	75,191	55	2,520	42	73,099	02	150,810	99	9,326	34
TOTALS	1,979,500	72	1,949,906	95	798,389	71	29,058	40	902,856	60	1,730,304	71	219,602	24

II. FIRE AND OTHER CLASSES (Concl'd)
Profit and Loss Account for the Year Ending December 31, 1942 (Concl'd)

NAME OF COMPANY	INTEREST, DIVIDENDS AND RENTS EARNED		PROFIT ON SALE OF INVESTMENTS		DECREASE IN DEFICIENCY OF MARKET UNDER BOOK VALUE OF SECURITIES		OTHER GAINS		TOTAL OTHER REVENUE		INCOME AND EXCESS PROFITS TAXES		LOSS ON SALE OF INVESTMENTS		OTHER EXPENDITURE		TOTAL OTHER EXPENDITURE		EXCESS OF OTHER REVENUE OVER OTHER EXPENDITURE		TOTAL NET PROFIT FOR YEAR			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
JOINT STOCK																								
Hand-in-Hand Insurance Co.	11,149	99				50	87			11,200	86	18,783	35		190	30	18,973	65	-7,772	79			11,203	70
Merchants Fire Insurance Co.	29,848	24	1,314	12				18	00	31,180	36	15,544	80		3,000	00	18,544	80	12,635	56			22,886	70
Pilot Insurance Co.	23,814	37	3,329	64				313	44	27,457	45	69,824	09		1,297	32	71,121	41	-43,663	96			62,145	13
Queen City Fire Insurance Co.	30,988	26								30,988	26	11,952	22		708	80	12,661	02	18,327	24			17,072	10
Sterling Insurance Co.	5,158	86						44	38	5,203	24	203	66		*2,300	00	2,503	66	2,699	58			384	23
CASH MUTUALS																								
Perth Mutual Fire Insurance Co.	69,205	01	5,237	13						74,442	14						15,306	85	59,135	29			59,173	60
Waterloo Mutual Fire Insurance Co.	79,725	60	12,550	82				4,983	11	97,259	53						12,782	78	84,476	75			86,908	39
STOCK MUTUALS																								
Equitable Fire Insurance Co.	43,543	65	843	55						44,387	20	17,301	02				17,301	02	27,086	18			103,425	90
Missisquoi & Rouville Mutual Fire Ins. Co.	32,296	35	4,803	91						37,100	26	11,116	80		205	95	11,322	75	25,777	51			35,103	85
TOTALS	325,730	33	28,079	17	50	87	5,358	93	359,219	30	144,725	94	35,792	00	180,517	94	178,701	36	398,303	60				

*Increase in deficiency of market under book value of securities, \$2,300.00.

†Transferred to contingency reserve, \$15,000.00.

‡Pension fund, \$10,558.88.

**ABSTRACT OF BUSINESS IN CANADA TRANSACTED BY JOINT-STOCK, CASH-MUTUAL AND STOCK-MUTUAL INSURANCE COMPANIES
WRITING FIRE AND OTHER CLASSES**

For the Year Ending December 31, 1942

CLASSES OF INSURANCE	GROSS RISKS WRITTEN	NET AT RISK	PREMIUMS WRITTEN, LESS RETURN PREMIUMS	REINSURANCE CEDED	NET PREMIUMS WRITTEN	NET LOSSES INCURRED
HAND-IN-HAND INSURANCE COMPANY						
	\$	\$	\$ c.	\$ c.	\$ c.	\$ c.
Fire.....	16,038,919	11,084,044	78,401 77	13,507 15	64,894 62	11,601 77
Automobile.....			7,240 23		7,240 23	1,801 25
Plate Glass.....			1,571 12		1,571 12	729 79
Explosion.....			1,671 39	79 20	1,592 19	
TOTALS.....	16,038,919	11,084,044	88,884 51	13,586 35	75,298 16	14,132 81
MERCHANTS FIRE INSURANCE COMPANY						
Fire.....	28,369,775	40,921,635	115,629 43	12,186 95	103,442 48	44,100 63
Automobile.....			25,772 53	32 22	25,740 31	6,648 59
Sprinkler Leakage.....			3 20		3 20	
Windstorm.....			-11 31		-11 31	
Explosion.....			1,340 31	450 31	890 00	
TOTALS.....	28,369,775	40,921,635	142,734 16	12,669 48	130,064 68	50,749 22
PILOT INSURANCE COMPANY						
Fire.....	16,233,347	24,865,008	91,822 57	25,702 02	66,120 55	26,967 50
Automobile.....			557,756 06	38,481 85	519,274 21	164,705 57
Accident—Personal.....			3,430 99	132 74	3,298 25	84 19
Public Liability.....			6,119 27	1,276 96	4,842 31	866 19
Guarantee.....			4,978 46	2,372 64	2,605 82	-48 00
Inland Transportation.....			1,954 28		1,954 28	204 10
Plate Glass.....			3,807 69		3,807 69	2,302 65
Theft.....			2,933 68	329 92	2,603 76	668 70
TOTALS.....	16,233,347	24,865,008	672,803 00	68,296 13	604,506 87	195,750 90
QUEEN CITY FIRE INSURANCE COMPANY						
Fire.....	9,172,810	19,429,843	42,286 38	1,807 78	40,478 60	23,609 14
Explosion.....			619 08		619 08	21 00
Sprinkler Leakage.....			-117 40		-117 40	
TOTALS.....	9,172,810	19,429,843	42,788 06	1,807 78	40,980 28	23,630 14
STERLING INSURANCE COMPANY						
Fire.....	5,226,310	2,385,842	46,527 30	21,955 30	24,572 00	11,138 53
PERTH MUTUAL FIRE INSURANCE COMPANY						
Fire.....	35,209,861	47,710,920	291,274 76	81,112 76	210,162 00	98,712 8
WATERLOO MUTUAL FIRE INSURANCE COMPANY						
Fire.....	51,960,205	81,226,569	422,616 77	94,059 79	328,556 98	149,573 40
EQUITABLE FIRE INSURANCE COMPANY (STOCK-MUTUAL)						
Fire.....	44,491,723	54,709,887	859,728 08	474,113 00	385,615 08	179,510 34
MISSISQUOI & ROUVILLE MUTUAL FIRE INSURANCE COMPANY						
Fire.....	19,927,184	27,201,956	229,245 62	49,500 95	179,744 67	75,191 55

**DEVELOPMENT OF CLAIMS VALUATIONS, COMBINING ALL
CLASSES OF INSURANCE**

Showing Valuations of Claims by Years of Incurrence as Ultimately
Developed in Comparison with Estimates Made

EQUITABLE FIRE INSURANCE COMPANY

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1939	134,654 28	129,598 05	129,598 05	129,598 05			
1940	162,127 10	161,038 11	161,038 11				
1941	214,464 78	209,463 45					
1942	195,699 08						

HAND-IN-HAND INSURANCE COMPANY

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
1928	43,458 46	41,309 53	41,309 53	41,309 53	41,309 53	41,309 53	41,309 53
1929	89,166 49	81,920 65	81,920 65	81,290 65	81,290 65	81,290 65	81,290 65
1930	37,451 84	37,257 50	37,257 50	37,257 50	37,257 50	37,257 50	37,257 50
1931	47,441 73	47,202 18	47,202 18	47,202 18	47,202 18	47,202 18	47,202 18
1932	41,158 25	40,494 91	40,494 91	40,494 91	40,494 91	40,494 91	40,494 91
1933	48,473 94	47,743 66	47,743 66	47,743 66	47,743 66	47,743 66	47,743 66
1934	28,380 33	28,830 60	28,830 60	28,830 60	28,830 60	28,830 60	28,830 60
1935	21,938 53	21,517 82	21,517 82	21,517 82	21,517 82	21,517 82	21,517 82
1936	31,491 99	31,425 35	31,425 35	31,425 35	31,425 35	31,425 35	31,425 35
1937	20,443 50	20,077 95	20,077 95	20,077 95	20,077 95	20,077 95	20,077 95
1938	39,964 22	37,203 38	37,203 38	37,203 38	37,203 38	37,203 38	37,203 38
1939	29,306 40	29,107 21	29,107 21	29,107 21			
1940	13,248 61	13,150 51	13,150 51				
1941	6,592 47	7,170 03					
1942	14,058 88						

MERCHANTS FIRE INSURANCE COMPANY

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1928	103,558 63	102,311 97	102,311 97	102,311 97	102,311 97	102,311 97	102,311 97
1929	96,616 39	95,036 07	95,036 07	95,036 07	95,036 07	95,036 07	95,036 07
1930	109,575 36	109,052 41	109,052 41	109,052 41	109,052 41	109,052 41	109,052 41
1931	96,661 82	95,431 49	95,431 49	95,431 49	95,431 49	95,431 49	95,431 49
1932	97,752 85	97,345 72	97,345 72	97,345 72	97,345 72	97,345 72	97,345 72
1933	106,255 11	104,120 76	102,192 06	102,192 06	102,192 06	102,192 06	102,192 06
1934	68,225 43	66,510 24	66,510 24	66,510 24	66,510 24	66,510 24	66,510 24
1935	46,898 85	44,840 86	44,840 86	44,840 86	44,840 86	44,840 86	44,840 86
1936	56,800 53	55,778 71	55,778 71	55,778 71	55,778 71	55,778 71	55,778 71
1937	55,388 75	54,548 09	54,548 09	54,548 09	54,548 09	54,548 09	54,548 09
1938	67,437 65	65,689 14	65,689 14	65,689 14	65,689 14	65,689 14	65,689 14
1939	64,758 03	63,937 99	64,051 26	64,051 26			
1940	62,785 64	62,086 09	62,086 09				
1941	63,757 49	61,386 34					
1942	55,469 04						

MISSISSQUI AND ROUVILLE MUTUAL FIRE INSURANCE COMPANY

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1940	67,955 74	67,449 91	67,449 91				
1941	69,031 97	68,748 80					
1942	77,995 14						

PILOT INSURANCE COMPANY

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1928	59,295 03	71,945 82	72,766 75	72,659 95	72,635 20	72,651 70	72,706 70
1929	122,648 37	133,972 98	135,718 74	136,053 76	136,060 26	136,060 26	135,566 99
1930	232,002 05	261,660 45	265,907 50	265,548 40	265,548 40	265,510 00	265,660 00
1931	287,668 64	301,748 07	340,193 48	308,575 62	308,656 05	308,671 55	308,671 55
1932	231,169 41	242,555 38	244,264 57	244,803 94	244,801 94	244,801 94	24,801 94
1933	234,907 67	235,654 91	242,066 69	241,993 64	242,018 14	242,018 66	242,018 66
1934	263,092 16	319,870 38	320,821 01	311,916 59	311,395 23	311,395 23	311,395 23
1935	328,430 58	328,308 84	327,572 40	330,075 90	329,666 42	329,610 32	329,544 99
1936	313,793 22	283,587 56	281,431 30	281,680 61	281,680 61	281,672 11	281,672 11
1937	319,939 86	290,441 83	290,703 48	286,615 27	286,383 60	286,408 60	
1938	283,063 54	257,622 83	256,233 16	255,669 54	254,553 76		
1939	255,404 96	206,395 55	206,024 11	205,652 58			
1940	305,950 12	265,990 30	265,121 36				
1941	288,181 51	249,795 48					
1942	238,184 48						

(D)
FRATERNAL SOCIETIES

**ASSETS, LIABILITIES, INCOME, DISBURSEMENTS
EXHIBIT OF POLICIES**

Fraternal Societies
Assets, December 31, 1942

SOCIETY	LEDGER ASSETS						NON-LEDGER ASSETS						TOTAL ADMITTED ASSETS	
	REAL ESTATE	MORTGAGE LOANS ON REAL ESTATE	LOANS OR LENS ON POLICIES	*BONDS AND DEBENTURES	CASH ON HAND AND IN BANKS	ALL OTHER	TOTAL ADMITTED LEDGER ASSETS	INTEREST AND RENTS DUE AND ACCRUED	PREMIUMS DUE AND DEFERRED	ALL OTHER	TOTAL ADMITTED NON-LEDGER ASSETS	TOTAL ADMITTED ASSETS	\$	c.
Canadian Order of Chosen Friends.....	32,000 00		161,066 09	2,532,238 31	95,426 99	5,000 74	2,825,732 13	37,281 63	13,375 02		50,656 65	2,876,388 78		
Canadian Order of Foresters.....	21,258 62		209,747 71	19,787,679 66	45,222 70		20,063,908 69	233,126 31	42,376 32		275,502 63	20,339,411 32		
Civil Service M.B. Society.....			2,094 63	292,636 78	5,784 09		300,515 50	3,153 38	32 70		3,186 08	303,701 58		
Hamilton Firemen.....				828,169 27	6,208 75	281 24	834,659 26					834,659 26		
London Police.....		137,983 10		611,888 47	10,829 19		760,700 76				478 88	761,179 64		
London Commercial Travellers Ass'n.....				764,698 18	10,269 27		1,197,273 87	16,888 80		16,888 80		1,214,935 18		
Ontario Secondary School Teachers.....	14,251 91	407,554 51		713,077 23	9,693 62		31,631 40	149 58		149 58		31,780 98		
Ottawa Firemen's Fund.....				713,077 23	7,465 40		720,542 63	16,121 16		16,121 16		736,663 79		
Ottawa Superannuation Fund.....		7,000 00		635,245 66	9,372 22		651,617 88	9,037 73		9,037 73		660,655 61		
Sons of England.....				807,966 82	2,425 08		810,391 90	13,560 52		13,560 52		823,952 42		
Stratford Municipal Benefit Fund.....	39,010 86	800 00	17,768 03	427,568 74	27,884 22		513,031 85	5,050 18		5,050 18		518,082 03		
Toronto Firemen's Fund.....				157,410 32	9 30		157,419 62	2,032 98		2,032 98		159,452 60		
Toronto Police Fund.....		34,200 00		4,114,625 10			4,114,625 10	53,853 46	1,023 16		54,876 62	4,169,501 72		
Union St. Joseph du Canada.....	148,772 01	24,243 94	105,455 64	3,348,884 11		4,905 72	5,380,188 71	81,301 95		81,301 95		5,461,490 66		
TOTALS.....	255,293 40	611,781 55	496,132 10	41,748,601 05	330,800 48	10,187 70	43,452,802 78	508,303 94	79,882 88	81,808 37	670,085 19	44,122,887 47		

*Not in excess of authorized values.

FRATERNAL SOCIETIES (Cont'd)
Assets and Liabilities According to Funds, December 31, 1942

SOCIETY	ADMITTED ASSETS (LEDGER AND NON-LEDGER)						LIABILITIES (EXCEPT ACTUARIAL RESERVE)													
	MORTUARY FUND		SICKNESS AND OTHER BENEFICIARY FUNDS		SPECIAL FUNDS		GENERAL (EXPENSE) FUND		TOTAL		MORTUARY FUND		SICKNESS AND OTHER BENEFICIARY FUNDS		SPECIAL FUNDS		GENERAL (EXPENSE) FUND		TOTAL	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Canadian Order of Chosen Friends.....	2,635,747	82	220,630	78	1,042	44	18,967	74	2,876,388	78	169,336	27	19,968	41	4	06	3,130	49	192,439	83
Canadian Order of Foresters.....	19,333,733	53	946,575	46	893	68	38,708	75	20,339,411	32	211,738	53	3,094	08			1,283	11	216,115	72
Civil Service M. B. Society.....	363,701	58							833,740	58	663	45							663	45
Hamilton Firemen.....			834,659	26					761,179	64										
London Police.....			413,935	18					413,935	18										
Ontario Commercial Travellers Ass'n.....	1,214,162	67					3,052	64	1,214,162	67	45,553	00							45,553	00
Ontario Secondary School Teachers.....	28,728	34							31,780	98										
Ottawa Firemen.....			736,663	79					736,663	79										
Ottawa Police.....			660,655	61					660,655	61										
Ottawa Superannuation Fund.....			823,952	42					823,952	42										
St. Paul's Firemen.....			38,645	37					38,645	37										
Stratford Municipal Benefit Fund.....	401,075	45			20,462	38	62,891	83	518,082	03	7,940	00	1,200	00	470	06	116	49	9,726	55
Toronto Firemen's Fund.....			159,452	67					159,452	67										
Toronto Police Fund.....			4,169,501	72					4,169,501	72									35,793	64
Union St. Joseph du Canada.....	4,186,507	88	542,459	33	44,416	73	44,485	29	4,817,869	23	47,194	92	4,526	54	152	31	3,957	43	55,831	20
TOTALS.....	28,123,157	17	15,764,808	82	66,815	23	168,106	25	44,122,887	47	482,426	17	73,623	08	627	03	8,487	52	565,163	80

FRATERNAL SOCIETIES (Cont'd)
Receipts and Disbursements by Funds, 1942

MORTUARY FUND

SOCIETY	BALANCE BROUGHT FORWARD ASSETS, DEC. 31, 1941				RECEIPTS										DISBURSEMENTS				BALANCE BROUGHT FORWARD ASSETS, DEC. 31, 1942					
	\$	c.	\$	c.	PREMIUMS, DUES, ETC.	INTEREST AND RENTS	PROFIT ON SALE OF ASSETS	TRANSFERS FROM FUNDS		ALL OTHER RECEIPTS		TOTAL		BENEFITS PAID	LOSS ON SALE OF ASSETS	TRANSFERS TO OTHER FUNDS		ALL OTHER DISBURSEMENTS	TOTAL	\$	c.			
								\$	c.	\$	c.	\$	c.			\$	c.					\$	c.	\$	c.
Cdn. Order of Chosen Friends	2,748,045	83	200,908	40	120,227	60	300	00	371	76	321,807	85	254,380	93	51,307	85	94	17	305,782	95	2,764,070	73		
Cdn. Order of Foresters	19,093,461	37	592,444	37	901,641	13	135,382	09	15,912	56	1,645,380	15	944,775	51	120,000	00	185,759	29	1,250,534	80	19,488,306	92		
Civil Service M.B. Soc.	279,174	39	23,352	39	13,293	63	.....	.....	165	71	36,811	52	9,234	75	1,193	37	.....	.....	10,428	12	305,557	79
Ont. Com. Travellers	1,197,922	72	24,646	00	58,173	64	.....	.....	397	62	83,217	26	53,053	00	3,315	76	.....	.....	74,766	11	1,206,373	87
Ont. Sec. Sch. Teachers	24,884	83	7,884	72	603	16	.....	.....	.....	.....	8,487	88	4,000	00	789	37	.....	.....	4,789	37	28,583	34
Sons of England	388,657	48	27,857	39	16,370	19	.....	.....	86	27	44,313	85	28,765	31	4,484	11	.....	.....	33,249	42	399,721	91
Union St. Joseph du Canada	4,958,845	65	270,764	90	166,673	99	26,427	05	13	84	465,249	94	253,221	99	208,253	46	.....	.....	461,602	26	4,962,493	33
TOTALS	28,690,992	47	1,147,858	17	1,276,983	22	162,109	14	13	84	16,933	92	2,605,268	45	1,547,431	49	211,569	22	196,172	05	185,980	27	2,141,153	03

*Decrease by adjustment of ledger assets.

SICKNESS FUND AND SICKNESS AND FUNERAL FUND

SOCIETY	BALANCE BROUGHT FORWARD ASSETS, DEC. 31, 1941				RECEIPTS										DISBURSEMENTS				BALANCE BROUGHT FORWARD ASSETS, DEC. 31, 1942			
	\$	c.	\$	c.	PREMIUMS, DUES, ETC.	INTEREST AND RENTS	PROFIT ON SALE OF ASSETS	TRANSFERS FROM FUNDS		ALL OTHER RECEIPTS		TOTAL		BENEFITS PAID	LOSS ON SALE OF ASSETS	TRANSFERS TO OTHER FUNDS		ALL OTHER DISBURSEMENTS	TOTAL	\$	c.	
								\$	c.	\$	c.	\$	c.			\$	c.					\$
Cdn. Order of Chosen Friends	198,897	52	22,959	83	9,064	26	.....	.....	16	85	32,040	94	30,776	10	9,531	64	126	37	40,434	11	190,504	35
Cdn. Order of Foresters	906,128	77	52,491	62	41,787	23	.....	.....	1,802	98	96,081	83	49,449	43	127	57	.....	.....	49,149	43	953,060	69
Sons of England	853	77	2,354	29	16	97	.....	.....	.....	.....	1,592	62	.....	.....	.....	.....	.....	.....	1,720	19	1,484	84
Union St. Joseph du Canada	428,601	07	42,873	03	17,202	60	.....	.....	.....	.....	60,075	63	35,756	78	.....	.....	.....	.....	6,208	20	446,711	72
TOTALS	1,534,480	65	120,658	77	68,071	06	.....	.....	1,819	83	190,549	66	117,274	93	.....	.....	.....	.....	9,659	21	1,591,761	60

FUNERAL FUND

SOCIETY	BALANCE BROUGHT FORWARD ASSETS, DEC. 31, 1941				RECEIPTS										DISBURSEMENTS				BALANCE BROUGHT FORWARD ASSETS, DEC. 31, 1942				
	\$	c.	\$	c.	PREMIUMS, DUES, ETC.	INTEREST AND RENTS	PROFIT ON SALE OF ASSETS	TRANSFERS FROM FUNDS		ALL OTHER RECEIPTS		TOTAL		BENEFITS PAID	LOSS ON SALE OF ASSETS	TRANSFERS TO OTHER FUNDS		ALL OTHER DISBURSEMENTS	TOTAL	\$	c.		
								\$	c.	\$	c.	\$	c.			\$	c.					\$	c.
Cdn. Order of Foresters	.....	.....	774	61	.....	.....	.....	.....	.....	.....	775	34	.....	.....	.....	.....	.....	.....	.....	.....	.....	775	34
Sons of England	28,005	97	23,891	05	1,286	15	.....	.....	.....	.....	29,850	24	23,665	00	.....	.....	.....	.....	1,875	21	.....	25,540	21
TOTALS	28,005	97	24,665	66	21	45	4,651	59	.....	.....	30,625	58	23,665	00	.....	.....	.....	.....	1,875	21	.....	25,540	21

CHILD OR JUVENILE FUND

Cdn. Order of Chosen Friends	32,050 73	8,997 01	1,413 92		13 62	10,424 55	988 60	5,752 51	28 10	6,769 21	35,706 07
Union St., Joseph du Canada	75,110 37	21,206 15	2,876 93			24,083 08	4,729 95	1,384 00	10 00	6,123 95	93,069 50
TOTALS	107,161 10	30,203 16	4,290 85		13 62	34,507 63	5,718 55	7,136 51	38 10	12,893 16	128,775 57

PENSION AND BENEFIT FUND (Municipal Pension Fund Associations Only)

Hamilton Firemen's	823,031 72	23,833 72	35,207 30		520 50	59,561 52	21,962 73	5,520 95	665 57	26 73	28,175 98	854,417 26
Hamilton Police	769,694 81	23,993 50	34,955 33		1,272 82	60,221 65	13,084 24		919 46		14,003 70	815,912 76
London Police	598,371 82	7,980 38	5,633 46		70 62	23,685 04	8,051 28		90 00		8,141 28	413,935 18
Ottawa Firemen's	625,000 10	31,870 37	32,546 87	30 81	9,220 77	61,727 06	23,345 38		901 12		26,366 20	728,895 44
Ottawa Superannuat'n	726,888 22	32,247 06	29,302 13	10 00	300 27	122,416 44	32,730 53		287 25		34,663 87	665,065 74
Stratford M.B. Society	147,917 38	3,778 24	5,976 56		3,622 00	13,376 80	3,308 01		566 50		3,874 56	110,266 90
Toronto Firemen's	3,926,123 23	95,997 24	168,906 37	59 67	*60,736 89	325,700 17	125,729 44		921 00		126,650 53	4,125,172 87
Toronto Police	5,419,678 35	143,233 64	227,803 77	2 93	†164,436 19	535,476 53	260,847 77		1,705 93		262,553 70	5,392,601 18
TOTALS	13,230,498 11	386,221 11	579,274 19	112 41	301,048 71	1,266,656 42	515,164 39	5,520 95	6,755 46	26 73	527,467 53	13,960,687 00

*Includes bank overdraft of \$32,177.90.

†Includes bank overdraft of \$9,040.41.

SPECIAL FUNDS

Cdn. Order of Chosen Friends—Guarantee	1,000 00	111 75	5 00			116 75			116 75		116 75	1,000 00
Sons of England—												
Sup. Lodge Expense	9,824 69	449 62	339 75			789 37	21 05		768 32		789 37	9,824 69
Widows' & Orphans'	18,038 94	4,270 28	550 71	9 89		4,830 88	8,735 85		4,902 69		13,698 54	9,171 28
Shakespeare Mem.	1,872 61		51 10			51 10						1,923 71
Union St., Joseph du Can.—Gen. Reserve	454 09		12 47			12 47						466 56
Oeuvre du Centin Collegial.	41,464 85	3,399 03	1,698 16			5,097 19			2,403 22		2,403 22	44,158 82
TOTALS	72,702 61	8,707 80	2,665 08	9 89		11,382 77	9,232 23		8,250 98		17,483 21	66,602 17

FRATERNAL SOCIETIES (Concl'd)
Receipts and Disbursements by Funds, 1942 (Concl'd)
GENERAL EXPENSE FUND

SOCIETY	BALANCE LEDGER ASSETS, DEC. 31, 1941			RECEIPTS						DISBURSEMENTS				BALANCE LEDGER ASSETS, DEC. 31, 1942					
	\$	c.		ASSESS- MENTS, DUES, FEES AND FINES	INTEREST AND RENTS	TRANSFERS FROM OTHER FUNDS	ALL OTHER RECEIPTS	TOTAL	HEAD OFFICE EXPENSE	AGENCY ORGANI- ZATION EXPENSE	OTHER EXPENSE	TOTAL	\$	c.					
Canadian Order of Chosen Friends.....	8,866	33		24,909	92	66,708	75	91,935	91	29,673	02	42,388	82	9,772	66	81,834	50	18,967	74
Canadian Order of Foresters.....	47,550	12		45,087	80	120,000	00	4,418	19	169,673	42	83,043	46	41,907	61	180,902	24	36,321	30
Civil Service M.B. Society.....						1,193	37	665	57	665	57	518	37	665	57	1,193	37		
Hamilton Firemen's Fund.....						919	46	580	00	580	00			339	46	919	46		
London Police Fund.....						18,397	35	8,298	47	26,695	82			9,853	80	18,397	35		
Ontario Commercial Travellers Ass'n.....	2,626	91		57	53	789	37	846	90	310	00	220	00	115	75	425	75		
Ontario Secondary School Teachers.....						608	54	608	54	225	00			297	82	991	12		
Ottawa Police Fund.....						287	25	287	25					383	54	608	54		
Ottawa Superannuation Fund.....						7,566	31	1,740	54	17,448	96	13,519	75	1,610	95	287	25		
Sons of England.....	63,699	80		6,794	60	566	55	500	00	500	00			3,504	97	18,635	67	62,513	09
Scratorford Municipal Benefit Fund.....						921	09	921	09	540	00			66	55	566	55		
Toronto Firemen's Fund.....						1,705	51	1,705	51	1,085	52			620	41	1,705	93		
Toronto Police Fund.....						2,403	22	2,127	38	44,152	31			40,980	08	136,284	44		
Union St. Joseph du Canada.....	30,429	69		137,616	17					51,151	85			109,109	44	444,428	83		
TOTALS.....	153,172	85		214,408	49	2,502	62	223,813	88	8,603	35	449,328	34	156,904	31	1,778,415	08		

Exhibit of Policies (Mortuary), December 31, 1942

SOCIETY	WHOLE LIFE	LIMITED LIFE	ENDOWMENT	TERM	OTHER PLANS	TOTAL
Canadian Order of Chosen Friends.....	\$ 4,148,097	\$ 1,350,220	\$ 841,546	\$ 187,550	\$ 442,300	\$ 6,969,713
Canadian Order of Foresters.....	24,515,664	1,876,131	5,768,237		127,260	32,287,292
Hamilton Police Fund.....	1,164,961					1,164,961
Ontario Commercial Travellers Ass'n.....	1,522,234			950,000		2,472,234
Ontario Secondary School Teachers.....	437,087	396,184				833,271
Sons of England.....	7,161,994	2,431,500	8,993,174		353,250	18,939,918
Union St. Joseph du Canada.....	38,950,037	6,054,035	15,602,957	1,137,550	922,810	62,667,389
TOTALS.....						

III
STATISTICAL TABLES

TABLE I. SUMMARY OF RESOURCES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS
For Years 1910 to 1942 Inclusive
TABLE I (a)

YEAR	NUMBER OF COMPANIES	TOTAL ASSETS	TOTAL PREMIUM NOTE RESIDUE	TOTAL LIABILITIES (NOT INCLUDING UNEARNED PREMIUMS)	TOTAL RESOURCES [(1)+(2)-(3)]	TOTAL AMOUNT AT RISK	PERCENTAGE OF (4) TO (5)
		(1)	(2)	(3)	(4)	(5)	
1910.....	69	\$ 718,331	\$ 7,306,805	\$ 17,767	\$ 8,007,370	\$ 231,991,755	3.452
1911.....	69	722,541	7,660,897	23,621	8,359,818	244,064,150	3.425
1912.....	69	797,853	7,916,593	20,344	8,694,102	255,573,925	3.402
1913.....	69	821,370	8,195,158	27,220	8,989,309	266,766,721	3.370
1914.....	70	913,623	8,504,624	37,275	9,380,972	276,865,090	3.388
1915.....	70	985,723	8,799,788	31,427	9,754,083	288,861,052	3.377
1916.....	70	1,011,982	9,199,125	48,152	10,162,954	302,138,372	3.364
1917.....	70	1,045,645	9,610,009	42,502	10,613,153	318,485,424	3.332
1918.....	71	1,078,900	10,307,517	58,519	11,327,898	341,798,832	3.314
1919.....	71	1,205,318	11,211,527	21,689	12,395,156	369,951,356	3.350
1920.....	72	1,435,113	12,490,585	22,833	13,902,865	409,858,342	3.392
1921.....	72	1,422,618	13,220,108	50,760	14,591,966	435,225,900	3.352
1922.....	73	1,293,125	13,839,242	78,713	15,053,654	456,407,520	3.298
1923.....	71	1,241,523	14,409,975	130,239	15,521,258	477,873,681	3.248

TABLE I (b)

YEAR	NUMBER OF COMPANIES	TOTAL ASSETS	TOTAL PREMIUM NOTE RESIDUE	TOTAL LIABILITIES (INCLUDING UNEARNED PREMIUMS)	TOTAL RESOURCES [(1)+(2)-(3)]	TOTAL AMOUNT AT RISK	PERCENTAGE OF (4) TO (5)
		(1)	(2)	(3)	(4)	(5)	
1924.....	71	\$ 1,267,312	\$ 14,971,606	\$ 475,991	\$ 15,762,927	\$ 499,206,380	3.158
1925.....	71	1,502,849	14,779,956	512,728	15,770,078	523,055,132	3.015
1926.....	71	2,079,732	14,698,117	582,475	16,195,374	547,940,887	2.955
1927.....	71	2,370,112	14,716,179	641,442	16,454,328	574,876,643	2.862
1928.....	71	2,632,060	15,069,017	659,532	17,041,545	599,257,271	2.844
1929.....	71	2,633,619	15,314,131	762,952	17,184,798	618,768,649	2.777
1930.....	71	2,488,528	15,693,998	890,213	17,292,312	640,749,385	2.699
1931.....	69	2,363,644	15,277,949	1,728,213	15,913,379	633,569,360	2.512
1932.....	68	2,120,818	13,734,583	1,464,259	14,391,141	575,471,506	2.501
1933.....	68	2,070,258	12,995,785	1,353,519	13,712,523	545,522,076	2.514
1934.....	68	2,258,500	12,878,332	1,130,493	14,006,339	528,164,772	2.652
1935.....	68	2,542,820	12,944,305	1,077,158	14,409,967	528,058,163	2.729
1936.....	67	3,007,257	13,147,840	1,080,808	15,074,289	534,697,818	2.819
1937.....	67	3,501,382	13,380,593	1,086,282	15,795,693	541,811,051	2.915
1938.....	67	3,981,933	13,323,581	1,109,982	16,195,532	552,060,551	2.934
1939.....	67	4,450,948	13,704,075	1,090,900	17,064,123	560,809,649	3.043
1940.....	67	4,910,304	14,035,486	1,098,777	17,847,012	570,351,641	3.129
1941.....	67	5,327,679	14,194,056	1,111,929	18,409,806	583,130,111	3.157
1942.....	67	5,961,468	14,660,877	1,197,403	19,424,942	606,143,403	3.205

NOTE.—Beginning 1924, companies were required to set up in their annual statements, liability for unearned portions of cash payments paid three years in advance; beginning 1931, they were further required to set up liability for unearned portions of annual instalments of cash payments. Total liabilities reported increased accordingly.

TABLE II. SUMMARY OF NET RECEIPTS AND EXPENDITURES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

For Years 1907 to 1942 Inclusive

YEAR	GROSS PREMIUMS RECEIVED (INCLUDING ASSESSMENTS) (1)	RETURNED PREMIUMS, REBATES, REINSURANCE (2)	NET PREMIUMS RECEIVED (3)	NET LOSSES PAID (4)	COST OF MANAGEMENT (5)	PERCENTAGES	
						OF (4) TO (3)	OF (5) TO (3)
1907	\$ 442,301	\$ 12,877	\$ 429,424	\$ 303,590	\$ 86,071	70.7	20.0
1908	476,861	13,881	462,980	373,068	91,123	80.6	19.7
1909	482,424	14,577	467,847	297,228	95,764	63.5	20.5
1910	509,707	15,379	494,328	408,242	101,346	82.6	20.5
1911	558,816	17,752	541,064	468,013	107,189	86.5	19.8
1912	587,337	16,870	570,467	408,215	113,040	71.6	19.8
1913	640,241	18,350	621,891	514,314	121,124	82.7	19.5
1914	623,814	19,720	604,094	434,191	115,923	71.9	19.2
1915	635,763	19,957	615,806	445,143	124,822	72.3	20.3
1916	673,029	23,623	649,406	534,733	132,656	82.3	20.4
1917	728,220	24,850	703,370	575,895	142,990	81.9	20.3
1918	790,796	30,340	760,456	628,764	149,383	82.7	19.6
1919	889,515	36,260	853,255	595,902	164,507	69.8	19.3
1920	1,016,651	54,693	961,958	605,163	183,306	62.9	19.1
1921	1,037,645	54,417	983,228	911,707	191,864	92.7	19.5
1922	1,050,740	55,065	995,675	1,020,528	203,004	102.5	20.4
1923	1,277,179	69,868	1,207,311	1,143,369	225,244	94.7	18.7
1924	1,398,243	75,379	1,322,864	1,059,985	230,976	80.1	17.5
1925	1,640,280	107,739	1,532,541	1,074,456	268,447	70.1	17.5
1926	1,802,780	164,259	1,638,521	818,128	272,997	49.9	16.7
1927	1,841,326	175,623	1,665,703	1,202,317	279,703	72.2	16.8
1928	1,904,142	243,778	1,660,364	1,209,343	313,043	72.8	18.8
1929	1,975,109	228,552	1,746,557	1,669,571	315,610	95.6	18.1
1930	2,090,620	217,364	1,873,256	1,836,030	324,365	98.0	17.3
1931	2,269,180	209,788	2,059,392	2,233,923	348,692	108.5	16.9
1932	2,163,400	162,965	2,000,435	1,805,753	318,974	90.3	15.9
1933	1,883,442	170,301	1,713,141	1,506,307	311,157	87.9	18.2
1934	1,840,492	166,784	1,673,708	1,098,108	305,139	65.6	17.9
1935	1,775,887	154,032	1,621,855	1,009,572	292,554	62.2	18.0
1936	1,793,487	149,811	1,643,676	917,834	296,616	55.8	18.0
1937	1,780,606	153,684	1,626,922	903,917	306,929	55.6	18.9
1938	1,784,359	156,666	1,627,693	968,424	308,564	59.5	19.0
1939	1,760,304	146,622	1,613,682	951,144	318,286	58.9	19.7
1940	1,776,005	180,536	1,595,469	939,186	330,900	58.9	20.7
1941	1,822,172	185,495	1,636,677	1,002,865	330,652	61.3	20.2
1942	1,926,456	217,512	1,708,944	866,926	355,407	50.7	20.8
TOTALS	47,649,329	3,765,369	43,867,486	32,741,854	8,178,367	74.6	18.6
					Interest received, 1907-42	2,574,541	
					Management cost, less interest	5,603,826	12.8

TABLE III. SUMMARY OF COST OF INSURANCE PER ANNUM OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS
For Years 1902 to 1942 Inclusive

YEAR	NUMBER OF COMPANIES	AVERAGE OF TOTAL NET AMOUNTS AT RISK AT BEGINNING AND END OF YEAR (1)	TOTAL AMOUNT OF COST OF MANAGEMENT (2)	PER-CENTAGE OF (2) TO (1)	TOTAL AMOUNT OF NET INCURRED LOSSES (3)	PER-CENTAGE OF (3) TO (1)	COST OF \$100 OF INSURANCE DURING YEAR
1902.....	74	\$ 146,980,152	\$ 71,022	.0483	\$ 198,617	.1351	cents 18.34
1903.....	73	155,683,540	74,380	.0478	246,642	.1584	20.62
1904.....	72	165,166,306	78,316	.0474	287,738	.1742	22.16
1905.....	70	174,886,165	79,575	.0455	270,158	.1545	19.00
1906.....	69	185,032,502	85,602	.0463	353,817	.1912	23.75
1907.....	69	195,597,672	86,071	.0440	310,672	.1588	20.28
1908.....	69	205,576,399	91,123	.0443	389,295	.1894	23.37
1909.....	68	215,076,143	95,764	.0445	288,208	.1340	17.85
1910.....	69	226,023,368	101,346	.0448	402,612	.1781	22.29
1911.....	69	238,027,953	107,179	.0450	466,618	.1960	24.10
1912.....	69	249,819,037	112,708	.0451	400,800	.1604	20.55
1913.....	69	261,170,322	121,416	.0465	523,238	.2003	24.68
1914.....	70	271,815,905	115,923	.0426	436,691	.1607	20.33
1915.....	70	282,863,071	124,383	.0440	445,317	.1574	20.14
1916.....	70	295,499,712	132,656	.0449	544,300	.1842	22.91
1917.....	70	310,311,898	142,990	.0461	569,487	.1835	22.96
1918.....	71	330,142,128	149,383	.0452	633,436	.1919	23.71
1919.....	71	355,875,094	164,467	.0462	575,305	.1617	20.79
1920.....	72	389,904,849	183,165	.0470	617,694	.1584	20.54
1921.....	72	422,542,120	191,864	.0454	924,855	.2189	26.43
1922.....	73	445,816,709	203,004	.0455	1,034,465	.2320	27.75
1923.....	71	467,190,600	225,244	.0472	1,151,283	.2464	29.36
1924.....	71	488,540,030	230,976	.0473	1,096,036	.2243	27.16
1925.....	71	511,130,756	261,447	.0511	1,020,813	.1997	25.08
1926.....	71	535,498,009	272,997	.0510	829,620	.1549	20.59
1927.....	71	561,408,765	280,380	.0499	1,206,519	.2149	26.48
1928.....	71	587,066,957	313,043	.0533	1,205,451	.2053	25.86
1929.....	71	609,012,960	315,610	.0518	1,686,657	.2769	32.87
1930.....	71	629,759,017	324,365	.0515	1,884,650	.2994	35.19
1931.....	69	637,159,373	341,092	.0535	2,558,545	.4016	45.51
1932.....	68	604,520,433	318,974	.0528	1,761,542	.2914	34.42
1933.....	68	560,496,791	311,157	.0555	1,475,427	.2632	31.87
1934.....	68	536,843,424	305,139	.0568	1,022,875	.1905	24.73
1935.....	68	528,111,467	292,554	.0554	972,708	.1842	23.96
1936.....	67	531,377,990	296,616	.0558	927,560	.1746	23.04
1937.....	67	538,254,434	306,929	.0570	904,542	.1681	22.51
1938.....	67	546,935,801	308,564	.0564	991,107	.1812	23.76
1939.....	67	556,435,100	318,286	.0572	929,615	.1671	22.43
1940.....	67	565,580,645	330,900	.0585	951,261	.1682	22.67
1941.....	67	576,740,876	330,652	.0573	973,048	.1687	22.60
1942.....	67	594,636,757	355,407	.0598	882,406	.1484	20.82

TABLE IV. LIFE INSURANCE—NET PREMIUMS ON ONTARIO BUSINESS, 1942

NAME	NET ASSURANCE PREMIUMS			NET CONSIDERATION FOR ANNUITIES			TOTAL NET PREMIUM INCOME
	ORDINARY	INDUSTRIAL	GROUP	TOTAL	ORDINARY	GROUP		TOTAL
JOINT STOCK							
Aetna.....	\$ 368,652	\$	\$ 1,326,893	\$ 1,695,545	\$ 13,426	\$ 182,039	\$ 1,891,010
Canada.....	4,687,504	.....	658,521	5,346,025	1,208,598	305,996	6,860,619
Commercial Life.....	85,498	.....	302	85,800	352	.....	86,152
Commercial Union.....	2,924,834	.....	242,556	3,167,390	360,087	231,478	3,758,955
Confederation.....	1,667,734	.....	2,539	1,670,273	25,486	.....	1,695,759
Crown.....	1,882,706	.....	15,403	1,898,109	26,200	.....	1,924,309
Dominion.....	1,882,706	.....	15,403	1,898,109	26,200	.....	1,924,309
Dunlop.....	218,796	.....	840	219,636	27,068	34,114	270,814
Eaton, T.....	464,733	.....	.....	464,733	47,368	.....	512,101
Empire.....	663,397	.....	248	663,645	25,561	.....	689,206
Equitable of Canada.....	771,671	.....	.....	771,671	23,755	.....	795,426
Excelsior.....	1,600,824	45	.....	1,600,869	129,221	.....	1,730,090
Great West.....	3,980,599	.....	87,549	4,068,148	270,535	45,718	4,384,401
Imperial.....	3,076,508	.....	48,478	3,124,986	345,667	.....	3,514,864
Liverpool & London & Globe.....	7,356,678	5,691,934	465,534	13,513,678	188,249	244,916	13,947,103
London Protective.....	5,502	.....	.....	5,502	.....	.....	5,502
Manufacturers.....	3,501,097	.....	75,125	3,576,222	403,379	92,140	4,072,741
Monarch.....	458,078	.....	.....	458,078	59,511	517,589	975,274
Montreal.....	308,297	.....	43,356	351,653	10,502	76	362,231
Mutual Life & Citizens*.....	122,570	156,452	27,447	279,022	30,689	.....	279,022
National of Canada.....	442,009	.....	22,543	469,456	23,438	17,033	500,145
Northern.....	568,858	.....	19,200	588,058	39,755	.....	627,813
Occidental.....	166,601	.....	7,701	174,302	.....	.....	174,302
Prudential.....	197,249	.....	.....	197,249	.....	.....	197,249
Prudential of England.....	147,601	.....	.....	147,601	.....	.....	147,601
Sauvageard.....	298,586	.....	.....	298,586	118,780	.....	417,366
Sun Life of Canada.....	7,481,454	.....	1,295,813	8,777,267	280,107	971,495	10,028,869
Travelers of Hartford.....	743,804	.....	207,824	951,628	7,040	.....	966,510
Western.....	87,760	.....	.....	87,760	.....	.....	87,760
MUTUAL							
Metropolitan.....	7,775,193	7,640,289	811,191	16,226,673	31,600	693,172	16,951,445
Prudential of America.....	1,272,333	.....	171,053	1,443,386	13,489	.....	1,456,875
Royal Guadians.....	4,917,403	6,988,188	.....	11,905,591	34,370	.....	12,171,337
Standard.....	55,751	15,057	.....	70,808	1,514	.....	72,322
Standard*.....	338,552	.....	.....	338,552	72,455	.....	411,007
Toronto Mutual.....	80,817	248,273	.....	329,090	.....	.....	329,090
OTHER							
Mutual Life of Canada.....	8,592,374	.....	168,239	8,760,613	423,374	259,056	9,443,043
North America.....	2,644,750	.....	27,490	2,672,240	700,087	29,893	3,402,220
Norwich Union Life.....	191	.....	.....	191	.....	.....	191
TOTALS.....	71,080,352	20,740,238	5,726,206	97,546,796	5,205,065	3,187,549	105,939,410
TOTALS FOR 1941.....	67,228,107	19,135,278	4,566,469	90,929,854	5,074,504	2,627,655	7,702,159

*License not renewed in 1941. †For fiscal year ending November 14, 1942.

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1942

NAME	ASSURANCE CONTRACTS LESS REINSURANCE CEDED					TOTAL
	DEATH CLAIMS	MATURED ENDOWMENTS	SURRENDER VALUES	DISABILITY CLAIMS	DIVIDENDS	
	\$	\$	\$	\$	\$	\$
JOINT STOCK						
Aetna.....	334,448	49,527	65,187	7,010	8,732	464,904
Canada.....	2,053,473	376,148	785,848	30,775	589,433	3,835,677
Commercial Life.....	5,958	3,000	1,842	.....	363	11,163
Confederation.....	.....	426,222	333,470	33,066	459,676	2,090,355
Continental Insurance.....	837,718	79,415	75,407	480	36,308	1,273,723
Crown.....	1,255,561	235,698	235,698	7,731	113,616	2,091,872
Dominion.....	486,265	183,418	329,644	25,387	249,009	1,273,723
Dominion of Canada General.....	23,276	9,075	13,483	240	.....	46,074
Easton, T.....	75,387	116,672	71,162	.....	15,229	278,450
Empire.....	395,405	61,537	93,685	6,613	8,834	476,074
Equitable of Canada.....	331,362	180,735	100,669	12,785	11,781	457,332
Essex.....	1,619	38,340	38,340	6,755	93,869	633,217
Great West.....	943,693	409,166	773,777	48,453	507,978	2,709,007
Imperial.....	982,881	395,340	483,001	21,220	441,043	2,323,488
Liverpool & London & Globe.....	1,141,402	662,588	787,951	70,173	1,120,129	3,782,243
Loyal Protective.....	.....	.....	.....	.....	321	.....
Manufacturers.....	836,186	310,853	628,104	31,380	392,118	2,198,641
Monarch.....	103,732	28,076	51,655	2,397	26,799	212,659
Montreal Life & Citizens*.....	64,148	34,636	20,855	880	10,409	130,928
National of Canada.....	179,706	20,306	14,425	.....	42,402	389,509
Northern.....	114,780	21,500	66,679	3,049	26,579	317,701
Occidental.....	84,460	8,000	6,531	3,190	48,626	258,637
Prudential of England.....	62,133	4,567	25,229	.....	1,097	93,071
Royal.....	58,139	10,148	9,726	45	1,676	79,689
Sauvageard.....	20,200	9,000	31,299	2,240	8,311	71,050
Sovereign.....	37,191	15,000	27,600	670	11,969	92,430
Sun Life of Canada.....	2,099,772	803,189	1,502,634	141,981	1,100,180	5,647,756
Tellers of Hartford.....	308,500	81,334	113,610	31,613	29	535,086
Western.....	6,849	.....	2,802	150	860	10,661
MUTUAL						
Metropolitan.....	1,727,010	619,455	871,314	52,200	942,694	4,212,673
New York.....	605,368	282,942	282,942	86,272	178,766	1,231,721
Prudential of America.....	880,436	316,194	448,039	67,928	424,646	2,137,243
Royal Guardians.....	11,000	.....	5,128	500	128	16,756
Standard†.....	170,919	31,724	38,951	.....	16,325	257,919
Toronto Mutual.....	24,247	23,664	12,899	60	7,886	68,756
OTHER						
Mutual Life of Canada.....	2,249,364	995,317	1,320,738	62,558	1,656,439	6,284,416
North American.....	663,517	236,243	353,049	8,022	353,675	1,614,506
Norwich Union Life.....	2,238	.....	.....	.....	.....	2,238
TOTALS.....	18,302,032	6,838,999	10,303,843	766,214	8,909,431	45,120,519
TOTALS FOR 1941.....	16,333,539	7,220,967	12,771,288	800,400	9,217,563	46,313,757

*License not renewed in 1941. †For fiscal year ending November 14, 1942.

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1942 (Cont'd)

NAME	ASSURANCE CONTRACTS LESS REINSURANCE CEDED (Cont'd)										TOTAL PAYMENTS, ASSURANCE CONTRACTS
	INDUSTRIAL					GROUP					
	DEATH CLAIMS	MATURED ENDOWMENTS	SURRENDER VALUES	DISABILITY CLAIMS	DIVIDENDS	TOTAL	DEATH CLAIMS	SURRENDER VALUES	DISABILITY CLAIMS	DIVIDENDS		TOTAL
JOINT STOCK											
Aetna	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Commercial Life
Commercial Union
Confederation
Continental Insurance
Crown
Dominion
Dominion of Canada General
Eaton, T.
Equitable of Canada
Excelsior
Great West
Imperial
Liverpool & London & Globe
Loyal Protective
Manufacturers
Marine
Montreal
Mutual Life & Citizens*
National of Canada
Northern
Occidental
Prudential of England
Royal
Sauvegarde
Sovereign
Travelers of Hartford
Western
MUTUAL											
Metropolitan
New York
Prudential of America
Royal Chardians
St. Paul
Toronto Mutual
OTHER											
Mutual Life of Canada
North American
Norwich Union Life
TOTALS
TOTALS FOR 1941

*License not renewed in 1941. †For fiscal year ending November 14, 1942.

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1942 (Concl'd)

NAME	ANNUITY CONTRACTS LESS REINSURANCE CEDED										TOTAL DISBURSEMENTS IN RESPECT OF ALL CONTRACTS	
	ORDINARY					GROUP						
	PAYMENTS TO ANNUITY-TANTS	SUR-RENDER VALUES	DEATH BENEFITS	DIS-ABILITY CLAIMS	DIVIDENDS	TOTAL	PAYMENTS TO ANNUITY-TANTS	SUR-RENDER VALUES	DEATH BENEFITS	DIS-ABILITY CLAIMS		TOTAL
JOINT STOCK												
Aetna.....	\$ 3,117					\$ 3,126					\$ 3,126	\$ 944,308
Canada.....	354,697	205,579	50,967	1,303	18,268	630,904	9				11,587	4,863,301
Commercial Life.....	87,611	53,713	53,607	585	5,994	201,510					252,400	1,064
Confederation.....	17,917	9,948	6,000	330	1,866	28,747					28,747	2,502,069
Crown.....	2,827	34,680	6,128	330	3,153	47,788					24,747	825,619
Dominion of Canada General.....	7,551	258		253		8,062				325	72,983	1,356,204
Eaton, T.....	300	8,543	25,670		360	34,873					34,873	54,136
Empire.....	9,122	8,042	1,822		C ₇	18,733					18,733	313,323
Equitable of Canada.....	1,094	4,457			217	5,768					5,768	494,807
Excelsior.....	14,118	28,717	2,234		886	45,955					45,955	463,100
Great West.....	39,514	2,484	2,232		70,900	3,783				5,283	81,095	679,509
Imperial.....	24,416	54,279	5,337	569	8,151	92,752				76	92,828	2,854,663
Liverpool & London & Globe.....	47,309	35,529	8,400	360	12,184	103,782				24	103,806	2,438,272
Loyal Protective.....	88,490	46,747	370			135,607				869	148,262	6,484,261
Manufacturers.....	5,115	1,573	683		33	7,404				441	7,404	2,366,113
Monarch.....	2,000	800			33	2,833				42	3,683	220,063
National Life & Citizens*.....	31,106	904	440		3	32,453				304	32,453	185,652
National of Canada.....	3,103	4,406	218		220	7,947					12,009	362,254
Northern.....	296					296					296	21,856
Occidental.....	34,149	879	357			35,385					35,385	143,456
Royal.....	240					240					240	79,689
Sauvegarde.....	7,673	9,124	2,449		1,107	20,353					20,353	71,290
Sovereign.....	242,380	35,903	20,230		1,759	300,272				11,410	396,039	112,783
Sun Life of Canada.....	12,419	3,358	212			15,989					95,767	6,912,490
Travelers of Hartford.....												660,535
Western.....												10,661
MUTUAL												
Metropolitan.....	16,706	3,061	72		578	20,417				1,552	26,736	150,647
New York.....	10,530	409			181	12,120					12,120	1,243,841
Prudential of America.....	9,958	6,227	565		61	16,246				1,210	17,456	6,011,831
Royal Guardians.....	111					111					676	24,665
Standard.....	235					235					235	288,154
Toronto Mutual.....												108,947
OTHER												
Mutual Life of Canada.....	95,952	65,749	54,587	1,020	21,940	239,248				464	43,497	6,682,151
North American.....	97,363	74,900	33,692		31,601	237,496					1,113	1,869,110
Norwich Union Life.....												2,238
TOTALS.....	1,299,739	724,485	277,551	4,510	110,583	2,416,868	490			219,877	178,794	2,857,544
TOTALS FOR 1941.....	1,292,405	714,683	476,540	5,285	124,960	2,613,873	410			178,472	173,679	3,001,978
TOTALS FOR 1942.....	1,299,739	724,485	277,551	4,510	110,583	2,416,868	490			219,877	178,794	2,857,544
TOTALS FOR 1941 AND 1942.....	2,592,144	1,439,168	754,080	9,865	245,543	5,030,741	900			398,349	352,473	5,859,522

*License not renewed in 1941. †For fiscal year ending November 14, 1942.

TABLE VI. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1942

NAME	GROSS IN FORCE AT END OF 1941		ADDITIONS NEW ISSUED		GROSS IN FORCE AT END OF 1942		REINSURANCE	
	No.	AMOUNT \$	No.	AMOUNT \$	No.	AMOUNT \$	No.	AMOUNT \$
JOINT STOCK								
Aetna.....	3,847	97,647,461	4,20	2,544,218	4,840	106,762,433	13	2,392,000
Canada.....	58,579	246,107,246	5,505	16,904,746	61,288	25,782,411		19,206,061
Commercial Life.....	2,485	3,006,563	1,773	1,666,740	3,424	3,706,106		
Confederation.....	14	40,253			13	39,248		
Continental Insurance.....	46,551	125,293,192	5,067	12,861,841	48,906	133,644,127		12,191,696
Crown.....	13,554	23,008,984	1,697	3,129,116	14,450	24,872,841		1,427,152
Dominion.....	24,883	57,132,998	3,600	8,103,559	27,484	62,770,274		3,228,741
Dominion of Canada General.....	28,207	70,469,441	2,568	7,121,799	29,444	75,838,110		5,837,895
Empire.....	7,793	7,055,182	870	1,670,405	5,350	10,319,224	513	1,954,123
Equitable of Canada.....	16,240	23,968,728	1,910	3,068,602	18,022	27,835,400		2,205,006
Excelsior.....	13,068	31,079,728	1,901	3,068,602	15,013	35,407,747	80	472,432
Great West.....	25,352	53,609,510	1,615	3,481,274	13,912	43,502,747		2,040,722
Imperial.....	62,718	148,268,205	4,944	13,140,400	67,234	155,661,132		3,015,104
Liverpool & London & Globe.....	42,418	108,974,778	4,157	9,963,524	44,923	115,241,635		2,815,728
London.....	23	40,513			25	38,733		5,456,928
Loyal Protective.....	483,043	502,942,226	53,256	83,387,265	511,748	567,179,735		9,163,895
Manufacturers.....	94	109,946	57	61,500	135	159,453		1,909
Manitowick.....	53,874	123,822,263	5,606	12,922,635	57,462	131,864,767		2,079,139
Metropolitan.....	5,517	11,557,327	1,490	2,635,501	10,304	18,767,243		603,602
Montreal.....	5,542	11,557,327	1,423	2,223,896	10,504	18,767,243		911,203
Mutual Life & Citizens*.....	20,647	77,289,948	806	806	19,450	6,957,118	2	2,269,308
National of Canada.....	7,468	20,265,220	783	1,845,365	7,719	21,084,866		1,497,503
Northern.....	10,252	22,550,419	1,201	3,380,544	10,912	24,718,449	33	526,585
Occidental.....	1,499	9,187,807	340	2,556,654	1,743	11,367,397		169,616
Prudential of England.....	8,914	18,054,647	2,042	4,538,492	10,507	21,560,828		249,022
Royal.....	1,997	7,669,848	125	349,318	2,062	7,724,722		724,353
Sauvageur.....	3,007	4,340,629	712	874,930	3,899	4,862,565		231,240
Shawmut.....	60,531	17,442,794	1,400	2,531,401	7,610	12,154,582		1,300,000
Sun Life of Canada.....	7,769	33,132,292	1,065	2,648,575	9,222	350,363,169	43	6,899,990
Travelers of Hartford.....	1,592	49,076,238	1,065	3,235,250	1,422	51,546,716		1,500,000
Western.....		2,260,935	719	1,107,011	2,010	2,915,057	42	202,438
MUTUAL								
Metropolitan.....	925,219	518,007,271	89,851	60,642,893	995,162	562,704,333	2	32,417
New York.....	37,410	39,217,688	668	1,317,200	17,422	38,908,628	11	77,500
Prudential of America.....	731,490	318,145,248	67,067	46,063,656	746,911	337,986,808	2	54,000
Prudential of Canada.....	5,115	2,546,556	301	150,271	5,032	2,538,177	4	11,500
Standard.....	24,623	16,333,640	116	960,365	24,413	15,723,713		24,600
Toronto Mutual.....		9,622,673	5,524	2,638,912	27,412	10,647,660	12	24,600
OTHER								
Mutual Life of Canada.....	118,644	311,774,505	9,840	25,626,312	124,389	327,177,845		21,873,456
North America.....	37,761	93,066,077	4,387	11,319,043	40,500	100,765,205		4,471,962
Norwich Union Life.....	2	8,208			1	6,000		
TOTALS.....	2,928,007	3,459,787,079	289,223	367,966,881	3,050,018	3,714,400,348		115,043,760
TOTALS FOR 1941.....	2,829,514	3,251,589,742	206,652	329,995,138	2,928,007	3,459,787,079		111,177,073

*License not renewed in 1941. †For fiscal year ending November 14, 1942.

TABLE VII. FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO, 1942

SOCIETIES	PREMIUMS (INCLUDING DUES)				DISBURSEMENTS (EXCLUDING EXPENSE)						
	MORTUARY FUND	SICK, ACCIDENT FUNERAL FUNDS	JUVENILE FUND	GENERAL (EXPENSE) FUND	OTHER FUNDS	TOTAL	MORTUARY FUND	SICK, ACCIDENT FUNERAL FUNDS	JUVENILE FUND	OTHER FUNDS	TOTAL
Aid Association for Lutherans	\$ 33,801	\$ 101	\$ 2,847	\$ 10,078	\$	46,827	\$ 7,718	\$ 53	\$ 698	\$	\$ 8,469
Alliance Nationale	3,744	429	141	3,744		7,958	5,703	766	45		7,514
Artisan and C. Societe des Catho-Francais	15,746	2,428	325	1,480	58	20,934	30,934	3,585			34,519
Artisan and C. Societe des Catho-Francais	3,301	1,556	7,354	1,480	91	13,662	3,305	205			3,510
Canadian Order of Chosen Friends	163,878	15,474	1,851	8,354		188,648	218,838	19,817	776		239,431
Canadian Order of Foresters	278,004	20,467	230	20,763		303,484	503,484	18,445	68		511,929
Canadian Workmen of the World	33,433	2,906	572	19,724		56,635	114,269	3,291			117,628
Catholic Mutual Benefit Ass'n.	17,324	129	996	1,698	28	20,347	53,061	36	140		53,097
Catholic Order of Foresters	45,699			15,857		61,556	85,769				85,909
Civil Service Mutual Benefit Society	23,352					23,352	9,235				9,235
Commercial Travellers of Canada	92,212					92,212	106,583				106,583
Commercial Travellers Mutual Acc. Ass'n.	34,040	30,317	4,405	8,242	2,720	77,936	12,442	17,220	2,179	63	100,320
Front Catholic Slavak Union of America	6,048	23,529	691	912	194	32,174	2,855	24,949			27,803
Grand Orange Lodge of British America	87,965					87,965	66,661				8,304
Hamilton Firemen's Benefit Fund					23,834	23,834				21,963	21,963
Hamilton Police Benefit Fund					23,993	23,993			1,000	13,084	13,084
Independent Order of Foresters	425,783	26,994	5,416	1,443		458,193	794,578	19,999			815,577
Italo-Canadians, Order of	1,118	1,031	19	6,370	132	14,090	3,006	631	11		842
Jewish National Workers' Alliance	5,049	2,395	144	15,234		22,584	18,350	1,332			19,682
Knights of Columbus											
London Police Benefit Ass'n.	4,258		11	975	7,981	13,224				8,051	13,224
London Brotherhood											
Macabees	43,358	2,774	6,351	19,141	724	67,456	51,939	3,000	502		58,531
Ministers' Life and Casualty Union	14,941	13,826	741	6,365	117	35,132	6,726	11,804			18,530
National Fraternal Society of the Deaf	2,597			528		3,125		425			549
Ontario Commercial Travellers Ass'n.	20,426					20,426	45,401				45,401
Ontario Secondary School Teachers	7,885					7,885	4,000				4,000
Ottawa Firemen's Super. & Benefit Fund										25,375	25,375
Ottawa Police Benefit Fund										24,085	24,085
Ottawa Superannuation Fund	20,670		87	2,861	45	23,627	18,423				18,423
Polonia National Benefit Society	989	454	164	181		1,768		442			2,210
Sons of England Benevolent Society	20,777	20,681	797	4,752	3,635	49,845	24,528	3,267			44,754
Sons of Scotland Benevolent Ass'n.	41,089	391		19,539		61,816	72,199	367			72,566
Stratford Municipal Benefit Fund					3,778	3,778				3,308	3,308
Toronto Firemen's Benefit Fund					95,997	95,997				125,729	125,729
Toronto Police Benefit Fund					143,234	143,234				260,848	260,848
Toronto National Ass'n.	12,966	562	3,121	6,563	141	23,353	500	150			500
Ukrainian Workmen's Ass'n.	2,885	6,704	356	30,660		40,605					40,605
Union Joseph du Canada	69,070	14,469	5,417	7,718		97,274	61,789	5,218	408		67,465
Union of Travellers of America				4,919		4,919				320	320
Women's Benefit Ass'n.	6,533	1,668	1,668	1,645	219	10,665	4,419			16	4,435
Workmen's Circle	1,753	2,709		2,233		6,695	1,500	1,576			3,076
TOTALS	1,560,350	191,234	41,512	217,617	396,317	2,407,030	2,326,311	165,869	5,827	511,121	3,009,128

TABLE VIII. FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES (ADULT) IN ONTARIO, 1942

SOCIETIES	IN FORCE JANUARY 1		INCREASES			DECREASES			IN FORCE DECEMBER 31	
	\$		NEW ISSUED	OTHER INCREASES	BY DEATH AND MATURITY	BY LAPSE AND SURRENDER	OTHER DECREASES	\$		
			\$	\$	\$	\$	\$			
Aid Association for Lutherans	1,329,727		212,500	32,393	4,900	47,942	26,997	1,409,681		
Alliance Nationale	217,790		59,550	19,000	32,050	32,050	21,850	237,540		
Artisans, La Societe des Canadiens-Francais	1,162,796		72,750	54,373	26,541	60,250	40,253	1,162,875		
Associated Canadian Travellers	5,087,674		18,670	71,911	168,402	272,507	64,621	5,109,556		
Canadian Order of Chosen Friends	15,869,000		404,500	33,860	471,710	419,105	65,255	14,818,840		
Canadian Order of Foresters	2,550,202		128,900	26,588	101,093	75,996	8,611	2,519,990		
Canadian Woodmen of the World	841,031			976	36,714	4,338	7,976	792,979		
Catholic Mutual Benefit Ass'n.	3,073,867		72,900	43,000	78,577	94,899	38,259	2,978,032		
Central Grand Fraternal Ass'n.	1,111,711		68,250	3,750	9,250	8,250	1,250	1,164,961		
City of St. John's Mutual Benefit Society	82,550		12,180		1,550	3,410		89,770		
Commercial Travellers of Canada	1,585,900		126,500	56,000	9,700	33,000	22,900	1,702,800		
Croatian Fraternal Union of America	311,000		64,500	1,000	2,500	11,000		363,000		
First Catholic Slovak Union of America	2,990,356		306,000	26,883	53,173	69,375	4,356	3,171,600		
Grand Orange Lodge of British America	19,647,058		801,500	123,146	55,173	61,321	262,722	19,189,555		
Independent Order of Foresters	44,395		42,550	1,115	200	3,824		48,230		
Italo-Canadians, Order of	219,395		147,350	14,111	2,250	1,989		271,379		
Jewish National Workers' Alliance	1,970,400		7,000	34,850	16,350	109,700	21,100	2,005,450		
Knights of Columbus	159,400					2,000		161,400		
La Fraternite	2,343,280		332,250	100,423	55,649	152,890	7,000	2,560,414		
Macabees	531,000		80,500	2,000	4,000	15,500	8,500	583,500		
Ministers' Life and Casualty Union	152,786		19,500		1,000	1,000	6,386	166,900		
National Fraternal Society of the Deaf	1,471,701		131,992	2,000	45,143	36,316		1,550,000		
Ontario Commercial Travellers Ass'n.	987,000		26,000	6,000	3,000		66,000	1,056,000		
Ontario Secondary School Teachers	797,263		175,000	14,800	28,500		2,000	903,852		
Royal Arcanum	628,464		17,350	300	1,000	1,000		50,650		
Slovene National Benefit Society	628,464		17,350	300	1,000	1,000		619,926		
Sons of England Benefit Society	2,814,540		144,750	31,376	71,164	70,810	5,566	2,843,135		
Sons of Scotland Benefit Ass'n.	3,008,508		126,000	45,500	500	58,500		3,113,008		
Ukrainian National Ass'n.	88,250		5,500	5,615		6,750	4,000	88,615		
Ukrainian Workmen's Ass'n.	4,267,177		782,300	77,766	69,469	355,572	25,000	4,677,202		
Union St. Joseph du Canada	287,769		5,750	5,477	3,294			295,702		
Women's Benefit Ass'n.	94,400		2,600	2,800	1,500	1,600	1,100	95,600		
Workmen's Circle			5,045,242	838,813	1,839,233	2,567,477	712,140	73,081,775		
TOTALS	72,316,570		5,045,242	838,813	1,839,233	2,567,477	712,140	73,081,775		

TABLE VIII (A)—FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES (JUVENILE) IN ONTARIO, 1942

SOCIETIES	AT END OF 1941	ADDITIONS			DEDUCTIONS			AT END OF 1942
		NEW ISSUED	OTHER	CEASED BY DEATH AND MATURITY	CEASED BY LAPSE AND SURRENDER	OTHER		
Aid Association for Lutherans	138,058	28,000	\$ 872	.....	7,780	15,808	150,122
Alliance Nationale	24,228	26,500	1,100	.....	7,780	2,720	40,589
Artisans, La Societe des Canadiens-Francais	24,228	1,494	2,400	.....	3,844	5,459	69,459
Canadian Order of Chosen Friends	288,300	129,900	5,400	.....	73,200	5,600	344,800
Canadian Woodmen of the World	35,720	9,750	446	.....	4,500	1,745	39,671
Croatian Fraternal Union of America	336,400	109,800	3,600	.....	22,900	34,860	391,900
Czechoslovak Fraternal Union	470,733	5,479	82,531	.....	28,532	61,546	408,607
First Catholic Slovak Union	184,750	54,800	18,135	.....	11,715	17,500	228,470
Independent Order of Foresters	188,500	184,500	2,100	.....	98,700	.....	276,400
Italo-Canadians, Order of	644	.....	.....	.....	244	.....	3,800
Jewish National Workers' Alliance	1,500	2,300	.....	.....	.....	.....	6,000
Lutheran Brotherhood	6,000	79,750	24,028	.....	69,315	.....	445,674
Macabees	41,713	18,000	1,000	.....	.....	.....	25,000
Royal Arcanum	6,000	18,000	.....	.....	.....	.....	21,000
Sovereign National Benefit Society	21,500	500	.....	.....	500	500	51,956
St. Andrew's National Beneficent Ass'n	47,959	10,375	122	.....	25,250	.....	154,540
Ukrainian National Ass'n	121,237	42,426	16,117	.....	7,200	.....	168,700
Ukrainian Workingmen's Ass'n	23,950	9,750	.....	.....	26,565	.....	1,095,548
Union St. Joseph du Canada	985,582	385,635	8,340	.....	2,540	11,904	1,095,548
Women's Benefit Ass'n	71,495	5,950	.....	.....	2,609	790	74,046
TOTALS	3,424,348	1,119,909	166,191	4,190	633,354	158,432	3,914,472	

TABLE IX. FRATERNAL SOCIETIES' EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ONTARIO, 1942

SOCIETIES	NUMBER AT END OF 1941	NUMBER NEW ISSUED	NUMBER REVIVED	TERMINATED BY DEATH	TERMINATED BY LAPSE	TERMINATED BY EXPIRY	OTHER DEDUCTIONS	NUMBER AT END OF 1942
Aid Associations for Lutherans	301	20	1	3	13	2	1	308
Alliance of Artists	104	29	10	3	16		10	112
Artists in Society des Canadiens-Français	587	45	26	14	39		17	588
Associated Canadian Travellers	137	40	24	34	185			136
Canadian Order of Chosen Friends	1,337	98	8	98	256			1,340
Canadian Order of Foresters	6,087	113	8	98	60			5,684
Canadian Woodmen of the World	544	105	72	9	162			1,556
Commercial Travelers Mutual Accident Ass'n.	1,579	83	72	16	457			14
Catholic Mutual Benefit Ass'n.	4,910	73	212	15	11	1		4,723
Independent Order of Foresters	4,910	73	212	15	11	1		187
Italian Canadian Order of Foresters	183	14	3	5	10			576
International Workers' Alliance	483	92	16	5	29		1	865
Magacbees	848	47	5	5	28			1,154
Masters' Life and Casualty Union	1,085	95	5	3	28			7,672
Slovene National Benefit Society	60	7	1		687			6
Sons of England Benefit Society	8,385	356		182	94		11	1,354
Sons of Scotland Benevolent Ass'n.	95	6	20	11	153			1,304
Union St. Joseph du Canada	1,401	167	46	11	1		2	324
United Commercial Travelers of America	1,358	107	6	4				28,897
Workmen's Circle	321	4						
TOTALS	29,716	1,457	456	431	2,256	3	42	

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1942

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
JOINT STOCK	\$	\$	\$	%
Acadia.....	46,414	48,810	16,152	33.10
Aetna Insurance.....	225,535	225,164	68,263	30.32
Agricultural.....	64,807	52,830	24,879	47.09
Alliance Assurance.....	103,737	105,437	57,034	54.09
Alliance Insurance.....	154,183	106,957	22,050	20.62
American Alliance.....	17,210	16,826	2,875	17.09
American Central.....	18,384	19,617	7,439	37.92
American Equitable.....	114,693	84,352	26,865	31.85
American Home Fire.....	32,824	28,796	18,954	65.82
American Insurance.....	45,699	43,479	8,970	20.63
Anglo-Scottish.....	39,328	38,711	12,690	32.78
Atlas.....	103,419	128,745	47,409	36.82
Automobile Insurance.....				
Balaise.....	28,966	34,754	16,536	47.58
Bankers & Shippers.....	34,011	34,085	20,454	60.00
Beaver Fire.....	3,523	3,112	2,219	71.30
Bee.....	40,966	54,489	13,105	24.05
Boston Insurance.....	7,137	4,971	354	7.12
British America.....	140,143	150,379	66,265	44.07
British Canadian.....	21,006	14,583	4,006	27.47
British Crown.....	115,096	119,673	46,796	39.10
British Empire.....	25,931	23,802	12,599	52.93
British & European.....	9,192	9,808	3,721	37.94
British General.....	22,981	24,521	9,299	37.92
British Law.....	7,844	16,267	6,312	38.80
British Northwestern.....	42,645	59,193	18,567	31.37
British Oak.....	22,987	15,255	5,029	32.97
British Traders.....	74,458	65,490	31,443	48.01
Caledonian American.....	11,611	13,455	6,365	47.30
Caledonian Insurance.....	79,594	91,295	38,458	42.12
California Insurance.....	9,192	9,809	3,721	37.93
Camden.....	23,829	22,242	11,927	53.62
Canada Accident & Fire.....	50,558	53,946	20,457	37.92
Canada Security.....	48,050	49,828	14,497	29.09
Canadian Fire.....	115,079	109,695	35,667	32.51
Canadian General.....	144,509	122,484	57,078	46.60
Canadian Indemnity.....	70,914	63,805	13,139	20.59
Canadian Surety.....	46,895	41,365	14,910	36.05
Car & General.....	34,773	37,565	9,888	26.32
Casualty Co. of Canada.....	49,400	43,412	19,790	45.59
Central Insurance.....	24,885	28,742	10,545	36.68
Central Union.....	5,977	5,399	2,260	41.86
Century Insurance.....	60,821	63,977	29,258	45.73
China Fire.....	10,637	9,356	4,492	48.01
Citizens of New Jersey.....	3,881	4,763	923	19.38
Columbia Insurance of New York.....	15,744	16,307	5,384	33.02
Commercial Union Assurance.....	232,961	238,226	119,820	50.30
Connecticut Fire.....	58,241	62,512	18,243	29.18
Consolidated Fire & Casualty.....	86,550	82,396	41,032	49.79
Continental Insurance.....	104,089	97,656	26,469	27.10
Cornhill.....	51,410	51,402	39,803	77.43
Dominion of Canada General.....	193,102	196,824	77,476	39.36
Dominion Fire.....	190,627	195,220	65,124	33.36
Drapers & General.....	8,796	7,532	4,649	61.72
Eagle Fire.....	27,026	26,129	7,621	29.77
Eagle Star.....	114,668	103,217	69,282	67.12
Employers' Liability.....	177,682	200,049	79,937	39.96
Ensign Insurance.....	35,075	37,758	8,996	23.83
Equitable Fire & Marine.....	11,648	12,402	3,649	29.42
Excess.....	27,283	26,426	18,085	68.43
Essex & Suffolk Equitable.....	13,603	17,490	5,382	30.77
Eureka-Security.....	16,690	16,983	12,907	76.00
Federal Fire.....	168,243	167,790	75,122	44.81
Federal Insurance.....	13,438	19,940	5,937	29.77
Fidelity-Phenix.....	77,570	94,162	20,941	22.24
Fire Association of Philadelphia.....	51,964	41,058	12,058	29.37
Fire Insurance of Canada.....	141,234	137,992	83,143	60.25
Fireman's Fund.....	65,636	67,277	13,748	20.44
Firemen's Insurance of Newark.....	63,173	71,049	42,799	60.24
First American Fire.....	3,243	4,922	172	3.49
Fonciere Fire of Paris, France.....	2,152	1,497	426	28.45
General Accident of Canada.....	64,462	63,979	26,416	41.29
General Accident, Fire & Life.....	139,260	150,333	55,311	36.79
General Security.....	24,355	26,202	11,238	42.89
Girard Fire & Marine.....	16,581	17,150	4,278	24.94
Glens Falls.....	59,187	59,717	32,792	54.91
Globe & Republic.....	6,922	7,377	7,714	104.57
Globe Indemnity of Canada.....	31,106	35,927	13,182	36.70
Grain Insurance & Guarantee.....				
Granite State Fire.....	16,349	14,333	6,520	45.49
Great American Insurance.....	177,438	173,203	29,159	16.84
Guardian Assurance.....	155,265	182,988	60,625	33.13

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1942 (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
JOINT STOCK	\$	\$	\$	%
Guardian Insurance.....	23,437	27,233	10,384	38.13
Guildhall.....	32,193	33,714	16,149	47.90
Halifax Insurance.....	318,792	348,084	261,065	75.00
Hand-in-Hand.....	44,939	43,851	10,198	23.26
Hanover.....	52,467	46,600	27,130	58.22
Hartford Fire.....	212,778	208,422	87,835	42.14
Helvetia Swiss Fire.....	34,688	32,737	32,030	97.84
Home Fire & Marine.....	53,541	54,534	12,071	22.13
Home Insurance.....	438,459	399,041	159,478	39.96
Hudson Bay.....	38,923	44,953	16,494	36.69
Imperial Assurance.....	30,943	32,540	10,768	33.09
Imperial Guarantee & Accident.....	22,193	21,088	925	4.39
Imperial Insurance Office.....	46,610	49,005	12,328	25.15
Insurance of North America.....	248,501	243,194	72,190	29.68
Jersey Insurance Co. of New York.....	11,890	12,609	5,127	40.66
Law, Union & Rock.....	73,569	71,929	28,696	39.89
Legal & General.....	59,794	55,743	31,755	56.97
Liverpool & London & Globe.....	267,350	287,800	119,641	41.57
Liverpool-Manitoba.....	49,770	57,483	21,091	36.70
London Assurance.....	161,492	147,971	78,521	53.06
London-Canada.....	50,013	53,021	18,174	34.27
London & County.....	14,955	14,515	2,731	18.81
London Guarantee & Accident.....	30,965	32,607	10,768	33.02
London & Lancashire Guar. & Accident.....	6,250	6,562	3,147	47.96
London & Lancashire.....	409,636	411,009	167,491	40.75
London & Prov. Marine & General.....	14,112	13,094	12,165	92.90
London & Scottish.....	12,879	15,260	7,797	51.09
Lumbermen's Insurance.....	42,695	40,508	13,341	32.93
Maryland Insurance.....	8,247	9,399	3,446	36.67
Mercantile.....	52,654	54,722	20,036	36.61
Merchants Fire of New York.....	59,183	61,417	40,227	65.49
Merchants Fire.....	103,337	110,267	44,028	39.93
Merchants & Manufacturers.....	48,018	48,975	48,204	98.42
Merchants Marine.....	36,649	45,438	10,058	22.14
Mercury Insurance.....	2,016	2,557	5,121	22.70
Michigan Fire & Marine.....	10,790	8,639	2,094	24.23
Motor Union.....	17,386	18,780	4,943	26.32
National-Ben Franklin.....	67,918	68,930	30,494	44.24
National Fire of Hartford.....	54,538	70,184	9,733	13.87
Nationale Fire of Paris.....	42,909	45,049	35,485	78.77
National-Liverpool.....	24,885	28,742	10,545	36.68
National Provincial.....	17,386	18,780	4,944	26.32
National Security.....	50,009	35,648	1,046	2.93
National Union Fire.....	100,050	96,310	72,029	74.79
Newark Fire.....	26,750	30,906	11,349	36.69
New England Fire.....	2,698	2,160	523	24.21
New Hampshire Fire.....	79,468	51,501	24,073	46.71
New York Fire.....	28,562	30,439	22,335	73.37
New York Underwriters.....	33,131	29,508	12,008	40.69
Niagara Fire.....	32,609	41,911	10,489	25.03
North British & Mercantile.....	205,542	230,161	92,573	40.22
North Empire.....	30,943	32,536	10,768	33.09
North River.....	43,304	42,077	18,131	43.09
North West Fire.....	18,384	19,617	7,439	37.92
Northern Assurance.....	120,230	136,838	87,388	63.86
Northwestern National.....	62,684	64,246	19,980	31.10
Norwich Union.....	320,175	347,132	117,866	33.95
Occidental Fire.....	37,445	45,129	8,365	18.54
Ocean Accident & Guarantee.....	50,558	53,947	20,457	37.92
Pacific Coast Fire.....	27,599	29,117	11,984	41.15
Pacific Fire.....	41,827	47,443	31,858	67.15
Palatine.....	55,154	58,851	22,316	37.92
Patriotic.....	35,318	35,918	13,577	37.80
Pearl.....	148,293	130,574	65,230	49.96
Phoenix Fire of Paris, France.....	10,992	13,730	3,079	22.42
Philadelphia Fire & Marine.....	36,513	20,979	12,609	60.10
Phoenix Assurance of London.....	205,926	219,010	78,146	35.69
Phoenix of Hartford.....	96,513	103,877	30,231	29.10
Pilot.....	66,121	55,367	26,967	48.70
Pioneer.....	21,894	25,286	9,278	36.69
Planet.....	29,191	29,118	12,995	44.63
Providence-Washington.....	27,352	29,824	5,911	19.81
Provincial Insurance.....	65,903	69,344	44,916	64.77
Prudential Assurance.....	356,588	319,797	124,213	38.84
Quebec Fire.....	24,246	20,824	9,568	45.94
Queen City.....	40,340	43,903	23,609	53.78
Queen Insurance.....	113,134	129,558	47,440	36.61
Railway Passengers.....	24,553	25,193	3,700	14.69
Reliance Insurance.....	21,533	21,004	4,469	21.28
Royal Exchange.....	129,439	134,976	30,382	22.50
Royal Insurance.....	379,821	432,190	135,651	31.38
Royal Scottish.....	29,465	29,682	14,351	48.35

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1942 (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
JOINT STOCK				
	\$	\$	\$	%
St. Paul Fire & Marine	80,235	76,915	21,315	27.71
Scottish Canadian	39,060	33,577	8,643	25.74
Scottish Insurance	36,000	26,168	5,251	20.07
Scottish Metropolitan	55,088	53,571	15,330	28.62
Scottish Union & National	68,765	76,623	43,377	56.61
Sea	63,295	62,202	21,568	34.67
Security Insurance of New Haven	42,831	34,537	8,851	25.62
Security National	8,379	5,812	444	7.63
Sentinel Fire	2,698	2,160	523	24.21
South British	40,955	32,082	11,904	37.10
Southern Insurance	9,997	10,596	4,017	37.91
Springfield Fire & Marine	125,164	102,284	21,559	21.08
State Assurance	17,386	18,780	4,944	26.32
Sterling	3,484	3,226	2,640	81.85
Sun Insurance Office	235,206	253,638	91,709	36.16
Svea Fire & Life	2,740	3,708	706	19.03
Switzerland General	53,609	39,655	40,937	103.23
Toronto General	118,235	120,755	46,658	38.64
Travelers Fire	159,699	146,647	70,147	47.83
Union Assurance	87,327	93,180	35,333	37.92
Union Fire, Accident & General	55,896	59,883	34,754	58.03
Union Insurance of Canton	127,642	112,267	53,903	48.01
Union Marine & General	30,943	32,540	10,768	33.09
United Firemen's	15,464	16,328	5,384	32.98
United States Fire	87,302	82,682	32,510	39.32
Urbaine	15,187	13,707	5,766	42.07
Victory Insurance Co. Ltd.	41,850	18,301	10,552	57.65
Wellington	182,290	185,451	88,634	47.79
Westchester	23,987	26,548	3,992	15.03
Western Assurance	254,750	264,221	103,060	39.01
World Fire & Marine	24,082	24,224	1,509	6.23
World Marine & General	28,340	27,431	20,613	75.14
Yorkshire	91,834	94,365	52,694	55.84
UNLICENSED INSURERS				
American Reserve	43,284	21,800	16,861	77.35
Canadian National	12,839	11,594	13,714	120.36
Commercial Union Fire	4,896	4,904	1,860	37.93
International Insurance	-8,720	88,944	91,453	102.82
Metropolitan Fire Reassurance	27,762	21,401	13,996	65.40
North Eastern	41,329	37,300	17,924	48.05
North Star	46,476	32,242	31,951	99.09
Saskatchewan Mutual Fire	22,936	12,140	8,147	67.10
TOTALS FOR 1942	14,015,927	14,143,475	5,863,139	41.45
TOTALS FOR 1941	15,640,752	13,056,714	4,862,405	37.24
FARMERS' MUTUALS				
Algoma	13,637	14,017	2,225	15.87
Amherst Island	1,170	958	2,650	276.62
Ayr	23,663	23,354	14,731	63.08
Bay of Quinte	48,175	46,698	13,110	28.07
Bertie and Willoughby	18,337	17,520	5,136	29.32
Blanshard	7,934	7,750	3,400	43.87
Blenheim, North	12,019	11,831	6,593	55.73
Brant County	18,870	18,705	17,423	93.15
Canadian Millers'	19,891	20,132	19,357	96.15
Caradoc	10,943	11,002	7,622	69.28
Clinton	17,350	16,648	8,694	52.22
Culross	10,518	10,227	4,247	41.53
Dereham and West Oxford	11,152	10,749	5,109	47.53
Dorchester, North and South	20,601	19,906	9,261	46.52
Downie	10,290	9,744	6,480	66.50
Dufferin	32,358	31,804	15,278	48.04
Dumfries, North, and Waterloo, South	23,221	22,749	12,704	55.84
Dunwich	16,160	15,763	9,958	63.17
Easthope, South	31,495	30,793	18,505	60.09
Ekfrid	11,789	11,530	5,381	46.67
Elma	15,382	15,244	14,020	91.97
Eramosa	6,602	6,223	3,374	54.22
Erie	10,698	10,747	6,034	56.15
Farmers' Central	129,247	124,660	59,372	47.63
Farmers' Union	64,198	60,916	17,471	28.68
Formosa	22,875	22,049	6,819	30.93
Germania	22,054	22,128	12,453	56.28

In these companies, "Net Premiums Written" consists of cash payments or instalments thereof levied, reinsurance premiums received and assessments levied, less rebates and returned premiums and reinsurance premiums ceded.

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1942 (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
†FARMERS' MUTUALS				
	\$	\$	\$	%
Glenarry	31,135	29,920	20,990	70 15
Grand River	11,155	10,923	8,458	77 43
Grenville Patron	60,262	57,251	28,718	50 16
Grey and Bruce	21,782	20,973	10,570	50 40
Guelph Township	2,353	2,441	1,508	61 78
Halton Union	27,271	27,282	17,571	64 41
Hamilton Township	33,370	30,633	13,592	44 37
Hay Township	14,277	14,172	12,798	90 30
Hopewell Creek	4,133	4,047	648	16 01
Howard	35,094	33,860	19,702	58 19
Howick	36,254	35,643	25,555	71 70
Kent and Essex	85,059	80,987	31,543	38 95
Lambton	43,534	44,635	18,414	41 25
Lanark County	83,024	81,655	29,849	36 56
Lennox and Addington	22,043	20,414	14,192	69 52
Lobo	7,825	7,663	2,493	32 53
London Township	11,445	11,301	2,717	24 04
McGillivray	4,048	3,503	1,284	36 65
McKillop	17,469	17,683	13,367	75 59
Maple Leaf	63,678	58,768	22,926	39 01
Nissour	30,571	29,919	20,624	68 93
Norfolk	12,611	12,258	11,355	92 63
North Kent	21,011	19,400	8,474	43 68
Oneida	4,467	4,049	716	17 68
Ontario Threshermen's	16,297	16,241	3,613	22 25
Otter	26,622	26,289	10,392	39 53
Peel County	75,579	72,322	48,041	66 43
Peel and Maryborough	33,381	32,393	10,910	33 68
Prescott	15,967	14,458	9,285	64 22
Puslinch	4,929	4,912	3,852	78 42
Saltfleet and Binbrook	8,785	8,117	8,706	107 26
Southwold	8,902	8,663	4,672	53 93
Townsend	10,904	11,247	6,890	61 26
Usborne and Hibbert	23,176	19,926	17,351	87 08
Walpole	10,016	9,763	2,323	23 79
Waterloo, North	118,344	115,772	75,675	65 57
Wawanosh, West	32,781	32,484	18,874	58 10
Westminster Township	11,385	11,277	3,812	33 80
Williams, East	13,059	12,809	9,311	72 69
Yarmouth	10,697	10,008	3,228	32 25
TOTALS FOR 1942	1,736,224	1,679,908	882,406	*52 53
TOTALS FOR 1941	1,668,407	1,644,337	973,048	59 18
OTHER MUTUALS				
Central Manufacturers'	45,780	43,444	43,374	99 84
Hardware Dealers'	161,960	158,222	79,079	49 98
Indiana Lumbermen's	38,637	38,377	31,256	81 44
Lumber Mutual	39,974	40,555	24,195	59 66
Lumbermen's Mutual	26,302	29,841	25,627	85 88
Mill Owners'	94,530	98,877	48,469	49 02
Mutual Implement & Hardware	167,503	163,788	79,559	48 57
National Retailers	42,763	40,004	21,909	54 75
Northwestern Mutual	208,543	225,205	90,376	40 13
Pennsylvania Lumbermen's	31,022	33,827	23,472	69 39
United Mutual	71,818	76,443	84,001	109 88
TOTALS FOR 1942	928,832	948,583	551,317	58 12
TOTALS FOR 1941	991,211	913,836	191,455	20 95
CASH MUTUALS				
(WITHOUT SHARE CAPITAL)				
Economical	306,645	303,662	126,717	41 73
Core District	346,062	344,196	131,655	38 25
Millers' National	51,529	53,466	18,092	33 83
Perth	156,149	158,661	62,943	39 67
Portage La Prairie	21,417	20,850	3,896	18 69
Waterloo	264,584	271,552	99,022	36 46
Wawanesa	537,343	510,757	247,538	48 46
TOTALS FOR 1942	1,683,729	1,663,144	689,863	41 48
TOTALS FOR 1941	1,711,965	1,623,795	707,271	43 56

†In these companies, "Net Premiums Written" consists of cash payments or instalments thereof levied, reinsurance premiums received and assessments levied, less rebates and returned premiums and reinsurance premiums ceded.

*Ratio of management expense (including adjustment of losses) to net premiums earned—21.16%.

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1942 (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
	\$	\$	\$	%
CASH MUTUALS				
(WITH SHARE CAPITAL)				
Canadian Mercantile	65,120	61,746	36,688	59.41
Commerce Mutual	149,742	149,929	100,971	67.35
Equitable Fire Insurance Co	114,127	108,965	75,414	69.20
Missisquoi & Rouville	21,274	13,374	9,026	67.49
Stanstead & Sherbrooke	111,382	116,195	70,551	60.72
TOTALS FOR 1942	461,645	450,209	292,650	65.00
TOTALS FOR 1941	452,363	402,836	187,109	46.45
RECIPROCAL EXCHANGES				
Affiliated Underwriters	48,923	39,924	15,678	39.27
American Exchange Underwriters	10,377	10,181	282	2.77
Canadian Reciprocal Underwriters	10,071	9,171	413	4.51
Canners Exchange Subscribers	18,048	20,728	34,815	167.96
Fireproof Sprinklered	4,281	3,343	146	4.38
Individual Underwriters	32,749	36,649	3,398	9.27
Lumbermen's Underwriting Alliance	59,620	67,814	951	1.40
Metropolitan Inter-Insurance	19,195	19,453	33,025	169.77
New York Reciprocal Underwriters	21,239	21,448	483	2.25
Underwriters Exchange	352	1,317	65	4.93
Warner Reciprocal Insurers	1,371	898	.....	.....
TOTALS FOR 1942	226,226	230,926	89,256	38.65
TOTALS FOR 1941	253,335	213,755	25,546	11.95
NON-MARINE UNDERWRITERS AT LLOYD'S				
1942	620,989	644,060	566,622	87.98
1941	681,941	593,094	435,132	73.37

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1942 (Cont'd)
ASSOCIATED NEW ENGLAND FACTORY MUTUALS

COMPANIES	NET AMOUNT AT RISK	PREMIUM DEPOSITS WRITTEN							NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUM DEPOSITS EARNED	NET LOSSES INCURRED PER \$100,000 AT RISK
		GROSS	REINSURANCE CEDED	RETURNED TO POLICYHOLDERS		NET	NET PREMIUM DEPOSITS EARNED				
				ON CANCELLED POLICIES	ON EXPIRED POLICIES						
Arkwright Mutual.....	\$ 44,156,746	\$ 370,134	\$ 182,311	\$ 12,076	\$ 119,813	\$ 55,934	\$ 25,554	\$ 9,286	% 36.34	\$ 21.03	
Blackstone Mutual.....	57,014,642	456,701	221,658	28,462	127,747	78,834	62,850	11,856	18.86	20.79	
Boston Manufacturers.....	53,662,154	350,426	76,211	16,204	195,126	62,885	24,592	9,719	39.52	18.11	
Botton & Woollen Manufacturers.....	30,842,841	168,759	12,325	7,515	98,221	50,698	18,123	4,573	25.23	14.97	
Fall River Mutual.....	3,882,891	90,261	33,849	4,219	36,651	15,542	10,270	2,503	26.66	18.03	
Fitchburg Mutual.....	8,000,000	46,707	24,577	3,950	132,164	104,423	94,799	13,853	14.61	16.90	
Manufacturers' Mutual.....	186,800,692	1,118,877	174,567	13,950	513,337	273,790	191,688	40,131	22.09	21.48	
Philadelphia Manufacturers'.....	15,409,821	87,967	24,095	4,138	33,489	29,891	16,247	3,773	23.52	26.87	
Protection Mutual.....	17,111,609	74,106	6,668	4,158	31,837	29,891	16,247	3,773	23.52	26.87	
What Cheer Mutual.....	29,141,114	287,268	109,836	18,118	122,707	36,607	23,536	6,959	29.56	21.88	
Worcester Manufacturers' Mutual.....	13,822,091	90,261	33,849	4,219	36,651	15,542	10,270	3,238	31.52	23.43	
TOTALS FOR 1942.....	543,409,315	3,555,476	1,076,845	245,872	1,504,794	727,965	485,134	109,944	22.66	20.23	
TOTALS FOR 1941.....	501,508,297	2,162,574	639,557	151,114	827,831	544,072	434,330	133,513	30.74	26.62	

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1942 (Concl'd)

CLASS	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED	THE SAME RATIO FOR 1941
	\$	\$	\$	%	%
RECAPITULATION					
Joint Stock Companies	14,015,927	14,143,475	5,863,139	41.45	37.24
Mutual Insurance Corporations:					
(a) Farmers' Mutuals	1,736,224	1,679,908	882,406	52.53	59.18
(b) Associated New England Factory Mutuals	727,965	485,134	109,944	22.66	30.74
(c) Other Mutuals	928,832	948,583	551,317	58.12	20.95
Cash Mutual Insurance:					
(a) Without Share Capital	1,683,729	1,663,144	689,863	41.48	43.56
(b) With Share Capital	461,645	450,209	292,650	65.00	46.45
Reciprocal Exchanges	226,226	230,926	89,256	38.65	11.95
Lloyd's	620,989	644,060	566,622	87.98	73.37
TOTALS FOR 1942	20,401,537	20,245,439	9,045,197	44.68	.....
TOTALS FOR 1941	21,944,046	18,882,687	7,515,479	39.80	.....

NOTE.—Net losses incurred do not include adjustment expenses.

TABLE XI. AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1942

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
	\$	\$	\$	%
JOINT STOCK				
Aetna Insurance.....	551	539	482	89.42
Agricultural.....	752	813		
Alliance Assurance.....				
Alliance Insurance.....	1,473	1,239	1,292	104.27
American Alliance.....	785	764	207	27.09
American Automobile Fire.....	123,400	124,661	28,106	22.54
American Automobile Insurance.....	390,751	414,387	122,897	29.60
American Central.....				
American Home Fire.....				
American Insurance.....	2,297	2,215	165	7.47
Anglo-Scottish Insurance.....	14,749	14,790	7,438	50.29
Arex Indemnity.....	11,436	11,698	12,867	109.99
Atlas Assurance.....	72,706	77,098	26,167	33.94
Boston.....				
British America Assurance.....	182,519	185,639	58,605	31.57
British Canadian.....	33,511	35,123	12,351	35.16
British & European.....				
British Empire.....	71,011	73,761	26,323	35.69
British General.....	28,602	31,710	10,472	33.02
British Law.....	6,884	8,034	2,688	33.46
British Oak.....	36,062	29,244	19,399	66.33
British Traders.....	69,377	69,036	41,441	60.03
Calendonian Insurance.....	22,575	23,001	3,647	15.85
Camden.....	1,649	1,622	3,657	225.46
Canada Accident & Fire.....	82,232	91,167	30,121	33.04
Canada Security.....	53,172	58,523	27,286	46.62
Canadian Fire Insurance.....	121,434	116,376	42,481	36.50
Canadian General Insurance.....	105,908	113,168	35,055	30.97
Canadian Indemnity.....	120,406	125,438	47,070	37.52
Canadian Surety.....	87,513	92,250	51,244	55.55
Car & General.....	5,061	5,052	1,913	
Casualty Co. of Canada.....	110,309	114,395	50,896	44.49
Century Insurance.....	15,080	15,122	7,438	49.19
China Fire.....				
Commercial Union.....	46,479	52,208	17,949	34.38
Consolidated Fire & Casualty.....	115,911	121,206	34,913	28.80
Continental Casualty.....	2,224	3,128	747	
Continental Insurance.....				
Cornhill.....	43,866	43,721	13,415	30.68
Dominion of Canada General.....	469,527	493,252	159,242	32.28
Dominion Fire.....	23,004	22,379	3,735	16.69
Drapers' & General.....	5,611	6,632	2,606	39.30
Eagle Fire.....	2,518	2,631	681	25.88
Employers' Liability.....	284,158	295,691	99,630	34.04
Employers' Reinsurance.....	50,922	50,377	32,279	64.10
Federal Fire.....	5,677	3,235	1,000	30.92
Federal Insurance.....	45,732	57,673	24,895	43.17
Fidelity & Casualty of New York.....				
Fidelity of Canada.....	59,809	55,963	21,185	37.85
Fidelity-Phenix.....	93,226	149,567	70,670	47.25
Fire Association of Philadelphia.....	1,160	3,251	1,705	52.44
Firemen's of Newark.....				
General Accident.....	476,721	490,397	183,756	37.47
General Accident, Fire & Life.....	203,764	212,955	103,122	48.42
General Exchange.....	192,217	403,692	191,700	47.48
General Security.....	29,217	32,923	14,016	42.57
Glens Falls.....	78,752	133,216	42,471	31.88
Globe Indemnity.....	85,280	85,650	25,953	30.30
Great American Indemnity.....	17,347	18,228	118	
Great American Insurance.....	7,433	7,061	1,864	26.40
Guardian Assurance.....	462	389		
Guardian Insurance of Canada.....	119,195	119,918	61,436	51.23
Guildhall Insurance.....	92,328	99,160	29,980	30.23
Halifax Insurance.....	326,804	300,897	108,804	36.00
Hand-in-Hand.....	7,224	7,483	1,801	24.07
Hartford Accident & Indemnity.....	96,996	104,941	68,204	64.99
Hartford Fire.....	12,954	12,774	4,484	35.10
Home Fire & Marine.....				
Home Insurance.....	91,204	229,101	90,508	39.50
Imperial Guarantee & Accident.....	72,639	74,887	55,912	74.66
Imperial Insurance Office.....	13,424	13,959	3,184	22.81
Indemnity Insurance of North America.....	17,253	15,998	4,863	30.40
Insurance Co. of North America.....	7,388	6,381	4,561	71.48
Jersey Insurance.....				
Law, Union & Rock.....	12,156	13,288	1,822	13.71
Legal & General.....				
Liverpool & London & Globe.....	44,380	44,251	13,839	31.27
Liverpool-Manitoba.....	8,862	8,838	2,776	31.40
London Assurance.....	39,339	43,045	23,479	54.54
London-Canada.....	24,873	22,326	13,470	60.33
London & County.....	603	583	74	
London Guarantee & Accident.....	105,104	109,355	36,431	33.31
London & Lancashire Guar. & Accident.....	49,495	51,084	17,559	34.37
London & Lancashire.....	35,461	35,573	14,792	41.58
London Provincial Marine & General.....	13,171	13,549	7,110	52.48
London & Scottish.....	5,595	5,778	2,415	41.80
Marine Insurance.....	2,404	2,835	4,115	145.15
Maryland Casualty.....	29,271	29,720	23,596	79.39
Mercantile Insurance.....				

TABLE XI. AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1942 (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
JOINT STOCK				
	\$	\$	\$	%
Merchants Fire	25,740	28,295	6,649	23.49
Merchants Marine	5,688	6,943	2,508	36.12
Mercury	3,917	4,571	2,203	48.19
Metropolitan Casualty	224,494	231,746	112,598	48.59
Michigan Fire & Marine	12	6		
Motor Union Insurance	37,050	37,015	13,085	35.34
National-Ben Franklin	55,016	60,059	29,191	48.60
National Fire of Hartford				
National Union Fire	13,493	13,306	2,354	17.69
Newark Fire	6,869	6,797	1,868	27.48
New England Fire	3	1		
New Hampshire Fire	1,903	2,213	1,533	69.27
New York Underwriters	839	752	76	10.11
Niagara Fire				
North British & Mercantile	56,046	70,033	20,394	29.12
Northern Assurance	109,837	105,977	37,356	35.25
Northwest Casualty	111,756	87,949	21,412	24.35
Northwestern National	3,668	3,756	1,026	27.32
Norwich Union Fire	205,416	215,570	70,140	32.54
Occidental Fire	9,595	9,678	2,543	26.27
Ocean Accident & Guarantee	160,933	178,419	58,978	33.05
Pacific Coast Fire	14,418	14,457	7,438	51.44
Palatine Insurance	17,877	19,818	6,556	36.73
Patriotic Assurance	3,705	3,608	6,941	192.00
Pearl	98,222	101,190	42,821	42.32
Phenix Fire of Paris	511	631	73	11.56
Phoenix Assurance	58,020	59,918	35,768	59.69
Pilot	556,838	569,687	180,631	31.70
Providence-Washington	11,187	9,015	5,294	58.72
Provincial Insurance	49,775	54,710	13,231	24.18
Prudential Assurance	138,001	133,829	18,218	13.61
Queen	8,249	8,191	2,241	27.35
Railway Passengers	30,287	31,450	3,697	11.76
Royal Exchange	28,167	29,547	8,497	28.75
Royal Insurance	107,577	110,123	33,670	30.57
St. Paul Fire & Marine	17,226	22,002	19,534	88.78
St. Paul Mercury Indemnity	13,168	14,510	-627	
Scottish Metropolitan	41,536	44,561	33,722	75.68
Scottish Union & National	52,773	50,268	26,459	52.64
Security Insurance of New Haven	5,658	8,730	2,662	30.49
Sentinel Fire				
Southern	4,916	4,930	2,479	50.28
Springfield Fire & Marine	102	47		
Sun Insurance Office	36,045	38,377	2,285	5.95
Svea Fire & Life	229	321	36	11.21
Toronto General	86,652	91,597	27,328	29.83
Travelers Fire	20,458	18,754	5,168	27.56
Travelers Indemnity	166,759	161,379	95,983	59.48
Travellers Insurance				
Union Assurance	21,452	23,783	7,856	33.03
Union Fire, Accident & General	28,055	39,460	1,448	3.66
Union of Canton	128,843	128,212	76,962	60.03
Union, Marine & General	26,297	27,191	7,719	28.39
United States Fidelity & Guaranty	93,375	75,778	53,601	70.73
United States Fire				
United States Guarantee	24,010	24,500	6,790	27.71
Wellington Fire	179,245	184,537	52,924	28.67
Western Assurance	281,465	296,097	93,415	31.55
Westminster Fire Office				
World Fire & Marine				
World Marine & General	49,606	48,447	17,018	35.13
Yorkshire Insurance	59,146	58,176	17,454	30.00
Zurich General Accident & Liability	260,234	268,179	129,908	48.44
MUTUALS				
Central Manufacturers'	2,652	3,031	410	13.53
Economical	256,336	254,983	70,933	27.82
Gore District	73,974	69,505	31,204	44.89
Hardware Dealers'	3,237	3,568	1,090	30.55
Indiana Lumbermen's				
Liberty Mutual	16,051	14,280	7,283	51.00
Lumbermen's Mutual Casualty	395,048	414,405	154,876	37.37
Lumbermen's Mutual Insurance				
Mutual Implement & Hardware	3,237	3,564	1,071	30.06
National Retailers	65,239	60,325	11,808	19.57
Northwestern Mutual	1,371	34,606	12,775	36.92
State Farm Mutual	66,004	63,778	24,731	38.78
United Mutual Fire	3,494	3,125	-108	
Wawanesa Mutual	249,958	218,620	109,687	50.17
OTHER				
General Reinsurance (Unlicensed)	22,515	21,826	-2,627	
North Star Reinsurance (Unlicensed)	128	64		
Affiliated Underwriters (Reciprocal Exch.)	6,109	6,789	1,709	25.18
Non-Marine Underwriters at Lloyd's	1,583,043	1,715,920	935,565	54.52
TOTALS FOR 1942	11,840,998	12,672,499	5,097,897	40.23
TOTALS FOR 1941	13,315,564	12,686,272	6,751,708	53.20

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE
ACCIDENT—PERSONAL

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
JOINT STOCK	\$	\$	%
Aetna Life.....	1,823	95	5.21
Alliance Assurance.....	24,985	1,699	6.80
Anglo-Scottish.....	808		
British America.....	11,227	5,800	51.66
British Canadian.....	4,010	1,029	25.66
British Empire.....	5,102	634	12.42
British North Western.....	2,581	352	13.63
Canada Accident & Fire.....	13,781	2,413	17.50
Canada Security.....	3,107	1,424	45.83
Canadian Fire.....	1,045	66	6.31
Canadian General.....	12,888	2,978	23.10
Canadian Indemnity.....	1,754	66	3.76
Car & General.....	190	8	4.21
Casualty Co. of Canada.....	20,620	3,502	16.98
Century Insurance.....	9,733	6,684	68.67
Commercial Union.....	4,371	790	18.07
Confederation Life.....	4,138	6,500	157.08
Consolidated Fire & Casualty.....	303		
Continental Casualty.....	268,995	68,031	25.29
Dominion of Canada General.....	90,440	8,406	9.29
Dominion Fire.....			
Employers' Liability.....	104,545	33,701	32.23
Employers' Reinsurance.....	4,086	3,357	82.15
Fidelity Insurance of Canada.....	2,514	26	1.03
Fidelity & Casualty of N.Y.....	68		
General Accident of Canada.....	34,231	4,029	11.77
General Accident Fire & Life.....	17,750	7,560	42.59
General Security.....	5,300	1,876	35.39
Globe Indemnity.....	17,856	1,658	9.28
Great American Indemnity.....	777	185	23.80
Great-West Life.....	1,859	36	1.93
Guardian Insurance of Canada.....	19,488	5,382	27.61
Guildhall.....	4,200	1,373	32.69
Halifax Insurance.....	15,271	2,583	16.91
Hartford Accident & Indemnity.....	3,510	751	21.39
Hudson Bay.....			
Imperial Guarantee & Accident Co.....	40,207	11,511	28.62
Imperial Insurance Office.....	2,687	385	14.32
Indemnity Insurance of North America.....	7,490	1,684	22.48
Law, Union & Rock.....	5,096	162	3.17
Legal & General.....	1,846	47	2.54
Liverpool & London & Globe.....	1,984	184	9.27
London Guarantee & Accident.....	7,225	7,225	24.58
London & Lancashire Guarantee & Accident.....	12,145	5,201	42.82
London Assurance.....	2,408	1,095	45.47
London & Provincial.....	1,733	93	5.36
London & Scottish.....	175		
Maryland Casualty.....	3,690	386	10.46
Metropolitan Casualty.....	3,687	246	6.67
Motor Union.....	604	8	1.32
North American Accident.....	370	15	4.05
North British & Mercantile.....	9,893	1,957	19.78
Northern Assurance.....	3,593	1,840	51.21
Norwich Union.....	19,829	11,982	60.42
Occidental Fire.....	785	210	26.75
Occidental Life.....			
Ocean Accident & Guarantee.....	48,471	9,724	20.08
Pearl Assurance.....	4,383	6,143	140.15
Phoenix Assurance.....	7,607	2,731	35.90
Pilot.....			
Protective Association.....	3,833	1,864	48.63
Prudential Assurance.....	13,144	1,997	15.19
Railway Passengers.....	12,555	2,648	21.09
Royal Exchange.....	1,271	18	1.41
Royal Insurance.....	19,260	1,757	9.12
Scottish Metropolitan.....	1,212	238	19.63
Sun Insurance Office.....	15,189	2,906	19.13
Toronto General.....	10,544	2,788	26.44
Travelers Insurance.....	155,924	65,236	41.83
Union Assurance Society.....	3,331	1,139	34.19
Union of Canton.....	14,462	7,100	49.09
Union Marine.....	2,652	1,599	60.29
U.S. Fidelity & Guarantee.....	9,725	1,677	17.24
Wellington Fire.....	373	85	22.78
Western.....	43,128	17,316	40.15
World Marine & General.....	949	42	4.42
Yorkshire.....	17,932	1,236	6.89
Zurich.....	34,732	17,246	49.65

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

ACCIDENT—PERSONAL (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
MUTUALS	\$	\$	%
Lumbermen's Mutual Casualty.....	31,891	6,181	19.38
Metropolitan Life.....	101,319	36,122	35.65
Prudential Insurance.....	1,375	-48	.....
OTHER			
General Reinsurance Corp. (Unlicensed).....	591	101	17.08
Lloyd's.....	84,158	8,669	10.30
TOTALS FOR 1942.....	1,500,971	413,740	27.56
TOTALS FOR 1941.....	1,495,366	541,214	36.19

ACCIDENT—PUBLIC LIABILITY

JOINT STOCK			
Anglo-Scottish.....	6,188	10,408	168.19
Arex Indemnity.....	2,104	9	.42
Atlas Assurance.....	6,947	2,986	42.98
British America.....	10,417	-153	.....
British Canadian.....	2,375	-77	.....
British Empire.....	1,096	833	76.00
British Northwestern Fire.....	2,174	338	15.54
Canada Accident.....	6,507	3,061	47.04
Canada Security.....	3,230	775	23.99
Canadian Fire.....	7,949	1,055	13.27
Canadian General.....	42,571	9,698	22.79
Canadian Indemnity.....	63,843	7,007	10.97
Canadian Surety.....	13,212	1,957	14.81
Car & General.....	11,742	-379	.....
Casualty Co. of Canada.....	15,551	4,161	26.75
Century.....	260	4	1.53
Commercial Union.....	1,749	115	6.57
Consolidated Fire.....	775	17	2.19
Continental Casualty.....	14,610	6,687	45.77
Dominion of Canada General.....	32,652	11,175	34.22
Employers' Liability.....	87,995	18,281	20.77
Employers' Reinsurance.....	6,353	.....	.....
Federal Fire.....	3,090	-799	.....
Fidelity Casualty of N.Y.....	506	.....	.....
Fidelity Insurance of Canada.....	23,280	5,389	23.14
General Accident of Canada.....	98,575	25,986	26.36
General Accident Fire & Life.....	13,375	4,377	32.72
General Security.....	1,500	971	64.73
Globe Indemnity.....	23,980	12,292	51.25
Great American Indemnity.....	3,202	13,246	413.67
Guardian Insurance of Canada.....	9,586	1,343	14.01
Guildhall.....	2,712	357	13.16
Halifax Insurance.....	31,016	7,594	24.48
Hartford Accident & Indemnity.....	15,698	4,643	29.57
Imperial Guarantee & Accident.....	8,289	-1,486	.....
Imperial Insurance Office.....	1,549	646	41.70
Indemnity of North America.....	29,923	1,627	5.43
Law, Union & Rock.....	2,228	-680	.....
Legal & General.....	1,487	-18	.....
Liverpool & London & Globe.....	2,664	1,365	51.23
London Guarantee & Accident.....	17,340	12,652	72.96
London & Lancashire Guarantee & Accident.....	11,229	-6,353	.....
London Assurance.....	2,546	-1,478	.....
London & Provincial.....	574	.....	.....
London & Scottish.....	1,387	290	20.90
Maryland Casualty.....	3,397	-445	.....
Metropolitan Casualty.....	24,396	7,542	30.91
Motor Union.....	157	.....	.....
North British & Mercantile.....	4,278	3,324	77.69
Northern Assurance.....	19,771	3,696	18.69
Northwest Casualty.....	145	50	34.48
Norwich Union.....	15,070	2,021	13.41
Occidental Fire.....	332	.....	.....
Ocean Accident & Guarantee.....	18,302	6,236	34.07
Pearl.....	31,480	1,812	5.75
Phoenix of London.....	12,780	3,630	28.40
Pilot.....	5,160	966	18.72
Prudential Assurance.....	26,953	17,501	64.93
Railway Passengers.....	1,414	173	12.24

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

ACCIDENT—PUBLIC LIABILITY (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
JOINT STOCK			
	\$	\$	%
Royal Exchange	11,665	1,875	16.07
Royal Insurance	25,175	11,634	46.21
Scottish Metropolitan	676	260	38.46
Sun Insurance Office	3,404	181	5.31
Toronto General	34,831	6,890	19.78
Travelers Indemnity	4,473	457	10.21
Travelers Insurance	67,561	6,845	10.13
Union Assurance Society	1,961	488	24.88
Union of Canton	97,446	48,607	49.88
Union Marine	7,559	4,336	57.36
United States Fidelity	86,819	36,890	42.49
United States Guarantee	412	.....	.....
Wellington Fire	142	.....	.....
Western	22,032	4,794	21.75
World Marine & General	14,988	2,718	18.13
Yorkshire	6,374	262	4.11
Zurich	38,773	2,409	6.21
CASH MUTUALS			
Economical	5,861	1,773	30.25
Wawanesa	1,818	1,152	63.36
MUTUALS			
Liberty Mutual	4,666	3,612	77.41
Lumbermen's Mutual Casualty	5,058	466	9.21
OTHER			
General Reinsurance Corp. (Unlicensed)	4,205	.....	.....
Lloyd's	136,026	38,730	28.47
TOTALS FOR 1942	1,391,296	380,807	27.37
TOTALS FOR 1941	1,176,536	445,018	37.82

ACCIDENT—EMPLOYERS' LIABILITY

Alliance Assurance .....	.....	.....	.....
Anglo-Scottish	1,581	105	6.64
Arex Indemnity	1,182	1,750	148.05
Atlas Assurance	4,477	801	17.89
British America	2,149	116	5.39
British Canadian	85	-4	.....
British Empire	566	88	15.54
British Northwestern	957	200	20.89
Canada Accident	2,606	-851	.....
Canada Security	2,157	968	44.87
Canadian Fire	373	.....	.....
Canadian General	7,587	582	7.67
Canadian Indemnity	5,547	408	7.35
Canadian Surety	655	523	79.84
Car & General	132	63	47.72
Casualty Co. of Canada	717	65	9.06
Commercial Union Assurance Co. ....	.....	725	.....
Continental Casualty	714	.....	.....
Dominion of Canada General	2,638	183	6.93
Employers' Liability	45,495	15,505	34.08
Employers' Reinsurance	343	.....	.....
Fidelity & Casualty of N.Y.	1,084	.....	.....
General Accident of Canada	23,041	9,300	40.36
General Accident Fire & Life	1,322	1,341	101.43
General Security	18	.....	.....
Globe Indemnity	5,729	1,082	18.88
Great American Indemnity	323	483	149.53
Guardian Insurance of Canada	11,890	3,508	29.50
Guildhall	317	-90	.....
Halifax Insurance	6,293	8,412	133.67
Hartford Accident & Indemnity	22,610	15,133	66.93
Imperial Guarantee & Accident	487	1,078	221.35
Imperial Insurance Office	142	52	36.61
Indemnity Insurance of North America	3,725	1,298	34.84

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)
ACCIDENT—EMPLOYERS' LIABILITY (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Law, Union & Rock.....	2,198	-2,446	.....
Liberty Mutual.....	.....	.....	.....
Liverpool & London & Globe.....	632	120	18.98
Lloyd's.....	71,329	31,436	44.07
London Assurance.....	95	20	21.05
London Guarantee & Accident.....	136,419	52,589	38.54
London & Lancashire Guarantee & Accident.....	8,508	7,408	87.07
London & Provincial.....	171	89	52.04
London & Scottish.....	18	1,255	.....
Lumbermen's Mutual Casualty.....	1,554	635	40.86
Maryland Casualty.....	13,314	8,794	66.05
Metropolitan Casualty.....	.....	.....	.....
North British & Mercantile.....	1,865	722	38.71
Northern Assurance.....	9,051	3,386	37.41
Norwich Union.....	5,148	-63	.....
Occidental Fire.....	.....	17	.....
Ocean Accident & Guarantee.....	5,145	2,586	50.26
Pearl.....	1,403	.....	.....
Phoenix of London.....	1,501	69	4.59
Pilot.....	.....	.....	.....
Prudential Assurance.....	10,944	11,098	101.40
Railway Passengers.....	460	55	11.95
Royal Exchange.....	370	22	5.94
Royal Insurance.....	6,061	1,040	17.15
Scottish Metropolitan.....	706	106	15.01
Sun Insurance Office.....	485	238	49.07
Toronto General.....	6,207	624	10.05
Travelers Insurance.....	19,575	14,247	72.78
Union Assurance Society.....	205	1,031	502.92
Union of Canton.....	13,918	4,439	31.89
Union Marine.....	1,648	266	16.14
United States Fidelity.....	11,972	13,643	113.95
Wawanesa Mutual.....	1,375	229	16.65
Western.....	3,541	1,057	29.85
World Marine & General.....	8,341	3,341	40.05
Yorkshire.....	860	292	33.95
Zurich.....	6,574	1,406	21.38
General Reinsurance Corp. (Unlicensed).....	408	.....	.....
TOTALS FOR 1942.....	508,943	222,575	43.73
TOTALS FOR 1941.....	413,327	195,304	47.25

ACCIDENT AND SICKNESS COMBINED

Aetna Life.....	504,009	518,543	102.88
Casualty Co. of Canada.....	88	76	86.36
Confederation Life.....	162,194	130,884	80.69
Dominion of Canada General.....	2,139	175	8.18
Economical (Mutual).....	60,770	25,417	41.82
General Accident of Canada.....	9,050	1,829	20.20
General Accident Fire & Life.....	904	10	1.10
Great-West Life Assurance.....	6,690	3,067	45.84
Halifax Insurance.....	97	.....	.....
Imperial Insurance Office.....	80	17	21.25
Lloyd's.....	3,348	101	3.01
London Guarantee & Accident.....	11,930	2,772	23.23
London Life.....	563,698	460,792	81.74
London & Provincial.....	1,008	559	55.45
Loyal Protective Life Insurance.....	186,503	62,172	33.33
Maryland Casualty.....	906	129	14.23
Metropolitan Life (Mutual).....	758,902	579,933	76.41
Mutual Benefit H. & A. (Mutual).....	674,361	276,852	41.05
Mutual Life of Canada.....	28,859	18,608	64.47
North American Accident.....	8,760	2,285	26.08
Occidental Life.....	3,016	1,206	39.98
Phoenix of London.....	2,060	780	37.86
Protective Association.....	190,350	136,164	71.53
Prudential Assurance.....	39	62	158.97
Prudential Insurance (Mutual).....	21,348	14,951	70.03
Sun Insurance Office.....	203	.....	.....
Toronto General.....	.....	.....	.....
Travelers Insurance.....	119,927	86,045	71.74
Union Marine.....	676	.....	.....
Yorkshire.....	5,302	1,235	23.29
TOTALS FOR 1942.....	3,327,217	2,324,664	69.87
TOTALS FOR 1941.....	2,640,595	1,644,214	62.06

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

AIRCRAFT			
COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Aetna Insurance.....	2,317	3,468	149.67
Automobile Insurance.....	1,837	2,750	149.70
British America.....	497	577	116.09
Continental Insurance.....	297	.....	.....
Fidelity & Casualty of N.Y.....	351	.....	.....
Glen Falls.....	6,760	900	13.31
Great American Indemnity.....	18,573	16,898	90.98
Hartford Accident.....	2,179	-232	.....
Hartford Fire.....	2,317	3,468	149.67
Insurance Co. of North America.....	1,718	1,001	58.26
Lloyd's.....	5,205	2,169	41.67
London Guarantee.....	5,217	1,062	20.35
Marine Insurance.....	-7	250	.....
Maryland Casualty.....	2,179	.....	.....
National Union Fire.....	1,164	1,744	149.82
North River.....	771	1,155	149.80
Phoenix of London.....	28,114	7,471	26.57
Phoenix of Hartford.....	2,317	3,469	149.71
Providence-Washington.....	551	879	159.52
Springfield Fire & Marine.....	1,178	1,764	149.74
St. Paul Fire & Marine.....	2,317	3,468	149.67
Travelers Fire.....	1,164	1,895	162.80
Travelers Indemnity.....	2,179	.....	.....
United States Fidelity.....	2,194	4	.18
United States Fire.....	771	1,155	149.80
Western Assurance.....	497	577	116.09
TOTALS FOR 1942.....	92,663	55,892	60.32
TOTALS FOR 1941.....	53,348	15,551	29.15
BOILER			
Boiler Inspection.....	120,988	9,648	7.97
British Canadian.....	.....	.....	.....
Employers' Liability.....	16,366	862	5.26
Fidelity & Casualty of New York.....	191	.....	.....
General Accident of Canada.....	53,149	-1,781	.....
Globe Indemnity.....	6,807	226	3.32
Guardian Insurance of Canada.....	4,349	.....	.....
Halifax Insurance.....	9,985	35	.35
Hartford Steam Boiler.....	7,002	.....	.....
Liverpool & London & Globe.....	751	25	3.32
Lloyd's.....	14,422	5,339	37.01
London Guarantee.....	662	.....	.....
Lumbermen's Mutual Casualty.....	5,552	345	6.21
Maryland Casualty.....	7,443	.....	.....
Mutual Boiler of Boston.....	3,874	.....	.....
Ocean Accident & Guarantee.....	22,053	346	1.56
Pilot.....	.....	.....	.....
Royal Insurance.....	5,840	214	3.66
Travelers Indemnity.....	32,240	671	2.08
Western.....	-7	.....	.....
TOTALS FOR 1942.....	311,667	15,930	5.11
TOTALS FOR 1941.....	699,729	72,566	10.37
MACHINERY			
Boiler Inspection.....	97,400	44,994	46.14
General Accident of Canada.....	49,581	16,866	34.01
Guardian Insurance of Canada.....	190	.....	.....
Halifax Insurance.....	6,417	1,132	17.64
Hartford Steam Boiler.....	8,890	.....	.....
Lloyd's.....	73,275	-588	.....
Lumbermen's Mutual Casualty.....	723	.....	.....
Maryland Casualty.....	368	34	9.23
Mutual Boiler of Boston.....	401	.....	.....
Ocean Accident & Guarantee.....	-2,234	2,924	7.73
Travelers Indemnity.....	2,173	168	2.73
TOTALS FOR 1942.....	237,184	65,530	27.63
TOTALS FOR 1941.....	186,451	31,184	16.72

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

CREDIT			
COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
American Credit.....	123,486	1,939	1.57
Employers' Reinsurance.....	1,264	1,401	110.83
Halifax.....			
TOTALS FOR 1942.....	124,750	3,340	2.68
TOTALS FOR 1941.....	122,395	12,238	10.00
EARTHQUAKE			
Aetna Insurance.....	243		
Alliance Insurance.....	40		
Continental.....	5		
Hartford Fire.....	75		
Home Insurance.....	15		
Insurance Co. of North America.....	346		
Liverpool & London & Globe.....	3		
London & Lancashire.....	73		
Royal.....	34		
Scottish Union & National.....	8		
United States Fire.....	-10		
Western Assurance.....	15		
World Fire & Marine.....	70		
TOTALS FOR 1942.....	917		
TOTALS FOR 1941.....	792		
EXPLOSION			
Acadia Fire.....	394		
Aetna Insurance.....	3,559		
Agricultural.....	2,207		
Alliance Assurance.....	1,749		
Alliance Insurance.....	6,454		
American Alliance.....	263		
American Insurance.....	105		
Bankers & Shippers.....	15		
Beaver Fire.....	134		
Boston Insurance.....	46		
British America.....	28		
British Canadian.....	109		
British Crown.....	584		
British Empire.....	7		
British Law.....	35		
British Northwestern.....	1,534		
British Oak.....	138		
British Traders.....	1,629		
Caledonian-American Insurance.....	5		
Caledonian Insurance.....	434		
Camden Fire.....	244		
Canadian Fire.....	1,678		
Canadian General.....			
Canadian Indemnity.....	171		
Canadian Surety.....	317		
Car & General.....	141		
Central Insurance.....	337		
Central Manufacturers (Mutual).....	493		
Central Union.....	44		
Citizens of New Jersey.....	77		
Columbia Insurance of New York.....	131		
Connecticut Fire.....	1,280		
Continental Insurance.....	117		
Dominion Fire.....	41		
Eagle, Star.....	2,360		
Employers' Liability.....	2,726		
Ensign Insurance.....			
Equitable Fire & Marine.....	256		
Eureka-Security.....	40		
Federal Insurance.....	792		
Fidelity-Phenix.....	83		
Fire Association of Philadelphia.....	73		
Firemen's Insurance of Newark.....	48		

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

EXPLOSION (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
General Accident Fire & Life			
General Security	465		
Girard Fire & Marine	1		
Globe Indemnity of Canada	421		
Great American Insurance	2,966		
Guardian Assurance	643		
Guardian Insurance	258		
Guildhall	204		
Halifax Insurance	3,530		
Hand-in-Hand	1,497		
Hanover Fire	79		
Hartford Fire	3,709		
Helvetia Swiss Fire	270		
Home Insurance	1,271		
Hudson Bay	527		
Imperial Assurance	262		
Imperial Guarantee & Accident	15		
Imperial Insurance Office	574		
Indiana Lumbermen's (Mutual)	62		
Insurance Co. of North America	16,217		
Law, Union & Rock	680		
Legal & General	1,296		
Liverpool & London & Globe	5,466		
Liverpool-Manitoba	674		
Lloyd's	28,156	62	.22
London Assurance	825		
London-Canada	78		
London & County	4		
London Guarantee & Accident	262		
London & Lancashire Guarantee & Accident	1		
London & Lancashire	10,816		
London & Scottish Assurance	159		
Lumbermen's Insurance	233		
Lumbermen's (Mutual)	66		
Mercantile Insurance	728		
Merchants Fire Insurance	890		
Merchants Fire of New York	56		
Merchants Marine	558		
Michigan Fire & Marine	19		
Millers National (Mutual)	131		
Motor Union Insurance	71		
National-Ben Franklin	70		
National Fire of Hartford	344		
National-Liverpool	337		
National Provincial Insurance	71		
National Union			
Newark Fire	362		
New York Underwriters	596		
Niagara Fire			
North Empire Fire	262		
North River	74		
Northern Assurance	1,347		
Northwestern National	12		
Pacific Fire	118		
Patriotic	604		
Pearl	1,402		
Phenix Fire of Paris	33		
Phoenix Assurance of London	3,718		
Phoenix of Hartford	2,121		
Pioneer	296		
Planet	805		
Providence-Washington	635		
Prudential Assurance	9,578		
Quebec Fire Assurance Co.	95		
Queen City Fire	619	21	3.39
Queen Insurance	1,515		
Reliance Insurance	449		
Royal Exchange	691		
Royal Insurance	6,097		
Royal Scottish Insurance	448		
St. Paul Fire & Marine	914		
Scottish Insurance	363		
Scottish Metropolitan Assurance	520		
Scottish Union & National	225	7	3.11
Sea	645		
Security Insurance of New Haven	39		
Security National	-56		

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

EXPLOSION (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Sentinel Fire.....	5	.....	.....
South British.....	471	.....	.....
Springsfield Fire & Marine.....	164	.....	.....
State Assurance.....	71	.....	.....
Sun Insurance Office.....	4,348	.....	.....
Svea Fire & Life.....	24	.....	.....
Switzerland General.....	334	.....	.....
Toronto General.....	.....	.....	.....
Travelers Fire.....	3,964	.....	.....
Union of Canton.....	3,025	.....	.....
Union Marine & General.....	262	.....	.....
United Firemen's Fire.....	131	.....	.....
United States Fire.....	2,335	.....	.....
Urbaine.....	177	.....	.....
Wellington Fire.....	158	.....	.....
Westchester.....	487	.....	.....
Western Assurance.....	49	.....	.....
World Fire & Marine.....	242	.....	.....
World Marine & General.....	1,223	.....	.....
TOTALS FOR 1942.....	167,842	90	.05
TOTALS FOR 1941.....	120,766	65	.05

FORGERY

Canadian General.....	2,726	277	10.16
Canadian Indemnity.....	712	-10	.....
Canadian Surety.....	4,636	465	10.03
Globe Indemnity.....	4,537	314	6.92
Guarantee Co. of North America.....	.....	.....	.....
Halifax.....	57	.....	.....
Indemnity Insurance of North America.....	9,429	796	8.44
Liverpool & London & Globe.....	2,882	138	4.78
Lloyd's.....	2,252	.....	.....
Maryland Casualty.....	.....	.....	.....
National Surety.....	.....	-300	.....
Royal Insurance.....	7,948	282	3.54
Toronto General.....	2,230	227	10.17
Union of Canton.....	.....	.....	.....
United States Fidelity & Guarantee.....	.....	4,216	.....
TOTALS FOR 1942.....	37,409	6,405	17.12
TOTALS FOR 1941.....	25,978	104	.40

GUARANTEE—FIDELITY

American Surety.....	9,652	-159	.....
Anglo-Scottish.....	97	.....	.....
British America.....	2,474	145	5.86
British Canadian.....	405	.....	.....
British Empire.....	406	-55	.....
Canada Accident & Fire.....	3,644	-49	.....
Canada Security.....	1,030	.....	.....
Canadian Fire.....	3,821	-306	.....
Canadian General.....	7,751	-221	.....
Canadian Indemnity.....	12,653	-92	.....
Canadian Surety.....	33,341	1,843	5.52
Casualty Co. of Canada.....	1,864	1,487	79.77
Century Insurance.....	1,283	-65	.....
Consolidated Fire.....	689	.....	.....
Dominion of Canada General.....	44,808	-5,764	.....
Economical Mutual.....	-213	.....	.....
Employers' Liability.....	25,275	3,742	14.80
Employers' Reinsurance.....	-46	.....	.....
Fidelity & Casualty of New York.....	8	.....	.....
Fidelity Insurance of Canada.....	23,660	3,629	15.33
General Accident of Canada.....	18,370	4,927	26.82
General Security.....	258	-1,615	.....
Globe Indemnity.....	18,028	502	2.78
Great American Indemnity.....	5,883	1,200	20.39
Guarantee Co. of North America.....	51,654	-734	.....
Guardian Insurance of Canada.....	19,600	18,528	94.53
Halifax Insurance.....	6,052	766	12.65

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)
GUARANTEE—FIDELITY (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Hartford Accident & Indemnity	771		
Imperial Guarantee & Accident	15,748	2,890	18.35
Imperial Insurance Office	86		
Indemnity of North America	21,495	25,726	119.68
International Fidelity	1,477	-303	
Law, Union & Rock	38		
Liberty Mutual	4,774		
Liverpool & London & Globe	2,911	36	1.23
Lloyd's	16,670	31,918	191.46
London Guarantee & Accident	23,049	2,891	12.54
London & Lancashire Guarantee & Accident	3,809	-100	
London & Provincial	5		
Maryland Casualty	2,205	54	2.44
Metropolitan Casualty	1,425		
National Surety		-208	
North British & Mercantile	1,032	2,000	193.79
Northern Assurance	1,403		
Norwich Union Fire	6,508	725	11.14
Ocean Accident & Guarantee	14,155	5,816	41.08
Pearl Assurance	4,934	4,058	82.24
Phoenix of London	17,208	-479	
Pilot			
Prudential Assurance	1,033	224	21.68
Railway Passengers	572	-6	
Royal Exchange	3,448		
Royal Insurance	26,181	932	3.55
Scottish Metropolitan	181		
Sun Insurance Office	497	90	18.10
Toronto General	6,341	503	7.93
Travelers Indemnity	435		
Union of Canton	11,467	4,122	35.94
Union Marine & General	559		
United States Fidelity	130,725	9,533	7.29
Wawanesa	437		
Western	3,438	-5	
World Marine & General	710		
Yorkshire	1,611		
UNLICENSED INSURANCE			
General Reinsurance	3,148	1,123	35.67
TOTALS FOR 1942	622,933	119,249	19.14
TOTALS FOR 1941	638,008	72,837	11.42

GUARANTEE—SURETY

Aetna Casualty	10,175	5,835	57.34
Alliance Assurance	93	-12	
American Surety	2,919	-67	
British America	4,704		
British Canadian	289		
British Empire	660		
Commerce Mutual			
Canada Accident & Fire	1,645	-279	
Canada Security	906		
Canadian Fire	3,615	-260	
Canadian General	28,246	-3,429	
Canadian Indemnity	20,136	121	.60
Canadian Mercantile			
Canadian Surety	24,285	2,547	10.48
Casualty Co. of Canada	1,040	-2,616	
Century Insurance	110		
Consolidated Fire	673		
Dominion of Canada General	10,120	7,553	74.63
Economical Mutual	1,461	6	.41
Employers' Liability	21,046	34	.16
Employers' Reinsurance	1,224		
Fidelity & Casualty of N.Y.	20		
Fidelity Insurance of Canada	15,973	-2,963	
General Accident of Canada	17,448	-6,180	
General Security	28	-4	
Globe Indemnity	3,228	-425	
Great American Indemnity	180		
Guarantee Co. of North America	4,958		

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

GUARANTEE—SURETY *Cont'd*

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Guardian Insurance of Canada	7,938		
Halifax Insurance	3,162	175	5.53
Hartford Accident & Indemnity	528		
Hudson Bay			
Imperial Guarantee & Accident	3,532	74	2.09
Imperial Insurance Office	65		
Indemnity of North America	422		
Liverpool & London & Globe	568	-47	
Lloyd's	4,806		
London Guarantee & Accident	18,208	-304	
London & Lancashire Guarantee & Accident	5,902	700	11.86
Maryland Casualty	1,201		
Metropolitan Casualty	1,464		
National Surety	86		
North British & Mercantile	557		
Northern Assurance	464	-192	
Norwich Union Fire	4,508	1,338	29.68
Ocean Accident & Guarantee	5,762	-2,163	
Pearl Assurance	7,982		
Phoenix of London	3,950		
Pilot	3,027	-48	
Prudential Assurance	425	-1,962	
Railway Passengers	191		
Royal Exchange	3,349	-188	
Royal Insurance	4,075	-402	
Scottish Metropolitan	82		
Sun Insurance Office	272		
Toronto General	23,110	-1,628	
Travelers Indemnity	200		
Union of Canton	642		
Union Marine & General	1,552		
United States Fidelity	52,788	-6,631	
Wawanesa Mutual	347		
Western	5,646	450	7.97
World Marine & General	23		
Yorkshire	60		
General Reinsurance (Unlicensed)	546		
TOTALS FOR 1942	342,622	-11,472	
TOTALS FOR 1941	401,515	1,395	.35

HAIL

Connecticut Fire	6,151	436	7.08
Continental Insurance	118,729	39,996	33.68
Equitable Fire & Marine	1,230	87	7.07
Hartford Fire	16,135	7,034	43.59
Home Insurance	65,807	39,284	59.69
Lloyd's	119,685	45,294	37.84
Phoenix of Hartford	10,193	722	7.08
TOTALS FOR 1942	337,930	132,853	39.31
TOTALS FOR 1941	228,268	194,993	85.42

INLAND TRANSPORTATION

Acadia	256	64	25.00
Aetna Insurance	18,734	4,284	22.86
Agricultural	4,442	1,132	25.48
Alliance Insurance of Philadelphia	15,053	13,970	92.80
American Alliance	193	51	26.42
American Insurance	20,021	11,192	55.90
Atlas Assurance	1,641	1,754	108.71
Automobile	6,347	158	2.48
British America	17,765	4,090	23.02
British Crown			
British Law	53	34	64.15
British Northwestern	696	25	3.59
Camden Fire	90		
Canada Accident	745	70	9.39
Canada Security	296	18	6.08
Canadian Fire			
Canadian General	3,055	405	13.25

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

INLAND TRANSPORTATION (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Canadian Indemnity	1,364	84	6.15
Canadian Surety Co.	10		
Central Union	158		
Central Manufacturers (Mutual)	158	720	455.69
Century	4,440	1,131	25.47
Columbia Insurance Co. of New York	3,485	111	3.18
Commercial Union	2,230	-977	
Connecticut Fire	3,288	1,561	47.47
Consolidated Fire & Casualty	15		
Continental Insurance	4,002	1,887	47.15
Eagle Fire	55		
Eagle Star	224		
Employers' Liability	35	20	57.14
Equitable Fire & Marine	657	312	47.48
Federal Insurance	2,856	1,260	44.11
Fidelity-Phenix Fire	2,419	219	9.05
Fire Association of Philadelphia	53	1,608	
Fireman's Fund	1,698	926	54.53
First American Fire	75		
General Accident of Canada	1,283		
General Accident Fire & Life	670	-100	
General Security	72		
Glens Falls	4,550	2,051	45.07
Globe Indemnity	1,739	214	12.30
Gore District Mutual	43		
Great American Insurance	1,738	463	26.63
Guardian Insurance of Canada	699	243	34.76
Guildhall	727	49	6.74
Halifax	10,290	8,903	86.52
Hartford Fire	63,308	36,995	58.43
Home	40,284	16,824	41.76
Indemnity Marine	13,324	3,059	22.95
Insurance Co. of North America	50,735	11,744	23.14
Legal & General	5,253	2,042	38.87
Liverpool & London & Globe	8,099	1,114	13.75
Lloyd's	19,061	30,007	157.42
London Assurance	2,324	5,756	247.67
London Guarantee & Accident	854	207	24.23
London & Lancashire Insurance	33,749	6,006	17.79
Marine Insurance	4,442	2,728	61.41
Michigan Fire & Marine	268	98	36.56
National-Ben Franklin	2,082	3,346	160.71
National Fire of Hartford	475	26	5.47
National Union Fire	2,744		
Niagara Fire	93	291	312.90
North British & Mercantile	275	180	65.45
North Empire	171	41	23.97
North River			
Northern Assurance	1,465	441	30.10
Northwestern Mutual	270	321	118.88
Northwestern National			
Norwich Union	4,582	1,070	23.35
New York Underwriters	94	9	9.57
Ocean Accident	275	3	1.10
Pacific Coast Fire	2,221	489	22.01
Pacific Fire	1,306		
Pearl Assurance	3,329	2,081	62.51
Philadelphia Fire	49	35	71.42
Phoenix of Hartford	5,449	2,587	47.47
Phoenix of London	2,669	372	13.93
Pilot	1,954	204	10.44
Providence-Washington	398	17	4.27
Prudential Assurance	55,305	14,161	25.60
Queen Insurance	355		
Railway Passengers	375		
Royal Exchange	92		
Royal Insurance	9,748	1,062	10.89
St. Paul Fire & Marine	26,754	3,962	14.80
Scottish Union	160		
Sea Insurance	465	40	8.60
Security Insurance of New Haven	191	-66	
Sentinel Fire	67	24	35.82
Springfield	2,344	857	36.56
Sun Insurance Office	411	73	17.76
Toronto General	2,500	331	13.24
Travelers Fire	1,915	474	24.75
Union Assurance Society	275	13	4.72

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

INLAND TRANSPORTATION (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Union of Canton	34,825	15,413	44.25
Union Marine	526	128	24.33
United States Fire	11,104	2,431	21.89
Wawanesa	1,146	.....	.....
Wellington Fire	24	.....	.....
Westchester Fire	11,104	2,432	21.90
Western	25,249	4,576	18.12
World Fire & Marine	543	330	60.77
World Marine & General	93	2	2.15
Yorkshire	5,499	2,506	45.57
TOTALS FOR 1942	600,934	234,774	39.07
TOTALS FOR 1941	547,168	207,952	38.01

LIVE STOCK

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Halifax	133	.....	.....
Hartford Live Stock	9,143	4,225	46.21
Indemnity of North America	3,813	800	20.98
Lloyd's	16,550	7,150	43.20
Yorkshire	384	80	20.83
TOTALS FOR 1942	30,023	12,255	40.82
TOTALS FOR 1941	20,478	15,391	75.16

MARINE

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Aetna Insurance	75,057	15,557	20.73
Agricultural	25,402	24,748	97.43
Alliance of Philadelphia	491,106	176,723	35.98
Automobile	196	-1,493	.....
Boston	351	.....	.....
British America	101,472	99,132	97.69
British & Foreign	2,859	1,944	68.00
British Traders	118	5,413	4,587.29
Century	25,384	25,080	98.80
Commercial Union Assurance	7,988	1,209	15.14
Continental Insurance	843	14	1.66
Eagle Star	227,006	115,903	51.06
Federal Insurance	43,819	18,848	43.01
Fidelity-Phenix	94	-97	.....
Fire Association of Philadelphia	55,877	4,869	8.71
Fireman's Fund	62,649	57,032	91.03
Glens Falls	.....	.....	.....
Great American	754	303	40.19
Halifax Insurance	126,307	27,810	22.02
Hartford Fire	16,647	16,135	96.92
Home Insurance	917,822	-13,042	.....
Indemnity Marine	76,109	74,451	97.82
Insurance Co. of North America	675,718	295,828	43.78
Liverpool & London & Globe	54,683	122,644	224.28
London Assurance	70,706	8,249	11.67
Marine Insurance	44,788	272	0.61
Motor Union	34,240	85,931	250.97
North River	-573	360	.....
Northern Assurance	25,797	3,713	14.39
Norwich Union	117,053	14,453	12.35
Pacific Coast Fire	12,681	12,346	97.36
Phoenix of Hartford	.....	.....	.....
Providence-Washington	6,498	2,462	37.80
Queen Insurance	16,193	16,791	103.69
Royal Exchange	172,299	79,333	46.04
Royal Insurance	8,547	4,914	57.49
St. Paul Fire & Marine	.....	.....	.....
Sea Insurance	1,950	2,729	139.95
Standard Marine	114,391	34,888	30.50
Sun Insurance Office	8,095	-138,411	.....
Union of Canton	495,907	361,239	72.84
Union Marine	118,048	12,827	10.87
United States Fire	63,406	61,702	97.31
Wawanesa	967	.....	.....
Westchester Fire	63,406	61,702	97.31
Western Assurance	139,493	135,864	97.40
World Fire & Marine	641	292	45.55
Yorkshire	11,073	1,445	13.05
TOTALS FOR 1942	4,513,679	1,832,112	40.59
TOTALS FOR 1941	1,779,537	561,013	31.53

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

PERSONAL PROPERTY

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Acadia	2,056	1,249	60.75
Aetna Insurance	71,494	37,258	52.11
Agricultural	4,266	1,800	42.19
Alliance Insurance	70,457	53,528	75.97
American Alliance	1,307	396	30.30
American Insurance	742	5,889	793.67
Atlas	13,462	4,231	31.43
Automobile	14,762	7,355	49.82
British America	17,066	7,206	42.22
British Crown	87		
British Law	322	808	250.93
British Northwestern	5,400	2,948	54.59
British Traders	241		
Caledonian-American	822	446	54.26
Caledonian	8,020	5,084	63.39
Camden	3,764	1,624	43.15
Canada Accident	13,630	7,635	56.02
Canada Security	4,985	3,971	79.66
Canadian Fire	4,814	1,985	41.23
Canadian General	15,678	9,197	58.66
Canadian Indemnity	10,832	2,785	25.71
Canadian Surety	3,650	2,331	63.86
Casualty Co. of Canada	6,251	1,781	28.49
Central Manufacturers (Mutual)	607	231	38.06
Century	4,267	1,805	42.30
Columbia	686	416	60.64
Commercial Union	16,547	7,603	45.95
Connecticut Fire	15,071	10,906	72.36
Consolidated Fire & Casualty	2,249	76	3.44
Continental Insurance	3,722	435	11.69
Dominion of Canada	40,386	19,502	48.29
Eagle Fire	1,949	1,624	83.32
Eagle Star	3,221	1,462	45.39
Economical Mutual	6,217	2,414	38.83
Employers' Liability	27,519	17,142	62.29
Equitable Fire & Marine	3,014	2,181	72.36
Essex & Suffolk Equitable	214		
Federal Fire	7,580	1,768	23.32
Federal Insurance	2,138	206	9.64
Fidelity Insurance of Canada	14,141	6,323	44.71
Fidelity-Phenix	7,436	1,527	20.54
First American Fire	297	4	1.35
Fire Association of Philadelphia	6,854	2,733	39.87
Fireman's Fund	11,662	1,328	11.39
General Accident of Canada	29,940	17,770	59.35
General Accident Fire & Life	34,726	9,410	27.10
General Security	3,687	2,322	62.98
Glens Falls	53,043	44,844	84.54
Globe Indemnity	5,242	2,885	55.04
Gore District Mutual	2,263	886	39.15
Great American Insurance	11,766	3,560	30.26
Guardian Assurance	2,138	312	14.59
Guardian of Canada	8,361	4,149	49.62
Guildhall	5,980	1,572	26.29
Halifax	32,413	17,229	53.15
Hardware Dealers' (Mutual)	3,492	1,337	38.29
Hartford Fire	9,130	3,163	34.64
Home Insurance	29,355	22,539	76.78
Imperial Insurance Office	1,411	828	58.68
Indemnity Marine	12,800	5,406	42.23
Insurance Co. of North America	81,624	27,518	33.71
Law, Union & Rock	1,109	639	57.62
Legal & General	9,630	5,557	57.70
Liverpool & London & Globe	20,674	11,539	55.81
Lloyd's	2,961	366	12.36
London Assurance	12,248	3,632	29.65
London Canada	733	153	20.87
London Guarantee	6,994	4,185	59.84
London & Lancashire	65,412	204,378	312.45
London & Provincial	1,421	775	54.54
London & Scottish	466	22	4.72
Marine Insurance Co.	3,124	557	17.83
Michigan Fire & Marine	3,558	3,695	103.85
Mutual Implement & Hardware	3,386	1,336	39.46
National-Ben Franklin	39,113	11,339	28.99
National Union	11,282	4,054	35.93
New York Underwriters	4,059	1,607	39.59
Niagara Fire	1,065	733	68.83

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING
TO CLASSES OF INSURANCE (Cont'd)

PERSONAL PROPERTY (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
JOINT STOCK	\$	\$	%
North British & Mercantile.....	9,980	4,505	45.14
North Empire.....	1,372	833	60.71
North River.....	-31	.....	.....
Northern Assurance.....	3,074	1,042	33.90
Northwestern (Mutual).....	2,357	76	3.22
Norwich Union.....	19,089	23,714	124.23
Ocean Accident & Guarantee.....	21,082	11,252	53.37
Pacific Coast Fire.....	2,133	900	42.19
Pacific Fire.....	3,377	2,138	63.31
Patriotic Assurance.....	.....	9	.....
Pearl.....	13,603	9,563	70.30
Philadelphia Fire & Marine.....	1,699	95	5.59
Phoenix of London.....	17,972	22,285	124.00
Phoenix of Hartford.....	24,975	18,072	72.36
Pilot.....	3,298	84	2.55
Providence-Washington.....	3,204	917	28.62
Prudential Assurance.....	34,260	15,196	44.35
Railway Passengers.....	2,146	485	22.60
Royal Exchange.....	3,558	2,400	67.45
Royal Insurance.....	27,164	14,397	53.00
Royal Scottish.....	.....	.....	.....
Scottish Metropolitan.....	1,399	940	67.19
Scottish Union.....	5,695	1,364	23.95
Sea Insurance.....	1,411	1,537	108.93
Security.....	3,845	2,742	71.31
Sentinel.....	890	924	103.82
South British.....	7	.....	.....
Springfield Fire & Marine.....	32,258	44,827	138.96
St. Paul Fire & Marine.....	24,211	15,648	64.63
Sun Insurance Office.....	6,521	3,545	54.36
Toronto General.....	12,828	7,530	58.70
Travelers Fire.....	22,783	9,604	42.15
Union Assurance Society.....	13,736	9,141	66.55
Union of Canton.....	38,146	23,621	61.92
Union Marine.....	4,127	2,498	60.53
United Mutual Fire.....	836	85	10.17
United States Fire.....	10,666	4,409	42.18
Wawanesa (Mutual).....	1,814	100	5.51
Wellington Fire.....	8,066	667	8.27
Westchester Fire.....	10,666	4,499	42.18
Western Assurance.....	23,465	9,900	42.19
World Fire & Marine.....	656	23	3.51
World Marine & General.....	1,689	771	45.65
Yorkshire.....	11,097	5,808	52.34
TOTALS FOR 1942.....	1,395,575	937,726	67.19
TOTALS FOR 1941.....	1,133,967	466,013	41.10

PLATE GLASS

JOINT STOCK			
Alliance Assurance.....	.....	.....	.....
Anglo-Scottish Insurance.....	69	158	228.99
Atlas Assurance.....	1,604	1,677	104.55
British America.....	1,463	501	34.24
British Canadian.....	448	221	49.33
British Empire.....	345	247	71.59
British Northwestern.....	1,812	486	26.82
Canada Accident & Fire.....	4,812	3,486	72.44
Canada Security.....	1,310	419	31.98
Canadian Fire.....	2,044	640	31.31
Canadian General.....	5,331	3,544	66.48
Canadian Indemnity.....	6,719	2,110	31.40
Canadian Surety.....	2,272	1,497	65.89
Casualty Co of Canada.....	6,655	4,189	62.95
Century Insurance.....	141	185	131.21
Commercial Union.....	1,386	403	29.08
Consolidated Fire.....	1,263	413	32.70
Continental Casualty.....	3,795	3,081	81.19
Dominion of Canada General.....	11,654	5,707	48.97
Dominion Fire.....	3,428	2,328	67.91
Eagle Star.....	1,483	681	45.92
Employers' Liability.....	7,617	5,696	74.78
Federal Fire.....	6,892	4,861	70.53

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

PLATE GLASS (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
JOINT STOCK			
	\$	\$	%
Fidelity Insurance of Canada	1,490	864	57.99
General Accident of Canada	10,971	7,903	72.04
General Accident Fire & Life	2,542	1,255	49.37
General Security	942	447	47.45
Globe Indemnity	5,246	2,163	41.23
Great American Indemnity	895	621	69.39
Guardian Insurance of Canada	2,811	1,021	36.32
Guildhall	1,497	533	35.60
Halifax Insurance	5,066	2,805	55.37
Hand-in-Hand	1,571	730	46.47
Hartford Accident & Indemnity	1,889	825	43.67
Imperial Guarantee & Accident	1,089	552	50.69
Imperial Insurance Office	872	328	37.61
Indemnity of North America	2,059	670	33.18
Law, Union & Rock	118	19	16.10
Legal & General	6,873	4,079	59.35
Liverpool & London & Globe	583	242	41.51
London Assurance	538	14	2.60
London Guarantee & Accident	2,822	1,057	37.46
London & Lancashire Guarantee & Accident	2,976	2,147	72.14
London & Provincial	312	26	8.33
London & Scottish	859	272	31.66
Maryland Casualty	875	480	54.86
Metropolitan Casualty	10,630	7,059	66.41
Motor Union	1,387	716	51.62
National Provincial	1,258	548	43.56
North British & Mercantile	1,808	501	27.71
Northern Assurance	5,141	2,615	50.87
Northwest Casualty	2,579	1,287	49.90
Norwich Union	7,487	4,809	64.23
Occidental Fire	594	237	39.90
Ocean Accident & Guarantee	38,947	23,770	61.03
Phoenix of London	851	283	33.25
Pilot	3,810	2,303	60.45
Prudential Assurance	2,959	1,699	57.42
Railway Passengers	629	519	82.51
Royal Insurance	5,066	2,061	40.68
Scottish Metropolitan	555	497	89.55
Southern	329	306	93.01
Sun Insurance Office	722	474	65.65
Toronto General	4,362	2,899	66.46
Travelers Indemnity	4,150	1,122	27.04
Union Assurance Society	769	742	96.49
Union of Canton	2,305	2,212	95.97
Union Marine	208	141	67.79
United States Fidelity	4,132	2,085	50.46
Wellington Fire	366	.....	.....
Western	4,712	3,125	66.32
World Marine & General	2,889	1,512	52.34
Yorkshire	1,943	942	48.48
Zurich	5,223	2,139	40.95
CASH MUTUALS			
Economical	1,106	437	39.51
Gore District Mutual Fire Insurance	148	74	50.00
Wawanesa	1,111	806	72.55
MUTUAL			
Lumbermens Mutual Casualty Co.	1,982	1,473	74.32
OTHER			
Lloyd's	299	261	87.29
TOTALS FOR 1942	247,856	141,237	56.98
TOTALS FOR 1941	265,771	130,830	49.23

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

REAL PROPERTY			
COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Aetna Insurance.....	93,431	15,535	16.63
Agricultural.....	728	221	30.36
American Alliance.....	72	.....	.....
Atlas Assurance.....	453	1,148	253.42
British America Assurance.....	2,940	308	10.48
British Law.....	.....	.....	.....
Canada Security.....	112	.....	.....
Canadian Fire.....	.....	.....	.....
Canadian General.....	.....	.....	.....
Canadian Surety.....	.....	.....	.....
Central Insurance.....	.....	.....	.....
Central Union Assurance.....	.....	.....	.....
Century.....	728	139	19.09
Connecticut Fire.....	493	20	4.06
Continental Insurance.....	655	272	41.53
Eagle Fire.....	112	.....	.....
Equitable Fire & Marine.....	99	4	4.04
Fidelity-Phenix Fire.....	1,851	50	2.70
Fire Association of Philadelphia.....	-134	.....	.....
Fireman's Fund.....	-80	.....	.....
General Accident of Canada.....	2,396	.....	.....
Globe Indemnity.....	587	3	.51
Great American Insurance.....	648	.....	.....
Guildhall.....	29	9	31.03
Halifax.....	4,792	.....	.....
Indemnity Marine.....	2,184	251	11.49
Insurance Co. of North America.....	20,522	.....	.....
Liverpool & London & Globe.....	1,713	12	.70
Lloyd's.....	13,454	-1,541	.....
London Assurance.....	4	6	150.00
London-Canada.....	.....	.....	.....
London & Lancashire Insurance.....	18,278	140	.77
Northern Assurance.....	47	.....	.....
Norwich Union.....	926	4	.43
Pacific Coast Fire.....	364	28	7.69
Pearl Assurance Co.....	.....	.....	.....
Phoenix of Hartford.....	817	32	3.92
Providence-Washington.....	413	.....	.....
Royal Insurance.....	2,983	15	.50
United States Fire Insurance.....	1,820	140	7.69
Wawanesa Mutual.....	190	.....	.....
Westchester.....	1,820	141	7.75
Western Assurance.....	4,004	310	7.74
World Fire & Marine.....	48	.....	.....
World Marine & General.....	10	.....	.....
TOTALS FOR 1942.....	179,511	17,247	9.61
TOTALS FOR 1941.....	228,705	14,705	6.43
SICKNESS			
JOINT STOCK			
British America.....	4,745	2,107	44.40
British Canadian.....	1,953	783	40.09
British Empire.....	1,853	1,937	104.53
British Northwestern.....	990	383	38.34
Canada Accident.....	4,798	2,802	58.40
Canada Security.....	1,024	920	89.84
Canadian General.....	4,629	2,697	58.26
Canadian Indemnity.....	1,714	999	58.28
Car & General.....	4	.....	.....
Casualty Co. of Canada.....	8,049	4,518	56.13
Commercial Union.....	1,397	162	11.60
Continental Casualty.....	263,052	159,424	60.61
Dominion of Canada General.....	29,956	12,847	42.89
Employers' Liability.....	42,956	13,422	31.25
Fidelity Insurance of Canada.....	1,532	1,007	65.73
General Accident of Canada.....	13,491	7,648	56.69
General Accident Fire & Life.....	9,909	5,763	58.16
General Security.....	1,785	928	51.99
Globe Indemnity.....	12,325	6,149	49.89
Great American Indemnity Co.....	162	.....	.....
Great-West Life Assurance.....	517	.....	.....
Guardian Insurance of Canada.....	6,649	4,008	60.28

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

SICKNESS (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Guildhall	597	1,191	199.50
Halifax Insurance	3,806	413	10.85
Hartford Accident & Indemnity	163	163	100.00
Imperial Guarantee & Accident	29,511	21,851	74.04
Imperial Insurance Office	520	389	74.81
Indemnity Co. of North America	40	.....	.....
Law, Union & Rock	787	453	57.56
Legal & General	925	321	34.70
Liverpool & London & Globe	1,370	683	49.85
London Guarantee & Accident	4,927	1,855	37.65
London & Lancashire Guarantee & Accident	3,191	2,673	83.77
London Assurance	1,147	123	10.72
Maryland Casualty	39	11	28.21
Metropolitan Casualty Co.	8	.....	.....
North American Accident	215	34	15.81
North British & Mercantile	6,080	4,188	68.88
Northern Assurance	3	2	66.67
Norwich Union Fire	6,160	6,593	107.03
Occidental Fire	279	13	4.66
Ocean Accident & Guarantee	12,084	9,993	82.70
Phoenix of London	1,320	428	32.42
Prudential Assurance	4,355	3,387	77.77
Railway Passengers	4,325	4,594	106.22
Royal Insurance	11,877	6,498	54.71
Sun Insurance Office	3,148	1,245	39.55
Toronto General	3,787	2,207	58.28
Travelers Insurance	7,446	4,849	65.12
Union Assurance Society	972	41	4.22
Union of Canton	13,635	5,480	40.19
Union Marine	172	.....	.....
United States Fidelity	3,128	3,037	97.09
Western	18,610	13,341	71.69
World Marine	3	2	66.67
Zurich	186,256	140,747	75.57
MUTUALS			
Metropolitan	20,668	16,997	82.24
Royal Guardians	592	383	64.70
OTHER			
Lloyd's	.....	-30	.....
General Reinsurance Corp. (Unlicensed)	345	195	56.52
TOTALS FOR 1942	765,990	482,854	63.04
TOTALS FOR 1941	749,757	416,387	55.54

SPRINKLER LEAKAGE

Acadia Fire	2	.....	.....
Aetna Insurance	.....	.....	.....
British Law	1	.....	.....
British Traders	28	.....	.....
Canadian General Insurance	33	.....	.....
China Fire	4	.....	.....
Citizens Insurance of New Jersey	8	.....	.....
Columbia Insurance of New York	1	.....	.....
Continental Insurance	.....	.....	.....
Eagle Star	234	.....	.....
Fidelity-Phenix	.....	.....	.....
Fireman's Fund	.....	.....	.....
Hand-in-Hand	.....	.....	.....
Hartford Fire	323	178	55.11
Home Fire & Marine	.....	.....	.....
Home Insurance	802	1,767	220.32
Imperial Assurance	2	.....	.....
Insurance Co. of North America	.....	.....	.....
Lloyd's	709	-108	.....
London Assurance	-7	.....	.....
London Guarantee & Accident	2	.....	.....
Maryland Casualty	1,530	120	7.84

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

SPRINKLER LEAKAGE (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Merchants Fire Insurance	3		
New York Underwriters	19	150	789.47
Niagara Fire			
North Empire Fire	2		
Northwestern Mutual			
Philadelphia Fire			
Phoenix Assurance of London	5		
Queen City	-117		
South British	14		
Toronto General Insurance	27		
Union of Canton	48		
Union Marine & General	2		
United Firemen's Fire	1		
TOTALS FOR 1942	3,676	2,107	57.32
TOTALS FOR 1941	5,305	435	8.20

THEFT

Alliance Assurance			
American Surety	1,392	-28	
Anglo-Scottish	217	100	46.08
Arex Indemnity	509	88	17.29
Atlas Assurance	7,329	1,125	15.35
British America	5,847	2,309	39.49
British Canadian	1,229	100	8.14
British Empire	1,140	263	23.07
British Northwestern	1,468	-41	
Canada Accident	3,024	2,512	83.07
Canada Security	1,829	911	49.81
Canadian Fire	6,530	2,395	36.68
Canadian General	10,710	4,534	42.33
Canadian Indemnity	22,607	4,232	18.72
Canadian Surety	5,798	1,437	24.78
Casualty Co. of Canada	10,502	1,402	13.35
Century Insurance	486	22	4.53
Commercial Union	2,153	107	4.97
Continental Casualty	3,353	1,573	46.91
Dominion of Canada General	31,449	9,961	31.67
Economical Mutual	1,601	38	2.37
Employers' Liability	29,082	5,468	18.80
Employers' Reinsurance	1,894		
Federal Fire	6,758	767	11.35
Fidelity & Casualty of New York	652		
Fidelity Insurance of Canada	9,191	7,073	76.96
General Accident of Canada	29,480	15,250	51.73
General Accident Fire & Life	4,220	774	18.34
General Casualty of Paris			
General Security	602	360	59.80
Globe Indemnity	14,303	3,876	27.10
Great American Indemnity	1,694	81	4.78
Guardian Insurance of Canada	15,140	1,769	11.68
Guildhall	1,579	230	14.57
Gore District Mutual	17		
Halifax Insurance	14,098	1,844	13.08
Hartford Accident & Indemnity	10,996	492	4.47
Imperial Guarantee & Accident	3,176	955	30.07
Imperial Insurance Office	442	38	8.60
Indemnity of North America	22,746	1,259	5.53
Law, Union & Rock	204		
Legal & General	4,307	2,255	52.36
Liberty Mutual	1,480		
Liverpool & London & Globe	1,623	430	26.49
Lloyd's	16,903	14,762	87.33
London Assurance	-271	2,156	
London Guarantee & Accident	10,472	987	9.43
London & Lancashire Guarantee & Accident	2,394	2,161	90.27
London & Provincial	457	56	12.25
London & Scottish	680	200	29.41
Lumbermens Mutual Casualty	2,294	770	33.57
Maryland Casualty	2,808	2,961	105.45
Metropolitan Casualty	11,931	2,231	18.70
North British & Mercantile	4,166	480	11.52
Northern Assurance	8,729	6,284	71.99
Northwest Casualty	2,488	366	14.71
Norwich Union Fire	15,316	1,253	8.18

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Concl'd)

THEFT (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
JOINT STOCK			
	\$	\$	%
Occidental Fire.....	568	255	44.89
Ocean Accident & Guarantee.....	12,947	4,497	34.73
Pearl Assurance.....	5,508	6,184	112.27
Phoenix of London.....	3,975	780	19.62
Pilot.....	2,578	669	25.95
Prudential Assurance.....	6,023	726	12.05
Railway Passengers.....	1,331	176	13.22
Reliance.....	632	-73	..
Royal Exchange.....	6,780	1,530	22.57
Royal Insurance.....	16,245	3,668	22.58
Sun Insurance Office.....	2,227	66	2.96
Toronto General.....	8,763	3,710	42.34
Travelers Indemnity.....	46,493	8,223	17.69
Union Assurance Society.....	1,762	370	21.00
Union of Canton.....	8,500	1,962	23.08
Union Marine.....	1,129	13	1.15
United States Fidelity.....	40,999	23,165	56.50
United States Guarantee.....	655	-28	..
Wawanesa (Mutual).....	1,057	78	7.38
Wellington Fire.....	231	..	..
Western.....	10,917	3,874	35.49
World Marine & General.....	4,858	5,808	119.56
Yorkshire.....	6,164	482	7.82
Zurich.....	15,510	2,173	14.01
General Reinsurance Corp. (Unlicensed).....	1,046	..	..
TOTALS FOR 1942.....	578,122	178,936	30.95
TOTALS FOR 1941.....	594,384	129,343	21.76

WEATHER INSURANCE

Aetna Insurance.....	-311	..	..
Alliance of Philadelphia.....	..	..	..
Canada Security.....	20	..	..
Halifax Insurance.....	68	418	614.71
Hanover Fire.....	11	..	..
Hartford Fire.....	1,379	698	50.62
Home Insurance.....	145	..	..
Norwich Union Fire.....	469	..	..
Travelers Fire.....	8	..	..
TOTALS FOR 1942.....	1,789	1,116	62.38
TOTALS FOR 1941.....	5,909	1,887	31.93

WINDSTORM

JOINT STOCK			
Acadia Fire Insurance.....	26	3	11.54
Aetna Insurance.....	609	38	6.24
Agricultural.....	5	..	..
Alliance Insurance.....	393	1,201	305.60
American Alliance.....	13	8	61.54
American Insurance.....	31	..	..
British Northwestern Fire.....	1	..	..
Bee Fire.....	..	..	..
Boston Insurance.....	6	..	..
British America Assurance.....	334	151	45.21
British Canadian.....	51	..	..
British Crown.....	34	..	..
British Empire Assurance.....	-3	..	..
British Law Insurance.....	125	..	..
British Traders Insurance.....	125	..	..
Canada Security.....	..	..	..
Canadian Fire.....	316	100	31.65
Canadian General.....	6	..	..
Car & General.....	-1	..	..
Central Union Insurance.....	2	..	..
Columbia Insurance Co. of New York.....	9	1	11.11
Connecticut Fire.....	101	49	48.51
Continental Insurance.....	508	2,153	423.82
China Fire Insurance.....	17	..	..

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1942, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

WINDSTORM (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
JOINT STOCK			
Eagle Fire.....	10	.....	.....
Employers' Liability.....	52	.....	.....
Equitable Fire & Marine.....	20	10	50.00
Fidelity-Phenix.....	633	479	75.67
Fire Association of Philadelphia.....	.....	.....	.....
Firemen's Insurance.....	122	.....	.....
First American Fire.....	13	.....	.....
Glens Falls.....	560	162	28.93
Great American Insurance.....	119	76	63.87
Guildhall.....	.....	.....	.....
Halifax.....	1,067	92	8.62
Hartford Fire.....	30,478	14,497	47.57
Home Insurance.....	12,407	7,922	63.85
Imperial Assurance Co.....	17	2	11.76
Imperial Guarantee.....	41	.....	.....
Insurance of North America.....	666	.....	.....
Law, Union & Rock.....	32	.....	.....
London Assurance.....	.....	.....	.....
London Guarantee & Accident.....	17	2	11.76
London & Lancashire Insurance.....	130	3	2.31
Maryland Insurance.....	2	100	5,000.00
Mercantile.....	18	1	5.56
Merchants Fire Insurance.....	-11	.....	.....
Merchants Marine.....	16	.....	.....
Mercury.....	77	-7	.....
Michigan Fire & Marine.....	4	.....	.....
Motor Union Insurance.....	-1	.....	.....
National Fire.....	75	.....	.....
National Union.....	871	183	21.01
New York Underwriters.....	8	.....	.....
Niagara Fire.....	116	73	62.93
North Empire.....	17	2	11.76
Northwestern Mutual.....	7	.....	.....
Northwestern National.....	-12	-20	.....
Norwich Union.....	.....	.....	.....
National Provincial Insurance.....	-1	.....	.....
Pearl.....	2	.....	.....
Philadelphia Fire & Marine.....	7	.....	.....
Phoenix of Hartford.....	167	81	48.50
Phoenix of London.....	327	26	7.95
Providence-Washington.....	68	13	19.12
Prudential Assurance.....	36	.....	.....
Reliance.....	194	99	51.03
Royal Exchange Assurance.....	-25	.....	.....
St. Paul Fire & Marine.....	767	1,606	209.39
Scottish Union & National.....	72	344	477.78
Security.....	20	.....	.....
Sentinel.....	1	.....	.....
South British Insurance.....	22	.....	.....
Springfield.....	36	.....	.....
State Assurance.....	-1	.....	.....
Toronto General Insurance.....	5	.....	.....
Union of Canton.....	214	.....	.....
Union Marine.....	17	2	11.76
United Firemen's.....	9	1	11.11
United States Fire.....	91	23	25.27
Westchester.....	55	8	14.55
Western Assurance.....	210	.....	.....
MUTUALS			
Economical.....	6,125	1,808	29.52
Gore District Mutual Fire Insurance.....	12,496	2,238	17.91
Hardware Dealers.....	.....	.....	.....
Indiana Lumbermen's.....	5	.....	.....
Mill Owners Mutual.....	1	40	4,000.00
Minnesota Implement.....	.....	.....	.....
Portage La Prairie.....	39	.....	.....
Wawanesa.....	47,499	21,039	44.29
FARMERS' MUTUALS			
Ontario Farmers' Weather.....	18,396	6,176	33.57
Western Farmers' Weather.....	62,888	20,271	32.23
UNLICENSED INSURERS			
Northeastern Insurance.....	3	26	866.67
Metropolitan Fire Reassurance.....	3	26	866.67
TOTALS FOR 1942.....	199,902	81,108	40.57
TOTALS FOR 1941.....	118,694	86,268	72.68

TABLE XIII. COMPARATIVE SUMMARY OF TOTAL PREMIUMS AND LOSSES IN ALL CLASSES (OTHER THAN LIFE) IN ONTARIO FOR THE YEARS ENDING DECEMBER 31, 1942 AND 1941

CLASS	1942			1941		
	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%	\$	\$	%
Accident—Personal.....	1,500,971	413,740	27.56	1,495,366	541,214	36.19
Accident—Public Liability.....	1,391,296	380,807	27.37	1,176,536	445,018	37.82
Accident—Employers' Liability.....	508,943	222,575	43.73	413,327	195,304	47.25
Accident and Sickness Combined.....	3,327,217	2,324,664	69.87	2,649,595	1,644,214	62.06
Aircraft.....	92,663	55,892	60.32	53,348	15,551	29.15
Boiler—Boiler.....	311,667	15,930	5.11	699,729	72,566	10.37
Boiler—Machinery.....	237,184	65,530	27.63	186,451	31,184	16.72
Credit.....	124,750	3,340	2.68	122,395	12,238	10.00
Earthquake.....	917	.....	.....	792	.....	.....
Explosion.....	167,842	90	.05	120,766	65	.05
Forgery.....	37,409	6,405	17.12	25,978	104	.40
Guarantee—Fidelity.....	622,933	119,249	19.14	638,008	72,837	11.42
Guarantee—Surety.....	342,622	-11,472	.....	401,515	1,395	.35
Hail.....	337,930	132,853	39.31	228,268	194,993	85.42
Inland Transportation.....	600,934	234,774	39.07	547,168	207,952	38.01
Live Stock.....	30,023	12,255	40.82	20,478	15,391	75.16
Marine.....	4,513,679	1,832,112	40.59	1,779,537	561,013	31.53
Personal Property.....	1,395,575	937,726	67.19	1,133,967	466,013	41.10
Plate Glass.....	247,856	141,237	56.98	265,771	130,830	49.23
Real Property.....	179,511	17,247	9.61	228,705	14,705	6.43
Sickness.....	765,990	482,854	63.04	749,757	416,387	55.54
Sprinkler Leakage.....	3,676	2,107	57.32	5,305	435	8.20
Theft.....	578,122	178,936	30.95	594,384	129,343	21.76
Weather.....	1,789	1,116	62.38	5,909	1,887	31.93
Windstorm.....	199,902	81,108	40.57	118,694	86,268	72.68
TOTALS OTHER THAN FIRE AND AUTOMOBILE.....	17,521,401	7,651,075	43.67	13,661,749	5,256,907	38.48
Automobile.....	11,840,998	5,097,897	43.05	13,315,564	6,751,708	50.70
Fire.....	20,401,537	9,045,197	44.33	21,944,046	7,515,479	34.25
GRAND TOTALS.....	49,763,936	21,794,169	43.79	48,921,359	19,524,094	39.91

IV
APPENDICES



APPENDIX I

REVIEW OF 1943 LEGISLATION

At the 1943 session of the Legislature the following amendments were effected to The Insurance Act by sections 18, 19 and 20 of The Statute Law Amendment Act, 1943 (Statutes of Ontario, 1943, Chapter 28). The Legislature prorogued on April 14, and the amendments came into force sixty days after the day of prorogation.

By section 18, clause (b) of condition 4 of the Fire Statutory Conditions is suspended and the following substituted therefor:

“(b) for loss or damage caused by insurrection, riot, civil commotion, or usurped power, or for war damage as defined by paragraph (m) of section 2 of the War Risk Insurance Act, 1942 (Canada) and as interpreted by a certain Order of the Governor-General in Council numbered P.C. 11038, dated the Third day of December, 1942.”

The Dominion Government has provided a scheme for War Risk insurance and also a fairly complete definition of the war perils. The amendment removes the possibility of a gap or an overlap between the coverages given by ordinary fire policies and that under the Dominion War Risk Scheme, which in some circumstances might obtain under the former statutory conditions. The insurance companies have signed agreements with the Dominion Government not to write insurance which conflicts with the War Risk Scheme. By subsection 2 the amendment is made applicable to existing contracts of fire insurance in addition to those hereafter made.

The section is to continue in force until a day to be named by the Lieutenant Governor by his proclamation.

By section 19 The Insurance Act is amended by adding the following new section:

“107a.—(1) If at the time of the happening of any loss or damage by fire to property insured there is in force more than one policy taken by and in the name of the insured, insuring the property against loss or damage caused by the peril of fire, no term of any such policy which excludes the insurer from contributing a rateable proportion of the loss with an insurer under any such other policy shall be valid unless the insurer under such other policy has expressly assented in writing to such term.

“(2) For the purpose of subsection 1, a policy shall be deemed to be in force notwithstanding any term thereof that the policy shall not cover, come into force, attach or become insurance with respect to the property until after full or partial payment of any loss under any other policy.

“(3) Nothing in subsection 1 shall affect the validity of any divisions of the sum insured into separate items, or any limits of insurance on specific property, or a co-insurance clause, or a limitation of liability clause authorized under section 107, or the provision of statutory condition 8 set forth in section 106 respecting undisclosed insurance.

“(4) Notwithstanding subsection 1, insurance on identified articles shall be a first loss insurance as against all other insurance.

“(5) This section shall, in respect to the peril of fire, apply to all policies of all classes of insurance except aircraft, automobile, boiler and machinery, livestock and marine insurance.”

By section 20 a correction is made in subsection 1 of section 195 of The Insurance Act by inserting the word “or” after the word “payment” in the first line.

THE HIGHWAY TRAFFIC AMENDMENT ACT, 1943

By section 6 of this Act, subsections 1 and 2 of section 49 of The Highway Traffic Act are amended to read as follows:

“(1) No person under the age of fifteen years shall drive or operate a motor vehicle.

“(2) No person shall employ or permit anyone under the age of fifteen years to drive or operate a motor vehicle.”

By these amendments the minimum age limit for operators of motor vehicles is reduced from sixteen to fifteen years.

THE FATAL ACCIDENTS AMENDMENT ACT, 1943

Section 3 of The Fatal Accidents Act is amended to provide that in an action brought under the Act damages may be awarded in respect of the funeral expenses of the deceased, provided such expenses have been incurred by the parties for whose benefit the action is brought. The new subsection reads as follows:

"(1a) In an action brought under this Act where funeral expenses have been incurred by the parties for whose benefit the action is brought, damages may be awarded not exceeding \$125 for necessary expenses of the burial of the deceased and not exceeding \$125 for necessary expenses for transportation and things supplied and services rendered in connection therewith necessitated by the transfer of the body of the deceased from the place of death to the place of interment."

REGULATIONS

Re Scope of Fire Insurance License

Copy of an Order-in-Council approved by the Honourable, the Lieutenant-Governor, dated the 2nd day of November, A.D. 1943.

Upon consideration of the report of the Superintendent of Insurance, dated the 12th day of October, 1943, and pursuant to the provisions of section 84 of The Insurance Act, R.S.O. 1937, Chapter 256, and upon the recommendation of the Honourable the Attorney-General, Minister in charge of the Department of Insurance, the Committee of Council advise that the Lieutenant-Governor in Council make regulations extending the classes of insurance which may be written under the authority of a license to transact fire insurance pursuant to the provisions of section 26a of The Insurance Act to include the following additional classes:

Malicious Damage Insurance
 Riot Insurance
 Smoke Damage Insurance
 Water Damage Insurance
 Weather Insurance

Certified.

"C. F. BULMER"

Clerk, Executive Council

APPENDIX II

REPORT OF THE STANDING COMMITTEE ON VALUATION OF SECURITIES

Association of Superintendents of Insurance of the Provinces of Canada

To the President and Members of the Association:

This Committee consists of the Provinces of Quebec and Ontario, and each year submits reports determining the basis of valuation of securities for use by insurers in completing annual statement blanks. The report with respect to valuations as at December 31, 1942, was as follows:

"Your Committee has unanimously concluded to determine the values of bonds, debentures and stocks for the purposes of the Provinces of Canada upon the same basis as last year, as follows:

"1. All bonds amply secured and not in default shall be valued on an amortized basis.

"2. All other bonds shall be valued as shown in the list of securities to be published on or about January 15, 1943, by the Standing Committee on Valuation of Securities of the Association of Superintendents of Insurance of the Provinces of Canada.

"3. Stocks, except as provided in paragraph 4, shall be valued in the aggregate at book value or market value, whichever is lower.

"4. Stocks held by life insurance companies may be valued in the aggregate at the cost or book value, whichever is lower, provided the income received by such companies on such stocks in the aggregate during each of the five years preceding the date of valuation shall have been at a rate sufficient to meet the interest required to maintain policy reserves and other policy obligations, and provided further that the net investment income received by such companies on their ledger assets shall not have been less than required to maintain the reserve. This shall not apply to stocks of corporations in receivership or similar status. Cost as used shall be held to include stocks received as exchanges or rights received as dividends or otherwise, at not to exceed the market value quoted on the date acquired.

"The list of securities referred to in paragraph 2 shall include all bonds held by insurance companies that are not eligible for amortization, and the valuations shown therein shall be market quotations as of December 31, 1942, except that bonds of states of the United States and of provinces of the Dominion of Canada and political subdivisions thereof shall be valued at market quotations as of December 1, 1942."

Your Committee is not at present prepared to submit definite recommendations concerning valuations used by insurers for real estate and mortgages, and would ask that they be authorized to continue their investigations.

The annual meeting of the National Association of Insurance Commissioners was held in Boston, Mass., in June of this year, and was attended by your Committee. The basis of valuation of securities adopted this year by the National Association was substantially the same as last year.

Your Committee therefore recommends for adoption the same basis as last year for the valuation of securities for use by insurers in completing the annual statements as at December 31, 1943.

GEORGES LAFRANCE, *Chairman*

On behalf of the Committee (Ontario and Quebec)

August 15, 1943.

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

NAME OF COMPANY	CLASS OF INSURERS	HEAD OFFICE
Algoma	Mutual	Sault Ste. Marie
Amherst Island	Mutual	Stella
Ayr Farmers'	Mutual	Ayr
Bay of Quinte Agricultural	Mutual	Picton
Bertie and Willoughby Farmers'	Mutual	Fenwick
Blanshard	Mutual	Science Hill
Blenheim, North, Farmers'	Mutual	Plattsville
Brant	Mutual	Brantford
Canadian Millers'	Mutual	Hamilton
Canadian Reciprocal Underwriters	Reciprocal	Toronto
Caradoc Farmers'	Mutual	Mount Brydges
Chosen Friends, Canadian Order of	Fraternal	Hamilton
Civil Service Mutual Benefit	Fraternal	Ottawa
Clinton Township	Mutual	Beamsville
Culross	Mutual	Teeswater
Dereham and West Oxford	Mutual	Ingersoll
Dorchester, North and South	Mutual	Harrietsville
Downie	Mutual	Sebringville
Dufferin Farmers'	Mutual	Shelburne
Dumfries, North, and Waterloo, South	Mutual	Galt
Dunwich Farmers'	Mutual	Dutton
Easthope, South, Farmers'	Mutual	Tavistock
Ekfrid	Mutual	Appin
Elma Farmers'	Mutual	Atwood
Empire Life Insurance Company	Stock	Kingston
Eramosa	Mutual	Rockwood
Erie Farmers'	Mutual	Selkirk
Farmers' Central	Mutual	Walkerton
Farmers' Union	Mutual	Lindsay
Foresters, Canadian Order of	Fraternal	Brantford
Formosa	Mutual	Formosa
Germania Farmers'	Mutual	Ayton
Glengarry Farmers'	Mutual	Alexandria
Grand River Farmers'	Mutual	Caledonia
Grenville Patron	Mutual	Spencerville
Grey and Bruce	Mutual	Hanover
Guelph Township	Mutual	Guelph
Halton Union Farmers'	Mutual	Campbellville
Hamilton Firemen's Benefit Fund	Fraternal	Hamilton
Hamilton Police Benefit Fund	Fraternal	Hamilton
Hamilton Township Farmers'	Mutual	Cobourg
Hand-in-Hand	Stock	Toronto
Hay Township Farmers'	Mutual	Crediton
Hopewell Creek	Mutual	Maryhill
Howard Farmers'	Mutual	Ridgetown
Howick Farmers'	Mutual	Wroxeter
Kent and Essex Farmers'	Mutual	Chatham
Lambton Farmers'	Mutual	Watford
Lanark County Farmers'	Mutual	Perth
Lennox and Addington	Mutual	Napanee
Lobo Township	Mutual	Ilderton
London Police Benefit Fund	Fraternal	London
London Township	Mutual	London

DIX III

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES

PRESIDENT OR PRINCIPAL OFFICER	POST OFFICE	MANAGER OR SECRETARY	POST OFFICE
A. H. Huckson	Sault Ste. Marie	C. M. Elliott	Sault Ste. Marie
A. N. Hitchins	Stella, R. 3	E. C. McDonald	Stella, R. 3
A. C. Becker	Ayr, R. 1	Miss A. L. Maus	Ayr
A. Roblin	Picton, R. 6	W. A. Davis	Picton, Box 585
Harlow Day	Ridgeway, R. 1	A. G. Willson	Fenwick
Duncan McVannell	St. Mary's, R. 3	Thos. H. Driver	Science Hill
M. Pearson	Woodstock, R. 7	Stuart Hastings	Plattsville, R. 1
Chas. McIntyre	Scotland, R. 1	E. M. Edy	Brantford
Lieut.-Col. A. L. Noble	Norval	Irving M. Lockie	Hamilton
E. W. Brown	New York	V. W. Gerrish	Toronto
D. M. McNeill	Strathroy, R. 1	E. W. J. Sutherland	Mt. Brydges
P. M. Button	Scotland, Ont.	C. H. Fitch	Hamilton
A. H. Brown	Ottawa	G. C. Gardner	Ottawa
E. B. Durham	Smithville	G. A. Tinlin	Beamsville
Thos. P. McDonald	Teeswater	F. G. Moffat	Teeswater, R. 3
Stanley Allin	Beachville	C. H. Kipp	Ingersoll, Box 295
S. S. McDermand	Port Burwell	Mrs. S. E. Facey	Harrietsville
Leslie Brown	Motherwell	Edward Fuller	Sebringville, R. 1
W. F. Hammond	Shelburne	J. A. Richardson	Shelburne
Allan F. Stewart	Dundas	W. R. Cross	Galt, 22 Water St. S.
John E. Pearce	Wallacetown	Clarence Blue	Dutton
John F. McDonald	Woodstock, R. 3	Miss M. Caister	Tavistock
D. A. McCallum	Glencoe, R. 4	Wm. T. May	Appin
Thos. Cleland	Listowel, R. 2	J. A. McBain	Atwood
C. P. Fell	Toronto	L. T. Boyd	Kingston
S. McLean	Rockwood, R. 4	Thos. A. Forsyth	Rockwood, R. 1
Walter J. Ebert	Cayuga, R. 3	W. B. Otterman	Selkirk
Moses Bilger	Mildmay	B. W. Schumacher	Walkerton
Bruce McNevin, M.P.	Omeme, R. 3	H. H. McPadden	Lindsay
W. M. Couper	Montreal	Alf. P. Van Someren	Brantford
Thos. Inglis	Clifford, R. 1	Herbert M. Kuntz	Formosa
Chas. Holm	Ayton, R. 1	H. J. Henderson	Ayton
J. W. MacLeod	Dalkeith, R. 2	V. G. Chisholm	Alexandria, R. 1
W. E. Shields	Caistor Centre	Mrs. G. Douglas	Caledonia
E. D. Perrin	Prescott, R. 2	W. M. Snyder	Spencerville
A. A. McArthur	Priceville	Wm. Ruttie	Hanover
David Small	Guelph, R. 5	A. B. Falconbridge	Guelph, 20 Douglas St.
Chas. Readhead	Milton, R. 2	A. T. Moore	Campbellville
R. Swanborough	Hamilton	B. Mathews	Hamilton
Digby Sharpe	Hamilton	E. C. Howell	Hamilton
E. H. Martyn	Port Hope, R. 1	W. A. Hoskin	Cobourg
W. R. Houghton	Toronto	P. L. Waylett	Toronto
Oscar Klopp	Zurich	H. K. Eilber	Crediton
Ed. Jansen	Kitchener, R. 3	A. J. Frank	Maryhill
G. B. Newman	Muirkirk	W. M. Attridge	Ridgetown
Wm. Speir	Brussels	J. H. Wylie	Wroxeter
R. F. Benoit	Comber	Oliver Drury, C.A.	Chatham
Wm. Forbes	Wyoming, R. 2	A. G. Minielly	Watford
C. O. Richardson	Balderson	A. A. Bowes	Perth
A. Hartman	Odessa	Geo. T. Walters	Napanee
M. N. Grieve	Denfield, R. 1	A. E. McKay	Ilderton, R. 2
M. Coxworth	London	P. W. Harpur	London
A. Taylor	Ilderton, R. 1	V. A. Tackabury	London, R. 6

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

NAME OF COMPANY	CLASS OF INSURERS	HEAD OFFICE
McGillivray.....	Mutual.....	Parkhill.....
McKillop.....	Mutual.....	Seaforth.....
Maple Leaf Farmers'.....	Mutual.....	Columbus.....
Merchants.....	Stock.....	Toronto.....
Nissouri Farmers'.....	Mutual.....	Lakeside.....
Norfolk County Farmers'.....	Mutual.....	Simcoe.....
North Kent.....	Mutual.....	Dresden.....
Oneida Farmers'.....	Mutual.....	Hagersville.....
Ontario Commercial Travellers' Association.....	Fraternal.....	London.....
Ontario Farmers' Weather.....	Mutual.....	Grand Valley.....
Ontario Secondary School Teachers'.....	Fraternal.....	Toronto.....
Ontario Threshermen's.....	Mutual.....	Chatham.....
Ottawa Firemen's.....	Fraternal.....	Ottawa.....
Ottawa Police Benefit Fund Association.....	Fraternal.....	Ottawa.....
Ottawa Superannuation Fund.....	Fraternal.....	Ottawa.....
Otter.....	Mutual.....	Norwich.....
Peel County Farmers'.....	Mutual.....	Brampton.....
Peel and Maryborough.....	Mutual.....	Drayton.....
Perth.....	Cash-Mutual.....	Stratford.....
Pilot Insurance Company.....	Stock.....	Toronto.....
Prescott Farmers'.....	Mutual.....	Alfred.....
Puslinch.....	Mutual.....	Hespele.....
Queen City.....	Stock.....	Toronto.....
Saltfleet and Binbrook.....	Mutual.....	Ancaster.....
Sons of England.....	Fraternal.....	Toronto.....
Southwold Farmers'.....	Mutual.....	Shedden.....
St. Joseph, l'Union, du Canada.....	Fraternal.....	Ottawa.....
Stratford, City of, Mutual Benefit Fund.....	Fraternal.....	Stratford.....
Toronto Firemen's Benefit Fund.....	Fraternal.....	Toronto.....
Toronto Police Benefit Fund.....	Fraternal.....	Toronto.....
Townsend Farmers'.....	Mutual.....	Waterford.....
Usborne and Hibbert.....	Mutual.....	Exeter.....
Walpole Farmers'.....	Mutual.....	Jarvis.....
Waterloo.....	Cash-Mutual.....	Waterloo.....
Waterloo, North, Farmers'.....	Mutual.....	Waterloo.....
Wawanosh, West.....	Mutual.....	Dungannon.....
Western Farmers' Weather.....	Mutual.....	Woodstock.....
Westminster Township.....	Mutual.....	Glanworth.....
Williams, East.....	Mutual.....	Kerrwood.....
Yarmouth.....	Mutual.....	St. Thomas.....

DIX III (Concl'd)

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES (Concl'd)

PRESIDENT OR PRINCIPAL OFFICER	POST OFFICE	MANAGER OR SECRETARY	POST OFFICE
Wm. E. Lee.....	Clandeboye.....	A. E. Taylor.....	Parkhill, R. 3
Alex. McEwing.....	Blyth.....	M. A. Reid.....	Seaforth
Lieut.-Col. R. B. Smith.....	Oshawa.....	P. G. Purves.....	Columbus
W. R. Houghton.....	Toronto.....	Chas. M. Horswell.....	Toronto
R. S. Piatt.....	Embros, R. 1.....	E. J. Gleason.....	Lakeside, R. 1
J. H. Lawrence.....	Vittoria, R. 1.....	A. E. Culver.....	Simcoe
Simon Smith.....	Wallaceburg.....	W. S. Holmes.....	Dresden
A. M. Hodgson.....	Cayuga, R. 4.....	Knud Wodskou.....	Hagersville, R. 3
O. H. Gidley.....	London.....	Geo. T. Hair.....	London
Donald L. Gear.....	Orton, R. 2.....	Miss N. M. Foster.....	Grand Valley
H. T. Donaldson.....	Toronto.....	R. W. E. McPadden.....	Brantford
Byrell Harris.....	Chatham.....	Miss G. A. Rouse.....	Chatham
F. McRae.....	Ottawa.....	A. Mason.....	Ottawa
H. Boehmer.....	Ottawa.....	J. Barlow.....	Ottawa
E. A. Bourque.....	Ottawa.....	E. Davies.....	Ottawa
Harry H. Scott.....	Norwich, R. 4.....	H. C. Cayley.....	Norwich
W. W. Little.....	Brampton, R. 4.....	F. J. Thomson.....	Brampton
Gordon McArthur.....	Moorefield.....	Mrs. E. Cragg.....	Drayton
G. G. McPherson, K.C.....	Stratford.....	A. E. Dodds.....	Stratford
C. C. Bowen.....	Detroit.....	N. G. Duffet.....	Toronto
F. X. Cadieux.....	Alfred.....	L. E. Parisien.....	Alfred
J. A. McPherson.....	Puslinch, R. 1.....	Wilfred Roszell.....	Hespeler, R. 2
W. R. Houghton.....	Toronto.....	P. L. Waylett.....	Toronto
S. L. Stewart.....	Glanford Stn., R. 3.....	Roy E. Smith.....	Ancaster, R. 2
H. Pickering.....	Montreal.....	W. V. Oglesby.....	Toronto
J. A. Campbell.....	St. Thomas, R. 5.....	Wilfred E. Sells.....	Shedden
Dr. R. H. Parent.....	Ottawa.....	Hector Menard.....	Ottawa
R. J. Beatty.....	Stratford.....	A. S. Kappele.....	Stratford
W. J. Wadsworth.....	Toronto.....	J. S. Eakin.....	Toronto
C. J. Lytle.....	Toronto.....	J. S. Eakin.....	Toronto
B. Kellum.....	Waterford, R. 3.....	D. A. Hill.....	Waterford
Thos. G. Ballantyne.....	Woodham, R. 1.....	B. W. F. Beavers.....	Exeter
J. J. Parsons.....	Jarvis, R. 1.....	Geo. L. Miller.....	Jarvis
W. G. Weichel.....	Waterloo.....	F. H. Moser.....	Waterloo
Gordon Hallman.....	Petersburg, R. 2.....	Jos. H. Woods.....	Waterloo
Wilfred McCarthy.....	Dungannon.....	Mrs. G. C. Treleaven.....	Dungannon
C. E. Sutherland.....	Woodstock.....	Geo. J. MacKay.....	Woodstock
R. L. Ferguson.....	Wilton Grove.....	Mrs. W. H. Weatherston.....	Glanworth, R. 1
Gordon R. Nixon.....	Parkhill, R. 2.....	Jno. A. McLeish.....	Kerrwood, R. 3
C. E. Locke.....	St. Thomas, R. 8.....	A. E. Bucke.....	St. Thomas, R. 8

APPENDIX IV
CLASSIFICATION OF EXPERIENCE ON FIRE RISKS IN ONTARIO FOR 1942 AND FIVE YEARS, 1938-42
 (Excluding Reciprocal Exchanges, Farmers' Mutual and Associated Factory Mutual Companies)

CLASS No.		1942				5 YEARS, 1938-42				CLASS No.
		GROSS PREMIUMS WRITTEN, LESS RETURN PREMIUMS AND LICENSED REINSURANCE CEDED	NET LOSSES INCURRED (RECOVERIES FROM LICENSED REINSURERS DEDUCTED)	RATIO %		GROSS PREMIUMS WRITTEN, LESS RETURN PREMIUMS AND LICENSED REINSURANCE CEDED	NET LOSSES INCURRED (RECOVERIES FROM LICENSED REINSURERS DEDUCTED)	RATIO %		
1-A	Dwellings—brick protected, excluding farm risks.	\$1,498,524	\$ 507,472	33.86	\$8,189,861	\$2,347,601	28.66	1-A		
1-B	Dwellings—frame protected, excluding farm risks.	1,792,409	662,285	36.95	9,119,479	2,909,679	31.91	1-B		
2-A	Dwellings—brick unprotected, excluding farm risks.	137,542	70,626	51.35	746,740	300,168	40.20	2-A		
2-B	Dwellings—frame unprotected, excluding farm risks.	1,130,037	430,809	38.12	5,549,503	2,283,096	41.14	2-B		
3	Farm risks (including contents) and livestock.	922,854	372,213	40.33	4,401,882	2,194,861	49.86	3		
4	All other two- or three-year risks.	815,239	394,570	48.40	4,016,134	1,875,469	46.70	4		
5	Mercantile risks—wholesale stores and warehouses and contents.	586,375	352,198	60.06	2,065,206	1,044,856	50.59	5		
6	Mercantile risks—retail stores and contents.	2,807,298	1,681,733	59.91	14,368,973	6,109,642	42.52	6		
7	All other mercantile risks.	229,530	107,271	46.73	1,213,886	350,403	28.87	7		
8	Breweries and malt houses.	22,643	995	4.39	139,802	4,172	2.98	8		
9	Boot and shoe factories.	14,491	12,257	84.58	57,845	17,350	29.99	9		

10	Canning factories.....	71,461	96,978	135.71	278,337	212,885	76.48	10
11	Confectionery and biscuit factories.	14,436	6,486	44.93	65,481	28,111	42.93	11
12	Flour and oatmeal mills.....	82,391	11,356	13.78	393,873	232,780	59.10	12
13	Grain elevators.....	431,551	53,809	12.47	1,198,294	192,136	16.03	13
14	Laundries.....	53,993	20,090	37.21	246,686	91,675	37.16	14
15	Sawmills.....	192,346	38,076	19.80	669,067	284,579	42.53	15
16	Lumber yards.....	373,426	162,145	43.42	1,642,198	560,488	34.13	16
17	Machine shops and metal workers.	380,140	180,856	47.58	1,452,123	664,087	45.73	17
18	Mining risks.....	352,412	60,429	17.15	1,871,932	205,163	10.96	18
19	Pork-packing and curing houses...	38,179	7,848	20.56	169,314	105,225	62.15	19
20	Pulp and paper mills.....	61,611	34,794	56.47	256,416	77,560	30.25	20
21	Street-car barns.....	28,938	3,200	11.06	177,538	38,123	21.47	21
22	Tanneries.....	5,651	131,553	2,327.96	33,010	133,351	403.97	22
23	Woodworking factories.....	217,162	176,783	81.41	858,139	499,052	58.16	23
24	Woollen and knitting mills.....	36,690	48,729	132.81	142,230	131,239	92.27	24
25	All other manufacturing risks.....	1,030,324	615,751	59.76	4,327,245	2,016,809	46.61	25
26	All other one-year and short-term risks.....	3,015,030	1,258,400	41.74	13,263,743	5,071,081	38.23	26
27	Sprinkler risks of whatever nature or occupancy.....	1,981,261	636,576	32.13	8,857,108	2,562,563	28.93	27
	TOTALS.....	\$18,323,944	\$8,136,288	44.40	\$85,772,045	\$32,544,204	37.94	

APPENDIX V

IN RE SECTION 16: THE SPECIAL WAR REVENUE ACT

Reported in 10 I.L.R. 285

The Judicial Committee of the Privy Council

Before: Lord Maugham, Lord Russell of Killowen and Lord Porter
Westminster: July 26th, 1943.

Insurance (General)—Constitutional law—Legislative jurisdiction respecting insurance—Taxation—Trade and commerce—Aliens—Bankruptcy and insolvency—Immigration—Peace, order and good government—Property and civil rights—The Special War Revenue Act, s. 16, as enacted by s. 1, cap. 54, Statutes of 1932 and amended by s. 4, cap. 27, Statutes of 1940-41—The Canadian and British Insurance Companies Act, 1932 (22-23 Geo. V, cap. 46)—The Foreign Insurance Companies Act (22-23 Geo. V, cap. 47).

NOTE.—Application by the Attorney-General of Canada to the Judicial Committee of the Privy Council for Special Leave to Appeal from the judgment of the Supreme Court of Canada upon a reference, pursuant to Section 55 of the Supreme Court Act, for hearing and consideration of the question: "Is Section 16 of the Special War Revenue Act as enacted by Section 1 of Chapter 54 of the Statutes of 1932 and amended by Section 4 of Chapter 27 of the Statutes of 1940-41 ultra vires of the Parliament of Canada either in whole or in part, and, if so, in what particular or particulars or to what extent?" Answer: "Yes, in its entirety." (See Vol. 9 I.L.R. 425; C.I.L.S. Bulletin 677.)

Mr. Frank Cahan for the Attorney-General of Canada, petitioner.

Mr. Frederick Wallace for the Attorneys-General of Ontario and Quebec and for the Mutual Boiler Insurance Company of Boston, respondents.

After hearing counsel for the petitioner and the respondents, the petition was refused in an oral judgment. The editor has the following report of the proceedings:

Counsel for the petitioner referred to the 1932 Reference, and the decision of the Board on that Appeal, and stated that the Dominion, following that decision, had set itself the task of putting in order its insurance legislation and in that same year, 1932, it passed Acts which it thought remedied all matters to which objection had been taken, and it confined the legislation to matters which were within the legislative powers of the Dominion.

Lord Maugham at once said that the Board appreciated the importance of the case, but that they had to be satisfied about on the Petition was that there was a substantial point to be argued that Section 16 did not intermeddle with the business of carrying on insurance within the provinces; to which Counsel for the petitioner replied that when a reference raises the validity of a Dominion Act, it is an appropriate question to be determined by His Majesty in Council.

Lord Maugham again stated that the Board appreciated the importance of the case, but the imposition of the 10% was an interference with the provincial business of insurance. Counsel for the petitioner said that the proposed amendment had been passed by the legislature, but was not to be brought into operation until after the hearing by the Board of the Appeal.

The Board then called upon counsel for the respondents, who opened by saying that he relied upon the concluding words on Page 52 of the 1932 Case (1932 Appeal Case), reading:

"Now as to the power of the Dominion Parliament to impose taxation there is no doubt. But if the tax as imposed is linked up with an object which is illegal the tax for that purpose must fall."

Counsel for the respondents then dealt with the history of the legislation and pointed out that the proposed amendment strikes out the saving words about the provinces, and the effect of the excision was to restore Section 16 to its offending form, and he said that he only had to add the submission that the Board should reply to the Petition of the Attorney-General of Canada in the words of Lord Dunedin, quoted at the top of page 45 in the 1932 Case, namely:

"This case is, it may be hoped the last of the series of litigations between the Dominion and the Provinces with regard to insurance."

Lord Maugham (without closing the court to confer) stated that in their lordships' opinion this was not a case where they could advise His Majesty to grant Special Leave to Appeal.

APPENDIX VI.

LIST OF AUTOMOBILE INSURANCE STANDARD FORMS TO NOVEMBER 1, 1942

Endorsement Forms (S.E.F.)

- (1) Passenger Hazard Included Endorsement.
- (1a) Restricted Passenger Hazard Endorsement (Commercial Vehicle).
- (2) Drive Other Automobiles Endorsement (Restricted Form).
- (2a) Drive Other Automobiles Endorsement (Broad Form).
- (3) Employer's Liability Endorsement (Named Employees).
- (3a) Employer's Liability Endorsement (Employees Not Named)
- (4) Permission to Carry Explosives Endorsement.
- (5) Permission to Rent or Lease Endorsement.
- (6) Permission to Carry Passengers for Compensation or Hire Endorsement.
- (7) Inclusive Coverage Endorsement.
- (8) Automobile Plate Glass Endorsement.
- (9) Trailer Endorsement (Private Passenger and Commercial).
- (10) Farmer's Truck Endorsement.
- (11) Automobile Salesmen and Garage Employees Policy Written at Private Passenger Car Rates Endorsement.
- (12) Additional Coverage Endorsement.
- (13) Deleted Coverage Endorsement (Insured's Form).
- (13a) Deleted Coverage Endorsement (Insurer's Form).
- (14) Funeral Director's Endorsement.
- (15) Substitution or Addition of Automobile Endorsement.
- (16) Winter Cancellation Endorsement (Pro-rata Form).
- (16a) Winter Cancellation Endorsement (Pro-rata Less Ten Per Cent Form).
- (17) Reinstatement of Winter Cancellation Endorsement.
- (18) Radio Endorsement.
- (19) \$50 Deductible Property Damage Endorsement (Commercial and Public Automobiles) (Revoked).
- (20) More Automobiles than Operators Endorsement.
- (21) Automatic Coverage Endorsement (Fleets).
- (22) Motorcycle Endorsement (Theft).
- (23) Mortgage Endorsement.
- (24) Fire Apparatus Endorsement.
- (25) Alteration Endorsement.
- (26) Additional Insured Endorsement (Garage Payroll Form).
- (26a) Additional Interests (Customers) Endorsement.
- (27) Automobile Service Station Endorsement (Garage Payroll Form).
- (28) Excluding Named Person Endorsement.
- (29) Named Chauffeur Endorsement.
- (30) Storage Garage, Automobile and Premises Risk Endorsement (Public Liability and Property Damage only).
- (31) Open Air Parking Station Endorsement (Public Liability and Property Damage only).
- (32) Miscellaneous Automobile Coverages Endorsement.
- (33) Automobile Garage, Repair Shop or Service Station and Automobile Dealer Employee Endorsement.
- (34) "Monthly Average" Endorsement (Garage Fire, Transportation and Theft Form).
- (35) Passbook or Certificate Endorsement (Garage Fire, Transportation and Theft Form).
- (36) "Blanket Endorsement" (Garage Fire, Transportation and Theft Form).
- (37) Limitation of Cover to Operation of Automobiles by Officers and Employees Endorsement (Non-owned Policy Form).
- (38) Limitation of Cover to Operation of Automobiles of the Commercial Type Hired by the Insured Endorsement (Non-owned Policy Form).
- (39) Limitation of Cover to Operation of Automobiles by Named Employees Endorsement (Non-owned Policy Form).

Application Forms (S.A.F.)

- (1) Owner's Form.
- (2) Driver's Form.
- (3) Application and Agreement for Winter Cancellation (Pro-rata Form).
- (3a) Application and Agreement for Winter Cancellation (Pro-rata Less Ten Per Cent Form)
- (4) Garage Payroll Form.
- (5) Garage Fire, Transportation and Theft Form.
- (6) Non-owned Form.

Policy Forms (S.P.F.)

- (1) Owner's Form.
- (2) Driver's Form.
- (3) Standard Automobile Renewal Certificate.
- (4) Garage Payroll Form.
- (5) Garage Fire, Transportation and Theft Form.
- (6) Non-owned Form.

**AUTOMOBILE INSURANCE FORMS APPROVED RESPECTING MOTOR VEHICLES
OPERATING UNDER THE WARTIME INDUSTRIAL TRANSIT PLAN
AND ADMINISTERED THROUGH INSURANCE POOL****ASSOCIATION OF SUPERINTENDENTS OF INSURANCE
OF THE PROVINCES OF CANADA**

Circular No. 21/1942

To: All insurers transacting Automobile Insurance in the Provinces of Canada (excluding Quebec).
From: The Chairman of the Standing Committee on Automobile Insurance Forms of the Association.

*Re: Automobile Insurance Covering Owners and Drivers of Automobiles
registered pursuant to Wartime Industrial Transit Plan.*

On November 11th, by Circular No. 18, a draft form of policy to be used in connection with owners and drivers of automobiles transporting fellow-employees to and from work pursuant to the Wartime Industrial Transit Plan, was sent to all insurers for comment and criticism. The replies received in response to the invitation have been carefully considered by the Committee of Underwriters, but it must be appreciated that this policy has been further amended to meet the special requirements of the Director of Transit Control. The revised policy form is now enclosed herewith.

A separate application is not enclosed inasmuch as insurers may copy the complete application below the preamble, reading "Whereas an application in writing, etc." to be found on the first page of the approved policy attached hereto.

Insuring Agreements

Attention is directed to the following provisions of the insuring agreements:

1. "Additional Agreements," paragraph (a) making this insurance "primary" insurance without contribution.
2. Absolute liability to third parties up to the full limits of the policy.
3. Waiver of any guest law as a defence to a claim under the policy.

General

Variations also have been made in the statutory conditions appropriate to this particular form of contract pursuant to the enabling legislation provided by the Uniform Act (Ont. section 188).

This policy has been approved for use to be written for minimum limits of \$100,000 for loss or damage resulting from bodily injury to or death of one passenger and, subject to such limit for any one passenger so injured or killed, \$200,000 for loss or damage resulting from bodily injury to or death of two or more passengers in any one accident and for a limit of \$1,000 respecting legal liability for loss of or damage to property of passengers.

Premium Rates

In view of the special nature and purpose of the policy hereby approved, it has been considered desirable that a standard rate should be set for the coverage. A special committee representative of board and non-board companies, after full consideration, has recommended a rate on the basis of the minimum limits indicated above, of \$1.00 per month for each person registered under the Plan. The rate will be subject to review at the end of a six months period and adjusted as warranted by the experience for future coverage. This rate has been approved by the Ontario Department of Insurance and the Transit Controller and all companies are expected to conform to the rate in those provinces in which the Uniform Automobile Insurance Act is in force.

HARTLEY D. MCNAIRN,

Chairman,

Association Standing Committee.

Parliament Buildings,
Toronto, Ontario,
November 28th, 1942.

NOTE: SUPPLIES OF THESE FORMS MAY BE OBTAINED UPON APPLICATION TO THOMPSON & SONS, LTD.
384 ADELAIDE STREET WEST, TORONTO, ONT.

WARTIME INDUSTRIAL TRANSIT AUTOMOBILE INSURANCE POLICY

(Owner's and Driver's Form)

No. _____

(HEREINAFTER CALLED THE INSURER)

WHEREAS an application in writing has been made by the Plant or Association therein mentioned (hereinafter called the Trustee) in behalf of the Applicant therein mentioned (hereinafter called the Insured) to the Insurer for a contract of insurance in respect of the automobile(s) (hereinafter called the automobile) owned, used or operated by the Insured while carrying passengers to and from work pursuant to the Wartime Industrial Transit Plan for the Trustee Plant or Association and the said application forms part of this contract of insurance and is as follows:

APPLICATION

Item 1.—Name of Applicant: All owners and drivers of automobiles registered pursuant to the Wartime Industrial Transit Plan with the Plant Transit Officer or Local Transit Officer of _____
(State name of Plant or Association)

Street Address _____ Town _____ Province _____

Item 2.—This application is made for insurance against the perils mentioned in this Item (and no others) upon the terms and conditions of the Insurer's corresponding policy form and for the following specified limits and amounts:—

Insuring Agreements	PERILS	LIMITS	Estimated No. of Automobiles to be registered under the W.I.T.P.	Rate for each Automobile	ADVANCE PREMIUM
Third Party Liability	Legal Liability for Bodily Injury to or Death of Passengers	\$ _____ (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of any one person, and subject to such limit for any one person so injured or killed.		\$ _____	\$ _____
		\$ _____ (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of two or more persons in any one accident.			
	Legal Liability for Loss of or Damage to Property of Passengers	\$ _____ (exclusive of interest and costs) any one accident.			\$ _____
MINIMUM PREMIUM					\$ _____

Item 3.—The advance premium shall be collected by the Trustee and shall be due and payable upon the attachment of this insurance and is computed, at the rate stated in Item 2, on the estimated number of automobiles to be registered pursuant to the Wartime Industrial Transit Plan with the Plant Transit Officer or Local Transit Officer designated in Item 1.

Premium Charge Adjustment.—The Trustee shall, on or before the fifteenth day of each month during the continuance of this insurance, deliver to the Insurer a written Declaration of the number of automobiles so registered during the preceding month. The earned premium shall be computed monthly by applying pro rata of the rate stated in Item 2 to the number of such automobiles. When the aggregate of the monthly earned premiums exceeds the Advance Premium the excess premium shall be collected by the Trustee and shall be due and payable and thereafter all earned premiums shall be due, collected and payable at the end of each month.

Item 4.—Has any Insurer cancelled, declined, or refused to renew or issue to the Trustee insurance of the nature applied for herein? If so, state name of Insurer _____

Item 5.—The Policy Period shall be from _____ 19____, to _____ 19____, 12.01 a.m. Standard Time as to each of said dates.

* **Item 6.**—Where a Trustee knowingly misrepresents or fails to disclose in the application any fact required to be stated therein any claim by the Insured shall be rendered invalid and the right of the Insured to recover indemnity shall be forfeited, or where an Insured violates any term of condition of the policy or commits any fraud, or makes any wilfully false statement with respect to a claim under the policy, any claim by such Insured shall be rendered invalid and the right of such Insured to recover indemnity shall be forfeited.

Item 7.—Each person insured agrees to pay or reimburse the Insurer, in respect of a claim against such person, upon demand, any amount which the Insurer shall have paid by reason of the absolute liability provisions of the policy or the provisions of any statute relating to automobile insurance and which the Insurer would not otherwise be liable to pay.

Agent _____ at _____ Signature of Trustee _____

(*Item 6 printed in red ink.)

INSURING AGREEMENTS

NOW, THEREFORE, IN CONSIDERATION OF the payment of the premium specified and of the statements contained in the application and subject to the limits, terms and conditions herein stated,

THIS AGREEMENT WITNESSETH,—

THIRD PARTY LIABILITY

The Insurer agrees to indemnify each of the Insured, his executors or administrators, against the liability imposed by law upon the Insured for loss or damage arising from the ownership, use or operation of the automobile within Canada or the United States of America while carrying passengers to and from work pursuant to the Wartime Industrial Transit Plan for the Trustee Plant or Association and resulting from:

Bodily Injury to or Death of any such passenger or loss of or damage to the Property of such passenger, while being carried in or upon or entering or getting on to or alighting from the automobile.

Provided always that the Insurer shall not be liable:—

- (a) For any liability imposed by any Workmen's Compensation Law upon any person insured by this policy; or
- (b) For loss or damage resulting from bodily injury to or the death of the driver of the automobile at the time loss or damage is caused; or
- (c) For loss of or damage to property of the driver of the automobile at the time loss or damage is caused; or
- (d) For loss or damage resulting from bodily injury to or the death of any employee of any person insured by this policy while engaged in the operation or repair of the automobile; or
- (e) For any amount in excess of the limits stated in Item 2 of the application, and expenditures provided for in the additional agreements contained herein.

ADDITIONAL AGREEMENTS

The Insurer further agrees:

- (a) That the insurance under this policy is primary and that the Insurer is not entitled to contribution from any other Insurer; and
- (b) Upon receipt of notice of such loss or damage caused to persons or property, to serve any person insured by this policy by such investigation thereof, or by such negotiations with the claimant, or by such settlement of any resulting claims, as may be deemed expedient by the Insurer; and
- (c) To defend in the name and on behalf of any person insured by this policy and at the cost of the Insurer any civil action which may at any time be brought against such person on account of such loss or damage to persons or property; and
- (d) To pay all costs taxed against any person insured by this policy in any civil action defended by the Insurer and any interest accruing after entry of judgment upon that part of the judgment which is within the limits of the Insurer's liability; and
- (e) In case the injury be to a person, to reimburse any person insured by this policy for outlay for such medical aid as may be immediately necessary at the time.

ABSOLUTE LIABILITY OF INSURER TO THIRD PARTIES

The Insurer acknowledges that this is a Motor Vehicle Liability Policy to which the provisions of section 205 (1), (2) and (3) of The Insurance Act (Ontario) and the corresponding section of the Uniform Automobile Insurance Act in the provinces of British Columbia, Alberta, Saskatchewan, Manitoba, New Brunswick, Nova Scotia and Prince Edward Island are applicable and the Insurer undertakes that to the extent of the limits of liability prescribed by this policy subsection 5 of such section shall not apply and the Insurer waives the benefits of the said subsection.

LIABILITY OF INSURER TO GUEST PASSENGERS

The Insurer undertakes that it will not set up as a defence to a claim against the Insured or under this policy the provisions of any statute abrogating the claims of guest or gratuitous passengers.

LIABILITY OF INSURED TO REIMBURSE INSURER

It is a condition of the insurance, and it is hereby agreed that each person insured by this policy shall pay or reimburse the Insurer, in respect of a claim against such person, upon demand, any amount which the Insurer has paid by reason of the absolute liability provisions of the policy or the provisions of any statute relating to automobile insurance and which the Insurer would not otherwise be liable to pay.

STATUTORY CONDITIONS

Unless the context otherwise requires, wherever the word "Insured" is used in these statutory conditions, it shall mean a person Insured by the policy whether named or not.

- | | |
|---|---|
| <p>PROHIBITED USE
BY INSURED</p> <p>INTOXICATION</p> <p>UNAUTHORIZED DRIVER</p> <p>PROHIBITED TRADE RACING</p> <p>PROHIBITED USE BY OTHERS</p> <p>INTOXICATION</p> <p>UNAUTHORIZED DRIVER</p> | <p>1. (1) The Insured shall not drive the automobile:</p> <p>(a) whilst under the influence of intoxicating liquor or drugs to such an extent as to be for the time being incapable of the proper control of the automobile; or</p> <p>(b) if he has never been qualified or authorized by law to drive an automobile or whilst his license to drive remains suspended or cancelled or whilst he is under the age of sixteen years; or use or drive the automobile;</p> <p>(c) for any illicit or prohibited trade or transportation; or</p> <p>(d) in any race or speed test.</p> <p>(2) The Insured shall not permit, suffer, allow or connive at the use of the automobile:</p> <p>(a) by any person under the influence of intoxicating liquor or drugs to such an extent as to be for the time being incapable of the proper control of the automobile; or</p> <p>(b) by any person who has never been qualified or authorized by law to drive an automobile, or by any person whilst his license to drive remains suspended or cancelled, or by any person under the age of sixteen years; or</p> |
|---|---|

PROHIBITED TRADE RACING	(c) for any illicit or prohibited trade or transportation; or (d) in any race or speed test.
USES PROHIBITED WITHOUT PERMISSION	2. Unless permission is expressly given by an endorsement of the policy and in consideration of an additional stated premium, the automobile shall not be rented or leased nor shall it be used:—
TRAILER	(a) with trailer attached; or
EXPLOSIVES	(b) to carry explosives; or
TAXICAB OR B.Y'S	(c) as a taxicab, public omnibus, livery, jitney, or sight-seeing conveyance or for carrying passengers for compensation or hire, except the carrying of passengers to and from work pursuant to the Wartime Industrial Transit Plan whether or not for compensation.
LOSS OR DAMAGE TO PERSONS OR PROPERTY	3. (1) The Insured shall promptly give to the Insurer written notice, with all available particulars, of any accident involving loss or damage to persons or property, and of any claim made on account of accident; shall verify by affidavit or statutory declaration, if required by the Insurer, that the claim arises out of the operation or use of an automobile described in the policy and that the person operating or responsible for the operation of the automobile at the time of the accident is a person insured by the policy; and shall forward immediately to the Insurer every writ, letter, document or advice received by him from or on behalf of the claimant.
INSURED TO GIVE NOTICE OF ACCIDENT AND CLAIM	(2) The Insured shall not voluntarily assume any liability or settle any claim except at his own cost. The Insured shall not interfere in any negotiations for settlement or in any legal proceeding, but, whenever requested by the Insurer, shall aid in securing information and evidence and the attendance of any witness, and shall co-operate with the Insurer, except in a pecuniary way, in the defence of any action or proceeding or in the prosecution of any appeal.
CO-OPERATION OF INSURED AND INSURER IN CLAIM SETTLEMENT	4. Neither the Insurer nor the Insured shall be deemed to have waived any term or condition of this policy by any act relating to the delivery and completion of proofs of loss, or to the investigation or adjustment of the claim.
WAIVER	5. The Insurer shall be permitted at all reasonable times to inspect the automobile and its equipment.
INSPECTION OF AUTOMOBILE	6. (1) The Insured may not bring an action to recover the amount of a claim under the policy unless the requirements of statutory condition 3 are complied with nor until the amount of the loss has been ascertained by a judgment against the Insured after trial of the issue, or by agreement between the parties with the written consent of the Insurer.
WHEN ACTION MAY BE BROUGHT	(2) Every action or proceeding against an Insurer in respect of loss or damage to persons or property shall be commenced within one year next after the cause of action arose, and not afterwards.
LIMITATION OF ACTIONS	7. Notice of claim may be given by the agent of the Insured in case of absence or inability of the Insured to give the notice, such absence or inability being satisfactorily accounted for.
WHO MAY GIVE NOTICE	8. (1) The policy may be cancelled at any time at the request of the Trustee, and the Insurer shall, upon surrender of the policy, refund the excess of paid premium above the customary short rate premium for the time the policy has been in force.
CANCELLATION	(2) This policy may be cancelled at any time by the Insurer giving to the Trustee fifteen days' notice in writing of cancellation by registered post, whether registered within or without Canada, or five days' notice of cancellation personally delivered, and refunding the excess of paid premium beyond the pro rata premium for the expired time. Repayment of excess premiums may be made by money, post office order, postal note or cheque. Such repayment shall accompany the notice, and in such case the fifteen days above-mentioned shall commence to run from the day following the receipt of the registered letter at the post office to which it is addressed.
NOTICE	(3) In this condition the expression "paid premium" means premium actually paid by the Insured to the Insurer or its agent, and does not include any premium or part thereof paid to the Insurer by an agent unless actually paid to the agent by the Insured.
	9. Any written notice to the Insurer may be delivered at or sent by registered post to the chief agency or head office of the Insurer in this Province. Written notice may be given to the Trustee by letter personally delivered to him or by registered letter addressed to him at his last post office address notified to the Insurer, or, where no address is notified and the address is not known, addressed to him at the post office of the agency, if any, from which the application was received. In this connection the expression "registered" shall mean registered within or without Canada.

ASSOCIATION OF SUPERINTENDENTS OF INSURANCE
OF THE PROVINCES OF CANADA

Circular No. 20/1942

To: All insurers transacting Automobile Insurance in the Provinces of Canada (excluding Quebec).
From: The Chairman of the Standing Committee on Automobile Insurance Forms of the Association.

*Re: Automobiles operated under Wartime Industrial Transit Plan—
Non-owned policy covering Plant, Transit Controller and the Plant
or local Transit Officer.*

On November 11th, by Circular No. 18, draft forms of application and endorsement to be used in connection with the "Standard" non-owned automobile policy (S.P.F. No. 6) for the above mentioned risk were sent to all insurers for comment and criticism. The replies have been carefully considered by the Committee of Underwriters and it must be appreciated that these forms have been further amended to meet the special requirements of the Director of Transit Control. The revised forms are now enclosed herewith.

A copy of the new enclosed application will be pasted over page 1 of S.P.F. No. 6 below the opening preamble reading "Whereas an application in writing, etc." and the amending endorsement should be attached to page 2 of the said policy to revise the standard policy to provide the necessary coverage.

As previously stated, the original draft forms have been chiefly revised to meet the requirements of the Director of Transit Control, Department of Munitions and Supply. Apart from

minor and editorial changes, the two important changes from the original draft forms will be found first, under item 3 "Perils" in the application, which now reads: "Legal Liability for Bodily Injury or Death" and "Legal Liability for Damage to property of others." This follows the exact wording of the non-owned policy S.P.F. No. 6, and should be read with the insuring clause contained in paragraph 2 of the new endorsement also enclosed herewith. The second change in principle concerns extension of the coverage to the United States as well as to Canada.

After consultation with officials of the Department of Transit Control, I have approved these forms for immediate use.

HARTLEY D. McNAIR,

Chairman,

Association Standing Committee.

Parliament Buildings,
Toronto, November 26th, 1942.

NOTE: SUPPLIES OF THESE FORMS MAY BE OBTAINED UPON APPLICATION TO THOMPSON & SONS, LTD.
384 ADELAIDE STREET WEST, TORONTO, ONT.

S.P.F. No. 6—NON-OWNED AUTOMOBILE POLICY

".....INSURANCE COMPANY"

No.....

(HEREINAFTER CALLED THE INSURER)

WHEREAS an application in writing has been made by the Applicant therein mentioned (and hereinafter called the Insured) to the Insurer for a contract of insurance in respect of the legal liability, described in the said application, and the said application forms part of this contract of insurance and is as follows:

APPLICATION FOR NON-OWNED AUTOMOBILE POLICY

(Wartime Industrial Transit Plan only)

APPLICATION

- Item 1.—The full name of the Applicant is.....
the Transit Controller of the Department of Munitions and Supply and the
Transit Officer of the Applicant Plant or Association. (State Plant or Local)
- Business address is.....
No. Street Town or City Province
- Item 2.—The legal liability of the Applicant which is to be insured is that which arises from the use or operation within Canada or the United States of America of any automobile not owned in whole or in part by, nor registered in the name of the Applicant but only while being used or operated to transport persons to and from work pursuant to the Wartime Industrial Transit Plan for the Applicant Plant or Association, excluding, however, the legal liability which arises from the use or operation of any automobile while driven by the Applicant if the Applicant is an individual.
- Item 3.—This application is made for insurance against one or more of the perils mentioned in this Item, but for insurance which shall apply only in respect of that peril or those perils for which a premium is specified in this Item and no other and upon the terms and conditions of the Insurer's corresponding policy form and for the following specified limits and amounts:

PERILS	LIMITS	Estimated No. of Automobiles to be registered under the W. I. T. P.	Rate for each Automobile	ADVANCE PREMIUM
1. Legal Liability for Bodily Injury or Death.	\$ (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of any one person, and subject to such limit for any one person so injured or killed,		\$	\$
	\$ (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of two or more persons in any one accident.			
2. Legal Liability for Damage to Property of Others.	\$ (exclusive of interest and costs) any one accident.		\$	\$
MINIMUM PREMIUM \$		TOTAL ADVANCE PREMIUM \$		

Item 4.—The advance premium shall be due and payable upon the attachment of this insurance and is computed, at the rate stated in Item 3, on the estimated number of automobiles to be registered pursuant to the said Wartime Industrial Transit Plan with the Plant Transit Officer or Local Transit Officer of the Applicant Plant or Association.

Premium Charge Adjustment.—The Applicant Plant or Association shall, on or before the fifteenth day of each month during the continuance of this insurance, deliver to the Insurer a written Declaration of the number of automobiles so registered during the preceding month. The earned premium shall be computed monthly by applying pro rata of the rate stated in Item 3 to the number of such automobiles. When the aggregate of the monthly earned premiums exceeds the Advance Premium the excess premium shall be due and payable and thereafter all earned premiums shall be due and payable at the end of each month.

Item 5.—Has any Insurer cancelled, declined or refused to renew or issue insurance of the nature applied for herein?

If so, state name of Insurer

Item 6.—The Policy Period shall be from.....19....., to.....19....., 12.01 a.m. Standard Time as to each of said dates.

***Item 7.**—Where an applicant for a contract knowingly misrepresents or fails to disclose in the application any fact required to be stated therein or where, after the issue of the policy, an applicant violates any term or condition of the Policy, or commits any fraud, or makes any wilfully false statement with respect to a claim under the policy, any claim by such applicant shall be rendered invalid and the right of such applicant to recover indemnity shall be forfeited.

Item 8.—I declare that the statements above made are in every respect true and correct, and I hereby apply for a contract of insurance to be based on the truth of the said statements.

.....
 Agent At Signature of Applicant Plant or Association

INSURING AGREEMENTS

NOW, THEREFORE, IN CONSIDERATION OF the payment of the premium specified and of the statements contained in the Application and subject to the limits, terms and conditions herein stated and subject always to the condition that the Insurer shall be liable in respect of that peril or those perils of the following Insuring Agreements for which a premium is specified in Item 9 of the Application and no other,

THIS AGREEMENT WITNESSETH—,

The Insurer agrees to indemnify the Insured, his executors or administrators, against the liability imposed by law upon the Insured for loss or damage arising from the use or operation (within Canada, Newfoundland or the United States of America or upon a vessel plying between ports within those countries) of any automobile not owned in whole or in part by, nor registered in the name of the Insured; excluding, however, liability which arises from the use or operation of any automobile while driven by the Insured if the Insured is an individual, and resulting from

1. BODILY INJURY TO OR DEATH OF ANY PERSON;

Provided always that the Insurer shall not be liable:—

- (a) for any liability imposed upon the Insured by a Workmen's Compensation statute or assumed by the Insured voluntarily under any such statute or under any contract,
- (b) for loss or damage resulting from bodily injury to or death of any employee of the Insured while engaged in the business of the Insured,
- (c) for loss or damage resulting from bodily injury to or death of the son, daughter, wife, husband, mother, father, brother or sister of the Insured,
- (d) for any amount in excess of the limits stated in 1 of Item 9 of the Application and expenditures provided for in the Additional Agreements;

2. DAMAGE TO PROPERTY OF OTHERS;

Provided always that the Insurer shall not be liable:—

- (a) for loss of or damage to property carried in or upon such automobile or owned by, or in the care, custody or control of the Insured or any employee of the Insured while such employee is engaged in the business of the Insured,
- (b) for any amount in excess of the limits stated in 2 of Item 9 of the Application and expenditures provided for in the Additional Agreements.

ADDITIONAL AGREEMENTS

Where indemnity is provided the Insurer further agrees:—

- (a) Upon receipt of notice of loss or damage to serve the Insured by such investigation thereof, and by such negotiations with claimants and by such settlement of resulting claims, as may be deemed expedient by the Insurer; and
- (b) To defend in the name and on behalf of the Insured and at the cost of the Insurer any civil action brought against the Insured on account of such loss or damage; and
- (c) To pay all costs taxed against the Insured in any civil action defended by the Insurer and any interest accruing after entry of judgment upon that part of the judgment which is within the limit of the Insurer's liability.

(*Item 7 printed in red ink.)

STATUTORY CONDITIONS

The Conditions hereunder have been approved by the Superintendent under the provisions of the Insurance Act as appropriate to the risks insured under this policy.)

<p>MATERIAL CHANGE IN RISK</p>	<p>1. The insured shall promptly notify the insurer, or its local agent, in writing, of any change in the risk material to the contract and within his knowledge.</p>	<p>WAIVER</p>	<p>4. Neither the insurer nor the insured shall be deemed to have waived any term or condition of this Policy by any act relating to the investigation or adjustment of the claim.</p>
<p>PROHIBITED USE</p>	<p>2. The insured shall not permit, suffer, allow or connive at the use or operation of an automobile the use or operation of which is the subject of the insurance:</p> <p>(a) by any person under the influence of intoxicating liquor or drugs to such an extent as to be for the time being incapable of the proper control of the automobile; or</p> <p>(b) by any person who is not for the time being qualified and authorized by law to drive or operate the automobile or, in case the law does not prescribe any qualification or authority by any person under the age of sixteen years; or</p> <p>(c) for any illicit or prohibited trade or transportation; or</p> <p>(d) in any race or speed test; or</p> <p>(e) to carry explosives; or</p> <p>(f) as a taxicab, public omnibus, livery, jitney or sightseeing conveyance or for carrying passengers for compensation or hire.</p>	<p>OTHER INSURANCE OF THE SAME INTEREST</p>	<p>5. If the insured has or places any additional or other valid insurance of his interest in the subject matter of the contract or any part thereof, the insurer shall be liable only for its rateable proportion of any loss or damage.</p>
<p>INTOXICATION</p>	<p>(a) by any person under the influence of intoxicating liquor or drugs to such an extent as to be for the time being incapable of the proper control of the automobile; or</p>	<p>WHEN ACTION MAY BE BROUGHT</p>	<p>6. The insured may not bring an action to recover the amount of a claim under the Policy unless the requirements of statutory condition 3 are complied with nor until the amount of the loss has been determined by a judgment against the insured after trial of the issue, or by agreement between the parties with the written consent of the insurer.</p>
<p>UNAUTHORIZED DRIVER</p>	<p>(b) by any person who is not for the time being qualified and authorized by law to drive or operate the automobile or, in case the law does not prescribe any qualification or authority by any person under the age of sixteen years; or</p>	<p>LIMITATION OF ACTIONS</p>	<p>7. Every action or proceeding against an insurer under this contract shall be commenced within one year next after the cause of action arose, and not afterwards.</p>
<p>PROHIBITED TRADE RACING EXPLOSIVES TAXICAB OR BUS</p>	<p>(c) for any illicit or prohibited trade or transportation; or</p> <p>(d) in any race or speed test; or</p> <p>(e) to carry explosives; or</p> <p>(f) as a taxicab, public omnibus, livery, jitney or sightseeing conveyance or for carrying passengers for compensation or hire.</p>	<p>CANCELLATION</p>	<p>8. (1) The Policy may be cancelled at any time at the request of the insured named therein, and the insurer shall, upon surrender of the Policy, refund the excess of paid premium above the customary short rate premium for the time the Policy has been in force.</p> <p>(2) This Policy may be cancelled at any time by the insurer giving to the insured named in the Policy fifteen days' notice in writing of cancellation by registered post, whether registered within or without Canada, or five days' notice of cancellation personally delivered, and refunding the excess of paid premium beyond the pro rata premium for the expired time. Repayment of excess premiums may be made by money, post office order, postal note or cheque. Such repayment shall accompany the notice, and in such case the fifteen days above-mentioned shall commence to run from the day following the receipt of the registered letter at the post office to which it is addressed.</p> <p>(3) In this condition the expression "paid premium" means premium actually paid by the insured to the insurer or its agent, and does not include any premium or part thereof paid to the insurer by an agent unless actually paid to the agent by the insured.</p>
<p>LOSS OR DAMAGE TO PERSONS OR PROPERTY</p>	<p>3. (1) The insured shall promptly give to the insurer written notice, with all available particulars, of any accident involving loss or damage to persons or property, and of any claim made on account of accident; shall verify by affidavit or statutory declaration, if required by the insurer, that the claim arises out of the use or operation (described in the Policy) of an automobile; and shall forward immediately to the insurer every writ, letter, document or advice received by him from or on behalf of the claimant.</p>	<p>NOTE 9. Any written notice to the insurer may be delivered at or sent by registered post to the chief agency or head office of the insurer in this province. Written notice may be given to the insured named in the Policy by letter personally delivered to him or by registered letter addressed to him at his last post office address notified to the insurer, or, where no address is notified and the address is not known, addressed to him at the post office of the agency, if any, from which the application was received. In this condition the expression "registered" shall mean registered within or without Canada.</p>	
<p>INSURED TO GIVE NOTICE OF ACCIDENT AND CLAIM</p>	<p>(2) The insured shall not voluntarily assume any liability or settle any claim except at his own cost. The insured shall not interfere in any negotiations for settlement or in any legal proceeding, but, whenever requested by the insurer shall aid in securing information and evidence and the attendance of any witness, and shall co-operate with the insurer, except in a pecuniary way, in the defence of any action or proceeding or in the prosecution of any appeal.</p>	<p>EXAMINATION OF INSURED (3) The insured shall submit to examination under oath, and shall produce for examination, at such reasonable place as is designated by the insurer or its representative, all documents in his possession or control which relate to the matters in question, and shall permit extracts and copies thereof to be made.</p>	
<p>CO-OPERATION OF INSURED AND INSURER IN CLAIM SETTLEMENT</p>	<p>(2) The insured shall not voluntarily assume any liability or settle any claim except at his own cost. The insured shall not interfere in any negotiations for settlement or in any legal proceeding, but, whenever requested by the insurer shall aid in securing information and evidence and the attendance of any witness, and shall co-operate with the insurer, except in a pecuniary way, in the defence of any action or proceeding or in the prosecution of any appeal.</p>	<p>IN WITNESS WHEREOF, the Insurer has executed and attested these presents, but this Policy shall not be valid unless countersigned by its duly Authorized Representative.</p>	

Countersigned at.....
 this.....day of.....19.....

.....
 AUTHORIZED REPRESENTATIVE

Approved endorsement for attachment to Non-owned Automobile Policy Form (S.P.F. No. 6)

LIMITATION OF COVER TO OPERATION OF AUTOMOBILES FOR THE TRANSPORTATION OF PERSONS PURSUANT TO THE WARTIME INDUSTRIAL TRANSIT PLAN

It is hereby understood and agreed that:—

1. Wherever the words "Item 9 of the Application" appear in the INSURING AGREEMENTS the same are hereby deleted and the following substituted therefor, "Item 3 of the Application."
2. THE SECOND PARAGRAPH OF THE INSURING AGREEMENTS is hereby deleted and the following substituted therefor:

"The Insurer agrees to indemnify the Insured, his executors or administrators, against the liability imposed by law upon the Insured for loss or damage arising from the use or operation within Canada or the United States of America of any automobile not owned in whole or in part by, nor registered in the name of the Insured, but only while being used or operated to transport persons to and from work pursuant to the Wartime Industrial Transit Plan

for the Applicant Plant or Association, excluding, however, liability which arises from the use or operation of any automobile while driven by the Insured if the Insured is an individual, and resulting from"

3. SUBSECTION (b) OF SECTION 1 OF THE INSURING AGREEMENTS is hereby deleted and the following substituted therefor:

"for loss or damage resulting from bodily injury to or death of any employee of the Insured while engaged in the business of the Insured, except loss or damage resulting from bodily injury to or the death of any employee driving or being transported to and from work pursuant to the said Wartime Industrial Transit Plan."

4. SUBSECTION (a) OF SECTION 2 OF THE INSURING AGREEMENTS is hereby deleted and the following substituted therefor:

"for loss of or damage to such automobile or for loss of or damage to property owned by, or in the care, custody or control of the Insured."

5. PARAGRAPH (b) OF STATUTORY CONDITION 2 is hereby deleted and the following substituted therefor: "by any person who has never been qualified or authorized by law to drive an automobile or by any person whilst his license to drive remains suspended or cancelled or by any person under the age of sixteen years."

6. PARAGRAPH (f) OF STATUTORY CONDITION 2 is hereby deleted and the following substituted therefor: "as a taxicab, public omnibus, livery, jitney or sightseeing conveyance or for carrying passengers for compensation or hire except the carrying of persons to and from work pursuant to the said Wartime Industrial Transit Plan whether or not for compensation."

Except as otherwise provided in this endorsement, all terms, provisions and conditions of the policy shall have full force and effect.

Attached to and forming part of Policy No. _____ of the _____

Issued to _____

This endorsement shall be effective from the _____ day of _____ 19____, 12.01 a.m. Standard Time.

ASSOCIATION OF SUPERINTENDENTS OF INSURANCE OF THE PROVINCES OF CANADA

Circular No. 19, 1943

To: All Insurers transacting Automobile Insurance in the Provinces of Canada (except Quebec).
From: The Chairman of the Standing Committee on Automobile Insurance Forms of the Association.

*Re: Automobile Insurance Covering Owners and Drivers of Automobiles
registered pursuant to Wartime Industrial Transit Plan under
Stage Permit.*

On November 28th, 1942, by Circular No. 21, approved forms of owner-driver application and policy were sent to all insurers. These approved forms provided automobile insurance to owners and drivers of *private passenger* automobiles transporting fellow-employees to and from work pursuant to the Wartime Industrial Transit Plan.

At a meeting of the Committee of Underwriters held on November 17th, 1943, the attached owner-driver application and policy forms for motor vehicles *other than private passenger automobiles*, and operating pursuant to the Wartime Industrial Transit Plan under Stage Permit, were recommended for approval. I have concurred in this recommendation and the forms appended hereto are approved for use in all provinces (except Quebec). Particulars respecting premium rates, etc., were released to members of the Wartime Transit Insurance Pool by Mr. J. H. King, Secretary, on October 8th, 1943, in Bulletin No. 16.

A copy of the enclosed application should be attached to the first page of the owner-driver policy (approved on November 28th, 1942) for private passenger cars, to amend such policy to cover other vehicles under stage permit. Such application proposed to be attached will contain the opening preamble "WHEREAS an application in writing has been made by the applicant . . . etc.," which of course will not appear in the original signed application. Likewise the stage permit endorsement should be attached to the approved owner-driver policy in order to make the necessary editorial changes in the insuring agreements and statutory conditions.

If revised non-owned automobile insurance forms are needed for stage permit risks only, they may be obtained upon application to Mr. J. H. King, Secretary, Wartime Transit Insurance Pool, 86 Adelaide Street East, Toronto 1, Ontario.

HARTLEY D. McNAIRN,

Chairman,

Association Standing Committee.

Parliament Buildings, Toronto 2, Ont.
November 19th, 1943.

STAGE PERMIT POLICY

(For attachment to W.I.T. Automobile Policy—Owners' and Drivers' Form)

WHEREAS an application in writing has been made by the Applicant (hereinafter called the Insured) to the Insurer for a contract of insurance in respect of the automobile(s) (hereinafter called the automobile) owned, used or operated by the Insured while carrying passengers to and from work pursuant to the Wartime Industrial Transit Plan under Stage Permit, and the said application forms part of this contract of insurance and is as follows:

APPLICATION

Item 1. Full name of Applicant.....

(Street Address)

(Town)

(Province)

Item 2. The automobile will be operated between the towns of.....

and the following Industrial Plant or Plants:.....

Item 3. State the number of round trips made per day.....

Item 4. Particulars of the automobile to be insured:—

Model Year	No. of Cylinders	Trade Name	Type of Body	Max. Seating Cap.	Serial No.	Motor No.	Model Letter or Number	Stage Permit Number

Item 5. This application is made for insurance against the perils mentioned in this Item upon the terms and conditions of the Insurer's corresponding policy form and for the following specified limits and amounts:—

Insuring Agreements	PERILS	LIMITS	Max. Seating Cap.	Rate Per Seat	No. of Round Trips Per Day	PREMIUM
Third Party Liability	Legal Liability for Bodily Injury to or Death of Passengers	\$ (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of any one person, and subject to such limit for any one person so injured or killed.				
		\$ (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of two or more persons in any one accident.				
	Legal Liability for Loss of or Damage to Property of Passengers	\$ (exclusive of interest and costs) any one accident.				

Item 6. The Policy Period shall be from.....19....., to.....19....., 12.01 a.m. Standard Time as to each of said dates.

Item 7. Where an Applicant for a contract falsely describes the automobile to be insured, to the prejudice of the Insurer, or knowingly misrepresents or fails to disclose in the application any fact required to be stated therein or where the Insured violates any term or condition of the policy or commits any fraud, or makes any wilfully false statement with respect to a claim under the policy, any claim by the Insured shall be rendered invalid and the right of the Insured to recover indemnity shall be forfeited.

Item 8. Each person insured agrees to pay or reimburse the Insurer, in respect of a claim against such person, upon demand, any amount which the Insurer shall have paid by reason of the absolute liability provisions of the policy or the provisions of any statute relating to automobile insurance and which the Insurer would not otherwise be liable to pay.

Agent

at

Signature of Applicant

STAGE PERMIT ENDORSEMENT

(For attachment to W.I.T. Automobile Insurance Policy—Owners' and Drivers' Form)

It is understood and agreed that the first paragraph of the Insuring Agreements reading as follows:

"The Insurer agrees to indemnify each of the Insured, his executors or administrators, against the liability imposed by law upon the Insured for loss or damage arising from the ownership, use or operation of the automobile within Canada or the United States of America while carrying passengers to and from work pursuant to the Wartime Industrial Transit Plan for the Trustee Plant or Association and resulting from:"

is deleted, and the following shall be substituted therefor:

"The Insurer agrees to indemnify the Insured, his executors or administrators, and, in the same manner and to the same extent as if named herein as the Insured, every other person who with the Insured's consent uses the automobile, against the liability imposed by law upon the Insured or upon any such other person for loss or damage arising from the ownership, use or operation of the automobile within Canada or the United States of America while carrying passengers to and from work pursuant to the Wartime Industrial Transit Plan under Stage Permit and resulting from:"

It is further understood and agreed that the words "Item 2" appearing in Paragraph (e) of the Third Party Liability Section of the policy shall be eliminated, and the words "Item 5" substituted therefor.

It is still further understood and agreed that the word "Trustee" wherever it appears in Statutory Conditions 8 and 9 shall be eliminated and the word "Insured" substituted therefor.

Except as otherwise provided in this endorsement, all terms, provisions and conditions of the policy shall have full force and effect.

Attached to and forming part of Policy No. _____ of the _____

Issued to _____

This endorsement shall be effective from the _____ day of _____ 19 _____, 12.01 a.m., Standard Time.

STAGE PERMIT ENDORSEMENT

(For attachment to Non-Owned Automobile Policy Form—S.P.F. No. 6)

LIMITATION OF COVER TO OPERATION OF AUTOMOBILES FOR THE
TRANSPORTATION OF PERSONS PURSUANT TO THE
WARTIME INDUSTRIAL TRANSIT PLAN

It is hereby understood and agreed that:—

1. Wherever the words "Item 9 of the Application" appear in the Insuring Agreements the same are hereby deleted and the following substituted therefor, "Item 5 of the Application."

2. THE SECOND PARAGRAPH OF THE INSURING AGREEMENTS is hereby deleted and the following substituted therefor:

"The Insurer agrees to indemnify the Insured, his executors or administrators, against the liability imposed by law upon the Insured for loss or damage arising from the use or operation within Canada or the United States of America of the automobile(s) described in the application, which automobile(s) is not owned in whole or in part by, nor registered in the name of the Insured, but only while being used or operated to transport persons to and from work pursuant to the Wartime Industrial Transit Plan under Stage Permit for the Applicant, excluding however, liability which arises from the use or operation of any automobile while driven by the Insured if the Insured is an individual, and resulting from"

3. SUBSECTION (b) OF SECTION 1 OF THE INSURING AGREEMENTS is hereby deleted and the following substituted therefor:

"for loss or damage resulting from bodily injury to or death of any employee of the Insured while engaged in the business of the Insured, except loss or damage resulting from bodily injury to or the death of any employee driving or being transported to and from work pursuant to the said Wartime Industrial Transit Plan."

4. SUBSECTION (a) OF SECTION 2 OF THE INSURING AGREEMENTS is hereby deleted and the following substituted therefor:

"for loss of or damage to such automobile or for loss of or damage to property owned by, or in the care, custody or control of the Insured."

5. PARAGRAPH (b) OF STATUTORY CONDITION 2 is hereby deleted and the following substituted therefor:

"by any person who has never been qualified or authorized by law to drive an automobile or by any person whilst his license to drive remains suspended or cancelled or by any person under the age of sixteen years."

6. PARAGRAPH (f) OF STATUTORY CONDITION 2 is hereby deleted and the following substituted therefor:

"as a taxicab, public omnibus, livery, jitney or sightseeing conveyance or for carrying passengers for compensation or hire except the carrying of persons to and from work pursuant to the said Wartime Industrial Transit Plan whether or not for compensation."

Except as otherwise provided in this endorsement, all terms, provisions and conditions of the policy shall have full force and effect.

Attached to and forming part of Policy No. _____ of the _____

Issued to _____

This endorsement shall be effective from the _____ day of _____ 19 _____, 12.01 a.m. Standard Time.

APPLICATION FOR NON-OWNED AUTOMOBILE POLICY

(Wartime Industrial Transit Plan only—Stage Permit)

APPLICATION

Item 1. Full name of the Applicant is.....
and the Transit Controller of the Department of Munitions and Supply.

Business address is.....
(No.) (Street) (Town or City) (Province)

Item 2. The legal liability of the Applicant which is to be insured is that which arises from the use or operation within Canada or the United States of America of the automobile(s) described herein, which automobile(s) is not owned in whole or in part by, nor registered in the name of the Applicant but only while being used or operated to transport persons to and from work pursuant to the Wartime Industrial Transit Plan under Stage Permit for the Applicant, excluding however, the legal liability which arises from the use or operation of any automobile while driven by the Applicant if the Applicant is an individual.

Item 3. State the number of round trips made per day.....

Item 4. Particulars of the automobile:—

Model Year	No. of Cylinders	Trade Name	Type of Body	Max. Seating Cap.	Serial No.	Motor No.	Model Letter or Number	Stage Permit Number

Item 5. This application is made for insurance against the perils mentioned in this Item upon the terms and conditions of the Insurer's corresponding policy form and for the following specified limits and amounts:—

Insuring Agreements	PERILS	LIMITS	Max. Seating Cap.	Rate Per Seat	No. of Round Trips Per Day	PREMIUM
Third Party Liability	Legal Liability for Bodily Injury or Death	\$ (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of any one person, and subject to such limit for any one person so injured or killed,				
		\$ (exclusive of interest and costs) for loss or damage resulting from bodily injury to or death of two or more persons in any one accident.				
	Legal Liability for Loss of or Damage to Property of Others	\$ (exclusive of interest and costs) any one accident.				

Item 6. The Policy Period shall be from.....19....., to.....19.....
12.01 a.m. Standard Time as to each of said dates.

Item 7. Where an Applicant for a contract knowingly misrepresents or fails to disclose in the application any fact required to be stated therein or where, after the issue of the Policy, an Applicant violates any term or condition of the Policy, or commits any fraud, or makes any wilfully false statement with respect to a claim under the Policy, any claim by such Applicant shall be rendered invalid and the right of such Applicant to recover indemnity shall be forfeited.

Item 8. I declare that the statements above made are in every respect true and correct, and I hereby apply for a contract of insurance to be based on the truth of the said statements.

.....
Agent at Signature of Applicant

(*Item 7 printed in red ink.)

APPENDIX VII

UNDERWRITERS' AGENCIES

The following insurers have been licensed to issue policies through the underwriters' agencies noted after their respective names for the term ending June 30, 1943:

COMPANY	AGENCY
Norwich Union Fire Insurance Society, Limited.....	British and Canadian Underwriters' Agency
Lumbermen Mutual Casualty Company.....	Canadian Motor Underwriters' Agency
Westchester Fire Insurance Company.....	Delaware Underwriters' Agency
Scottish Union and National Insurance Company.....	Edinburgh Underwriters' Agency
Home Insurance Company.....	Home Underwriters' Agency
London Assurance.....	London Underwriters' Agency
Insurance Company of North America.....	Montreal Underwriters' Agency
Home Insurance Company.....	Nova Scotia Underwriters' Agency
Pearl Assurance Company, Limited.....	Pearl Underwriters' Agency
Providence Washington Insurance Company.....	Providence Underwriters' Agency
Great American Insurance Company.....	Rochester Underwriters' Agency
Western Assurance Company.....	St. Lawrence Underwriters' Agency
Home Insurance Company.....	Winnipeg Fire Underwriters' Agency

APPENDIX VIII

GUARANTEE COMPANIES

List of licensed insurers whose bonds have, by Order-in-Council of the Lieutenant-Governor of Ontario, been authorized for acceptance in lieu of personal or private suretyship prescribed or required by The Guarantee Companies Securities Act, R.S.O. 1937, Chap. 263, or The Judicature Act, R.S.O. 1937, Chap. 100, or The Public Officers' Act, R.S.O. 1937, Chap. 18, or any other Act of the Province of Ontario, wherein or whereby His Honour-in-Council is empowered to authorize the giving or acceptance of securities or of the personal bonds of sureties:

American Surety Company of New York.	London Guarantee and Accident Company, Limited,
British America Assurance Company.	London and Lancashire Guarantee and Accident
British Canadian Insurance Company.	Company of Canada.
British Empire Assurance Company.	London and Provincial Marine and General Insurance
Canada Accident and Fire Assurance Company.	Company, Limited.
Canada Security Assurance Company.	Maryland Casualty Company.
Canadian Fire Insurance Company.	Metropolitan Casualty Insurance Company of New York.
Canadian General Insurance Company.	North British and Mercantile Insurance Company,
Canadian Indemnity Company.	Limited.
Canadian Surety Company.	Northern Assurance Company, Limited.
The Casualty Company of Canada.	Norwich Union Fire Insurance Society, Limited.
Century Insurance Company, Limited.	Ocean Accident and Guarantee Corporation, Limited.
Consolidated Fire and Casualty Insurance Company.	Pearl Assurance Company, Limited.
Dominion of Canada General Insurance Company.	Phoenix Assurance Company, Limited.
The Economical Mutual Fire Insurance Company.	Pilot Insurance Company.
Employers' Liability Assurance Corporation, Limited.	Prudential Assurance Company, Limited.
Federal Fire Insurance Company of Canada	Railway Passengers' Assurance Company.
Fidelity and Casualty Company of New York.	The Royal Exchange Assurance.
Fidelity Insurance Company of Canada.	Royal Insurance Company, Limited.
General Accident Assurance Company of Canada.	Scottish Metropolitan Assurance Company, Limited.
Globe Indemnity Company of Canada.	Sun Insurance Office, Limited.
Guarantee Company of North America.	Toronto General Insurance Company.
Great American Indemnity Company.	Union Insurance Society of Canton, Limited.
The Guardian Insurance Company of Canada.	Union Marine and General Insurance Company,
The Halifax Insurance Company.	Limited.
Hartford Accident and Indemnity Company.	United States Fidelity and Guaranty Company.
Imperial Guarantee and Accident Insurance Company	The Wawanesa Mutual Insurance Company.
of Canada.	Wellington Fire Insurance Company.
Imperial Insurance Office.	Western Assurance Company.
Indemnity Insurance Company of North America.	World Marine and General Insurance Company,
Liverpool and London and Globe Insurance Company.	Limited.
Limited.	The Yorkshire Insurance Company, Limited.

LOAN AND TRUST CORPORATIONS' STATEMENTS

BEING

ABSTRACTS FROM FINANCIAL STATEMENTS
MADE BY

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

FOR THE YEAR ENDED
31st DECEMBER, 1942

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER, No. 7, 1943



ONTARIO

TORONTO:

Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1943

NOTE

Section 123 of The Loan and Trust Corporations Act (R.S.O. 1937, Chapter 257) provides as follows:—

123.—(1) No corporation shall, under the penalty of becoming disentitled to registry or of having its registry suspended or cancelled, make, print, publish, circulate, authorize, or be a party or privy to the making, printing, publishing, or circulating of any statement or representation that its solvency or financial standing is vouched for by the Registrar or that the publication of its statement in his report is a warranty or representation of the solvency of the corporation, or of the truth or accuracy of such statement in any particular.



DEPARTMENT OF INSURANCE

TO THE HONOURABLE LESLIE E. BLACKWELL, K.C., M.P.P.,

Minister in charge of the Department of Insurance.

Sir:

I have the honour to submit herewith, as required by The Loan and Trust Corporations Act, the Forty-sixth Annual Report of the Registrar of Loan Corporations. It shows the particulars of the business of each registered loan corporation, loaning land corporation, and trust company doing business in Ontario during 1942, as ascertained from its annual and other returns and from the inspection and enquiries made by the Chief Inspector and his staff. Detailed statements of the individual corporations are grouped herein in accordance with these three classifications recognized by the Act and are further arranged in alphabetical order. In addition, statistical tables, tabulated summaries and comparative statements are included as shown in the Table of Contents.

The annual returns of the corporations covering their 1942 business were filed with the Department at the end of February, 1943. Upon filing, each return was carefully checked and a preliminary Abstract of this Report showing assets, liabilities, revenue accounts, profit and loss accounts and mortgage summaries was prepared and issued under date of April 15th, 1943. The remaining months of the year were required to complete the annual inspection of the corporations, and to determine what changes, if any, should be made in the individual statements of the corporations as a result of such inspections. Any such changes made have not been carried, by reason of the time and expense involved, into the statistical tables and summaries at the end of this report which are reprinted without change as they appeared in the preliminary Abstract.

REVIEW OF 1942 BUSINESS

Introduction:

The Statistical Tables included at the end of this Report have been used for comparative purposes in preparing the following review of 1942 business.

Loan Corporations:

Total assets of Loan Corporations have decreased \$3,300,000 during 1942 from a total of \$197,905,190 to \$194,586,830. This decrease is due to a reduction in Debentures and Debenture Stock of \$2,540,786, of which \$1,656,000 is a reduction

in the amount of Debentures and Debenture Stock payable outside of Canada. These securities payable outside of Canada have been reduced during the war by approximately \$7,000,000 to a total of \$20,000,000. Deposits have also decreased \$1,261,000 from a total of \$34,700,000 to \$33,439,000 due largely to the Third Victory Loan issued in October, 1942.

The decrease in total assets of Loan Corporations is mainly reflected in a decrease in real estate and mortgages, partly offset by an increase in bonds held. Real estate held by the corporations decreased \$1,372,000 to a total \$9,616,000, as compared with a decrease of \$1,031,000 in 1941, which was the first year since 1930 in which this asset showed a reduction. Mortgages show a decrease also of \$5,455,000, of which \$2,000,000 represents a decrease in mortgages in Western provinces. Cash on hand and in banks has decreased \$773,000, while holdings of government bonds are up \$3,748,000. Other bonds show an increase of \$156,000 over the previous year's holdings. The returns in cash from the sale of real estate and repayments of principal on mortgages have been reinvested principally in government bonds. This trend has had the effect of further increasing the liquidity position of these companies.

Trust Companies:

Total assets of Trust Companies (exclusive of those held for estates, trusts and agencies) show a decrease of \$2,418,000. Company fund assets of \$61,901,000 show an increase of \$669,000, largely accounted for by an increase in borrowed money by one of the larger trust companies. Guaranteed fund assets now totalling \$135,502,000 have decreased \$3,087,000 due to a decrease of \$3,944,000 in Trust Deposits and an increase of \$857,000 in Guaranteed Investment Receipts. The decrease in Trust Deposits is due to withdrawals for investment in Dominion of Canada War Loan Bonds.

Total deposits of both Loan and Trust Corporations at December 31st, 1942, were \$88,472,000 as compared with \$92,427,000 at September 30th, 1942, which is an indication of the heavy drawings caused by the Third Victory Loan in October, 1942. However, the Second Victory Loan issued in February, 1942, left deposits in these companies at March 31st of \$84,340,000, and in the six months to September 30th, during which no new war loans were issued, these deposits increased by over \$8,000,000. The experience of these companies parallels very closely that of the chartered banks with their savings deposits, which have recovered very rapidly after the drain of each successive war loan. No doubt, the deposits held by Loan and Trust Corporations have shown a considerable increase in the first four months of 1943 and will be able to provide substantial sums for the financing of the Fourth Victory Loan in May of this year.

Cash held by Trust Companies has decreased in 1942 by \$2,997,000, but the amount held at the end of 1941 was unusually high, being \$4,650,000 greater than in 1940. Dominion government bonds have increased by \$7,426,000 and now represent 11.46% of company funds and 21.52% of guaranteed funds as compared with 10.22% and 16.29%, respectively, in 1941. The investment in Dominion and Provincial government bonds together has increased over \$16,000,000 since 1939 and is now 29.91% of guaranteed funds as compared with 19.10% in 1939 and 17.98% of company funds as compared with 13.39%.

Substantial liquidation in real estate held and principal reductions in mortgages since the war has provided funds that have largely been reinvested in government bonds with a resulting steady increase in the liquid position of these companies.

Estates, Trusts and Agencies:

Total assets in this section have increased during the year by \$34,333,000 to a figure of \$2,483,210,000.

Office Premises:

The total investment in Office Premises for Loan and Trust Corporations amounted to \$11,396,000. This is a decrease of \$314,000 from the previous year's total of \$11,710,000, which is due to the customary annual write-downs.

Real Estate Held for Sale:

The year 1942 was a very active year in the sale of real estate for all companies in Canada. Farm sales in Western Canada should show a further increase in number and volume in 1943 due to substantially higher returns, which the farmer is now enjoying, because of better crops, improved prices and more diversified farming. Sales of urban dwellings have been exceptionally good over the past two years due to the increased buying power in the hands of the public. There may be some curtailment in the turnover of urban properties in 1943 however, as a result of rulings which the Rental Control Board has found necessary to impose under abnormal conditions of wartime.

Real estate held for sale by all Loan and Trust Corporations showed a substantial decrease of \$2,799,000 during 1942 from a total of \$19,368,000 in 1941 to \$16,569,000 in 1942.

Holdings of real estate by Loan Corporations now represent 4.9% of total assets as compared to 5.5% in 1941, 6.01% in 1940, 5.78% in 1939 and 1.5% in 1926.

Trust Company holdings are 11.2% of total company funds as against 13.7% in 1941, 15.9% in 1940, 15.8% in 1939 and 3.67% in 1926.

Mortgage Loans:

Total mortgages of both Loan and Trust Corporations are carried at balance sheet figures of \$203,901,000, a reduction of \$8,258,000 from the total in 1941 of \$212,159,000. Increased repayments of principal as a result of the high level of employment in urban areas has contributed to that decrease as well as a growing scarcity in conservative outlets for new mortgage money on first class security. The reduction has been proportionately the same for both Loan and Trust Companies; the Loan Companies reducing their mortgages \$5,455,000 to \$129,482,000, while those of Trust Companies have been reduced \$2,803,000 from \$77,221,000 to \$74,418,000.

The summary of mortgages at the end of this Report shows a segregation of these mortgages by provinces, based on the gross book values before the deduction of special reserves for balance sheet purposes. The total value of mortgages for both

Loan and Trust Corporations shown in this summary is \$214,632,000, which is some \$10,731,000 greater than the amount at which they are carried in the companies' balance sheets, and consists of \$141,031,000 in mortgages in Eastern provinces and \$73,601,000 in Western provinces. The amount of Western mortgages held by Loan and Trust Corporations has been steadily decreasing in recent years, being \$77,-100,000 in 1941 and \$80,000,000 in 1940.

Collateral Loans:

The total of these loans for both Loan and Trust Corporations has slightly increased this year over the previous year. The trend in recent years has shown a decrease. The total this year is \$16,096,000 as compared with \$15,182,000 in 1941.

Bonds and Debentures:

Bonds and Debentures held by Loan Corporations total \$28,864,000 and by Trust Companies \$74,968,000, a total for both Loan and Trust Corporations of \$103,-832,000, which represents an increase in the year of \$8,175,000. The investment in Dominion government bonds has increased by \$10,340,000 while municipal and other bonds have decreased by approximately \$2,000,000.

Stocks:

The holdings of stocks by Loan Corporations increased \$171,000 in 1942 to a total of \$10,648,000, while Trust Companies holdings at \$6,779,000 show an increase of \$280,000.

Cash:

Cash held by Loan Corporations decreased \$773,500 to \$8,339,000 in 1942, while total cash held by Trust Companies decreased \$2,997,000 to \$10,292,000. Unusually large balances were held in December, 1941, in anticipation of the Second Victory Loan in February, 1942, and balances on hand at the end of 1942 were more nearly normal.

Earnings:

Net profits of Loan Corporations (excluding transfers to and from investment reserves) amounted to \$2,990,000, as compared with \$2,824,000 in 1941. Trust Companies' net profits on the same basis were \$2,284,000 as compared with \$2,172,-000. The net amount transferred to investment reserves that has been eliminated from the above figures is \$888,000 for Loan Corporations and \$271,000 for Trust Companies, which compares with \$727,000 and \$233,000 respectively in 1941.

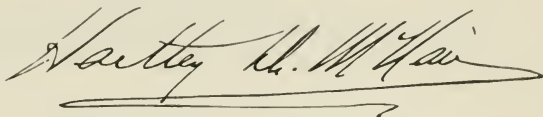
Dividends:

Dividends declared by Loan Corporations in 1942 amounted to \$1,986,000 and by Trust Companies to \$1,632,000 as compared with \$2,010,000 and \$1,697,000, respectively, in 1941.

Liquid Position:

The percentage of liquid securities held by Loan and Trust Corporations that accept deposits to the amount of deposits was 80.41% on December 31st, 1942, as compared with 74.24% in 1941, 69.71% in 1940, 67.35% in 1939 and 65.02% in 1938.

All of which is respectfully submitted.

A handwritten signature in cursive script, reading "Hartley H. McLean". The signature is written in dark ink and is underlined with a single horizontal line.

Registrar of Loan Corporations.

Toronto, November 30th, 1943.

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Orders-in-Council granted, empowering the Courts to appoint trust corporations as trustee, administrator, guardians, etc., without security. (R.S.O. 1937, c. 257, sec. 21, or Acts for which the same was substituted.)

NAME OF COMPANY

1. Toronto General Trusts Corporation, 10th March, 1882.
2. Trusts and Guarantee Company, Limited, 19th March, 1897.
3. National Trust Company, Limited, 29th November, 1898.
4. Canada Trust Company, 7th February, 1901.
5. Royal Trust Company, 24th February, 1905.
6. Chartered Trust and Executor Company, 6th April, 1910.
7. Canada Permanent Trust Company, 13th May, 1913.
8. Sterling Trusts Corporation, 20th May, 1914.
9. Capital Trust Corporation, Limited, 22nd September, 1914.
10. London and Western Trusts Company, Limited, 29th June, 1917.
11. Guelph Trust Company, 30th August, 1917.
12. Premier Trust Company, 17th June, 1919.
13. Waterloo Trust and Savings Company, 1st August, 1922.
14. Victoria Trust and Savings Company, 19th December, 1923.
15. Montreal Trust Company, 6th May, 1925.
16. British Mortgage & Trust Corporation of Ontario, 16th September, 1926.
17. Grey and Bruce Trust & Savings Co., 14th October, 1926.
18. Guaranty Trust Company, 16th September, 1927.
19. Northern Trusts Company, 23rd September, 1930.
20. Industrial Mortgage and Trust Company, 9th December, 1930.
21. Brockville Trust and Savings Company, 20th June, 1933.
22. Lambton Trust Company, 13th July, 1938.
23. Crown Trust Company, 30th November, 1938.
24. Eastern Trust Company, 8th February, 1941.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by trustees. (R.S.O. 1937, c. 165, sec. 27, or Acts for which the same was substituted.)

NAME OF CORPORATION

1. Midland Loan and Savings Company, 27th February, 1903.
2. Toronto Mortgage Company, 19th April, 1905.
3. Credit Foncier Franco-Canadien, 28th March, 1929.
4. Real Estate Loan Company of Canada, Limited, 28th March, 1929.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by trustees and with whom trustees may deposit trust funds. (R.S.O. 1937, c. 165, sec. 27, or Acts for which the same was substituted.)

NAME OF CORPORATION

1. Canada Permanent Mortgage Corporation, 20th November, 1907.
2. Guelph and Ontario Investment and Savings Society, 23rd March, 1908.
3. Landed Banking and Loan Company, 23rd March, 1910.
4. The Huron and Erie Mortgage Corporation, 13th May, 1913.
5. Lambton Loan and Investment Company, 28th February, 1914.
6. Ontario Loan and Debenture Company, 20th March, 1914.

List of trust companies approved by Orders-in-Council as trust companies with which a trustee may entrust trust funds for guaranteed investment as set out in The Loan and Trust Corporations Act, in accordance with the provisions of The Trustee Act, 16 Geo. V, c. 40, sec. 27; R.S.O. 1937, c. 165, sec. 26.

1. Toronto General Trusts Corporation, 28th June, 1927.
2. Trusts and Guarantee Company, 28th June, 1927.
3. National Trust Company, Limited, 28th June, 1927.
4. Canada Trust Company, 28th June, 1927.
5. Royal Trust Company, 28th June, 1927.
6. Chartered Trust and Executor Company, 28th June, 1927.
7. Canada Permanent Trust Company, 28th June, 1927.
8. Sterling Trusts Corporation, 28th June, 1927.
9. Capital Trust Corporation, Limited, 28th June, 1927.
10. London and Western Trusts Company, Limited, 28th June, 1927.
11. Guelph Trust Company, 28th June, 1927.
12. Premier Trust Company, 28th June, 1927.
13. Waterloo Trust and Savings Company, 28th June, 1927.
14. Victoria Trust and Savings Company, 28th June, 1927.
15. Montreal Trust Company, 28th June, 1927.
16. Grey and Bruce Trust and Savings Company, 28th June, 1927.
17. Industrial Mortgage and Trust Company, 9th December, 1930.
18. Guaranty Trust Company, 20th May, 1931.
19. British Mortgage and Trust Corporation of Ontario, 22nd December, 1931.
20. Brockville Trust and Savings Company, 27th September, 1932.
21. Eastern Trust Company, 3rd November, 1938.

