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SESSIONAL PAPERS

VOL. LXXVII.—PART II

SECOND SESSION

OF THE

TWENTY-FIRST LEGISLATURE

OF THE

PROVINCE OF ONTARIO

SESSION 1945

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TORONTO

Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty
1946

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

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

For the Fiscal Year ending
31st March, 1944

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 3, 1945



ONTARIO

TORONTO

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

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, 1943, to 31st March, 1944.

W. G. THOMPSON,
Minister.

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GENERAL INTRODUCTION

The features of the year ending March 31, 1944, were the establishment of a Ranger School, the institution of a year-round forest fire prevention lecture tour program and the adoption of a staff suggestion plan. Decision was made to build a permanent Ranger School building in Haliburton, a Research Station near Maple, 20 miles north of Toronto, and an Insect Laboratory at Sault Ste. Marie as soon as materials and labour became available.

The heavy demand for forest products continued throughout the year without easement in labour supply. The following figures may serve to compare the number of men employed in the last two years:

TABLE OF MEN IN LOGGING CAMPS BY DISTRICTS	JANUARY 1943	JANUARY 1944
Algonquin.....	1,895	1,173
Cochrane.....	3,524	3,497
Fort Frances.....	709	600
Geraldton.....	900	966
Kenora.....	925	1,600
Kapuskasing.....	2,347	2,787
North Bay.....	2,106	2,725
Parry Sound.....	1,500	1,100
Port Arthur.....	3,166	5,016
Sault Ste. Marie.....	2,463	2,346
Sioux Lookout.....	913	1,300
Sudbury.....	1,556	2,130
Tweed.....	1,025	840
TOTAL.....	23,029	26,080

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

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

All events of note are recorded under the above headings.



PICKEREL LAKE, QUETICO PARK

In our several Provincial Parks, timber, water and topography such as this combine to attract tourists to Ontario.

DIVISION OF ACCOUNTS

During the year under review further progress was made in the re-organization of this Division. Further study was made of the accounting requirements of the administrative divisions of the Department, with a view to increasing the accounting service rendered. Efforts to better the service rendered by this Division direct to the public were continued.

Centralized accounting procedure of large financial, industrial and government organizations, was carefully inspected, with particular attention given to the type of equipment in use.

MAIN OFFICE ACCOUNTING

Additional mechanical equipment was installed during the year under review, together with other labour-saving devices designed to meet increasing demands on this Division.

The administration and accounting of the Land Tax Section was given special attention with a view to equalization of assessments, elimination of tax arrears and general improvement of collection methods.

FIELD OFFICE ACCOUNTING

A standardized system of recording accountable warrant transactions at all key field offices is now in operation, and is meeting all requirements of both field and main offices. The increased control thus obtained over these funds, has been of considerable assistance to field officers authorized to issue salary cheques to a large proportion of their staff. Extra Fire Fighters are now paid solely by cheque, issued either at field offices or on the fire line, under a system providing for adequate internal audit.

District Office co-operation in collection of Timber Revenue has been increased through standardization of the method used at field offices of recording accounts owing to the Department. More close supervision of the substantial amounts owing to the Department for Crown Timber Dues and other charges payable by woods operators should result.

The policy of requiring field officers in charge of accounts to attend an instructional course at Main Office has proved to be most beneficial.

INSPECTIONS RELATING TO ACCOUNTS

During the year, officers of the Accounts Division made the following inspections:

For purposes of instruction—

St. Williams Nursery
 Angus Seed Extracting Plant
 Algonquin Park Headquarters
 Pembroke District Office
 Parry Sound District Office
 Kenora District Office
 Sault Ste. Marie District Office
 North Bay District Office
 Sudbury District Office
 Rondeau Provincial Park Headquarters
 Wa Wa City Townsite
 Presqu'île Park Commission
 Galt Aircraft School

For educational purposes—

State of Michigan — Auditor — General's Office, Lansing, Michigan.
 Dominion Government—Office of Comptroller of the Treasury and Centralized Payroll Office, Ottawa.
 United States Government— Philadelphia Navy Yard
 Accounting Office—Philadelphia.
 —Federal Reserve Bank Clearing Office,
 Philadelphia.
 —United States Forest Service,
 Washington, D.C.
 Massey Harris Company Limited—Cost Accounting Office, Weston, Ont.



SKEAD RANGER HEADQUARTERS
 SUDBURY DISTRICT



PORTABLE GASOLINE FIRE PUMPING UNIT IN ACTION

FINANCIAL REPORTS

1. *Cash Receipts and Disbursements:*

Statement for the year ending 31st March, 1944, is set out on Schedule A, page 12. The following summarizes the result of operations for the year.

TOTAL—Cash Receipts.....	\$5,722,634.96
—Cash Disbursements.....	3,040,900.77
Excess of Receipts over Disbursements.....	\$2,681,734.19

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

In Schedule B, page 18, cash receipts for the year under review have been compared with those of the previous four years. For purposes of comparison re-arrangement of items of previous years was made to conform with classification of receipts for the current year. The data in Schedule B may be summarized as follows:

DIVISION	Years ending 31st March				
	1940	1941	1942	1943	1944
	\$	\$	\$	\$	\$
ACCOUNTS					
Water Power Rentals.....	\$402,529	571,352	628,691	648,485	618,901
Provincial Land Tax.....	133,936	169,609	146,802	146,014	158,745
Long Lac Diversion.....	23,550	.....	23,100	44,850	21,750
Miscellaneous.....	5,250	13,414	5,773	4,267	5,939
Land and Recreational Areas....	219,228	173,661	164,998	173,779	273,751
Forest Protection.....	56,424	54,918	55,620	51,825	22,917
Timber Management.....	2,863,862	4,153,237	4,122,576	4,982,281	4,561,734
Surveys.....	.....	5,030	36	3,438	13,293
Air Service.....	4,211	5,687	10,902	6,946	19,448
Reforestation.....	5,335	5,642	5,834	8,453	26,138
Lignite.....	.....	.....	.....	924	16
	3 714,325	5,152,550	5,164,332	6,071,262	5,722,635

(b) *Disbursements*

Classification of Disbursements by Divisions was adopted during the year ended March 31, 1943, with the result that a true comparison of expenditure detail of prior years cannot be obtained with the required accuracy. A comparison of total disbursements is, however, shown below:

	Years ending 31st March				
	1940	1941	1942	1943	1944
TOTAL DISBURSEMENTS	\$	\$	\$	\$	\$
Chargeable to appropriation as voted	2,525,604	2,451,755	2,565,554	2,799,689	3,040,901
ADDITIONAL DISBURSEMENTS					
Uncontrollable items, chargeable to Special Warrants	2,100	2,741	88,802	701,296	.....
Total Disbursements.....	2,527,704	2,454,496	2,654,356	3,500,985	3,040,901

(c) *Trend of Receipts and Disbursements*

i. *Receipts:*

Annual Receipts 1944 as compared with 1940 show an increase of approximately \$2,008,310.00 or 54.1 per cent. This increase is due in large part to increased revenue from:

Water Power Rentals.....	\$ 216,372.00	
Timber Management.....	1,697,872.00	
		<u>\$1,914,244.00</u>

ii. *Disbursements:*

Annual Disbursements 1944 as compared with 1940 show an increase of approximately \$513,197.00 or 20.3 per cent. This increase is accounted for in large part by the following items:

Cost of Living Bonus.....	\$ 120,474.00	
Division of Air Service (purchase of new aircraft).....	104,335.00	
Lignite Development Project.....	270,661.00	
		<u>\$495,470.00</u>

Schedule A.

DEPARTMENT OF
STATEMENT OF RECEIPTS
FOR YEAR ENDING

RECEIPTS

DIVISION OF ACCOUNTS

Water Power Rentals.....	\$618,901.26	
Provincial Land Tax.....	158,744.95	
Long Lac Diversion.....	21,750.00	
Refunds—Re Flowage Easements.....	93.76	
Casual Fees, Surveys Office Fees, Etc.....	2,924.52	
Galt Lease.....	2,921.00	
		\$805,335.49

DIVISION OF LAND AND RECREATIONAL AREAS

Land Sales

Agricultural.....	\$ 33,557.78	
Summer Resort.....	33,149.72	
Townsites.....	5,723.49	
University.....	452.51	
Clergy.....	40.00	
Miscellaneous.....	10,977.45	
Unallocated.....	34,844.31	
		118,745.26

Land Rentals (Other than Parks)

Leases and Licenses of Occupation.....	99,265.07	
Bruce Beach.....	2,327.89	
Timagami Islands.....	5,924.98	
		107,517.94

Park Revenue

Algonquin		
Rentals.....	\$ 9,258.04	
Miscellaneous.....	13,164.49	
		22,422.53

Rondeau

Rentals.....	10,086.14	
Miscellaneous.....	5,115.52	
		15,201.66

Quetico

Rentals.....	247.41	
Miscellaneous.....	6,188.40	
		6,435.81

Ipperwash Beach

Miscellaneous.....	235.80	
		44,295.80

Miscellaneous Revenue.....	3,195.43	
		273,754.43

Carried Forward.....		\$1,079,089.92
----------------------	--	----------------

Schedule A.

LANDS AND FORESTS
AND DISBURSEMENTS
31ST MARCH, 1944

DISBURSEMENTS

MAIN OFFICE

Minister's Salary—Statutory.....		\$ 8,000.00	
Salaries—Permanent.....	\$ 83,512.61		
Temporary.....	15,892.73		
			99,405.34
Travelling Expenses.....			3,687.04
Maintenance and Operating.....			28,584.71
Moving Expenses of Officials.....			324.50
Damage and other Claims, Sundry Contingencies, etc.....			3,656.92
Compensation for Injured Workmen.....			12,850.33
Timber Trade Extension and Investigation.....			418.00
Legal Fees and Expenses.....			7.00
Cost of Living Bonus.....			120,473.60
Unemployment Insurance Stamps.....			2.34
Return of Payments to Property Owners of Manitoulin Island....			7,762.79
			<u>\$ 285,172.57</u>

FIELD SERVICES

DIVISION OF LAND AND RECREATIONAL AREAS

Salaries—Permanent.....	23,772.70		
Temporary.....	3,685.60		
			27,458.30
Travelling Expenses.....			1,702.63
Maintenance and Operating.....			2,814.07
Annuities and Bonuses to Indians.....			22,236.00
Refund to University of Toronto Re Wild Lands.....			781.14
			<u>54,992.14</u>

DIVISION OF SURVEYS

Salaries—Permanent.....	45,919.81		
Temporary.....	3,523.13		
			49,442.94
Grant—Board of Surveys.....			200.00
Aerial Surveys, Salaries, etc.....			5,471.76
Ground Surveys, Miscellaneous Expenses.....			15,013.02
			<u>70,127.72</u>

DIVISION OF FOREST RESEARCH

Salaries—Permanent.....		9,493.75	
Salaries, Maintenance and Operating, etc.....		2,498.06	
			<u>11,991.81</u>

GENERAL OFFICES

Division of Forest Protection			
Salaries—Permanent.....	10,410.81		
Temporary.....	68.75		
			10,479.56
Travelling Expenses.....			1,623.02
Maintenance.....			1,969.34
			<u>14,071.92</u>
Carried Forward.....			<u>\$ 436,356.16</u>

Schedule A (Continued)

DEPARTMENT OF
STATEMENT OF RECEIPTS
FOR YEAR ENDING

RECEIPTS

Brought Forward.....	\$1,079,089.92
DIVISION OF FOREST PROTECTION	
Miscellaneous.....	22,916.40
DIVISION OF TIMBER MANAGEMENT	
Crown Dues, Ground Rent, Fire Tax, etc.....	4,561,733.49
DIVISION OF SURVEYS	
Lac Seul Storage Dam.....	\$11,685.22
Aerial Surveys—Net Receipts.....	1,607.26
	13,292.48
DIVISION OF AIR SERVICE	
Miscellaneous.....	19,448.31
DIVISION OF REFORESTATION	
Miscellaneous.....	26,137.92
LIGNITE DEVELOPMENT	
Miscellaneous	16.44
Carried forward.....	\$5 722,634.96

Schedule A (Continued)

LANDS AND FORESTS
AND DISBURSEMENTS
31ST MARCH, 1944

DISBURSEMENTS

Brought Forward..... \$ 435,356.16

GENERAL OFFICES—(Continued)

FIELD OPERATIONS (Including Provincial Parks)

Forest Protection and Timber Management

Basic Organization

Salaries—Permanent..... \$ 259,528.88

—Temporary..... 659,142.86

\$ 918,671.74

Travelling Expenses..... 66,183.12

Maintenance and Operating..... 391,929.40

1,376,784.26

Extra Fire Fighting

Salaries—Temporary..... 42,012.93

Travelling Expenses..... 2,382.62

Maintenance and Operating..... 30,073.60

74,469.15

Scaling

Salaries—Temporary..... 161,086.55

Travelling Expenses..... 13,391.15

Maintenance and Operating..... 3,249.58

177,727.28

Rondeau Provincial Park

Salaries—Permanent..... 4,410.42

Temporary..... 4,920.00

9,330.42

Maintenance and Operating..... 4,470.64

13,801.03

Ipperwash Beach Provincial Park

Salaries—Permanent..... 769.00

Temporary..... 937.50

1,706.50

Maintenance and Operating..... 1,092.13

2,798.63

Clearing Townsites and Removal of Fire Hazards

Salaries, etc., Maintenance and Operating..... 2,295.77

DIVISION OF AIR SERVICE

Salaries—Permanent..... 99,560.14

Temporary..... 56,500.67

156,060.81

Travelling Expenses..... 3,215.79

Maintenance and Operating..... 197,470.81

356,747.41

Carried forward..... \$2,475,791.39

Schedule A (Continued)

DEPARTMENT OF
STATEMENT OF RECEIPTS
FOR YEAR ENDING

RECEIPTS

Total Receipts—Brought forward..... \$5,722,634.96

\$5,722,634.96

RECEIPTS AND DISBURSEMENTS
FOR THE NINE YEARS ENDING 31 MARCH 1944

MILLIONS
OF DOLLARS



Schedule A (Continued)

LANDS AND FORESTS
AND DISBURSEMENTS

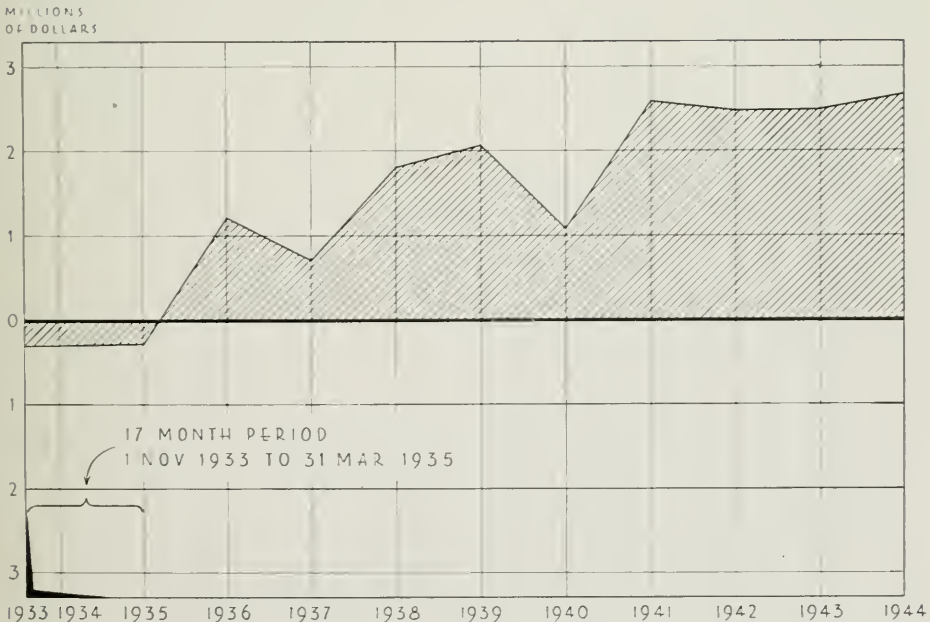
31st MARCH, 1944

DISBURSEMENTS

Brought forward.....		\$2,475,791.39	
DIVISION OF REFORESTATION			
General Office			
Salaries—Permanent.....	15,246.75		
Field Operations			
Salaries—Permanent.....	20,263.87		
Temporary.....	189,534.49		
		209,798.36	
Travelling Expenses.....		12,494.09	
Maintenance and Operating.....		56,909.47	
			294,448.67
LIGNITE DEVELOPMENT PROJECT			
Salaries—Temporary.....	59,491.38		
Maintenance and Operating.....	211,169.33		
			270,660.71
Total Disbursements.....			3,040,900.77
Excess of Receipts over Disbursements.....			2,681,734.19
			<u>\$5,722,634.96</u>

EXCESS OF RECEIPTS
OVER DISBURSEMENTS

FOR FISCAL PERIODS 1 NOV. 1933 TO 31 MAR. 1944



Schedule B

Comparison of Receipts for 5 years ending 31st March, 1944

	1940
<hr/>	
DIVISION OF ACCOUNTS	
Water Power Rentals.....	\$ 402,529.44
Provincial Land Tax.....	133,935.87
Long Lac Diversion.....	23,550.00
Refunds—Re Flowage Easements.....	
Casual Fees, etc.....	3,072.18
Galt Lease.....	
	<hr/> 563,087.49
DIVISION OF LAND AND RECREATIONAL AREAS	
Land Sales.....	94,947.38
Land Rentals (other than Parks).....	75,206.92
Park Revenue—Including Park Rentals	
Algonquin.....	20,449.38
Rondeau.....	13,075.74
Quetico.....	6,112.40
Ipperwash Beach.....	436.16
Miscellaneous Revenue.....	2,177.89
	<hr/> 221,405.87
DIVISION OF FOREST PROTECTION	
Radio Service.....	18,198.42
Miscellaneous.....	38,225.27
	<hr/> 56,423.69
DIVISION OF TIMBER MANAGEMENT	
Crown Dues, Ground Rent, Fire Tax, etc.....	2,863,861.71
DIVISION OF SURVEYS	
Lac Seul Storage Dam.....	
Aerial Surveys—Net Receipts.....	
DIVISION OF AIR SERVICE	
Miscellaneous.....	4,210.87
DIVISION OF REFORESTATION	
Miscellaneous.....	5,334.99
LIGNITE DEVELOPMENT	
Miscellaneous.....	
Total Receipts.....	<hr/> \$3,714,324.62

Comparison of Receipts for 5 years ending 31st March, 1944

1941	1942	1943	1914
\$ 571,351.76	\$ 628,691.25	\$ 648,484.87	\$ 618,901.26
169,608.77	146,801.88	146,013.91	158,744.95
.....	23,100.00	44,850.00	21,750.00
8,873.90	.....	113.20	93.76
3,160.63	3,461.64	3,191.91	2,924.52
.....	.....	.....	2,921.00
<u>752,995.06</u>	<u>802,054.77</u>	<u>842,653.89</u>	<u>805,335.49</u>
53,820.61	41,960.84	69,162.08	118,745.26
75,230.38	76,880.64	65,982.01	107,517.94
24,289.30	23,427.83	18,508.87	22,422.53
12,363.71	13,032.96	13,402.73	15,201.66
7,403.95	8,909.55	5,983.60	6,435.81
552.93	785.95	739.61	235.80
1,379.62	2,311.89	962.06	3,195.43
<u>175,040.50</u>	<u>167,309.66</u>	<u>174,740.96</u>	<u>273,754.43</u>
16,412.33	15,436.73	23,155.68	.....
38,505.43	40,183.09	28,669.50	22,916.40
<u>54,917.76</u>	<u>55,619.82</u>	<u>51,825.18</u>	<u>22,916.40</u>
4,153,237.20	4,122,576.50	4,982,281.03	4,561,733.49
5,030.54	35.55	.....	11,685.22
.....	.....	3,438.31	1,607.26
<u>5,030.54</u>	<u>35.55</u>	<u>3,438.31</u>	<u>13,292.48</u>
5,687.24	10,902.02	6,945.96	19,448.31
5,642.14	5,833.50	8,453.36	26,137.92
.....	.....	923.75	16.44
<u>\$5,152,550.44</u>	<u>\$5,164,331.82</u>	<u>\$6,071,262.44</u>	<u>\$5,722,634.96</u>

Schedule C

Net Cost of Provincial Air Service Chargeable to Forest Protection Districts for year ending 31st March, 1944.

DIVISION OF AIR SERVICE

Receipts and Disbursements—per Schedule A

Disbursements.....	\$356,747.41
Receipts.....	19,448.31

Net Cost of Provincial Air Service..... \$337,299.10

The above costs have been charged to the following District Offices of the Division of Forest Protection.

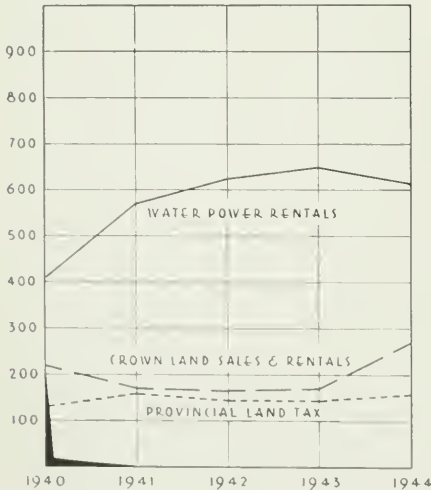
Algonquin.....	15,349.54
Fort Frances.....	21,007.56
Geraldton.....	46,110.33
Kapuskasing.....	27,919.77
Kenora.....	31,715.60
North Bay.....	8,156.90
Port Arthur.....	49,545.06
Sault Ste. Marie.....	27,268.97
Sioux Lookout.....	62,751.97
Sudbury.....	47,473.40

Total..... \$337,299.10

TREND OF DEPARTMENTAL REVENUE

WATER POWER RENTALS
CROWN LAND SALES & RENTALS
PROVINCIAL LAND TAX

THOUSANDS OF DOLLARS FOR THE FIVE YEARS ENDING 31 MARCH 1944



TREND OF DEPARTMENTAL REVENUE

TIMBER RETURNS
(CROWN DUES, GROUND RENT,
FIRE TAX, ETC.)

MILLIONS OF DOLLARS FOR THE FIVE YEARS ENDING 31 MARCH 1944



DIVISION OF AIR SERVICE

During the past year the Air Service maintained its usual high standard of efficiency, meeting the requirements of the Department fully.

Summer Operations

As the forest fire hazard was sub-normal, the Air Service had no difficulty in meeting the demands made upon it in supplying the air transportation required. The hazard which developed in the Port Arthur District in mid-October called for a considerable amount of flying.

The Service assisted the Division of Entomology of the Dominion Department of Agriculture in their Insect Survey. A number of infected areas were mapped from the air.

Fifty hours flying was provided the Division of Research in making tests of sulphur fume content of the atmosphere at various altitudes.

Equipment

The maintenance of existing equipment and the procurement of replacement aircraft remain major problems owing to the continuance of the war. Not only has it been impossible to acquire new aircraft but it has also been extremely difficult to secure and maintain an adequate reserve of running parts. During the year a used "Waco" was added to the fleet.

The Department is also studying the possibilities in the use of Helicopters. It is unlikely that any of these will be available until after the war, at which time it is expected that one or two will be acquired in order to test their utility in meeting the requirements of this Department's work.

During the summer, when the planes were at their various bases, off-peak carpenter labour at the Soo hangar was employed to build a number of canoes for the Forest Protection Service.

Winter Operations

Winter operations were restricted to three aircraft; a Stinson located at Algonquin Park, and used for game patrols and Park administration; one Moth based at Sault Ste. Marie, and used essentially to service the Algoma Ore Properties, and another Moth, in use by the District Forester at Geraldton, in order to expedite the administration of problems incident to the many timber and lumbering operations conducted in that area.

Property Maintenance and Improvements

Essential improvements were made at all Air Service properties. New docks and gas storage facilities were installed at the Orient Bay base to provide for the higher water levels which will arise out of a plan to develop more Hydro Electric power in the Nipigon River.

Accidents

It is with regret that we report the first fatal accident in eight years. Stinson aircraft CF-OAZ crashed at Biscotasing, drowning three passengers. The investigation by inspectors of the Department of Transport revealed that there was no mechanical or structural failure on the part of the aircraft and found that the accident was due to an error in judgment on the part of the pilot.



NORSEMAN SEMI-TRANSPORT TYPE
IN BISCOTASING DIVISION



UNLOADING FIRE-FIGHTING EQUIPMENT
SAULT STE. MARIE

Tables

The following tables furnish the essential operating statistics:—

1. Allocation of Aircraft—p. 23.
2. Transport Aircraft—Effective Loads Carried—p. 24.
3. Hours Flown on Various Phases of Flying Operations—p. 25.
4. Summary of Flying Statistics—p. 25.
5. Flying Time—Pilots—p. 26.

TABLE 1

ALLOCATION OF AIRCRAFT
1943-44

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

TABLE 2
 TRANSPORT AIRCRAFT—EFFECTIVE LOADS CARRIED
 1943-44

AIRCRAFT		HOURS FLOWN	EFFECTIVE LOAD
Buhl	CF-OAQ	169.05	21 Tons, 1750 Lbs.
Buhl	CF-OAR	145.05	37 Tons, 1785 Lbs.
Buhl	CF-OAS	234.05	63 Tons, 547 Lbs.
Fairchild 71-C	CF-OAP	136.50	29 Tons, 1860 Lbs.
Hamilton	CF-OAH	231.05	65 Tons, 715 Lbs.
Hamilton	CF-OAJ	69.00	19 Tons, 638 Lbs.
Stinson	CF-OBA	199.25	54 Tons, 640 Lbs.
Stinson	CF-OBB	156.10	23 Tons, 1695 Lbs.
Stinson	CF-BGJ	184.35	40 Tons, 1200 Lbs.
Stinson	CF-BGM	238.40	76 Tons, 1918 Lbs.
Stinson	CF-BGN	235.55	43 Tons, 1035 Lbs.
Stinson	CF-OAV	146.30	25 Tons, 30 Lbs.
Stinson	CF-OAW	222.15	47 Tons, 541 Lbs.
Stinson	CF-OAX	242.45	51 Tons, 1495 Lbs.
Stinson	CF-OAY	293.25	61 Tons, 340 Lbs.
Stinson	CF-OAZ	220.00	89 Tons, 221 Lbs.
Vedette	G-CAND	117.15	18 Tons, 1710 Lbs.
Waco	CF-BDQ	154.50	34 Tons, 125 Lbs.

Total Transport Section:—

Total Flying Time	Hours	3,396.55
Total Loading	Lbs....	1,608,245
Total Loading	Tons	804 Tons, 245 lbs.

TABLE 3

HOURS FLOWN ON VARIOUS PHASES OF FLYING OPERATIONS

1943-44

	1924-43	1943-44	Total
Fire Detection.....	40,374.45	691.10	41,065.55
Game Detection.....	200.55	14.55	215.50
Fire Suppression.....	33,114.06	251.30	33,365.36
Photography.....	1,385.30	15.15	1,400.45
Sketching.....	3,520.33	54.50	3,575.23
Transportation—Ordinary.....	29,553.55	2,363.55	31,917.50
Transportation—Special.....	5,849.55	360.57	6,210.52
Mercy Flights.....	240.37	9.00	249.37
Ferrying.....	5,553.52	222.50	5,776.42
Forced Landings.....	871.04	11.00	882.04
Flying Instruction.....	2,930.42	13.05	2,943.47
Observers Instruction.....	94.09	.....	94.09
Operations.....	5,172.38	76.25	5,249.03
Tests—Aircraft.....	1,396.52	41.30	1,438.22
Dusting Operations.....	41.35	.....	41.35
Tests—Wireless.....	69.10	.....	69.10
Tests—Radio.....	8.25	3.35	12.00
TOTALS.....	130,378.43	4,129.57	134,508.40

TABLE 4

SUMMARY OF FLYING STATISTICS

	1924-43	1943-44	Total
Passengers Carried.....	78,089	6,208	84,297
Personnel Carried.....	68,109	2,386	70,495
Total Passengers and Personnel Carried.....	146,198	8,594	154,792
Effective Loads Flown—Lbs.....	30,956,734	1,682,310	32,639,044
Effective Loads Flown—Tons.....	15,478 Tons 734 Lbs.	841 Tons 310 Lbs.	16,319 Tons 1,044 Lbs.

TABLE 5
FLYING TIME — PILOTS

PILOTS		1924-43	1943-44	Total
Buckworth.....	WB	1693.00	231.30	1924.30
Baragar.....	FB	281.00	38.30	319.30
Burton.....	EC	538.45	115.55	654.40
Burt.....	AE	584.00	248.45	832.45
Cameron.....	RD	494.15	144.10	638.25
Charity.....	GE	.....	171.30	171.30
Denley.....	JG	2.10	148.45	150.55
Fiskar.....	UW	1525.45	201.55	1727.40
Fletcher.....	LA	142.40	145.05	287.45
Gillard.....	MV	4032.25	120.15	4152.40
Harvey.....	AL	3958.40	71.55	4030.35
Kincaid.....	J	183.15	106.50	290.05
LeFeuvre.....	CJ	1483.45	188.55	1672.40
MacDougall.....	FA	2885.25	31.35	2917.00
MacMillan.....	CA	748.25	222.15	970.40
Ponsford.....	GE	362.25	7.10	369.35
Peene.....	CS	1454.10	153.15	1607.25
Parsons.....	R	578.35	293.15	871.50
Pipe.....	JT	239.15	266.10	505.25
Poulin.....	LD	507.00	235.50	742.50
Smith.....	AB	528.30	158.50	687.20
Taylor.....	JM	1452.15	220.30	1672.45
Tweed.....	WW	1672.00	219.30	1891.30
Trussler.....	GE	2717.05	186.10	2903.15
Woodside.....	T	3106.20	201.27	3307.47
Wyborn.....	JS	180.20	.....	180.20
Donnelly.....	JT	484.25	.....	484.25
Speight.....	HC	457.05	.....	457.05
Westaway.....	HW	3773.10	.....	3773.10
Billington.....	E	2838.35	.....	2838.35
Culliton.....	JP	1914.35	.....	1914.35
Crossley.....	CC	5262.33	.....	5262.33
Delahaye.....	G	3801.00	.....	3801.00
Heaven.....	AC	3770.10	.....	3770.10
Hallatt.....	HM	480.55	.....	480.55
Phillips.....	GHR	6058.15	.....	6058.15
Cowley.....	AT	10.55	.....	10.55
All Other Pilots.....		70175.40	.....	70175.40
TOTAL.....		130378.43	4129.57	134508.40

DIVISION OF FOREST PROTECTION

SEASONAL FIRE AND HAZARD CONDITIONS

Weather conditions were unusually favourable during the greater part of the summer of 1943. Cool and wet weather prevailed during the months of May, June and July and kept the fire hazard low for the greater part of this period. Late summer and early fall were particularly dry, producing a high hazard early in October when fires occurred which accounted for over one half of the total area burned over in the entire season. There were no fires over ten thousand acres in extent, and with one exception the area burned over in 1943 was the lowest on record.

LEGISLATION

No legislation pertaining to forest protection was enacted during the year. Due to the high fire hazard in the early part of October the close season for setting out fire was extended to October 31st. The Mississagi Provincial Forest and the Spanish River Pulpwood Concession were closed to travel from October 12th to November 1st.

There were seven prosecutions for breaches of the Forest Fires Prevention Act, all of which resulted in convictions.

ORGANIZATION

The Geraldton District was extended to include the Westerly portion of the Oba Division of the Kapuskasing District.

On January 1st, 1944, Mr. A. S. Bray was appointed District Forester at Cochrane.

EQUIPMENT

In addition to the usual replacement purchases, three tractors, light, medium, and heavy, were purchased to determine the suitability of this type of equipment for departmental use.

It was decided to standardize on two types of pumps, one suitable to the general conditions encountered in one region and one to the conditions in another. Sixteen pumps of one make in poor condition were replaced by others of the new standard.

IMPROVEMENTS

No steel lookout towers were erected in 1943, and only the more urgently required buildings and telephone lines were constructed.

Total Improvements Completed to March 31st, 1944

Cabins.....	522
Storehouses.....	127
Boathouses.....	43
Combined Storehouses and Boathouses.....	35
Bunkhouses.....	80
Offices.....	30
Garages and Car Houses.....	77
Other Buildings.....	193
Hose Towers.....	58
Wooden Lookout Towers.....	65
Steel Lookout Towers.....	220
Telephone Lines (Miles).....	4,792

RADIO COMMUNICATIONS

RADIO SETS IN USE 1943

District	Tower Sets	Portable Sets	Boat Sets	Pack Sets	Model 30	Model 300	Miscellaneous	Totals
Sioux Lookout	14	1	1	1	2	2	.....	21
Kenora.....	14	1	.....	1	1	1	1	19
Fort Frances..	11	.....	.....	.....	5	.....	.....	16
Port Arthur...	11	1	1	1	1	2	4	21
Geraldton.....	7	.....	.....	.....	1	1	.....	9
Kapuskasing..	9	.....	.....	.....	2	.....	.....	11
Cochrane.....	13	1	.....	.....	.....	.....	.....	14
S. S. Marie....	15	2	.....	.....	3	1	.....	21
Sudbury.....	33	1	.....	.....	.....	.....	.....	36
North Bay....	21	7	1	.....	.....	.....	.....	29
Head Office....	.....	3	3	3	.....	.....	.....	9
Totals....	148	17	6	6	17	7	5	206

In addition to the above, aircraft are equipped with RCA aircraft sets as follows:—

CF-OAV—Kenora District
 CF-OAW—Port Arthur District
 CF-OAY—Port Arthur District
 CF-OB B—Sioux Lookout District
 CF-BGJ—Kapuskasing District
 CF-BGM—Fort Frances District
 CF-BGN—Sioux Lookout District

During the year three new Model 30 medium-wave, two-channel transmitters were constructed, to be used in the year 1944-45 at Jackfish Island, Nipigon and Peninsula, in the Port Arthur District. Twenty-five Abbot high-frequency tower sets were purchased, for use throughout the Province, and ten Hallicraft S 20R receivers for use in the ground stations.

HAZARD DISPOSAL

Brush burning operations were carried on in connection with logging operations on the east side of Lake Nipigon and in Strathcona Township.

Fire guards in Kirkwood Plantation were maintained, and brush along the new Ramsay-Opeepeesway Road was burned, the cost of the latter being born by the contractors who built the road.

EXPENDITURES

The total expenditure on fire ranging for the year, exclusive of the cost of Administration and the Provincial Air Service, was \$1,059,080.06. The amount of fire tax collectable from woods operations was \$425,408.60. Miscellaneous revenue amounted to \$22,916.40.

Cost-of-living bonus was paid for the past three years but was charged to a separate appropriation and is not included in the table of classified expenditures.

Prior to the year 1942-43 radio expenditures were not accounted under fire ranging. In the years 1942-43 and 1943-44 they were paid out of the fire ranging appropriation and are included in the figures for those years in the table of classified expenditures.

CONFERENCES

Conference on the spruce budworm at Montreal, Quebec, Jan. 23rd-28th.

Conference and inspection trip to Washington, D.C., U.S.A., Feb. 27th-March 3rd.

INSPECTION TRIPS, CHIEF, DIVISION OF FOREST PROTECTION

<i>Date</i>	<i>Place</i>
July 15, 1943	North Bay
July 17, 1943	Sudbury
July 18, 1943	Sault Ste. Marie
July 19, 1943	Geraldton
July 20-23, 1943	Port Arthur
August 6-8, 1943	Ipperwash Park
August 27-29, 1943	Sudbury
September 14, 1943	Algonquin
October 27, 1943	Parry Sound and Tweed
November 26, 1943	Sudbury
December 11-12, 1943	Parry Sound
March 24-31, 1944	Kenora & Sioux Lookout



RANGER STATION
LAKE OF THE WOODS

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TABLE No. 1

NUMBER OF MEN ON DUTY INCLUDING CHIEF AND
DEPUTY CHIEF RANGERS

	1943	1942	1941	1940	1939	1938	1937
April 1.....	128	113	94	82	88	98	93
April 15.....	141	141	129	116	115	107	101
May 1.....	264	633	461	362	258	274	258
May 15.....	559	896	791	709	762	799	788
June 1.....	856	1,053	1,009	1,025	1,074	1,077	951
June 15.....	918	1,095	1,072	1,080	1,114	1,110	979
July 1.....	964	1,118	1,081	1,088	1,140	1,130	977
July 15.....	960	1,147	1,084	1,092	1,141	1,150	988
Aug. 1.....	999	1,086	1,095	1,093	1,142	1,142	998
August 15.....	993	1,072	1,085	1,094	1,139	1,141	1,000
September 1.....	843	909	941	1,022	1,082	1,100	965
September 15.....	677	747	739	783	838	924	871
October 1.....	413	411	380	477	335	880	351
October 15.....	396	329	232	336	220	419	209
October 31.....	210	193	158	192	190	264	114

TABLE No. 2

CLASSIFICATION OF EXPENDITURES

Item	1943-44	1942-43	1941-42	1940-41
Payroll.....	\$647,678.27	\$660,139.71	\$582,328.56	\$555,773.82
Equipment.....	142,892.58	147,886.64	54,350.14	58,527.38
Improvements.....	33,933.31	42,213.78	39,653.12	34,488.37
Extra Fire Fighting.....	74,469.15	148,618.81	234,930.83	124,190.37
Freight, Express, Postage.....	12,317.65	11,927.97	14,632.18	12,058.77
Gasoline and Oil.....	33,392.75	38,214.51	43,725.76	42,130.52
Maintenance.....	84,153.41	99,908.75	77,919.15	77,508.89
Travel.....	25,923.34	25,901.41	15,383.42	15,118.56
Rent.....	2,076.61	2,558.50	3,867.79	3,836.00
Miscellaneous.....	2,242.99	1,558.17	2,734.26	1,377.50
Totals.....	\$1,059,080.06	\$1,178,928.25	\$1,069,525.21	\$925,010.18

TABLE NO. 3
CLASSIFICATION OF FOREST FIRES
By Month

Month	1943	1942	1941	1940	1939	1938	1937
	Number	Number	Number	Number	Number	Number	Number
April.....	15	286	85	103	13	20	38
May.....	188	102	398	122	169	245	307
June.....	33	137	273	112	115	114	378
July.....	96	235	331	227	402	233	369
August.....	86	287	124	282	214	282	292
September.....	20	61	52	108	42	134	68
October.....	186	116	2	60	6	237	1
November.....	...	...	...	...	...	27	...
Totals.....	624	1,224	1,265	1,014	961	1,292	1,453

TABLE NO. 4
CLASSIFICATION OF FOREST FIRES
By Origin

Origin	1943	1942	1941	1940	1939	1938	1937
	Number	Number	Number	Number	Number	Number	Number
Settlers.....	55	114	103	64	54	97	113
Campers.....	187	296	271	339	325	442	288
Railways.....	82	143	81	24	29	25	45
Lightning.....	100	195	278	212	190	245	303
Logging Operations..	26	34	45	23	17	44	46
Mining Operations...	3	3	2	5	3	4	17
Smokers.....	132	243	219	179	162	172	263
Road Construction..	5	8	20	12	17	27	35
Incendiary.....	4	13	23	34	87	109	129
Prospectors.....	1	3	3	2	5	10	17
Miscellaneous.....	25	56	60	30	19	26	37
Unknown.....	4	116	160	90	53	91	160
Totals.....	624	1,224	1,265	1,014	961	1,292	1,453

TABLE No. 5

CLASSIFICATION OF FOREST FIRES
By Size

Size	1943	1942	1941	1940	1939	1938	1937
	Number	Number	Number	Number	Number	Number	Number
Quarter acre and under.....	155	276	278	224	296	312	371
Over quarter to 5 acres.....	237	487	506	441	459	613	554
Over 5 to 10 acres.....	58	97	94	99	64	103	111
Over 10 to 100 acres.....	108	244	235	170	113	201	281
Over 100 to 500 acres.....	41	86	89	56	23	40	73
Over 500 to 1,000 acres.....	15	20	23	10	3	8	25
Over 1,000 to 10,000 acres...	10	13	32	10	2	14	35
Over 10,000 acres.....	.....	1	8	4	1	1	3
Totals.....	624	1,224	1,265	1,014	961	1,292	1,435

TABLE No. 6

CLASSIFICATION OF AREA BURNED OVER
By Month

District	April	May	June	July	August	Sept.	Oct.	Total
	Acres	Acres	Acres	Acres	Acres	Acres	Acres	Acres
Sioux Lookout.....	.....	56	654	12	45	10	35	812
Kenora.....	.....	380	.....	62	8	84	90	624
Fort Frances.....	.....	106	.....	14	41	.....	1,540	1,701
Port Arthur.....	4	1,059	.....	15	18	1	9,608	10,705
Geraldton.....	.....	670	.....	1	.....	.....	3	674
Kapuskasing.....	.....	261	.....	118	.....	.....	334	713
Cochrane.....	.....	5,289	20	618	67	.....	55	6,049
North Bay.....	.....	11,773	.....	46	2	.....	252	12,073
Sudbury.....	47	2,019	36	27	19	80	613	2,841
Sault Ste. Marie...	19	96	.....	55	2	.....	1,241	1,413
Parry Sound.....	.....	602	2	11	2	1	7,860	8,478
Algonquin.....	.....	210	5	1	.....	.....	6,249	6,465
Tweed.....	.....	9	.....	6	4	.....	250	269
Totals.....	70	22,530	717	986	208	176	28,130	52,817

TABLE No. 7
CLASSIFICATION OF AREA BURNED OVER
By Origin

District	Settlers Acres	Campers Acres	Railways Acres	Light- ning Acres	Logging Opera- tions Acres	Mining Opera- tions Acres	Smokers Acres	Road Construc- tion Acres	Incendi- ary Acres	Prospect- ors Acres	Miscel- laneous Acres	Unknown Acres	Totals Acres
SiouX Lookout.....		690		34	13		75						812
Kenora.....	229	87	6	61		70	91				80		624
Port Frances.....		57		26	1	1	608	1	1		1,006		1,701
Port Arthur.....	4,776	4,974	5	11	450		445	27	15		2		10,705
Geraldton.....		3	8		600		2					1	674
Kapuskasing.....	50	101		147	120		295						713
Cochrane.....	496	1,900	5	635	1,175		193		30		1,615		6,049
North Bay.....	230	3,124	1	46			8,663				9		12,073
Sudbury.....	41	406	612	28	487	78	782		50		327		2,811
Sault Ste. Marie	12	1,308	17	53	4		17			1			1,413
Parry Sound.....	206	5,840	6	1	1,580		450				301	91	8,478
Algonquin.....	69	3,522	114	71			2,689						6,465
Tweed.....		14	150	1			104						289
Totals.....	6,109	22,026	954	1,114	4,490	149	14,414	28	96	1	3,341	95	52,817

TABLE No. 8
CLASSIFICATION OF FOREST AREAS BURNED OVER

By Forest Types

District	Number of Fires	Mature Growth		Second Growth		Young Growth		Slash Not restocking	Old Burn Not restocking	Muskeg	Barren	Grass	Totals (Acres)
		Coniferous	Hard-wood	Coniferous	Hard-wood	Coniferous	Hard-wood						
Sioux Lookout.....	30	100	6	.....	.....	463	4	159	.....	10	68	2	812
Kenora.....	40	96	.....	96	.....	106	7	211	40	.....	57	11	624
Port Frances.....	34	9	1	30	6	62	40	431	1,006	1	23	92	1,701
Port Arthur.....	74	1,447	815	727	1,351	795	2,334	1,789	426	80	80	861	10,705
Geraldton.....	9	10	.....	1	.....	.....	.....	651	.....	.....	8	3	674
Kapuskasing.....	13	123	20	26	.....	.....	.....	476	5	.....	.....	63	713
Cochrane.....	48	955	.....	1,450	.....	174	.....	2,335	694	15	7	719	6,049
Sault Ste. Marie.....	55	42	550	21	258	7	366	107	9	.....	22	31	1,413
Sudbury.....	122	3	2	57	32	178	628	790	430	.....	289	405	2,841
North Bay.....	38	721	3	578	237	4,715	3,980	350	1,274	.....	1	214	12,073
Parry Sound.....	81	262	923	116	1,918	715	1,369	825	1,862	48	61	379	8,478
Algonquin.....	59	200	780	407	750	555	3,397	325	.....	.....	16	35	6,465
Tweed.....	21	.....	.....	4	71	54	86	1	.....	.....	22	31	269
Totals.....	624	3,968	3,100	3,213	4,624	7,824	12,211	8,450	5,746	181	654	2,846	52,817
1942 Totals.....	1,224	32,157	2,085	14,336	4,010	7,313	9,171	8,993	24,164	2,172	3,361	5,956	113,716
1941 ".....	1,265	221,362	50,793	33,058	20,702	55,690	22,341	150,422	86,827	10,469	5,257	9,639	666,547
1940 ".....	1,014	11,588	1,809	23,430	5,678	29,661	6,719	17,571	20,354	1,346	903	2,852	121,614
1939 ".....	961	3,807	575	2,542	552	1,892	956	3,087	8,363	187	6,649	688	29,098
1938 ".....	1,292	11,551	5,915	23,700	6,128	26,676	23,030	23,102	10,597	4,021	673	2,492	138,245
1937 ".....	1,453	52,972	9,983	34,786	3,662	47,954	8,755	27,770	31,281	3,226	2,423	2,004	224,746

TABLE No. 9
CLASSIFICATION OF LAND BURNED OVER
By Ownership

District	Crown Land	Private Land	Totals	
	Area in Acres	Area in Acres	No. of Fires	Area in Acres
Sioux Lookout.....	810	2	30	812
Kenora.....	245	379	40	624
Fort Frances.....	104	1,597	34	1,701
Port Arthur.....	1,604	9,101	74	10,705
Geraldton.....	663	11	9	674
Kapuskasing.....	650	63	13	713
Cochrane.....	5,162	887	48	6,049
North Bay.....	11,036	1,037	38	12,073
Sudbury.....	745	2,096	122	2,841
Sault Ste. Marie.....	360	1,053	55	1,413
Parry Sound.....	5,618	2,860	81	8,478
Algonquin.....	6,360	105	59	6,4 5
Tweed.....	108	161	21	269
Totals.....	33,465	19,352	624	52,817

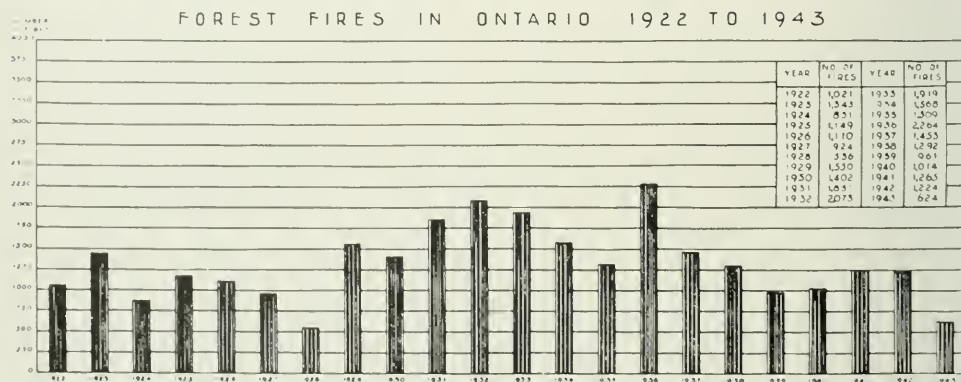
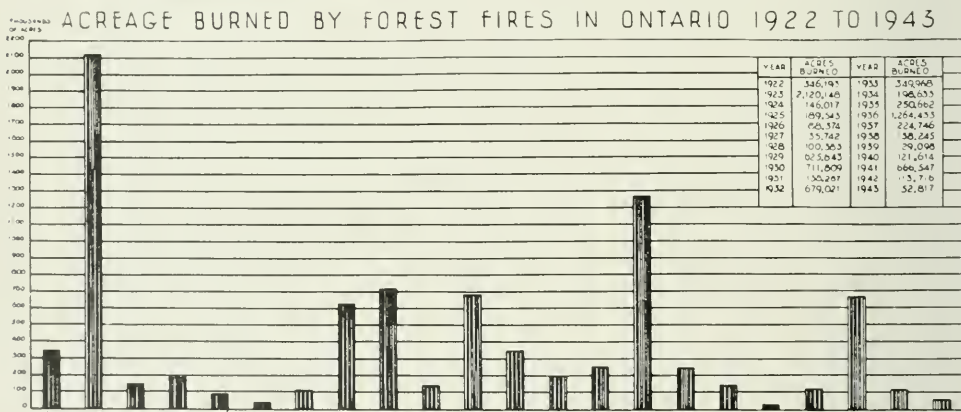


TABLE No. 10
MAJOR EQUIPMENT PURCHASED AND IN USE—1943-44

Districts	Fire Fighting Units		Portable Hand Pumps		Fire Fighting Hose (Feet)		Tents		Blankets (Pairs)		Canoes		Motor Boats		Auto Trucks		Railway Motor Cars		Vehicles		Out-board Motors		Binoculars	
	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use	Purchased 1943	Total Now in Use
Sioux Lookout	96	384	24	14,000	313,000	146	50	1,200	102	6	2	5	4	10	29	3								
Kenora	67	174		21,000	225,900	101	993	2	79	5	10	1	1	1	34	11								
Fort Frances	35	69			103,600	46	419	1	55	3	2	4	1	1	24	11								
Port Arthur	9	289	51	82,000	221,000	147	150	1,314	80	3	7	2	2	3	15	9								
Geraldton	7	40	48	255	106,800	85	144	657	55	2	2	1	3	1	12	2								
Kapuskasing	4	32	100	357	83,900	68	35	369	45	1	8	1	10	20	11	16								
Cochrane	46	532		600	120,200	48	26	669	55	6	16	1	7	18	1	5								
Sault Ste. Marie	1	325		8,000	139,000	143	96	1,082	2	86	1	1	11	4	13	18								
Sudbury	80	304	20	100	249,000	250	48	1,513	188	5	2	18	7	1	31	32								
North Bay	47	174		6,000	133,700	137	1,016		105	1	3	20	1	10	24	22								
Parry Sound	21	134			48,100	29	364		50	2	9	2	13	5	6	11								
Algonquin	23	120	48	5,000	79,800	55	72	771	75	1	2	5	5	3	19	12								
Tweed	2	10		2,400	21,800	19	24	274	12	1	8	1	1	1	14	18								
Head Office	6	13	200	30,500	55,700																			
Totals	29	634	491	3,467	1,901,500	5	1,274	645	10,561	5	987	7	47	10	128	4	48	1	53	4	248	170		

TABLE No. 11
STATEMENT OF TRAVEL PERMITS ISSUED

District	1943		1942		1941		1940		1939		1938		1937	
	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons	Permits	Persons
Sioux Lookout.....														
Kenora.....	373	1,278	662	2,225	1,107	3,175	1,185	3,796	1,073	3,222	903	2,501	927	2,784
Fort Frances.....	493	1,298	50	178	68	234	66	269	106	391	115	343	110	355
Port Arthur.....	135	506	267	861	381	1,377	254	1,078	486	1,031	249	431	20	58
Geraldton.....	40	60	12	12										
Kapuskasing.....	51	113	100	222	84	155	55	113	217	530	180	378	106	162
Cochrane.....	1,026	4,974	1,012	4,502	1,091	3,549	1,045	3,060	1,312	3,992	1,326	3,655	1,370	3,857
North Bay (Other than Ferguson Highway).....	1,543	5,505	2,438	4,919	3,128	10,677	3,787	13,066	4,073	15,634	3,611	14,005	2,569	10,202
Sudbury.....	897	2,843	1,270	3,908	1,482	4,848	1,524	4,990	2,222	5,446	2,195	5,486	1,638	4,623
Sault Ste. Marie.....	926	2,970	1,478	4,674	2,707	8,402	1,982	6,320	1,800	5,947	1,780	5,707	1,877	6,042
Parry Sound.....														
Algonquin.....	5,520	9,020	1,069	3,224	1,305	3,898	264	658	1,328	4,253	1,857	6,446	330	863
Tweed.....														
Totals.....	11,004	28,567	8,358	24,725	11,353	36,315	10,162	33,350	12,707	40,446	12,216	38,952	8,947	28,946



ISSUING A TRAVEL PERMIT

TABLE No. 12
WORK PERMITS

District	Mining Operations		Woods Operations		Miscellaneous Operations		Totals	
	No. of Permits	Men Engaged	No. of Permits	Men Engaged	No. of Permits	Men Engaged	No. of Permits	Men Engaged
	Sioux Lookout.....	36	137	13	834	19	974
Kenora.....	20	69	73	1,241	.....	.....	103	1,347
Fort Frances.....	31	773	19	869	.....	.....	50	1,642
Port Arthur.....	38	114	50	4,125	.....	.....	96	4,684
Geraldton.....	13	32	18	1,326	.....	.....	34	1,408
Kapuskasing.....	8	31	14	2,095	.....	.....	52	2,726
Cochrane.....	322	1,000	195	6,072	.....	.....	294	7,143
North Bay.....	139	497	141	2,759	.....	.....	693	3,475
Sudbury.....	75	367	137	3,014	.....	.....	11	4,057
Sault Ste. Marie.....	34	298	28	2,502	.....	.....	63	2,803
Parry Sound.....	11	51	55	804	.....	.....	69	874
Algonquin.....	11	43	90	1,929	.....	.....	107	2,093
Tweed.....	12	95	124	1,122	.....	.....	136	1,217
Totals.....	750	3,507	990	29,292	532	1,611	2,272	34,410
1912-43 Totals.....	761	3,633	808	34,463	197	2,098	1,826	40,194
1941-42 ".....	1,285	6,048	884	35,043	132	4,988	2,251	46,079
1940-41 ".....	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	105	3,017	4,106	41,882
1937-38 ".....	3,531	19,685	737	31,743	162	3,550	4,431	57,978



TIMBER LOST—TOURIST VALUE NIL
Watershed protection gone. Fire-fighting dollars spent.
All because of one neglected camp fire!



SIGHTING THE FIRST WISP OF SMOKE
Lookout man takes a bearing with his alidade.

TABLE No. 13
STATEMENT OF FIRE PERMITS ISSUED

District	Number of Permits						
	1943	1942	1941	1940	1939	1938	1937
Sioux Lookout.....	137	123	232	215	322	315	362
Kenora.....	530	470	376	791	811	1,069	711
Fort Frances.....	75	195	203	300	424	69	54
Port Arthur.....	554	529	563	1,671	1,083	1,457	1,043
Geraldton.....	60	101	.....	.....	.....	.....	.....
Kapuskasing.....	261	1,677	947	2,757	3,188	2,544	2,838
Cochrane.....	1,241	2,555	2,275	3,397	3,304	2,706	3,926
North Bay.....	834	1,129	1,458	2,885	3,117	3,321	3,216
Sudbury.....	1,052	979	886	1,436	1,811	1,959	1,445
Sault Ste. Marie.....	154	217	288	361	500	583	567
Parry Sound.....	174	300	306	303	443	498	624
Algonquin.....	42	74	124	178	245	169	197
Tweed.....	128	193	175	228	317	345	417
Totals.....	5,242	8,542	7,833	14,552	15,565	15,035	15,400

TABLE No. 14
MEANS OF FIRE DETECTION

District	Total Fires	Air Service	Towers	Rangers	Public
Sioux Lookout.....	30	7	5	11	7
Kenora.....	40	11	17	3	9
Fort Frances.....	34	12	10	5	7
Port Arthur.....	74	32	13	8	21
Geraldton.....	9	3	.....	1	5
Kapuskasing.....	13	4	1	1	7
Cochrane.....	48	.....	12	16	20
North Bay.....	38	4	15	4	15
Sudbury.....	122	3	47	18	54
Sault Ste. Marie.....	55	7	10	5	33
Parry Sound.....	81	2	29	12	38
Algonquin.....	59	6	12	14	27
Tweed.....	21	.....	17	.....	4
Totals.....	624	91	188	98	247

TABLE No. 15
FIRE DAMAGE TABLE 1943-44

District	Sawlogs		Pulpwood		Ties		Fuelwood		Cedar Posts		Cedar Poles		Protection Changes		Total Timber Damage		Property Damage
	F.B.M.	\$	Cords	\$	No.	\$	Cords	\$	No.	\$	No.	\$	Mature	Young Growth	\$	\$	\$
Sioux Lookout.	1,000	2.50	334	467.60	.....	.....	58	16.50	.....	.....	.....	.....	243.45	9.50	739.55	.....	.....
Kenora	16,800	42.00	960	794.00	.....	.....	188	49.75	.....	.....	.....	.....	140.15	14.72	1,040.62	.....	1,320.00
Fort Frances	38,700	96.75	103	103.20	50	5.00	26	6.50	.....	.....	.....	.....	19.72	134.22	365.39	.....	7,272.00
Port Arthur	79,600	199.00	2,636	3,236.10	.....	.....	12,394	4,016.50	5	.10	.....	.....	2,644.97	317.56	10,414.23	.....	5,962.00
Geraldton.	.....	.....	73	52.20	.....	.....	2	1.00	.....	.....	.....	.....	11.00	.....	64.20	.....	.....
Kapuskasing	20,000	40.00	1,830	2,562.00	.....	.....	.....	.....	.....	.....	.....	.....	222.76	10.40	2,835.16	.....	16.50
Cochrane	855,700	1,313.05	1,314	1,839.60	.....	.....	8,263	2,615.75	.....	.....	.....	.....	3,105.00	39.95	8,913.35	.....	2,672.50
North Bay	419,900	680.25	742	474.80	.....	.....	2,197	649.00	.....	.....	.....	.....	1,002.60	1,813.60	4,620.25	.....	.....
Sudbury	17,700	43.05	83	38.30	.....	.....	648	246.00	70	1.40	.....	.....	38.82	142.50	510.67	.....	612.10
Sault Ste. Marie.	19,700	49.25	59	78.40	150	15.00	.....	.....	.....	.....	.....	.....	256.17	.....	398.82	.....	6.00
Parry Sound	207,800	377.50	80	80.50	.....	.....	1,038	519.25	.....	.....	.....	.....	1,950.55	216.51	3,144.31	.....	43,350.00
Algonquin.	33,000	74.00	61	50.94	.....	.....	279	111.63	.....	.....	.....	.....	1,555.01	1,617.02	3,408.60	.....	.....
Tweed	11,000	76.00	15	15.00	.....	.....	205	205.00	.....	.....	.....	.....	13.50	5.76	315.26	.....	.....
Totals	1,720,900	2,993.35	8,290	9,792.64	200	20.00	25,598	8,437.48	75	1.50	.....	.....	11,203.70	4,321.74	36,770.41	.....	61,211.10



AFTERMATH
A RANGER ESTIMATES THE LOSS



A CABIN IN A TYPICAL NORTHERN ONTARIO SETTING

DIVISION OF LAND AND RECREATIONAL AREAS

There was a decided increase in the amount of lands work undertaken during the past year. The major change effected was the delegation to Field Offices of the control of lands within their districts.

Upon decentralization of land administration, the field offices assumed their new responsibilities. Competent inspection was provided and field men were instructed by manual, and also in field classes. A sufficiently large staff is not available to ensure the best results, but it is hoped that this situation may be remedied after the war.

Preparation is being made for the large post-war boom in tourist traffic. Roads, trails, portages, camp sites and picnic grounds are being constructed, as funds permit. Our forests provide a natural means of recreation, but facilities for tourists must be provided if this industry is to produce the revenue of which it is capable.

To take practical steps for agricultural settlement, it is necessary to obtain a picture of actual field conditions. To this end a start was made during the past year on a programme of land surveys.

Land Administration

The new regulations of June 22, 1942 radically altered the previous regulations with respect to the use of land for agriculture, summer resorts, and other purposes. These new regulations were tested during the past year and were found to be a great improvement. Subsequent changes found necessary to the new regulations during the year were effected by Orders-in-Council. The important features of these changes are summarized in the following:

In order that special consideration be given to charges for sale or lease of lands for use of boys' and girls' camps which are maintained and operated without monetary profit by a charitable institution or service club, an Order-in-Council was passed on May 27, 1943 to allow for charges for lease or sale of such lands at one-sixth of the charges for other uses, as provided for in regulations.

Aids to Veterans

To better classify persons eligible for free grant lands because of military services, an amendment was made to regulations on January 6, 1944. The amendment provides for free grant lands for agricultural use to all persons who have served in His Majesty's Active Service Forces outside of Canada during the present or last war and who were domiciled in Canada previous to these wars. Female persons who fulfil requirements and are eligible to acquire lands have benefits equal to male persons.

On January 13, 1944, an addition to regulations was made which provided for the protection of rights to lands sold or located to men who, subsequent to sale or location, entered His Majesty's Armed Forces during the present war. Absence on service is not considered a cessation of residence provided for and required under The Public Lands Act. However, full settlement duties in respect to clearance and cultivation of the land and the erection of buildings are required.

Pine Trees Release

On January 6, 1944, an amendment was made to regulations, which permits the issuance of Pine Trees Release without charge for pine trees which had been reserved in Letters Patent, providing the quantity of pine trees is not in excess of a stipulated amount. This amendment provides for release of pine from patent without charge. Previous to amendment, a charge of \$10.00 was made for pine patent.

Provincial Parks

It is the Department's policy to set aside areas for park purposes for the following reasons: To remove tracts of non-agricultural soil from settlement; to establish a place for the recreation of the people; to provide a suitable habitat and place of protection for fish and wild life, and a place where the forest growth may be better regulated.

The following are the Provincial Parks established to date:

Algonquin	2741 sq. miles
Quetico	1720 sq. miles
Rondeau	8 sq. miles
Ipperwash Beach	109 acres
Lake Superior	540 sq. miles
Sibley	61 sq. miles

In continuance of previous policy, by Orders-in-Council of January 13th, 1944 the Department has set aside two new areas as follows:

Lake Superior Provincial Park—All lands the property of the Crown in the following described area:

“Bounded on the east by the right-of-way of the Algoma Central Railway; on the north by the Michipicoten River; on the south by the Montreal River; saving and excepting therefrom those parts of Township 27, Range 16, lying west of the right-of-way of the Algoma Central Railway; Township 27, Range 15, lying west of the right-of-way of the Algoma Central Railway; Township 28, Range 14, lying northwest of the Montreal River; Township 29, Range 14, lying north of the Montreal River; and Township 29, Range 15, lying east of the Montreal River.”

Sibley Provincial Park—All lands the property of the Crown in the following described area:

“All of the Township of Sibley, saving and excepting therefrom Lots 1 to 10, in Concession 1 to 5.”

In spite of travel restrictions, Rondeau, Algonquin and Quetico Provincial Parks continued during 1943 to attract a large number of visitors, the number of visitors being equal to the year 1941, a year when an all-time high for visitors was established.

The boys' and girls' camps plan for Algonquin Park improvement and forest protection assistance inaugurated in 1941 was continued and enlarged upon. The assistance given to the park staff in this work was of great value.