I. LOAN CORPORATIONS

Corporations Having Permanent Stock Only

DETAILED REPORTS OF THE SEVERAL
CORPORATIONS

CANADA PERMANENT MORTGAGE CORPORATION—Continued

(h) Advertising	\$ 7,834 11
(i) Postage, telegrams, telephones and express	12,222 22
(j) Commission on sale of Debentures	23,880 61
(k) Miscellaneous	82,132 11
	\$ 657,678 47
13. Net profit transferred to Profit and Loss Account	567,440 70
Total	\$ 3,043,888 81

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 405,962 82
2. Amount transferred from Revenue Account	567,440 70
Total	\$ 973,403 52
3. Dividends to shareholders declared during year	\$ 560,000 00
4. Balance of account at 31st December, 1942	413,403 52
Total	\$ 973,403 52

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation: Average Rate for year—(a) Debentures payable in Canada, 3.429%; (b) Debentures payable elsewhere, 3.547%; (c) Debenture stock, 4.123%; (d) Deposits, 1.706%. Current rate paid—(a) Debentures payable in Canada, 3% to 3½%; (b) Debentures payable elsewhere, 3%; (c) Debenture stock, Nil—all stock redeemed; (d) Deposits, 2%.	
2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 4.724%; (b) Collateral Loans, 4.352%; (c) Bonds and debentures, 3.388%; (d) Stocks owned, 4.733%.	
3. Written off mortgage loans, \$71,022.90.	
4. Fidelity Bonds on officers of the Corporation. Fidelity Blanket Bond for \$50,000.00 on any one person and covering all members of staff.	
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates: (a) February 25, 1942; (b) April 1, 1942; (c) 2%. (a) May 22, 1942; (b) July 2, 1942; (c) 2%. (a) August 10, 1942; (b) October 1, 1942; (c) 2%. (a) November 18, 1942; (b) January 2, 1943; (c) 2%.	
6. Date appointed for the Annual Meeting—January 29th, 1943. Date of last Annual Meeting—January 30th, 1942.	
7. Amount of contingent liability not shown as direct debts in the foregoing statement (approximately)	\$ 25,000 00
8. Amount of mortgage interest permanently capitalized during the year	41,409 72
9. Amount of Company's own Debentures and interest, due and unpaid. Principal	174,298 05
Interest	23,450 83

CONSTATING INSTRUMENTS

This corporation was incorporated under Special Act of the Dominion of Canada, 62-63 Victoria (1899), c. 101, under the name of "The Canada Permanent and Western Canada Mortgage Corporation," for the purpose of acquiring the assets and business of the Canada Permanent Loan and Savings Company, the Western Canada Loan and Savings Company, the Freehold Loan and Savings Company, and The London and Ontario Investment Company, Limited, which several purchases were confirmed by Special Act of Ontario 63 Victoria, 1900, c. 129. The name was changed to the "Canada Permanent Mortgage Corporation" by 3 Edward VII (1903), c. 94 (D), which Act also amended its lending powers. By 3-4 George V (1913), c. 86 (D), further amendments were made to the Incorporating Act.

Of the constituent companies, the Canada Permanent Loan and Savings Company was incorporated by declaration filed under The Building Societies Act. (Cons. Stat. U.C., c. 53) in 1855, under the name of the Canada Permanent Building and Savings Society, which name was changed to the Canada Permanent Loan and Savings Company by 37 Victoria (Ontario), 1874, c. 100.

The Western Canada Loan and Savings Company was also incorporated by declaration filed under The Building Societies Act in 1863, under the name of the Western

CANADA PERMANENT MORTGAGE CORPORATION—Continued

Canada Permanent Building and Savings Society, and its name was changed to the Western Canada Loan and Savings Company by 37 Victoria (Ontario), 1874, c. 79.

The Freehold Loan and Savings Company was also incorporated by declaration filed under The Building Societies Act in 1859 under the name of The Freehold Permanent Building and Savings Society; the name being changed to The Freehold Loan and Savings Company by 36 Victoria (Ontario), (1873), c. 104.

The London and Ontario Investment Company was incorporated by the Act of Ontario 39 Victoria, 1876, c. 62.

In 1918 the corporation purchased the assets and business of The Oxford Permanent Loan and Savings Society, which purchase was ratified by Order-in-Council of Ontario, dated July 31, 1918, pursuant to The Loan and Trust Corporations Act.

In 1921, the corporation also purchased the assets and business of The London and Canadian Loan and Agency Company, Limited, which purchase was ratified by Order-in-Council of Ontario, dated September 23rd, 1921, pursuant to The Loan and Trust Corporations Act.

In 1927 the corporation purchased the assets and business of The Royal Loan and Savings Company, which purchase was ratified by Order-in-Council of Ontario, dated March 4th, 1927, pursuant to The Loan and Trust Corporations Act.

In 1927 the corporation purchased the assets and business of The British Columbia Permanent Loan Company, Vancouver, B.C.

In 1927 the corporation also purchased the assets and business of The Canada Landed and National Investment Company, Limited, which purchase was ratified by Order-in-Council of Ontario, dated December 30th, 1927, pursuant to The Loan and Trust Corporations Act.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province	(a) Farm	(b) Urban	Principal and Charges Outstanding		Interest Due and Unpaid		Interest Accrued		Totals		Amount of Interest Due and Not Charged		
			\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Ontario		(a)	237,123	22	cr.	1,142	31	3,449	25	239,430	16	33,345	00
Ontario		(b)	23,511,893	80		25,684	94	112,764	81	23,650,343	55	1,113,643	23
Northwestern Ontario (at Manitoba Branch)		(b)	924	08				10	70	934	78		
Oxford County (Ontario)		(a)	47,004	75	cr.	311	83	624	92	47,317	84		494
Oxford County (Ontario)		(b)	127,000	52		159	71	1,231	53	128,391	76		
Brant County (Ontario)		(a)	2,135	35				16	91	2,152	26		
Brant County (Ontario)		(b)	197,492	00	cr.	1,085	93	2,425	64	198,831	71		
Quebec		(b)	5,887,081	33		6,393	04	33,265	81	5,926,740	18	22,142	69
Manitoba		(a)	2,624,196	62		101,401	69	15,290	65	2,740,888	96	91,742	23
Manitoba		(b)	886,994	07		5,176	81	6,896	29	899,067	17	2,418	00
British Columbia		(a)	261,521	72	cr.	4,185	55	2,105	07	259,441	24	14,012	89
British Columbia		(b)	2,739,496	04		193	16	12,230	69	2,751,919	89	7,337	68
New Brunswick		(a)	44,662	88	cr.	134	12	731	98	45,260	74	399	36
New Brunswick		(b)	942,548	05	cr.	3,837	76	5,759	25	944,469	54		
Prince Edward Island		(b)	178,781	24	cr.	321	55	538	23	178,997	92		
Alberta		(a)	2,179,476	52		146,732	87	8,498	08	2,334,707	47	213,146	20
Alberta		(b)	169,969	68	cr.	117	44	390	57	170,242	81	1,430	78
Saskatchewan		(a)	4,355,017	37		176,196	16	8,466	90	4,539,680	43	609,908	04
Saskatchewan		(b)	242,971	85		245	49	544	90	243,762	24	1,943	71
Nova Scotia		(a)	55,719	10	cr.	780	90	387	61	55,325	81	2,519	89
Nova Scotia		(b)	1,129,083	48	cr.	8,473	26	10,762	79	1,131,373	01		
Total		(a)	9,806,857	53		417,776	01	39,571	37	10,264,204	91	965,567	63
Total		(b)	36,014,236	14		24,017	21	186,821	21	36,225,074	56	1,148,916	09
Grand Total			45,821,093	67		441,793	22	226,392	58	46,489,279	47	2,114,483	72
Less Investment Reserves		(b)	2,525	13						2,525	13		
Net Total			45,818,568	54		441,793	22	226,392	58	46,486,754	34	2,114,483	72

CENTRAL CANADA LOAN AND SAVINGS COMPANY

Head Office, Toronto, Ontario

OFFICERS

President and Managing Director—G. A. MORROW Secretary—W. J. HASTIE
 Vice-Presidents—HON. LEIGHTON MCCARTHY, K.C.; W. J. HASTIE

DIRECTORS

G. A. MORROW	W. J. HASTIE
H. C. COX	S. H. LOGAN
HON. LEIGHTON MCCARTHY, K.C.	JOHN L. C. MCCARTHY
A. H. COX	J. M. MACDONNELL
FRANK P. WOOD	R. A. LAIDLAW
FRANK MCCARTHY, K.C.	J. A. MCLEOD
GRAHAM MORROW	

Auditors—H. FRANK VIGEON, C.A.; H. CECIL BROWN, C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of \$100.00 each) ..	\$ 5,000,000 00
Amount subscribed	2,500,000 00
Amount paid in cash	2,500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises	\$ 100,000 00
2. Book value of real estate held for sale: Freehold land (including buildings)	47,003 00
3. Amount secured by mortgages on real estate including: First mortgages	\$ 54,500 51
Agreements for sale	59,635 34
	114,135 85
<i>(See Schedule B)</i>	
4. Amount of loans secured by stocks, bonds and other collateral: Principal	18,628 75
5. Book value of bonds, debentures and debenture stocks: (a) Government and Government Guaranteed: Dominion and United Kingdom	\$ 250,000 00
(b) Provincial and Provincial Guaranteed	258,306 25
(c) Canadian municipalities in Ontario	37,025 00
(d) All other bonds	525,386 97
	1,070 718 22
6. Book value of stocks	3,711,821 00
7. Cash on deposit with chartered banks in Canada, \$26,452.57; elsewhere, \$431.27	26,883 84
Total Assets	\$ 5,089,190 66

Liabilities

To the Public

1. Taxes other than taxes on real estate	\$ 16,500 00
2. Dividends to shareholders declared and unpaid	50,000 00
3. Investment reserves	213,277 19
Total	\$ 279,777 19

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

To Shareholders

4. Paid-in capital	\$ 2,500,000 00
5. Reserve fund	2,100,000 00
6. Balance of Profit and Loss Account	209,413 47
Total	<u>\$ 4,809,413 47</u>
Total Liabilities	<u>\$ 5,089,190 66</u>

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises	\$ 5,054 92
2. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 6,410 53
(b) Collateral loans	1,141 75
(c) Bonds and debentures	42,108 67
(d) Dividends on stocks	208,375 00
(e) Bank deposits and exchange	547 56
	<u>258,583 51</u>
3. Profit on sale of securities and real estate	6,232 50
4. Net income on real estate held for sale	1,824 79
5. All other revenue for the year	16,500 00
Total	<u>\$ 288,195 72</u>

Expenditure

6. Loss on sale of securities and real estate	\$ 187 50
7. Amount by which ledger values of assets were written down	628 33
8. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 19,603 47
(b) Provincial	250 00
(c) Municipal	766 56
(d) Appropriation for taxes payable in 1943	16,500 00
	<u>37,120 03</u>
9. Commission on loans and on sale of real estate	409 08
10. All other expenses incurred:	
(a) Salaries	\$ 24,235 10
(b) Directors' fees	6,500 00
(c) Auditors' fees	300 00
(d) Legal fees	27 00
(e) Rents	3,625 00
(f) Printing and stationery	284 13
(g) Postage, telegrams, telephones and express	660 58
(h) Miscellaneous	7,199 91
	<u>42,831 72</u>
11. Net profit transferred to Profit and Loss Account	207,019 06
Total	<u>\$ 288,195 72</u>

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 202,394 41
2. Amount transferred from Revenue Account	207,019 06
Total	\$ 409,413 47
3. Dividends to shareholders declared during year	\$ 200,000 00
4. Balance of account at 31st December, 1942	209 413 47
Total	\$ 409,413 47

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year on:—(a) Mortgages and agreements for sale of realty, 5.61%; (b) Collateral Loans, 5%; (c) Bonds and debentures, 3.93%; (d) Stocks owned, 5.61%.
- Loans written off, \$628.33.
- Fidelity Bonds on officers of the Corporation, \$61,000.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - December, 1941; (b) January 2, 1942; (c) 2%.
 - January, 1942; (b) April 1st, 1942; (c) 2%.
 - June, 1942; (b) July 2nd, 1942; (c) 2%.
 - September, 1942; (b) October 1st, 1942; (c) 2%.
- Date appointed for the Annual Meeting—January 20th, 1943.
Date of last Annual Meeting—January 21st, 1942.

CONSTATING INSTRUMENTS

1884—Letters Patent (under the Ontario Government Joint Stock Companies' Letters Patent Act) incorporating The Central Canada Loan and Savings Company of Ontario, with a capital of \$2,000,000, in 20,000 shares of \$100 each, dated 7th March, 1884.

1890—Act (of the Legislature of the Province of Ontario), 53 Vic., c. 129; declares capital to be \$5,000,000, in 50,000 shares of \$100 each; confirms the purchase of the assets of the Peterborough Real Estate Investment Company, Limited; authorizes the issue of debenture stock; authorizes agencies in the United Kingdom; defines the limit of borrowing powers.

1893—Supplementary Letters Patent (of the Province of Ontario), dated 8th June, 1893, extending the Company's purchasing and lending powers with regard to bonds, stocks and debentures to the Province of Manitoba.

1896—Act (of the Legislature of the Province of Manitoba), 59 Vic., c. 33, authorizes Company to exercise in the Province of Manitoba, with respect to real and personal property, all the rights, powers and privileges that it possesses in Ontario.

1897—Supplementary Letters Patent (of Ontario), dated 6th May, 1897, amending the original Letters Patent by expunging therefrom powers of Company to buy and sell land.

1898—Act (of the Parliament of the Dominion of Canada), 61 Vic., c. 97.

1899—Act (of the Legislature of the Province of Manitoba) authorizing Dominion Company to exercise in Manitoba all its rights, powers and privileges; defining the powers of the Company and vesting all the assets of the old company in the new company.

1900—Act (of the Legislature of the Province of Ontario), confirming and validating the conveyance and assignment of 1st December, 1898 (see form of the conveyance and assignment in schedule to 61 Vic., c. 97), and transferring and vesting the assets of the Provincial Company in the Dominion Company.

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Outstanding		Charges Outstanding		Totals		Amount of Interest Due and Not Charged	
	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....(a)								
Ontario.....(b)	43,253	87			43,253	87	3,605	83
Manitoba.....(a)	915	01			915	01	55	10
Manitoba.....(b)								
Alberta.....(a)	10,331	63			10,331	63	5,260	32
	54,500	51			54,500	51		
Agreements for Sale:								
Ontario.....(a)								
Ontario.....(b)	45,798	14	121	04	45,919	18	756	39
Manitoba.....(a)	13,716	16			13,716	16	1,480	03
Manitoba.....(b)								
	59,514	30			59,635	34		
Total (b) urban.....	89,052	01	121	04	89,173	05	4,362	22
Total (a) farm.....	24,962	80			24,962	80	6,795	45
Grand Total.....	114,014	81	121	04	114,135	85	11,157	67

CREDIT FONCIER FRANCO-CANADIEN

Head Office, Montreal, Quebec

OFFICERS

President—COMTE CAHEN-D'ANVERS Vice-President—BEAUDRY LEMAN
 General Manager—VICOMTE DE ROUMEFORT
 Assistant General Managers—M. PASQUIN; ARMAND CHEVALIER
 General Secretary—ARMAND CHEVALIER

DIRECTORS

COMTE CAHEN-D'ANVERS H. JAHAN
 BEAUDRY LEMAN J. THEO. LECLERC
 P. AMOS E. DE LA LONGUINIÈRE
 HON. C. P. BEAUBIEN R. MASSON
E. FOURET VICOMTE DE ROUMEFORT
 M. STERN

Censors—J. MIGNOT; PIERRE VINSON; A. SURVEYER (Montreal)

Auditors—J. ARTHUR W. ARCHAMBAULT; MAURICE CHARTRE

CAPITAL

Amount of Capital Stock authorized	French Francs	50,000,000
(100,000 Shares of French Francs 500 each)		
Amount subscribed	French Francs	50,000,000
Amount paid in cash (French Francs 50,000,000) carried as		\$ 9,647,667 19

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises		\$ 372,500 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	\$ 4,221,845 38	
(b) Held under power of sale, etc.	68,561 44	
		4,290,406 82
3. Amount secured by mortgages on real estate including:		
First mortgages	\$23,419,934 04	
Agreements for sale	1,299,623 22	
Interest due	383,010 47	
Interest accrued	184,514 59	
		25,287,082 32

(See Schedule B)

4. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$ 29,012 00	
Interest accrued	60 53	
		29,072 53
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:—		
Dominion and United Kingdom.	\$ 2,050,385 87	
Interest accrued	10,572 98	
		\$ 2,060,958 85
(b) Provincial and Provincial Guaranteed	\$ 3,251,232 63	
Interest accrued	28,270 23	
		3,279,502 86
(c) Canadian municipalities, school districts and rural telephone companies	\$ 1,185,625 20	
Interest accrued	10,127 85	
		1,195,753 05
(d) All other bonds	\$ 973,031 77	
Interest accrued	6,827 12	
		979,858 89
6. Cash on hand		7,516,073 65
		18,886 69

CREDIT FONCIER FRANCO-CANADIEN—Continued

7. Cash on deposit with chartered banks in Canada, \$1,493,998.45; elsewhere, \$713,356.77	\$ 2,207,355 22
8. All other assets	291,856 33
Total Assets	\$40,013,233 56

Liabilities*To the Public*

1. Amount of debentures and debenture stock issued and outstanding:		
(a) Payable in Canada	\$ 6,459,440 00	
Interest due and accrued	533,607 44	
	<u>6,993,047 44</u>	
(b) Payable elsewhere than in Canada	\$ 9,081,684 63	
Interest due and accrued	1,149,730 54	
	<u>10,231,415 17</u>	\$17,224,462 61
2. Difference in exchange		4,027,347 48
3. Suspense profit account		1,435,918 70
4. Taxes other than taxes on real estate—Income Tax provisions		328,472 58
5. Dividends to shareholders declared and unpaid, including Founders' shares		504,695 11
6. Salaries, rents and other expenses due and accrued		17,964 55
7. Investment reserves		3,062,508 08
8. All other liabilities		307,144 24
Total		\$26,908,513 35

To Shareholders

9. Paid-in capital—French Francs—50,000,000—carried at	\$ 9,647,667 19
10. Reserve fund—Statutory Reserve (Article 109 of the Charter)	1,837,354 33
11. General Contingency Reserve—Provident Fund (Article 109 of the Charter)	900,000 00
12. Balance of Profit and Loss Account	719,698 69
Total	\$13,104,720 21
Total Liabilities	\$40,013,233 56

REVENUE ACCOUNT**Income**

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 1,649,196 42	
(b) Collateral loans	909 50	
(c) Bonds and debentures	171,480 34	
(d) Bank deposits	17,764 25	
	<u>1,839,350 51</u>	
2. Profit on sale of securities and real estate		115,930 09
3. All other revenue for the year		403,089 65
Total		\$ 2,358,370 25

Expenditure

4. Interest incurred during the year on:		
Debentures and debenture stock		\$ 572,460 72
5. Difference in exchange (on interest on debentures)		98,217 46
6. Loss on redemption of our debentures		254 00
7. License fees and taxes other than taxes on real estate:		
(a) Dominion Suspense re: Income Tax	\$ 295,000 00	
(b) Provincial	\$ 10,249 42	
(c) Municipal	3,241 04	
	<u>308,490 46</u>	
8. Commission on loans		6,198 08
9. Amount transferred to Investment Reserves		500,000 00
10. Amount transferred to difference in exchange		100,000 00

CREDIT FONCIER FRANCO-CANADIEN—Continued

11. All other expenses incurred:		
(a) Salaries and Pensions	\$	243,521 96
(b) Directors' fees		2,400 00
(c) Auditor's and Censors' fees		12,500 00
(d) Legal fees		6,323 81
(e) Rents		4,800 00
(f) Travelling expenses—inspection		18,937 78
(g) Printing and stationery		7,841 57
(h) Advertising		5,401 30
(i) Postage, telegrams, telephones and express		6,837 82
(j) Maintenance of Office Premises (including taxes)		10,442 67
(k) Miscellaneous		47,431 86
		366,438 77
12. Net profit transferred to Profit and Loss Account		406,310 76
Total		\$ 2,358,370 25

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	713,545 30
2. Amount transferred from Revenue Account		406,310 76
Total		\$ 1,119,856 06
3. Dividends to shareholders declared during year	\$	341,887 50
4. Distribution to Directors		18,993 75
5. Distribution to Founders		18,993 75
6. Amount transferred to Reserve Fund		20,282 37
7. Balance of account at 31st December, 1942		719,698 69
Total		\$ 1,119,856 06

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 4.6180%; (b) Debentures payable elsewhere, 4.4492%.
Current rate paid—(a) Debentures payable in Canada, 3½%, 4%, 5%; (b) Debentures payable elsewhere, 3.99%, 4.52%.
- Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 6.0007; (b) Collateral Loans, 3.1804; (c) Bonds and debentures, 3.3649.
- Loans written off, \$51,121.38.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) May 18th, 1942; (b) June 1st, 1942; (c) 3.5435%.
- Date of last Annual Meeting—May 18th, 1942.
- Amount of interest permanently capitalized during the year, less interest decapitalized following cancellation of Standard Renewal Agreements \$8,731 97 Dr.
- Amount of Company's own Debentures and interest thereon, due and unpaid 2,234,738 16

CONSTATING INSTRUMENTS

43-44 Vic., c. 60, Province of Quebec: An Act to incorporate the Company. Schedule A to the Act contains the original constitution and laws of the Company; see Act of Quebec (1884), 47 Vic., c. 5, infra.

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

44 Vic., c. 51, Province of Ontario, empowers the Company to establish branch offices in Ontario, to lend money, hold real estate in the Province, etc.

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

CREDIT FONCIER FRANCO-CANADIEN—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Outstanding		Charges Outstanding		Interest Due and Unpaid		Interest Accrued		Totals		Interest due and unpaid Dec. 31st, 1942 debited to Provision for losses on loans
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Quebec..... (a)	385,382	19	2,019	64	11,645	28	23,408	70	422,455	81	51,003 47
Quebec..... (b)	14,021,483	23	59,633	59	111,189	32	73,686	41	14,265,992	55	
Ontario..... (a)	22,104	12	10	00	675	47	167	72	22,957	31	13,709 92
Ontario..... (b)	2,014,349	45	17,108	99	22,432	16	10,439	12	2,064,329	72	
Manitoba..... (a)	70,904	01	486	78	976	00	321	08	72,687	87	4,171 14
Manitoba..... (b)	2,464,622	13	32,262	69	25,728	75	13,364	59	2,535,978	16	
British Columbia											
(a)	7,237	79			26	83	33	25	7,297	87	3,431 56
(b)	2,380,362	72	77,891	15	14,179	41	13,099	87	2,485,533	15	
Alberta..... (a)	1,803,304	37	113,865	81	323,974	41	8,402	50	2,249,547	09	299,813 23
Alberta..... (b)	525,602	70	37,991	31	50,437	72	4,235	00	618,266	73	
Saskatchewan. (a)	3,588,822	58	120,395	26	690,918	67	34,119	88	4,434,256	39	515,920 32
Saskatchewan. (b)	602,247	32	54,464	77	18,876	09	3,236	47	678,824	65	
Total (a).....	5,877,755	06	236,777	49	1,028,216	66	66,453	13	7,209,202	34	
Total (b).....	22,008,667	55	279,352	50	242,843	45	118,061	46	22,648,924	96	
Total.....	27,886,422	61	516,129	99	1,271,060	11	184,514	59	29,858,127	30	888,049 64

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY

Head Office, Guelph, Ontario

OFFICERS

President—J. R. HOWITT, K.C.

First Vice-President—J. JAMES SHAW Second Vice-President—JOHN R. PHIN
 Managing Director and Secretary-Treasurer—J. M. PURCELL

DIRECTORS

J. R. HOWITT, K.C.	JOHN ARMSTRONG
J. JAMES SHAW	G. ALEX FORBES
JOHN R. PHIN	H. O. HOWITT, M.D.
J. M. PURCELL	R. FORBES AULD

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

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$50.00 each)	\$ 1,000,000 00
Amount subscribed	965,200 00
Amount paid in cash	965,200 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises		\$ 30,000 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	\$ 155,910 15	
(b) Held under power of sale, etc.	1,481 10	
		157,391 25
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 3,529,029 34	
Agreements for sale	305,777 77	
Interest due	19,458 45	
Interest accrued	36,431 30	
		3,890,696 86
<i>(See Schedule B)</i>		
4. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$3,600.00 of the Company's own stock upon which \$3,600.00 has been paid).		
Principal	\$ 12,379 49	
Interest due	66 25	
Interest accrued	151 70	
		12,597 44
5. Book value of bonds and debentures:		
(a) Government and Dominion	\$ 556,332 12	
Interest accrued	4,729 08	
		\$ 561,061 20
(b) Provincial	\$ 149,585 11	
Interest accrued	2,507 26	
		152,092 37
(c) Canadian municipalities	\$ 32,458 85	
Interest accrued	723 23	
		33,182 08
(d) All other bonds	\$ 38,130 66	
Interest due	375 00	
Interest accrued	428 86	
		38,934 52
		785,270 17
6. Book value of stocks	\$ 258,000 00	
Accrued dividends thereon	6,450 00	
		264,450 00
7. Cash on hand		19,078 14
8. Cash on deposit with chartered banks in Canada, \$114,867.97; elsewhere, \$4.40		114,872 37
9. All other assets		4,072 02
		5,278,428 25
Total Assets		\$ 5,278,428 25

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:		
Payable in Canada	\$ 2,405,385 50	
Interest due and accrued	35,096 68	
		\$ 2,440,482 18
2. Amount of money deposited with the corporation including interest accrued thereon to December 31, 1942		1,274,140 49
3. Reserved for Government Taxes		16,525 26
4. Dividends to shareholders declared and unpaid		24,130 00
5. All other liabilities		8,177 15
Total		\$ 3,763,455 08

To Shareholders

6. Paid-in capital	\$ 965,200 00
7. Reserve fund	519,435 00
8. Balance at credit of Profit and Loss Account	30,338 17
Total	\$ 1,514,973 17
Total Liabilities	\$ 5,278,428 25

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises	\$ 6,351 41
2. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 194,563 80
(b) Collateral loans	855 34
(c) Bonds and debentures	36,524 00
(d) Dividends on stocks	12,900 00
	244,843 14
3. Profit on sale of securities	500 00
4. Amount by which ledger values of assets were written up	5,000 00
5. All other revenue for the year	823 98
Total	\$ 258,018 53

Expenditure

6. Interest incurred during the year on:		
(a) Debentures and debenture stock	\$ 82,076 45	
(b) Deposits	23,045 21	
(c) Other borrowed money	1,275 66	
		106,397 32
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 21,062 48	
(b) Provincial Registration fees, etc.	275 50	
(c) Municipal	764 57	
(d) Amount set aside to pay Government Taxes ..	6,000 00	
		28,102 55
8. Commission on loans and debentures		2,564 67
9. Amount transferred to Investment Reserves		30,000 00
10. All other expenses incurred:		
(a) Salaries	\$ 20,951 52	
(b) Directors' fees	3,851 50	
(c) Auditors' fees	1,400 00	

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

(d) Legal fees	\$	55 50	
(e) Travelling expenses and commissions on collections		2,743 11	
(f) Printing and stationery		3,067 61	
(g) Advertising		1,080 30	
(h) Postage, telegrams, telephones and express		1,165 87	
(i) Maintenance of Office Premises		1,333 82	
(j) Miscellaneous		3,125 86	
	\$		38,775 09
11. Net profit transferred to Profit and Loss Account			52,178 90
Total	\$		<u>258,018 53</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	31,245 27
2. Amount transferred from Revenue Account		52,178 90
Total	\$	<u>83,424 17</u>
3. Dividends to shareholders declared during year	\$	53,086 00
4. Balance at credit of account at 31st December, 1942		30,338 17
Total	\$	<u>83,424 17</u>

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3.433%; (b) Debentures payable elsewhere, 3.50%; (c) Deposits, 1.765%.
Current rate paid—(a) Debentures payable in Canada, 3¼% for 3 or 4 years, 3½% for 5 years; (b) Debentures payable elsewhere, 3½%; (c) Deposits, 2% per annum.
- Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 4.69%; (b) Collateral Loans, 5.98%; (c) Bonds and debentures, 4.403%; (d) Stocks owned, 5%.
- Loans written off, \$3,728.06.
- Fidelity Bonds on officers of the Corporation, \$54,000.00.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) June 11th, 1942; (b) July 2nd, 1942; (c) 3%.
(a) December 9th, 1942; (b) January 2nd, 1943; (c) 2½%.
- Date appointed for the Annual Meeting—February 24th, 1943.
Date of last Annual Meeting—February 25th, 1942.
- Amount of interest permanently capitalized during the year \$ 498 11
- Amount of Company's own Debentures and interest thereon, due and unpaid:
Principal \$ 31,727 73
Interest 75 15
\$ 31,802 88

CONSTATING INSTRUMENTS

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

The lending and the borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, c. 257.

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) farm (b) urban	Principal Out- standing	Charges Out- standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
Ontario.....(a)	79,149 50	16 30	229 06	1,839 42	81,234 28	
Ontario.....(b)	3,523,916 92	3,415 78	6,483 08	34,591 88	3,568,407 66	
Manitoba.....(a)	11,119 96	160 24	283 59	.....	11,563 79	
Saskatchewan.....(a)	259,644 87	8,269 22	12,586 01	.....	280,500 10	
Saskatchewan.....(b)	39,560 86	.....	.....	.....	39,560 86	
Alberta.....(a)	177,931 04	5,622 42	9,876 71	.....	193,430 17	
Total.....(a)	527,845 37	14,068 18	22,975 37	1,839 42	566,728 34	
Total.....(b)	3,563,477 78	3,415 78	6,483 08	34,591 88	3,607,968 52	
Total.....	4,091,323 15	17,483 96	29,458 45	36,431 30	4,174,696 86	

THE HURON AND ERIE MORTGAGE CORPORATION

Head Office, London, Ontario

OFFICERS

Chairman of the Board—COL. IBBOTSON LEONARD, D.S.O.
 President—M. AYLSWORTH Vice-President—R. H. CRONYN
 General Manager—M. AYLSWORTH. Secretary—D. McEACHERN. Treasurer—C. J. CLARKE.

DIRECTORS

M. AYLSWORTH	F. P. DAWSON, K.C.
COL. IBBOTSON LEONARD, D.S.O.	J. W. HOBBS
R. H. CRONYN	J. E. McCONNELL
C. J. CLARKE	J. J. McHALE

E. A. WILSON

Auditors—HENRY BARBER, MAPP & MAPP, C.A.; GEORGE S. JEWELL, C.A.

CAPITAL

Amount of Capital Stock authorized (100,000 shares of \$100.00 each)	\$10,000,000 00
Amount subscribed	9,000,000 00
Amount paid in cash:	
On \$4,000,000.00 stock fully called	\$ 4,000,000 00
On \$5,000,000.00 stock 20% called	1,000,000 00
	5,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises	\$ 1,900,000 00
2. Book value of real estate held for sale:	
(a) Freehold land (including buildings)	\$ 958,671 44
(b) Held under power of sale, etc.	67,919 50
	1,026,590 94
3. Amount secured by mortgages on real estate including:	
First mortgages	\$23,100,926 96
Agreements for sale	5,500,631 13
Interest due	18,556 84
Interest accrued	923,713 52
	29,543,828 45
<i>(See Schedule B)</i>	
4. Amount of loans secured by stocks, bonds and other collateral:	
Principal	220,000 00
5. Book value of bonds, debentures and debenture stocks:	
(a) Government and Government Guaranteed:	
Dominion and United Kingdom	\$4,482,699 39
Interest accrued	30,283 86
	\$ 4,512,983 25
(b) Provincial and Provincial Guaranteed	\$ 919,050 50
Interest accrued	7,113 14
	926,163 64
(c) Canadian municipalities, school districts and rural telephone companies	407,668 02
(d) All other bonds	\$ 324,696 80
Interest accrued	2,706 52
	327,403 32
	6,174,218 23
6. Book value of stocks	1,681,645 04
7. Cash on hand	122,318 92
8. Cash on deposit with chartered banks in Canada, \$950,631.03; elsewhere, \$84,941.07	1,035,572 10
9. Unrealized assets of the People's Loan and Savings Corporation	651,703 52
	\$42,355,877 20

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada	\$24,528,391	28	
Interest due and accrued	\$ 248,159	42	
			\$24,776,550 70
(b) Payable elsewhere than in Canada	\$ 609,642	32	
Interest due and accrued	3,251	08	
			612,893 40
2. Amount of money deposited with the corporation	\$10,061,466	01	\$25,389,444 10
Interest accrued thereon	15,108	45	
3. Taxes other than taxes on real estate			10,076,574 46
4. Dividends to shareholders declared and unpaid			100,000 00
			50,000 00
Total			\$35,616,018 56

To Shareholders

5. Paid-in capital			5,000,000 00
6. Reserve fund			1,500,000 00
7. Balance of Profit and Loss Account			239,858 64
Total			\$ 6,739,858 64
Total Liabilities			\$42,355,877 20

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises			\$ 86,764 90
2. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$ 1,576,929	32	
(b) Collateral loans	3,608	93	
(c) Bonds and debentures	198,300	96	
(d) Dividends on stocks	61,929	80	
(e) Bank deposits	2,164	17	
			1,842,933 18
3. Profit on sale of securities and real estate			28,575 34
4. Income from real estate on hand			24,849 19
5. Agency fees and commissions earned			3,783 14
6. Revenue re People's Loan and Savings Corporation			34,411 58
7. All other revenue for the year			25,038 08
Total			\$ 2,046,355 41

Expenditure

8. Interest incurred during the year on:			
(a) Debentures and debenture stock	\$ 866,076	99	
(b) Deposits	156,737	64	
(c) Other borrowed money	4,739	30	
			1,027,553 93
9. Amount by which ledger values of assets were written down			65,790 68
10. License fees and taxes other than taxes on real estate:			
(a) Dominion	\$ 2,046	15	
(b) Provincial	426	50	
(c) Municipal	12,367	12	
			14,839 77
11. Commission on loans and on sale of real estate			460 75
12. Amount transferred to Investment Reserves			200,000 00
13. All other expenses incurred:			
(a) Salaries	\$ 276,791	84	
(b) Directors' fees	13,575	45	
(c) Auditors' fees	11,799	13	

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

(d) Legal fees	\$ 2,926 09
(e) Rents	81,996 99
(f) Travelling expenses	2,749 34
(g) Printing and stationery	7,942 84
(h) Advertising	10,741 80
(i) Postage, telegrams and telephones	10,071 00
(j) Commission on sale of debentures	14,318 66
(k) Miscellaneous	62,242 22
	\$ 495,155 36
14. Net profit transferred to Profit and Loss Account	242,554 92
Total	\$ 2,046,355 41

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 197,303 72
2. Amount transferred from Revenue Account	242,554 92
Total	\$ 439,858 64
3. Dividends to shareholders declared during year	\$ 200,000 00
4. Balance of account at 31st December, 1942	239,858 64
Total	\$ 439,858 64

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3.4252%; (b) Debentures payable elsewhere, 3.8592%; (c) Debenture stock, 4%; (d) Deposits, 1.6516%.
Current rate paid (a) Debenture payable in Canada, one-year, 3%; two-year, 3¼%; three to ten-year, 3½%, (d) Deposits, 2%.
- Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 5.3806%; (b) Bonds and debentures, 3.44%; (c) Stocks owned, 3.7591%.
- Loans written off, \$137,090.95.
- Fidelity Bond on officers of the Corporation covers entire staff up to \$100,000 in case of default of any individual member.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) February 24th, 1942; (b) April 1st, 1942; (c) 1%.
(a) June 2nd, 1942; (b) July 2nd, 1942; (c) 1%.
(a) August 25th, 1942; (b) October 1st, 1942; (c) 1%.
(a) November 17th, 1942; (b) January 2nd, 1943; (c) 1%.
- Date appointed for the Annual Meeting—February 10th, 1943.
Date of last Annual Meeting—February 11th, 1942.
- Amount of interest permanently capitalized during the year . . . \$ 26,982 03
- Amount of Corporation's own Debentures and interest thereon, due and unpaid 221,695 47

CONSTATING INSTRUMENTS

March 15th, 1864, Declaration made and filed (March 18th, 1864) in pursuance of Chapter 53, Consolidated Statutes of Upper Canada, 1859, incorporating The Huron & Erie Savings & Loan Society under the said Act.

1865, 28 Victoria, Chapter 41, An Act of the Legislative Council and Assembly of Canada whereby the London Permanent Building & Savings Society was amalgamated with and merged in The Huron & Erie Savings & Loan Society.

1866, 29-30 Victoria, Chapter 132, An Act of the Legislative Council and Assembly of Canada whereby the Western Counties Permanent Building & Savings Society was amalgamated with and merged in The Huron & Erie Savings & Loan Society.

1875, 39 Victoria, Chapter 95, An Act changing the name of The Huron & Erie Savings & Loan Society to The Huron & Erie Loan & Savings Company.

1875, September 2nd, Declaration filed in pursuance of Chapter 53, Consolidated Statutes of Canada, 1859, whereby the Canadian Savings & Loan Company of London, Canada, was incorporated under the said Act.

1896, 59 Victoria, Chapter 49, Canada, An Act for defining the borrowing powers of the Company and for consolidating legislation in relation thereto.

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

1899, 62-63 Victoria, Chapter 115, Canada, An Act regulating the amount of the Company's liabilities to the public and as to the types of security in which it may invest.

1905, 4-5 Edward VII, Chapter 105, Canada, An Act dealing with the Company's liabilities to the public, limiting the amount from time to time to be held on deposit and as to extent of borrowing power.

1905, December 29th, An Order of the Lieutenant-Governor in Council, assenting to an agreement whereby the assets of The Canadian Savings & Loan Company were vested in The Huron & Erie Loan & Savings Company.

1906, 6 Edward VII, Chapter 110, Canada, An Act whereby The Canadian Savings & Loan Company of London, Canada, was amalgamated with and merged in The Huron & Erie Loan & Savings Company.

1906, 6 Edward VII, Chapter 130, Ontario, An Act of the Province of Ontario similar to the one above described and for the same purpose.

1913, 3-4 Geo. V, Chapter 134, Canada, An Act permitting the Company to increase the amount of its liabilities to the public.

1915, 5 Geo. V, Chapter 74, Canada, An Act changing the name of The Huron & Erie Loan & Savings Company to The Huron & Erie Mortgage Corporation, authorizing the increase of the Company's capital stock, the establishment of a pension fund, etc.

1915, 5 Geo. V, Chapter 86, Ontario, An Act for the same purpose as the Dominion Act last above recited.

1922, August 29th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement whereby the assets of the Dominion Savings & Investment Society were vested in The Huron & Erie Mortgage Corporation.

1926, October 13th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement whereby the assets of The Hamilton Provident & Loan Corporation were vested in The Huron & Erie Mortgage Corporation.

1927, May 31st, An Order of the Lieutenant-Governor of the Province of Ontario in Council assenting to an agreement whereby the assets of The Southern Loan & Savings Company were vested in The Huron & Erie Mortgage Corporation.

1929, August 29th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement respecting the sale of the assets of The London Loan & Savings Company to The Huron & Erie Mortgage Corporation.

1931, January 17th, An Order of the Lieutenant-Governor of the Province of Ontario in Council, assenting to an agreement, dated November 18th, 1930, whereby the assets of The Peoples Loan & Savings Corporation were vested in The Huron & Erie Mortgage Corporation.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF
31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province	Principal Outstanding	Charges Out- standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario..... (a)	1,690,725 17	8,795 69	13,560 77	47,228 52	1,760,310 15	20,138 56
Ontario..... (b)	9,541,208 55	517,502 50	128,994 99	125,142 95	10,312,848 99	364,344 67
Manitoba.... (a)	1,646,299 55	88,702 79	56,432 57	44,778 11	1,836,213 02	81,221 00
Manitoba.... (b)	270,074 08	10,435 14		6,721 66	287,230 88	
Saskatchewan (a)	10,126,887 39	640,607 54	792,598 08	578,457 45	12,138,550 46	644,862 00
Saskatchewan (b)	140,492 20	12,831 22	689 96	2,831 26	156,844 64	105 00
Alberta..... (a)	2,537,318 46	146,943 64	481,239 78	99,057 98	3,264,559 86	234,254 00
Alberta..... (b)	84,268 19	9,389 78	5,151 17	1,667 76	100,476 90	669 00
British Columbia (b)	1,100,776 23	28,299 97	3,132 08	17,827 83	1,150,036 11	5,092 00
Total (a)...	16,001,230 57	885,049 66	1,343,831 20	769,522 06	18,999,633 49	980,475 56
Total (b)...	11,136,819 25	578,458 61	137,968 20	154,191 46	12,007,437 52	370,210 67
Total.....	27,138,049 82	1,463,508 27	1,481,799 40	923,713 52	31,007,071 01	1,350,686 23

THE LAMBTON LOAN AND INVESTMENT COMPANY

Head Office, Sarnia, Ontario

OFFICERS

President—NORMAN S. GURD, K.C. Vice-President—COL. ROBERT MACKENZIE
 Manager—G. C. NORSWORTHY Secretary-Treasurer—S. A. HYDE

DIRECTORS

A. G. MINIELLY	W. H. KENNY
C. H. BELTON	WM. GUTHRIE, M.P.P.
A. J. JOHNSTON	HARRY WILSON
HOWARD FRALEIGH	NORMAN S. GURD, K.C.
COL. ROBERT MACKENZIE	

Auditors—G. D. CAMPBELL, F.C.A.; T. E. LAWLESS, C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$50.00 each) . . .	\$ 1,000,000 00
Amount subscribed	789,750 00
Amount paid in cash	789,750 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises		\$ 16,920 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	\$ 67,539 58	
(b) Held under power of sale, etc.	35,671 93	
		103,211 51
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 1,973,250 45	
Agreements for sale	647,089 06	
Interest due	16,083 22	
Interest accrued	49,181 85	
		2,685,604 58
<i>(See Schedule B)</i>		
4. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$40,550.00 of the Company's own stock upon which \$40,550.00 has been paid).		
Principal	\$ 55,484 47	
Interest due	340 78	
Interest accrued	373 00	
		56,198 25
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government		
Guaranteed — Dominion and		
United Kingdom	\$ 436,491 02	
Interest accrued	3,078 33	
		\$ 439,569 35
(b) Provincial and Provincial Guar-		
anteed	\$ 165,843 75	
Interest accrued	466 00	
		166,309 75
(c) Canadian municipalities, school		
districts and rural telephone		
companies	\$ 28,277 92	
Interest accrued	178 00	
		28,455 92
(d) All other bonds	\$ 19,278 00	
Interest accrued	567 00	
		19,845 00
6. Book value of stocks		654,180 02
7. Cash on hand		437,371 86
		84,669 54

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

8. Cash on deposit with chartered banks in Canada, \$146,249.99; elsewhere, \$25,550.57	\$	171,800	56
9. All other assets		12,426	07
Total Assets	\$	4,222,382	39

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada	\$	1,627,166	81
Interest due and accrued		18,767	40
	\$	1,645,934	21
2. Amount of money deposited with the corporation		977,335	16
3. Taxes other than taxes on real estate		15,531	53
4. Dividends to shareholders declared and unpaid		23,692	50
5. All other liabilities		2,958	40
Total	\$	2,665,451	80

To Shareholders

6. Paid-in capital	\$	789,750	00
7. Reserve fund		700,000	00
8. Balance of Profit and Loss Account		67,180	59
Total	\$	1,556,930	59
Total Liabilities	\$	4,222,382	39

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$	174,184	36
(b) Collateral loans		3,159	93
(c) Bonds and debentures		17,942	38
(d) Dividends on stocks		12,953	00
(e) Bank deposits		1,053	20
	\$	209,292	87
2. Profit on sale of securities and real estate		929	21
3. All other revenue for the year		1,599	79
Total	\$	211,821	87

Expenditure

4. Interest incurred during the year on:			
(a) Debentures and debenture stock	\$	58,484	40
(b) Deposits		20,414	99
		78,899	39
5. License fees and taxes other than taxes on real estate:			
(a) Dominion	\$	29,563	28
(b) Municipal		234	07
		29,797	35
6. Commission on loans and on sale of real estate		1,715	00
7. Amount transferred to Investment Reserves		29,331	18
8. All other expenses incurred:			
(a) Salaries	\$	19,721	71
(b) Directors' fees and salary		2,680	00
(c) Auditors' fees		1,100	00
(d) Legal fees		233	19
(e) Registration, fees, etc.		462	48

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

(f) Travelling expenses	\$	1,584 00	
(g) Printing and stationery		1,155 23	
(h) Advertising		523 83	
(i) Postage, telegrams, telephones and express		648 63	
(j) Commission on sale of Debentures		220 60	
(k) Maintenance of office premises		647 32	
(l) Miscellaneous		5,147 51	
	\$	34,124 50	
Less proportion of expense—Lambton Trust Co.		3,566 67	
			30,557 83
9. Net profit transferred to Profit and Loss Account			41,521 12
Total	\$		211,821 87

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	57,146 97
2. Amount transferred from Revenue Account		41,521 12
3. Disallowed assets in 1941 report now returned		8,000 00
Total	\$	106,668 09
4. Dividends to shareholders declared during year	\$	39,487 50
5. Balance of account at 31st December, 1942		67,180 59
Total	\$	106,668 09

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3.63%; (b) Deposits, 2.10%.
Current rate paid—(a) Debentures payable in Canada, 3¼%, 3½%, 3¾%, 4%; (b) Deposits, 2½%.
- Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 6.09%; (b) Collateral loans, 5.29%; (c) Bonds and debentures, 2.96%; (d) Stocks owned, 3.20%.
- Loans written off, \$7,292.08.
- Fidelity Bonds on officers of the Corporation, \$20,000.00 on each member of the staff.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) December 8, 1941; (b) January 2, 1942; (c) 2% plus 1%.
(a) May 27, 1942; (b) July 2, 1942; (c) 2%.
- Date appointed for the Annual Meeting—January 27th, 1943.
Date of last Annual Meeting—January 28th, 1942.
- Amount of interest permanently capitalized during the year \$ 1,484 59
- Amount of Company's own Debentures and interest thereon, due and unpaid 33,201 30

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, 9 Vict., c. 90 (Province of Canada), by declaration filed on 27th March, 1847, with the Clerk of the Peace for the Western District. The original corporate name was "The Port Sarnia Building Society." The society was reorganized as "The Lambton Permanent Building and Investment Society" under the said Act and other Acts, all of which became consolidated as Chapter 53 of the Consolidated Statutes of Upper Canada, by declaration filed 19th June, 1855, with the Clerk of the Peace for the County of Lambton. This latter corporate name was changed by Order-in-Council, 4th June, 1880, to The Lambton Loan and Investment Company.

The lending and the borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, c. 257.

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF
31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Out- standing	Charges Out- standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....(a)	1,321,956 21	1,123 40	10,507 08	20,306 00	1,353,892 69	17,517 12
Ontario.....(b)	1,375,546 92	3,463 92	7,576 23	28,767 85	1,415,354 92	31,332 48
State of Colorado.....	4,900 00	.....	62 99	108 00	5,070 99	1,228 46
Grand Total.....	2,702,403 13	4,587 32	18,146 30	49,181 85	2,774,318 60	50,078 06

THE LANDED BANKING AND LOAN COMPANY

Head Office, Hamilton, Ontario

OFFICERS

President—W. DOUGLAS WILSON

Manager—H. M. PATTERSON

Vice-President—ALAN V. YOUNG

DIRECTORS

WALTER S. BURRILL

J. M. PIGOTT

J. PERCIVAL BELL

W. D. WILSON

H. M. PATTERSON

ALAN V. YOUNG

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

CAPITAL

Amount of Capital Stock authorized (10,500 shares of \$100.00 each) ..	\$ 1,050,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises	\$ 84,000 00
2. Book value of real estate held for sale:	
(a) Freehold land (including buildings)	\$ 210,576 79
(b) Held under power of sale, etc.	84,504 14
	<hr/>
	295,080 93
3. Amount secured by mortgages on real estate including:	
First mortgages	\$ 1,325,820 76
Agreements for sale	528,788 28
Interest due	8,191 84
Interest accrued	21,767 53
	<hr/>
	1,884,568 41

(See Schedule B)

4. Amount of loans secured by stocks, bonds and other collateral:	
(There is included in the collateral \$2,300.00 of the Company's own stock upon which \$2,300.00 has been paid.)	
Principal	\$ 4,217 00
Interest due	57 51
Interest accrued	28 55
	<hr/>
	4,303 06
5. Book value of bonds, debentures and debenture stocks:	
(a) Government and Government Guaranteed:	
Dominion and United Kingdom \$ 447,939 76	
Interest accrued	3,672 73
	<hr/>
	\$ 451,612 49
(b) Provincial and Provincial Guaranteed	\$ 49,825 00
Interest accrued	65 75
	<hr/>
	49,890 75
(c) Canadian municipalities, school districts and rural telephone companies	\$ 37,616 17
Interest accrued	323 10
	<hr/>
	37,939 27
	<hr/>
	539,442 51
6. Book value of stocks	\$ 37,431 75
Accrued dividends thereon	347 63
	<hr/>
	37,779 38
7. Cash on hand	2,877 67
8. Cash on deposit with chartered banks in Canada	75,543 42
	<hr/>
Total Assets	<u>\$ 2,923,595 38</u>

THE LANDED BANKING AND LOAN COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada	\$	432,169 59	
Interest due and accrued		5,358 22	
			\$ 437,527 81
(b) Payable elsewhere than in Canada	\$	16,181 66	
Interest due and accrued		83 12	
			16,264 78
			\$ 453,792 59
2. Amount of money deposited with the corporation			771,321 26
3. Taxes other than taxes on real estate			11,655 17
4. Dividends to shareholders declared and unpaid			10,000 00
5. Salaries, rents and other expenses due and accrued			689 09
6. Investment reserves			41,196 86
Total			\$ 1,288,654 97

To Shareholders

7. Paid-in capital	\$	1,000,000 00
8. Reserve fund		600,000 00
9. Balance of Profit and Loss Account		34,940 41
Total	\$	1,634,940 41
Total Liabilities	\$	2,923,595 38

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$	111,149 47	
(b) Collateral loans		178 30	
(c) Bonds and debentures		18,743 86	
(d) Dividends on stocks		2,569 90	
			\$ 132,641 53
2. Agency fees and commissions earned			352 71
3. All other revenue for the year			536 65
Total	\$		133,530 89

Expenditure

4. Interest incurred during the year on:			
(a) Debentures and debenture stock	\$	16,398 89	
(b) Deposits		14,095 47	
(c) Other borrowed money		42 19	
			\$ 30,536 55
5. Loss on sale of securities and real estate			150 00
6. License fees and taxes other than taxes on real estate:			
(a) Dominion	\$	15,000 00	
(b) Provincial		215 00	
(c) Municipal		1,515 44	
			16,730 44
7. All other expenses incurred:			
(a) Salaries	\$	21,890 13	
(b) Directors' fees		3,200 00	
(c) Auditors' fees		1,170 00	

THE LANDED BANKING AND LOAN COMPANY—Continued

(d) Rents	\$	480 00	
(e) Travelling expenses		4,418 80	
(f) Printing and stationery		384 35	
(g) Advertising		116 90	
(h) Postage, telegrams, telephones and express		589.04	
(i) Commission on sale of Debentures		156 68	
(j) Maintenance of office premises		4,957 52	
(k) Miscellaneous		1,373 81	
		<u>\$</u>	38,737 23
8. Net profit transferred to Profit and Loss Account			47,376 67
Total		<u>\$</u>	<u>133,530 89</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	27,563 74
2. Amount transferred from Revenue Account		47,376 67
Total	\$	<u>74,940 41</u>
3. Dividends to shareholders declared during year	\$	40,000 00
4. Balance of account at 31st December, 1942		34,940 41
Total	\$	<u>74,940 41</u>

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3.483%; (b) Debentures payable elsewhere, 3.750%; (c) Deposits, 1.773%.
Current rate paid— (a) Debentures payable in Canada, 1 year 3%, 2 years 3¼%, 3 to 5 years 3½%; (b) Debentures payable elsewhere, 3.750%; (c) Deposits, 2%.
- Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 4.537%; (b) Collateral loans, 4.704%; (c) Bonds and debentures, 3.697%; (d) Stocks owned, 4.721%.
- Fidelity Bonds on officers of the Corporation, \$25,000.00.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable; (c) rates:
(a) February 26th, 1942; (b) April 1st, 1942; (c) 1%.
(a) May 18th, 1942; (b) July 2nd, 1942; (c) 1%.
(a) August 17th, 1942; (b) October 1st, 1942; (c) 1%.
(a) November 30th, 1942; (b) January 2nd, 1943; (c) 1%.
- Date appointed for the Annual Meeting—Third Monday in February.
Date of last Annual Meeting—February 16th, 1942.
- Amount of interest permanently capitalized during the year \$ 2,298 45

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, Consol. Sta. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the County of Wentworth, December 15th, 1876.

2 Geo. V, Chapter 34, Ontario. The Capital Stock was increased from \$700,000 to \$1,050,000.

The lending and the borrowing powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, c. 257.

THE LANDED BANKING AND LOAN COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show Separately: (a) Farm (b) Urban	Principal Out- standing		Charges Out- standing		Interest Due and Unpaid		Interest Accrued		Totals		Amount of Interest Due and Not Charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario..... (a)	333,429	92	7,318	56	19,931	95	6,436	49	367,116	92	16,200	50
Ontario..... (b)	572,006	91	65,148	10	13,059	85	8,329	65	658,544	51	46,002	10
Manitoba..... (a)	1,068,905	91	101,330	42	59,760	71	22,701	03	1,252,698	07	119,105	92
Manitoba..... (b)	993	50	.....	.....	11	32	5	01	1,009	83	.....	.....
Total (a).....	1,402,335	83	108,648	98	79,692	66	29,137	52	1,619,814	99	135,306	42
Total (b).....	573,000	41	65,148	10	13,071	17	8,334	66	659,554	34	46,002	10
Total.....	1,975,336	24	173,797	08	92,763	83	37,472	18	2,279,369	33	181,308	52

MIDLAND LOAN AND SAVINGS COMPANY

Head Office, Port Hope, Ontario

OFFICERS

President—S. RODERICK CALDWELL
 Vice-President—FRED ROSEVEAR
 Manager—WALTER J. HELM

DIRECTORS

SAMUEL RODERICK CALDWELL
 FRED ROSEVEAR
 WALTER JOHN HELM
 CECIL G. MERCER, M.P.P.
 JOHN M. ROSEVEAR

Auditors—NORMAN S. CHOATE; WILBUR N. MOORE

CAPITAL

Amount of Capital Stock authorized (36,000 shares of \$10.00 each)	\$ 360,000 00
Amount subscribed	360,000 00
Amount paid in cash	360,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises	\$ 1,000 00
2. Book value of real estate held for sale:	
Freehold land (including buildings)	6,508 79
3. Amount secured by mortgages on real estate including:	
First mortgages	\$ 2,263,539 29
Agreements for sale	159,847 82
	<u>2,423,387 11</u>
<i>(See Schedule B)</i>	
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral \$9,390.00 of the Company's own stock upon which \$9,390.00 has been paid.)	
Principal	2,098 00
5. Book value of bonds, debentures and debenture stocks:	
Government and Government Guaranteed—	
(a) Dominion and United Kingdom	\$ 405,937 50
(b) Provincial and Provincial Guaranteed	135,715 72
(c) Canadian municipalities, school districts and rural telephone companies	5,080 00
(d) All other bonds	35,399 49
	<u>582,132 71</u>
6. Book value of stocks	26,650 00
7. Third Victory Loan Subscribers' Account	1,193 50
8. Cash on hand	5,375 00
9. Cash on deposit with chartered banks in Canada	177,989 60
Total Assets	<u>\$ 3,226,334 71</u>

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:	
Payable in Canada	\$ 1,834,085 38
Interest due and accrued	21,115 02
	<u>\$ 1,855,200 40</u>
2. Amount of money deposited with the corporation	\$ 377,032 41
Interest accrued thereon	700 00
	<u>377,732 41</u>
3. Taxes other than taxes on real estate	85,000 00
4. Dividends to shareholders declared and unpaid	14,400 00
Total	<u>\$ 2,332,332 81</u>

MIDLAND LOAN AND SAVINGS COMPANY—Continued

To Shareholders

5. Paid-in capital	\$ 360,000 00
6. Reserve fund	460,000 00
7. General Contingency Reserve	20,000 00
8. Balance of Profit and Loss Account	54,001 90
Total	<u>\$ 894,001 90</u>
Total Liabilities	<u>\$ 3,226,334 71</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 159,422 93	
(b) Collateral loans	53 42	
(c) Bonds and debentures	21,960 28	
(d) Dividends on stocks	2,000 00	
(e) Bank deposits	567 42	
	<u> </u>	\$ 184,004 05
2. Profit on sale of securities and real estate		325 00
3. Agency fees and commissions earned		712 84
4. All other revenue for the year		1,400 70
Total		<u>\$ 186,442 59</u>

Expenditure

5. Interest incurred during the year on:		
(a) Debentures and debenture stock	\$ 62,488 59	
(b) Deposits	8,114 30	
	<u> </u>	\$ 70,602 89
6. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 61,088 72	
(b) Provincial	200 00	
	<u> </u>	61,288 72
7. Commission on loans and on sale of real estate		2,313 30
8. All other expenses incurred:		
(a) Salaries	\$ 16,474 16	
(b) Directors' fees	1,925 00	
(c) Auditors' fees	1,200 00	
(d) Legal fees	44 47	
(e) Travelling expenses	66 85	
(f) Printing and stationery	1,055 62	
(g) Postage, telegrams, telephones and express	687 34	
(h) Maintenance of office premises	647 26	
(i) Miscellaneous	943 52	
	<u> </u>	23,044 22
9. Net profit transferred to Profit and Loss Account		29,193 46
Total		<u>\$ 186,442 59</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 53,608 44
2. Amount transferred from Revenue Account	29,193 46
Total	<u>\$ 82,801 90</u>
3. Dividends to shareholders declared during year	\$ 28,800 00
4. Balance of account at 31st December, 1942	54,001 90
Total	<u>\$ 82,801 90</u>

MIDLAND LOAN AND SAVINGS COMPANY—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3.46%; (b) Deposits, 2%.
Current rate paid—(a) Debentures payable in Canada; 3%, 3¼%, 3½%; (b) Deposits, 2%.
2. Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 5.57%; (b) Collateral loans, 5.50%; (c) Bonds and debentures, 3.36%; (d) Stocks owned, 5.17%.
3. Loans written off, \$750.32.
4. Fidelity Bonds on officers of the Corporation, \$16,000.00.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) May 22, 1942; (b) July 2, 1942; (c) 4%.
(a) November 21, 1942; (b) January 2, 1943; (c) 4%.
6. Date appointed for the Annual Meeting—February 2, 1943.
Date of last Annual Meeting—February 3, 1942.
7. Amount of Company's own Debentures and interest thereon, due and unpaid \$ 14,885 60

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, Consol. Sta. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book II, 127).

The corporate name was, by Order-in-Council of Ontario, 21st June, 1876 (Ibid.), changed to the Midland Loan and Savings Company.

A by-law altering the amount of the capital stock and par value of the share was, pursuant to The Loan Corporations Act, approved by Order-in-Council of Ontario, 3rd October, 1900.

The borrowing and lending powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, Chap. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Outstanding	Totals	Amount of Interest Due and Not Charged	
			\$	c.
Ontario.....(a)	203,216 43	203,216 43	825	17
Ontario.....(b)	2,359,683 75	2,359,683 75	2,005	19
Total.....	2,562,900 18	2,562,900 18	2,830	36

NIAGARA FALLS LOAN AND SAVINGS COMPANY

Head Offices, Niagara Falls, Ontario

OFFICERS

President—URIAH H. BOWEN

Secretary—HARRY C. PATTINSON

Vice-President—JOHN B. MEARS

DIRECTORS

URIAH H. BOWEN
JAMES H. DENTON
GEORGE J. EMERY

JOHN B. MEARS
SYDNEY PACKER
HARRY C. PATTINSON

Auditors—BROKENSHIRE, SCARFF & COMPANY, Toronto, Ontario.

CAPITAL

Amount of Capital Stock authorized (100,000 shares of \$10.00 each)	\$ 1,000,000 00
Amount subscribed	773,970 00
Amount paid in cash	773,970 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Book value of real estate held for sale:			
(a) Freehold land (including buildings)	\$ 290,347 04		
(b) Held under power of sale, etc.	44,591 48		
	\$ 334,938 52		
Less Reserve	122,374 55		
	\$	212,563 97	
2. Amount secured by mortgages on real estate including:			
First mortgages	\$ 485,051 46		
Second and subsequent mortgages	1,500 00		
Agreements for sale	5,819 07		
Interest due	1,853 80		
Interest accrued	980 07		
	\$ 495,204 40		
Less Reserves	56,500 30		
	\$	438,704 10	
(See Schedule B)			
3. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed: — Dominion and United Kingdom	\$ 194,232 86		
Interest accrued	1,191 23		
	\$	195,424 09	
(b) Provincial and Provincial Guar- anteed	\$ 44,299 95		
Interest accrued	278 69		
	\$	44,578 64	
	\$	240,002 73	
4. Cash on deposit with chartered banks in Canada		50,194 07	
5. All other assets		38 73	
	\$	941,503 60	
Total Assets		\$	941,503 60

NIAGARA FALLS LOAN AND SAVINGS COMPANY—Continued

Liabilities*To the Public*

1. Amount of debentures and debenture stock issued and outstanding: Payable in Canada	\$ 23,520 00
2. Taxes other than taxes on real estate	4,870 44
3. Dividends to shareholders declared and unpaid	15,479 40
4. Investment reserves	82,000 00
Total	\$ 125,869 84

To Shareholders

5. Paid-in capital	\$ 773,970 00
6. Reserve fund	30,000 00
7. Balance of Profit and Loss Account	11,663 76
Total	\$ 815,633 76
Total Liabilities	\$ 941,503 60

REVENUE ACCOUNT**Income**

1. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 33,014 99
(b) Bonds and debentures	6,017 92
(c) Bank deposits	667 86
	<u>\$ 39,700 77</u>
2. All other revenue for the year	25,328 19
Total	\$ 65,028 96

Expenditure

3. Interest incurred during the year on:	
Debentures and debenture stock	2,277 20
4. License fees and taxes other than taxes on real estate:	
Dominion	10,600 00
5. Amount transferred to Investment Reserves	23,153 33
6. All other expenses incurred:	
(a) Directors' fees	\$ 1,835 00
(b) Miscellaneous	10,600 64
	<u>12,435 64</u>
7. Net profit transferred to Profit and Loss Account	16,562 79
Total	\$ 65,028 96

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 10,580 37
2. Amount transferred from Revenue Account	16,562 79
Total	\$ 27,143 16
3. Dividends to shareholders declared during year	\$ 15,479 40
4. Balance of account at 31st December, 1942	11,663 76
Total	\$ 27,143 16

NIAGARA FALLS LOAN AND SAVINGS COMPANY—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
Average rate for year—Debentures payable in Canada, 4%.
Current rate paid—Debentures payable in Canada, 4% .
2. Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 6.5%; (b) Bonds and debentures, 3.25%.
3. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) Dividend No. 7, declared November 30th, 1942; (b) payable January 2nd, 1943; (c) two per cent. (20 cents per share).
4. Date appointed for the Annual Meeting—March 6th, 1943.
Date of last Annual Meeting—March 7th, 1942.

CONSTATING INSTRUMENTS

Incorporated by an Act of the Legislature of the Province of Ontario, 1 Edward VIII (1936) Chapter 77, being "The Niagara Falls Loan and Savings Company Act, 1936".

The lending and borrowing powers of the Company are now governed by The Loan and Trust Corporations Act, R.S.O. 1937, c. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show Separately: (a) Farm (b) Urban	Principal Out- standing	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
Ontario.....(a)						
Ontario.....(b)	493,630 35	(cr.) 1,259 82	1,853 80	980 07	495,204 40	Nil

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
(a) Payable in Canada	\$ 8,694,415	64	
Interest due and accrued	87,694	80	
			\$ 8,782,110 44
(b) Payable elsewhere than in Canada	\$ 97,141	14	
Interest due and accrued	677	31	
			97,818 45
			\$ 8,879,928 89
2. Amount of money deposited with the corporation			3,509,092 85
3. Provision for balance Dominion Income Tax for 1942			72,000 00
4. Dividends to shareholders declared, but not due and payable until 2nd January, 1943			50,000 00
5. All other liabilities			30,077 27
Total			\$12,541,099 01

To Shareholders

6. Paid-in capital			\$ 2,000,000 00
7. Reserve fund			2,400,000 00
8. Balance of Profit and Loss Account			111,349 19
Total			\$ 4,511,349 19
Total Liabilities			\$17,052,448 20

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises			\$ 4,478 95
2. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$ 693,394	84	
(b) Collateral loans	1,690	54	
(c) Bonds and debentures	153,713	10	
(d) Bank deposits	2,530	26	
			851,328 74
3. Profit on sale of securities and real estate			2,733 42
4. Agency fees and commissions earned			1,354 02
5. All other revenue for the year			19,151 62
Total			\$ 879,046 75

Expenditure

6. Interest incurred during the year on:			
(a) Debentures	\$ 309,784	81	
(b) Deposits	76,064	53	
			\$ 385,849 34
7. Loss on sale of securities and real estate			2,808 00
8. Amount by which ledger values of assets were written down			12,454 27
9. License fees and taxes other than taxes on real estate:			
(a) Provision for Dominion Income Tax for 1942			
(\$66,000.00 of this amount was paid in 1942)	\$ 138,000	00	
(b) Provincial	321	70	
(c) Municipal	2,896	27	
			141,217 97
10. Commission on loans			8,726 10
11. Amount transferred to Investment Reserves			2,745 36
12. Provision toward contingent liability re People Loan & Savings Company Liquidation			1,000 00
13. All other expenses incurred:			
(a) Salaries	\$ 61,290	00	
(b) Directors' fees	6,680	00	
(c) Auditors' fees	3,625	00	

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

(d) Legal fees	\$	531 50
(e) Rents		9,000 00
(f) Travelling expenses		3,041 69
(g) Printing and stationery		2,138 07
(h) Advertising		3,579 79
(i) Postage, telegrams, telephones and express		2,638 80
(j) Commission on sale of debentures		670 42
(k) Miscellaneous		20,169 50
	\$	113,364 77
14. Net profit transferred to Profit and Loss Account		210,880 94
Total	\$	879,046 75

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	110,468 25
2. Amount transferred from Revenue Account		210,880 94
Total	\$	321,349 19
3. Dividends to shareholders declared during year	\$	200,000 00
4. Benefit Fund for Employees		10,000 00
5. Balance of account at 31st December, 1942		111,349 19
Total	\$	321,349 19

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3.574%; (b) Debentures payable elsewhere, 3.259%; (c) Deposits, 2.169%.
Current rate paid—(a) Debentures payable in Canada, 3½% for 5-year term, 3¼% for 3 or 4-year term; (b) Debentures payable elsewhere (Not accepting new money nor renewing Sterling Debentures; (c) 2½% up to \$15,000, 2% on overplus.
- Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 5.478%; (b) Collateral loans, 3.913%; (c) Bonds and Debentures, 3.621%.
- Loans written off, \$6,709.15.
- Fidelity Bonds on officers of the Corporation, \$50,000.00.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) March 3, 1942; (b) April 1, 1942; (c) 2½% quarterly.
(a) June 2, 1942; (b) July 2, 1942; (c) 2½% quarterly.
(a) September 1, 1942; (b) October 1, 1942; (c) 2½% quarterly.
(a) November 24, 1942; (b) January 2, 1943; (c) 2½% quarterly.
- Date appointed for the Annual Meeting—February 10, 1943.
Date of last Annual Meeting—February 11, 1942.
- Amount of interest permanently capitalized during the year \$ 5,779 78
- Amount of Company's own Debentures and interest thereon, due and unpaid 40,884 96

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, Consolidated Statutes of Upper Canada, c. 53, by declaration filed in the office of the Clerk of the Peace for the County of Middlesex, 26th September, 1870. The original corporate name was The Ontario Savings and Investment Society.

By Order-in-Council of Ontario, dated 4th October, 1879, and also by Order-in-Council of Canada, dated 29th October, 1879, the corporate name was changed to The Ontario Loan and Debenture Company.

The Company as now constituted was formed under the provisions of The Loan Corporations Act of Ontario by The Ontario Loan and Debenture Company, taking in by amalgamation the Agricultural Savings and Loan Company under Order-in-Council dated 10th November, 1911, and operates under The Loan and Trust Corporations Act, R.S.O. 1937, chapter 257.

By Order-in-Council of Ontario, dated 12th March, 1930, 20,000 shares twenty per cent. called and paid were converted into 4,000 shares fully paid, the authorized capital thereby being reduced from 100,000 to 84,000 shares.

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Outstanding		Charges Outstanding		Interest Due and Unpaid		Interest Accrued		Totals		Amount of Interest Due and Not Charged	
	9	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....(a)	348,392	49	502	08	1,218	00	9,271	94	359,384	51	943	53
Ontario.....(b)	9,514,231	78	2,197	58	7,325	28	62,605	65	9,586,360	29	5,674	57
Manitoba.....(a)	165,219	37	4,080	36	5,792	80	3,328	75	178,421	28	4,487	41
Manitoba.....(b)	192,321	31	4,654	39		79	1,662	89	198,642	38		93
Saskatchewan.....(a)	718,356	93	29,049	29	144,762	27	11,757	65	903,926	14	112,140	62
Saskatchewan.....(b)	167,809	87	5,786	53	5,292	05	2,066	90	180,955	35	4,099	51
Alberta.....(b)	513,340	71	17,189	71	9,289	18	5,766	32	545,585	92	7,195	91
British Columbia.....(b)	739,006	65	1,654	19		91	5,904	62	747,517	37		74
Total (a).....	1,231,968	79	33,631	73	151,773	07	24,358	34	1,441,731	93	117,571	56
Total (b).....	11,126,710	32	31,482	40	22,862	21	78,006	38	11,259,061	31	17,708	66
Total.....	12,358,679	11	65,114	13	174,635	28	102,364	72	12,700,793	24	135,280	22

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED—Continued

To Shareholders

5. Paid-in capital	\$ 500,000 00
6. Reserve fund	215,000 00
7. Balance of Profit and Loss Account	21,040 66
Total	<u>\$ 736,040 66</u>
Total Liabilities	<u>\$ 1,226,040 09</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 51,260 65	
(b) Bonds and debentures	1,072 24	
(c) Dividends on stocks	1,155 30	
(d) Bank deposits	695 36	
		\$ 54,183 55
2. All other revenue for the year		9,213 60
Total		<u>\$ 63,397 15</u>

Expenditure

3. Interest incurred during the year on:		
Debentures and debenture stock	\$ 21,318 56	
4. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 4,810 37	
(b) Provincial	121 50	
(c) Municipal	110 51	
		5,042 38
5. Amount transferred to Investment Reserves		6,500 00
6. All other expenses incurred:		
(a) Salaries	\$ 12,390 85	
(b) Directors' fees	550 00	
(c) Auditors' fees	837 50	
(d) Legal fees	139 97	
(e) Rents	660 00	
(f) Travelling expenses	251 05	
(g) Printing and stationery	297 06	
(h) Advertising	121 53	
(i) Postage, telegrams, telephones and express	201 10	
(j) Commission on sale of Debentures	1,170 07	
(k) Miscellaneous	1,482 08	
		\$ 18,101 21
7. Net profit transferred to Profit and Loss Account		12,435 00
Total		<u>\$ 63,397 15</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 18,605 66
2. Amount transferred from Revenue Account	12,435 00
Total	<u>\$ 31,040 66</u>
3. Dividends to shareholders declared during year	\$ 10,000 00
4. Balance of account at 31st December, 1942	21,040 66
Total	<u>\$ 31,040 66</u>

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation.
(a) Debentures payable in Canada, 4%; (b) Debentures payable elsewhere, 3¾%.
2. Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 5.36%; (b) Bonds and debentures, 3%; (c) Stocks owned, 4%.
3. Fidelity Bonds on officers of the Corporation—Manager in Toronto and Agent in Winnipeg, \$10,000.00 each. Clerks in Toronto and Winnipeg, \$3,000.00 each.
4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) 7th November, 1941; (b) payable 2nd January, 1942; (c) 1%.
(a) 8th June, 1942; (b) payable 2nd July, 1942, (c) 1%.
5. Date appointed for the Annual Meeting—8th February, 1943.
Date of last Annual Meeting—13th February, 1942.
6. Amount of interest permanently capitalized during the year \$ 40 64

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act (R.S.O. 1877, c. 164), by declaration filed with the Clerk of the Peace for the County of York, 17th September, 1879, with the corporate name of the Real Estate Loan and Debenture Company. Decl. Book II, p. 57.

Letters patent of Canada (6th April, 1883) incorporating the Company under The Canada Joint Stock Companies Act, 1877, with the corporate name of The Real Estate Loan Company of Canada, Limited,—Lib. 85, folio 282, Office of the Registrar-General of Canada. The capital authorized by this instrument was \$2,000,000, being the capital of the said The Real Estate Loan and Debenture Company, with the same powers throughout Canada as now possessed by the said The Real Estate Loan and Debenture Company, and for the same purposes and objects, subject always to the provisions of the said last mentioned Act (Canada J. S. Co's. Act, 1877) and with all such further powers, purposes and objects as are conferred upon Loan Companies incorporated under the provisions of the said last mentioned Act.

1884. Act of the Dominion of Canada, 47 V, c. 101 (D), respecting sales of assets.

Supplementary Letters Patent of Canada, 20th June, 1892, reciting By-law No. 62 of the Company, and (as therein provided), reducing the capital stock from \$2,000,000 to \$1,600,000.

1913. Act of the Dominion of Canada, 3-4 George V, c. 184, increasing capital stock to \$2,000,000 in shares of \$100 each par value.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Outstanding	Charges Outstanding	Interest Accrued	Totals	Amount of Interest Due and Not Charged	
					\$	c.
Ontario	(b) 355,337 55	(Cr.) 3 00	.....	355,334 55	\$	c.
Manitoba	(a) 3,054 75	.....	.....	3,054 75	\$	c.
Manitoba	(b) 556,846 23	(Cr.) 15,211 50	5,529 12	547,163 85	\$	c.
Vancouver	(b) 11,474 10	(Cr.) 13 50	.....	11,460 60	\$	c.
Edmonton	(b) 7,338 09	.....	.....	7,338 09	\$	c.
Total (a)	3,054 75	.....	.....	3,054 75	\$	c.
Total (b)	930,995 97	.....	.....	921,297 09	\$	c.
Total	934,050 72	(Cr.) 15,228 00	5,529 12	924,351 84	\$	c.
						Nil

TORONTO MORTGAGE COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—A. M. M. KIRKPATRICK
 Vice-Presidents—GERARD B. STRATHY, K.C.; GEORGE D. KIRKPATRICK
 Manager—WALTER GILLESPIE

DIRECTORS

A. M. M. KIRKPATRICK
 GERARD B. STRATHY, K.C.
 GEORGE D. KIRKPATRICK
 WALTER GILLESPIE
 ARTHUR F. WHITE
 HON. GEORGE S. HENRY
 E. VAUGHAN CHAMBERS

Auditors—H. D. LOCKHART GORDON, F.C.A.; J. FRANK HOSKIN, C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$50.00 each) \$ 1,000,000 00
 Amount subscribed (19,730 shares) 986,500 00
 Amount paid in cash 986,500 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises		\$ 45,000 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	\$ 50,781 31	
(b) Held under power of sale, etc.	33,569 38	
		84,350 69
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 3,733,573 67	
Interest due	Cr. 17,981 81	
		3,715,591 86
(See Schedule B)		
4. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 237,097 18	
Provincial and Provincial Guaranteed	295,850 47	
(b) Canadian municipalities, school districts and rural telephone companies	89,631 23	
(d) All other bonds	147,321 59	
		769,900 47
5. Book value of stocks		370,304 57
6. Cash on hand		3,193 95
7. Cash on deposit with chartered banks in Canada		95,385 48
Total Assets		<u>\$ 5,083,727 02</u>

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
(a) Payable in Canada	\$ 1,211,143 66	
Interest due and accrued	17,406 94	
		\$ 1,228,550 60
(b) Payable elsewhere than in Canada	\$ 1,388,143 69	
Interest due and accrued	8,087 50	
		1,396,231 19
		<u>\$ 2,624,781 79</u>
2. Amount of money deposited with the corporation		129,116 73
3. Taxes other than taxes on real estate—Reserve for Dominion Taxes, Income and other Taxes		32,601 96
4. Dividends to shareholders declared and unpaid—payable January 2nd, 1943		24,662 50
Total		<u>\$ 2,811,162 98</u>

TORONTO MORTGAGE COMPANY—Continued

To Shareholders

5. Paid-in capital	\$ 986,500 00
6. Reserve fund	1,165,002 00
7. Balance of Profit and Loss Account	121,062 04
Total	<u>\$ 2,272,564 04</u>
Total Liabilities	<u>\$ 5,083,727 02</u>

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises	\$ 2,430 30
2. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 226,131 17
(b) Bonds and debentures	35,417 69
(c) Dividends on stocks	19,915 76
	<u>281,464 62</u>
Total	<u>\$ 283,894 92</u>

Expenditure

3. Interest incurred during the year on:	
(a) Debentures and debenture stock	\$ 92,040 19
(b) Deposits	2,298 52
	<u>\$ 94,338 71</u>
4. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 55,060 76
(b) Provincial	250 00
(c) Municipal	389 24
	<u>55,700 00</u>
5. All other expenses incurred:	
(a) Salaries	\$ 17,497 44
(b) Directors' fees	4,950 00
(c) Auditors' fees	1,200 00
(d) General office expenses	2,147 71
(e) Rents	1,272 00
(f) Commission on sale of debentures	4,895 70
(g) Miscellaneous	1,580 30
	<u>33,543 15</u>
6. Net profit transferred to Profit and Loss Account	100,313 06
Total	<u>\$ 283,894 92</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 119,398 98
2. Amount transferred from Revenue Account	100,313 06
Total	<u>\$ 219,712 04</u>
3. Dividends to shareholders declared during year	\$ 98,650 00
4. Balance of account at 31st December, 1942	121,062 04
Total	<u>\$ 219,712 04</u>

TORONTO MORTGAGE COMPANY—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
 Average rate for year—(a) Debentures payable in Canada, 3.44%; (b) Debentures payable elsewhere, 3.58%; (c) Deposits, 1.84%.
 Current rates paid— (a) Debentures payable in Canada, average 3.45%; (b) Debentures payable elsewhere, average 3.25%; (c) Deposits, average 2%.
2. Average rate of interest per annum earned by the Corporation during the year on:
 (a) Mortgages and agreements for sale of realty, 5.64%; (b) Bonds and debentures, 4.48%; (c) Stocks owned, 4.78%.
3. Fidelity Bonds on officers of the Corporation—Manager and Office Employees in amounts of \$1,000 to \$6,000.
4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 (a) 1st January, 1942; (c) 10% per annum payable quarterly.
 (a) 1st April, 1942; (c) 10% per annum payable quarterly.
 (a) 1st July, 1942; (c) 10% per annum payable quarterly.
 (a) 1st October, 1942; (c) 10% per annum payable quarterly.
5. Date appointed for the Annual Meeting—10th February, 1943.
 Date of last Annual Meeting—11th February, 1942.
6. Amount of Company's own Debentures and interest thereon, due and unpaid \$ 86 25

CONSTATING INSTRUMENTS

This Company was, under the provisions of The Loan Corporations Act, formed by the amalgamation of The Building and Loan Association with The Union Loan and Savings Company.

The agreement for the amalgamation of these companies under the new corporate name of The Toronto Mortgage Company was executed by both companies on the 27th September, 1899; was ratified by the shareholders of the respective companies on the 15th November, 1899, and was assented to by the Lieutenant-Governor of the Province of Ontario by Order-in-Council, dated 15th December, 1899.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Out- standing	Charges Out- standing	Interest Due and Unpaid	Totals		Amount of Interest Due and Not Charged
				\$	c.	
Ontario.....(a)	\$ 3,900 00			\$ 3,900 00		
Ontario.....(b)	3,883,054 25	2,601 25	(Cr.) 17,981 81	3,867,673 69		
Total (a).....	3,900 00			3,900 00		
Total (b).....	3,883,054 25	2,601 25	(Cr.) 17,981 81	3,867,673 69		
Total.....	3,886,954 25	2,601 25	(Cr.) 17,981 81	3,871,573 69		86,590 85

II. LOAN CORPORATIONS

Having Terminating as well as Permanent Stock or Having
Terminating Stock Only

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

DETAILED REPORTS OF THE SEVERAL
CORPORATIONS

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY—Continued

To Shareholders

5. Paid-in capital	\$	152,349	58
6. Balance of Profit and Loss Account		24,157	13
Total	\$	176,506	71
Total Liabilities	\$	209,690	03

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$	8,195	90
(b) Collateral loans		189	22
(c) Bonds and debentures		1,110	16
	\$	9,495	28
2. Profit on sale of securities and real estate		80	25
3. Amount by which ledger values of assets were written up		130	00
4. All other revenue for the year		330	79
Total	\$	10,036	32

Expenditure

5. Interest incurred during the year on:			
(a) Instalments on shares paid in advance	\$	1,150	61
(b) Other borrowed money		342	90
	\$	1,493	51
6. Amount by which ledger values of assets were written down		210	00
7. License fees and taxes other than taxes on real estate:			
(a) Provincial	\$	40	60
(b) Municipal		11	89
		52	49
8. Amount transferred to Investment Reserves		200	72
9. All other expenses incurred:			
(a) Salaries	\$	560	00
(b) Auditors' fees		100	00
(c) Rents		240	00
(d) Printing and stationery		88	41
(e) Postage, telegrams, telephones and express		18	29
(f) Miscellaneous		78	03
	\$	1,084	73
10. Net profit transferred to Profit and Loss Account		6,994	87
Total	\$	10,036	32

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	17,831	90
2. Amount transferred from Revenue Account		6,994	87
Total	\$	24,826	77
3. Dividends to shareholders declared during year on stock withdrawn	\$	669	64
4. Balance of account at 31st December, 1942		24,157	13
Total	\$	24,826	77

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY—Continued

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on:
 - (a) Mortgages and agreements for sale of realty, 6%;
 - (b) Collateral loans, 6%;
 - (c) Bonds and debentures, 3.24%.
2. Fidelity Bonds on officers of the Corporation, \$2,000.00.
3. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:

No shares matured during year 1942.
4. Date appointed for the Annual Meeting—Last Monday of February.
Date of last Annual Meeting—February 23rd, 1942.

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act (R.S.O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough on the 17th January, 1889. (Decl. Book I, 47).

April 8th, 1938—A special Act, 2 Geo. VI., Chap. 63, was passed validating and confirming all shares of terminating and withdrawable stock issued by the corporation since the 10th day of September, 1903.

The lending and borrowing powers are governed by The Loan and Trusts Corporations Act R.S.O. 1937, Chap. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Out- standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged	
					\$	c.
Ontario.....(a)	\$	\$	\$	\$	\$	c.
Ontario.....(b)	141,466 53	2,344 06	585 98	144,396 57		Nil

III. LOANING LAND CORPORATIONS

DETAILED REPORTS OF THE SEVERAL
CORPORATIONS

THE PROVIDENT INVESTMENT COMPANY

Head Office, Toronto, Ontario

OFFICERS

President and Manager—A. H. COX

Vice-President—H. K. COX

Secretary—MISS NEITA L. TOLMAN

DIRECTORS

H. C. COX

R. G. ROBERTS

A. H. COX

W. J. HASTIE

H. K. COX

Auditors—CAMPBELL, LAWLESS, PARKER AND BLACK

CAPITAL

Amount of Capital Stock authorized (14,000 shares of \$100.00 each)	\$ 1,400,000 00
Amount subscribed	100,000 00
Amount paid in cash	100,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Book value of real estate (less encumbrances, \$31,811.31) held for sale: Freehold land (including buildings)	\$ 4,154 19
2. Amount secured by mortgages on real estate including:	
Agreements for sale	\$ 6,794 29
Interest accrued	54 93
	6,849 22
<i>(See Schedule B)</i>	
3. Book value of stocks	\$ 152,365 49
Accrued dividends thereon	2,590 00
	154,955 49
4. Cash on deposit with chartered banks in Canada, \$150.54; elsewhere, \$1,116.75	1,267 29
5. Agency funds and investments	1,021 11
6. All other assets	7,284 10
Total Assets	\$ 175,531 40

Liabilities

To the Public

1. Money borrowed from banks	\$ 85,680 87
2. Agency funds and investments	1,021 11
3. All other liabilities	346 64
Total	\$ 87,048 62

To Shareholders

4. Paid-in capital	\$ 100,000 00
5. Debit balance of Profit and Loss Account (Deficit)	11,517 22
Total	\$ 88,482 78
Total Liabilities	\$ 175,531 40

THE PROVIDENT INVESTMENT COMPANY—Continued

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$	384 18	
(b) Dividends on stocks		2,590 00	
(c) Bank deposits		43 35	
		<u> </u>	\$ 3,017 53
2. Agency fees and commissions earned			7,013 17
3. Net rents earned on real estate			2,167 93
Total	\$		<u><u>12,198 63</u></u>

Expenditure

4. Interest incurred during the year on:			
Other borrowed money	\$		6,043 40
5. License fees and taxes other than taxes on real estate:			
(a) Dominion (Unemployment Insurance)	\$	64 35	
(b) Provincial		35 00	
(c) Municipal		138 16	
		<u> </u>	237 51
6. Amount transferred to Depreciation Reserves			834 97
7. All other expenses incurred:			
(a) Salaries	\$	2,275 46	
(b) Auditors' fees		195 00	
(c) Legal fees		64 50	
(d) Rents		720 00	
(e) Travelling expenses		566 54	
(f) Printing and stationery, etc.		199 05	
(g) Advertising		139 25	
(h) Postage, telegrams, telephones and express ..		507 75	
(i) Maintenance of office premises		25 47	
(j) Miscellaneous		146 67	
		<u> </u>	4,871 04
8. Net profit transferred to Profit and Loss Account			211 71
Total	\$		<u><u>12,198 63</u></u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year (Deficit) ..	\$	-11,728 93
2. Amount transferred from Revenue Account		211 71
Total	\$	<u>-11,517 22</u>
3. Balance of account at 31st December, 1942 (Deficit) ..	\$	-11,517 22
Total	\$	<u><u>-11,517 22</u></u>

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year on:
 - Mortgages and agreements for sale of realty, 6%;
 - Stocks owned, 1.6%.
- Fidelity Bonds on officers of the Corporation, \$3,000.00.
- Date appointed for the Annual Meeting—January 20, 1943.
Date of last Annual Meeting—January 21, 1942.

THE PROVIDENT INVESTMENT COMPANY—Continued

CONSTATING INSTRUMENTS

November 2nd, 1893—Letters Patent incorporating The Provident Investment and Mortgage Guarantee Company of Ontario, Limited.

November 2nd, 1899—Order-in-Council changing the Company's corporate name to The Provident Investment Company.

March 3rd, 1903—Certificate of Assent reducing the Capital Stock of the Company.

January 9th, 1912—Letters Patent removing Limitation of Borrowing Powers in the case of The Provident Investment Company under the provisions of The Loan Corporations Act, Revised Statutes of Ontario, 1897, Chapter 205.

March 31st, 1925—Order-in-Council reducing the Capital Stock of the Company.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Out- standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
Ontario.....(b)	5,568 17	59 02	50 29	5,618 46	
Saskatchewan.....(b)	1,167 10		4 64	1,230 76	
Total (b).....	6,735 27	59 02	54 93	6,849 22	Nil

THE TORONTO SAVINGS AND LOAN COMPANY

Head Office, Peterborough, Ontario

OFFICERS

President—W. J. HASTIE
 Vice-President—HON. LEIGHTON McCARTHY, K.C.

Manager—G. H. THOMPSON
 Secretary—B. V. MOORE

DIRECTORS

H. C. COX	A. H. COX
R. A. LAIDLAW	S. H. LOGAN
J. M. MACDONNELL	FRANK McCARTHY, K.C.
J. A. McLEOD	JOHN L. C. McCARTHY
G. A. MORROW	GRAHAM MORROW
FRANK P. WOOD	W. J. HASTIE
HON. LEIGHTON McCARTHY, K.C.	

Auditors—S. W. EAKINS; C. E. H. MEDHURST

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$100.00 each)	\$ 2,000,000 00
Amount subscribed	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

1. Office premises		\$ 50,000 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	\$ 1,048,008 74	
(b) Leasehold land (including buildings)	40,000 00	
		1,088,008 74
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 81,076 82	
Second and subsequent mortgages	2,900 00	
Agreements for sale	26,166 76	
		110,143 58
<i>(See Schedule B)</i>		
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal		6,000 00
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 84,725 00	
(b) Provincial and Provincial Guaranteed	24,750 00	
(c) All other bonds	3,100 00	
		112,575 00
6. Book value of stocks	\$ 1,910,267 37	
Accrued dividends thereon	30,192 00	
		1,940,459 37
7. Cash on hand		1,008 01
8. Cash on deposit with chartered banks in Canada		30,841 99
9. All other assets		7,432 08
		\$ 3,346,468 77

Liabilities

To the Public

1. Taxes other than taxes on real estate—Reserve for Government Taxes		\$ 13,500 00
2. Dividends to shareholders declared and unpaid		40,000 00
		\$ 53,500 00

THE TORONTO SAVINGS AND LOAN COMPANY—Continued

To Shareholders

3. Paid-in capital	\$ 2,000,000 00
4. Reserve fund	1,200,000 00
5. Balance of Profit and Loss Account	92,968 77
Total	<u>\$ 3,292,968 77</u>
Total Liabilities	<u>\$ 3,346,468 77</u>

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises	\$ 1,704 36
2. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 5,928 05
(b) Collateral loans	360 00
(c) Bonds and debentures	2,842 81
(d) Dividends on stocks	125,164 60
	<u>134,295 46</u>
3. Profit on sale of securities and real estate	1,276 50
4. Agency fees and commissions earned	1,079 12
5. Net rents earned on real estate	64,484 31
6. All other revenue for the year	267 75
Total	<u>\$ 203,107 50</u>

Expenditure

7. License fees and taxes other than taxes on real estate:	
Dominion	\$ 12,000 00
8. All other expenses incurred:	
(a) Salaries	\$ 20,980 32
(b) Directors' fees	6,500 00
(c) Auditors' fees	425 00
(d) Legal fees	252 29
(e) Travelling expenses	83 66
(f) Printing and stationery	125 15
(g) Advertising	2 71
(h) Postage, telegrams, telephones and express ..	207 73
(i) Miscellaneous	1,184 38
	<u>29,761 24</u>
9. Net profit transferred to Profit and Loss Account	161,346 26
Total	<u>\$ 203,107 50</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 91,622 51
2. Amount transferred from Revenue Account	161,346 26
Total	<u>\$ 252,968 77</u>
3. Dividends to shareholders declared during year	\$ 160,000 00
4. Balance of account at 31st December, 1942	92,968 77
Total	<u>\$ 252,968 77</u>

THE TORONTO SAVINGS AND LOAN COMPANY—Continued

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on:
 - (a) Mortgages and agreements for sale of realty, 4.61%; (b) Collateral loans, 6.00%; (c) Bonds and debentures, 3.05%; (d) Stocks owned, 6.54%.
2. Fidelity Bonds on officers of the Corporation, \$7,000.00.
3. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - (a) 21st January, 1942; (b) 1st April, 1942; (c) 2%.
 - (a) 19th June, 1942; (b) 2nd July, 1942; (c) 2%.
 - (a) 16th December, 1942; (b) 2nd October, 1942; (c) 2%.
 - (a) 16th December, 1942; (b) 2nd January, 1943; (c) 2%.
4. Date appointed for the Annual Meeting—20th January, 1943.
Date of last Annual Meeting—21st January, 1942.

CONSTATING INSTRUMENTS

Incorporated as "The Toronto Real Estate Investment Company" by Letters Patent of Ontario (June 15th, 1885), issued under The Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1877, c. 150. Supplementary Letters Patent of Ontario (December 29th, 1887), were issued under R.S.O. 1887, c. 157, defining the borrowing powers, etc. Further Supplementary Letters Patent of Ontario (September 25th, 1889) were issued under the last mentioned Act, increasing the capital stock from \$400,000 to \$2,000,000. Further Supplementary Letters Patent of Ontario (March 30th, 1891) were issued under the same Act, conferring agency powers on the Company. The corporate name was by Order-in-Council (April 2nd, 1891) changed to "The Toronto Savings and Loan Company."

For the lending and borrowing powers, see the Letters Patent and the Acts, R.S.O. 1877, chap. 150; R.S.O. 1887, chap. 157; R.S.O. 1914, chap. 184; R.S.O. 1927, chap. 223; R.S.O. 1937, chap. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal Out- standing	Charges Out- standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged				
							\$	c.	\$	c.
Ontario.....(a)	60,678	34	534	64	3,127	69	64,340	67	3,959	51
Ontario.....(b)	65,646	26	(Cr.)	134	39	291	04	65,802	91	.....
Total (a).....	60,678	34	534	64	3,127	69	64,340	67	3,959	51
Total (b).....	65,646	26	(Cr.)	134	39	291	04	65,802	91	.....
Grand Total.....	126,324	60	400	25	3,418	73	130,143	58	3,959	51

IV. TRUST COMPANIES

DETAILED REPORTS OF THE SEVERAL
CORPORATIONS

THE BANKERS' TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

President—R. P. JELLETT
 Vice-Presidents—ROSS CLARKSON
 G. T. BOGERT

Manager—G. T. BOGERT
 Secretary—W. E. BICKLEY

DIRECTORS

R. P. JELLETT
 ROSS CLARKSON
 J. F. WILKES
 G. T. BOGERT
 C. W. ISMAY

J. A. SUTHERLAND
 W. E. BICKLEY
 JACK PEMBROKE
 G. G. W. GOODWIN
 HERBERT GILBERT

Auditors—RIDDELL, STEAD, GRAHAM AND HUTCHISON, C.A.

CAPITAL

Amount of Capital Stock authorized (10,000 shares of \$100.00 each) ..	\$ 1,000,000 00
Amount subscribed	250,000 00
Amount paid in cash	250,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Amount secured by mortgages on real estate including:—			
First mortgages	\$ 229,020 00		
Interest due	1,823 71		
Interest accrued	2,231 74		
		\$	233,075 45

(See Schedule B)

2. Book value of bonds, debentures and debenture stocks:—			
Government and Government Guaranteed:—			
Dominion and United Kingdom	\$ 76,000 00		
Interest accrued	570 00		
			76,570 00
3. Book value of stocks			1 00
4. Cash on deposit with chartered banks in Canada, \$25.00; elsewhere, \$19,911.72			19,936 72
5. All other assets			442 51
Total Company Funds		\$	330,025 68

Estates, Trusts and Agency Funds

6. Unrealized assets and investments	\$ 40,506 96		
7. Cash on hand and in banks	491 82		
		\$	40,998 78

Summary of Assets

Company Funds	\$ 330,025 68
Estates, Trusts and Agency Funds	40,998 78
Grand Total of Assets	\$ 371,024 46

THE BANKERS' TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	\$	4,178	20
2. Other expenses due and accrued		125	00
3. Investment reserves		37,798	75
Total	\$	42,101	95

To the Shareholders:

4. Paid-in Capital	\$	250,000	00
5. Balance of Profit and Loss Account		37,923	73
Total	\$	287,923	73
Total Company Funds	\$	330,025	68

Estates, Trusts and Agency Funds

6. Estates, Trusts and Agencies	\$	40,998	78
---------------------------------------	----	--------	----

Summary of Liabilities

Company Funds	\$	330,025	68
Estates, Trusts and Agency Funds		40,998	78
Grand Total of Liabilities	\$	371,024	46

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—			
(a) Mortgages and agreements for sale	\$	12,799	97
(b) Bonds and debentures		2,280	00
			\$ 15,079 97
2. Agency fees and commissions earned			4,212 54
Total	\$	19,292	51

Expenditure

3. License fees and taxes other than taxes on real estate:—			
(a) Dominion	\$	7,500	00
(b) Provincial		353	57
			\$ 7,853 57
4. All other expenses incurred:—			
(a) Directors' and Advisory Committee fees	\$	40	00
(b) Auditors' fees		195	00
(c) Printing and stationery		5	20
			240 20
5. Net profit transferred to Profit and Loss Account	\$	11,198	74
Total	\$	19,292	51

THE BANKERS' TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 36,724 99
2. Amount transferred from Revenue Account	11,198 74
Total	\$ 47,923 73
3. Dividends to shareholders declared during year	\$ 10,000 00
4. Balance of account at 31st December, 1942	37,923 73
Total	\$ 47,923 73

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$100,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
18th February, 1942; 4% payable in quarterly instalments—March, June, September and December.
3. Date appointed for the Annual Meeting, Third Wednesday in February.
Date of last Annual Meeting—18th February, 1942.

CONSTATING INSTRUMENTS

Incorporated 20th May, 1905, by special Act of the Legislature of Quebec, 5 Edward VII, chap. 78.

Amendments to charter, 9 Edward VII, chap. 114, 7th May, 1909; 5th George V, chap. 125, 5th March, 1915; 7th George V, chap. 102, 22nd December, 1916; 9th George V, chap. 125, 4th March, 1919.

Authorized by special Act of the Legislature of Ontario, 10-11 George V, chap. 156, 4th June, 1920, to transact business therein as specified in Section 5 of the said Act, which enacts as follows:

“(5) The company shall be limited in respect of all business relating to property and civil rights or provincial objects in the Province of Ontario, to the powers mentioned in the schedules to The Loan and Trust Corporations Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts.”

The company has a deposit in the Province of Ontario amounting to \$50,000.00. Order-in-Council assented to August 23rd, 1934.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province	Principal out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
British Columbia	29,000 00	309 01	29,309 01		
Ontario	4,600 00	108 13	4,708 13		
Quebec	195,420 00	1,823 71	1,814 60	199,058 31	
Total	229,020 00	1,823 71	2,231 74	233,075 45	Nil

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO—Continued

(See Schedule B)

10. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	\$ 754,944	04	
Interest accrued	4,346	00	
			\$ 759,290 04
(b) Provincial and Provincial Guaranteed	\$ 311,040	27	
Interest accrued	3,935	00	
			\$ 314,975 27
(c) Canadian municipalities, school districts and rural telephone companies			\$ 112,378 09
11. Book value of Stocks			\$ 1,186,643 40
12. Cash on hand			\$ 1,531,565 87
13. Cash on deposit with chartered banks in Canada, \$64,482.74; elsewhere, \$46,115.66			\$ 36,312 46
			\$ 110,598 40
Total Guaranteed Funds			\$ 5,914,990 93

Estates, Trusts and Agency Funds

14. Unrealized assets	\$ 330,250	10	
15. Investments	366,921	14	
16. Cash on hand and in banks	73,581	82	
			\$ 770,753 06

Summary of Assets

Company Funds	\$ 1,927,334	09
Guaranteed Funds	5,914,990	93
Estates, Trusts and Agency Funds	770,753	06
Grand Total of Assets	\$ 8,613,078	08

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$ 8,979	82
2. Dividends to shareholders declared and unpaid	40,000	00
3. Investment reserves	325,000	00
4. All other liabilities	508	26
Total	\$ 374,488	08

To the Shareholders:

5. Paid-in Capital	\$ 1,000,000	00
6. Reserve Fund	500,000	00
7. Balance of Profit and Loss Account	52,846	01
Total	\$ 1,552,846	01
Total Company Funds	\$ 1,927,334	09

Guaranteed Funds

8. Trust deposits	\$ 2,473,780	07
9. General Guaranteed Funds	\$ 3,405,490	76
Interest due and accrued	35,720	10
	\$ 3,441,210	86
Total Guaranteed Funds	\$ 5,914,990	93

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO—Continued

Estates, Trusts and Agency Funds

10. Estates	\$ 575,018 35	
11. Trusts and Agencies	190,245 61	
12. Due to Company Funds	5,489 10	
		<u>\$ 770,753 06</u>

Summary of Liabilities

Company Funds	\$ 1,927,334 09
Guaranteed Funds	5,914,990 93
Estates, Trusts and Agency Funds	770,753 06
Grand Total of Liabilities	<u>\$ 8,613,078 08</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	\$ 33,250 04	
(b) Bonds and debentures	1,354 74	
(c) Dividends on stocks	19,077 75	
(d) Bank deposits	278 20	
(e) Other interest earned	538 36	
		<u>\$ 54,499 09</u>
2. Profit in guaranteed funds		85,334 70
3. Agency fees and commissions earned		6,622 54
4. Net rents earned on real estate		23,867 25
5. All other revenue for the year		1,506 26
Total		<u>\$ 171,829 84</u>

Expenditure

6. License fees and taxes other than taxes on real estate:—		
(a) Dominion	\$ 9,000 00	
(b) Provincial	255 00	
(c) Municipal	609 00	
		<u>\$ 9,864 00</u>
7. Commissions on loans and on sale of real estate		3,386 00
8. Amount transferred to Investment Reserve		30
9. All other expenses incurred:—		
(a) Salaries	\$ 36,349 88	
(b) Directors' and Advisory Committee fees	5,919 00	
(c) Auditors' fees and votes of shareholders	4,300 00	
(d) Legal fees	292 94	
(e) Travelling expenses and inspections	92 00	
(f) Printing and stationery	1,771 53	
(g) Advertising	2,434 56	
(h) Postage, telegrams, telephones and express	1,709 02	
(i) Commission on sale of G.I. Certificates	1,707 05	
(j) Maintenance of office premises	3,532 76	
(k) Miscellaneous	15,132 72	
		<u>73,241 46</u>
10. Net profit transferred to Profit and Loss Account		85,338 08
Total		<u>\$ 171,829 84</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 47,507 93
2. Amount transferred from Revenue Account	85,338 08
Total	<u>\$ 132,846 01</u>
3. Dividends to shareholders declared during year	\$ 80,000 00
4. Balance of account at 31st December, 1942	52,846 01
Total	<u>\$ 132,846 01</u>

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO—Continued

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$25,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - (a) June 2nd, 1942; (b) payable July 2nd, 1942; (c) Dividend of 4%.
 - (a) December 7th, 1942; payable January 2nd, 1943; Dividend of 4%.
3. Date appointed for the Annual Meeting—Thursday, February 11th, 1943.
Date of last Annual Meeting—Thursday, February 12th, 1942.
4. Amount of interest permanently capitalized during the year \$ 46 50
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department 73,581 82
6. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid:—

Principal	\$ 8,800 00	
Interest	3,895 88	
	\$ 12,695 88	

CONSTATING INSTRUMENTS

The British Mortgage Loan Company of Ontario was incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52), issued under R.S.O. 1877, c. 150, which Act was continued by R.S.O. 1887, c. 157, and was as to Loan Corporations superseded by 60 Vic., c. 38 (O), now R.S.O. 1937, c. 257.

By 16 George V, c. 121, the Company was given trust company powers and its name changed to The British Mortgage and Trust Corporation of Ontario.

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

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds						
Ontario (a)	14,229 56				14,229 56	
Ontario (b)	676,486 95	1,369 17	1,066 87		678,922 99	
Guaranteed Funds						
Ontario (a)	114,844 00		2 25	3,178 00	118,024 25	
Ontario (b)	2,878,992 11	4,674 38	14,179 06	34,001 00	2,931,846 55	
Total (a)	129,073 56		2 25	3,178 00	132,253 81	
Total (b)	3,555,479 06	6,043 55	15,245 93	34,001 00	3,610,769 54	
Total	3,684,552 62	6,043 55	15,248 18	37,179 00	3,743,023 35	Nil

THE BROCKVILLE TRUST AND SAVINGS COMPANY

Head Office, Brockville, Ontario

OFFICERS

President—J. GILL GARDNER
Vice-President—GEORGE T. FULFORD

Manager—L. C. DARGAVEL
Secretary-Treasurer—E. J. SMITH

DIRECTORS

J. GILL GARDNER
G. T. FULFORD
F. H. FULFORD
HON. A. C. HARDY
HON. H. A. STEWART

A. G. PARISH, K.C.
L. C. DARGAVEL
F. I. RITCHIE
J. M. DOBBIE
E. C. COSSITT

W. B. REYNOLDS

Auditors—PEAT, MARWICK, MITCHELL & Co., Hamilton, Ontario

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$50.00 each) . . .	\$ 1,000,000 00
Amount subscribed	500,000 00
Amount paid in cash	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1.	Book value of real estate held for sale:		
	(a) Freehold land (including buildings)	\$ 49,395 87	
	(b) Held under power of sale, etc.	20,394 10	
		\$ 69,789 97	
2.	Amount secured by mortgages on real estate including:—		
	First mortgages	\$ 482,048 15	
	Agreements for sale	57,948 64	
	Interest due	919 75	
	Interest accrued	6,815 58	
		547,732 12	

(See Schedule B)

3.	Book value of bonds, debentures and debenture stocks:—		
	(a) Government and Government Guaranteed:—		
	Dominion and United Kingdom \$ 25,654 22		
	Interest accrued	138 15	
		\$ 25,792 37	
	(b) Provincial and Provincial Guaranteed	\$ 80,957 22	
	Interest accrued	1,063 55	
		82,020 77	
	(c) Canadian municipalities, school districts and rural telephone companies	\$ 16,921 27	
	Interest accrued	163 25	
		17,084 52	
		\$ 124,897 66	
4.	Book value of stocks	36,371 84	
5.	Cash on hand	3,000 00	
6.	Cash on deposit with chartered banks in Canada	13,639 40	
7.	Advances to estates, trusts, etc., under administration	1,500 00	
8.	All other assets	5,317 05	
		\$ 802,248 04	
	Total Company Funds	\$ 802,248 04	

THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

9. Amount secured by mortgages on real estate including:—			
First mortgages		\$ 505,614 05	
Interest due	Cr.	107 87	
Interest accrued		7,719 11	
			\$ 513,225 29
(See Schedule B)			
10. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	\$	81,342 69	
Interest accrued		711 66	
			\$ 82,054 35
(b) Provincial and Provincial Guaranteed			
Interest accrued	\$	105,048 16	
		1,376 71	
			106,424 87
(c) Canadian municipalities, school districts and rural telephone companies			
Interest accrued	\$	48,128 87	
		333 40	
			48,462 27
(d) All other bonds			
Interest accrued	\$	25,283 10	
		132 64	
			25,415 74
11. Cash on deposit with chartered banks in Canada			262,357 23
			683 70
Total Guaranteed Funds			\$ 776,266 22

Estates, Trusts and Agency Funds

12. Unrealized assets	\$	871,516 06	
13. Investments		171,190 37	
14. Cash on hand and in banks		44,370 57	
			\$ 1,087,077 00

Summary of Assets

Company Funds	\$	802,248 04
Guaranteed Funds		776,266 22
Estates, Trusts and Agency Funds		1,087,077 00
Grand Total of Assets	\$	<u>2,665,591 26</u>

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	\$	13,336 60
2. Dividends to shareholders declared and unpaid		6,250 27
3. Investment reserves		66,666 80
Total	\$	<u>86,253 67</u>

To the Shareholders:

4. Paid-in Capital	\$	500,000 00
5. Reserve Fund		200,000 00
6. Balance of Profit and Loss Account		15,994 37
Total	\$	<u>715,994 37</u>
Total Company Funds	\$	<u>802,248 04</u>

THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

7. Trust deposits		\$ 490,923 60
8. General Guaranteed Funds	\$ 281,300 00	
Interest due and accrued	4,042 62	
		<u>\$ 285,342 62</u>
Total Guaranteed Funds		<u>\$ 776,266 22</u>

Estates, Trusts and Agency Funds

9. Estates	\$ 728,956 88	
10. Trusts and Agencies	356,620 12	
11. Due to Company Funds	1,500 00	
		<u>\$ 1,087,077 00</u>

Summary of Liabilities

Company Funds	\$ 802,248 04
Guaranteed Funds	776,266 22
Estates, Trusts and Agency Funds	1,087,077 00
Grand Total of Liabilities	<u>\$ 2,665,591 26</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	\$ 31,263 40	
(b) Collateral loans	25 20	
(c) Bonds and debentures	4,945 69	
(d) Dividends on stocks	1,525 00	
		<u>\$ 37,759 29</u>
2. Profit on sale of securities and real estate		78 45
3. Profit in guaranteed funds		23,050 94
4. Agency fees and commissions earned		7,296 57
5. All other revenue for the year		511 00
Total		<u>\$ 68,696 25</u>

Expenditure

6. Interest incurred		\$ 272 35
7. License fees and taxes other than taxes on real estate:—		
(a) Dominion	\$ 17,876 82	
(b) Provincial	175 00	
(c) Municipal	907 20	
		<u>18,959 02</u>
8. Commissions on loans and on sale of real estate		225 62
9. All other expenses incurred:—		
(a) Salaries	\$ 13,241 46	
(b) Directors' and Advisory Committee fees	1,750 00	
(c) Auditors' fees	1,160 80	
(d) Legal fees	401 49	
(e) Rents	1,800 00	
(f) Travelling expenses	300 52	
(g) Printing and stationary	734 50	
(h) Advertising	220 72	
(i) Postage, telegrams, telephones and express	410 15	
(j) Commission on sale of G.I. Certificates	45 50	
(k) Maintenance of office premises	318 08	
(l) Miscellaneous	1,795 91	
		<u>22,179 13</u>
10. Net profit transferred to Profit and Loss Account		27,060 13
Total		<u>\$ 68,696 25</u>

THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 13,934 24
2. Amount transferred from Revenue Account	27,060 13
Total	\$ 40,994 37
3. Dividends to shareholders declared during year	\$ 25,000 00
4. Balance of account at 31st December, 1942	15,994 37
Total	\$ 40,994 37

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$21,000.00.	
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:—	
(a) March 31, 1942 ;(b) April 1, 1942; (c) 1¼%.	
(a) June 15, 1942; (b) July 2, 1942; (c) 1¼%.	
(a) September 14, 1942; (b) October 1, 1942; 1¼%.	
(a) December 14, 1942; (b) January 2, 1943; 1¼%.	
3. Date appointed for the Annual Meeting—February 10th, 1943.	
Date of last Annual Meeting—February 12th, 1942.	
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	\$ 15,850 00
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid	1,883 26

CONSTATING INSTRUMENTS

Incorporated by declaration filed May 11th, 1885, with the Clerk of the Peace for the United Counties of Leeds and Grenville. The declaration was made by virtue of "The Building Societies Act," R.S.O. 1877, c. 164, continued by R.S.O. 1887, c. 169, and superseded by 60 Vic., c. 38 (O), now R.S.O. 1897, c. 205. See R.S.O. 1937, c. 257.

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

By a Special Act of the Legislature of Ontario, 19 Geo. V, c. 130, the Company was granted the powers of a trust company and its authorized capital stock was increased from \$500,000 to \$1,000,000. Its name was changed to The Brockville Trust and Savings Company.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province	Principal out-standing	Charges out-standing	Interest due and unpaid		Interest accrued		Totals	Amount of interest due and not charged
			\$	c.	\$	c.			$	c.
Company Funds								
Ontario.....(a)	37,222 37		184 35		544 95		37,951 67	
Ontario.....(b)	501,811 04	963 38	735 40		6,270 63		509,780 45	
Guaranteed Funds								
Ontario.....(a)	15,739 90		24 60	Cr. 246 26			15,961 56	
Ontario.....(b)	489,871 60	2 55	83 27	Cr7,472 85			497,263 73	
Total.....(a)	52,962 27		159 75	791 21			53,913 23	
Total.....(b)	991,682 64	965 93	652 13	13,743 48			1,007,044 18	
Total.....	1,044,644 91	965 93	811 88	14,534 69			1,060,957 41	Nil

THE CANADA PERMANENT TRUST COMPANY—Continued

Guaranteed Funds

10. Amount secured by mortgages on real estate including:—			
First mortgages		\$ 760,709	33
Interest due		1,530	57
Interest accrued		6,855	00
		<u> </u>	<u> </u>
			\$ 769,094 90

(See Schedule B)

11. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	\$ 56,636	80	
Interest accrued		380	88
		<u> </u>	<u> </u>
			\$ 57,017 68
(b) Provincial and Provincial Guaranteed	\$ 25,693	65	
Interest accrued		318	11
		<u> </u>	<u> </u>
			\$ 26,011 76
(c) All other bonds	\$ 11,638	69	
Interest accrued		114	79
		<u> </u>	<u> </u>
			11,753 48
			94,782 92
12. Cash on deposit with Canada Permanent Mortgage Corporation			24,844 04
			<u> </u>
Total Guaranteed Funds			\$ 888,721 86

Estates, Trusts and Agency Funds

13. Unrealized assets	\$34,933,568	15	
14. Investments	17,556,692	39	
15. Cash on hand and in banks	2,775,728	88	
	<u> </u>	<u> </u>	<u> </u>
			\$55,265,989 42

Summary of Assets

Company Funds	\$ 1,657,045	15
Guaranteed Funds	888,721	86
Estates, Trusts and Agency Funds	55,265,989	42
	<u> </u>	<u> </u>
Grand Total of Assets	\$57,811,756	43

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	\$ 23,000	00
2. Dividends to shareholders declared and unpaid	15,000	00
3. Investment reserves	100,000	00
4. All other liabilities	400	00
	<u> </u>	<u> </u>
Total	\$ 138,400	00

To the Shareholders:

5. Paid-in Capital	\$ 1,000,000	00
6. Reserve Fund	400,000	00
7. Balance of Profit and Loss Account	118,645	15
	<u> </u>	<u> </u>
Total	\$ 1,518,645	15
Total Company Funds	\$ 1,657,045	15

Guaranteed Funds

8. Specific Guaranteed Funds	\$ 577,833	86
Interest due and accrued	6,026	07
	<u> </u>	<u> </u>
		\$ 583,859 93

THE CANADA PERMANENT TRUST COMPANY—Continued

9. General Guaranteed Funds	\$ 301,929 64	
Interest due and accrued	2,932 29	
		304,861 93
Total Guaranteed Funds	\$ 888,721 86	

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	\$55,221,940 60	
11. Due to Company Funds	44,048 82	
		\$55,265,989 42

Summary of Liabilities

Company Funds	\$1,657,045 15
Guaranteed Funds	888,721 86
Estates, Trusts and Agency Funds	55,265,989 42
Grand Total of Liabilities	<u>\$57,811,756 43</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	\$ 25,892 25	
(b) Collateral loans	2,223 47	
(c) Bonds and debentures	20,475 71	
(d) Dividends on stocks	9,552 00	
(e) Bank deposits	654 31	
(f) Other interest earned	524 75	
		\$ 59,322 49
2. Profit on sale of securities		15,445 67
3. Profit in guaranteed funds		12,661 12
4. Agency fees and commissions earned		260,269 80
5. All other revenues for the year		17,489 40
6. Net rents from real estate held for sale		721 48
Total		<u>\$ 365,909 96</u>

Expenditure

7. Loss on sale of real estate owned	\$ 10,786 49
8. Amount by which ledger values of assets were written down	3,919 01
9. License fees and taxes other than taxes on real estate:—	
(a) Dominion	\$ 26,510 12
(b) Provincial	803 41
(c) Municipal	6,163 63
	33,477 16
10. All other expenses incurred:—	
(a) Salaries	\$ 160,063 98
(b) Directors' and Advisory Committee fees	1,983 32
(c) Auditors' fees	8,849 92
(d) Legal fees	1,487 50
(e) Rents	29,270 00
(f) Travelling expenses	3,105 71
(g) Printing and stationery	6,224 12
(h) Advertising	4,161 39
(i) Postage, telegrams, telephones and express	4,626 93
(j) Miscellaneous	26,737 18
	246,510 05
11. Net profit transferred to Profit and Loss Account	71,217 25
Total	<u>\$ 365,909 96</u>

THE CANADA PERMANENT TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 107,427 90
2. Amount transferred from Revenue Account	71,217 25
Total	<u>\$ 178,645 15</u>
3. Dividends to shareholders declared during year	\$ 60,000 00
4. Balance of account at 31st December, 1942	118,645 15
Total	<u><u>\$ 178,645 15</u></u>

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$50,000.00 on any one person and covering all members of staff.	
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:	
(a) March 18th, 1942; (b) April 1st, 1942; (c) 1½%.	
(a) June 3rd, 1942; (b) July 2nd, 1942; (c) 1½%.	
(a) September 11th, 1942; (b) October 1st, 1942; (c) 1½%.	
(a) December 2nd, 1942; (b) January 2nd, 1943; (c) 1½%.	
3. Date appointed for the Annual Meeting—January 29th, 1943. Date of last Annual Meeting—January 30th, 1942.	
4. Amount of interest permanently capitalized during the year	\$ 86 86
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Canada Permanent Mortgage Corporation	2,530,433 15
6. Amount of Company own Guaranteed Investment Receipts <i>due</i> and unpaid	2,594 72

CONSTATING INSTRUMENTS

The Canada Permanent Trust Company was incorporated in 1913 by a Special Act of the Parliament of the Dominion of Canada, 3-4 Geo. V, c. 87.

Authorized by Order-in-Council (May 7th, 1913), to carry on business in the Province of Ontario as a Trust Company, pursuant to the provisions of The Loan and Trust Corporations Act. R.S.O. 1927, c. 223.

In 1927 the Company purchased the assets and business of The Brantford Trust Company, which purchase was ratified by Order-in-Council of Ontario, dated 31st day of August, 1927, pursuant to The Loan and Trust Corporations Act.

THE CANADA PERMANENT TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province	Principal out- standing	Charges out- standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds:						
Ontario..... (a)	1,450 00		22 50	5 75	1,478 25	
Ontario..... (b)	255,357 27	3,237 01	Cr. 100 70	670 31	259,163 89	20,383 42
Oxford County (Ont.) (a)	13,775 00			101 18	13,876 18	
Oxford County (Ont.) (b)	24,200 00		21 31	363 51	24,584 82	
Brant County (Ont.) (b)	45,627 50		144 60	408 65	46,180 75	
Manitoba..... (b)	29,206 25	76 05	212 47	39 38	29,534 15	
British Columbia..... (b)	26,475 54		250 35		26,725 89	
New Brunswick..... (b)	15,563 52		3 56	43 25	15,610 33	
Alberta..... (a)	13,298 38	1,114 72	392 53	41 50	14,847 13	1,097 80
Alberta..... (b)	1,085 25			15 20	1,100 45	
Saskatchewan..... (a)	820 79		118 74	4 84	944 37	
Saskatchewan..... (b)	38,214 39	175 06	433 34	33 49	38,856 28	
Nova Scotia..... (a)	9,383 91		365 67		9,749 58	
Nova Scotia..... (b)	48,707 93	71 30	1,241 62	59 00	50,079 85	
Totals..... (a)	38,728 08	1,114 72	899 44	153 27	40,895 51	1,097 80
Totals..... (b)	484,437 65	3,559 42	2,206 55	1,632 79	491,836 41	20,383 42
Grand Total.....	523,165 73	4,674 14	3,105 99	1,786 06	532,731 92	21,481 22
Less Investment Reserves..... (b)	3,135 48				3,135 48	
Net Total.....	520,030 25	4,674 14	3,105 99	1,786 06	529,596 44	21,481 22
Guaranteed Funds						
Ontario..... (b)	757,842 72	2,866 61	1,530 57	6,855 00	769,094 90	2,033 52

THE CANADA TRUST COMPANY

Head Office, London, Ontario

OFFICERS

Chairman of the Board—COL. IBBOTSON LEONARD, D.S.O.
 President—M. AYLSWORTH
 General Manager—M. AYLSWORTH
 Treasurer—C. J. CLARKE

Vice-President—J. W. HOBBS
 Secretary—D. McEACHERN

DIRECTORS

COL. I. LEONARD, D.S.O.	R. H. CRONYN	J. J. McHALE
M. AYLSWORTH	J. B. DAVIDSON, K.C.	J. M. RIDDELL, K.C.
J. W. HOBBS	W. H. GARDNER	S. J. SMITH
A. R. BARTLET, K.C.	G. F. LAING	BRIGADIER A. C. SPENCER
C. J. CLARKE	J. E. McCONNELL	E. A. WILSON
H. E. COCHRAN	D. McEACHERN	F. P. DAWSON, K.C.

Auditors—HENRY BARBER, MAPP AND MAPP, C.A.; GEORGE S. JEWELL, C.A.

CAPITAL

Amount of Capital Stock authorized (11,000 shares of \$100.00 each)	\$ 1,100,000 00
Amount subscribed	1,048,900 00
Amount paid in cash:	
On \$986,900 stock fully called	\$ 986,900 00
On \$52,000 stock 25% called	13,000 00
On \$10,000 stock 1% called	100 00
	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Book value of real estate held for sale:—		
Freehold land (including buildings)	\$	133,347 20
2. Amount secured by mortgages on real estate including:—		
First mortgages	\$ 1,115,846 42	
Agreements for sale	88,821 35	
		1,204,667 77

(See Schedule B)

3. Amount of loans secured by stocks, bonds and other collateral:—		
Principal	\$ 2,205 58	
Interest accrued	44 37	
		2,249 95
4. Book value of bonds, debentures and debenture stocks:—		
Government and Government Guaranteed:—		
Dominion and United Kingdom		189,484 02
5. Cash on hand		37,735 58
6. Cash on deposit with chartered banks in Canada, \$63,219.76; elsewhere, \$37,590.26		100,810 02
7. Advances to estates, trusts, etc., under administration		95,935 00
Total Company Funds	\$	1,764,229 54

Guaranteed Funds

8. Amount secured by mortgages on real estate including:—		
First mortgages	\$ 5,189,415 94	
Agreements for sale	104,064 67	
Interest due	44,616 84	
Interest accrued	75,077 21	
	\$	5,413,174 66

(See Schedule B)

THE CANADA TRUST COMPANY—Continued

9. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal	\$	54,066	65
Interest due		121	81
Interest accrued		668	32
			\$ 54,856 78
10. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	\$	1,321,900	88
Interest accrued		7,173	38
			\$ 1,329,074 26
(b) Provincial and Provincial Guaranteed			
Interest accrued	\$	243,145	93
		2,961	55
			246,107 48
(c) Canadian municipalities, school districts and rural telephone companies			
Interest due	\$	184,973	07
		7,338	74
			192,311 81
			1,767,493 55
11. Cash on deposit with chartered banks in Canada, \$161,999.21; elsewhere, \$31,859.77			193,858 98
Total Guaranteed Funds			\$ 7,429,383 97

Estates, Trusts and Agency Funds

12. Unrealized assets	\$	21,388,016	55
13. Investments		8,054,751	54
14. Cash on hand and in banks		1,269,799	28
			\$30,712,567 37

Summary of Assets

Company Funds	\$	1,764,229	54
Guaranteed Funds		7,429,383	97
Estates, Trusts and Agency Funds		30,712,567	37
Grand Total of Assets			<u>\$39,906,180 88</u>

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	37,000	00
2. Dividends to shareholders declared and unpaid		30,000	00
3. Provision for Officers Pension Fund		20,488	00
Total	\$	87,488	00

To the Shareholders:

4. Paid-in Capital	\$	1,000,000	00
5. Reserve Fund		600,000	00
6. Balance of Profit and Loss Account		76,741	54
Total	\$	1,676,741	54
Total Company Funds	\$	1,764,229	54

THE CANADA TRUST COMPANY—Continued

Guaranteed Funds

7. Trust deposits		\$ 3,101,506	36
8. Specific Guaranteed Funds	\$ 162,000	00	
Interest due and accrued	3,037	50	
		165,037	50
9. General Guaranteed Funds	\$ 4,123,015	06	
Interest due and accrued	39,825	05	
		4,162,840	11
Total Guaranteed Funds		\$ 7,429,383	97

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	\$30,616,632	37	
11. Due to Company Funds	95,935	00	
		\$30,712,567	37

Summary of Liabilities

Company Funds	\$ 1,764,229	54
Guaranteed Funds	7,429,383	97
Estates, Trusts and Agency Funds	30,712,567	37
Grand Total of Liabilities	\$39,906,180	88

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—			
(a) Mortgages and agreements for sale	\$ 72,300	56	
(b) Collateral loans		254	26
(c) Bonds and debentures	6,394	79	
(d) Bank deposits		53	70
(e) Other interest earned	2,076	12	
		\$ 81,079	43
2. Profit on sale of securities and real estate		1,931	16
3. Profit in guaranteed funds		125,465	82
4. Agency fees and commissions earned		205,491	91
5. All other revenue for the year		23,318	21
Total		\$ 437,286	53

Expenditure

6. Amount by which ledger values of assets were written down	\$ 400	48	
7. License fees and taxes other than taxes on real estate:—			
(a) Dominion	\$ 36,093	38	
(b) Provincial	1,335	93	
(c) Municipal	2,653	46	
		40,082	77
8. Amount transferred to Investment Reserves		30,000	00
9. All other expenses incurred:—			
(a) Salaries	\$ 189,528	64	
(b) Directors' and Advisory Committee fees	10,882	50	
(c) Auditors' fees	8,269	08	
(d) Legal fees	537	17	
(e) Rents	35,565	00	
(f) Travelling expenses	2,223	08	
(g) Printing and stationery	3,392	17	
(h) Advertising	7,271	48	
(i) Postage, telegrams and telephones	3,833	07	
(j) Miscellaneous	40,330	56	
		301,832	75
10. Net profit transferred to Profit and Loss Account		64,970	53
Total		\$ 437,286	53

THE CANADA TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	71,771 01
2. Amount transferred from Revenue Account		64,970 53
Total	\$	<u>136,741 54</u>
3. Dividends to shareholders declared during year	\$	60,000 00
4. Balance of account at 31st December, 1942		76,741 54
Total	\$	<u><u>136,741 54</u></u>

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$100,000—in case of default of any individual member.		
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates: (a) June 15th, 1942; (b) July 2nd, 1942; (c) 3%. (a) December 15th, 1942; (b) January 2nd, 1943; (c) 3%.		
3. Date appointed for the Annual Meeting—February 10th, 1943. Date of last Annual Meeting—February 11th, 1942.		
4. Amount of interest permanently capitalized during the year	\$	84 60
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid	\$	69,272 00

CONSTATING INSTRUMENTS

1894—57-58 Victoria, Chapter 115, Canada—An Act incorporating The General Trust Corporation of Canada.

1899—62-63 Victoria, Chapter 111, Canada—An Act changing the name of The General Trust Corporation of Canada to The Canada Trust Company and authorizing certain investments of funds other than trust funds, and authorizing an increase of capital subject to certain limitations.

1922—12-13 Geo. V, Chapter 67, Canada—An Act increasing the Company's board of directors from 9 to 21 and authorizing the Company to receive money on deposit.

1930—January 21st—An Order of the Lieutenant-Governor of the Province of Ontario in Council assenting to an agreement for the purchase by The Canada Trust Company of The Consolidated Trusts Corporation.

1938—April 9th.—An Order of the Lieutenant-Governor of the Province of Ontario in Council assenting to an agreement for the purchase by The Canada Trust Company of The Community Trusts Corporation.

The powers of the Company are defined by sections of the incorporating Act, which powers are (Section 4) to be deemed subject to the laws of the Province.

THE CANADA TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing		Charges out- standing		Interest due and unpaid		Interest accrued		Totals	Amount of interest due and not charged		
	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	
Company Funds:												
Ontario..... (a)	154,482	92	1,205	28	1,546	73	4,291	18	161,526	11	2,488	60
Ontario..... (b)	541,388	71	10,474	91	4,094	59	5,199	26	561,157	47	4,410	12
Quebec..... (b)	124,205	17	3,134	14	2,144	11	1,283	53	130,766	95	15,782	00
Saskatchewan..... (a)	202,149	53	8,130	23	11,461	77	6,897	49	228,639	02	20,688	00
Saskatchewan..... (b)	26,800	00					264	33	27,064	33		
Alberta..... (a)	211,121	83	10,945	08	34,596	88	10,013	27	266,677	06	14,467	00
British Columbia..... (b)	50,000	80		5 00		269 93		419 44	50,695	17		
Total..... (a)	567,754	28	20,280	59	47,605	38	21,201	94	656,842	19	37,643	60
Total..... (b)	742,394	68	13,614	05	6,508	63	7,166	56	769,683	92	20,192	12
Guaranteed Funds:												
Ontario..... (a)	31,887	30			808	40	730	73	33,426	43		
Ontario..... (b)	2,790,939	66	71,506	15	19,503	31	41,981	68	2,923,930	80	85,577	83
Quebec..... (b)	2,274,069	02	18,175	14	23,819	29	30,694	68	2,346,758	13	68,494	00
British Columbia..... (b)	104,698	42	2,204	92	485	84	1,670	12	109,059	30		
Total..... (a)	31,887	30			808	40	730	73	33,426	43		
Total..... (b)	5,169,707	10	91,886	21	43,808	44	74,346	48	5,379,748	23	154,071	83
Total Guaranteed Funds.....	5,201,594	40	91,886	21	44,616	84	75,077	21	5,413,174	66	154,071	83
Total Company Funds.....	1,310,148	96	33,894	64	54,114	01	28,368	50	1,426,526	11	57,835	72

CAPITAL TRUST COMPANY, LIMITED—Continued

6. Cash on hand	\$	27,101	24
7. Cash on deposit with chartered banks in Canada		17,350	99
8. Advances to estates, trusts, etc., under administration		3,011	48
9. All other assets		22,789	62
Total Company Funds		\$ 1,247,314	34

Guaranteed Funds

10. Amount secured by mortgages on real estate including:—			
First mortgages	\$	3,314,458	88
Interest due		20,826	28
Interest accrued		36,893	96
		\$ 3,372,179	12

(See Schedule B)

11. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal	\$	7,804	25
Interest due		39	36
			7,843 61
12. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	\$	338,565	41
Interest accrued		2,216	32
		\$ 340,781	73
(b) Provincial and Provincial Guaranteed	\$	1,586,305	60
Interest accrued		11,928	02
		1,598 233	62
			1,939,015 35
13. Cash on hand			56,547 19
14. Cash on deposit with chartered banks in Canada, \$107,904.14; elsewhere, \$988.11			108,892 25
Total Guaranteed Funds		\$ 5,484,477	52

Estates, Trusts and Agency Funds

15. Unrealized assets	\$	5,691,386	14
16. Investments		3,096,734	84
17. Cash on hand and in banks		249,166	85
		\$ 9,037,287	83

Summary of Assets

Company Funds	\$	1,247,314	34
Guaranteed Funds		5,484,477	52
Estates, Trusts and Agency Funds		9,037,287	83
Grand Total of Assets		\$15,769,079	69

Liabilities

Company Funds

To the Public:			
1. Taxes other than taxes on real estate	\$	6,135	04
2. Dividends to shareholders declared and unpaid		8,854	58
3. Investment reserves		31,841	40
4. All other liabilities		18,916	74
Total		\$ 65,747	76

To the Shareholders:

5. Paid-in Capital	\$	885,468	55
6. Reserve Fund		160,000	00
7. General Contingency Reserve		127,000	00
8. Balance of Profit and Loss Account		9,098	03

Total \$ 1,181,566 58

Total Company Funds \$ 1,247,314 34

CAPITAL TRUST COMPANY, LIMITED—Continued

Guaranteed Funds

9. Trust Savings Accounts		\$ 1,924,801 12
10. Specific Guaranteed Funds	\$ 3,549,517 55	
Interest due and accrued	10,158 85	
		<u>3,559,676 40</u>
Total Guaranteed Funds		\$ 5,484,477 52

Estates, Trusts and Agency Funds

11. Estates	\$ 9,034,276 35	
12. Due to Company Funds	3,011 48	
		<u>\$ 9,037,287 83</u>

Summary of Liabilities

Company Funds	\$ 1,247,314 34
Guaranteed Funds	5,484,477 52
Estates, Trusts and Agency Funds	9,037,287 83
	<u>\$15,769,079 69</u>

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises	\$	637 99
2. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	\$ 17,794 97	
(b) Collateral loans	884 13	
(c) Bonds and debentures	9,640 83	
(d) Other interest earned	4,449 56	
		<u>32,769 49</u>
3. Profit on sale of securities and real estate		12,189 70
4. Profit in guaranteed funds		75,745 57
5. Agency fees and commissions earned		60,771 47
6. All other revenue for the year		20,619 26
Total	\$	<u>202,733 48</u>

Expenditure

7. Loss on sale of securities and real estate owned	\$	21,050 90
8. License fees and taxes other than taxes on real estate:—		
(a) Dominion	\$ 10,227 95	
(b) Provincial	839 46	
(c) Municipal	3,557 40	
		<u>14,624 81</u>
9. Commissions on loans and on sale of real estate		4,392 79
10. All other expenses incurred:—		
(a) Salaries	\$ 95,136 80	
(b) Directors' and Advisory Committee fees	2,230 00	
(c) Auditors' fees	2,500 00	
(d) Legal fees	3,160 66	
(e) Rents	12,771 25	
(f) Travelling expenses	1,670 71	
(g) Printing and stationery	4,737 31	
(h) Advertising	5,560 25	
(i) Postage, telegrams, telephones and express	3,231 20	
(j) Maintenance of Office Premises	143 80	
(k) Miscellaneous	15,662 53	
		<u>146,804 51</u>
11. Net profit transferred to Profit and Loss Account		15,860 47
Total	\$	<u>202,733 48</u>

CAPITAL TRUST COMPANY, LIMITED—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	5,092 14
2. Amount transferred from Revenue Account		15,860 47
Total	\$	20,952 61
3. Dividends to shareholders declared during year	\$	8,854 58
4. Amount transferred to Officers' Pension and Retirement Fund payable to Receiver General of Canada		3,000 00
5. Balance of account at 31st December, 1942		9,098 03
Total	\$	20,952 61

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$50,000.00.
 2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) December 15th, 1942; (b) March 1st, 1943; (c) \$1.00 per share.
 3. Date appointed for the Annual Meeting—February 18th, 1943.
Date of last Annual Meeting—February 17th, 1942.
 4. Amount of interest permanently capitalized during the year
 5. Amount belonging to Estates, Trusts and Agency Funds on deposit in Guaranteed Funds Department
- | | | |
|--|----|------------|
| | \$ | 1,301 60 |
| | | 119,446 52 |

CONSTATING INSTRUMENTS

The Capital Trust Corporation, Limited, was incorporated in 1912 by Special Act of the Parliament of Canada (2 Geo. V, c. 81).

Registered on the Trust Companies' register on the 13th day of November, 1913, to transact business in the Province of Ontario, with powers restricted to the provisions of The Loan and Trust Corporations Act.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province	(a) Farm (b) Urban	Principal out-standing		Charges out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of Interest due and not Charged
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Company Funds:												
Ontario	(b)	268,776	44	297	69	1,325	92	2,030	33	272,430	38	
Ontario	(a)	10,199	91	91	35			233	85	10,525	11	
Quebec	(b)	63,310	35	393	13	80	20	458	46	64,242	14	288 26
Saskatchewan	(b)	3,278	75					49	30	3,328	05	
Guaranteed Funds:												
Ontario	(b)	2,899,263	85	11,978	31	7,833	84	33,663	66	2,952,739	66	
Ontario	(a)	8,350	00					64	74	8,414	74	
Quebec	(b)	343,042	00	3,694	72	12,992	44	2,559	83	362,288	99	68,933 82
Quebec	(a)	7,230	00					61	92	7,291	92	
Alberta	(b)	40,000	00					536	35	40,536	35	
Saskatchewan	(b)	900	00					7	46	907	46	
Total	(a)	25,779	91	91	35			360	51	26,231	77	
Total	(b)	3,618,571	39	16,353	85	22,232	40	39,305	39	3,696,473	03	69,222 08
Grand Total		3,644,351	30	16,455	20	22,232	40	39,665	90	3,722,704	80	69,222 08

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

7. Cash on hand		\$	1,915	00
8. Cash on deposit with chartered banks in Canada, \$54,356.49; elsewhere, \$181.98			54,538	47
9. Advances to estates, trusts, etc., under administration			42,706	85
10. Accrued fees and charges for administering estates			14,244	16
11. All other assets			4,036	84
Total Company Funds		\$	1,430,218	04
<i>Guaranteed Funds</i>				
12. Amount secured by mortgages on real estate including:—				
First mortgages	\$	502,142	44	
Interest due		148	10	
Interest accrued		5,722	90	
		\$	508,013	53
<i>(See Schedule B)</i>				
13. Amount of loans, secured by stocks, bonds and other collateral:—				
Principal	\$	408,430	00	
Interest accrued		3,098	56	
			411,528	56
14. Book value of bonds, debentures and debenture stocks:—				
(a) Government and Government Guaranteed:—				
Dominion and United Kingdom	\$	1,397,967	45	
Interest accrued		10,906	56	
		\$	1,408,874	01
(b) Provincial and Provincial Guaranteed	\$	774,866	37	
Interest accrued		5,281	53	
			780,147	90
(c) Canadian municipalities, school districts and rural telephone companies	\$	475,274	64	
Interest accrued		4,743	89	
			480,018	53
(d) All other bonds	\$	110,142	52	
Interest accrued		1,382	22	
			111,524	74
			\$2,780,565	18
15. Cash on hand			7,000	00
16. Cash on deposit with chartered banks in Canada			153,683	83
Total Guaranteed Funds		\$	3,860,791	10
<i>Estates, Trusts and Agency Funds</i>				
17. Unrealized assets	\$	15,566,283	10	
18. Investments		6,551,647	79	
19. Cash on hand and in banks		754,687	11	
			\$22,872,618	00
<i>Summary of Assets</i>				
Company Funds		\$	1,430,218	04
Guaranteed Funds			3,860,791	10
Estates, Trusts and Agency Funds			22,872,618	00
Grand Total of Assets		\$	28,163,627	14
Liabilities				
<i>Company Funds</i>				
<i>To the Public:</i>				
1. Taxes other than taxes on real estate	\$	27,700	43	
2. Dividends to shareholders declared and unpaid		10,000	00	
3. Other expenses due and accrued		26,899	06	
4. All other liabilities		7,301	36	
Total		\$	71,900	85

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

To the Shareholders:

5. Paid-in Capital		\$ 1,000,000 00
6. Reserve Fund		250,000 00
7. Balance of Profit and Loss Account		108,317 19

Total		\$ 1,358,317 19
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Total Company Funds		\$ 1,430,218 04
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Guaranteed Funds

8. Trust deposits		\$ 3,340,016 20
9. Specific Guaranteed Funds	\$ 412,951 44	
Interest due and accrued	969 52	
		413,920 96
10. General Guaranteed Funds		106,853 94

Total Guaranteed Funds		\$ 3,860,791 10
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Estates, Trusts and Agency Funds

11. Estates	\$ 9,187,231 65	
12. Trusts and Agencies	13,642,679 50	
13. Due to Company Funds	42,706 85	
		\$22,872,618 00

Summary of Liabilities

Company Funds	\$ 1,430,218 04
Guaranteed Funds	3,860,791 10
Estates, Trusts and Agency Funds	22,872,618 00

Grand Total of Liabilities	\$28,163,627 14
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REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	\$ 16,270 36	
(b) Collateral loans	10,888 86	
(c) Bonds and debentures	33,686 03	
(d) Dividends on stocks	6,404 66	
(e) Bank deposits	175 55	
(f) Other interest earned	10,054 02	
		\$ 77,479 48
2. Profit on sale of securities and real estate		7,960 52
3. Amounts received on assets previously written down		19,296 63
4. Profit in guaranteed funds		65,574 10
5. Agency fees and commissions earned		356,404 80
6. All other revenue for the year		5,860 64
Total		\$ 532,576 17

Expenditure

7. Interest incurred	\$ 7,236 79	
8. Loss on sale of securities and real estate owned	12,646 14	
9. License fees and taxes other than taxes on real estate:—		
(a) Dominion	\$ 47,082 66	
(b) Provincial	1,508 76	
(c) Municipal	5,995 68	
		54,587 10
10. Commissions on loans and on sale of real estate		24,489 18
11. Amount transferred to Investment Reserves		17,087 11
Paid on account of goodwill of business acquired—Montreal		5,049 04

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

12. All other expenses incurred:—

(a) Salaries	\$ 265,103 74
(b) Directors' and Advisory Committee fees	5,085 20
(c) Auditors' fees	4,750 00
(d) Legal fees	549 52
(e) Rents	7,368 00
(f) Travelling expenses	1,469 11
(g) Printing and stationery	8,568 75
(h) Advertising	5,961 15
(i) Postage, telegrams, telephones and express	6,084 70
(j) Maintenance of Office Premises	16,850 23
(k) Miscellaneous	37,314 01

	\$ 359,104 41
13. Net profit transferred to Profit and Loss Account	52,376 40
Total	<u>\$ 532,576 17</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 89,530 40
2. Amount transferred from Revenue Account	52,376 40
3. Amount reserved for Provincial Taxes re 1941, not required	6,410 39
Total	<u>\$ 148,317 19</u>
4. Dividends to shareholders declared during year	\$ 40,000 00
5. Balance of account at 31st December, 1942	108,317 19
Total	<u>\$ 148,317 19</u>

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation, \$50,000.00.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - November 20th, 1941; (b) January 2nd, 1942; (c) 1%.
 - February 19th, 1942; (b) April 1st, 1942; (c) 1%.
 - May 21st, 1942; (b) July 2nd, 1942; (c) 1%
 - September 10th, 1942; (b) October 1st, 1942; (c) 1%.
- Date appointed for the Annual Meeting—February 25th, 1943.
Date of last Annual Meeting—February 19th, 1942.
- 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 \$ 6,795 21
The aggregate amount of instalments of principal in arrears 4,155 00
The amount of interest due and unpaid, whether capitalized or not 659 79
The amount of interest on such loans taken credit for in the Revenue Account for the year 473 20
- Amount of contingent liability not shown as direct debts in the foregoing statement—The Company has a contingent Liability under its Guarantee of Titles to Land given when the Company was issuing Guarantee of Titles. This business was discontinued 27 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.
- Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department. \$ 639,785 26

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

CONSTATING INSTRUMENTS

The Company was incorporated by Act of Parliament of Canada, Chap. 162, 4-5 Edward VII, assented to 20th July, 1905, under the name of The Title and Trust Company with powers to carry on a general Trust Company business and also title insurance.

By Act of the Legislature of the Province of Ontario, Chap. 118, 7 Edward VII, 1907, assented to April 20, 1907, the Company was empowered to register under the Ontario Insurance Act and under the Loan Corporation Act of the Province.

April 18th, 1914, Amendment to Charter and by further Act of the Parliament of Canada, Chap. 70, 5 George V, assented to April 8th, 1915, the name of the Company was changed from The Title and Trust Company to Chartered Trust and Executor Company, the business of title insurance having been discontinued.

By further Act of the Parliament of Canada, Chap. 98, 9-10 George V, assented to July 7th, 1919, the Company was empowered to acquire the business of any other Company and to sell and dispose of its own business. (The last mentioned Act was preliminary to the acquisition of Guardian Trust Company, Limited.)

By Act of the Parliament of Canada, Chap. 75, 19-20 George V, assented to May 1st, 1929, the capital stock of the Company was increased to \$2,500,000.00.

By Act of the Legislature of the Province of Quebec, 25-26, George V, Chapter 150, the Company acquired the business of Quebec Savings and Trust Company on March 23rd, 1936.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province	Principal out- standing	Interest due and unpaid	Interest accrued	Totals	Amount of Interest due and not charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds:					
Ontario.....(a)	15,978 09		486 72	16,464 81	
Ontario.....(b)	256,442 14	362 50	2,585 11	259,389 75	6,547 89
Guaranteed Funds:					
Ontario.....(a)	23,225 00		385 36	23,610 36	
Ontario.....(b)	478,917 44	148 10	5,337 63	484,403 17	
Total.....(a)	39,203 09		872 08	40,075 17	
Total.....(b)	735,359 58	510 60	7,922 74	743,792 92	6,547 89
Total.....	774,562 67	510 60	8,794 82	783,868 09	6,547 89

CROWN TRUST COMPANY
Head Office, Montreal, Quebec

OFFICERS

President—R. W. STEELE Vice-President and Managing Director—IRVING P. REXFORD
 Vice-President—W. RALPH SALTER, K.C.
 Assistant General Manager—W. HESPELER JACKSON
 Assistant General Manager and Secretary—JAMES G. MCKAY

DIRECTORS

R. W. STEELE	JOHN I. RANKIN
IRVING P. REXFORD	MAJ.-GEN. JAMES G. ROSS, C.M.G.
W. RALPH SALTER, K.C.	DR. JOHN W. ROSS
LT.-COL. GERALD W. BIRKS	ARNOLD WAINWRIGHT, K.C.
F. WILSON FAIRMAN	P. R. WALTERS
W. A. EDEN	ARTHUR B. WOOD
ARTHUR LYMAN	ARTHUR H. CAMPBELL
J. A. MANN, K.C.	F. J. CAMPBELL
LT.-COL. W. P. O'BRIEN	R. C. BERKINSHAW
	H. JASPER HUMPHREY

Auditors—P. S. ROSS & SONS, C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of \$100.00 each) . . .	\$ 5,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises		\$ 392,492 33
2. Book value of real estate held for sale:		
Freehold land (including buildings)		41,303 85
3. Amount secured by mortgages on real estate including:—		
First mortgages	\$ 326,520 43	
Interest due	337 61	
Interest accrued	3,520 16	
		330,378 20
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral:—		
Principal		107,800 00
5. Book value of bonds, debentures and debenture stocks:—		
(a) Government and Government Guaranteed:—		
Dominion and United Kingdom \$ 109,835 00		
Interest accrued	275 00	
		\$ 110,110 00
(b) Provincial and Provincial Guaranteed		
Interest due	\$ 123,720 00	
	375 00	
		124,095 00
		234,205 00
6. Book value of stocks		67,573 74
7. Cash on hand		12,217 72
8. Cash on deposit with chartered banks in Canada, \$165,466.18; elsewhere, \$12,108.64		177,574 82
9. Advances to estates, trusts, etc., under administration		76,000 00
10. All other assets		14,711 22
		\$ 1,454,256 88
Total Company Funds		

CROWN TRUST COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:—			
First mortgages	\$	331,175	00
Interest due		483	55
Interest accrued		4,321	28
			\$ 335,979 83
			(See Schedule B)
12. Amount of loan, secured by stocks, bonds and other collateral:—			
Principal	\$	329,154	06
Interest due		101	32
			329,255 38
13. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom \$	528,437	50	
Interest accrued	3,381	87	
		\$	531,819 37
(b) Provincial and Provincial Guaranteed	\$	222,195	00
Interest accrued	769	58	
			222,964 58
			754,783 95
14. Cash on deposit with chartered banks in Canada			349,649 16
Total Guaranteed Funds	\$	1,769,668	32

Estates, Trusts and Agency Funds

15. Unrealized assets and Investments	\$38,847,744	01
16. Cash on hand and in banks	433,708	32
	\$39,281,452	33

Summary of Assets

Company Funds	\$	1,454,256	88
Guaranteed Funds		1,769,668	32
Estates, Trusts and Agency Funds		39,281,452	33
Grand Total of Assets	\$42,505,377	53	

Liabilities*Company Funds*

<i>To the Public:</i>			
1. Taxes other than taxes on real estate	\$	9,251	59
2. Other expenses due and accrued		3,293	91
Total	\$	12,545	50

To the Shareholders:

3. Paid-in Capital	\$	1,000,000	00
4. Reserve Fund		400,000	00
5. Balance of Profit and Loss Account		41,711	38
Total	\$	1,441,711	38
Total Company Funds	\$	1,454,256	88

Guaranteed Funds

6. Trust deposits	\$	1,725,668	32
7. Specific Guaranteed Funds		44,000	00
Total Guaranteed Funds	\$	1,769,668	32

Estates, Trusts and Agency Funds

8. Estates, Trusts and Agencies	\$39,205,452	33
9. Due to Company Funds	76,000	00
	\$39,281,452	33

CROWN TRUST COMPANY—Continued

Summary of Liabilities

Company Funds	\$ 1,454,256 88
Guaranteed Funds	1,769,668 32
Estates, Trusts and Agency Funds	39,281,452 33
Grand Total of Liabilities	<u>\$42,505,377 53</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	\$ 21,571 82	
(b) Collateral loans	11,025 41	
(c) Bonds and debentures	7,050 00	
(d) Dividends on stocks	3,710 00	
		\$ 43,357 23
2. Profit on sale of securities and real estate		2,704 55
3. Profit in guaranteed funds		25,909 12
4. Agency fees and commissions earned		119,618 84
5. All other revenue for the year		8,034 46
Total	\$	<u>199,624 20</u>

Expenditure

6. Interest incurred	\$	1,992 73
7. Amount by which ledger values of assets were written down		2,128 00
8. License fees and taxes other than taxes on real estate:—		
(a) Dominion	\$ 16,626 59	
(b) Provincial	2,495 67	
(c) Municipal	1,544 59	
		20,666 85
9. All other expenses incurred:—		
(a) Salaries	\$ 87,126 37	
(b) Directors' and Advisory Committee fees	4,840 00	
(c) Auditors' fees	2,250 00	
(d) Legal fees	101 55	
(e) Rents	1,800 00	
(f) Travelling expenses	1,017 02	
(g) Printing and stationery	5,448 73	
(h) Advertising	7,825 03	
(i) Postage, telegrams, telephones and express	3,284 19	
(j) Maintenance of Office Premises	11,611 28	
(k) Miscellaneous	17,477 56	
		142,781 73
10. Net profit transferred to Profit and Loss Account		32,054 89
Total	\$	<u>199,624 20</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 49,656 49
2. Amount transferred from Revenue Account	32,054 89
Total	<u>\$ 81,711 38</u>
3. Dividends to shareholders declared during year	\$ 40,000 00
4. Balance of account at 31st December, 1942	41,711 38
Total	<u>\$ 81,711 38</u>

CROWN TRUST COMPANY—Continued

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$169,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
March 31st, June 30th, September 30th, December 31st, 1% quarterly.
3. Date appointed for the Annual Meeting—January 26th, 1943.
Date of last Annual Meeting—January 27th, 1942.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department.....\$ 31,816 50

CONSTATING INSTRUMENTS

Incorporated in 1909 by an Act of the Province of Quebec, Chapter 118. Amendments in 1920, Chapter 129, and in 1929, Chapter 105. Province of Ontario Crown Trust Company Act, 1931. Granted registry in Ontario, 6th January, 1937.

The company has a deposit in the Province of Ontario amounting to \$200,000.00. Order-in-Council assented to 16th January, 1937.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing	Interest due and unpaid	Interest accrued	Totals	Amount of
					interest due and not charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds:					
Quebec.....(b)	326,520 43	337 61	3,520 16	330,378 20	3,619 32
Guaranteed Funds:					
Quebec.....(b)	331,175 00	483 55	4,321 28	335,979 83	4,200 54
Total.....	657,695 43	821 16	7,841 44	666,358 03	7,819 86

THE EASTERN TRUST COMPANY—Continued

Guaranteed Funds

9. Amount secured by mortgages on real estate including:—		
First mortgages	\$ 1,525,026	67
Interest due		33 75
Interest accrued	7,059	68
		<u>\$ 1,532,120 10</u>
(See Schedule B)		
10. Amount of loans, secured by stocks, bonds and other collateral:—		
Principal	\$ 889,384	36
Interest accrued		317 23
		<u>889,701 59</u>
11. Book value of bonds, debentures and debenture stocks:—		
(a) Government and Government Guaranteed:—		
Dominion and United Kingdom	\$ 1,408,621	26
Interest accrued	6,258	96
		<u>\$ 1,414,880 22</u>
(b) Provincial and Provincial Guaranteed		
	\$ 451,467	50
Interest accrued	1,835	98
		<u>453,303 48</u>
(c) Canadian municipalities, school districts and rural telephone companies		
	\$ 859,922	90
Interest accrued	2,907	97
		<u>862,830 87</u>
(d) All other bonds		
	\$ 893,250	42
Interest accrued	5,014	23
		<u>898,264 65</u>
		<u>3,629,279 22</u>
12. Cash on deposit with chartered banks in Canada, \$121,221.11; elsewhere, \$8,529.41		129,750 52
Total Guaranteed Funds		<u>\$ 6,180,851 43</u>

Estates, Trusts and Agency Funds

13. Unrealized assets	\$ 4,238,745	95
14. Investments	53,841,821	15
15. Cash on hand and in banks	925,856	47
		<u>\$59,006,423 57</u>

Summary of Assets

Company Funds	\$ 1,459,225	69
Guaranteed Funds	6,180,851	43
Estates, Trusts and Agency Funds	59,006,423	57
Grand Total of Assets	<u>\$66,646,500 69</u>	

Liabilities

Company Funds

To the Public:		
1. Taxes other than taxes on real estate	\$ 61,965	40
2. Dividends to shareholders declared and unpaid		20,000 00
Total		<u>\$ 81,965 40</u>
To the Shareholders:		
3. Paid-in Capital	\$ 1,000,000	00
4. Reserve Fund		350,000 00
5. Balance of Profit and Loss Account		27,260 29
Total		<u>\$ 1,377,260 29</u>
Total Company Funds		<u>\$ 1,459,225 69</u>

THE EASTERN TRUST COMPANY—Continued

Guaranteed Funds

6. Trust deposits	\$ 846,109 72
7. General Guaranteed Funds	5,334,741 71
Total Guaranteed Funds	<u>\$ 6,180,851 43</u>

Estates, Trusts and Agency Funds

8. Estates, Trusts and Agencies	\$58,876,813 20
9. Due to Company Funds	129,610 37
	<u>\$59,006,423 57</u>

Summary of Liabilities

Company Funds	\$ 1,459,225 69
Guaranteed Funds	6,180,851 43
Estates, Trusts and Agency Funds	59,006,423 57
Grand Total of Liabilities	<u>\$66,646,500 69</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	\$ 27,170 43	
(b) Collateral loans	3,020 14	
(c) Bonds and debentures	19,243 73	
(d) Dividends on stocks	3,795 90	
(e) Other interest earned	5,173 86	
		<u>\$ 58,404 06</u>
2. Profit in guaranteed funds		89,322 48
3. Agency fees and commissions earned		236,665 23
4. All other revenue for the year		6,808 00
Total		<u>\$ 391,199 77</u>

Expenditure

5. Amount by which ledger values of assets were written down	\$ 11,429 83
6. License fees and taxes other than taxes on real estate:—	
(a) Dominion	\$ 50,000 00
(b) Provincial	1,592 88
(c) Municipal	2,855 41
(d) Government of Newfoundland	6,940 76
	<u>61,389 05</u>
7. All other expenses incurred:—	
(a) Salaries	\$ 151,379 71
(b) Directors' and Advisory Committee fees	12,055 00
(c) Auditors' fees	3,887 00
(d) Legal fees	211 80
(e) Rents	23,447 39
(f) Travelling expenses	4,226 33
(g) Printing and stationery	3,816 93
(h) Advertising	8,219 82
(i) Postage, telegrams, telephones and express	5,975 95
(j) Miscellaneous	24,850 01
	<u>238,069 94</u>
8. Net profit transferred to Profit and Loss Account	80,310 95
Total	<u>\$ 391,199 77</u>

THE EASTERN TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	26,949 34
2. Amount transferred from Revenue Account		80,310 95
Total	\$	<u>107,260 29</u>
3. Dividends to shareholders declared during year	\$	80,000 00
4. Balance of account at 31st December, 1942		27,260 29
Total	\$	<u>107,260 29</u>

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$200,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - (a) December 3rd, 1941; (b) January 2nd, 1942; (c) 2%.
 - (a) March 4th, 1942; (b) April 1st, 1942; (c) 2%.
 - (a) June 3rd, 1942; (b) July 2nd, 1942; (c) 2%.
 - (a) September 2nd, 1942; (b) October 1st, 1942; (c) 2%.
3. Date appointed for the Annual Meeting—February 17th, 1943.
Date of last Annual Meeting—February 17th, 1942.

CONSTATING INSTRUMENTS

Incorporated in 1893 by Act of the Parliament of Canada, 56 Vic., C. 84. Amendments in 1899, 62-63 Vic., c. 110, and in 1908, 7-8 Edw. VII, c. 103. Commenced business in 1893. Granted registry in Ontario, 1st November, 1936.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing	Interest due and unpaid	Interest accrued	Totals		Amount of Interest due and not charged	
				\$	c.	\$	c.
Company Funds:							
Nova Scotia	(a) 26,160 00		467 47	26,627 47			
Nova Scotia	(b) 354,447 48		2,275 54	356,723 02			
New Brunswick	(a) 900 00		7 39	907 39			
New Brunswick	(b) 36,368 22		504 51	36,872 73			
Prince Edward Island	(a) 6,233 34		29 03	6,262 37			
Prince Edward Island	(b) 3,500 00		78 24	3,578 24			
Quebec	(b) 63,817 77		341 03	64,158 80			
Total	491,426 81		3,703 21	495,130 02			
Guaranteed Funds:							
Nova Scotia	(a) 111,141 14		446 18	111,587 32			
Nova Scotia	(b) 762,118 86		3,083 12	765,201 98			
New Brunswick	(a) 810 00		4 66	814 66			
New Brunswick	(b) 222,146 38		1,669 04	223,815 42			
Prince Edward Island	(a) 20,987 46		113 00	21,100 46			
Prince Edward Island	(b) 23,847 38		59 02	23,906 40			
Quebec	(b) 147,925 00		1,000 45	148,925 45			
Ontario	(b) 8,550 00			8,550 00			
Newfoundland	(b) 227,500 45	33 75	684 21	228,218 41			
Total	1,525,026 67	33 75	7,059 68	1,532,120 10			
Grand Total	2,016,453 48	33 75	10,762 89	2,027,250 72			Nil

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

12. Amount secured by mortgages on real estate including:—			
First mortgages	\$	908,604	10
Agreements for sale		39,217	37
Interest due		4,935	10
Interest accrued		13,382	98
			\$ 966,139 55
		(See Schedule B)	
13. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	\$	806,005	16
Interest accrued		4,466	21
			\$ 810,471 37
(b) Provincial and Provincial Guaranteed	\$	1,048,693	96
Interest accrued		25,323	04
			1,074,017 00
(c) Canadian municipalities, school districts and rural telephone companies	\$	239,297	51
Interest accrued		3,687	71
			242,985 22
(d) All other bonds	\$	177,936	84
Interest accrued		2,013	87
			179,950 71
14. Book value of Stocks			2,307,424 30
15. Cash on hand			88,831 58
16. Cash on deposit with chartered banks in Canada, \$319,905.43; elsewhere, \$63,482.73			15,000 00
			383,388 16
Total Guaranteed Funds			\$ 3,760,783 59

Estates, Trusts and Agency Funds

17. Unrealized assets	\$	1,785,605	45
18. Investments		138,078	51
19. Cash on hand and in banks		184,529	37
			\$ 2,108,213 33

Summary of Assets

Company Funds	\$	768,617	60
Guaranteed Funds		3,760,783	59
Estates, Trusts and Agency Funds		2,108,213	33
Grand Total of Assets			\$ 6,637,614 52

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	\$	24,731	30
2. Investment reserves		118,237	60
3. All other liabilities		87	50
Total			\$ 143,056 40

To the Shareholders:

4. Paid-in Capital	\$	544,700	00
5. Reserve Fund		75,000	00
6. General Contingency Reserve		5,861	20
Total			\$ 625,561 20
Total Company Funds			\$ 768,617 60

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

7. Trust deposits		\$ 1,513,074 61
8. General Guaranteed Funds	\$ 2,166,825 75	
Interest due and accrued	19,300 45	
		\$ 2,186,126 20
9. Due to Company Funds		61,582 78
Total Guaranteed Funds		\$ 3,760,783 59

Estates, Trusts and Agency Funds

10. Estates	\$ 1,554,362 12	
11. Trusts and Agencies	542,007 68	
12. Due to Company Funds	11,843 53	
		\$ 2,108,213 33

Summary of Liabilities

Company Funds	\$ 768,617 60
Guaranteed Funds	3,760,783 59
Estates, Trusts and Agency Funds	2,108,213 33
Grand Total of Liabilities	\$ 6,637,614 52

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	\$ 19,243 72	
(b) Collateral loans	3,988 76	
(c) Bonds and debentures	4,895 27	
		\$ 28,127 75
2. Profit on sale of securities and real estate		3,284 03
3. Profit in guaranteed funds		44,751 28
4. Agency fees and commissions earned		11,302 65
5. All other revenue for the year		3,624 90
Total		\$ 91,090 61

Expenditure

6. Interest incurred		\$ 212 33
7. License fees and taxes other than taxes on real estate:—		
(a) Dominion	\$ 21,253 01	
(b) Provincial	255 00	
(c) Municipal	332 47	
		21,840 48
8. Commissions on loans and on sale of real estate		1,276 68
9. Amount transferred to Investment Reserves		3,921 28
10. All other expenses incurred:—		
(a) Salaries	\$ 21,160 44	
(b) Directors' and Advisory Committee fees	1,291 00	
(c) Auditors' fees	550 00	
(d) Travelling expenses	1,118 28	
(e) Printing and stationery	3,081 10	
(f) Advertising	3,282 85	
(g) Postage, telegrams, telephones and express	1,547 62	
(h) Commission on sale of G.I. Certificates	2,445 99	
(i) Maintenance of Office Premises	1,348 25	
(j) Miscellaneous	2,885 93	
		38,711 46
11. Net profit transferred to Profit and Loss Account		25,128 38
Total		\$ 91,090 61

GUARANTY TRUST COMPANY OF CANADA

Head Office, Windsor, Ontario

Executive Office, Toronto, Ontario

OFFICERS

President—E. BLAKE WINTER	General Manager—J. WILSON BERRY
Vice-Presidents—J. WILSON BERRY	Secretary—J. A. THOMPSON
F. H. LESLIE	Treasurer—EDWARD T. BERRY
ROBERT MAISEY	
E. M. PROCTOR	

DIRECTORS

E. BLAKE WINTER	E. C. KENNING, K.C.
A. F. HEALY	L. A. LANDRIAU, K.C.
J. WILSON BERRY	G. G. ROBINSON
F. A. HOUGH, K.C.	LOUIS BLAKE DUFF
ROBERT MAISEY	FRANK H. LESLIE
J. M. HAYES	GEORGE B. SNYDER, M.D.
	E. M. PROCTOR, B.A.Sc.

Auditors—BROKENSHERE, SCARFF & COMPANY

CAPITAL

Amount of Capital Stock authorized (5,000 shares of \$100.00 each) .. \$	500,000 00
Amount subscribed ..	500,000 00
Amount paid in cash ..	300,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1.	Office premises	\$	20,297 91
2.	Amount secured by mortgages on real estate including:—		
	First mortgages	\$	66,094 52
	Agreements for sale		48,657 99
	Interest accrued		718 74
			115,471 25
	(See Schedule B)		
3.	Amount of loans secured by stocks, bonds and other collateral:—		
	Principal	\$	4,910 00
	Interest accrued		29 57
			4,939 57
4.	Book value of bonds, debentures and debenture stocks:—		
	(a) Government and Government Guaranteed:—		
	Dominion and United Kingdom	\$	5,931 00
	Interest accrued		44 87
		\$	5,975 87
	(b) Canadian municipalities, school districts and rural telephone companies	\$	158,732 54
	Interest accrued		2,072 98
			160,805 52
	(c) All other bonds	\$	58,620 00
	Interest accrued		628 30
		\$	59,248 30
			226,029 69
5.	Cash on hand		6,125 77
6.	Cash on deposit with chartered banks in Canada		9,418 37
7.	Advances to estates, trusts, etc., under administration		2,500 00
8.	Accrued fees and charges for administering estates		3,799 53
9.	All other assets—Furniture, Fixtures and Vault Equipment		9,033 29
			397,615 38
	Total Company Funds	\$	397,615 38

GUARANTY TRUST COMPANY OF CANADA—Continued

Guaranteed Funds

10. Amount secured by mortgages on real estate including:—			
First mortgages	\$	230,943	15
Agreements for sale		39,893	57
Interest due		38	60
Interest accrued		2,281	97
	\$	273,157	29
		<i>(See Schedule B)</i>	
11. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal	\$	160,370	97
Interest accrued		4	28
		160,375	25
12. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	\$	747,170	25
Interest accrued		5,472	82
	\$	752,643	07
(b) Provincial and Provincial Guaranteed	\$	430,314	00
Interest accrued		3,296	62
		433,610	62
(c) Canadian municipalities, school districts and rural telephone companies	\$	296,301	06
Interest accrued		4,568	98
		300,870	04
(d) All other bonds	\$	18,125	00
Interest accrued		65	62
		18,190	62
		1,505,314	35
13. Cash on hand			13,568 37
14. Cash on deposit with chartered banks in Canada			104,841 89
Total Guaranteed Funds	\$	2,057,257	15

Estates, Trusts and Agency Funds

15. Unrealized assets	\$10,140,339	67
16. Investments	747,084	40
17. Cash on hand and in banks	495,804	78
	\$11,383,228	85

Summary of Assets

Company Funds	\$	397,615	38
Guaranteed Funds		2,057,257	15
Estates, Trusts and Agency Funds		11,383,228	85
Grand Total of Assets	\$13,838,101	38	

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$5,624	64
2. Dividends to shareholders declared and unpaid	3,750	00
3. Investment reserves	11,000	00
Total	\$	20,374 64

To the Shareholders:

4. Paid-in Capital	\$	300,000	00
5. Reserve Fund		64,000	00
6. Balance of Profit and Loss Account		13,240	74
Total	\$	377,240	74
Total Company Funds	\$	397,615	38

GUARANTY TRUST COMPANY OF CANADA—Continued

Guaranteed Funds

7. Trust deposits		\$ 1,114,365 32
8. General Guaranteed Funds	\$ 933,451 22	
Interest due and accrued	9,440 61	
		<u>942,891 83</u>
Total Guaranteed Funds		\$ 2,057,257 15

Estates, Trusts and Agency Funds

9. Estates	\$ 4,260,024 16	
10. Trusts and Agencies	7,120,704 69	
11. Due to Company Funds	2,500 00	
		<u>\$11,383,228 85</u>

Summary of Liabilities

Company Funds	\$ 397,615 38
Guaranteed Funds	2,057,257 15
Estates, Trusts and Agency Funds	11,383,228 85
	<u>\$13,838,101 38</u>

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises	\$ 110 26
2. Interest and Dividends earned on:—	
(a) Mortgages and agreements for sale	\$ 5,879 19
(b) Collateral loans	429 38
(c) Bonds and debentures	13,842 66
	<u>20,151 23</u>
3. Profit on sale of securities and real estate	3,295 06
4. Amount by which ledger values of assets were written up	5,000 00
5. Profit in guaranteed funds	22,241 90
6. Agency fees and commissions earned	82,948 96
7. All other revenue for the year—Safety Deposit Box Rentals	2,741 12
Total	<u>\$ 136,488 53</u>

Expenditure

8. Interest incurred	\$ 3,992 40
9. Loss on sale of securities and real estate owned	30 00
10. License fees and taxes other than taxes on real estate:—	
(a) Dominion	\$ 10,885 79
(b) Provincial	323 00
(c) Municipal	1,882 27
	<u>13,091 06</u>
11. Amount transferred to Investment Reserves	5,000 00
12. All other expenses incurred:—	
(a) Salaries	\$ 58,125 25
(b) Directors' and Advisory Committee fees	770 00
(c) Auditors' fees	1,000 00
(d) Legal fees	754 20
(e) Rents	10,774 96
(f) Travelling expenses	2,274 05
(g) Printing and stationery	4,756 31
(h) Advertising	6,463 23
(i) Postage, telegrams, telephones and express	3,653 19
(j) Commission on sale of G. I. Certificates	1,052 90
(k) Miscellaneous	6,441 77
	<u>96,065 86</u>
13. Net profit transferred to Profit and Loss Account	18,309 21
Total	<u>\$ 136,488 53</u>

GUARANTY TRUST COMPANY OF CANADA—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	23,931 53
2. Amount transferred from Revenue Account		18,309 21
Total	\$	42,240 74
3. Dividends to shareholders declared during year	\$	15,000 00
4. Amount transferred to Reserve Fund		14,000 00
5. Balance of account at 31st December, 1942		13,240 74
Total	\$	42,240 74

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation, \$25,000.00 on each officer and employee.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - March 28, 1942; (b) April, 15, 1942; (c) 1¼% being at rate of 5% per annum.
 - May 30, 1942; (b) July 15, 1942; (c) 1¼% being at rate of 5% per annum.
 - July 25, 1942; (b) October 15, 1942; (c) 1¼% being at rate of 5% per annum.
 - November 28, 1942; (b) January 15, 1943; (c) 1¼% being at rate of 5% per annum.
- Date appointed for the Annual Meeting, January 28th, 1943.
Date of last Annual Meeting, January 26th, 1942.
- Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department \$ 232,841 30
- Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid 2,200 00

CONSTATING INSTRUMENTS

Incorporated on the 12th June, 1925, by Special Act of Parliament of Dominion of Canada; registered as a Trust Company in Ontario, 13th day of May, 1926.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged
	\$	c.	\$	c.	\$	c.	\$	c.	
Company Funds:									
Ontario.....(b)	114,752	51			718	74	115,471	25	
Guaranteed Funds:									
Ontario.....(b)	270,836	72	38	60	2,281	97	273,157	29	
Total.....	385,589	23	38	60	3,000	71	388,628	54	Nil

THE GUELPH TRUST COMPANY

Head Office, Guelph, Ontario

OFFICERS

President—J. R. HOWITT, K.C.	Managing Director and
First Vice-President—J. M. PURCELL	Secretary-Treasurer—J. M. PURCELL
Second Vice-President—J. JAMES SHAW	

DIRECTORS

J. R. HOWITT, K.C.	JOHN ARMSTRONG
J. M. PURCELL	G. ALEX FORBES
J. JAMES SHAW	H. O. HOWITT, M.D.
JOHN R. PHIN	R. FORBES AULD

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

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$50.00 each) ..	\$ 1,000,000 00
Amount subscribed	391,500 00
Amount paid in cash:	
On \$258,000 stock fully called	\$ 258,000 00
On \$133,500 stock 33 1/2% called	44,500 49
	302,500 49

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Amount secured by mortgages on real estate including:—			
First mortgages	\$ 353,513 97		
Interest due	162 83		
Interest accrued	5,333 04		
		\$ 359,009 84	
			(See Schedule B)
2. Book value of bonds and debentures:—			
(a) Government — Dominion	\$ 160,924 68		
Interest accrued	1,038 86		
		\$ 161,963 54	
(b) Provincial	\$ 19,819 94		
Interest accrued	191 92		
		20,011 86	
(c) All other bonds	\$ 9,205 20		
Interest due	161 32		
		9,366 52	
			191,341 92
3. Cash on hand			5,623 86
4. Cash on deposit with chartered banks in Canada			4,686 24
5. Owing from guaranteed funds			3,744 86
6. Advances to estates, trusts, etc., under administration			3,000 00
			\$ 567,406 72

Guaranteed Funds

7. Amount secured by mortgages on real estate including:—			
First mortgages	\$ 443,015 00		
Interest due	223 29		
Interest accrued	6,479 89		
		\$ 449,718 18	
			(See Schedule B)
8. Book value of bonds and debentures:—			
(a) Government—Dominion	\$ 34,816 13		
Interest accrued	89 56		
		\$ 34,905 69	

THE GUELPH TRUST COMPANY—Continued

(b) Provincial and Provincial Guaranteed			
Interest accrued	\$	4,937 60	
		20 96	
		<u>\$</u>	4,958 56
9. Cash on hand			\$ 39,864 25
10. Cash on deposit with chartered banks in Canada			1,546 09
			<u>11,124 63</u>
Total Guaranteed Funds			\$ 502,253 15
<i>Estates, Trusts and Agency Funds</i>			
11. Unrealized assets		\$2,092,573 81	
12. Investments		2,648,048 75	
13. Cash on hand and in banks		317,398 73	
		<u>\$</u>	5,058,021 29
<i>Summary of Assets</i>			
Company Funds		\$	567,406 72
Guaranteed Funds			502,253 15
Estates, Trusts and Agency Funds			<u>5,058,021 29</u>
Grand Total of Assets			<u>\$ 6,127,681 16</u>
Liabilities			
<i>Company Funds</i>			
<i>To the Public:</i>			
1. Reserved for Government Taxes		\$	15,929 12
2. Dividends to shareholders declared and unpaid			7,562 52
3. Investment reserves			<u>10,000 00</u>
Total			\$ 33,491 64
<i>To the Shareholders:</i>			
4. Paid-in Capital		\$	302,500 49
5. Reserve Fund			151,000 00
6. Balance of Profit and Loss Account			<u>80,414 59</u>
Total			\$ 533,915 08
Total Company Funds			<u>\$ 567,406 72</u>
<i>Guaranteed Funds</i>			
7. Specific Guaranteed Funds		\$	8,392 73
Interest due and accrued			146 87
		<u>\$</u>	8,539 60
8. General Guaranteed Funds		\$	482,041 05
Interest due and accrued			7,927 64
			<u>489,968 69</u>
9. Due to Company Funds			<u>3,744 86</u>
Total Guaranteed Funds			\$ 502,253 15
<i>Estates, Trusts and Agency Funds</i>			
10. Estates		\$	2,620,530 70
11. Trusts and Agencies			2,434,490 59
12. Due to Company Funds			<u>3,000 00</u>
			\$ 5,058,021 29
<i>Summary of Liabilities</i>			
Company Funds		\$	567,406 72
Guaranteed Funds			502,253 15
Estates, Trusts and Agency Funds			<u>5,058,021 29</u>
Grand Total of Liabilities			<u>\$ 6,127,681 16</u>

THE GUELPH TRUST COMPANY—Continued

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—			
(a) Mortgages and agreements for sale	\$	24,132	98
(b) Bonds and debentures		4,736	48
(c) Bank deposits		3	92
			\$ 28,873 38
2. Profit on bonds sold			157 50
3. Profit in guaranteed funds			8,455 56
4. Agency fees and commissions earned			17,016 34
5. All other revenue for the year			1,633 13
Total	\$	56,135	91

Expenditure

6. License fees and taxes other than taxes on real estate:—			
(a) Dominion	\$	14,224	72
(b) Provincial		255	00
(c) Municipal		207	14
(d) Amount set aside for Government Taxes		5,000	00
			\$ 19,686 86
7. Amount transferred to Investment Reserves			10,000 00
8. All other expenses incurred:—			
(a) Salaries	\$	2,400	00
(b) Rents		6,000	00
(c) Travelling expenses, valuation fees and commissions on western collections		487	26
(d) Printing and stationery		714	69
(e) Advertising		180	39
(f) Postage, telegrams, telephones and express		330	14
(g) Miscellaneous		813	13
			10,925 61
9. Net profit transferred to Profit and Loss Account			15,523 44
Total	\$	56,135	91

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	80,016	19
2. Amount transferred from Revenue Account		15,523	44
Total	\$	95,539	63
3. Dividends to shareholders declared during year	\$	15,125	04
4. Balance of account at 31st December, 1942		80,414	59
Total	\$	95,539	63

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation, \$54,000.00.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - June 11th, 1942; (b) July 2nd, 1942; (c) 2½%.
 - December 9th, 1942; (b) January 2nd, 1943; (c) 2½%.
- Date appointed for the Annual Meeting—February 24th, 1943.
Date of last Annual Meeting—February 25th, 1942.
- Amount of interest permanently capitalized during the year—Company, \$62.88; Guaranteed, \$27.12
- Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid

\$ 90 00
2,827 21

THE GUELPH TRUST COMPANY—Continued

CONSTATING INSTRUMENTS

Incorporated on the 26th day of May, 1917, by Letters Patent of Ontario, issued under The Loan and Trust Corporation Act, R.S.O. 1927, Chap. 223.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing		Charges out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Company Funds:												
Ontario.....(a)	3,000	00					54	99	3,054	99		
Ontario.....(b)	365,057	60	333	76	1,162	83	5,278	05	371,832	24		
Saskatchewan.....(a)	69,545	30	1,368	99					70,914	29		
Total.....	437,602	90	1,702	75	1,162	83	5,333	04	445,801	52		Nil
Guaranteed Funds:												
Ontario.....(b)	442,315	40	699	60	223	29	6,479	89	449,718	18		Nil

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY

Head Office, Sarnia, Ontario

OFFICERS

President—JOHN COWAN, K.C. Manager and Secretary-Treasurer—W. R. PAUL
 First Vice-President—JOHN H. ANDERSON
 Second Vice-President—WILLIAM J. SKINNER

DIRECTORS

JOHN COWAN, K.C.	HOMER LOCKHART
JOHN H. ANDERSON	MALCOLM MCGUGAN
WILLIAM J. SKINNER	CHARLES HARDY
WILLIAM ROBERT PAUL	THOMAS L. MCCORMICK
ALEXANDER R. MCKAY	WILLIAM D. MCKENZIE

Auditors—G. D. CAMPBELL, F.C.A.; T. E. LAWLESS, F.C.A.
 (of Campbell, Lawless, Parker & Black, Chartered Accountants)

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$50.00 each) ..	\$ 1,000,000 00
Amount subscribed	635,000 00
Amount paid in cash	635,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises		\$ 34,750 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings) ..	\$ 78,684 07	
(b) Held under power of sale, etc.	46,759 83	
		125,443 90
3. Amount secured by mortgages on real estate including:—		
First mortgages	\$ 286,365 16	
Agreements for sale	361,023 30	
		647,388 46

(See Schedule B)

4. Amount of loans secured by stocks, bonds and other collateral:—		
(There is included in the collateral \$57,800.00 of the Company's own stock upon which \$57,800.00 has been paid.)		
Principal	\$ 76,938 81	
Interest due	1,367 52	
Interest accrued	200 18	
		78,506 51
5. Book value of bonds, debentures and debenture stocks:—		
(a) Provincial and Provincial Guar- anteed	\$ 10,050 00	
Interest due	1,500 00	
		\$ 11,550 00
(b) Canadian municipalities, school districts and rural telephone companies	4,247 73	
		15,797 73
6. Cash on hand		4,598 18
7. Cash on deposit with chartered banks in Canada		34,756 49
8. Owing from guaranteed funds		50,000 00
9. Advances to estates, trusts, etc., under administration		20,433 73
10. All other assets		3,911 88
		1,015,586 88
Total Company Funds		\$ 1,015,586 88

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:—			
First mortgages	\$ 1,648,424	53	
Interest due	9,374	57	
Interest accrued	22,258	06	
			\$ 1,680,057 16
	<i>(See Schedule B)</i>		
12. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	\$ 587,594	36	
Interest accrued	3,500	92	
			\$ 591,095 28
(b) Provincial and Provincial Guaranteed	\$ 528,232	06	
Interest due	12,306	04	
Interest accrued	3,693	42	
			544,231 52
(c) Canadian municipalities, school districts and rural telephone companies	\$ 194,885	71	
Interest accrued	2,009	99	
			196,895 70
(d) All other bonds	\$ 59,753	00	
Interest accrued	32	75	
			59,785 75
13. Book value of Stocks			1,392,008 25
14. Cash on hand			256,666 29
15. Cash on deposit with chartered banks in Canada			11,313 58
16. All other assets			124,075 31
			135,000 00
Total Guaranteed Funds			\$ 3,599,120 59

Estates, Trusts and Agency Funds

17. Unrealized assets	\$ 982,509	83	
18. Investments	177,545	41	
19. Cash on hand and in banks	29,980	73	
			\$ 1,190,035 97

Summary of Assets

Company Funds	\$ 1,015,586	88
Guaranteed Funds	3,599,120	59
Estates, Trusts and Agency Funds	1,190,035	97
Grand Total of Assets	\$ 5,804,743	44

Liabilities*Company Funds*

<i>To the Public:</i>		
1. Taxes other than taxes on real estate	\$ 10,205	63
2. Dividends to shareholders declared and unpaid	12,700	00
3. Investment reserves	85,000	00
Total	\$ 107,905	63
<i>To the Shareholders:</i>		
4. Paid-in Capital	\$ 635,000	00
5. Reserve Fund	250,000	00
6. Balance of Profit and Loss Account	22,681	25
Total	907,681	25
Total Company Funds	\$ 1,015,586	88

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

Guaranteed Funds

7. Trust deposits		\$ 1,248,634 84
8. General Guaranteed Funds	\$ 2,260,610 86	
Interest due and accrued	39,874 89	
		2,300,485 75
9. Due to Company Funds		50,000 00
Total Guaranteed Funds		\$ 3,599,120 59

Estates, Trusts and Agency Funds

10. Estates	\$ 532,131 16	
11. Trusts and Agencies	637,471 08	
12. Due to Company Funds	20,433 73	
		\$ 1,190,035 97

Summary of Liabilities

Company Funds	\$ 1,015,586 88
Guaranteed Funds	3,599,120 59
Estates, Trusts and Agency Funds	1,190,035 97
Grand Total of Liabilities	\$ 5,804,743 44

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	\$ 30,592 49	
(b) Collateral loans	5,231 73	
(c) Bonds and debentures	677 46	
(d) Bank deposits	104 53	
(e) Other interest earned	571 25	
		\$ 37,177 46
2. Profit on sale of securities and real estate		1,440 97
3. Profit in guaranteed funds		60,236 05
4. Agency fees and commissions earned		4,577 12
5. All other revenue for the year		843 18
Total		\$ 104,274 78

Expenditure

6. Interest incurred		\$ 451 53
7. License fees and taxes other than taxes on real estate:—		
(a) Dominion	\$ 22,161 48	
(b) Provincial	370 50	
(c) Municipal	495 69	
		23,027 67
8. Commissions on loans and on sale of real estate		1,633 18
9. Amount transferred to Investment Reserves		11,173 67
10. All other expenses incurred:—		
(a) Salaries	\$ 21,584 60	
(b) Directors' and Advisory Committee fees	1,425 00	
(c) Auditors' fees	1,835 00	
(d) Legal fees	43 00	
(e) Rents	420 00	
(f) Travelling expenses	860 30	
(g) Printing and stationery	2,373 24	
(h) Advertising	419 81	
(i) Postage, telegrams, telephones and express	1,102 83	
(j) Maintenance of Office Premises	854 03	
(k) Miscellaneous	6,158 48	
		37,076 29
11. Net profit transferred to Profit and Loss Account		30,912 44
Total		\$ 104,274 78

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	32,168 81
2. Amount transferred from Revenue Account		30,912 44
Total	\$	63,081 25
3. Dividends to shareholders declared during year	\$	25,400 00
4. Assets disallowed		15,000 00
5. Balance of account at 31st December, 1942		22,681 25
Total	\$	63,081 25

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$20,000.00.		
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates: (a) May 26, 1942; (b) July 2, 1942; (c) 2%. (a) November 18, 1942; (b) January 2, 1943; (c) 2%.		
3. Date appointed for the Annual Meeting—First Tuesday of February Date of last Annual Meeting—February 2, 1942.		
4. Amount of interest permanently capitalized during the year	\$	713 19
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department		4,161 14
6. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid		3,316 33

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

By Order-in-Council approved March 6th, 1907, pursuant to the provisions of Section 4 (6), cap. 27, 63 Victoria, the authorized capital stock of the Company was increased from \$500,000.00 to \$1,000,000.00

By 18 George V. Chapter 112, the Company was given Trust Company powers and its name changed to The Industrial Mortgage and Trust Company.

By 24 George V. Chapter 79, the Company assumed the liabilities and purchased under agreement the business, assets, etc., of The East Lambton Farmers' Loan and Savings Company.

The lending and borrowing powers are governed by The Loan and Trust Corporations Act R.S.O. 1937, c. 257.

By Order-in-Council approved 22nd April, 1936, the Lieutenant-Governor assented to The Industrial Mortgage and Trust Company assuming the liabilities and purchase under agreement dated 24th December, 1935, of the business, assets, etc., of The Crown Savings and Loan Company.

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
(a) Farm (b) Urban						
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds:						
Ontario.....(a)	162,382 13	106 00			162,488 13	
Ontario.....(b)	342,787 76	3,431 13			346,218 89	
Total Ontario.....	505,169 89	3,537 13			508,707 02	
Saskatchewan.....(b)	143,130 52	2,220 78			145,351 30	
Alberta.....(b)	45,650 85	2,535 53			48,186 38	
Total Company Funds	693,951 26	8,293 44			702,244 70	48,135 55
Guaranteed Funds:						
Ontario.....(a)	518,435 89	1,271 39	3,355 30	4,866 46	527,929 04	
Ontario.....(b)	1,074,506 41	2,458 22	11,788 14	17,391 60	1,106,144 37	
Total Ontario.....	1,592,942 30	3,729 61	15,143 44	22,258 06	1,634,073 41	
Saskatchewan.....(b)	84,849 94	305 05			85,154 99	
Alberta.....(b)	17,226 51	62 07			17,288 58	
Total Guaranteed Funds.....	1,695,018 75	4,096 73	15,143 44	22,258 06	1,736,516 98	27,801 99
Total.....	2,388,970 01	12,390 17	15,143 44	22,258 06	2,438,761 68	75,937 54

THE LAMBTON TRUST COMPANY, LIMITED

Head Office, Sarnia, Ontario

OFFICERS

President—NORMAN S. GURD, K.C.

Manager—G. C. NORSWORTHY

Vice-President—COL. ROBERT MACKENZIE

Secretary-Treasurer—D. J. AGNEW

DIRECTORS

NORMAN S. GURD, K.C.

A. G. MINIELLY

C. H. BELTON

R. M. E. McDIARMID

COL. ROBERT MACKENZIE

W. H. KENNY

A. J. JOHNSTON

ORRIE CROWE

Auditors—G. D. CAMPBELL, F.C.A.; T. E. LAWLESS, F.C.A.
(of Campbell, Lawless, Parker and Black)

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$50.00 each) . . .	\$ 1,000,000 00
Amount subscribed	315,350 00
Amount paid in cash	315,350 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Amount secured by mortgages on real estate including:—

First mortgages	\$ 232,809 51	
Agreements for sale	14,365 79	
Interest due	1,651 80	
Interest accrued	4,286 00	
		\$ 253,113 10

(See Schedule B)

2. Book value of bonds, debentures and debenture stocks:—

(a) Government and Government Guaranteed:—		
Dominion and United Kingdom \$	48,393 88	
Interest accrued	420 00	
		\$ 48,813 88
(b) Provincial and Provincial Guaranteed		
anteced \$	60,974 73	
Interest accrued	75 00	
		61,049 73
(c) Canadian municipalities, school districts and rural telephone companies		
\$	17,319 44	
Interest accrued	114 50	
		17,433 94

127,297 55

24,820 81

3. Cash on deposit with chartered banks in Canada

Total Company Funds \$ 405,231 46

Estates, Trusts and Agency Funds

4. Unrealized assets	\$ 382,709 98	
5. Investments	103,104 41	
6. Cash on hand and in banks	24,686 60	
		\$ 510,500 99

Summary of Assets

Company Funds	\$ 405,231 46
Estates, Trusts and Agency Funds	510,500 99
Grand Total of Assets	\$ 915,732 45

THE LAMBTON TRUST COMPANY, LIMITED—Continued

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	\$	3,836	25
2. Investment reserves		20,000	00
Total	\$	23,836	25

To the Shareholders:

3. Paid-in Capital	\$	315,350	00
4. Reserve Fund		50,000	00
5. Balance of Profit and Loss Account		16,045	21
Total	\$	381,395	21
Total Company Funds	\$	405,231	46

Estates, Trusts and Agency Funds

6. Estates	\$	85,641	74
7. Trusts and Agencies		424,859	25
Total	\$	510,500	99

Summary of Liabilities

Company Funds	\$	405,231	46
Estates, Trusts and Agency Funds		510,500	99
Grand Total of Liabilities	\$	915,732	45

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—			
(a) Mortgages and agreements for sale	\$	15,083	30
(b) Bonds and debentures		5,074	87
Total	\$	20,158	17
2. Profit on sale of securities and real estate			75
3. Agency fees and commissions earned			2,993
Total	\$	23,226	31

Expenditure

4. Loss on sale of securities and real estate owned	\$	838	91
5. License fees and taxes other than taxes on real estate:—			
(a) Dominion	\$	7,292	34
(b) Provincial		165	00
Total	\$	7,457	34
6. All other expenses incurred:—			
(a) Salaries	\$	1,466	67
(b) Directors' and Advisory Committee fees		350	00
(c) Auditors' fees		300	00
(d) Legal fees		25	00
(e) Rents and general office expense		2,100	00
(f) Travelling expenses		8	30
(g) Printing and stationery		70	51
(h) Advertising		47	71
(i) Miscellaneous		225	90
Total		4,594	09
7. Net profit transferred to Profit and Loss Account		10,335	97
Total	\$	23,226	31

THE LAMBTON TRUST COMPANY, LIMITED—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	15,119 74
2. Amount transferred from Revenue Account		10,335 97
3. Premium on capital stock sold during year		50 00
Total	\$	25,505 71
4. Dividends to shareholders declared during year	\$	9,460 50
5. Balance of account at 31st December, 1942		16,045 21
Total	\$	25,505 71

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation, \$40,000.00.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) November 16th, 1942; (b) December 31st, 1942; (c) 3%.
- Date appointed for the Annual Meeting—January 27th, 1943.
Date of last Annual Meeting—January 28th, 1942.

CONSTATING INSTRUMENTS

Incorporated on the 26th day of April, 1928, by Letters Patent of Ontario, issued under The Loan and Trust Corporations Act, R.S.O. 1927, Chapter 223. Registered as a Trust Company in Ontario, May 15th, 1928.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged	
					\$	c.
Company Funds:						
Ontario.....(a)	85,127 78	1,479 81	2,419 00	89,026 59	1,216 89	
Ontario.....(b)	162,047 52	366 05	1,867 00	164,280 57	119 98	
Total.....	247,175 30	1,845 86	4,286 00	253,307 16	1,336 87	

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

RT. HON. ARTHUR MEIGHEN, K.C., P.C.
 Vice-Presidents—G. H. AIKINS, K.C.; RAY LAWSON; H. R. MACMILLAN
 Manager—T. F. WALKER Secretary—M. W. L. MURRAY Treasurer—J. GODWIN

DIRECTORS

G. H. AIKINS, K.C.	H. R. MACMILLAN
G. MONTEGU BLACK	THE RT. HON. ARTHUR MEIGHEN, K.C., P.C.
W. H. CARTER	A. MCPHERSON
BRIG.-GEN. J. A. CLARK	J. McCLARY MOORE
W. L. DUFFIELD	JOHN S. MOORE
GORDON FARRELL	NORMAN C. PEARCE
W. GRANT FISHER	PHILIP POCOCK
DAVID H. GIBSON	SIGMUND SAMUEL, LL.D.
ROBERT E. GRASS, K.C.	COLONEL J. E. SMALLMAN
COLONEL G. INGRAM	A. E. SILVERWOOD
J. McCLARY GUNN	J. GORDON THOMPSON
RAY LAWSON	EDWIN TOMLIN
	J. WATSON YOUNGE

Auditors

W. D. GLENDINNING, F.C.A., Toronto, Ontario; A. G. CALDER, F.C.A., London, Ontario.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of \$100.00 each)	\$ 5,000,000 00
Amount subscribed	1,213,700 00
Amount paid in cash	1,213,700 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

		<i>Company Funds</i>	
1. Office premises		\$	173,241 64
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)	\$ 347,196 00		
(b) Held under power of sale, etc. (Winnipeg)	9,425 00		
			356,621 00
3. Amount secured by mortgages on real estate including:—			
First mortgages	\$ 137,258 72		
Second and subsequent mortgages	7,300 00		
Agreements for sale	290,947 77		
Interest due	2,271 89		
Interest accrued	1,648 61		
			439,426 99
<i>(See Schedule B)</i>			
4. Amount of loans secured by stocks, bonds and other collateral:—			
Principal	\$ 35,679 50		
Interest due and accrued	387 59		
			36,067 09
5. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	\$ 351,632 20		
Interest accrued	2,090 32		
		\$	353,722 52
(b) All other bonds	\$ 2,000 00		
Interest accrued	21 58		
			2,021 58
6. Book value of stocks			355,744 10
7. Cash on hand			5,422 00
8. Cash on deposit with chartered banks in Canada			7,098 97
9. Advances to estates, trusts, etc., under administration			49,992 56
10. Advances to estates, trusts, etc., under administration			137,527 54
11. Accrued fees and charges for administering estates			16,087 97
11. All other assets			49,828 51
			355,744 10
			5,422 00
			7,098 97
			49,992 56
			137,527 54
			16,087 97
			49,828 51
			355,744 10
			5,422 00
			7,098 97
			49,992 56
			137,527 54
			16,087 97
			49,828 51
			355,744 10
			5,422 00
			7,098 97
			49,992 56
			137,527 54
			16,087 97
			49,828 51
			355,744 10
			5,422 00
			7,098 97
			49,992 56
			137,527 54
			16,087 97
			49,828 51
			355,744 10
			5,422 00
			7,098 97
			49,992 56
			137,527 54
			16,087 97
			49,828 51
			355,744 10
			5,422 00
			7,098 97
			49,992 56
			137,527 54
			16,087 97
			49,828 51
			355,744 10
			5,422 00
			7,098 97
			49,992 56
			137,527 54
			16,087 97
			49,828 51
			355,744 10
			5,422 00
			7,098 97
			49,992 56
			137,527 54
			16,087 97
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			16,087 97
			49,828 51
			355,744 10
			5,422

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

Guaranteed Funds

12. Amount secured by mortgages on real estate including:—			
First mortgages	\$	1,655,589	31
Second and subsequent mortgages		19,683	49
Agreements for sale		9,000	00
Interest due		10,402	76
Interest accrued		17,730	69
			\$ 1,712,406 25
			(See Schedule B)
13. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal	\$	37,491	22
Interest due		363	38
Interest accrued		219	36
			38,073 96
14. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	\$	679,683	63
Interest accrued		4,090	78
			\$ 684,674 41
(b) Provincial and Provincial Guaranteed	\$	134,574	57
Interest accrued		2,253	62
			136,828 19
(c) Canadian municipalities, school districts and rural telephone companies	\$	5,963	00
Interest accrued		162	50
			6,125 50
(d) All other bonds	\$	26,907	49
Interest accrued		426	96
			27,334 45
			854,962 55
15. Book value of Stocks			15,968 50
16. Cash on deposit with chartered banks in Canada, \$19,169.91; elsewhere, \$694.19			19,864 10
Total Guaranteed Funds			\$ 2,641,275 36

Estates, Trusts and Agency Funds

17. Unrealized assets and investments	\$	39,755,102	57
18. Cash on hand and in banks		1,514,429	20
			\$41,269,531 77

Summary of Assets

Company Funds	\$	1,627,058	37
Guaranteed Funds		2,641,275	36
Estates, Trusts and Agency Funds		41,269,531	77
Grand Total of Assets			\$45,537,865 50

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	\$	28,212	42
2. Dividends to shareholders declared and unpaid		12,137	00
3. All other liabilities		12,906	54
Total			\$ 53,255 96

To the Shareholders:

4. Paid-in Capital	\$	1,213,700	00
5. Reserve Fund		300,000	00
6. Balance of Profit and Loss Account		60,102	41
Total			\$ 1,573,802 41
Total Company Funds			\$ 1,627,058 37

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

Guaranteed Funds

7. Trust deposits (Past due Certificates, etc.)	\$ 35,296 69	
8. Specific Guaranteed Funds	580,400 10	
Interest due and accrued	4,672 25	585,072 35
9. General Guaranteed Funds	\$ 1,995,180 17	
Interest due and accrued	25,726 15	2,020,906 32
Total Guaranteed Funds		\$ 2,641,275 36

Estates, Trusts and Agency Funds

10. Estates	\$14,616,533 04	
11. Trusts and Agencies	26,515,471 19	
12. Due to Company Funds	137,527 54	\$41,269,531 77

Summary of Liabilities

Company Funds	\$ 1,627,058 37
Guaranteed Funds	2,641,275 36
Estates, Trusts and Agency Funds	41,269,531 77
Grand Total of Liabilities	\$45,537,865 50

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	\$ 18,515 24	
(b) Collateral loans	2,308 94	
(c) Bonds and debentures	7,241 49	
(d) Other interest earned	2,477 95	\$ 30,543 62
2. Profit on sale of securities and real estate		4,566 42
3. Profit in guaranteed funds		33,304 86
4. Agency fees and commissions earned		206,805 00
5. Net rents earned on real estate		14,438 14
Total		\$ 289,658 04

Expenditure

6. License fees and taxes other than taxes on real estate:—		
(a) Dominion	\$ 17,000 00	
(b) Provincial	887 93	
(c) Municipal	2,846 75	\$ 20,734 68
7. All other expenses incurred:—		
(a) Salaries	\$ 150,739 57	
(b) Directors' and Advisory Committee fees	1,110 80	
(c) Auditors' fees	5,500 00	
(d) Legal fees	622 37	
(e) Rents	13,574 39	
(f) Travelling expenses	3,374 35	
(g) Printing and stationery	7,964 24	
(h) Advertising	7,149 70	
(i) Postage, telegrams, telephones and express	5,674 38	
(j) Maintenance of Office Premises	1,124 30	
(k) Miscellaneous	44,549 04	241,383 14
8. Net profit transferred to Profit and Loss Account		27,540 22
Total		\$ 289,658 04

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year.....	\$	44,699 19
2. Amount transferred from Revenue Account.....		27,540 22
Total.....	\$	72,239 41
3. Dividends to shareholders declared during year.....	\$	12,137 00
4. Balance of account at 31st December, 1942.....		60,102 41
Total.....	\$	72,239 41

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$125,000.00.		
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates: (a) January 15th, 1943; (b) April 1st, 1943; (c) \$1.00 per share.		
3. Date appointed for the Annual Meeting—February 26th, 1943. Date of last Annual Meeting—February 27th, 1942.		
4. Amount of interest permanently capitalized during the year.....	\$	767 13
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid.....		1,800 00

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 The Loan and Trust Corporations Act, R.S.O. 1937, Chap. 257.

February 18th, 1929—Order-in-Council confirming By-law No. 14 of the Corporation to increase the capital stock from \$500,000.00 to \$1,000,000.00.

August 21st, 1929—Order-in-Council confirming By-law No. 18 of the Corporation to increase the capital stock from \$1,000,000.00 to \$5,000,000.00.

On the 10th day of September, 1929, His Honour the Lieutenant-Governor approved by Order-in-Council the removal of the Head Office of The London and Western Trusts Company, Limited, from the City of London to the City of Toronto.

By an agreement, dated the 15th day of October, 1929, The London and Western Trusts Company, Limited, of London, Ontario, purchased the assets and liabilities, business, rights, property and goodwill, etc., of The Standard Trusts Company with Head Office in Toronto, Ontario. The agreement was ratified and confirmed by the shareholders of both companies and was subsequently approved by the Lieutenant-Governor in Council. The transfer became effective on the 18th day of December, 1929. The Standard Trusts Company had, by authority of By-law No. 35, moved its Head Office from Winnipeg to Toronto, and was granted registry in Ontario under date of October 26th, 1929.

June 28th, 1932—Order-in-Council assenting to the conversion of partly-paid shares into fully paid shares equivalent to the amount paid in on account of subscriptions not including premiums.

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing		Charges out- standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Company Funds:												
Ontario.....(a)	24,471	04			509	05	439	79	25,419	88		
Manitoba.....(a)	20,499	45	1,106	55	8,482	25			30,088	25	8,482	25
Saskatchewan.....(a)	74,318	09	661	85	12,388	86			87,368	80	11,957	44
Alberta.....(a)	227,641	12	82	51	24,540	27			252,263	90	22,752	59
	346,929	70	1,850	91	45,920	43	439	79	395,140	83	43,192	28
Ontario.....(b)	146,873	17	56	79	1,144	74	1,208	82	149,283	52	1,601	00
Manitoba.....(b)	13,320	00							13,320	00		
Alberta.....(b)	2,191	25							2,191	25		
	162,384	42	56	79	1,144	74	1,208	82	164,794	77	1,601	00
Total Company Funds	509,314	12	1,907	70	47,065	17	1,648	61	559,935	60	44,793	28
Guaranteed Funds:												
Ontario.....(a)	116,450	56	94	01	2,629	20	2,632	84	121,806	61		
Manitoba.....(a)	2,968	99							2,968	99		
Saskatchewan.....(a)	13,411	74	157	13	3,936	31			17,505	18	3,936	31
Alberta.....(a)	15,742	20	159	80	7,162	88			23,064	88	7,162	88
	148,573	49	410	94	13,728	39	2,632	84	165,345	66	11,099	19
Ontario.....(b)	1,489,310	95	5,325	95	52,509	88	14,902	41	1,562,049	19	46,417	07
Manitoba.....(b)	46,600	00			3,343	66			49,943	66	1,662	91
British Columbia.....(b)	27,274	42					195	44	27,469	86		
	1,563,185	37	5,325	95	55,853	54	15,097	85	1,639,462	71	48,079	98
Total Guaranteed Funds.....	1,711,758	86	5,736	89	69,581	93	17,730	69	1,804,808	37	59,179	17

MONTREAL TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

President and General Manager—F. G. DONALDSON

Vice-Presidents—MORRIS W. WILSON; GORDON W. MACDOUGALL, K.C.

Assistant General Managers:

W. S. GREENE J. P. ANGUS H. J. KNUBLEY J. C. KELLY C. D. CORNELL

DIRECTORS

WILLIAM F. ANGUS	R. V. LESUEUR
C. H. CARLISLE	GORDON W. MACDOUGALL, K.C.
ARTHUR CROSS	B. L. MITCHELL
W. H. COVERDALE	GEORGE H. MONTGOMERY, K.C.
HAROLD CRABTREE	JOHN C. NEWMAN
SYDNEY G. DOBSON	JOHN S. NORRIS
F. G. DONALDSON	FRANK W. ROSS
VICTOR M. DRURY	JAMES MCG. STEWART, K.C.
G. H. DUGGAN	PAUL F. SISE
GEORGE B. FOSTER, K.C.	LIONEL O. P. WALSH
ANDREW P. HOLT,	JAMES WILSON
J. D. JOHNSON	MORRIS W. WILSON

Auditors—DELOITTE, PLENDER, HASKINS & SELLS

CAPITAL

Amount of Capital Stock authorized (80,000 shares of \$25.00 each) .. \$	2,000,000 00
Amount subscribed	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises	\$	190,558 43
2. Archives Building		26,581 15
3. Book value of real estate held for sale: Freehold land (including buildings)		56,975 45
4. Amount secured by mortgages on real estate including:—		
First mortgages	\$	294,640 58
Interest due		1,132 86
Interest accrued		4,206 27
		<u>299,979 71</u>

(See Schedule B)

5. Amount of loans secured by stocks, bonds and other collateral:— (There is included in the collateral \$59,550.00 of the Company's own stock upon which \$59,550.00 has been paid.)		
Principal	\$	552,565 23
Interest due		5,420 46
		<u>557,985 69</u>
6. Book value of bonds, debentures and debenture stocks:—		
(a) Government and Government Guaranteed:—		
Dominion and United Kingdom. \$	1,007,296 87	
Interest accrued	3,179 37	
	<u>\$</u>	<u>1,010,476 24</u>
(b) Provincial and Provincial		
Guaranteed	\$	1,115,927 50
Interest accrued	7,828 09	
		<u>1,123,755 59</u>

MONTREAL TRUST COMPANY—Continued

(c) Canadian municipalities, school districts and rural telephone companies	\$ 100,820 00		
Interest accrued	1,135 41		
		\$ 101,955 41	
(d) All other bonds	\$ 3,238,443 22		
Interest accrued	52,465 74		
		3,290,908 96	
7. Book value of stocks			\$ 5,527,096 20
8. Cash on hand			3,979,787 16
9. Cash on deposit with chartered banks in Canada, \$265,316.68; elsewhere, \$4.82			1,250 00
10. Cash on Deposit, Government of Trinidad Bank Deposit Receipt			265,321 50
11. Advances to estates, trusts, etc., under administration			10,000 00
12. Accrued fees			159,586 57
13. All other assets			53,102 78
			63,213 66
Total Company Funds			\$ 11,191,438 30

Guaranteed Funds

14. Amount secured by mortgages on real estate including:—			
First mortgages	\$ 79,662 13		
Interest accrued	706 62		
		\$ 80,368 75	

(See Schedule B)

15. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal	\$ 7,459,341 26		
Interest due	14,919 17		
		7,474,260 43	
16. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	\$ 4,669,861 63		
Interest accrued	29,295 54		
		\$ 4,699,157 17	
(b) Provincial and Provincial Guaranteed	\$ 113,418 24		
Interest accrued	1,167 50		
		114,585 74	
(c) Canadian municipalities, school districts and rural telephone companies	\$ 135,255 77		
Interest accrued	836 65		
		136,092 42	
(d) All other bonds	\$ 968,358 86		
Interest accrued	10,379 95		
		978,738 81	
17. Book value of Stocks			5,928,574 14
18. Cash on deposit with chartered banks in Canada			791,000 16
			1,557,174 42
Total Guaranteed Funds			\$ 15,831,377 90

Estates, Trusts and Agency Funds

19. Investments and Unrealized Assets	\$862,318,744 59		
20. Cash on hand and in banks	8,673,178 35		
		\$870,991,922 94	

Summary of Assets

Company Funds	\$ 11,191,438 30
Guaranteed Funds	15,831,377 90
Estates, Trusts and Agency Funds	870,991,922 94
Grand Total of Assets	\$988,014,739 14

MONTREAL TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:

1. (a) Money borrowed from banks:—		
With security	\$	10,000 00
(b) Money borrowed elsewhere:—		
With security	\$	4,815,469 47
Without security from Subsidiary Companies, etc.		97,877 89
		<u>4,913,347 36</u>
2. Taxes other than taxes on real estate		390,208 40
3. Dividends to shareholders declared and unpaid		64,000 00
4. All other liabilities		153,233 94
		<u>5,530,789 70</u>

To the Shareholders:

5. Paid-in Capital	\$	2,000,000 00
6. Reserve Fund		3,000,000 00
7. Balance of Profit and Loss Account		660,648 60.
		<u>5,660,648 60</u>
Total Company Funds	\$	<u>11,191,438 30</u>

Guaranteed Funds

8. Specific Guaranteed Funds	\$	79,662 13
9. General Guaranteed Funds		15,751,715 77
		<u>15,831,377 90</u>

Estates, Trusts and Agency Funds

10. Estates and Trusts	\$398,497,157 46	
11. Agencies and Safe-Custody	472,335,178 91	
12. Due to Company Funds	159,586 57	
		<u>\$870,991,922 94</u>

Summary of Liabilities

Company Funds	\$	11,191,438 30
Guaranteed Funds		15,831,377 90
Estates, Trusts and Agency Funds		870,991,922 94
Grand Total of Liabilities	\$	<u>898,014,739 14</u>

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises	\$	1,461 98
2. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	\$	16,174 71
(b) Collateral loans		21,097 60
(c) Bonds and debentures		87,111 35
(d) Dividends on stocks		136,322 85
(e) Bank deposits		22,376 32
(f) Other interest earned		10,173 25
		<u>293,256 08</u>
3. Profit on sale of securities		10,575 58
4. Profit in guaranteed funds		299,183 03
5. Agency fees and commissions earned		692,168 48
		<u>1,296,645 15</u>

MONTREAL TRUST COMPANY—Continued

Expenditure

6. License fees and taxes other than taxes on real estate:—			
(a) Dominion	\$	182,450	41
(b) Provincial		14,500	94
(c) Municipal		6,733	66
			\$ 203,685 01
7. Amount transferred to Investment Reserves			106,575 58
8. All other expenses incurred:—			
(a) Salaries	\$	474,341	16
(b) Directors' and Advisory Committee fees		20,000	00
(c) Auditors' fees		13,500	00
(d) Legal fees		4,588	65
(e) Rents and Light		65,039	58
(f) Travelling expenses including auto		1,660	94
(g) Printing and stationery		12,700	93
(h) Advertising		13,923	71
(i) Postage, telegrams, telephones and express		8,275	30
(j) Maintenance, etc., real estate held for sale		9,335	55
(k) Miscellaneous		38,398	24
			661,764 06
9. Net profit transferred to Profit and Loss Account			324,620 50
Total	\$	1,296,645	15

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	634,028	10
2. Amount transferred from Revenue Account		324,620	50
Total	\$	958,648	60
3. Dividends to shareholders declared during year	\$	288,000	00
4. Transfer to Pension Fund		10,000	00
5. Balance of account at 31st December, 1942		660,648	60
Total	\$	958,648	60

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation—All officers and Employees of this Company are under bond to the extent of \$1,000.00 each. In addition we have an excess Fidelity Insurance Policy for a sum not exceeding \$100,000.00 in the aggregate in respect of any or all losses in excess of \$1,000.00 sustained by reason of the infidelity or dishonesty of any or all our Employees.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - January 13th, 1942; (b) January 15th, 1942; (c) \$1.00 per share.
 - April 14th, 1942; (b) April 15th, 1942; (c) \$1.00 per share.
 - July 14th, 1942; (b) July 15th, 1942; (c) \$1.00 per share.
 - October 13th, 1942; (b) October 15th, 1942; (c) 80c per share.
- Date appointed for the Annual Meeting—Any day in January or February at will of Directors.
Date of last Annual Meeting—February 10th, 1942.
- Amount of contingent liability not shown as direct debts in the foregoing statement
- Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department

4,000 00

503,452 67

MONTREAL TRUST COMPANY—Continued

CONSTATING INSTRUMENTS

The Montreal Trust Company was incorporated on the 21st day of March, 1889, by Special Act of the Province of Quebec, 52 Vic., c. 72 (Q) and the following subsequent special amending Acts, 54 Vic., c. 75; 55-56 Vic., c. 78; 63 Vic., c. 77; 20 Geo. V, c. 139; and 24 Geo. V, c. 121.

By Special Acts the name was changed in 1895 to Montreal Trust and Deposit Company, 59 Vic., c. 70 (Q), and again in 1909 to the Montreal Trust Company, 9 Edw. VII, c. 115 (Q).

Authorized by Order-in-Council to carry on business in the Province of Ontario as from the 11th day of March, 1909, subject to certain conditions and limitations.

Registered in the Trust Companies Register, January 21st, 1913.

By Order-in-Council, dated February 25th, 1928, the Capital Stock was increased from \$1,000,000.00 to \$2,000,000.00.

The Company has a deposit with the Province of Ontario amounting to \$200,000.00. Order-in-Council assented to 6th July, 1909.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province	Principal out- standing	Charges out- standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
(a) Farm (b) Urban						
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds						
Quebec.....(b)	307,165 58		1,132 86	3,884 49	312,182 93	449 12
Ontario.....(b)	8,325 00				8,325 00	
Saskatchewan.....(a)	1,400 00				1,400 00	
Saskatchewan.....(b)	11,250 00			321 78	11,571 78	
Total.....(a)	1,400 00				1,400 00	
Total.....(b)	326,740 58		1,132 86	4,206 27	332,079 71	449 12
Grand Total.....	328,140 58		1,132 86	4,206 27	333,479 71	449 12
Guaranteed Funds						
Quebec.....(b)	79,662 13			706 62	80,368 75	Nil

NATIONAL TRUST COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—J. M. MACDONNELL	General Manager—W. M. O'CONNOR
Vice-Presidents—SIR THOMAS WHITE, G.C.M.G.	Secretary—W. G. DAVIDSON
J. A. MCLEOD	Assistant General Managers—H. A. CLARKE
G. A. MORROW	H. V. LAUGHTON
A. N. MITCHELL	

DIRECTORS

W. E. RUNDLE	R. Y. EATON
HON. LEIGHTON MCCARTHY, K.C.	S. H. LOGAN
HERBERT C. COX	R. A. BRYCE
RT. HON. SIR THOMAS WHITE, G.C.M.G.	J. M. MACDONNELL
W. M. BIRKS	A. STEWART McNICHOLS
EDWARD FITZGERALD	COLIN OSBORNE
CARL RIORDAN	SIR ELLSWORTH FLAVELLE, BART.
WALTER MOLSON	R. A. LAIDLAW
D'ARCY MARTIN, K.C.	ALLAN S. BOND
WILLIAM LEGGAT	HON. FRANK J. HUGHES, K.C.
J. A. MCLEOD	W. J. HASTIE
G. A. MORROW	F. P. WOOD
A. N. MITCHELL	E. P. TAYLOR
AIME GEOFFRION, K.C.	E. K. WILLIAMS, K.C.
J. P. BICKELL	C. S. GUNN

Auditors—GEORGE EDWARDS and THOMAS P. GEGGIE, Toronto; EDWARDS, MORGAN & COMPANY, Montreal; G. E. F. SMITH and R. S. WATSON, Hamilton;
 GEORGE A. TOUCHE & COMPANY, Winnipeg and Edmonton.

CAPITAL

Amount of Capital Stock authorized (30,000 shares of \$100.00 each) ..	\$3,000,000 00
Amount subscribed	3,000,000 00
Amount paid in cash	3,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises		\$ 820,952 30
2. Book value of real estate held for sale:		
Freehold land (including buildings)		1,619,414 39
3. Amount secured by mortgages on real estate including:—		
First mortgages	\$ 205,433 63	
Agreements for sale	1,047,612 69	
		1,253,046 32

(See Schedule B)

4. Amount of loans secured by stocks, bonds and other collateral:—		
Principal		62,681 48
5. Book value of bonds, debentures and debenture stocks:—		
(a) Government and Government Guaranteed:—		
Dominion and United King-		
dom	\$ 349,839 59	
Interest accrued	1,072 64	
		350,912 23
(b) Provincial and Provincial		
Guaranteed	\$ 45,684 12	
Interest accrued	109 31	
		45,793 43
(c) All other bonds	\$ 151,646 70	
Interest accrued	187 40	
		151,834 10
		548,539 76

NATIONAL TRUST COMPANY, LIMITED—Continued

6. Book value of stocks	\$ 692,696 35
7. Cash on hand	40,521 86
8. Cash on deposit with chartered banks in Canada, \$403,874.54; elsewhere, \$19.74	403,894 28
9. Advances to estates, trusts, etc., under administration	82,832 05
10. All other assets	2,676 92

Total Company Funds \$ 5,527,255 71

Guaranteed Funds

11. Amount secured by mortgages on real estate including:—		
First mortgages	\$ 7,776,359 11	
	(See Schedule B)	
12. Amount of loans, secured by stocks, bonds and other collateral:—		
Principal		189,045 00
13. Book value of bonds, debentures and debenture stocks:—		
(a) Government and Government Guaranteed:—		
Dominion and United Kingdom	\$ 6,380,721 17	
Interest accrued	54,487 48	
	\$ 6,435,208 65	
(b) Provincial and Provincial Guaranteed	\$ 1,401,698 84	
Interest accrued	10,738 39	
		1,412,437 23
(c) Canadian municipalities, school districts and rural telephone companies	\$ 579,937 30	
Interest accrued	6,949 92	
		586,887 22
(d) All other bonds	\$ 1,321,818 47	
Interest accrued	14,546 18	
		1,336,364 65
14. Book value of Stocks		9,770,897 75
15. Cash on hand		163,269 60
16. Cash on deposit with chartered banks in Canada		109,928 67
		855,842 81
Total Guaranteed Funds	\$ 18,865,342 94	

Estates, Trusts and Agency Funds

17. Unrealized assets	\$154,407,158 10	
18. Investments	125,882,111 49	
19. Cash on hand and in banks	13,550,288 68	
		\$293,839,558 27

Summary of Assets

Company Funds	\$ 5,527,255 71
Guaranteed Funds	18,865,342 94
Estates, Trusts and Agency Funds	293,839,558 27
Grand Total of Assets	\$318,232,156 92

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate — Reserve for Dominion Income Tax	\$ 120,016 19
2. Dividends to shareholders declared and unpaid	60,000 00
3. All other liabilities	50,000 00
Total	\$ 230,016 19

NATIONAL TRUST COMPANY, LIMITED—Continued

To the Shareholders:

4. Paid-in Capital	\$ 3,000,000 00
5. Reserve Fund	1,750,000 00
6. Balance of Profit and Loss Account	547,239 52

Total

	\$ 5,297,239 52
--	-----------------

Total Company Funds

	\$ 5,527,255 71
--	-----------------

Guaranteed Funds

7. Trust deposits	\$ 17,270,859 93
8. Specific Guaranteed Funds	10,000 00
9. General Guaranteed Funds	\$ 1,578,541 16
Interest due and accrued	5,941 85

1,584,483 01

Total Guaranteed Funds

	\$ 18,865,342 94
--	------------------

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	\$293,756,726 22
11. Due to Company Funds	82,832 05

\$293,839,558 27

Summary of Liabilities

Company Funds	\$ 5,527,255 71
Guaranteed Funds	18,865,342 94
Estates, Trusts and Agency Funds	293,839,558 27

Grand Total of Liabilities

	\$318,232,156 92
--	------------------

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	\$ 98,800 71	
(b) Collateral loans	1,085 02	
(c) Bonds and debentures	13,624 52	
(d) Dividends on stocks	23,143 90	
(e) Bank deposits	8,340 20	
(f) Other interest earned	3,949 53	
		\$ 148,943 88
2. Profit in guaranteed funds		468,238 89
3. Agency fees and commissions earned		1,357,937 49
4. All other revenue for the year		19,629 21
Total		\$ 1,994,749 47

Expenditure

5. Loss on sale of securities and real estate owned	\$ 98,200 54
6. License fees and taxes other than taxes on real estate:—	
(a) Dominion	\$ 148,526 05
(b) Provincial	2,141 02
(c) Municipal	15,504 98
	166,172 05
7. Commissions on loans and on sale of real estate	18 13
8. All other expenses incurred:—	
(a) Salaries	\$ 930,126 01
(b) Directors' and Advisory Committee fees	30,610 00
(c) Auditors' fees	19,150 00
(d) Legal fees	6,066 09
(e) Rents	15,314 96
(f) Travelling expenses	10,879 96

NATIONAL TRUST COMPANY, LIMITED—Continued

(g) Printing and stationery	31,272 04	
(h) Advertising	32,544 75	
(i) Postage, telegrams, telephones and express	24,304 86	
(j) Maintenance of Office Premises	98,025 43	
(k) Miscellaneous	240,381 49	
		1,438,675 59
9. Net profit transferred to Profit and Loss Account		291,683 16
Total		<u>\$ 1,994,749 47</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 495,556 36
2. Amount transferred from Revenue Account	291,683 16
Total	<u>\$ 787,239 52</u>
3. Dividends to shareholders declared during year	\$ 240,000 00
4. Balance of account at 31st December, 1942	547,239 52
Total	<u>\$ 787,239 52</u>

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation—The Company carries its own Fidelity and Indemnity Insurance.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:—
 - March 4th, 1942; (b) April 1st, 1942; (c) 8% per annum.
 - June 3rd, 1942; (b) July 2nd, 1942; (c) 8% per annum.
 - September 2nd, 1942; (b) October 1st, 1942; (c) 8% per annum.
 - December 2nd, 1942; (b) January 2nd, 1943; (c) 8% per annum.
- Date appointed for the Annual Meeting for year 1942—January 26th, 1943.
Date of last Annual Meeting—January 27th, 1942.
- Amount of interest permanently capitalized during the year .. \$ 155,999 40
- Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department .. 1,297,163 23
- Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid .. 7,696 49

CONSTATING INSTRUMENTS

August 12, 1898—Incorporated August 12, 1898, as The National Trust Company of Ontario, Limited, by Letters Patent under The Ontario Companies Act.

September 21, 1899—Order-in-Council, Province of Ontario, changing name of The National Trust Company of Ontario, Limited, to National Trust Company, Limited.

March 23, 1900—Authorized to do business in the Province of Quebec—Chap. 78, Statutes of Quebec, 63 Victoria.

July, 1900—Acquired Manitoba Trust Company by the purchase of its entire assets for \$115.00 a share of capital stock.

June 1, 1900—Authorized to carry on and transact business in Manitoba, Chap. 69, Statutes of Manitoba, 63 and 64 Victoria, 1900.

August, 1924—Absorbed The Mercantile Trust Company of Canada, Limited, paying one share National Trust Company, Limited, stock and \$30.00 cash for each two shares The Mercantile Trust Company of Canada, Limited, stock. Order-in-Council, Province of Ontario, assenting to above absorption.

NATIONAL TRUST COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing		Charges out- standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Company Funds												
Ontario..... (a)	6,191	47			193	23			6,384	70	2,530	59
Manitoba..... (a)	837,441	48	12,547	10	177,004	00			1,026,992	58		
Saskatchewan..... (a)	308,542	59	2,038	66	42,061	46			352,642	71		
Alberta..... (a)	453,972	27	10,131	76	130,714	01			594,818	04	3,288	11
Total.....	1,606,147	81	24,717	52	349,972	70			1,980,838	03	5,818	70
Ontario..... (b)	209,396	34	180	80	399	77			209,976	91	869	78
Manitoba..... (b)	117,296	93	Cr. 18	26	777	86			118,056	53		
Saskatchewan..... (b)	17,831	90	20	25	10	44			17,862	59		
Alberta..... (b)	6,090	00			605	45			6,695	45		
Total.....	350,615	17	182	79	1,793	52			352,591	48	869	78
Total Company Funds	1,956,762	98	24,900	31	351,766	22			2,333,429	51	6,688	48
Guaranteed Funds												
Ontario..... (a)	17,105	07	711	39					17,816	46		
Manitoba..... (a)	618,766	28	3,261	04	51,379	11			673,406	43		
Saskatchewan..... (a)	1,730,158	05	43,200	04	357,781	45			2,131,139	54		
Alberta..... (a)	1,299,069	32	14,928	14	272,542	71			1,586,540	17	118	50
Total.....	3,665,098	72	62,100	61	681,703	27			4,408,902	60	118	50
Ontario..... (b)	3,217,025	39	6,035	28	9,691	55			3,232,752	22		
Quebec..... (b)	630,325	16	19,649	29	13,594	86			663,569	31		
Manitoba..... (b)	441,808	20	1,143	36	333	15			443,284	71		
Saskatchewan..... (b)	53,162	63	3,206	86	1,307	32			57,676	81		
Alberta..... (b)	27,362	28			927	85			28,290	13		
Total.....	4,369,683	66	30,034	79	25,854	73			4,425,573	18		
Total Guaranteed Funds.....	8,034,782	38	92,135	40	707,558	00			8,834,475	78		

THE NORTHERN TRUSTS COMPANY

Head Office, Winnipeg, Manitoba

OFFICERS

President—C. S. RILEY
 Vice-Presidents—R. J. GOURLEY
 W. A. MURPHY

General Manager—J. H. RILEY
 Secretary—WILLIAM MILTON
 Treasurer—M. J. MARSHALL

DIRECTORS

N. J. BREEN
 J. A. CROWE
 A. L. DENISON
 W. J. DOWLER
 D. K. ELLIOTT
 R. J. GOURLEY
 H. B. LYALL

W. A. MURPHY
 GEORGE MCLEAN
 C. S. RILEY
 R. T. RILEY
 SIDNEY T. SMITH
 E. J. TARR, K.C.
 J. H. TURNBULL

Auditors—WILLIAM GRAY & COMPANY, C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of \$20.00 each)	\$ 1,000,000 00
Amount subscribed (30,000 shares of \$20.00 each)	600,000 00
Amount paid in cash	600,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises		\$ 12,375 00
2. Book value of real estate held for sale:		
Freehold land (including buildings)		100,659 35
3. Amount secured by mortgages on real estate including:—		
First mortgages including Charges	\$ 573,002 85	
Agreements for sale including Charges	207,617 38	
Interest due	232 81	
Interest accrued	1,653 17	
		782,506 21
(See Schedule B)		
4. Amount secured by Guaranteed Funds Assets		6,362 32
5. Amount of loans secured by stocks, bonds and other collateral:—		
Principal		1,000 00
6. Book value of bonds, debentures and debenture stocks:—		
(a) Government and Government Guaranteed:—		
Dominion and United Kingdom	\$ 10,000 00	
Interest accrued	100 00	
		\$ 10,100 00
(b) Canadian municipalities, school districts and rural telephone companies		20,861 77
(c) All other bonds	\$ 88,835 00	
Interest accrued	1,479 80	
		90,314 80
7. Book value of stocks		121,276 57
8. Cash on hand		21,501 25
9. Cash on deposit with chartered banks in Canada		131 38
9. Cash on deposit with chartered banks in Canada		80,887 31
10. Advances to estates, trusts, etc., under administration		6,911 60
11. All other assets		1,660 13
		121,276 57
		21,501 25
		131 38
		80,887 31
		6,911 60
		1,660 13
		121,276 57
		21,501 25
		131 38
		80,887 31
		6,911 60
		1,660 13
		121,276 57
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		131 38
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		6,911 60
		1,660 13
		121,276 57
		21,501 25
		131 38
		80,887 31
		6,911 60
		1,660 13
		121,276 57
		21,501 25
		131 38

THE NORTHERN TRUSTS COMPANY—Continued

(d) Dividends on stocks	\$	1,142 50	
(e) Bank deposits		435 37	
(f) Other interest earned		306 90	
			\$ 42,365 17
2. Profit in guaranteed funds			7,544 55
3. Agency fees and commissions earned			74,693 41
4. All other revenue for the year			11,798 21
Total	\$		<u>136,401 34</u>

Expenditure

5. Interest incurred	\$		34 27
6. License fees and taxes other than taxes on real estate:—			
(a) Provincial (Credit)	\$	1,477 27	
(b) Municipal		1,762 02	
			284 75
7. All other expenses incurred:—			
(a) Salaries	\$	65,279 49	
(b) Directors' and Advisory Committee fees		2,475 00	
(c) Auditors' fees		2,500 00	
(d) Legal fees		192 85	
(e) Rents		8,471 71	
(f) Travelling expenses		2,540 14	
(g) Printing and stationery		1,288 27	
(h) Advertising		345 96	
(i) Postage, telegrams, telephones and express		1,922 50	
(j) Miscellaneous		7,613 82	
			92,629 74
8. Net profit transferred to Profit and Loss Account			43,452 58
Total	\$		<u>136,401 34</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	206,785 71
2. Amount transferred from Revenue Account		43,452 58
Total	\$	<u>250,238 29</u>
3. Balance of account at 31st December, 1942	\$	250,238 29
Total	\$	<u>250,238 29</u>

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$57,000.00.		
2. Date appointed for the Annual Meeting—Second Wednesday in February. Date of last Annual Meeting—February 11, 1942.		
3. Amount of interest permanently capitalized during the year	\$	4,239 19
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department—\$119,377.92 original assets of estates, and \$41,017.86 as Investment for which Company is responsible.		
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid	\$	23,000 00

CONSTATING INSTRUMENTS

Incorporated by Chapter 60 of Statutes of Manitoba, 1902.
 Incorporated by Act of Parliament of Canada, 13-14 George V. c. 89, Act brought into force by proclamation, December 19th, 1923. Amalgamation effected, January 1st, 1924.

Registered as a Trust Company in Ontario, July 21st, 1930.

Amended, Chapter 56, 1. Edward VIII, 1936, Assented to June 2nd, 1936.

THE NORTHERN TRUSTS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out-standing		Charges out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Company Funds:												
Ontario.....(a)												
Ontario.....(b)	4,266	15					21	85	4,288	00		
Manitoba.....(a)	72,053	57	63	39	786	07	465	01	73,368	04	19,451	29
Manitoba.....(b)	45,171	20	346	68	73	80	448	40	46,040	08	9,550	84
Saskatchewan.....(a)	308,911	78	1,452	25	5,882	97	306	06	316,553	06	100,702	80
Saskatchewan.....(b)	58,633	58	401	86	1,171	35	161	14	60,367	93	2,545	80
Alberta.....(a)	249,360	61	3,325	15	10,062	74	60	16	262,808	66	186,636	25
Alberta.....(b)	36,634	01			39	56	190	55	36,864	12	797	67
Total.....(a)	630,325	96	4,840	79	16,731	78	831	23	652,729	76	306,790	34
Total.....(b)	144,704	94	748	54	1,284	71	821	94	147,560	13	12,894	31
Total.....	775,030	90	5,589	33	18,016	49	1,653	17	800,289	89	319,684	65
Guaranteed Funds:												
Manitoba.....(a)	23,202	01	101	50			232	65	23,536	16		
Manitoba.....(b)	56,894	78			3	79	599	95	57,498	52		
Saskatchewan.....(a)	124,635	57	338	87	2,961	69	677	17	128,613	30	13,762	45
Saskatchewan.....(b)	105,628	88			51	45	1,188	31	106,868	64		
Alberta.....(a)	70,136	20	1,311	64	2,912	16	625	50	74,985	50	22,849	63
Alberta.....(b)	53,715	90	281	67	160	93	912	45	55,070	95	1,398	40
Total.....(a)	217,973	78	1,752	01	5,873	85	1,535	32	227,134	96	36,612	08
Total.....(b)	216,239	56	281	67	216	17	2,700	71	219,438	11	1,398	40
Total.....	434,213	34	2,033	68	6,090	02	4,236	03	446,573	07	38,010	48

THE PREMIER TRUST COMPANY—Continued

12. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal	\$	299,708	06
Interest due		853	44
Interest accrued		331	91
	\$	300,893	41
13. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	\$	570,306	44
Interest accrued		4,196	91
	\$	574,503	35
(b) Provincial and Provincial Guaranteed	\$	316,468	35
Interest accrued		1,985	19
		318,453	54
(c) Canadian municipalities, school districts and rural telephone companies	\$	86,515	52
Interest accrued		521	84
		87,037	36
(d) All other bonds	\$	16,576	04
Interest accrued		109	76
		16,685	80
		996,680	05
14. Cash on hand		20,305	36
15. Cash on deposit with chartered banks in Canada, \$59,237.30; elsewhere, \$71.51		59,308	81
Total Guaranteed Funds	\$	2,889,298	85
<i>Estates, Trusts and Agency Funds</i>			
16. Unrealized assets	\$	5,822,579	17
17. Investments		1,663,812	61
18. Cash on hand and in banks		194,215	12
	\$	7,680,606	90
<i>Summary of Assets</i>			
Company Funds	\$	1,375,559	69
Guaranteed Funds		2,889,298	85
Estates, Trusts and Agency Funds		7,680,606	90
Grand Total of Assets	\$	11,945,465	44

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	\$	8,267	35
2. Other expenses due and accrued		1,816	17
3. Investment reserves		130,000	00
4. Additional Investment Reserves set up by Registrar		70,000	00
5. All other liabilities		1,978	27
Total	\$	212,061	79

To the Shareholders:

6. Paid-in Capital	\$	1,232,317	00
7. Balance of Profit and Loss Account		—	68,819
Total	\$	1,163,497	90
Total Company Funds	\$	1,375,559	69

THE PREMIER TRUST COMPANY—Continued

Guaranteed Funds

8. Trust deposits		\$ 1,378,068 49
9. General Guaranteed Funds	\$ 1,502,032 19	
Interest due and accrued	9,198 17	
		<u>1,511,230 36</u>
Total Guaranteed Funds		\$ 2,889,298 85

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	\$ 7,494,982 28	
11. Due to Company Funds	185,624 62	
		<u>\$ 7,680,606 90</u>

Summary of Liabilities

Company Funds	\$ 1,375,559 69
Guaranteed Funds	2,889,298 85
Estates, Trusts and Agency Funds	7,680,606 90
Grand Total of Liabilities	<u>\$11,945,465 44</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	\$ 7,514 26	
(b) Collateral loans	341 84	
(c) Bonds and debentures	3,262 09	
(d) Dividends on stocks	5,915 00	
(e) Other interest earned	7,347 44	
		<u>\$ 24,380 63</u>
2. Profit in guaranteed funds		52,705 42
3. Agency fees and commissions earned		119,024 10
4. All other revenue for the year		1,339 05
Total		<u>\$ 197,449 20</u>

Expenditure

5. Interest incurred		\$ 576 92
6. License fees and taxes other than taxes on real estate:—		
(a) Dominion	\$ 21,219 13	
(b) Provincial	326 00	
(c) Municipal	2,512 21	
		<u>24,057 34</u>
7. Amount transferred to Investment Reserves		19,000 00
8. All other expenses incurred:—		
(a) Salaries	\$ 81,712 32	
(b) Directors' and Advisory Committee fees	1,660 00	
(c) Auditor's fees	2,200 00	
(d) Legal fees	3,451 84	
(e) Rents	175 00	
(f) Travelling expenses	3,145 53	
(g) Printing and stationery	2,228 29	
(h) Advertising	2,266 42	
(i) Postage, telegrams, telephones and express	3,354 34	
(j) Maintenance of Office Premises	7,214 05	
(k) Miscellaneous	24,095 77	
		<u>131,503 56</u>
9. Net profit transferred to Profit and Loss Account		22,311 38
Total		<u>\$ 197,449 20</u>

THE PREMIER TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ - 106,494 20
2. Amount transferred from Revenue Account	22,311 38
3. Premium on capital stock sold during year	8 87
4. Additional investment reserves set up by Registrar in 1941 report now returned	40,000 00
Total	<u>\$ - 44,173 95</u>
5. Dividends to shareholders declared during year	\$ 24,645 15
6. Balance of account at 31st December, 1942	- 68,819 10
Total	<u>\$ - 44,173 95</u>

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation. Blanket Bond on all employees to a limit of \$50,000.00.	
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates: (a) June 8th, 1942; (b) June 30th, 1942; (c) 1%. (a) December 16th, 1942; (b) December 31st, 1942; (c) 1%.	
3. Date appointed for the Annual Meeting—February 17th, 1943. Date of last Annual Meeting—February 18th, 1942.	
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	\$ 443,841 07
The amount of interest due and unpaid, whether capitalized or not	153,565 88
The amount of interest on such loans taken credit for in the Revenue Account for the year	2,200 00
5. Amount of interest permanently capitalized during the year:— Company Funds	\$ 3,021 72
Guaranteed Funds	918 73
	<u>3,940 45</u>
6. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	129,995 32
7. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid	17,102 49

CONSTATING INSTRUMENTS

Incorporated April 2nd, 1913, under Chap. 179, Parliament of Canada, 3-4 Geo. V. Extended March 24th, 1915. Registered in Ontario, November 20th, 1918.

Amalgamation with The Imperial Trusts Company of Canada. Agreement for purchase approved by the Treasury Board of Canada, 28th March, 1934, and also approved by Order-in-Council by the Lieutenant-Governor, Province of Ontario, on 24th April, 1934, as of 28th March, 1934.

Amalgamation with the Security Loan and Savings Company, St. Catharines, Ontario. Agreement of purchase approved by the Treasury Board of Canada, September 1st, 1937, and also approved by Order-in-Council of the Lieutenant-Governor for the Province of Ontario, June 23rd, 1937, as of March 24th, 1937.

THE PREMIER TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal out- standing	Charges out- standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds						
Mortgages:						
Ontario.....(a)	11,500 00			133 57	11,633 57	
Ontario.....(b)	497,020 01	771 32	3,184 26	374 04	501,349 63	3,582 09
Saskatchewan.....(a)	1,406 27	47 13	199 01		1,652 41	
Agreements for Sale:						
Ontario.....(a)	10,775 53		774 44	33 68	11,583 65	239 56
Ontario.....(b)	37,707 70	81 19	358 24	431 27	38,578 40	
Alberta.....(a)	711 50				711 50	196 95
	559,121 01					
Less held under power of sale.....	443,841 07					
	115,279 94	899 64	4,515 95	972 56	565,509 16	4,018 60
Guaranteed Funds						
Mortgages:						
Ontario.....(a)	203,541 81		2,661 76	1,984 01	208,187 58	5,318 21
Ontario.....(b)	1,177,316 65	4,479 19	14,043 87	14,202 30	1,210,042 01	14,564 96
Alberta.....(a)	1,200 00				1,200 00	95 00
Saskatchewan.....(a)	2,558 24	309 85	1,713 44		4,581 53	2,193 70
Agreements for Sale:						
Ontario.....(a)	5,900 00			24 49	5,924 49	
Ontario.....(b)	81,681 75	28 96	314 82	510 18	82,535 71	213 40
	1,472,198 45	4,818 00	18,733 89	16,720 98	1,512,471 32	22,385 27

THE PRUDENTIAL TRUST COMPANY, LIMITED

Head Office, Montreal, Quebec

OFFICERS

President—H. N. CHAUVIN, K.C.
 Vice-Presidents—PAUL GALIBERT
 L. R. CHAMPION

Manager—FRANK S. TAYLOR
 Secretary—ALFRED HALL
 Treasurer—GEORGE M. RAE

DIRECTORS

H. N. CHAUVIN, K.C.
 PAUL GALIBERT
 L. R. CHAMPION
 HAROLD E. WALKER, K.C.

W. DOIG ROBB
 FRANK S. TAYLOR
 W. B. POWELL
 E. V. BARTHE

GEORGE GANETAKOS

Auditors—RIDDELL, STEAD, GRAHAM & HUTCHISON

CAPITAL

Amount of Capital Stock authorized (100,000 shares of \$10.00 each) ..	\$ 1,000,000 00
Amount subscribed—Capital Stock	175,270 00
Amount paid in cash	175,270 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises	\$ 66,979 57
2. Book value of real estate held for sale:— Freehold land (including buildings)	55,439 49
3. Amount secured by mortgages on real estate including:— First mortgages	\$ 2,044 21
Agreements for sale	746 10
	<hr/> 2,790 31
4. Book value of bonds, debentures and debenture stocks:— (a) Government and Government Guaranteed:— Dominion and United Kingdom \$ 83,670 00 Interest accrued	1,210 84
	<hr/> \$ 84,880 84
(b) Provincial and Provincial Guar- anteed	\$ 15,400 00
Interest accrued	226 85
	<hr/> 15,626 85
(c) Canadian municipalities, school districts and rural telephone companies	\$ 13,083 70
Interest accrued	243 84
	<hr/> 13,327 54
(d) All other bonds	\$ 3,010 00
Interest accrued	62 47
	<hr/> 3,072 47
	<hr/> 116,907 70
5. Book value of stocks	1 00
6. Cash on hand	170 00
7. Cash on deposit with chartered banks in Canada	25,848 88
8. Advances to estates, trusts, etc., under administration	12,825 77
9. All other assets	18,498 72
	<hr/> \$ 299,461 44
Total Company Funds	<hr/> \$ 299,461 44

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

Estates, Trusts and Agency Funds

10. Investments	\$ 2,546,551 43	
11. Cash on hand and in banks	306,615 03	
		\$ 2,853,166 46

Summary of Assets

Company Funds	\$ 299,461 44
Estates, Trusts and Agency Funds	2,853,166 46
Grand Total of Assets	\$ 3,152,627 90

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$ 6,352 02
2. Other expenses due and accrued	6,254 67
3. All other liabilities	1,079 24
Total	\$ 13,685 93

To the Shareholders:

4. Paid-in Capital	\$ 175,270 00
5. Balance of Profit and Loss Account	110,505 51
Total	\$ 285,775 51

Total Company Funds	\$ 299,461 44
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Estates, Trusts and Agency Funds

6. Estates, Trusts and Agencies	\$ 2,840,340 69
7. Due to Company Funds	12,825 77
	\$ 2,853,166 46

Summary of Liabilities

Company Funds	\$ 299,461 44
Estates, Trusts and Agency Funds	2,853,166 46
Grand Total of Liabilities	\$ 3,152,627 90

REVENUE ACCOUNT**Income**

1. Rents earned, net—on office premises	\$ 4,388 41
2. Interest and Dividends earned on:—	
(a) Mortgages and agreements for sale	\$ 83 22
(b) Collateral loans	305 17
(c) Bonds and debentures	4,308 42
	4,696 81
3. Agency fees and commissions earned	111,413 36
4. All other revenue for the year	1,467 44
Total	\$ 121,966 02

Expenditure

5. Amount by which ledger values of assets were written down	\$ 6,427 70
6. License fees and taxes other than taxes on real estate:—	
(a) Dominion	\$ 9,328 41
(b) Provincial	116 16
(c) Municipal	927 89
	10,372 46

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

7. All other expenses incurred:—	
(a) Salaries	\$ 68,960 37
(b) Directors' and Advisory Committee fees	880 00
(c) Auditors' fees	2,825 00
(d) Legal fees	53 50
(e) Rents	12,882 00
(f) Travelling expenses	1,586 46
(g) Printing and stationery (Credit)	476 58
(h) Advertising	381 51
(i) Postage, telegrams, telephones and express	2,614 84
(j) Miscellaneous	5,904 66
	\$ 95,611 76
8. Net profit transferred to Profit and Loss Account	9,554 10
Total	<u>\$ 121,966 02</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 100,951 41
2. Amount transferred from Revenue Account	9,554 10
Total	<u>\$ 110,505 51</u>
3. Balance of account at 31st December, 1942	\$ 110,505 51
Total	<u>\$ 110,505 51</u>

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, all officers bonded.
2. Date appointed for the Annual Meeting—11th March, 1943.
Date of last Annual Meeting—11th March, 1942.

CONSTATING INSTRUMENTS

The Prudential Trust Company, Limited, was incorporated in 1909 by a Special Act of the Parliament of the Dominion of Canada, 8-9 Edward VII, Chapter 124.

Authorized in 1911 by Special Act of the Legislature, 1 Geo. V, Chapter 139, to transact business in the Province of Ontario as specified in Section 1 (5) of the said Act, which enacts as follows:

"(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in this Act or granted from time to time to trust companies by any Public Act or Order of the Lieutenant-Governor in Council of the said Province and shall be subject to the general public law of the said Province relating to trust companies and trusts."

In 1922, by Chap. 71, George V, 12-13, the authorized capital was increased from \$1,500,000 to \$2,000,000 representing 20,000 shares of par value \$100.

In 1930, by Chap. 70, George V, 20-21, the capital structure was altered to represent 100,000 shares of stock with a par value of \$20 a share.

In 1934 by Bill No. 11, 5th Session, 17th Parliament 24, George V, the par value of the shares was reduced from \$20 to \$10.

Under the provisions of 1 Geo. V, c. 139, as amended by 10 Geo. V, c. 158, the deposit as security to do business in Ontario may be fixed from time to time by the Lieutenant-Governor in Council. By Order-in-Council, dated June 15th, 1920, the Company's deposit of \$200,000 was reduced to \$50,000.00. By Order-in-Council, dated July 4th, 1933, the deposit required was further reduced to \$30,000.00.

The Company has a deposit in the Province of Ontario amounting to \$30,000.00.

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing	Charges out- standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Mortgages:						
Quebec.....(b)	2,044 21				2,044 21	
Agreements for Sale:						
Alberta.....(b)	746 10				746 10	
Total.....	2,790 31				2,790 31	Nil

THE ROYAL TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

Honorary President—HUNTLY R. DRUMMOND General Manager—ROSS CLARKSON
 President—ROBERT P. JELLETT Assistant General Manager—J. F. WILKES
 Vice-President—GEORGE W. SPINNEY, C.M.G. Secretary—G. T. BOGERT

DIRECTORS

HUNTLY R. DRUMMOND	JACKSON DODDS, O.B.E.
ROBERT P. JELLETT	THE HON. CHARLES A. DUNNING, P.C.
GEORGE W. SPINNEY, C.M.G.	JAMES A. ECCLES
THE HON. C. C. BALLANTYNE, P.C.	R. S. McLAUGHLIN
SIR EDWARD BEATTY, G.B.E.	ROSS H. McMASTER
LAMONTE J. BELNAP	THE HON. S. C. MEWBURN, K.C.
WILLIAM A. BOG	BRITTON OSLER, K.C.
THE HON. HENRY COCKSHUTT	CHARLES F. SISE
NORMAN J. DAWES	WALTER M. STEWART
C. W. DEAN	THE HON. L. A. TASCHEREAU, K.C., LL.D.
SIR FREDERICK WILLIAMS-TAYLOR, LL.D.	

Auditors—JOHN PATERSON, C.A.; ALASTAIR A. GOWAN, C.A., Montreal.

CAPITAL

Amount of Capital Stock authorized (100,000 shares of \$20 each, 30,000 shares of \$100 each)	\$5,000,000 00
Amount subscribed (100,000 shares of \$20 each)	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Interest in Royal Trust Building, Montreal	\$	330,000 00
2. Office premises		578,287 97
3. Book value of real estate held for sale:		
Freehold land (including buildings)		1 00
4. Amount secured by mortgages on real estate including:—		
First mortgages	\$	1,207,281 59
Second and subsequent mortgages		930 45
Agreements for sale		11,100 45
Interest due		3,318 85
Interest accrued		12,149 05
		1,234,780 39
(See Schedule B)		
5. Amount of loans secured by stocks, bonds and other collateral:—		
Principal	\$	2,343,573 23
Interest accrued		2,428 89
		2,346,002 12
6. Book value of bonds, debentures and debenture stocks:—		
(a) Government and Government Guaranteed:—		
Dominion and United Kingdom	\$	3,296,108 40
Interest accrued		20,568 00
		\$ 3,316,764 40

THE ROYAL TRUST COMPANY—Continued

(b) Provincial and Provincial Guaranteed	\$ 2,135,882 05		
Interest accrued	17,685 42		
	<u> </u>	\$ 2,153,567 47	
(c) Canadian municipalities, school districts and rural telephone companies	\$ 630,665 19		
Interest accrued	7,357 50		
	<u> </u>	638,022 69	
(d) All other bonds	\$ 1,892,263 15		
Interest accrued	32,012 30		
	<u> </u>	1,924,275 45	
		<u> </u>	\$ 8,032,630 01
7. Book value of stocks			736,993 13
8. Cash on hand			3,385 73
9. Advances to estates, trusts, etc., under administration			531,461 69
10. Accrued fees and charges for administering estates			211,041 45
11. All other assets			71,922 50
			<u> </u>
Total Company Funds			\$ 14,076,505 99

Guaranteed Funds

12. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal	\$ 1,345,103 22		
Interest accrued	915 75		
	<u> </u>	\$ 1,346,018 97	
13. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United King- dom	\$ 3,673,974 83		
Interest accrued	23,260 35		
	<u> </u>	\$ 3,697,235 18	
(b) Provincial and Provincial Guaranteed	\$ 321,375 45		
Interest accrued	4,113 53		
	<u> </u>	325,488 98	
(c) Canadian municipalities, school districts and rural telephone companies	\$ 325,138 75		
Interest accrued	3,393 68		
	<u> </u>	328,532 43	
(d) All other bonds	\$ 143,320 43		
Interest accrued	998 47		
	<u> </u>	144,318 90	
			4,495,575 49
14. Cash on deposit with chartered banks in Canada			21,153 92
15. All other assets			44,532 52
			<u> </u>
Total Guaranteed Funds			\$ 5,907,280 90

Estates, Trusts and Agency Funds

16. Unrealized assets and investments	\$710,782,276 76		
17. Cash on hand and in banks	19,282,712 48		
	<u> </u>	\$730,064,989 24	

Summary of Assets

Company Funds	\$ 14,076,505 99
Guaranteed Funds	5,907,280 90
Estates, Trusts and Agency Funds	730,064,989 24
	<u> </u>
Grand Total of Assets	\$750,048,776 13

THE ROYAL TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:

1. Money borrowed from banks with security	\$ 6,805,614 50
2. Taxes other than taxes on real estate	128,732 26
3. Other expenses due and accrued	12,443 49
4. All other liabilities	124,206 31
Total	<u>\$ 7,070,996 56</u>

To the Shareholders:

5. Paid-in Capital	\$ 2,000,000 00
6. Reserve Fund	4,000,000 00
7. Balance of Profit and Loss Account	1,005,509 43
Total	<u>\$ 7,005,509 43</u>
Total Company Funds	<u>\$ 14,076,505 99</u>

Guaranteed Funds

8. Indemnity, Surety and Guarantee Bonds	\$ 44,532 52
9. Specific Guaranteed Funds	355,890 16
10. General Guaranteed Funds	\$ 5,506,643 65
Interest due and accrued	214 57
Total Guaranteed Funds	<u>\$ 5,907,280 90</u>

Estates, Trusts and Agency Funds

11. Estates, Trusts and Agencies	\$729,533,527 55
12. Due to Company Funds	531,461 69
	<u>\$730,064,989 24</u>

Summary of Liabilities

Company Funds	\$ 14,076,505 99
Guaranteed Funds	5,907,280 90
Estates, Trusts and Agency Funds	730,064,989 24
Grand Total of Liabilities	<u>\$750,048,776 13</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—	
(a) Mortgages and agreements for sale	\$ 80,256 41
(b) Collateral loans	106,803 15
(c) Bonds and debentures	325,236 68
(d) Dividends on stocks	57,834 46
	<u>\$ 570,130 70</u>
2. Profit in guaranteed funds	65,189 56
3. Agency fees and commissions earned	2,039,131 48
4. All other revenue for the year	33,016 17
Total	<u>\$ 2,707,467 91</u>

THE ROYAL TRUST COMPANY—Continued

Expenditure

5. Interest incurred		\$	19,128	12
6. License fees and taxes other than taxes on real estate:—				
(a) Dominion	\$	190,500	00	
(b) Provincial (Credit)		2,149	70	
(c) Municipal		21,408	65	
				209,758
7. Amount transferred to Investment Reserves				95
8. All other expenses incurred:—				3,677
(a) Salaries	\$	1,515,395	79	
(b) Directors' and Advisory Committee fees		44,327	44	
(c) Auditors' fees		38,828	86	
(d) Legal fees		2,532	95	
(e) Rents		171,043	13	
(f) Travelling expenses		19,882	38	
(g) Printing and stationery		39,781	90	
(h) Advertising		27,066	12	
(i) Postage, telegrams, telephones and express		43,503	33	
(j) Maintenance of Office Premises		49,522	81	
(k) Miscellaneous		144,650	74	
				2,096,535
9. Net profit transferred to Profit and Loss Account				90
Total	\$	2,707,467	91	

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	977,141	53
2. Amount transferred from Revenue Account		378,367	90
Total	\$	1,355,509	43
3. Dividends to shareholders declared during year	\$	320,000	00
4. Amount transferred to Staff Pension Fund—Special Contribution		30,000	00
5. Balance of account at 31st December, 1942		1,005,509	43
Total	\$	1,355,509	43

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$100,000.00.			
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:			
(a) January 13th, 1942; (b) February 2nd, 1942; (c) 80c.			
(a) April 14th, 1942; (b) May 1st, 1942; (c) 80c.			
(a) July 14th, 1942; (b) August 1st, 1942; (c) 80c.			
(a) October 13th, 1942; (b) November 2nd, 1942; (c) 80c.			
3. Date appointed for the Annual Meeting—Second Tuesday in February.			
Date of last Annual Meeting—February 10th, 1942.			
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	\$	16,500	00
5. The amount of interest on such loans taken credit for in the Revenue Account for the year is			25

CONSTATING INSTRUMENTS

The Royal Trust Company was incorporated in 1892, by Special Act of the Province of Quebec, 55-56 Vict., chap. 79, which was amended by 55-56 Vict. (1892), chap. 80 (Q), and by 59 Vict. 1895), chap. 67 (Q), and by 63 Vict. (1900), chap. 76 (Q), 6 Edw. VII (1906), chap. 73 (Q), 17 Geo. V (1927), chap. 96 (Q), 19 Geo. V. (1929), chap. 104 (Q).

Authorized by Special Act of the Legislature of Ontario, 2 Edw. V. (1902), chap. 103, to transact business therein as specified in Section 1 (5) of the said Act, which enacts as follows:

THE ROYAL TRUST COMPANY—Continued

"(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to The Ontario Trust Companies' Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts."

The Company has a deposit in the Province of Ontario amounting to \$200,000.00.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province	Principal out-standing	Charges out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
(a) Urban (b) Farm						
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Alberta.....(a)	8,996 03			24 77	9,020 80	620 95
Alberta.....(b)	3,183 24	107 83			3,291 07	1,843 91
New Brunswick.....(a)	11,850 00			51 87	11,901 87	
British Columbia.....(a)	240,668 07	3,465 93	336 25	1,308 41	245,778 66	206 69
Manitoba.....(a)	30,457 93	184 47		3 24	30,645 64	639 70
Manitoba.....(b)	17,619 61	23 40			17,643 01	1,623 29
Nova Scotia.....(a)	8,218 92			83 09	8,302 01	
Ontario.....(a)	341,484 80		740 80	2,941 76	345,167 36	9,459 30
Quebec.....(a)	667,882 28		2,241 80	7,735 91	677,859 99	4,873 84
Saskatchewan.....(a)	6,720 85				6,720 85	3,464 58
Saskatchewan.....(b)	431,596 06	17,588 34			449,184 40	133,495 30
Total.....(a)	1,316,278 88	3,650 40	3,318 85	12,149 05	1,335,397 18	19,265 06
Total.....(b)	452,398 91	17,719 57			470,118 48	136,962 50
Total.....	1,768,677 79	21,369 97	3,318 85	12,149 05	1,805,515 66	156,227 56

THE STERLING TRUSTS CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President and General Manager—CHARLES BAUCKHAM
 Vice-President—A. W. BRIGGS, K.C. Assistant Manager—JAMES R. LOVATT
 Secretary—E. R. MEREDITH Treasurer—J. M. SMILLIE

DIRECTORS

CHARLES BAUCKHAM	LORNE JOHNSON
A. W. BRIGGS, K.C.	S. J. BOYD, M.D.
JOHN HALLAM	J. R. BOYS
C. H. BURGESS	R. T. BIRKS, K.C.

Auditors—PEAT, MARWICK, MITCHELL & COMPANY

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$100.00 each)	\$ 2,000,000 00
Amount subscribed	940,200 00
Amount paid in cash—On \$940,200.00 stock 50% called	804,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises	\$ 79,500 00
2. Book value of real estate held for sale: Freehold land (including buildings)	157,097 03
3. Amount secured by mortgages on real estate including:—	
First mortgages	\$ 191,811 34
Second mortgages	43,659 33
Agreements for sale	170,294 76
Interest due	28,000 92
Interest accrued	2,142 90
	<hr/> 435,909 25
<i>(See Schedule B)</i>	
4. Book value of bonds, debentures and debenture stocks:—	
Bonds other than Government, Provincial and Municipal	\$ 53,660 25
Interest accrued	290 08
	<hr/> 53,950 33
5. Book value of stocks	\$ 108,084 57
Accrued dividends thereon	653 50
	<hr/> 108,738 07
6. Cash on hand	9,204 14
7. Cash on deposit with chartered banks in Canada	64,478 59
8. Advances to estates, trusts, etc., under administration	67,602 66
9. Accrued fees and charges	11,729 20
10. All other assets	12,928 08
	<hr/> \$ 1,001,137 35

Guaranteed Funds

11. Amount secured by mortgages on real estate including:—	
First mortgages	\$ 1,656,972 51
Agreements for sale	174,641 55
Interest due	559 90
Interest accrued	19,717 88
	<hr/> \$ 1,851,891 84

(See Schedule B)

THE STERLING TRUSTS CORPORATION—Continued

12. Book value of bonds, debentures and debenture stocks:—			
(a) Government — Dominion	\$	180,626 49	
Interest accrued		744 01	
		<u> </u>	\$ 181,370 50
(b) Provincial	\$	88,610 15	
Interest accrued		849 18	
		<u> </u>	89,459 33
(c) Canadian municipalities and school districts	\$	244,295 80	
Interest accrued		5,392 45	
		<u> </u>	249,688 25
			<u>520,518 08</u>
13. Cash on hand			8,869 76
14. Cash on deposit with chartered banks in Canada			24,543 43
Total Guaranteed Funds			<u>\$ 2,405,823 11</u>

Estates, Trusts and Agency Funds

15. Unrealized assets and investments	\$	5,448,020 40	
16. Cash on hand and in banks		262,619 47	
		<u> </u>	\$ 5,710,639 87

Summary of Assets

Company Funds	\$	1,001,137 35
Guaranteed Funds		2,405,823 11
Estates, Trusts and Agency Funds		5,710,639 87
Grand Total of Assets	\$	<u><u>9,117,600 33</u></u>

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	6,100 00
2. Dividends to shareholders declared and unpaid		12,050 86
3. Investment reserves		96,513 88
4. All other liabilities		1,225 44
Total	\$	<u>115,890 18</u>

To the Shareholders:

5. Paid-in Capital	\$	804,000 00
6. Reserve Fund		50,000 00
7. Balance of Profit and Loss Account		31,247 17
Total	\$	<u>885,247 17</u>
Total Company Funds	\$	<u>1,001,137 35</u>

Guaranteed Funds

8. Trust deposits	\$	359,572 74
9. General Guaranteed Funds	\$	2,024,010 99
Interest due and accrued		22,239 38
		<u> </u>
Total Guaranteed Funds	\$	<u>2,405,823 11</u>

THE STERLING TRUSTS CORPORATION—Continued

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	\$ 5,667,037 21	
11. Due to Company Funds	43,602 66	\$ 5,710,639 87
		<u> </u>

Summary of Liabilities

Company Funds	\$ 1,001,137 35
Guaranteed Funds	2,405,823 11
Estates, Trusts and Agency Funds	5,710,639 87
Grand Total of Liabilities	<u>\$ 9,117,600 33</u>

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises	\$ 2,451 77
2. Interest and Dividends earned on:—	
(a) Mortgages and agreements for sale	\$ 18,532 30
(b) Collateral loans	175 35
(c) Bonds and debentures	3,415 52
(d) Dividends on stocks	5,853 75
(e) Other interest earned	727 30
	<u>28,704 22</u>
3. Profit on sale of securities and real estate	6,688 40
4. Profit in guaranteed funds	43,096 34
5. Agency fees and commissions earned	47,210 26
6. All other revenue for the year	5,598 24
Total	<u>\$ 133,749 23</u>

Expenditure

7. Loss on sale of real estate owned	\$ 14,534 02
8. Amount by which ledger values of assets were written down	4,970 84
9. License fees and taxes other than taxes on real estate:—	
(a) Dominion	\$ 13,595 11
(b) Provincial	360 00
(c) Municipal	906 56
	<u>14,861 67</u>
10. All other expenses incurred:—	
(a) Salaries	\$ 48,692 30
(b) Directors' and Advisory Committee fees	515 00
(c) Auditors' fees	1,500 00
(d) Rents	9,710 00
(e) Travelling expenses	2,204 87
(f) Printing and stationery	2,006 27
(g) Advertising	3,253 21
(h) Postage, telegrams, telephones and express	1,445 99
(i) Miscellaneous	3,463 11
	<u>72,790 75</u>
11. Net profit transferred to Profit and Loss Account	26,591 95
Total	<u>\$ 133,749 23</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 29,755 76
2. Amount transferred from Revenue Account	26,591 95
Total	<u>\$ 56,347 71</u>

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

9. Advances to estates, trusts, etc., under administration	\$	146,279	79
10. All other assets		36,215	95
Total Company Funds	\$	5,667,460	70

Guaranteed Funds

11. Amount secured by mortgages on real estate including:—			
First mortgages	\$	10,347,115	96
Interest due		197,912	84
Interest accrued		83,434	04
			\$ 10,628,462 84

(See Schedule B)

12. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal	\$	417,372	04
Interest due		795	19
Interest accrued		954	31
			419,121 54
13. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	\$	1,664,646	92
Interest accrued		15,163	21
			\$ 1,679,810 13
(b) Provincial and Provincial Guaranteed	\$	850,831	31
Interest due		3,707	60
Interest accrued		10,364	57
			864,903 48
(c) Canadian municipalities, school districts and rural telephone companies	\$	1,640,039	87
Interest accrued		23,924	77
			1,663,964 64
(d) All other bonds	\$	90,051	43
Interest accrued		1,173	37
			91,224 80
			4,299,903 05
14. Book value of Stocks	\$	74,310	90
Accrued dividends thereon		184	33
			74,495 23
15. Cash on hand			208,386 44
16. Cash on deposit with chartered banks in Canada			1,577,497 41
Total Guaranteed Funds	\$	17,207,866	51

Estates, Trusts and Agency Funds

17. Unrealized assets	\$	143,461,280	54
18. Investments		79,733,402	75
19. Cash on hand and in banks		5,031,085	90
			\$228,225,769 19

Summary of Assets

Company Funds	\$	5,667,460	70
Guaranteed Funds		17,207,866	51
Estates, Trusts and Agency Funds		228,225,769	19
Grand Total of Assets			\$251,101,096 40

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	\$	98,709	63
2. Dividends to shareholders declared and unpaid		30,000	00
3. Investment reserves		477,158	43
4. All other liabilities		13,140	34
Total	\$	619,008	40

To the Shareholders:

5. Paid-in Capital	\$	3,000,000	00
6. Reserve Fund		1,500,000	00
7. Balance of Profit and Loss Account		548,452	30
Total	\$	5,048,452	30
Total Company Funds	\$	5,667,460	70

Guaranteed Funds

8. Trust deposits	\$	6,666,549	90
9. Specific Guaranteed Funds		249,576	26
10. General Guaranteed Funds	\$	10,156,588	72
Interest due and accrued		85,151	63
		10,241,740	35
11. Investment Reserve		50,000	00
Total Guaranteed Funds	\$	17,207,866	51

Estates, Trusts and Agency Funds

12. Estates, Trusts and Agencies	\$228,079,489	40
13. Due to Company Funds	146,279	79
	\$228,225,769	19

Summary of Liabilities

Company Funds	\$	5,667,460	70
Guaranteed Funds		17,207,866	51
Estates, Trusts and Agency Funds		228,225,769	19
Grand Total of Liabilities	\$251,101,096	40	

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises	\$	66,790	69
2. Interest and Dividends earned on:—			
(a) Mortgages and agreements for sale	\$	59,855	98
(b) Collateral loans		186	34
(c) Bonds and debentures		5,956	74
(d) Dividends on stocks		2,099	42
(e) Other interest earned		37,092	15
		105,190	63
3. Profit in guaranteed funds		281,386	98
4. Agency fees and commissions earned		941,676	19
5. All other revenue for the year		20,286	89
Total	\$	1,415,331	38

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

Expenditure

6. Amount by which ledger values of assets were written down	\$	50,000	00
7. License fees and taxes other than taxes on real estate:—			
(a) Dominion	\$	74,914	61
(b) Provincial		1,267	33
(c) Municipal		18,818	06
			95,000
8. Amount transferred to Investment Reserves			00
9. All other expenses incurred:—			
(a) Salaries	\$	715,308	67
(b) Directors' and Advisory Committee fees		27,993	50
(c) Auditors' fees		13,920	35
(d) Legal fees		1,656	44
(e) Rents		113,225	00
(f) Travelling expenses		12,683	70
(g) Printing and stationery		32,673	94
(h) Advertising		27,760	64
(i) Postage, telegrams, telephones and express		23,170	42
(j) Miscellaneous		89,290	08
			1,057,682
10. Net profit transferred to Profit and Loss Account			74
			164,648
			64
Total	\$	1,415,331	38

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	503,803	66
2. Amount transferred from Revenue Account		164,648	64
Total	\$	668,452	30
3. Dividends to shareholders declared during year	\$	120,000	00
4. Balance of account at 31st December, 1942		548,452	30
Total	\$	668,452	30

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$50,000.00.			
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:			
(a) November 25th, 1941; (b) April 1st, 1942; (c) 1%.			
(a) February 24th, 1942; (b) July 2nd, 1942; (c) 1%.			
(a) June 2nd, 1942; (b) October 1st, 1942; (c) 1%.			
(a) September 1st, 1942; (b) January 2nd, 1943; (c) 1%.			
3. Date appointed for the Annual Meeting—First Wednesday in February.			
Date of last Annual Meeting—February 3rd, 1942.			
4. Amount of interest permanently capitalized during the year:—			
Capital	\$	2,191	88
Guaranteed		13,964	38
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds		1,391	67
6. Amount of Company's own Guaranteed Investment Receipts and interest thereon, <i>due</i> and unpaid	\$	199,387	50

CONSTATING INSTRUMENTS

1882—An Act to incorporate The Toronto General Trusts Company. Approval of Company by Lieutenant-Governor of Ontario in Council.