The following are statistical statements of lands administration work completed during the fiscal year ending March 31, 1944:

STATEMENT OF PATENTS, ETC., ISSUED DURING
THE YEAR ENDING MARCH 31st, 1944

Public Land Patents.....	640	
Free Grant Patents.....	215	
Pine Patents.....	6	
Release of Pine.....	0	
Transfers (Town Lots).....	23	
Patents (Town Lots).....	54	
Miscellaneous Documents.....	22	
Water Power Leases.....	4	
		964
Mining Land Patents.....	374	
Mining Rights Patents.....	9	
Mining Leases.....	62	
		445
Crown Leases.....	20	
Crown Leases (Summer Resort).....	1	
Algonquin Park Leases.....	17	
Bruce Beach Leases.....	3	
Bruce Beach Renewals.....	35	
Timagami Leases.....	1	
Rondeau Park Leases.....	90	
		167
Total.....		1,576
License of Occupation (Mines).....	59	
" " (Lands).....	72	
" " (Lands-Summer Resort).....	9	
" " (Algonquin).....	0	
Land Use Permits.....	967	
		1,107
License of Occupation Cancelled.....	377	
Crown Leases Cancelled.....	71	

SUMMER RESORT LANDS

Administrative District	District Forester	Sales		Cancellations		Assignments		Patents	
		No.	Acres	No.	Acres	No.	Acres	No.	Acres
Cochrane.....	A. Hurd.....	7	10.85			1	.56	2	6.35
Fort Frances.....	I. M. Whalen.....	11	19.76					4	7.62
Geraldton.....	U. W. Fiskar.....			1	.59			3	5.64
Kapuskasing.....	T. E. Mackey.....	1	1.00						
Kenora.....	W. D. Cram.....	108	257.82					62	160.63
North Bay.....	I. P. Marchildon.....	61	198.70	1	10.19			51	162.03
Parry Sound.....	R. L. Snow.....	52	142.53	3	8.69			20	59.76
Pembroke.....	E. L. Ward.....	6	74.34					2	4.62
Port Arthur.....	P. Addison.....	14	51.96			1	3.90	10	26.18
Sault Ste. Marie.....	D. H. Smith.....	17	47.64					7	22.97
Sioux Lookout.....	K. Acheson.....	7	34.79					12	72.78
Sudbury.....	P. McEwen.....	45	86.44	5	5.89	1	1.00	39	98.23
Tweed.....	A. P. Leslie.....	14	22.52					19	32.78
Main Office.....	Main Office.....	1	.24						
	Totals	344	948.59	10	25.36	3	5.46	231	659.59

LANDS FOR SPECIAL USE

Administrative District	District Forester	Sales		Patents	
		No.	Acres	No.	Acres
Cochrane	A. Hurd	4	359.25	4	650.37
Fort Frances	J. M. Whalen.....	1	312.00		
Kenora	W. D. Cram	7	21.62	4	414.18
North Bay.....	I. P. Marchildon..	14	408.04	17	689.18
Parry Sound.....	R. L. Snow.....	13	402.34	9	42.38
Pembroke	E. L. Ward.....	12	823.80	1	4.73
Port Arthur.....	P. Addison.....	3	81.25	3	187.92
Sault Ste. Marie.....	D. H. Smith.....	3	102.02	1	1.52
Sioux Lookout.....	K. Acheson.....	5	53.93	3	229.02
Sudbury.....	P. McEwen	17	1,033.26	3	10.00
Tweed.....	A. P. Leslie.....	28	1,789.24	9	340.20
Main Office	Main Office.....	18	504.25	12	284.57
Kapuskasing.....	T. E. Mackey.....			4	916.43
	Totals.....	125	5,891.00	70	3,770.50

AGRICULTURAL LANDS IN SALE TOWNSHIPS

Administrative District	District Forester	Sales		Cancellations		Assignments		Patents	
		No.	Acres	No.	Acres	No.	Acres	No.	Acres
Cochrane	A. Hurd	22	1,863.07	99	9,062.16	45	5,095.35	57	7,167.67
Fort Frances.....	J. M. Whalen.....	24	1,785.65	10	374.75			1	160.00
Geraldton.....	U. W. Fiskar.....			1	56.50				
Kapuskasing.....	T. E. Mackey.....	18	1,578.50	173	15,229.70	41	4,080.66	29	3,175.20
Kenora	W. D. Cram	18	1,401.34	15	709.40	3	339.54	4	256.00
North Bay.....	I. P. Marchildon..	44	4,338.19	35	3,675.54	25	3,239.85	47	8,066.52
Parry Sound.....	R. L. Snow.....	17	1,499.64	6	333.00	1	5.00	11	1,015.64
Pembroke	E. L. Ward.....	20	2,035.43	4	266.00			12	1,109.02
Port Arthur.....	P. Addison.....	19	2,160.50	25	2,537.00	13	1,802.50	18	2,388.25
Sault Ste. Marie.....	D. H. Smith.....	2	199.50	7	772.00			2	325.00
Sioux Lookout.....	K. Acheson.....	1	146.00	1	1.00			1	243.00
Sudbury	P. McEwen.....	102	11,575.46	61	5,876.39	46	5,254.98	101	12,175.36
Tweed.....	A. P. Leslie.....	34	2,970.21	8	722.00	3	306.50	70	7,105.04
Main Office.....	Main Office.....	4	381.00					6	659.00
	Totals.....	325	31,934.49	445	39,615.44	177	20,124.38	359	43,845.70

AGRICULTURAL SALES

Year ending Mar. 31st	Sales		Assignments		Cancellations		Patents	
	No.	Acreage	No.	Acreage	No.	Acreage	No.	Acreage
1939	383	33,685.79	262	25,353.745	649	59,824.85	178	20,574.88
1940	395	34,606.576	254	25,830.543	502	45,397.43	148	17,236.056
1941	297	24,737.682	210	21,464.60	265	41,422.916	172	20,154.240
1942	143	12,642.717	140	13,997.29	555	48,156.146	137	15,797.648
1943	124	11,765.45	159	16,093.755	456	43,850.67	161	18,615.09
1944	325	31,934.49	117	20,124.38	445	39,615.44	359	43,845.70

MISCELLANEOUS SALES (Special Use)

1939	26	1,140.163				31	2,020.335
1940	20	361.269				16	189.349
1941	12	618.228				14	141.521
1942	13	1,710.813				21	2,138.812
						2	5.74
1943	36	2,127.88				22	1,987.70
						6	322.36
1944	125	5,891.00				70	3,770.50

SUMMER RESORT

1939	134	412.905			1	4.6	129	523.4878
1940	145	171.928			3	10.37	129	521.698
1941	169	516.608			4	8.60	126	469.011
1942	123	423.900	2	6.75	1	1.13	98	361.459
1943	169	462.34					127	421.61
1944	344	948.59	3	5.46	10	25.36	231	659.59

CITIES, TOWNS AND TOWNSITES

Year ending March, 31st	Sales		Assignments		Cancellations		Patents	
	No.	Acreage	No.	Acreage	No.	Acreage	No.	Acreage
1939	57	39.5415	33	5.089	...	...	122	129.7305
1940	114	107.9795	22	2.531	...	...	106	125.609
1941	82	49.125	9	1.520	...	...	86	29.414
1942	40	12.658	3	.44	3	.52	85	31.191
1943	31	10.71	13	1.779	6	1.382	50	18.490
1944	64	38.18	14	2.09	26	188.25	76	32.24



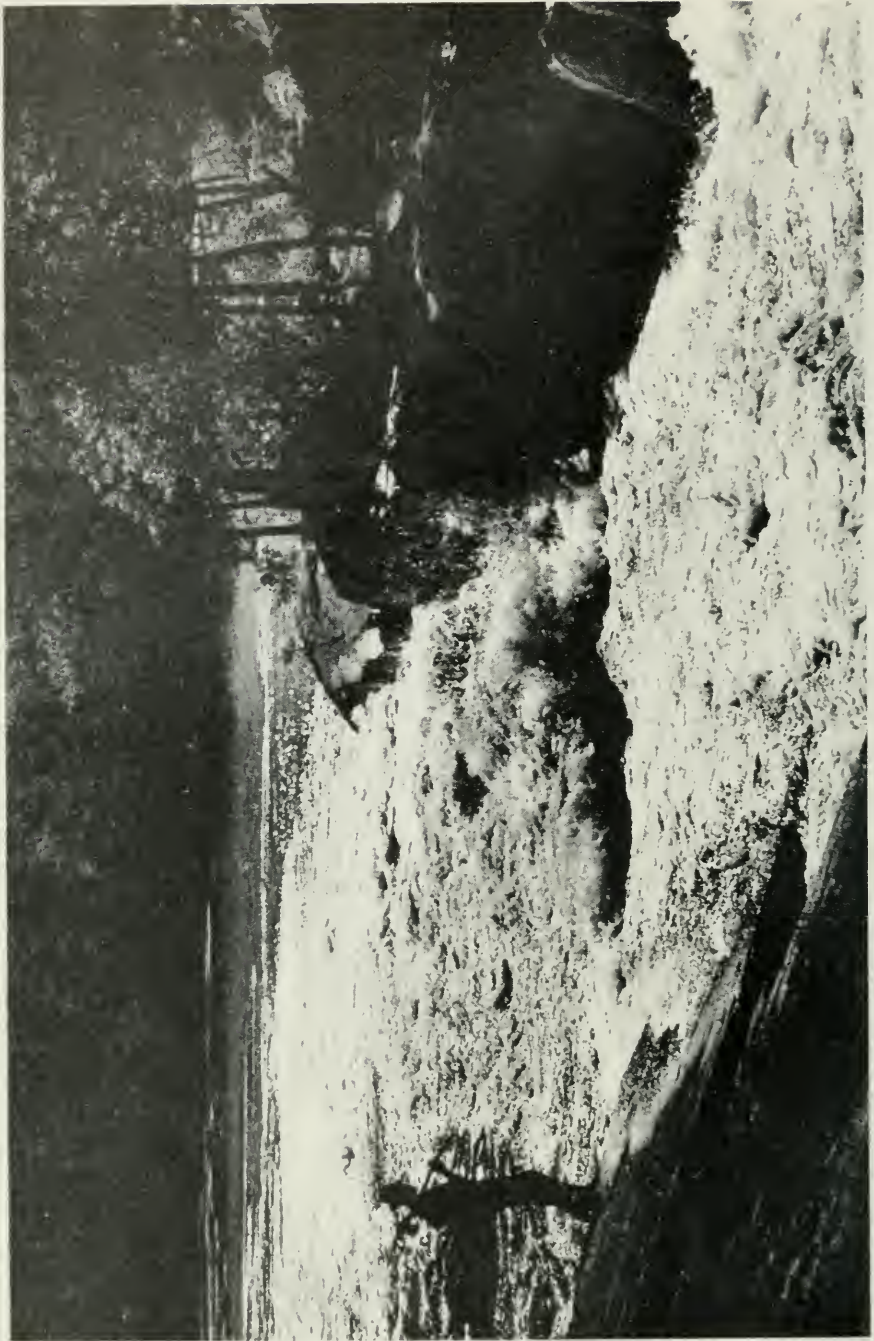
NORTHWOODS SUMMER HOME ON A GRANDER SCALE

LAND USE PERMITS

Administrative District	District Forester	Hunt Camp	Trappers Cabin	Residence	Agriculture	Marsh Hay	Mill Site	Sugar Bush	Boat House	Miscellaneous	Total
Cochrane	A. Hurd	0	0	16	1	36	13	0	0	0	66
Fort Frances	J. M. Whalen	1	0	0	0	0	1	0	0	0	2
Kapuskasing	T. E. Mackey	1	0	5	4	15	3	0	0	3	31
Kenora	W. D. Cram	0	0	8	1	0	4	0	0	1	14
North Bay	J. P. Marchildon	12	4	48	10	8	16	4	13	8	123
Port Arthur	P. Addison	4	0	12	1	0	19	0	0	3	39
Pembroke	E. L. Ward	17	0	65	3	0	9	0	0	42	136
Parry Sound	R. L. Snow	73	2	39	5	9	9	3	9	7	156
St. James Lookout	K. Acheson	2	0	17	1	3	2	0	1	3	29
Sault Ste. Marie	D. H. Smith	3	0	21	0	0	4	0	0	2	30
Sudbury	P. McEwen	13	2	83	35	2	20	2	2	5	164
Tweed	A. P. Leshie	31	0	10	7	3	5	0	2	4	62
Orono		0	0	46	0	0	0	0	0	0	46
St. Williams											
Milhurst											
Angus											
Rondeau Park	R. A. McLaren. (Supt.)	0	0	59	0	0	0	0	0	10	69
Total		157	8	429	68	76	105	9	27	88	967

AGRICULTURAL LANDS IN FREE GRANT TOWNSHIPS

Administrative District	District Forester	Locations		Cancellations		Assignments		Patents	
		No.	Acres	No.	Acres	No.	Acres	No.	Acres
Cochrane	A. Hurd	1	74.13	3	317.00	2	240.00	1	75.00
Fort Frances	J. M. Whalen			43	5,961.75			22	3,387.75
Kapuskasing	T. E. Mackey			17	1,352.00	1	75.00		
Kenora	W. D. Cram	1	55.00	84	10,723.52	6	860.00	24	3,658.22
North Bay	J. P. Marchildon	3	460.00	35	3,564.75	6	717.50	11	1,156.00
Port Arthur	P. Addison	2	321.00	35	4,947.00	16	2,218.00	15	2,179.30
Pembroke	E. L. Ward			29	3,232.00	9	723.50	25	2,978.41
Parry Sound	R. L. Snow	1	95.00	88	9,578.57	8	1,112.00	22	3,111.40
Stioux Lookout	K. Acheson					1	160.00		
Sault Ste. Marie	D. H. Smith	9	1,281.75	5	787.00	1	80.00		
Sudbury	P. McEwen	3	407.50	108	12,041.96	19	2,879.00	27	3,763.11
Tweed	A. P. Leslie					20	2,245.00	71	8,301.46
	Totals	20	2,694.38	528	64,783.55	89	11,310.00	218	28,610.65



REBECCA FALLS—QUEENICO PARK
“There’s fish in them thar waters!”



LAKE TIMAGAMI
A family party hits the water trail.

FREE GRANT LOCATIONS

Year ending Mar. 31st	Locations		Sales		Assignments		Cancellations		Patents	
	No.	Acreage	No.	Acreage	No.	Acreage	No.	Acreage	No.	Acreage
	1939	262	33,637.736	70	3,044.243	137	15,994.413	393	47,995.605	139	17,569.013
1910	184	22,639.98	62	2,854.15	123	15,530.31	360	44,193.905	151	18,205.522
1941	135	15,883.00	53	2,915.97	116	726.00	316	38,618.84	154	16,063.949
1912	46	5,920.80	51	2,743.44	85	501.00	284	34,713.636	131	14,972.951
1943	16	2,069.00	96	7,747.24	77	471.00	341	40,181.91	181	20,387.47
1944	20	2,694.38	89	11,310.00	528	64,783.55	218	28,610.65		

RETURNED SOLDIERS AND SAILORS LOCATIONS

1939	15	1,295.72	2	240.50	34	3,627.34
1910	12	1,158.30			35	3,652.95
1941	8	726.00			18	1,917.15
1942	4	501.00			19	1,769.75
1943	5	471.00			24	2,720.05

CITIES, TOWNS AND TOWNSLOTS

Administrative District	District Forester	Sales		Cancellations		Assignments		Patents	
		No.	Acres	No.	Acres	No.	Acres	No.	Acres
Cochrane	A. Hurd	6	6.51	2	1.50	2	.19	7	.70
Geraldton	U. W. Fiskar	4	.70	6	164.30	1	.16	5	1.08
Kapuskasing	T. E. Mackey	11	6.69	7	19.81	1	1.00	14	3.02
Kenora	W. D. Crain	2	.42	1	.45			1	.19
North Bay	F. P. Marchildon	3	.95	1	.50			3	.93
Parry Sound	R. L. Snow	3	7.80					2	.40
Pembroke	E. L. Ward	2	1.01			1	.076	1	1.31
Port Arthur	P. Addison	1	.20						
Sault Ste. Marie	D. H. Smith	6	1.00	1	.17	1	.11	12	3.37
Stouxt Lookout	K. Acheson	11	1.36	8	1.52	4	.46	19	11.78
Sudbury	P. McEwen	10	11.33			1	.09	5	.41
Main Office	Main Office	2	.21					3	6.43
Tweed	A. P. Leslie							1	2.59
Totals		64	38.18	26	188.25	11	2.09	76	32.21



A NATIVE GIVES WELCOME TO ALGONQUIN PARK

DIVISION OF LAW

As a result of the triennial assessment year fixed by the Provincial Land Tax Act falling during the year 1943, work of the Division of Law was increased and a considerable portion of the time of the Chief of the Division was engaged in appearances in various parts of the Province respecting appeals before District and County Court Judges.

The routine work of the Division, embracing the preparation of Recommendations-to-Council, timber concession agreements and the settlement of involved land matters, required somewhat more than the usual time in previous years. Certain amendments to the Statutes and Regulations were effected, resulting in improvements in the general administration of the Land and Timber divisions of the Department.

PROVINCIAL LAND TAX ACT:

Appeals were launched with respect to assessments as provided for in the Provincial Land Tax Act, and the Chief of the Division attended with the Collector and appeared on appeals at Kenora, Sault Ste. Marie, Sudbury, North Bay and Chatham. A test was made of an amendment concerning the taxation of land patented as mining land but not now being *held and used* for mining purposes. His Honour, Judge Earle C. Popham, District Court Judge of the District of Kenora, held in his decision that such land is properly taxable.

PROSECUTIONS AND CHARGES:

There was a noticeable decline in the number of charges laid under the Fire Prevention Act and miscellaneous infractions of other Statutes during the season. This is attributed to the vigorous policy of previous years, which resulted in a stricter observance by the Public of the statutes and regulations.

	<i>Number</i>	<i>Convictions</i>	<i>Acquittals</i>
The Fire Prevention Act.....	7	7	0
Miscellaneous.....	1	1	0

TIMBER AGREEMENTS:

During the year eleven Timber Concession Agreements and two supplementary agreements respecting the non-exportation of pulpwood were prepared and completed. (See complete memoranda of agreements, page 121).

INSPECTION TRIPS:

The Chief of the Division attended the Southern Region Meeting at Algonquin Park and the Western Region Meeting at Kenora for the purpose of advising on the interpretation of Statutes, particularly respecting every-day problems arising in the field in the administration of the various Districts. Necessary trips were also made to Ottawa, Pembroke, Sudbury, Sault Ste. Marie, North Bay and Long Point Park in connection with Departmental matters requiring investigation and settlement by the Law Division.



VETERAN RANGER

Zeph Nadeau, Forest Ranger for 30 years at Radiant Station, Algonquin Park.

DIVISION OF OPERATION AND PERSONNEL

Personnel and equipment shortages remained acute because of war conditions. Replacement of retiring personnel and the absence of enlisted staff presented serious difficulties in carrying on the work of the Department. The diversion of equipment and supplies to war purposes left a shortage for Department use. Under these conditions it was, however, possible by extra effort to satisfy the minimum operation requirements.

Organization:

HEAD OFFICE, TORONTO

Minister—Hon. W. G. Thompson*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
Land and Recreational Areas.....	H. W. Crosbie
Law.....	F. J. Sullivan
Operation and Personnel.....	P. O. Rhynas
Reforestation.....	E. J. Zavitz
Research.....	R. N. Johnston
Surveys and Engineering.....	C. H. Fullerton
Timber Management.....	J. F. Sharpe

FIELD OFFICES

NORTHERN ONTARIO

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

SOUTHERN ONTARIO

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

AREAS OF FOREST DISTRICTS

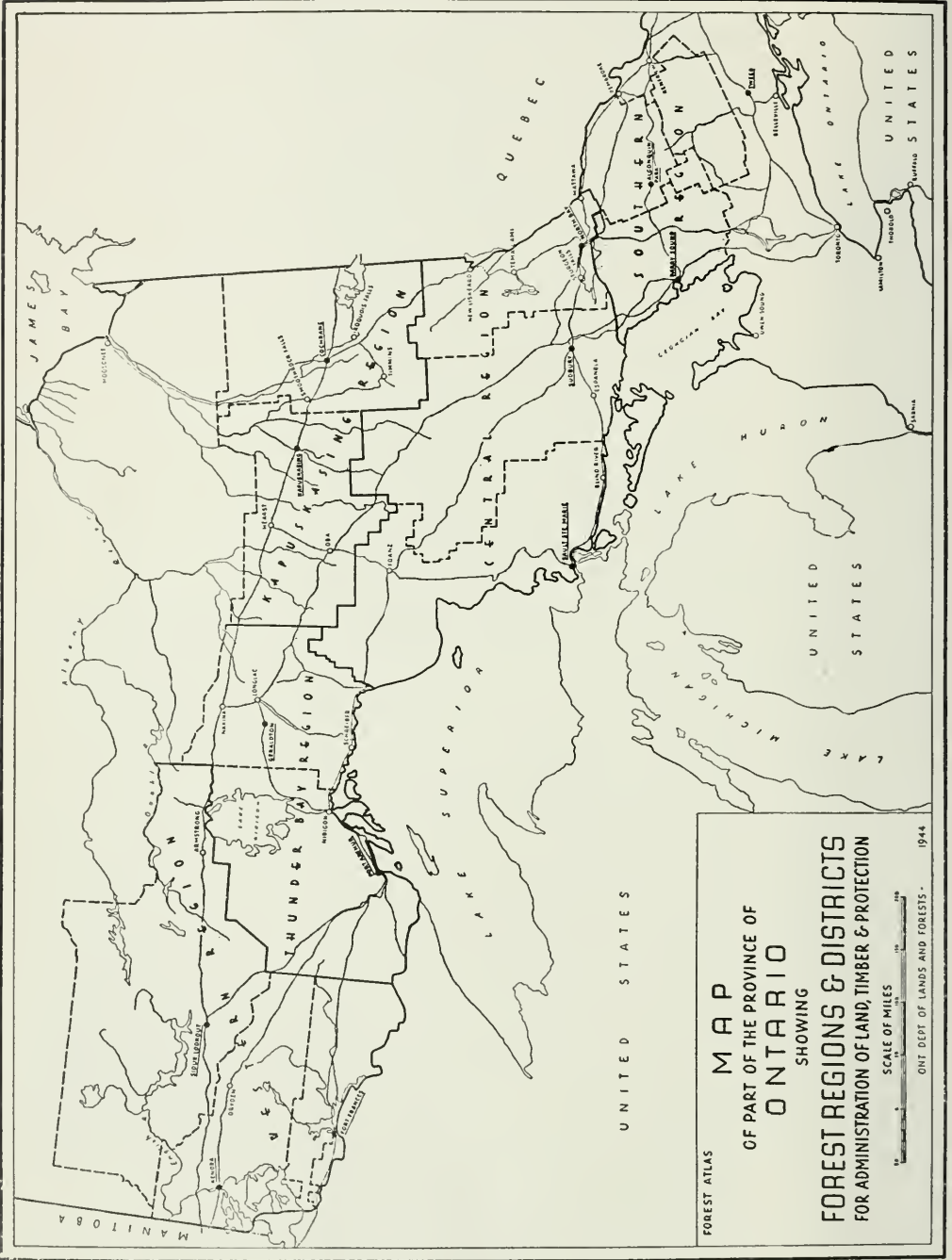
<i>Districts</i>	<i>Area</i>
Sioux Lookout.....	17,000,000 acres
Kenora.....	6,800,000 acres
Fort Frances.....	3,900,000 acres
Port Arthur.....	9,600,000 acres
Geraldton.....	6,800,000 acres
Kapuskasing.....	8,200,000 acres
Sault Ste. Marie.....	8,800,000 acres
Cochrane.....	9,700,000 acres
Sudbury.....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



PROVINCIAL AIR SERVICE PILOTS
shortly after creation of
THE PROVINCIAL AIR SERVICE



DISTRICT FORESTER'S ANNUAL MEETING
ONTARIO, DEPARTMENT OF LANDS AND FORESTS
TORONTO, JANUARY 21st., 1944

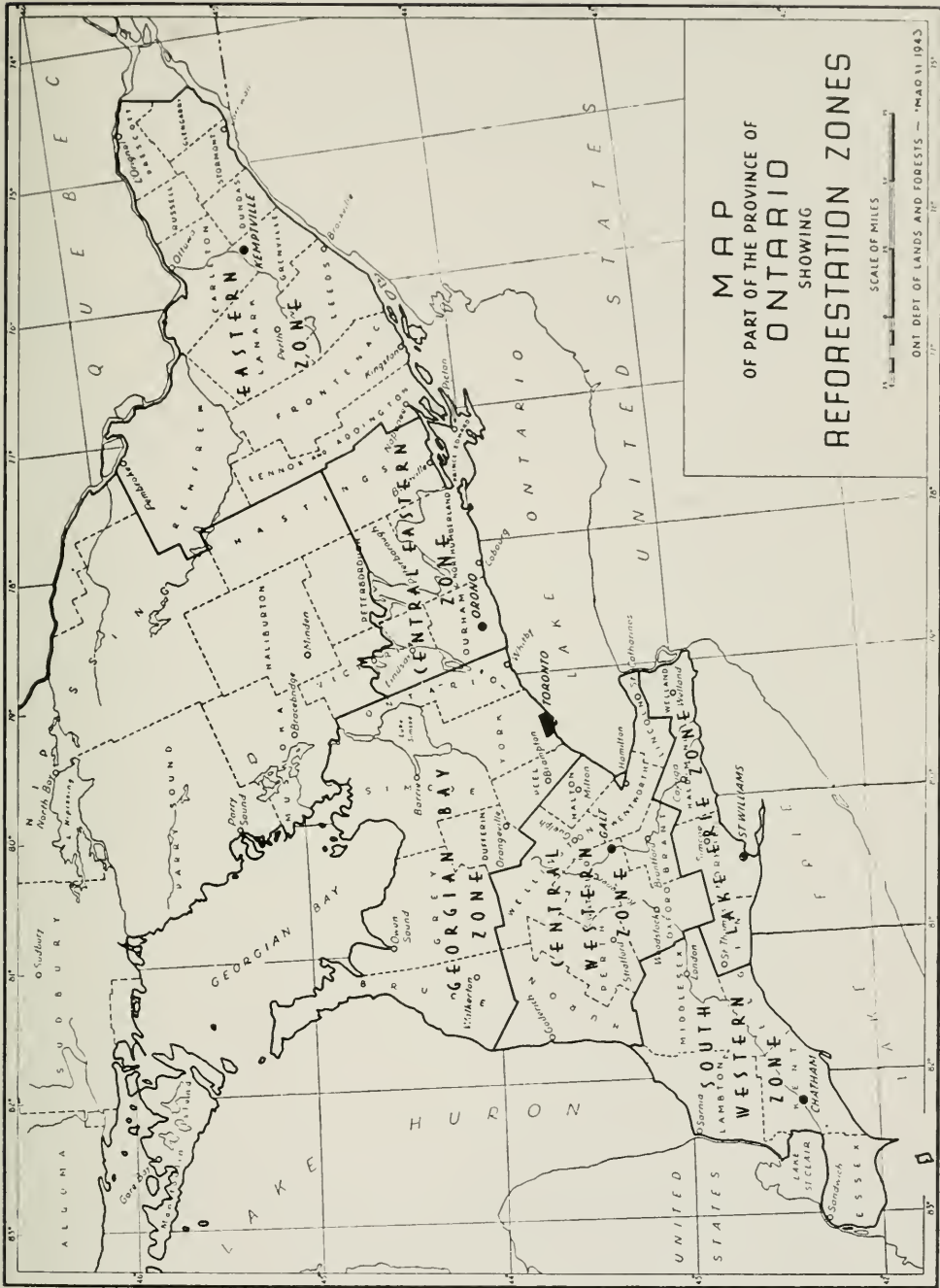


DEPARTMENT OF LANDS AND FORESTS
PROVINCE OF ONTARIO
ADMINISTRATIVE DIVISIONS

January, 1944

W. G. THOMPSON, Minister
 F. A. MacDOUGALL, Deputy Minister

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



PERSONNEL MANAGEMENT

Selection and Placement:

The difficulty in obtaining suitable personnel for placement aggravated the conditions reported last year. Consequently extra administrative duties had to be performed by existing staff and numerous adjustments in the distribution of routine duties had to be made.

On August 17, 1943, the Hon. W. G. Thompson succeeded the Hon. N. O. Hipel as Minister of Lands and Forests.

On August 19, 1943, Mr. F. J. Sullivan became Department Solicitor, and Mr. R. J. Cudney returned to full-time duty with the Department of the Provincial Secretary.

As of January 1, 1944, Mr. R. N. Johnston, formerly in charge of Aerial Surveys, was appointed Chief, Division of Research. At the same time, Mr. A. S. Bray, who had been Assistant District Forester at Geraldton, was appointed District Forester at Cochrane.

On March 19, 1944, Mr. R. H. Bliss, after his release from the Armed Services, was appointed Acting District Forester at Port Arthur. Prior to his enlistment he had been Chief Forest Ranger at Timagami.

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

NAME	DIVISION OR DISTRICT	DATE
Bald, Julia, L.	Accounts	July 1, 1943
McInnis, D. C.	Cochrane	May 31, 1943
Rogers, N. L.	Accounts	Dec. 22, 1943

Technical Personnel:

Foresters	45
Others	<u>13</u>
TOTAL	58

Head Office Foresters	15
Field Office Foresters	30

(Of whom 6 are in the Armed Services)

In addition to the above, there was a total of 7 more Foresters recently employed on the casual staff, all in the Armed Services.

Classifications:

The process of adjustments in salaries and classifications continued. A considerable number of former continuously employed temporaries were appointed to the permanent staff.

NUMBER OF EMPLOYEES BY MONTHS
for fiscal year ended March, 1944

MONTH	INSIDE			OUTSIDE			TOTAL
	<i>Perm.</i>	<i>Con.†</i> <i>Temp.</i>	<i>Casual</i>	<i>Perm.</i>	<i>Con.*</i> <i>Temp.</i>	<i>Casual‡</i>	
1943							
April.....	112	12	3	195	325	513	1160
May.....	111	18	15	196	334	1181	1855
June.....	109	21	12	193	334	1245	1911
July.....	108	24	13	198	331	1263	1937
August.....	107	24	15	198	332	1225	1901
September.....	106	27	12	196	334	1011	1686
October.....	112	23	8	194	342	647	1326
November.....	109	28	8	193	257	475	1070
December.....	113	29	5	192	249	442	1030
1944							
January.....	110	26	4	190	249	390	969
February.....	115	22	4	193	248	397	979
March.....	116	20	5	194	248	392	975

*—From 1st April to 1st November includes approx. 90 C.T.'s from Galt Aircraft.

†—From 1st June to 1st September includes two War Emergency Training School employees.

‡—The numbers in the "Casual" column above do not include extra fire-fighters.

Table of Age Classes of employees of Department of Lands and Forests—Permanent and Continuous Temporary, as of 31st March, 1944.

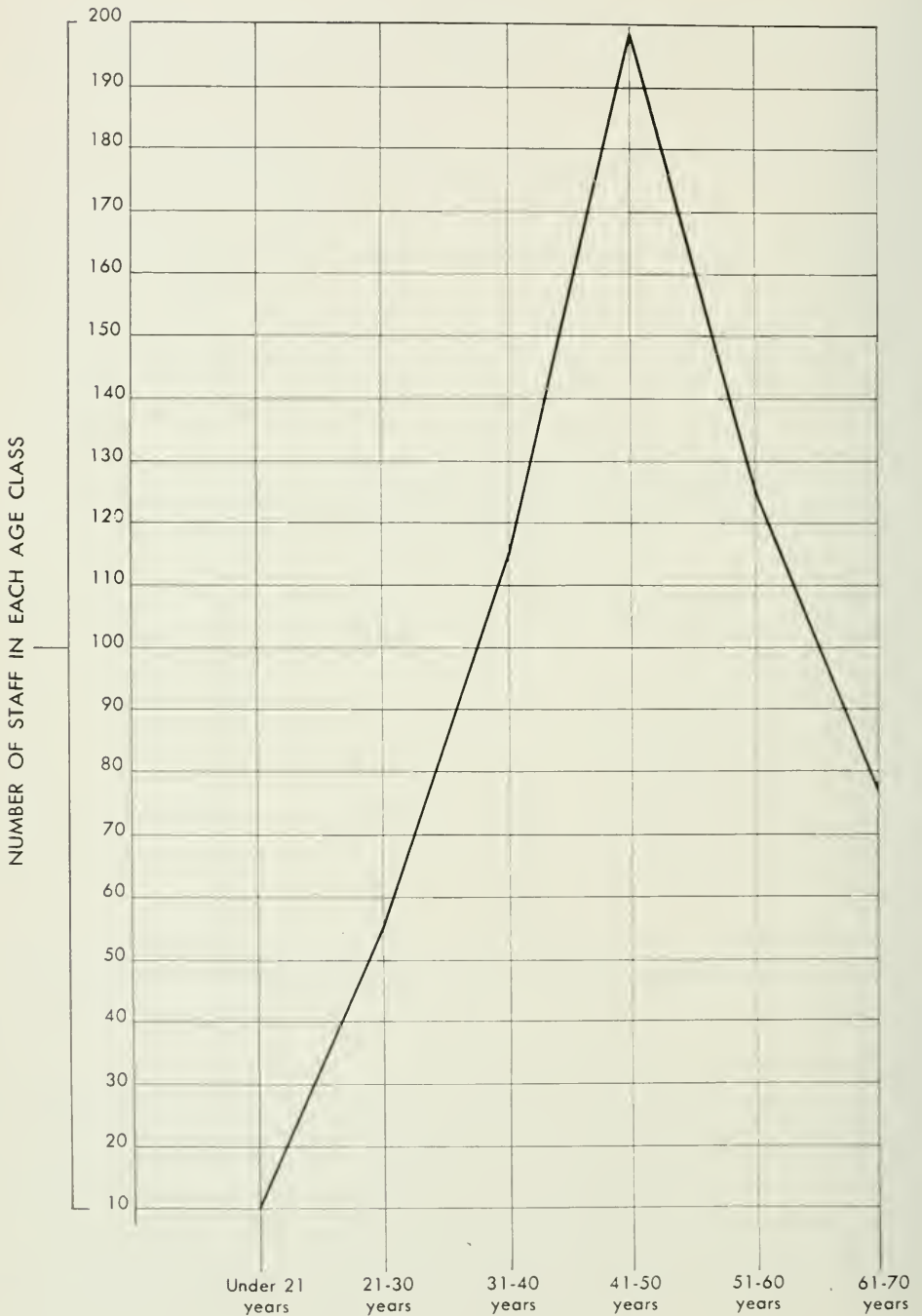
AGE	NUMBER OF EMPLOYEES
Under 21 years.....	9
21 to 30 ".....	54
31 to 40 ".....	115
41 to 50 ".....	197
51 to 60 ".....	126
61 to 70 ".....	77
TOTAL.....	578

DEATHS

The following are regretfully reported:

Robert Ridley, Ranger and Scaler at New Liskeard, on October 19th, 1943; Gordon McQuaig, Port Arthur, a member of the Royal Canadian Navy and former forestry branch pilot, on August 23rd, 1943; C. A. Loubert, Deputy Chief Ranger at Sudbury, in 1943; W. J. Hill, Assistant Plant Superintendent, Sault Ste. Marie, on August 25th, 1943; Andrew Generoux, Telephone Operator at Marten River, on June 14th, 1943; and F. B. Baragar, Pilot, Sault Ste. Marie, on July 13th, 1943.

CHART OF AGE CLASSES
Permanent and Continuous Temporary Employees
as of 31st March, 1944



Investigations:

Provision was made for investigation of contention problems between members of the staff of the Department and the relations of the staff with the public. This was effected by means of liaison between head office and the field at large.

Accident Prevention:

Some approach was made to the application of additional safety measures. Various suggestions were under consideration.

Attendance Records:

These records now show the actual distribution of the various classifications of staff throughout the Department.

Staff Suggestion Plan:

Since the inception of this Plan, sixty-four suggestions have been received and referred to the Suggestion Committee. Seven of them were considered original, of value to the Department and entitled to an award. Those to receive awards are as follows:

T. Thorpe, Sudbury.....	\$ 10.00
Messrs. Amm and Hodges, Sudbury.....	100.00
Messrs. MacAuley and Hill, Sault Ste. Marie.....	100.00
H. E. Kedey, Sudbury.....	75.00
Bogert Wilson, Oba.....	25.00
W. H. Jarvis, Port Arthur.....	50.00
R. E. Sigouin, Cochrane.....	15.00

Seven suggestions were submitted to the Research Division for further consideration. Of the balance, many had merit but were not considered original and, in some cases, what was suggested had already been adopted.

STAFF MEETINGS

Regional Meeting:

The senior administrative officers of each of the five Northern Regions including Regional and District Foresters and Chief Rangers, met at northern points in the spring to discuss field problems.

District Foresters' Meeting:

This year's meeting of District Foresters, Zone Foresters and Head Office Officials was even more successful than usual, due to improved organization and the strictest application to major administrative problems.

TRAINING

Ranger School:

The first Ranger School course was conducted in the month of September, 1943, in temporary quarters at Sherwood Forest Camp in Haliburton. This course was jointly organized between one Department and the University of Toronto. Professors of Forestry gave the instruction, with the assistance of one member of the Department who instructed in Telephony.

The following thirty-seven members of the staff attended the 1943 term:

ALGONQUIN	PARRY SOUND
Boyle, Basil	Cassidey, Percy
Dunne, A. L.	Simpson, R. E.
Tait, Joseph	Wilson, John
COCHRANE	SAULT STE. MARIE
Harris, Oliver	MacDonald, J.
Stanbury, C. A.	McMenemy, D.
Welch, N. F.	Walsh, Bruce
Woodall, Rupert	
GERALDTON	STOUX LOOKOUT
Jarvis, J. A.	Anderson, H. S.
MacAdam, G. D.	Taylor, Robert
	Wynd, J. A.
KAPUSKASING	SUDBURY
Clavelle, J. H.	Bouchey, E. W.
Colley, J. W.	Morin, J. E.
Wilson, Bogert	O'Donnell, W. P.
	Stinson, W. J.
KENORA	TWEED
Alcock, Raymond	Goodman, E.
Kitt, W.	Mulvihill, M. D.
Mackey, Cleve	Taylor, Henry
NORTH BAY	PORT ARTHUR
Adair, W. A.	Robb, Wm.
Hawley, W. J.	Sauerbrei, M.
Lafleur, Ed.	

HEAD OFFICE

McCormack, R. S.

This was the first term of one month's duration. A second term to complete the course is planned for the month of September, 1944. When accommodation facilities and instructors become available the two year course will consist of consecutive annual terms of longer duration.

The purpose of creating this school is to provide semi-technical training to field personnel who are called upon to put into operation advanced practices in land and forest administration, requiring special knowledge and skill.

Scalers' Course.

Under the direction of the Division of Timber two courses were given at Minden and Port Arthur respectively. Details of the results of examinations which followed these courses are reported by the Division of Timber Management on page 96.

Head Office Staff Training Course:

A number of the more senior field men and new members of staff designated to field work were given a 44-work day head office training course, organized and

directed by the Information and Education office. The various members of the Division staffs gave the actual instruction.

Special University Course:

Three members of the field staff took a special Forestry Course at the University of Toronto during the fall and winter terms.

DOMINION-PROVINCIAL TRAINING PROGRAMME

The Dominion-Provincial Training Programme, Province of Ontario, enrolled during the fiscal year 1943-44 more than 4,000 people in its various courses — pre-employment and part-time courses for industry; plant schools and foremanship courses within industry; training for the three armed services and rehabilitation training. Because of the manpower situation there has been an anticipated decrease in the number in training in pre-employment classes but a slight increase in the training within industry section.

The increased interest of industry in all foremanship courses is noteworthy. There has been a steady demand for Job Instruction Training and Job Relations Training Series I which were introduced in 1942. During 1943, two new courses, Job Methods Training and Job Relations Training Series II have been added and these have been equally popular.

Interesting additions to the pre-employment field during the past year have been courses in Industrial Chemistry conducted in two Ontario Universities and courses for cheesemakers and buttermakers carried on at the Guelph and Kemptville Agricultural Colleges. The latter course has alleviated a dangerous shortage of workers in the cheesemaking industry.

Rehabilitation training in a wide variety of courses has been arranged for more than 200 men and women who have been discharged from His Majesty's Armed Forces. More and more time and attention is being devoted to this particular phase of the programme's activities.

OPERATION

Office Management:

Management was further systematized and co-ordinated. Standardization of routine practices proceeded. Contacts were more closely related between head office and the field offices. Functions were more clearly defined.

Administrative Statistics:

Personnel, equipment and supply data were compiled to serve as ready reference of composite pictures. These were in the form of tables, charts, indexes, and administrative reference books.

Permanent Filing Records:

The Records Office was provided with additional equipment. Extensive repairs were made to permanent files. Routine processes of control and distribution of files were simplified.

EQUIPMENT AND SUPPLY

Purchase:

In spite of the difficulties imposed by war-time conditions, the most essential items of equipment and supplies were obtained to meet the current needs of the Department. The purchase of major equipment is dealt with by the Division of Forest Protection, because that Division used such equipment almost exclusively.

Distribution:

Deliveries were retarded in some cases due to manufacturers' problems in obtaining raw materials. This resulted in a number of delays in distribution to Department offices.

Methods in handling supplies in process of distribution were refined. When additional competent staff becomes available it is confidently expected that difficulties in distribution will be greatly relieved.

Stock Storage, Requisitions and Records:

Space for stock storage was inadequate in spite of the fact that the acquisition of a paper cutter and a multilith press made possible a reduction in the number of printed forms that formerly took shelving space to maintain stock. The system of requisitioning equipment and supplies was efficiently maintained. The introduction of a perpetual inventory system of supplies and additional help with stock books has been of definite value.

LIGNITE DEVELOPMENT

During 1944, a D-8 Caterpillar Tractor with angle dozer and Letourneau carryall was purchased.

The erection of the process building was commenced in September and a two-story bunkhouse was built.

A 100 H.P. boiler was installed in addition to the 626 H.P. unit with necessary powerhouse equipment.

A new North-West Model 18 shovel and dragline and a McNally Pittsburg coal breaker were purchased.

Direct supervision of the work was provided by the Department of Mines in the Fall and the whole project will be transferred to that Department as of April 1st, 1944.



DEPARTMENT OF LANDS AND FORESTS

HONOUR ROLL

Commemorating the names of members of the Department who are serving with His Majesty's Armed Forces.

PERMANENT

Adamson, M. A.
Baker, M. H.
*Bliss, R. H.
Boulton, R.
Bragg, V. E.
Bray, F.
Brett, M. P.
Canning, H. A.
Chapman, W. G.
Clucas, C. M.
Culliton, J. P.
Day, H. W.
Dawson, F. J.
Delahey, G.
Dannelly, J. T.
Foster, G.
Halliday, R.
Lidale, C.
Love, A.
McCausland, H. L.
McMahan, N. B.
McMillen, H. J.
MacBean, R. R.
Madigan, B. W.
Mills, C. R.
*Moody, N.
Mulholland, S.
Noble, C. E.
Phillips, G. H. R.
Phillips, H. J.
Prentice, J. M.
Rawlinson, M. E.

PERMANENT

Marke, J. B.
Slattery, J. M.
Stanley, F. W.
*Strain, J. H.
Wattin, C. M.
Willmot, F. F.
Wilson, A.

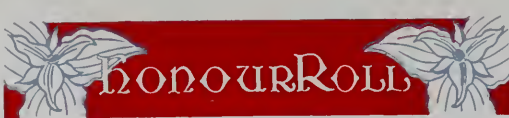
CONTINUOUS

TEMPORARY

Arsstrong, W.
Barron, J.
Crossley, C. C.
*Dalan, P. M.
Forster, W. F.
Johnson, S. C.
Langley, G. M. B.
McConnell, L. J.
Mason, J. E.
Michell, A. S.
Middleton, H.
Murray, G.
Murray, J. E.
McGeay, A. J.
Nylund, N.
Saulce, T. A.
Speight, H. C.
Way, J.
Westaway, H. W.
Wright, R. E.
Wyburn, J. S.
Young, R. J.

CASUALS

Abbott, R.
Ackwood, H.
Adams, W. W.
Albert, E.
*Albert, G.
Alland, J.
*Allan, D.
Alton, H. T.
Anderson, A. E.
*Amm, C. F.
Arkell, J.
Audel, L.
Auger, F.
Bailey, J.
Baker, J. E.
Baldwin, G. L.
Ball, A.
Bancroft, W. E.
Barrett, A.
Bedard, P. A.
*Bellis, A.
Bellavance, P.
Belmore, O.
Bennett, S.
Bergevin, J. J.
Bilski, J. P.
Bishop, H.
Bockes, H. C.
Boileau, R.
Bolisaneau, A. H.
Boucha, A.
Bouchard, E.
Bouchey, G. P.



Boudreau, F.
Bowen, E.
Brown, O.
Brown, M. R.
Bruce, D.
Buchanan, S.
Burns, A.
Bussineau, J. S.
Campbell, D. J.
Campbell, W.
Carey, D.
Caron, R.
Carpenter, H.
Carson, J.
Chamilliard, F.
Clavelle, L.
Clifton, C.
*Clipperton, W. H.
Cook, G.
Coake, A.
Cooper, C. W.
Cooper, D. A.
Cote, L.
Coulter, J.
Cronmiller, L. G.
Croome, W. B.
Davidson, D. C.
Davies, J.
Davis, Wm.
Dawley, F.
Day, B. G.
Day, C. E.
Deschamps, P.
Dickinson, P.
Donaldson, R.
Dannelly, E. R.
Doyle, M. J.
Droke, D.
*Earl, A.
Eccles, W. R.
Ennis, H.
Ericson, E.
Ferguson, H. A.
Ferris, B.
Fleming, E. M.

Florence, A. G.
Farsythe, H.
Farlin, M.
Fortunato, G.
Fressette, J. A.
Furlang, A. J.
Furlang, P. A.
Gagnon, N. R.
Gagnon, Wm.
Gauld, G.
*Gibbons, A.
Gideon, R. G.
Girvan, G.
Gantier, M. A.
Garman, C.
Green, R. G.
Greenfields, K.
*Greenwood, J. J.
Gresky, A.
Grege, G.
Habel, J. R.
Hall, T.
Hallada, Wm.
Hallatt, H. M.
Hamilton, J.
Harnden, A.
Harcroft, T. E.
Harrison, J. C. R.
Hay, J.
Hayward, J.
Heaven, A. G.
Heggart, L. G.
Hey, S.
Hines, L.
Holmes, J. J.
Hoover, R.
Hawes, D. J.
Hughes, S.
Hupka, W.
Ibey, L.
Irving, A. L.
Jobson, Cl.
Jobson, Ch.
Jobson, G.
Johnson, J.

Johnston, F. W.
Jones, T. B.
Jorgenson, C.
Keesic, E.
Kennedy, Wm.
Kerr, G.
King, A.
Kirk, M. D.
Koski, W.
Labatte, W.
Ladauceur, E. J.
Lambert, F.
Langueard, R.
Larson, H. C.
Laurin, R.
LeBlau, E.
LeBlau, L.
Lehtinen, M.
Linklater, C.
Lagan, D.
Lunan, Wm. C.
*MacAinsh, G.
*MacAinsh, M.
MacBean, R.
MacGillivray, J. E.
MacMartin, J.
Mansfield, S.
Martel, L. J.
Maskerine, P.
Mason, W. J.
*Mawn, V.
Melin, E.
Miller, F. M.
Mills, R. A.
Minalette, F.
Montgomery, R.
Moore, C. K.
Moore, G. W.
*Moore, J.
Morden, Wm.
Mousseoy, R. J.
Mullin, R. E.
Mulvihill, J.
Munro, N. B.



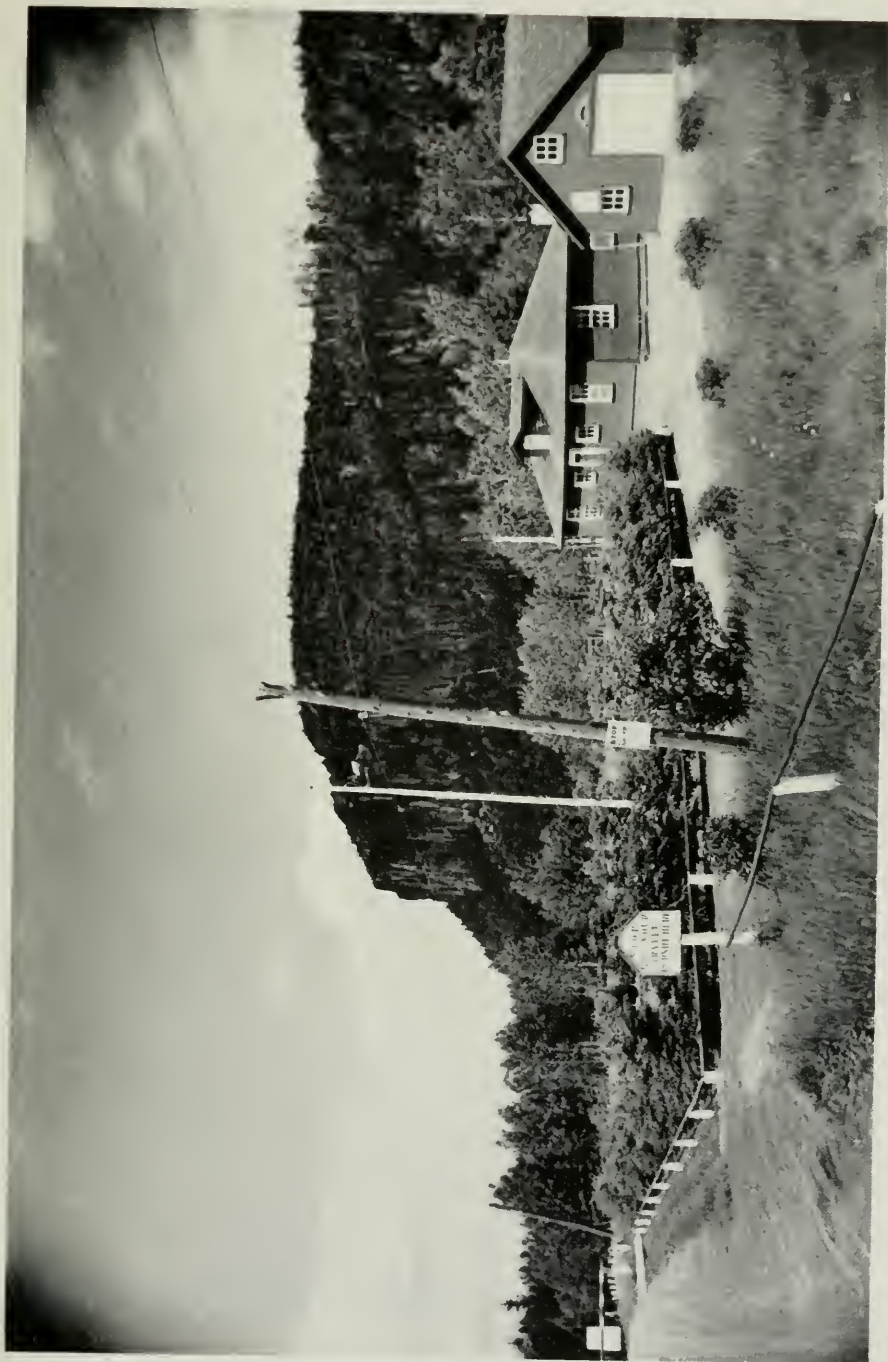
McAuley, A.
McBride, J. S.
McCallum, L.
*McCausland, H. L.
McClelland, C. A.
McCuaig, G. A.
McCuaig, S.
McDonald, C.
McDonald, Wm.
McDougall, A.
McDowell, S.
McGraw, H.
McKenna, G.
*McKenna, R.
McKie, G.
McLean, L.
McLeod, J.
McLeod, R.
McNally, A.
McNally, J.
McPhee, L.
McWatch, H. H.
McWatch, R. S.
Nelson, W. F.
Newell, J. J.
Newton, F.
Nicholas, T.
Nuttall, A.
Obery, L.
Ogima, I.
O'Neill, P.
O'Neill, W. H.
O'Shea, J.
Otway, M.
Owen, D.
Palmer, H. T.
Parker, A. F.
Parmeter, W. R.
Paterson, L. S.
Patterson, J.
Paxton, J.

Peacock, R. C.
Pelletier, G.
Pelletier, E.
Peplerskie, F.
Peters, W.
Peterson, K.
Pigott, Wm.
*Poirier, J. J.
Panton, L.
Rajala, U.
Readman, R. W.
Regan, J.
Reid, J.
Renaud, H. T.
Retty, R.
Rioux, D.
Roberts, S. V.
Robinson, L.
Robson, C.
Rolph, S.
Rase, C.
Rass, A.
Rass, C.
Rass, G.
*Russell, P.
Sabadoz, J.
Samuels, V.
Sarginz, G. J.
Sargent, J. J.
Seed, G. K.
Seller, R. G.
Seller, K.
Sexton, J.
Shaw, H.
Shirk, O.
Simpson, R.
Small, S.
Parmeter, W. R.
Sprickerhoff, H.
*Stein, W. J.
Stevens, E. E.

Stone, A. W.
Stons, E.
Stray, A.
Strutt, E. A.
Stuart, H.
Suffern, Wm.
Sunstrom, P.
Tario, H. R.
Taylor, D. W.
Taylor, G.
Taylor, J. A.
Thetford, W.
Thompson, H. J.
Thurston, W. A. B.
Trachinuk, W.
Trachinuk, Wm.
Trake, J. A.
Turnbull, Wm. G.
Turner, D. G.
*Turner, E.
Turner, S.
Uren, E. F.
*Watson, Wm.
Webb, H. C.
Weir, C.
Wesley, R.
Wetow, W.
Whitefield, H.
Wigmore, Wm. J.
Williams, D. R.
Williams, R.
Willis, L. G.
Wilson, Thos.
Windsor, A. D.
Wrigglesworth, W.
Wyder, J. J.
Wyllie, G.
Yavner, S.
Yull, J. D.
Zepik, O. A.
Zrobac, N.

This is a complete list of enlistments up to March 31st, 1944.

*—This signifies the employees returned to duty with the Department.



HURRETT DEPUTY-CHIEF RANGER HEADQUARTERS
THUNDER BAY DISTRICT



FOREST VALUES

This is what we have to protect.

INFORMATION AND EDUCATION

Shortage of staff, due to war-time circumstances, has continued to hamper the fulfillment of the primary functions and sub-functions of the Information and Education office, outlined in the last Annual Report. The supervisor was, however, provided with one full-time clerk stenographer, and towards the close of the year, a full-time field lecturer.

Virtual confinement of the supervisor to head office duties did not permit the requested planning with, and assistance to, field offices. Leadership and inspection was, perforce, almost totally lacking in this respect. The coming of peace will undoubtedly rectify this situation. Duties other than Information and Education proper continued to make many calls on the time of this office. On the other hand head office divisions and field offices were forced, while also short staffed, to continue to carry the burden of much work which the Information and Education office was created to relieve.

The policy followed has been to report progress truthfully to the people who own the natural resources administered by the Department for them, and to increase their knowledge of these resources. Propaganda in its lower form has been avoided. A large proportion of the activity of the Information and Education office has been in response to specific inquiries and requests by the public.

The work undertaken in the past year may be presented under the following headings:

Correspondence:

GENERAL INQUIRIES—

The number of inquiries for information, by letter, telephone and call, increased still further. The greater volume of letters is considered to be an index of greater interest in forestry matters on the part of the public. It became necessary, for the interim at least, to refer back to the Division of Land and Recreational Areas the bulk of the general inquiries pertaining to their subjects. Most of the general inquiries concerning the work of other Divisions were answered by the Information and Education office.

Articles:

A number of articles were prepared on request for periodicals, journals, and occasionally newspapers. A page of copy was written each month for a popular outdoors magazine. Assistance was rendered in the preparation of copy to numerous outside writers, commentators, free-lance writers and educators.

Lectures:

A three week forest fire prevention lecture tour, the foundation of which was motion picture showing, was conducted by the supervisor of Information and Education in the District of Thunder Bay in the summer of 1943. Coverage included logging camps, forest communities, and in a few cases service clubs and industrial associations. At special invitation only, the supervisor also spoke

before church groups, home-and-school associations and societies, averaging one evening per week in the fall, winter and spring seasons.

In the last month of the fiscal year one full-time lecturer commenced a field tour, starting with north western Ontario schools. This permanently planned enterprise met with the immediate acclaim of school inspectors and principals, the forest industries, the press, and the general public. The Department was fortunate to secure the services of an able lecturer in the person of Mr. R. V. Whelan, whose sixteen years' experience in Northern Ontario, engaging personality, and tireless work attitude admirably fit him to the task. In order to provide adequate coverage of Northern Ontario, for school, industrial and public audiences, four additional full-time lecturers are required to cover the loop once a year.

At least one additional lecturer is needed to cover the more densely populated sections of Southern Ontario, whose citizens feel that they are equally entitled to learn of their forest resources. One lecturer, to cover schools only, would take from four to five years to complete his circuit. If associations, service clubs and such other types of organizations which request lectures were to be met he would take ten years to complete his rounds.

In the field of reforestation a touring lecturer is required to supplement the information imparted by the few extension foresters.

It is expected that these positions may be filled after the termination of the war.

Motion Pictures:

There is a great dearth of forestry films, for use on tours or occasional loans. This subject is of vital importance and interest to the people of Ontario. The Department has had to depend on one good Canadian production in black-and-white and several United States' productions which do not quite suitably portray Ontario conditions. Good "fillers" are likewise in very short supply. Canadian training films on the subject of forestry are non-existent. The Dominion and Provincial Governments, and the Forest Industry should combine to meet the urgent demands of the people for such pictures. Production schedules should include one forest fire prevention film per year, one per year on some phase of forest industry, and one per year on some aspect of reforestation. Forest values in other fields such as recreation and wildlife should be produced at two-year intervals. All of these films should be of sufficiently local nature to fill requirements.

Photographs and Slides:

Little progress was made during the year in adding photographs and slides to the previous scanty collection. Not until production is put on a definite project basis in the post-war years will the demand for such material be met. A continuous flow of inquiries for photographs is received from school teachers, magazines, newspapers and others. Illustrations for Department publications are scarce.

Press:

Press releases, as distinguished from special articles, were usually made directly from the Minister's or Deputy Minister's offices in Toronto, and from the District Foresters' offices in the field. These were occasionally edited by the Information and Education office.



START OF A CANOE TRIP

Rangers gave instruction on forest fire prevention in boys' and girls' camps like this.



ONE CARELESS PERSON TOSSED AWAY
ONE LIGHTED CIGARETTE



GREEN FORESTS MEAN PAYROLLS



BURNED FORESTS MEAN LAYOFFS
Four out of every five forest fires are due to
CARELESSNESS

Radio:

District offices arranged "spot" broadcasts with local radio stations to make special appeals to the public for the exercise of care with fire in the forest. In some instances assistance was rendered by the Information and Education office. A special, well-organized radio appeal was made over all Ontario stations during the high fire hazard which developed in late September and October. This was deemed especially effective.

Advertising:

Routine business advertising consisted mainly of calls for tender to cut timber, placed with Northern Ontario newspapers.

Display advertising was concerned almost entirely with forest fire prevention. Thirty-five such advertisements appeared in forest industry journals, and trade and association journals during the year. Advertising has been but a small part of the work of the Information and Education office, which prepared the copy without outside assistance.

Posters:

Seven fire prevention posters were authorized and used in the field.

A small number of signs, made by the field staff, were in use. The number should be greatly augmented, and of better design. No use has been made of large signs and billboards on arterial roads in the north. This should be developed.

Exhibits:

No exhibits were undertaken during the year. It is expected that reforestation exhibits will be made at fall fairs again after the war. Forest fire prevention exhibits should be made on every appropriate occasion. Store window displays are also effective.

Schools:

School work was confined to supplying information to teachers for forestry class-room projects. This fertile ground has scarcely been scratched. Numerous teachers' aids are needed in the form of publications, motion pictures, slides, and lectures to meet the continuous demand in larger volume. Groups of teachers should have organized instruction. It is expected that a real start may be made in this direction following the war.

Publications:

The following publications were completed during the fiscal year 1943-44:

- Manual of Scaling Instructions. (pocket booklet)
- A New Species of Tapeworm from Lake Trout. (booklet)
- Definitions of Important Branches of Forestry. (leaflet)
- A Beaver Census in Algonquin Park, 1939-40. (booklet)
- The Woodmen's Employment Act. (leaflet)
- Algonquin Park. (folder)

The following publications were in the course of preparation but not completed by the end of the fiscal year:

Forest Trees of Ontario
 Fire Fighters' Manual
 Boundaries of Ontario

Much assistance is required in order to supply the publications which will fulfill requirements.

DEPARTMENT PUBLICATIONS AVAILABLE FOR DISTRIBUTION

Timber Management:

The Forest Resources of Ontario. (booklet)
 Manual of Scaling Instructions. (pocket booklet)
 Crown Timber Regulations. (mimeo paper)
 Procedure to Obtain Authority to Cut Timber from
 Crown Lands. (leaflet)
 Crown Timber Dues. (leaflet)
 Woodmen's Employment Act. (leaflet)

Forest Protection:

The Forest Fires Prevention Act and Regulations. . . . (booklet)

Reforestation:

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

Land and Recreational Areas:

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

Surveys:

List of Townships in the Province of Ontario.....(booklet)

List of Lithographed Maps and Plans.....(sheet)

General:

The History and Status of Forestry in Ontario.....(booklet)

Indians of Ontario (\$1.00).....(booklet)

Ontario Forest Atlas (\$1.00).....(loose-leaf atlas)

Definitions of Important Branches of Forestry.....(folder)

Annual Reports of the Department.....(booklet)

NOTE: All publications free unless noted otherwise.

Manuals:

The actual preparation of staff manuals is the function of the individual Divisions concerned. The responsibility for editing and printing is the function of the office of Information and Education.

The Division of Timber Management completed the "Manual of Scaling Instructions."

The Division of Land and Recreational Areas commenced the preparation of the "Manual of Public Land Administration." Completion is expected in the summer of 1944.

The Division of Forest Protection commenced to prepare a forest fire fighting manual.



NORTHLAND WINTER SCENE



GATHERING CONES FOR FOREST NURSERY SEED SUPPLY

DIVISION OF REFORESTATION

The war-time shortage of seasonal labour has reduced the amount of reforestation work accomplished in the past year. Plans are ready for increased planting programs in the post-war period.

Extension Work of Zone Foresters

The Zone Foresters were very active in forestry promotion by means of lectures, instruction and advice in woodland management, planting inspection, and school forest programs.

Lectures were given at meetings of schools, service clubs, county reforestation committees and other groups.

Due to the increasing interest being displayed in the improvement of woodlands, the Zone Foresters received more calls to give advice and instruction in this regard.

In all Zones the Foresters carried out many plantation inspections, and were busy preparing plans for new planting projects.

School forest plantations also received attention.

County Forests

Surveys were made of a number of areas with the object of establishing additional county forests. A number of counties have added considerable acreages to their present holdings.

Working plans were developed for both new county forests and additions to old ones.

Tree Distribution

In the past year the number of trees distributed declined slightly due to existing labour conditions. The decrease in municipal planting almost entirely accounted for this decline. This was due to the difficulty on the part of municipalities to secure labour—the determining factor.

The following tables furnish the details of distribution:



KIRKWOOD FOREST PLANTATION

TABLE No. 1
TREES DISTRIBUTED TO PRIVATE LANDOWNERS
1933 (July 1, 1942 to June 30, 1943)

County or District	Applicants	Conifers	Hardwoods	Cuttings	Totals
Algoma.....	29	42,032	1,225	160	43,417
Brant.....	212	221,911	48,836	2,010	272,757
Bruce.....	169	77,152	29,949	211	107,312
Carleton.....	75	34,248	10,805	1,252	46,305
Cochrane.....	7	580	454	25	1,059
Dufferin.....	74	56,333	19,432	70	75,835
Dundas.....	51	30,300	11,315	37	41,652
Durham.....	142	199,858	32,546	6,750	239,154
Elgin.....	222	478,648	78,467	5,008	562,123
Essex.....	166	58,049	15,452	1,170	74,671
Frontenac.....	45	13,022	4,649	322	17,993
Glengarry.....	35	10,064	5,821	331	16,216
Grenville.....	20	7,960	6,652	505	15,117
Grey.....	204	96,927	28,491	797	126,215
Haldimand.....	107	54,645	27,403	243	82,291
Haliburton.....	39	35,465	5,166	200	40,831
Halton.....	162	74,916	35,097	2,084	112,097
Hastings.....	50	48,621	3,103	89	51,813
Huron.....	174	121,792	40,584	1,605	163,981
Kenora.....	12	1,705	1,499	152	3,356
Kent.....	85	81,458	7,320	34	88,812
Lambton.....	114	243,559	18,558	800	262,917
Lanark.....	30	13,922	4,045	385	18,352
Leeds.....	47	21,268	10,782	135	32,185
Lennox and Addington.....	32	29,405	3,183	61	32,649
Lincoln.....	116	46,231	8,838	225	55,294
Manitoulin.....	21	34,776	1,492	.....	36,268
Middlesex.....	294	188,156	47,667	3,134	238,957
Muskoka.....	101	161,850	12,537	1,103	175,490
Nipissing.....	14	8,793	2,524	100	11,417
Norfolk.....	453	1,085,740	205,518	15,545	1,306,803
Northumberland.....	99	81,021	12,915	1,025	94,961
Ontario.....	235	175,364	33,737	7,665	216,766
Oxford.....	279	194,336	97,957	719	293,012
Parry Sound.....	70	113,922	3,189	105	117,216
Patricia.....	.....	.....	.....	.....	.....
Peel.....	198	98,085	29,351	2,635	130,071
Perth.....	103	63,651	32,942	1,190	97,783
Peterborough.....	146	99,466	16,255	1,000	116,721
Prescott.....	21	15,560	10,844	55	26,459
Prince Edward.....	27	4,993	3,898	10	8,901
Rainy River.....	9	1,160	634	.....	1,794
Renfrew.....	51	48,734	5,259	258	54,251
Russell.....	33	17,306	5,977	82	23,365
Simcoe.....	331	391,071	58,443	2,328	451,842
Stormont.....	16	6,123	2,563	3,555	12,241
Sudbury.....	20	9,979	1,553	285	11,817
Thunder Bay.....	15	9,144	1,309	300	10,753
Timiskaming.....	29	6,157	1,986	416	8,559
Victoria.....	53	48,707	5,335	1,777	55,819
Waterloo.....	193	133,837	41,544	1,764	177,145
Welland.....	180	92,807	26,991	2,098	121,896
Wellington.....	182	180,447	44,035	1,509	225,991
Wentworth.....	157	143,427	34,974	1,735	180,136
York.....	637	394,700	106,025	42,631	543,356
Totals.....	6,386	5,909,383	1,307,126	117,685	7,334,194

TABLE No. 2
SUMMARY OF TREES DISTRIBUTED, 1943
(July 1, 1942 to June 30, 1943)

	Total Shipments	Conifers	Hardwoods	Cuttings	Total Trees
<i>Private Lands:</i>					
Reforestation and Windbreaks	6,386	5,909,383	1,307,126	117,685	7,334,194
School Children	692	727,530	223,946	627	952,103
<i>Semi-Public Properties</i>	62	44,170	17,847	1,336	63,353
<i>Municipal Properties:</i>					
County Forests	7	532,750	44,020	10,000	586,770
Forest Plantations	44	353,375	104,150	5,550	463,075
Roads	22	67,000	8,375	1,000	76,375
School Grounds					
School Demonstration Plots					
Sundry.....	44	101,265	41,400	50	142,715
<i>Provincial Crown Lands:</i>					
Forest Stations	1	54,400	2,500		56,900
Northern Plantations	1	278,700			278,700
Forests					
Ranger Plantations.....	7	10,795	2,731	175	13,701
Parks	6	12,228	51,500		63,728
Highways.....	16	112,800	17,556	55,000	185,356
Hydro Electric Power Commission.....	2	2,900	700		3,600
Hospitals	1		500		500
Penal Institutions.....	1	1,000			1,000
Sundry.....	8	53,000	29,600		82,600
<i>Dominion Crown Lands</i>	45	123,405	12,602	425	136,432
<i>Miscellaneous</i>	17	49,670	31,645	500	81,815
Totals.....	7,362	8,434,371	1,896,198	192,348	10,522,917



DEFORESTATION CAUSED THIS EROSION

TABLE No. 3
NUMBER OF TREES DISTRIBUTED EACH YEAR, 1934-1943

	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943
Conifers.....	8,288,659	9,407,904	8,484,077	9,247,200	9,984,368	13,963,646	13,831,098	10,946,196	9,480,743	8,434,371
Hardwoods.....	479,523	988,968	1,247,544	1,350,371	1,740,752	2,487,607	2,907,437	2,327,438	1,621,904	1,896,198
Cuttings.....	209,994	281,860	413,222	418,173	527,415	470,653	528,162	237,665	200,540	192,348
Totals.....	8,978,176	10,738,732	10,144,843	11,015,744	12,252,535	16,921,906	17,266,697	13,511,299	11,303,187	10,522,917

DIVISION OF RESEARCH

For many years research was a function of institutions of learning such as universities and was not regarded as a profitable line of endeavour for other organizations. Gradually the work was taken up by the industrial world and by governments and those who were first in the field have profited greatly by their foresight. It is now realized by all that no line of endeavour can be successful that is not constantly planning ahead, developing new processes, new uses for old processes and sometimes even reviving old methods that have been forgotten but that have again become useful.

A government department dealing with the problems of forest administration is especially in need of a research program on the different phases of its work such as: equipment and methods used in the protection of the forest from fire, insects and disease; methods of silviculture for improving the yield and regeneration of desirable tree species; development of new uses and processes for the products of the forest.

The following is a summary of the work carried on during the fiscal year of 1943-1944.

FOREST MANAGEMENT

Cut-over pine lands—Timagami area. Field conditions of area where slash disposal and planting, following logging operations, have been carried on since 1936, were inspected. War-time restrictions have seriously curtailed the program. No planting was done in the past season, and brush disposal reduced to a minimum. This work will be renewed when sufficient help is again available.

KIRKWOOD FOREST MANAGEMENT UNIT

By Order-in-Council, November 2nd, 1943, the lands in the townships of Kirkwood, Lefroy, Rose, Bridland, Wells and Haughton, were set aside as the "Kirkwood Forest Management Unit" with provision for further expansion of the area. Maps and plans were made for a preliminary survey of the area. A large part of this area has been planted and it is planned to operate it on a sustained yield basis.

ECONOMICS

Tax revision for farm woodlots. Woodlot conditions and the manner in which tax exemption clauses in the Assessment Act were applied, were investigated in the Galt area. An interim report was submitted July 28th, 1943.

STUMPAGE PRICES

Existing statistical data were examined with a view to establishing a relationship between stumpage and lumber prices. The study is being continued as a long term project.

UTILIZATION

Study of sawmill waste. A report was obtained from each district on the amount of waste, such as sawdust edgings produced, and the amount of such material used locally. The Department is doing all in its power to discover uses for such material.

RED STAIN IN JACKPINE TIES

Work was commenced on a study of Red Stain in jackpine ties to determine the durability and quality of such ties.

SAWDUST BURNING GASOGENE

A sawdust burning gasogene was devised and installed in a departmental boat at Parry Sound. This unit was used for one hundred and fifty hours without any difficulty or damage to the boat.

A second unit was installed on a truck and tested around Toronto. It was found to operate satisfactorily, but the bulk of fuel and apparatus made it apparent that this type of burner has limitations for mobile use, so long as other less bulky fuels are available.

A third development was the use of the sawdust burner to power a small portable sawmill. It was considered advisable to have the apparatus tested by the National Research Council, and by the U.S. Forest Products Laboratory at Wisconsin. Tests of these units were carried out during the Fall and Winter of 1943-44. The results of the two tests are available.

The gasogene is now being redesigned to meet the difficulties encountered in the tests, with the object of providing a unit which can use a wide variety of waste wood fuel.

FOREST PROTECTION

Entomology:

During the summer of 1943, a thorough survey was made of the problem of insect control with special reference to the Spruce budworm and the jack pine budworm. Two field parties were supplied by the Forest Insects survey, Division of Entomology, Department of Agriculture, Ottawa.

On December 15th, a conference with the industry, and others interested in Forest Entomology, was convened by the Minister to analyse the problem, and make recommendations with respect to insect control. Following the meeting, a plan of insect control was presented to the Minister.

Plans were made for experimental use of aircraft for the application of insecticides for spruce budworm control in co-operation with Dominion authorities, and this was authorized as a Research project. Preparations were made for testing, spraying equipment and insect traps.

Pathology:

A reconnaissance survey was made in south-eastern Ontario to determine the present condition of the white pine blister rust infection, to determine the areas where control work would be warranted.

SMOKE INJURY

A preliminary investigation was made of the sulphur fumes around Sudbury, and plans made for an enlargement of this work in 1944. The plans include a wide reconnaissance survey and the establishment of automatic sulphur fume recorders.

LIBRARY

During the year under review, further additions were made, bringing the totals to:

Books.....	1,229
Pamphlets.....	4,473

The preparation of a full card index is under way, but is retarded by lack of help.

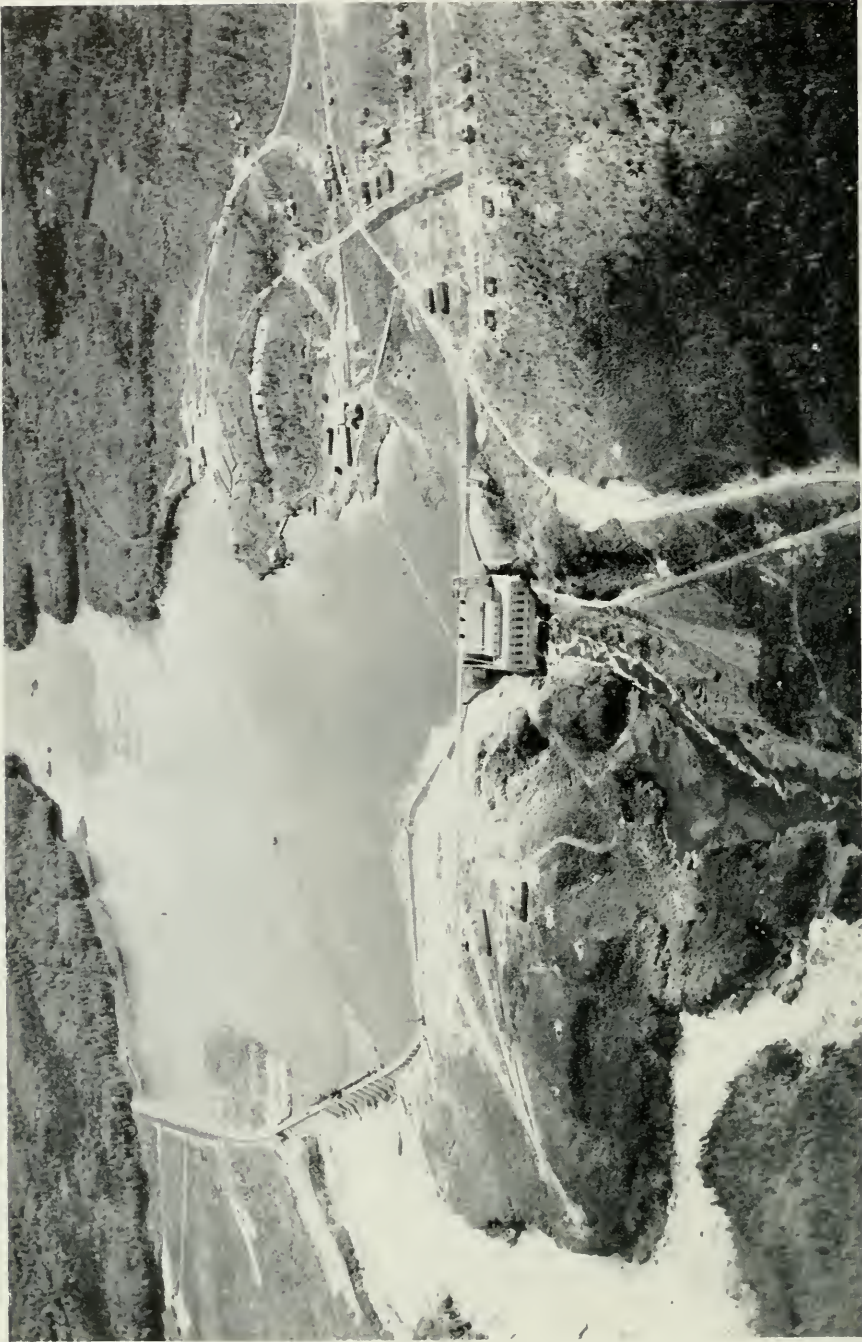
CONCLUSION

The research program of the Ontario Department of Lands and Forests is getting under way and needs to be considerably expanded to handle the large number of pressing problems and obtain the results that are necessary. Service men and women returning to Canada are looking with good reason for full and profitable employment and this cannot be given by allowing any asset or resource to be used at less than the maximum productivity that can be maintained.