1885—Letters Patent extending the powers of the Company.

1887—Letters Patent increasing the stock of the Company to One Million Dollars.

1888—Letters Patent empowering the Directors to fix the Quorum of the Board by By-law.

1888—Letters Patent incorporating The Trusts Corporation of Ontario.

1889—Letters Patent authorizing the Company to hold Real Estate and to act as a Safe Deposit Company.

1896—Letters Patent incorporating the Ottawa Trusts and Deposit Company, Limited.

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

1897—Letters Patent authorizing the Company to act in the winding up of Estates, Partnerships, Companies and Corporations.

1899—An Act to amalgamate The Toronto General Trusts Company and The Trusts Corporation of Ontario.

1899—An Act to incorporate The Winnipeg General Trusts Company.

1902—An Act to permit The Toronto General Trusts Corporation to carry on business in Manitoba, and to confirm a deed of agreement with The Winnipeg General Trusts Company.

1902—Approval of Corporation by Lieutenant-Governor of Manitoba in Council.

1903—An Ordinance to permit the Corporation to carry on business in the North-west Territories.

1903—An indenture of purchase of The Ottawa Trust and Deposit Company, Limited. A Supplementary Indenture. Approval of above Indentures by Lieutenant-Governor of Ontario in Council. Certificate of Attorney-General of Ontario under Loan Corporations Act.

1904—Certificate of Corporations Register.

1904—An Act to permit The Toronto General Trusts Corporation to carry on business in the Province of Quebec.

1905—License to carry on business in British Columbia.

1909—Letters Patent amending Act of 1899 with reference to dividend.

1912—Order-in-Council increasing Capital from \$1,000,000.00 to \$2,000,000.00.

1928—Order-in-Council increasing Capital from \$2,000,000.00 to \$3,000,000.00.

1931—Order-in-Council dated February 17th, 1931, increasing Capital from \$3,000,000.00 to \$5,000,000.00.

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principal out- standing		Charges out- standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Company Funds											
Ontario.....(a)	20,741	22		5 00			174	31	20,920	53	
Manitoba.....(a)	333,734	68	3,792	82	70,565	86	2,095	00	410,188	36	
Saskatchewan.....(a)	772,484	22	14,783	35	142,903	48	2,145	00	932,316	05	
Alberta.....(a)	35,244	61		377 94	5,716	00		35 76	41,374	31	
Total.....(a)	1,162,204	73	18,959	11	219,185	34	4,450	07	1,404,799	25	
Ontario.....(b)	246,940	93	6,387	41	19,551	68	1,579	09	274,459	11	
Quebec.....(b)	20,744	47					166	16	20,910	63	
Manitoba.....(b)	60,984	92	223	92	765	53	687	00	62,661	37	
Saskatchewan.....(b)	79,482	59	1,902	74	563	50	853	00	82,801	83	
Alberta.....(b)	7,435	03	490	81	2,112	40	43	93	10,082	17	
British Columbia..(b)	35,168	57	Cr. 16	54		12 63	146	99	35,311	65	
Total.....	450,756	51	8,988	34	23,005	74	3,476	17	486,226	76	Nil
Grand Total.....	1,612,961	24	27,947	45	242,191	08	7,926	24	1,891,026	01	
Guaranteed Funds											
Ontario.....(a)	102,819	94		35 00	594	72	1,492	25	104,941	91	
Manitoba.....(a)	754,879	60	16,328	32	132,779	24	6,764	00	910,751	16	
Saskatchewan.....(a)	3,382,948	61	117,375	12	755,045	83	12,747	00	4,268,116	56	
Alberta.....(a)	341,162	25	9,743	64	70,019	19	2,660	43	423,585	51	
British Columbia..(a)	2,804	46							2,804	46	
Total.....	4,584,614	86	143,482	08	958,438	98	23,663	68	5,710,199	60	
Ontario.....(b)	3,374,737	29	74,144	12	217,524	76	31,081	59	3,697,487	76	
Quebec.....(b)	148,938	34			480	60	2,016	12	151,435	06	
Manitoba.....(b)	593,322	61	27,029	10	101,420	32	5,516	00	727,288	03	
Saskatchewan.....(b)	817,255	62	50,923	08	26,200	46	8,519	00	902,898	16	
Alberta.....(b)	338,608	23	2,582	44	4,498	69	5,371	77	351,061	13	
British Columbia..(b)	674,357	63	Cr. 90	19	850	25	7,265	88	682,383	57	
Total.....	5,947,219	72	154,588	55	350,975	08	59,770	36	6,512,553	71	
Total.....	10,531,834	58	298,070	63	1,309,414	06	83,434	04	12,222,753	31	Nil

THE TRUSTS AND GUARANTEE COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—ARTHUR F. WHITE	General Managers—C. S. HAMILTON
Vice-Presidents—HON. DR. H. A. BRUCE	H. A. HOWARD
C. S. HAMILTON	Secretary—J. E. ROBINSON
H. A. HOWARD	Treasurer—R. S. ANDERSON

DIRECTORS

W. M. ARCHIBALD	JOHN A. McDOUGALD
HERBERT BEGG	J. BRUCE McMARTIN
W. D. BELL	GORDON W. NICHOLSON
COL. THE HON. HERBERT A. BRUCE,	LT.-COL. W. E. PHILLIPS,
M.D., F.R.C.S. (Eng.)	D.S.C., M.C., B.A.Sc.
G. P. CAMPBELL, K.C.	COL. S. C. ROBINSON
F. J. CRAWFORD	MAJOR EDMUND SWEET, K.C.
C. S. HAMILTON	ARTHUR F. WHITE
H. A. HOWARD	COL. ERNEST WIGLE, B.A., K.C.
THAYER LINDSLEY	E. GORDON WILLS

Auditors—GEORGE EDWARDS, F.C.A.; H. PERCY EDWARDS F.C.A.
(of Edwards, Morgan and Company.)

CAPITAL

Amount of Capital Stock authorized (15,000 shares of \$100.00 each)	\$ 1,500,000 00
Amount subscribed	1,267,500 00
Amount paid in cash:	
On \$1,267,500.00 stock 70% called	1,267,500 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises		\$ 61,724 65
2. Book value of real estate held for sale:		
Freehold land (including buildings)		219,246 28
3. Amount secured by mortgages on real estate including:—		
First mortgages	\$ 187,214 57	
Agreements for sale	326,610 38	
Interest due	17,185 54	
Interest accrued	1,886 95	
		532,897 44
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral:—		
Principal	\$ 66,933 78	
Interest due	5,933 99	
		72,867 77
5. Book value of bonds, debentures and debenture stocks:—		
(a) Government and Government Guaranteed:—		
Dominion	\$ 22,600 00	
Interest accrued	226 00	
		22,826 00
(b) Provincial and Provincial Guaranteed	5,592 24	
(c) Canadian municipalities, school districts and rural telephone companies	6,671 62	
(d) All other bonds	330,186 68	
		365,276 54
6. Book value of stocks	\$ 118,737 45	
Accrued dividends thereon	2,758 00	
		121,495 45
7. Cash on hand		4,817 57
8. Cash on deposit with chartered banks in Canada		169,888 84

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

9. Advances to estates, trusts, etc., under administration	\$	71,597	80
10. Accrued fees and charges for administering estates		37,141	56
11. All other assets		47,786	09
Total Company Funds	\$	1,704,739	99

Guaranteed Funds

12. Amount secured by mortgages on real estate including:—			
First mortgages	\$	4,180,097	05
Agreements for sale		1,392,286	00
Interest due		89,417	19
Interest accrued		42,986	06
			\$ 5,704,786 30

(See Schedule B)

13. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal	\$	47,851	38
Interest due		363	19
			48,214 57
14. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion	\$	743,260	79
Interest accrued		5,495	84
			\$ 748,756 63
(b) Provincial and Provincial Guaranteed	\$	1,030,005	91
Interest accrued		8,345	57
			1,038,351 48
(c) Canadian municipalities, school districts and rural telephone companies	\$	311,187	25
Interest accrued		5,377	19
			316,564 44
(d) All other bonds		140,000	00
			2,243,672 55
15. Cash on hand		13,868	92
16. Cash on deposit with chartered banks in Canada		381,743	16
Total Guaranteed Funds	\$	8,392,285	50

Estates, Trusts and Agency Funds

17. Unrealized assets	\$27,455,876	34
18. Investments	10,029,518	88
19. Cash on hand and in banks	1,782,819	43
		\$39,268,214 65

Summary of Assets

Company Funds	\$	1,704,739	99
Guaranteed Funds		8,392,285	50
Estates, Trusts and Agency Funds		39,268,214	65
Grand Total of Assets	\$	49,365,240	14

Liabilities*Company Funds**To the Public:*

1. Reserve for taxes other than taxes on real estate	\$	10,000	00
2. Dividends to shareholders declared and unpaid		12,648	00
3. All other liabilities		4,747	95
Total	\$	27,395	95

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

To the Shareholders:

4. Paid-in Capital		\$ 1,267,500 00
5. Balance of Profit and Loss Account		409,844 04
Total		<u>\$ 1,677,344 04</u>
Total Company Funds		<u>\$ 1,704,739 99</u>

Guaranteed Funds

6. Trust deposits		\$ 2,423,835 55
7. Specific Guaranteed Funds	\$ 2,415,405 62	
Interest due and accrued	27,086 74	
		<u>2,442,492 36</u>
8. General Guaranteed Funds	\$ 3,524,977 43	
Interest due and accrued	980 16	
		<u>3,525,957 59</u>
Total Guaranteed Funds		<u>\$ 8,392,285 50</u>

Estates, Trusts and Agency Funds

9. Estates	\$34,206,071 22	
10. Trusts and Agencies	4,990,545 63	
11. Due to Company Funds	71,597 80	
		<u>\$39,268,214 65</u>

Summary of Liabilities

Company Funds	\$ 1,704,739 99
Guaranteed Funds	8,392,285 50
Estates, Trusts and Agency Funds	39,268,214 65
Grand Total of Liabilities	<u>\$49,365,240 14</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—		
(a) Mortgages and agreements for sale	\$ 22,486 71	
(b) Collateral loans	1,840 94	
(c) Bonds and debentures	6,512 01	
(d) Dividends on stocks	6,386 00	
(e) Other interest earned	2,435 70	
		<u>\$ 39,661 36</u>
2. Profit in guaranteed funds		108,897 99
3. Agency fees and commissions earned		351,181 86
4. All other revenue for the year		6,862 47
Total		<u>\$ 506,603 68</u>

Expenditure

5. Amount by which ledger values of assets were written down		938 57
6. License fees and taxes other than taxes on real estate:—		
(a) Dominion	\$ 5,539 55	
(b) Provincial	900 49	
(c) Municipal	3,995 35	
		<u>10,435 39</u>
7. All other expenses incurred:—		
(a) Salaries	\$ 245,081 47	
(b) Directors' and Advisory Committee fees	8,320 00	
(c) Auditors' fees	6,342 93	
(d) Legal fees	1,811 69	
(e) Rents	64,094 01	
(f) Travelling expenses	7,161 95	
(g) Printing and stationery	9,379 49	
(h) Advertising	6,127 30	
(i) Postage, telegrams, telephones and express	6,297 03	
(j) Miscellaneous	\$ 42,061 96	
		<u>396,677 83</u>

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

8. Net profit transferred to Profit and Loss Account	\$ 98,551 89
Total	<u>\$ 506,603 68</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 336,588 15
2. Amount transferred from Revenue Account	98,551 89
Total	<u>\$ 435,140 04</u>
3. Dividends to shareholders declared during year	\$ 25,296 00
4. Balance of account at 31st December, 1942	409,844 04
Total	<u>\$ 435,140 04</u>

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$189,500.00.	
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates: (a) June 15th, 1942; (b) July 2nd, 1942; (c) 2% per annum. (a) November 27th, 1942; (b) January 2nd, 1943; (c) 2% per annum.	
3. Date appointed for the Annual Meeting—Between January 15th and March 1st as Directors may determine. Date of last Annual Meeting—February 10th, 1942.	
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	\$ 140,979 88
The aggregate amount of instalments of principal in arrears	140,979 88
The amount of interest due and unpaid, whether capitalized or not	343,501 25
5. Amount of contingent liability not shown as direct debts in the foregoing statement	741,000 00
6. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	404,785 47
7. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid (Principal amount not presented for renewal or payment.)	41,953 82

CONSTATING INSTRUMENTS

Incorporated on the 24th February, 1897, by Letters Patent of Ontario, issued under R.S.O. 1897, c. 191. See Ontario Trust Company Act (R.S.O. 1897, c. 206), and The Loan and Trust Corporations Act (R.S.O. 1937, c. 257).

Amendments to Charter: December 23rd, 1897, "The Ontario Companies Act"; February 25th, 1898; "The Ontario Joint Stock Companies Letters Patent Act" and "The Trust Companies Act, 1895"; August 14th, 1900, "The Ontario Companies Act"; March 28th, 1907, "The Ontario Companies Act."

By Order-in-Council, dated January 25th, 1934, the Lieutenant-Governor in Council formally approved an agreement dated December 7th, 1933, whereby Trusts and Guarantee Company, Limited, acquired the assets and assumed the liabilities of Union Trust Company, Limited.

By Order-in-Council, dated October 30th, 1940, the Lieutenant-Governor in Council formally approved decreasing the capital stock from Three Million Dollars (\$3,000,000) to One Million Five Hundred Thousand Dollars (\$1,500,000).

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal outstanding		Charges outstanding		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Company Funds												
Ontario.....(b)	159,441	94	107	18	702	29	211	43	160,462	84	991	05
Manitoba.....(a)	115,691	31	969	99	798	03	809	29	118,268	62	9,553	05
Manitoba.....(b)	70,502	83	72		89	04	88	06	70,680	65		
Saskatchewan.....(a)	189,297	35	3,412	67	7,621	40	401	69	200,733	11	95,274	73
Alberta.....(a)	147,577	68	7,825	85	7,974	78	332	74	163,711	05	25,425	52
Alberta.....(b)	6,092	82					39	44	6,132	26		
Quebec.....(b)	200	00					4	30	204	30		
Total.....(a)	452,566	34	12,208	51	16,394	21	1,543	72	482,712	78	131,244	35
Total.....(b)	236,237	59	107	90	791	33	343	23	237,480	05		
Guaranteed Funds												
Ontario.....(a)	51,387	89			680	27	576	79	52,644	95	4,162	16
Ontario.....(b)	4,488,328	64	4,608	93	22,450	79	36,312	97	4,551,701	33	31,180	86
Manitoba.....(a)	159,413	29	1,774	61	2,738	28	1,134	22	165,060	40	19,880	55
Manitoba.....(b)	170,243	17	Cr. 190	23	215	76	2,246	56	172,515	26		
Saskatchewan.....(a)	154,957	57	3,882	56	13,766	52	864	42	173,471	07	80,555	27
Alberta.....(a)	111,525	90	6,168	63	6,505	36	1,000	72	125,200	61	40,945	73
Alberta.....(b)	253,439	02	25,863	19	23,395	69	850	38	303,548	28		
British Columbia.....(a)	140,979	88			19,664	52			160,644	40	323,836	73
Total.....(a)	618,264	53	11,825	80	43,354	95	3,576	15	677,021	43	500,561	30
Total.....(b)	4,912,010	83	30,281	89	46,062	24	39,409	91	5,027,764	87		
Total.....(a)	1,070,830	87	24,034	31	59,749	16	5,119	87	1,159,734	21		
Total.....(b)	5,148,248	42	30,389	79	46,853	57	39,753	14	5,265,244	92		
Total.....	6,219,079	29	54,424	10	106,602	73	44,873	01	6,424,979	13	631,805	65

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:—			
First mortgages	\$ 4,137,826	63	
Where Company is collecting rents	862,566	27	
Interest due	104,223	62	
Interest accrued	40,909	58	
			\$ 5,145,526 10
			(See Schedule B)
12. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal	\$ 7,719	72	
Interest due	138	48	
Interest accrued	31	81	
			7,890 01
13. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	\$ 766,687	19	
Interest accrued	4,865	96	
			\$ 771,553 15
(b) Provincial and Provincial Guaranteed	\$ 272,970	72	
Interest accrued	2,890	67	
			275,861 39
(c) Canadian municipalities, school districts and rural telephone companies	\$ 262,856	72	
Interest due	221	20	
Interest accrued	3,337	02	
			266,414 94
(d) All other bonds	\$ 353,371	07	
Interest due	467	00	
Interest accrued	2,361	95	
			356,200 02
14. Book value of Stocks			1,670,029 50
15. Cash on hand			319,286 06
16. Cash on deposit with chartered banks in Canada			95,199 95
17. All other assets			119,130 49
			648 00
Total Guaranteed Funds			\$ 7,357,710 11

Estates, Trusts and Agency Funds

18. Unrealized assets	\$ 1,537,246	57	
19. Investments	281,289	15	
20. Cash on hand and in banks	242,719	48	
			\$ 2,061,255 20

Summary of Assets

Company Funds	\$ 1,552,109	68
Guaranteed Funds	7,357,710	11
Estates, Trusts and Agency Funds	2,061,255	20
Grand Total of Assets	\$10,971,074	99

*Liabilities**Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$ 20,761	26
2. Dividends to shareholders declared and unpaid	8,100	00
3. Investment reserves	385,000	00
4. Additional investment reserves set up by Registrar	100,000	00
5. All other liabilities	1,533	75
Total	\$ 515,395	01

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

To the Shareholders:

6. Paid-in Capital	\$	810,000	00
7. Reserve Fund		300,000	00
8. Balance of Profit and Loss Account—Deficit		—	73,285 33
Total			<u>\$ 1,036,714 67</u>
Total Company Funds			<u>\$ 1,552,109 68</u>

Guaranteed Funds

9. Trust deposits	\$	1,926,870	14
10. General Guaranteed Funds	\$	5,280,333	57
Interest due and accrued		150,506	40
			<u>5,430,839 97</u>
Total Guaranteed Funds			<u>\$ 7,357,710 11</u>

Estates, Trusts and Agency Funds

11. Estates	\$	1,490,463	16
12. Trusts and Agencies		550,990	72
13. Due to Company Funds		19,801	32
			<u>\$ 2,061,255 20</u>

Summary of Liabilities

Company Funds	\$	1,552,109	68
Guaranteed Funds		7,357,710	11
Estates, Trusts and Agency Funds		2,061,255	20
Grand Total of Liabilities			<u>\$10,971,074 99</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:—			
(a) Mortgages and agreements for sale	\$	38,763	67
(b) Collateral loans		1,303	92
(c) Bonds and debentures		1,488	79
(d) Dividends on stocks		93	75
			<u>\$ 41,650 13</u>
2. Profit on sale of securities			8,667 81
3. Profit in guaranteed funds			55,357 32
4. Agency fees and commissions earned			9,272 03
5. All other revenue for the year			1,067 80
Total			<u>\$ 116,015 09</u>

Expenditure

6. License fees and taxes other than taxes on real estate:—			
(a) Dominion	\$	15,000	00
(b) Provincial		310	00
			<u>15,310 00</u>
7. Amount transferred to Investment Reserves			10,000 00
8. All other expenses incurred:—			
(a) Salaries	\$	31,931	12
(b) Directors' and Advisory Committee fees		4,969	65
(c) Auditors' fees		1,833	33
(d) Legal fees		3,035	54
(e) Rents		50	00
(f) Travelling expenses		1,538	25
(g) Printing and stationery		2,166	00

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

(h) Advertising	\$	786 71	
(i) Postage, telegrams, telephones and express		2,434 80	
(j) Commissions on sale of G.I. Certificates		1,235 59	
(k) Maintenance of Office Premises		3,307 73	
(l) Miscellaneous		4,291 08	
9. Net profit transferred to Profit and Loss Account			\$ 57,579 80
			33,125 29
Total	\$		<u>116,015 09</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year—Deficit	\$—	74,010 62
2. Amount transferred from Revenue Account		33,125 29
Total	\$—	<u>40,885 33</u>
3. Dividends to shareholders declared during year	\$	32,400 00
4. Balance of account at 31st December, 1942—Deficit	\$—	73,285 33
Total	\$—	<u>40,885 33</u>

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$64,600.00.		
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates: Four Quarterly Dividends of 1% each, payable first April, July, October, 1942, and January, 1943. (Declared 15th month preceding.)		
3. Date appointed for the Annual Meeting—February 2nd 1943. Date of last Annual Meeting—February 3rd, 1942.		
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	\$	242,719 48
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid		165,912 36

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, 1887, c. 169, as amended by 56 Vic., c. 31 (O), by declaration filed with the Clerk of the Peace for the County of Victoria, on the 4th September, 1897.

The operations of the Company were for a time by law restricted to the County of Victoria (56 Vic., c. 31), continued by R.S.O. 1897, c. 205, s. 8 (4); but the Company, having fulfilled the statutory requirements, was by Letters Patent of Ontario, bearing date 11th November, 1898, relieved from the above restriction of its operations.

By a special Act of the Legislature of Ontario, 13 Geo. V, c. 107, the Company was granted the powers of a trust company and the name was changed to The Victoria Trust and Savings Company. (See also The Loan and Trust Corporations Act, R.S.O., 1937, chap. 257).

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing including charges	Interest due and unpaid	Interest accrued	Totals		Amount of interest due and not charged
				\$	c.		$	c.
Company Funds						
Ontario.....(a)	118,638 73	2,227 45	2,836 60	123,702 78		Not
Ontario.....(b)	404,996 63	745 38	2,713 47	408,455 48		Calculated
Saskatchewan.....(a)	600,900 53	32,203 67	921 45	634,025 65		
Saskatchewan.....(b)	47,798 10	1,281 50	299 51	49,379 11		
Guaranteed Funds						
Ontario.....(a)	363,387 50	8,708 93	8,582 14	380,678 57		
Ontario.....(b)	3,855,781 56	30,844 90	31,455 66	3,918,082 12		
Saskatchewan.....(a)	753,253 11	64,012 70	648 47	817,914 28		
Saskatchewan.....(b)	27,970 73	657 09	223 31	28,851 13		
Total—Company.....	1,172,333 99	36,458 00	6,771 03	1,215,563 02		
Total—Guaranteed.....	5,000,392 90	104,223 62	40,909 58	5,145,526 10		
Grand Total.....	6,172,726 89	140,681 62	47,680 61	6,361,089 12		

THE WATERLOO TRUST AND SAVINGS COMPANY

Head Office, Waterloo, Ontario

OFFICERS

President—**FORD S. KUMPF**
 First Vice-President—**LOUIS L. LANG** Second Vice-President—**HENRY KNELL**
 Managing Director and Secretary-Treasurer—**P. V. WILSON**

DIRECTORS

FORD S. KUMPF LOUIS L. LANG HENRY KNELL GEORGE A. DOBBIE HON. W. D. EULER P. R. HILBORN W. L. HILLIARD, M.D. FRED HALSTEAD	WILLIAM HENDERSON, SR. ALLAN HOLMES W. J. MOTZ R. O. McCULLOCH J. E. F. SEAGRAM T. W. SEAGRAM H. J. SIMS, K.C. W. H. SOMERVILLE
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P. V. WILSON

Auditors—**J. F. SCULLY, C.A.**; **R. P. UFFELMANN, C.A.**

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$100.00 each)	\$2,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1942

Assets

Company Funds

1. Office premises	\$ 142,591 42
2. Book value of real estate held for sale:	
Freehold land (including buildings)	187,796 62
3. Amount secured by mortgages on real estate including:—	
First mortgages	\$ 292,781 51
Interest accrued	8,395 45
	301,176 96

(See Schedule B)

4. Amount of loans secured by stocks, bonds and other collateral:— (There is included in the collateral \$54,600.00 of the Company's own stock upon which \$54,600.00 has been paid.)	
Principal	\$ 121,212 61
Interest due	719 24
Interest accrued	1,632 09
	123,563 94
5. Book value of bonds, debentures and debenture stocks:—	
(a) Government and Government Guaranteed:—	
Dominion and United Kingdom	\$ 393,832 47
Interest accrued	2,387 70
	\$ 396,220 17
(b) Canadian municipalities, school districts and rural telephone companies	\$ 10,771 59
Interest accrued	27 78
	10,799 37
(c) All other bonds	\$ 93,901 02
Interest accrued	184 38
	94,085 40
6. Book value of stocks	501,104 94
7. Cash on hand	18,106 58
8. Cash on deposit with chartered banks in Canada	70,810 61
	4,765 16

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

9. Advances to estates, trusts, etc., under administration	\$	45,081	63
10. Accrued fees and charges for administering estates		77,782	30
11. All other assets		44,617	37
Total Company Funds	\$	1,517,397	53
<i>Guaranteed Funds</i>			
12. Amount secured by mortgages on real estate including:—			
First mortgages	\$	6,135,546	15
Agreements for sale		184,854	05
Interest due		24,363	69
Interest accrued		77,041	12
			\$ 6,421,805 01
<i>(See Schedule B)</i>			
13. Amount of loans, secured by stocks, bonds and other collateral:—			
Principal	\$	47,723	04
Interest due		115	22
Interest accrued		283	49
			48,121 75
14. Book value of bonds, debentures and debenture stocks:—			
(a) Government and Government Guaranteed:—			
Dominion and United Kingdom	\$1,567,074	78	
Interest accrued		11,650	94
			\$ 1,578,725 72
(b) Provincial and Provincial Guaranteed	\$	985,544	52
Interest accrued		10,715	07
			996,259 59
(c) Canadian municipalities, school districts and rural telephone companies	\$	871,652	91
Interest accrued		6,099	51
			877,752 42
(d) All other bonds	\$	433,664	66
Interest accrued		2,972	60
			436,637 26
			3,889,374 99
15. Book value of Stocks			210,295 03
16. Cash on hand			181,576 19
17. Cash on deposit with chartered banks in Canada, \$558,821.29; elsewhere, \$33,446.15			592,267 44
Total Guaranteed Funds	\$	11,343,440	41
<i>Estates, Trusts and Agency Funds</i>			
18. Unrealized assets	\$	4,865,623	15
19. Investments		3,487,578	95
20. Cash on hand and in banks		307,350	00
			\$ 8,660,552 10
<i>Summary of Assets</i>			
Company Funds	\$	1,517,397	53
Guaranteed Funds		11,343,440	41
Estates, Trusts and Agency Funds		8,660,552	10
Grand Total of Assets	\$	21,521,390	04
Liabilities			
<i>Company Funds</i>			
<i>To the Public:</i>			
1. Taxes other than taxes on real estate	\$	64,000	00
2. Dividends to shareholders declared and unpaid		25,000	00
3. Investment reserves		200,000	00
Total	\$	289,000	00

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

To the Shareholders:

4. Paid-in Capital	\$ 1,000,000 00
5. Reserve Fund	200,000 00
6. Balance of Profit and Loss Account	28,397 53
Total	\$ 1,228,397 53
Total Company Funds	\$ 1,517,397 53

Guaranteed Funds

7. Trust deposits	\$ 7,169,740 73
Interest due and accrued	23,608 58
	\$ 7,193,349 31
8. General Guaranteed Funds	\$ 4,085,428 71
Interest due and accrued	64,662 39
	4,150,091 10
Total Guaranteed Funds	\$11,343,440 41

Estates, Trusts and Agency Funds

9. Estates	\$ 4,040,201 22
10. Trusts and Agencies	4,575,269 25
11. Due to Company Funds	45,081 63
	\$ 8,660,552 10

Summary of Liabilities

Company Funds	\$ 1,517,397 53
Guaranteed Funds	11,343,440 41
Estates, Trusts and Agency Funds	8,660,552 10
Grand Total of Liabilities	\$21,521,390 04

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises	\$ 3,123 55
2. Interest and Dividends earned on:—	
(a) Mortgages and agreements for sale	\$ 16,492 19
(b) Collateral loans	6,514 23
(c) Bonds and debentures	14,408 25
(d) Dividends on stocks	225 00
(e) Bank deposits	3,067 65
(f) Other interest earned	2,223 84
	42,931 16
3. Profit on sale of securities and real estate	9,859 76
4. Profit in guaranteed funds	221,591 42
5. Agency fees and commissions earned	46,075 75
6. All other revenue for the year	4,795 36
Total	\$ 328,377 00

Expenditure

7. Interest incurred	\$ 2,183 56
8. Amount by which ledger values of assets were written down	3,000 00
9. License fees and taxes other than taxes on real estate:—	
(a) Dominion	\$ 44,619 86
(b) Provincial	342 67
(c) Municipal	1,735 96
	46,698 49

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

10. Commissions on loans and on sale of real estate	\$	4,814 60
11. Amount transferred to Investment Reserves		30,495 29
12. All other expenses incurred:—		
(a) Salaries	\$	114,359 83
(b) Directors' and Advisory Committee fees		7,502 30
(c) Auditors' fees		2,400 00
(d) Legal fees		325 20
(e) Rents		9,504 00
(f) Travelling expenses		910 79
(g) Printing and stationery		6,424 34
(h) Advertising		10,514 59
(i) Postage, telegrams, telephones and express		3,736 13
(j) Commissions on sale of G.I. Certificates		284 41
(k) Maintenance of Office Premises		1,298 39
(l) Miscellaneous		31,447 85
		188,707 83
13. Net profit transferred to Profit and Loss Account		52,477 23
Total	\$	328,377 00

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	25,920 30
2. Amount transferred from Revenue Account		52,477 23
Total	\$	78,397 53
3. Dividends to shareholders declared during year	\$	50,000 00
4. Balance of account at 31st December, 1942		28,397 53
Total	\$	78,397 53

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$100,000.00 covering any one officer or clerk while in the employ of the Trust Company.		
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:		
(a) June 19th, 1942; (b) July 2nd, 1942; (c) 5%.		
(a) December 18th, 1942; (b) January 2nd, 1943; (c) 5%.		
3. Date appointed for the Annual Meeting—February 2nd, 1943. Date of last Annual Meeting—February 3rd, 1942.		
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	\$	179,848 54
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, <i>due</i> and unpaid:—		
Principal	\$	67,263 65
Interest		143 12
		67,406 77

CONSTATING INSTRUMENTS

Originally incorporated as a Loan Corporation by Letters Patent, 7th April, 1913, under The Loan and Trust Corporations Act, 2 Geo. V, 1912, chap. 34, now R.S.O. 1937, chap. 257. The original corporate name was The Waterloo County Loan and Savings Company.

By a special Act of the Legislature of Ontario, 12-13 Geo. V, c. 148, the Company was granted the powers of a trust company and the name was changed to the Waterloo Trust and Savings Company.

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1942, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing	Charges out- standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds						
Ontario..... (a)						
Ontario..... (b)	292,781 51			8,395 45	301,176 96	
Guaranteed Funds						
Ontario..... (a)	197,695 32	255 60	1,592 81	3,693 97	203,237 70	
Ontario..... (b)	5,208,604 72	8,855 24	16,481 03	66,526 50	5,300,467 49	
Quebec..... (a)						
Quebec..... (b)	576,225 00	80 60	4,560 31	4,416 63	585,282 54	
Manitoba..... (a)						
Manitoba..... (b)	120,984 59	1,009 16	1,729 54	2,404 02	126,127 31	
Saskatchewan..... (a)	208,124 63	17,170 91			225,295 54	
Saskatchewan..... (b)	11,394 43				11,394 43	
Total..... (a)	405,819 95	17,426 51	1,592 81	3,693 97	428,533 24	
Total..... (b)	6,209,990 25	9,945 00	22,770 88	81,742 60	6,324,448 73	
Grand Total.....	6,615,810 20	27,371 51	24,363 69	85,436 57	6,752,981 97	Nil

ABSTRACT

OF THE

Annual Report

OF THE

Registrar

Loan and Trust Corporations

Ontario

BEING A

Tabulated Summary of the Statements (subject to correction)
made by Loan and Trust Corporations pursuant to
Section 121 of the Loan and Trust Corporations
Act. R.S.O. 1937, c. 257.

FOR THE YEAR ENDING 31st DECEMBER

1942

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

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1943

Loan Corporations

Including Loaning Land Corporations and Building Societies

1. ASSETS.
 2. LIABILITIES.
 3. INCOME.
 4. EXPENDITURES.
 5. PROFIT AND LOSS ACCOUNT.
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STATEMENT OF ASSETS OF LOAN CORPORATIONS

Name of Corporation	Office Premises	Real Estate held for sale		Mortgages and Agreements on Real Estate including Interest	Loans on Stocks and Bonds including Interest	Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including interest	
		\$	c.			\$	c.	$	c.
Canada Permanent Mortgage Corporation	3,396,500 00	1,947,983 95	46,486,754 34	104,499 89	3,471,501 66	1	
Central Canada Loan and Savings Company	100,000 00	47,003 00	114,135 85	18,628 75	250,000 00	2	
Credit Foncier Franco-Canadien	372,500 00	4,290,406 82	25,287,082 32	29,072 53	2,060,958 85	3	
Guelph and Ontario Investment and Savings Society	30,000 00	157,391 25	3,890,696 86	12,597 44	561,061 20	4	
Huron and Erie Mortgage Corporation	1,900,000 00	1,026,590 94	29,543,828 45	220,000 00	4,512,983 25	5	
Lambton Loan and Investment Company	16,920 00	103,211 51	2,685,604 58	56,198 25	439,569 35	6	
Landed Banking and Loan Company	84,000 00	295,080 93	1,884,568 41	4,303 06	451,612 49	7	
Midland Loan and Savings Company	1,000 00	6,508 79	2,423,387 11	2,098 00	405,937 50	8	
Niagara Falls Loan and Savings Company		212,563 97	438,704 10		195,424 09	9	
Ontario Loan and Debenture Company	100,000 00	195,701 17	11,886,628 36	57,887 06	2,962,429 16	10	
Peterborough Workingmen's Building and Savings Society			144,396 57	3,636 60	55,850 73	11	
Provident Investment Company		4,154 19	6,849 22			12	
Real Estate Loan Company of Canada		157,796 17	864,351 84		41,979 16	13	
Toronto Mortgage Company	45,000 00	84,350 69	3,715,591 86		237,097 18	14	
Toronto Savings and Loan Company	50,000 00	1,088,008 74	110,143 58	6,000 00	84,725 00	15	
Totals	6,095,920 00	9,616,752 12	129,482,723 45	514,921 58	15,731,129 62		
Totals previous year	6,280,526 63	10,989,303 46	134,937,653 91	192,841 37	12,816,664 45		

*Unrealized assets of The People's Loan and Savings Corporation.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

	Provincial and Provincial Guaranteed Bonds Including Interest	Canadian Municipals, School Districts, and Rural Telephone Debentures, including Interest	All other Bonds including Interest	Stocks and accrued Dividends	Cash on hand and in Banks	Other Assets	Total
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1	1,478,590 86	789,463 58	176,729 49	1,995,200 98	3,547,603 05	47,551 50	63,442,379 30
2	258,306 25	37,025 00	525,386 97	3,711,821 00	26,883 84		5,089,190 66
3	3,279,502 86	1,195,753 05	979,858 89		2,226,241 91	291,856 33	40,013,233 56
4	152,092 37	33,182 08	38,934 52	264,450 00	133,950 51	4,072 02	5,278,428 25
5	926,163 64	407,668 02	327,403 32	1,681,645 04	1,157,891 02	*651,703 52	42,355,877 20
6	166,309 75	28,455 92	19,845 00	437,371 86	256,470 10	12,426 07	4,222,382 39
7	49,890 75	37,939 27		37,779 38	78,421 09		2,923,595 38
8	135,715 72	5,080 00	35,399 49	26,650 00	183,364 60	1,193 50	3,226,334 71
9	44,578 64				50,194 07	38 73	941,503 60
10	901,989 31	173,189 16	354,123 00		420,500 98		17,052,448 20
11	3,197 92				1,809 90	798 31	209,690 03
12				154,955 49	1,267 29	8,305 21	175,531 40
13		10,434 51		27,280 00	124,198 41		1,226,040 09
14	295,850 47	89,631 23	147,321 59	370,304 57	98,579 43		5,083,727 02
15	24,750 00		3,100 00	1,940,459 37	31,850 00	7,432 08	3,346,468 77
	7,716,938 54	2,807,821 82	2,608,102 27	10,647,917 69	8,339,226 20	1,025,377 27	194,586,830 56
	6,883,105 87	2,816,628 19	2,452,416 79	10,476,948 29	9,112,732 75	946,368 38	197,905,190 09

STATEMENT OF LIABILITIES OF LOAN CORPORATIONS

Name of Corporation	To the										
	Debenture Stock, including Interest		Debentures, including Interest				Deposits, including Interest		Money Borrowed including Interest		
			Payable in Canada		Payable Elsewhere than in Canada						
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Canada Permanent Mortgage Corporation			26,018,842	76	7,217,533	21	16,323,800	40			1
Central Canada Loan and Savings Company											2
Credit Foncier Franco-Canadien			6,993,047	44	10,231,415	17					3
Guelph and Ontario Investment and Savings Society			2,440,482	18			1,274,140	49			4
Huron and Erie Mortgage Corporation ...	187,103	84	24,776,550	70	425,789	56	10,076,574	46			5
Lambton Loan and Investment Company			1,645,934	21			977,335	16			6
Landed Banking and Loan Company			437,527	81	16,264	78	771,321	26			7
Midland Loan and Savings Company			1,855,200	40			377,732	41			8
Niagara Falls Loan and Savings Company			23,520	00							9
Ontario Loan and Debenture Company ...			8,782,110	44	97,818	45	3,509,092	85			10
Peterborough Workingmen's Building and Savings Society										24,000	00 11
Provident Investment Company										85,680	87 12
Real Estate Loan Company of Canada ...			20,436	83	460,662	60					13
Toronto Mortgage Company			1,228,550	60	1,396,231	19	129,116	73			14
Toronto Savings and Loan Company											15
Totals	187,103	84	74,222,203	37	19,845,714	96	33,439,113	76			109,680 87
Totals previous year	982,496	34	75,106,652	98	20,706,658	06	34,701,748	15			97,443 93

* Deficit.

† Included an amount difference in exchange \$4,027,347.48 and a suspense profit account \$1,435,918.70.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Public				To Shareholders				
Investment Reserves	Dividends Unpaid	Other Liabilities	Total Liabilities to the Public	Paid-in Capital	Reserve Fund and Contingency Reserve	Balance of Profit and Loss Account	Total Liabilities to Shareholders	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1 1,163,475 31	140,000 00	165,324 10	51,028,975 78	7,000,000 00	5,000,000 00	413,403 52	12,413,403 52	
2 213,277 19	50,000 00	16,500 00	279,777 19	2,500,000 00	2,100,000 00	209,413 47	4,809,413 47	
3 3,062,508 08	504,695 11	6,116,847 55	26,908,513 35	9,647,667 19	2,737,354 33	719,698 69	13,104,720 21	
4	24,130 00	24,702 41	3,763,455 08	965,200 00	519,435 00	30,338 17	1,514,973 17	
5	50,000 00	100,000 00	35,616,018 56	5,000,000 00	1,500,000 00	239,858 64	6,739,858 64	
6	23,692 50	18,489 93	2,665,451 80	789,750 00	700,000 00	67,180 59	1,556,930 59	
7 41,196 86	10,000 00	12,344 26	1,288,654 97	1,000,000 00	600,000 00	34,940 41	1,634,940 41	
8	14,400 00	85,000 00	2,332,332 81	360,000 00	480,000 00	54,001 90	894,001 90	
9 82,000 00	15,479 40	4,870 44	125,869 84	773,970 00	30,000 00	11,663 76	815,633 76	
10	50,000 00	102,077 27	12,541,099 01	2,000,000 00	2,400,000 00	111,349 19	4,511,349 19	
11 6,378 47	.....	2,804 85	33,183 32	152,349 58	.....	24,157 13	176,506 71
12 .....	.....	1,367 75	87,048 62	100,000 00	.....	*11,517 22	88,482 78
13	5,000 00	3,900 00	489,999 43	500,000 00	215,000 00	21,040 66	736,040 66	
14	24,662 50	32,601 96	2,811,162 98	986,500 00	1,165,002 00	121,062 04	2,272,564 04	
15	40,000 00	13,500 00	53,500 00	2,000,000 00	1,200,000 00	92,968 77	3,292,968 77	
4,568,835 91	952,059 51	6,700,330 52	140,025,042 74	33,775,436 77	18,646,791 33	2,139,559 72	54,561,787 82	
4,632,781 98	700,529 17	6,552,191 06	143,480,501 67	33,752,630 05	18,626,508 96	2,045,549 41	54,424,688 42	

REVENUE ACCOUNT OF LOAN CORPORATIONS

Income

Name of Corporation	Rents Earned on Office Premises Net	Interest and			
		On Mort- gages and Agreements for Sale	On Collateral Loans	On Bonds and Debentures	
	\$ c.	\$ c.	\$ c.	\$ c.	
Canada Permanent Mortgage Corporation.....	128,147 26	2,245,302 53	2,678 90	202,783 99	1
Central Canada Loan and Savings Company.....	5,054 92	6,410 53	1,141 75	42,108 67	2
Credit Foncier Franco-Canadien.....		1,649,196 42	909 50	174,480 34	3
Guelph and Ontario Investment and Savings Society.....	6,851 41	194,563 80	855 34	36,524 00	4
Huron and Erie Mortgage Corporation.....	86,764 90	1,576,929 32	3,608 93	198,300 96	5
Lambton Loan and Investment Company.....		174,184 36	3,159 93	17,942 38	6
Landed Banking and Loan Company.....		111,149 47	178 30	18,743 86	7
Midland Loan and Savings Company.....		159,422 93	53 42	21,960 28	8
Niagara Falls Loan and Savings Company.....		33,014 99		6,017 92	9
Ontario Loan and Debenture Company.....	4,478 95	693,394 84	1,690 54	153,713 10	10
Peterborough Workingmen's Building and Savings Society.....		8,195 90	189 22	1,110 16	11
Provident Investment Company.....		384 18			12
Real Estate Loan Company of Canada.....		51,260 65		1,072 24	13
Toronto Mortgage Company.....	2,430 30	226,131 17		35,417 69	14
Toronto Savings and Loan Company.....	1,704 36	5,928 05	360 00	2,842 81	15
Totals.....	235,432 10	7,135,469 14	14,825 83	910,018 40	
Totals previous year.....	199,056 78	7,451,513 58	11,146 78	840,585 37	

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Income

Dividends Earned		On Bank Deposits	Other Interest Earned	Profit on Sale of Securities and Real Estate	Assets Written Up	Agency Fees and Commissions Earned	All other Revenue for Year	Totals	
Dividends on Stocks									
\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1	94,341 00	20,294 66		124,122 79		21,714 37		204,503 31	3,043,888 81
2	208,375 00	547 56		6,232 50				18,324 79	288,195 72
3		17,764 25		115,930 09				403,089 65	2,358,370 25
4	12,900 00			500 00	5,000 00			823 98	258,018 53
5	61,929 80	2,164 17		28,575 34		3,783 14		84,298 85	2,046,355 41
6	12,953 00	1,053 20		929 21				1,599 79	211,821 87
7	2,569 90					352 71		536 65	133,530 89
8	2,000 00	567 42		325 00		712 84		1,400 70	186,442 59
9		667 86						25,328 19	65,028 96
10		2,530 26		2,733 42		1,354 02		19,151 62	879,046 75
11				80 25				460 79	10,036 32
12	2,590 00	43 35				7,013 17		2,167 93	12,198 63
13	1,155 30	695 36						9,213 60	63,397 15
14	19,915 76								283,894 92
15	125,164 60			1,276 50		1,079 12		64,752 06	203,107 50
	543,894 36	46,328 09		280,705 10	5,000 00	36,009 37		835,651 91	10,043,334 30
	538,496 95	35,384 84		223,707 23	5,000 00	42,092 79		559,453 61	9,906,437 93

REVENUE ACCOUNT OF LOAN CORPORATIONS

Expenditure

Name of Corporation	Interest incurred on			Loss on Sale of securities and real estate			
	Debentures and debenture stock	Deposits	Other borrowed money				
	1	2	3	4			
	\$	c.	\$	c.	\$	c.	
Canada Permanent Mortgage Corporation.....	1,181,351	28	276,813	38	167,897	93	1
Central Canada Loan and Savings Company.....					187	50	2
Credit Foncier Franco-Canadien.....	572,460	72					3
Guelph and Ontario Investment and Savings Society.....	82,076	45	23,045	21			4
Huron and Erie Mortgage Corporation.....	866,076	99	156,737	64	4,739	30	5
Lambton Loan and Investment Company.....	58,484	40	20,414	99			6
Landed Banking and Loan Company.....	16,398	89	14,095	47	42	19	7
Midland Loan and Savings Company.....	62,488	59	8,114	30			8
Niagara Falls Loan and Savings Company.....	2,277	20					9
Ontario Loan and Debenture Company.....	309,784	81	76,064	53	2,808	00	10
Peterborough Workingmen's Building and Savings Society.....					1,493	51	11
Provident Investment Company.....					6,043	40	12
Real Estate Loan Company of Canada, Limited.....	21,318	56					13
Toronto Mortgage Company.....	92,040	19	2,298	52			14
Toronto Savings and Loan Company.....							15
Totals.....	3,264,758	08	577,584	04	12,318	40	171,043 43
Totals previous year.....	3,381,962	69	602,693	54	10,742	76	64,252 09

* Includes amount written off office premises.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Expenditure

Amount by which ledger values of assets were written down 5	License fees and taxes other than taxes on real estate			Transferred to Investment Reserves 9	All other expenses incurred including Commissions 10	Net profit 11	Total 12	Additional Transfers to Investment Reserves 13
	Dominion 6	Provincial 7	Municipal 8					
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1	*129,617 17	37,691 96	726 90	14,273 15	668,076 34	567,440 70	3,043,888 81	
2	628 33	36,103 47	250 00	766 56	43,240 80	207,019 06	288,195 72	
3	295,000 00	10,249 42	3,241 04	600,000 00	471,108 31	406,310 76	2,358,370 25	
4	27,062 48	275 50	764 57	30,000 00	42,615 42	52,178 90	258,018 53	
5	*65,790 68	2,046 15	426 50	12,367 12	200,000 00	495,616 11	2,046,355 41	
6	29,563 28			234 07	29,331 18	32,272 83	41,521 12	211,821 87
7	15,000 00	215 00	1,515 44		38,737 23	47,376 67	133,530 89	
8	61,088 72	200 00			25,357 52	29,193 46	186,442 59	
9	10,600 00			23,153 33	12,435 64	16,562 79	65,028 96	
10	12,454 27	138,000 00	321 70	2,896 27	2,745 36	123,090 87	210,880 94	879,046 75
11	210 00		40 60	11 89	200 72	1,084 73	6,994 87	10,036 32
12	64 35		35 00	138 16	834 97	4,871 04	211 71	12,198 63
13	4,810 37	121 50	110 51	6,500 00	18,101 21	12,435 00	63,397 15	
14	55,060 76	250 00	389 24		33,543 15	100,313 06	283,894 92	
15	12,000 00				29,761 24	161,346 26	203,107 50	
	208,700 45	724,091 54	13,112 12	36,708 02	892,765 56	2,039,912 44	2,102,340 22	10,043,334 30
	184,482 38	650,800 54	127,442 65	38,969 98	731,921 56	2,016,018 04	2,097,151 70	9,906,437 93

PROFIT AND LOSS ACCOUNT OF LOAN CORPORATIONS

Name of Corporation	Balance at January 1st, 1942	Net Profit
	1	2
	\$ c.	\$ c.
Canada Permanent Mortgage Corporation	405,962 82	567,440 70 1
Central Canada Loan and Savings Company	202,394 41	207,019 06 2
Credit Foncier Franco-Canadien	713,545 30	406,310 76 3
Guelph and Ontario Investment and Savings Society	31,245 27	52,178 90 4
Huron and Erie Mortgage Corporation	197,303 72	242,554 92 5
Lambton Loan and Investment Company	57,146 97	41,521 12 6
Landed Banking and Loan Company	27,563 74	47,376 67 7
Midland Loan and Savings Company	53,608 44	29,193 46 8
Niagara Falls Loan and Savings Company	10,580 37	16,562 79 9
Ontario Loan and Debenture Company	110,468 25	210,880 94 10
Peterborough Workingmen's Building and Savings Society	17,831 90	6,994 87 11
Provident Investment Company	*11,728 93	211 71 12
Real Estate Loan Company of Canada, Limited	18,605 66	12,435 00 13
Toronto Mortgage Company	119,398 98	100,313 06 14
Toronto Savings and Loan Company	91,622 51	161,346 26 15
Totals	2,045,549 41	2,102,340 22
Totals previous year	1,985,693 38	2,097,151 70

* Deficit.

** Disallowed assets in 1942 Report (business of 1941) now returned.

† Transfer to Benefit Fund for employees.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

	Transferred from Reserve Fund and Contingency Reserve	Totals	Dividends declared including Bonuses	Special Transfer to Investment Reserve	Transferred to Reserve Fund and Contingency Reserve	Balance as at 31st December 1942	Totals
	3	4	5	6	7	8	9
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1		973,403 52	560,000 00			413,403 52	973,403 52
2		409,413 47	200,000 00			209,413 47	409,413 47
3		1,119,856 06	379,875 00		20,282 37	719,698 69	1,119,856 06
4		83,424 17	53,086 00			30,338 17	83,424 17
5		439,858 64	200,000 00			239,858 64	439,858 64
6	**8,000 00	106,668 09	39,487 50			67,180 59	106,668 09
7		74,940 41	40,000 00			34,940 41	74,940 41
8		82,801 90	28,800 00			54,001 90	82,801 90
9		27,143 16	15,479 40			11,663 76	27,143 16
10		321,349 19	200,000 00	†10,000 00		111,349 19	321,349 19
11		24,826 77	669 64			24,157 13	24,826 77
12		—11,517 22				*11,517 22	—11,517 22
13		31,040 66	10,000 00			21,040 66	31,040 66
14		219,712 04	98,650 00			121,062 04	219,712 04
15		252,968 77	160,000 00			92,968 77	252,968 77
	**8,000 00	4,155,889 63	1,986,047 54	10,000 00	20,282 37	2,139,559 72	4,155,889 63
		4,082,845 08	2,010,876 50	5,000 00	21,419 17	2,045,549 41	4,082,845 08

Trust Companies

1. ASSETS (COMPANY FUNDS).
 2. ASSETS (GUARANTEED FUNDS).
 3. LIABILITIES (COMPANY FUNDS).
 4. LIABILITIES (GUARANTEED FUNDS).
 5. INCOME.
 6. EXPENDITURES.
 7. PROFIT AND LOSS ACCOUNT.
 8. GUARANTEED FUND REVENUE.
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STATEMENT OF ASSETS OF TRUST COMPANIES

Company

Name of Company	Office Premises		Real Estate held for sale		Mortgages and Agreements on Real Estate, including Interest		Loans on Stocks and Bonds, including Interest		Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including		Provincial and Provincial Guaranteed Bonds including Interest			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Bankers' Trust Company					233,075	45			76,570	00		1		
British Mortgage and Trust Corporation of Ontario	55,210	32	598,259	16	624,725	82			8,028	90	8,000	00	2	
Brockville Trust and Savings Co.			69,789	97	547,732	12			25,792	37	82,020	77	3	
Canada Permanent Trust Co.			39,901	57	529,596	44	38,774	71	379,686	26	160,112	70	4	
Canada Trust Company			133,347	20	1,204,667	77		2,249	95	189,484	02		5	
Capital Trust Corporation Ltd.	60,000	00	388,696	25	350,525	68	17,407	21	70,159	07	206,217	34	6	
Chartered Trust and Executor Company	292,596	67	32,403	72	241,419	89	202,276	96	52,805	80	1,853	39	7	
Crown Trust Company	392,492	33	41,303	85	330,378	20	107,800	00	110,110	00	124,095	00	8	
Eastern Trust Company	86,000	00	41,207	21	495,130	02		80,827	29	130,382	15	15,761	40	9
Grey and Bruce Trust and Savings Company	35,368	29	104,403	28	389,793	60	59,134	30	3,163	47			10	
Guaranty Trust Co. of Canada	20,297	91			115,471	25	4,939	57	5,975	87			11	
Guelph Trust Company					359,009	84			161,963	54	20,011	86	12	
Industrial Mortgage and Trust Co.	34,750	00	125,443	90	647,388	46	78,506	51			11,550	00	13	
Lambton Trust Company					253,113	10			48,813	88	61,049	73	14	
London and Western Trust Co., Limited	173,241	64	356,621	00	439,426	99	36,067	09	353,722	52			15	
Montreal Trust Company	217,139	58	56,975	45	299,979	71	557,985	69	1,010,476	24	1,123,755	59	16	
National Trust Company, Ltd.	820,952	30	1,619,414	39	1,253,046	32	62,681	48	350,912	23	45,793	43	17	
Northern Trusts Company	12,375	00	100,659	35	788,868	53	1,000	00	10,100	00			18	
Premier Trust Company	215,467	52	524,876	80	118,086	66	9,427	85	146,822	28			19	
Prudential Trust Company Ltd.	66,979	57	55,439	49	2,790	31			84,880	84	15,626	85	20	
Royal Trust Company	908,287	97	1	00	1,234,780	39	2,346,002	12	3,316,764	40	2,153,567	47	21	
Sterling Trusts Corporation	79,500	00	157,097	03	435,909	25							22	
Toronto General Trusts Corporation	1,600,000	00	1,919,634	35	1,372,755	16	4,577	54	138,662	11	4,088	76	23	
Trusts and Guarantee Company, Limited	61,724	65	219,246	28	532,897	44	72,867	77	22,826	00	5,592	24	24	
Victoria Trust and Savings Co.	26,000	00	179,568	72	1,185,890	57	49,680	22	100	18			25	
Waterloo Trust and Savings Co.	142,591	42	187,796	62	301,176	96	123,563	94	396,220	17			26	
Totals	5,300,975	17	6,952,086	59	14,287,635	93	3,855,770	20	7,094,422	30	4,039,096	53		
Totals previous year	5,430,229	55	8,379,243	86	13,871,067	38	2,468,020	65	6,250,471	42	4,088,737	45		

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Funds

	Canadian Municipals, School Dis- tricts and Rural Telephone Debentures including Interest	All other Bonds including Interest	Stocks and Accrued Dividends	Cash on Hand and in Banks	Due from Guaranteed Funds	Advances to Estates, Trusts, etc., under Admi- nistration	Accrued fees and charges for Admi- nistering Estates	Other Assets	Totals
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1			1 00	19,936 72				442 51	330,025 68
2	31,721 22		436,700 38	154,684 12		5,489 10		4,515 07	1,927,334 09
3	17,084 52		36,371 84	16,639 40		1,500 00		5,317 05	802,248 04
4		67,854 61	205,515 30	151,324 30		44,048 82		40,230 44	1,657,045 15
5				138,545 60		95,935 00			1,764,229 54
6	75,617 25	8,438 21		44,452 23		3,011 48		22,789 62	1,247,314 34
7	125,909 04	262,884 35	100,626 90	56,453 47		42,706 85	14,244 16	4,036 84	1,430,218 04
8			67,573 74	189,792 54		76,000 00		14,711 22	1,454,256 88
9	157,137 65	122,567 60	74,749 98	125,852 02		129,610 37			1,459,225 69
10	16,738 48	44,053 40	1,415 00	22,115 09	61,582 78	11,843 53		19,006 38	768,617 60
11	160,805 52	59,248 30		15,544 14		2,500 00	3,799 53	9,033 29	397,615 38
12		9,366 52		10,310 10	3,744 86	3,000 00			567,406 72
13	4,247 73			39,354 67	50,000 00	20,433 73		3,911 88	1,015,586 88
14	17,433 94			24,820 81					405,231 46
15		2,021 58	5,422 00	57,091 53		137,527 54	16,087 97	49,828 51	1,627,058 37
16	101,955 41	3,290,908 96	3,979,787 16	276,571 50		159,586 57	53,102 78	63,213 66	11,191,438 30
17		151,834 10	692,696 35	444,416 14		82,832 05		2,676 92	5,527,255 71
18	20,861 77	90,314 80	21,501 25	81,018 69		6,911 60		1,660 13	1,135,271 12
19			111,235 27	52,041 33		185,624 62		11,977 36	1,375,559 69
20	13,327 54	3,072 47	1 00	26,018 88		12,825 77		18,498 72	299,461 44
21	638,022 69	1,924,275 45	736,993 13	3,385 73		531,461 69	211,041 45	71,922 50	14,076,505 99
22		53,950 33	108,738 07	73,682 73		67,602 66	11,729 20	12,928 08	1,001,137 35
23		84,805 82	49,354 26	311,086 96		146,279 79		36,215 95	5,667,460 70
24	6,671 62	330,186 68	121,495 45	174,706 41		71,597 80	37,141 56	47,786 09	1,704,739 99
25	25,311 51	29,738 53	11,148 50	21,531 13		19,801 32		3,339 00	1,552,109 68
26	10,799 37	94,085 40	18,106 58	75,575 77		45,081 63	77,782 30	44,617 37	1,517,397 53
	1,423,645 26	6,629,607 11	6,779,433 16	2,606,952 01	115,327 64	1,903,211 92	424,928 95	488,658 59	61,901,751 36
	1,623,386 09	6,473,081 78	6,499,495 08	3,052,046 17	115,639 38	1,944,788 98	535,653 68	501,013 35	61,232,874 82

STATEMENT OF ASSETS OF TRUST COMPANIES

Name of Company	Guaranteed				
	Mortgages and Agreements on Real Estate, including Interest	Loans on Stocks and Bonds including Interest	Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including Interest	Provincial and Provincial Guaranteed Bonds including Interest	Canadian Municipals, School Districts and Rural Telephone Debentures including Interest
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Bankers' Trust Company.....					1
British Mortgage and Trust Corporation of Ontario.....	3,049,870 80		759,290 04	314,975 27	112,378 09 2
Brockville Trust and Savings Company.....	513,225 29		82,054 35	106,424 87	48,462 27 3
Canada Permanent Trust Company.....	769,094 90		57,017 68	26,011 76	..... 4
Canada Trust Company.....	5,413,174 66	54,856 78	1,329,074 26	246,107 48	192,311 81 5
Capital Trust Corporation, Limited.....	3,372,179 12	7,843 61	340,781 73	1,598,233 62	..... 6
Chartered Trust and Executor Company.....	508,013 53	411,528 56	1,408,874 01	780,147 90	480,018 53 7
Crown Trust Company.....	335,979 83	329,255 38	531,819 37	222,964 58	..... 8
The Eastern Trust Company.....	1,532,120 10	889,701 59	1,414,880 22	453,303 48	862,830 87 9
Grey and Bruce Trust and Savings Co.....	966,139 55		810,471 37	1,074,017 00	242,985 22 10
Guaranty Trust Company of Canada.....	273,157 29	160,375 25	752,643 07	433,610 62	300,870 04 11
Guelph Trust Company.....	449,718 18		34,905 69	4,958 56	..... 12
Industrial Mortgage and Trust Company.....	1,680,057 16		591,095 28	544,231 52	196,895 70 13
Lambton Trust Company.....					..... 14
London and Western Trusts Co., Limited.....	1,712,406 25	38,073 96	684,674 41	136,828 19	6,125 50 15
Montreal Trust Company.....	80,368 75	7,474,260 43	4,699,157 17	114,585 74	136,092 42 16
National Trust Company, Limited.....	7,776,359 11	189,045 00	6,435,208 65	1,412,437 23	586,887 22 17
Northern Trusts Company.....	434,213 34				..... 18
Premier Trust Company.....	1,512,111 22	300,893 41	574,503 35	318,453 54	87,037 36 19
Prudential Trust Company, Limited.....					..... 20
Royal Trust Company.....		1,346,018 97	3,697,235 18	325,488 98	328,532 43 21
Sterling Trusts Corporation.....	1,851,891 84		181,370 50	89,459 33	249,688 25 22
Toronto General Trusts Corporation.....	10,628,462 84	419,121 54	1,679,810 13	864,903 48	1,663,964 64 23
Trusts and Guarantee Company, Limited.....	5,704,786 30	48,214 57	748,756 63	1,038,351 48	316,564 44 24
Victoria Trust and Savings Company.....	5,145,526 10	7,890 01	771,553 15	275,861 39	266,414 94 25
Waterloo Trust and Savings Company.....	6,421,805 01	48,121 75	1,578,725 72	996,259 59	877,752 42 26
Totals.....	60,130,661 17	11,725,200 81	29,163,901 96	11,377,615 61	6,955,812 15
Totals previous year.....	63,350,098 54	12,521,238 71	22,582,328 23	12,215,603 61	7,722,884 99

*Includes stocks and accrued dividends.

‡Includes unrealized assets.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Funds				Estates, Trusts and Agency Funds					
All other Bonds, including Interest		Cash on Hand and in Banks		Other Assets	Total Guaranteed Funds	Unrealized Assets	Investments	Cash on Hand and in Banks	Total Estates Trusts and Agency Funds
\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1							140,506 96	491 82	40,998 78
2	1,531,565 87	146,910 86		5,914,990 93	330,250 10	366,921 14	73,581 82		770,753 06
3	25,415 74	683 70		776,266 22	871,516 06	171,190 37	44,370 57		1,087,077 00
4	11,753 48	24,844 04		888,721 86	34,933,568 15	17,556,692 39	2,775,728 88		55,265,989 42
5		193,858 98		7,429,383 97	21,388,016 55	8,054,751 54	1,269,799 28		30,712,587 37
6		165,439 44		5,484,477 52	5,691,386 14	3,096,734 84	249,166 85		9,037,287 83
7	111,524 74	160,683 83		3,860,791 10	15,566,283 10	6,551,647 79	754,687 11		22,872,618 00
8		349,649 16		1,769,668 32	38,847,744 01		433,708 32		39,281,452 33
9	898,264 65	129,750 52		6,180,851 43	4,238,745 95	53,841,821 15	925,856 47		59,006,423 57
10	268,782 29	398,388 16		3,760,783 59	1,785,605 45	138,078 51	184,529 37		2,108,213 33
11	18,190 62	118,410 26		2,057,257 15	10,140,339 67	747,084 40	495,804 78		11,383,228 85
12		12,670 72		502,253 15	2,092,573 81	2,648,048 75	317,398 73		5,058,021 29
13	316,452 04	135,388 89	135,000 00	3,599,120 59	982,509 83	177,545 41	29,980 73		1,190,035 97
14					382,709 98	103,104 41	24,686 60		510,500 99
15	43,302 95	19,864 10		2,641,275 36		139,755,102 57	1,514,429 20		41,269,531 77
16	1,769,738 97	1,557,174 42		15,831,377 90		1862,318,744 59	8,673,178 35		870,991,922 94
17	1,499,634 25	965,771 48		18,865,342 94	154,407,158 10	125,882,111 49	13,550,288 68		293,839,558 27
18		1,237 90		435,451 24	10,349,064 32	3,595,420 74	314,608 95		14,259,094 01
19	16,685 80	79,614 17		2,889,298 85	5,822,579 17	1,663,812 61	194,215 12		7,680,606 90
20						12,546,551 43	306,615 03		2,853,166 46
21	144,318 90	21,153 92	44,532 52	5,907,280 90		1710,782,276 76	19,282,712 48		730,064,989 24
22		33,413 19		2,405,823 11		15,448,020 40	262,619 47		5,710,639 87
23	165,720 03	1,785,883 85		17,207,866 51	143,461,280 54	79,733,402 75	5,031,085 90		228,225,769 19
24	140,000 00	395,612 08		8,392,285 50	27,455,876 34	10,029,518 88	1,782,819 43		39,268,214 65
25	675,486 08	214,330 44	648 00	7,357,710 11	1,537,246 57	281,289 15	242,719 48		2,061,255 20
26	646,932 29	773,843 63		11,343,440 41	4,865,623 15	3,487,578 95	307,350 00		8,660,552 10
	8,283,768 70	7,684,577 74	180,180 52	135,501,718 66	485,150,076 99	1,939,017,957 98	59,042,433 42		2,483,210,468 39
	9,731,501 14	10,236,244 46	228,732 52	138,588,632 20	439,155,202 06	1,943,946,125 39	65,776,291 38		2,448,877,618 83

STATEMENT OF LIABILITIES OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942
Company Funds

Name of Company	To the Public				To Shareholders				
	Money Borrowed including Interest	Investment Reserves	Dividends Unpaid	Other Liabilities	Total Liabilities to the Public	Paid-in Capital	Reserve Fund and Contingency Reserve	Balance of Profit and Loss Account	Total Liabilities to Shareholders
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Bankers' Trust Company		37,798 75		4,303 20	42,101 95	250,000 00		37,923 73	287,025 73
British Mortgage and Trust Corporation of Ontario		325,000 00	40,000 00	9,488 08	374,488 08	1,000,000 00		52,846 01	1,552,846 01
Brockville Trust and Savings Company		66,666 80	6,250 27	13,336 60	86,253 67	500,000 00		15,994 37	715,994 37
Canada Permanent Trust Company		100,000 00	30,000 00	23,400 00	138,400 00	1,000,000 00		118,645 15	1,518,645 15
Canada Trust Company			30,000 00	57,488 00	87,488 00	1,000,000 00		76,741 54	1,676,741 54
Capital Trust Corporation, Limited		31,841 40	8,854 58	25,051 78	65,747 76	885,468 55		9,098 03	1,181,566 58
Chartered Trust and Executor Company			10,000 00	61,200 85	71,200 85	1,000,000 00		108,317 19	1,358,317 19
City Trust Company				12,965 40	12,965 40	250,000 00		1,463 38	251,463 38
Eastern Trust Company			20,000 00	6,965 40	26,965 40	1,000,000 00		1,377,369 20	1,377,369 20
Grey and Bruce Trust and Savings Company		118,237 60		24,818 80	143,056 40	544,700 00		27,260 29	625,561 20
Guaranty Trust Company		11,000 00	3,750 00	5,624 64	20,374 64	300,000 00		13,240 74	377,240 74
Guelph Trust Company		10,000 00	7,562 52	15,929 12	33,491 64	302,500 49		80,414 59	533,915 08
Industrial Mortgage and Trust Company		85,000 00	12,700 00	10,205 63	107,905 63	635,000 00		22,681 25	907,681 25
Lambton Trust Company		20,000 00		3,836 25	23,836 25	315,350 00		16,045 21	381,395 21
London and Western Trust Company, Limited			12,137 00	41,118 96	53,255 96	1,213,700 00		60,102 41	1,573,802 41
Montreal Trust Company	4,923,347 36		64,000 00	543,442 34	5,530,789 70	2,000,000 00		690,648 60	5,660,648 60
Northern Trust Company, Limited			60,000 00	1,488 66	61,488 66	3,000,000 00		250,238 20	3,250,238 20
Premier Trust Company		278,544 17		12,061 79	290,605 96	1,750,000 00		*68,819 90	1,819,425 86
Prudential Trust Company, Limited		200,000 00		13,685 93	213,685 93			110,505 51	285,775 51
Royal Trust Company		6,805,614 50		265,382 06	7,070,996 56	2,000,000 00		7,005,509 43	14,076,505 99
Sterling Trusts Corporation		96,513 88	12,050 86	7,325 44	115,890 18	804,000 00		31,247 17	885,247 17
Toronto General Trusts Corporation		477,158 43	30,000 00	111,849 97	619,008 40	3,000,000 00		548,452 30	4,067,460 70
Trusts and Guarantee Company, Limited		185,000 00	12,648 00	14,747 95	212,395 95	1,267,500 00		409,844 04	1,677,344 04
Victoria Trust and Savings Company		200,000 00	8,100 00	22,295 01	310,395 01	300,000 00		*73,285 33	383,680 34
Waterloo Trusts and Savings Company			23,000 00	64,000 00	87,000 00	1,000,000 00		28,397 53	1,228,397 53
Totals	11,728,961 86	2,542,761 03	378,053 23	1,602,308 15	16,252,084 27	26,835,806 04	14,682,861 20	4,130,999 85	45,649,667 09
Totals previous year	10,848,312 40	2,788,611 96	398,386 23	2,044,626 76	16,079,937 35	26,834,413 59	14,543,967 82	3,774,556 06	45,152,937 47

* Deficit.

STATEMENT OF LIABILITIES OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Name of Company	Guaranteed Funds						Estates, Trusts and Agency Funds													
	Trust Deposits		Specific Guaranteed Receipts, including Interest		General Guaranteed Investment Receipts, including Interest		Due to Company Funds*		Total Guaranteed Funds		Estates		Trusts and Agencies		Due to Company Funds		Total Estates Trusts and Agency Funds			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Bankers' Trust Company	2,473,780	07			3,441,210	86			5,914,990	93					40,998	78			770,753	06
British Mortgage and Trust Corporation of Ontario	490,923	60			285,342	62			776,266	22			190,245	61					1,087,077	00
Brockville Trust and Savings Company			583,859	93									55,221,940	90					55,225,989	42
Canada Permanent Trust Company	3,101,506	36	3,559,057	40	304,861	93			7,688,721	86			9,036,532	35					30,712,567	37
Capital Trust Company, Limited	99,840	12	3,559,057	40	4,162,840	11			7,484,377	52			9,187,231	65					22,872,618	00
Chartered Trust and Executor Company	3,340,016	20	413,920	96	106,853	94			3,869,791	10			13,642,679	50					39,281,452	33
Crown Trust Company	1,725,668	32	44,000	00					1,769,668	32			39,205,452	33					39,281,452	33
Eastern Trust Company	846,109	72			5,334,741	71			6,180,851	43			58,876,813	20					59,006,423	57
Grey and Bruce Trust and Savings Co.	1,513,074	61			2,186,126	20	61,582	78	3,760,783	59			1,554,362	12					2,108,213	33
Guaranty Trust Company of Canada	1,114,365	32			942,891	83			2,057,257	15			4,260,024	16					11,383,228	85
Guelph Trust Company					489,968	69		3,744	86	502,253	15			2,620,530	70				5,058,021	29
Industrial Mortgage and Trust Company	1,248,634	84			2,300,485	75		50,000	00	3,599,120	59			532,131	16				1,190,035	97
London and Westminster Company			585,072	35			2,020,906	32		2,611,275	36			14,616,641	74				510,500	99
London and Westminster Co., Limited	35,296	69			15,751,715	37			15,831,377	90			398,491,157	96					870,991,922	94
National Trust Company, Limited	17,270,859	93			1,584,483	01			18,865,342	94			293,756,726	22					293,839,558	27
Northern Trust Company			435,451	24					435,451	24			13,920,138	59					14,259,094	01
Premier Trust Company	1,378,068	49			1,511,230	36			2,889,298	85			7,494,982	28					7,686,066	90
Prudential Trust Company, Limited													2,824,113	12					2,853,166	46
Royal Trust Company			400,422	68			5,506,858	22		5,907,280	90			729,533,527	55				730,064,989	24
Stirling Trusts Corporation	359,572	74			2,046,250	37			2,405,823	11			5,667,037	21					43,602	66
The Central Trusts Corporation	6,668,845	50			19,251,947	58			228,079,469	40			2,287,079,469	40					228,225,769	19
Trusts and Guaranty Company, Limited	1,926,870	15			5,430,839	97			7,357,710	11			34,406,463	16					35,064,177	35
Victoria Trust and Savings Company	7,193,349	31			4,150,891	10			11,343,440	41			4,040,201	22					2,061,255	20
Waterloo Trust and Savings Company													4,575,269	25					8,660,552	10
Totals	55,033,282	91			71,325,396	70		165,327	64	135,501,718	66		1,946,666	450	86		534,648,578	04	1,895,439	49
Totals previous year	58,977,726	82			69,234,840	25		165,639	38	138,588,632	20		1,920,246	417	53		526,694,184	75	1,937,016	55
																			2,448,877	618
																				83

*Includes Trusts and Agencies
†Investment Reserves

REVENUE ACCOUNT OF TRUST COMPANIES

Income

Name of Company	Interest and Dividends earned					
	Rents Earned	On Mortgages and Agreements for Sale	On Collateral Loans	On Bonds and Debentures	Dividends on Stocks	
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
Bankers' Trust Company		12,799 97		2,280 00		1
British Mortgage and Trust Corporation of Ontario		33,250 04		1,354 74	19,077 75	2
Brockville Trust and Savings Company		31,263 40	25 20	4,945 69	1,525 00	3
Canada Permanent Trust Company		25,892 25	2,223 47	20,475 71	9,552 00	4
Canada Trust Company		72,300 56	254 26	6,394 79		5
Capital Trust Corporation, Limited	637 99	17,794 97	884 13	9,640 83		6
Chartered Trust and Executor Company		16,270 36	10,888 86	33,686 03	6,404 66	7
Crown Trust Company		21,571 82	11,025 41	7,050 00	3,710 00	8
Eastern Trust Company		27,170 43	3,020 14	19,243 73	3,795 90	9
Grey and Bruce Trust and Savings Company		19,243 72	3,988 76	4,895 27		10
Guaranty Trust Company of Canada	110 26	5,879 19	429 38	13,842 66		11
Guelph Trust Company		24,132 98		4,736 48		12
Industrial Mortgage and Trust Company		30,592 49	5,231 73	677 46		13
Lambton Trust Company		15,083 30		5,074 87		14
London and Western Trusts Co., Limited		18,515 24	2,308 94	7,241 49		15
Montreal Trust Company	1,461 98	16,174 71	21,097 60	87,111 35	136,322 85	16
National Trust Company, Limited		98,800 71	1,085 02	13,624 52	23,143 90	17
Northern Trusts Company		30,247 10	24 25	10,209 05	1,142 50	18
Premier Trust Company		7,514 26	341 84	3,262 09	5,915 00	19
Prudential Trust Company, Limited	4,388 41	83 22	305 17	4,308 42		20
Royal Trust Company		80,256 41	106,803 15	325,236 68	57,834 46	21
Sterling Trusts Corporation	2,451 77	18,532 30	175 35	3,415 52	5,853 75	22
Toronto General Trusts Corporation	66,790 69	59,855 98	186 34	5,956 74	2,099 42	23
Trusts and Guarantee Company, Limited		22,486 71	1,840 94	6,512 01	6,386 00	24
Victoria Trust and Savings Company		38,763 67	1,303 92	1,488 79	93 75	25
Waterloo Trust and Savings Company	3,123 55	16,492 19	6,514 23	14,408 25	225 00	26
Totals	78,964 65	760,967 98	179,958 09	617,073 17	283,081 94	
Totals previous year	79,409 52	721,655 68	176,612 59	547,908 05	319,586 89	

*Amount received on Assets previously written down.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Income

	On Bank Deposits		Other Interest		Profit on Sale of Securities and Real Estate	Amount Assets Written Up	Profit in Guaranteed Funds	Agency Fees and Commissions Earned	Other Revenue for the year	Totals	
	\$	c.	\$	c.							\$
1								4,212 54		19,292 51	
2	278	20	538	36			85,334 70	6,622 54	25,373 51	171,829 84	
3					78	45	23,050 94	7,296 57	511 00	68,696 25	
4	654	31	524	75	15,445	67	12,661 12	260,269 80	18,210 88	365,909 96	
5	53	70	2,076	12	1,931	16	125,465 82	205,491 91	23,318 21	437,286 53	
6			4,449	56	12,189	70	75,745 57	60,771 47	20,619 26	202,733 48	
7	175	55	10,054	02	7,960	52	*19,296 63	65,574 10	356,404 80	5,860 64	
8					2,704	55	25,909 12	119,618 84	8,034 46	199,624 20	
9			5,173	86			89,322 48	236,665 23	6,808 00	391,199 77	
10					3,284	03	44,751 28	11,302 65	3,624 90	91,090 61	
11					3,295	06	5,000 00	22,241 90	82,948 96	2,741 12	
12	3	92			157	50	8,455 56	17,016 34	1,633 13	56,135 91	
13	104	53	571	25	1,440	97	60,236 05	4,577 12	843 18	104,274 78	
14					75	00		2,993 14		23,226 31	
15			2,477	95	4,566	42	33,304 86	206,805 00	14,438 14	289,658 04	
16	22,376	32	10,173	25	10,575	58	299,183 03	692,168 48		1,296,645 15	
17	8,340	20	3,949	53			468,238 89	1,357,937 49	19,629 21	1,994,749 47	
18	435	37	306	90			7,544 55	74,693 41	11,798 21	136,401 34	
19			7,347	44			52,705 42	119,024 10	1,339 05	197,449 20	
20								111,413 36	1,467 44	121,966 02	
21							65,189 56	2,039,131 48	33,016 17	2,707,467 91	
22			727	30	6,688	40	43,096 34	47,210 26	5,598 24	133,749 23	
23			37,092	15			281,386 98	941,676 19	20,286 89	1,415,331 38	
24			2,435	70			108,897 99	351,181 86	6,862 47	506,603 68	
25					8,667	81	55,357 32	9,272 03	1,067 80	116,015 09	
26	3,067	65	2,223	84	9,859	76	221,591 42	46,075 75	4,795 36	328,377 00	
	35,489	75	90,121	98	88,920	58	24,296 63	2,275,245 00	7,372,781 32	237,877 27	12,044,778 36
	44,351	35	92,311	93	75,701	15		2,258,634 64	7,236,893 93	262,986 79	11,816,052 52

REVENUE ACCOUNT OF TRUST COMPANIES

Expenditure

Name of Company	Interest Incurred	Loss on sale of securities and real estate owned absolutely by the Corporation	Amount by which ledger values of assets were written down	License Fees taxes	
				Dominion	
	1	2	3	4	
	\$ c.	\$ c.	\$ c.	\$ c.	
Bankers' Trust Company				7,500 00	1
British Mortgage and Trust Corporation of Ontario				9,000 00	2
Brockville Trust and Savings Company	272 35			17,876 82	3
Canada Permanent Trust Company		10,786 49	3,919 01	26,510 12	4
Canada Trust Company			400 48	36,093 38	5
Capital Trust Corporation, Limited		21,050 90		10,227 95	6
Chartered Trust and Executor Company	7,236 79	12,646 14		47,082 66	7
Crown Trust Company	1,992 73		2,128 00	16,626 59	8
Eastern Trust Company			11,429 83	50,000 00	9
Grey and Bruce Trust and Savings Company	212 33			21,253 01	10
Guaranty Trust Company of Canada	3,992 40	30 00		19,885 79	11
Guelph Trust Company				19,224 72	12
Industrial Mortgage and Trust Company	451 53			22,161 48	13
Lambton Trust Company		838 91		7,292 34	14
London and Western Trusts Co., Limited				17,000 00	15
Montreal Trust Company				182,450 41	16
National Trust Company, Limited		98,200 54		148,526 05	17
Northern Trusts Company	34 27				18
Premier Trust Company	576 92			21,219 13	19
Prudential Trust Company, Limited			6,427 70	9,328 41	20
Royal Trust Company	19,128 12			190,500 00	21
Sterling Trusts Corporation		14,534 02	4,970 84	13,595 11	22
Toronto General Trusts Corporation			50,000 00	74,914 61	23
Trusts and Guarantee Company, Limited			938 57	5,539 55	24
Victoria Trust and Savings Company				15,000 00	25
Waterloo Trust and Savings Company	2,183 56		3,000 00	44,619 86	26
Totals	36,081 00	158,087 00	83,214 43	1,024,427 99	
Totals previous year	30,747 43	79,535 97	128,541 24	1,008,415 59	

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Expenditure

and Taxes other than on real estate		Commission on Loans and on Sale of Real Estate	Amount Transferred to Investment Reserves	All Other Expenses Incurred	Net Profit	Totals
Provincial	Municipal					
5	6	7	8	9	10	11
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1	353 57			240 20	11,198 74	19,292 51
2	255 00	609 00	3,386 00	30	73,241 46	171,829 84
3	175 00	907 20	225 62		22,179 13	68,696 25
4	803 41	6,163 63			246,510 05	365,909 96
5	1,335 93	2,653 46		30,000 00	301,832 75	437,286 53
6	839 46	3,557 40	4,392 79		146,804 51	202,733 48
7	1,508 76	5,995 68	24,489 18	17,087 11	364,153 45	532,576 17
8	2,495 67	1,544 59			142,781 73	199,624 20
9	8,533 64	2,855 41			238,069 94	391,199 77
10	255 00	332 47	1,276 68	3,921 28	38,711 46	91,090 61
11	323 00	1,882 27		5,000 00	96,065 86	136,488 53
12	255 00	207 14		10,000 00	10,925 61	56,135 91
13	370 50	495 69	1,633 18	11,173 67	37,076 29	104,274 78
14	165 00				4,594 09	23,226 31
15	887 93	2,846 75			241,383 14	289,658 04
16	14,500 94	6,733 66		106,575 58	661,764 06	1,296,645 15
17	2,141 02	15,504 98	18 13		1,438,675 59	1,994,749 47
18	Cr. 1,477 27	1,762 02			92,629 74	136,401 34
19	326 00	2,512 21		19,000 00	131,503 56	197,449 20
20	116 16	927 89			95,611 76	121,966 02
21	Cr. 2,149 70	21,408 65		3,677 49	2,096,535 45	2,707,467 91
22	360 00	906 56			72,790 75	133,749 23
23	1,267 33	18,818 06		48,000 00	1,057,682 74	1,415,331 38
24	900 49	3,995 35			396,677 83	506,603 68
25	310 00			10,000 00	57,579 80	116,015 09
26	342 67	1,735 96	4,814 60	30,495 29	188,707 83	328,377 00
	35,194 51	104,356 03	40,236 18	294,930 72	8,254,728 78	12,044,778 36
	184,560 41	108,354 85	68,529 34	233,750 80	8,034,524 00	11,816,052 52

PROFIT AND LOSS ACCOUNT OF TRUST COMPANIES

Name of Company	Balance at January 1st, 1942	Net Profit *	Transferred from Reserve Fund and Contingency Reserve	Premium on Capital Stock	
	1	2	3	4	
	\$ c.	\$ c.	\$ c.	\$ c.	
Bankers' Trust Company	36,724 99	11,198 74			1
British Mortgage and Trust Corporation of Ontario.....	47,507 93	85,338 08			2
Brockville Trust and Savings Company	13,934 24	27,060 13			3
Canada Permanent Trust Company	107,427 90	71,217 25			4
Canada Trust Company	71,771 01	64,970 53			5
Capital Trust Corporation, Limited	5,092 14	15,860 47			6
Chartered Trust and Executor Company	89,530 40	52,376 40			7
Crown Trust Company	49,656 49	32,054 89			8
Eastern Trust Company	26,949 34	80,310 95			9
Grey and Bruce Trust and Savings Company		25,128 38	2,106 62		10
Guaranty Trust Company of Canada	23,931 53	18,309 21			11
Guelph Trust Company	80,016 19	15,523 44			12
Industrial Mortgage and Trust Company	32,168 81	30,912 44			13
Lambton Trust Company	15,119 74	10,335 97		50 00	14
London and Western Trusts Co., Limited	44,699 19	27,540 22			15
Montreal Trust Company	634,028 10	324,620 50			16
National Trust Company, Limited	495,556 36	291,683 16			17
Northern Trusts Company	206,785 71	43,452 58			18
Premier Trust Company	*106,494 20	22,311 38		8 87	19
Prudential Trust Company, Limited	100,951 41	9,554 10			20
Royal Trust Company	977,141 53	378,367 90			21
Sterling Trusts Corporation	29,755 76	26,591 95			22
Toronto General Trusts Corporation	503,803 66	164,648 64			23
Trusts and Guarantee Company, Limited	336,588 15	98,551 89			24
Victoria Trust and Savings Company	*74,010 62	33,125 29			25
Waterloo Trust and Savings Company	25,920 30	52,477 23			26
Totals	3,774,556 06	2,013,521 72	2,106 62	58 87	
Totals previous year	3,646,118 17	1,939,092 89	258,192 14	29 87	

*Deficit.

†Transfer to Retirement Fund.

‡Transferred from Reserve for Income Tax.

‡Assets disallowed.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

	Amount transferred from Investment Reserves set up by Registrar	Totals	Dividends declared including Bonuses	Special transfer to Investment Reserves	Transferred to Reserve Fund, and Contingency Fund,	Balance as at 31st, December, 1942	Totals
	5	6	7	8	9	10	11
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1		47,923 73	10,000 00			37,923 73	47,923 73
2		132,846 01	80,000 00			52,846 01	132,846 01
3		40,994 37	25,000 00			15,994 37	40,994 37
4		178,645 15	60,000 00			118,645 15	178,645 15
5		136,741 54	60,000 00			76,741 54	136,741 54
6		20,952 61	8,854 58		†3,000 00	9,098 03	20,952 61
7	x6,410 39	148,317 19	40,000 00			108,317 19	148,317 19
8		81,711 38	40,000 00			41,711 38	81,711 38
9		107,260 29	80,000 00			27,260 29	107,260 29
10		27,235 00	27,235 00				27,235 00
11		42,240 74	15,000 00		14,000 00	13,240 74	42,240 74
12		95,539 63	15,125 04			80,414 59	95,539 63
13		63,081 25	25,400 00	†15,000 00		22,681 25	63,081 25
14		25,505 71	9,460 50			16,045 21	25,505 71
15		72,239 41	12,137 00			60,102 41	72,239 41
16		958,648 60	288,000 00		†10,000 00	660,648 60	958,648 60
17		787,239 52	240,000 00			547,239 52	787,239 52
18		250,238 29				250,238 29	250,238 29
19	40,000 00	*44,173 95	24,645 15			*68,819 10	*44,173 95
20		110,505 51				110,505 51	110,505 51
21		1,355,509 43	320,000 00		†30,000 00	1,005,509 43	1,355,509 43
22		56,347 71	24,100 54		†1,000 00	31,247 17	56,347 71
23		668,452 30	120,000 00			548,452 30	668,452 30
24		435,140 04	25,296 00			409,844 04	435,140 04
25		*40,885 33	32,400 00			*73,285 33	*40,885 33
26		78,397 53	50,000 00			28,397 53	78,397 53
	46,410 39	5,836,653 66	1,632,653 81	15,000 00	58,000 00	4,130,999 85	5,836,653 66
	110,000 00	5,953,433 07	1,697,684 87	231,192 14	250,000 00	3,774,556 06	5,953,433 07

STATEMENT OF GUARANTEED FUND REVENUE OF TRUST COMPANIES
Income

Name of Company	Interest and Debentures Earned					Other Interest Earned
	On Mortgages on Real Estate	On Collateral Loans	On Bonds and Debentures	On Stocks	On Bank Deposits	
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Bankers' Trust Company						1
British Mortgage and Trust Corporation of Ontario	158,934 05		35,187 19	59,026 30	274 24	2
Brockville Trust and Savings Co.	31,310 33		10,746 22			3
Canada Permanent Trust Company	43,432 70		2,981 32		550 72	4
Canada Trust Company	288,130 91	3,290 50	59,531 08		359 68	5
Capital Trust Corporation, Limited	166,621 23		60,698 19		1,120 05	6
Chartered Trust and Executor Co.	27,845 83	28,465 55	87,363 63		79 41	7
Crown Trust Company	14,737 23	15,683 34	18,012 42			8
Eastern Trust Company	84,271 53	32,041 03	107,233 50			9
Grey and Bruce Trust and Savings Company	57,671 64	262 50	72,756 04	3,464 20	1,102 07	10
Guaranty Trust Co. of Canada	14,833 25	6,974 21	44,480 74		19 41	11
Guelph Trust Company	22,929 34		2,186 54		2 62	12
Industrial Mortgage and Trust Co.	100,399 01		48,716 63	10,449 60		13
Lambton Trust Company						14
London and Western Trust Co., Limited	91,337 92	1,753 41	28,074 03	650 00		15
Montreal Trust Company	3,195 29	301,773 34	200,379 84	35,724 17	8,947 67	16
National Trust Company, Limited.	398,667 34	7,363 04	407,245 16	25,751 25	783 69	17
Northern Trust Company	27,012 63					18
Premier Trust Company	85,898 16	14,184 96	31,325 10		1 31	19
Prudential Trust Company, Ltd.						20
Royal Trust Company		26,221 17	125,795 86			64 40
Sterling Trusts Corporation	102,977 15		18,169 70		605 11	22
Toronto General Trusts Corporation	558,375 54	19,541 60	166,428 95	2,360 84		23
Trusts and Guarantee Company, Limited	286,810 00	1,806 98	90,704 48			1,698 38
Victoria Trust and Savings Co.	227,397 84	469 91	57,932 06	15,342 67		25
Waterloo Trust and Savings Co.	326,633 96	2,492 47	145,168 44	10,067 76		26
Totals	3,119,422 88	462,324 01	1,821,117 12	162,836 79	13,845 98	1,762 78
Totals previous year	3,205,298 84	529,762 17	1,700,058 43	125,461 09	14,613 20	14,195 44

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1942

Expenditure

	Profit on Sale of Securities		Other Revenue		Total Guaranteed Fund Income		Interest Incurred on		Loss on Sale of Securities	Other Expenses Incurred	Profit Transferred to Company Funds		Total					
	\$	c.	\$	c.	\$	c.	Guaranteed Investment Receipts	Deposits			\$	c.	\$	c.	\$	c.		
1																		
2					253,421	78	117,273	77	50,813	31		85,334	70	253,421	78			
3					42,056	55	10,150	49	8,776	94	78	18	23,050	94	42,056	55		
4					46,964	74	33,946	60				357	02	12,661	12	46,964	74	
5	365	77			351,677	94	149,537	16	73,448	96		3,226	00	125,465	82	351,677	94	
6					228,439	47	121,562	20	31,131	70				75,745	57	228,439	47	
7					143,754	42	21,311	29	49,319	56	3,215	24	4,334	23	65,574	10	143,754	42
8	562	50	1,564	43	50,559	92			24,650	80				25,909	12	50,559	92	
9	5,372	84			228,918	90	133,843	59				5,752	83	89,322	48	228,918	90	
10	9,286	01			144,542	46	74,927	83	24,863	35				44,751	28	144,542	46	
11	7	60	283	33	66,598	54	29,729	39	13,663	03	70	97	893	25	22,241	90	66,598	54
12	361	95			25,480	45	17,024	89						8,455	56	25,480	45	
13	2,198	00	9,100	36	170,863	60	84,628	80	25,998	75				60,236	05	170,863	60	
14																		
15	2,940	35			124,755	71	83,357	98				8,092	87	33,304	86	124,755	71	
16					550,020	31	250,837	28						299,183	03	550,020	31	
17			9,881	22	849,691	70	51,424	87	310,071	68		19,956	26	468,238	89	849,691	70	
18					27,012	63	19,468	08						7,544	55	27,012	63	
19	428	41	64	01	131,901	95	53,996	06	23,941	80	93	08	1,165	59	52,705	42	131,901	95
20																		
21	207	87			152,289	30			47,395	62	38,494	12	1,210	00	65,189	56	152,289	30
22	1,453	41	2,216	88	125,422	25	74,203	30	5,533	21	2,312	06	277	34	43,096	34	125,422	25
23					746,706	93	346,093	14	111,937	01			7,289	80	281,386	98	746,706	93
24			2,447	35	383,467	19	233,610	63	32,406	59			8,551	98	108,897	99	383,467	19
25					301,142	48	209,410	04	36,375	12				55,357	32	301,142	48	
26					484,362	63	130,534	08	132,237	13				221,591	42	484,362	63	
	23,184	71	25,557	58	5,630,051	85	2,246,871	47	1,002,564	56	44,263	65	61,107	17	2,275,245	00	5,630,051	85
	44,426	23	13,182	31	5,646,997	71	2,325,094	93	964,620	96	26,630	01	69,317	17	2,258,334	64	5,646,997	71

Miscellaneous Statements and Summaries

1. MORTGAGES AND AGREEMENTS ON REAL ESTATE CLASSIFIED AS TO PROVINCES.
 - A. LOAN CORPORATIONS.
 - B. TRUST COMPANIES—COMPANY FUNDS.
 - C. TRUST COMPANIES—GUARANTEED FUNDS.

 2. COMPARATIVE SUMMARY OF ASSETS AND LIABILITIES OF
 - A. LOAN CORPORATIONS.
 - B. TRUST COMPANIES—COMPANY FUNDS.
 - C. TRUST COMPANIES—GUARANTEED FUNDS.

 3. COMPARATIVE SUMMARY OF INCOME AND EXPENDITURES OF LOAN AND TRUST CORPORATIONS.
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MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE**Loan**

Name of Corporation	Western Provinces				
	British Columbia	Alberta	Saskat- chewan	Manitoba	
	\$ c.	\$ c.	\$ c.	\$ c.	
Canada Permanent Mortgage Corporation	3,001,017 76	2,349,446 20	4,597,989 22	3,511,190 69	1
Central Canada Loan and Savings Company		10,331 63		14,631 17	2
Credit Foncier Franco-Canadien	2,465,491 66	2,480,764 19	4,365,929 93	2,568,275 61	3
Guelph and Ontario Investment and Savings Society		183,553 46	307,474 95	11,280 20	4
Huron and Erie Mortgage Corporation	1,129,076 20	2,777,920 07	10,920,818 35	1,926,808 77	5
Lambton Loan and Investment Company					6
Landed Banking and Loan Company				1,171,229 83	7
Midland Loan and Savings Company					8
Niagara Falls Loan and Savings Company					9
Ontario Loan and Debenture Company	740,660 84	530,530 42	921,002 62	366,275 43	10
Peterborough Workingmen's Building and Savings Society					11
Provident Investment Company			1,167 10		12
Real Estate Loan Company of Canada, Limited	11,460 60	7,338 09		544,689 48	13
Toronto Mortgage Company					14
Toronto Loan and Savings Company					15
Totals	7,347,707 06	8,339,884 06	21,114,382 17	10,114,381 18	
Totals previous year	7,565,952 86	8,933,780 03	22,009,594 90	10,437,857 88	

Interest accrued not taken into totals.

Gross totals reported by companies are shown in this schedule.

Where these totals differ from Balance Sheet figures, the difference is due to special reserves.

*Includes \$4,900.00 in the United States.

AS AT DECEMBER 31st, 1942 — CLASSIFIED AS TO PROVINCE

Corporations

	Totals		Interest due and unpaid		Eastern Provinces								
					Ontario		Quebec	Maritime		Totals		Interest due and unpaid	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
1	13,459,643	87	425,643	19	24,123,573	72	5,887,081	33	2,350,794	75	32,361,449	80	16,150 03
2	24,962	80			89,173	05					89,173	05	
3	11,880,461	39	301,781	63	2,053,572	56	14,468,518	65			16,522,091	21	81,228 84
4	502,308	61	22,746	31	3,606,498	50					3,606,498	50	6,712 14
5	16,754,623	39	1,339,243	64	11,758,231	91					11,758,231	91	142,555 76
6					*2,706,990	45					2,706,990	45	18,146 30
7	1,171,229	83	59,772	03	977,903	49					977,903	49	32,991 80
8					2,562,900	18					2,562,900	18	
9					492,370	53					492,370	53	1,853 80
10	2,558,469	31	166,092	00	9,865,323	93					9,865,323	93	8,543 28
11					141,466	53					141,466	53	2,344 06
12	1,167	10	59	02	5,568	17					5,568	17	
3	563,488	17			355,334	55					355,334	55	
4					3,889,555	50					3,889,555	50	(Cr.) 17,981 81
5					125,924	35					125,924	35	3,418 73
	46,916,354	47	2,315,337	82	62,754,387	42	20,355,599	98	2,350,794	75	85,460,782	15	295,962 93
	48,947,185	67	2,196,349	24	65,320,554	78	20,902,863	29	2,423,577	13	88,646,995	20	515,732 26

MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE

Trust Companies —

Name of Company	Western Provinces				
	British Columbia	Alberta	Saskatchewan	Manitoba	
	\$ c.	\$ c.	\$ c.	\$ c.	
Bankers' Trust Company	29,000 00				1
British Mortgage and Trust Corporation of Ontario					2
Brockville Trust and Savings Company					3
Canada Permanent Trust Company	26,475 54	15,498 35	39,210 24	29,282 30	4
Canada Trust Company	50,005 80	222,066 91	237,079 76		5
Capital Trust Corporation, Limited			3,278 75		6
Chartered Trust and Executor Company					7
Crown Trust Company					8
Eastern Trust Company					9
Grey and Bruce Trust and Savings Company					10
Guaranty Trust Company of Canada					11
Guelph Trust Company			70,914 29		12
Industrial Mortgage and Trust Company		48,186 38	145,151 30		13
Lambton Trust Company					14
London and Western Trusts Company, Limited		229,914 88	74,979 94	34,926 00	15
Montreal Trust Company			12,650 00		16
National Trust Company, Limited		470,194 03	328,433 40	967,267 25	17
Northern Trust Company		289,319 77	369,399 47	117,634 84	18
Premier Trust Company		711 50	1,453 40		19
Prudential Trust Company, Limited		746 10			20
Royal Trust Company	244,134 00	12,287 10	455,905 25	48,285 41	21
Sterling Trusts Corporation		2,192 00	231,202 83	1,500 00	22
Toronto General Trusts Corporation	35,152 03	43,548 39	868,652 90	398,736 34	23
Trusts and Guarantee Company		161,496 35	192,710 02	187,164 85	24
Victoria Trust and Savings Company			648,698 63		25
Waterloo Trust and Savings Company					26
Totals	384,767 37	1,496,161 76	3,679,720 18	1,784,796 99	
Totals previous year	400,175 67	1,871,991 61	3,562,113 51	1,692,177 94	

Interest accrued not taken into totals.

Gross totals reported by companies are shown in this schedule.

Where these totals differ from Balance Sheet figures, the difference is due to special reserves.

AS AT DECEMBER 31st, 1942 — CLASSIFIED AS TO PROVINCE

Company Funds

	Totals		Interest due and unpaid		Eastern Provinces									
					Ontario		Quebec		Maritime		Totals		Interest due and unpaid	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
1	29,000	00			4,600	00	195,420	00			200,020	00	1,823	71
2					692,085	68					692,085	68	1,066	87
3					539,996	79					539,996	79	919	75
4	110,466	43	1,407	43	343,646	78			73,726	66	417,373	44	1,698	56
5	509,152	47	46,328	58	707,551	82	127,339	31			834,891	13	7,785	43
6	3,278	75			279,365	39	63,703	48			343,068	87	1,406	12
7					272,420	23					272,420	23	362	50
8							326,520	43			326,520	43	337	61
9							63,817	77	427,609	04	491,426	81		
10					378,894	90					378,894	90	6,509	96
11					114,752	51					114,752	51		
12	70,914	29			368,391	36					368,391	36	1,162	83
13	193,337	68			508,707	02					508,707	02		
14					247,175	30					247,175	30	1,845	86
15	339,820	82	45,411	38	171,401	00					171,401	00	1,653	79
16	12,650	00			8,325	00	307,165	58			315,490	58	1,132	86
17	1,765,894	68	351,173	22	215,768	61					215,768	61	593	00
18	776,354	08	18,016	49	4,266	15					4,266	15		
19	2,164	90	199	01	114,014	68					114,014	68	4,316	94
20	746	10					2,044	21			2,044	21		
21	760,611	76	336	25	341,484	80	667,882	28	20,068	92	1,029,436	00	2,982	60
22	234,894	83	27,955	21	170,870	60					170,870	60	45	71
23	1,346,089	66	222,639	40	274,074	56	20,744	47			294,819	03	19,551	68
24	541,371	22	16,483	25	159,549	12	200	00			159,749	12	702	29
25	648,698	63	33,485	17	523,635	36					523,635	36	2,972	83
26					292,781	51					292,781	51		
	7,345,446	30	763,435	39	6,733,759	17	1,774,837	53	521,404	62	9,030,001	32	58,800	90
	7,526,458	73	798,424	80	6,468,156	73	1,902,787	11	546,384	36	8,917,328	20	75,342	17

MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE

Trust Companies —

Name of Company	Western Provinces				
	British Columbia	Alberta	Saskatchewan	Manitoba	
	\$ c.	\$ c.	\$ c.	\$ c.	
Bankers' Trust Company					1
British Mortgage and Trust Corporation of Ontario					2
Brockville Trust and Savings Company					3
Canada Permanent Trust Company					4
Canada Trust Company	106,903 34				5
Capital Trust Corporation, Limited		40,000 00	900 00		6
Chartered Trust and Executor Company					7
Crown Trust Company					8
Eastern Trust Company					9
Grey and Bruce Trust and Savings Company					10
Guaranty Trust Company of Canada					11
Guelph Trust Company					12
Industrial Mortgage and Trust Company		17,288 58	85,154 99		13
Lambton Trust Company					14
London and Western Trusts Company, Limited	27,274 42	15,902 00	13,568 87	49,568 99	15
Montreal Trust Company					16
National Trust Company, Limited		1,341,359 74	1,829,727 58	1,064,978 88	17
Northern Trusts Company		125,445 41	230,603 32	80,198 29	18
Premier Trust Company		1,200 00	2,868 09		19
Prudential Trust Company, Limited					20
Royal Trust Company					21
Sterling Trusts Corporation					22
Toronto General Trusts Corporation	677,071 90	692,096 56	4,368,502 43	1,391,559 63	23
Trusts and Guarantee Company, Limited	140,979 88	117,694 53	438,142 34	331,240 84	24
Victoria Trust and Savings Company			781,223 84		25
Waterloo Trust and Savings Company			236,689 97	121,993 75	26
Totals	952,229 54	2,350,986 82	7,987,381 43	3,039,540 38	
Totals previous year	1,034,564 31	2,761,891 35	8,291,615 71	3,524,838 97	

Interest accrued not taken into values.

Gross totals reported by companies are shown in this schedule.

Where these totals differ from Balance Sheet figures, the difference is due to special reserves.

AS AT DECEMBER 31st, 1942 — CLASSIFIED AS TO PROVINCE

Guaranteed Funds

	Totals		Interest due and unpaid		Eastern Provinces																
					Ontario		Quebec		Maritime		Totals		Interest due and unpaid								
					\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.					
1																					
2				2,998,510	49							2,998,510	49						14,181	31	
3				505,614	05							505,614	05						Cr. 107	87	
4				760,709	33							760,709	33						1,530	57	
5	106,903	34		485	84	2,894,333	11	2,292,244	16			5,186,577	27						44,131	00	
6	40,900	00				2,919,592	16	353,966	72			3,273,558	88						20,826	28	
7						502,142	44					502,142	44						148	10	
8								331,175	00			331,175	00						493	55	
9						8,550	00	147,925	00	1,368,551	67	1,525,026	67						33	75	
10						947,821	47					947,821	47						4,935	10	
11						270,836	72					270,836	72						38	60	
12						443,015	00					443,015	00						223	29	
13	102,443	57				1,596,671	91					1,596,671	91						15,143	44	
14																					
15	106,314	28	14,442	85		1,611,181	47					1,611,181	47						55,139	08	
16								79,662	13			79,662	13								
17	4,236,066	20	684,271	59	3,240,877,	13	649,974	45				3,890,851	58						23,286	41	
18	436,247	02	6,090	02																	
19	4,068	09	1,713	44	1,472,948	36						1,472,948	36						17,020	45	
20																					
21																					
22						1,831,614	06					1,831,614	06						559	90	
23	7,129,230	52	1,090,813	98	3,551,736	35	148,938	34				3,700,674	69						218,600	08	
24	1,028,057	59	66,286	13	4,544,325	46						4,544,325	46						23,131	06	
25	781,223	84	64,669	79	4,219,169	06						4,219,169	06						39,553	83	
26	358,683	72	1,729	54	5,415,410	88	576,305	60				5,991,716	48						22,634	15	
	14,330,138	17	1,930,503	18	39,735,059	45	4,580,191	40	1,368,551	67		45,683,802	52						501,502	08	
	15,612,910	34	2,020,768	66	42,436,926	55	4,581,011	89	1,431,663	75		48,449,602	19						631,369	38	

COMPARATIVE SUMMARY OF ASSETS AND

Assets and Liabilities	1937			1938		
	Amount	Percentage to Total Assets		Amount	Percentage to Total Assets	
ASSETS						
	\$	c.	%	\$	c.	%
Office premises	6,876,500	00	3.38	6,670,875	00	3.29
Real Estate held for sale	11,121,891	18	5.47	11,333,700	13	5.61
Mortgages on real estate	146,154,366	42	71.86	145,114,597	53	71.73
Loans on stocks and bonds	398,492	53	.19	326,855	76	.16
† Dominion, Provincial and United Kingdom bonds	12,618,903	98	6.21	11,907,841	60	5.89
†† Bonds guaranteed by Dominion and Provincial Governments, including interest	3,668,076	12	1.81	4,037,402	21	1.99
Canadian Municipalities, etc.	3,314,025	57	1.63	3,516,980	02	1.74
All other bonds	1,931,409	21	.95	1,975,494	18	.98
Stocks	10,214,492	24	5.02	10,008,213	14	4.95
Cash	6,089,287	97	2.99	6,423,871	55	3.17
All other assets	993,770	83	.49	989,944	42	.49
Total Assets	203,381,216	05	100.00	202,305,775	54	100.00
LIABILITIES						
To the Public						
Debentures payable in Canada	76,154,272	06		74,850,366	50	12
Debentures payable elsewhere	27,817,616	55		27,184,363	99	13
Deposits	32,606,558	75		33,589,119	70	14
Money borrowed from banks and elsewhere	92,724	34		98,292	45	15
Dividends declared and unpaid	482,001	33		483,850	51	16
All other liabilities	12,112,914	79		11,457,326	01	17
Total	149,266,087	82	73.39	147,663,319	16	72.99
To Shareholders						
Capital Stock, Permanent	33,123,367	19		33,623,487	19	18
Capital Stock, Terminating	142,967	99		141,500	61	19
Reserve Fund and Contingency Reserve	18,812,040	86		18,822,650	65	20
Profit and loss	2,036,752	19		2,054,817	93	21
Total	54,115,128	23	26.61	54,642,456	38	27.01
Grand Total to the Public and Shareholders	203,381,216	05	100.00	202,305,775	54	100.00
Capital Stock						
Capital subscribed	38,065,687	19		38,039,047	19	22
Capital paid in cash	33,266,335	18		33,764,987	80	23

† 1941 and 1942 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941 and 1942 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF LOAN CORPORATIONS

	1939			1940			1941			1942		
	Amount	Percentage to Total Assets		Amount	Percentage to Total Assets		Amount	Percentage to Total Assets		Amount	Percentage to Total Assets	
	\$	c.	%	\$	c.	%	\$	c.	%	\$	c.	%
1	6,502,000	00	3.21	6,399,814	17	3.20	6,280,526	63	3.18	6,095,920	00	3.13
2	11,730,829	85	5.78	12,020,084	82	6.01	10,989,303	46	5.55	9,616,752	12	4.94
3	143,027,783	82	70.57	139,156,907	90	69.59	134,937,653	91	68.18	129,482,723	45	66.55
4	259,227	86	.14	220,448	02	.11	192,841	37	.10	514,921	58	.26
5	12,231,011	25	6.03	13,938,321	78	6.97	12,816,664	45	6.47	15,731,129	62	8.09
6	4,426,537	85	2.18	4,459,509	40	2.23	6,883,105	87	3.48	7,716,938	54	3.97
7	3,180,318	86	1.57	2,811,477	17	1.41	2,816,628	19	1.42	2,807,821	82	1.44
8	1,755,816	15	.87	1,885,140	49	.94	2,452,416	79	1.24	2,608,102	27	1.34
9	10,208,318	31	5.04	10,274,080	37	5.14	10,476,948	29	5.29	10,647,917	69	5.47
10	8,367,743	27	4.13	7,818,214	54	3.92	9,112,732	75	4.60	8,339,226	20	4.28
11	972,296	94	.48	966,931	61	.48	946,368	38	.49	1,025,377	27	.53
	202,661,884	16	100.00	199,950,930	27	100.00	197,905,190	09	100.00	194,586,830	56	100.00
12	75,703,595	52		75,864,488	99		75,106,652	98		74,222,203	37	
13	25,075,446	83		23,595,108	51		21,689,154	40		20,032,818	80	
14	35,444,125	84		34,205,521	09		34,701,748	15		33,439,113	76	
15	89,195	97		106,701	73		97,443	93		109,680	87	
16	496,333	77		445,886	19		700,529	17		952,059	51	
17	11,384,721	18		11,371,927	77		11,184,973	04		11,269,166	43	
	148,193,419	11	73.12	145,589,634	28	72.82	143,480,501	67	72.50	140,025,042	74	71.96
18	33,623,087	19		33,623,087	19		33,623,087	19		33,623,087	19	
19	147,494	61		145,784	44		129,542	86		152,349	58	
20	18,583,788	49		18,605,089	79		18,626,508	96		18,646,791	33	
21	2,114,094	76		1,987,334	57		2,045,549	41		2,139,559	72	
	54,468,465	05	26.88	54,361,295	99	27.18	54,424,688	42	27.50	54,561,787	82	28.04
	202,661,884	16	100.00	199,950,930	27	100.00	197,905,190	09	100.00	194,586,830	56	100.00
22	38,048,687	19		38,400,000	00		38,002,327	19		38,026,827	19	
23	33,770,581	80		33,768,871	63		33,752,630	05		33,775,436	77	

COMPARATIVE SUMMARY OF ASSETS AND

Company

Assets and Liabilities	1937			1938		
	Amount	Percentage to Total Assets		Amount	Percentage to Total Assets	
ASSETS						
	\$	c.	%	\$	c.	%
Office premises.....	6,435,637	33	10.61	6,269,738	82	10.12
Real estate held for sale.....	8,548,502	25	14.09	8,938,424	26	14.42
Mortgages on real estate.....	13,847,321	59	22.80	13,149,434	03	21.22
Loans on stocks and bonds.....	4,040,365	55	6.66	2,923,177	26	4.71
† Dominion, Provincial and United Kingdom Bonds.....	6,077,453	94	10.02	7,317,974	63	11.82
†† Bonds guaranteed by Dominion and Provincial Governments, including interest.....	750,895	92	1.23	1,053,835	19	1.70
Canadian Municipalities, School Districts and Rural Telephone debentures.....	1,723,441	54	2.83	1,736,681	17	2.81
All other bonds.....	7,102,924	60	11.69	7,606,455	96	12.27
Stocks.....	7,037,015	69	11.58	7,425,843	62	11.98
Cash.....	1,621,208	35	2.66	1,713,566	74	2.77
All other assets.....	3,544,957	66	5.83	3,840,343	78	6.18
Total Assets.....	60,729,724	42	100.00	61,975,475	46	100.00
LIABILITIES						
To the Public						
Money borrowed from banks and elsewhere.....	10,637,763	04		11,601,198	46	12
Dividends declared and unpaid.....	411,260	64		425,879	88	13
All other liabilities.....	3,994,139	46		3,803,274	83	14
Total.....	15,043,163	14	24.77	15,830,353	17	25.54
To Shareholders						
Capital Stock Permanent.....	28,056,545	17		28,082,588	01	15
Reserve Fund and Contingency Reserve.....	15,003,843	01		14,918,843	01	16
Profit and Loss.....	2,626,173	10		3,143,691	27	17
Total.....	45,686,561	28	75.23	46,145,122	29	74.46
Grand Total.....	60,729,724	42	100.00	61,975,475	46	100.00
Capital Stock						
Capital subscribed.....	28,888,678	30		29,024,370	00	18
Capital paid in cash.....	28,056,545	17		28,082,588	01	19

† 1941 and 1942 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941 and 1942 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF TRUST COMPANIES

Funds

	1939			1940			1941			1942		
	Amount		Percentage to Total Assets	Amount		Percentage to Total Assets	Amount		Percentage to Total Assets	Amount		Percentage to Total Assets
	\$	c.	%	\$	c.	%	\$	c.	%	\$	c.	%
1	6,018,711	14	9.69	5,590,275	63	9.49	5,430,229	55	8.86	5,300,975	17	8.56
2	9,367,357	75	15.08	9,411,047	33	15.99	8,379,243	86	13.68	6,952,086	59	11.23
3	12,947,551	00	20.85	13,252,238	84	22.50	13,871,067	38	22.65	14,287,635	93	23.08
4	3,005,650	01	4.84	1,929,230	40	3.28	2,468,020	65	4.03	3,855,770	20	6.23
5	6,803,108	24	10.96	6,468,331	35	10.99	6,250,471	42	10.22	7,094,422	30	11.46
6	1,512,399	32	2.43	1,404,582	36	2.39	4,088,737	45	6.68	4,039,096	53	6.52
7	1,757,085	41	2.83	1,653,415	61	2.80	1,623,386	09	2.65	1,423,645	26	2.30
8	7,487,843	12	12.11	6,570,398	61	11.17	6,473,081	78	10.57	6,629,607	11	10.72
9	7,486,305	78	12.05	7,244,470	54	12.30	6,499,495	08	10.62	6,779,433	16	10.95
10	1,991,362	22	3.20	2,310,287	61	3.90	3,052,046	17	4.98	2,606,952	01	4.21
11	3,712,654	96	5.96	3,058,581	95	5.19	3,097,095	39	5.06	2,932,127	10	4.74
	62,090,028	95	100.00	58,892,860	23	100.00	61,232,874	82	100.00	61,901,751	36	100.00
12	10,986,447	51	.....	9,027,365	59	.....	10,848,312	40	.....	11,728,961	86	.....
13	420,386	68	.....	389,740	21	.....	398,386	23	.....	378,053	23	.....
14	3,900,003	73	.....	4,369,876	51	.....	4,833,238	72	.....	4,145,069	18	.....
	15,306,837	92	24.65	13,786,982	31	23.41	16,079,937	35	26.24	16,252,084	27	26.25
15	28,175,602	10	.....	26,757,599	79	.....	26,834,413	59	.....	26,835,806	04	.....
16	14,979,500	83	.....	14,702,159	96	.....	14,543,967	82	.....	14,682,861	20	.....
17	3,628,088	10	.....	3,646,118	17	.....	3,774,556	06	.....	4,130,999	85	.....
	46,783,191	03	75.35	45,105,877	92	76.59	45,152,937	47	73.76	45,649,667	09	73.75
	62,090,028	95	100.00	58,892,860	23	100.00	61,232,874	82	100.00	61,901,751	36	100.00
18	29,029,270	00	.....	27,425,820	00	.....	26,930,770	00	.....	27,426,320	00	.....
19	28,175,602	10	.....	26,757,599	79	.....	26,834,413	59	.....	26,835,806	04	.....

**COMPARATIVE SUMMARY OF ASSETS AND
Guaranteed**

Assets and Liabilities	1937			1938		
	Amount	Percentage to Total Assets		Amount	Percentage to Total Assets	
ASSETS						
	\$	c.	%	\$	c.	%
Mortgages on real estate	71,555,478	41	49.49	71,219,982	95	49.52
Loans on stocks and bonds	26,153,810	76	18.09	23,843,116	45	16.58
†Dominion, Provincial and United Kingdom Bonds ..	14,715,668	36	10.18	17,166,288	68	11.95
††Bonds guaranteed by Dominion and Provincial Gov- ernments, including interest	3,461,683	99	2.39	4,545,349	09	3.18
Canadian Municipalities, etc.	9,907,197	71	6.86	9,022,206	07	6.27
All other bonds	7,850,297	32	5.43	8,904,420	91	6.19
Cash	9,220,253	70	6.38	8,296,853	30	5.72
All other assets	1,692,594	47	1.18	857,415	08	.59
Total Assets	144,556,984	72	100.00	143,855,632	53	100.00
LIABILITIES						
Deposits	50,305,752	36	34.79	56,488,134	19	39.26
Specific Guaranteed Funds	13,039,223	40	9.04	11,583,954	18	8.07
General Guaranteed Funds	80,945,272	54	55.99	75,649,943	84	52.58
Due to Company Funds	266,736	42	.18	133,600	32	.09
Total Liabilities	144,556,984	72	100.00	143,855,632	53	100.00
Estates, Trusts and Agency Funds	2,363,591,094	76		2,369,655,193	70	

† 1941 and 1942 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941 and 1942 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF TRUST COMPANIES

Funds

1939			1940			1941			1942			
	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	69,772,961	95	49.05	66,869,417	50	49.23	63,350,098	54	45.72	60,130,661	17	44.37
2	18,613,584	92	13.11	14,973,924	80	11.02	12,521,238	71	9.03	11,725,200	81	8.65
3	21,169,547	16	14.89	24,362,768	69	17.93	22,582,328	23	16.29	29,163,901	96	21.52
4	5,990,996	62	4.21	5,697,345	80	4.19	12,215,603	61	8.82	11,377,615	61	8.39
5	8,549,875	47	6.01	8,115,404	13	5.98	7,722,884	99	5.57	6,955,812	15	5.13
6	8,629,641	82	6.07	9,076,375	33	6.68	9,731,501	14	7.03	8,283,768	70	6.12
7	8,764,090	40	6.16	6,328,290	92	4.65	10,236,244	46	7.38	7,684,577	74	5.68
8	716,067	58	.50	420,392	73	.32	228,732	52	.16	180,180	52	.14
	142,156,765	92	100.00	135,843,919	90	100.00	138,588,632	20	100.00	135,501,718	66	100.00
9	59,794,059	81	42.06	57,116,959	65	42.04	58,977,726	82	42.56	55,033,282	91	40.61
10	10,864,260	49	7.63	10,437,166	44	7.69	10,210,425	75	7.36	8,977,711	41	6.62
11	71,380,538	93	50.23	68,070,462	76	50.11	69,234,840	25	49.96	71,325,396	70	52.64
	117,906	69	.08	219,331	05	.16	165,639	38	.12	165,327	64	.13
	142,156,765	92	100.00	135,843,919	90	100.00	138,588,632	20	100.00	135,501,718	66	100.00
	2,438,277,155	68	.....	2,439,187,558	43	.....	2,448,877,618	83	.....	2,483,210,468	39	.....

COMPARATIVE SUMMARY

Income	1939							
	Loan Corporations		Trust Companies		Totals		Loan Corporations	
	\$	c.	\$	c.	\$	c.	\$	c.
Rents earned.....	241,959	76	78,249	40	320,209	16	231,741	12 1
Interest earned on mortgages, bonds, stocks, etc.....	9,178,408	76	1,795,535	76	10,973,944	52	8,815,814	81 2
Profit on sale of securities and real estate.....	272,857	21	85,436	24	326,416	44	159,570	93 3
Amount transferred from Investment Reserve*.....	22,474	09	9,851	59	32,325	68	15,000	00 4
Profit in Guaranteed Funds.....			2,245,219	84	2,245,219	84		..... 5
Agency fees and commissions earned.....	34,492	79	7,352,232	63	7,386,725	42	36,985	20 6
All other revenue for year.....	407,104	90	213,792	34	620,897	24	646,285	79 7
Totals.....	10,157,297	51	11,780,317	80	21,905,738	30	9,905,397	85
Expenditure								
Interest incurred during the year.....	4,327,484	80	42,844	46	4,370,329	26	4,148,615	56 8
Loss on sale of securities and real estate.....	91,454	30	3,285	61	89,902	68	296,232	03 9
Amount by which Ledger values of assets were written down.....	317,842	93	81,306	50	399,149	43	160,299	42 10
Licenses and taxes other than taxes on real estate.....	285,452	23	707,593	24	993,045	47	586,004	47 11
Commissions.....			54,367	88	54,367	88		..... 12
Transferred to Investment Reserves.....	1,002,385	62	338,076	17	1,325,461	79	853,847	79 13
All other expenses.....	2,021,089	72	8,101,957	38	10,112,722	22	1,943,665	02 14
Profit and Loss.....	2,111,587	91	2,450,886	56	4,560,759	57	1,916,733	56 15
Totals.....	10,157,297	51	11,780,317	80	21,905,738	30	9,905,397	85

*Including assets written up.

OF INCOME AND EXPENDITURE

1940		1941				1942		
Trust Companies	Totals	Loan Corporations	Trust Companies	Totals	Loan Corporations	Trust Companies	Totals	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1 84,682 60	316,423 72	199,056 78	79,409 52	278,466 30	235,432 10	78,964 65	314,396 75	
2 1,769,635 47	10,585,450 28	8,877,127 52	1,902,426 49	10,779,554 01	8,650,535 82	1,966,692 91	10,617,228 73	
3 316,284 80	475,855 73	223,707 23	75,701 15	299,408 38	280,705 10	88,920 58	369,625 68	
4	15,000 00	5,000 00	.....	5,000 00	5,000 00	24,296 63	29,296 63
5 2,158,211 83	2,158,211 83	.....	2,258,634 64	2,258,634 64	.....	2,275,245 00	2,275,245 00
6 7,368,650 72	7,405,635 92	42,092 79	7,236,893 93	7,278,986 72	36,009 37	7,372,781 32	7,408,790 69	
7 216,332 73	862,618 52	559,453 61	262,986 79	822,440 40	835,651 91	237,877 27	1,073,529 18	
11,913,798 15	21,819,196 00	9,906,437 93	11,816,052 52	21,722,490 45	10,043,334 30	12,044,778 36	22,088,112 66	
8 24,731 31	4,173,346 87	3,995,398 99	30,747 43	4,026,146 42	3,854,660 52	36,081 00	3,890,741 52	
9 6,535 53	302,767 56	64,252 09	79,535 97	143,788 06	171,043 43	158,087 00	329,130 43	
10 121,587 73	281,887 15	184,482 38	128,541 24	313,023 62	208,700 45	83,214 43	291,914 88	
11 1,044,530 17	1,630,534 64	817,213 17	1,301,330 85	2,118,544 02	773,911 68	1,163,978 53	1,937,890 21	
12 56,719 36	56,719 36	.....	68,529 34	68,529 34	.....	40,236 18	40,236 18
13 531,534 62	1,385,382 41	731,921 56	233,750 80	965,672 36	892,765 56	294,930 72	1,187,696 28	
14 8,094,859 98	10,038,525 00	2,016,018 04	8,034,524 00	10,050,542 04	2,039,912 44	8,254,728 78	10,294,641 22	
15 2,033,299 45	3,950,033 01	2,097,151 70	1,939,092 89	4,036,244 59	2,102,340 22	2,013,521 72	4,115,861 94	
11,913,798 15	21,819,196 00	9,906,437 93	11,816,052 52	21,722,490 45	10,043,334 30	12,044,778 36	22,088,112 66	

**AVERAGE RATES OF INTEREST EARNED OR INCURRED AND AVERAGE
DIVIDENDS PAID BY LOAN AND TRUST CORPORATIONS
FOR THE YEAR 1939**

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty	5.64	4.91	5.04
Collateral Loans	5.73	6.70	3.95
Bonds and Debentures	3.68	2.73	3.51
Stocks	5.46	4.06	4.46
Average rate paid on:			
Deposits	1.96	.....	1.68
Debentures and Debenture Stocks or G. I. R's.	3.91	.....	3.27
Average rate of dividends, including bonuses	6.33	6.56	.....

FOR THE YEAR 1940

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty	5.43	4.38	4.96
Collateral Loans	5.40	6.80	3.97
Bonds and Debentures	3.66	3.05	3.42
Stocks	5.84	4.99	5.01
Average rate paid on:			
Deposits	1.93	.....	1.70
Debentures and Debenture Stocks or G. I. R's.	3.77	.....	3.29
Average rate of dividends, including bonuses	6.25	6.30	.....

FOR THE YEAR 1941

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty	5.39	5.21	5.07
Collateral Loans	5.23	7.15	4.23
Bonds and Debentures	3.68	2.97	3.25
Stocks	4.86	4.91	5.06
Average rate paid on:			
Deposits	1.90	.....	1.64
Debentures and Debenture Stocks or G. I. R's.	3.73	.....	2.92
Average rate of dividends, including bonuses	6.01	6.32	.....

FOR THE YEAR 1942

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of Realty	5.47	5.40	5.05
Collateral Loans	4.99	5.69	3.81
Bonds and Debentures	3.51	3.28	3.38
Stocks	4.46	4.26	4.69
Average rate paid on:			
Deposits	1.88	.....	1.82
Debentures and Debenture Stocks or G. I. R's.	3.73	.....	2.79
Average rate of dividends including bonuses	6.00	6.09	.....

Quarterly Statements

OF

DEPOSITS

AND

Securities on Hand and Available for Depositors

FILED BY

Loan and Trust Corporations

DECEMBER, 31st, 1942, and JUNE 30th, 1943

Pursuant to Sections 49 or 19 (3) of the Loan and Trust
Corporations Act.

Sec. 49. Every loan company receiving deposits shall make a sworn return to the Registrar quarterly on the 15th days of January, April, July and October in each year, drawn in accordance with the form prescribed from time to time by the Registrar, showing the amount of such deposits and showing the amount of cash on hand and on deposit and the amount of debentures, bonds, stock or other securities of or guaranteed by the Dominion of Canada, and of or guaranteed by any province of Canada less any incumbrances thereon and the amount of bonds, debentures and other securities of any municipal corporation in Ontario or of any city in Canada, less any incumbrances thereon and the bonds or debentures issued by any incorporated company in respect of which bonds or debentures annual or semi-annual subsidy payments sufficient to pay both principal and interest thereof are, by virtue of any general Act of the Dominion of Canada, payable by the Government of the Dominion of Canada to a trust company as trustee for the holders of such bonds or debentures, and the principal amount of any moneys payable to the company on demand the payment of which is secured by the mortgage or pledge of any of the securities hereinbefore in this section mentioned as the said amounts stood at the end of the last preceding month, and stating that the same were at the date mentioned in such return on hand and available for depositors.

Sec. 19.—(3) Every trust company receiving deposits in the manner authorized by subsection 3 of section 19 shall make a sworn return to the Registrar quarterly on the 15th days of January, April, July and October in each year, drawn in accordance with the form prescribed from time to time by the Registrar, showing the amount of such deposits and showing the amount of cash on hand and on deposit, and the amount of debentures, bonds, stock or other securities of or guaranteed by the Dominion of Canada, and of or guaranteed by any province of Canada, less any incumbrances thereon, and the amount of bonds, debentures and other securities of any municipal corporation in Ontario or of any city in Canada, less any incumbrances thereon, and the bonds or debentures issued by any incorporated company in respect of which bonds or debentures annual or semi-annual subsidy payments sufficient to pay both principal and interest thereof are, by virtue of any general Act of the Dominion of Canada, payable by the Government of the Dominion of Canada to a trust company as trustee for the holders of such bonds or debentures, and the principal amount of moneys payable to the company on demand, the payment of which is secured by the mortgage or pledge of any of the securities hereinbefore in this subsection mentioned, as the said amounts stood at the end of the last preceding month, and including in such statement all such cash and securities and loans as defined in this subsection, whether owned by the company or held by it as guaranteed investments under the provision of subsection 2 of section 17, or subsection 4 of section 18, and stating that the same were at the date mentioned in such return on hand and available for depositors.

QUARTERLY STATEMENT OF DEPOSITS AND LIQUID SECURITIES ON HAND AND AVAILABLE FOR DEPOSITORS OF LOAN AND TRUST CORPORATIONS AS OF DECEMBER 31st, 1942

Name of Corporation	Total Deposits		Liquid Securities on hand and available for Depositors					Total Available Liquid Securities	Percentage of Total Available Liquid Securities to Deposits					
	1		2		3		4			5		6	7	
	\$	C.	\$	C.	\$	C.	\$			C.	\$			C.
Canada Permanent Mortgage Corporation	16,323,800	40	3,547,603	05	4,915,509	47	783,912	46	62,052	09	9,309,077	07	57.02	
Guelph and Ontario Investment and Savings Society	1,274,140	49	133,950	51	705,917	23	32,458	85	2,497	38	874,823	97	68.66	
Huron and Erie Mortgage Corporation	10,061,466	01	1,157,891	02	6,011,991	89	47,555	64	220,000	00	6,786,229	55	67.45	
Lambton Loan and Investment Company	970,862	97	236,470	50	601,991	96	47,555	92			906,018	38	93.32	
Landed Banking and Loan Company	1,152,132	69	189,367	69	676,656	22	5,040	17			515,261	32	44.79	
Midland Loan and Savings Company	377,752	46	146,577	64	541,852	22	5,040	07			4,379,023	34	123.57	
Ontario Mortgage Company	3,509,092	85	416,577	64	3,833,407	18	144,428	52	610	00	4,379,023	34	123.57	
Toronto Mortgage Company	129,116	73	98,548	96	3,833,407	18	144,428	52			674,753	64	522.59	
British Mortgage and Trust Corporation of Ontario	2,473,780	07	301,594	98	1,082,013	21	103,018	35			1,486,626	54	60.09	
Brookville Trust and Savings Company	3,095,061	58	17,323	10	293,002	19					355,406	99	72.39	
Canada Trust Company	1,924,801	12	332,404	58	1,770,176	77			21,661	79	2,124,243	14	68.63	
Capital Trust Corporation, Limited	3,340,016	20	217,437	44	2,172,833	82	540,583	26			2,491,263	47	129.43	
Chartered Trust and Executor Company	1,425,698	22	529,441	70	989,500	00			4,000	00	3,339,284	52	99.98	
Crown Trust Company	1,258,169	72	420,502	25	2,855,344	74					1,552,941	70	88.83	
Eastern Trust Company	1,513,074	62	490,502	25	2,855,344	74					2,752,380	52	325.29	
Frey and Ontario Investment and Savings Company	1,114,365	32	133,954	40	1,183,415	25	455,033	60			1,927,414	22	172.86	
General Trust Company of Canada	1,243,808	66	174,743	56	1,132,201	25			155,010	97	1,525,220	07	122.66	
Industrial Mortgage and Trust Company	17,270,859	93	1,410,187	62	8,177,943	72	518,170	65			10,142,301	99	58.72	
National Trust Company	1,378,068	49	131,494	53	1,021,841	81			36,000	00	1,302,334	52	94.50	
Premier Trust Company	359,572	74	107,095	92	2,689,236	64	244,295	80			620,739	26	172.63	
Sterling Trusts Corporation	6,666,549	90	1,908,788	96	2,689,236	64			237,996	10	6,494,125	42	97.41	
Toronto General Trusts Corporation	2,421,819	62	503,231	75	1,359,379	94	186,508	64			2,099,892	20	86.71	
Trusts and Guarantee Company, Limited	1,926,870	4	235,861	57	1,039,750	94			10,711	97	1,504,971	40	78.40	
Victoria Trust and Savings Company	7,169,740	73	849,419	40	2,946,451	77	227,682	92			4,547,866	23	63.43	
Waterloo Trust and Savings Company			849,419	40	2,946,451	77			35,324	25	4,547,866	23	63.43	
Totals	88,378,623	91	13,661,804	34	49,193,226	95	6,920,178	85			71,084,847	29	80.41	
Totals previous quarter	92,426,989	10	16,517,097	06	46,838,935	50	7,110,453	98			71,841,655	42	77.73	
Totals for same quarter previous year	93,689,552	32	16,920,434	13	44,339,277	97	7,479,014	53			69,490,450	89	74.24	

QUARTERLY STATEMENT OF DEPOSITS AND LIQUID SECURITIES ON HAND AND AVAILABLE FOR DEPOSITORS OF LOAN AND TRUST CORPORATIONS AS OF JUNE 30th, 1943

Name of Corporation	Liquid Securities on hand and available for Depositors						Percentage of Total Available Liquid Securities to Deposits
	Total Deposits		Cash on Hand and on Deposit		Demand Loans or Similar Securities		
	1	2	3	4	5	6	
Canada Permanent Mortgage Corporation	\$ 16,304,616 68	\$ 3,342,830 78	\$ 6,286,730 40	\$ 778,137 52	\$ 78,494 91	\$ 10,486,293 61	64.31%
Guelph and Ontario Investment and Savings Society	\$ 1,435,979 35	\$ 291,811 62	\$ 7,070,917 23	\$ 52,588 85	\$ 3,224 81	\$ 1,098,412 01	75.89
Huron and Erie Mortgage Corporation	\$ 1,581,695 51	\$ 225,672 31	\$ 7,657,381 46	\$ 28,275 67		\$ 86,948 04	81.03
Lambton Loan and Investment Company	\$ 1,448,695 95	\$ 118,353 42	\$ 566,679 11	\$ 37,616 17	3,495 00	\$ 906,327 44	88.50
Lambton Loan and Savings Company	\$ 431,740 51	\$ 183,616 92	\$ 646,679 25	\$ 15,080 00	1,556 25	\$ 726,071 70	128.21
Ontario Loan and Debiture Company	\$ 3,636,206 26	\$ 140,255 81	\$ 4,373,090 30	\$ 147,059 21		\$ 845,376 17	196.00
Toronto Mortgage Company	\$ 108,148 16	\$ 150,960 83	\$ 498,260 49	\$ 43,257 03		\$ 692,478 35	638.45
British Mortgage and Trust Corporation of Ontario	\$ 2,735,117 32	\$ 274,416 76	\$ 1,362,724 22	\$ 98,037 95		\$ 1,735,178 93	63.44
Brookville Trust and Savings Company	\$ 560,862 51	\$ 209,366 10	\$ 1,916,105 44	\$ 64,991 86		\$ 474,819 80	84.66
Canada Trust Company	\$ 2,887,567 87	\$ 171,531 90	\$ 2,966,015 95	\$ 71,063 83	22,916 23	\$ 2,148,387 77	74.40
Capital Trust Corporation, Limited	\$ 2,072,955 05	\$ 132,298 27	\$ 1,099,000 00	\$ 4,861 73	1,801,629 09	\$ 2,814,937 42	135.35
Charterbank Trust and Executor Company	\$ 3,535,691 05	\$ 132,298 27	\$ 1,099,000 00	\$ 4,861 73		\$ 2,424,206 71	68.00
Central Trust Company	\$ 1,528,639 06	\$ 779,418 34	\$ 1,837,307 18	\$ 616,113 06		\$ 2,530,674 95	346.94
Eastern Trust Company	\$ 729,418 34	\$ 439,927 60	\$ 1,775,382 30	\$ 381,083 58	26,734 68	\$ 2,623,128 16	367.48
Grey and Bruce Trust and Savings Company	\$ 1,566,208 87	\$ 439,927 60	\$ 1,461,697 75	\$ 628,616 65	250,123 66	\$ 2,608,268 75	182.00
Guaranty Trust Company of Canada	\$ 1,433,038 23	\$ 267,830 69	\$ 1,452,006 91	\$ 213,688 38		\$ 1,932,868 36	129.90
Industrial Mortgage and Trust Company	\$ 1,487,906 35	\$ 267,173 07	\$ 1,996,821 88	\$ 509,409 45	36,000 00	\$ 1,789,319 68	64.57
National Trust Company, Limited	\$ 18,258,247 37	\$ *752,911 59	\$ 1,111,734 98	\$ 50,586 50	71,597 15	\$ 1,341,852 61	98.67
Primer Trust Company	\$ 1,359,948 13	\$ 107,833 98	\$ 1,111,734 98	\$ 253,962 88		\$ 680,862 76	163.02
Stirling Trust Corporation	\$ 372,028 78	\$ 98,356 46	\$ 3,18,043 42	\$ 1,514,943 57		\$ 2,002,071 57	183.33
Toronto General Trusts Corporation	\$ 6,669,015 63	\$ 1,051,518 22	\$ 3,475,502 37	\$ 12,693 57	715,521 11	\$ 6,002,071 57	87.40
Trusts and Investments Company, Limited	\$ 1,115,592 66	\$ 115,592 66	\$ 1,253,338 09	\$ 344,936 79	2,282 00	\$ 1,718,153 84	87.40
Victoria Trust and Savings Company	\$ 7,965,018 50	\$ 115,592 66	\$ 4,299,612 40	\$ 676,087 33	38,538 10	\$ 5,567,864 26	69.96
Waterloo Trust and Savings Company	\$ 7,957,854 92	\$ 553,626 43	\$ 4,299,612 40	\$ 676,087 33		\$ 78,436,026 24	84.78
Totals	\$ 92,514,420 84	\$ 8,575,457 14	\$ 59,583,807 12	\$ 7,201,716 99	\$ 3,075,044 99	\$ 78,436,026 24	84.78
†Totals previous quarter							
Totals for same quarter previous year							
	\$ 86,687,619 45	\$ 9,808,663 01	\$ 45,498,016 62	\$ 7,224,950 47	\$ 1,198,728 92	\$ 63,730,359 02	73.52

†These figures now compiled semi-annually. For December 31, 1942 figures see page 228.

*Debit

**LIST OF
LOAN AND TRUST CORPORATIONS**

LIST OF LOAN

Page	Name of Company	Chief Office in Ontario	
3	Canada Permanent Mortgage Corporation.....	Toronto.....	1
7	Central Canada Loan and Savings Company.....	Toronto.....	2
11	Credit Foncier Franco-Canadien.....	Toronto.....	3
15	Guelph and Ontario Investment and Savings Society.....	Guelph.....	4
19	Huron and Erie Mortgage Corporation.....	London.....	5
23	Lambton Loan and Investment Company.....	Sarnia.....	6
27	Landed Banking and Loan Company.....	Hamilton.....	7
31	Midland Loan and Savings Company.....	Port Hope.....	8
34	Niagara Falls Loan and Savings Company.....	Niagara Falls.....	9
37	Ontario Loan and Debenture Company.....	London.....	10
49	Peterborough Workingmen's Building and Savings Society.....	Peterborough.....	11
55	Provident Investment Company.....	Toronto.....	12
41	Real Estate Loan Company of Canada, Limited.....	Toronto.....	13
44	Toronto Mortgage Company.....	Toronto.....	14
58	Toronto Savings and Loan Company.....	Peterborough.....	15

CORPORATIONS

	Manager, Secretary or *Chief Agent	President	When Incorporated
1	Charles S. Robertson.....	F. Gordon Osler.....	1st March, 1855
2	W. J. Hastie.....	G. A. Morrow.....	7th March, 1884
3	*John Barnett.....	Comte Cahen-d'Anvers.....	24th July, 1880
4	J. M. Purcell.....	J. R. Howitt, K.C.....	19th January, 1876
5	M. Aylsworth.....	M. Aylsworth.....	18th March, 1864
6	G. C. Norsworthy.....	Norman S. Gurd, K.C.....	27th March, 1847
7	H. M. Patterson.....	W. Douglas Wilson.....	16th December, 1876
8	Walter J. Helm.....	S. R. Caldwell.....	5th July, 1872
9	Harry C. Pattinson.....	U. H. Bowen.....	1st July, 1936
10	Thomas H. Main.....	Archibald McPherson.....	26th September, 1870
11	John R. Corkery.....	James Lynch.....	17th January, 1889
12	A. H. Cox.....	A. H. Cox.....	3rd November, 1893
13	C. A. Morris.....	Dr. M. A. MacKenzie.....	17th September, 1879
14	Walter Gillespie.....	A. M. M. Kirkpatrick.....	15th December, 1899
15	G. H. Thompson.....	W. J. Hastie.....	15th June, 1885

LIST OF TRUST

Page	Name of Company	Chief Office in Ontario	
63	Bankers' Trust Company.....	Toronto.....	1
	*British Empire Trust Company Limited.....	Toronto.....	2
66	British Mortgage and Trust Corporation of Ontario.....	Stratford.....	3
70	Brockville Trust and Savings Company.....	Brockville.....	4
74	Canada Permanent Trust Company.....	Toronto.....	5
79	Canada Trust Company.....	London.....	6
84	Capital Trust Corporation.....	Ottawa.....	7
88	Chartered Trust and Executor Company.....	Toronto.....	8
93	Crown Trust Company.....	Toronto.....	9
97	Eastern Trust Company.....	Toronto.....	10
101	Grey and Bruce Trust and Savings Company.....	Owen Sound.....	11
105	Guaranty Trust Company of Canada.....	Windsor.....	12
109	Guelph Trust Company.....	Guelph.....	13
113	Industrial Mortgage and Trust Company.....	Sarnia.....	14
118	Lambton Trust Company.....	Sarnia.....	15
121	London and Western Trusts Company, Limited.....	London.....	16
126	Montreal Trust Company.....	Toronto.....	17
131	National Trust Company, Limited.....	Toronto.....	18
136	Northern Trusts Company.....	Toronto.....	19
140	Premier Trust Company.....	Toronto.....	20
145	Prudential Trust Company, Limited.....	Toronto.....	21
149	Royal Trust Company.....	Toronto.....	22
154	Sterling Trusts Corporation.....	Toronto.....	23
158	Toronto General Trusts Corporation.....	Toronto.....	24
164	Trusts and Guarantee Company, Limited.....	Toronto.....	25
169	Victoria Trust and Savings Company.....	Lindsay.....	26
174	Waterloo Trust and Savings Company.....	Kitchener.....	27

* The business in Ontario of The British Empire Trust Company Limited is limited to the acceptance of trusteeships for bond and debenture issues of other corporations.

COMPANIES

	Manager, Secretary or *Chief Agent †Joint General Managers	President	When Incorporated
1	*R. L. Crombie	R. P. Jellett	20th May, 1905
2	*A. J. Mitchell & Co., Ltd.	J. Davidson	23rd July, 1894
3	W. H. Gregory	Hon. Nelson Monteith	5th October, 1877
4	L. C. Dargavel	J. Gill Gardner	11th May, 1885
5	T. D'Arcy Leonard	F. Gordon Osler	7th March, 1913
6	M. Aylsworth	M. Aylsworth	23rd July, 1894
7	E. L. Parent	T. D'Arcy McGee, K.C.	1st April, 1912
8	John J. Gibson, L.L.D.	Rolph R. Corson	20th July, 1905
9	Howard A. Eaton	R. W. Steele	9th May, 1909
10	*W. M. Thompson	Hon. F. B. McCurdy, P.C.	1893
11	O. E. Manning	C. A. Fleming, F.C.A.	8th April, 1926
12	J. W. Berry	E. Blake Winter	12th June, 1925
13	J. M. Purcell	J. R. Howith, K.C.	26th May, 1917
14	W. R. Paul	John Cowan, K.C.	20th August, 1889
15	G. C. Norsworthy	Norman S. Gurd, K.C.	26th April, 1928
16	Thos. F. Walker	Rt. Hon. Arthur Meighen, K.C., P.C.	17th September, 1896
17	*John F. Hobkirk	F. G. Donaldson	21st March, 1889
18	W. M. O'Connor	J. M. Macdonnell	12th August, 1898
19	*Frank Nelson Boyd	C. S. Riley	1st March, 1902
20	Thos. B. Holmes	Thos. B. Holmes	2nd April, 1913
21	*E. V. Barthe	Henry N. Chauvin, K.C.	19th May, 1909
22	*R. L. Crombie	Robert P. Jellett	24th June, 1892
23	†James R. Lovatt	Charles Bauckham	19th May, 1911
24	W. G. Watson	Hon. Charles McCrea, K.C.	1st April, 1899
25	†C. S. Hamilton | †H. A. Howard | . . . . .	Arthur F. White	24th February, 1897
26	C. E. Weeks	T. H. Stinson, K.C.	4th September, 1897
27	P. V. Wilson	Ford S. Kumpf	7th April, 1913

† Assistant Manager

REPORT
OF THE
Minister of Public Works

FOR THE
PROVINCE OF ONTARIO

FOR THE
TWELVE MONTHS ENDING MARCH 31st, 1942

PRINTED BY ORDER OF
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TORONTO

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1943

To:

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

MAY IT PLEASE YOUR HONOUR:

As required by law, I submit for the information of Your Honour and the Legislative Assembly, the Annual Report of the works under the control of the Public Works Department, comprising the reports of the Deputy Minister, the Architect, Engineer, Secretary and Accountant, for the twelve months ending the 31st of March, 1942.

Respectfully submitted,

T. B. McQUESTEN,
Minister of Public Works.

Department of Public Works, Ontario,
Toronto, March 31, 1943.

R E P O R T

OF THE

Deputy Minister of Public Works

THE HONOURABLE T. B. MCQUESTEN, K.C., B.A., LL.B., M.P.P.,
Minister of Public Works,
Parliament Buildings,
Toronto, Ontario.

SIR:

I have the honour to submit to you the accompanying reports of the Architect, Engineer, Secretary and Accountant, for the financial year April 1, 1941 to March 31, 1942. These reports show that all activities of the Department have been subservient to the war effort.

ARCHITECT'S BRANCH

The Province has continued to make available to the Dominion any Institutions or buildings they may require for war purposes. The institutions, number of buildings and their estimated value leased to the Dominion since the commencement of the war are as follows:

Institution	No. of Buildings	Valuation	Use of Institution
Ontario Hospital, St. Thomas	19	\$ 6,199,827	R.C.A.F. Training Centre.
Ontario Hospital, Port Arthur	1	125,000	Military.
Industrial Farm, Monteith...	14	373,000	Internment Camp.
Ontario Reformatory, Mimico	21	700,000	Internment Camp.
Agricultural College, Guelph	19	2,723,126	R.C.A.F.
Normal School, Ottawa.....	1	237,000	Office Accommodation.
Ontario Hospital, London (52 acres).....	land only	22,500	Military.
Ontario School for Deaf, Belleville.....	16	1,322,282	R.C.A.F.
Normal and Model School, Toronto.....	5	1,554,545	R.C.A.F.
Boys' Training School, Bowmanville.....	36	830,000	Internment Camp for Enemy Officers.
Ontario Hospital, Brampton..	1	274,803	Military.
TOTAL.....	133	\$14,362,083	

At the request of the Dominion Department of Agriculture the Provincial Department undertook a campaign to eradicate Bangs disease which was seriously affecting cattle. To facilitate this campaign a new laboratory building was necessary and construction was commenced on a Bangs disease testing laboratory at the Ontario Veterinary College, Guelph. Considerable progress

has been made and the building will be ready for occupancy early in the new financial year.

To provide additional acreage at the Demonstration Farm, New Liskeard, the Department of Agriculture purchased adjacent land known as the Getty Farm, consisting of approximately six acres. The deed is on file in this department.

At the Ontario Hospital, Fort William, the old beef cattle barn was struck by lightning and completely destroyed by fire. There was no loss of stock and the building was of cheap frame construction.

This Branch co-operated with other departments of the Government in connection with construction problems arising out of acts under their administration or their regular activities. These are summarized as follows:

Department of Health—Examined plans for new projects, alterations and additions to public and private hospitals in accordance with Government regulations and statutory provisions.

Department of Highways—Prepared plans and specifications for buildings required for highway maintenance purposes.

Province of Ontario Savings Offices—Examined premises, carried out alterations and additions and prepared leases as required.

In addition to the above, assistance was given in connection with Air Raid Precaution work. Plans and specifications were also prepared for a new residence for Mr. Oliva Dionne and family in connection with the Dionne Quintuplet Guardianship.

ENGINEER'S BRANCH

Considerable repair work is necessary every year to maintain the locks and dams in condition to control the lake levels throughout the Northern Districts. This work is carried out locally by day labour.

The following grants were made in accordance with the Provincial Aid to Drainage Act:

Township of Alma—Grant of \$1,968.48 towards cost of Boyle drain and South Maitland River Improvement. The sum of \$1,889.72 being paid during this fiscal year and the balance carried into next year.

Township of Chatham—Grant of \$2,622.34 being 20% of the cost of the Townline Pumping works.

The Grand River Conservation Commission have continued work on the Shand Dam and the Province contributed this year the sum of \$158,276.55, being 37½% of the cost of the works. The total contributions by the Province at the close of this fiscal year were \$644,992.66.

SECRETARY'S AND ACCOUNTANT'S BRANCH

In keeping with the policy of curtailing new construction to avoid a demand for materials required for construction of war plants, few contracts were entered into during this year.

The revenue received totalled \$104,375.36, consisting chiefly of rentals, compensation received from the Dominion Government in regard to the costs of providing temporary quarters for displaced personnel from the O.A.C. Guelph in accordance with agreement, and for the sale of the following properties not required for Government purposes.

Bon Air, Kingston Road, Toronto (formerly Hostel Soldiers' Aid Commission).....	\$ 3,500.00
Part of Lot Q School for the Blind, Brantford.....	325.00
The expenditures are summarized as follows:	
Main Office.....	87,720.92
Maintenance and repairs—Government Buildings...	633,982.66
Total Ordinary.....	<u>\$721,703.58</u>

CAPITAL

Public Buildings and Public Works.....	<u>\$225,204.39</u>
Total Net Expenditure.....	<u>\$946,907.97</u>

I have the honour to be, Sir,

Your obedient servant,

R. A. McALLISTER,

Deputy Minister of Public Works.

TORONTO, March 31, 1943.

REPORT OF THE ARCHITECT

THE HONOURABLE T. B. McQUESTEN, K.C., B.A., LL.B., M.P.P.,
Minister of Public Works.

SIR:

I have the honour to report on the work done by the Architect's Branch of the Department of Public Works, Ontario, during the fiscal year, April 1st, 1941 to March 31st, 1942, as follows:

ONTARIO GOVERNMENT INSTITUTIONS LOANED
 TO
 THE DEPARTMENT OF NATIONAL DEFENCE, CANADA

During this fiscal year, in addition to the Training College for Technical Teachers, Hamilton, being used to give refresher course training to men for the R.C.A.F., five Province of Ontario Institutions were turned over, all, or in part, as described later in the body of this report, to the use of the Department of National Defence for the duration of the present war. These were as follows:

Ontario Agricultural College, Guelph	(part)
Ontario School for Deaf, Belleville	(part)
Normal and Model Schools, Toronto	
Boys' Training School, Bowmanville	
Ontario Hospital, Brampton	(part)

This group of buildings, together with the other six properties previously loaned for the same purpose, now totals eleven institutions, all, or in part, of which have been loaned to the Department of National Defence for the duration of the present war.

The Department's work this year, as previously, in connection with the loan of these institutions, has included the preparation of agreements, recording plans, reports on condition of buildings, surveys, records, stock-taking and preparation of inventories of furnishings and equipment loaned with the said buildings to the Department of National Defence. Such work has also included the surveying, leasing, remodelling and fitment of temporary premises, where such were required by the Province to carry on certain essential parts of the work of the institutions affected. The moving and storage of furniture in connection with the vacation of these premises generally by the Province was also dealt with by this Department, in co-operation with the other departments having jurisdiction over these institutions. Further reference to these institutions is made under their particular sub-divisions in the body of the report which follows.

LEGISLATIVE AND DEPARTMENTAL BUILDINGS

General minor repairs and replacements and minor changes were carried out in connection with all trades, as required, but restricted to a reduced program of expenditure having regard to present war conditions. A considerable amount of repairs were also made to furniture and furnishings for this group of buildings.

Apart from the said general minor items, certain work of a special nature was also carried out as enumerated in the following paragraphs:

Parliament Buildings:

Alterations were made to the offices of the Attorney-General to provide a retiring room.

A sick room was provided for the members of the Civil Service on the third floor of the north east wing in a space formerly occupied by a stair to the fourth floor, which was removed, as reported in the previous year's report.

East Block:

New offices were built for the Publicity Bureau in the space previously used as an Exhibit Hall on the ground floor at the main entrance. This accommodation provided a general office of approximately 30' x 16' and four other offices of approximately 15' x 16'. Fin heaters were taken from the tunnel and were installed in the front hall to provide the additional heat required.

A temporary room for first aid work was installed for A.R.P. purposes, in the basement shipping room.

A room in the basement of the west end, south section, was fitted up for X-ray work for the Tubercular Division of the Department of Health.

The incinerator in the boiler room section of the basement was remodelled to improve the operation of this unit.

Subsidiary Buildings:

General repairs of an urgent nature in all trade branches were carried out where required, in the following buildings:

No. 11 Queen's Park.

No. 15 Queen's Park.

No. 39 Queen's Park.

No. 112 College Street.

No. 454 University Avenue, Liquor Control Board.

No. 807 Richmond Street West, Sewage Laboratory.

Dept. of Highway's Garage, Leaside.

Dept. of Highways and Police Garage, Surrey Place. (A new roof was laid over the existing main part of this garage, in addition to the said general repairs.)

Osgoode Hall:

A restricted program of general repairs was carried out in all trade branches as required, including the placing of a new roof over one section. Progress repairs to furniture and furnishings were made.

EDUCATIONAL BUILDINGS

Normal and Model Schools, Toronto:

Considerable repairs were made to the roofs. Repairs were made to the school's system of water mains, including the replacement of a section of pipe which had burst. The top section of the main boiler house chimney was repaired.

These premises, as listed in the first part of this report, were loaned by the Province to the Department of National Defence, for R.C.A.F. purposes and their occupancy commenced as of July 10th, 1941.

Temporary premises for this School, known as the Earl Kitchener School, Pape Avenue, Toronto, were leased from the Toronto Board of Education and the necessary alterations were made to adapt these latter premises to the requirements of the said Normal School.

Considerable repairs were made to the stoker under number 2 boiler. New retort and tuyere blocks and dead plates were supplied and installed.

Normal and Model Schools, Ottawa:

As stated in the previous year's report, these premises were loaned to the Dominion Government and the Normal School classes are now accommodated in the Elgin Street Public School, Ottawa. Small changes were made to the lighting system for stairways at the said Elgin Street School.

London Normal School:

Minor repairs were made to main entrance doors and a new smoke breeching was installed for the heating system. The return main connection to the H.R.T. standby boiler was built up where defective and the return main reconnected. Ends of tubes were re-rolled.

Hamilton Normal School:

A new flag pole was erected. Minor repairs were made to floors and to motor on ventilating system. Repairs were made to the brick setting of boilers.

North Bay Normal School:

A new drinking fountain was installed as a replacement. The brick walls around the boilers were repaired and partly rebuilt.

Peterborough Normal School:

Minor repairs were made to the plumbing system.

Stratford Normal School:

Minor repairs were made to the plumbing system and to the heating system, including brickwork and piping at boilers and new tubes were installed.

Ontario School for Deaf, Belleville:

A new roof was laid over the boys' dormitory building. Part of the barn was re-shingled and minor repairs were made to the interior plaster work of the main building.

These premises, omitting the farm division and one workshop building and Bursar's residence were loaned to the Department of National Defence, for R.C.A.F. purposes, as listed in the first part of this report. The R.C.A.F. occupancy commenced as of July 10th, 1941.

To enable the classes of the School to be carried on and to provide the necessary living quarters, the following Belleville premises were surveyed, leased and alterations made thereto, to suit the temporary requirements of the said School:

Battery Building, St. Thomas Anglican Church Rectory, St. Thomas Anglican Church Parish Hall, Rankin House, Clare House, Lazier House, Mouck House, Bridge Street United Church Basement (3 class rooms), Conner House.

After the R.C.A.F. occupancy of the original school buildings, the defective fire hose was replaced by this Department.

Sketch plans were prepared for a proposed four room temporary type school addition, to be erected at the rear of the leased Parish Hall temporary premises.

Ontario School for Blind, Brantford:

A new roof was laid over the servants' quarters of the kitchen wing in the Main Building.

General repairs were made to eavetroughs, including new trough for the whole of the gymnasium.

Repairs were made to slate roofs in girls' and boys' dormitory buildings.

Extensive repairs were made to the brick settings of the main steam boilers. General repairs were made to the steam boilers, piping and stokers.

Ontario Training College for Technical Teachers, Hamilton:

Minor repairs were made to the vacuum pumps and to the plumbing system.

This College is being used to give refresher course training to men for the R.C.A.F. as from June 1st, 1941.

CONSULTATION WORK ON SCHOOLS

At the request of the Department of Education, the following consulting services were rendered:

Buildings were examined and reported upon for—S.S. No. 12 Vaughan Township, Woodbridge; Nobel Consolidated School.

Plans were examined and reported upon for Kirkland Lake High and Vocational School; Orillia Collegiate.

AGRICULTURAL BUILDINGS

Ontario Agricultural College, Guelph:

General repairs were made to the tile roofs of the Maids' Dormitory Building and the Trent Institute.

Sundry minor repairs were made to the roofs of other buildings in general.

An insecticide Laboratory was installed in the basement of the Physics Building.

Repairs were made to the ventilator damaged by lightning on the Dairy Building.

As summarized previously in this report, the major portion of the buildings forming the College Group proper at this College were loaned to the Department of National Defence for R.C.A.F. purposes. The R.C.A.F. occupancy commenced as of May 1st, 1941, and the buildings included with the portion of the premises allotted to their use, are as follows:

Watson Hall, Garage, Macdonald Institute, Macdonald Hall, Main dining hall and kitchen building, Mills Hall, Maid's Dormitory Bldg., Trent Institute, Administration building and students' residence, Gymnasium, Memorial Hall, Skating rink, Mechanics Bldg. (except blacksmith instruction shop), Bursar's Hall, Laundry Building, Engineer's house and Garage, Plumber's House.

The office and educational staff were moved to temporary quarters in other buildings and an extensive program of alterations was carried on to provide the necessary temporary accommodation in order that the most of the educational work of the College could be carried on.

The existing coal vault, not in use at the time, was renovated and a floor installed to provide lock-up storage accommodation for the furniture, furnishings and equipment not required by the R.C.A.F. or by the College.

Ontario Veterinary College, Guelph:

Plans and specifications were drawn up and contracts let for a Bang's Disease Testing Laboratory Building at this College. The work was started and was well under way during this fiscal year.

Minor repairs were made to the plaster work of the main building.

Agricultural School, Kemptville:

Working drawings and details were prepared for the erection of a seed cleaning plant at this school, by the Department of Agriculture, but the construction work was not put in hand.

Western Experimental Station, Ridgeway:

At the Agricultural School, the chimney on the school building was extended in height and repairs were made to the foundations and drains.

A new domestic hot water boiler was installed as a replacement. No work was done on the farm buildings.

Demonstration Farm, New Liskeard:

The old Getty farm house was purchased along with the Getty farm, by the Department of Agriculture. The house was moved to a new site convenient to the Demonstration Farm Buildings and left ready for installing new foundations in connection therewith.

Repairs were made to the buildings of the Demonstration Farm in general by the staff labour and the materials provided by this Department.

Horticultural Experimental Station, Vineland:

General repairs were made to the plumbing systems in the staff residences. The packing house was re-shingled and used for housing female farm labour. Minor repairs were made to the roof at the rear of the greenhouse.

The verandah on the cottage at the Lake was rebuilt.

Glass and putty was supplied for future repairs to greenhouse.

Repairs were also made to the heating plant, including repairs to stokers, return pumps and piping.

DISTRICT BUILDINGS

Due to war conditions, the work done in connection with these district buildings was kept to a minimum and the only work items carried out were those of an urgent nature, as described in the following subdivisions.

Algoma:

At the Court House, Sault Ste Marie, minor repairs were made, including the replastering of ceilings in the Sanitary Inspector's and Sheriff's offices and portions of the ground floor ceilings in the central and east corridors. Minor repairs were made to wood floors and to roof. Four new shaking grates and twelve side bars were purchased for boiler replacements.

The Registry office at Sault Ste Marie is still being used by the Red Cross.

At the Gaol, Sault Ste Marie, prison locks, purchased last year, were installed and the tile pipe, also purchased last year, has been partly installed by prison labour. A complete set of grates was purchased.

Cochrane:

At the Court House, Cochrane, minor repairs were made, including repairs to hardware, interior painting, installation of eight storm sash and four new lighting fixtures of the louvred type. The brick arches and side walls in the boilers were repaired and some boiler tools provided. The leaking flange joints in the steam header were re-gasketed and a new dead plate installed.

At the Lock-up at Hearst, a new entrance porch was installed and alterations made to the interior to separate the stairway to the Policeman's living quarters

from the Lock-up corridor. Minor repairs were also made to the steam heating system of this Lock-up.

Kenora:

At the Court House, Kenora, minor repairs were made, including repairs to hardware. A new electric heater and domestic water tank were installed for Janitor's quarters and for the Court House. Cupboards and wall linings were installed in the Janitor's kitchen. Fly screens were installed on the basement windows of the Police and Janitor's quarters and a new night latch placed on the back door. Minor repairs to Gaol and Gaoler's residence were made.

The sewage system and septic tank and piping at Sioux Lookout were repaired and renovated and the rear entrance stairs were remodelled. Six window blinds were replaced.

Manitoulin:

Provision was made for removing brass plugs for washing out steam boiler in Court House at Gore Bay and a new radiator was installed in the shower room of the Gaol.

Muskoka:

At the Court House, Bracebridge, minor repairs were made to outside wood steps. The cement sidewalk leading to entrance steps was levelled up and new concrete terrace steps installed at street curb. A new flag pole was erected and the old outside lavatory and storehouse building was re-modelled to provide a garage with new doors and new cement floor for the Governor of the Gaol. A typewriter desk was provided from the Court House, Haileybury. A new safety valve was installed on the hot water boiler in the Court House.

At the Gaol at Bracebridge, a new side entrance door and new sidewalk were installed to provide a separate entrance to the Gaol for the prisoners; this work included a new prison type lock, an outside electric light and a signal bell.

Nipissing:

Minor repairs were made in Court House, Gaol and Health Clinic at North Bay and one disused chimney removed from the Court House.

At the Gaol in North Bay, minor repairs were also made, a new stair hand-rail installed and material for additional fly screens provided. Brass cleanout plugs were provided for boiler water columns and a new 2" check valve and fittings provided for the re-arrangement of domestic hot water circulation.

Parry Sound:

General repairs and improvements were made at the Court House, Registry Office and Gaol at Parry Sound and Lock-up at Burk's Falls.

In the Court House, ceilings were replastered in the Judges' room, Sheriff's office and about half of the ground floor hall and the walls and ceilings of these rooms were painted thereafter.

A two car brick garage was erected for the Provincial Police at the rear of the Court House.

Some new lighting fixtures were installed in the Registry Office.

Paint was purchased for the interior of the Gaol, to be applied by inmate labour.

Considerable repairs were made to the boilers in the Court House, including welding and reinforcing of boiler shells and repairs were made to hot water circulating pump and motor.

At Burk's Falls a new domestic hot water tank was installed complete with heat exchange coil unit. The radiation was increased in the Lock-up section.

At Burk's Falls the interior of the Lock-up was repainted and the unused women's cell was altered, including removal of the existing toilet to make office space, including furniture for the Provincial Constable. Cupboard space was provided for Janitor's equipment.

Rainy River:

Minor repairs were made in the Court House and Registry Office, Fort Frances.

The roof of the Gaol at Fort Frances was re-shingled with asphalt shingles and minor repairs made, including repairs to plumbing.

The front arches of the boilers in the Court House were rebuilt. Repairs were made to defective steam piping in the basement and the return pump was repaired. During the fall of this year, new grates were installed for burning coal; wood had previously been used as fuel.

Sudbury:

General repairs and improvements were made to the Court House, Registry Office and Gaol at Sudbury. Three large wash basins were installed in the cell block corridors of the Gaol. A number of more efficient electric lighting fixtures were installed in the Court House and Registry Office, continuing the improvement of lighting conditions which was started last year. Minor repairs were made to boilers and stokers in Court House.

Paint was supplied for the floors of the Lock-up at Foleyet.

Temiskaming:

Minor repairs were made to the Court House, Registry Office and Gaol at Haileybury.

At Englehart, wood trim was installed to complete the alteration work previously started in the quarters for the Provincial Constable and the whole was redecorated.

The Lock-up at Cobalt was loaned to the Department of Mines for fitment and use as temporary quarters for testing Cobalt ores and concentrates, pending completion of permanent quarters in Cobalt, now under consideration.

A new section was installed in the heating boiler of the Office Building at New Liskeard.

A new hot water heating system was installed at the Mining Recorder's Office at Swastika to replace an obsolete hot air heating system.

Minor repairs were made to boilers at Court House, Haileybury.

New grates were provided for hot water furnace and smoke pipe renewed for the Lock-up at Englehart.

New grates were provided for boiler in Government Building at Elk Lake and boiler mountings checked.

Thunder Bay:

Minor repairs and improvements were carried out where required at the Court House, Gaol and Registry Office at Port Arthur. At the Court House some painting was done in various offices and some additional electric lighting fixtures were installed. Door hardware was renewed where required.

At the Gaol, the painting work was carried on by the inmates and minor repairs were made to the boilers by the staff. The necessary materials were supplied by this Department who also purchased twelve new prison type locks.

ONTARIO HOSPITALS

Ontario Hospital, Brockville:

A general survey of the domestic water supply service was made and plans and specifications prepared for a new steel water tower and fire-proof pump house, but the work was postponed as the Steel Controller at Ottawa did not approve of the use of steel for the proposed elevated tank, at this time. Minor repairs were made to eavestroughs and conductor pipes on main building. Completion of changes to electric distribution system were carried out.

Ontario Hospital, Brampton:

The new administration building and a portion of the lands of this Institution were loaned to the Department of National Defence for army training purposes and their occupancy commenced as of August 11th, 1941. The new building was used for detention purposes.

The remaining farm lands and buildings have continued to be used and operated by the Department of Health for farming purposes.

Ontario Hospital, Cobourg:

Minor repairs were made to chimneys on Superintendent's residence, also to roofs, conductors and eavestroughs on the main building.

The floor of the patients' lavatory on the ground floor of the east pavilion was jacked up and reconstructed.

Ontario Hospital, Fort William:

The roof over the farm Superintendent's residence was re-shingled.

A new spare cylinder was supplied for the deep well pump and minor repairs were made to the other working parts of the pump system by the Institution staff.

The old beef cattle barn on the south side of the Highway was destroyed by fire on July 26th, 1941, and was not replaced.

Ontario Hospital, Hamilton:

A new shingle roof was laid over the Superintendent's residence and flashings, gutters and down pipes were replaced.

A new asphalt shingle roof was laid over the main barn at Hickory Farm and considerable repairs were made to strengthen the framing and floors. Considerable repairs were made to roofing, eavestroughs and conductors on main building, Orchard House, Nurses' Residence and Pump House.

Repairs were made to pole line for electric power on the brow of the Mountain, which had been damaged by storm. Verandahs on the Nurses' residence were repaired.

Ontario Hospital, Kingston:

A new animal breeding house was erected on the Hospital grounds at the Newcourt Farm, to be used in connection with the experimental work of the Ensol Laboratory. The materials and a portion of the labour were supplied by this Department and the balance of the labour was furnished by the Hospital.

Considerable repairs were made to roofs, eavestroughs and conductors on the main building. A new shingle roof was laid over the Herdsmen's House. A new furnace was installed in the farmer's house, as a replacement.

Ontario Hospitals, Langstaff and Concord:

A new standby steam boiler was provided and installed at the Central Kitchen building and the existing boiler was renovated at Langstaff. Repairs were made to portions of roofs where damaged by wind storm at Langstaff.

Repairs and renewals were made to the bridge over the creek at Concord. The material was supplied by this Department and the labour, for the most part, supplied by the Department of Health.

Ontario Hospital, London:

Considerable repairs were made to the roofs of the main building and assembly hall and eavestrough repairs were made on the main building, reception building and workshop and laundry.

Replacement parts were supplied by this Department for one of the boiler feed pumps and installation was made by the hospital staff mechanics.

Ontario Hospital, New Toronto:

A new extractor was shipped from the Ontario Hospital, St. Thomas stores and installed in the laundry of this Institution.

Two continuous baths were removed from cottages 5 and D and installed in the Male Reception unit, cottage 2.

Additional inside window guards were supplied and installed in cottage 2 and outside basement window guards in cottages 2 and B.

Ontario Hospital, Orillia:

Plans were prepared for an extension to the existing piggery and the work carried out in conjunction with the Department of Health, who supplied the labour required. This Department supplied the materials.

Plans and specifications were prepared and the work started to provide a general service elevator required for food service to the patients' new dining room in the basement and to bed patients located on the upper floors of the Main Building. A third storey was added to the existing two storey connecting corridor to allow the new elevator to serve all floors of the Administration Building and Cottages A and K.

It was arranged that the hospital mechanics be directed to devote as much of their time as possible to this project. A contract was let for the elevator.

The Horse Barn and Implement Shed were re-roofed with asphalt shingles.

One of the chimneys on the Main Building was removed, on account of it being disused and in a dangerous condition.

Window guards were installed as replacements; ten guards in Cottage A Hospital and four guards in Cottage B.

Ontario Hospital, Penetanguishene:

Repairs were made to the piping over boilers numbers 1 and 2 and a draft control taken from the Ontario Hospital, Whitby was installed.

Drawings were prepared and materials supplied by this Department for the new entrance to the ground floor of Cottage A; the work was done by the Hospital staff.

Ontario Hospital, Port Arthur:

The new building and a portion of the lands, as stated in the previous year's report, were loaned last year to the Department of National Defence for the duration of the war.

Ontario Hospital, 999 Queen Street West, Toronto.

The work was carried to completion by day labour in connection with the installation of a Virus Laboratory and Dental Laboratory in one of the existing outbuildings at the north west corner of the premises of this Hospital.

A new electrical feeder system was brought in to serve the new Virus Laboratory. Repairs were made to the electric feeder pole line and transformer structure at the carpenter shop.

Psychiatric Hospital, Toronto:

Minor repairs were made to the plumbing system.

Ontario Hospital, Whitby:

The brick pipe tunnel was repaired and partly rebuilt and piping was changed and covered from the centre cross tunnel to the Superintendent's residence.

The wall tile work was replaced, after waterproofing the walls, in the ground floor shower rooms of four patients' cottages.

General exterior stucco and brickwork repairs were made to Patients' Cottages and Dining Halls.

General roof repairs were carried out. The horse stable roof was replaced in asphalt shingles.

Ontario Hospital, Woodstock:

The exterior basement walls of the Administration Building, below grade, were damp proofed and the drainage of the areas revised.

Plans were made for an extension to the piggery and the material was purchased by this Department; the labour being done by the Institution staff mechanics.

Ontario Hospital, St. Thomas:

As stated in the previous reports, this Institution is now on loan to the Department of National Defence for R.C.A.F. training purposes, except the farm portion, which is operated under the jurisdiction of this Department.

Minimum progress repairs were made to the existing farm buildings, as required.

Minor repairs were made to the Engineer's House.

Furniture, furnishings and equipment were loaned from the Public Works locked-up store on these premises, from time to time, according to approved requisition received from the R.C.A.F. at St. Thomas, or from other mental hospitals requiring additional goods during the year.

EXAMINATION OF PLANS FOR THE DEPARTMENT OF HEALTH

Plans were examined and recommendations forwarded to the Department of Health in connection with proposed alterations, or additions to public and private hospital buildings and in connection with new hospital projects. The following were the projects dealt with:

Brant Sanatorium, Children's Preventorium, Brantford.

Brockville General Hospital.

Fort William Sanatorium, Doctor's Residence.

Alexandra Hospital, Ingersoll.
St. Joseph's Hospital, Hamilton.
Hamilton General Hospital.
Hillcrest Private Hospital, Orillia.
Niagara Peninsula Sanatorium.
Private Hospital, Napanee.
Red Cross Hospital, Mindemoya.
Private Hospital, London.
Victoria Hospital, London.
Kingston General Hospital.
Kirkland Lake District Hospital.
Kincardine General Hospital.
General Hospital, Nobel.
General Hospital, Moosonee.
Canadian Mothercraft Hospital, 49 Clarendon Avenue, Toronto.
East Windsor Hospital.
Essex County Sanatorium, Windsor.
Grace Hospital, Windsor.
Private Hospital, Windsor.
Red Cross Hospital, Thessalon.
St. Mary's Private Hospital, Toronto.
Welland County Hospital.
Pickle Crow Gold Mines Private Hospital, Patricia District.
Prince Edward County Hospital, Picton.
Palmerston General Hospital.
Hospital for Defence Industries Limited, Pickering.
Hartington Nursing Home, Ottawa.
Ottawa Civic Hospital.

Sketch plans were also prepared at the request of the Department of Health for a proposed new Psychiatric Unit to be installed at the Victoria Hospital, London.

ONTARIO REFORMATORIES

Industrial Farm, Burwash:

Plans and details were prepared for the erection of a farm office and prisoners' comfort station to be erected by members of the Institution staff and the prisoners.

Plans and details were prepared for a typical one-storey staff residence, three of which were to be erected by members of the Institution staff and prisoners.

Plans and details were prepared for a new cow barn for erection by the members of the Institution staff and the prisoners.

Ontario Reformatory, Guelph:

Plans were made for reinforcing the cook room floor of the Abbatoir Building and the work was to be done by the staff.

Plans and details were prepared for the erection of an addition to the Cannery and Laundry Building to provide lavatory and locker accommodation, properly segregated and as required by the Dominion Inspection Officer.

Andrew Mercer Reformatory, Toronto:

Plans were prepared and the work carried out in connection with the rehabilitation of the kitchen structure and the installation of new equipment for

the main kitchen and main dining room units. Fire doors were installed throughout to separate the main building into four sections to prevent the spread of fire.

Minor roof repairs were made to the laundry section and main building, including installation of new conductor pipes.

Ontario Reformatory, Mimico:

As stated in the report of the previous fiscal year, this Institution was loaned to the Department of National Defence. The farm lands and farm buildings were finally decided to be omitted from the premises previously turned over to the Dominion, with the exception of certain small portions of the said farm lands, which were, by letter, turned over to the use of the Dominion for garden purposes. The agreement between the Province and the Dominion was redrafted in accordance with these arrangements.

The farm lands and buildings of this Reformatory, together with the premises of the adjoining old Victoria Industrial School, Mimico, are now being operated by the Department of Health.

Material was supplied for the re-roofing of the dry kilns on the Reformatory premises with the understanding that the work would be undertaken by the military staff.

Industrial Farm, Monteith:

As noted in the report of the previous fiscal year, this Institution is now on loan to the Department of National Defence and under their complete jurisdiction.

ONTARIO TRAINING SCHOOLS

Boys' Training School, Bowmanville:

Repairs were made to the swimming pool in gymnasium building. The roofs and skylights over this building were also repaired.

The eavestroughs on Jury and Kiwanis Lodges were repaired and the roof leaks on the Superintendent's residence made good.

This Institution, as noted previously in this report, was loaned to the Department of National Defence as a detention camp for officer prisoners of war and their occupancy commenced as of November 3rd, 1941.

To provide for the occupancy of these premises by the Department of National Defence, temporary premises were provided for a portion of the population of this Institution by the leasing of premises known as the Senkler Estate in Bowmanville. Considerable alterations and repairs were carried out to make these premises suitable for the temporary purposes of this School.

As an addition to these rented premises, plans and specifications were prepared and tenders received for a one-storey temporary addition to provide living accommodation for fifty boys with quarters for two supervisors, but the work was not proceeded with. A temporary residence was leased in Bowmanville and made suitable for the occupancy of the Superintendent of the School.

Girls' Training School, Galt:

Specifications were prepared and prices obtained for the exterior painting of all buildings, but the work as outlined, was carried on by the staff and inmates brought from the Ontario Reformatory, Guelph.

The doors to the single rooms in the Coronation Cottage were changed to swing out.

FISH HATCHERIES

Hill's Lake Hatchery (Temiskaming District):

Due to unusually heavy flooding by rains in this District, which almost caused the water from Sunday Creek to flow back in the Hatchery ponds, the banks of the said creek were cleaned of brush for a distance of over two miles and the dead wood, sunken logs and other obstructions removed, to prevent further flooding conditions. To further insure against damage by flooding, the hatching troughs in the Hatchery building were set at a higher level.

ONTARIO HIGHWAYS BUILDINGS

Plans and specifications were prepared and architectural supervision was given for the following work, for which the Department of Highways were to let the contracts:

- Garage and store house, Ottawa.
- Scale House No. 1. Stoney Creek, Queen Elizabeth Way.
- Scale House No. 2. Stoney Creek, Queen Elizabeth Way.
- Staff Residence, Geraldton.

Working drawings were prepared for the following future work:

- Typical highways equipment garage.
- Typical highways storage shed.
- Typical highways portable truck garage.
- Information office and scale house, Homer.

Sketch plans were prepared for the following contemplated work:

- Scale house, East of Homer.
- Information office and comfort station at Ivy Lea.
- Typical Highway scale house for Northern Ontario.
- Equipment Garage, Bancroft.
- Staff Residence, Log cabin style, for Northern Ontario.

BOILER INSPECTION

As noted in my report of the previous fiscal year, Mr. John Sharp, who was previously a member of this Department and who made the previous years' inspections, was transferred to the Department of Labour on March 1st, 1941, and his work was, thereafter, undertaken by Mr. H. G. Walsh, in addition to his duties as Chief Stationary Engineer for the Parliament Buildings.

Excluding the existing plants which have been loaned to the Department of National Defence for their own operations and responsibility in connection with the Institutions loaned for present war purposes, the inspection work covered this year, under the above heading may be briefly described as follows:

The boilers and heating equipment of the Legislative and Departmental Buildings, Osgoode Hall and Educational Buildings, Agricultural Buildings, District Buildings, Ontario Hospitals, Ontario Training Schools and the Ontario Reformatories were inspected and reported upon for safety and proper operation and to determine the extent of repairs and materials needed for such repairs to properly maintain and operate the heating plants in the building groups referred to. In the case of the Ontario Hospitals and the Ontario Reformatories, the reports, as referred to, were sent to the Departments of Health and Provincial

Secretary respectively for their attention in the matter of making the repairs recommended.

The recommendations contained in the reports regarding plants in all the other building groups described in this section, were attended to by this Department.

PROVINCE OF ONTARIO SAVINGS OFFICES

Hamilton Branch, Ottawa Street North:

Plans and specifications were prepared, contracts let and the work completed for the remodelling and enlargement of the existing premises. An adjoining store was leased and used to gain the extra space required. The alterations and additions in this case provided for a new built-in vault to replace the original portable accommodation.

Aylmer Branch:

Working drawings were prepared for a new front for these premises to be erected by the Lessor, but the work was not carried out this year.

St. Catharines Branch:

Proposed new premises were examined and measured and temporary sketch plans prepared in connection with the necessary work to be done, if it was decided to lease the premises in question. The project was abandoned after the rental quotation was received.

General:

Co-operation was given to the Head Office management in the matter of general routine maintenance and repair work at the branches where such work was requested.

Renewal of expiring leases in connection with branch offices were negotiated and arranged, as required.

MISCELLANEOUS

Ontario Government Building, Kingston:

Miscellaneous repairs were made to plumbing and heating and to the eaves-troughs of this building.

Air Raid Precaution Work:

Co-operation was given to the various other Government Departments as requested, in connection with proposed air raid precaution work as follows:

Charts were made at the request and direction of the Fire Marshal's Department showing available fire fighting equipment in twelve vulnerable areas in the Province.

Assistance was given in the making of a survey of the population of the Parliament Buildings, including East Block, for the purposes of air raid drills and evacuation.

As requested by the Department of Health, estimates were prepared from data submitted by the General Hospitals of Ontario in connection with proposed protection of windows against high explosive bombs and for blacking-out purposes, if required.

Surveys were made of 22 schools and academic buildings in the Toronto area at the request and in co-operation with the Department of Health to ascer-

tain the number of patients which could be accommodated if these buildings were used as auxiliary hospitals. Surveys were also made of five schools in the Hamilton area, four schools in the Windsor area, and two schools in the Sarnia area in the same manner and for the same purpose.

Some experimental work was carried out at the request of the Department of Health in connection with the blacking-out of windows at the Ontario Hospital, Toronto.

Sketch plans were made, at the request of the Department of Health, for a gas decontamination unit proposed to be erected at General Hospitals throughout the Province, if required.

Residence for Mr. Oliva Dionne and Family:

The site of the present home of the Dionne Quintuplets at Callander was surveyed and at the close of this fiscal year, the preparation of the plans and specifications were nearing completion for a residence for Mr. Oliva Dionne and his family, including the Quintuplets. This work was done in co-operation with the Dionne Quintuplet Guardianship, who will call for the tenders on the work and let the contracts.

Courts in City Hall, Toronto:

Sketch plans were made for the re-location of the Surrogate Court and Judges' Chambers in this building, but the work was not proceeded with.

Registry Office, Toronto.

Sketch plans were prepared for proposed new third-storey addition on this building to accommodate court rooms proposed to be removed from the City Hall, Toronto, but the matter was held for later consideration.

Architect's Staff:

Mr. S. J. Vance, who has been in the Government service for twenty-five years was appointed as an Assistant Architect on December 1st, 1941.

I have the honour to be, Sir,

Your obedient servant,

GEORGE N. WILLIAMS,

Chief Architect.

Toronto, March 31st, 1942.

REPORT OF THE ENGINEER

THE HONOURABLE T. B. McQUESTEN, K.C., B.A., LL.B., M.P.P.,
Minister of Public Works,
Parliament Buildings.

SIR:

I have the honour to report on the work done by the Engineer's Branch of the Department of Public Works, Ontario, during the fiscal year April 1, 1941, to March 31, 1942.

All the work was done by day labour under local foremen, employing local men and using local material wherever possible.

The usual maintenance of locks, dams, docks and navigable channels was carried out, and four storage dams were built. Drainage work was done in five districts and aid given to two municipal drains under the Provincial Aid to Drainage Act.

Maintenance work was as follows:

Port Carling Dock:

The dock leading from the locks to the Port Carling Boat Works was renewed with timbers and a three-inch plank deck. This dock is 235 feet long and 22 feet wide.

Tilden Lake Dam:

At the north end of this dam a section of the old dam and fill was taken out by spring floods. This section was rebuilt in heavy timber and a heavy fill placed in front of it.

Blind River Dam:

Several leaks had developed under the timber dam on the west channel. A heavy earth fill was placed in front of the sheeting to stop these leaks.

Dollars Dams:

The west dam was leaking badly and the wing at the east end was badly decayed in several places. The leaks were stopped by sheeting and gravelling and the decayed portion of the wing renewed in timber. The deck of the east dam was repaired and other minor repairs made at both dams.

Kashee Lake Dam, Bolger:

The sheeting on this dam was renewed and an earth fill put in. The upper 2 feet of the dam was removed to give a better outlet for spring floods.

Deer Lake Outlet:

The outlet of this lake had become blocked with logs and sediment so that during spring floods the water in the lake rose very high and did considerable damage to tourist and farm properties. The logs were removed and the channel cleaned out to prevent this flooding.

Mad River Dyke:

On Lot 7, Concession 4, Nottawasaga, there was a bend in the river and during floods the river left its natural course and flowed across several farms before returning to its proper course, doing considerable damage to farms and

roads. A dyke was built of timber cribs and earth and rock fill for a distance of 300 feet at this bend to keep the river in its proper course.

Muskoka Lakes Buoys:

All buoys on the Muskoka Lakes taken away by the spring floods were replaced and the boat channels kept clear of obstructions.

STORAGE DAMS

Kearney Dam:

This is a timber dam on the Magnetawan River about 2 miles below the Village of Kearney. It holds the water up at the Village, providing a better water supply and aids navigation up the river to the lake above. It is 120 feet long, 4 feet high, and provided with four sluiceways, each 12 feet wide.

Scott Dam:

This is a timber dam on the Restoule River. It raises the lower level of the river 4 feet, flooding out a long rapids which was difficult to navigate before. It is 100 feet long, 4 feet high, and has four sluiceways, each 12 feet wide.

Rock Lake Dam:

This is a concrete dam built at the outlet of Rock Lake in Algonquin Park. It replaced an old timber dam and holds the water up on Rock Lake and several other lakes, making navigation possible between them. Two sluiceways each 20 feet wide and 7 feet deep are provided. The overall length of the dam is about 300 feet.

Palmerston Lake Dam:

This is a concrete dam built at the outlet of Palmerston Lake in Addington County. It holds the water up on the lake for navigation purposes and also serves as storage for several power plants below. It is a concrete dam 75 feet long and 8 feet high. It is provided with a sluiceway 8 feet wide.

MUNICIPAL DRAINAGE

Municipal road drainage was carried out in the following districts: Victoria and Haliburton, Peterborough, Muskoka, Parry Sound, Sudbury and Renfrew.

PROVINCIAL AID TO DRAINAGE

Boyle Drain and South Mailland River Improvement:

This drain was improved by the Township of Elma under the provisions of the Municipal Drainage Act in accordance with report, plans and specifications prepared by Mr. S. W. Archibald, Civil Engineer, of London, Ontario.

The work consisted of the deepening, widening and straightening of the old channel for a distance of a little over six miles, starting at the easterly boundary of the Township of Elma on Lot 35, Concession 14, and continuing westerly to Lot 15, Concession 13, Elma Township. The width of the drain was 5 feet at the upper end and 24 feet at the lower end. The depth of the cut averaged about 2 feet.

Two branch drains were improved in connection with this scheme but they were not entitled to aid according to the Act.

The cost of the work as reported by the treasurer of the township was \$14,331.61 including the two branches. Deducting the cost of the branches, which was \$2,520.88, leaves a balance of \$11,810.73, on which the 20% grant was based.

The Dominion Government agreed to contribute an amount equal to the Provincial grant. According to the Act, any such contributions must be deducted from the cost. The amount paid by each Government was \$1,968.48.

The drain was examined and found completed in a satisfactory manner, and on report a grant of \$1,968.48 was paid to the Township of Elma according to the Provincial Aid to Drainage Act.

Townline Pumping Works:

This is a pumping drainage system consisting of about 6,000 acres of land in the Townships of Chatham and Dover in Kent County.

The pumping plant consisted of the old type dash wheel pump 28 feet in diameter, driven by a steam engine. This plant was very cumbersome, inefficient, and was liable to break down at any time, which might have meant the loss of a season's crop.

The Township of Chatham therefore decided to put in a new and up-to-date plant and engaged Mr. W. G. McGeorge, Civil Engineer, of Chatham, to prepare a report, plans and specifications for same.

The new plant consists of a modern turbine pump of 30,000 gallons per minute capacity, driven by a 100 horse power International Harvester gas engine, using either gasolene or natural gas as fuel. This plant is housed in a neat concrete block building, 18 feet by 22 feet, with concrete foundation and floor, and a metal roof.

The total cost of this new plant as reported by the Treasurer of the Township of Chatham was \$13,411.70, less credit for sale of old plant of \$300.00, leaving a net cost of \$13,111.70, on which the 20% grant was based.

The plant was examined and found to be working very satisfactorily, and on report a grant of \$2,622.34, being 20% of the cost, was paid to the Treasurer of the Township of Chatham.

I have the honour to be, Sir,

Your obedient servant,

J. W. HACKNER,
Engineer of Public Works.

Toronto, March 10, 1943.

Department of Public Works, Ontario.

Toronto, March 30th, 1943.

THE HONOURABLE T. B. MCQUESTEN, K.C., B.A., LL.B., M.P.P.,
Minister of Public Works,
Parliament Buildings,
Toronto, Ontario.

SIR:

I have the honour to submit the following statement showing the several contracts entered into with His Majesty during the twelve months ending March 31st, 1942, in connection with the Public Buildings and Works, subject to the control of the Public Works Department of Ontario.

I have the honour to be, Sir,

Your obedient servant,

S. WOOD,
Secretary and Accountant.

STATEMENT No. 24

Showing the several contracts entered into with His Majesty during the twelve months ending March 31st, 1942, in connection with the Public Buildings and Works, subject to the control of the Department of Public Works, Ontario.

DATE	LOCATION OF WORK	SUBJECT OF CONTRACT	CONTRACTORS	AMOUNT
1941 July 3	Province of Ontario Savings Office, 316-318 Ottawa Street North, Hamilton.....	Alterations and improvements.....	Kennedy Connor & Son, Hamilton.....	\$8,685.00
Dec. 2	Ontario Veterinary College, Guelph	Construction of Bangs Disease Testing Laboratory.....	Pigott Construction Co., Hamilton.....	23,400.00
Dec. 2	Ontario Veterinary College, Guelph	Heating for Bangs Disease Testing Laboratory.....	George C. Abbott Limited, Toronto.....	2,582.00
Dec. 2	Ontario Veterinary College, Guelph	Plumbing for Bangs Disease Testing Laboratory.....	George C. Abbott Limited, Toronto.....	3,141.00
Dec. 2	Ontario Veterinary College, Guelph	Electrical work, Bangs Disease Testing Laboratory.....	Allen Electric Company Ltd., Toronto.....	1,662.00

STATEMENTS
of the
ACCOUNTANT
of
Public Works Department
1941-1942

Department of Public Works, Ontario,
TORONTO, February 18th, 1943.

HON. T. B. MCQUESTEN, K.C., B.A., LL.B., M.P.P.,
Minister of Public Works.

SIR:

I have the honour to submit detailed statements of Ordinary Expenditure of Civil Government and Maintenance and Repairs of Government Buildings and Public Works; also Capital Expenditure on Provincial Public Buildings and Public Works, during the fiscal year which ended on the 31st of March, 1942.

I have the honour to be, Sir,

Your obedient servant,

S. WOOD,
Secretary and Accountant.

SUMMARY OF EXPENDITURE
FOR FISCAL YEAR APRIL 1st, 1941 to MARCH 31st, 1942

Service	Ordinary	Capital	TOTAL
Main Office—Administration expenses, etc.	\$ 87,720.92		\$ 87,720.92
Maintenance and repairs—Government Buildings	544,554.24		544,554.24
Public Works—Maintenance	10,533.27		10,533.27
Public Buildings		\$ 22,352.90	22,352.90
Public Works		174,734.63	174,734.63
Statutory—Drainage Aid		4,512.06	4,512.06
Special Warrants	78,895.15	23,604.80	102,499.95
TOTAL NET EXPENDITURE	<u>\$721,703.58</u>	<u>\$225,204.39</u>	<u>\$946,907.97</u>

STATEMENT OF REVENUE

Commissions on telegraphs and telephones	\$ 2,514.05		\$ 2,514.05
Sale of material	2,686.08		2,686.08
Sale of produce and stock	23,052.07		23,052.07
Rentals	29,890.69		29,890.69
Sale of property		\$3,756.25	3,756.25
Perquisites	2,232.00		2,232.00
Building equipment	171.55		171.55
Miscellaneous	72.67		72.67
Compensation from Dominion Government re occupation of portion of Ontario Agricultural College, Guelph, for war purposes	40,000.00		40,000.00
	<u>\$100,619.11</u>	<u>\$ 3,756.25</u>	<u>\$104,375.36</u>

S. WOOD,

Secretary and Accountant.

TORONTO, February 18th, 1943.

STATEMENT OF EXPENDITURE, MAIN OFFICE, MAINTENANCE
REPAIRS and CONSTRUCTION of PUBLIC BUILDINGS
FOR FISCAL YEAR ENDING MARCH 31st, 1942.

ORDINARY

MAIN OFFICE:

Service	Amount	Amount
Salaries—Minister's salary	\$ 2,666.64	
Permanent	57,287.53	
Temporary	3,600.00	
Travelling expenses	1,122.31	
Maintenance	3,404.64	
Insurance and lightning rods	15,603.22	
Local Improvement Taxes	196.73	
Unforeseen and unprovided	37.50	
Compensation, medical, hospital and other accounts for workmen injured in Government work as awarded by The Workmen's Compensation Board, including proportion of administration expenses	3,802.35	
		<u>\$ 87,720.92</u>

GENERAL SUPERINTENDENCE:

Salaries—Permanent	\$ 8,200.00	
Temporary	2,700.00	
Services, travelling and other expenses	4,883.13	
		<u>\$ 15,783.13</u>

LIEUTENANT-GOVERNOR'S APARTMENT:

Salaries.....	\$ 3,600.00	
Maintenance.....	766.80	
		\$ 4,366.80

LEGISLATIVE AND DEPARTMENTAL BUILDINGS:

Administrative Services:

Salaries—Permanent.....	\$ 17,137.50
Temporary.....	5,385.28
Telephone service.....	44,409.51
Typewriter inspection and repairs for all Departments.....	3,165.55

Maintenance Staff:

Salaries—Permanent.....	67,996.94
Temporary.....	117,694.85

Maintenance:

Fuel, light, gas, water and power.....	65,533.74
Cleaning supplies, upkeep of grounds and casual help.....	36,975.69
Furniture, furnishings and equipment for buildings.....	63.02

Mechanical Staff:

Salaries—Permanent.....	7,400.00
Repairs and alterations.....	58,447.63

\$424,209.71
3,000.00

<i>Deduct Rentals</i>		\$421,209.71
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OSGOODE HALL:

Salaries—Permanent.....	\$ 11,800.00
Temporary.....	9,334.63

Maintenance:

Fuel, light, water and power.....	5,362.38
Furniture, furnishings and equipment.....	17.19
Telephone service.....	2,778.22
Cleaning of buildings and incidentals.....	1,594.48
General repairs and alterations.....	5,425.15

\$ 36,312.05

EDUCATIONAL BUILDINGS:

Repairs and incidentals:

Toronto Normal and Model Schools.....	\$ 695.98	
Ottawa Normal and Model School.....	60.25	
London Normal School.....	55.37	
Hamilton Normal School.....	298.84	
Peterborough Normal School.....	16.37	
Stratford Normal School.....	50.20	
North Bay Normal School.....	57.20	
Belleville School for the Deaf.....	1,798.49	
Brantford School for the Blind.....	930.94	
Ontario Training School for Technical Teachers—Hamilton.....	77.21	
General—To provide for repairs, installation of boilers and heating plants in buildings and fire protection.....	2,226.36	
		\$ 6,267.21

AGRICULTURAL BUILDINGS:

Repairs and incidentals:

Ontario Agricultural College, Guelph.....	\$1,208.27	
Ontario Veterinary College, Guelph.....	30.25	
Horticultural Experiment Station, Vineland.....	1,048.07	
Agricultural School, Ridgetown.....	285.62	
Agricultural School, Kemptville.....	40.70	
Demonstration Farm, New Liskeard.....	544.38	
General—To provide for repairs, installation of boilers and heating plants in Agricultural Buildings and fire protection.....	263.71	
		\$ 3,421.00

TRAINING SCHOOLS:

Repairs and incidentals:

Ontario Training School for Boys, Bowmanville	\$491.34	
Ontario Training School for Girls, Galt	8.00	
		\$ 499.34

DISTRICT BUILDINGS:

Repairs and alterations, furniture and furnishings and improvements to grounds for all District buildings—

Algoma	\$ 1,329.29	
Cochrane	808.12	
Kenora	1,411.22	
Manitoulin	6.69	
Muskoka	592.24	
Nipissing	437.34	
Parry Sound	1,008.36	
Rainy River	667.07	
Sudbury	942.14	
Temiskaming	846.49	
Thunder Bay	1,067.69	
General—To provide for repairs, installation of boilers and heating plants in Districts and fire protection	2,110.17	
Salary of Caretaker, Temiskaming	825.00	
Government Building, Matheson—Maintenance	522.15	
		\$ 12,573.97

ONTARIO HOSPITALS:

Repairs and incidentals—

Brockville	\$ 389.63	
Cobourg	459.14	
Hamilton	4,190.64	
Kingston	4,075.39	
London	627.31	
New Toronto	414.08	
Orillia	929.00	
Penetanguishene	562.46	
Toronto	321.50	
Psychiatric, Toronto	64.57	
Whitby	5,822.30	
Woodstock	226.45	
Fort William	262.30	
Concord	215.22	
Langstaff	173.88	
Contingencies	234.36	
		\$ 18,968.23

ST. THOMAS:

To provide for expenses in connection with the leasing of Hospital to the Dominion Government for the purposes of National Defence (recurring charges recoverable from the Dominion Government, in accordance with Agreement)

\$ 145.00

Farm operating expenses:

Salaries	\$ 5,040.00	
Expenses	16,439.70	
		\$ 21,479.70
		\$ 21,624.70

PUBLIC WORKS:

Maintenance:

Salaries (Lockmasters, Supervising Foreman, etc.)	\$ 5,160.01	
Repairs to locks, dams, etc.	4,584.16	
Equipment	246.37	
Maintenance of Hawkesbury-Grenville Bridge	542.73	
		\$ 10,533.27

ONTARIO GOVERNMENT OFFICE BUILDING, KINGSTON:

Maintenance:

Salary of Caretaker	\$ 1,299.96	
Cleaning supplies, fuel, electricity, water, repairs and incidentals	2,228.14	
		\$ 3,528.10

SPECIAL WARRANTS:

Expenses in connection with leasing portion of Ontario Agricultural College, Guelph, to Dominion Government for purposes of National Defence.....	\$ 15,871.98
Expenses in connection with leasing the Toronto Normal and Model School to the Dominion Government for purposes of National Defence.....	2,716.49
Expenses in connection with leasing the Ontario School for the Deaf, Belleville, to the Dominion Government for purposes of National Defence.....	17,991.56
Expenses in connection with leasing the Ontario Training School for Boys, Bowmanville, to the Dominion Government for purposes of National Defence.....	4,598.89
Expenses in connection with transfer of patients from Ontario Hospital, St. Thomas.....	4,597.80
Cost-of-living bonus.....	33,075.00
Unemployment Insurance stamps.....	43.43
	<u>\$78,895.15</u>
TOTAL ORDINARY EXPENDITURE.....	<u>\$721,703.58</u>

CAPITAL

ONTARIO HOSPITALS:	
Additions, alterations, equipment and fire proofing.....	\$ 5,244.99
ONTARIO REFORMATORIES:	
Additions, alterations and equipment.....	9,316.61
DISTRICT BUILDINGS:	
To provide for construction of works and buildings, alterations and fire proofing and expenses in connection therewith.....	835.26
FISH HATCHERIES:	
Construction and alterations to Fish Hatcheries.....	6,956.04
PUBLIC WORKS:	
Municipal Drainage.....	\$ 7,248.02
Storage dams and docks.....	9,210.06
Grants:	
Grant by the Province of Ontario towards the cost of the Grand River Conservation Scheme on the basis of 37½% of actual cost.....	158,276.55
	<u>174,734.63</u>
STATUTORY:	
Drainage Aid.....	4,512.06
SPECIAL WARRANT:	
Construction of a Bangs disease Testing Laboratory at the Veterinary College, Guelph.....	23,604.80
TOTAL CAPITAL EXPENDITURE.....	<u>\$225,204.39</u>

SUMMARY

ORDINARY EXPENDITURE:	
Main Office and Maintenance and Repairs of Government Buildings.....	\$721,703.58
CAPITAL EXPENDITURE:	
Public Buildings and Public Works.....	225,204.39
	<u>\$946,907.97</u>

S. WOOD,
Secretary and Accountant.

Thirty-Fifth Annual Report

OF THE

**Game and Fisheries
Department**

1941 - 1942

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 9, 1943



ONTARIO

TORONTO

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

1 9 4 3

TO THE HONOURABLE ALBERT MATTHEWS,
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 Thirty-Fifth Annual Report of the Game and Fisheries Department of this Province, for the year ended March 31st, 1942.

I have the honour to be,

Your Honour's most obedient servant,

G. D. CONANT,
Minister in Charge,
Department of Game and Fisheries.

TORONTO 2,
March 15th, 1943.

THIRTY-FIFTH ANNUAL REPORT

OF THE

Department of Game and Fisheries of Ontario

TO: THE HONOURABLE G. D. CONANT, K.C.,
Prime Minister and Attorney-General,
Minister in Charge,
Department of Game and Fisheries.

SIR:—

I have the honour to submit to you herewith the Thirty-fifth Annual Report of the Department of Game and Fisheries, outlining a summary of the activities of the various Departmental services, and including condensed statistics for the fiscal year ended March 31st, 1942, as well as certain comparative tables.

INTRODUCTORY

The problems involved in providing a successful programme of conservation in connection with the wealth of the wild life natural resources with which this Province has been endowed are many and varied and have been repeatedly emphasized on many opportune occasions. A permanent solution of the existing problems is to a very large extent dependent upon the complete co-operation of every one who is interested in the maintenance and preservation of this valuable heritage. In the early days fish and game were quite abundant in the lakes and streams and in the forests throughout our virgin territory, and the provision of nature for maintaining the supply was sufficiently adequate. However, the process of developing a country does of necessity entail the removal of forests and the clearing of land in connection with the establishment and growth of a very essential agricultural industry, and the damming of rivers for the provision of electrical power necessary for industrial requirements, as well as many other infringements upon the habitat and environment of wild life, and a considerable reduction of this valuable heritage has been the subsequent result. The demand on these resources has continued to grow as their value from an economic and recreational standpoint became more widely known and appreciated. Over a period of years resident hunters and anglers have increased innumerable, and the tourist trade, stimulated and encouraged by the activities of the Department, has in recent years become one of our largest industries.

The policy of protection has recognized the different phases affecting supply and demand and has been developed in an effort to maintain a proper balance. Legislative enactments and regulations have designated specific periods of the year only during which it is lawful to take various species of our more desirable fish and game and restricted the number or quantity of such fish and game which may be taken. Suitable areas have been designated as sanctuaries for game and fish, thus ensuring reproduction and perpetuation therein and in the territory immediately adjacent to such sanctuaries. Small game has been intensively propagated and released for re-stocking purposes, and hundreds of millions of fish are raised artificially in more than a score of fish hatcheries and this production is annually deposited in provincial waters. The game and fish regulations otherwise embody the results of biological and practical experience, and the enforcement of these regulations is provided by a staff of game and fisheries overseers.

The success of this organized effort along the lines of conservation is in proportion to the support and co-operation which is provided and in this connection it is pleasing to note and record the increasing interest being taken by sportsmen, tourist camp operators and guides as is reflected in the many splendid associations which are giving active assistance in implementing the Departmental conservation programme. With a continuation of such co-operation the work and efforts of the Department will undoubtedly prove of lasting benefit to sportsmen in particular and the public generally.

FINANCIAL

The following is a complete table of the revenue collected during the period under review and shows the various sources from which this total was derived and the respective amounts attributable thereto:—

REVENUE FOR THE FISCAL YEAR ENDED MARCH 31st, 1942.

GAME—

Licenses—

Trapping	\$ 45,128.50
Non-Resident Hunting	124,365.00
Deer	94,923.90
Moose	3,278.00
Gun	97,768.84
Dog	6,196.05
Fur Dealers	28,476.00
Fur Farmers	7,244.00
Tanners	170.00
Cold Storage	227.00

\$ 407,777.29

Royalty 130,686.60

—————\$ 538,463.89

FISHERIES—

Licenses—

Fishing (Commercial)	\$ 87,831.00
Angling	476,519.95

\$ 564,350.95

Sales—Spawn taking 170.07

Royalty 10,279.03

—————\$ 574,800.05

GENERAL—

Licenses—

Tourist Camps	\$ 7,840.00
Guides	7,690.00

\$ 15,530.00

Fines 21,119.26

Costs Collected (Enforcement of Game Act) 757.96

Sales—Confiscated articles, etc. 27,069.63

Rent 3,113.50

Commission retained by Province on sale of lic. 2,067.24

Miscellaneous 347.76

—————\$ 70,005.35

Net Ordinary Revenue \$ 1,183,269.29

The amount collected during this period was the largest recorded in any one particular year during the entire existence of the Department, and exceeds by practically \$200,000.00 the revenue of the previous year. It is also \$168,000.00 in excess of the total amount collected in the previous best financial year, i.e. 1939-40, when for the first time our revenue exceeded the one million dollar mark.

One significant fact which merits favourable comment and more than cursory attention is the amount derived from the sale of non-resident angling and hunting licenses. Upon reference to the foregoing statement of revenue it will be noted that the sum derived from these sources totalled \$600,884.95, which is more than fifty per cent of the revenue collected by the Department from all sources during this period, and almost \$132,000.00 in excess of the revenue collected from these sources in the previous fiscal year. By far the greater proportion of this total would result from the sale of such licenses to visitors from the United States, which is an indication of the importance of the tourist trade to the country generally, as this sum would represent but a small percentage of the total funds such visitors would of necessity have to expend for transportation, meals, accommodation and entertainment or recreation additional to hunting and fishing during the period of their visits within the Province. The efforts devoted by the Government to attract visitors to Ontario and thus develop the tourist traffic within the Province were showing substantial dividends, but it is altogether probable that the entry of the United States, on December 8th, 1941, into the present conflict, will undoubtedly be followed by a noticeable retrogression of this traffic due to diminished numbers of American citizens visiting this country for vacation purposes, particularly during the period in which the existing restrictions governing travel and transportation conditions prevail. Other sources from which increased revenue was derived include the fees received from the sale of the various resident licenses required for hunting purposes, from the sale of trapping licenses and from the collection of fur royalties.

The subjoined table will be of interest by reason of the fact that it depicts comparative revenues derived from these sources during the year under review, the two previous fiscal years, and the fiscal year ended March 31st, 1936, the first complete twelve-month period under the present regime:—

Non-resident Licenses	1935-36	1939-40	1940-41	1941-42
Angling	\$ 200,641.65	\$ 391,504.00	\$ 384,675.00	\$ 476,519.75
Hunting	53,080.00	84,590.00	84,265.00	124,365.00
	<u>\$ 253,721.65</u>	<u>\$ 476,094.00</u>	<u>\$ 468,940.00</u>	<u>\$ 600,884.75</u>
Resident Licenses (Hunting)				
Deer	\$ 56,544.05	\$ 81,882.00	\$ 77,469.40	\$ 94,923.90
Moose	2,728.00	2,733.50	2,948.00	3,278.00
Gun	69,635.93	94,882.18	86,527.85	97,768.00
Dog	3,239.35	5,550.00	5,746.10	6,196.05
	<u>\$132,147.33</u>	<u>\$185,047.68</u>	<u>\$172,691.35</u>	<u>\$202,165.95</u>
Trapping Licenses	\$ 28,315.15	\$ 39,772.30	\$ 35,795.50	\$ 45,128.50
Royalty (Fur)	110,884.40*	116,520.40	101,599.18	130,686.60

* No open season for beaver.

Details of expenditures, both ordinary and capital, are in accordance with the following tabulation:—

EXPENDITURE FOR THE FISCAL YEAR ENDED MARCH 31st, 1942.

ORDINARY—

Main Office	\$ 57,091.61
General	3,489.62
Enforcement	217,374.13
Game Animals and Birds	17,809.99
Macdiarmid	2,576.94
Biological and Fish Culture Branch	206,186.84
Grants	5,400.00
Wolf Bounty	40,593.77
Special Warrants,—	
Cost of Living Bonus	\$ 23,768.51
Unemployment Insurance ..	11.67
	23,780.18
Total — Ordinary	\$ 574,231.08
Capital	2,531.18
	2,531.18
Total Expenditure	\$ 576,762.26

The complete financial statement for the year shows a very desirable condition in that a surplus of \$606,507.03 was derived from our operations and the statement is by far the best ever submitted by the Department of Game and Fisheries.

As will have been observed the heaviest expenses are those incurred in connection with enforcement for the maintenance of the Field Officers whose duties are to provide patrol service throughout the Province to secure proper and adequate observance of the various provisions of the Game and Fisheries Act and Regulations, as well as those which are incurred to provide the various services of the Biological and Fish Culture Branch under the supervision of which Branch the provincial fish hatcheries are operated.

The increased bounty on wolves which was continued during the year quite possibly encouraged trappers to devote more time and energy to the destruction of this vicious predator which probably accounts for the considerable increase in the number taken and therefore the greater amount necessary to take care of the subsequent applications for the payment of bounty.

Regarding the payment of grants, one of \$2,500.00 was made to the Ontario Fur Breeders' Association to assist this organization in their efforts to develop the industry of fur farming within the Province. Three grants totalling \$1,900.00 were paid to Mr. Jack Miner, Mr. Thomas N. Jones and Miss Edith L. Marsh in appreciation of their efforts to provide sanctuaries for migratory and native birds on their own properties located in the counties of Essex, Elgin and Grey respectively. A grant of \$500.00 was made to Professor W. J. K. Harkness to enable him to continue research work with a view to supplementing the existing practice in fish culture operations, and a grant of \$500.00 was made available to the Ontario Federation of Anglers to be used by them along educational lines, and more particularly with a view to securing better observance of the provisions of the Fisheries Regulations.

Capital expenditures were kept under rigid control and only such sums were expended as were absolutely necessary to maintain present buildings, principally on fish hatchery properties, in a proper state of repair.

The table which follows shows the total revenue, expenditure and surplus from Departmental activities during the present and the six preceding years:—

	Revenue	Expenditure (Ordinary & Capital)	Surplus
1935-36	\$ 683,938.72	\$ 451,041.91	\$ 232,896.81
1936-37	782,217.63	474,128.95	318,088.68
1937-38	866,558.19	563,938.33	302,619.86
1938-39	914,475.24	575,437.79	339,037.45
1939-40	1,015,350.82	568,198.55	447,152.27
1940-41	984,800.69	512,834.70	471,965.99
1941-42	1,183,269.29	576,762.26	606,507.03

GAME

In the following table information is given regarding the number of hunting licenses of all varieties, both resident and non-resident, which were sold during the period under review as well as a comparison with the totals disposed of in the three previous years:—

	1938-39	1939-40	1940-41	1941-42
Resident Deer	21,762	21,416	20,219	25,225
Resident Deer (Camp)	307	323	310	333
Resident Deer (Farmers)	7,719	7,722	6,486	7,353
Resident Moose	471	497	536	611
Resident Gun	114,580	113,992	97,218	116,622
Non-Resident Deer	1,329	1,492	1,291	2,028
Non-Resident "General"	569	593	755	1,115
Non-Resident Small Game	1,618	1,567	1,377	1,876
Non-Resident Bear (Spring Season)	49	108	161	189

In every instance there was an increase in the number sold in 1941-42 as compared with those sold in the previous year.

Herewith is a summary of conditions as they apply to the various species of game animals and birds which are to be found in Ontario, and which information is compiled from reports submitted by officers of the enforcement service throughout the Province.

DEER:—Throughout the northerly portion of Southern Ontario and in Northern Ontario generally deer continued to be sufficiently plentiful to warrant the statement that the hunting of this species of fine game animal provides a source of relaxation for thousands of interested hunters unequalled by any other division of the sport. The limited extent of the open season and the various restrictions which are in effect during this period of open season, as well as the protection which is provided during that period of the year in which no hunting of deer is permitted, have all contributed in some measure to the maintenance of the deer herds of the Province in their present satisfactory state. Reports from the various counties in Southern Ontario in which an entire closed season has prevailed for many years are to the effect that this complete

protection which has been provided has resulted in a considerable increase in the numbers of these animals which now inhabit many of these areas, though this improvement has not been sufficiently extensive to warrant the provision of general regulations for the hunting of deer in these areas. However, conditions were such in the Counties of Bruce and Carleton that special regulations were promulgated in connection with the hunting of deer therein, details of which are as follows:—

(a) An open season in the County of Bruce, from November 10th to November 18th, 1941, both days inclusive, though the use of dogs during this hunting season was prohibited.

(b) An open season in that part of the County of Carleton lying west of the Rideau River, from November 3rd to November 18th, 1941, both days inclusive. The general regulations which govern the hunting of deer were in effect.

In Division (D), Southern Ontario, a special regulation establishing the period of the open season for deer provided that such open season would extend from November 3rd to November 18th, 1941, both days inclusive.

In accordance with local recommendations received in the Department it was further provided that it would be unlawful for any person to hunt deer in the Counties of Durham, Northumberland and Prince Edward and in the Township of Cambridge, in the County of Russell, at any time during the year 1941, thus eliminating the open season in these areas which is established by the general provisions of the Game and Fisheries Act.

MOOSE:—Generally speaking this species of game animal is not plentiful anywhere in this Province, though there are some areas in which rather favourable conditions do prevail. An entire closed season on these animals has been effective for the past several years in that portion of Ontario lying south of the French and Mattawa Rivers and Lake Nipissing, and this prolonged period of entire protection has not resulted in any general increase in the numbers of moose which exist in this part of the Province, though some slight improvement is reported from the County of Renfrew and the District of Muskoka. Advice from various northern Ontario sections indicates conditions practically similar to those which have existed there in more recent years, with slight improvement in scattered areas. Hunting was permitted during the usual open seasons in accordance with provisions of the Game and Fisheries Act, while a restricted period of open season, extending from October 15th to October 31st, 1941, was provided in that area in northwestern Ontario, west of the Superior Junction-Fort William Branch of the Canadian National Railway, including the district of Rainy River and portions of the districts of Kenora and Thunder Bay, and in that area in the south-eastern part of northern Ontario, lying north of North Bay and east of Sudbury, and including portions of the districts of Nipissing, Temiskaming and Sudbury.

CARIBOU:—But very few specimens of this variety of game animal exist in Ontario at this time. Naturally they are reported only from locations in northern Ontario and in all instances the information received is to the effect that they are very scarce. They are probably most prevalent, though not plentiful even there, on the larger islands in Lake Superior located along the shore fronting the district of Thunder Bay. Existing conditions demand a continuation of the protection of a closed season throughout the entire year, and which has now prevailed for quite a period of years, if this species is to have an opportunity to maintain itself even in its present limited proportions.

ELK:—The elk which are to be found in Ontario at the present time are those which were originally imported by this Department from Western Canada with the co-operation of the National Parks Branch of the Department of Mines and Resources of Canada, and their subsequent off-spring. During the summer of 1941 six of these animals, three

bulls and three cows, were transferred from their range on the Petawawa Crown Game Preserve in the county of Renfrew, and liberated in a suitable area in the county of Peterborough. Little if any improvement was reported from the localities in which elk have been liberated on different occasions in previous years in the counties of Bruce, Simcoe and Peterborough, and in the districts of Nipissing, Sudbury, Algoma and Thunder Bay. These are the only sections in the Province in which these animals are to be observed, in addition to those on the Petawawa Crown Game Preserve.

BUFFALO:—Little change has occurred in the small herd of buffalo, comprised of sixteen heifers and four bulls, which was imported from Alberta in 1939, and placed on lands in the Burwash Crown Game Preserve in the district of Sudbury.

BEAR:—There would appear to have been some increase in the number of black bear in many parts of Ontario. They are reported to be quite numerous in many parts of northern Ontario and in the districts of Parry Sound and Muskoka and the counties of Haliburton and Renfrew. The demand for the pelts of these animals is at present negligible and as a result of this condition there is no encouragement for the trapping of bear. However, much healthy recreation may result from the hunting of these animals, and no doubt many hunters take advantage of the opportunity for sport thus provided. It will be of interest to report that during the spring bear season from April 1st to June 15th, 1941, some one hundred and eighty-nine (189) hunting licenses were issued to non-residents of the Province for the taking of bear, again recording an increase in the number of such licenses issued as compared with those sold during this season in the previous fiscal year.

RABBITS:—The following varieties of rabbits are to be found in different sections of the Province. viz.:—cottontail rabbits, European hare (or jack rabbits) and the varying hare (or snowshoe rabbits).

Cottontail rabbits are reported from all southern Ontario counties with the exception of Renfrew, Haliburton, Muskoka and Parry Sound. Generally speaking, conditions as they applied to this variety were very good and some increase was evident. However, conditions were not favourable in several of the eastern counties as well as in the counties of Grey and Bruce.

The European hare, or jack rabbit as it is more familiarly known, is confined to the extreme southwesterly portion of the Province, lying south of the district of Muskoka and the county of Haliburton and west of the county of Hastings. With but few exceptions reports indicated that they were quite plentiful throughout this section.

The varying hare, or snowshoe rabbit, is prevalent in many of the eastern counties and northern districts of southern Ontario and throughout that portion of the Province lying north and west of the French and Mattawa Rivers and Lake Nipissing. They were reported to be not too plentiful in any of these areas except possibly in the far northwestern districts, though a slight general improvement in their numbers was observed.

There is no doubt that the hunting of rabbits is the favourite sport of a large percentage of hunters throughout the Province, particularly in the late fall and early winter, and there are many who participate in the enjoyable and healthy recreation derived from such hunting.

PARTRIDGE:—Satisfactory conditions with reference to both ruffed grouse and sharp-tailed grouse continued to prevail in the areas in which suitable environment exists, more particularly in the northern districts of the Province. The sharp-tailed variety of partridge are the western Canada species and are found in Ontario only in the northwestern districts. Special regulations were adopted to provide for an open season during the fall of 1941, details of which are as follows:—

The general open season consisted of two periods extending from October 4th to October 14th, and from November 3rd to November 12th. Limits of catch provided by the Regulation which governed in this case were not more than five (5) birds per day and not more than twenty-five (25) birds in all during the two periods. This applied throughout the Province except in the counties of Essex and Kent and in the townships established as Regulated Game Preserve Areas. In these areas mentioned in this exception to the general Regulation the dates on which the hunting of partridge was permitted were October 24th, 25th and 29th and November 1st, and the limits of catch were five (5) birds per day.

HUNGARIAN PARTRIDGE:—This species of game bird is not native to the Province. The present stock is the result of importations, principally from central European countries several years ago, and which were later liberated in suitable areas. They are reported to exist, though not at all plentiful, in many southern counties, and small flocks have been observed in isolated and scattered sections of southern Algoma, eastern Thunder Bay and Rainy River. They are possibly more numerous in counties in the extreme southwest and extreme southeast portions of the Province. The open season provided in 1941 was in effect only in the counties of Essex and Kent on October 24th, 25th and 29th and November 1st, and the limits of catch were established at two (2) birds per day.

PHEASANTS:—During the year 1941 the Department undertook the distribution of 21,168 pheasants, comprising 19,684 poults, 1,122 adult hens and 362 adult cocks. These birds were purchased at a cost of \$16,514.85, and were liberated under the supervision of field officers of the Department, 18,259 in the townships established as Regulated Game Preserve Areas and 2,909 in a few counties additional thereto. Following are details of this distribution, and in all cases except as is indicated the birds liberated were poults:—

Regulated Game Preserve Areas:—County of Brant, (three townships,—Burford, South Dumfries and Onondaga), 760 birds; County of Elgin, (five townships,—Aldbrough, Bayham, Dorchester South, Dunwich and Malahide), 1,000 birds; County of Haldimand, (ten townships,—Canboro, Dunn, Moulton, Cayuga North, Cayuga South, Oneida, Rainham, Seneca, Sherbrooke and Walpole), 1,263 birds, of which 13 were adults; County of Halton, (four townships,—Esquesing, Nassagaweya, Nelson and Trafalgar), 1,641 birds of which 191 were adults; County of Lambton, (one township,—Plympton), 200 birds; County of Lincoln, (eight townships,—Caistor, Clinton, Gainsboro, Grimsby North, Grimsby South, Grantham, Louth and Niagara), 2,670 birds of which 270 were adults; County of Middlesex, (two townships,—Westminster (part) and Metcalfe), 500 birds; County of Norfolk, (four townships,—Middleton, Townsend, Walsingham and Windham), 640 birds; County of Ontario, (three townships,—Pickering, Whitby East and Whitby West), 750 birds; County of Oxford, (one township,—Dereham), 300 birds; County of Peel, (five townships,—Albion, Caledon, Chinguacousy, Toronto (part) and Toronto Gore), 1,652 birds of which 289 were adults; county of Prince Edward, (one township,—Marysburgh South), 100 birds; County of Welland, (eight townships,—Bertie, Crowland, Humberstone, Pelham, Stamford, Thorold, Wainfleet and Willoughby), 1,800 birds; County of Wellington, (one township,—Puslinch), 300 birds; County of Wentworth, (eight townships,—Ancaster, Barton, Beverley, Binbrook, Glanford, Flam-boro East, Flam-boro West and Saltfleet), 1,783 birds of which 24 were adults; County of York, (seven townships,—Gwillimbury East, Gwillimbury North, King, Markham, Scarboro, Vaughan and Whitchurch), 2,900 birds, of which 650 were adults.

General:—County of Essex, 1,221 birds,—700 on the mainland and 521 (of which 47 were adults) on Pelee Island; County of Huron, 50 birds; County of Kent, 700 birds; County of Lambton, 25 birds; County of Leeds, 50 birds; County of Northumberland, 213 birds; County of Oxford, 600 birds; and County of Perth, 50 birds.

The Regulations which prescribed the open season for the taking of pheasants in 1941 established October 30th and 31st, and November 7th and 8th as the effective dates on Pelee Island with a limit of catch of five (5) birds per day and a possession limit of ten (10) birds during each of the two two-day periods, with the further provision that in each two-day period hunters could include in their possession limit of ten (10) birds not more than three (3) hen birds conditional upon the payment of \$1.00 each for such hens to the Departmental representative on the Island. In the Township Regulated Game Preserve Areas the dates of this open season were October 24th and 25th, and two additional days, viz:—October 29th and November 1st, provided the municipal authorities in any township issued their special hunting licenses therefor. The limits of catch provided were three (3) cock birds per day. Hunters who participated in this open season on Pelee Island and in the Regulated Game Preserve Areas were required to provide themselves with the special hunting license which the municipal councils were authorized by the Regulations to issue, as well as the hunting license required under the Game and Fisheries Act. In the County of Essex (excluding Pelee Island) and the County of Kent the dates of the open season were October 24th, 25th and 29th and November 1st, with a limit of catch of three (3) cock birds per day.

While in the areas in which the open season prevailed conditions have been conducive to the introduction and successful establishment of this species, and were sufficiently satisfactory to warrant provision of the hunting which was permitted in the fall of 1941, it is quite possible that any future extension which may be contemplated will be restricted to areas in which weather conditions are not too severe. Efforts undertaken by the Department in previous years with a view to securing establishment of these birds in areas immediately to the east and north of the section concerned have not been particularly successful, and while some birds may yet be found in these areas there has not been any noticeable increase in their numbers according to the reports of our field officers stationed therein.

QUAIL:—The only portion of the Province in which these birds are reported to be found in sufficient numbers to assure any measure of success in the hunting of same would appear to be in a few counties in the extreme southwestern end of the Province, though a few isolated small beavies have been observed in some of the eastern counties. A special open season was provided by Regulation in the counties of Essex (excluding Pelee Island) and Kent on October 24th, 25th and 29th and November 1st, 1941, with a limit of catch of four (4) such birds per day.

DUCKS:—There is every indication that the several varieties of ducks which cross Ontario along the route of their southerly migration during the fall of the year provide a good measure of sport for those who find recreation in the hunting of this species of game bird. They were fairly plentiful and appeared in increased numbers in many areas, particularly those in which favourable feeding conditions exist. The various provisions which govern the hunting of ducks are provided by the Federal Government in co-operation with the various Provinces under the Migratory Birds Convention Act and Regulations. The restrictions which have been in effect in more recent years for the protection of wild ducks have undoubtedly reacted favourably and resulted in creating conditions necessary for the improvement now reported and which has been the objective towards which our efforts have been directed. The present desirable conditions will probably continue providing the existing restrictions are maintained.

GEESE:—This species is of little importance in the general scheme of hunting in Ontario. Conditions remained about the same as has been indicated in Departmental annual reports for the past several years. Successful hunting of wild geese may be enjoyed only along the shores of James Bay, in the far northern end of the Province, and in the extreme southwestern counties. In other sections they are observed only in flight

during the fall and spring migration periods. As in the case of wild ducks the regulations which are authorized for the hunting and protection of wild geese are provided under the Migratory Birds Convention Act.

WOODCOCK:—As a general rule these birds are not very plentiful, and in most sections from which they are reported their numbers are quite limited. The only possible exceptions to this general rule are a few counties along the north shore of Lake Erie and immediately to the north thereof, as well as in some of the counties in the southeastern end of the Province. The Migratory Birds Convention Act governs, and in 1941 the open season extended over a period of only one month, in the northern division from September 20th to October 20th, and in the southern division from October 1st to October 31st. The bag limit was eight (8) per day and not more than one hundred (100) for the season.

SNIBE:—There are but few sections in Ontario in which these birds are found in sufficient number to warrant any extensive hunting of the same, and it is quite probable that not many hunters make any particular effort to take them. This is another species protected by the Migratory Birds Convention Act and Regulations.

PLOVER:—Conditions with respect to these birds are varied, and while unfavourable reports predominate and indicate that a not too satisfactory state generally prevails, there are some sections from which some improvement has been reported. Under the Migratory Birds Convention Act and Regulations plover are provided the protection of an entire closed season.

FUR-BEARING ANIMALS

The following is a summary of conditions which apply to fur-bearing animals throughout the Province, and which information has been prepared from reports submitted by officers of the Field Service Staff:—

BEAVER:—The reports which have been received regarding beaver would indicate that these animals exist in fairly satisfactory numbers throughout Ontario, except in some of the counties situated in the southwestern and southeastern portions of the Province, though a slight increase in their numbers is reported from some of these counties. While the necessity for the present regulations for the protection of this species is apparent, existing conditions did warrant the provision of a short open season with a restricted limit of catch, and the open season provided covered the period from December 1st to December 21st, 1941, and was in effect in that portion of the Province lying north and west of the French and Mattawa Rivers and Lake Nipissing (except the area lying west of the line of the Canadian National Railway from Fort William to Superior Junction and south of the main transcontinental line of the Canadian National Railway from Superior Junction to the Manitoba Boundary), in the districts of Manitoulin, Parry Sound and Muskoka, and that part of the district of Nipissing lying south of the Mattawa River (excluding Algonquin Park), and in the counties of Victoria, Haliburton, Peterborough, Hastings, Lennox and Addington, Frontenac and Renfrew. Under the regulations which governed all persons who trapped beaver during this open season, including farmers trapping on their own lands, were required to secure trapping licenses, and each trapper was authorized to take not more than ten (10) beaver during this open season. Returns received in the Department show that some 25,197 pelts were taken during this period of open season, and it has been estimated that the value of these pelts to the trappers concerned was in excess of \$530,000.00.

FISHER:—The annual catch of these animals is indeed very small. Conditions with reference to this species are not good in any part of Ontario. It is practically extinct in that part of the Province lying south of the French and Mattawa Rivers and Lake Nipissing.

FOX:—The red variety of this species showed a remarkable increase, particularly in southern Ontario during the period covered by this report. As a matter of fact the total catch of 32,215 was more than double the catch of the previous year, and has not been exceeded since the season of 1936-37. This condition resulted in the receipt of many complaints from farmers to the effect that they were losing considerable numbers of their poultry due to the depredations of these predators and which complaints influenced the Department to instruct field officers that no action was to be taken to prevent trappers and hunters from taking foxes for a period of fifteen days following the end of the regular open season, or until March 15th, 1942. This condition also resulted in action by the Municipal Councils of some of the thickly settled townships in the counties of Peel, York and Ontario to provide for the payment of a bounty on foxes which were killed within the limits of such townships. While other varieties of wild fox,—cross, silver or black and white,—are not nearly so numerous as are red fox, a substantial increase in the seasonal catch of each variety was recorded.

LYNX:—In this case there was also an increase recorded in the total catch reported during the year, though the number taken was very small. They are trapped principally in northern Ontario, and while there are reports of their existence in some scattered portions of southern Ontario, in all sections the condition of this species can be described only as extremely scarce.

MARTEN:—As in the case of lynx these animals are extremely scarce and few of this species are found other than in northern Ontario. Some small improvement is reported from the district of Cochrane and the northern portion of the district of Algoma. There was an increase in the season's catch.

MINK:—Conditions as they affected this species showed improvement in practically every section of the Province. While this improvement would no doubt result in a proportional increase in the total catch during the open season which prevailed, to this improvement could not be attributed in its entirety the very substantial increase which was reported. The total catch of 63,996 mink represented an increase in excess of sixty-four per cent as compared with the catch of the previous year. This total has not been exceeded by the take of any one season since 1926. Exceptionally favourable trapping conditions during the period of the open season were unquestionably very largely responsible for this remarkable increase.

MUSKRAT:—It is again possible to report that fairly satisfactory conditions prevailed in respect to muskrat. While there were local increases and declines in the existing numbers of these animals, generally speaking a normal average was maintained as is indicated by the number trapped during the open season which was again provided by Regulation. Different periods of open season were established to coincide with favourable weather conditions in the sections concerned. The principal source of general revenue accruing to licensed trappers is derived from the sale of their muskrat pelts. It has been calculated that trappers received the approximate sum of \$1,445,000.00 from muskrat pelts marketed by them, which was forty-five per cent of the estimated value of the total catch of fur taken during the various open seasons of 1941-42.

OTTER:—This species is not too plentiful in any section of Ontario, though there are a few sections in the northern part of the Province from which improvement has been reported. The number trapped during the open season was about average.

RACCOON:—General conditions with reference to raccoon would appear to be deteriorating. They exist only in the lower section of the Province, and while the annual catch showed an increase when compared with the figure for the previous year, this impression of improvement is not substantiated by the reports of our field officers, the majority of whom advise that conditions are unchanged or that there has been some decrease in their numbers.

SKUNK:—This is a species of fur-bearing animal which continues to experience no difficulty in maintaining itself in practically undiminished numbers. They are reported to be quite plentiful in practically every section of Ontario and there was a considerable increase in the numbers which were taken during the trapping season of 1941-42. They may be taken at any time during the period in which trapping licenses are valid.

WEASEL:—The prevalence of this species varies in different sections. As in the case of skunk they may be taken at any time during the general trapping season. The total catch during the season of 1941-42 was just average, and it is quite possible that the small returns derived from the sale of these pelts did not encourage trappers in their efforts to take these animals.

The following is a comparative table showing the numbers of pelts of the several varieties of fur-bearing animals taken by licensed trappers, and which were either exported or dressed, during the fiscal period covered by this report, as well as similar figures for the three preceding years:—

	1938-39	1939-40	1940-41	1941-42
Bear	363	295	274	384
Beaver	1,366	33,530	21,605	25,197
Fisher	1,467	1,382	858	884
Fox (Cross)	2,164	981	722	1,780
Fox (Red)	22,366	19,925	15,059	32,215
Fox (Silver or Black)	131	101	67	206
Fox (White)	142	36	91	114
Lynx	785	514	383	537
Marten	2,074	1,790	1,439	1,652
Mink	25,111	36,518	38,976	63,996
Muskrat	508,893	689,706	739,224	722,387
Otter	3,764	4,101	3,931	3,880
Raccoon	9,493	14,493	11,973	13,499
Skunk	89,100	74,176	72,005	94,656
Weasel	93,488	95,832	53,719	80,776
Wolverine	3	2	2	3

Some ten thousand licenses were issued by the Department of Game and Fisheries during the 1941-42 season to authorize the trapping of fur-bearing animals, and from reports received by the Department from various licensed fur dealers it has been estimated that such trappers received a total of \$3,170,790.45 for the various pelts taken by them during this trapping season, which is an increase of more than eighteen per cent over the estimated valuation for the previous year. In order of importance the principal sources of this increase were mink, fox, skunk, beaver and weasel.

Pelts taken from animals raised on licensed fur farms, viz:—fox (silver or black, blue and cross), and mink, and disposed of during the year by such fur farm licensees have been estimated to have realized the sum of \$1,036,354.08, a decrease of some \$210,000.00 as compared with the operations of the previous year, making the value of the total fur production of the Province for the year 1941-42 the sum of \$4,207,144.53.

FUR FARMING

The propagation of fur-bearing animals in captivity continued during the year, though these operations were confined principally to mink and foxes. Disturbing in-

fluences such as restricted markets for fur, rising costs of feeds and the uncertainty of supplies, attributable to the state of war in which our country is involved, caused some reduction in the number of fur-farm licenses which were issued during the year, and there was a decrease of some ten thousand, or practically thirty per cent in the number of silver and black fox pelts which were marketed by licensed fur farmers during the year as compared with the number marketed during the previous year. There were 1,613 fur farms licensed during 1941, a reduction of twelve per cent.

The following comparative table shows the total number of animals retained as breeding stock on licensed fur farm premises as at the first day of January in each of the four years included in the comparison:—

	1939	1940	1941	1942
Beaver	2	4	13	18
Fisher	19	27	26	16
Fox (Cross)	197	168	134	112
Fox (Red)	120	96	65	73
Fox (Silver or Black)	22,923	18,327	16,034	15,630
Fox (Blue)	98	209	397	644
Lynx	2	2	2	2
Mink	30,378	31,989	34,277	38,650
Muskrat	267	235	179	119
Raccoon	284	243	139	124
Skunk	6	10	7	5
Marten	15	19	16	19
Otter	0	2	2	0

It has been estimated that this breeding stock as at January 1st, 1942, had a replacement value of \$1 994,815.00.

A compilation of fur records undertaken by the Department shows that licensed fur farmers during the year 1941-42 disposed of the following pelts from stock raised on these establishments, viz:—

63,580 mink, 61,303 of which were exported, and the remaining 2,277 dressed within the Province.

24,410 silver and black fox, 16,466 of which were exported, and the remaining 7,944 dressed within the Province.

524 blue fox, 503 of which were exported, and the remaining 21 dressed within the Province.

164 cross fox, 109 of which were exported, and the remaining 55 dressed within the Province.

CROWN GAME PRESERVES

The various Crown Game Preserves which had existed in the previous year were continued without change in any case either as regards the area involved or the conditions pertaining thereto. Similar comment applies also to the several townships which were previously established as Regulated Game Preserve Areas.

Only one new Crown Game Preserve was established during 1941-42, and this was the Kesagami Beaver and Fur Sanctuary. The area included therein is located in the district of Cochrane lying west of the Ontario-Quebec interprovincial boundary, east of the Moose and the North French Rivers, south of the southern shore of James Bay, and north of the northern boundaries of the townships of Inglis, Swartman, McQuibban, Tweed and Blakelock and the easterly extension thereof to the Ontario-Quebec interprovincial boundary. The regulation which provided for the establishment of this Sanctuary was adopted at the request of the Department of Mines and Resources for Canada, primarily to enable the Department of Game and Fisheries with the co-operation of the Federal Department of Mines and Resources to re-stock the area with beaver during the years specified, control the annual take of beaver therein, if and when such trapping is permitted, and provided a restricted and controlled trapping ground for the benefit of Indian residents in Ontario. The regulation further provides for the trapping in this area by resident Indians only of fur-bearing animals other than beaver. This is the second such Sanctuary now established.

WOLF BOUNTIES

The following is a comparative statement showing annual wolf bounty statistics and payments for a period of five years ending with the 1941-42 fiscal period:—

Period	Timber	Brush	Pups	Total	Bounty & Expenses
For year ending Mar. 31, 1938	1,022	837	30	1,889	\$27,474.24
For year ending Mar. 31, 1939	1,031	723	41	1,795	25,357.00
For year ending Mar. 31, 1940	1,107	614	22	1,743	25,058.12
For year ending Mar. 31, 1941	738	400	8	1,146	16,477.43
For year ending Mar. 31, 1942	1,199	577	37	1,813	40,593.77

The basic rate of bounty on adult wolves, viz.—\$25.00, which was provided by regulation dated March 1st, 1941, was in effect in 1941-42, while the bounty on wolf pups (animals under the age of three months) remained at \$5.00.

This increased bounty was probably the principal incentive to the intensified hunting and trapping of these animals which resulted in an extremely large increase in the number of wolves killed and the subsequent applications for the payment of bounty. It will be observed upon reference to the foregoing comparative table that bounty was paid on a total of 1,813 wolves, which represented an increase of 58 per cent over the number on which bounty was paid in the preceding fiscal year. It will also be noted that this is the largest number of wolves on which bounty has been paid since the year ending March 31st, 1938.

During the year 1941-42 the Department received 1,350 claims for the payment of bounty on a total of 1,834 wolves, twelve of which claims in respect of seventeen pelts were refused for various reasons.

The following is a summary showing in detail the sources of origin and the variety of pelts on which application for bounty was made:—

SUMMARY OF APPLICATIONS FOR WOLF BOUNTY

County	Timber	Brush	Pups	Total
Bruce	10	11	0	21
Dufferin	0	1	0	1
Essex	0	1	0	1
Frontenac	10	22	0	32
Grey	0	4	0	4
Hastings	12	5	12	29
Kent	1	1	0	2
Lambton	1	4	0	5
Lanark	10	2	0	12
Leeds	0	1	0	1
Lennox & Addington	20	5	0	25
Middlesex	0	1	0	1
Norfolk	0	10	9	19
Northumberland	0	1	0	1
Ontario	9	6	0	15
Oxford	0	2	0	2
Peterboro	10	1	0	11
Renfrew	52	8	0	60
Simcoe	5	12	6	23
Stormont	1	0	0	1
Victoria	10	16	0	26
Total County	151	114	27	292
DISTRICT				
Algoma	98	65	0	163
Cochrane	14	4	0	18
Haliburton	9	7	0	16
Kenora	352	92	12	456
Manitoulin	26	102	1	129
Muskoka	37	6	0	43
Nipissing	92	9	0	101
Parry Sound	50	4	0	54
Patricia	51	6	0	57
Rainy River	108	57	0	165
Sudbury	66	84	0	150
Temiskaming	6	0	0	6
Thunder Bay	141	43	0	184
Total District	1,050	479	13	1,542
Grand Total	1,201	593	40	1,834

Information assembled from the applications for bounty as submitted to the Department shows that 525 of these wolves were destroyed by farmers, 511 by Indians, 330 by trappers, and the remainder by guides, hunters and park rangers. It would appear that the use of wire snares was responsible for the taking of practically one half of the total, and the remaining half principally by trapping and shooting.

The bounty on wolves which were destroyed in the counties indicated are originally paid, in accordance with the provisions of the Wolf Bounty Act, by the county authorities, and the Department then remits forty per cent of such bounty payments to the county authorities concerned.

As previously shown the total payments for bounty and incidental expenses amounted to \$40,593.77, of which \$40,529.00 was actual bounty, and the remaining \$64.77 was expenses.

GENERAL

TOURIST OUTFITTERS:—

It is generally admitted that the variety of good fishing and hunting available in the Province are not the least of our attractions for tourist visitors. The economic value of good hunting and fishing is apparent when it is remembered that the tourist trade is one of the leading industries of the Province, and in this connection it is well to remember that the intensive efforts which have been made to increase the volume of this tourist business is part of our war effort and as such demands the complete co-operation of every citizen.

The regulation and control of hunting and fishing camps which provide accommodation to the tourist trade in northern Ontario was continued in 1941-42. The necessary licenses to operate were issued to 665 proprietors of such camps, and notwithstanding the uncertainty of existing conditions this was a reduction of only two from the number of such camps which were provided with licenses in the previous year. Of these 610 were issued to resident operators and 55 to non-resident operators.

These camps are located as set forth in the following tabulation:—

Algoma	92
Cochrane	7
Kenora	158
Manitoulin	56
Nipissing	93
Parry Sound	109
Patricia	2
Rainy River	37
Renfrew	14
Sudbury	59
Temiskaming	6
Thunder Bay	32
Total	665

THE BULLETIN:—

Publication of the Bulletin issued periodically by the Department since August, 1936, was suspended because of prevailing economic conditions. The final number of this very interesting publication was issued for the months of November-December, 1941. We do anticipate that this suspension is but a temporary measure and that the publication of the Bulletin will be recommenced when normal conditions have returned to a war-torn world.

The closing comment of the Editor contained in the last issue is quoted herewith:—

"We take this opportunity of expressing thanks to all those who helped to make the editorial road comparatively smooth, and trust our combined efforts have succeeded in stimulating interest in the conservation of our Wildlife Natural Resources."

GAME AND FISHERIES ACT:—

The only amendments adopted applied to the Fisheries Regulations, and the principal changes included,—

- (a) Minor alterations in the dates of the open seasons for pike, yellow pickerel and lake trout;
- (b) The provision of minimum size limits with respect to yellow pickerel when taken by angling, 13 inches, and for maskinonge, 24 inches; and
- (c) A daily limit of catch was provided to apply to perch when taken by angling,—viz:—fifteen (15) per day for the waters of Lake Mindemoya (district of Manitoulin), and twenty-five (25) per day for other provincial waters.

Regulations provided during the year by Order-in-Council not elsewhere referred to in this Report included:—

- (a) The issue of permits to authorize the operations of those engaged in the sale of gill nets, in accordance with Section 17 of the Game and Fisheries Act, and requiring submission to the Department by such permittees of monthly returns showing such sales;
- (b) Authorizing the issue of a non-resident angling license for a restricted period of time, viz:—three consecutive days, at a fee of \$2.00.
- (c) To prohibit the hunting of deer and moose in the territory lying within a distance of one and one-half miles on either side of Highway No. 70, between Kenora and Fort Frances; and
- (d) An open season for black and grey squirrels in southern Ontario, south of the French and Mattawa Rivers and Lake Nipissing, except in the counties of Essex and Kent, October 24th, 25th and 29th, and November 1st, and in the counties of Essex and Kent, October 24th and 25th, and providing limits of catch not to exceed five (5) such animals per day.

ENFORCEMENT

The Department's field officers are an essential part of the administration services which are provided, and they play an important role in the conservation of the resources with the supervision of which we are charged. Every member of this service has an extensive district to cover and their work is made less onerous by reason of the co-operation they receive from interested sportsmen who devote a measure of their endeavours to seeing that the depredations of the poacher and the law breaker are neither countenanced nor permitted. Valuable assistance in this work of enforcement is also received from the many members of the Provincial Police force.

A voluntary group of sportsmen and nature lovers known as Deputy Game and Fishery Wardens lend a great deal of moral and practical support in checking and preventing violations of the provisions which are in effect. These honorary officers are supplied with proper identification and under their appointments are provided with the necessary authority to take individual action where such is demanded in the instances which come under their observation.

The Department would naturally prefer to find respect for the law so complete that prosecutions would not be necessary, but until such a condition does obtain vigorous action to discourage infractions, minor or otherwise, will continue to be taken.

In addition to the work of the regular enforcement officers, Provincial Police, and Deputy Game and Fishery Wardens a great deal of co-operation and support is

given by the Game and Fish Protective Associations throughout the Province. There are close to two hundred of such organizations and they represent the organized effort of sportsmen to conserve and protect the provincial wild life resources through educational and practical means. They are of great benefit and assistance in consolidating public opinion towards a proper appreciation of the value of these resources and respect for the legislation and regulations which govern their administration, and from the personal experience of their individual members furnish a great deal of practical knowledge valuable in the framing of proper and effective laws.

It should be appreciated that the difficulties of protecting these resources scattered over such a vast extent of territory are very considerable, and that only the complete co-operation of the general public will ensure the success of our efforts. The majority of sportsmen were never more conservation-minded than they are at present, and sporting ideals have reached a high plane. This is a splendid augury for the future success not only of the sports of hunting and fishing, as well as of the trapping industry, but also for the protection and development of the resources which make them possible.

In the usual performance of their patrol service enforcement officers found it necessary to place under seizure various articles of hunting, fishing and trapping equipment, as well as game, fish and the pelts of fur-bearing animals taken, in 1,525 cases in which they had evidence of violations of provisions of the Game and Fisheries Act and Regulations. Game and Fisheries Overseers were responsible for this action in 1,339 cases, Deputy Game Wardens in 84 cases, Provincial Police Constables in 15 cases, and in the remaining 87 cases the action was provided by Overseers, Police or Deputy Game Wardens acting in co-operation with each other.

The following is a summary of the articles which were confiscated:—

Live animals and birds	in 10 cases
Birds, game animals and meat	in 147 cases
Fire-arms and ammunition	in 645 cases
Fish	in 162 cases
Nets and fishing equipment	in 167 cases
Angling equipment	in 86 cases
Pelts and hides	in 291 cases
Traps and trapping equipment	in 186 cases
Canoes, rowboats and motor boats	in 33 cases
Outboard motors	in 10 cases
Motor vehicles	in 5 cases
Flashlights and lanterns	in 23 cases
Spears	in 58 cases
Miscellaneous articles	in 32 cases

The fact that more than one item was reported seized in many of these cases,—such as fire-arms and game, venison and deer hides, nets, fish and boats, fishing tackle and fish, traps and pelts, spears and lights, as well as other combinations, would be responsible for the apparent discrepancy as between the actual number of cases in which seizures were reported and the total cases reported in the previous table.

Confiscated firearms were as follows:—283 .22 calibre rifles (single shot and repeaters), 11 25-20 rifles, 92 heavy calibre rifles, 203 shotguns (single barrel and double barrel), 34 repeating shotguns, 2 automatic shotguns, 3 combination weapons (rifle and shotgun barrels), 4 revolvers and 63 air or spring guns.

Confiscated pelts of fur-bearing animals were as follows:—335 beaver, 2 fisher, 42 fox (black, cross and red), 96 mink, 726 muskrat, 4 otter, 4 rabbit, 54 raccoon, 60 skunk, 12 squirrel and 54 weasel, as well as 37 deer and moose hides.

Included among the miscellaneous articles which were seized are three axes, one suitcase, one trunk, eight packsacks and haversacks, one tent, thirty-seven duck decoys, one box of tools, four batteries, three hounds and two ferrets.

Charges were laid and prosecutions undertaken in 1,201 cases involving violations of provisions of the Game and Fisheries Act and Regulations. Convictions were registered and penalties imposed in 1,117 of these cases, in 70 cases the charges were dismissed by the presiding Magistrates, and in 14 cases the charges were subsequently withdrawn. These prosecutions were undertaken by Game and Fisheries Officers in 1,144 cases, by the Provincial Police in 28 cases, in 18 cases by Game and Fisheries Officers and Provincial Police Constables acting in co-operation with each other, and in 11 cases in which trespass was involved by the property owners concerned.

REPORT OF THE FISH CULTURE BRANCH

During the year the department operated twenty-seven hatcheries and rearing stations in a satisfactory manner. With the exception of maintenance and necessary repairs, additional hatchery construction was not undertaken.

THE CULTURE AND DISTRIBUTION OF FISH

Speckled Trout:

In keeping with the objective, in excess of 3,000,000 yearling speckled trout were planted in suitable waters. In addition, 16,732 adults and 394,000 fingerlings, which could not be accommodated in the hatcheries and ponds, were distributed.

Brown Trout:

The distribution of brown trout yearlings was 37.4 per cent. greater than that of the preceding year.

Brown trout are not planted in waters which continue to support native trout in a satisfactory manner. For the most part the distribution of browns has been confined to streams in Southern Ontario which have been giving promising results. Since 1934 planting in lakes and streams of northern Ontario has been avoided, with two or three exceptions; in those particular exceptions speckled trout would not be affected.

Rainbow Trout:

(a) Steelhead trout—

Distribution of fingerlings and yearlings of this species was 45 and 40 per cent., respectively, lower than that of the preceding year.

This species is strongly migratory and descends from small streams in which it is planted to larger waters. For example, rainbows planted in streams flowing into the Great Lakes migrate to the latter probably before their third year and, after sexual maturity, return to the streams, spawn and soon after return to the lake again. Excepting in the large rivers and lakes where they remain after planting, and these cases are apparently few, their value from the angling standpoint is open to question. Planting is confined to suitable and large, torrential rivers of the north and also to the large, warm rivers of the south where interference with speckled trout is nil or nearly so.

It is desirable that a check be made in regard to the waters stocked with this species to determine the validity of further planting.

(b) Kamloops trout—

A concise account of this species was given in the report for 1940. Briefly, it

has excellent game fish possibilities. It will become established in an environment similar to that of speckled trout and it is non-migratory. We have evidence to show that it has become established in a satisfactory manner in some of the lakes to which it has been introduced.

During the year substantial plantings were made, namely, 88,000 fingerlings and 25,000 yearlings.

Lake Trout:

The total distribution of eyed eggs, fry and fingerling lake trout was 78 per cent. greater than in 1940. Progress made in regard to the distribution of fingerlings was particularly commendable, namely, 147 per cent. increase over that of the previous year.

Whitefish:

There was a decrease in the amount of whitefish fry planted, amounting to 6.8 per cent. The decrease was due to weather conditions in Hay Bay, (vicinity of the Bay of Quinte). Storms interfered with the operation of nets to such an extent that many of the trapped whitefish were liberated. Heavy storms at Little Current and on Lake Wanapitei also interfered with spawn-taking operations. At Kenora ice formed on the nets and on the sides of the pounds; this forced the retainers under water and liberated 50 per cent. of the whitefish. Immediately after the storm it was necessary to remove the nets as the lake was freezing over. At Fort Frances the nets were in a protected area but due to ice formation it was necessary to remove them and to liberate the fish before spawn-taking operations were completed. On Lake Erie in the vicinity of Port Dover, spawn-taking operations have become reduced in recent years. Normal conditions will undoubtedly be re-established after the war.

Fortunately, spawn-taking operations at the west end of Lake Erie, namely, at Kingsville were very satisfactory. Moreover, distribution took place sufficiently early in the spring of 1942 to be included in the statistics of the fiscal year to which this report has reference; otherwise, the decrease in distribution of whitefish fry would have greatly exceeded 6.8 per cent.

Herring:

The collection of herring eggs is confined to the Bay of Quinte region, Lake Ontario, and to Lake Erie. For reasons similar to those cited in the discussion under whitefish, distribution of herring fry was 82.4 per cent. lower than that of the previous year.

Yellow Pickerel (Pike-Perch):

The distribution of pickerel fry was 43 per cent. less than that of the previous year. At Glenora hatchery the collection was reduced to about one-third the 1940 take due to a storm which destroyed the nets used to collect the pickerel. At Little Current the collection was about average. At Kenora and Fort Frances the collection was about 60 per cent. less, due to unusually hot weather prior to the usual spawning time. When spawning operations commenced the water temperature was high and, in fact, 40 per cent. of the pickerel handled had spawned naturally.

Small-Mouthed Black Bass:

The greatest effort was put forward to increase the number of black bass fingerlings planted, consistent with the facilities available. Reference to Appendix No. 2 will indicate how successful those efforts have been. The distribution of fingerlings was 54 per cent. greater than that of the previous year. At the same time the number of fry planted was substantial.

Large-Mouthed Black Bass:

The distribution of large-mouthed black bass fingerlings was 5,500 in 1940 and 17,700 in 1941.

It should be stated that only two small ponds were used for this work.

Yellow Perch:

The number of perch eggs collected in the vicinity of the Kingsville hatchery, Lake Erie, is subject to wide fluctuations each year. Although much lower than some previous collections, the 1941 take was 143 per cent. greater than the take of 1940.

Maskinonge:

The distribution of maskinonge fry was 10 per cent. less than that of the preceding year. In addition, 1,494 fingerlings were planted.

In the culture of maskinonge, provided the temperature gradient is rising with no sudden or serious drops, a good yield of eggs should be obtained and a good hatch of fry result. Since the establishment of a maskinonge hatchery at Deer Lake, Peterborough County, much better results have been obtained, as the temperature of the water is more constant during the developing and hatching period.

After feeding starts, the chief obstacles which have not been surmounted, entirely, are cannibalism, inadequate food supply and predators. Cannibalism has been overcome to some extent at least by encouraging the development of vegetation in the pond; this helps to protect the fish from one another. The supply of adequate amounts of natural food, since maskinonge fry will not take artificial food, is another means of reducing cannibalism. As is well known, maskinonge are voracious feeders and large amounts of natural food varying in size from minute water fleas and insects to minnows must be provided. Minnows are taken by the maskinonge before the latter are two inches in length. The pond is fertilized to stimulate the growth of aquatic life and vegetation, thereby increasing the food supply, and facilities are available for raising minnows. It was found, however, that these facilities were not sufficient, and it was necessary to harvest minnows from adjacent waters. One difficulty in supplying minnows is that they are not always available early enough to keep pace with the requirements of the maskinonge. The forage minnow which was used, although very satisfactory from some standpoints, is too late in spawning to be of use in the early feeding of the young maskinonge. In order to overcome this difficulty the silvery minnow, an early spawner, is now being cultured.

Aquatic vegetation in a pond acts as a refuge for valuable insects as well as for predatory insects. During the year under discussion large numbers of nymphs of the large water bug, and also a smaller variety of water bug, developed in the pond. These bugs are so constructed that they are difficult to observe among the aquatic vegetation as they have considerable protective resemblance to the neighbouring vegetation and to the environment, generally. They are predaceous and have mouth parts adapted for piercing and sucking, and they attack not only small fry but sizable fingerlings. The nymphs are air breathers and, as it is necessary for them to come to the surface of the water to breathe, in order to exterminate them the surface of the water was covered with a thin film of gasoline (kerosene or coal oil is equally effective). When the larvae were exposed to this treatment for an hour they were destroyed.

CLOSED WATERS

One of the practical methods of conserving the breeding stock of fish is to close natural water areas to all fishing permanently, or for different periods of time, and in these areas the fish thrive without interference and spread to other parts of the same

lake or river. By such means a permanent breeding stock is set up, and there is taken each year only the natural increase from it.

In addition to the waters already closed for the natural protection and propagation of fish, the following were closed during the year, April 1, 1941, to March 31, 1942:

BEAVER RIVER,

From the boat houses to the eastern limit of the village of Beaverton, commonly known as "Bass Spawning Beds", closed during the closed season for black bass.

GEORGIAN BAY (Portion located as follows):

- (a) An area approximately 1 mile square lying west of Electric Island;
- (b) An area approximately 1 mile square lying west of lot 51, concession VIII, Township of Harrison, District of Parry Sound;
- (c) An area lying east of and extending approximately 2 miles along the shore line opposite concessions XIII and XIV, Township of Harrison, District of Parry Sound.

OSBORNE, RAINBOW, HILL, PROSPECT, TEA and MINK LAKES,

Township of Bridgland, District of Algoma.

KEKEKWA LAKE,

Southeast of Eagle Lake and north of Upper Manitou Lake, District of Kenora.

TWIN LAKES,

Township of Hudson, District of Timiskaming; closed to angling May 20 to June 28, in each year, to protect black bass.

WHITEFISH, BASS and CLEAR LAKES,

Township of Humphrey, District of Parry Sound; prohibiting winter fishing.

WHITE PINE LAKE,

Township of Gamble, Timagami Forest Reserve, District of Timiskaming.

REMOVAL OF COARSE FISH

During their spawning run, ling were harvested from Crow Lake, Oso Township, and Fish Creek (Bobs Lake), Township of Bedford, County of Frontenac, and Otty Lake, Township of North Elmsley, County of Lanark. The take was as follows:

	Number of Ling	Average Weight	Total Weight
Crow Lake	512	8 lbs.	4,096 lbs.
Bobs Lake	2,109	9 lbs.	18,981 lbs.
Otty Lake	79	2 lbs.	158 lbs.
Total.....			23,235 lbs., or 11.6 tons.

A thaw set in after the net was set in Gibbs Creek (Otty Lake) which interfered with the effectiveness of the operations.

BIOLOGICAL SURVEYS

A biological survey of Tanner's Lake, concession VII, lot 31, N. Dumfries Township, County of Waterloo, indicated that it was suitable for large-mouthed black bass.

A pond at the water-works pumping station in the City of Guelph was suggested as a rearing pond for brown trout by the Wellington County Fish and Game Protective Association. It was recommended that this pond should be given an experimental trial but not on a large scale, as its value for the purpose is doubtful.

Union Creek, concessions X to XV, Galway Township, County of Peterborough, was studied from the standpoint of its suitability for fish and it was recommended as being suitable for brown trout.

The power dam at Healey Falls was examined regarding fish drawn into the penstocks. This dam is located on the Trent River near Campbellford. It was recommended that a grating be installed some distance away from the penstocks.

The Lynn River, Woodhouse Township, County of Norfolk, was examined for possible pollution and its suitability for brown trout. At the time of the investigation there was no evidence of active pollution.

An investigation of the pollution of Guncotton Bay, on the Georgian Bay, vicinity of Nobel, was made. It was found that the effluent repelled the fish from the area. If it is found necessary to precipitate the toxic substances from solution, thorough filtration or settling-out methods must be used in order to prevent any permanent damage to this particular water-area. The damage being done at the time of the investigation was only of a temporary nature and had no permanent effect on the bottom condition of the bay.

MacGregor Creek, a tributary of the Thames River, in the vicinity of Chatham, was investigated and it was found that commercial effluents from industrial plants and domestic sewage cause the pollution which should be controlled or eliminated.

Early in August, residents of Rockland and Clarence reported dead fish of all sizes and species on the shores of the Ottawa River. A joint investigation was conducted by officials of the provinces of Ontario and Quebec, and recommendations were submitted on the basis of the enquiry.

Pollution of the Moira River between Corbyville and Belleville was investigated and was found to be caused by industrial wastes, and recommendations were made with a view to controlling the wastes in question. The precipitation and settling-out of the wastes were not efficient due to the shallowness of the settling basins and the porous rock underneath. It was recommended that the use of molasses in the operations should be confined to winter months when the water is colder and in greater volume.

An investigation was made in regard to washings of clay and mud into a stream from a gravel pit at the northern city limits of Waterloo. It was found that the stream bed was covered with clay and mud, that settling basins of adequate capacity were required, and that the basins should be dredged out at intervals. Satisfactory control of this particular pollution problem was undertaken by those responsible for it.

During the period, September 8 to 12, 1941, nets of various mesh were set off Port Maitland, Lake Erie, for the purpose of determining the efficiency of the different mesh for the taking of perch.

The Ontario Fisheries Research Laboratory of the Department of Zoology, University of Toronto, continued field and laboratory studies of lakes and streams in Algonquin Park.

Yearling speckled trout were provided by the Ontario Department of Game and Fisheries and were distributed through the co-operation of the Park staff and the

members of the Laboratory. The lakes which were stocked are included in the list in Appendix No. 1 under the District of Nipissing.

The experiment on the alternate annual closure of lakes was continued. The purpose of the experiment was to determine the value of the alternate annual closure of lakes as a means of increasing and maintaining the stock of game fish in those waters. As a part of this plan, lakes adjacent to one another are closed in alternate years so that any area will have lakes open to fishing each year, and lakes which are closed and in which the stock is given every opportunity to increase. In this way anglers taking a trip through the Park will find waters open to angling along any canoe route which they wish to travel.

The 21 lakes which were closed in 1940 were open in 1941, and in 1941 there were 17 other lakes closed which will in turn be open to fishing in 1942.

The results of the closures are now becoming evident. The speckled trout are showing an immediate favorable response, and the lake trout are responding favorably, but more slowly because of their slower rate of growth. The total result is that there is an increase in the number of fish available to the angler and the fish are showing an increase in size as a result of the closure. These favorable results are much more marked in some lakes than in others.

It is most desirable to carry on this procedure for some time yet on the experimental basis to properly evaluate its influence upon both the speckled trout and the lake trout in the different lakes.

The rate at which speckled trout grow is quite well known as they have been raised in hatcheries where they are often kept for years and the growth of wild trout has been determined by studies of the rings formed on the scales. Little is known about the rate of growth of lake trout and yet this information is necessary if we are to understand the results of the closure of lakes on the lake trout fishery. To this end a study of the rate of growth of lake trout in two Algonquin Park lakes has been started by Dr. Fry who has found in general that lake trout show approximately the following age-length relations:

Age in years	Length in inches
3	8
4	10.5
5	11.5
6	12.5
7	13.5

In order to evaluate more completely the stocking of the lakes and the alternate annual closure it is most important that the anglers continue their co-operation as they have in the past with the collection of complete creel census of all species of fish taken in all the waters of Algonquin Park.

With the demands of war taking its toll upon the staff of the Fisheries Laboratory this co-operation of the anglers is increasingly important and valuable as the reduced staff of the Laboratory is finding it increasingly difficult to carry out all the work necessary to measure these fish cultural activities, so that we look to the anglers for increased assistance in this field.

The stocking of the lakes, the alternate annual closure, and the measurement of the results of these methods are the most important fish cultural activities of the Laboratory as a war measure. Most of the other activities have been reduced to a minimum for the duration.

Work on the insect population of streams as food supply for speckled trout was continued on a reduced scale as also was the study of the food of the lake trout and the factors responsible for the movement of the game fish at different seasons of the year."

ACKNOWLEDGMENTS

I cannot close this report without expressing my appreciation of the valuable co-operation which was provided throughout the year by the Ontario Federation of Anglers and Hunters, and the many local Game and Fish Protective Associations which comprise the Federation and by the Northern Ontario Tourist Trade Association. The organized efforts of these Federations to develop the spirit of conservation has been of inestimable assistance and has resulted in many pleasant and desirable connections. Favourable mention might also be made of the genuine assistance and co-operation which has at all times been provided by the Township Councils or the Controlling Organizations in the Regulated Game Preserves. The success which this scheme has attained would probably not have resulted without such co-operation.

My concluding comments concern the work of the staff. Members of the Departmental service, both at Toronto and throughout the Province, have been quite conscientious in the performance of their duties, and generally courteous in their contacts with the public in their efforts to secure the best results.

All of which is respectfully submitted.

I am, Sir,

Your obedient servant,

D. J. TAYLOR,

Deputy Minister of Game and Fisheries.

APPENDIX No. 1

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS,
APRIL 1st, 1941, to MARCH 31st, 1942.