The true "last frontier" is of the mind and unremitting investigative work is essential in pushing that frontier back and adding to national wealth and achievement.



USING STEREOSCOPE
In preparation of maps from aerial photographs.



AERIAL VIEW OF SMOKY FALLS POWER DEVELOPMENT
MATTAGAMI RIVER

DIVISION OF SURVEYS

The primary object in making land surveys is to secure data for the preparation of maps. These are essential in peace or war, and should be as accurate as it is possible to make them. Until some few years ago all information for mapping was secured from ground surveys. To obtain complete detailed information required an enormous amount of labour in the field.

It is quite obvious that a surveyor in running a line on the ground, in timbered areas, obtains knowledge of the topography only along, adjacent to, that line. He knows nothing of what lies beyond. In cleared areas, plane-table, and in water areas, stadia surveys, result in the obtaining of a very considerable amount of information, but with many gaps.

With the advent of aerial photography, the situation changed entirely. A vast wealth of detail can be procured at moderate cost which, in conjunction with that secured from ground surveys, can be used to prepare maps for forestry, mining and industrial purposes, and for highway, railroad, transmission line, power dam and summer resort locations, as well as for many other purposes.

During the past year some 7,934,720 acres were photographed by vertical photography. Of this amount, 5,922,560 acres covered forest land in Northern Ontario.

The reflection of war demands on the timber and pulp industry is illustrated by the increase of about 145% in aerial photography of forest land over the previous year.

In addition to aerial photography 1,456,000 acres of forest land were sketched from the air to provide information as to the type of timber growth for Departmental records.

To provide adequate ground control, surveys in the unsurveyed photographed areas for the purpose of facilitating the plotting of aerial photographs and to ensure accurate compilation of topographical maps, over 200 miles of ground control traverse was undertaken jointly by the Department and timber companies. Due to war time restrictions it was not possible to undertake major projects in other types of ground surveys.

The following aerial and ground surveys were made during the fiscal year ending March 31st, 1944:

Aerial Surveys Section:

The area photographed (all vertical) is as follows:

For pulp and timber companies—6,422 square miles.

For Dept. of Lands and Forests—2,898 square miles.

For other Government Depts. (including H.E.P. Commission) mainly Dept. of Highways—3,078 square miles.

Total—12,398 square miles.

This area was 4,827 square miles greater than that photographed the previous year. This was mainly due to increased calls from pulp and paper companies.

In addition 2,275 square miles of sketching from the air was done.

Total of aerial surveys from 1924, when they were commenced in this Province, to March 31st, 1944 is as follows:

Sketching	26,903 square miles.
Oblique Photography	10,680 square miles.
Vertical Photographs	53,736 square miles.
Survey negatives on file—	91,000.

Ground Surveys Section:

1. Traversing portions of the Pic and White Otter Rivers in the District of Thunder Bay.
2. Waterfront in front of and adjacent to Timagami Townsite in the Townships of Strathy and Strathcona, District of Nipissing.
3. Renewing lost or obliterated monuments in the subdivision of Drayton Reserve in the Township of Drayton, District of Kenora.
4. Retracing certain survey lines in the Township of Dickens, District of Nipissing.
5. Renewing lost or obliterated monuments in the subdivision of the Townsite of Macdiarmid in the Township of Kilkenny, District of Thunder Bay.
6. Summer Resort Locations on Cree Lake, Township of Haig, and in Lots 25 to 28, Concessions 2 and 3, Township of Wicksteed and in the Township of Lessard, District of Thunder Bay.
7. Building Lots on part of Lot 10, Concession 7, Township of Kapuskasing.

Summary:

Total mileage of ground surveys	80 miles
Total number of summer resort locations surveyed including 31 surveyed under Departmental instructions under authority of Section 37 of the Public Lands Regulations	74 miles.
Total number of survey posts renewed	400 miles.

Municipal Surveys:

Instructions were issued for the following surveys:

No. 810. Lot 21, Concession 10, Township of Pic, District of Thunder Bay, survey confirmed 18th February, 1944.

No. 811 Township of Dover (East) County of Kent. Road allowance between Concessions 11 and 12 from the limit between Lots 7 and 8 to the margin of Lake St. Clair.

Road allowance between Lots 5 and 6 from the road allowance between Concessions 7 and 8, Dover (East) to the margin of Lake St. Clair.

Road allowance between East and West Dover from the road between Concessions 7 and 8, Dover (East) to the margin of Lake St. Clair.

No. 812 Line between Concessions 5 and 6, Township of Methuen, County of Peterborough, from Lot 21 to the northern boundary of the Township.

Townsite Subdivisions:

The following subdivision was surveyed on privately owned lands, subject to the provisions of the Townsites Act. One quarter of the lots laid out were selected as Crown lots.

Killarney Heights subdivision forming part of patented mining claim L.S. 38, Municipality of the Town of Larder Lake, Township of Hearst.

AERIAL SURVEYS

For Timber Companies		For Other Departments		For Department of Lands and Forests	
Company	Area Sq. Mi.	Department	Area Sq. Mi.	Department Only	Area Sq. Mi.
*Marathon Paper Mills	4,105	Highways	2,999	*Pic River Area	1,695
*Transcontinental Timber Co	324	H.E.P.C	79	Thessalon Area	590
Kalamazoo Vegetable Parchment Company	113			Bonnechere	513
*Ontario-Minnesota Pulp & Paper Company	1,396			Way Township	100
Northern Wood Preservers	225				
*Brompton Paper Company	193				
Totals	6,356		3,078		2,898

GRAND TOTAL —12,332 SQUARE MILES

*Includes preparation of maps.

Sketching from air—2,275 square miles.



FORESTRY PLANE
LAC LA CROIX



SCALING TIMBER

DIVISION OF TIMBER MANAGEMENT

The shortage of woods labour continued to be acute during the 1943-44 season, but by resorting to year round operations and by the employment of prisoners-of-war, over-all production in the woods was maintained at about the same level as the previous year.

A statement of timber cut during the 1943-44 season, and returned during 1944, is shown on page 99. Statements are also enclosed showing production by Districts in the province.

Timber Sales—1943-44

During the season there were 63 new sales of timber, 170.50 square miles of timber being sold. Details of the sales are given on pages 104 to 113 inclusive.

In the same period, 84 timber licenses comprising 267.75 square miles were abandoned, details being given on pages 114 to 118 inclusive.

As at the end of the fiscal year, therefore, the status of the timber licensed areas in Ontario, was as follows:

	<i>No.</i>	<i>Area Sq. Miles</i>
Licenses and Renewals Issued 1943-44.....	894	11,497.00
Licenses in suspense.....	65	751.25
	<hr style="width: 100%;"/>	<hr style="width: 100%;"/>
	959	12,248.25

There is 1,842 square miles less than that under license at the end of the previous fiscal year. Of this, 95.25 square miles is the difference between new sales and abandonments, the remaining 1,746.75 is due to adjustments in the areas of individual timber licenses.

Pulpwood and Timber Agreements

As at March 31st, 1943, the area held under pulpwood concession and timber agreement was 56,690.50 square miles.

During the season, 11 new agreements were entered into, resulting in the addition of 3,425 sq. miles to the area held under agreement. During the same period 7 pulpwood agreements comprising 18,371 square miles, were cancelled.

Area Under Pulpwood and Timber Agreement

<i>Fiscal Year</i>	<i>Sq. Miles</i>	<i>Fiscal Year</i>	<i>Sq. Miles</i>
1934-35	53,416.25	1939-40	65,330.00
1935-36	52,849.25	1940-41	65,497.50
1936-37	52,898.25	1941-42	66,509.50
1937-38	54,625.50	1942-43	71,636.50
1938-39	62,643.00	1943-44	56,690.50

Complete memoranda of the 11 new agreements are reproduced on pages 121 to 198 inclusive.

Mills Licensed 1943-44

The mills licensed during the season, under the regulations of the Mills Licensing Act, were as follows:

Sawmills, less than 5,000' per diem.....	493
Sawmills, 5,000' to 30,000' per diem.....	671
Sawmills, over 30,000' per diem.....	37
Pulp and/or Paper Mills	32
	1,233

By Order-in-Council of November 2nd, 1943, the regulations of the Mills Licensing Act were amended for the purpose of establishing a limit of 15,000,000 ft. of sawn lumber per year on the capacity of any new sawmill erected in Ontario after the date of the order.

The purpose of this regulation is to ensure that the establishment of wood-using industries shall be on a basis in keeping with the timber producing capacity of the area upon which such industries rely for a supply of raw material, and that such industries, when established, shall be sustained on a more permanent basis.

Pulpwood Exports and Imports 1943

Pulpwood exported from Ontario during the calendar year 1943, amounted to 582,995 cords, of which 408,504 cords were from Crown lands, and 174,491 cords from other sources. This represents a decrease of 154,053 cords, under the previous year. Details of pulpwood exports are given on pages 100-101.

In the absence of detailed figures covering the import of pulpwood into Ontario, it is not believed that there has been any appreciable change in the position of a year previous when approximately 400,000 cords of pulpwood were imported into Ontario for use by Ontario mills.

A number of changes were made in the regulations covering the export of pulpwood from Ontario Crown lands. By Order-in-Council of November 18th, 1943, the amount to be paid for permission to cut and authority to export balsam pulpwood was increased to 65c per cord, the same rate as applicable to spruce pulpwood. A rate of 25c per cord was established for jackpine. Under the same Order-in-Council, the manufacturing conditions of the Crown Timber Act were suspended to permit the export of pulpwood cut from Crown Lands up to and including December 31st, 1946.

Scaling

The first edition of the Department's "Manual of Scaling Instructions" was published during the year, and by Order-in-Council of November 23rd, 1943 was authorized as the official guide in scaling practice and procedure, to be used by Ontario licensed scalers in the measurement of timber cut on Ontario Crown lands.

Two scaling examinations were held—at Minden on May 14th, 1943 and at Port Arthur on June 12th, 1943, with the results as below:

	<i>Minden</i>	<i>Port Arthur</i>
Number of Candidates.....	46	47
Number obtaining full license.....	16	23
Number obtaining Sawlog license.....	3	8
Number obtaining Pulpwood license.....	7	6



LOG HAUL



FEEDING PULPWOOD BOLT INTO CHIPPER

The balance of the candidates were either recommended for licenses after further experience, or were unsuccessful.

Timber Agreements Executed

M. J. Poupore.....	May 18, 1943.
John B. Smith & Sons Limited.....	May 18, 1943.
William Milne & Sons Limited.....	May 25, 1943.
Sturgeon Lake Timber Company Limited.....	June 1, 1943.
The Beaver Wood Fibre Company, Limited.....	June 8, 1943.
Canadian Splint & Lumber Corp., Limited.....	June 8, 1943.
Nipigon Lake Timber Company, Limited.....	June 10, 1943.
Standard Chemical Company, Limited.....	June 16, 1943.
General Timber Company, Limited.....	July 15, 1943.
(See Cancellation by Order-in-Council, Aug. 25, 1943).	
The Estate of Frank H. Spence.....	Sept. 15, 1943.
T. S. Woollings & Company, Limited.....	Oct. 15, 1943.
Marathon Paper Mills of Canada, Limited.....	Mar. 6, 1944.

Agreements from Company to Crown re non-exportation of pulpwood are:

Upper Canada Timber Company, Limited.....	June 16, 1943.
Spruce Falls Power and Paper Company, Limited.....	June 16, 1943.

AMOUNTS OF TIMBER CUT
SEASON 1942-1943

Species	Pieces	Feet	Cords	Equivalent Volume in Cubic Feet
White and Red Pine.....	2,111,861	102,915,100	.....	28,301,652
Jackpine.....	3,444,525	57,679,053	54,377.13	6,351,133
Spruce.....	1,683,705	41,086,596	1,165,653.89	11,789,699
Balsam.....	43,666	678,624	73,105.28	844,569
Hemlock.....	469,468	18,520,301	.....	5,093,083
Birch.....	223,744	16,246,796	.....	4,467,869
Maple.....	79,804	4,460,306	.....	1,226,584
Other Hardwoods.....	66,001	3,343,811	.....	919,548
Poplar.....	205,694	4,136,698	30,733.11	1,414,190
Cedar.....	7,198	128,666	.....	35,383
Tamarac.....	747	18,808	.....	5,172
Total.....	8,336,413	249,214,759	1,323,869.41	60,448,882
	Pieces	Lineal Feet	Cords	Equivalent Volume in Cubic Feet
Ties.....	201,150	.....	.....	603,450
Poles.....	12,051	.....	.....	120,510
Posts.....	10,337	.....	.....	15,405
Fuelwood.....	.....	.....	81,833.69	7,364,970
Logging and Mining Timber.....	38,313	1,791,743	.....	746,795
Miscellaneous.....	2,635	.....	88.17	7,935
Total.....	.....	.....	.....	8,859,065
Grand Total.....	.....	.....	.....	69,207,947

FINAL STATEMENT OF PULPWOOD EXPORTED FROM ONTARIO

January 1st to December 31st, 1943

District	Crown Lands—Cords	Private Lands—Cords	Value
Kenora.....		181	\$ 1,316.00
Fort Frances (Cleared through Port Arthur)	14,472	31,629	396,622.91
Port Arthur.....	265,774	45,444	4,267,202.25
Geraldton (Cleared through Port Arthur)		41,096	1,295,417.26
Kapuskasing.....	86,507	26,440	623,550.00
Cochrane.....	36,589	11,758	95,643.28
North Bay.....	2,208	1,891	16,082.20
Sudbury.....	114	2,236	24,699.00
Sault Ste. Marie.....	817	363	3,635.00
Parry Sound.....	483	7,002	59,408.50
Pembroke.....	1,510	6,451	63,836.12
Tweed.....			
Total.....	408,504	174,491	\$6,847,412.52

FINAL STATEMENT OF PULPWOOD EXPORTED FROM ONTARIO

January 1st to December 31st, 1943

District	Class of Wood	Crown Lands—Cords			Private Lands—Cords		
		Spr. & Bal.	Jackpine	Poplar	Spr. & Bal.	Jackpine	Poplar
Kenora	Peeled				92	72	
	Rough					17	
Fort Frances	Peeled		1,233	9,088	3,729	1,038	
	Rough		4,151		433	565	25,834
Stouffville (Cleared through Port Arthur)							
Port Arthur	Peeled	94,269		700	4,031		8,775
	Rough	139,466	31,339	.....	25,975	2,585	4,075
Geraldton (Cleared through Port Arthur)							
Kapuskasing	Peeled	59,250			20,629		
	Rough	27,257			20,467		
Cochrane	Peeled	32,676		3,913	18,875		5,565
	Rough				2,000		
North Bay	Peeled	740		1,468	2,169		9,589
Sudbury	Peeled			111	126		1,765
Sault Ste. Marie	Peeled	36	811				636
	Rough				1,600		331
Parry Sound	Peeled				32		5,190
Pembroke	Peeled	45		438	1,812		5,127
Tweed	Peeled	456		1,054	1,324		
Total	Peeled	187,472	2,044	7,687	52,822	1,140	36,978
Total	Rough	166,723	35,490	9,088	50,475	3,167	29,909
		354,195	37,534	16,775	103,297	4,307	66,887



PULP



PAPER

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid				Total	
						Kind of Timber	Bid	Upset	Duces		
Mar. 24	Apr. 5	Colquhoun Twp....	7	1	A. E. Wicks, Ltd. Box 730, Cochrane Ont.	Spruce Logs..... Spruce Pulpwood..... Balsam Pulpwood.....	\$.	4.00 .20	2.00 1.40 .70	6.00 1.60 .70	
Apr. 1	Apr. 19	Lyndock Twp.....	3 1/4	4	T. A. Wilson Lbr. Co. Ltd., Cannington, Ont.	Pine Logs..... Spruce Logs..... Poplar Logs.....	7.50 2.00 2.00	6.50 5.50 2.00	2.50 2.00 2.00	16.50 8.50 6.00	
May 4	May 20	Blount Twp.....	2 3/4	1	A. E. Wicks, Ltd. Box 730, Cochrane, Ont.	Spruce Logs..... Spruce Pulpwood..... Balsam Pulpwood.....	. . . . . . . . . . . . . . .	6.00 .20 .90	2.00 1.40 .70	8.00 1.60 1.60
May 4	May 20	Teck and Grenfell Twp.....	7 1/2	1	A. E. Ferron 61A Prospect Ave., Kirkland Lake, Ont.	Jackpine Logs..... Spruce Logs..... Red & White Pine Spruce Pulpwood Balsam Pulpwood	. .	5.50 5.00 4.5070	1.50 2.00 2.50 1.40 .70	7.00 7.50 7.00 1.40 1.40	
May 4	June 1	Sisk Twp.....	4	1	Frawley Lake Lumber Co., Powassan, Ont.	Red & White Pine Spruce Logs.....	. . . . . . . . . .	7.00 4.00	2.50 2.00	9.50 6.00
May 27	June 15	Zealand Twp.....	1/4	1	Dryden Paper Co. Dryden, Ont.	Jackpine Pulpwood Spruce Pulpwood..... Spruce Sawlogs.....	. . . . . . . . . . . . . . .	.10 .35 6.50	.40 1.40 2.00	.55 1.75 8.50
May 21	July 7	Airy Twp.....	1 1/2	2	R. P. Mills, Eganville, Ont.	Birch Logs..... Maple Logs..... Hemlock Logs..... Spruce Logs..... Fuelwood.....	. .	1.00 1.00 .50 5.00 .25	4.50 3.50 2.50 5.00 .25	2.50 2.50 1.50 2.00 .50	8.00 7.00 4.50 8.00 1.00

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Ten-tenders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
June 24	July 13	Hanlan Twp.....	2	1	The Fontaine Lbr. and Timber Co., Hearst, Ont.	Spruce Logs..... Spruce Pulpwood.. Balsam Pulpwood.....	\$.....	5.50 .25 .95	2.00 1.40 .70	7.50 1.65 1.65
June 24	July 13	Eilber Twp.....	1/2	1	Nap Gagnon, Mattice, Ont.	Spruce Pulpwood.. Balsam Pulpwood.....	..... .....	.35 1.05	1.40 .70	2.10 2.10
June 24	July 13	Aberdeen Twp.....	1 1/2	1	Arthur Fraser, Leeburn, Ont.	Birch Logs..... Other hardwoods.. Hemlock..... Cedar Posts.....	..... ..... ..... .....	3.50 2.00 2.50	2.50 2.50 2.50 .02	6.50 5.00 4.50 .05
June 25	July 13	Machin Twp.....	1/2	1	Arthur Filion, Moombam, Ont.	Spruce Logs..... Spruce Pulpwood.. Balsam Pulpwood.....	..... ..... .....	5.50 .35 1.05	2.00 1.40 .70	7.50 1.75 1.75
June 28	July 15	Devitt Twp.....	1/4	1	A. Lachance, Val Cote, Ont.	Spruce Pulpwood.. Balsam Pulpwood.....	..... .....	.05 1.10	1.40 .70	1.85 1.85
June 29	July 15	Owens Twp.....	3/4	1	Mathias Ouellette Harty, Ont.	Poplar Logs..... Spruce Pulpwood.. Balsam Pulpwood.....	..... ..... .....	1.00 .45 1.15	2.00 1.40 .70	3.00 1.85 1.85
July 13	July 26	Deer Is., Lake Abitibi, and 2 small areas of White & Red Pine Cochrane Dist.	5	1	Aristide Boisvert, La Salle, Que.	White & Red Pine..... Spruce Logs..... Poplar Logs..... Spruce Pulpwood.. Balsam Pulpwood.....	..... ..... ..... ..... .....	7.50 2.00 4.50 .20 .90	2.50 2.00 2.00 1.40 .70	10.00 9.00 6.50 1.60 1.60
July 16	July 29	Williamson Twp....	1/4	1	W. Deslauriers, Val Rita, Ont.	Spruce Pulpwood.. Balsam Pulpwood.. Spruce Logs.....	..... ..... .....	.40 1.10 5.00	1.40 .70 2.00	1.80 1.80 7.00

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
July 19	Aug. 9	McCowan Twp.....	1/2	1	Joseph Pohonka, Lowther, Ont.	Spruce Pulpwood..	\$.12	.50	1.40	2.02
July 19	July 29	Owens Twp.....	1/2	1	W. Bergeron, Harty, Ont.	Spruce Pulpwood..	.....	.45	1.40	1.85
July 19	July 29	Robbins and Hardwick Twps...	2	1	Leahy Timber Co. Port Arthur, Ont.	Jackpine Logs....	2.75	5.00	1.50	9.25
						Spruce Logs.....	2.75	4.50	2.00	9.25
						J. Pine Pulpwood..	.....	.20	.40	.60
						Spruce Pulpwood..	.....	.35	1.40	1.75
						Poplar Pulpwood..	.10	.10	.40	.60
July 30	Aug. 16	Kendall Twp.....	1/4	1	Ed. Chabot, Hallebourg, Ont.	Spruce Pulpwood..	.....	.30	1.40	1.70
						Balsam Pulpwood..	.....	1.00	.70	1.70
July 30	Aug. 16	Nansen Twp.....	1/4	1	W. Lamontagne, Moonbeam, Ont.	Spruce Pulpwood..	.....	.30	1.40	1.70
						Balsam Pulpwood..	.....	1.00	.70	1.70
Aug. 3	Aug. 18	McCowan Twp.....	1	1	J. De Raspe, Lowther, Ont.	Spruce Pulpwood..	.01	.35	1.40	1.76
						Balsam Pulpwood..	.01	1.05	.70	1.76
Aug. 3	Aug. 18	Davis Twp.....	3 1/2	3	F. J. McDonald, Markstay, Ont.	Red & White Pine.	1.50	7.00	2.50	11.00
						Jackpine Logs.....	1.55	5.50	1.50	8.55
						Spruce Logs.....	2.00	5.50	2.00	9.50
Aug. 3	Aug. 18	East side of Clearwater Lake (Burditt Lake) Rainy River Dist.	5	1	Messrs. Mack Sundin, W. J. Whalen, Finland, Ont.	Jackpine Logs.....	.....	3.50	1.50	5.00
						Red & White Pine	.....	5.00	2.50	7.50
						Poplar Logs.....	.....	1.00	2.00	3.00
						Spruce Logs.....	.....	3.00	2.00	5.00
						Birch Logs.....	.....	1.50	2.50	4.00
						Spruce Pulpwood..	.....	.10	1.40	1.41
						Cedar Posts.....	.....	.....	.02	.02

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Aug. 5	Aug. 23	Bridgeland Twp....	¾	2	F. E. Gillette, Thessalon, Ont.	Hardwood Logs (export & veneer)... Other Hardwoods... Red & White Pine... Spruce Logs.....	\$2.00 1.00 1.00 1.00	12.50 2.00 7.50 4.50	2.50 2.50 2.50 2.00	17.00 5.50 11.00 7.50
Aug. 11	Aug. 25	Little Twp.....	1¼	1	Dayton Ostrasser, 13½ Pine St. N. Timmins, Ont.	Jackpine Logs..... Spruce Logs..... Spruce Pulpwood... Balsam Pulpwood... Poplar Pulpwood... Maple Logs.....	..... ..... ..... 1.20	6.50 6.00 .50 1.20 .20 3.50	1.50 2.00 1.40 .70 .40 2.50	8.00 8.00 1.90 1.90 .60 6.00
Aug. 19	Oct. 6	Darling Twp.....	¼	1	M. N. Cummings, P.O. Box C-19, Westboro, Ont.	Basswood Logs..... Spruce Logs..... White Pine Logs... Spruce Pulpwood... Poplar Pulpwood... Fuel (hard)..... Fuel (soft).....	..... ..... ..... ..... 1.20 .20 .15	4.50 5.00 7.50......40 .30 .35	2.50 2.00 2.50 1.40 .40 .50 .25	7.00 7.00 10.00 2.00 2.00 1.00 .75
Aug. 23	Sept. 14	Milne Twp.....	30	5	Messrs. Hill-Clark-Francis, New Liskeard, Ont.	Red & White Pine.	3.75	6.50	2.50	12.75
Aug. 27	Sept. 13	Burton and Harrison Twps....	1¾	2	C. A. McGibbon, Water Street, Penetang, Ont.	Hemlock Logs..... Hardwood Logs... Spruce-Balsam... Pine Logs.....	1.33 3.10 2.75 6.50	2.50 2.50 4.00 5.00	1.50 2.50 2.00 2.50	5.33 8.10 8.75 14.00
Aug. 30	Sept. 13	Marter Twp.....	¼	2	J. E. Wells, Wawbewawa, Ont.	Spruce Logs..... Jackpine Logs.... Spruce Pulpwood..	1.75 1.75 .95	5.50 6.00 .20	2.00 1.50 1.40	9.25 9.25 2.55

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Aug. 31	Sept. 15	Foster Twp.....	2	2	J. Brouse, Massey, Ont.	Red & White Pine..\$1.00	3.00	7.00	2.50	10.50
						Spruce Logs.....	.....	5.00	2.00	7.00
						Hemlock Logs.....	.50	2.50	1.50	4.50
						Birch Logs.....	.....	2.50	2.50	5.00
						Cedar Poles.....	.....	.10	.....	.10
						Cedar Posts.....	.....	.02	.....	.02
Sept. 7	Sept. 22	Miller Twp.....	3	3	Fred Kellar, Plevna, Ont.	Hemlock Logs.....	3.00	2.50	1.50	7.00
						Hardwood Logs...	3.50	3.00	2.50	9.00
Sept. 9	Sept. 28	Chesley Add'l Twp.	234	1	Isaac Hassinen, Echo Bay, Ont.	Hardwood Logs (export & veneer)	.....	12.50	2.50	15.00
						Other Hardwoods..	.....	2.00	2.50	4.50
						Spruce Pulpwood..	.....	.25	1.40	1.65
						Cedar Posts.....	.....	.02	.02	.04
						Cedar Poles.....	.....	.25	and dues	
						Balsam Pulpwood..	.....	.25	.70	.95
Sept. 10	Sept. 28	Township 167, Algoma Dist. Parcel 2.....	1	1	Earl Rowan, Box 298, Blind River, Ont.	Birch (export-veneer)...	3.00	12.50	2.50	18.00
						Other Hardwoods..	.50	2.00	2.50	5.00
						Hemlock.....	.....	2.50	1.50	4.00
						Hardwood Ties....	.....	.05	.10	.15
Sept. 10	Sept. 27	Township 167, Algoma Dist. Parcel 1.....	1	1	S. L. Sillus, Blind River, Ont.	Birch Logs.....	3.00	12.50	2.50	18.00
						Other Hardwood..	1.00	2.00	2.50	5.50
						Hemlock Logs.....	.....	2.50	1.50	4.00
						White Pine Logs...	.....	7.50	2.50	10.00
						Hardwood Logs...	.....	.05	.10	.15
Sept. 17	Sept. 27	Townships 25, 27, 28 and 12, E. Dist. Sudbury.	5	2	Kormac Lbr. Co., Per O. Maski, Nemegos, Ont.	Jackpine Logs.....	2.50	6.00	1.50	10.00
						Spruce Logs.....	2.50	5.50	2.00	10.00

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Sept. 18	Sept. 27	South Algoma Twp.	1/2	2	Max W. Miller, Eganville, Ont.	White & Red Pine.	\$5.00	7.50	2.50	15.00
						Spruce Logs.....	3.00	5.00	2.00	10.00
						Hemlock Logs.....	2.00	3.50	1.50	7.00
						Poplar Logs.....	.50	4.00	2.00	6.50
						Hardwood Logs...	2.00	3.50	2.50	8.00
						Cedar Poles.....	.15	.35	.25	.75
						Cedar Posts.....	.02	.03	.02	.07
						Poplar Pulpwood..	.10	.60	.40	1.10
						Spruce Pulpwood..	.10	.25	1.40	1.75
						Balsam Pulpwood..	.10	.95	.70	1.75
Fuelwood (hard)..	.25	.55	.50	1.00						
Fuelwood (soft)...	.25	.25	.25	1.00						
Sept. 20	Oct. 5	Falconer Twp.....	2	3	J. A. Lapalme, 50 Elgin St., Sudbury, Ont.	White & Red Pine.	3.50	7.50	2.50	13.50
						Jackpine Logs.....	3.50	6.00	1.50	11.00
						Spruce Logs.....	3.50	5.50	2.00	11.00
Sept. 20	Oct. 5	Gratton Twp.....	1/4	2	Mill Valley Lbr. Co., 57 King St., Oshawa, Ont.	Spruce Logs . . . . .	.....	5.00	2.00	7.00
						Balsam Logs.....	.....	5.00	2.00	7.00
						Hemlock Logs.....	.....	3.00	1.50	4.50
						Basswood Logs....	.50	4.00	2.50	7.50
						Other Hard Logs..	.50	4.00	2.50	7.00
Sept. 21	Oct. 5	Lyman Twp.....	7	2	Jos. Sevigny Jr., Timagami, Ont.	Birch Logs.....	2.25	2.50	2.50	7.25
						Maple Logs.....	1.00	2.50	2.50	6.00
						White Pine Logs...	2.00	7.50	2.50	12.00
						Hemlock Logs.....	1.50	1.50	1.50	4.50
						Oak Logs.....	5.00	7.50	2.50	15.00
						Cedar Poles.....	Simple dues			
						All veneer Logs...	15.00	per M.	13. M.	
Sept. 20	Oct. 18	Bayly Twp.....	1	1	Ben Crick, Hillhardton, Ont.	Spruce Logs.....	.25	5.50	2.00	7.75
						Jackpine Logs.....	.25	6.00	1.50	7.75
						Spruce Pulpwood..	.05	.20	1.40	1.65

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upscet	Dues	
Sept. 30	Oct. 18	Raglan Twp.....	3 1/4	2	Guy Wilson, Bonleter, Ont.	Red & White Pine. Spruce & Balsam.. Poplar Logs..... Hemlock Logs..... Hardwood Logs... Cedar Logs.....	\$1.00 1.00 3.50 3.00	7.50 4.00 2.00 2.50 3.50 1.50	2.00 2.00 2.00 1.50 2.50 1.50	11.00 7.00 4.00 1.00 6.00 9.00
Sept. 30	Oct. 20	Watten Twp. and area North Red River Dist.....	2	1	A. Sawaki, Enno, Ont.	Jackpine Logs..... Spruce Logs..... Poplar Logs..... Jackpine Pulpwood Spruce Pulpwood.. Poplar Pulpwood..	..... ..... ..... ..... ..... .....	4.50 4.00 1.00 .35 .35 .20	1.50 2.00 2.00 .40 1.10 .40	6.00 6.00 3.00 .75 1.75 .60
Sept. 5	Oct. 21	Monmouth Twp....	3/4	3	John Carew Lbr. Co., 130 William St. North, Lindsay, Ont.	Hemlock Logs..... Spruce Logs..... Pine Logs..... Cedar Logs..... Basswood Logs... Other Hardwood.. Poplar Logs..... Fuelwood Cords...	1.10 1.15 5.00 3.00 1.50 1.35 1.10 .40	2.50 5.00 7.50 2.50 4.50 3.50 2.00 .10	1.50 2.00 2.50 1.50 2.50 2.50 2.00 .50	5.10 8.15 15.00 7.00 8.50 7.35 5.10 1.00
Oct. 6	Oct. 18	Wylie Twp.....	1/2	2	John Mohns, c/o Pembroke Shook, Mills Ltd., Pembroke, Ont.	Red & White Pine. Poplar Logs..... Spruce Pulpwood.. Balsam Pulpwood. Poplar Pulpwood.. Fuelwood (soft)... Fuelwood (hard)..	4.00 3.00......25 .10 .10	7.50 4.00......85 1.05 .60 .25	2.50 2.00 1.40 .70 .40 .25 .50	14.00 9.00 2.50 1.85 1.10 .50 .75

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid			Total	
						Kind of Timber	Bid	Upset		Dues
Oct. 13	Oct. 27	Timber Berth, R-14-43 East of Indian Reserve 26-B and north of Porter inlet on Rainy Lake, Rainy River Dist.	2	1	George C. Smith, Box 121, Port Frances, Ont.	Red & White Pine. Jackpine Logs. Spruce Pulpwood. Jackpine Pulpwood.	\$.25	5.00 4.50 .35 .35	2.50 1.50 1.40 .40	7.75 6.00 1.75 .75
Oct. 13	Oct. 27	Haycock Twp. S. of Scovel Lake, Kenora Dist.....	1/2	1	John Shamlock, P.O. Box 944, Kenora, Ont.	Spruce Pulpwood. Fuchwood (soft)...	.60 .40	.15 .10	1.40 .25	2.45 .75
Oct. 13	Oct. 27	Nausen Twp.....	1/2	1	D'Amours Bros. Per N. D'Amours, Moonbeam, Ont.	Spruce Logs.....	.10	4.50	2.00	6.60
Oct. 18	Nov. 4	Pense Twp.....	1/2	1	Canadian International Paper Co. Ltd., P.O. Box 50, Noranda, Que.	White Pine Logs. Spruce Logs. Spruce Pulpwood..	..... ..... .05	6.00 5.50 .20	2.50 2.00 1.40	8.00 7.50 1.65
Oct. 19	Nov. 4	S. Shore of Lac Seul between Williams Bay and Route Bay, Kenora Dist.....	3	1	Lac Seul Lbr. Co. Hudson, Ont.	Red Pine Logs. Jackpine Logs. Spruce Logs.....	3.00 1.00 .50	6.50 5.50 5.00	2.50 1.50 2.00	12.00 8.00 7.50
Nov. 3	Nov. 23	Matawatchan Twp.	1/2	3	T. A. Wilson Lbr. Co. Cammington, Ont.	Hemlock Logs. Hardwood Logs. Spruce Logs.....	2.60 5.00 2.00	4.25 4.75 5.00	1.50 2.50 2.00	8.35 12.25 10.00

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Tenders	1943-1944 To Whom Sold	Prices Paid			Total	
						Kind of Timber	Bid	Upset		
Nov. 4	Dec. 6	Head Twp.....	2 1/4		Messrs. Emil & Albert Zadow, Pembroke, Ont.	White & Red Pine, Hemlock Logs.....	\$3.00 .50	7.50 4.00	2.50 2.00	13.00 6.50
Nov. 11	Nov. 29	Hartman Twp.....	3/4	2	G. L. Pidgeon, Wabigoon, Ont.	Jackpine Logs..... Spruce Logs..... Spruce Pulpwood.. Jackpine Pulpwood	1.25 1.50 .10 .15	7.50 7.50 .35 .30	1.50 2.00 1.40 .40	10.25 11.00 1.85 .85
Nov. 16	Dec. 1	Boston Twp.....	2 1/2	1	W. H. Nichol, Tarzwell, Ont.	Jackpine Logs..... Spruce Logs.....	1.00 1.00	6.00 5.50	1.50 2.00	8.50 8.50
Nov. 19	Dec. 1	Blount and Laughton Twps..	12	1	A. E. Wicks, Cochrane, Ont.	Spruce Logs..... Spruce Pulpwood.. Balsam Pulpwood..	..... ..... .....	5.50 .20 .90	2.00 1.40 .70	7.50 1.60 1.60
Nov. 29	Dec. 14	Area North of Indian Reserve 16 D.E. of Baffin L. Rainy River.....	6	1	William George Reid, 525 Portage Ave. Fort Frances, Ont.	Spruce Logs..... Jackpine Logs..... Poplar Logs..... Spruce Pulpwood.. Spruce Pulpwood.. Balsam Pulpwood.. Jackpine Pulpwood.. Poplar Pulpwood..	..... ..... ..... ..... ..... ..... ..... .....	4.00 4.50 2.00 .35 .30 .35 .40 .10	2.00 1.50 2.00 1.40 .70 .40	6.00 6.00 4.00 1.75 1.00 .50
Dec. 9	Dec. 21	Griffith Twp.....	1 1/2	2	H. Richards & Son, Dacre, Ont	Red & White Pine, Spruce & Balsam..	3.00 2.50	7.50 5.00	2.50 2.00	13.00 9.50
Dec. 9	Dec. 28	Area E. of Rainy Lake—S. of Little Canoe River, Rainy River Dist.	6	1	W. Martin, Fort Frances, Ont.	Red & White Pine, Jackpine Logs..... Spruce Logs..... Poplar Logs..... Poplar Logs..... Jackpine Pulpwood.. Spruce Pulpwood.. Balsam Pulpwood.. Poplar Pulpwood..	..... ..... ..... ..... ..... ..... ..... .....	5.00 4.50 4.00 1.00 .35 .35 .30 .10	2.50 1.50 2.00 2.00 1.40 .40	7.50 6.00 6.00 3.00 .75 1.75 1.00 .50

Timber areas sold from April 1st, 1943, to March 31st, 1944

Date Offered 1943	Date Sold 1943	Locality	Area sq. miles	No. of Ten- ders	1943-1944 To Whom Sold	Prices Paid				Total
						Kind of Timber	Bid	Upset	Dues	
Dec. 10	Dec. 28	Pts. Dunnagannon & Mayo Twps....	3/4	2	Percy Kingyens, Hermon, Ont.	Pine Logs..... Spruce Logs..... Balsam Logs..... Poplar Logs..... Tamarac Logs.....	\$1.75 1.10 .75 .75 .25	7.50 5.00 5.00 2.50 4.50	2.50 2.00 2.00 2.00 1.50	11.75 8.10 7.25 5.25 6.25
1944 Jan. 28	Feb. 10	Ferrie Twp.....	2 1/4	3	Laidlaw, Belton, Lumber Co., Ltd., Sarnia, Ont.	Pine Logs..... Hemlock Logs..... Hardwood Logs... Spruce Logs.....	5.00 3.00 4.00 3.00	5.00 2.25 3.50 3.00	2.50 1.50 2.50 2.00	12.50 6.75 10.00 8.00
Feb. 11	Feb. 28	Area N. of Indian Reserve No. 23 Designated R-16-44, Rainy River Dist.	6	1	Mesrs. Holmes Br. Fort Frances, Ont.	Jackpine Logs.... Spruce Logs..... Poplar Logs..... Jackpine Pulpwood	.50 .50 1.00 .10	4.00 4.00 1.00 .20	1.50 2.00 2.00 .40	6.00 6.50 4.00 .70
Feb. 25	Mar. 9	Stewart Twp.....	2	1	Mattawa Wood Products, Ltd., North Bay, Ont.	Spruce Pulpwood... Balsam Pulpwood..	..... .....	.25 .15	1.40 .70	1.65 .85
Feb. 29	Mar. 15	Cauthier Twp.....	9	3	Haileybury Lbr. Co., Kirkland Lake, Ont.	Jackpine Logs..... Poplar Logs.....	4.25	6.00 2.50	1.50 2.00	11.75 4.50
Mar. 13	Mar. 29	Machin Twp.....	1	1	V. T. Fillion, Moonbeam, Ont.	Spruce Timber..... Balsam Timber.....	..... .....	5.50 5.50	2.00 2.00	7.50 7.50

Timber areas abandoned from April 1, 1943, to March 31, 1944

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber	
Nov. 23,	1938	Apr. 13, 1944	Widdifield Twp.....	$\frac{1}{4}$	O. Allen & Sons Redbridge, Ont.	White Pine Spruce Logs
Dec. 9	1933	Apr. 13, 1944	Widdifield & Phelps.	$\frac{3}{4}$		White Pine and Hardwood Logs
Oct. 20,	1941	July 19, 1943	Casgrain Twp.....	$\frac{1}{2}$	Arsene Brocher, Hallebourg, Ont.	Spruce and Balsam Pulpwood
Oct. 20,	1941	July 19, 1943	Kendall Twp.....	$\frac{1}{2}$		
Oct. 3,	1940	Apr. 15, 1943	Papineau Twp.....	$9\frac{3}{4}$	R. H. Bourassa, Sturgeon Falls, Ont.	Pulpwood.
July 11,	1940	Nov. 30, 1943	Barr, Dixon, etc. Twps.....	17	J. R. Booth, Ltd. Ottawa, Ont.	Spruce Pulpwood Balsam Pulpwood
Aug. 7,	1941	Aug. 11, 1943	Mistaken Islands Cochrane Dist.	2	Bienvue Inc. La Sarre, Que.	Red and White Pine Logs Spruce Logs Spruce Pulpwood
Dec. 27,	1937	Sept. 1, 1943	Lewis Twp.....	$1\frac{1}{2}$	J. F. Bishop, Spanish, Ont.	Pulpwood
Aug. 1,	1921	Feb. 25, 1943	Van Koughnet Island, Mani- toulin Islands.	$\frac{1}{2}$	H. F. Baker, Spanish Mills, Ont.	All Classes
June 25,	1919	May 18, 1943	Curtiss Twp.....	36	Crane Lbr. Co., Ltd., Thessalon, Ont.	All Classes
Oct. 12,	1937	May 18, 1943	Twp. 5G Algoma Dist.....			
Feb. 1,	1937	May 18, 1943	Larkin and Haig Twps.	4	T. H. Copps, Hornepayne, Ont.	Jackpine Logs Spruce Logs
Sept. 20,	1939	May 18, 1943	Haig and Wick- stead Twps.	1		
Nov. 3,	1939	Aug. 25, 1943	Berth R-3-39-R. River Dist.	2	F. Cornell, Fort Frances, Ont.	Spruce Red & White Pine
Dec. 2,	1940	Aug. 25, 1943	Hallelujah Pt., Rainy River Dist.....	$1\frac{1}{2}$		Jackpine Pulp Spruce Pulp
Oct. 5,	1938	May 18, 1943	Thorning Twp.....	$\frac{1}{2}$	John J. Cooper, Gardiner, Ont.	Spruce Logs Spruce Pulpwood Balsam
		May 18, 1943	Armagh Twp.....	9	Construction Supplies, North Bay, Ont.	Red and White Pine Logs
Prior to	1903	Nov. 22, 1943	Methuen Twp.....	$2\frac{1}{2}$	Chartered Trust and Executor Co., 30 King St. W., Toronto.	All Species
May 15,	1941	July 15, 1943	Bridgeland Twp.	1	C. N. Carney, Thessalon, Ont.	Poplar Pulpwood
June 10,	1939	Oct. 2, 1943	Zealand Twp.....	$\frac{1}{2}$	Dryden Paper Co. Ltd., Dryden, Ont.	Jackpine Pulp- wood

Timber areas abandoned from April 1, 1943, to March 31, 1944

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber
Oct. 28, 1940	May 7, 1943	Lundun Twp.	1 ³ / ₄	T. H. Desmarais, Noelville, Ont.	Red and White Spruce Pulpwood Spruce Logs
Sept. 29, 1941	July, 19, 1943	Nansen Twp.	1 ² / ₂	Nayaire D'Amour Moonbeam, Ont.	Spruce Logs Spruce Pulpwood Balsam Pulpwood
Nov. 25, 1941	Nov. 8, 1943	Cardwell Twp.	1 ² / ₂	A. Fry, Rosseau, Ont.	All classes
June 23, 1941	Jan. 7, 1944	Fox Twp.	1 ⁴ / ₄	Alfred Fournier, Dunning, Ont.	Spruce Pulpwood Balsam Pulpwood
Aug. 17, 1937	May 7, 1943	Pardee Twp.	1 ⁴ / ₄	E. Forrester, Walmsley, Ont.	All classes
Aug. 29, 1940	Jan. 22, 1943	Hanlan Twp.	3 ⁴ / ₄	Fontaine Lumber and Timber Co. Hearst, Ont.	Spruce Pulpwood Balsam Pulpwood
Apr. 1, 1941	Sept. 28, 1943	Oakley Twp.	1 ⁴ / ₄	James R. Elliott, Clear Lake, Ont.	Hardwood Logs Hemlock Logs Spruce Logs Balsam Logs
June 24, 1938	May 11, 1943	Haggart Twp.	1 ³ / ₄	E. Gravel, Gregoire Mills, Ont.	Spruce Pulpwood Balsam Pulpwood
Sept. 25, 1938	May 18, 1943	Henry Twp.	6 ¹ / ₄	Albert Giroux, River Valley, Ont.	Pulpwood Logs Jackpine Logs
June 14, 1940	June 21, 1943	Bastedo Twp.	1	W. Gareau, Verner, Ont.	Pulpwood Pulpwood Pulpwood Pulpwood
June 14, 1940	June 21, 1943	Bastedo Twp.	3 ⁴ / ₄		
June 12, 1940	June 21, 1943	Badgero Twp.	2		
Nov. 10, 1941	June 21, 1943	Badgero Twp.	1 ⁴ / ₄		
Oct. 30, 1941	July 19, 1943	Eilber Twp.	1 ⁴ / ₄	Napoleon Gagnon, Mattice, Ont.	Pulpwood Pulpwood
Sept. 16, 1942	July 19, 1943	Eilber Twp.	1 ⁴ / ₄		
Mar. 3, 1939	July 2, 1943	Parkinson Twp.	1	Peter Hoberg, Algoma, Ont.	All classes
May 5, 1926	Aug. 31, 1943	Sharpe and Traux	1 ¹ / ₂	Hill-Clark-Francis, Ltd., New Liskeard, Ont.	Jackpine Pulpwood Spruce Pulpwood Poplar Pulpwood All classes Jackpine Logs Jackpine and Spruce Logs
Dec. 6, 1926	Aug. 31, 1943	Sharpe & Davidson	1 ³ / ₄		
Feb. 22, 1932	Aug. 31, 1943	Gross Twp.	3 ⁴ / ₄		
Sept. 24, 1936	Aug. 31, 1943	Gross Twp.	1		
Jan. 3, 1940	Nov. 24, 1943	Melgund Twp.	1 ² / ₂	Geo. S. Higgins, Dymont, Ont.	Jackpine Pulpwood Spruce Pulpwood

Timber areas abandoned from April 1, 1943, to March 31, 1944

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber
Aug. 13, 1935	May 7, 1943	Chamberlain Twp	$\frac{1}{4}$	Paul J. Kruger, Waberwawa, Ont.	Jackpine Pulp. Spruce Pulp Poplar Pulp and Fuelwood
Nov. 2, 1942	June 21, 1943	McNaught Twp.	4	Kormac Lbr. Co., Nemogos, Ont.	Jackpine Logs
Nov. 26, 1934	June 7, 1943	Ossean Twp	31	Kirkland Lake Lbr., Co., Kirkland Lake, Ont.	White Pine Jackpine Spruce Pulpwood
Apr. 20, 1939 Apr. 20, 1939	June 17, 1943 June 17, 1943	Dungannon Twp Carlow Twp	$\frac{1}{2}$ $\frac{3}{4}$	Gordon W. Jones, Bancroft, Ont.	Spruce Pulpwood Balsam Pulpwood Spruce Pulpwood Balsam Pulpwood
Sept. 6, 1941	Jan. 29, 1944	Marks Twp.....	1 $\frac{1}{4}$	W. Jacobson, Nolalu, Ont.	White Pine, Balsam, Spruce and Pulpwood
Mar. 11, 1940	Sep. 29, 1943	Area S.W. of Beardmore, Thunder Bay District	10	P. A. Lagrow, Port Arthur, Ont.	Poplar Timber
July 10, 1941	July 13, 1943	Stoddart Twp	1	George Lecows, Hearst, Ont.	Spruce Pulpwood Balsam Pulpwood
Dec. 27, 1937	May 7, 1943	Field and Grant Twps	1	H. Lavoie, Crystal Falls, Ont.	Poles
Aug. 25, 1941	July 19, 1943	Nansen Twp	$\frac{3}{4}$	W. Lamontagne, Moonbeam, Ont.	Spruce Pulpwood Balsam Pulpwood
Sept. 24, 1937	Aug. 11, 1943	Hepburn and Sargeant Twps...	10	Wilfred Laliberto, La Riene, Que.	Jackpine Logs Spruce Logs
Nov. 30, 1937	Aug. 21, 1943	Area N.E. of Geraldton, Thunder Bay Dist.	4	Lais Lahti, Geraldton, Ont.	Jackpine Logs Spruce Logs Poplar Logs Fuelwood (Soft)
May 30, 1940	May 7, 1943	Springer Twp	1	Lagunesse Bros. Sturgeon Falls, Ont.	Spruce Pulpwood Poplar Pulpwood
Feb. 12, 1941	Nov. 17, 1943	Tudor Twp	$\frac{1}{4}$	Chas. Murphy, Steenburg, Ont.	All classes
Prior 1890	May 7, 1943	Ridout Twp	1 $\frac{1}{2}$	J. B. Morgan, Harbor Commission, Bldg., Toronto, Ont.	All classes
Sept. 8, 1937	Oct. 4, 1943	Berth 1A, Rainy River District	11	J. A. Mathieu Ltd., Rainy Lake, Ont.	Red & White Pine Logs

Timber areas abandoned from April 1, 1943, to March 31, 1944

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber
Prior 1890	Dec. 11, 1943	Herschel Twp	1	Martin Bros., Lbr., Baptiste, Ont.	All classes
May 15, 1941	May 7, 1943	Pts. Bastido and Gibbons Twps..	$\frac{1}{2}$	Alfred Martin, Sturgeon Falls, Ont.	Spruce Pulpwood Balsam Pulpwood
Nov. 4, 1940	June 9, 1943	Machar Twp.	$\frac{1}{2}$	W. Maki, South River, Ont.	Hemlock Birch White Pine Spruce, Pulpwood Fuelwood
Nov. 27, 1941	Mar. 7, 1943	Franklin Twp	$\frac{1}{4}$	P. J. McElvoy, Huntsville, Ont.	Spruce Pulpwood Balsam Pulpwood
Nov. 17, 1941	May 11, 1943	Owens Twp.....	$\frac{3}{4}$	M. Oullette, Harty, Ont.	Spruce Pulpwood Balsam Pulpwood
June 27, 1940	July 22, 1943	Savard Twp.....	$\frac{1}{4}$	W. H. Nichol, Tarzwell, Ont.	Spruce Pulpwood
May 23, 1941	May 25, 1943	McTavish Twp.....	$\frac{1}{4}$	W. Y. Nelson, Port Arthur, Ont.	Poplar Pulpwood
Oct. 30, 1940	Mar. 16, 1944	Devitt Twp.....	1	Placide Poulin, Fryatt, Ont.	Spruce Pulpwood Balsam Pulpwood
Sept. 8, 1922	May 5, 1943	Stirling Twp.....	$\frac{1}{2}$	Russell Timber Co. Ltd., Port Arthur, Ont.	All classes
Prior 1890	Mar. 20, 1944	Sherbourne Twp.	$\frac{3}{4}$	Royal Bank of Canada, Toronto, Ont.	All classes
Prior 1890	Mar. 20, 1944	Sherbourne Twp..	$7\frac{1}{2}$		
Nov. 25, 1941	Oct. 4, 1943	Manville Lake Area, Rainy River Dist.....	7	Clark Robertson, Fort Frances, Ont.	Jackpine Logs Spruce Logs Spruce Pulpwood Jackpine Pulp- wood
June 10, 1940	June 9, 1943	Ingram Twp	$\frac{1}{4}$	Walter Roach, Thornloe, Ont.	Spruce Logs Spruce Pulpwood Spruce and Jack- pine Pulpwood
June 10, 1943	Sept. 15, 1943	Griffith Twp.....	$\frac{3}{4}$	Charles Rhode, Clontarf, Ont.	All classes
Nov. 12, 1941	Dec. 17, 1943	Mills Twp.....	$\frac{1}{2}$	W. Swanstrom, Arnstein, Ont.	Hardwood, Hem- lock and Spruce Logs
Dec. 2, 1940	Apr. 19, 1943	Brower Twp.....	$\frac{1}{4}$	Stanley Sinclair, Cochrane, Ont.	Spruce Pulpwood Balsam Pulpwood

Timber areas abandoned from April 1, 1943, to March 31, 1944

Date Sold	Date of Abandonment	Locality	Area sq. miles	Licensee	Kind of Timber
June 23, 1941	Jan. 4, 1944	Joly Twp.	1½	A. E. Sieber, Bracebridge, Ont.	Hardwood, Spruce and Hemlock Logs
Nov. 12, 1940	May 29, 1943	Bayly Twp.	½	J. T. Shortt, Englehart, Ont.	Red & White Pine Jackpine and Spruce Logs
Nov. 25, 1941	July 22, 1943	Catharine Twp.	¼	Sheperdson Co., New Liskeard.	Jackpine, Spruce Logs, and Spruce Pulpwood
Dec. 10, 1927	May 5, 1943	Firstbrook Twp.	1¼	Wm. E. Seed, Cobalt, Ont.	Pine, Spruce Logs and Spruce Pulpwood
Dec. 2, 1941	Aug. 11, 1943	Township 202, Algoma Dist.	1	Chas. Schultz, Thessalon, Ont.	Pine, Spruce Logs and Spruce Pulpwood
Jan 10, 1938	Sep. 17, 1943	Stanhope Twp.	½	E. Sawyer, Maple Lake, Ont.	Hardwood, Hemlock, Spruce and Balsam Logs
June 22, 1940	May 7, 1943	Denbigh Twp.	¼	Lorne Thompson, Slate Falls, Ont.	All classes
Jan. 11, 1940	Apr. 19, 1943	Firstbrook Twp.	½	T. S. Woolings, Englehart, Ont.	Pine and Spruce Logs
Jan. 31, 1940	June 9, 1943	Machar Twp.	½	Chas. Witta, South River, Ont.	Hemlock Logs and Fuelwood
Aug. 15, 1930	Oct. 28, 1943	Ladysmith Twp. .	10	George Wardrope, Port Arthur, Ont.	Jackpine, Red Pine, Spruce Logs and Spruce and Balsam Pulpwood
Oct. 11, 1941	June 8, 1943	Denbigh Twp.	¼	William Wagar, Denbigh, Ont.	All classes



FORESTS TO USE FULLY AND WISELY



FORESTS FOR VARIOUS USES

TIMBER AGREEMENTS

THIS AGREEMENT made this 18th day of May, A.D. 1943.

BETWEEN:

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

OF THE FIRST PART,

—and—

M. J. POUPORE, of Skead, Ontario, hereinafter referred to as the "Operator",

OF THE SECOND PART:

WHEREAS the Operator has owned and controlled a lumber company which for many years has been engaged in the lumbering industry in the Province of Ontario, and more recently has operated a sawmill at Gogama, Ontario, employing a substantial number of men both in the bush and in its sawmill;

AND WHEREAS, as a result of a disastrous fire in 1941, the supply of merchantable timber on the areas under Crown Timber License has been largely exhausted, so that it is no longer feasible to continue the operations on the said areas;

AND WHEREAS the Operator has engaged to supply considerable quantities of manufactured forest products to mining and other industries on a long-term basis, and has proposed to re-establish his sawmill industry at Skead, Ontario, and has requested the Crown to make available timber on areas in the vicinity;

AND WHEREAS the Crown has deemed it expedient and in the public interest to enter into this Agreement granting the Operator the right to cut timber under the terms and conditions hereinafter imposed;

NOW THEREFORE THIS AGREEMENT WITNESSETH THAT:

1. Subject to the approval of the Lieutenant-Governor in Council and to the terms and conditions hereof, the Crown, with the consent of the Lieutenant-Governor in Council, doth grant to the Operator for a period of ten (10) years from the First day of April, A.D. 1942 the right to cut and remove the timber specified in Clause 2 of this Agreement on the lands described in Schedule "A" attached hereto.

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

Red and White Pine Sawlogs—\$8.50 per M. ft. B.M.

Spruce and Jackpine Sawlogs— 6.25 per M. ft. B.M.

Other Timber —to be cut in such quantities and at such prices as the Minister may from time to time determine.

The above rates are inclusive of Crown dues.

3. The Operator shall cut all timber damaged by insect, fire and fumes, and shall pay for such of it considered merchantable by the Crown at the rate of \$3.50 per M. ft. B.M., inclusive of Crown dues.

4. The Operator shall pay annually in advance ground rent and fire protection charges at the rate of \$11.40 per square mile on an area of 65 square miles, commencing from the First day of April, A.D. 1942. Interest at the rate of Six per cent (6%) per annum shall be charged on amounts which remain unpaid after thirty days from the due date.

5. As security for the due performance by the Operator of his obligations hereunder, the Operator shall deposit with the Crown in the Department of Lands and Forests the sum of Six Thousand Dollars (\$6,000.00) in lawful money of Canada, and in addition bonds of the Province of Ontario having a face value of Eleven Thousand, Five Hundred Dollars (\$11,500.00).

6. In the event of the Operator making default in the performance of his obligations under the terms of this Agreement, the Minister may upon sixty (60) days' notice in writing to the Operator at his Head Office at Skead, Ontario, declare the rights of the Operator hereunder forfeited and declare the cash deposits and other securities herein forfeited to the Crown. Provided, however, that any default on the part of the Operator in the performance or observance of any of the provisions of this Agreement, occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by Princes or Sovereign States, acts of God, or other causes beyond the control of the Operator, shall not be deemed to be a default on the part of the Operator.

7. 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.

8. The Operator is granted under this Agreement no right to the soil or freehold of the said area or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto, and it is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit.

9. Within three (3) years from the date of this Agreement the Operator shall file with the Department a plan which shall be satisfactory to the Minister for the operation and management of the area granted, to the end that the area will be kept productive and in accordance with the provisions of The Provincial Forests Act.

10. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

11. Proper sworn returns of the quantity of timber cut in each season shall be made to the Crown in conformity with the Crown Timber Regulations, and accounts shall be due and payable on the First day of October, and on all accounts which remain unpaid after the Thirty-first day of October in the same year interest shall be charged at the rate of Six per cent (6%) per annum, calculated from the First day of October in the same year.

12. The Crown does not guarantee any quantity of timber on the area hereby granted to the Operator.

13. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspections 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 Operator at the same rate as if it had been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber on and from the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

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

15. This Agreement shall be subject to The Forest Fires Prevention Act, R.S.O. 1937, Chapter 325, and Amendments thereto, and to all regulations thereunder, and to Orders made thereunder by the Minister, and to all other statutes and amendments thereto, and all regulations and Orders made thereunder concerning forest fires prevention; and the foregoing shall govern the operations of the Operator under this Agreement as fully as if they had been set forth herein.

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 protection, cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall apply to the operations of the Operator under this Agreement as fully and effectually as if they had been set forth herein.

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

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

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

20. It is understood and agreed that no operations other than those

conducted by the Operator shall be permitted on the said area without the consent in writing of the Minister.

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

22. The Operator shall be required during the currency of this Agreement to operate a sawmill or sawmills and manufacture yearly a minimum of 5,000,000 ft. B.M., mill scale.

23. Should the Operator establish any community for the purpose of utilizing timber on the area set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Operator. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Operator shall before establishment of such community deposit with the Crown in the Department of Lands and Forests \$5,000.00 in cash or a bond approved by the Minister in the said sum of \$5,000.00.

24. The Operator shall not erect lumber camps on the area described in Schedule "A" hereto which are visible from the shores of Telfer, Chiniguchi, Alphretta, Frederick and Dougherty Lakes, and no warehouses or other buildings may be erected without the written approval of the Minister.

25. The Operator shall not clear for skidways or rollways any land along the shores of Telfer, Chiniguchi, Alphretta, Frederick or Dougherty Lakes, nor shall booming or towing operations be carried on by the said Operator on the said Lakes during the months of July and August in each year, during the currency of this Agreement.

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

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

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

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

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

SIGNED, SEALED AND DELIVERED
in the presence of:
"F. J. SULLIVAN"

"M. B. McFARLANE"

"N. O. HIPEL"

MINISTER OF LANDS AND FORESTS
FOR THE PROVINCE OF ONTARIO.

"M. J. POUPORE"

(SEAL)

SCHEDULE "A"

This is Schedule "A" to the Agreement made the 18th day of May, A.D. 1943, between His Majesty the King and M. J. Poupore Lumber Company, Limited.

The Townships of Leask, Telfer and Unwin, containing One Hundred and Eight (108) square miles more or less.

The West-half of the Township of Haentschel containing Eighteen (18) square miles more or less.

The East-half of the Township of Lampman containing Eighteen (18) square miles more or less.

That Part of the Township of DeMorest described as follows:

COMMENCING at the southwest angle of the said township;

THENCE north along the west limit thereof six (6) miles more or less to the northwest angle thereof;

THENCE east along the north limit thereof a distance of one (1) mile;

THENCE south astronomically a distance of two (2) miles;

THENCE east astronomically a distance of two (2) miles;

THENCE south astronomically a distance of one (1) mile;

THENCE east astronomically a distance of one (1) mile;

THENCE south astronomically a distance of three (3) miles more or less to the south limit of the said township;

THENCE west along the said south limit a distance of four (4) miles more or less to the point of commencement, containing seventeen (17) square miles more or less.

That part of the Township of Stobie described as follows:

COMMENCING at the southeast angle of the said township;

THENCE west along the south limit thereof a distance of six (6) miles more or less to the southwest angle thereof;

THENCE north along the west limit thereof a distance of two (2) miles;

THENCE east astronomically a distance of one (1) mile;

THENCE north astronomically a distance of one (1) mile;

THENCE east astronomically a distance of two (2) miles;

THENCE north astronomically a distance of one (1) mile;

THENCE east astronomically a distance of one (1) mile;

THENCE north astronomically a distance of one (1) mile;

THENCE east astronomically a distance of one (1) mile;

THENCE north astronomically a distance of one (1) mile more or less to the north limit of the said township;

THENCE east along the said north limit a distance of one (1) mile to the northeast angle of the said township;

THENCE south along the east limit thereof a distance of six (6) miles more or less to the southeast angle thereof, containing Twenty-three (23) square miles, more or less.

All of the said townships being in the District of Sudbury.

THIS AGREEMENT, made this 18th day of May, A.D. 1943,

BETWEEN:

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

OF THE FIRST PART

—and—

JOHN B. SMITH & SONS, LIMITED, hereinafter called the "Company",

OF THE SECOND PART

THIS AGREEMENT WITNESSETH THAT:

1. Subject to the approval of the Lieutenant-Governor in Council and to the terms and conditions hereof, the Crown, with the consent of the Lieutenant-Governor in Council, doth grant to the Company for a period of ten (10) years from the First day of April, A.D. 1943, the right to cut and remove the timber hereinafter specified in Clause (2) of this Agreement on the lands hereinafter described in Schedule "A" attached hereto.

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

Red and White Pine Sawlogs—\$9.90 per M.B.M., inclusive of brush-burning charges.

The above rates are inclusive of Crown dues.

3. For the purpose of calculating ground rent and fire protection charges the area described in Schedule "A" hereto shall be deemed to comprise 60 square miles, and the Company shall pay annually in advance ground rent and fire protection charges at the rate of \$11.40 per square mile on an area of 60 square miles, commencing from the First day of April, A.D. 1943. Interest at the rate of Six per cent (6%) per annum shall be charged on amounts which remain unpaid after thirty days from the due date.

4. At the direction of the Minister the Company shall cut merchantable damaged timber at rates to be determined by the Minister.

5. The Company, upon the execution of this Agreement, shall deposit with the Crown in the Department of Lands and Forests Bonds approved by the Minister in the sum of Twenty Thousand Dollars to be held by the Crown for the due performance by the Company of its obligations hereunder.

6. 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 Toronto, Ontario, declare the rights of the Company hereunder forfeited and declare the Cash Deposit and other securities herein forfeited to the Crown. 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 the 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.

7. 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.

8. The Company is granted under this Agreement no right to the soil or freehold of the said area or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto, and it is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit.

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

10. Proper sworn returns of the quantity of Timber cut in each season shall be made to the Crown in conformity with the Crown Timber Regulations, and accounts shall be due and payable on the First day of October, and on all accounts which remain unpaid after the Thirty-first day of October in the same year, interest shall be charged at the rate of Six per cent per annum, calculated from the First day of October in the same year.

11. The Crown does not guarantee any quantity of timber on the area hereby granted to the Company.

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

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

14. This Agreement shall be subject to The Forest Fires Prevention Act, R.S.O. 1937, Chapter 325, and Amendments thereto, and to all Regulations

thereunder, and to orders made thereunder by the Minister, and to all other Statutes and Amendments thereto, and all Regulations and orders made thereunder concerning Forest Fires Prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

15. 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 protection, cutting, measuring, removing and driving of timber on and from Crown Lands throughout the Province, and the same shall apply to operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

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

17. 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.

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

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

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

21. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

22. The Company shall not erect lumber camps on the area described in Schedule "A" hereto which are visible from the shores of Lake Timagami and Cross Lake, and no warehouse or other buildings may be erected without the written approval of the Minister.

23. The Company shall not clear for skidways or rollways any land along the shores of Lake Timagami or Cross Lake, nor shall booming or towing operations be carried on by the said Company on the said lakes during the months of July and August in each year of the currency of this Agreement.

24. Before commencing operations in each year during the currency of this Agreement, the Company shall, on or before the First day of August in each year, submit to the Department a map showing the location of the operation proposed for the next following operating season.

25. The Company shall be required during the currency of this Agreement to operate a sawmill or sawmills and manufacture yearly a minimum of four million feet (4,000,000 ft.) B.M., mill scale.

26. Within three years from the date of this Agreement, the Company shall file with the Department a plan for the operation and management of the area granted, to the end that the area will be kept productive and in accordance with the provisions of The Provincial Forests Act.

27. Should the Company establish any community for the purpose of utilizing the timber on the area set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests \$5,000.00 in cash or a bond approved by the Minister in the said sum of \$5,000.00.

28. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109.

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

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

31. 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:
"F. J. SULLIVAN"

"H. ARSCOTT"

"H. ARSCOTT"

"F. A. MacD."
"J. F. S."
"F. J. S."

(SEAL)
"N. O. HIPEL"
MINISTER OF LANDS AND FORESTS
FOR THE PROVINCE OF ONTARIO.
JOHN B. SMITH & SONS, LIMITED
By:
"JAFFRAY B. SMITH"
President.
And:
"WM. C. SMITH"

(SEAL)

THIS IS SCHEDULE "A" REFERRED TO IN THE AGREEMENT between His Majesty the King and John B. Smith & Sons, Limited dated the 18th day of May, 1943.

ALL AND SINGULAR that certain territory in the Townships of Yates, Torrington, Phyllis and Vogt in the Timagami Provincial Forest in the District of Nipissing, containing a total area of 76 square miles more or less and which may be more particularly described as follows:

Yates Township:

BEING all that part of the said township lying south of a line drawn parallel to the south boundary thereof and distant 3 miles measured north astronomically therefrom.

Torrington Township:

BEING the whole of the said township Save and Excepting therefrom that portion of the said township lying east of Hang Stone Lake.

Phyllis Township:

COMMENCING at the southeast angle of the said township;

THENCE westerly along the south boundary thereof 1 and $\frac{3}{4}$ miles more or less to the east shore of Portage Bay of Lake Timagami;

THENCE in a general northerly and easterly direction following the said shore to the intersection with the east boundary of the said township;

THENCE southerly thereon 1 and $\frac{7}{8}$ miles more or less to the point of commencement.

Vogt Township:

COMMENCING at the southeast angle of the said township;

THENCE westerly along the south boundary thereof 3 and $\frac{7}{8}$ miles more or less to the eastern shore of a small bay of Lake Timagami immediately north of Stinton Lake;

THENCE in a general northerly direction following the said shore and continuing along the eastern shore of the southwest arm of Lake Timagami to the portage across the southern end of the McLean Peninsula;

THENCE easterly across the said portage to the western shore of the south arm of Lake Timagami;

THENCE southerly and easterly following the shore of Lake Timagami in all its windings to the east boundary of the said township;

THENCE northerly thereon to the north shore of Outlet Bay of Lake Timagami;

THENCE in a general northwesterly direction following the shore of the said lake in all its windings to the north boundary of the said township;

THENCE easterly thereon 2 miles and 16 chains more or less to the northeast angle of the said township;

THENCE southerly along the east boundary thereof 6 miles and 21 chains more or less to the point of commencement.