LARGE-MOUTHED BLACK BASS

FRY

Bruce	20,000
Frontenac	10,000
Huron	10,000
Leeds	50,000
Peterborough	10,000
Victoria	10,000
Total	110,000

FINGERLINGS

Bruce	500
Grey	500
Lincoln	1,500
Muskoka	2,000
Northumberland	500
Oxford	1,300
Parry Sound	8,400
Simcoe	1,000
Victoria	2,000
Total	17,700

ADULTS

Oxford	28
York	81
Total	109

SMALL-MOUTHED BLACK BASS

FRY

Bruce	40,000
Frontenac	35,000
Grenville	20,000
Haliburton	105,000
Hastings	60,000
Lanark	45,000
Leeds	30,000
Lennox, Addington	25,000
Manitoulin	114,000
Muskoka	185,000
Nipissing	80,000
Ontario	40,000
Parry Sound	370,000
Peterborough	167,500
Renfrew	30,000
Simcoe	120,000
Stormont	5,000
Sudbury	180,000
Victoria	160,000
Waterloo	80,000
Wellington	20,000
Total	1,911,500

FINGERLINGS

Algoma	112,250
Brant	1,000
Bruce	8,600
Carleton	1,000
Cochrane	500

Elgin	3,000
Frontenac	21,200
Grey	2,000
Haldimand	1,500
Haliburton	5,500
Halton	1,250
Hastings	16,600
Huron	3,800
Lanark	10,750
Leeds	4,600
Lennox, Addington	8,000
Manitoulin	79,000
Middlesex	4,400
Muskoka	11,000
Nipissing	122,700
Oxford	1,000
Parry Sound	41,000
Peel	1,000
Peterborough	25,100
Prince Edward	7,500
Renfrew	10,700
Simcoe	11,700
Sudbury	156,775
Thunder Bay	8,000
Timiskaming	1,500
Victoria	6,000
York	3,000
Total	691,925

YEARLINGS AND ADULTS

Algoma	367
Brant	36
Carleton	25
Frontenac	86
Hastings	550
Lanark	20
Leeds	79
Lennox, Addington	300
Middlesex	70
Muskoka	195
Oxford	84
Parry Sound	150
Peterborough	220
Miscellaneous	72
Total	2,254

MASKINONGE

FRY

Carleton	25,000
Grenville	30,000
Haldimand	10,000
Haliburton	10,000
Hastings	180,000
Leeds	40,000
Muskoka	45,000
Nipissing	40,000
Northumberland	165,000
Ontario	45,000
Parry Sound	1,000
Peterborough	1,060,000

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS

April 1st, 1941, to March 31st, 1942—Continued

MASKINONGE—Continued

Prince Edward	25,000
Renfrew	50,000
Simcoe	35,000
Stormont	20,000
Victoria	280,000
Waterloo	5,000
York	25,000

Total	2,100,000
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FINGERLINGS

Nipissing	300
Peterborough	794
Victoria	400

Total	1,494
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PERCH**FRY**

Lake Erie	30,600,000
Lake St. Clair	1,000,000

Total	31,600,000
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PICKEREL**EYED EGGS**

Exchange	2,000,000
Kenora	500,000
Muskoka	2,000,000

Total	4,500,000
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FRY

Algoma	19,700,000
Bruce	2,200,000
Carleton	1,500,000
Cochrane	3,500,000
Essex	500,000
Frontenac	9,350,000
Grenville	1,250,000
Grey	800,000
Haldimand	750,000
Haliburton	1,450,000
Hastings	5,250,000
Kenora	20,900,000
Lanark	6,700,000
Leeds	3,250,000
Lennox, Addington	2,050,000
Manitoulin	9,100,000
Middlesex	4,500,000
Muskoka	3,250,000
Nipissing	8,000,000
Northumberland	2,800,000
Ontario	650,000
Parry Sound	13,050,000
Peterborough	16,050,000
Prince Edward	9,790,000
Rainy River	22,500,000
Renfrew	6,800,000
Russell	1,000,000
Simcoe	7,000,000
Stormont	500,000

Sudbury	12,400,000
Thunder Bay	1,500,000
Timiskaming	5,850,000
Victoria	1,100,000
Great Lakes	18,500,000

Total	223,490,000
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BROWN TROUT**FINGERLINGS**

Brant	10,000
Elgin	40,000
Norfolk	10,000

Total	60,000
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YEARLINGS

Brant	17,800
Bruce	32,800
Carleton	3,600
Durham	6,200
Elgin	24,750
Grey	47,700
Haldimand	1,000
Haliburton	150
Halton	26,400
Hastings	9,800
Huron	12,000
Lambton	1,000
Lanark	2,000
Lincoln	1,000
Middlesex	3,850
Norfolk	28,050
Northumberland	5,300
Ontario	1,800
Oxford	10,200
Peel	5,100
Perth	3,600
Peterborough	15,790
Simcoe	36,000
Timiskaming	1,800
Waterloo	10,800
Welland	4,100
Wellington	24,100
Wentworth	1,200
York	7,600
Miscellaneous	698

Total	346,188
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LAKE TROUT**EYED EGGS**

Exchange	800,000
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FRY

Frontenac	161,000
Hastings	102,500
Lanark	8,000
Leeds	17,500
Lennox, Addington	34,000
Peterborough	80,000
Rainy River	330,000
Thunder Bay	120,000
Great Lakes	60,000

Total	913,000
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SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS
April 1st, 1941, to March 31st, 1942—Continued

LAKE TROUT—Continued	SPECKLED TROUT
FINGERLINGS	FINGERLINGS
Algoma	Algoma
Cochrane	Grey
Haliburton	Muskoka
Hastings	Nipissing
Kenora	Northumberland
Leeds	Peel
Lennox, Addington	Miscellaneous
Manitoulin	
Muskoka	
Nipissing	
Parry Sound	Total
Peterborough	394,000
Rainy River	
Renfrew	YEARLINGS
Simcoe	Algoma
Sudbury	Brant
Timiskaming	Bruce
Great Lakes	Cochrane
Total	Dufferin
18,066,400	Durham
	Elgin
RAINBOW TROUT	Frontenac
FINGERLINGS	Grey
Algoma	Haliburton
Nipissing	Hastings
Sudbury	Huron
Timiskaming	Kenora
Miscellaneous	Lanark
Total	Leeds
164,000	Lennox, Addington
	Lincoln
YEARLINGS	Manitoulin
Dufferin	Muskoka
Elgin	Nipissing
Haliburton	Norfolk
Norfolk	Northumberland
Simcoe	Ontario
Miscellaneous	Oxford
Total	Parry Sound
11,750	Peel
	Peterborough
KAMLOOPS TROUT	Renfrew
FINGERLINGS	Simcoe
Algoma	Sudbury
Sudbury	Thunder Bay
Total	Timiskaming
88,150	Victoria
	Waterloo
YEARLINGS	Wellington
Bruce	York
Grey	Miscellaneous
Muskoka	Total
Parry Sound	3,060,174
Peterborough	
Timiskaming	ADULT
Miscellaneous	Algoma
Total	Thunder Bay
25,000	Timiskaming
	Miscellaneous
	Total
	16,732

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS

April 1st, 1941, to March 31st, 1942—Continued

WHITEFISH		HERRING	
FRY		FRY	
Kenora	18,180,000	Carleton	500,000
Prince Elward	16,000,000	Frontenac	300,000
Rainy River	11,811,000	Hastings	200,000
Simcoe	3,000,000	Lennox, Addington	900,000
Thunder Bay	250,000	Prince Edward	3,000,000
Great Lakes	326,719,500	Great Lakes	3,730,000
Total	375,960,500	Total	8,630,000

APPENDIX No. 2

DISTRIBUTION OF FISH ACCORDING TO SPECIES—1937 TO 1941, INCLUSIVE

	1937	1938	1939	1940	1941
Large-mouthed Black Bass					
Fry	135,000	57,500	.....	230,000	110,000
Fingerlings	4,120	8,061	1,890	5,500	17,700
Yearlings & Adults	92	.....	497	152	109
Small-mouthed Black Bass					
Fry	1,275,000	804,000	1,386,000	2,512,500	1,911,500
Fingerlings	141,900	169,800	226,325	449,154	691,925
Yearlings & Adults	5,893	7,738	7,739	1,671	2,254
Maskinonge					
Eyed Eggs .....	.....	.....	120,000	.....	.....
Fry	420,700	2,005,000	2,675,000	2,345,000	2,100,000
Fingerlings .....	.....	.....	1,300	2,333	1,494
Perch—Fry	9,150,000	59,150,000	72,360,000	13,000,000	31,600,000
Pickeral (Yellow)					
Eyed Eggs	2,000,000	2,012,500	7,000,000	2,000,000	4,500,000
Fry	263,743,400	271,567,500	327,500,000	393,887,000	223,490,000
Adults .....	.....	.....	.....	100	.....
Pickeral (Blue)					
Fry	1,000,000	500,000	.....	.....	.....
Brown Trout					
Fingerlings .....	.....	.....	29,954	182,725	60,000
Yearlings	97,484	59,592*	375,070	252,000	346,188
Lake Trout					
Eyed Eggs	3,225,000	2,437,000	1,845,850	575,000	800,000
Fry	4,667,000	7,665,000	7,236,900	7,564,000	913,000
Fingerlings	15,782,350	10,575,200	9,964,400	7,312,100	18,066,400
Atlantic Salmon					
Fry	7,200	.....	.....	.....	.....
Fingerlings .....	.....	.....	.....	46,355	.....
Yearlings .....	.....	4,800	.....	.....	.....
Rainbow Trout					
Fingerlings	105,240	321,600	109,635	298,420	164,000
Yearlings .....	.....	6,727	23,145	19,724	11,750
Adults .....	.....	.....	1,009	.....	.....
Kamloops Trout					
Fingerlings	80,000	25,821	105,000	.....	88,150
Yearlings .....	.....	.....	.....	26,500	25,000
Speckled Trout					
Eyed Eggs .....	.....	1,000	.....	.....	.....
Fingerlings	384,725	373,314	337,000	611,375	394,000
Yearlings	1,167,073	2,083,538	2,976,559	3,278,114	3,060,174
Adults	16,150	4,452	6,315	7,150	16,732
Whitefish					
Eyed Eggs	4,000,000	.....	.....	.....	.....
Fry	383,683,900	323,700,500	326,657,000	403,339,000	375,960,500
Herring					
Eyed Eggs	30,000	.....	.....	.....	.....
Fry	5,270,000	49,725,000	38,550,000	49,050,000	8,630,000
Miscellaneous	3,053	.....	41	.....	.....
TOTALS	696,395,280	733,265,643	799,496,629	886,995,903	672,960,876

* Yearlings and adults.

APPENDIX

GAME AND FISHERIES

Statistics of the Fishing Industry in the Public Waters of
EQUIP

District	No. of Men	Tugs			Gasoline Launches		Sail and Row Boats		Gill Nets	
		No.	Tons	Value	No.	Value	No.	Value	Yards	Value
Northern Inland Waters	734	5	34	\$ 11,450	159	\$ 70,975	303	\$14,450	469,123	\$ 61,940
Lake Superior	396	11	360	64,500	104	44,680	70	4,550	830,237	111,205
North Channel	126	6	149	36,800	37	18,750	43	2,240	539,420	55,635
Georgian Bay	436	25	482	120,556	120	100,737	120	5,661	1,419,303	153,716
Lake Huron	284	18	384	101,300	90	58,904	26	2,590	1,350,620	154,077
Lake St. Clair	130	.....	.....	.....	40	14,200	75	4,060	.....	.....
Lake Erie	734	42	827	287,300	149	194,415	120	6,095	2,225,520	367,054
Lake Ontario	541	.....	.....	.....	204	111,860	101	3,744	1,292,230	137,285
Southern Inland Waters	177	.....	.....	.....	7	770	73	2,738	.....	.....
Totals	3,608	107	2,236	\$621,906	910	\$615,291	931	\$46,128	8,126,453	\$ 1,040,912

APPENDIX

QUANTITIES OF

District	Herring	Whitefish	Trout	Pike	Pickeral (Blue)	Pickeral (Dore)
	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.
Northern Inland Waters	6,143	1,328,134	164,808	869,021	860	1,494,108
Lake Superior	1,433,139	314,887	1,298,485	9,398	18,152	115,296
North Channel	7,983	85,128	211,597	66,847	.....	12,839
Georgian Bay	63,719	747,983	1,501,631	24,873	.....	57,157
Lake Huron	188,594	93,058	1,109,786	1,241	150	194,805
Lake St. Clair .....	.....	518	.....	34,019	200	83,237
Lake Erie	115,559	3,358,647	40	46,522	1,543,808	347,324
Lake Ontario	1,921,835	441,577	125,790	47,099	57,779	6,647
Southern Inland Waters .....	.....	.....	.....	2,016	.....	.....
Totals	3,736,972	6,369,932	4,412,137	1,101,136	1,620,949	2,311,413
Price per pound.....	.05	.11	.11	.06	.05	.11
Values	\$186,848.60	\$700,692.52	\$485,335.07	\$66,068.16	\$81,047.45	\$254,255.43

No. 3

DEPARTMENT, ONTARIO

the Province of Ontario, for the year ending December 31st, 1941.

MENT

Seine Nets			Pound Nets		Hoop Nets		Dip and Roll Nets		Night Lines		Spears		Freezers & Ice Houses		Piers and Wharves		Total Value
No.	Yards	Value	No.	Value	No.	Value	No.	Value	No.	Value	No.	Value	No.	Value	No.	Value	
			45	\$15,470	55	\$ 991	1	\$ 1	1,580	\$313			124	\$30,235	101	\$12,215	\$218,040
			57	22,600					4	5			65	22,595	48	12,560	282,695
			40	16,950									32	12,475	27	8,900	151,750
6	1,000	\$ 850	79	76,480	52	725	1	2	21,300	2,994			56	16,250	53	30,233	508,254
			103	63,500						7,216	815		57	26,176	24	6,266	413,628
27	7,100	3,905	112	13,650	3	475	2	2	3,300	181			24	9,150	17	3,790	49,413
32	9,080	6,375	553	276,950	10	1,500	4	20	900	26			109	176,290	87	32,600	1,348,625
6	590	505			345	9,135	15	737	2,100	83			32	7,920	26	5,405	276,674
33	2,860	2,300			169	3,798	16	46	600	15			16	1,395	1	300	11,362
				\$													
104	20,630	\$13,935	989	\$485,600	634	\$16,624	39	\$308	37,000	\$4,432			515	\$302,486	384	\$112,319	\$3,260,441

No. 4

FISH TAKEN

Sturgeon	Eels	Perch	Tullibee	Catfish	Carp	Mixed Coarse	Caviare	Total	Value
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	
57,563		18,884	116,999	42,639	10,241	392,933	1,415	4,503,748	\$429,182.41
1,950			81,081			163,314		3,435,702	273,826.19
3,233		12,274	6,147	94	672	134,644	97	541,655	44,921.17
1,027		4,336	202,660	5,486	47,103	77,588	24	2,733,587	276,356.01
5,168		208,705	233,266	20,899	6,386	85,450	445	2,147,953	194,751.18
10,587	100	65,998		99,876	333,628	363,867	340	992,370	54,733.38
13,575		2,050,050		108,481	286,835	1,079,278	643	8,950,762	657,394.95
6,245	16,413	92,569		87,646	150,232	172,570	12	3,126,414	192,935.92
	2,162	7,365		82,397	148,498	275,002		517,440	22,907.27
99,348	18,675	2,460,181	640,153	447,518	983,595	2,744,646	2,976	26,949,631	
.40	.07	.05	.06	.08	.05	.03	1.00		
\$39,739.20	\$1,307.25	\$123,009.05	\$38,409.18	\$35,801.44	\$49,179.75	\$32,339.38	\$2,976.00		\$2,147,008.48

APPENDIX No. 5
COMPARATIVE STATEMENT OF THE YIELD OF THE FISHERIES OF ONTARIO

Kind	1940 Pounds	1941 Pounds	Increase Pounds	Decrease Pounds
Herring	3,597,785	3,736,972	139,187	.....
Whitefish	6,368,617	6,369,932	1,315	.....
Trout	4,364,071	4,412,137	48,066	.....
Pike	1,216,234	1,101,136		115,098
Pickeral (Blue)	2,118,383	1,620,949		497,434
Pickeral (Dore)	2,515,381	2,311,413		203,968
Sturgeon	147,143	99,348		47,795
Eels	34,678	18,675		16,003
Perch	2,471,482	2,460,181		11,301
Tullibee	806,897	640,153		166,744
Catfish	401,934	447,518	45,584	.....
Carp	1,119,538	983,595		135,553
Mixed Coarse	2,799,865	2,744,646		55,219
Caviare	4,948	2,976		1,972
TOTALS	27,966,956	26,949,631		*1,017,325

* Net Decrease

APPENDIX No. 6
STATEMENT OF THE YIELD OF THE FISHERIES OF ONTARIO—1941

Kind	Quantity Pounds	Price per Pound	Estimated Value
Herring	3,736,972	.05	\$186,848.60
Whitefish	6,369,932	.11	700,692.52
Trout	4,412,137	.11	485,335.07
Pike	1,101,136	.06	66,068.16
Pickeral (Blue)	1,620,949	.05	81,047.45
Pickeral (Dore)	2,311,413	.11	254,255.43
Sturgeon	99,348	.40	39,739.20
Eels	18,675	.07	1,307.25
Perch	2,460,181	.05	123,009.05
Tullibee	640,153	.06	38,409.18
Catfish	447,518	.08	35,801.44
Carp	983,595	.05	49,179.75
Mixed Coarse	2,744,646	.03	82,339.38
Caviare	2,976	1.00	2,976.00
TOTALS	26,949,631		\$2,147,008.48

APPENDIX No. 7
ESTIMATED VALUE OF FISH TAKEN FROM THE WATERS
OF THE PROVINCE
1922—1941 INCLUSIVE

1922	\$2,807,525.21	1932	\$2,286,573.50
1923	2,886,398.76	1933	2,186,083.74
1924	3,139,279.03	1934	2,316,965.50
1925	2,858,854.79	1935	2,633,512.90
1926	2,643,686.28	1936	2,614,748.49
1927	3,229,143.57	1937	2,644,163.49
1928	3,033,944.42	1938	2,573,640.97
1929	3,054,282.02	1939	2,564,516.37
1930	2,539,904.91	1940	2,226,418.18
1931	2,442,703.55	1941	2,147,008.48

The Twenty-Third Report
of the
Department of Labour
Province of Ontario
1942

Printed by Order of
THE LEGISLATIVE ASSEMBLY.
(Sessional Number 10, 1943)



TORONTO
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Excellent Majesty,
1942.

TO THE HONOURABLE
THE LIEUTENANT-GOVERNOR
OF THE PROVINCE OF ONTARIO

May It Please Your Honour:

The undersigned has the honour to present to Your Honour the Twenty-third Report of the Department of Labour of the Province of Ontario for the fiscal year ending March 31, 1942.

Respectfully submitted,

PETER HEENAN,
Minister of Labour.

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REPORT OF THE DEPUTY MINISTER OF LABOUR

For the Fiscal Year Ending March 31st, 1942

TO THE HON. PETER HEENAN,
MINISTER OF LABOUR.

SIR:

I have the honour to submit a report on the work of the Department of Labour of the Province of Ontario for the fiscal year ending March 31, 1942.

Included herein are the reports on the administration of the following Acts within the jurisdiction of the Minister of Labour;—Department of Labour Act; Employment Agencies Act; Factory, Shop and Office Building Act; Steam Boiler Act; Operating Engineers Act; Industrial Standards Act; Apprenticeship Act; Minimum Wage Act, as well as reports on the Conciliation Service of the Department of Labour and War Emergency Training carried on under the Dominion-Provincial War Emergency Training Programme. The report of the administration of the Workmen's Compensation Act will be submitted by the Workmen's Compensation Board.

LEGISLATION

Three of the Acts coming under the jurisdiction of the Minister of Labour were amended at the 1942 session of the Legislature of Ontario, as follows:

THE FACTORY, SHOP AND OFFICE BUILDING AMENDMENT ACT: This amendment revised the elevator section of the Act with a view to bringing it into line with present-day practices and generally tightening the safety requirements with respect to elevators and their equipment. Interlocking devices are now required to be installed on all gates or doors at entrances to elevator shafts, and must function in such manner as to prevent the car from moving until the gate or door is closed, and to prevent the gate or door being opened unless the car is at that floor level.

The amendment also provides that, if the written orders of the factory inspector regarding hazards in connection with any elevator or hoist, or in connection with any dangerous machinery, appliance, matter or thing, are not carried out within a specified time, its use shall be discontinued forthwith. The penalty for failure to comply was increased and is now from \$50 to \$500 instead of \$20 to \$200.

The section of the Act authorizing municipal councils to make by-laws requiring the early closing of shops was amended to permit closing at 6 p.m. instead of 7 p.m.

THE ONE DAY'S REST IN SEVEN ACT: By a section of the Statute Law Amendment Act the One Day's Rest in Seven Act, which applies to hotels and restaurants in cities and towns of 10,000 population or over, was amended to repeal the clause providing the exception of any class of employees in which there are not more than two.

THE WORKMEN'S COMPENSATION AMENDMENT ACT: Several amendments were made to the Workmen's Compensation Act for the purpose of clarifying the law and practice of the Workmen's Compensation Board. The provision which permits a sum not exceeding \$125 to be paid for necessary expenses for transportation of a body was extended to include transportation outside of Ontario and other additional expenses, which, while not directly chargeable to transportation, are made necessary by reason of the transportation involved.

The sections dealing with compensation for permanent disability were redrafted to make it clear that the Board is to estimate the impairment of earning capacity from the nature and degree of the injury rather than from the difference in average earnings before and after the accident, but may use the latter method if it deems it more equitable. The Board is to fix a sum

as compensation proportionate to such impairment but not to exceed 66 2/3 per cent. of the workman's average earnings during the previous twelve months, if he has been so long employed or, if not, then for any shorter period during which he has been in the employ of his employer. Compensation is to be a weekly or other periodical payment during the lifetime of the workman, or for such period as the Board may fix, and is payable even if the workman is not disabled for seven days from earning full wages.

The provision debarring a workman from compensation for an industrial disease unless the disease was due to the nature of employment in which he was engaged at any time within twelve months previous to the date of his disablement was abolished.

INDUSTRIAL CONDITIONS

During the fiscal year 1942 there were unprecedented gains in industrial employment in Ontario, due to the gathering momentum of the war effort. The reports of the Dominion Bureau of Statistics, based on the 1926 mean as 100, showed an average index number of employment of 167.6, as compared with 135.0 the previous year. This is the highest point in the record and an advance of 24.1 per cent. over the previous year, and 49.6 per cent. over 1939.

This expansion was general in all industries covered by the reports and was specially marked in the manufacturing industry as a whole, with an index number 42.3 points higher than last year. Employment increases were greatest in the iron and steel division, the index averaging 240.8, as compared with 159.7 in 1941. In the non-manufacturing division construction and services showed the greatest gains, with index numbers respectively 32.9 and 29.2 higher than last year.

There was also a decided drop in the percentage of unemployment among trade union members in Ontario, the average reported being 3.1 as compared with 5.1 for 1941.

The value of building permits issued in the Province for the fiscal year 1942 showed a considerable expansion in employment in the building industry. The total value amounted to \$63,144,485, an increase of \$6,713,996, or approximately 12 per cent. as compared with the total for 1941, and 153 per cent. as compared with 1939.

INDUSTRIAL DISPUTES

The number of strikes reported in Ontario during the fiscal year 1942 totalled 109, in which 28,690 workers were involved with a time loss of 298,393 man-working days. In the previous year there were 55 strikes involving 9,188 workers with a loss of 36,318 days, the smallest time loss due to strikes since 1925. The strike in the mining industry caused more than 45 per cent. of the total time loss, or 136,000 days.

An analysis by workers involved shows that 59 strikes involved less than 100 workers; 38 strikes involved from 100 to 499 workers; 6 involved from 500 to 999 workers, and 6 involved more than 1,000 workers. An analysis by time loss shows that 41 strikes resulted in a time loss of less than 100 days; 35 strikes resulted in a loss of from 100 to 499 days; 8 strikes in a loss of from 500 to 999 days; 22 strikes in a loss of from 1,000 to 10,000 days, and 3 strikes, which accounted for over 67 per cent. of the total time loss, resulted in the loss of more than 10,000 man-working days. The table on page 51 of this report indicates the distribution of strikes among industries.

The predominant cause of strikes concerned wage increases or cost of living bonuses, there being 41 strikes for this cause alone, while wage increases figured among other demands in 34 strikes. Union recognition was the sole cause of 6 strikes, and figured among other demands in 25 strikes.

Approximately 18 per cent. of the workers in all disputes were successful in their demands. 31 per cent. were partially successful, and 14 per cent. were involved in strikes settled in favour of employers. The remaining 37 per cent. of the workers were involved in strikes which resulted in work being resumed pending negotiations or reference to a Board.

MEDIATION, CONCILIATION AND ARBITRATION

There was a great increase in the number of cases handled by the conciliation officers of this Department during the year. One reason for this increase was the number of cases referred to them for investigation and mediation by the Regional War Labour Board established under the terms of what is now known as the Wartime Wages Control Order. Another reason was the fact that, due to the co-ordination of the functions of the Ontario and federal Departments of Labour, the federal conciliation officers in this Province operated under the direction of the Ontario Department of Labour.

As a result of the intervention of our officers, numerous strikes were avoided, and where disturbances in operations had occurred before the Department intervened, these officers were successful, through prompt and effective action, in bringing about settlements satisfactory to both parties without great loss of time.

DOMINION-PROVINCIAL WAR EMERGENCY TRAINING PROGRAMME

During the second year of operation the Dominion-Provincial War Emergency Training Programme extended its scope to meet the needs of changing conditions. Two new developments in the training for industry plan were the part-time classes which gave advanced training to 1,835 promising employees, both men and women, in order to make possible the up-grading of these employees, and the inauguration of authorized Plant Schools to give advanced training on machines and equipment not available in other training schools. Three such schools were authorized during the last month of the fiscal year.

A change was made in the manner of selecting recruits for pre-enlistment training for the R.C.A.F., and now all applications are made direct to the recruiting depots. For the first time the Royal Canadian Navy took advantage of the training facilities of the Programme and classes were established at four centres. Another new feature was the Phase II training covering basic training in 21 trades provided for army tradesmen on the completion of their four months of military drill.

Arrangements were made, under agreement with the Department of Pensions and National Health, for the rehabilitation training of discharged men. Such classes have already been established and plans are being completed for taking care of large numbers of ex-service men as soon as required.

During the year pre-employment and pre-enlistment classes were brought under the Workmen's Compensation Act, so that trainees will receive benefits in case of accident.

FARM SERVICE FORCE

In April, 1941, an Interdepartmental Committee of representatives of the Departments of Education, Agriculture and Labour was appointed to deal with the problem of farm labour shortage. A plan was formulated for enrolling in the Farm Service Force of Ontario secondary school students and all young men and women willing to volunteer for this national service. The administration of the plan was undertaken by the Department of Labour.

The young men placed on farms usually lived with the farmers for whom they worked and the young women lived in camps equipped by the Government and supervised by the Young Women's Christian Association. There were ten of these camps in the Niagara District, where 1,120 girls were employed in fruit picking and other farm work, and one fruit picking camp for 120 boys. Many workers went out daily from the towns and cities for farm work, being called for and returned morning and evening by the farmers.

The objective for the season was the placement of 10,000 volunteer farm workers but the total amounted to 22,860 and a magnificent service was rendered by these workers in conserving the farm products of the Province.

ONTARIO GOVERNMENT OFFICES, EMPLOYMENT SERVICE OF CANADA

The Ontario Government Offices of the Employment Service of Canada were taken over by the Dominion Government on August 1, 1941, pursuant to the Unemployment Insurance Act. For twenty-three and a half years these offices formed an important link in the chain of Employment Offices across Canada, and during their operation 3,378,637 placements were made.

FACTORY INSPECTION BRANCH

With the employment of increasing numbers of inexperienced workers, many of whom have no previous training, accident prevention has become a grave problem for the factory inspectors. In addition to the suffering caused by industrial accidents, the loss to our war production is a serious matter, and every effort must be made to ensure the workers' safety so that they may remain in their places on the production line. Special attention is paid to safety measures in the large firms in the metal industry, where accident hazards are greatest, and all accidents reported are investigated immediately and steps taken to prevent any recurrence of such accidents.

This Branch realizes the strain under which manufacturers are working to maintain and increase production, with the prevailing shortage of skilled operators and materials, and the factory inspectors are instructed to be reasonable in their recommendations for changes in factories. It has been proved, however, that excessive hours of work over an extended period result in reduced production and that satisfactory working conditions and adequate guarding of machinery improve the workers' morale and thus make for greater production.

The numbers of overtime and double shift permits for female workers have increased, and the overtime permits now are issued to cover a month or more instead of a single night as formerly. The special committee within the Department, having power to grant concessions where necessary in order to facilitate the war effort in industry, considered 232 applications during the year. In assisting employers to meet the demands for greater output concessions are granted with such safeguards that there may be no undue hardship to workers.

The Examiner of Reports and Designs approved of 993 plans for new factory, shop and office buildings, or additions and alterations to such buildings. The total estimated construction cost amounted to \$34,224,030, or an increase of \$4,785,730 as compared with the previous year. This total is nearly three times that of 1940 and over four times that of 1939. In all large new factory buildings adequate provision is made for the dispensation of medical services and satisfactory arrangements were made with many firms to make similar provision either in new additions or by altering the floor areas in existing buildings.

BOARD OF EXAMINERS OF OPERATING ENGINEERS

The great demand for certificated engineers resulted in a marked increase in the activities of the Operating Engineers Branch for the fiscal year. The number of candidates examined by the Board totalled 2,573, an increase of 676, or 35 per cent. as compared with the previous year, and the highest number in any year since the inception of the Board. This year the dates for examinations at centres outside Toronto were fixed in advance and candidates were advised of the date at the time of application. In this manner it was possible to have 316 more candidates examined at ten fewer sessions as compared with 1941.

Certificates issued by the Board numbered 17,881, an increase of 927 over last year. During the year, 224 cases of violation of the Operating Engineers Act and Regulations were settled satisfactorily, without having recourse to court action, and 58 cases were still in process of adjustment at the close of the year.

The net revenue for the year totalled \$30,964.49, as compared with \$28,225.61 in 1941.

BOILER INSPECTION BRANCH

The maximum production programme of industry has created a great demand for power plant equipment. All steam boilers and other pressure vessels for use in this Province are required to be constructed according to designs and specifications which have been surveyed and registered in the Boiler Inspection Branch, and to be inspected during construction by inspectors of this Branch.

During the year, 569 designs were surveyed, registered and re-registered, and 2,046 new pressure vessels were inspected while under construction. This total was nearly two and one half times that of 1940 and over 13 per cent. more than that of the fiscal year 1941. Used boilers and pressure vessels inspected numbered 1,124, and annual inspections of uninsured boilers and pressure vessels totalled 6,338. As a result of this increased activity during the year, which was the busiest year in the history of the Branch, the amount of monies transmitted to the Treasurer of Ontario, totalled \$48,948.78, an increase of approximately 13 per cent. over the total for 1941 and 75 per cent. over the total for 1940.

INDUSTRY AND LABOUR BOARD

The Industry and Labour Board administers the Industrial Standards Act, the Apprenticeship Act and the Minimum Wage Act.

INDUSTRIAL STANDARDS ACT: Seven schedules pursuant to the Industrial Standards Act were approved, of which one was a new schedule and six were renewals. At the close of the fiscal year, 101 schedules were in effect.

Arrears of wages of 204 employees amounting to \$3,490.19 were collected from 54 employers. Of this amount the sum of \$534.74 was diverted to the Crown with the approval of the Industry and Labour Board. There were 23 prosecutions during the year, resulting in 18 convictions, and 5 cases withdrawn. Fines amounting to \$171 were imposed.

APPRENTICESHIP ACT: During the fiscal year 1942, a total of 333 apprentices registered pursuant to the Apprenticeship Act, and of this number, 108 were in the building industry, 113 in the motor vehicle repair trade and 112 in barbering and hairdressing. Apprentices completing their training numbered 360, and 1,123 were still in training at the end of the year.

These figures are lower than pre-war figures due to enlistments and to the demand for munition workers at wages higher than those paid to apprentices. Employers' and employees' organizations in the construction industry have been giving serious consideration to methods of meeting the shortage of apprentices in the building trades. The various restrictions on the use of automobiles have resulted in unsettled conditions in the motor vehicle repair trade, and have affected the registration of apprentices.

Numerous inquiries have been received from employers outside the designated trades concerning organized apprenticeship and many firms are entering into contracts of apprenticeship and others are considering the matter.

MINIMUM WAGE ACT: The wage returns submitted to the Minimum Wage Branch by 16,264 employers showed a marked increase in the numbers of persons employed. Employees reported totalled 631,631, as compared with 535,906 the previous year. Almost two-thirds of this increase of 95,725 were female workers.

As a result of the checking of these wage sheets, increased wage rates were ordered for 968 employees in 637 establishments, as compared with 1,504 employees in 869 establishments the previous year. Arrears of wages amounting to \$7,432.17 were collected from 202 employers on behalf of 345 employees, as compared with \$15,332.19 from 372 employers on behalf of 738 employees in 1941.

Four charges were laid against three employers, as compared with 22 charges against 17 employers in 1941. Three of these charges were withdrawn after the payment of arrears of wages amounting to \$83.86, and one conviction was registered and a fine of \$10 imposed.

At the close of the fiscal year there were outstanding 78 permits authorizing the employment of learners or beginners at less than the rate prescribed in the minimum wage orders, as compared with 207 in 1941. The number of permits outstanding for handicapped workers totalled 147, as compared with 178 the previous year.

GENERAL

During the year the Dominion Government has passed various Orders-in-Council affecting labour relations, wage rates and cost of living bonuses, and the administration of these regulations has been placed under the direction and supervision of the provincial Departments of Labour.

In January, 1942, the Regional War Labour Board was established in Ontario pursuant to the Order-in-Council now called the Wartime Wages Control Order. The Board consists of the Minister of Labour as chairman, the Deputy Minister as vice-chairman, three representatives of employers and three representatives of employees. Mr. J. C. Adams, secretary of the Industry and Labour Board, is on loan to the Regional Board as chief executive officer, and four members of the clerical staff of the Minimum Wage Branch were transferred to the staff of the Board.

The Regional Board is charged with the duty of controlling within the Province basic scales of wage rates paid to employees, and of administering the provisions of the Order relating to the payment of cost of living bonuses. During the first three months of operation, the Board considered over one thousand applications and decisions were handed down in all cases. These applications involved a great volume of work in connection with the checking of each applicant's payroll, as well as comparable payrolls in similar industries in the same district, in order that wages might be kept in alignment as far as possible. The conciliation officers of the Department of Labour are working in close contact with the Board.

At the close of the fiscal year, Mr. E. J. Young, who had been chairman of the Industry and Labour Board since May, 1937, resigned to become a director of the Canadian National Railways.

The following members of the staff of the Department of Labour enlisted during the year: F. N. Scott of the Main Office, H. E. Talbot of the Boiler Inspection Branch, K. L. Foster and J. Mannon of the Aircraft Training School, Galt.

I have the honour to be, Sir,

Your obedient servant,

J. F. MARSH,

Deputy Minister of Labour.

ONTARIO GOVERNMENT OFFICES, EMPLOYMENT SERVICE OF CANADA

GENERAL SUPERINTENDENT—M. H. MACBRIDE

The Department of Labour of Ontario has co-operated with the Dominion Department of Labour for more than twenty-three years in maintaining the Ontario Government Offices of the Employment Service of Canada. This Department has been fully responsible for the operation of these Offices along lines approved by both Departments and has received from the Dominion Department of Labour, according to annual agreements, certain subventions amounting to approximately 25 per cent. of the total expenditure for their operation and maintenance.

On August 1, 1941, the Ontario Government Offices were taken over by the Dominion Government pursuant to the Unemployment Insurance Act. During their twenty-three and a half years of operation 3,378,637 placements were made by these Offices.

VACANCIES, APPLICATIONS AND PLACEMENTS DURING THE FOUR-MONTH PERIOD, APRIL 1 TO JULY 31, 1941

	Vacancies	Applications	Placements	
			Regular	Casual
April.....	17,535	26,224	9,554	7,067
May.....	20,497	26,971	11,547	7,767
June.....	16,384	22,335	9,091	6,037
July.....	17,955	24,096	10,989	5,459
TOTALS.....	72,371	99,626	41,181	26,330

PLACEMENTS:

Total—April 1 to July 31, 1941.....	67,511
Total—1919 to end of fiscal year 1941.....	3,311,126
	3,378,637
Total placements during 23½ years of operation.....	3,378,637

VACANCIES, APPLICATIONS AND PLACEMENTS, ACCORDING TO OFFICES,
DURING THE FOUR-MONTH PERIOD, APRIL 1 TO JULY 31, 1941

	Vacancies	Applications	Placements	
			Regular	Casual
Barrie.....	1,097	983	890	52
Belleville.....	1,307	1,840	817	462
Brantford.....	1,104	1,151	747	342
Chatham.....	1,174	1,429	500	704
Fort William.....	3,427	2,810	1,766	1,018
Galt.....	850	812	574	88
Guelph.....	870	1,272	609	183
Hamilton.....	6,741	10,304	3,595	3,183
Kenora.....	388	668	237	200
Kingston.....	1,877	2,180	1,553	206
Kitchener.....	1,532	2,049	874	637
London.....	2,672	3,371	1,350	1,207
Lindsay.....	505	567	457	36
New Toronto.....	1,469	1,723	601	220
Niagara Falls.....	1,488	1,629	1,018	316
North Bay.....	973	1,415	835	293
Oshawa.....	3,626	3,945	1,878	1,686
Ottawa.....	5,783	7,363	2,143	2,948
Owen Sound.....	766	854	439	365
Pembroke.....	1,369	3,106	934	293
Peterborough.....	942	1,266	746	226
Port Arthur.....	4,652	3,505	3,349	269
St. Catharines.....	2,848	2,928	1,335	1,072
St. Thomas.....	841	990	588	252
Sarnia.....	1,270	1,521	604	630
Sault Ste Marie.....	1,362	1,788	575	623
Simcoe.....	1,016	1,125	377	639
Stratford.....	806	1,135	685	135
Sudbury.....	1,474	1,607	872	245
Timmins.....	1,723	2,935	1,076	593
Toronto.....	11,968	25,399	6,594	5,449
Welland.....	498	1,220	433	43
Windsor.....	2,909	3,209	1,393	1,407
Woodstock.....	1,044	1,527	737	308
TOTALS.....	72,371	99,626	41,181	26,330

PRIVATE EMPLOYMENT AGENCIES

Three licensed private employment agencies transacted business during the fiscal year 1942. The reports submitted by these agencies to the Department of Labour show the following placements:

	Placements		
	Men	Women	Total
North Bay—Canadian Placement Agency; B. Ferro.....	1,625	.....	1,625
Sudbury—Messrs. P. J. & F. W. McAndrews.....	2,074	.....	2,074
Toronto—Metropolis Agency.....	158	561	719
TOTALS.....	3,857	561	4,418

FACTORY INSPECTION BRANCH

CHIEF INSPECTOR, DEPARTMENT OF LABOUR—J. R. PRAIN

The fifty-sixth annual report of the Factory Inspection Branch covers the fiscal year ending March 31, 1942. The figures given in the statistical section show a decided increase in employment in plants visited. As the numbers of visits are lower than those reported in the previous fiscal year, it is evident that the factory inspectors spent more time than last year in the large firms manufacturing war essentials. Most of such firms are in the metal trades, and it is here that the most serious accident hazards are found.

ACCIDENT PREVENTION

The upsurge in accidents, both fatal and lost-time, follows the curve reported during the similar period in the last war, and presents one of the major problems of the war effort of this country. All the skilled operators have been absorbed in industry long since, and operators taken on now and in the future will be those who have had short courses of training or who belong to the "green hand" class. Therefore, if the maximum war effort is to be developed, these employees must be protected until they become skilled workers able to carry their full load in war industry. They must be made fully conversant not only with the production possibilities of their machines, but with the accident probabilities as well. While adequate guarding may cut down production to a certain extent, it is of paramount importance in these days to ensure that workers are kept safe to remain in their places on the production line. A soldier's use on active service ceases with the amputation of a hand or other serious wound, and likewise an industrial worker's usefulness ceases on his active service if he is seriously injured.

More frequent visits by the factory inspectors to all plants would be desirable from a safety point of view, but known hazards where accidents have occurred, or are most likely to occur, must receive priority of inspection. Such hazards in plants are followed up closely by a repeat visit of the inspector, and all mechanical accidents reported are investigated as soon as possible in order that repetition may be averted. Repeat visits on less urgent matters have been reduced and a great deal of follow-up on instructions of the inspectors has been handled by correspondence with an encouraging measure of success. It has also been found advisable to curtail the inspection services within the Department on what might be considered matters of minor importance in order to utilize the maximum efforts of the inspectors in the all-important sphere of accident prevention and maintenance of satisfactory working conditions in our war industry.

INDUSTRIAL DISEASES

The danger of industrial diseases continues to be a real problem owing to the increasing use of harmful chemicals particularly in munition plants. The Industrial Hygiene Branch of the Department of Health has again assisted us in coping with this problem and our thanks are once more extended to the staff for this co-operation.

HOURS OF LABOUR

This Province has rendered a most valuable service in the manufacture of war equipment and materials for the armies in the field of battle, and the ultimate success of these armies depends on the maintenance of our industrial efforts on an ever-increasing scale. The major problem in this connection is to get the maximum man-hours out of every machine, and to this end double and triple shifts are becoming more and more necessary.

The numbers of overtime permits and double shift permits for female workers issued under this Act have greatly increased and the figures given do not adequately indicate the increase in the use of such permits. Where formerly in normal times overtime permits were issued for individual nights, it is now found expedient to issue them to cover a month or more at a time. A method of recording is being evolved which will show the number of overtime periods and the number of female employees affected.

The committee within the Department of Labour, including an official of the Industrial Hygiene Branch of the Department of Health, appointed to examine applications for special consideration, is empowered to grant concessions beyond the limitations of the Act in order to facilitate the industrial war effort. Two hundred and thirty-two such applications were considered during the fiscal year and, where it was proved essential, permission was granted for three 8-hour shifts or two 10-hour shifts of women, taking due precautions to ensure that working conditions, transportation and lunch facilities were favourable.

CHILD LABOUR

There were more cases of child labour during the year, and as available manpower in the Province is absorbed into military and industrial life this problem will become more and more acute. The strictest adherence to the law, which prohibits the employment of children under 14 years of age in industrial and commercial establishments, is being enforced.

ENFORCEMENT OF THE FACTORY ACT

Difficulties of enforcement of certain provisions of the Factory, Shop and Office Building Act were made evident by the dismissal of two important prosecutions during the year, and amendments have since been passed which will strengthen the hands of the Department in such cases. The amendment to section 52 of the Act permits the inspector to specify a time limit during which his instructions shall be carried out, and authorizes him to order the use of a hazardous machine or practice discontinued pending compliance. The elevator section was also amended to make mandatory certain safe practices long in general use but not included in the Statute.

An impatience towards the administration of the Act is noticed in many quarters, and it is natural that this should be so during the present national emergency. This Branch recognizes fully the strain of maintaining production essential to the successful prosecution of the war with the prevailing shortage of skilled labour and materials. The inspectors are instructed to be reasonable in their recommendations and to discuss them thoroughly with the employers so that confidence may be developed on both sides. Our experience has proved that excessive hours over an extended period do not increase production, and that satisfactory working conditions with adequate safeguarding of machinery improve the morale of the workers greatly.

CAISSON WORK

No construction work using compressed air chambers was handled during the year, but our caisson inspector has kept in close touch with several large bridge and dam construction jobs where deep excavations required timbering and coffer dams. It is not likely that many more such projects will be undertaken in the immediate future.

PLANS FOR BUILDINGS

The Examiner of Reports and Designs reports that 993 plans for new factory, shop and office buildings, or additions and alterations to such buildings, were approved during the fiscal year. The total value of this construction amounted to \$34,224,030, an increase of 16.2 per cent. over the value of \$29,438,300 for 867 buildings approved in the previous fiscal year.

The following table shows the distribution of construction projects by the various industries and trades in Ontario.

CLASSIFICATIONS OF APPROVED BUILDING PLANS

Trade or Industry	Number of Plans	Value of Buildings	Percentage of Total Value
Bakeshops.....	3	\$ 25,500	.07
Chemicals.....	228	7,021,600	20.50
Clay, glass and stone.....	32	459,665	1.34
Clothing.....	12	116,900	.34
Conveyances.....	22	3,648,200	10.65
Food.....	69	1,074,925	3.14
Garages.....	18	97,400	.28
Laundries.....	16	69,790	.20
Leather.....	10	79,950	.23
Metals.....	372	14,723,565	43.09
Offices.....	24	511,725	1.49
Paper trades.....	8	270,400	.79
Printing and publishing.....	20	249,100	.73
Rubber.....	2	11,500	.03
Shops.....	21	180,850	.53
Tobacco.....	2	8,500	.02
Textiles.....	33	760,150	2.22
Warehouses.....	47	4,364,675	12.75
Wholesale.....	17	282,535	.83
Woodworking.....	28	187,250	.54
Unclassified.....	9	79,850	.23
TOTALS.....	993	\$34,224,030	100.00

The metal industries expended about the same amount on construction as during last year, while that of the chemical group was almost double. This latter group includes the explosive manufacturing and loading plants. A number of new chemical factories have been established which will be permanent assets to Ontario's industrial development.

Warehouse construction had a construction value of almost four million dollars greater than last year, temporary grain storage buildings being largely responsible for the increase. The shipbuilding and aircraft industries, listed under conveyances, increased their plant buildings on a large scale.

The development of a Canadian flax industry has resulted in a number of small buildings being altered or erected in Ontario to house the machinery used to prepare the plant fibres for further processing.

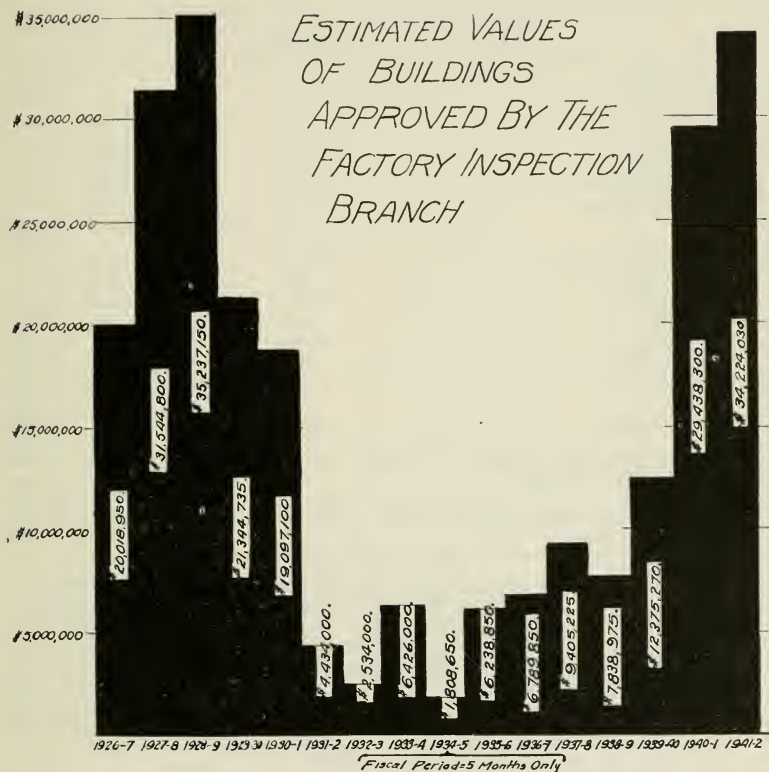
With the exception of those on factory premises, office buildings were not constructed to any extent. One telephone exchange building in Ottawa was the largest single project of this type.

The Factory Inspection Branch has co-operated with the Dominion Controller of Construction by supplying his officers with information concerning the necessity of factory additions, new elevators, boilers, etc. during this period of critical shortages in various materials. The use of timber and reinforced concrete in industrial buildings has been increasing rapidly due to the diversion of steel toward the direct production of war essentials.

The policy of making field inspections of structures reported as being unsatisfactory by district inspectors or in order to facilitate plan approvals was continued and 163 such inspections were made. A total of 660 office interviews were held to discuss proposed operations and plan approvals.

Further progress was made in obtaining co-operation from municipal building inspectors to exercise better control over new construction.

The provision of the required exit and other facilities directly affecting the safety, health, and welfare of increased numbers of employees in older buildings has been an important phase of the past year's activities.



Very satisfactory arrangements were made with a large number of firms to alter floor areas in existing buildings for the dispensation of medical services or to incorporate the necessary rooms in new additions. As First Aid facilities are not specifically required at present by the Factory Act, it has been the practice to emphasize the benefits to employers as well as to employees of carrying out a supervised medical service. The service should include not only first aid for accidents but also physical examinations and early diagnosis of disease and physical defects.

The total values of buildings approved by this Branch during each of the past sixteen years are shown in the diagram on the preceding page.

INSPECTION STATISTICS

The following is the distribution of the services rendered by the inspectors of the Composite Inspection Branch:

FACTORY INSPECTION BRANCH:	1941		1942	
First inspections.....	15,750		14,481	
Second inspections.....	4,785		2,498	
Visits re homeworkers.....	1,901		1,122	
Visits re Exhibition.....	113		180	
		22,549		18,281
Minimum Wage.....	2,470		1,471	
Industrial Standards.....	1,106		720	
Apprenticeship.....	2,881		2,848	
Main Office.....	325		3,280	
Steam Boiler.....	2,236		2,492	
Operating Engineers.....	400		251	
		9,418		11,062
TOTALS.....		31,967		29,343

In addition there were investigations of accidents and the usual visits, office calls and conferences incidental to inspection.

Employees in the above industries, mercantile establishments and office buildings numbered 511,032, classified as follows:

Fiscal years	Males over 16	Males 14-16	Females over 18	Females 14-18	Totals	Children under 14 dismissed
1941	300,735	15	123,462	144	424,356	0
1942	358,897	59	151,982	94	511,032	17

HOURS OF LABOUR

Male Workers					Female Workers				
45	50	54	58	60	45	50	54	58	60
66,436	141,568	34,079	26,048	56,782	38,256	62,300	14,730	9,361	15,913

Also 45,556 employees, male and female, were working approximately 50 hours per week.

The number of orders issued relating to various requirements of Factory, Shop and Office Building Act totalled 5,801 as compared with 6,229 in 1941.

COMPLAINTS

Two hundred and fifty-four complaints were received during the fiscal year. Upon investigation 165 were upheld, 77 were not upheld and 12 were not under the jurisdiction of this Branch. Some investigations covered more than one complaint. Subject of complaints were as follows:

	1941	1942
Long hours.....	67	66
Working without permit.....	20	12
Working without double shift permit.....	1	3
Working without homework permit.....	1	1
Ventilation.....	3	1
Fire exits.....	5	7
Fumes.....	7	3
Long hours for bakers.....	9	2
Elevators.....	7	12
Toilet accommodation.....	13	8
Child labour.....	5	14
Dust.....	7	6
Lunch period.....	1	10
Sanitation.....	2	6
Heat.....	17	8
Vibration from machinery.....	1	..
Wages.....	5	..
Guarding machinery.....	..	1
Noise of machinery.....	5	2
Miscellaneous.....	19	68
Sunday work.....	..	1
Use of benzol.....	1	..
Light.....	1	..
Gasoline hazards.....	..	1
Spray booth.....	2	3
Multiple.....	..	19
	199	254

PROSECUTIONS

Under the Factory, Shop and Office Building Act proceedings were taken against five firms. Convictions were recorded in three cases and two cases were dismissed, as follows:

	Sections of Act	
Machinery and premises dangerous to health and safety....	52-53-70	1 conviction
Elevators and hoists.....	57	1 conviction
Child labour.....	24	1 conviction
Premises dangerous to health and safety.....	70	2 cases dismissed

VIOLATIONS

Violations of the Acts in the enforcement of which the inspectors have a responsibility were reported as follows:

	1941	1942
Minimum Wage Act.....	858	1,400
Operating Engineers Act.....	37	51
Steam Boiler Act.....	3	6
Adolescent School Attendance Act.....	62	118
TOTALS.....	960	1,575

The violations of the Minimum Wage Act were chiefly cases of carelessness on the part of employers in neglecting to keep minimum wage cards posted in their establishments.

EXPLOSIONS

Explosions reported during the year totalled 53, of which 47 caused injury to employees and six caused no injuries.

Explosions causing injuries:

- March 18, 1941 . . . Hot water heater exploded.
- March 21 Explosion in airlines.
- April 5 Acetylene torch exploded.
- April 6 Illuminating gas escaping caused explosion.
- April 11 Explosion in airline.
- April 12 Hot metal exploded.
- April 19 Cooling coils attached to an oxygen compressor burst.
- June 15 Switch exploded.
- June 18 Oxygen cylinder exploded.
- June 27 Explosion in steam line.
- June 26 Tank and pipe line blew up.
- July 2 Garbage saturated with thinner was put into incinerator and when ignited blew open the door.
- July 12 Chemical mixture exploded.
- July 25 Hot water heater exploded.
- August 1 Fuse box exploded.
- August 7 Flare exploded.
- August 25 Grinder exploded.
- September 4 Soldering torch exploded.
- September 3 Chemical mixture exploded.
- October 8 Gasoline tank exploded.
- October 18 Furnace exploded.
- October 23 Starter on pump exploded.
- October 28 Matches exploded.
- November 3 Molten metal exploded.
- November 5 Accumulated gas in lehr exploded.
- November 14 Furnace exploded.
- November 20 Metal exploded.
- November 27 An explosion was caused by the burning of piece of scrap one inch pipe.
- November 30 Metal exploded while employee was babbiting stand.
- December 2 One barrel of shellac being poured into another exploded.
- December 3 Naphtha being used for cleaning round machine exploded.
- December 12 Pot of liquid cyanide exploded when it was emptied to ground.
- December 22 Steam trapped in a cure airbag caused bag to explode.
- December 24 Sparks coming out of cap caused cap to explode when taken in hand.
- January 10, 1942 . . . Gas stove exploded.
- January 23 Oil furnace exploded.
- January 28 Switch box exploded.
- January 31 Chemical explosion.
- February 10 Furnace exploded.
- February 19 A soft drink bottle in cooler exploded.
- February 19 Molten metal exploded.
- February 23 An explosion occurred when the cover of flue dust floating on molten iron was broken.
- February 27 Pot of hot metal exploded.
- March 3 Furnace exploded.
- March 5 Explosion occurred in or under feed regrinder.
- March 13 Flash explosion between pump line and storage tank.
- March 16 Rupture of cooling coils being dismantled caused explosion.

EXPLOSIONS—(Continued)

Explosions causing no injuries:

February 19, 1941..	Furnace boiler exploded.
April 4.....	"Perliton" mixture coming in contact with water in floor drainage trench caused explosion.
October 4.....	Gas oven exploded.
October 10.....	Acetylene torch exploded.
October 20.....	Acetylene torch exploded.
October 25.....	Boiler exploded.

PERMITS

Applications for permits numbered 7,582 and were issued as follows:

	Sections of Act	1941	1942
Double shift.....	31	189	347
Overtime.....	30	2,005	3,482
Bakeshops.....	69	69	42
Fruit Camps.....	36	27	68
Homework: Workers.....	49	1,901	2,729
Employers.....	49	207	221
Restaurants.....	29	....	693
TOTALS.....		4,398	7,582

ACCIDENTS

During the year 10,189 accidents were reported to the Factory Inspection Branch, as compared with 6,365 reported in 1941, and 85 were fatal, as compared with 55 fatal the previous year. Fatalities were due to:

Burns and scalds.....	9
Cranes and derricks.....	8
Elevators.....	7
Electricity.....	3
Engines and cars.....	1
Explosions.....	9
Falling substances.....	7
Falls.....	11
Infected wounds.....	1
Jammed between articles.....	4
Belts, pulleys and shaftings.....	5
Natural causes.....	4
Winders.....	1
Grinding wheels.....	2
Machinery connections.....	1
Trucking.....	3
Other machinery.....	3
Miscellaneous causes.....	4
Industrial diseases.....	1
Fumes.....	1
TOTAL.....	85

PROVINCE OF ONTARIO
Summary of Accidents for the

Cause of Injury	Head and Face				Upper Extremities							Trunk							
	Face	Head	Eyes	Ears	Hand	Fingers	Thumb	Arm	Shoulder	Wrist	Elbow	Other	Ribs	Thigh	Back	Stomach	Chest	Side	Hips
Burns and scalds.....	9	3	52		60	32	3	39		19	2	3		3	1	1		1	
Cranes and derricks.....		3		1	1	11	4	2	2		1	1	2						
Elevators.....		2			1	5	2	2				2			1				
Electricity.....			2			1						2							
Engines and cars.....		1								1									
Explosions.....	1	2	3		2	2		3				4							
Falling substances.....	18	65	9		79	105	36	32	16	21	4	16	13	2	29	14	11	5	
Falls.....	4	31	1		36	28	11	45	59	31	35	36	104	5	82	118	59	8	
Flying missiles.....	23	15	84		23	11	2	16	3	6	2	3	4	1	2	2	5	2	1
Foreign substances in eyes			521																
Hand tools.....		1			17	39	11	2		7	2		1			4	1		
Hooks, chains, cables.....	1	1	2		7	19	6	2	1				1						
Infected wounds.....	7	1	4	3	151	341	102	25	1	14	11	5							
Jammed between articles.....		1			96	392	71	5	1	6	7	7	3						1
Sprains and strains.....					10	8	17	30	56	17	5	68	6	310	10	13	105	12	
Rolls.....			1		17	30	3	3		4				1			1		
Gears, cogs, sprockets.....					3	28	3	2	1										
Belts, pulleys, shafting.....	2	3	1	2	16	29	5	17	1	2		1			1	1			
Saws.....					17	56	22	2		6	1				2				
Planer.....			1		4			1											
Drill.....		3			16	29	13	7		4	2	1	1			3	2		
Milling Machinery.....	1				12	17		2		2		1							
Shears.....					4	22	5				1	1						1	
Emergency wheel.....					7	17	6	1								1			
Press.....	1	3			19	155	27	2	1	2	3				1	1			
Punch.....					3	21	6												
Dies.....	1	1	1		7	23	8	2								1			
Barker.....					6	1													
Calender.....					1														
Cutter knives.....	1		1		10	30	11	2		2									
Conveyers.....		1			5	11	1	3		1	1								
Hammers.....	1		1		9	13	5					1							
Jointers.....					3	5	1												
Natural causes.....		1																	
Loom.....		1			2	5				1		1							
Centrifugal machinery.....		1	1		1	2		1				2	1			1			
Paper machinery.....					3	8	1	1		1		1							
Spinning machinery.....					4	7													
Winders.....					1	4													
Grinding wheels.....					17	39	8	2	1	1	2		1						
Lathes.....		1	3		23	28	9	6		2	2	1				1	1		
Machinery connections.....	4	3	1	1	46	152	31	10		10	4	5	2	1		3	3		
Wiredrawing, etc.....	2				1	2						1							
Trucking.....	1	6	1	1	21	18	5	9	3	5	3	6	7		7	3	8	1	
Other machinery.....	1	4	1		52	113	18	11	2	3	2	2	1			1	1	2	
Miscellaneous causes.....	12	27	18	1	113	249	59	54	9	35	27	26	16	3	5	3	6	7	4
Spoilers.....													1						
Industrial diseases.....	1				26	5		14	2		1	27		1					
Heat prostration.....												2							
Fumes.....												9							
TOTALS.....	91	180	709	12	942	2123	513	355	156	255	113	234	164	20	443	20	76	201	34

BOARD OF EXAMINERS OF OPERATING ENGINEERS

CHAIRMAN: JOHN SHARP

MEMBERS OF THE BOARD: W. J. SCOTT, S. G. ROSE

Complying with the requirements of the Operating Engineers Act, the Board presents the thirty-third annual report for the fiscal year ending March 31, 1942.

The report shows a marked increase in all the activities of this Branch over previous years, as shown in the statement of revenue attached hereto. This increase is attributed to the demand for certificated engineers to meet the requirements of industrial expansion and the enlistment of engineers in the armed services. The net revenue of \$30,964.49 shows an increase of \$2,738.58 over the previous year.

The number of candidates examined by the Board was 2,573, which is a 35 per cent. increase and the highest number of candidates in any year since the inception of the Board. This increase is attributed to conditions as outlined in the preceding paragraph. Seventy-six applications for examination were refused, as they did not comply with the requirements of the Act regarding operating experience. The percentage of candidates who wrote examinations and failed to obtain sufficient marks to pass was 32. This is a decrease from 40 per cent. the previous year and is due principally to the educational facilities now available to all engineers through their own organizations and through technical school courses.

Examination dates for centres outside Toronto have been fixed in advance. This enables us to advise candidates, at the time of making application for examination, when the examiner will be in their district. The change has proved satisfactory, as shown by the large increase in the number of candidates examined with 14 per cent. fewer examinations held outside Toronto.

The sale of engineering text books issued by the Department still continues to show a steady increase, which indicates their definite value for technical information to meet the requirements of operating engineers.

Several briefs have been submitted by engineering groups for the revision of certain sections of the Act to incorporate plants now exempt and to alter qualifications for examination and certificate. No definite decisions have been given on the proposed changes and it has been decided to defer any action in the matter involving legislative approval until such time as post-war conditions can be considered and provided for.

Enforcement of the Act is being successfully carried out and there has been a decided decrease in the number of violations reported. During the past year, 224 cases of infraction have been satisfactorily settled and 58 cases were still in the process of adjustment at the end of the fiscal year. No court proceedings were involved in obtaining adjustments to comply with the regulations.

To all those who have in any way contributed to the successful administration of the Operating Engineers Act, and particularly to the operating engineers, the members of the Board take this opportunity of expressing their appreciation and of acknowledging with thanks the assistance given.

REPORT OF REVENUE FOR FISCAL YEAR 1942

Fees Collected for:

Examinations.....	
Re-examinations.....	
Renewals.....	\$28,024.75
Provisionals.....	
Duplicates.....	
Penalty renewal fees.....	
Plant registration.....	266.00

Revenue by:

Certificates.....	\$28,290.75
Sale of books.....	3,367.06
Miscellaneous.....	12.68
	<u>\$31,670.49</u>

Monies refunded on:

Examinations.....	
Renewals.....	
Penalty renewal fees.....	\$ 672.50
Miscellaneous.....	
Plant registration.....	
Text books.....	33.50
	<u>\$ 706.00</u>
Total Refunds.....	\$ 706.00

Gross Revenue.....	\$31,670.49
Total Refunds.....	706.00
	<u>\$30,964.49</u>
Net Revenue.....	\$30,964.49

REPORT OF CERTIFICATES FOR FISCAL YEAR 1942

Number of certificates issued.....	17,881
Number of certificates refused.....	800

Certificates Issued

Certificates Refused

Class	By Ex-amination	By Re-ex-amination	Provisional	Duplicate	Renewals	Total	Refused
Compressor.....	52	4	1		219	276	13
Fireman.....	114	21	1		416	552	36
4th class.....	708	78	11	7	5,136	5,940	273
3rd class.....	210	117	10	9	4,355	4,701	276
2nd class.....	68	70	2	1	2,109	2,250	133
1st class.....	12	10			277	299	24
Hoisting.....	154	4		4	1,907	2,069	29
Traction.....	70		1	2	1,071	1,144	16
Duplex.....	13	1		2	368	384	
Plant Registration....						266	
TOTALS.....	1,401	305	26	25	15,858	17,881	800

REPORT OF EXAMINATIONS HELD FOR FISCAL YEAR 1942

Number of candidates examined at Toronto.....	1,297
Number of candidates examined at other centres.....	1,276

Total number of candidates examined..... 2,573

Class	At Toronto	At other centres	Total
Compressor.....	8	34	42
Fireman.....	68	56	124
4th class.....	530	606	1,136
3rd class.....	340	307	647
2nd class.....	160	125	285
1st class.....	39	14	53
Hoisting.....	111	81	192
Traction.....	41	53	94
TOTALS.....	1,297	1,276	2,573

Examinations were held at outside centres as follows:—

	No. of Examinations	No. of Candidates		No. of Examinations	No. of Candidates
Brantford.....	1	11	Ottawa.....	2	114
Belleville.....	2	43	Owen Sound.....	1	10
Brockville.....	2	16	Orillia.....	1	6
Chatham.....	2	20	Palmerston.....	2	22
Cornwall.....	2	34	Parry Sound.....	2	21
Fort Frances.....	1	6	Peterborough.....	2	33
Guelph.....	1	9	Port Arthur.....	2	86
Haileybury.....	1	5	Renfrew.....	1	8
Huntsville.....	1	9	Sault Ste. Marie...	1	44
Hamilton.....	2	49	Sioux Lookout.....	1	7
Kapuskasing.....	1	14	Sudbury.....	1	39
Kenora.....	1	11	Sarnia.....	2	26
Kirkland Lake....	3	66	St. Catharines....	1	12
Kingston.....	3	37	Stratford.....	1	11
Kitchener.....	3	90	Timmins.....	3	116
London.....	2	99	Windsor.....	2	82
Niagara Falls.....	2	60	Other Centres....	5	36
North Bay.....	2	24			

Total at Outside Centres..... 62 1,276

Total at Toronto..... 1,297

Total during fiscal year..... 2,573

BOILER INSPECTION BRANCH

CHIEF INSPECTOR, DEPARTMENT OF LABOUR—J. R. PRAIN

EXAMINER OF REPORTS AND DESIGNS—J. N. BRIGGS

SUMMARY OF WORK FOR FISCAL YEAR 1942

Drawings and Specifications Surveyed, Registered and Re-registered:

	Designs
Boilers.....	73
Pressure vessels.....	388
Accessories.....	22
Steam piping layouts.....	43
Special rulings—Boilers.....	4
Pressure vessels.....	39
TOTAL.....	569

New Boilers and Pressure Vessels Inspected:

	Inspections
Boilers.....	853
Pressure vessels.....	1,165
Steam piping installations.....	28
TOTAL.....	2,046

Used Boilers and Pressure Vessels Inspected:

	Inspections
Boilers.....	732
Pressure vessels.....	386
Steam piping installations.....	2
Annual inspections (Steam Boiler Act).....	4
TOTAL.....	1,124

Second and final inspections..... 2,999

Annual Inspections (Factory, Shop and Office Building Act):

Boilers.....	2,578
Pressure vessels.....	3,760
TOTAL.....	6,338

Certificates issued:

Class A—new pressure vessels.....	1,613
Class B—used pressure vessels.....	1,035
Class C—heating boilers—low pressure.....	226
Class D—new pressure vessels (accepted by affidavit).....	1,296
Class E—new boilers under 3 H.P.....	46
Duplicate certificates.....	57
OA—Annual inspections (Factory, Shop and Office Building Act)...	3,542
TOTAL.....	7,815

Total amount of monies transmitted to the Treasurer of Ontario—\$48,948.78.

MEDIATION, CONCILIATION AND ARBITRATION

CHIEF CONCILIATION OFFICER—LOUIS FINE

During the fiscal year ending March 31, 1942, the Department of Labour witnessed developments which added greatly to the responsibilities of the Department, especially those relating to mediation, conciliation and arbitration. These developments were due in the main to the ever-growing production in war service industries and the emphatic need of ensuring continued production, and also to certain federal regulations and administrative changes.

In January, the Ontario Regional War Labour Board was established pursuant to the terms of the federal Order-in-Council now known as the Wartime Wages Control Order, and from this Board many cases were referred to the Department of Labour for investigation and mediation. During the year the functions of the Ontario and federal Departments of Labour were co-ordinated, and as a result federal conciliation officers in this Province operated under the direction of the Ontario Department of Labour.

Numerous strikes were avoided through the intervention of our officers, and where disturbances in operations had occurred before the Department intervened, the prompt and effective action by these officers resulted in settlements satisfactory to both parties without great loss of time.

Most of the cases involving mediation included the question of collective bargaining and union recognition. The absence of machinery for dealing with these matters added to the difficulties with which our officers were faced, but with continued intervention many serious situations were avoided, the parties being induced in many instances to agree to votes being taken by departmental officers. A larger measure of this work was carried on during the year with more satisfactory results to all parties and with better service to the public than in any corresponding period heretofore.

Many such cases concerned matters coming under the Industrial Disputes Investigation Act, which had been referred to our offices by the federal Department of Labour. In the general field of mediation this Department handled a volume of cases considerably in excess of the previous year, the number of cases being 139, as compared with 36 in 1941. In many instances these cases dealt with requests for wage adjustments, wage increases, cost of living bonuses and other matters relating to wartime regulations. The prompt assistance of our officers in these matters curtailed disputes and established harmonious and continuous operations.

In the field of arbitration, officers of this Department are being requested to act as arbitrators or umpires in increasing numbers of specific grievances in many parts of the Province. In the main these arise out of collective labour agreements, which contain provisions and machinery for the mutual settlement or arbitration of all disputes or differences, the Minister of Labour or the Department of Labour being frequently named in such agreements as the medium for furnishing the arbitrator or umpire.

WAR EMERGENCY TRAINING PROGRAMME

The Dominion-Provincial War Emergency Training Programme has now been in operation for almost two years. During this period thousands of men and women, who previously scarcely knew the difference between a hammer and a file, have been taught to use hand tools with a considerable degree of dexterity and to operate many machine tools as well. This successful experiment in mass training has amply demonstrated the value of the short intensive course in the preparation of adults for employment in industry or enlistment in the armed forces. The rapid expansion in the manufacture and servicing of the implements of war, an expansion which has won much deserved praise, could never have taken place but for the contribution of the War Emergency Classes. They are an integral part of Canada's war effort.

During the past year the Programme has steadily expanded and as need arises it has sought to broaden its scope to provide the training to meet the ever-changing conditions. At the present time its activities may be classified as follows:

A. Training for Industry:

1. Pre-employment courses.
2. Part-time courses for employed persons.
3. Post employment training in Plant Schools.

B. Training for the Armed Forces.

1. Pre-enlistment courses for the R.C.A.F.
2. Trade courses for the Royal Canadian Navy.
3. Trade courses for the Army Tradesmen.

C. Rehabilitation Training for men discharged from His Majesty's Forces.

The pre-employment courses are designed to give instruction to men and women who are prepared to spend 40 to 44 hours per week on their courses of study. To assist trainees during their period of training a small subsistence allowance is paid, the amount varying according to the status of the individual trainee. Men within the military age group 20 to 30 inclusive cannot be admitted unless they are physically unfit for service in His Majesty's armed forces or were married prior to July 15, 1940.

One of the features of the past year has been the training of women for industrial occupation. As the available supply of manpower diminishes, industry is turning more and more to women to operate the machine tools used in the manufacture of guns and munitions. Up to the end of the fiscal year 6,198 had been trained. With certain exceptions the standard length of course for men is twelve weeks, but courses for women are much shorter, usually two or three weeks. Most firms insist that female trainees be between the ages of 18 and 35 and be either single or without dependants.

Pre-employment classes are conducted in 31 of the vocational schools of Ontario. They are for the most part sponsored by some firm or firms and the course of study is drawn up by agreement between the school authorities and the plant superintendent. Courses are offered in the following subjects—aero engine overhaul; aircraft work; bench work and fitting; chemistry; drafting; electrical work; machine shop practice; pattern making and foundry practice; power operating; radio; sheet metal work; tool room improvers and welding. During the fiscal year 22,475 persons were trained.

Up to July, 1941, no provision had been made for the up-grading of employed persons. Many production managers were concerned over the lack of proper supervision and were convinced that something should be done to give advanced training to promising employees. To meet this situation the Programme established part-time classes to which men and women selected by a firm are sent for a few hours each week to take a course, such courses being given during the day or evening at any time most convenient to the persons concerned. The course may be given at the plant if suitable arrangements can be made. This plan has filled a definite need and 1,835 men and women have thus been trained.

The next development was the inauguration of the "Authorized Plant School" to give advanced training on machine tools and equipment not available in the regular schools. The Programme pays a grant toward both instructional costs and trainees' wages, but the plant assumes all other expenses. It must also agree to abide by certain regulations, one of which is that the school must be under the joint supervision of a representative of the Programme and a representative of the firm. These regulations went into effect on the first of March and during the month, three Plant Schools were authorized.

Even before the war began, Air Force authorities had recognized the value of pre-enlistment training and these classes have been carried on ever since. However, during the year a change was made in the manner of selecting trainees. Now all applications must be made direct to the recruiting depots and the Air Force authorities themselves select, examine and document the candidates, and then send them to the schools for training. Classes are admitted on certain pre-arranged dates. Ground crew courses are given in aero engine mechanics, airframe mechanics, radio mechanics and wireless operators. One of the new features was the establishment of air-crew personnel classes which give pre-enlistment training in mathematics, science and English to young men who wish to become pilots or observers. The R.C.A.F. pre-enlistment classes are conducted at the Aircraft Training School, Galt; the Ontario Training College for Technical Teachers, Hamilton; the Westdale Technical School, Hamilton; the Central Technical School, Toronto and the Technical High School, Ottawa. During 1940-42 the numbers enrolled in pre-enlistment classes totalled 4,412.

The Royal Canadian Navy has, for the first time, taken advantage of the facilities offered by the Programme and classes were established in the following subjects—engine room artificers, anti-submarine detectors, radio mechanics, electrical artificers and fitter machinists. Courses for the Navy are given at the Aircraft Training School, Galt, at both the Technical Schools in Hamilton and the Windsor Vocational School.

By special arrangement with the military authorities the Programme has given what is termed Phase II training to army tradesmen. Phase I consists of four months of military drill, on the completion of which the respective tradesmen are sent to the War Emergency Training Centres for a period of three months to receive basic instruction in one of the 21 trades offered—artificers R.C.A.; bricklayers and concretors; blacksmiths; carpenters; clerks; cooks; copper-smiths and tinsmiths; diesel engine operators; drafting; driver mechanics; driver operators; electricians; engine artificers; fitter-machinists; motor mechanics; plumbers; turners; welders; wireless and instrument mechanics. On graduation the trainees proceed to the Army Trade School at Hamilton for advanced (Phase III) training. During the year 7,399 men were trained in the Army and Navy Classes. The Department of Pensions and National Health has entered into an agreement with the War Emergency Training Programme for the rehabilitation training of discharged men. To date the number trained has been rather small but the organization is almost completed and, should the need arise, arrangements could be made almost immediately for training large numbers of ex-service men.

Early in the year pre-employment and pre-enlistment classes came under The Workmen's Compensation Act and trainees now receive benefits in case of accident.

Mention should be made of the fact that the Boards of Education of the Province have not only loaned their equipment and facilities free of charge but have paid part of the cost as well. The Programme pays tribute to this generous contribution. The Vocational Schools conducting classes are located in Belleville, Brantford, Chatham, Collingwood, Cornwall, Fort William, Hamilton, Kingston, Kirkland Lake, Kitchener, London, Niagara Falls, North Bay, Oshawa, Ottawa, Owen Sound, Peterborough, St. Catharines, St. Thomas, Sarnia, Sudbury, Timmins, Toronto, Welland, Weston and Windsor.

The Interdepartmental Committee in Ontario which directs the Programme consists of Hon. N. O. Hipel, Minister of Lands and Forests, Chairman; Hon. Duncan McArthur, Minister of Education; Hon. Peter Heenan, Minister of Labour; Dr. G. F. Rogers, Deputy Minister of Education; Mr. J. F. Marsh, Deputy Minister of Labour and Mr. F. S. Rutherford, Director of Vocational Education.

FARM SERVICE FORCE

In the early spring of 1941 it was evident that there would be a great shortage of experienced farm labour. At the instigation of the Ontario Farm Training Branch of the Dominion-Provincial Youth Training Programme the Government appointed an Interdepartmental Committee on Farm Labour representing the Departments of Education, Agriculture and Labour. After considerable discussion and consultation with farm organizations and local leaders a plan was formulated to meet the situation. This plan provided for the establishment of the Farm Service Force of Ontario, in which should be enrolled secondary school students and all young men and women who would volunteer for this national service. The responsibility of administering the plan was undertaken by the Department of Labour.

The Farm Service Force was organized into the following five brigades:

- (a) Farm Cadets—young men from secondary schools and others under military age or who had been declared unfit for military service;
- (b) Farmerettes—young women 16 years of age or over from secondary schools, colleges and universities, and teachers in these institutions;
- (c) Women's Land Brigade—women not eligible as Farmerettes;
- (d) Boys of the Old Brigade—elderly men who volunteered for harvest work;
- (e) Holiday Service—workers who volunteered to spend their holidays of one to four weeks on farms for the haying or harvest work; members of Service Clubs who devoted one day a week to farm work; groups of men from local industries who went out, so many each day, to help bring in the harvest.

Various living arrangements were made for these Farm Service Volunteers as follows:

- (a) Living in the homes of the farmers for whom they worked;
- (b) Living in small private camps accommodating from eight to fifteen, equipped and run by individual farmers;
- (c) Living in large camps housing sixty, equipped by the Government and supervised by the Y.W.C.A. or the Y.M.C.A.;
- (d) Living at home and being called for daily at the outskirts of the town or city and returned there by the farmers.

There were ten fruit picking camps for young women in the Niagara District, where 1,120 were placed for work on fruit and vegetable farms. Of this number 998 lived in the camps at St. Catharines, Vineland, Fenwick, Virgil, Jordan, Queenston, Beamsville, St. Davids, Winona and Grimsby. A fruit picking centre at Harrow housed 120 young men employed in the vicinity.

The minimum wage paid for general farm work was \$15 per month with room and board, but many young men received much higher wages after proving their usefulness on the farm. The minimum paid to young women on fruit and vegetable farms was 17½ cents per hour, with higher rates paid in many cases. The charge for board in the camps was \$4.50 per week.

The objective for the season was the placement of 10,000 Farm Service Volunteers, but the number of placements recorded between April 1 and November 1, 1941, totalled 22,860. In addition there might be estimated in hundreds workers giving holiday service on farms and the many persons not recorded who undertook farm work as a result of the extensive publicity campaign carried on through public meetings, the press and radio broadcasts. A magnificent service was rendered by these members of the Farm Service Force of Ontario in conserving the farm products of the Province. The whole scheme has created considerable interest, as indicated by the inquiries received from the Department of Education and several agricultural organizations in British Columbia; the Department of Agriculture of Nova Scotia; The Farmers' Institutes of New Brunswick; the United States Department of Agriculture and the Child Welfare Division, Washington, D.C.; from various State organizations; the Public Welfare Bureau, Pittsburgh; the Y.M.C.A. of New Zealand and the Department of Labour of South Africa.

INDUSTRY AND LABOUR BOARD

E. J. YOUNG—CHAIRMAN

MARY F. MANGAN—VICE-CHAIRMAN J. C. ADAMS—SECRETARY

The Industry and Labour Board administers the Industrial Standards Act, the Apprenticeship Act, the Minimum Wage Act, and any other Act that may be assigned to it by the Lieutenant-Governor in Council.

INDUSTRIAL STANDARDS BRANCH

PATTERSON FARMER—Industrial Standards Officer

Pursuant to the Industrial Standards Act conferences were held resulting in the approval of seven schedules, of which one was a new schedule and six were renewals. There were 101 schedules in effect at the close of the fiscal year, as follows:

(a) Schedules covering local zones:

Barbering	59
Bricklaying and Stonemasonry	1
Bricklaying, Stonemasonry and Plastering	1
Building Industry	1
Carpentry	11
Common Labourers	2
Electrical Repair and Construction	5
Painting and Decorating	3
Plastering	2
Plumbing and Heating	5
Logging	1
Coal	1
Coal Hoisting	1
Baking	1
Taxicab Industry	1
Gasoline Service	1
Soft Furniture	1

(b) Schedules covering the entire Province:

Brewing	1
Hard Furniture	1
Ladies' Cloak and Suit	1
Men's and Boys' Clothing	1
TOTAL	101

ARREARS OF WAGES

	Number of Employers affected	Number of Employees affected	Amount of Arrears
Arrears of wages collected through Trust Account.	50	185	\$2,949.64
Arrears of wages paid direct to employees after investigation by the Industrial Standards Branch.	4	19	540.55
TOTALS.	54	204	\$3,490.19

NOTE—Included in the total of \$2,949.64 collected through Trust Account is the sum of \$534.74 which, with the approval of the Industry and Labour Board, was diverted to the Crown.

COURT PROCEEDINGS

Industry	Prosecutions	Convictions	Withdrawn	Fines
Baking.	1	.	1	....
Barbering.	9	8	1	\$ 65.00
Carpentry.	6	6	.	50.00
Ladies' Cloak and Suit.	5	3	2	55.00
Painting and Decorating.	1	.	1	....
Violations of Regulations.	1	1	.	1.00
TOTALS.	23	18	5	\$ 171.00

APPRENTICESHIP BRANCH

DIRECTOR OF APPRENTICESHIP—FRED J. HAWES

DISTRICT INSPECTORS

J. R. JOHNSON, OTTAWA WALTER THORNE, TORONTO

There probably never was a time when the need of fully trained workers was so urgent as now, and the difficulties encountered by employers have caused many of them to realize that they must be at least partly responsible for the training of their workers. Numerous inquiries have been received from employers outside the designated trades concerning organized apprenticeship and many firms are entering into contracts of apprenticeship and others are considering the matter.

The numbers of apprentices registering in the designated trades have been decreasing since the beginning of the war, due to enlistments and the demand for workers for munition plants and other war enterprises, to whom are paid wages higher than those paid to apprentices. During the fiscal year 1942 a total of 333 apprentices registered, 108 of whom were in the building industry, 113 in the motor vehicle repair trade and 112 in barbering and hairdressing. The apprentices completing their training during the year numbered 360, cancellations of contracts 170, and the number of apprentices still in training at the end of the fiscal year totalled 1,123.

Following the usual custom, efforts were made to have apprentices register wherever possible for evening classes in the vocational schools, and day classes for first and second year apprentices in carpentry and bricklaying were conducted in Hamilton during January and February.

A large number of young men who have served their apprenticeship pursuant to the Apprenticeship Act, when joining the armed forces, have been capable of undertaking positions of responsibility. It has been of great benefit to them to be able to establish the fact that they did serve an apprenticeship, and because of their training and experience they are rendering more valuable service to the country. A great many apprentices have joined His Majesty's Service before completing their training. Their contracts have not been cancelled, but have been held for them so that adjustments may be made when these young men return to civil life.

The assessment account showed a balance of \$12,742.80 at the end of the fiscal year. The disbursements from the fund during the year amounted to \$125, of which \$62.50 is recoverable from the Department of Education.

Employers' and employees' organizations in the construction industry have been giving serious consideration to the shortage of apprentices in these trades and are planning methods of meeting conditions now prevailing in the industry. The various restrictions on the use of automobiles have resulted in unsettled conditions in the motor vehicle repair trade, and have affected the registration of apprentices.

A petition was received during the year from an employees' organization, asking that their trade be brought within the scope of the Apprenticeship Act. Meetings were held giving all those affected an opportunity to present their views and to discuss with other interested groups the advisability of such action. The divergence of opinions held by employer and employee groups was not convincing evidence that a satisfactory system of apprenticeship might be developed in the trade at the present time and the matter is being held in abeyance until the representatives of the trade are able to formulate a definite plan.

During the year additional duties were placed upon the Apprenticeship Branch in connection with the war effort, and the Director was called upon to undertake considerable work outside the office.

TABLE No. 1
REGISTRATION OF APPRENTICES BY TRADES
AS AT MARCH 31, 1942

Trade	Registrations		Cancellations		Completions		Active
	During Year	Total	During Year	Total	During Year	Total	
Bricklaying.....	6	235	1	35	6	179	21
Masonry.....	..	14	..	6	..	8	..
Carpentry.....	13	306	3	44	15	206	56
Painting and Decorating.....	3	190	5	38	9	118	34
Plastering.....	1	131	..	19	4	105	10
Plumbing.....	38	735	10	183	14	435	117
Steamfitting.....	5	193	..	65	3	108	20
Sheet Metal Work.....	9	233	1	51	8	148	34
Electric Wiring and Install.....	33	456	10	97	25	259	100
Motor Vehicle Repairing (a).....	90	855	59	204	101	291	360
(b).....	11	98	9	22	13	31	45
(c).....	12	92	5	16	15	39	37
Hairdressing.....	111	1,001	66	231	128	495	275
Barbering.....	1	78	1	14	19	50	14
TOTAL, 1942.....	333	4,620	170	1,025	360	2,472	1,123
TOTAL, 1941.....	404	4,287	159	855	421	2,112	1,320

TABLE No. 2
DISTRIBUTION OF APPRENTICES BY TRADES
FOR FISCAL YEAR ENDING MARCH 31, 1942

Trade	First Year	Second Year	Third Year	Fourth Year	Fifth Year	Total
Bricklaying.....	6	8	4	3	..	21
Masonry.....	..	..	..	..	..	..
Carpentry.....	8	22	13	13	..	56
Painting and Decorating.....	1	10	8	15	..	34
Plastering.....	..	..	2	8	..	10
Plumbing.....	18	21	30	28	20	117
Steamfitting.....	2	2	5	6	5	20
Sheet Metal Work.....	6	11	9	8	..	34
Electric Wiring and Install.....	13	44	22	21	..	100
Motor Vehicle Repairing.....	28	63	78	126	147	442
Hairdressing.....	44	73	158	..	..	275
Barbering.....	1	3	10	..	..	14
TOTALS.....	127	257	339	228	172	1,123

TABLE No. 3
REGISTRATION OF APPRENTICES BY TRADES
FOR THE FISCAL YEAR ENDING MARCH 31, 1942

Trade	Active at beginning of year	Registration during year	Cancellation of Registration	Unsatisfactory Completions	Diplomas Awarded	Active at close of year
Bricklaying.....	22	6	1	..	6	21
Masonry.....	..	..	..	..	..	..
Carpentry.....	61	13	3	..	15	56
Painting and Decorating.....	45	3	5	1	8	34
Plastering.....	13	1	..	..	4	10
Plumbing.....	103	38	10	4	10	117
Steamfitting.....	18	5	..	..	3	20
Sheet Metal Work.....	34	9	1	1	7	34
Electric Wiring and Install.....	102	33	10	6	19	100
Motor Vehicle Repairing (a)....	430	90	59	11	90	360
(b)....	56	11	9	1	12	45
(c)....	45	12	5	1	14	37
Hairdressing.....	358	111	66	52	76	275
Barbering.....	33	1	1	8	11	14
	1,320	333	170	85	275	1,123

TABLE No. 4
REPORT OF EXAMINATIONS
FOR THE FISCAL YEAR ENDING MARCH 31, 1942

Number of candidates examined:	At Toronto	At Other Centres	Totals
Motor Vehicle Repair Trade.....	115	388	503
Hairdressing.....	305	240	545
Barbering.....	40	12	52
GRAND TOTALS.....	460	640	1,100

Of this total, examinations without charge were granted to two candidates in the hairdressing trade and twenty-three partial examinations, charge \$1, were granted in the same trade. One person appeared, paid required fee but did not try examination and the fee was refunded.

TABLE No. 4—(Continued)

Examinations were held in Toronto and at the various centres in accordance with arrangements made through local apprenticeship committees as follows:

	Centres	Number of Examinations	Total No. of Candidates
Motor Vehicle Repair	Barrie.....	1	14
	Belleville.....	2	27
	Chatham.....	2 (1 special)	6
	Cochrane.....	1	10
	Galt.....	1	10
	Hamilton.....	18	93
	Ingersoll.....	1	10
	Kirkland Lake.....	1	5
	London.....	2	33
	New Liskeard.....	1	8
	North Bay.....	1	4
	Ottawa.....	2	54
	Owen Sound.....	2	26
	Parry Sound.....	1	7
	Peterborough.....	1	9
	Sarnia.....	1	11
	Seaforth.....	1	6
Sudbury.....	1	10	
Toronto.....	15	115	
Welland.....	1	7	
Windsor.....	2	38	
	TOTALS.....	58	503
Hairdressing	Hamilton.....	6	85
	London.....	3	43
	Ottawa.....	4	48
	Sudbury.....	1	6
	Timmins.....	1	6
	Toronto.....	16	305
	Windsor.....	4	52
	TOTALS.....	35	545
Barbering	Ottawa.....	4	8
	Toronto.....	11	40
	Windsor.....	3	4
	TOTALS.....	18	52
	GRAND TOTALS.....	111	1,100

TABLE No. 5
 REPORTS OF CERTIFICATES ISSUED
 FOR THE FISCAL YEAR ENDING MARCH 31, 1942

	Motor Vehicle Repair	Barbering	Hairdressing	Totals
First certificate.....	118	174	127	419
By examination.....	400	41	368	809
By duplicate.....	10	1	5	16
By renewal.....	5,831	2,881	3,501	12,213
By miscellaneous.....	17	3	18	38
	<u>6,376</u>	<u>3,100</u>	<u>4,019</u>	<u>13,495</u>

TABLE No. 6
 REPORT OF SCHOOL LICENSES
 FOR THE CALENDAR YEAR ENDING DECEMBER 31, 1941

	Hairdressing Schools	Barbering Schools
Renewals.....	19	4
New Licenses Issued.....	3	.
	<u>22</u>	<u>4</u>
Schools Cancelled.....	3	2
	<u>19</u>	<u>2</u>
Schools in Operation.....	19	2

TABLE No. 7
 REPORT OF REVENUE
 FOR THE FISCAL YEAR ENDING MARCH 31, 1942

	Gross Revenue	Refunds	Net Revenue
Motor Vehicle Repair Trade.....	\$ 7,727.00	\$248.00	\$ 7,479.00
Barbering Trade.....	3,728.00	46.00	3,682.00
Hairdressing Trade.....	5,749.50	121.50	5,628.00
Miscellaneous.....	16.16	.....	16.16
	<u>\$17,220.66</u>	<u>\$415.50</u>	<u>\$16,805.16</u>
TOTALS.....	\$17,220.66	\$415.50	\$16,805.16

MINIMUM WAGE BRANCH

PATTERSON FARMER—ACTING CHIEF ENFORCEMENT OFFICER

The work of the Minimum Wage Branch was increased during the fiscal year ending March 31, 1942, so far as the collection and compilation of statistics are concerned, due to the great increase in the number of employees of the reporting firms. The effect of the war on employment and industrial activity has been even more marked than in the previous year, and greater numbers of women and girls are entering the metal trades and other war industries.

WAGE RETURNS

Wage returns covering from one to four weeks were received from 16,264 employers, as compared with 16,967 the previous year. This does not necessarily mean that there was a smaller number of employers, but is more likely due to the fact that reports are required from certain groups of employers in alternate years only.

There was, however, a marked increase in the number of employees reported, namely 631,631, as compared with 535,906 for the previous year, of whom 210,257 were female employees, as compared with 151,278 in the previous year. This is almost double the number of females employed by the reporting firms in the fiscal year 1939.

Approximately 36 per cent. of the firms making returns are located in Toronto and employ about 45 per cent. of the total female employees reported. Approximately 20 per cent. are located in the four cities of Hamilton, Ottawa, London and Windsor and employ about 20 per cent. of the total females; 27 per cent. are located in towns and cities in the population group from 4,000 and 5,000 to 50,000 and employ approximately 20 per cent. of the total females reported. In the remaining part of the Province, namely the small communities and rural districts, places under 4,000 or 5,000 population, are about 16 per cent. of the employers, who employ approximately 14 per cent. of the female employees reported.

For the purpose of analysis and checking, employers are divided into some 35 groups and for further consolidation these are placed in the 21 classifications as given in the tables on pages 41 to 50 of this report.

WAGE ADJUSTMENTS

As returns submitted by employers are received they are checked, and minor cases of underpayment and non-compliance with the law revealed in these returns are handled by correspondence. In this manner increases in wage rates were ordered for 968 employees in 637 establishments during the year, as compared with 1,504 employees in 869 establishments during the previous year.

COMPLAINTS

The number of complaints received during the year totalled 149, as compared with 312 in 1941 and 392 in 1940. With improved employment conditions workers seem less fearful of losing their jobs, and in many cases are demanding the minimum wage to which they are entitled under the law without laying a complaint. This explains to some extent the reduction in the number of complaints.

ARREARS OF WAGES

As a result of complaints and repeated violations revealed in the wage sheet returns, arrears of wages were collected from 202 employers on behalf of 345 employees in the total amount of \$7,432.17. Arrears collected in 1941 amounted to \$15,332.19, from 372 employers on behalf of 738 employees.

PROSECUTIONS

Court action was taken against three employers in connection with four separate violations of the Act, as compared with twenty-two charges against seventeen employers in the previous year. Informations were laid against two employers in Toronto and the other information was against an employer in Ottawa. Three charges were withdrawn after the cases came to court, but in each case arrears were paid. On the other charge a conviction was registered and a fine of \$10 imposed.

SUMMARY OF COURT CASES

Nature of Charges Laid	Disposition of Charge
1—Violation of section 11; Failure to supply information.	Conviction; Fine \$10.
2—Violation of Order 27; Hotels and Restaurants.	Cases withdrawn on payment of arrears.
1—Violation of Order 25; Office workers.	Case withdrawn on payment of arrears.
Number of charges..... 4	Amount of arrears paid..... \$ 83.86
Number of employers..... 3	Amount of fines collected..... 10.00
Number of employees..... 3	

PERMITS

Under certain circumstances permits are issued to employers authorizing the employment of learners or beginners at less than the rate prescribed in the Minimum Wage Orders. At the end of the fiscal year there were 78 such permits outstanding affecting five males and 73 females, as compared with a total of 207 at the end of the previous year.

Permits authorizing rates lower than the prescribed minimum rates were issued for handicapped workers to a total of 147 outstanding at the end of the fiscal year, as compared with 178 at the end of the previous year. Permits for handicapped workers are issued largely to those who are more or less permanently handicapped. Twenty-six such permits were issued to new applicants and 57 permits were cancelled or expired, and were not renewed, as application for renewal was not made.

LEARNER AND HANDICAPPED PERMITS

Permits	No. of Employers	No. of Employees	Learner		Handicapped	
			Male	Female	Male	Female
In force at beginning of fiscal year.....	119	385	37	170	44	134
Issued during fiscal year...	16	384	15	343	1	25
Expired or cancelled during fiscal year.....	40	544	47	440	18	39
In force at end of fiscal year	95	225	5	73	27	120

HOMEWORK

In practically no cases were rates below the minimum rates as prescribed in the Orders approved for homework. Rates for homework were approved for 76 new employers, and 30 employers discontinued giving out homework. Firms employing homeworkers at the close of the fiscal year numbered 219, as compared with 173 at the close of 1941.

ANALYSES OF WAGE RETURNS

AUTOS, ACCESSORIES, AIRCRAFT, BOATS AND ELECTRICAL TRADES—1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of employers:								
(a) Reporting female employees..	184		94		93		38	
(b) Having no female employees..	46		38		16		6	
(c) With no employees, out of business or failing to report,	42		36		18		9	
(d) Total receiving questionnaires.	272		168		127		53	
Number of employees:								
(a) Male.....	9,301		31,200		26,222		12,641	
(b) Women.....	3,349		3,778		4,309		2,182	
(c) Girls—under 18 years.....	235		86		340		164	
(d) Total reported.....	12,885		35,064		30,871		14,987	
Average hours per week (normally)...	42.6		43.5		44.6		44.0	
Weekly rates of wages:								
Under \$8.00 a week.....	1	4	1	..	2	..	1	..
8.00 to 10.00.....	7	16	1	..	28	29	9	7
10.00 to 12.00.....	50	70	8	1	159	47	29	13
12.00 to 14.00.....	309	58	229	41	591	136	79	17
14.00 to 16.00.....	532	37	390	20	665	56	287	25
16.00 to 20.00.....	1,099	29	1,449	4	1,475	62	772	69
20.00 to 25.00.....	850	21	1,106	16	606	10	617	31
25.00 to 30.00.....	335	..	400	4	717	..	329	11
30.00 and up.....	166	..	194	..	66	..	59	..

AUTO SALES AND SERVICE 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of employers:								
(a) Reporting female employees..	36		30		96		52	
(b) Having no female employees..	1		6		4		4	
(c) Out of business or failing to report.....	2		4		3		2	
(d) Total questionnaires.....	39		40		103		58	
Number of employees:								
(a) Male.....	1,241		744		1,427		309	
(b) Women.....	186		100		173		59	
(c) Girls—under 18 years.....	..		1		3		2	
(d) Total reported.....	1,427		845		1,603		370	
Average hours per week.....	43.5		44.5		43.0		46.0	
Weekly rates of wages:								
Under \$8.00 a week.....	1	..	..	..	3	..	2	..
8.00 to 10.00.....	..	..	1	..	8	..	9	..
10.00 to 12.00.....	9	..	5	..	18	..	14	..
12.00 to 14.00.....	29	..	27	..	40	..	14	..
14.00 to 16.00.....	46	..	31	..	32	..	9	..
16.00 to 20.00.....	47	..	21	..	28	..	10	..
20.00 to 25.00.....	34	..	13	..	28	..	2	..
25.00 to 30.00.....	15	..	3	..	12	..	1	..
30.00 and up.....	5	..	..	..	7	..	..	..

MACHINERY AND METAL PRODUCTS 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of employers:								
(a) Reporting female employees..	284		182		245		90	
(b) Having no female employees..	81		69		63		21	
(c) With no employees, out of business or failing to report. . . .	37		33		27		19	
(d) Total receiving questionnaires	402		284		335		130	
Number of employees:								
(a) Male.....	30,674		30,540		39,915		11,915	
(b) Women.....	7,455		3,359		4,056		6,812	
(c) Girls—under 18 years.....	148		221		268		91	
(d) Total reported.....	38,277		34,120		44,239		18,818	
Average hours per week (normally)..	42.4		42.6		41.7		45.0	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under \$8.00 a week.....	..	..	..	2	2	2	10	1
8.00 to 10.00.....	7	11	1	8	37	22	59	20
10.00 to 12.00.....	49	17	54	24	161	24	61	3
12.00 to 14.00.....	333	55	249	41	467	63	352	20
14.00 to 16.00.....	502	17	322	33	686	80	1,002	34
16.00 to 20.00.....	3,223	38	1,139	64	1,549	66	4,615	13
20.00 to 25.00.....	2,259	10	1,102	47	728	9	543	..
25.00 to 30.00.....	760	..	297	1	229	2	102	..
30.00 and up.....	322	..	195	1	197	..	68	..

FURNITURE, UPHOLSTERING, LUMBER AND WOOD PRODUCTS 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of employers:								
(a) Reporting female employees..	112		44		134		133	
(b) Having no female employees..	61		15		33		44	
(c) With no employees, out of business or failing to report. . . .	69		28		32		25	
(d) Total receiving questionnaires	242		87		199		202	
Number of employees:								
(a) Male.....	3,061		1,056		9,144		7,429	
(b) Women.....	406		153		533		595	
(c) Girls—under 18 years.....	23		2		32		57	
(d) Total reported.....	3,490		1,211		9,709		8,081	
Average hours per week (normally)..	42.25		45.0		43.0		47.5	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under \$8.00 a week.....	1	5	..	..	8	5	18	7
8.00 to 10.00.....	12	6	2	1	35	11	84	15
10.00 to 12.00.....	55	5	2	1	94	10	152	15
12.00 to 14.00.....	60	5	30	..	92	2	143	18
14.00 to 16.00.....	66	1	48	..	85	2	86	1
16.00 to 20.00.....	80	1	40	..	91	2	66	1
20.00 to 25.00.....	60	..	19	..	70	..	34	..
25.00 to 30.00.....	34	..	6	..	35	..	8	..
30.00 and up.....	29	..	6	..	23	..	4	..

PAPER, PAPER PRODUCTS, ADVERTISING, PHOTOGRAPHY AND PRINTING 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of employers:								
(a) Reporting female employees..	498		154		160		106	
(b) Having no female employees..	110		49		20		42	
(c) With no employees, out of business or failing to report. . . .	245		90		86		35	
(d) Total receiving questionnaires	853		293		266		183	
Number of employees:								
(a) Male.....	12,155		5,076		10,602		5,510	
(b) Women.....	5,462		2,093		1,630		764	
(c) Girls—under 18 years.....	571		121		111		31	
(d) Total reported.....	18,188		7,290		12,343		6,305	
Average hours per week (normally)..	45.4		44.5		46.5		49.6	
Weekly rates of wages:								
Under \$8.00 a week.....	3	41	3	1	14	8	18	3
8.00 to 10.00.....	55	258	49	31	131	43	64	10
10.00 to 12.00.....	302	136	198	19	213	24	97	4
12.00 to 14.00.....	840	104	539	57	329	20	111	4
14.00 to 16.00.....	1,098	22	349	9	281	12	179	2
16.00 to 20.00.....	1,556	10	591	4	331	3	185	5
20.00 to 25.00.....	756	..	184	..	197	1	55	2
25.00 to 30.00.....	475	..	82	..	76	..	37	..
30.00 and up.....	377	..	88	..	58	..	18	..

JEWELLERY, LEATHER GOODS AND RUBBER 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of employers:								
(a) Reporting female employees..	191		51		89		33	
(b) Having no female employees..	47		39		21		10	
(c) With no employees, out of business or failing to report. . . .	67		28		7		8	
(d) Total receiving questionnaires	305		118		117		51	
Number of employees:								
(a) Male.....	6,881		2,308		9,318		3,304	
(b) Women.....	2,727		610		4,016		957	
(c) Girls—under 18 years.....	390		44		520		217	
(d) Total reported.....	9,998		2,962		13,854		4,478	
Average hours per week (normally)..	44.1		43.4		45.3		48.3	
Weekly rates of wages:								
Under \$8.00 a week.....	3	2	..	..	8	43	12	22
8.00 to 10.00.....	64	182	19	22	107	77	89	58
10.00 to 12.00.....	194	121	38	9	235	106	221	96
12.00 to 14.00.....	459	58	59	5	539	119	251	34
14.00 to 16.00.....	468	18	94	4	694	78	134	7
16.00 to 20.00.....	739	9	174	4	1,417	83	147	..
20.00 to 25.00.....	583	..	154	..	768	13	69	..
25.00 to 30.00.....	154	..	41	..	163	1	23	..
30.00 and up.....	63	..	31	..	85	..	11	..

CLOTHING AND NEEDLE TRADES 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of employers:								
(a) Reporting female employees..	614		99		97		19	
(b) Having no female employees..	64		9		2		2	
(c) Out of business or failing to report.....	37		12		4		1	
(d) Total questionnaires sent.....	715		120		103		22	
Number of employees:								
(a) Male.....	6,316		620		1,197		218	
(b) Women.....	8,339		868		2,601		477	
(c) Girls—under 18 years.....	725		39		385		68	
(d) Total.....	15,380		1,527		4,183		763	
Average hours per week (normally)..	44.8		47.6		48.9		49.08	
Hourly rates of wages:								
Under 17 cents.....	23	56	8	5	36	154	95	50
17 to 25 ".....	113	337	35	22	283	103	66	8
21 to 25 ".....	484	167	68	10	489	75	104	7
25 to 29 ".....	1,477	144	228	2	608	34	103	1
29 to 33 ".....	1,518	14	146	..	529	11	45	1
33 to 42 ".....	2,460	6	229	..	480	8	48	1
42 to 52 ".....	1,327	1	99	..	132	..	11	..
52 to 62 ".....	564	..	36	..	33	..	4	..
62 cents and up.....	373	..	19	..	11	..	1	..

FOODS AND FOOD PRODUCTS (including Seasonal Canning) 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of employers:								
(a) Reporting female employees..	217		128		247		417	
(b) Having no female employees..	24		32		89		64	
(c) Out of business or failing to report.....	16		45		68		60	
(d) Total questionnaires sent.....	257		205		404		541	
Number of employees:								
(a) Male.....	13,183		5,824		8,090		8,890	
(b) Women.....	4,617		2,031		3,209		7,877	
(c) Girls—under 18 years.....	676		252		171		232	
(d) Total.....	18,476		8,107		11,470		16,999	
Average hours per week (normally)..	48.2		48.7		50.4		51.3	
Hourly rates of wages:								
Under 17 cents.....	1	..	14	1	8	58	207	25
17 to 21 cents.....	1	142	133	122	140	27	839	47
21 to 25 ".....	559	282	372	36	635	26	1,105	32
25 to 29 ".....	981	190	564	45	1,365	53	2,180	95
29 to 33 ".....	1,106	46	365	30	452	4	1,492	19
33 to 42 ".....	1,336	16	326	14	402	3	1,334	10
42 to 52 ".....	352	..	199	4	150	..	497	4
52 to 62 ".....	188	..	33	..	37	..	170	..
62 cents and up.....	93	..	25	..	20	..	53	..

BEVERAGES, DRUGS, TOBACCO 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of employers:								
(a) Reporting female employees..	237		80		81		63	
(b) Having no female employees..	89		54		49		36	
(c) Having no employees, out of business, or failing to report	90		41		27		20	
(d) Total receiving questionnaires	416		175		157		119	
Number of employees:								
(a) Male.....	5,796		3,383		5,371		4,671	
(b) Women.....	2,937		1,371		901		2,002	
(c) Girls—under 18 years.....	157		76		47		93	
(d) Total reported.....	8,890		4,830		6,319		6,766	
Average hours per week (normally)..	42.5		43.0		48.25		45.0	
Weekly rates of wages:								
Under \$8.00 a week.....	3	..	2	1	4	5	19	9
8.00 to 10.00.....	2	10	4	3	65	13	109	10
10.00 to 12.00.....	63	51	120	60	63	3	93	16
12.00 to 14.00.....	317	44	181	5	114	20	195	24
14.00 to 16.00.....	515	21	199	2	144	4	298	10
16.00 to 20.00.....	683	20	425	2	240	1	1,016	20
20.00 to 25.00.....	813	10	295	3	128	1	196	4
25.00 to 30.00.....	330	1	88	..	90	..	46	..
30.00 and up.....	211	..	57	..	53	..	30	..

MINING AND QUARRYING, NON-METALLIC AND MISCELLANEOUS 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of employers:								
(a) Reporting female employees..	406		144		162		112	
(b) Having no female employees..	113		56		69		74	
(c) With no employees, out of busi- ness or failing to report....	132		34		63		41	
(d) Total receiving questionnaires	651		234		294		227	
Number of employees:								
(a) Male.....	9,773		4,112		1,586		19,726	
(b) Women.....	3,905		1,246		2,408		953	
(c) Girls—under 18 years.....	446		70		198		127	
(d) Total reported.....	14,124		5,428		18,467		20,806	
Average hours per week (normally)..	43.0		43.6		45.0		44.0	
Weekly rates of wages:								
Under \$8.00 a week.....	4	39	5	1	4	24	31	27
8.00 to 10.00.....	40	243	59	13	72	42	73	30
10.00 to 12.00.....	310	78	133	39	195	49	120	24
12.00 to 14.00.....	786	53	331	5	322	33	152	20
14.00 to 16.00.....	778	17	183	12	400	22	135	13
16.00 to 20.00.....	923	14	238	..	708	18	161	9
20.00 to 25.00.....	603	1	139	..	389	10	150	3
25.00 to 30.00.....	280	1	111	..	193	..	84	1
30.00 and up.....	181	..	47	..	125	..	47	..

TRADE AND DISTRIBUTION 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees..	1,461		1,250		1,803		1,004	
(b) Having no female employees..	84		101		183		61	
(c) Out of business or failing to report.....	27		83		307		155	
(d) Total questionnaires sent.....	1,572		1,434		2,293		1,220	
Number of employees:								
(a) Male.....	18,342		6,619		8,071		2,197	
(b) Women.....	17,118		8,222		9,803		2,643	
(c) Girls—under 18 years.....	917		204		654		241	
(d) Total.....	36,377		15,045		18,528		5,081	
Average hours per week (normally)..	44.5		46.7		50.1		52.3	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under \$8.00 a week.....	2	13	2	3	20	32	177	75
8.00 to 10.00.....	24	270	35	24	432	178	775	122
10.00 to 12.00.....	506	315	271	37	3,320	386	686	26
12.00 to 14.00.....	2,889	296	3,534	114	2,414	52	456	16
14.00 to 16.00.....	5,999	19	1,890	5	1,592	3	276	1
16.00 to 20.00.....	5,259	4	1,591	18	1,455	2	187	1
20.00 to 25.00.....	1,624	..	566	3	415	..	66	..
25.00 to 30.00.....	496	..	229	..	109	1	13	..
30.00 and up.....	319	..	104	..	46	..	7	..

RESTAURANTS AND HOTELS 1941

Population Zones	Toronto		Other Cities Over 50,000		10,000 to 50,000		4,000 to 10,000	
Number of Employers:								
(a) Reporting female employees..	581		404		549		387	
(b) Having no female employees..	58		44		30		17	
(c) Out of business or failing to report.....	34		22		24		9	
(d) Total questionnaires.....	673		470		603		413	
Number of employees:								
(a) Male.....	4,612		2,888		2,809		948	
(b) and (c) Female.....	5,369		2,239		3,043		1,190	
(d) Total reported.....	9,981		5,127		5,852		2,138	
Average hours per week (normally)..	48.0		49.5		50.0		52.0	
Hourly rates of wages:								
Under 17 cents per hour.....	1		3		2		2	
17 to 22 cents per hour.....	7		12		37		355	
22 to 25 " " ".....	5		58		862		407	
25 to 29 " " ".....	1,040		998		1,014		243	
29 to 33 " " ".....	2,004		609		650		104	
33 to 42 " " ".....	1,879		435		364		72	
42 to 52 " " ".....	308		82		85		18	
52 to 62 " " ".....	83		25		17		7	
62 cents and up.....	42		17		12		2	

HAIRDRESSING AND BEAUTY PARLORS 1941

Population Zones	Toronto	Other Cities Over 50,000	10,000 to 50,000	5,000 to 10,000
Number of employers:				
(a) Reporting female employees	367	160	169	78
(b) Having no female employees	78	22	38	21
(c) Out of business or failing to report	24	12	10	4
(d) Total questionnaires	469	194	217	103
Number of employees:				
(a) Male	82	33	18	6
(b) Women	928	376	315	137
(c) Girls—under 18 years	4	2	3	1
(d) Total reported	1,014	411	336	144
Average hours per week (normally)	48.0	48.0	47.5	49.0
Hourly rates of wages:				
Under 17 cents per hour	14	13	30	9
17 to 22 cents per hour	13	15	14	12
22 to 25 " " "	21	9	74	19
25 to 29 " " "	291	163	77	45
29 to 33 " " "	252	93	63	29
33 to 42 " " "	178	51	31	13
42 to 52 " " "	95	23	14	9
52 to 62 " " "	33	3	12	1
62 cents and up	35	8	3	1

LAUNDRIES, DYERS AND CLEANERS 1941

Population Zones	Toronto	Other Cities Over 50,000	Remainder of the Province
Number of employers:			
(a) Reporting female employees	239	90	161
(b) Having no female employees	14	4	6
(c) Out of business or failing to report	3	2	16
(d) Total receiving questionnaires	256	96	183
Number of employees:			
(a) Male	1,174	948	825
(b) and (c) Female	2,226	1,388	1,279
(d) Total reporting	3,400	2,336	2,104
Average hours per week (normally)	48.0	47.0	48.0
Hourly rates of wages:			
Under 17 cents per hour . . . . .	..	..	4
17 to 22 cents per hour	8	27	114
22 to 25 " " "	138	90	422
25 to 29 " " "	666	614	378
29 to 33 " " "	927	369	190
33 to 42 " " "	323	191	128
42 to 52 " " "	123	66	25
52 to 62 " " "	26	19	14
62 cents and up	15	12	4

RECREATION AND ENTERTAINMENT 1941

Population Zones	Toronto	Other Cities Over 50,000	Remainder of Province
Number of employers:			
(a) Reporting female employees.....	132	60	171
(b) Having no female employees.....	1	1	4
(c) Out of business or failing to report.....	4	3	3
(d) Total questionnaires.....	137	64	178
Number of employees:			
(a) Male.....	1,578	523	1,073
(b) and (c) Females.....	831	328	549
(d) Total reported.....	2,409	851	1,622
Average hours worked per week.....	3-48; 47	8-42; 48	4-51; 51
Hourly rates of wages:			
Under 17 cents per hour.....	..	2	3
17 to 21 cents per hour.....	..	1	8
21 to 25 " " ".....	5	4	38
25 to 29 " " ".....	54	83	147
29 to 33 " " ".....	177	82	92
33 to 42 " " ".....	308	101	159
42 to 52 " " ".....	151	38	74
52 to 62 " " ".....	88	8	19
62 cents per hour and up.....	48	9	9

AUDITING AND ACCOUNTING; MISCELLANEOUS 1941

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of employers:								
(a) Reporting female employees..	196		111		75		12	
(b) Having no female employees..	7		6		9		1	
(c) Out of business or failing to report.....	8		1		12		3	
(d) Total questionnaires.....	211		118		96		16	
Number of employees:								
(a) Male.....	1,551		298		159		52	
(b) Women.....	974		321		162		19	
(c) Girls—under 18 years.....	25		14		6		2	
(d) Total reported.....	2,550		633		327		73	
Average hours per week.....	41.0		42.0		41.5		50.0	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under \$8.00 a week.....	..	..	..	..	1	1	2	1
8.00 to 10.00.....	..	4	..	8	3	..	4	..
10.00 to 12.00.....	10	13	7	2	13	4	4	1
12.00 to 14.00.....	74	6	61	2	36	1	4	..
14.00 to 16.00.....	120	2	61	2	31	..	2	..
16.00 to 20.00.....	309	..	104	..	38	..	3	..
20.00 to 25.00.....	243	..	54	..	29	..	..	..
25.00 to 30.00.....	138	..	25	..	8	..	..	..
30.00 and up.....	80	..	9	..	3	..	..	..

BANKS AND TRUST COMPANIES 1941

Population Zones	Toronto	Other Cities Over 50,000	5,000 to 50,000
Number of employers:			
(a) Reporting female employees	15	11	10
(b) Having no female employees	..	..	..
(c) Out of business or failing to report	..	..	..
(d) Total reporting	15	11	10
Number of employees:			
(a) Male	533	132	55
(b) and (c) Female	511	113	64
(d) Total reporting	1,044	245	119
Average hours per week	39.5	39.0	41.0
Weekly rates of wages:			
Under \$8.00 a week	..	..	..
8.00 to 10.00	..	..	..
10.00 to 12.00	4	2	4
12.00 to 14.00	66	25	11
14.00 to 16.00	87	18	12
16.00 to 20.00	134	44	15
20.00 to 25.00	145	17	14
25.00 to 30.00	65	4	3
30.00 and up	20	3	5

BROKERS 1941

Population Zones	Toronto	Other Cities Over 50,000	5,000 to 50,000
Number of employers:			
(a) Reporting female employees	131	47	16
(b) Having no female employees	24	3	1
(c) Out of business or failing to report	18	3	..
(d) Total questionnaires	173	53	17
Number of employees:			
(a) Male	924	51	13
(b) Women	527	91	36
(c) Girls—under 18 years	5	3	..
(d) Total reported	1,456	145	49
Average hours per week	39.5	41.0	39.0
Weekly rates of wages:			
Under \$8.00 a week	..	..	..
8.00 to 10.00	..	2	2
10.00 to 12.00	3	1	2
12.00 to 14.00	35	13	10
14.00 to 16.00	46	18	6
16.00 to 20.00	130	34	4
20.00 to 25.00	155	18	8
25.00 to 30.00	96	6	2
30.00 and up	67	2	2

CONSTRUCTION AND ENGINEERING
CONTRACTORS—OFFICE EMPLOYEES 1941

Population Zones	Toronto	Other Cities Over 50,000	5,000 to 50,000	Under 5,000
Number of employers:				
(a) Reporting female employees . . .	28	21	30	8
(b) Having no female employees . . .	8	7	4	..
(c) Out of business or failing to report . . .	3	3	2	1
(d) Total questionnaires	39	31	36	9
Number of employees:				
(a) Male	1,146	1,525	725	655
(b) Women	68	74	42	13
(c) Girls—under 18 years	1	2	1	..
(d) Total reporting	1,215	1,604	768	668
Average hours per week	43.0	41.0	47.0	41.0
Weekly rates of wages:				
Under \$8.00 per week . . . . .	..	..	1	..
8.00 to 10.00 . . . . .	..	..	3	2
10.00 to 12.00	2	2	9	1
12.00 to 14.00	2	15	7	2
14.00 to 16.00	7	24	8	2
16.00 to 20.00	14	21	6	..
20.00 to 25.00	20	12	6	1
25.00 to 30.00	13	..	2	2
30.00 and up	11	2	1	3

TELEPHONES AND TRANSPORTS 1941

Population Zones	Toronto		Other Cities over 50,000		10,000 to 50,000		4,000 to 10,000		Over 300 Lines		50 to 300 Lines	
Number of employers:												
(a) Reporting female employees	28		24		56		34		35		85	
(b) Having no female employees	2		..		2		..		1		3	
(c) Out of business or failing to report	3		1		1		..		..		3	
(d) Total questionnaires	33		25		59		34		36		91	
Number of employees:												
(a) Male	6,751		1,017		1,243		121		12		126	
(b) Women	1,501		876		1,132		391		241		325	
(c) Girls—under 18 years	87		58		119		17		9		3	
(d) Total reported	8,339		1,951		2,494		529		262		454	
Average hours per week	44.0		45.0		46.0		46.5		45.0		47.0	
	W.	G.	W.	G.	W.	G.	W.	G.	W.	G.	W.	G.
Hourly rates of wages:												
Under 17 cents per hour . . . . .	..	..	..	..	2	..	..	..	..	..	78	..
17 to 21 . . . . .	..	..	..	..	6	6	17	9	23	7	64	2
21 to 25 . . . . .	..	1	32	23	143	86	62	7	34	2	85	1
25 to 29	115	5	82	32	226	27	89	1	64	..	40	..
29 to 33	153	77	76	3	239	..	98	..	78	..	32	..
33 to 42	323	4	450	..	370	..	87	..	25	..	15	..
42 to 52	460	..	143	..	100	..	28	..	16	..	10	..
52 to 62	277	..	58	..	32	..	9	..	..	..	..	..
62 and up	173	..	35	..	16	..	1	..	1	..	..	..

APPENDIX

STRIKES AND LOCKOUTS IN ONTARIO, FISCAL YEAR 1942

(From figures published in Labour Gazette)

INDUSTRIES:	Number of disputes in progress	Number of workers involved	Time loss in man-working days
Mining.....	1	2,800	136,000
Manufacturing—			
Foods—animal.....	3	655	4,180
Foods—vegetable.....	3	458	2,535
Boots and shoes.....	3	93	820
Fur and leather.....	4	284	383
Metal products.....	21	14,986	96,204
Non-metallic minerals.....	4	407	705
Pulp and paper.....	1	267	267
Printing and publishing.....	5	245	2,917
Rubber products.....	3	441	255
Textiles and clothing.....	23	3,706	24,224
Tobacco.....	1	180	270
Wood—miscellaneous.....	8	618	4,060
Miscellaneous.....	2	246	5,640
Construction—			
Buildings and structures.....	9	1,535	6,728
Shipbuilding.....	1	600	300
Miscellaneous.....	2	80	89
Transportation and public utilities—			
Local and highway.....	1	17	17
Water.....	3	34	116
Trade.....	2	160	480
Service—			
Public administration.....	3	127	125
Custom and repair.....	1	35	18
Business and personal.....	5	716	12,060
Totals—1942.....	109	28,690	298,393
“ —1941.....	55	9,188	36,318
“ —1940.....	36	6,075	50,468
“ —1939.....	54	5,795	86,997
“ —1938.....	127	22,749	294,906
“ —1937.....	78	13,251	148,929
“ —1936.....	50	9,120	78,511
“ —1934.....	94	18,198	256,311
“ —1933.....	39	7,380	109,240
“ —1932.....	26	2,432	50,401
“ —1931.....	18	2,827	66,268
“ —1930.....	21	4,315	50,513
“ —1929.....	43	5,175	75,870
“ —1928.....	52	5,622	59,889
“ —1927.....	25	4,403	56,695
“ —1926.....	17	1,839	46,402
“ —1925.....	21	2,499	27,447
“ —1924.....	19	3,943	95,196
“ —1923.....	16	1,946	198,319
“ —1922.....	23	2,712	367,893
“ —1921.....	53	10,800	521,210

TOTAL WAR EFFORT OF ONTARIO SCHOOL CHILDREN

The pupils of Ontario's provincially-controlled schools have voluntarily subscribed up to the present, toward the general war effort, more than six and one-quarter million dollars in cash alone. Of this sum, two and one-half million dollars was given in the school year just closed. This generous response of the students is quite apart from the contribution of parents and teachers, nor does it include pupil participation in many municipal efforts toward the same objective.

CASH DONATIONS	For School Year 1942-43			From Beginning of War to June, 1943		
	Elementary Schools	Secondary Schools	Total	Elementary Schools	Secondary Schools	Total
1. Red Cross (including Junior Red Cross).....	\$117,389	\$33,829	\$151,218	\$283,348	\$102,148	\$385,496
2. War Savings Stamps and Certificates.....	1,215,127	274,243	1,489,370	3,416,277	1,222,724	4,639,001
3. Victory Bonds.....	349,711	298,430	648,141	349,711	298,430	648,141
4. Purchase of Equipment.....	4,021	7,060	11,081	23,426	31,686	55,112
5. Purchase of Clothing, Medical Supplies, etc. (ready made or for processing).....	11,369	6,066	17,435	29,776	31,302	61,078
6. Donations for Special Funds: (B.W.V.F., Queen's Fund, etc.)...	92,230	47,604	139,834	253,331	116,897	370,228
7. Any other purchases or donations of money.....	37,647	23,157	60,804	85,076	47,181	132,257
Total.....	\$1,827,494	\$690,389	\$2,517,883	\$4,440,945	\$1,850,368	\$6,291,313
NON-CASH DONATIONS						
1. Clothing donated or made (number of articles).....	114,757	65,156	179,913	240,338	179,237	419,575
2. Food donated (estimated money value).....	\$4,087	\$5,226	\$9,313	\$12,915	\$19,116	\$32,031
3. Salvage collected and turned in—not sold (weight in tons).....	2,153	521	2,674	5,795	1,603	7,398
4. Any other donations (estimated money value).....	\$30,054	\$15,452	\$45,506	\$58,560	\$37,375	\$95,935

Equipment Purchased* included:

8 ambulances	1 Utility car	1 bed endowed at Taplow Military Hospital
15 mobile canteens	2 machine guns	1 Motion-picture projection machine
3 Red Cross wagons	1 water purifier	
1 Station Wagon	1 Army Ferry Boat	
Furnishings for 1 Sailors' Home		

*These are the larger items included in Cash Donations No. 3.

REPORT
OF THE
Minister of Education
Province of Ontario

FOR THE YEAR

1942

PRINTED BY ORDER OF
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ONTARIO

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1944



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REPORT
OF THE
Minister of Education
FOR THE YEAR 1942

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

YOUR HONOUR,—

I beg leave to present to your Honour the Report of the Department of Education for the year 1942.

During the past year, the schools of Ontario have continued to carry on their regular services in spite of difficulties of various kinds arising from the fact that we are now in the fourth year of the war.

In the Provincial Normal Schools the registration has decreased for the third year in succession. The total enrolment at these schools in 1939 was 1,247. This has decreased in successive years to 1,131 in 1940, to 1,112 in 1941, and during the past year to 938. While this decrease was due to some extent to enlistments and to participation in war work, there is no doubt that many prospective teachers have failed to enter the profession because of the greater opportunities and better remuneration offered elsewhere. Until the teaching profession is made more attractive financially, we shall probably be faced with a shortage of qualified teachers and shall certainly lose the services of many men and women, some of them possessing outstanding qualities, who, under happier conditions, would have been attracted to the profession.

For the same reasons a shortage of qualified teachers also exists in the elementary and secondary schools. Large numbers of teachers, both men and women, have enlisted in the armed services and some have given their lives in defence of freedom. It is probable that, as the war continues and becomes more intensified, the lack of qualified teachers will grow more acute. The positions vacated through enlistment and other causes were filled by the employment of married women, of teachers who were qualified in other provinces, of superannuated teachers, and of others whose qualifications and experience were such as to warrant the granting of temporary permission to teach.

During this year, 93 additional elementary schools were closed temporarily because of low enrolment. This brings the total number of small schools so closed to date to 353. The closing of these schools was usually effected by the action of the local board; in a few cases, where fewer than eight pupils were enrolled, the Minister asked that the schools be closed temporarily as provided for by The Public Schools Act. On the other hand, the number of township

school areas is increasing from year to year and will doubtless increase still further as the advantages to be derived from the larger unit of school administration are more widely realized.

The Correspondence Courses continue to function effectively by bringing to pupils in more isolated areas the opportunity to pursue the regular courses of study by mail. Although the total enrolment in these courses was slightly lower than in 1941, the number of lessons received, corrected and returned by the Correspondence staff considerably exceeded that of the previous year. These courses cover the work of the elementary school in its entirety, as well as most of the subjects in the first two years of the High School course. Through the Correspondence Courses the Department also supervises the recently introduced courses of the Canadian Legion in Introductory English, Social Studies and Elementary Arithmetic.

In the field of secondary education an outstanding contribution to the national war effort has been made in the Vocational Schools through the War Emergency Programme of the Federal Government. This programme, which was begun in 1940, has been extended as the demands of the war have increased from year to year. Of the 60,000 men trained as semi-skilled workers in the pre-employment classes throughout the Dominion of Canada, 40,000 received their training in the Vocational Schools of Ontario; while of the 37,000 who entered the armed services in the Air Force, Army and Navy, 13,000 received part of their training in these schools. This programme has been carried out through the co-operation of Advisory Committees and Boards who placed their accommodations, equipment and staff at the disposal of the Department, as well as through the untiring efforts of the Principals and the teachers in the schools.

In secondary schools there has been a marked decline in the pupil enrolment. In the Collegiate Institutes, High and Continuation Schools there was a decrease of 4,000 pupils; in the Vocational Schools the decline was even more marked because of the greater opportunities afforded to the pupils of these schools, under present conditions, to obtain immediate and lucrative employment.

In 1942 pupils who enlisted for farm service and were employed for at least thirteen weeks on the farm, were, in accordance with the practice previously adopted, granted certificates in those subjects in which they had maintained a satisfactory standard throughout the shortened school year. Many pupils left school about Easter, and the opening of the schools was deferred until late in September. It is estimated that about 20,000 secondary school pupils were employed on farms during 1942. Through the efforts of these boys and girls a valuable contribution was made to our war effort.

Throughout the year there has been in many communities, both urban and rural, a growing interest in the matter of a health programme in our schools. This interest has arisen through the introduction into the schools of courses in Health Education, and also through the rejection for physical reasons of a large number of applicants for admission to the armed services. In some schools a system of medical examination has been in operation for some time. The extension of such a plan is particularly difficult at present because of the lack of trained personnel to carry on the programme. This is one of the many problems it will be necessary to consider after the war.

The adoption of a course in Defence Training for all secondary school pupils as part of the Course in Health and Physical Education was an important

feature of the work of the past year. In order to prepare and equip teachers to carry on this new course efficiently, summer school training was offered during July and August at Geneva Park, Lake Couchiching. Over 900 teachers were in attendance and the staff of nearly every secondary school in Ontario was represented. The summer course met with widespread approval and undoubtedly laid the foundation for the measure of success which has attended the Defence Training programme in our schools.

There has been in recent years a growing demand for the introduction of religious instruction in both the elementary and the secondary schools. The Regulations have for a long time made provision for such instruction but not until recently has advantage been taken of the opportunity. With a growing consciousness of the need for religious instruction in our schools, it is probable that the practice of giving such instruction will be even more widely adopted.

The teachers and pupils of all grades and in all types of schools have made and are continuing to make most valuable contributions to our national war effort. It is difficult to secure even an approximate idea of the extent of these contributions; they have, however, been most commendable and reflect a spirit of loyalty and service on the part of both staffs and students. Through farm service employment, salvage collections, campaigns to promote the sale of War Savings Stamps, War Savings Certificates and War Bonds, through the activities of the Red Cross, the Navy League and other kindred societies, the schools have achieved a record of which we may all be proud.

Respectfully submitted,

D. McARTHUR,

Minister of Education.

Toronto, February 1st, 1943.

Note: The above was prepared on the instructions of Dr. McArthur, who died July 20, 1943, before he had an opportunity of reading the proof.

PUBLIC AND SEPARATE SCHOOLS

The Provincial Inspectoral Staff, 1942

I. IN MEMORIAM:

Mr. John Flower, B.A., Public School Inspector for the City of Welland, tendered his resignation to the Welland Board of Education on January 15th, 1942, owing to ill health, and on February 15th, 1942, he passed away at his Welland home. At the time of his retirement he had completed fifty years of service in the teaching profession, thirty-seven of which were given in the City of Welland. Mr. Flower was born in Dunnville and received his early elementary and secondary school training in the Dunnville Public and High Schools, and his professional training at the Caledonia Model School, the Ottawa Normal School and the Ontario Normal College. While continuing to teach, he completed the requirements for the Arts degree of Queen's University, graduating in 1923. From 1889 to 1903 Mr. Flower taught successfully in rural schools, S.S. No. 10 Gainsboro, S.S. No. 2 Dunn, S.S. No. 2 Moncton, and at Ballantrae and New Sarum. In 1903 and 1904 he had further teaching experience as a principal in the urban centres of Mildmay and Renfrew. On January 1st, 1905, he became principal of Welland's only public school at that time, and continued to serve in Welland as principal until his appointment as Inspector of Public Schools for the city. Mr. Flower was undoubtedly an excellent teacher, principal and inspector, and a man of high ideals and strong Christian character. One leading Welland citizen, in commenting on his work at the time of his retirement, stated: "What John Flower in his forty years of service has been worth to Welland cannot be computed, for thousands upon thousands of boys and girls have gone out into the world with the impress of his character and ideals."

Dr. H. J. Prueter, B.A., Public School Inspector for the City of Kitchener, died suddenly at his home in Kitchener on May 21st, 1942. Dr. Prueter was born in Listowel and received his elementary and secondary education in the schools of his home town. He attended the Faculty of Education in Toronto in the school year 1913-14, and in September, 1914, he was appointed to the staff of Essex Public School, Toronto. He served overseas in the Great War as a Lieutenant from February, 1916, to June, 1919, after which he returned to the Toronto Public School staff as assistant at Essex Public School. In September, 1925, he became principal of Victoria Street Public School, Toronto, where he gave most successful service. In 1928 he became principal of Wellesley Public School, which contained, in addition to the regular classes, the crippled children's classes for the city. Later, in 1928, he left Toronto to become Public School Inspector for the City of Kitchener. Dr. Prueter graduated in Arts from Queen's University, and in 1936 he completed standing with the University of Toronto for the degree of Doctor of Pedagogy, his thesis topic being, "Crippled Children of Ontario." In his earlier work as a principal, and particularly in his work as an inspector, Dr. Prueter proved himself to be an able school administrator and a competent educational leader. The schools of Kitchener advanced rapidly under his guidance, and the success of the fifth classes organized by him in Kitchener gave splendid evidence of the value of special grouping and special

courses in the case of pupils who discontinue attendance at day school at approximately sixteen years of age. He contributed much to the cause of education in Kitchener and throughout the Province.

II. RETIREMENTS:

Dr. J. B. MacDougall, B.A., Assistant Chief Inspector of Public and Separate Schools, retired on August 31st, 1942, after a most successful service in Ontario of more than forty-eight years as teacher, principal, inspector, Normal School master and official of the Department of Education. Dr. MacDougall was born near Stirling in Clackmannanshire, Scotland, and at the early age of two came with his parents to settle in Ramsay Township, Lanark County, near Almonte. On completing his elementary school training in his home rural school he attended the Almonte High School, from which he graduated in 1892, obtaining the Prince of Wales Scholarship in Classics, English and Mathematics. He entered Queen's University, graduating in 1896 with Honours in Classics and English. Before attending University Dr. MacDougall had three years' teaching experience in the rural school in S.S. No. 3 Ramsay. On the completion of his university course he received his call to the North, and in 1897 became principal of the North Bay Model School. Here he gave one year's high school and professional training to his young students, who became teachers in the schools of the rapidly developing Northland. Largely due to his efforts over a period of years, a high school was opened in North Bay in 1902, and he became its first principal. In January, 1904, the Department of Education appointed him as the first resident Inspector of Schools in the North. He has frequently spoken of his early inspectorate as having had as its northern boundary the North Pole, its western boundary the Province of Manitoba, its eastern boundary the Province of Quebec and the southern boundary the area always known as Southern Ontario. With indefatigable zeal and energy he travelled through the Northland on foot, by canoe, snowshoe, dogsled and railroad, helping the settlers to establish schools wherever the number of children would warrant them. When silver was found in 1903 in the Cobalt area, and gold in 1909 in the Porcupine area, Dr. MacDougall went at once into these districts to arrange schools for the children. Cobalt, Elk Lake, Englehart, Latchford, Haileybury, New Liskeard, Golden City, South Porcupine, Timmins, Cochrane and Hearst sprang up "in the night" and the schools followed apace. In 1909 the North Bay Normal School was opened, and in 1911 Dr. MacDougall became the Master in English and Science of Education. He gave splendid service here until 1919, when the Honourable Dr. Cody, then Minister of Education, invited him to become Assistant Chief Inspector of Public and Separate Schools. His territory was again the whole of Northern Ontario, but his duties included the submission of reports upon any special problems in the Province which were referred to him by the Minister. Dr. MacDougall made a major contribution to the advancement of the elementary schools of Ontario during his period of professional service, and everywhere throughout the Province his associates and acquaintances regret the closing of his active career as a leading educator. In 1918 Dr. MacDougall received a Doctor's degree in Pedagogy from the University of Toronto, his thesis topic being "Building the North." Dr. MacDougall was constantly aware, as he travelled over the vast Northland, that the typical ungraded rural school failed to meet the needs of the sparsely settled areas. He advocated, therefore, correspondence courses and railway school cars, and the present great success of these two means of bringing school-training to the children of the hinterland is largely due to the early planning and direction given

by him. High schools and continuation schools in these earlier years were practically unknown in the Far North, and Dr. MacDougall, acting for the Department of Education, organized the Northern Academy at the Monteith Demonstration Farm. This school enabled many students residing in the Districts to receive a very practical high school training. As early as 1922 thirteen purely rural consolidated schools and a number of township boards of trustees were established in Northern Ontario under his guidance. In 1925 Dr. MacDougall was transferred to the Department of Education, Toronto, where, as Assistant Chief Inspector of Public and Separate Schools, he took charge of the general supervision of the elementary schools in Eastern and North-eastern Ontario. He also reorganized the accounting, checking and recording of school attendance, and during his period of work in this connection the average school attendances rose from 70% to 92%, with corresponding improvement in education.

Mr. J. W. Hagan, M.A., retired from his duties as Public School Inspector on August 31st, 1942. He was first appointed in January, 1917, to the Manitoulin inspectorate, with residence at Gore Bay. In March, 1942, he succeeded Mr. R. A. Paterson in Oxford County (South), and Norfolk County (in part), with residence at Ingersoll. Mr. Hagan was born in North Walsingham Township in Norfolk County and received his early elementary and secondary education in S.S. No. 17 North Walsingham, the Simcoe High School and the Brantford Collegiate Institute. He took his professional training at the Norfolk County Model School at Simcoe and at the Ottawa Normal School, and later he completed the examinations of the Ontario School of Pedagogy in Toronto, without attendance. Mr. Hagan had elementary teaching experience in U.S.S. No. 9, 8 Charlotteville and Walsingham South, S.S. No. 19W Walsingham South, and S.S. No. 22 Walsingham North. Later he served as principal of the Cainsville Public School and the Delhi Public School. He had high school teaching experience at Georgetown, Petrolia and Simcoe. He graduated from Queen's University, obtaining the Master of Arts degree and winning the gold medal in Animal Biology of the Honour Science course. Mr. Hagan did much to advance the cause of education during his experience as a teacher, principal and inspector. His kindly manner with his teachers, his high academic training and his highly successful practice as a teacher fitted him naturally for the work of an inspector, and he always had the highest esteem of the ratepayers, trustees, and teachers. In his final year as an inspector Mr. Hagan was successful in bringing about the organization of two township school areas in Dereham Township.

Colonel Walter Joyce, B.A., Public School Inspector for Brant County and Norfolk County (in part), retired from his active duties on August 31st, 1942, after completing a very successful inspection service of ten years and eight months. Colonel Joyce was born in Wentworth County and attended the Bronte Public School and the Oakville High School. His professional training followed at the Ottawa Normal School and the Faculty of Education of Queen's University. In January, 1891, Colonel Joyce began his public school teaching career in S.S. No. 16 Trafalgar, Halton County. Later he filled rural school teaching positions in S.S. No. 22 Burford and S.S. No. 20 Burford. At Easter, 1896, he became principal of the Plattsville Public School; in January, 1899, he became principal at Mount Pleasant, and in September, 1909, he went to Brantford as principal of a city public school. Here he built up for himself an excellent record as a public school principal and a leading citizen. Colonel Joyce secured his Arts degree from Queen's University after a period of extra-mural study and

of attendance at the University summer courses. Colonel Joyce was on active service during the first Great War from March, 1916, to September, 1919. He rendered signal service because he possessed in a high degree those qualities required in an efficient commissioned officer. He was the Officer Commanding the Dufferin Rifles of Canada for a period of four years. In January, 1932, Colonel Joyce was selected by the Department of Education as Public School Inspector to succeed the late Mr. T. W. Standing. During his period of office as an inspector he did much to improve the public schools of Brant County. He gave particular attention, on the material side, to the improvement of the lighting in the older schools. He was one of the first inspectors in the counties to organize a township school area, and at the time of his retirement two township school area boards were functioning very successfully in Brantford and Onondaga Townships. On the academic side Colonel Joyce did much to stimulate better work in Oral Reading and in Social Studies. It can truly be said that he proved himself to be a leading educationist, whether as a city principal, a county inspector, or as an associate of his fellow inspectors in the larger educational problems of the Province.

Mr. J. L. Mitchener, B.A., elected to retire on August 31st, 1942, some two years before reaching the age limit for the retirement of inspectors. He was born in Haldimand County, and received his elementary school training at the Clear Creek Public School, and his secondary school training at the Port Rowan High School and the Aylmer Collegiate Institute. After graduating from the Ottawa Normal School Mr. Mitchener taught in elementary schools at Clear Creek and Selkirk. In 1902 he graduated from McMaster University and the University of Toronto in Honour Science. Later he completed Specialist standing in Art and Agriculture. His teaching experience as an assistant in secondary schools was at Caledonia, and as a principal at Vankleek Hill, Dutton and Ridgetown. In January, 1919, Mr. Mitchener received appointment, through the County Council, as Public School Inspector for the County of Haldimand. The schools made marked progress under his supervision and he was beloved and respected throughout the county, and particularly by the trustees, teachers and pupils. Mr. Mitchener's special interests were the Historical Society of Haldimand, the Children's Aid Society, and the special teaching of Music in his schools. In the field of school welfare, as well as in his other activities, Mr. Mitchener was able to record constant and unusual progress because of his ability as a leader, his quiet determination to improve conditions as he found them, and his tact and genial approach to people.

Mr. J. L. Moore, B.A., retired from his active duties as Public School Inspector for Parry Sound District on August 31st, 1942, after completing the unusually long period of thirty-one years and six months in this field of work. Mr. Moore was born in the vicinity of Acton, Halton County, and obtained his elementary schooling in the Acton Public School. He took his secondary school courses at the Georgetown High School and the Parkdale Collegiate Institute, Toronto, and his professional training at the Ontario Normal College, Hamilton. He obtained his Arts degree at Queen's University, securing Honour and Specialist standing in Modern Languages. Mr. Moore gained elementary teaching experience as principal of Norway Public School, East Toronto, and secondary school teaching experience in the Peterborough Collegiate Institute as assistant, in North Toronto Public and Continuation School as principal, and finally as principal of Parry Sound High School from January 1st, 1907, to December 22nd,

1910. In his inspectorate Mr. Moore had many schools with very low assessment. In addition to the task of arousing local interest in the schools he had constantly to study closely the financing of the schools and to bring to the attention of the Department of Education the needs of the different school sections. No other inspectorate in the Province called for greater versatility on the part of the inspector, and it can truly be said that Mr. Moore met the challenge successfully. His schools progressed rapidly; ratepayers, boards and teachers followed his leadership enthusiastically, and before he completed his tenure of office the whole inspectorate came under township school area administration.

III. RESIGNATION:

Dr. Louis Charbonneau, M.A., B.Paed., became an Inspector of Separate Schools on November 1st, 1927, at the time the reorganization of the elementary schools attended by French-speaking pupils was made, his first inspectorate being in the County of Russell. On February 1st, 1942, he resigned from his work as an inspector to become a member of the Federal Civil Service. Dr. Charbonneau was born at Lefaivre, Prescott County. He attended the separate school of S.S. No. 12 Alfred and also the Hawkesbury Separate School; his secondary school and Arts courses were taken at Ste. Therese, Quebec, this school being in affiliation with Laval University. He graduated in Arts from Laval University in 1911, and for some time was engaged in journalism but later prepared for the teaching profession, attending the course for First Class teachers at Saskatoon, Saskatchewan. In 1916 he obtained the First Class certificate and the High School Teacher's certificate for Saskatchewan. From 1923 to 1927 he taught in the University of Ottawa. From 1927 to 1932 he served as a Separate School Inspector, and from 1932 to 1940 he was a Master on the staff of the University of Ottawa Normal School. In October, 1940, Dr. Charbonneau again became a Separate School Inspector, and continued in this capacity in the Sudbury District, with residence at Sudbury, until he made transfer to the Federal Civil Service. Dr. Charbonneau obtained a Master of Arts degree from the University of Ottawa in 1935 and in the following year he completed standing at this University for the Doctor of Philosophy degree; in 1940 he obtained the Bachelor of Pedagogy degree from Montreal University. Dr. Charbonneau was always a keen student and he possessed in a high degree those qualities necessary in a successful teacher and educational leader. Whether teaching in the classroom, supervising the work of the teacher in the classroom, preparing text-books for French-speaking pupils, or serving on committees in educational or community fields, he always rendered splendid service, and the interests of the elementary schools, and particularly of the French-speaking section of the Ontario schools, suffered a distinct loss when he accepted a position in the Federal Civil Service.

IV. APPOINTMENTS:

The following appointments were made to the provincial staff of inspectors during the year 1942:—

1. City of Brantford: Captain Thomas Bingle, B.A., B.Paed., Principal of King George Public School, Brantford, to replace Mr. Russell Reid, B.A., temporarily, while the latter is on active service, duties beginning June 5th.
2. City of Kitchener: M. G. Hughson, B.A., B.Paed., Principal of Aberdeen Public School, London, duties beginning June 28th.

3. Essex (No. 2): G. L. Duffin, B.A., M.Ed., Principal of Amherstburg Public School, duties beginning September 1st.
4. Haldimand: Arthur Archibald, B.S.A., Principal of Whitby High School, duties beginning September 1st.
5. Prescott and Russell: W. J. McLeod, B.A., B.Paed., on the staff of Carlton Public School, Toronto, duties beginning September 1st.
6. Simcoe West; Grey (in part): William Rogers, B.A., B.Paed., Supervising Teacher in Kent County, duties beginning September 1st.
7. District Division IX: R.C. Cassie, B.A., Principal of Wintemute Public School, Fort Erie, duties beginning September 1st.
8. District Division XII: R. H. Macklem, B.A., on the staff of Runnymede Collegiate Institute, York Township, duties beginning September 1st.
9. District Division XV: P. M. Scott, B.A., Principal of S.S. No. 2 Falconbridge, duties beginning September 1st.
10. R.C.S.S. Division IV: F. A. Moreau, B.A., B.Paed., Assistant in office of Chief Inspector of Public and Separate Schools, duties beginning May 1st.

SUPERVISING TEACHER:

11. Kent: Adam McLeod, formerly Headmaster of the Toronto Normal Model School, to assist Inspector G. A. Pearson, duties beginning September 1st.

V. TRANSFERS:

The following transfers were made in the provincial staff of inspectors during the year 1942:—

<i>Inspector</i>	<i>Former Appointment</i>	<i>New Appointment</i>	<i>Date</i>
1. C. F. Cannon, B.A., B.Paed.	York (No. 6)	Department of Education	July 1
2. J. K. Evans, B.A., B.Paed.	Simcoe West, Grey (in part)	Ottawa Normal School	Sept. 1
3. H. A. Halbert, B.A., B.Paed.	Dufferin	York (No. 6)	Sept. 1
4. A. F. Hansuld, B.S.A., B.Paed.	Stratford Normal School	Waterloo (No. 2)	Sept. 1
5. W. F. Hiscocks, B.A.	District Div. IX	Leeds (No. 1)	Sept. 1
6. Charles Howitt, B.A., B.Paed.	Waterloo (No. 2)	Welland (in part)	May 1

7. L. B. Hyde, B.A.....Welland (in part).....Oxford South and
Norfolk (in part)..Sept. 1
8. W. L. Lovell, B.A.,.....District Div. XII.....Dufferin.....Sept. 1
B.Paed.
9. Remi Millette, M.A.,.....R.C.S.S. Div. IV.....R.C.S.S. Div. III..May 1
B.Paed., Ph.D.
10. F. W. Minkler, B.A.,.....Essex (No. 2).....Welland East.....Sept. 1
B.Paed.
11. J. C. Webster, B.A.,.....Prescott and.....Brant and Nor-
B.Paed. Russell folk (in part).....Sept. 1

VI. EXCHANGES BETWEEN INSPECTOR AND NORMAL SCHOOL MASTER, FOR ONE YEAR FROM SEPTEMBER 1ST, 1942:

E. C. Beacom, B.A., Public School Inspector, Huron South, to Stratford Normal School, exchanging with E. H. McKone, M.A., B.Paed., of London Normal School.

R. H. Roberts, M.A., Public School Inspector, Leeds (No. 1), to London Normal School.

VII. MILITARY SERVICE:

Russell Reid, B.A., Public School Inspector, City of Brantford, June 5th.

Z. S. Phimister, B.A., B.Paed., Public School Inspector, Welland East, September 1st.

Legislative Grants

With the exception of a few years in the recent period of depression, larger grants have been given each succeeding year to elementary schools, as is shown by the following amounts:—

1939: \$4,036,195.65

1940: \$4,038,377.06

1941: \$4,718,080.94

1942: \$4,883,146.18

The increase in the amount of the grants in 1942 over the amount in 1939 was \$846,950.53.

Township School Areas

Over the period January to June, 1942, 35 additional township school areas were formed, and in four former areas additions were made. This brought the number of township area units to 165 and the total number of school sections dissolved to 864. Each year the campaign for township school areas is initiated by the local public school inspectors, and much credit is due the inspectors for the success of this policy and for their assistance and guidance in the passing of the by-laws with a minimum of friction.

The list of township school areas formed in 1942 follows:—

Township	No. of School Sections	County or District	Inspector	Date
1. Mattawan	2	Nipissing	J. W. Trusler	Jan. 3
2. Strong	4	Parry Sound	E. R. Underhill	Jan. 12
3. Armour	4	Parry Sound	E. R. Underhill	Feb. 7
4. Sunnidale	2	Simcoe	J. K. Evans	May 7
5. Somerville	10	Victoria	A. Stouffer	May 7
6. Coleman	2	Temiskaming	W. L. Lovell	May 12
7. Wawa (Tp. 29, Range 23) (Unorg.)	2	Algoma	D. T. Walkom	May 16
8. Sebastopol	4	Renfrew	H. Bolingbroke	May 30
9. Nelson	14	Halton	L. L. Skuce	June 1
10. Willoughby	6	Welland	Z. S. Phimister	June 1
11. Drury, Denison and Graham	9	Sudbury	O. M. MacKillip	June 1
12. Mono	20	Dufferin	H. A. Halbert	June 5
13. Plantagenet (South)	2	Prescott	J. C. Webster	June 5
14. Hope (North)	9	Durham	W. H. Carlton	June 6
15. Tuckersmith	3	Huron	E. C. Beacom	June 6
16. Monaghan (North)	1	Peterborough	R. F. Downey	June 8
17. Dereham "A"	5	Oxford	J. W. Hagan	June 8
18. Dereham "B"	5	Oxford	J. W. Hagan	June 8
19. Tay No. 1	2	Simcoe	J. A. Gibson	June 9
20. Orillia	6	Simcoe	J. A. Gibson	June 13
21. Grattan	5	Renfrew	H. Bolingbroke	June 15
22. Camden East No. 3	5	Addington	K. O. Birkin	June 17
23. Marysburgh (South)	7	Prince Edward	A. F. Brown	June 17
24. Marmora and Lake	8	Hastings	H. H. Loucks	June 20
25. Crowland	3	Welland	N. R. Wightman	June 22
26. Tudor and Cashel	6	Hastings	H. H. Loucks	June 27
27. Johnson	4	Algoma	S. Geiger	June 27
28. Chandos No. 2	3	Peterborough	L. W. Copp	June 27
29. Medonte	6	Simcoe	J. A. Gibson	June 29
30. Sydenham (South)	8	Grey	L. L. Sinclair	June 29
31. Sydenham (North)	8	Grey	L. L. Sinclair	June 29
32. Vespra	2	Simcoe	W. R. McVittie	June 29
33. Innisfil	4	Simcoe	W. R. McVittie	June 29
34. Derby	8	Grey	L. L. Sinclair	June 30
35. Lancaster	3	Glengarry	R. O. Staples	June 30
Additions to existing Township Areas:				
1. McLean	1	Muskoka	G. S. Johnson	Mar. 20
2. Stephenson	2	Muskoka	G. S. Johnson	May 27
3. Oro	2	Simcoe	W. R. McVittie	June 29
4. Clute and Calder (Unorganized)	1	Cochrane	W. F. Hiscocks	June 29

The summary of township school areas formed to date is as follows:—

	Twp. School Areas	School Sections Involved
Number formed before 1938	15	84
Number formed in 1938	15	70
Number formed in 1939	43	
Additions to existing Areas: 4		213
Number formed in 1940	26	
Additions to existing Areas: 7		147
Number formed in 1941	31	
Additions to existing Areas: 2		152
Number formed in 1942	35	
Additions to existing Areas: 4		198
Totals	165	864

Transportation

In accordance with the policies of the Department (i) to close schools of low attendance and (ii) to ensure that all elementary school pupils in the Districts

of the Province may have the opportunity of attending school, a considerable sum was spent on the transportation of elementary school pupils. The amounts given below show the comparative sums spent on this service in the two fiscal years 1940-41 and 1941-42:—

Fiscal year 1940-41: \$25,054.78

Fiscal year 1941-42: \$26,883.34

Increase for 1941-42: \$1,828.56

Another policy of the Department in recent years has been to discourage the organization of fifth classes (Grades IX and X) in ungraded schools. In lieu of fifth classes the Department has encouraged the transportation of fifth class pupils to secondary schools by paying to each section which is a party to a transportation agreement approved by the Department a grant of 50% of the net cost of the transportation to that section. The amounts paid to boards of trustees in grants on transportation to secondary schools for the fiscal years 1940-41 and 1941-42 are given below:—

Fiscal year 1940-41: \$12,296.95

Fiscal year 1941-42: \$24,738.91

Increase for 1941-42: \$12,441.96

The Supply of Teachers

During the year 1942 there was a marked decrease in the supply of qualified teachers for the elementary schools of the Province, largely due to the enlistment of teachers in the Active Services and to the securing by teachers of more lucrative employment. However, no school was closed for more than a month because of a Board's inability to secure a teacher. Many former teachers who are married came to the assistance of the boards of trustees. It is estimated that more than 2,000 married women teachers were engaged in the profession during the year. In one inspectorate as many as 60 of these teachers were employed, and the average number for rural inspectorates reached the level of 25%. These teachers, due to their experience with children of their own and to their maturity of judgment, did excellent work. Their services during a critical time were much appreciated by the Department of Education, as well as by the boards of trustees. In addition, there were employed a considerable number of teachers qualified in other Provinces, also many teachers who hold expired Ontario Third Class certificates, a number of persons who failed at an Ontario Normal School, and a few persons who hold only academic standing in the Province. An unqualified teacher was permitted by the Department to teach in a school only for the school year. On December 5th, 1942, as many as 436 "permits" had been granted for the employment of unqualified teachers for the school year September, 1942, to June, 1943.

The scarcity of qualified teachers will probably continue for the duration of the war.

Salaries of County Rural Public School Teachers

A questionnaire was submitted to the rural county public school inspectors early in the autumn term of 1942. The following are the categories in which these salaries as reported have been classified:—

Salary Range	Counties		Districts		Total		Grand Total
	Male	Female	Male	Female	Male	Female	Male and Female
Less than \$600.....				1		1	1
\$600 but less than \$650.....		4				4	4
\$650 " " " \$700.....		37		4		8	8
\$700 " " " \$750.....		37	1	4	1	41	42
\$750 " " " \$800.....	4	63	1	14	5	77	82
\$800 " " " \$850.....	11	356	2	86	13	442	455
\$850 " " " \$900.....	20	471	3	66	23	537	560
\$900 " " " \$950.....	72	1,348	12	234	84	1,582	1,666
\$950 " " " \$1,000.....	44	635	9	76	53	711	764
\$1,000.....	141	1,210	25	265	166	1,475	1,641
Greater than \$1,000.....	500	1,135	169	310	669	1,445	2,114

The Temporary Closing of Small Schools

At the close of the school year in June, 1942, the number of schools closed temporarily, because of low enrolment, stood as listed below. In most cases these schools have been closed by the action of the local board of trustees, but in a few cases the Minister of Education asked that the school be closed temporarily, as provided for under Section 87(1) of The Public Schools Act, which reads as follows:—

“Where in any rural school section there are for two consecutive years less than eight persons between the ages of five and fourteen years residing therein, the Minister may direct that the public school of such section shall no longer remain open, and the same shall thereupon be closed until the Minister otherwise directs.”

The following schools were closed temporarily during the year 1942:—

Inspectorate	Inspector	School	Enrolment
Carlton.....	T. P. Maxwell...	No. 3 Torbolton.....	3
Carlton.....	T. P. Maxwell...	No. 7 Marlborough.....	4
Frontenac North.....	T. J. Thompson..	No. 4 Denbigh.....	6
Frontenac North.....	T. J. Thompson..	No. 1 Kaladar.....	6
Frontenac North.....	T. J. Thompson..	No. 10 Kennebec.....	3
Frontenac North.....	T. J. Thompson..	No. 5 Palmerston.....	3
Frontenac North.....	T. J. Thompson..	No. 9 Sheffield.....	3
Frontenac South (1).....	S. A. Truscott...	No. 15 Loughborough.....	2
Frontenac South (2).....	F. P. Smith.....	No. 6 Wolfe Island.....	4
Frontenac South (2).....	F. P. Smith.....	No. 9 Wolfe Island.....	4
Frontenac South (2).....	F. P. Smith.....	No. 14 Wolfe Island.....	7
Glengarry.....	R. O. Staples.....	No. 16 Kenyon.....	7
Grey East.....	L. L. Sinclair.....	No. 8 St. Vincent.....	4
Grey East.....	L. L. Sinclair.....	No. 12 St. Vincent.....	4
Grey East.....	L. L. Sinclair.....	No. U15 St. Vincent.....	4
Grey East.....	L. L. Sinclair.....	No. 16 St. Vincent.....	4
Grey East.....	L. L. Sinclair.....	No. U10 Sydenham.....	4
Grey South.....	G. E. Pentland.....	No. 9 Artemesia.....	2
Haldimand.....	J. L. Mitchener.....	No. 12 Seneca.....	4
Hastings Centre.....	A. W. McGuire.....	No. 30 Tyendinaga.....	4
Hastings North.....	H. H. Loucks.....	No. 12 Herschel.....	3
Hastings North.....	H. H. Loucks.....	No. 10 Marmora.....	5
Hastings North.....	H. H. Loucks.....	No. 2 Sabine.....	5
Hastings North.....	H. H. Loucks.....	No. 9 Tudor.....	4
Huron North.....	J. H. Kinkead.....	No. 5 Turnberry.....	7
Huron South.....	E. C. Beacom.....	No. 6 Tuckersmith.....	7
Kent.....	G. A. Pearson.....	No. 6 Howard.....	7
Lambton (2).....	J. J. Edwards.....	No. 5 Warwick.....	1

Inspectorate	Inspector	School	Enrolment
Lanark	J. W. Barber	No. 17 Montague	7
Leeds (No. 1)	R. H. Roberts	No. 15 Crosby South	6
Leeds (No. 2)	E. Oakes	No. 17 Elizabethtown	6
Lennox	K. O. Birkin	No. 20 Camden East	6
Lennox	K. O. Birkin	No. 9 Fredericksburgh North	5
Lennox	K. O. Birkin	No. U3 Fredericksburgh South	8
Lennox	K. O. Birkin	No. 15 Richmond	5
Lennox	K. O. Birkin	No. 19 Richmond	4
Middlesex West	G. Young	No. 9 Adelaide	6
Middlesex West	G. Young	No. 14 McGillivray	6
Middlesex West	G. Young	No. U18 McGillivray	6
Middlesex West	G. Young	No. 3 Metcalfe	6
Middlesex West	G. Young	No. 5 Metcalfe	6
Northumberland and Durham	W. H. Carlton	No. 18 Clarke	6
Perth North	A. E. Nelson	No. 2 Maryborough	5
Perth South	G. N. Edwards	No. 3 Downie	7
Peterborough East	L. W. Copp	No. 9 Asphodel	6
Prescott and Russell	J. C. Webster	No. U9 Clarence	5
Prescott and Russell	J. C. Webster	No. 4E Longueuil	6
Prescott and Russell	J. C. Webster	L'Original Prot.-Sep.	6
Prince Edward	A. F. Brown	No. 16 Ameliasburg	5
Prince Edward	A. F. Brown	No. U4 Hillier	5
Prince Edward	A. F. Brown	No. 14 Marysburgh South	6
Renfrew South	H. Bolingbroke	No. U10 Admaston	6
Renfrew South	H. Bolingbroke	No. 5 McNab	3
Stormont	F. L. Barrett	No. 3 Roxborough	6
Victoria West	C. W. Lees	No. 8 Bexley	6
Waterloo (No. 1)	G. H. Dobrindt	No. 10 Wellesley	8
Wendall East	Z. S. Phimister	No. 2 Willoughby	6
District Division I	R. S. McBurney	No. 1 Sturgeon Lake	6
District Division II	W. E. Eade	No. 1 Farrington	7
District Division IV	W. J. Judd	No. 1 Bankfield	6
District Division IV	W. J. Judd	No. U2 Forbes and Goldie	6
District Division IV	W. J. Judd	No. 1 Sturgeon River	6
District Division VI	W. MacMillan	No. 1 Township 27	6
District Division VI	W. MacMillan	No. U2 Townships 48 and 49	6
District Division VII	O. M. MacKillop	No. U2 Dryden and Falconbridge	6
District Division VII	O. M. MacKillop	No. U2 Louise and Lorne	6
District Division VII	O. M. MacKillop	No. 7 May	4
District Division VII	O. M. MacKillop	No. U2 Shedden and Victoria	6
District Division VII	O. M. MacKillop	Frood Mine P. S.	6
District Division VIII	S. Geiger	No. 4 Howland	4
District Division VIII	S. Geiger	No. U3 Parkinson and Grasset	5
District Division IX	W. F. Hiscocks	No. U1 Lowther and Landry	3
District Division IX	W. F. Hiscocks	No. 5 O'Brien	6
District Division XI	J. E. Horton	No. U1 Catherine and Pacaud	6
District Division XII	W. L. Lovell	No. 2 Coleman	6
District Division XII	W. L. Lovell	No. U1 Haultain and Nicol	6
District Division XII	W. L. Lovell	No. U1 Tyrell and Knight	6
District Division XIV	E. R. Underhill	No. U3 Bethune and Proudfoot	6
District Division XIV	E. R. Underhill	No. 6B Franklin	6
District Division XIV	E. R. Underhill	No. 4 McMurrich	6
District Division XIV	E. R. Underhill	No. 5 McMurrich (Reopened)	6
District Division XIV	E. R. Underhill	No. U7 Perry and McMurrich	5
District Division XIV	E. R. Underhill	No. U2 Sinclair	6
District Division XV	J. L. Moore	No. U1 Burpee and Ferguson	2
District Division XV	J. L. Moore	No. 5 McKellar	6
District Division XVII	A. Stouffer	No. 1 Dysart	9
District Division XVII	A. Stouffer	No. U1 Galway	2
District Division XVII	A. Stouffer	No. U7 Galway	4
District Division XVII	A. Stouffer	No. 3 Glamorgan	5
District Division XVII	A. Stouffer	No. 1 Harburn	3
District Division XVII	A. Stouffer	No. 10 Hindon	6
R.C.S.S. Division II	L. Carriere	R. C. No. 2 Dryden	4
R.C.S.S. Division X	H. J. Payette	R. C. No. U19 Harwich	6
Total			93

Summary of Small Schools Closed

Closed before 1937.....	57	
Reopened.....	12	
	<hr/>	45
Closed in 1937.....	31	
Reopened.....	3	
	<hr/>	28
Closed in 1938.....	41	
Reopened.....	5	
	<hr/>	36
Closed in 1939.....	45	
Reopened.....	3	
	<hr/>	42
Closed in 1940.....	38	
	<hr/>	38
Closed in 1941.....	77	
Reopened.....	5	
	<hr/>	72
Closed in 1942.....	93	
Reopened.....	1	
	<hr/>	92
Total number closed.....		353

Teachers' Library

Beginning in February, 1938, the Department of Education opened for circulation in the Travelling Libraries Branch a reference reading library for teachers. It was expected that large numbers of teachers would make use of this library, but during the first year of operation of the library only 749 teachers were registered and the book circulation was only 1,199. In the calendar year 1941 some 1,596 teachers were registered, and the book circulation was 2,067; in the calendar year 1942, 2,019 teachers were registered and the book circulation was 2,354. The Teachers' Library now contains 1,043 books relating to teaching and to the work of the schools; others are being added from time to time. A book is loaned to a teacher for a period of three weeks and the postage both ways is paid by the Department of Education. Any teacher may secure membership in the Teachers' Library by making application to the Teachers' Library, Travelling Libraries Branch, Department of Education, Parliament Buildings, Toronto.

Correspondence Courses

The records of the correspondence courses conducted by the Department of Education during 1941-42 indicate that this was one of the most successful years since the courses were established. While the total enrolment of pupils, 2,249, was somewhat less than that of the previous school year, the number of lessons received, corrected and returned, viz. 63,703, exceeded that of the previous year by over 2,000. Wherever His Majesty's mails could reach by rail or air these courses have been made available to children of the isolated areas. For instance, these lessons have reached pupils who live as far north as Port Harrison, on the east coast of Hudson Bay.

As in former years, courses were also provided for bedfast patients in practically all the Sanatoria and Preventoria of the Province.

The war had its effect, too, on the personnel of the pupils. In many families in Northern Ontario the father and older sons have enlisted or have become employed in war industries. The families, left alone, have moved for the duration of the war into the nearest village where the children may go to school. In other cases, many boys and girls between the ages of fourteen and sixteen

were compelled to forego school attendance in order to help out on the farm. A number of families became domiciled temporarily outside the Province due to the fact that their men folk had secured lucrative employment in war factories or on the Alaskan Highway. In these instances the enrolment of their children in the correspondence courses was continued for a limited period of time.

Ontario missionaries in Trinidad, Venezuela, Paraguay, Bolivia and the Belgian Congo are also provided with the courses in order that their children may follow the Ontario course of study. This service is greatly appreciated by them and they voluntarily pay for the text-books and supplies. The two children of Rev. G. P. Near, Kandale, District of Kuango, Belgian Congo, have received all their education by correspondence. One is now in Grade X and the younger one in Grade VI.

The results of the High School Entrance examinations last June, in respect of pupils taking the correspondence courses, were equally satisfactory. Thirty-seven candidates were recommended to the various Entrance Boards. Thirty-five were successful in receiving their Entrance standing.

Six hundred and fifteen pupils received promotion to a higher grade. Many pupils who were enrolled late in the school year, or who failed to complete their grade by the end of June, continued their courses in the following September. The results in Grades IX and X were the most satisfactory since the courses were begun, as is shown by the following tabulations:—

Subjects completed in Grades IX and X:

	2 completed		8 subjects		
2	"	7	"		
5	"	6	"		
12	"	5	"	(an average year's work)	
20	"	4	"		
12	"	3	"		
20	"	2	"		
12	"	1 subject			

Pupils completing fewer than four subjects were either completing the grade in which they were enrolled or were enrolled later in the school year and failed to complete all the subjects they had undertaken.

The staff of the correspondence courses consists of twenty full-time teachers, who read, correct, explain and grade the lessons.

The Department, through the correspondence courses, also supervises the recently introduced courses of the Canadian Legion for enlisted men in Introductory English, Social Studies and Elementary Arithmetic.

Railway School Cars

There has been no change in the teaching staff of the Railway School Cars, with the exception of the car on the T. & N.O. Railway where Mrs. McKay is taking the place of her husband, who has enlisted in the Army. In 1926 these schools came into being to meet a long-felt need in the northern districts. Mr. McNally, on the C.P.R. School Car running from Cartier to Chapleau, and Mr. Sloman on the C.N.R. School Car whose route extends from Capreol to Foleyet, are the pioneer teachers on these cars. Now there are seven cars. Not only do they provide education from Grades I to X for the children, but in other ways

these schools are an asset to the districts through which they travel. The percentage attendance is high in spite of many unfavourable circumstances; one teacher, in explaining the absence of three pupils (aged 9, 9 and 10 years), wrote that "in a blinding snow storm at a lonely spot, ten o'clock at night, the engineer failed to see the children trying to flag his train to take them to the school car." This illustrates quite well the spirit of the children of the North.

Health Teaching and School Medical Inspection

The campaign for school health supervision in the smaller urban and rural municipalities has produced unexpected support during the year 1942. While welcomed, this manifestation of popular interest in what must be considered to be an essential part of any community health programme comes at a time when trained personnel to meet these demands is not easy to obtain. However, while the situation can and will be met, it may be necessary to give serious consideration to the co-ordination of public health nursing services in those centres in which such services are carried on under the auspices of two different departments of local government. Where we are vitally concerned with a proportionate distribution of suitable personnel trained in public health between the Armed Forces and the civilian population, adjustments heretofore not considered may be necessary.

Radio Receiving Sets in Schools

There are 432 urban public and separate school buildings and 248 rural public and separate school buildings in the Province which have radio receiving sets. In addition to the above, there are many schools where the teachers and pupils bring their own sets to school to listen to special programmes, and several schools have loud speaker attachments. The Department of Education has co-operated with the Canadian Broadcasting Corporation in the sponsoring of musical and other educational programmes.

Interchange of Teachers

The following exchanges were arranged for the school year 1942-43:—

ELEMENTARY SCHOOLS:

<i>Ontario Teacher</i>	<i>Exchange Teacher</i>
Thelma F. Dixon 106 Ferguson St., North Bay (Dr. Carruthers P.S.)	Josie B. Geldart 112 Oxford St., Halifax, N.S. (Halifax P.S.)
Mildred V. Palmer 17 Chesterhill Rd., Toronto (Toronto P.S.)	Laurel M. Rowntree 5710 Willingdon Place, Vancouver, (Vancouver P.S.) B.C.
Marjorie L. Reed 102 Tyndall Ave., Toronto (Toronto P.S.)	Margaret Davies 5596 Fleming St., Vancouver, B.C. (Vancouver P.S.)

SECONDARY SCHOOLS:

<i>Ontario Teacher:</i>	<i>Exchange Teacher:</i>
Wilma B. Murray 1666 Queen St. W., Toronto (York Memorial C.I.)	Esther Harrop 93 Isabella St., Toronto (Vancouver High Schools)

Visual Education

In the Visual Education Branch of the Department a library of lantern slides and 16 m.m. moving picture films, both silent and sound, is maintained. These instructional films and lantern slides are used exclusively for educational purposes in connection with schools, and are supplied on the application of school principals. No covering or rental charge is made for this service, the borrower being required to pay only the express charges on the receipt of the shipment.

At present there are upwards of 200 sound films, 60 silent films and 80 sets of lantern slides for distribution. Over three hundred schools have obtained films and slides for instructional use this past year. It has been ascertained recently that there are 140 sound projectors, 116 silent projectors, as well as many projection lanterns in the schools of the Province. Due to priorities it is not possible for school boards to purchase projection machines at the present time.

Religious Instruction in the Public Schools

During the past three years there has been an increasing demand in all parts of the Province for a greater measure of religious instruction in the public schools. Clergymen have made much greater use of the regulation which permits them to give religious instruction to the pupils in the schools before and after school hours. A survey made in 1942 showed that 852 clergymen were giving religious instruction in the public schools under Regulation 13(3) of the General Regulations; that 788 public school boards were making provision for this instruction, and that pupils of 1,909 classrooms were receiving such instruction.

The War Effort of Ontario Schools

If the sum total of war effort of the elementary and secondary schools were known accurately it would doubtless reach a surprising amount in money value, and a huge total in the numbers of articles sent overseas and donated to the various war organizations in the Province and the Dominion. Some local publicity is given to the war work of the schools in each community, but because of the various methods used in different localities it is very difficult to make a survey for the Province as a whole, and to estimate a grand total.

In the early salvage campaigns for paper, bones, grease, rubber, metals and all forms of scrap under the direction and urge of the inspectors the schools were very largely responsible for the successful results. No body of persons gives a more willing and more thorough type of voluntary service than the teachers and pupils. In the recent intensified campaigns for the sale of Victory Bonds, War Savings Stamps and War Savings Certificates the schools assisted greatly in the publicity for the campaigns and in the actual purchase and sale of bonds and certificates.

The Statistician of the Ontario Department of Education, after an exhaustive survey, gives below a very close approximation of the war effort of the elementary schools of Ontario from the beginning of the war to the end of June, 1942:—

CASH DONATIONS:

1. Red Cross (including Junior Red Cross)	\$165,959.00
2. War Savings (Stamps, Certificates and Victory Bonds).....	2,201,150.00
3. Purchase of Equipment.....	19,405.00
4. Purchase of Clothing, Medical Supplies, etc. (ready-made or for processing).....	18,407.00
5. Donations for Special Funds (B.W.V.F., Queen's Fund, etc.).....	161,101.00
6. Any other purchases or donations of money.....	47,429.00
Total.....	\$2,613,451.00

NON-CASH DONATIONS:

1. Clothing donated or made (number of articles).....	125,581
2. Food donated (estimated money value).....	\$8,828.00
3. Salvage collected and turned in, not sold (weight in tons).....	3,642
4. Any other donations (estimated money value).....	\$28,506.00

During the closing four months of 1941 the pupils of the elementary schools of Ontario were purchasing War Savings Stamps at the rate of \$125,000.00 per month. Better organization since that time leads to the estimate that the rate of purchase is now considerably above \$160,000.00 per month; it is hoped that this rate will be greatly exceeded in 1943.

Conclusion

The year was a very busy one for all connected with the elementary schools. In addition to the regular programme a number of special activities occupied the attention of all the public and separate schools. In February and March the first Junior Red Cross campaign resulted in the contribution of \$29,781.60 for war and health purposes.

A programme of more than usual significance was prepared and given on Empire Day, May 23rd, the Minister having provided for the use of the teachers a most attractive and helpful booklet programme related closely to the successful conduct of the war and the great part being played by the Empire in general and by Canada in particular.

Early in the autumn term a Navy League campaign through the schools produced \$32,532.14 for use in providing comforts and necessities for those in our Navy and Merchant Marine services. It is further estimated that the pupils of the elementary schools averaged more than \$125,000.00 per month in the purchase of War Savings Stamps and War Savings Certificates. Constantly throughout the year the schools were playing their part in many ways in the successful prosecution of the war. The inspectors and teachers responded willingly and effectively in all the additional activities of the schools and, at the same time, maintained the high standards of the classroom programme.

Contributions to this review of the year's work in the elementary schools have been made by a number of officials. Their assistance and co-operation throughout the year and their valuable contributions to this report are gratefully acknowledged.

V. K. Greer,

Chief Inspector of Public and Separate Schools.

Toronto, Jan. 25th, 1943.

SECONDARY SCHOOLS

I have the honour to submit herewith the reports of the High and Continuation School Inspectors and the Director of Vocational Education, for the school year 1941-42.

G. F. ROGERS,

Chief Inspector of Secondary Schools.

Toronto, January 25th, 1943.

1. COLLEGIATE INSTITUTES, HIGH SCHOOLS AND CONTINUATION SCHOOLS

In the school year 1941-42 the total number of teachers in the Collegiate Institutes, High Schools and Continuation Schools of Ontario was 3,355, which is 87 fewer than that of the previous year. The total enrolment of pupils dropped from 76,632 in May, 1941 to 72,568 in the same month of 1942. It will be seen that the average number of pupils for each teacher is slightly lower in the latter year.

The decrease in the number of pupils is probably attributable in part to the economic conditions of a number of years ago and in part to the greater opportunities for employment during the war years. The withdrawal of teachers for service in the armed forces accounts for the major portion of the decrease in their number; by the end of June, 1942 approximately 559, including 26 women, had enlisted. Of these, five had been killed on active service and one is a prisoner of war.

According to the provisions of Circular 27, pupils were again granted Departmental certificates if they enlisted for active service or were employed for a period of at least thirteen weeks on a farm or in a plant engaged in processing food; 4,421 thus obtained Middle School and 3,628 Upper School standing. These numbers are respectively 14% and 30% of the total number of candidates. The Department of Labour estimated that 20,000 secondary school pupils, half of them girls, were employed on farms during the 1942 season.

As in the previous year, the secondary schools responded generously to appeals on behalf of the war effort. In many schools pupils made ingenious displays to set forth the needs of each fund and to indicate the progress of the particular campaign. From the beginning of the war, until June 1942, the cash donations to such causes as Red Cross, War Savings, purchase of medical supplies and other equipment, and War Relief reached a total of \$1,159,979.00. In addition to this, large quantities of clothing and of food were donated and a large amount of salvage was collected.

In a number of schools, initiative was displayed in the introduction of courses connected with Civilian Protection and other phases of Defence Training. Lessons in these were held either during the school day or after the regular hour of closing. In many schools the matter of the safe accommodation of pupils during air raids was considered and drills were held. It is recalled that in one school, at least, an air raid shelter showing the details of construction was successfully completed in the school yard.

During the year the growing interest of communities in Medical Inspection was evidenced in discussions held during meetings of the Inspectors with School Boards. This interest is probably in part traceable to the introduction of the Health course in Grades IX and X and in part to the results of the medical examination of applicants for service in the armed forces. In several centres, a more or less comprehensive form of medical examination was introduced into the secondary schools. This examination by a local doctor was, as a rule, followed up by health guidance given by a qualified public health nurse who spends a portion of each week in the school.

R. W. ANGLIN,	} <i>Inspectors</i>
A. J. HUSBAND,	
W. A. JENNINGS,	
A. G. HOOPER,	
S. D. RENDALL,	
R. H. WALLACE,	
G. L. GRAY,	
T. KENNEDY,	
C. W. ROBB,	
H. LEMIEUX.	

Toronto, January 20th, 1943.

2. VOCATIONAL EDUCATION

Last year my report dealt largely with the war activities of the vocational schools, and emphasized the important contribution made by these schools in connection with the pre-employment industrial war classes and the special courses provided for the Navy, Army and Air Force. The story was outlined in considerable detail as a permanent record of the remarkable invasion of the schools by adult workers, sailors, soldiers and airmen. For the first time in their history, the vocational schools of the Province had been called upon to play a direct and important part in training men and women industrial workers and the technical personnel for carrying on a great war. That the experiment was considered to be a success is attested by the fact that the Dominion Government has urged the Department to continue the services so long as the need exists. It is also significant that vocational training is regarded as an indispensable part of all plans for post-war re-establishment and rehabilitation.

It will be recalled that under the Dominion-Provincial War Emergency Programme Ontario contributed (chiefly through vocational schools) over 50% of all the categories of trainees registered. This is naturally a cause for keen satisfaction to all concerned. A brief summary of the contribution of the vocational schools to the Armed Services follows.

Training of Service Personnel

Early in the summer of 1940, when the War Emergency Programme was inaugurated, requests were made to the Dominion Government by widely separated sections of the country to provide facilities for training certain types of tradesmen for the local units of the active army. The Provinces readily undertook the work, and in Ontario the vocational schools were immediately called upon to expand their programme to include this service. The training at first was on a comparatively small scale, and up to the end of 1940 only a few hundred

men had participated. Towards the end of the year a formal request was made by Military Headquarters, through the Department of Labour at Ottawa, for an extension of the training facilities, and in January, 1941, arrangements were made by which larger groups were admitted to classes for training as blacksmiths, carpenters, artificers, stokers, draughtsmen, electricians, fitters, tin-smiths and welders. Up to the end of March, 1941, 3,193 enlisted men had received instruction, of whom 1,285 (or 40%) were trained in Ontario. For the year ending March, 1942, 33,312 were trained for the Navy, Army and Air Force; 11,811 (or 35%) were from Ontario. By this time the classes included instruction, not only in trade skills, but also in higher mathematics and physics. Out of a total of 37,038 men trained for the three Armed Services from the commencement of the scheme in 1940 to March, 1942, 13,096 (again 35%) were trained in the vocational schools of Ontario or under Provincial auspices. A summary is given below which shows the comparative cumulative enrolment, including those from the Armed Services, in industrial war classes, as between the Dominion and Ontario, to the end of March, 1942.

Enrolment in War Emergency Classes to March 31, 1942

	Dominion	Ontario	Ontario Percentage
Pre-Employment Classes	60,777	39,909	66
Classes for Employed Persons	3,924	1,835	47
R.C.A.F.	15,407	4,412	29
Army and Navy	21,631	8,684	40
	101,739	54,840	54

Other War Activities

The contributions of the pupils and the teachers towards every form of war endeavour have been most praiseworthy, and a lively interest is sustained in all matters related to the prosecution of the war. With the encouragement of the Department girls' classes have participated in sewing and knitting for the Red Cross and other war organizations, and (at the time of writing this report) the school workshops throughout the Province are engaged in turning out thousands of model aeroplanes to be used for aircraft recognition purposes in the three Armed Services. War funds have been collected in many schools, and the pupils also donate clothing and other articles for the Red Cross, the I.O.D.E., war refugees and bombed victims. While figures are not available regarding the total war contribution it is gratifying to report that war savings campaigns and drives for the salvage of rubber, metal, newspapers, books, magazines, etc., have been organized in all vocational schools.

THE DAY VOCATIONAL CLASSES

Notwithstanding the heavy demands of the war programme the day school curriculum has been carried on with marked success. In vocational schools the general course of the first year is followed by specialized training during the three subsequent years in five different departments—industrial, commercial, agricultural, art and home economics. For students wishing to matriculate into Faculties of Engineering, Commerce or Household Science, Grade XIII general courses are also provided. The graduation diploma granted by the Department of Education at the end of Grade XII fulfils the Middle School requirements for

admission to these faculties, and the courses of study in Grade XIII include those Upper School subjects which must be taken by prospective matriculants in addition to the diploma courses. Pupils in all courses are required to take English, social studies and the new course in defence training, health and physical education.

The Industrial Course for Boys

This course is concerned with practical preparation of young men for employment as tradesmen in industry. As already pointed out it has been invaluable as a nucleus from which war workers have been obtained. The course extends over four years, and successful graduates are automatically awarded the Ontario Secondary School Graduation Diploma. The purpose of the course is to provide the pupil in the first year with a broad academic background and also with an introduction to a variety of trades, in order that he may be in a position subsequently to choose a particular field in which to specialize. The second year comprises a combination of the practical work of the first year with extra time devoted to the selected trade. In the third and fourth years the pupil specializes in his particular field and devotes from 50% to 60% of his time to practical subjects.

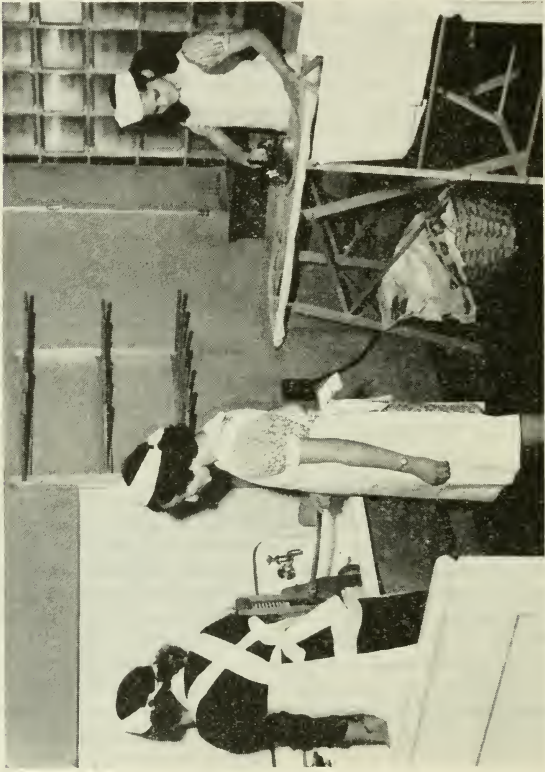
The courses in the larger schools include carpentry and cabinet making, mechanical draughting, machine shop practice, motor mechanics, architecture and building construction, industrial chemistry, practical electricity, electrical construction, printing and press work, pattern making and foundry practice, plumbing and sheet metal work. The smaller schools select the subjects best suited to meet local needs. The Central Technical School, Toronto, offers special courses in aircraft mechanics, fine-instrument work, watchmaking, food administration, etc., which are not financially practicable in the smaller schools.

The Vocational Course for Girls

Quite apart from employment in war industries, a wide range of occupations is opening up for girls who have training in what is generally known as home economics. A four-year course in home economics which parallels the industrial course for boys has been developed. It provides the usual foundation of a broad general education and at the same time affords an opportunity for specialization in such work as cooking, housekeeping, cafeteria management, institutional cooking, institutional management, food administration, dressmaking, millinery, machine operating, costume designing and industrial design. Girls graduating from this course are also awarded the Ontario Secondary School Graduation Diploma, which is recognized as the equivalent of junior matriculation.

The Commercial Course

Commercial departments are planned in most of the schools to meet the needs of those looking forward to employment in business occupations. The commercial programme includes a general academic education and special training in the subjects directly related to commercial pursuits, such as typewriting, stenography, bookkeeping, penmanship and business practice. Pupils specialize as accountants, secretaries or salesmen, or prepare for matriculation into University Faculties of Commerce and Finance. Those who successfully complete the four-year commercial course receive the Secondary School Graduation diploma. The course is strong in commercial mathematics. Many graduates



Courtesy Toronto Board of Education

Home Economics

subsequently receive degrees in Commerce and Finance, and are in demand for the actuarial departments of insurance, banking and other financial institutions.

The Agricultural Course

For students who expect to be engaged in farming, dairying, stock raising, fruit growing or gardening, a number of vocational schools and high schools in semi-rural areas have provided special vocational agricultural departments, in which the study of scientific and practical agriculture takes the place, largely, of the industrial course which is offered in strictly urban centres. These courses are also accepted by the Department for diploma standing. Schools or departments of this type are established at Beamsville, Renfrew, Ridgetown, Kemptville, Simcoe and Stamford. The curriculum provides a sound general education and special instruction in the processes and operations which are fundamental to all agricultural occupations. In many cases pupils are prepared for admission to the Ontario Agricultural College.

The Art Course

Courses in practical art extending over four years are provided in only the larger centres. The training in art is not intended to be purely cultural, but is designed for pupils who have shown a special talent in this line and who desire, in addition to completing a diploma course, to obtain employment in the field of art. Apart from a general academic training the pupils receive an extensive education in art appreciation, painting and sculpture, and instruction in many commercial branches of art such as illustrating, lettering, designing, modelling, fashion drawing, figure drawing and textile design. Careers are thus made possible, not only in the limited sphere of painting and sculpture, but also in the wider field of industrial art and design.

GENERAL SHOP AND HOME ECONOMICS IN SECONDARY SCHOOLS

General Shop

As was mentioned in last year's report a serious shortage of general shop teachers is developing, due to the competition of war industry and to enlistment in the Armed Forces. Industrial concerns are offering considerably higher salaries than school boards are in a position to pay, and, as a consequence, the profession has been deprived of many of its best teachers. With the handicap of inexperienced and insufficiently trained instructors the standard of work has naturally suffered. Certain centres will not be able to continue shop courses during the school year 1942-43; others have decided to carry on next year with the assistance of local carpenters for whom temporary "permits" have been granted. It is, nevertheless, gratifying to record that enthusiasm runs high in the schools which have not been deprived of their teachers, and that a high standard of work has been maintained. Boys graduating from these schools and entering industries are being given credit for their skills and advanced training, and the employment of such boys is, in many cases, of decided advantage to the industries themselves. Industrial organizations all over the Province are taking an active interest in the content of the course of study, and in some instances are offering suggestions of practical value. In consequence of the demand for workers, boys who exhibit a natural aptitude in manual skills are being trained with the definite object of entering industrial employment. Manual training is thus justifying itself as an important factor in vocational guidance.

Home Economics

Although the shortage of teachers in home economics during the past year has not been so pronounced as in the case of general shop work the outlook for the future is not bright in view of probable marriages of teachers of this subject and of the increasing number of enlistments in His Majesty's Forces. Losses through withdrawal of teachers who have married constitute a perennial problem; but the situation has been further complicated by the call of the Services for educated women to act as dietitians and technicians of all kinds.

In general home economics staffs are to be commended for the work performed during the year. The standard of instruction has been maintained at quite a high level. In some schools where the subject has been introduced for the first time there is a marked tendency on the part of pupils to ask for the home economics option in the higher grades of the general course. Your inspectors look forward to the time when there will be a definite demand for classes in home economics in all secondary school grades. One of the drawbacks in promoting this subject during the war is the difficulty of obtaining the necessary equipment. Heavy items, such as stoves, washing machines, refrigerators and sewing machines, have been "frozen" for the "duration" and are practically unobtainable.

During the school year 1941-42, 105 boards provided instruction in general shop work in 112 schools, and in home economics in 122 centres.

Manual Training and Home Economics in Public and Separate Schools

Local inspectors report the same difficulty as the secondary schools have experienced in obtaining qualified teachers to carry on these subjects in the elementary schools, but the quality of the work performed under adverse circumstances is quite commendable.

The following table shows that the number of schools offering these courses has slightly increased over the previous year.

	Number of Centres		
	Manual Training	Home Economics	Total
1940-41 Urban Scheme.....	148	168	316
1941-42 " ".....	181	195	376
1940-41 Rural Scheme.....	331	285	616
1941-42 " ".....	325	297	622

Comparative Statistics for Vocational Schools and Departments

	1940-41	1941-42
Number of Schools—Day.....	62	62
Number of Schools—Evening.....	49	50
Number of Pupils—Day.....	30,967	28,632
Number of Pupils—Evening.....	32,135	33,388
Number of Teachers—Day.....	1,684	1,614
Number of Teachers—Evening.....	1,045	1,043
Government Grants.....	\$1,079,818	\$1,341,499
Municipal Expenditure (Net).....	\$5,283,589	\$5,170,205

General Remarks

The record of graduates from Ontario vocational schools substantiates the view of those who believe that technical training prepares young people for a life of worth-while service. Evidence is available in proof of the contention that pupils who have received a practical education meet with remarkable success, not only in the world of industry, but in many other activities of life. A number of graduates from one well-known Ontario school, in which a record was kept over a number of years, rose to positions of the highest responsibility. These graduates included several types of professional engineer; a university professor; business and personnel managers; technical salesmen; tool and die makers; as well as skilled craftsmen in almost every conceivable trade. Such a record is not uncommon in the field of vocational education. The training given in the school, supplemented by practical experience, produces citizens of the highest character, technical skill and general capacity. These citizens constitute one of our greatest national assets.

F. S. RUTHERFORD,

Director of Vocational Education.

Toronto, January 20th, 1943.

PROFESSIONAL TRAINING

Normal School Attendance

Normal School	Number of Students						
	1940-41	1941-42			1942-43		
	Total	Men	Women	Total	Men	Women	Total
Hamilton	123	7	103	110	5	102	107
London	128	24	148	172	10	111	121
North Bay	84	6	78	84	1	63	64
Ottawa	104	15	101	116	7	106	113
University of Ottawa (1st)	23	16	14	30	8	12	20
University of Ottawa (2nd)	173	13	104	117	11	82	93
Peterborough	81	14	79	93	5	83	88
Stratford	103	16	92	108	20	90	110
Toronto (1st)	291	38	236	274	22	189	211
Toronto Primary Specialist	21	.....	8	8	.....	11	11
Totals	1,131	149	963	1,112	89	849	938

In September, 1940, 104 applicants who held but eight of the required nine Upper School papers were permitted by special regulation to enter Normal School. In September, 1941, 76 applicants, and in September, 1942, 185 applicants were thus admitted. These wartime entrance requirements are being continued for the school year 1943-44. Provision has also been made whereby applicants who hold seven of the required nine Upper School papers may enter for that session; on successfully completing the course these students will be granted a deferred First Class certificate, which will become an Interim First Class certificate when the requirements for either wartime or regular admission have been fulfilled.

Medical Inspection of Training Schools

All applicants to Training Schools are required to submit to a medical examination before they are finally accepted. In 1937-38 seventeen applicants were rejected; in 1938-39 twenty-seven; in 1939-40 twenty-six; in 1940-41 thirteen; in 1941-42 seventeen; in 1942-43 nine. Applicants suffering from physical handicaps of a less aggravated nature are permitted to enter on signing a "consent," waiving claim to a disability pension under The Teachers' and Inspectors' Superannuation Act. In 1939-40, two signed waivers; in 1940-41, seven; in 1941-42, thirty-eight; in 1942-43, forty-nine.

Cost of Medical Inspection, 1941-42

Amount paid physicians for medical examinations: 1,118 at \$4.00	\$4,472.00
Amount paid hospitals and radiologists for X-ray films	606.00
Amount paid for consultants obtained by the Medical Board	245.00
Amount paid nurses re medical examinations	223.58
Refund of fees to students excluded by the Medical Board	14.00
Fees paid by students	\$2,245.00
Amount paid by Teachers' and Inspectors' Superannuation Commission	1,657.79
Amount paid by Ontario Government	1,657.79
	\$5,560.58
	\$5,560.58

Exchange

In September, 1942, Mr. A. F. Hansuld, exchange Inspector at the Stratford Normal School, was appointed Public School Inspector, Waterloo No. 2. Mr. E. C. Beacom, Inspector, Huron South, was transferred on exchange to replace Mr. Hansuld. Mr. E. H. McKone, of the London Normal School, was placed on exchange as Acting Inspector, Huron South. In September, 1941, Mr. W. K. F. Kendrick, of the staff of the Toronto Normal School, was placed on exchange as Inspector, Simcoe South, and was continued in that position for the following year. In September, 1942, Mr. R. H. Roberts, Inspector, Leeds, was transferred to the staff of the London Normal School, replacing Mr. McKone. The policy of exchanging Normal School Masters and Inspectors is working to the decided advantage of both branches of service.

Changes in Staffs

In addition to those recorded above the following changes occurred on the staffs of the several Normal Schools of the Province:—

Frank Arthur Jones, B.A., M.A., D.Paed., retired August 31st, 1942. Dr. Jones was born in Northumberland County. He graduated from the Ottawa Normal School, winning the Governor General's Gold Medal; obtained B.A. and D.Paed. degrees from Queen's University, and an M.A. degree from the University of Chicago. After serving for three years as Principal of Smith's Falls Public Schools he was appointed, in 1900, to the staff of the Normal-Model School, Ottawa, and was connected with that institution for the next forty-three years—seven years as teacher in the Model School, seven years as Headmaster of the the Model School, twelve years as Master in the Normal School, and sixteen years as Acting Principal or Principal of the Normal School. During these forty years of teacher-training service Dr. Jones has exercised a profound influence on the development of elementary education in Ontario and more particularly in the Eastern Counties. The high esteem in which he is held by the members of the profession throughout the Province is evidenced by the fact that he was elected to the Presidency of the Ontario Education Association for the current year.

On September 1st, 1942, F. Stanley Rivers, B.A., B.Paed., was appointed to the Principalship of the Ottawa Normal School. Mr. Rivers is a native of Bruce County. He gained his B.A. degree at Victoria College, University of Toronto, winning the Prince of Wales Silver Medal, and his professional certificates and B.Paed. degree at the College of Education, following which he was on an exchange scholarship at the University of Edinburgh. He served on the staff of the Owen Sound Collegiate Institute for three years, as Principal of Victoria Public School, Owen Sound, for four years, as Master in the North Bay Normal School for nine years, as Inspector of Public Schools, Kirkland Lake, for one year, and as Executive Secretary to the Canadian Council of Education for Citizenship for two years.

In September, 1942, Miss M. L. McCreedy, who had rendered valuable service as Librarian in the Hamilton Normal School for thirteen years, resigned and was succeeded by Miss Elizabeth St. John, Assistant Librarian of the Toronto Normal School.

In September, 1942, Miss Isabel Davidson resigned from the staff of the London Normal School, where for eight years she had effectively conducted the

department of Home Economics. She was succeeded by Miss Grace Conover from the staff of the Toronto Normal School.

In September, 1942, Mr. M. H. Park, of the Peterborough Normal School, and Mr. F. B. Smitheram, of the Toronto Normal School, exchanged duties.

In January, 1943, Miss M. Clifford, of the Ottawa Normal School, was granted sick-leave. Miss M. G. N. Irving, of the Hamilton Normal School, was asked to undertake the duties of Miss Clifford during her absence.

In January, 1943, Col. Stanley Watson was, on account of ill health, released from service with the Military Forces, and returned to the staff of the Toronto Normal School.

In January, 1943, Miss H. B. Mitchell, after ten years of service as Instructor-Librarian on the staff of the North Bay Normal School, retired. Her place was taken by Miss Elizabeth Mitchell from the staff of the Toronto Normal School.

Ottawa Normal School

In September, 1942, the Department of National Defence made urgent request for the use of the Elgin Street School in which the Ottawa Normal School had been housed following the taking over of the regular Normal School building by the Dominion Government in 1940. Through the co-operation extended by the Ottawa Public School Board quarters were secured in the Mutchmor Public School, and the Normal School was transferred to its new location for the session of 1942-43.

H. E. AMOSS,

Director of Professional Training

Toronto, January 28th, 1943.

FRENCH INSTRUCTION

The French-speaking Inspectoral Staff

RESIGNATION:

Dr. Louis Charbonneau, M.A., B.Paed., Ph.D., tendered his resignation as Inspector of Public and Separate Schools for the District of Sudbury, in February, 1942, to enter the Federal Civil Service at Ottawa. Dr. Charbonneau, a native of Prescott County, Ontario, began his teaching career in 1916 in the Province of Saskatchewan, where he was successively assistant and principal of both elementary and secondary schools. From 1923 to 1927 he acted as Master in the University of Ottawa School of Pedagogy. In 1927 he was appointed Inspector of Public and Separate schools in Russell County and later served the Department of Education as Normal School Master, Editor of French Text-books, and again as School Inspector. Dr. Charbonneau has given the best years of his life to the cause of education and is held in high esteem by a large circle of friends. His former colleagues wish him continued success in his new field of endeavour.

TRANSFER:

Dr. Rémi Millette, M.A., B.Paed., Ph.D., was transferred in May, 1942, from Cochrane to Sudbury, to succeed Dr. Charbonneau.

APPOINTMENTS:

Mr. François Moreau, B.A., B.Paed., Assistant in the Office of the Chief Inspector, was appointed in April, 1942, Inspector of Public and Separate Schools, with residence at Cochrane.

Mr. Joseph Beaulieu, Mus. Bac., of Ottawa, was appointed in November, 1942, Assistant Supervisor of Music in the Department of Education.

Teachers' Training and Qualifications

In 1941-42 there were 144 teachers-in-training at the University at Ottawa Normal School, 28 of whom were enrolled in the First Class course, and 116 in the Second Class course. As a result of the term and final examinations 26 students were awarded First Class teachers' certificates, and 105 obtained Second Class certificates.

The following table shows the number and percentage of Ontario French-speaking elementary school teachers holding First or Second Class certificates in November, 1942, and the progress made in this regard since 1929:—

	1929	1938	1939	1940	1941	1942
Total number of French-speaking teachers in Elementary Schools.....	1,087	1,316	1,390	1,416	1,438	1,441
Number of above teachers holding I or II Class certificates.....	273	1,135	1,271	1,311	1,307	1,274
Percentage of French-speaking teachers holding I or II Class certificates.....	25.11	86.24	91.43	92.58	90.89	88.41

Grade-Enrolment Distribution of Pupils in Elementary Schools

The following comparative table for the years 1938, 1939, 1941, and 1942, shows the marked progress which has been achieved, during the period under review, in the grade-enrolment distribution of French-speaking classes in all elementary schools:—

Separate and Public Schools

Grade	1938		1939		1941		1942	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
I.....	11,216	23.66	8,955	18.16	8,676	17.25	7,648	17.39
II.....	6,992	14.75	7,148	14.49	7,021	13.96	6,245	14.20
III.....	4,974	10.49	6,631	13.45	6,938	13.80	5,979	13.59
IV.....	5,548	11.71	6,364	12.90	6,454	12.84	5,842	13.28
V.....	5,828	12.30	5,883	11.93	6,166	12.26	5,275	11.99
VI.....	4,775	10.07	5,136	10.41	5,226	10.39	4,528	10.30
VII.....	3,764	7.95	4,018	8.15	4,141	8.23	3,747	8.52
VIII.....	2,913	6.15	3,436	6.97	3,902	7.75	3,191	7.25
IX.....	727	1.52	893	1.81	915	1.82	795	1.81
X.....	443	.93	587	1.19	605	1.20	471	1.07
Auxiliary Classes.....	217	.46	268	.54	252	.50	265	.60
Totals.....	47,397	100.00	49,319	100.00	50,296	100.00	43,986	100.00

The drop in the total enrolment from 50,296 in 1941, to 43,986 in 1942, is due to two causes: (1) The setting up in 1940-41 of an additional English-speaking separate school inspectorate in Northern Ontario, into which were transferred English-speaking sections of mixed schools, which, prior to 1942, were included in the French-speaking inspectors' Annual Age-Grade reports; (2) The movement of a large number of French-speaking families from mining and other centres to wartime industrial places where French-speaking classes were not yet organized.

It is encouraging to note in the above statistics that: (1) The many repeaters, who, before 1939, swelled considerably the enrolment of the Grade I classes, have gradually disappeared. This improvement was made possible by revising the programme of studies for the Grade I classes and by urging school boards to place these classes under well-qualified and experienced teachers. (2) The enrolment in each of the first six grades of the elementary schools is now almost normal. (3) The percentage of enrolment in the Grade VIII classes has increased from 6.15, in 1938, to 7.25, in 1942.

Although the present war period may render the task more difficult, it is confidently expected that, through a continued effort on the part of teachers and inspectors, the enrolment in the Grade VIII classes will attain approximately 10 per cent of the total school enrolment within the next few years.

Note: The usual statistical tables have been omitted this year.

Secondary School Classes

The following table shows the number of French-speaking students enrolled in December, 1942, in the advanced French courses of Collegiate Institutes.

High, Continuation, and Vocational Schools under the supervision of the Department of Education.

SCHOOL	GRADE					Total
	IX	X	XI	XII	XIII	
Alexandria High	18	10	14			42
Cochrane High	6	4	1	2		13
Cornwall Collegiate and Vocational	66	32	12	1	1	112
Embrun High	21	14	14	9	4	62
Espanola Continuation	2	3				5
Hawkesbury High (for French-speaking Pupils)	46	25	31	14		116
Hearst High	6	2	1			9
Kapuskasing High	26	12	8	7		53
Kirkland Lake Collegiate and Vocational	20	15	5	3	1	44
Mattawa High	8	8	3	4		23
Ottawa Technical	53	50				103
Paincourt Continuation	10	8	8	8		34
Penetanguishene High	25	10	13	4		52
Plantagenet High	23	19	17	15	7	81
Rockland High	26	18	12	5	1	62
Smooth Rock Falls Continuation	17	5	2			24
Sturgeon Falls High	32	36	15	11	7	102
Sudbury High and Technical	35	15	13	10	6	79
Tilbury High	6	2				8
Timmins High and Vocational	70	39	16	6	3	134
Vankleek Hill Collegiate	15	9	3	2		29
Totals	531	336	189	101	30	1,187

NOTE:—The absence of students in the higher grades of some of the above schools is due to the fact that the advanced French courses were just recently established in those schools.

Two High Schools were added during the year to the list of secondary schools attended by French-speaking pupils: Alexandria High School and Hearst High School. In Alexandria a French-speaking section, comprising to date Grades IX, X, and XI, was organized in September, 1942. The new High School in the Town of Hearst was established at midsummer, 1942. It is hoped that similar action will be taken in the near future in some other French-speaking centres of the province, in order that all pupils may enjoy equal opportunity in the matter of secondary school education.

The total enrolment of 1,187 French-speaking students in the secondary schools, although slightly lower than in 1941 (1,249), compares favourably with the totals reported for 1938 (839), for 1939 (1,027), and for 1940 (1,102). There are, besides, some 2,500 French-speaking students who are pursuing their studies in the Grade IX and Grade X classes of the elementary schools, and in private schools. Some of the latter are inspected by the Department of Education for the purpose of accepting, or not accepting, the teachers' recommendation in respect to pupils who are candidates for middle school certificates.

The following paragraph, which appeared in last year's report, stands repetition:

"Although much satisfaction is derived from the progress made so far, it is yet evident that much remains to be done throughout the province in order to raise the percentage of the French-speaking secondary school enrolment from the present 6 or 7 per cent to at least 18 or 20 per cent of the total French-speaking school enrolment. Of course, as was stated in previous

reports, the main cause of this low and rapidly decreasing enrolment from grade to grade in the secondary schools is to be found and eradicated in the elementary classes. Once the problem is solved in the elementary department of the school—and according to present indications this task will be completed within two or three years—there should be an automatic improvement in the secondary school enrolment and age-grade distribution of pupils.”

In these times of apparent prosperity, when employment is bountiful, many students are tempted to abandon their studies before having completed their secondary school education. They should be warned that by thwarting the full development of their talents they would be doing themselves and the nation a grave injustice. It is indeed easy to foresee that in the post-war period much disillusionment will await those young men and women who do not possess sufficient academic or technical education.

Mr. Henri Lemieux, B.A., B.Paed., High School Inspector, states in his reports on French-speaking classes that on the whole the work is carried on satisfactorily. Marked progress is noted in the amount of supplementary reading being done by the students. This is especially commendable in view of the present difficulty of securing French books for the school libraries.

Provincial Contest

The finals of the fifth annual provincial contest among the Grade VIII French-speaking pupils were held in Ottawa on April 9th, 1942. Twenty-four contestants—the winning boy and the winning girl from each of the twelve French-speaking inspectorates—took part in this final competition. The four provincial winners, the first two of whom were awarded secondary school scholarships, were as follows:

- 1st boy: Fernand Fontaine, 14, St. Joseph School, Sturgeon Falls;
- 1st girl: Yolande Laviolette, 13, Sacré-Coeur School, Hawkesbury;
- 2nd boy: Jean-Marie Déry, 14, Brébeuf School, Ottawa;
- 2nd girl: Denise Tremblay, 13, Assumption School, Kirkland Lake.

It may be noted with much satisfaction that, as in previous years, the winners of major prizes represented widely scattered localities in the province.

This annual contest, which was first organized in 1937-38, has become the main event of the year in the annals of French education in Ontario. Besides drawing parents and teachers in closer co-operation, it encourages the talented pupils to undertake and complete their secondary school education.

Inspectoral District Enterprises

Since 1939 the French-speaking school inspectors have been asked to undertake each year, in their respective inspectorates, one special enterprise bearing on some particular phase of education. It was suggested that these enterprises, which should aim at correcting a general weakness throughout the inspectorate or at fostering a new and valuable idea in education, be carried on in a scientific manner by taking note of essential data, such as existing conditions at the outset, means employed, difficulties encountered, and results obtained.

During 1942 some of the topics for special research in French-speaking inspectorates were as follows: history and topography of local school sections;

how to improve the teaching of literature in Grades VII and VIII; how to interest gifted pupils in completing their elementary and secondary education; how to secure an ideal classification of elementary school pupils; how to improve the pupils' handwriting; the beautification of school properties; the replacement of out-dated school accommodations, such as desks, blackboards, etc.; group meetings of school trustees and secretaries; how to improve the teaching of arithmetic in Grades V and VI.

The following excerpts are taken from the report submitted by Inspector François Moreau, B.A., B.Paed., of Cochrane, on: "*History and Topography of Local School Sections*":—

"A discussion on the general weakness of the teaching of social studies in this Northern Inspectorate, held at a group meeting of the teachers, revealed as one major cause the scarcity of source material on hand, resulting in a lack of interest in that part of the social studies programme which deals with the home locality.

As a remedial measure, the teachers undertook a project bearing on the history of their respective school sections. It was felt that efficient teaching of this topic would serve as a model and an incentive to go discovering.

All the pupils took part in the project. The girls were assigned the history, the boys the topography. Interviews and correspondence with old-timers, frequent references to survey maps, to parochial archives, to school registers, etc., overcame the many difficulties encountered and elicited the required information. The data was presented in the form of oral and written compositions. Each pupil made his own map, completing it as the required information was discovered. Finally the material was written up as an article and copies were sent to each teacher of the inspectorate.

The results obtained have been outstanding, and the knowledge and experience acquired have made it possible to go further afield with corresponding success."

The excellent enterprise described above by Inspector Moreau will doubtless inspire teachers in some of the other inspectorates.

"L'Association de l'Enseignement français de l'Ontario"

The provincial association of French-speaking teachers and inspectors held its third annual convention in Ottawa, on April 9th, 10th and 11th, 1942. Mr. Roland Bériault, B.A., of the Ottawa Separate School staff, was elected president for the year 1942-43. Mr. Paul-Eudore Piché, B.A., B.Paed., Principal of Garneau School, Ottawa, succeeded Mr. Bériault to the presidency when the latter retired from the teaching profession in November, 1942.

This association, which holds a provincial charter, comprises three sections and is composed of French-speaking elementary and secondary school teachers, inspectors and normal school masters of Ontario. Outstanding among its achievements of the year are: the preparation of an excellent school report-card for French-speaking pupils; a survey on the teaching of written composition in a large number of graded and ungraded schools; the development, in conformity with the new Programme of Studies, of a suitable and detailed method of teaching writing to junior grade pupils.

Correspondence Courses

In the autumn of 1941, the Minister decided to expand the Departmental correspondence school and to offer to French-speaking children living in isolated

parts of Ontario the same courses and examinations which are provided for French-speaking pupils in the public and separate schools of the province. An experienced and successful French-speaking teacher, Miss H el ene Lacasse, was appointed to the correspondence school staff in the Department and the preparation of these new courses was undertaken.

In September, 1942, the Grade I courses for French-speaking pupils were ready for distribution. The great usefulness of this service was evidenced by the large enrolment of beginners—152 Grade I French-speaking pupils—and by the satisfaction expressed by many parents regarding their children's progress during the year. As a mark of appreciation some parents sent in the photographs of the children enrolled in the courses.

Due to the expanding duties of the teacher, Inspector Ad elard Gascon, M.A., B.Paed., of Ottawa, was asked to prepare the courses for the other grades in collaboration with the teaching staff of the University of Ottawa Normal School. The lessons for French-speaking pupils of Grade II will be ready for distribution in September, 1943.

Besides rendering invaluable service to a large number of isolated families and to sick or crippled children, the development of these correspondence courses will prove of great value in revising the programme of studies and helping to prepare the necessary text-books for elementary schools attended by French-speaking pupils.

Music

In view of the fact that a very low percentage of French-speaking classes were given regular teaching in Music, the Minister gave his approval to a joint recommendation submitted by the Provincial Supervisor of Music and the Director of French Instruction to appoint a French-speaking Assistant Supervisor of Music. The appointment of Mr. Joseph Beaulieu, Mus.Bac., in the autumn of 1942, was well received by French-speaking teachers and inspectors. Mr. Beaulieu, who has had 27 years of teaching experience in Ontario and who is recognized as a specialist in the training of children's voices and choral singing, will doubtless give new impetus to this important branch of education.

ROBERT GAUTHIER,
Director of French Instruction.

Toronto, January 18th, 1943.

AGRICULTURAL CLASSES

Interest in agricultural instruction is being reasonably well maintained in elementary schools in spite of a scarcity of certificated teachers due to enlistment and to discontinuance of summer courses. The total number of reports received for 1941-42 is less than that for the previous year, but the number of reports from urban schools is greater. Agricultural topics of the Natural Science and Science courses are being taken in many schools where the optional courses for Grades VII and VIII are not offered. In many rural schools outdoor activities are receiving greater attention as a part of the programme of "Improvement of Rural School Grounds". School garden activities are carried on in many urban schools and are particularly stressed in Hamilton, Kitchener, Ottawa and Windsor. Public and Separate School Inspectors are consistently encouraging instruction in Agriculture. New regulations effective from September 1st, 1942, provide for a fixed grant to boards based on gradings by inspectors, and for a refund of fifty per cent (50%) of approved expenditure for agricultural instruction. Previously, grants to boards were refunds of expenditures only.

There were a great many changes of teachers in secondary schools in September, 1942, due to enlistments. Permission to teach Agricultural Science was granted to Science teachers in twenty-one schools, but lack of certificated teachers resulted in temporary discontinuance of the courses in eleven other schools. Schools in which there are Departments of Agriculture have not yet been affected by the scarcity of qualified teachers. It is interesting to note that during the past three years, when vacancies occurred, boards for the most part have advertised for teachers qualified to teach Agricultural Science. This indicates that the courses, as taught at present, are meeting with approval. Most secondary schools have now secured the recommended books, magazines and special equipment for instruction in agricultural topics. School gardens are maintained at nearly all schools. Practical activities related to dairying, poultry, beekeeping and other topics are being stressed in the instruction at school. Greater emphasis is being given in the home project programme to projects of an economic value. There is every indication that a marked increase in the number of schools offering Agricultural Science will take place after the war when a normal supply of qualified teachers is available.

Agriculture as a subject of the curriculum must be regarded as of general educational value to both urban and rural pupils. This must be kept in mind by trustees, parents and teachers. The elementary school programme and, to a large extent, that of the secondary school, is one of general education. During this period pupils, to a greater or a lesser degree, may decide on what they want to do after leaving school. The attitude towards farming as an occupation is generally decided by factors outside the school, such as home conditions and requirements, early economic returns and desires of pupils or parents. Pupils who have taken the courses in Agriculture in the elementary or secondary school and who later engage in farming have secured a background of knowledge which may be of considerable value. Because of scarcity of farm help during the past three years, many students from urban schools have secured summer



Courtesy Ontario Department of Agriculture

BEAUTIFICATION OF RURAL SCHOOL GROUNDS

The four leaders for 1942-43 in the annual school ground improvement contest, conducted by the Ontario Horticultural Association.

The awards are given, not for present beauty alone, but for improvements made during the year. These include clean-up, repairs, paint, lawns and playgrounds, new planting, weeding and general care.

First Prize—S.S. 9 Hope, Durham County.

Second Prize—S.S. 3 Harvey, Peterborough County.

Third Prize—S.S. 5 Percy, Northumberland County.

Fourth Prize—S.S. 8 Bertie, Welland County.

employment on farms through the Farm Service Force. The experience thus gained will be of value to the pupils as well as an aid to the war effort. For the most part, however, these activities are specialized and are unlikely to lead to a permanent desire to engage in farming as a vocation.

Elementary Schools

Information received for the school year ending June 30th, 1942, shows that agricultural courses for Grades VII and VIII were taught in 3,472 schools of which 473 were urban. Reports claiming grants as refunds of expenditures were received from 2,566 schools. The courses for Grades IX and X were taught in 211 schools. School gardens were conducted in 978 schools. The number of certificated teachers was 1,851, as compared with 2,303 for 1941-42.

School Fairs were conducted in a number of inspectorates either as separate fairs under local committees or in conjunction with fall fairs. In several northern inspectorates the school fair programme is being carried on very successfully.

Secondary Schools

In the fall of 1942 Agricultural Science was taught in 27 Collegiate Institutes, 81 High Schools and 51 Continuation Schools, a total of 159. The subject was introduced in 2 High Schools and was discontinued in 4 High Schools and 7 Continuation Schools. Both Lower and Middle School courses were taken in 116 schools. The number of teachers employed was 204, of whom 103 held the Specialist certificate in Agriculture and 75 were graduates of the Ontario Agricultural College. Permission to teach Agricultural Science was granted to Science teachers in 21 schools. To September, 1942, 27 teachers of Agricultural Science had enlisted, 20 of whom were graduates of the Ontario Agricultural College.

Agricultural Departments under The High Schools Act are maintained at Drayton, Elmira, Listowel, Port Perry, Whitby and Wheatley, and under The Vocational Education Act at Beamsville, Kemptville, Simcoe, Stamford, Renfrew and Ridgeway. The courses in Agricultural Science are taught in these schools, but additional time is provided for Agriculture and greater stress given to practical applications than in other schools. Good work is being done in all these departments.

The subsequent paragraphs of this report give statistics and comments relative to the progress of agricultural instruction in elementary schools, secondary schools and the Normal Schools.

Year	Number of Schools	With School Gardens	With Home Gardens
1903.....	4	.....	.....
1914.....	264	208	56
1928.....	3,395	1,059	2,336
1937.....	5,065	1,580	3,485
1940.....	3,879	1,446	2,433
1942.....	3,472	978	(indefinite)

Figures prior to 1942 are based on the number of schools qualifying for grants. For 1942 the figure covers the schools where the courses were taught. Grants were claimed for 2,566 of these schools.

The following table shows the certificates held by teachers engaged in the work for the years given.

Year	Elementary	Elementary Part I	Intermediate	Intermediate Part I	Totals
1934.....	1,552	86	144	10	1,792
1936.....	2,092	208	188	22	2,510
1938.....	2,864	444	259	52	3,619
1940.....	2,508	112	307	16	2,943
1941.....	1,956	94	236	17	2,303
1942.....	1,603	80	159	9	1,851

In addition to the courses for Grades VII and VIII, Agriculture of the Lower School course was taken in Fifth Classes of 211 schools under the Regulations for Public and Separate Schools. The Lower School courses taught by a teacher holding an Intermediate certificate are taken under the High School Regulations in the following schools: Elizabeth Ziegler Public School, Waterloo; Mono Mills Public School; St. Andrew's West Separate School; St. Raphael's West Separate School; Victoria Public School, Kitchener; Toronto Public Schools: Brown, General Mercer, McMurrich, Perth Avenue.

Instruction in Agriculture in secondary schools is provided under three schemes as stated below and may be taken in those schools which meet the requirements of the Department of Education.

1. Optional classes in Lower and Middle School as a part of the course for Normal School Entrance or Matriculation.
2. Department of Agriculture under The High Schools Act.
3. Department of Agriculture under The Vocational Education Act.

Under scheme (1) above, Agriculture was taught during the year in the schools listed below. Under (a) are the schools in which Lower School courses only are taken, and under (b) both Lower and Middle School courses.

Collegiate Institutes

(a) Clinton, Cornwall, Goderich, Ingersoll, Kitchener, Oshawa, Perth, Seaforth, York Memorial, Vaughan Road. Total 10.

(b) Barrie, Belleville, Brockville, Cobourg, East York, Fort William, Lindsay, Napanee, Orillia, Picton, Port Arthur, Renfrew, Runnymede, Scarborough, Smith's Falls, Stamford, Strathroy. Total 17.

High Schools

(a) Bracebridge, Cobalt, Durham, *Elora, Englehart, Essex, Markham, Maxville, Meaford, Merritton, Mount Forest, Niagara, Orangeville, Port Credit, *Port Hope, Tilbury. Total 16.

(b) Alexandria, Alliston, Amherstburg, Arthur, Athens, Beamsville, Blenheim, Bowmanville, Brighton, Burford, Burlington, Caledonia, Cayuga, Chesterville, Dundas, Dunnville, Elmira, Fergus, Fort Frances, Grimsby, Hagersville, Haileybury, Harrow, Havelock, Iroquois, Kemptville, Kincardine, Kingsville, Lakefield, Leamington, Listowel, Lucan, Madoc, Markdale, Midland, Milton, Mitchell, Morewood, Nepean, Newburgh, Newcastle, New Liskeard, Norwich, Norwood, Oakville, Petrolia, Port Elgin, Port Perry, Ridgetown, Saltfleet,

Shelburne, Simcoe, Smithville, Stirling, Streetsville, Sydenham, Trenton, Tweed, Uxbridge, Waterdown, Waterford, Watford, Whitby, Williamstown, Winchester. Total 65.

Continuation Schools

(a) Ailsa Craig, Arkona, Bothwell, Chatsworth, Coldwater, Eganville, Elgin, Forest Hill Village, Grand Valley, Minesing, Seeley's Bay. Total 11.

(b) Agincourt, Ayr, Beaverton, Brooklin, Brownsville, Comber, Drayton, Drumbo, Embro, Florence, Fordwich, Ilderton, Inglewood, Lobo, Lynden, Lyndhurst, Merrickville, Milverton, Mindemoya, Mount Albert, Mount Brydges, Mount Elgin, Mount Pleasant, New Dundee, New Hamburg, Orono, Pelham, Port McNicoll, Princeton, St. George, Sparta, Stevensville, Sundridge, Tamworth, Teeswater, Thamesford, Thamesville, Tiverton, Wheatley, Woodville. Total 40.

The following abbreviated table shows the development in this phase of instruction since its beginning in 1913, and the number of schools now taking the work.

Year	Collegiate Institutes	High Schools	Continuation Schools	Total
1913.....		1	1	2
1918.....	8	13	4	25
1928.....	14	44	23	81
1940.....	27	84	59	170
1941.....	27	82	59	168
1942.....	27	81	51	159

*Introduced Agriculture in September, 1942.

The following schools are taking work under the scheme indicated in (2) above: Drayton, Elmira, Listowel, Port Perry, Wheatley and Whitby. Additional time is given to Agriculture and practical phases of the subject are stressed. At Elmira, Port Perry and Whitby provision is made for Shop Work for boys and Home Economics for girls.

Under (3) above, the following schools are qualifying for grants under The Vocational Education Act: Beamsville, Kemptville, Renfrew, Ridgetown, Stamford and Simcoe. In all, provision is made for instruction in Shop Work and in all except Stamford for Home Economics. The regular courses in these subjects, with special emphasis on agricultural applications, are being followed. In all centres practical applications of agricultural topics are stressed, a regular programme of home project activities is conducted and the teachers visit the homes of pupils to inspect the projects undertaken.

Normal Schools

There have been no material changes in the Normal School course in Agriculture. Except in the University of Ottawa Normal School, instruction in Agriculture is a part of the regular course and the subject is taken by all students. Students who have taken four years of Agriculture in an approved school during their secondary school course are granted an Interim Elementary certificate on

successfully completing the Normal School course. Others must attend summer school to secure a certificate in Agriculture.

Facilities for instruction in practical phases of gardening and other topics are provided, the instructors are all qualified in Agriculture and a good course is given as far as the time allotment on the Normal School programme will allow.

NORMAN DAVIES,
Inspector of Agricultural Classes.

Toronto, January 15th, 1943.

AUXILIARY CLASSES

Teachers on War Service

Enlistment in the active army has taken the following teachers from their classrooms and in some cases has resulted in closing the class:—Miss Eva Black, Brant Street School, Toronto; Mr. J. Connell, Central School, Sault Ste. Marie; Mr. M. D. Baldwin, Alexandra School, London; Mr. Herve Lemieux, Jacques Cartier School, Timmins; Mr. W. L. Remmer, Victoria School, Brockville; Mr. Chas. Parr, Harry Guppy School, Windsor; Mr. Gordon McBride, Hiawatha School, St. Thomas; Mr. Donald Peat, Church Street School, Toronto. Five others have secured employment in the Civil Service.

Urban Organization

Auxiliary classes are for the most part located in cities, towns and villages where there are sufficient numbers of academically or physically handicapped pupils to organize a class.

Inspection service was provided for the following classes:—

Advancement Classes.....	2
Handicraft Classes.....	73
Hard of Hearing Classes.....	4
Home Instruction Classes.....	14
Hospital Classes.....	8
Open Air Classes.....	13
Opportunity.....	164
Oral Classes.....	4
Orthopaedic Classes.....	7
Partial Classes.....	4
Sanatorium Classes.....	17
Sight Saving Classes.....	8
Speech Correction Classes.....	12
Special Industrial Classes.....	66
Total.....	396

Surveys were conducted in accordance with your instructions and at the request of the Boards concerned in Brantford, Brockville, Long Branch, North York Township, Peterborough and Welland. As a result of these surveys and those conducted in previous years, new classes were opened in September 1942 as follows:—

Opportunity Classes:	Hamilton..... 2 Kirkland Lake..... 1 Kitchener..... 1 London..... 1 Port Arthur..... 1 Smith's Falls..... 1 Toronto..... 1 Toronto Sep..... 1
Handicraft Classes:	Brantford..... 1 Niagara Falls..... 1 Peterborough..... 1
Partial Classes:	South Porcupine..... 1
Speech Correction Classes:	Ottawa..... 1
Sanatorium Classes:	Mountain..... 1 Byron..... 1



Courtesy Toronto Board of Education

Hard of Hearing Class, Ogden School, Toronto

Two 6-year olds broadcasting to their class.

The following classes were closed during the year for various reasons, as indicated below:—

Teacher on War Service	St. Thomas.....	1
	Sault Ste. Marie.....	1
Classroom required due to increased enrolment	Sault Ste. Marie.....	1
Teacher resigned or secured another position	Lindsay.....	1
	Hawkesbury.....	1
	Ottawa Separate.....	2

Rural Organization

Opportunity, Sight Saving, Home Instruction Units are provided for areas where there is not a sufficient number of pupils to organize a partial class. These auxiliary units are an administrative device whereby the Department of Education contributes towards the cost of special equipment in Opportunity and Sight Saving Units, additional salary in Home Instruction Units and expenses in Transportation Units. Instruction in Opportunity, Sight Saving and Home Instruction Units is carried on by regularly qualified teachers who have not had any special training. Special advisements for each pupil are prepared by inspectors in the Auxiliary Classes Branch after a survey has been conducted at the request of the inspector.

The following table shows the survey work completed during the year by Miss DeLaporte and myself with the assistance of the inspectors concerned:

Inspectorate	Inspector	Number of pupils
Durham.....	T. R. McEwen.....	44
Grey and Bruce.....	J. J. Wilson.....	128
Halton.....	L. L. Skuce.....	33
Huron North.....	J. H. Kinkead.....	38
Leeds No. 1.....	R. H. Roberts.....	94
Peterborough West and Victoria East.....	E. R. F. Downey.....	51
Welland East.....	F. Minkler.....	23
York No. 1.....	C. A. Lapp.....	159
Total.....		570

Habilitation of Cripples

Since 1939 seven crippled pupils who have completed their education to Grade VIII or Grade X levels, have been in receipt of habilitation training under the direction of the Auxiliary Class Branch.

Six have completed courses in typing, dressmaking, shoe-repairing and manual training. One is enrolled in the Horology Department at the Central Technical School, Toronto.

Of the six who have been trained four are earning their own living and one is contributing to her own support. The other one is ready to give stenographic service but thus far has not been able to secure work.

The plan set up to explore the problem of training cripples in arts and crafts embraces training which will enable the trainee to earn his livelihood or contribute to his own support in his home area where he is well known. The

maximum expenditure of two hundred dollars per annum has in all but one case been supplemented by funds from service clubs and benevolent societies.

Rehabilitation Training in Sanatoria

The educational courses offered tubercular patients in the Sanatorium Schools provide therapeutic and rehabilitation training. The hospitals recognize the difficulty caused by the re-admission of patients who have been discharged and returned to their previous occupations. Frequently these occupations subject the ex-patient to exposure, or muscular fatigue and wear down his resistance to the point where he is re-admitted.

For this reason many of the tubercular patients are continuing their education with the hope of securing employment on discharge in some occupation which does not require heavy manual labour and where they work under shelter.

Indirect rehabilitation training is given through courses in reading and writing English for New Canadians, instruction by which patients acquire High School Entrance certificates, and matriculation and university courses.

Direct rehabilitation is carried on by business and craft courses with the following results:—

- (1) *Mountain Sanatorium School*—Twenty-five men are reported as having secured employment in the radio repair field. This is a direct result of a Radiotelegraphy Course conducted by a patient, who conducts the operations from his bed, plans the lessons which are broadcast over the local sound system, and directs the practical demonstrations given by two part-time instructors.
- (2) *Queen Alexandra Sanatorium School*—Ten ex-patients have secured positions as stenographers and bookkeepers as a result of training in the Sanatorium School. In this Sanatorium, the bookkeeping course has been organized to permit ex-patients to send in exercises for correction after their discharge.
Instruction in clock repairing is also given in this hospital. Three men have found this craft useful as a preliminary phase of training in watch-repairing.
- (3) *Muskoka Hospital School*—Arrangements have been made with the British Columbia Department of Education to enroll patients in the correspondence course in bookkeeping. This has the advantage of providing for the continuance of the course after discharge.
One patient has developed competent skills in watch-repairing.
A history of each student's education and employment is kept by the instructional staff on a specially designed record card.
- (4) *Toronto Hospital School*—Rehabilitation is carried on by means of business courses.

Employment of Graduates of Auxiliary Classes.

The occupations of 1009 graduates of special classes have been reported from the following schools:

- (1) Opportunity Classes in Brantford, East York, Fort Frances, Fort William, Galt, Guelph, Hamilton, Kingston, Napanee, North York, Orillia, Owen Sound, Peterborough, Port Arthur, Timmins, Toronto.

- (2) Handicraft Classes in North Bay, Ottawa, Port Arthur, St. Thomas and Windsor.
 - (3) Special Industrial Classes in Hamilton and Toronto.
 - (4) Sight Saving and Orthopaedic Classes in Toronto, London and Hamilton.
- The purpose of this investigation is to provide data on:
- (1) The efficiency of the special training given to pupils who had been failures in the academic classes.
 - (2) The adjustment of the graduates to the problem of earning their living.
 - (3) The number who required corrective or institutional care.

A summary of the data showed that most of the individuals reported were the class which graduated in 1942, who were taking their first employment at age 16, 17 or 18. The individuals reported vary in age from 16 to 32 years and of the males of military age a very high percentage is in the army. Wages vary from approximately seven dollars per week to over forty dollars per week. The records show that at age 16-18 two or three changes of employment occur before the graduate settles down to a particular job and that a low percentage of graduates have been in need of corrective or institutional care. The record seems to show that failures in the academic courses can become foremen, straw bosses and leadermen in factories, and that they can perform their national and economic functions.

Summary of Employment of Graduates of Special Classes

	Boys		Girls		Total	
	Number	%	Number	%	Number	%
Active Service.....	155	24.45	1	.30	156	16.28
Business, Trades and Services....	140	22.09	81	25.00	221	23.07
Manufacturing.....	311	49.05	166	51.24	477	49.79
At Home.....	15	2.36	66	20.37	81	8.46
Institutions and Hospitals.....	13	2.05	10	3.09	23	2.40
Total.....	634	100.00	324	100.00	958	100.00
Orthopaedically Handicapped:						
Manufacturing.....	2	8.69	5	53.57	7	13.73
Business, Trades and Services....	19	82.61	15	17.85	34	66.66
Home Help.....	2	8.70	8	28.58	10	19.61
Total.....	23	100.00	28	100.00	51	100.00

Multiple Handicaps

In the 1941 report data were reported to show that educational handicaps tend to be multiple instead of single, and that the failure in school of retarded, slow-learning, average, and even superior pupils, will likely be due to more than one single mental, academic, physical, emotional or environmental handicap.

New data have been secured on 2,974 pupils from 181 teachers from the personnel of the classes in September, 1942. The ability classification is based on the results of individual examinations by trained examiners, using the Canadian Intelligence Tests, or the Stanford Revision of the Binet Simon Test. The academic levels are based on teacher judgment of the performance of pupils. The physical handicaps noted are mainly from A.D.P. Cards, and where these are not available the information was obtained from nurses and doctors. Data on emotional and environmental handicaps come out of the teacher's observation of the pupil in school and at home. The 1942 group reported is three times as

large as the 1941 group, and the percentages are therefore much more reliable. Table I indicates that over half of the pupils enrolled will have Grade VI as their academic ceiling; and that almost half of the pupils are admitted for academic adjustment. Table II shows the numbers and percentages of the pupils who are recorded under each handicap, and Table III shows the distribution of the pupils according to number of handicaps.

TABLE I
Classification of 2,974 Pupils In 181 Special Classes

School Ability	Number	Per cent.
Superior.....	37	1.24
Average.....	249	8.37
Slow Learner.....	1,158	38.94
Retarded.....	1,530	51.45
Total.....	2,974	100.00

TABLE II
Academic, Physical and Environmental Handicaps of 2,974 Pupils,
As Reported by Teachers of 181 Special Classes

Handicap	Number	Per cent.
Reading.....	2,724	91.59
Arithmetic.....	2,097	70.51
Manual Work.....	603	20.27
Speech.....	515	17.32
Hearing.....	169	5.68
Visual.....	454	15.26
Cardiac.....	116	3.90
Orthopaedic.....	164	5.51
Low Vitality.....	678	22.79
Anti-Social Behaviour.....	382	12.84
Emotionally Unstable.....	552	18.56
Economic Deficiency.....	738	24.81

TABLE III
Classification of 2,974 Pupils by the Number of Handicaps Noted
By 181 Teachers of Special Classes

Number of Handicaps	Number of Pupils	Per cent.
1.....	289	9.72
2.....	463	15.57
3.....	845	28.41
4.....	743	24.98
5.....	395	13.28
6.....	239	8.04
Total.....	2,974	100.00

N.B. 90.28% of the pupils are listed as having more than one handicap.

Speech Records

The phonographic record is most valuable in assessing the improvement of speech of pupils and the efficiency of the teacher. Miss Clara Binnie, Senior Speech teacher, Toronto Board of Education and Miss Bertha Hamilton, Speech Teacher in the York Township Schools, have made records which show the effects

of instruction in correcting stuttering, lips and letter substitutions. They report that the record is also useful in motivating pupils needing speech correction. Mr. Bruce Adams, Assistant Master at Church Street School, made some of these speech records on his own equipment.

Miss Ruth Miller, teacher of the Hard-of-Hearing Class, Ogden Public School, recorded the voices of her pupils in March 1941, and again in March 1942. With her permission these were blended on a permanent record at the expense of the Department of Education, to show the progress made by pupils during one year of instruction.

The existence of a collection of records makes it possible to demonstrate speech and hearing difficulties to Normal School and Auxiliary Summer School students.

Sight Saving Books

A total of approximately 250 pupils are enrolled in Sight Saving Classes in the large cities and Sight Saving Units in small cities, towns, villages and in rural schools. Until the war, Boards purchased freely the publications in 24-point type issued by the Clear-Type Publishing Committee, Upper Montclair, New Jersey, to provide suitable reading materials for pupils with very defective vision. Since the war the cost of these books has increased approximately twenty-five per cent, and sight saving pupils have had to depend to an increasing extent on what is available free of charge from the Department of Education and commercially through Canadian publishers.

A list of over 700 books available through Canadian Publishers in large type for Grades I—VI was prepared for inspectors, principals and teachers under the title "List of Sight Saving Books". In September 1942, this list with books indicated for particular grades was sent to all inspectors who had reported sight saving pupils in June, to aid them in selecting large-type books. This is an attempt to make supplementary books readily available for teachers of sight saving pupils.

Teachers of sight saving units in small schools find it difficult enough to attend to the written work and sight saving requirements of one pupil without having to supervise reading from texts which are different to those used by the remainder of the class. For this reason teachers are constantly requesting copies of the authorized texts in magnatype.

To meet the demands of teachers and to furnish magnatyped materials for pupils who would otherwise have no relief in reading, the Department has provided the following authorized texts printed in 24-point type for elementary school pupils:

1937—Ontario Speller—Books I and II

1938—Life and Literature, Book II

1941—About Susan (a Primer).

1942—Junior Mathematics—Grade VII and VIII.

In addition to the printed texts, portions of the readers for Grades III, IV and V have been duplicated in 24-point type and are available on the same basis as the printed books.

For a complete sight saving service all authorized books should be available to pupils who require them in elementary or secondary schools. On the basis of

one sight saving pupil for each thousand pupils enrolled an edition of 500 copies would provide a ten-year supply.

Organization

Brief courses were given in each of the Normal Schools to acquaint teachers-in-training with methods of dealing with Auxiliary-type pupils, especially in rural schools. The many inquiries received by the Department from recently graduated teachers concerning the educational welfare of exceptional children in their charge is evidence of interest aroused by these Normal School talks.

No summer courses in auxiliary education were given in 1942. To prepare teachers who have not the special qualifications required for auxiliary work, a Reading Course was put into operation in September, 1942. By December twenty-five teachers of Opportunity, Handicraft, Sight Saving, Speech Correction and Sanatorium Classes had enrolled in the course. Provision has been made for a basic course for all teachers with special assignments for each of the required types of instruction.

The Special Class Teachers' Section of the O.E.A. secured Dr. Gertrude Hildreth of Columbia University as their principal speaker for the Easter programme. Dr. Hildreth dealt with methods in Arithmetic. Approximately one hundred teachers attended.

Due to war conditions only two teachers were able to attend the February meeting of the International Council for Exceptional Children at Milwaukee.

Eight groups of special class teachers have been organized. Of these seven are active and promote the professional training of their members by regular meetings and programmes.

Statistical tables will be found on succeeding pages.

C. E. STOTHERS,

Inspector of Auxiliary Classes.

Toronto, Jan. 11th, 1943.

OPPORTUNITY CLASSES

For backward and psychopathic children and those who have not successfully pursued the ordinary grade work, but who can be trained and whose mental age is not less than the legal school age.

Centre	Number of Teachers	Enrollment at Inspection	Boys	Girls	May Enrollment	Percentage Cared for in Opportunity, Handicraft and Special Industrial Classes	Special Departmental Grants
Barrie	1	18	14	4	1,133	1.58	\$168.64
Belleville	1	16	16	.....	1,617	.98	225.00
Brantford	3	56	33	23	3,644	2.14	711.30
Brockville	1	18	.....	.....	1,170	2.05	.....
Chatham	1	17	10	8	1,844	2.16	200.00
Fort William	1	17	11	6	3,097	1.38	204.39
Galt	1	17	6	11	1,687	1.01	200.00
Goderich	1	16	16	.....	545	2.93	325.00
Guelph	3	41	20	21	2,399	2.25	685.28
Hamilton	14	312	196	116	18,334	3.57	2,626.93
Kingston	2	40	22	18	3,026	1.88	570.24
Kitchener	3	47	33	14	3,716	1.72	667.04
Lindsay	1	13	8	5	926	1.4	193.98
London	7	142	81	61	8,434	2.94	1,663.04
Niagara Falls	2	35	25	10	2,123	2.44	420.51
North Bay	1	20	16	4	1,319	5.16	.....
Orillia	1	20	16	4	1,266	1.57	219.58
Oshawa	2	45	27	18	3,336	1.34	454.85
Ottawa	7	155	109	46	9,138	4.02	1,025.94
Owen Sound	2	36	19	17	1,999	1.8	473.57
Pembroke	1	21	13	8	1,022	2.05	223.87
Pentanguishene	1	20	10	.....	801	2.49	295.55
Peterborough	1	20	15	5	2,733	.73	212.73
Port Arthur	1	21	.....	21	2,670	1.35	200.00
Picton	1	22	11	11	454	4.84	175.55
Preston	1	18	14	4	606	2.97	260.82
Ridgetown	1	17	13	4	237	7.17	215.68
St. Catharines	1	19	15	4	3,381	1.71	242.59
St. Thomas	5	73	49	24	1,707	4.27	994.49
Sarnia	1	21	12	9	2,243	3.38	241.80
Sault Ste. Marie	1	20	17	3	3,182	2.35	201.05
Sudbury	2	33	23	10	2,045	1.61	538.26
Toronto	43	759	485	274	73,134	2.87	7,080.55
Wallaceburg	1	16	11	5	565	2.83	278.14
Windsor	3	56	44	12	10,202	1.41	649.53
Waterloo	1	16	10	6	1,042	1.53	225.00
Woodstock	1	14	6	8	1,480	2.23	268.41
No. 7 Toronto	1	19	13	6	504	3.77	208.13
York 3 and 4	5	84	58	26	11,927	1.45	1,196.00
York 5	7	139	83	56	7,343	1.89	1,719.00
York 6	1	20	16	4	6,633	.30	235.84
District Division II (Fort Frances)	1	13	8	5	861	1.5	200.00
Twp. of Teck (Kirkland Lake) District Division XI	1	.....	17	7	2,884	1.62	271.26
Partial Classes:							
Grey North and Bruce North (Warton)	1	18	12	6	251	7.17	150.00
Lennox and Hastings (Napancee)	1	11	10	1	446	2.46	144.47
Renfrew (Pembroke)	1	7	6	1	341	2.05	76.91
Renfrew (Petawawa)	1	4	1	3	112	3.57	61.78
R. C. Separate Schools:							
District Division II (Sudbury)	1	21	19	2	2,816	1.56	225.00
" " V (Mattawa)	1	19	19	.....	478	3.97	253.21
" " VI and VII (Timmins)	3	57	57	.....	2,710	2.1	805.02
" " VIII (Windsor)	1	17	13	4	1,473	.6	.....
" " IX (London)	1	4	2	2	68	5.88	225.00
" " XII (St. Agathe)	1	2	.....	.....	.....	.....	66.97
" " XIII (Kitchener)	5	.....	.....	.....	.....	.99	.....
" " XIII (Hamilton)	5	95	51	44	4,250	2.23	776.65
" " XV & XVI (Toronto)	13	255	153	102	11,171	2.28	2,654.32
" " XVII (Kingston)	1	17	17	.....	952	1.78	253.11
" " XVII (Belleville)	1	17	11	6	464	3.66	35.73
" " XIX (Ottawa)	1	15	15	.....	10,645	1.05	199.14
" " XXIV (Hawkesbury)	1	.....	.....	.....	.....	5.97	.....
Total	167	3,066	2,001	1,065	.....	.....	\$33,697.50

HANDICRAFT AND SPECIAL INDUSTRIAL CLASSES

For children thirteen years of age and over who are eligible for an Opportunity Class.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Brantford.....	1	22	22		\$425.00
Brockville.....	1	24	24		395.11
Chatham.....	1	22	22		374.04
Fort William.....	2	26	14	12	675.94
Guelph.....	1	13	13		400.00
Hamilton (Special Industrial Classes).....	15	352	227	125	*
Kingston.....	1	17	17		425.00
Kitchener.....	1	17		17	345.95
London.....	5	107	66	41	1,685.32
Niagara Falls.....	1	17	17		425.00
North Bay.....	4	68	34	34	1,419.91
Ottawa.....	9	213	138	75	2,720.82
Port Arthur.....	1	18	18		348.53
St. Catharines.....	3	39	25	14	1,096.25
Sarnia.....	2	55	32	23	666.31
Sault Ste. Marie.....	2	55	32	23	682.74
Toronto, Church St. School.....	11	274	274		1,558.58
Toronto (Special Industrial Classes).....	49	875	441	434	*
Windsor.....	5	87	61	26	1,574.34
Woodstock.....	1	19	19		425.00
Simcoe East and Muskoka (Midland).....	1	18	18		354.53
Lanark (Smith's Falls).....	1	20	20		311.54
York III (Warren Park).....	4	89	89		1,510.44
District Division XI (Kirkland Lake).....	1	23	23		325.00
Total.....	123	2,470	1,646	824	\$18,145.35

*Paid by Vocational Branch.

ORTHOPAEDIC CLASSES

For children who are disabled.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Ottawa P. S.....	2	33	11	22	\$902.77
Toronto P. S.....	5	68	37	31	3,734.84
Total.....	7	101	48	53	\$4,637.61

SANATORIUM, PREVENTORIUM AND HOSPITAL CLASSES

For children in sanatoria, preventoria, hospitals or home for the incurable.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Fort William.....	1	10	5	5	\$13.40
Gravenhurst.....	3	72	40	32	1,469.78
Hamilton Sanatorium.....	6	350	200	150	2,586.52
Hamilton Hospital.....	1	31	18	13	255.27
London Hospital.....	1	65	30	35	250.00
London Sanatorium.....	6	143	83	60	1,630.36
Port Arthur Hospital.....	1	15	8	7	440.07
Toronto Preventorium.....	1	45	15	30	253.77
Toronto Hospitals.....	4	226	118	108	1,404.42
Weston.....	3	192	110	82	1,907.98
Windsor.....	1	13	7	6	250.00
Total.....	28	1,162	634	528	\$10,461.57

OPEN AIR CLASSES

For delicate, anaemic, or undernourished children. Classes are held in parks, or in classrooms with one side to the sun and air.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Toronto P. S.	11	188	68	120	\$1,041.61
Toronto R. C. S. S.	2	61	14	47	360.24
Total	13	249	82	167	\$1,401.85

ORAL, LIP-READING, HARD-OF-HEARING AND SPEECH CORRECTION CLASSES

For children who are deaf, partially deaf or have speech defects.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Fort William (part time)	1	35	20	15	\$375.85
Hamilton (S.C. and L.R.)	1	868	564	304	175.00
Kitchener (S.C. and L.R.)	1	161	91	70	225.00
Ottawa (Oral and L.R.)	1	10	2	8	628.07
Toronto (Oral)	3	32	14	18	2,560.29
Toronto (Hard-of-Hearing)	4	61	30	31	717.34
Toronto (S.C. and L.R.)	6	1,122	575	547	1,064.47
York 3 and 4 (S.C.)	1	239	166	73	243.54
Total	18	2,528	1,462	1,066	\$5,989.56

SIGHT SAVING CLASSES

For children whose sight prevents them from making satisfactory progress or whose eyes would be impaired by using ordinary text-books

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Hamilton	1	16	8	8	\$188.05
London	1	13	7	6	225.00
Ottawa	1	14	8	6	181.15
Toronto	5	73	40	33	908.38
Total	8	116	63	53	\$1,502.58

VISITING TEACHER CLASSES

For children who are eligible but unable to attend school on account of a disability which will confine them for a period of not less than three months.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Hamilton	4	50	22	28	\$1,041.06
Kitchener	1	14	6	8	500.00
Toronto P. S.	10	320	170	150	1,882.26
Toronto R.C.S.S.	1	22	10	12	348.48
Windsor	1	13	6	7	513.25
York 3 and 4	2	45	19	26	1,028.57
Total	19	464	233	231	\$5,313.62

INSTITUTIONAL CLASSES

For inmates of children's homes, shelters, orphanages, etc.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Toronto	1	17	8	9	\$39.90
District Division V. Tarentorus	1	23	17	6	259.90
Total	2	40	25	15	\$299.80

RURAL OPPORTUNITY UNITS

For backward and psychopathic children and those who cannot successfully pursue the ordinary grade work, but who can be trained and whose mental age is not less than the legal school age.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Bruce East	15	61	45	16	\$294.48
Glengarry	1	7	3	4	17.75
Grenville	1	1	.....	1	6.38
Grey North and Bruce North	5	9	8	1	20.86
Grey South	1	2	1	1	2.46
Halton	21	94	70	24	332.43
Hastings South	5	11	10	1	39.20
Huron South	18	42	30	12	38.62
Kent	1	1	1	.....	8.82
Lambton West (1)	1	10	8	2	75.82
Leeds No. 2	19	68	41	27	224.18
Lennox and Hastings South (in part)	5	14	9	5	22.28
Middlesex West	6	32	22	10	45.06
Northumberland	5	27	17	10	50.78
Ontario North and York (in part)	1	1	1	.....	7.28
Perth North and Wellington (in part)	1	19	14	5	63.09
Peterborough East	7	17	9	8	57.46
Renfrew North	7	14	11	3	41.06
Renfrew South	1	2	2	.....	1.72
Simcoe South and York (in part)	2	3	2	1	8.78
Welland East	4	19	12	7	50.08
Welland South	3	22	17	5	29.55
District Division I	1	2	2	.....	5.80
District Division VI	6	83	60	23	323.30
District Division VII	1	20	12	8	21.68
District Division XIII	17	119	77	42	568.08
District Division XV	2	4	3	1	7.35
District Division XVII	1	4	3	1	25.00
R. C. District Division VII	1	1	1	.....	10.00
R. C. District Division XII	1	1	1	.....	10.00
R. C. District Division XV	1	1	1	.....	10.00
R. C. District Division XVII	26	70	42	28	374.30
Total	187	781	535	246	\$2,793.65

ORTHOPAEDIC UNITS

For children who are physically unable to walk to and from school, and are in need of transportation.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Halton	1	2	2	.....	\$49.70
Perth South (St. Mary's)	1	1	.....	1	40.08
York 6	1	1	.....	1	40.00
District Division XI (Kirkland Lake)	1	1	.....	1	8.38
Total	4	5	2	3	\$138.16

RURAL AND URBAN HOME INSTRUCTION UNITS
For sick and crippled children who cannot attend school.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Brant	1	1	1		\$70.00
Durham (in part)	2	4	2	2	178.20
Elgin	3	3	2	1	190.00
Elgin (St. Thomas)	1	5	4	1	192.60
Frontenac North and Addington	1	1		1	60.00
Kent	1	1		1	21.60
Lincoln	1	1	1		60.00
Lincoln (St. Catharines)	1	2		2	79.00
Middlesex (London)	6	6	1	5	271.12
Middlesex West	2	2	1	1	64.91
Northumberland	1	2		2	6.30
Oxford South and Norfolk (in part)	1	2		2	72.00
Peel	1	1	1		28.42
Peterborough (Peterborough)	4	7	2	5	184.00
Renfrew South	1	1		1	35.18
Waterloo 1 (Waterloo)	1	1		1	60.00
Waterloo 2	3	3	2	1	141.60
Wellington South	1	1	1		48.00
Wentworth	2	3		3	99.00
York 2	1	1		1	60.00
York 3 and 4	1	2	1	1	45.00
York 6	3	7	4	3	170.32
District Division XII	1	1	1		62.25
District Division XIII (part)	1	1	1		48.00
R. C. District Division X	2	2	1	1	91.31
R. C. District Division XII	1	15	10	5	398.08
R. C. District Division VI (Timmins)	1	1		1	60.00
Total	45	77	36	41	\$2,796.89

RURAL AND URBAN SIGHT SAVING UNITS
For children with defective eyesight.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Frontenac South	1	1	1		\$6.42
Oxford (Woodstock)	1	1		1	2.61
Simcoe Centre	1	1		1	4.85
Welland (Niagara Falls)	3	5	2	3	4.91
Kitchener	1	1	1		10.00
Wentworth	1	1	1		10.00
York 6	1	1		1	20.00
District Division I	1	1	1		4.45
District Division XII	1	1	1		10.00
R. C. District Division XV	5	5	3	2	18.65
R. C. District Division XVII	3	3	1	2	17.22
Total	19	21	11	10	\$109.11

SCHOOL ATTENDANCE

It has been estimated that a 70% attendance represents a 50% school efficiency and a 90% attendance a 95% efficiency. As a rule the class must lag until the loiterer catches up or the teacher leaves him to his fate. In order that a school may do its best work, the attendance must be the first consideration. The hearty co-operation of the teacher with the parents and the Attendance Officer will bring about the best results. The percentage attendance for the elementary schools during the year was 91.69 while the secondary schools reached 93.4.

Table No. 1—Enrolment

	1939-40	1940-41	1941-42	Increase or Decrease
Public Schools	441,143	433,597	426,183	7,414 decr.
Separate Schools	102,180	100,317	99,258	1,059 decr.
High Schools and Collegiate Institutes	73,102	67,301	63,582	3,719 decr.
Continuation Schools	10,048	9,202	8,986	216 decr.
Vocational and Special Industrial Schools—				
Day Classes	37,900	33,082	28,793	4,289 decr.
Night Classes	34,983	31,848	33,388	1,540 incr.
	699,356	675,347	660,190	15,157 decr.

Again the enrolment for the Province has fallen, this time partly due to the years of depression when the birth rate was lower and partly to the older pupils leaving school at an earlier date for occupation in agriculture or essential industry. The number of official permissions to leave school exceeded the previous year by 5,573. The decrease was common to all types of schools. The number availing themselves of the opportunities provided by Evening Vocational Schools has increased by 1,540 over last year. At the present time there are 7,436 elementary schools with 17,584 teachers and 496 secondary schools with 4,933 teachers.

Table No. 2—Percentage Attendance

Class of School	1937-38	1938-39	1939-40	1940-41	1941-42
City Schools	92.96	91.5	92.8	92.5	92.7
Town Schools	93.08	92.2	93.3		
Village Schools	91.95	91.0	92.7	92.5	94.7
County Rural Schools	88.77	89.6	90.3		
District Rural Schools	86.85	87.4	89.9	89.3	89.6
All Urban Schools	92.92	91.6	93.0	92.5	92.8
All Rural Schools	89.13	88.0	90.2	89.3	89.8
All Elementary Schools	91.51	90.3	91.9	91.3	91.69

From the above table it will be seen that there was a general increase in percentage attendance in all types of schools during the past year.

Table No. 3—Public School Attendance

	1940-41		Days Lost per pupil	1941-42		Days Lost per pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Rural	154,654	89.1	20.5	156,149	89.7	19.6
Urban	231,064	92.3	14.6	228,367	93.1	13.3

Table No. 4—Separate School Attendance

	1940-41		Days Lost per pupil	1941-42		Days Lost per pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Rural	21,510	91.0	16.7	21,382	91.4	16.4
Urban	71,398	93.2	13.1	70,815	94.3	10.8

Table No. 5—Totals
(Tables 3 and 4 combined)

	1940-41		Days Lost per pupil	1941-42		Days Lost per pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Rural	176,164	89.3	20.1	177,531	89.8	17.0
Urban	302,462	92.5	14.3	299,182	93.4	12.7

Table No. 6—All Elementary Schools

	1940-41		Days Lost per pupil	1941-42		Days Lost per pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Public	385,718	91.0	17.0	384,516	91.7	15.9
Separate	92,908	92.7	13.9	92,197	93.8	12.1

The percentage attendance for all elementary schools was 91.69 and the average loss per pupil was 15.1 days.

Table No. 7—Absence in Elementary Schools

Days lost through	1941-42	Percentage Loss			
		1938-39	1939-40	1940-41	1941-42
Illness	5,266,314	66.99	65.85	65.20	63.15
Home Help	961,978	7.79	9.86	10.76	11.54
Parental Neglect	662,770	6.06	6.98	7.14	7.95
Physical Obstacles	333,386	4.56	3.75	3.93	4.00
Truancy	37,517	.24	.32	.35	.45
Privation	43,376	1.04	1.06	.77	.52
Irregular Closing	571,559	6.67	6.06	6.23	6.85
Other Reasons	461,986	6.65	6.12	5.62	5.54
Total days lost		9,983,079	8,403,488	8,754,858	8,338,886
The above losses are classified—					
Lawful		7,680,348	6,327,689	6,529,268	6,111,368
Unlawful		2,302,731	2,075,799	2,225,590	2,227,518
Percentage Attendance		90.3	91.9	91.3	91.69

In the above table present social conditions are reflected in the schools. The need of home help is seen in the gradual increase of the loss for this factor, rising as it does from 7.79% in 1938-39 to 11.54 in 1941-42. Many parents are engaged in various kinds of war activities, fathers are overseas and with less time for parental supervision over the children, parental neglect has risen from 6.06% to 7.95. Truancy for the same reason has been rising for the last three years. Most of this increase has been in the larger centres where relaxed supervision on the part of the parents has made it possible.

Table No. 8—Summary of Attendance Officers' Reports

	1938	1939	1940	1941
School Children's Employment Certificates Issued	350	710	1,343	1,318
Home Permits Issued	1,730	1,389	1,885	2,938
Employment Certificates Issued	1,907	2,146	4,871	9,416
Cases brought before Magistrates	527	528	614	709

Table No. 9—Secondary Schools

Schools	No. of schools	No. of teachers	Enrolment		Percentage Attendance	
			1940-41	1941-42	1940-41	1941-42
High Schools and Collegiates	233	2,749	67,391	63,582	93.5	94.0
Continuation Schools	198	507	9,202	8,986	92.3	93.0
Vocational and Special Industrial Schools	65	1,677			*92.1	*92.5
Day			33,082	29,894		
Night			31,848	33,388		
			64,930	63,282		
	496	4,933	141,523	135,850		

*Day Classes only.

Although the total enrolment of the Secondary Schools is 5,673 less than last year, yet it is gratifying to learn that 1,540 more pupils are taking advantage of the facilities afforded by the night schools to obtain further education.

R. D. KEEFE,
Director of School Attendance.

Toronto, January 15th, 1943.

THE SCHOOL FOR THE DEAF

I have the honour to submit the Annual Report of the Ontario School for the Deaf for the financial year ending March 31st, 1943.

Attendance

O.S.D. residential school, Belleville:—

	Boys	Girls	Total
April, 1942.....	87	113	200
May.....	88	112	200
June.....	88	112	200
September.....	85	109	194
October.....	91	109	200
November.....	92	109	201
December.....	91	108	199
January, 1943.....	94	110	204
February.....	91	111	205
March.....	91	112	206

Average attendance for the year—201

O.S.D. day classes, Toronto, Hamilton, London and Windsor:—

	Boys	Girls	Total
April, 1942.....	40	34	74
May.....	39	34	73
June.....	40	34	74
September.....	39	28	67
October.....	42	30	72
November.....	42	30	72
December.....	40	34	74
January, 1943.....	45	30	75
February.....	45	30	75
March.....	45	30	75

Average attendance for the year—73

Average attendance of the whole school for the year—274

Enrolment by counties and districts, O.S.D. residential school, Belleville:—

Algoma.....	10 pupils	Nipissing.....	4 pupils
Brant.....	4 "	Norfolk.....	1 pupil
Carleton.....	14 "	Northumberland.....	1 "
Cochrane.....	5 "	Ontario.....	5 pupils
Durham.....	2 "	Oxford.....	7 "
Dundas.....	1 pupil	Peel.....	1 pupil
Elgin.....	2 pupils	Perth.....	2 pupils
Essex.....	8 "	Prince Edward.....	1 pupil
Frontenac.....	4 "	Rainy River.....	1 "
Grey.....	2 "	Renfrew.....	3 pupils
Grenville.....	1 pupil	Russell.....	1 pupil
Haldimand.....	3 pupils	Simcoe.....	7 pupils
Halton.....	2 "	Stormont.....	5 "
Hastings.....	8 "	Sudbury.....	13 "
Huron.....	3 "	Thunder Bay.....	6 "
Kenora.....	1 pupil	Timiskaming.....	10 "
Kent.....	7 pupils	Victoria.....	1 pupil
Lanark.....	5 "	Waterloo.....	12 pupils
Leeds.....	2 "	Welland.....	9 "
Lennox.....	1 pupil	Wellington.....	6 "
Lincoln.....	3 pupils	Wentworth.....	3 "
Middlesex.....	5 "	York.....	28 "

Enrolment by cities—O.S.D. residential school, Belleville:—

Brantford.....	2 pupils	Ottawa.....	8 pupils
Fort William.....	1 pupil	Port Arthur.....	1 pupil
Hamilton.....	2 pupils	St. Catharines.....	1 "
Kingston.....	2 "	Sault Ste. Marie.....	6 pupils
Kitchener.....	4 "	Toronto.....	17 "
London.....	3 "	Windsor.....	5 "

(Also included in the enrolment by counties and districts)

Thirty-four pupils left the Belleville residential school last year, their ages and their reasons for leaving being:

6 years—	1 pupil	attending day class
7 "	1 "	" " "
8 "	1 "	" " "
9 "	3 pupils	" " "
10 "	2 "	" " public school
13 "	3 "	working
14 "	2 "	attending day class
15 "	10 "	working
16 "	11 "	"

Thirty-nine new pupils were admitted to the Belleville residential school, their ages on admission being:—

5 years—	17 pupils
6 "	11 "
7 "	3 "
8 "	3 "
9 "	2 "
10 "	2 "
11 "	1 pupil

Ten pupils left school from the O.S.D. day classes in Toronto, Hamilton London and Windsor:—

19 years—	1 pupil	working
18 "	1 "	"
17 "	1 "	"
16 "	2 pupils	"
15 "	5 "	"

Ten new pupils were admitted to the O.S.D. day classes in Toronto, Hamilton, London or Windsor:—

5 years—	1 pupil
6 "	1 "
8 "	2 pupils
10 "	2 "
13 "	2 "
15 "	2 "

Ages of pupils when they became deaf, as given by the parents:—

Congenital or born deaf.....	162
During first year of life.....	48
Between 1 and 2 years.....	28
Between 2 and 3 years.....	14
Between 3 and 4 years.....	10
Over 4 years.....	17

AGE-GRADE TABLE—September 15, 1942

	5 yrs.—6 yrs.	6 yrs.—7 yrs.	7 yrs.—8 yrs.	8 yrs.—9 yrs.	9 yrs.—10 yrs.	10 yrs.—11 yrs.	11 yrs.—12 yrs.	12 yrs.—13 yrs.	13 yrs.—14 yrs.	14 yrs.—15 yrs.	15 yrs.—16 yrs.	16 yrs.—17 yrs.	17 yrs.—18 yrs.	18 yrs.—19 yrs.	Totals	TOTALS	
Junior School																	
4 rooms, Preparatory I.....	17	19	4	1	41	152	
4 rooms, Preparatory II.....	..	4	15	15	6	2	..	..	..	..	..	..	..	..	45
2 rooms, Preparatory III.....	9	5	6	3	..	..	..	..	..	..	..	33		
2 rooms, Grade I.....	1	2	6	13	1	..	..	..	..	..	..	23		
Day Classes:																	
Preparatory I.....	4	1	..	..	..	..	..	1	..	..	..	..	..	..	6
Preparatory II.....	1	1	1	1	1	..	1	..	..	..	..	..	..	..	6
Preparatory III.....	..	1	..	1	2	2	1	..	..	..	..	..	..	..	7
Grade I.....	1	1	..	..	..	..	..	..	..	..	..	3		
Intermediate School																	
1 Academic, Grade III.....	4	2	5	..	..	..	..	..	..	11		
2 Academic, Grade IV.....	2	3	3	3	..	..	..	..	11		
1 Vocational.....	2	2	6	5	3	..	..	..	..	10		
2 Vocational.....	5	3	3	1	..	..	..	..	9		
Day Classes:																	
1 Academic.....	6	3	3	2	..	..	..	..	13		
2 Academic.....	3	2	3	3	2	..	..	..	..	8		
1 Vocational.....	1	1	1	1	..	..	..	..	2		
2 Vocational.....	1	1	1	1	1	..	..	..	..	4		
Senior School																	
0 Academic, Grade V.....	1	2	3	7	..	..	..	..	13		
1 Academic, Grade VI.....	1	2	2	1	..	..	..	4		
2 Academic, Grade VII.....	3	3	1	..	..	..	..	4		
3 Academic, Grade VIII.....	1	..	..	..	3		
1 Vocational.....	1	1	1	..	..	..	..	3		
2 Vocational.....	2	3	4	..	..	6		
Day Classes:																	
1 Academic.....	2	2	4	3	3	..	..	1		
2 Academic.....	1	1	1	1	..	..	..	5		
3 Academic.....	1	1	1	1	..	..	..	2		
4 Academic, Grade IX.....	1	1	..	..	1	1	..	3		
2 Vocational.....	1	..	2	..	..	..	..	3		
Totals.....	22	26	20	29	17	26	34	35	20	24	18	6	1	1	59		
Totals.....															279		

ATTENDANCE-GRADE TABLE, 1942-43

	0 yrs.—1 yr.	1 yr.—2 yrs.	2 yrs.—3 yrs.	3 yrs.—4 yrs.	4 yrs.—5 yrs.	5 yrs.—6 yrs.	6 yrs.—7 yrs.	7 yrs.—8 yrs.	8 yrs.—9 yrs.	9 yrs.—10 yrs.	10 yrs.—11 yrs.	11 yrs.—12 yrs.	12 yrs.—13 yrs.	Totals	TOTALS	
Junior School																
4 rooms, Preparatory I.....	31	9	1	41	152	
4 rooms, Preparatory II.....	5	18	20	7	9	..	..	..	..	..	..	..	..	43
2 rooms, Preparatory III.....	1	1	..	5	10	4	1	..	..	..	..	..	..	23
2 rooms, Grade I.....	..	1	2	5	10	4	1	..	..	..	..	..	..	23
Day Classes:																
Preparatory I.....	4	2	..	..	..	..	..	..	..	..	..	..	..	6
Preparatory II.....	1	5	..	..	..	..	..	..	..	..	..	..	..	6
Preparatory III.....	..	2	2	1	1	1	..	..	..	..	..	..	..	7
Grade I.....	2	1	..	..	..	..	..	..	..	..	..	..	..	3
Intermediate School																
1 Academic, Grade III.....	..	..	..	..	1	6	3	1	..	..	..	..	..	11
2 Academic, Grade IV.....	1	1	..	1	1	1	6	1	1	..	..	..	..	11
1 Vocational.....	1	1	..	1	2	2	2	3	..	..	..	..	..	10
2 Vocational.....	..	..	1	2	2	2	2	1	..	..	..	..	..	9
Day Classes:																
1 Academic.....	..	2	..	..	3	2	4	..	..	..	..	..	..	13
2 Academic.....	..	3	1	..	3	2	2	2	..	..	..	..	..	8
1 Vocational.....	..	..	..	..	..	1	2	..	..	..	..	..	..	2
2 Vocational.....	..	1	..	..	..	1	1	1	..	..	..	..	..	4
Senior School																
0 Academic, Grade V.....	..	..	..	..	..	..	5	6	2	..	..	..	..	13
1 Academic, Grade VI.....	..	..	..	1	..	..	..	2	1	..	..	..	..	4
2 Academic, Grade VII.....	..	..	..	1	1	..	..	1	..	..	..	..	..	4
3 Academic, Grade VIII.....	..	..	..	1	1	..	..	..	1	1	1	..	..	3
1 Vocational.....	..	2	..	1	1	..	..	2	1	..	1	..	..	6
2 Vocational.....	..	..	..	3	1	1	..	1	1	1	..	..	..	6
Day Classes:																
1 Academic.....	..	..	..	1	..	1	3	4	2	2	..	..	..	11
2 Academic.....	..	..	..	..	..	..	..	2	2	2	..	..	..	5
3 Academic.....	..	..	..	..	..	..	..	..	..	2	2	..	..	5
4 Academic, Grade IX.....	1	..	1	..	..	1	..	..	..	..	1	..	..	2
2 Vocational.....	..	2	..	..	..	..	..	1	..	..	..	..	..	2
Totals.....	47	51	37	22	28	24	25	22	11	6	4	2	..	59		
Totals.....															279	

Teaching Staff

Having given many years of service, Miss Irma Panter resigned in August, 1942, owing to ill-health and home responsibilities. Her successor is Miss Grace Harris, a former member of our staff, who had taught in the British Columbia School during 1941-42.

Miss Mary O'Sullivan resigned to accept a position with the British Purchasing Commission in Washington, and Messrs. H. Vaughan and C. Stratton, having joined the armed services, were granted leave of absence for the duration of the war. These vacancies were filled by transferring teachers from department to department within the school and by the appointment of Misses M. E. Nichol, M. E. Meagher and R. Hanley, successful teachers of hearing children.

Mrs. Florence Lovering was appointed to the temporary staff as successor to Miss Mildred Leacock, who is now teaching household science in the public schools of the City of Kingston. The retention of three married women, Mesdames Simpson, Davidson and Molyneux, experienced teachers of the deaf, has helped to maintain an efficient staff.

The Day Classes

The day classes in Toronto, Hamilton, London and Windsor, operated as part of the Ontario School for the Deaf, are taught by competent, trained instructors. Owing to my responsibilities in Belleville it is possible for me to visit these classes only once a year. I visited them in May and am pleased to report that satisfactory work is being done in all classes. Those in charge have received the co-operation of inspectors, principals and teachers in their respective areas. In all centres the senior pupils go to the local vocational schools for shop work, and the intermediates to the regular public school manual training and household science classes.

In Windsor the older boys are able to participate with hearing boys in games and exercises in the gymnasium.

There is some difficulty in these cities in getting very young children to and from school. However, the very young children may attend school in Belleville if the parents so wish. In some cases children have been transferred to Belleville on account of daily transportation difficulties.

Residences and School Buildings

When the school was taken over by the R.C.A.F., during the summer of 1941, six houses were rented to be used as residences. At the close of school in June, 1942, it was realized that more accommodation was required. It was found possible to rent another large house, which was fitted up as a residence for the intermediate boys. This property has sufficient grounds for a rink in winter and a baseball diamond in summer.

The children in all the residences have ample space in the houses and outside grounds for play and recreation.

For most of the year the girls have been taken by a teacher to the Y.M.C.A. for games. Boys and girls have gone to the city skating rink twice a week for free skating, when the rink was available.

The three buildings used for school purposes are close together, which makes it possible for them to be operated as one unit.

The swings and other play equipment transferred from our former property to grounds in Belleville are used constantly by the children.

Care of Children

Housing, feeding and educating deaf children as young as five years of age require great care and devotion on the part of many employees. It is a satisfaction that letters received from parents express appreciation and thanks not only for the education of their children but for their care as well.

We have been fortunate in being able to engage and retain experienced supervisors, kitchen and dining-room staff who are anxious to care for and help the children in every way.

By moving some of the laundry equipment from the former laundry and by purchasing small washing machines it has been possible to wash and iron the children's clothing in our own laundry. This has been a valuable service as it enables us to assure parents that articles are not lost or destroyed.

Respectfully submitted,

W. J. MORRISON,
Superintendent.

Dental Report for the School Year 1942-43

Boys: Fillings—(a) Amalgam, 68; (b) Porcelain, 17.
Prophylaxis, 40.
Extractions—(a) Permanent, 7; (b) Deciduous, 42.
Girls: Fillings—(a) Amalgam, 78; (b) Porcelain, 21.
Prophylaxis, 37.
Extractions—(a) Permanent, 5; (b) Deciduous, 46.

G. C. CALDWELL,
Dentist.

Medical Report for the School Year 1942-43

Owing to two epidemics of mumps and an epidemic of influenza we have had 275 admissions to the hospital this session. Unfortunately these three epidemics were unavoidable. The children all made uneventful recoveries.

All the new pupils were given scarlet fever toxin and diphtheria toxoid. All pupils not vaccinated against smallpox were vaccinated.

The entire school was tuberculin tested. No active cases were discovered. Several minor injuries (none of a serious nature) required attention.

The general health of the children is good.

R. W. TENNENT,
Physician.

Bursar's Report

Cost per pupil, Year ending March 31, 1943

Heading of Expenditures	Total expenditures year ending March 31, 1942	Yearly cost per pupil, year ending March 31, 1942	Weekly cost per pupil, year ending March 31, 1942	Total expenditures year ending March 31, 1943	Yearly cost per pupil, year ending March 31, 1943	Weekly cost per pupil, year ending March 31, 1943
Medicine and medical comforts..	\$454.96	\$1.61	\$0.03	\$560.11	\$2.05	\$0.04
Groceries and provisions.	17,818.26	62.96	1.21	17,294.59	63.12	1.21
Bedding, Clothing and shoes.....	534.35	1.89	.04	943.43	3.44	.07
Fuel, light power and water.	6,300.67	22.26	.43	6,782.49	24.76	.48
Laundry, soap and cleaning.	2,267.51	8.01	.15	2,276.63	8.32	.16
Furniture and furnishings.	1,057.88	3.74	.07	2,134.34	7.79	.15
Farm and garden.	2,851.74	10.08	.19	4,131.18	15.08	.29
Repairs and alterations.	2,829.00	10.00	.19	3,215.33	11.73	.22
School supplies and equipment...	1,832.15	6.47	.13	2,451.42	8.96	.17
Maintenance of motor vehicles...	3,708.25	13.10	.25	458.48	1.65	.03
Contingencies.	2,968.72	10.49	.20	3,687.66	13.46	.26
Vocational supplies.	1,446.43	5.11	.10	470.02	1.71	.03
Travelling expenses.	699.32	2.47	.05	679.05	2.48	.05
Salaries and wages.	84,556.67	298.79	5.75	78,857.08	287.79	5.54
Total expenditures.	\$129,325.91	\$456.98	\$8.79	\$123,941.81	\$452.34	\$8.70
Revenue						
Pay Pupils.	\$4,362.00			\$5,287.50		
Farm.	6,000.24			6,344.09		
Miscellaneous.	409.60			220.37		
Perquisites, Pay List.	3,526.65			1,616.00		
Industries.	95.40					
Total.	\$14,393.89			\$13,467.96		

Average number of pupils, 1941-42 term, 283

Annual cost per pupil, \$456.98.

Weekly cost per pupil, \$8.79.

Average number of pupils, 1942-43 term, 274

Annual cost per pupil, \$452.34

Weekly cost per pupil, \$8.70.

C. B. McGUIRE,
Bursar.

THE SCHOOL FOR THE BLIND

I have the honour to submit the Annual Report for the Ontario School for the Blind for the school year 1942-43.

Enrolment

	Boys	Girls	Total
Enrolment, June, 1942.....	88	72	160
Withdrawals, June, 1942.....	10	11	21
	78	61	139
New students, September, 1942.....	18	12	30
New students admitted during the term	1	1	2
	97	74	171
Withdrawals during the term to June 1, 1943	13	4	17
Enrolment, June, 1943.....	84	70	154

Enrolment by Provinces

Ontario, 114; Alberta, 14; Manitoba, 5; Saskatchewan, 21. Total, 154.

Graduates and Withdrawals

Age	No. Pupils	Age	No. Pupils	Destination	
22.....	1	17.....	4	Withdrew.....	4
21.....	3	16.....	5	Emigrated.....	1
20.....	8	15.....	2	Employed.....	25
19.....	2	14.....	2	School and University.....	4
18.....	10	12.....	1	Unreported.....	4
		Total.....	38		38

New Pupils in Age Groups

Age	No. Pupils	Age	No. Pupils	Age	No. Pupils
6.....	5	11.....	3	16.....	4
7.....	4	12.....	2	17.....	1
8.....	4	13.....	3	18.....	2
10.....	2	15.....	2		
		Total.....			32

Mental Ratings of New Students

Intelligence Quotient	No. Pupils	Intelligence Quotient	No. Pupils
Untested (language difficulties, etc.) . . .	8	90 to 110	9
50 to 70	1	110 to 130	5
70 to 80	3	140 to 150	1
80 to 90	5		
		Total	32

Age-Grade Table

Grade	6-7 years	7-8 years	8-9 years	9-10 years	10-11 years	11-12 years	12-13 years	13-14 years	14-15 years	15-16 years	16-17 years	17-18 years	18-19 years	19-20 years	20-21 years	21-22 years	Total
I	6	4	6	...	2	1	1	...	2	...	...	...	...	...	...	...	22
II	2	4	1	1	2	1	...	...	...	1	1	...	...	...	...	13
III	1	...	6	4	2	...	2	...	2	...	...	...	...	...	...	17
IV	1	...	2	6	5	2	...	2	3	...	1	1	...	...	23
V	2	1	...	3	1	2	3	1	1	...	1	...	15
VI	2	6	3	2	2	1	...	...	...	...	...	16
VII	1	...	1	1	3	2	...	...	...	...	...	8
VIII	2	4	1	2	2	1	1	1	...	...	14
IX	1	1	3	1	4	...	1	2	...	13
X	1	...	1	3	2	3	...	1	...	11
XI	1	...	1	...	...	2
XII	1	...	1	1	...	3
Specials	2	...	4	1	...	7
Totals	6	7	11	7	11	15	15	16	9	16	14	10	9	6	9	3	164

School and Student Honours

At the Stratford Musical Festival this year the O.S.B. madrigal ensemble choir won first place. This, being the third consecutive win, the Stratford-Beacon-Herald Trophy becomes the permanent possession of the school. The O.S.B. male chorus tied for first place with the Listowel High School chorus, which gives each group six months' possession of the Pounder Trophy.

Louise Cowan of Princeton, Ont., who has been an under-graduate at McMaster University for the past four years as a Bursary student of this school, graduated from McMaster in June.

The Ethel Charlton Memorial Scholarship for general proficiency in the graduating year was won by Joyce Burrows of Toronto.

The Character Cups for senior students were won by Enna Buchkowsky of Yellow Creek, Sask., and Oscar Amyotte of Bonfield, Ont.

Staff Changes

Mr. John MacKellar, porter at the Ontario School for the Blind, passed away June 26th, 1943. Mr. MacKellar has been a faithful and co-operative worker for the past six years.

Miss Mildred Howell, nurse at the Ontario School for the Blind from 1934 to November last, married and resigned her position. For the past nine years, Miss Howell has been a very capable, painstaking and efficient nurse.

Miss Isobel Draper, literary teacher, who has been a member of the staff for the past nineteen years, is leaving this summer to get married. Throughout her life at the school, she has given exceptional service, both in her classroom and in the extra curricular activities and life of the school.

War Work

The staff, student body and the two senior clubs contributed \$35.00 to Russian Relief, \$41.10 to Chinese Relief, \$231.40 to the Red Cross and some 70 knitted and sewn articles were contributed to war work by the girls of the School.

Grades 2 and 3 have purchased war savings stamps representing the value of \$86.00.

Many of the staff and fifteen of the senior students have been regular blood donors. The help and teaching staff have qualified as bronze medal purchasers of war bonds and war savings certificates.

Library Report

During the year, the library has been decorated, the stacks varnished and many books repaired.

There has been an addition of 100 volumes of Braille books, mostly for senior reading, and a set of Primers for the Primer Class.

Junior Girls' Playroom

Through the efforts of the members of the staff assisted by donations from friends of the school the Junior Girls' Playroom was completely refitted this year. The large room was painted, decorated with murals of the Pied Piper, equipped with a "life size" playhouse and a reading nook and furnished with a games table and many books and toys.

Medical Report

A physical examination, diphtheria toxoid, whooping cough serum and where necessary vaccination were given to new students and the usual health services to all students. Cod liver oil was given to a great number of the students during the fall and winter months.

Number of patients	103
Number of hospital days	942

Summary of Cases

Common Cold and Sore Throat.....	31
General Malaise and Nausea.....	4
Bronchitis.....	1
Influenza.....	18
Mumps.....	15
Impetigo.....	3
Rheumatism.....	1
Sprained Ankle.....	3
Infected Nose.....	1
Abscess.....	4
Miscellaneous.....	30

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J. A. MARQUIS, M.D.

Report of the Ophthalmologist

Thirty-one new pupils were examined as follows:

Condition of Sight	Male	Female	Total
1. Limited vision in both eyes.....	7	5	12
2. Limited vision in one eye.....		2	2
3. Quantitative light perception in both eyes.....	4	2	6
4. Quantitative light perception in one eye only.....	6	3	9
5. Without light perception in either eye.....	1	1	2
6. Untested for sight.....	1		1
Totals.....	19	13	32

Diseases Causing Blindness	Male	Female	Total
1. Ophthalmia Neonatorum and Keratitis.....	3	2	5
2. Congenital Cataract.....	6	2	8
3. Myopia.....	2	2	4
4. Optic Atrophy.....	1	1	2
5. Congenital Buphthalmus and Congenital Malformation..	4	1	5
6. Fundus Lesions, Diseases of Retina and Choroid.....	1	2	3
7. Sympathetic Ophthalmia, Plastic Uveitis.....	1	3	4
8. Untested for sight.....	1		1
Totals.....	19	13	32

The four cases of sympathetic ophthalmia (group 7) might have been prevented had the injured eye been removed earlier. It is evident that there is still much to be done by way of public, parental and professional education before this unfortunate type of case can be eliminated.

A complete ocular examination of the entire school population was carried out during the fall months. Considerable improvement both in regard to the present eye condition and to the less frequent occurrence of eye disorders was noted.

It is felt that improved living conditions and better diets are largely responsible in conserving and improving the sight of the children coming to this school.

NORMAN BRAGG, M.D., F.A.C.S.

Dentist's Report

All pupils were examined and the necessary work completed.

	Boys	Girls
Fillings.....	151	103
Extraction of permanent teeth.....	18	12
Extraction of deciduous teeth.....	18	24

J. R. WILL.

BURSAR'S REPORT — Financial Report

EXPENDITURES:

Salaries and Wages.....	\$56,987.89
Travelling Expenses.....	329.00
Medical Department.....	406.49
Groceries and Provisions.....	14,734.51
Bedding and Clothing.....	387.81
Fuel, Light, Power and Water.....	11,007.77
Laundry, Soap and Cleaning.....	1,193.24
Furniture and Furnishings.....	345.88
Farm and Garden.....	686.15
Repairs and Alterations.....	1,968.06
School Supplies, etc.....	1,617.12
Dental and Occulist.....	431.00
Contingencies.....	1,434.76
	<hr/>
	\$91,529.68

CASUAL REVENUE RETURNED TO DEPARTMENT:

Farm Account.....	\$1,215.56
Perquisites.....	5,451.83
Western Fees.....	13,544.46
Chickens sold.....	60.00
Oats sold.....	6.50
Pigs sold.....	49.45
	<hr/>
	\$20,327.80
ACTUAL EXPENDITURE.....	<hr/>
	\$71,201.88

G. H. RYERSON, Bursar.

I should like to express my personal appreciation of the faithfulness to duty of the work staff and of the splendid co-operation and unflinching zeal of the teaching staff in the interest of the blind students of this Province.

I have the honour to be, your obedient servant,

(Signed) H. J. VALLENTYNE,
Superintendent.

PUBLIC LIBRARIES

I have the honour to submit the following report of the Public Libraries Branch for the year 1942, which includes statistics of the public libraries of the province for the year 1941, together with a statement of the Legislative Grants paid in 1942.

During the year, the work of the Branch was carried on under the supervision of the Acting Inspector.

Public Libraries of the Province

There is a slight reduction in the number of libraries in the Province. Twelve Association Libraries were removed from the list of active libraries, and one Free library. The Association libraries concerned have, in almost every instance, been on the down grade for a long time, and has not submitted an annual report to the Department for two years or more; accordingly, no Legislative Grants were paid recently to these libraries. The Free library removed from the list had not reported, or received a Legislative Grant for two years, but it is still in operation.

Although the number of public libraries in the Province shows a decrease this year, the expenditure on books, and the total expenditure of the libraries, show an increase. On the other hand, the circulation figures are less. This latter feature may be accounted for by the fact that many of the men and women who were once regular library patrons, are now on active service. However, if it were possible to procure the book circulation figures from camps and other centres where these people are now stationed, it is probable that these statistics would indicate a heavier demand for books.

Change in Status of Libraries

One County Library Association was organized. The standing of one library was changed from that of an Association to a Free library, and three Association libraries were organized. The latter are; Merlin, Ripley and Selkirk. Kent County organized as a County Library Association, and Blenheim changed from an Association to a Free library under Part 1 of The Public Libraries Act.

The Association Libraries removed from the Departmental list are as follows; Badjeros, Belwood, Cookstown, Kars, Mildnay, Millbank, Nanticoke, Palermo, Port Dalhousie, Rockland, Victoria Road, Williamstown, and the Free Public Library at Arnprior.

The Legislative Grant to Training Centre 102 at Fort William was not renewed in 1942, and the grant given to the Ontario Library Association was increased from \$50.00 to \$200.00, due to the fact that no general meeting will be held in 1943, but a series of eight smaller groups in different parts of the Province.

Statistical Tables

The tables of statistics show there are 231 Free, and 260 Association libraries in the Province, and that the sum of \$43,849.80 was paid in Legislative Grants. The amount expended by these libraries on books was \$280,292.73, and the total expenditure of the libraries was \$1,394,335.68. The number of volumes were 3,566,726, and the book circulation 13,357,639.

Library Positions

A complete change has taken place within the last year in connection with library positions. At one time we had a list of names of librarians and others who wished to secure better positions. Owing to the fact that many library boards have not realized they must pay salaries commensurate with the qualifications and status of the librarians, a number of these boards now find themselves faced with the problem of endeavouring to supply library service with very limited staffs. Many large organizations, knowing the high standard librarians must attain, have been ready and anxious to pay salaries that would make it worth while for the librarians to change their positions.

County Library Associations

Gradually the County Library idea is spreading throughout Ontario. About eleven years ago the Lambton County Library Association held its first meeting. As time went on this organization learned a great deal by experience, and this knowledge has proved so valuable that to-day the Association might well be taken as a pattern for County Library work in Ontario. Later on, Elgin, Essex, Huron, Middlesex, Oxford, and Simcoe Counties organized, and in May of 1942, Kent County came into line. This completes a solid block in the western part of old Ontario, and with Simcoe County Library Association nearer the centre of the province, it is hoped the influence will spread, especially towards the east, as at present there are no County Library Associations between Toronto and Ottawa—a section in which there is undoubtedly a need for such organizations.

Travelling Libraries

This section of the Branch continues to show an increase in book circulation over preceding years. To December 31st, 1942, 1,285 Travelling Libraries were sent out, and 4,692 books were added to the collection. The number of volumes at present is 42,491. The increased circulation over the previous year is over 1,600 volumes

Appended herewith are the statistical tables for the year 1941.

S. B. HERBERT,
Acting Inspector of Public Libraries.

FREE PUBLIC LIBRARIES
Showing Statistics, 1941, and Legislative Grants Paid in 1942

No.	Library	Popula- tion	Bor- rowers	Volumes in Library	Circula- tion	Hours Lib'ry Open per Week	Legis- lative Grant Paid in 1942	Amount Expended on Books	Total Expendi- ture
							\$ c.	\$ c.	\$ c.
1	Acton.....	1,951	567	5,921	11,439	5	99.00	295.40	848.58
2	Ailsa Craig.....	457	162	4,100	2,048	6	94.37	142.55	282.76
3	Almonte.....	2,387	596	5,021	18,589	12	135.89	219.70	791.41
4	Amherstburg.....	2,900	35	6,620	30,298	35	129.47	491.58	2,269.69
5	Arthur.....	1,035	175	3,958	6,916	8	96.18	39.58	69.16
6	Aurora.....	2,762	803	7,391	24,380	12½	129.36	585.41	1,273.16
7	Aylmer.....	2,500	1,750	14,618	18,507	12	138.16	340.87	1,385.13
8	Ayr.....	782	384	4,950	7,257	24	73.43	90.07	647.82
9	Barrie.....	9,521	4,480	11,713	84,333	33½	203.66	1,831.68	5,260.79
10	Beamsville.....	1,200	701	9,236	16,241	15	139.87	500.20	1,179.88
11	Beaverton.....	2,500	202	3,106	3,120	10	32.83	39.96	176.78
12	Beeton.....	600	96	2,706	1,469	24¼	32.78	37.42	222.21
13	Belleville.....	15,391	7,851	17,669	100,882	66	209.00	1,960.66	7,852.14
14	Belmout.....	400	343	2,130	3,334	6	56.00	81.80	268.07
15	Blenheim.....	1,650	153	8,096	9,221	22	108.28	200.94	1,165.02
16	Bothwell.....	647	146	2,572	4,213	10½	37.35	60.62	211.78
17	Bracebridge.....	2,552	1,074	6,097	25,138	25	138.22	329.46	1,357.02
18	Brampton.....	5,975	2,865	8,514	40,054	29½	159.00	750.78	3,535.04
19	Brantford.....	31,439	14,905	42,971	206,142	59	209.00	3,762.82	14,256.45
20	Brighton.....	1,500	196	3,368	15,233	12	83.99	164.57	527.24
21	Brockville.....	9,961	7,456	24,011	78,920	42	159.00	1,382.86	6,064.32
22	Bruce.....	750	163	5,346	4,264	30	45.62	92.01	742.38
23	Burk's Falls.....	680	448	2,883	2,681	8	82.55	103.33	444.80
24	Campbellford.....	2,784	1,784	9,552	25,901	30	159.00	687.95	2,011.08
25	Cardinal.....	1,530	420	4,220	5,967	4	93.41	122.57	371.30
26	Carleton Place.....	4,258	302	6,867	9,427	22	142.12	331.59	1,039.41
27	Cayuga.....	700	78	2,955	2,497	6	25.99	44.49	115.44
28	Chatham.....	17,985	4,234	29,118	121,336	66½	209.00	1,810.58	9,309.52
29	Chesley.....	1,793	412	6,152	17,336	9½	146.92	338.39	948.28
30	Clifford.....	452	85	5,253	4,308	58	32.23	82.93	181.76
31	Clinton.....	1,945	543	11,186	11,250	32½	214.50	254.08	1,555.98
32	Collingwood.....	6,000	1,050	13,459	25,002	33	148.02	525.61	2,953.26
33	Cornwall.....	13,774	2,443	13,016	47,992	51½	159.00	1,017.49	3,298.88
34	Delhi.....	1,985	274	3,740	12,625	12	122.85	270.84	873.96
35	Drayton.....	521	213	4,251	2,928	22	55.42	37.50	354.58
36	Dresden.....	1,592	262	4,201	9,554	32½	120.17	311.62	966.11
37	Dryden.....	1,702	485	4,771	14,694	8	99.00	355.19	1,020.17
38	Dundas.....	5,384	3,066	10,775	39,340	25	150.18	680.01	4,493.94
39	Durham.....	1,937	772	7,717	15,502	12	125.27	458.66	1,002.39
40	Elmira.....	2,048	1,009	7,176	8,570	14	149.60	207.77	1,203.93
41	Elora.....	1,208	443	10,964	14,191	13	119.67	253.09	896.80
42	Erin.....	483	138	3,643	1,923	6	10.50	23.83	205.60
43	Essex.....	1,890	532	4,835	5,373	16	130.50	261.56	1,073.84
44	Exeter.....	1,582	801	5,278	17,336	15½	130.22	343.27	1,198.54
45	Fenelon Falls.....	1,080	388	3,574	9,359	6	105.05	346.04	1,050.10
46	Fergus.....	2,792	589	6,803	15,650	18	105.20	272.72	1,456.24
47	Flesherton.....	481	138	1,076	2,026	11	73.54	122.89	198.28
48	Fonthill.....	1,000	501	8,940	2,816	7	70.49	64.31	345.92
49	Forest.....	1,569	841	3,445	20,075	26	127.79	298.50	1,095.19
50	Fort Erie, Main.....	6,873	3,048	12,405	33,975	32	241.64	908.18	2,397.18
51	Branch.....			Inclu	ded in figu	res of	Main Libr	ary	
52	Fort Frances.....	5,646	2,091	3,855	25,298	33	195.25	527.90	2,850.23
53	Fort William, Main.....	26,251	13,882	48,297	241,982	108	419.00	2,763.89	19,065.23
54	Branch.....			Inclu	ded in figu	res of	Main Libr	ary	

FREE PUBLIC LIBRARIES

No.	Library	Popula- tion	Bor- rowers	Volumes in Library	Circula- tion	Hours Libr'y Open per Week	Legis- lative Grant Paid in 1942	Amount		Total Expendi- ture
								Expended on Books		
							\$ c.	\$ c.	\$ c.	
55	Galt.....	14,584	8,816	15,029	82,539	61	209.00	2,062.65	8,074.26	
56	Cananoque.....	3,863	2,141	7,589	25,836	36	159.00	386.52	2,504.41	
57	Georgetown.....	2,500	908	5,608	10,576	13½	137.15	381.22	1,349.87	
58	Glencoe.....	793	503	4,474	10,698	36	101.97	251.88	687.48	
59	Goderich.....	4,886	2,310	7,741	22,816	36	159.00	395.30	2,469.19	
60	Core Bay.....	800	225	1,670	2,829	12	76.59	117.69	303.96	
61	Grand Valley.....	629	118	3,671	5,510	15	49.57	97.12	901.46	
62	Gravenhurst.....	2,050	744	3,819	23,874	24	124.20	449.88	1,257.01	
63	Grimsby.....	2,004	1,517	6,143	34,601	27½	148.52	464.92	2,133.53	
64	Guelph.....	22,692	11,297	38,071	202,499	57	154.00	3,019.17	12,853.33	
65	Hagersville.....	1,429	344	4,253	6,928	9	135.30	183.52	701.21	
66	Haileybury.....	2,197	610	5,512	16,069	18½	86.64	175.28	1,001.23	
67	Hamilton, Main	161,138	38,923	161,297	720,772	204	742.82	12,342.99	90,935.14	
68	Barton Branch.....									
69	Kenilworth Branch									
70	Locke St. Branch.									
71	Mountain Branch.	Inclu ded in figu res of			Main Libr ary					
72	Hanover.....	3,300	1,880	6,434	21,594	28½	132.70	586.39	1,322.08	
73	Harriston.....	1,292	955	6,902	23,674	35½	149.72	228.96	1,193.73	
74	Hensall.....	686	202	3,316	5,907	12	88.49	204.00	363.66	
75	Hespeler.....	3,003	1,186	7,246	23,404	19	204.00	614.57	2,313.78	
76	Hillsburg.....	400	208	2,630	4,303	8	48.24	76.03	222.67	
77	Ignace.....	346	67	860	1,424	12	9.79	28.03	86.75	
78	Ingersoll.....	5,635	3,732	11,061	43,969	32	204.00	1,097.97	3,291.29	
79	Kemptville.....	1,250	845	4,755	9,974	14	119.95	224.20	683.33	
80	Kenora.....	8,466	4,036	8,621	58,783	34	159.00	1,209.99	4,625.51	
81	Kincardine.....	2,254	805	5,383	6,765	13½	92.59	257.30	1,185.27	
82	Kingston.....	29,548	15,578	35,884	221,874	66	209.00	3,174.88	16,422.67	
83	King's.....	2,400	570	7,026	11,060	20	139.02	328.18	1,251.96	
84	Kitchener.....	34,918	12,398	45,220	245,174	66½	209.00	6,164.05	18,697.24	
85	Lakefield.....	1,330	575	3,003	8,707	6½	130.55	153.66	421.25	
86	Lanark.....	719	250	2,908	5,528	4	71.77	154.53	278.53	
87	Lancaster.....	No Annu al Report				for		1941		
88	Leamington.....	5,800	1,502	10,616	30,841	30½	149.00	971.57	2,737.22	
89	Lindsay.....	8,354	3,761	19,898	66,014	36	159.00	1,803.07	4,879.60	
90	Listowel.....	2,900	1,027	7,802	34,508	30	131.19	410.71	1,332.43	
91	Little Britain.....	250	70	3,741	3,099	78	49.22	20.31	197.35	
92	Little Current.....	1,100	478	1,520	3,211	6	119.00	308.18	394.30	
93	London, Main.....	78,393	25,547	113,374	476,472	108	720.11	12,215.03	56,963.04	
94	East Branch.....				Inclu ded in figu res of		Main Libr ary			
95	South Branch.....									
96	South East Branch									
97	Lucknow.....	964	258	6,399	8,946	258	121.80	309.63	451.28	
98	Markdale.....	781	460	3,828	5,661	7½	91.99	184.20	697.12	
99	Meaford.....	2,800	1,000	5,110	27,929	27¾	117.25	804.42	1,659.83	
100	Merrickville.....	800	276	2,669	4,600	49	93.04	200.18	454.30	
101	Merritt.....	3,131	965	10,404	14,961	12	124.85	574.74	2,308.81	
102	Midland.....	6,579	2,171	8,744	48,623	29½	191.77	1,283.23	4,966.72	
103	Millbrook.....	743	225	3,204	16,576	8	113.96	177.48	463.70	
104	Milton.....	1,800	400	7,648	6,771	7½	99.00	317.89	768.99	
105	Milverton.....	995	255	6,375	7,968	11	115.00	210.08	794.59	
106	Mimico.....	7,000	2,899	8,373	47,963	35	154.00	1,154.86	4,761.31	
107	Mitchell.....	1,678	409	5,551	14,101	23	130.17	302.78	1,073.63	
108	Mount Dennis.....	9,680	6,355	6,945	71,284	30	141.50	556.52	3,578.20	
109	Mount Forest.....	1,815	967	7,048	12,283	25	133.23	239.81	1,419.09	

FREE PUBLIC LIBRARIES

No.	Library	Popula- tion	Bor- rowers	Volumes in Library	Circula- tion	Hours Libr'y Open per Week	Legis- lative Grant Paid in 1942	Amount Expended on Books	Total Expendi- ture
							\$ c.	\$ c.	\$ c.
110	Newcastle.....	686	328	5,069	10,565	7	147.72	249.77	855.70
111	New Hamburg.....	1,400	648	4,535	14,609	24	131.50	231.38	790.78
112	New Liskeard.....	3,000	1,332	12,108	29,038	45	139.07	707.44	2,301.03
113	Newmarket.....	3,790	1,227	7,349	31,680	15	132.09	578.84	1,312.07
114	New Toronto.....	9,214	2,794	14,950	76,644	53	204.00	1,543.06	7,052.15
115	Niagara.....	1,400	221	10,070	5,983	8	138.05	229.48	876.73
116	Niagara Falls, Main Branch.....	19,747	8,158	30,108	153,169	104	404.03	6,053.62	18,225.54
117				Inclu	ded in figu	res of	Main Libr	ary	
118	North Bay.....	16,051	8,276	20,048	113,886	33	209.00	2,089.94	8,625.81
119	Norwich.....	1,300	400	5,749	10,117	9	121.82	152.14	909.66
120	Norwood.....	710	531	2,386	10,510	26	80.90	79.13	518.17
121	Oakville.....	3,900	680	4,891	22,869	29½	154.00	555.14	2,784.26
122	Oakwood.....	250	110	3,110	2,472	6	58.31	124.69	209.29
123	Oil Springs.....	514	88	1,718	8,738	6½	52.38	115.37	211.85
124	Orangeville.....	2,800	780	10,014	23,529	30	140.97	375.01	2,182.29
125	Orillia.....	9,416	3,090	11,684	67,685	33	204.00	1,674.67	5,920.29
126	Oshawa.....	26,440	14,567	18,898	107,774	66	209.00	3,311.38	11,834.82
127	Ottawa, Main Boys and Girls Br. Edinburgh Branch. Rideau Branch..... South Branch..... West Branch.....	150,277	32,903	176,765	512,993	262	864.39	14,369.31	84,730.25
128				Inclu	ded in figu	res of	Main Libr	ary	
133	Otterville.....	2,393	98	1,639	2,423	15	67.20	93.40	337.50
134	Owen Sound.....	13,503	4,098	23,885	116,989	50	209.00	1,651.43	6,851.75
135	Paisley.....	729	250	3,460	4,420	13½	89.14	68.26	445.68
136	Palmerston.....	2,500	787	5,046	8,339	38½	101.70	181.88	2,105.74
137	Paris.....	4,528	2,009	15,304	33,424	35	209.00	511.01	2,547.84
138	Parkhill.....	998	591	3,936	10,264	18	118.87	258.21	893.95
139	Parry Sound.....	4,732	1,112	8,030	27,179	14	99.00	798.21	1,720.84
140	Pembroke.....	10,975	2,700	16,551	34,796	25½	209.00	869.20	3,418.37
141	Penetanguishene.....	4,000	715	9,113	18,156	10½	123.15	263.88	1,747.86
142	Perth.....	4,412	1,220	6,822	36,604	33	159.00	715.11	2,892.17
143	Peterborough.....	25,703	867	34,133	176,219	72	209.00	2,790.35	14,255.06
144	Petrolia.....	2,700	1,285	2,193	14,272	25	115.50	504.01	946.50
145	Pictou.....	3,570	2,550	10,385	34,363	43½	209.00	867.22	3,052.15
146	Porcupine-Dome.....	5,339	1,229	4,906	30,753	16½	104.30	699.74	1,858.03
147	Port Arthur.....	24,384	6,733	19,966	152,858	72	209.00	2,549.89	14,524.25
148	Port Carling.....	600	99	2,690	4,633	8	66.86	67.53	309.30
149	Port Colborne.....	6,903	2,431	8,264	26,386	29	145.50	651.21	2,023.64
150	Port Elgin.....	1,941	560	5,854	7,576	25	65.65	124.73	1,403.33
151	Port Hope.....	4,300	1,994	12,324	26,746	40	204.00	650.34	2,648.14
152	Port Perry.....	1,172	524	3,801	7,040	14	59.52	86.08	894.91
153	Port Rowan.....	630	203	2,956	6,937	6	114.81	200.53	450.56
154	Prescott.....	3,021	1,244	13,603	26,348	12	186.92	500.00	1,846.35
155	Preston.....	6,358	1,573	10,549	63,464	24	159.00	871.13	3,561.49
156	Renfrew.....	5,060	2,169	15,744	41,507	27½	159.00	1,058.05	2,771.19
157	Richmond Hill.....	1,300	1,200	4,696	9,092	7	119.37	347.20	671.95
158	Rittenhouse.....	500	256	2,994	2,727	2	131.00	247.45	286.01
159	St. Catharines.....	30,426	10,323	39,197	267,928	63	209.00	3,790.89	19,603.29
160	St. Edmunds Twp....	595	240	2,349	3,338	4	54.51	111.79	285.05
161	St. Jacobs.....	600	254	2,161	3,747	10	77.17	123.79	676.57
162	St. Marys.....	4,017	1,915	1,168	21,739	29½	154.00	661.84	1,922.67
163	St. Thomas.....	16,817	7,039	32,807	166,170	69	209.00	4,099.14	12,868.98
164	Saltfleet Twp.....	7,900	2,000	8,156	34,636	29	119.75	437.88	1,388.48
165	Sarnia.....	17,927	9,257	29,901	155,246	66	209.00	3,422.09	13,153.43
166	Saulte Ste. Marie, Main West Branch.....	28,000	8,179	23,619	160,071	85	359.00	4,805.51	13,996.93
167				Inclu	ded in figu	res of	Main Libr	ary	
168	Schreiber.....	1,243	259	1,397	8,862	67	123.64	164.50	430.98
169	Seaforth.....	1,800	279	3,977	7,773	35	83.41	193.33	1,093.65
170	Shelburne.....	1,050	350	6,689	9,293	12	134.75	266.00	862.15

FREE PUBLIC LIBRARIES

No.	Library	Popu- lation	Bor- rowers	Volumes in Library	Circula- tion	Hours Libr'y Open per Week	Legis- lative Grant Paid in 1942	Amount Expended on Books	Total Expendi- ture
							\$ c.	\$ c.	\$ c.
171	Simcoe.....	5,955	2,955	14,630	53,739	33	159.00	1,054.59	5,891.15
172	Smiths Falls.....	8,000	2,656	14,105	28,337	42	159.00	1,793.08	4,085.02
173	South River.....	875	257	1,360	4,211	2	14.00	129.54	212.57
174	Springfield.....	390	170	2,331	4,697	6	36.68	42.36	195.63
175	Stayner.....	1,000	295	2,362	6,243	16	55.75	99.05	406.76
176	Stirling.....	935	524	6,006	10,971	7	136.37	301.03	879.34
177	Stouffville.....	1,219	632	6,214	10,812	27½	77.13	129.20	802.69
178	Stratford.....	17,040	6,010	29,704	133,854	66	209.00	2,081.40	9,431.96
179	Strathroy.....	2,874	559	5,966	14,826	32	139.02	335.13	1,118.78
180	Streetsville.....	700	500	3,897	11,506	12	54.03	106.16	454.44
181	Sudbury.....	29,268	5,418	10,409	101,671	39½	209.00	3,555.03	10,534.75
182	Sundridge.....	600	188	1,371	2,520	4	41.10	101.91	154.91
183	Sutton.....	806	492	4,841	4,647	6	88.41	157.16	491.76
184	Swansea.....	5,600	750	4,891	16,591	10	99.00	433.77	1,096.83
185	Tara.....	525	121	2,745	2,492	14	42.96	58.83	358.33
186	Tavistock.....	1,180	325	7,044	6,057	20	77.78	122.18	1,851.68
187	Teeswater.....	843	119	6,726	4,273	24	76.94	187.58	1,082.32
188	Thamesville.....	792	226	4,321	10,202	23	85.68	165.56	519.64
189	Thorold.....	5,000	796	8,499	17,835	27½	133.56	298.34	2,708.65
190	Tilbury.....	1,985	574	3,214	12,162	18	138.82	344.22	1,114.40
191	Tilsonburg.....	3,891	1,511	6,526	32,144	30½	147.84	477.43	2,046.94
192	Timmins.....	29,140	10,183	20,721	130,802	50	204.00	3,024.75	11,314.35
193	Toronto, Main.....	655,571	181,321	641,256	3,668,437	701	2,518.54	69,071.27	508,450.14
194	Beaches Branch.....								
195	Bloor-Gladstone Br.								
196	Boys and Girls Br.								
197	Danforth Branch.....								
198	Deer Park Branch.....								
199	Downtown Branch.....								
200	Earlscourt Branch.....								
201	Eastern Branch.....								
202	Exhibition Branch.....								
203	Gerrard Branch.....				Included in figures of		Main Library		
204	High Park Branch.....								
205	Northern Branch.....								
206	Queen-Lisgar Br.....								
207	Riverdale Branch.....								
208	Runnymede Br.....								
209	Western Branch.....								
210	Wychwood Branch.....								
211	Yorkville Branch.....								
212	Trenton.....	8,190	4,750	13,668	47,522	25	154.00	1,059.14	3,676.86
213	Uxbridge.....	1,325	313	7,331	12,773	12	133.85	286.69	910.47
214	Walkerton.....	2,692	744	11,175	22,679	29½	134.50	610.71	2,023.98
215	Wallaceburg.....	4,802	1,940	7,758	32,072	59	159.00	455.73	2,942.51
216	Waterford.....	1,261	442	2,750	8,728	13	73.76	206.22	707.04
217	Waterloo.....	8,726	3,208	15,662	54,768	30	209.00	991.80	5,235.74
218	Watford.....	1,027	405	5,878	12,846	34	79.79	124.88	813.40
219	Welland.....	12,838	3,830	14,570	50,236	39	209.00	1,822.47	6,866.91
220	Weston.....	5,784	4,648	11,056	67,291	25	146.35	595.56	3,561.07
221	Whitby.....	4,612	1,485	6,771	30,469	25	127.02	844.17	2,323.21
222	Windsor, Carnegie.....	107,424	24,786	97,722	508,449	226½	1,053.85	13,125.67	64,135.29
223	Willistead.....								
224	J. Richardson Br.....								
225	Hugh Beaton Br.....								
226	Sandwich Br.....				Included in figures of		Main Library		
227	Prince Edward Br.....								
228	Victoria Ave. Br.....								
229	J. E. Benson Br.....								
230	Wingham.....	2,061	1,255	8,865	11,006	30	147.09	303.77	1,206.00
231	Woodstock.....	11,758	3,650	24,191	85,033	66	209.00	1,867.51	7,373.23
	Totals.....	2,115,094	669,704	2,889,073	12,432,640	.....	30,155.94	258,570.40	1,338,687.48

ASSOCIATION PUBLIC LIBRARIES

Showing Statistics, 1941, and Legislative Grants Paid in 1942

No.	Library	Popu- lation	Bor- rowers	Volumes in Library	Circu- lation	Hours Lib'ry Open per Week	Legis- lative Grant Paid in 1942	Amount Expended on Books	Total Expendi- ture
							\$ c.	\$ c.	\$ c.
1	Agincourt.....	500	110	4,719	5,237	3	105.90	185.19	328.92
2	Allenford.....	400	30	780	1,555	84	36.89	45.00	69.03
3	Alliston.....	1,600	243	2,733	5,850	15	20.00	.....	223.26
4	Alton.....	500	40	3,702	1,020	3	24.09	37.43	85.71
5	Alvinston.....	650	125	1,691	4,418	11½	49.95	23.40	307.74
6	Apple Hill.....	400	59	1,515	960	2	26.94	45.00	67.49
7	Arkona.....	400	148	3,533	4,300	5	67.89	75.78	206.05
8	Athens.....	700	170	5,806	3,151	3	23.84	62.78	116.90
9	Atwood.....	500	102	990	1,178	84	26.04	21.12	101.18
10	Auburn.....	250	61	2,281	993	4	10.00	12.57	73.09
11	Bala.....	400	89	1,216	724	10	20.00	2.25	102.98
12	Bancroft.....	1,050	149	5,314	10,528	8	95.26	168.37	318.84
13	Bayfield.....	350	108	3,051	2,277	60	25.00	15.00	134.20
14	Bayham.....	100	48	949	876	69	20.18	22.40	78.73
15	Baysville.....	380	51	1,947	1,911	2	40.25	57.99	97.90
16	Beachville.....	500	30	3,022	1,158	4	18.76	13.57	101.47
17	Beechwood.....	970	40	1,894	556	54	10.00	.....	64.65
18	Belmore.....	150	20	517	148	52	.....	24.21	42.67
19	Birch Cliff.....	3,548	115	3,099	5,558	3½	59.42	105.09	200.61
20	Blackwell.....	300	30	106	608	8	10.00	.....	26.80
21	Blind River.....	2,350	173	3,014	5,423	4	73.95	134.05	251.16
22	Bloomfield.....	653	122	4,063	5,754	9½	99.86	189.64	367.47
23	Blyth.....	650	50	1,117	.....	60	25.00	5.69	76.72
24	Bohaygeon.....	976	170	3,744	8,744	10	127.03	179.53	713.72
25	Bolton.....	575	35	3,845	2,260	2½	14.24	30.00	89.03
26	Bond Head.....	200	31	927	773	19	13.92	16.57	46.79
27	Bowmanville.....	4,000	483	9,493	16,597	32½	143.90	441.68	1,026.47
28	Bradford.....	1,000	71	2,700	2,938	8	23.44	26.04	98.12
29	Brigden.....	500	215	774	6,304	6	10.00	.....	80.93
30	Bronte.....	500	93	1,864	5,800	1	38.79	100.68	218.37
31	Brooklin.....	600	56	3,372	1,648	8	31.59	35.68	155.08
32	Brougham.....	200	46	1,232	700	72	29.25	32.68	98.17
33	Brownsville.....	250	106	2,088	889	4½	23.09	32.37	112.45
34	Brucefield.....	300	31	1,966	348	19	10.00	.....	70.40
35	Burgessville.....	225	35	2,426	1,459	6	15.00	20.00	134.48
36	Burlington.....	4,000	352	6,871	23,088	8	71.96	201.60	770.43
37	Byron.....	400	94	654	2,538	10½	32.63	35.30	110.77
38	Caledon.....	300	42	3,325	372	2	9.00	.....	98.76
39	Caledonia.....	1,485	106	2,007	3,365	3½	48.46	84.34	154.76
40	Callander.....	1,140	46	2,011	2,650	2	21.85	54.95	61.10
41	Cambray.....	2,700	30	3,469	898	13	25.60	31.20	72.54
42	Camden East.....	200	47	2,596	2,536	2	45.00	54.61	115.97
43	Canfield.....	700	32	907	550	78	23.53	35.74	47.29
44	Cannington.....	841	89	4,386	5,663	15	25.77	17.45	150.80
45	Cargill.....			No Annual Report for 1941					
46	Carlisle.....	160	31	1,245	1,475	72	12.22	.....	47.00
47	Castleton.....	500	31	773	629	1	5.00	.....	25.24
48	Chapleau.....	2,200	129	2,956	4,734	6	48.89	67.15	252.83
49	Chatsworth.....	260	31	1,826	2,957	62	10.00	.....	52.98
50	Cheapside.....	200	31	3,265	897	20	10.00	24.02	50.77
51	Chesterville.....	1,025	44	1,245	621	4	26.29	31.71	90.24
52	Claremont.....	461	52	3,701	2,100	12	48.00	68.63	142.95
53	Clarksburg.....	390	102	4,469	3,708	20	50.22	56.49	254.04
54	Clarkson.....	2,000	113	2,001	1,697	1	48.27	82.21	94.62
55	Claude.....	50	31	3,368	210	2	7.45	5.26	11.14
56	Cobourg.....	5,497	313	6,778	21,506	20	98.89	332.15	1,137.21
57	Cochrane.....	3,000	242	4,973	14,976	6½	117.10	213.04	323.98
58	Colborne.....	1,000	145	2,549	10,264	12	47.50	62.49	237.96
59	Coldstream.....	100	37	2,785	1,508	84	104.10	128.86	226.33
60	Coldwater.....	600	159	2,596	1,978	14	21.72	34.27	221.46

ASSOCIATION PUBLIC LIBRARIES

No.	Library	Popula- tion	Bor- rowers	Volumes in Library	Circula- tion	Hours Library Open per Week	Legis- lative Grant Paid in 1942	Amount Expended on Books		Total Expendi- ture
								\$ c.	\$ c.	\$ c.
61	Comber.....	600	53	4,731	3,583	7½	69.47	106.09		300.22
62	Coniston.....	2,400	117	2,063	3,741	6	73.87	124.28		184.30
63	Copper Cliff.....			No Annual Report		for	1941			
64	Corunna.....	590	102	85	4,056	58	25.00			78.50
65	Cottam.....	150	211	3,048	2,983	6	64.22	100.44		207.96
66	Courtright.....	320	214	1,585	4,890	66	33.50	35.00		123.87
67	Creemore.....	661	50	1,332	3,637	5	10.00			81.34
68	Deloro.....	300	102	988	3,200	1	33.00	81.38		90.59
69	Depot Harbour.....	300	45	3,473	1,864	1	23.57	94.21		114.37
70	Dorchester.....	500	78	1,900	2,585	14	25.73	29.57		150.10
71	Drumbo.....	500	52	5,131	1,748	12½	15.00			127.00
72	Dundalk.....	650	76	2,768	2,072	48	48.53	71.10		180.10
73	Dungannon.....	500	56	3,320	4,818	60	48.77	84.95		162.05
74	Dunnville.....	4,106	361	9,550	12,928	17¾	89.92	297.60		910.32
75	Dutton.....	800	157	5,704	9,053	10	105.47	145.94		482.34
76	Elk Lake.....	500	9	311	54	1		7.02		7.38
77	Elmwood.....	250	105	2,797	1,665	6	24.33	23.64		121.00
78	Embro.....	450	70	4,339	2,317	6	27.54	36.10		152.21
79	Emo.....	1,160	31	1,009	907	17	24.47	43.67		83.03
80	Englehart.....	1,150	35	1,322	1,893	2	10.00	18.16		34.36
81	Ennotville.....	600	51	4,749	711	2	36.91	58.36		176.91
82	Espanola.....	2,000	321	5,277	3,226	2	49.74	53.39		145.56
83	Ethel.....	200	42	1,471	375	10	10.00			118.19
84	Fenwick.....	800	164	3,063	3,320	6	36.56	72.50		169.94
85	Flintlin.....	250	32	129	127	54	27.62	42.66		52.11
86	Fordwich.....	500	45	1,073	2,166	8	12.53	49.21		117.43
87	Foresters Falls.....	550	31	2,273	512	52	10.00	10.00		60.15
88	Frankford.....	1,000	260	3,779	7,000	8	109.82	128.95		385.41
89	Fulton.....	1,333	31	6,146	480	60	16.35	40.55		44.55
90	Glamis.....	100	25	1,078	478	8				37.08
91	Glanworth.....	500	80	2,574	2,335	6½	43.19	51.39		136.21
92	Glen Allen.....	700	32	1,270	2,203	54	12.60	16.70		41.95
93	Glen Morris.....	200	53	3,369	800	72	30.15	31.08		164.85
94	Goodwood.....	350	44	1,082	912	1½	15.81	24.07		37.25
95	Gores' Landing.....	200	67	2,550	884	1½	68.16	118.32		141.23
96	Corrie.....			No Annual Report		for	1941			
97	Grafton.....	200	54	2,948	2,915	54	17.00	17.10		81.05
98	Granton.....	450	64	1,754	3,571	65	32.79	48.37		107.38
99	Haliburton.....	900	31	2,673	2,673	4	10.00			51.75
100	Harrietsville.....	70	45	3,223	1,294	64	24.54	48.67		110.03
101	Harrington.....	100	38	2,896	1,402	54	25.83	34.13		75.72
102	Harrow.....	1,032	307	3,033	6,415	9½	90.55	103.23		429.85
103	Harrowsmith.....	300	31	1,158	2,148	2	25.77	14.24		73.64
104	Havelock.....	1,300	56	557	1,219	4	13.16	17.72		23.59
105	Hawkesbury.....	6,304	59	1,440	5,482	9½	105.73	141.51		206.60
106	Hepworth.....	274	37	956	551	11½	10.00			68.69
107	Hickson.....	250	185	1,993	2,635	6	45.42	77.00		151.33
108	Hightgate.....	350	120	3,011	3,717	21	104.44	186.58		373.58
109	Highland Creek.....	972	43	2,065	484	1½M	31.08	19.19		23.16
110	Hillsdale.....			No Annual Report		for	1941			
111	Hilton Beach.....	350	75	2,282	2,493	7	29.89	62.76		215.80
112	Holstein.....	300	30	2,482	22,92	76	29.50	23.81		175.95
113	Honeywood.....	100	92	1,475	626	84	29.93	46.87		78.91
114	Humber Bay.....	2,500	116	2,868	2,099	2	30.58	62.86		73.72
115	Huntsville.....	2,909	156	3,830	6,586	12	50.74	104.64		533.71

ASSOCIATION PUBLIC LIBRARIES

No.	Library	Popula- tion	Bor- rowers	Volumes in Library	Circula- tion	Hours Libr'y Open per Week	Legis- lative Grant Paid in 1942	Amount Expended on Books	Total Expendi- ture
							\$ c.	\$ c.	\$ c.
116	Hyde Park	200	42	208	1,829	55	18.62	17.25	33.02
117	Hyndford	400	59	2,140	2,749	19	48.07	31.64	125.19
118	Ilderton	500	64	2,270	2,480	4	56.69	85.74	195.40
119	Inglewood	450	32	1,759	3,137	2	23.57	54.64	59.22
120	Inwood	205	77	1,835	1,645	11	51.50	75.00	221.33
121	Iroquois	1,000	54	3,167	1,730	5	17.90	21.80	144.32
122	Iroquois Falls	1,298	173	5,936	8,002	7½	97.00	315.00	719.54
123	Ivanhoe	550	30	942	880	12	33.10	35.25	76.17
124	Jarvis	600	130	4,270	2,469	7	28.65	29.30	127.84
125	Kearney	310	87	1,164	3,053	2	14.48	40.73	58.21
126	Kemble	275	42	2,117	846	5	10.97	25.85	102.19
127	Kimberley	375	31	778	643	2	6.00	9.10	24.25
128	Kinsale	100	45	1,412	524	3	.....	107.20	127.05
129	Kintore	2,200	57	3,304	3,697	74	85.04	91.57	202.74
130	Kirkfield	200	69	2,350	1,625	19	51.45	94.78	94.94
131	Kirkland Lake	27,000	1,631	6,941	63,172	59½	195.44	1,529.58	5,954.64
132	Kirkton	180	92	2,259	2,877	27	61.58	85.37	215.69
133	Komoka	200	34	1,919	305	72	29.00	30.00	136.22
134	Lakeside	3,000	27	1,949	4,881	84	43.20	74.63	134.55
135	Lambeth	500	71	2,731	8,515	8	66.66	89.45	329.22
136	Lefroy	2,950	30	2,029	1,079	4	10.00	.....	39.50
137	Linwood	500	69	1,077	2,397	5½	21.91	27.17	80.68
138	Londesborough	150	30	684	1,380	61	18.42	45.18	73.36
139	Lorne Park	1,000	105	2,085	2,142	3	21.08	20.47	61.04
140	Lucan	608	96	2,424	4,764	7	73.53	166.27	371.16
141	Madoc	1,050	152	4,844	10,443	8½	20.00	.....	241.99
142	Mandaamin	400	45	2,464	1,269	3	27.72	71.80	204.23
143	Manilla	200	107	7,099	1,977	19	31.93	48.15	240.28
144	Manitowaning	275	143	482	712	63	28.39	34.67	41.25
145	Manotick			No Annual Report	for	1941	.....	.....	.....
146	Markham	1,100	101	4,468	4,490	6	102.00	259.72	467.16
147	Marmora	1,095	467	4,594	11,364	12	109.02	242.50	630.83
148	Martintown	450	30	1,592	256	4	19.00	.45	8.70
149	Maxville	780	17	1,521	569	4	.....	10.00	22.31
150	Melbourne	200	240	1,708	2,033	8	42.01	56.15	154.73
151	Merlin			Library	Organized	in	1942	.....	.....
152	Millgrove	175	.....	1,229	688	2	.....	.....	.08
153	Minden	400	32	2,650	655	2	9.00	25.00	78.63
154	Monkton	400	30	1,840	1,261	6	15.58	5.80	70.39
155	Mono Road	110	40	3,167	1,976	4	14.02	36.59	87.05
156	Moorefield			No Annual Report	for	1941	.....	.....	.....
157	Morrisburg	1,840	175	5,037	6,008	8	62.16	71.80	421.16
158	Morrison	225	43	2,587	780	64	9.00	.....	49.28
159	Mount Albert	350	58	1,074	2,849	10½	23.07	5.00	155.15
160	Mount Brydges			No Annual Report	for	1941	.....	.....	.....
161	Mount Elgin	140	41	1,413	1,427	4	20.75	33.84	117.93
162	Napanee	3,416	320	8,915	22,509	23½	141.12	454.00	1,584.32
163	Napier	150	18	1,016	727	6	.....	.....	13.68
164	Newburg	430	70	2,791	1,690	4	23.95	36.76	104.45
165	Newbury	275	59	1,888	1,720	5	66.93	103.87	140.13
166	New Dundee	350	75	1,743	4,015	64	16.65	.....	80.70
167	Newington	200	40	3,302	1,769	2	30.25	.....	93.18
168	New Lowell	200	30	1,164	1,166	2	9.00	.....	51.72
169	Norland	451	162	3,836	1,597	82	10.00	17.00	50.37
170	North Gower	350	43	904	3,027	24	34.76	40.52	111.85
171	Odessa	700	36	1,668	1,418	73	25.22	.....	138.40
172	Omeme	650	52	2,124	3,054	6	77.46	79.75	262.47

ASSOCIATION PUBLIC LIBRARIES

No.	Library	Popula- tion	Bor- rowers	Volumes in Library	Circula- tion	Hours Lib'ry Open per Week	Legis- lative Grant Paid in 1942	Amount Expended on Books	Total Expendi- ture
							\$ c.	\$ c.	\$ c.
173	Orono.....	700	56	2,930	2,607	10	16.19	65.19	106.85
174	Osgoode.....	800	67	1,601	3,818	2	10.88	45.49	65.95
175	Park Head.....	150	34	1,221	667	72	13.55	17.20	63.83
176	Pickering.....	600	101	2,786	2,607	11	77.74	62.72	192.97
177	Pinkerton.....	200	30	2,110	600	4	10.00	.....	45.98
178	Plattsville.....	500	97	1,120	1,998	15	14.00	.....	128.13
179	Plympton.....	340	35	1,788	2,647	2	35.64	43.28	120.52
180	Point Edward.....	1,200	75	4,487	4,333	4	32.84	40.83	121.54
181	Port Burwell.....	700	75	319	2,087	22	17.00	.....	86.65
182	Port Credit.....	1,500	356	9,162	7,302	5	42.31	119.47	267.02
183	Port Dover.....	1,600	276	4,698	9,008	27	136.27	244.96	595.01
184	Port Lambton.....	1,000	73	899	2,531	72	9.00	.....	73.70
185	Port Stanley.....	800	216	3,758	5,537	16½	87.68	57.86	338.97
186	Powassan.....	750	110	2,842	814	7	45.13	80.93	156.74
187	Princeton.....	350	57	2,679	4,107	8	56.79	99.06	292.91
188	Queensville.....	300	13	2,204	.....	3	.....	1.65	31.74
189	Rebecca.....	200	48	1,059	2,285	82	46.79	104.36	133.79
190	Ridgetown.....	1,983	252	5,678	8,259	12	101.01	381.27	664.02
191	Ridgeway.....	1,000	241	4,195	3,811	7	120.90	256.63	492.63
192	Ripley.....			Library	Organized	in	1942		
193	Riverside.....	5,235	706	1,278	7,327	6	110.13	252.58	645.12
194	Rodney.....	720	198	2,618	4,532	8	39.53	42.48	154.26
195	Romney.....	1,456	81	5,813	33,13	78	53.24	85.99	142.02
196	Rossdale.....	150	30	1,834	2,675	16	16.50	.....	124.29
197	St. George.....	600	85	7,682	1,306	65¾	46.74	74.09	306.83
198	St. Helens.....	200	36	2,882	712	2½	21.41	41.19	96.54
199	Scarborough.....	450	36	7,635	1,061	2 BM	64.31	138.44	175.95
200	Schomberg.....	400	39	892	1,536	2	11.24	16.54	54.96
201	Scotland.....	400	51	2,714	1,506	4	14.79	50.93	88.10
202	Selkirk.....			Library	Organized	in	1942		
203	Shedden.....	400	32	3,711	894	6	15.82	11.47	101.16
204	Sheguiandah.....			No Annual	Report	for	1941		
205	Shetland.....	200	51	1,831	1,341	13	17.64	12.71	92.82
206	Singhampton.....	400	32	521	386	72	5.00	10.00	28.50
207	Smithville.....	650	73	2,379	2,342	10	31.75	55.99	135.85
208	Solna.....	300	33	1,104	421	6	18.13	22.78	25.19
209	Sombra.....	400	33	1,593	1,719	7	28.49	26.98	120.80
210	Southampton.....	1,561	236	8,604	4,004	6	80.74	199.55	304.63
211	South Mountain.....	250	48	1,097	3,022	78	10.00	5.00	53.40
212	South Woodlee.....	250	30	1,469	2,714	6	14.65	1.31	147.36
213	Sparta.....	250	83	1,403	2,140	78	30.35	25.71	106.32
214	Sprucedale.....	275	43	780	1,390	1	16.90	38.49	50.64
215	Stevensville.....	400	34	1,700	480	1½	15.00	5.16	41.54
216	Strathcona.....	260	64	1,623	971	37	36.27	43.30	109.59
217	Stratton.....	123	32	1,230	1,200	2½	24.41	50.51	113.80
218	Sunderland.....	438	50	2,540	1,540	4	15.97	29.48	84.36
219	Sydenham.....	650	92	3,262	4,345	11	47.51	22.02	442.13
220	Thamesford.....	500	84	2,097	6,459	6	70.53	106.49	273.24
221	Theford.....	500	116	2,723	5,591	11	46.88	89.71	218.02
222	Thessalon.....	1,264	49	1,191	2,771	6	23.72	24.63	136.33
223	Thornbury.....	800	84	3,329	5,089	16	74.72	144.07	502.63
224	Thorndale.....	300	32	2,279	1,743	6½	10.00	.....	86.59
225	Thornhill.....	700	65	1,486	1,661	5	82.84	163.44	196.65
226	Thornton.....	250	61	450	1,227	8	14.10	25.94	89.92
227	Tiverton.....	264	44	2,399	3,983	4	10.60	62.66	132.49
228	Tottenham.....	522	86	3,164	2,227	27	14.00	5.00	161.35
229	Tweed.....	1,200	97	4,086	2,487	5½	71.95	115.64	461.25

ASSOCIATION PUBLIC LIBRARIES

No.	Library	Popula- tion	Bor- rowers	Volumes in Library	Circula- tion	Hours Lib'ry Open per Week	Legis- lative Grant Paid in 1942	Amount Expended on Books	Total Expendi- ture
							\$ c.	\$ c.	\$ c.
230	Underwood.....	300	40	2,410	2,498	76	15.13	36.38	85.85
231	Unionville.....	600	90	3,013	3,916	2	58.41	106.69	187.16
232	Vanleek Hill.....	1,000	68	1,591	2,425	9	43.89	89.60	208.87
233	Varna.....	500	31	1,689	628	14	28.26	16.89	6.28
234	Victoria.....	200	33	3,732	452	2	10.00	.....	82.42
235	Vittoria.....	275	237	1,368	4,912	78	51.30	54.25	125.80
236	Wardsville.....	215	37	2,839	3,591	6	71.03	98.06	178.65
237	Warkworth.....	500	41	2,836	3,778	8	22.77	60.56	156.09
238	Waterdown.....	940	53	2,194	1,207	6	41.96	93.89	146.23
239	Wellburn.....	260	51	838	1,379	4	37.02	56.46	79.98
240	Wellesley.....	500	66	3,117	1,667	3½	37.68	51.61	150.24
241	Wellington.....	900	181	3,795	7,913	11½	55.31	206.12	470.38
242	West Lorne.....	800	64	1,977	2,474	9	41.86	53.73	189.37
243	White Lake.....	90	30	1,005	616	36	5.00	.....	.....
244	Whitevale.....	250	42	1,969	660	3	22.13	44.46	120.63
245	Warton.....	1,731	154	4,412	3,213	25½	61.60	63.00	341.05
246	Winchester.....	1,146	40	3,049	3,643	9	15.00	15.03	117.06
247	Woodbridge.....	900	73	3,677	4,324	1½	25.34	44.36	79.78
248	Woodville.....	425	69	2,673	1,255	15	34.62	17.33	172.92
249	Wroxeter.....	495	38	6,733	1,557	3½	10.00	10.00	59.17
250	Wyoming.....	498	330	3,795	11,817	58	119.00	203.84	367.64
251	Zephyr.....	550	35	2,175	568	2½	9.00	30.95	71.11
	County Library Associations								
252	Elgin.....			1,505	12,056	.....	450.00	729.79	865.87
253	Essex.....			1,005	7,506	.....	750.00	886.16	1,090.60
254	Huron.....			235	.....	.....	320.00	339.50	404.60
255	Kent.....			.....	.....	.....	670.00	.....	.....
256	Lambton.....			6,828	40,286	.....	750.00	896.35	1,887.36
257	Middlesex.....			4,902	43,981	.....	750.00	1,086.77	1,874.89
258	Oxford.....			1,008	7,675	.....	120.00	353.96	426.50
259	Simcoe.....			1,165	12,240	.....	450.00	845.77	953.66
260	Howick Township.....			1,110	2,400	.....	17.42	94.97	99.27
	Totals.....	211,096	23,301	657,653	924,999	.....	13,493.86	21,722.33	55,648.20

MUSIC

The standard of music teaching in the schools was maintained reasonably well until June 30th, 1942. Since September it has been seriously affected by the shortage of qualified teachers and by transportation difficulties. The schools generally have shown resource in meeting the situation and there is no evidence of any loss of interest, in spite of the many special demands upon teachers and pupils.

The number of music festivals of various types was about the same as last year (approximately 120).

The response of the schools to the request for musical programmes in aid of the second and third Victory Loans was the subject of much favourable comment.

The Easter Concert of the O.E.A. successfully showed a cross section of the music carried on in the schools. Every music activity on the elementary and secondary levels was demonstrated by pupils from the following centres—Barrie, Beeton, Hamilton, Harrow, Kingston, London, Meaford, Niagara Falls, Perth County, Port Perry, Scarboro, Simcoe, Toronto, Whitby, East York.

The sound films from the Departmental library continue in demand and are proving of great assistance to the teachers.

Literature prepared by the Provincial Supervisor of Music—

A pageant, "Cavalcade of Canada"

A song, "My Pledge to Canada"

A song book containing 46 "Hymns for Schools"

"Twenty Reasons for Music in Education"

List of available books on music in the Teachers' Library

A proposed New Course in Music for Secondary Schools.

Statistics—The following statistical information concerns the school year ending June 30th, 1942, and includes all schools providing a course in Music under properly certificated Music teachers:

City Inspectorates	Total Number of Rooms	With Music 1941-42
Brantford.....	101	101
Chatham.....	56	56
Hamilton.....	485	485
Kitchener.....	97	97
London.....	202	202
Ottawa.....	245	245
Peterborough.....	75	75
St. Catharines.....	84	29
Sarnia.....	62	62
Toronto.....	1,585	1,585
Welland.....	52	52
Windsor.....	171	171
Totals.....	3,215	3,160

	1941-42	1940-41	1939-40	1938-39	1937-38	1936-37	1935-36
Percentage of rooms with Music.....	98.3	98.7	100	100	97.7	95	95

County Inspectorates	Total Number of Rooms	With Music 1941-1942
Brant and Norfolk	115	65
Bruce East, etc.	99	95
Bruce West	110	107
Carleton	174	71
Dufferin	98	90
Dundas	94	49
Durham (in part), Oshawa	150	97
Elgin and St. Thomas	206	162
Essex No. 1	137	57
Essex No. 2	92	78
Frontenac North, etc.	70	20
Frontenac South No. 1	89	57
Frontenac South No. 2 and Kingston	102	98
Glenarry (in part), etc.	84	78
Grenville	89	71
Grey East	109	92
Grey North, etc., and Owen Sound	119	105
Grey South	114	63
Haldimand	113	106
Halton	124	107
Hastings Centre	102	68
Hastings North	94	53
Hastings South and Belleville	122	118
Huron North	104	99
Huron South	114	98
Kent	207	188
Lambton No. 1	112	95
Lambton No. 2	107	89
Lanark	177	88
Leeds No. 1	90	53
Leeds No. 2	101	78
Lennox and Hastings South	83	58
Lincoln (in part)	121	119
Middlesex East, etc.	121	95
Middlesex West	121	92
Norfolk (in part)	122	82
Northumberland and Durham	116	116
Northumberland	111	109
Ontario North, etc.	98	59
Ontario South	102	73
Oxford North and Woodstock	110	110
Oxford South, etc.	112	109
Peel	150	113
Perth North, etc.	108	107
Perth South and Stratford	110	108
Peterborough East	80	49
Peterborough West, etc.	91	74
Prescott and Russell No. 1	61	23
Prescott and Russell No. 2	1	.....
Prescott and Russell No. 3	17	.....
Prescott and Russell No. 4	14	.....
Prince Edward	94	62
Renfrew North	117	34
Renfrew South	111	21
Simcoe Centre	113	93
Simcoe East, etc.	119	92
Simcoe North No. 1	22	.....
Simcoe North No. 2	3	.....
Simcoe South	96	63
Simcoe West, etc.	88	87
Stormont	115	58
Victoria West	82	55
Waterloo No. 1	115	88
Waterloo No. 2 and Galt	114	91
Welland East and Niagara Falls	123	117
Welland South	134	124
Welland (in part), etc.	88	75

County Inspectorates— <i>Continued</i>	Total Number of Rooms	With Music 1941-1942
Wellington North.....	111	73
Wellington South and Guelph.....	123	114
Wentworth.....	153	130
York No. 1.....	132	84
York No. 2.....	173	133
York No. 3 and 4.....	327	250
York No. 5.....	185	113
York No. 6.....	183	93
Totals.....	8,428	6,281

	1941-42	1940-41	1939-40	1938-39	1937-38	1936-37	1935-36
Percentage of rooms with Music.....	74.5	78	77.4	73	64.7	51.5	40

District Inspectorates	Total Number of Rooms	With Music 1941-1942
Division I.....	111	32
" II.....	102	42
" III and Fort William.....	138	82
" IV and Port Arthur.....	150	81
" V and Sault Ste. Marie.....	129	119
" VI.....	115	54
" VII (1) and Sudbury.....	128	53
" VII (2).....	17	.....
" VII (3).....	24	.....
" VIII.....	95	85
" IX (1).....	70	31
" IX (2).....	2	.....
" X (1).....	134	105
" X (2).....	4	.....
" XI.....	118	67
" XII (1).....	96	27
" XII (2).....	1	.....
" XIII (1).....	106	59
" XIII (2).....	20	.....
" XIV.....	102	61
" XV.....	95	8
" XVI.....	79	68
" XVII.....	81	46
Totals.....	1,917	1,020

	1941-42	1940-41	1939-40	1938-39	1937-38	1936-37	1935-36
Percentage of rooms with Music.....	53.2	52.7	52	45	41.7	28.6	21

Separate School Inspectorates	Total Number of Rooms	With Music 1941-1942
Division I.....	103	40
" II.....	96	.....
" III.....	82	.....
" IV.....	110	.....
" V.....	107	.....
" VI.....	143	36
" VII.....	127	34
" VIII.....	157	66
" IX.....	114	36



Courtesy Toronto Board of Education

Toronto Secondary Schools' Massed Band

Separate School Inspectorates— <i>Continued</i>	Total Number of Rooms	With Music 1941-1942
Division X.....	124	57
" XI.....	130	88
" XII.....	140	118
" XIII.....	149	146
" XIV.....	141	80
" XV.....	173	70
" XVI.....	162	56
" XVII.....	128	93
" XVIII.....	117	82
" XIX.....	146	133
" XX.....	151	.....
" XXI.....	140	.....
" XXII.....	113	.....
" XXIII.....	102	10
" XXIV.....	109	6
Totals.....	3,064	1,151

	1941-42	1940-41	1939-40	1938-39	1937-38	1936-37	1935-36
Percentage of rooms with Music.....	37.6	35	27.7	26.3	21	30	24

	Total Number of Rooms	With Music 1941-1942
Grand Totals.....	16,624	11,612

	1941-42	1940-41	1939-40	1938-39	1937-38	1936-37	1935-36
Percentage of rooms with Music.....	69.8	71.8	71	68	62.2	55.5	48.2

In many more rooms music is taught to some extent.

Secondary Schools	Total Number of Rooms	With Music 1941-1942
Collegiate Institutes.....	72	66
High Schools.....	159	115
Continuation Schools.....	200	126
Totals.....	431	307

	1941-42	1940-41	1939-40	1938-39	1937-38	1936-37	1935-36
Percentage of schools with Music.....	71	74	68	60	28	.....	.....

In addition, 15 Vocational Schools are teaching Music.

G. R. FENWICK,
Provincial Supervisor of Music.

Toronto, January 5th, 1943.

TRADE-SCHOOLS

I beg leave to present the report of the operations of the Trade-Schools Regulation Act for the year 1942.

The continuance of the war, with the accompanying restrictions of Selective Service, in so far as the shifting of occupations is concerned, has created a most difficult condition for most of the schools coming under the direction of the Trade-Schools Regulation Act. In addition to this difficulty, the employment ratio of both men and women in industry, is at the highest record in history, with much of it on a time rotating shift principle. Such conditions leave little opportunity for large scale enrolment and attendance in educational courses, and therefore practically all schools show reduced attendance. The demand for graduates trained in various essential lines of war activity is still very keen and students are not available to meet the demand. Some schools have had to discontinue operations during the year, as reduced registration has created a financial liability which they have been unable to meet.

When the demand for rehabilitation courses, now being planned to meet conditions following the termination of the war, becomes active, many of these schools will be able to render valuable assistance in supplying much needed training. Such privately operated schools as have shown merit, while working under the regulations of the Trade-Schools Regulation Act, will undoubtedly be most important and valuable factors in meeting such post war demands.

The enforcement of the Trade-Schools Regulation Act has, without doubt, given much needed protection to the citizens of this Province. Very large monetary savings have been the result and many are expressing their appreciation for such protection and the surety of the guidance now being offered.

A fine group of privately operated schools, with improved ethical standards, has been developed. The school which may still persist in acts not in conformity with the Trade-Schools Regulation Act is refused registration to operate in this Province. The protection given to the public is much appreciated and they are making full use of the services available by consulting the Department before making commitments.

The work of this Department has rapidly expanded into an important vocational guidance activity. Many are seeking information as to the reliability and dependability of the school with which they are planning registration, before signing the contract offered. Information is also sought as to the character of the work given by these schools and the advantages to be gained by the student, as a result of the training offered, after its completion.

Frequently appeals are made to this Department for advice and assistance in estimating the fees which may be collected by the school if the student desires

to discontinue the course for any reason. The schools do not hesitate to make refunds or defer payments where the course is discontinued on account of enlistment.

On the other hand, the status of the school which is registered is raised through the confidence which has been created in the public mind by the approval given by this Department through the registration certificate granted. Such registration has a most uplifting effect on the methods of operation of these schools when they realize that they must measure up to the confidence placed in them by such governmental recognition. They appreciate being classified in a respectable and dependable group of schools.

We value highly our close co-operation with Better Business Bureaus of Canada and the United States. These Bureaus immediately refer to this Department all appeals made to them when such appeals relate to matters which may come under the administration of the Trade-Schools Regulation Act of Ontario.

This Department also appreciates the co-operation given by the press, through their Advertising Departments, in refusing to publish advertising matter relating to any trade-school which is not registered under the Act. All advertising manuscript must be stamped with the approval of this Department before being accepted for publication. Such control eliminates the evils which have arisen in the past through non-supervised advertising.

The required registration of all Salesmen for Trade-School Courses is instrumental in eliminating undesirable factors connected with sales methods. Salesmen must operate in conformity with the Act.

The Foreign Exchange Control Board continues to ask for the assistance of this Department when they receive applications from parties desiring to be allowed to take Canadian funds to other countries for the purpose of enrolling in educational courses given outside Canada. Funds are refused if similar courses may be obtained in Canada.

In the enforcement of the Act this Department receives the fullest co-operation from the Departments of Provincial Secretary, Attorney General and the Provincial Police and the Department of Labour, for which it is most grateful.

W. S. KIRKLAND,
Registrar of Trade-Schools.

Toronto, January 15th, 1943.

PART II

STATISTICS

of

The Provincially-Controlled
Schools of Ontario

TERMINOLOGY

Assessment—The valuation placed upon property for tax levy purposes. The County Council generally makes an equalization annually of local assessment figures, and this equalized figure is used in the computation of Legislative grants to schools.

Attendance Efficiency—The percentage relation of the actual days attended to the perfect aggregate.

Auxiliary Classes—These are provided for gifted, socially or educationally maladjusted, retarded, or physically-handicapped pupils.

Capital Charges—Debenture instalments, or sinking fund deposits, made on debt incurred for school buildings and equipment.

Compulsory School Age—Children 8 to 14 must attend full time; children from 5 to 8, if enrolled, must attend full time to the end of the school term for which they are enrolled. Adolescents, 14 to 16, who have not attained University matriculation standing must attend full time; those exempted on the plea of circumstances compelling them to go to work must attend part time (400 hours a year) in municipalities where part-time courses are provided. Urban municipalities with a population of 5,000 and over, are required to provide part-time courses.

Consolidated School—An amalgamation of two or more rural schools, or of rural schools with a village or town school, either for the purpose of strengthening the means of school support where the original schools were small or poor, or for the purpose of providing a graded school and other advantages, such as conveyance, instead of the original one-room school.

Correspondence Courses—Reach those more isolated than the school car pupils. They supplement the work of the regular school when remoteness, winter weather, ill-health, or physical disability prevent regular attendance. Twenty-five hundred is an approximate year's enrolment for these courses, which reach from Grade I to X, and are sets of carefully prepared lessons based on the new Course of Studies. A Departmental staff handles this correspondence with extreme promptness, and a pupil's progress depends entirely upon his own efforts. About 80% of these pupils live in Northern Ontario, and half of them are of foreign parentage. These courses are entirely free.

Cost per Pupil-Day—The cost of educating one pupil of actual attendance, for one day. It is found by dividing the total cost of education of the group of pupils concerned by the actual aggregate attendance of this group for the period under consideration.

County Pupil—A secondary school pupil living within the County but outside any secondary school district.

District—The eleven defined areas of Northern Ontario which do not constitute municipal units for any purpose. With the exception of Parry Sound and Muskoka, these areas lie north of the French River and Lake Nipissing. This region is newer and more sparsely populated than Southern Ontario, and produces most of Ontario's extensive mineral and forest wealth.

Enrolment—The number recorded on the school register as in active attendance. The school census for the Province is now taken annually on the last school day in May.

Fifth Classes—Grades IX and X in Elementary Schools, doing work similar to the first two grades of Secondary Schools. The majority of these classes are in rural areas.

Free School Age—The Public Elementary Schools are free to all resident pupils between the ages of 5 and 21 whose parents are public school supporters. The Separate Schools are free to the children of the separate school supporters. The Secondary Schools are free to all except non-resident pupils.

General Maintenance—Ordinary, current expense, as opposed to capital outlays and debenture charges.

Inspectorate—The area under the supervision of a local Departmental representative.

Kindergarten Primary—A class combining the work of the kindergarten and Grade I.

Non-Resident Pupil—A secondary school pupil who is neither a resident nor a County pupil.

Public School Section—Is a subdivision of a township for elementary school purposes, containing a minimum of 50 children between the ages of 5 and 21, and having a maximum area of four square miles.

Resident Pupil—A secondary school pupil living within the secondary school district.

School—Provincially controlled schools may be classified as:

I. **Elementary**—Those doing the work of the first eight grades. A few have Fifth Classes (see above).

- (a) **Public**—The first school established in any school section or urban municipality, and supported by the ratepayers.
- (b) **R.C. Separate**—For the children of Roman Catholics.
- (c) **Protestant Separate**—For the children of Protestants in centres preponderantly Roman Catholic.

II. **Secondary**—Those doing the work of Grades IX to University Matriculation.

(a) **Academic:**

1. **Collegiate Institutes.**
2. **High Schools.**
3. **Continuation Schools.**

These schools are differentiated by minimum staff requirements. Continuation Schools are located mostly in villages or rural areas. Academic Courses are designed to lead to Universities and Teacher-Training Schools.

(b) **Vocational:**

1. **Technical High School.**
2. **Commercial High School.**

In the smaller centres academic and vocational departments are frequently found in the one building, which is then called a composite school. Vocational courses are designed to lead to industry, trade and commerce.

School Car—A school on wheels, carrying education and social betterment to small communities scattered along the railway lines of Northern Ontario. There are 7 of these cars at present, each with a definite route of about 175 miles, which is covered in a month or six weeks. Each stop is from 4 to 6 days. Problems are solved, work is outlined and assigned. Parents come to night classes, where English, spelling, writing and arithmetic are taught them, and where daily problems of life are discussed. Ninety per cent of the pupils are non-English speaking. The Department supplies all school needs free. The enrolment is about 275.

School Year—The school year consists of two terms, September 1 to December 22, and January 3 to June 30. In addition to the intervals between these terms there is a vacation of one week following Easter. In this Report statistics cover the school year where possible. Financial data remains on the calendar year basis.

Secondary School District—Is the area over which the secondary school board exercises supervision. Each city and separated town is a secondary school district. The County Council may establish a secondary school district composed of an urban municipality only, a group of school sections only, or a combination of both. In the territorial districts of Northern Ontario any municipal council or councils may establish the whole or any part of the municipality or municipalities as a secondary school district, with the approval of the Minister of Education.

SCHOOL YEAR AND HOLIDAYS

Sept. 2nd, 1941, to June 27th, 1942

1. The following changes in the marking of the register should be carefully noted:
 - (1) A pupil who, during the summer months, has been engaged in any type of farm work and who continues in such employment after the opening of school, may be credited with attendance for September upon production of a statement from the employer to that effect. A memo should be made in the register when such credit is given.
 - (2) If a pupil does not appear in September, a check should be made immediately to find out whether or not he is engaged in farm work.

HOLIDAYS

2. The following are the holidays in the schools during the school year 1941-42:
 - (1) Thanksgiving Day—October 13th.
 - (2) Remembrance Day—November 11th.
 - (3) December 20th - 31st, inclusive—part of Christmas vacation.
 - (4) The first four days of January—part of Christmas vacation.
 - (5) Easter holidays—April 3rd - April 12th, inclusive.
 - (6) Victoria Day—celebrated May 25th.
 - (7) The King's Birthday.
 - (8) Summer vacation—June 27th - September 7th, inclusive.

DATES OF OPENING AND CLOSING OF SCHOOLS

3. The following are the dates of the opening and closing of the High, Continuation, Public and Separate Schools:

Open.....	September 2nd	Close.....	December 19th
Reopen.....	January 5th	Close.....	April 2nd
Reopen.....	April 13th	Close.....	June 26th

NUMBER OF TEACHING DAYS

4. In the High, Continuation, Public and Separate Schools, the number of teaching days is as follows:

September.....	21	January.....	20
October.....	22	February.....	20
November.....	19	March.....	22
December.....	15	April.....	16
		May.....	20
	77	June.....	20
			118
		Total.....	195

P.S.: As the exact date of the Anniversary of the King's Birthday has not yet been proclaimed, the deduction has not been made from the above. The total number of teaching days for the academic year will be 194.

Number of teaching days for *calendar year* 1941—195; for *calendar year* 1942—191.

SCHOOL YEAR AND HOLIDAYS

1942 - 1943

Revised in keeping with the announcement of the Federal Government concerning statutory Holidays

PROVISIONS OF THE SCHOOLS ACTS

The school year shall consist of two terms, the first of which shall begin on the first Tuesday of September following Labour Day and shall end on the 22nd day of December, and the second of which shall begin on the 3rd day of January and end on the 29th day of June.

When the 3rd day of January is a Friday, the schools shall not be opened until the following Monday, and when the 29th day of June or the 22nd day of December is a Monday, the schools shall be closed on the preceding Friday.

Every Saturday, every public holiday, the week following Easter Day, and every day proclaimed a holiday by the authorities of the municipality in which the teacher is engaged and every day upon which a school is closed under the provisions of The Public Health Act, or the regulations of the Department of Education shall be a school holiday.

HOLIDAYS

The following are the holidays in the schools during the school year 1942-43:

- (1) Thanksgiving Day.
- (2) December 23rd to 31st—part of Christmas vacation.
- (3) The first three days in January—part of Christmas vacation.
- (4) Easter Holidays—April 23rd to May 2nd, both days included.
- (5) Summer vacation—June 30th to September 6th, both days included.

The Minister suggests that Remembrance Day, Victoria Day and the King's Birthday, although not now statutory holidays, be appropriately observed by suitable exercises in the schools.

DATES OF OPENING AND CLOSING OF SCHOOLS

The following are the dates of the opening and closing of Secondary and Elementary Schools except the opening of the Secondary Schools which is September 22nd:

Open.....	September 8th	Close.....	December 22nd
Reopen.....	January 4th	Close.....	April 22nd
Reopen.....	May 3rd	Close.....	June 29th

NUMBER OF TEACHING DAYS

*In the Secondary and Elementary Schools, the number of teaching days is as follows:

September.....	17	January.....	20
October.....	21	February.....	20
November.....	21	March.....	23
December.....	16	April.....	16
	—	May.....	21
	75	June.....	21
			—
		Total.....	196

P.S.: The total number of teaching days for the academic year will be 196 and the teaching days for the calendar year 1942, 193. These figures are for the Elementary Schools.

*As the Secondary Schools did not open until September 22nd, the number of teaching days in September were 7; in the fall term 65; in the academic year 186 and in the calendar year 1942, 183.

STATISTICS OF THE PROVINCIALY-CONTROLLED SCHOOLS OF ONTARIO
SUMMARY FOR 1941

Financial data for calendar year 1941; other data for school year 1941-42.

	ELEMENTARY			SECONDARY			SENIOR AUXILIARY	TOTALS
	Public	Separate	Continuation	High and Collegiate	Vocational	S		
DAY SCHOOLS:								
Number in operation.....	6,221	827	198	233	60	60	5	7,503
Pupils—May Enrolment, 1942.....	426,183	99,258	8,986	63,582	28,632	28,632	1,385	628,026
Average Attendance for the school year.....	363,516	92,316	8,737	62,671	27,571	27,571	1,019	576,711
Attendance Efficiency Percentage for school year.....	91.7	93.8	93.0	94.0	92.5	92.5	85.0	91.7
Teachers—Number (Whole-Time and Part-Time).....	14,224	3,118	550	2,805	1,642	1,642	66	21,824*
Male.....	3,033	343	248	1,507	1,070	1,070	32	5,902*
Female.....	11,191	2,775	302	1,298	563	563	34	15,902*
Percentage—Male.....	21.3	11.0	45.1	53.7	64.3	64.3	48.5	26.9
Female.....	78.7	89.0	54.9	46.3	35.7	35.7	51.5	73.1
University Graduates—Per cent.....	4.9	3.6	63.8	92.9	74.2	74.2	24.2	20.6
Total Costs:								
(a) Teachers' Salaries.....	\$18,118,117	\$2,276,520	\$687,730	\$5,744,352	\$3,701,603	\$3,701,603	\$175,806	\$30,704,218
(b) Other Current Cost.....	6,799,931	1,032,410	224,406	1,617,081	1,158,798	1,158,798	72,034	10,309,680
Total Current Cost.....	\$24,918,048	\$3,308,930	\$912,136	\$7,361,433	\$4,860,401	\$4,860,401	\$247,950	\$41,608,898
(c) Capital Charges.....	\$3,841,332	\$587,042	\$150,140	\$1,784,316	\$1,341,979	\$1,341,979	\$22,103	\$7,696,912
Total.....	\$28,759,380	\$3,895,972	\$1,062,276	\$9,145,749	\$6,202,380	\$6,202,380	\$270,053	\$49,305,810
Legislative Grants.....	\$4,174,812	\$1,113,895	\$258,138	\$849,283	\$1,206,945	\$1,206,945	\$42,427	\$7,645,500
Net Local Operating Cost.....	\$24,584,568	\$2,782,077	\$804,138	\$8,296,466	\$4,995,435	\$4,995,435	\$227,626	\$41,660,310
Teacher Salary Percentage of Total Current Cost.....	72.7	68.8	75.4	78.0	76.2	76.2	70.9	73.8
Capital Outlays.....	\$752,050	\$240,775	\$51,335	\$122,937	\$71,780	\$71,780	\$380	\$1,239,287
Fifth Classes:								
Schools conducting Fifth Class Work.....	860	198						1,058
Enrollment in these Fifth Classes.....	4,472	4,472						8,944
Legislative Grants.....	43,469	18,186						61,655
NIGHT SCHOOLS:								
Number.....	43†			8	48	48		99
Student Enrollment.....	1,462			1,271	35,388	35,388		36,121
Number of Teachers.....	78†			67	1,043	1,043		1,128*
Teacher Salaries.....	\$3,383			\$12,149	\$230,900	\$230,900		\$246,522
Total Disbursements.....	N.R.			\$16,068	\$608,283	\$608,283		\$319,951

N.R.—No report.
 *Excluding duplications.
 †Includes Agricultural Evening Classes conducted throughout practically all townships of Simcoe County in which approximately 45 sections participated.
 ‡Regular teachers. A number of special teachers assisted in the Agricultural Classes.

I—SCHOOLS IN OPERATION, 1942-43

	ELEMENTARY										SECONDARY					
	PUBLIC					R. C. SEPARATE					Total Elem- entary	Con- tinu- ation	High and Colle- giate	Com- pos- ite	Voca- tional	Tot. Sec- ond- ary
	Rural	Vill- age	Twn	City	Total	R'r'l	Vill- age	Twn	City	Tot.						
<i>In Counties</i>																
Addington.....	20				20	1				1	21	3				3
Brant.....	61		3	11	75			1	3	4	79	3	2	1		6
Bruce.....	157	10	6		173	11	2	1		14	187	9	6			15
Carleton.....	107	2	1	19	129	23		5	39	67	196	10	3		2	15
Dufferin.....	80	2	1		83						83	3	2			5
Dundas.....	66	4			70	1	1				72	2	5			7
Durham.....	91	2	5		98						98	3	3			6
Elgin.....	103	6	1	6	116				1	1	117	6	4		1	11
Essex.....	114	2	11	19	146	27	1	6	22	56	202	2	9		1	12
Frontenac.....	123	1			132	10		1	3	14	146	1	1	1		3
Glengarry.....	67	2	1		70	18		3		21	91		3			3
Grenville.....	62	3	1		66			1		1	67	4	1	1		6
Grey.....	206	6	4	5	221	7		1	1	9	230	3	7	1		11
Haldimand.....	71	4	1		76						76	2	4			6
Haliburton.....	41				41						41	3				3
Halton.....	61	1	7		69			1		1	70	1	4			5
Hastings.....	171	7	4	4	186	6	2	1	1	10	196	2	6	1		9
Huron.....	175	4	5		184	7		2		9	193	5	5			10
Kent.....	138	3	7	3	151	10		3	2	15	166	7	4	1	1	13
Lambton.....	168	8	4	8	188	2			3	5	193	6	3	1		10
Lanark.....	110	1	9		120	3		3		6	126	2	3	1		6
Leeds.....	128	3	6		137	2	1	3		6	143	7	2	1		10
Lennox.....	77	2	2		81	1					82	3	1	1		5
Lincoln.....	64	2	6	13	85		1	1	5	7	92		4	2		6
Middlesex.....	177	5	3	19	204	5		1	12	18	222	9	8		1	18
Norfolk.....	101	4	2		107	2		2		4	111		4	1		5
Northumberland.....	104	3	4		111	4	1	2		7	118	3	4			7
Ontario.....	122	3	4	8	137	1		1	2	4	141	6	3	1		10
Oxford.....	106	3	3	5	117			1	1	2	119	10	3	1		14
Peel.....	77	4	2		83	1				1	84	5				8
Perth.....	109	1	4	7	121	7		1	2	10	131	2	3	1		6
Peterborough.....	89	3		6	98	5		4		9	107	1	3	1		5
Prescott.....	49	2	1		43	64		4		68	111		4			4
Prince Edward.....	67	2	2		71			1		1	72	2		1		3
Renfrew.....	158	5	6		169	20	3	5		28	197	7	1	2		10
Russell.....	24		1		25	50	1	3		54	79	3	2			5
Simcoe.....	213	7	20		240	4		6		10	250	13	6	1		20
Stormont.....	73	1	1		75	10	2	2		14	89	2	2	1		5
Victoria.....	96	4	4		104	2		1		3	107	5	2			7
Waterloo.....	85	2	6	11	104	7		3	7	17	121	4	2	2		8
Welland.....	83	5	9	6	103			1	1	2	105	2	3	4		9
Wellington.....	139	6	3	7	155	5	3	1	3	12	167	4	6	1		11
Wentworth.....	75	2	1	30	108	1		1	21	23	131	1	5	1	2	9
York.....	187	12	13	87	299	17	2	4	42	65	364	7	15	8	6	36
Totals.....	4,586	149	174	282	5,191	334	20	73	175	602	5,793	173	161	38	†14	†386
<i>In Districts</i>																
Algoma.....	88	1	4	10	103	2		1	6	9	112	4	2		1	7
Cochrane.....	70		11		81	65		10		75	156	2	6	1		9
Kenora.....	32		7		39	1		3		4	43	1	3			4
Manitoulin.....	41		2		43	1		1		2	45	3	1			4
Muskoka.....	80	3	7		90	2				2	92	3	3			6
Nipissing.....	69		3	5	77	35		8	7	50	127		2	1		3
Parry Sound.....	109	4	5		118	1		1		2	120	5	1			6
Patricia.....	9				9						9	1				1
Rainy River.....	59		3		62	3		3		6	68	1	1	1		3
Sudbury.....	105		6	6	117	51		5	10	66	183	3	4		1	8
Thunder Bay.....	100		1	17	118	2		1	7	10	128		3			5
Timiskaming.....	71	1	7		79	15		2		17	96	2	3	2		7
Totals.....	833	9	56	38	936	178		35	30	243	1,179	25	29	5	4	63
Grand Totals.....	5,419	158	230	320	6,127	512	20	108	205	845	*6,972	198	190	43	†18	†449

*In addition there are 7 school cars distributed as follows: Kenora 1, Rainy River 1, Thunder Bay 1, Sudbury 3, Nipissing 1.

†In addition there are 5 senior auxiliary schools (Hamilton 2, Toronto 3) and 2 navigation schools (Collingwood and Kingston). These latter are open part of the year only.

II—CLASSIFICATION OF ONTARIO SCHOOLS BY CLASSROOMS

No. of Rooms	Elementary			Secondary			Grand Total
	Rural	Urban	Total	Rural	Urban	Total	
1	5,216	45	5,261	14	2	16	5,277
2	520	100	620	45	19	64	684
3	86	67	153	29	33	62	215
4	82	131	213	20	29	49	262
5	45	64	109	6	32	38	147
6	11	90	101	3	14	17	118
7	9	64	73	2	21	23	96
8	13	76	89	.....	23	23	112
9	1	53	54	.....	15	15	69
10	5	47	52	.....	14	14	66
11	4	41	45	.....	9	9	54
12	1	43	44	1	9	10	54
13	2	26	28	.....	8	8	36
14	3	21	24	.....	5	5	29
15	2	19	21	.....	3	3	24
16	1	18	19	1	7	8	27
17	1	15	16	.....	7	7	23
18	.....	9	9	1	2	3	12
19	1	12	13	1	4	5	18
20	3	6	9	.....	5	5	14
21	.....	7	7	.....	1	1	8
22	.....	9	9	.....	1	1	10
23	3	11	14	.....	4	4	18
24	1	7	8	2	5	7	15
25	1	6	7	.....	1	1	8
26	.....	3	3	.....	3	3	6
27	.....	4	4	.....	1	1	5
28	1	5	6	.....	3	3	9
29	1	5	6	.....	4	4	10
30	1	8	9	.....	2	2	11
31	.....	5	5	1	2	3	8
32	.....	2	2	.....	5	5	7
33	1	.....	1	.....	1	1	2
34	.....	1	1	.....	2	2	3
35	.....	1	1	.....	1	1	2
36	1	.....	1	.....	.....	.....	1
37	1	.....	1	.....	1	1	2
38	.....	3	3	.....	2	2	5
39	.....	.....	.....	.....	.....	.....	.....
40	.....	.....	.....	.....	1	1	1
41	.....	.....	.....	.....	2	2	2
42	.....	.....	.....	.....	5	5	5
44	.....	.....	.....	.....	2	2	2
45	.....	.....	.....	.....	1	1	1
50	.....	.....	.....	.....	1	1	1
51	.....	.....	.....	.....	3	3	3
54	.....	.....	.....	.....	2	2	2
81	.....	.....	.....	.....	2	2	2
87	.....	.....	.....	.....	1	1	1
89	.....	.....	.....	.....	1	1	1
106	.....	.....	.....	.....	1	1	1
Totals.....	6,017	1,024	7,041	126	322	448	7,489

Note: Urban schools in above table are limited to those in Cities, Towns and Incorporated Villages. Large suburban schools are considered rural.

In the Secondary Schools, laboratories are considered rooms.

III—DISTRIBUTION OF PUPILS IN ONTARIO PROVINCIALY-CONTROLLED SCHOOLS, MAY, * 1942
A—STANDARD GRADE PUPILS

	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 and over	Totals by Sexes	Totals	Average Age	Percentage of Group A
KINDERGARTEN—Boys	44	3,568	2,025	145	8	2											6,600			
Girls	24	3,471	2,635	109	7												6,248			6.0
KINDERGARTEN—Boys	8	1,374	2,350	461	60	16	3	2	1								4,295			
Girls	14	1,384	2,213	379	84	9	2	2									4,067			6.3
GRADE I.....Boys	10	1,163	15,468	17,088	4,743	1,252	390	138	79	29	12	3					40,377			12.3
Girls	12	1,382	13,139	14,581	3,257	718	220	87	23	15	7	1					35,644			10.6
GRADE II.....Boys		2	497	10,505	14,363	6,023	2,028	675	324	88	31	9	3				34,550			
Girls		5	637	11,699	13,218	3,866	1,075	342	111	37	11	2	3				31,007			
GRADE III.....Boys			11	591	8,537	11,514	6,109	2,416	940	337	106	30	4				30,565			
Girls			10	849	9,114	12,598	4,202	1,401	426	144	43	11	4				28,802			
GRADE IV.....Boys				17	1,189	7,767	11,644	6,405	2,836	1,096	343	88	9	1			31,395			9.6
Girls				46	1,045	10,401	11,757	4,621	1,652	532	156	40	8	1			30,869			10.0
GRADE V.....Boys				3	37	1,654	8,700	14,485	6,825	2,889	1,112	231	21	1			36,048			11.5
Girls				4	72	2,213	10,569	11,376	4,774	1,683	520	112	21	1			31,346			10.9
GRADE VI.....Boys																	29,660			9.6
Girls																	29,711			9.6
GRADE VII.....Boys																	25,399			8.3
Girls																	26,153			8.3
GRADE VIII.....Boys																	24,153			8.0
Girls																	25,731			8.0
GRADE IX.....Boys																	18,038			6.4
Girls																	21,875			6.4
GRADE X.....Boys																	13,268			4.7
Girls																	15,708			4.7
GRADE XI.....Boys																	7,905			2.9
Girls																	10,367			2.9
GRADE XII.....Boys																	4,529			2.0
Girls																	6,904			2.0
GRADE XIII.....Boys																	3,619			1.4
Girls																	4,099			1.4
TOTALS BY SEXES.....Boys	62	6,107	21,251	28,810	28,960	28,300	30,923	35,054	32,326	30,531	26,320	19,213	11,314	7,637	3,531	1,912	311,521			
Girls	50	6,192	20,634	27,917	27,379	29,024	30,561	31,465	31,357	30,026	26,813	20,709	12,667	7,539	3,699	1,664	308,506			
TOTALS—GROUP A.....	112	12,299	41,885	56,727	56,339	58,224	61,484	66,519	63,683	60,557	53,133	40,022	23,981	14,346	7,230	3,576	620,117			
PERCENTAGES.....(02)	2.0	6.7	9.1	9.1	9.1	9.4	9.9	10.7	10.3	9.8	8.5	6.5	3.9	2.3	1.2	.6				

*Last school day in May.

B—PRE-VOCATIONAL AND SPECIAL VOCATIONAL PUPILS

	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals by Sexes	Grade Totals
PRE-VOCATIONAL.....									6	33	101	167	120	19	1	440	583	
{ Boys																137		
{ Girls																		
SPECIAL VOCATIONAL.....										1	5	14	30	32	53	147	750	
{ Boys																603		
{ Girls										1	7	37	86	155	162	155	603	750
TOTALS—GROUP B.....									6	41	151	277	265	210	185	208	1,333	

C—JUNIOR AND SENIOR AUXILIARY CLASSES

JUNIOR.....	1	5	38	100	184	279	374	447	444	474	363	65	10	3	1	2,788	4,090
{ Boys		4	16	42	110	134	192	245	197	185	136	33	7	1		1,302	
{ Girls																	
SENIOR.....								13	146	242	200	15	8	2	2	628	1,262
{ Boys																634	
{ Girls								4	111	198	261	49	8	2	1		
TOTALS—GROUP C.....	1	9	54	142	294	413	566	709	898	1,099	960	162	33	8	4	5,352	

SUMMARY

Boys.....	62	6,108	21,256	28,848	29,060	28,484	31,202	35,428	32,792	31,155	27,142	20,057	11,544	6,876	3,558	1,968	315,530
Girls.....	50	6,192	20,638	27,933	27,421	30,034	30,695	31,657	31,606	30,341	27,241	21,202	12,864	7,716	3,865	1,820	311,537
GRAND TOTALS.....	112	12,300	41,894	56,781	56,481	58,518	61,897	67,085	64,398	61,496	54,383	41,259	24,408	14,589	7,423	3,788	626,802
PERCENTAGES.....	(.02)	2.0	6.7	9.0	9.0	9.3	9.9	10.7	10.3	9.8	8.7	6.6	3.9	2.3	1.2	.6	.....

In addition, there were 1,101 part-time Vocational pupils, unclassified.

IV—PUPIL MOVEMENT

I. Admissions, Transfers, Exemptions, Retirements, During the School Year 1941-42

A—ELEMENTARY SCHOOLS

	Public Schools			Separate Schools			Grand Total
	Rural	Urban	Total	Rural	Urban	Total	
1. Admissions: (a) Beginners.....	19,198	31,592	50,790	2,970	9,691	12,661	63,451
(b) From outside the Province....	1,334	4,132	5,466	228	1,065	1,293	6,759
Totals.....	20,532	35,724	56,256	3,198	10,756	13,954	70,210
2. Transfers: (a) To another school section....	19,233	21,387	40,620	1,759	3,483	5,242	45,862
(b) To another school within the same section or municipality..	822	7,994	8,816	246	2,477	2,723	11,539
(c) To special industrial, craft school, or auxiliary class....	299	973	1,272	39	164	203	1,475
Totals.....	20,354	30,354	50,708	2,044	6,124	8,168	58,876
3. Exemptions: Pupils who, during the year, were exempt from attendance at any school, on the grounds of:							
(a) Private Tuition.....	38	47	85	6	18	24	109
(b) Taking Departmental Correspondence Course.....	328	17	345	14	7	21	366
(c) Mental Disability.....	192	143	335	18	31	49	384
(d) Physical Disability—							
(i) Blind.....	14	10	24	1	7	8	32
(ii) Deaf.....	23	6	29	4	8	12	41
(iii) Crippled.....	112	76	188	10	39	49	237
(e) Distance from School.....	108	7	115	36	12	48	163
(f) Other reasons.....	206	87	293	55	99	154	447
Totals.....	1,021	393	1,414	144	221	365	1,779
4. Retirements.....	10,218	10,018	20,236	1,441	3,736	5,177	25,413

B—SECONDARY SCHOOLS

	Continuation Schools		Collegiate Institutes and High Schools		Vocational Schools		Grand Total	
	Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.
1. Admissions: (a) from publicly-controlled elementary schools...	3,435	98.5	21,963	98.4	10,643	95.6	36,041	97.6
(b) from private schools...	3	(.09)	108	.5	168	1.5	279	.7
(c) from other sources.....	51	1.5	248	1.1	320	2.9	619	1.7
Totals.....	3,489		22,319		11,131		36,939	
2. Transfers: to another secondary school in another municipality..	242	.....	1,466	.....	489	.....	2,197	.....
3. Retirements: (excluding Middle and Upper School Graduates) during the year from:								
(a) Grade IX.....	492	5.5	2,328	3.7	2,053	7.5	4,873	4.9
(b) Grade X.....	327	3.6	1,794	2.8	2,466	9.0	4,587	4.6
(c) Grade XI.....	277	3.1	1,737	2.7	1,970	7.2	3,984	4.0
(d) Grade XII.....	131	1.5	974	1.5	1,350	4.9	2,455	2.5
(e) Grade XIII.....	60	.6	755	1.2	179	.5	994	1.0
(f) Special.....					741	2.7	741	.6
Totals.....	1,287	14.3	7,588	11.9	8,759	31.8	17,634	17.6

Per cent. under Retirements in the Secondary schools, is based on the May enrolment of that type of school.

II—DESTINATIONS AND OCCUPATIONS OF EX-PUPILS, 1941-42
Those who left during or at the end of the school year 1941-42 as reported in December 1942

	ELEMENTARY SCHOOLS						SECONDARY SCHOOLS						Total Leaving Student Life			
	Inspectores exclusively in Cities		All Other Municipalities		Rural Areas		Total Elementary Schools		Continuation Schools		High Schools Collegiate Institutes		Vocational Schools		Total Secondary Schools	
	Num-ber	Per-cent.	Num-ber	Per-cent.	Num-ber	Per-cent.	Num-ber	Per-cent.	Num-ber	Per-cent.	Num-ber	Per-cent.	Num-ber	Per-cent.	Num-ber	Per-cent.
TO FURTHER TRAINING	475	2.6	72	8.4	232	2.2	779	2.1								
1. Private Elementary Schools.....	15,958	87.7	8,607	9.4	9,742	93.3	34,367	90.9								
2. Provincial Secondary Schools.....	1,346	7.4	357	3.9	281	2.7	1,984	5.2								
3. Private Secondary Schools.....	270	1.5	29	0.3	51	0.5	351	0.9	34	5.0	200	4.8	32	9.9	266	5.1
4. Private Technical Training School.....	154	0.8	58	0.6	133	1.3	345	0.9	280	40.4	1,272	30.2	41	62.0	1,753	33.4
5. Business College.....									201	29.0	1,535	36.2	44	13.6	1,780	33.9
6. University.....									83	12.3	559	13.2	15	4.6	659	12.5
7. Normal School.....									92	13.3	609	15.8	32	9.9	793	15.1
8. Nurses' Training School.....									85	12.3	609	15.8	32	9.9	793	15.1
Total	18,203	67.4	9,183	65.1	10,440	47.2	37,826	59.8	692	23.4	4,235	25.2	324	2.8	5,251	16.7
EMPLOYMENT	149	2.5	299	8.5	4,037	41.7	4,485	23.5	533	25.8	1,375	12.6	361	3.8	2,269	10.1
1. Agriculture.....	559	9.5	333	9.5	275	2.8	1,107	6.1	273	13.2	2,463	22.6	3,136	32.9	5,872	26.1
2. Commerce and Finance.....	2,920	49.8	1,073	30.6	1,304	13.5	5,287	27.8	341	16.5	2,319	21.3	2,357	24.7	5,017	22.3
3. Industry.....	257	4.4	108	3.1	104	1.1	469	2.5	47	2.3	342	3.1	644	6.7	1,033	4.6
4. Trades and Crafts.....	132	2.2	109	3.1	148	1.5	3,882	2.0	96	3.3	488	4.5	275	3.7	839	3.8
5. Printing and Quarrying.....	1	(.02)	60	0.9	32	0.3	83	0.4	20	1.0	36	0.4	78	0.8	134	0.6
6. Fishing, Trapping, Lumbering and Logging.....	5	2	69	2.0	189	2.0	263	1.4	13	0.5	15	0.2	12	0.1	40	0.2
7. Services: (a) Personal.....	237	4.0	273	7.8	432	4.5	942	4.9	86	4.2	281	2.6	165	1.7	532	2.4
8. Services: (b) Public.....	150	2.6	63	1.8	55	0.6	268	1.4	69	3.3	287	2.6	397	4.2	753	3.3
9. Unemployed.....	620	10.6	654	18.6	2,378	21.6	3,652	19.2	203	14.2	888	8.2	493	5.1	1,674	7.4
(c) Professional.....	560	9.5	361	10.3	501	5.2	1,422	7.5	120	5.8	441	4.1	379	4.1	940	4.3
(d) Home Help (Girls).....	51	0.9	22	0.5	20	0.2	93	0.5	30	1.5	184	1.7	402	4.2	616	2.8
10. Clerical—not classifiable above.....	20	0.3	12	0.3	15	0.2	47	0.3	117	5.7	1,422	13.1	609	6.3	2,148	9.5
11. His Majesty's Service.....																
12. Other employed but not classifiable above.....	204	3.5	102	3.1	163	1.7	469	2.5	43	2.1	223	2.0	164	1.7	430	1.9
Total	5,865	21.7	3,508	24.9	9,673	43.8	19,046	30.1	2,067	70.0	10,884	64.7	9,545	82.4	22,436	71.7
UNEMPLOYED	123	0.5	79	0.6	259	1.2	461	0.7	49	1.7	201	1.1	92	0.8	342	1.1
MARRIAGE (Girls)	19	(.06)	18	0.1	22	0.2	59	0.1	33	1.1	114	0.7	55	0.5	176	0.4
DEATHS	343	1.3	173	1.2	292	1.3	808	1.3	10	0.5	128	0.8	70	0.6	233	0.5
DEPARTURES	1,653	6.1	950	6.8	1,418	6.4	3,541	5.7	7	0.4	80	0.7	40	0.4	330	1.1
LEFT THE PROVINCE	288	1.1	33	0.2	197	0.9	518	1.1	16	0.6	113	0.7	260	2.2	389	1.1
OTHERS (known but not classifiable above)	402	1.5	101	0.7	209	0.9	712	1.1	58	2.0	904	5.3	1,146	9.9	2,108	6.7
UNKNOWN																
Total leaving Student Life in Ontario	8,821	32.6	4,933	34.9	11,659	52.8	25,413	40.2	2,262	76.6	12,597	74.8	11,255	97.2	26,114	83.3
GRAND TOTALS	27,024		14,116		22,099		63,239		2,954		16,832		11,579		31,365	

A Of all pupils leaving student life from Elementary Schools, 49.2% left without obtaining High School Entrance standing.
B Main classes are expressed as a percentage of Grand Total; subdivisions as a percentage of the class to which they belong.

TEACHERS—SUPPLY AND DEMAND

V—STATISTICS OF TEACHING STAFF, AND SUPPLY AND DEMAND FOR TEACHERS, SEPTEMBER, 1943

A. Elementary Schools

(As reported by the Public and Separate School Inspectors.)

	Public Schools				Roman Catholic Separate Schools	All Elementary Schools	Corresponding figures September, 1941
	City Inspect- orates	County Inspect- orates	District Inspect- orates	Total			
1. Total number of teaching positions	3,817	8,612	1,753	14,182	3,141	17,323	17,164
2. Total Number of Teachers by Certificates:							
(a) Regular Classroom Teachers—							
First Class	2,274	5,248	940	8,462	1,502	9,964	9,868
Second Class	859	2,729	484	4,072	1,348	5,420	5,607
Temporary		307	260	567	197	764	522
On Exchange from outside Ontario	1			1		1	3
Total	3,134	8,284	1,684	13,102	3,047	16,149	16,000
(b) Special Full-Time Teachers—							
Music	18	41	8	67	21	88	81
Art	11	3	3	17	3	20	12
Manual Training	83	32	5	120	10	130	130
Home Economics	81	28	2	111	15	126	125
Kindergarten (K.D., K.P., and K.)	296	152	8	456	3	459	489
Auxiliary (all types)	181	52	16	249	35	284	249
Physical Training	10	1		11	2	13	10
Others	3	1		4		4	14
Total	683	310	42	1,035	59	1,124	1,110
(c) Unfilled Positions		18	27	45	5	50	54
3. Number of Vacancies at Midsummer, 1943	233	2,641	615	3,897	685	4,582	4,490
4. Turnover (Vacancies as a percentage of teaching positions)—1943	6.1	30.7	35.1	27.5	21.8	26.5	.....
1942	6.8	36.6	38.7	27.3	21.1	26.2	.....
1941	5.5	30.4	35.6	24.4	17.7	23.1	.....
1940	4.0	23.5	26.9	18.5	11.3	17.3	.....
5. On Leave of Absence—numbers of teachers on leave for at least one year on account of:							
Active Service	96	71	23	190	13	203	379
Other War Work	13	9	3	25	7	32	31
Other Reasons	19	11	1	31	12	43	47
Total	128	91	27	246	32	278	457
6. Teachers leaving the profession during, or at the end of, the school year 1942-43:							
1. To teach in—							
(a) Private Schools	1	4		5	12	17	25
(b) Ontario Secondary Schools	12	29	6	47	7	54	57
2. To further training in—							
(a) Teacher Training Schools		3	8	11	2	13	2
(b) Universities	1	17	4	22	4	26	37
(c) Other Schools		7	4	11		11	8
3. To non-teaching occupations—							
(a) Civil Service	2	9	2	13	12	25	124
(b) War Work	1	12	6	19	12	31	135
(c) Other occupations	24	169	58	251	16	267	236
4. Armed Forces	19	83	24	126	10	136	287
5. Superannuated (a) on account of age	44	23	2	69	9	78	72
(b) on disability	11	6		17		17	22
6. Married	102	257	37	396	57	453	652
7. Left the Province	2	4	2	8	11	19	21
8. Poor Health	9	24	4	37	24	61	56
9. Died	7	8	2	17	6	23	31
10. Unemployed		15		15	3	18	35
11. Others	5	104	36	145	15	160	55
Totals	240	774	195	1,209	200	1,409	1,855
7. Demand—total withdrawing and on leave—	368	865	222	1,455	232	1,687	2,312
increase in number of positions	39	168	*75	132	27	159	.....
Total	407	1,033	147	1,587	259	1,846	.....
8. Replacements—Beginners to profession	72	497	66	635	154	789	915
Married women re-entering the profession	38	420	89	547	36	583	742
From other provinces	8	30	20	58	11	69	71
From other sources	289	86	†	347	58	405	347
9. Number known unemployed in September	22	34	6	62	14	76	137
10. Number of married women still available for full-time teaching	277	152	8	437	49	486	648
11. Number qualifying as teachers in June						867	1,035

*Decrease.

B. Secondary Schools
(As reported by the Secondary School Principals.)

	Continuation Schools	High Schools and Collegiate Institutes			Vocational Schools (includ'g Senior Auxiliary)*	All Secondary Schools
		In Cities	All Others	Total		
1. Total number of teaching positions—full-time only.	469	1,015	1,425	2,440	1,267	4,176
2. (a) Full-time teachers—						
Net number of full-time secondary school teachers (no duplications).....	463	1,015	1,425	2,440	1,267	4,170
Academic teachers also teaching in vocational departments.....					332	332
Vocational teachers also teaching in academic departments.....		127	56	183		183
Gross number of full-time secondary school teachers (including duplications).....	463	1,142	1,481	2,623	1,599	
(b) Part-time teachers						
Elementary school teachers also teaching in secondary schools.....	32	10	29	39	6	77
Other part-time teachers.....	90	19	50	69	25	184
(c) Grand total—full-time and part-time, including duplications.....	585	1,171	1,560	2,731	1,630	
(d) Unfilled positions.....	6					6
3. Number of vacancies at midsummer, 1943.....	216	84	308	392	69	461
4. Turnover (vacancies as a percentage of teaching positions).....	46.2	8.3	21.6	16.1	5.4	11.3
5. On leave of absence—number of teachers on leave for at least one year on account of:						
Active Service.....	9	56	111	167	50	226
Other War Work.....	1	5	6	11	8	20
Other reasons.....		2		2	2	4
Total.....	10	63	117	180	60	250
6. Teachers leaving the profession during, or at the end of, the school year, 1942-43:						
1. To teach in—						
(a) Private schools.....	1		1	1		2
(b) Elementary schools.....	11		1	1		12
(c) Universities or Normal schools.....	1		1	1	1	3
2. To further training in—						
(a) Teacher training schools.....						
(b) Universities.....	3		4	4		7
(c) Other schools.....	1		2	2		3
3. To non-teaching occupations—						
(a) Civil Service.....	2	4	4	8		10
(b) War Work.....	1	1	7	8	3	12
(c) Other occupations.....	14	4	16	20	7	41
4. To the Armed Forces.....	8	20	27	47	8	63
5. Superannuated (a) on account of age.....		7	2	9	9	18
(b) on disability.....	1		3	3		4
6. Married.....	19	10	34	44	11	74
7. Left the Province.....	2		2	2		4
8. Poor health.....			7	7		9
9. Died.....		2	1	3	2	5
10. Unemployed.....			8	8		9
11. Others.....	4		3	3	1	36
Total.....	69	48	123	171	45	313
7. Demand—Total withdrawing and on leave.....	79	111	240	351	105	535
Increase in number of positions.....		1		1		1
Total.....	79	112	240	352	105	536
8. Replacements—Beginners to profession.....	41	11	55	66	11	118
Married women re-entering the profession.....	15	7	17	24	3	42
Former teachers re-entering the profession.....	4	3	12	15	1	20
Persons teaching on a permit.....	33	1	50	51	40	124
From other Provinces—						
(a) on Ontario certificate.....			2	2		4
(b) on permit.....			3	3		3
From other sources.....			†57	†147	34	153
Decrease in number of positions.....	14		44	44	14	72
9. Number known unemployed in September.....	15	43	33	76	1	92
10. Number of married women still available for full-time teaching.....	19	46	31	77	3	80
11. Number qualifying as teachers, midsummer, 1943.....				315		315

*Included in this column will be those teachers of academic subjects teaching in pure vocational schools. In the case of the composite schools, all teachers of academic subjects are classified as academic.

†Some of these came from continuation schools, which accounts for an excess of replacements over demand in the continuation schools.

‡These were all academic teachers who could teach in continuation, high schools and collegiate institutes or might teach academic subjects in vocational schools. No vocational school teachers have been graduated since 1940.

VI—SCHOOL ADMINISTRATIVE UNITS, NUMBER AND TYPE
(as of September 1, 1942)

	Schools in Operation	Administrative Units	Types of Boards					Total Boards
			Local Trustee Boards	Township Area Boards	Boards of Education	Continuation School Boards	High School Boards	
Elementary Schools:								
Public—Rural.....	5,417	5,208	5,041	165	2			5,208
Urban.....	706	322	213		109			322
Protestant Separate—Rural.....	2	2	2					2
Urban.....	2	2	2					2
R.C. Separate—Rural.....	512	506	506					506
Urban.....	333	126	126					126
Totals—Elementary.....	6,972	6,166	5,890	165	111			6,166
Secondary Schools:								
Continuation.....	198	198	181*				17	17
High.....	161	160				74*	86	86
Collegiate Institute.....	72	53				37*		16
Vocational and Senior Auxiliary.....	66a	50b						
Totals—Secondary.....	454	411	181		111		17	16
Grand Totals.....	7,426	6,285	5,890	165	111		17	86
								16
								6,285

*Included in Elementary section.

a 43 of these are composite schools included with Collegiate Institutes and High Schools.

b All previously included with Collegiate Institute Boards, High School Boards, and Boards of Education.

VII—EDUCATION COSTS

AVERAGE COSTS, PER PUPIL-DAY 1941, AND COMPARISON WITH 1940

A—Elementary Schools

Type	Sub-Division	Gross Cost per Pupil-Day (in cents)						Legislative Share	
		Current		Capital		Total		1941	1940
		1941	1940	1941	1940	1941	1940		
PUBLIC.....	All Rural.....	31.4	28.2	2.5	2.5	33.9	30.7	10.3	8.6
	Ordinary Size.....	31.6	27.9	1.3	1.4	32.9	29.3	10.0	8.2
	Consolidated.....	40.6	33.8	4.6	4.2	45.2	38.0	16.9	14.6
	Large Suburban and Semi- Urban.....	30.7	29.4	6.9	7.0	37.6	36.4	11.6	9.8
	All Urban.....	34.7	33.0	7.0	6.6	41.7	39.6	2.4	2.0
	Town.....	26.3	24.6	3.7	4.1	30.0	28.7	3.5	2.9
	City.....	38.8	37.7	8.4	7.9	47.2	45.6	1.7	1.4
	All Public.....	33.4	31.0	5.2	5.0	38.6	36.0	5.6	4.7
	R. C. SEPARATE.....	All Rural.....	23.1	21.5	2.8	2.6	25.9	24.1	13.6	11.2
All Urban.....		21.1	19.6	4.0	4.0	25.1	23.6	4.9	4.3
Town.....		20.4	19.8	3.9	4.0	24.3	23.8	7.1	6.4
City.....		21.6	19.5	4.1	4.0	25.7	23.5	3.0	3.2
All Separate.....		21.7	20.1	3.6	3.6	25.3	23.7	7.3	5.9

B—Secondary Schools

CONTINUATION.....	All.....	53.7	48.8	8.8	8.6	62.5	57.4	15.2	11.6
HIGH SCHOOLS AND COLLEGIATE IN- STITUTES.....	High.....	55.3	49.8	12.3	11.3	67.6	61.1	11.5	11.6
	Collegiate.....	62.9	55.7	15.9	14.9	78.8	70.6	4.2	4.2
	All.....	60.0	53.5	14.6	13.5	74.6	67.0	6.9	7.0
VOCATIONAL.....	*Purely Technical.....	102.9	87.4	28.0	18.2	130.9	105.6	22.2	13.4
	*Purely Commercial.....	78.7	68.7	19.3	15.8	98.0	84.5	15.4	10.3
	*Combined Commercial and Technical.....	84.7	78.5	25.6	23.6	110.3	102.1	25.3	20.1
	All.....	87.4	76.8	23.8	20.6	111.2	97.4	21.7	16.8

C—Special Schools

SENIOR AUXILIARY..	All.....	118.8	102.7	10.6	9.5	129.4	112.2	20.3	15.8
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*Only purely vocational schools included.

VIII—RELIGIOUS INSTRUCTION IN THE PUBLIC ELEMENTARY, AND ALL SECONDARY SCHOOLS (as reported in June 1943)

A.—Public Schools of the Cities

City	Number of Schools Reporting	Scriptures Read Daily	Scripture Passages Memorized	Opened with Prayer	Closed with Prayer	Religious Instruction by a Clergyman
Belleville.....	4	4	4	4	4	4
Brantford.....	11	11	11	11	11	10
Chatham.....	3	3	3	3	3	3
Fort William.....	4	4	4	4	4	4
Galt.....	9	9	9	9	9	9
Guelph.....	30	30	30	30	30	15
Hamilton.....	8	8	8	8	8	8
Kingston.....	7	7	7	7	7	7
Kitchener.....	19	19	19	19	19	19
Niagara Falls.....	6	6	6	6	6	6
North Bay.....	5	5	5	5	5	5
Oshawa.....	19	19	19	19	19	3
Ottawa.....	5	5	5	5	1	5
Owen Sound.....	6	6	6	6	6	6
Peterborough.....	9	9	9	9	9	9
Port Arthur.....	13	13	13	13	13	13
St. Catharines.....	6	6	6	6	6	6
St. Thomas.....	8	8	8	8	8	8
Sarnia.....	10	10	10	10	10	8
Sault Ste. Marie.....	7	7	7	7	7	7
Stratford.....	6	6	6	6	6	6
Sudbury.....	87	87	86	87	61	9
Toronto.....	6	6	6	6	6	6
Welland.....	19	19	18	19	18	7
Windsor.....	5	5	5	5	5	4
Woodstock.....						
Totals—Cities.....	328	327	314	328	286	135

B.—Public Schools of the Counties

County	Rural					Urban (excluding Cities but including Large Suburban Schools)						
	Number of Schools Reporting	Scriptures Read Daily	Scripture Passages Memorized	Opened with Prayer	Closed with Prayer	Religious Instruction by a Clergyman	Number of Schools Reporting	Scriptures Read Daily	Scripture Passages Memorized	Opened with Prayer	Closed with Prayer	Religious Instruction by a Clergyman
Addington.....	20	17	13	19	18	6	4	2	2	2	2	2
Brant.....	63	60	34	59	56	19	16	15	13	14	13	8
Bruce.....	157	157	133	157	138	19	16	15	13	14	13	8
Carleton.....	104	100	20	104	102	33	3	2	3	3	3	2
Dufferin.....	80	79	31	80	75	3	3	4	1	4	3	1
Dundas.....	66	63	36	66	45	3	4	4	1	4	3	1
Durham.....	91	91	70	91	73	29	7	7	7	7	4	6
Elgin.....	103	103	103	103	103	12	7	7	7	7	7	4
Essex.....	115	103	86	114	108	19	13	12	12	12	8	4
Frontenac.....	123	117	74	123	98	10	1	1	1	1	1	1
Glengarry.....	67	43	12	67	54	5	3	3	3	1	3	1
Grenville.....	62	59	33	61	54	4	4	4	1	4	3	3
Grey.....	206	206	168	206	179	58	10	10	6	10	5	4
Haldimand.....	71	71	44	71	61	10	5	5	5	5	4	3
Haliburton.....	41	40	33	40	29	6	5	5	5	5	5	4
Halton.....	61	61	41	61	58	14	8	8	8	8	8	6
Hastings.....	171	156	79	168	146	10	10	10	5	10	9	6
Huron.....	173	172	150	173	159	31	9	9	9	9	9	9
Kent.....	138	136	97	138	137	25	10	10	7	10	10	5
Lambton.....	168	168	122	168	157	26	12	10	9	10	8	6
Lanark.....	110	108	80	110	81	6	10	10	10	10	10	7
Leeds.....	128	109	64	122	85	2	9	9	6	9	3	1
Lennox.....	77	75	41	72	59	4	4	4	1	3	1	3
Lincoln.....	63	63	51	63	59	13	9	6	4	6	4	3
Middlesex.....	177	176	154	177	170	49	8	7	6	7	6	3
Norfolk.....	101	101	67	101	84	12	6	6	2	6	4	4
Norumberland.....	104	101	62	104	65	35	7	6	6	6	4	5
Ontario.....	120	113	71	119	97	26	9	7	4	7	4	6
Oxford.....	106	106	92	106	103	31	6	6	5	6	5	6
Peel.....	74	72	52	74	63	11	9	9	9	7	7	6
Perth.....	109	106	81	109	88	13	5	5	5	5	3	3
Peterborough.....	87	76	52	85	66	18	5	5	5	5	3	3
Prescott.....	40	22	14	40	37	9	3	3	2	3	2	2
Prince Edward.....	67	66	43	67	47	1	4	2	1	3	2	1
Renfrew.....	24	22	10	24	18	2	1	1	1	1	1	1
Russell.....	213	198	131	212	180	50	30	25	21	27	23	14
Simcoe.....	158	137	68	144	116	15	11	10	7	10	8	6
Stormont.....	73	73	25	73	56	1	2	2	2	2	2	2
Victoria.....	98	88	53	84	69	13	8	5	3	5	5	3
Waterloo.....	85	83	64	84	68	7	8	8	8	8	5	1
Welland.....	71	71	32	71	62	3	26	26	16	26	26	10
Wellington.....	139	139	95	139	130	9	9	8	8	8	8	2
Wentworth.....	18	17	52	71	60	23	7	6	6	6	6	5
York.....	73	138	102	138	125	50	74	74	67	73	67	55
Totals—Counties.....	4,513	4,316	2,965	4,458	3,838	730	402	371	293	372	319	221

C.—Public Schools of the Districts

Districts	Rural						Urban (excluding Cities but including Large Suburban Schools)					
	Number of Schools Reporting	Scriptures Read Daily	Scripture Passages Memorized	Opened with Prayer	Closed with Prayer	Religious Instruction by a Clergyman	Number of Schools Reporting	Scriptures Read Daily	Scripture Passages Memorized	Opened with Prayer	Closed with Prayer	Religious Instruction by a Clergyman
Algoma.....	88	85	46	87	73	5	5	5	7	5	5	.....
Cochrane.....	64	61	28	63	59	5	13	13	7	13	13	.....
Kenora.....	32	31	10	32	30	.....	7	6	2	7	7	.....
Manitoulin.....	41	41	20	42	35	.....	2	2	1	2	2	.....
Muskoka.....	80	78	41	80	66	19	10	8	3	8	6	.....
Nipissing.....	50	48	19	50	12	1	3	3	1	3	3	.....
Parry Sound.....	108	103	54	108	96	12	10	9	3	10	8	.....
Patricia.....	9	9	.....	9	9	.....	.....	.....	.....	.....	.....	.....
Rainy River.....	59	59	28	59	42	5	3	3	3	3	3	.....
Sudbury.....	95	71	28	94	86	9	8	8	4	8	8	.....
Thunder Bay.....	101	98	78	99	74	10	2	2	2	2	2	.....
Timiskaming.....	63	61	33	52	57	7	15	15	9	15	13	.....
Totals—Districts..	790	745	387	775	639	85	78	75	41	76	67	25
All Public, exclusive of Cities.....	5,303	5,061	3,352	5,233	4,477	815	480	446	334	448	386	246
All Public Schools 1942-43, Rural and Urban..	6,111	5,834	4,000	6,009	5,149	1,196						
All Public Schools 1941-42, Rural and Urban..	6,133	5,814	3,805	6,027	5,235	955						

D.—Summary of All Schools

	Public Elementary				Secondary				Grand Total
	City	Town, Village and Suburban	Rural	Total	Continuation	High and Collegiate	Vocational (a)	Total	
Number of schools reporting.....	328	480	5,303	6,111	195	231	22	448	6,559
Number opened with prayer.....	328	448	5,233	6,009	193	229	19	441	6,450
Number closed with prayer.....	286	386	4,477	5,149	26	13	3	42	5,191
Number in which Scriptures are read daily.....	327	446	5,061	5,834	167	127	16	310	6,144
Number in which Scriptures are memorized.....	314	334	3,352	4,000	11	6	.....	17	4,017
Number in which religious instruction is given by a clergyman or layman.....	135	246	815	1,196	28	26	1	55	1,251

(a) Purely Vocational including Senior Auxiliary. Composite schools are included with High Schools and Collegiate Institutes.

E.—Comparison with Conditions in 1931-32
Percentage of Schools in 1942-43 compared with those in 1931-32

	Public Elementary								Secondary							
	Cities		Towns Villages and Large Suburban		Rural		Total		Continuation		High Schools and Collegiate Institutes		Vocational		Total	
	'42-'43	'31-'32 *	'42-'43	'31-'32 *	'42-'43	'31-'32	'42-'43	'31-'32	'42-'43	'31-'32	'42-'43	'31-'32	'42-'43	'31-'32	'42-'43	'31-'32
Percent opened with prayer..	100	100	94	99	99	98	99	98	99	100	99	99	86	88	98	99
Percent closed with prayer..	87	75	80	70	84	78	84	78	13	15	6	5	14	.....	9	10
Percent in which Scriptures are read..	99	100	93	99	95	93	95	93	86	84	72	69	73	75	69	76
Percent in which religious instruction is given as permitted by the regulations..	41	4	51	8	15	3	20	3	14	14	11	7	5	13	12	11

*The figures for 1931-32 for urban centres were for centres, not schools and included no large suburban schools.



Courtesy Toronto Board of Education

A Nursery Class



Courtesy of "School Journal"

Middlesex Library Trailer

This trailer, accommodating 1,200 books, was purchased in 1940 by the Middlesex County Library Association. It exchanges books among the member libraries. By this means the school children have the use of a much wider range of supplementary reading books than would be possible otherwise.

COMPARATIVE STATISTICS

IX—PROVINCIAL POPULATION AND SCHOOL ENROLMENT

Year	Provincial Population A	Day Enrolment in Provincially Controlled Schools B	Percentage of Population in Day Schools		Day School Enrolment Classified as between		Compulsory Age Enrolment		Adolescent Age Enrolment		Adolescent Age Exemptions			
			Elementary	Secondary	Number	Percentage of whole	Number	Percentage of whole	By Home Permit	By Employment Certificate	Total	Percentage of Recorded Adolescents C		
1930 . . .	3,141,633	661,748	21.1	84.7	15.3	451,404	68.2	83,821	12.7	1,369	3,151	4,520	5.1	
1935 . . .	3,321,618	679,392	20.5	83.3	16.7	490,898	72.3	102,446	15.0	1,683	2,045	3,728	3.5	
1939 . . .	3,438,898	679,345	19.8	82.1	17.9	492,455	72.5	105,903	15.6	1,389	2,146	3,535 ^D	3.3	
1940 . . .	3,442,135	664,373	19.3	81.8	18.2	482,094	72.6	103,509	15.6	1,885	4,871	6,756	6.5	
1941 . . .	3,509,995	643,828	18.3	83.0	17.0	475,040	73.8	99,809	15.5	2,933	9,416	12,354	11.0	
1942 . . .	3,544,851	627,903	17.7	83.7	16.3	465,517	74.1	95,642	15.3	2,717	12,792	15,509	14.0	

A As supplied by Department of Municipal Affairs.

B School enrolment recorded for one particular day—the last school day in May.

C Based on May enrolled Adolescents plus exemptions.

D In addition, 1382 Employment Certificates were issued to children under 14 years of age.

X—SCHOOLS, PUPILS, TEACHERS
ELEMENTARY SCHOOLS

Year	Legal Teaching Days ^a		Schools			Pupils			Teachers				
	Number in Operation		Enrollment		Average Daily Attendance ^c	Attendance Efficiency Percentage		Number		Certificates		Experience Average Length in Years	
	Total	Rural	Urban	Total		Rural	Urban	Total	Male	Female	First Class		Special	Second Class and Lower^{e}
ELEMENTARY SCHOOLS													
1924-25	6,797	5,821	4,976	239,570	442,642	15,733	2,051	13,682	1,810	617	13,306	.....	.....
1929-30	6,979	5,901	988	211,172	478,426	17,062	2,512	14,550	3,713	419	12,930	9.5	.....
1934-35	197	6,050	999	210,879	503,815	17,335	3,316	13,019	6,082	533	10,720	11.1	.....
1939-40	197	6,098	1,025	202,507	491,855	17,527	3,929	13,608	9,473	956	7,098	11.5	.....
1940-41	195	6,098	1,025	202,507	491,855	17,527	3,929	13,608	9,473	956	7,098	11.1	.....
1941-42	193	6,024	1,024	198,031	476,713	17,342	3,376	13,966	10,131	900	6,231	11.1	.....
PUBLIC SCHOOLS													
1924-25	6,081	5,401	680	217,221	371,694	13,545	1,899	11,646	1,673	609	11,263	8.5	.....
1929-30	6,218	5,535	683	190,556	397,108	14,494	2,239	12,165	3,487	409	10,598	9.3	.....
1934-35	6,100	5,690	719	414,186	411,481	14,518	3,049	11,469	5,603	508	8,417	9.6	.....
1939-40	6,309	5,697	713	182,754	411,481	14,376	3,474	10,902	8,505	901	5,920	11.2	.....
1940-41	6,315	5,697	713	178,893	385,718	14,376	3,474	10,902	8,505	901	5,920	11.2	.....
1941-42	6,221	5,513	708	174,692	384,516	14,224	3,033	11,191	8,819	903	4,502	11.2	.....
ROMAN CATHOLIC SEPARATE SCHOOLS													
1924-25	716	420	206	22,340	72,951	2,188	152	1,007	137	8	2,043	.....	.....
1929-30	771	476	305	20,616	71,309	2,608	183	2,036	226	10	2,332	9.5	.....
1934-35	811	490	312	102,180	122,817	2,817	207	2,585	489	25	2,303	10.5	.....
1939-40	808	400	312	23,704	70,013	3,116	373	2,740	1,095	55	1,966	11.4	.....
1940-41	827	511	316	23,342	75,916	3,118	343	2,775	1,312	57	1,749	11.0	.....
PROTESTANT SEPARATE SCHOOLS ^f													
1924-25	5	2	3	407	350	11	1	10	.....	.....	11	.....	.....
1929-30	5	2	3	325	273	10	.....	10	.....	.....	9	.....	.....
1934-35	5	2	3	253	207	8	.....	8	.....	.....	5	.....	.....
1939-40	4	2	2	226	186	8	.....	7	.....	.....	5	.....	.....
1940-41	4	2	2	212	161	8	.....	7	.....	.....	5	.....	.....
1941-42	4	2	2	191	153	8	.....	7	.....	.....	4	.....	.....

^a In all Provincially-Controlled Schools.
^b Commencing with 1929-30 the enrollment is that of the last school year, covering the entire calendar year, contain a percentage of duplication.
^c Pupils in the school during the year.
^d This includes the school during the year.
^e This includes Third Class, District, Permanent Ungraded, and Temporary.
^f Included with Public Schools.

XI—TEACHERS' SALARIES
(excluding Directors and Supervisors of special subjects)

ELEMENTARY SCHOOLS

Year	Male						Female						Aggregate Salaries†
	High-est	Average					High-est	Average					
		Prov-ince	City	Town	Ur-ban	Rural		Prov-ince	City	Town	Ur-ban	Rural	
1925.....	3,600	1,645	2,294	1,797	2,101	1,148	3,500	1,142	1,443	1,082	1,318	970	\$16,898,259
1930.....	3,700	1,705	2,304	1,815	2,109	1,208	3,300	1,175	1,501	1,121	1,365	1,008	18,461,628
1935.....	3,700	1,376	2,180	1,390	1,922	848*	3,300	1,035	1,531	951	1,348	710*	16,586,817
1940-41.....	3,700	1,482	2,295	1,401	1,980	888*	3,300	1,109	1,631	1,008	1,412	760*	17,919,822
1941-42.....	3,700	1,623	2,337	1,500	2,043	981*	3,300	1,130	1,603	1,041	1,407	823*	18,118,117
1942-43.....	3,700	1,797	2,413	1,652	2,150	1,110*	3,300	1,206	1,621	1,106	1,443	949*	19,110,016

PUBLIC SCHOOLS

Year	Male						Female						Aggregate Salaries†
	High-est	Average					High-est	Average					
		Prov-ince	City	Town	Ur-ban	Rural		Prov-ince	City	Town	Ur-ban	Rural	
1925.....	2,000	911	955	772	914	899	1,800	719	698	652	685	806	\$1,670,852
1930.....	2,300	963	947	1,024	961	970	2,200	787	750	723	747	883	2,041,344
1935.....	2,300	843	879	940	891	738	1,800	716	677	742	701	764	2,124,920
1940-41.....	2,500	971	1,003	1,070	1,020	890	1,800	758	735	766	748	786	2,505,396
1941-42.....	2,500	1,004	1,013	1,087	1,031	951	1,800	770	736	772	751	820	2,276,520
1942-43.....	2,500	1,017	982	1,084	1,006	1,046	1,600	816	769	809	784	894	2,539,675

ROMAN CATHOLIC SCHOOLS

Year	Male						Female						Aggregate Salaries†
	High-est	Average					High-est	Average					
		Prov-ince	City	Town	Ur-ban	Rural		Prov-ince	City	Town	Ur-ban	Rural	
1925.....	2,000	911	955	772	914	899	1,800	719	698	652	685	806	\$1,670,852
1930.....	2,300	963	947	1,024	961	970	2,200	787	750	723	747	883	2,041,344
1935.....	2,300	843	879	940	891	738	1,800	716	677	742	701	764	2,124,920
1940-41.....	2,500	971	1,003	1,070	1,020	890	1,800	758	735	766	748	786	2,505,396
1941-42.....	2,500	1,004	1,013	1,087	1,031	951	1,800	770	736	772	751	820	2,276,520
1942-43.....	2,500	1,017	982	1,084	1,006	1,046	1,600	816	769	809	784	894	2,539,675

SECONDARY SCHOOLS

Year	Highest			Average					Aggregate Salaries
	Principal	Male Assistant	Female Assistant	Principal	Male Assistant	Female Assistant	All Assistants	All Teachers	
1925.....	5,000	4,000	3,400	3,020	2,573	2,073	2,278	2,360	\$3,986,032
1929-30.....	5,000	4,500	3,575	3,293	2,698	2,175	2,380	2,472	5,057,646
1934-35.....	5,350	3,700	3,600	2,907	2,355	1,937	2,125	2,191	4,965,005
1940-41.....	5,000	3,700	3,600	2,928	2,316	2,008	2,165	2,229	5,632,654
1941-42.....	5,000	3,700	3,600	2,967	2,361	2,031	2,196	2,261	5,756,501
1942-43.....	5,000	3,700	3,600	3,025	2,488	2,073	2,265	2,331	5,782,682

COLLEGIATE INSTITUTES AND HIGH SCHOOLS

Year	Male						Female			Aggregate Salaries
	High-est	Average					High-est	Average		
		Prov-ince	City	Town	Ur-ban	Rural		Prov-ince	City	
1924-25.....	5,000	4,000	3,400	3,020	2,573	2,073	2,278	2,360	\$3,986,032	
1929-30.....	5,000	4,500	3,575	3,293	2,698	2,175	2,380	2,472	5,057,646	
1934-35.....	5,350	3,700	3,600	2,907	2,355	1,937	2,125	2,191	4,965,005	
1940-41.....	5,000	3,700	3,600	2,928	2,316	2,008	2,165	2,229	5,632,654	
1941-42.....	5,000	3,700	3,600	2,967	2,361	2,031	2,196	2,261	5,756,501	
1942-43.....	5,000	3,700	3,600	3,025	2,488	2,073	2,265	2,331	5,782,682	

CONTINUATION SCHOOLS

Year	Male						Female			Aggregate Salaries
	High-est	Average					High-est	Average		
		Prov-ince	City	Town	Ur-ban	Rural		Prov-ince	City	
1924-25.....	3,400	2,000	2,100	1,803	1,400	1,394	1,395	1,600	\$595,629	
1929-30.....	3,550	2,000	2,400	1,833	1,379	1,352	1,358	1,576	727,748	
1934-35.....	3,100	1,600	1,800	1,466	1,091	1,056	1,069	1,242	575,006	
1940-41.....	2,950	2,150	2,150	1,519	1,173	1,096	1,121	1,280	654,240	
1941-42.....	2,950	2,100	2,400	1,569	1,249	1,154	1,181	1,335	687,730	
1942-43.....	3,000	2,900	2,700	1,674	1,407	1,308	1,330	1,472	713,159	

VOCATIONAL SCHOOLS

Year	Male						Female			Aggregate Salaries
	High-est	Average					High-est	Average		
		Prov-ince	City	Town	Ur-ban	Rural		Prov-ince	City	
1924-25.....	8,125	4,325	3,375	4,343	2,563	2,232	2,483	2,575	\$1,525,532	
1929-30.....	6,600	4,700	3,575	4,274	2,660	2,356	2,531	2,612	3,062,874	
1934-35.....	5,350	3,700	3,600	3,726	2,426	2,135	2,318	2,371	3,260,836	
1940-41.....	5,000	3,700	3,600	3,843	2,556	2,290	2,463	2,511	3,653,378	
1941-42.....	5,000	3,700	3,600	3,914	2,608	2,313	2,504	2,555	3,932,593	
1942-43.....	5,000	3,700	3,600	3,950	2,716	2,368	2,584	2,635	3,846,687	

SENIOR AUXILIARY SCHOOLS

Year	Male						Female			Aggregate Salaries
	High-est	Average					High-est	Average		
		Prov-ince	City	Town	Ur-ban	Rural		Prov-ince	City	
1934-35.....	3,300	3,150	2,500	2,931	2,294	2,150	2,225	2,277	\$165,013	
1940-41.....	3,600	3,000	2,600	3,301	2,578	2,298	2,440	2,505	172,824	
1941-42.....	3,700	3,000	2,600	3,361	2,569	2,321	2,446	2,515	175,896	
1942-43.....	3,800	3,100	2,700	3,286	2,697	2,410	2,552	2,610	179,418	

*Excluding large suburban schools.

†Includes all teachers—regular, supply, special and evening, for the calendar year ending six months after the school year specified.

XII—FINANCES

Year	Receipts				Disbursements			
	Legislative Grants	County Grants	Local Levies A	Total Receipts	Current Operations (B)	Capital Charges (C)	Total (B) and (C)	Capital Outlays

ELEMENTARY SCHOOLS

PUBLIC AND SEPARATE SCHOOLS

1925.....	\$3,401,863	\$87,969	\$24,602,324	\$40,762,782	\$29,255,921	\$1,042,896	\$33,298,817	\$4,042,896
1930.....	3,753,499	140,138	29,151,683	47,846,794	28,367,984	4,830,853	33,198,837	4,753,237
1935.....	3,013,917	98,404	24,064,856	33,583,735	25,372,203	1,007,155	29,379,418	525,460
1940.....	4,734,640	226,072	27,898,697	40,287,194	28,010,444	4,549,037	32,559,481	894,797
1941.....	5,291,193	343,802	27,500,872	40,479,949	28,238,902	4,398,374	32,637,276	992,855

PUBLIC SCHOOLS

1925.....	\$3,162,518	\$87,919	\$22,132,924	\$35,955,783	\$25,619,051	\$3,295,807	\$28,914,858	\$3,295,807
1930.....	3,396,681	118,598	25,934,733	41,688,303	25,374,753	4,038,740	29,413,493	3,946,677
1935.....	2,469,022	79,578	21,299,675	29,158,953	22,326,765	3,246,707	25,573,472	425,675
1940.....	3,655,340	198,477	24,836,406	34,855,903	24,357,802	3,886,194	28,243,996	710,489
1941.....	4,174,812	314,605	24,850,634	35,481,306	24,918,048	3,841,332	28,759,380	752,050

ROMAN CATHOLIC SEPARATE SCHOOLS

1925.....	\$239,345	E	\$2,669,400	\$4,806,999	\$3,636,870	\$747,089	\$4,383,959	\$747,089
1930.....	356,818	\$21,540	3,216,950	6,158,491	2,993,231	792,113	3,785,344	806,560
1935.....	544,895	18,826	2,765,181	4,424,782	3,045,498	760,448	3,805,946	99,785
1940.....	1,079,300	27,595	3,062,291	5,431,291	3,652,642	662,843	4,315,485	184,308
1941.....	1,113,895	31,197	2,640,966	4,983,283	3,308,930	557,042	3,865,972	240,775

PROTESTANT SEPARATE SCHOOLS

1925.....	\$1,244	E	\$14,372	\$19,569	\$17,332		\$17,332	\$428
1930.....	1,951	E	11,444	16,531	13,068		13,068	603
1935.....	1,286	E	7,447	12,317	11,224		11,224	
1940.....	2,450	E	8,711	12,939	11,373		11,373	46
1941.....	2,486	E	9,272	13,360	11,924		11,924	

SECONDARY SCHOOLS

ALL SECONDARY SCHOOLS

1925.....	\$1,319,737	\$1,598,884	\$6,187,433	\$13,261,825			\$10,365,380	\$1,991,414
1930.....	1,892,580	2,414,341	10,175,080	23,992,785	\$11,987,914	\$2,347,029	14,334,943	5,400,544
1935.....	1,779,033	2,077,970	9,706,965	16,064,526	11,322,123	2,798,259	14,120,382	315,199
1940.....	2,239,378	1,966,521	12,077,819	19,178,702	13,067,981	3,271,019	16,339,000	321,827
1941.....	2,356,793	2,017,104	12,639,155	18,641,449	13,381,920	3,298,538	16,680,458	246,432

COLLEGIATE INSTITUTES AND HIGH SCHOOLS

1925.....	\$391,925	\$1,243,157	\$4,085,918	\$8,489,390			\$6,425,470	\$1,464,036
1930.....	472,655	1,764,313	5,962,393	12,929,308	\$6,676,267	\$1,459,322	8,135,589	2,055,896
1935.....	441,344	1,496,264	5,326,796	8,793,398	6,272,830	1,528,119	7,800,949	236,057
1940.....	933,007	1,253,296	6,768,535	10,481,144	7,105,390	1,796,527	8,901,917	80,703
1941.....	849,283	1,276,200	7,001,691	10,067,671	7,361,433	1,784,316	9,145,749	122,937

CONTINUATION SCHOOLS

1925.....	\$184,385	\$355,727	\$322,956	\$1,275,180			\$894,477	\$207,378
1930.....	228,673	442,101	448,984	1,637,413	\$957,529	\$145,121	1,102,650	174,272
1935.....	174,764	337,820	292,971	1,196,847	755,835	119,710	875,545	40,347
1940.....	209,360	322,358	545,755	1,397,825	884,368	156,333	1,040,701	29,442
1941.....	258,138	328,732	542,562	1,384,145	912,136	150,140	1,062,276	51,335

VOCATIONAL AND SENIOR AUXILIARY SCHOOLS

1925.....	\$743,427	E	\$1,778,559	\$3,497,255			\$3,045,433	\$320,000
1930.....	1,191,252	\$207,927	3,763,703	9,416,064	\$4,354,118	\$742,586	5,096,704	3,170,376
1935.....	1,162,925	243,886	4,087,198	6,074,281	4,293,458	1,150,430	5,443,888	38,795
1940.....	1,097,011	390,867	4,745,529	7,299,733	5,078,223	1,318,159	6,396,352	211,682
1941.....	1,249,372	412,172	5,094,902	7,189,633	5,108,351	1,364,082	6,472,433	72,160

A—Includes Township Grants and School District Levies.

E—Included with Local Levies.

XIII—TEACHERS IN TRAINING

(This Table is intended to show only the new teachers added to the Profession)

Year	Student Teachers Enrolled						Interim Certificates Issued						Total Newly Certified Teachers		
	College of Education (Toronto)	Technical Training in Colleges (Hamilton)	Provincial Normal Schools		English-French Model Schools	Summer Model Schools	Secondary		Elementary						
			C	D			High School Assistant	Vocational School Assistant	Interim First Class	Interim Second Class	Limited Third Class	District			
1924-25	337	.....	2,884	A	D	146	217	3,584	275	.....	539	1,650	278 ^B	237	2,027
1929-30	437	44	3,607	A	.....	69	D	4,157	365	37	669	703	52	8	1,834
1934-35	536	60	2,537	A	.....	51	.....	3,184	498	34	1,410	596	40	8	2,586
1939-40	504	36	1,247	.....	.....	D	.....	1,769	397	22	1,512	118	D	D	2,049
1940-41	502	D	1,131	.....	.....	.....	.....	1,622	421	.....	871	140	.....	.....	1,432
1941-42	382	.....	1,112	.....	.....	.....	.....	1,497	303	.....	925	104	.....	.....	1,332

A Includes extra-mural Students.

B 52 of these previously held District Certificates.

C Located at Hamilton, London, North Bay, Ottawa, Peterborough, Stratford and Toronto.

D Discontinued.

XIV—DEPARTMENTAL SUMMER COURSES
ENROLMENT BY SUBJECTS IN RECENT YEARS

(The Summer Courses are conducted by the Department of Education for the benefit of Teachers, who desire to spend a part of their summer vacation in an effort to improve their academic and professional standing, and thus to become more efficient in carrying on with a modernized curriculum.)

In the interests of economy summer courses have been discontinued for the duration of the war. See 1940 Report for enrolment in recent years.

XV—TREND IN GRADE OF CERTIFICATES OF FRENCH-SPEAKING TEACHERS
IN ENGLISH-FRENCH SCHOOLS

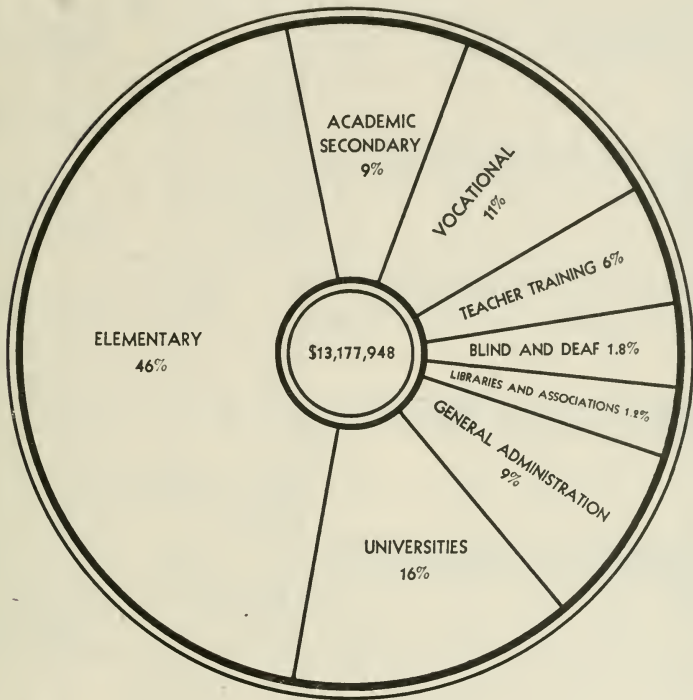
Year	Number of Teachers	First Class		Second Class		Third Class		District		Temporary		Permanent Ungraded	
		Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.
		1937-38..	1,298	216	16.72	856	66.25	144	11.15	2	.16	68	5.26	12	.46
1939-40..	1,375	250	18.19	1,010	73.45	74	5.38	.....	.....	34	2.47	7	.51
1940-41..	1,416	278	19.64	1,033	72.95	61	4.31	.....	.....	37	2.61	7	.49
1941-42..	1,436	367	25.56	955	66.50	63	4.39	.....	.....	47	3.27	4	.28
1942-43..	1,441	418	29.01	856	59.40	37	2.57	.....	.....	126	8.74	4	.28

XVI—HIGH SCHOOL ENTRANCE EXAMINATION RESULTS

Year	Candidates		Successful Candidates						Percentage of those attempting the written test who were successful
	Number	Percentage of Grade VIII May Enrolment	By Recommendation		By Writing		Total		
			Number	Per cent.	Number	Per cent.	Number	Per cent.	
1919-20....	27,916	.....	5,202	18.6	16,849	60.4	22,051	79.0	74.2
1924-25....	40,409	.....	10,917	27.0	20,702	51.2	31,619	78.2	70.2
1929-30....	47,438	76.5	13,896	29.3	24,598	51.9	38,494	81.1	73.3
1934-35....	55,092	84.5	28,359	51.5	17,378	31.5	45,737	83.0	65.0
1939-40....	56,832	94.2	33,236	58.5	14,706	25.9	47,942	84.4	62.3
1940-41....	55,255	95.6	33,780	61.2	13,231	23.9	47,011	85.1	61.3
1991-12....	48,829	97.9	30,872	63.2	12,481	25.6	43,353	88.8	69.5

XVII—FIFTH CLASSES

Year	Number of Schools Conducting Fifth Class Work	Fifth Class Enrolment in these Schools	Number of Fifth Classes Qualifying for Legislative Grant	Enrolment in Qualifying Fifth Classes	Grading			Distribution of Qualifying Classes, with Average Enrolment per Class						Legislative Grant	
					A	B	C	Public				Separate			
								Counties		Districts		No.	Aver. Enrol.		
					No.	Aver. Enrol.	No.	Aver. Enrol.	No.	Aver. Enrol.					
1919-20....	.....	.....	106	47	46	13	.....	.....	.....	.....	.....	.....	.....	.....	\$18,993
1924-25....	468	.....	193	1,878	93	69	31	108	7.8	46	8.7	39	16.0	.....	28,396
1929-30....	1,773	9,911	342	2,529	113	108	121	176	5.6	102	5.8	64	14.6	47,507	47,507
1934-35....	1,716	10,732	541	4,332	149	155	237	306	6.4	124	5.5	106	12.6	56,643	56,643
1939-40....	1,370	10,987	514	4,083	167	155	192	238	7.3	160	5.9	116	12.1	68,226	68,226
1940-41....	1,202	9,363	453	3,511	155	135	163	188	8.4	155	5.3	110	10.4	67,466	67,466
1941-42....	1,058	9,043	396	3,283	149	131	116	162	8.8	120	5.7	114	10.4	61,181	61,181



PROVINCIAL EXPENDITURE ON EDUCATION
(Net Ordinary)

Government Fiscal Year 1941-42

GRAPH 1

XVIII—LEGISLATIVE GRANTS TO EDUCATION
(Paid during the Government Fiscal Year April 1st to March 31st)

SCHOOLS	GRANTS				1940-41				1941-42			
	Public Schools	Separate Schools	Totals		Public Schools	Separate Schools	Totals		Public Schools	Separate Schools	Totals	
ELEMENTARY	General: Counties.....	\$1,063,512	\$901,783	\$1,865,295	\$1,000,672	\$237,128	\$1,237,800		\$1,000,672	\$237,128	\$1,237,800	
	Districts.....	742,332	216,744	1,004,076	890,093	300,064	1,190,157		890,093	300,064	1,190,157	
	Cities.....	300,939	197,156	498,095	349,937	228,106	578,043		349,937	228,106	578,043	
	Towns.....	254,850	245,531	500,381	297,046	301,242	598,288		297,046	301,242	598,288	
	Villages.....	141,907	28,612	170,519	167,425	30,268	197,693		167,425	30,268	197,693	
		\$3,103,549	\$934,826	\$4,038,375	\$3,611,673	\$1,106,408	\$4,718,081		\$3,611,673	\$1,106,408	\$4,718,081	
	Assisted: Counties.....	\$7,519	\$40,741	\$48,260	\$9,228	\$50,255	\$59,483		\$9,228	\$50,255	\$59,483	
	Districts.....	18,576	13,337	31,913	13,803	16,710	30,513		13,803	16,710	30,513	
	Special.....	1,093	.....	1,093	975	.....	975		975	.....	975	
		\$27,188	\$54,078	\$81,266	\$24,006	\$66,965	\$90,971		\$24,006	\$66,965	\$90,971	
	Special: Kindergarten.....	\$15,500	\$297	\$15,797	\$17,181	\$442	\$17,623		\$17,181	\$442	\$17,623	
	Night School.....	1,284	125	1,409	1,400	.....	1,400		1,400	.....	1,400	
	Consolidated School.....	38,931	.....	38,931	42,407	.....	42,407		42,407	.....	42,407	
Agriculture.....	114,018	10,455	124,473	107,620	15,562	123,182		107,620	15,562	123,182		
Home Econ., and H. Science.....	1,897	6,900	8,797	5,745	8,798	14,543		5,745	8,798	14,543		
Fifth Class.....	51,740	16,747	68,487	51,766	17,308	69,074		51,766	17,308	69,074		
Music.....	102,307	2,906	105,213	93,658	2,236	95,894		93,658	2,236	95,894		
Medical and Dental Inspection.....	12,039	533	12,572	12,493	320	12,813		12,493	320	12,813		
Auxiliary Classes.....	68,776	9,063	77,839	82,662	11,972	94,634		82,662	11,972	94,634		
Art.....	2,730	510	3,240	2,490	4,340	2,910		2,490	4,340	2,910		
Transportation.....	34,750	2,002	36,752	47,276	4,337	51,613		47,276	4,337	51,613		
	\$511,121	\$72,691	\$583,812	\$511,249	\$68,452	\$579,701		\$511,249	\$68,452	\$579,701		
	\$3,641,858	\$1,061,595	\$4,703,453	\$4,146,928	\$1,241,825	\$5,388,753		\$4,146,928	\$1,241,825	\$5,388,753		
Totals, Elementary.....												
SECONDARY	General: Public Schools.....	\$181,928	\$688,711	\$878,558	\$171,680	\$665,239	\$836,919		\$171,680	\$665,239	\$836,919	
	Building.....	3,807	10,692	14,500	3,160	9,159	12,319		3,160	9,159	12,319	
	Agriculture.....	14,188	126,344	140,532	17,151	85,339	102,490		17,151	85,339	102,490	
	Home Econ. and General Shop.....	5,702	13,085	18,787	5,670	12,815	18,485		5,670	12,815	18,485	
	Music.....	.....	104,900	104,900	.....	4,000	4,000		.....	4,000	4,000	
	Mining.....	11,821	3,774	15,595	.....	1,085	1,085		.....	1,085	1,085	
	Night School.....	.....	70,684	70,684	.....	79,717	79,717		.....	79,717	79,717	
	Non-Resident Pupils (District).....	.....	4,652	4,652	8,731	.....	8,731		8,731	.....	8,731	
	Boards without Schools.....	.....	.....	.....	.....	14,591	14,591		.....	14,591	14,591	
		\$35,118	\$229,176	\$264,294	\$34,715	\$203,606	\$238,321		\$34,715	\$203,606	\$238,321	
	Special: Toronto.....	\$217,046	\$917,887	\$1,134,933	\$206,395	\$868,845	\$1,075,240		\$206,395	\$868,845	\$1,075,240	
	Western.....	.....	.....	.....	Toronto	.....	.....		.....	.....	.....
	Queen's.....	.....	.....	.....	Western	.....	.....		.....	.....	.....
	\$217,046	\$917,887	\$1,134,933	\$206,395	\$868,845	\$1,075,240		\$206,395	\$868,845	\$1,075,240		
Totals, Secondary.....												
Regular.....	\$592,000	\$260,000	\$852,000	\$593,000	\$275,000	\$868,000		\$593,000	\$275,000	\$868,000		
Special.....	1,000,000	.....	1,000,000	1,055,000	.....	1,055,000		1,055,000	.....	1,055,000		
	\$1,592,000	\$260,000	\$1,852,000	\$1,648,000	\$275,000	\$1,923,000		\$1,648,000	\$275,000	\$1,923,000		
Grand Totals.....			\$9,302,699			\$9,302,699				\$9,302,699		

The above statement does not contain grants paid to various educational organizations, nor the following payments made to the University of Toronto—Capital Grant of \$65,638 each year, and payment for training of High School Assistants (\$246,000 in each of these years).

THE PUBLIC AND SEPARATE SCHOOLS

TABLE 1—ENROLMENT AND ATTENDANCE, 1941-42

COUNTIES	May Enrolment			Average Daily Attendance for the Year			Days lost per Year per Pupil of May Enrolment			Attendance Efficiency Percentage		
	Pub- lic	Sepe- arate	Total	Pub- lic	Sepe- arate	Total	Pub- lic	Sepe- arate	Total	Pub- lic	Sepe- arate	Total
Brant												
City of Brantford...	3,644	611	4,253	3,401	584	3,985	10.7	10.1	10.6	94.4	94.7	94.5
Large Suburban...	317	.....	317	292	.....	292	16.3	.....	16.3	91.5	.....	91.5
Towns and Villages...	473	51	524	435	48	483	9.7	9.3	9.7	94.8	95.1	94.8
Rural.....	1,904	.....	1,904	1,673	.....	1,673	19.1	.....	19.1	89.9	.....	89.9
Totals.....	6,338	662	7,000	5,801	632	6,433	13.4	10.0	13.1	93.0	94.8	93.1
Bruce												
Towns and Villages...	2,021	375	2,396	1,890	353	2,243	12.1	8.3	11.4	93.7	95.7	94.0
Rural.....	2,929	475	3,404	2,523	434	2,957	19.6	14.9	18.9	89.4	90.8	89.6
Totals.....	4,950	850	5,800	4,413	787	5,200	16.5	12.0	15.8	91.2	93.2	91.4
Carleton												
City of Ottawa.....	9,138	10,645	19,783	8,170	10,169	18,339	14.3	11.2	12.6	92.5	94.6	93.7
Large Suburban...	1,019	.....	1,019	964	.....	964	13.4	.....	13.4	93.2	.....	93.2
Towns and Villages...	491	1,206	1,697	446	1,177	1,623	17.1	8.0	10.6	91.1	95.9	94.5
Rural.....	3,108	1,032	4,140	2,684	971	3,655	18.9	16.5	18.2	89.0	91.7	90.2
Totals.....	13,756	12,883	26,639	12,264	12,317	24,581	15.3	11.3	13.4	91.9	94.5	93.2
Dufferin												
Towns and Villages...	546	.....	546	503	.....	503	15.7	.....	15.7	91.8	.....	91.8
Rural.....	1,352	.....	1,352	1,144	.....	1,144	21.1	.....	21.1	85.4	.....	85.4
Totals.....	1,898	.....	1,898	1,647	.....	1,647	18.4	.....	18.4	89.2	.....	89.2
Dundas												
Towns and Villages...	593	31	624	560	29	589	12.0	10.3	11.9	93.8	94.5	93.9
Rural.....	1,480	11	1,491	1,313	12	1,325	17.9	13.4	17.9	90.5	93.5	90.6
Totals.....	2,073	42	2,115	1,873	41	1,914	15.0	11.5	16.1	91.5	94.2	91.6
Durham												
Towns and Villages...	1,368	.....	1,368	1,266	.....	1,266	14.5	.....	14.5	92.5	.....	92.5
Rural.....	1,964	.....	1,964	1,700	.....	1,700	20.1	.....	20.1	89.3	.....	89.3
Totals.....	3,332	.....	3,332	2,966	.....	2,966	17.8	.....	17.8	90.7	.....	90.7
Elgin												
City of St. Thomas...	1,707	233	1,940	1,605	221	1,826	13.3	15.3	13.5	92.5	92.2	92.4
Towns and Villages...	1,022	.....	1,022	927	.....	927	15.3	.....	15.3	92.0	.....	92.0
Rural.....	2,762	.....	2,762	2,462	.....	2,462	18.8	.....	18.8	90.2	.....	90.2
Totals.....	5,491	233	5,724	4,994	221	5,215	16.3	15.3	16.2	91.5	92.2	91.6
Essex												
City of Windsor.....	10,202	6,394	16,596	9,255	5,991	15,246	11.3	12.0	11.6	94.0	93.7	94.0
Large Suburban...	1,000	.....	1,000	960	.....	960	11.0	.....	11.0	94.4	.....	94.4
Towns and Villages...	2,445	1,955	4,400	2,278	1,849	4,127	13.3	12.3	12.8	93.1	93.6	93.3
Rural.....	4,215	1,606	5,821	3,885	1,466	5,351	19.6	16.3	19.0	89.7	91.4	90.2
Totals.....	17,862	9,955	27,817	16,378	9,306	25,684	13.5	19.1	13.2	92.9	93.3	93.0
Frontenac												
City of Kingston...	3,026	952	3,978	2,519	864	3,383	14.8	15.5	15.3	91.5	91.3	91.5
Towns and Villages...	113	56	169	104	57	161	18.6	4.8	12.5	91.5	97.5	93.6
Rural.....	2,948	151	3,099	2,468	127	2,595	28.3	27.7	28.3	85.1	85.2	85.1
Totals.....	6,087	1,159	7,246	5,091	1,048	6,139	21.4	19.0	18.4	88.3	90.8	88.7
Glengarry												
Towns and Villages...	226	576	802	203	545	748	20.9	14.8	16.3	89.3	92.4	91.6
Rural.....	1,515	629	2,144	1,342	576	1,918	22.4	17.4	20.9	88.3	91.0	89.1
Totals.....	1,741	1,205	2,946	1,545	1,121	2,666	22.1	16.1	19.6	88.5	91.7	89.8
Grenville												
Towns and Villages...	875	115	990	797	108	905	14.0	13.9	14.0	92.7	92.8	92.7
Rural.....	1,103	.....	1,103	941	.....	941	23.6	.....	23.6	87.5	.....	87.5
Totals.....	1,978	115	2,093	1,738	108	1,846	19.4	13.9	19.1	89.8	92.8	90.0
Grey												
City of Owen Sound...	1,999	141	2,140	1,821	128	1,949	16.3	18.9	16.5	91.5	90.1	91.4
Towns and Villages...	1,612	93	1,705	1,521	82	1,603	12.3	6.3	12.0	93.7	96.4	93.8
Rural.....	4,191	97	4,288	3,616	82	3,698	18.9	21.1	19.0	89.8	88.3	89.8
Totals.....	7,802	331	8,133	6,958	292	7,250	16.9	16.0	16.8	91.1	91.3	16.8

TABLE 1—ENROLMENT AND ATTENDANCE, 1941-42

COUNTIES	May Enrolment			Average Daily Attendance for the Year			Days lost per Year per Pupil of May Enrolment			Attendance Efficiency Percentage		
	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total
Haldimand												
Towns and Villages..	1,144		1,144	1,074		1,074	11.2		11.2	94.2		94.2
Rural.....	1,744		1,744	1,514		1,514	13.2		13.2	92.0		92.0
Totals.....	2,888		2,888	2,588		2,588	12.4		12.4	93.0		93.0
Haliburton												
Rural.....	1,185		1,185	974		974	29.7		29.7	83.6		83.6
Halton												
Towns and Villages..	2,018	35	2,053	1,844	31	1,875	14.5	10.7	14.4	92.4	94.2	92.4
Rural.....	1,620		1,620	1,403		1,403	19.8		19.8	89.4		89.4
Totals.....	3,638	35	3,673	3,247	31	3,278	16.9	10.7	16.8	91.1	94.2	91.1
Hastings												
City of Belleville....	1,617	464	2,081	1,466	418	1,884	17.8	19.6	18.2	90.8	89.8	90.6
Towns and Villages..	2,328	388	2,716	2,183	361	2,544	13.8	12.4	14.5	93.0	93.5	93.3
Rural.....	4,170	157	4,327	3,607	147	3,754	22.0	16.6	20.9	88.8	90.8	88.9
Totals.....	8,115	1,009	9,124	7,256	926	8,182	18.6	16.6	18.4	90.3	91.3	90.4
Huron												
Towns and Villages..	1,573	102	1,675	1,465	90	1,555	12.6	13.7	12.9	93.4	90.9	93.3
Rural.....	3,636	220	3,856	3,250	199	3,449	18.7	17.1	18.6	90.2	91.0	90.2
Totals.....	5,209	322	5,531	4,715	289	5,004	16.9	17.0	16.9	91.2	91.0	91.1
Kent												
City of Chatham....	1,844	577	2,421	1,744	535	2,279	11.2	13.3	11.7	94.2	93.0	93.9
Towns and Villages..	1,880	726	2,606	1,487	649	2,136	15.0	18.0	15.6	92.3	90.5	15.6
Rural.....	4,227	378	4,605	3,723	351	4,074	20.2	22.0	20.3	89.4	88.9	89.4
Totals.....	7,951	1,681	9,632	6,954	1,535	8,489	16.8	17.3	16.9	91.3	91.0	91.2
Lambton												
City of Sarnia.....	2,243	493	2,736	2,070	470	2,540	11.1	10.7	11.0	94.1	94.4	94.2
Towns and Villages..	1,231		1,231	1,174		1,174	12.2		12.2	93.8		93.8
Rural.....	3,510	41	3,551	3,181	35	3,216	18.9	18.6	18.8	90.3	88.8	90.3
Totals.....	6,984	534	7,518	6,425	505	6,930	15.2	11.5	15.8	92.1	94.0	92.2
Lanark												
Towns and Villages..	2,196	444	2,640	2,031	428	2,459	12.1	11.7	12.0	93.7	93.9	93.8
Rural.....	1,808	41	1,849	1,594	36	1,630	20.9	16.9	20.8	89.1	91.0	89.1
Totals.....	4,004	485	4,489	3,625	464	4,089	16.0	12.2	15.6	91.6	93.7	91.8
Lennox and Addington												
Towns and Villages..	572		572	495		495	20.6		20.6	89.1		89.1
Rural.....	1,984	41	2,025	1,714	39	1,753	24.2	15.0	24.0	87.3	92.4	87.4
Totals.....	2,556	41	2,597	2,209	39	2,248	23.3	15.0	23.2	87.7	92.4	87.8
Leeds												
Towns and Villages..	1,822	445	2,267	1,712	424	2,136	12.5	11.1	12.2	93.6	94.2	93.7
Rural.....	2,433	15	2,448	2,098	12	2,110	16.7	28.7	16.8	91.6	84.4	91.6
Totals.....	4,255	460	4,715	3,810	436	4,246	14.9	11.7	14.6	92.4	93.9	92.6
Lincoln												
City of St. Catharines.....	3,381	761	4,142	3,007	702	3,709	10.7	10.9	10.8	94.0	94.1	94.0
Large Suburban.....	293		293	257		257	14.5		14.5	92.1		92.1
Towns and Villages..	1,363	104	1,467	1,220	99	1,319	14.7	11.5	14.5	92.2	94.1	92.3
Rural.....	3,102		3,102	2,703		2,703	18.4		18.4	90.3		90.3
Totals.....	8,139	865	9,004	7,187	801	7,988	14.3	11.0	14.0	92.3	94.1	92.5
Middlesex												
City of London.....	8,454	1,473	9,927	7,731	1,390	9,121	11.7	13.3	12.2	93.7	93.5	93.6
Towns and Villages..	915	16	931	834	10	844	13.7	9.2	13.7	92.7	92.7	92.7
Rural.....	4,508	51	4,559	4,110	42	4,152	17.2	28.4	17.4	91.1	84.6	91.1
Totals.....	13,877	1,540	15,417	12,675	1,442	14,117	13.8	13.8	13.8	92.8	92.8	92.8
Norfolk												
Towns and Villages..	1,712	240	1,952	1,530	215	1,745	14.9	14.1	14.8	92.0	88.4	91.6
Rural.....	3,352	120	3,472	2,792	113	2,905	24.3	12.2	23.9	86.8	93.6	87.1
Totals.....	5,064	360	5,424	4,322	328	4,650	21.2	13.5	20.6	88.6	90.1	88.7

TABLE 1—ENROLMENT AND ATTENDANCE, 1941-42

COUNTIES	May Enrolment			Average Daily Attendance for the Year			Days lost per Year per Pupil of May Enrolment			Attendance Efficiency Percentage		
	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total
Northumberland												
Towns and Villages..	1,527	260	1,787	1,377	242	1,619	18.3	13.0	17.5	90.5	93.1	90.8
Rural.....	2,270	57	2,327	1,946	50	1,996	22.8	21.7	22.8	87.8	88.6	87.8
Totals.....	3,797	317	4,114	3,323	292	3,615	21.0	14.6	20.5	88.9	92.3	89.2
Ontario												
City of Oshawa.....	3,336	572	3,908	3,135	528	3,663	12.2	27.6	12.4	93.7	85.4	93.6
Large Suburban.....	406	.....	406	385	.....	385	13.1	.....	13.1	93.3	.....	93.3
Towns and Villages..	1,117	46	1,163	1,020	45	1,065	10.5	11.6	10.6	92.1	94.1	92.2
Rural.....	3,424	50	3,474	2,875	47	2,922	19.7	17.3	19.6	89.2	91.2	89.3
Totals.....	8,283	668	8,951	7,415	620	8,035	15.1	13.9	15.0	91.7	92.8	91.7
Oxford												
City of Woodstock...	1,480	148	1,628	1,340	130	1,470	14.7	13.9	14.8	92.6	92.3	92.5
Towns and Villages..	1,676	158	1,834	1,519	141	1,660	13.9	11.4	13.7	92.7	93.7	92.8
Rural.....	3,481	.....	3,481	3,039	.....	3,039	15.6	.....	15.6	91.6	.....	91.6
Totals.....	6,637	306	6,943	5,898	271	6,169	15.0	12.7	14.9	92.0	93.0	92.0
Peel												
Large Suburban.....	504	.....	504	459	.....	459	16.6	.....	16.6	91.4	.....	91.4
Towns and Villages..	1,254	.....	1,254	1,127	.....	1,127	16.6	.....	16.6	91.3	.....	91.3
Rural.....	2,441	10	2,451	2,121	8	2,129	19.5	11.0	19.5	89.6	93.4	89.6
Totals.....	4,199	10	4,209	3,707	8	3,715	18.3	11.0	18.3	90.3	93.4	90.3
Perth												
City of Stratford...	1,914	304	2,218	1,698	285	1,983	13.2	11.5	13.1	92.9	93.1	93.0
Towns and Villages..	1,022	37	1,059	958	36	994	12.8	10.4	12.7	93.4	94.5	93.4
Rural.....	2,854	230	3,084	2,444	208	2,652	17.6	17.6	17.6	90.4	89.4	90.3
Totals.....	5,790	571	6,361	5,100	529	5,629	15.4	15.0	15.3	91.7	92.1	91.7
Peterborough												
City of Peterborough	2,733	989	3,722	2,468	895	3,363	17.2	14.6	16.5	91.0	92.2	91.3
Large Suburban.....	450	.....	450	395	.....	395	21.3	.....	21.3	88.9	.....	88.9
Towns and Villages..	549	.....	549	498	.....	498	15.7	.....	15.7	91.8	.....	91.8
Rural.....	2,046	109	2,155	1,755	94	1,849	23.0	17.2	22.7	87.8	90.6	87.9
Totals.....	5,778	1,098	6,876	5,116	989	6,105	19.4	14.9	18.7	89.8	92.0	90.1
Prescott												
Towns and Villages..	331	1,413	1,744	301	1,310	1,611	14.9	11.2	11.9	92.2	94.0	93.7
Rural.....	951	1,972	2,923	794	1,792	2,586	19.6	14.4	16.1	89.0	92.4	91.3
Totals.....	1,282	3,385	4,667	1,095	3,102	4,197	18.4	13.1	14.6	89.9	93.1	92.2
Prince Edward												
Towns and Villages..	822	44	866	681	37	718	20.1	17.9	19.3	89.3	89.8	89.4
Rural.....	1,435	.....	1,435	1,173	.....	1,173	27.5	.....	27.5	85.2	.....	85.2
Totals.....	2,257	44	2,301	1,854	37	1,891	24.8	17.9	24.7	86.5	89.8	86.5
Renfrew												
Towns and Villages..	2,108	2,019	4,127	1,935	1,918	3,853	15.0	12.6	13.8	92.1	93.4	92.7
Rural.....	3,846	633	4,479	3,263	565	3,828	24.7	18.4	23.9	85.9	90.2	86.5
Totals.....	5,954	2,652	8,606	5,198	2,483	7,681	21.3	14.0	19.0	88.1	92.6	89.5
Russell												
Towns and Villages..	18	626	644	16	610	626	21.0	11.6	11.9	89.2	94.1	94.0
Rural.....	540	2,016	2,556	463	1,903	2,366	19.3	12.3	13.8	88.2	93.3	92.6
Totals.....	558	2,642	3,200	479	2,513	2,992	19.3	12.1	13.4	89.6	93.5	92.8
Simcoe												
Towns and Villages..	5,833	869	6,702	5,049	808	5,857	15.3	13.1	15.0	74.7	93.1	77.1
Rural.....	4,845	265	5,110	4,170	251	4,421	25.3	14.0	24.7	86.7	92.8	87.0
Totals.....	10,678	1,134	11,812	9,219	1,059	10,278	19.9	13.3	19.2	80.1	93.1	81.4
Stormont												
Towns and Villages..	901	2,253	3,244	937	2,123	3,060	14.1	12.1	12.2	93.2	93.7	93.7
Rural.....	2,142	1,208	3,350	1,748	1,150	2,898	19.9	11.3	15.6	89.6	94.1	90.3
Totals.....	3,133	3,461	6,594	2,685	3,273	5,958	16.3	11.8	13.9	89.8	93.8	92.1

TABLE 1—ENROLMENT AND ATTENDANCE, 1941-42

COUNTIES	May Enrolment			Average Daily Attendance for the Year			Days lost per Year per Pupil of May Enrolment			Attendance Efficiency Percentage		
	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total
Victoria												
Towns and Villages..	1,344	182	1,526	1,228	169	1,397	14.5	14.6	14.5	92.4	92.3	92.4
Rural.....	1,733	63	1,796	1,496	55	1,551	23.1	15.7	22.8	90.9	91.5	91.0
Totals.....	3,077	245	3,322	2,724	224	2,948	19.4	15.0	19.0	91.6	92.1	91.6
Waterloo												
City of Galt.....	1,687	279	1,966	1,520	263	1,783	9.2	11.0	9.3	95.0	94.6	95.0
City of Kitchener..	3,716	1,704	5,420	3,390	1,645	5,035	10.0	7.2	9.1	94.7	96.3	95.2
Towns and Villages..	2,673	689	3,362	2,405	655	3,060	8.4	7.9	8.3	95.4	95.8	95.5
Rural.....	3,158	379	3,537	2,857	346	3,203	14.6	11.8	14.3	92.3	93.6	92.4
Totals.....	11,234	3,051	14,285	10,172	2,909	13,081	10.7	8.3	10.2	94.2	95.6	94.5
Welland												
City of Welland....	1,762	.....	1,762	1,602	.....	1,602	12.3	.....	12.3	93.5	.....	93.5
City of Niagara												
Falls.....	2,123	495	2,618	2,006	470	2,476	10.6	10.9	10.7	94.5	94.3	94.4
Large Suburban.....	2,243	.....	2,243	2,071	.....	2,071	14.2	.....	14.2	92.6	.....	92.6
Towns and Villages..	3,573	260	3,833	3,337	244	3,581	13.6	12.9	13.9	92.8	93.3	92.9
Rural.....	3,058	.....	3,058	2,798	.....	2,798	22.4	.....	22.4	88.3	.....	88.3
Totals.....	12,759	755	13,514	11,814	714	12,528	15.2	11.6	15.0	92.1	94.0	92.2
Wellington												
City of Guelph....	2,399	864	3,263	2,088	807	2,895	20.3	9.2	17.3	89.3	95.1	90.8
Towns and Villages..	1,404	181	1,585	1,298	167	1,465	10.6	13.3	10.9	94.4	93.0	94.2
Rural.....	3,041	100	3,141	2,682	88	2,770	19.6	20.1	19.6	89.7	89.4	89.7
Totals.....	6,844	1,145	7,989	6,068	1,062	7,130	18.0	10.8	17.0	90.5	94.2	91.0
Wentworth												
City of Hamilton....	18,334	4,250	22,584	16,094	3,961	20,055	13.8	10.9	13.2	92.5	94.2	92.8
Large Suburban.....	714	.....	714	611	.....	611	21.4	.....	21.4	88.6	.....	88.6
Towns and Villages..	1,088	114	1,202	980	107	1,087	14.0	6.0	13.2	92.6	96.7	93.0
Rural.....	3,406	117	3,523	2,951	111	3,062	19.9	11.9	19.7	89.4	93.8	89.5
Totals.....	23,542	4,481	28,023	20,636	4,179	24,815	14.9	10.8	14.2	91.9	94.3	92.3
York												
City of Toronto....	73,134	11,171	84,305	66,214	10,114	76,328	15.6	15.9	15.7	91.8	91.6	91.7
Large Suburban.....	22,845	.....	22,845	21,103	.....	21,103	13.7	.....	13.7	92.9	.....	92.9
Towns and Villages..	8,700	524	9,224	7,905	470	8,375	13.5	15.4	13.6	92.9	91.8	92.8
Rural.....	5,774	1,996	7,770	4,954	1,906	6,860	19.8	14.7	18.5	89.5	92.3	90.2
Totals.....	110,453	13,691	124,144	100,176	12,490	112,666	15.3	15.7	15.3	92.0	91.7	92.0
DISTRICTS												
Algoma												
City of Sault Ste.												
Marie.....	3,182	1,206	4,388	2,902	1,085	3,987	15.7	14.1	15.3	91.9	92.3	92.0
Towns and Villages..	549	409	958	506	380	886	17.9	14.8	16.6	90.9	92.3	91.5
Rural.....	2,823	69	2,892	2,489	63	2,552	26.0	23.0	26.0	86.4	88.2	86.4
Totals.....	6,554	1,684	8,238	5,897	1,528	7,425	20.3	14.6	19.2	89.4	92.2	90.0
Cochrane												
Large Suburban.....	1,308	.....	1,308	1,255	.....	1,255	7.9	.....	7.9	95.9	.....	95.9
Towns and Villages..	3,523	4,217	7,740	3,326	3,973	7,299	12.0	11.8	11.9	93.8	93.8	93.8
Rural.....	2,067	2,789	4,856	1,769	2,493	4,262	23.0	20.7	21.7	87.4	89.2	88.4
Totals.....	6,898	7,006	13,904	6,350	6,466	12,816	14.5	15.3	14.9	92.4	92.0	92.2
Kenora												
Towns and Villages..	1,509	410	1,919	1,383	358	1,741	15.9	13.6	15.4	91.8	92.5	92.0
Rural.....	1,003	35	1,038	838	29	867	22.6	23.0	22.7	87.7	87.3	87.3
Totals.....	2,512	445	2,957	2,221	387	2,608	18.6	14.3	18.0	90.2	92.1	90.4
Manitoulin												
Towns and Villages..	253	39	292	220	33	253	19.4	18.6	19.3	89.7	89.8	89.7
Rural.....	1,055	112	1,167	859	101	960	25.1	15.9	24.2	86.6	91.5	87.0
Totals.....	1,308	151	1,459	1,079	134	1,213	24.0	16.6	23.2	87.2	91.1	87.6

TABLE 1—ENROLMENT AND ATTENDANCE, 1941-42

DISTRICTS	May Enrolment			Average Daily Attendance for the Year			Days lost per Year per Pupil of May Enrolment			Attendance Efficiency Percentage		
	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total	Public	Separate	Total
Muskoka												
Towns and Villages..	1,305		1,305	1,200		1,200	17.6		17.6	91.0		91.0
Rural.....	1,643	90	1,733	1,392	78	1,470	27.1	29.5	27.2	85.8	84.8	85.7
Totals.....	2,948	90	3,038	2,592	78	2,670	22.9	29.5	24.1	88.1	84.8	88.0
Nipissing												
City of North Bay...	1,319	1,444	2,763	1,243	1,355	2,598	12.0	10.3	11.1	93.7	94.0	93.8
Towns and Villages..	249	1,711	1,960	229	1,534	1,763	15.1	15.1	15.1	92.2	92.4	92.3
Rural.....	1,902	1,534	3,436	1,572	1,391	2,963	19.4	17.0	18.3	89.2	91.1	90.1
Totals.....	3,470	4,689	8,159	3,044	4,280	7,324	16.3	14.3	15.1	91.2	92.6	92.0
Parry Sound												
Large Suburban.....	191		191	173		173	18.7		18.7	90.3		90.3
Towns and Villages..	1,656	25	1,681	1,462	24	1,486	17.6	14.0	17.6	90.6	92.8	90.7
Rural.....	2,701	26	2,727	2,242	21	2,263	26.1	37.0	26.1	86.0	80.3	86.0
Totals.....	4,548	51	4,599	3,877	45	3,922	22.7	25.7	22.7	87.9	86.5	87.9
Patricia												
Rural.....	262		262	254		254	15.9		15.9	92.2		92.2
Rainy River												
Towns and Villages..	965	363	1,328	880	312	1,192	13.3	15.8	14.0	93.0	93.0	93.0
Rural.....	1,629	74	1,703	1,341	64	1,405	26.5	23.9	26.9	85.2	87.9	85.4
Totals.....	2,594	437	3,031	2,221	376	2,597	21.9	17.1	21.2	88.2	90.7	88.5
Sudbury												
City of Sudbury.....	2,045	2,816	4,861	1,947	2,625	4,572	13.5	10.8	11.9	93.2	94.3	93.8
Large Suburban.....	837		837	767		767	10.5		10.5	94.4		94.4
Towns and Villages..	1,267	692	1,959	1,180	651	1,831	12.1	11.6	12.0	93.7	93.9	93.8
Rural.....	3,093	2,728	5,821	2,637	2,334	4,971	23.1	18.6	21.0	86.0	89.4	87.6
Totals.....	7,242	6,236	13,478	6,531	5,610	12,141	17.0	14.3	15.7	90.4	92.2	91.2
Thunder Bay												
City of Fort Arthur..	2,670	679	3,349	2,491	629	3,120	11.9	13.9	12.3	93.8	92.7	93.6
City of Fort William.	3,097	1,127	4,224	2,792	1,035	3,827	14.6	12.2	14.0	92.3	93.5	92.6
Large Suburban.....	187		187	174		174	13.6		13.6	92.9		92.9
Towns and Villages..	284	58	342	262	68	330	10.4	15.1	11.3	94.4	93.7	94.3
Rural.....	3,008	54	3,062	2,572	50	2,622	23.4	16.9	23.2	87.5	91.3	87.6
Totals.....	9,246	1,918	11,164	8,291	1,782	10,073	16.6	13.0	15.9	91.3	93.2	91.6
Timiskaming												
Large Suburban.....	2,331		2,331	1,750		1,750	9.4		9.4	95.4		95.4
Towns and Villages..	1,577	567	2,144	1,450	546	1,996	14.0	13.7	13.9	92.7	93.0	92.8
Rural.....	1,666	1,561	3,227	1,381	1,542	2,923	24.0	12.1	18.2	83.7	93.9	88.9
Totals.....	5,574	2,128	7,702	4,581	2,088	6,669	15.0	12.5	14.4	91.4	93.7	92.0
SUMMARY—												
Cities.....	172,186	50,792	222,978	155,719	47,299	203,018	14.2	12.6	13.8	92.5	93.5	92.7
Large Suburban.....	34,645		34,645	31,616		31,616	13.4		13.4	93.1		93.1
Towns and Villages..	79,305	25,124	104,429	72,648	23,516	96,164	11.3	7.2	10.3	94.3	96.1	94.7
Rural.....	140,047	23,342	163,389	124,533	21,382	145,915	21.1	16.4	20.4	88.8	91.4	89.1
Grand Totals.....	426,183	99,258	525,441	384,516	92,197	476,713	15.9	12.1	15.1	91.7	93.8	92.1
Increases for the year..								1.8		.7	1.1	.8
Decreases for the year..	7,414	1,059	8,473	1,202	711	1,913	1.1		1.3			

TABLE 3—HIGH SCHOOL ENTRANCE EXAM-

(A) Public Schools of the City Inspectorates	May Enrol- ment, Grades I-VIII (inclus.)	High School En- trance Candi- dates	Recommended Candidates		Writing Candidates		
			Num- ber	Per cent.	Num- ber	Num- ber succes- ful	Per cent. succes- ful
1 Brantford.....	3,163	300	239	79.7	61	36	59.0
2 Chatham.....	1,639	165	165	100.0	No writing candidates		
3 Bruce East, Grey (in part), Huron (in part).....	16,035	1,390	1,114	80.1	276	136	49.3
4 Carleton.....	3,029	376	263	69.9	113	77	68.1
5 London.....	7,116	737	474	64.3	263	218	82.9
6 Ottawa.....	7,793	1,074	796	74.1	278	185	66.5
7 Peterborough.....	2,420	202	165	81.7	37	25	67.6
8 St. Catharines.....	2,984	270	202	74.8	68	42	61.7
9 Sarnia.....	2,109	251	222	88.4	29		
10 Toronto.....	63,162	6,661	4,919	19.6	1,742	1,043	59.9
11 Windsor.....	9,397	1,113	805	72.3	308	166	53.9
Totals and Averages (A).....	118,847	12,539	9,364	74.7	3,175	1,928	60.7
(B) Public Schools of the County Inspectorates							
1 Brant and Norfolk (in part).....	3,075	317	175	55.3	142	94	66.2
2 Bruce East, Grey (in part), Huron (in part).....	2,154	209	112	53.6	97	83	85.6
3 Bruce West.....	2,540	216	101	46.7	115	95	82.6
4 Carleton.....	4,422	603	427	70.8	176	114	64.8
5 Duferin.....	1,866	202	178	88.1	24	8	33.3
6 Dundas.....	2,057	256	29	11.3	227	184	81.0
7 Durham (in part) and City of Oshawa.....	4,794	458	205	44.8	253	225	88.9
8 Elgin, City of St. Thomas.....	5,392	630	526	83.5	104	57	54.8
9 Essex No. 1.....	4,337	512	186	36.3	326	274	84.0
10 Essex No. 2.....	3,026	333	226	67.9	107	72	67.3
11 Frontenac North and Addington.....	1,286	117	53	45.3	64	40	62.5
12 Frontenac South and Lennox (in part).....	2,084	213	90	42.2	123	97	78.9
13 Frontenac South and City of Kingston.....	3,312	353	211	59.8	142	118	83.1
14 Glengarry (in part) and Prescott (in part).....	1,588	162	91	56.2	71	49	68.5
15 Grenville.....	1,927	183	62	33.9	121	95	78.5
16 Grey East.....	2,151	233	124	53.2	109	89	81.6
17 Grey North and Bruce North.....	3,347	332	261	78.6	71	51	71.8
18 Grey South.....	2,563	291	155	53.2	136	103	75.7
19 Haldimand.....	2,870	266	143	53.7	123	97	78.9
20 Halton.....	3,527	382	261	68.3	121	97	80.2
21 Hastings, Centre.....	2,120	216	168	77.8	48	42	87.5
22 Hastings North.....	2,068	177	66	37.3	111	74	66.7
23 Hastings South and City of Belleville.....	3,951	356	263	73.9	103	58	56.3
24 Huron North.....	2,068	216	118	54.6	98	62	63.3
25 Huron South.....	2,516	261	175	67.0	86	60	69.8
26 Kent.....	5,969	446	275	61.6	171	108	63.1
27 Lambton West.....	2,628	180	58	32.2	122	85	69.7
28 Lambton East.....	2,090	263	87	33.1	176	135	76.7
29 Lanark.....	3,920	471	234	49.7	237	201	84.8
30 Leeds No. 1.....	1,783	206	125	60.7	81	60	74.1
31 Leeds No. 2.....	2,256	293	132	45.0	161	81	50.3
32 Lennox and Hastings South (in part).....	1,769	143	79	55.2	64	46	71.9
33 Lincoln.....	4,170	416	287	69.0	129	81	62.8
34 Middlesex East.....	2,927	306	183	59.8	123	88	71.5
35 Middlesex West.....	2,365	263	161	60.5	96	70	72.9
36 Norfolk (in part).....	4,041	373	257	68.9	116	84	72.4
37 Northumberland and Durham (Nos. 1 and 2).....	2,714	252	149	58.9	103	62	60.2
38 Northumberland.....	2,623	226	137	60.6	89	67	75.3
39 Ontario North and York (in part).....	2,308	233	148	63.5	85	72	84.7
40 Ontario South.....	3,164	296	210	70.9	87	73	83.9
41 Oxford North and City of Woodstock.....	3,136	275	158	57.4	117	98	83.8
42 Oxford South and Norfolk (in part).....	3,397	311	248	79.7	63	40	63.5
43 Peel.....	4,009	448	154	34.4	294	257	87.5
44 Perth, North and Wellington (in part).....	2,809	273	53	19.4	220	185	84.1
45 Perth South.....	3,002	343	193	56.3	150	135	90.0
46 Peterborough East.....	1,807	174	92	52.9	82	61	74.4
47 Peterborough West and Victoria East.....	2,531	273	156	57.1	117	94	80.3
48 Prescott and Russell, Part 1.....	1,025	109	25	22.9	84	63	75.0
49 Prescott and Russell, Part 2.....	28	1			1	1	100.0
50 Prescott and Russell, Part 3.....	561	35	18	51.4	17	13	76.5
51 Prescott and Russell, Part 4.....	244	12	2	16.7	10	8	80.0
52 Prince Edward.....	2,154	210	146	69.5	64	31	48.4
53 Renfrew North.....	2,885	322	141	43.8	184	147	79.9
54 Renfrew South.....	2,576	219	106	48.4	113	92	81.4
55 Simcoe Centre.....	2,801	276	176	63.7	100	56	56.0
56 Simcoe East and Muskoka (in part).....	3,401	264	149	56.4	115	83	76.5
57 Simcoe North and Kent (in part).....	929	58	34	58.6	24	11	45.8
58 Simcoe South and York (in part).....	2,210	257	174	67.7	83	49	59.0
59 Simcoe West and Grey (in part).....	2,153	227	126	55.5	101	69	68.3

INATION RESULTS BY INSPECTORATES, 1942

Successful Candidates											
Total Number Successful	Per cent. of Total Applicants	Per cent. of May Enrolment	Average Age		Destination						
					Secondary School		Grade IX Elementary School		Retired from School		
			Years	Mos.	No.	Per cent.	No.	Per cent.	No.	Per cent.	
1	275	91.7	8.7	13	10	233	84.7	.....	.....	42	15.3
2	165	100.0	10.1	13	10	144	87.3	.....	.....	21	12.7
3	1,250	89.9	7.8	14	1	1,118	89.4	.....	.....	132	10.6
4	340	90.4	11.2	13	8	115	33.8	222	65.3	30	9
5	692	93.9	9.7	13	3	662	95.7	.....	.....	30	4.3
6	981	91.3	12.6	13	11	902	91.9	.....	.....	79	8.1
7	190	94.1	7.9	14	4	169	88.9	.....	.....	11	11.1
8	244	90.4	8.2	13	10	225	92.2	.....	.....	19	7.8
9	222	88.4	10.5	13	9	207	93.2	.....	.....	15	6.8
10	5,962	89.5	9.4	14	4	4,992	83.7	537	9.0	433	7.3
11	971	87.3	10.3	14	2	875	90.1	81	8.3	15	1.6
11,292	90.1	9.5	14	2	9,642	85.4	840	7.4	800	7.2	
1	269	84.8	8.7	13	11	218	81.0	8	3.0	43	16.0
2	195	93.3	9.1	13	8	136	69.7	22	11.3	37	19.0
3	196	90.7	8.4	13	11	155	79.1	10	5.1	31	15.8
4	541	89.7	12.2	13	11	469	86.7	47	8.7	25	4.6
5	186	92.1	10.0	13	10	102	54.8	30	16.2	54	29.0
6	213	83.2	10.4	13	7	176	82.6	4	1.9	33	15.5
7	430	93.9	9.0	14	2	321	74.6	6	1.4	103	24.0
8	583	92.5	10.8	13	11	483	82.3	22	4.3	78	13.4
9	460	89.8	10.6	13	11	331	72.0	53	11.5	76	16.5
10	298	82.5	9.8	14	5	255	85.6	3	1.0	40	13.4
11	93	79.5	7.2	13	11	41	44.1	22	23.6	30	32.3
12	187	87.8	9.0	13	10	135	72.2	16	8.6	36	19.2
13	329	93.2	9.9	13	10	290	88.1	6	1.9	33	10.0
14	140	86.4	8.3	13	11	129	92.1	9	6.6	2	1.3
15	157	85.8	8.1	14	..	138	87.9	5	3.2	14	8.9
16	213	91.4	9.9	14	..	131	61.5	17	8.0	65	30.5
17	312	94.0	9.3	14	2	236	75.6	13	4.2	63	20.2
18	258	88.6	10.1	14	..	142	55.0	10	3.9	106	41.1
19	240	90.2	8.4	14	2	195	81.2	15	6.3	30	12.5
20	358	93.7	10.1	13	11	268	74.9	3	0.8	87	24.3
21	210	97.2	9.9	13	8	109	51.9	24	11.4	77	36.7
22	140	79.1	6.8	13	8	56	40.0	21	15.0	63	45.0
23	321	87.3	7.9	13	11	242	77.8	3	1.0	66	21.2
24	180	83.3	8.7	13	9	114	63.3	14	7.8	52	28.9
25	235	90.0	9.3	13	10	169	71.9	29	12.3	37	15.8
26	383	85.9	6.4	13	10	310	80.9	2	0.6	71	18.5
27	143	79.5	5.4	14	6	95	66.4	5	3.7	47	32.9
28	222	84.4	10.6	13	9	157	70.7	5	2.3	60	27.0
29	435	92.3	11.2	13	6	322	74.0	6	1.4	107	24.6
30	185	89.8	10.3	14	..	139	75.1	15	8.1	31	16.8
31	213	72.7	9.4	13	5	174	81.7	11	5.2	28	13.1
32	125	87.4	7.1	13	11	99	79.2	7	5.6	19	15.2
33	368	88.5	8.8	14	..	266	72.3	55	14.9	47	12.8
34	271	88.6	9.2	13	6	235	86.7	19	7.0	17	6.3
35	237	90.1	10.0	14	3	193	81.4	2	0.9	42	17.7
36	341	91.5	8.4	14	..	261	76.5	14	4.1	66	19.4
37	211	83.7	7.8	14	1	166	78.7	17	8.0	28	13.3
38	204	90.3	7.8	13	6	157	77.0	5	2.5	42	20.6
39	220	94.4	9.5	14	1	153	69.5	13	6.0	54	24.5
40	287	95.3	8.9	13	11	243	86.2	7	2.7	39	13.8
41	256	93.1	8.2	13	9	185	72.3	8	2.8	64	25.0
42	288	92.6	8.5	14	..	221	76.7	7	2.5	59	20.5
43	411	91.7	10.2	13	11	345	83.9	7	1.8	59	14.3
44	238	87.2	8.5	13	7	150	63.0	18	7.6	70	29.4
45	328	95.6	10.9	13	6	276	84.1	3	1.0	49	14.9
46	153	87.9	8.5	13	11	104	68.0	8	5.0	41	27.0
47	250	91.6	9.9	13	10	201	80.4	11	4.4	38	15.2
48	88	80.7	8.6	14	..	67	76.1	6	6.9	15	17.0
49	1	100.0	3.6	12	1	1	100.0	.....	.....	.....	.....
50	31	88.6	5.5	13	11	19	61.3	11	35.5	1	3.2
51	10	83.3	4.1	14	5	4	40.0	4	40.0	2	20.0
52	177	84.3	8.2	13	11	95	53.7	13	7.3	69	39.0
53	288	89.4	10.0	13	7	150	52.1	30	10.4	108	37.5
54	198	90.4	7.7	13	9	90	45.4	36	18.2	72	36.4
55	232	84.0	8.3	13	10	186	80.2	9	3.9	37	15.9
56	237	89.8	7.0	14	3	165	69.6	22	9.3	50	21.1
57	45	77.6	4.8	14	7	32	71.1	1	2.2	12	26.7
58	223	86.8	10.0	14	2	181	81.2	6	2.7	36	16.1
59	195	85.9	9.0	13	10	100	51.3	8	4.1	87	44.6

TABLE 3—HIGH SCHOOL ENTRANCE EXAM-

(B) Public Schools of the County Inspectorates	May Enrol- ment, Grades I-VIII (inclus.)	High School En- trance Candi- dates	Recommended Candidates		Writing Candidates		
			Num- ber	Per- cent.	Num- ber	Num- ber suc- cess- ful	Per cent.
60 Stormont.....	3,112	349	222	63.6	127	73	57.5
61 Victoria West.....	1,385	169	82	48.5	87	34	39.1
62 Waterloo No. 1.....	3,368	327	264	80.7	63	37	58.7
63 Waterloo No. 2.....	3,420	336	295	87.8	41	21	51.2
64 Welland East.....	4,281	498	418	83.9	80	42	52.6
65 Welland South.....	4,238	375	223	59.5	152	98	64.5
66 Welland including Welland City and Lincoln (in part).....	4,227	337	172	51.0	165	102	61.8
67 Wellington North.....	2,663	249	92	36.9	137	125	79.6
68 Wellington South.....	3,557	368	233	63.3	135	101	74.8
69 Wentworth.....	5,091	463	149	32.2	314	240	76.5
70 York No. 1.....	4,183	473	300	63.4	173	129	74.6
71 York No. 2.....	6,375	645	362	56.1	283	233	82.3
72 York No. 3 and 4.....	10,754	1,122	779	69.4	333	255	76.6
73 York No. 5.....	7,086	599	397	66.3	202	161	79.7
74 York No. 6.....	6,097	584	323	55.3	261	215	82.4
Totals and Averages (B).....	227,163	22,842	13,396	58.6	9,450	7,015	74.2
(C) Public Schools of the District Inspectorates							
1 Division No. I.....	3,167	366	183	50.0	183	148	80.9
2 " " II.....	2,440	282	129	45.7	153	93	60.8
3 " " III.....	3,733	410	331	80.8	79	41	51.9
4 " " IV.....	3,931	437	251	57.4	186	126	67.7
5 " " V.....	4,506	358	253	70.7	105	71	67.6
6 " " VI.....	3,228	316	113	35.7	203	144	70.9
7 " " VII (Parts 1, 2 and 3).....	4,786	397	242	60.9	155	67	43.2
8 " " VIII.....	2,290	234	111	47.4	123	85	69.1
9 " " IX (Parts 1 and 2).....	1,636	176	89	50.6	87	62	71.2
10 " " X (Parts 1 and 2).....	4,536	491	330	67.2	161	103	64.0
11 " " XI.....	3,365	303	209	69.0	94	82	87.2
12 " " XII (Parts 1 and 2).....	2,428	234	114	48.7	120	88	73.3
13 " " XIII (Parts 1 and 2).....	3,454	327	175	53.5	152	119	78.3
14 " " XIV.....	2,399	232	111	47.8	121	81	66.9
15 " " XV.....	2,480	215	132	61.4	83	39	47.0
16 " " XVI.....	1,854	196	126	64.3	70	35	50.0
17 " " XVII.....	1,502	126	60	47.6	66	41	62.1
Totals and Averages (C).....	51,735	5,100	2,930	58.0	2,141	1,425	66.6
(D) Roman Catholic Separate School Inspectorates							
1 Division No. I.....	3,557	338	253	74.9	85	47	55.3
2 " " II.....	3,486	235	141	60.0	94	41	43.6
3 " " III.....	2,159	104	38	36.5	66	38	57.6
4 " " IV.....	3,071	250	118	47.3	132	80	60.6
5 " " V.....	3,652	178	52	29.2	126	104	82.5
6 " " VI.....	4,503	288	180	62.5	108	73	67.6
7 " " VII.....	4,309	370	250	67.6	120	97	80.8
8 " " VIII.....	5,254	530	381	71.9	149	93	62.4
9 " " IX.....	3,608	352	189	56.9	143	100	69.9
10 " " X.....	3,915	314	244	77.7	70	44	62.9
11 " " XI.....	3,178	325	186	57.2	139	102	73.4
12 " " XII.....	4,187	369	259	70.2	110	70	63.6
13 " " XIII.....	4,754	456	355	77.9	101	57	56.4
14 " " XIV.....	4,236	434	249	57.4	185	147	79.4
15 " " XV, XVI.....	12,572	1,352	1,075	79.5	277	161	58.1
16 " " XVII.....	3,743	317	155	48.9	162	117	72.2
17 " " XVIII.....	3,080	221	110	49.8	111	105	94.6
18 " " XIX.....	4,101	538	284	52.8	254	163	64.2
19 " " XX, XXI, XXII.....	13,101	1,010	544	53.9	466	312	66.9
20 " " XXIII.....	2,662	185	52	28.1	133	60	45.1
21 " " XXIV.....	2,826	202	38	18.8	164	102	62.2
Totals and Averages (D).....	94,954	8,348	5,153	61.7	3,195	2,113	66.1
Grand Totals and Averages.....	492,699	48,829	30,872	63.2	17,961	12,481	69.5
Increases for the year.....	.....	.....	.....	2.2	.....	.....	8.2
Decreases for the year.....	7,417	5,889	2,515	.....	3,283	528	.....

INATION RESULTS BY INSPECTORATES, 1942

Successful Candidates											
Total Number Successful	Per cent. of Total Applicants	Per cent. of May Enrollment	Average Age		Destination						
					Secondary School		Grade IX Elementary School		Retired from School		
			Years	Mos.	No.	Per cent.	No.	Per cent.	No.	Per cent.	
60	295	84.5	9.4	13	4	250	84.7	7	2.4	38	12.9
61	116	68.6	8.4	13	11	56	48.3	21	18.1	39	33.6
62	301	92.0	8.9	13	3	159	52.8	76	25.2	66	22.0
63	316	94.0	9.2	13	9	235	74.4	27	8.5	54	17.1
64	460	92.4	10.7	14	4	416	90.4	.....	.....	44	9.6
65	321	85.6	7.6	14	1	287	89.4	.....	.....	34	10.6
66	274	81.3	6.5	14	1	207	75.5	3	1.2	64	23.3
67	217	87.1	8.1	14	5	177	81.6	15	6.9	25	11.5
68	334	90.8	9.4	13	11	279	83.5	19	5.7	36	10.8
69	389	84.0	7.6	13	11	299	76.9	24	6.1	66	17.0
70	429	90.7	10.2	13	7	369	86.0	6	1.4	54	12.6
71	595	92.2	9.3	14	..	552	92.8	.....	.....	43	7.2
72	1,034	92.2	9.6	13	10	937	90.6	.....	.....	97	9.4
73	558	93.1	7.9	14	1	504	90.3	.....	.....	54	9.7
74	538	92.1	8.8	13	10	435	80.8	73	13.6	30	5.6
20,411	89.4	9.0	13	11	15,745	76.4	1,057	5.1	3,814	18.5	
1	331	90.4	10.4	14	4	237	71.6	53	16.0	41	12.4
2	222	78.7	9.0	14	4	114	51.3	59	26.6	49	22.1
3	372	90.7	10.0	13	11	337	90.6	21	5.6	14	3.8
4	377	86.3	9.6	14	4	156	41.4	118	31.3	103	27.3
5	324	90.5	7.2	14	..	233	71.9	46	14.2	45	13.9
6	257	81.3	8.0	14	2	166	64.6	50	19.4	41	16.0
7	309	77.8	6.5	.....	.....	205	66.3	43	15.5	56	18.2
8	196	83.8	8.6	.....	.....	95	48.5	46	23.5	55	28.0
9	151	85.8	9.2	14	..	116	76.8	16	10.6	19	12.6
10	435	88.6	9.6	14	5	390	89.7	2	.9	41	9.4
11	291	96.0	8.6	14	1	230	79.0	29	10.0	32	11.0
12	202	86.3	8.3	13	10	131	64.8	39	19.3	32	15.9
13	294	89.9	8.5	14	8	192	65.3	86	28.6	16	6.1
14	192	82.8	8.0	14	2	133	69.3	39	20.3	20	10.4
15	171	79.5	6.9	14	3	85	49.7	51	29.8	35	20.5
16	161	82.1	8.7	14	2	109	67.7	25	15.5	27	16.8
17	101	80.1	6.7	14	1	50	49.5	32	31.7	19	18.8
4,384	86.0	8.5	14	2	2,979	68.0	760	17.3	645	14.7	
1	300	88.8	8.4	14	5	239	79.7	29	9.7	32	10.6
2	182	77.4	5.2	14	3	98	53.8	50	27.5	34	18.7
3	76	73.1	3.5	14	6	20	26.3	39	51.3	17	22.4
4	198	79.2	6.4	14	..	70	35.3	12	6.1	116	55.6
5	156	87.6	4.3	14	5	109	69.9	30	19.2	17	11.2
6	253	87.8	5.6	14	2	179	70.8	43	17.0	31	12.2
7	347	93.8	8.1	14	6	225	64.8	83	23.9	39	11.3
8	474	89.4	9.0	14	2	169	35.7	256	54.0	49	10.3
9	289	87.0	8.0	14	2	85	29.4	170	58.8	34	11.8
10	288	91.7	7.4	13	3	218	75.7	34	11.8	36	12.5
11	288	88.6	9.0	13	7	109	37.8	135	46.9	44	15.3
12	329	89.1	7.9	13	9	93	28.3	166	50.4	70	21.3
13	412	90.3	8.7	14	6	239	58.0	159	38.6	14	3.4
14	396	91.2	9.3	13	9	317	80.0	40	10.1	39	9.9
15	126	91.4	9.8	13	10	633	51.2	205	16.6	398	32.2
16	272	85.8	7.3	13	9	160	58.8	75	27.6	37	13.6
17	215	97.3	7.0	13	9	98	45.6	87	40.5	30	13.9
18	447	83.1	10.9	14	3	74	16.5	331	74.0	42	9.5
19	856	84.8	7.1	14	..	317	37.0	450	52.6	89	10.4
20	112	60.5	4.2	13	5	56	50.0	54	48.2	2	1.8
21	140	69.3	5.0	14	6	91	65.0	40	28.6	9	6.4
7,266	87.0	7.7	14	1	3,599	49.5	2,488	34.2	1,179	16.3	
43,353	88.8	8.8	14	1	31,965	73.4	5,145	11.8	6,438	14.8	
.....	4.0	.....	..	1	.....	.....	.....	.....	.....	438	1.8
3,053	.....	.5	.....	.....	2,714	1.3	582	.5	.....	.....

TABLE 4—FIFTH CLASSES (GRADES IX AND X) 1941-42

(A) Public Schools of the County Inspectorates	No. of Schools Conducting Fifth Class Work	Fifth Class Enrolment in These Schools	Number of Other Classes*	Enrolment in Qualifying Fifth Classes	Average Per Class †		Grading ‡			Legislative Grant to Qualifying Classes
					Enrolment	Daily Attendance	A	B	C	
Brant and Norfolk (in part)	5	10	2	6	3.0	2.5	1	1		\$191.60
Bruce East, Grey (in part), Huron (in part)	9	14	4	9	2.3	1.9	1	3		291.26
Bruce West	9	17	2	6	3.0	2.3		2		166.40
Carleton	5	18	3	16	5.3	4.7	3			444.00
Dufferin	16	34	4	22	5.5	4.9	1	1	1	370.20
Dundas	2	4	1	3	3.0	2.2		1		116.60
Durham (in part) and City of Oshawa	6	43	4	41	10.3	8.5	3	1		671.80
Elgin and City of St. Thomas	6	15	2	12	6.0	4.4	2			313.23
Essex No. 1	7	228	5	226	45.2	37.0	4	1		723.59
Essex No. 2	1	1								
Frontenac North and Addington (in part)	13	31	3	24	8.0	5.0	1	2		411.23
Frontenac South (No. 1) and Lennox part)	9	20	1	9	9.0	7.0	1			162.46
Frontenac South (No. 2) and City of Kingston	7	28	3	20	6.7	5.4		1	2	287.40
Glenarry (in part) and Prescott (in part)	7	20	2	12	6.0	4.5		2		171.39
Grenville	7	9	1	5	3.0	2.6			1	55.00
Grey East	8	10	1	5	5.0	4.4	1			151.10
Grey North and Bruce North	6	21	2	16	8.0	6.6		1	1	167.40
Grey South	9	17	1	8	8.0	7.5	1			213.30
Haldimand	7	17	6	18	3.0	2.7		4	2	570.54
Halton	3	8	1	4	4.0	3.4			1	67.52
Hastings North	15	30	2	13	6.5	4.4	2			265.56
Hastings Centre	13	24	4	13	3.3	2.2		4		414.32
Hastings South	1	1								
Huron North	17	38	4	20	5.0	4.2	1		2	405.87
Huron South	12	73	6	66	11.0	9.4	4	2		819.02
Kent	4	9	2	7	3.5	2.9		2		182.00
Lambton No. 1	5	14	1	6	6.0	4.1		1		129.24
Lambton No. 2	9	31	2	25	12.5	9.5	1	1		304.26
Lanark	7	7								
Leeds No. 1	2	18	2	18	9.0	6.7	1	1		299.22
Leeds No. 2	10	17	1	7	7.0	5.5		1		113.65
Lennox and Hastings South (in part)	9	11								
Lincoln (in part)	4	84	4	84	21	16.3	3	1		535.31
Middlesex East	7	29	5	29	5.8	5.5		5		580.71
Middlesex West	6	7								
Norfolk (in part)	7	18	1	15	3.8	2.9		4		348.54
Northumberland and Durham No. 1	8	19	2	11	5.5	4.0	2			263.80
Northumberland and Durham No. 2	8	14	4	10	2.5	2.2		1	3	263.90
Ontario North and York (in part)	3	14	2	12	6.0	4.1		1	1	227.39
Ontario South										
Oxford North	2	18	2	18	9.0	7.6	1	1		246.30
Oxford South	4	16	3	15	5.0	3.7	2	1		349.91
Peel	4	20	1	13	13.0	9.6	1			145.43
Perth North and Wellington (in part)	12	25	1	8	8.0	7.5		1		129.10
Perth South										
Peterborough East	14	25	4	12	3.0	2.3			2	325.28
Peterborough West and Victoria East	8	15	2	7	3.5	3.0		2		204.73
Prescott and Russell No. 1	3	16	3	16	5.3	4.7		3		274.79
Prescott and Russell No. 2										
Prescott and Russell No. 3	1	6	1	6	6.0	3.3	1			183.21
Prescott and Russell No. 4, Glenarry (in part)										
Prince Edward	14	24	1	7	7.0	6.4	1			110.00
Renfrew North	17	41	8	32	4.0	3.5		2	6	598.26
Renfrew South	19	41	1	10	10.0	8.7				205.10
Simcoe East and Muskoka (in part)	13	58	4	49	12.2	8.9	2	2		551.74
Simcoe North and Kent (in part)										
Simcoe Centre	8	27	6	23	3.8	3.0	1	3	2	563.23
Simcoe South and York (in part)	7	17	2	12	6.0	5.1	1			260.90
Simcoe West and Grey (in part)	12	28	4	17	4.3	2.4			4	314.63
Storont	4	23	1	17	17.0	14.1	1			147.30
Victoria West	19	42	2	12	6.0	4.6	1	1		270.98
Waterloo No. 1	15	31	5	21	4.2	3.3		4	1	488.00
Waterloo No. 2	4	46	1	48	48.0	41.3	1			193.64
Welland East										
Welland South										
Welland (in part); Lincoln (in part)										
Wellington North	15	25	3	10	3.3	2.7		1	2	230.62
Wellington South and City of Guelph	8	38	5	35	7.0	5.7	1	3	1	544.80
Wentworth	6	62	6	62	10.3	5.0	2	4		763.60

*Qualifying for Legislative Grant.

†Qualifying classes only.

TABLE 4—FIFTH CLASSES (GRADES IX AND X), 1941-42

(A) Public Schools of the County Inspectorates	No. of Schools Conducting Fifth Class Work	Fifth Class Enrollment in These Schools	Number of Qualifying Fifth Classes	Enrollment in Qualifying Fifth Classes	Average Per Class †		Grading ‡			Legislative Grant to Qualifying Classes
					Enrollment	Daily Attendance	A	B	C	
York No. 1.....	2	13	2	13	6.5	4.8	1	1		\$303.80
York No. 2.....										
York No. 3.....										
York No. 4.....										
York No. 5.....										
York No. 6.....	1	153	1	153	153	138	1			215.00
(A) Totals and Averages.....	501	1,833	162	1,412	8.8	7.1	51	71	40	\$18,317.16
(B) Public Schools of the District Inspectorates										
Division No. I.....	25	80	11	60	5.5	4.8	3	5	3	\$2,436.26
" " II.....	35	93	14	70	5.0	4.0	2	4	8	2,613.64
" " III.....	12	23	5	14	2.8	2.3			5	612.40
" " IV.....	15	207	6	46	7.7	6.6	2	3	1	2,071.00
" " V.....	20	37	4	23	5.7	4.1		2	2	834.80
" " VI.....	13	94	10	90	9.0	7.6	5	1	4	2,600.52
" " VII, Part 1.....	14	33	7	27	3.8	3.4	1	1	5	1,375.20
" " VII, Part 2.....										
" " VII, Part 3.....	1	3	1	3	3.0	2.7	1			220.00
" " VIII.....	34	82	13	64	5.0	4.0		4	9	1,864.82
" " IX.....	15	34	5	41	8.2	6.6	1	1	3	937.92
" " X, Part 1.....	2	13	2	13	6.5	3.0		2		452.30
" " X, Part 2.....										
" " XI.....	12	24	2	20	10.0	7.0			1	473.44
" " XII.....	22	59	10	45	4.5	3.8	3	1	6	1,929.42
" " XIII, Part 1.....	22	69	1	28	28.0	21.2	1			351.36
" " XIII, Part 2.....	1	3	1	3	3.0	2.9			1	110.00
" " XIV.....	20	52	5	29	5.8	5.1	1	4		1,141.60
" " XV.....	29	92	6	44	7.3	5.7	1	5		1,658.30
" " XVI.....	18	38	8	31	3.9	2.8		3	5	1,614.80
" " XVII.....	32	70	9	32	3.5	3.0	2	1	6	1,380.00
(B) Totals and Averages.....	342	1,106	120	683	5.7	4.7	24	37	59	\$24,677.78
(C) Public Schools of the City Inspectorates										
Kitchener.....	1	220								
Toronto.....	14	1,243								
Windsor.....	1	169								
(C) Totals and Averages.....	17	1,632								
(D) Roman Catholic Separate School Inspectorates										
Division No. I.....	5	51	3	14	4.7	3.5	1		2	\$540.00
" " II.....	8	68	5	33	6.6	5.6	3	2		900.88
" " III.....	20	109	10	81	8.1	6.6	6	2	2	2,151.60
" " IV.....	6	26	3	21	7.1	5.4		3		642.04
" " V.....	6	55	5	52	10.4	9.4	4	1		1,308.78
" " VI.....	9	91	7	34	4.9	4.2	4	2	1	1,401.84
" " VII.....	6	27	3	7	2.3	2.0		1	2	470.00
" " VIII.....	8	383	3	43	14.3	12.5		1	2	445.64
" " IX.....	10	286	8	182	22.7	19.6	8			1,396.15
" " X.....	8	221	4	39	9.8	8.2	3	1		564.63
" " XI.....	13	314	9	74	8.2	6.8			1	1,522.40
" " XII.....	13	297	5	39	7.8	6.8	3	2		684.76
" " XIII.....	5	420	1	53	53.0	46.5	1			115.00
" " XIV.....	9	149	2	11	5.5	4.4			2	165.48
" " XV.....	4	131	1	9	9.0	6.5	1			98.00
" " XVI.....	2	190								
" " XVII.....	8	295	6	137	22.8	18.8	5	1		927.80
" " XVIII.....	2	205	16	120	8.5	6.3	5	4	7	1,826.91
" " XIX.....	3	434	1	17	17.0	16.1	1			75.00
" " XX.....	5	374								
" " XXI.....	6	129	1	6	6.0	5.2		1		95.10
" " XXII.....	8	92	8	92	11.5	10.3	8			1,147.30
" " XXIII.....	8	77	8	77	9.6	8.2	7	1		1,067.24
" " XXIV.....	6	48	5	47	9.4	8.2	5			639.12
(D) Totals and Averages.....	198	4,472	114	1,188	10.4	8.9	74	23	17	\$18,185.67
Grand Totals and Averages.....	1,058	9,043	396	3,283	8.3	6.9	149	131	116	\$61,180.61†
Increases for the year.....					.5	.3				
Decreases for the Year.....	144	320	57	228			6	4	47	5,460.35

†Additional Legislative Grants for Equipment only, to schools whose Fifth Classes have qualified in past years, but not this year, \$474.24.

TABLE 5—REPORT OF THE HEALTH SERVICES IN

(A) Municipalities in which School Medical or Nursing Service is under the Local Board of Health	No. of school children enrolled	Personnel			No. of children entering Grade 1	No. of these who had physical examination before entering
		Public Health Nurse	M.D.	D.D.S.		
<i>Cities</i>	<i>School</i>					
1 Brantford..... Pub. and Sep.	4,345	4	1	1 f.t. 1 D.A. 2 p.t.	427	88
2 Guelph..... Pub. and Sep.	3,407	4			610	274
3 Hamilton.....						
4 Kitchener.....	2,921	2			372	
5 North Bay..... Pub. and Sep.	3,973	5	2 p.t.	3 p.t.	627	140
6 Oshawa..... Sep.	10,654	13			1,482	
7 Ottawa..... Sep.	1,071	1	1 p.t.	3 p.t.	141	102
8 Peterborough..... Pub. and Sep.	3,462	2		+	416	261
9 Port Arthur..... Pub. and Sep.	4,419	5	2	3	500	123
10 St. Catharines..... Pub. and Sep.				1 D.A.		
11 St. Thomas..... Pub. and Sep.	1,904	2		1 p.t.	210	149
12 Sarnia..... Pub. and Sep.	2,784	3			321	321
13 Stratford..... Pub. and Sep.	2,224	2		1 p.t.	226	136
14 Toronto.....						
15 Woodstock..... Pub. and Sep.	1,712	2		2 p.t.	200	103
<i>Suburban</i>						
1 York East Twp..... Pub., Sep. and High	7,037	6	2 f.t. 3 p.t.		769	422
2 York Twp..... Pub. and Sep.	11,257	7 f.t. 1 p.t.	2 p.t.	6 p.t.	1,267	
<i>Towns</i>						
1 Bowmanville..... Pub.	550	1		+	54	54
2 Burlington..... Pub. and High	759	1	1 p.t.	+	84	35
3 Cochrane..... Pub. and Sep.	720	1			47	
4 Cornwall (See Health Units)						
5 Dryden..... Pub. and High	560	1			54	
6 Dundas..... Pub., Sep. and High	991	1	1 p.t.	+	93	
7 Elmira..... Pub. and Sep.	326	1		+	32	
8 Fort Frances..... Pub. and Sep.	1,080	1				
9 Haileybury..... Pub., Sep. and High	448	1				16
10 Ingersoll..... Pub., Sep. and High	1,026	1	¼	+	84	55
11 Kenora..... Pub. and Sep.	1,315	1			136	
12 Kirkland Lake..... Pub. and Sep.	3,069	2		1 p.t.	243	
13 Lindsay..... Pub. and Sep.	1,022	1			129	54
14 Midland..... Pub. and Sep.	1,132	1		+	107	92
15 New Toronto..... Pub.	1,182	1	1 p.t.		164	
16 Oakville (includes Trafalgar S.S. No. 12, 13, 16, and 18)						
17 Orillia..... Pub. and Sep.	1,508	1		1 p.t.	198	104
18 Paris.....						
19 Parry Sound..... Pub.	950	1		+	133	65
20 Penetanguishene..... Pub. and Sep.	803	1			105	83
21 Perth..... Pub. and Sep.	620	1		1 p.t.	64	20
22 Picton..... Pub. and Sep.	509	1			48	21
23 Port Colborne..... Pub.	1,343	1	1 p.t.		149	30
24 Renfrew..... Pub. and Sep.	881	1			117	
25 St. Mary's..... Pub., Sep. and High	668	1	1 p.t.	1 p.t.	44	33
26 Simcoe..... Pub.	936	1			108	65
27 Strathroy..... Pub.	417	1			36	10
28 Thorold..... Pub. and Sep.	707	1			84	44
29 Timmins..... Pub. and Sep.	4,867	5	1	11 p.t.	750	22
30 Wallaceburg..... Pub., Sep. and High	1,198	1		+	123	
31 Weston..... Pub. and Sep.	922	1	¼	1 p.t.	86	
<i>Villages</i>						
1 Forest Hill..... Pub. and High		1 f.t. 1 p.t.	1	1 f.t. 1 p.t. 1 p.t.	105	
2 Swansea..... Pub.	700	1 p.t.		1 p.t.	93	
<i>Part Time</i>						
1 Gananoque..... Service		Sus	pended			
<i>Rural Units</i>						
1 Ayr, North and South Dumfries..... Pub. and Cont.	847			+	103	
2 Etobicoke Twp. (S.S. 3, 8, 11, 16)..... Pub.	1,934	1 f.t. 2 p.t.			279	10
3 Tecumseh and Sandwich..... Pub. and Sep.	2,100	1		1 p.t.	279	33
4 North Tork Twp..... Pub. and Sep.	3,000	1	2 p.t.	1 p.t.	300	
5 Temiskaming District (94 schools)						
6 United Counties, Stormont, Dundas and Glengarry..... Pub. and Sep.	12,000	7	1 f.t. 6 p.t.		1,700	
(A) Totals	112,160				13,456	3,208

†In D.D.S. column means some dental work done by service clubs or other private agencies.

THE PUBLIC AND SEPARATE SCHOOLS OF ONTARIO, 1942

	No. of defects other than dental requiring correction found, 1942	No. of these defects corrected, 1942	No. of children with dental defects found, 1942	No. of children with dental defects corrected, 1942	No. of children excluded because of communicable disease	No. of Grade VIII children completing course, 1942	No. leaving with uncorrected dental defects	No. leaving with uncorrected defects (other than dental)	Uncorrected Defects			
									Vision	Hearing	Tonsils and defective nasal breathing	Other
1	445	106	2,371	811	408	307	223	86	5	1	89	6
2	250	65	526	427	328	259	78	16	3	.....	14	.....
3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5	214	14	288	84	362	342	145	70	6	3	67	3
6	157	61	1,203	448	369	310	23	87	9	.....	107	.....
7	887	182	2,795	1,142	1,423	384	.....	58	12	1	28	18
8	161	37	141	225	146	89	33	12	.....	.....	14	.....
9	314	84	516	423	431	231	78	19	9	1	23	2
10	428	80	3,825	1,647	278	375	.....	13	2	2	7	3
11	277	59	858	525	118	232	46	47	6	2	47	3
12	319	54	1,755	644	326	265	100	54	7	2	58	3
13	50	32	642	437	34	261	28	15	2	.....	14	1
14	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15	.....	10	224	217	81	100	36	18	.....	.....	.....	.....
1	1,083	83	1,294	294	440	444	163	77	12	4	48	.....
2	848	85	7,795	3,262	604	1,032	.....	366	14	4	325	166
1	17	2	93	100	27	.....	.....	.....	.....	.....	.....	.....
2	313	70	384	.....	160	52	8	22	3	.....	10	9
3	99	9	144	25	44	50	16	10	1	.....	9	.....
5	68	58	25	16	49	39	.....	.....	.....	.....	.....	.....
6	102	15	150	101	66	61	18	12	3	2	6	2
7	22	11	26	57	37	31	8	8	4	.....	4	.....
8	92	23	193	29	64	.....	28	18	4	.....	14	.....
9	59	16	75	9	90	40	10	8	2	1	5	.....
10	143	33	83	43	39	69	7	16	4	.....	7	.....
11	239	100	323	296	389	120	56	37	11	.....	39	.....
12	68	34	.....	.....	.....	265	.....	.....	6	.....	8	2
13	95	56	239	50	102	91	22	22	5	.....	18	.....
14	45	41	189	118	129	75	31	9	2	.....	6	.....
15	216	21	854	253	98	130	98	46	7	.....	41	9
16	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
17	91	47	527	299	73	130	39	19	2	.....	15	2
18	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
19	76	29	340	36	51	60	38	24	6	1	14	5
20	86	43	395	20	275	80	50	10	3	1	3	4
21	44	19	382	304	27	55	11	16	2	.....	19	2
22	96	65	190	.....	49	34	.....	11	1	1	12	.....
23	51	23	37	35	168	139	30	34	2	.....	26	8
24	46	21	113	87	113	74	34	9	1	.....	8	.....
25	54	41	230	191	40	37	1	4	1	.....	3	.....
26	36	12	84	30	38	79	19	10	3	.....	7	.....
27	70	17	36	21	66	40	15	8	.....	.....	8	.....
28	79	26	128	51	47	88	60	14	3	.....	10	1
29	516	169	470	154	1,335	339	124	126	14	1	78	33
30	103	18	595	159	26	94	41	32	6	5	25	9
31	72	14	.....	143	57	103	50	28	2	.....	17	18
1	202	12	.....	.....	201	110	.....	10	2	1	5	2
2	89	12	465	58	43	73	6	8	.....	.....	7	1
1	24	14	53	69	61	83	15	9	.....	.....	9	.....
2	341	75	468	371	216	193	39	32	.....	1	43	4
3	354	79	198	142	107	206	61	94	7	.....	65	22
4	215	11	65	.....	81	208	31	56	8	3	39	22
5	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6	876	.....	1,259	840	1,965	.....	.....	.....	.....	.....	.....	.....
10,532	2,188	32,986	14,693	11,681	7,879	1,919	1,700	202	37	1,414	368	.....

TABLE 5—REPORT OF THE HEALTH SERVICES IN

(B) Municipalities in which School Medical or Nursing Service is under the Local School Board		No. of school children enrolled	Personnel			No. of children entering Grade I	No. of these who had physical examination before entering
			Public Health Nurse	M.D.	D.D.S.		
<i>Cities</i>	<i>School</i>						
1	Belleville.....Pub.	1,651	1				
2	Chatham.....Pub.	2,000	1		‡	244	244
3	Fort William.....Pub.	3,165	1			687	149
4	Fort William.....Sep.	1,165	1			206	
5	Galt.....Pub. and Sep.	1,966	1	1 p.t.	‡	245	
6	Kingston.....Pub.	3,216	2	1 p.t.	1 p.t.	345	
7	London.....High.	3,291	7		7 p.t.	655	655
8	London.....Pub.	8,344	7	1	7 D.A.		
9	London.....Sep.	1,223	1			154	
10	Niagara Falls.....Pub. and Sep.	2,582	2		‡	314	41
11	Ottawa.....Pub.	8,954	6	1	1	800	
					1 D.A.		
12	Owen Sound.....Pub. and Sep.	2,226	2		1 p.t.	248	
13	Peterborough.....Pub.	2,700	2		1 p.t.‡	387	129
14	Saulte Ste. Marie.....Pub.	3,278	2	1 p.t.	‡	367	
15	Sudbury.....Pub.	2,700	2		1 p.t.‡	387	129
16	Sudbury.....Sep.	3,103	1		‡	515	
17	Welland.....Pub.	2,700	2		1 p.t.‡	387	129
18	Windsor.....Pub. and High	26,595	10	1 f.t. 3 p.t.	3 f.t. 1 D.A.	1,108	
<i>Towns</i>							
1	Barrie.....Pub. and Sep.	1,353	1		1 p.t.	158	
2	Brockville.....Pub.	1,196	1		‡	145	133
3	Collingwood.....Pub.	1,196	1		‡	145	133
4	Long Branch.....Pub. and Cont	1,056	1			110	86
5	Mimico.....Pub. and Sep.	1,400	1		1 p.t.	178	43
6	Pembroke.....Pub.	1,125	1		‡	131	44
7	Pembroke.....Sep.	841	1		‡	97	30
8	Waterloo.....Pub. and Sep.	1,436	1	1 p.t.	‡	141	107
<i>Part Time</i>							
1	Brant County and Waterford.....Pub.	615	1 p.t.			84	
2	Brockville.....Sep.	1,196	1		‡	145	133
3	Kingston.....Sep.	1,010	1 p.t.			129	
4	Leaside.....Pub.	1,250	1			135	
5	Riverside.....Pub.	680	1 p.t.			76	49
6	Rockcliffe.....Pub.	171	1 p.t.	1 p.t.		20	
7	Scarborough Twp. S.S. 13.....Pub.	550	1			51	22
8	Scarborough Twp. S.S. 15.....Pub.	550	1			51	22
9	Southampton.....Pub.	550	1			51	22
10	Trafalgar Twp. (See Oakville)						
11	Trenton.....Pub.	1,060	1 p.t.			128	
12	Warton.....Pub.	262	1 p.t.		1 p.t.	33	
<i>Rural Units</i>							
1	Carleton County (Nepean Twp.).....Pub.	1,526	1			215	
2	Haldimand County (part).....Pub. and High	1,316	1			135	100
3	Lincoln East.....Pub. and Seo.	1,862	1		‡	207	
4	Lincoln West.....Pub.	1,859	1		‡	230	
5	Peel (part) and Brampton.....Pub.	2,454	1 f.t.			246	145
			1 p.t.				
6	Welland County (Stamford Twp.).....Pub.	1,603	1		p.t.	175	50
7	Welland County (Thorold Twp. and Fonthill).....Pub.	965	1			111	65
8	Welland County (Fort Erie, Bertie Twp., Chippawa, etc.).....Pub.	1,176	1			139	21
9	Welland County (Fort Erie North).....Pub.	1,104	1			87	
10	Wentworth County.....Pub.	3,700	3		p.t.	460	
11	York County (S.S. 10, 12, Scarborough).....Pub.	1,555	1			206	77

‡In D.D.S. column means some dental work done by service clubs or other private agencies.

THE PUBLIC AND SEPARATE SCHOOLS OF ONTARIO, 1942

No. of defects (other than dental) requiring attention from 1942	No. of these defects corrected, 1942	No. of children with dental defects found, 1942	No. of children with dental defects corrected, 1942	No. of children excluded because of communicable disease	No. of Grade VIII children completing course, 1942	No. leaving with uncorrected dental defects	No. leaving with uncorrected defects (other than dental)	Uncorrected Defects					
								Vision	Hearing	Tonsils and defective nasal breathing	Other		
1	55	21	1,283	551									
2	152	118	468	433	180	163	28	6	2	1	8		
3	414	151	447	265	598	296	61	54	5	4	42	3	
4	33	28	376	98	287	113	33	15	3		15	6	
5	83	65	173	204	94	188	8	26	2	2	21	5	
6	403	237	563	566	415	296	73	68	3		61	10	
7	1,003	74	1,400	4,500	876	692	70	157	12	10	81	88	
8													
9	61	47	189	82	286	102	24	9	3		6		
10	256	131	452	415	542	258	145	15	2		20	3	
11	977		1,976	1,681	290	1,083	58	171	21	2	97	51	
12	155	84	1,514	913	323	199	51	23	3		28	1	
13													
14	351	48	776	144	340	274	27	24	9		17		
15	419	154	1,155	588	242	171	38	29	15	3	20	13	
16	182	31	358	157	182	163	54	19	5		18		
17													
18	502	349		3,473	1,136	1,034		65	10	2	50	3	
1	56	24	255	62	37	112	41	16	4		8	4	
2	96	59	368	314	125	129	26	8	1	2	13		
3													
4	70	22	302	99	145	51	11	3			3		
5	44	13	880	487	93	143	20	21	3	1	16	6	
6	139	45	227	240	230	93	22	17	2		28	1	
7	50	24	126	38	220	41	22	8			8	2	
8	102	58	257	254	185	141	19	27	6		18	3	
1	49	41	53	63	20	39	9	4		1	3		
2													
3	74	27	96	68	45	90	25	12	4		7	1	
4	146	133			76	68	2				4		
5	33	32			79	66							
6	5	4	7	7	14	16							
7													
8	30	11	48	49	50	37	6						
9													
10													
11	67	25	20		249	65	7	7	3		8	2	
12	8	6	52	37	25	21	1	2	1		1		
1	36	5	183	158	88	158	57	11	3		13		
2	63	33	103	120	31	113	35	16	3	2	21	1	
3	105	51	334	195	39	152	105	23	4		23		
4	132	55	215	261	144	181	42	19			29		
5	363	72	367	145	164	152	31	15	2		26		
6	136	77	525	334	72	145	60	5	2		6		
7	56	23	152	59	44	89	19	6			5	1	
8	120	29	296	216	72	70	26	10		1	17	1	
9	84	18	203	68	42	78	19	17	5	3	10	4	
10	226	117	838	516	237	256	75	28	2	2	21	5	
11	144	78	496	364	205	140	65	72	5	2	72	20	

TABLE 5—REPORT OF THE HEALTH SERVICES IN

(C) School Health Service under County Council	No. of school children enrolled	Personnel			No. of children entering Grade I	No. of these who had physical examination before entering
		Public Health Nurse	M.D.	D.D.S.		
1 Oxford County..... Pub. and Sep.	4,311	3	12 p.t.		601	
(B) and (C) Totals.....	112,895				10,703	2,190
(D) Municipalities in which School Nursing Service is paid for by School Boards and given by V.O.N., Private Agencies, and Red Cross.						
<i>Victorian Order of Nurses</i>						
<i>Municipality</i>	<i>School</i>					
1 Braeside..... Pub.....	89	½			7	
2 Cobalt.....						
3 Huntsville.....						
4 London Twp., S.E. 28..... Pub.....	90	¼			14	
5 Napanee..... Pub.....	490	½		‡	62	34
6 Nelson Twp..... Pub.....	214				214	33
7 New Liskeard..... Pub. and Sep.....	570	p.t.		‡	80	
8 Point Edward..... Pub.....	200				25	12
9 Preston.....						
10 Walkerton..... Pub., Sep. and High.....	583				35	32
11 Westminster Twp., S.S. 22..... Pub.....	200		1 p.t.		30	30
12 Whitby..... Pub. and Sep.....	570				57	16
<i>Private Agency Sponsoring Nursing Service</i>						
1 Cameron Falls..... Pub.....	30	1			2	
2 Creighton, Levack and Copper Cliff.....						
3 Hespeler..... Pub. and Sep.....	507	1		‡	64	52
4 Leaside—St. Anslem..... Sep.....	142	1			29	
5 Scarborough Twp.—St. Therese..... Sep.....	60	¼			4	
6 " —St. Dunstan..... Sep.....	201	¼			29	
7 Schumacher..... Pub.....	627	1	1 p.t.	1 p.t.	79	
8 South Porcupine..... Pub.....	795	1		1 p.t.	96	
<i>School Nursing Service given by Red Cross from Outposts</i>						
1 Apsley..... Pub.....	189	p.t.			15	
2 Armstrong.....						
3 Atikokan..... Pub.....	202	p.t.			17	
4 Callendar and 8 Twps..... Pub. and Sep.....	1,344	p.t.			195	
5 Coehill..... Pub.....	237	p.t.			36	
6 Haliburton..... Pub.....	593	p.t.			60	
7 Hawk Junction.....						
8 Hornepayne.....						
9 Kakabeka Falls..... Pub.....	931				101	
10 Lion's Head..... Pub.....	295	p.t.			47	
11 Manitoulin Island..... Pub., Sep. and Cont.....	1,793	p.t.			129	
12 Nakina.....						
13 Port Loring.....						
14 Quibel..... Pub.....	196	p.t.			14	
15 Redditt and Minaki..... Pub.....	86	p.t.			12	5
16 St. Joseph's Island..... Pub.....	284	p.t.	1 p.t.	‡	35	
17 Tobermory..... Pub.....	115	p.t.			18	
18 Toronto Twp. and Port Credit..... Pub.....	669	p.t.			123	
19 Whitney..... Pub. and Sep.....	309	p.t.			30	
20 Wilberforce..... Pub.....	266				42	
(D) Totals.....	12,877				1,701	214
Grand Totals.....	237,932				25,860	5,612

‡In D.D.S. column means some dental work done by service clubs or other private agencies.

THE PUBLIC AND SEPARATE SCHOOLS OF ONTARIO, 1942

No. of defects (other than dental) requiring correction found, 1942	No. of these defects corrected, 1942	No. of children with dental defects found, 1942	No. of children with dental defects corrected, 1942	No. of children excluded because of communicable disease	No. of Grade VIII children completing course, 1942	No. leaving with uncorrected dental defects	No. leaving with uncorrected dental defects (other than dental)	Uncorrected Defects				
								Vi-sion	Hear-ing	Tonsils and de-fective nasal breath-ing	Other	
1 738	123	857	247	66	359							
8,218	2,743	18,390	18,471	8,588	8,037	1,415	1,028	145	38	344	234	
1 1	1	65	26	8	4							
2												
3												
4 3		24	21		6	1	1			1		
5 36	8	85	48	49	40	6	6	2	1	5		
6 20	12	17	17	13	22	2	2	1		1		
7 19	9	19	38	26	53	10	8	3		9		
8 10		18	20	49	12	11	3	1	1	1		
9												
10 141	65	79	90	25	40	10	8	3		4	2	
11 9	4	35	21	9	7	5						
12 33	23	200	169	8	67	12	2			2		
1		11	10	1	5							
2												
3 17	1	360	225	21	28	2	3			3	1	
4 10	10	25	19	17	8	1	1			2		
5 2	2	42	3	4	10	8					2	
6 28	28	96	34	42	10	5	4			6	1	
7 57	16	254	124	23	71	17	15	1	1	14		
8 16	2	349	63	17	63	19	16	2		14		
1 6	5	15		25	8	3	3			2		
2												
3		157			11	4	4			4		
4 198	3	645	63	198	193	65		22	1	64	15	
5 35	35	124	20	40	104	72	71	3		59	39	
6 175	156	95	246	16	60	39	50			11		
7												
8												
9												
10 25	27	54	18		30	8	6			6		
11 480	78	468	110	175	131	34	52	17	2	19	14	
12												
13												
14 20	20	77	6	7	6	3						
15 1			15									
16 27		48	5		45							
17 8	8	5	10	7	7	3	5	2		5		
18 124	3	48	23	17	104							
19		76		44								
20 37	37	54	34	37								
1,538	553	3,545	1,478	878	1,145	340	260	58	7	232	74	
20,288	5,484	54,921	34,642	21,147	17,061	3,674	2,988	405	82	2,490	676	



Courtesy Toronto Board of Education

Lunch Time

Open-air class at Orde Street School (open to pupils with heart trouble, chorea, tubercular contacts, and those with poor resistance to disease).

THE PUBLIC SCHOOLS
TABLE 6—AGE-GRADE DISTRIBUTION, MAY, 1942
(A) ALL SCHOOLS

	Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals by Grades	Per cent of Total Enrollment
KINDERGARTEN.....	Boys 44 Girls 24	3,508 3,471	2,925 2,635	145 109	8 7	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	6,090 6,248	12,838	3.0
KINDERGARTEN- PRIMARY.....	Boys 8 Girls 14	1,374 1,384	2,350 2,213	461 379	80 64	16 9	3 2	2 2	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	4,295 4,007	8,362	2.0
GRADE I.....	Boys 8 Girls 9	965 1,085	12,424 12,090	13,798 11,817	3,643 2,443	997 534	988 148	101 66	55 20	22 9	7 7	2 1	..... .....	..... .....	..... .....	..... .....	32,984 28,281	60,515	14.2
GRADE II.....	Boys 2 Girls 5	370 529	3,708 9,584	4,282 10,593	1,678 10,593	2,917 9,584	1,504 4,760	493 801	259 241	69 75	24 28	7 8	1 3	..... .....	..... .....	..... .....	24,786 24,786	52,043	12.2
GRADE III.....	Boys 7 Girls 9	..... .....	..... .....	487 727	7,090 7,337	9,178 10,196	4,760 3,199	1,843 1,046	650 292	226 107	727 27	18 7	4 2	..... .....	..... .....	..... .....	24,305 22,951	47,256	11.1
GRADE IV.....	Boys 8 Girls 29	..... .....	..... .....	8 29	965 1,358	6,311 8,993	10,084 9,599	5,014 3,507	2,149 1,177	767 346	231 108	53 30	7 6	..... .....	..... .....	..... .....	35,593 24,894	50,447	11.8
GRADE V.....	Boys 3 Girls 4	..... .....	..... .....	3 4	16 52	1,292 1,825	7,348 8,733	12,392 9,341	5,514 3,771	2,183 1,240	789 382	157 83	10 1	..... .....	..... .....	..... .....	29,712 25,449	55,161	12.9
GRADE VI.....	Boys 1 Girls 75	..... .....	..... .....	..... .....	1 52	37 1,112	1,517 8,482	7,120 3,547	8,673 1,108	4,576 290	1,839 1,108	419 290	31 24	..... .....	..... .....	..... .....	24,215 24,093	48,308	11.3
GRADE VII.....	Boys 3 Girls 113	..... .....	..... .....	..... .....	..... .....	3 5	63 113	1,922 2,716	6,410 7,887	7,018 6,713	3,882 2,806	1,299 301	152 105	18 5	1 3	2 1	20,770 21,342	42,112	9.9
GRADE VIII.....	Boys 1 Girls 2	..... .....	..... .....	..... .....	..... .....	..... .....	1 2	144 196	2,454 3,610	6,942 8,112	6,279 5,984	3,394 2,648	781 571	68 59	5 6	2 1	20,070 21,189	41,259	9.7
GRADE IX.....	Boys 1 Girls 1	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	20 25	206 381	468 852	315 635	78 143	10 32	1 6	1 1	1,098 2,075	3,173	.7
GRADE X.....	Boys 1 Girls 1	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	1 3	11 24	73 181	83 380	26 188	6 51	2 8	1 1	383 847	1,230	.4
JR. AUXILIARY CLASSES.....	Boys 1 Girls 4	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	..... .....	315 162	365 199	333 150	300 114	57 22	9 6	3 1	1	2,289 1,090	3,379	.8
TOTALS BY SEXES.....	Boys 40 Girls 67	5,910 5,945	18,080 17,480	23,504 22,664	23,581 21,893	22,213 24,355	25,800 25,759	25,449 20,669	26,551 22,353	25,659 14,046	11,703 5,090	6,145 6,145	1,211 1,081	1,211 1,591	137 159	17 28	218,961 207,222	426,183	.....
GRAND TOTALS.....	107	11,855	35,560	46,108	45,474	46,508	50,627	55,105	52,000	43,022	25,809	11,235	2,292	296	45	20	426,183	.....	.....

Heavy lines denote ideal age spread for each grade.

(B) URBAN SCHOOLS

	Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals by Grades
KINDERGARTEN.....	Boys 24 Girls 24	3,528 2,913 3,436	2,913 2,600 96	141 96	8 7	2	2	2	2	1	1	1	1	1	1	1	6,595 6,165	12,760
KINDERGARTEN-PRIMARY..	Boys 7 Girls 13	1,068 1,062	1,557 1,714	375 294	44 34	8 3	2 2	2	2	1	1	1	1	1	1	1	3,384 3,123	6,487
GRADE I.....	Boys Girls	152 165	6,260 6,357	7,548 6,678	383 1,226	383 226	90 44	22 18	22 2	9 2	2 2	1	1	1	1	1	16,345 14,730	31,065
GRADE II.....	Boys Girls	118 1	5,013 161	6,686 5,614	2,198 6,214	1,577 376	718 376	192 92	139 25	15 5	8 1	1	1	1	1	1	15,088 14,067	29,155
GRADE III.....	Boys Girls	187 294	3,941 3,088	4,464 5,896	2,583 1,805	939 530	2,583 1,805	939 530	276 117	79 45	26 11	7 3	1	1	1	1	12,503 12,411	24,914
GRADE IV.....	Boys Girls	4 0	3,436 5,053	5,726 5,602	2,822 2,038	1,182 665	3,267 1,157	3,267 1,157	1,182 665	360 171	104 49	21 11	2	1	1	1	14,268 14,430	28,688
GRADE V.....	Boys Girls	6 19	819 1,124	4,473 5,358	8,358 5,590	3,267 724	3,267 724	3,267 724	1,157 207	422 77	77 6	77 6	6	6	6	6	18,585 15,311	33,896
GRADE VI.....	Boys Girls	923 28	4,261 1,216	5,030 3,928	2,925 4,117	1,137 1,755	2,925 4,117	2,925 4,117	1,137 1,755	270 14	270 14	270 14	15	15	1	1	14,298 14,385	28,883
GRADE VII.....	Boys Girls	22 39	1,127 1,617	3,928 4,790	4,117 1,871	887 637	4,117 1,871	4,117 1,871	1,871 637	92 6	92 6	92 6	12 1	12 1	1	1	12,643 13,145	25,788
GRADE VIII.....	Boys Girls	43 75	1,444 2,191	4,052 4,814	3,708 3,543	2,098 1,647	3,708 3,543	3,708 3,543	1,647 502	313 29	313 29	313 29	35 4	35 4	3	3	11,886 12,646	24,532
GRADE IX.....	Boys Girls	77 47	203 471	412 85	23 4	164 23	164 23	164 23	412 85	23 4	23 4	23 4	23 4	23 4	1	1	480 1,171	1,651
GRADE X.....	Boys Girls	20 60	27 108	36 10	7 46	219 572	219 572	219 572	65 10	65 10	65 10	65 10	65 10	65 10	2	2	126 446	572
JR. AUXILIARY CLASSES.....	Boys Girls	1 4	359 105	290 150	281 148	331 148	331 148	331 148	301 135	54 9	54 9	54 9	61 21	61 21	3	3	2,102 998	3,100
TOTALS BY SEXES.....	Boys 12 Girls 37	4,740 4,604	11,152 10,836	13,299 12,999	13,249 12,043	14,749 13,999	14,581 15,311	15,274 12,319	15,631 7,109	12,775 8,456	8,456 3,255	3,255 7,109	651 7,109	651 7,109	76 102	12 19	128,283 123,208	
GRAND TOTALS.....	49	9,413	21,988	26,298	25,292	29,330	33,358	30,905	25,094	15,565	7,130	1,374	1,374	178	31	13	251,491	

(C) RURAL SCHOOLS

	Under years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals By Grades	
KINDERGARTEN.....	Boys Girls	39 35	40 35	6,250 3,554	12 13	4	1,897 1,217	544 308	198 104	78 48	46 18	20 7	6 6	2	1	1	15,939 13,511	95 83	178
KINDERGARTEN-PRIMARY..	Boys Girls	306 322	493 499	86 85	36 30	8 6	1	1	1	1	1	1	1	1	1	1	931 944	931 944	1,875
GRADE I.....	Boys Girls	813 920	6,164 5,733	6,250 5,139	1,897 1,217	544 308	198 104	78 48	46 18	20 7	6 6	2	1	1	1	1	15,939 13,511	15,939 13,511	29,450
GRADE II.....	Boys Girls	2	252	3,554	4,992	2,084	786	301	120	54	16	6	1	1	1	1	12,169	12,169	22,888
GRADE III.....	Boys Girls	7	300	3,119	4,714	2,177	904	374	147	46	11	3	3	1	1	1	11,802	10,540	22,342
GRADE IV.....	Boys Girls	4	357	2,875	4,358	2,193	967	407	175	62	16	4	1	1	1	1	11,235	10,434	21,759
GRADE V.....	Boys Girls	3	10	473	2,875	4,034	2,247	1,026	367	80	11	1	1	1	1	1	11,427	10,138	21,265
GRADE VI.....	Boys Girls	1	21	594	2,859	3,623	1,950	702	149	17	1	1	1	1	1	1	9,917	9,508	19,425
GRADE VII.....	Boys Girls	3	41	705	2,912	3,097	2,990	1,431	412	60	6	1	1	1	1	1	8,127	8,197	16,324
GRADE VIII.....	Boys Girls	1	101	1,010	2,800	2,571	1,296	279	33	3	1	2	1	2	1	2	8,184	8,543	10,727
GRADE IX.....	Boys Girls	1	121	1,419	3,298	2,441	1,001	228	30	3	1	3	1	3	1	3	618	904	1,522
GRADE X.....	Boys Girls	1	11	53	121	56	13	2	1	53	121	56	13	2	1	2	257	401	658
JR. AUXILIARY CLASSES.....	Boys Girls	4	10	17	20	34	34	32	23	10	3	10	3	10	3	10	187	92	279
TOTALS BY SEXES.....	Boys Girls	1,160 1,281	6,956 6,644	10,213 9,665	10,336 9,850	10,739 10,356	11,051 10,246	11,299 10,448	10,920 10,175	9,578 8,350	5,590 4,654	2,270 1,835	488 430	61 57	5 9	3 4	90,678 84,014	90,678 84,014	174,692
GRAND TOTALS.....	19	2,441	13,600	19,878	20,186	21,095	21,297	21,747	21,065	17,928	10,244	4,105	918	118	14	7	174,692	174,692	

TABLE 7—SURVEY OF
Number of schools having certain accommodations,

I—RURAL SCHOOLS (not

Inspectorate	No. of Schools reporting	Accommodations								
		Supplied with Hydro	Auditorium	Gymnasium	Teacher's Room	Seating				Grounds Improvement Plan
						Individual Seats	Fixed Seats	Movable Seats	Adjustable Seats	
(A) Public Schools of the County Inspectorates										
1 Brant and Norfolk (in part)	76	67	2	13	67	53	20	11	14	
2 Bruce East, Grey (in part), Huron (in part)	78	8		18	74	40	36	15	35	
3 Bruce West	74	10		9	66	45	29	7	32	
4 Carleton	104	50	1	1	18	80	77	28	6	
5 Dufferin	80	4	2	15	73	51	36	22	31	
6 Dundas	66	32	1	4	63	48	18	5	23	
7 Durham (in part) and City of Oshawa	45	15		4	40	35	15	11	19	
8 Elgin and City of St. Thomas	103	83	2	1	38	97	65	47	28	
9 Essex No. 1	62	49	1		36	62	45	25	13	
10 Essex No. 2	49	40			19	46	32	17	12	
11 Frontenac North and Addington	58	3		4	29	43	15	3	19	
12 Frontenac South and City of Kingston	77	16		3	49	65	13	5	14	
13 Frontenac South and City of Kingston	30	20		2	17	13	17		10	
14 Glengarry (in part) and Prescott (in part)	72	5		17	51	50	14	5	37	
15 Grenville	62	13		2	59	41	22	11	20	
16 Grey East	85	10		13	78	61	24	20	34	
17 Grey North, Bruce North, and City of Owen Sound	53	10		7	54	28	28	12	26	
18 Grey South	78	9		9	78	32	46		10	
19 Haldimand	71	54		18	60	50	23	12	29	
20 Halton	61	48	1		4	56	30	31	12	
21 Hastings Centre	75	14		3	57	61	15	4	16	
22 Hastings North, Nipissing (in part) and Renfrew (in part)	74			4	40	35	39		26	
23 Hastings South and City of Belleville	35	17	1		7	22	6	5	14	
24 Huron North	81	11		21	80	54	26	15	72	
25 Huron South	74	42		26	39	52	22	11	8	
26 Kent	137	112		48	129	126	11	17	90	
27 Kent (in part)	2	2		1	2	1	1			
28 Lambton No. 1	85	53		6	82	39	44	11	46	
29 Lambton No. 2	83	34		18	76	50	32	8	28	
30 Lanark	110	4		7	77	100	10	7	46	
31 Leeds No. 1	69	24		4	54	55	14	7	16	
32 Leeds No. 2	65	10		3	53	37	7	3	5	
33 Lennox (in part)	55	4	1	1	37	55	2	12	23	
34 Lincoln	52	46	4	19	50	51	1	33	28	
35 Middlesex East	87	87	5		87	75	15		20	
36 Middlesex West	90	49		10	81	34	45	21	31	
37 Norfolk (in part)	75	50	1	2	58	52	23	13	26	
38 Northumberland	82	39	2	2	70	32	49	1	45	
39 Northumberland and Durham	68	24	2	1	10	61	37	36	11	
40 Ontario North and York (in part)	73	17	1	19	64	55	13	5	34	
41 Ontario South	60	31	4	1	56	39	27	1	21	
42 Oxford North, City of Woodstock	58	57		3	50	56	3	26	42	
43 Oxford South and Norfolk (in part)	59	54	3	14	53	49	17	15	26	
44 Peel	73	38	2	17	71	50	30	21	24	
45 Perth North, and Wellington (in part)	84	22		16	78	56	34	7	39	
46 Perth South, City of Stratford	42	15		5	37	31	10	7	24	
47 Peterborough East	60	7		7	41	34	26	3	32	
48 Peterborough West and Victoria East	65	9		10	36	41	3		25	
49 Prescott and Russell No. 1	41	10	1	3	27	27	12		8	
50 Prescott and Russell No. 2	1				1	1			1	
51 Prescott and Russell No. 3	8	1			1	8			4	
52 Prescott and Russell No. 4; Glengarry (in part)	12				2	10	2			
53 Prince Edward	67	9			51	47	20	5	19	
54 Renfrew North	74	3	3	1	9	66	40	39	18	
55 Renfrew South	80	2	1		3	56	47	33	5	
56 Simcoe Centre	66	24		16	54	42	27	20	32	
57 Simcoe East and Muskoka (in part)	47	21		21	42	26	18	11	26	
58 Simcoe North No. 1	6				4	4	1	1	3	
59 Simcoe North No. 2	Ur	ban								
60 Simcoe North and York (in part)	72	17	2	11	68	21	53	6	35	
61 Simcoe West and Grey (in part)	58	4		13	49	41	18	10	18	
62 Stormont	73	23		9	54	69	4		21	
63 Victoria West	65	8		18	52	48	22	5	17	
64 Waterloo No. 1	56	39	1	18	42	44	12	4	37	
65 Waterloo No. 2	28	23		14	26	15	13	6	17	
66 Welland East; City of Niagara Falls	11	9	1	3	11	8	4	6	4	
67 Welland South	18	12	1	2	15	17	2	3	14	
68 Welland (in part); City of Welland	55	50	1	2	9	50	46	14	17	
69 Wellington North	67	5		3	64	44	23	6	39	
70 Wellington South, City of Guelph	55	27	3	1	52	24	11		30	
71 Wentworth	72	62	4	2	13	72	56	11	12	
72 York No. 1	72	51	1	2	15	66	59	16	7	
73 York No. 2	7	6	1		5	7	5	4	2	
74 York No. 3 and 4	2	2			2	2			1	
75 York No. 5	Sub	urban								
76 York No. 6	14	14	1	3	13	9	6	1	7	
Totals	4,484	1,840	52	23	778	3,786	3,067	1,455	634	1,878

SCHOOL FACILITIES, JUNE 1943

facilities, and services as reported by the principals.