THIS AGREEMENT made this 25th day of May, A.D. 1943,

BETWEEN:

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

OF THE FIRST PART

—and—

WILLIAM MILNE & SONS, LIMITED, hereinafter referred to as the "Company",

OF THE SECOND PART

THIS AGREEMENT WITNESSETH THAT:

1. Subject to the approval of the Lieutenant-Governor in Council and to the terms and conditions hereof, the Crown, with the consent of the Lieutenant-Governor in Council, doth grant to the Company for a period of ten (10) years from the First day of April, 1943 the right to cut and remove the timber specified in Clause (2) of this Agreement on the lands described in Schedule "A" attached hereto.

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

Red and White Pine Sawlogs—\$9.50 per M.B.M., inclusive of brush-burning charges.

The above rate is inclusive of Crown dues.

3. For the purpose of calculating ground rent and fire protection charges, the area described in Schedule "A" hereto shall be deemed to comprise 60 square miles, and the Company shall pay annually in advance ground rent and fire protection charges at the rate of \$11.40 per square mile on an area of 60 square miles, commencing from the First day of April, 1943. Interest at the rate of Six per cent (6%) per annum shall be charged on amounts which remain unpaid after thirty days from the due date.

4. At the direction of the Minister the Company shall cut merchantable damaged timber at rates to be determined by the Minister.

5. The Company, upon the execution of this Agreement, shall deposit with the Crown in the Department of Lands and Forests bonds approved by the Minister in the sum of Twenty Thousand Dollars (\$20,000.00) to be held by the Crown for the due performance by the Company of its obligations hereunder.

6. 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 North Bay, Ontario, declare the rights of the Company hereunder forfeited and declare the cash deposits and other securities herein forfeited to the Crown. 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.

7. 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.

8. The Company is granted under this Agreement no right to the soil or freehold of the said area or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto, and it is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above-described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit.

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

10. Proper sworn returns of the quantity of Timber cut in each season shall be made to the Crown in conformity with the Crown Timber Regulations, and accounts shall be due and payable on the First day of October, and on all accounts which remain unpaid after the Thirty-first day of October in the same year, interest shall be charged at the rate of Six per cent per annum, calculated from the First day of October in the same year.

11. The Crown does not guarantee any quantity of timber on the area hereby granted to the Company.

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

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

14. This Agreement shall be subject to the Forest Fire Prevention Act, R.S.O. 1937, Chapter 325, and Amendments thereto, and to all Regulations thereunder, and to orders made thereunder by the Minister, and to all other Statutes and Amendments thereto, and all Regulations and orders made thereunder concerning Forest Fires Prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

15. This Agreement shall be subject to all Acts of 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 protection, cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the

same shall apply to operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

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

17. The Company covenants and agrees to employ Canadian labour and 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.

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

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

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

21. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

22. Within three years from the date of this Agreement, the Company shall file with the Department a plan for the operation and management of the area granted, to the end that the area will be kept productive and in accordance with the provisions of The Provincial Forests Act.

23. The Company shall not erect lumber camps on the area described in Schedule "A" hereto which are visible from the shores of Lake Timagami and Gull Lake, and no warehouse or other buildings may be erected without the written approval of the Minister.

24. The Company shall not clear for skidways or rollways any land along the shores of Lake Timagami or Gull Lake, nor shall booming or towing operations be carried on by the said Company on the said lakes during the months of July and August in each year of the currency of this Agreement.

25. Before commencing operations in each year during the currency of this Agreement, the Company shall on or before the First day of August in each

year submit to the Department a map showing the location of the operation proposed for the next following operating season.

26. The Company shall be required during the currency of this Agreement to operate a sawmill or sawmills and manufacture yearly a minimum of four million feet (4,000,000 ft.) B.M., mill scale.

27. Should the Company establish any community for the purpose of utilizing the timber on the area set out in this Agreement, such community shall be removed at the conclusion of the operation, at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests \$5,000.00 in cash or a bond approved by the Minister in the said sum of \$5,000.00.

28. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109.

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

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

31. 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:
"F. A. MacDOUGALL"

"J. H. STANFORD"

"J. H. STANFORD"

(SEAL)
"N. O. HIPEL"
MINISTER OF LANDS AND FORESTS
FOR THE PROVINCE OF ONTARIO.
WILLIAM MILNE & SONS,
LIMITED
By: "W. H. MILNE"
President.
And: "D. W. MILNE"
Secretary-Treasurer.
(SEAL)

This is Schedule "A" referred to in the Agreement between His Majesty the King and William Milne and Sons, Limited dated this 25th day of May, A.D. 1943.

ALL AND SINGULAR that certain territory situate in the Township of Belfast, Joan, Scholes, Phyllis, Clement, Vogt, Yates and Law, in the Timagami Provincial Forest, District of Nipissing, containing a total area of 77 square miles be the same more or less and which may be more particularly described as follows:

Belfast Township:

All that part of the said township lying east of a line drawn north astronomically from the 3-mile post on the south boundary thereof and south of Obabika Inlet of Lake Timagami;

Joan Township:

All that part of the said township lying west of the western shore of Lake Timagami.

Scholes Township:

All that part of the said township lying east of a line drawn north astronomically from the 3-mile post on the south boundary thereof.

Phyllis Township:

All that part of the said township lying west of the western shore of Lake Timagami;

Clement and Vogt Townships:

COMMENCING at the 3-mile post on the north boundary of Clement Township;

THENCE south astronomically 3 miles;

THENCE east astronomically to the west shore of the southwest arm of Lake Timagami;

THENCE in a general northerly direction following the said shore to the north boundary of Vogt Township;

THENCE westerly thereon and continuing along the north boundary of Clement Township to the point of commencement.

Yates Township:

All that part of the said township lying north of a line drawn parallel to the south boundary of the said township and distant 3 miles measured north astronomically therefrom.

Law Township:

All that part of the said township lying north of the northern shore of Wasaksina Lake and west of the western shore of the northern arm of the said lake.

THIS AGREEMENT dated the First day of June, A.D. 1943,

BETWEEN:

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

OF THE FIRST PART

—and—

STURGEON LAKE TIMBER COMPANY, LIMITED, of Port Arthur in the District of Thunder Bay, hereinafter called the "Company",

OF THE SECOND PART

WHEREAS the Company has applied to the Crown for permission to

cut timber on an area in the vicinity of Sturgeon Lake, hereafter more particularly described;

AND WHEREAS the Company has represented that it proposes to make the necessary expenditures in arranging facilities whereby the timber on the said area, which has hitherto remained untouched, may be landed for rail-haul to the Lake Head;

AND WHEREAS the Company has represented that it will require 100 men yearly in its operations in the vicinity;

AND WHEREAS it is deemed expedient and in the public interest to grant to the Company the right to cut timber on the said area upon the terms and conditions hereinafter set forth;

NOW THEREFORE THIS AGREEMENT WITNESSETH that the Crown, with the approval of the Lieutenant-Governor in Council, doth grant to the Company for a period of ten (10) years commencing on the First day of April, A.D. 1943 the right to cut and remove the kinds and classes of timber specified in Clause I hereof on an area situate partly in the District of Kenora and partly in the District of Thunder Bay, as more particularly described in Schedule "A" hereto:

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

(a) For timber cut and supplied for domestic use:

Spruce pulpwood—\$1.40 per cord, inclusive of Crown dues.

Balsam pulpwood— .70 per cord, inclusive of Crown dues.

Other pulpwood— .40 per cord, inclusive of Crown dues.

Sawlog or other timber to be cut as directed by the Minister and at such prices as the Minister may from time to time determine.

(b) For timber cut and exported under the terms of this Agreement:—

Spruce pulpwood—\$1.45 per cord, inclusive of Crown dues.

Balsam pulpwood— .70 per cord, inclusive of Crown dues.

Other pulpwood— .40 per cord, inclusive of Crown dues,
and in addition the Company shall pay the current
export levy on each cord of pulpwood exported
under the terms of this Agreement.

2. The Company shall cut a minimum of 10,000 cords of pulpwood in each operating season during the currency of this Agreement, and shall not cut beyond a maximum of 50,000 cords of Spruce pulpwood in any such season. Subject to the provisions of this Agreement, and subject to any restrictions at any time imposed by the Lieutenant-Governor in Council, the Company shall be permitted to export pulpwood cut on the said area during the period ending the 31st day of December, A.D. 1946, and after such date shall apply to the Minister for further permission to export pulpwood cut on the said area, in accordance with the provisions of any Act or regulations from time to time in force respecting the exportation of pulpwood.

3. Within three (3) years from the date of this Agreement the Company shall file with the Department a plan which shall be satisfactory to the Minister

for the operation and management of the area granted, to the end that the area will be kept productive and in accordance with The Pulpwood Conservation Act.

4. Sixty (60) days before commencing operations in any season, the Company 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.

5. Within three (3) years from the date hereof the Company undertakes to study drum-barking peeling operations, and to submit to the Minister a complete report on its investigations and findings therein.

6. 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 twenty per cent (20%) of the value of the timber proposed to be cut by the Company during the next ensuing operating season. The balance of the amount owing by the Company for timber cut during any operating season shall be paid on or before the First day of October in the calendar year in which such timber is scaled and a return thereof is made to the Department of Lands and Forests. No pulpwood shall be exported under the provisions of this Agreement unless all Crown charges in respect of such pulpwood shall have been paid and satisfied prior to the application for permission to export such pulpwood.

7. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon the area described in Schedule "A" hereto as the Minister may require, and shall pay an annual charge for fire protection of \$6.40 per square mile upon 81 square miles. In addition the Company shall pay an annual ground rental charge of \$5.00 per square mile upon 81 square miles. Charges for ground rent and fire protection shall be first levied in respect of the year commencing the First day of April, A.D. 1943.

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

9. The Minister may direct the Company to produce for domestic use an additional amount of pulpwood during any operating season. At the time consent is given to proceed with the operations for the current operating season, notice in writing shall be given by the Minister to the Company to produce such additional quantity of pulpwood.

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

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

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

13. Proper sworn return of the quantity of timber cut each season shall be made to the Crown in conformity with the Crown Timber Regulations, and

payment therefore 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 six per cent (6%) per annum.

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

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

16. This Agreement shall be subject to the Forest Fires Prevention Act, R.S.O. 1937, Chapter 325, and amendments thereto, and to all Regulations thereunder, and to Orders made thereunder by the Minister, and to all other statutes and amendments thereto, and all Regulations and Orders made thereunder concern forest fires prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

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

18. 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.

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

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

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

22. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon ninety (90) days' notice in writing given to the Company at Port Arthur, Ontario declare the rights of the Company hereunder forfeited, and declare the cash deposit and other securities herein forfeited to the Crown, 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.

23. 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.

24. 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.

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

26. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests \$5,000.00 in cash or a bond approved by the Minister in the said sum of \$5,000.00.

27. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109.

28. If, upon the termination of the said period of ten (10) years, the Company shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension for a further period of ten (10) years of its right to cut timber on the area described in Schedule "A" hereto at such prices and upon such terms and conditions as may then be fixed by the Minister.

29. In addition to the prepayment of twenty per cent (20%) of the annual Crown charges required by Paragraph number 6 hereof, the Company shall deposit with the Crown the sum of Five Thousand Dollars (\$5,000.00)

of lawful money of Canada, or bonds of the Dominion of Canada or of the Province of Ontario having a face value of Five Thousand Dollars (\$5,000.00), which sum or bonds shall be held during the currency of this Agreement or of any renewal thereof as security for the due performance by the Company of its obligations hereunder. In the event of the Company making default under the terms of this Agreement, and if the default complained of has not been made good by the Company, the Minister may declare forfeited the said deposit, and thereupon the said deposit shall be forfeited and become the absolute property of the Crown.

30. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may designate certain timber that shall be left standing.

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

33. 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:

"F. A. MacDOUGALL"

"JOHN R. STYFFE"

"HOBART H. STYFFE"

"N. O. HIPEL"

MINISTER OF LANDS AND FORESTS
FOR THE PROVINCE OF ONTARIO.

STURGEON LAKE TIMBER COMPANY,
LIMITED.

By:

"STANTON W. MEAD"
President

And:

"HENRY S. MOSHER"
Secretary-Treasurer.

(SEAL)

(SEAL)

This is Schedule "A" to the Agreement between the Crown and Sturgeon Lake Timber Company, Limited, dated the 1st day of June, A.D. 1943.

ALL AND SINGULAR that certain territory in the Districts of Thunder Bay and Kenora, in the Province of Ontario, and lying northeast of the Grand Trunk Pacific Railway Block No. 7, containing an area of 81 square miles more or less, and which may be more particularly described as follows:

COMMENCING at a point in the southeastern shore of Sturgeon Lake where it is intersected by the north boundary of said Block No. 7;

THENCE east astronomically along the said boundary 4 miles and 22.65 chains to the northeast angle of the said Block No. 7;

THENCE south astronomically along the east boundary of the said Block, 5 miles and 54.74 chains to the intersection with the northern shore of Bell Lake;

THENCE in a general easterly direction following the said shore to the easterly extremity of Bell Lake;

THENCE northeasterly in a straight line 8 miles more or less to a point on the base line surveyed by Phillips & Benner, Ontario Land Surveyors, in the year 1931, where the same is intersected by a surveyed meridian line approximately 12 miles distant easterly from the line between the Districts of Kenora and Thunder Bay;

THENCE north astronomically along said meridian line 7 miles and 67.24 chains to the intersection with the shore of Sturgeon Lake;

THENCE in a general southwesterly direction following the southeastern shore of the said Lake to the point of commencement.

THIS AGREEMENT, made this 8th day of June, A.D. 1943,

BETWEEN:

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

OF THE FIRST PART

—and—

THE BEAVER WOOD FIBRE COMPANY, LIMITED, of the Town of Thorold in the County of Welland, hereinafter called the "Company",

OF THE SECOND PART

WHEREAS the Company has been cutting and removing certain timber on the area described in Schedule "A" hereto under an Agreement between the Crown and John Alfred McAndrew dated the 14th day of October, A.D. 1916, which Agreement has been assigned to the Company and such assignment has been approved by the Crown;

AND WHEREAS the rights under the said Agreement have by Order-in-Council dated the 23rd day of November, 1937, been extended to the 14th day of October, 1958;

AND WHEREAS the Company has been operating under Timber Licenses numbered 128, 129, 130 and 131 in the areas described in Schedules "B", "C", "D" and "E" hereto;

AND WHEREAS the Company has applied to the Crown to have the hereinbefore referred to Agreement of the 14th day of October, A.D. 1916, and

the hereinbefore referred to Timber Licenses made into the herein contained Timber Concession Agreement, upon the terms and conditions hereinafter set out;

AND WHEREAS the Crown has consented to the application of the Company in this regard;

NOW THEREFORE THIS INDENTURE WITNESSETH, and it is agreed by and between the Company as follows, that is to say:

1. From and after the execution by the Crown and the Company of these presents, the hereinbefore recited Agreement of the 14th day of October, A.D. 1916 and the hereinbefore recited Timber Licenses numbered 128, 129, 130 and 131 shall be null and void, and this Agreement shall govern the cutting rights and the expiry thereof, and the rates, upon the areas set out in Schedules "A", "B", "C", "D" and "E" hereto.

2. The Crown, with the approval of the Lieutenant-Governor in Council doth grant to the Company until the 31st day of March, 1958, and commencing on the 1st day of April, 1943 the right to cut and remove the kinds and classes of timber set out in Clause 3 hereof on the areas described in Schedules "A", "B", "C", "D" and "E" hereto.

3. The Company shall pay to the Treasurer of the Province of Ontario for timber cut on the said area under the terms hereof the following prices:

Spruce pulpwood—\$1.60 per cord, inclusive of Crown dues.

Balsam pulpwood— .75 per cord, inclusive of Crown dues.

Poplar and other pulpwood— .50 per cord, inclusive of Crown dues.

Sawlog timber—at such prices and in such quantities as the Minister may from time to time determine, and such other rates as may from time to time be fixed by the Lieutenant-Governor in Council.

4. The Company shall pay annually in advance ground rent of \$360.00 per annum, and an annual charge for fire protection of \$6.40 per square mile upon an area of 240 square miles. Charges for ground rent and fire protection shall be first levied in respect of the year commencing the First day of April, A.D. 1943 and interest at the rate of 6% per annum shall be charged on amounts which remain unpaid after 30 days from the due date.

5. The Company upon the execution of this Agreement shall deposit with the Crown a bond executed by the Company in the sum of One Hundred Thousand Dollars (\$100,000.00), to be held by the Crown for the due performance of the obligations of the Company hereunder.

6. 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.

7. The Company shall have the right to cut and remove the timber only on the areas described in Schedules "A", "B", "C", "D" and "E" hereto, and shall not have any right to the soil or uses thereof except so far as may be necessary for cutting and removing the timber, subject to such terms, 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, and to any Statute having reference thereto.

8. 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, or which may hereafter be placed under such license or permit for the cutting of white and red pine during the time such license or permit is in force, or until after the white and red pine timber has been cut therefrom, nor shall any timber be cut on or in the immediate proximity of territory covered with green merchantable red and white pine available for lumbering purposes or which may be considered by the Government to be pine-bearing lands.

9. The Company shall cut in each and every year during the currency of this Agreement a minimum of 10,000 cords of pulpwood per annum, provided that part of such minimum may be acquired by purchase of pulpwood from settlers in the areas adjacent to the areas described in Schedules "A", "B", "C", "D" and "E" hereto.

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

11. 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.

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

13. 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.

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 Crown grants to the Company the right to use the waters of all rivers, lakes and streams within the cutting area during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said 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, and Regulations made thereunder.

16. This Agreement shall be subject to The Forest Fires Prevention Act, R.S.O. 1937, Chapter 325, and Amendments thereto, and to all Regulations

thereunder, and to Orders made thereunder by the Minister, and to all other Statutes and Amendments thereto and all Regulations and Orders made thereunder concerning forest fires prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

17. 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 protection, cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall apply to operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

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 ninety (90) days' notice in writing given to the Company at Thorold, Ontario, declare the rights of the Company hereunder forfeited. 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. The Company covenants and agrees that it will not permit operations on the said area by any person, firm or corporation for pulpwood and other timber, save and except for the use of the Company, without the prior knowledge and the consent in writing of the Minister.

22. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may designate certain timber that shall be left standing.

23. Within three years from the date of this Agreement the Company shall file with the Department a plan for the operation and management of the area granted, to the end that the area will be kept productive and in accordance with the provisions of The Pulpwood Conservation Act.

24. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such

community deposit with the Crown in the Department of Lands and Forests \$5,000.00 in cash or a bond approved by the Minister in the said sum of \$5,000.00.

25. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109.

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

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

28. 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:

"F. A. MacDOUGALL"

WITNESS:

"B. B. KOST"

"MILDRED L. MAHON"

"N. O. HIPEL" (SEAL)

MINISTER OF LANDS AND FORESTS FOR
THE PROVINCE OF ONTARIO,
THE BEAVER WOOD FIBRE COMPANY,
LIMITED.

By:
"SYMES C. MARSHALL" (SEAL)
Vice-President.

And:
"ARTHUR O. GRAVES"
Secretary

SCHEDULES TO AGREEMENT BETWEEN THE CROWN AND THE BEAVER WOOD FIBRE COMPANY, LIMITED dated the 8th day of June, A.D. 1943.

SCHEDULE "A"—*Concession Area;*

More particularly described as follows:

All unpatented lands in the Townships of Reaume, Mann, St. John, Aurora and part of Hanna, District of Cochrane, containing approximately 163 square miles, more or less.

SCHEDULE "B" Crown Timber License No. 128, season 1934-35, Renewal Certificate Number 478, season 1941-42, described as follows:

Ottaway and Duff Townships (excepting N.1/2s Lots 3 and 4, Concession 3, and Lots 4, Concessions 4 and 5) containing approximately 70 square miles, more or less.

SCHEDULE "C" Crown Timber License No. 129, season 1934-35, Renewal Certificate number 479, season 1941-42, described as follows:

Part Ottaway Township—N.1/2s Lots 3 and 4, Concession 3, and Lots 4, Concessions 4 and 5, containing approximately $1\frac{1}{2}$ square miles, more or less.

SCHEDULE "D" Crown Timber License No. 130, season 1934-35, Renewal Certificate number 480, season 1941-42, described as follows:

Part Haggart Township—Block 1; Lots 11 to 13, inclusive, Concessions 7 and 8, and parts of Lots 11 and 12, South of Railway Concession 9—containing approximately $1\frac{1}{2}$ square miles, more or less.

SCHEDULE "E" Crown Timber License No. 131, season 1934-35, Renewal Certificate Number 481, season 1941-42, described as follows:

Haggart Township, Part Block 2; Lots 7 to 12 inclusive, Concession 5 and 6, and Lots 7 to 10, inclusive, Concession 7, containing approximately $3\frac{3}{4}$ square miles, more or less.

THIS AGREEMENT made this Eighth day of June, A.D. 1943,

BETWEEN:

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

OF THE FIRST PART

—and—

CANADIAN SPLINT & LUMBER COMPANY, LIMITED, hereinafter called the "Company",

OF THE SECOND PART

WHEREAS Canadian Splint & Lumber Company, Limited has for many years carried on the manufacture of match splints and other products at Pembroke, Ontario, and, in order to take care of the increased demands for its products, has recently acquired the plant of the Northern Ontario Power Company, Limited at Haileybury, Ontario, which the Company intends to equip forthwith and operate in addition to their plant at Pembroke, Ontario:

AND WHEREAS the Company requires a supply of raw material in order to operate its proposed industry at Haileybury, Ontario, and has applied to the Crown for permission to cut Poplar timber in an area in the District of Temiskaming;

AND WHEREAS the Crown deems it advisable and in the public interest to enter into these presents;

NOW THEREFORE THIS AGREEMENT WITNESSETH:

1. That the Crown, with the approval of the Lieutenant-Governor in Council, doth grant to the Company for a period of twenty-one (21) years from

the First day of April, A.D. 1943 the right to cut Poplar timber in the area described in Schedule "A" attached hereto, subject to the terms and conditions hereof:

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

Poplar Sawlogs = \$4.50 per M.B.M., Doyle Scale, inclusive of Crown dues.
Poplar Pulpwood = .50 per cord, inclusive of Crown dues.

3. Where other species of timber are encountered in the course of operations, and the Minister deems it advisable, the same shall be cut by the Company or such other operator as the Minister may direct and shall be paid for at such rates as the Minister may impose.

4. As security for the due performance by the Company of its obligations hereunder, the Company shall deposit with the Crown the sum of Ten Thousand Dollars (\$10,000.00) in cash or, with the approval of the Minister, the equivalent amount in face value bonds of the Province of Ontario.

In addition to the foregoing deposit, the Company shall file in the Department of Lands and Forests its corporate bond to the Crown in the penal amount of Fifty Thousand Dollars (\$50,000.00) as further security for the performance of its obligations hereunder.

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

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

(d) Notwithstanding the contract between the Crown and Hill-Clarke-Francis, Limited with respect to the area in McElroy Township, the Company shall have the right to cut Poplar sawlogs and Poplar pulpwood in the said area.

6. The Company shall operate in accordance with good forestry practice, and within three years from the date hereof shall file in the Department of Lands and Forests a plan for the operation and management of the area granted to the end that the area will be kept productive.

7. The Company shall pay annually in advance ground rent and fire protection charges at the rate of \$11.40 per square mile on the above-described area, for which purposes the said area shall be deemed to contain 121 square miles. Payment for the year commencing the First day of April, A.D. 1943 shall be made forthwith after the execution of these presents. Interest at the rate of 6% per annum shall be charged on ground rent and fire protection charges which remain unpaid after 30 days from the due date.

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

9. All officers of the Crown, including scalers, scalers' assistants, and check-scalers, who are designated to work on the operation of the Company shall be provided with accommodation and board to the satisfaction of the Minister and at the expense of the Company.

10. The area in Schedule "A" shall be utilized to provide at least sixty per cent (60%) of the annual requirements of the Company. All merchantable Poplar timber shall be utilized for sawlogs down to a 7" top, and the balance of any Poplar tree of merchantable quality shall be cut, returned and paid for on a cordage basis.

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

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

13. 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.

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

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

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 timber on and from Crown lands throughout the Province, and the same shall apply to operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

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

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 Pembroke, Ontario, declare the rights of the Company hereunder forfeited and declare the cash deposits and other securities herein forfeited to the Crown. Provided, however, that any default on the part of the Company in the performance or observance of any of the provisions of this Agreement occasioned in whole or in part through strikes, fire, tempest, war, sabotage, action by Princes or Sovereign States, acts of God or other causes beyond the control of the Company, shall not be deemed to be a default on the part of the Company.

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

20. No operations for pulpwood timber other than those conducted by the Company or its approved agents or jobbers shall be permitted on the said area without the consent in writing of the Minister and upon such terms and conditions as he may impose.

21. If, upon termination of said period of twenty-one (21) years, the Company shall have fully performed the obligations imposed upon it, as herein set forth, to the satisfaction of the Minister, it shall be entitled to an extension of its rights under this Agreement for a further period of twenty-one (21) years, or such period as the Minister may approve, at such prices and upon such terms and conditions as may then be fixed by the Minister.

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

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

24. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may designate certain timber that shall be left standing.

25. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests \$5,000.00 in cash or a bond approved by the Minister in the said sum of \$5,000.00.

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

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

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

SIGNED, SEALED AND DELIVERED
in the presence of:

"F. A. MacDOUGALL"

"H. J. KENNING"

(SEAL)
"N. O. HIPEL"
MINISTER OF LANDS AND FORESTS FOR
THE PROVINCE OF ONTARIO.
CANADIAN SPLINT & LUMBER CORPORATION,
LIMITED.
By: "H. HART"
Vice President and Treasurer.
And: "E. M. DISCHER"
Assistant Treasurer.
(SEAL)

THIS IS SCHEDULE "A" REFERRED TO IN THE AGREEMENT BETWEEN THE CROWN AND CANADIAN SPLINT AND LUMBER CORPORATION, LIMITED, dated this 8th day of June, 1943.

ALL AND SINGULAR that certain territory in the District of Temiskaming, Province of Ontario, which is composed of the Township of McElroy and part of the Townships of Boston, Hearst, Skead, Rattray, Bayly and Mulligan, and which may be more particularly described as follows:

Boston Township:

BEING COMPOSED of all that part of the Township of Boston lying south of a line drawn west astronomically from the 5-mile post on the east boundary of the said Township.

SAVE AND EXCEPTING;

Firstly: That part of the Township of Boston lying southwest of the northeastern limit of the right-of-way of the Temiskaming and Northern Ontario Railway.

Secondly: That part of the Township of Boston included within the limits of Dane Townsite.

McElroy Township:

BEING COMPOSED of the whole of the Township of McElroy.

Hearst Township:

BEING COMPOSED of all that part of the Township of Hearst which may be more particularly described as follows:

COMMENCING at the southwest angle of the said township;

THENCE east along the south boundary thereof a distance of 5 miles to the 5-mile post;

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

THENCE west astronomically 1 and $\frac{1}{2}$ miles more or less to the intersection with the eastern shore of a bay of Larder Lake;

THENCE in a general westerly and northerly direction following the eastern, southern and western shores of the said bay of Larder Lake to the southwestern angle of surveyed mining claim L.30693;

THENCE west astronomically 40 chains;

THENCE north astronomically 1 and $\frac{1}{2}$ miles more or less to the south boundary of surveyed mining claim L.29718;

THENCE westerly following the southern boundaries of surveyed mining claims L.29718 and L. 29744 to the southwest angle of the last mentioned claim;

THENCE northerly along the western boundary of said mining claim L. 29744 to the northwest angle thereof;

THENCE easterly along the northern boundary of said mining claim L. 29744 to the northeast angle thereof;

THENCE northerly along the eastern boundary of surveyed mining claim L. 8110 to the intersection with the southern shore of a bay of Larder Lake;

THENCE in a westerly and northerly direction following the southern and western shores of the said bay of Larder Lake to the intersection with the southern boundary of the Municipality of the Town of Larder Lake;

THENCE westerly and northerly following the boundaries of the said Municipality to the intersection with the north boundary of the Township of Hearst;

THENCE westerly along the last mentioned boundary $\frac{6}{8}$ ths of a mile more or less to the northwest angle of the said township;

THENCE south along the west boundary of the said township 6 miles more or less to the point of commencement.

Skead Township:

BEING COMPOSED of part of the Township of Skead and being the whole of the said Township.

SAVE AND EXCEPTING;

Firstly: That part of the said Township lying Southeast of the eastern shore of Skead and Kearney Lakes and south of the line between Concessions 2 and 3.

Secondly: The N. $\frac{1}{2}$ of Lot 1 and the W. $\frac{1}{2}$ of the N. $\frac{1}{2}$ of Lot 2 in the 3rd Concession and that part of Lot 1 in the 4th Concession lying south of Benson Lake.

Bayly Township:

BEING COMPOSED of all that part of the Township of Bayly lying west of the western shore of Larder River and west of the line between Lots 7 and 8 in Concessions 1 and 2 and that part of the said line in Concession 3 lying south of Larder River.

SAVE AND EXCEPTING;

Firstly: The S. $\frac{1}{2}$ and the N. W. $\frac{1}{4}$ of Lot 1, Concession 1.

Secondly: The S. $\frac{1}{2}$ of Lot 2, Concession 1.

Thirdly: The south part of Lot 5, Concession 1 described as being all that part of the said lot lying south of a line drawn east astronomically from a point in the west boundary of the said lot distant 27 chains measured northern thereon from the southwest angle of the said lot.

Ratray Township:

BEING COMPOSED of all that part of the Township of Ratray which lies west of a line drawn north astronomically from a point in the south boundary of the said township distant 3 and $\frac{1}{2}$ miles measured easterly thereon from the southwest angle of the said township.

SAVE AND EXCEPTING;

THAT portion of the said township described as follows:

COMMENCING at the southwest angle of the said township;

THENCE northerly along the west boundary thereof a distance of 2 miles;

THENCE east astronomically a distance of 1 mile;

THENCE south astronomically a distance of 2 miles to the south boundary of the said township;

THENCE westerly along the said south boundary 1 mile more or less to the point of commencement.

Mulligan Township:

BEING COMPOSED of part of the Township of Mulligan described as follows:

COMMENCING at a point in the north boundary of the said township distant 1 mile measured easterly thereon from the northwest angle of the said township;

THENCE south astronomically a distance of 1 mile;

THENCE east astronomically a distance of 1 mile;

THENCE north astronomically a distance of 1 mile more or less to the north boundary of the said township;

THENCE westerly thereon 1 mile more or less to the point of commencement.

THIS AGREEMENT, dated this Tenth day of June, A.D. 1943,

BETWEEN:

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

OF THE FIRST PART

—and—

NIPIGON LAKE TIMBER COMPANY, LIMITED, of the City of Port Arthur in the District of Thunder Bay, hereinafter called the "Company",

OF THE SECOND PART

WHEREAS the Company has carried on timber operations in the District of Thunder Bay for the past several years, and has applied to the Crown for permission to cut timber on an area in the vicinity of Sturgeon Lake, hereinafter more particularly described;

AND WHEREAS the Company has represented that it proposes to make necessary expenditures of \$50,000.00 in arranging facilities whereby the timber on the said area, which has hitherto remained untouched, may be landed for rail-haul to the Lake Head;

AND WHEREAS the Company has represented that it will require 100 men yearly in its operations in the vicinity;

AND WHEREAS it is deemed expedient and in the public interest to grant to the Company the right to cut timber on the said area upon the terms and conditions hereinafter set forth;

NOW THEREFORE THIS AGREEMENT WITNESSETH that the Crown, with the approval of the Lieutenant-Governor in Council, doth grant to the Company for a period of ten (10) years commencing on the First day of April, A.D. 1942 the right to cut and remove the kinds and classes of timber

specified in Clause I of this Agreement on an area situate partly in the District of Kenora and partly in the District of Thunder Bay, as more particularly described in Schedule "A" hereto.

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

- (a) For timber cut and supplied for domestic use:
 - Spruce pulpwood—\$1.40 per cord, inclusive of Crown dues.
 - Balsam pulpwood— .70 per cord, inclusive of Crown dues.
 - Other pulpwood— .40 per cord, inclusive of Crown dues.
 - Sawlog or other timber to be cut as directed by the Minister and at such prices as the Minister may from time to time determine.
- (b) For timber cut and exported under the terms of this Agreement:
 - Spruce pulpwood—\$1.45 per cord, inclusive of Crown dues.
 - Balsam pulpwood— .70 per cord, inclusive of Crown dues.
 - Other pulpwood— .40 per cord, inclusive of Crown dues.and in addition the Company shall pay the current export levy on each cord of pulpwood exported under the terms of this Agreement.

2. The Company shall cut a minimum of 10,000 cords of pulpwood in each operating season during the currency of this Agreement, and shall not cut beyond a maximum of 50,000 cords of Spruce pulpwood in any such season. Subject to the provisions of this Agreement, and subject to any restrictions at any time imposed by the Lieutenant-Governor in Council, the Company shall be permitted to export pulpwood cut on the said area during the period ending the 31st day of December, A.D. 1946, and after such date shall apply to the Minister for further permission to export pulpwood cut on the said area, in accordance with the provisions of any Act or regulations from time to time in force respecting the exportation of pulpwood.

3. Within three (3) years from the date of this Agreement the Company shall file with the Department a plan which shall be satisfactory to the Minister for the operation and management of the area granted, to the end that the area will be kept productive, and in accordance with The Pulpwood Conservation Act.

4. Sixty (60) days before commencing operations in any season, the Company 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.

5. Within three (3) years from the date hereof the Company undertakes to study drum-barking peeling operations, and to submit to the Minister a complete report on its investigations and findings therein.

6. 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 twenty per cent (20%) of the value of the timber proposed to be cut by the Company during the next ensuing operating season. The balance of the amount owing by the Company for timber cut during any operating season shall be paid on or before the First day of October in the calendar year in which such timber is scaled and a return thereof is made to the Department of Lands and Forests. No pulpwood shall be exported under the provisions

of this Agreement unless all Crown charges in respect of such pulpwood shall have been paid and satisfied prior to the application for permission to export such pulpwood.

7. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon the area described in Schedule "A" hereto as the Minister may require. For the purposes of calculating ground rent and fire protection charges the area described in Schedule "A" hereto shall be deemed to comprise 150 square miles, and the Company shall pay annually in advance ground rent and fire protection charges at the rate of \$11.40 per square mile on an area of 150 square miles, commencing the First day of April, A.D. 1942. Interest at the rate of six per cent (6%) per annum shall be charged on amounts which remain unpaid after 30 days from the due date.

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

9. The Minister may direct the Company to produce for domestic use an additional amount of pulpwood during any operating season. At the time consent is given to proceed with the operations for the current operating season, notice in writing shall be given by the Minister to the Company to produce such additional quantity of pulpwood.

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

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

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

13. Proper sworn return of the quantity of timber 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 six per cent (6%) per annum.

14. The Minister, or any officer or officers of the Department of Lands and Forests, shall have the right to inspect the timber operations on the allotted territory at any time. If such inspection shall show that the 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 has been actually removed pursuant to the terms of this Agreement, together with such penalty or penalties as the Minister may fix. The cutting and removing of the timber of the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

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

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

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

18. 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.

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

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

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

22. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon ninety (90) days' notice in writing given to the Company at Port Arthur, Ontario, declare the rights of the Company hereunder forfeited, and here 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.

23. 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.

24. 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.

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

26. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests \$5,000.00 in cash or a bond approved by the Minister in the said sum of \$5,000.00.

27. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O. 1937, Chapter 109.

28. If, upon the termination of the said period of ten (10) years, the Company shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension for a further period of ten (10) years of its right to cut timber on the area described in Schedule "A" hereto at such prices and upon such terms and conditions as may then be fixed by the Minister.

29. In addition to the prepayment of twenty per cent (20%) of the annual Crown charges required by Paragraph number 6 hereof, the Company shall deposit with the Crown the sum of Five Thousand Dollars (\$5,000.00) of lawful money of Canada, or bonds of the Dominion of Canada or of the Province of Ontario having a face value of Five Thousand Dollars (\$5,000.00), which sum or bonds shall be held during the currency of this Agreement or of any renewal thereof as security for the due performance by the Company of its obligations hereunder. In the event of the Company making default under the terms of this Agreement, and if the default complained of has not been made good by the Company, the Minister may declare forfeited the said deposit, and thereupon the said deposit shall be forfeited and become the absolute property of the Crown.

30. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may designate certain timber that shall be left standing.

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

33. 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:

"F. A. MacDOUGALL"

"B. HICKENBOTTOM"

"N. O. HIPEL" (SEAL)
MINISTER OF LANDS AND FORESTS FOR
THE PROVINCE OF ONTARIO.
NIPIGON LAKE TIMBER COMPANY,
LIMITED.

By:

"D. A. CLARK"

President.

And:

"C. W. TOMKIN"

Secretary-Treasurer.

(SEAL)

This is Schedule "A" to the Agreement made the 10th day of June, A.D. 1943 between His Majesty the King and Nipigon Lake Timber Company, Limited, being description of the area mentioned in the said Agreement.

ALL AND SINGULAR that certain territory situate in the Districts of Kenora and Thunder Bay containing an area of 217 square miles be the same more or less and which may be more particularly described as follows:

COMMENCING at a point in the eastern boundary of Block number 8 of the Grand Trunk Pacific Railway land grant where it is intersected by C.L.S. Niven's base line of 1897;

THENCE east astronomically along the said base line, $19\frac{1}{2}$ miles more or less to the intersection with the western shore of Sturgeon Lake;

THENCE in a general southwesterly direction following the shore of Sturgeon Lake in all its windings to the southwestern extremity of the said lake;

THENCE south astronomically $6\frac{1}{2}$ miles more or less to the intersection with the Canadian National Railways;

THENCE in a northwesterly direction following said railway 9 miles more or less to the intersection with the southern boundary of Block number 8 mentioned aforesaid;

THENCE east astronomically along the said southern boundary, 5 miles more or less to the southeastern angle of said Block number 8;

THENCE north astronomically following the eastern boundary of said Block number 8, 16 miles more or less to the point of commencement.

THIS AGREEMENT made this Sixteenth day of June, A.D. 1943,
BETWEEN:

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

OF THE FIRST PART

— and —

STANDARD CHEMICAL COMPANY, LIMITED, hereinafter
referred to as the "Company",

OF THE SECOND PART

THIS AGREEMENT WITNESSETH THAT:

1. Subject to the approval of the Lieutenant-Governor in Council and to the terms and conditions hereof, the Crown, with the consent of the Lieutenant-Governor in Council, doth grant to the Company for a period of ten (10) years from the First day of April, 1943 the right to cut and remove the timber specified in Clause (2) of this Agreement on the lands described in Schedule "A" attached hereto.

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

Hardwoods	—\$7.00 per M.B.M.
Hemlock	— 4.00 per M.B.M.
Pine	— 8.50 per M.B.M.
Spruce	— 7.00 per M.B.M.
Poplar	— 4.00 per M.B.M.
Spruce pulpwood	—\$1.40 per cord.
Balsam pulpwood	— .70 per cord.
Other pulpwood	— .40 per cord.

The above rates are inclusive of Crown dues.

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 30 square miles, commencing from the First day of April, 1943. Interest at the rate of Six per cent per annum shall be charged on amounts which remain unpaid after thirty days from the due date.

4. At the direction of the Minister the Company shall cut merchantable damaged timber at rates to be determined by the Minister.

5. The Deposit of the Company in the amount of Sixteen Thousand, five hundred Dollars (\$16,500.00) for the due performance by the Company of its obligations under Agreements now in effect between the Crown and the Company for areas in the Townships of Paxton, Biggar and Bruton, shall be considered a deposit by the Company and be held by the Crown for the due performance by the Company of its obligations in this Agreement.

6. 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 Toronto, Ontario, declare the rights of the Company hereunder forfeited and declare the Cash Deposit and other securities herein forfeited to the Crown. 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 the 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.

7. 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.

8. The Company is granted under this Agreement no right to the soil or freehold of the said area or to the use thereof, except as may be necessary for cutting and removing the said timber as aforesaid, and operations incidental thereto, and it is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described, and the timber standing, growing and being thereon, for forest management and other purposes as the Minister may see fit.

9. Within three (3) years from the date of this Agreement, the Company shall file with the Department a plan for the operation and management of the area granted, to the end that the area will be kept productive and in accordance with the provisions of The Provincial Forests Act.

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

11. The Crown does not guarantee any quantity of timber on the area hereby granted to the Company.

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

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

14. This Agreement shall be subject to the Forest Fires Prevention Act, R.S.O., 1937, Chapter 325, and Amendments thereto, and to all Regulations thereunder, and to orders made thereunder by the Minister, and to all other Statutes and Amendments thereto, and all Regulations and orders made thereunder concerning Forest Fires Prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

15. 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 protection, cutting, measuring, removing and driving of timber on and from Crown lands throughout the Province, and the same shall apply to operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

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

17. 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.

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

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

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

21. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

22. The Company shall be required during the currency of this Agreement to operate a sawmill or sawmills and manufacture yearly a minimum of 2,000,000 ft. B.M., mill scale.

23. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests \$5,000.00 in cash or a bond approved by the Minister in the said sum of \$5,000.00.

24. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O., 1937, Chapter 109.

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

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

27. 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:

"F. A. MacDOUGALL"

"EVELYN M. GLEESON"

"N. O. HIPEL" (SEAL)
MINISTER OF LANDS AND FORESTS FOR
THE PROVINCE OF ONTARIO,
STANDARD CHEMICAL COMPANY, LIMITED.

By:

"A. F. COOPER"

Vice-President.

And:

"E. M. SEDGWICK"

Treasurer.

(SEAL)

This is Schedule "A" referred to in the Agreement between His Majesty the King and Standard Chemical Company, dated the 16th day of June, 1943.

ALL AND SINGULAR that certain territory in the Townships of Bruton and Clyde in the Provisional County of Haliburton containing a total area of 30 square miles more or less and which may be more particularly described as follows:

Bruton Township:

Firstly: All that part of the said township lying in Concessions 5, 6 and 7 which lies west of the York River and its expansions.

Secondly: All that part of the said township lying in Concessions 8 to 13 inclusive which lies west of the line between Lots 19 and 20.

Clyde Township:

All that part of the said township lying in Concessions 1 and 2 which lies west of the centre line of the allowance for road between Lots 15 and 16.

THIS AGREEMENT, dated the 27th day of September, A.D. 1943,

BETWEEN:

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

OF THE FIRST PART

—and—

THE ESTATE OF FRANK H. SPENCE, late of the City of Fort William in the District of Thunder Bay, hereinafter called the "Operator",

OF THE SECOND PART

WHEREAS by an Order-in-Council dated the 12th day of May, 1942 the late Frank H. Spence was given permission to cut for export Jackpine pulpwood from an area South of the Township of O'Meara in the District of Thunder Bay, in accordance with the terms and conditions therein set out, and the operation thereby permitted has been carried out in a satisfactory manner;

AND WHEREAS prior to his death the said late Frank H. Spence applied for permission to cut on the areas hereinafter designated and represented that he proposed to make extensive expenditures whereby the pulpwood on the said area, which is remote from and of no immediate interest to domestic mills, would be transported and marketed, and that such expenditures could only be economically justified by an agreement in accordance with the terms and conditions hereinafter set forth;

AND WHEREAS the Crown agreed to enter into an Agreement with the said late Frank H. Spence, which Agreement was not executed prior to his death, and for the purpose of giving effect thereto these presents are now entered into.

AND WHEREAS it is deemed expedient and in the public interest, in order to bring into production an inactive area, to grant to the Operator the right to cut pulpwood on the said area upon the terms and conditions hereinafter set forth:

NOW THEREFORE THIS AGREEMENT WITNESSETH that the Crown, with the approval and consent of the Lieutenant-Governor in Council, doth grant to the Operator for a period of ten (10) years commencing on the First day of April, 1943 the right to cut and remove the kinds and classes of timber specified in Clause 1 hereof on an area situate in the District of Thunder Bay and being the annexed townships as follows:

(a) The entire township immediately south of the Township of O'Meara;

(b) The Westerly Half of the annexed township immediately South of the Township of Fornow;

(c) The Southeast Quarter of the Township of Klotz, and the Easterly Half of the annexed township immediately south of the Township of Klotz;

(d) All of the annexed township immediately south of the Township of Low.

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

Jackpine pulpwood	—\$.40 per cord, inclusive of Crown dues.
Spruce pulpwood	— 1.50 per cord, inclusive of Crown dues.
Balsam pulpwood	— .70 per cord, inclusive of Crown dues.
Spruce log timber	— 7.00 per M.B.M., inclusive of Crown dues.
Jackpine log timber	— 6.50 per M.B.M., inclusive of Crown dues.
Other Sawlog timber	—at such prices as the Minister may from time to time determine; and in addition the Operator shall pay the current export levy on each cord of pulpwood exported under the terms of this Agreement.

During the currency of this Agreement or any renewal thereof the Operator shall have the use of the Water Course from Long Lac to Lake Superior for the purpose of driving the timber cut on the said area, and shall pay yearly to the Crown for such use the sum of forty cents (40c) per cord for Spruce and Balsam and twenty-five cents (25c) per cord for Jackpine, such rates to obtain for a period of five (5) years from the date of this Agreement, at which time the said rates shall be subject to revision by the Minister.

2. The Operator shall pay to Pulpwood Supply Company, Limited, pursuant to an Agreement between the Crown and Pulpwood Supply Company, Limited dated the 31st day of March, 1937, and amended by Agreement dated the 6th day of July, 1937, a pro rata share of the maintenance costs of the said Water Course properly applicable to logging operations or incidental to wood operations, as provided for in Clause 28, Subsection (e), of the above recited Agreement dated July 6th, 1937, which have been paid by the said Pulpwood Supply Company, Limited during the currency of the hereinbefore recited Agreements and this Agreement. Provided, that in case of any disagreement as to the proper amount payable by the Operator to the said Pulpwood Supply Company, Limited the same shall be referred to arbitration by a single arbitrator under The Arbitration Act, Chapter 109, R.S.O., 1937, and the award of such Arbitrator shall be final and binding.

3. The Operator shall cut a minimum of 10,000 cords of pulpwood in each operating season during the currency of this Agreement. Subject to the provisions of this Agreement, and subject to any restrictions at any time imposed by the Lieutenant-Governor in Council, the Operator shall be permitted to export pulpwood cut on the said area during the period ending the 31st day of December, A.D. 1946, and after such date shall apply to the Minister for further permission to export pulpwood cut on the said area, in accordance with the provisions of any Act or regulations from time to time in force respecting the exportation of pulpwood.

4. The Operator, upon the execution of this Agreement, shall deposit with the Crown the sum of Ten Thousand Dollars (\$10,000.00) of lawful money of Canada, or such other security as the Minister may approve, to be held by the Crown for the due performance of its obligations hereunder.

5. Before commencing operations in any year the Operator shall pay to the Treasurer of the Province of Ontario a sum of money which shall be the equivalent of 20% of the value of the timber proposed to be cut by the Operator during the next ensuing operating season. The balance of the amount owing by the Operator for timber cut during any operating season shall be paid on

or before the First day of October in the calendar year in which such timber is scaled and a return thereof is made to the Department of Lands and Forests. No pulpwood shall be exported under the provisions of this Agreement unless all Crown charges in respect of such pulpwood shall have been paid and satisfied prior to the application for permission to export such pulpwood.

6. The Operator shall operate in accordance with good forestry practice, and within three (3) years from the date hereof shall file in the Department a working plan prepared by the said Operator, which shall be satisfactory to the Minister, providing a general scheme for the operation and management of the said area, to the end that it will be kept productive and in accordance with The Pulpwood Conservation Act.

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

8. Sixty (60) days before commencing operations in any season, the Operator shall give such particulars as the Minister may require as to the proposed operation, and shall obtain the consent in writing of the Minister to proceed with such operation.

9. For the purpose of calculating ground rent and fire protection charges the area shall be deemed to comprise 100 square miles, and the Operator shall pay an annual charge for fire protection of \$6.40 per square mile and an annual ground rental charge of \$5.00 per square mile upon 100 square miles. Charges for ground rent and fire protection shall be first levied in respect of the year commencing the First day of April, 1943. Interest at the rate of six per cent (6%) per annum shall be charged on amounts which remain unpaid after 30 days from the due date.

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

11. The Minister may direct the Operator to produce for domestic use an additional amount of pulpwood during any operating season. At the time consent is given to proceed with the operations for the current operating season, notice in writing shall be given by the Minister to the Operator to produce such additional quantity of pulpwood.

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

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

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

15. Proper sworn return of the quantity of pulpwood cut each season shall be made to the Crown in conformity with the Regulations under The

Crown Timber Act, 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 six per cent (6%) per annum.

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

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

18. This Agreement shall be subject to The Forest Fires Prevention Act, R.S.O., 1937, Chapter 325, and amendments thereto, and to all regulations thereunder, and to Orders made thereunder by the Minister, and to all other Statutes and amendments thereto, and all Regulations and Orders made thereunder, concerning forest fires prevention; and the foregoing shall govern the operations of the Operator under this Agreement as fully and effectually as if they had been set forth herein.

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

20. The Operator is granted under this Agreement no right to the soil or freehold 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.

21. The Crown grants to the Operator the right to use the waters of all rivers, lakes and streams within the cutting area during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said 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, and Regulations made thereunder.

22. The Operator covenants and agrees to employ Canadian labour and to co-operate with the Crown in maintaining standard rates of wages and otherwise meeting all the requirements as may be provided by The Industrial Stand-

ards Act or such other statutory enactments in that behalf as are now or may hereafter be in force.

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

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

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

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

27. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Operator.

28. Should the Operator establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Operator. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Operator shall before establishment of such community deposit with the Crown in the Department of Lands and Forests \$5,000.00 in cash or a bond approved by the Minister in the said sum of \$5,000.00.

29. 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.

30. If, upon the termination of the said period of ten (10) years, the Operator shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension for a further period of ten (10) years of its right to cut timber on the area described herein at such prices and upon such terms and conditions as may then be fixed by the Minister.

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

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

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

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

SIGNED, SEALED AND DELIVERED
in the presence of:

"F. A. MacDOUGALL"

"G. M. GRAHAM"

"W. G. THOMPSON"
MINISTER OF LANDS AND FORESTS FOR
THE PROVINCE OF ONTARIO.
THE ESTATE OF FRANK H. SPENCE
By:

"VIOLET ETHEL SPENCE"

Executrix.

(SEAL)

THIS AGREEMENT dated the 15th day of October, A.D. 1943,

BETWEEN:

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

OF THE FIRST PART

—and—

T. S. WOOLLINGS & COMPANY, LTD., of the Village of Connaught Station, in the Province of Ontario, hereinafter called the "Company",

OF THE SECOND PART

WHEREAS the area described in Schedule "A" attached hereto is under license to the Temiskaming and Northern Ontario Board of Railway Commissioners for rights to cut timber in accordance with the terms set out in the said License;

AND WHEREAS the Company by Order-in-Council dated June 24, 1938 was given cutting rights for pulpwood on the said area;

AND WHEREAS the Company has fulfilled all the conditions of the said Order-in-Council, and has requested an extension of the said cutting rights in accordance with the terms and conditions hereinafter set out;

AND WHEREAS it is deemed expedient and in the public interest to grant the Company the right to cut the timber hereinafter specified on the area described in Schedule "A" hereto upon the terms and conditions hereinafter set out.

NOW THEREFORE THIS AGREEMENT WITNESSETH that the Crown, with the approval and consent of the Lieutenant-Governor in Council, doth grant to the Company for a period of ten (10) years from the First day of April, 1943 the right to cut and remove the kinds and classes of timber specified in Clause 1 hereof on the area described in Schedule "A" hereto;

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

Spruce pulpwood	— \$2.05 per cord.
Balsam pulpwood	— 1.35 per cord.

The above rates are inclusive of Crown dues and export levy.

The Company shall cut such other species of timber on the said area in such quantities and at such prices as the Minister may from time to time direct and determine.

2. The Company shall cut a minimum of 15,000 cords of pulpwood during a period ending the 31st day of December, 1946, and, subject to a renewal of the export privileges herein provided, for the balance of the term of this Agreement or any part thereof, shall cut during the period of such extension or extensions an aggregate amount or aggregate amounts which shall be equal to the total of 5,000 cords per annum in each operating season for the term of such extension or extensions. Subject to the provisions of this Agreement, and subject to any restrictions at any time imposed by the Lieutenant-Governor in Council, the Company shall be permitted to export pulpwood cut on the said area during the period ending the 31st day of December, 1946, and after such date shall apply to the Minister for further permission to export pulpwood cut on the said area, in accordance with the provisions of any Act or regulations from time to time in force respecting the exportation of pulpwood. If, after the 31st day of December, 1946, export of pulpwood shall not be permitted, this Agreement shall, at the option of the parties hereto, be terminated upon six (6) months' notice in writing by either party to the other.

3. All rough Spruce pulpwood and Balsam pulpwood will be rossed at the Company's plant at Connaught Station before export thereof, and all such exported pulpwood shall be shipped to the Armstrong Forest Company of Johnsonburg, Pennsylvania, U.S.A., for the manufacture of magazine paper exclusively.

4. During the period from the date hereof to the 31st day of December, 1946 the Company shall acquire in the Province of Ontario, by purchase or production, 30,000 cords of Poplar pulpwood, which shall be exported to the Armstrong Forest Company of Johnsonburg, Pennsylvania, U.S.A.

5. The Company, upon the execution of this Agreement, shall deposit with the Crown the sum of Five Thousand Dollars (\$5,000.00) of lawful money of Canada, or such other security as the Minister may approve, to be held by the Crown for the due performance of its obligations hereunder.

6. For the purpose of calculating ground rent charges the area shall be deemed to comprise sixty (60) square miles, and the Company shall pay an

annual ground rent charge of \$5.00 per square mile upon sixty (60), square miles. Charges for ground rent shall be levied in respect of the year commencing the First day of April, 1943. Interest at the rate of six per cent (6%) per annum shall be charged on amounts which remain unpaid after 30 days from the due date.

7. The Company shall operate in accordance with good Forestry practice, and within three (3) years from the date hereof shall file in the Department a working plan prepared by the said Company, which shall be satisfactory to the Minister, providing a general scheme for the operation and management of the said area, to the end that it will be kept productive and in accordance with The Pulpwood Conservation Act.

8. 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.

9. Sixty (60) days before commencing operations in any season, the Company 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.

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

11. The Minister may direct the Company to produce for domestic use an additional amount of pulpwood during any operating season. At the time consent is given to proceed with the operations for the current operating season, notice in writing shall be given by the Minister to the Company to produce such additional quantity of pulpwood.

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

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

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

15. Proper sworn return of the quantity of pulpwood cut each season shall be made to the Crown in conformity with the Regulations under The Crown Timber Act, and payment therefore 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 six per cent (6%) per annum.

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 operations are

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

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

18. This Agreement shall be subject to The Forest Fires Prevention Act, R.S.O., 1937, Chapter 325, and amendments thereto, and to all regulations thereunder, and to Orders made thereunder by the Minister, and to all other Statutes and amendments thereto, and all Regulations and Orders made thereunder, concerning forest fires prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

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

20. The Company is granted under this Agreement no right to the soil or freehold 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.

21. The Crown grants to the Company the right to use the waters of all rivers, lakes and streams within the cutting area during the term of this Agreement for the driving of timber, and also the right to make, construct, operate and maintain improvements therein and thereto for the purpose of facilitating the floating of timber. The construction, operation and maintenance of any improvements made upon any waters within the said 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, and Regulations made thereunder.

22. 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.

23. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon ninety (90) days' notice in writing given to the Company at Connaught Station, Ontario, declare the rights of the Company hereunder forfeited, and declare the cash deposit and other securities herein forfeited to the Crown, 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.

24. 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.

25. 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 the proposed operations on the area hereby granted.

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

27. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

28. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests \$5,000.00 in cash or a bond approved by the Minister in the said sum of \$5,000.00.

29. In case of any disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O., 1937, Chapter 109.

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

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

32. 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:
"F. J. SULLIVAN"

"W. M. QIELLS"

"A. A. SMITH"

"W. G. THOMPSON" (SEAL)
MINISTER OF LANDS AND FORESTS
FOR THE PROVINCE OF ONTARIO,
T. S. WOOLLINGS & COMPANY, LTD.
By: "VINSON M. STOUCK"
President.
And: "NORMAN A. WYEN"
Secretary.

This is Schedule "A" referred to in the Agreement between His Majesty the King and T. S. WOOLLINGS & COMPANY, LTD., dated this 15th day of October, A.D. 1943.

Firstly: ALL AND SINGULAR that certain territory situate in the District of Cochrane and being the Township of Thomas and the west-half of the Township of Sheraton.

Secondly: ALL AND SINGULAR that certain territory situate in the District of Temiskaming and being the Township of Blacklock, the east-half of the Township of Langmuir, and the west-half of the Township of Timmins.

THIS AGREEMENT made this Sixth day of March, A.D., 1944,

BETWEEN:

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

OF THE FIRST PART

—and—

MARATHON PAPER MILLS OF CANADA LIMITED, hereinafter called the "Company",

OF THE SECOND PART

WHEREAS by an Indenture dated the 31st day of March, A.D., 1937, as amended and extended by an Indenture dated the 4th day of August, A.D., 1937, and supplemented by an Indenture dated the 24th day of November, A.D., 1942, and further supplemented by an Indenture dated the 15th day of July, 1943, made between the Crown and General Timber Company, Limited, the said General Timber Company, Limited was granted the right to cut the timber in and upon an area in the District of Thunder Bay therein more particularly described;

AND WHEREAS pursuant to the provisions of the said Agreements General Timber Company, Limited was obliged to commence the erection of a pulp mill, and the period for performance was extended by direction of the then Minister on the 1st day of October, 1940, so that it was not required to commence the erection of the said mill until the Fall of 1942;

AND WHEREAS the General Timber Company, Limited, due to war conditions and its inability to obtain the necessary materials and equipment, requested the Crown to postpone the period of performance in which to erect the said mill, and the Crown agreed upon the terms and conditions hereinafter set forth;

AND WHEREAS General Timber Company, Limited was not in default in the performance of the obligations imposed upon it by the provisions of the aforesaid indentures;

AND WHEREAS at the time it becomes possible to proceed with the construction of the said pulp mill, the Company proposes to erect a mill with a capacity of two hundred (200) tons a day and desires to obtain an adequate supply of timber sufficient for the enlarged mill and to enable it to continue to export pulpwood to its parent Company, Marathon Paper Mills Company of Rothschild, Wisconsin, U.S.A.;

AND WHEREAS by Agreement dated the 11th day of August, 1937, made between the Crown and Soo Pulp Products, Limited, said Soo Pulp Products, Limited was granted cutting rights over an area known as the Nagagami Pulp Concession, in the District of Algoma in the Province of Ontario, the said area lying to the north and east of the Pic River Concession;

AND WHEREAS said Soo Pulp Products, Limited was in default under the terms of its aforesaid Agreement with the Crown, and the Crown was willing that General Timber Company, Limited should increase the capacity of its mill for the purpose of utilizing the Pic River Concession and the Nagagami Pulp Concession in lieu of the mill respecting which Soo Pulp Products, Limited is in default;

AND WHEREAS Ripco Timber Company, Limited, a wholly-owned subsidiary of the Rhinelander Paper Company, Rhinelander, Wisconsin, U.S.A., desires to export pulpwood to its parent Company and had financially assisted General Timber Company, Limited in acquiring Soo Pulp Products, Limited, thus increasing the supply of merchantable timber for General Timber Company, Limited, including timber available for export.

AND WHEREAS General Timber Company, Limited has purchased all of the capital stock and the entire assets and undertaking of Soo Pulp Products, Limited;

And Whereas General Timber Company, Limited has carried on timber operations on certain parts of the areas set out in the said Agreements, and the Department of Lands and Forests has been in receipt of revenue paid by the said General Timber Company, Limited for various charges by way of ground rent, fire protection, timber dues, bonus and export levy in the annual sum of about \$145,000.00, and General Timber Company, Limited owes no monies to the Crown;

AND WHEREAS Marathon Paper Mills of Canada, Limited is a wholly-owned subsidiary of the aforesaid Marathon Paper Mills Company and is the successor of General Timber Company, Limited, and it is deemed advisable, in order to ensure timber supplies adequate for its requirements, to enter into this Agreement;

NOW THEREFORE THIS AGREEMENT WITNESSETH THAT:

1. The Crown, with the consent and approval of the Lieutenant-Governor in Council, and subject to the terms and conditions hereof, doth grant to the

Company until the First day of April, 1958 the right to cut and remove the kinds and classes of timber specified in Clause 3 of this Agreement on the area known as "the Big Pic River Watershed", in the Province of Ontario as described in Schedule "A" hereto (hereinafter sometimes referred to as "the Pic River Concession") and in, from and upon the properties known as Parcels I, II, III, and IV as described in Schedule "B" hereto (hereinafter sometimes referred to as "the Algoma Townships").

2. The Crown, with the consent and approval of the Lieutenant-Governor in Council, and subject to the terms and conditions hereof, doth further grant to the Company until the First day of April, 1958 the right to cut and remove the classes and kinds of timber specified in Clause 4 of this Agreement on the area described in Schedule "C" hereto (hereinafter sometimes referred to as "the Nagami Concession").

3. The Company shall pay to the Treasurer, subject to the provisions and conditions herein contained and subject to such other conditions, orders or regulations as may be hereafter passed or enacted, the following prices for pulpwood timber cut on the areas described in Schedules "A" and "B" hereto:

Jackpine and Poplar pulpwood—	for 5 years from and after the commencement of cutting operations, for use in the hereinbefore referred to mill.....,	.40 per cord.
	and thereafter, for the balance of the term hereby created .....	.50 per cord.
Spruce pulpwood —Crown dues,	plus a bonus of	.50 per cord.
Balsam pulpwood—Crown dues,	plus a bonus of	.50 per cord.
Other pulpwood —Crown dues.		

4. The Company shall pay to the Treasurer of the Province of Ontario for timber cut on the area described in Schedule "C" hereto under the terms hereof the following prices:

(a) For timber cut and supplied for domestic use:

Spruce pulpwood —	\$1.45 per cord.
Balsam pulpwood—	1.45 per cord.
Jackpine pulpwood—	.40 per cord.

All of the above are inclusive of Crown dues.

(b) For timber cut and exported under the terms of this Agreement:

Spruce pulpwood —	\$1.45 per cord.
Balsam pulpwood—	1.45 per cord.
Jackpine pulpwood—	.40 per cord.

All of the above are inclusive of Crown dues, and in addition the Company shall pay the current export levy on each cord of pulpwood exported under the terms of this Agreement.

(c) For Poplar and other pulpwood the Company shall pay the Crown dues prevailing at the time the cut is made.

(d) For log timber, railway ties and other classes of timber not otherwise herein provided for, the Company shall pay such prices as the Minister may from time to time determine.

The above prices shall be subject only to variation in Crown dues which may be hereafter generally affected by Regulation throughout the Province of

Ontario, provided that, if it is established that the amount of Balsam cut upon the said concession in any operating year of the term hereby created is greater than fifteen per cent (15%) of the total amount of Spruce and Balsam cut upon the said area, then the price for Balsam shall be 75¢ a cord, inclusive of Crown dues.

At the direction of the Minister, the Company shall cut timber considered by him to be suitable for sawlogs, at such prices as the Minister may from time to time determine. In the event that the Company is unable to cut the said timber into sawlogs, the Crown reserves the right with the said sawlog stands in order to ensure the complete utilization of the timber on the said area.

5. After completion of the mill hereinafter referred to, the Company shall cut a minimum of 25,000 cords of pulpwood in each operating season until the First day of April, 1958, except as hereinafter provided.

6. It is further understood and agreed that the Company shall be permitted to cut for export on the areas described in the attached Schedules "A" and "B" a maximum of 50,000 cords of Spruce pulpwood in any operating season, and such pulpwood may be exported from the Province of Ontario during the period ending the 31st day of December, 1946. Any of the said 50,000 cords of pulpwood cut on the said lands during the said period which remains in Ontario at the expiry thereof may be exported by the Company.

In the event of the exportation of pulpwood cut from public lands being permitted under any general Order of the Lieutenant-Governor in Council following the expiry of the period ending December 31st, 1946, the Company shall be entitled to export pulpwood cut from the area in such quantities as the Minister may approve during such further period or periods permitted by the Lieutenant-Governor in Council, while this Agreement or any extension thereof is in force, upon complying with the requirements from time to time imposed.

7. It is agreed that, in addition to the export privileges herein granted to the Company pursuant to the provisions of this Agreement, upon the commencement of construction of the said mill the Company shall have the right of exporting pulpwood equal to the quantity of pulpwood cut for use in such mill, and in any event not less than 95,000 cords per annum. Upon the commencement of the operation of the said mill the Company shall have the right and privilege of exporting pulpwood to the United States of America equal to the quantity of pulpwood used in such mill (currently estimated at 150,000 cords per annum), and the Company covenants and agrees that all of the pulpwood to be exported hereunder by it shall be exported to and used by its parent Company, Marathon Paper Mills Company, Rothschild, Wisconsin, U.S.A., and that all of the pulpwood exported by Ripco Timber Company, Limited under an Agreement entered into between the Company and the said Ripco Timber Company, Limited shall be exported to and used by its parent Company, Rhinelander Paper Company.

Should the herein agreement be terminated by the Crown by reason of default on the part of the Company, the Crown agrees, in view of the investment of Ripco Timber Company, Limited in the said Nagagami Concession, that no further agreement respecting the said Nagagami Concession will be entered into by the Crown until the said Ripco Timber Company, Limited shall have had an opportunity to negotiate with the Crown in respect of a timber agreement thereon.

8. The Company covenants and agrees that it will not export pulpwood from the Nagagami Concession until the commencement of construction of the said mill of two hundred (200) tons per diem capacity. Thereafter all pulpwood cut for export by the Company shall be cut from the said Nagagami Concession unless, in the opinion of the Minister, such pulpwood may not be cut under existing regional economic conditions.

9. The Company agrees that it will construct a chemical pulp mill having a minimum daily capacity of 200 tons, but it is understood and agreed that the Company shall not be required to commence the erection of the said pulp mill until six (6) months after the end of the present war and until six (6) months after written notice to commence shall have been given by the Minister to the Company; the said date of the end of the present war shall be the date on which His Majesty in the right of Canada terminates war contracts on account of the cessation of the war in which His Majesty is presently engaged with either Germany or Japan.

10. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon the said territory as the Minister may require, and shall pay an annual charge for fire protection of Six Dollars and Forty Cents (\$6.40) per square mile upon the areas described in Schedule "A" and "B" hereto, or such other rate as may from time to time be fixed by the Lieutenant-Governor in Council. In addition, the Company shall be required to pay an annual ground rent charge of Five Dollars (\$5.00) per square mile upon the total areas in Schedules "A" and "B" hereto (subject to reduction as hereinafter provided) or such other rate as may be fixed from time to time by the Lieutenant-Governor in Council. For the purpose of payment of the annual ground rent and fire protection charges provided for in this paragraph the areas of the Company contained in the Pic Concession and in the Algoma Townships shall be deemed to contain 2,509 square miles. Provided, always, that in the event of any timber cut during any season's operations being used for domestic manufacture, the Company shall be released from payment of the annual ground rent charge to the extent of that proportion which the pulpwood used for domestic manufacture bears to the total pulpwood cut on the area in any year. The quantity to be used for domestic manufacture each year shall be estimated before the First day of April in each year, and the ground rent shall be paid based upon such estimate. In the event of such estimate being greater or less than the actual quantity so used the necessary adjustments in respect of such ground rent shall be made subsequent to the cutting and usage thereof.

11. With respect to the Nagagami Concession, the parties hereto agree that ground rent and fire protection charges with respect to the said area shall be fixed for the fiscal year ending March 31, 1944 at the sum of \$5,520.00, subject to adjustment after the aerial survey hereinafter referred to has been made and the final area, for the purposes of ground rent and fire protection charges, shall have been determined, and from and after March 31, 1944 shall pay ground rent and fire protection charges as hereinafter provided upon the area so determined.

12. For the purpose of fire protection charges, the area described in Schedule "C" hereto shall be deemed to comprise the number of square miles to be determined as set out in Clause 14 hereof, and the Company shall pay annually in advance fire protection charges at the rate of \$6.40 per square mile on the amount of square miles so determined, commencing the First day of April, 1944. Interest at the rate of six per cent (6%) per annum shall be charged on amounts which remain unpaid after 30 days from the due date.

13. For the purposes of ground rent charges, the area described in Schedule "C" hereto shall be deemed to comprise the number of square miles to be determined as set out in Clause 14 hereof, and after the Company commences operations on the said area it shall pay annually in advance ground rent at the rate of \$5.00 per square mile on the said determined area, as and from the First day of April during the first year of such operation. Interest at the rate of six per cent (6%) per annum is to be charged on amounts which remain unpaid after 30 days from the due date.

Provided, that in the event of any timber cut during any season's operations being used for domestic manufacture, the Company shall be released from payment of the annual ground rent charge to the extent that the proportion of pulpwood used for domestic manufacture bears to the total pulpwood cut on the said area described in Schedule "C" hereto in any one year. The quantity to be used for domestic manufacture shall be estimated before the First day of April in each year, and the ground rent shall be based upon such estimate. Provided, that should such estimate be greater or less than the actual quantity so used, the necessary adjustment in respect of the ground rent charge shall be made after the said pulpwood has been cut and used.

14. The Company agrees to make aerial and other surveys forthwith, and to submit the same to the Minister with a view to ascertaining and determining the mature stands of timber in the area described in Schedule "C" hereto, such surveys to be used as a basis for calculating the area upon which ground rent and fire protection charges will be paid. Should the Company fail to furnish the said surveys prior to the 31st day of December, 1943, the Minister will by Supplementary Agreement hereto determine the extent of the area upon which the said ground rent and fire protection charges will be paid.

15. The Crown acknowledges that a deposit of \$70,017.50 now lies to the credit of the Company in the Department of Lands and Forests to be held by the Crown for the due performance by the Company of the following obligations:

- (a) Payment of dues and charges stipulated in this Agreement;
- (b) Fulfilment of the development conditions hereinafter provided for;

and the said \$70,017.50 shall remain intact on deposit until the said pulp mill has been completed and is in running operation and thereafter shall be applied from time to time on account of the indebtedness of the Company to the Crown or the Minister in respect of bonus charges.

16. The Crown acknowledges that it has received full payment and satisfaction of and for all claims and demands of every kind and description whatsoever, whether ascertained or unascertained, which it can, shall or may at any time have or have had against General Timber Company, Limited and/or Soo Pulp Products, Limited by reason of any cause, matter or thing whatsoever prior to the date hereof.

17. The Company agrees that all of the pulpwood to be exported hereunder shall be exported to its parent Company, Marathon Paper Mills Company of Rothschild, Wisconsin, U.S.A., and/or Rhinelander Paper Company, Rhinelander, Wisconsin, U.S.A., and the Company, subject to the provisions of Clause 6 hereof, covenants and agrees that in any year after the termination of the present war and provided Marathon Paper Mills Company does not discontinue the operation of its pulp mill at Rothschild, Wisconsin, it will cut and export to Marathon Paper Mills Company 40,000 cords of pulpwood

from the said areas prior to the purchase by Marathon Paper Mills Company of pulpwood cut elsewhere than in the United States of America or the Province of Ontario and/or woodpulp manufactured elsewhere than in the United States of America or the Province of Ontario.

18. It is agreed that the Company will furnish, as the Minister may direct, 10,000 cords of pulpwood annually out of the pulpwood cut from the said areas under the provisions of Clause 6 hereof, for domestic use, provided that the Company produces the full 50,000 cords and has 40,000 cords available for export. The price to be paid to the Company by the Purchaser for such pulpwood and the terms of the purchase of such pulpwood shall be as mutually agreed between them, and in the event of disagreement the price shall be the prevailing market price in the District for pulpwood of the same quality produced in the same year and supplied in similar quantities for domestic use, and in any event the price shall not be less than the cost of production and of delivery. In the event of labour shortage or other contingencies beyond the control of the Company which make it impossible to produce 50,000 cords, the Company may be called upon to furnish only the amount produced in excess of 40,000 cords and up to 50,000 cords, as the Minister may direct.

19. In addition to the pulpwood supplied under the provisions of Clause 18 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 for domestic use, representing not more than 15% of its original proposed cut for such season, provided there is available 40,000 cords for export by the Company, and such pulpwood shall be delivered as the Minister shall direct. The price to be paid to the Company by the purchaser for such pulpwood and the terms of the purchase of such pulpwood shall be as mutually agreed between them, and in the event of disagreement the price shall be the prevailing market price in the District for pulpwood of the same quality produced in the same year and supplied in similar quantities for domestic use, and in any event the price shall not be less than the cost of production and of delivery.

20. In addition to the prices to be paid for pulpwood cut for export pursuant to the provisions of this agreement, the Company shall pay the current export levy on such pulpwood obtaining in any operating season, and before commencing operations in such operating season the Company shall pay to the Treasurer of the Province of Ontario a sum of money which shall be the equivalent of 20% of the Crown dues and bonuses payable on the pulpwood proposed to be cut by the Company in such operating season.

Upon receipt of an invoice for dues from the Department of Lands and Forests covering the total cut during the season, the Company shall deduct the hereinbefore-referred-to 20% and all other estimated dues and bonuses paid before or on the date of the export of the said pulpwood, and the balance shall be paid on or before the First day of October in the calendar year in which such pulpwood is scaled and the return thereof made to the Department, and in any event prior to the exportation of such pulpwood.

21. Areas already under license for timber operations which are within the confines of the areas described in Schedule "A", "B" and "C" hereto are excluded from the terms of this Agreement, and shall not form a part of the said Schedules "A", "B" and "C".

22. The Company shall operate in accordance with good forestry practice, and within three (3) years from the date hereof shall file in the Department

a working plan prepared by the said Company, which shall be satisfactory to the Minister, providing a general scheme for the operation and management of the said areas, to the end that they will be kept productive and in accordance with The Pulpwood Conservation Act.

23. For the purpose of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the indication of certain areas and/or the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

24. Sixty (60) days before commencing operations in any season, the Company 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.

25. Within three (3) years from the date hereof the Company undertakes to study chemical, mechanical and kindred bark-peeling operations, which will eliminate manual sap-peeling operations, and to submit to the Minister a complete report on its investigations and findings therein.

26. The Company agrees to install barking facilities for pulpwood cut for export on the said area in Schedule "C" hereto and driven down the Nagami River.

27. 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.

28. Proper sworn return of the quantity of timber 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 six per cent (6%) per annum.

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

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

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

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

33. This Agreement shall be subject to The Forest Fires Prevention Act, R.S.O., 1937, Chapter 325, and Amendments thereto, and to all Regulations thereunder, and to Orders made thereunder by the Minister, and to all other Statutes and Amendments thereto, and all Regulations and Orders made thereunder, concerning forest fires prevention; and the foregoing shall govern the operations of the Company under this Agreement as fully and effectually as if they had been set forth herein.

34. 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.

35. The Company is granted under this Agreement no right to the soil or freehold 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.

36. 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.

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

38. 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.

39. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon ninety (90) days' notice in writing given to the Company at Port Arthur, Ontario declare the rights of the Company hereunder forfeited and declare the cash deposits and other securities herein forfeited to the Crown, 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.

40. 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.

41. 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.

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

43. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests \$5,000.00 in cash or a bond approved by the Minister in the said sum of \$5,000.00.

44. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O., 1937, Chapter 109.

45. If, upon the termination of the herein Agreement, the Company shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension for a further period of twenty-one (21) years at such prices and upon such terms and conditions as may then be fixed by the Minister.

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

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

48. 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:

"F. A. MacDOUGALL"
as to execution by Hon. W. G.
Thompson, Minister of Lands
and Forests.

"M. A. KINEGER"

"C. W. DHEIN"

"W. G. THOMPSON" (SEAL)
MINISTER OF LANDS AND FORESTS
FOR THE PROVINCE OF ONTARIO.

MARATHON PAPER MILLS OF CANADA,
LTD.

By:
"JOHN STEVENS, JR."
Vice-President.

And:
"FRED P. JOHNSON"
Secretary-Treasurer.
(SEAL)

THIS IS SCHEDULE "A" referred to in the Agreement between His Majesty the King and Marathon Paper Mills of Canada, Limited, dated the 6th day of March, 1944.

ALL AND SINGULAR that certain tract of territory containing an area of 1769 square miles, more or less, situate in the District of Thunder Bay, and which may be more particularly described as follows:

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

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

THENCE north 20 degrees east astronomically, a distance of 19 and $\frac{1}{2}$ miles, more or less, to the intersection with the northern limit of the Pic River Pulp and Timber Limit as shown on a plan of survey made by M. E. Crouch, O.L.S., dated 2nd of August, 1919, and of record in the Department of Lands and Forests, as No. P 122;

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

THENCE north astronomically a distance of 24 miles, more or less, to the intersection with a line drawn west astronomically from a point which is distant 24 miles measured south astronomically from the southwest angle of the Township of O'Meara;

THENCE east astronomically along the said line a distance of 9 and $\frac{1}{2}$ miles, more or less, to the intersection with a line drawn south astronomically from the southwest angle of the said Township of O'Meara;

THENCE north astronomically along the said line, a distance of 15 miles, more or less, to the intersection with the southern limit of the right-of-way of the Canadian National Railways;

THENCE in a general southeasterly direction following the southern limit of the said right-of-way to the eastern boundary of the watershed of the White

Otter River and which point lies between the Stations of Hillsport and Ossawin on the said Railway;

THENCE in a general southwesterly direction following the eastern boundary of the watershed of the White Otter and Pic Rivers to the shore of Lake Superior;

THENCE in a general northwesterly direction following the shore of Lake Superior to its intersection with a line drawn south astronomically from Angler Station on the Canadian Pacific Railway;

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

The approximate eastern boundary of the Pic and White Otter Rivers may be described as being along the following courses:

BEGINNING at a point on the Canadian National Railways where it is intersected by the height of land between the waters flowing into Lake Superior and the waters flowing into the Hudson Bay;

THENCE southerly following the said height of land to the intersection with a line drawn west astronomically from the southwest angle of the Township of Flanders;

THENCE south astronomically 2 miles;
 THENCE west astronomically 10 miles;
 THENCE south astronomically 6 miles;
 THENCE west astronomically 2 miles;
 THENCE south astronomically 7 miles;
 THENCE west astronomically 2 miles;
 THENCE south astronomically 4 miles;
 THENCE west astronomically 2 miles;
 THENCE south astronomically 2 miles;
 THENCE west astronomically 6 miles;
 THENCE south astronomically 10 miles;

THENCE west astronomically 6 miles, more or less, to the intersection with a line drawn north astronomically from the northeast angle of Township 75;

THENCE south astronomically 5 miles, more or less, to the said north-east angle of Township 75;

THENCE west astronomically 4 miles, more or less, to the intersection with a line drawn north astronomically from the northwest angle of Lot 4, Concession 11, Township of Pic;

THENCE south astronomically 5 and $\frac{1}{2}$ miles, more or less, to the line between Concessions 9 and 10 in the said Township of Pic;

THENCE west astronomically along the said line 2 miles, more or less, to the line between lots 8 and 9 in the said Township of Pic;

THENCE south astronomically along the said line 4 miles, more or less, to the line between Concessions 5 and 6 in the said Township of Pic;

THENCE south 28 degrees west astronomically 1 mile and 50 chains, more or less, to the intersection with the north boundary of Indian Reserve No. 50;

THENCE westerly and southerly following the boundaries of the said Indian Reserve to the intersection with the north shore of the Pic River;

THENCE southwesterly following the northern shore of the Pic River to the shore of Lake Superior.

THIS IS SCHEDULE "B" referred to in Agreement between His Majesty the King and Marathon Paper Mills of Canada, Limited, dated the 6th day of March, 1944.

PARCEL NO. 1:

COMMENCING at Seagram on the Canadian National Railways (Hornepayne Nakina Division);

THENCE east astronomically 33 miles, more or less, to a point north astronomically from White Otter Station on the same railway;

THENCE south to White Otter Station 15 miles, more or less;

THENCE northwesterly along the Canadian National Railways to the point of commencement, containing 247 square miles, more or less.

PARCEL NO. 2:

COMMENCING at the southwest angle of the Township of Flanders;

THENCE west astronomically to the east boundary of the General Timber Company's Ltd. Pic River Concession;

THENCE northerly along the concession boundary to the Canadian National Railways;

THENCE southeasterly along the railway to the boundary separating Algoma and Thunder Bay Districts;

THENCE south along said boundary to the point of commencement, containing 52 square miles, more or less.

PARCEL NO. 3:

Consisting of the following:

- (a) Northerly $\frac{2}{3}$ of the Township of Larkin,
- (b) Township of Chelsea,
- (c) N. $\frac{1}{2}$ Bayfield,
- (d) The unnamed area lying immediately west of Chelsea and the N. $\frac{1}{2}$ of Bayfield and extending to the Thunder Bay District boundary.

In all containing 370 square miles.

PARCEL NO. 4:

Consisting of the following townships: Breckenridge, Lizar, W. $\frac{1}{2}$ Ermine, N. $\frac{1}{3}$ Mosambik, N. $\frac{1}{2}$ Nameigos.

In all containing 270 square miles.

THIS IS SCHEDULE "C" referred to in Agreement between His Majesty the King and Marathon Paper Mills of Canada, Limited, dated the 6th day of March, 1944.

The area known as the Nagagami Pulp Concession, more particularly described as follows:

COMMENCING at the southwest angle of the Township of Foch;

THENCE north along the line between the districts of Algoma and Thunder Bay a distance of 54 miles, 1 chain and 26 links to the northwest angle of the Township of Boyce;

THENCE east along the north boundaries of the Townships of Boyce, Shuel, Mulloy, Fintry and Auden, a distance of 46 miles, 58 chains and 50 links to the northeast angle of the last-named township;

THENCE south along the east boundaries of the Townships of Auden and Gill 18 miles to the southeast angle of the Township of Gill;

THENCE west along the south boundary of Gill 9 miles, 4 chains and 63 links to the southwest angle of the township;

THENCE south along the west boundaries of Storey, Langemarck and Dowsley 26 miles, 77 chains and 58 links to the southwest angle of Dowsley;

THENCE east along the south boundary of that township 9 miles, 1 chain and 65 links to the southeast angle thereof;

THENCE south astronomically along the east limit of Farquhar township 9 miles and 6 chains, more or less, to the southeast angle of the Township;

THENCE west along the south boundaries of Farquhar, Haig, Wickstead, Lessard and Foch 47 miles, 44 chains and 70 links, more or less, to the place of beginning, containing an area of 2,300 square miles.

THIS AGREEMENT made this 16th day of June, A.D., 1943,

BETWEEN:

UPPER CANADA TIMBER COMPANY LIMITED, hereinafter called the "Company",

OF THE FIRST PART

—and—

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

OF THE SECOND PART

WHEREAS the Company has purchased and is now the registered owner in fee simple of those lands situate in the District of Algoma in the Province of Ontario and being the Township of Doherty as more particularly described and entered in the Office of Land Titles at Sault Ste. Marie as Parcel No. 998

in the Register for the District of Algoma West Section, and also those lands situate in the District of Cochrane in the said Province, being the Township of Caithness as more particularly described and entered in the Office of Land Titles at Cochrane as Parcel No. 2031 in the Register for Centre Cochrane; SAVING AND EXCEPTING thereout and therefrom the mines, minerals and mining rights;

AND WHEREAS pursuant to an Act respecting Aid by land grant to the Manitoulin and North Shore Railway Company, being Chapter 23 of 1 Edward VII, the said lands were patented by the Crown to Algoma Eastern Railway Company (the successor to Manitoulin and North Shore Railway Company) subject to the conditions set out in the said Act, including the condition contained in subsection (6) of Section 8 thereof that none of the spruce timber on the lands so granted shall be exported in an unmanufactured condition from Canada, but shall be made into pulp, paper or other finished or partially finished articles of commerce within Canada;

AND WHEREAS pursuant to the provisions of The Spruce Pulpwood Exportation Act 1940, being 4 George VI, Chapter 27, the Lieutenant-Governor in Council on the recommendation of the Minister of Lands and Forests is empowered to suspend the operation of such prohibition and to permit the exportation of spruce pulpwood cut from the above described lands in an unmanufactured condition for such period and upon such terms and conditions as to him may seem proper;

AND WHEREAS the Company has requested the Crown to suspend the operation of the said prohibition and to permit the Company to export spruce pulpwood cut from the above described lands in an unmanufactured condition, which the Crown has agreed to do on the terms and conditions hereinafter set forth.

NOW THEREFORE THIS AGREEMENT WITNESSETH that in consideration of the mutual covenants and agreements hereinafter set forth, the parties have agreed as follows:

1. The Crown, with the approval of the Lieutenant-Governor in Council on the recommendation of the Minister of Lands and Forests, under and by virtue of The Spruce Pulpwood Exportation Act 1940 (4 George VI Chapter 27), doth hereby suspend the operation of the prohibition contained in an Act respecting Aid by land grant to the Manitoulin and North Shore Railway Company (1 Edward VII Chapter 23) against the exportation from Canada of spruce pulpwood cut from the lands situate in the District of Algoma in the Province of Ontario, and being the Township of Doherty as more particularly described and entered in the Office of Land Titles at Sault Ste. Marie as Parcel No. 998 in the Register for the District of Algoma West Section, and also those lands situate in the District of Cochrane in the said Province, being the Township of Caithness as more particularly described and entered in the Office of Land Titles at Cochrane as Parcel No. 2031 in the Register for Centre Cochrane, saving and excepting thereout and therefrom the mines, minerals and mining rights, or cut from the lands laid out as road allowances situate within the limits of the lands above described, and doth hereby permit the exportation of and grant to the Company the right to export spruce pulpwood cut from the said lands and from any lands laid out as road allowances situate within the limits thereof in an unmanufactured condition for a period of Fourteen (14) years from the 1st day of January, 1942. Upon the Company observing and performing to the satisfaction of the Minister of Lands and Forests the covenants and agreements on its part to be observed and performed, the Company

shall have the right to an extension or extensions of the provisions of this agreement upon such terms and conditions and for such period or periods of Five (5) years each as the Minister of Lands and Forests and the Company may mutually agree upon.

2. The Company covenants and agrees that it will commence operations on the lands hereinbefore described not later than the cutting season 1945-1946.

3. The Company covenants and agrees that it will cut a minimum of Seventy-five hundred (7,500) cords of spruce pulpwood from the said lands in each year after the commencement of its operations thereon during normal times. Without in any way limiting the generality of the foregoing, it is, however, agreed that the Company shall not be bound to cut a minimum of Seventy-five hundred (7,500) cords of spruce pulpwood from the said lands when prevented from so doing by reason of any act of God, the King's enemies, fire, strike, lockout or other causes beyond its control. It is further agreed that the Company shall not be bound to cut a minimum of Seventy-five hundred (7,500) cords of spruce pulpwood from the said lands when prevented from doing so by reason of shortage of labour, shortage of power, or should the demand for pulpwood fall below a level or the costs of cutting such pulpwood increase above a level where it is profitable for the Company to cut such pulpwood, provided the consent of the Minister of Lands and Forests is first obtained.

4. The Company covenants and agrees that at the request of the Minister of Lands and Forests it will in any year sell for domestic use in Canada to such person, firm or corporation as the said Minister shall nominate Fifteen per cent (15%) of the spruce pulpwood cut by it from the said lands in any such year. Provided however that any spruce pulpwood sold as aforesaid shall be sold at the current market price applicable in the area and in the year in which the said spruce pulpwood is cut as aforesaid.

5. The Company covenants and agrees that at the request of the Minister of Lands and Forests it will in any year cut from the said lands additional spruce pulpwood equivalent to Five per cent (5%) of the amount of spruce pulpwood cut by the Company in any such year and will sell the same for domestic use in Canada to such person, firm, or corporation as the said Minister shall nominate. Provided however that any spruce pulpwood sold as aforesaid shall be sold at the current market prices applicable in the area and in the year in which the said spruce pulpwood is cut as aforesaid.

6. The Company covenants and agrees that none of the spruce pulpwood cut from the said lands and exported in an unmanufactured condition during the period aforesaid shall be used in the manufacture of newsprint, and that it will exact covenants to the same effect from any person, firm or corporation to whom it shall sell any such spruce pulpwood.

7. The Company covenants and agrees that it will from time to time make such returns and supply such information as to the quantity of spruce pulpwood cut from the said lands as the Minister of Lands and Forests may require.

8. The Company covenants and agrees that it will pay to the Crown as an export levy such amount per cord as shall be equal to the lowest export levy from time to time imposed by the Crown on the exportation of any spruce pulpwood.

ERRATA

Through a typographical error the signators of the following agreements were omitted:

Page 189—Signing for the Upper Canada Timber Co. Ltd., C. H. Sage, President; L. W. Kerr, Secretary; for the Crown—N. O. Hipel, Minister of Lands and Forests; witness, Geo. Barber.

Page 190—Signing for the Spruce Falls Power and Paper Co. Ltd., F. J. Sensenbrenner, President; Geo. Barber, Secretary; for the Crown—N. O. Hipel, Minister of Lands and Forests; witness, L. W. Kerr.



9. The benefits of this agreement shall not be assigned without the prior knowledge and consent in writing of the Minister of Lands and Forests, but such consent shall not be arbitrarily withheld, and this provision against assignment shall not apply in the case of any merger or reorganization in which the Company participates, and subject as aforesaid this agreement shall enure to the benefit of and be binding upon the parties hereto and their respective successors and assigns.

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

SIGNED, SEALED AND DELIVERED
in the presence of:

UPPER CANADA TIMBER COMPANY,
LIMITED.

HIS MAJESTY THE KING IN THE RIGHT
OF THE PROVINCE OF ONTARIO, represented herein by:

MINISTER OF LANDS AND FORESTS.

THIS AGREEMENT made this 16th day of June, A.D., 1943,

BETWEEN:

SPRUCE FALLS POWER AND PAPER COMPANY, LIMITED, hereinafter called the "Company",

OF THE FIRST PART

—and—

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

OF THE SECOND PART

WHEREAS the Company has purchased and is now the registered owner in fee simple of those lands situate in the District of Cochrane in the Province of Ontario, namely the Townships of Staunton, Rykert, Magladery and the Easterly part of the Township of Orkney as more particularly described and entered in the Office of Land Titles at Cochrane, Ontario, as Parcel No. 2032 in the Register for Centre Cochrane;

SAVING AND EXCEPTING thereout and therefrom the mines, minerals and mining rights;

AND WHEREAS pursuant to an Act respecting Aid by land grant to the Manitoulin and North Shore Railway Company, being Chapter 23 of 1 Edward VII, the said lands were patented by the Crown to Algoma Eastern Railway Company (the successor to Manitoulin and North Shore Railway

Company) subject to the conditions set out in the said Act, including the condition contained in subsection (6) of Section 8 thereof that none of the spruce timber on the lands so granted shall be exported in an unmanufactured condition from Canada, but shall be made into pulp, paper or other finished or partially finished articles of commerce within Canada;

AND WHEREAS pursuant to the provisions of The Spruce Pulpwood Exportation Act 1940, being 4 George VI, Chapter 27, the Lieutenant-Governor in Council on the recommendation of the Minister of Lands and Forests is empowered to suspend the operation of such prohibition and to permit the exportation of spruce pulpwood cut from the above described lands in an unmanufactured condition for such period and upon such terms and conditions as to him may seem proper.

NOW THIS AGREEMENT WITNESSETH that in consideration of the sum of One Dollar (\$1.00) of lawful money of Canada and other good and valuable consideration now paid by the Crown to the Company (the receipt whereof is hereby by the Company acknowledged) the parties hereto have agreed as follows:

1. The Company agrees that it will not make application to the Minister of Lands and Forests, nor to the Lieutenant-Governor in Council, for a suspension of the operation of the prohibition contained in Subsection (6) of Section 8 of the Act entitled an Act respecting Aid by land grant to the Manitoulin and North Shore Railway Company, being 1 Edward VII Chapter 23, affecting the above described lands, or contained in the original Patent from the Crown of the above described lands, nor will it make application for permission to export spruce pulpwood cut from the above described lands in an unmanufactured condition.

2. The Company covenants and agrees that all spruce pulpwood cut from the above described lands shall be made into pulp, paper or other finished or partially finished articles of commerce within Canada.

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:

SPRUCE FALLS POWER AND PAPER
COMPANY, LIMITED.

HIS MAJESTY THE KING, in the right of
The Province of Ontario, represented
herein by:

MINISTER OF LANDS AND FORESTS.

THIS AGREEMENT, made this 15th day of July, A.D. 1943,

BETWEEN:

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

OF THE FIRST PART

—and—

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

OF THE SECOND PART

WHEREAS by an Indenture dated the 31st day of March, A.D. 1937, as amended and extended by an Indenture dated the 4th day of August, A.D. 1937, and as supplemented by an Indenture dated the 24th day of November, A.D. 1942, made between the Crown and the Company, the Company was granted the right to cut the timber in and upon an area in the District of Thunder Bay (hereinafter sometimes referred to as the "Pic River Concession") therein more particularly described, and other rights, including the right to export pulpwood to its parent Company, Marathon Paper Mills Company of Rothschild, Wisconsin, U.S.A.;

AND WHEREAS pursuant to the provisions of the said Indentures the Company undertook certain obligations, including the erection of a pulp mill having a per diem capacity of 150 tons;

AND WHEREAS the Company proposes to increase its said mill to a capacity of 200 tons a day and desires to obtain an adequate supply of timber sufficient for the enlarged mill and to enable it to continue to export pulpwood to its parent Company;

AND WHEREAS Ripco Timber Company Limited, a wholly-owned subsidiary of the Rhinelander Paper Company, Rhinelander, Wisconsin, U.S.A., desires to export pulpwood to its parent Company, and has financially assisted General Timber Company, Limited in acquiring Soo Pulp Products Limited, thus increasing the supply of merchantable timber for Central Timber Company, Limited, including timber available for export.

AND WHEREAS by Agreement dated the 11th day of August, 1937, made between the Crown and Soo Pulp Products Limited, said Soo Pulp Products Limited was granted cutting rights over an area known as the Nagagami Pulp Concession, in the District of Algoma in the Province of Ontario, the said area lying to the north and east of the Pic River Concession;

AND WHEREAS said Soo Pulp Products Limited was in default under the terms of its aforesaid Agreement with the Crown, and the Crown is willing that the Company should increase the capacity of its mill for the purpose of utilizing the Pic River Concession and the Nagagami Pulp Concession in lieu of the mill respecting which Soo Pulp Products, Limited is in default;

AND WHEREAS the Company has agreed to purchase all of the Capital Stock and the entire assets and undertakings of Soo Pulp Products Limited;

NOW THEREFORE THIS AGREEMENT WITNESSETH THAT:

1. The Crown, with the consent and approval of the Lieutenant-Governor

in Council, doth grant to the Company until the First day of April, 1958, the right to cut and remove the kinds and classes of timber specified in Clause 2 of this Agreement on the area described in Schedule "A" hereto.

2. The Company shall pay to the Treasurer of the Province of Ontario for timber cut on the said area under the terms hereof the following prices:

(a) For timber cut and supplied for domestic use:

Spruce pulpwood— \$1.45 per cord.
Balsam pulpwood— 1.45 per cord.
Jackpine pulpwood— .40 per cord.

All of the above are inclusive of Crown dues.

(b) For timber cut and exported under the terms of this Agreement:

Spruce pulpwood— \$1.45 per cord.
Balsam pulpwood— 1.45 per cord.
Jackpine pulpwood— .40 per cord.

All of the above are inclusive of Crown dues. And in addition the Company shall pay the current export levy on each cord of pulpwood exported under the terms of this Agreement.

(c) For Poplar and other pulpwood the Company shall pay the Crown dues prevailing at the time the cut is made, and in addition a bonus of ten cents (10c) per cord.

(d) For log timber, railway ties and other classes of timber not otherwise herein provided for, the Company shall pay such prices as the Minister may from time to time determine.

The above prices shall be subject only to variation in Crown dues which may be hereafter generally effected by Regulation throughout the Province of Ontario.

Provided that, if it is established that the amount of Balsam cut upon the said concession in any operating year of the term hereby created is greater than fifteen per cent (15%) of the total amount of Spruce and Balsam cut upon the said area, then the price for Balsam shall be 75c a cord, inclusive of Crown dues.

At the direction of the Minister, the Company shall cut timber considered by him to be suitable for sawlogs, at such prices as the Minister may from time to time determine. In the event that the Company is unable to cut the said timber into sawlogs, the Crown reserves the right to deal with the said sawlog stands in order to ensure the complete utilization of the timber on the said area.

After completion of the mill hereinafter referred to, the Company shall cut a minimum of 25,000 cords of pulpwood in each operating season until the First day of April, 1958, except as hereinafter provided.

4. The Parties hereto agree that ground rent and fire protection charges with respect to the said area shall be fixed for the fiscal year ending March 31, 1944, at the sum of \$5,520.00, subject to adjustment after the aerial survey hereinafter referred to has been made and the final area, for the purposes of ground rent and fire protection charges, shall have been determined.

5. For the purpose of fire protection charges, the area described in Schedule "A" hereto shall be deemed to comprise the number of square miles to be determined as set out in Clause 7 hereof, and the Company shall pay annually in advance fire protection charges at the rate of \$6.40 per square mile on the amount of square miles so determined, commencing the First day of April, 1944. Interest at the rate of six per cent (6%) per annum shall be charged on amounts which remain unpaid after 30 days from the due date.

6. For the purpose of ground rent charges, the area described in Schedule "A" hereto shall be deemed to comprise the number of square miles to be determined as set out in Clauses 5 and 7 hereof, and after the Company commences operations on the said area it shall pay annually in advance ground rent at the rate of \$5.00 per square mile on the said determined area, as and from the First day of April during the first year of such operation. Interest at the rate of six per cent (6%) per annum is to be charged on amounts which remain unpaid after 30 days from the due date.

Provided that, in the event of any timber cut during any season's operations being used for domestic manufacture, the Company shall be released from payment of the annual ground rent charge to the extent that the proportion of pulpwood used for domestic manufacture bears to the total pulpwood cut on the said area in any year. The quantity to be used for domestic manufacture shall be estimated before the First day of April in each year, and the ground rent shall be based upon such estimate. Provided that, should such estimate be greater or less than the actual quantity so used, the necessary adjustment in respect of the ground rent charge shall be made after the said pulpwood has been cut and used.

7. The Company agrees to make aerial and other surveys forthwith, and to submit the same to the Minister with a view to ascertaining and determining the mature stands of timber in the area described in Schedule "A" hereto, such surveys to be used as a basis for calculating the area upon which ground rent and fire protection charges will be paid. Should the Company fail to furnish the said surveys prior to the 31st day of December, 1943, the Minister will by Supplementary Agreement hereto determine the extent of the area upon which the said ground rent and fire protection charges will be paid.

8. The Crown acknowledges receipt of the sum of \$29,440.00 in full and complete satisfaction of all claims and demands of every kind and description whatsoever, whether ascertained or unascertained, which it can, shall or may at any time have or have had against Soo Pulp Products Limited by reason of any cause, matter or thing whatsoever prior to the date hereof.

9. The Crown acknowledges that a deposit of \$20,017.50 is to the credit of the Company in the Department of Lands and Forests, to be held by the Crown for the due performance by the Company of the following obligations:

- (a) Payment of dues and charges stipulated in this Agreement;
- (b) Fulfillment of the development conditions hereinafter provided for.

The said \$20,017.50 shall remain on deposit without deduction until the pulp mill hereinafter referred to has been completed and is being operated, and thereafter the said sum shall be applied by the Crown on stumpage dues accruing from the Company.

10. The Company covenants to increase the size of the pulp mill to be erected pursuant to the provisions of the said Indentures dated the 31st day of March, 1937, the 4th day of August, 1937, and the 24th day of November, 1942, to a pulp mill having a per diem capacity of 200 tons.

11. It is agreed that, in addition to the export privileges previously granted to the Company pursuant to the provisions of the aforesaid Agreements between the parties here, upon the commencement of construction of the said mill the Company shall have the right of exporting pulpwood equal to the quantity of pulpwood cut for use in such mill, and in any event not less than 95,000 cords per annum. Upon the commencement of the operation of the said mill the Company shall have the right and privilege, as granted to it under the terms of the Agreement between the parties hereto dated the 31st day of March, A.D. 1937, of exporting pulpwood to the United States of America equal to the quantity of pulpwood used in such mill (currently estimated at 150,000 cords per annum), and the Company covenants and agrees that all of the pulpwood to be exported hereunder by it shall be exported to and used by its parent Company, Marathon Paper Mills Company, Rothschild, Wisconsin, U.S.A., and that all of the pulpwood exported under an agreement to be entered into between the said Company and Ripco Timber Company Limited shall be exported to and used by its parent Company, Rhinelander Paper Company.

Should the herein Agreement be terminated by the Crown by reason of default on the part of the Company, the Crown agrees, in view of the investment of Ripco Timber Company Limited in the said area, that no further agreement respecting the said area will be entered into by the Crown until the said Ripco Timber Company, Limited shall have had an opportunity to negotiate with the Crown in respect of a timber agreement thereon.

12. The Company covenants that it will not export pulpwood from the said area until the commencement of construction of the said mill of 200 tons per diem capacity. Thereafter all pulpwood cut for export by the Company shall be cut from the said area unless, in the opinion of the Minister, such pulpwood may not be cut under existing regional economic conditions.

13. The Company agrees to install barking facilities for pulpwood cut for export on the said area and driven down the Nagagami River.

14. The terms and provisions contained in the said Indentures dated the 31st day of March, 1937, the 4th day of August, 1937, and the 24th day of November, 1942, save as varied under the terms hereof, shall remain in full force and effect.

15. The Minister may direct the Company in writing, at the time consent to proceed with operations is given pursuant to Clause 18 hereof, to produce for domestic use an additional amount of Spruce and Balsam pulpwood during any operating season in an amount not exceeding fifteen per cent (15%) of the quantity cut by the Company during such operation season. The price to be paid by the purchaser to the Company for such pulpwood shall be the prevailing market price in the District for pulpwood of the same quality produced in the same year and supplied in similar quantities for domestic use, and in any event the price shall not be less than the cost of production.

16. Areas already under license for timber operations which are within the confines of the area described in Schedule "A" hereto are excluded from the terms of this Agreement, and shall not form a part of the said Schedule "A."

17. The Company shall operate in accordance with good forestry practice, and within three (3) years from the date hereof shall file in the Department a working plan prepared by the said Company, which shall be satisfactory to the Minister, providing a general scheme for the operation and management of the said area, to the end that it will be kept productive and in accordance with the Pulpwood Conservation Act.

18. Sixty (60) days before commencing operations in any season, the Company 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.

19. Within three (3) years from the date hereof the Company undertakes to study chemical, mechanical and kindred bark-peeling operations, which will eliminate manual sap-peeling operations, and to submit to the Minister a complete report on its investigations and findings therein.

20. 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.

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

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

23. Proper sworn return of the quantity of timber 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 six per cent (6%) per annum.

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

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

26. 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.

27. 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.

28. The Company is granted under this Agreement no right to the soil or freehold 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.

29. 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.

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

31. 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.

32. In the event of the Company making default in the performance of its obligations under the terms of this Agreement, the Minister may upon ninety (90) days' notice in writing given to the Company at Port Arthur, Ontario, declare the rights of the Company hereunder forfeited and declare the cash deposits and other securities herein forfeited to the Crown, 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.

33. 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.

34. 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.

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

36. Should the Company establish any community for the purpose of utilizing the timber on the areas set out in this Agreement, such community shall be removed at the conclusion of the operation at the expense of the Company. As a guarantee that such removal shall be completed to the satisfaction of the Minister, the Company shall before establishment of such community deposit with the Crown in the Department of Lands and Forests \$5,000.00 in cash or a bond approved by the Minister in the said sum of \$5,000.00.

37. In case of disagreement as to the true intent and meaning of this Agreement, the same shall be referred to arbitration under The Arbitration Act (Ontario) R.S.O., 1937, Chapter 109.

38. If, upon the termination of the herein Agreement, the Company shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension for a further period of twenty-one (21) years of its right to cut timber on the area described in Schedule "A" hereto at such prices and upon such terms and conditions as may be then fixed by the Minister. The Company agrees that upon the termination of this Agreement it will make aerial and other surveys for the purpose of ascertaining what timber stands, if any, within Schedule "A" hereto shall have matured. Following the completion of the aforesaid surveys, any additional mature stands of timber shall be added to and form part of the said area in Schedule "A" with respect to cutting rights thereon.

39. For the purposes of forest management, watershed protection, preservation of beauty of landscape, fire protection, game preserves or game shelters, or for any other purpose which from time to time the Minister may deem advisable, the Minister may direct operations on a selective system of cutting by the indication of certain areas and/or by the marking of certain trees to be left standing or to be cut, and the cost of such marking shall be borne by the Company.

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

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

42. 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:
"EVA HARRISON"

"ELEONORE McKAHAN"

"E. A. KOSCHMANN"
(SEAL)

(SEAL)
"N. O. HIPEL"
MINISTER OF LANDS AND FORESTS
FOR THE PROVINCE OF ONTARIO,
GENERAL TIMBER COMPANY
LIMITED.
By: "JOHN STEVENS Jr."
Vice-President.
And: "T. P. JOHNSON"
Secretary and Treasurer.

THIS IS SCHEDULE "C" to the Agreement between the Crown and the General Timber Company, Limited, dated the 15th day of July, A.D. 1943.

The area known as the Nagagami Pulp Concession, more particularly described as follows:

COMMENCING at the southwest angle of the Township of Foch;

THENCE north along the line between the districts of Algoma and Thunder Bay a distance of 54 miles, 1 chain and 26 links, to the northwest angle of the Township of Boyce;

THENCE east along the north boundaries of the Townships of Boyce, Shuel, Mulloy, Fintry and Auden a distance of 46 miles, 58 chains and 50 links to the northeast angle of the last named township;

THENCE south along the east boundaries of the Townships of Auden and Gill 18 miles to the southeast angle of the Township of Gill;

THENCE west along the south boundary of Gill 9 miles, 4 chains and 63 links to the southwest angle of the township;

THENCE south along the west boundaries of Storey, Langemarck and Dowsley 26 miles, 77 chains and 58 links, to the southwest angle of Dowsley;

THENCE east along the south boundary of that township 9 miles, 1 chain and 65 links to the southeast angle thereof;

THENCE south astronomically along the east limit of Farquhar township 9 miles and 6 chains, more or less, to the southeast angle of the Township;

THENCE west along the south boundaries of Farquhar, Haig, Wicksteed, Lessard and Foch 47 miles, 44 chains and 70 links, more or less, to the place of beginning, containing an area of 2,300 square miles.

ACKNOWLEDGMENT: The Department of Lands and Forests is grateful to the Provincial Paper Company, Limited, for permission to use the photographs on pages 78, 97, 98, 102 and 103 of this Report.

REPORT
of the
**INSPECTOR OF LEGAL
OFFICES**
ONTARIO
1944

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER NO. 5, 1945



ONTARIO

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

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, 1944.

L. E. BLACKWELL,
Attorney-General

Toronto, March 16th, 1945

Report
of the
Inspector of Legal Officers
Ontario, 1944

Parliament Buildings,
Toronto, Ontario

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

SIR:

I have the honour to submit to you my report as Inspector of Legal Offices for the year ending the 31st of December, 1944.

It has been ascertained that during the past year the Auditors, Messrs. J. H. Dignam and F. J. Reddin, who visit the legal offices in the Province, have had some difficulty in adhering to their schedule, owing to the large volume of work in some of the offices, particularly the Surrogate Court Offices. It has also been found that in checking the various fees and fines in the Magistrates' courts more time is required in order that a proper and adequate check may be made. The reports of the Auditors show that the offices audited by them are maintaining a proper standard and dealing adequately with the public needs. From time to time various suggestions have been made to assist in the improvement of the services rendered to the public in the different offices, and these have been carried out in the main.

Mr. H. C. Moore has visited the various Land Titles Offices and Registry Offices in most parts of the Province during the past year, and has found that their work is being reasonably well kept up, but that owing to the unprecedented volume of business, particularly in the larger centres, some difficulty has occurred in keeping up to date with the copying of the instruments registered.

It has also been found difficult to obtain replacements in the various staffs from time to time, owing to the demand for stenographic services throughout the Province.

In my visits to different offices I have found that the incumbents of the offices and their staffs have striven to keep up to date with the work required to be done, and have given their best efforts to see that the public requirements are satisfied. Courtesy and consideration have been extended uniformly to individuals who have cause to make use of these different offices.

The same co-operation, assistance and loyalty have been given to me by the staff of this office in this year, as in past years, and these have been invaluable in carrying on the work in an efficient and proper manner, and further, have contributed very largely in making the duties pleasant to a degree.

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

**TOTAL REVENUE COLLECTED DURING 1944
LEGAL OFFICES, PROVINCE OF ONTARIO**

Magistrates' Fines.....	\$ 161,895.08
Magistrates' Fees.....	24,397.91
(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.....	64,685.87
Registrars of Deeds and Local Masters of Titles, Land Transfer Tax.....	597,100.08
Local Registrars, S.C.O., County and District Court Clerks and Surrogate Registrars, Cash Fees.....	190,437.15
Local Registrars, S.C.O., County and District Court Clerks and Surrogate Registrars, Law Stamps.....	455,979.55
Crown Attorneys and Clerks of the Peace, Fees.....	53,925.37
Crown Attorneys and Clerks of the Peace, Fines and Estreated Bail.....	4,350.00
Sheriffs' Fees.....	26,842.23
Division Court Clerks' and Bailiffs' Fees.....	29,980.42
Miscellaneous Revenue.....	7,469.78
	\$1,617,063.44

DISPOSITION

Amount Paid through Inspector of Legal Offices to Treasury Department.....	\$ 563,983.81
Amount Paid Direct to Treasury Department in Land Transfer Tax.....	597,100.08
Amount Paid Direct to Treasury Department in Purchase of Law Stamps.....	455,979.55
	\$1,617,063.44

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.....	\$ 48,857.70
Department of Game and Fisheries.....	25,010.03
	\$ 73,867.73

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 1944, SURROGATE CLERK'S OFFICE

1. Number of Notices of Application for Probate and Administration and Certificates Issued.....	14,802
2. Number of Notices of Application for Guardianship Received and Certificates Issued.....	36
3. Number of Caveats Filed.....	75
4. Number of Searches in Office Paid for Other than by Surrogate Registrars.....	183
5. Number of Deeds of Election Filed.....	5
6. Total Number of Supreme Court Orders Filed.....	7
7. Total Fees for 1944.....	\$7,978.60

**REPORT OF THE BUSINESS OF THE ADMINISTRATIVE BRANCH FOR THE
YEAR ENDING WITH THE 31st OF DECEMBER, 1944
SENIOR REGISTRAR'S BRANCH**

Number of writs or summons issued (of which 65 were concurrent writs).....	2,396
Actions entered in procedure book, commenced by writs issued during the year 1944.....	1,916
Actions entered in procedure book, transferred from county court during 1944.....	25
Actions entered in procedure book, commenced by writ during previous years.....	48
Actions entered in procedure book otherwise than by writs.....	45
Records passed.....	1,459
Writs of execution, <i>fi. fa.</i> , issued.....	153
Writs of execution, renewals, alias and pluries.....	248
Actions entered for trial with jury.....	161
Actions entered for trial without jury.....	1,251
Amount of jury fees paid City Treasurer.....	\$546.00
Court orders.....	2,990
Mechanics' lien orders entered.....	87
Attorney-General orders entered.....	242
Fiats entered.....	344
Change of names filed.....	151
Judgments after trial, etc.....	296
Judgments by default, mortgage actions.....	74
Judgments by default, ordinary actions.....	54
Judgments <i>nisi</i> signed.....	964
Judgments absolute signed.....	885
Judgments in mechanics' liens.....	8
Judgments in respect of writs issued, year 1939.....	3
Judgments in respect of writs issued, year 1940.....	11
Judgments in respect of writs issued, year 1941.....	28
Judgments in respect of writs issued, year 1942.....	160
Judgments in respect of writs issued, year 1943.....	1,183
Judgments in respect of writs issued, year 1944.....	882
Total judgments entered.....	2,287
Amount recovered on judgments, exclusive of costs.....	\$1,041,974.56
Amount of taxed costs (including disbursements on judgments of all kinds).....	\$42,510.88
Fees paid in law stamps in Registrar's Office.....	\$37,699.30
Fees paid in law stamps in Appellate Division.....	\$954.50

**IN THE SUPREME COURT OF ONTARIO (COURT OF APPEAL)
REPORT FOR THE YEAR ENDING 31st DECEMBER, 1944**

1. Number of Criminal Appeals set down, of which 197 were heard and disposed of and 26 not made ready	223
2. Number of Criminal Appeals heard and disposed of, of which 17 were set down in 1943 and 194 in 1944	211
3. Number of Criminal Applications "in writing" for leave to appeal refused	158
4. Number of Civil Appeals set down	271
5. Number of Civil Appeals heard and disposed of, of which 73 were set down in 1943, and 132 in 1944	205
6. Number of Appeals standing for judgment as of December 31st, 1944	14
7. Number of Court Motions heard and disposed of	40
8. Number of Appeals in which written reasons for judgment were given	125

APPEALS HEARD AND DISPOSED OF

CRIMINAL

	Conviction Quashed	Dis- missed	Varied	New Trial Directed	Judg- ment Reserved
By Attorney-General for Ontario.....	....	2	5	1	1
By Attorney-General for Canada.....	....	1	....	1	....
By Accused.....	39	104	51	8	2
Totals.....	39	107	56	9	3

CIVIL

	Allowed	Dis- missed	Varied	New Trial Directed	Settled	Judg- ment Reserved
Supreme Court Trial or Single Judge....	26	52	4	13	5	10
County or District Court	22	41	6	5	3	1
Division Court	6	19	2	1	....	....
Totals.....	54	112	12	19	8	11

**ANNUAL RETURN OF FEES COLLECTED IN LAW STAMPS, MASTER'S OFFICE,
AND TAXING OFFICE, FOR YEAR ENDING 31st DECEMBER, 1944**

Master and Assistant Master (References).....	\$ 46.20
Mechanics' Liens	13.00
Mortgage References.....	412.90
Taxing Officers' Fees.....	871.50
	<u>\$2,143.60</u>

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1944

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 PAID TO PROVINCE	COUNTY OR DISTRICT
			\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
ALGOMA Sault Ste. Marie	Sheriff	W. H. Birks (a)	6,718.76	2,904.15	9,622.91	4,238.70	2,493.75		ALGOMA
	Local Registrar	do							
	District Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. H. McDonald					1,000.00		
BRANT Brantford	Local Master	do							
	Crown Attorney	A. R. Huggill (b)	5,388.29		5,388.29	1,438.48	3,949.81		
	Clerk of the Peace	do							
	Sheriff	G. D. Campbell (c)							BRANT
	Local Registrar	H. J. Wallace	13,032.95	8,112.80	21,145.75	5,778.70	3,085.50	4,168.75	
BRUCE Walkerton	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	D. J. Cowan					1,000.00		
	Local Master	do							
	Crown Attorney	A. H. Boddy	5,819.37		5,819.37	1,614.44	4,102.46	102.47	
BRUCE Walkerton	Clerk of the Peace	do							
	Sheriff	H. A. McGillivray	7,680.92	4,950.25	12,631.17	2,477.57	4,200.00	1,003.35	BRUCE
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
CARLETON Ottawa	Surrogate Judge	W. G. Owens					1,000.00		
	Local Master	do							
	Crown Attorney	J. W. Freeborn	4,384.71	8.40	4,384.71	258.12	4,063.59	63.30	
	Clerk of the Peace	do							
	Sheriff	S. Crookes	11,354.62		11,354.62	3,965.13	4,788.95	2,600.54	CARLETON
CARLETON Ottawa	Local Registrar	W. G. Pugsley	5,751.35	63.00	5,814.35	1,702.00	4,200.00	260.10	
	Local Master	do	242.30		242.30	197.25			
	County Court Clerk	C. L. Bray	20,525.86	17,419.30	37,945.16	5,186.62	4,725.00	10,614.24	
	Surrogate Registrar	do							
	Surrogate Judge	A. G. McDougall (d)					1,000.00		
CARLETON Ottawa	Crown Attorney	R. Mercier							
	Clerk of the Peace	do							
			fees commuted at \$5,500.00 per annum plus bonus						

COCHRANE Cochrane	Sheriff Local Registrar District Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace Ass't Crown Attorney	J. D. Mackay W. L. Warrell do do R. A. Danis do S. A. Caldwell do A. V. Waters	5,085.83 2,922.35	1,464.95	5,085.83 4,387.30	1,123.89 340.33	3,961.94 3,150.00	COCHRANE
DUPPERIN Orangeville	Sheriff Local Registrar County Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	J. A. V. Preston (aa) do do do W. T. Robb do A. G. Davis (Act'g) (c) do	2,236.26 3,424.16	1,530.60 6.00 Fees commuted at \$1,270.00 per annum.	2,236.26 4,954.76	437.26 1,460.96	1,799.00 2,624.99	DUPPERIN
ELGIN St. Thomas	Sheriff Local Registrar County Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	I. D. Cameron do do do D. C. Ross do E. W. Haines do	8,999.18 3,641.51	5,379.55 21.60	14,378.73	2,761.44	3,937.50	ELGIN
ESSEX Windsor	Sheriff Local Registrar County Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	A. A. Marentette A. A. MacKinnon do do J. J. Coughlin A. C. Bell (Act'g) E. C. Awrey do R. J. DesRosters	10,305.22 15,070.95 353.00 Fees commuted at \$6,000.00 per annum plus bonus.	11,314.70	10,305.22 26,385.65	6,810.38 5,550.88	3,937.50 4,725.00 1,000.00	ESSEX

(aa) J. A. V. Preston appointed 1st June, 1944.

(a) W. H. Birks appointed 1st Nov., 1944; R. E. Stone having died 1st Aug., 1944. Figures shown are for whole year.

(b) A. R. Hugill appointed 1st Sept., 1944; W. S. Maguire resigned. Figures shown are for whole year.

(c) G. D. Campbell and H. J. Wallace appointed 1st Nov., 1944; C. S. Tapscott, holder of both offices, having died. Figures shown are for whole year.

(d) A. G. McDougall appointed Surrogate Judge, 24th Oct., 1944.

(e) A. G. Davis appointed Acting Crown Attorney, 1st Apr., 1944, during absence on military leave of R. D. Evans; H. B. Church acted from 1st Jan. to 31st Mar. Figures shown are for whole year.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1914 (Cont'd)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH	FEES EARNED IN LAW STAMPS	TOTAL FEES EARNED	DISBURSEMENTS	NET INCOME OR SALARY OF OFFICER	SURPLUS FEES PAID TO PROVINCE	COUNTY OR DISTRICT
FRONTENAC Kingston	Sheriff	C. H. Wood	\$ 6,304.75	\$ 1,377.40	\$ 7,682.15	\$ 1,922.51	\$ 4,095.00	\$ 287.24	FRONTENAC
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	H. E. Richardson	4,232.85	3,885.80	8,118.65	386.00	2,940.00	906.85	
	Surrogate Judge	J. C. Reynolds					1,000.00		
	Local Master	do		8.00	8.00				
GREY Owen Sound	Crown Attorney	T. J. Rigney	6,048.32		6,048.32	972.55	4,518.94	556.83	
	Clerk of the Peace	do							
	Sheriff	R. G. Benedict (<i>Act'g</i>)	8,624.06	5,105.25	13,729.31	917.53	2,205.00	3,821.53	GREY
	Local Registrar	Miss L. M. Brown					1,680.00		
	County Court Clerk	do							
	Surrogate Registrar	G. W. Morley		96.30			1,000.00		
HALDIMAND Cayuga	Surrogate Judge	do							
	Local Master	do							
	Crown Attorney	J. F. P. Birnie	3,856.88		3,856.88	1,120.50	2,736.38		
	Clerk of the Peace	do							
	Sheriff	R. F. Miller	5,368.06	2,865.10	8,233.16	1,901.13	2,625.00	841.93	HALDIMAND
	Local Registrar	do							
HALTON Milton	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	Helen Kinnear		59.60	59.60		1,000.00		
	Local Master	do							
	Crown Attorney	H. Arrell	3,878.99		3,878.99	827.12	3,051.87		
	Clerk of the Peace	do							
HALTON Milton	Sheriff	W. J. L. Hampshire	9,955.07	7,269.55	17,224.62	3,964.80	2,625.00	3,365.27	HALTON
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	W. N. Munro		19.60	19.60		1,000.00		
	Local Master	do							
Crown Attorney	W. I. Dieck	2,673.01		2,673.01	441.97	2,231.04			
Clerk of the Peace	do								

HASTINGS Belleville	Sheriff	J. D. O'Flynn	9,858.70	4,252.30	14,111.00	4,269.98	4,200.00	1,388.72
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Local Master	J. C. A. Cameron	278.03		278.03	50.00	1,000.00	
	Crown Attorney	W. C. Mikel	9,541.60		9,541.60	3,075.99	4,808.73	1,656.88
	Clerk of the Peace	B. C. Donnan						
		do						
HURON Goderich	Sheriff	W. Nelson Hill	10,293.06	5,891.40	16,184.46	3,584.04	3,675.00	3,034.02
	Local Registrar	do						
	County Court Clerk	do						
	Surrogate Registrar	do						
	Local Master	T. M. Costello					1,000.00	
	Crown Attorney	D. E. Holmes	4,644.72		4,644.72	1,004.52	3,640.20	
	Clerk of the Peace	do						
KENORA Kenora	Sheriff	L. D. MacCallum (a)	2,895.54		2,895.54	179.48	2,716.06	
	Local Registrar	do	1,897.55	994.40	2,891.95	56.13	1,941.42	
	District Court Clerk	do						
	Surrogate Registrar	do						
	Local Master	E. C. Popham					1,000.00	
	Crown Attorney	do						
	Clerk of the Peace	L. A. McLennan	1,766.27		1,766.27	879.30	886.97	
		do						
KENT Chatham	Sheriff	E. W. Hardey	3,083.74		3,083.74	1,850.29	1,233.45	
	Local Registrar	D. E. Douglas	8,668.19	7,180.90	15,849.09	2,915.54	3,937.50	1,815.15
	County Court Clerk	do						
	Surrogate Registrar	do						
	Local Master	H. E. Groseh					1,000.00	
	Crown Attorney	do						
	Clerk of the Peace	A. D. Bell	5,897.58	78.70	5,897.58	1,942.40	3,955.18	
		do						

(a) L. D. MacCallum appointed Deputy Local Registrar, 19th Apr., 1944; E. Appleton died 21st May, 1944. Figures shown are for whole year.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1944 (Cont'd)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASII	FEES EARNED IN LAW STAMPS	TOTAL FEES EARNED	DISBURSEMENTS	NET INCOME OR SALARY OF OFFICER	SURPLUS FEES PAID TO PROVINCE	COUNTY OR DISTRICT
			\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
LAMBTON Sarnia	Sheriff	A. J. Johnston	3,678.84		3,678.84	792.47	2,886.37		LAMBTON
	Local Registrar	D. S. Whyte	7,328.70	5,848.00	13,176.70	1,527.20	3,675.00	2,126.50	
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	M. A. Miller		29.10	29.10		1,000.00		
	Local Master	do							
LANARK Perth	Crown Attorney	H. M. Taylor		Fees commuted at \$3,500.00 per annum.					LANARK
	Clerk of the Peace	do							
	Sheriff	G. R. McLennan	5,984.14	3,880.70	9,864.84	2,223.68	3,760.46		
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
LEEDS AND GRENVILLE Brockville	Surrogate Judge	F. W. Wilson		15.10	15.10		1,000.00		LEEDS AND GRENVILLE
	Local Master	do							
	Crown Attorney	W. W. Pollock (a)		Fees commuted at \$2,500.00 per annum.					
	Clerk of the Peace	do							
	Sheriff	R. J. Gill	9,427.44	5,616.80	15,044.24	5,905.43	3,150.00	372.01	
	Local Registrar	do							
LENNOX AND ADDINGTON Napanee	County Court Clerk	do							LENNOX AND ADDINGTON
	Surrogate Registrar	do							
	Surrogate Judge	M. B. Tudhope		30.20	30.20		1,000.00		
	Local Master	do							
	Crown Attorney	H. Atkinson	4,901.38		4,901.38	866.99	4,017.19	17.20	
	Clerk of the Peace	do							
LENNOX AND ADDINGTON Napanee	Sheriff	J. L. Haycock	4,839.43	2,033.10	6,872.53	1,552.15	2,625.00	662.28	LENNOX AND ADDINGTON
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	J. E. Madden		24.40	24.40		1,000.00		
	Local Master	do							
Crown Attorney	K. S. Ham	2,880.64		2,880.64	590.16	2,290.48			
Clerk of the Peace	do								

LINCOLN													108.00 LINCOLN
St. Catharines	Sheriff	F. J. Graves	4,870.49	7,503.90	4,870.49	1,354.49	3,408.00						3,265.37
	Local Registrar	E. J. Lovelace	9,575.67		17,079.57	2,372.80	3,937.50						
	County Court Clerk	do											
	Surrogate Registrar	do											
	Surrogate Judge	J. G. S. Stanbury		40.50	40.50		1,000.00						
	Local Master	do											
	Crown Attorney	E. H. Lancaster	3,450.53		3,450.53	1,075.20	2,375.33						
	Clerk of the Peace	do											
MANITOULIN													686.04 MANITOULIN
Gore Bay	Sheriff	W. I. Wagg	909.41	456.10	1,365.51	223.37	1,890.00						
	Local Registrar	do											
	District Court Clerk	do											
	Surrogate Registrar	do											
	Surrogate Judge	A. B. Currey					1,000.00						
	Local Master	do											
	Crown Attorney	J. A. Kinney (b)	1,469.66		1,469.66	290.83	1,178.83						
	Clerk of the Peace	do											
MIDDLESEX													MIDDLESEX
London	Sheriff	D. A. Graham	9,228.69		9,228.69	3,807.23	5,421.46						
	Local Registrar	G. H. Tennent	18,609.75	17,129.05	35,738.80	7,952.80	5,040.00						
	County Court Clerk	do											
	Surrogate Registrar	do											
	Surrogate Judge	Jos. Wearing											
	Local Master	A. A. Ingram		171.10	171.10		1,000.00						
	Crown Attorney	C. C. Savage											
	Clerk of the Peace	do											
MUSKOKA													MUSKOKA
Bracebridge	Sheriff	W. B. Elliott (c)	3,763.85	1,041.40	4,805.25	1,650.24	2,100.00						
	Local Registrar	do											
	District Court Clerk	do											
	Surrogate Registrar	do											
	Surrogate Judge	E. A. Wright											
	Local Master	do											
	Crown Attorney	K. A. Mahaffy (d)	1,952.99	9.80	1,952.99	536.93	1,415.36*						
	Clerk of the Peace	do											

(a) W. W. Pollock resigned as of 31st Dec., 1944; J. W. Forde appointed *pro tem* from 1st Jan., 1945.

(b) I. A. Kinney appointed 1st Feb., 1944. Figures shown are for whole year.

(c) W. B. Elliott appointed 1st June, 1944. Figures shown are for whole year.

(d) K. A. Mahaffy appointed 1st Oct., 1944.

* These figures cover the period 1st Jan. to 30th Sept., 1944, inclusive—no return received for the balance of year.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1914 (Cont'd)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH	FEES EARNED IN LAW STAMPS	TOTAL FEES EARNED	DISBURSEMENTS	NET INCOME OR SALARY OF OFFICER	SURPLUS FEES PAID TO PROVINCE	COUNTY OR DISTRICT
			\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
NIPISSING North Bay	Sheriff	A. B. Girard	5,266.90	1,902.65	7,169.55	2,488.38	3,150.00		NIPISSING
	Local Registrar	do							
	District Court Clerk	do							
	Surrogate Registrar	J. A. S. Plouffe		10.00	10.00		1,000.00		
	Surrogate Judge	do							
	Local Master	E. A. Tilley	4,363.21		4,363.21	1,589.53	2,773.68		
NORFOLK Simcoe	Crown Attorney	do							NORFOLK
	Clerk of the Peace	do							
	Sheriff	A. C. Pratt (a)	6,620.35	3,048.40	9,668.75	3,966.62	3,109.00		
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	E. S. Livermore						1,000.00	
NORTHUMBERLAND AND DURHAM Cobourg	Surrogate Judge	do							NORTHUMBERLAND AND DURHAM
	Local Master	do		14.90	14.90				
	Crown Attorney	W. E. Kelly							
	Clerk of the Peace	do							
	Sheriff	J. T. Field	10,145.89	6,470.30	16,616.19	3,176.47	4,200.00	2,769.42	
	Local Registrar	do							
ONTARIO Whitby	County Court Clerk	do							ONTARIO
	Surrogate Registrar	do							
	Surrogate Judge	J. C. M. German		12.00	12.00			1,000.00	
	Local Master	do							
	Crown Attorney	H. R. Deyman	4,007.38		4,007.38	1,391.11	2,616.27		
	Clerk of the Peace	do							
ONTARIO Whitby	Sheriff	H. Bascom	12,119.42	5,983.25	18,102.67	6,203.32	4,200.00	1,716.10	ONTARIO
	Local Registrar	do							
	County Court Clerk	do							
	Surrogate Registrar	do							
	Surrogate Judge	D. B. Coleman						1,000.00	
	Local Master	do							
ONTARIO Whitby	Crown Attorney	A. F. Annis	7,366.73	23.00	7,366.73	1,786.16	4,645.15	935.42	
	Clerk of the Peace	do							

OXFORD Woodstock	Sheriff.....	C. E. Sutherland.....	12,395.42	7,745.90	20,141.32	5,413.25	4,200.00	2,782.17	OXFORD
	Local Registrar.....	do							
	County Court Clerk.....	do							
	Surrogate Registrar.....	do							
	Surrogate Judge.....	E. W. Cross (b)		11.00				1,000.00	
	Local Master.....	do		11.00				3,720.51	
Crown Attorney.....	Craig McKay.....	4,536.66		4,536.66		816.15			
Clerk of the Peace.....	do								
PARRY SOUND Parry Sound	Sheriff.....	J. E. Armstrong.....	2,773.88	1,337.25	2,773.88	1,230.63	1,543.25		PARRY SOUND
	Local Registrar.....	W. R. Dixon.....	1,993.59		3,330.84	70.75	1,890.00	32.84	
	District Court Clerk.....	do							
	Surrogate Registrar.....	do							
	Surrogate Judge.....	J. B. Moon.....						1,000.00	
	Local Master.....	do							
Crown Attorney.....	F. C. Powell (Act'g).....	1,919.04		1,919.04		35.79	1,883.25		
Clerk of the Peace.....	do								
PEEL Brampton	Sheriff.....	F. S. Hutchinson.....	3,208.53		3,208.53	1,959.77	575.00	673.76	PEEL
	Local Registrar.....	A. H. Milner.....	4,443.45	3,562.40	8,005.85	832.00	2,677.50	933.95	
	County Court Clerk.....	do							
	Surrogate Registrar.....	do							
	Surrogate Judge.....	A. Cochrane.....						1,000.00	
	Local Master.....	do							
Crown Attorney.....	A. G. Davis.....	3,699.68		3,699.68		586.00	3,113.68		
Clerk of the Peace.....	do								
PERTH Stratford	Sheriff.....	H. D. Lang.....	8,474.11	4,927.75	13,401.86	4,469.93	3,937.50	66.68	PERTH
	Local Registrar.....	do							
	County Court Clerk.....	do							
	Surrogate Registrar.....	do							
	Local Master.....	do							
	Surrogate Judge.....	J. L. Killoran.....	37.90		37.90			1,000.00	
Crown Attorney.....	W. E. Goodwin.....	4,813.54		4,813.54		831.76	3,981.78		
Clerk of the Peace.....	do								

(a) A. C. Pratt appointed 1st Nov., 1944. Figures shown are for whole year.

(b) E. W. Cross appointed Surrogate Judge, 2nd May, 1944; Judge F. E. Pettin retired.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1944 (Cont'd)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH	FEES EARNED IN LAW STAMPS	TOTAL FEES EARNED	DISBURSEMENTS	NET INCOME OR SALARY OF OFFICER	SURPLUS FEES PAID TO PROVINCE	COUNTY OR DISTRICT
PETERBOROUGH Peterborough	Sheriff.....	F. J. A. Hall (<i>Act'g</i>).....	\$ c. 9,659.12	\$ c. 4,472.55	\$ c. 14,131.67	\$ c. 3,211.23	\$ c. 915.00	\$ c. 3,642.89	PETERBOROUGH
	Local Registrar.....	Mrs. M. M. Stevenson } (<i>Act'g</i>)					1,890.00		
	County Court Clerk.....	do							
	Surrogate Registrar.....	do							
	Surrogate Judge.....	S. L. Smoke.....			34.10	3.00	1,000.00		
	Local Master.....	O. A. Langley.....	34.10		5,524.24	560.59	31.00	481.83	
Crown Attorney.....	V. J. McEldery.....	5,524.24				4,481.82			
Clerk of the Peace.....	do								
PRESCOTT AND RUSSELL L'Orignal	Sheriff.....	A. Landriault.....	6,038.95	1,970.55	8,009.50	3,275.76	3,150.00		PRESCOTT AND RUSSELL
	Local Registrar.....	do							
	County Court Clerk.....	do							
	Surrogate Registrar.....	do							
	Surrogate Judge.....	C. W. A. Marion (<i>a</i>).....		4.10	4.10		1,000.00		
	Local Master.....	do							
Crown Attorney.....	W. R. Hall (<i>b</i>).....	2,398.56		2,398.56	837.36	1,561.20			
Clerk of the Peace.....	do								
PRINCE EDWARD Picton	Sheriff.....	A. E. Bowerman.....	4,365.33	2,356.65	6,721.98	1,165.85	3,675.00		PRINCE EDW'D
	Local Registrar.....	do							
	County Court Clerk.....	do							
	Surrogate Registrar.....	do							
	Surrogate Judge.....	E. H. McLean (<i>c</i>).....		2.60	2.60		1,000.00		
	Local Master.....	do							
Crown Attorney.....	G. T. Walmsey (<i>d</i>).....	2,021.40		2,021.40	225.00	1,796.40			
Clerk of the Peace.....	do								
RAINY RIVER Fort Frances	Sheriff.....	C. L. Sundin.....	3,255.42	634.05	3,889.47	1,474.14	2,100.00		RAINY RIVER
	Local Registrar.....	do							
	District Court Clerk.....	do							
	Surrogate Registrar.....	do							
	Surrogate Judge.....	D. R. Byers (<i>e</i>).....		28.80	28.80		1,000.00		
	Local Master.....	do							
Crown Attorney.....	N. L. Croome.....	1,623.60		1,623.60	844.24	779.36			
Clerk of the Peace.....	do								

RENPREW Pembroke	Sheriff..... Local Registrar County Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	W. H. Gibson..... do do do do do do do	2,726.92 3,644.88 2,768.00 15.20 3,318.30 3,318.30	2,726.92 6,412.88 2,768.00 15.20 3,318.30 3,318.30	268.44 892.50 1,000.00 2,476.94 841.36	2,458.48 2,575.72 1,000.00 2,476.94 841.36	176.46	RENPREW
SIMCOE Barrie	Sheriff..... Local Registrar County Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	E. C. Drury..... do do do do do do do	5,632.55 483.20 7,336.25 6,595.70 27.60 8,696.06	6,115.75 2,533.60 13,931.95 1,388.90 27.60 8,696.06	2,533.60 1,388.90 1,825.96	3,937.50 3,675.00 1,000.00 4,858.77	2,272.35 2,011.33	SIMCOE
STORMONT, DUNDAS AND GLENGARRY Cornwall	Sheriff..... Local Registrar County Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	D. A. McNaughton..... do do do do do do do	9,764.81 4,557.90 37.90 37.90 Fees commuted at \$2,830.00 per annum.	14,322.71	5,192.52	4,200.00	372.29	STORMONT, DUNDAS AND GLENGARRY
SUDBURY Sudbury	Sheriff..... Local Registrar District Court Clerk Surrogate Registrar Surrogate Judge Local Master Crown Attorney Clerk of the Peace	A. J. Manley (e)..... do do do do do do do	6,373.98 4,639.95 2,256.00 8.90 8.90 Fees commuted at \$5,500.00 per annum plus bonus.	6,373.98 6,895.95 2,256.00 8.90 8.90	2,618.70 1,709.52	3,527.64 3,937.50	227.64	SUDBURY

(a) C. W. A. Marion appointed Surrogate Judge, 22nd Aug., 1944, Judge Constantineau died 3rd July, 1944.
 (b) W. R. Hall appointed 11th Dec., 1944. Figures shown are for whole year.
 (c) Judge E. H. McLean died 26th April, 1944.
 (d) G. T. Walmesley returned from military service and resumed his duties, 14th Nov., 1944. Figures shown are for whole year.
 (e) Judge D. R. Byers died 18th Dec., 1944.
 (f) J. M. Beatty returned from military duties, 1st Dec., 1944. Figures shown are for whole year.
 (g) A. J. Manley appointed 1st June, 1944. Figures shown are for whole year.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1914 (Cont'd)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH	FEES EARNED IN LAW STAMPS	TOTAL FEES EARNED	DISBURSEMENTS	NET INCOME OR SALARY OF OFFICER	SURPLUS FEES PAID TO PROVINCE	COUNTY OR DISTRICT
			\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
TEMISKAMING Haileybury	Sheriff.....	H. Clifford.....	5,025.12	2,321.60	7,346.72	1,710.62	3,150.00	164.50	TEMISKAMING
	Local Registrar.....	do.....							
	District Court Clerk.....	do.....							
	Surrogate Registrar.....	do.....							
	Surrogate Judge.....	G. H. Hayward.....					1,000.00		
	Local Master.....	do.....							
THUNDER BAY Port Arthur	Crown Attorney.....	C. F. Tuer.....	5,008.92		5,008.92	2,139.96	2,868.96		
	Clerk of the Peace.....	do.....							
	Sheriff.....	H. Thompson.....	7,099.50		7,099.50	3,239.85	3,000.00	859.65	THUNDER BAY
	Local Registrar.....	J. C. Collieran.....	5,731.30	3,655.60	9,386.90	2,119.41	3,150.00	461.89	
	District Court Clerk.....	do.....							
	Surrogate Registrar.....	do.....							
VICTORIA Lindsay	Surrogate Judge.....	A. J. McComber.....					1,000.00		
	Local Master.....	Judge A. H. Dowler.....					1,000.00		
	Crown Attorney.....	P. V. Ibbetson.....	4,767.62		4,767.62	737.33	4,015.14	15.15	
	Clerk of the Peace.....	do.....							
	Sheriff.....	A. J. Campbell (Act'g).....	5,242.77	2,683.45	7,926.22	1,314.84	1,275.00	1,077.93	VICTORIA
	Local Registrar.....	Miss M. C. Sootheran (Act'g).....					1,575.00		
WATERLOO Kitchener	County Court Clerk.....	J. A. McGibbon.....		7.70	7.70		1,000.00		
	Surrogate Registrar.....	do.....							
	Surrogate Judge.....	do.....							
	Local Master.....	J. E. Anderson.....	3,395.32	7.70	3,395.32	729.91	2,665.41		
	Crown Attorney.....	do.....							
	Clerk of the Peace.....	do.....							
WATERLOO Kitchener	Sheriff.....	G. H. Gillies.....	15,985.20	10,040.15	26,025.35	6,881.78	4,200.00	4,903.42	WATERLOO
	Local Registrar.....	do.....							
	County Court Clerk.....	do.....							
	Surrogate Registrar.....	do.....							
	Surrogate Judge.....	E. W. Clement.....					1,000.00		
	Local Master.....	do.....							
WATERLOO Kitchener	Crown Attorney.....	W. P. Clement.....		24.50	24.50				
	Clerk of the Peace.....	do.....							
									Fees commuted at \$ 3,500.00 per annum.