(including large semi-urban and suburban)

Instructional Aids					Health and Sanitation																
Lantern slides	Silent Films	Sound Films	Radio	Public Address System	Members of Health Unit			Non-members but all pupils exam'd by		Sanitary Inspection during this year	Hot Lunches Served	Safe water Supply				Water Cooler	Mechanical Ventilation	Hand basin, soap, paper towels, etc.	Inside Toilets	Members of Junior Red Cross	
					Number	Served by Nurse	Served by Doctor	Served by Dentist	Nurse or M.D.			Dentist	From School Well	Com'unity Water System	Bubbler Fountain						
3			2		18	13	18	1	13	1	46	19	65	3	10	8	26	67	51	61	
			3		7				14		48	25	73	1	3	9	8	68	55	67	
			10		2				5		52	22	72		3	14	66	58	71		
			1		66	66			29		74	30	95	3	10	28	11	92	39	87	
			1						18		34	28	52	7	3	12	9	74	43	79	
			1								66	18	66			14	10	43	23	41	
			1								9	3	28	6	6	14	28	53	41		
			1								103	20	80	11	7	14	28	95	53	89	
			1								26	4	51	14	17	3	12	59	50	51	
			1								20	5	43	3	4	12	9	44	27	49	
			1								46	27	16	13	24		36	4	50		
			1								38	8	41	1	4	17		58	12	67	
			1								5	7	20					30	8	26	
			1								62	12	34			36		63	19	71	
			1								32	12	62			34		37	7	56	
			1								63	20	59			1		73	70	79	
			1								20	29	50			2	9	7	53	27	52
			1								36	1	29	16	66		10	11	62	28	36
			1								36	18	63			1	6	15	64	35	56
			1								43	24	47	4	8	10	3	57	41	52	
			1								56	12	44	13	1	19	11	67	32	58	
			1								74	8	52			12		25	67		
			1								11	6	29			5	9	1	34	27	29
			1								81	8	76	4	2	2		77	47	73	
			1								74	5	69	3		11		59	51	72	
			1								10	10	120	13	20		26	131	63	136	
			1								1	2	2				2	2	2	1	
			1								75	20	69	7	4	2	22	78	29	85	
			1								67	16	64	1	3	10	1	72	13	74	
			1								72	38	55	2	2	33		100	48	97	
			1								39	19	42	13	3	21	7	65	20	62	
			1								5	5	21		3	35	1	56	8	59	
			1								28	10	14		4	41		51	2	42	
			1								18	9	39	8	16	3	18	48	40	50	
			1								87	50	85	6	4	3		10		40	
			1								60	10	64	6	3	16	28	81	28	82	
			1								46	12	66		7	29	33	62	45	61	
			1								82	24	79	3	4	69	2	77	43	81	
			1								49	19	39		1	32		66	39	67	
			1								73	18	67	1	4	17	9	67	43	56	
			1								29	10	48	5	18	6	17	58	43	51	
			1								58	25	54	3	10	11	3	52	41	58	
			1								43	27	53	3	11	13	18	58	27	52	
			1								65	20	58	8	15	18	14	65	63	56	
			1								60	8	64		2	10	12	72	59	69	
			1								37	8	37			5	36	16	42		
			1								44	20	39	7	1	19	5	54	20	36	
			1								29	7	35	2	2	10	2	34	18	42	
			1								17	7	27	1	4	13	7	39	17	34	
			1								1							1		1	
			1								8							8		3	
			1								12							5		2	
			1								28							6		9	
			1								48							31		6	
			1								19							29		24	
			1								31							16		4	
			1								17							10		13	
			1								15							13		16	
			1								66							23		12	
			1								12							12		10	
			1								31							1		5	
			1								8							2		1	
			1								30							5		5	
			1								20							6		2	
			1								17							3		3	
			1								73							4		4	
			1								39							2		10	
			1								56							6		13	
			1								28							3		2	
			1								2							4		2	
			1								18							1		4	
			1								25							2		3	
			1								55							14		64	
			1								55							28		52	
			1								9							6		10	
			1								54							26		66	
			1								41							13		64	
			1								7							3		3	
			1								2							2		2	
			1								7							7		1	
			1								7							7		1	
49	35	25	265	3	666	515	403	60	821	66	3,094	961	3,395	252	321	1,005	574	3,834	2,307	3,860	

TABLE 7—SURVEY OF

I—RURAL SCHOOLS (not

Inspectorate	No. of Schools reporting	Accommodations							Circles Improvement Plan	
		Supplied with Hydro	Auditorium	Gymnasium	Teacher's Room	Seating				
						Individual Seats	Fixed Seats	Movable Seats		Adjustable Seats
(B) Public Schools of the District Inspectorates										
1 Division No. I	42	11	2		17	31	32	10		16
2 " " II	60	2	2		17	50	45	15	53	8
3 " " III (includes City of Port William)	47	10			9	30	9	38	5	21
4 " " IV (includes City of Port Arthur)	51	23	4		10	40	8	43	10	11
5 " " V (includes City of Sault Ste. Marie)	40	10			2	30	33	7	16	20
6 " " VI	49	10	3		6	42	20	29	10	13
7 " " VII (includes City of Sudbury)	34	7			8	24	8	24	4	1
8 " " VII (Part 2)	8	1			1	1	5	3		1
9 " " VII (Part 3)	29	2		1	1	8	15	8	4	11
10 " " VIII	72	5	1		15	51	49	25	7	45
11 " " IX (Part 1)	34	3			4	32	3	30	8	14
12 " " IX (Part 2)	2				2	1	1	1	1	1
13 " " X (Part 1)	16	9			6	16	7	11	8	10
14 " " X (Part 2)	4				3	3	4	4	4	10
15 " " XI	31	3	1		4	24	7	25	10	16
16 " " XII (Part 2)	44	4	1		16	38	11	34	14	18
17 " " XIII (Part 1) (includes City of North Bay)	1						1			
18 " " XIII (Part 2)	57	8			8	34	24	33	10	39
19 " " XIV	19						19			7
20 " " XV	54	10			5	29	39	14	9	35
21 " " XVI	59	7	1		4	36	37	26	7	10
22 " " XVII	52	21			7	40	22	35	11	26
23 " " XVIII	50	6			8	33	39	14	4	15
Totals—District Inspectorates	854	152	15	1	148	605	415	448	195	348
Totals—All Rural Public Schools	5,338	1,992	67	24	926	4,391	3,482	1,903	829	2,226

II—URBAN SCHOOLS (including

(A) Public Schools of the County Inspectorates		No		Urban		Schools				
1 Brant and Norfolk (in part)	1	1	1		1	1	1			1
2 Bruce East, Grey (in part), Huron (in part)	4	4	1	2	2	4	4		3	2
3 Bruce West	8	7	1	3	3	8	8		4	3
4 Carleton	4	4	1	1	4	4	3	1	1	4
5 Dufferin	3	3		1	3	3	3	1	2	2
6 Dundas	4	4	1	1	1	3	3	1	2	1
7 Durham (in part) and City of Oshawa	10	10	1	1	10	10	8	9	7	10
8 Elgin and City of St. Thomas	13	12	2	2	9	13	9	2	2	7
9 Essex No. 1	8	8	2	2	5	8	3	6	3	3
10 Essex No. 2	3	3		1	3	3	3	2	2	1
11 Frontenac North and Addington	No	Urban	Schools							
12 Frontenac South and Lennox (in part)	2	2			2	2	2			2
13 Frontenac South and City of Kingston	8	8	5		8	8	8			8
14 Glengary (in part) and Prescott (in part)	3	3			3	3	3			3
15 Grenville	4	4	1	1	3	3	4	2	2	1
16 Grey East	3	3			3	3	3			3
17 Grey North, Bruce North, and City of Owen Sound	17	16	6		6	9	8	4	5	2
18 Grey South	6	6	1		6	6	6			6
19 Haldimand	5	5	5		4	5	5	1	1	1
20 Halton	8	8	2		6	8	7	1	3	2
21 Hastings Centre	3	3			3	3	3			2
22 Hastings North, Nipissing (in part) and Renfrew (in part)	3	3	1		2	3	3			2
23 Hastings South and City of Belleville	7	7	7		6	7	7		3	4
24 Huron North	4	3			3	4	3	1	2	
25 Huron South	5	5			3	4	5			
26 Kent	10	10	6		6	10	9	1	2	2
27 Kent (in part)	No	Urban	Schools							
28 Lambton No. 1	5	5	1		4	4	4	1		2
29 Lambton No. 2	7	7			5	7	7			3
30 Lanark	10	9			8	10	10		1	8
31 Leeds No. 1	3	3	1		1	3	3			
32 Leeds No. 2	6	6			1	5	6			2
33 Lennox (in part)	3	3	1		1	3	3	3	2	2
34 Lincoln	6	6	2		3	6	6		6	4
35 Middlesex East	1	1			1	1	1		1	
36 Middlesex West	6	6		1	2	6	6		2	3
37 Norfolk (in part)	6	6			6	6	6	2	4	2
38 Northumberland	4	4			4	4	4			3
39 Northumberland and Durham	7	7	1		2	6	7	3	2	4
40 Ontario North and York (in part)	4	4	1		1	4	4	1		1
41 Ontario South	4	4	2	1	4	4	4	2	2	2
42 Oxford North, City of Woodstock	7	7			5	7	7		6	6
43 Oxford South and Norfolk (in part)	4	4			3	4	4		1	1
44 Peel	9	9	1	1	4	9	8	5	1	7
45 Perth North, and Wellington (in part)	2	2			2	2	2		1	2
46 Perth South, City of Stratford	2	2			2	2	2		5	1
47 Peterborough East	3	3			3	3	3	1		1

TABLE 7—SURVEY OF
II—URBAN SCHOOLS (including

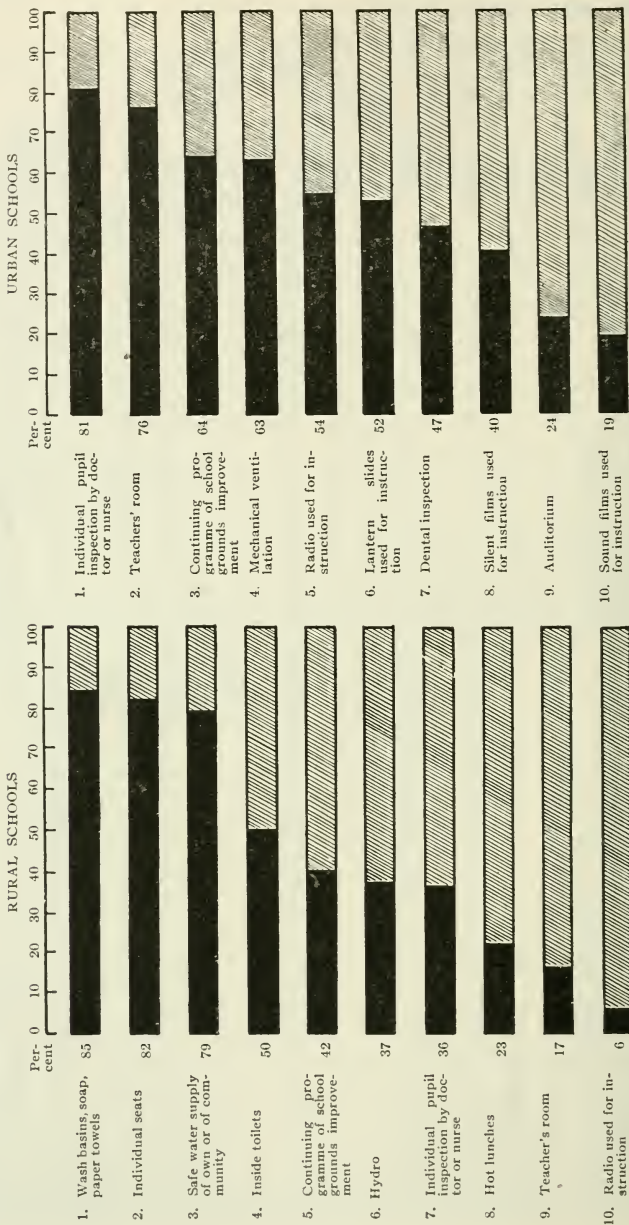
Inspectorate	No. of Schools reporting	Accommodations							Grounds Improvement Plan	
		Supplied with Hydro	Auditorium	Gymnasium	Teacher's Room	Seating				
						Individual Seats	Pixed Seats	Movable Seats		Adjustable Seats
(A) Public Schools of the County Inspectorates (cont.)										
48 Peterborough West and Victoria East.....	8	8	.....	6	6	8	.....	4	4
49 Prescott and Russell No. 1.....	3	3	.....	3	3	2	1	2	1
50 Prescott and Russell No. 2.....	1	Ru	ral	School	s only	1	.....	.....	1
51 Prescott and Russell No. 3.....	1	Ru	ral	School	s only	1	.....	.....	1
52 Prescott and Russell No. 4; Glengarry (in part).....	3	3	.....	2	3	3	2	2	2
53 Prince Edward.....	3	3	1	1	2	2	1	1	1	
54 Renfrew North.....	6	3	1	.....	3	5	5	1	1
55 Renfrew South.....	5	5	.....	3	4	4	2	4	2
56 Simcoe Centre.....	12	12	1	.....	9	12	12	2	2
57 Simcoe East and Muskoka.....	1	.....	.....	.....	1	.....	1	.....	.....
58 Simcoe North No. 1.....	4	4	.....	.....	4	4	.....	.....	.....
59 Simcoe North No. 2.....	5	5	1	.....	4	5	2	2	2
60 Simcoe South and York (in part).....	4	4	.....	.....	4	4	.....	.....	.....
61 Simcoe West and Grey (in part).....	5	5	1	.....	4	5	2	2	2
62 Stormont.....	2	2	.....	.....	2	2	.....	.....	.....
63 Victoria West.....	4	4	.....	.....	4	4	.....	.....	.....
64 Waterloo No. 1.....	4	4	.....	.....	4	4	.....	.....	.....
65 Waterloo No. 2.....	5	5	.....	.....	5	4	2	3	5
66 Welland East; City of Niagara Falls.....	13	13	4	3	12	13	13	8	9	
67 Welland South.....	15	15	1	.....	13	15	15	12	4
68 Welland (in part); City of Welland.....	8	8	2	1	6	8	5	8	6	
69 Wellington North.....	8	8	1	.....	2	8	7	1	1
70 Wellington South; City of Guelph.....	10	10	2	.....	8	10	10	.....	5
71 Wentworth.....	5	5	.....	.....	2	5	4	1	4
72 York No. 1.....	6	6	.....	.....	4	6	.....	.....	4
73 York No. 2.....	16	16	11	8	15	16	16	6	9	
74 York No. 3 and 4.....	21	21	16	8	19	21	21	15	12	
75 York No. 5.....	13	13	3	4	11	13	12	10	9	
76 York No. 6.....	15	15	5	3	13	15	11	13	9	
Totals.....	437	426	88	45	291	425	395	137	188	223
(B) Public Schools of the District Inspectorates										
1 Division No. I.....	7	7	.....	.....	7	7	7	.....	10
2 " " II.....	2	2	.....	.....	2	2	1	2	1
3 " " III (includes City of Fort William).....	2	2	.....	.....	2	2	.....	.....	8
4 " " IV (includes City of Port Arthur).....	11	11	.....	.....	10	11	8	3	9
5 " " V (includes City of Sault Ste. Marie).....	11	10	.....	.....	10	11	11	.....	11
6 " " VI.....	4	4	.....	.....	2	4	4	.....	1
7 " " VII (Part 1) (includes City of Sudbury).....	10	9	1	.....	4	9	8	5	6
8 " " VII (Part 2).....	.....	Ru	ral	School	s only	.....	.....	.....	.....
9 " " VII (Part 3).....	.....	Ru	ral	School	s only	.....	.....	.....	.....
10 " " VIII.....	5	3	.....	.....	4	3	3	2	4
11 " " IX (Part 1).....	5	5	.....	.....	1	4	5	3	4
12 " " IX (Part 2).....	.....	Ru	ral	School	s only	.....	.....	.....	.....
13 " " X (Part 1).....	7	7	2	1	7	7	6	1	7	
14 " " X (Part 2).....	9	9	4	.....	8	9	1	8	9
15 " " XI.....	7	3	2	.....	3	7	3	5	4
16 " " XII (Part 1).....	7	3	2	.....	3	7	3	5	4
17 " " XII (Part 2).....	.....	Ru	ral	School	s only	.....	.....	.....	.....
18 " " XIII (Part 1) (includes City of North Bay).....	8	8	1	.....	6	8	8	1	6
19 " " XIII (Part 2).....	.....	Ru	ral	School	s only	.....	.....	.....	.....
20 " " XIV.....	7	5	1	.....	2	6	7	.....	2
21 " " XV.....	4	4	.....	.....	3	4	4	2	4
22 " " XVI.....	6	6	.....	.....	3	6	6	2	3
23 " " XVII.....	.....	Ru	ral	School	s only	.....	.....	.....	.....
Totals.....	111	101	13	3	81	108	88	34	63	95
(C) Public Schools of the City Inspectorates										
1 Brantford.....	11	11	3	.....	10	11	11	.....	4
2 Chatham.....	3	3	.....	.....	3	3	3	3	3
3 Hamilton.....	30	30	10	16	28	30	29	1	17	
4 Kitchener.....	7	7	1	.....	7	7	.....	.....	7
5 London.....	19	19	5	.....	19	19	19	.....	19
6 Ottawa.....	19	19	19	19	19	19	19	19	.....
7 Peterborough.....	6	6	.....	.....	6	6	6	.....	6
8 St. Catharines.....	13	13	5	1	8	13	10	3	9	
9 Sarnia.....	8	8	2	1	6	8	7	1	3	
10 Toronto.....	87	87	25	9	87	87	87	.....	87
11 Windsor.....	19	19	13	12	19	19	12	17	9	
Totals.....	222	222	83	63	212	222	203	55	50	174
All Urban Public Schools.....	770	749	184	111	584	755	686	226	301	492
All Public Schools.....	6,108	2,741	251	135	1,510	5,146	4,168	2,129	1,130	2,718

SCHOOL FACILITIES, JUNE 1943

large semi-urban and suburban schools)

Instructional Aids					Health and Sanitation														Members of Junior Red Cross					
Lantern slides	Silent Films	Sound Films	Radio	Public Address System	Members of Health Unit				Non-members but all pupils exam'd by		Sanitary Inspection during this year	Hot Lunches Served	Safe Water Supply		Water Cooler	Mechanical Ventilation	Hand basin, soap, paper towels, etc.	Inside Toilets						
					Number	Served by Nurse	Served by Doctor	Served by Dentist	Nurse	Mr. M. D.			Den- tist	From School Well						Com munity Water System	Bub- bler Fountain			
4					4	4					4	2	1	4	7	1	4	8	8	8				
2											3			1	1	2	2	3	2	3				
1					2	1	1				1			1	1			1	1					
1					1	1	1				3	2	1	2	2	1	1	2	3	2				
4	1				1	1	1				1		4	3	3	3	3	4	4	2				
4					4	6	6	6	6	1	9	9	9	5	5	5	5	5	5	5				
1					1	1	1				1		1	10	11		3	12	11	12				
1					1	1	1				1			1	1	1	1	1	1	1				
1					2	3	3	3			3			4	4	1	4	4	3	4				
1					2	2	4				5			5	5	5	5	5	5	5				
3	1				4	1	1	1			4			4	4	4	4	4	4	4				
2	1				1	1	1				5			5	5	5	5	5	5	5				
7	1				13	13	7	7	1		4			3	3	3	3	3	3	3				
4	11	3	10	1	12	12	7	7			15	1	1	13	13	9	13	13	13	13				
7	7	6			8	8	8				3			8	8	8	8	8	8	8				
3					1	1	1				7			5	8		8	8	7	8				
3					9	9					10			10	10		10	10	10	10				
4	2	1			5	5	2	1			4			5	4	1	2	5	5	5				
12	11	10	11	2	9	9	3	9			5			6	5	3	3	6	6	6				
14	14	8	15	2	21	21	21	21			12		2	16	16	7	7	16	16	14				
9	7	9	12	7	12	13	12	12			1			21	21		16	21	21	16				
9	5	5	10	6	12	5	5	2			11	1		12	13		8	13	13	11				
167	97	56	187	35	229	223	132	109			85	23		323	16	80	345	380	23	219	431	406	407	
1	1	1	4		5	5					1			7	1		6	6	1	5	7	7	7	2
3	7		5		8	8					2	1		2	2		2	2		2	2	2	2	8
2			6	1	9	9		9			1			11	11		11	11		11	11	11	11	11
10	10		11		11	11	11	10			3			3	4		4	4		1	4	4	4	4
	1	1	5	2	1	1	1	10			3			1	9	9	1	4	9	9	9	9	9	10
3	2	1	1		3	2	1	1			2			2		3	2	4	2	5	5	5	5	5
2	4	2	7	4	6	6	4	5			1			6		7	7	7	7	7	7	7	7	6
6	6	6	8		6	6	6	6			5	2		8	8		9	9	1	6	9	8	6	6
1		1	2		5	5	1	1			1	1		5	5	2	5	5	5	5	7	7	7	7
4	2		4		5	5	5				1			7		1	7	6	1	2	7	8	8	8
			2		2	2					2			2		5	2	5	1	3	6	5	4	7
2	2		3		2	2					1			2		2	3	4	2	1	4	4	4	5
	2		1		1	1					1			1		1	4	3	2	1	6	6	6	6
34	37	12	60	8	62	62	30	30			32	10		80	14	15	95	90	7	64	108	107	106	
4	1		5		11	11	11	11						11			11	11			11	11	11	11
3			3		3	3								3			3	3		3	3	3	3	3
21	13	9	22	1	30	30	30	30			30			30	1		30	30		30	30	30	28	28
7	7	7	7		7	7	7	7						7			7	7		7	7	7	7	7
19	19	19	15	15	19	19	19	19						19			19	19		19	19	19	19	19
19	19	19	15		19	19	19	19						19	6		19	19		19	19	19	19	19
6	1		3	1	6	6	6	6						6			6	6		4	6	6	6	6
7	5		6	1	13	13	13	13						13			13	13		9	13	13	13	13
8	8	8	8		8	8	8	8						8			8	8		7	8	8	8	8
87	87	10	68	7	87	87	87	87						87			87	87		87	87	87	85	85
19	14	14	17		19	19	19	19						19			19	19		19	19	19	19	17
200	174	79	168	25	222	222	211	192						196	7		222	222		204	222	222	215	215
401	308	147	415	68	513	507	373	331						599	37	95	622	692	30	487	761	735	728	
458	351	182	732	72	1,368	1,204	882	407			1,193	129	4,019	1,237	3,998		991	1,081	1,318	1,184	5,327	3,416	5,267	

SCHOOL FACILITIES
Percentage of schools having certain accommodations, facilities, and services.
June 1943.



GRAPH 2

TABLE 8—TEACHERS' SALARIES, 1942-43
Frequency Distribution

	Ordinary Rural Schools	Towns and Villages under 1,500 population	Towns and Villages population of 1,500 and over	Large Sub-urban and Semi-Urban Schools	City Schools	All Schools		Group Totals	Group Percentages
						1941-42	1942-43		
Over \$3,750.....					5	4	5	70	.5
\$3,651 - \$3,750.....				1	55	64	56		
\$3,551 - \$3,650.....					9	4	9		
\$3,451 - \$3,550.....					10	11	10	77	.5
\$3,351 - \$3,450.....				1	12	13	13		
\$3,251 - \$3,350.....			1	1	16	23	18		
\$3,151 - \$3,250.....				1	16	9	17		
\$3,051 - \$3,150.....			3	2	14	20	19		
\$2,951 - \$3,050.....			1	3	50	53	54	394	2.8
\$2,851 - \$2,950.....			1	3	108	109	112		
\$2,751 - \$2,850.....			4	4	133	168	141		
\$2,651 - \$2,750.....			4		35	42	39		
\$2,551 - \$2,650.....			4	3	41	46	48		
\$2,451 - \$2,550.....			13	5	29	48	47	1,179	8.4
\$2,351 - \$2,450.....	1		8	6	62	70	77		
\$2,251 - \$2,350.....	2	2	8	8	140	135	160		
\$2,151 - \$2,250.....		3	6	5	730	800	744		
\$2,051 - \$2,150.....	1		14	16	120	148	151		
\$1,951 - \$2,050.....	2		29	18	131	150	180	1,696	12.1
\$1,851 - \$1,950.....	4	2	24	24	186	216	240		
\$1,751 - \$1,850.....	11	9	24	17	332	363	393		
\$1,651 - \$1,750.....	10	6	29	34	228	254	307		
\$1,551 - \$1,650.....	16	6	61	191	302	403	576		
\$1,451 - \$1,550.....	30	23	65	83	356	540	557	3,548	25.2
\$1,351 - \$1,450.....	58	20	77	44	282	579	481		
\$1,251 - \$1,350.....	59	30	110	68	227	482	494		
\$1,151 - \$1,250.....	239	36	222	100	230	635	827		
\$1,051 - \$1,150.....	428	52	298	154	257	857	1,189		
\$951 - \$1,050.....	1,847	150	374	138	355	1,297	2,864	7,103	50.5
\$851 - \$950.....	2,360	212	260	61	182	1,990	3,075		
\$751 - \$850.....	916	43	65	1	9	3,195	1,034		
\$651 - \$750.....	106	4	5			1,387	115		
Below \$651.....	11	4				116	15		
Totals.....	6,101	602	1,710	992	4,662	14,224	14,067		

The upward trend in salaries of public school teachers continues to be most evident in the ordinary sized rural school. The most common salary here has increased from \$700 in 1940-41 to \$800 in 1941-42, to \$900 in 1942-43. This trend, due to the continued scarcity of qualified teachers, will continue in 1943-44.

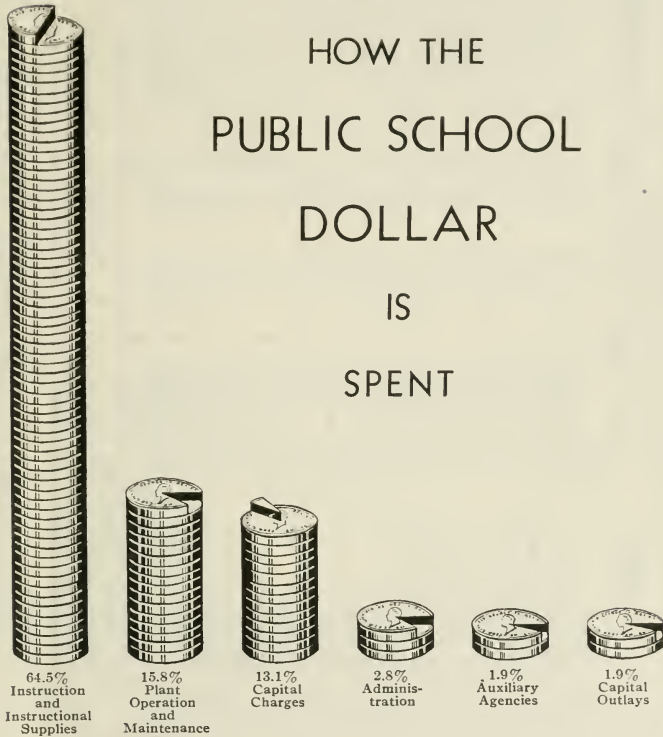
85.9% of this group of teachers still work for \$1,050 or less per year, which is equivalent to \$21.00 per week of a 50 week year.

Over 75% of all public school teachers still work for less than \$30.00 a week.

TABLE 9—FINANCIAL STATISTICS, 1941
(as reported by Trustee Boards)

	Cities	Towns	Villages	Large Suburban and Semi-Urban	Ordinary Rural Schools in the Counties	Ordinary Rural Schools in the Districts	All Ordinary Rural Schools	All Public Elementary Schools
Receipts:								
Beginning Balances.....	\$455,037	\$137,271	\$176,965	\$119,134	\$3,132,219	\$432,946	\$3,565,165	\$4,453,562
Provincial Grants.....	518,357	361,077	193,340	717,770	1,532,376	831,132	2,384,108	4,174,812
Township Grants.....	.....	2,499	2,482	197,450	2,774,832	.....	2,781,252	2,948,008
Local Tax Levy.....	13,781,976	2,733,361	873,361	1,481,955	2,262,917	13,406	3,001,221	21,871,926
Temporary Loans.....	33,796	25,280	75,103	61,217	426,308	130,878	657,186	732,582
Sale of Debentures.....	15,396	30,824	11,053	30,824	91,399	141,395	198,668	198,668
Other Sources.....	190,139	74,924	14,307	33,553	330,115	85,040	415,155	728,138
Difference between Gov't. and Board Superannuation Deductions.....	.....	6,354	187	436	844	484	1,328	8,305
Totals.....	\$14,994,881	\$3,340,818	\$1,366,619	\$2,653,320	\$10,843,482	\$2,282,186	\$13,125,668	\$35,481,305
Disbursements:								
Instruction.....	\$8,900,235	\$1,925,512	\$633,725	\$1,336,076	\$4,425,525	\$897,044	\$5,322,569	\$18,118,117
Instructional Supplies.....	331,445	100,873	28,355	90,989	195,129	45,706	240,835	795,497
Administration.....	486,711	53,304	25,517	43,292	153,848	70,308	224,156	832,980
Plant Operation.....	1,313,342	439,866	146,445	270,650	866,164	159,143	1,025,307	3,225,610
Plant Maintenance.....	623,117	175,183	48,463	121,302	354,100	83,725	437,825	1,401,190
Auxiliary Agencies.....	182,445	45,076	24,400	42,923	152,179	92,371	244,740	531,654
Current Operations.....	\$11,870,595	\$2,739,814	\$908,965	\$1,905,232	\$6,146,945	\$1,348,497	\$7,495,442	\$24,918,018
Debtenture Payments.....	2,573,161	381,504	145,649	427,867	230,055	83,096	313,151	3,841,332
Total—Current and Capital.....	\$14,443,756	\$3,091,318	\$1,052,614	\$2,333,099	\$6,377,000	\$1,431,593	\$7,808,593	\$28,759,380
Capital Outlays.....	\$120,496	\$58,452	\$101,120	\$52,019	\$275,888	\$143,205	\$419,093	\$752,080
Repayment of Temporary Loans.....	20,992	23,119	82,955	51,452	412,472	133,705	546,177	724,695
Extraneous Payments.....	62,263	1,017	3	10,624	286	277	563	74,470
Balance on Hand.....	346,015	136,912	129,927	205,226	3,777,836	573,406	4,351,242	5,161,322
Difference between Board and Gov't. Superannuation Deductions.....	1,359	.....	.....	.....	.....	.....	.....	1,359
Totals.....	\$14,994,881	\$3,340,818	\$1,366,619	\$2,653,320	\$10,843,482	\$2,282,186	\$13,125,668	\$35,481,305
Assets and Liabilities:								
Cash.....	\$346,015	\$136,912	\$129,927	\$205,226	\$3,777,836	\$573,406	\$4,351,242	\$5,169,322
Taxes Receivable.....	44,057	58,843	28,822	131,840	637,635	413,048	1,030,683	1,314,245
Land.....	4,857,279	9,066,701	19,339	6,877,283	70,507	9,388	19,733,790	23,170,177
Leased Buildings.....	2,934,559	925,011	505,014	3,303,487	3,303,487	562,932	3,866,422	8,753,391
Furnishings and Equipment.....	17,654,615	3,436,003	1,341,191	4,329,757	3,756,822	477,824	4,234,646	30,996,212
Debtenture Debt.....	.....	.....	.....	.....	.....	.....	.....	.....
Number of Classrooms.....	4,405	1,005	647	907	5,203	985	6,188	13,752
Average Number of Classrooms per School.....	14	4	4	1	1	1	1	1
Assessment per Classroom.....	381,007	161,432	130,312	105,029	146,994	38,125	129,663	222,287
Average Daily Attendance per Classroom.....	36	33	29	30	20	21	20	28
Cost per Cubic Foot (in cents):								
(a) Capital.....	38.9	26.3	24.9	30.7	30.8	35.2	31.6	33.6
(b) Current.....	8.4	3.7	4.0	6.9	1.2	2.2	1.3	5.2
(c) Total Current and Capital.....	47.3	30.0	28.9	37.6	32.0	37.4	32.9	38.8

HOW THE
PUBLIC SCHOOL
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GRAPH 3

TABLE 10—CONSOLIDATED SCHOOLS, 1941-42

No.	Consolidated School	County or District	Sections Consolidated	Assessment	No. of Teachers	Grade of Certificate		Enrolment	No. Conveyed	Average Attendance	Attendance Efficiency Percentage	No. in Fifth Class	No. in Attendance School
						1	11						
1	Barwick	Rainy River	4, 11, 12 Barwick	\$86,490	3	3	66	34	58.8	80.4	6	6	
2	Barriss	Rainy River	1, 2 Barriss	52,325	2	3	59	40	39.2	85.4	4	4	
3	Iyng Inlet	Parry Sound	2 Wallbridge, 1 Henvey	61,270	3	3	149	53	120.8	88.0	2	2	
4	Charlton	Thunder Bay	2, 6 Daek, Charlton Town	92,311	3	2	99	49	66.4	89.2	5	5	
5	Dorton	Thunder Bay	1, 2, 3 Dorton	70,231	3	2	88	62	68.0	88.9	4	4	
6	Falls View	Welland	7, 8 Stamford	4,014,140	10	10	387	94	299.3	92.9	5	5	
7	Gooderham	Haldiburton	3, 4, 5 Glamorgan	42,229	5	2	71	38	49.0	91.3	5	5	
8	Grant	Carleton	3, 15 Nepean	544,920	4	3	156	20	109.0	88.8	36	36	
9	Grantham	Lincoln	5, 6 Grantham	416,550	8	8	325	50	257.0	92.2	2	2	
10	Hudson	Triniskaming	Hudson Township	142,685	2	1	73	58	54.6	92.8	2	2	
11	Humber Heights	York	3 Etobicoke (3 Schools)	798,420	8	8	296	68	234.6	92.0	13	13	
12	Katrine	Parry Sound	1, 5 Armour	51,691	1	1	31	17	26.0	88.5	13	13	
13	Macdonald	Wellington	6 ¹ , 7 Guelph	457,655	5	4	147	*	129.7	91.7	13	13	
14	Maitlortown	Leeds	4, 5, 6 Front of Yonge, 17 Front of Escaut	239,254	4	3	132	64	100.9	88.7	55	55	
15	Mindemoya	Manitowlin	1, 4 Curmarvon	89,590	2	1	105	58	83.7	88.5	33	33	
16	Morley	Rainy River	7 Morley, 9 Morley and Dike, 1 Long Saunt	181,203	3	3	121	68	84.8	89.0	13	13	
17	Nipigon	Thunder Bay	1, 2, 3 Nipigon	588,372	6	6	208	23	168.0	90.9	24	24	
18	Nobel	Parry Sound	1 Carling, 3 MacDougall	241,526	4	4	269	104	164.2	87.7	9	9	
19	North Mountain	Dundas	9, 12, 13, 14 Mountain	315,075	7	5	140	82	115.0	89.0	47	47	
20	Pointe au Baril	Parry Sound	1, 2 Harrison	305,000	1	1	39	30	19.2	70.9	6	6	
21	Quibell	Kenora	1, 2, 3 Wahiggon, 1 Redvers	33,210	2	2	47	29	39.7	94.9	1	1	
22	Saward	Triniskaming	1, 2 Savard, 2 Rohillard	64,640	2	1	81	81	51.9	81.8	1	1	
23	Sundridge	Parry Sound	6, 4 Strong, Sundridge Village	234,560	5	3	171	39	124.3	85.2	40	40	
24	Tamworth	Lennox and Addington	3, 6, 7, Sheffield, 28 Camden	342,406	4	3	183	67	99.5	90.2	67	67	
25	Tweed	Hastings	3, 5 Hungerford, Tweed Village	783,423	6	4	209	107	168.6	92.5	10	10	
26	Wellington	Prince Edward	10, 11, 14 Hillier, 2, 10 Hallowell, Wellington Village	1,292,358	10	9	1	349	138	284.7	88.1	74	74
27	West Guilford	Haldiburton	2, 5, 6 Guilford	30,815	3	3	94	65	73.7	91.5	6	6	
28	Wilberforce	Haldiburton	2, 6 Monmouth, 8 Cardiff	29,049	2	2	58	15	51.1	83.9	10	10	
Totals									118	4,153	3,151.7	103	369
											(Aver.)	90.6	

*Students conveyed by street cars.

TABLE 10—CONSOLIDATED SCHOOLS, 1941-42

No.	Consolidated School	Cost of Operation						Legislative Grants						Cost per Pupil of Average Attendance																
		Teachers' Salaries		Transportation		Total Current		Capital Charges		Gross Cost		General		Transportation		Special on Salaries and Equipment		Fifth Class and Continuation School		Total		To Section		To Government		Total				
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			
1	Barwick.....	2,740.50	1,095.00	1,598.32	6,000.19	7,058.51	3,016.08	1,075.80	302.80	312.56	3,887.20	64.13	66.11	130.24	3,887.20	64.13	66.11	130.24	3,887.20	64.13	66.11	130.24	3,887.20	64.13	66.11	130.24	3,887.20	64.13	66.11	130.24
2	Barriss.....	2,000.00	2,753.35	1,432.98	6,199.55	7,652.53	3,011.92	1,687.83	300.00	185.92	5,088.67	65.40	129.81	195.21	5,088.67	65.40	129.81	195.21	5,088.67	65.40	129.81	195.21	5,088.67	65.40	129.81	195.21	5,088.67	65.40	129.81	195.21
3	Byng Hotel.....	3,435.00	1,940.00	3,488.74	7,813.79	8,622.53	3,831.94	1,104.00	324.30	251.92	5,671.81	21.45	40.12	67.57	5,671.81	21.45	40.12	67.57	5,671.81	21.45	40.12	67.57	5,671.81	21.45	40.12	67.57	5,671.81	21.45	40.12	67.57
4	Churlton.....	2,644.10	2,276.05	987.93	8,847.93	6,847.93	1,738.14	1,351.12	302.15	276.58	3,607.99	47.80	55.24	103.13	3,607.99	47.80	55.24	103.13	3,607.99	47.80	55.24	103.13	3,607.99	47.80	55.24	103.13	3,607.99	47.80	55.24	103.13
5	Dorton.....	8,840.00	2,007.50	983.72	8,825.74	8,825.74	2,859.53	1,504.50	300.00	4,864.03	72.72	71.53	144.25	4,864.03	72.72	71.53	144.25	4,864.03	72.72	71.53	144.25	4,864.03	72.72	71.53	144.25	4,864.03	72.72	71.53	144.25	
6	Falls View.....	14,542.15	1,823.63	44,569.32	7,009.56	7,009.56	2,703.97	405.94	2,697.52	5,177.13	131.61	17.30	148.91	5,177.13	131.61	17.30	148.91	5,177.13	131.61	17.30	148.91	5,177.13	131.61	17.30	148.91	5,177.13	131.61	17.30	148.91	
7	Gooderham.....	4,000.00	2,090.25	7,009.56	7,009.56	7,009.56	2,703.97	405.94	2,697.52	5,177.13	131.61	17.30	148.91	5,177.13	131.61	17.30	148.91	5,177.13	131.61	17.30	148.91	5,177.13	131.61	17.30	148.91	5,177.13	131.61	17.30	148.91	
8	Grant.....	4,900.00	489.02	6,192.49	8,834.78	16,027.27	1,493.26	161.48	427.92	2,082.60	118.76	19.10	137.86	2,082.60	118.76	19.10	137.86	2,082.60	118.76	19.10	137.86	2,082.60	118.76	19.10	137.86	2,082.60	118.76	19.10	137.86	
9	Grantham.....	9,165.00	1,000.00	13,500.21	13,500.21	13,500.21	4,253.53	300.00	800.00	5,520.03	31.32	21.44	52.76	5,520.03	31.32	21.44	52.76	5,520.03	31.32	21.44	52.76	5,520.03	31.32	21.44	52.76	5,520.03	31.32	21.44	52.76	
10	Hudson.....	1,717.70	2,293.00	4,540.70	17,250.31	4,540.70	833.85	8,186.05	225.16	130.00	2,375.05	43.50	39.77	83.27	2,375.05	43.50	39.77	83.27	2,375.05	43.50	39.77	83.27	2,375.05	43.50	39.77	83.27	2,375.05	43.50	39.77	83.27
11	Humber Heights.....	9,750.00	1,320.50	964.94	17,250.31	17,250.31	3,659.77	397.05	806.00	4,863.72	561.65	314.87	70.52	4,863.72	561.65	314.87	70.52	4,863.72	561.65	314.87	70.52	4,863.72	561.65	314.87	70.52	4,863.72	561.65	314.87	70.52	
12	Katrine.....	964.94	907.75	2,154.15	10,070.89	2,154.15	488.22	541.05	100.00	1,332.87	39.24	43.57	82.81	1,332.87	39.24	43.57	82.81	1,332.87	39.24	43.57	82.81	1,332.87	39.24	43.57	82.81	1,332.87	39.24	43.57	82.81	
13	Macdowall.....	6,200.00	298.00	2,980.00	10,070.89	2,980.00	488.22	541.05	100.00	1,332.87	39.24	43.57	82.81	1,332.87	39.24	43.57	82.81	1,332.87	39.24	43.57	82.81	1,332.87	39.24	43.57	82.81	1,332.87	39.24	43.57	82.81	
14	Mallorytown.....	4,534.51	3,290.00	10,701.92	10,701.92	10,701.92	2,738.16	90.00	500.00	3,497.43	59.08	26.96	77.04	3,497.43	59.08	26.96	77.04	3,497.43	59.08	26.96	77.04	3,497.43	59.08	26.96	77.04	3,497.43	59.08	26.96	77.04	
15	Mindumaya.....	2,090.00	1,602.00	4,634.07	6,023.83	1,602.00	602.83	1,306.50	400.00	921.82	3,291.15	73.44	32.02	100.00	3,291.15	73.44	32.02	100.00	3,291.15	73.44	32.02	100.00	3,291.15	73.44	32.02	100.00	3,291.15	73.44	32.02	100.00
16	Morley.....	2,750.00	3,447.56	7,335.07	1,240.50	5,342.27	1,240.50	200.00	200.00	938.73	3,349.43	23.81	40.01	63.82	3,349.43	23.81	40.01	63.82	3,349.43	23.81	40.01	63.82	3,349.43	23.81	40.01	63.82	3,349.43	23.81	40.01	63.82
17	Nipigon.....	8,400.00	2,602.05	14,419.08	14,419.08	14,419.08	2,083.25	2,018.30	300.00	4,087.01	38.30	48.19	86.49	4,087.01	38.30	48.19	86.49	4,087.01	38.30	48.19	86.49	4,087.01	38.30	48.19	86.49	4,087.01	38.30	48.19	86.49	
18	Nobel.....	4,003.55	3,092.40	10,848.30	805.80	11,654.16	2,002.14	1,749.96	372.40	4,428.36	44.00	26.97	70.97	4,428.36	44.00	26.97	70.97	4,428.36	44.00	26.97	70.97	4,428.36	44.00	26.97	70.97	4,428.36	44.00	26.97	70.97	
19	North Mountain.....	7,990.00	4,343.85	13,882.11	13,882.11	13,882.11	3,882.11	3,882.11	3,882.11	4,343.85	44.00	26.97	70.97	4,343.85	44.00	26.97	70.97	4,343.85	44.00	26.97	70.97	4,343.85	44.00	26.97	70.97	4,343.85	44.00	26.97	70.97	
20	Pointe au Baril.....	1,001.54	1,004.50	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	3,961.02	
21	Quibell.....	2,200.00	2,079.75	6,082.22	10,847.22	6,082.22	2,229.91	1,607.85	218.00	4,299.52	49.03	108.30	157.33	4,299.52	49.03	108.30	157.33	4,299.52	49.03	108.30	157.33	4,299.52	49.03	108.30	157.33	4,299.52	49.03	108.30	157.33	
22	Sward.....	2,412.50	3,132.79	5,807.22	5,807.22	5,807.22	1,902.62	1,804.84	217.00	4,001.98	133.00	94.45	227.45	4,001.98	133.00	94.45	227.45	4,001.98	133.00	94.45	227.45	4,001.98	133.00	94.45	227.45	4,001.98	133.00	94.45	227.45	
23	Sundridge.....	5,700.00	1,344.00	9,918.20	9,918.20	9,918.20	3,918.20	3,918.20	3,918.20	9,918.20	9,918.20	9,918.20	9,918.20	9,918.20	9,918.20	9,918.20	9,918.20	9,918.20	9,918.20	9,918.20	9,918.20	9,918.20	9,918.20	9,918.20	9,918.20	9,918.20	9,918.20	9,918.20	9,918.20	
24	Township.....	2,580.00	2,598.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00	6,007.00		
25	Tweed.....	6,585.00	4,228.50	871.80	13,634.70	4,228.50	1,353.89	1,353.89	1,353.89	4,228.50	4,228.50	4,228.50	4,228.50	4,228.50	4,228.50	4,228.50	4,228.50	4,228.50	4,228.50	4,228.50	4,228.50	4,228.50	4,228.50	4,228.50	4,228.50	4,228.50	4,228.50	4,228.50	4,228.50	
26	Wellington.....	11,328.00	4,655.16	21,439.93	21,439.93	21,439.93	17,994.71	1,298.70	600.00	3,012.69	36.12	30.28	66.40	3,012.69	36.12	30.28	66.40	3,012.69	36.12	30.28	66.40	3,012.69	36.12	30.28	66.40	3,012.69	36.12	30.28	66.40	
27	West Gullford.....	2,719.00	2,188.75	6,021.90	6,021.90	6,021.90	1,760.17	1,216.55	1,000.00	4,379.58	88.92	15.38	104.30	4,379.58	88.92	15.38	104.30	4,379.58	88.92	15.38	104.30	4,379.58	88.92	15.38	104.30	4,379.58	88.92	15.38	104.30	
28	Willerforce.....	2,650.00	687.50	3,815.19	3,815.19	3,815.19	913.07	412.50	200.00	543.87	2,009.44	34.15	40.49	74.04	2,009.44	34.15	40.49	74.04	2,009.44	34.15	40.49	74.04	2,009.44	34.15	40.49	74.04	2,009.44	34.15	40.49	74.04
Totals.....		131,993.49	62,376.97	287,402.05	287,402.05	287,402.05	50,992.74	28,831.29	12,149.34	7,993.68	99,907.05	68.92	31.72	100.04	99,907.05	68.92	31.72	100.04	99,907.05	68.92	31.72	100.04	99,907.05	68.92	31.72	100.04	99,907.05	68.92	31.72	100.04

*In Township Area.

TABLE 11—DISTRIBUTION OF LOW ATTENDANCE SCHOOLS,
FOR THE YEAR 1942-43

Counties	1	2	3	4	5	6	7	8	9	10	Total
Brant								1	2		3
Bruce				3	2	3		12	15	9	44
Carleton					2		3	2	4	4	15
Dufferin					3	6	3	3	4	4	23
Dundas						1	1	3	3	6	14
Durham			1	1	1	3	3	6	8	3	26
Elgin					1	2	1	2	4	7	17
Essex							1	1			2
Frontenac		1	2	1	7	3	5	5	10	7	41
Glengarry			1	1	1	4	2	2	5	2	18
Grenville					4	1	7	1	4	3	20
Grey				2	8	9	8	6	9	6	48
Haldimand					1		2		1	2	6
Haliburton						2	4	5	2	1	14
Halton					1	2		4	1	5	13
Hastings			1		4	4	3	7	10	4	33
Huron					1	3	5	7	10	8	34
Kent							1	1	1	1	4
Lambton	1			1	3	7	1	7	8	9	37
Lanark				1	4	9	7	10	8	7	46
Leeds			3	2	4	4	6	8	13	13	53
Lennox and Addington				4		3	7	2	10	5	31
Lincoln								1	2	1	4
Middlesex				2	3	4	7	10	12	4	42
Norfolk									1	2	3
Northumberland					1	2	3	4	5	4	19
Ontario			2		1	2	3	4	2	8	22
Oxford						1	1	1	2		5
Peel					1	1	5	3	1	3	14
Perth					1	2		1	2	4	10
Peterborough			1	1		6	1	4	9	2	24
Prescott					1	4	4	3		2	14
Prince Edward				1	2	4	2	1	4	4	18
Renfrew				1	2	2	6	7	9	8	35
Russell				1	1		2	1			5
Simcoe				4	4	2	4	11	13	12	50
Stormont					1	1	3	6	2	4	17
Victoria			1		4	6	3	9	2	5	30
Waterloo						1			1		2
Welland						1	1		1		3
Wellington		1			2	4	8	9	2	7	33
Wentworth										1	1
York							1		3	4	8
Totals	1	2	12	26	71	109	124	170	205	181	901
Districts											
Algoma					2	3	4	2	3	2	16
Cochrane				1	1	1	3	3	2	4	15
Kenora					1	1	1	2	1	1	7
Manitoulin				1		2	1	3	1	3	11
Muskoka				1		4	2	7	6	6	26
Nipissing					3	2	2	3		2	12
Parry Sound			2	3	1	2	6	7	10	5	36
Rainy River							5	1	5	4	15
Sudbury					1	5	4	1	2	1	14
Thunder Bay			1		1	2	5	2	5	2	18
Timiskaming						3	4	1	5	2	15
Totals			3	6	10	25	37	32	40	32	185
Grand Totals	1	2	15	32	81	134	161	202	245	213	1,086

TABLE 12—TOWNSHIP SCHOOL AREAS BY COUNTIES AND DISTRICTS
(formed to June, 1942)

(A list of those formed in 1942 may be found in Appendix A)

County	Number of Sections in Areas	Township	County	Number of Sections in Areas	Township
Addington.....	20		Prescott.....	2	Plantagenet S.
	5	Camden	Prince Edward..	14	
	8	Denbigh, Abinger, and Ashby		7	Marysburgh North
	7	Kajadar, Anglesea, and Eifingham		7	Marysburgh South
Brant.....	10		Renfrew.....	39	
	5	Brantford		5	Alice and Fraser, No. 1
	5	Onondaga		4	Alice and Fraser, No. 2
Dufferin.....	30			2	Algona South
	10	East Garafraxa		5	Grattan
	20	Mono		3	Griffith and Matawatchan
Dundas.....	6	Williamsburg		4	Head, Clara and Maria
Durham.....	9	Hope		6	Rolph, Buchanan and Wylie
Frontenac.....	56			4	Sebastopol
	5	Barrie		6	Sherwood, Jones and Burns
	7	Clarendon	Russell.....	5	Cumberland
	9	Kennebec	Simcoe.....	31	
	9	Loughborough		4	Innisfil
	6	Olden		4	Matchedash
	9	Oso		6	Medonte
	7	Palmerston		6	Orillia
	4	Portland (North)		5	Oro
Glengarry.....	3	Lancaster		2	Sunnidale
Grey.....	24			2	Tay
	16	Sydenham		2	Vespra
	8	Derby	Victoria.....	23	
Grenville.....	12	Wolford		4	Carden
Haliburton.....	51			4	Dalton
	7	Cardiff		5	Laxton, Digby and Longford
	12	Dysart		10	Somerville
	5	Glamorgan	Welland.....	11	
	7	Lutterworth		5	Crowland
	8	Minden		6	Willoughby
	2	Sherbourne	Wellington.....	9	Guelph
	5	Snowden	Wentworth.....	11	
	2	Stanhope		5	Beverly
Halton.....	21			6	Binbrook
	7	Nassagaweya	York.....	20	
	14	Nelson		5	East York
Hastings.....	72			3	North York
	3	Bangor		12	York
	5	Carlow	Districts		
	7	Dungannon	Algoma.....	12	
	7	Elzevir		4	Johnson
	6	Faraday		3	Prince
	3	Limerick		3	Tarentorus
	8	Marmora and Lake		2	Wawa
	4	Mayo	Cochrane.....	10	
	4	McClure and Wicklow		3	Clute and Calder
	6	Monteagle and Herschel (1)		2	Eilber
	7	Monteagle and Herschel (2)		3	Way and Lowther
	6	Tudor and Cashel		2	Whitney
	6	Wollaston	Manitoulin....	5	
Huron.....	3	Tuckersmith		2	Cockburn Island
Lambton.....	2	Bosanquet		3	Sandfield
Lanark.....	11		Muskoka.....	102	
	6	Darling		8	Brunel
	5	Lavant		5	Cardwell
Lennox.....	41			9	Chaffey
	3	Adolphustown		8	Draper
	5	Amherst Island		5	Franklin
	5	Camden East, No. 1		8	Macauley
	5	Camden East, No. 2		5	McLean
	7	Fredericksburgh North		14	Medora and Wood
	6	Fredericksburgh South		6	Monck
	5	Richmond		5	Morrison
	5	Richmond (Centre)		6	Muskoka
Northumberland	3	Alnwick		4	Oakley
Oxford.....	10	Dereham		5	Ryde
Perth.....	2	Blaushard		7	Stephenson
Peterborough...	17			7	Susted
	5	Burleigh N. and Anstruther	Nipissing.....	20	
	5	Chandos		3	Calvin
	1	N. Monaghan		3	Cameron
	6	Otonabee		4	Chisholm
				2	Farris West
				2	Mattawan
				6	Widdifield

TABLE 12—TOWNSHIP SCHOOL AREAS BY COUNTIES AND DISTRICTS

County	Number of Sections in Areas	Township	County	Number of Sections in Areas	Township
Parry Sound....	78		Sudbury.....	11	
	4	Armour		9	Drury, Denison and Graham
	7	Carling	2	Waters	
	4	Chapman	Thunder Bay... 41	4	Blake
	5	Christie		3	Conmee
	3	Foley		8	McGregor
	5	Hagerman		8	McTavish
	3	Himsworth North		4	Neebing
	5	Himsworth South		4	Nipigon
	5	Humphrey		4	O'Connor
	6	Machar	5	Oliver	
	5	McKellar	1	Schreiber	
	4	McMurrich	Timiskaming... 6	2	Casey
6	Nipissing	2		Coleman	
7	Perry	2		Teck and Lebel	
Rainy River....	11		Township Areas formed to June 1942..... 165		
	3	Alberton	Number of Sections concerned..... 864		
	4	Atwood			
	2	Kingsford			
		Nelles			



Courtesy of "School Journal"

McGregor Township Area School, Erected 1940

This modern rural school and community centre is located on the Nipigon Highway, 12 miles east of Port Arthur. It has hydro, inside toilets, hot and cold water and movable chair desks.

TABLE 13—PROTESTANT SEPARATE SCHOOLS, 1942
Financial data is for calendar year 1942, statistical data for school year 1941-42

	S.S. 1 Crattan (Renfrew)	S.S. 2 Hagartry (Renfrew)	L'Original Village (Prescott) †	Penetanguishene Town (Simcoe)	Totals
Number of Schools.....	1	1	1	1	4
RECEIPTS:					
Balances from 1941.....	\$34.79	\$63.48	\$715.95	\$317.24	\$1,131.46
Legislative Grants.....	163.05	438.40	805.40	1,578.85	2,485.70
School District Levy.....	1,169.40	501.39	401.21	7,200.00	9,272.00
Temporary Loans.....	.....	200.00	.....	200.00	400.00
Other Sources.....	7.12	.05	5.07	59.03	71.27
Totals.....	\$1,374.36	\$1,203.32	\$1,427.63	\$9,355.12	\$13,360.43
DISBURSEMENTS:					
Teachers' Salaries.....	\$868.07	\$800.00	\$380.00	\$5,963.61	\$8,021.08
Other Current.....	208.97	203.19	99.00	3,391.51	3,902.67
Total Current.....	\$1,077.04	\$1,003.19	\$489.00	\$9,355.12	\$11,924.35
Fees paid to other boards.....	.....	.....	.....	.....	\$58.50
Repayment of Temporary Loans.....	.....	\$200.00	.....	.....	200.00
Totals.....	\$1,077.04	\$1,203.19	\$547.50	\$9,355.12	\$12,182.85
*Balance on hand, December 31, 1942.....	\$302.60	.13	\$870.71	.....	\$1,173.44
Cost of Education per Pupil-Day (in cents).....	34.2	33.7	72.1	41.7	41.6
School Section Mill Rate.....	30.6	35.0	31.5	15.1	.....
Current Debt.....	.....	.....	.....	\$329.45	\$329.45
Tax Monies Receivable.....	.....	\$648.75	.....	.....	648.75
TEACHERS:					
Male.....	.....	.....	.....	1	1
Female.....	1	1	1	4	7
Certificates.....	11	1	11	2(1), 2(11), K.P.	3(1), 4(11), 1(K.P.)
PUPILS:					
Total Enrollment.....	21	19	7	144	191
Boys.....	9	10	3	79	101
Girls.....	12	9	4	65	90
Average Attendance.....	16	16	6	116	153

*The inclusion of an amount of superannuation liability in these figures accounts for the fact that the accounts are out of balance.

†Closed June 1942.



Courtesy Toronto Board of Education

**Art Appreciation Class
Toronto Art Gallery**

THE ROMAN CATHOLIC SEPARATE SCHOOLS
TABLE 14—AGE-GRADE DISTRIBUTION, MAY, 1942
(A) ALL SCHOOLS

	Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals by Grades	Per cent of Total Enrollment	
GRADE I	Boys 2	198	3,044	3,290	1,058	325	102	37	24	7	5	1	1	1	1	1	8,093	7,413	15,506	15.6
	Girls 3	247	3,049	3,014	814	184	72	21	3	6	1	1	1	1	1	1	7,293	6,221	13,514	13.6
GRADE II	Boys	127	1,938	1,711	2,685	1,711	524	182	65	19	7	2	2	1	1	1	6,290	5,851	12,141	12.2
	Girls	108	2,115	2,625	919	2,741	274	101	36	9	3	1	1	1	1	1	5,802	5,802	11,817	11.9
GRADE III	Boys	4	104	1,477	2,336	1,349	573	290	111	34	12	4	2	2	2	2	6,336	5,997	12,333	12.3
	Girls	1	1	1,777	2,402	1,003	355	134	37	16	4	1	1	1	1	1	5,445	5,018	11,003	11.1
GRADE IV	Boys	9	221	1,456	1,560	1,391	687	329	112	35	2	2	2	2	2	2	6,336	5,997	12,333	12.3
	Girls	17	287	1,708	2,158	1,114	485	186	48	10	2	2	2	2	2	2	5,445	5,018	11,003	11.1
GRADE V	Boys	21	362	1,442	2,093	1,311	706	323	74	2	2	2	2	2	2	2	6,336	5,997	12,333	12.3
	Girls	20	388	1,836	2,093	1,003	443	138	29	5	2	2	2	2	2	2	5,445	5,018	11,003	11.1
GRADE VI	Boys	1	24	336	1,324	1,776	1,221	582	160	15	4	2	2	2	2	2	6,336	5,997	12,333	12.3
	Girls	1	28	463	1,687	1,878	1,026	405	109	18	1	1	1	1	1	1	5,445	5,018	11,003	11.1
GRADE VII	Boys	1	37	307	1,260	1,476	1,017	409	49	4	3	1	1	1	1	1	4,620	4,786	9,415	9.5
	Girls	1	41	480	1,454	1,571	904	279	44	3	1	1	1	1	1	1	4,620	4,786	9,415	9.5
GRADE VIII	Boys	1	5	47	432	1,195	812	227	28	28	227	205	227	28	28	28	4,083	4,083	8,025	8.7
	Girls	1	5	64	711	1,451	1,356	727	203	203	1,356	727	203	203	203	203	4,442	4,442	8,025	8.7
GRADE IX	Boys	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	928	928	2,559	2.6
	Girls	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1,631	1,631	2,559	2.6
GRADE X	Boys	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	642	642	1,074	1.7
	Girls	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1,032	1,032	1,074	1.7
JR. AUXILIARY CLASSES	Boys	3	15	17	47	59	82	111	92	63	8	8	8	1	1	1	409	409	711	.8
	Girls	1	4	11	16	30	46	35	35	22	11	11	11	1	1	1	212	212	711	.8
TOTALS BY SEXES	Boys	2	198	3,176	5,344	5,479	6,271	5,402	6,075	5,385	4,003	2,062	540	115	10	4	50,040	50,040	100,080	100.0
	Girls	3	247	3,168	5,209	5,679	5,868	5,889	5,784	5,121	3,729	2,088	607	154	27	7	49,218	49,218	98,436	98.4
GRAND TOTALS	5	445	6,334	10,613	11,007	11,950	11,270	11,964	11,742	10,506	7,732	4,150	1,216	269	40	11	99,258	99,258	198,516	198.5

Heavy lines denote ideal age spread for each grade.

(B) URBAN SCHOOLS

	Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years and over	Totals	Totals by Grades
Boys	1	138	2,326	2,385	714	212	64	21	10	2	5	1					5,879	
Girls	1	180	2,266	2,167	525	111	46	10	10	3							5,311	11,190
Boys			107	1,539	2,045	1,351	340	107	30	13	5	2	2	1			4,730	
Girls			78	1,700	1,991	672	200	60	21	5	2	1					5,600	10,290
Boys			3	81	1,149	1,746	971	387	189	68	25	7					4,026	
Girls				90	1,377	1,801	728	245	89	23	9	2					4,364	8,990
Boys				7	190	1,051	1,017	493	225	80	26	1					4,251	
Girls				14	237	1,646	847	341	135	31	8	1					4,589	8,840
Boys					13	303	1,185	1,648	900	497	250	63	3				4,021	
Girls					17	315	1,462	1,566	768	334	108	24	2				4,597	9,518
Boys					1	20	270	1,059	1,405	919	445	137	14	2			4,274	
Girls					1	31	375	1,330	1,453	782	326	82	11				4,351	8,655
Boys					1	9	31	286	982	1,165	831	346	36				3,685	
Girls					9	30	336	1,127	1,207	758	227	31	1				3,746	7,431
Boys						4	5	45	389	957	1,080	651	192	18	1		3,319	
Girls						5	5	570	570	1,122	1,061	564	164	16			3,557	6,876
Boys									2	152	270	210	75	15	4		753	
Girls									2	29	252	460	395	117	29	4	1,288	2,041
Boys									3	30	119	198	110	46	6	2	553	
Girls									1	34	201	326	173	68	14	4	821	1,374
Boys																		
Girls																		
Boys																		
Girls																		
JR. AUXILIARY CLASSES																		
Boys																		
Girls																		
TOTALS BY SEXES	1	138	2,437	4,015	4,128	4,820	3,973	4,025	4,557	4,139	3,232	1,704	449	87	13	2	38,320	
Boys	1	180	2,344	3,972	4,152	4,208	4,504	4,450	3,932	2,988	1,651	511	511	115	18	4	37,596	
Girls																		
GRAND TOTALS	2	318	4,781	7,987	8,280	8,481	9,129	9,007	8,071	6,220	3,355	900	202	31	6		75,916	

(C) RURAL SCHOOLS

	Under 5 years	5 years	6 years	7 years	8 years	9 years	10 years	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years over	Totals	Totals by Grades
GRADE I.....	Boys Girls	60 57	718 783	905 847	344 289	113 73	38 26	16 11	14 1	5 3	5	5	5	5	5	5	2,214	2,102
GRADE II.....	Boys Girls	20 30	415 634	399 415	640 277	390 277	175 74	75 41	26 41	6 15	2 4	2	2	2	2	2	1,733	1,491
GRADE III.....	Boys Girls	1	328	328	590	590	378	186	101	43	9	5	5	5	5	5	1,664	1,487
GRADE IV.....	Boys Girls	2 3	31 50	295 382	374 512	267 141	104 51	374 267	194 141	104 51	32 17	9 2	1	1	1	1	1,551	1,429
GRADE V.....	Boys Girls	8 3	237 73	374 469	445 235	351 209	371 109	302 30	137 5	73 2	11 2	11	2	2	2	2	1,415	1,300
GRADE VI.....	Boys Girls	4 7	96 88	265 357	371 425	302 244	137 79	23 27	1 1	2 1	2	2	2	2	2	2	1,171	1,237
GRADE VII.....	Boys Girls	6 11	87 121	278 364	311 149	186 52	63 13	13 2	13 2	13 2	13	13	13	13	13	13	944	1,040
GRADE VIII.....	Boys Girls	2 9	238 141	329 141	163 41	7	35 10	161 35	161 35	163 41	7	7	7	7	7	7	764	985
GRADE IX.....	Boys Girls	3 6	60 99	53 43	24 4	3	28 24	60 43	24 4	3	3	3	3	3	3	3	175	343
GRADE X.....	Boys Girls	10 1	17 40	33 87	49 20	3	1	3	3	3	3	3	3	3	3	3	89	211
JR. AUXILIARY CLASSES.....	Boys Girls	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
TOTALS BY SEXES.....	Boys Girls	60 57	739 814	1,329 1,297	1,351 1,376	1,451 1,413	1,450 1,360	1,450 1,885	1,401 1,334	1,246 1,189	771 741	958 437	100 156	28 39	6 9	3	11,730	11,692
GRAND TOTALS.....	.....	3	127	1,553	2,626	2,727	2,864	2,789	2,835	2,735	2,435	2,435	2,560	2,560	2,560	2,560	23,342	23,342

TABLE 15—SURVEY OF

I—RURAL

Inspectoral Division	No. of Schools reporting	Accommodations							Grounds Improvement Plan	
		Supplied with Hydro	Auditorium	Gymnasium	Teacher's Room	Seating				
						Individual Seats	Fixed Seats	Movable Seats		Adjustable Seats
1 Division No. I.....	6	2				2	4			4
2 " " II.....	15	4	1		4	8	8	4		8
3 " " III.....	32	2			2	16	16	21	6	13
4 " " IV.....	35					21	15	37	3	18
5 " " V.....	33	4			4	15		33		10
6 " " VI.....	21	6				12	14	7		6
7 " " VII.....	12	7	1		3	9	6	3		8
8 " " VIII.....	6	4	1		4	6	6	6	2	2
9 " " IX.....	14	7	1		3	13	4	11	5	4
10 " " X.....	22	14			8	20	10	14	2	9
11 " " XI.....	34	9	2	1	9	32	19	14	11	24
12 " " XII.....	14	4	1		1	12	11	5	4	9
13 " " XIII.....	1	1		1	1					1
14 " " XIV.....	17	9	1		5	13	12	7	3	12
15 " " XV.....	6	6	1		7	6	6			2
16 " " XVI.....	8	8	2		3	18	14	9	2	1
17 " " XVII.....	26	6	2		3	18	14	9	2	12
18 " " XVIII.....	24	5	5	1	6	21	14	10	3	10
19 " " XIX.....	8	1				3	8	1		2
20 " " XX.....		Urban	on	ly						
21 " " XXI.....	2					1	2			1
22 " " XXII.....	46	10			7	19	32	11	11	10
23 " " XXIII.....	54	3	1		4	6	54		3	26
24 " " XXIV.....	48	3			2	16	38	9	1	3
Totals.....	510	115	19	3	85	271	287	203	60	195

II—URBAN

1 Division No. I.....	18	18		1	8	18	16	2		15
2 " " II.....	5	3	1		4	4	3	3	2	2
3 " " III.....	4	2	1		1	4	2	2		2
4 " " IV.....	4	4	1		4	4	3	2	1	1
5 " " V.....	5	4			5		5	5		
6 " " VI.....	15	12	2	1	11	14	10	4	14	7
7 " " VII.....	22	20	3	3	15	20	21	3	1	12
8 " " VIII.....	23	23	5	10	19	23	14	16	7	13
9 " " IX.....	21	21	5	6	10	21	11	16	17	16
10 " " X.....	18	18	2	2	8	18	12	14	8	11
11 " " XI.....	23	22	3		12	23	19	9	7	17
12 " " XII.....	18	18	3	2	10	18	16	2	11	7
13 " " XIII.....	27	27	6	3	22	27	27	3	6	15
14 " " XIV.....	24	24	9	4	17	23	22	8	5	12
15 " " XV.....	25	25	5	1	25	25	25			10
16 " " XVI.....	21	21	4		21	21				16
17 " " XVII.....	15	13	7	3	8	13	10	4	4	8
18 " " XVIII.....	11	11	5		7	11	8	3	1	7
19 " " XIX.....	19	19	3	3	19	18	4	15	1	16
20 " " XX.....	15	15	4	2	12	15	14	1	10	
21 " " XXI.....	6	6	1		4	5	5	6	1	1
22 " " XXII.....	6	6			6	5	5		1	5
23 " " XXIII.....	4	4			4	2	4		1	
24 " " XXIV.....	5	5				1	4	1		2
Totals.....	354	341	70	41	252	333	255	119	98	195
Totals—All R. C. Separate Schools.....	864	456	89	44	337	604	542	322	158	390

SCHOOL FACILITIES, JUNE 1943

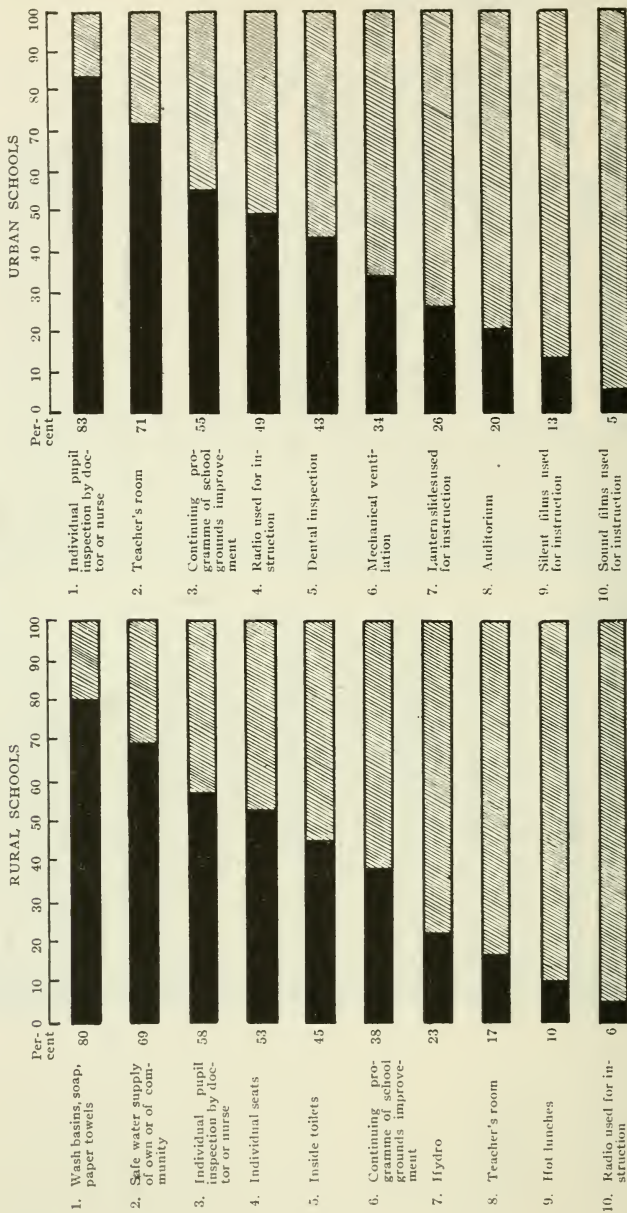
SCHOOLS

Instructional Aids					Health and Sanitation															
Lantern slides	Silent Films	Sound Films	Radio	Public Address System	Members of Health Unit				Non-members but all pupils exam'd by		Sanitary Inspection during this year	Hot Lunches Served	Safe water Supply			Water Cooler	Mechanized Ventilation	Hand basin, paper towels, etc.	Inside Toilets	Members of Junior Red Cross
					Number	Served by Nurse	Served by Doctor	Served by Dentist	Nurse	M. D.			Physicist	From School Well	Community water System						Bubbler Fountain
1					1	1			2		4	2	3	1	1	4		5	3	6
1					1	1			2		3	1	9	2	4	6		11	9	9
1					12	2	1	2	18		11		21	7	10	10		28	15	19
1					11	11	12	1	24		8	2	27	7	13	16		41	27	19
1					4	4	3	4	11		15	1	27	3	3	15		27	8	18
1					5	3	5		4		7	2	10	5	7	7		16	7	7
1					3	3	5		4		3		5	5	4		10	9	9	
1					3	3	5		4		3		19	3	4		13	9	7	
1					6	6	4		16		12	3	25	1	1		21	15	20	
1					6	6	4		4		9	3	15	1	1		26	22	33	
1					8	8	8	6	4		1	1	4	1	2		10	8	10	
1					6	6	6		5		6	3	11	1	5		14	11	13	
1					2	2	3		1		8		6	5	1		6	3	3	
					5	5	3		14		12	5	14	3	2		24	9	19	
									6		12	5	13	1	2		20	8	17	
									2				8				8		5	
									1		1	1	2				1	1	1	
					12		12		15		39	1	27	5	8		37	23	15	
					9	9					54	2	23	4	48		54	19	9	
					48	8	48				30		22		5		35	14	8	
6	8	1	28	1	139	63	120	15	141	9	281	53	292	68	76	141	406	231	260	

SCHOOLS

7	5	2	11	2	15	15					14	3	2	16	17			17	16	18
2	1	1	2	1	2	2	1		3		3	1	1	5	4	1		4	4	5
2	2		2	1	1	1	1		1		3		1	3	4	1		3	3	3
6	8		8		12	10	12	8	1		5		2	3	3			5	3	5
5	2		6	2	11	11	10	3	8		11	1	11	12	8		13	14	14	11
6	3	4	11		21	21	18	18			14	2	1	19	17		10	19	19	18
4	4	3	6		16	16	13	12			5	4		23	23		11	23	23	21
4	4	3	7	1	10	10	6	8	3	2	13	1		21	20	1	16	21	21	15
4	1	2	10		18	14	14	4	2	1	16	13	1	18	18		2	17	18	18
5	4		5		14	13	12	6	1		11	2		22	21		5	22	21	23
6	4		15		27	27	27	27			27	27		18	14		9	27	27	11
7	2	1	13		18	18	11	11	4	3	17		3	27	27		5	27	27	22
7	4		12		25	22	22	19			17			21	21	2	15	22	24	22
12	3		13		20	20	20	20			25			25	25				25	20
5	3		7		6	7	5	2			21			21	21				21	17
4	1	2	3		4	4	1	1			6		2	13	12		6	14	13	11
1	1	3	19		18	18					5		3	8	8		7	9	10	10
5	2		15	1	12	12					2		3	19	19			19	19	19
1	2		1		6	6	6	2			6			15			15	15	10	10
1	2		5		5	5	4	1			5	3	1	6	6		3	6	6	5
1	1		2		5	5	4	1			2			4	5		3	6	6	2
1	1		5		5	1	5				1		2	3	4		3	4	4	1
93	46	18	173	8	269	255	187	141	38	11	215	29	30	330	302	9	122	272	335	296
99	54	19	201	9	408	318	307	156	179	20	496	82	322	398	378	150	203	678	566	556

SCHOOL FACILITIES
 Percentage of schools having certain accommodations, facilities, and services,
 June 1943.



GRAPH 4

TABLE 16—FINANCIAL STATISTICS, 1941
(as reported by Trustee Boards)

	Cities	Towns	Villages	Rural Schools in the Counties	Rural Schools in the Districts	All Rural Schools	Totals for all R.C. Separate Schools
Receipts:							
Beginning Balances.....	\$113,173	\$97,898	\$23,212	\$182,551	\$82,702	\$965,953	\$199,476
Provincial Grants.....	179,872	336,015	25,272	293,373	321,398	57,466	1,113,895
County Grants.....	3,016	937	34,611	34,611	34,611	24,011	31,197
Local Tax Levy.....	1,309,133	3,619	38,007	350,091	159,096	509,187	2,640,966
Temporary Loans.....	6,713	77,243	5,840	71,781	106,451	178,232	268,028
Gifts and Donations.....	.....	14,998	.....	48,825	30,389	79,214	94,212
Other Sources.....	66,923	167,379	15,651	69,589	17,998	87,187	337,140
Difference between Gov't and Board Superannuation Deductions	72	30	.....	84	183	267	369
Totals.....	\$1,676,243	\$1,484,034	\$109,589	\$997,605	\$777,812	\$1,715,417	\$4,985,283
Disbursements:							
Instruction.....	\$832,522	\$675,190	\$47,299	\$432,248	\$289,261	\$731,509	\$2,276,520
Instructional Supplies.....	19,244	1,422	16,030	16,030	8,690	24,720	77,898
Plant Operation.....	78,056	20,749	899	14,467	21,453	35,920	140,584
Plant Maintenance.....	241,900	189,836	8,124	68,810	42,929	111,739	551,599
Auxiliary Agencies.....	74,174	51,772	3,436	36,110	22,920	59,030	188,412
Capital Charges.....	36,033	15,786	4,414	12,062	5,622	17,684	73,917
Current Operations.....	\$1,295,197	\$977,537	\$65,594	\$579,737	\$390,875	\$970,602	\$3,308,930
Capital Charges.....	243,034	188,493	8,862	75,709	40,934	116,643	357,042
Total—Current and Capital.....	\$1,538,251	\$1,166,030	\$74,446	\$655,436	\$431,809	\$1,087,245	\$3,865,972
Capital Outlays.....	\$36,247	\$90,120	\$3,786	\$61,628	\$48,994	\$110,622	\$240,775
Repayment of Temporary Loans.....	42,666	94,502	6,780	79,812	138,562	218,374	362,322
Extraneous Payments.....	1,752	.....	.....	.....	.....	.....	1,752
Difference between Board and Gov't Superannuation Deductions	57,327	133,382	6	200,729	98,447	299,176	514,456
Balance on Hand.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	\$1,676,243	\$1,484,034	\$109,589	\$997,605	\$777,812	\$1,715,417	\$4,985,283
Assets and Liabilities:							
Cash.....	\$57,327	\$133,382	\$24,571	\$200,729	\$98,447	\$299,176	\$514,456
Taxes Receivable.....	41,971	110,955	1,692	83,080	50,808	133,588	177,551
Current Liabilities.....	141,228	110,955	800	89,404	100,783	239,539	18,493,638
Land and Buildings.....	12,300,531	3,681,403	280,063	2,853,991	1,497,900	361,341	1,502,252
Furniture and Equipment.....	772,516	277,502	70,099	627,683	340,637	968,340	9,546,130
Debiture and Other Capital Debt.....	6,766,190	1,741,500	.....	.....	.....	.....	.....
Number of Classrooms.....	1,431	709	55	538	319	857	3,052
Average Number of Classrooms per school.....	7	7	3	1	1	1	1
Assessment per Classroom.....	\$108,373	\$61,054	\$81,005	\$77,659	\$16,772	\$54,995	\$95,736
Average Daily Attendance per Classroom.....	34	36	28	25	26	25	32
Cost per Pupil-Day (in cents):							
(a) Current Operations.....	21.6	20.4	22.3	22.4	24.4	23.1	21.7
(b) Capital Charges.....	4.1	3.0	3.0	2.0	2.6	2.8	3.6
(c) Total Current and Capital.....	25.7	24.3	25.3	25.3	27.0	25.9	25.3

THE SECONDARY SCHOOLS

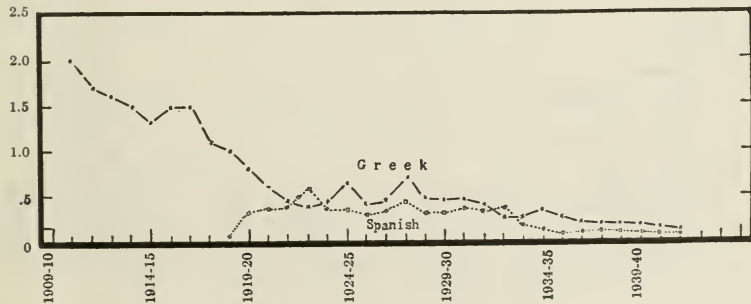
**TABLE 17—CLASSIFICATION OF ACADEMIC PUPILS BY SUBJECTS
OF STUDY, 1941-42.**

SUBJECTS	GRADES					Total
	IX	X	XI	XII	XIII	
Languages—						
English.....	23,099	22,447	13,381	10,274	6,435	75,636
French.....	22,530	20,916	12,287	9,490	5,313	70,536
Special French for French-speaking pupils.....	376	247	155	115	21	914
German.....	2	1,201	948	807	369	3,327
Spanish.....		2	48	36	9	95
Italian.....		6				6
Latin.....	16	19,401	11,596	9,031	1,685	41,729
Greek.....		24	45	37	26	132
Social Studies—						
Geography.....	22,959	16,863	220	30		40,072
British History.....	22,814	1,528	3		1	24,346
Canadian History and Citizenship.....	103	15,778	3	1	1	15,886
Ancient and Mediaeval History.....		1	11,806	444	9	12,260
Modern World History.....		24	1,435	9,497	3,520	14,476
Mathematics—						
General Mathematics.....	23,279	17,089	275	308		40,951
Industrial Mathematics.....			5	3		8
Algebra.....		19	11,820	1,766	3,601	17,206
Geometry.....	6		2,404	8,930	4,710	16,050
Trigonometry.....				130	5,348	5,478
Science—						
General Science.....	14,930		70	8		15,008
Agricultural Science.....	7,669		2,318	1,683	5	11,675
Agricultural Chemistry.....			8	3		11
Industrial Chemistry.....			6	9		15
Horticulture.....	14					14
Physics.....		2	8,006	2,621	2,867	13,496
Chemistry.....			2,771	6,210	3,723	12,704
Botany.....		97	234	12	2,155	2,498
Zoology.....			18	13	2,145	2,176
Biology.....			36		567	603
General—						
Shop Work.....	5,796	1,169	327	130	35	7,457
Home Economics.....	6,850	1,363	356	146	15	8,730
Art.....	20,774	1,402	285	166	8	22,635
Music.....	18,401	3,866	771	425	53	23,516
Health and Physical Education.....	23,110	16,563	12,896	9,563	6,341	68,473
Spelling.....	753	6	24	29	7	819
Public Speaking.....	228					228
Current Events.....	228					228
Commercial—						
Business Practice.....	22,155	745	128	360		23,388
Penmanship.....	8,957	837	476	227	67	10,564
Bookkeeping.....	115	1,344	782	297	80	2,618
Commercial Arithmetic.....	80	530	534	284	40	1,468
Business Correspondence.....		147	501	263	52	963
Stenography.....		571	602	287	97	1,557
Typewriting and Office Practice.....	304	1,377	952	534	117	3,284
Business Law.....			421	257	29	707
Accountancy.....		78	104	117	21	320
Economics.....			288	141	26	455
History of Commerce.....			6	3		9

FOREIGN LANGUAGES IN THE SECONDARY SCHOOLS
1910-11 to 1941-42

Percentage of students studying foreign languages in Ontario secondary schools

Percent of
Enrolment



GRAPH 5

TABLE 18—CLASSIFICATION OF VOCATIONAL PUPILS BY
SUBJECTS OF STUDY, 1941-42

SUBJECTS	GRADES						Total
	Prepara- tory and IX	X	XI	XII	XIII	Special Pupils	
Languages—							
English.....	11,802	8,643	4,600	1,822	186	356	27,409
French.....	3,667	2,287	1,304	609	178	41	8,086
Social Studies							
Social Studies.....	10,744	7,075	1,531	576	50	108	20,084
Regional Geography.....	6,420	1,590					8,010
Economic Geography.....		3,105	36	35			3,176
History of Commerce and Industry.....	276	82	1,854	602		94	2,908
Modern World History.....	30	407	307	227	10	2	983
Ancient and Mediaeval History.....				33	30		63
Current Events.....				8			8
Mathematics—							
General Mathematics.....	9,028	3,176	1,074	514	20	31	13,843
Vocational Mathematics.....	2,578	3,454	1,603	595		30	8,260
Algebra.....	160	786	691	77	167	7	1,888
Geometry (Matriculation).....	160	191	189	332	153	5	1,030
Trigonometry (Matriculation).....			171	90	180	6	447
Science—							
General Science.....	10,799	3,458	794	550	20	8	15,529
Physics.....	11	1,327	1,539	344	149	2	3,372
Chemistry.....	17	1,196	1,129	657	167	4	3,233
Biology.....		12	5	5			22
General—							
Art (General Course).....	4,841	1,104	245	113	5	33	6,341
Music.....	9,167	2,840	208	50			12,265
Health and Physical Education.....	11,672	8,721	4,507	1,966	223	534	27,623
Agriculture—							
Agricultural Science.....	218	225	58	26			527
Farm Economics.....			5	5			10
Farm Mechanics.....	122	60	35	10			227
Veterinary Science.....			5	5			10
Live Stock.....		12	5	5			22
Poultry.....			5	5			10
Field Crops.....		12	5	5			22
Apiculture.....			5	5			10
Horticulture.....	15	12	5	5			37
Bacteriology.....				5			5
Art—							
Vocational Art.....	4,100	1,261	322	155	23	42	5,903
Commerical—							
(a) Basic Theory:							
Economics.....			1,530	694	78	499	2,801
Money and Banking.....				16			16
Business Organization.....					23		23
Business Law.....		23	1,423	739	23	328	2,536
Consumer Economics.....				13			13
(b) General Practice:							
Business Practice.....	10,387	179	26	46	8	40	10,686
Secretarial Practice.....				97			97
Office Practice.....		45	1,795	786	61	623	3,310
Salesmanship.....	109	26	51	27		11	224
Merchandising.....		9					9

TABLE 18—CLASSIFICATION OF VOCATIONAL PUPILS BY
SUBJECTS OF STUDY, 1941-42

SUBJECTS	GRADES						Total
	Prepara- tory and IX	X	XI	XII	XIII	Special Pupils	
Commercial—Continued							
(c) Correspondence:							
Penmanship.....	6,646	3,991	1,426	406	78	539	13,086
Spelling.....	298	321	110	29			758
Stenography.....	186	3,950	2,330	1,092	67	654	8,279
Typewriting.....	4,348	4,415	2,453	1,107	100	664	13,087
Correspondence and Filing..	488	921	2,029	945	84	615	5,082
(d) Accounting:							
Commercial Arithmetic....	2,636	3,615	1,747	637	78	427	9,140
Rapid Calculation.....			25	3		29	57
Business Machines.....			193	119	23	46	381
Bookkeeping.....	276	3,958	2,205	659	61	564	7,723
Accountancy.....			100	297	17	41	455
Home Economics—							
Home Economics.....	2,711	2,332	836	409	16	75	6,379
Industrial—							
(a) Industrial Drafting:							
Drafting.....	5,513	3,481	1,435	597	17	42	11,085
Machine Drawing.....	1,275	961	567	311	21	20	3,155
Architectural Drawing.....		1					1
(b) Crafts:							
Pattern Making.....	596	731	261	158		1	1,747
Cabinet Making.....		506	16	25			547
Instrument Making.....			92	66		4	162
Printing.....	3,044	857	101	38	2	13	4,055
(c) Science:							
Aeronautics.....		219	177	100	15		511
Geology.....		10	1	5			16
Mineralogy.....		10	1	5			16
Assaying.....		69					69
(d) Engineering:							
Architecture and Building							
Construction.....		495	149	121			765
Stationary Engineering....			37	15			52
Applied Electricity.....	3,567	1,946	677	127	5	24	6,346
Electrical Construction....	235	89	17	10			351
Radio.....			127	70			197
Surveying.....		10	16	5			31
Mining.....		53	29	5			87
(e) Trades and Industry:							
General Woodworking....	4,668	1,557	405	91		27	6,748
Carpentry.....	487	219	209	72			987
Brick Work.....	412	15	11				438
Plumbing.....		15					15
Sheet Metal Work.....	3,268	1,161	332	72	6		4,839
Foundry Work.....	42	338	122	5		11	518
Welding.....	277	219	104	85		4	689
Forging and Heat Treatment		90		41			131
Machine Shop Practice....	4,835	2,952	1,084	414	13	29	9,327
Ignition.....			167	30			197
Motor Mechanics.....	4,280	1,716	450	110	7	39	6,602
Aero Engines.....		131	116	29			276
Rigging.....			116	43			159
Ore Dressing.....			6	5			11

TABLE 19—ANNUAL DEPARTMENTAL EXAMINATION RESULTS, 1942
(a) HONOUR GRADUATION DIPLOMA—Issued to pupils completing Grade XIII in 1942

Pupils classified by Schools	Total Number of Candidates Reported	Classification of Successful Candidates by:—				
		(1) Year in which the required standing in nine U.S. papers was obtained		(2) Method by which standing was obtained in 1942		
		(a) All in 1942	(b) Part in 1942 and part in previous years	(a) At Written Dept'l. Exams	(b) Under provisions of Circular No. 27	
				Farm Em- ployment	On Enlist- ment	
Collegiate Institutes.....	2,152	1,466	413	784	610	72
High Schools.....	1,336	951	420	373	543	35
Continuation Schools.....	301	243	140	66	173	4
Vocational Schools.....	103	52	25	13	27	12
Collegiate or High Schools combined with Vocational Schools or Departments.....	1,347	897	304	479	382	36
Totals.....	5,239	3,600	1,302	1,715	1,735	159

(b) GRADUATION DIPLOMA—Issued to pupils completing Grade XII in 1942

Pupils classified by Schools	Total number of pupils recommended	Pupils classified by Courses							
		General			Indus- trial	Agriculture	Home Economics	Commer- cial	Art
		Total	Regular	5 Options					
Collegiate Institutes.....	2,740	2,111	265	338	.....	.....	26	.....
High Schools.....	2,101	1,742	48	236	.....	.....	72	3
Continuation Schools.....	978	869	10	57	.....	.....	.....	.....
Vocational Schools.....	1,109	117	16	3	330	.....	87	38
Collegiate or High Schools combined with Vocational Schools or Departments.....	2,208	1,326	168	261	86	4	24	339	
Private Schools.....	1,241	1,084	23	133	.....	.....	1	.....
Totals.....	10,377	8,834	7,249	527	1,058	4	112	969	41

(c) INTERMEDIATE CERTIFICATE—Issued to pupils completing Grade X in 1942

Pupils classified by Schools	Total number of pupils recommended	Pupils classified by Courses							
		General			Industrial	Agriculture	Home Economics	Commercial	Art
		Total	Regular	5 Options					
Secondary Schools:									
Collegiate Institutes.....	4,106	3,992	6	.....	.....	.....	114	.....
High Schools.....	3,749	3,510	2	.....	.....	.....	229	4
Continuation Schools.....	1,665	1,046	6	.....	.....	.....	11	.....
Vocational Schools.....	3,609	353	1,321	.....	.....	219	1,662	54
Collegiate or High Schools combined with Vocational Schools or Departments.....	4,212	2,468	560	44	87	.....	1,052	1
Primary Schools:									
Fifth Classes of Public Schools (with a few Grade C Continuation Schools).....	940	687	.....	.....	.....	.....	252	1
Fifth Classes of R. C. Separate Schools.....	1,218	1,084	.....	.....	.....	.....	133	.....
Totals.....	19,499	13,740	1,889	44	312	.....	3,453	61

(d) June Middle School

Subjects	Number of Candidates	Number Recommended Regularly	Number Recommended under Cir. 27	Standing Granted by Board	Agrotat	Total Successful	Per cent. Successful 1942	Per cent. Successful 1941
English Composition	12,519	9,478	1,808	60	5	11,351	90.67	91.17
English Literature	12,470	9,483	1,876	57	5	11,421	91.59	90.83
Modern History	13,457	9,891	2,161	59	4	12,115	90.03	90.03
Ancient and Mediaeval History	14,322	11,041	1,410	15	6	12,472	87.08	88.89
Algebra	16,363	11,172	1,761	41	6	12,980	79.32	78.26
Geometry	12,665	8,900	1,888	110	5	10,903	86.09	84.41
Physics	12,717	9,547	1,295	35	5	10,882	85.57	84.47
Chemistry	11,293	8,231	1,381	84	6	9,702	85.91	85.05
Latin Authors	10,990	7,529	1,621	64	5	9,219	83.88	83.15
Latin Composition	10,993	7,528	1,633	64	5	9,230	83.90	83.31
French Authors	11,526	7,925	1,688	80	3	9,696	84.08	84.22
French Composition	11,526	7,923	1,693	94	3	9,713	84.27	84.22
German Authors	896	762	66	4	.....	.....	.....	.....
German Composition	896	762	66	5	.....	.....	.....	.....
French Literature	307	257	11	3	.....	.....	.....	.....
Special French Composition	307	261	11	3	.....	.....	.....	.....
Agriculture I	2,340	1,616	506	3	2	2,127	90.90	88.31
Agriculture II	1,894	1,187	488	7	2	1,684	88.91	88.40
Greek Authors	53	51	1	.....	.....	.....	.....	.....
Greek Accidence	55	52	2	.....	.....	.....	.....	.....
Spanish Authors	151	123	8	.....	.....	.....	.....	.....
Spanish Composition	150	123	8	.....	.....	.....	.....	.....
Italian Authors	1	1	.....	.....	.....	.....	.....	.....
Italian Composition	1	1	.....	.....	.....	.....	.....	.....
Music	76	58	11	1	.....	.....	.....	.....
Technical Arithmetic	215	154	26	.....	.....	.....	.....	.....
Household Science I	70	50	6	.....	1	57	81.43	100.00
Household Science II	34	28	2	1	.....	31	91.18	92.96
Special Arithmetic	1	1	.....	.....	.....	1	100.00	100.00
Special Zoology	1	1	.....	.....	.....	1	100.00	100.00
Totals	158,294	114,136	21,427	790	63	130,416	80.18	85.73

Total Number of Candidates.....31,756 Number of Candidates Recommended Under Circular 27.....4,421 Total Number of Centres.....537

(e) June Upper School

Subjects	Candidates Recommended under War Time Reg. Cir. 27		Candidates Writing				Aegrotat	Appeals		Total Number Successful	Per cent.	
	Number of Candidates	Total Number	Total Number Passing	Per cent. Passing	Number Granted M. S. Standing	Total Number		Number Sust'd.	Number Granted M. S. Standing		1942	1941
English Composition.....	7,977	2,434	5,492	70.50	11	51	124	39	2	6,396	80.18	76.52
English Literature.....	7,849	2,466	5,337	62.98	8	46	217	74	1	5,947	75.77	75.36
Modern History.....	4,369	1,414	2,923	69.55	.....	32	57	15	.....	3,494	79.97	80.38
Algebra.....	4,535	33.19	3,002	73.28	.....	28	32	10	1	3,743	82.54	85.39
Geometry.....	5,717	2,022	3,650	73.53	5	45	40	11	.....	4,762	83.30	85.06
Trigonometry.....	6,648	2,217	4,373	73.89	.....	58	42	18	.....	5,524	83.09	81.41
Botany.....	2,863	1,061	1,779	69.53	.....	23	38	9	.....	2,330	81.38	83.61
Zoology.....	3,006	1,124	1,859	78.86	.....	23	20	5	.....	2,618	87.09	86.89
Physics.....	3,842	1,431	2,387	71.85	.....	24	30	7	.....	3,177	82.69	75.48
Chemistry.....	4,552	1,561	2,964	67.11	1	27	55	15	1	3,592	78.91	80.07
Latin Authors.....	2,426	712	29.35	1,688	.....	26	19	3	1	2,131	87.84	86.38
Latin Composition.....	2,256	638	1,592	86.12	.....	26	10	3	1	2,038	90.34	84.80
French Authors.....	6,479	2,149	4,279	74.95	4	51	68	17	2	5,424	83.72	87.17
French Composition.....	6,389	2,095	4,239	72.88	12	55	95	39	3	5,253	82.22	89.52
German Authors.....	549	112	433	95.15	.....	4	.....	.....	.....	528	96.17	95.32
German Composition.....	539	107	19.85	428	375	87.62	4	12	4	490	90.91	92.99
French Literature.....	105	14	13.33	90	75	83.33	1	2	.....	90	85.71	91.57
Special French Composition.....	132	12	9.09	120	87	72.50	.....	.....	.....	99	75.00	71.77
Greek Authors.....	28	2	7.14	25	25	100.00	.....	.....	.....	28	100.00	97.83
Greek Composition.....	30	2	6.66	27	27	100.00	1	.....	.....	30	100.00	100.00
Spanish Authors.....	57	9	15.79	47	34	72.34	1	1	.....	44	77.19	67.74
Spanish Composition.....	54	7	12.96	46	35	76.09	1	3	.....	43	79.63	72.22
Italian Authors.....	9	.....	.....	8	8	88.88	.....	.....	.....	8	88.88	100.00
Italian Composition.....	8	.....	.....	7	7	87.50	.....	.....	.....	7	87.50	80.00
Totals.....	70,419	23,094	46,797	72.45	43	528	865	269	12	57,796	82.07	82.81

Total Number of Candidates.....12,127

Number of Candidates Recommended Under Circular 27.....3,028

Total Number of Centres.....381

(f) August Upper School

Subjects	No. of Candidates Writing	No. Passing	Percentage Passing	Appeals		Total No. Successful	Per cent.	
				Total No.	No. Sustained		1942	1941
English Composition.....	79	58	73.42	7	1	59	74.68	72.90
English Literature.....	74	43	58.11	7	2	45	60.81	80.61
Modern History.....	29	18	62.07	1	1	19	65.52	36.00
Algebra.....	7	4	57.14			4	57.14	68.75
Geometry.....	21	11	52.38	3	3	14	66.67	52.38
Trigonometry.....	14	12	85.71	1	1	13	92.86	75.68
Botany.....	21	7	33.33	2		7	33.33	85.00
Zoology.....	49	39	79.59	5	3	42	85.71	75.00
Physics.....	2	1	50.00			1	50.00	100.00
Chemistry.....	8	7	87.50			7	87.50	100.00
Latin Authors.....	4	4	100.00			4	100.00	88.89
Latin Composition.....	10	10	100.00			10	100.00	66.67
French Authors.....	3	2	66.67			2	66.67	50.00
French Composition.....	3	1	33.33			1	33.33	54.55
German Authors.....	2	2	100.00			2	100.00	
German Composition.....	3	2	66.67	1		2	66.67	
French Literature.....	30	29	90.67			29	90.67	85.19
Special French Composition.....	21	17	80.95			17	80.95	81.25
Totals.....	380	267	70.26	27	11	278	73.16	71.86

Total Number of Candidates.....264

Total Number of Centres.....10

TABLE 20—SURVEY OF SCHOOL FACILITIES
June, 1943

Number of secondary schools having certain accommodations, aids and services

	Continuation Schools	High Schools and Collegiate Institutes	Vocational Schools *	Senior Auxiliary Schools	Totals
Number of schools reporting.....	195	231	18	4	448
1. Accommodations:					
(a) Gymnasium.....	19	154	18	2	193
(b) Auditorium.....	24	129	17	4	174
2. Instructional Aids:					
(a) Lantern slides.....	56	183	16	3	258
(b) Silent films.....	9	66	15	3	93
(c) Sound films.....	7	46	13	1	67
(d) Radio.....	34	65	13	2	114
(e) Public address system.....	4	31	8		43
3. Health Services:					
(a) Schools belong to a Health Unit.....	25	52	15	4	96
(b) Service given by					
i. Nurse.....	13	47	14	4	78
ii. Doctor.....	17	47	12	4	80
iii. Dentist.....	1	16	7	4	28
(c) Not part of a Health Unit but service given by					
i. Doctor or Nurse.....	38	28			66
ii. Dentist.....	1	6			7
(d) Sanitary conditions inspected during 1942-43....	98	85	11	1	195

* Pure vocational only; composite schools are included with High and Collegiate.

TABLE 21—SECONDARY SCHOOL TEACHERS, 1942-43
NUMBER AND CERTIFICATES

A. Academic (including Academic-Vocational)

Cities	Full time teachers in Continuation Schools, High Schools and Collegiate Institutes														Part Time	
	Number			Academic Qualifications						Professional Certificates						
	Total	Male	Female	Dr.	D. Paed.	M. A.	B. Paed.	B.A.	Non. Grad.	Specialist	H.S.A. or Ordinary	I	Prov.	Temp.		Elementary	Others
Belleville.....	28	15	13			1	3	21	3	17	10			1		
Brantford.....	35	14	21			3		25	7	23	12					
Chatham.....	18	9	9			2		15	1	16	2					1
Fort William.....	22	10	12			3		18	1	17	4		1			
Galt.....	20	12	8			4	1	8	7	14	6					1
Guelph.....	25	13	12			1	1	18	5	18	7			1		
Hamilton.....	77	56	21			19	3	49	6	67	10					1
Kingston.....	32	20	12			5	1	25	1	26	6					
Kitchener.....	21	14	7					20	1	15	6					
London.....	63	38	25		1	16	3	43		58	5					6
Niagara Falls.....	21	11	10			2		19		18	3			1		
North Bay.....	22	12	10			3		15	4	15	7					
Oshawa.....	23	15	8			4		17	2	16	7					
Ottawa.....	72	50	22			13	1	56	2	55	16		1			
Owen Sound.....	22	13	9			2	1	16	3	19	3					
Peterborough.....	25	11	14	1		3	1	20		21	4					
Port Arthur.....	13	5	8			4		8	1	11	2					
St. Catharines.....	25	13	12			1	3	20	1	19	6					
St. Thomas.....	19	11	8			1	2	15	1	16	3					
Sarnia.....	38	21	17			3		29	6	30	7		1			1
Sault Ste. Marie.....	23	11	12			3		20		21	2					1
Stratford.....	26	13	13			3		18	5	19	7			1		
Sudbury.....	13	8	5			2		11		9	4					
Toronto.....	324	211	113	5	1	69	34	211	4	293	28		3			
Welland.....	25	12	13			1		18	6	13	12					
Windsor.....	99	55	44	1		10	1	82	5	79	20					2
Woodstock.....	22	10	12			2		17	3	19	3					
All Cities.....	1,153	683	470	7	2	180	55	834	75	944	202		6	1	13	3
All other Collegiate and High Schools.....	1,552	689	863	3	1	119	37	1,315	77	1,026	507		6	13	21	...
Total.....	2,705	1,372	1,333	10	3	299	92	2,149	152	1,970	707		12	14	34	3
Continuation Schools.....	477	188	289	2	...	19	4	288	164	120	177	158	10	12	33	...
Gross Total.....	3,182	1,560	1,622	12	3	318	96	2,437	316	2,090	884	158	22	26	67	3

Note: 1. The section "Academic-Vocational" gives those teachers who teach in both the academic and vocational departments.

2. "Elementary" under "Part Time" gives those teachers whose time is divided between the elementary schools and the secondary. They are already counted as elementary teachers, hence are omitted from the full-time teachers here to avoid duplication.

3. Itinerant music teachers are not included.

4. For brevity, degrees are counted in the order given. Dr. includes all doctor degrees except the D. Paed.; M.A. includes M.Ed. and M.A., B. Paed.; B.A. includes all bachelor degrees except B. Paed.

TABLE 21—SECONDARY SCHOOL TEACHERS, 1942-43
NUMBER AND CERTIFICATES

B. Academic-Vocational

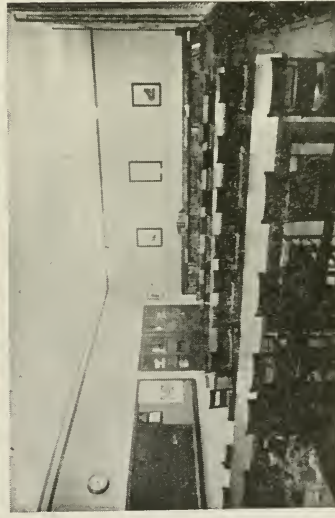
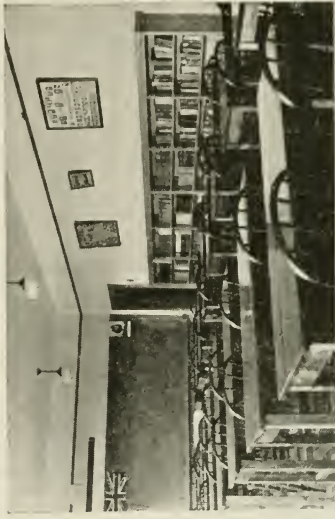
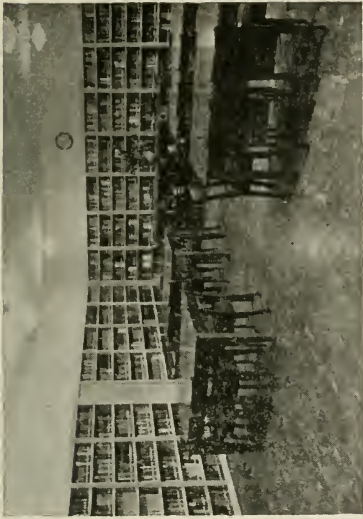
Cities	Full time teachers engaged in both Academic and Vocational Departments														Part Time	
	Number			Academic Qualifications						Professional Certificates					Elementary	Others
	Total	Male	Female	Dr.	D. Pæd	M. A.	B. Pæd	B.A.	Non. Grad.	Specialist	H.S.A. or Ordinary	I	Prov.	Temp.		
Belleville.....	19	13	6			1	3	12	3	10	8			1		
Brantford.....	29	12	17			3		18	8	16	12			1		
Chatham.....	1		1						1		1					1
Fort William.....																
Galt.....	14	8	6			2		5	7	8	6					1
Guelph.....	13	8	5			1		8	4	8	5					1
Hamilton.....	8	5	3			1		3	4	4	4					
Kingston.....	18	10	8			1	1	15	1	15	3					
Kitchener.....	11	7	4					10	1	7	4					
London.....																
Niagara Falls.....	17	7	10			1		16		14	3					1
North Bay.....	11	7	4			1		6	4	6	5					
Oshawa.....	9	5	4			1		7	1	6	3					
Ottawa.....	2	2						1	1		1		1			
Owen Sound.....	17	11	6			1	1	12	3	14	3					
Peterborough.....	13	5	8	1		2	1	9		11	2					
Port Arthur.....																
St. Catharines.....	10	7	3				2	7	1	7	3					
St. Thomas.....	1	1					1			1						
Sarnia.....	27	16	11			2		19	6	20	6	1	1			1
Sault Ste. Marie.....																
Stratford.....	13	7	6			1		7	5	9	4					
Sudbury.....																
Toronto.....	19	13	6				1	17	1	15	4					
Welland.....	18	10	8			1		11	6	10	8					
Windsor.....																
Woodstock.....	15	6	9					13	2	13	2					
All Cities.....	285	160	125	1		19	10	196	59	194	87	1	2	2	3	2
All other Collegi- ates, High, and Voc- ational Schools..	269	139	130		1	23	7	207	31	194	71			4		
Total.....	554	299	255	1	1	42	17	403	90	388	158	1	2	6	3	2

TABLE 21—SECONDARY SCHOOL TEACHERS, 1942-43
NUMBER AND CERTIFICATES

C. Vocational (including Academic-Vocational)

Cities	Full time teachers in Vocational Schools														Part Time	
	Number			Academic Qualifications						Professional Certificates					Elem-entary	Others
	Total	Male	Fe-male	Dr.	D. Pæd	M. A.	B. Pæd	B.A.	Non-Grad.	Spe-cialist	U.S.A. or Ordinary	I	Prov.	Temp.		
Belleville.....	21	14	7			1	3	14	3	12	8			1		
Brantford.....	34	15	19			4		20	10	20	13			1		
Chatham.....	15	8	7					7	8	9	6					1
Fort William....	30	18	12		1	2		18	9	13	14	2		1		
Galt.....	19	11	8			2		10	7	13	6					
Guelph.....	20	12	8			2		12	6	13	7					1
Hamilton.....	121	81	40	1		8	8	58	46	62	57	1		1		1
Kingston.....	28	18	10			1	1	21	5	20	6	1		1		
Kitchener.....	29	18	11			1		21	7	18	10	1				
London.....	51	40	11			5	1	28	17	32	17			2		1
Niagara Falls....	27	14	13			1		21	5	20	6			1		1
North Bay.....	17	11	6			2		9	6	10	7					
Oshawa.....	23	14	9			1	1	16	5	14	9					
Ottawa.....	87	68	19			4	2	58	23	56	30		1			1
Owen Sound.....	22	13	9			1	1	16	4	18	4					
Peterborough....	26	14	12	1		3	1	16	5	23	3					
Port Arthur.....	25	14	11				1	17	7	16	8			1		
St. Catharines...	30	20	10				4	15	11	17	11			2		
St. Thomas.....	19	11	8				1	15	3	14	5					
Sarnia.....	33	20	13			2		24	7	23	8	1	1			1
Sault Ste. Marie..	20	13	7			2		12	6	12	8					
Stratford.....	14	7	7			1		8	5	10	4					
Sudbury.....	33	20	13			2	2	25	4	18	15					
Toronto.....	422	305	117	3	4	48	52	216	99	278	139		5			9
Welland.....	25	14	11			1		16	8	16	9					
Windsor.....	56	37	19			3		27	26	32	23			1		
Woodstock.....	15	6	9					13	2	13	2					
All Cities.....	1,262	836	426	5	5	97	78	733	344	802	435	6	6	12	3	13
All other Vocational Schools....	327	172	155	1	1	25	11	247	42	238	85			4		2
Total.....	1,589	1,008	581	6	6	122	89	980	386	1,040	520	6	6	16	3	15
Net Total* (A+C-B)....	4,217	2,269	1,948	17	8	398	168	3,014	612	2,742	1,246	163	26	36	67	16
Senior Auxiliary Schools—Hamilton and Toronto	62	33	29			2	3	10	47	58	3	1				1
Grand Totals....	4,279	2,302	1,977	17	8	400	171	3,024	659	2,800	1,249	164	26	36	67	17

* Secondary School Teachers, excluding duplicates and Senior Auxiliary.



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TABLE 22—TEACHERS' SALARIES—FREQUENCY

Range	Continuation Schools						High Schools					
	P.	M.A.	F.A.	Total	Group Total	Group Percentage	P.	M.A.	F.A.	Total	Group Total	Group Percentage
\$4,951 - \$5,050.....												
\$4,851 - \$4,950.....												
\$4,751 - \$4,850.....												
\$4,651 - \$4,750.....												
\$4,551 - \$4,650.....												
\$4,451 - \$4,550.....							1			1		
\$4,351 - \$4,450.....											2	.2
\$4,251 - \$4,350.....												
\$4,151 - \$4,250.....												
\$4,051 - \$4,150.....							1			1		
\$3,951 - \$4,050.....							5			5		
\$3,851 - \$3,950.....												
\$3,751 - \$3,850.....							2			2	8	.7
\$3,651 - \$3,750.....												
\$3,551 - \$3,650.....							1			1		
\$3,451 - \$3,550.....												
\$3,351 - \$3,450.....												
\$3,251 - \$3,350.....							6			6	28	2.6
\$3,151 - \$3,250.....							8			8		
\$3,051 - \$3,150.....							14			14		
\$2,951 - \$3,050.....	1			1			7	1		8		
\$2,851 - \$2,950.....							4	1		5		
\$2,751 - \$2,850.....	1			1	3	.7	12	3	2	17	68	6.3
\$2,651 - \$2,750.....	1			1			14	6	4	24		
\$2,551 - \$2,650.....							6	3	5	14		
\$2,451 - \$2,550.....	3			3			14	8	14	36		
\$2,351 - \$2,450.....	2		1	3			18	10	8	36		
\$2,251 - \$2,350.....	1			1	16	3.4	13	17	10	40	215	19.8
\$2,151 - \$2,250.....	3			3			4	29	15	48		
\$2,051 - \$2,150.....	3	2	1	6			16	19	20	55		
\$1,951 - \$2,050.....	15			15			8	24	40	72		
\$1,851 - \$1,950.....	12	2		14			4	26	56	86		
\$1,751 - \$1,850.....	24	1	2	27	128	26.8		48	60	108	566	52.1
\$1,651 - \$1,750.....	26	4		30				46	76	122		
\$1,551 - \$1,650.....	27	5	10	42			3	47	128	178		
\$1,451 - \$1,550.....	39	9	16	64				17	109	126		
\$1,351 - \$1,450.....	22	12	56	90				4	53	57		
\$1,251 - \$1,350.....	9	8	40	57	316	66.2			16	16	199	18.3
\$1,151 - \$1,250.....	5	12	52	69								
\$1,051 - \$1,150.....		6	30	36								
\$951 - \$1,050.....	4		9	13								
\$851 - \$950.....			1	1	14	2.9						
\$751 - \$850.....												
Total Teachers.....	198	61	218	477			161	309	616	1,086		
Median Salary.....	\$ 1,600	\$ 1,400	\$ 1,350	\$ 1,450			\$ 2,650	\$ 1,850	\$ 1,750	\$ 1,850		
Average Salary.....	1,674	1,407	1,308	1,472			2,656	1,927	1,744	1,930		
Increase in Average over Year 1941-42.....	105	158	154	137			68	125	61	76		

—decrease

P.—Principal.

M.A.—Male Assistant.

F.A.—Female Assistant.

DISTRIBUTION—FULL-TIME TEACHERS, 1942-43

Collegiate Institutes						Vocational Schools*						All Schools			Group Percentage 1940-41	
P.	M.A.	F.A.	Total	Group Total	Group Percentage	P.	M.A.	F.A.	Total	Group Total	Group Percentage	Total Teachers	Group Total	Group Percentage		
3			3	5	.3					4	.4	3	9	.3	.7	
1			1													
1			1			4	4	5								
5			5	24	1.5	2			2	7	.7	8	33	.8		
4			4			2	2	6								
4			4			2	2	6								
7			7			1	1	8								
4			4					5								
5			5	101	6.4	3			3	55	5.3	13	164	3.9		3.5
4			4					4								
8			8			2	2	12								
1	9		10			1	8	19								
4	51	19	74			35	6	116								
2	71	51	124	296	18.7	1	84	27	112	296	28.5	236	620	14.8		12.6
3	53	8	64					59	14			73				
1	26	4	31			21	5	26								
2	43	6	51			56	6	62								
2	20	4	26			19	4	23								
3	38	24	65	314	19.8		69	28	97	282	27.2	171	667	15.9	14.5	
20	14	34	64					23	9			32				71
6	37	38	81			33	33	66								
2	44	34	80			33	15	48								
	39	15	54			23	16	39								
	40	49	89	431	27.2		41	16	57	285	27.5	185	947	22.6	20.2	
	52	29	81					36	25			61				181
	46	51	100			33	23	56								
	38	33	71			34	23	57								
	46	44	90			35	19	54								
	38	54	92	402	25.3		13	16	29	108	10.4	208	1,204	28.8	28.8	
	41	62	103					23	19			42				245
	40	65	105			14	8	22								
	20	44	64			1	10	11								
	11	27	38					4	4			262				
	1	8	9	13	.8							200	529	12.6	16.2	
	1	1	2													149
	1	1	2													75
																69
																36
									13	14	.3	3.5				
									1							
72	826	688	1,586			18	693	326	1,037			4,166				
\$	\$	\$	\$			\$	\$	\$	\$							
3,950	2,575	2,350	2,550			4,350	3,050	2,650	2,850							
3,850	2,695	2,368	2,606			4,253	2,876	2,621	2,822							
48	110	40	73			52	106	118	111			—123				

*Whole-time teachers in Vocational work. Vocational teachers who spend part-time in High School (or Collegiate Institute) and the balance of the time in the Vocational School are shown in the High School (or Collegiate Institute) section.

THE CONTINUATION SCHOOLS

TABLE 23—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

CONTINUATION SCHOOLS	Grade	ATTENDANCE				GRADE ENROLMENT						ENROLMENT BY AREAS			
		May Enrolment	Male	Female	Average Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other School Districts	Non-Resident Pupils	County Pupils
<i>In Counties</i>															
Acton.....	A	80	35	45	81	93.7	34	22	13	11	.....	52	.....	12	16
Agincourt.....	A	110	46	64	105	93.0	46	16	17	19	12	41	.....	.....	69
Ailsa Craig.....	B	36	17	19	35	91.3	5	12	10	9	.....	.....	.....	.....	21
Altonford.....	B	26	9	17	26	94.0	10	5	4	7	.....	16	.....	.....	10
Alton.....	B	22	10	12	22	92.5	12	3	1	6	.....	8	.....	.....	14
Alvinston.....	A	58	28	30	59	93.7	17	12	14	8	7	31	.....	1	26
Arkona.....	C	7	1	6	10	88.0	2	5	.....	.....	.....	2	.....	.....	5
Aultsville.....	B	22	5	17	24	91.0	2	9	9	2	.....	9	.....	.....	13
Ayr.....	B	33	13	20	37	95.0	12	5	8	8	.....	22	.....	.....	11
Bancroft.....	B	43	19	24	42	96.3	17	9	11	6	6	35	.....	6	2
Bath.....	B	23	6	17	23	88.4	7	6	3	7	.....	11	.....	.....	12
Beachburg.....	B	17	5	12	22	89.0	3	4	6	4	.....	11	.....	.....	6
Beaverton.....	A	92	36	56	84	92.0	37	18	10	19	8	42	.....	.....	49
Becton.....	B	40	17	23	42	88.6	15	15	4	6	7	24	.....	.....	16
Belmont.....	B	49	19	30	49	94.1	18	16	8	7	.....	17	.....	.....	32
Blackstock.....	A	42	16	26	42	95.8	13	8	5	8	.....	16	.....	26	.....
Blyth.....	B	31	15	18	31	93.0	14	6	8	5	.....	16	.....	17	.....
Bohacaygon.....	A	33	13	20	34	93.1	12	7	6	4	.....	16	.....	.....	.....
Bolton.....	B	44	25	19	42	91.1	17	16	4	7	.....	25	.....	2	0
Bothwell.....	A	38	22	16	38	93.1	15	14	3	1	5	15	.....	28	1
Brooklin.....	B	46	16	28	46	93.4	16	10	12	6	.....	19	.....	14	7
Brownsville.....	B	30	10	20	30	95.1	11	6	7	6	.....	16	.....	.....	25
Brussels.....	A	68	34	34	67	95.4	21	13	12	16	6	23	1	44	2
Burgessville.....	B	38	19	19	36	96.5	11	13	9	5	.....	24	14	.....	.....
Caedon East.....	B	32	14	18	32	91.6	12	4	10	6	.....	19	.....	13	.....
Cannington.....	B	46	20	26	43	81.0	9	11	11	15	.....	29	5	.....	12
Cardinal.....	A	70	35	35	73	94.8	33	14	10	8	5	56	3	1	10
Carp.....	A	50	18	32	51	92.4	16	13	13	5	3	24	.....	.....	26
Castleton.....	B	24	13	11	22	91.8	13	4	4	3	.....	8	.....	.....	16
Chalk River.....	B	21	10	11	24	91.3	7	7	7	.....	19	.....	.....	.....	2
Chatsworth.....	B	56	23	33	57	90.8	25	10	12	9	.....	15	.....	.....	41
Claremont.....	B	28	9	19	29	95.5	12	7	3	6	.....	14	.....	1	13
Clifford.....	B	29	10	19	29	95.5	10	10	7	2	.....	13	1	8	7
Cobden.....	A	53	23	30	52	95.3	15	8	15	4	11	24	2	.....	27
Coldwater.....	B	37	14	23	39	85.7	10	11	8	8	.....	19	.....	.....	18

TABLE 23—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

CONTINUATION SCHOOLS	Grade	ATTENDANCE				GRADE ENROLMENT						ENROLMENT BY AREAS			
		May Enrolment	Male	Female	Average Daily Attendance the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary Districts	Non-Resident Pupils	County Pupils
<i>In Counties</i>															
Comber.....	A	69	26	43	71	96.0	24	15	20	6	4	26			43
Consecon.....	B	23	10	13	20	90.1	11	7	4	1		8			15
Cookstown.....	B	46	19	27	44	92.0	17	12	4	13		27			19
Cookville.....	B	36	16	20	34	93.3	11	11	11	3		28			8
Creemore.....	A	74	21	53	70	94.8	21	16	18	10	9	27		9	38
Cumberbund.....	B	20	7	13	21	95.4	8	7	3	2		16			4
Delaware.....	A	38	19	19	37	92.2	14	4	4	8	3	10	2		26
Denbigh.....	B	19	7	12	18	93.5	5	3	4	7		14		2	3
Dorchester.....	B	31	18	13	29	93.8	11	7	9	4		17			14
Drayton.....	A	56	24	32	55	95.2	21	14	13	8		14		1	41
Dresden.....	A	98	28	70	105	95.9	40	24	17	15	2	36		19	43
Drumbo.....	B	26	7	19	24	89.0	10	9	1	6		12			14
Dublin.....	A	70	26	44	54	88.1	22	17	16	6	9	17	10	1	42
Eganville (Pub.).....	B	31	12	19	29	91.2	13	7	5	6		23			8
Eganville (R. C.).....	B	57	25	32	53	95.9	17	12	11	11	6	35			22
Eigin.....	A	52	17	35	47	91.7	15	13	18	6		16			36
Elmvale.....	B	53	17	36	52	91.6	17	16	10	10		20	2		31
Embro.....	A	58	18	40	57	96.0	22	15	10	5	6	19			39
Ennismore.....	B	15	2	13	16	88.0	4	5	3	1		6		5	4
Erin.....	B	49	17	32	51	85.7	15	19	7	8				28	8
Fencelon Falls.....	A	66	27	39	65	91.7	22	18	9	4	13	32			34
Feverisham.....	B	21	6	15	25	89.4	4	7	3	7		4			17
Fitzroy Harbour.....	B	35	17	18	33	93.3	10	15	3	7		23			12
Flinton.....	B	31	12	19	28	85.2	11	7	7	6		8		20	3
Florence.....	A	66	32	34	65	95.6	21	18	15	6	6	11		5	50
Fordwich.....	B	28	12	16	27	94.2	10	12	3	3		11			17
Forest Hill.....	A	465	233	232	437	93.9	123	115	100	64	63	459		6	
Forester's Falls.....	B	23	13	10	17	73.5	8	6	1	8		8			15
Frankford.....	A	36	20	16	36	92.0	16	11	5	4		24		9	3
Grand Valley.....	A	60	24	36	58	91.6	19	19	10	9	3	23			37
Halliburton.....	A	16	8	8	16	93.5	9	3	4			16			
Hallville.....	A	47	17	30	44	89.0	23	8	7	5	4	27		13	7
Hensall.....	B	28	15	13	27	94.2	12	7	6	3		17			9
Hepworth.....	B	34	12	22	35	95.7	15	6	6	7		9			25
Higglate.....	B	21	6	15	20	91.7	8	5	3	5		12	1		8
Holstein.....	B	26	12	14	28	95.6	10	10	5	1		14			12
Honeywood.....	B	26	16	10	24	91.9	8	10	4	4		11			15

TABLE 23—ATTENDANCE, GRADE ENROLLMENT, ENROLLMENT BY AREAS, 1941-42

CONTINUATION SCHOOLS	Grade	ATTENDANCE				GRADE ENROLLMENT						ENROLLMENT BY AREAS			
		May Enrollment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	Non-Resident Pupils	County Pupils
<i>In Counties</i>															
Ilderton.....	B	43	25	18	41	87.2	15	13	10	5	.....	.....	.....	.....	34
Inglewood.....	B	18	7	11	16	92.2	5	5	4	4	.....	.....	.....	.....	11
Jarvis.....	B	30	9	21	33	94.8	10	10	4	6	.....	.....	.....	.....	12
Kars.....	B	52	19	33	49	95.1	15	13	15	9	.....	.....	.....	.....	34
Kenmore.....	B	23	16	7	20	93.4	11	8	4	.....	.....	.....	.....	.....	5
Kinburn.....	B	54	19	35	50	93.4	18	12	10	12	.....	.....	.....	.....	43
Kinmount.....	B	19	6	13	18	85.6	12	3	1	3	.....	.....	.....	.....	.....
Lambeth.....	B	56	21	35	55	97.6	22	9	13	12	.....	.....	.....	.....	35
Lanark.....	B	49	13	36	52	93.1	22	12	12	3	.....	.....	.....	.....	24
Lansdowne.....	B	39	20	19	39	95.3	15	7	10	7	.....	.....	.....	.....	32
Laurel.....	C	6	2	4	5	92.4	3	3	.....	.....	.....	.....	.....	.....	.....
Lefroy.....	B	33	11	22	31	87.5	9	11	5	8	.....	.....	.....	.....	28
Lion's Head.....	B	24	8	16	23	93.1	11	6	1	6	.....	.....	.....	.....	13
Little Britain.....	B	31	17	14	30	94.7	15	5	5	6	.....	.....	.....	.....	18
Lobo.....	B	45	21	24	43	94.1	14	13	13	5	.....	.....	.....	.....	36
Long Branch.....	A	200	103	97	196	91.1	107	37	37	13	6	.....	.....	.....	43
Lynden.....	B	35	24	11	32	89.6	13	11	4	7	.....	.....	.....	.....	18
Lyndhurst.....	A	56	19	37	52	94.9	19	16	10	11	.....	.....	.....	.....	47
Malakoff.....	B	8	4	4	6	72.1	4	3	.....	.....	.....	.....	.....	.....	5
Mallorytown.....	B	46	13	33	46	90.9	15	18	10	3	.....	.....	.....	.....	34
Manotick.....	B	52	15	37	52	94.9	15	11	11	8	7	.....	.....	.....	38
Melbourne.....	B	16	9	7	14	87.2	7	3	1	5	.....	.....	.....	.....	11
Merlin.....	A	54	13	41	50	89.1	14	16	18	4	2	.....	.....	.....	36
Merrickville.....	B	42	17	25	38	93.1	8	17	9	8	.....	.....	.....	.....	12
Metcalfe.....	B	45	13	32	43	93.9	20	12	8	5	.....	.....	.....	.....	28
Millbrook.....	A	58	18	40	54	91.3	18	13	15	10	2	.....	.....	.....	36
Milverton.....	A	75	30	45	79	95.6	26	13	13	15	8	.....	.....	.....	40
Minden.....	B	27	8	19	25	87.7	9	5	10	3	.....	.....	.....	.....	8
Minesing.....	B	20	10	10	19	92.6	6	10	.....	.....	.....	.....	.....	.....	15
Mount Albert.....	B	35	20	15	35	95.0	13	8	4	10	.....	.....	.....	.....	6
Mount Brydges.....	B	36	11	25	36	93.4	13	10	5	8	.....	.....	.....	.....	27
Mount Elgin.....	B	32	17	15	36	95.9	11	9	6	6	.....	.....	.....	.....	10
Mount Pleasant.....	B	37	11	26	35	92.7	14	11	6	6	.....	.....	.....	.....	6
Navan.....	B	23	5	18	23	93.4	10	5	3	5	.....	.....	.....	.....	16
New Dundee.....	B	30	16	14	30	93.1	11	11	5	3	.....	.....	.....	.....	1
New Hamburg.....	A	70	25	45	68	91.6	24	21	7	12	6	.....	.....	.....	4

TABLE 23—ATTENDANCE, GRADE ENROLLMENT, ENROLMENT BY AREAS, 1941-42

CONTINUATION SCHOOLS	Grade	ATTENDANCE				GRADE ENROLLMENT					ENROLMENT BY AREAS				
		May Enrollment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency for 1 Percent-age	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	Non-Resident Pupils	County Pupils
<i>In Counties</i>															
North Augusta.....	B	41	12	29	38	92.0	24	8	7	2	.....	8	.....	.....	33
North Gower (1940-41).....	B	35	7	28	33	94.2	11	5	9	10	.....	18	1	16	.....
Odessa.....	B	49	13	36	49	92.2	13	17	9	10	.....	17	4	.....	28
Oil Springs.....	B	27	14	13	27	93.5	7	10	6	4	.....	20	7	.....	20
Orono.....	A	59	26	33	56	95.0	20	11	10	6	12	25	.....	.....	34
Otterville.....	B	34	10	24	32	90.1	12	12	4	6	.....	23	.....	3	8
Paincourt.....	A	11	11	30	40	96.5	12	13	6	10	.....	34	.....	2	5
Paisley.....	A	74	32	42	64	95.1	28	20	10	13	3	31	12	.....	31
Pakenham.....	B	40	16	24	43	93.7	12	12	9	7	.....	18	1	2	19
Palmerston.....	A	130	46	84	129	97.8	41	23	21	14	31	60	.....	.....	70
Pelée Island.....	B	29	13	16	28	92.9	8	8	7	6	.....	16	.....	.....	13
Pelham.....	A	113	49	64	109	94.1	40	27	20	19	7	35	.....	13	65
Pickering.....	B	53	25	28	49	92.4	21	13	12	7	.....	23	.....	.....	30
Plattsville.....	A	41	15	26	38	93.0	12	10	5	6	8	6	.....	.....	.....
Port Burwell.....	B	31	8	23	30	93.5	20	3	5	3	.....	15	.....	35	.....
Port McNicoll.....	A	34	12	22	34	93.0	15	4	8	7	.....	33	.....	4	12
Princeton.....	B	29	9	20	27	92.0	7	9	6	7	.....	8	.....	.....	1
Richmond.....	A	60	29	31	61	94.5	17	12	12	12	7	13	0	.....	10
Ripley.....	A	53	26	27	53	96.6	17	10	8	9	9	21	1	.....	34
Rockwood.....	B	41	12	29	35	95.2	15	5	12	9	.....	26	.....	4	11
Rodney.....	A	67	23	44	68	92.9	24	16	9	9	9	43	.....	1	23
Russell.....	A	50	23	27	51	93.6	13	16	8	9	4	37	.....	9	4
St. George.....	A	58	19	39	56	90.9	21	14	9	7	7	39	11	.....	8
Schomberg.....	B	33	15	18	33	88.2	17	6	7	3	.....	11	.....	13	9
Scotland (1940-41).....	B	33	12	21	32	87.8	13	7	9	4	.....	16	.....	12	5
Seely's Bay.....	B	51	17	34	53	90.8	18	15	7	11	.....	16	14	.....	21
Selkirk.....	B	34	17	17	31	90.5	16	9	6	3	.....	6	.....	.....	28
Severn Bridge.....	B	25	6	19	22	88.0	11	4	8	2	.....	2	.....	17	6
Singhamton.....	B	25	13	12	21	84.8	9	7	5	4	.....	10	.....	.....	15
Southampton.....	A	61	18	43	60	95.7	23	16	11	8	3	58	.....	.....	3
South Mountain.....	A	83	35	48	72	92.3	30	15	11	12	15	26	.....	.....	57
Sparta.....	B	27	10	17	28	89.4	9	6	8	4	.....	9	.....	18	.....
Spencerville.....	A	49	19	30	48	95.6	16	13	12	8	.....	28	.....	.....	21
Springfield.....	B	27	11	16	28	96.7	9	8	4	6	.....	15	.....	.....	12
Stayner.....	A	80	32	48	78	94.9	25	19	20	12	4	42	.....	.....	38
Stella.....	B	14	4	10	13	91.0	3	6	4	1	.....	4	.....	.....	10

TABLE 23—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

CONTINUATION SCHOOLS	Grade	ATTENDANCE					GRADE ENROLMENT					ENROLMENT BY AREAS			
		May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency for Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other School Districts	Non-Resident Pupils	County Pupils
<i>In Counties</i>															
Stevensville.....	A	50	28	22	47	91.9	14	15	8	9	4	32	.....	.....	18
Stouffville.....	A	126	119	76	119	94.8	39	33	20	18	16	51	.....	.....	59
Sunderland.....	B	23	8	15	24	80.9	4	13	2	4	.....	7	.....	.....	16
Sutton West.....	A	85	31	54	85	93.6	29	21	15	13	7	56	27	.....	27
Tamworth.....	A	67	25	42	60	94.5	22	12	13	9	11	30	.....	.....	27
Tara.....	B	52	27	25	52	94.3	22	12	7	11	.....	13	.....	.....	11
Tavistock.....	B	33	11	22	33	92.5	14	6	12	1	.....	23	.....	.....	8
Teeswater.....	A	67	29	38	66	96.8	28	18	10	5	6	36	.....	.....	31
Thamesford.....	B	55	13	42	59	94.8	21	13	11	10	.....	20	.....	.....	1
Thamesville.....	A	60	29	31	59	92.0	20	14	8	6	12	35	.....	.....	25
Theford.....	B	29	7	22	30	91.8	15	3	8	3	.....	14	.....	.....	15
Thorndale.....	B	30	6	24	30	94.8	7	9	6	8	.....	10	.....	.....	20
Thornton.....	B	21	7	14	20	90.0	6	10	1	4	.....	5	.....	.....	16
Tiverton.....	B	27	6	21	24	96.0	12	11	2	2	.....	15	.....	.....	12
Tottenham.....	B	48	15	33	38	71.5	22	12	7	7	.....	24	.....	.....	8
Wales.....	B	43	12	31	40	94.0	19	11	8	5	.....	14	.....	.....	29
Warkworth.....	A	47	18	29	43	93.1	14	10	7	6	10	19	.....	.....	28
Wellesley.....	B	16	5	11	17	95.2	7	4	5	.....	.....	13	.....	.....	1
Wellington.....	A	74	29	45	74	88.1	26	25	9	5	9	54	.....	.....	20
West Lorne.....	B	37	17	20	39	93.7	18	8	5	6	.....	21	.....	.....	16
Westmeath.....	B	20	9	11	17	85.3	9	5	5	1	.....	12	.....	.....	7
Westport (Pub.).....	B	53	14	39	51	95.7	21	13	10	9	.....	24	.....	.....	9
Westport (R. C.).....	B	49	17	32	47	97.0	7	14	6	7	15	2	24	.....	11
Wheatley.....	A	63	26	37	64	91.2	25	19	9	6	4	26	.....	.....	18
Wilberforce.....	B	11	6	5	12	82.7	4	3	.....	.....	.....	9	.....	.....	2
Wolfe Island.....	C	55	7	8	16	86.5	10	5	.....	.....	.....	7	.....	.....	8
Woodville.....	B	12	21	31	46	91.0	12	15	17	8	.....	23	.....	.....	29
Wooler.....	B	26	13	13	24	91.9	12	3	4	7	.....	12	.....	.....	14
Wroxeter.....	B	39	13	26	37	91.0	15	7	11	6	.....	11	.....	.....	28
Wyoming.....	B	35	18	17	41	94.9	9	13	6	7	.....	20	.....	.....	15
Totals.....	.....	8,027	3,234	4,793	7,787	92.4	2,844	2,020	1,508	1,212	443	3,965	100	895	3,007

TABLE 23—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

CONTINUATION SCHOOLS	Grade	ATTENDANCE				GRADE ENROLMENT						ENROLMENT BY AREAS			
		May Enrolment	Male	F. male	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other School Districts	Non-Resident Pupils	County Pupils
<i>In Districts</i>															
Blind River.....	A	51	23	28	50	96.6	21	6	12	6	6	44	7	7	18
Bruce Mines.....	B	41	16	25	37	86.6	13	7	12	9	23	23	22	22	18
Burk's Falls.....	A	54	18	36	51	95.1	19	7	15	7	4	32	7	7	7
Coniston.....	A	72	28	44	80	95.7	38	18	14	2	72	20	7	7	7
Emo.....	A	27	13	14	28	92.3	8	5	9	5	5	20	6	6	6
Espanola.....	A	60	23	37	63	91.6	22	19	6	13	54	54	1	1	2
Fraserdale.....	C	11	6	5	10	92.1	3	2	1	3	2	9	3	3	2
Hornepayne.....	A	34	18	16	35	92.8	12	14	3	1	4	34	33	33	2
Little Current.....	B	34	15	19	35	88.9	15	8	7	4	4	33	30	30	2
MacTier.....	B	32	10	22	32	88.3	11	12	4	5	5	30	14	14	12
Manitowaning.....	B	29	5	15	21	90.0	7	3	5	5	8	30	14	14	12
Massey.....	B	37	15	22	31	93.8	16	7	11	3	23	23	1	1	15
Millford Bay.....	B	15	7	8	11	87.0	5	5	2	3	14	14	2	2	2
Mindemoya.....	B	31	12	19	29	93.1	10	7	7	7	7	16	22	22	15
Nipigon.....	B	21	16	8	21	92.4	14	5	2	3	3	22	13	13	19
Port Carling.....	B	32	15	17	30	88.2	10	5	11	6	6	13	16	16	1
Powassan.....	B	51	20	31	51	95.9	16	13	8	14	34	34	10	10	34
Red Lake.....	C	22	14	8	23	95.1	8	4	9	9	22	22	1	1	1
Richard's Landing.....	B	12	3	9	14	90.0	4	2	2	4	12	12	1	1	1
Schreiber.....	A	60	29	31	61	95.0	13	15	10	11	11	59	43	43	2
Sioux Lookout.....	A	81	31	50	85	91.8	22	29	16	9	5	81	21	21	4
Smooth Rock Falls.....	A	64	28	36	63	97.4	37	11	10	6	5	43	1	1	2
South River.....	B	43	8	35	38	89.6	22	6	10	5	5	38	9	9	2
Spruceville.....	B	11	2	9	11	90.7	6	2	3	3	7	21	5	5	2
Sundridge.....	B	26	11	15	27	91.0	10	4	5	4	4	21	12	12	84
White River.....	C	14	4	10	13	92.8	5	4	4	1	32	778	1	96	84
Totals.....		959	390	569	950	92.0	367	222	198	140	32	4,743	161	991	3,091
Grand Totals.....		8,986	3,624	5,362	8,737	93.0	3,211	2,242	1,706	1,352	475	340	11	14	60
Increases for year.....						.7	157				34				
Decreases for year.....		255	109	146	265		35.7	229	125	92					
Percentages.....			40.3	59.7				24.9	19.0	15.0	5.4	52.6	2.0	11.0	34.4

TABLE 24—AGE-GRADE DISTRIBUTION, MAY, 1942

	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 years and over	Totals	Grade Totals
GRADE IX.....	Boys.....	39	307	573	349	112	19	2	1			1,403	3,211
	Girls.....	4	423	774	396	133	23	3				1,808	
GRADE X.....	Boys.....	1	22	218	389	205	67	9	3	2		916	2,242
	Girls.....		2	364	536	271	77	12	2			1,326	
GRADE XI.....	Boys.....			25	176	269	112	31		1		615	1,706
	Girls.....			47	336	470	181	49	5	2		1,091	
GRADE XII.....	Boys.....				29	139	221	110	10	3	1	513	1,352
	Girls.....				46	289	345	118	27	8	3	839	
GRADE XIII.....	Boys.....					12	53	62	39	11		177	475
	Girls.....					27	85	117	49	12	8	298	
TOTALS BY SEXES.....	Boys.....	1	40	330	816	737	472	214	53	17	1	3,024	5,302
	Girls.....	4	54	486	1,188	1,100	711	299	83	22	11	5,302	
GRAND TOTALS.....		5	94	816	2,257	1,927	1,183	513	136	39	12	8,386	

TABLE 25—FINANCIAL STATISTICS, 1941 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debiture Indebtedness (B)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
<i>In Counties</i>											
Comber.....	65	1,402	3,180	1,000	1,508	5,274	1,308	41.4	10.3	51.7	\$ 5,231
Consecon.....	18	743	819	600	1,388	2,431	.....	68.9	.....	68.9	.....
Cookstown.....	47	1,670	1,173	.....	1,705	3,071	.....	34.8	.....	34.8	.....
Cooksville.....	39	1,129	1,078	.....	2,902	3,984	1,004	53.0	13.4	66.4	6,981
Greener.....	27	763	3,091	.....	2,428	5,574	712	48.3	5.5	48.3	3,821
Cumberland.....	62	534	401	1,000	1,171	2,117	1,72	48.3	3.9	52.2	459
Delaware.....	36	1,271	4,040	1,050	2,342	4,295	1,046	60.9	14.8	75.7	1,951
Delta.....	34	1,651	1,482	.....	.....	2,263	.....	58.2	.....	58.2	.....
Denbigh.....	20	1,625	636	150	400	2,202	477	58.1	12.6	70.7	6,500
Dorchester.....	30	1,278	1,443	750	3,500	3,162	1,673	55.5	29.3	84.8	4,515
Drayton.....	52	1,330	5,224	.....	1,000	6,715	.....	65.7	.....	65.7	.....
Dresden.....	109	1,245	4,066	.....	5,026	9,754	584	47.2	2.8	50.0	4,092
Drumbo.....	24	1,211	1,402	.....	1,000	3,760	.....	80.3	.....	80.3	.....
Dublin.....	117	1,013	1,295	.....	1,367	4,880	.....	32.8	.....	32.8	.....
Eganville.....	23	1,026	924	.....	3,088	3,910	712	87.0	15.8	102.8	4,954
Eganville (R. C.).....	54	2,232	646	.....	745	3,766	.....	36.7	.....	36.7	.....
Elgin.....	45	1,268	4,548	.....	1,445	5,344	1,445	61.2	16.5	77.7	1,376
Elmvale.....	46	1,875	1,925	300	600	3,762	.....	41.7	.....	41.7	.....
Embro.....	49	656	3,453	.....	5,593	5,220	1,043	55.0	11.0	66.0	8,055
Ennsmore.....	23	845	950	872	.....	2,712	.....	62.9	.....	62.9	.....
Erin.....	54	831	2,352	.....	2,358	3,916	1,565	38.4	15.3	53.7	10,952
Fencil Falls.....	60	1,007	.....	.....	5,820	6,472	3,120	55.4	26.7	82.1	23,584
Feverham.....	25	1,821	1,456	850	205	2,878	548	59.1	11.2	70.3	1,096
Fingal.....	12	450	1,140	.....	.....	1,644	.....	72.7	.....	72.7	.....
Fitzroy.....	34	924	866	1,000	750	3,413	.....	52.8	.....	52.8	.....
Flinton.....	19	786	808	200	245	2,213	.....	59.5	.....	59.5	.....
Florence.....	67	2,065	4,236	700	954	6,940	954	54.7	7.5	62.2	24,809
Fordwich.....	27	762	1,571	500	619	2,722	902	52.8	17.4	70.2	3,651
Forest Hill.....	404	1,684	.....	.....	73,954	51,112	17,496	64.9	22.2	87.1	192,106
Forester's Falls.....	20	1,097	584	500	238	2,506	.....	66.4	.....	66.4	.....
Frankford.....	45	875	703	500	3,319	4,181	1,548	48.7	18.0	66.7	18,590
Grand Valley.....	55	950	2,152	.....	1,958	5,908	.....	47.8	.....	47.8	.....
Halliburton.....	13	871	.....	.....	2,614	2,698	772	10.5	3.0	13.5	1,544
Hallville.....	38	2,688	2,370	1,200	2,487	8,442	2,192	11.6	3.0	14.6	339
Hensall.....	25	595	1,409	.....	1,731	3,099	.....	74.8	.....	74.8	.....
Hepworth.....	35	1,274	1,945	.....	1,352	3,658	802	53.6	11.7	65.3	5,613
Hightgate.....	17	1,058	2,373	500	1,995	3,293	963	97.1	28.4	125.5	3,410

TABLE 25—FINANCIAL STATISTICS, 1941 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debture Indebtedness (B)
		Legislative Grants	County Grant	Township Grant	School District Levy (D)	Current	Capital (C)	Current	Capital	Total	
<i>In Counties</i>											
Holstein.....	20	709	1,302	425	10,92	\$ 585	3,247	60.0	10.8	70.8	\$ 8,195
Honeywood.....	21	593	1,416	1,000	665	632	2,787	67.0	15.5	82.5	4,493
Hiderton.....	44	1,567	1,988	500	996	.....	.....	46.0	.....	46.0	.....
Ingleswood.....	18	710	1,630	799	932	.....	2,940	84.0	26.6	110.6	4,655
Jarvis.....	38	1,151	1,580	2,539	3,374	1,618	2,873	45.1	21.6	66.7	18,638
Kiars.....	46	631	1,239	690	1,570	.....	2,931	30.9	.....	30.9	.....
Kenmore.....	22	881	900	.....	904	.....	2,931	69.7	.....	69.7	.....
Kinburn.....	45	2,269	3,972	1,400	.....	455	5,571	63.9	5.2	69.1	4,554
Kinmount.....	26	1,778	82	448	293	.....	1,701	34.3	34.3	68.6	.....
Lam'beth.....	35	520	2,465	.....	1,352	.....	4,494	65.6	.....	65.6	.....
Lamark.....	56	1,330	928	.....	393	.....	3,121	28.7	.....	28.7	.....
Lansdowne.....	32	1,315	1,478	350	1,196	.....	3,234	44.4	7.7	52.1	842
Laurel.....	13	152	200	600	353	.....	1,467	57.8	.....	57.8	.....
Lefroy.....	40	1,715	2,706	.....	769	.....	4,016	51.0	9.8	60.8	6,212
Lion's Head.....	27	1,864	1,085	.....	1,101	.....	682	48.6	12.9	61.5	5,665
Little Britain.....	30	724	2,283	750	1,871	.....	3,340	58.8	30.9	89.7	12,638
Lobo.....	43	1,952	2,314	579	568	.....	4,634	54.5	.....	54.5	.....
Long Branch.....	199	3,152	4,318	.....	13,894	.....	16,884	44.6	11.8	56.4	67,085
Lynden.....	32	1,493	.....	440	577	.....	3,492	56.2	.....	56.2	.....
Lyndhurst.....	46	2,703	5,213	.....	1,236	.....	5,691	66.7	8.6	75.3	8,215
Maiaokoff.....	7	609	937	238	366	.....	2,059	140.9	.....	140.9	.....
Mallorytown.....	46	1,071	2,976	850	.....	.....	4,435	49.8	.....	49.8	.....
Manotick.....	42	2,470	1,284	386	1,278	.....	4,784	58.8	.....	58.8	.....
Melbourne.....	17	809	1,349	560	1,080	.....	3,207	100.7	.....	100.7	.....
Merlin.....	54	1,063	2,770	.....	225	.....	4,518	43.2	.....	43.2	.....
Merrickville.....	47	1,145	1,235	.....	2,033	.....	3,805	41.9	5.9	47.8	4,932
Metcalfe.....	41	1,419	1,001	500	994	.....	3,528	44.4	.....	44.4	.....
Millbrook.....	56	1,042	3,593	.....	3,413	.....	5,466	50.0	23.6	73.6	18,563
Milvorton.....	78	1,082	4,210	.....	5,505	.....	7,792	51.9	14.9	66.8	12,710
Minden.....	23	777	.....	175	1,498	.....	2,236	62.2	13.0	75.2	7,333
Mining.....	21	897	771	600	436	.....	1,987	45.0	.....	45.0	.....
Mount Albert.....	35	1,640	2,901	1,000	2,275	.....	3,969	60.4	.....	60.4	.....
Mount Brydges.....	41	1,967	2,077	.....	1,247	.....	4,577	51.7	13.9	65.6	6,709
Mount Elgin.....	42	691	2,609	500	1,596	.....	4,169	57.7	29.7	87.4	12,793
Mount Pleasant.....	32	625	875	590	3,628	.....	3,548	54.5	6.7	61.2	970
Navan.....	28	1,418	896	.....	2,863	.....	2,930	.....	.....	.....	.....

TABLE 25—FINANCIAL STATISTICS, 1941 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debiture Indebtedness (h)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (c)	Current	Capital	Total	
		\$	\$	\$	\$	\$	\$				
<i>In Counties</i>											
New Dundee.....	25	1,149	2,315	.....	.....	3,106	\$ 240	63.4	4.9	68.3	\$ 5,804
New Hamburg.....	160	1,037	1,272	7,836	.....	8,172	.....	65.8	.....	65.8	.....
North Augusta.....	27	1,260	2,389	579	.....	3,781	.....	69.0	.....	69.0	.....
North Gower.....	32	1,779	895	750	350	3,101	.....	50.2	.....	50.2	.....
Odessa.....	46	792	1,421	1,000	.....	3,397	.....	40.1	.....	40.1	.....
Oil Springs.....	34	1,163	1,196	352	455	3,035	.....	46.6	.....	46.6	.....
Orono.....	51	1,105	3,734	1,400	1,181	5,875	1,138	61.3	11.9	73.2	8,579
Otterville.....	32	1,396	1,598	500	1,742	3,290	1,148	57.5	.....	57.5	5,447
Paisley.....	65	1,146	2,032	.....	3,440	5,297	1,301	43.0	.....	43.0	3,543
Paincourt.....	138	348	294	.....	3,001	3,902	.....	46.3	.....	46.3	.....
Pakenham.....	46	7,857	1,101	1,000	.....	3,348	.....	37.9	.....	37.9	.....
Palmerston.....	136	1,389	3,378	2,000	10,955	8,622	2,814	32.3	10.5	42.8	37,671
Pelée Island.....	22	2,034	.....	800	400	2,925	.....	61.3	.....	61.3	.....
Pellam.....	107	1,180	11,182	1,400	2,100	12,021	3,851	57.5	18.4	75.9	16,675
Pickering.....	48	1,825	2,103	1,000	1,489	3,516	1,189	37.3	15.8	53.1	8,578
Plattsville.....	40	825	3,541	700	200	5,213	.....	66.5	.....	66.5	.....
Port Barwell.....	94	1,065	899	1,000	2,169	3,683	1,305	68.1	24.1	92.2	9,132
Princeton.....	29	1,113	1,692	.....	1,796	4,166	.....	73.2	.....	73.2	.....
Richmond.....	61	1,280	3,652	611	2,368	5,234	1,268	47.9	11.6	59.5	17,868
Ripley.....	53	749	2,384	.....	2,669	5,150	430	55.8	60.2	70.3	793
Rockwood.....	38	2,192	1,875	.....	1,548	3,734	1,548	49.9	20.7	70.6	10,762
Rodney.....	58	872	2,133	1,040	1,972	5,373	412	46.9	3.6	50.5	1,166
Russell.....	54	3,412	1,103	700	1,530	6,377	.....	62.7	.....	62.7	.....
St. George.....	53	637	924	700	4,893	5,853	1,626	59.5	16.5	76.0	16,097
Schoonberg.....	103	747	2,081	500	1,796	4,102	1,210	60.6	17.8	78.4	10,927
Scotland.....	29	1,092	1,289	487	1,580	3,014	770	55.6	14.0	69.6	1,250
Seeley's Bay.....	56	2,131	2,709	850	1,710	4,512	963	41.6	8.9	50.5	5,688
Selkirk.....	32	1,724	1,954	.....	41	3,371	.....	57.5	.....	57.5	.....
Seyvern Bridge.....	27	2,705	957	1,000	374	3,832	371	71.2	6.9	78.1	5,280
Singhampton.....	20	588	1,260	750	2,504	436	.....	67.2	11.3	78.5	3,924
Southampton.....	61	1,667	196	.....	6,715	7,672	999	69.3	9.0	78.3	9,157
South Moncton.....	73	1,928	3,873	1,300	773	6,876	773	19.1	5.5	54.6	13,131
Sparta.....	25	586	1,771	.....	1,100	3,705	.....	66.5	.....	66.5	.....
Spencerville.....	46	1,448	1,731	900	1,263	5,024	.....	66.7	.....	66.7	.....
Springfield.....	29	730	1,597	.....	3,460	3,808	1,799	67.4	31.8	99.2	10,795
Stayner.....	73	743	2,766	.....	3,305	5,788	2,305	41.7	16.6	58.3	15,180

TABLE 25—FINANCIAL STATISTICS, 1942 (as reported by School Boards)

Schools	Average Daily Attendance (a)	Major Sources of Receipts				Disbursements		Cost per Pupil—Day (in cents)			Debtenture Indebtedness (b)	
		Legislative Grants		County Grant	Township Grant	School District Levy (b)	Current	Capital (c)	Current	Capital		Total
		Ordinary	District									
<i>In Districts</i>												
Blind River.....	50	\$ 1,194	\$ 184			\$ 6,146	\$ 5,850	\$ 946	62.3	10.0	72.3	\$ 21,000
Bruce Mines.....	42	1,027	1,598			1,526	3,355	726	40.9	8.8	49.7	3,000
Burk's Falls.....	52	1,103	486			2,500	4,948		44.5		44.5	
Coniston.....	81	884				9,300	9,121		58.8		58.8	
Emo.....	30	2,178	471	450		585	3,250		55.6		55.6	
Espanola.....	73	2,176	331			2,756	4,040		32.4		32.4	
Fraserdale.....	11	331				1,891	2,470		112.7		112.7	
Hornepayne.....	37	2,009				6,105	6,318	1,583	91.3	22.2	113.5	18,995
Little Current.....	40	1,018				2,150	3,908		51.4		51.4	
MacTier.....	36	2,268				2,777	3,589	302	51.0		51.0	1,907
Manitowaning.....	22	747		200		1,000	1,996		47.9		47.9	
Massey.....	33	1,290				1,684	2,912		47.5		47.5	
Milford Bay.....	16	1,791		250		2,123	2,922		96.4		96.4	
Mindemoya.....	33	2,065	524			707	3,158	725	48.6	11.1	59.7	4,155
Nipigon.....	20	801				3,018	3,438	458	87.7	11.6	98.3	914
Port Carling.....	31	824	1,170			2,018	3,984	610	69.0	10.5	79.5	1,832
Powassan.....	61	1,282	2,583			1,668	3,800	1,308	33.4	11.5	44.9	10,462
Red Lake.....	20	1,712				1,144	2,961		76.9		76.9	
Richard's Landing.....	16	751		875		304	1,971		70.5		70.5	
Schreiber.....	68	1,980				8,227	8,233	2,752	62.3	20.8	83.1	25,092
Sioux Lookout.....	92	1,778				3,460	6,495		36.3		36.3	
Smooth Rock Falls.....	55	1,371	2,798			9,100	12,800		120.8		120.8	
South River.....	14	972	70			2,269	3,138		58.0		58.0	
Sprucedale.....	12	620				600	1,787		73.5		73.5	
Sundridge.....	32	1,076	508			1,990	3,482		55.3		55.3	
White River.....	13	331				1,920	2,250		90.2		90.2	
Totals and Averages.....	1,070	\$33,492	\$10,723			\$77,568	\$112,576	\$9,410	58.2	4.9	63.1	\$87,417
Grand Totals and Averages.....	9,381	\$258,138				\$486,605	\$912,136	\$150,140	53.6	8.8	62.4	\$1,229,615

a Average daily attendance for the calendar year.

b Includes levy for debenture payments.

c Payments on debenture debt.

d In some cases this may include Public School.

THE COLLEGIATE INSTITUTES AND HIGH SCHOOLS
TABLE 26—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

COLLEGIATE INSTITUTES	ATTENDANCE				GRADE ENROLMENT					ENROLMENT BY AREAS				
	May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils resident in other High School Districts	Non-Resident Pupils	County Pupils
<i>In Counties</i>														
Barrie.....	459	210	249	457	93.9	170	108	69	60	52	283	7	.....	169
Belleve.....	561	240	321	407	94.2	196	109	103	79	74	425	.....	1	135
Brantford.....	605	298	307	601	93.8	163	139	131	98	74	470	.....	2	133
Brockville.....	379	181	198	373	94.4	140	56	75	69	39	312	.....	.....	67
Chatham.....	519	251	268	509	94.6	168	128	99	67	57	386	2	.....	131
Clinton.....	162	63	99	161	94.9	49	37	35	23	18	71	.....	.....	90
Cobourg.....	282	96	186	297	93.4	102	65	59	29	27	178	.....	.....	104
Collingwood.....	233	74	159	247	94.4	99	57	41	18	18	187	.....	9	37
Cornwall.....	539	260	279	550	95.5	269	109	55	56	50	329	19	.....	101
Gait.....	272	110	162	274	96.0	80	60	58	45	29	213	1	36	22
Goderich.....	214	68	146	217	94.4	66	51	42	31	24	120	.....	.....	88
Guelp.....	594	299	295	546	92.8	161	129	99	125	80	459	.....	.....	119
Hamilton—Central.....	713	322	391	675	94.4	198	162	147	129	77	695	.....	18	.....
Delta.....	707	320	387	706	94.6	228	169	117	99	94	695	.....	.....	12
Westdale.....	701	335	366	668	92.0	195	160	111	139	96	661	1	38	1
Ingersoll.....	188	78	110	214	93.8	57	47	46	21	17	155	.....	33	.....
Kingston.....	641	294	347	638	93.6	143	146	144	127	81	521	.....	6	114
Kitchener-Waterloo.....	502	249	253	479	93.3	133	135	134	80	452	50	.....	.....	50
Lindsay.....	428	182	246	426	94.3	117	101	75	50	85	297	11	10	110
London—Central.....	833	402	431	828	94.5	211	193	170	153	106	706	3	1	123
Sir Adam Beck.....	513	244	269	509	95.4	123	148	101	68	73	436	12	.....	65
South.....	611	285	326	596	94.9	160	172	114	92	73	532	3	.....	76
Morrisburg.....	163	58	105	161	94.6	41	36	26	30	30	79	5	.....	79
Napanea.....	232	89	143	224	94.6	83	57	30	32	30	110	.....	7	115
Niagara Falls.....	398	154	244	392	93.7	178	69	76	35	40	394	.....	.....	3
Orillia.....	415	179	236	342	92.9	144	111	68	59	33	299	2	60	54
Oshawa.....	545	251	294	564	95.0	205	116	96	84	44	451	.....	.....	13
Ottawa—Glebe.....	1,219	616	603	1,219	94.2	294	268	263	218	176	1,201	.....	.....	15
Ottawa—Lisgar.....	932	451	482	875	90.5	205	227	219	159	132	820	3	12	98
Owen Sound.....	352	139	213	349	92.7	104	97	78	36	37	265	.....	6	81
Pembroke.....	164	78	86	162	94.1	45	34	36	21	28	125	.....	.....	38
Perth.....	285	139	149	278	96.4	83	68	54	45	35	151	.....	126	8
Peterborough.....	463	213	250	443	95.4	119	83	106	76	69	353	.....	14	96

TABLE 26—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

COLLEGIATE INSTITUTE	ATTENDANCE					GRADE ENROLMENT					ENROLMENT BY AREAS			
	May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade 1X	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils resident in other School Districts	Non-Resident Pupils	County Pupils
<i>In Counties</i>														
Picton.....	142	61	81	141	89.9	60	27	21	19	15	84	.....	.....	58
Renfrew.....	324	167	157	295	92.0	111	97	61	33	22	250	.....	.....	74
St. Catharines.....	625	294	331	611	93.9	193	155	95	107	75	510	3	.....	112
St. Mary's.....	241	107	134	245	94.8	102	51	45	28	15	125	.....	43	73
St. Thomas.....	552	246	306	511	90.6	136	125	114	101	76	384	.....	.....	164
Sarnia.....	535	224	311	516	91.8	141	157	104	88	45	387	.....	.....	146
Scarborough.....	453	232	221	453	93.7	237	72	65	50	29	421	.....	20	12
Seaforth.....	114	41	73	110	94.2	44	27	17	16	10	60	.....	.....	54
Smith's Falls.....	359	148	211	361	93.6	126	91	56	47	39	261	.....	.....	98
Stamford.....	349	141	208	342	96.0	156	67	56	43	27	228	.....	.....	41
Stratford.....	633	294	339	657	95.0	217	158	104	81	73	550	2	.....	3
Strathroy.....	182	66	116	184	94.2	74	39	25	25	19	96	.....	.....	78
Toronto—Bloor.....	465	252	213	459	95.7	114	103	123	74	51	465	.....	.....	74
Toronto—Hwy. 7.....	1,180	754	426	1,120	95.0	308	275	268	182	117	1,177	.....	.....	.....
Toronto—Hwy. 403.....	1,257	622	635	1,168	90.0	256	306	267	218	210	1,238	.....	.....	19
Humboldt.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Jarvis.....	811	455	356	787	93.0	214	189	164	125	119	795	.....	.....	7
Lawrence Park.....	1,122	567	555	1,062	91.4	246	258	219	181	181	1,099	.....	.....	15
Malvern.....	1,328	601	727	1,313	90.1	370	369	256	181	119	1,327	.....	.....	8
North.....	1,306	631	675	1,237	92.4	321	323	276	208	178	1,257	.....	.....	49
Oakwood.....	931	480	451	907	93.9	256	230	176	130	116	922	.....	.....	9
Parkdale.....	762	370	392	735	93.9	191	183	166	128	94	762	.....	.....	.....
Riverdale.....	841	443	398	806	93.4	250	191	170	133	97	835	4	.....	.....
Vankleek Hill.....	129	51	78	131	95.1	35	29	31	22	12	33	.....	.....	72
Weston.....	369	185	184	357	92.4	111	92	63	52	51	210	.....	.....	142
Windsor—Kennedy.....	820	365	455	827	95.1	250	228	173	100	69	747	.....	.....	73
Windsor—Patterson.....	686	309	377	705	97.6	221	174	127	104	60	677	.....	.....	9
Sandwich.....	357	131	226	381	96.2	82	106	83	53	33	329	.....	.....	28
Walkerville.....	849	370	479	865	96.5	212	163	216	165	93	756	63	.....	4
Woodstock.....	430	191	239	426	94.3	168	104	67	60	31	255	.....	.....	7
York—Runnymede.....	722	379	343	700	92.2	247	149	136	112	78	480	.....	.....	10
York—Vaughan Road.....	1,092	503	499	969	93.8	400	236	167	118	81	1,001	.....	.....	1
York—Memorial.....	514	247	267	524	94.4	237	111	74	65	27	514	.....	.....	.....
York East.....	801	460	341	779	93.4	313	193	126	93	76	793	.....	.....	8
York North.....	305	137	168	306	94.0	92	70	61	50	32	250	.....	.....	85
Totals.....	37,321	17,749	19,572	36,429	94.1	11,687	8,803	7,273	5,750	4,399	32,094	182	861	4,181

TABLE 26—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

COLLEGIATE INSTITUTES	ATTENDANCE					GRADE ENROLMENT					ENROLMENT BY AREAS			
	May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils resident in other High School Districts	Non-Resident Pupils	County Pupils
<i>In Districts</i>														
Fort William.....	615	273	342	601	95.6	190	157	111	90	67	565	50	.....	.....
Kirkland Lake.....	380	172	208	316	95.2	160	69	72	50	29	344	34	.....	.....
North Bay.....	554	297	257	465	95.0	204	204	115	71	53	473	7	14	60
Port Arthur.....	331	139	192	331	93.2	.....	127	78	65	61	313	.....	1	17
Sault Ste. Marie.....	622	303	319	600	91.7	196	148	104	111	63	566	.....	.....	.....
Totals.....	2,502	1,144	1,358	2,343	94.0	750	616	476	387	273	2,261	91	73	77
All Collegiate Institutes.....														
39,823														
<i>In Counties</i>														
Alexandria.....	81	27	54	81	95.4	27	20	19	7	8	76	3	2	.....
Alliston.....	141	48	93	142	92.5	53	31	23	16	18	60	2	7	72
Almonte.....	113	52	61	114	96.5	36	25	24	14	14	67	.....	.....	46
Amherstburg.....	126	50	76	125	94.5	38	35	29	13	11	69	.....	.....	57
Arnprior.....	250	115	135	231	87.5	86	63	44	34	23	159	.....	.....	90
Arthur.....	124	45	79	125	96.0	31	26	22	24	21	44	.....	.....	11
Athens.....	136	57	79	139	93.0	34	31	23	18	30	25	.....	.....	78
Aurora.....	208	82	126	212	93.9	86	47	24	31	30	113	1	1	93
Avonmore.....	61	26	35	59	96.0	17	14	10	10	10	52	3	.....	6
Aylmer.....	188	75	113	185	91.0	62	41	30	26	26	74	.....	.....	108
Beausville.....	164	69	95	169	94.1	72	27	32	21	12	43	.....	.....	121
Blenheim.....	215	85	130	217	94.6	88	48	34	22	23	87	.....	.....	27
Bowmanville.....	233	91	142	226	94.6	73	52	50	30	28	143	.....	.....	90
Bradford.....	103	43	60	100	94.4	28	26	11	14	24	39	1	49	11
Brampton.....	255	91	164	270	95.3	82	61	55	33	24	140	.....	.....	115
Brighton.....	91	36	55	94.1	30	21	13	12	15	5	65	.....	.....	34
Barford.....	65	25	40	69	93.0	24	17	9	10	5	.....	.....	.....	.....
Burlington.....	244	105	139	244	89.4	100	49	38	28	29	151	.....	.....	91
Caledonia.....	103	63	100	165	96.6	54	45	28	26	10	61	.....	.....	54
Campbellford.....	151	70	81	156	93.2	42	50	28	20	11	74	.....	.....	8
Carleton Place.....	260	93	167	260	93.2	104	76	43	25	12	190	.....	.....	70
Cawinga.....	75	28	47	74	94.7	27	22	13	6	7	27	.....	.....	48
Totals.....											34,355	273	934	4,261

TABLE 26—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

HIGH SCHOOLS	ATTENDANCE				GRADE ENROLMENT				ENROLMENT BY AREAS					
	May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils resident in other High School Districts	Non-Resident Pupils	County Pupils
<i>In Counties</i>														
Chesterly.....	106	36	70	116	96.3	31	22	16	16	21	60	3	5	38
Chesterville.....	114	47	67	118	93.6	34	32	22	12	14	51	.....	.....	63
Colborne.....	96	37	59	90	91.0	33	21	14	12	16	53	.....	.....	43
Delhi.....	131	63	68	124	90.7	43	35	24	16	13	80	.....	48	3
Deseronto.....	68	26	42	63	94.3	24	10	13	8	4	33	.....	.....	35
Dundas.....	84	35	49	85	97.0	27	25	15	11	6	34	3	19	28
Dundas.....	190	84	106	194	92.6	84	50	28	16	12	145	.....	.....	45
Dunnville.....	185	71	114	187	95.6	74	50	27	18	10	105	.....	76	4
Durham.....	74	28	46	75	92.4	29	20	13	6	6	40	.....	.....	34
Dutton.....	90	39	51	91	92.0	29	21	14	10	13	33	3	.....	51
Elmira.....	108	68	100	179	96.7	63	41	25	25	14	90	.....	8	70
Elora.....	75	21	54	76	93.7	31	15	13	7	9	41	2	.....	32
Embrun.....	88	56	32	80	98.3	21	32	13	16	6	48	8	4	28
Essex.....	223	90	133	225	93.5	88	53	33	26	23	82	3	.....	138
Etobicoke.....	341	156	185	333	93.9	81	98	62	57	43	334	.....	2	5
Exeter.....	185	78	107	179	94.3	80	33	29	20	17	71	1	10	103
Fergus.....	179	60	119	183	96.4	66	40	36	21	16	118	.....	.....	61
Finch.....	71	25	46	73	94.1	22	17	16	6	10	17	6	4	44
Flesherton.....	70	29	41	69	94.6	17	12	18	15	8	64	.....	2	4
Forest.....	134	52	82	134	95.9	41	30	24	16	23	51	.....	.....	83
Fort Erie.....	239	102	137	236	95.5	108	56	34	26	15	207	.....	.....	32
Gananoque.....	184	85	99	181	92.5	64	37	39	28	16	135	17	.....	32
Georgetown.....	98	37	61	103	93.2	36	21	21	11	9	51	.....	.....	47
Glencoe.....	129	53	76	130	93.8	33	31	20	28	17	31	.....	13	82
Grimshy.....	119	55	64	119	94.8	36	28	18	21	16	72	.....	.....	47
Hagersville.....	147	68	79	148	94.4	55	35	23	17	17	64	2	4	77
Hanover.....	176	79	97	171	92.5	63	48	32	22	11	103	.....	21	49
Harriston.....	64	22	42	67	95.9	14	14	11	7	18	44	2	.....	18
Harrow.....	118	50	68	127	96.1	57	20	9	16	7	118	.....	.....	.....
Havelock.....	74	31	43	71	92.7	27	24	10	8	5	53	.....	21	.....
Hawkesbury (Eng.).....	59	28	31	60	95.9	21	18	6	6	8	36	.....	8	15
Hawkesbury (Fr.).....	95	43	52	102	96.5	34	28	18	15	.....	80	3	1	12
Iroquois.....	72	33	39	73	95.8	23	13	15	9	12	23	.....	.....	48
Kemptville.....	95	35	59	97	94.5	35	25	13	11	10	34	1	7	53

TABLE 26—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1941-42

HIGH SCHOOLS	ATTENDANCE				GRADE ENROLMENT					ENROLMENT BY AREAS				
	May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percent- age	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils in other School Districts	Non-Resident Pupils	County Pupils
<i>In Counties</i>														
Kincardine.....	151	56	95	147	93.4	58	33	22	17	21	85	.....	3	63
Kingsville.....	149	67	82	124	94.2	52	36	29	19	13	92	.....	.....	57
Lakefield.....	97	41	56	96	90.9	37	25	20	6	9	54	.....	.....	43
Leamington.....	295	137	158	318	95.9	105	78	47	41	24	159	10	.....	126
Listowel.....	190	71	119	195	94.3	68	43	42	21	16	78	.....	22	90
Lynn.....	83	35	48	81	94.8	31	23	14	6	9	20	1	.....	62
Lucan.....	97	43	54	91	93.0	30	24	15	19	9	40	.....	.....	57
Madoc.....	112	51	61	114	95.4	36	28	21	18	9	44	.....	2	66
Markdale.....	89	31	58	83	93.7	29	26	19	3	12	27	.....	1	61
Markham.....	147	66	81	148	92.9	53	33	29	21	11	40	.....	89	18
Marora.....	75	29	46	77	95.9	34	19	9	10	3	29	.....	.....	46
Maxville.....	118	52	66	117	92.0	37	28	19	25	9	29	.....	89	.....
Meaford.....	134	60	74	136	93.3	31	39	28	20	16	70	.....	1	63
Merriton.....	153	81	72	166	95.2	46	50	25	17	15	112	41	.....	33
Midland.....	262	90	163	271	93.9	88	71	40	25	38	195	32	2	.....
Milton.....	115	40	75	115	93.3	28	24	28	18	17	44	.....	.....	71
Minico.....	650	292	358	671	96.0	263	183	105	65	34	302	1	.....	347
Mitchell.....	183	66	117	183	96.6	62	49	31	26	15	69	.....	2	112
Morewood.....	64	35	29	58	91.9	22	17	9	7	9	29	27	.....	8
Mount Forest.....	120	43	77	124	94.6	46	28	23	12	11	70	.....	26	33
Napan.....	396	167	229	401	95.0	121	112	71	50	42	350	.....	3	43
Newburgh.....	70	28	42	69	95.9	26	11	16	8	9	40	.....	1	60
Newcastle.....	34	12	22	33	97.1	15	7	6	6	.....	21	.....	.....	13
Newmarket.....	252	88	164	264	94.3	106	54	37	34	21	126	3	9	114
Niagara.....	71	40	31	68	93.8	32	21	9	6	3	36	.....	.....	35
Norwich.....	88	32	56	95	89.6	34	17	12	11	14	38	5	6	39
Norwood.....	86	28	58	84	95.6	22	16	19	15	14	25	.....	13	48
Oakville.....	254	99	155	288	94.9	89	64	48	31	22	154	.....	.....	100
Ononsee.....	40	17	23	38	92.0	14	10	9	7	.....	23	.....	.....	17
Orangeville.....	160	56	104	168	94.0	45	34	26	40	15	81	3	.....	76
Paris.....	214	81	133	223	94.0	79	58	35	24	18	137	.....	1	19
Parkhill.....	113	46	67	109	95.1	43	22	12	7	.....	43	59	.....	11
Pentanguishene.....	105	43	62	114	94.7	37	43	12	13	.....	96	.....	.....	9
Petrolia.....	179	61	118	158	94.9	52	48	29	29	21	100	1	.....	78
Plantagenet.....	107	34	73	101	91.0	31	19	27	14	16	86	.....	.....	21
Port Colborne.....	380	168	212	386	93.7	143	88	80	39	30	244	.....	.....	136
Port Credit.....	401	169	232	387	91.2	129	108	70	66	28	89	310	2	.....
Port Dover.....	67	26	41	67	90.8	22	23	13	9	.....	38	.....	.....	29

TABLE 26—ATTENDANCE, GRADE ENROLLMENT, ENROLMENT BY AREA, 1941-42

HIGH SCHOOLS	ATTENDANCE						GRADE ENROLLMENT						ENROLMENT BY AREAS			
	May Enrollment	Male	Female	Average Daily Attendance per Year the Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils resident in other School Districts	New-Resident Pupils	County Pupils		
<i>In Counties</i>																
Port Egin.....	86	31	55	80	95.5	26	23	14	14	9	48	.....	.....	38
Port Hope.....	209	84	125	207	95.4	72	54	52	14	14	135	.....	.....	74
Port Perry.....	97	30	67	104	94.8	25	33	14	17	8	42	.....	.....	55
Port Rowan.....	37	16	21	37	94.9	16	10	7	4	.....	15	.....	.....	22
Prescott.....	147	72	75	144	93.3	51	39	24	16	17	115	4	.....	28	
Preston.....	214	97	117	223	94.4	66	41	38	46	23	157	.....	56	1	
Richmond Hill.....	148	53	95	142	92.2	50	39	26	19	14	38	.....	.....	110
Ridgeway.....	135	54	81	135	94.0	28	39	28	23	17	57	.....	.....	78
Ridgeway.....	103	35	68	102	92.6	27	35	20	15	6	82	.....	.....	21
Rockland.....	72	21	51	78	92.8	35	16	12	8	1	58	.....	.....	.....
Rockland.....	228	100	128	219	94.4	99	99	57	39	21	194	34	.....	.....
Saltfleet.....	115	41	74	118	94.8	37	18	29	16	15	42	.....	.....	73
Shelburne.....	334	117	217	308	92.5	79	62	62	42	80	181	11	.....	141	
Simcoe.....	76	30	46	74	93.7	24	18	15	12	7	40	.....	.....	36
Smithville.....	101	51	50	100	94.7	23	28	26	15	9	35	1	.....	61	
Stirling.....	49	17	32	56	93.9	15	13	13	8	.....	.....	.....	.....	.....
Streetsville.....	137	62	75	133	95.5	31	32	35	21	12	131	.....	.....	.....
Sydenham.....	97	37	60	96	95.1	29	30	17	11	7	24	.....	.....	73
Thornbury.....	241	111	130	253	97.8	90	66	45	24	16	201	.....	.....	40
Thornbury.....	93	30	63	95	91.6	31	25	20	6	11	55	.....	.....	38
Tilbury.....	258	110	148	275	96.1	73	62	64	34	25	112	.....	91	.....	
Tilsonburg.....	213	78	135	226	95.8	64	41	39	34	35	166	5	.....	52	
Trenton.....	126	59	67	123	91.4	35	27	29	18	17	41	.....	.....	85
Tweed.....	153	48	105	147	95.2	47	35	34	12	25	69	7	.....	70	
Uxbridge.....	17	4	13	20	95.1	11	3	2	1	.....	.....	.....	.....	10
Vienna.....	148	71	77	152	95.9	44	27	38	26	13	88	.....	.....	59
Walkerton.....	181	62	119	185	94.0	68	41	37	20	15	125	.....	.....	56
Wallaceburg.....	34	11	23	34	89.4	15	6	5	8	.....	.....	.....	.....	17
Wardsville.....	107	53	54	112	93.9	36	28	14	18	11	98	.....	.....	8
Waterdown.....	122	52	70	124	93.7	33	33	22	17	17	33	1	.....	88	
Waterford.....	110	54	56	111	94.9	37	28	22	16	7	34	.....	.....	76
Welland.....	381	140	241	361	94.6	190	62	64	40	25	226	.....	.....	155
Welland.....	190	81	109	200	93.4	59	46	33	26	26	132	.....	.....	58
Whitby.....	100	41	59	109	94.9	33	19	18	18	11	56	3	.....	14	
Wierdon.....	84	36	48	74	95.0	21	20	22	11	10	78	.....	.....	6
Williamsstown.....	107	42	65	107	96.1	36	30	11	16	14	40	.....	.....	66
Winchester.....	146	49	97	150	94.7	44	36	33	22	11	57	.....	.....	8
Wingham.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	19,285	7,866	11,419	19,375	93.7	6,617	4,751	3,463	2,523	1,931	10,759	686	930	6,890		

TABLE 26—ATTENDANCE, GRADE ENROLLMENT, ENROLMENT BY AREAS, 1941-42

HIGH SCHOOLS	ATTENDANCE				GRADE ENROLLMENT					ENROLMENT BY AREAS				
	May Enrolment	Male	Female	Average Daily Attendance for the Year	Attendance Efficiency Percentage	Grade 1X	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils resident in other High School Districts	Non-Resident Pupils	County Pupils
<i>In Districts</i>														
Bracebridge.....	154	58	96	160	93.7	42	34	34	20	24	89	2	2	61
Capreol.....	94	34	60	91	91.3	46	20	13	5	10	78	6	2	10
Chapleau.....	101	42	59	105	93.8	38	22	16	13	12	99	.....	2	.....
Cobalt.....	133	53	80	140	94.7	49	30	25	16	13	98	.....	2	33
Cochrane.....	129	51	78	139	95.1	37	30	23	18	12	110	.....	2	19
Copper Cliff.....	175	79	96	173	93.7	69	44	25	24	13	150	.....	22	3
Dryden.....	105	46	59	110	96.1	38	27	18	14	8	60	.....	.....	45
Englehart.....	105	50	55	103	92.7	38	35	10	14	8	94	.....	.....	11
Fort Frances.....	293	127	166	299	92.9	112	71	43	48	19	244	.....	.....	45
Gerraldton.....	46	20	26	47	98.0	23	9	5	8	1	31	.....	.....	15
Gore Bay.....	54	26	28	57	93.3	11	15	11	11	6	36	.....	.....	18
Gravenhurst.....	122	55	67	120	94.1	43	39	12	21	7	74	.....	.....	3
Haleybury.....	90	37	53	84	95.6	36	24	14	9	7	78	.....	.....	12
Huntsville.....	179	80	99	177	93.1	74	39	37	16	13	120	.....	.....	58
Iroquois Falls.....	124	51	73	128	97.3	44	29	31	13	7	54	.....	.....	70
Kapuskasing.....	194	67	127	197	97.5	65	60	41	16	12	180	.....	.....	13
Keewatin.....	72	31	41	71	96.2	31	21	13	7	.....	70	.....	.....	2
Kenora.....	385	165	220	371	94.9	140	89	77	52	27	356	.....	.....	18
Mattawa.....	50	14	36	53	93.4	20	12	8	3	7	46	.....	.....	4
New Liskeard.....	186	66	120	182	90.3	63	37	49	27	17	138	.....	.....	47
Parry Sound.....	191	79	112	188	90.2	69	35	43	27	17	146	.....	.....	45
Rainy River.....	83	40	43	87	94.8	23	25	14	14	7	64	.....	.....	19
Sturgeon Falls.....	174	74	100	188	95.0	54	46	44	23	7	130	.....	.....	28
Sudbury.....	288	126	162	287	93.4	73	98	73	44	12	241	.....	.....	35
Thessalon.....	63	22	41	61	90.6	26	21	7	6	3	49	.....	.....	14
Timmins.....	552	236	316	590	94.6	239	123	102	55	33	529	.....	.....	23
Tisdale Twp.—Schumacher.....	144	65	79	141	96.1	45	42	21	17	19	132	.....	.....	12
South Porcupine.....	188	70	118	184	96.4	78	51	30	19	10	151	.....	.....	37
Totals.....	4,474	1,864	2,610	4,533	94.6	1,553	1,112	864	589	356	3,647	41	312	474
Totals—All High Schools.....	23,759	9,730	14,029	23,908	93.8	8,170	5,863	4,327	3,112	2,287	11,406	727	1,292	7,364
Grand Totals.....	63,582	28,623	34,959	62,671	94.0	20,007	15,282	12,076	9,258	6,939	48,761	1,000	2,196	11,625
Increase for year.....	.....	.....	.....	.....	.5	.....	.....	.....	.....	.....	.....	.....	.....	.....
Decreases for year.....	3,809	1,426	2,383	3,036	.....	628	922	742	1,058	459	3,162	.....	.....	1,120
Percentages.....	.....	45.0	55.0	98.6	.....	31.5	24.0	19.0	14.6	10.9	76.7	1.5	3.5	18.3

TABLE 27—AGE-GRADE DISTRIBUTION, MAY, 1942

	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 years and over	Totals	Grade Totals
GRADE IX.....	Boys.....	164	1,967	3,629	2,222	765	143	14	1	.....	3	8,914	20,007
	Girls.....	254	2,678	4,754	2,469	787	130	14	3	.....	1	11,093	
GRADE X.....	Boys.....	11	194	1,654	3,021	1,642	479	106	9	2	.....	7,118	15,282
	Girls.....	9	283	2,312	3,573	1,686	196	96	4	3	2	8,164	
GRADE XI.....	Boys.....	.....	.....	7	156	2,110	1,135	329	52	11	2	5,076	12,076
	Girls.....	.....	.....	19	266	2,718	1,486	371	61	13	9	7,000	
GRADE XII.....	Boys.....	.....	.....	1	13	1,107	1,712	868	269	45	18	4,211	9,258
	Girls.....	.....	.....	.....	13	262	2,003	843	239	50	16	5,047	
GRADE XIII.....	Boys.....	.....	.....	.....	14	149	873	1,227	742	241	57	3,304	6,959
	Girls.....	.....	.....	.....	18	235	1,179	1,440	598	144	41	3,655	
TOTALS BY SEXES.....	Boys.....	6	175	2,169	5,453	6,709	5,773	4,342	1,073	299	80	28,623	34,959
	Girls.....	3	263	2,980	7,345	8,379	7,047	4,994	905	210	69	34,959	
GRAND TOTALS.....	9	438	5,149	12,798	15,088	12,820	9,336	5,308	1,978	509	149	63,582	

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1941
(as reported by School Boards)

Collegiate Institutes	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debture Indebtedness			
	Average Daily Attendance A	Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)	Per \$1,000 of assessment	
		\$	\$	\$	\$	\$	\$				\$	\$
<i>In Counties</i>												
Barrie.....	496	6,549	12,903	34,573	40,621	13,921	42.0	14.4	56.4	73,871c	15.33	
Belleville.....	490	3,361	15,865	48,987	51,988	16,075	56.2	17.4	73.6	413,100c	38.89	
Brantford.....	666	1,984	12,577	57,722	62,073	5,259	48.5	4.1	52.6	41,315c	1.53	
Brookville.....	589	5,457	10,395	58,270	48,362	26,078	67.0	36.1	103.1	168,535c	32.19	
Chatham.....	502	6,173	20,248	37,533	54,774	29,308	56.3	30.1	86.4	203,730	14.12	
Clinton.....	165	4,579	7,230	9,151	15,014	5,833	46.6	18.1	64.7	86,000	72.23	
Cobourg.....	290	6,082	8,412	400	33,920	5,432	59.7	9.6	69.3	56,307	20.79	
Collingwood.....	253	4,951	4,846	24,860	26,472	8,587	53.7	17.4	71.1	85,685	32.25	
Cornwall.....	588	2,508	17,057	30,066	40,770	7,775	47.1	7.4	54.5	299,599c	28.34	
Galt.....	290	1,724	10,021	28,827	36,133	4,764	67.2	8.9	76.1	61,818c	5.20	
Goderich.....	230	4,399	8,169	17,264	20,033	5,538	61.2	13.0	74.2	47,177	14.51	
Guelph.....	610	2,999	14,032	56,557	53,172	21,331	51.0	20.4	71.4	337,090c	25.20	
Hamilton (3).....	2,141	6,008	10,009	353,412	281,152	95,328	68.6	23.3	91.9	441,523	2.67	
Ingersoll.....	221	3,817	4,079	19,341	28,871	.....	67.1	.....	67.1	.....	.....
Kingston.....	659	6,295	15,443	50,396	72,226	5,223	51.8	3.7	55.5	15,970	.79	
Kitchener-Waterloo.....	495	2,320	6,455	51,581	57,948	10,804	60.1	11.2	71.3	85,405	2.44	
Lindsay.....	444	5,977	9,259	25,562	37,867	4,472	45.5	5.4	50.9	36,193	8.46	
London (3).....	2,000	11,673	43,925	288,569	266,189	67,456	71.9	18.2	90.1	263,433	3.14	
Morrisburg.....	127	3,551	7,194	7,501	14,029	4,554	56.5	18.3	74.8	45,387	63.12	
Napanea.....	247	3,997	9,012	10,757	19,907	3,019	49.7	7.5	57.2	35,520c	23.08	
Niagara Falls.....	318	2,011	312	59,092	51,004	3,540	82.2	5.7	87.9	82,401	4.49	
Orillia.....	415	4,528	7,956	25,764	33,573	4,417	41.1	5.4	46.5	42,888	8.66	
Oshawa.....	572	2,428	12,970	74,984	61,660	29,186	66.3	31.4	97.7	249,932c	9.06	
Ontario (2).....	2,794	7,182	12,200	331,111	280,234	55,161	69.4	13.7	83.1	440,189	2.77	
Owen Sound.....	370	2,113	7,578	28,929	37,902	.....	54.5	.....	54.5	.....	.....
Pembroke.....	166	1,444	2,710	19,800	22,411	5,016	72.7	16.3	89.0	28,095	6.32	
Perth.....	269	4,920	9,964	11,006	25,620	3,003	49.9	5.9	55.8	15,128c	5.56	
Peterborough.....	468	2,326	16,122	57,276	74,817	81	82.8	.00	83.7	1,200	.05	
Pictou.....	144	1,486	6,852	8,425	16,304	.....	58.0	.....	58.0	.....	.....
Renfrew.....	245	2,519	9,396	20,589	24,564	8,037	53.9	17.6	71.5	83,240	23.50	
St. Catharines.....	645	2,887	14,079	77,065	69,526	17,053	55.3	14.0	69.3	257,500c	8.76	
St. Mary's.....	244	4,927	9,693	15,336	25,851	4,936	56.0	10.7	66.7	47,065	19.56	
St. Thomas.....	407	3,212	14,543	46,900	62,328	3,744	72.1	4.3	76.4	1,765	.11	
Sarnia.....	518	3,059	18,111	60,546	73,737	7,009	73.7	7.6	81.3	.....	.....
Scarborough.....	452	3,657	3,021	47,356	39,039	14,996	45.5	17.4	62.9	160,784c	17.78	
Seaforth.....	119	5,238	8,049	5,667	15,943	2,111	71.0	9.4	80.4	27,841	25.08	
Smith's Falls.....	361	6,459	10,049	26,701	43,853	1,301	62.4	1.8	64.2	651	.14	
Stamford.....	312	2,736	7,127	33,455	38,974	9,805	58.1	14.6	72.7	40,138	5.00	

TABLE 28.—FINANCIAL STATISTICS OF DAY SCHOOLS, 1941

Collegiate Institutes	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debt and Indebtedness		
	Average Daily Attendance A	For County Pupils		School District Levy (B)	Current	Capital	Current	Capital	Total (including Arrears)	Per \$1,000 of assessment	
		Legislative Grant	\$								\$
<i>In Counties</i>											
Stratford.....	704	6,272	7,037	66,418	63,036	12,259	47.6	9.2	56.8	47,163	3.45
Strathroy.....	172	2,888	9,521	11,007	19,624	7,032	58.6	21.0	79.6	17,248	10.22
Toronto (10).....	9,638	38,560	1,717,803	1,717,803	1,371,068	348,139	72.9	18.5	91.4	3,610,564	1.91
Vankleek Hill.....	134	3,566	14,698	3,500	16,128	.....	64.9	.....	64.9	.....	.....
Weston.....	369	4,063	15,001	21,572	38,962	5,306	55.9	7.6	63.5	130,714c	38.67
Windsor (4).....	2,778	13,787	29,411	465,327	356,315	136,073	66.4	25.4	91.8	1,622,696	16.68
Woodstock.....	456	7,270	15,373	42,561	47,548	13,795	53.4	2.1	55.5	215,088c	28.30
York Township (3).....	2,287	33,057	24,837	219,121	212,718	67,574	47.9	15.2	63.1	764,373	27.83
York East.....	795	11,284	.....	109,064	81,570	24,069	52.6	13.5	68.1	183,164c	12.58
York North.....	119	3,167	11,290	33,910	35,015	10,587	45.3	14.5	59.8	153,996	29.98
Totals and Averages.....	37,804	283,149	545,541	4,858,223	4,523,892	1,136,127	63.4	15.9	79.3	11,044,171	4.90
<i>In Districts</i>											
Fort William.....	595	2,925	7,708	98,553	78,660	35,049	67.8	30.2	98.0	478,250	16.74
Kirkland Lake.....	367	3,103	3,367	45,871	40,757	11,751	59.1	17.0	76.1	177,117c	22.05
North Bay.....	535	4,252	4,133	43,342	41,938	8,375	40.2	8.0	48.2	61,475	6.47
Port Arthur.....	327	3,090	2,321	42,829	46,926	1,083	72.8	1.7	74.5	4,333	1.16
Sault Ste. Marie.....	723	2,989	.....	84,695	68,157	23,895	48.2	16.9	65.1	266,800	13.32
Totals and Averages.....	2,547	16,362	17,529	315,290	276,438	80,153	55.9	16.1	72.0	987,975	10.52
All Collegiate Institutes.....	40,411	317,040c	563,070	5,173,513	4,800,183	1,216,280	62.9	15.9	78.8	12,082,146	5.17
<i>High Schools</i>											
<i>In Counties</i>											
Alexandria.....	91	1,307	173	14,780	11,927	.....	72.7	.....	72.7	.....	.....
Alliston.....	122	2,247	4,340	2,620	9,992	1,420	38.2	5.4	43.6	6,000	7.28
Almonte.....	115	2,219	5,237	10,838	12,853	5,583	57.7	25.0	82.7	60,095	50.58
Amherstburg.....	131	2,535	7,384	12,773	15,614	8,033	63.4	32.6	96.0	4,483	2.33
Arnprior.....	264	5,668	6,536	9,950	21,311	2,950	52.6	6.1	59.0	35,503	18.57
Arthur.....	129	2,714	4,542	2,610	9,939	.....	41.3	.....	41.3	.....	.....
Athens.....	140	3,784	10,039	4,274	15,050	3,274	55.6	12.1	67.7	24,749	89.58
Aurora.....	202	5,565	10,268	14,335	22,780	8,035	50.2	20.9	80.1	66,494	48.80
Avonmore.....	58	940	734	9,300	7,652	.....	73.5	.....	73.5	.....	.....
Aylmer.....	204	2,629	12,172	12,244	18,064	6,847	48.7	17.0	66.6	70,747	44.63
Beamsville.....	116	3,286	12,875	5,396	18,063	6,419	79.5	28.2	107.7	27,430c	38.82
Blenheim.....	200	4,326	10,941	3,000	19,482	.....	50.0	.....	50.0	32,931	41.27
Bowmanville.....	231	3,721	7,575	21,334	24,321	7,447	56.2	17.2	73.4	77,913	32.35

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1941

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debt and Indebtedness	
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	Total (including Arrears)	Per \$1,000 assessment
<i>In Counties</i>		\$	\$	\$	\$	\$				\$	\$
Bradford.....	103	1,991	6,516	5,053	11,308	3,784	57.8	19.3	77.1	32,615	65.23
Brampton.....	300	3,641	15,390	25,548	35,106	7,392	59.7	12.5	72.3	54,234	15.35
Brighton.....	808	1,434	2,894	5,808	8,477	1,308	49.7	7.7	57.4	29,900	6.37
Burford.....	78	1,803	14,076	24,725	10,230	5,186	70.5	35.7	106.2	106,622	7.86
Burlington.....	247	4,326	12,954	17,222	31,376	11,170	65.3	23.2	88.5	14,434	38.53
Caledonia.....	179	5,981	9,619	16,447	17,644	7,222	52.5	21.5	74.0	10,800	45.82
Campbellford.....	179	5,981	9,619	16,447	17,644	7,222	52.5	21.5	74.0	10,800	45.82
Carleton Place.....	255	4,776	6,982	18,507	23,771	8,462	63.3	25.7	89.0	64,536	44.00
Cayuga.....	74	3,434	7,639	10,300	10,486	6,103	72.4	42.1	114.5	6,103	40.42
Chesterly.....	116	3,456	4,997	9,237	12,477	5,879	56.8	26.8	83.6	56,811	75.24
Chesterville.....	121	2,533	4,327	6,618	9,969	923	44.8	4.1	48.9	10,800	22.36
Colborne.....	98	2,330	2,075	7,861	7,861	3,487	42.4	18.8	61.2	3,290	6.71
Dellhi.....	117	5,190	.....	10,233	10,233	.....	45.2	45.2	.....	95,000	51.10
Deseronto.....	62	1,767	2,509	1,700	7,649	.....	62.4	.....	62.4	.....	.....
Dundas.....	84	1,891	2,790	2,200	7,562	.....	46.2	.....	46.2	.....	.....
Dundas.....	188	1,725	8,106	18,387	19,806	9,078	54.0	24.8	78.8	59,782	18.17
Dunville.....	192	6,697	9,356	17,650	24,349	7,150	65.3	19.1	84.4	59,830	54.39
Durham.....	83	3,190	4,300	6,006	10,726	2,006	66.6	12.4	79.0	12,036	24.71
Dutton.....	99	2,057	8,229	3,980	10,673	3,708	56.9	19.7	76.6	41,645	81.23
Elmira.....	122	3,781	8,451	11,750	17,189	4,589	48.4	12.9	61.3	77,900	47.59
Elora.....	77	1,906	4,107	4,746	8,201	1,121	54.9	7.5	62.4	11,442	15.74
Embrun.....	83	713	1,172	3,743	5,514	.....	35.2	.....	35.2	.....	.....
Essex.....	231	3,496	8,350	9,324	17,189	2,974	38.8	6.7	45.5	59,956	56.19
Exeter.....	176	3,352	8,310	6,200	15,090	2,592	44.4	7.6	52.0	22,759	25.34
Etobicoke.....	336	4,243	1,200	41,419	41,370	9,259	61.5	13.8	75.3	90,439	13.36
Fergus.....	190	3,324	6,915	16,992	18,893	6,842	54.1	19.6	73.7	71,846	40.40
Finch.....	61	1,989	5,052	1,469	9,129	.....	58.3	.....	58.3	.....	.....
Flesherton.....	89	956	493	7,124	8,480	.....	63.2	.....	63.2	.....	.....
Forest.....	137	13,528	7,309	5,710	14,343	3,209	53.6	12.0	65.6	18,573	32.58
Fort Erie.....	246	2,858	3,894	30,592	30,035	8,815	63.3	18.6	81.9	180,620c	43.91
Gananoque.....	186	2,773	4,023	13,777	18,552	.....	52.4	.....	52.4	.....	.....
Georgetown.....	107	2,028	5,159	10,261	16,203	1,261	76.3	5.9	82.2	2,064	1.27
Glencoe.....	138	2,264	5,795	3,173	10,330	.....	38.4	.....	38.4	.....	.....
Grimshy.....	129	2,076	6,670	13,014	14,500	7,483	60.2	31.0	91.2	67,607	49.74
Hagersville.....	157	5,573	6,800	8,931	17,095	4,131	56.1	13.6	69.7	29,506	95.18
Hanover.....	165	3,067	7,197	11,636	17,806	4,816	55.0	15.0	70.0	42,178	28.55
Harrison.....	82	1,414	2,246	4,445	8,330	.....	53.4	.....	53.4	.....	.....
Harrow.....	113	536	120	9,205	8,752	.....	34.6	7.4	42.0	10,373	2.27
Hawkeock.....	66	1,962	1,102	2,965	5,678	205	44.3	1.6	45.9	.....	.....
Hawkesbury (2).....	186	4,950	3,463	11,100	23,567	.....	73.9	.....	73.9	.....	.....

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1941

High Schools	Average Daily Attendance \bar{x}	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Delinquency Incidenceness	
		Legislative Grant	For County Pupils	School District Levy(0)	Current	Capital	Current	Capital	Total	Total (including Arrears)	Per \$1,000 assessment
		\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>In Counties</i>											
Iroquois.....	78	2,859	5,934	3,380	11,070	70.6	.....	70.6	.....	17,751	54.62
Kempville.....	109	3,683	7,116	2,105	12,661	60.5	1,240	66.3	5.9	53.7	12.00
Kincaid.....	135	2,837	5,206	5,925	14,170	58.4	.....	58.4	.....	20,451	.....
Kingsville.....	133	2,158	4,821	6,815	15,145	59.0	.....	59.0	.....	33,819	9.01
Lakeland.....	91	2,026	3,570	4,800	10,351	46.7	3,119	51.8	5.1	8,257	5.30
Leamington.....	324	4,367	11,587	17,791	28,725	44.8	1,376	48.3	3.5	59.5	.....
Listowel.....	200	2,943	9,824	6,076	17,420	50.5	.....	50.5	.....	17,388	44.27
Lucean.....	80	2,059	4,304	2,700	9,302	42.5	.....	42.5	.....	.....	.....
Lakeknow.....	96	1,742	3,765	1,785	7,468	53.0	2,820	65.0	13.0	.....	.....
Madoc.....	142	3,340	5,330	5,700	11,537	78.7	.....	78.7	.....	550	1.23
Markdale.....	91	1,853	4,206	3,400	9,152	55.6	578	57.7	2.1	.....	.....
Markham.....	144	4,469	6,681	3,094	15,621	53.7	580	57.0	4.0	.....	.....
Marmora.....	77	2,765	2,680	3,178	7,970	42.7	961	46.9	4.2	3,692	11.19
Maxville.....	119	2,540	1,052	1,961	6,648	51.9	2,574	63.2	8.3	24,222	26.21
Meaford.....	170	3,936	7,058	6,500	16,912	55.9	6,072	71.4	18.5	59,151	31.57
Merrinton.....	163	4,257	.....	11,984	48,292	56.2	5,947	67.0	10.8	65,083	13.08
Midland.....	289	3,728	5,004	26,497	31,016	59.2	5,947	87.3	28.1	45,858	30.81
Milton.....	129	1,984	11,313	20,347	11,919	48.3	7,087	62.6	11.3	183,599	47.35
Mimico.....	695	11,070	31,721	38,590	63,076	48.5	18,727	.....	.....	.....	.....
Mississauga.....	182	2,766	9,467	3,500	16,766	57.6	.....	57.6	.....	.....	.....
Morewood.....	55	1,650	2,471	823	5,822	43.7	.....	43.7	.....	.....	.....
Mount Forest.....	124	1,594	3,273	5,100	9,990	48.1	15,110	67.4	19.3	122,462	20.92
Napan.....	424	5,346	2,876	42,910	37,724	60.6	.....	60.6	.....	.....	.....
Newburgh.....	61	1,861	4,870	1,200	7,288	82.8	.....	82.8	.....	.....	.....
Newcastle.....	27	772	4,798	1,480	4,353	56.9	7,675	71.7	11.8	27,500	14.86
Newmarket.....	265	5,230	12,460	19,675	29,402	70.1	7,797	75.8	5.7	3,497	4.54
Niagara.....	72	1,393	3,736	4,002	9,736	69.2	2,833	87.2	18.0	16,631	27.45
Norwich.....	86	2,796	4,696	5,803	10,845	58.6	.....	58.6	.....	.....	.....
Norwood.....	88	2,150	3,573	3,338	9,752	46.7	3,578	53.9	7.2	32,619	9.35
Oakville.....	260	2,184	9,112	13,852	23,075	43.8	.....	43.8	.....	.....	.....
Omece.....	44	606	1,261	2,325	3,718	58.6	532	60.3	1.7	.....	.....
Orangeville.....	162	3,149	6,903	8,100	17,908	50.9	5,573	64.1	13.2	48,239	15.69
Paris.....	224	2,270	.....	17,363	21,555	36.8	.....	36.8	.....	.....	.....
Parkhill.....	130	1,324	3,565	1,450	7,572	41.1	.....	41.1	.....	.....	.....
Peachburg.....	132	2,515	187	8,320	10,365	55.8	9,655	81.6	25.8	47,033	47.12
Petrolia.....	192	5,090	10,346	12,304	20,907	46.1	2,006	56.3	10.2	19,991	12.77
Plantagenet.....	118	1,041	2,931	7,244	9,339	60.3	.....	60.3	.....	.....	.....
Port Colborne.....	390	7,192	7,501	46,025	43,597	40.9	18,208	85.5	25.2	122,612	25.42
Port Credit.....	388	6,023	70	12,470	30,159	39.9	13,073	58.7	17.8	151,717	126.54

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1941

High Schools	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debture Indebtedness	
	Average Daily Attendance ^a	Legislative Grant	For County Pupils	School District Levy (b)	Current	Capital	Current	Capital	Total	Total (including Arrears)	Per \$1,000 of assessment
<i>In Counties</i>											
Port Dover.....	72	1,152	1,294	4,490	6,407	560	47.6	4.1	51.7	\$ 4,442	\$ 3 06
Port Elgin.....	91	2,697	4,910	5,666	10,657	3,166	63.4	18.8	82.2	41,769	87 21
Port Hope.....	211	3,097	8,207	17,314	24,300	4,173	61.6	10.5	72.1	18,063	7 07
Port Perry.....	119	4,310	6,841	3,800	14,301	3,008	65.0	13.6	78.6	27,069	42 02
Port Rowan.....	383	584	2,109	1,691	4,226	.....	66.6	.....	.....	.....	.....
Prescott.....	142	2,412	5,383	15,133	15,776	6,783	57.7	24.8	82.5	78,604	64 81
Preston.....	220	1,982	3,992	16,382	22,393	6,473	53.6	15.5	69.1	29,724	5 31
Richmond Hill.....	142	3,397	12,728	8,123	17,116	7,034	62.0	25.4	87.4	60,200	63 26
Ridgetown.....	129	2,822	6,712	12,834	16,385	5,886	65.9	23.4	89.3	77,312c	90 51
Ridgeway.....	110	2,454	5,239	15,296	16,924	7,481	78.9	34.9	113.8	81,076	45 88
Rockland.....	113	2,443	1,109	3,976	7,810	.....	59.7	.....	59.7	.....	.....
Saltfleet.....	229	1,348	53	20,461	18,000	7,461	41.3	17.0	58.3	43,317	7 80
Shelburne.....	113	2,485	5,173	5,719	10,623	2,732	50.1	12.9	63.0	40,981	76 44
Simcoe.....	315	1,922	15,080	18,306	27,038	7,662	44.4	12.6	57.0	91,113c	18 71
Smithville.....	62	1,280	3,709	5,100	8,636	.....	62.0	.....	62.0	.....	6 51
Stratford.....	113	3,890	6,463	3,465	11,178	2,465	51.2	11.3	62.5	16,029	12 30
Streetsville.....	50	1,489	2,776	3,206	7,243	.....	74.9	.....	74.9	.....	.....
Sydenham.....	124	1,141	90	10,707	11,816	.....	47.3	.....	47.3	.....	.....
Thornbury.....	88	1,610	4,692	2,250	8,532	.....	50.2	.....	50.2	.....	.....
Thorold.....	110	7,393	4,104	21,960	28,494	4,184	57.1	8.4	65.5	63,250	28 71
Tilbury.....	126	1,793	2,004	4,177	9,117	.....	46.5	.....	46.5	.....	.....
Tillsonburg.....	293	3,974	9,224	10,908	21,324	2,408	37.9	42.8	80.7	17,488	9 69
Trenton.....	227	3,018	4,348	21,134	22,266	4,231	50.8	9.7	60.5	19,342	6 07
Tweed.....	121	3,299	5,165	4,650	12,985	.....	58.1	.....	58.1	.....	.....
Usbridge.....	132	3,257	7,007	5,900	11,780	6,330	48.2	25.9	74.1	78,300	120 20
Vienna.....	18	844	2,008	95	3,687	.....	105.0	.....	105.0	.....	.....
Walkerton.....	155	2,728	4,924	6,601	15,473	.....	51.9	.....	51.9	.....	.....
Wallaceburg.....	199	3,053	5,931	12,526	19,483	1,301	50.3	3.4	53.7	Paid up	.....
Wardsville.....	34	759	1,670	1,010	3,165	.....	49.0	.....	49.0	.....	.....
Waterford.....	126	1,450	982	16,131	18,333	4,293	62.4	17.5	79.9	46,701	11 37
Waterford.....	129	2,550	7,610	5,290	10,789	3,918	42.8	15.6	58.4	36,062	48 34
Watford.....	111	3,316	6,008	5,700	11,938	3,224	55.2	14.9	70.1	19,358	48 03
Welland.....	353	2,155	17,526	37,660	51,022	7,330	73.7	10.6	84.3	8,006	76
Whitby.....	204	4,504	5,439	14,985	21,401	4,135	56.6	10.9	67.5	36,887	14 28
Whitton.....	105	3,561	3,623	4,516	11,188	1,016	56.7	5.1	61.8	11,941	19 75
Williamstown.....	77	1,073	37	11,690	9,357	.....	65.2	.....	65.2	.....	.....
Winchester.....	102	3,736	5,708	3,000	12,448	.....	64.4	.....	64.4	14,989	27 17
Wingham.....	146	2,473	6,049	7,240	14,282	310	50.0	1.2	51.2	Paid up	.....
Totals and Averages.....	19,669	391,438	730,659	1,320,874	2,047,007	439,155	54.6	11.7	66.3	3,833,667	18 58

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1941

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debture Indebtedness	
		Legislative Grants		School District Levy (s)	Current	Capital	Current	Capital	Total	Total (including Arrears)	Per \$1,000 of assessment
		Ordinary	For Non- Resident Pupils								
<i>In Districts</i>											
Braintree.....	165	3,130	4,235	11,760	13,923	6,109	44.0	19.3	63.3	58,785	53.74
Capitol.....	93	1,770	923	7,946	8,752	2,086	49.8	11.9	61.7	10,961	13.86
Chapleau.....	118	3,372	125	14,140	13,774	3,440	61.6	15.4	77.0	32,991	33.22
Cobalt.....	147	5,132	2,331	8,584	16,213	D	60.0	D	72.3	42,890	71.41
Cochrane.....	152	3,287	3,982	15,612	17,587	4,012	58.9	13.4	72.3	20,364	11.22
Copper Cliff.....	162	2,376	4,181	32,814	26,801	12,802	84.7	40.0	124.7	179,007	31.56
Dryden.....	107	1,825		6,500	9,986		48.7		48.7		
Englehart.....	96	3,158	2,189	2,800	8,169		44.2		44.2		
Fort Frances.....	300	5,383		41,043	33,032	18,160	56.3	31.0	87.3	59,200c	14.18
Geratidon.....	43	273	1,127	11,425	8,437	1,386	100.4	16.5	116.9	4,914	4.10
Gore Bay.....	60	1,404		3,908	4,930	908	44.1	8.1	52.2	8,039	31.70
Gravenhurst.....	109	1,974	1,842	7,005	10,827		51.0		51.0		
Haileybury.....	82	2,346	1,682	8,300	12,666		79.8		79.8		
Huntsville.....	174	2,233	2,274	9,816	11,332	2,371	37.5	9.8	47.3	2,971	2.32
Iroquois Falls.....	136	1,884	8,382	20,773	22,321	8,852	87.1	31.4	121.5	70,657	31.28
Kapuskasing.....	195	3,077	2,267	32,111	26,213	8,574	70.7	23.1	93.8	68,857	13.73
Keewatin.....	69	1,584	189	7,222	6,260	1,422	45.9	10.4	56.3	2,991	2.16
Kenora.....	372	6,361	1,410	36,806	33,005	10,275	45.3	14.1	59.4	127,800	25.52
Mattawa.....	50	1,337	506	3,967	5,518		57.6		57.6		
New Liskeard.....	179	3,546	3,983	14,618	22,655	618	64.7	1.8	66.5	Paid up	
Parry Sound.....	177	3,331		12,350	15,680		46.6		46.6		
Rainy River.....	92	2,130	763	6,724	9,834		56.3		56.3		
Sehemacher.....	162	4,793	2,063	36,853	23,294	15,411	76.3	50.5	126.8	55,942	16.84
South Porcupine.....	188	2,660	4,683	30,728	26,022	9,329	48.9	29.3	99.6	20,178	6.07
Sturgeon Falls.....	215	3,702	2,991	15,863	20,438		70.7		70.7		
Sudbury.....	285	2,556	3,913	29,000	39,326		52.6	20.3	72.9	23,025	56.87
Thessalon.....	74	2,186	1,425	5,518	7,427	2,868	70.7		70.7		
Timmins.....	585	5,239	1,217	73,118	59,841	19,678	52.5	17.3	69.8	157,439	14.73
Totals and Averages.....	4,587	82,049	58,756	507,304	514,243	128,881	58.4	11.6	73.0	947,611	12.25
All High Schools.....	24,256	532,243a	730,659P	1,828,178	2,561,250	568,036	55.3	12.3	67.6	4,781,278	16.85
Grand Totals.....	64,667	840,283g	1,276,200P	7,901,691	7,361,433	1,784,316	60.0	14.6	74.6	16,871,760	6.63

a For the Calendar Year.
 b Includes Debture Levy.
 c Combined for Academic and Vocational schools.
 d In default.

e Provincial Government grant of 80% of cost of education of non-resident District pupils.

f Total County grant for county pupils.

g Includes District Grant.

h Received in 1942.



Courtesy Toronto Board of Education

A Student Tailor

Making and mending his own clothes, at Jarvis Street School for Boys.

THE VOCATIONAL
TABLE 29—DAY SCHOOLS—TEACHERS; PUPILS; MAY
 For Classification of Pupils by

Schools	Type of School	Teachers				Enrolment and Attendance of Full-Time Students					Classification Enrolment by		
		Full-Time		Part Time and Occasional		Totals	Male	Female	Average Daily Attendance	Attendance Efficiency Percentage	General	Commercial	
		Male	Female	Male	Female								
<i>In Counties</i>													
1 Barrie	AC	1	1	5	4	73	11	62	85	92.3		73	
2 Beamsville	A.AGR.			3	6	35	15	20	37	92.8			
3 Belleville	ACT	1	1	13	9	251	164	87	191	93.6		69	
4 Brantford	ACT	3	2	12	17	384	158	226	442	93.4		239	
5 Brockville	AC	6	1	6	6	89	15	74	97	92.7		89	
6 Chatham	CT	5	2	2	2	402	194	208	290	93.4		225	
7 Cornwall	AC	3	1	12	4	200	97	103	225	93.5		110	
8 Fort Erie	ACT	3	1	5	5	59	24	35	59	94.6		59	
9 Galt	ACT	3	2	8	6	197	89	108	224	93.6		127	
10 Guelph	ACT	4	3	10	5	272	108	164	303	92.0		170	
11 Hamilton—Commerce	COM	9	18			679	82	597	806	95.2		679	
12 Hamilton—Technical	T	46	15			1,102	789	313	1,256	94.4	251		
13 Westdale	ACT	21	4	5	4	534	266	268	537	91.9	71	266	
14 Kemptville	A.AGR.	1	1	1	1	105	40	65	108	92.6			
15 Kingston	ACT	7	2	11	8	354	150	204	386	92.5		223	
16 Kitchener	ACT	11	7	7	4	475	251	224	509	92.5		186	
17 London	CT	40	11		1	1,017	508	509	1,248	93.0	49	444	
18 Napanee	AC			3	4	24	5	19	26	91.4		24	
19 Niagara Falls	ACT	7	3	8	10	245	147	98	263	93.4		81	
20 Oshawa	ACT	9	5	5	4	365	166	199	425	93.8	205	79	
21 Ottawa—Technical	T	43		1	1	1,255	1,250	5	1,316	93.2	762		
22 Ottawa—Commerce	COM	24	16	1		894	133	761	987	93.2		894	
23 Owen Sound	ACT	1	3	12	5	150	52	98	170	91.8		98	
24 Pembroke	AC	1	1	2	6	94	30	64	94	94.5		94	
25 Perth	ACT	1	9	4	5	8	304	129	175	365	95.1	120	86
26 Peterborough	AC		1	3	2	33	3	30	35	88.6			
27 Picton	ACT		2	6	3	75	30	45	67	86.1		68	
28 Renfrew	ACT		2	6	3	75	30	45	67	86.1		68	
29 Ridgeway	A.AGR.			5	6	64	37	27	62	95.1	30		
30 St. Catharines	ACT	13	7	7	3	372	157	215	477	91.5		207	
31 St. Thomas	CT	10	8	1		307	130	177	325	90.0	128	104	
32 Sarn a	ACT	3	2	17	11	458	191	267	477	90.9		223	
33 Scarborough	AC		1	8	6	139	12	37	83	93.5		69	
34 Simcoe	A.AGR.		7	7	6	632	65	67	125	94.7	76		
35 Stamford	ACA	2	2	4	5	188	86	102	195	95.1		118	
36 Stratford	AC		1	7	6	61	12	49	81	93.5		61	
37 Toronto—Central Tech.	T	59	24	10	1	2,365	1,831	534	1,674	90.1	292		
38 Toronto—Danforth Tech.	T	47	12	4	3	1,991	1,535	456	1,870	94.1	429		
39 Toronto—Western Tech.	T	+	+	+	+	831	653	178	902	91.9	154		
40 Toronto—Central Com.	COM	28	15			1,328	199	1,129	1,155	94.1		1,328	
41 Toronto—Eastern Com.	COM	33	11			1,198	173	1,025	1,224	88.0		1,198	
42 Toronto—Western Com.	COM	63	18	2	1	767	126	641	860	89.0		767	
43 Toronto—Northern Voc.	CT	49	24			1,669	717	952	1,653	91.2	323	870	
44 Toronto—Malvern Com.	AC	1	2	13	6	193	25	168	137	89.0		193	
45 Welland	ACT	3	10	8	8	226	63	163	248	94.0		62	
46 Weston	ACT	8		9	8	394	292	102	453	92.6		56	
47 Windsor	CT	40	19			1,242	758	484	1,143	92.0		434	
48 Woodstock	AC			5	8	84	24	60	94	91.7		84	
49 East York	AC	4	5	8	3	307	35	272	358	92.2		307	
50 North York	AC			5	4	131	39	92	139	93.6		131	
51 York—Runnymede	AC	2	1	6	3	70		70	80	89.0		70	
52 Vaughan Road	AC	1	3	8	7	124	5	119	155	92.9		124	
53 Memorial	AC	1	1	6	7	104	4	100	124	92.4		104	
Totals		623	273	290	230	24,439	12,213	12,226	24,726	92.5	2,995	10,990	
<i>In Districts</i>													
1 Fort Frances	ACT			4	5	46	13	33	45	93.8		46	
2 Fort William	CT	22	12			567	253	314	592	91.1	5	268	
3 Haileybury	AM	2		3	2	32	32		29	95.0			
4 Kirkland Lake	ACT	4	1	15	7	387	197	190	310	95.8		207	
5 North Bay	ACT	4	2	8	4	287	163	124	206	92.5		130	
6 Port Arthur	CT	14	11			430	210	220	466	95.3	72	133	
7 Sault Ste. Marie	CT	13	7			545	202	343	393	90.2		324	
8 Sudbury	CT	21	13			494	216	278	457	93.9	233	144	
9 Timmins	ACT	6	3	8	7	304	155	149	347	95.4		169	
Totals		86	49	38	25	3,092	1,441	1,651	2,845	92.8	310	1,421	
Grand Totals		709	322	328	255	27,531	13,654	13,877	27,571	92.5	3,305	12,411	
Increases for year					29					.4			
Decreases for year		39	26	13		3,390	1,792	1,598	468		248	3,475	
Percentages							49.6	50.4			12.0	45.1	

Type of school:—ACT—Composite (academic, commercial and technical).
 AC—Combined academic and commercial.
 CT—Combined commercial and technical.
 A.AGR.—Combined academic and agriculture.
 AM—Academic, and Mining School.
 T—Technical.
 T—Navigation.
 T—Technical.
 AM—Academic, and Mining School.

"Part Time" includes those teachers who spend a portion only of the regular school day teaching Vocational classes.

SCHOOLS

ENROLMENT, ATTENDANCE, GRADE DISTRIBUTION, 1941-42

Subjects of Study, see Table 24.

of Full-Time May Courses of Study				Grade Distribution of Full-Time May Enrolment							Part-Time Enrolment			Full-Time May Enrolment Classified as to			
Industrial	Agriculture	Home Economics	Art	Preparatory	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Special	Totals	Male	Female	Resident	Non-Resident	County	
1						43	18			12				49		24	
2		15	20			47	8							5		30	
3	182				25	86	60	19		14				162	8	81	
4	145				5	123	42	6		3				289	9	86	
5						41	24	11		13				225	1	34	
6	177					133	106	61	58	44				225	1	176	
7	86		4			128	35	37						103	5	92	
8						43	6	10						49	10		
9	70					93	64	19	12	9				142	45	10	
10	96		6			125	100	26		21				209	17	46	
11						362	242	7		1				662	1	16	
12	627		184	40	144	518	269	123	7	6	35	141	141	1,059	1	42	
13	164		18	15		264	146	71	37		16			487	47		
14		105				35	31	22	17					43	8	54	
15	131					168	127	34	25					272		82	
16	227		62		4	131	172	103	5		60			413	4	58	
17	392		116	16	130	398	277	104	42	34	32			831	8	178	
18						14	10	14						11		13	
19	133		31			73	100	61	11					219	16	10	
20	72		9			205	102	58						292	6	67	
21	488			5	25	422	367	239	142	53	7			1,100	19	136	
22						444	263	145	42					830	1	63	
23	48		4			72	43	17	6		12			104	46		
24						45	27	16	3		3			69	1	24	
25						34	25	14			24			58	3	36	
26	59		39			120	100	68	11		5			11		76	
27	33					30	19	12						14		19	
28						30	19	12			14			51		24	
29			12			30	19	10	5					21		43	
30	140		25			196	107	66	3					295	1	76	
31	55		20			128	83	49	18		29			213	91	3	
32	177		58			248	93	73	44					351	1	106	
33						46	23							58	9	2	
34	29		27			76	31	16	9		68			68		64	
35	70					31	79	43	35		15			118	36	34	
36						35	11				15			38		3	
37	1,584		370	119	111	1,010	617	341	195	91	471	321	150	2,285	52	288	
38	1,158		303	101	55	834	617	297	162	20	6	5	2	3	1,854	3	134
39	498		138	41	30	362	223	113	74	24	5			798	33		
40						488	397	261	119	23	40	226	89	137	1,322	6	
41						514	388	192	89		15	255	137	118	1,187	11	
42						339	217	140	71					765	2		
43	354		77	45	54	536	463	296	159	29	132	3	2	1	1,611	58	
44						82	68	36	3		4			193			
45	158		6			86	100	32	7		1			116		110	
46	290		48			205	117	59	13					50	6	338	
47	730		78			491	423	262	66					1,098	32	112	
48						33	14	17			20			58	26		
49						165	88	25			29			305		2	
50						91	24	10	6					94		37	
51						42	23				5			55		15	
52						71	36	7			10			115	9		
53						52	30	9			13			104			
	8,274	143	1,655	382	583	9,836	7,526	3,943	1,622	280	649	1,101	692	409	21,219	636	2,584
1						30	10	6						37	9		
2	205		89			298	159	58	26		26			497	70		
3				*32		11	10	6	5					8	24		
4	164		16			119	132	86	19		31			357	30		
5	139		18			43	135	66	43		24			223	17	47	
6	159		66			131	125	76	70	4	24			382	48		
7	163		56			200	135	107	83		20			478	2	65	
8	117					233	164	70	27					405	89		
9	135					92	132	68	12					261	43		
	1,084		245	*32		1,127	1,022	547	291	4	101			2,648	332	112	
	9,358	143	1,900	382	583	10,963	8,548	4,490	1913	284	750	1,101	692	409	23,867	968	2,696
	1,152										219	73	146		12		
		131	630	90	74	409	676	903	655	288	385			3,250		152	
	34.0	.6	6.9	1.4	2.1	39.8	31.0	16.3	6.9	1.2	2.7			86.7	3.5	9.8	

Included with Western Commercial.
Enrolment is of the last school day in May. By this date many students had been absorbed into industry and commerce. For this reason the average daily attendance for the school year is sometimes greater than the May enrolment.

*Mining students.

TABLE 30—AGE-GRADE DISTRIBUTION OF FULL-TIME PUPILS, MAY, 1942

	11 years	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 years and over	Totals	Grade Totals
PRE-VOCATIONAL.....		6	33	101	167	120	19	1				446	583
	{Boys												
	{Girls			38	50	29	4					137	
GRADE IX.....		49	685	1,850	1,890	933	245	38	4	1		5,695	10,963
	{Boys												
	{Girls	2	52	916	1,557	526	159	11				5,268	
GRADE X.....			52	600	1,559	1,251	569	139	37	2		4,209	8,548
	{Boys												
	{Girls		51	889	1,825	1,070	396	84	17	2	5	4,339	
GRADE XI.....			1	25	353	817	602	284	105	17	10	2,214	4,490
	{Boys												
	{Girls				37	551	548	193	68	7	7	2,276	
GRADE XII.....				1	15	107	310	226	89	31	26	805	1,913
	{Boys												
	{Girls				2	41	401	256	103	32	20	1,108	
GRADE XIII.....						1	25	53	33	13	13	138	284
	{Boys												
	{Girls					1	24	38	33	23	27	146	
SPECIAL.....			1	5	14	30	32	22	15	8	20	147	750
	{Boys												
	{Girls		1	7	37	86	155	162	86	39	30	603	
TOTALS BY SEXES.....		55	772	2,582	3,998	3,259	1,802	702	283	72	69	13,654	
	{Boys												
	{Girls	2	52	974	3,018	2,830	1,687	745	307	103	89	13,877	
GRAND TOTALS.....	2	107	1,746	5,600	8,068	6,089	3,489	1,507	590	175	158	27,531	

Vocational Schools	Average Daily Attendance for Calendar Year			Major Sources of Receipts			Disbursements			Cost per Pupil—Day (cents)				Debtors Indebtedness		
	Year	Legislative Grants		County Grants	School District Levys	Current	Capital	Current	Capital	Current	Capital	Total	Amount	Per \$1,000 of Assessment		
		Ordinary	Building												Capital	Current
<i>In Counties</i>																
Barrie.....	73	3,599	2,444	1,421	7,559	3,766	52.9	52.9			52.9					
Beausville.....	71	2,354	4,483	2,700	8,145	3,766	59.1	86.4			86.4					
Belleville.....	222	9,743	32,658	41,504	19,500	41,504	98.9	145.4			145.4					
Brookville.....	443	12,065	13,764	41,065	62,388	12,165	73.5	87.8			87.8					
Brookwood.....	245	10,980	29,580	29,580	49,717	49,717	91.7	91.7			91.7					
Chatham.....	226	7,116	7,158	33,255	41,758	17,835	96.9	138.3			138.3					
Fort Erie.....	72	4,193	7,114	8,022	10,504	2,633	76.0	95.0			95.0					
Galt.....	263	8,736	12,843	39,337	45,210	29,743	92.9	153.9			153.9					
Hamilton (3).....	303	9,716	10,091	6,658	43,102	14,371	77.8	103.7			103.7					
Kemptville.....	108	1,362	18,518	519,122	457,626	188,025	96.0	127.0			127.0			1,356,436	8.20	
Kingston.....	393	11,601	10,983	58,629	58,795	23,963	87.8	123.6			123.6			278,600	13.78	
Kitchener-Waterloo.....	485	19,441	9,281	14,869	75,269	18,007	79.5	98.8			98.8			147,342	4.07	
London.....	1,231	27,850	10,194	19,231	179,260	37,610	131.6	144.9			144.9			187,009	2.23	
Napanee.....	357	11,565	2,670	2,680	7,369	755	131.3	131.3			131.3			10,000	57	
Niagara Falls.....	477	11,393	5,940	56,519	63,253	3,628	90.0	95.2			95.2			10,000	57	
Ottawa (2).....	474	53,697	8,434	321,904	63,215	25,442	57.5	80.7			80.7			861,537	5.43	
Owen Sound.....	192	7,867	8,346	8,908	44,936	321,086	84,041	16.8	81.3		81.3			32,310	3.77	
Pembroke.....	100	3,371	1,807	13,200	11,237	21,438	130.7	65.2			65.2			3,320	3.77	
Peterborough.....	96	3,700	3,321	2,668	9,640	3,344	60.4	78.4			78.4					
Peterborough.....	365	22,034	14,973	77,880	73,713	22,800	106.5	138.6			138.6			232,300	9.90	
Pictou.....	35	2,571	1,578	2,077	6,177	6,177	191.2	191.2			191.2					
Renfrew.....	62	4,123	2,987	1,931	11,900	6,737	93.1	163.3			163.3			41,624	12.78	
St. Catharines.....	418	13,080	4,965	11,635	68,990	16,937	95.8	116.6			116.6					
St. Thomas.....	325	13,150	14,179	59,505	63,746	19,490	101.0	30.9			30.9			172,841	12.20	
Scarborough.....	477	13,956	15,399	58,727	74,126	6,225	80.1	6.7			6.7					
Sarnia.....	97	4,552	7,053	15,588	18,364	3,225	100.7	118.2			118.2					
Simcoe.....	125	5,534	8,117	7,845	15,237	5,861	61.1	23.5			23.5					
Stamford.....	200	6,664	6,547	15,883	26,845	5,883	68.6	84.6			84.6			25,009	3.13	
Stamford.....	81	284,283	1,005	9,917	10,876	1,531	98.0	10.2			10.2			3,291,725	3.44	
Toronto (6).....	9,980	12,023	2,100	2,023,046	1,846,390	42,700	39.0	52.4			52.4			181,826	17.39	
Windsor.....	490	13,976	5,086	69,173	10,983	3,160	111.8	111.8			111.8					
Windsor.....	490	13,976	5,086	69,173	10,983	3,160	111.8	111.8			111.8					
Woodstock.....	105	5,670	2,707	21,554	217,307	85,622	95.0	37.5			37.5			870,461	8.95	
York Township (3).....	105	14,390	10,746	61,110	65,815	12,658	82.1	18.2			18.2			144,088	4.83	
York East.....	375	10,375	3,019	51,340	45,324	11,298	62.0	77.4			77.4			59,000	11.48	
York North.....	95	3,607	3,019	6,385	10,623	1,540	99.9	114.4			114.4					
<i>Totals and Averages.....</i>	<i>25,761</i>	<i>775,841</i>	<i>412,172</i>	<i>4,385,411</i>	<i>4,341,390</i>	<i>1,158,194</i>	<i>87.8</i>	<i>23.4</i>			<i>111.2</i>		<i>7,884,314</i>	<i>4.21</i>	<i>2,060,309</i>	<i>16.12</i>
<i>In Districts</i>																
Fort Frances.....	37	2,921	891	6,953	9,499	6,953	130.8	128.0			128.0			494,787	17.06	
Fort William.....	579	21,282	6,834	96,661	115,076	45,605	102.0	26.0			26.0			9,080	7.69	
Kirkland Lake.....	41	3,236	2,998	1,200	8,590	2,997	108.7	38.0			38.0					
North Bay.....	297	9,560	3,689	57,311	49,878	15,217	89.8	117.2			117.2					
North York.....	243	8,441	12,099	4,217	42,343	43,148	91.1	44.8			44.8			498,702	43.05	
Port Arthur.....	422	11,677	7,800	59,428	90,322	33,369	94.4	35.0			35.0			167,300	20.50	
St. Catharines.....	662	16,228	5,863	79,464	96,626	27,317	69.0	19.4			19.4			285,186	15.59	
Sudbury.....	718	15,503	16,228	6,872	90,626	27,317	72.1	88.1			88.1			15,500	1.55	
Timmins.....	347	10,151	5,074	42,978	50,068	11,818	72.1	17.0			17.0			124,227	11.62	
<i>Totals and Averages.....</i>	<i>3,171</i>	<i>98,732</i>	<i>72,081</i>	<i>475,259</i>	<i>519,011</i>	<i>183,785</i>	<i>84.0</i>	<i>27.1</i>			<i>111.1</i>		<i>2,060,309</i>	<i>16.12</i>	<i>4.97</i>	
<i>Grand Totals and Averages.....</i>	<i>28,932</i>	<i>#910,180</i>	<i>290,759</i>	<i>4,860,670</i>	<i>4,860,401</i>	<i>1,341,979</i>	<i>87.4</i>	<i>23.8</i>			<i>111.2</i>		<i>9,944,623</i>	<i>16.12</i>	<i>4.97</i>	

B Includes Debtors Levy.
 C Combined for both academic and vocational schools. See Table No. 33.
 E In the Districts, in place of a County grant, the Province pays for outside pupils at the rate of \$100 per pupil of average daily attendance.
 F Includes District Non-Resident Grant of \$41,613.

TABLE 32—NIGHT

Schools	Teachers				Students		
	Male		Female		Enrolment		
	Total	No. who taught in Day School	Total	No. who taught in Day School	Total	Male	Female
<i>In Counties</i>							
1 Barrie.....	5	4	4	1	108	24	84
2 Belleville.....	7	6	2	2	823	632	191
3 Brantford.....	14	9	6	5	880	666	214
4 Chatham.....	7	5	3	2	524	327	197
5 Collingwood.....	1	1	0	0	27	26	1
6 Cornwall.....	16	10	5	3	593	309	284
7 Dunnville.....	1	0	2	1	76	17	59
8 Fort Erie.....	6	5	3	3	202	107	95
9 Galt.....	11	7	5	3	429	222	207
10 Guelph.....	8	5	2	2	338	207	131
11 Hamilton—1. Technical Institute.....	41	26	5	3	1,416	1,269	147
2. Central H.S. of Comm.....	6	6	4	4	333	89	264
3. Westdale Sec. School.....	9	5	1	1	215	195	20
12 Kingston.....	9	8	2	2	688	345	343
13 Kitchener-Waterloo.....	18	11	5	4	791	425	366
14 London.....	39	26	9	6	1,826	933	843
15 New Toronto.....	.....	.....	1	1	17	.....	17
16 Niagara Falls.....	15	11	5	3	513	331	182
17 Oshawa.....	15	11	7	5	700	398	302
18 Ottawa—1. Technical School.....	29	20	13	0	2,300	950	1,350
2. H.S. of Commerce.....	16	15	13	10	1,337	211	1,146
19 Owen Sound.....	8	6	5	5	334	138	196
20 Pembroke.....	5	3	5	3	242	99	143
21 Peterborough.....	21	11	4	2	851	492	359
22 Renfrew.....	2	1	4	3	136	56	80
23 St. Catharines.....	16	12	8	3	966	580	386
24 St. Thomas.....	8	8	3	3	257	155	102
25 Sarnia.....	13	12	3	3	569	346	223
26 Simcoe.....	7	5	3	1	220	137	83
27 Stratford.....	12	7	5	3	425	220	205
28 Toronto—1. Central Technical.....	86	58	20	7	2,722	1,797	925
2. Danforth.....	41	33	16	4	1,504	1,051	453
3. Central H.S. of Comm.....	15	13	2	2	734	158	576
4. Eastern H.S. of Comm.....	16	16	.....	.....	731	224	507
5. Northern Vocational.....	48	40	19	3	1,378	576	802
6. Western Technical.....	42	38	15	6	1,472	852	620
29 Welland.....	13	10	7	5	741	541	200
30 Weston.....	12	11	6	6	526	316	210
31 Windsor.....	45	34	12	7	1,886	1,280	606
32 Woodstock.....	7	2	6	3	389	232	137
33 York East.....	3	3	0	0	111	48	63
Totals.....	693	514	240	130	30,370	17,051	13,219
<i>In Districts</i>							
1 Fort Frances.....	4	4	2	2	138	46	92
2 Fort William.....	9	6	9	7	555	260	295
3 Kirkland Lake.....	18	15	6	3	560	330	230
4 North Bay.....	7	5	3	3	281	174	107
5 Port Arthur.....	14	10	10	6	597	390	297
6 Sault Ste. Marie.....	8	7	3	3	477	251	226
7 Timmins.....	13	6	4	3	410	277	133
Totals.....	73	53	37	27	3,018	1,638	1,380
Grand Totals.....	766	567	277	157	33,388	18,689	14,599
Increases for the Year.....	.....	.....	7	12	1,540	.....	1,837
Decreases for the year.....	2	8	.....	.....	.....	397	.....

SCHOOLS, 1941-42

		Students				Aggregate Student Hours Attendance	No. of Nights School was Open	No. of Classes	
Beginners		Nationality							
Total	Male	Female	Canadian	British	Others				
1	100	20	80	106	2	0	5,334	47	8
2	486	337	149	704	70	49	14,682	49	8
3	691	515	176	735	79	66	33,374	59	26
4	438	233	205	430	30	64	20,358	90	18
5	27	26	1	25	0	2	1,122	40	1
6	414	193	221	515	49	29	29,289	94	47
7	57	14	43	71	4	1	2,267	45	5
8	152	67	85	166	19	17	6,803	46	11
9	304	131	173	374	31	24	15,858	79	15
10	313	198	115	313	17	8	62,264	39	10
11	1,151	1,016	135	1,069	163	184	65,662	189	.....
	330	81	249	301	22	30	15,494	46	10
	165	147	18	176	21	18	11,138	149	9
12	507	250	257	596	64	28	59,168	43	11
13	451	206	245	682	24	85	30,753	144	32
14	356	272	84	1,546	171	109	67,284	108	57
15	6	.....	6	10	2	5	.....	27	1
16	374	269	105	423	32	58	19,122	50	27
17	528	299	229	606	53	41	29,981	46	30
18	995	405	590	2,103	154	43	70,901	91	65
	1,194	198	996	1,262	60	35	38,309	91	56
19	266	94	172	319	8	7	10,669	75	13
20	180	50	130	233	5	4	7,201	43	10
21	506	273	233	790	45	16	30,893	136	36
22	85	26	59	136	.....	.....	10,236	38	6
23	584	322	262	754	93	119	32,160	131	44
24	193	118	75	237	14	6	9,561	43	11
25	328	189	139	491	32	46	17,346	85	25
26	274	202	72	182	22	16	10,432	110	9
27	302	143	159	400	20	5	13,653	87	20
28	1,734	1,138	596	1,919	222	581	127,367	111	149
	.....	.....	.....	1,264	176	64	67,302	112	73
	578	119	459	602	35	97	26,192	91	32
	578	169	409	660	51	20	.....	88	31
	976	397	579	1,235	98	45	60,826	88	87
	1,054	580	474	1,280	115	77	62,515	111	89
29	573	405	168	614	28	99	25,530	41	28
30	267	209	58	447	61	18	15,640	39	34
31	1,346	925	421	1,475	159	252	77,708	81	54
32	115	62	53	355	24	10	10,016	80	10
33	95	40	55	106	3	2	3,722	47	5
	19,073	10,338	8,735	25,712	2,278	2,380	1,199,186	.....	1,213
1	106	39	67	115	.....	23	5,577	46	7
2	426	188	238	454	32	69	19,014	73	23
3	370	230	140	434	30	96	29,416	91	31
4	198	122	76	265	8	8	10,699	98	11
5	350	162	188	483	42	72	22,714	83	26
6	372	183	189	426	17	34	19,415	84	11
7	223	158	65	283	42	85	22,836	96	21
	2,045	1,082	963	2,460	171	387	129,671	.....	130
	21,118	11,420	9,698	28,172	2,449	2,767	1,328,857	.....	1,343
	409	.....	1,211	1,433	.....	280	90,984	.....	.....
	.....	802	.....	.....	173	.....	.....	.....	71

TABLE 33—NIGHT SCHOOLS—Classification of Students by Subjects of Study, 1942-43

I. ACADEMIC

A—CULTURAL

1. English for New Canadians.....	544	7. Public Speaking.....	82
2. English for French Canadians.....	30	8. History.....	18
3. Reading.....	301	9. French.....	339
4. Literature.....	172	10. Spanish.....	65
5. Composition and Spelling.....	360	11. Music.....	14
6. Grammar.....	283	12. Music Appreciation.....	21

B—PRACTICAL

1. Arithmetic.....	592	5. Mensuration, Logarithms, and Slide Rule.....	76
2. Algebra.....	506	6. General Mathematics.....	31
3. Geometry.....	364	7. Shop Mathematics.....	1,097
4. Trigonometry.....	192	8. Graphs and Curves.....	24

II. VOCATIONAL AND INDUSTRIAL

A—DOMESTIC ARTS

1. Home Economics.....	36	8. Children's Clothing.....	12
2. Home Nursing.....	246	9. Dressmaking.....	4,080
3. Cooking.....	353	10. Pattern Making and Design.....	164
4. Meal Preparation and Serving.....	768	11. Millinery.....	98
5. Nutrition and Dietetics.....	406	12. Embroidery.....	27
6. Wartime Hostess.....	29	13. Household Accessories.....	14
7. Materials.....	26	14. Power Machine Operation.....	56

B—COMMERCE

1. Writing.....	94	7. Business Arithmetic.....	57
2. Stenography.....	4,176	8. Business Machines.....	515
3. Typewriting.....	6,073	9. Business Forms.....	104
4. Transcription.....	120	10. Office Routine.....	290
5. Business Correspondence.....	27	11. Book-keeping.....	1,339
6. Journalism.....	50		

C—ART, DRAFTING, AND DESIGN

(a) Pure Art:		4. Still Life Drawing.....	106
1. Painting and Drawing.....	23	5. Life Drawing.....	203
2. Colour Study.....	232	6. Modelling.....	20
3. Perspective.....	10	7. Teachers' Art Course.....	24
(b) Applied Art:		3. Illustrating.....	154
1. Lettering and Show Cards.....	150	4. Fashion Drawing and Design.....	89
2. Commercial Art.....	40	5. Photography.....	54
(c) Industrial Drafting and Design:		5. Tool Design.....	18
1. Drafting (General).....	1,207	6. Sheet Metal Drawing.....	76
2. Blue Print Reading.....	176	7. Electrical Drawing.....	21
3. Architectural Drawing.....	224	8. Horological Drafting.....	25
4. Machine Drawing and Design.....	689		

D—CRAFTS

1. Arts and Crafts.....	12	5. Pattern Making.....	6
2. Leather Working.....	63	6. Pottery.....	34
3. Wood Carving.....	12	7. Printing.....	138
4. Cabinet Making.....	205	8. Watchmaking.....	32

E—SCIENCE AND ENGINEERING

(a) Science		3. Industrial Chemistry.....	137
1. Physics.....	62	4. Chemistry for Nurses.....	88
2. Chemistry.....	253	5. Electricity.....	771
(b) Engineering		5. Refrigeration and Air Conditioning.....	21
1. Applied Mechanics.....	16	6. Aeronautics.....	6
2. Power Plant Operation.....	103	7. Civil Aviation.....	2
3. Steam Engineering.....	122	8. Wireless.....	19
4. Diesel Engines.....	49	9. Surveying and Mapping.....	35

F—TRADES AND INDUSTRY

1. General Woodworking.....	780	8. Radio and Wiring.....	17
2. Carpentry.....	306	9. Auto Mechanics.....	894
3. Machine Shop Work.....	1,919	10. Aircraft Mechanics.....	348
4. Acetylene Welding.....	1,097	11. Sheet Metal Work.....	82
5. Electric Welding.....	566	12. Plumbing.....	101
6. Radio.....	293	13. Shoe Making.....	18
7. Radio and Wiring.....	17	14. Hairdressing.....	22

III. MISCELLANEOUS

1. First Aid.....	85	3. Lip Reading.....	18
2. Physical Education.....	315	4. Vocational Guidance.....	60

THE SENIOR AUXILIARY SCHOOLS

TABLE 34—SCHOOLS, TEACHERS, PUPILS, ETC., 1941-42

Schools	Full-Time Teachers		Full-Time May Enrollment		Average Daily Attendance	Attendance Efficiency Percentage	Year Classification of Full-Time Enrollment					Part-Time Enrollment during the year	Retirements during the Year while in						
	Male	Female	Male	Female			1st year	2nd year	3rd year	4th year	5th year		6th year	1st year	2nd year	3rd year	4th year	5th year	6th year
Hamilton—Boys' Handicraft	9	6	210	127	193	86.4	119	83	8	.....	.....	.....	.....	.....	.....	.....	.....
Girls' Handicraft	.....	.....	.....	.....	99	83.9	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Toronto—Boys' (Jarvis St.)	23	.....	418	.....	338	84.3	194	149	66	3	67	289	.....	.....	.....	.....	.....
Girls' (Dovercourt Rd.)	.....	.....	.....	.....	220	88.0	71	65	121	2	57	137	.....	.....	.....	.....	.....
Girls' (Boulton Ave.)	.....	.....	.....	.....	169	81.0	30	67	4	.....	19	137	.....	.....	.....	.....	.....
Totals	32	33	628	634	1,019	85.0	414	364	342	12	3	123	816	142	182	323	34		

TABLE 35—AGE-GRADE DISTRIBUTION OF FULL-TIME PUPILS, MAY, 1942

Schools	12 years	13 years	14 years	15 years	16 years	17 years	18 years	19 years	20 years	21 and over	Year Totals	
											Totals	Year Totals
First Year	11	134	119	46	3	.....	.....	.....	.....	.....	.....	313
Boys (Girls)	4	109	61	2	.....	.....	.....	.....	.....	.....	.....	176
Second Year	2	10	112	97	7	3	1	.....	.....	.....	.....	232
Boys (Girls)	2	2	119	23	.....	.....	.....	.....	.....	.....	.....	144
Third Year	2	10	56	5	49	2	1	.....	.....	.....	.....	74
Boys (Girls)	.....	.....	18	26	.....	.....	.....	.....	.....	.....	.....	306
Fourth Year	1	1	1	1	.....	.....	.....	.....	.....	.....	.....	6
Boys (Girls)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	8
Fifth Year	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3
Boys (Girls)	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2
Totals by Sexes	13	146	242	200	15	8	2	.....	.....	.....	.....	628
Boys (Girls)	4	111	198	261	49	8	2	.....	.....	.....	.....	634
Grand Totals	17	257	440	461	64	16	4	.....	.....	.....	.....	1,202

TABLE 36—FINANCIAL STATISTICS, 1941

Schools	Average Daily Attendance		Major Items of Receipts		Disbursements		Cost per Pupil-Day (Cents)			Debiture Indebtedness	Pupil-Days
	Legislative Grant	School District Levy	Current	Capital	Current	Capital	Total	Total			
									Capital			Total
Hamilton—Boys' Handicraft	178	4,936	29,784	35,762	90	102.9	103.1	.....	.....	.....	34,762
Girls' Handicraft	89	2,716	14,638	20,363	143	117.7	118.5	.....	.....	.....	17,300
Toronto—Boys' (Jarvis St.)	376	21,160	95,518	95,333	12,782	130.0	147.4	.....	.....	.....	73,360
Girls' (Dovercourt Rd.)	242	7,816	50,795	55,873	32	121.7	121.7	.....	.....	.....	47,234
Girls' (Boulton Ave.)	183	5,759	45,697	49,619	8,926	112.8	137.6	.....	.....	.....	35,997
Totals	1,068	42,427	234,232	247,950	22,103	118.8	129.4	.....	.....	.....	208,653

TABLE 37—Professional Certificates Issued by the Department of Education during the Calendar Year 1942

A—General

Training Schools	Classification of Certificates								Grand Totals		
	Public and Separate School				High School		Vocational School				
	First Class		Second Class		Interim	Perman-ent	Interim			Permanent	
	Int.	Perm.	Int.	Perm.			Ord.	Spec.		Ord.	Spec.
Ontario College of Education.....	14	.....	.....	.....	318	.....	.....	.....	.....	332
Normal Schools.....	1,326	.....	113	.....	.....	.....	.....	.....	.....	1,439
Ontario Technical Training College.....	.....	.....	.....	.....	.....	.....	4	.....	9	6
Interim Certificates Issued.....	1,340	.....	113	.....	318	.....	.....	.....	.....	1,771
Interim Certificates Made Permanent.....	.....	936	.....	143	.....	489	.....	.....	.....	1,568
Total Number of Certificates Issued.....	1,340	936	113	143	318	489	.....	.....	.....	3,339

B—Special

(1) ONE-YEAR COURSE

Subject	Elementary		Intermediate		Specialist	
	Interim	Permanent	Interim	Permanent	Interim	Permanent
Home Economics.....	.....	.....	6	8	.....	.....
Manual Training.....	.....	.....	.....	6	1	9
Art.....	17	.....	10	.....	.....	.....
Physical Education.....	4	.....	21	.....	.....	.....
Vocal Music.....	57	.....	9	.....	.....	.....
Primary Specialists.....	.....	.....	.....	.....	6	3

NOTE 1.—In addition to the above, 46 Interim Certificates in Elementary Agriculture and Horticulture were issued on pro tanto standing.

NOTE 2.—During the year 78 High School Principals' Certificates were granted, and the following Interim certificates in special subjects were made permanent: 521 Elementary, 145 Intermediate and Supervisors', 24 Auxiliary Education, and 63 Kindergarten-Primary.

NOTE 3.—Also the following Interim Certificates were issued on previous Summer School Courses: 1 Interim Elementary Vocal Music; 3 Interim Intermediate Commercial; and 2 Interim Intermediate Vocal Music.

C—Temporary
(by Inspectorates)

Counties (Public)		Counties (Public)		Counties (Public)	
Bruce East.....	4	Lanark.....	12	Renfrew North.....	12
Bruce West.....	3	Lamhton.....	1	Renfrew South.....	30
Carleton.....	3	Leeds.....	4	Simcoe East.....	6
Dufferin.....	5	Lincoln.....	3	Simcoe Centre.....	1
Dundas.....	1	Middlesex.....	2	Simcoe South and York.....	2
Elgin.....	2	Norfolk.....	6	Simcoe West and Grey.....	4
Essex.....	3	Northumberland.....	2	Stormont.....	3
Frontenac North and Addington.....	19	Northumberland and Durham.....	4	Victoria West.....	2
Frontenac South.....	19	Ontario South.....	2	Waterloo North.....	3
Glengary and Prescott.....	2	Oxford South and Norfolk.....	1	Welland.....	5
Grenville.....	2	Peel.....	1	Wellington North.....	6
Grey.....	7	Perth.....	2	Wentworth.....	1
Haldimand.....	1	Peterborough East.....	5	York No. 1.....	1
Halton.....	2	Peterborough West and Victoria East.....	2	York No. 5.....	1
Hastings.....	20	Prescott and Russell.....	3	York No. 6.....	1
Huron.....	4	Prince Edward.....	3	Total.....	234
Kent.....	1				
District (Public)		District (Public)		R. C. Separate	
Division I.....	19	Division XVI.....	17	Division X.....	6
" II.....	10	" XVII.....	12	" XI.....	1
" III.....	16	Total.....	185	" XII.....	2
" IV.....	9			" XIII.....	1
" V.....	8			" XIV.....	1
" VI.....	14			" XV.....	2
" VII.....	12			" XVI.....	1
" VIII.....	24			" XVII.....	2
" IX.....	9			" XVIII.....	1
" X.....	3			" XIX.....	2
" XI.....	6			" XX.....	1
" XII.....	3			" XXI.....	6
" XIII.....	1			" XXII.....	4
" XIV.....	6			" XXIII.....	9
" XV.....	16			" XXIV.....	7
				Total.....	185
				Total Temporary Certificates, 604	

TABLE 38—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1942

The type of Secondary Schools is shown thus: Collegiate Institute (CI); High School (H); Continuation School (C); Technical School (T); Commercial School (Com); Composite (academic, commercial and technical) (ACT); Combined academic and commercial (AC); Combined Vocational (commercial and technical) (CT); Combined academic and vocational agriculture (A.Agr.); Combined academic and nursing school (A.M.).

Senior Auxiliary Schools shown thus: (SA); Navigation Schools shown thus: (N).

COUNTIES	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTRES WHERE SECONDARY SCHOOLS ARE LOCATED
Brant	Brantford (ACT)	Paris (H)		Burford (H), Mount Pleasant (C), St. George (C), Scotland (C)
Bruce		Chesley (H), Kincardine (H), Southampton (C), Walkerton (H), Warton (H)	Hepworth (C), Lion's Head (C), Lucknow (H), Midway, Paisley (C), Port Elgin (H), Ripley (C), Tara (C), Teeswater (C), Tiverton (C)	Allenford (C)
Carleton	Ottawa (2 CI) (T) (Com.)	Eastview	Richmond (C), Rockcliffe	Carp (C), Fitzroy Harbour (C), Kars (C), Kemore (C), Kilmuirn (C), Madoc (C), Metcalfe (C), Nepean (H), North Gower (C), Piccola's Corners*(C)
Dufferin		Orangeville (H)	Grand Valley (C), Shelburne (H)	Honeywood (C), Laurel (C)
Dundas			Chesterville (H), Iroquois (H), Morrisburg (C.I.), Winchester (H)	Hallville (C) Morewood (H), South Mountain (C)
Durham		Bowmanville (H), Port Hope (H)	Millbrook (C), Newcastle (H)	Blackstock (C), Orono (C)
Elgin	St. Thomas (CI) (CT)	Aylmer (H)	Dutton (H), Port Stanley, Rodney (C), Springfield (C), Vienna (H), West Lorne (C)	Belmont (C), Port Burwell (C), Sparta (C)
Essex	Windsor (4 CI) (CT)	Amherstburg (H), Essex (H), Harrow (H), Kingsville (H), La Salle, Leamington (H), Riversdale, Tecumseh.	Belle River, St. Clair Beach.	Comber (C), Peter Island (C)
Frontenac	Kingston (ACT) (N)		Portsmouth	Sydenham (H), Wolfe Island (C)
Glengarry		Alexandria (H)	Lancaster, Maxville (H)	Williamstown (H)
Grenville		Prescott (H)	Cardinal (C), Kemptville (A.Agr.), Merrickville (C)	North Augusta (C), Spencerville (C)
Grey	Owen Sound (ACT)	Durham (H), Hanover (H), Meaford (H), Thornbury (H)	Chathamworth (C), Dundalk (H), Fleher-ton (H), Markdale (H), Neustadt, Shallow Lake	Feversham (C), Holstein (C)
Haldimand		Dunnville (H)	Caledonia (H), Cayuga (H), Hagersville (H), Jarvis (C)	Selkirk (C)
Haliburton				Haliburton (C), Minden (C), Wilberforce (C)
Halton		Burlington (H), Georgetown (H), Milton (H), Oakville (H)	Acton (C)	

*Malakoff Continuation School

TABLE 38—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1942

COUNTIES	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTRES WHERE SECONDARY SCHOOLS ARE LOCATED
Hastings	Belleville (ACT)	Deseronto (H), Trenton (H)	Bancroft (C), Deloro, Frankford (C), Galesburg (H), Marmora (H), Striding (H), Tweed (H)	
Huron		Clinton (C, I), Goderich (C, I), Seafortb (C, I), Wingham (H)	Blyth (C), Brussels (C), Exeter (H), Hensall (C)	Fordwich (C), Wroxeter (C)
Kent	Chatham (C, I) (C, I)	Blenheim (H), Botbwell (C), Dresden (C), Ridgetown (A. Agr.), Tilbury (H), Wallaceburg (H)	Erieau, Highgate (C), Thamesville (C), Wheatley (C)	Merlin (C), Painscourt (C)
Lambton	Sarnia (ACT)	Forrest (H), Petrolia (H)	Alvinston (C), Arkona (C), Courtwright, Oil Springs (C), Point Edward, Theedford (C), Watford (H), Wyoming (C)	Florence (C)
Lanark		Almonte (H), Carleton Place (H), Perth (AC), Smith's Falls (C, I)	Lanark (C)	Pakenham (C)
Leeds		Brockville (AC), Gananoque (H)	Athens (H), Newboro, Westport (2C)	Elgin (C), Lansdowne (C), Lyndhurst (C), Malbrytown (C), Seeley's Bay (C)
Lennox and Addington		Napanee (AC)	Bath (C), Newburgh (H)	Denbigh (C), Flinton (C), Odessa (C), Stella (C), Tamworth (C)
Lincoln	St. Catharines (ACT)	Grimsby (H), Merriton (H), Niagara (H)	Beamsville (A. Agr.), Port Dalbousie	Smithville (H)
Middlesex	London (3 C, I) (C, I)	Parkhill (H), Strathroy (C, I)	Alisa Craig (C), Glencoe (H), Luean (H), Newbury, Wardsville (H)	Delaware (C), Dorchester (C), Elderton (C), Lambeth (C), Lebo (C), Melburn (C), Mt. Bridges (C), Tharndale (C)
Norfolk		Simcoe (ACT)	Delhi (H), Port Dover (H), Port Rowan (H), Waterford (H)	
Northumberland		Campbellford (H), Cobourg (C, I)	Brighton (H), Colborne (H), Hastings	Castleton (C), Warkworth (C), Wooler (C)
Ontario	Oshawa (ACT)	Whitby (H), Uxbridge (H)	Beaverton (C), Cannington (C), Port Perry (H)	Brooklin (C), Claremont (C), Pickering (C), Simmerland (C)
Oxford	Woodstock (AC)	Ingersoll (C, I), Tillsonburg (H)	Embro (C), Norwich (H), Tavistock (C)	Brownsville (C), Burgkesville (C), Drumbo (C), Mt. Elgin (C), Otterville (C), Plattsville (C), Princeton (C), Thanesford (C)
Peel		Brampton (H)	Bolton (C), Port Credit (H), Streetsville (H)	Alton (C), Caledon East (C), Cooksville (C), Inglewood (C)
Perth	Stratford (AC)	Listowel (H), Mitchell (H), St. Mary's (C, I)	Milverton (C)	Dublin (C)
Peterborough	Peterborough (ACT)		Havelock (H), Lakefield (H), Norwood (H)	Ennismore (C)

TABLE 38—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1942

COUNTIES	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTRES WHERE SECONDARY SCHOOLS ARE LOCATED
Prescott		Hawkesbury (2H), Vankleeck Hill (CI)	L'Original	Plantagenet (H)
Prince Edward		Picton (AC)	Bloomfield, Wellington (C)	Consecon (C)
Renfrew		Arnprior (H), Pembroke (AC), Renfrew (ACT)	Barry's Bay, Braeside, Cobden (C) Eganville (2C), Killaloe	Beachburg (C), Chalk River (C), Forester's Falls (C), Westmeath (C)
Russell		Rockland (H)	Casselman	Cumberland (C), Embrun (H), Navan (C), Russell (C)
Simcoe		Alliston (H), Barrie (AC), Collingwood (CI), (N), Midland (H), (N), Orillia (CI), Penetaungishene (H), Stayner (C)	Beeton (C), Bradford (H), Coldwater (C), Creemore (C), Port McNicoll (C), Tottenham (C), Victoria Harbour	Cookstown (C), Elmvale (C), Leffroy (C), Minesing (C), Severn Bridge (C), Singhampton (C), Thornton (C)
Stormont		Cornwall (AC)	Finch (H)	Aultsville (C), Avonmore (H), Wales (C)
Victoria		Lindsay (CI)	Bobcaygeon (C), Fenelon Falls (C), Gilmecree (H), Sturgeon Point, Woodville (C)	Kimmount (C), Little Britain (C)
Waterloo	Galt (ACT), Kitchener (ACT)	Elmira (H), Hespeler, Preston (H), Waterloo	Ayr (C), New Hamburg (C)	New Dundee (C), Wellesley (C)
Welland	Niagara Falls (ACT) Welland (ACT)	Fort Erie (AC), Port Colborne (H), Thorold (H)	Chippawa, Fonthill, Humberstone	Pelham (C), Ridgeway (H), Stevensville (C), Stamford (AC)
Wellington	Guelph (ACT)	Harriston (H), Mount Forest (H), Palmerston (H)	Arthur (H), Clifford (C), Drayton (C), Elora (H), Erin (C), Fergus (H)	Rockwood (C)
Wentworth	Hamilton (2CI), (Com.), (T), (2SA), (ACT)	Dundas (H)	Waterdown (H), Stoney Creek (H)	Lynden (C) *
York	Toronto (9CI), (3SA), (2T), (2CT), (2 Com.), (1AC)	Aurora (H), Leaside, Mimico (H), Newmarket (H), New Toronto, Weston (ACT)	Forest Hill (C), Long Branch (C), Markham (H), Richmond Hill (H), Stouffville (C), Sutton (C), Swansea, Woodbridge	(a) In York Twp.: Runnymede (AC) Vaughan Rd. (AC) York Memorial (AC) (b) In East York Twp.: East York (AC) (c) In North York: Willowdale (AC) (d) In Scarborough: Scarborough (AC) (e) In Etobicoke: Coltonook (H) Agincourt (C), Mt. Albert (C), Schomberg (C)

TABLE 38—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1942

DISTRICTS	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTRES WHERE SECONDARY SCHOOLS ARE LOCATED
Algoma	Sault Ste. Marie (CI), (CT)	Blind River (C), Bruce Mines (C), Nesterville, Thessalon (H)	Hilton Beach	Hornbyne (C), White River (C)
Cochrane		Cochrane (H), Horst (H), Ironsides Falls (H), Kapuskasing (H), Matheson, Smooth Rock Falls (C), Timmins (ACT)		Fraserville (C), South Foreupine (H), Schumacher (H)
Kenora		Dryden (H), Keewatin (H), Kenora (H), Sioux Lookout (C)		
Manitoulin		Gore Bay (H), Little Current (C)		Manitowaning (C), Mindemoya (C)
Muskoka		India, Bracebridge (H), Gravenhurst (H), Huntsville (H)	Port Carling (C), Port Sydney, Rosseau, Windemere	MacTier (C), Milford Bay (C)
Nipissing	North Bay (ACT)	Bonfield, Cache Bay, Mattawa (H), Sturgeon Falls (H)		
Parry Sound		Kearney, Parry Sound (H), Powassan (C), Trout Creek	Burk's Falls (C), South River (C), Sunbridge (C)	Sprucevale (C)
Patricia				Red Lake (C)
Rainy River		Fort Frances (AC), Rainy River (H)		Emo (C)
Sudbury	Sudbury (H), (T)	Capreol (H), Chelmsford, Coniston (C), Copper Cliff (H), Froot Mine, Massey (C), Welbwood		Chapleau (H), Espanola (C)
Thunder Bay	Fort William (CI) (CT) Port Arthur (CI) (CT)	Geraldton (H)		Nipigon (C), Selkirk (C)
Timiskaming		Charlton, Cobalt (H), Englehart (H), Haileybury (AM), Latellford, New Liskeard (H)	Thornloe	Kirkland Lake (ACT)

TABLE 39—INSPECTORS AND INSPECTORATES, AS OF
DECEMBER 31, 1942

A—ELEMENTARY SCHOOLS

V. K. Greer, M.A., LL.D., Chief Inspector, Public and Separate Schools	} Parliament Buildings, Toronto
J. D. Campbell, B.A., Assistant Chief Inspector, Public and Separate Schools	
C. F. Cannon, B.A., B.Paed., Assistant Chief Inspector, Public and Separate Schools	
Robert Gauthier, B.A., Ph.L., D.Paed., Director of French Instruction	
C. E. Stothers, B.A., D.Paed., Inspector of Auxiliary Classes	
L. Helen De Laporte, B.A., B.Paed., Assistant Inspector of Auxiliary Classes	
N. Davies, B.A., Inspector of Agricultural Classes	
R. D. Keefe, B.A., Director of School Attendance	
G. R. Fenwick, Mus. Bac., Provincial Supervisor of Music	

(1) CITY—PUBLIC

Inspectorate	Inspector	Address
Brantford	Thomas Bingle, B.A., B.Paed.	Brantford.
Chatham	H. A. Tanser, M.A., D.Paed., Superintendent of Schools	Chatham.
Hamilton	Frank E. Perney, B.A., B.Paed., Superintendent of Schools	} Hamilton.
	V. N. Ames, B.A., B.Paed.	
	R. A. Riddell, B.A., B.Paed.	
Kitchener	J. W. Van Loon, B.A., B.Paed.	} Kitchener.
	M. G. Hughson, B.A., B.Paed.	
London	G. A. Wheable, B.A., Superintend- ent of Schools	} London.
	A. B. Lucas, B.A., B.Paed.	
Ottawa	McGregor Easson, B.A., D.Paed., Chief Inspector	} Ottawa.
	Robert Westwater, B.A., B.Paed.	
Peterborough	K. S. Wightman, B.A., B.Paed.	Peterborough.
Sarnia	T. C. White, B.A., B.Paed.	Sarnia.
St. Catharines	M. F. Pummell, B.A., B.Paed.	St. Catharines.
Toronto	C. C. Goldring, M.A., D.Paed., Superintendent of Schools	} Toronto.
	W. E. Hume, B.A., D.Paed.	
	A. G. Leitch, B.A., B.Paed.	
	G. W. McGill, M.A., D.Paed.	
	H. E. Cavell, M.A., B.Com., B.Paed.	
	A. W. R. Doan, M.A., D.Paed.	
Windsor	J. L. McCullough, B.A., B.Paed.	} Windsor.
	Leonard Wheelton, B.A., Super- intendent of Schools	
	A. R. Davidson, B.A.	

(2) COUNTY—PUBLIC

Inspectorate	Inspector	Address
Brant and Norfolk (in part); Town of Paris.	J. C. Webster, B.A., B.Paed.....	Brantford.
Bruce East; Grey (in part); Huron (in part); Towns of Chesley, Walkerton, Villages of Mildmay, Tara.....	J. M. Game, B.A., B.Paed.....	Walkerton.
Bruce, West; Towns of Kincardine, Southampton; Villages of Lucknow, Paisley, Port Elgin, Ripley, Teeswater, Tiverton.	G. C. Dobson, B.A., B.Paed.....	Kincardine.
Carleton; Town of Eastview; Villages of Rockcliffe Park, Richmond.....	T. P. Maxwell, B.A.....	Ottawa. 39 Glen Ave. Orangeville.
Dufferin; Town of Orangeville; Villages of Grand Valley, Shelburne.....	W. L. Lovell, B.A., B.Paed.....	Orangeville.
Dundas; Villages of Chesterville, Iroquois, Morrisburg and Winchester.....	W. J. Stewart, B.A., B.Paed.....	Winchester.
Durham (in part) and City of Oshawa; Town of Bowmanville.....	T. R. McEwen, B.A., B.Paed....	Oshawa.
Elgin; City of St. Thomas; Town of Aylmer, Villages of Dutton, Port Stanley, Rodney; Springfield, Vienna, West Lorne.....	J. C. Smith, B.A.....	St. Thomas.
Essex, (No. 1); Towns of Amherstburg, Essex, Harrow, La Salle, Riverside, Tecumseh; Villages of Belle River, St. Clair Beach	D. M. Eagle.....	Windsor, 165 California Ave. Kingsville.
Essex, (No. 2); Towns of Kingsville, Leamington.....	G. L. Duffin, B.A., M.Ed.....	Kingsville.
Frontenac, North, and Addington.....	T. J. Thompson, B.A., B.Paed...	Sharbot Lake.
Frontenac, South (No. 1); Lennox (in part); Villages of Bath, Portsmouth.....	S. A. Truscott, M.A.....	Kingston.
Frontenac, South (No. 2); and City of Kingston.....	F. P. Smith, M.A.....	Kingston.
Glenarry (in part) and Prescott (in part); Town of Alexandria; Villages of Lancaster, Maxville.....	R. O. Staples, B.A., B.Paed.....	Alexandria.
Grenville; Town of Prescott; Villages of Cardinal, Kemptville, Merrickville.....	Re A. A. McConnell, B.A.....	Prescott.
Grey, East; Towns of Meaford, Thornbury; Village of Chatsworth.....	L. L. Sinclair, B.A.....	Meaford.
Grey, North, and Bruce, North; City of Owen Sound; Town of Wiarton; Villages of Hepworth, Lion's Head, Shallow Lake.	J. J. Wilson, B.A.....	Owen Sound.
Grey, South; Towns of Durham, Hanover; Villages of Dundalk, Flesherton, Markdale, Neustadt.....	G. E. Pentland, M.A.....	Hanover.
Haldimand; Town of Dunnville; Villages of Caledonia, Cayuga, Hagersville, Jarvis...	A. Archibald, B.A.....	Caledonia.
Halton; Towns of Burlington, Georgetown, Milton, Oakville; Village of Acton.....	L. L. Skuce, B.A., B.Paed.....	Milton.
Hastings, Centre; Villages of Madoc, Stirling, Tweed.....	A. W. McGuire, B.A.....	Tweed.
Hastings, North, Nipissing (in part), Renfrew (in part); Villages of Bancroft, Deloro, Marmora.....	H. H. Loucks, B.A.....	Bancroft.
Hastings, South, and City of Belleville; Town of Trenton; Village of Frankford..	J. R. Pickering, B.A., B.Paed....	Belleville.
Huron, North; Towns of Scaforth, Wingham; Villages of Blyth, Brussels.....	J. H. Kinkead, B.A., B.Paed....	Goderich.
Huron, South; Towns of Goderich, Clinton, Villages of Exeter, Hensall.....	E. H. McKome, M.A., B.Paed...	Goderich.
Kent; Towns of Blenheim, Bothwell, Dresden, Ridgetown, Tilbury, Wallaceburg; Villages of Erieau, Thamesville, Wheatley	G. A. Pearson, B.A.....	Chatham.
Lambton, (No. 1); Town of Forest; Villages of Courtright, Point Edward, Thedford, Wyoming.....	H. B. Galpin, B.A., B.Paed.....	Sarnia.
Lambton, (No. 2); Town of Petrolia; Villages of Alvinston, Arkona, Oil Springs, Watford.....	J. J. Edwards, B.A.....	Petrolia.

(2) COUNTY—PUBLIC

Inspectorate	Inspector	Address
Lanark; Towns of Almonte, Carleton Place, Perth, Smith's Falls; Village of Lanark...	J. W. Barber, B.A.....	Perth.
Leeds (No. 1); Town of Gananoque; Villages of Newboro, Westport.....	W. F. Hiscocks, B.A.....	Gananoque.
Leeds (No. 2); Town of Brockville; Village of Athens.....	E. Oakes, B.A., B.Paed.....	Brockville.
Lennox; Towns of Deseronto, Napanee; Village of Newburgh.....	K. O. Birkin, M.A., B.Paed.....	Napanee.
Lincoln (in part); Towns of Grimsby, Merrittin, Niagara; Villages of Beamsville, Port Dalhousie.....	W. A. Marshall, B.A., B.Paed....	St. Catharines.
Middlesex, East; Village of Lucan.....	D. G. Smith, B.A.....	London, 155 Thornton Ave.
Middlesex, West; Towns of Parkhill, Strathroy; Villages of Ailsa Craig, Glencoe, Newbury, Wardsville.....	Gordon Young, B.A.....	Strathroy.
Norfolk (in part); Town of Simcoe; Villages of Delhi, Port Dover, Port Rowan, Waterford.....	W. L. Bowden, B.A.....	Simcoe.
Northumberland; Town of Campbellford; Villages of Brighton, Colborne, Hastings.....	A. A. Martin, B.A., B.Paed.....	Brighton.
Northumberland and Durham; Towns of Cobourg, Port Hope; Villages of Newcastle, Millbrook.....	W. H. Carlton, B.A., B.Paed....	Cobourg.
Ontario North, and York (in part); Town of Uxbridge; Villages of Beaverton, Cannington, Sutton.....	T. R. Ferguson, M.A.....	Uxbridge.
Ontario South; Town of Whitby; Village of Port Perry.....	R. A. Hutchison, B.A.....	Whitby.
Oxford North, and City of Woodstock; Villages of Embro, Tavistock.....	Geo. M. Mather, B.A.....	Woodstock.
Oxford South, Norfolk (in part); Towns of Ingersoll, Tillsonburg; Village of Norwich.....	L. B. Hyde, B.A.....	Ingersoll.
Peel; Town of Brampton; Villages of Bolton, Port Credit, Streetsville.....	W. F. Smith, B.A., B.Paed.....	Brampton.
Perth, North, and Wellington (in part); Towns of Listowel, Mitchell; Village of Milverton.....	A. E. Nelson, B.A.....	Stratford.
Perth, South, City of Stratford; Town of St. Mary's.....	G. N. Edwards, B.A., B.Paed....	Stratford.
Peterborough East; Villages of Havelock, Lakefield, Norwood.....	L. W. Copp, B.A., B.Paed.....	Peterborough.
Peterborough West, and Victoria, East; Town of Lindsay; Villages of Bobcaygeon, Omemece.....	R. F. Downey, B.A., B.Paed....	Peterborough.
Prescott and Russell (No. 1); Towns of Hawkesbury, Rockland, Vanleek Hill, Village of L'Orignal (Prot. Sep. Sch.)....	W. S. McLeod, B.A., B.Paed....	Ottawa, 119 Bayswater Ave. Ottawa, 121 Frank St.
Prescott and Russell (No. 2).....	F. Choquette, B.A.....	
Prescott and Russell (No. 3); Village of L'Orignal.....	J. S. Gratton.....	Plantagenet.
Prescott and Russell, (No. 4); Glengarry (in part).....	Joseph Lapensee, B.A.....	Plantagenet.
Prince Edward; Town of Picton; Villages of Bloomfield, Wellington.....	A. F. Brown, B.A.....	Picton.
Renfrew, North; Town of Pembroke; Village of Cobden.....	Norman Campbell, M.A.....	Pembroke.
Renfrew, South; Towns of Arnprior, Renfrew; Villages of Barry's Bay, Braeside, Eganville, Killaloe Station.....	H. Bolingbroke, B.A., B.Paed...	Renfrew.

(2) COUNTY—PUBLIC

Inspectorate	Inspector	Address
Simcoe, Centre; Towns of Barrie, Penetanguishene (Prot. Sep. Sch.)	W. R. McVittie, B.A.	Barrie.
Simcoe, East; Muskoka (in part); Towns of Midland, Orillia; Villages of Coldwater, Port McNicoll, Victoria Harbour	J. A. Gibson, B.A., B.Paed.	Orillia.
Simcoe North (No. 1); Town of Penetanguishene	L. Carrière, B.A., B.Paed.	Sudbury, 330 Mable Ave.
Simcoe North (No. 2); Town of Penetanguishene	A. M. McNamara, B.A.	North Bay, 18 First Ave. E.
Simcoe South; York (in part); Town of Alliston; Villages of Beeton, Bradford, Tottenham	W. K. F. Kendrick, B.A., B.Paed.	Bradford.
Simcoe, West, Grey (in part); Towns of Collingwood, Stayner; Village of Creemore	Wm. Rogers, B.A., B.Paed.	Collingwood.
Stormont; Town of Cornwall; Village of Finch	F. L. Barrett, B.A., B.Paed.	Cornwall, 417 Second St. E.
Victoria, West; Villages of Fenelon Falls, Woodville	C. W. Lees, B.A., B.Paed.	Lindsay.
Waterloo, No. 1; Towns of Elmira, Waterloo	G. H. Dobrindt, B.A.	Kitchener.
Waterloo, No. 2; City of Galt; Towns of Hespeler and Preston; Villages of Ayr, New Hamburg	A. F. Hansuld, B.S.A., B.Paed.	Galt.
Welland, East; City of Niagara Falls; Town of Thorold; Village of Chippawa	F. W. Minkler, B.A., B.Paed.	Niagara Falls, 1166 Victoria Ave
Welland, South; Towns of Fort Erie, Port Colborne; Village of Humberstone	N. R. Wightman, B.A.	Welland, 39 Oakland Ave.
Welland (in part); City of Welland; Village of Fonthill	Chas. Howitt, B.A., B.Paed.	Welland, Central School.
Wellington, North; Towns of Harriston, Mount Forest, Palmerston; Villages of Arthur, Clifford, Drayton, Elora, Fergus	L. P. Menzies, B.A., B.Paed.	Fergus.
Wellington, South; City of Guelph; Village of Erin	G. G. McNab, M.A., D.Paed.	Guelph.
Wentworth; Town of Dundas; Villages of Waterdown, Stoney Creek	C. B. Routley, M.A.	Hamilton, Court House
York (No. 1); Townships of Gwillimbury E., Markham, Vaughan, Whitchurch; Towns of Aurora, Newmarket; Villages of Markham, Richmond Hill, Stouffville, Woodbridge	C. A. Lapp, B.A., B.Paed.	Toronto, 106 Pinewood Ave.
York (No. 2); Township of Etobicoke; Towns of Mimico, New Toronto, Weston; Village of Long Branch	M. R. Fydell, B.A.	Toronto, 6 Olympus Ave.
York (No. 3); Township of York (in part); Village of Swansea	W. A. Fydell, B.A., B.Paed.	Toronto, 8 Olympus Ave.
York (No. 4); Townships of York (in part), York North (in part)	W. A. Fydell, B.A., B.Paed.	Toronto, 8 Olympus Ave.
York (No. 5); Townships of York, East; York, North (in part)	J. E. Wilkinson, B.A., B.Paed.	Toronto, 34 Chudleigh Ave.
York (No. 6); Townships of Scarborough, York, North (in part); Town of Leaside; Village of Forest Hill	H. A. Halbert, B.A., B.Paed.	Lansing, 48 Johnston Ave.

(3) DISTRICT—PUBLIC

Inspectoral Division	Inspectorate	Inspector	Address
I	Kenora, Patricia, Thunder Bay (in part); Towns of Dryden, Keewatin, Kenora and Sioux Lookout.....	R. S. McBurney, B.A.....	Kenora.
II	Rainy River; Towns of Fort Frances, Rainy River.....	W. E. Eade, B.A., B.Paed..	Fort Frances.
III	Thunder Bay (in part); City of Fort William.....	L. J. Williams, B.A.....	Fort William.
IV	Thunder Bay (in part); City of Port Arthur; Town of Geraldton.....	W. J. Judd, B.A.....	Port Arthur.
V	Algoma (in part); City of Sault Ste. Marie; Village of Hilton Beach ...	D. T. Walkom, B.A.....	Sault Ste. Marie.
VI	Algoma (in part); Nipissing (in part); Parry Sound (in part); Sudbury (in part); Towns of Capreol, Coniston, Copper Cliff, Levack.....	Wm. MacMillan, B.A., B.Paed.....	Sudbury.
VII (1)	Algoma (in part); Sudbury (in part); City of Sudbury; Towns of Blind River, Frood Mine, Massey, Webbwood.....	O. M. MacKillop, B.A., B.Paed.....	Sudbury.
(2)	Sudbury (in part).....	L. Carrière, B.A.....	Sudbury.
(3)	Sudbury (in part; Thunder Bay (in part).....	R. Millette, M.A., B.Paed.	Sudbury, 295 Cedar St.
VIII	Algoma (in part); Manitoulin; Towns of Bruce Mines, Gore Bay, Little Current, Nesterville, Thessalon....	Sidney Geiger, B.A.....	Gore Bay.
IX (1)	Cochrane (in part); Towns of Cochrane, Hearst, Kapuskasing, Smooth Rock Falls.....	R. C. Cassie, B.A.....	Cochrane.
(2)	Cochrane (in part).....	F. A. Moreau, B.A., B.Paed.	Cochrane.
X (1)	Cochrane (in part); Towns of Iroquois Falls, Timmins.....	H. W. Brown, B.A.....	Timmins, 82 Preston St. S.
(2)	Cochrane (in part).....	R. R. Maurice, B.A.....	Haileybury.
XI	Cochrane (in part); Temiskaming (in part); Towns of Larder Lake, Matheson.....	J. E. Horton, B.A.....	Kirkland Lake
XII	Timiskaming (in part); Towns of Charlton, Cobalt, Englehart, Haileybury, Latchford, New Liskeard; Village of Thornloe.....	R. H. Macklem, B.A.....	Haileybury.
XIII (1)	Nipissing and Parry Sound (in part); City of North Bay; Towns of Cache Bay, Mattawa, Sturgeon Falls....	J. W. Trusler, B.A.....	North Bay, 306 McIntyre St. W.
(2)	Nipissing (in part).....	C. X. Charron, B.A.....	Sturgeon Falls.
XIV	Parry Sound, Muskoka (in part); Nipissing (in part); Towns of Huntsville, Kearney, Powassan, Trout Creek; Villages of Burk's Falls, South River, Sundridge.....	E. R. Underhill, B.A.....	Huntsville.
XV	Parry Sound, Muskoka (in part); Town of Parry Sound; Village of Rosseau.....	P. M. Scott, B.A.....	Rosseau
XVI	Muskoka (in part); Towns of Bala, Bracebridge, Gravenhurst; Villages of Port Carling, Port Sydney, Windermere.....	G. S. Johnson, B.A.....	Bracebridge.
XVII	Haliburton, Muskoka (in part); Peterborough West (in part), and Victoria East (in part).....	Archibald Stouffer, B.A., B.Paed.....	Minden.