WELLAND Welland	Sheriff..... Local Registrar..... County Court Clerk..... Surrogate Registrar..... Surrogate Judge..... Local Master..... Crown Attorney..... Clerk of the Peace.....	V. L. Davidson..... J. E. Cohoe..... do..... do..... H. E. Fuller (a)..... do..... H. W. Maccoomb..... do.....	6,298.23 9,781.90 81.27 6,197.18	6,990.10 81.27	6,298.23 16,772.00 81.27 6,197.18	2,868.21 3,888.00 2,149.79	3,430.02 4,762.79 1,000.00 4,023.69 23.70	1,131.11	WELLAND
WELLINGTON Guelph	Sheriff..... Local Registrar..... County Court Clerk..... Surrogate Registrar..... Local Master..... Surrogate Judge..... Crown Attorney..... Clerk of the Peace.....	H. C. Waind..... do..... do..... do..... do..... R. L. MacKinnon..... J. M. Kearns..... do.....	10,842.45 70.60	6,464.30 Fees commuted at \$3,450.00 per annum.	17,306.75 70.60	3,229.44	4,200.00 70.60 1,000.00	3,413.01	WELLINGTON
WENTWORTH Hamilton	Sheriff..... Local Registrar..... County Court Clerk..... Surrogate Registrar..... Surrogate Judge..... Local Master..... do..... Crown Attorney..... Clerk of the Peace..... Ass't Crown Attorney.....	A. C. Caldwell..... S. G. Sims (A'd't)..... do..... do..... E. F. Lazier..... do..... Judge W. F. Schwenger..... H. F. McCulloch..... do..... H. F. Brown.....	20,700.32 26,697.07	23,496.90 48.60 Fees commuted at \$5,500.00 per annum plus bonus.	20,700.32 50,193.97 48.60	8,971.25 6,884.33	4,462.50 3,975.00 1,000.00 1,000.00 1,800.00	7,266.57 15,837.74	WENTWORTH

(a) H. E. Fuller appointed Surrogate Judge, 2nd May, 1944.

REPORT OF PERSONNEL, EARNINGS, DISBURSEMENTS, ETC., OF JUDICIAL OFFICERS THROUGHOUT THE PROVINCE OF ONTARIO FOR THE YEAR ENDING 31st DECEMBER, 1944 (Cont'd)

COUNTY OR DISTRICT	OFFICE	OFFICER	FEES EARNED IN CASH		FEES EARNED IN LAW STAMPS		TOTAL FEES EARNED		DISBURSEMENTS		NET INCOME OR SALARY OF OFFICER		SURPLUS FEES PAID TO PROVINCE		COUNTY OR DISTRICT
			\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
York Toronto	Sheriff.....	M. C. Zimmerman (Deputy) (a)	82,718.87				82,718.87		51,875.20		5,775.00		25,068.67		York
	County Court Clerk.....	A. S. Winchester	28,378.30				28,378.30		16,028.91		5,250.00		7,099.39		
	Surrogate Registrar.....	do	107,191.50		117,523.05		224,714.55		13,784.75				93,406.75		
	Clerk of the Peace.....	do (b)	12,333.98				12,333.98		7,633.95		3,150.00		1,550.03		
	Crown Attorney.....	J. W. McFadden													
	Ass't Crown Attorney.....	W. O. Gibson													
	do	F. I. Malone													
	do	N. Borins	145.00				145.00					1,500.00			
	do	A. Armstrong													
	do	G. W. Gardhouse													
	do	Chas. Hamm													
	do	James Parker													
	Surrogate Judge.....	J. A. Jackson													
	do	I. M. Macdonell													
	do	T. H. Barton													
do	A. E. Honeywell														
do	F. Denton														
do	J. E. Lovering														
do	J. A. Shea														
do	O. E. Klein														

(a) M. C. Zimmerman, Deputy Sheriff, has had charge of the office since the death of W. H. S. Canc, 14th July, 1944. Figures shown are for whole year.

(b) A. S. Winchester appointed Clerk of the Peace, 17th Oct., 1944; W. W. Denison having died 1st Oct., 1944. Figures shown are for whole year.

COMMUTED CROWN ATTORNEYS AND CLERKS OF THE PEACE, 1944

COUNTY OR DISTRICT AND ADDRESS	NAME	GROSS EARNINGS	GROSS RECEIPTS	SALARY AND BONUS PAID BY PROVINCE	SALARY AND BONUS PAID OUT OF FEES	ALLOWANCE PAID BY PROVINCE FOR OFFICE EXPENSES	DISBURSEMENTS DEDUCTED FROM RECEIPTS	AMOUNT RECEIVED BY PROVINCE
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
CARLETON Ottawa.....	R. Mercier.....	11,809.55	2,447.54	5,775.00	.....	1,500.00	1,725.44	722.10
COCHRANE Timmins.....	S. A. Caldwell.....	4,500.00	446.00	3,500.00	.....	1,000.00	249.68	390.09
DUFFERIN Orangeville.....	A. G. Davis (<i>Act'g</i>) (a).....	.....	529.38	1,270.00	.....	130.00	33.58	495.80
ESSEX Windsor.....	E. C. Awrey.....	22,612.73	11,427.46	6,300.00	.....	.....	2,578.74	8,848.72
LAMBTON Sarnia.....	H. M. Taylor.....	4,294.08	2,515.62	3,500.00	.....	.....	1,002.07	1,513.55
LANARK Carleton Place.....	W. W. Pollock.....	2,871.12	774.32	2,500.00	.....	300.00	684.29	90.03
MIDDLESEX London.....	C. C. Savage (b).....	6,813.92	6,813.92	4,334.33	1,250.00	.....	2,742.35	2,821.57
NORFOLK Simcoe.....	W. E. Kelly.....	4,310.71	2,653.71	3,400.00	.....	650.00	.....	2,653.71
STORMONT, DUNDAS AND GLENGARRY—Cornwall.....	J. G. Harkness.....	2,682.00	624.00	2,830.00	.....	400.00	.....	624.00
SUDBURY Sudbury.....	E. D. Wilkins.....	8,410.20	1,774.20	5,775.00	.....	.....	1,770.55	3.65
TEMISKAMING Haileybury.....	C. F. Tuer (<i>Act'g</i>).....	5,008.92	5,008.92	.....	2,868.96	.....	2,139.96	.....
WATERLOO Kitchener.....	W. P. Clement.....	3,856.84	2,962.25	3,500.00	.....	.....	593.11	2,369.14
WELLINGTON Guelph.....	J. M. Kearns.....	3,857.00	2,218.83	3,450.00	.....	750.00	143.83	2,075.00
WENTWORTH Hamilton.....	H. F. McCulloch.....	17,598.73	11,392.03	5,793.75	.....	.....	1,673.80	9,718.23
YORK Toronto.....	J. W. McPadden.....	.....	2,822.76	7,350.00	.....	*	20.75	2,802.01
do	W. W. Denison.....	12,333.98	12,333.98	.....	3,150.00	.....	7,633.95	1,550.03

* All salaries of staff paid direct by Province.

(a) A. G. Davis appointed 1st Apr., 1944; H. B. Church held office 1st Jan. to 31st Mar. Figures shown are for whole year.

(b) C. C. Savage's fees commuted at \$5,500.00 per annum from 1st Apr., 1944.

STATEMENT OF REGISTRARS OF DEEDS AND LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO,
FOR THE YEAR ENDING 31st DECEMBER, 1944

No.	REGISTRY DIVISION	REGISTRAR	ADDRESS	GROSS EARNINGS OF OFFICE		DISBURSEMENTS		NET INCOME OR SALARY OF OFFICER		AMOUNT PAID TO COUNTY AND PROVINCE		No. OF INSTRUMENTS REGISTERED
				\$	c.	\$	c.	\$	c.	\$	c.	
1	Algoma.....	E. L. DeCourcy.....	Sault Ste. Marie.....	*7,555.40		7,224.13		2,835.00		5,519.51		2,586
2	Brant.....	A. Graham.....	Brantford.....	9,949.39		2,398.10		4,655.12		2,896.17		4,026
3	Bruce.....	M. F. Alexander.....	Walkerton.....	9,363.20		3,429.10		4,467.05		1,467.05		3,376
4	Carleton.....	T. V. Flanagan.....	Ottawa.....	9,768.40		3,625.00		4,514.34		1,629.06		3,277
5	Cochrane.....	J. A. A. Duranceau.....	Cochrane.....	*15,944.38		11,603.63		4,199.92		12,352.16		3,152
6	Dufferin.....	F. J. Pattison.....	Orangeville.....	2,509.65		709.60		1,800.05				843
7	Dundas.....	Harvey Johnston.....	Morrisburg.....	1,949.05		480.00		1,469.05				752
8	Durham, East.....	J. A. R. Elliott.....	Port Hope.....	4,661.05		2,077.90		1,900.00		683.15		667
9	Durham, West.....	do.....	Bowmanville.....									896
10	Elgin.....	E. B. Miller (a).....	St. Thomas.....	*9,454.15		3,519.86		4,493.10		1,441.19		3,404
11	Essex.....	J. W. Graves (Dep'y) (b).....	Windsor.....	33,980.35		9,356.67		4,494.87		20,128.81		13,021
12	Fort William.....	John McClure.....	Fort William.....	*8,779.78		5,953.90		2,729.96		6,126.55		2,922
13	Frontenac.....	W. J. Gibson.....	Kingston.....	7,949.05		2,420.00		4,264.53		1,264.52		2,752
14	Glengarry.....	S. O'Connor.....	Alexandria.....	2,601.95		500.00		2,101.95				866
15	Grenville.....	R. K. Millar.....	Prescott.....	2,466.15		201.55		2,264.60				876
16	Grey, North.....	G. H. Holmes.....	Owen Sound.....	6,756.40		1,978.25		3,889.08		889.07		2,253
17	Grey, South.....	H. McKechnie.....	Durham.....	4,205.55		1,160.00		3,022.78		22.77		1,467
18	Haldimand.....	J. G. Miller.....	Cayuga.....	4,422.95		1,636.51		2,000.00		786.44		1,543
19	Haliburton.....	E. E. McElwain.....	Minden.....	7,935.90		600.00		1,586.90		3,597.98		666
20	Halton.....	Miss M. B. Field.....	Millton.....	2,237.92		2,237.92		2,100.00				2,673
21	Hastings.....	R. J. S. Dewar.....	Belleville.....	8,968.90		4,127.10		3,920.90		920.90		3,381
22	Huron.....	Miss L. Macpherson.....	Goderich.....	*4,418.89		2,720.22		2,410.00		3,288.67		3,066
23	Kenora.....	Mrs. E. A. Cunningham.....	Kenora.....	*4,628.09		4,310.73		2,625.00				1,223
24	Kent.....	M. Huffman.....	Chatham.....	13,050.16		3,930.00		4,812.00		4,308.16	4,268.62	5,094
25	Kingston and Frontenac.....	(See Frontenac)	Sarnia.....	12,617.43		5,842.54		3,225.00		3,549.89		4,847
26	Lambton.....	J. B. Palmer.....	Almonte.....	1,967.07		2,506.24		1,725.00		553.55		712
27	Lanark, North.....	C. M. Forbes.....	Perth.....	2,817.72								1,038
28	Lanark, South.....	do.....	Brockville.....	5,712.85		1,791.00		2,750.00		1,171.85		2,022
29	Lennox and Addington.....	A. W. Gray.....	Napanee.....	3,466.45		586.60		2,879.85				1,265
30	Lincoln.....	G. S. Reid.....	St. Catharines.....	14,625.30		8,623.10		4,500.22		1,501.98		5,354
31	London.....	W. F. Fairbrother.....	London.....	11,693.90		3,109.75		4,758.42		3,825.73		4,506
32	Manitowlin.....	W. I. Wagg.....	Core Bay.....	*1,721.93		2,860.60		1,890.00		751.33		487
33	Middlesex, East and North.....	Miss M. V. Walker.....	London.....	10,418.70		3,747.40		4,567.13		2,104.17		3,793
34	Middlesex, West.....	W. N. Reycraft.....	Glencoe.....	3,433.85		527.05		2,906.80				1,172

35	Muskoka	N. E. Prowse (c)	2,541.63	3,563.70	690.42	1,717
36	Nipissing	G. R. Brady	*7,441.30	3,500.00	7,419.70	2,072
37	Norfolk	D. Gilbertson (d)	9,102.30	3,500.00	1,844.70	3,425
38	Northumberland, East	A. G. Willoughby (c)	3,279.55	1,126.50		1,215
39	Northumberland, West	F. J. Slade	2,030.20	1,358.60	3,650.15	814
40	Ontario	A. W. Bell	*13,125.85	3,000.00	7,135.90	4,776
41	Ottawa	R. D. Bray	16,622.00	4,250.00		5,646
	do	W. G. Pugsley (L.M.T.)	3,119.70	2,754.00		855
42	Oxford	W. J. MacWhinnie	9,330.00	4,247.30	1,247.30	3,405
43	Parry Sound	J. H. Tully	*6,487.39	2,730.00	885.08	1,528
44	Peel	F. S. Hutchinson	7,949.70	3,775.60	1,974.10	2,895
45	Perth	G. D. L. Rice (f)	8,191.85	3,465.47	3,351.38	3,926
46	Peterborough	W. F. Morrow	9,587.62	2,245.85	2,707.59	4,427
47	Port Arthur	Miss I. Wilson	*9,904.95	6,656.45		3,116
48	Prescott	J. L. Rochon (Dep'ty) (g)	3,676.83	670.15	6,074.30	1,411
49	Prince Edward	E. C. Frailek (Act'g)	2,643.10	3,003.34	3.34	963
50	Rainy River	N. L. Croome	*3,509.85	1,625.45		977
51	Renfrew	G. W. Campbell	7,684.90	2,310.81		2,539
52	Russell	M. Stanley (h)	2,704.55	4,076.65	1,076.65	1,049
53	Simcoe	G. O. Cameron	19,586.70	7,870.00	7,716.70	7,027
54	Stormont	J. C. Alguire	5,985.85	1,812.97	586.44	2,026
55	Sudbury	B. St. Pierre	*14,679.80	3,150.00		4,298
56	Temiskaming	P. J. Knox	*13,409.81	8,799.26	12,859.65	2,422
57	Toronto	I. T. Strachan	95,742.20	3,780.00	11,508.91	37,213
58	Victoria	D. McQuarrie	4,826.80	6,000.00	37,845.74	1,730
59	Waterloo	G. V. Hilborn	16,277.30	3,093.37	93.38	6,518
60	Welland	E. E. Fraser	19,601.42	4,000.00	5,059.35	7,260
61	Wellington, North	J. J. McDonald	3,253.90	4,949.55	5,546.04	1,306
62	Wellington, S. and C.	J. B. Mitchell	7,637.29	3,826.85	826.84	2,706
63	Wentworth	W. H. Lovering	39,313.58	5,000.00	19,843.98	15,405
64	York, East and West	J. W. Mallon (Act'g)	62,094.24	3,350.00	35,400.91	25,018
65	York, North	R. L. Boag	6,713.80	4,388.28	1,388.27	2,510
66	Yor'k	C. R. Deacon (M. of T.)	41,028.95	30,358.96	41,028.95	11,924

* Land titles fees included.

(a) E. B. Miller died 12th Oct., 1944; Miss B. Coyne, Deputy, acted for remainder of the year. Figures shown are for whole year.

(b) J. W. Greaves, Deputy, acted from 13th Apr., 1944; the date T. E. Green dismissed from office. Figures shown are for whole year.

(c) N. E. Prowse appointed 28th Jan., 1944; Miss I. Thomson, Deputy, acted from 1st Jan to date of Mr. Prowse's appointment. Figures shown are for whole year.

(d) D. Gilbertson appointed 1st Jan., 1944.

(e) A. G. Willoughby appointed 1st May, 1944. Figures shown are for whole year.

(f) G. D. L. Rice returned from military duties, 1st July, 1944; Miss R. Hobson, Deputy, acted from 1st Jan. to 30th June.

(g) J. L. Rochon, Deputy, acted from date of death of H. M. Mooney, 15th June to 31st Dec. Figures shown are for whole year.

(h) M. Stanley appointed 1st May, 1944; J. A. Gamble died 19th Feb.; Miss Lowrie, Deputy, acted in interval. Figures shown are for whole year.

LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, 1944
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	7,555.40		5,252.53		1,971.60		5,519.51	
2	COCHRANE Cochrane	J. A. A. Duranceau	15,944.38		8,011.41		3,592.22		12,352.16	
3	FORT WILLIAM Fort William	John McClure	8,779.78		3,300.67		2,653.23		6,126.55	
4	KENORA Kenora	Mrs. E. A. Cunningham	4,628.09		3,951.26		359.47		4,268.62	
5	MANITOULIN Gore Bay	W. I. Wagg	1,721.93		1,890.00		970.60		751.33	
6	NIPISSING North Bay	G. R. Brady	7,441.30		6,419.64		21.60		7,419.70	
7	PORT ARTHUR Port Arthur	Miss I. Wilson	9,905.55		2,742.00		3,914.45		6,074.30	
8	SUDBURY Sudbury	B. St. Pierre	14,679.80		5,737.19		1,289.15		12,859.65	
9	TEMISKAMING Haileybury	P. J. Knox	13,409.81		6,915.02		1,884.24		11,508.91	

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

No.	COUNTY AND ADDRESS	NAME	TOTAL EARNINGS		DISBURSEMENTS		NET EARNINGS	
			\$	c.	\$	c.	\$	c.
1	CARLETON Ottawa	W. G. Pugsley	3,119.70		2,754.00		365.70	

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
1.	ELGIN St. Thomas.....	Miss B. Coyne (<i>Act'g</i>) (a).....	\$ c. 9,454.15	\$ c. 3,519.86	\$ c. 1,441.19	\$ c. 4,493.10
2	MUSKOKA Bracebridge.....	N. E. Prowse (b).....	6,795.75	2,541.63	690.42	3,563.70
3	ONTARIO Whitby.....	A. W. Bell.....	13,125.85	6,475.70	3,650.15	3,000.00
4	PARRY SOUND Parry Sound.....	J. H. Tully.....	6,487.39	2,872.31	885.08	2,730.00
5	RAINY RIVER Port Frances.....	N. L. Croome.....	3,509.85	1,625.45		1,884.40

Master of Titles, Toronto

COUNTY AND ADDRESS	NAME	TOTAL EARNINGS	DISBURSEMENTS	SALARY PAID TO OFFICER	AMOUNT RECEIVED BY PROVINCE
YORK Toronto.....	C. R. Deacon.....	\$ c. 41,028.95	\$ c. 30,358.96	\$ c. 5,775.00	\$ c. 41,028.95

(a) Miss B. Coyne acted from the date of death of E. B. Miller, 12th Oct., 1944, to 31st Dec., 1944. Figures shown are for whole year.

(b) N. E. Prowse appointed 28th Jan., 1944. Figures shown are for whole year.

MAGISTRATES, PROVINCE OF ONTARIO, 1914

No. OF MAGISTERIAL DIST.	COUNTIES AND DISTRICTS IN MAGISTERIAL DISTRICTS	NAMES OF MAGISTRATES IN MAGISTERIAL DISTRICTS	ADDRESS	RATE OF SALARY PAID BY PROVINCE		RATE OF SALARY PAID BY MUNICIPALITY		TRAVELLING EXPENSES PAID BY PROVINCE	TOTAL NUMBER OF CASES	TOTAL FINES AND FEES PAID TO PROVINCE
				\$	c.	\$	c.			
1	Essex Kent Lambton	I. B. Craig	Chatham	3,000.00		6,000.00		199.64	2,293	4,501.68
		D. M. Brodie (a)	Windsor			5,000.00				
		A. W. MacMillan	do	2,000.00		2,500.00		90.04	6,602	85.00
		J. A. Hanrahan	do	3,500.00				258.10	1,272	6,361.65
		C. S. Woodrow	Sarnia					79.95	1,317	3,706.78
		Chas. Weir (Deputy)	do							
2	Elgin Middlesex Oxford Perth Huron	L. M. Ball (Deputy)	Woodstock	20.00		per diem		3,008.91	1,060	3,312.98
		J. A. Makins	Stratford	3,000.00						
		A. F. Cook (b)	do	3,000.00				186.92	257	797.41
		D. B. Menzies	London	500.00		5,500.00		138.35	4,618	1,282.87
		E. D. Smith	St. Thomas	3,000.00				82.27	655	2,732.26
		I. MacRae	Strathroy	2,000.00				519.20	232	2,230.67
				E. C. Spereman	Owen Sound	3,500.00			327.43	1,396	2,113.99
		F. W. Walker	Walkerton	3,000.00			393.24	519	973.02	
		F. Watt	Guelph	3,500.00			229.23	1,051	1,585.43	
3	Bruce Grey Dufferin Wellington	R. J. Gillen	Brantford	3,500.00				90.12	1,804	2,323.33
		H. R. Polson	Kitchener	3,500.00				668.16	3,655	3,997.42
		H. P. Innes (c)	Simcoe	1,800.00					1,152	3,405.20
		S. E. Buek (Deputy)	Hagersville	20.00		per diem		215.82	433	1,626.09
		H. A. Burbidge	Hamilton			4,500.00			25,784	460.20
		Jas. McKay	do			3,000.00				
		J. H. Campbell	St. Catharines	3,500.00						
		J. B. Hopkins	Niagara Falls	3,500.00				618.16	1,939	6,005.99
4	Wentworth Haldimand Lincoln Welland	Wm. Keith (d)	Toronto, 57 Adelaide St. E.	4,000.00				59.43	4,873	15,897.21
		W. E. Melville	Mimico	4,000.00				350.45	5,593	15,414.05
		W. F. Woodliffe	Brampton	4,000.00				1,276.73	2,213	7,812.73
		K. M. Langdon (Deputy) (e)	Georgetown							
		R. J. Brown	Toronto	20.00		per diem				
		F. C. Gullen	do			6,200.00				
						5,000.00				

7	Ontario Simcoe Muskoka	J. E. Pritchard (Deputy) L. Stewart (Deputy) (f) R. P. Locke (Deputy) (g) R. Hossack H. S. McCreedy J. L. Prentice A. L. Tinker A. E. Kirkpatrick (h) H. S. Mott D. Webster (Deputy)	do do do do do do do do do do	20.00 per diem 3,000.00 2,500.00 800.00 5,000.00 6,000.00 1,145.00	89,573 2,348.00
8	Northumberland and Durham Peterborough Victoria Haliburton	K. A. Cameron F. S. Ebbis C. Jeffs R. Thomas (Deputy) F. C. Macdonald (Deputy)	Orillia Oshawa Barrie Bracebridge Beaverton	3,500.00 3,500.00 3,500.00 2,000.00 3,500.00 3,000.00 3,000.00 3,500.00	1,374 2,234 1,310 518 566.49 989.83 383.76 1,998.33 795 992 1,318 3,179
9	Lennox and Addington Frontenac Prince Edward	J. L. Lloyd T. Y. Willis (i) A. B. Collins J. L. Lloyd J. B. Garvin	Belleville do Belleville Northbrook Kingston	3,500.00 20.00 3,500.00 3,300.00 3,300.00	9,558.94 471 2,087 1,508.84 5,644.43
10	Renfrew Lanark Carleton	A. H. Lief T. M. J. Galligan A. J. Fraser (Deputy) Joachim Sauvé (Deputy) F. S. Doyle (Deputy) G. E. Strick R. A. Jamieson (Deputy) (j)	Ottawa Pembroke Ottawa do Smith's Falls Ottawa Almonte	3,000.00 2,500.00 2,400.00 3,000.00 20.00 5,500.00 per diem 2,400.00 2,500.00 586.77 1,168 6,460	2,190.20 5,290.56 947 978 1,318 3,417.76 448.00

(a) D. M. Brodie retired 4th Feb., 1944; A. W. MacMillan appointed from 15th May, 1944.

(b) A. F. Cook appointed 1st Aug., 1944; J. A. Makins retired.

(c) H. P. Innes appointed from 1st Feb., 1944.

(d) Wm. Keith superannuated 23rd June, 1944; O. M. Martin appointed 1st Dec., 1944.

(e) K. M. Langton appointed 1st Jan., 1944.

(f) Lorne Stewart appointed 19th Apr., 1944.

(g) R. P. Locke appointed 15th May, 1944.

(h) A. E. Kirkpatrick resigned 10th July, 1944.

(i) T. Y. Willis appointed 15th Nov., 1944.

(j) R. A. Jamieson appointed 1st July, 1944 at \$20.00 per diem when services required.

MAGISTRATES, PROVINCE OF ONTARIO, 1944 (Concl'd)

No. OF MAGISTERIAL DIST.	COUNTIES AND DISTRICTS IN MAGISTERIAL DISTRICTS	NAMES OF MAGISTRATES IN MAGISTERIAL DISTRICTS	ADDRESS	RATE OF SALARY PAID BY PROVINCE		RATE OF SALARY PAID BY MUNICIPALITY		TRAVELING EXPENSES PAID BY PROVINCE		TOTAL NUMBER OF CASES	TOTAL FINES AND FEES PAID TO PROVINCE
				\$	c.	\$	c.	\$	c.			$	c.
11	Leeds and Grenville Dundas	G. A. Wright, G. D. Loucks (Deputy) (a)	Brookville Almonte	3,000.00	20.00		per diem	616.54		1,817	7,045.59
12	Glengarry Prescott and Russell Stormont	P. C. Bergeron R. Labrosse J. S. Latchford (Deputy)	Cornwall Wankleek Hill Cornwall	3,500.00	20.00		per diem	287.57 794.53		1,079 627	3,271.92 2,033.81
13	Cochrane Temiskaming	S. Atkinson E. R. Tucker S. C. Platus (Deputy)	Haileybury Cochrane Timmins	4,000.00 3,500.00	20.00		per diem	2,597.50 1,055.18		2,963 990	12,983.70 5,019.69
14	Nipissing	M. G. Gould	North Bay	2,500.00				316.31		1,369	7,413.30
15	Sudbury Mantoulin Parry Sound (West Portion)	W. M. Cooper W. J. Golden A. D. Meldrum J. S. McKessock	Sudbury Little Current Parry Sound Sudbury	3,000.00 1,800.00 3,000.00 3,500.00				963.43 938.38 47.05 33.65		692 222 407 6,701	8,369.93 801.25 2,453.75 9,518.25
16	Algoma	W. J. Golden Jas. McEwen G. J. McArthur (Deputy)	Espanola Sault Ste. Marie Blind River	3,000.00 2,500.00				326.23 134.32		170 1,417 251	397.00 3,580.36 1,637.10
17	Thunder Bay Kenora Patricia	C. D. LeMay C. D. LeMay T. H. Wolfe	Port William Port Arthur Kenora	4,000.00 3,500.00				392.71 32.62 1,183.76		1,526 1,996 969	6,697.72 8,949.55 2,582.25
18	Rainy River	H. L. Cruso	Fort Frances	3,000.00				181.95		414	1,875.35
								TOTALS:		209,504	238,092.51

(a) G. D. Loucks appointed 16th June, 1944, at \$20.00 per diem when services required.

JUVENILE COURTS AND OFFICERS, PROVINCE OF ONTARIO

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

COUNTY OR DISTRICT	ADDRESS	JUVENILE COURT JUDGE	PROBATION AND CHILDREN'S AID OFFICERS
Brant County Carleton County (including Ottawa)	Brantford Ottawa	Judge D. J. Cowan A. J. Fraser J. P. Balharrie (Deputy)	J. P. Temple A. J. Fraser (Senior Probation Officer) M. Racette (Ass't Probation Officer) E. D. Walsh (Ass't Probation Officer) A. G. Carson
Cochrane District Dufferin County Essex County	Cochrane Orangeville Windsor	E. R. Tucker Judge W. T. Robb D. M. Brodie J. A. Hanrahan (Deputy) E. C. Spereman	A. E. Trout C. R. Bilger H. T. Edwards Wm. Doherty A. Sheridan J. G. Jenkins H. S. Johns E. Olson
Grey County Haldimand County Huron County Kenora	Owen Sound Dunnville Stratford Kenora	J. A. Makins T. H. Wolfe	A. E. Trout C. R. Bilger H. T. Edwards Wm. Doherty A. Sheridan J. G. Jenkins H. S. Johns E. Olson
Kent County Lincoln County Middlesex County Nipissing District Norfolk County Northumberland and Durham	Chatham St. Catharines London North Bay Simcoe Cobourg	I. B. Craig Judge J. G. S. Stanbury D. B. Menzies J. H. McCurry Judge E. S. Livermore Judge J. C. M. German R. B. Baxter (Deputy)	L. S. Richardson A. G. N. Bradshaw John Brown F. V. Miller
Oshawa (City) Oxford Perth County Port Colborne (Town) Stormont, Dundas and Glengarry Prescott and Russell Sudbury Temiskaming District Toronto (City)	Oshawa Woodstock Stratford Niagara Falls Cornwall Van Heek Hill Sudbury Haileybury Toronto	F. S. Ebbs L. M. Ball J. A. Makins J. B. Hopkins P. C. Bergeron R. Labrosse E. C. Facer S. Atkinson H. S. Mott R. Hossack H. R. Polson, <i>pro tem</i> H. A. Burbidge J. McKay D. Webster	O. M. Alger R. G. Clowes Hugh Ferguson H. C. Nugent E. B. Paquette J. R. McCarthy H. S. Mott and staff
Waterloo County Wentworth County York County	Galt Hamilton Toronto	H. R. Polson, <i>pro tem</i> H. A. Burbidge J. McKay D. Webster	Arthur Pullan J. H. Trusdale Mrs. Edna L. Fairfield J. A. Knowles

DIVISION COURTS, ONTARIO

List of Clerks and Bailiffs, Their Post Office Address, Their County or District, Number of Cases and Gross Earnings

COUNTY OR DISTRICT	No. OF COURT	Post OFFICE ADDRESS	No. OF CASES ENTERED	CLERK	GROSS EARNINGS	BAILIFF	GROSS EARNINGS	
Algoma	1	Sault Ste. Marie	806	P. E. Day	\$ c.	George L. Allan	\$ c.	
	2	Bruce Mines	2	Wm. White	3,193.30	Wm. White (<i>Act'g</i>)	1,978.45	
	3	Thessalon	21	Thos. E. Hill	33.83	John B. Hill	21.35	
	6	Richard's Landing	21	J. C. Martin	105.90		42.00	
	7	Blind River	113	J. Carlyle	(No report)	J. H. Hicks	(No report)	
	1	Brantford	754	P. J. Calbeck	424.65		212.55	
	2	Paris	68	J. B. Appleby	2,957.65	F. J. Calbeck	1,556.39	
Brant	3	St. George	14	G. F. Graves	247.25	R. E. Haire	156.65	
	4	Burford	8	J. P. Fraser	80.90	Alvin McIntyre	89.75	
	5	Oakland	1	E. M. Eddy	25.70	J. P. Fraser	22.65	
		Scotland			19.15	L. Wilson	18.40	
		Walkerton	46	A. J. Brown	266.54	W. R. Binkley	181.60	
Bruce	2	Teeswater	37	John Good	(No report)	George K. Armstrong	(No report)	
	3	Kincardine	7	E. A. Henry	180.55	W. R. Peter	101.05	
	4	Paisley	7	E. D. Elwes	30.75	M. Leitch	10.25	
	5	Port Elgin	33	J. J. Chapman	159.80	A. W. Travis	33.00	
	7	Southampton	14	J. R. Van Dusen	66.50	N. Murray	62.10	
	8	Tara	51	G. W. Taylor	223.95	T. W. Strong	71.20	
	11	Warton	18	E. H. Agnew	73.50	T. L. Boyle	146.85	
	12	Tobermory	27	H. Willoughby	149.00	D. A. S. Munn	11.50	
		Lucknow				R. J. Moore	53.90	
		Chesley				John E. Beattie	84.75	
	Carleton	1	Ottawa (74 Sparks St.)	2,735	Allan F. Moore	12,921.65	D. W. Wilson	7,698.15
		3	Carp	12	J. W. Humphries	89.27	J. Nicholson (<i>Act'g temp.</i>)	25.70
4		Galetta	5	J. W. Dickson	39.65	Thos. Harbison	29.00	
5		North Gower	9	Fred R. Mills	44.95	J. C. Rowan	44.75	
		Edwards				J. M. Hoey	42.60	
7		Ottawa (48 Sparks St.)	1,321	E. A. Mason	5,457.73		3,361.06	
Cochrane		1	Cochrane	62	G. A. Kydd	263.15	O. Gauthier	206.95
	2	Timmins	954	E. H. Hill	3,540.80	C. B. Alton	2,237.74	
	3	Matheson	35	John H. Cole	135.10			
	4	Watabeag	105	G. Desloges	412.10	John H. Cole (<i>Act'g temp.</i>)	66.15	
	Kapuskasing				G. Desloges	302.59		

	5	Hearst	29	Paul-Omer Brosseau	131.25	W. J. Nichols	125.05
	6	Ansonville	111	W. J. Kenney	366.45	W. J. Kenney (<i>Act'g temp.</i>)	239.74
Dufferin	1	Orangeville	52	W. C. Hopkins	247.95	W. R. Campbell	92.15
	2	Shelburne	6	T. P. McFadden	19.30	Jos. Tindale	16.65
	5	Grand Valley	7	Miss N. M. Foster (<i>Act'g</i>)	33.75	C. A. Hodgson	29.70
Elgin	1	Aylmer	218	E. C. Monteith	994.20	L. Harvey	373.70
	3	St. Thomas	505	F. R. Palmer	2,112.46	A. C. Schleithauf	806.22
	4	{Dutton, {Wallacetown.	69	A. McCallum	673.98	A. McCallum (<i>Act'g</i>)	261.76
Essex	2	Amherstburg	61	R. W. Kenyon	308.60	J. A. Foster	219.37
	3	Kingsville	31	E. L. Frost	138.98	William Shaw	89.65
	4	Harrow	40	Win. Reese	220.07	Wm. Reese (<i>Act'g temp.</i>)	121.20
	5	Leamington	90	C. A. Edsall	521.40	C. G. Baker	302.65
	6	Belle River	30	Mrs. A. Wilkinson	193.90	J. N. Mousseau	71.65
	7	Windsor	1,723	L. A. Deziel	10,228.55	Chas. E. Bayley	6,861.35
	8	Essex	61	H. R. Johnston	341.00	H. R. Johnston (<i>Act'g</i>)	213.82
	9	{Comber {Stoney Point	7	Wm. A. Keith	54.90	Wm. A. Keith (<i>Act'g temp.</i>)	25.40
Frontenac	1	Kingston	671	Miss G. L. Jenkin	2,302.61	H. C. Amey	1,658.64
	4	Verona	28	H. W. Asselstine	148.25	E. Goodberry	99.65
	6	Sharbot Lake	15	Miss R. J. Thomson	82.14	Wm. J. Thomlison	64.75
Grey	1	Owen Sound	425	H. G. Foot	1,529.25	H. G. Foot (<i>Act'g temp.</i>)	748.50
	2	Durham	41	P. Ramage	211.32	Wm. C. Sharp	135.45
	3	Meaford	51	Mrs. W. H. Chapple (<i>Act'g</i>)	197.02	W. H. Arthur	99.90
	4	Clarksburg	10	W. I. Field	58.44	M. J. Dillon	53.63
	5	Flesherton	21	J. A. Richards	101.85	M. S. McLeod	128.03
	6	Chatsworth	21	Allan Findlay	119.65	M. E. Galbraith	85.55
	7	Hanover	91	D. D. Brigham	317.15	R. P. Jones	185.52
	8	Markdale	32	G. A. Beaton	177.21	G. S. Dundas	70.50
Haldimand	1	Caledonia	16	Miss H. J. McGregor	59.94	C. H. Shea	57.35
	2	Cayuga	10	Thos. E. Lishman	60.55	Thos. E. Lishman	32.10
	3	Dunnville	55	Miss H. Melndoe	239.11	G. A. Nott	111.45
	4	Jarvis	10	Moyes C. Honey	97.55	Moyes C. Honey	85.10
Haliburton	1	Minden	14	D. F. Rogers	47.90	J. H. Graham	51.75
	2	Haliburton	27	A. G. Schofield	130.02	A. G. Schofield	64.05
	4	Tory Hill	9	A. E. Boyce	42.23	H. A. Mumford	40.35

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	118	B. Knight	\$ 434.40	B. Knight	\$ c.
	2	Oakville	78	J. H. Chambres	271.40	A. Handy	199.00
	3	Georgetown	57	E. C. Thompson	169.46	Wm. Ward	269.40
	4	Acton	55	Wilfred Coles	246.66	Wilfred Coles	71.33
	6	Burlington	52	C. D. Bull	269.59	C. D. Bull (Act'g temp.)	109.00
							216.13
Hastings	1	Belleville	676	H. B. Wilson	2,416.75	Wm. Tice	1,298.91
	2	{Coe Hill	7	H. G. Lehigh (Act'g)	70.75	C. E. Thompson (Act'g temp.)	60.70
		{St. Ola		A. C. Blakely		Alfred Davis	184.00
	4	Tweed	44	J. E. O'Donnell	62.30	E. A. Luery	48.10
	5	Stirling	14	K. T. Nicol (Act'g)	411.80	John N. Devolin	169.30
	6	Madoc	104	Miss Mary C. Maher	53.95	Miss Mary C. Maher	29.55
	7	Deseronto	16	W. N. Simmons	69.60	F. A. Ferguson	62.06
	8	Frankford	14	O. W. Pierce	1,523.00	O. W. Pierce	885.31
	9	Trenton	493	G. R. Hartley	112.60	M. J. O'Connor	89.40
	10	Marmora	23	M. J. Flynn	69.50	Wm. Carswell	57.95
	11	Maynooth	14	J. F. Reid	324.90	R. F. Delyea	287.80
	12	Bancroft	80				
Huron	1	Goderich	202	J. N. Kernighan	670.57	J. H. Hays	507.70
	2	Searoth	52	E. C. Chamberlain	246.80	J. M. Govenlock	134.15
	3	Clinton	3	H. T. Rance	28.25	N. Kennedy	37.20
	4	Brussels	15	A. A. Lamont	85.30	Geo. Evans (Act'g temp.)	62.30
	5	Exeter	26	James H. Grieve	119.35	F. E. Willis	146.44
	8	Wingham	27	F. A. Templeman (Act'g)	116.00	W. J. Brown	79.95
	9	Wroxeter	14	Thomas Brown	86.73	A. E. Gallahar	96.35
	10	Zurich	7	A. J. Kaibfleisch	68.53	W. Fritze	56.75
	11	Crediton	7	F. W. Morlock	47.05	H. Lewis	92.15
	12	Blyth	4	Mrs. M. L. Hall (Act'g)	23.75	A. W. P. Smith (Act'g temp.)	12.50
	Kenora	1	{Kenora	83	L. D. McCallum (Act'g)	324.08	Harry S. Murphy (Act'g)	171.71
		{Red Lake		J. E. Gibson	137.10	George W. Aiken	(No report)
3		Dryden	32	J. E. Cole	191.65	Dan. Wright (Act'g)	94.95
4		Stioux Lookout	53			M. H. Badger	88.20
Kent	1	Chatham	590	P. K. Morley	2,035.85	R. Thayer	1,486.43
	2	Ridgetown	27	H. P. Stennett	210.40	R. Priestley	152.25

3	Dresden.....	51	H. E. Wells.....	266.20	Roy Smale.....	147.01
4	Blenheim.....	97	W. Nudds.....	477.10	W. Nudds.....	291.58
5	Wallaceburg.....	107	G. F. Glassford.....	478.10	Joe M. Hess.....	291.48
6	{Bothwell.....	31	I. A. MacLean.....	126.17		
7	{Thamesville.....	28	Mrs. E. Williams.....	247.25	G. H. Pavay.....	(No report)
	{Tilbury.....				Mrs. E. Williams (Act'g)	101.72
1	Sarnia.....	901	J. J. Langan.....	3,476.45	L. M. Duncan.....	1,658.90
2	Watford.....	24	C. A. Class.....	109.75	Robert Auld.....	64.20
3	Florence.....	11	R. D. Bodin.....	46.70	Wilfrid Lindsay.....	34.56
5	Forest.....	13	A. H. Bannister.....	44.80	G. Karr.....	23.80
6	Theford.....	14	F. C. Gibson.....	71.70	G. Sheppard.....	55.45
8	Petrolia.....	69	W. Reid.....	258.88	J. A. Taylor.....	233.71
9	Alvinston.....	4	Thos. Allison.....	28.00	Roy H. Croft.....	14.75
1	Perth.....	52	J. H. Devlin.....	239.65	J. H. Devlin (Act'g)	101.85
2	Lanark.....	22	E. J. Tennant.....	78.30	J. C. Molyneux.....	84.30
3	Carleton Place.....	30	W. H. Matthews.....	140.96	Robert White.....	73.15
4	Smiths Falls.....	255	John A. Blackburn.....	965.50	J. H. Cullen.....	301.20
5	Almonte.....	26	Howard Giles.....	113.75	(Resigned).....	96.85
1	Brookville.....	638	H. H. Webb.....	2,211.20	J. D. Wetherell.....	1,375.91
2	Prescott.....	81	F. B. Robinson.....	351.35	E. B. Rickey.....	333.71
3	Gananoque.....	75	C. Sinc.....	522.28	G. F. Whaley.....	133.05
4	Kemptville.....		M. E. Waterson.....	(No report)	B. F. Dangerfield.....	(No report)
5	Merrickville.....	4	M. G. Corbett.....	17.90	A. L. Telford.....	7.60
6	Delta.....	37	W. W. Phelps.....	132.80	H. W. Imerson.....	40.85
7	Toledo and Newbliss.....	10	I. E. Lockwood.....	54.15	W. R. Pryce.....	34.95
9	Athens.....	7	E. J. Purcell.....	31.84	E. J. Purcell (Act'g)	17.35
12	Mallorytown.....	20	G. G. Root.....	82.75	G. G. Root.....	71.28
1	Napanee.....	100	E. J. Pollard.....	591.87	G. A. Johnston.....	381.66
7	Tamworth.....	12	H. A. Reynolds.....	70.07	H. A. Reynolds (Act'g temp.)	67.06
8	{Plinton.....	14	Howard Hasler.....	67.25		
9	{Northbrook.....				M. A. Wood.....	76.10
	{Denbigh.....	4	C. P. Stein.....	11.50	H. O. Fritsch.....	13.55
2	St. Catharines.....	821	A. H. Trapnell.....	3,414.93	W. McClelland.....	2,035.13
5	{Grimsby.....	52	Byron A. Smith.....	282.20	J. K. Harstone.....	155.40
	{Smithville.....				H. Gracey.....	191.96
1	Gore Bay.....	4	W. I. Wagg.....	23.30	W. I. Wagg (Act'g temp.)	9.50
2	Little Current.....	34	W. A. Sims.....	112.30	Roy Vanzant.....	62.50
3	Manitowaning.....	2	J. R. W. Phillips.....	11.90	J. R. W. Phillips.....	4.06

DIVISION COURTS, ONTARIO (Cont'd)

COUNTY OR DISTRICT	No. OF COURT	Post OFFICE ADDRESS	No. OF CASES ENTERED	CLERK	GROSS EARNINGS	BAILIFF	GROSS EARNINGS
					\$ c.		\$ c.
Middlesex	1	London (Richmond Bldg.)	751	C. H. Foster	2,918.15	A. E. Sherlock	1,544.59
	2	Parkhill	70	Alex. G. Cameron	224.85	Alex. G. Cameron	139.00
	3	Lucan	15	J. R. Murray	132.34	J. R. Murray (Act'g)	(Nil)
	4	Delaware	4	J. H. Matthews	35.50	G. W. Ashby	28.40
	5	Glencoe	16	Charles George	167.55	S. G. Humphries	206.50
	6	Strathroy	27	C. Dennis	138.11	Ed. Upton	112.30
	7	Dorchester Station	9	H. A. McIntyre	78.75		46.30
	8	London (Moore Bldg.)	701	W. P. Simpson	2,715.80	W. R. Campbell	1,507.23
	9						
Muskoka	1	Bracebridge	46	D. T. Hodgson	173.25	H. J. Read	165.45
	2	Port Carling	24	J. B. Lindsell	74.30	W. E. Massey	(Nil)
	3	Gravenhurst	43	H. G. Harper	162.48	L. J. Hills	72.15
Nipissing	1	Sturgeon Falls	67	I.s. Rod. Vannier	281.89	A. W. Plowright	120.30
	2	Mattawa	2	C. A. Fink	7.70		
	3	North Bay	273	J. J. Dennis	1,051.28	J. O. Brosseau	218.05
Norfolk	1	Simcoe	151	H. W. Jones	599.28	C. A. Fink (Act'g)	9.50
	2	Waterford	65	J. E. Wright	201.32	J. J. Dennis (Act'g temp.)	630.66
	3	Tecumville		Ed. Meredith	(No report)		
	4	Windham Centre			(No report)		
	5	Delhi		Miss M. G. Lawson	(No report)	R. C. McMichael	469.80
	6	Port Rowan	30	A. A. Foy	113.33	J. Baker	141.66
	7	St. Williams				A. W. Eitel	(No report)
	8	Fairground	7	C. S. Burger	63.39	A. A. Foy	102.64
Northumberland and Durham	1	Port Dover	14	W. E. Wicker	83.10	C. S. Burger	73.05
	2	Bowmanville	39	Mrs. M. G. Bird (Act'g)	200.50	W. E. Wicker	64.40
	3	Newcastle	13	Miss I. M. Rineh	113.77	Roger Bird (Act'g temp.)	111.85
	4	Port Hope	93	S. R. Caldwell	445.29	T. W. Jackson	111.89
	5	Millbrook	12		75.16	F. C. Langard	189.40
	6	Cobourg	80	Mrs. M. Ewart	425.72	J. W. Hutchinson	63.40
	7	Colborne	9	John W. McCarl	25.85	D. Ewart	260.25
	8	Brighton	35	E. C. Brown	81.55	C. M. Allen	18.30
	9	Warkworth	12	W. Grant Allen	51.24	Wm. C. Adams	83.25
					W. Grant Allen	35.50	

10	Wooler	6	E. Nelson	21.67	W. J. Stacey	11.45
11	Campbellford	14	J. M. Bygott	156.40	J. M. Bygott	66.70
1	Whitby	315	Wm. K. Cooke (Act'g)	1,820.77	Wm. K. Cooke	1,087.27
2	{Claremont	34	Thos. Gregg	141.75	Burnett Jamieson	134.96
3	{Balsam	18	Geo. R. Davey	85.40	G. R. Till	75.40
4	{Greenbank	16	W. Tunstell	72.22	W. Tunstell (Act'g temp.)	40.40
5	Uxbridge	7	S. F. Brandon	25.65	S. F. Brandon (Act'g)	22.70
6	Cannington	12	F. R. McMillan	43.25	D. Campbell	37.55
8	Beaverton	1,079	R. B. Smith	3,535.89	P. H. Jobb	2,386.63
	Oshawa					
1	Woodstock	585	W. Chas. Orum	2,003.26	F. L. Clarkson	1,103.70
2	Drumbo	16	L. E. Peterson	50.95	John McVittie	40.20
3	Embro	50	John A. McKay	170.00	Edwin Collins	110.00
4	Norwich	47	Frederick Snell	512.27	Frederick Snell	(Nil)
5	Ingersoll	238	R. S. Clark	850.65	W. F. Markham	497.00
6	Tillsonburg	149	H. Perry	981.23	M. G. Smith	524.40
7	Tavistock	34	C. J. Kaufman	111.65	J. Schipping	71.30
1	{Parry Sound	282	Wm. J. Righmyer (Act'g)	1,018.75	Thomas M. Horne	522.41
	{Rosseau					
4	{Dunchurch	14	Joseph Hilliar	81.53	R. Gibson	(No report)
6	Burk's Falls	4	L. G. Phillips	39.65	W. J. Maynard	125.74
7	Powassan	8	F. W. Hosking	37.76	James C. Carter (Act'g temp.)	72.40
	South River					45.55
1	Brampton	83	T. W. Thomson	492.10	C. A. Firman	374.66
2	{Cooksville	43	G. M. Harris	490.32	B. Denison	420.45
3	{Lorne Park	4	Douglas Pattullo	44.00	George Giles	63.85
	Caledon					
1	Stratford	432	James Stewart	1,354.80	D. W. Forbes	650.55
2	Mitchell	18	J. T. Levy	173.40	Z. McCallum	202.60
3	St. Mary's	107	E. A. Price	427.11	E. A. Price	166.83
5	Milverton	30	J. Edgar Weir	93.45	Isaac Kipler	36.15
6	Listowel	62	Miss Olive I. Heibin	262.80	W. J. Roberts (Act'g)	119.09
1	Peterborough	395	C. J. Seymour	2,498.06	Nagle E. Phelan	1,696.70
2	Norwood	15	J. J. Stewart	77.95	John Marks	67.65

DIVISION COURTS, ONTARIO (Cont'd)

COUNTY OR DISTRICT	No. OF COURT	POST OFFICE ADDRESS	No. OF CASES ENTERED	CLERK	GROSS EARNINGS	BAILIFF	GROSS EARNINGS	
Prescott and Russell.....	2	Vankleek Hill	30	Colin McKinnon	\$ 118.90	Raoul Martin	\$ 91.80	
	4	Plantagenet	22	F. Lapensee	66.90	U. Chartrand	50.80	
	5	Cumberland	1	John McMillan	33.25	John McMillan (<i>Act'g.</i>)	48.10	
	6	Embrun	17	J. A. Lacombe	63.08	Lorenzo J. DesKosters	32.70	
	7	Hawkesbury	145	Mrs. M. A. B. Roy	663.65	J. H. Geineau	421.95	
	8	{ Fournier { St. Bernardin, R.R. 2	11	Mrs. A. McCusker	65.80	Ira Gates	53.20	
	9	{ Lefavre { Alfred	12	J. D. Prescault	47.40	L. Lamarche	25.85	
	10	Rockland	28	Lucien Regnier	104.55	A. Therrien	77.10	
	11	{ Casselman { Limoges	18	J. L. Quesnel	47.05	A. L. MacDonald	52.70	
	Prince Edward.....	1	Pictou	50	H. R. Way	345.75	H. J. Ringer	272.17
		5	Wellington	38	A. E. Marvin	160.44	A. E. Marvin	104.05
Rainy River	1	Fort Frances	86	Mrs. C. E. Hollands	304.95	Mrs. C. E. Hollands (<i>Act'g.</i>)	109.22	
	2	Emo	21	E. T. McComb	(No report)	C. Roy Austin	(No report)	
	3	Rainy River	21	D. A. McQuarrie (<i>Act'g. temp.</i>)	76.95	D. A. McQuarrie	76.43	
Renfrew.....	1	Pembroke	187	Arthur Collins	876.78	A. E. Storie	254.23	
	2	Beachburg	7	James Bennie	28.02	J. H. Valliant (<i>Act'g.</i>)	31.70	
	3	Renfrew	218	A. J. Devine	742.55	J. J. McNulty	110.00	
	4	Armour	52	R. A. Jeffery (<i>Act'g.</i>)	306.02	A. S. McLaren	75.45	
	5	Eganville	7	G. G. Reimke	51.45	John Pearson	51.60	
	6	Cobden	18	H. C. McGinn	76.60	W. J. McKay	59.40	
	7	Killaloe Station	49	P. J. Harrington	214.70	W. O'Kinn	219.61	
Simcoe.....	1	Barrie	133	Wm. M. Dinwoody	508.41	Wm. M. Dinwoody	(No report)	
	2	Bradford	9	C. W. Jackson	35.13	C. W. Jackson	20.55	
	3	Beeton	9	B. Wright	76.20	D. W. Watson	68.70	
	4	Collingwood	104	W. F. Toner	501.58	Hugh McLean	392.30	
	5	{ Craighurst { Hillsdale	15	T. C. Craig	80.15	T. C. Craig (<i>Act'g.</i>)	36.15	
	6	Orillia	447	Mrs. A. E. Smith (<i>Act'g.</i>)	1,670.60	W. D. Cray	826.06	
	7	New Lowell	7	Mrs. R. Carter (<i>Act'g.</i>)	Nil	Oscar Rowe	58.00	
	8	Alliston	32	D. J. Gallagher	(No report)	G. Armstrong (<i>Act'g.</i>)	(No report)	

10	Stormont, Dundas and Glengarry.....	29	C. M. Robinson James A. Clarkson	105.20 1,007.88	71.10 548.35
11	Goldwater Midland.....	211	P. J. Morris	196.16	155.60 110.48
2	Alexandria {Lancaster..... {Williamstown.....	37	J. F. Denny A. A. Morrison M. A. Campbell W. E. Fitzsimmons	2,353.30 26.15 117.80 270.75	1,332.86 53.52 97.30 167.10
3	Cornwall.....	598	Edward Bush A. M. McDougall	102.63 55.88	78.65
4	Aulsville.....	2	Keith Nash M. MacLeod J. W. Grant	200.35 40.15 58.75	44.30 157.25 53.00 40.15
5	Morrisburg.....	19	D. Cameron	5,604.10	3,759.27 (Nil)
6	Iroquois.....	81	E. D. Wilkins (Act'g) J. C. McMillan R. H. Wilson	76.43 25.25 134.38	45.30 35.50 64.75 37.85 28.95
7	Hallville (Mountain R.R. 2)	16	Mrs. M. E. Morris	460.04	
8	{Finch..... {Berwick.....	14	H. R. Jenkins J. H. Brown A. J. Catt	204.65 294.30 127.65	135.05 136.75 68.10
10	Chesterville.....	39	E. L. Daniell (Act'g) Mrs. A. M. Mageau	1,641.70 271.25	781.81 201.64
11	Moose Creek.....	7	Miss. P. C. Mitchell W. L. Wade	1,765.33 30.15	1,299.20 29.35
12	Maxville.....	8	Thomas Dow C. C. Skinner Leonard Dreany	4,747.39 223.05 234.45	3,044.40 134.20 79.20 (No report)
1	{Sudbury.....	1,521	J. J. Stewart J. A. Carroll J. O. McInnis	224.36 771.15 23.75	171.31 336.55 38.55
2	{Foleyet.....	12			
3	Chelmsford.....	6			
4	Webbwood.....	19			
5	{Warren..... {Noelville..... {Chapleau.....	108			
1	Haileybury.....	35			
2	New Liskeard.....	86			
3	{Englehart..... {Elk Lake..... {Kirkland Lake..... {Larder Lake.....	21 439 35			
1	Port Arthur.....	447			
2	Nipigon.....	7			
3	Fort William.....	1,388			
4	Schreiber.....	43			
5	{Geraldton..... {Hornepayne.....	63			
2	Fenelon Falls.....	38			
5	Lindsay.....	186			
7	Kirkfield.....	5			
	Temiskaming.....				
	Thunder Bay.....				
	Victoria.....				

DIVISION COURTS, ONTARIO (Cont'd)

COUNTY OR DISTRICT	No. OF COURT	POST OFFICE ADDRESS	NO. OF CASES ENTERED	CLERK	GROSS EARNINGS	BAILIFF	GROSS EARNINGS	
Waterloo	1	Kitchener	952	Carl E. Pequegnat	\$ 3,723.85	Anthony Gies	\$ c. 2,073.60	
	2	Preston	238	H. G. Marshall	782.70	H. G. Marshall (<i>Act'g temp.</i>)	431.45	
	3	Hespeler	328	Mrs. H. G. Clarke	1,156.45	Mrs. H. G. Clarke (<i>Act'g temp.</i>)	607.35	
	4	New Hamburg	28	L. W. Ritz...	125.50	E. F. Scherer	177.25	
	5	Lanwood	8	John Heinbuch	28.05	S. P. Friedmann	19.15	
	6	Conestogo	19	O. A. Huehn	81.70	H. Holle	67.35	
Welland	1	Welland	656	Mrs. H. J. Reilly (<i>Act'g</i>)	4,106.43	W. E. Taylor	2,054.66	
	3	Port Eric N.	146	Wm. A. Gibson (<i>Act'g</i>)	808.95	James Opie	575.70	
	4	Niagara Falls	1,033	E. M. McMurray	3,762.70	A. H. Collett	1,835.55	
	5	Thorold	132	D. J. C. Munro	420.87	M. Petrick	259.76	
	6	Port Colborne	335	A. P. McAvoy	1,411.54	Fred Davies (<i>Act'g temp.</i>)	636.30	
	Wellington	1	Guelph	811	R. D. Stewart	2,993.60	C. L. Kearns	1,671.13
2		Paslinch	7	W. A. Nicoll	34.60	W. A. Nicoll	27.75	
4		Fergus	45	J. F. Beattie	183.75	J. F. Beattie (<i>Act'g</i>)	71.65	
5		Eric	6	Ewart Speirs	42.40	Ewart Speirs	39.90	
6		Elora	27	Ivan J. French	129.15	Ivan J. French	58.85	
7		Drayton	10	B. R. Amy	74.75	M. S. Kelley	74.77	
8		Arthur	26	G. F. Smith	151.95	W. R. B. Tindale	60.05	
10		Harriston	46	C. L. Eedy	241.35	M. Neil	152.48	
11		Mount Forest	45	John A. Calder	175.95	John A. Calder (<i>Act'g</i>)	104.95	
Wentworth		1	Hamilton (49 Main St. E.)	1,704	Miss K. M. White	6,893.90	A. B. Doughty	3,907.44
		2	Dundas	51	F. I. Suter	(No report)	C. H. Lampkin	(No report)
	3	Watertown	26	M. Williamson	358.67	A. J. Lovejoy	46.75	
	4	Lynden	15	A. R. Mannen	187.39	C. H. Lampkin	141.85	
	5	(Stoney Creek)	15	J. M. Jackson	41.35	A. Tune	57.50	
York	9	(Hamilton, R.R. 5)	1,715	R. C. Gardner	5,920.30	E. J. Kelly	3,463.11	
	1	Hamilton (Ct. House)	3,780	F. G. J. McDonagh	18,156.30	Chas. H. Evans (600 Bay St.)	5,798.89	
	2	Toronto (City Hall)	17	A. P. Graham	110.30	F. F. Fowke (430 Bay St.)	5,699.75	
		Markham				E. Wurm	78.39	

3	Richmond Hill.....	48	J. R. Herrington.....	214.60	L. E. Clement.....	214.85
4	Newmarket.....	20	F. S. Thompson.....	234.90	G. W. Curtis.....	145.71
5	Sutton.....	12	M. O. Tremayne.....	95.05	T. R. Ardill.....	67.95
6	Aurora.....	43	W. W. Taylor.....	225.65	H. E. Teasdale.....	159.90
7	Woodbridge.....	20	C. F. Lewis.....	171.86	C. F. Lewis.....	89.10
8	W. Toronto (2881 Dum- das St. W.).....	1,994	J. C. McFarlane.....	10,015.10	W. T. Bailey.....	7,594.92
9	Birch Cliff (299 Main St., Toronto).....	1,617	W. T. Kenny.....	7,492.25	H. Saunders.....	4,639.51
11	New Toronto (877 Lake Shore Rd.).....	146	Miss G. A. Coffey.....	640.65	Miss G. A. Coffey (Act g temp.).....	348.51

APPOINTMENTS

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

- Rita LaForest, to be Deputy Local Registrar of the Supreme Court, Deputy Clerk of the District Court and Deputy Registrar of the Surrogate Court for the District of Rainy River.—*Gazette, 22nd Jan., 1944.*
- J. Albert Beaulieu, of L'Original, 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 United Counties of Prescott and Russell.—*Gazette, 5th Feb., 1944.*
- A. J. Manley, of Sudbury, to be Sheriff and District Treasurer in and for the District of Sudbury, effective from 1st June, 1944.—*Gazette, 29th Apr., '44.*
- L. D. McCallum, of Kenora, to be Deputy Local Registrar of the Supreme Court, Deputy Clerk of the District Court and Deputy Registrar of the Surrogate Court in and for the District of Kenora.—*Gazette, 29th Apr., '44.*
- Wesley Barton Elliott, of Gravenhurst, to be Sheriff, Local Registrar of the Supreme Court, Clerk of the District Court and Registrar of the Surrogate Court in and for the District of Muskoka, effective from 1st June, 1944.—*Gazette, 13th May, 1944.*
- John Alexander Victor Preston, of Orangeville, to be Sheriff, Local Registrar of the Supreme Court, Clerk of the County Court and Registrar of the Surrogate Court in and for the County of Dufferin, effective 1st June, 1944.—*Gazette, 20th May, 1944.*
- Beula Rae Crowe, of Orangeville, to be Deputy Local Registrar of the Supreme Court, Deputy Clerk of the County Court and Deputy Registrar of the Surrogate Court in and for the County of Dufferin.—*Gazette, 8th July, 1944.*
- Christine Ross Lecky, of Haileybury, to be Deputy Local Registrar of the Supreme Court, Deputy Clerk of the District Court and Deputy Registrar of the Surrogate Court in and for the District of Temiskaming.—*Gazette, 8th July, 1944.*
- Colonel A. C. Pratt, of Simcoe, to be Sheriff, Local Registrar of the Supreme Court, Clerk of the County Court and Registrar of the Surrogate Court in and for the County of Norfolk.—*Gazette, 4th Nov., 1944.*
- Mrs. Evelyn Sykes, of Bracebridge, to be Deputy Local Registrar of the Supreme Court, Deputy Registrar of the Surrogate Court and Deputy Clerk of the District Court in and for the District of Muskoka.—*Gazette, 4th Nov., 1944.*
- William Henry Birks, of Sault Ste. Marie, to be Sheriff, Local Registrar of the Supreme Court, Registrar of the Surrogate Court and Clerk of the District Court in and for the District of Algoma in the room and stead of Mr. R. E. Stone, deceased, effective from 1st Nov., 1944.—*Gazette, 11th Nov., 1944.*
- Gordon D. Campbell, R.R. No. 3, Brantford, to be Sheriff in and for the County of Brant in the room and stead of Mr. C. S. Tapscott, deceased, effective from 1st November, 1944.—*Gazette, 11th Nov. 1944.*
- Harry J. Wallace, 41 Market Street, Brantford, to be Local Registrar of the Supreme Court, Clerk of the County Court and Registrar of the Surrogate Court in and for the County of Brant, in the room and stead of Mr. C. S. Tapscott, deceased, effective from 1st November, 1944.—*Gazette, 11th Nov., 1944.*
- William Henry Birks, Sheriff, Local Registrar of the Surrogate Court and Clerk of the District Court in and for the District of Algoma, to be also District Treasurer in and for the said District of Algoma, effective from 1st November, 1944.—*Gazette, 25th Nov., 1944.*

CROWN ATTORNEYS AND CLERKS OF THE PEACE

- Arleigh Armstrong, Barrister-at-Law, of Newmarket, to be Assistant Crown Attorney for the County of York.—*Gazette, 1st Jan., 1944.*
- Albert H. Boddy, of Brantford, one of His Majesty's Counsel learned in the law, to be Acting Crown Attorney and Acting Clerk of the Peace in and for the County of Brant.—*Gazette, 1st Jan., 1944.*
- James A. Kinney, of Kenora, to be Crown Attorney and Clerk of the Peace in and for the District of Manitoulin.—*Gazette, 5th Feb., 1944.*
- A. G. Davis, K.C., Crown Attorney and Clerk of the Peace in and for the County of Peel, also to be Acting Crown Attorney and Acting Clerk of the Peace in and for the County of Dufferin.—*Gazette, 13th May, 1944.*
- J. A. Kinney, K.C., Crown Attorney and Clerk of the Peace for the District of Manitoulin, also to be District Treasurer in and for the said District of Manitoulin.—*Gazette, 13th May, 1944.*
- R. W. D. Lewis, Barrister-at-law, of London, to be Assistant Crown Attorney and Assistant Clerk of the Peace in and for the County of Middlesex.—*Gazette, 13th May, 1944.*
- Kenneth A. Mahaffy, Barrister-at-Law, of Huntsville, to be Crown Attorney and Clerk of the Peace in and for the District of Muskoka.—*Gazette, 7th Oct., 1944.*
- A. R. Hugill, Barrister-at-Law, of Sault Ste Marie, to be Crown Attorney and Clerk of the Peace in and for the said District of Algoma.—*Gazette, 7th Oct., 1944.*
- William Robert Hall, Barrister-at-Law, of Vankleek Hill, to be Crown Attorney and Clerk of the Peace in and for the United Counties of Prescott and Russell, effective 11th December, 1944.—*Gazette, 9th Dec., 1944.*
- Arthur S. Winchester, Clerk of the County Court and Registrar of the Surrogate Court for the County of York, to be Clerk of the Peace for the County of York.—*Gazette, 4th Nov., 1944.*
- Gordon T. Walmsley, Picton, Ont., appointed Crown Attorney and Clerk of the Peace for the County of Prince Edward.—*Order-in-Council, 14th Nov., 1944.*

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

- His Honour, Judge Donald J. Cowan, of Brantford, Judge of the County Court of the County of Brant, to be Local Master of the Supreme Court for the said County of Brant.—*Gazette, 13th May, 1944.*
- His Honour, Judge Eric W. Cross, Judge of the County Court of the County of Oxford, to be Local Master of the Supreme Court and Judge of the Surrogate Court in and for the said County of Oxford.—*Gazette, 13th May, '44.*
- His Honour, Judge H. E. Fuller, Judge of the County Court of the County of Welland, to be Local Master of the Supreme Court and Judge of the Surrogate Court in and for the said County of Welland.—*Gazette, 13th May, 1944.*
- His Honour Judge G. H. Hayward, of Haileybury, Judge of the Surrogate Court, *pro tempore*, in and for the District of Temiskaming, to be Judge of the Surrogate Court in and for the District of Temiskaming.—*Gazette, 3rd June, 1944.*
- His Honour Judge H. E. Grosch, Judge of the County Court of the County of Kent, to be Local Master of the Supreme Court in and for the County of Kent.—*Gazette, 17th June, 1944.*

- His Honour, Judge C. W. A. Marion, Judge of the County Court for the United Counties of Prescott and Russell, to be Local Master of the Supreme Court and Judge of the Surrogate Court in and for the United Counties of Prescott and Russell.—*Gazette, 7th Oct., 1944.*
- His Honour Judge A. G. McDougall, Senior Judge of the County Court for the County of Carleton, to be Judge of the Surrogate Court in and for the County of Carleton, in the room and stead of His Honour Judge E. J. Daly, deceased.—*Gazette, 11th Nov., 1944.*
- His Honour Judge A. G. McDougall, Senior Judge of the County Court for the County of Carleton, to be a Member of the Board of Commissioners of Police for the City of Ottawa, in the room and stead of His Honour Judge E. J. Daly, deceased.—*Gazette, 11th Nov., 1944.*