(4) SEPARATE

Inspectoral Division	Inspectorate	Inspector	Address
I	Districts of Algoma (in part), Kenora, Manitoulin, Rainy River (in part), Sudbury (in part), Thunder Bay; Cities of Fort William, Port Arthur, Sault Ste. Marie (in part); Towns of Fort Frances (in part), Keewatin, Kenora, Little Current, Rainy River, Sioux Lookout.	W. J. Greening, B.A., B. Paed.	Port Arthur, 288 Harrington Ave.
II	County of Simcoe North (in part), District of Sudbury (in part), Cities of Sudbury (in part), Sault Ste. Marie (in part); Towns of Blind River (in part), Chelmsford, Massey (in part)	L. Carrière, B.A.	Sudbury, 330 Mable St.
III	Districts of Sudbury (in part), Rainy River (in part), Thunder Bay (in part); Towns of Coniston (in part), Fort Frances (in part), Geraldton.	R. Millette, M.A., B. Paed., Ph.D.	Sudbury, 295 Cedar St.
IV	District of Cochrane (in part); Towns of Cochrane (in part), Hearst, Kapuskasing (in part), Smooth Rock Falls.	F. A. Moreau, B.A., B. Paed.	Cochrane.
V	District of Nipissing (in part); City of North Bay (in part); Towns of Bonfield, Cache Bay, Mattawa (in part), Sturgeon Falls (in part)	C. X. Charron, B.A.	Sturgeon Falls.
VI	Districts of Cochrane (in part), Temiskaming (in part); Towns of Charlton, Cobalt (in part), Haileybury (in part), Iroquois Falls (in part), New Liskeard, Timmins (in part); Village of Thornloe.	R. R. Maurice, B.A.	Haileybury.
VII	Districts of Algoma (in part), Muskoka (in part), Parry Sound (in part), Sudbury (in part), Temiskaming (in part); Cities of North Bay (in part), Sudbury (in part); Towns of Blind River (in part), Cobalt (in part), Cochrane (in part), Coniston (in part), Haileybury (in part), Iroquois Falls (in part), Kapuskasing (in part), Kearney, Massey (in part), Mattawa, (in part), Midland, Sturgeon Falls (in part), Timmins (in part).	A. M. McNamara, B.A.	North Bay, 18 First Ave. E.
VIII	County of Essex (in part); City of Windsor (in part); Towns of Amherstburg, Riverside (in part)	L. J. Langan, B.A.	Windsor, 1517 Dougall Ave.
IX	County of Essex (in part); City of Windsor (in part); Towns of LaSalle, Riverside (in part); Villages of Belle Riviere and Tecumseh	L. Laplante, M.A.	Windsor, 714 Bruce Ave.
X	Counties of Essex (in part), Huron (in part), Kent, Lambton, Norfolk; Cities of Brantford, Chatham, Sarnia, St. Thomas; Towns of Blenheim, Delhi, Essex, Leamington, Paris, Simcoe, Tilbury, Tillsonburg, Wallaceburg	H. J. Payette, B.A.	Chatham, 574 King St. W.

(4) SEPARATE

Inspectoral Division	Inspectorate	Inspector	Address
XI	Counties of Bruce, Grey (in part), Huron (in part), Middlesex, Perth (in part), Cities of London, Owen Sound, Stratford; Towns of Goderich, Hanover, Parkhill, St. Marys, Seaforth, Walkerton; Villages of Mildmay, Teeswater.....	V. C. Quarry, B.A.....	London, 613 Wellington St.
XII	Counties of Grey (in part), Perth (in part), Waterloo, Wellington; Cities of Galt, Guelph, Kitchener, Woodstock; Towns of Hespeler, Ingersoll, Mount Forest, Preston, Waterloo; Villages of Arthur, Elora, Fergus...	J. C. Walsh, B.A., B.Paed..	Kitchener, St. Mary's School, Young St.
XIII	County of Wentworth; Cities of Hamilton, St. Catharines; Town of Dundas.....	J. V. Scanlan, B.A.....	Hamilton, 36 Beulah Ave.
XIV	Counties of Northumberland, Ontario, Peel, Peterborough, Simcoe (in part), Victoria, York (in part); Cities of Niagara Falls, Oshawa, Peterborough; Towns of Barrie, Campbellford, Cobourg, Lindsay, Collingwood, Merritton, Mimico, Newmarket, Oakville, Orillia, Picton, Thorold, Trenton, Whitby; Villages of Hastings, Port Dalhousie.....	Wm. A. Hayden, M.A.....	Toronto, 315 St. Clements Ave.
XV	City of Toronto (in part); York (in part); Town of Leaside.....	J. M. Bennett, M.A., Ph.D.	Toronto, 47 Browning Ave.
XVI	City of Toronto (in part); York (in part); Town of Weston; Villages of Forest Hill, Swansea.....	T. S. Melady, M.A.....	Toronto, 42 Lynggrove Ave.
XVII	Counties of Frontenac, Hastings (in part); Glengarry (in part); Addington, Stormont (in part); Cities of Belleville, Kingston; Towns of Alexandria (in part); Brockville, Cornwall (in part), Gananoque, Prescott; Villages of Chesterville, Marmora, Tweed, Portmouth.....	C. P. Matthews, B.A., B.Paed.....	Kingston, 98 William St. W.
XVIII	Counties of Lanark, Leeds, Renfrew Nipissing District; Towns of Almonte, Arnprior, Pembroke (in part), Perth, Renfrew, Smith's Falls; Villages of Barry's Bay, Eganville, Killaloe Station, Westport.....	J. T. Anderson, B.A.....	Renfrew.
XIX	County of Carleton (in part); City of Ottawa (in part); Town of Eastview (in part).....	F. J. McDonald, M.A., B.Paed.....	Ottawa, 860 Echo Drive.
XX	City of Ottawa (in part), Clarkstown.	C. A. Latour, B.A.....	Ottawa,
XXI	Counties of Renfrew, Stormont; City of Ottawa (in part); Towns of Cornwall, Pembroke.....	A. Gascon, B.A., B.Paed..	Ottawa, 74 Marlowe Cresc.
XXII	Counties of Carlton, Dundas, Russell, Town of Eastview (in part); Village of Casselman.....	F. Choquette, B.A.....	Ottawa, 121 Frank St.
XXIII	Counties of Glengarry, Prescott (in part), Russell (in part), Stormont (in part); Towns of Alexandria, Rockland.....	J. S. Gratton.....	Plantagenet.
XXIV	Counties of Glengarry (in part); Prescott (in part); Russell (in part); Stormont (in part); Towns of Hawkesbury, Vankleek Hill; Village of Lancaster.....	Joseph Lapensee, B.A.....	Plantagenet.

TABLE 39—INSPECTORS AND INSPECTORATES, AS OF
DECEMBER 31, 1942

B—SECONDARY SCHOOLS

Secondary School Inspectors

Vocational School Inspectors

R. W. Anglin, M.A.	G. L. Gray, B.A.	F. S. Rutherford, B.A.Sc.	L. S. Beattie, B.A.
A. J. Husband, B.A.	S. D. Rendall, B.A.	Miss A. M. Hamill, B.A.	A. M. Moon, B.A.Sc.
W. A. Jennings, B.A.	R. H. Wallace, M.A.	Miss A. W. Cameron, B.A.	Norman Davies, B.A.
A. G. Hooper, M.A.	C. W. Robb, B.A.	Miss E. D. McKim, B.A.	D. W. Gordon
T. Kennedy, M.A.			

Registrar of Trade Schools—W. S. Kirkland, M.A., LL.D.
Address of above Officials—Parliament Buildings, Toronto.

TABLE 40—PUBLICATIONS OF THE DEPARTMENT OF EDUCATION

(NOTE—The year in brackets indicates the latest revision.)

Reports

1. *Report of the Minister*
2. *Report of Staffs of Public and Separate Schools*
3. *Report of Staffs of Collegiate Institutes, High Schools, Continuation Schools, Vocational Schools, Senior Auxiliary Schools and Normal Schools*
4. *Report on the operation of The Trade Schools Regulations Act (1940)*
5. *Eighth Report of the Actuary on the Condition of the Teachers' and Inspectors' Superannuation Fund (1942)*

Acts*

1. *The Department of Education Act (1937)*
2. *The Public Schools Act (1941)*
3. *The Separate Schools Act (1940)*
4. *The High Schools Act (1941)*
5. *The Continuation Schools Act (1941)*
6. *The Vocational Education Act (1940)*
7. *The School Attendance Act (1939) and The Adolescent School Attendance Act (1937)*
8. *The Boards of Education Act (1939)*
9. *The School Sites Act (1940)*
10. *The Auxiliary Classes Act (1937)*
11. *The University Act (1927)*
12. *The School Law Amendment Acts (1943)*
13. *The Teachers' and Inspectors' Superannuation Act (1940), with amendments*

*Price 25c each.

Regulations

1. *General Regulations, Public and Separate Schools (1942)*
2. *Regulations of the High Schools and Collegiate Institutes (1941)*
3. *Regulations of the Continuation Schools (1942)*
4. *Recommendations and Regulations for the Establishment, Organization, and Management of Vocational Schools, and Vocational Departments in Continuation Schools, High Schools and Collegiate Institutes (1940)*
5. *Regulations, Examinations, and Courses of Study of the Normal Schools (Cir. 23) (1942)*
6. *Special Regulations and Courses of Study of the University of Ottawa Normal School (Cir. 23-B) (1942)*
7. *Extracts from the Statutes for Use in the Normal Schools (1941)*
8. *Regulations for the Administration of the Consolidated Schools (Cir. 40) (1936)*
9. *Regulations for Auxiliary Classes (Cir. A.C. 6) (1939)*
10. *Regulations respecting the Application of the School Attendance Act and the Adolescent School Attendance Act (Cir. A.A. 1) (1943)*

Regulations—Continued

11. *Regulations respecting Medical and Dental Inspection of Public and Separate Schools (Cir. 56-D) (1940)*
12. *Instructions to School Inspectors re the Apportionment of the Legislative Grant among the Public and Separate Schools (Instr. 12) (1943)*
13. *Regulations respecting Special Departmental Grants to Public and Separate Schools (Cir. 56) (1943)*
14. *Regulations for Inspectors' Certificates (Cir. 37) (1941)*
15. *Instructions to Presiding Officers and Candidates regarding the Annual Departmental Examinations (Instr. 6)*
16. *Regulations of The High School Entrance Examination (Cir. 48)*
17. *General Regulations for Teachers' Institutes (Cir. 60) (1930)*
18. *Regulations respecting Permanent Certificates (Kindergarten-Primary, Second Class, First Class) (Cir. 72) (1942)*
19. *Recommendations and Regulations for the Establishment, Organization and Management of Home Economics and General Shop Work Courses in Secondary Schools and in Grades IX and X of the Public and Separate Schools (1942)*
20. *Recommendations and Regulations for the Establishment, Organization, and Management of Manual Training Courses in Public and Separate Schools (1942)*
21. *Recommendations and Regulations for the Establishment, Organization, and Management of Home Economics Courses in Public and Separate Schools (1942)*
22. *Regulations for Grades IX, X, XI, XII, and XIII in Collegiate Institutes, High, Vocational and Continuation Schools and for Grades IX and X in Public and Separate Schools (re Subjects of Study, Special Grants, Qualifications of Teachers) (1942)*

Courses of Study

1. *Programme of Studies for Grades I to VI of the Public and Separate Schools (1941)*
2. *Programme of Studies for Grades VII and VIII of the Public and Separate Schools (1942)*
3. *Regulations and Courses of Study for Grades IX, X, XI, XII and XIII in Collegiate Institutes, High, Vocational and Continuation Schools, and for Grades IX and X in Public and Separate Schools (1943)*
4. *Suggested Courses of Study for Commercial High Schools and Departments established under the Vocational Education Act (1932)*
5. *Courses of Study and Examinations in Schools Attended by French-Speaking Pupils (Cir. 46) (1942)*
6. *Music in Rural Schools (1940)*
7. *An Introductory Course in Music Appreciation through Listening, for Elementary Schools (1941)*
8. *Operettas, Music Plays, Cantatas (1938)*

Text Books

1. *Text Books Authorized and Recommended, and Text Book Regulations for Public, Separate, Continuation and High Schools and Collegiate Institutes (Cir. 14) (1943)*
2. *Text Books Authorized and Approved for Vocational Schools (Cir. 52) (1942)*
3. *Supplementary Reading for Departmental Examinations (Cir. 58) (1943)*
4. *Suggested Books for Supplementary Reading in English Literature, Grades IX and X (1941)*
5. *Teachers' Manuals, etc. (1942)*
6. *Upper School Requirements in Modern Languages (Cir. 69) (1936)*
7. *A Graded List of French Supplementary Reading Books (Prepared for Schools which are Attended by French-Speaking Pupils, and in which French is a Subject of Instruction with the Approval of the Minister)*

Miscellaneous

1. *School Year and Holidays (Form 94)*
2. *Selected Scripture Readings*
3. *Teachers' Library for Public and Separate School Teachers (1941)*
4. *Health Handbook for Teachers in Public and Separate Schools (1938) (Ryerson Press)*
5. *Canadian Intelligence Examination.*

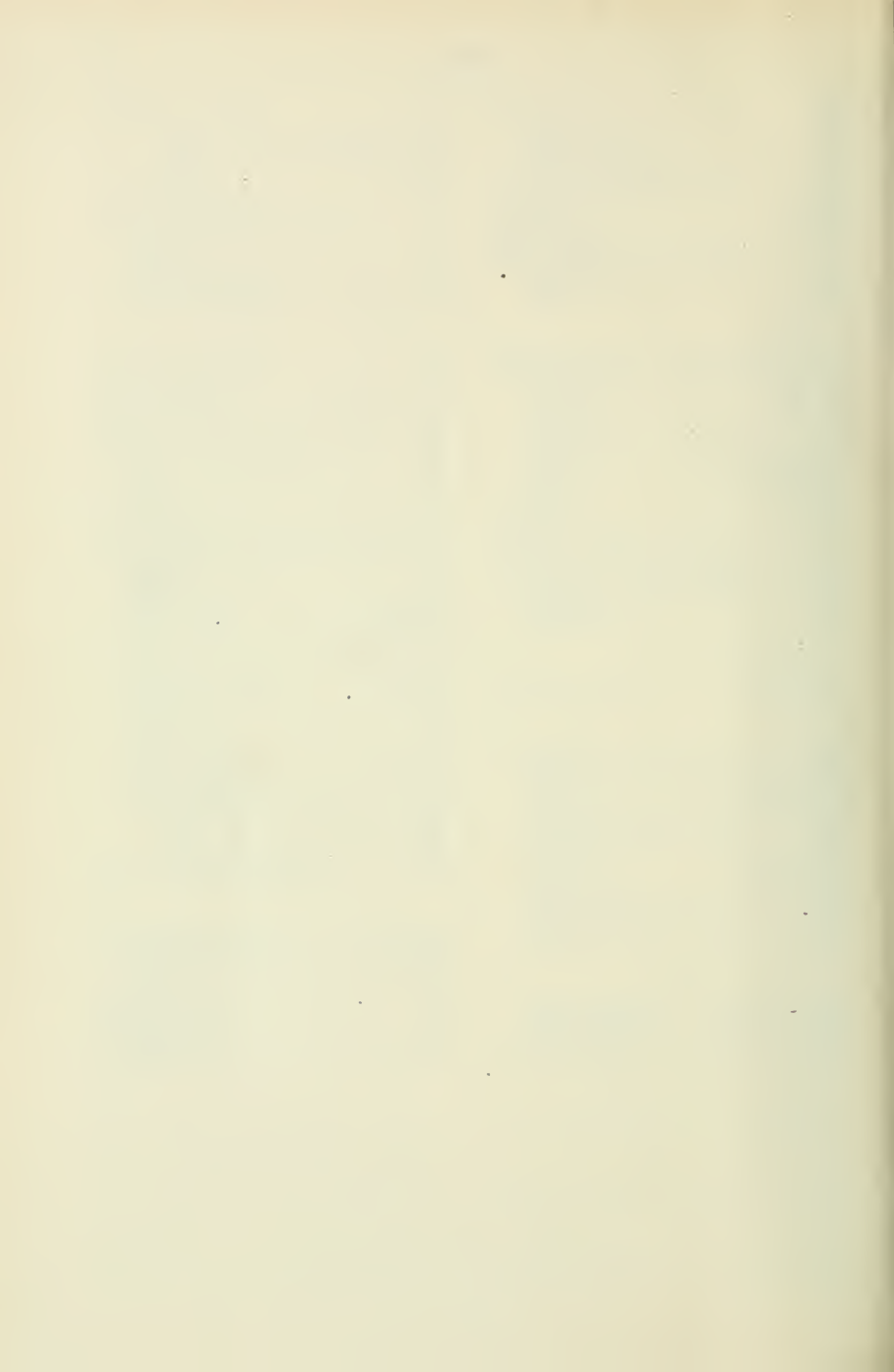
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UNIVERSITY OF TORONTO
REPORT
OF THE
BOARD OF GOVERNORS
FOR THE
YEAR ENDED 30th JUNE
1942

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 12, 1943



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1943

THE UNIVERSITY OF CHICAGO
PRESS

THE HISTORY OF THE UNITED STATES

BY
JAMES M. SMITH

VOLUME I
THE FOUNDING OF THE NATION

1776-1789

CHICAGO: THE UNIVERSITY OF CHICAGO PRESS, 1962

UNIVERSITY OF TORONTO

REPORT

OF THE

BOARD OF GOVERNORS

FOR THE YEAR ENDING 30TH JUNE, 1942

To His Honour the Lieutenant-Governor-in-Council:

The Governors of the University of Toronto have the honour to present their thirty-sixth annual report covering a year without parallel in the financial administration of the University, and also the President's report on the academic work of the University and its Colleges for the Session 1941-42 and covering the activities of different departments.

The funds and assets, including investments, etc., are shown as they stood at the close of business on 30th June, 1942, together with detailed statements of receipts and expenditures of the Board for the fiscal year which ended on that date, and the certificate of audit of the same by Mr. G. T. Clarkson, of the firm of Clarkson, Gordon, Dilworth and Nash.

The report of the Auditor shows that all the transactions of the year upon the Revenue and Capital accounts have been duly audited and found correct; that the securities representing the investments, which are held for safekeeping by the Canadian Bank of Commerce, were produced for the Auditor's examination twice during the year and found to be in agreement with the Bursar's records; and that this officer's records are well kept and all endowment and trust funds properly accounted for.

The general revenue for the year amounted to \$1,935,810, which together with the Special Legislative Grant of \$1,050,000 made a gross total of \$2,985,810. The expenditures under the appropriations made by the Board for salaries and maintenance totalled \$2,904,242 (exclusive of the Ontario College of Education which is maintained by a separate vote), to which was added \$71,809 representing interest written to certain scholarship and trust funds and including interest on bank accommodation, together with \$34,256 for Wartime Bonus paid to salaried employees, effective 1st February, 1942, making a total expenditure of \$3,010,307, which resulted in an excess of expenditure over revenue for the year of \$24,497.

The accumulated debit balance at 30th June, 1941, stood at \$616,940, and following the receipt of a letter from the Government, from which the Board of Governors understands that the Government will take care of the shortage, this amount was reduced during the year by the receipt of a Special Legislative Grant of \$100,000. This left a balance of \$516,940, which together with the excess of expenditures over receipts of \$24,497 for 1941-42, made a total due the University at 30th June, 1942, of \$541,437.

An unprecedented number of additional funds, totalling \$768,000, were administered by the office of the Bursar during the year, consisting chiefly of National Research Council and other Dominion Government Grants for 42 War Research Projects undertaken by various members of the staff, together with funds for the training and accommodation of members of the Navy, Army and Air Force taking special courses at the University at the request of the Dominion Government. In addition, funds were also administered in connection with loans to students from the Federal Department of Labour, Kellogg Foundation, etc., for the accelerated courses in Medicine, Dentistry, Science and Engineering.

All controllable expenditures were reduced during the year and considerable saving in the original Estimates was effected.

All of which is respectfully submitted.

D. BRUCE MACDONALD,
Chairman.

March 31st, 1943.

AUDITOR'S CERTIFICATE

Toronto, December 11, 1942.

To the Governors of the University of Toronto:

GENTLEMEN:

I have verified the attached Balance Sheet of the University dated June 30th, 1942, and Schedules 1 to 10, and report that all the transactions of the year on account of Revenue and Capital have been duly audited and in my opinion are correctly stated in the accounts.

The securities representing the investments are held in safekeeping by your bankers, The Canadian Bank of Commerce, and were produced for my examination on 2nd July, 1942, and also at another time during the year and found to be in agreement with the records kept by the Bursar. Your securities consist largely of bonds issued or guaranteed by either the Dominion of Canada or the Province of Ontario and bonds of Ontario municipalities. There are also certain corporation and other securities received as bequests. The aggregate approximate market value of these investments as at 30th June, 1942, was greater than their book value by \$613,176.78. No income was received from certain non-trustee securities which have come to you in bequests.

The Bursar's records are well kept and all Endowment and Trust Funds have been properly accounted for.

I have not examined the titles to the various properties.

Yours faithfully,

G. T. CLARKSON, F.C.A.,
Auditor.

FINANCIAL STATEMENT

Balance Sheet, 30th June, 1942

Assets	Liabilities and Funds
Site Lands, Buildings and Contents Sch'le 7	General Endowment.....Sch'le 1
Unproductive Lands..... " 8	Specific Endowments (Scholarships, Prizes, etc.)..... " 2
Leased Properties..... " 9	Trust Funds..... " 3
Investments, Cash and Accounts Receivable..... " 10	Pension and Retirement Funds..... " 4
Royal Ontario Museum Investment.....	Annuity Debentures..... " 5
Ontario Government Annuities (16 George V, Cap. 69).....	Contingent Funds, Ontario College of Education Surplus, etc..... " 6
Ontario Government Annuities (18 George V, Cap. 55).....	Fees paid in advance.....
Superintendent's Stores.....Appendix IV	Royal College of Dental Surgeons.....
Revenue Account:	
Balance at debit 30th June, 1941.....	
Less \$100,000.00 Special Legislative Grant received on account of accumulated Shortage.....	
\$516,940.54	
Shortage for 1941-42 as per Schedule 6a.....	
24,497.09	
541,437.63	\$25,840,017.36
	<u>\$25,840,017.36</u>

CHARLES E. HIGGINBOTTOM,
Bursar and Secretary to the Board of Governors.

NOTE: This statement does not include any assets or liabilities of
The Toronto Conservatory of Music.

SCHEDULE 1

General Endowment

Additions for 1941-42:

Annuity Debentures:

Portion of 1941-42 instalments reducing principal:

Thirty-third instalment, issue of July, 1909.....	\$18,457.25
Thirty-first instalment, issue of January, 1911.....	4,440.00
Thirty-first instalment, issue of January, 1911.....	10,246.00
Twenty-seventh instalment, issue of April, 1915....	3,226.31
Eighteenth instalment, issue of July, 1924.....	8,638.40
Thirteenth instalment issue of January, 1929.....	43,447.15
	\$88,455.11

Military Studies, Bldg. (119 St. George)—

Cost of addition to Building.....	\$20,096.11
-----------------------------------	-------------

Forestry School Practice Camp, Additional leasehold in Sherborne

Township.....	3,278.50
---------------	----------

Library proper:

Addition of Books for year less depreciation (Schedule 7).....	11,502.04
	\$ 123,331.76
Return of 30th June, 1941.....	13,762,719.44
	\$13,886,051.20
	\$13,886,051.20

SCHEDULE 2
Specific Endowments
(Scholarships, Prizes, etc.)

	Balance 30 June, 1941	Interest Appro- priation	Earnings	Gifts and other additions during year	Total	Expendi- tures and transfers	Balance 30 June, 1942
A.A.A.S. Scholarship (Physics).....	\$ 2,350.00	\$ 55.00			\$ 2,405.00	\$ 55.00	\$ 2,350.00
Aggett, Harvey, Memorial (App. Sc.).....	1,636.49	2.72	\$ 67.50		1,706.71	75.00	1,631.71
Alkins (English Literature).....	5,324.94	6.50	250.00		5,581.44	250.00	5,331.44
Alexander Lectureship (English Literature).....	16,163.40	16.95	629.52		16,809.87	500.00	16,309.87
All Souls' Historical Essay Prize.....	3,087.13	7.47	98.45		3,193.05		3,193.05
Allen, Julie & Jay J. Award (Arts).....				\$ 250.00	250.00	250.00	
Allen-McKeller Memorial (French).....	1,050.09		35.00		1,085.09	35.00	1,050.09
Alumnae Prize in English.....	10.00			10.00	20.00		20.00
American Society of Heating and Ventilating Engineers (Mech. Eng.).....				25.00	25.00	25.00	
Armstrong, George H., (History).....	2,349.49	5.44	87.25		2,442.18	90.00	2,352.18
Association of Professional Engineers of Ontario.....	100.00			100.00	200.00	100.00	100.00
B.A.A.S., (Medals, etc.).....	16.95			16.74	33.69	16.39	17.30
Bain, H. R., (Matriculation, App. Sc.).....				200.00	200.00	200.00	
Balfour Lectureship (Surgery).....	4,780.20	16.56	123.60		4,920.36	200.00	4,720.36
Balmer, Jean (Science).....	1,215.31	4.58	37.30		1,257.19	50.00	1,207.19
Bankers' (Political Science).....	1,361.66	68.07			1,429.73	65.00	1,364.73
Baptie, Margaret W., (Medicine & Sc.).....	4,047.47		200.00		4,247.47	200.00	4,047.47
Bastedo, Alma Anderson, Memorial Prize (English).....	588.65		25.00		613.65	25.00	588.65
Bickle Bursary, T. H.....	1,033.67		30.00		1,063.67		1,063.67
Blake (Matriculation).....	31,249.22	1,500.00			32,749.22	1,500.00	31,249.22
Blake (Science and Moderns).....	3,750.00	195.00			3,945.00	195.00	3,750.00
B'nal B'riith.....				350.00	350.00	350.00	
Boiler Inspection & Insurance Co., (Applied Science).....	150.00			150.00	300.00	150.00	150.00
Booth (University Schools).....	1,000.51	1.19	58.27		1,059.97	59.46	1,000.51
Boxer, Reg. N., U.T.S. Junior School.....	1,000.00	1.56	33.45		1,035.01	35.01	1,000.00
Boxer, Reg. N., U.T.S. Senior School.....	1,000.00	1.56	33.45		1,035.01	35.01	1,000.00
Brickner, Rabbi (Social Science).....	1,034.11	50.00			1,084.11	50.00	1,034.11
Brock, Margaret A., (Matriculation, English and History).....	1,028.44		80.00		1,108.44	80.00	1,028.44
Brown, George Memorial (Medical Science).....	10,810.06	11.72	324.96		11,146.74		11,146.74
Brown, George (Modern Languages).....	1,128.34	30.00			1,158.34	30.00	1,128.34
Bruce, Robert (Arts and Medicine).....	1,282.30	25.63			1,668.92	425.00	1,243.92
Chappell, Walter F., Prize (Medicine or Surgery).....	501.77	25.00		360.99	526.77	25.00	501.77
Cockburn, G. R. R., (Greek).....	1,050.00	50.00			1,100.00	50.00	1,050.00

	Balance 30 June, 1941	Interest Appro- priation	Earnings	Gifts and other additions during year	Total	Expendi- tures and transfers	Balance 30 June, 1942
C.I.L. Fellowship (Chemistry).....	\$2,515.11	\$ 1.25	\$ 98.22	\$ 750.00	\$ 750.00	\$750.00	\$2,489.58
Cody, Florence (Matriculation).....	2,519.04	1.30	98.22		2,614.58	125.00	2,493.56
Cody, Henry John (Matriculation).....	3,343.12	8.00	117.84		3,468.96	150.00	3,318.96
Cody, Maurice, Memorial (Modern History)	1,321.74	6.24	31.50		1,359.48	40.00	1,319.48
Cody, Maurice, Memorial Prize.....	250.77	.87	7.00		258.64	20.00	238.64
Cody, Maurice, Memorial (University Schools)	3,153.85	4.95	109.96	1,035.00	4,303.76	150.00	4,153.76
Cohen, Arthur (English Language and Literature)	1,001.28	3.46	26.22		1,030.96	25.93	1,005.03
Coleman Medal (Geology).....	5,362.05	8.32	154.74		5,525.11	162.00	5,363.11
Copp, John Memorial Fund (Medicine).....	25.00				25.00	25.00	
Corner Club of Toronto Bursary (U.C.).....	525.00		25.00		550.00	25.00	525.00
Crawford, Allen Ruydard (University Schools)	1,049.61	1.08	50.69		1,101.38	51.77	1,049.61
Crawford, Henry Job (University Schools)	25.00				25.00	25.00	
Crawlock, Archie B., Memorial Prize (Civil Eng.)	100.00				100.00	100.00	
Darling & Pearson Prize (Architecture)				400.00	400.00	400.00	
Davis, Gertrud, Exchange Fellowship				50.00	50.00	50.00	
Deborah Assembly No. 5 Bursary.....				200.00	200.00	200.00	
Delta Phi Epsilon Bursary.....							100.00
DeLury, Alfred T., (Mathematics)	3,547.44	2.56	121.92		3,671.92	125.00	3,546.92
Dickenson, Marion E., (Household Sc.).....	5,063.56	4.82	228.79		5,297.15	4.82	5,292.33
Dunlap, David, Memorial (Psychology)	825.00	Dr.		1,500.00	2,325.00	1,550.00	775.00
Eaton, Sir J. C. Memorial U.T.S.				120.00	120.00	120.00	
Engineering Institute of Canada				25.00	25.00	25.00	
Falconer, Sir Robt., Lectureship.....	17,124.31	22.63	486.91		17,633.85		17,633.85
Faulkner Medal (Psychiatry).....	15			26.90	27.05	26.92	.13
Findlay, J. A., (Mechanical Engineering)	3,112.60	4.66	312.01		3,429.27	100.00	3,329.27
Fletcher-Johnson Memorial Prize (Latin)	10.00				10.00	10.00	
Forestry Memorial Schp.....				1,250.00	1,252.88		1,252.88
Fox, Harold G., Prizes (Law)	150.00				150.00	50.00	100.00
Fulton, Alexander T., (Mathematics & Sc.)	3,351.30	180.00			3,531.30	180.00	3,351.30
Gibson (Matriculation).....	4,162.57	5.18	183.45		4,351.20	100.00	4,251.20
Gibson (Pass Matriculation)	5,617.96	14.21	282.68		5,914.85	340.00	5,574.85
Gibson, Maude Charlton, U.C. (Household Economics)	1,626.21	2.80	70.96		1,699.97	50.00	1,649.97
Gilchrist, Lauchlan (Geophysics Schps.).....		3.67	156.92	5,202.21	5,362.80	150.00	5,212.80
Glen Mawr Old Girls' Association (English and History)	2,303.64		80.50		2,384.14	80.00	2,304.14
Godsmith, Perry (Oto-Laryngology)	3,312.61	8.05	120.00		3,440.66	1,000.00	2,440.66
Graduate Fellowships (Sundry)	500.00			1,000.00	1,500.00	1,000.00	500.00
Graduates' Scholarship (Law).....				30.00	30.00	30.00	
Grasett Memorial (Classics)	6,004.61	10.11	300.54		6,315.26	250.00	6,065.26
Hardie, William (Matriculation)	2,300.00	100.00			2,400.00	100.00	2,300.00
Harris, James (Matriculation) (University College)	26,205.69	11.70	1,021.54		27,238.93	1,000.00	26,238.93

Hastings (Public Health & Public Health Nursing)	11,867.48	37.76	539.76	12,445.00	81.00	12,445.00
Henderson, Joseph, Memorial (Matriculation)	2,226.76	2.97	78.78	2,308.51	93.00	2,227.51
Hendry, William John (Obstetrics)	3,007.94		92.84	3,100.78	250.00	3,007.78
Hernant, Percy (Matriculation)	50.00			100.00	50.00	100.00
Hollywood Theatre Prizes (French)	5,926.47	33.78	275.00	6,235.25	125.00	5,985.25
Hutton, Maurice Classics	500.00			500.00	500.00	
Hutton, Maurice (Matriculation, Greek and Latin)				25.00	25.00	
Inco Scholarship (Applied Science)		27.60	62.50	3,362.76	50.00	3,362.76
International Accountants & Executives Corporation of Canada Bursary	1,029.00		50.69	1,079.69		1,029.69
International Mathematical Congress 1924 (Medals)	3,272.66			939.63		939.63
Irwin, Herbert W., Memorial (Modern Languages)	400.00	36.14		400.00	100.00	300.00
Isserman, Rabbi Prize (Social Sc.)	303.49			200.00	200.00	
Jenkins (Engineering)	4.79			83.09	83.00	
Keenan, Mary Award (Political Sc.)	4.79			83.09	83.00	
Kennedy, George (Philosophy)	3,735.97	12.99	92.84	3,841.80		3,841.80
Kennedy, Sarah (Household Economics)	50.00			75.00	25.00	50.00
Khaki University Memorial	2,049.25			4,147.75	98.50	4,049.25
Labour Research Institute (Law)	2,222.61	4.70	98.50	2,549.70		2,549.70
Laird, Annie L., Schnp. (Household Economics)	3,297.52	100.00	45.00	2,322.61	100.00	2,222.61
Laird, Annie L., Schnp. (Household Economics)	303.97	6.13	150.00	3,453.65	125.00	3,328.65
Laurier, Sir Wilfrid, Memorial (French)		12.00		315.97	12.00	303.97
Lawler, Gertrude, Memorial (English and History)	291.00			7,941.00	7,650.00	291.00
Lawler, Gertrude, Prize (English)	404.44			404.44		404.44
Leonard, Reuben Wells, Fellowship and Scholarships (University College)	5,340.78	4.14	250.00	5,594.78	250.00	5,344.78
Lilly, Eli (Medicine)	3,067.26	2.63	97.50	3,167.39		3,167.39
Lister Prize (Surgery)	695.53	13.91		709.44		709.44
Locke, Geo. H., Memorial (Library School)	543.58	1.26	18.65	563.49		563.49
Lyle Medal (Oriental)	2,509.79			80.55		2,590.34
McCaul Medal (Classics)	24,093.46	25.02	1,056.43	25,174.91		25,174.91
McCaul Scholarship (Classics)	11,468.38	6.68	644.06	12,119.12	550.00	11,569.12
McCharles, Aeneas, Prize	100.00			100.00	50.00	50.00
McCrae, John (Matriculation)	2,530.00	100.00		2,630.00	50.00	2,580.00
McCrea, Dent (Law)	16,537.50	1,250.00		17,787.50	750.00	17,037.50
Macdonald, John (Philosophy)	5,673.63	13.47	225.00	5,912.10	250.00	5,662.10
Mackenzie, Alexander, Memorial (Political Science)	8,500.00		800.00	9,300.00	625.00	8,700.00
Mackenzie, J. J., Fellowship (Pathology)				625.00	625.00	
McLennan, J. S., Fellowship (University College)	301.18			310.85		310.85
McLean, J. S., (Matriculation University College)	512.50		25.00	537.50	50.00	487.50
McLennan, Sir John Cunningham, Prize (Mathematics and Physics)	1,090.33		45.00	1,135.33	26.95	1,108.38
MacLennan-MacLeod Memorial Prize (Applied Science)	30,946.79	31.42	1,443.44	32,421.65		32,421.65
MacLurchy, Angus, Medal (Law)						
McPhedran, Alexander, Research Fellowship (Medicine)						

	Balance 30 June, 1941	Interest Appropriation	Earnings	Gifts and other additions during year	Total	Expendi- tures and transfers	Balance 30 June, 1942
Macara, John, Barrister of Goderich, Scholarship.....	\$ 9,004.86	\$ 20.21	\$ 368.03	\$ 425.36	\$ 9,425.36	\$ 425.36	\$ 8,998.10
Marfleet, Pearson Kirkman, Lectureship.....	28,916.15	25.27	1,340.19		30,256.10	455.00	28,916.55
Mickle, Charles, Fellowship (Medicine).....	28,953.95	Dr. 3.80	1,340.20		30,297.95	1,339.79	28,953.95
Mickle, Ellen, Fellowship (Medicine).....				324.00	324.00	1,344.00	
Montgomery, Ward Co., Inc., Bursary.....					324.00	324.00	
Moss, (Classics).....	2,000.00	120.00			2,120.00	120.00	2,000.00
Mulock, Mary (Classics).....	2,838.74	120.00			2,958.74	120.00	2,838.74
Mulock, William (Classics and Mathematics).....	2,000.00	120.00			2,120.00	120.00	2,000.00
Mustard, (Classics).....	3,362.27	7.64	150.00		3,519.91	100.00	3,419.91
Neelds, Florence M., Prize (French).....	522.40		18.25		540.65		540.65
Nesbitt, Wallace, Medals (University Schools).....	612.50	2.57	30.00		645.07	24.50	620.57
Nipissing Research Fellowship (Mining).....	21,639.17	17.30	1,238.19		22,894.66	1,100.00	21,794.66
Northway, John, (Psychological Research).....				500.00	500.00	500.00	
Ontario Association of Architects.....				200.00	200.00	100.00	100.00
Ontario Hockey Association War Memorial (Matriculation).....				25.00	25.00	25.00	
Ontario Medical Association Prize (Preventive Medicine).....	2,025.00	100.00		100.00	100.00	100.00	2,025.00
Oral Health Thesis Prize No. 1—(Dentistry).....				50.00	50.00		
Oral Health Thesis Prize No. 2—(Dentistry).....	1,016.05		32.84		1,048.89		1,029.64
Pakenham Memorial Prize (O.C.E.).....	150.00				150.00		150.00
Pana-Hellenic Association Prizes (University College).....	3,950.08	158.00			4,108.08		4,108.08
Peters, George A., (Surgery).....				25.00	25.00		25.00
Pi Lambda Phi Fraternity Prize.....					6,300.74	283.66	6,017.08
Porter, T. M., (University Schools).....	6,017.08	5.07	278.59		6,300.74		6,017.08
Porter, T. M., (Memorial) (Corrigan Gift) (University Schools).....	1,000.00	10	50.69		1,050.79	50.79	1,000.00
Price, H. W., Research F' ship (Electrical Engineering).....		16.98		10,000.00	10,016.98		10,016.98
Prince of Wales (Matriculation).....	1,000.00	50.00			1,050.00	50.00	1,000.00
Public Speaking Association Bursary.....	50.00			50.00	100.00	50.00	50.00
Putnam, Wm. Lowell, Prize (Mathematics).....	629.05			439.50	1,068.55	15.62	1,052.93
Quebec Bonne Entente Prize (French).....	1,000.00	50.00			1,050.00	50.00	1,000.00
Ramsay, William (Physics).....	1,157.65	57.88			1,215.54	50.00	1,165.54
Ramsay, William (Political Economy).....	1,415.29	56.61			1,471.90		1,471.90
Ransom, A. C., (Applied Science).....	5,151.90	8.09	164.23		5,324.22	170.00	5,154.22
Reeve, Anna Howe, Prize (Household Science).....	682.96	27.32			710.28	25.00	685.28
Reeve, R. A., Prize (Medicine).....	50.00			50.00	100.00	50.00	50.00
Richardson, James H., Research Fellowship (Anatomy).....	10,000.00	250.00			10,250.00	250.00	10,000.00
Ross, Romaine K., Prize.....				70.00	70.00	20.00	50.00
Rossin, Julius (Modern Languages).....	1,000.00	60.00			1,060.00	60.00	1,000.00
Rowell, Langford (Law).....	1,012.06	5.00	45.00		1,062.06	50.00	1,012.06
Rowell, Langford (University Schools).....	2,000.00	10.00	90.00		2,100.00	100.00	2,000.00
Rowell, Newton Wesley, Fellowship (Law).....				500.00	500.00		500.00

Saddington, Ronald S., Medal (Pathology).....	7.63			30.00	37.63	27.88	9.75
Sadowski (Sociology & Social Science).....	500.00			500.00	1,000.00	500.00	500.00
St. Margaret's College Alumnae Schp.....	75.00	26.00		1,615.43	1,641.43		1,641.43
St. Margaret's College Alumnae (Social Science).....	617.55	.50			75.00	75.00	
St. Margaret's College Alumnae Prize (Public Speaking).....					640.43	640.43	
School of Nursing, Scholarship Chinese Studies.....	591.70	11.83		4,000.00	4,080.00		4,080.00
School of Nursing Undergraduate Bursary.....					603.53		603.53
Secombe, Wallace, General Proficiency Prize (Dentistry).....	2,035.30	1.28		150.00	150.00	150.00	
Seymour, Robert Company, (Matriculation).....				650.00	650.00	650.00	
Simpson, Robert Company, (Matriculation).....					320.16		320.16
Squair French Prose Prize.....	310.16	10.00		75.00	7,988.19	6.64	7,981.55
Starr Bequest (Medals).....	7,913.19				3,205.49	125.00	3,080.49
Strang, Hugh Innis, Memorial (Classics).....	3,070.59	15.58		20.00	66.16	9.03	57.13
Switzer, W. George, Memorial Award (Dentistry).....	46.16			100.00	100.00	100.00	
Toronto Brick Company Prizes.....					985.39		985.39
Tracy (Philosophy).....	942.83	5.16			12,612.44		12,612.44
Ubuakata (Japanese Students).....	12,092.06	5.94					
University College Alumnae Scholarship.....				100.00	100.00	100.00	
University College Alumni Scholarship (Matriculation).....				375.00	375.00	375.00	
University College Alumni Prize (Commerce & Finance).....				50.00	50.00	25.00	25.00
U.T.S. Engineering.....				250.00	250.00	250.00	
U.T.S. Old Boys' Association.....				100.00	100.00	100.00	
Vander Smussen (German).....	2,737.33	5.77			2,830.60		2,830.60
Walker, Sir Edmund (Arts or Medicine).....				450.00	450.00	450.00	
Webster, Albert E., Memorial Schp. Fund (Dentistry).....	2,107.55	2.72		100.00	100.00	61.00	2,110.30
White Pine Bureau Schp. (Forestry).....					500.00	250.00	250.00
Wickett, Emerson, Memorial (App. Sc.).....	500.00				2,261.45	70.00	2,191.45
Wickett, Morley (Matriculation, English and History).....	2,189.70	3.71			250.00	250.00	
Willmott, Jas. B. (Dentistry).....				250.00	250.00	250.00	
Wilson, Herbert (Biology & Medicine).....	100.00			100.00	200.00	100.00	100.00
Wilson, Daniel (Natural Science).....	2,000.00	120.00			2,120.00		2,000.00
Wright, Ramsay (Zoology).....	18,074.45	12.22		104.49	18,888.20	600.00	18,288.20
Wrong, George M., (Modern History).....	3,825.33	12.64			4,002.57	150.00	3,852.57
Young, Memorial (Philosophy).....	6,447.73	225.67			6,673.40	300.00	6,373.40
	\$567,969.56	\$ 5,905.88		\$ 48,496.80	\$641,837.80	\$ 39,082.53	\$602,755.27
		30.09			30.09	30.09	
Deductions.....							
	\$567,969.56	\$ 5,875.79		\$ 48,496.80	\$641,807.71	\$ 39,052.44	\$602,755.27

SCHEDULE 3
Trust Funds

	Balance 30 June, 1941	Interest Appro- priation	Earnings	Gifts and other additions during year	Total	Expendi- tures and transfers	Balance 30 June, 1942
American Philosophical Society Grant—Solaundt	\$ 12.56			\$10,000.00	\$ 12.56	\$10,000.00	\$ 12.56
Banting and Best Research Fund	527.88	\$ 10.89		50.00	10,000.00		588.77
Banting, Sir Frederick, Memorial Fund	713,315.22	102.92	\$33,321.47		588.77		713,315.22
Banting Research Foundation	23,440.78	26.28	804.75	3,000.00	746,739.61	33,424.39	26,440.78
Canada Packers Donation Heparin Research	124.10				27,271.81	831.03	124.10
Canadian Red Cross Society Grant (Blood Substitutes Fund)	2,283.68				124.10		428.52
Carnegie Corporation Grant—Anthropology (U. of T.—Yale Conference)	1,681.82				2,283.68	1,855.16	1,681.82
Carnegie Corporation, Educational Research	2,263.89			5,245.00	1,681.82	3,277.44	4,231.45
" " Fine Art Professorship	1,999.50			5,500.00	7,508.89	5,000.00	2,499.50
" " Physiology Research	2,913.14		143.00		7,499.50		2.36
Carson, Minnie, Bequest	200,000.00	14.88			3,071.02		3,071.02
Connaught Laboratories Research	111,771.32	40.43	7,550.07	438,215.06	207,000.00	7,000.00	200,000.00
Connaught Laboratories Special Fund	944.42		8.95	474.00	557,576.88	5,760.18	551,816.70
Crocker, James W., Memorial Loan Fund	996.03			300.00	1,427.37	1,065.63	361.74
Dental Research					1,296.03	211.06	1,084.37
Dominion Government Grants							
Dentistry Accelerated Course				6,000.00	6,000.00		6,000.00
Medicine Accelerated Course				12,000.00	12,000.00		748.75
War Service Loan Fund				30,000.00	30,000.00		25,717.74
Aerial Navigation	6,000.00				6,000.00	6,000.00	
Aviation Medical Research—Bazett—Project AM-1	4,854.08			23,100.00	27,954.08	21,467.18	6,486.90
Aviation Medical Research—Project AM-5				1,000.00	1,000.00	1,000.00	
Aviation Medical Research—Bazett—Project AM-13				100.00	100.00		100.00
Medical Research—Bazett—Project AM-4	3,784.10			4,000.00	7,784.10	6,341.61	1,442.49
Aviation Medical Research—Price—Project AM-4	349.22				349.22		
Aviation Research Physics—Burton	587.08			6,525.00	7,112.08	349.22	1,453.65
Aviation Research Psychology—AM-2	140.98				140.98		140.98
Banting—High Altitude Flying—Project AM 1000.	1,231.27			400.00	1,631.27	1,631.27	
Project C—1000-22 FE 16904 CW 511	236.55				236.55	236.55	
Best Cockpit Lighting of Airplanes				4,453.58	4,453.58	4,452.08	1.50
Chemical Warfare FE 16904 CW 517	148.46			1,020.00	1,168.46	1,025.23	143.23
Chemical Warfare FE 16904 CW 503	1,676.68				1,676.68	1,676.68	
Chemistry—Gordon—C 1000-1	1,945.28			12,331.39	14,276.67	12,284.01	1,992.66
Chemistry—Gordon—C 1000-27	1,623.45			8,760.00	10,383.45	3,385.42	6,998.03
Dental Technician's Course							
Electron Microscope Research	3.18				3.18	3.18	

Fish Culture—Fry		400.00	400.00	400.00
Fish Culture—Idle		832.80	832.80	432.80
Fish Culture—Langford		347.75	347.75	334.35
Irwin F.E. 16904—C.W. 509	350.00	750.00	750.00	750.00
Medicine—Cleghorn Project No. 9-2	163.15	988.15	717.06	270.49
Navy Technical Class Physics—No. 1	5,079.83	5,079.83	5,079.83	
Navy Technical Class Physics—No. 2	3,323.49	10,290.00	10,290.00	
Navy Technical Class Physics—No. 3		31,000.00	24,032.55	6,967.45
Navy War Project, Physics, Burton-Pitt		1,775.00	559.47	1,215.53
Nutrition Survey—McHenry		1,500.00	1,360.54	139.46
Oxygen Production, Physics—Burton-Wilhelm P.E. 5		7,620.00	7,398.71	221.29
Personnel Administration Course		2,000.00	2,000.00	2,000.00
N.M. 4 Best Project		1,200.00	1,200.00	
N.M. 5 Best Project		1,450.00	1,200.00	
N.M. 9 Best Project		1,200.00	1,200.00	
Greedy Project M-1000	4,396.80	4,396.80	4,396.80	434.56
Project A.M. 7-Solandt		736.55	736.55	
Project N.M. 6-Solandt		570.00	570.00	
Project N.M. 7-Solandt		550.00	550.00	
Project N.M. 8-Solandt		200.00	200.00	
Project N.M. 14-Solandt		920.00	920.00	
Project N.M. 12-Bateman		300.00	300.00	265.19
Radio Technicians' Course		120,380.00	120,380.00	
Radio Technicians' Course No. 2		220,745.60	203,854.82	16,890.78
Radio-Active and Mass Spectrometric Research—Burton-Keevil		700.00	700.00	700.00
BE 1, Duff		2,500.00	2,500.00	691.36
War Project C.W. 519		2,900.00	2,900.00	2,060.82
War Project C. 1005-1 Physics-Burton		1,000.00	1,220.10	1,220.10
War Project P. 1000-2 Physics-Burton	220.10	446.46	446.46	446.46
War Project P. 1000-3 Physics-Burton	446.46	2,073.74	2,073.74	2,073.74
War Project PE 4, Physics, Burton-Pitt		14,725.00	14,725.00	14,725.00
P.E. 6444, Physics, Burton-Pitt		18,425.00	16,130.64	2,294.36
Young Project F.E. 16904, C.W. 510		940.00	1,097.71	729.34
Dunlap Bequest (Medical Research)		4,326.50	115,807.62	3,500.00
Engineering Society Loan Fund		25,000.00	58,228.95	19,879.44
Fairclough, William Erving, Memorial		1,500.00	1,696.93	1,500.00
Fasken, David, Trust		953.05	24,796.45	1,258.38
Flavelle, Sir Joseph (Fellowship)		184.94	5,930.94	5,930.94
Fulford Estate Donation		1,250.00	2,750.00	1,750.00
Geological Society Grant Physics—Keevil		549.25	3,511.94	3,511.94
Gilchrist, Lachlan, Geophysics Schp.		549.25	549.25	134.79
Gilchrist, Archibald—Botany		22.55	5,202.21	5,202.21
			717.42	20.00

	Balance 30 June, 1941	Interest Appro- priation	Earnings	Gifts and other additions during year	Total	Expendi- tures and transfers	Balance 30 June, 1942
	\$	\$	\$	\$	\$	\$	\$
Hamilton, Mary G. Fund	12,238.64	7.62	485.95	2,000.00	2,000.00	54.00	1,946.00
Honor, John Bequest (Arts)	866.57	17.33		12,732.21	12,732.21		12,732.21
Horton, John Hughes, Bequest (not allocated)	15,570.48	11.54	667.12	883.90	883.90		883.90
Hoskin, John Bequest (Residencies)				16,249.14	16,249.14		16,249.14
Leopold Infeld Donation	1,866.41			150.00	150.00	55.54	94.46
Institute of Child Study	1,118,965.52	39,163.80		16,597.05	16,597.05	16,100.57	496.48
Insulin Committee, Surplus	53.85			1,158,129.32	1,158,129.32	39,163.80	1,118,965.52
Jones, Martha Alice, Bequest—Women's Union	100.00			53.85	53.85		53.85
Joy, Wing Commander D. G., Donation—Aerial Navigation				200.00	300.00		300.00
W. K. Kellogg Fdn., Medical Loan Fund				11,000.00	11,000.00	300.00	10,700.00
" " " " Dental Loan Fund				11,000.00	11,000.00		11,000.00
" " " " School of Hygiene Loan Fund				2,200.00	2,200.00		2,200.00
" " " " School of Hygiene Special Fund				8,800.00	8,800.00		8,800.00
Laidlaw, Ann, (Classical Archaeology)	53.69			53.69	53.69		53.69
Laidlaw, Donation—Fine Art	30.00			30.00	30.00	34.00	266.00
Langton, John, Memorial	176,292.32	162.99	6,175.76	8,400.00	191,031.07	3,000.00	188,031.07
Leonard, Reuben Wells, Bequest				750.00	849.70	675.56	174.14
Library Funds:				398.45	5,287.20		5,287.20
Abbott Dental	99.70			10,974.03	10,974.03	113.02	10,861.01
Graduates' Deposits	4,888.75			1,692.10	1,692.10	20.89	1,671.21
King Alfred Millenary	10,574.03	400.00		1,040.00	1,040.00	40.00	1,000.00
Phillips Stewart	1,632.10	60.00		1,127.75	1,127.75	66.47	1,061.28
John Squair, (French) No. 1	1,000.00	40.00	58.27	2,767.00	2,767.00	2,541.00	226.00
John Squair, (French) No. 2	1,026.62			3,612.49	3,612.49	3,612.49	
Loan Fund Medical Students				7,065.50	7,065.50	7,065.50	
Lunberg, Hans				2,860.00	2,860.00	372.50	2,487.50
Maple Leaf Fund Incorporated—Donation	306,210.35	117.46	12,118.83	318,446.64	318,446.64		318,446.64
John & Mary R. Markle Fdn., Fund	31,350.47	612.91		34,751.90	34,751.90	4,541.62	30,210.28
Massey Foundation	241,021.44	8,435.75		205,968.59	205,968.59	70,558.99	225,409.60
Massey-Treble Bequest, Household Science	156,117.44	5,464.10		24,581.90	186,163.44	35,071.77	151,091.67
Medical Research, Banting	3,246.07			2,600.00	2,600.00	5,846.07	2,098.63
Medical Research, Best	1,105.00				1,105.00	282.00	823.00
Mendel, Bruno, Fund	20,207.05		202.28	34,435.06	20,409.33	21,517.48	20,409.33
Mount Sinai Masome Lodge, Silver Jubilee Loan Fund					36,073.52		14,526.04
Mulock, Sir William, U.C. Men's Residence Fund	1,638.46						
McLennan, Laboratory Research Fund (Scientific Research)	2,895.00			3,739.75	6,634.75	4,334.41	2,300.34
National Foundation for Infantile Paralysis Inc. of the United States	786.40	15.73		5,000.00	5,000.00	5,000.00	802.13
Ontario Archaeology—Special Research				5,000.00	5,000.00	5,000.00	
Ontario Mining Association Grant—(Silicosis)				5,000.00	5,000.00	5,000.00	
Organic Chemistry (Anonymous)							

SCHEDULE 4

Pension and Retirement Funds

1. Pension Fund (Academic):		
At credit of account on 30th June, 1941.....	\$579,462.25	
Contributions during year.....	42,240.85	
Interest credited.....	24,385.48	
	<u>\$646,088.58</u>	
Withdrawals.....	32,114.80	\$613,973.78
2. Pension Fund (Employees):		
At credit of account on 30th June, 1941.....	\$816,297.82	
Contributions during year.....	84,316.65	
Interest credited.....	32,254.29	
	<u>\$932,868.76</u>	
Withdrawals.....	28,978.44	\$ 903,890.32
3. Estimated accrued liability as per Actuary's report of 19th October, 1939.....		133,000.00
Return of 30th June, 1942.....		<u>\$1,650,864.10</u>

SCHEDULE 5

Annuity Debentures

Issue of July, 1909, for construction and equipment of Thermodynamics Library Addition and Faculty of Education Building, \$500,000, repayable in forty equal annual amounts of \$25,260 each, Value as on 30th June, 1942, of the seven outstanding instalments		\$151,611.45
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, 1942, of the nine outstanding instalments		48,833.00
Accrued on 30th June, 1942, of thirty-second payment and charged to Revenue, 1941-42.....		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, 1942, of the nine outstanding instalments		112,690.00
Accrued on 30th June, 1942, of thirty-second payment and charged to Revenue, 1941-42.....		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, 1942, of the thirteen outstanding instalments.....		57,855.30
Accrued on 30th June, 1942, of twenty-eighth payment and charged to Revenue, 1941-42.....		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, 1942, of the two outstanding instalments..		18,594.10
Issue of January, 1929, under R.S.O., 1927, Cap. 337, for construction of a new building for Pathology and allied departments (Banting Institute) \$800,000, repayable in twenty equal annual amounts of \$64,193 each, Value as on 30th June, 1942, of the seven outstanding instalments		371,469.82
Accrued on 30th June, 1942, of fourteenth payment and charged to Revenue, 1941-42.....		29,421.80
Return of 30th June, 1942.....		<u>\$802,582.77</u>

SCHEDULE 6

Contingent Funds, Etc.

Contingent Fund (Investment Reserve):		\$172,161.84
Organ Fund:		
Balance on 30th June, 1941	\$ 2,620.88	
Expenditure on upkeep of organ, less receipts	271.06	
		2,349.82
University Press:		
At credit of accounts as per Appendix III		26,346.02
Men's Residence Rehabilitation Fund		20,000.00
Ontario College of Education:		
At credit of account (Appendix V)		55,797.22
Legislative Grant for Administration Building:		283.15
David Dunlap Observatory (Construction Account):		17.23
		\$276,955.28
Sundry Ledger balances, items in suspense, etc.:		
Residence and Key deposits	\$ 1,930.00	
Fire Loss Account	274.81	
Suspense	6.00	
		\$ 2,210.81
Less:		
Workmen's Compensation Board deposit	\$632.98	
Fire Loss Accounts, outstanding	420.29	
National Defence Tax overpaid	9.32	
		1,062.59
		1,148.22
Return of 30th June, 1942		\$278,103.50

SCHEDULE 6a

Revenue, 1941-42

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 1	900,000.00	1,053,241.76
Infirmary Receipts, Dentistry	25,000.00	29,193.09
Interest:		
On Dominion and Provincial Government Bonds		118,128.35
On Ontario Government Annuities		17,480.30
On Debentures		3,544.68
On Loans	165,000.00	1,200.00
Rentals:		
University Park ground leases		6,655.50
City of Toronto payment		6,000.00
Business properties		11,688.56
Sundry houses and land earnings		5,003.74
Men's Residences:		
(General, \$13,974.95; University College, \$4,764.50)	17,000.00	18,739.45
Women's Residences:		
(Whitney Hall, \$49,447.60; St. George Street Group, \$15,122.05)		64,569.65
University College Women's Union:	68,000.00	
(Membership fees, \$2,653.00; rooms and meals, \$6,569.84)		9,222.84
Central Power Plant:		
Wycliffe, Victoria and Knox Colleges	\$33,259.27	
Royal Ontario Museum	16,078.29	
Sundry accounts	16,535.20	
	53,000.00	65,872.76
Photographic Service and Casual Revenue	5,000.00	8,269.91
	\$1,750,000.00	\$1,935,810.59
Special Legislative Grant	1,050,000.00	1,050,000.00*
Estimated excess of Expenditure over Receipts	251,413.00	
	\$3,051,413.00	\$2,985,810.59

*In addition to the above receipts, a Special Legislative Grant of \$100,000.00 was received on account of accumulated Shortage to 30 June, 1941, (see Balance Sheet).

Expenditures

Under appropriations as per Appendix II.....	\$2,981,413.00	\$2,904,242.18
Interest written to Scholarship and other funds.....	70,000.00	71,809.27
Wartime Bonus paid to Salaried Employees from Feb. to June, 1942, (not including tradesmen or anyone paid on an hourly basis) ..		34,256.23
	<u>\$3,051,413.00</u>	<u>\$3,010,307.68</u>
Receipts as above.....		2,985,810.59
Excess of expenditures over receipts carried to Balance Sheet.....		<u>\$ 24,497.09</u>

SCHEDULE 7

Site Lands, Buildings and Contents

Site Lands:

2,557,843 sq. feet at forty cents per foot.....	\$1,023,137.20
332,549 sq. feet at cost price.....	447,344.23
18,000 sq. feet at estimate.....	40,000.00
2,908,392 sq. feet.....	<u>\$1,510,481.43</u>

Buildings:

Anatomical building.....	\$482,388.37
Baldwin House.....	12,000.00
Banting Institute.....	813,129.93
Biological building.....	129,745.30
Botanical building.....	516,998.35
Chemical building.....	77,469.88
Convocation Hall.....	214,866.22
Dental building.....	350,000.00
Economics building.....	76,350.00
Electrical building.....	346,699.89
Engineering building.....	50,000.00
Forestry building.....	122,359.86
Geodetic Observatory building.....	12,000.27
Hart House (not appraised).....	
Household Science building.....	455,000.00
Hygiene and Public Health building.....	852,682.40
Library building.....	327,425.50
McLennan Laboratory.....	363,945.85
Mechanical building.....	119,017.21
Medical building.....	200,000.00
Men's Residences.....	217,670.04
Military Studies building & Drill Hall.....	67,071.27
Mining building.....	384,736.89
Mill building.....	229,972.52
Ontario College of Education.....	703,390.67
Press building.....	1.00
Psychology buildings.....	22,333.26
Simcoe Hall.....	399,055.10
University College building.....	450,000.00
University College Women's Union.....	70,059.19
Women's Residences:	
Whitney Hall.....	487,988.37
Hutton House.....	24,723.77
No. 184 College Street.....	8,239.47
No. 78 Queen's Park.....	161,775.00
No. 86 Queen's Park.....	38,767.62
St. George Street properties:	
Numbers 43.....	30,054.25
45.....	39,079.67
47.....	10,172.95
49.....	25,007.51
96.....	22,692.60
98.....	16,708.84
100.....	17,776.93
104.....	22,498.27
106.....	10,034.15

\$8,981,888.37

Library	\$ 756,866.36
Organ	24,000.00
Sundry Departmental Equipment	375,153.99
Furniture and Furnishings, various buildings	43,010.55
Arena	223,070.40
Athletic Field Stadium and equipment	11,817.88
Aura Lee Grounds and equipment (Ontario College of Education)	17,276.27
Gymnasium equipment	7,620.19
Forestry School Practice Camp	3,278.50
Surveying Practice Camp, Lutterworth Township, (land, \$1,215, buildings, etc., \$10,000)	11,215.00
David Dunlap Observatory (land, \$41,750, buildings, \$163,700, telescope, dome, etc., \$225,000)	430,450.00
Connaught Laboratories (Farm, buildings and equipment)	81,500.00
Connaught Laboratories (Hygiene building plant)	1.00
Central Power Plant	1.00
Printing Plant	1.00
General Museum Specimens	1.00
Dining Hall equipment	1.00
Total valuation	<u>\$12,477,633.94</u>

Return of 30th June, 1941.....\$12,435,607.29

Additions thereto:

No. 104 St. George Street
Final Payment on mortgage.....\$7,150.00

Addition to Drill Hall
Military Studies Bldg. (119 St. George Street)
Cost of Construction.....20,096.11

Purchase of Forestry School
Practice Camp leasehold.....3,278.50

Library proper:

Value of addition of Books for 1941-
42 reported by the Librarian.....\$34,910.28

Less depreciation at 3% on
\$780,274.60.....23,408.24

11,502.04

42,026.65

Return of 30th June, 1942.....\$12,477,633.94

SCHEDULE 8

Unproductive Lands

U.C.C. block on King Street	\$ 50,425.40
Vacant land in Port Hope	8,045.00
Endowment lands unsold in various townships	152.00

(No transactions during year)

Return of 30th June, 1942.....\$ 58,622.40

SCHEDULE 9

Leased Properties

Land leased to City of Toronto	\$ 120,000.00
Park lots leased (including Federated Colleges Sites)	335,992.20
Toronto business properties	183,000.00
Spadina Avenue Houses (Nos. 719-721)	8,023.51
Caradoc Farm	600.00
	<u>\$ 647,615.71</u>
Rentals and City of Toronto Payment Accrued	5,620.00
	<u>\$ 653,235.71</u>

Return of 30th June, 1941.....\$ 655,435.71

Decrease in rentals past due and accrued.....2,200.00

Return of 30th June, 1942.....\$ 653,235.71

SCHEDULE 10

Investments, Cash and Accounts Receivable

Dominion of Canada Bonds and guaranteed issues	\$4,181,364.12	
Interest Accrued	9,282.14	
		\$4,190,646.26
Province of Ontario Bonds and guaranteed issues	\$3,814,169.52	
Interest Accrued	18,785.29	
		3,832,954.81
Other Government Bonds	\$ 500,670.64	
Interest Accrued	1,059.15	
		501,729.79
Municipal debentures	\$ 517,451.61	
Interest Accrued	1,505.71	
		518,957.32
University of Toronto debentures (guaranteed)		371,469.82
Toronto Conservatory of Music debentures		194,495.04
Corporation debentures		35,386.00
Sundry stocks		108,539.62
Mortgage		2,200.00
Investments in trust for Banting Research Foundation		735,346.03
Investments in trust for Connaught Laboratories		551,816.70
Loan to Athletic Association		20,000.00
Toronto Conservatory of Music Advance, Organ		5,463.00
Accounts Receivable:		
Photographic Service	\$ 70.70	
Labour and Material	10,039.00	
Central Power Plant	33,253.27	
		43,362.97
Less Royal Ontario Museum balances and miscellaneous items at credit	10,580.11	
		32,782.86
Canadian Bank of Commerce, on deposit		435,407.38
(Includes amounts relating to the year ended 30th June, 1942, but received and deposited at a later date)		<u>\$11,537,194.63</u>

Transactions 1941-42

Inwards

Dominion, Provincial and other Government Bonds	\$ 19,117.06
Municipal Debentures	8,273.71
University of Toronto debentures	43,447.15
Payment on Loan to Athletic Association	10,000.00
Toronto Conservatory of Music debentures	1,935.28
Banting Research Foundation Investments	62,819.24
Connaught Laboratories Investments	224.93
Withdrawals from Canadian Bank of Commerce	5,223,388.03
	<u>\$5,369,205.40</u>

Outwards

Dominion and Provincial Government Bonds	\$293,377.98
Municipal debentures	554.85
Toronto Conservatory of Music debentures	331.61
Toronto Conservatory of Music Advance	5,463.00
Banting Research Foundation Investments	65,740.24
Connaught Laboratories Investments	442,138.70
Deposits in Canadian Bank of Commerce	5,529,469.38
Increase in accounts outstanding	19,722.74
Increase in accrued revenue	122.07
	<u>\$6,356,920.57</u>

Return of 30th June, 1941 \$ 987,715.17
 10,549,479.46

Return of 30th June, 1942 \$11,537,194.63

APPENDIX I.

Fees 1941-42

Balance brought forward, 1940-41.....		\$	1,198. 00
Total of fees collected 1941-42.....			1,302,307. 15
			<u>\$1,303,505. 15</u>
Distribution thereof:			
Sundry refunds during year.....		\$	10,331. 61
Share of fees paid to the following:			
Hart House.....			44,423. 50
Students' Administrative Council.....			17,768. 00
University Athletic Fee.....			17,223. 00
Medical Society.....			3,256. 00
Medical Women's Undergraduate Association.....			126. 00
Faculty of Applied Science Athletic Fee.....			2,288. 00
Engineering Society.....			2,300. 00
Dental Students' Parliament.....			2,032. 00
Foresters' Club.....			118. 50
Graduate Students' Union.....			354. 00
University College Literary and Athletic Society.....			1,798. 00
University College Women's Undergraduate Association.....			1,725. 00
Aerial Navigation Undergraduate Association.....			24. 00
Occupational Therapy Undergraduate Association.....			108. 00
Physiotherapy Undergraduate Association.....			76. 00
Teachers' Course Association.....			552. 00
Royal College of Dental Surgeons.....			2,525. 00
St. Michael's College (Household Science).....			190. 00
Toronto Conservatory of Music.....			505. 00
Hospitals:			
Toronto General Hospital.....	\$8,100. 00		
Toronto General Hospital (Burnside).....	928. 00		
		\$9,028. 00	
St. Michael's Hospital.....		1,400. 00	
Hospital for Sick Children.....		1,530. 00	
Toronto Western Hospital.....		950. 00	
			12,908. 00
Credited to Sundry Accounts:			
Ontario College of Education.....			61,814. 22
University College Women's Union.....			2,653. 00
School of Nursing.....			22,207. 50
Institute of Child Study.....			4,513. 99
Laboratory Deposits.....			36,101. 25
Fees paid in advance for 1942-43.....			2,341. 82
Balance to Revenue Account (Schedule 6a).....			1,053,241. 76
			<u>\$1,303,505. 15</u>

DETAILS OF FEES RECEIVED (GROSS)

Composite Academic and University Incidental Fees:

Arts—Tuition (University College) Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous.....	\$220,248. 65
Commerce and Finance—University tuition; Library and Laboratory supply; Examination; Degree; Health Service; Physical Training; and miscellaneous.....	32,516. 50
Medicine—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous.....	257,132. 83
Applied Science—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous.....	301,114. 27
Dentistry—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Caution and Laboratory Deposit; and miscellaneous.....	74,585. 00

Education—Registration; Tuition; Examination; Degree; Health Service; and University Schools.....	64,127.22
Forestry—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous.....	7,467.00
Music—Registration; Tuition; Examination; Degree; and miscellaneous....	2,043.23
Household Science—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous.....	9,289.00
Graduate Studies—Registration; Tuition; Library; Examination; and Degree.....	31,570.26
University Extension—Teachers' Courses; Occupational Therapy; Physiotherapy; Aerial Navigation; Certificate Course in Business; Tutorial; Short Courses; Library and Laboratory Supply; Examination; Degree; Health Service; and miscellaneous.....	93,695.45
Social Work—Tuition; Library and Laboratory Supply; Examination; Diploma; and Health Service.....	8,864.00
Law—Examination; Degree; and miscellaneous.....	562.00
Physical and Health Education—Tuition; Library and Laboratory Supply; Examination; Degree; Health Service; Physical Training; Laboratory Deposit; and miscellaneous.....	14,785.00
Pharmacy—Registration; Tuition; Examination; Degree; and miscellaneous..	18,153.00
Veterinary Science—Examination; and Degree.....	1,180.00
Agriculture—Examination; and Degree.....	1,840.00
School of Nursing—Tuition; Library; Examination; Diploma; and Health Service.....	25,693.50
Institute of Child Study—Tuition.....	4,513.99
Aerial Navigation Undergraduate Association.....	24.00
Applied Science Athletic.....	2,288.00
University Athletic.....	17,223.00
Dental Students' Parliament.....	2,032.00
Engineering Society.....	2,300.00
Foresters' Club.....	118.50
Graduate Students' Union.....	354.00
Hart House.....	44,423.50
Laboratory Deposits.....	36,101.25
Medical Society.....	3,256.00
Medical Women's Undergraduate Association.....	126.00
Occupational Therapy Undergraduate Association.....	108.00
Physiotherapy Undergraduate Association.....	76.00
Students' Administrative Council.....	17,768.00
Teachers' Course Association.....	552.00
University College Literary and Athletic Society.....	1,798.00
University College Women's Undergraduate Association.....	1,725.00
University College Women's Union.....	2,653.00
	<hr/>
	\$1,302,307.15
Balance brought forward from 1940-41.....	1,198.00
	<hr/>
	<u>\$1,303,505.15</u>

CLASSIFICATION OF SERVICES

	Gross Receipts	Refunds	Other Deductions	Net
Arts.....	\$ 220,248.65	\$ 5,443.61		\$ 214,805.04
Commerce and Finance.....	32,516.50	250.00		32,266.50
Medicine.....	257,132.83	1,249.00	12,908.00	242,975.83
Applied Science.....	301,114.27	691.00		300,423.27
Dentistry.....	74,585.00	144.00	2,525.00	71,916.00
Education \$26,766.02, University Schools \$35,196.20.....	64,127.22	148.00	61,814.22	2,165.00
Forestry.....	7,467.00	137.00		7,330.00
Music.....	2,043.23	65.00	505.00	1,473.23
Household Science.....	9,289.00	10.00	190.00	9,089.00
Graduate Studies.....	31,570.26	133.00		31,437.26
University Extension.....	93,695.45	1,647.50		92,047.95
Social Work.....	8,864.00	137.50		8,726.50
Law.....	562.00			562.00
Physical and Health Education.....	14,785.00	96.00		14,689.00
Pharmacy.....	18,153.00	45.00		18,108.00
Veterinary Science.....	1,180.00	10.00		1,170.00
Agriculture.....	1,840.00	30.00		1,810.00
School of Nursing.....	25,693.50	95.00	22,207.50	3,391.00
Institute of Child Study.....	4,513.99		4,513.99	
Aerial Navigation Undergraduate Assoc....	24.00		24.00	
Applied Science Athletic.....	2,288.00		2,288.00	
University Athletic.....	17,223.00		17,223.00	
Dental Students' Parliament.....	2,032.00		2,032.00	
Engineering Society.....	2,300.00		2,300.00	
Foresters' Club.....	118.50		118.50	
Graduate Students' Union.....	354.00		354.00	
Hart House.....	44,423.50		44,423.50	
Laboratory Deposits.....	36,101.25		36,101.25	
Medical Society.....	3,256.00		3,256.00	
Medical Women's Undergraduate Assoc....	126.00		126.00	
Occupational Therapy Undergrad. Assoc..	108.00		108.00	
Physiotherapy Undergraduate Association..	76.00		76.00	
Students' Administrative Council.....	17,768.00		17,768.00	
Teachers' Course Association.....	552.00		552.00	
University College Literary and Athletic Society.....	1,798.00		1,798.00	
University College Women's Undergraduate Association.....	1,725.00		1,725.00	
University College Women's Union.....	2,653.00		2,653.00	
	\$1,302,307.15	\$10,331.61	\$237,589.96	\$1,054,385.58
Balance brought forward from 1940-41.....	1,198.00			1,198.00
	<u>\$1,303,505.15</u>	<u>\$10,331.61</u>	<u>\$237,589.96</u>	<u>\$1,055,583.58</u>
Less paid in advance for 1942-43.....				2,341.82
				<u>\$1,053,241.76</u>

APPENDIX II.

Revenue Expenditures 1941-42

	Appropriation	Supplementary	Unused	Total
I. Administration:				
1. Salaries	\$114,118.00		\$ 9,297.68	\$104,820.32
2. Pensions and Retiring Allowances	110,224.00		1,886.50	108,337.50
3. President's Office	950.00	80.22		1,030.22
4. Bursar's Office	7,200.00		213.70	6,986.30
4a. Mechanical Accounting Equipment for Bursar's Office		2,851.90		2,851.90
5. Registrar's Office	6,600.00		361.43	6,238.57
6. Superintendent's Office	5,000.00	1,223.36		6,223.36
7. Convocation Hall and Simcoe Hall	12,840.00		731.60	12,108.40
8. 86 Queen's Park	200.00		197.60	2.40
9. 184 College Street (transferred from Faculty of Arts)	1,470.00		212.52	1,257.48
	\$258,602.00	\$4,155.48	\$12,901.03	\$249,856.45
II. Library:				
10. Salaries	\$ 59,030.00		\$ 2,008.72	\$ 57,021.28
11. Maintenance	52,600.00		2,223.36	50,376.64
12. Building	5,300.00		443.49	4,856.51
	\$116,930.00		\$ 4,675.57	\$112,254.43
III. 13. Royal Ontario Museum	\$ 81,000.00			\$ 81,000.00
IV. Athletics, Physical Training, etc.:				
14. Athletics and Physical Training— Men	\$ 15,710.00	\$ 154.63		\$ 15,864.63
15. Athletics and Physical Education— Women	6,550.00		2,342.99	4,207.01
16. Health Service—Men	8,450.00	7,074.35		15,524.35
17. Health Service—Women	5,000.00	75.25		5,075.25
18. Hart House (share of Maintenance)	7,500.00	22.31		7,522.31
18a. Physical and Health Education		17,074.91		17,074.91
19. Women's Building (44 Hoskin Ave.)	1,215.00		194.67	1,020.33
	\$ 44,425.00	\$24,401.45	\$ 2,537.66	\$ 66,288.79
V. 20. Examinations	\$ 19,700.00		\$ 1,182.14	\$ 18,517.86
VI. Faculty of Arts:				
21. Salaries	\$781,350.00		\$15,484.58	\$765,865.42
22. Anthropology	25.00		5.91	19.09
23. Applied Mathematics	600.00		25.90	574.10
24. Archaeology	250.00		31.36	218.64
25. Astronomy	2,200.00		1,274.84	925.16
26. Botany	5,100.00		438.06	4,661.94
27. Chemistry	15,400.00		3,943.10	11,456.90
28. Fine Art	1,190.00		118.41	1,071.59
29. Geography	468.00		64.91	403.09
30. Geology	1,300.00		471.49	828.51
31. History	1,200.00	\$ 45.08		1,245.08
32. Italian and Spanish	225.00		25.38	199.62
33. Law	150.00		16.90	133.10
34. Mathematics	600.00		366.91	233.09
35. Military Studies	60.00		12.49	47.51
36. Mineralogy	1,365.00		718.79	646.21
37. Philosophy	150.00		44.16	105.84
38. Physics	9,350.00		1,350.42	7,999.58
39. Political Economy	2,550.00		191.00	2,359.00
40. Psychology	4,800.00		365.55	4,436.45
41. Zoology, (formerly Biology)	6,800.00		769.60	6,030.40
42. University College Departments	550.00		244.16	305.84

Revenue Expenditures, 1941-42—Continued

	Appropriation	Supplementary	Unused	Eaton, Rockefeller and Wallberg Funds	Total
43. University College General Expenses	\$ 1,450.00		\$ 107.95		\$ 1,342.05
44. Baldwin House (History)	3,280.00		231.22		3,048.78
45. Biological Building (Dept. of Zoology)	6,375.00		212.92		6,162.08
46. Botany Building	6,475.00		497.31		5,977.69
47. Chemical Building	5,250.00	\$ 299.62			5,549.62
48. David Dunlap Observatory	4,160.00		288.46		3,871.54
49. Economics Building	11,200.00		1,265.77		9,934.23
50. McLennan Laboratory (Physics)	7,375.00		6,100.84		1,274.16
51. Military Studies Building (119 St. George St.)	3,000.00		83.00		2,917.00
52. Psychology Buildings	5,200.00		1,326.94		3,873.06
53. University College Bldg.	12,575.00		591.81		11,983.19
54. 184 College St. (transferred to Administration)					
55. No. 43 St. George St.	1,220.00		220.52		999.48
56. No. 45 St. George St. (Law)	1,635.00		163.37		1,471.63
57. No. 47 St. George St. (Applied Mathematics)	1,265.00		156.97		1,108.03
	\$906,143.00	\$ 341.70	\$37,209.00		\$869,278.70
VII. Faculty of Medicine:					
58. Salaries	\$277,966.00		\$12,983.46	\$51,791.86	\$316,774.40
59. Anatomy	5,400.00		882.63		4,517.37
60. Bio-chemistry (including Zymology)	4,600.00	\$ 172.71			4,772.71
61. Hygiene and Preventive Medicine	3,190.00		304.74		2,885.26
62. Medical Jurisprudence				1,767.31	1,767.31
63. Medicine					
64. Obstetrics and Gynaecology	400.00		266.23		133.77
65. Ophthalmology	500.00		240.83		259.17
66. Oto-Laryngology	300.00		254.57		45.43
67. Paediatrics				1,362.14	1,362.14
68. Pathological Chemistry	2,250.00		751.83		1,498.17
69. Pathology and Bacteriology	7,725.00		2,089.82		5,635.18
70. Pharmacy and Pharmacology	2,300.00		634.74		1,665.26
71. Physiology	3,150.00	746.67	769.09		3,896.67
72. Psychiatry	50.00		41.78		8.22
73. Radiology	1,000.00		100.00		900.00
73a. Summer Course in Anatomy		305.00			305.00
74. Surgery	1,650.00		769.09		880.91
75. Therapeutics	300.00		35.87		264.13
76. Art Service	4,520.00		167.91		4,352.09
76a. Post-Graduate Courses		978.90			978.90
77. General Expenses	4,150.00		532.25		3,617.75
78. Anatomical Building	5,645.00	534.74			6,179.74
79. Banting Institute	24,400.00		1,970.65		22,429.35
80. Hygiene Building	11,250.00	218.41			11,468.41
81. Medical Building	8,850.00		853.86		7,996.14
	\$369,596.00	\$ 2,956.43	\$22,880.26	\$54,921.31	\$404,593.48

Revenue Expenditures, 1941-42—Continued

	Appropriation	Supplementary	Unused	Eaton, Rockefeller and Wallberg Funds	Total
VIII. School of Hygiene:					
82. Salaries				\$28,723.01	\$ 28,723.01
83. Maintenance				4,716.72	4,716.72
				\$33,439.73	\$ 33,439.73
IX. Faculty of Applied Science:					
84. Salaries	\$293,752.00		\$ 6,615.17		\$287,136.83
85. Applied Physics	1,400.00		209.57		1,190.43
86. Architecture, School of ..	805.00		156.17		648.83
87. Chemical Engineering and Applied Chemistry ..	7,500.00		85.18		7,414.82
88. Civil Engineering: Municipal and Structural	1,250.00		367.53		882.47
89. Civil Engineering: Surveying & Geodesy ..	3,855.00		149.19		3,705.81
90. Electrical Engineering ..	2,900.00		341.42		2,758.58
91. Engineering Drawing ..	600.00		43.06		556.94
92. Mechanical Engineering ..	2,800.00		159.19		2,640.81
93. Metallurgical Engineering	1,870.00		412.10		1,457.90
94. Mining Engineering	2,900.00		571.22		2,328.78
95. General Expenses	3,100.00		135.04		2,964.96
96. Photographic Service	8,950.00		752.77		8,197.23
97. Electrical Bldg. (including Mechanical Bldg. and Wind Tunnel) ..	7,850.00		241.93		7,608.07
98. Engineering Bldg.	6,605.00		695.98		5,909.02
99. Geodetic Observatory Bldg.	495.00	\$ 15.71			510.71
100. Mining Bldg. (including Mill Bldg.)	12,050.00		548.30		11,501.70
	\$358,882.00				
Of which chargeable to Wallberg Fund	16,000.00				
	\$342,882.00	\$ 15.71	\$11,483.82	\$16,000.00	\$347,413.89
X. Faculty of Dentistry:					
101. Salaries	\$ 85,263.00		\$ 73.96		\$ 85,189.04
102. Laboratory and Infirmary Supplies, etc.	23,000.00		2,325.60		20,674.40
103. General Expenses	2,250.00		48.22		2,201.78
104. Dental Building	14,200.00		1,333.26		12,866.74
	\$124,713.00		\$ 3,781.04		\$120,931.96
XI. Faculty of Household Science:					
105. Salaries	\$ 28,050.00		\$ 256.74		\$ 27,793.26
106. Household Science	3,275.00		183.69		3,091.31
107. Food Chemistry	2,000.00		317.04		1,682.96
108. General Expenses	2,000.00		77.15		1,922.85
109. Household Science Bldg.	5,700.00		327.03		5,372.97
	\$ 41,025.00		\$ 1,161.65		\$ 39,863.35
XII. Faculty of Forestry:					
110. Salaries	\$ 21,234.00		\$ 65.67		\$ 21,168.33
111. Maintenance	2,000.00		431.09		1,568.91
112. Forestry Building	2,480.00		292.25		2,187.75
	\$ 25,714.00		\$ 789.01		\$ 24,924.99

Revenue Expenditures, 1941-42—Continued

	Appropriation	Supplementary	Unused	Eaton, Rockefeller and Wallberg Funds	Total
XIII. Faculty of Music:					
113. Salaries.....	\$ 4,250.00	\$ 150.00			\$ 4,400.00
114. Maintenance.....	300.00		191.64		108.36
115. Special Grant to Toronto Conservatory of Music	11,000.00				11,000.00
	\$ 15,550.00	\$ 150.00	\$ 191.64		\$ 15,508.36
XIV. School of Graduate Studies:					
116. Salaries.....	\$ 4,100.00				\$ 4,100.00
117. Maintenance.....	625.00		197.91		427.09
	\$ 4,725.00		\$ 197.91		\$ 4,527.09
XV. School of Nursing:					
118. Salaries.....	\$ 22,040.00				
119. Special Teaching.....	4,575.00				
120. School Maintenance.....	2,400.00				
121. Residence Maintenance.....	15,900.00				
122. Contingencies.....	1,000.00			\$44,397.68	\$ 53,897.68
123. Building, No. 7 Queen's Park.....	5,700.00				
	\$ 51,615.00				
Less Rockefeller Endowment Interest, etc.....	42,115.00				
	\$ 9,500.00			\$44,397.68	\$ 53,897.68
XVI. School of Social Work:					
124. Salaries.....	\$ 14,225.00		\$ 25.00		\$ 14,200.00
125. Maintenance.....	1,025.00		137.76		887.24
	\$ 15,250.00		162.76		\$ 15,087.24
XVII. University Extension and Publicity:					
126. Salaries.....	\$ 17,750.00		\$ 807.50		\$ 16,942.50
127. Extension and Publicity Department.....	41,100.00	\$20,034.42			61,134.42
	\$ 58,850.00	\$20,034.42	\$ 807.50		\$ 78,076.92
XVIII. Men's Residences:					
128. Maintenance of Buildings	\$ 19,040.00		\$ 3,871.02		\$ 15,168.98
XIX. Women's Residences and Union:					
129. Maintenance of Buildings	\$ 11,425.00		\$ 67.64		\$ 11,357.36
130. Housekeeping Account..	59,200.00		4,003.21		55,196.79
	\$ 70,625.00		\$ 4,070.85		\$ 66,554.15
XX. 131. Central Power Plant..	\$168,100.00	\$ 4,233.51			\$172,333.51
XXI. Miscellaneous and General:					
132. Auditor's Fees.....	\$ 3,000.00				\$ 3,000.00
133. Bursaries.....	15,000.00		\$ 2,458.50		12,541.50
134. Central Stores.....	4,600.00		124.99		4,475.01
135. Contingencies.....	20,000.00		18,630.24		1,369.76
136. Convocation Expenses..	600.00		56.96		543.04
137. Grounds.....	21,500.00		3,513.57		17,986.43
138. Insurance.....	25,000.00	\$ 377.38			25,377.38
139. Law costs.....	1,000.00		621.15		378.85

Revenue Expenditures, 1941-42—Continued

	Appropriation	Supple- mentary	Unused	Eaton, Rockefeller and Wallberg Funds	Total
140. Protective Service.....	18,650.00		605.65		18,044.35
141. Publications & Societies.....	4,100.00		81.14		4,018.86
142. Receptions to Societies and University Visitors.....	3,000.00		2,347.62		652.38
143. Senate Elections.....					
144. Taxes.....	7,500.00				7,500.00
145. Telephones.....	14,600.00		1,195.93		13,404.07
146. Travelling Expenses.....	3,200.00		1,265.59		1,934.41
147. Unemployment Insurance.....		6,012.88			6,012.88
	<u>\$141,750.00</u>	<u>\$ 6,390.26</u>	<u>\$30,901.34</u>		<u>\$117,238.92</u>
XXII. 148. Capital Account Charges.....	<u>\$119,153.00</u>				<u>\$119,153.00</u>
XXIII. Special Research:					
149. Departmental Appropriations.....	\$ 18,140.00		\$ 1,048.58		\$ 17,091.42
150. Banting and Best.....	10,000.00				10,000.00
	<u>\$ 28,140.00</u>		<u>\$ 1,048.58</u>		<u>\$ 27,091.42</u>

RECAPITULATION

	Appropriation	Supple- mentary	Unused	Eaton, Rockefeller, and Wallberg Funds	Total
I. Administration.....	\$ 258,602.00	\$ 4,155.48	\$ 12,901.03		\$ 249,856.45
II. Library.....	116,930.00		4,675.57		112,254.43
III. Royal Ontario Museum.....	81,000.00				81,000.00
IV. Athletics, Physical Training, etc.....	44,425.00	24,401.45	2,537.66		66,288.79
V. Examinations.....	19,700.00		1,182.14		18,517.86
VI. Faculty of Arts.....	906,143.00	344.70	37,209.00		869,278.70
VII. Faculty of Medicine.....	369,596.00	2,956.43	22,880.26	\$ 54,921.31	404,593.48
VIII. School of Hygiene.....				33,439.73	33,439.73
IX. Faculty of Applied Science.....	342,882.00	15.71	11,483.82	16,000.00	347,413.89
X. Faculty of Dentistry.....	124,713.00		3,781.04		120,931.96
XI. Faculty of House- hold Science.....	41,025.00		1,161.65		39,863.35
XII. Faculty of Forestry.....	25,714.00		789.01		24,924.99
XIII. Faculty of Music.....	15,550.00	150.00	191.64		15,508.36
XIV. School of Graduate Studies.....	4,725.00		197.91		4,527.09
XV. School of Nursing.....	9,500.00			44,397.68	53,897.68
XVI. School of Social Work.....	15,250.00		162.76		15,087.24
XVII. University Extension and Publicity.....	58,850.00	20,034.42	807.50		78,076.92
XVIII. Men's Residences.....	19,040.00		3,871.02		15,168.98
XIX. Women's Residences and Union.....	70,625.00		4,070.85		66,554.15
XX. Central Power Plant.....	168,100.00	4,233.51			172,333.51
XXI. Miscellaneous and General.....	141,750.00	6,390.26	30,901.34		117,238.92
XXII. Capital Account Charges.....	119,153.00				119,153.00
XXIII. Special Research.....	28,140.00		1,048.58		27,091.42
	<u>\$2,981,413.00</u>	<u>62,681.96</u>	<u>\$139,852.78</u>	<u>\$148,758.72</u>	<u>\$3,053,000.90</u>
			<u>62,681.96</u>		<u>148,758.72</u>
			<u>\$ 77,170.82</u>		<u>\$2,904,242.18</u>
Unused.....	\$ 77,170.82				
Charged to Revenue.....	<u>\$2,904,242.18</u>				

I. ADMINISTRATION

1. Salaries

(All salaries, except where otherwise stated, are for 12 months to 30th June, 1942)

President's Office

Hon. H. J. Cody, LL.D., President:		
Salary.....	\$13,500.00	
Expenses.....	1,500.00	
		\$15,000.00
Miss A. MacGillivray, Secretary to the President (paid also \$250.00 as Secretary, Faculty of Music).....		2,000.00
		<u>\$ 17,000.00</u>

Bursar's Office

C. E. Higginbottom, Bursar and Secretary to the Board of Governors	\$5,500.00	
Accounts Branch:		
Accountants:		
J. A. Gair, General Funds.....	2,400.00	
G. L. Court, at \$2,300; on war service; contribution to Pension Fund.....	69.00	
Miss E. Crookshanks, Investment Clerk, 4 mos. at \$1,200, 8 mos. at \$1,300.....	1,266.67	
Bookkeepers:		
H. E. McBride, 4 mos. at \$1,600., 8 mos. at \$1,700.....	1,666.67	
H. Pouwels, 4 mos. at \$1,250., 8 mos. at \$1,300.....	1,283.33	
J. R. Prince, at \$1,100; on war service; contribution to Pension Fund.....	27.50	
Temporary Bookkeepers:		
W. U. Macfarlane, 4 mos. at \$1,250., 8 mos. at \$1,300.....	1,283.33	
M. Holditch, 4 mos. at \$800., 8 mos. at \$875.....	850.00	
Miss E. Long, Appropriations Ledger Clerk.....	1,700.00	
Assistant Appropriations Ledger Clerks:		
Miss R. Mahood, 4 mos. at \$1,150., 7 mos. at \$1,200; resigned	1,083.33	
Miss V. Whitehead, 4 mos. at \$1,000., 8 mos. at \$1,050.....	1,033.33	
Clerks:		
Miss J. H. Branton, at \$1,450; 2 mos., retired.....	241.66	
Miss F. M. Quinlivan, 4 mos. at \$1,000., 8 mos. at \$1,050.....	1,033.33	
Miss G. J. Haight, 4 mos. at \$750., 8 mos. at \$850.....	816.67	
Fees Branch:		
Miss E. B. Goodwin, Chief Clerk.....	2,250.00	
G. M. Grant, Cashier.....	1,750.00	
Record Clerks:		
Mrs. Isobel McCormick at \$1,000, from 1 April.....	250.00	
Miss B. Johnson, 4 mos. at \$900., 5 mos. at \$1,000; resigned	716.66	
Miss A. deWynter, 4 mos. at \$800., 8 mos. at \$900.....	866.67	
Secretarial Branch:		
Miss M. Burns, Secretary to the Bursar.....	2,100.00	
Miss M. Donovan, Assistant, 4 mos. at \$900., 8 mos. at \$1,000....	966.67	
Miss M. Austin, Pensions Clerk.....	1,750.00	
Assistants:		
Miss D. W. Haggart, 4 mos. at \$1,000., 7 mos. at \$1,050; resigned 31 May.....	945.83	
Miss M. L. Lillie, at \$900. from 8 December (transferred from Accounts Branch).....	508.10	
Clerks:		
Mrs. J. L. Stuckey (nee Miss Berry; transferred from Accounts Branch) 4 mos. at \$1,000, 8 mos. at \$1,050.....	1,033.33	
Miss J. Davidson, at \$950; resigned 15 November.....	356.26	
		<u>\$ 33,748.34</u>

Registrar's Office

A. B. Fennell, Registrar	\$ 5,300.00	
A. T. Laidlaw, Assistant Registrar	4,300.00	
Assistants:		
Miss E. Hargreaves	2,100.00	
Miss I. E. Fraser	1,500.00	
Miss J. L. Stephens	1,100.00	
Graduates' Register:		
Clerks:		
Miss M. F. Thompson	1,500.00	
Miss B. G. Van Allen	1,500.00	
Miss R. D. Wythe	1,000.00	
Miss J. E. Woods	950.00	
Clerks:		
Miss A. S. Meen	1,700.00	
Miss M. M. Lavell at \$1,100; ob. 20 March	825.00	
Miss G. Lawrenson	650.00	
Miss D. E. Robb, Temporary Clerk, 11 1/3 weeks at \$15 per week	170.00	
Miss E. M. Sharpe, Secretary to the Registrar	1,700.00	
Stenographers:		
Miss E. M. Fasken	1,500.00	
Miss D. A. Woods	1,000.00	
Filing Clerk:		
J. D. Fetherston at \$650; on war service from February	487.50	
John Massingberd, temporary, 21 1/3 weeks at \$12 per week	256.00	
		\$27,538.50

Superintendent's Office

A. D. LePan, Superintendent of Buildings and Grounds	\$ 6,500.00	
W. H. Bonus, Assistant Superintendent, at \$4,500; on war service; contribution to Pension Fund	160.00	
Assistants:		
G. D. Maxwell (Salary \$3,700; additional for duration of war \$600)	4,300.00	
E. G. Moogk at \$2,800; on war service; contribution to Pension Fund	77.00	
J. Shortreed at \$2,800; on war service; contribution to Pension Fund	84.00	
W. L. D. Carnie, Chief Clerk, 2 mos. at \$2,450, 10 mos. at \$2,500	2,491.67	
Miss M. D. Chisholm, Stenographer, at \$1,450; resigned 31 August ..	241.66	
Clerks:		
Miss A. K. Wynn	1,450.00	
Miss E. Nicklin	1,450.00	
Miss R. M. Rankin, 2 mos. at \$1,050, 10 mos. at \$1,250	1,216.66	
Miss M. R. LeGrow, 2 mos. at \$950, 10 mos. at \$1,000	991.65	
Miss M. E. Lee at \$900; resigned 16 August	150.00	
Miss B. Hart, 2 mos. at \$900, 10 mos. at \$950	941.67	
Temporary Assistants:		
A. J. Butlin, at \$37.50 and \$45.00 per week	2,175.00	
W. Robson, at \$42.50 and \$45.00 per week	2,276.67	
A. H. Taylor, at \$45.00 per week from 11 March	712.50	
		\$ 25,218.48

Miscellaneous

J. B. Bickersteth, Warden, Hart House, at \$4,500; on leave of absence with Salary paid by Department of National Defence to 31 May, \$4,125; contribution to Pension Fund for June, \$15	\$ 4,140.00	
Leonard Smith, Bedel, also Attendant and Messenger, President's Office	1,300.00	
		\$ 5,440.00
		\$108,945.32
Less paid by Department of National Defence for J. B. Bickersteth ..		4,125.00
		\$104,820.32

2. Pensions and Retiring Allowances

University's Contribution to Pension Funds for the year ending 30 June, 1942:

Remitted to Teachers' Insurance and Annuity Association, New York, for credit of retiring allowances funded there (original contributory plan).....		\$37,648.77	
Less paid by:			
Toronto Conservatory of Music.....	\$100.00		
G. de B. Robinson.....	116.62		
		<u>216.62</u>	
Credited to Academic Pension Fund (formerly non-contributory plan).....			\$ 37,432.15
Credited to Employees' Pension Fund (Administrative and Clerical Employees).....			32,000.00
			<u>27,682.77</u>
Sundry Annual Allowances (voted separately and not chargeable to above funds) paid as detailed below:			
Sir Robert Falconer.....	\$10,000.00		
Less payable from:			
Carnegie Foundation.....	\$ 995.00		
Academic Pension Fund.....	1,405.00		
		<u>2,400.00</u>	
			7,600.00
Dr. F. A. Mouré.....		3,600.00	
Less payable from:			
Carnegie Foundation.....	\$1,305.00		
Academic Pension Fund.....	1,743.27		
		<u>3,048.27</u>	
			551.73
H. H. Langton.....			400.00
Miss A. W. Patterson, 5 months, transferred to Employees' Pension Fund.....			1,145.85
D. J. Clark.....			250.00
Widows' Allowances:			
Mrs. M. Hope Gillespie.....			900.00
Mrs. Christian Lynn.....			375.00
			<u>11,222.58</u>
			<u>\$108,337.50</u>

3. President's Office

Office supplies, postage, printing and incidentals:

President H. J. Cody, sundry disbursements telegrams, etc.....	\$	67.74	
Postage.....		47.00	
Robbins and Townsend, typewriter inspection.....		5.40	
Underwood Elliott Fisher Ltd., typewriter \$126.75; less allowance on old typewriter \$75.00.....		51.75	
University Press, printing and stationery.....		858.33	
			<u>\$ 1,030.22</u>

4. Bursar's Office

Office supplies, postage, printing and incidentals (\$2,995.99):

Burroughs Adding Machine Co., ribbons, rolls, service, etc.....	\$	52.34	
Eastern Association of College and University Business Officers, membership dues.....		10.00	
Grand and Toy Ltd., binders, indexes, cheques.....		193.00	
Might Directories Ltd., City Directory.....		32.40	
Office Specialty Mfg. Co., folders, transfer cases, chairs.....		128.65	
Photographic service, photostats.....		36.75	
Postage.....		550.00	
Robbins and Townsend, ribbons, typewriter inspections.....		64.80	
Underwood Elliott Fisher Ltd., ribbons, maintenance, paper.....		40.86	
University Press, printing and stationery.....		146.29	
Accounts under \$10.00 (6).....		22.78	

The Bursar, Sundry disbursements:

Meals for Staff, overtime work, \$178.00; accountant, allowance for use of car, banking, \$86.25; exchange on cheques and postal notes, \$4.78; sundries, \$12.70; Less credit on exchange, \$32.95.....		248.78	
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The Bursar, travelling expenses to White Sulphur Springs, West Virginia, U.S.A., annual meeting of the Eastern Association of College and University Business Officers.....	114.55	
Superintendent's Dept., labour \$1.72; material, .12.....	1.84	
Clerical Assistance (\$2,643.86):		
Miss Shirley Barnum, 2 weeks, 2 days.....	35.00	
Miss Ethel Blunt, 2 weeks, 2 days.....	35.00	
Miss Joan Davis, 2 weeks, 2 days.....	35.00	
W. J. Duthie, 52 weeks.....	1,200.00	
Mrs. B. Geddes, comptometer operator, 4 days.....	18.00	
Miss Mary Howitt, 2 weeks, 2 days.....	35.00	
Miss Helen Lilley, 1 week, 2 days.....	26.66	
Mrs. I. McCormick, 38 weeks, 2 days.....	690.00	
Miss Peggy Nimmo, 3 weeks, 2 days.....	50.00	
Miss M. Paine, 15 weeks, 3 days.....	249.20	
Miss M. Ruddle, 2 weeks, 2 days.....	35.00	
J. Seath, 2 weeks, 1 day.....	50.00	
Miss B. Stucky, 12 weeks, 2 days.....	185.00	
Stamp taxes and bank service charges.....	1,385.40	
		\$ 6,986.30

4a. Mechanical Accounting Equipment for Bursar's Office

Burroughs Adding Machine Co. of Canada Ltd., Burroughs budgetary accounting machine.....	\$ 2,344.40	
Grand & Toy Ltd., stationery, printing, ledger trays, etc., for accounting machine.....	507.50	
		\$ 2,851.90

5. Registrar's Office

Stationery, office supplies and postage (\$2,766.95):		
Addressograph-Multigraph of Canada, plates.....	\$ 52.50	
P. E. Hyde, subscription to daily papers.....	27.00	
Might Directories Ltd., city directory.....	43.20	
Mimeograph Co., ink, pads, stencils, etc.....	36.83	
Office Specialty Mfg. Co., folders, cards, etc.....	277.21	
Postage.....	1,250.00	
Robbins & Townsend, typewriter inspections.....	14.70	
E. G. Taylor, adding machine inspection.....	13.40	
Underwood Elliott Fisher Ltd., ribbons, rentals, repairs.....	89.46	
University Press, printing and stationery.....	911.16	
Accounts under \$10.00 (\$)	32.07	
The Registrar, sundry disbursements.....	15.00	
Superintendent's Dept. labour.....	4.42	
Clerical Assistance (\$771.18):		
A. W. Gowans, 353½ hours.....	187.68	
A. H. Heywood, 3 1/6 weeks.....	47.50	
J. F. Hicklin, 2½ days.....	36.25	
Mrs. Lorraine Lloyd, 3¼ hours.....	3.45	
J. F. Mantley, 2 weeks.....	30.00	
John Massingberd, 5/6 weeks.....	10.00	
Mrs. M. Monkhouse, 3 weeks, 78 hours.....	100.80	
Miss B. J. Teagle, 7 1/3 weeks.....	110.00	
Mrs. Ruth Trott, 4 5/6 weeks.....	132.50	
V. Van Vlymen, 4 weeks.....	48.00	
Miss Margaret Wilson, 4 1/3 weeks.....	65.00	
Roll of Service (\$602.50):		
Miss J. G. Maxwell, 21 weeks, 5 days.....	337.50	
Miss B. J. Teagle, 17 2/3 weeks.....	265.00	
Printing, including Arts Calendar, curricula and cost of Students' Directory (\$2,647.74):		
University Press, calendar, curricula, etc.....	1,708.14	
Students' Directory.....	939.60	
		\$ 6,788.37
Less Credits: Proceeds from sale of Students' Directory.....	\$458.60	
Proceeds from sale of material.....	28.10	
Minister of Education, Province of Ontario to cover cost of matriculation examinations, incidental expenses.....	63.10	
		549.80
		\$ 6,238.57

6. Superintendent's Office

Office Supplies, postage, printing and incidentals (\$1,982.83):

Brown Bros. Ltd., ledger, indexes	\$ 16.86
Bernard Cairns Ltd., rubber stamps, ink	32.25
R. G. Dalton Co., blue prints	63.57
C. W. Mack Ltd., daters	11.02
McMillan Publishing Co., Weekly Tariff Intelligence	25.00
Office Specialty Mfg. Co., chairs, transfer cases	138.38
Postage, \$270.00; Revenue Stamps, \$18.00	288.00
President's Office, typewriter	75.00
Provincial Treasurer of Ontario, auto license, \$10.00; ration book \$1.00	11.00
J. Frank Raw, pencils, tracing paper	15.85
Remington Rand, typewriter, \$155.92; inspections, \$21.00	176.92
Richardson Bond and Wright Ltd., priority forms	20.52
Robbins and Townsend, typewriter inspection, ribbons	61.70
Salem's Garage, auto repairs	64.13
University Extension Dept., stencils, paper	24.46
University Press, printing, binding, stationery	697.29
Accounts under \$10.00 (18)	75.99
The Superintendent, sundry disbursements	34.77
Superintendent's Dept., labour, \$24.49; material, \$125.63	150.12

Incidental expenses re work on buildings:

Labour	20.47
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Drafting Assistance:

A. H. Taylor, 36 weeks, 2 days	1,550.28
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Clerical Assistance (\$2,669.78):

Miss A. F. Brock, 2 weeks, 14 days	58.50
Miss M. Cook, 17½ weeks, 11 days	319.00
Miss E. J. Henry, 43½ weeks, 11 days	713.00
Miss A. Jarvis, 11½ weeks, 2 days	174.00
Miss B. Ketcheson, 13½ weeks, 2 days	207.50
Mrs. N. Lynes, 6 weeks, 19½ days	149.00
Miss C. Macklem, 50 weeks, 13 days	814.50
Miss L. M. Talliot, 5 days	15.00
Miss M. Thompson, 13 weeks, 11 days	220.28

 \$ 6,223.36

7. Convocation Hall and Simcoe Hall

Heat and Light	\$ 4,975.58
Gas, \$63.28; water, \$78.72	142.00

Caretaker's supplies (\$621.77):

University Press, ink, paper, directory	13.48
Superintendent's Dept., material	608.29

Cleaning (\$5,943.27):

Allen Mfg. Co., laundry	36.69
High Park Window Cleaners	21.50
Mrs. A. Yates, overtime services	135.50
Superintendent's Dept., labour	5,749.58

Repairs and Renewals (\$2,164.05):

Wm. Bartlett & Son awnings recovered	14.80
T. Eaton Co., bicycle, red velvet	72.35
Langleys Ltd., cleaning, pressing	22.20
Provincial Treasurer of Ontario, public hall license	10.00
Lionel Rawlinson Ltd., table	40.00
John Smith, repairing chesterfield	38.00
Accounts under \$10.00 (5)	31.70
Superintendent's Dept., labour, \$1,443.99; material, \$491.01	1,935.00

Acting Postmaster and Chief Messenger:

H. R. Cheney, 12 months	1,500.00
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Messenger and Post Office Service (\$2,154.66):

Messengers at \$8.50 to \$17 a week:

William Allen, 32½ days	65.00
J. Anderson, 4 weeks, 44 days	110.39

Roy Bound, 25 days.....	\$ 78.38	
Norman Britt, ½ day.....	.80	
Victor Brown, 7½ days.....	13.07	
H. Collins, 20½ weeks, 11 days.....	200.17	
G. Fowler, 41 days.....	81.84	
D. Gorton, 4½ weeks, 3 days.....	45.00	
George Hall, 1 week, 1 day.....	10.29	
G. Hillis, 29 weeks, 1 day.....	275.00	
Miss B. Howell, 4 weeks, 15½ days.....	75.00	
Miss E. Lockhart, 28 weeks, 14 days.....	551.94	
T. MacMillan, 6 weeks, 34½ days.....	121.85	
R. McIntosh, 4 days.....	6.98	
J. Monkhouse, 22½ weeks, 2 days.....	433.84	
Ross Wilcox, overtime.....	3.50	
F. C. Willim, 17 days.....	29.61	
Carfares.....	52.00	
		\$17,501.33
Less heat and light charged to Central Power Plant	\$4,975.58	
Credit for cleaning, etc.....	417.35	
		5,392.93
		\$ 12,108.40

8. 86 Queen's Park

Repairs and renewals:		
Superintendent's Dept., labour.....	2.40	
		\$ 2.40

9. 184 College St. (Transferred from Faculty of Arts)

Light.....	\$ 143.26	
Fuel (\$484.13):		
Halliday Bros.....	483.49	
Superintendent's Dept., labour, .54; material, .10.....	.64	
Gas, \$20.59; water, \$51.85.....	72.44	
Caretaker's Supplies:		
Superintendent's Dept., material.....	98.87	
Cleaning (\$367.14):		
Allen Mfg. Co., laundry.....	3.80	
Mrs. T. Thesiger, overtime services.....	28.00	
White Window Cleaning Co.....	4.50	
Superintendent's Dept., labour.....	330.84	
Repairs and renewals:		
Accounts under \$10.00 (3).....	11.55	
Superintendent's Dept., labour, \$236.00; material, \$29.85.....	265.85	
		\$ 1,443.24
Less light charged to Central Power Plant.....	\$143.26	
Sundry Credits, cleaning.....	42.50	
		185.76
		\$ 1,257.48
		<u>\$249,856.45</u>

II. LIBRARY

10. Salaries

W. S. Wallace, Librarian (paid also \$350 in Ontario College of Education).....	\$ 5,500.00
Miss H. G. B. Woolryche, Assistant Librarian (paid also \$75 in Ontario College of Education).....	2,500.00
Heads of Departments:	
Miss M. L. Newton, Circulation (paid also \$25 in Ontario College of Education).....	2,250.00
Miss E. V. Bethune, Cataloguing.....	2,150.00
Miss A. M. Cordingley, Periodicals.....	1,850.00

Assistants:

Miss E. Creighton	\$1,700.00
Miss E. Aldridge	1,700.00
Miss J. Jarvis	1,650.00
Miss M. H. Skinner	1,600.00
Miss J. Rathbun	1,600.00
Miss I. Trowern	1,500.00
Miss A. Leonard	1,500.00
Miss D. Dignum	1,450.00
Miss M. L. Hewitt	1,450.00
Miss E. L. Alexander	1,450.00
Miss D. Tod	1,400.00
Miss K. Ball, 8 mos. at \$1,400; on war service from January	947.34
Miss V. A. Taylor	1,400.00
Miss Edith Cook	1,350.00
Miss K. Wales	1,350.00
Miss G. Williams	1,350.00
Miss R. Haldenby (paid also \$27 for Extension work)	1,300.00
Miss M. Robinson	1,300.00
Miss F. E. Bertram, at \$1,250; on war service from July	192.54
Miss E. Heighington, at \$1,250; on war service from March	946.10
Miss J. MacBeth	1,250.00
Miss M. Rose	1,250.00
Miss M. Thompson	1,250.00
Miss Emma Wilson, at \$1,250; resigned 5 September	225.70
Miss J. Arnold	1,200.00
Miss M. Carson	1,200.00
Miss M. Holloway, at \$1,200 from 6 September	983.33
Miss V. I. Keys	1,200.00
Miss E. Pepall	1,200.00
Miss M. R. Read	1,200.00
Miss H. C. Wrightman	1,200.00
Miss M. H. Buchan (part-time)	550.00
J. A. Patterson, Attendant (with rooms, heat and light valued at \$420 as Caretaker of building—paid also \$42.50 for overtime)	1,200.00
Stackmen:	
Stanley South, 2 mos. at \$65 per month and 10 mos. at \$70 per month	830.00
H. S. Cheney, from 20th August, at \$45 per month	467.41
William Fryer, at \$50 per month; resigned 18th August	79.03
Donald Bryan, Messenger at \$9 per week (paid also \$19.50 as Attendant, University Extension Evening Classes)	349.83
	\$ 57,021.28

11. Library Maintenance

General Library Appropriation (Current Account):

Books and Periodicals (\$28,793.76):

Edward G. Allen & Son	\$ 3,694.62
Thomas Allen	109.13
American Chemical Society	59.48
American Dental Association	67.32
American Geneological Index	44.68
American Institute of Mining and Metallurgical Engineers	38.37
American Institute of Physics	30.43
American Judicature Society	31.16
American Journal of Physiology	26.92
American Library Association	68.75
American Mathematical Society	33.63
American Medical Association	143.64
American Numismatic Society	131.71
American Psychological Association	45.79
American Society for Metals	30.74
G. H. Arrow	26.17
Baker and Taylor Co.	3,535.18
Baker Voorhis & Co.	44.86
Barnes and Noble Inc.	28.49
Biological Abstracts	27.89

H. Bittner & Co.....	\$ 32.25
B. H. Blackwell & Co.....	126.05
P. & H. Bliss.....	32.46
A. Bonnier Publishing House.....	48.49
R. R. Bowker.....	107.45
Brentano's.....	28.46
British Educational Society.....	58.75
K. B. Buchberger.....	206.55
Burroughs & Co. (Eastern) Ltd.....	35.70
Butterworth & Co.....	56.20
California Law Review.....	205.66
Cambridge University Press.....	69.05
Canada Law Book Co.....	81.90
Canadian Law List Publishing Co.....	33.00
Canadian Shipping Brokers Co.....	42.07
Carswell & Co.....	761.51
Citizens' Research Institute of Canada.....	25.00
Arthur H. Clark Co.....	105.06
Clarke, Irwin & Co.....	825.09
College Typing Co.....	28.75
Wm. Collins Sons & Co.....	26.86
Columbia University Press.....	64.65
Copp Clark Co.....	62.68
Cornell Law Quarterly.....	102.64
Owen Davies.....	55.93
Wm. Dawson Subscription Service.....	299.85
Dawson's Book Shop.....	50.23
Richard de Boo Ltd.....	68.50
J. M. Dent & Sons.....	35.37
Frank L. Doherty.....	70.34
G. Ducharme.....	298.35
Egypt Exploration Society.....	28.90
F. W. Faxon.....	1,449.13
Franz G. Ferger.....	756.50
Henry George Fielder.....	50.34
Foreign and International Book Co. Inc.....	156.06
Fort St. Mary Tercentenary.....	31.35
W. J. Gage & Co.....	110.51
General Publishing Co. Ltd.....	40.74
Grolier Society Ltd.....	61.95
Gurney & Jackson.....	101.39
Harvard College Library.....	194.56
Historical Society of Pennsylvania.....	119.04
Dora Hood's Book Room.....	40.25
John Hopkins Press.....	38.87
International Labour Organization.....	61.00
Journal Press.....	55.78
Kingsland Co.....	29.00
N. A. Kovack.....	118.90
Frederick Krause.....	41.12
Laurin's Book Shop.....	30.30
Linguistic Atlas of U.S.A.....	55.91
J. B. Lippincott.....	110.38
Longmans Green & Co.....	255.54
Miss E. MacKay.....	49.50
MacMillan Co. of Canada.....	1,121.71
McAinsh & Co.....	468.99
McClelland & Stewart.....	128.08
Mrs. M. E. McFarlane.....	100.82
McGraw-Hill Book Co.....	572.03
George J. McLeod.....	207.99
Medical Library Association.....	33.58
Minerva Book Sellers.....	115.55
Modern Language Association of America.....	44.37
Pierpont Morgan Library.....	58.02
C. V. Mosby Co.....	30.48
Munsell Colour Co. Inc.....	51.27
Musson Book Co.....	275.55
National Research Council of Canada.....	26.71
Thos. Nelson & Son.....	206.77
New York Entomological Society.....	40.24

New York Times Index.....	\$ 261.41
Old Vienna Book Shop.....	54.55
Sir Isaac Pitman & Sons.....	42.81
Prentice Hall.....	36.67
Princeton University Press.....	47.37
Mon. für d'Unterricht R. O. Roseler ed.....	77.98
Ryerson Press.....	373.47
S. J. R. Saunders.....	136.26
Rudolf Schick.....	27.85
Seven Book Hunters.....	49.81
John D. Sherman, Jr.....	35.64
Simpkin Marshall Ltd.....	835.63
Robert Simpson Co. Ltd.....	84.05
J. Siras.....	70.00
Society of Chemical Industry.....	30.85
Southern Book Co.....	55.56
Specialty Book Concern.....	72.00
Stevens and Sons Ltd.....	28.39
C. A. Stonehill Ltd.....	68.13
Strand Book Store.....	37.89
G. E. Stechert & Co.....	697.80
Trustees of British Museum.....	45.36
University of Chicago Press.....	194.06
U.S. Dept. of Documents.....	139.31
Ver Brugge Books.....	498.79
Verner Ottawa Bureau.....	50.00
S. Wenroth.....	32.00
Whitcombe & Tombes.....	28.38
John Wiley & Sons Inc.....	298.63
Williams Book Store.....	616.31
Williams and Wilkins Co.....	192.71
H. W. Wilson Co.....	190.34
Wilston Bureau.....	67.53
Wistar Institute of Anatomy & Biology.....	143.45
University Press.....	1,121.47
Accounts under \$25.00 (304).....	2,318.31
General Expenses, (\$13,002.45):	
Allen Mfg. Co., laundry.....	28.01
Corbett Cowley Ltd., lab. coat.....	12.31
Dominion Paper Box Co. Ltd., filing boxes.....	507.51
Librarian of Congress, cards.....	146.04
Lowe-Martin Co., cards, book pockets.....	239.44
Munson Supply Co., speed keys.....	12.00
Office Specialty Mfg. Co., cabinets, filing drawers, ladder, repairs.....	989.00
Ontario Library Book Co., binding, binders.....	68.60
Photographic Service Dept., photostats.....	18.22
Postage.....	505.64
Registrar's Office, year old city directory.....	10.00
Remington Rand, cards, typewriter repairs.....	126.28
Robbins and Townsend, typewriter maintenance.....	236.90
L. C. Smith and Corona Typewriters, parts.....	10.00
University Press, binding, directories, printing, stationery.....	8,414.48
Accounts under \$10.00 (11).....	57.14
Superintendent's Dept., freight, \$1,580.89; labour, \$11.55; material, \$28.44.....	1,620.88
	<u>\$41,796.21</u>
Less replacement of books lost by departments.....	49.62
	<u>\$41,746.59</u>
Of which charged to sundry funds as follows:	
Carnegie Library, University College.....	\$792.47
Dental, Harry R. Abbott Fund.....	675.56
Ann Laidlaw Donation.....	46.31
King Alfred Millenary Fund.....	113.02
John Squair Fund No. 2.....	66.47
Phillips Stewart Bequest.....	20.89
William Lowell Putnam Prize Fund.....	15.62
	<u>1,730.34</u>
	<u>\$40,016.25</u>

Transaction by Librarian:

Balance in his hands 1 July, 1941, \$50.00; credited from fines, \$738.45; replacement of books lost, \$135.42; graduates deposits, \$889.45	\$1,813.32	
Deposits refunded	491.00	
	<u>\$1,322.32</u>	
Transferred to Trust Funds (Schedule 3) balance of graduates' deposits	398.45	
Credited to this account		923.87
		<u>\$ 39,092.38</u>

Assistance:

At \$40 to \$90 per month:

Miss Elizabeth Brunke	\$ 665.18
Don Bryan	30.00
Miss Mary Buckley	141.33
Miss Adele Curry	506.42
Miss Florence English	1,080.00
Mrs. Josephine Gerrish	56.43
Miss M. Hall	70.00
Miss M. Harding	684.01
Miss M. Harrison	711.62
Miss M. Holloway	173.33
Mrs. Emma MacDonald	353.51
Miss M. McLarty	122.66
Miss Carol Nisbett	660.01
Miss E. Rugg	159.22
Miss B. Saunders	864.48
Miss M. S. Schneider	286.95
Mrs. M. S. Shepherd	415.28
Miss M. Slater	607.12
Mrs. D. Stacy	289.71
Miss Elizabeth Stone	60.00
Mrs. Jean Tenor	160.00
Miss Doris Wachsmuth	944.00
Miss Louise Whiteman	61.80
Miss Joan Woodcock	874.36

At 50c per hour:

Robert Blackburn	157.56
Miss Margaret Kilpatrick	20.13
Miss F. McLeod	33.20

\$10,188.31

The foregoing \$10,188.31 charged as follows:

Opening Library in evenings	\$7,824.91
Special grant for re-classification	2,363.40

\$ 10,188.31

Alterations and fixtures (\$1,066.39):

T. Eaton Co., couch, cushions	\$ 94.27
Langley's Ltd., cleaning	16.25
H. R. Moody, repairs	18.75
Jno. Smith, repairs	16.00
Superintendent's Dept., labour, \$558.50; material, \$392.18	950.68
	<u>1,095.95</u>
	<u>\$ 50,376.64</u>

12. Library Building

Heat and light	\$ 4,266.94
Gas, \$48.78; water, \$91.32	140.10
Fuel:	
Halliday Bros.	25.60
Caretaker's supplies:	
Superintendent's Dept., material	439.12
Cleaning (\$2,360.79):	
Allen Mfg. Co., laundry	14.70
High Park Window Cleaners	35.00
Superintendent's Dept., labour	2,311.09

Repairs and Renewals (\$1,920.15):

Wm. Bartlett & Son, shades.....	\$ 6.75	
Brooks Marble & Tile Co., patching master tile.....	10.57	
City Treasurer, elevator license.....	5.00	
T. Eaton Co., linoleum, etc.....	199.34	
Johnson Temperature Regulator Co., repairs.....	25.48	
Superintendent's Dept., labour, \$1,155.76; material, \$517.25.....	1,673.01	
Caretaker, with living quarters valued at \$420.00 (paid from Salaries as Library Attendant) J. A. Patterson.....		
		\$ 9,152.70
Less heat and light charged to Central Power Plant..	\$4,266.94	
Sale of caretaker's Supplies.....	29.25	
		4,296.19
		\$ 4,856.51
		<u>\$112,254.43</u>

III. 13. ROYAL ONTARIO MUSEUM

University's share of maintenance advanced to the Trustees of the Royal Ontario Museum under R.S.O. 1937, Cap. 343.....	\$ 81,000.00
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IV. ATHLETICS, PHYSICAL TRAINING, ETC.

14. Athletics and Physical Training—Men

(a) Salaries:

T. A. Reed, Secretary, Athletic Directorate.....	\$ 5,700.00
W. A. Stevens, Director of Physical Education (paid by Athletic Association; paid also \$300 in Physical and Health Education).....	

Gymnasium Instructors:

W. H. Martin, also Supervisor, Compulsory Physical Training.....	2,700.00
J. E. McCutcheon, Supervisor of Intramural Activities (paid also \$100 in Physical and Health Education).....	2,600.00
C. Zwygard, 9 mos. (paid also \$700 in Physical and Health Education).....	1,250.00
H. Phillips (part-time) 5 mos.....	400.00
W. W. Winterburn, Swimming Instructor, 10 mos.....	2,600.00

Instructors in Boxing (Sessional):

M. Glionna.....	250.00
Dr. L. W. Black.....	100.00

Locker Attendants:

W. Rimmer, Chief Locker and Attendance Clerk (including \$15 overtime).....	2,115.00
J. R. Rimmer, 41 weeks, 2 days.....	1,240.00
L. Green, 41 weeks, 2 days.....	1,033.33
J. A. Record, 27 weeks.....	675.00
Ervine Powrie, 17 weeks.....	170.00
L. Parkin, 18 weeks.....	45.00
Miss K. Boyd, Clerical Assistant, 10 mos. (paid also \$6 in Physical and Health Education).....	850.00

\$21,728.33

Less: Secretary's salary, paid by Athletic Assoc.	\$5,700.00
Locker Attendants, paid from Special Funds	950.00

6,650.00

\$ 15,078.33

(b) Maintenance of Department:

Attendance records, card system (\$98.11):

D. Gestetner, (Canada) Ltd., stencils, ink, etc.....	\$30.26
Grand & Toy, indexes.....	1.60
U. of T. Athletic Association, postage, etc.....	6.80
University Press, cards, directories, printing.....	59.45

Gymnastic appliances and repairs to equipment (\$688.19):

American Tent and Awning Co., mat covers.....	\$ 22.00
Boake Mfg. Co. Ltd., lumber.....	14.62
T. Eaton Co., shirts and trousers.....	29.43
George M. Hendry Co., blackboard easel.....	13.13
Robert Simpson Co., fencing equipment.....	22.50
Toronto Radio and Sports Ltd., nets, balls, instructor's shoes	35.50
Upper Canada College, boxing pad.....	50.00
Jack Watson Sporting Co., sweater coats, softball mits.....	19.65
Harold A. Wilson, mat covers, mats, balls, gym inspection..	374.14
Accounts under \$10.00 (5).....	25.40
Superintendent's Dept., labour, \$58.59; material, \$23.23....	81.82
	<hr/>
	\$ 786.30
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	\$ 15,864.63

15. Athletics and Physical Education—Women

(a) Salaries:

Miss J. M. Forster, Assistant Physical Director (Sessional; paid also \$200 in Physical and Health Education).....	\$ 1,500.00
Miss E. A. Edwards, Swimming Instructor (Sessional; paid also \$150 for Extension Work).....	1,200.00
Mrs. Margaret Graham, Gymnasium and Clerical Assistant (Sessional; paid also in Ontario College of Education and \$700 in Physical and Health Education).....	300.00
Miss A. E. M. Parkes, Secretary-Treasurer, Women's Athletic Directorate (Sessional; paid also by Students' Administrative Council).....	350.00
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	\$ 3,350.00

(b) Maintenance of Department:

Sundry expenses (\$441.91):

Allen Mfg. Co., laundry.....	\$ 53.63
Miss I. G. Coventry, piano rental.....	21.00
T. Eaton Co., fencing equipment repaired, fencing jackets..	34.71
John Madsen Mfg. Co., repairs, markers.....	18.50
Mrs. O. McNeill, pianist, 21 hrs.....	21.12
Robbins & Townsend, typewriter repairs.....	22.15
Harold A. Wilson Co., racquets, balls.....	77.68
University Press, directories, printing, stationery.....	29.29
Accounts under \$10.00 (2).....	11.00
Superintendent's Dept., labour, \$56.85; material, \$95.98....	152.83

Janitor service at night classes:

A. J. Maycock.....	46.75
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	\$ 488.66
Less received for use of towels at swimming pool.....	21.65
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\$ 467.01

(c) Course for Diploma in Physical Education:

Honoraria to Instructors:

D. Y. Solandt.....	\$ 150.00
Miss K. I. McMurrich.....	150.00
C. Walters.....	50.00
Mrs. S. Baker.....	40.00
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\$ 390.00

\$ 4,207.01

16. Health Service—Men

(a) Salaries:

Director:

C. D. Gossage, 3 mos. at \$5,365 per annum plus \$600 for travelling expenses and \$50 allowance for National Defence Tax.....	\$ 1,991.00
R. W. I. Urquhart, from 1 January (expenses at \$3 per day 1 January to 25 February—\$168; salary 26 February to 30 June, \$1,711.31).....	1,879.31

Staff Physicians (Sessional):	
K. E. Ferrie.....	\$1,050.00
H. Allan Burnett.....	1,050.00
F. Van V. Snell.....	1,050.00
E. S. Jeffrey (paid also \$100 as Examining Physician, Athletics).....	1,016.15
Examining Physicians, Athletics (Michaelmas Term):	
V. F. Stock.....	150.00
T. A. Crowther (paid also \$84 as Temporary Examining Physician).....	100.00
A. H. Squires.....	100.00
E. S. Jeffrey (paid also as Staff Physician).....	100.00
Examining Physicians (Temporary):	
A. R. Wilkins.....	324.00
W. R. Caven.....	288.00
Arthur G. Smith.....	276.00
J. L. Uren.....	276.00
R. J. Galloway.....	240.00
J. L. McCallum.....	144.00
M. J. Wilson.....	100.00
T. A. Crowther (paid also as Examining Physician, Athletics)	84.00
C. B. Graham.....	80.00
R. G. Mackenzie (paid also in Anatomy and Surgery).....	56.00
R. H. Thomas, Consultant Surgeon (Sessional; paid also as Associate in Surgery).....	200.00
J. M. Thomas, Office Assistant (Sessional).....	1,425.00
Clerical Assistants:	
A. Bailey, temporary, 7 weeks.....	160.00
St. John Ambulance Association—for services of Mr. Doodie	25.00
	\$ 12,164.46
(b) Maintenance of Department:	
Supplies and Equipment (\$340.42):	
Allen Mfg. Co., laundry.....	\$ 18.14
A. Guinness, sandals.....	83.12
J. F. Hartz Co., alcohol, ether, medical supplies, etc.....	72.61
Dr. Ross A. Jamieson, medical care.....	10.00
University Press, printing, stationery.....	122.59
Accounts under \$10.00 (7).....	33.96
New Furnishings and Equipment (\$3,011.14):	
Corbett & Cowley, lab. coats, wrappers.....	69.88
T. Eaton Co., couches, covers, pillows, etc.....	526.67
Ingram & Bell, scales, tables, stretchers, stools.....	818.36
Moffats Ltd., electric range.....	127.71
Office Specialty Mfg. Co., folders, desk, chairs, etc.....	444.85
Postage.....	5.00
St. John's Ambulance, candidates, splints.....	22.00
Miss A. Tweedle, special cleaning.....	14.96
Miss Lillian Watson, stenographic service.....	49.50
University Press, printing & stationery.....	32.21
Superintendent's Dept., labour, \$202.75; material, \$667.03; telephone, \$30.22.....	900.00
X-ray Examinations:	
Provincial Treasurer of Ontario X-ray examinations by De- partment of Health.....	515.00
	\$ 3,866.56
Less Sundry Credits:	
C.O.T.C. Physical Examinations.....	\$488.42
Sundry X-ray Examinations.....	15.25
Insurance refund.....	3.00
	506.67
	\$ 3,359.89
	\$ 15,524.35

17. Health Service—Women

(a) Salaries:

Dr. Jean F. Davey, Medical Adviser, at \$2,200, 3 mos.; resigned	\$ 550.00
Dr. Jessie A. McGeachy, Part-time Assistant to Medical Adviser at \$1,200 for 2 mos., Acting Medical Adviser at \$1,800 from 1 September	1,700.00
Assistants (part-time) from 1 October:	
Dr. Gwen Mulock at \$1,000	750.00
Dr. Frances A. Stewart, at \$600.00	450.00
Miss M. B. Jackes, Office Assistant, 8 mos.	1,200.00
Mrs. Nora Pim, Clerical Assistant (part-time, temporary)	125.00
	<u>\$ 4,775.00</u>

(b) Maintenance of Department:

T. Eaton Co., sheets, cases, linen	\$ 27.36
Ingram & Bell, medical supplies	55.82
Lake Simcoe Ice & Fuel, ice	17.04
MacMillan Pharmacy, drugs, rubbing alcohol	10.32
Dr. John Oille, consultant, 5 students	58.00
Sani-Tread Co., slippers	17.50
W. K. Welch, professional services	10.00
University Press, printing, stationery	65.87
Accounts under \$10.00 (7)	38.34
	<u>\$ 300.25</u>
	<u>\$ 5,075.25</u>

18. Hart House (Share of Maintenance)

Heat and light	\$21,446.71
Cleaning, etc., of gymnasium wing:	
Comptroller, Hart House	4,500.00
Repairs and Renewals (\$6,022.31):	
Brooks Marble & Tile Co., repairs	26.70
City Treasurer, elevator licenses	15.00
Edmund Hind Lumber Co., barclay tile	230.20
Nicholls Chemical Co., alum	32.82
Robert Simpson Co., linoleum	55.48
Accounts under \$10.00 (2)	12.36
Superintendent's Dept., labour, \$3,978.08; material, \$1,671.68	5,649.75
	<u>\$31,969.02</u>
Less heat and light charged to Central Power Plant	\$21,446.71
Hart House share of maintenance deducted from fees collected	<u>3,000.00</u>
	<u>24,446.71</u>
	<u>\$ 7,522.31</u>

18a. Physical and Health Education

Salaries:

E. S. Ryerson, Professor of Health Education and Head of Department (also in Faculty of Medicine and in Dentistry)	\$ 500.00
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Associate Professors:

H. A. Cates, Functional Anatomy (also in Faculty of Medicine)	500.00
D. Y. Solandt, Applied Physiology (also in Faculty of Medicine and in School of Hygiene)	300.00
A. W. Ham, Functional Anatomy (also in Faculty of Medicine)	250.00

Assistant Professors:

M. G. Griffiths	3,600.00
Miss F. A. Somers	2,425.00
Miss D. N. R. Jackson	1,700.00
R. E. Haist (also in School of Hygiene, paid from Special Funds)	700.00
W. A. Stevens	300.00
Miss J. M. Forster (also in Athletics and Physical Training)	200.00

Associates:	
Miss S. E. Naylor	\$1,300.00
J. E. McCutcheon (also in Athletics and Physical Training).....	100.00
Assistants:	
H. D. Ball, Anatomy (also in Faculty of Medicine).....	250.00
C. Zwygard (also in Athletics and Physical Training).....	700.00
Demonstrators in Zoology (also in Faculty of Arts):	
Miss R. D. C. Martin	150.00
Miss V. E. Engelbert	150.00
Miss C. H. Layton, Secretary.....	1,750.00
Mrs. Margaret Graham, Clerical and Gymnasium Assistant (also in Athletics and Physical Training).....	700.00
	\$ 15,575.00
Administration (\$447.68):	
Wm. Bartlett & Son, shades	\$ 11.60
Birks Ellis Ryrie Ltd., medal.....	15.00
George Coles Ltd., graduation tea.....	40.00
T. Eaton Co., invitations and programmes	15.98
Margaret Eaton School.....	25.92
Postage.....	45.00
Dr. E. S. Ryerson, petty cash.....	20.00
Stephens Sales Ltd., paper, stencils.....	24.52
U. of T. Athletic Association, use of arena.....	90.00
University Press, printing, stationery.....	136.04
University Skating Club, use of sound equipment.....	14.00
Accounts under \$10.00 (2).....	9.62
	\$ 447.68
Men—Equipment supplies, etc. (\$391.73):	
Miss K. Boyd, clerical assistance, 22 hrs.....	\$ 13.50
Eastman Photographic Stores, photographs, reel case trimmer.....	12.49
D. Gestetner (Canada) Ltd., stencils, paper, etc.....	23.81
Grand & Toy Ltd., indexes, ledger sheets.....	30.11
Mrs. M. G. Griffiths, clerical assistance, 1 week.....	16.00
Miss P. Lea, clerical assistance, 17 hrs.....	10.11
John Lechie Ltd., kapok fenders, rope.....	18.95
F. J. Phillips, dancing instruction.....	20.00
St. Andrew's College, calipers, spirometer.....	28.95
W. A. Stevens, sundry expenditures.....	10.85
Tip Top Tailors Ltd., trousers.....	17.00
Toronto Radio & Sports Ltd., instructor's shoes, balls.....	32.53
University Press, printing, stationery.....	88.30
Jack Watson Sporting Goods, sweater, belts.....	11.30
Accounts under \$10.00 (12).....	56.52
Superintendent's Dept., material.....	1.31
	\$ 391.73
Women—Equipment, supplies, etc. (\$207.36):	
Fidelity Circulation Co., of Canada, subscriptions.....	\$ 9.00
Miss D. Gaterd, pianist, 55½ hrs.....	56.82
Miss Joan Griffiths, hockey instructor.....	10.00
Margesson & Co., shuttles.....	39.60
Mrs. O. McNeill, services.....	43.54
U. of T. Athletic Association, use of arena.....	36.00
Harold A. Wilson, bladder, repairs.....	12.40
Women—Margaret Eaton School Building (\$493.14):	
Electricity, \$181.06; water, \$24.14.....	205.20
Telephone and Sundries.....	106.85
Suits, Towels, and Laundry:	
Parisian Laundry.....	63.99
Swimming Pool Attendant:	
Mrs. Elizabeth Gardner.....	112.10
Thomas Williams, special services.....	5.00
	\$ 700.50
Less Credits, use of pool.....	40.00
	\$ 660.50
	\$ 17,074.91

19. Women's Building—44 Hoskin Ave.

Fuel (\$217.72):		
Halliday Bros.....	\$	215.57
Superintendent's Dept., labour.....		2.15
Gas, \$12.61; electric current, \$57.15; water, \$8.00.....		77.76
Caretaker's supplies:		
Superintendent's Dept., material.....		29.21
Cleaning and Furnaceman (\$406.37):		
Allen Mfg. Co., laundry.....		1.00
Co-operative Window Cleaning Service.....		9.00
D. Harrison, 218 days, 9½ hrs.....		54.10
Superintendent's Dept., labour.....		342.27
Repairs and Renewals (\$290.34):		
Langleys Co., cleaning.....		7.95
Superintendent's Dept., labour, \$224.93; material, \$56.39.....		281.32
	\$	<u>1,020.33</u>
	\$	<u><u>66,288.79</u></u>

V. 20. EXAMINATIONS

	Remuner- ation to Examiner	Presiding Officer	Attend- ance	Totals
Abel, Mrs. M. R.	\$ 4.75			\$ 4.75
Adams, S. M.	8.00			8.00
Ainslie, D. S.	2.50			2.50
Alford, John	5.50			5.50
Allcut, E. A.	11.75			11.75
Anderson, J. M.	5.25			5.25
Anderson, P. G.	16.75			16.75
Andison, J. G.		\$ 24.00		24.00
Angus, R. W.	24.00			24.00
Ante, I. H.	18.50			18.50
Anthes, R. G.		30.00		30.00
Ardagh, E. G. R.	27.00			27.00
Armour, R. G.	50.00			50.00
Armstrong, H. G.	45.00			45.00
Arthur, E. R.		9.00		9.00
Assie, G. L.	12.13			12.13
Auld, F. C.	29.38			29.38
Bailey, D. L.	11.50			11.50
Baillie, W. H. T.	5.25	30.00		35.25
Bain, J. W.	8.00			8.00
Baker, A. W.	11.25			11.25
Balthazard, Miss I. G.	12.13	30.00		42.13
Banting, E. W.	11.00			11.00
Barath, D.			\$ 33.00	33.00
Barclay, T. B.	30.55		40.50	71.05
Barker, A. E.	2.50	24.00		26.50
Barnes, C.	3.00			3.00
Barton, A. D.			9.00	9.00
Bayly, B. deF.	6.25			6.25
Beamish, F. E.	7.25			7.25
Beatty, S.	5.25			5.25
Bell, H. G.	11.38			11.38
Bell, R. J. R.			36.00	36.00
Belyea, E. S. W.		3.00		3.00
Bernhardt, K. S.	7.00			7.00
Best, C. H.	1.67			1.67
Birney, A. E.	13.25	21.00		34.25
Blackwood, W. C.	16.75			16.75
Bladen, V. W.	9.50			9.50
Blatz, W. E.	2.50			2.50
Boeschenstein, H.		27.00		27.00
Bonnycastle, D. D.		12.00		12.00
Boswell, M. C.	23.25			23.25
Boyd, Wm.	6.25			6.25
Bradley, Miss E. M.		3.00		3.00
Brady, A.	6.50			6.50
Brett, G. S.	5.50			5.50
Brieger, P.		15.00		15.00
Brodie, Miss J. B.	2.75			2.75
Brooks, E. F.	45.00			45.00
Brown, Alan	33.50			33.50
Brown, E. K.	2.50			2.50
Brown, G. W.	10.50			10.50
Bruce, W.			16.50	16.50
Bryant, L. R.	18.00			18.00
Brydon, W. H.			15.00	15.00
Burk, J. D.	10.50			10.50
Burnham, H. H.	45.00			45.00
Burt-Gerrans, J. T.	7.50			7.50
Burton, E. F.	7.00			7.00
Byrne, P. M.			28.50	28.50
Cairns, G.	24.75			24.75
Cameron, G. C.	41.00			41.00
Campbell, A. A.	45.00			45.00
Campbell, J.	5.25			5.25
Campbell, W. R.	45.00			45.00

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
Cano, J.	\$ 4.67	\$ 21.00		\$25.67
Carleton, W.			\$ 31.50	31.50
Carscadden, W. G.	45.00			45.00
Carswell, W. E.		27.00		27.00
Carver, H. S. M.			4.50	4.50
Cass-Beggs, D. N.	6.25	24.00		30.25
Castell, C. H.	5.50			5.50
Cates, H. A.		42.00		42.00
Cavanagh, W. D.	10.00			10.00
Chapman, R. K.	17.00			17.00
Clark, C. C.	30.50			30.50
Clark, R. M.			31.50	31.50
Clarkson, F. A.	15.00			15.00
Clawson, W. H.		43.20		43.20
Cleaver, E. E.	45.00			45.00
Cleghorn, R. A.	45.00			45.00
Cline, G. A.	7.13			7.13
Coburn, Miss K. H.	2.50	30.00		32.50
Cochrane, C. N.	5.25			5.25
Cockburn, J. R.	10.75			10.75
Cole, Miss A. C.	6.88	33.00		39.88
Cole, C. E. C.	45.00			45.00
Cole, F. L.	15.00			15.00
Conboy, F. J.	32.75			32.75
Cosbie, W. G.	16.75			16.75
Cosens, G. G.	5.25			5.25
Couch, J. H.	45.00			45.00
Courtice, H. A.			24.00	24.00
Coventry, A. F.	2.63			2.63
Cowling, T.	93.75			93.75
Cox, M. A.	21.63			21.63
Coxeter, H. S. M.	12.50	24.00		36.50
Craigie, E. H.	5.25	24.00		29.25
Crerar, S. R.	5.25	6.00		11.25
Croal, A. G.	2.13			2.13
Crouch, S. S.	23.75			23.75
Dale, E. A.	2.75			2.75
Dales, J. W.			10.50	10.50
Danis, J. T.	45.00			45.00
Davey, A.	20.25			20.25
Dawson, R. M.	11.00			11.00
Detweiler, H. K.	31.75			31.75
Dexter, Miss R. V.	1.75			1.75
Dixon, Allan			6.00	6.00
Dobson, H. G.			1.50	1.50
Dodington, E. L.			15.00	15.00
Dore, Rev. J. W.	10.75			10.75
Drummond, W. M.	13.50			13.50
Duff, T. A. J.	45.00			45.00
Dunbar, W. B.		42.00		42.00
DuVernet, G. S.		24.00	1.50	25.50
Dwight, T. W.		18.00		18.00
Edison, G.	5.00	27.00		32.00
Edwards, G. R.		15.00	12.00	27.00
Endicott, N. J.	5.25	24.00		29.25
Etkin, B.			12.00	12.00
Evans, E. V.	9.75			9.75
Evans, Rev. K. C.	8.50			8.50
Evans, W. G.		45.00		45.00
Falconer, J. G.	87.50			87.50
Farmer, A. W.	45.00			45.00
Farquharson, R. F.	81.75			81.75
Farrar, C. B.	31.15			31.15
Farrar, S. G.			13.50	13.50
Ferguson, F. L.	6.00			6.00
Fidlar, E.	7.00			7.00
Finch, R.	11.63			11.63
Finkelman, Jacob	19.50			19.50
Finley, Mrs. Rebecca	5.25			5.25

	Remuner- ation to Examiner	Presiding Officer	Attend- ance	Totals
Ford, Dr. N. H. C.	\$ 15.75			\$ 15.75
Forward, Miss D. F.		\$ 3.00		3.00
Fowke, V. C.	6.00			6.00
Fowler, W. J. R.	24.75			24.75
Fraser, D. T.	2.75			2.75
Fraser, W.			\$ 1.50	1.50
Fraser, W. C. G.	10.50			10.50
Frumkin, A.		30.00		30.00
Fulmer, H. L.	9.25			9.25
Fulton, A.	3.63			3.63
Funnell, W. S.	17.50			17.50
Gaby, R. E.	45.00			45.00
Gallie, W. E.	5.25			5.25
Gardiner, W. J.	18.75			18.75
George, Ruggles K.	17.00	9.00		26.00
Glazebrook, G. P. deT.	2.00			2.00
Glover, J. S.	39.00			39.00
Godfrey, R. J.	10.50	18.00		28.50
Goggio, E.	3.13	24.00		27.13
Goodwin-Wilson, R.	6.75			6.75
Gopal-Ayengar, A. R.			22.50	22.50
Goudge, T. A.	7.25			7.25
Gould, S. H.	10.75	30.00		40.75
Graham, J. W.	45.00			45.00
Graham, R. R.	52.50			52.50
Grant, C. F.	10.50			10.50
Grant, R. R.	7.25			7.25
Gray, K. G.	1.85			1.85
Guess, G. A.	12.75			12.75
Gunvaldsen, K. M.	24.50			24.50
Ham, A. W.	5.75			5.75
Hamilton, F. C.	45.00			45.00
Hamilton, F. W.	7.50			7.50
Hamly, D. H.		27.00		27.00
Hampson, Mrs. H.			13.50	13.50
Hancock, J. E. M.	11.50			11.50
Hancock, M. L.	6.00			6.00
Hare, F. A.	5.25			5.25
Hargreaves, Miss M. M.		3.00	19.50	22.50
Harris, C. W.	50.00			50.00
Harris, R. I.	45.00			45.00
Hart, C. W. M.	7.00	24.00		31.00
Havelock, E. A.	6.50			6.50
Henderson, V. E.	10.25			10.25
Henderson, V. L.	6.50			6.50
Hepburn, John	83.75			83.75
Heringa, Miss L.	3.00			3.00
Hick, E. J.			15.00	15.00
Hicks, R. K.	22.38			22.38
Hill, D. C.	9.75			9.75
Hodgson, T. H.	45.00			45.00
Hogg, F. S.	5.25			5.25
Hollyman, Miss B. F.		9.00		9.00
Hosie, R. C.	5.25	33.00		38.25
Houpert, J. A.	9.13	24.00		33.13
Howitt, J. E.	5.75			5.75
Howland, G. W.	45.00			45.00
Huggins, M. W.		18.00		18.00
Hughes, F. N.	61.13			61.13
Hunter, A.	6.75			6.75
Hunter, J.			1.50	1.50
Hurst, R. O.	103.25			103.25
Ide, F. P.	5.25			5.25
Ireton, H. J. C.		3.00		3.00
Ironside, Miss A.			1.50	1.50
Irvine, O. R.	7.50			7.50
Janes, R. M.	45.00			45.00
Jaynes, J. C.			1.50	1.50
Jermyn, P. V.		6.00		6.00

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
Johnson, J. H.		\$36.00		\$ 36.00
Jones, T. H.	\$ 7.25			7.25
Jackson, K. B.	5.75			5.75
Joos, M.	51.00	21.00		72.00
Keegan, R.	6.12	45.00		51.12
Kelly, C. B.	3.62			3.62
Kendall, E. W.	3.00			3.00
Kennedy, W. P. M.	28.00			28.00
Ketchum, J. D.	6.00			6.00
Kidd, Mrs. Jessie	5.75			5.75
Kilburn, L. A.	7.50			7.50
Kirk, Miss D. W.			\$24.00	24.00
Knox, R. G.	14.00			14.00
Koenemann, B. D.			30.00	30.00
Kreutzer, J.	31.62			31.62
Krieger, Miss C. C.	19.00			19.00
Krueger, L. F.	23.75			23.75
Kuitunen, Mrs. E.			3.00	3.00
Laari, W.			13.50	13.50
Lacey, A.		24.00		24.00
Ladner, G. B.		24.00		24.00
Laidlaw, Mrs. A. T.		6.00	36.00	42.00
Laidlaw, Mrs. M. K.		30.00		30.00
Laing, Miss J. C.		9.00		9.00
Laird, R. C.	36.75			36.75
Laskin, B.	22.75			22.75
Laughland, D. H.			12.00	12.00
Layng, J.			4.50	4.50
Lazier, M. J. C.	19.75			19.75
Ledoux, Mme. J.		36.00		36.00
Legget, R. F.	26.25	24.00		50.25
Lehmann, A. J. V.	12.75			12.75
Leslie, C. W.		24.00		24.00
LeVesconte, Miss H. P.	5.75			5.75
Lewis, E. P.	24.60			24.60
Lewis, F. I.	50.75			50.75
Lick, Mrs. M. F.		3.00	9.00	12.00
Lindsley, Miss D. M.	1.75			1.75
Line, W.	12.50			12.50
Logan, H. A.	7.25			7.25
Lord, G. R.	10.50			10.50
Lorriman, F. R.	12.25			12.25
Loudon, Miss I. M.	5.25			5.25
Loudon, J. D.	45.00			45.00
Lougheed, Miss A.	10.00	3.00		13.00
Low, D. M.	60.75			60.75
Lowell, V. C.		45.00		45.00
Lynch, Dr. L. E.	10.50			10.50
MacArthur, J. W.	5.38	9.00		14.38
McCullough, W. S.	29.75	66.00		95.75
McCurdy, W. J.	6.50	27.00		33.50
McDermott, L. A.	7.50			7.50
Macdonald, J. F.	14.50			14.50
MacDonald, Miss M. D.	8.75	12.00		20.75
McDougall, D. J.	9.00			9.00
MacElhinney, W. G.			37.50	37.50
MacGillivray, J. R.	2.50			2.50
McGillvray, C. D.	39.00			39.00
McIlwraith, T. F.	7.00			7.00
McIntosh, R. A.	33.50			33.50
McIntosh, W. G.	10.75	6.00		16.75
McKeen, C. D.			27.00	27.00
MacKenzie, D. E.	36.50			36.50
MacLachlan, J. D.	13.25			13.25
McLaughlin, R. R.	5.75	3.00		8.75
MacLean, A.	5.25			5.25
McLean, E. C.	13.63			13.63
MacMillan, Sir Ernest	31.58			31.58
McMurrich, Miss K. I.	13.50			\$ 13.50

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
MacNulty, Miss			\$ 30.00	\$30.00
McPhedran, W. F.	\$45.00			45.00
Macpherson, C. B.	5.50	\$ 6.00		11.50
Macpherson, Miss J.	5.25			5.25
McRostie, G. P.	12.25			12.25
McTaggart, H. A.	2.75			2.75
Magner, Wm.	6.80			6.80
Maltby, E. J.	50.00			50.00
Marks, B.			15.00	15.00
Martin, G. H. D.			15.00	15.00
Martin, W. H.	12.00			12.00
Mather, G. B.			4.50	4.50
Meen, V. B.		24.00		24.00
Melson, J. W.	5.25	12.00		17.25
Misener, A. D.	5.00			5.00
Moffatt, R. C.	27.25			27.25
Molinaro, J. A. R.			24.00	24.00
Montgomery, E.	17.00			17.00
Montgomery, R. J.		36.00		36.00
Morley, Miss S. G.		30.00		30.00
Morrison, C. F.	11.00			11.00
Muckle, Rev. J. T.	2.75			2.75
Mueller, Miss V. E.		30.00		30.00
Myers, C. R.	15.00			15.00
Neal, G. M.			48.00	48.00
Needler, Miss M. C.	5.63			5.63
Newcombe, J. A.		12.00		12.00
Northway, Miss M. L.	2.50			2.50
Oille, J. A.	45.00			45.00
Okulitch, V. J.	7.50			7.50
O'Toole, Rev. W. B.	5.75			5.75
Owen, D. R. G.		21.00		21.00
Owen, E. T.	5.25			5.25
Owen, T.	45.00			45.00
Packer, W. A.			30.00	30.00
Panabaker, D. D.		18.00		18.00
Pancer, L.			15.00	15.00
Parker, C. B.	100.25			100.25
Parks, A. E.	45.00			45.00
Parsons, A. L.	15.75			15.75
Passmore, R. A. P.			28.50	28.50
Paul, E. W.	29.00			29.00
Peckham, J. W.		21.00		21.00
Plummer, Miss H. C.	5.25			5.25
Porter, A. M.		6.00		6.00
Pounder, I. R.	20.00			20.00
Pratt, E. J.	26.25			26.25
Pratt, Mrs. V. L.		39.00		39.00
Prendergast, D. J.	45.00			45.00
Price, H. W.	5.25			5.25
Price, Dr. R. Margarite		30.00		30.00
Quinlan, Miss F. M.	5.50			5.50
Rae, J. J.	23.50	42.00		65.50
Raithby, G. E.	19.75			19.75
Reaman, G. E.	13.62			13.62
Reed, Miss E. J.	2.50	6.00		8.50
Reid, J. E.	14.25			14.25
Riddle, Miss W. C.	5.25	21.00		26.25
Risdon, F. E.	7.50			7.50
Robert, J. X.	45.00			45.00
Roberts, Miss J. S.	5.75			5.75
Robertson, D. E.	45.00			45.00
Robertson, H. G.	5.25			5.25
Robins, J. D.	12.50			12.50
Robinson, D. A. F.	12.25			12.25
Robinson, Gordon			55.00	55.00
Robinson, T. A.	76.75			76.75
Robinson, W. L.	17.42			17.42
Rolph, F. W.	45.00			45.00

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
Rowan, J. P. A.			\$ 1.50	\$ 1.50
Rowe, T. L.			21.00	21.00
Rubin, L. J.			18.00	18.00
Ruhnke, G. N.	\$11.37			11.37
Russell, L. S.	1.25			1.25
Ryerson, E. S.	81.25			81.25
St. Bernard, Sister M.	4.75			4.75
St. John, Sister M.	5.63			5.63
St. Stanislaus, Sister M.	5.50			5.50
Salter, Miss M. D.	5.25			5.25
Salvadge, C. H.			15.00	15.00
Satterly, J.	6.00			6.00
Saunders, R. M.	7.50	\$ 15.00		22.50
Scarth, Mrs. M.			30.00	30.00
Schnell, R. F.			7.50	7.50
Schofield, F. W.	39.00			39.00
Scott, D. P.			22.50	22.50
Scott, Dr. P. L.	5.38			5.38
Scott, T. N.	16.75			16.75
Scott, W. A.	61.75			61.75
Secord, W. E.	33.75			33.75
Selby, D. L.	7.95			7.95
Shenstone, N. S.	50.00			50.00
Shepherd, A. L.		27.00		27.00
Sheppard, N. E.	5.25			5.25
Shook, Rev. L. K.	2.50			2.50
Signori, E.			1.50	1.50
Sims, Miss E. M.			30.00	30.00
Sissons, C. B.	2.75			2.75
Smallfield, H. A.	7.50	45.00		52.50
Smith, C. G.	6.50	18.00		24.50
Smith, E. A.	5.75			5.75
Smith, Miss F. A.	6.50			6.50
Smith, H. G.	8.75			8.75
Smith, I. W.	5.50	54.00		59.50
Smith, Leo.	107.35			107.35
Smith, Miss M. D.	2.75			2.75
Smith, V. G.	16.50			16.50
Snyder, E. S.	21.50			21.50
Solandt, D. Y.	1.67			1.67
Spence, J. J.		48.00		48.00
Spinks, G. W.	21.75			21.75
Sproule, W. H.	7.50			7.50
Squires, F. H.			13.50	13.50
Staples, M. W.	12.25			12.25
Sullivan, Rev. B.	11.50			11.50
Surerus, J. A.	16.00	24.00		40.00
Synge, J. L.	5.25			5.25
Tait, M. D. C.		21.00		21.00
Tatham, G.	17.50			17.50
Taylor, N. H.	1.67		33.00	34.67
Taylor, N. B.	2.66			2.66
Taylor, T. M. C.	5.25			5.25
Taylor, W. R.	17.00			17.00
Thompson, J. O.		6.00	7.50	7.50
Thompson, Dr. Margaret				6.00
Thompson, R. W.	8.75			8.75
Thomson, E.		36.00		36.00
Thomson, J. Ellis.	7.50			7.50
Tom, Dr. Mary		15.00		15.00
Toomer, J. E.		27.00		27.00
Townsend, G. F.	11.00			11.00
Treadgold, W. M.	10.50	3.00		13.50
Trethewey, W. H.	6.88	18.00		24.88
Uehle, A. T.			99.00	99.00
Van Wyck, H. B.	15.75			15.75
Vigder, J. S.			24.00	24.00
Waddell, Miss M. E. G.	23.75			23.75
Wainberg, H. S.			9.00	9.00

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
Walker, Miss E. I.	\$ 1.75			\$ 1.75
Walker, E. M.	2.75			2.75
Walter, Mrs. D.	3.63			3.63
Walters, J. A.	45.00			45.00
Wansbrough, R. M.	45.00			45.00
Wardell, A.		\$18.00		18.00
Wasteneys, H.	28.75			28.75
Waters, E. T.	.75			.75
Watson, M. B.	15.21	27.00		42.21
Watt, J. C.	11.25			11.25
Waugh, Miss D.		18.00		18.00
Weir, J. R.	14.63			14.63
Welsh, M. F.			\$31.50	31.50
Welsh, W. K.	50.00			50.00
Wetmore, F. E. W.	18.00			18.00
Wey, J. C.		24.00		24.00
White, J. H.	5.50			5.50
White, Miss M. E.		21.00		21.00
Whitley, Miss I. H.			6.00	6.00
Willan, Healey	69.60			69.60
Willard, Miss A. C.	7.75			7.75
Williams, C. H. M.	23.75			23.75
Wilson, G. E.	45.00			45.00
Winnett, F. V.	5.25			5.25
Wiren, R. C.	15.75	42.00		57.75
Wishart, D. E. S.	45.00			45.00
Wishart, F. O.	2.75			2.75
Wolfe, S. E.	5.25	24.00		29.25
Woodhouse, A. S. P.	12.75			12.75
Woodside, M. St. A.		27.00		27.00
Wookey, H. W.	50.00			50.00
Wright, Miss A. M.			4.50	4.50
Wright, W. J. T.	5.25			5.25
Wright, W. W.	45.00			45.00
Wynne, A. M.	5.75			5.75
Young, C. R.	10.75			10.75
Young, T. C.	10.75	18.00		28.75
Zimmer, A. R.	16.25	54.00		70.25
	\$ 6,222.74	\$ 2,395.20	\$ 1,255.00	\$ 9,872.94

Apportionment

	Remuneration to Examiner	Presiding Officer	Attendance	Totals
Arts.....	\$ 878.68	\$ 1,023.00	\$ 676.00	\$ 2,577.68
Medicine.....	2,834.52	159.00	72.00	3,065.52
Applied Science.....	466.50	660.00	379.50	1,506.00
Dentistry.....	640.00	96.00	64.50	800.50
Household Science.....		15.00		15.00
Forestry.....	43.50	51.00		94.50
Music.....	208.53	43.20		251.73
School of Nursing.....	32.75	42.00	13.50	88.25
School of Social Work.....		15.00		15.00
University Extension.....	83.00			83.00
Physical and Health Education.....		12.00		12.00
Pharmacy.....	264.26	42.00	43.50	349.76
Agriculture.....	481.75	210.00	4.50	696.25
Veterinary Science.....	186.00	27.00		213.00
Law.....	103.25		1.50	104.75
	<u>\$ 6,222.74</u>	<u>\$ 2,395.20</u>	<u>\$ 1,255.00</u>	<u>\$ 9,872.94</u>

Remuneration to examiners (as detailed above)..... \$ 6,222.74
 Presiding and attendance (as detailed above)..... 3,650.20

Examination supplies and sundries (\$2,817.55):

Engrossing diplomas, etc., S. Harrod, \$536.64; C. B. Pritchard, \$266.50; E. Awde, \$21.00.....	\$ 824.14
F. T. Battersby, salvaging old examination papers.....	25.29
Hygiene Dept., mimeographing.....	19.00
J. Frank Raw Co., prints.....	12.83
University Press, printing and stationery.....	1,675.93
Accounts under \$10.00 (5).....	25.06
Superintendent's Dept., labour, \$233.24; material, \$2.06.....	235.30

Printing examination papers and class lists (\$5,954.12):

Photographic Service, prints.....	16.75
University Press.....	5,937.37
	<u>8,771.67</u>

\$ 18,644.61

Less credit for sale of examination books, etc..... 126.75

\$ 18,517.86

VI. FACULTY OF ARTS

21. Salaries

(1) Departments in University of Toronto (\$615,390.42)

Dean's Office

S. Beatty, Dean (paid also \$5,500 as Professor of Mathematics and \$10 for Extension Work)..... \$ 1,000.00
 \$ 1,000.00

Anthropology

T. F. McIlwraith, Professor..... \$ 4,500.00
 J. F. Embree, Assistant Professor, at \$2,600; on war service from
 January..... 1,300.00
 R. F. Fortune, Temporary Lecturer..... 1,000.00
 C. Sauerbrei, Class Assistant (Sessional)..... 250.00
 \$ 7,050.00

Applied Mathematics

J. L. Synge, Professor at \$6,000; part-time from 1 October to 31 January	\$ 4,666.67
A. F. C. Stevenson, Associate Professor, at \$3,900 and \$100 additional allowance	4,000.00
Leopold Infeld, Assistant Professor, at \$2,850 and \$150 additional allowance	3,000.00
B. A. Griffith, Lecturer (Sessional) at \$2,250; on leave of absence	2,250.00
A. Weinstein, Temporary Lecturer	
Fellows (Sessional):	
F. E. Deloume	500.00
Miss E. M. Sims (paid also \$600 in Physics)	500.00
	\$ 14,916.67

Archaeology

C. T. Currelly, Professor (paid also in Royal Ontario Museum)	\$ 2,000.00
Homer A. Thompson, Assistant Professor, Classical Archaeology	4,000.00
	\$ 6,000.00

Astronomy

R. K. Young, Professor, also Director of David Dunlap Observatory	\$4,500.00
F. S. Hogg, Assistant Professor	3,300.00
Lecturers (Sessional):	
P. M. Millman; on war service; contribution to T.I. & A.A.	120.00
J. F. Heard; on war service; contribution to T.I. & A.A.	107.52
Mrs. Helen S. Hogg, Research Associate and Lecturer (part-time)	1,200.00
Miss R. J. Northcott, Computer	1,400.00
G. F. Longworth, Night Assistant and Machinist	1,550.00
R. M. Cunningham, Observatory Assistant	1,000.00
W. S. Armstrong, 2 mos. at \$125 per month	250.00
Miss E. M. Fuller, Secretary-Librarian	1,400.00
	\$ 14,827.52

Botany

Professors:	
H. S. Jackson, Mycology, also Head of Department	\$ 5,400.00
D. L. Bailey	3,700.00
G. H. Duff	4,500.00
H. B. Sifton	4,500.00
L. C. Coleman (part-time)	2,500.00
Assistant Professors:	
Dr. J. Gertrude Wright	3,000.00
T. M. C. Taylor	3,000.00
Lecturers (Sessional):	
A. J. V. Lehmann (paid also \$70 from Special Funds)	2,100.00
M. W. Bannan	1,700.00
N. W. Radforth	1,700.00
Miss D. F. Forward	1,600.00
D. H. Hamly (paid also \$160 in Special Research)	1,800.00
W. R. Watson, Senior Demonstrator (Sessional; paid also \$240 in Special Research)	800.00
Class Assistants (Sessional):	
C. D. McKeen (paid also \$175 in Special Research)	600.00
Miss R. H. Moore (paid also \$140 in Special Research)	600.00
B. B. Hillary	510.00
R. G. Atkinson	500.00
L. Laking	500.00
J. J. Miller (paid also \$240 in Special Research)	500.00
A. R. Gopal-Ayengar (paid also \$400 in Special Research)	490.00
Mrs. G. S. Hillary (paid also \$600 in Botanic Gardens)	300.00
Miss H. J. Goulding, at \$200; resigned 9 March	132.25

Assistants:

R. F. Cain, Mycological Herbarium (paid also \$70 from Special Funds).....	\$1,800.00
Miss M. B. Givens, Morphology and Anatomy.....	1,800.00
Miss C. B. Ross, Ecology.....	1,800.00
A. Simpson, Horticulturist (with living quarters valued at \$360)....	2,200.00
L. Vancleemput, Gardener.....	1,750.00
D. S. Hull, Herbarium Assistant.....	960.00

Clerical Assistants:

Miss L. Alward.....	1,400.00
Miss R. Hobberlin.....	1,200.00
Dr. Kathleen L. Hull, Librarian and Teaching Assistant.....	1,400.00
R. Lynn, Stockkeeper and Technician.....	1,300.00
S. G. Smith, Laboratory Attendant, at \$1,000; on war service from January.....	679.19

 \$ 56,721.44

Chemistry

Professors:

F. B. Kenrick, also Head of Department.....	\$ 5,700.00
J. T. Burt-Gerrans, Electro-Chemistry.....	4,500.00
A. R. Gordon.....	4,500.00
L. J. Rogers.....	4,500.00
W. H. Martin.....	4,300.00
G. F. Wright.....	4,300.00

Associate Professors:

J. B. Ferguson.....	4,400.00
W. S. Funnell.....	4,200.00
F. R. Lorrinan.....	3,600.00
F. E. Beamish.....	3,500.00
F. E. W. Wetmore.....	2,600.00

Lecturers (Sessional):

J. J. Rae (paid also \$300 for Extension Work).....	2,400.00
Mrs. P. M. Marrian, Micro-Analysis.....	1,500.00

Assistants (Sessional):

Miss E. V. Eastcott.....	1,800.00
W. A. E. McBryde.....	1,321.30
D. S. Russell.....	814.50
R. C. Langille (paid also \$150 for Extension Work).....	811.25
H. A. Bewick.....	804.00
H. E. Gunning.....	804.00
W. G. Hines.....	724.00
P. Olynyk.....	804.00
H. Richmond.....	724.00
H. Sheffer.....	724.00
E. D. Maher.....	290.00
R. S. Stuart, at \$724; resigned 31 December.....	271.50
F. Y. Cook, at \$724; 1 month, resigned.....	90.50
J. E. C. Currah.....	730.00
E. Aristoff (paid also from Special Funds).....	650.00
S. Barnartt.....	650.00
I. Cameron.....	650.00
W. L. Godson.....	650.00
F. A. Hochstein.....	650.00
A. F. McKay.....	650.00
D. M. McLean.....	650.00
E. A. McWilliam.....	650.00
G. S. Myers.....	650.00
M. Robinson.....	650.00

Temporary Assistants:

G. M. Allison.....	160.00
E. W. Warren.....	150.00
P. E. Braid.....	80.00

Laboratory Assistants:

R. Fortescue (with rooms, heat and light valued at \$250; paid also \$223 Overtime).....	\$1,250.00
W. Banton, \$1,500 (and Overtime \$119.20); Lecture Assistant, \$200.....	1,700.00

Laboratory Attendants:

E. Chadwick.....	835.83
Dennis Murden.....	443.33
George Banton.....	345.00
F. Twigg.....	73.81
G. Edmund.....	68.33

\$72,319.35

Organic Chemistry Research:

H. O. L. Fischer, Professor (paid \$5,000 from Special Fund).....	
Erich Baer, Assistant Professor.....	\$3,000.00
J. M. Grosheintz, Research Associate.....	2,040.00
David Edson, Technician (paid also \$60 Overtime).....	780.00
Mrs. C. McCallum, Laboratory Attendant (paid also \$350 in Medicine).....	250.00

\$ 78,389.35

Chinese Studies

Rt. Rev. W. C. White, Professor and Head of Department (paid also in Royal Ontario Museum).....	\$ 2,000.00
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\$ 2,000.00

Fine Art

John Alford, Professor, at \$5,000 (paid from Special Fund).....	
Assistant Professors:	
Peter Brieger (paid also \$300 in School of Architecture).....	\$ 2,700.00
C. F. Comfort (without salary).....	
Miss R. M. Home, Special Instructor (Sessional; without salary—paid in Royal Ontario Museum).....	
Peter Haworth, Instructor (Sessional; part-time).....	700.00
Mrs. I. Whitley, Secretary-Librarian (Sessional).....	600.00

\$ 4,000.00

Geography

Griffith Taylor, Professor, also Head of Department (paid also \$2,500 in Ontario College of Education and \$210 for Extension Work).....	\$ 4,000.00
G. Tatham, Assistant Professor (paid also \$210 for Extension Work).....	2,400.00
D. F. Putnam, Lecturer (Sessional; paid also \$255 for Extension Work).....	2,200.00
Miss M. Brookstone, Demonstrator (paid also \$363 for Extension Work).....	1,200.00

Assistants (Sessional; part-time):

L. G. Reeds.....	175.00
J. W. Hamilton.....	150.00
Donald Kerr.....	125.00
Miss M. H. Cook.....	125.00

\$ 10,375.00

Geology

Professors:

E. S. Moore, also Head of Department (paid also \$100 for Summer Field Work).....	\$5,500.00
G. B. Langford, Mining Geology.....	4,900.00
A. MacLean.....	4,300.00

Assistant Professors:

L. S. Russell.....	2,800.00
Dr. Madeleine A. Fritz (part-time, paid also in Royal Ontario Museum).....	900.00

Lecturers (Sessional):

V. J. Okulitch (paid also \$280 for Extension Work and \$50 for Summer Field Work)	\$2,100.00
W. W. Moorhouse	1,800.00
Class Assistants (Sessional):	
J. Claveau	250.00
G. B. Crombie	250.00
W. N. Ingham	250.00
M. L. Miller	250.00
G. D. Springer	250.00
H. W. Little	250.00
W. Ballantyne, Laboratory Attendant, at \$17.50 per week	675.00
	\$ 24,475.00

History

Professors:

Chester Martin, also Head of Department (paid \$10 for Extension Work)	\$ 5,500.00
R. Flenley	4,700.00
F. H. Underhill	4,700.00
G. W. Brown (paid also \$554 for Extension Work and \$312.50 from University Press)	4,500.00
B. Wilkinson, Mediaeval History (paid also \$10 for Extension Work)	4,500.00
Associate Professors:	
G. deT. Glazebrook, at \$3,850; on war service from December (paid also \$62.50 from University Press)	2,326.08
D. G. Creighton (paid also \$156 for Extension Work and \$75 from University Press)	3,200.00
D. J. McDougall (paid also \$536 for Extension Work)	3,000.00
Edgar McInnis, at \$3,000; on leave of absence (paid \$25 from University Press)	
R. M. Saunders, Assistant Professor (paid also \$630 for Extension Work)	2,800.00
L. Gelber, Lecturer (Sessional; part-time)	1,800.00
G. G. Coulton, Special Lecturer	1,500.00
R. G. Riddell, Lecturer and Tutor (Sessional; paid also \$100 for Extension Work and \$50 from University Press)	750.00
H. B. L. Hughes, Instructor (Easter Term, part-time)	250.00
Miss A. M. Wright, Reader (Sessional)	250.00
	\$ 39,776.08

Italian and Spanish

Professors:

M. A. Buchanan	\$ 6,000.00
J. E. Shaw	6,000.00
Emilio Goggio	4,500.00
Associate Professors:	
G. C. Patterson	3,800.00
Juan Cano (paid also \$400 for Extension Work)	3,800.00
Instructors (Sessional):	
T. B. Barclay	1,500.00
N. H. Tayler	1,500.00
Mrs. Margaret Scarth	400.00
	\$ 27,500.00

Law (Also School of Law)

Professors:

W. P. M. Kennedy, Constitutional Law (paid also \$237.50 from University Press)	\$6,000.00
F. C. Auld, Jurisprudence (paid also \$220 for Extension Work)	4,500.00
Jacob Finkelman, Associate Professor, Administrative and Industrial Law	3,200.00
J. E. M. Hancock, Assistant Professor (paid also \$220 for Extension Work)	2,000.00
Bora Laskin, Lecturer (Sessional; paid also \$100 for Extension Work)	1,900.00
Special Lecturers (Sessional; without salary):	
H. G. Fox, Industrial Property	
K. G. Gray, Criminal Law and Criminology	
	\$ 17,600.00

Mathematics

Professors:

S. Beatty (paid also \$1,000 as Dean).....	\$ 5,500.00
I. R. Ponder (paid also \$212 for Extension Work).....	4,600.00

Associate Professors:

W. J. Webber.....	4,100.00
N. E. Sheppard.....	3,900.00
D. A. F. Robinson.....	3,400.00

Assistant Professors:

J. D. Burk.....	2,800.00
G. de B. Robinson, at \$2,800; on war service from 1 September..	466.68
H. S. M. Coxeter (paid also \$420 for Extension Work).....	2,800.00
Richard Brauer (on leave of absence) Honorarium.....	500.00

Lecturers (Sessional):

Miss C. Krieger.....	2,150.00
Miss M. E. G. Waddell (paid also \$420 for Extension Work)....	2,000.00
D. B. deLury (paid also \$300 for Extension Work).....	2,000.00
D. C. Baillie, at \$1,550; on war service; contribution to T.I. & A.A.	77.52

Fellows (Sessional):

W. C. G. Fraser.....	800.00
N. S. Mendelsohn (paid also \$100 for Extension Work).....	800.00
J. S. Vigder (paid also \$500 in Applied Science).....	700.00
W. J. R. Crosby.....	600.00
B. Noonan.....	350.00
A. J. Coleman.....	350.00

 \$ 37,894.20
Military Studies

Major M. Barry Watson, Director and Assistant Professor, at \$2,600 (part-time).....

Brigadier-General G. S. Cartwright, Special Lecturer (Sessional)....	\$ 1,600.00
W. A. Baughurst, Assistant, 10 mos.....	600.00
	1,100.00

 \$ 3,300.00
Mineralogy

Professors:

A. L. Parsons.....	\$ 5,000.00
J. Ellis Thomson (paid also \$140 for Extension Work).....	4,500.00
M. A. Peacock, Associate Professor.....	4,300.00
V. B. Meen, Lecturer (Sessional; paid also in Royal Ontario Museum)	1,800.00

Assistants (Sessional; part-time):

S. V. Burr.....	400.00
E. J. W. Irish.....	400.00
W. Wightman, Laboratory Attendant.....	900.00

 \$ 17,300.00
Philosophy

Professors:

G. S. Brett, at \$6,000, of which \$1,000 paid in Ethics (paid also \$1,000 as Dean of Graduate Studies).....	\$ 5,000.00
F. H. Anderson.....	4,600.00

Associate Professors:

H. R. MacCallum (paid also \$300 for Extension Work).....	4,200.00
E. W. Macdonald.....	3,300.00
W. Jarvis McCurdy (paid also \$420 for Extension Work).....	3,000.00
T. A. Goudge, Assistant Professor (paid also \$420 for Extension Work)	2,500.00

 \$ 22,600.00

Physics

Professors:

E. F. Burton, also Director of Physical Laboratory (paid also \$100 for Extension Work).....	\$ 6,000.00
J. Satterly (paid also \$100 for Extension Work).....	5,300.00
L. Gilchrist (paid also from Special Funds).....	4,500.00
H. A. McTaggart at \$4,500; ob. 12 November.....	1,875.00
J. Patterson, Honorary Professor of Meteorology (without salary).....	.....

Associate Professors:

H. Grayson Smith (paid also from Special Funds).....	3,600.00
D. S. Ainslie at \$3,600; on war service; contribution to T.I. & A.A.....	180.00
H. J. C. Ireton (paid also from Special Funds).....	3,600.00
C. Barnes (paid also from Special Funds).....	3,200.00
M. F. Crawford (paid also from Special Funds).....	3,600.00

Assistant Professors:

J. O. Wilhelm at \$3,200, of which half paid from Special Funds ..	1,600.00
Arnold Pitt (at \$3,200 including \$250 from University Extension; paid also from Special Funds).....	3,200.00
Miss E. J. Allin (paid also from Special Funds).....	2,400.00
J. M. Anderson (paid also from Special Funds).....	2,400.00
A. A. Brant at \$2,400, of which half paid from Special Funds....	1,200.00
Miss K. M. Crossley (at \$2,000 including \$100 from University Extension; paid also from Special Funds and \$100 for Extension Work).....	2,000.00
Miss F. M. Quinlan (at \$2,000 including \$100 from University Extension; paid also from Special Funds and \$100 for Extension Work).....	2,000.00

Honorary Special Lecturers (Sessional; without salary):

E. W. Hewson.....	.....
A. Thomson.....	.....
W. E. K. Middleton.....	.....

Demonstrators and Lecturers (paid also from Special Funds):

A. D. Misener (paid also \$120 for Extension Work).....	1,800.00
R. Richmond (Sessional).....	2,400.00
H. L. Welsh (Sessional).....	1,800.00

Honorary Special Demonstrators (Sessional; without salary):

C. C. Boughner.....	.....
D. B. Kennedy.....	.....

Assistant Demonstrators (Sessional):

Mrs. Dorothy Elson.....	1,500.00
J. W. M. Britton.....	1,150.00
E. H. Dexter.....	1,200.00
Miss L. Brandon.....	600.00
Miss B. Girdwood (paid also from Special Funds).....	600.00
Miss E. Sims (paid also \$500 in Applied Mathematics).....	600.00
E. A. McIntyre (part-time).....	300.00
Miss G. E. Smith.....	225.00
H. D. Vasileff (paid also from Special Funds).....	300.00
G. Luchak.....	187.50

Assistant Demonstrators, at \$1.25 per hour:

Mrs. Agnes Misener, 576 hours.....	720.00
Mrs. Alice Thomson, 557 hours.....	696.25
Mrs. Louise Morrison, 420 hours.....	550.00
Mrs. Mattie Rotenberg, 395 hours.....	493.75
Mrs. Olivia C. Armstrong, 107 hours.....	171.25
A. M. Miceli, 93 hours.....	116.25
H. W. Isaac, 77 hours.....	96.25
Miss R. E. Parrett, 18 hours.....	22.50
J. Gurland, Assistant Demonstrator, 18 weeks at \$35 per week.....	630.00
Miss A. T. Reed, Secretary and Class Assistant (paid also from Special Funds).....	2,000.00
Miss N. K. Reed, Clerical Assistant and Librarian (paid also from Special Funds).....	1,300.00
B. Clark, Mechanician.....	2,500.00

Assistant Mechanicians:

J. Ward (paid also \$34.20 Overtime).....	2,100.00
G. T. Woodward.....	2,100.00
F. M. Shepherd (paid also \$10 Overtime).....	1,900.00
Albert Owen (paid also from Special Funds).....	1,600.00
R. H. Chappell, Glass-blower.....	3,000.00
P. Blackman, Laboratory and Lecture Assistant (paid also from Special Funds).....	1,800.00
John A. Reid, Assistant Laboratory and Lecture Assistant at \$800; on war service; contribution to Pension Fund.....	22.00

\$81,135.75

Less chargeable to: University Extension.....	400.00
Special Funds.....	7,000.00

7,400.00

\$ 73,735.75

Political Economy

Professors:

H. A. Innis, also Head of Department (paid also \$120 for Extension Work).....	\$ 5,200.00
H. R. Kemp, Commerce, at \$4,100; on war service; contribution to T.I. & A.A.....	200.04
V. W. Bladen (paid also \$576 for Extension Work and \$395 from University Press).....	4,100.00
A. Brady (paid also \$10 for Extension Work and \$100 from University Press).....	4,000.00
R. M. Dawson.....	4,000.00

Associate Professors:

Lorne T. Morgan (paid also \$200 for Extension Work).....	3,700.00
H. A. Logan (paid also \$116 for Extension Work).....	3,900.00

Assistant Professors:

A. F. W. Plumptre, at \$2,900; on war service from January.....	1,981.68
D. C. MacGregor (paid also \$320 for Extension Work).....	2,800.00
J. F. Parkinson, at \$2,800; on war service from October.....	805.03
V. F. Coe, at \$2,700; on war service; contribution to T.I. & A.A.....	135.00
J. H. Richardson, Visiting Professor.....	2,500.00

Lecturers (Sessional):

C. B. Macpherson.....	2,100.00
J. A. Cook (paid also \$50 for Extension Work).....	3,300.00
R. V. Anderson.....	1,500.00

Special Lecturers (Temporary):

International Labour Organization for C. M. Wright (including \$39.60 for travelling expenses).....	955.35
G. A. Elliott.....	247.00
K. S. Keirstead.....	75.00
J. C. Bonbright.....	62.44
Walton Hamilton.....	61.33
J. D. Black.....	61.33
S. H. Slichter.....	61.33
C. W. Wright.....	50.23
J. L. McDougall.....	15.00
J. C. Cameron.....	15.00
Comptroller, Hart House, for sundry expenses in connection with Special Lecturers.....	16.35
J. G. Perold, Instructor.....	1,500.00

Assistants (Sessional):

W. C. Hood.....	250.00
N. H. Morse.....	250.00
E. Richmond.....	250.00
Miss E. M. Rosengren.....	250.00
O. W. Main (Easter Term).....	200.00
N. Ward (Easter Term).....	200.00

Accounting:

W. S. Ferguson, Professor (part-time)	\$2,550.00
C. A. Ashley, Professor, \$3,400; Supervisor of Studies in Political Economy, \$600	4,000.00
F. R. Croombe, Associate Professor (paid also \$440 for Extension Work)	3,500.00

Sociology:

C. W. M. Hart, Assistant Professor and Supervisor of Studies; also Special Lecturer in Anthropology without salary	3,200.00
S. D. Clark, Lecturer (Sessional)	2,100.00
E. C. Devereux, Instructor (Sessional)	1,500.00

 \$ 61,592.11

Psychology

Professors:

E. A. Bott, also Director of Laboratory, at \$5,000; on leave of absence—paid by British Government—from October	\$ 2,200.04
W. E. Blatz (paid also \$500 in Institute of Child Study)	4,500.00
S. N. F. Chant, at \$4,300; on war service from November)	2,250.02

Associate Professors:

William Line, at \$3,900; on war service from September (paid also \$420 for Extension Work)	1,430.00
T. W. Cook (Temporary)	3,600.00

Assistant Professors:

J. D. Ketchum (paid also \$300 for Extension Work and \$10 in School of Nursing)	3,200.00
G. P. Cosgrave at \$3,000, of which \$1,000 paid from Special Funds	2,000.00
K. S. Bernhardt (part-time; paid also \$700 in Institute of Child Study, \$310 for Extension Work and \$20 in School of Nursing)	3,000.00
C. R. Myers, at \$2,300; on leave of absence—paid by British Government—from October (paid also \$420 for Extension Work)	1,025.47

Lecturers (Sessional):

Miss M. D. Salter (paid also \$500 from Special Funds)	1,300.00
Miss M. L. Northway	1,200.00

Special Lecturers (Sessional):

K. H. Rogers (paid also \$100 for Extension Work)	200.00
G. W. Anderson (paid also \$150 in Psychiatry)	100.00
Dr. J. D. M. Griffin, also in Psychiatry, without salary; on war service from October . . . . .	.....

E. S. W. Belyea, Instructor, at \$500, and \$700 additional allowance (paid also from Special Funds)	1,200.00
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Class Assistants (Sessional):

Miss K. Harvie (paid also \$228 for Extension Work)	400.00
Mrs. Magda B. Arnold	400.00
C. Marshman	650.00
E. Signori	300.00
Miss D. Millichamp (paid also in Institute of Child Study)	300.00

Readers (Sessional):

R. J. R. Bell	200.00
Miss F. M. Hill	200.00
J. C. Jaynes	200.00
T. R. Maxwell	150.00
J. C. Sawatzky, at \$200; resigned 31 December	100.00
Miss N. Bailey	100.00
G. C. Cooper, Technician	2,300.00

 \$32,505.53

Less Paid by School of Nursing

200.00

 \$ 32,305.53

Zoology

Professors:

E. M. Walker, Invertebrate Zoology; also Head of Department . . .	\$ 5,500.00
W. H. Piersol, Histology and Embryology, at \$5,100, of which \$2,550 paid in Anatomy (paid also \$26 for Summer Course) . . .	2,550.00
J. R. Dymond, Systematic Zoology	4,300.00
A. F. Coventry	4,000.00
A. G. Huntsman, Marine Biology (without salary) . . . . .	.....

Associate Professors:

W. H. T. Baillie	4,000.00
J. W. MacArthur	4,000.00
E. H. Craigie	4,000.00
W. J. K. Harkness	3,550.00

Assistant Professors:

Dr. Norma H. C. Ford (paid also \$300 in School of Nursing)	3,150.00
K. C. Fisher	2,850.00
F. P. Ide, Entomology (paid also \$382 for Extension Work)	2,400.00

Lecturers (Sessional):

F. E. J. Fry, at \$900; on war service as from 24 October (paid also \$520.84 in Special Research)	437.72
R. R. Langford (paid also \$1,250 in Special Research)	1,500.00

Demonstrators (Sessional):

J. G. Aldous	800.00
Miss V. E. Engelbert (paid also in Physical and Health Education and in Connaught Laboratories)	1,100.00
Miss R. D. C. Martin (paid also in Physical and Health Education)	1,100.00

Assistants (Sessional):

W. M. Sprules (paid also \$100 for Extension Work)	450.00
D. G. Wilder	600.00
Miss A. M. Ironside (paid also \$600 in Special Research)	340.00
E. D. Winchester	250.00
G. M. Neal (paid also \$150 for Extension Work)	240.00
Miss D. W. Kirk (paid also \$400 in Special Research)	150.00
Mrs. Virginia S. Black (paid also in Special Research)	100.00
J. E. Moore, at \$400; resigned 30 November	100.00
A. W. F. Banfield	100.00
S. P. Drummond	100.00
D. N. Omand (paid also \$50 for Extension Work)	100.00
F. A. Walden	85.00
F. H. Glenny, at \$225; resigned 31 January	75.00
J. R. Brett, at \$300; resigned 30 November	75.00
H. M. Good	70.00
D. M. Davies	65.00
W. B. Scott	65.00
A. R. A. Taylor	55.00
F. L. Balmer	55.00
Mrs. Isobel Radforth	35.00
R. M. Belyea	30.00
Mrs. Grace W. Scott (paid also in Special Research)	30.00
E. R. Flewelling	30.00
A. Quantrill, Mechanical Technician, at \$1,500 and \$75 additional allowance	1,575.00
T. Stovell, Microscopic Technician, at \$1,000 and \$150 additional allowance	1,150.00
S. Clare, Assistant, Experimental Biology	1,000.00
Mrs. Audrey H. Shortt, Photographer (Sessional)	800.00
W. J. LeRay, Curator of Vivarium, at \$1,750 and \$50 additional allowance	1,800.00
D. G. LeRay, Assistant in Vivarium; on war service from May (paid also \$45 in Psychology Department)	900.00
A. Prince, Chief Laboratory Assistant, at \$900 and \$100 additional allowance	1,000.00
William Smith, Laboratory Attendant and Stores Assistant, at \$1,000 and \$175 additional allowance	1,175.00
Roy Wright, Laboratory Attendant, 27 weeks, 2 days at \$10 per week	273.35
Frank Laughlin, Technical Assistant, 3½ weeks at \$10 per week	35.00
E. C. Cross, Secretary, at \$1,800; on war service; contribution to Pension Fund	58.50

Acting Secretary, for duration of war, at \$1,200:	
Mrs. Helen Johnson, also \$300 additional allowance; resigned 31 December.....	\$900.00
Miss Ruth Jenkins, 6 months from 1 January.....	600.00
Stenographer and Librarian, at \$1,050:	
Miss P. Foreman, 4 months and \$25 additional allowance.....	375.00
Miss E. Caesar, 8 months and \$75 additional allowance (paid also \$80 as Secretarial Assistant).....	775.00
Secretarial Assistant in West Wing, at \$80 per month:	
Miss E. Caesar, 1 month (paid also as Stenographer and Librarian)	80.00
Miss M. Marriott, 8 months and \$50 additional allowance.....	690.00
Temporary Clerical Assistants:	
Miss D. Waugh, 8 weeks, 2 days.....	116.53
Miss Barbara Bott, 94 hours.....	47.00
Mrs. Margaret Stevenson, 2 weeks.....	15.00
Messengers:	
Donald Wiggins, 18 weeks at \$9 per week.....	162.00
John Anderson, at \$10 per week.....	66.67
	\$ 62,031.77

(2) Departments in University College (\$150,475.00)

Classics

Gilbert Norwood, Professor, also Director of Classical Studies.....	\$ 6,250.00
(a) Greek:	
E. T. Owen, Professor.....	4,700.00
Associate Professors:	
D. E. Hamilton.....	4,200.00
M. D. C. Tait (paid also \$15 for Extension Work).....	3,600.00
(b) Latin:	
E. A. Dale, Professor at \$4,700, of which \$2,250 paid by Trinity College.....	2,450.00
(c) Greek and Roman History:	
C. N. Cochrane, Professor (with free rooms, heat and light valued at \$300 as Dean of Residence.....	4,500.00
Miss Mary C. Needler, Assistant Professor (paid also \$15 for Ex- tension Work).....	2,700.00
	\$ 28,400.00

English

Professors:	
M. W. Wallace (paid also \$1,500 as Principal of University College)	\$ 6,000.00
R. S. Knox.....	4,900.00
J. F. Macdonald (paid also \$420 for Extension Work).....	4,500.00
A. S. P. Woodhouse (paid also \$200 from University Press).....	4,200.00
W. H. Clawson, Associate Professor.....	3,900.00
Assistant Professors:	
N. J. Endicott.....	2,900.00
J. R. MacGillivray (paid also \$290 for Extension Work and \$40 from University Press).....	2,900.00
A. E. Birney (paid also \$720 for Extension Work).....	2,500.00
C. T. Bissell, Lecturer (Sessional).....	2,000.00
W. Robbins, Fellow (Sessional).....	575.00
M. Mackinnon, Reader (Sessional).....	200.00
	\$ 34,575.00

French

Professors:	
F. C. A. Jeanneret.....	\$ 5,500.00
J. S. Will.....	5,000.00
St. E. deChamp (paid also \$200 for Extension Work).....	4,500.00

Associate Professors:

W. J. McAndrew (paid also \$1,000 as Registrar of University College).....	\$ 3,700.00
H. L. Humphreys (paid also \$420 for Extension Work).....	3,600.00

Assistant Professors:

R. D. C. Finch.....	3,450.00
J. G. Andison (paid also \$58 for Extension Work).....	3,300.00
C. D. Rouillard.....	3,200.00

Lecturers (Sessional):

Miss A. C. Cole (paid also \$168 for Extension Work).....	2,350.00
G. L. Assie (paid also \$200 for Extension Work).....	2,000.00
J. A. Houpert (paid also \$520 for Extension Work).....	2,000.00
Miss I. G. Balthazard (paid also \$350 for Extension Work).....	1,800.00
Miss M. D. MacDonald (paid also \$180 for Extension Work)....	1,800.00

 \$ 42,200.00
German

Barker Fairley, Professor, also Head of Department.....	\$ 6,000.00
Thure Hedman, Associate Professor.....	4,000.00

Assistant Professors:

G. E. Holt.....	3,450.00
H. Boeschstein (paid also \$216 for Extension Work).....	3,000.00
Martin Joos, Lecturer (Sessional).....	2,100.00

 \$ 18,550.00
Semitics

Professors:

W. R. Taylor.....	\$ 5,500.00
T. J. Meek.....	5,500.00

Assistant Professors:

F. V. Winnett.....	3,000.00
W. S. McCullough.....	2,800.00

Readers (Sessional):

T. A. M. Barnett.....	45.00
R. F. Schnell.....	55.00

 \$ 16,900.00
Ethics

G. S. Brett, Professor (paid also as Professor of Philosophy and Dean of School of Graduate Studies).....

 \$ 1,000.00

 \$ 1,000.00
University College General

M. W. Wallace, Principal (paid also as Professor of English).....	\$ 1,500.00
Miss Marion B. Ferguson, Dean of Women (with living valued at \$400)	2,500.00
W. J. McAndrew, Registrar (paid also as Associate Professor of French)	1,000.00
Miss E. H. McAndrew, Assistant to the Registrar.....	1,050.00
Miss M. Blackburn, Secretary in the Registrar's Office.....	1,400.00
Miss C. Tocque, Stenographer in University College.....	1,400.00

 \$ 8,850.00

 \$765,865.42
22. Anthropology

Supplies:

Photographic Service, slides.....	\$ 7.50
R.O.M., multigraphing.....	11.59

 \$ 19.09

23. Applied Mathematics

Supplies and Apparatus (\$219.64):	
American Institute of Physics, reprints.....	\$ 14.80
American Mathematical Society, dues.....	25.00
Murdock Stationery, paper.....	18.00
Photographic Service, photostats.....	14.25
Postage.....	21.17
Roneo Co. of Canada, stencils, ink, paper.....	35.45
University Press, printing stationery.....	64.41
Accounts under \$10 (3).....	6.68
Superintendent's Dept., freight, \$3.94; labour, \$11.04; material, \$4.90.....	19.88
Clerical Assistance:	
Mrs. Reita Maunder, 38 weeks, 10½ days.....	354.46
	\$ 574.10

24. Archaeology

Supplies:	
Photographic Service, slides, prints.....	\$ 182.70
Mr. H. A. Thompson, slides.....	30.00
Accounts under \$10 (2).....	5.94
	\$ 218.64

25. Astronomy

At University:	
Supplies (\$150.30):	
Eastman Photographic Stores, Chemicals, films, plates, etc.....	\$ 18.93
University Press, stationery, printing.....	52.42
Accounts under \$10 (5).....	27.54
Superintendent's Dept., telephone .28; material, \$51.13.....	51.41
At Observatory:	
Supplies and Apparatus (\$537.82):	
W. E. Booth Co., photographic plates.....	26.50
F. Y. W. Brathwaite, hardware, paint, hose, etc.....	24.39
Canadian General Electric, tungsten wire.....	21.26
Central Scientific Co., rheostat, oil, tungsten wire.....	35.04
Distillation Products Inc., Pirani gauge.....	139.06
Eastman Kodak Co., plates.....	69.98
Kinney Mfg. Co. vacuum valve.....	23.37
Postage.....	14.00
Sheppard & Gill Lumber Co., lumber.....	24.48
University Press, printing, stationery.....	40.07
Yerex's Electric Radio Service, radio.....	15.00
Accounts under \$10 (8).....	35.79
Sundry Disbursements by department:	
Hardware, \$15.78; freight, .45; books & stationery, \$3.30; postage, \$1.40; sundries, \$9.07.....	30.00
Superintendent's Dept. telephone, .45; war tax, \$1.90; freight, \$31.55; material, \$4.98.....	38.88
Library, including binding and mending (\$200.72):	
Royal Astronomical Society, reprints.....	39.75
University of Chicago Press, subscription.....	11.42
University Press, binding, books, bulletins.....	125.34
Accounts under \$10 (5).....	24.21
Attendants and incidentals \$(73.62):	
T. McKenzie, caretaker's overtime service.....	47.50
Superintendent's Dept., labour, \$23.69; material, \$2.43.....	26.12
	\$ 962.46
Less Door Receipts.....	\$30.00
Sale of material.....	7.30
	37.30
	\$ 925.16

26. Botany

Laboratory and office supplies, labour, etc. (\$2,393.56):

Aikenhead Hardware, Ltd. hardware	\$	11.69
Allen Mfg. Co., laundry		34.69
Arthurs Jones Ltd., scratch pads		12.42
W. E. Booth Co., photo plates, slides		54.00
British Drug Houses, chemicals		90.85
Brown Bros. Ltd., folders		51.62
California Botanical Materials Co., slides		11.26
Canadian Laboratory Supplies, glassware, etc.		19.58
Canadian Pad and Paper Co., mimeo paper		107.07
Central Scientific Co., glassware, chemicals, etc.		367.04
Dupont Film Mfg. Corporation, film, safety microcopy		12.50
Eastman Kodak Co., chemicals		13.54
Eastman Photographic Stores, film, plates, etc.		125.36
Fisher Scientific Co., clamps, tubing		86.63
Grand and Toy, stationery		60.15
Gutta Percha and Rubber Ltd., tubing		16.66
Fred W. Halls Paper Co., paper		43.47
J. F. Hartz Co., cover glasses, slides		50.13
Ingram and Bell, cover glasses, cover slips		105.50
Kilgours Ltd., bags, tape		17.30
Mallinckrodt Chemical Works, chemicals		18.89
McIlwraith's Ltd., razor blades		10.50
Office Specialty Mfg. Co., card section, filing cabinet		47.75
Photographic Service, slides, film, etc.		14.25
Postage		76.00
Richards Glass Co., vials, caps, glassware		12.00
Robbins and Townsend, typewriter maintenance		17.40
J. H. Ryan, binding volumes		13.75
Stephen Sales Co., stencils, ink, paper		18.36
G. Tamblin Ltd., non-absorbent dressing		16.25
Edward Wicki & Co. Inc., dissecting blades		45.77
Will Corporation, boxes		13.80
University Press, stationery, binding, printing		244.74
Accounts under \$10.00 (16)		78.99

Sundry Disbursements by department:

Drugs and stationery, \$23.63; hardware, \$21.30; supplies, \$68.29; telephones, postage, etc., \$49.34; sundries, \$33.87; travelling, \$49.69		246.12
Superintendent's Dept., freight, \$79.06; labour, \$58.51; material, \$89.96		227.53

Herbaria, Bear Island Laboratory (\$221.94):

Canadian Pad and Paper Co., paper		15.73
J. Lanoie, repairs		149.00
W. Manger, specimens		15.56
Provincial Treasurer, rental of Bear Island lot		10.00
University Press, printing, stationery		12.20
Accounts under \$10.00 (4)		19.45

Botanic Gardens and Greenhouses, supplies and labour, (\$2,060.82):

Wm. Bartlett and Son, canvas covers		17.50
W. M. C. Chilton, greenhouse assistant, 12 months		960.00
Gutta Percha and Rubber Ltd., hose		11.39
Mrs. G. S. Hillary, 12 months		800.00
Ocean Chemicals Ltd., fumigating		40.00
W. P. Warner, loam		12.00
E. Webb and Sons, chemicals, sprays		52.60
Accounts under \$10 (3)		58.86
Superintendent's Dept., labour, \$21.92; material, \$86.55		108.47

Apparatus and equipment (\$368.09):

Central Scientific Co., batteries, blender, gauges		70.52
Corning Glass Works, filters		13.77
Kelvinator of Canada Ltd., repairs		86.40

H. V. Steer, apparatus repairs.....	\$ 32.30
Accounts under \$10 (9).....	36.21
Superintendent's Dept., labour, \$75.16; material, \$53.73.....	128.89
	<u>\$5,044.41</u>
Less Credits: Laboratory deposits, \$353.55; sale of material, etc., \$28.92.....	382.47
	<u>\$ 4,661.94</u>

27. Chemistry

Maintenance:

Chemistry:

Chemicals, glassware, apparatus, etc. (\$9,071.58):

Aikenhead Hardware, tools, files, wrench.....	\$ 51.68
American Institute of Physics, reprints.....	25.85
Auto Electric Service Co., Ltd., motor.....	43.05
Belle Ewart Ice and Fuel, ice tickets.....	110.88
W. E. Booth Co. Ltd., lantern plates.....	12.30
British Drug Houses, chemicals.....	142.09
Canada Batteries Ltd., battery.....	15.88
Canadian Industries Ltd., chemicals.....	36.83
Canadian Laboratory Supplies, glassware, tubes, heaters, etc.	566.68
Canadian Liquid Air Co., gas, tank rental.....	33.86
Central Scientific Co., glassware, oil, tongs, etc.....	2,463.54
R. H. Chappell, glass blowing.....	61.90
E. I. Dupont de Nemours & Co., chemicals.....	10.63
Eastman Kodak Co., chemicals.....	353.69
T. Eaton Co. Ltd., stools wired, book.....	88.87
Eck. & Krebs, funnels, condensers, dryers, etc.....	46.29
Fayle Coppersmith Works, stability bath.....	91.00
Flexible Shaft Co. Ltd., mixmaster.....	28.90
Gutta Percha & Rubber Ltd., tubing.....	63.70
G. A. Hardie & Co., towels.....	260.50
Ingram & Bell, glassware, chemicals, crucibles, etc.....	583.87
Johnson Matthey & Co., chemicals, platinum.....	53.15
Mallinckrodt Chemical Works, chemicals.....	439.03
Medicine Hat Potteries, crocks.....	14.68
Merck & Co., chemicals.....	222.13
Mimeograph Co. Ltd., ink, paper, stencils, etc.....	188.30
National Drug & Chemical Co., chemicals.....	39.66
Nichols Chemical Co., chemicals.....	249.32
Ohmite Mfg. Co., rheostats.....	14.08
Ontario Cork Co., corks.....	191.27
Ontario Research Foundation, chemicals.....	15.30
Postage.....	71.00
Mrs. J. Snowalter, stock & dies.....	12.00
Superior Electric Ltd., plates, coils, asbestos, etc.....	68.56
Thermos Bottle Co. Ltd., jars & fillers.....	27.17
Underwood Elliott Fisher, repairs.....	18.25
Vicking Distributing Co., ether.....	26.00
Vitrolite Products of Canada, vitrolite.....	11.95
Walker Metal Products, wire.....	12.82
Wall Chemicals Ltd., oxygen.....	142.17
Will Corporation, pyrometer, etc.....	28.98
Williams & Wilson Ltd., elements.....	132.00
University Press, printing, stationery, reprints.....	709.12
Accounts under \$10 (34).....	156.86

Sundry Disbursements by department:

Stationery & drugs, \$42.54; hardware, \$65.25; supplies, \$48.53; sundries, \$60.17; postage, \$11.38.....	227.87
Superintendent's Dept., freight, \$156.36; telephones, \$4.39; labour, \$173.20; material, \$573.97.....	907.92

Repairs and Renewals (\$539.13):

Accounts under \$10 (3).....	13.16
Superintendent's Dept., labour, \$319.07; material, \$206.90.....	525.97

Clerical Assistance (\$145.40):

W. Banton, 87½ hours	\$ 35.00
David Edson, 151 hours	60.40
R. Fortescue, 62 hours	31.00
Miss E. E. Kremer, 2 days	10.00
Miss I. Lounsbury, 1 day	3.00
Mrs. I. Stephens, 2 days	6.00

\$ 9,756.11

Less credits: laboratory deposits, \$3,515.47; sale of material, etc., \$45.33; materials returned \$8.00

3,568.80

\$ 6,187.31

Physical Chemistry:

Supplies, Chemicals, etc.:

Baker Platinum of Canada, platinum lids	\$ 36.80
Beardmore & Co. Ltd., belting, etc.	13.18
Canadian Laboratory Supplies, glassware, chemicals, slides ..	75.99
Canadian National Carbon Co., spectroscope	47.56
Carpentry and Repair Service, shelf	27.00
Central Scientific Co. of Canada, tubing, balances evaporating discs	108.33
R. H. Chappell, glassblowing	40.00
Corning Glass Works, glassware	11.30
Flexible Shaft Co. Ltd., motor	28.90
J. F. Hartz Co. Ltd., chemicals	21.60
Instruments Ltd., graphite rods	57.30
Johnson Matthey & Co. (Can.) Ltd., platinum discs	16.88
Merck & Co., chemicals	12.03
Ohmite Mfg. Co., rheostat	13.17
E. H. Sargent, pyrex, stoppers	30.61
Scientific Glass App. Co. glass	21.33
Accounts under \$10 (12)	66.12
Superintendent's Dept., freight, \$8.81; labour, \$6.95; material, \$4.05	19.81

\$ 647.91

Electro Chemistry:

Supplies and Apparatus:

British Drug Houses, chemicals	\$ 178.76
Canadian Asbestos Ontario Ltd., asbestos paper, asbestos millboard	14.37
Canadian Batteries Ltd., batteries	12.61
Canadian Laboratory Supplies, apparatus, emery paper, cork borer, filter paper	916.35
Canadian Liquid Air Co., rental of cylinder, gas	12.68
Canadian Research Institute, repairs, rewiring, motor	42.35
Central Scientific Co. of Canada, valves	12.35
T. Eaton Co., jig-saw, blades	10.89
G. A. Hardie & Co. Ltd., towels, wipers	79.95
Littlefuse Inc., mountings, fuses	23.17
H. N. MacFarland, glass blowing	15.00
McBain Foundry, weights	41.47
W. R. McKee, repairing & recalibrating motors	13.30
Geo. A. Matthews Co. Ltd., repairs to motor, motors	117.50
Photographic Service, slides, prints, photostats	52.81
Radio Trade Supply Co., cutter, chassis, condensers, clips, meters, etc.	228.29
Richardson Bond and Wright Ltd., lists	21.44
Synthetic Drug Co., bottles	24.00
Wall Chemicals Ltd., oxygen	16.50
Wholesale Radio Co., sockets, tubes, transformer, controls, etc.	26.16
University Press, printing, stationery	16.67
Accounts under \$10 (11)	62.68

Sundry Disbursements by department:

Stationery and drugs, .91; hardware, \$1.90; supplies, \$3.27; stamps & carfare, \$3.96; sundries, \$9.17	19.21
Superintendent's Dept., freight, \$5.88; labour, \$60.37; material, \$303.50	369.75

\$ 2,328.26

Less Credits: Laboratory deposits, \$37.30; sale of material, \$124.30.....	\$ 161.60	
		\$ 2,166.66

Organic Chemistry Research:

Supplies, apparatus and equipment:

Allen Mfg. Co., laundry.....	\$ 17.45	
Baker Platinum of Canada, chemicals.....	42.00	
British Drug Houses, chemicals.....	388.61	
Canadian Laboratory Supplies, furnaces, glassware.....	200.57	
Central Scientific Co., chemicals, corks, tubing, apparatus.....	757.09	
Fisher Scientific Co. Ltd., glassware, tubes.....	68.93	
Glidden Co., chemicals.....	67.90	
A. S. Hunt, funnel, glass blowing.....	12.00	
Ingram and Bell Ltd., reagent bottles.....	28.44	
Journal of Biological Chemistry, reprints.....	11.05	
Mack Printing Co., reprints.....	11.84	
Microchemical Service, combustion stove and control.....	97.26	
Maurice A. Knight, jar.....	32.25	
Pfanstiehl Chemical Co., chemicals.....	46.23	
Miss Shirley Platt, chemical analyses.....	151.00	
Robbins and Townsend, typewriter.....	85.00	
Waverly Press Inc., reprints.....	21.87	
University Press, printing, stationery.....	28.96	
Accounts under \$10 (10).....	54.31	
Sundry disbursements by department:		
Stationery & drugs, \$2.53; hardware, \$12.22; supplies, \$11.34; stamps & postage, \$7.97; sundries, \$15.18..	49.24	
Superintendent's Dept., freight, \$42.22; labour, \$70.97; material, \$169.85.....	283.02	
		\$ 2,455.02
		\$ 11,456.90

28. Fine Art

Equipment:

Artists Supply Co. colours, brushes, chalk, etc.....	\$ 21.25	
Comrie Lumber Co. lumber.....	13.80	
T. Eaton Co. prints.....	52.28	
Grand & Toy stationery.....	8.65	
Superintendent's Dept., labour \$7.90, material \$3.74.....	11.64	
		\$ 107.62

Slides, Journal and Stationery, Use of Lantern and Operator:

Artists Supply Co., colors, brushes, chalk, etc.....	\$ 114.40	
Canadian Art Laboratory, paints.....	14.11	
Prof. C. F. Comfort, studio rental.....	160.00	
Museum of Modern Art, dues.....	11.28	
Photographic Service, Lantern service, slides.....	352.60	
Postage.....	34.31	
Pringle & Booth Ltd. photostats.....	16.32	
A. G. Sherman, cartage.....	10.50	
University Press, stationery.....	61.43	
Accounts under \$10 (8).....	37.14	
Sundry Disbursements by Dept.....	135.00	
Superintendent's Dept., freight, \$5.02, labour, \$7.10; material, \$4.76.....	16.88	
		\$ 963.97
		\$ 1,071.59

29. Geography

Maintenance (\$241.12):

Denoyer-Geppart Co. maps.....	\$ 15.35	
Mimeograph Co., paper, ink.....	13.81	
Photographic Service, slides.....	21.10	
Charles Potter, prefocussing lamps.....	23.60	
University Press, stationery, printing.....	92.61	
Accounts under \$10 (6).....	24.53	
Sundry disbursements by department.....	20.00	
Superintendent's Dept., freight, \$3.13; labour, \$15.63; material, \$11.36.....	30.12	

Apparatus and Furniture (\$261.97):

Central Scientific, delinescope.....	\$ 139.89	
Office Specialty Co., cabinet.....	118.00	
Charles Potter, slide covers.....	4.00	
Superintendent's Dept., freight.....	.08	
		\$ 503.99
Less—Donation toward purchase of delinescope by G. L. P. Grant-Suttie Esq.....	100.00	\$ 403.99

30. Geology

Maintenance and equipment including mechanical assistance in preparing specimens (\$578.67):

Canadian Carborundum, abrasive powder.....	\$ 17.02	
Central Scientific Co., bulbs, glassware, etc.....	24.70	
Corman Engineering Co., iron taps.....	16.85	
J. B. Farnworth, electric apparatus.....	15.00	
Ingram & Bell Ltd., canada balsam.....	14.25	
Musto-Kecciau Co., blades.....	24.83	
Office Specialty Co., cards, chairs, etc.....	91.30	
Photographic Service, slides.....	17.20	
Postage.....	5.00	
Radio-Trade Supply Co., micrometer, etc.....	43.37	
Underwood Elliott Fisher, rebuilt typewriter.....	67.50	
University Press, stationery.....	78.57	
Accounts under \$10 (10).....	33.15	
Superintendent's Dept., freight, \$15.00; labour, \$89.05; material, \$25.88.....	129.93	
Summer Field Work, travelling expenses, etc. (\$254.14):		
W. N. Ingram, expenses, field-trip.....	36.98	
Professor Moore, instruction honorarium, etc.....	109.30	
Dr. W. S. Okulitch, instruction honorarium.....	62.27	
Thos. Pocklington, repair compasses, etc.....	19.50	
Accounts under \$10 (4).....	20.96	
Superintendent's Dept., labour, \$4.67; material, .46.....	5.13	
	\$ 832.81	
Less credits: Sale of material.....	4.30	\$ 828.51

31. History

Class room supplies (\$306.68):

Mimeograph Co., stencils, paper, etc.....	\$ 28.27	
Postage.....	26.00	
Robbins and Townsend, Remington typewriter \$143.78 less allow- ance on turned in typewriter \$12.50, inspections \$6.60.....	137.88	
Serial Map Service, map service.....	11.04	
University Press, printing, stationery.....	88.16	
Accounts under \$10 (3).....	9.15	
Sundry disbursements.....	5.00	
Superintendent's Dept., freight, .25; labour, .93.....	1.18	
Secretarial Assistance:		
Miss F. C. Hahn, 9 months.....	900.00	
Research Expenses (\$38.40):		
Miss H. L. Davidson, travelling expenses.....	14.65	
Father V. Jensen, travelling expenses.....	9.10	
W. T. Ryan, travelling expenses.....	14.65	
		\$ 1,245.08

32. Italian and Spanish

Supplies and Clerical Assistance:

Robbins & Townsend, inspection, ribbons.....	\$.60	
University Extension, mimeograph supplies.....	3.00	
University Press, stationery.....	8.74	
Clerical Assistance, Miss E. Rugg.....	187.28	
		\$ 199.62

33. Law

Office and class room supplies:

Postage.....	\$ 63.50	
University Press, printing, stationery, furniture.....	69.60	
		\$ 133.10

34. Mathematics

Supplies and Apparatus (\$151.69):

American Mathematical Society, portion of dues.....	\$ 50.00
D. Gestetner, stencils.....	77.61
Robbins & Townsend, inspection.....	1.00
University Press, stationery.....	19.76
Superintendent's Dept., freight.....	3.32

Clerical Assistance (\$81.40):

W. C. G. Fraser.....	8.40
John Somoloff.....	73.00
	\$ 233.09

35. Military Studies

Office and General Expenses:

Wm. Clowes & Sons Ltd., Army Quarterly.....	\$ 6.89
J. M. Dent & Son Ltd., subscription "Information and Foreign Affairs".....	6.00
Robbins & Townsend, inspection and ribbons.....	6.00
University Press, text books, printing, stationery.....	28.62
	\$ 47.51

36. Mineralogy

Maintenance and equipment (\$636.94):

American Society for testing cards for X-ray.....	\$ 55.78
Miss Lucy Birkett, typing research papers.....	10.80
Canadian Laboratory Supplies, test tubes.....	49.70
Walter A. Carveth & Co., microscope repairs.....	43.50
Central Scientific Co., pump oil, etc.....	44.15
Eastman Photographic Stores, X-ray developer, etc.....	13.01
H. S. Hunt, glass blowing and repairs.....	27.00
Ingram & Bell, first aid kits, etc.....	21.79
Johnson Matthey & Co., forceps, etc.....	20.65
John H. Klein & Co., charcoal.....	29.88
Mrs. Katherine W. Peacock, typing research papers.....	18.25
Photographic Service, prints, etc.....	29.90
Postage.....	4.00
University Press, note books, etc.....	57.60
Ward's Natural Science Establishment, specimens.....	37.74
Accounts under \$10 (14).....	61.95
Superintendent's Dept., freight, \$18.55, labour, \$32.71; material, \$59.98.....	111.24

Alterations, Partitions and repairs:

Superintendent's Dept., labour, \$87.87; material, \$37.25.....	125.12
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\$ 762.06

Less Credits: Sales of materials.....	\$ 53.60
Laboratory deposits.....	62.25

115.85

\$ 646.21

37. Philosophy

Supplies, Clerical Assistance, etc.:

Miss H. DesBrisay, typing reports.....	\$ 73.75
Photographic Service, slides and service.....	11.00
University Press, examination book.....	21.09

\$ 105.84

38. Physics

Laboratory and Workshop Supplies (\$7,468.58):

Aikenhead Hardware Co., washers, varnish, etc.	\$ 257.16
Alexander & Cable Lithographing Co., engraving bronze plate	18.36
Sherman Ainslie, wire	29.40
Allen Mfg. Co., laundry	28.63
Anaconda American Brass, brass	232.96
Auto Electric Service Co., connectors and connection	12.60
Bakelite Corp. bakelite tubing	16.81
W. E. Booth Co., film plates, etc.	174.83
British Drug Houses, chemicals	126.26
Canada Metal Co., solder	95.45
Canada Name Plate & Mfg. Co., names	48.31
Canada Wire & Cable, copper, wire, etc.	19.42
Canadian Carborundum Co. abrasive cloth, etc.	20.32
Canadian Electric Supply, batteries, condensers	306.57
Canadian General Electric Co., lamps, bulbs, etc.	189.74
Canadian Industries Ltd., cavalprene	13.52
Canadian Johns Manville, tranzite	13.24
Canadian Laboratory Supplies, tubing, etc.	173.97
Canadian Liquid Air, gas	156.00
Canadian National Carbon Co., carbons, etc.	59.70
Canadian Pacific Railway, freight	15.25
Canadian Tire Corp. switches	25.14
Central Scientific Co., forceps, cylinders, etc.	505.75
Codex Book Co., Incorporated, chart paper	18.12
Corning Glass Works, filters	43.24
Coulter Copper & Brass Co., crucibles, nickel	29.72
G. Cussons Ltd., brushes, spring balances	33.20
Diamond State Fibre Co., fibre, rod and tubing	13.38
Dominion Oxygen Co., oxygen	123.39
Eastman Photographic Stores, X-ray film, etc.	50.35
T. Eaton Co., folders, rubber cement, etc.	33.70
Electrical Engineering Dept., wire and cable	19.20
Exide Batteries, batteries	97.59
J. B. Farnworth, machine work	30.00
Fidea Co., repair chrometer, etc.	32.50
Thos. Firth & John Brown, steel	10.25
Fisher Scientific Co., thermometers	33.28
D. M. Frazer, charts	22.74
Fulton Sylphon Co., bellows	42.74
General Radio Co., condenser, resistors	32.43
Griffin & Tatlock, spring balances	87.75
Gutta Percha & Rubber Ltd., rods, tubing	52.16
Halaid Co., records	101.36
Handy & Harmon, alloy	17.61
Herlock & Radiman, tubes	22.44
Adam Hilger, electrodes, etc.	111.46
Imperial Oil Co., oil	22.40
International Resistor Ltd., resistors	29.55
Johnson Matthey & Co., gold wire	13.25
Lake Simcoe Ice & Fuel, ice	53.01
Leeds & Northrup, meters	10.87
Monarch Belting Co., belting	19.10
Moyer School Supplies, chalk, etc.	11.00
McBain Foundry, castings	15.06
Nicholls Chemical Co., caustic soda	22.00
Norwalk Co., cores	60.22
Peckovers Ltd., steel, etc.	35.90
Thos. Pocklington, charts, graph paper	25.25
Photographic Service, slides, prints	23.14
Arnold Pitt, repairs	1,075.00
Postage	46.86
Pratt & Whiting, tools, drills	54.20
Railway Engineering Specialty Co., gauges, nuts, etc.	139.74
Reinberg Ltd., seals	17.10
Research Enterprises, thyratron	16.14
Richard Glass Co., glassware	35.64
Robbins & Townsend, inspections, ribbons	12.00
Roneo Co. of Canada Ltd., stencil, paper	77.05

R.O.N., pedestal	\$ 20.00
Smith Belting Co., ventilator fan	124.00
Mrs. M. Stirrett, drafting	18.70
Stupakoff-Ceramic & Co., insulcon glowers	23.86
Taylor Instrument Co., thermometers	11.52
Toronto Armature Co., repairs to motor	43.35
Toronto Hydro Electric System, service	160.96
University Press, printing, stationery	601.97
Walker Metal Products, wire	29.87
S. S. White Dental Co., resistors	31.21
Wholesale Radio Co., rheostats, etc.	105.74
Accounts under \$10 (39)	196.80
Sundry Disbursements by Department:	
Stationery \$10.40; hardware \$10.00; supplies \$19.60	40.00
Superintendent's Dept., telephone \$2.46; freight \$195.67; labour, \$122.60; material, \$327.39	648.12
Laboratory and Workshop assistance (\$6,466.68):	
A. Bannister, 9 weeks	108.00
Robert L. Beale, 5 weeks, 7 days, 4 hours	1,462.15
W. Burrige, 36 weeks	432.00
Jas. Coxson, 12 weeks, 4 days	152.00
M. Devitt, 41 weeks, 2 days	512.00
James Dowsley, 160 hours	128.00
John Farnworth, 1,769 hours	1,451.00
Alex. Ledingham, 9 weeks, 4 days	116.00
J. H. Lowther, 15 weeks, 5 days	190.00
Hin Lew, 1 month	150.00
Wm. McDowell, 8 weeks, 4 days	104.00
L. E. McHattie, ½ month	62.50
R. McLean, 32 weeks	384.00
Jos. McMahon, 8 weeks, 2 days	100.00
J. R. Neill, part time services	100.00
Anthony Newman, 6 weeks, 1 day	74.00
Albert Owen, 104 hours	104.00
R. J. Stephenson, 20 days	80.65
James Ward, 251¾ hours	169.88
Douglas Welch, 20 weeks, 7 days	270.00
G. Williams, 20 weeks	240.00
G. Woodward, 85 hours	76.50
Special Laboratory Alterations and Replacements:	
Superintendent's Dept., labour, \$395.81; material, \$104.20	500.01
Apparatus (\$1,158.07):	
Aikenhead Hardware, vise	14.70
Canadian General Electric, fluorescent lamps, etc.	52.47
Canadian Laboratory Supplies, medenburner	26.86
Walter A. Carveth & Co., condenser	80.50
Central Scientific Co., transformer, rheostat	236.53
G. Cusson Ltd., Fletcher Trolley apparatus	164.69
A. Gallenkamp Ltd., retractometer	48.94
General Radio Co., variac	44.40
Griffin & Tatlock Ltd., gyroscope-resonance tubes	90.53
J. J. Hicks, barometer	10.35
E. Hoffman, motor	7.50
Arthur Jackson Machine Tool Co., gauge block	34.90
Milton-Thompson Electric, motors	19.60
J. H. Rider Machinery Co., universal chuck	115.00
Wholesale Radio Co., electric convertor	66.76
Windeler Electric Co., motors	30.00
Superintendent's Dept., labour, \$51.81; material, \$62.53	114.34
Experimental tables, cases, books, charts, fittings, etc. (\$640.89):	
American Institute of Physics, textbooks	30.03
American Journal of Science, reprints	29.68
Bell Telephone Co., textbooks	15.00
Engineering, Subscription	13.30
General Office Furniture Co., file	37.00
McMillan & Co., subscription	20.39
University Press, text books, etc.	104.41
Accounts under \$10 (7)	29.27
Superintendent's Dept., labour, \$314.66, material, \$47.15	361.81

Research Associates:	
L. T. Newman, 12 months.....	\$ 2,062.50
N. B. Keevil, 6 months.....	1,800.00
Research Assistance:	
J. H. L. Watson, 12 months.....	1,228.33
T. J. P. Consitt, 6 months.....	1,050.00
J. W. Dale, 1 month, 12 days.....	104.03
R. T. Errington, 6 months.....	900.00
	<hr/>
	\$23,379.09
Less credits: laboratory deposits, \$774.50; sale of material, etc.	
\$5,848.55.....	6,623.05
	<hr/>
	\$16,756.04
Charged to:	
McLennan Laboratory, Research Fund.....	\$4,056.47
Hans Lundberg Fund.....	2,612.49
Dept. National Defence for Naval Service.....	1,290.00
Geophysics Fund.....	625.00
Research Enterprise.....	172.50
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	\$ 8,756.46
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	\$ 7,999.58

39. Political Economy

Office and Classroom Supplies and Equipment (\$589.00):	
Grand and Toy Ltd., type cleaner, paper, filing cases.....	\$ 17.00
Letter Shop Supply Co., stencils.....	17.25
Jos. McDowell & Co., repairs to calculators.....	37.27
Postage.....	120.50
Robbins & Townsend, inspection, ribbon.....	25.00
Roneo Co. of Canada, ink, paper, stencils.....	62.50
University Press, printing, stationery.....	196.65
Accounts under \$10 (16).....	69.16
Sundry Disbursements:	
Telegrams, \$15.14; supplies, \$10.13; sundries, \$4.73.....	30.00
Superintendent's Dept., freight, \$1.39; telephone, \$10.68; labour, \$1.58; material, \$.02.....	13.67
Clerical Assistance (\$1,770.00):	
Miss E. J. McKee.....	1,050.00
Miss C. W. McNeill.....	720.00
	<hr/>
	\$ 2,359.00

40. Psychology

Supplies (\$1,087.88):	
Brown Bros. Ltd., staples.....	\$ 13.38
D. Gestetner Ltd., stencils, ink.....	139.20
Houghton Mifflin, test material.....	10.70
Joseph Kopas, equipment, vocational interest test.....	13.50
Kelly Feed and Seed Co., fox chow, feed.....	45.90
Photographic Service, slides, film, developing.....	21.80
Postage.....	53.00
Robbins and Townsend, inspection, repairs, staples.....	13.95
Ryerson Press, binders, book pockets, cards.....	22.11
John B. Smith & Sons, lumber.....	17.97
University Press, printing, stationery.....	362.22
Accounts under \$10 (25).....	93.45
Sundry Disbursements by Dept., drugs, \$23.92; animal feed, \$5.59 sundries, \$2.38.....	31.89
Superintendent's Dept., telephone, \$8.49; freight, \$61.40; labour, \$26.58; material, \$152.34.....	248.81
Apparatus and Equipment (\$609.73):	
Beardmore and Co., belting.....	18.37
Central Scientific Co., counters.....	25.68
Arthur Jackson Machine Tool Co., chronometer.....	2.35
Office Specialty Mfg. Co., cabinets.....	46.91

Frank Rieber Inc., recorder, records	\$ 455.39	
University Press, printing, stationery	36.80	
Superintendent's Dept., material	24.23	
Clerical Assistance:		
Mrs. W. Mussen, 12 months	1,200.00	
Laboratory Attendance (\$1,550.00):		
Miss G. Evans, 12 months	400.00	
Miss D. D. Hearn, 12 months	1,150.00	
Laboratory Cleaning (\$88.84):		
D. G. LeRay	60.00	
Superintendent's Dept., labour	28.84	
		\$ 4,536.45
Less Credits:		
Rockefeller School of Nursing	100.00	
		\$ 4,436.45

41. Zoology (formerly Biology)

Laboratory and Lecture Room supplies (\$4,061.42):		
Aikenhead Hardware, asphaltum, hardware, etc.	\$ 69.66	
Allen Mfg. Co., laundry	97.48	
Atlas Radio Corp., photo cells	13.80	
Associated Screen News, films	60.00	
Barber-Ellis Co., mimeograph paper, envelopes, etc.	103.04	
Biological Supply Co., specimens	217.63	
W. E. Booth Co., photo plates	30.86	
F. J. Burns & Co., frogs	69.33	
Burrell Technical Supply Co., oxorbent	25.25	
Canadian Electric Supply Co., tubes, transformers	32.03	
Canadian General Electric Co., wire, chromel wire, etc.	69.31	
Canada Packers, beef livers	27.36	
Walter A. Carveth, attachments for camera	84.75	
Central Scientific Co., glassware, chemicals, etc.	560.46	
R. H. Chappell, glass blowing	21.15	
Miss A. E. Daws, used microscope	125.00	
Dominion Glass Co., jars, caps	36.54	
T. Eaton Co., materials	43.65	
Eastman Kodak Co., acid-chemicals	36.91	
Eastman Photograph Stores, plates, process plates	78.56	
Eimer & Amend, chemicals	14.03	
C. Emmett, rabbits, etc.	297.50	
Faurot Protective Identification System, pads, paper	24.28	
Fisher Scientific Co., culture, dishes, etc.	32.99	
Freyseng Cork Co., corks	15.19	
General Biological Supply Co., specimen supplies	166.60	
D. Gestetner Ltd., stencils	63.20	
J. F. Hartz Co., rubber gloves, petri dishes	54.94	
Halliday Flint Glass Works, shells and cork	17.28	
Hudson Specialties, motors	17.76	
Ingram & Bell Ltd., carbolic-acid, screens, drugs, etc.	47.99	
Lake Simcoe Ice and Fuel Co., ice	11.00	
Leeds and Northrup, element	12.52	
Lowe Martin Co., cards	10.66	
E. Matchett & Son, springs, etc.	182.46	
Mallinckrodt Chemical Works, mercury	36.58	
Marine Biological Supply House, specimens	12.83	
Medicine Hat Pottery, crocks, covers	34.21	
Murphy's Drug Store, films, etc.	152.47	
Ontario Agricultural College, eggs	11.80	
Ralston Purina Co., feed	48.97	
Leslie A. Prince, skeleton, material	60.00	
Royal Ontario Museum, hand books	41.00	
J. H. Ryan, binding volumes	51.00	
Postage	21.50	
Max Scheerle, lens for leitz camera	62.50	
Stephens Sales Co., paper	10.00	
Southern Biological Supply Co. Inc., specimens	273.12	

Taylor Instrument Co., charts	\$ 23.00	
Arthur H. Thomas, calipers	37.40	
Wistar Institute of Anatomy & Biology, reprints	12.99	
Wholesale Radio Co., switches, etc.	93.83	
University Press, printing and stationery	362.86	
E. M. Walker, petty cash	40.00	
Accounts under \$10 (25)	119.76	
Sundry Disbursements by Department:		
Stationery, etc. \$20.00; sundries, \$70.00	90.00	
Superintendent's Dept., freight, \$261.70, labour, \$27.83; material, \$635.70	925.23	
		\$ 5,292.22
Less Credits: Sale of material	\$ 146.20	
Laboratory deposit	1,084.60	
		1,230.80
		\$ 4,061.42
Furnishings, fittings and new equipment (\$1,501.54):		
Bay Salvage Co., card cabinets	\$ 12.50	
Canadian Laboratory Supplies, precision still-tank	279.89	
Central Scientific Co., forceps, scalpels, etc.	52.13	
T. Eaton Co., vacuum cleaner, etc.	91.88	
J. F. Hartz Co., instrument table, hydrometer, etc.	106.25	
Mitchell & McGill, file and transfer case	38.25	
Moses Co., electric fan	31.53	
Office Specialty Mfg. Co., card sections	88.58	
Robbins & Townsend, typewriter	75.00	
Accounts under \$10 (6)	38.36	
Superintendent's Dept., labour, \$385.19; material, \$301.98	687.17	
Incidentals (\$417.44):		
Dominion of Canada General Insurance Co., camera Floater policy	20.00	
P. R. Mack & Son, dater stamp, ink	12.15	
Robbins & Townsend, ribbons, etc.	29.30	
Stanley South, dusting books in library	10.00	
University Press, stationery	206.40	
Postage	67.00	
Accounts under \$10 (16)	72.59	
Marine Laboratories, collecting:		
W. J. LeRay	50.00	
		\$ 6,030.40

42. University College Departments

Class room supplies:

Classics (\$94.79):

Ginn and Co.	\$ 2.31
John Hopkins Press, reports	3.18
Miss C. E. Stubbs, clerical assistance	35.00
University of Chicago Press, reprints	7.50
University Press, printing, stationery	46.57
Superintendent's Dept., war tax23

English (\$13.50):

University Press, stationery	13.50
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French (\$88.83):

G. Ducharme, books	3.50
University Press, printing, stationery	85.03
Superintendent's Dept., war tax .....	.30

German (\$61.01):

Postage	2.00
University Press, printing, stationery	58.76
Superintendent's Dept., war excise tax .....	.25

Semitics (\$47.71):

F. Stark, lantern service	3.00
University Press, printing stationery	44.71

\$ 305.84

43. University College General Expenses

Office Supplies, stationery, printing, and incidentals (\$660.32):	
Advertisers Engraving Co., cuts for year book.....	\$ 54.00
D. Gestetner Ltd., stencils, paper.....	120.10
Postage.....	148.00
Robbins and Townsend, inspection, feed rolls, rebuilt typewriter	98.60
The Undergraduate, 200 copies.....	30.00
University Press, printing, stationery.....	187.57
Accounts under \$10 (4).....	18.25
Superintendent's Dept., labour.....	3.80
Messenger Service:	
Arthur Smith, 40 weeks, 3 days.....	445.50
Sundry Expenses of the Principal (\$236.23):	
Robt. Simpson Co., catering.....	162.73
U.C. Alumni Association, reunion dinner.....	40.00
U.C. Women's Union, graduate tea.....	27.00
Accounts under \$10 (2).....	6.50
	\$ 1,342.05

44. Baldwin House (History)

Light.....	\$ 215.03
Fuel, Halliday Bros.....	664.42
Gas, \$15.03; water, \$29.08.....	44.11
Caretaker's Supplies:	
Superintendent's Dept., material.....	53.63
Cleaning and furnaceman (\$531.48):	
Allen Mfg. Co., laundry.....	4.10
Co-operative Window Cleaning Co.....	9.00
J. Harkness, 61 days.....	35.07
G. Town, overtime.....	62.00
Superintendent's Dept., labour.....	421.31
Repairs and Renewals:	
Superintendent's Dept., labour, \$430.07; material, \$87.57.....	517.64
Caretaker:	
G. A. Town, 12 mos.....	1,400.00
	\$ 3,426.31
Less light charged to Central Power Plant.....	\$215.03
Credit for cleaning.....	97.50
Charged to T.F. Dominion Government Grant Navy	
Technical Class No. 3, for cleaning, \$30.00; care-	
taker's supplies, \$10.00; gas, \$5.00; light, \$20.00..	65.00
	377.53
	\$ 3,048.78

45. Biological Building (Department of Zoology)

Heat and Light.....	\$ 3,517.87
Gas, \$83.05; water, \$363.08.....	446.13
Caretaker's supplies:	
Superintendent's Dept., material.....	219.81
Cleaning (\$2,090.99):	
Allen Mfg. Co., laundry.....	14.10
White Window Cleaning Co.....	25.00
A. J. Wright, overtime.....	.50
Superintendent's Dept., labour.....	2,051.39
Repairs and Renewals (\$2,236.30):	
Wm. Bartlett & Son, shades.....	12.25
T. Eaton Co. Ltd., chintz.....	6.43
A. Moody, repairing chairs.....	4.00

Patterson and Heward, brass sign	\$ 40.50	
John Smith, repairing and recovering chairs	11.00	
Superintendent's Dept., labour, \$1,789.94; material, \$372.18	2,162.12	
Caretaker, A. J. Wright, 12 mos. (with rooms, heat, and light valued at \$300.00)	1,200.00	
		\$ 9,711.10
Less heat and light charged to Central Power Plant ..	\$3,517.87	
Sundry credits: cleaning	31.15	
		3,549.02
		\$ 6,162.08

46. Botanical Building

Heat and Light	\$ 4,813.88	
Gas, \$61.35; fuel oil, \$43.75; water, \$251.83	356.93	
Caretaker's Supplies:		
Superintendent's Dept., material	198.06	
Cleaning (\$2,351.16):		
Allen Mfg. Co. Laundry	16.00	
W. V. Walker, overtime	113.25	
White Window Cleaning Co.	45.00	
Superintendent's Dept., labour	2,176.91	
Repairs and Renewals (\$1,892.04):		
Wm. Bartlett & Sons, shades and repairs	23.00	
Canadian Powers Regulator, checking controls	10.70	
City Treasurer, elevator license	5.00	
Service Station Equipment Co. servicing oil burner	3.00	
Supreme Boiler and Engineering, supplying and installing tubes ..	13.00	
Superintendent's Dept., labour, \$1,529.67; material, \$307.67	1,837.34	
Caretaker, W. V. Walker, 12 mos.	1,400.00	
		\$11,012.07
Less heat and light charged to Central Power Plant ..	\$4,813.88	
Sundry credits: cleaning	176.75	
Imperial Oil Co., transfer	43.75	
		5,034.38
		\$ 5,977.69

47. Chemical Building

Heat and Light	\$ 3,994.31	
Gas, \$630.82; water, \$723.20	1,354.02	
Caretaker's Supplies:		
Superintendent's Dept., material	242.70	
Cleaning (\$2,036.47):		
Allen Mfg. Co., laundry	19.50	
R. Fortescue, overtime	37.00	
White Window Cleaning Co.	20.00	
Superintendent's Dept., labour	1,959.97	
Repairs and Renewals (\$2,171.43):		
Wm. Bartlett and Son, shades	55.82	
City Treasurer, cost of packing valve in water main	8.65	
Thos. Pocklington Ltd., repairing balance	18.00	
Superintendent's Dept., labour, \$1,467.13; material, \$621.83	2,088.96	
Caretaker (paid as laboratory assistant, with rooms, heat and light valued at \$420.00 chargeable against building and included in above)		
		\$ 9,798.93
Less heat and light charged to Central Power Plant ..	\$3,994.31	
Sundry Credits, cleaning	55.00	
Dominion Government Grant Chemistry, Gordon, C1000-27, gas	200.00	
		\$ 4,249.31
		\$ 5,549.62

48. David Dunlap Observatory

Fuel:		
Halliday Bros.	\$	583.40
Electric Current		732.98
Caretaker's Supplies:		
Superintendent's Dept., material		42.61
Repairs and Renewals:		
Superintendent's Dept., labour, \$387.89; material, \$87.16		475.05
Sundries (\$1,209.50):		
Bell Telephone Co., telephone		54.00
Salem's Garage		6.95
Superintendent's Dept., freight, \$2.78; labour, \$1,086.78; material, \$58.99		1,148.55
Caretaker, T. Mackenzie, 12 mos. (with house valued at \$15.00 per month)		900.00
	\$	3,943.54
Less credits: light, water, etc.		72.00
	\$	3,871.54

49. Economics Building

Light	\$	6.00
Fuel (\$1,925.00):		
Halliday Bros.		1,924.37
Superintendent's Dept., labour		.63
Gas, \$104.72; electric current \$1,279.29; water, \$102.23		1,486.24
Caretaker's Supplies:		
Superintendent's Dept., material		310.56
Cleaning and Furnacemen (\$2,989.48):		
Allen Mfg. Co., laundry		18.40
J. McCormack, overtime		74.75
J. McIntyre, 8 weeks, 17 days		261.87
W. Van Ark, overtime		7.00
White Window Cleaning Co.		32.00
N. Young, 5 weeks, 10 days		147.86
Superintendent's Dept., labour		2,447.60
Repairs and renewals (\$2,048.90):		
Wm. Bartlett & Son, shades		51.08
Livingston Stoker Sales Co., parts, repairing		237.63
Patterson and Heward		40.50
G. F. Sterne & Sons, floor hardener crystals		56.70
Superintendent's Dept., labour, \$1,062.41; material, \$600.58		1,662.99
Caretaker, J. McCormack, 12 mos.		1,350.00
	\$10,116.18	
Less light charged to Central Power Plant	\$	6.00
Sundry credits: cleaning, caretaker's supplies, etc.		175.95
		181.95
	\$	9,934.23

50. McLennan Laboratory (Physics)

Heat and light	\$	8,598.75
Gas, \$224.21; water, \$338.36		562.57
Caretaker's Supplies:		
Superintendent's Dept., material		363.71
Cleaning (\$3,949.91):		
Allen Mfg. Co. laundry		83.00
Co-operative Window Cleaning Service		43.00
High Park Window Cleaners		5.00
H. Hill, overtime		42.50
Superintendent's Dept., labour		3,776.41

Repairs and Renewals (\$7,672.72):

Wm. Bartlett & Son, shades.....	\$ 5.96	
Brooks Marble and Tile Co., replacing tiles.....	11.75	
City Treasurer, elevator license.....	5.00	
Johnson Temperature Regulating Co. of Canada.....	8.88	
Turnbull Elevator Co. removing old gates, etc. and installing new ones.....	357.00	
Superintendent's Dept., labour, \$4,157.78; material, \$3,126.35..	7,284.13	
Caretaker, H. Hill, 12 mos.....	1,550.00	
		\$22,697.66
Less heat and light charged to Central Power Plant..	\$8,598.75	
Credit for cleaning.....	49.75	
Charged to T.F. Dominion Government Grant Navy Technical Class, for cleaning, \$312.50; caretaker's supplies, \$125.00; gas, \$37.50; water, \$62.50; light, \$87.50; repairs and renewals, \$250.00.....	875.00	
Charged to T.F. Dominion Government Grant Radio Technicians Course, for cleaning, \$2,360.00; caretaker's supplies, \$585.00; gas \$175.00; water \$205.00; light, \$3,520.00; repairs and renewals, \$5,055.00.....	11,900.00	
		21,423.50
		\$ 1,274.16

51. Military Studies Building (119 St. George Street)

Fuel (\$697.25):

Halliday Bros.....	\$ 690.70	
Elias Rogers.....	6.55	
Water.....	15.84	
Electric Current.....	349.36	
Caretaker's Supplies:		
Superintendent's Dept., material.....	71.87	
Cleaning (\$1,314.94):		
Allen Mfg. Co., laundry.....	9.50	
Co-operative Window Cleaning Service.....	9.00	
N. Morrison, overtime.....	74.00	
Superintendent's Dept., labour.....	1,222.44	
Repairs and Renewals (\$743.94):		
Howard Air Conditioning and Heating Ltd., belt.....	3.08	
Superintendent's Dept., labour, \$518.18; material, \$222.68.....	740.86	
		\$ 3,193.20
Less Credits: cleaning and light.....	\$152.00	
Repairs and renewals.....	5.00	
C.O.T.C. share of cost.....	119.20	
		276.20
		\$ 2,917.00

52. Psychology Buildings

Light.....	\$ 108.67	
Fuel (\$1,076.60):		
Halliday Bros. Ltd.....	1,045.56	
Milnes Coal Co.....	11.75	
Superintendent's Dept., labour.....	19.29	
Electric Power.....	188.10	
Gas, \$18.00; water, \$34.66.....	52.66	
Caretaker's Supplies:		
Superintendent's Dept., material.....	46.39	
Cleaning and furnaceman (\$1,635.23):		
Allen Mfg. Co., laundry.....	7.10	
Co-operative Window Cleaning Co.....	20.00	
D. Harrison, 235 days.....	253.61	
Superintendent's Dept., labour.....	1,354.52	

Repairs and Renewals, (\$874.08):		
Wm. Bartlett & Son, shades.....	\$ 2.80	
Superintendent's Dept., labour, \$677.31; material, \$193.97.....	871.28	
	<hr/>	
	\$ 3,981.73	
Less light charged to Central Power Plant.....	108.67	
	<hr/>	\$ 3,873.06

53. University College Building

Heat and Light.....	\$ 6,533.97	
Gas, \$96.96; water, \$132.16.....	229.12	
Caretaker's Supplies:		
Superintendent's Dept., material.....	662.05	
Cleaning (\$5,282.82):		
Allen Mfg. Co., laundry.....	29.15	
F. Borebank, overtime.....	11.00	
A. G. Keel, overtime.....	37.00	
W. J. Scott, overtime.....	14.00	
White Window Cleaning Co.....	70.00	
Superintendent's Dept., labour.....	5,121.67	
Repairs and Renewals (\$5,146.12):		
Wm. Bartlett & Son, shades.....	40.69	
Fitzgerald—McAvoy Wire Goods, guards.....	43.12	
John Kay Co. Ltd., carpet.....	15.83	
Laing Fine Art Galleries, cleaning and preserving portraits.....	40.00	
Janet Langmuir Studio, repairing shades.....	4.00	
A. Teolis Ltd., treating mantel piece.....	10.00	
Superintendent's Dept., labour, \$4,087.91; material, \$904.57.....	4,992.48	
Caretaker, W. J. Scott, 12 mos.....	1,550.00	
	<hr/>	\$19,404.08
Less Credits:		
Heat and light charged to Central Power Plant.....	\$6,533.97	
Cleaning.....	543.22	
Repairs and renewals.....	227.55	
Caretaker's supplies.....	96.65	
Miscellaneous.....	19.50	
	<hr/>	7,420.89
		\$ 11,983.19

54. 184 College St. (transferred to "Administration")

55. No. 43 St. George Street

Light.....	\$ 76.43
Fuel (\$227.14):	
Halliday Bros.....	226.84
Superintendent's Dept., labour.....	30
Gas, \$22.81; water, \$8.58.....	31.39
Caretaker's Supplies:	
Superintendent's Dept., material.....	49.73
Cleaning, furnacemen, etc. (\$575.18):	
Allen Mfg. Co., laundry.....	4.50
Co-operative Window Cleaning Service.....	6.50
J. Harkness, 83 days.....	23.43
D. Harrison, 137 days.....	24.68
Miss A. Tweedly, overtime.....	22.50
Superintendent's Dept., labour.....	493.57
Repairs and Renewals (\$223.54):	
Wm. Bartlett & Son, shades.....	14.27
Superintendent's Dept., labour, \$183.25; material, \$26.02.....	209.27
	<hr/>
	\$ 1,183.41

Less light charged to Central Power Plant.....	\$76.43	
Sundry Credits: cleaning.....	22.50	
T.F. Dominion Government Grant Radio Technicians Course No. 2, for gas.....	25.00	
T.F. Dominion Government Grant Navy Technical Class No. 3, for light \$20.00; gas, \$5.00; cleaning, \$25.00; caretaker's supplies, \$10.00.....	60.00	
		183.93
		\$ 999.48

56. No. 45 St. George Street (Law)

Light.....	\$ 46.64
Fuel (\$417.14):	
Halliday Bros.....	416.40
Superintendent's Dept., labour, \$1.54; material, .20.....	1.74
Gas, \$25.13; water, \$8.10.....	33.23
Caretaker's Supplies:	
Superintendent's Dept. material.....	45.89
Cleaning (\$492.64):	
Co-operative Window Cleaning Service.....	6.50
Mrs. M. Thomas, overtime.....	12.50
Superintendent's Dept., labour.....	473.64
Repairs and Renewals (\$506.73):	
Wm. Bartlett & Son, shades.....	6.97
Patterson and Heward, brass sign.....	37.80
Superintendent's Dept. labour, \$314.08; material, \$147.88.....	461.96
	\$ 1,542.27
Less light charged to Central Power Plant.....	\$46.64
Sundry credits: cleaning.....	24.00
	70.64
	\$ 1,471.63

57. No. 47 St. George Street (Applied Mathematics)

Fuel (\$304.80):	
Halliday Bros.....	\$ 304.26
Superintendent's Dept., labour.....	.54
Electric Current \$63.19; water, \$8.00.....	71.19
Caretaker's Supplies:	
Superintendent's Dept., material.....	41.28
Cleaning, furnacemen, etc. (\$391.15):	
Co-operative Window Cleaning Service.....	4.00
J. Harkness, 83 days.....	23.43
D. Harrison, 137 days.....	38.44
E. G. Payne, overtime.....	7.50
Superintendent's Dept., labour.....	317.78
Repairs and Renewals:	
Superintendent's Dept., labour, \$269.53, material, \$54.08.....	323.61
	\$ 1,132.03
Less sundry credits: cleaning.....	\$19.50
light.....	4.50
	24.00
	\$ 1,108.03
	<u>\$869,278.70</u>

VII. FACULTY OF MEDICINE

58. Salaries

Administration

W. E. Gallie, Dean (paid also \$10,000 as Professor of Surgery)	\$ 1,000.00	
E. S. Ryerson, Assistant Dean and Secretary of Faculty (paid also \$500 as Director of Physical and Health Education; \$300 as Assistant Professor of Surgery; \$360 in Dentistry, and \$200 for Extension Work)	5,200.00	
Miss T. W. MacLaren, Secretary to the Dean (without salary—paid \$1,500 in Surgery)		
Assistants:		
Miss M. W. Jones	1,900.00	
Miss O. Russell	1,850.00	
Miss A. Perry, Clerk	1,600.00	
Messenger:		
H. Saunders at \$875; on war service		
R. Wilcox, 18 weeks, 1 day at \$13 and \$14 per week; transferred to Laboratory Assistants	232.65	
G. Hillis, 21 weeks, 4 days at \$12.50 per week	270.87	
F. Noble, 5 weeks at \$12.50 per week	62.50	
B. Armstrong, 3 weeks, 4 days at \$12.50 per week	45.85	
A. Remillong, 3 weeks at \$12.50 per week	37.50	
Hospital Theatre, Toronto General Hospital:		
Charles Hart, Attendant (paid also \$16 for Post Graduate Course and \$5 Overtime)	1,550.00	
J. Martin, Cloak Room Attendant, 40 weeks, 2 days at \$16.60	669.53	
		\$ 14,418.90

Anatomy

Professors:		
J. C. B. Grant	\$ 7,000.00	
W. H. Piersol, at \$5,100 of which half charged to Zoology	2,550.00	
J. C. Watt	5,000.00	
Associate Professors:		
H. A. Cates (paid also \$500 in Physical and Health Education)	4,050.00	
A. W. Ham (paid also \$250 in Physical and Health Education)	4,000.00	
Assistant Professors:		
R. K. George (paid also \$46 for Summer Course in Anatomy, and \$62.50 for Extension Work)	3,100.00	
C. G. Smith at \$2,700 (including \$200 paid by School of Nursing; paid also \$106 for Summer Course)	2,700.00	
Assistants in Histology (Sessional):		
Dr. Katharine W. Baldwin	600.00	
H. D. Ball (paid also \$250 in Physical and Health Education, and \$75 for Extension Work)	500.00	
Miss V. L. Ryder	100.00	
Demonstrators (Sessional):		
Miss K. I. McMurrich (paid also \$75 for Extension Work)	800.00	
R. G. MacKenzie (paid also \$500 in Surgery)	600.00	
M. J. Wilson, X-ray Anatomy (paid also \$400 in Physiology)	400.00	
F. J. Warner (paid also from Medical Research Best Fund)	400.00	
A. E. Montgomery, Dental Anatomy	350.00	
G. A. Graham, Neurology	250.00	
B. Wintrob, Neurology	130.00	
Dr. Margaret R. Abel (paid also \$600 for Extension Work)	100.00	
Part-time Temporary Demonstrators:		
R. L. MacMillan	25.00	
D. M. Bean	25.00	
C. W. E. Howitt	15.00	
Mrs. E. H. Biggar	10.00	
H. E. LeMasurier, Senior Technical Assistant, at \$1,900; on war service—contribution to Pension Fund	52.25	

Technical Assistants:

H. F. Whittaker (paid also \$150 in Dentistry and \$10 in Anatomy Department).....	\$ 1,200.00
G. A. L. Ross.....	1,150.00

Clerical Assistant:

Miss G. Dowsley.....	1,300.00
Mrs. Marion MacKinnon, substitute during absence of Miss Dowsley, 1 mo., 4 days.....	113.20

Laboratory Assistants:

H. McCormick (paid also \$10 for Post Graduate Course and \$51.50 for Overtime).....	1,900.00
C. Storton (also Assistant Curator of Museum).....	1,400.00
R. Wilcox, at \$750 from 27 October (paid also \$232.65 as Messenger).....	512.10
H. Lloyd, at \$750; resigned 25 October (paid also \$5 for Post Graduate Course).....	237.90

\$40,570.45

Less paid by School of Nursing.....	200.00
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\$ 40,370.45

Bio-Chemistry

Professors:

H. Wasteneys.....	\$ 6,000.00
A. M. Wynne.....	4,200.00
Leslie Young, Associate Professor.....	3,700.00
B. F. Crocke, Lecturer at \$2,400; on war service from September.....	880.00
Dr. Jeanne M. Fisher, Demonstrator (Sessional).....	1,100.00

Fellows (Sessional):

Miss E. A. Macpherson (paid also \$262.50 from Special Funds).....	1,050.00
Jules Tuba (paid also \$118.75 from Special Funds).....	950.00
A. D. Barton (paid also \$200 from Special Funds).....	800.00
D. H. Laughland (paid also \$200 from Special Funds).....	800.00
J. A. McCarter (paid also \$100 from Special Funds).....	800.00
L. Sloan, Senior Technician.....	1,750.00

Technicians:

J. W. Fletcher.....	1,650.00
J. H. McClary.....	1,150.00
Michael Edson, Technical Assistant.....	1,150.00

Laboratory Assistants:

W. Clough.....	1,100.00
Mrs. Lucy Lumbar.....	1,050.00
Mrs. Ethel Wilkie, Laboratory Attendant.....	900.00
Miss M. Delamere, Secretarial Assistant.....	1,350.00

\$ 30,380.00

Hygiene and Preventive Medicine

D. T. Fraser, Professor; also Associate Director of School of Hygiene, without Salary (paid also in Connaught Laboratories).....	\$ 4,500.00
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Associate Professors:

M. H. Brown, at \$1,100; on war service (also in Connaught Laboratories) T.I. & A.A. contribution.....	55.08
Dr. Frieda H. Fraser (paid also in Connaught Laboratories).....	1,100.00
P. J. Moloney (without Salary—paid in Connaught Laboratories and \$2,800 in School of Hygiene).....	3,200.00
F. O. Wishart, Assistant Professor (paid also \$250 from Special Funds).....	500.00
Miss H. C. Plummer, Lecturer (Sessional; paid also in Connaught Laboratories).....	100.00
W. B. McClure, Special Lecturer (Sessional).....	916.66
R. J. Wilson, Fellow, at \$1,000; resigned as of 31 May.....	

Demonstrators (Sessional):

A. M. Goulding	\$ 500.00
A. M. Fallis	400.00
R. Hare (paid also in Connaught Laboratories; \$100 from Special Funds and \$20 in School of Nursing)	400.00
Miss C. M. Horner, Demonstrator, 2½ mos. at \$175 per month	437.50
Miss G. Mickle, Class Assistant (paid also \$250 from Special Funds)	1,000.00
A. J. Bishop, Technician (paid also in Connaught Laboratories and \$400 from Special Funds)	800.00
Miss F. E. Neill, Laboratory Assistant (paid also \$150 from Special Funds)	600.00

Secretarial Assistant at \$1,200:

Miss E. Barr; on war service from February	908.25
Mrs. Elizabeth M. McNeily, 4 mos.	400.00

\$15,817.49

Less transferred from Department..... 25.00

\$ 15,792.49

Medical Jurisprudence

Lecturers (Sessional):

W. L. Robinson (paid also in Pathology and Bacteriology)	\$ 125.00
S. Lawson	100.00
K. G. Gray, on war service	.....

\$ 225.00

Medicine and Clinical Medicine

Duncan Graham, Professor..... \$10,000.00

Assistant Professors:

R. F. Farquharson, at \$2,000 of which half charged to Therapeutics	1,000.00
W. F. McPhedran, half-time (paid also \$125 from Special Funds)	500.00
Part time:	
H. K. Detweiler (paid also \$15 in School of Nursing and \$75 from Special Funds)	300.00
G. W. Howland (paid also \$180 for Extension Work and \$75 from Special Funds)	300.00
J. D. Loudon (paid also \$75 from Special Funds)	300.00
J. A. Oille (paid also \$75 from Special Funds)	300.00
E. J. Trow, in charge of Dermatology (paid also \$75 from Special Funds)	300.00

Associates:

W. R. Campbell..... 2,000.00

Half time:

Trevor Owen (paid also \$115 in School of Nursing and \$125 from Special Funds)	500.00
W. P. Warner at \$500; on war service	.....

Part time:

R. G. Armour (paid also \$50 for Extension Work and \$65 from Special Funds)	250.00
J. H. Elliott (paid also \$700 as Professor of History of Medicine; \$30 for Extension Work; \$40 in School of Nursing and \$65 from Special Funds)	250.00
Beverley Hannah (paid also in Connaught Laboratories; \$90 in School of Nursing and \$65 from Special Funds)	250.00
J. Hepburn (paid also \$65 from Special Funds)	250.00
F. W. Rolph (paid also \$65 from Special Funds)	250.00
A. A. Fletcher (on leave of absence without salary)	.....
J. A. Dauphinaé, Senior Demonstrator in Clinical Microscopy (Sessional—without salary; also Junior Demonstrator) on war service	.....

Senior Demonstrators (Sessional):

Half time:

G. W. Lougheed (paid also \$125 from Special Funds)	\$500 00
H. H. Hyland, on war service	

Part time:

G. Bates (paid also \$20 in School of Nursing and \$60 from Special Funds)	200 00
G. F. Boyer (paid also \$17 for Course in Industrial Medicine and \$60 from Special Funds)	200 00
E. A. Broughton (paid also \$60 from Special Funds)	200 00
E. E. Cleaver (paid also \$17 for Course in Industrial Medicine and \$60 from Special Funds)	200 00
H. A. Dixon (paid also \$17 for Course in Industrial Medicine; \$25 in School of Nursing and \$60 from Special Funds)	200 00
J. G. Falconer (paid also \$240 in School of Nursing and \$60 from Special Funds; also Special Lecturer in Life Insurance without salary)	200 00
J. H. McPhedran (paid also \$60 from Special Funds)	200 00
E. J. Maltby (paid also \$60 from Special Funds)	200 00
W. E. Ogden (paid also \$60 from Special Funds)	200 00

Junior Demonstrators in Clinical Microscopy (Sessional):

H. M. Gray (paid also \$40 from Special Funds)	250 00
A. H. Squires (paid also \$40 from Special Funds)	150 00

Junior Demonstrators (Sessional):

Full time:

R. A. Cleghorn	3,000 00
J. Wallace Graham	1,500 00
J. Allan Walters (for duration of war)	2,400 00

On War Service:

R. B. Kerr at \$2,400	
J. C. Richardson at \$2,400	
J. A. Dauphineé at \$2,400 (also Senior Demonstrator in Clinical Microscopy)	

Ian Macdonald, half-time, at \$500; on war service

Part time:

E. F. Brooks (paid also \$40 from Special Funds)	150 00
F. C. Hamilton (paid also \$40 from Special Funds)	150 00
L. M. Murray (paid also \$40 from Special Funds)	150 00
A. E. Parks (paid also \$40 from Special Funds)	150 00
D. J. Prendergast (paid also \$40 from Special Funds)	150 00
N. M. Wrong (paid also \$40 from Special Funds)	150 00

On War Service at \$150:

W. H. Brown	
A. R. Hagerman	

Temporary for duration of war:

C. R. Burton	150 00
T. A. Crowther	150 00

K. J. R. Wightman, Fellow (Sessional) 1,000 00

Research Assistants:

Miss M. I. Hanna	1,440 00
N. W. Simmons	1,200 00
R. H. Wilson, Laboratory Attendant at \$780; on war service	
Miss S. H. Clutton, Secretary	1,560 00

\$ 32,750 00

Obstetrics and Gynaecology

William A. Scott, Professor (paid also \$10 in School of Nursing) \$ 5,000 00

Assistant Professors:

N. D. Frawley (paid also \$75 from Special Funds)	300 00
H. B. Van Wyck (paid also \$15 in School of Nursing and \$75 from Special Funds)	300 00

R. W. Wesley (paid also \$75 from Special Funds).....	\$ 300.00
W. G. Cosbie (paid also \$75 from Special Funds).....	300.00
D. M. Low, Associate (paid also \$65 from Special Funds).....	250.00
Senior Demonstrators (Sessional):	
W. A. Dafoe (paid also \$60 from Special Funds).....	200.00
S. J. N. Magwood (paid also \$60 from Special Funds).....	200.00
Junior Demonstrators (Sessional):	
L. T. A. Armstrong (paid also \$40 from Special Funds).....	150.00
J. C. Goodwin (paid also \$40 from Special Funds).....	150.00
H. W. Johnston (paid also \$40 from Special Funds).....	150.00
John Mann (paid also \$40 from Special Funds).....	150.00
F. P. McInnis.....	150.00
H. K. Manning (paid also \$40 from Special Funds).....	150.00
W. H. Murby (paid also \$40 from Special Funds).....	150.00
F. J. O'Leary (paid also \$40 from Special Funds).....	150.00
A. Purdy (paid also \$40 from Special Funds).....	150.00
G. L. Watt (paid also \$40 from Special Funds).....	150.00
On War Service:	
D. E. Cannell.....	.....
R. B. Meiklejohn.....	.....
W. T. Noonan.....	.....
M. C. Watson.....	.....
Fellows (Sessional):	
G. A. Hendry at \$1,500; on war service.....	.....
D. N. Henderson (part-time; also in Pathology and Bacteriology)	500.00
J. R. McArthur (part-time).....	500.00
Miss M. Bonham, Laboratory Technician.....	1,100.00
Secretary, at \$900:	
Miss H. Carson; on war service; contribution to Pension Fund..	27.00
Miss L. VanderHoorn.....	900.00
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	\$ 11,377.00

Ophthalmology

W. W. Wright, Professor (paid also \$17 for Course in Industrial Medicine).....	\$ 700.00
Associates:	
F. A. Aylesworth (paid also \$60 from Special Funds).....	200.00
C. E. Hill (paid also \$10 in School of Nursing and \$60 from Special Funds).....	200.00
Mortimer Lyon (paid also \$60 from Special Funds).....	200.00
A. E. Macdonald (paid also \$60 from Special Funds).....	200.00
H. M. Macrae (paid also \$60 from Special Funds).....	200.00
L. J. Sebert (without salary).....	.....
Senior Demonstrators (Sessional):	
J. F. A. Johnston (paid also \$20 in School of Nursing and \$60 from Special Funds).....	200.00
W. R. F. Luke (paid also \$60 from Special Funds).....	200.00
A. L. Morgan (paid also \$60 from Special Funds).....	200.00
T. H. Hodgson, Assistant (Sessional; paid also \$85 from Special Funds)	700.00
Miss M. E. Gray, Secretarial Assistant, at \$1,000, of which half charged to Oto-Laryngology.....	500.00
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	\$ 3,500.00

Oto-Laryngology

A. A. Campbell, Professor.....	\$ 700.00
Senior Demonstrators (Sessional):	
H. H. Burnham (paid also \$60 from Special Funds).....	200.00
J. X. Robert (paid also \$60 from Special Funds).....	200.00
A. H. Veitch (paid also \$60 from Special Funds).....	200.00
D. E. S. Wishart (paid also \$15 in School of Nursing and \$60 from Special Funds).....	200.00
C. A. Rae, at \$200; on war service.....	.....

Junior Demonstrators (Sessional):

G. A. Fee (paid also \$10 in School of Nursing and \$40 from Special Funds).....	\$ 150.00
A. M. McLeod (paid also \$40 from Special Funds).....	150.00
G. W. McGregor (paid also \$40 from Special Funds).....	150.00
G. C. Snell (paid also \$40 from Special Funds).....	150.00
J. Grant Strachan (paid also \$40 from Special Funds).....	150.00
J. A. Sullivan (paid also \$40 from Special Funds).....	150.00
On War Service:	
P. E. Ireland, at \$500.....	.....
H. W. D. McCart, at \$150.....	.....
Miss M. E. Gray, Technician (half-time; paid also in Ophthalmology)	500.00
	\$ 2,900.00

Paediatrics

Alan Brown, Professor (paid also \$90 in School of Nursing).....	\$ 700.00
Assistant Professors:	
F. F. Tisdall, also Director of Research Laboratories.....	2,000.00
E. A. Morgan (paid also \$100 from Special Funds).....	400.00
A. W. Canfield (paid also \$65 from Special Funds).....	250.00
T. G. H. Drake, Associate.....	2,000.00
Senior Demonstrators (Sessional):	
A. P. Hart (paid also \$60 from Special Funds).....	200.00
G. E. Smith (paid also \$60 from Special Funds).....	200.00
W. W. Barraclough (paid also \$40 from Special Funds).....	150.00
Dr. Gladys L. Boyd.....	500.00
Junior Demonstrators (Sessional):	
J. D. Keith (paid also \$75 from Special Funds).....	300.00
N. Silverthorne (paid also \$75 from Special Funds).....	300.00
C. E. Snelling (paid also \$75 from Special Funds).....	300.00
J. H. Ebbs (paid also \$60 from Special Funds).....	200.00
W. A. Hawke (paid also \$60 from Special Funds).....	200.00
J. F. McCreary (without salary; paid \$25.50 for Course in Industrial Medicine).....	.....
On War Service:	
A. L. Chute at \$300.....	.....
J. R. Ross at \$200.....	.....
Dr. Elizabeth Chant Robertson, Research Fellow (Sessional; paid also \$60 from Special Funds).....	200.00
S. H. Jackson, Research Assistant in Chemistry (Sessional).....	900.00
Technicians in Research Laboratories (Sessional):	
Miss M. E. Doyle.....	200.00
Miss W. M. Johnstone, without salary.....	.....
Miss E. Shatruk, without salary.....	.....
Miss M. L. Cassidy, Secretarial Assistant.....	500.00
	\$ 9,500.00

Pathological Chemistry

Andrew Hunter, Professor.....	\$ 7,000.00
T. F. Nicholson, Associate Professor.....	3,750.00
Lecturers (Sessional):	
R. W. I. Urquhart, at \$750; on war service to April (paid also as Director of Health Service).....	235.00
D. L. Selby (paid also \$250 from Special Funds).....	1,000.00
Fellows (Sessional):	
A. G. Gornall (paid also \$300 from Special Funds).....	1,200.00
C. S. McArthur (paid also \$800 from Medical Research Banting Fund and \$200 from Special Funds).....	800.00

Demonstrators (Sessional):

D. H. Boddington (paid also \$135 from Special Funds)	\$ 500.00
J. S. Wilson (paid also \$60 from Special Funds)	250.00
G. P. Hamblin, Assistant (Sessional)	250.00
C. E. Downs, Technician	1,650.00
C. H. Downs, Laboratory Assistant	1,200.00

Laboratory Attendants:

Mrs. J. Faulds	750.00
Mrs. C. MacCallum (paid also in Organic Chemistry)	350.00
Miss C. A. Shannon, Secretary	1,200.00

 \$ 20,135.00

Pathology and Bacteriology

Professors:

William Boyd (paid also \$10 in School of Nursing)	\$ 8,000.00
W. L. Holman	5,000.00
W. L. Robinson, also Associate Director of Applied Bacteriology	2,200.00

Assistant Professors:

W. Magner	300.00
I. H. Erb	300.00
G. Shanks	300.00

D. N. Henderson, Associate, Gynaecological Pathology (paid in Obstetrics and Gynaecology):

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Lecturers (Sessional):

P. H. Greey, Bacteriology (paid also \$40.50 for Post Graduate Courses)	1,800.00
Dr. R. Margarite Price, Bacteriology and Serology	3,000.00
D. E. O. Magner, at \$1,700; on war service; 10 mos. contribution to T.I. & A.A.	70.90
L. S. Joliffe, substitute for D. E. O. Magner, 6 mos., 1 week, at \$1,800; resigned	933.86

Fellows (Sessional):

J. W. Stevenson	1,200.00
Mrs. Alice E. Gray	1,000.00
C. E. Lindenfield	850.00
E. C. Evans, 22 December to 28 February	197.42
Dr. Sara Dubo, 2 days	4.72

Demonstrators in Pathology (Sessional):

S. M. Hudecki (paid also from Special Funds)	600.00
F. P. McInnis (paid also \$150 in Obstetrics and Gynaecology)	130.00
Dr. Mary I. Tom (paid also as Lecturer in Neuropathology)	80.00
O. C. MacIntosh	70.00
Dr. Helen Holden	60.00
Dr. Ethel M. Morgan	60.00

Demonstrators in Bacteriology (Sessional):

Dr. Margaret S. Thompson	100.00
E. J. Clifford, without salary	.....

Assistants in Laboratory:

Miss N. W. Simpson	1,500.00
Miss H. M. Boyd, Bacteriology	1,100.00

Special Technician:

Miss A. Alvey	1,200.00
Miss M. Kirk, 1 month	70.00

Miss C. M. Westlake, Technician

	1,020.00
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Attendants for preparing Media:

Miss E. A. Gordon, Senior Technician, Bacteriology	1,200.00
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Attendant, Bacteriology:

Miss M. Jackson, at \$840; resigned 15 September	175.00
Miss D. Nunn, from 15 September, at \$55 and \$60 per month	561.83

Laboratory Attendant in Bacteriology:

K. Hayden, at \$600; resigned 19 January	330.65
R. Gale, from 2 February, at \$50 and \$55 per month	265.00

Miss G. K. R. Boyd, Secretary	\$ 1,260.00	
Miss V. L. McKinnon, Museum Secretary	1,260.00	
Miss H. J. Williamson, Librarian and Assistant Secretary	1,020.00	
J. F. Payne, Preparator	1,800.00	
Mrs. Erna MacNeill, Junior Attendant in Museum	650.00	
Miss M. Wightman, Autopsy Recorder	960.00	
Autopsy Technician:		
Mrs. G. F. Schrieber, at \$960; resigned 31 August	160.40	
Miss J. C. Burk, 2 mos. at \$70, 8 mos. at \$75	740.00	
		\$41,529.78
Division of Neuropathology:		
E. A. Linell, Professor	\$ 4,500.00	
Dr. Mary I. Tom, Lecturer (paid also as Demonstrator in Pathology)	2,000.00	
Technicians:		
Miss M. G. Hein	1,140.00	
Miss H. Rogers, Medicine and Surgery	1,020.00	
Miss C. A. Bell, Secretary	1,200.00	
		\$ 51,389.78

Pharmacy and Pharmacology

V. E. Henderson, Professor	\$ 6,000.00	
G. H. W. Lucas, Associate Professor	4,000.00	
J. K. W. Ferguson, Assistant Professor at \$3,600; on war service; contribution to T.I. & A.A.	180.00	
Fellows (Sessional):		
D. D. Bonnycastle, at \$1,500; resigned 31 March	1,125.00	
Mrs. M. M. O. Sweeten	1,500.00	
Allan Brock, Technical Assistant	2,200.00	
A. C. Morrison, Technician, at \$1,100; on war service from June, 1941 ..	119.40	
Chester Codner, Laboratory Attendant, at \$1,300; resigned 16 May ..	1,139.24	
Cleaners:		
Mrs. Elsie Long, 44 weeks, 2 days at \$13 per week	576.33	
Walter Benson, 5 weeks, 2 days at \$75 per month	90.00	
Miss D. Caldecott, Clerical Assistant	550.00	
		\$ 17,479.97

Physiology

Professors:		
C. H. Best (paid also \$5,000 from Medical Research Banting Fund) ..	\$ 6,000.00	
N. B. Taylor	4,800.00	
Associate Professors:		
D. Y. Solandt (paid also \$650 in School of Hygiene and \$400 from Medical Research Best Fund)	3,700.00	
E. T. Waters, at \$3,300; on war service from November	1,732.50	
J. Campbell, Assistant Professor, at \$1,500 (paid also from Medical Research Best Fund) on war service from November	750.00	
E. H. Botterell, Lecturer (Sessional, at \$1,500; also in Surgery) on war service; contribution to T.I. & A.A.	75.00	
E. Fiddler, Lecturer and Research Associate (Sessional; paid also \$300 from Medical Research Best Fund and \$450 for Extension Work) ..	2,100.00	
Research Associates:		
W. G. E. Eggleton (paid also from Medical Research Best Fund and from Special Funds) 5 mos. at \$2,400	1,000.00	
On War Service:		
A. L. Chute, at \$1,500 (also in Paediatrics)		
J. Markowitz, at \$200		

Research Assistants:

L. B. Jaques (paid also in Connaught Laboratories and from Special Funds)	\$ 1,200.00
Mrs. Margaret T. C. Mitford	1,200.00
Gracient Eidt, transferred from Medical Research Best Fund; at \$1,500 from 1 February	625.00
M. J. Wilson (4 mos; paid also \$400 in Anatomy)	400.00
Miss M. L. Hawxhurst, at \$90 per month from 13 March to 30 June	325.15

Fellows (Sessional):

J. W. Dales	1,000.00
Miss R. B. Durick, 2 mos. at \$65; transferred to Special Funds	130.00
Miss M. Cory, Departmental Librarian	1,250.00
Miss D. Secord, Secretarial Assistant (paid also \$150 from Medical Research Best Fund)	1,250.00
F. L. Robinson, Technical Assistant and Glass Blower (paid also \$500 from Medical Research Best Fund)	2,000.00
A. Elliott, Mechanician	1,850.00

Technical Assistants:

J. D. Brown, Geo-Physics	1,500.00
Mrs. J. M. D. Williamson, 9 mos. at \$780 (transferred from Medical Research Best Fund)	585.00
D. A. Stainsby, at \$670 (paid also from Medical Research Best Fund) resigned 7 January	347.60
G. Scattergood, Laboratory Assistant to Teaching Laboratories at \$1,350; on war service; contribution to Pension Fund	34.40

Animal Caretaker:

G. L. Robinson, at \$1,350; on war service; contribution to Pension Fund	33.75
S. McCracken, at \$1,040; on war service	900.00
T. W. Kober, temporary	

Assistant Animal Caretaker:

A. D. Crouch, at \$1,100; on war service; contribution to Pension Fund	30.25
J. D. Illingworth, temporary	885.00
	<u>\$ 35,703.65</u>

Psychiatry

C. B. Farrar, Professor	\$ 5,000.00
E. P. Lewis, Assistant Professor (paid also \$10 in School of Nursing and \$135 from Special Funds)	500.00
Dr. Mary V. Jackson, Associate (paid also \$60 from Special Funds)	250.00
Demonstrators (Sessional):	
G. W. Anderson (paid also in Psychology)	150.00
Dr. Ruth M. Franks (paid also \$200 for Extension Work)	150.00
G. H. Lugsdin (paid also \$30 from Special Funds)	150.00
B. T. McGhie	150.00
J. E. Sharpe, at \$150; on war service	
	<u>\$ 6,350.00</u>

Radiology

G. E. Richards, Professor	\$ 700.00
A. C. Singleton, Assistant Professor, at \$250; on war service	
Senior Demonstrators (Sessional):	
M. R. Hall (paid also \$60 from Special Funds)	200.00
A. H. Rolph (paid also \$60 from Special Funds)	200.00
J. Sommers (paid also \$60 from Special Funds)	200.00
C. L. Ash, Assistant (part-time; Sessional)	500.00
J. F. Hinds, Research Assistant (Sessional)	750.00
	<u>\$ 2,550.00</u>

Special Lectures

Professor J. H. Elliott, History of Medicine (paid also \$250 in Department of Medicine; \$40 in School of Nursing and \$30 for Extension Work).....	\$ 700.00
Special Lecturers (Sessional):	
Science and Civilization:	
A. F. Coventry (paid also in Zoology, Faculty of Arts).....	200.00
H. Wasteneys (paid also in Bio-Chemistry).....	200.00
Dentistry:	
A. D. A. Mason (paid also in Faculty of Dentistry and School of Nursing).....	100.00
D. M. Tanner (paid also in Faculty of Dentistry) on war service.....	.....
G. S. Young, Medical Ethics and Economics, without salary.....	.....
	\$ 1,200.00

Surgery and Clinical Surgery

W. E. Gallie, Professor (paid also as Dean).....	\$10,000.00
Assistant Professors:	
T. A. J. Duff (paid also \$75 from Special Funds).....	300.00
R. R. Graham (paid also \$75 from Special Funds).....	300.00
R. I. Harris (paid also \$34 for Course in Industrial Medicine and \$75 from Special Funds).....	300.00
K. G. McKenzie (paid also \$75 from Special Funds).....	300.00
Robin Pearce (paid also \$75 from Special Funds).....	300.00
D. E. Robertson (paid also \$75 from Special Funds).....	300.00
E. S. Ryerson (paid also as Assistant Dean and Secretary and \$75 from Special Funds).....	300.00
N. S. Shenstone (paid also \$75 from Special Funds).....	300.00
G. E. Wilson (paid also \$75 from Special Funds).....	300.00
H. W. Wookey (paid also \$75 from Special Funds).....	300.00
Associates:	
G. S. Foulds (paid also \$65 from Special Funds).....	250.00
R. E. Gaby (paid also \$65 from Special Funds).....	250.00
A. B. LeMesurier (paid also \$65 from Special Funds).....	250.00
R. J. A. McComb (paid also \$65 from Special Funds).....	250.00
C. B. Parker (paid also \$65 from Special Funds).....	250.00
T. A. Robinson (paid also \$65 from Special Funds).....	250.00
R. H. Thomas (paid also \$65 from Special Funds).....	250.00
J. W. Ross; on war service.....	.....
Senior Demonstrators (Sessional):	
(All except N. W. Roome paid also \$60 from Special Funds)	
J. H. Couch (paid also \$25.50 for Course in Industrial Medicine and \$20 in School of Nursing).....	200.00
C. R. B. Crompton.....	200.00
C. W. Harris.....	200.00
R. M. Janes.....	200.00
J. C. McClelland.....	200.00
J. L. McDonald.....	200.00
J. Spence Reid.....	200.00
N. W. Roome.....	200.00
Junior Demonstrators (Sessional):	
(Each paid also \$40 from Special Funds)	
H. G. Armstrong.....	150.00
W. G. Carscadden.....	150.00
J. T. Danis.....	150.00
A. W. Farmer (paid also \$25.50 for Course in Industrial Medicine)	150.00
W. S. Keith.....	150.00
F. I. Lewis (paid also \$20 for Extension Work).....	150.00
D. R. Mitchell.....	150.00
D. W. G. Murray.....	150.00
D. W. Pratt.....	150.00
E. E. Shouldice.....	150.00
W. K. Welsh.....	150.00
R. M. Wansbrough, at \$150; on war service to 13 April.....	50.00

Special Demonstrators (Temporary):

(Each paid also \$40 from Special Funds)

M. H. V. Cameron.....	\$ 150.00
F. Burns Plewes.....	150.00
Wallace A. Scott.....	150.00
W. D. Smith.....	150.00
G. W. Carrow.....	50.00
H. F. Robertson.....	50.00

Junior Demonstrators, at \$150; on war service:

J. W. Brennan.....	
S. D. Gordon.....	
J. A. MacFarlane.....	
T. R. Sarjeant.....	
C. H. Watson.....	
A. W. M. White.....	

Fellows (Sessional):

Dr. Jessie C. Gray.....	1,800.00
S. A. Thompson (paid also \$40 for Extension Work and \$15 for Post Graduate Course).....	1,000.00
R. C. Laird (paid also \$175 from Special Funds).....	700.00
R. G. MacKenzie (paid also \$600 in Anatomy).....	500.00
F. R. Wilkinson, at \$1,000; on war service from December.....	583.33
E. H. Botterell, at \$1,500 (also in Physiology) on war service; contribution to T.I. & A.A.....	75.00

Resident Fellows (Sessional):

W. L. M. King (paid also \$10 for Post Graduate Course and \$100 from Special Funds).....	400.00
A. D. McLachlin (paid also \$20 for Post Graduate Course and \$100 from Special Funds).....	400.00
C. W. M. Service (paid also \$20 for Post Graduate Course and \$100 from Special Funds).....	400.00

Assistant Resident Fellows (Sessional):

G. E. Cooper.....	300.00
N. C. Delarue.....	300.00
G. A. Lane.....	300.00
D. B. MacLaren.....	300.00
A. Bailey Powell.....	300.00
T. C. C. Sodero.....	300.00
W. D. Stevenson.....	300.00
H. J. Sullivan.....	300.00
C. P. McCormick, from 1 November to 30 June at \$300.....	200.00
W. A. Shandro, from 1 December to 30 June at \$300.....	175.00

On War Service at \$300:

E. G. Meyer, from January.....	200.00
P. F. McGoey, from December.....	175.00
G. E. P. Wilson, from December.....	175.00
J. R. Francis, from November.....	150.00
W. T. Mustard, from October.....	125.00
J. E. Bateman, from June, 1941.....	25.00
J. de L. Bourgeois.....	
F. P. Dewar.....	

Miss T. W. MacLaren, Secretary (also Secretary to the Dean)..... 1,500.00

\$ 29,733.33

Therapeutics

R. F. Farquharson, Assistant Professor, also Head of Department (paid also in Department of Medicine)..... \$ 1,000.00

Associates:

H. J. Shields, in charge of Anaesthesia (paid also \$65 from Special Funds).....	250.00
W. J. Gardiner, in charge of Physical Therapy (paid also \$500 for Extension Work and \$100 from Special Funds).....	400.00
C. E. Cooper Cole, Senior Demonstrator (Sessional; paid also \$60 from Special Funds).....	200.00

Junior Demonstrators in Anaesthesia (Sessional):

(Each paid also \$40 from Special Funds)

G. R. Balfour.....	\$ 150.00
W. E. Brown.....	150.00
C. G. Bryan.....	150.00
J. Chassels.....	150.00
N. S. Clark.....	150.00
S. J. Evelyn.....	150.00
H. R. Hargrave.....	150.00
K. M. Heard.....	150.00
K. E. Hollis.....	150.00
C. H. Robson.....	150.00
A. R. Wilkins.....	150.00
S. M. Campbell; on war service.....	.....
Miss F. R. Hills, Assistant in Physical Therapy (paid also \$1,650 for Extension Work).....	300.00
Assistants (Sessional):	
D. B. Kelley.....	50.00
H. E. Pugsley.....	50.00
H. B. Wallis.....	50.00
Secretary (Part-time at \$420):	
Miss B. M. Calvin; resigned 31 January.....	245.00
Mrs. Jean L. Reid, from 1 March.....	140.00
	\$ 4,335.00
	\$330,090.57
Less charged to:	
Rockefeller Fund.....	\$48,358.04
Eaton Endowment.....	16,749.99
	\$65,108.03
	\$264,982.54

59. Anatomy

Anatomical Material (\$2,673.01):

E. E. Bolton, subjects.....	\$ 180.00
Cambridge Rubber Ltd., vultex, moulage.....	29.36
Canada Packers, ox eyes.....	6.75
Canadian Industrial Alcohol, alcohol.....	154.80
Joseph Gatensby, brains.....	44.00
C. Hunt, brains.....	50.00
Imperial Trunk & Leather Co., webb straps.....	13.25
Ingram & Bell, skeletons.....	150.00
J. A. Jerrett, subject.....	30.00
Lever Bros., glycerine.....	111.68
Mallinckrodt Chemical Works, carbolic acid.....	88.96
F. W. Matthews Co., subjects.....	1,541.40
Pullen Wipers & Waste Co., white waste.....	46.21
Queen's University Department of Anatomy, limbs.....	60.00
Harry R. Ranks, subjects.....	90.00
C. A. Sterrett, subjects.....	30.00
W. J. Ward, subject.....	30.00
H. K. Whittaker, camera.....	16.60
General supplies, Equipment, and Incidentals (\$1,883.40):	
Allen Mfg. Co., laundry.....	106.02
Miss A. A. Alvey, photomicrographs.....	28.25
American Journal of Pathology, reprints.....	43.41
American Medical Association, reprints.....	14.99
Art Metropole, mounting board, etc.....	59.33
Central Scientific Co., slides, bottles, etc.....	92.86
Eastman Photo Stores, film, paper, plates.....	136.98
T. Eaton Co., cotton, oilcloth, towelling.....	63.67
Geo. Eidt, microtome stakes.....	10.00
Dr. J. C. B. Grant, models for life class.....	73.50
B. L. Guyatt, construction of training box.....	36.00
Ingram & Bell Ltd., cover glasses, cover slips, etc.....	233.44

Lockhart Camera Exchange, projector.....	\$ 24.50
Loomis & Goles, pencils.....	13.05
Mallinckrodt Chemical Works, chemicals.....	44.80
Photographic Service, prints.....	23.10
Postage.....	18.00
E. Pullan Wipers & Waste, waste.....	26.52
Ralston Purina Co., feed.....	117.90
Stephens Sales Ltd., coupons.....	85.36
Charles E. Storton, photograph enlargements.....	15.00
Harry Whittaker, assistant, prepare slides.....	75.00
Wistar Institute of Anatomy & Biology, card service, reprints.....	56.44
University Press, perforating sheets, stationery.....	235.68
Accounts under \$10.00 (12).....	73.63
Sundry disbursements by department:	
Hardware, \$16.79; stationery, \$45.19; supplies, \$28.02; postage, \$10.00.....	100.00
Superintendent's Dept., freight, \$21.24; labour, \$61.85; material, \$192.88.....	275.97
	<hr/>
	\$ 4,756.41
Less Sundry Credits and Sale of material.....	239.04
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	\$ 4,517.37

60. Biochemistry (including Zymology)

Supplies and apparatus (\$4,147.66):

Acme Farmers Dairy, milk.....	\$ 98.98
Aikenhead Hardware, brass rod, etc.....	11.53
Allen Mfg. Co., laundry.....	33.43
Borden Co., ice, milk powder, etc.....	67.61
British Drug Houses, chemicals.....	154.21
Canada Packers, ox blood.....	20.79
Canadian Laboratory Supplies, pipettes, chemicals, etc.....	1,107.52
Canadian Liquid Air Co., rent of cylinders, etc.....	42.28
Central Scientific Co., glassware, etc.....	660.94
Corbett Cowley Co., lab. costs.....	64.45
Dominion Glass Co., jars.....	20.00
Eastman Kodak Co., chemicals.....	66.73
T. Eaton Co., animal feed, etc.....	157.64
Grand & Toy, fasteners, staples.....	14.60
J. F. Hartz Co., sutures, scissors, forceps.....	25.77
Halliday Flint Glass Works, test tubes.....	59.30
F. Jennings, sawdust.....	10.00
Journal of Biological Chemistry, subscription.....	27.61
Mead Johnson & Co., yeast powders.....	15.93
Merck & Co., chemicals.....	321.14
Mimeograph Co., stencil papers.....	18.90
Pfanstiehl Chemical Co., maltose D-Xylose.....	31.28
Photographic Service, plates.....	16.10
Postage.....	10.00
Quinte Milk Products, casein.....	48.23
Toronto Elevators Ltd., ground flax.....	46.40
Waverley Press, reprints.....	11.41
Wholesale Radios Ltd., batteries.....	14.05
Zoology Dept., chemicals.....	66.58
University Press, text books, stationery, etc.....	172.87
Accounts under \$10.00 (14).....	44.18
Sundry Disbursements by Dept., supplies, \$28.59; hardware, \$18.25; postage, \$3.58.....	50.42
Superintendent's Dept., freight, \$8.97; labour, \$93.30; material, \$526.44; telephone, \$8.07.....	636.78
Special Appropriation for Alteration to Lab. Benches:	
Superintendent's Dept., labour, \$589.53; material, \$287.60.....	877.13
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	\$ 5,024.79
Less credits: sale of material.....	252.08
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	\$ 4,772.71

61. Hygiene and Preventive Medicine

Supplies and Apparatus (\$2,446.49):

Wm. Bartlett & Son, shades	\$	30.95
Canadian Laboratory Supplies, pipettes		51.79
Canadian Tuberculosis Association, film		28.00
Central Scientific Co., acid		102.12
Connaught Laboratories, toxin, cheese cloth, etc.		648.99
J. W. Garlock Co., stapler, staples		13.25
Gray Coach Line, hire of buses		40.00
J. F. Hartz Co., tubing, syringes, etc.		72.25
Ingram & Bell, methyl alcohol, racks for jars		12.65
Mrs. McNeilly, stenographic service		25.00
Mimeograph Co., paper, ink, etc.		78.95
Office Specialty Mfg. Co., filing cabinet guides		16.64
Ontario Laundry Co., laundry		56.21
Postage		16.00
Richards Glass Co., culture tubes		19.00
Robbins & Townsend, inspection, ribbon, new parts		10.30
Ryerson Press, microphones and stand		86.35
Dr. F. O. Wishart, travelling expenses		61.37
University Press, carbon, folders, etc.		827.19
Accounts under \$10.00 (11)		43.28
Sundry disbursements by department:		
Stationery, etc., \$7.00; supplies, \$8.00		15.00
Superintendent's Dept., freight, \$1.19; labour, \$121.65; material, \$66.73; tax, \$1.63		191.20
Cleaner, Mrs. Ada Hall, 280 days		716.27
	\$	3,162.76
Less credits: sale of notes, etc.		277.50
	\$	2,885.26

**62. Medical Jurisprudence
(Nothing Spent)****63. Medicine**

Supplies and Chemicals (\$732.70):

Allen Mfg. Co., laundry	\$	22.00
British Drug Houses, chemicals		11.85
Canada Packers, meat		53.79
Canadian Laboratory Supplies, filter paper, chemicals		53.05
Canadian Medical Association, reprints		13.50
Central Scientific Co., chemicals		24.88
Christie, Brown & Co., biscuits		10.49
Connaught Laboratories, chemicals		16.00
William Dornan, engraving		42.04
Eastman Kodak Co., chemicals		23.19
Ingram & Bell, chemicals, emery paper		157.44
Postage		67.20
Charles Thomas, reprints		13.96
Wayside Press, reprints		35.70
University Press, printing, stationery		63.08
Accounts under \$10.00 (5)		10.66
Sundry disbursements by department		20.00
Superintendent's Dept., freight, \$41.08; labour, \$.19; material, \$52.60		93.87
Apparatus (\$55.63):		
Canadian Laboratory Supplies Ltd., glassware		13.49
Photographic Service, photostats		10.50
Robbins & Townsend, inspection with ribbons		11.10
Accounts under \$10.00 (3)		10.63
Superintendent's Dept., labour, \$8.45; material, \$1.46		9.91

Books and Periodicals (\$658.84):

McAinsh & Co., subscription	\$ 16.20
Thos. Nelson & Sons, renewal pages	16.28
University Press, printing, stationery	626.36

Laboratory Cleaning:

Miss E. Bailey, 52 weeks	328.65
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 \$ 1,775.82

Less credits: sale of materials	8.51
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 (Charged to Eaton Endowment) \$ 1,767.31

64. Obstetrics and Gynaecology

Supplies and apparatus:

J. F. Hartz Co., anatomical pelvis	\$ 42.50
Postage	8.00
Dr. W. A. Scott, petty cash	7.73
University Press, stamps, stencil, envelopes	42.11
Accounts under \$10.00 (6)	28.83
Superintendent's Dept., freight, \$3.85; material, \$.75	4.60

 \$ 133.77

65. Ophthalmology

Supplies and apparatus:

Eastman Photographic Service, films, flash bulbs, etc.	\$ 185.45
J. F. Hartz Co., chart of eye	12.00
McAinsh & Co., text books	38.00
Accounts under \$10.00 (3)	21.26
Superintendent's Dept., freight	2.46

 \$ 259.17

66. Oto-Laryngology

Supplies and apparatus:

Central Scientific Co., slide boxes	\$ 10.00
University Press, printing, stationery	13.96
Accounts under \$10.00 (4)	21.47

 \$ 45.43

67. Paediatrics

Supplies and chemicals (\$918.06):

Borden Co., casein	\$ 46.20
British Drug Houses, chemicals	57.43
Canadian Laboratory Supplies, glassware, chemicals, etc.	195.39
Canadian Medical Association, reprints	28.25
Central Scientific Co., chemicals	169.82
Johns Hopkins Press, reprints	12.38
Merck & Co., chemicals	55.12
Postage	28.00
University Press, printing, stationery	26.59
Wistar Institute of Anatomy and Biology, reprints	35.62
Sundry disbursements by department	20.00
Accounts under \$10.00 (7)	44.62
Superintendent's Dept., freight, \$38.99; material, \$159.65	198.64

Apparatus (\$444.08):

Canadian Laboratory Supplies, glassware, chemicals	132.28
Central Scientific Co., apparatus	284.69
Platz and Bauer Inc. cuvettes	8.22
Rubicon Co., calorimeter cell and holder, test tubes	18.89

 (Charged to Eaton Endowment) \$ 1,362.14

68. Pathological Chemistry

Supplies and apparatus:

Allen Mfg. Co., laundry	\$ 58.02
Wm. Bartlett & Son, venetian blinds	16.50
British Drug Houses, chemicals	133.93
Cambridge University Press, reprints	17.82
Central Scientific Co., glassware, syringe, needles, etc.	111.21
Connaught Laboratories, rats	20.00
Corning Glass Works, centrifuge tubes	24.68
Eastman Kodak Co., chemicals	68.10
Eastman Photographic Stores, chemicals	11.19
Frigidaire Division, General Motors, service	37.99
Office Specialty Co., chair, desk	81.75
Pathological Dept., reprints	14.43
Pfanstiehl Chemical Co., chemicals	34.91
Postage	11.00
Ronco Co. of Canada, duplicating, binding	207.52
Sanborn Co., refills, polarographs	284.02
Arthur H. Thomas, centrifuge	25.67
Underwood Elliott Fisher, typewriter, \$161.40, less turn in allowance on used typewriter, \$10.00	151.40
University Press, paper, stationery	87.52
Accounts under \$10.00 (7)	28.38
Sundry disbursements by department:	
Stationery, \$5.64; hardware, \$2.52; postage, \$12.87; supplies, \$53.97	75.00
Superintendent's Dept., freight, \$47.09; labour, \$8.44; material, \$68.81	124.34
	\$ 1,625.38
Less Credits: Laboratory deposits	127.21

\$ 1,498.17

69. Pathology and Bacteriology

Supplies and apparatus (\$4,233.19):

Allen Mfg. Co., laundry	\$ 171.85
American Medical Association, subscription, reprints	26.89
American Type Culture, cultures	13.30
Bauer & Black Ltd., cotton	69.30
Bausch & Lomb Optical Co., eyepiece	15.00
British Drug Houses, chemicals	48.22
British Zylonite Co., bescord	34.45
Canadian Medical Association, reprints	18.00
Canadian National Carbon Co., carbons	11.23
Cavanaugh Printing Co., reprints	32.44
Central Scientific Co., dyes, microtome knives	137.08
Corbett-Cowley Ltd., laboratory coats	90.64
L. J. Crapley, frigidaire	200.00
Cullen & Sons, animals	79.60
Diamond Cleanser & Soap Co., soap	39.59
Dictaphone Corporation Ltd., dictaphone, transcriber	494.50
W. J. Dorman, reprints	13.46
Eastman Photographic Stores, timers, films, plates	262.41
Frigidaire Division, inspection	18.95
Gold Medal Meat, eggs, meat	109.21
J. F. Hartz Co., cover glasses, chemicals, etc.	277.42
Imperial Oil Ltd., parowax	23.88
Ingram & Bell, luer needles, thermometer, etc.	314.17
Kilgour's Ltd., wrapping paper	44.85
H. K. Lewis & Co., text book	13.65
McCallum Scale Service, overscale	19.50
Medical Agency of Canada, mimeographing notes, binding	218.20
Mimeograph Co., stencil paper, ink, etc.	15.96
C. V. Mosby Co., reprints	21.70
National Butcher Supplies, slicing machine	213.75
Postage	49.00
Robbins & Townsend, inspections	36.50
H. L. Vickery, overtime service	11.00

University Press, stationery, book, binding.....	\$ 356.90	
Accounts under \$10.00 (20).....	83.02	
Sundry disbursements by department:		
Stationery and drugs, \$22.00; Hardware, \$20.00; sundries, \$38.00.....	80.00	
Superintendent's Dept., freight, \$20.00; labour, \$177.43; material, \$370.14.....	567.57	
Museum Supplies (\$492.97):		
Brown Bros. Ltd., bias binding.....	23.76	
F. Carrington, slide cabinet, table.....	147.96	
J. F. Hartz Co., chemicals, cellulose tape.....	70.07	
Queen City Glass Co., plates.....	93.87	
A. R. Williams Machinery Co., overhaul and repair band saw....	20.00	
Accounts under \$10.00 (4).....	15.88	
Superintendent's Dept., labour, \$89.68; material, \$31.75.....	121.43	
Clerical Assistance (\$220.00):		
Miss G. Banks.....	150.00	
Miss Esme Lytle.....	70.00	
Alterations in Museum:		
Superintendent's Dept., Labour, \$190.05; material, \$97.74.....	287.79	
Neuropathology (\$579.12):		
Allen Mfg. Co., laundry.....	31.33	
Corbett-Cowley Ltd., laboratory coats.....	12.95	
T. Eaton Co., towelling, towels.....	23.41	
J. F. Hartz Co., rubber gloves, slices, chemicals.....	131.93	
Ingram & Bell, museum jars, chemicals.....	72.09	
Liquid Carbonic, carbonic gas.....	26.25	
Office Specialty Mfg., Co., filing cabinet.....	68.65	
Postage.....	16.50	
Robbins & Townsend, ribbon inspection, overhauling.....	31.70	
University Press, tags, directories, stationery.....	60.95	
Accounts under \$10.00 (8).....	24.86	
Superintendent's Dept., material.....	78.50	
		\$ 5,813.07
Less credits: Laboratory deposits.....	\$162.34	
Sale of material.....	15.55	
		177.89
		\$ 5,635.18

70. Pharmacy and Pharmacology

Supplies and Apparatus:

Aikenhead Hardware, hardware, paint.....	\$ 88.72
Allen Mfg. Co., laundry.....	24.27
Barchard & Co., sawdust.....	13.05
R. F. Berux, frogs.....	140.00
British Drug Houses, soda lime, ether.....	108.58
Canadian Electric Supply Co., switches, tubes, etc.....	24.15
Canadian Laboratory Supplies, brushes, weights, etc.....	89.41
Corbett-Cowley, laboratory coats.....	44.44
Cullen & Sons, animals.....	287.08
Drug Trading Co., bottles, absorbent cotton, etc.....	139.16
J. F. Hartz Co., appendectomy retractor.....	10.40
Professor V. E. Henderson, petty cash.....	27.85
Ingram & Bell, syringe, needles, chemicals, etc.....	33.69
John McGillian, carrots.....	12.00
National Drug & Chemical, chemicals.....	12.26
National Research Council, reprints.....	12.00
Ontario Rubber Co., tubing.....	28.47
Photographic Service Dept., prints, photostats.....	43.45
Pryal & Nye, battery.....	23.06
Queen City Dental Mfg. Co., oxygen, cyclopropane.....	21.70
Ralston Purina Co., feed.....	91.68
Riseborough & Jackson, feed.....	11.80

Surgical Publishing Co., reprints.....	\$ 23.78	
Underwood, Elliott, Fisher, overhaul typewriter.....	36.27	
Waverly Press, reprints.....	10.00	
York Trading Co., salmon.....	50.35	
University Press, printing, stationery.....	84.81	
Accounts under \$10.00 (11).....	63.47	
Superintendent's Dept., freight, \$13.55; labour, \$15.70; material, \$142.46.....	171.71	
	\$ 1,726.61	
Less credits: sale of material.....	61.35	
		\$ 1,665.26

71. Physiology

Supplies and apparatus:

Acme Farmers Dairy, milk.....	\$ 59.55	
Allen Mfg. Co., laundry.....	205.25	
Auguste Bolte, isinglass.....	25.55	
Borden Ltd., dry ice, etc.....	30.92	
Canada Packers, meat.....	24.24	
Canadian Electrical Supply, batteries.....	27.61	
Canadian Fairbanks Morse Co., abrasive wheel, tools, etc.....	134.24	
Canadian General Electric Co., radiotron.....	31.18	
Canadian Liquid Air Co., rental on cylinders.....	33.24	
Canadian Medical Association, reprints.....	15.83	
Canadian National Telegraphs, telegrams.....	16.55	
Central Scientific Co., micro arm, holders, plungers, etc.....	146.96	
Connaught Laboratories, overalls.....	11.55	
Eastman Kodak Co., chemicals.....	90.99	
Eastman Photographic Service, photo plates, etc.....	16.05	
T. Eaton Co., tomato juice, surgical gauze, etc.....	468.87	
J. F. Hartz Co., syringes.....	15.15	
Harvard Apparatus Co., springs, etc.....	13.30	
Frank Jennings, sawdust.....	54.00	
Kelley Feed & Seed Co., dog chow, etc.....	136.25	
Lake Simcoe Ice & Fuel, ice.....	34.43	
Mallinckrodt Chemical Co., chemicals.....	47.04	
Milton Thompson Electric Co., motor.....	16.33	
National Drug & Chemical Co., chemicals.....	33.82	
Ontario Typewriter Co., rental of calculator.....	90.00	
Park Bros. meat.....	126.42	
Postage.....	29.00	
Radio Trade Supply Co., micrometer.....	12.10	
Rainbow Lantern Slide Co., slides, prints.....	32.50	
Robbins & Townsend, inspections.....	10.45	
Spencer Lens Co., microtome knife.....	17.24	
N. Smith Belting Co., pulleys, belts.....	39.88	
Dr. N. B. Taylor, petty cash, animal supplies, \$63.50; sundries, \$16.50.....	80.00	
Tordoff Electric Co., motors.....	33.00	
Wholesale Radio Co., parts.....	110.39	
University Press, stationery, etc.....	303.09	
Accounts under \$10.00 (30).....	141.51	
Sundry disbursements by department:		
Stationery, \$8.15; supplies, \$31.62; hardware, \$20.00; postage, \$10.23.....	70.00	
Superintendent's Dept., freight, \$97.16; labour, \$108.18; material, \$942.35.....	1,147.69	
	\$ 3,956.17	
Less credits: sale of material.....	59.50	
		\$ 3,896.67

72. Psychiatry

Supplies and apparatus:

University Press, stationery.....	8.22	
		\$ 8.22

73. Radiology

Supplies and apparatus:

Aikenhead Hardware, saw	\$ 11.13	
Dr. G. E. Richards and Dr. A. C. Singleton, X-ray supplies	887.87	
Superintendent's Dept., labour	1.00	
		\$ 900.00

73a. Summer Course in Anatomy

R. K. George, instructor	\$ 46.00	
W. H. Piersol	26.00	
C. G. Smith	106.00	
J. C. Watt	127.00	
		\$ 305.00

74. Surgery

Supplies and apparatus:

Canadian Kodak Sales, prints	\$ 10.77	
Corbett-Cowley, laboratory coats	121.05	
C.P.R. Telegraph, telegrams	16.84	
Eastman Photographic Stores, film, prints	13.14	
T. Eaton Co., camera repaired, films, etc.	118.43	
Hospital for Sick Children, student supplies	25.00	
International Books, subscriptions	20.00	
F. W. McLaren, subscription	10.00	
C. V. Mosby Co., subscription	23.16	
Office Specialty Mfg. Co., repair, chair, etc.	14.00	
Photographic Service, slides	83.55	
Postage	50.16	
Stephen Sales, paper, stencils, etc.	73.95	
St. Michael's Hospital, student's supplies	20.00	
University Press, covers, envelopes, stationery	216.40	
Accounts under \$10.00 (11)	63.93	
Superintendent's Dept., freight	4.05	
	\$ 884.43	
Less credits: sale of material	3.52	
		\$ 880.91

75. Therapeutics

Supplies and apparatus:

Ayerst, McKenna & Harrison, capsules, etc.	\$ 88.20	
British Drug Houses, chemicals	20.90	
A. Kelly, lantern slides	53.03	
Office Specialty Mfg. Co., filing cabinet	43.00	
Postage	6.75	
University Press, stationery, guides, paper	39.10	
Accounts under \$10.00 (4)	13.00	
Superintendent's Dept., freight	.15	
	\$ 264.13	

76. Art Service

(a) Salaries (\$3,205.30):

Miss M. T. Wishart, Director	\$ 2,500.00
Miss Marguerite Drummond, assistant	360.00
Miss E. J. Hopper	345.30

(b) Expenses:

Part-time Assistance (\$842.79):

Miss Marguerite Drummond	4.00
Mrs. Nina Roberts	27.98
Mrs. E. H. Ross	335.00
Miss Stemmer	84.70
Miss Eleanor Swezey	390.00
Miss E. Wallace	1.11

Supplies, etc. (\$304.00):

Celluloid Corp., transparent sheets.....	\$ 10.16
Loomis & Toles, nibs, atomizers, crayons, etc.....	12.25
University Press, scratch board, card, etc.....	235.81
Accounts under \$10.00 (4).....	11.22
Sundry disbursements by department:	
Laundry, \$16.17; stationery, \$10.08; sundries, \$5.62...	31.87
Superintendent's Dept., freight, \$2.55; material, .14.....	2.69
	<u>\$ 4,352.09</u>

76a. Post Graduate Courses

Course in Fractures (\$555.90):

Honoraria to Instructors (\$375.00):

S. H. Couch.....	\$ 15.00
Jessie Gray.....	25.00
P. H. Greey.....	15.00
R. J. Harris.....	25.00
W. S. Kedd.....	15.00
W. L. M. King.....	10.00
A. B. Le Measurier.....	15.00
F. J. Lewis.....	50.00
K. G. McKenzie.....	15.00
A. McLachlin.....	20.00
D. W. G. Murray.....	20.00
W. T. Mustard.....	20.00
C. W. M. Service.....	20.00
R. H. Thomas.....	25.00
G. A. Thomson.....	15.00
W. K. Welsh.....	25.00
F. R. Wilkinson.....	20.00
G. E. Wilson.....	25.00

Attendants (\$47.50):

M. Chapman.....	2.50
J. D. Dewar.....	5.00
H. Cormack.....	10.00
J. Clarke.....	5.00
C. Hart.....	10.00
H. Lloyd.....	5.00
J. Sheppard.....	10.00

Sundry Expenses (\$133.40):

Toronto General Hospital, luncheons.....	57.56
Victor X-ray Corporation, plates.....	50.84
Sundry disbursements by Dr. W. E. Gallie for gratuities.....	25.00

Course in Industrial Medicine (\$423.00):

Honoraria to Instructors (\$374.00):

C. Boyd.....	17.00
F. M. Bulmer.....	17.00
O. A. Cannon.....	25.50
E. E. Cleaver.....	17.00
S. H. Couch.....	25.50
J. G. Cunningham.....	34.00
S. S. A. Dixon.....	17.00
R. G. Elson.....	17.00
R. F. Farquharson.....	34.00
W. A. Farmer.....	25.50
G. H. Greey.....	25.50
R. Hare.....	25.50
R. I. Harris.....	34.00
J. McCreary.....	25.50
J. A. Oille.....	17.00
W. Wright.....	17.00

Attendants (\$9.00):

C. Hart.....	6.00
A. W. Hay.....	3.00

Sundry Expenses:

Toronto General Hospital, luncheon.....	40.00
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\$ 978.90

77. General Expenses

Sundry expenses of the Dean:	
Luncheons, teas, dinners, travelling expenses, in connection with visiting lecturers, etc.....	\$ 139.22
Office Supplies, stationery, and incidentals (\$2,145.64):	
Association of American Medical Colleges, aptitude tests.....	225.89
Canadian Newspaper Service, reference book.....	33.50
Canadian Pacific Railway Co., telegrams.....	12.87
Elsie Hamilton, substitute messenger.....	12.00
Lowe Martin Co., cards.....	14.04
Might Directories, rail & steamer guides, directory.....	39.90
R. H. Morris, daily papers.....	22.50
Office Specialty Mfg. Co., compressor, folders, etc.....	54.61
Photographic Service, lantern service, slides, prints.....	142.33
Postage.....	210.68
Robbins & Townsend, typewriter maintenance.....	37.50
Underwood Elliott Fisher, typewriter rental.....	15.00
Miss Dorothy Waugh, stenographer.....	381.50
University Press, paper, cards, printing, etc.....	799.09
Accounts under \$10.00 (19).....	80.70
Sundry disbursements by department:	
Telephones and telegrams, \$9.20; car fare, hardware, \$8.37; sundries, \$2.43.....	20.00
Superintendent's Dept., freight, .87; telephone .61; labour, \$22.43; material, \$19.62.....	43.53
Publications, etc. (\$1,053.87):	
Receiver General of Canada, postage on annual report.....	109.22
University Press, bulletin, printing, etc.....	939.40
Mrs. M. L. Lloyd, addressing envelopes.....	5.25
Maintenance and Equipment of Lecture Theatre, Lantern, etc. (\$112.20):	
General Films, screens.....	36.60
Accounts under \$10.00 (3).....	11.21
Superintendent's Dept., labour, \$20.47; material, \$43.92.....	64.39
Medals (\$26.32):	
Birks Ellis Ryrrie, engraving.....	2.16
John Pinches, gold medal.....	24.16
Association of American Medical Colleges, membership fee.....	150.00
	\$ 3,627.25
Less credits: sale of material.....	9.50
	\$ 3,617.75

78. Anatomical Building

Heat and light.....	\$ 3,110.77
Gas, \$16.22; water, \$31.67.....	47.89
Caretaker's supplies:	
Superintendent's Dept., material.....	297.31
Cleaning (\$2,696.04):	
Allen Mfg. Co., laundry.....	20.00
White Window Cleaning Co.....	25.00
Superintendent's Dept., labour.....	2,651.04
Repairs and renewals (\$1,638.50):	
Wm. Bartlett & Son, repair shades.....	10.84
City Treasurer, elevator licenses.....	10.00
Fitzgerald & McAvoy, clips.....	27.83
Johnson Temperature Regulating Co., repairs to temperature controls.....	30.08
Otis-Fensom Elevator Co., cams.....	36.50
Supreme Boiler & Engineering, repair heater.....	31.21
Superintendent's Dept., labour, \$1,144.10; material, \$347.94.....	1,492.04
Caretaker, M. J. Shephard, 12 mos.....	1,500.00
	\$ 9,290.51
Less heat and light charged to Central Power Plant.....	3,110.77
	\$ 6,179.74

79. Banting Institute (including Lecture Room, Toronto General Hospital)

Heat, Dept. of Public Works, Province of Ontario.....	\$ 6,000.00
Gas, \$297.67; electric current, \$3,837.09; water, \$740.53.....	4,875.49
Caretaker's supplies:	
Superintendent's Dept., material.....	493.08
Cleaning (\$6,259.15):	
Allen Mfg. Co., laundry.....	51.70
Co-Operative Window Cleaning Co.....	65.00
Superintendent's Dept., labour.....	6,142.45
Repairs and renewals (\$3,222.48):	
Wm. Bartlett & Son, shades, repair shades.....	81.80
J. Bernhardt, repainting smoke stack.....	45.00
Brooks Marble Tile Co., floor repairs.....	160.00
Canadian Powers Regulator Co., overhaul thermostat, etc.....	48.25
City Treasurer, elevator licenses.....	15.00
W. A. Richardson, waterproofing.....	433.45
Vulcan Asphalt & Supply Co., mastic flooring.....	13.70
Superintendent's Dept., labour, \$1,831.93; material, \$593.35.....	2,425.28
Caretaker, H. L. Vickery, 12 mos.....	1,600.00
	<hr/>
	\$22,450.20
Less credits: cleaning, etc.....	20.85
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	\$ 22,429.35

80. Hygiene Building

Heat and light.....	\$17,958.15
Gas, \$1,391.94; water, \$5,146.56.....	6,538.50
Caretaker's supplies:	
Superintendent's Dept., material.....	1,116.31
Cleaning (\$9,277.85):	
Allen Mfg. Co., laundry.....	57.60
Co-operative Window Cleaning Co.....	70.00
Superintendent's Dept., labour.....	9,150.25
Repairs and renewals (\$2,815.20):	
Wm. Bartlett & Son, shades.....	7.00
Johnson Temperature Regulating Co., repair control, etc.....	30.85
City Treasurer, four elevator licenses.....	20.00
Superintendent's Dept., labour, \$2,106.89; material, \$650.45.....	2,757.35
Caretaker, Jas. Irwin, 12 mos.....	1,550.00
	<hr/>
	\$39,256.01
Less heat and light charged to Central Power Plant..	\$17,958.15
Credits for cleaning, share of gas, water, etc.....	9,829.45
	<hr/>
	27,787.60
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	\$ 11,468.41

81. Medical Building

Heat and light.....	\$ 5,329.83
Gas, water and occasional fuel (\$1,160.62):	
Gas, \$420.12, water, \$649.19.....	1,069.31
Halliday Bros., fuel.....	79.40
Superintendent's Dept., labour, \$9.98; material, \$1.93.....	11.91
Caretaker's Supplies:	
Superintendent's Dept., material.....	143.44
Cleaning (\$2,426.30):	
Allen Mfg. Co., laundry.....	18.50
F. Mottram, overtime service.....	104.50
White Window Cleaning Co.....	55.00
Superintendent's Dept., labour.....	2,248.30

Repairs and Renewals (\$2,930.72):	
Wm. Bartlett & Son, shades	\$ 15.09
Brooks Marble & Tile Co., mastic floor	69.00
City Treasurer, license for elevator	5.00
McIntyre Taylor, grates	25.92
Superintendent's Dept., labour, \$2,079.61, material, \$736.10	2,815.71
Caretaker, F. J. Mottram (including attendance at Council Meeting)	1,500.00
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	\$13,490.91
Less heat and light charged to Central Power Plant ..	\$5,329.83
Credits: cleaning, etc.....	164.94
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	5,494.77
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	\$ 7,996.14
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	<u>\$349,672.17</u>

VIII. SCHOOL OF HYGIENE

82. Salaries

(1) Administration:	
R. D. Defries, Director; also Professor of Hygiene and Epidemiology, and Head of Department of Epidemiology and Biometrics (paid also as Director of Connaught Laboratories)	\$ 5,000.00
D. T. Fraser, Associate Director, without salary (paid in Department of Hygiene and Preventive Medicine) .....	.....
J. Craigie, Secretary (paid also as Associate Professor of Epidemiology and in Connaught Laboratories)	750.00
K. M. Kerns, Office Assistant (paid also as Secretary, Department of Epidemiology and Biometrics)	500.00
(2) Epidemiology and Biometrics:	
R. D. Defries, Professor of Hygiene and Epidemiology, and Head of Department (paid also as Director and in Connaught Laboratories) .....	.....
Associate Professors:	
J. Craigie, Epidemiology (paid also as Secretary and in Connaught Laboratories)	500.00
N. E. McKinnon, Hygiene and Epidemiology at \$1,000 (also in Connaught Laboratories) on war service; T.I. & A.A. Contribution	50.04
W. Mosley, Public Health Administration	4,200.00
Miss Mary A. Ross, Assistant Professor of Biometrics (paid also \$150 for additional services in training part-time Health Officers)	2,850.00
A. E. Berry, Lecturer in Public Health Administration (Sessional; paid also in Faculty of Applied Science)	500.00
Dr. A. Helen Thomson, Lecturer in Epidemiology—Salary \$2,500; 5 mos. Wartime Bonus, \$68.75	2,568.75
Special Lecturers (Temporary):	
Dr. Mary V. Jackson (also in Faculty of Medicine)	100.00
F. G. Pedley	55.00
Associates in Public Health Administration (Sessional):	
J. T. Phair	300.00
A. L. McNabb	150.00
Clinical Assistants in Public Health Administration (Sessional):	
H. R. Elliott	250.00
R. H. Malyon	250.00
Miss E. Wheler, Associate in Public Health Nursing—Salary \$2,200; Wartime Bonus, 5 mos. \$65	2,265.00
Dr. A. E. C. Riggs, Demonstrator in Epidemiology (also in Physiological Hygiene) 11 mos.—Salary \$1,375; 4 mos. Wartime Bonus \$33	1,408.00
Mrs. E. Kuitunen, Fellow in Epidemiology	1,200.00

Public Health Nurse Interne:

Miss H. G. Morrow—5 mos. Salary \$500; Wartime Bonus \$45.84	\$ 545.84
Miss M. C. Woodside, 1 month	60.00

Additional services in connection with training part-time Health Officers:

F. O. Wishart (paid also in Department of Hygiene)	250.00
Miss Mary A. Ross (paid also as Assistant Professor of Biometrics)	150.00
A. J. Bishop (paid also in Department of Hygiene)	200.00
Miss E. M. Barr (paid also in Department of Hygiene)	100.00
K. M. Kerns (paid also as Office Assistant and Secretary)	100.00
W. Moore (paid also as Laboratory Assistant)	50.00
Miss S. R. McCausland (paid also as Laboratory Assistant)	50.00

Laboratory Assistants:

W. Moore	1,000.00
Miss S. R. McCausland	960.00
Miss L. Beattie	650.00
Miss J. MacDonald	600.00
K. M. Kerns, Secretary (paid also as Office Assistant)	600.00

(3) Physiological Hygiene:

Associate Professors:

D. V. Solandt, also Acting Head of Department (paid also in Physiology)	650.00
D. L. McLean at \$2,900 (also in Connaught Laboratories) on war service; T.I. & A.A. Contribution	145.08
E. W. McHenry (paid also in Connaught Laboratories, and in School of Nursing)	1,300.00

Assistant Professors:

H. M. Barrett, Industrial Hygiene, at \$2,900; on war service from July	483.34
R. E. Haist	2,600.00
J. G. Cunningham, Lecturer in Industrial Hygiene (Sessional)	500.00

Research Associates:

Mrs. Ruth C. Partridge (paid also in Special Research)	800.00
Miss J. H. Ridout (paid in Connaught Laboratories)	.....

Research Assistants:

Miss H. M. Perry, Nutrition Survey—Salary \$1,300; 5 mos. Wartime Bonus \$47.92	1,347.92
Miss H. J. Bell—Salary \$1,400; 5 mos. Wartime Bonus \$50	1,450.00
Miss J. Patterson—Salary \$1,550; 5 mos. Wartime Bonus \$53.11	1,583.11
H. N. MacFarland	500.00
Mrs. C. M. Young, Fellow in Nutrition Survey, 9½ mos.—Salary \$855; 5 mos. Wartime Bonus \$43.02	898.02
E. S. Fish, honorarium for Medical Services in connection with Nutrition Survey	100.00
Dr. A. E. C. Riggs, Clinical Assistant in Nutrition Survey (paid also in Epidemiology and Biometrics) 11 mos; Salary \$916.66; 4 mos. Wartime Bonus \$22	938.66
C. R. Cowan, Senior Technical Assistant, 3 mos. at \$1,600; transferred to Special Research	400.00

Technical Assistants:

K. Roseblade at \$1,500 from 1 October; transferred from Special Research	1,125.00
W. Staples at \$950; on War Service; Pension Contribution	23.75
E. Pike, 10 mos; resigned	650.00
J. Horwood, 26 January to 30 June	389.47
Miss E. James	650.00
Miss J. M. Smith—Salary \$765; 5 mos. Wartime Bonus \$31.87	796.87
Miss L. C. Barber—Salary \$990; 5 mos. Wartime Bonus \$41.25	1,031.25

Secretary:

Miss E. L. Mahon, 7 mos. at \$1,250; transferred to Special Research.....	\$ 729.17
Miss M. Mingay, from 9 February at \$1,100.....	432.16

(4) Chemistry in relation to Hygiene:

P. J. Moloney, Associate Professor (paid also in Connaught Laboratories).....	2,800.00
Miss E. M. Taylor, Demonstrator (part-time; Sessional—paid also in Connaught Laboratories).....	500.00
George Kimm, Technical Assistant.....	1,050.00
	<hr/>
	\$52,086.43
Less charged to Special Grants.....	23,193.42

\$ 28,893.01

83. Maintenance of Department

(1) Administration (\$874.67):

Association of Schools of Public Health, membership dues.....	25.00
Canadian Engineering Publication, advertising.....	44.00
Canadian National Telegraphs, telegrams.....	23.89
Canadian Public Health Association, reprints, advertising.....	25.50
Dr. R. D. Defries, sundry disbursements.....	10.00
Engineering Institution of America, advertising.....	20.00
Dr. Arthur Goulding, field expenses.....	19.85
Mimeograph Co., stencils, paper, etc.....	25.92
Office Specialty Co., folders, cabinet.....	11.25
Photographic Service, taking groups, etc.....	34.00
Postage.....	65.00
Robbins & Townsend, line-a-time rebuilt.....	17.00
University Press, calendars, cards, letterheads.....	187.27
Accounts under \$10 (5).....	19.97
Superintendent's Dept., labour, .60; telephone, \$345.04; freight, .38	346.02

(2) Epidemiology and Biometrics (\$618.99):

Dr. R. D. Defries, sundry disbursements.....	10.00
Mimeograph Co., stencils, paper, ink, etc.....	52.47
Dr. L. A. Pequenat, expenses to Quebec meeting Public Health Association.....	90.00
Thos. Pocklington, charts.....	12.50
Postage.....	10.00
Ryerson Press, splicer, cement, projector, etc.....	301.95
University Press, stationery, chalk, pay envelopes.....	120.42
Accounts under \$10 (5).....	21.65

(3) Physiological Hygiene (\$2,811.64):

Bay Salvage, chairs, desks, trays, etc.....	145.25
Canadian General Electric, fan.....	76.09
Central Scientific Co., lamps, regulator, etc.....	53.46
Eastman Kodak Co., metal prints.....	198.55
Eastman Photographic Stores, prints, chemicals, etc.....	110.99
T. Eaton Co., camera.....	54.00
Ferranti Electric Co., cardiograph.....	750.00
Fisher Scientific Co., electripode.....	346.92
General Office Furniture Co., desk.....	31.50
Harvard Apparatus Co., electric clock.....	62.16
Joseph McDowell & Co., calculator machine.....	175.00
Mimeograph Co., paper, correcting fluid.....	15.31
Postage.....	5.00
Rainbow Lantern Slide Co., slide.....	17.60
Rudolph Schick, charts mounted.....	13.50
Dr. D. Y. Solandt, travelling expenses.....	150.10
Thomas & Corney Typewriter, Remington \$80.00; less allowance \$10.00, etc.....	97.50
University Press, stationery, folder, paper, etc.....	225.81
Accounts under \$10 (2).....	1.48
Superintendent's Dept., labour, \$170.56; material, \$84.86; freight, \$26.00.....	281.42

(4) Chemistry in Relation to Hygiene (\$320.08):	
Canadian Laboratory Supplies, analytic balance, etc.	\$ 290.90
P. J. Moloney, sundry disbursements	9.68
Accounts under \$10 (5)	19.18
Entry to transfer and charge T. F. Rockefeller School of Hygiene Account to reimburse Dept. of Hygiene for the payment of two accounts of Gray Bus Line	103.00
	<u>\$ 4,728.06</u>
Less credits: sale of material	11.34
	<u>\$ 4,716.72</u>
	<u><u>\$ 33,439.73</u></u>

IX. FACULTY OF APPLIED SCIENCE

84. Salaries

Dean's Office

C. R. Young, Dean (also Professor in Department of Civil Engineering; Municipal and Structural without salary):	
Salary	\$6,000.00
Expenses	1,500.00
	<u>\$ 7,500.00</u>
W. S. Wilson, Assistant Dean (paid as Secretary to Faculty)	<u>\$ 7,500.00</u>

Applied Physics

K. B. Jackson, Associate Professor	\$ 3,800.00
V. L. Henderson, Lecturer (Sessional; paid also \$160 for Extension Work)	2,150.00
Instructors (Sessional):	
E. L. Dodington (paid also \$600 in Special Research and \$180 for Extension Work)	1,600.00
L. E. Jones (part-time; paid also \$160 for Extension Work)	1,100.00
Miss R. Cave, Office Assistant and Librarian (part-time; paid also \$625 in Civil Engineering: Surveying and Geodesy, and \$100 in Photo- graphic Service)	575.00
H. V. Steer, Mechanician (Sessional; part-time; paid also \$525 in Civil Engineering: Surveying and Geodesy and \$675 in Special Research)	600.00
	<u>\$ 9,825.00</u>

School of Architecture

Professors:	
H. H. Madill, also Head of Department, at \$4,700, part-time from April, 1941	\$ 2,200.00
E. R. Arthur, Architectural Design	4,500.00
Assistant Professors:	
H. J. Burden at \$3,200; on war service; contribution to T.I. & A.A. on war service	160.08
W. E. Carswell	2,700.00
Special Lecturers (Sessional):	
H. S. M. Carver at \$1,550 and \$350 as Special Lecturer in Town Planning	1,900.00
D. MacKenzie Waters, Architectural Design, part-time at \$1,000; on war service . . . . .	.....
W. S. Wilson, Architectural Economics (paid also \$3,600 as Secretary to Faculty)	250.00
A. S. Mathers	200.00
H. B. Dunington-Grubb, Landscape Architecture	100.00
J. Layng, Special Instructor in Architectural Design (Sessional)	900.00

Instructors:

P. Brieger, Fine Art (part-time, paid also in Arts)	\$ 300.00
F. Coates, Modelling (Sessional)	950.00
Miss J. C. Laing, Librarian and Instructor, Architectural History and French	1,900.00
G. A. Arksey, Attendant in Drafting Rooms (Sessional)	800.00
Miss E. W. Dyer, Office Assistant (paid also \$350 in Engineering Drawing)	550.00
	\$ 17,410.08

Chemical Engineering and Applied Chemistry

Professors:

J. Watson Bain, Chemical Engineering	\$ 5,700.00
M. C. Boswell, Organic Chemistry (paid also \$10 for Extension Work)	4,900.00
E. G. R. Ardagh, Applied Chemistry	4,500.00

Associate Professors:

E. A. Smith (paid also \$600 for Extension Work)	3,500.00
R. R. McLaughlin	3,500.00

Lecturers (Sessional):

W. C. Macdonald at \$1,900; on war service; contribution to T.I. & A.A.	95.04
J. G. Breckenridge (paid also \$450 in Special Research)	1,950.00
A. M. FitzGerald	1,800.00

Instructors (Sessional):

B. Marks	1,200.00
L. J. Rubin	1,200.00

Demonstrators (Sessional):

M. Adelman	1,100.00
J. O. Thompson	1,100.00
W. G. MacElhinney (paid also \$315 in Special Research)	1,000.00
E. T. Williams (paid also \$187.50 in Special Research)	1,000.00
F. A. Harry	900.00
G. A. J. Joel	900.00
E. B. Trickey (paid also \$475 in Special Research)	900.00
J. B. J. Heberling	850.00
G. L. Milligan	648.33
Mrs. Hilda Hampson	600.00

Special Lecturers (Sessional):

T. Linsey Crossley, Pulp and Paper	150.00
A. V. deLaporte, Sanitary Chemistry	150.00
A. S. Hunt, Lecture Assistant and Glass-blower	1,800.00

Lecture Assistants:

M. L. Hammond at \$1,000; 1 month—resigned	83.33
Ross Mowat, 16 weeks at \$15 per week, 25 2/3 wks. at \$16	645.33
W. T. Storton, Laboratory Assistant	1,350.00

Laboratory Attendants:

William Connor, 26 5/6 weeks at \$15 per week, and 25 1/3 weeks at \$16.50	820.50
John Martin, 26 5/6 weeks at \$13 per week, and 25 weeks, 2 days at \$14.50	716.19
Jesse Stoaate, 15 weeks, 5 days at \$13 per week	205.84
D. J. Mitchell, 23 1/2 weeks at \$13 per week	305.50
David Burling, 21 1/2 weeks, at \$13 per week	264.50
Donald James, 14 weeks at \$12 per week	168.00
Roy Sweezie, 12 2/3 weeks at \$12 per week, 2 weeks at \$13	204.00
D. Gorton, 2 weeks, 4 days at \$12 per week	32.00
Miss D. Birckett, Office Assistant and Librarian (paid also \$200 in Secretary's Office and \$50 in Special Research)	1,050.00
	\$ 45,288.56

Civil Engineering: Municipal and Structural

Professors:

C. R. Young (paid as Dean of Faculty)	
T. R. Loudon, Applied Mechanics, at \$5,000; on war service; contribution to Pension Fund	\$ 200.00

Assistant Professors:

C. F. Morrison	3,000.00
W. L. Sagar at \$2,700; on war service; contribution to T.I. & A.A.	135.00
Robert F. Legget	2,850.00
M. J. C. Lazier, 6 mos. at \$2,650, 6 mos. part-time at \$1,500	2,075.00
M. W. Huggins	2,600.00

Lecturers (Sessional):

R. B. McIntyre, Applied Mechanics (paid from Special Funds) ..	
C. E. Helwig	2,000.00

A. E. Berry, Special Lecturer, Municipal Engineering (paid also in School of Hygiene)

1,000.00

Demonstrators (Sessional):

S. H. de Jong	1,200.00
B. Etkin	1,000.00
W. H. M. Laughlin (part-time, Michaelmas Term)	100.00
W. Kubbinga, Mechanician (paid also \$36.50 for Overtime)	1,900.00
J. J. Brown, Laboratory Assistant, 10 months	1,100.00
Miss H. L. Redmond, Office Assistant and Librarian (paid also \$525 in Electrical Engineering)	550.00

\$ 19,710.00

Civil Engineering: Surveying and Geodesy

W. M. Treadgold, Professor, also Head of Department (paid also \$575 for Summer Camp)	\$ 4,600.00
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Associate Professors:

S. R. Crerar (paid also \$500 for Summer Camp)	4,000.00
E. W. Banting (paid also \$475 for Summer Camp)	3,800.00
J. W. Melson (paid also \$450 for Summer Camp, and \$200 for Extension Work)	3,600.00
T. L. Rowe, Instructor (Sessional; paid also \$300 in Special Research, \$206.25 for Summer Camp, and \$75 in Faculty of Forestry)	1,650.00
H. L. Wainberg, Demonstrator (Michaelmas Term; paid also \$600 in Engineering Drawing)	400.00
H. V. Steer, Mechanician (Sessional; part-time; paid also in Applied Physics and in Special Research)	525.00
Miss R. Cave, Office Assistant and Librarian (paid also in Applied Physics and in Photographic Service)	625.00

\$ 19,200.00

Electrical Engineering

Professors:

H. W. Price, also Head of Department	\$ 5,500.00
A. R. Zimmer	4,300.00

Associate Professors:

V. G. Smith	3,600.00
B. deF. Bayly at \$3,400; on war service from 31 October	1,515.85

Assistant Professors:

D. N. Cass-Beggs (paid also from Special Funds)	2,500.00
R. J. Brown	2,600.00

Lecturers (Sessional):

J. E. Reid	2,300.00
L. S. Laughland, on war service	
F. Noakes	2,200.00

Demonstrators (Sessional):

R. G. Anthes (paid also from Special Funds).....	\$ 2,400.00
H. A. Courtice.....	1,200.00
C. H. Salvadge.....	1,100.00
F. H. Squires.....	1,100.00
W. E. White at \$1,100; resigned 31 March.....	993.53
S. K. Cheney (part-time).....	350.00
E. A. Ricker (part-time).....	350.00
D. M. Lovatt (part-time).....	300.00
D. B. McKichan (part-time).....	300.00
G. W. N. Fitzgerald (part-time, Easter Term).....	200.00
A. E. MacLaren (part-time, Easter Term).....	200.00
J. W. Lawson, Mechanician.....	2,000.00
W. R. McKee, Electrician.....	2,000.00
W. L. Bakewell, Assistant Electrician.....	1,375.00
Miss H. L. Redmond, Office Assistant and Librarian (paid also in Civil Engineering; Municipal and Structural).....	525.00
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	\$ 39,209.38

Engineering Drawing

Professors:

J. R. Cockburn, Descriptive Geometry.....	\$ 5,000.00
W. J. Smither, Structural Engineering; ob 18 January, balance of salary paid to widow.....	4,200.00
W. J. T. Wright (paid also \$300 as Special Lecturer, Technical English).....	4,200.00

Assistant Professors:

A. Wardell.....	2,900.00
W. B. Dunbar.....	2,800.00

Lecturers (Sessional):

P. V. Jermyn.....	2,400.00
J. J. Spence.....	2,200.00

Instructors (Sessional):

R. M. Clark.....	1,700.00
G. R. Edwards.....	1,700.00
D. P. Scott.....	1,400.00

Demonstrators (Sessional):

D. G. Wertheim at \$750, resigned 31 December.....	321.43
H. S. Wainberg (Easter Term, paid also in Civil Engineering: Surveying and Geodesy).....	600.00
J. S. Vigder (part-time; paid also \$700 in Mathematics).....	500.00
H. J. Franklin (part-time).....	350.00
W. E. Lehman (part-time).....	350.00
H. R. Sumner (part-time).....	350.00
W. W. Farquhar (part-time).....	300.00
E. A. Frith (part-time).....	300.00
J. W. Speight (part-time).....	300.00
J. W. Waghorne (part-time).....	300.00
G. Woodall (part-time, Easter Term).....	200.00
C. F. Phripp (part-time, Temporary).....	150.00
E. Sirluck, Assistant (Temporary).....	125.00
G. Brown, Attendant in Drafting Rooms.....	1,100.00
Miss E. W. Dyer, Office Assistant (paid also in School of Architecture).....	350.00
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	\$ 34,096.43

Mechanical Engineering

Professors:

R. W. Angus (paid also \$10 for Extension Work).....	\$ 6,000.00
E. A. Allcut (paid also \$200 for Extension Work).....	4,800.00

Associate Professors:

Ross Taylor, resigned 30 June.....	3,600.00
W. G. McIntosh.....	3,500.00

Assistant Professors:

G. R. Lord	\$ 2,800.00
R. C. Wiren	2,600.00

Lecturers:

D. D. Panabaker	2,600.00
I. W. Smith (Sessional)	1,700.00

Demonstrators (Sessional):

W. Laari at \$1,200 plus \$15 for additional services	1,215.00
W. Bruce at \$1,100 plus \$15 for additional services	1,115.00
W. H. Brydon	1,100.00
J. A. Carter at \$1,100, resigned 15 April	1,021.43
G. H. D. Martin (paid also \$330 in Special Research)	1,100.00
A. E. Aeberli (part-time)	350.00
J. B. Bryce (part-time)	350.00
A. D. Hogg (part-time)	350.00
W. E. B. Parker (part-time)	175.00
C. E. Lewis (Easter Term)	600.00
G. Gung (part-time, Easter Term)	100.00

Temporary Assistants:

D. J. Parrish	70.00
W. J. Scarlett	70.00
F. Hickey, Engineer and Machinist	2,000.00
A. Emond, Assistant Machinist, 304 hours at 75 cents per hour	228.00
J. Price, Laboratory Attendant	1,200.00

Fireman, at 55 and 50 cents per hour:

J. Vaillancourt	558.60
W. Wilson	226.60
W. Kelly	66.00

Miss M. Burt, Office Assistant and Librarian at \$1,150 plus \$15 for additional services	1,165.00
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 \$ 40,660.63

Metallurgical Engineering

G. A. Guess, Professor	\$ 5,700.00
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Associate Professors:

J. A. Newcombe (paid also \$350 for Extension Work)	3,900.00
R. J. Montgomery	3,700.00
J. E. Toomer, Assistant Professor	3,450.00
A. Frumkin, Lecturer (Sessional; paid also \$22.50 for Extension Work)	1,800.00
Hector Ross, Laboratory Assistant and Demonstrator (paid also \$40 in Secretary's Office)	1,000.00
Andrew Taylor, Attendant, 28 weeks at \$10 per week	280.00
Miss M. P. Carter, Stenographer (Sessional; paid also \$393.75 in Secretary's Office)	300.00

 \$ 20,130.00

Mining Engineering

Professors:

C. G. Williams, also Head of Department	\$ 6,000.00
J. T. King	4,500.00
S. E. Wolfe, Lecturer at \$2,600 for 3 mos., Assistant Professor at \$3,000 from 1 October	2,900.00
W. A. M. Hewar, Instructor (Sessional)	1,700.00

Demonstrators (Sessional):

S. G. Farrar	1,200.00
E. J. Hick	1,200.00
L. Pancer	1,200.00
E. Tozer, Laboratory Assistant and Mechanician (paid also \$22.75 in Department of Chemistry)	1,500.00
C. Waybrant, Laboratory Assistant, Assaying (paid also \$7 in Department of Chemistry)	1,300.00
H. J. Reilly, Assistant Mechanician, 32 weeks at \$30 per week	960.00

Laboratory Helpers, each 31 weeks:

Jack Sherwood.....	\$ 465 00
William Stewart.....	435 00
Miss J. Bradshaw, Office Assistant and Librarian.....	1,150 00
	<u>\$ 2,451.00</u>

Special Lectures

Special Lecturers (Sessional):

R. E. Laidlaw, Engineering Law.....	\$ 500 00
W. J. T. Wright, Technical English (paid also in Engineering Drawing).....	300 00
Rev. G. A. McMullen, Public Speaking (paid also \$500 for Extension Work).....	250 00
	<u>\$ 1,050.00</u>

Secretary's Office

W. S. Wilson, Secretary (paid also in Architecture).....	\$ 3,600 00
Miss E. Birkett, Assistant Secretary.....	1,800 00
Miss E. Singleton, Assistant.....	1,050 00

Stenographers:

Miss G. Simpson at \$1,000 from 1 October.....	750 00
Miss D. Birkett (part-time; paid also in Chemical Engineering and in Special Research).....	200 00
Miss M. P. Carter (paid also in Metallurgical Engineering).....	393 75

Office Attendant:

A. Dykeman, on war service; contribution to Pension Fund.....	28 00
G. P. Prince (Temporary).....	685 00
H. Ross, Messenger, 4 weeks at \$10 per week (paid also in Metallurgical Engineering).....	40 00
	<u>\$ 8,546.75</u>

\$287,136.83

85. Applied Physics

Supplies (\$382.09):

Aikenhead Hardware Co., hardware.....	\$ 50 06
Art Metropole, paper.....	11 35
Canada Building Material, plaster.....	23 65
Consolidated Plate Glass, plate glass.....	36 78
Engineering Society University of Toronto, pads.....	21 60
Grand & Toy, pencil sharpener.....	12 00
McCallum Seal Service, reconditioned seal.....	13 49
Photographic Service, slides, chemicals, etc.....	75 30
University Press, paper.....	12 03
Accounts under \$10 (10).....	37 56
Superintendent's Dept., freight, .33; labour, \$3.24; material, \$74.70	78 27
Sundry Disbursements by department.....	10 00

Apparatus (\$863.34):

Aikenhead Hardware, drills, nuts, tools.....	124 96
Alpha Areon Radio, speaker, etc.....	23 69
Canadian Astalic Ltd., model pickup.....	22 14
Canadian Fairbank Morse, metal.....	20 23
Walter A. Carveth & Co., lens.....	105 00
E. A. Doddington, vacuum cleaner.....	15 00
A. S. Hunt, test tubes.....	17 00
J. A. Long, used camera.....	25 00
Office Specialty Mfg. Co., letter cabinets, chair.....	66 50
Peckovers Ltd., steel.....	13 70
The Pocklington Co., etching glass dials.....	15 00
Queen City Glass Co., plate glass.....	30 16
J. F. Phillips, reflex camera parts.....	100 00
Photo Service, slides, reprint.....	20 40
Renold-Coventry Ltd., spiral gears.....	12 51

Fred Shorney Ltd., lens.....	\$ 75.00
Wholesale Radio Co., parts, sockets.....	29.65
Accounts under \$10 (12).....	64.64
Superintendent's Dept., labour, \$65.89; material, \$16.87.....	82.76
	<hr/>
	\$ 1,245.43
Less Sundry Credits, sale of material.....	55.00
	<hr/>
	\$ 1,190.43

86. School of Architecture

Supplies (\$484.03):

Beaux Arts Institute, architectural programme.....	\$ 55.78
R. G. Dalton, blue print paper.....	10.03
Engineering Society University of Toronto, paper.....	14.30
Photographic Service, slides, prints, etc.....	78.69
Postage.....	16.00
Reeves & Sons (Canada) water colour boards, etc.....	34.40
Robbins & Townsend, typewriter inspection, ribbons.....	10.95
C. L. Todd, subscription, pencil points.....	10.00
University Press, magazines, stationery, etc.....	75.52
Accounts under \$10 (20).....	94.04
Superintendent's Dept., freight, \$28.67; labour, \$13.93; material, \$33.94.....	76.54
Sundry disbursements by Dept.....	7.78
Apparatus (including books) \$58.08:	
University Press, recover case.....	4.15
Superintendent's Dept., labour, \$32.91; material, \$21.02.....	53.93
Models for life class:	
H. H. Madill, re-imbusement for payments made.....	16.00
Staff Expenses—outdoor sketching class:	
H. H. Madill, expenses for members of staff.....	100.07
	<hr/>
	\$ 658.18
Less sale of material.....	9.35
	<hr/>
	\$ 648.83

87. Chemical Engineering and Applied Chemistry

Supplies (\$8,485.67):

Aikenhead Hardware, files.....	\$ 10.98
American Chemistry Society, journals.....	11.40
American Instrument Co., auto-clave, tube.....	20.20
Armstrong Cork & Insulation Co., corks.....	220.87
British Drug Houses, glassware, chemicals.....	175.35
Canada Foils Co., tin foil.....	10.19
Canadian Industries, soda, ammonia.....	31.10
Canadian Laboratory Supplies, glassware, etc.....	1,915.27
Canadian Liquid Air, oxygen, etc.....	74.82
Canadian Wire & Cable Co., copper wire.....	16.74
Central Scientific Co., thermometer, pipes, etc.....	1,599.94
Chemistry Dept., log cards.....	4.73
Consumer Glass Co., tubes, caps, glassware.....	95.44
T. J. Cunerty, charts.....	17.00
Dominion Glass Co., bottles.....	30.00
Dominion Oxygen Co., acetylene.....	24.45
T. Eaton Co., tables.....	10.35
General Steelware Ltd., pails.....	129.06
B. Greening Wire Co., nichrome wire.....	137.06
Holliday Flint Glass Works, test tubes.....	70.84
Ingram & Bell, glassware, dishes, etc.....	601.09
Lake Simcoe Ice & Fuel Co., ice.....	44.23
Mallinckrodt Chemical Works, acids.....	42.00
MacCallum Scale Service, clean balance.....	78.00
Merck & Co., chemicals.....	184.99
Jas. Morrison Brass Mfg. Co., repair gauge.....	14.21
Photographic Service, slides, photostats, etc.....	24.95

Postage.....	\$ 21.50	
Robinson Clay Products, water jar and cover.....	16.10	
E. F. Sargent & Co., pyknometer.....	27.39	
Textile Products Ltd., towels.....	193.19	
University Press, text books, stationery, etc.....	203.85	
Accounts under \$10 (16).....	84.56	
Sundry Disbursements by Dept., stationery, \$8.10; telephone, \$8.35; sundries, \$12.00.....	28.45	
Superintendent's Dept., phone, .99; freight, \$10.32; labour, \$875.86 material, \$1,428.20.....	2,315.37	
Apparatus (\$1,112.38):		
Canadian Laboratory Supplies, circulating pump.....	193.30	
Central Scientific Co., rheostats.....	40.96	
Ingram & Bell, analytical weights.....	200.00	
Mrs. C. H. Mitchell, desk, chair, cabinet, etc.....	95.00	
Superintendent's Dept. labour, \$238.25; material, \$344.87.....	583.12	
	\$ 9,598.05	
Less Laboratory Deposits.....	2,183.23	
		\$ 7,414.82

88. Civil Engineering: Municipal and Structural

Supplies (\$729.76):		
Aikenhead Hardware, belt dressing, rope, etc.....	\$ 75.74	
Bains & David, steel.....	71.68	
Canadian Laboratory Supplies, acids, ether.....	17.72	
McBain Foundry, bars.....	35.86	
Postage.....	53.00	
Pratt & Whitney, cutters.....	28.52	
Robbins & Townsend, inspection, key tops, ribbons.....	11.70	
University Press, stationery, laboratory books.....	255.96	
Accounts under \$10 (3).....	9.55	
Superintendent's Dept., freight, \$6.91; labour, \$86.50; material, \$76.62.....	170.03	
Apparatus (\$231.21):		
Canadian Laboratory Supplies, dishes and blades.....	24.38	
Central Scientific Co., balance weights.....	49.75	
General Steelwares Ltd., pans and bowls.....	11.73	
London Machinery Co., barrow.....	20.75	
W. S. Tyler Co.....	77.85	
Accounts under \$10 (4).....	19.09	
Superintendent's Dept. labour, \$1.07; material, \$26.59.....	27.66	
	\$ 960.97	
Less Sale of Material.....	78.50	
		\$ 882.47

89. Civil Engineering—Surveying and Geodesy

Supplies (\$648.35):		
Aikenhead Hardware Co., scale, bolts, buffer.....	\$ 17.91	
Arts Metropole, gauge pole, arrows, tape.....	263.70	
Canada Decalomania, letters and numerals.....	20.35	
Engineering Society University of Toronto, books, etc.....	41.94	
Harry Gordon's Hardware, padlocks.....	13.20	
Geo. W. Hudson, refinishing case.....	75.00	
M. Langmuir Mfg. Co., straps.....	27.00	
Thos. Pocklington Ltd., repair level.....	12.50	
T. Tomlinson Foundry Co., plumb bob castings.....	16.20	
University Press, pads, covers, binding, etc.....	65.72	
Accounts under \$10 (4).....	20.12	
Sundry Disbursements by Dept., stationery, \$5.00; sundries, \$5.00	10.00	
Superintendent's Dept., freight, \$1.46; labour, \$32.65; material, \$30.60.....	64.71	
Apparatus:		
Art Metropole, steel tapes.....	89.10	

Summer Survey Camp (\$2,391.27) Maintenance:

Instructional Staff:

E. W. Banting.....	\$ 660.02
S. R. Crerar.....	500.00
J. W. Melson.....	450.00
T. L. Rowe.....	206.25
W. M. Treadgold.....	575.00

Sundry expenses (\$1,059.09):

Aikenhead Hardware, cot springs.....	13.52
T. Eaton Co., kitchenware.....	82.20
Engineering Society University of Toronto, notes.....	18.75
Hydro Electric Power Commission services.....	72.29
Minden Lumber & Bldg., supplies, lumber.....	42.49
J. E. Minto, caretaker, \$240.00; labour, \$341.68; ice supply \$35.00.....	616.68
University Press, text books.....	28.50
Accounts under \$10 (3).....	14.33
Superintendent's Dept., freight, \$8.83; labour, \$30.01; material, \$131.49.....	170.33

\$ 4,187.81

Less Laboratory Deposits..... \$ 482.00

\$ 3,705.81

90. Electrical Engineering

Light..... \$ 214.73

Supplies (\$2,092.83):

Aikenhead Hardware, screws, drill, hardware.....	173.19
Canadian Wire & Cables, copper wire, cable, etc.....	199.06
Canadian General Electric Co., carbon lamp, etc.....	96.39
W. H. Cooper Co., clips.....	27.91
Crouse-Hinds Co., condulet assemblies.....	94.67
Diamond State Fibre Co., panels.....	26.60
Dominion Carbon Brush, brushes.....	15.15
Exide Batteries of Canada, batteries.....	53.15
General Dry Batteries of Canada, batteries.....	90.00
General Radio Co., precision dials.....	14.10
Leeds & Northrop Co., switches, coil, etc.....	87.14
W. R. McKee, cases, voltmeters, etc.....	28.00
Murdock Duplicator & Stationery, paper, stencils.....	82.60
Office Specialty Co., folders, guides.....	86.20
Photographic Service, photostats, blue prints.....	20.85
Postage.....	18.00
Waller Office Appliance Co., gelatine roll.....	14.00
Westinghouse Brake & Signal Co., westectors.....	16.28
Weston Electrical Instrument Corp., hinges, etc.....	17.22
Wholesale Radio Co., rheostats, etc.....	426.43
University Press, printing, stationery.....	67.48
Accounts under \$10 (12).....	75.13
Sundry Disbursements by Dept., stationery, \$14.80; hardware, \$12.78; telephone, \$8.40; sundries, \$14.02.....	50.00
Superintendent's Dept., telephone, \$2.97; freight, \$69.07; labour, \$97.07; material, \$144.17.....	313.28

Apparatus (\$710.38):

H. P. Ayers, micro-ammeter.....	30.00
Bristol Co., of Canada, thermometer.....	224.00
Canadian General Electric Co., slip astector.....	34.00
Harwick Hindle Incorporated, rheostat.....	14.33
Leeds & Northrop Co., resistance box, condensers.....	366.93
Weston Electrical Instrument Corp., equipment.....	41.12

Furniture, printing and incidentals:

University Press, printing.....	57.17
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Special Supplies:

Canada Metal Spinning Co., copper spinning.....	36.72
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Short Wave:			
R. G. Anthes.....	\$	474.00	
Special Apparatus (\$720.43):			
W. B. Blackhall.....		330.00	
Canadian Westinghouse Co., bases for thyrotrons.....		350.76	
Research Enterprise, tubes.....		2.90	
Superintendent's Dept., freight.....		36.77	
	\$	4,306.26	
Less light charged to Central Power Plant.....	\$	214.73	
Charged to E. A. Wallberg Memorial Fund.....	1,231.15		
Sundry Credits: Laboratory Deposits.....	101.80		
	\$	1,547.68	\$ 2,758.58

91. Engineering Drawing

Supplies (\$390.98):			
D. Gestetner of Canada Ltd., stencils, etc.....	\$	21.30	
C. W. Mack, stamp and dater.....		24.68	
Photographic Service, blue prints.....		12.45	
Postage.....		6.00	
University Press hand book, etc.....		103.95	
Accounts under \$10 (8).....		27.95	
Superintendent's Dept., freight, \$1.05; labour, \$121.65; material, \$71.95.....		194.65	
Apparatus:			
Superintendent's Dept., labour, \$57.84; material, \$27.84.....		85.68	
Printing Instruction sheets (\$129.13):			
D. Gestetner, stencils, ink, paper, etc.....		61.35	
University Press, printing, etc.....		67.78	
	\$	605.79	
Less Credit Laboratory Deposits.....		48.85	\$ 556.94

92. Mechanical Engineering

Supplies (\$802.62):			
Aikenhead Hardware, indicators, hose, etc.....	\$	86.94	
Canadian Laboratory Supplies, glassware, wire, etc.....		29.64	
Central Scientific elements.....		19.70	
Garlock Packing Co. packing.....		21.60	
D. Gestetner (Canada) Ltd. stencils & pens.....		10.80	
Library, books lost.....		15.19	
Monarch Belting Co. belting, etc.....		59.74	
McColl Frontenac Oil Co., oil.....		71.64	
Postage.....		30.00	
Scythes & Co. polish materials.....		19.84	
Taylor Instrument Co. thermos.....		23.08	
Accounts under \$10 (6).....		32.23	
Sundry Disbursements, sundries.....		9.91	
Superintendent's Dept., freight, \$3.00; labour, \$52.68; material, \$316.63.....		372.31	
Apparatus—Thermodynamics (\$128.95):			
Worr Foundry Co. grate bars.....		92.00	
Superintendent's Dept. labour, \$23.20; material, \$13.75.....		36.95	
Apparatus—Hydraulics (\$131.83):			
Worr Foundry Co. grate bars.....		85.33	
Superintendent's Dept., labour, \$46.23; material, .27.....		46.50	
Proportion of Fuel (Experimental Plant):			
Halliday Bros. fuel.....		1,478.62	

Furniture, printing and incidentals (\$240.29):

Engineering Society U. of T. charts.....	\$	6.40	
Photographic Service, negatives, prints, etc.....		37.36	
University Press, folders, stationery, printing.....		196.53	
			\$ 2,782.31
Less Credits Laboratory Deposits.....	\$	16.35	
Sale of material.....		125.15	
			141.50
			\$ 2,640.81

93. Metallurgical Engineering (including Ceramics)

Supplies (\$820.57):

Canada Metal Co. copper, lime, etc.....	\$	12.45
Canadian Laboratory Supplies, element, rod, etc.....		338.42
Canadian Liquid Air, rental of cylinders.....		14.65
Canadian National Carbon, carbons.....		14.15
Central Scientific Co., glassware, thermometer.....		38.08
Eastman Photographic Stores, photo paper, etc.....		121.51
Johnson Mathey Co., platinum catrode.....		25.77
W. H. Kubbinga, machine work.....		10.00
Postage.....		4.00
University Press, mimeograph paper, stationery.....		29.26
Accounts under \$10 (13).....		45.76
Sundry Disbursements, telephone, \$5.00; sundries, \$5.59.....		10.59
Superintendent's Dept., freight, \$3.20; labour, \$25.23; material, \$127.50.....		155.93

Apparatus (\$1,440.83):

Canadian Laboratory Supplies, muffle furnace.....	178.75
Canadian Liquid Air, oxygen regulator.....	17.25
Consumer's Gas Co., oven furnace, griddles.....	253.00
Instruments Ltd., tensometer parts.....	803.50
W. H. Kubbinga, machine work.....	24.60
W. R. McKee, electrical repairs.....	12.00
Peckover's Ltd., steel plates.....	13.27
Williams & Wilkins, muffles.....	62.60
Superintendent's Dept., freight, .35; labour, \$62.41; material, \$13.10.....	75.86

\$ 2,261.40

Less charged to Wallberg Bequest..... 803.50

\$ 1,457.90

94. Mining Engineering

Supplies (\$2,495.93):

Aikenhead Hardware, hardware.....	\$	11.97
Wm. Ainsworth & Sons, Inc., weights.....		22.76
Art Metropole, prints.....		10.80
Bausch & Lomb Optical Co., konimeter slides, etc.....		25.27
Canadian Industries, chemicals.....	205.00	
Canadian Ingersol-Rand, air drill hose.....	27.00	
Canadian Laboratory Supplies, batteries, stains, etc.....	62.31	
Central Scientific Co., apparatus, chemicals.....	64.80	
Denver Fire Clay Co., crucible supports, etc.....	312.97	
T. Eaton Co., soap, cleaners, oilcloth, etc.....	49.74	
Engineering Society University of Toronto, refills, graph paper..	15.00	
Fahralloy Canada, Ltd., grinding balls.....	59.69	
Fletcher Russell Co., muffles, stops, supports.....	210.00	
Grand & Toy Ltd., refills, tape.....	10.09	
A. S. Hunt, smoke guns, glassware.....	13.50	
Imperial Oil Co., oil.....	14.35	
McBain Foundry, furnace pipes, dampers.....	23.04	
Mines Assay Supplies, lead foil.....	16.56	
Morgan Crucible Co., scorifiers, etc.....	146.63	
Office Specialty Co., folders, files.....	16.15	
Ontario Rubber Co., tubing.....	21.17	

Photographic Service, blue prints	\$ 17.38	
Postage	20.00	
Railway and Power Engineering Co., cement	15.00	
Roneo Co., of Canada, ink, stencils	38.60	
T. S. Simms & Co., varnish and brushes	55.83	
Thompson Balance Co., weights	20.19	
W. S. Tyler Co., sieves, blotting paper, etc.	64.26	
Sundry Disbursements by Dept., phone \$15.68; sundries, \$6.74	22.42	
University Press, stationery, printing, directories	363.01	
Accounts under \$10 (10)	48.79	
Superintendent's Dept., freight, \$165.20; labour, \$29.17; material, \$220.09	414.46	
Apparatus (\$77.19):		
N. Smith Belting Works, pulleys	15.30	
Smith & Travers, goncometer	30.00	
Superintendent's Dept., labour, \$21.97; material, \$9.92	31.89	
	\$ 2,495.93	
Less Credit Laboratory Deposits	167.15	
		\$ 2,328.78

95. General Expenses

Stationery, printing, calendar, office supplies and incidentals (\$2,811.26):		
Canadian National Telegraphs, telegrams	\$ 11.03	
Carbon Paper Service, coupons, paper	87.23	
Might Directories, city directory	43.20	
Munson Supply Co., typewriter keys	12.00	
Office Specialty Co., filing cabinet	71.20	
Photographic Service, prints	168.89	
Postage	264.00	
Robbins & Townsend, overhauling, inspection	36.80	
Society for Promotion of Engineering Education, membership dues	16.83	
Thomas & Corney, typewriter	133.65	
University Press, printing, stationery	1,815.87	
Accounts under \$10 (6)	19.81	
Sundry Disbursements by Dept., phone \$10.00; sundries, \$11.83	21.83	
Superintendent's Dept., freight, \$7.10; labour, \$79.85; material, \$21.97	108.92	
Clerical Assistance (\$174.50):		
Donald Burnell, messenger service	142.00	
Miss L. Gray, 4 days	10.00	
Mrs. F. E. Kirk, 9 days	22.50	
Furniture, etc.:		
Office Specialty Co., desk and chair	71.50	
	\$ 3,057.26	
Less credit laboratory deposits	92.30	
		\$ 2,964.96

96. Photographic Service

Salaries:		
G. R. Anderson, Manager, without salary		
C. Crowther, chief photographer	\$ 1,450.00	
Mrs. Muriel Milne, first assistant photographer	1,200.00	
Frank Stark, second assistant photographer (10 mos.)	1,100.00	
Photographic Assistants:		
W. Vance, at \$1,000.00; 4½ mos., resigned	375.00	
F. Sayer, at \$900.00; 4 mos., resigned	300.00	
Mrs. Margaret Tod, 8 weeks, 5 days at \$15.00 per week; at \$800.00 from 4 January	526.05	
G. Carter, 37 weeks, 5 days at \$13.50 and \$15.00 per week	551.00	
Mrs. R. E. Morley, secretary	1,250.00	
Miss R. Cave, office assistant and Librarian, part-time (paid also \$575.00 in Applied Physics and \$625.00 in Civil Engineering, Surveying and Geodesy)	100.00	
		\$ 6,852.05

Expenses:

Supplies:

W. E. Booth Co., chemicals	\$ 36.40
Canadian General Electric, electric bulbs	16.00
Eastman Photo Stores, photo paper, plates, etc.	607.74
Gevaert Co. of Canada, chemicals	105.25
Instruments Ltd., blue print paper, etc.	79.71
Rectigraph Co., rectigraph paper, etc.	359.70
University Press, stationery, printing, etc.	75.02
Accounts under \$10 (11)	33.35
Superintendent's Dept., freight, .17; labour, \$15.05; material, \$16.79	32.01
	\$ 1,345.18
	\$ 8,197.23

97. Electrical Building (including Mechanical Building and Wind Tunnel)

Heat and Light	\$ 5,280.23
Fuel for Experimental Plant (\$1,200.00):	
Halliday Bros.	1,199.10
Superintendent's Dept., labour .....	.90
Gas, \$110.74; Water, \$431.65	542.39
Caretaker's Supplies:	
Superintendent's Dept., material	202.17
Cleaning (\$2,201.42):	
Allen Mfg. Co., laundry	25.10
White Window Cleaning Co.	62.00
Superintendent's Dept., labour	2,114.32
Repairs and Renewals (\$2,069.34):	
Wm. Bartlett & Son, shades	67.65
Brooks Marble and Tile Co., tile repairs	17.50
Canadian Powers Regulator Co., repairs to air conditioner	26.55
City Treasurer, elevator licenses	10.00
Vulcan Asphalt and Supply Co. floor repairs	120.00
Superintendent's Dept., labour, \$1,418.13; material, \$409.51	1,827.64
Caretaker:	
E. W. Dean, 12 mos., (overtime \$6.00)	1,400.00
	\$12,895.55
Less heat and light charged to Central Power Plant ..	\$5,280.23
Sale of fuel	7.25
	5,287.48
	\$ 7,608.07

98. Engineering Building

Heat and Light	\$ 3,809.21
Gas, \$20.78; Water, \$155.06	175.84
Caretaker's Supplies:	
Superintendent's Dept., materials	290.47
Cleaning (\$1,850.11):	
Allen Mfg. Co., laundry	19.50
White Window Cleaning	50.00
Superintendent's Dept., labour	1,780.61
Repairs and Renewals (\$2,586.61):	
Wm. Bartlett and Son, shades	39.41
T. Eaton Co., stirrup pump	16.87
Robert Simpson Co., linoleum	217.12
Superintendent's Dept., labour, \$1,434.70; materials, \$878.51	2,313.21
Caretaker, F. Baker, 12 mos. and (overtime \$128.50)	1,500.00
	\$10,212.24

Less Heat and Light charged to Central Power Plant.	\$3,809.21	
Sundry Credits cleaning, etc.	494.01	
		4,303.22
		\$ 5,909.02

99. Geodetic Observatory Building

Heat and Light	\$ 236.31	
Water, City Treasurer	18.00	
Caretaker's Supplies:		
Superintendent's Dept., materials	24.26	
Cleaning (\$145.60):		
White Window Cleaning	4.50	
Superintendent's Dept., labour	141.10	
Repairs and Renewals:		
Superintendent's Dept., labour, \$296.78; material, \$26.07	322.85	
		\$ 747.02
Less heat and light charged to Central Power Plant	236.31	
		\$ 510.71

100. Mining Building (including Mill Building)

Heat and light	\$ 9,749.52	
Gas, \$963.53; electric current, \$38.19; water, \$438.69	1,440.41	
Caretaker's Supplies:		
Superintendent's Dept., material	328.56	
Cleaning (\$4,193.60):		
Allen Manufacturing Co., laundry	37.08	
S. F. Berryman, overtime	15.00	
A. Clarke, overtime	19.00	
White Window Cleaning Co.	53.00	
Superintendent's Dept., labour	4,069.52	
Repairs and Renewals:		
Wm. Bartlett & Son, shades	126.70	
Brooks Marble and Tile Co.	5.25	
Canadian Johns Manville Co., ceiling	395.00	
City Treasurer, elevator licenses	15.00	
Federal Floor Finishing Co., resurfacing floor	15.00	
Langley's Ltd., cleaning rugs and cushions	8.05	
Johnson Temperature Regulating Co., repairs, etc.	178.31	
Superintendent's Dept., labour, \$2,416.46; material, \$840.34	3,256.80	
Caretaker, Arthur Clarke, 12 mos. (overtime \$10.95)	1,550.00	
		\$21,262.20
Less heat and light charged to Central Power Plant	\$9,749.52	
Credits cleaning, etc.	10.98	
		\$ 9,760.50
		\$ 11,501.70
		<u>\$34,413.89</u>

X. FACULTY OF DENTISTRY

101. Salaries

(a) Regular Staff

A. D. A. Mason, Dean (paid also as Professor, and \$15 as honorarium for lectures)	\$ 1,000.00
Professors:	
A. D. A. Mason, Operative Dentistry	5,000.00
F. M. Lott, Prosthetic Dentistry at \$5,000; on war service; contribution to T.I. & A.A.	200.04

G. C. Cameron, Dental Pathology and Bacteriology.....	\$ 3,000.00
C. A. Corrigan, Orthodontia.....	2,500.00
T. Cowling, Dental Technology and Metallurgy.....	2,000.00
E. W. Paul, Dental Surgery; also Librarian.....	840.00
I. H. Ante, Crown and Bridge Prosthesis (without salary, but paid for duration of war; paid also \$290 for Extra Mural Lectures, and \$98 for Dental Technicians' Courses).....	630.00
F. J. Conboy, Dental Praxis.....	400.00

Associate Professors:

R. S. Woollatt (paid also \$180 for Dental Technicians' Courses) ..	4,000.00
H. A. Hoskin.....	4,000.00
R. G. Ellis at \$3,900 (plus \$200 additional for duration of war; paid also \$65 for Extra Mural Lectures, and \$229.50 for Dental Technicians' Courses).....	4,100.00
R. J. Godfrey at \$3,800 (plus \$200 additional for duration of war; paid also \$15 for Extra Mural Lectures and \$610 for Dental Technicians' Courses).....	4,000.00
J. H. Johnson at \$3,600 (plus \$200 additional for duration of war; paid also \$55 for Extra Mural Lectures).....	3,800.00
S. M. Richardson, Radiography (paid also \$15 for Extra Mural Lectures).....	3,300.00
L. F. Krueger (paid also \$25 for Extra Mural Lectures).....	1,500.00
C. H. M. Williams (half-time; paid also \$95 for Extra Mural Lectures).....	1,208.00
F. A. Clarkson, Medicine.....	360.00
F. E. Risdon, Oral Surgery.....	180.00
L. A. Kilburn, Dental Praxis.....	150.00
E. S. Ryerson, Assistant Professor, Surgery (also in Faculty of Medicine)	360.00

Associates:

Dentistry:

G. H. Coram.....	1,400.00
W. T. Holmes (paid also \$35 for Extra Mural Lectures).....	840.00
J. M. Sheldon.....	836.00
G. D. Beierl.....	750.00
R. R. Walker.....	670.00
J. H. Duff.....	669.40
F. L. Cole at \$560 (plus \$80 additional for duration of war; paid also \$25 for Extra Mural Lectures).....	640.00
F. Martin (paid also \$144 for Dental Technicians' Courses).....	630.00
G. V. Morton (paid also \$40 in School of Nursing).....	570.00
W. L. Hugill.....	560.00
W. D. Cavanagh.....	540.00
P. G. Anderson (paid also \$50 for Extra Mural Lectures).....	540.00
H. A. Ross.....	500.00
J. H. G. Harwood.....	315.00
R. L. Twible, 2 months at \$540; on war service from 30 November	135.00
D. M. Tanner at \$50; on war service.....	50.00
J. W. Graham (paid also in Faculty of Medicine).....	50.00
E. A. Grant (without salary).....	.....
Miss W. C. Riddle, Histology, Bacteriology and Pathology.....	2,160.00

Preventive Dentistry:

Miss D. F. J. Berry.....	1,500.00
M. A. Cox (paid also \$10 in School of Nursing).....	600.00
J. Kreutzer, Preventive Medicine.....	980.00
G. W. Spinks, Dental Anatomy (paid also \$40.50 for Dental Technicians' Courses).....	740.00

Orthodontia:

S. S. Crouch.....	600.00
G. Vernon Fisk.....	200.00
W. G. McIntosh, Periodontology.....	540.00
C. C. Rous, Lecturer, Applied Chemistry and Metallurgy at \$300; on war service (also on Office Staff).....	.....
E. J. Pratt, Special Lecturer in English (Sessional; paid also \$200 for Extension Work).....	360.00

Instructors (Sessional):

E. M. Rigsby, Dental Technology.....	\$ 240.00
Rev. G. A. McMullen, English Expression (paid also in Applied Science, and \$100 for Extension Work).....	100.00
W. E. Secord, Principles of Accounting.....	330.00

Demonstrators in Dentistry (Sessional):

J. G. Perkin (paid also \$67.50 for Dental Technicians' Courses)...	415.00
K. R. Harris (Easter Term).....	393.70
W. J. Spence Jackson (paid also \$175.50 for Dental Technicians' Courses).....	340.00
J. D. Purves.....	250.00
J. B. Pepper (paid also \$40.50 for Dental Technicians' Courses)...	196.90
W. Butt, Demonstrator in First Aid (Sessional).....	40.00

Demonstrators in Dentistry for duration of war:

A. M. Hord.....	675.00
T. N. Scott (paid also \$90 for Dental Technicians' Courses).....	563.00
O. J. Yule.....	405.00

Technicians:

W. V. Byrne, Dentistry (paid also \$70 for Dental Technicians' Courses).....	1,900.00
Miss I. A. Bumby, Bacteriology and Pathology.....	1,100.00
H. F. Whittaker, Histology (also in Faculty of Medicine).....	150.00

Laboratory Assistants:

H. Aylward, Infirmary (paid also \$96 from Dental Research Fund, and \$5.66 for overtime).....	1,250.00
Mrs. Mary Gratton, Histology, 34 weeks, at \$9 per week.....	306.00
W. Aylward, 28 weeks, at \$10 per week.....	280.00

 \$ 68,788.04

(b) Infirmary Staff (including Nurses)

Nurses:

Miss E. O. Courtney, Supervisor (10 mos.).....	\$ 1,300.00
Miss L. E. Tutt (10 mos.).....	1,000.00
Miss J. Miller (10 mos.).....	900.00
Miss A. H. Rose (10 mos.).....	840.00
Miss M. M. Brown (10 mos.).....	800.00
Miss M. Jackson (10 mos.).....	800.00
Miss F. G. Whitehead (10 mos.).....	800.00
Miss V. H. Broadrib (10 mos.).....	800.00
Miss M. M. E. Robinson, 8 mos. (paid also \$60 for Dental Technicians' Courses).....	560.00
Miss A. Lougheed, Instructor in Typewriting for Dental Nurses.....	100.00
Mrs. L. Barraclough, Laundress, 42 weeks (paid also \$22.50 for Dental Technicians' Courses).....	691.00

 \$ 8,591.00

(c) Office Staff

C. C. Rous, Secretary at \$3,100 (also in Regular Staff); on war service; contribution to Pension Fund.....	\$ 170.00
Miss F. A. Cook, Secretary to the Dean.....	1,800.00
Miss F. Ward, Assistant to the Secretary at \$1,200 (plus \$200 additional for duration of war).....	1,400.00
Miss H. Reid, Assistant Librarian, at \$1,100; on war service from 26 May.....	1,008.34
Miss E. M. Bradley, Temporary Assistant in Library (part-time) 14 weeks at \$10, and Assistant Librarian (temporary) at \$1,100 from 1 June.....	231.66
Mrs. C. Stockdale, Secretarial Assistant.....	1,000.00
Miss L. Park, Cashier.....	1,200.00
Miss F. I. Fulton, Clerk in Secretary's Office.....	1,000.00

 \$ 7,810.00

 \$ 85,189.04

102. Laboratory and Infirmary Supplies, Apparatus and Equipment

Aikenhead Hardware Ltd., hardware	\$ 16.98
Allan & Rollaston Ltd., frame	22.84
Ante Bros., denture material	68.00
Inen Ante, transparencies	32.50
Ash Temple Co., tin foil, etc.	1,838.05
Baker Platinum of Canada, alloy	34.54
Austin Dental Specialties, molar bands, etc.	97.88
Baker Ashdown Ltd., preparatory work	37.80
Baker & Co., platinaloy	66.88
J. Haddon Barr, slides	10.14
Bausch & Lomb Optical Co., eye pieces, microscopes	1,095.20
Brooks Marble Tile Co., mastic tile, repairs	49.00
Burke Electric & X-ray Co., view box	27.50
Karel Buyek, sterilizer	110.00
Canadian Cellucotton Products, kleenex	29.77
Canadian Hanson & Van Winkle Co., pumice	114.48
Canadian Laundry Machine, padding, soda, etc.	395.51
L. D. Caulk Co., cement-porcelain, etc.	175.94
W. Carveth & Co., repair microscope, etc.	69.50
Central Scientific Co., chemicals, glassware, etc.	494.76
Chemistry Dept., student breakages	204.80
A. A. Cockburn, towels, etc.	64.20
Columbia Dentoform Corporation, teeth, etc.	72.84
Corbett-Cowley, operation gowns, etc.	339.76
Dalglish (Ontario) Ltd., soap, powder	10.99
Denco (Ontario) Ltd., dental supplies	571.14
Dental Products Corporation, dental supplies	342.42
Dominion Dental Co., dental supplies	776.49
Eastman Kodak Co., dental film, photo paper	54.13
Eastman Photographic Stores, film mounts, fixer, etc.	664.04
T. Eaton Co., curtains, cleaning supplies	187.17
Engineering Society, U. of T., detail paper	23.75
R. Ferguson, plastic teeth	102.00
D. Gestetner, paper	24.18
E. Green, Dental Supplies, supplies	428.46
J. J. Guerrero, alloy, wire, solder	26.90
Ralph Hargrave, anaesthetic, D. E. McFarlane	15.00
J. F. Hartz Co., gloves, chemicals, etc.	309.71
Interlake Tissue Mills, napkins, etc.	252.00
Johnson & Johnson Ltd., absorbent cotton, etc.	362.53
Johnson Matthey Co., matthinlay, etc.	1,436.12
N. Larson & Co., dental stoppers	14.18
Lehn & Fink (Canada) Ltd., lysol	12.37
Arthur Levitt Dental Supply, blending, guides, cabinet	22.50
Might Directories, directory	32.40
S. McCord & Co., plaster of paris	378.00
R. R. McDonald, microscope	80.00
National Chemical & Drug Co., chemicals, etc.	233.32
National Refining Co., repairs, dental supplies	3,139.42
Photographic Service, slides, etc.	84.43
Physics Department, student breakages	38.80
Proctor & Gamble Co., soap powder	112.49
Pro-phy-lac-tic Brush Co., brushes	28.46
Richmond Dental Mfg. Co., cotton pellets	144.15
Rocky Mountain Metal Products, welder	38.58
Ella Skinner, dental nurses uniforms	484.89
P. N. Soden, silex, etc.	32.10
Toronto Dental Dealers, general dental supplies	522.73
Toronto Jewellers Supply Co., saw blades	30.00
Underwood Elliott Fisher Ltd., rental typewriters	105.00
United Business Schools, used typewriters	397.50
Victor X-ray Corporation, developing hanger	16.10
Wards Natural Science, skulls	55.78
S. S. White & Co., dental supplies	1,563.82
Whitex Surgical Supply Co., X-ray mounts	95.00
Williams Gold Refining Co., gold, wire, tubes, etc.	1,826.50
G. H. Woods, paper cups	65.16
Zoology Dept., student breakages	85.75
University Press, dental nurses kits	282.70
Accounts under \$10 (27)	140.53

Sundry disbursements by department:

Stationery, \$30.00; telephone, \$34.00; sundries, \$180.61	\$ 244.61	
Superintendent's Dept., freight, \$126.29; labour, \$1,343.60; material, \$914.02	2,383.91	
		<u>\$23,747.08</u>
Less credits: Gold sweepings	\$ 692.17	
Laboratory deposits	1,831.85	
Sundries	548.66	
		<u>3,072.68</u>
		\$ 20,674.40

103. General Expenses

Stationery, printing, calendar, office supplies and incidentals (\$1,851.78):

D. Gestetner (Canada) Ltd., ink, coupons	\$ 47.60	
Office Specialty Mfg. Co., filing cabinet, guides, etc.	117.30	
Photographic Service, student photographs	18.00	
Postage	178.00	
Robbins & Townsend, inspection, ribbons, etc.	58.50	
University Press, stationery, printing, binding, etc.	1,402.71	
Accounts under \$10 (3)	14.82	
Sundry disbursements by department	14.85	
Extra-mural lectures, Ontario (\$800.00):		
P. G. Anderson	50.00	
I. H. Ante	290.00	
F. L. Cole	25.00	
R. G. Ellis	65.00	
R. J. Godfrey	15.00	
J. W. Graham	25.00	
W. T. Holmes	35.00	
J. H. Johnson	55.00	
L. F. Krueger	25.00	
A. D. Mason	15.00	
S. M. Richardson	15.00	
Royal College of Dental Surgeons	90.00	
C. H. M. Williams	95.00	
American Association of Dental Schools	50.00	
		<u>\$ 2,701.78</u>
Less received from Royal College of Dental Surgeons, for Extra- mural lectures	500.00	
		\$ 2,201.78

104. Dental Building

Fuel:		
Great Lake Coal Co.	\$ 1,874.74	
Gas, \$349.75; electric current, \$2,478.33; water, \$360.98	3,189.06	
Caretaker's Supplies:		
Superintendent's Dept., material	933.02	
Cleaning and Fireman:		
Fireman (Baker)	687.23	
W. Graham, overtime	4.50	
White Window Cleaning Co.	34.00	
Superintendent's Dept., labour	3,282.68	
Repairs and renewals:		
Wm. Bartlett & Son, shades	74.54	
City Treasurer, elevator licenses	10.00	
Dustbane Products, floor polishing machine	202.50	
McIntyre & Taylor, boiler parts	12.75	
Superintendent's Dept., labour, \$1,703.91; material, \$553.65	2,257.56	

Caretaker, R. Eades, 2 mos.....	\$ 241.66	
W. Graham, 10 mos.....	1,050.00	
		\$13,854.24
Less credits:		
Sale of Fuel & Cinders.....	\$ 18.00	
Cleaning.....	9.50	
Paid by Dominion Government for use of Building for Technicians' Course.....	960.00	
		987.50
		\$ 12,866.74
		<u>\$120,931.96</u>

XI. FACULTY OF HOUSEHOLD SCIENCE

105. Salaries

(a) Household Science:

Miss J. Brodie, Professor (with rooms, heat and light, valued at \$280).....	\$ 4,200.00	
Assistant Professors:		
Miss A. C. Willard (paid also \$30 for Extension Work).....	3,450.00	
Miss E. W. Park (paid also \$10 for Extension Work).....	2,800.00	
Miss J. S. Roberts (paid also \$10 for Extension Work).....	2,600.00	
Lecturers (Sessional):		
Miss D. E. Mulholland.....	1,900.00	
Miss H. R. Coatsworth (part-time).....	1,050.00	
Miss D. E. Hunter (paid also \$20 for Extension Work).....	1,800.00	
Assistants (Sessional):		
Mrs. K. M. Elliott, 1 month.....	100.00	
Miss M. Foster, 7 mos.....	700.00	
Miss B. F. Hollyman.....	800.00	
Miss B. V. R. Broadfoot, Research Assistant (Sessional).....	1,000.00	
	\$20,400.00	
Charged to Massey Treble Bequest.....	3,000.00	
		\$ 17,400.00

(b) Food Chemistry:

Dr. C. C. Benson, Professor, also Secretary to the Faculty (with rooms, heat and light valued at \$280).....	\$ 4,200.00	
Lecturers (Sessional):		
Dr. M. Doreen Smith.....	1,750.00	
Miss E. I. Walker.....	1,750.00	
Miss E. J. Reed, Instructor (Sessional).....	1,500.00	
Assistants (Sessional):		
Miss R. V. Dexter.....	800.00	
Miss Marion Vanstone, 3 mos., 24 days, (part-time).....	169.46	
Mrs. Jean R. Butterfield, 3 mos., 1 week, at \$50 per month (part-time).....	161.30	
Miss D. M. Lindsley, 1 month (part-time; paid also as Clerical Assistant).....	62.50	
		\$ 10,393.26
		\$ 27,793.26

106. Household Science

Laboratory Attendance (\$1,522.00):

Mrs. L. Camerson.....	\$ 678.00
Mrs. J. McPhail.....	150.00
Mrs. E. Stroud.....	694.00

Laboratory Supplies (\$1,768.56):

Acme Farmers Dairy, milk	\$ 229.43
Anatomy Dept., soap flakes	10.40
Borden Co., dried milk	13.72
Canadian Laboratory Supplies, chemicals	112.67
Central Scientific Co., glassware	57.95
T. Eaton Co., crockery, glassware, utensils	145.40
G. A. Hardie Co., towels	26.88
Lever Bros., soap	25.57
Marshall & Co., provisions	127.65
National Grocers Co., provisions	332.11
J. & W. R. Scott, provisions	545.00
Robert Simpson Co., tumblers, saucepans, utensils	74.35
Accounts under \$10 (3)	10.19
Superintendent's Dept., materials	57.24

Equipment and incidentals (\$127.57):

Eastern Rug Cleaning Co., cleaning	31.73
Frigidaire Products, repairs, service	40.26
Robbins & Townsend, inspection, repairs	16.00
Accounts under \$10 (2)	2.55
Superintendent's Dept., labour, \$30.42; material, \$6.61	37.03

\$ 3,418.13

Less credits: Laboratory deposits 326.82

\$ 3,091.31

107. Food Chemistry

Maintenance (\$782.09):

Fred C. Baker Co., thermometers	\$ 26.25
British Drug Houses, drugs, chemicals	17.61
Canadian Laboratory Supplies, pumps, glassware, etc.	142.00
Central Scientific Co., glassware, etc.	253.94
T. Eaton Co., cleaning supplies	11.78
Merck & Co., chemicals	31.53
Ontario Rubber Co., tubing	10.66
Thos. Pocklington Ltd., repairs	10.00
Robert Simpson Co., towels	16.20
University Press, text books	13.67
Accounts under \$10 (7)	24.54

Sundry disbursements by department:

Stationery, \$26.40; telephone, \$25.00; sundries, \$22.98	74.38
Superintendent's Dept., freight, .30; labour, \$84.73; material, \$64.50	149.53

Laboratory attendance (\$1,191.80):

Mrs. R. Berry	400.00
Mrs. I. Scott	791.80

\$ 1,191.80

Less credit: Laboratory deposits 290.93

\$ 1,682.96

108. General Expenses

Stationery, printing, office supplies and incidentals (\$238.85):

D. Gestetner (Canada) Ltd., ink, paper	\$ 21.19
Grand & Toy Ltd., steel file	41.00
Postage	19.00
University Press, envelopes, calendars, printing	143.50
Accounts under \$10 (4)	8.05
Sundry disbursements by department	6.11

Clerical Assistance (\$1,684.00):

Mrs. Jean Butterfield	\$ 15.00
Miss E. E. Cross	1,100.00
Miss E. S. Dewar	75.00
Mrs. D. Hamar	44.00
Miss M. Hargreaves	150.00
Miss D. M. Lindsley	200.00
Miss M. B. McCall	100.00
	<u>\$ 1,922.85</u>

109. Household Science Building

Heat and light	\$ 3,665.99
Gas, \$234.17; water, \$297.99; fuel, \$25.60	557.76
Caretaker's supplies:	
Superintendent's Dept., material	269.82
Cleaning (\$1,855.29):	
White Window Cleaning Co.	27.50
Superintendent's Dept., labour	1,827.79
Repairs and renewals (\$1,500.00):	
Wm. Bartlett & Son, shades	18.35
Brooks Marble & Tile Co., resetting tile, etc.	54.18
City Treasurer, elevator licenses	5.00
Johnson Temperature Regulating Co., temperature control	39.07
Superintendent's Dept., labour, \$978.66; material, \$404.74	1,383.40
Caretaker, A. J. Maycock (with rooms, heat and light valued at \$420.00) 12 mos.	1,200.00
	<u>\$ 9,048.86</u>
Less heat and light charged to Central Power Plant	\$3,665.99
Credit for cleaning, etc.	9.90
	<u>3,675.89</u>
	<u>\$ 5,372.97</u>
	<u><u>\$ 39,863.35</u></u>

XII. FACULTY OF FORESTRY

110. Salaries

Professor and Dean of Faculty, at \$6,000:

G. G. Cosens, from 1 August (paid also \$333.33 as Associate Professor)	\$ 5,500.00
C. D. Howe, retired 30 July	500.00

Professors:

J. H. White	5,200.00
T. W. Dwight	4,500.00

Associate Professors:

G. G. Cosens at \$4,000, 1 month (paid also as Professor and Dean)	333.33
R. C. Hosie	3,800.00

Special Lecturers (Sessional):

F. S. Freeman	25.00
A. J. Dunn	10.00
Miss G. McAree, Librarian and Staff Secretary	1,300.00
	<u>\$ 21,168.33</u>

111. Maintenance of Department

Apparatus and Laboratory supplies (\$232.44):

Bausch & Lomb, pocket magnifiers	\$ 20.25
Ocean Chemicals, cleaning, mothproofing	22.18
Office Specialty Mfg. Co., chairs	43.50

Photographic Service, negatives, prints, photostats.....	\$ 14.72	
University Press, paper clips, folders, etc.....	36.99	
Accounts under \$10 (4).....	18.04	
Superintendent's Dept., labour, \$52.88; material, \$21.30; freight, \$2.58.....	76.76	
Office Supplies, printing, calendar, postage and incidentals (\$330.23):		
Freeland Studio, photographs.....	11.00	
University Press, pencils, calendars, printing.....	222.15	
Postage.....	50.00	
Accounts under \$10 (8).....	22.21	
Sundry disbursements by department:		
Telephone, \$14.87; sundries, \$10.00.....	24.87	
Practice Camp Supplies, travel, etc. (\$1,283.19):		
Dean G. G. Cosens, travelling expenses.....	66.80	
Professor T. W. Dwight, travelling expenses.....	251.72	
Sherwood Camp (C. W. Irwin) camp services.....	894.05	
Accounts under \$10 (3).....	12.66	
Superintendent's Dept., labour, \$9.50; material, \$48.46.....	57.96	
Laboratory Assistance (\$428.00):		
R. H. Denison, 17 weeks.....	353.00	
T. L. Rowe.....	75.00	
	\$ 2,273.86	
Less received from students for board.....	\$673.05	
Laboratory deposits.....	31.90	
	704.95	
	\$ 1,568.91	

112. Forestry Building

Heat and light.....	\$ 1,042.98	
Gas, \$9.00; water, \$9.59.....	18.59	
Caretaker's supplies:		
Superintendent's Dept., material.....	70.28	
Cleaning (\$335.90):		
Allen Mfg. Co., laundry.....	4.90	
White Window Cleaning Co.....	16.00	
Superintendent's Dept., labour.....	315.00	
Repairs and renewals (\$1,762.98):		
Canadian Powers Regulator, repairs.....	1.25	
Superintendent's Dept., labour, \$200.73; material, \$61.00.....	261.73	
Caretaker, salary, 12 mos., (overtime \$26.50).....	1,500.00	
	\$ 3,230.73	
Less heat and light charged to Central Power Plant.....	1,042.98	
	\$ 2,187.75	
	<u>\$ 24,924.99</u>	

XIII. FACULTY OF MUSIC

113. Salaries

Sir Ernest MacMillan, Dean (without salary).....		
Professors:		
Healey Willan at \$4,000 of which \$2,000 paid by Toronto Con- servatory of Music.....	\$ 2,000.00	
Leo Smith.....	1,500.00	
J. Leland Richardson, Carillonneur.....	650.00	
Miss A. MacGillivray, Secretary (also Secretary to the President)....	250.00	
	\$ 4,400.00	

114. Maintenance of Department

Printing, Calendar, postage and incidentals:		
Postage.....	\$	20 00
University Press, stationery.....		77 16
Office Specialty Mfg. Co., folders, etc.....		11 20
	\$	<u>108.36</u>

115. Special

Grant to Toronto Conservatory of Music.....	\$	11,000.00
	\$	<u>15,508.36</u>

XIV. SCHOOL OF GRADUATE STUDIES

116. Salaries

G. S. Brett, Dean (also in Faculty of Arts).....	\$	1,000.00
Miss N. MacKenzie, Secretary.....		2,200.00
Miss J. Gordon, Stenographer.....		900.00
	\$	<u>4,100.00</u>

117. Maintenance of Department

Stationery and Office Supplies:		
Office Specialty Mfg. Co., steel cabinet, cards.....	\$	68.70
Postage.....		43.00
University Press, stationery, calendar, etc.....		255.97
Accounts under \$10 (2).....		7.62
Clerical Assistance:		
Miss E. Ridge, Secretariat, Board of Examiners for Professional Degrees, \$50.00; expenses, \$1.80.....		51.80
	\$	<u>427.09</u>
	\$	<u>4,527.09</u>

XV. SCHOOL OF NURSING

118. Salaries

Miss E. K. Russell, Director.....	\$	3,600.00
Miss F. H. M. Emory, Associate Director and Supervisor of Courses for Graduate Nurses; also Lecturer in Public Health Nursing....		3,000.00
Lecturers:		
Miss W. L. Chute, Science and Nursing.....		2,300.00
Miss N. D. Fidler, Nursing; also Supervisor of Courses in Teaching and Supervision for Graduate Nurses.....		2,300.00
Miss M. B. Millman, Public Health Nursing; also Supervisor of Field Practice in Public Health Nursing.....		2,300.00
Miss M. Jean Wilson, Nursing; also Clinical Instructor in Hospital (with living allowance valued at \$400).....		1,500.00
Miss B. Boulter, Assistant Clinical Instructor from 24 November to 30 June, at \$120 per month.....		868.00
Miss Marion E. Waddell, Dietitian-Housekeeper (with living allowance valued at \$400).....		1,200.00
Miss N. K. C. Kenney, Supervisor of Health Service and Residence Nurse (with living allowance valued at \$400).....		1,080.00
Miss E. N. L. Mortimer, Secretary-Librarian.....		1,800.00
Mrs. Margaret Monkhouse, Clerical Assistant, 10 mos. at \$80 per mo.....		800.00
Mrs. E. H. Troop, Office Clerk, 2 mos. at \$80 per month.....		160.00
	\$	<u>20,908.00</u>

119. Special Teaching

Hospitals and Public Health Organizations (\$1,711.83):

Dr. H. Agnew	\$ 50.00
Dr. K. S. Bernhardt	20.00
Board of Education	5.00
Board of Health	160.00
Dr. William Boyd	10.00
Brantford General Hospital	25.00
Miss M. Buck	20.00
Canadian Red Cross Association	120.00
Dr. O. A. Cannon	10.00
W. A. Cantelon	10.00
Catholic Welfare Bureau	15.00
Dr. J. H. Couch	30.00
Dr. E. D. Cruickshank	10.00
Dr. J. G. Cunningham	20.00
Miss M. Dulmage	60.00
George Edmunds	20.00
Miss Emony	43.80
James Govan	10.00
Dr. R. Hare	10.00
John Hornell	20.00
Jewish Welfare Bureau	15.00
Dr. F. A. Logan	10.00
R. W. Longmore	10.00
Miss Jean Masten	10.00
Miss Muriel McKay	10.00
Dr. Malcolm T. MacEachern	116.03
Miss E. M. McKee	20.00
Metropolitan Health Committee	5.00
Miss Edna Moore	10.00
Miss W. Moyle	20.00
Dr. C. R. Myers	30.00
Neighbourhood Workers Association	45.00
Norfolk General Hospital Simcoe	25.00
Public Health Nursing Committee	5.00
Roseland Health District	5.00

Critic Teachers in City Schools, etc., for practice reaching purposes:

Dr. W. A. Scott	10.00
Dr. Clayton Smith	50.00
St. Elizabeth Visiting Nurses Association	82.00
A. J. Swanson	20.00
Victorian Order of Nurses	410.00
Dr. W. K. Welsh	115.00
J. S. Willis	10.00
Dr. Wright Young	10.00

University Departments, Special Lecturers (\$4,097.72):

Miss M. Bell	15.00
Board of Education	580.00
Dr. Gordon Boles	20.00
Brantford General Hospital	20.00
Dr. Alan Brown	60.00
Dr. W. E. Brown	10.00
Miss J. E. Browne	5.00
E. de V. Clarke	15.00
Dr. J. H. Couch	20.00
Dr. M. A. Cox	10.00
Miss E. Cryderman	77.00
Department of Anatomy	200.00
Department of Psychology	300.00
Dr. H. K. Detweiler	15.00
Dr. H. A. Dixon	25.00
Dr. W. J. Dobbie	10.00
Miss M. Dulmage	50.00
Dr. N. L. Easton	15.00
Dr. J. H. Ebbs	15.00
Dr. J. H. Elliott	40.00

Dr. G. A. Fee.....	\$ 10.00
Dr. W. K. Fenton.....	10.00
Dr. H. N. C. Ford.....	300.00
Gray Coach Lines.....	101.20
Hamilton General Hospital.....	10.00
Dr. Beverly Hannah.....	90.00
Dr. R. Hare.....	10.00
Miss M. Harlow.....	5.00
Mrs. G. C. Hewson.....	10.00
Miss E. Hickey.....	25.00
Dr. C. E. Hill.....	10.00
Dr. C. M. Hincks.....	20.00
Hospital for Sick Children.....	35.00
Hospital Social Service Dept., Toronto General.....	10.00
Dr. Mary Jackson.....	10.00
Dr. J. F. A. Johnston.....	20.00
Dr. J. D. Keith.....	10.00
Dr. J. D. Ketchum.....	40.00
Miss J. Kniseley.....	15.00
Mrs. Francis Lauchland.....	80.00
Miss R. E. Leavens.....	76.00
Dr. E. P. Lewis.....	10.00
Dr. J. H. Long.....	30.00
Miss G. Lovell.....	10.00
Miss J. D. Masten.....	10.00
Miss J. N. C. Maxwell.....	8.00
Dr. J. L. McDonald.....	20.00
Dr. E. W. McHenry.....	30.00
Miss M. McKay.....	10.00
Miss E. L. Moore.....	50.00
Dr. G. V. Morton.....	40.00
Dr. Treavor Owen.....	115.00
Miss H. Penneck.....	5.00
Dr. L. A. Pequegnat.....	10.00
Dr. J. T. Phair.....	70.00
Dr. C. E. Phillips.....	200.00
Miss Alma Reid.....	5.00
Dr. T. A. Robinson.....	15.00
Dr. E. S. Ryerson.....	10.00
Miss M. Scarratt.....	25.00
Miss Ruth M. Scott.....	108.02
Shaw Business Schools.....	124.50
Dr. L. N. Silverthorn.....	15.00
Miss Doris Snyder.....	5.00
St. John Ambulance Association.....	18.00
St. Michael's Hospital.....	40.00
Toronto General Hospital.....	112.50
Toronto Psychiatry Hospital.....	12.50
Toronto Western Hospital.....	60.00
Miss L. Tucker.....	10.00
Dr. W. L. Valens.....	100.00
Dr. H. B. Van Wyck.....	115.00
Dr. N. T. Wadland.....	5.00
Miss Christine Wallace.....	150.00
Miss J. C. Watt.....	10.00
Miss Margaret Weiker.....	5.00
Miss M. Westcott.....	25.00
Miss M. B. Willett.....	3.00
Miss C. E. Williamson.....	7.00
Miss M. Wilson.....	5.00
Miss M. Winter.....	10.00
Dr. D. E. S. Wishart.....	15.00
Women's College Hospital.....	10.00
Mrs. Florence E. Woodcock.....	60.00
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	\$ 5,809.55

120. School Maintenance

Office supplies, printing, postage and incidentals (\$1,901.79):

D. Gestetner, multigraphing, Gestetner, etc.....	\$ 292.66
Fees Refund, Miss J. E. Allen.....	63.00

Mrs. Margaret Monkhouse, part-time work.....	\$ 56.00
Office Specialty Mfg. Co., cabinet, handles, cases.....	19.30
Postage.....	145.00
Robbins & Townsend, inspections, ribbons.....	13.20
University Press, stationery, blotters, etc.....	560.48
Accounts under \$10 (5).....	26.40
Mrs. Marion Watson, part-time work.....	658.20
Sundry disbursements by department:	
Stationery \$45.07; telephone, \$4.62; sundries, \$17.27.....	66.96
Superintendent's Dept., labour, .40; material, .19.....	.59
Classroom equipment and supplies, library and advertising (\$169.17):	
Associated Screen News Ltd., rental of typewriter.....	15.00
Canadian Red Cross Society, books.....	22.50
T. Eaton Co., magazines, books.....	12.62
Accounts under \$10 (29).....	117.72
Superintendent's Dept., freight, .83; labour, .50.....	1.33
Graduation Expenses and Fellowship Payments (\$118.86):	
Birks Ellis Ryrie Ltd., graduation pins.....	112.50
Globe and Mail, advertising.....	1.50
University Press, supplies.....	4.86
Travelling and entertainment, etc., Examinations of Domestic Staff (\$289.00):	
Miss F. H. Henry, travelling expenses, Montreal Nurses Association.....	33.80
Dr. J. G. Falconer, professional services.....	15.00
Miss N. D. F. Fidler, travelling expenses, London, Brantford, Montreal.....	41.15
Miss M. B. Millman, travelling expenses, Windsor return.....	23.50
Miss E. K. Russell, travelling expenses, Ottawa, etc.....	80.75
Miss Ruth Scott, accommodation at Alexandra Apts.....	15.00
F. C. Silvester, musical leadership.....	50.00
Eric Tredwell, musical assistance.....	10.00
Miss M. J. Wilson, travelling expenses, Montreal.....	19.80
	\$ 2,478.82

121. Residence Maintenance

Residence Physician:	
Dr. J. G. Falconer.....	\$ 200.00
Wages, food, laundry and miscellaneous (\$16,599.85):	
Pay lists, wages of maids, etc.....	5,386.41
Allen Mfg. Co., laundry.....	304.22
Baker Bredin Bakeries, bread.....	245.81
Canada Bread Co., bread.....	94.79
Canada Packers Ltd., provisions.....	470.44
Christie Brown & Co., cakes, etc.....	159.91
Club Coffee Co., tea, coffee.....	313.96
T. Eaton Co., cleaning, supplies, towels, etc.....	376.52
Fitzgerald & McEvoy, frame, clips.....	21.63
Gibson's Cleaners Ltd., cleaning drapes, etc.....	148.54
S. Gumpert Co., of Canada Ltd.....	17.55
H. J. Heinz Co., pickles, etc.....	120.74
Ingram & Bell Ltd., gauze, thermometer.....	61.03
Karrys Bros. Ltd., grape fruit juice, etc.....	167.10
Kelvinator Co., repairs, etc.....	21.55
Kraft Cheese Co., cheese.....	187.80
S. Lightfoot & Son, vegetables, fruit, etc.....	190.00
Lines Limited, meat, eggs, etc.....	1,154.06
Marshall Co., butter, etc.....	741.37
S. A. Monk, plants, labour.....	10.00
National Grocers Ltd., provisions.....	1,640.11
William Neilson Ltd., ice cream, etc.....	218.88
Niagara Glen Products, fruits.....	166.50
Pacific Mills Ltd., tissue toilet.....	112.00
Parisian Laundry Co., laundry.....	141.95
Red Wing Orchards, apples, apple juice.....	19.05

Sundry disbursements by department:

Stationery \$30.00; telephone, \$50.00; sundries, \$72.61	\$ 152 61
Salada Tea Co., tea	55 55
Silverwood Toronto Dairy, milk, butter, etc.	1,120 55
St. Lawrence Fish Market, fish	221 43
Thomson Groceries, groceries	22 00
Toronto Star Ltd., advertising	12 56
West Disinfecting Co., disinfectants	22 10
White & Co., fruit, vegetables, etc.	1,210 23
John H. Wickson, meat, provisions	1,134 39
G. H. Woods & Co., cups, etc.	14 62
Accounts under \$10 (11)	50 39
Superintendent's Dept., material, \$58.84; labour, \$32.66	91 50

Furnishings and replacements (\$1,221.41):

Aikenhead Hardware Ltd., hardware	12 00
Browns Upholstery, repairs to chair	26 00
Canadian Tumbler Co., glassware	45 19
Dominion Furniture Co., desk, chest of drawers	28 00
T. Eaton Co., linoleum, slip covers, etc.	930 73
John Kay Co., rugs	30 00
National Grocers Ltd., bread slicers, etc.	75 00
Robert Simpson Ltd., percolators, etc.	25 74
Toronto Hydro Electric Co., toasters	24 80
Superintendent's Dept., labour, \$14.02; material, \$9.93	23 95
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	\$ 18,021.26

122. Contingencies

(Nothing Spent)

123. Maintenance of Building (No. 7 Queen's Park)

Fuel (\$1,219.65):

Department of Public Works, heat	\$ 1,200 00
Elias Rogers Co., fuel	19 65
Water, \$188.60; electric current, \$360.69; gas, \$303.77	853 06

Caretaker's Supplies:

Superintendent's Dept., materials	178 94
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Repairs and renewals (\$2,646.23):

Wm. Bartlett & Son, shades	30 85
J. D. Ryder, cleaning fire places	15 00
Superintendent's Dept., labour, \$1,715.52; material, \$884.86	2,600 38

Sundries:

Bell Telephone Co., service	468 49
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Caretaker (\$1,313.68):

T. Marriott, 6 mos.	675 00
E. Marriott, 13 weeks	638 68
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	\$ 6,680.05
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	\$ 53,897.68

Charged to Revenue 1941-42	9,500 00
Charged to Rockefeller Fund	44,397 68
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	\$ 53,897.68

XVI. SCHOOL OF SOCIAL WORK

124. Salaries

S. K. Jaffary, Director and Associate Professor	\$ 3,900.00
Miss A. C. McGregor, Associate Director and Assistant Professor	2,800.00
Miss B. M. Finlayson, Assistant Professor	2,600.00
D. G. McCullagh, Lecturer (Sessional)	2,000.00
Special Lecturers (Sessional):	
Dr. Margaret K. Strong (including \$60 paid from Special Fund)	210.00
Miss Nora Lea (paid also \$100 for Extension Work)	150.00
Miss M. Bell	75.00
M. H. Cohn	75.00
Dr. H. Cruikshank	75.00
R. E. Mills	75.00
Miss C. E. Whitton	50.00
Miss A. F. Carver	50.00
Miss Mae Fleming	37.50
B. W. Heise	37.50
Part-time Assistants in Case Work (Sessional):	
Miss D. Hobden	350.00
Miss B. Gemmell	300.00
Miss E. B. Bambridge, Secretary-Librarian	1,475.00
	<u>\$14,260.00</u>
Less paid from Special Fund	60.00
	<u>\$ 14,200.00</u>

125. Maintenance of Department

Office supplies, printing, calendar, postage and incidentals (\$645.73):	
American Association of Schools for Social Work, membership dues	\$ 111.28
General Office Furniture Co., desk, chair	32.50
Mrs. Lillian Kay, 3 weeks, 4½ days	65.50
Postage	98.50
Miss B. Rosengren, 19 days	38.76
University Press, folders, letterheads, calendars	233.09
Accounts under \$10 (7)	28.85
Sundry disbursements by department:	
Stationery and Books, \$8.70; telephone and telegrams, \$7.40; sundries, \$15.65	31.75
Superintendent's Dept., freight, \$5.50	5.50
Departmental Library (\$241.51):	
Miss E. Elliott, library assistant	75.00
"The Family," salesman bulletins	11.74
University of Chicago Press, subscription	11.68
W. J. Whale, repair chair, etc.	13.25
University Press, books, etc.	28.85
Accounts under \$10 (28)	100.99
	<u>\$ 887.24</u>
	<u><u>\$ 15,087.24</u></u>

XVII. UNIVERSITY EXTENSION AND PUBLICITY

126. Salaries

W. J. Dunlop, Director	\$ 5,500.00
B. W. Sharpe, Assistant Director	2,800.00
Assistants:	
Miss D. deF. Milner (paid also \$57 as Attendant, Evening Classes)	1,600.00
Miss Grace Anderson, resigned as of 30 June	1,550.00
R. P. Brown, Clerk, at \$1,250; 11 mos. (paid also \$24 as Attendant, Evening Classes)	1,145.84

Stenographers:

Miss L. B. Alexander (paid also \$33 as Attendant, Evening Classes)	\$ 1,250 00
Miss B. W. McClelland (paid also \$7.50 as Attendant, Evening Classes)	1,100 00
Miss M. E. Drummond (paid also \$57 as Attendant, Evening Classes)	900 00
Miss B. Kingston at \$900 per annum from 1 January (paid also \$21 as Attendant, Evening Classes)	450 00
Miss K. M. Davis, at \$850 per annum from 1 January	425 00
Mrs. Mona A. Colesberry at \$850; resigned 30 November (paid also \$30 as Attendant, Evening Classes)	354 16
Miss V. E. Nichol at \$900; ½ month, resigned	37 50
	<u>\$ 17,112 50</u>
Less paid by the Canadian Legion Services	170 00
	<u>\$ 16,942 50</u>

127. Maintenance of Department

(a) Extension:

Instructors (\$55,534.20):

Mrs. M. R. Abel	\$ 600 00
E. A. Allcut	200 00
J. G. Anderson	58 00
R. W. Angus	10 00
Mrs. M. Arnold	300 00
R. G. Armour	50 00
G. L. Assie	200 00
D. W. Atchison	300 00
F. C. Auld	220 00
J. J. Bailey	29 00
J. W. Bain	10 00
W. Baird	124 00
H. D. Ball	75 00
Miss C. Baldock	100 00
F. L. Balmer	50 00
Miss J. G. Balthazard	350 00
L. S. Beattie	70 00
S. Beatty	10 00
D. C. Bell	5 00
E. S. W. Belgia	150 00
W. G. Bennett	13 00
B. Berlin	200 00
K. S. Bernhardt	470 00
H. Beveridge	220 00
A. E. Birney	720 00
V. W. Bladen	576 00
H. Boeschstein	216 00
Mrs. H. Bott	200 00
G. N. Bramfitt	200 00
E. A. Brootin	40 00
Miss M. Brookstone	563 00
G. W. Brown	454 00
W. J. Brown	155 00
A. Brady	10 00
F. Blair	150 00
Miss E. Bowling	50 00
Miss J. Brodie	20 00
N. A. Briscoe	82 01
Miss G. Brown	90 00
F. H. Buck	220 00
F. M. Bulmer	5 00
J. Buchan	10 00
W. Burridge	64 00
E. F. Burton	210 00
R. W. Burton	250 00
J. Cano	400 00
S. De Champ	200 00
G. A. Cline	140 00
Miss F. Cowie	120 00

H. S. M. Coxeter	\$ 420.00
Miss A. C. Cole	168.00
H. G. Colebrook	10.00
Community Life Training Centre	600.00
J. O. Cook	50.00
D. G. Creighton	156.00
A. G. Croal	280.00
F. R. Crocombe	440.00
Miss K. M. Crossley	266.67
W. G. Cross	160.00
J. G. Cunningham	5.00
Miss M. S. Davis	139.40
N. Dean	20.00
D. B. de Lury	300.00
Department of Physics	400.00
D. Despard	1,200.00
E. L. Dodington	180.00
Miss E. Edwards	150.00
J. M. Elson	400.00
J. G. Elliott	30.00
J. G. Falconer	40.00
E. G. Faludo	100.00
B. Ferrari	920.00
E. Fidar	450.00
G. W. Fitzgerald	200.00
V. C. Fowke	420.00
Miss M. Finlay	300.00
Mrs. R. M. Franks	200.00
W. G. Frisby	200.00
A. Frumken	22.50
W. J. Gardiner	500.00
Mrs. D. Gaterd	33.00
R. K. George	62.50
A. Gibson	1,200.00
T. B. Godfrey	200.00
F. A. Goudge	420.00
F. W. Graham	5.00
J. W. Graham	30.00
H. A. Grainger	70.50
R. R. Grant	150.00
F. R. Griffin	10.00
Miss R. Haldenby	27.00
J. E. M. Hancock	220.00
C. W. M. Hart	200.00
Miss K. Harris	328.00
H. G. Harvey	85.00
K. Hilleimer	310.00
V. L. Henderson	160.00
Mrs. A. E. Hewitt	100.00
P. K. Heywood	10.00
Miss R. Hills	1,898.95
F. J. Horwood	200.00
J. Houpert	520.00
G. W. Howland	180.00
Hospital for Sick Children	50.00
A. E. Hulse	54.95
H. L. Humphreys	420.00
Miss E. Hunter	20.00
F. P. Ide	382.00
H. A. Innis	120.00
Institute of Child Study	200.00
Miss E. Jackes	90.00
E. Johnson	200.00
L. E. Jones	160.00
D. G. Joy	200.00
A. G. Keel	117.50
W. S. Keith	30.00
J. D. Ketchum	300.00
Mrs. J. Kidd	300.00
A. Lacey	424.00
J. B. Laidlaw	132.22

R. C. Langeville	\$ 150.00
B. Laskin	100.00
J. E. Laughlin	200.00
Miss N. Lea	100.00
C. W. Leslie	156.00
Miss H. P. LeVesconte	600.00
H. A. Logan	116.00
Miss T. Louden	1,200.00
F. J. Lewis	20.00
W. Line	420.00
Miss E. Lynch	30.00
H. Mabson	10.00
J. Marshal	300.00
E. J. Marnell	10.00
Miss E. N. Martin	200.00
C. Martin	10.00
S. F. Marne	70.00
John W. Melson	300.00
H. S. Mendelsohn	100.00
J. H. Mills	9.00
A. D. Misener	120.00
L. J. Morgan	200.00
N. L. Murch	36.00
C. R. Myers	420.00
H. R. MacCallum	300.00
J. F. MacDonald	420.00
Miss M. D. MacDonald	180.00
D. C. MacGregor	320.00
J. R. MacGillivray	290.00
W. J. McCurdy	420.00
D. J. McDougall	456.00
J. A. McGeachy	120.00
R. B. McIntyre	1,750.00
J. Campbell McInnis	400.00
A. T. McLachlan	1,200.00
G. A. McMullen	600.00
Miss H. McMurrich	200.00
Miss K. McMurrich	75.00
M. P. McNair	91.96
Miss M. C. Needler	15.00
H. Nelson	84.15
J. A. Newcombe	350.00
P. W. Oates	167.50
V. K. Okulitch	280.00
D. N. Omand	50.00
Ontario College of Art	900.00
J. Packam	210.00
Miss E. W. Park	10.00
Miss A. H. Parsons	400.00
J. Patterson	150.00
N. Penlington	75.00
E. M. Plant	38.50
E. J. Pratt	200.00
A. G. Penard	10.00
O. A. Peterson	49.55
P. A. Petrie	30.00
C. Potter	18.40
I. R. Pounder	12.00
D. F. Putnam	255.00
Miss F. M. Quinlan	266.67
J. J. Rae	386.00
G. Raymer	300.00
W. J. M. Redwood	20.00
R. G. Riddell	380.00
Miss J. Roberts	10.00
J. D. Robins	200.00
S. Robinson	10.00

O. P. Robinson	\$ 75.77
K. H. Rogers	200.00
L. R. Pounder	200.00
R. J. Reilly	255.00
Miss M. E. Rugg	3.00
J. R. Rulledge	10.00
J. H. Ryan	300.00
E. S. Ryerson	200.00
R. M. Saunders	630.00
J. Satterly	373.33
School of Nursing	180.00
A. Slyfield	150.00
Miss F. Smith	838.00
E. A. Smith	600.00
D. Snedden	75.00
E. E. Sparrow	10.00
B. M. Springhill	200.00
W. M. Sparles	100.00
G. G. Steele	200.00
B. P. Sullivan	258.00
H. P. Sutton	27.00
J. H. Suydam	10.00
M. D. C. Tait	15.00
G. Taylor	510.00
J. E. Thompson	140.00
S. L. Thompson	200.00
S. A. Thomson	40.00
G. Torrens	32.50
Toronto Association of Occupational Therapy	475.00
Toronto Conservatory of Music	100.00
W. H. Tuteway	420.00
Miss M. E. G. Waddell	420.00
C. W. Wagner	255.00
Miss M. Walkden	1,840.00
W. Wightman	50.00
W. Wilkinson	10.00
Miss A. C. Willard	30.00
O. C. Williams	200.00
I. L. Wilson	266.67
Alex Wingfield	200.00
Miss M. Winspear	200.00
R. M. Winter	150.00
Miss F. E. Woodcock	1,200.00
Attendants (\$1,235.80):	
Miss L. B. Alexander	33.00
Miss G. Anderson	100.00
F. Baker	49.15
F. Borebank	67.10
R. P. Brown	24.00
D. Bryan	40.50
Mrs. W. G. Campbell	28.50
A. Clarke	141.50
Mrs. M. Colesbury	66.00
Miss K. Davis	6.00
Miss M. Drummond	57.00
R. Grant	40.50
W. Hamilton	37.50
Miss M. M. Hargreaves	81.00
H. Hill	2.50
Miss B. Kingston	36.00
Miss B. W. McClennan	15.00
Miss J. McClennan	16.50
J. McCormick	154.00
A. J. Maycock	34.25
Miss D. de F. Milner	57.00
W. Van Ark	46.75
Mrs. A. Yates	102.05

APPORTIONMENT OF THE FOREGOING

	Instructors	Admitt- ants	Travelling Expenses	Totals
Summer Courses	\$9,265.00	\$ 360.00		\$ 9,625.00
Teachers Courses	4,445.06	140.54		4,585.60
Correspondence Courses	2,722.00			2,722.00
Evening Classes	9,026.47	586.40		9,612.87
Real Vocational Courses	925.00			925.00
W. E. A. ent.	2,500.00	136.73		2,636.73
Short Courses	446.27		\$ 326.27	772.54
Aerial Navigation	4,570.00			4,570.00
Occupational Therapy	9,676.30			9,676.30
Physiotherapy	7,529.97			7,529.97
Business Courses	1,498.24		209.74	1,707.98
Remuneration to Instructors, Apprentices, etc., as detailed above				\$56,770.00
Sundry expenses:				
Teachers Courses \$44.24				
Chas. Pomer				18.40
Photographic Service, slides				20.00
University Press, printing, stationery				5.84
Evening Classes \$366.78				
Photographic Service, slides				70.00
Rainbow Lantern Slide Co., slides				13.82
Superintendent's Dept., labour				21.96
Worker's Educational Association				
Miss L. Gwynne, clerical assistant				1,043.32
Short Courses (\$995.70)				
Municipal Work, advertising				20.00
Scenotype Reporting Bureau, reporting				73.70
Aerial Navigation (\$256.04)				
Link Mig. Co., repairs to trainer				15.32
J. E. Price, repairs to trainer				60.68
Royde & Edwards, repairs to instrument				128.60
Wholesale Radio, parts				2.43
Superintendent's Dept., labour \$23.20; material \$ 6.11				29.31
Occupational Therapy \$363.66				
Bausch & Lomb Optical Co., diagnostic				120.00
J. W. Hutchinson & Son, repairs				93.90
J. H. Ryan, binding				13.50
Reversion Press, screen				32.50
Toronto Association of Occupational Therapy, rooms				44.75
Superintendent's Dept., material				89.91
Physiotherapy \$207.70				
T. Eaton Co., desk chair				58.70
Allen Mig. Co., laundry				15.67
J. A. Madsen Mig. Co., belts				132.30
A. Sawwell, straps				16.80
J. H. Ryan, binding				6.00
Superintendent's Dept., material				23
Business Courses \$329.14				
D. Gesmetter, stencils				29.16
University Press, printing				300.00
Canadian Association for Adult Education				1,000.00
Books for loan to Extension students (\$86.42)				
J. H. Ryan, re-binding books				15.00
University Press, books				40.73
Accounts under \$10.00				29.18
Superintendent's Dept., freight				1.51

Office Expenses (\$3,944.32):

Business Furniture Co., rental of typewriter stands	\$ 22 50
Canadian National Railway, telegrams	15 11
Canadian Pacific Railway, telegrams	10 13
D. Gestetner, ink, paper, stencils, etc.	1,443 53
Pay List	13 51
Postage	800 00
Robbins & Townsend, rental of typewriter	114 95
W. R. Shortt, staples	10 00
University Press, printing, stationery	1,493 03
Accounts under \$10 (2)	9 50
Sundry disbursements by Dept.:	
Telephones, \$8.00; sundries, \$12.64	20 64
Superintendent's Dept., freight	1 42

Extra Clerical Help (\$1,918.57):

Miss Joan Clarke	37 50
Mrs. Mona Colesbury	498 66
Miss K. Davis	297 50
Miss M. Hargreaves	370 00
Miss M. Kelly	37 50
Miss B. Kingston	419 00
Miss J. McClennan	213 41
Miss E. Walker	45 00

(b) Publicity:

Advertising and Announcements (\$1,726.73):

Argue Magazine Sault Ste. Marie	10 00
Aeta Nostree, Guelph Collegiate	7 00
Aeta Studentium, Vaughan Rd.	14 00
Brantford Collegiate Institute	8 00
Branksome Hall, year book	10 00
Canadian Association of Occupational Therapy	50 00
Canadian Federation of University Women	20 00
Canadian Physiotherapy Association	12 50
Canadian Society of Forestry Engineers	50 00
Canadian Medical Association	2 00
"Cap & Gown," Wycliffe College	15 00
Chatham Collegiate Institute	5 00
Chronicle Co.	6 16
Classic Normal School, Stratford	5 50
College of Optometry	50 00
College Times, Upper Canada College	16 00
Delta Collegiate, Hamilton	8 00
Dufferin School Old Boys' Association	15 00
Echos, Peterborough Collegiate Institute	12 50
East York, Collegiate Institute Year Book	8 00
Engineering Alumni Association	25 00
Evening Telegram	216 35
The Gleaner	5 35
Globe Printing Co.	354 30
Grumbler, Kitchener and Waterloo	12 00
Halifax Herald	17 00
Harbord Review	22 50
Hamilton Normal School	10 00
Humberside "Hermes"	15 00
Labour Leader	50 00
Legionary	26 25
London Normal School	7 00
MacLean Publishing Co.	30 00
Magnet Journal, Jarvis Collegiate Institute	11 00
Mimico High School, "Peptimist"	10 50
"Musa" Malvern Collegiate Institute	12 00
New Brunswick Publishing Co.	12 00
Normal School Year Book, North Bay	6 00
"Oakwood Oracle" Oakwood Collegiate Institute	10 00
Ontario Curling Association, Bonspiel Committee	25 00
Ontario Educational Association	25 00
Ontario School Trustees and Ratepayers Association	20 00
"Oracle" Elmira High School	7 00

"Oracle" Fort William Collegiate Institute.....	\$ 7.00
Paris High School, Year Book.....	8.00
"Parkdalian" Parkdale Collegiate Institute.....	10.00
"Pelham Pryde" Pelham Continuation School.....	5.00
Peterboro Normal School.....	8.00
Ridley College.....	10.00
"The Roleur" Lawrence Park Collegiate Institute.....	15.00
Sarnia Collegiate Institute, Year Book.....	8.00
"The School," Ontario Collegiate of Education.....	60.00
Student Magazine, Welland High School.....	10.00
Thamesford High School Magazine.....	1.00
"Torch" Ottawa Normal School.....	12.00
Toronto Normal School, Year Book.....	20.00
Toronto Star Ltd.....	216.82
"The Twig," University of Toronto Schools.....	12.00
University of Toronto Monthly.....	40.00
University Press, University of Toronto, Law Journal.....	25.00
"Vox Scholars" Fergus High School.....	5.00
Issue of University Bulletins, Exhibits and Other Forms of Publicity (\$3,199.03):	
Canadian Press Clipping Bureau, services.....	60.00
Copp Clark Co., Canadian Almanac.....	30.00
Miss Thelma S. Craig, new stories and editorials.....	100.00
International Press Ltd., photo & biography of President....	196.00
Miss Harriet Parsons, service, article.....	175.00
Photographic Service, prints.....	54.15
Postage.....	830.00
University Press, folders, bulletins, etc.....	1,709.22
Accounts under \$10 (3).....	14.66
	\$88,071.17
Less Credits:	
Sale of Bulletins.....	\$2,051.60
Sale of Books.....	37.00
Sale of Maps.....	79.67
Returns from University Press re publications of books.....	565.13
Refund of Fees Workers' Educational Association Charged to T.F. Dominion Government Grant Aerial Navigation.....	30.15 7,230.70
	\$ 9,994.25
	\$ 78,076.92

XVIII. MEN'S RESIDENCES

128. Maintenance of Buildings

(a) University (North, East and South Houses):	
Heat and Light.....	\$ 3,944.30
Fuel:	
Halliday Bros.....	89.60
Water.....	230.75
Caretaker's Supplies:	
Superintendent's Dept., material.....	591.28
Cleaning and House service (\$5,632.05):	
Allen Mfg. Co., laundry.....	341.56
Superintendent's Dept., labour.....	5,290.49
Repairs and Renewals (\$2,552.78):	
John Smith, repairing cushion.....	7.00
Superintendent's Dept., labour, \$1,126.17; material, \$1,419.61	2,545.78
Caretaker, H. Brown, 12 months.....	1,400.00
	\$14,440.76

Less heat and light supplied by Central Power Plant.....	\$3,944.30	
Credit for repairs and renewals.....	51.46	
Credit for Caretaker's supplies.....	33.33	
		4,029.09
(b) University College (No. 73 St. George Street):		\$ 10,411.67
Light.....		\$ 181.05
Fuel:		
Halliday Bros.....		922.27
Gas, \$10.52; water, \$100.15.....		110.67
Caretaker's Supplies:		
Superintendent's Dept., material.....		99.53
Cleaning and Furnaceman (\$2,479.11):		
Allen Mfg. Co., laundry.....		100.79
Hart House, cost of meals supplied to janitor during period of quarantine.....		7.66
Superintendent's Dept., labour.....		2,370.66
Repairs and Renewals (\$1,156.66):		
Browns Upholstery, covering chesterfield chairs.....		217.00
Robert Simpson Co. Ltd., chesterfield cover.....		43.00
Superintendent's Dept., labour, \$431.73; material, \$464.93..		896.66
		\$ 4,949.29
Less light charged to Central Power Plant.....	\$181.05	
Credit for repairs and renewals.....	10.93	
		191.98
		\$ 4,757.31
		<u>\$ 15,168.98</u>

XIX. WOMEN'S RESIDENCES AND UNION

129. Maintenance of Buildings

Whitney Hall:		
Heat and Light.....		\$ 4,562.98
Fuel (\$89.48):		
Halliday Bros.....		76.73
Elias Rogers Co. Ltd.....		12.75
Gas, \$416.74; water, \$474.09.....		890.83
Repairs and Renewals (\$2,587.76):		
Allen Mfg. Co., laundry.....		22.90
Wm. Bartlett & Son, shades.....		65.44
Kelvinator Co. of Canada, repairs.....		10.00
Supreme Boiler and Engineering Co. Ltd., repairs to garbage burner.....		60.89
Accounts under \$10 (2).....		13.90
Superintendent's Dept., material, \$467.29; labour, \$1,947.34		2,414.63
Furnace and Boiler man:		
E. Marriott, 20 weeks.....		237.82
W. J. Stilwell, 16 weeks.....		168.00
		\$ 8,536.87
Less heat and light charged to Central Power Plant	\$4,562.98	
Credit from sale of fuel.....	3.25	
		\$ 4,566.23
		\$ 3,970.64
92 and 94 St. George Street:		
Fuel (\$881.67):		
Halliday Bros.....	\$	853.16
Elias Rogers Co.....		25.50
Superintendent's Dept., labour.....		3.01
Gas, \$22.49; electric current, \$145.53; water, \$84.15.....		252.17

Repairs and Renewals (\$1,472.93):		
Wm. Bartlett & Son, shades.....	\$	23.23
Triplex Weather Strip Co., weather-stripping windows.....		25.00
Superintendent's Dept., labour, \$1,178.10; material, \$246.60..		1,424.70
Furnace and Boiler man (\$116.70):		
D. Harrison, 221½ days.....		107.11
E. Merriott, 2 weeks.....		7.47
Superintendent's Dept., labour.....		2.12
		<hr/>
	\$	2,723.47
49 St. George Street:		
Fuel (\$632.71):		
Halliday Bros.....	\$	580.36
Elias Rogers Co.....		51.00
Superintendent's Dept., labour.....		1.35
Gas, \$23.80; electric current, \$108.31; water, \$34.89.....		167.00
Repairs and Renewals (\$298.67):		
Accounts under \$10 (2).....		6.47
Superintendent's Dept., labour, \$254.26; material, \$37.94..		292.20
Furnace and Boiler man:		
J. Harkness, 83 days.....		31.64
D. Harrison, 137½ days.....		24.76
Superintendent's Dept., labour.....		7.57
		<hr/>
	\$	1,162.35
University College Women's Union:		
Heat and light.....	\$	1,268.66
Fuel (\$29.45):		
Elias Rogers Co.....		25.50
Superintendent's Dept., labour.....		3.95
Gas, \$109.81; water, \$39.62.....		149.43
Sundries:		
Superintendent's Dept., labour, \$273.95; material, \$226.05..		500.00
Repairs and Renewals (\$1,377.02):		
T. Eaton Co., linoleum, etc.....		16.19
Triplex Weatherstrip Co., weatherstripping windows.....		21.00
Accounts under \$10 (3).....		16.57
Superintendent's Dept., labour, \$1,065.35; material, \$257.91		1,323.26
Caretaker, Leo Cole, 12 months.....		1,450.00
		<hr/>
	\$	4,774.56
Less heat and light charged to Central Power Plant	\$1,268.66	
Credits: repairs and renewals.....	5.00	
		<hr/>
		1,273.66
	\$	<hr/>
	\$	3,500.90
		<hr/>
	\$	<u>11,357.36</u>

130. Housekeeping Account

(a) Combined General Charges:

Provisions (\$26,717.47):

Acme Farmers Dairy Ltd. milk.....	\$	2,102.22
B. Amodeo & Son, fruit and vegetables.....		3,622.94
Arcade Florist, flowers.....		14.75
Barker Bredin Bakeries, bread.....		394.28
Belle Ewart Ice and Fuel, ice.....		64.80
Betty's Ltd., jams.....		43.48
J. Blood, meat, coffee, provisions.....		20.56
Bowes Co. Ltd., provisions.....		903.73
Canada Bread Co. rolls, bread.....		154.60
Canada Dry Ginger Ale Ltd., soft drinks.....		85.84
Canada Packers Ltd., meats.....		1,831.33
Chateau-Hellmann Distributing Co., cheese, dressing.....		89.73
Christie Brown and Co. biscuits.....		109.74
City Dairy Ltd., milk.....		725.45

Craig's Gold Medal Bakery, bread.....	\$ 34.76
Gwen Craven, marmalade.....	16.50
T. Eaton Co., meat, cakes, vegetables, etc.....	10.15
Everist Bros., fruit, vegetables.....	265.00
Miss M. B. Ferguson, sundry disbursements.....	43.75
K. C. Freeman, tea, maple syrup.....	364.75
Green Spot (Toronto) Ltd., orange juice.....	10.80
Samuel Harris, meat.....	1,574.67
H. J. Heinz Co. of Canada, canned goods, etc.....	250.09
Harry Horne Co. Ltd., jelly powders, etc.....	93.25
Hudson's Bay Co. frosted foods.....	52.67
Lines Ltd., poultry, eggs.....	1,499.14
J. A. Little, eggs.....	165.80
Jas. Lumbers Co. tea.....	550.14
Macivor Co., meat.....	882.75
McCormick's Ltd., biscuits.....	172.74
D. McIntyre & Co., fish.....	322.79
Marshall's Co., butter, eggs.....	2,414.86
Mutual Grocers Market Ltd., potatoes.....	26.65
National Grocers Co., groceries.....	1,547.70
Wm. Neilson Ltd., ice cream, chocolate bars.....	658.29
Nock Bros. and Ayre Co., tea bags.....	100.90
Ontario Co-operative honey producers, honey.....	49.10
Parisian Bakery, pastry.....	22.66
Porter and Black, eggs, cheese.....	475.45
Pure Gold Mfg. Co., coffee.....	700.32
Purity Bread Ltd., bread, rolls.....	115.94
Red Wing Orchards, fruit, apple juice.....	28.95
J. M. Schneider Ltd., meat.....	743.95
E. D. Smith & Sons, jam.....	50.28
M. J. Smith, vegetables.....	77.55
Watson Food Products, potato flakes.....	57.75
Geo. Weston Bread & Cakes Ltd., cakes, rolls.....	151.86
George Weston Ltd., bread, biscuits.....	80.71
Wonder Bakeries, bread.....	405.81
York Trading Co., groceries.....	2,509.90
Accounts under \$10 (5).....	25.64

Cleaning and House Service (\$9,223.69):

Allen Mfg. Co., laundry.....	8.87
Arcade Florist, flowers.....	46.80
Berkel Products, adjust and sharpen bread slicer.....	1.00
Consumer Gas, clean and adjust stoves.....	4.00
T. Eaton Co., cheese cloth and cleaning supplies.....	98.73
A. Guinness and Co., paper bags, napkins, etc.....	139.12
Dr. H. Gibson Hall, medical examination of maids.....	23.50
Maids' Wages.....	7,986.00
W. S. Johnston & Co., tickets.....	27.00
Parisian Laundry, laundry.....	157.22
Robert Simpson Co., sheeting.....	36.33
Textile Products Ltd., W. B. Cotton.....	18.40
Wrought Iron Range, pans; knives, etc.....	39.25
Sundry disbursements: Miss M. B. Ferguson.....	49.50
Superintendent's Dept., labour, \$484.24; material, \$103.73.....	587.97

Furnishings and Sundry Renewals (\$1,331.38):

Burmah Studios, silver dishes and vases repaired.....	17.75
Cassidy's Ltd., crockery, etc.....	467.17
T. Eaton Co., napkins.....	25.20
Miss M. B. Ferguson, sundry disbursements.....	2.05
Houghton's Silverware & Plating Co., repair urn.....	4.00
Hubbard Portable Oven Co., gas stove.....	243.89
Kelvinator of Canada, re-install equipment.....	12.50
Robert Simpson Co., towels, tablecloths, etc.....	196.51
Wrought Iron Range Co., steamer baskets.....	38.88
Superintendent's Dept., labour, \$237.13; material, \$86.30.....	323.43

Office Supplies, infirmary service, etc. (\$144.40):

T. Eaton Co., pencils, boric acid, etc.....	30.77
Robbins & Townsend, inspection.....	.60

Sundry disbursements by Dept., telephone, etc. \$20.00; sundries, \$27.98.....	\$	47.98	
University Press, stationery, printing, etc.....		65.05	
Staff Salaries (additional to Dean of Women charged under University College General):			
Dietitians (with living allowance valued at \$400 each):			
Miss V. R. Murphy, 12 months.....		1,500.00	
Miss Phyllis West, 12 months.....		1,000.00	
Assistant 18½ weeks.....		149.83	
Secretary Hostess (with living allowance valued at \$400):			
Mrs. L. R. Howard, 12 months.....		1,000.00	
Nurse Housekeeper (with living allowance valued at \$400):			
Madame Josette Ledoux, 12 months.....		1,100.00	
		\$42,166.77	
Less charged to Women's Union.....	\$400.00		
Less charged to Whitney Hall.....	600.00		
		1,000.00	
			\$ 41,166.77
Less Credits: napkin rings, keys, etc.....			195.75
			\$ 40,971.02

(b) University College Women's Union:

Cleaning & House Service (\$1,827.03):

Allen Mfg. Co., laundry.....	\$	199.07
Co-operative Window Cleaning Co.....		14.00
T. Eaton Co., ironing board.....		4.09
Hoover Co., brushes, belt.....		3.70
Maids' Wages.....		1,077.11
Parisian Laundry, laundry.....		91.39
Parkers Dye Works, drapes, chair covers cleaned.....		16.97
Premier Vacuum Cleaner, repairs.....		8.38
A. G. Sherman, cartage of pictures.....		11.75
Turco Persian Rug, rugs cleaned.....		34.15
Wrought Iron Range Co., pails.....		7.40
Sundry Disbursements by Dept., telephone, etc. \$55.90; sundries, \$20.00.....		75.90
Superintendent's Dept., labour, \$42.72; material, \$240.40....		283.12

Furnishings and sundry renewals (\$358.54):

Browns Upholstery, chairs repaired.....		58.25
Canadian Westinghouse Co., washer.....		84.28
T. Eaton Co., curtains, radio.....		73.05
Miss M. B. Ferguson, sundry expenses.....		.20
Laing Galleries, repairs.....		14.00
A. Moody, chairs repaired.....		22.75
Superintendent's Dept., material, \$93.77; labour, \$12.24....		106.01

Housekeeping, miscellaneous (\$61.88):

T. Eaton Co., subscriptions & ink, pencils.....		14.13	
Heintzman & Co., tuning pianos.....		22.50	
A. G. Sherman, pictures moved.....		4.75	
Sundry Disbursements by Dept., telephone, etc. \$10.50; sundries, \$10.00.....		20.50	
Share of salaries detailed under Combined General Charges.....		400.00	
			\$ 2,647.45

(c) Whitney Hall:

Cleaning and House Service (\$7,167.67):

Allen Mfg. Co., laundry.....	\$	628.23
Co-operative Window Cleaning Co.....		29.50
T. Eaton Co., cleaning supplies.....		20.32
Langleys Ltd., curtains cleaned.....		4.97
Maids' Wages.....		5,358.99
Parisian Laundry, laundry.....		284.91
Parkers Dye Works, drapes cleaned.....		270.01

Premier Vacuum Cleaner, repairs	\$ 8.35
Singer Sewing Machine, collars hemstitched	2.10
Sundry Disbursements by Dept., telephone, etc., \$8.79; sundries, \$5.00	13.79
Superintendent's Dept., labour, \$144.24; material, \$402.26	546.50

Furnishing and Sundry Renewals (\$765.88):

Browns Upholstery, repairs	554.75
Canadian Label and Webbing Co., name tapes	8.43
T. Eaton Co., ticking, mats, etc.	57.96
Miss M. B. Ferguson, sundry expenses . . . . .	.85
A. Moody, chairs repaired	2.50
Robert Simpson Co., towelling	32.82
Harold A. Wilson, table tennis set	31.47
Superintendent's Dept., material	77.10

Piano, magazines, etc. (\$37.03):

T. Eaton Co., radio repairs	7.03
Heintzman & Co., tuning pianos	22.50
Provincial Treasurer, radio license	7.50
Share of Salaries detailed under combined charged	600.00

 \$ 8,570.58

(d) 92 & 94 St. George Street:

Cleaning and House Service (\$1,280.09):

Allen Mfg. Co., laundry	\$ 80.35
Co-operative Window Cleaning Co.	7.00
T. Eaton Co., cleaning supplies	18.81
Electrolux, repairs and new parts	15.40
Miss M. B. Ferguson, sundry expenses	5.00
Maids' Wages	954.81
Parisian Laundry, laundry	47.49
Parkers Dye Works, curtains	24.69
Singer Sewing Machine, repair machine	2.50
Turco Persian Rug Co., rugs cleaned and washed	23.50
White Window Cleaning Co., clean windows	6.50
Superintendent's Dept., labour, \$18.30; material, \$78.74	97.04

Furnishings and Sundry Renewals (\$626.28):

Brown's Upholstery, repairs	53.75
• Canadian Labels and Webbing Co., labels	8.39
T. Eaton Co., material for chair covers	61.05
A. Moody, chairs repaired	6.00
Parsons-Steiner Ltd., cups, saucers, etc.	18.20
Robert Simpson Co., chairs	304.30
Sundry disbursements by Dept., telephone, \$5.00; material, \$6.00	11.00
Superintendent's Dept., material, \$163.59	163.59

Miscellaneous (\$14.15):

Electrical Housekeeping, servicing radio	6.65
Heintzman & Co., tuning	7.50
Meals for Resident Head	160.00

 \$ 2,083.52

(e) 49 St. George Street:

Cleaning and House Service (\$845.95):

Allen Mfg. Co., laundry	\$ 41.77
Co-operative Window Cleaning Co.	5.50
T. Eaton Co., cleaning supplies	12.09
Maids' Wages	582.72
Parisian Laundry, laundry	34.66
Parkers Dye Works, chairs cleaned	18.62
Turco Persian Rug Co., rugs washed	6.64
White Window Cleaning Co.	3.50
Sundry Disbursements by Dept., telegrams, etc., \$20.00; sundries, \$21.10	41.10
Superintendent's Dept., labour, \$35.15; material, \$64.20	99.35

Furnishings and Sundry Renewals (\$70.77):

Browns Upholstery, chairs, etc., repaired	\$ 55.00
T. Eaton Co., kapok	7.02
Laings Galleries, refinish frames	4.25
A. Moody, chairs repaired	4.50
Miscellaneous:	
Heintzman & Co., tuning	7.50
	<hr/>
	\$ 924.22
	<hr/>
	\$ 55,196.79
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	\$ 66,554.15

XX. 131. CENTRAL POWER PLANT

Fuel (\$96,948.68):

Canada Coal Co.	\$31,846.54
Great Lakes Coal Co.	64,968.07
Imperial Oil Co.	95.00
Superintendent's Dept., labour, \$10.10; material, \$28.97	39.07
Hydro-Electric Current, \$37,055.36; water, \$543.85	37,599.21

Engineer's supplies, removal of ashes, repairs and renewals and miscellaneous items (\$14,965.92):

Babcock-Wilcox & Goldie McCulloch, repairs to pump, etc.	652.49
Beldams Asbestos Packing Ltd., ebonite sheets, etc.	341.97
J. Bernhardt, welding	386.10
Brown Engineering Corporation, grinding throws in crankshaft	40.00
Canadian Charts and Supplies, charts	44.61
Canadian Gasket Co., steel gaskets	93.62
Canadian General Electric Co.	145.86
Canadian Inspection & Testing Co., coal analysis	12.00
Canadian Ingersoll Rand Co., valves	41.40
Canadian National Carbon Co., brushes	181.87
Darling Bros., filter cloths	32.40
Dearborn Chemical Co., treatments	586.15
Dominion Wheel Foundries Ltd., grates	1,203.33
Empire Brass Mfg. Co., repair steam pressure valve	53.23
Evening Telegram, advertising	18.13
Foster Wheeler Ltd., furnace parts	810.65
Garlock Packing Co., packing coils, rings	171.27
A. P. Green Fire Brick Co., bricks	372.39
Gutta Percha Rubber Co., washers	69.45
Hamilton Gear & Machine Co., pump spurs	51.57
J. S. B. Heward & Co., cutters, clips, parts, etc.	74.75
Jas. Morrison Brass Mfg. Co., valve	60.76
McCull-Fontenac Oil Co., oil	453.43
B. Phillips Co., repair to chimney	37.00
Robb Engineering Works Ltd.	42.00
Smart Turner Machine Co., pump parts	181.60
G. F. Sterne & Sons, cement	102.27
Toronto Star Ltd., advertising	13.54
Accounts under \$10 (8)	53.59
Superintendent's Dept., labour, \$6,728.54; material, \$1,895.61; freight, \$14.34	8,638.49

Engineers, assistant engineers, firemen and trimmers (\$23,512.42):

Chief Engineer, C. S. Moseley, 12 mos.	2,900.00
Assistant Engineers:	
L. McMaster, 12 mos.	1,906.44
W. Smith, 12 mos.	1,901.28
W. E. Abbott, 12 mos.	1,742.60
A. Jenkinson, 8 mos.	1,106.00
S. Simpson, 2 mos.	290.00
A. F. McHugh, on leave of absence for duration	60.90
Firemen at \$110.00 to \$120.00 per month—sundry persons	5,370.78
Trimmers, boiler cleaners and pump attendants at \$90.00 to \$120.00 per month—sundry persons	8,234.42
	<hr/>
	\$173,026.23

Less sale of cinders

692.72

\$172,333.51

XXI. MISCELLANEOUS AND GENERAL

132. Auditors Fees

Clarkson, Gordon, Dilworth and Nash, annual remuneration	\$ 3,000.00
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133. Bursaries

Awards to sundry students:	
Faculty of Arts	\$ 9,722.50
Faculty of Medicine	2,541.00
Faculty of Dentistry	80.00
School of Graduate Studies	198.00
	\$ 12,541.50

134. Central Stores

Storekeeper, C. A. Johnston, 12 mos.	\$ 2,100.00
Assistant storekeeper, S. Tipping, 2 mos.	216.66
Robert Montgomery, 10 mos.	958.35
Clerk, Miss J. Taylor, 12 mos.	1,200.00
Heat and light	485.98
	\$ 4,960.99
Less heat and light charged to Central Power Plant	485.98
	\$ 4,475.01

135. Contingencies

Canadian Bank of Commerce, charges re registration of Securities	\$ 12.35
Chartered Trust and Executor Co., commission on collection of postponed fees of students	21.12
City Treasurer, local improvement taxes on 78 Queen's Park and 119 St. George Street	106.42
Compensation to employees during leave of absence for Reserve Army Camp	92.40
Dunlop's Limited, flowers for funerals	60.00
King's Printer, portion of cost of printing University Report	107.75
Manufacturer's Life Insurance Co., interest on mortgage, 104 St. George Street	199.63
Poppy Fund of Toronto, wreath for Remembrance Day Service	13.00
University of Toronto, Employees Association, donation toward picnic Accounts under \$10 (2)	14.67
Workmen's Compensation:	
Workmen's Compensation Board, to cover allowances to employees, etc.	384.92
Medical Services for injured employees, etc.:	
Toronto General Hospital	99.00
Toronto Western Hospital	30.00
Dr. G. E. Richards	16.00
Dr. R. T. Somas	116.50
Dr. J. L. Uren	27.00
Sundry Doctors (4)	19.00
	\$ 1,369.76

136. Convocation Expenses

Hoods, gowns, printing programmes, invitations, etc.:	
E. Awde, engrossing	\$ 21.00
Harcourts Ltd., hoods, repairs to gowns	183.50
Parkers Dyeworks Ltd., cleaning gowns	15.37
University Press, printing, stationery	315.05
Accounts under \$10 (2)	6.00
Superintendent's Dept., labour	2.12
	\$ 543.04

137. Grounds

Foreman Gardener, R. R. Corbett, 12 mos.		\$ 2,000 00	
Lighting account		573 37	
Labour, gravel, roadways, granolithic walks, flowers, shrubs, and general expenses:			
Aikenhead Hardware Ltd., pipe wrench, lawn mowers, etc.		100 12	
Barber Construction Co., resurfacing roadway		291 59	
Builders' Supplies Ltd., flagstone		44 14	
Canadian Steeplejacks, new ball & thread		71 00	
Colas Roads Ltd., binding compound		22 13	
City Treasurer, repairs, valves & hydrants, water, etc.		156 12	
Coulter Bros. black gelding		130 00	
Grose Fertilizers & Chemicals, Ltd., plant food		133 50	
Halliday Bros. fuel		227 06	
Joe Hampson, sand		52 50	
Harpham Brothers, casing, tube		47 62	
Iron Fireman Mfg. Co., repair iron fireman		78 75	
Langleys Ltd., storing rug		241 74	
North Toronto Cartage Co., hire of truck		12 00	
Provincial Treasurer, truck license, \$48.50; gasoline ration book \$1.00		49 50	
Hugh Reid, horse shoeing		32 05	
Riseborough & Jackson, feed		143 21	
Salems Garage, repairs to truck		61 68	
Sheridan Nurseries, plants		12 25	
Toronto Hydro Electric System, service		33 00	
W. P. Warner, sod		129 00	
Accounts under \$10 (3)		7 40	
Superintendent's Dept., labour, \$13,240.50, material, \$966.57		14,207 07	
			\$18,856.80
Less credits: Light charged to Central Power Plant ...	\$573 37		
Cartage	20 28		
Sale of material	276 72		
			<u>870 37</u>
			\$ 17,986.43

138. Insurance

Balance of premiums on General Schedule as renewed at 1 January, 1940, and other three year miscellaneous policies, brought forward from 1940-41 and chargeable to 1941-42		\$22,570 13	
Miscellaneous policies:			
Fire:			
British Traders' Insurance Company, Stadium Grandstands and Bleachers		1,267 00	
Commercial Union Assurance Company, Connaught Labora- tories		144 50	
Boiler Inspection and Insurance Company		53 95	
Automobiles:			
Dominion of Canada General Insurance Company, University owned cars, \$223.14; non-ownership coverage, \$160.00 ..		383 14	
Burglary & Hold-up:			
Dominion of Canada General Insurance Company		734 88	
Hydro-Electric Power Commission, permit and inspection fee ...		50 00	
Canadian Bank of Commerce:			
One year's charge for guarantee re safe-keeping of securities		150 00	
Accounts under \$25.00 (6)		62 82	
Less rebates on cancelled policies			\$ 25,416.42
			<u>39 04</u>
			\$ 25,377.38

139. Law Costs

Hamilton Cassels, K.C., taxed costs as Solicitor to the University. . . . \$ 378.85

140. Protective Service

Pay of constables and night watchmen (\$17,673.59):

R. D. D'Archy, 12 mos.	\$ 1,950.00
C. M. Scruby, 12 mos.	1,600.00
J. Anderson, 12 mos.	1,213.28

Night Watchmen:

S. Adams	39.00
F. Bannister	247.05
G. H. Bullock	39.00
A. Endersby	1,119.63
W. M. Hedley	216.40
H. Holstead	977.76
W. Hunter	1,320.00
J. Kirkwood	1,380.00
W. N. Lotto	1,380.00
H. McGee	1,236.87
J. McIntyre	3.25
W. McNeill	3.25
J. J. O'Connor	1,206.41
P. Pinfeld	1,102.41
M. Robb	789.65
J. C. Smith	1,203.53
C. Stillie	646.10

Uniforms, clocks, dials, etc. (\$370.76):

Hardinge Bros., repairs to clock	138.00
Muir Cap & Regalia Ltd., caps	6.60
Tip Top Tailors Ltd., uniforms	125.00
University Press, daily report forms	40.23
Superintendent's Dept., labour, \$25.58; material, \$35.35	60.93

\$ 18,044.35

141. Publications and Societies

Alumni Federation	\$ 2,500.00
American School at Athens	200.00
American School of Oriental Research, Bagdad	100.00
American School of Oriental Research, Jerusalem	100.00
Association of American Universities	50.00
Conference of Canadian Universities	50.00
British School of Archaeology, Jerusalem	100.00
Royal Astronomical Society	150.00
Royal Society of Canada	400.00
Universities Bureau, London, England	268.86
Students' Administrative Council (re student lodgings)	100.00

\$ 4,018.86

142. Receptions to Societies and University Visitors

Expenses re sundry public lectures (\$270.00):

Professor C. Lanczos	\$ 50.00
Dean C. J. MacKenzie	50.00
Dr. Wm. Paton	50.00
Professor C. K. Webster	50.00
Professor Samuel Williston	70.00

Catering on sundry occasions (\$380.25):

Hart House, teas and luncheons, \$125.75; sundry guests, \$9.28	135.05
Royal Ontario Museum Tea Room, afternoon teas to Sir Henry Dale, Royal Society	106.50

Toronto Ladies Club, entertainment re special Convocation	\$ 40.55	
University College Women's Union, President's dinner to Students' Administrative Council	37.50	
York Club, dinner, Special Convocation	60.65	
Overtime Services:		
H. Hare	1.03	
P. Hare	1.03	
J. E. Moore	1.50	
J. McCreary	1.03	
	\$ 654.84	
Credit: British Infirmary, Refund of Travelling Expenses	2.46	\$ 652.38

143. Senate Elections

(Nothing Spent)

144. Taxes

City Treasurer, fifth annual payment, in lieu of taxes on the following properties:

Scott and Front Streets, 188 Yonge Street, Adelaide Street, 151 Bloor Street West	\$ 7,500.00
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145. Telephones

Bell Telephone Co., service to 30 June	\$ 13,289.46	
Less receipts from sub-services	\$ 3,918.54	
Residences	476.00	
Slot machines	203.93	
	4,598.47	
	8,690.99	
Switchboard operators (\$4,713.08):		
Mrs. J. Hoddinott, 12 mos.	\$ 1,100.00	
Miss J. H. Brown, 12 mos.	973.34	
Mrs. M. D. Good, 12 mos.	960.00	
Miss E. M. Crawford, 8 mos.	647.21	
Miss J. D. Corrigan, 4 mos.	346.51	
Relief:		
Mrs. L. Kerr	227.25	
Mrs. J. Duggan	194.85	
Mrs. G. McCorquodale	123.27	
Sundry persons (10)	140.65	
		\$ 13,404.07

146. Travelling Expenses

President and Academic Staff (\$1,284.61):

President H. J. Cody	\$ 54.00
E. J. G. Alford	165.27
E. R. Arthur	37.90
G. S. Brett	36.88
G. W. Brown	30.00
G. G. Cosens	60.00
D. G. Creighton	30.00
A. D. A. Mason	100.00
W. E. Gallie	32.80
M. G. Griffith	20.00
R. C. Hosie	20.45

S. J. Jaffary.....	\$ 40.00
M. Joos.....	40.00
G. R. Lord.....	5.00
Miss Gwen Mulock.....	150.00
H. V. S. Ogden.....	22.50
E. S. Ryerson.....	217.46
R. M. Saunders.....	30.00
Warren Stevens.....	20.00
Griffith Taylor.....	48.00
H. A. Thompson.....	40.00
A. Weinstein.....	40.00
W. S. Wallace.....	14.35
* G. F. Wright.....	30.00
Out of town members of the Senate (\$649.80):	
A. E. R. Bunnell.....	9.50
Judge J. S. C. Campbell.....	45.50
Judge D. J. Cowan.....	78.80
W. J. Deadman.....	21.15
H. C. Griffiths.....	32.00
J. D. Hardy.....	74.60
H. M. Morrow.....	23.50
T. M. Mulligan.....	62.75
E. D. McGilvray.....	26.30
J. P. S. Nethercote.....	9.00
H. S. Robertson.....	30.00
J. B. Reynolds.....	43.25
W. J. Salter.....	104.85
H. J. Sims.....	7.50
L. F. Stephenson.....	13.05
A. R. Walker.....	68.05
	<hr/>
	\$ 1,934.41

147. Unemployment Insurance

Receiver General of Canada: amount required to purchase unemployment insurance stamps, meter machine and rental.....	\$ 6,012.88
	<hr/>
	<u>\$117,238.92</u>

XXII. 148. CAPITAL ACCOUNT CHARGES

Accountant, Supreme Court of Ontario, thirty-third annual payment on debenture issue of 1909.....	\$25,260.00
Less portion charged to Ontario College of Education.....	10,000.00
	<hr/>
	\$15,260.00
Toronto General Hospital, thirty-first annual payment on debenture issue of 1911, re grant to Toronto General Hospital.....	15,157.00
Toronto General Hospital, thirty-first annual payment on debenture issue of 1911, re Old Pathological Building.....	6,568.00
Accountant, Supreme Court of Ontario, twenty-seventh annual payment on debenture issue of 1915, re Hart House.....	5,975.00
Accountant, Supreme Court of Ontario, eighteenth annual payment on debenture issue of 1924, re Forestry Building.....	10,000.00
Accountant, Supreme Court of Ontario, thirteenth annual payment on debenture issue of 1929, re Banting Institute.....	64,193.00
Royal College of Dental Surgeons, interest on liability of \$50,000.00..	2,000.00
	<hr/>
	<u>\$119,153.00</u>

XXIII. SPECIAL RESEARCH

149. Departmental Appropriations

(a) Arts:

Zoology, formerly Biology:

Research Assistants (Sessional—\$2,942.00):

Miss A. M. Ironside, (paid also in Department).....	\$ 600.00
Mrs. Grace W. Scott, (paid also in Department).....	450.00
J. H. Folwell.....	400.00

W. W. Judd.....	\$ 400.00
Miss D. W. Kirk (paid also in Department).....	400.00
L. R. Day.....	350.00
L. Chiasson.....	270.00
F. Laughlin, 8 weeks.....	72.00

Expenses (\$945.18):

Central Scientific Co., motor, tubing.....	12.53
T. Eaton Co., vegetables, starch, etc.....	25.68
Faculty of Dentistry, model of teeth and mould.....	20.00
J. F. Hartz & Co., cover glasses, forceps, etc.....	112.80
Liquid Carbonic Corporation, gas.....	14.70
R. Laidlaw Lumber Co., sawdust.....	18.00
Lake Simcoe Ice & Fuel, ice.....	11.00
Maple Leaf Milling Co., feed.....	53.31
E. Matchett & Son, manometer, etc.....	108.25
Murphy Drug Store, films.....	27.60
National Research Council, prints.....	15.45
Postage.....	11.00
Ralston Purina Co., feed.....	162.11
Sanborn Co., battery, etc.....	155.71
Tordoff Electric Co., repair centrifugal pump.....	15.00
Women's College Hospital, blood grouping.....	20.00
Accounts under \$10 (8).....	31.78
Class Assistant: Miss B. Bott.....	50.00
Superintendent's Dept., labour, \$52.47; material, \$27.79.....	80.26
	<u>\$ 3,887.18</u>

Fisheries Research (\$4,706.74):

Research Assistants (\$2,040.84):

R. R. Langford, 12 mos. (paid also in Department).....	\$ 1,250.00
F. E. J. Fry, at \$1,250.00 on war work service from October.....	520.84
Mrs. V. S. Black, 30 weeks.....	270.00

Expenses (\$2,665.90):

Bay Salvage Co., sections, cabinet.....	37.50
Borden Co., klim.....	77.23
Dominion Oxygen Co., rental.....	36.00
T. Eaton Co., oars.....	9.67
Exide Batteries, batteries.....	170.02
Harpham Bus, repair tire.....	42.50
Minneapolis Honeywell Regulator, control switch.....	41.65
Provincial Treasurer, truck, trailer, and gas licences.....	15.50
Sorauren Auto Garage, repairs.....	23.30
Disbursement by sundry members of staff: car, expenses, gas, oil, etc., \$391.73; provisions, \$783.91; reprints, \$96.62; living expenses and cook's wages, \$535.33; hardware and lumber, \$291.48; travelling expenses, \$27.70; postage and sundries, \$85.76.....	2,212.53
	<u>\$ 8,593.92</u>
Less credits: sundry credits.....	\$10.83
Less paid by Dominion Government.....	562.75
	<u>573.58</u>
	\$ 8,020.34

Botany:

Research Assistants (\$1,505.00):

A. R. Gopal-Ayengar, 5 mos. (paid also in Department)....	\$ 400.00
J. J. Miller.....	240.00
W. R. Watson, 3 mos. (paid also in Department).....	240.00
C. D. McKeen.....	175.00
D. H. Hamly.....	160.00
Miss R. Moore, 2 mos. (paid also in Department).....	140.00
C. N. Haldenby.....	80.00
Dyson Rose, 1 month.....	70.00

Expenses (\$2,093.51):

Mrs. E. Bradley, washing mecco cloth	\$ 10.30
British Drug Houses, drugs, chemicals	107.78
Canadian Laboratories, reagents, chemicals	41.65
Canadian Liquid Air, nitrogen	26.17
Canadian Pad & Paper Co., paper, ledger	51.46
Walter A. Carveth & Co., objective condenser	61.00
Carbide & Carbon Corporation, dioxane	22.40
Central Scientific Co., thermometer, glassware, etc.	159.07
Dominion Bridge Co., sterilizer	588.60
Eastman Photographic Stores, glasses	23.35
Free Press Association, reprints	35.26
Frigidaire Products, repair motor	19.31
General Biological Supply, cage, etc.	29.17
Fred W. Halls Paper Co., folders, paper	100.45
W. Hemingway, fossil plant specimens	92.99
Hoke Incorporated, valve gauge	22.20
National Research Council, reprints	46.00
Trays National Service, collecting grasshoppers	13.20
Travelling Expenses, sundry members of staff	294.94
Arthur H. Thomas Co., burrette	18.04
University of Chicago Press, reprints	12.96
Wellington & Davidson, bees	22.50
Will Corporation, muffle furnace	49.80
Accounts under \$10 (16)	42.78
Superintendent's Dept., freight, \$27.49; labour, \$112.29; material, \$62.35	202.13
	<u>\$ 3,598.51</u>

(b) Medicine:

Experimental medical Research (\$2,600.00):

W. Cowan, chief technical assistant	\$ 1,760.00
L. Hughes, junior technical assistant	840.00

Assistant in Animal Quarters:

A. Lougheed, 6 mos. at \$65.00 per month	390.00
F. Hughes, 3 mos. at \$60.00 per month	180.00
J. Minshull, 2 mos. 8½ days at \$60.00 per month	137.00

Expenses (\$1,165.57):

Allen Mfg. Co., laundry	67.80
Corbett-Cowley Ltd., surgeons' gowns	21.18
Cullen & Sons, animals	251.00
Ingram & Bell Ltd., gloves, syringes, gauze, etc.	219.45
F. Jennings, sawdust	63.00
John McGillian, carrots	104.00
Ralston Purina Co., feed	228.45
Ross Miller Biscuit Co., dog biscuits	55.96
Robert Simpson Co., coveralls	20.93
Accounts under \$10 (1)	3.75
Superintendent's Dept., freight, \$5.87; labour, \$45.35; material, \$78.83	130.05
	<u>\$ 4,472.57</u>

Charged to Dunlap Bequest. \$3,000.00

Charged to Reeve Bequest. 1,000.00

4,000.00

\$ 472.57

(c) Applied Science:

Applied Physics:

E. L. Dodington, Research Assistant, 1 week (paid also in Department and in Special Research, Civil Engineering, Surveying and Geodesy)	\$ 50.00
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Chemical Engineering:

Research Assistants:

J. G. Breckenridge, 3 mos. (paid also in Department)	450.00
E. B. Trickey, 2 mos. 1 week, (paid also in Department, and in Special Research, Civil Engineering, Municipal and Structural)	362.50

W. G. MacElhinney, 2 mos., (paid also in Department).....	\$ 315.00
R. G. Billingham, 2 mos.....	310.00
E. T. Williams, 1 week, (paid also in Department and in Special Research, Civil Engineering, Municipal and Structural).....	37.50
Civil Engineering, Municipal and Structural:	
Research Assistants:	
E. T. Williams, 1 mo., (paid also in Department of Chemical Engineering and in Special Research Chemical Engineering).....	150.00
E. B. Trickey, 1 mo., (paid also in Department of Chemical Engineering and in Special Research Chemical Engineering).....	150.00
Civil Engineering, Surveying and Geodesy:	
Research Assistants:	
E. L. Dodington, 4 mos. (paid also in Department of Applied Physics and Special Research Applied Physics).....	650.00
T. L. Rowe, 2 mos. (paid also in Department).....	300.00
H. V. Steer, mechanic, 4½ mos. (paid also in Departments of Applied Physics and Civil Engineering, Surveying and Geodesy).....	675.00
Mechanical Engineering:	
G. H. D. Martin, 2 mos. (paid also in Department).....	330.00
W. Halina, 2 mos., 1 week.....	293.00
Expenses (\$103.37):	
W. B. Ball, machining and assembling machine.....	55.00
W. R. McKee, range.....	7.50
Photographic Service, blueprints.....	15.05
University Press, books.....	9.70
Superintendent's Dept., labour, \$12.36; material, \$3.76.....	16.12
Printing Bulletins (\$186.88):	
Miss D. Birkett, special work.....	50.00
Engineering Institute of Canada, reprints.....	60.20
Postage.....	10.00
University Press, books.....	66.68
	\$ 4,363.25
Charged to Wallberg Bequest.....	4,363.25
(d) Dentistry:	
H. K. Box, Research Professor, Periodontology (half-time).....	\$ 3,500.00
A. F. Fenton, Technician.....	1,500.00
	\$ 5,000.00
	\$ 17,091.42

150. Banting and Best Department of Medical Research

(a) Banting Research:	
C. H. Best, Director and Professor (paid also \$6,000.00 in Physiology).....	\$ 5,000.00
Professor of Medical Research:	
G. E. Hall, at \$5,000.00; on war service; contribution to Teachers' Insurance and Annuity Association.....	200.04
H. C. Bazett, at \$8,000.00 in United States funds, from 21 June, 1941, to 30 June, 1942.....	9,126.63
Associate Professors:	
W. R. Franks.....	3,700.00
D. A. Irwin.....	3,700.00
C. C. Lucas.....	3,500.00
Lady Banting, widow of Sir Frederick Banting, allowance.....	2,000.00
Research Associates:	
J. E. Goodwin, salary, \$2,800.00; 5 mos. wartime bonus \$72.50	2,872.50
Miss S. Gairns, resigned 30 June, 1941; 3 mos. salary in appreciation of services.....	540.00

Research Assistants:

J. B. Bateman, salary, \$1,750.00; 5 mos., wartime bonus \$55.84 (paid also \$200.00 from Special Funds).....	\$ 1,805 84
J. M. R. Beveridge, salary, \$1,620.00; 5 mos., wartime bonus \$54.58.....	1,674 58
C. Von Seeman, salary, \$1,500.00; 5 mos., wartime bonus \$52.08.....	1,552 08
Miss M. Shaw, salary, \$1,320.00; 5 mos., wartime bonus \$48.33.....	1,368 33
D. C. O'Connell, salary, \$1,200.00; 5 mos., wartime bonus \$45.83.....	1,245 83
N. R. Stephenson, 4 mos., salary, \$517.56; 1 mo., wartime bonus \$11.67 (paid also from Special Funds).....	529 23
C. Marchant, at \$1,320.00, resigned.....	385 00
Miss J. M. Lang, 3 mos., salary, \$375.00, wartime bonus \$31.25 (paid also from Special Funds).....	406 25
G. A. Meeck, 1½ mos.....	135 00
A. J. Chechalk, 18 May to 30 June, \$130.65; wartime bonus \$12.58.....	143 23
M. L. Bunker, 16 to 30 June, \$39.67; wartime bonus \$3.97..	43 64
C. Shorney, temporary.....	25 00

Research Fellows:

Miss E. Melrose, salary, \$1,405.00; 5 mos., wartime bonus \$50.62.....	1,455 62
C. S. McArthur, salary, \$800.00; 5 mos., wartime bonus \$33.33	833 33
Miss D. B. Mundell, without salary.....	.....

Assistants:

Miss E. Speers, 2 mos., at \$70.00; 10 mos. at \$95.00, \$1,090.00; 5 mos. wartime bonus, \$41.59.....	1,134 59
Miss M. K. O'Grady, 1 mo., at \$75.00, 6 mos. at \$90.00, \$615.00; wartime bonus \$43.33.....	658 33
Miss M. Wheatley, at \$960.00; resigned.....	400 00
Miss H. M. Brock, 1 month.....	150 00
G. R. MacDougall, 2 months.....	140 00
C. F. Sears, 2 months.....	140 00
E. B. Cahoon, 1 month.....	70 00
C. R. Cowan, Senior Technical Assistant from 1 October at \$1,800.00; on war service from November (paid also from Medical Research, Best Fund).....	487 50

Technicians:

H. Douglas, salary, \$1,260.00; 5 mos., wartime bonus \$47.08.	1,307 08
G. Parkes, salary, \$1,250.00; 5 mos., wartime bonus \$47.92..	1,297 92
J. R. Williamson, at \$1,200.00; 6 mos., salary, \$600.00; 5 mos., wartime bonus, \$45.83.....	645 83
C. Cassie, salary, \$705.00; 5 mos. wartime bonus \$30.00.....	735 00
T. Lennox, salary \$600.00; 5 mos. wartime bonus \$25.00.....	625 00
F. W. Dunn, at \$60.00 from 5 Jan. to 30 June, \$352.25; 5 mos., wartime bonus \$30.00.....	382 25
Mrs. Gladys Steele, at \$65.00; from 26 March to 30 June, \$207.58; wartime bonus, \$20.76.....	228 34
A. Loughheed, 3 mos., (transferred to Experimental Medical Research).....	180 00
A. Arcari, one month.....	70 00
D. Snow, one month.....	70 00
W. Hardie, 17 to 30 June, \$25.67, wartime bonus, \$2.57.....	28 24

On War Service:

J. E. Walker, at \$1,200.00; contribution to Pension Fund from 1 January, 1941 to 30 June, 1942.....	45 00
L. C. Brock, at \$1,440.00; contribution to Pension Fund....	39 60
Mrs. Alison Moffitt, Laboratory Attendant, salary, \$720.00; 5 mos., wartime bonus, \$30.00.....	750 00
Miss E. L. Mahon, Secretary, at \$1,250.00; transferred from School of Hygiene from 1 February; salary, \$520.83; wartime bonus, \$46.88.....	567 71
Secretarial Assistant:	
Miss M. J. Millar, salary, \$1,140.00; 5 mos., wartime bonus, \$44.04.....	1,184 04
Miss F. Herbert, salary, \$960.00; 5 mos., wartime bonus \$40.00	1,000 00

 \$54,578 56

Expenses (\$9,436.88):

Agfa Anso Ltd., soda flakes, sulphite, etc.	\$	26.24
Aikenhead Hardware Ltd., hardware		13.14
Allen Mfg. Co., laundry		183.54
Art Metropole, cardboard		12.65
Ayerst, McKenna & Harrison, chemicals		12.10
Wm. Bartlett & Son, shades		17.00
Brooks, Marble & Tile Co., repair floor		26.74
Canadian General Electric Co., fan		50.49
Canadian Industries, chemicals		23.56
Canadian Mill Supplies, wiper waste		36.30
Canadian Power Regulator		10.00
Canadian Pacific Railway, telegrams		23.19
Canadian Tire Corporation, batteries		34.85
Carswell Co., binding		34.61
Central Scientific Co., glassware, chemicals, etc.		1,471.04
R. H. Chappell, glassblowing		67.95
Connaught Laboratories, rats, etc.		228.70
Corbett-Cowley Ltd., uniforms		108.01
E. Cullen & Sons, animals		209.30
Darnell Corporation, casters		10.22
Davies Electric Co., gelatine		52.73
Department of Chemistry, analysis		20.00
Dictaphone Corporation, decaphone		240.00
Drummondville Cotton Co., fabric		656.90
Eastman Kodak Co., chemicals		46.57
Eastman Photographic Stores, plates, etc.		719.93
T. Eaton Co., towelling, etc.		171.92
Flash Fasteners of Canada, fastener chain		342.00
W. R. Franks, travelling expenses		22.25
French Ivory Co., chemicals		11.29
General Office Furniture, chair		13.00
Grand & Toy, telephone arms, chair, file, etc.		78.25
Ingram & Bell Ltd., bromide, sheeting, syringes, etc.		315.50
D. Irwin, travelling expenses		119.21
Journal Biological Chemistry, volume		27.61
Kelly Feed & Seed Co., feed		10.70
Langleys Limited, cleaning		13.50
Liquid Carbonic Canadian Corporation, carbonic gas		21.00
John McGillian, carrots		16.00
Mallinckrodt Chemical Works, chemicals		54.09
Merck & Co., chemicals		99.97
Metallic Roofing Co., supply & erect metal clad bldg.		455.00
Mohoffy Iron Works, wood trucks		64.80
McCutcheon Camera Shop, projector, etc.		31.35
McGraw Hill Publishing Co., subscription		22.00
National Research Council, payment on account of "Franks suit"		937.00
Ocean Chemical Co., fumigate dust room		20.00
Office Specialty Co., fit locks on cabinet		88.90
Parkers Jewellers Ltd., stop watch		15.00
Peckovers Ltd., copper tubing		18.51
Miss S. Platt, nitrogen determinations		54.00
Postage		70.20
Wesley Purvis, animals		19.50
Railway Engineering Specialties, valves, repair parts		108.54
Rahm Instrument Co., recorder		89.36
Ralston Purina Co. feed		314.26
Richards Glass Co., glassware, etc.		79.57
Riseborough & Jackson, feed		19.43
Robbins & Townsend, inspections, ribbons		38.25
Robert Simpson Co., rubber gloves		23.40
Swift Canadian Co., fat		20.09
E. W. Todd, feed, care and feeding of animals		56.00
Toronto Elevators, fox feed	\$	18.30
Vulcan Asphalt Co., mastic floor		48.00
Wholesale Radio Co., radio parts		55.74
Sundry disbursements by Dept., telephones and telegrams, \$20.12; hardware, \$40.01; stationery and drugs, \$36.09; car tickets, \$14.00; ice and food supplies, \$26.54; sundries, \$113.24		250.00

University Press, letterheads, carbon, books.....	\$ 376.12
Accounts under \$10 (38).....	162.79
Superintendent's Dept., telephone, \$96.87; freight, \$219.80; labour, \$34.10, material, \$1,933.19.....	2,283.96
	<u>\$69,357.22</u>
Credited from Banting Research Foundation... \$16,000.00	
Ontario Mining Association..... 5,000.00	
J. T. White, Bequest..... 600.00	
Charged to Insulin Committee Surplus..... 42,757.22	
	<u>64,357.22</u>
	<u>\$ 5,000.00</u>

(b) Best Research:

Physiology:

F. L. Robinson, Head of Technical Staff (paid also in Physiology) Salary, \$500.00; 5 mos., wartime bonus \$13.75..	513.75
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Technical Assistants:

C. Scattergood, at \$875; on war service, contribution to Pension Fund.....	21.90
Miss A. I. Jaffray, salary, \$900; 5 mos., wartime bonus \$37.50	937.50
A. Greig, salary, \$720; 5 mos., wartime bonus \$30.00.....	750.00
Miss N. R. Hearn, salary, \$720; 5 mos., wartime bonus \$30.00	750.00
P. Prosser, at \$900; resigned 28 February; salary, \$600; 1 month, wartime bonus \$7.50.....	607.50
A. J. Stonyer, 6 mos. salary, \$240; 5 mos., wartime bonus, \$20.00.....	260.00
Mrs. J. M. D. Williamson, 3 mos. at \$780; transferred to Physiology.....	195.00
D. A. Stainsby, from 15 July to 7 January.....	57.25
E. C. Anderson, ½ month.....	35.00

Temporary Technical Assistants:

H. V. Swift, 30 weeks, 5 days.....	533.35
D. E. McLeod, 23 1/3 weeks, \$420; wartime bonus \$38.40...	458.40
Miss M. Thornhill, 36 1/3 weeks, \$472.34; wartime bonus, \$27.73.....	500.07
P. G. Hopperton, 20 weeks, \$363.00 wartime bonus, \$36.30...	399.30
Mrs. I. Scott, 20 weeks, \$297.50; wartime bonus, \$29.75.....	327.25
J. Wigglesworth, 20 weeks, \$297.50; wartime bonus \$29.75..	327.25
J. J. Cleary, 20 weeks.....	328.00
H. Stainsby, 22 weeks.....	308.00
Miss R. A. Riggins, 19 1/3 weeks, \$261; wartime bonus \$26.10	287.10
D. Brown, 16 weeks, 2 days.....	245.00
Mrs. Gladys Steele, at \$65.00; from 26 March to 30 June, \$207.58; wartime bonus \$20.76.....	228.34
A. Lougheed, 3 mos., (transferred to Experimental Medical Research).....	180.00
A. Arcari, one month.....	70.00
D. Snow, one month.....	70.00
W. Hardie, 17 to 30 June, \$25.67; wartime bonus \$2.57.....	28.24

On War Service:

J. E. Walker, at \$1,200.00; contribution to Pension Fund from 1 January, 1941, to 30 June, 1942.....	45.00
L. C. Brock, at \$1,440.00; contribution to Pension Fund.....	39.60
Mrs. Alison Moffitt, Laboratory Attendant, salary, \$720.00; 5 mos., wartime bonus \$30.00.....	750.00
Miss E. L. Mahon, Secretary, at \$1,250.00; transferred from School of Hygiene from 1 February; salary, \$520.83; wartime bonus \$46.88.....	567.71

Secretarial Assistant:

Miss M. J. Millar, salary, \$1,140.00; 5 mos., wartime bonus, \$44.04.....	\$ 1,184.04
Miss F. Herbert, salary, \$960.00; 5 mos., wartime bonus \$40.00	1,000.00
	<u>\$54,578.56</u>

Expenses (\$9,436.88):

Agfa Ansco Ltd., soda flakes sulphite, etc.	\$ 26.24
Aikenhead Hardware Ltd., hardware	13.14
Allen Mfg. Co., laundry	183.54
Art Metropole, cardboard	12.65
Ayerst, McKenna & Harrison, chemicals	12.10
Wm. Bartlett & Son, shades	17.00
Brooks, Marble & Tile Co., repair floor	26.74
Canadian General Electric Co., fan	50.49
Canadian Industries, chemicals	23.56
Canadian Mill Supplies, wiper waste	36.30
Canadian Power Regulator	10.00
Canadian Pacific Railway, telegrams	23.19
Canadian Tire Corporation, batteries	34.85
Carswell Co., binding	34.61
Central Scientific Co., glassware, chemicals, etc.	1,471.04
R. H. Chappell, glassblowing	67.95
Connaught Laboratories, rats, etc.	228.70
Corbett-Cowley Ltd., uniforms	108.01
E. Cullen & Sons, animals	209.30
Darnell Corporation, casters	10.22
Davies Electric Co., gelatine	52.73
Department of Chemistry, analysis	20.00
Dictaphone Corporation, decaphone	240.00
Drummondville Cotton Co., fabric	656.90
Eastman Kodak Co., chemicals	46.57
Eastman Photographic Stores, plates, etc.	719.93
T. Eaton Co., towelling, etc.	171.92
Flash Fasteners of Canada, fastener chain	342.00
W. R. Franks, travelling expenses	22.25
French Ivory Co., chemicals	11.29
General Office Furniture, chair	13.00
Grand & Toy, telephone arms, chair, file, etc.	78.25
Ingram & Bell Ltd., bromide, sheeting, syringes, etc.	315.50
D. Irwin, travelling expenses	119.21
Journal Biological Chemistry, volume	27.61
Kelly Feed & Seed Co., feed	10.70
Langleys Limited, cleaning	13.50
Liquid Carbonic Canadian Corporation, carbonic gas	21.00
John McGillian, carrots	16.00
Mallinckrodt Chemical Works, chemicals	54.09
Merck & Co., chemicals	99.97
Metallic Roofing Co., supply & erect metal clad bldg.	455.00
Mohoffy Iron Works, wood trucks	64.80
C. E. Caron, 9 1/3 weeks, \$149.34; wartime bonus, \$14.93	164.27
R. Newport, 4 1/3 weeks	60.00
Mrs. M. E. McKenzie, 2 weeks	26.00
G. Hall, 5 days	16.50
Miss D. M. Secord, Secretarial Assistant (paid also in Physiology) Salary, \$150.00; wartime bonus \$5.00	155.00
Miss M. L. Wilkinson, Secretarial and Library Assistant, salary \$1,020.00, 5 mos., wartime bonus, \$42.10	1,062.10

Physiological Hygiene:

D. Y. Solandt, Associate Professor (paid also in Physiology and in School of Hygiene)	400.00
Mrs. Ruth C. Partridge, Research Associate (paid also in School of Hygiene and from Special Funds) salary \$200.00 wartime bonus, \$5.42	205.42
C. R. Cowan, Senior Technical Assistant, at \$700.00 on war service from November (also in Banting Research and School of Hygiene)	350.00
J. Scattergood, Technical Assistant at \$1,150.00; on war service, contribution to Pension Fund	31.65
J. Campbell, Assistant Professor at \$1,000.00 (paid also in Physiology) on war service from November	500.00
E. Fidler, Lecturer and Research Associate (paid also in Physiology) salary \$300.00, wartime bonus, \$8.75	308.75

S. V. Sydenstricker, temporary Special Lecturer, honorarium \$60.00 in United States funds.....	\$ 66.88	
W. G. E. Eggleton, 7 mos. at \$1,800.00; transferred to Physiology.....	1,050.00	
Research Assistants:		
D. G. Gemeroy, 6 mos.....	1,200.00	
Gracent Eidt, 7 mos. at \$1,500.00; transferred to Physiology	875.00	
S. B. Raska, 6 mos. salary \$810; 5 mos., wartime bonus \$54.60	864.60	
Miss J. I. Hamilton, salary \$840.00; 5 mos. wartime bonus \$35.00.....	875.00	
Miss M. S. Moorhouse, salary \$720.00; 5 mos. wartime bonus \$30.00.....	750.00	
Dr. Jeanne M. Fisher, 3 mos.....	300.00	
W. S. Hoar, 2 mos. salary \$260.00; wartime bonus \$22.17....	282.17	
Miss D. Ursula Dale, 3 mos. salary \$255.00; 1 mo. wartime bonus \$8.42.....	263.42	
Miss M. L. Hawxhurst, 3 mos.....	255.00	
E. A. Ryan, 2 mos.....	200.00	
Fellows:		
F. J. Warner, 8 mos. (paid also in Anatomy) salary \$300.00; 4 mos. wartime bonus \$12.50.....	312.50	
D. R. Murray, 21 days.....	67.75	
		\$ 18,483.63
Expenses:		
Aikenhead Hardware Ltd., hardware.....	\$ 77.35	
American Journal of Pathology, subscription.....	43.41	
Apex Salvage Co., desk.....	32.25	
Auto Electric Service, sockets.....	11.50	
Bausch and Lomb Optical Co., microscope serials, etc.....	545.00	
Bay Salvage Co., chesterfield.....	125.00	
Beardmore & Co., belting.....	50.98	
Auguste Bolte, isinglass.....	25.55	
Borden Co., mixer.....	62.82	
R. F. Breux, frogs.....	66.00	
British Drug House, tintometer, etc.....	162.98	
Business Furniture Co., filing cabinet.....	40.00	
F. J. Burns & Co., frogs.....	53.43	
Canada Packers, beef glands, etc.....	29.51	
Canadian Electric Supplies, condensers, etc.....	40.70	
Canadian Fairbanks Morse Co., screws, tapes, etc.....	57.09	
Canadian General Electric Co., mazda lamps, etc.....	413.73	
Canadian Kodak Sales, rodachromes, titles.....	56.96	
Canadian Pacific Railways, telegrams.....	38.54	
Canadian Tire Corp., batteries.....	73.52	
Central Scientific Co., chemicals.....	1,425.46	
R. H. Chappell, glass blowing.....	24.26	
Connaught Laboratories, heparin, etc.....	546.57	
Consolidated Optical Co., plates.....	10.29	
Corbett-Cowley Ltd., uniforms.....	29.62	
Corning Glass Works, prints, slides, etc.....	225.57	
E. Cullen & Sons, animals.....	2,340.96	
T. Eaton Co., needles, brushes, etc.....	240.76	
Eastman Kodak Co., supplies.....	26.36	
Eastman Photographic Stores, supplies.....	116.33	
Allaine Fontaine, frogs.....	171.15	
Geo. M. Hendrie Ltd., coloured chalk.....	100.45	
Holman Leather Goods Co., case for lantern.....	20.52	
Imperial Optical Co., plate test.....	22.00	
Ingram & Bell Ltd., chemicals, etc.....	477.78	
Kelley Feed & Seed Co., feed.....	729.25	
N. Langmuir Mfg. Co., suitcase for apparatus.....	138.00	
McIntyre and Taylor, castings.....	148.74	
Merck & Co., chemicals.....	52.37	
National Film Board, film.....	250.00	
Office Specialty Mfg. Co., cabinet.....	52.00	
Oslser Factory Service of Canada, clippers, etc.....	55.50	
Ontario Typewriter Co., reconditioned machine.....	85.00	
C. F. Palmer, paper.....	24.42	
J. Palmer, meter control.....	415.00	

Park Butchers, meat	\$ 360 96	
Photographic Service, prints, slides, etc.	18 94	
Postage	30 00	
Queen City Glass Co., cutting glass	41 15	
Renold-Coventry Ltd., gears	12 96	
Robbins & Townsend, inspection, ribbons	12 00	
Vail & Sheppard, cases	21 00	
Gilbert C. Storey Machinery Co., electric motors	132 00	
Taylor Instrument Co. of Canada, dermatherm	184 05	
Arthur H. Thomas Co., burettes	42 46	
Walker-Wallace Ltd., milk cans	28 00	
W. M. Welch Mfg. Co., vacuum pumps	279 45	
Weston Electrical Instrument Corp., photronic cells	304 42	
Whiting Corp. Ltd., motor	562 80	
Wholesale Radio Co., radio parts	1,208 24	
John Wyeth & Bro. Canadian Ltd., drugs	394 85	
University Press, paper, pens, etc.	137 74	
Accounts under \$10 (9)	42 20	
Travelling Expenses:		
C. H. Best	436 87	
D. Y. Solandt	639 23	
L. B. Jacques	70 18	
James Campbell	323 45	
Alan Hisey	111 28	
N. R. Stephenson	30 67	
Alex. E. McDonald	136 35	
C. R. Cowan	88 19	
E. T. Waters	16 76	
Douglas Gomeroy	14 20	
J. W. Doles	250 00	
Miss Jean Hamilton	75 00	
Superintendent's Dept., freight, \$283.17; telephone, \$51.77; labour, \$38.70; material, \$272.01	645 65	
	\$34,875 36	
Charged to Insulin Committee Grant	29,875 36	
	\$ 5,000 00	
	<u>\$ 10,000 00</u>	
	<u>\$ 27,091 42</u>	

APPENDIX III.

University Press

Ledger Balances (net) as at 30 June, 1941:

Contingent Reserve Account	\$ 7,246 08
Surplus Account	29,581 91
	<u>\$ 36,827 99</u>

Transactions for the year ending 30th June, 1942

Receipts from the Press, Book Department and Publications	\$286,703 31	
Expenditures (including plant purchased and charged to Surplus Account)	\$296,345 28	
Grant to Alumni Federation of University of Toronto	840 00	
	<u>297,185 28</u>	
		10,481 97
		<u>\$ 26,346 02</u>

Note

The above figures cover the accounts passing through the Bursar's Office. Supplementary thereto the Manager of the Press had on hand on the 30th June, 1942, as shown by his records, Inventories, etc., (including Work in Progress) \$55,849.55; Accounts Receivable (less reserve) \$20,926.95 less Sundry Liabilities (net) \$10,132.66 making with the above cash balance of \$26,346.02 a total Surplus over Liabilities of \$93,441.34.

Details of Expenditure

Salaries and Wages (\$107,314.14):

A. Gordon Burns, Manager.....	\$ 4,800.00
Miss E. M. Walker, Secretary.....	2,138.43

Assistants:

Miss I. E. McTaggart.....	1,526.56
Miss E. Baguley, at \$1,475.00 resigned 31 December.....	737.50

Clerks:

Miss M. Storey, 3 mos. at \$1,100.00; 9 mos. at \$1,200.00.....	1,220.84
Miss E. Wilson, 3 mos. at \$1,050.00; 9 mos. at \$1,200.00.....	1,208.34
Mrs. Florence Friendship.....	1,169.28
Miss R. Buchan.....	1,118.28
Miss C. Carroll.....	1,041.67
Miss N. Reany.....	1,015.62
Miss R. Mitchell, 7 mos. at \$950.00; 5 mos. at \$1,000.00.....	1,012.50
Miss M. MacMurray.....	963.54
Mrs. A. Hackett, at \$1,075.00; resigned 30 September.....	268.75
Miss I. Potter, Stenographer, at \$1,075.00 resigned 24 January.....	606.85
George Edwards, Caretaker.....	1,654.17
Pay lists, wages of employees.....	86,831.81

Editorial Services (\$4,011.46): *

Mrs. A. Hewitt, General Editor, 12 months.....	2,011.46
M. L. Bladen.....	75.00
V. W. Bladen.....	395.00
A. Brady.....	100.00
E. K. Brown.....	50.00
G. W. Brown.....	412.50
P. Child.....	100.00
D. G. Creighton.....	75.00
G. P. de T. Glazebrook.....	62.50
Mrs. R. A. Hackett.....	200.00
W. P. M. Kennedy.....	250.00
R. G. Riddell.....	50.00
Mrs. M. Shepherd.....	30.00
A. S. P. Woodhouse.....	200.00

Payments to contributors to publications.....

Payments to contributors to publications.....	278.09
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Payments of Royalties and returns from sales.....

Payments of Royalties and returns from sales.....	5,047.65
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Supplies and General Operating Expenses (\$108,229.58):

Acco Canadian Co., covers, binders.....	235.32
Aikenhead Hardware Ltd., hardware.....	54.09
Alexander and Cable Co., lithographing.....	139.60
Allied Social Science Association, dues.....	30.00
Allyn and Bacon, books.....	71.08
American Chemical Society, books.....	74.50
American Institute of Steel Construction, books.....	192.50
American Library Association, dues.....	120.60
American Medical Association, books.....	153.81
American Public Health Association, books.....	92.11
American Society for Testing Metals, books.....	54.68
Animated Fusion Training Chart Co., charts.....	40.39
Annual Reviews, books.....	85.30
D. Appleton-Century Co., books.....	634.49
Art Metropole, slide rules, brushes, etc.....	521.97
Atwell Fleming Printing Co., services rendered in composition.....	48.40
Barber Ellis of Canada Ltd., envelopes, stationery.....	3,843.75
Barnes & Noble, books.....	296.70
Bausch and Lomb Optical Co., micrometer.....	42.72
Blackhall & Co., binding.....	224.22
Blakiston Co., books.....	368.41
Board of Trade, advertising.....	45.00
Border Brokers, customs.....	5,502.46
Bostitch Canada Ltd., staples, bostitch fastener.....	180.00
R. Bourne & Son, books, covers.....	132.50
Brigdens Ltd., printing.....	53.47
J. R. Brooks, music paper.....	48.50
Brown Bros. Ltd., stationery.....	3,745.67
Buntin Gillies & Co., paper.....	333.65

Buntin Reid Co., parchment, paper	\$3,700 58
Bureau of Publications (Teacher's College), publications	40 36
Bursar, refund re account of Research Enterprises	100 00
Charles Bush Ltd., ink	1,039 66
Bernard Cairns, stamps	32 40
Canada Carbon & Ribbon Co., ribbons, carbon	195 70
Canada Label & Webbing Co., tape	38 30
Canada Metal Co., metal	1,023 41
Canada Paper Wholesale Ltd., paper	373 12
Canadian Linotype Ltd., repairs	132 16
Canadian Medical Association, advertising	26 00
Canadian National Railways, telegrams	98 21
Canadian Pacific Railways, telegrams	201 99
Canadian Pacific Express Co., express charges	27 36
Canadian Poetry Magazine, advertising	37 50
Canadian Political Science Association, books	32 00
Canadian Public Health Association, advertising	187 69
Canadian Silk Mfg. Co., towel service	64 26
Carbon Paper Service Bureau, carbon paper	73 74
Carroll's Canadian Metals, metal	199 37
Eugene E. Carroll Co., grinding knives	47 60
Central Scientific Co., instruments, rulers, etc.	242 07
Chemical Publishing Co., books	26 11
Chemical Rubber Co., repairs, parts, etc.	359 70
College Times, advertising	37 00
Columbia University Press, books	191 28
Commonwealth Fund, books	57 03
Cooper and Beatty Ltd., composition	216 03
Luther M. Cornwall Co., metals	41 04
Delaney & Pettit Ltd., glue	166 75
W. R. D. Eye Paper Pads, pads	81 18
Walter Dickinson & Co., gummed paper, pen points	416 54
Dixon Pencil Co., pencils	83 02
Dodd Mead & Co., books	474 81
Dominion Blank Book Co., indexes, covers	168 77
Dominion Envelope Co., envelopes	57 15
Dominion Paper Box Ltd., filing boxes	144 95
Eagle Pencil of Canada Ltd., pencils	266 46
Eaton-Crane & Pike Co., paper	50 36
T. Eaton Co., books, cape, rubber	68 62
Eclipse Fountain Pen & Pencils Co., pens, repairs	50 92
E. B. Eddy Co., paper	5,893 66
Elliott Addressing Machine Co., stencils	51 26
Eversharp Canada Ltd., pens, pencils, repairs	74 45
Henry George Fielder, repairs	58 50
W. J. Gage & Co., index cards, examination books, paper	3,798 41
Henry A. Gardner, publications	25 20
Geographical Publishing Co., publications	26 56
D. Gestetner Ltd., stencils, ink, paper	103 21
Globe & Mail, advertising	62 00
Grand & Toy Ltd., ledger sheets, covers, fasteners	101 64
Graphic Engravers Ltd., engraving	1,784 32
Fred W. Halls Paper Co., paper	496 86
T. H. Hancock Lumber Co., boxes	34 46
Harcourt Brace & Co., stationery	26 82
W. E. Hardman Co., ruling sheets	74 25
Harper & Bros., books	288 99
Harris Seybold Potter Ltd., repairs to stitcher	91 58
Harvard University Press, books	278 21
Henderson Bros. Ltd., paper ruling	342 50
High Park Window Cleaners	25 00
Paul B. Hoerber Inc., books	103 24
Houghton Mifflin & Co., publications	489 94
Industrial Press, books	172 70
Interscience Publishers, books	59 10
Richard D. Irwin, books	56 59
C. H. Johnson & Son, cartage	542 25
Keuffel & Esser Co., rulers, slide rules, glasses, etc.	143 37
The Levis Ltd., wipers	139 17
Lawyer's Co-operative Publishing Co., subscriptions	64 00
Linotype Composing Co., catalogue	69 00

Luckett Loose Leaf Ltd., inventory sheets, covers.	\$3,111.70
Lumley & Hewitt, paper	39.75
Gordon MacKay & Co., flannel, cotton, etc.	32.88
Maclean Publishing Co., advertising	51.00
A. J. McCrae & Son, pencils	36.00
McGraw-Hill Book Co., books	5,673.05
Geo. McMurrich Sons Ltd., insurance	64.73
Medico Dental Publishing Co., books	100.70
Merck & Co., index	344.50
Meredith Simmons & Co., paste	28.45
Might Directories Ltd., addressing envelopes	74.46
Monotype Co. of Canada Ltd., metal, molds, brushings	532.01
Moore Type Foundry Ltd., leads, composition	59.53
Nichols Advertisers Ltd., pads	69.45
Nordeman Publishing Co., books	53.96
Northern Electric Co., lamps	45.76
W. W. Norton & Co., books	202.94
Thos. E. O'brig, books	39.00
Odyssey Press, books	45.12
Ontario Medical Association, advertising	53.25
O. J. Ouellette Cie, paper	327.85
Jas. Palmer, mechanical stage, lens	25.47
Parker Fountain Pen Co., pens, pencils, repairs	674.21
R. A. Phillips Ltd., pennants, cushion covers, crests	218.52
Photo Engravers & Electrotypers Ltd., engraving	693.69
Physicians Record Co., books	25.65
Prentice Hall Inc., books	285.00
Professional Press, books	43.60
Provincial Paper Ltd., paper, enamel	12,449.94
Psychological Corp., books	43.50
Raine Engraving Co., brass die, rules, etc.	132.97
Ratcliff Paper Co., paper, twine	60.83
Receiver General of Canada, books	136.32
Reinhold Publishing Corp., books	235.85
Reliance Engravers Ltd., drawings, engravings	2,457.05
Remington Rand Ltd., typewriter	63.75
Robbins & Townsend, ribbons, carbon paper	214.30
Ronald Press, books	80.41
Roneo Co. of Canada Ltd., ink, stencils	31.35
Ryerson Press, binders, book pockets	212.42
Savoy & Sons, paper & envelopes	166.98
Science Press Printing Co., books	31.14
"The School," advertising	267.00
Chas. Scribner's Sons books	86.49
Service Linotyping Co., linotyping	169.63
W. A. Sheaffer Pen Co. of Canada Ltd., pens, repairs	69.81
Sheed & Ward, books	35.78
Howard Smith Paper Mills Ltd., paper	676.18
Southam Press Toronto Ltd., folding forms, etc.	32.00
Standard Embossing Co., embossing cards and letterheads	287.02
G. E. Stechert & Co., books	97.21
Stephen Sales Ltd., stencils, folders, covers, etc.	299.85
Student's Administrative Council, advertising	82.24
Superintendent of Documents, books	310.00
Chas. C. Thomas, books	50.07
Toronto Envelope Co., paper, envelopes	1,319.54
Toronto Graphic Arts Association, dues, etc.	643.78
Toronto, St. Catharines Transport Co., cartage	210.91
Toronto Type Foundry Co., wrench, tape, drills	172.04
Townsley Printers' Supply and Machinery Co., repairs	145.92
Trinity University Review, advertising	34.10
Trophy Craft Ltd., cards	66.80
A. W. Tucker, books	138.32
Underwood Elliott Fisher Ltd., ribbons, typewriter, etc.	270.59
United Paper Mills Ltd., paper	4,735.86
Universal Thread Co., thread	66.15
University of Chicago Press, books	493.25
University of Minnesota Press, books	54.12
University Prints, books	103.48
University of Toronto Monthly, advertising	160.00
D. Van Nostrand Co., books	570.86

Venus Paper Co., paper	\$ 38.05
Victoria Paper & Twine Co., cups, paper, twine, etc.	787.32
Visible Records Ltd.	294.30
L. E. Waterman Co., pens, pencils, repairs	562.46
Major Barry Watson, services re publication	25.00
Whyte Hook Paper Co., paper, cloth, millboard	689.05
John Wiley & Sons, books	4,252.42
Williams & Wilkins Co., books	11,473.31
H. W. Wilson Co., books	98.66
Wilson Munroe Co., paper, binding, leatherette	2,237.68
Yale University Press, books	33.03
York Electrotypers, electros, zinc	135.97
Accounts under \$25 (382)	2,670.13

Books, etc. (\$34,371.74):

Thos. Allen Ltd.	76.86
British Medical Journal	40.69
Butterworth & Co. (Canada)	32.00
Canadian Dental Research Foundation	44.00
Canadian Nurses Association	60.75
Canadian Offices Training Corps	619.58
Canadian Pharmaceutical Association Inc.	288.75
Carswell Co.	272.17
Cassell & Co.	90.52
W. & R. Chambers	158.99
J. & A. Churchill	460.44
Clarke Irwin & Co.	3,172.85
Wm. Collins Son & Co.	102.04
Copp Clarke Co.	2,337.07
Wm. Dawson & Son	74.83
Wm. Dawson, Subscription Service	319.42
J. M. Dent & Sons (Canada) Ltd.	594.64
Walter Dickenson & Co.	51.60
W. J. Gage & Co.	1,403.24
General Publishing Co.	288.31
Ginn & Co.	1,298.47
International Correspondence Schools	246.02
J. B. Lippincott Co.	64.41
Longmans Green & Co.	2,260.45
MacMillan Co. of Canada Ltd.	9,295.49
McAinsh & Co.	4,766.25
McClelland & Stewart Ltd.	548.89
George J. McLeod Ltd.	101.23
Montreal Star Co.	25.00
Musson Book Co.	240.44
Thos. Nelson & Sons Ltd.	454.65
Sir Isaac Pitman & Sons (Canada) Ltd.	1,238.74
Receiver General, Dept. of Public Printing and Stationery	255.37
Ryerson Press	650.89
S. J. Reginald Saunders	92.90
Rudolf Schick	40.00
Simpkin Marshall Ltd.	1,405.80
H.M. Stationery Office	351.04
Accounts under \$25 (82)	546.95
A. G. Burns, Manager, travelling expenses	50.58
Microscopes	7,727.84
Advertising, \$1,022.19; Postage and excise, \$2,928.90; Bank charges and exchange, \$2,845.18; cleaning, \$147.28; Freight, express and cartage, \$271.03; meals for nightwork, \$127.50; Sundries, \$100.21	7,442.29
Heat and Light, \$2,369.78; Gas, \$331.92; Telephone, \$369.00; Water, \$131.43	3,202.13
Superintendent's Dept., labour, \$904.22; material, \$913.09	1,817.31
Collector of Customs and Excise, sales tax	7,318.57
Contribution to Employees Pension Account	923.53
Plant Account (\$8,610.17):	
Canadian Linotype, linotype	7,828.99
Toronto Type Foundry, paper drilling machine (\$881.18, less allowance on old equipment \$100.00)	781.18

\$296,345.28

APPENDIX IV.

Superintendent's Stores and Sundry Labour Account

Ledger Balance, 30th June, 1941.....	\$ 12,503.23
Purchases made during 1941-42 (\$149,785.19):	
Advance Glass and Mirror Co., glass.....	\$ 250.39
Aikenhead Hardware Ltd., hardware.....	2,837.65
Ajax Engineering Ltd., cooling tower.....	355.00
Allanson Armature Mfg. Co., aviation electrical supplies.....	52.70
Allcock, Laight & Westwood Co., blanket.....	27.00
George Allen Co., paint.....	61.80
Armstrong Cork & Insulation Co., corkboard.....	76.55
Associated Chemical Co., chemicals.....	653.56
Atlas Plate Glass Co., glass.....	139.52
Aulcraft Paints Ltd., paint.....	30.76
Baines & David, steel and brass.....	484.51
Wm. Bartlett & Son, blinds and shades.....	76.58
Beardmore & Co., belting.....	136.62
Beldam's Asbestos Packing Ltd., paint, etc.....	223.50
Bennett & Wright Ltd., plumbers supplies.....	154.96
J. Bernhardt, smoke stack erected and painted.....	192.50
Berry Bros., paints, varnish.....	335.14
Boake Mfg. Co., lumber.....	1,521.25
Boeckh & Co., brushes.....	43.55
Brooks Marble & Tile Co., patching floor, etc.....	403.85
Builders Supplies Ltd., stone, lath, plaster.....	220.23
Building Partners, cylinders.....	38.71
Robert Bury & Co., lumber.....	2,981.01
Canada Building Materials, cement, etc.....	167.58
Canada Hardware Ltd., hooks, locks, etc.....	73.16
Canada Linseed Oil Mills Ltd.....	129.91
Canada Metal Co., solder, sheet lead, etc.....	551.88
Canada Packers Ltd., soap.....	920.02
Canada Wire & Cable Co., cable, etc.....	146.16
Canadian Asbestos Ontario Ltd.....	359.02
Canadian Astatic Ltd., microphone.....	46.31
Canadian Blower & Forge Co., fan.....	36.84
Canadian Carborundum Co., aluminum.....	25.65
Canadian Chromalox Co., heaters.....	34.35
Canadian Durex Abrasives Ltd., paper, emery cloth.....	55.76
Canadian Fairbanks-Morse Co., casters, scales, etc.....	76.97
Canadian General Electric Co., electrical supplies.....	3,239.37
Canadian Germicide Co., soap dispensers.....	658.00
Canadian Industrial Alcohol, towels, alcohol.....	125.40
Canadian Industries Ltd., paint, wax, varnishes, etc.....	441.37
Canadian Johns-Manville Co., insulation.....	231.76
Canadian Mill Supply Co., sheets, supplies.....	286.59
Canadian National Carbon Co., brushes, plugs.....	122.45
Canadian National Exhibition, rental of lights, etc.....	36.00
Canadian National Institute for the Blind, brooms, etc.....	332.66
Canadian Oil Co., terpol.....	261.84
Canadian Powers Regulator Co., servicing.....	99.76
Canadian Sirocco Co., fan blower.....	678.32
Canadian Tire Corporation Ltd., tubes, etc.....	84.88
Canadian Westinghouse Co., radio, radiotrons, etc.....	995.96
Casselman Co., cheesecloth, etc.....	208.30
Central Scientific Co., chemicals, thermoregulator.....	158.80
Chadwick Electric Co., electrical supplies.....	28.28
Classic Mantel & Stone, set of travertine rock.....	40.00
Coleman Lamp & Stove Co., stove, lantern.....	45.90
Colgate-Palmolive-Peet Co., soap.....	356.40
Colling Tire Shop, casings.....	38.06
Commercial Chemical Co., oil, paint.....	32.96
Commercial Lithograph Co., lithographing.....	55.30
Community Electrical Supply, supplies.....	586.30
Consolidated Plate Glass Co., glass.....	554.58
Continental Can Co., cans and caps.....	81.45
Co-operative Window Cleaning Service.....	85.00

Cooper Bros. & Wilson, shower partitions	\$ 76.93
Corbett-Cowley Ltd., uniforms, etc.	795.11
Corning Glass Works, glass, bottles, etc.	482.53
Crain Printers Ltd., stationery	308.07
Crane Ltd., plumbers supplies	1,862.52
Thos. H. Crozier, resurfacing floors	25.00
Crown Diamond Paint Co.	972.10
W. H. Cunningham & Hill, valves, burners	397.77
Currie Products Ltd., roofing	569.24
Darnell Corporation of Canada, casters	65.28
Diamond Cleanser & Soaps Ltd., cleansers, soaps	972.38
Diamond State Fibre Co., rod	45.73
Henry Disston & Sons, saws, knives	311.60
Dominion Bridge Co., bars, rods, angles	430.92
Dominion Carbon Brush Co., brushes	213.02
Dominion Linseed Oil Co.	313.92
Dominion Oxygen Co., oxygen	442.54
Downing & Co., fuse refills	573.98
Downtown Welding, welding	70.30
Drummond, McColl & Co., brass rod, steel	370.76
C. A. Dunham & Co., plumbers supplies	434.58
T. Eaton Co., chair sets, mats, towels, etc.	695.90
Electrolux Canada Ltd., brushes	26.25
Ellis & Howard, flashlight, etc.	474.32
Empire Brass Mfg. Co., plumbers supplies	350.46
Empire Wall Papers Ltd.	204.45
Ennis Wonder Polish Co., polish	129.60
Evans & Co., chamois	66.64
Exide Batteries of Canada, batteries	49.63
Ferranti Electric Ltd., electrical supplies	107.63
E. B. Fielding & Co., turpentine	1,078.55
Thos. Firth & John Brown Ltd., steel, etc.	2,185.55
Frigidaire Products of Canada Ltd., cabinet	159.56
Garage Supply Co., batteries	109.37
Garlock Packing Co., coils, etc.	75.88
General Dry Batteries of Canada, batteries	269.87
General Steel Ware, Ltd., pails, water cooler, etc.	302.21
General Theatre Supply Co., suprex-carbons	37.05
Good Specialties Ltd., hardware	45.75
Gooderham & Worts Ltd., alcohol	23,594.64
Goodyear Tire & Rubber Co., belts, etc.	28.87
B. Greening Wire Co., screen	226.72
Grinnell Co. of Canada, plumbers supplies	3,298.75
A. Guinness & Co., paper napkins, tray covers	64.20
Gutta Percha & Rubber Co., hose, treads, etc.	154.93
Hamilton Carhartt Mfg. overalls, etc.	84.49
Joe Hampson, concrete-sand	63.00
J. Hannen, wood-turning	29.22
Harpham Bros., tube, casings	50.76
W. Harris & Co., glue	69.12
Geo. H. Hees, Son & Co., cord	67.83
Geo. M. Hendry Co., chalk	63.21
Hobbs Glass Ltd.	52.07
Hudson Plumbing Supplies	673.93
Hydro-Electric Power Commission, lamps	4,265.26
Imperial Oil Co., oil	194.41
Imperial Varnish & Color Co., enamel, paint	162.70
John Inglis & Co., arch plates	59.72
International Varnish Co., paint	1,254.47
Isard-Le Fevre Mfg. Co., metal door frame	40.26
Geo. Keith & Son, grass-seed	364.30
Kennedy Mfg. Co., chemicals	57.02
Kilgours Ltd., paper napkins, dixie cups, etc.	5,832.88
La France Fire Engine & Foamite Ltd., extinguishers	463.09
R. Laidlaw Lumber Co., lumber	96.13
Lake Simcoe Ice & Fuel Ltd.	112.28
John Leckie Ltd., flags, rope	96.08
The Levis cleaning compound	165.00
London Soap Co., soap	247.50
Lowe Bros. Co., paint	162.39
Lundy Fence Co., posts, etc.	131.50

McBain Foundry, castings	\$ 41.71
MacCallum Mfg. Co., floor-Kleen	294.20
McColl-Frontenac Oil Co., oil and grease	281.42
S. McCord & Co., cement	93.08
McIntyre & Taylor Ltd., drainage traps and coils, etc.	95.39
Alex McKay & Co., builders supplies	103.26
Mallinckrodt Chemical Works	479.58
Masco Co., electric supplies	9,663.64
Mason Regulator Co., of Canada, valves	122.96
Merck and Co., chemicals	427.02
Metallic Roofing Co., roofers' supplies	194.75
A. Middleton & Co., paint, etc.	596.19
Minneapolis-Honeywell Regulator Co., switches, etc.	40.73
Moffats Ltd., cooking set, stove	229.65
Mollenhauer Contracting Co., reconstruction of floor	473.00
Moloney Electric Co., transformers	29.50
Monarch Belting Co., belting	86.89
Benjamin Moore & Co., paints	76.15
Wallie Moore Paint Co., paints	628.23
J. H. Morin & Co., paints, etc.	272.69
James Morrison Brass Mfg. Co., plumbers supplies	1,128.61
Mount Royal Metal Co., bends, solder lead	150.97
Moyer School Supplies, chalk	119.75
A Muirhead & Co., paints	295.51
J. Muldoon Ltd., builders supplies	64.75
Alexander Murray & Co., roofing material	154.22
National Drug & Chemical Co., chemicals	201.24
National Grocers Co., cleansers, matches, etc.	174.49
John Nelson & Son, lathing and plastering ceiling	220.00
New Sanitary Wiper & Waste Co.	87.77
Nichols Chemical Co., acids	1,090.26
Northern Electric Co., electrical supplies	614.27
O-Cedar of Canada, mops, polish	59.42
Office Specialty Mfg. Co., chair, transfer cases	121.50
Pacific Mills Ltd., paper	839.10
Pannill Door Co., lumber	272.94
Parsons-Steiner Ltd., plates	33.33
Patterson and Heward, engraving	37.80
Pease Foundry Co., furnace parts	398.73
Peckovers Ltd., brass and steel	618.68
Pilkington Bros., glass	1,368.73
Planet Bicycle Co., key blanks	32.70
Procter & Gamble Co. of Canada, soap	278.59
Provincial Treasurer of Ontario, truck license, \$36.00; gasoline ration book \$1.00	37.00
Pryal & Nye, batteries	39.50
Purdy-Mansell Ltd., plumbers supplies	31.96
Pyrene Mfg. Co., extinguishers	42.00
Remington Rand Ltd., ribbons, inspection, etc.	157.88
Ritchie Fuels, wood	73.00
Ritchie Cut-Stone Co., stone	29.64
Robbins & Myers Co., fan	37.88
Jas. Robertson Co., plumbers supplies	2,153.84
Robinson Clay Products, pots, jars, etc.	131.72
Roelofson Elevator Co., repairs	341.27
Rolls & Darlington, chemicals	129.68
Roofers Supply Co., roofing material	105.40
Frank B. Ross Co., wax	377.96
Salem's Garage, repairs to truck	34.95
Samuel, Son & Co., steel	2,299.07
Sangamo & Co., paper	161.87
Sarco Canada Ltd., plumbers supplies	28.50
Satin Finish Hardwood Flooring Ltd., lumber	485.45
Scarfe and Co., paints, varnish, etc.	660.61
Schofield-Donald, Ltd., chemicals	564.83
Scythes & Co., rope	45.64
Shannon Bros. of Canada, lumber	140.07
Shaw & Wright, hardware	714.36
Shawinigan Chemicals, chemicals	43.33
Shell Oil Co. of Canada, gas and oil	89.66
W. Sherwood & Son, motor coils	321.04

T. S. Simms & Co., dusters, brushes, etc.		\$1,025.41	
Robt. Simpson Co., linen, etc.		534.12	
John B. Smith & Sons, lumber		3,954.91	
Square D. Company, electrical supplies		1,433.55	
Standard Chemical Co., chemicals		1,233.90	
Standard Sanitary & Dominion Radiator Ltd., tubes, etc.		796.95	
Stanley Supply Co., sponges		160.38	
Steel Co. of Canada, gas		139.35	
Sterling Electric Co., electrical supplies		390.18	
G. F. Sterne & Sons, varnish, etc.		672.43	
Stewart & Wood, glue, paints		236.49	
S. F. Stinson & Son, lumber		2,180.58	
Gilbert C. Storey Machinery Co., motors		55.00	
Michael Stuart Co., traps		253.31	
Sturgeons Ltd., paint, etc.		526.30	
Superior Electric Supply Co., electrical supplies		4,317.34	
Supertest Petroleum Corporation, gas		58.50	
Sutherland Plating, locks, screws, etc.		35.75	
L. S. Tarshis & Sons, fire extinguisher		84.00	
Textile Products Ltd., floor cloths, etc.		3,002.44	
Thayers Ltd., gasoline		1,325.32	
Arthur H. Thomas, repair scientific apparatus		92.97	
Toronto Asphalt Roofing Mfg. Co., roofing supplies		64.83	
Toronto Salt Works, salt		42.05	
H. O. Trerice Co., temperature instruments		173.14	
Triplex Weather Strip Co., weather strip		38.00	
Turnbull Elevator Co., contacts		61.70	
Vacu-Draft Ltd., machinery		84.64	
Vulcan Asphalt & Supply Co., repairs to floors, etc.		60.16	
C. C. Wakefield & Co., castrol		279.22	
White's Hardware Ltd., screws, nuts, drills, etc.		2,240.99	
A. C. Wild & Co., cement, pipe covering, etc.		533.47	
Wonderful Soap Co., soap		390.00	
G. H. Wood & Co., paper cups, dispensers, etc.		134.56	
Wrought Iron Range Co. of Canada Ltd.		76.14	
A. L. Wynston, Jr. Ltd., wire		366.81	
University Press, printing and stationery		98.77	
Accounts under \$25 (144)		1,196.28	
Superintendent's Dept., freight, \$470.71; labour, \$6,873.56; material, \$140.15		7,484.42	
		<u>\$149,785.19</u>	
Less Credits:			
Dominion Government, refund of tax on alcohol	\$21,898.71		
Ontario Government, refund of tax on gasoline and varsol	219.88		
		<u>22,118.59</u>	
			<u>\$127,666.60</u>
			<u>\$140,169.83</u>
Sundry labour as per pay lists:			
Trade mechanics and general workmen	\$175,592.75		
Firemen, night watchmen, etc.	48,534.92		
Cleaners and miscellaneous	139,911.80		
			<u>\$364,039.47</u>
Apportionment of the foregoing:			
Administration (\$15,637.17):		Labour	Material
Bursar's Office	\$	1.72	\$.12
Registrar's Office		4.42	
Superintendent's Office		4,265.02	125.63
Convocation and Simcoe Halls		10,796.23	1,099.30
86 Queen's Park		2.40	
184 College Street		567.38	128.82
Library (\$4,036.90):			
Maintenance		570.05	420.62
Building		3,466.85	956.37
Royal Ontario Museum		44,486.74	2,920.79

Athletics, Physical Training (\$4,865.61):		Labour	Material
Athletics and Physical Training, men	\$ 58.59	\$	23.23
Athletics and Physical Education, women	56.85		95.98
Health Service, men	202.75		667.03
Hart House	3,978.07		1,671.68
Physical Health Education, men			131.00
Women's Building (44 Hoskin Ave.)	569.35		85.60
Examinations	233.24		2.06
Faculty of Arts (\$43,393.22):			
Applied Mathematics	11.04		4.90
Astronomy	23.69		58.54
Botany	155.59		229.24
Chemistry	630.58		1,258.25
Fine Art	15.00		8.50
Geography	15.63		11.36
Geology	93.72		26.34
History			.93
Mineralogy	120.58		97.23
Physics	884.88		541.27
Political Economy	1.58		.02
Psychology	55.42		176.57
Zoology (formerly Biology)	413.02		937.68
University College, General Expenses	3.80		
Baldwin House	961.55		141.20
Biological Building	3,841.33		591.99
Botanical Building	3,706.58		505.73
Chemical Building	3,427.10		864.53
David Dunlap Observatory	1,474.67		188.76
Economics Building	4,001.49		911.14
McLennan Laboratory	7,976.69		3,500.06
Military Studies Building	1,814.62		294.55
Psychology Buildings	2,285.44		240.36
University College Buildings	9,271.58		1,566.62
43 St. George Street	747.73		75.75
45 St. George Street	801.76		193.97
47 St. George Street	657.22		95.36
Faculty of Medicine (\$29,148.56):			
Anatomy	61.85		192.88
Biochemistry (including Zymology)	682.83		814.04
Hygiene and Preventive Medicine	121.65		66.73
Medicine	8.64		54.06
Obstetrics and Gynaecology			.75
Paediatrics			159.65
Pathological Chemistry	8.44		68.81
Pathology and Bacteriology	457.16		578.13
Pharmacy and Pharmacology	15.70		142.46
Physiology	108.18		942.35
Radiology	1.00		
Art Service			14
General Expenses	42.90		63.54
Anatomical Building	3,795.14		645.25
Banting Institute	7,974.38		1,086.43
Hygiene Building	11,257.14		1,766.77
Medical Building	4,442.39		881.47
School of Hygiene	171.16		84.86
Faculty of Applied Science (\$15,719.36):			
Applied Physics	69.31		91.57
School of Architecture	46.84		54.96
Chemical Engineering and Applied Chemistry	1,114.11		1,773.07
Civil Engineering Municipal and Structural	87.57		103.21
Civil Engineering, Surveying and Geodesy	62.66		162.09
Electrical Engineering	97.07		144.17
Engineering Drawing	179.49		99.79
Mechanical Engineering	122.11		330.65
Metallurgical Engineering	87.64		140.60
Mining Engineering	51.14		230.01
General Expenses	79.85		21.97
Photographic Service	15.05		16.79

	Labour	Material
Electrical Building	\$3,533.35	\$ 611.68
Engineering Building	3,215.31	1,168.98
Geodetic Observatory Building	437.88	50.33
Mining Building (including Mill Bldg.)	6,519.98	1,168.90
Faculty of Dentistry (\$7,021.92):		
Laboratory & Infirmary supplies, equipment	1,343.60	914.02
Dental Building	5,678.32	1,486.67
Faculty of Household Science (\$2,930.60):		
Household Science	30.42	63.96
Food Chemistry	84.73	64.50
Household Science Building	2,815.45	674.56
Faculty of Forestry (\$578.11):		
Maintenance	62.38	69.76
Forestry Building	515.73	131.28
School of Nursing (\$3,076.78):		
School Maintenance	90	19
Residence Maintenance	46.68	68.77
No. 7 Queen's Park	3,029.20	1,063.80
University Extension and Publicity	730.16	106.25
Men's Residences	9,219.05	2,575.35
Women's Residences & Union (\$6,287.82):		
Maintenance of Buildings	5,313.80	1,235.79
Housekeeping Account	974.02	1,232.99
Central Power Plant	30,251.06	1,924.58
Miscellaneous and General (\$40,127.76):		
Central Stores	4,475.01	.....
Grounds	13,240.50	966.57
Protective Service	17,699.17	35.35
Telephones	4,713.08	.....
Special Research (including Banting & Best)	295.27	2,374.17
Ontario College of Education	15,895.23	3,071.22
Work done for University Organizations, members of staff, sundry incidental accounts, etc. (including Accounts Receivable on 30 June, \$10,039.00)	90,104.91	63,269.87
Cash Sales .....	.....	2,206.12
	\$364,039.47	\$118,101.01
		\$482,140.48
Ledger Balance 30 June, 1942		\$ 22,068.82
(Superintendent's Inventory Value \$33,962.08)		

APPENDIX V.

Ontario College of Education

Balance on hand 30 June, 1941	\$55,670.19
Receipts, 1941-42:	
Legislative Grant	246,000.00
Fees of Students	61,814.22
Use of Aura Lee Grounds (Ontario College of Education Athletic Field)	600.00
	\$364,084.41
Expenditures for salaries and maintenance for the year ending 30th June, 1942	\$304,287.19
Transferred to the Institute of Child Study	4,000.00
	308,287.19
	\$ 55,797.22

Salaries

J. G. Althouse, Dean (paid also \$350 for Extension Work).....	\$ 6,000.00
Professors:	
P. Sandiford, Science of Education and Director of Department of Educational Research at \$5,700; ob. 12 October; 2 mos. salary paid to widow.....	2,850.00
J. O. Carlisle, Methods in Classics, also Supervisor of Practice Teaching.....	5,000.00
G. A. Cornish, Methods in Science.....	4,700.00
W. J. Lougheed, Methods in Mathematics.....	4,700.00
Miss L. L. Ockley, Home Economics and Supervisor of Women..	4,600.00
Associate Professors:	
W. G. Bennett, Commercial Subjects (paid also \$13 for Extension Work).....	4,600.00
Miss W. G. Barnstead also Director of Library School.....	4,400.00
B. C. Diltz, Methods in English and History.....	4,350.00
J. A. Long at \$4,000; Director of Department of Educational Research from 1 November at \$4,500 (paid also \$350 for Extension Work, and \$30 in School of Nursing).....	4,333.33
Assistant Professors:	
C. E. Phillips, History of Education and Editor of "The School" (paid also \$280 for Extension Work, and \$200 in School of Nursing).....	4,550.00
E. L. Daniher, History.....	4,200.00
Miss H. B. St. John, Modern Languages.....	4,200.00
F. Halbus, Physical Education.....	4,025.00
Miss R. E. Ratz, Home Economics.....	3,800.00
Library Science in Library School:	
Miss B. Bassam at \$3,200 (on leave of absence from October to May).....	1,066.67
Miss M. E. Silverthorn.....	3,000.00
Lecturers and Instructors in University Schools:	
G. N. Bramfitt, Diction and Voice Production (paid also \$200 for Extension Work).....	4,000.00
A. T. McLachlan, Manual Training (paid also \$1,200 for Extension Work).....	3,600.00
L. R. Bell, Music.....	3,200.00
Lecturers:	
Miss H. L. Bryans, Physical Education.....	3,700.00
Miss A. Marsh, Art.....	3,525.00
Miss V. B. Nicol, Home Economics.....	2,600.00
R. W. B. Jackson, Educational Research (paid also \$280 for Extension Work).....	2,600.00
Miss M. M. B. Davidson, Library Science.....	1,800.00
Instructors in University Schools:	
A. C. Lewis, Headmaster (paid also \$280 for Extension Work)...	4,700.00
G. A. Cline (paid also \$140 for Extension Work).....	4,000.00
A. G. Croal (paid also \$280 for Extension Work).....	4,000.00
J. L. Gill.....	4,000.00
H. A. Grainger (paid also \$70.50 for Extension Work).....	4,000.00
Norman McLeod.....	4,000.00
N. L. Murch (paid also \$36 for Extension Work).....	4,000.00
P. A. Petrie (paid also \$30 for Extension Work).....	4,000.00
W. L. C. Richardson.....	4,000.00
J. G. Workman.....	4,000.00
R. F. S. Baird.....	3,800.00
J. D. Morrow.....	3,800.00
Hermann McGuire at \$3,600; on war service from 13 April (paid also \$70 for Extension Work).....	3,315.00
W. R. Stewart.....	3,250.00
A. D. Lockhart.....	3,000.00
L. H. Newell.....	3,000.00
W. B. Gray.....	2,600.00
B. C. Taylor.....	2,400.00
G. W. Cochrane, Instructor in Swimming and Supervisor of U.T.S. Athletic Grounds and Sports.....	2,900.00
L. E. Hayman, Instructor in Games.....	2,100.00

Instructors in Library School (Sessional):

Miss L. H. Smith, Work with Boys and Girls	\$ 450.00
W. S. Wallace, College and University Libraries (paid also as University Librarian).....	350.00
F. C. Jennings, Administration of Libraries.....	187.05
Miss Jean Merchant, School Libraries.....	150.00
Miss M. Edna M. Poole.....	150.00
C. R. Sanderson, Circulation of Books.....	150.00
Miss F. Trotter, Story-Telling.....	150.00

Occasional Lecturers (Sessional):

John A. Lowe.....	74.33
Miss Lucille Morsch.....	69.80
Miss M. S. Gill.....	45.15
Miss Miriam D. Tompkins.....	41.75
F. W. Landon.....	39.75
E. C. Kyte.....	31.50
G. S. Brett (also in Faculty of Arts).....	30.00
E. J. Pratt (also in Faculty of Arts).....	30.00
Miss Elizabeth Long.....	30.00
Miss Margaret Fraser.....	19.00
Miss Freda Waldon.....	17.25
J. W. Spurr.....	17.00
Miss A. Wright.....	15.00
Griffith Taylor, Special Lecturer in Geography (paid also \$4,000 in Faculty of Arts).....	2,500.00
M. P. Boone, Lecturer in Library Science in Library School.....	2,000.00
A. C. Lewis, Instructor in Courses for Degrees in Pedagogy.....	200.00
Norman Davies, Lecturer in Methods in Agriculture.....	300.00

Supply Teachers at \$7.50 per day:

R. L. Rutledge.....	345.00
J. C. King.....	142.50
M. G. Glassco.....	97.50
Miss M. I. Mendizabel.....	67.50
Miss M. E. Quail.....	60.00
F. W. Fleming.....	45.00
Miss N. Dawson.....	22.50
Miss Marie Douglas.....	15.00
H. D. Axon.....	7.50
Miss N. G. Joy, Occasional Research Assistant.....	90.00
K. H. Rogers, Temporary Lecturer in Science of Education (also in Faculty of Arts).....	125.00
Miss D. A. Thompson, Librarian.....	2,600.00
Miss M. Faircloth, Library Reviser in the Library School.....	1,100.00

Assistant Librarians:

Miss D. O. Walter.....	1,900.00
Miss L. E. Spicer, 7 mos. at \$1,100.....	641.66
Miss M. E. Reid, 5 mos. at \$1,100.....	458.34

Clerical Staff:

Miss L. Swinarton, Secretary.....	2,450.00
Miss E. G. Seldon, Clerk in Headmaster's Office.....	1,550.00

Clerks:

Miss J. M. Jeffrey.....	1,750.00
Miss G. M. Harvey.....	1,600.00

Clerical Assistants:

Miss A. A. Elliott.....	1,600.00
Mrs. Catherine Grant.....	1,300.00

Temporary Clerical Assistants at \$20 per week:

A. Armstrong.....	38.45
Miss E. Boland.....	103.19
Miss E. Boyd.....	157.79
Miss B. Sandoversly.....	89.75
D. Kennedy, Office Assistant, 2 weeks, 31 hours, at .53c per hour.....	61.96

 \$191,731.22

Retiring Allowances:

Teachers' Insurance and Annuity Association, contribution of College for year ending 30th June, 1942 to retiring fund.	\$ 3,581.28	
Contribution of College for year ending 30th June, 1942, University Pensions Fund—Employees.	1,186.50	\$ 4,767.78

Charges on Investment:

Accountant, Supreme Court of Ontario, proportion of annual payment on debenture issue of 1909 for interest and sinking fund		\$ 10,000.00
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Maintenance of Building:

Fuel (\$3,869.73):

Great Lakes Coal Co.	\$ 3,796.82
Halliday Bros.	72.91
Gas, \$258.05; electric current, \$2,256.57; water, \$210.59; telephone service, \$365.16.	3,090.37

Caretaker's supplies:

Superintendent's Dept., material.	624.60
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Cleaning and Furnaceman (\$7,687.81):

White Window Cleaning Co.	77.00
Langley's Dye Works, cleaning drapes.	13.20
Furnaceman, G. Thompson, 45 weeks.	1,079.75
Superintendent's Dept., labour.	6,517.86

Redecoration and Repairs to Auditorium:

Superintendent's Dept., labour, \$659.59; material, \$473.56.	1,133.15
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Repairs and Renewals (\$4,180.24):

Wm. Bartlett & Son, shades.	96.55
Canadian Power Regulator Co., repairs & maintenance of system.	21.75
Engineering Equipment Co., boiler.	200.45
Provincial Treasurer, licenses.	10.00
Robinson Clay Products, tile.	60.71
Robert Simpson Co., repair linoleum.	6.00
Superintendent's Dept., freight, \$2.75; labour, \$2,571.75; material, \$1,210.28.	3,784.78

Grounds:

Superintendent's Dept., labour, \$292.61; material, \$16.89.	309.50
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Caretaker and Engineer:

J. Harding, 12 mos. (overtime \$516.60).	1,650.00
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Nightwatchmen (\$1,306.12):

M. Robb, 12 mos.	933.76
H. W. McLeod, 81 nights.	302.84
A. Smith, 21 nights.	69.52

\$23,851.52

Less credits: Cleaning and caretaker's supplies, \$635.30; material returned, \$57.10; fuel, light, etc., \$252.80; telephones, \$58.59.	1,003.79
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\$ 22,847.73

Maintenance of Aura Lee Grounds:

Fuel:

Halliday Bros.	\$ 317.31
Gas, \$27.37; electric current, \$49.79; water, \$49.88; telephone, \$107.40.	234.44

Caretaker's Supplies:

Superintendent's Dept., material.	8.19
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Repairs and Occasional Labour:

Superintendent's Dept., labour, \$450.38; material, \$171.71.	622.09
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Caretaker:

G. Cruickshank, 12 mos. (overtime \$43.00).	1,250.00
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\$ 2,432.03

Maintenance of Instructions:

Use of City Schools:

Board of Education, City of Toronto	\$29,615.00
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Use of Rural Schools (\$272.50):

Honoraria as Critic Teachers—Agriculture:

Principal R. H. King	50.00
D. G. McBain	100.00
W. A. Porter	100.00
Dean Althouse, expenses of Students, specialists in Agriculture	22.50

Honoraria to Critic Teachers in Rural Schools (\$354.91):

Miss A. Carlisle	10.00
Miss K. Dolan	25.00
Miss M. Fraser	25.00
S. A. Hazen	10.00
Miss M. Halliday	10.00
Miss M. Johnston	10.00
Miss H. Kemo	10.00
Miss K. Morrison	25.00
Miss M. Mustard	25.00
Miss J. MacDougall	10.00
B. R. Wilson	15.00
Adrian Macdonald, travelling and supervision expenses	179.91

Art Gallery of Toronto, services in connection with practical teaching

6,000.00

Payments to Librarians who assist in Practical work (\$920.00):

Miss L. Booth	75.00
Miss G. Boyle	75.00
Miss M. Forman	75.00
Miss M. Johnston	75.00
Miss M. MacGregor	75.00
Miss E. MacIntosh	75.00
Miss M. L. Newton	25.00
Miss J. Rorke	75.00
Miss E. Shaw	75.00
Miss E. St. John	35.00
Miss M. Smart	35.00
Miss J. Thomson	75.00
Miss C. Wood	75.00
Miss H. B. Woolryche	75.00

Laboratory Assistance and Piano Assistance (\$304.52):

Miss E. B. Bennett, 170 hours	173.66
Mrs. S. McKerrighan, 380 hours	130.86

Office Supplies (\$1,686.77):

Bostitch Co., staples	15.75
Carbon Paper Services, paper	29.80
D. Gestetner, stencils, ink, etc.	165.60
Grand & Toy, chair pads	3.30
National Stationers Ltd., wheel pens	21.40
Office Specialty Co., folder, wardrobe	41.75
Postage	350.00
Remington Rand, asserts	3.00
Robbins & Townsend, inspections	39.60
Mrs. P. Sandiford, cabinet	30.00
Stephen Sales, paper	240.97
University Press, calendars, stationery, cards	729.00

Sundry disbursements by department:

Telegrams and telephones, \$9.40; sundries, \$5.60	15.00
Superintendent's Dept., material	1.60

Office Supplies for Library School (\$249.54):

D. Gestetner, stencils	\$ 3 20
Grand & Toy, blotting pads	3 15
Moyer School Supplies, paper	10 50
Postage	30 00
Remington Rand, rardit pockets	4 50
Robbins & Townsend, inspections	6 00
University Press, paper, printing, pads, etc.	174 47

Sundry disbursements by Dept.:

Telegrams and telephones, \$4.21; sundries, \$11.51	15 72
Superintendent's Dept., labour	2 00

General supplies and apparatus for classroom use (\$12,639.99):

Aikenhead Hardware Co., hardware	24 06
Associated Chemical Co., rubber, football, etc.	28 91
Artist's Supply Co., paints, pen, ink	30 15
J. Blood, meat	20 88
Borden Co., milk	10 44
British Educational Society, books	14 75
A. Brodey, incubator	28 25
Robert Bury Co., lumber	57 75
Gus Cancilla, provisions	126 10
Canadian Laboratory, chemicals	36 00
Central Scientific Co., glassware, thermometers, etc.	188 25
Clarke Irwin Co., books	42 20
D. R. Clarke Engine Co., utility engine	19 60
Commonwealth Book Co., books	42 75
Copp Clarke Co., books, chalk	53 45
Corbett & Cowley, uniforms	32 10
Creative Educational Society, books	10 73
T. Eaton Co., envelopes, linen, curtains, etc.	1,676 40
Eddy Match Co., boxes	21 44
W. J. Gage Co., books	13 50
D. Gestetner, stencils, stationery, etc.	15 40
Grand & Toy, stationery	29 45
Geo. M. Hendry Co., maps, drawings	13 36
Institute of Research, text books	84 86
Longmans Green Co., text books	25 00
Mason & Risch, rentals	55 50
Moffatt Co., electric stoves	426 00
Moyer School Supplies, maps, etc.	36 65
MacMillan Co., books	18 00
L. H. Newell, books	30 00
North American Bentwood Co., kitchen equipment	1,693 15
A. J. Nystrom & Co., charts	10 17
Office Specialty Co., cabinet, locker, desk	325 69
Photographic Service, prints	12 35
Psychological Corp., books	61 90
Postage	29 02
Promenade Music Centre, music	104 48
R.C.A. Victor, blanks, needles, etc.	89 02
Receiver General, Dept. Trade & Commerce, prints	189 05
Ryan Art Galleries, mirror	27 00
Ryerson Press, magazine projectors, etc.	39 35
Robert Simpson Co., casseroles, table, chairs, etc.	845 47
Singer Sewing Machine, sewing machines, repairs	250 37
J. B. Smith Lumber Co., lumber	45 93
Leslie Victor Smith, lettering diplomas	97 90
Sprague Troyer Natural Science, collections	95 57
Geo. Tambllyn, soap	16 80
Gordon V. Thomipson, music	12 43
Travelling Expenses, Dean Althouse to Ottawa	29 00
Underwood Elliott Fisher Co., rentals	401 31
University Press, printing, binder, books, etc.	362 21
Whaley Royce Co., music, records	31 98
G. F. Weldon, build & install amplifier	114 00
Warwick Bros. & Rutter, paper	133 27
Accounts under \$10 (26)	121 01

Sundry disbursements by department:

Stationery, \$22.44; hardware, \$1.38; provisions, \$1.28; sundries, \$6.75	\$ 31.85
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Superintendent's Dept., freight, \$30.55; labour, \$3,113.84; material, \$1,203.39	4,347.78
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Supplies and equipment for Library School (\$1,082.12):

American Library Association, books	48.29
Association of American Library School, subscription	10.00
Bookshelf Bindery, books	40.36
Gordon & Gotch, subscription	95.26
Grand & Toy, cabinet, etc.	151.15
Library of Congress, cards	10.67
Lowe Martin Co., cards, pads	31.14
MacMillan Book Co., books	22.32
Mitchell & McGill, cabinet, folders	48.75
Moyer School Supplies, carbon	19.00
Postage	20.00
Robbins & Townsend, typewriter \$143.78, less \$35.00 allowance on old machine, inspections, ribbons	125.28
L. C. Smith & Corona Typewriter Co., rental	30.00
Special Libraries Association, books	19.74
University Press, books, stationery, blotters	206.88
H. W. Wilson Co., magazine, books, etc.	61.13
Accounts under \$10 (23)	92.48

Sundry disbursements by department:

Stationery, \$10.98; telephones, \$4.00; sundries, \$10.02	25.00
Superintendent's Dept., freight	24.67

Library Books, Periodicals, etc. (\$1,355.51):

Bookshelf Bindery, books	22.10
Brown Bros. Co., paste, tape	13.76
Dawson Subscription Service, subscriptions	88.50
Geo. M. Hendry Co., books	12.35
Lowe Martin & Co., cards	50.94
Frank E. Lucas, subscriptions	24.35
MacMillan Co., books	64.19
National Geographic Society, subscription	10.37
Ryerson Press, cards, books	14.50
University Press, books	520.89
H. W. Wilson Co., subscriptions, books	91.13
Accounts under \$10 (32)	138.15
Superintendent's Dept., labour, \$180.99; material, \$123.29	304.28

Physical Education, including care of grounds, Field Day, Sports, etc., (\$483.55):

Associated Screen News, film	13.00
Eastman Photographic Stores, film	7.61
Independent Towel Supply, towels	32.84
Lackie Mfg. Co., trophies	172.64
Geo. Tamblin, gauze	4.54
Toronto Radio & Sports Co., hockey sticks	7.84
University of Toronto Athletic Association, referees	109.05
Jack Watson Sporting Goods, lacrosse sticks	10.50
H. A. Wilson Co., basket balls, repairs to equipment	110.41
Superintendent's Dept., material	15.12

Lunchroom equipment (\$296.43):

Berkel Products Co., slicer	250.00
Cassidy's Ltd., dishes	35.43
Kelvinator, beverage cooler	11.00

Graduate Courses and Summer Session:

Instructors (\$2,330.00):

J. G. Althouse	350.00
Miss W. G. Barnstead	150.00
R. W. B. Jackson	280.00

A. C. Lewis	\$ 280.00
J. A. Long	350.00
F. W. Minkler	280.00
H. A. McGuire	70.00
C. E. Phillips	280.00
Peter Sandford	140.00
Miss Lillian H. Smith	75.00
Miss Frances Trotter	75.00

Department of Educational Research:

Research Assistants (Sessional—\$3,500.00):

G. A. Ferguson, at \$1,200 resigned 31st October	400.00
A. J. Bohnen	500.00
W. R. Luscombe, resigned 28th February	312.50
Miss M. H. Herriott, resigned 31st December	187.50
Miss K. M. Hobday, Secretary and Research Assistant	2,100.00

Clerical Assistants (\$3,500.00):

Miss M. Graham	1,500.00
Miss M. Spalding	1,400.00
Miss D. Whiting, 8 mos. at \$75 a month	600.00

Office supplies, printing, etc. (\$2,463.92):

Callon Bros., staples	20.00
D. Gestetner, ink, stencils, etc.	405.85
Grand & Toy, cabinet	22.50
Lowe Martin Co., pockets, cards	43.79
Office Specialty Co., shelving	100.00
Len A. Phillips & Co., calculator \$745.92 less allowance \$400.00	345.92
Postage	120.90
Remington Rand, adding machine	76.45
Robbins & Townsend, install typewriter, inspections	28.52
"The School" advertising	60.00
University Press, envelopes, wrapping paper, etc.	969.24
Accounts under \$10 (5)	19.09

Sundry disbursements by department:

Stationery, \$9.50; customs, \$10.50; sundries, \$10.00	30.00
Superintendent's Dept., freight, \$173.52; labour, \$29.67; material, \$18.47	221.66

Students' Social Activities (\$453.67):

T. Eaton Co., auditorium rental, supper	162.75
Jarvis Collegiate Institute, refreshments	22.50
U.T.S. Cafeteria, cagering monthly teas	178.35
University Press, paper	90.07

Publication of "The School" and distribution in Training Schools:

"The School," subscriptions	5,000.00
	<u>\$ 72,508.43</u>
	<u><u>\$304,287.19</u></u>

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