MAGISTRATES AND DEPUTY MAGISTRATES

- Kenneth Murney Langdon, Georgetown, Ont., Deputy Magistrate, when services required.—*Order-in-Council, 6th Jan., 1944.*
- Hugh Paterson Innes, Barrister-at-Law of Simcoe, to be 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, 22nd Jan., 1944.*
- Ronald B. Baxter, Barrister-at-Law, of Port Hope, to be Magistrate (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, 5th Feb., 1944.*
- Ronald B. Baxter, a Magistrate in and for the Province of Ontario, to be designated a Judge within the meaning of The Children's Protection Act.—*Gazette, 5th Feb., 1944.*
- George J. McArthur of Blind River, to be Deputy Magistrate (and also a Deputy Police Magistrate within the meaning of the Criminal Code) for every Municipality and all Municipalities and all territory without Municipal organization within the Province of Ontario.—*Gazette, 26th Feb., 1944.*
- Lorne Stewart, 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 and other purposes therein set forth.—*Gazette, 29th Apr., 1944.*
- Russell P. Locke, K.C., 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 and other purposes therein set forth, effective 15th May, 1944.—*Gazette, 20th May, 1944.*
- Angus W. MacMillan, Barrister-at-Law, of Windsor, to be 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, effective from 15th May, 1944.—*Gazette, 20th May, 1944.*
- Gerald D. Loucks, Barrister-at-Law, of Kemptville, Ontario, 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 and that he be permitted to practise as a Solicitor of the Supreme Court as long as he does not appear in any professional capacity in Court in Ontario.—*Gazette, 24th June 1944.*

Raymond A. Jamieson, Barrister-at-Law, of Almonte, 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 and that he be permitted to practise as Solicitor of the Supreme Court as long as he does not appear in any professional capacity in any Court in Ontario.—*Gazette, 8th July, 1944.*

Alfred Frank Cook, Barrister-at-Law, of St. Mary's, Ontario, to be 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 Aug., 1944.*

Col. Thomas Yarwood Mills, Barrister-at-Law, of Belleville, 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, effective from 15th November, 1944.—*Gazette, 25th Nov., 1944.*

CORRECTION—Issue of 25th November, 1944, "Col. Thomas Yarwood Mills" should read "Col. Thomas Yarwood Wills."—*Gazette, 2nd Dec., 1944.*

Oliver Milton Martin, 728 O'Connor Drive, East York, Ontario, to be a Magistrate (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, effective from 1st December, 1944.—*Cazette, 2nd Dec., 1944.*

JUVENILE COURT JUDGES AND PROBATION OFFICERS

L. M. Ball, Woodstock, appointed Judge of Juvenile Court for the County of Oxford.—*Order-in-Council, 2nd May., 1944.*

Douglas Webster, Toronto, appointed Judge of the Juvenile Court for the County of York in room and stead of Wm. Keith, retired.—*Order-in-Council, 1st Aug., 1944.*

T. H. Wolfe, Kenora, appointed Judge of Juvenile Court for the District of Kenora.—*Order-in-Council, 27th Sept., 1944.*

E. C. Facer, Sudbury, appointed Judge of Juvenile Court for the District of Sudbury.—*Order-in-Council, 18th Oct., 1944.*

E. D. Walsh, Ottawa, appointed Assistant Probation Officer, *pro tempore* for the County of Carleton.—*Order-in-Council, 19th Dec., 1944.*

LOCAL MASTERS OF TITLES AND REGISTRARS OF DEEDS

David Gilbertson, of Simcoe, to be Registrar of Deeds in and for the Registry Division of the County of Norfolk.—*Gazette, 1st Jan., 1944.*

Andrew Wellington Gray of Brockville, to be Registrar of Deeds in and for the Registry Division of the County of Leeds.—*Gazette, 8th Jan., 1944.*

Norman E. Prowse, Bracebridge, appointed Local Master of Titles and Registrar of Deeds for the District of Muskoka.—*Order-in-Council, 28th Jan., 1944.*

Isobel Thomson of Bracebridge, Ontario, to be Deputy Local Master of Titles and Deputy Registrar of Deeds in and for the Registry Division of the District of Muskoka.—*Gazette, 29th Jan., 1944.*

Fred Slade, to be Registrar of Deeds in and for the Registry Division of West Northumberland, effective 1st May, 1944.—*Gazette, 29th April, 1944.*

- Arthur G. Willoughby, to be Registrar of Deeds in and for the Registry Division of East Northumberland, effective from 1st May, 1944.—*Gazette, 29th April., 1944.*
- Melvin Stanley, of Russell, to be Registrar of Deeds in and for the Registry Division of the County of Russell, effective 1st May, 1944.—*Gazette, 13th May, 1944.*
- Margaret Sutherland, of Fort William, Ontario, to be Deputy Local Master of Titles in and for the Registry Division of Fort William.—*Gazette, 24th June, 1944.*
- Paul Poisson, MD., MC., V.D., Lieutenant-Colonel, of Windsor, to be Registrar of Deeds in and for the Registry Division of the County of Essex, effective from 1st December, 1944.—*Gazette, 11th Nov., 1944.*

CORONERS

- Kenneth Beach MacKenzie, M.D., of Woodstock, to be a Coroner in and for the County of Oxford.—*Gazette, 1st Jan., 1944.*
- Dr. David Bradshaw Jamieson, of Durham, to be Coroner in and for the County of Grey.—*Gazette, 5th Feb., 1944.*
- Dr. John Douglas Empson, to be Coroner in and for the County of Hastings.—*Gazette, 29th Apr., 1944.*
- Dr. Manford R. Kerr, of McDonald's Corners, to be Coroner in and for the Counties of Lanark and Frontenac.—*Gazette, 29th Apr., 1944.*
- Dr. Malcolm John Morison, of Kingston, to be Coroner in and for the County of Frontenac.—*Gazette, 29th Apr., 1944.*
- Dr. Solomon J. Rosenthal, of Gore Bay, to be Coroner in and for the District of Manitoulin.—*Gazette, 29th Apr., 1944.*
- Jurisdiction of Dr. William E. Brown, of Orillia, Coroner in and for the County of Simcoe, to be extended to include the District of Muskoka.—*Gazette, 13th May, 1944.*
- Dr. John Edward Kane, of Kingston, to be Coroner in and for the County of Frontenac.—*Gazette, 3rd June, 1944.*
- Dr. Harold E. Preston, of Brockville, to be Coroner in and for the United Counties of Leeds and Grenville.—*Gazette, 3rd June, 1944.*
- Dr. George Cleland Reginald Hall, of Little Britain, to be Coroner in and for the Counties of Ontario and Victoria.—*Gazette, 10th June, 1944.*
- Dr. Oscar Anson Cannon, of Hamilton, to be an Associate Coroner in and for the City of Hamilton and Coroner in and for the County of Wentworth.—*Gazette, 17th June, 1944.*
- Dr. George Clayton Lindsay, of Kingston, to be a Coroner in and for the County of Frontenac.—*Gazette, 17th June, 1944.*
- Dr. Henry David Taylor, of Windsor, Ontario, to be a Coroner in and for the County of Essex.—*Gazette, 24th June, 1944.*
- Dr. Chester Lee Pollock, of Iroquois Falls, to be a Coroner in and for the District of Cochrane.—*Gazette, 8th July, 1944.*
- Dr. A. H. Marshall, of Dunnville, to be Coroner in and for the County of Haldimand.—*Gazette, 15th July, 1944.*
- Dr. Frederick A. Cuddy, of Whitby, to be Coroner in and for the County of Ontario.—*Gazette, 19th Aug., 1944.*
- Dr. J. P. Davies, Coroner in and for the District of Muskoka, to be Coroner also for the Provisional County of Haliburton and the District of Nipissing.—*Gazette, 19th Aug., 1944.*

- Dr. William Kendall Boyd, of 2 Baby Point Road, Toronto, to be a Coroner in and for the County of York.—*Gazette, 16th Sept., 1944.*
- Dr. Norman Wellington Kerr, of Elgin, to be a Coroner in and for the United Counties of Leeds and Grenville.—*Gazette, 16th Sept., 1944.*
- Dr. Gerald Martin Berneske, of Waterdown, to be a Coroner in and for the County of Wentworth.—*Gazette, 4th Nov., 1944.*
- Dr. Charles F. Galway, of McKenzie Island, to be a Coroner in and for the District of Kenora.—*Gazette, 4th Nov., 1944.*
- Dr. Michael Tuchtie, of Sutton West, to be a Coroner in and for the County of York.—*Gazette, 4th Nov., 1944.*
- Dr. Clarence Randolph Young, of Little Current, to be a Coroner in and for the District of Manitoulin.—*Gazette, 4th Nov., 1944.*
- Dr. William Sinclair Harper, 1653 Dundas Street West, Toronto, to be Associate Coroner in and for the City of Toronto.—*Gazette, 11th Nov., 1944.*
- Dr. Wilfred Gibson Robinson, of Dryden, to be Coroner in and for the District of Kenora.—*Gazette, 9th Dec., 1944.*

DIVISION COURT CLERKS AND BAILIFFS

- Constance Eileen Hollands of Fort Francis, to be Clerk of the First Division Court of the District of Rainy River.—*Gazette, 8th Jan., 1944.*
- Henry Willoughby of Chesley, to be Clerk of the Twelfth Division Court of the County of Bruce.—*Gazette, 8th Jan., 1944.*
- John Pearson of Eganville, to be Bailiff of the Fifth Division Court of the County of Renfrew.—*Gazette, 15th Jan., 1944.*
- Thomas Reuben Ardill of Sutton West, to be Bailiff of the Fifth Division Court of the County of York, at Sutton.—*Gazette, 22nd Jan., 1944.*
- William Roy Pryce of Newbliss, to be Bailiff of the Seventh Division Court of the United Counties of Leeds and Grenville.—*Gazette, 22nd Jan., 1944.*
- George Wellington Curtis of Newmarket, Ontario, to be Bailiff of the Fourth Division Court of the County of York.—*Gazette, 29th Jan., 1944.*
- Charles Gordon Baker, Leamington, Ontario, to be Bailiff of the Fifth Division Court of the County of Essex.—*Gazette, 29th Jan., 1944.*
- William Reese of Harrow, Ontario, to be Clerk of the Fourth Division Court of the County of Essex.—*Gazette, 29th Jan., 1944.*
- Maurice Ogilvie Tremayne of Sutton West, Ontario, to be Clerk of the Fifth Division Court of the County of York at Sutton.—*Gazette, 29th Jan., 1944.*
- Matthew Joseph Dillon, of Thornbury, to be Bailiff of the Fourth Division Court of the County of Grey at Clarksburg.—*Gazette, 19th Feb., 1944.*
- George Alvin Nott, of Dunnville, to be Bailiff of the Third Division Court of the County of Haldimand.—*Gazette, 19th Feb., 1944.*
- Muriel Edith Morris, of Chapleau, to be Clerk of the Fifth Division Court of the District of Sudbury.—*Gazette, 19th Feb., 1944.*
- Frederick Snell, of Norwich, to be Clerk and Bailiff of the Fourth Division Court of the County of Oxford.—*Gazette, 19th Feb., 1944.*
- John Hector Hays of Goderich, to be Bailiff of the First Division Court of the County of Huron.—*Gazette, 4th Mar., 1944.*
- William McClain Dinwoody of Barrie, to be Clerk and Bailiff of the First Division Court of the County of Simcoe.—*Gazette, 11th Mar., 1944.*
- Fred W. Hosking of South River, to be Clerk of the Seventh Division Court, District of Parry Sound.—*Gazette, 11th Mar., 1944.*

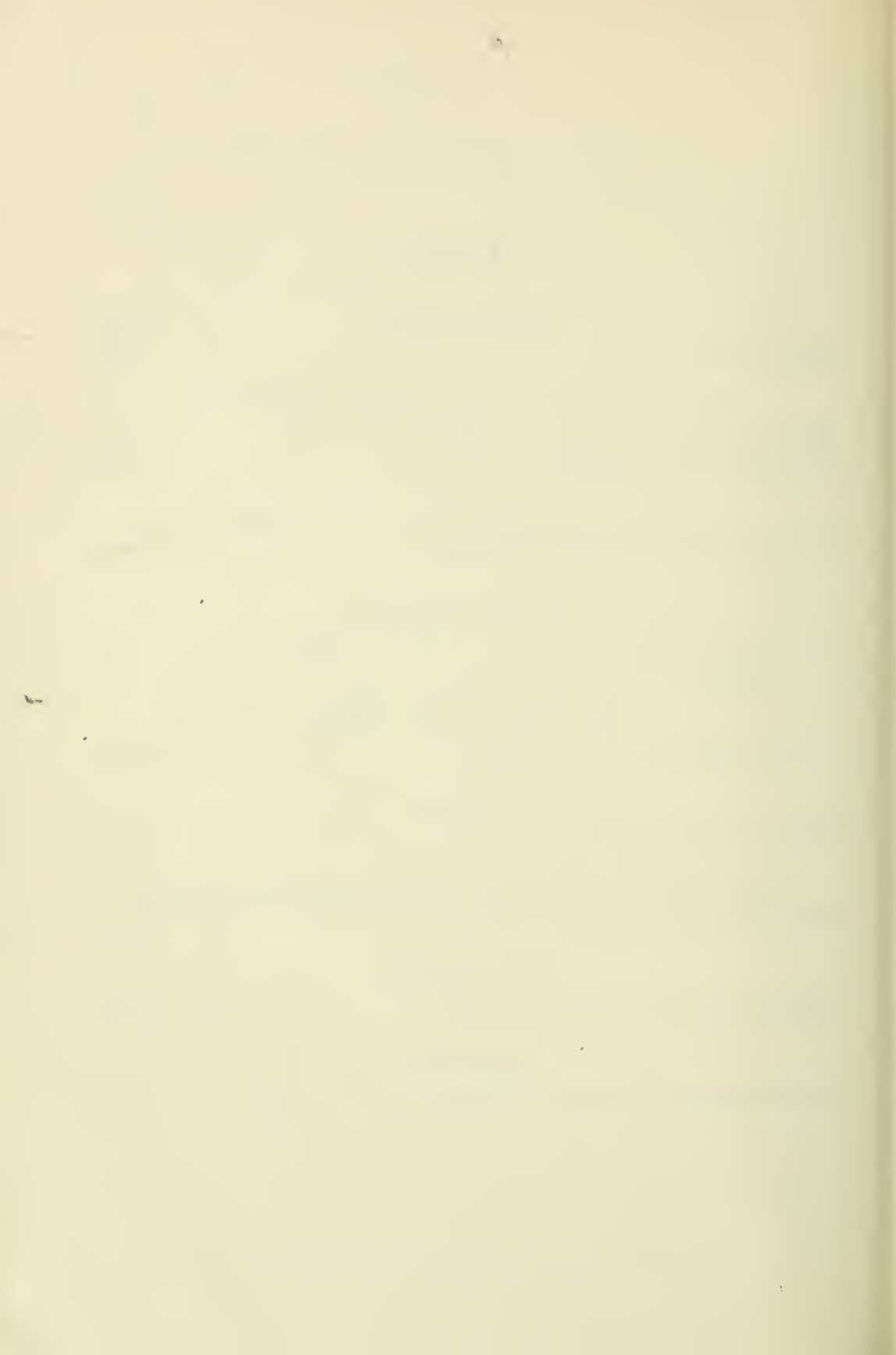
- Delbert F. Rogers, of Minden, Ontario, to be Clerk of the First Division Court of the County of Haliburton.—*Gazette, 11th Mar., 1944.*
- Francois Major, of Green Valley, to be Bailiff of the Second Division Court of the United Counties of Stormont, Dundas and Glengarry at Lancaster and Williamstown.—*Gazette, 1st Apr., 1944.*
- Bertrand Knight, of Milton, Ontario, to be Bailiff of the First Division Court of the County of Halton.—*Gazette, 1st Apr., 1944.*
- Edgar Maitland Edy, of Oakland, Ontario, to be Clerk of the Fifth Division Court of the County of Brant.—*Gazette, 22nd Apr., 1944.*
- Archibald Scott McLaren, of Arnprior, Ontario, to be Bailiff of the Fourth Division Court of the County of Renfrew.—*Gazette, 22nd Apr., 1944.*
- William Joseph Rightmyer, of Parry Sound, Ontario, to be Acting Clerk of the First Division Court of the District of Parry Sound.—*Gazette, 29th Apr., 1944.*
- Arthur Elmore Storie, of Pembroke, Ontario, to be Bailiff of the First Division Court of the County of Renfrew.—*Gazette, 29th Apr., 1944.*
- Jack Marr Hunt, of Dorchester, Ontario, to be Bailiff of the Seventh Division Court of the County of Middlesex.—*Gazette, 29th Apr., 1944.*
- William Curtis Adams, of Brighton, to be Bailiff of the Eighth Division Court of the United Counties of Northumberland and Durham.—*Gazette, 13th May, 1944.*
- Frank John Calbeck, of Brantford, Clerk of the Court, to be Acting Bailiff of the First Division Court of the County of Brant.—*Gazette, 13th May, 1944.*
- Urgel Chartrand, of Curran, to be Bailiff of the Fourth Division Court of the United Counties of Prescott and Russell at Plantagenet.—*Gazette, 13th May, 1944.*
- Lorenzo Lamarche, of Alfred, to be Bailiff of the Ninth Division Court of the United Counties of Prescott and Russell.—*Gazette, 13th May, 1944.*
- John Eric Wright, of Waterford, to be Clerk of the Second Division Court of the County of Norfolk.—*Gazette, 20th May, 1944.*
- George E. Brown, of Aylmer, Ontario, to be Bailiff of the First Division Court of the County of Elgin in the room and stead of Charles A. Brooks, resigned.—*Gazette, 3rd June, 1944.*
- Arthur Albert Foy, of Port Rowan, to be Clerk and Bailiff of the Sixth Division Court of the County of Norfolk.—*Gazette, 3rd June, 1944.*
- Mark Snowden McLeod, of Flesherton, to be Bailiff of the Fifth Division Court of the County of Grey.—*Gazette, 3rd June, 1944.*
- Frederick Austin Templeman, of Wingham, Ontario, to be Acting Clerk of the Eighth Division Court of the County of Huron during the illness of Mr. W. C. Adams.—*Gazette, 3rd June, 1944.*
- George Francis Whaley, of Gananoque, to be Bailiff of the Third Division Court of the United Counties of Leeds and Grenville.—*Gazette, 3rd June, 1944.*
- Ernest C. Brown, of Brighton, to be Clerk of the Eighth Division Court of the United Counties of Northumberland and Durham.—*Gazette, 10th June, 1944.*
- Ray W. Kenyon, of Amherstburg, to be Clerk and Acting Bailiff of the Second Division Court of the County of Essex.—*Gazette, 10th June, 1944.*

- John Purves Fraser, of Burford, to be Clerk and Bailiff of the Fourth Division Court of the County of Brant.—*Gazette, 17th June, 1944.*
- Conrad Duffield Bull, of Burlington, Ontario, to be Clerk of the Sixth Division Court of the County of Halton.—*Gazette, 24th June, 1944.*
- Lawrence Harvey, of St. Thomas, Ontario, to be Bailiff of the First Division Court of the County of Elgin.—*Gazette, 24th June, 1944.*
- Maxwell Albert Wilson, of Elk Lake, to be Bailiff of the Third Division Court of the District of Temiskaming.—*Gazette, 19th Aug., 1944.*
- John N. Devolin, of Madoc, to be Bailiff of the Sixth Division Court of the County of Hastings.—*Gazette, 19th Aug., 1944.*
- Frank John Calbeck of Brantford, Acting Bailiff of the First Division Court of the County of Brant, to be Bailiff of the Court.—*Gazette, 30th Sept., 1944.*
- Thomas Harbison of North Gower, to be Bailiff of the Fifth Division Court of the County of Carleton.—*Gazette, 30th Sept., 1944.*
- Gertrude L. Jenkin, of Kingston, to be Clerk of the First Division Court of the County of Frontenac.—*Gazette, 7th Oct., 1944.*
- William Tice, of Belleville, to be Bailiff of the First Division Court of the County of Hastings.—*Gazette, 7th Oct., 1944.*
- Albert Chester Blakely, of Tweed, Ontario, to be Clerk of the Fourth Division Court of the County of Hastings.—*Gazette, 4th Nov., 1944.*
- Richard Price Jones, of Hanover, to be Bailiff of the Seventh Division Court of the County of Grey.—*Gazette, 11th Nov., 1944.*
- Harry J. Read, of Bracebridge, to be Bailiff of the First Division Court of the District of Muskoka.—*Gazette, 11th Nov., 1944.*
- Eric Alfred Mason, of Ottawa, to be Clerk of the Seventh Division Court of the County of Carleton.—*Gazette, 25th Nov., 1944.*
- Wilbert Roy Peter, R.R. No. 4, Kincardine, to be Bailiff of the Third Division Court of the County of Bruce.—*Gazette, 23rd Dec., 1944.*
- Frederick Charles Gibson, of Thedford, to be Clerk of the Sixth Division Court of the County of Lambton.—*Gazette, 23rd Dec., 1944.*



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SIXTY-SIXTH
ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE
FOR THE PROVINCE OF
ONTARIO
1945
(BUSINESS OF 1944)

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO
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Printer to the King's Most Excellent Majesty
1945



ONTARIO

DEPARTMENT OF INSURANCE

TO THE HONOURABLE LESLIE E. BLACKWELL, K.C., M.P.P.

Minister in Charge of the Department of Insurance.

I have the honour to submit herewith the Sixty-sixth Annual Report of the Superintendent of Insurance for the year 1945 (business for the year ended December 31, 1944). This Report includes the Preliminary Tables respecting 1944 business as printed under date May 21, 1945.

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 1945 session of the Legislative Assembly of this Province.

LIFE INSURANCE

There were 41 companies licensed to write life insurance in Ontario as of December 31, 1944, which is the same number as last year. There are 27 Canadian, 6 British and 8 American companies licensed.

Premium income received from Ontario policyholders increased \$6,809,000 in 1944 to a total of \$120,575,000. This compares with increases of \$7,800,000 in 1943 and \$7,300,000 in 1942. These premiums have increased steadily since 1935, when they amounted to \$87 million.

Premiums on all types of insurance increased in the year, with ordinary assurances increasing from \$76 to \$80 million. Income from annuities again showed a substantial increase of \$1,300,000 to a total of \$11,164,000.

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

	1944	1943	1942	1941	1940
Net Premium Income:					
Assurances { Ordinary.....	\$79,999,629	\$76,482,123	\$71,080,352	\$67,228,107	\$65,503,969
Industrial....	22,722,059	21,401,105	20,740,238	19,135,278	19,025,189
Group.....	6,688,918	6,029,298	5,726,206	4,566,469	4,062,406
Annuities.....	11,164,415	9,853,197	8,392,614	7,702,159	7,587,547
TOTALS.....	\$120,575,021	\$113,765,723	\$105,939,410	\$98,632,013	\$96,179,111

Disbursements to policyholders in Ontario and their beneficiaries were reduced from \$69 million in 1940 to \$60,951,000 in 1943 as a result of reduced amounts paid out in surrender values, which were \$21 million in 1940 and \$10 million in 1943. In 1944 total disbursements have increased by \$5,495,000 to a total of \$66,447,000, largely as a result of increased death claims, which have been affected by war casualties. Amounts paid out in surrender values again showed a reduction from the previous year.

The following is an analysis of disbursements to Ontario policyholders and their beneficiaries during 1944 and 1943:

	1944				TOTAL FOR 1943
	ORDINARY	INDUSTRIAL	GROUP	TOTAL	
ASSURANCE CONTRACTS					
Death Claims.....	\$21,770,369	\$3,728,199	\$3,787,585	\$29,286,153	\$25,579,834
Matured Endowments.....	7,922,631	3,207,453	.....	11,130,084	9,761,102
Surrender Values.....	7,136,861	2,726,213	22,431	9,885,505	10,154,575
Disability Claims.....	716,987	40,768	195,868	953,623	1,030,374
Dividends.....	9,207,175	2,425,442	378,748	12,011,365	11,224,854
	\$46,754,023	\$12,128,075	\$4,384,632	\$63,266,730	\$57,750,647
ANNUITY CONTRACTS					
Payments to Annuitants.....	\$1,504,038	\$618	\$306,660	\$1,811,316	\$1,708,417
Surrender Values.....	652,144	.....	225,673	877,817	1,059,678
Death Benefits.....	314,779	.....	19,355	334,134	276,977
Disability Claims.....	6,223	.....	29,478	35,701	39,496
Dividends.....	120,965	.....	.....	120,965	115,980
	\$2,598,149	\$618	\$581,166	\$3,179,933	\$3,200,548
GRAND TOTAL.....	\$49,352,172	\$12,128,693	\$4,965,798	\$66,446,663	\$60,951,195
Payments in Respect of Sinking Fund Contracts..				500	
TOTAL.....				\$66,447,163	

New business written in the Province of Ontario during 1944 amounted to \$400 millions, which is a slight increase over the figure of \$398 millions in 1943. The number of new policies issued in 1944 again shows a decrease, indicating an increase in the amount of the average new policy written. This amount was \$1,448 in 1944, as compared with \$1,392 in 1943 and \$1,018 in 1940.

Insurance in force in the Province of Ontario has increased in 1944 by \$262 millions to an amount of \$4,259 millions. During the five war years since 1939, this insurance in force has increased \$1,126 millions from a figure of \$3,132 millions in 1939.

A comparative summary of new insurance issued and in force as at December 31 for the years 1940 to 1944 inclusive is given below:

POLICIES IN ONTARIO	1944	1943	1942	1941	1940
New Issued:					
Number.....	276,438	286,021	289,223	296,652	258,945
Amount.....	\$400,410,498	\$398,212,328	\$367,966,881	\$329,995,138	\$276,659,803
Average Policy.....	\$1,448	\$1,392	\$1,272	\$1,112	\$1,018
In Force Dec. 31:					
Number.....	3,270,453	3,160,081	3,050,018	2,928,007	2,829,575
Amount.....	\$4,259,471,378	\$3,997,471,647	\$3,714,400,345	\$3,459,787,079	\$3,252,147,913
Average.....	\$1,302	\$1,265	\$1,217	\$1,147	\$1,149

FRATERNAL INSURANCE

There were forty-four Fraternal Societies licensed to operate in the Province of Ontario as at December 31, 1944, which is the same number as last year.

Total premiums and dues collected from members in 1944 were \$2,603,000, as compared with \$2,487,000 in 1943. These premiums have been increasing during the war years, being \$2,407,000 in 1942 and \$2,393,000 in 1941.

Disbursements to policyholders and beneficiaries (excluding expenses) amounted to \$3,214,000 in 1944, as compared with \$3,081,000 in 1943.

New business written in 1944, both Adult and Juvenile, amounted to \$7,948,000, which represents an increase of \$415,000 over the 1943 figure of \$7,533,000. The amount of new business written also increased in each of the years 1943, 1942 and 1941. Mortuary certificates in force (Adult and Juvenile) in Ontario in 1944 amounted to \$82,892,000, which represents an increase of business in force of \$3,567,000 over the 1943 figure of \$79,325,000.

FIRE INSURANCE

Three hundred and twenty-five companies had licenses to transact fire insurance in Ontario in 1944, one joint stock company being newly licensed during the year.

Net premiums written in Ontario by all companies in 1944 were \$23,015,000, which is an increase of \$3,606,000 over 1943. Part of this increase is due to the renewal of mercantile manufacturing risks, which were first written on a three-year-basis in 1941.

Net premiums earned in 1944 were \$20,385,000, which represents an increase of \$624,000 over the 1943 figure.

Total net losses incurred in Ontario in 1944 were \$11,979,000, an increase of \$2,762,000 over the figure of \$9,217,000, which compares with losses of \$6,848,000 in 1939. These losses have shown a consistent increase during the war years; and losses in 1944 were the highest since 1932, when they were

\$13,654,000. The ratio of net losses incurred to net premiums earned has increased to 58.76% in 1944, as compared with 46.64% in 1943, and is considerably higher than in any recent years. Premiums earned and losses incurred for the various classes of insurers, as defined by the Act, are tabulated below with the same figures for 1943. The experience of each insurer is shown in Table X, and a comparative summary appears in Table XIII on page 71.

CLASS	1944			1943		
	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 Companies.....	\$ 14,465,443	\$ 8,537,214	59.02	\$ 14,025,203	\$ 6,489,922	46.27
Mutuals:						
(a) Farmers' Mutuals.....	1,828,971	1,142,098	62.44	1,748,717	924,817	52.89
(b) Associated New England Factory Mutuals.....	496,072	257,771	51.96	271,243	87,777	32.36
(c) Other Mutuals.....	922,499	538,821	58.41	919,113	349,872	38.07
Cash Mutual Insurance:						
(a) Without Share Capital.....	1,663,857	858,541	51.60	1,659,134	664,365	40.04
(b) With Share Capital.....	502,375	337,962	67.27	449,882	401,684	89.29
Reciprocal Exchanges.....	203,332	194,346	95.58	218,293	57,335	26.27
Lloyd's.....	302,600	112,590	37.21	469,633	241,783	51.48
TOTALS.....	20,385,149	11,979,343	58.76	19,761,218	9,217,555	46.64

FARMERS' MUTUAL FIRE INSURANCE

(See Abstract Tables of assets, liabilities, receipts and disbursements on pages 80 to 87; loss ratios on pages 222 and 223; and other data on pages 208 to 210.)

General experience of the farmers' mutuals continued to be favourable in 1944, despite an increase in loss cost as compared to the record low years of 1943 and 1942.

Net insurance in force increased 31.4 millions to 668 millions, the number of policies increasing 5,900 to 212,500. These included 38,500 of reinsurance policies, amounting to 70.5 millions. The average direct policy of \$3,838 has increased \$380 (11%) since the end of 1940, and the average net direct policy of \$3,433 has increased \$237 (7.4%) in the same period. In other words, during the past four years a considerable increase in the average individual policy written has been accompanied by a much greater use of reinsurance, which is up 27.2 millions (65%) in amount and 12,000 (45%) in number of policies.

Net losses paid increased sharply by \$283,000 to \$1,180,000, and net losses incurred were up \$217,000 to \$1,142,000. Cost of management (including adjustment of losses) increased \$19,000 to \$392,000. In terms of cents per \$100 of the average net amount of insurance in force during 1944, the cost of insurance increased 2.64c. to 23.53c., consisting of an increase of 2.63c. in loss cost (17.51c.) and an increase of .01c. in cost of management (6.02c.). Cost of insurance to the members (premiums earned) on the same basis was down .10c. at 28.04c., being further reduced to 26.75c. by \$84,070 of incurred refunds from surplus.

Net premiums received increased \$14,000 to \$1,790,000, and net premiums earned were up \$88,000 to \$1,837,000, being a net result of the increased volume of insurance, rate reductions and refunds from surplus. Interest earned increased \$11,000 to \$207,000.

The ratio of net losses incurred to net premiums earned is up from 52.89

in 1943 to 62.44 in 1944, and the ratio of management expense to net premiums earned shows little change from 21.34 in 1943 to 21.46 in 1944.

Aggregate surplus increased \$394,000 to \$5,749,000, which is equivalent to 86c. per \$100 of net insurance in force at the year end. This is a decrease of .75c. from the corresponding figure of 1943, which indicates that the increase in surplus was proportionately not quite as great as the increase in insurance in force. Liquidity (excess of bonds and cash over net unpaid losses, borrowed money and other cash liabilities) increased \$472,000 to \$6,644,000, or 99c. per \$100 of net insurance in force. These figures are net after donating \$16,000 to patriotic and charitable funds and providing \$79,000 for refunds from surplus and \$12,000 for fire prevention.

"Standard By-laws for a Farmers' Mutual" were recently prepared by the Department in co-operation with representative companies, and it is anticipated that they will be adopted by many companies at their next annual meetings. Also, a committee has been appointed to review and revise all forms in use by these companies, with the object of increasing uniformity, broadening the coverage under insurance contracts, and bringing underwriting practices more in line with existing conditions.

AUTOMOBILE INSURANCE

One hundred and seventy-five companies were licensed in 1944, which is one more than in 1943, one company being authorized to transact automobile insurance in addition to other classes.

Net premiums written in 1944 were \$11,246,000, an increase of \$710,000 from the 1943 figure. These premiums showed decreases in 1942 and 1943 as a result of wartime restrictions on automobiles, and the increase this year is a reversal of this trend.

Net premiums earned were \$10,977,000, which is a reduction of \$298,000 from the 1942 figure of \$11,275,000.

Net losses incurred have increased in 1944 by \$471,000 to a figure of \$5,180,000, and the ratio of these losses to net premiums earned has increased from 41.77% in 1943 to 47.19% in 1944. The following tabulation shows the premiums and losses from 1926 to 1944.

	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
	\$	\$	\$	%
1926.....	3,743,532	3,657,994	2,037,903	55.7
1927.....	4,643,948	4,295,003	2,835,352	66.0
1928.....	6,280,675	5,670,656	3,603,260	63.5
1929.....	8,324,146	7,520,896	4,314,383	57.4
1930.....	9,361,901	8,934,508	4,378,698	49.0
1931.....	8,830,502	8,968,620	4,601,104	51.30
1932.....	7,769,765	8,017,672	3,805,268	47.46
1933.....	6,462,809	6,904,414	3,551,142	51.43
1934.....	6,931,896	6,748,426	4,007,387	59.38
1935.....	7,017,027	6,963,890	4,123,233	59.21
1936.....	7,920,609	7,553,033	4,717,954	62.46
1937.....	9,550,354	8,862,667	5,860,657	66.16
1938.....	10,409,413	10,048,543	6,043,133	60.14
1939.....	11,194,996	10,882,626	5,837,725	53.64
1940.....	12,135,244	11,750,570	6,700,382	57.02
1941.....	13,315,564	12,686,272	*6,751,708	53.20
1942.....	11,840,998	12,672,499	*5,097,897	40.23
1943.....	10,535,991	11,275,704	*4,709,411	41.77
1944.....	11,246,523	10,977,147	*5,180,653	47.19

*Does not include adjustment expenses.

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

CASUALTY AND MISCELLANEOUS INSURANCE

(OTHER THAN AUTOMOBILE)

The following table shows net premiums written and net losses incurred (excluding adjusting expenses) for 1944 for these classes of insurance.

CLASS OF INSURANCE	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Accident—Personal	1,857,183	515,439	27.75
Accident—Public Liability	1,580,863	404,025	25.56
Accident—Employers' Liability	598,655	305,160	50.97
Accident and Sickness Combined	5,939,458	4,255,566	71.65
Aircraft	303,344	—12,626	.....
Boiler—Boiler	616,245	69,477	11.27
Boiler—Machinery	396,743	80,648	20.33
Credit	145,240	—3,914	.....
Earthquake	9,183	648	7.06
Explosion	127,464	589	.46
Forgery	37,684	—3,537	.....
Guarantee—Fidelity	710,543	7,036	.99
Guarantee—Surety	341,938	9,162	2.68
Hail	437,298	720,494	164.76
Inland Transportation	672,368	278,533	41.43
Live Stock	45,124	19,130	42.39
Marine	1,561,898	463,820	29.70
Personal Property	2,071,723	1,653,792	79.83
Plate Glass	286,845	136,355	47.54
Real Property	216,667	5,520	2.55
Sickness	872,021	431,275	49.46
Sprinkler Leakage	3,271	4,213	128.80
Theft	773,234	195,561	25.29
Weather	5,029	1,247	24.80
Windstorm	248,610	86,978	34.99
TOTALS	19,858,631	9,624,591	48.47
TOTALS FOR 1943	17,228,830	9,189,071	53.34

Net premiums written in 1944 are \$19,858,000, an increase of \$2,630,000 over 1943. Nearly all classes have shown increases in premiums written, with "Accident and Sickness Combined" showing a substantial increase of \$1,682,630 to a figure of \$5,939,458. This class of insurance has shown a phenomenal increase during the past ten years and particularly during the war years; the net premiums written for Accident and Sickness being \$850,000 in 1934 and \$1,737,000 in 1939. Marine premiums decreased from \$4,513,000 in 1942 to \$2,222,000 in 1943, and again show a decrease in 1944 to a figure of \$1,562,000.

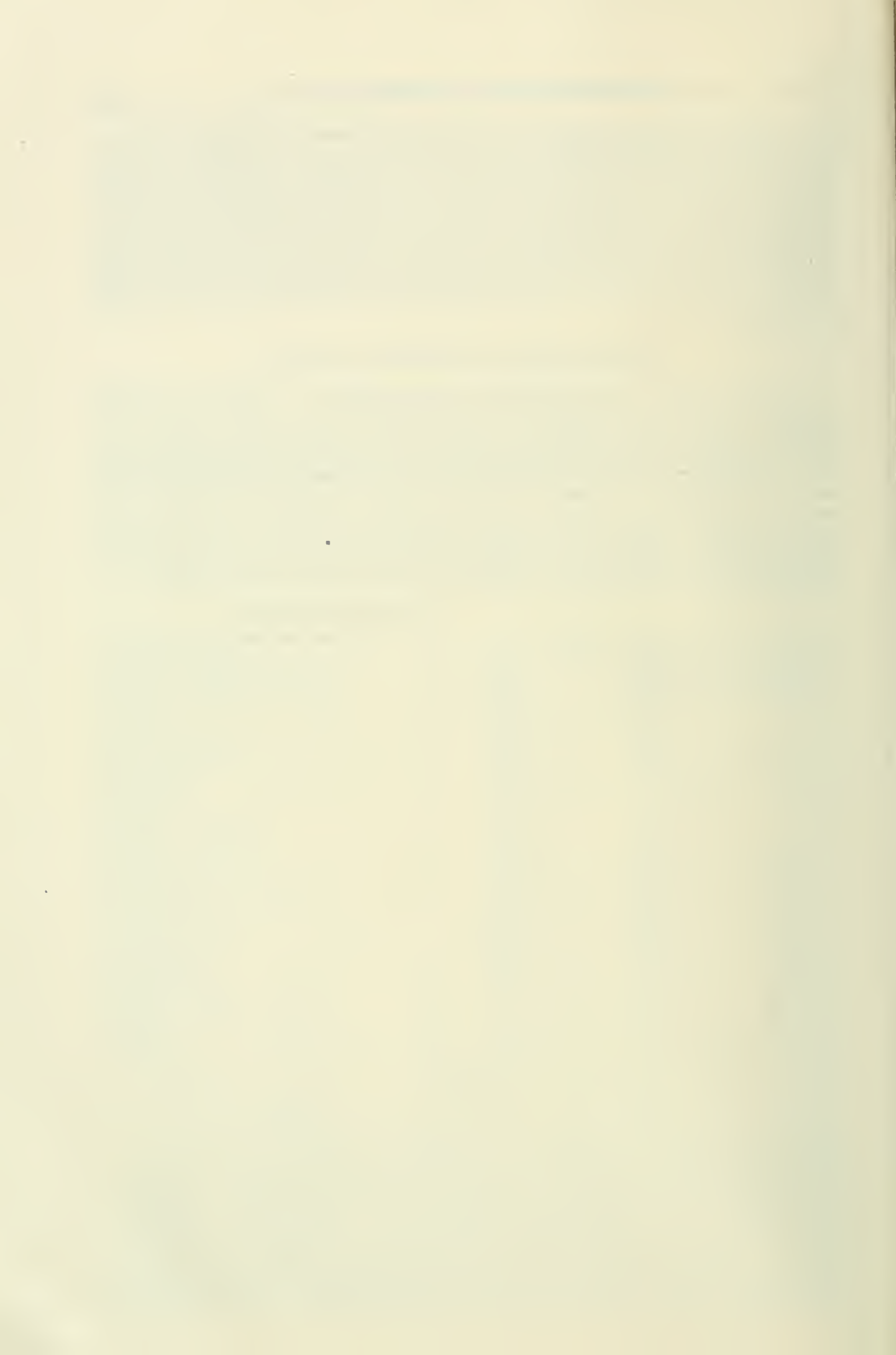
Total net losses incurred have increased in 1944 by \$435,000, which is not as large an increase proportionately as the increase in premiums. Consequently the ratio of net losses incurred to net premiums written has declined from 53.34% in 1943 to 48.47% in 1944. Accident and Sickness losses increased \$759,000 to \$4,255,000, but the loss ratio decreased to 71.65% from 82.14% in 1943. The three classes, Personal Accident, Accident and Sickness Combined, and Sickness, produced a combined premium of \$8,668,000 with losses of \$5,202,000, for a loss ratio of 60.0% as compared with 69.8% in 1943. Marine insurance showed a substantial drop in the loss ratio from 71.04% to 29.70%.

QUALIFICATION OF INSURANCE AGENTS

Commencing October 1, 1945, the Department of Insurance instituted a policy requiring new applicants for agents' licenses (other than life) to qualify themselves for license by passing a written examination based on the fundamentals covering the different classes of insurance. Such applicants are first investigated and, when satisfied as to their integrity, the Department sends the applicant a Manual for study, at the same time advising him that he will be required to appear before a presiding officer in his community to pass a written examination based on the Manual, within a period of thirty days thereafter. All applicants who fail in their first examination are permitted to write a second examination within a period of sixty days thereafter.

ROY B. WHITEHEAD,
Superintendent of Insurance

Parliament Buildings, Toronto
December 15, 1945



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INDEX AND LICENSE REGISTER

As at December 31st, 1944

CLASS A—JOINT STOCK INSURANCE COMPANIES

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
1	Acadia Fire Insurance.....	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	3
2	Aetna Casualty and Surety.....	Automobile and Guarantee Insurance.....	3
3	Aetna Insurance Company.....	Fire, Aircraft, Automobile (excluding insurance against liability for loss or damage to persons), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.....	3
4	Aetna Life Insurance Company.....	Life, Accident and Sickness Insurance.....	3
5	Agricultural Insurance Company.....	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.....	4
6	Alliance Assurance Company.....	Fire, Property Damage, Sprinkler Leakage and Weather Ins....	4
7	Alliance Insurance Company.....	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.....	4
8	American Alliance Insurance.....	Fire, Automobile (excluding liability for loss by reason of bodily injury to the person), Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Theft Ins.....	4
9	American Automobile Fire.....	Automobile Insurance (excluding liability for loss or damage to persons).....	4
10	American Automobile Ins.....	Accident and Automobile (excluding insurance against loss or damage by fire) Insurance.....	5
11	American Central Insurance.....	Fire, Automobile (excluding liability for loss or damage to persons or property), Hail, Property Damage, Sprinkler Leakage and Weather Insurance.....	5
12	American Credit Indemnity.....	Credit Insurance.....	5
13	American Equitable Assurance.....	Fire, Property Damage, Sprinkler Leakage and Weather Ins....	5
14	American Home Fire Assur.....	Fire, Property Damage and Sprinkler Leakage Ins.....	5
15	American Insurance Company.....	Fire, Automobile (excluding insurance against liability for loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	6
16	American Surety Company.....	Guarantee and Theft Insurance.....	6
17	Anglo-Scottish Insurance Co.....	Fire, Accident, Automobile, Guarantee, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Ins.....	6
18	Arex Indemnity Company.....	Automobile (limited to liability for loss or damage to persons or property), Employers' Liability, Public Liability, Theft and Workmen's Compensation Insurance.....	6
19	Atlas Assurance Company.....	Fire, Accident, Automobile, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	6
20	Automobile Insurance Co.....	Fire, Aircraft, Inland Transportation, Marine, Property Damage, Theft and Weather Insurance.....	7
21	Baloise Fire Insurance Company.....	Fire Insurance.....	7
22	Baltimore American Ins. Co. of N.Y.....	Fire, Inland Transportation, Property Damage and Theft (limited to personal property) Insurance.....	7
23	Bankers and Shippers Ins.....	Fire Insurance.....	7
24	Beaver Fire Insurance Co.....	Fire, Sprinkler Leakage and Weather Insurance.....	7
25	Bee Fire Insurance Co.....	Fire, Property Damage, Sprinkler Leakage and Weather Ins....	8
26	Boiler Inspection and Ins.....	Boiler and Machinery Insurance.....	8
27	Boston Insurance Company.....	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.....	8
28	British America Assurance.....	Fire, Accident, Aircraft, Automobile, Employers' Liability Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.....	8
29	British Aviation Insurance.....	Accident, Aircraft, Inland Transportation and Property Damage Insurance.....	8
30	British Canadian Insurance.....	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.....	9
31	British Crown Assurance Corp.....	Fire, Sprinkler Leakage and Weather Insurance.....	9
32	British Empire Assurance Co.....	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.....	9
33	British and European Ins. Co.....	Fire, Inland Transportation, Property Damage, Theft, and Weather Insurance.....	9
34	British and Foreign Marine Ins.....	Marine Insurance.....	10
35	British General Insurance Co.....	Fire, Automobile, and Property Damage Insurance.....	10
36	British Law Insurance Co.....	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance.....	10
37	British Northwestern Fire Ins.....	Fire, Accident, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.....	11
38	British Oak Insurance Co.....	Fire, Automobile, Inland Transportation and Property Damage Insurance.....	11
39	British Traders' Insurance Co.....	Fire, Automobile, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.....	11

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CLASS A—JOINT STOCK INSURANCE COMPANIES

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE NO.
40	Caledonian-American Insurance	Fire, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance	11
41	Caledonian Insurance Company	Fire, Automobile, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance	11
42	California Insurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Insur.	12
43	Camden Fire Insurance Assoc.	Fire, Automobile (excluding insurance against liability for loss or damage to persons or property), Inland Transportation, Property Damage and Sprinkler Leakage Insurance	12
44	Canada Accident and Fire Assur.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	12
45	Canada Life Assurance Company	Life Insurance	12
46	Canada Security Assurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	13
47	Canadian Alliance Insurance Co.	Fire Insurance	13
48	Canadian Fire Insurance Co.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather Insurance	13
49	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
50	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	14
51	Canadian Surety Company	Fire, Accident, Aircraft, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage and Theft Ins.	14
52	Car and General Ins.	Fire, Accident, Automobile, Employers' Liability, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Weather Insurance	14
53	Casualty Company of Canada	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft Insurance	14
54	Central Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	15
55	Central Union Insurance Co.	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	15
56	Century Insurance Company	Fire, Accident, Automobile, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	15
57	China Fire Insurance Company	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	15
58	Citizens Ins. Co. of New Jersey	Fire, Hail, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance	15
59	City of New York Insurance Co.	Fire, Hail, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	16
60	Columbia Ins. Co. of New York	Fire, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	16
61	Commercial Life Assurance	Life Insurance	16
62	Commercial Union Assur.Co.	Fire, Life, Accident, Automobile, Employers' Liability, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, and Workmen's Compensation Insurance	16
63	Confederation Life Association	Life, Accident and Sickness Insurance	17
64	Connecticut Fire Insurance	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	17
65	Consolidated Fire and Casualty	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness and Theft Insurance	17
66	Continental Casualty Company	Accident, Automobile (excluding insurance against loss or damage by fire), Employers' Liability, Plate Glass, Public Liability, Sickness and Theft Insurance	17
67	Continental Insurance Co.	Fire, Aircraft (excluding insurance against liability for loss or damage to persons or property), Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	18
68	Continental Life Insurance	Life Insurance	18
69	Cornhill Insurance Company	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	18
70	Crown Life Insurance Company	Life Insurance	18
71	Dominion of Canada General Ins.	Fire, Life, Accident, Automobile, Boiler and Machinery, Employers Liability, Guarantee, Inland Transportation, Plate Glass, Public Liability, Sickness, and Theft Ins.	19
72	Dominion Fire Insurance Co.	Fire, Accident, Automobile and Plate Glass Insurance	19
73	Dominion Life Assurance Co.	Life Insurance	19
*	Drapers' and General Insurance		19

*Name changed to Monument Insurance Company Limited—May 17, 1944

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CLASS A—JOINT STOCK INSURANCE COMPANIES

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
74	Eagle Fire Co. of New York.	Fire, Automobile (excluding liability for loss or damage to persons or property) and Inland Transportation Ins.	20
75	Eagle Star Insurance Company.	Fire, Inland Transportation, Marine, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	20
76	T. Eaton Life Assurance Co.	Life Insurance	20
77	Empire Life Insurance Company.	Life Insurance	20
78	Employers' Liability Assurance.	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.	27
79	Employers' Reinsurance Corp.	Accident, Automobile, Credit, Employers' Liability, Guarantee, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation (limited to contracts of reinsurance)	27
80	Ensign Insurance Company.	Fire and Sprinkler Leakage Insurance.	27
81	Equitable Fire and Marine Ins.	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.	28
82	Equitable Life Insurance Co.	Life Insurance	28
83	Essex and Suffolk Equitable Ins. Soc.	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	28
84	Eureka-Security Fire and Marine.	Fire and Automobile (limited to insurance against loss of, or damage to, an automobile by fire or theft) Insurance.	28
85	Excelsior Life Insurance Co.	Life Insurance	28
86	Excess Insurance Company.	Fire Insurance	29
87	Federal Fire Ins. Co. of Canada.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft Insurance.	29
88	Federal Insurance Company.	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage and Weather Insurance.	29
89	Fidelity and Casualty of N.Y.	Accident, Aircraft (excluding insurance against loss or damage to an aircraft by fire), Automobile (excluding insurance against loss or damage to an automobile by fire), Boiler and Machinery, Guarantee, Plate Glass, Sickness and Theft ins.	29
90	Fidelity Insurance of Canada.	Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation (limited to insurance of personal property), Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	29
91	Fidelity-Phenix Fire of New York.	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	30
92	Fire Association of Philadelphia.	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	30
93	Fire Insurance Co. of Canada.	Fire, Property Damage, and Sprinkler Leakage Insurance.	30
94	Fireman's Fund Insurance Co.	Fire, Automobile (excluding insurance against loss, by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	30
95	Firemen's Ins. of Newark, N.J.	Fire, Automobile, Hail, Sprinkler Leakage and Weather Ins.	30
96	First American Fire Ins.	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	31
97	Fonciere Fire of Paris, France.	Fire Insurance	31
98	Franklin Fire Insurance Co.	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft (limited to personal property insurance) and Weather Insurance.	31
99	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
100	General Acc., Fire and Life Assur.	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Ins.	31
101	General Exchange Ins. Corp.	Automobile Insurance (excluding liability for loss by reason of bodily injury to the person)	32
102	General Security Ins. of Canada.	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance.	32
103	Gibraltar Fire and Marine Ins.	Fire, Automobile, Hail, Inland Transportation, Property Damage and Theft (limited to personal property) Weather Ins.	32
104	Girard Fire and Marine Ins.	Fire, Hail and Weather Insurance.	32
105	Glens Falls Insurance Company.	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	32
106	Globe Indemnity of Canada.	Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	33
107	Globe & Republic of America.	Fire Insurance	33
108	Grain Insurance and Guarantee.	Fire, Guarantee and Theft Insurance (as a discontinuing Co.)	33
109	Granite State Fire Insurance.	Fire Insurance	33
110	Great American Indemnity Co.	Accident, Aircraft (excluding loss or damage by fire or transportation), Automobile (excluding loss or damage by fire or transportation), Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness and Theft Insurance.	34
111	Great American Insurance Co.	Fire, Aircraft (excluding liability for loss or damage to persons or property), Automobile (excluding liability for loss by reason of bodily injury to the person), Hail, Inland Transportation, Marine, Property damage, Sprinkler Leakage, Theft and Weather Insurance.	34

INDEX AND LICENSE REGISTER (Cont'd)

CLASS A—JOINT STOCK INSURANCE COMPANIES

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
112	Great West Life Assurance...	Life, Accident and Sickness Insurance.....	34
113	Guarantee Co. of N. America.....	Guarantee and Theft Insurance.....	34
114	Guardian Assurance Company.....	Fire, Accident, Employers' Liability, Inland Transportation, Property Damage, Public Liability, Sprinkler Leakage, Theft and Weather Insurance.....	35
115	Guardian Insurance of Canada.....	Fire, Accident, Aircraft (excluding liability for loss or damage to persons or property), Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.....	35
116	Guildhall Insurance Company.....	Fire, Accident, Automobile, Employers' Liability, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.....	35
117	Halifax Insurance Company.....	Fire Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance.....	35
118	Hand-in-Hand Insurance Co.....	Fire, Automobile, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance.....	35
119	Hanover Fire Insurance Co.....	Fire, Property Damage, Sprinkler Leakage and Weather Ins.....	37
120	Hartford Accident and Indemnity.....	Accident, Automobile (excluding insurance against loss or damage by fire), Employers' Liability, Guarantee, Live Stock, Plate Glass, Public Liability, Sickness, Theft and Workmen's Compensation Insurance.....	37
121	Hartford Fire Insurance Co.....	Fire, Aircraft, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	38
122	Hartford Live Stock Insurance.....	Live Stock Insurance.....	38
123	Hartford Steam Boiler Inspection.....	Boiler and Machinery (limited to contracts of reinsurance)....	38
124	Helvetia Swiss Fire Ins.....	Fire Insurance.....	38
125	Home Assurance Co. of Canada.....	Fire, Accident, Automobile, Boiler and Machinery Guarantee, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.....	38
126	Home Fire and Marine Ins. of Calif.....	Fire, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	40
127	Home Insurance Company.....	Fire, Automobile (excluding liability for loss, by reason of bodily injury to the person), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft (limited to personal property) and Weather Insurance.....	40
128	Homestead Fire Insurance.....	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft (limited to personal property) and Weather Insurance.....	41
129	Hudson Bay Insurance Co.....	Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Ins.....	41
130	Imperial Assurance Company.....	Fire, Property Damage, Sprinkler Leakage and Weather Ins.....	41
131	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.....	41
132	Imperial Insurance Office.....	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation (limited to insurance of personal property), Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.....	41
133	Imperial Life Assur. Co. of Canada.....	Life Insurance.....	42
134	Indemnity Insurance Company of N. America, Philadelphia, Pa.....	Accident, Automobile (excluding loss of, or damage to, an automobile by fire), Guarantee, Live Stock, Plate Glass, Sickness and Theft Insurance.....	42
135	Indemnity Marine Assurance.....	Inland Transportation, Marine and Property Damage Ins.....	42
136	Insurance Co. of N. America.....	Fire, Aircraft (excluding liability for loss or damage to persons or property), Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.....	42
137	International Fidelity Insurance.....	Guarantee Insurance (restricted to employees of Singer Sewing Machine Company).....	42
138	Jersey Insurance Co. of New York.....	Fire, Automobile, Sprinkler Leakage and Weather Ins.....	43
139	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.....	43
140	Legal and General Assurance Soc.....	Fire, Accident, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Ins.....	43
141	Liverpool & London & Globe Ins.....	Fire, Life, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.....	43
142	Liverpool-Manitoba Assurance.....	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance.....	44
143	Local Government Guarantee Soc.....	Fire, Property Damage, and Sprinkler Leakage Insurance.....	44
144	London Assurance.....	Fire, Accident, Automobile, Employers' Liability, Inland Transportation Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.....	44

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CLASS A—JOINT STOCK INSURANCE COMPANIES

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
145	London-Canada Insurance.....	Fire, Automobile, Hail, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	44
146	London and County Insurance.....	Fire, Automobile, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	44
147	London Guarantee and Accident.....	Fire, Accident, Aircraft (excluding loss of, or damage to, an aircraft), Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.....	45
148	London & Lancashire Guar. & Acc.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.....	45
149	London and Lancashire Insurance.....	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance.....	45
150	London Life Insurance Co.....	Life, Accident and Sickness Insurance.....	45
151	London & Provincial Marine & General Insurance.....	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Theft Ins.....	46
152	London and Scottish Assurance.....	Fire, Accident, Automobile, Employers' Liability, Hail, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Theft Insurance.....	46
153	Loyal Protective Life Insurance.....	Life, Accident and Sickness Insurance.....	46
154	Lumbermen's Insurance Co.....	Fire, Inland Transportation, Property Damage and Theft (limited to personal property) Insurance.....	46
155	Manufacturers Life Insurance.....	Life Insurance.....	47
156	Marine Insurance Company.....	Fire, Aircraft, Automobile, Inland Transportation, Marine and Property Damage Insurance.....	47
157	Maryland Casualty Company.....	Accident, Aircraft (excluding insurance against loss of, or damage to, an aircraft), Automobile (excluding insurance against loss of, or damage to, an automobile by fire), Boiler and Machinery, Employers' Liability, Guarantee, Plate Glass, Property Damage (limited to insurance against all direct loss, or damage caused by the accidental discharge, leakage, or overflow of water or steam), Public Liability, Sickness, Sprinkler Leakage, Theft and Workmen's Compensation Insurance.....	47
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159	Mercantile Insurance Company.....	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.....	47
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162	Merchants & Mfrs. of N.Y.....	Fire, Property Damage, Sprinkler Leakage and Weather Ins.....	50
163	Merchants Marine Insurance.....	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance.....	50
164	Mercury Insurance Company.....	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance.....	50
165	Metropolitan Casualty Co., N.Y.....	Accident, Automobile (excluding insurance against loss of, or damage to, an automobile by fire), Guarantee, Plate Glass, Sickness and Theft Insurance.....	50
166	Michigan Fire & Marine Ins.....	Fire, Automobile (excluding insurance against liability for loss or damage to persons or property), Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Ins.....	50
167	Monarch Life Assurance.....	Life Insurance.....	51
168	Montreal Life Insurance.....	Life Insurance.....	51
169	Monument Insurance.....	Fire and Automobile Insurance.....	51
170	Motor Union Insurance Company.....	Fire, Accident, Automobile, Marine, Plate Glass, Property Damage, Public Liability, Sprinkler Leakage and Weather Ins.....	51
171	National-Ben Franklin Fire Ins.....	Fire, Automobile (excluding insurance against loss by reason of bodily injury to the person), Inland Transportation, Property Damage, Sprinkler Leakage and Theft (limited to personal property) Insurance.....	51
172	National Fire of Hartford.....	Fire, Aircraft (excluding liability for loss or damage to persons), Automobile, Inland Transportation and Property Damage Insurance.....	52
173	National Liberty of America.....	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft (limited to personal property) and Weather Insurance.....	52
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177	National Security Insurance.....	Fire Insurance.....	53
178	National Surety Corporation.....	Guarantee Insurance (as a discontinuing Company only).....	53
179	National Union Fire of Pittsburg.....	Fire, Aircraft (excluding insurance against liability for loss or damage to persons or property), Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance.....	53
180	Nationale Fire Ins. of Paris.....	Fire and Property Damage Insurance.....	53
181	Newark Fire Insurance Company.....	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance.....	53

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183	New England Fire Insurance...	Fire, Automobile (excluding insurance against liability for loss or damage to persons or property), Hail, Inland Transportation, Property Damage and Theft (limited to personal property) Insurance.	54
184	New Hampshire Fire Insurance...	Fire, Automobile and Inland Transportation Insurance.	54
185	New York Fire Insurance...	Fire, Property Damage, Sprinkler Leakage and Weather Ins....	54
186	New York Underwriters...	Fire, Automobile (excluding liability for loss by reason of bodily injury to the person), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins....	54
187	New Zealand Ins. Co., Auckland N.Z.....	Fire, Automobile, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft Insurance.	55
188	Niagara Fire Insurance.....	Fire, Automobile, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Ins.....	55
189	North American Accident.....	Accident and Sickness Insurance.	55
190	North British and 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.	55
191	North Empire Fire.....	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft, and Weather Insurance.	55
192	North River Insurance.....	Fire, Aircraft (excluding liability for loss or damage to persons or property), Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.	56
193	North West Fire Insurance.....	Fire, Property Damage and Sprinkler Leakage Insurance.	56
194	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, and Workmen's Compensation Ins....	56
195	Northern Life Assurance.....	Life Insurance.	56
196	Northwest Casualty Company.....	Accident, Automobile, Plate Glass, Public Liability and Theft Insurance.	56
197	Northwestern National Insurance...	Fire, Automobile, Property Damage, Sprinkler Leakage, and Weather Insurance.	57
198	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.	57
199	Occidental Fire Insurance.....	Fire, Accident, Automobile, Employers' Liability, Hail, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.	57
200	Occidental Life Insurance.....	Life, Accident and Sickness Insurance.	57
201	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....	58
202	Pacific Coast Fire Insurance.....	Fire, Accident, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	58
203	Pacific Fire Insurance.....	Fire, Inland Transportation, Property Damage, Sprinkler Leakage, Theft (limited to personal property) and Weather Ins.	58
204	Palatine Insurance Company.....	Fire, Automobile and Property Damage Insurance.....	58
205	Patriotic Assurance Company.....	Fire, Automobile, Inland Transportation (limited to insurance of personal property), Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	58
206	Pearl Assurance Company.....	Fire, Accident, Automobile, Guarantee, Inland Transportation, Sprinkler Leakage, Theft and Weather Insurance.	59
207	Phenix Fire Insurance of Paris.....	Fire, Automobile and Property Damage Insurance (as a discontinuing company).	59
208	Philadelphia Fire & Marine.....	Fire, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.	59
209	Phoenix Assurance Company.....	Fire, Accident, Aircraft (excluding insurance against liability for loss or damage to persons or property), Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.....	59
210	Phoenix Insurance of Hartford.....	Fire, Aircraft (excluding liability for loss or damage to persons), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.	59
211	Pilot Insurance Company.....	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.	60
212	Pioneer Insurance Company.....	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance.	61
213	Planet Assurance Company.....	Fire, Inland Transportation (limited to personal property), Property Damage, Sprinkler Leakage, Theft and Weather Ins.	62
214	Protective Association of Canada...	Accident and Sickness Insurance.	62
215	Providence Washington Insurance...	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.	62
216	Provincial Insurance Company.....	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance.	62

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218	Quebec Fire Assurance Company	Fire, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance.	63
219	Queen City Fire Insurance	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance.	63
220	Queen Insurance of America	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance.	65
221	Railway Passengers Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.	65
222	Reliance Insurance Company	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	66
223	Royal Exchange Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.	66
224	Royal Insurance Company	Fire, Life, Accident, Automobile, Boiler and Machinery, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.	66
225	Royal Scottish Insurance Co.	Fire, Property Damage and Sprinkler Leakage Insurance.	66
226	St. Paul Fire & Marine Insurance	Fire, Aircraft (excluding liability for loss or damage to persons or property), Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	67
227	Saint Paul-Mercury Indemnity	Accident and Automobile Insurance (excluding loss or damage by fire).	67
228	Sauvegarde, La, Life Insurance	Life Insurance.	67
229	Scottish Canadian Assurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	67
230	Scottish Insurance Corporation	Fire and Automobile Insurance.	67
231	Scottish Metropolitan Assurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage and Workmen's Compensation Insurance.	68
232	Scottish Union & National Ins.	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	68
233	Sea Insurance Company	Fire, Inland Transportation, Marine, Property Damage and Weather Insurance.	68
234	Security Insurance of New Haven	Fire, Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage, Theft and Weather Ins.	68
235	Security National Insurance	Fire Insurance.	68
236	Scntinel Fire Insurance	Fire, Hail, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance.	69
237	South British Insurance Company	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Theft and Workmen's Compensation Insurance.	69
238	Southern Insurance Company	Fire, Automobile, Plate Glass, Property Damage, Sprinkler Leakage and Weather Insurance.	69
239	Sovereign Life Assurance	Life Insurance.	69
240	Springfield Fire and Marine	Fire, Aircraft (excluding liability for loss or damage to persons), Automobile (excluding liability for loss or damage to persons), Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	69
241	Standard Marine Insurance	Inland Transportation and Marine Insurance.	70
242	State Assurance Company	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	70
243	Sterling Insurance Company	Fire Insurance.	70
244	Sun Insurance Office	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance.	72
245	Sun Life Assurance Company	Life Insurance.	72
246	Svea Fire & Life Insurance	Fire, Sprinkler Leakage and Weather Insurance (as a discontinuing company).	72
247	Switzerland General Insurance	Fire Insurance.	72
248	Toronto General 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.	72
249	Travelers Fire Insurance	Fire, Aircraft (excluding liability for loss or damage to persons), Automobile (excluding liability for loss or damage to persons), Inland transportation, Property Damage, Sprinkler Leakage and Weather Insurance.	73
250	Travelers Indemnity Company	Aircraft (excluding liability for loss or damage by fire), Automobile (excluding liability for loss or damage by fire), Boiler and Machinery, Guarantee, Plate Glass, Public Liability and Theft Insurance.	73
251	Travelers Insurance Company	Life, Accident, Aircraft, Automobile, Employers' Liability, Public Liability, Sickness and Workmen's Compensation Ins.	73
252	Union Assurance Society	Fire, Accident, Automobile, Employers' Liability, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Theft and Workmen's Compensation Ins.	73
253	Union Fire, Accident and General Ins. of Paris, France	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance.	74

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255	Union Marine & General Ins.	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	74
256	United British Insurance	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	74
257	United Firemen's Insurance	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	74
258	United States Fidelity and Guaranty	Accident, Aircraft, Automobile (excluding insurance against loss of or damage to, an automobile by fire), Employers' Liability, Guarantee, Plate Glass, Public Liability, Sickness, Theft and Workmen's Compensation Insurance	75
259	United States Fire Insurance	Fire, Aircraft (excluding liability for loss or damage to persons or property), Automobile, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	75
260	United States Guarantee	Automobile (excluding insurance against loss of, or damage to, an automobile by fire or transportation), Employers' Liability, Public Liability and Theft Insurance	75
261	Urbaine Fire Ins. of Paris, France	Fire, Property Damage, Sprinkler Leakage and Weather (as a discontinuing company only)	75
262	Victory Insurance Company	Fire (limited to contracts of Reinsurance)	75
263	Wellington Fire Insurance	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability and Theft Insurance	76
264	Westchester Fire Insurance	Fire, Aircraft, Automobile (excluding liability for loss or damage to persons), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	76
265	Western Assurance Company	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	76
266	Western Life Assurance	Life Insurance	76
267	Westminster Fire Office	Fire, Property Damage, Sprinkler Leakage and Weather Ins.	77
268	World Fire and Marine Insurance	Fire, Automobile (excluding insurance against liability for loss or damage to persons), Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Ins.	77
269	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 and Workmen's Compensation Insurance	77
270	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	77
271	Zurich General Acc. & Liability	Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Public Liability, Sickness and Theft Insurance	77

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1	Algoma	Fire Insurance	80
2	Amherst Island	Fire Insurance	80
3	Ayr Farmers'	Fire Insurance	80
4	Bay of Quinte Agricultural	Fire Insurance	80
5	Bertie and Willoughby Farmers'	Fire Insurance	80
6	Blanshard	Fire Insurance	80
7	Blenheim, North	Fire Insurance	80
8	Brant, County of	Fire Insurance	80
9	Canadian Millers' Mutual	Fire insurance limited to insuring on the premium note plan against fire and lightning, buildings, plant and stocks of millers and grain dealers used in connection with the milling or grain trade, also dwellings and outbuildings and contents thereof owned by such millers and grain dealers or their employees	80
10	Caradoc Farmers'	Fire Insurance	80
11	Clinton, Township of	Fire Insurance	80
12	Culross	Fire Insurance	80
13	Dereham and West Oxford	Fire Insurance	80
14	Dorchester, North and South	Fire Insurance	80
15	Downie Mutual	Fire Insurance	80
16	Dufferin Farmers'	Fire Insurance	80
17	Dumfries, North, and Waterloo, South	Fire Insurance	80
18	Dunwich Farmers'	Fire Insurance	80

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20	Ekfrid Mutual	Fire Insurance	80
21	Elma Farmers'	Fire Insurance	80
22	Eramosa Mutual	Fire Insurance	80
23	Erie Farmers'	Fire Insurance	80
24	Farmers' Central	Fire Insurance	80
25	Farmers' Union	Fire Insurance	80
26	Fermosa Mutual	Fire Insurance	80
27	Germania Farmers'	Fire Insurance	80
28	Glengarry Farmers'	Fire Insurance	80
29	Grand River Farmers'	Fire Insurance	80
30	Grenville Patron Mutual	Fire Insurance	80
31	Grey and Bruce	Fire Insurance	80
32	Halton Union Farmers'	Fire Insurance	81
33	Hamilton Township Farmers'	Fire Insurance	81
34	Hay Township Farmers'	Fire Insurance	81
35	Hopewell Creek	Fire Insurance	81
36	Howard Farmers'	Fire Insurance	81
37	Howick Farmers'	Fire Insurance	81
38	Kent and Essex Farmers'	Fire Insurance	81
39	Lambton Farmers'	Fire Insurance	81
40	Lanark County Farmers'	Fire Insurance	81
41	Lennox and Addington	Fire Insurance	81
42	Lobo Mutual Fire	Fire Insurance	81
43	London Township	Fire Insurance	81
44	McGillivray	Fire Insurance	81
45	McKillop	Fire Insurance	81
46	Maple Leaf Farmers'	Fire Insurance	81
47	Nissouri Farmers'	Fire Insurance	81
48	Norfolk County Farmers'	Fire Insurance	81
49	North Kent	Fire Insurance	81
50	Oneida Farmers'	Fire Insurance	81
51	Ontario Threshermen's	Fire Insurance	81
52	Otter Mutual	Fire Insurance	81
53	Peel County Farmers'	Fire Insurance	81
54	Peel and Maryborough	Fire Insurance	81
55	Prescott Farmers'	Fire Insurance	81
56	Puslinch	Fire Insurance	81
57	Saltfleet and Binbrook	Fire Insurance	81
58	Southwold Farmers'	Fire Insurance	81
59	Townsend Farmers'	Fire Insurance	81
60	Usborne and Hibbert	Fire Insurance	81
61	Walpole Farmers'	Fire Insurance	81
62	Waterloo, North, Farmers'	Fire Insurance	81
63	Wawanosh, West	Fire Insurance	81
64	Westminster Township	Fire Insurance	81
65	Williams, East	Fire Insurance	81
66	Yarmouth	Fire Insurance	81
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67	Ontario Farmers' Weather	Weather Insurance	81
68	Western Farmers'	Weather Insurance	81
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2	Blackstone Mutual Fire	Fire Insurance	88
3	Boston Manufacturers' Mutual Fire	Fire Insurance	88
4	Cotton and Woolen Manufacturers'	Fire Insurance	88
5	Fall River Manufacturers' Mutual	Fire Insurance	89
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8	Philadelphia Manufacturers' Mutual Fire	Fire Insurance	89
9	Protection Mutual Fire	Fire Insurance	89
10	What Cheer Mutual Fire	Fire Insurance	90
11	Worcester Manufacturers' Mutual	Fire Insurance	90
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2	Cuna Mutual Insurance Society	Life Insurance	91
3	Hardware Dealers' Mutual	Fire, Automobile, (limited to insurance against loss of or damage to an automobile by fire or theft) Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance	91
4	Indiana Lumbermen's Mutual	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	91
5	Liberty Mutual	Accident, Automobile (excluding insurance against loss of or damage to an automobile), Guarantee and Theft Insurance	91
6	Lumber Mutual Fire of Boston	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	92

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7	Lumbermens Mutual Casualty	Accident, Automobile (excluding insurance against loss of or damage to an automobile by fire and theft), Boiler and Machinery, Plate Glass and Theft Insurance.	92
8	Lumbermens Mutual of Mansfield, Ohio	Fire and Weather Insurance.	92
9	Metropolitan Life Insurance	Life, Accident and Sickness Insurance.	92
10	Michigan Mutual Liability Company	Automobile and Inland Transportation (limited to operations in Ontario of public vehicles and public commercial vehicles, owned and registered in the United States)	93
11	Mill Owners' Mutual Fire of Iowa	Fire, Property Damage, Sprinkler Leakage and Weather Insurance.	93
12	Mutual Benefit Health & Accident	Accident and Sickness Insurance.	93
13	Mutual Boiler Insurance Company of Boston	Boiler and Machinery Insurance.	93
14	Mutual Implement and Hardware	Fire, Automobile (limited to insurance against loss of or damage to an automobile by fire or theft), Inland Transportation, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	94
15	National Retailers Mutual	Fire and Automobile (excluding insurance against liability for loss or damage to persons), Ins.	95
16	New York Life Insurance	Life Insurance.	95
17	Northwestern Mutual Fire Association	Fire, Automobile, Inland Transportation, Public Liability (limited to insurance against liability for loss or damage to property), Property Damage, Sprinkler Leakage and Weather Insurance.	95
18	Pennsylvania Lumbermen's Mutual	Fire, Property Damage, Sprinkler Leakage and Weather Insurance.	95
19	Prudential Insurance	Life, Accident and Sickness Insurance.	96
20	Royal Guardians	Life, Accident and Sickness Insurance.	96
21	Standard Life Assurance	Life Insurance.	96
22	State Farm Mutual Automobile	Accident and Automobile Insurance.	96
23	Toronto Mutual Life	Life Insurance.	97
24	United Mutual Fire	Fire, Automobile (excluding insurance against liability for loss or damage to persons or property), Property Damage, Sprinkler leakage and Weather Insurance.	97

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2	Gore District Mutual Fire	Fire, Accident, Automobile, Guarantee, Inland Transportation, Plate Glass, Property Damage, Sickness, Theft and Weather Insurance.	101
3	Millers' National Insurance	Fire Insurance.	101
4	Perth Mutual Fire	Fire, Inland Transportation, Plate Glass, Property Damage, Sprinkler Leakage, Theft and Weather Insurance.	101
5	Portage La Prairie Mutual	Fire, Inland Transportation (limited to insurance of personal property), Property Damage, Theft and Weather Insurance.	103
6	Waterloo Mutual Fire	Fire, Inland Transportation, Plate Glass, Property Damage, Theft and Weather Insurance.	103
7	Wawanesa Mutual Insurance	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance (excluding insurance on the Premium Note Plan).	105

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2	Alliance Nationale	Life Insurance and Sick and Funeral Benefits.	109
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4	Associated Canadian Travellers	Life and Accident Insurance.	109
5	Canadian Order of Foresters	Life Insurance and Sick and Funeral Benefits.	110
6	Canadian Woodmen of the World	Life Insurance and Sick and Funeral Benefits.	113
7	Catholic Mutual Benefit Association of Canada	Life Insurance and Sick and Funeral Benefits (Limited to renewals of contracts in Ontario)	113
8	Catholic Order of Foresters	Life Insurance	113
9	City of Ottawa Superannuation Fund	Life Insurance	114
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12	Commercial Travellers Mut. Acc. Assoc. of Amer.	Accident and Sickness Insurance	118
13	Commercial Travellers Assoc. of Canada	Life Insurance	119
14	Croatian Fraternal Union of America	Life Insurance and Sick and Funeral Benefits	119
15	First Catholic Slovak Union of America	Life Insurance	119
16	Grand Orange Lodge of British America	Life Insurance	119
17	Hamilton Firemen's Benefit Fund	Life Insurance	120
18	Hamilton Police Benefit Fund	Life Insurance	121
19	Independent Order of Foresters	Life Insurance and Sick and Funeral Benefits	121
20	Jewish National Workers Alliance of America	Life Insurance and Sick and Funeral Benefits	122
21	Knights of Columbus	Life Insurance	122
22	London Police Benefit Fund Association	Life Insurance	122
23	Lutheran Brotherhood	Life Insurance	123
24	Maccabees, The	Life, Accident and Sickness Insurance	123
25	Ministers Life and Casualty Union	Life, Accident and Sickness Insurance	124
26	National Fraternal Society of the Deaf	Life Insurance and Sick and Funeral Benefits	124
27	Ontario Commercial Travellers' Association	Life Insurance	124
28	Ontario Secondary School Teachers' Fraternal Society	Life Insurance	126
29	Order of Italo-Canadians	Life Insurance and Sick and Funeral Benefits	127
30	Ottawa Firemen's Sup. and Benefit Fund	Life Insurance and Sick and Funeral Benefits	127
31	Ottawa Police Benefit Fund Association	Life Insurance	129
32	Reliable Life Insurance Society	Life Insurance and Sick and Funeral Benefits	130
33	Royal Arcanum	Life Insurance	133
34	Slovene National Benefit Society	Life, Accident and Sickness Insurance	134
35	Sons of England Benefit Society	Life Insurance and Sick and Funeral Benefits	134
36	Sons of Scotland Benevolent Association	Life Insurance and Sick and Funeral Benefits	137
37	Toronto Fire Dept. Super. and Ben. Fund	Life Insurance	137
38	Toronto Police Benefit Fund	Life Insurance	138
39	Ukrainian National Association	Life Insurance	139
40	Ukrainian Workmen's Association	Life Insurance	140
41	L'Union St. Joseph du Canada	Life Insurance and Sick and Funeral Benefits	140
42	United Commercial Travelers of America	Accident Insurance	143
43	Woman's Benefit Association	Life Insurance	144
44	Workmen's Circle	Life Insurance	144

CLASS E—MUTUAL BENEFIT SOCIETIES

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE NO.
1	A. & P. (Toronto) Managers' Mutual Benefit Society	Sick and Funeral Benefits	150
2	A. & P. (Toronto) Mutual Benefit Society	Sick and Funeral Benefits	150
3	Aristocrat Mutual Benefit Society	Sick and Funeral Benefits	150
4	Army and Navy Veterans Society of Hamilton, His Majesty's Hamilton	Sick and Funeral Benefits	150
5	Army and Navy Veterans Soc., His Majesty's, Toronto, Ont.	Sick and Funeral Benefits	150
6	Beaver Sick and Funeral Benefit Club	Sick and Funeral Benefits	150
7	Beizetchiner Beni Yankov Mutual Benefit Society	Sick and Funeral Benefits	150
8	Bled Mutual Benefit Society	Sick and Funeral Benefits	105
9	Border Cities Italian Club Mutual Benefit Society	Sick and Funeral Benefits	150
10	Brantford Coach and Body Limited Mutual Benefit Society	Sick and Funeral Benefits	150
11	Brantford Hungarian Mutual Benefit Society	Sick and Funeral Benefits	150
12	Brantford Polish Mutual Benefit & Friendly Society	Sick and Funeral Benefits	150
13	Brown Bros., Limited, Employees' Benefit Society	Sick and Funeral Benefits	150
14	Brunner Mond Mutual Benefit Society	Sick and Funeral Benefits	150
15	Canada Cycle and Motor Co., Ltd., Employees' Mut. Ben. Soc.	Sick and Funeral Benefits	150
16	Canada Foils Workmen's Mutual Benefit Society	Sick and Funeral Benefits	150
17	Canada Packers Mutual Benefit Association	Sick and Funeral Benefits	150
18	Canadian Acme Screw and Gear Employees' Mut. Ben. Society	Sick and Funeral Benefits	150
19	Canadian Allis-Chalmers, Limited, Emp. Mut. Ben. Society	Sick and Funeral Benefits	150
20	Canadian General Electric Company, Ward St. Works Division Emp. Sick Ben. Society	Sick and Funeral Benefits	150
21	Canadian Hebrew Benevolent Society	Sick and Funeral Benefits	150
22	Canadian Nat. Expressmen's Mutual Ben. Association	Sick and Funeral Benefits	150
23	Canadian Order of Rechabites	Sick and Funeral Benefits	150
24	Canadian Pacific Expressmen's Sick Ben. Association	Sick and Funeral Benefits	150
25	Cheerio Mutual Benefit Society of Windsor	Sick and Funeral Benefits	150
26	Cockshutt Plow Company Relief Association	Sick and Funeral Benefits	150
27	Conference Mutual Benefit Society	Sick and Funeral Benefits	150
28	Consumers Gas Company's Employees' Mutual Ben. Society	Sick and Funeral Benefits	150
29	Czenstochow Aid Society	Sick and Funeral Benefits	150
30	Daughters of England Benevolent Society	Sick and Funeral Benefits	150
31	Dominion Forge and Stamping Co., Ltd., Emp. Mut. Ben. Assoc.	Sick and Funeral Benefits	150
32	Dritzler Young Men's Mutual Benefit Society	Sick and Funeral Benefits	150
33	Dunlop Tire and Rubber Goods Emp. Mut. Ben. Society	Sick and Funeral Benefits	150
34	Evening Telegram Employees' Benefit Society	Sick and Funeral Benefits	150
35	Foresters', Ancient Order of, Subsidiary High Court	Sick and Funeral Benefits	150
36	Globe Printing Company's Employees' Benefit Society	Sick and Funeral Benefits	150
37	Goodwill Mutual Benefit Society	Sick and Funeral Benefits	150
38	Grand Order of Israel Benefit Society	Sick and Funeral Benefits	150
39	Gutta Percha and Rubber Manfg. Co., of Toronto, Limited, Emp.	Sick and Funeral Benefits	150

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CLASS E—MUTUAL BENEFIT SOCIETIES

REF. No.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE No.
	Sick Benefit Society.....	Sick and Funeral Benefits.....	150
40	Hamilton St. Stanislaus Mutual Benefit Society.....	Sick and Funeral Benefits.....	150
41	Hebrew Friendly Society of Toronto.....	Sick and Funeral Benefits.....	150
42	Hebrew Sick Benefit Society.....	Sick and Funeral Benefits.....	150
43	Hibernians, Ancient Order of.....	Sick and Funeral Benefits.....	150
44	Imperial Varnish and Colour Sick Benefit Society.....	Sick and Funeral Benefits.....	150
45	Independent Mutual Benefit Federation.....	Sick and Funeral Benefits.....	151
46	Italian Brotherly Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
47	Italian Ladies' Mutual Benefit Society of Hamilton.....	Sick and Funeral Benefits.....	151
48	Italian Mutual Benefit Society of Port Arthur.....	Sick and Funeral Benefits.....	151
49	Italian Mutual Benefit Society of Port Colborne & Humberstone.....	Sick and Funeral Benefits.....	151
50	Italo-Canadese Benevolent Society.....	Sick and Funeral Benefits.....	151
51	Iwansker Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
52	Judean Benevolent and Friendly Society.....	Sick and Funeral Benefits.....	151
53	Kieltzer Sick Benefit Society of Toronto.....	Sick and Funeral Benefits.....	151
54	Knights of Malta of Canada, Ancient and Illustrious Order of.....	Sick and Funeral Benefits.....	151
55	Knights of Pythias, Grand Lodge of Ontario.....	Sick and Funeral Benefits.....	151
56	Labour League Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
57	Lagover Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
58	Leaside Mutual Aid Society.....	Sick and Funeral Benefits.....	151
59	Linitzer Sick Benefit Society.....	Sick and Funeral Benefits.....	151
60	Loyal Orange Young Briton Lodge 33.....	Sick and Funeral Benefits.....	151
61	Loyal Order of Moose of Ontario.....	Sick and Funeral Benefits.....	151
62	Loyal True Blue Association.....	Sick and Funeral Benefits.....	151
63	MacLean Pub. Co., Limited, Mech. Div., Mut. Ben. Assoc.....	Sick and Funeral Benefits.....	151
64	Maple Leaf Aerie (Eagles) Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
65	Massey-Harris Company Verity Works, Sick and Fun. Ben. Assoc.....	Sick and Funeral Benefits.....	151
66	Massey-Harris Company, Limited, Brantford Emp. Ben. Assoc.....	Sick and Funeral Benefits.....	151
67	Massey-Harris Toronto Employees' Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
68	Mentor Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
69	Mozirer Sick Benefit Society.....	Sick and Funeral Benefits.....	151
70	Mutual Benefit Soc. of Alumnae Assoc., Victoria Hospital School of Nursing.....	Sick and Funeral Benefits.....	151
71	Mutual Masonic Compact of St. Catharines and Niagara District.....	Sick and Funeral Benefits.....	151
72	National Cash Register Employees' Benefit Society.....	Sick and Funeral Benefits.....	151
73	National Slovak Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
74	Oddfellows, Grand Lodge of Ontario, Independent Order of.....	Sick and Funeral Benefits.....	147
75	Order of Sons of Italy of Ontario Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
76	Ostrowetz Independent Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
77	Ottawa Hebrew Benefit Society.....	Sick and Funeral Benefits.....	151
78	Ozrower Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
79	Pilsudski Polish Mutual Benefit Society of Fort William.....	Sick and Funeral Benefits.....	151
80	Polish Alliance Friendly Society of Canada.....	Sick and Funeral Benefits.....	151
81	Polish National Union of Canada Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
82	Postal Benefit Association of Toronto.....	Sick and Funeral Benefits.....	151
83	Pride of Israel Sick Benefit Society.....	Sick and Funeral Benefits.....	151
84	Provincial Grand Lodge, Manchester Unity, I.O.O.F.....	Sick and Funeral Benefits.....	151
85	Radomer Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
86	Rani Ghar Grotto Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
87	Rogers, Wm., Manufacturing Company Welfare Society.....	Sick and Funeral Benefits.....	151
88	Slingsby Manufacturing Company, Ltd., Emp. Sick Ben. Assoc.....	Sick and Funeral Benefits.....	151
89	Societa Figli D'Italia Di Mutuo Soccorso St. Antonia di Ottawa.....	Sick and Funeral Benefits.....	151
90	Societa Italiana Di M. S. Guglielmo Marconi.....	Sick and Funeral Benefits.....	151
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92	Societa Di Mutuo Soccorso La Trinacria di Toronto.....	Sick and Funeral Benefits.....	151
93	Sons and Daughters of Canadian Lithuanian Mut. Ben. Soc.....	Sick and Funeral Benefits.....	151
94	Sons and Daughters of Ireland Protestant Association.....	Sick and Funeral Benefits.....	151
95	Sons of Abraham Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
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97	Sons of Jacob Benevolent Society.....	Sick and Funeral Benefits.....	151
98	St. Boniface Benefit Society.....	Sick and Funeral Benefits.....	151
99	St. David's Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
100	St. Joseph Aid Society of Formosa.....	Sick and Funeral Benefits.....	151
101	Star of Italy Mutual Aid and Benevolent Society.....	Sick and Funeral Benefits.....	151
102	Star Mutual Benefit Society.....	Sick and Funeral Benefits.....	151
103	Toronto Civic Employees' Benevolent Association.....	Sick and Funeral Benefits.....	151
104	Toronto Hebrew Benevolent Society.....	Sick and Funeral Benefits.....	151
105	Toronto Hydro-Electric System Employees' Mutual Ben. Soc.....	Sick and Funeral Benefits.....	152
106	Toronto Independent Benevolent Association.....	Sick and Funeral Benefits.....	152
107	Toronto Musical Protective Association.....	Sick and Funeral Benefits.....	152
108	Transportation Club of Toronto.....	Sick and Funeral Benefits.....	152
109	Ukrainian National Mutual Benefit Association of Fort William.....	Sick and Funeral Benefits.....	152
110	Ulga Mutual Benefit Society.....	Sick and Funeral Benefits.....	152
111	Union of Ukrainian Brotherhoods.....	Sick and Funeral Benefits.....	152
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113	Warsaw Lodzer Mutual Benefit Association.....	Sick and Funeral Benefits.....	152
114	Watson Manufacturing Company Mutual Benefit Society.....	Sick and Funeral Benefits.....	152
115	York Township Civic Mutual Benefit Society.....	Sick and Funeral Benefits.....	152
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117	Zion Benevolent Society.....	Sick and Funeral Benefits.....	152

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

REF. NO.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE NO.
1	Canadian Mercantile Insurance.	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance.	165
2	Commerce Mutual Fire Insurance Company.	Fire, Accident, Aircraft, Automobile, Boiler and Machinery, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Insurance.	165
3	Equitable Fire Insurance Company (Stock Mutual)	Fire Insurance (limited to the Cash Plan)	165
4	Missisquoi and Rouville Mutual Fire.	Fire Insurance (limited to the Cash Plan)	167
5	Mutual Life Assurance Company of Canada.	Life, Accident and Sickness Insurance.	169
6	North American Life Assurance.	Life Insurance.	169
7	Norwich Union Life Insurance Society.	Life Insurance.	169
8	Stanstead and Sherbrooke Insurance.	Fire and Property Damage Insurance (limited to the Cash Plan)	169

CLASS G—RECIPROCAL OR INTER-INSURANCE EXCHANGES

REF. NO.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE NO.
1	Affiliated Underwriters.	Fire, Automobile (excluding insurance against liability, for loss by reason of bodily injury to the person), Inland Transportation and Sprinkler Leakage and Weather Insurance.	173
2	American Exchange Underwriters.	Fire, Inland Transportation and Sprinkler Leakage Insurance.	173
3	Canadian Reciprocal Underwriters.	Fire Insurance.	173
4	Canners Exchange.	Fire Insurance.	175
5	Fireproof-Sprinklered Underwriters.	Fire, Sprinkler Leakage and Weather Ins.	175
6	Individual Underwriters.	Fire, Inland Transportation, Sprinkler Leakage and Weather Insurance.	175
7	Lumbermen's Underwriting Alliance.	Fire Insurance.	175
8	Metropolitan Inter-Insurers.	Fire, Inland Transportation, Sprinkler Leakage and Weather Insurance.	176
9	New York Reciprocal Underwriters.	Fire, Inland Transportation, Sprinkler Leakage and Weather Insurance.	176
10	Underwriters Exchange.	Fire and Weather Insurance.	176
11	Warner Reciprocal Insurers.	Fire Insurance.	176

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.	179

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

CLASS I—PENSION FUND ASSOCIATIONS

REF. NO.	NAME OF INSURER	CLASSES OF INSURANCE	ANNUAL STATEMENT PAGE NO.
1	Prevoyants du Canada (Les).	Life Ins. (limited to pension fund contracts)	183
2	Societe Saint Jean Baptiste de Montreal	Life Ins. (limited to pension fund contracts)	185

INDEX ADDENDA

NAMES OF INSURERS AUTHORIZED TO TRANSACT ADDITIONAL CLASSES OF INSURANCE BETWEEN JANUARY 1, 1945, AND DATE OF THIS REPORT

NAME OF INSURER	EFFECTIVE DATE OF SUPPLEMENTARY LICENSE	ADDITIONAL CLASSES OF INSURANCE FOR WHICH AUTHORIZED
<i>Class A</i>		
The Dominion Fire Insurance Company	Dec. 6, 1945	Employers' Liability and Public Liability Insurance
American Automobile Insurance Company	Dec. 15, 1945	Employers' Liability and Public Liability Insurance.
<i>Class B</i>		
National Retailers Mutual Insurance Company	Dec. 5, 1945	Inland Transportation, Property Damage and Theft Insurance
Lumbermens Mutual Casualty Company	Dec. 28, 1945	Guarantee Insurance

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1, 1945, AND DATE OF THIS REPORT

NAME OF INSURER	EFFECTIVE DATE OF LICENSE	CLASSES OF INSURANCE
<i>Class A</i>		
Aviation & General Insurance Company Limited	Jan. 1, 1946	Accident, Aircraft, Employers' Liability and Public Liability Ins.
Canadian Home Assurance Company	July 24, 1945	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Hail, Inland Transportation, Live Stock, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance.
The Laurentian Life Assurance Company	May 25, 1945	Life Insurance
Queensland Insurance Company Limited	Aug. 17, 1945	Fire, Accident, Automobile, Inland Transportation, Plate Glass, Property Damage, Sickness, Sprinkler Leakage, Theft and Weather Ins.
Rhode Island Insurance Company	Feb. 15, 1945	Fire, Automobile (excluding insurance against liability for loss or damage to persons), Property Damage, Theft and Inland Transportation insurance (limited to insurance of personal property), limited to the business of Re-insurance only in Ontario.
Service Fire Insurance Company of New York	Aug. 17, 1945	Automobile Insurance (excluding insurance against liability for loss or damage to persons caused by an automobile or the use or operation thereof.)
<i>Class B</i>		
John Hancock Mutual Life Insurance Company	Oct. 10, 1945	Life, Accident and Sickness Insurance.
Benefit Association Railway Employees	Dec. 10, 1945	Accident and Sickness Insurance.
<i>Class D</i>		
Workers Benevolent Association of Canada (<i>Incorporated by Statutes of Canada 1944-5 Chap. 63</i>)	May 12, 1945	Life, Accident and Sickness Insurance.
<i>Class E</i>		
All For One Mutual Benefit Society	June 2, 1945	Sick and Funeral Benefits
The Frost and Wood Mutual Benefit Society	Feb. 23, 1945	Sick and Funeral Benefits.
Transfo Mutual Benefit Society	Mar. 22, 1945	Sick and Funeral Benefits.

NAMES OF INSURERS WITHDRAWN OR CEASED TO TRANSACT BUSINESS BETWEEN DECEMBER 15, 1944, AND DATE OF THIS REPORT

NAME OF INSURER	
<i>Class A</i>	
The British and Foreign Marine Insurance Co., Ltd.	License not renewed July 1, 1945.
Globe & Republic Insurance Company of America	Discontinued business in Canada, December 31, 1944. Liabilities in Canada reinsured in New York Fire Insurance Company.

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
Total assets	1,287,298
Total liabilities	213,556
Surplus protection of policyholders	1,073,742

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$ 56,394
Premiums—Total business (net)	204,866
Claims—Ontario (net)	22,993
Claims—Total business (net)	111,109

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
Assets in Canada	118,532
Liabilities in Canada	37,102

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$ 17,935
Premiums—Canada (net)	92,600
Claims—Ontario (net)	7,367
Claims—Canada (net)	36,966

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
Assets in Canada	1,962,048
Liabilities in Canada	849,067

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$ 657,620
Premiums—Canada (net)	1,180,662
Claims—Ontario (net)	178,417
Claims—Canada (net)	535,228

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
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Life:

Assets in Canada	21,882,683
Ontario business in force (gross)	114,012,147
Canadian business in force (gross)	173,181,090

PREMIUMS AND DISBURSEMENTS

Life:

Premiums—Ontario (net)	\$ 1,780,450
Premiums—Canada (net)	2,912,338
Total disbursements to policyholders (net)—In Ontario	1,009,424
In Canada	2,112,421

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:

Assets in Canada	487,901
Liabilities in Canada	410,019

Other than Life:	
Premiums—Ontario (net)	854,587
Premiums—Canada (net)	1,002,506
Claims—Ontario (net)	773,596
Claims—Canada (net)	898,398

*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.....	411,281	Premiums—Ontario (net).....	\$127,845
Liabilities in Canada.....	217,302	Premiums—Canada (net).....	219,865
		Claims—Ontario (net).....	55,766
		Claims—Canada (net).....	140,365

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.....	\$859,719	Premiums—Ontario (net).....	\$106,166
Liabilities in Canada.....	343,366	Premiums—Canada (net).....	380,042
		Claims—Ontario (net).....	51,217
		Claims—Canada (net).....	219,910

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.....	1,449,202	Premiums—Ontario (net).....	\$ 478,971
Liabilities in Canada.....	1,308,099	Premiums—Canada (net).....	1,121,991
		Claims—Ontario (net).....	689,447
		Claims—Canada (net).....	1,261,823

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.....	383,807	Premiums—Ontario (net).....	\$23,720
Liabilities in Canada.....	64,509	Premiums—Canada (net).....	93,195
		Claims—Ontario (net).....	10,906
		Claims—Canada (net).....	52,633

AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto, Ont.

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

Capital stock paid in cash.....	\$600,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	269,256	Premiums—Ontario (net).....	\$129,307
Liabilities in Canada.....	116,024	Premiums—Canada (net).....	193,682
		Claims—Ontario (net).....	48,761
		Claims—Canada (net).....	77,519

*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	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	882,552	Premiums—Ontario (net).....	\$359,277
Liabilities in Canada.....	165,298	Premiums—Canada (net).....	501,727
		Claims—Ontario (net).....	140,358
		Claims—Canada (net).....	196,880

AMERICAN CENTRAL INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Montreal, Que.

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

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	219,914	Premiums—Ontario (net).....	\$21,174
Liabilities in Canada.....	51,617	Premiums—Canada (net).....	56,868
		Claims—Ontario (net).....	9,925
		Claims—Canada (net).....	24,504

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

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

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	658,748	Premiums—Ontario (net).....	\$133,466
Liabilities in Canada.....	363,442	Premiums—Canada (net).....	248,472
		Claims—Ontario (net).....	-5,960
		Claims—Canada (net).....	-1,919

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.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	182,624	Premiums—Ontario (net).....	\$124,830
Liabilities in Canada.....	326,873	Premiums—Canada (net).....	404,470
		Claims—Ontario (net).....	45,590
		Claims—Canada (net).....	170,215

AMERICAN HOME FIRE ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

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

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	186,533	Premiums—Ontario (net).....	\$ 30,720
Liabilities in Canada.....	105,665	Premiums—Canada (net).....	121,553
		Claims—Ontario (net).....	10,790
		Claims—Canada (net).....	35,894

*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

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$3,343,740	Premiums—Ontario (net).....	\$ 63,805
Assets in Canada.....	522,909	Premiums—Canada (net).....	146,638
Liabilities in Canada.....	112,362	Claims—Ontario (net).....	23,917
		Claims—Canada (net).....	67,182

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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$7,500,000	Premiums—Ontario (net).....	\$17,985
Assets in Canada.....	203,173	Premiums—Canada (net).....	38,701
Liabilities in Canada.....	33,424	Claims—Ontario (net).....	-1,065
		Claims—Canada (net).....	2,799

ANGLO-SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—R. J. Nightingale, 325 Howe St., Vancouver.*Chief or General Agent in Ontario.*—Armstrong, De Witt & Crossin Ltd., Excelsior Life Bldg., Toronto.*Date of Incorporation.*—1909. *Date commenced business in Canada.*—May, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£105,000	Premiums—Ontario (net).....	\$ 92,491
Assets in Canada.....	\$577,640	Premiums—Canada (net).....	211,041
Liabilities in Canada.....	207,778	Claims—Ontario (net).....	35,048
		Claims—Canada (net).....	106,372

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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$451,770	Premiums—Ontario (net).....	\$14,350
Assets in Canada.....	110,294	Premiums—Canada (net).....	42,732
Liabilities in Canada.....	49,243	Claims—Ontario (net).....	24,502
		Claims—Canada (net).....	23,821

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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£550,000	Premiums—Ontario (net).....	\$199,968
Assets in Canada.....	\$1,010,123	Premiums—Canada (net).....	640,533
Liabilities in Canada.....	581,155	Claims—Ontario (net).....	130,921
		Claims—Canada (net).....	340,798

*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.....	158,802	Premiums—Ontario (net).....	\$ 43,549
Liabilities in Canada.....	50,302	Premiums—Canada (net).....	102,690
		Claims—Ontario (net).....	1,382
		Claims—Canada (net).....	10,344

BALOISE FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, BASLE, SWITZERLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. Johnstone, 276 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—Herbert H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1863. *Date commenced business in Canada.*—March 1, 1922.

Capital stock paid in cash.....	Swiss Frcs.	1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....		\$245,360	Premiums—Ontario (net).....	\$ 33,723
Liabilities in Canada.....		107,316	Premiums—Canada (net).....	101,469
			Claims—Ontario (net).....	17,314
			Claims—Canada (net).....	59,101

THE BALTIMORE AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—Norman G. Bethune, 15 Toronto St., Toronto.*Date of Incorporation.*—1925. *Date commenced business in Canada.*—June, 1936.*Canadian business reinsured by the Home Insurance Company of New York.*

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	239,115	Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	48,850	Premiums—Canada (net).....	Nil
		Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Nil

BANKERS & SHIPPERS INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, 14-24 Toronto St., Toronto*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—December 20, 1918. *Date commenced business in Canada.*—1935.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	156,456	Premiums—Ontario (net).....	\$ 39,204
Liabilities in Canada.....	72,994	Premiums—Canada (net).....	126,477
		Claims—Ontario (net).....	15,058
		Claims—Canada (net).....	41,000

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., H. J. Bird, S. W. Campbell, G. C. Cumming, G. H. Northwood, C. A. R. MacLeod, J. W. Price, W. R. Brydon.*Chief or General Agent in Ontario.*—C. E. Sword, Metropolitan Bldg., Toronto.*Date of Incorporation.*—May, 1913. *Date commenced business in Canada.*—December, 1913.

Capital stock paid in cash.....	\$300,500	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	545,889	Premiums—Ontario (net).....	\$12,114
Total liabilities.....	63,986	Premiums—Total business (net)...	29,163
Surplus protection of policyholders.	481,903	Claims—Ontario (net).....	3,020
		Claims—Total business (net).....	6,601

*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.....	Fracs. 30,000,000	Premiums—Ontario (net).....	\$25,517
Assets in Canada.....	\$161,801	Premiums—Canada (net).....	51,880
Liabilities in Canada.....	51,822	Claims—Ontario (net).....	21,329
		Claims—Canada (net).....	42,968

THE BOILER INSPECTION & INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. R. Corson, Toronto; Vice-President, J. P. Byrne, Toronto; Manager, J. P. Byrne, Toronto; Secretary, L. T. Gregg, Toronto.
Directors.—Henry N. Roberts, J. R. L. Starr, K.C., R. R. Corson, J. P. Byrne, Toronto; H. Mudge, Montreal; C. C. Gardiner, D. F. Reese, Hartford, Conn.
Date of Incorporation.—April 8, 1875. *Date commenced business in Canada.*—October 9, 1875.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$ 100,100	Premiums—Ontario (net).....	\$403,216
Total assets.....	1,572,747	Premiums—Total business (net)..	648,406
Total liabilities.....	808,038	Claims—Ontario (net).....	48,897
Surplus protection of policyholders.	764,709	Claims—Total business (net)....	75,457

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).....	\$ 9,455
Assets in Canada.....	260,545	Premiums—Canada (net).....	229,674
Liabilities in Canada.....	291,011	Claims—Ontario (net).....	542
		Claims—Canada (net).....	139,691

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; Sir George Morton, O.B.E., M.C., Calcutta.
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).....	\$ 506,340
Total assets.....	8,238,795	Premiums—Total business (net)..	3,252,090
Total liabilities.....	4,166,068	Claims—Ontario (net).....	250,163
Surplus protection of policyholders.	4,072,727	Claims—Total business (net)....	1,581,033

THE BRITISH AVIATION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal
Chief or General Agent in Ontario.—F. S. McDermott, 29 Wellington St. E., Toronto.
Date of Incorporation.—February 24, 1930. *Date commenced business in Canada.*—1942.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£250,000	Premiums—Ontario (net).....	\$ 2,566
Assets in Canada.....	\$265,292	Premiums—Canada (net).....	44,100
Liabilities in Canada.....	32,403	Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	15,080

*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	882,555	Premiums—Ontario (net)	\$ 69,780
Total liabilities	292,194	Premiums—Total business (net)	228,003
Surplus protection of policyholder	590,361	Claims—Ontario (net)	53,738
		Claims—Total business (net)	120,139

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	\$283,077	Premiums—Ontario (net)	\$131,573
Liabilities in Canada	257,720	Premiums—Canada (net)	307,314
		Claims—Ontario (net)	55,752
		Claims—Canada (net)	188,734

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	827,032	Premiums—Ontario (net)	\$125,588
Total liabilities	415,871	Premiums—Total business (net)	296,784
Surplus protection of policyholders	411,161	Claims—Ontario (net)	117,408
		Claims—Total business (net)	152,383

THE 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	\$125,258	Premiums—Ontario (net)	\$10,587
Liabilities in Canada	47,151	Premiums—Canada (net)	28,434
		Claims—Ontario (net)	4,963
		Claims—Canada (net)	12,252

*See note on page 1.

THE 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, 1944

Assets in Canada

Cash on hand and in banks in Canada.....	\$24,916 80
Balance due by related company.....	3,029 85
Agents' balances and premiums uncollected, written on or after October 1, 1944.....	2,661 75
All other assets—sundry.....	4 32
TOTAL ASSETS IN CANADA.....	\$30,612 72

Liabilities in Canada

Total provision for unpaid claims in Canada.....	\$ 8,604 00
Total net reserve, \$3,987.26; carried out at 80 % thereof.....	3,189 81
Agency and other expenses due and accrued.....	107 61
All other liabilities.....	2,985 07
TOTAL LIABILITIES IN CANADA.....	\$14,886 49

Revenue Account in Canada

Net premiums written, marine.....	\$43,010 36
Reserve of unearned premiums:	
At beginning of year.....	\$ 6,319 11
At end of year.....	3,189 81
Decrease.....	3,129 30
Net premiums earned.....	\$46,139 66
Net claims incurred.....	\$ 4,914 59
Net adjustment expenses incurred.....	4,783 21
Total claims and expenses.....	9,697 80
UNDERWRITING GAIN.....	\$36,441 86

THE 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.....	\$243,884	Premiums—Ontario (net).....	\$ 50,203
Liabilities in Canada.....	122,575	Premiums—Canada (net).....	132,651
		Claims—Ontario (net).....	22,435
		Claims—Canada (net).....	58,828

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.—

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.....	210,291	Premiums—Ontario (net).....	\$17,104
Liabilities in Canada.....	90,552	Premiums—Canada (net).....	73,180
		Claims—Ontario (net).....	2,664
		Claims—Canada (net).....	43,449

*See note on page 1

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. H. Riddel, Toronto; Vice-President, S. Fairley; Managing Director, J. H. Riddel, Toronto; Secretary, S. Fairley.

Directors.—J. H. Riddel, H. T. Fairley, S. Fairley, F. S. Corrigan, W. E. Young, W. H. Despard, H. J. Humphrey, Toronto; H. Routh, Brian E. S. Mountain, Sir E. M. Mountain, Bart. London, Eng.

Date of Incorporation.—1906. *Date commenced business in Canada.*—February 20, 1912†.

Capital stock paid in cash.....	\$ 248,699	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,407,257	Premiums—Ontario (net).....	\$ 85,204
Total liabilities.....	371,700	Premiums—Total business (net)..	184,504
Surplus protection of policyholders.	1,035,557	Claims—Ontario (net).....	32,910
		Claims—Total business (net)....	87,102

THE BRITISH OAK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—September 3, 1921.

Capital stock paid in cash.....	£176,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$271,804	Premiums—Ontario (net).....	\$ 44,915
Liabilities in Canada.....	106,077	Premiums—Canada (net).....	116,318
		Claims—Ontario (net).....	27,637
		Claims—Canada (net).....	72,910

BRITISH TRADERS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of Organization.—1865. *Date commenced business in Canada.*—February 20, 1918

Capital stock paid in cash.....	£192,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,497,221	Premiums—Ontario (net).....	\$166,739
Liabilities in Canada.....	278,547	Premiums—Canada (net).....	387,428
		Claims—Ontario (net).....	78,346
		Claims—Canada (net).....	158,603

CALEDONIAN-AMERICAN INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. L. Young, Montreal.

Chief or General Agent in Ontario.—Thomas Irvine Co. Ltd., Excelsior Life Bldg., Toronto.

Date of Incorporation.—1897. *Date commenced business in Canada.*—February 10, 1920.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	179,730	Premiums—Ontario (net).....	\$14,500
Liabilities in Canada.....	48,732	Premiums—Canada (net).....	48,470
		Claims—Ontario (net).....	7,159
		Claims—Canada (net).....	16,612

CALEDONIAN INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. L. Young, Montreal.

Chief or General Agent in Ontario.—Muntz & Beatty Ltd., Temple Bldg., Toronto.

Date of Organization.—1805. *Date commenced business in Canada.*—February, 1883.

Capital stock paid in cash.....	£155,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$429,636	Premiums—Ontario (net).....	\$118,666
Liabilities in Canada.....	293,685	Premiums—Canada (net).....	302,969
		Claims—Ontario (net).....	63,184
		Claims—Canada (net).....	145,529

*See note on page 1.

†Prior to this date business was confined to Province of Manitoba.

THE CALIFORNIA INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Montreal, Que

Manager or Chief Executive Officer in Canada.—A. C. Hall, 388 St. James St. W., Montreal.

Chief or General Agent in Ontario.—W. M. Hargraff, 83 Richmond St. W., Toronto.

Date of Incorporation.—1864. *Date commenced business in Canada.*—November 18, 1912.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	193,326	Premiums—Ontario (net).....	\$10,587
Liabilities in Canada.....	30,917	Premiums—Canada (net).....	28,434
		Claims—Ontario (net).....	4,963
		Claims—Canada (net).....	12,254

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.....	253,998	Premiums—Ontario (net).....	\$ 33,117
Liabilities in Canada.....	112,135	Premiums—Canada (net).....	144,578
		Claims—Ontario (net).....	19,094
		Claims—Canada (net).....	78,806

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, M. Costello, 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.....	1,610,263	Premiums—Ontario (net).....	\$185,206
Total liabilities.....	593,697	Premiums—Total business (net).....	590,182
Surplus protection of policyholders.....	1,016,566	Claims—Ontario (net).....	75,920
		Claims—Total business (net).....	215,238

THE CANADA LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. N. Mitchell, Toronto; Chairman of the Board, Hon. Leighton McCarthy, P.C., K.C., Toronto; Chairman of the London Board, H. C. Cox, Oakville; Vice-Presidents, R. A. Laidlaw, E. G. Baker, Toronto; General Manager, S. C. McEvenue, Toronto; Actuaries, J. G. Beatty, F.A.S., F.A.I.A., J. D. Williamson, F.A.S., F.A.I.A., Toronto; Secretary, J. H. Domelle, Toronto; Ass't General Manager and Treasurer, E. C. Gill, F.A.S., Toronto; Ass't General Manager, W. J. Beattie, Toronto; Medical Director, S. J. Streight, O.B.E., M.D., Toronto.

Directors.—Hon. Leighton McCarthy, P.C., K.C., A. E. Arscott, C.B.E., J. A. McLeod, R. A. Laidlaw, Rt. Hon. Sir Thomas White, G.C.M.G., E. G. Baker, C. A. Bogert, A. N. Mitchell, S. C. McEvenue, R. C. H. Cassels, K.C., Toronto; H. C. Cox, Oakville; Aime Geoffrion, K.C., B.C.L., Montreal; Hon. Chas. Stewart, P.C., Ottawa; John Stuart, Chicago; A. V. Davis, Pittsburgh.

Date of Incorporation.—April 25, 1849. *Date commenced business in Canada.*—Aug. 21, 1847

Capital stock paid in cash.....	\$ 1,000,000	PREMIUMS AND DISBURSEMENTS	
Total assets.....	320,437,385	Premiums—Ontario (net).....	\$ 7,937,001
Ontario business in force (gross).....	279,613,986	Premiums—Total business (net).....	27,514,282
Total business in force (gross).....	886,789,325	Total disbursements to policyholders (net)—In Ontario.....	4,681,302
		Total business.....	22,131,067

*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	1,245,217	Premiums—Ontario (net)	\$ 138,453
Total liabilities	394,268	Premiums—Total business (net)	397,723
Surplus protection of policyholders	850,949	Claims—Ontario (net)	102,461
		Claims—Total business (net)	220,470

CANADIAN ALLIANCE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, P. J. Perrin, Montreal; Vice-President, R. F. Gour, l'Assomption; Secretary, J. H. Chandler.

Directors.—J. Gagnon, P. J. Perrin, G. Perron, J. G. Ratelle, R. E. Schofield, P. E. Tremblay, R. F. Gour, l'Assomption; L. Grisé, St. Césaire; G. Pratte, Quebec.

Chief or General Agent in Ontario.—Anglo Canadian Underwriters Ltd., 25 Richmond St. W., Toronto.

Date of Incorporation.—July 24, 1943. *Date commenced business in Canada.*—Dec. 22, 1943.

Capital stock paid in cash	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets	313,012	Premiums—Ontario (net)	\$ 8,447
Total liabilities	124,359	Premiums—Total business (net)	122,796
Surplus protection of policyholders	188,653	Claims—Ontario (net)	7,064
		Claims—Total business (net)	62,057

THE CANADIAN FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President and Managing Director, C. S. Riley, Winnipeg; Vice-President and General Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—J. H. Riley, C. S. Riley, A. L. Denison, James A. Crowe, H. C. Ashdown, W. A. Murphy, G. H. Aikins, K.C., Winnipeg.

Chief or General Agent in Ontario.—F. N. Boyd, Federal Bldg., Toronto.

Date of Incorporation.—1887. *Date commenced business in Canada.*—September 1, 1897.

Capital stock paid in cash	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets	3,919,986	Premiums—Ontario (net)	\$ 318,928
Total liabilities	1,614,914	Premiums—Total business (net)	1,263,856
Surplus protection of policyholders	2,305,072	Claims—Ontario (net)	153,647
		Claims—Total business (net)	510,986

CANADIAN GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. E. Naylor, Toronto; Vice-President and General Manager, W. F. Spry, Toronto; Secretary and Treasurer, C. W. Sykes.

Directors.—Rt. Hon. Arthur Meighen, P.C., K.C., A. E. Naylor, G. Larratt Smith, K.C., D. H. Gibson, C.B.E., W. F. Spry, Toronto; Sen. N. M. Paterson, Fort William; R. G. Ivey, K.C., 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	2,745,558	Premiums—Ontario (net)	\$ 431,563
Total liabilities	1,573,125	Premiums—Total business (net)	1,160,844
Surplus protection of policyholders	1,172,433	Claims—Ontario (net)	156,032
		Claims—Total business (net)	432,427

*See note on page 1.

THE CANADIAN INDEMNITY COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President and Managing Director, C. S. Riley, Winnipeg; Vice-President and General Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—J. A. Dowler, C. S. Riley, H. C. Ashdown, J. H. Riley, A. L. Denison, J. A. Crowe, W. A. Murphy, G. H. Aikins, Winnipeg; A. F. Culver, Montreal.

Chief or General Agent in Ontario.—W. C. Riley, Federal Bldg., Toronto.

Date of Incorporation.—March 23, 1916. *Date commenced business in Canada.*—Nov. 21, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	\$ 500,000	Premiums—Ontario (net)	\$ 403,404
Total assets	3,197,828	Premiums—Total business (net)	1,489,289
Total liabilities	1,736,347	Claims—Ontario (net)	109,024
Surplus protection of policyholders	1,461,481	Claims—Total business (net)	500,248

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, 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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	\$ 500,000	Premiums—Ontario (net)	\$231,772
Total assets	2,231,041	Premiums—Total business (net)	752,924
Total liabilities	810,793	Claims—Ontario (net)	66,088
Surplus protection of policyholders	1,420,248	Claims—Total business (net)	199,178

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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	£130,745	Premiums—Ontario (net)	\$ 54,521
Assets in Canada	\$381,447	Premiums—Canada (net)	189,458
Liabilities in Canada	212,041	Claims—Ontario (net)	36,221
		Claims—Canada (net)	107,571

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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	\$301,600	Premiums—Ontario (net)	\$236,259
Total assets	829,008	Premiums—Total business (net)	337,480
Total liabilities	396,028	Claims—Ontario (net)	72,433
Surplus protection of policyholders	432,980	Claims—Total business (net)	127,234

*See note on page 1.

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, 27 Wellington St. E., Toronto.*Date of Incorporation.*—June 25, 1907. *Date commenced business in Canada.*—June 25, 1923.

Capital stock paid in cash.....	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$222,290	Premiums—Ontario (net).....	\$30,705
Liabilities in Canada.....	99,862	Premiums—Canada (net).....	92,626
		Claims—Ontario (net).....	15,647
		Claims—Canada (net).....	42,479

CENTRAL UNION INSURANCE COMPANY*

HEAD OFFICE, FLEMINGTON, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—G. W. Pearson, 371 Bay St., Toronto.*Chief or General Agent in Ontario.*—G. W. Pearson, 371 Bay St., Toronto.*Date of Incorporation.*—1928. *Date commenced business in Canada.*—January 2, 1930.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	156,357	Premiums—Ontario (net).....	\$10,304
Liabilities in Canada.....	27,119	Premiums—Canada (net).....	24,472
		Claims—Ontario (net).....	2,728
		Claims—Canada (net).....	6,227

THE CENTURY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—R. J. Nightingale, Vancouver.*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto*Date of Incorporation.*—1885. *Date commenced business in Canada.*—1917.

Capital stock paid in cash.....	£450,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$956,564	Premiums—Ontario (net).....	\$130,736
Liabilities in Canada.....	299,703	Premiums—Canada (net).....	304,407
		Claims—Ontario (net).....	48,878
		Claims—Canada (net).....	136,412

THE CHINA FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, AUSTRALIA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.*Chief or General Agent in Ontario.*—Colin E. Sword, 44 Victoria St., Toronto.*Date of Incorporation.*—1870. *Date commenced business in Canada.*—July 2, 1919.

Capital stock paid in cash.... Mex.	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	119,060	Premiums—Ontario (net).....	\$14,365
Liabilities in Canada.....	25,590	Premiums—Canada (net).....	29,984
		Claims—Ontario (net).....	6,590
		Claims—Canada (net).....	12,977

THE CITIZENS INSURANCE COMPANY OF NEW JERSEY*

HEAD OFFICE, FLEMINGTON, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.*Chief or General Agent in Ontario.*—B. W. Ballard, 24 Wellington St. E., Toronto.*Date of Incorporation.*—1929. *Date commenced business in Canada.*—January, 1930.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	239,890	Premiums—Ontario (net).....	\$ 4,470
Liabilities in Canada.....	42,396	Premiums—Canada (net).....	79,984
		Claims—Ontario (net).....	4,381
		Claims—Canada (net).....	48,210

*See note on page 1.

CITY OF NEW YORK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, Montreal.

Chief or General Agent in Ontario.—Norman G. Bethune, 15 Toronto St., Toronto.

Date of Incorporation.—1905. Date commenced business in Canada.—July 1, 1927.

Capital stock paid in cash	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	244,107	Premiums—Ontario (net)	Nil
Liabilities in Canada	44,465	Premiums—Canada (net)	†
		Claims—Ontario (net)	Nil
		Claims—Canada (net)	†

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.

Capital stock paid in cash	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	287,097	Premiums—Ontario (net)	\$22,467
Liabilities in Canada	84,215	Premiums—Canada (net)	70,248
		Claims—Ontario (net)	8,675
		Claims—Canada (net)	37,145

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. Ryrie.

Directors.—R. H. Cautley, Norman Allin, M.D., Eardley Allin, M.D., W. T. Henry, Edmonton; J. W. Glenwright, W. C. Hodgson, H. B. Begg, H. H. Bishop, F. J. Colgan, Toronto; John A. East, Saskatoon; F. O. Hodgson, Vancouver.

Chief or General Agent in Ontario.—J. W. Glenwright, 350 Bay St., Toronto.

Date of Incorporation.—April 4, 1911. Date commenced business in Canada.—Oct. 4, 1913.

Capital stock paid in cash	\$ 148,480	PREMIUMS AND DISBURSEMENTS	
Total assets	3,439,148	Premiums—Ontario (net)	\$162,771
Ontario business in force (gross)	5,850,226	Premiums—Total business (net)	424,791
Total business in force (gross)	15,003,305	Total disbursements to policyholders (net)—In Ontario	15,158
		Total business	191,856

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.

Capital stock paid in cash	£3,540,000	PREMIUMS AND DISBURSEMENTS	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada	\$1,176,685	Premiums—Ontario (net)	\$ 287
Ontario business in force (gross)	37,501	Premiums—Canada (net)	3,039
Canadian business in force (gross)	203,742	Total disbursements to policyholders (net)—In Ontario	Nil
		In Canada	14,080

<i>Other than Life:</i>	
Assets in Canada	1,328,431
Liabilities in Canada	864,377

PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>	
Premiums—Ontario (net)	349,569
Premiums—Canada (net)	1,030,438
Claims—Ontario (net)	156,639
Claims—Canada (net)	466,180

*See note on page 1

†Included in figures of Home Insurance Company.

CONFEDERATION LIFE ASSOCIATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, V. R. Smith, M.A., A.I.A., A.A.S., F.A.I.A., Toronto; Vice-Presidents, Col. J. P. Michie, R. S. Waldie, Toronto; Joint General Managers, C. D. Devlin and J. K. Macdonald, B.A., Toronto; Secretary, James L. McLachlin, B.A., A.I.A., A.A.S., Toronto; Actuary, B. T. Holmes, A.I.A., F.A.S., P.A.I.A.

Directors.—Charles S. Macdonald, Col. J. P. Michie, C. R. Dent, R. S. Waldie, Arthur F. White, R. V. LeSueur, P. Grenville Rolph, V. R. Smith, M.A., Toronto; P. A. Thomson, A. A. Magge, K.C., C.B.E., Montreal; W. C. Laidlaw, Allendale; R. A. Bryce, Lt.-Col. W. E. Phillips, J. L. Trumbull.

Date of Incorporation.—April 14, 1871. *Date commenced business in Canada.*—Oct. 31, 1871.

Capital stock paid in cash.....\$ 300,000

PREMIUMS AND DISBURSEMENTS

Life:
Total assets..... 173,196,340
Ontario business in force (gross)... 149,267,775
Total business in force (gross)... 544,741,581

Life:
Premiums—Ontario (net).....\$ 4,321,993
Premiums—Total business (net).. 18,709,795
Total disbursements to policy-
holders (net)—In Ontario.... 2,474,068
Total business.. 11,240,270

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:
Total assets..... 418,994
Total liabilities..... 180,549

Other than Life:
Premiums—Ontario (net)..... 368,964
Premiums—Total business (net).. 518,716
Claims—Ontario (net)..... 286,559
Claims—Total business (net).... 400,789

THE CONNECTICUT FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.

Chief or General Agent in Ontario.—L. T. Hargraves, 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..... 732,407
Liabilities in Canada..... 267,273

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$ 90,224
Premiums—Canada (net)..... 400,545
Claims—Ontario (net)..... 35,145
Claims—Canada (net)..... 193,207

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..... 723,199
Total liabilities..... 301,855
Surplus protection of policyholders. 421,344

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$223,581
Premiums—Total business (net).. 335,706
Claims—Ontario (net)..... 82,898
Claims—Total business (net).... 153,148

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.....\$5,000,000
Assets in Canada..... 1,742,329
Liabilities in Canada..... 1,076,583

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$1,034,739
Premiums—Canada (net)..... 2,077,567
Claims—Ontario (net)..... 325,552
Claims—Canada (net)..... 714,396

*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.

Capital stock paid in cash \$5,000,000
Assets in Canada 1,701,262
Liabilities in Canada 583,729

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net) \$ 266,446
Premiums—Canada (net) 1,046,130
Claims—Ontario (net) 246,059
Claims—Canada (net) 628,879

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, A. S. Mathers, Sidney Jones, G. W. Rutter, John W. Hobbs, John T. Richardson, K.C., T. D'Arcy Leonard, K.C., K. D. McKenzie, J. J. Lorne Ardiel, Toronto; Hon. Jacob Nicol, K.C., Sherbrooke, Que.; W. A. Dryden, Brooklin; Chas. T. McHattie, Vancouver.

Date of Incorporation.—1899. Date commenced business in Canada.—November, 1899.

Capital stock paid in cash \$ 200,000
Total assets 13,833,309
Ontario business in force (gross) 28,865,401
Total business in force (gross) 58,723,961

PREMIUMS AND DISBURSEMENTS
Premiums—Ontario (net) \$ 883,778
Premiums—Total business (net) 1,720,763
Total disbursements to policyholders (net)—In Ontario 382,560
Total business 763,984

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.

Capital stock paid in cash £500,000
Assets in Canada \$465,175
Liabilities in Canada 275,215

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net) \$103,104
Premiums—Canada (net) 333,277
Claims—Ontario (net) 51,885
Claims—Canada (net) 164,730

THE CROWN LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Chairman of the Board, Hon. G. H. Ferguson, P.C., K.C., LL.D., Toronto; 1st Vice-President, C. W. Somers, Toronto; 2nd Vice-President, H. D. Burns, Toronto; 3rd Vice-President, G. T. Somers, Toronto; General Manager, H. R. Stephenson, F.A.S., A.I.A., Toronto; Treasurer, W. D. Stewart, Toronto; Secretary, P. McDonald, Toronto; Actuary, F. W. Hill, F.A.S.; Medical Officer, H. D. Delamere, M.D.; Superintendent of Agencies, E. J. S. Brown.

Directors.—H. R. Stephenson, C. W. Somers, W. F. Watkins, F. Erickson Brown, K.C., H. D. Burns, G. E. Spragge, Hon. G. Howard Ferguson, P.C., K.C., LL.D., G. S. Braden, Toronto; Geo. A. Morson, Havana, Cuba; Hon. E. L. Patenaude, P.C., K.C., LL.D., Montreal; Norman F. Wilson, Ottawa; A. N. McLean, St. John; C. Wallace, Vancouver.

Date of Incorporation.—June 14, 1900. Date commenced business in Canada.—Sept. 10, 1901.

Capital stock paid in cash \$ 278,440
Total assets 69,154,606
Ontario business in force (gross) 77,994,312
Total business in force (gross) 333,155,292

PREMIUMS AND DISBURSEMENTS
Premiums—Ontario (net) \$2,145,490
Premiums—Total business (net) 10,635,372
Total disbursements to policyholders (net)—In Ontario 860,388
Total business 3,295,443

*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; P. E. Bronson, Ottawa.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—Nov. 5, 1887

Capital stock paid in cash.....\$ 1,005,300

PREMIUMS AND DISBURSEMENTS

Life:
Total assets..... 3,733,569
Ontario business in force (gross)... 12,756,708
Total business in force (gross)..... 22,355,758

Life:
Premiums—Ontario (net)..... \$ 319,361
Premiums—Total business (net).. 606,104
Total disbursements to policyholders (net)—In Ontario..... 89,500
Total business.. 179,082

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:
Total assets..... 3,805,232
Total liabilities..... 1,824,868

Other than Life:
Premiums—Ontario (net)..... 992,515
Premiums—Total business (net).. 1,345,785
Claims—Ontario (net)..... 356,950
Claims—Total business (net).... 472,941

THE DOMINION FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Manager, R. H. L. Massie, Toronto; Vice-President, J. A. Fraser, Toronto; Secretary, S. A. Colby, Toronto.

Directors.—R. H. L. Massie, Hamilton Cassels, K.C., John A. Fraser, C. S. Macdonald, Dunlop Stewart, Toronto; R. A. Brock, Montreal; Alfred F. James, Chas. D. James, Milwaukee; Col. Howard Greene, Christiana, Del.

Date of Incorporation.—1904. *Date commenced business in Canada.*—May 11, 1907.

Capital stock paid in cash..... \$ 300,000
Total assets..... 1,584,401
Total liabilities..... 480,104
Surplus protection of policyholders. 1,104,297

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$245,331
Premiums—Total business (net).. 383,817
Claims—Ontario (net)..... 84,780
Claims—Total business (net).... 141,203

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.B., 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, O.B.E., Montreal.

Date of Incorporation.—March 20, 1889. *Date commenced business in Canada.*—July 12, 1889

Capital stock paid in cash.....\$ 280,000
Total assets..... 62,347,154
Ontario business in force (gross)... 85,230,244
Total business in force (gross).... 224,518,270

PREMIUMS AND DISBURSEMENTS
Premiums—Ontario (net)..... \$2,463,012
Premiums—Total business (net).. 6,890,899
Total disbursements to policyholders (net)—In Ontario..... 1,372,810
Total business.. 3,039,651

THE DRAPERS' AND GENERAL INSURANCE COMPANY, LIMITED*

(See Monument Insurance Company, Limited, page 51)

*See note on page 1.

THE EAGLE FIRE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Whitley, Toronto.

Chief or General Agent in Ontario.—E. M. Whitley, 12 Wellington St. E., Toronto.

Date of Incorporation.—1806. *Date commenced business in Canada.*—January 1, 1937

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	206,862	Premiums—Ontario (net).....	\$50,692
Liabilities in Canada.....	93,050	Premiums—Canada (net).....	82,242
		Claims—Ontario (net).....	20,626
		Claims—Canada (net).....	59,920

EAGLE STAR INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.

Chief or General Agent in Ontario.—J. H. Riddel, 217 Bay St., Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—May, 1912.

Capital stock paid in cash.....	\$16,303,111	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	472,027	Premiums—Ontario (net).....	\$259,331
Liabilities in Canada.....	378,500	Premiums—Canada (net).....	811,935
		Claims—Ontario (net).....	101,582
		Claims—Canada (net).....	375,536

THE T. EATON LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. D. Eaton, Toronto; Vice-Presidents, O. D. Vaughan, J. A. Livingstone, T. C. Eaton, Toronto; Manager and Secretary-Treasurer, J. A. Livingstone, Toronto; Actuary, A. E. Harkness, A.A.S., Toronto; Medical Director, T. D. Archibald, M.D.

Directors.—O. D. Vaughan, G. M. Eaton, J. Elliott, J. A. Livingstone, T. C. Musgrave, J. G. McKee, E. A. Eaton, J. D. Eaton, T. C. Eaton, A. H. Grainger, Toronto; R. S. McCordick, Winnipeg; F. B. Walls, Montreal, C. H. Boothe, Hamilton.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—August 20, 1920.

Capital stock paid in cash.....	\$ 250,000	PREMIUMS AND DISBURSEMENTS	
Total assets.....	13,221,816	Premiums—Ontario (net).....	\$ 602,686
Ontario business in force (gross)....	19,577,898	Premiums—Total business (net)...	1,293,415
Total business in force (gross)....	38,626,091	Total disbursements to policy-	
		holders (net)—In Ontario.....	290,041
		Total business..	742,965

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, A. H. K. Russell; General Manager, L. T. Boyd; Actuary, H. H. Blakeman; Treasurer and Act'g Secretary, J. R. Paterson.

Directors.—C. P. Fell, A. H. K. Russell, N. A. Fairhead, A. Bruce Matthews, Geo. M. Orr, Toronto; N. P. Lambert, Ottawa; Geo. J. Guy, Port Nelson; D. W. McCormick, Galt; D. R. McLaughlin, Georgetown.

Auditors.—E. J. Howson, F.C.A., and A. B. Shepard, F.C.E., of Thorne, Mulholland, Howson & McPherson, Chartered Accountants, Toronto.

*See note on page 1.

Statement for the Year Ended December 31, 1944

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 of year.....	26,170	\$1,308,500 00	\$ 313,170 00
Calls received during year.....			25 00
Capital stock at end of year.....	26,170	\$1,308,500 00	\$ 313,195 00

Premium on Capital Stock

Total amount paid to December 31, 1944.....	\$ 928,720 00
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Summary Balance Sheet

Assets		Liabilities	
Total ledger assets at book value.....	\$12,560,533 38	Total liabilities.....	\$11,957,948 32
Deduct excess of total book value of ledger assets over total authorized value.....	41,366 29	Excess of assets over liabilities: Capital stock paid in cash.....	\$313,195 00
Total ledger assets at authorized value.....	\$12,519,167 09	Surplus.....	525,352 98
Non-ledger assets.....	286,996 64		838,547 98
Total assets.....	\$12,806,163 73		
Deduct assets not admitted....	9,667 43		
TOTAL ADMITTED ASSETS.....	\$12,796,496 30	TOTAL.....	\$12,796,496 30

Movement of Ledger Accounts

Total ledger assets at book value, December 31, 1943....	\$11,927,138 78	Decrease in ledger assets in 1944: Disbursements.....	\$ 1,364,246 15
Increase in ledger assets in 1944: Income.....	\$ 1,997,196 99	Total ledger assets at book value, December 31, 1944..	12,560,533 38
Increase in ledger liabilities— sundry accounts payable....	418 76		
Increase in capital stock....	25 00		
Total increase.....	\$ 1,997,640 75		
TOTAL.....	\$13,924,779 53	TOTAL.....	\$13,924,779 53

Assets

Ledger Assets

Book value of real estate, less encumbrances: office premises, \$106,027.83; held for sale, \$175,011.77.....	\$ 281,039 60
Amounts owing under agreements of sale of real estate.....	27,341 00
Mortgage loans on real estate.....	1,308,745 80
Loans on policies and other amounts secured by the Company's policies in force..	691,820 73
Book value of bonds, debentures and debenture stocks.....	8,816,926 32
Book value of stocks.....	1,259,729 25
Cash on hand and in banks.....	155,388 79
Agents' ledger balances.....	17,681 12
Sundry accounts receivable.....	1,860 77
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$12,560,533 38
Deduct excess of total book value of ledger assets over total authorized value....	41,366 29
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$12,519,167 09

Non-ledger Assets

Total interest, dividends and rents due and accrued.....	\$ 127,689 11
Total net premiums due and uncollected and deferred.....	159,307 53
TOTAL NON-LEDGER ASSETS.....	\$ 286,996 64
TOTAL ASSETS.....	\$12,806,163 73

Deduct Assets Not Admitted

Cash advanced to or in the hands of officers or agents.....	9,667 43
TOTAL ADMITTED ASSETS.....	\$12,796,496 30

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.....					\$11,139,248	00
Net liability for admitted outstanding claims under contracts.....					102,451	98
Provision for unreported death claims.....					17,000	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.....					205,846	00
Premiums received from policyholders in advance.....					13,395	43
Net dividends to policyholders due and unpaid.....					2,708	44
Provision for accrued profits to policyholders not included above.....					82,545	00
Balance of shareholders' surplus account, including dividends due and unpaid.....					14,945	60
Provincial, municipal and other taxes due and accrued.....					30,873	92
Salaries, rents and office expenses due and accrued.....					3,582	09
Medical examiners' and legal fees due and accrued.....					1,255	00
Commissions to agents due and accrued.....					9,982	53
Reserve for contingencies.....					285,000	00
Staff pension, assurance and savings funds.....					40,682	00
Miscellaneous accounts payable.....					5,432	33
TOTAL LIABILITIES.....					\$11,957,948	32

Income

	FIRST YEAR	RENEWAL	SINGLE	TOTALS
Assurance premiums, ordinary.....	\$225,360 69	\$1,132,490 81	\$18,848 15	\$1,376,699 65
Less reinsurance premiums.....	7,247 34	34,693 91		41,941 25
Net assurance premiums, ordinary.....	\$218,113 35	\$1,097,796 90	\$18,848 15	\$1,334,758 40
Net assurance premiums, group.....		453 18		453 18
Net annuity considerations, ordinary.....	4,575 94	39,304 16	11,311 40	55,191 50
Net annuity considerations, group.....			60 50	60 50
Total net premium income and consideration for annuities.....	\$222,689 29	\$1,137,554 24	\$30,220 05	\$1,390,463 58
Consideration for supplementary contracts involving life contingencies.....				2,337 00
Amounts left with the Company at interest (arising out of assurance and annuity contracts):				
Dividends.....			\$ 8,839 82	
Other amounts.....			46,134 75	
				54,974 57
Interest, dividends and rents.....				501,369 65
Income from all other sources:				
Staff Pension Fund contributions—by employees, \$5,677.35; by the Company, \$5,677.35.....			\$11,354 70	
Not taken fees.....			283 41	
				11,638 11
Gross profit on sale or maturity of ledger assets.....				36,414 08
TOTAL INCOME.....				\$1,997,196 99

Disbursements

	DEATH CLAIMS AND ANNUITY PAYMENTS	MATURITIES	SURRENDER VALUES	DISABILITY CLAIMS	DIVIDENDS	TOTALS
Assurances, net.....	\$526,919 14	\$77,573 29	\$121,323 31	\$8,075 39	\$35,927 74	\$ 769,818 87
Annuities, net....	14,481 21		4,725 66		668 19	19,875 06
Total net disbursements in respect of assurance and annuity contracts.....						\$ 789,693 93
Net payments under supplementary contracts involving life contingencies.....						6,407 88
Net reduction in premiums resulting from application of dividends.....						1,020 17
Amounts left with the Company at interest (arising out of assurance and annuity contracts) and interest accumulations thereon withdrawn:						
Dividends.....				\$ 1,078 15		
Other amounts.....				28,299 58		
						29,377 73
Taxes, licenses and fees: Taxes on premiums, \$19,322.61; taxes on investments (other than real estate), \$1,259.45; licenses and fees, \$853.20; other taxes, \$1,508.38.....						22,943 64
Head office expenses: Salaries, \$83,871.22; directors' fees, \$1,145.95; auditors' fees, \$2,000.00; travelling expenses, \$4,860.54; rents (including \$7,200.00 for Company's occupancy of its own buildings), \$8,530.91; miscellaneous, \$10,925.33.....						111,333 95
Branch office and agency expenses: Assurance commissions: first year—ordinary, \$167,319.32; renewal—ordinary, \$36,213.57; group, \$13.73; single—ordinary, \$419.76. Annuity commissions: first year—ordinary, \$1,433.11; renewal—ordinary, \$847.23; single—ordinary, \$50.16. Salaries, \$63,359.21; advances made to agents, \$1,701.94; travelling expenses, \$19,164.97; rent (including \$1,134.00 for Company's occupancy of its own buildings), \$8,494.68; miscellaneous, \$21,969.73.....						320,987 41
All other expenses: Advertising, \$2,383.00; books and periodicals, \$364.32; express, telegrams and telephones, \$1,558.43; legal fees, \$2,956.62; medical fees, \$11,275.00; office furniture, \$1,749.50; postage, \$3,090.54; printing and stationery, \$3,922.85; contributions to Staff Pension Fund, \$5,677.35; miscellaneous, \$7,169.69.....						40,147 30
Payments from Staff Pension Fund.....						379 40
All other disbursements.....						12,633 73
Interest or dividends paid to shareholders.....						12,526 80
Interest paid on claims.....						879 96
Interest on borrowed money and bank overdrafts.....						4,565 23
Gross loss on sale or maturity of ledger assets.....						11,349 02
TOTAL DISBURSEMENTS.....						\$1,364,246 15

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 1943.....	23,219	32,809,333	7,366	11,898,788	205	945,571	63,006	30,790	45,716,698
New effected.....	3,677	5,292,747	1,637	2,965,947	42	236,974	.....	5,356	8,495,668
Old revived.....	96	124,304	43	70,379	.....	.....	.....	139	194,683
New bonus additions.....	.....	.....	.....	.....	.....	.....	12,110	.....	12,110
Old increased.....	.....	27,486	.....	21,982	.....	.....	.....	.....	49,468
Transferred.....	39	120,678	28	88,914	1	2,500	41	68	212,133
Totals.....	27,031	38,374,548	9,074	15,046,010	248	1,185,045	75,157	36,353	54,680,760
Less ceased by:									
Death.....	413	494,310	42	37,704	.....	.....	431	455	532,445
Maturity.....	.....	.....	55	81,091	.....	.....	.....	55	81,091
Expiry.....	.....	.....	.....	.....	9	21,532	.....	9	21,532
Surrender.....	248	345,501	57	75,061	.....	.....	2,144	305	422,706
Lapse—									
Less than 1 yr.....	165	229,945	108	178,575	.....	.....	.....	273	408,520
Other.....	547	778,299	200	297,775	8	30,708	.....	755	1,106,782
Decrease.....	.....	98,315	.....	87,406	.....	10,426	.....	.....	196,147
Transfer.....	21	52,500	21	37,125	19	88,000	.....	61	177,625
Total ceased.....	1,394	1,998,870	483	794,737	36	150,666	2,575	1,913	2,946,848
AT END OF 1944.....	25,637	36,375,678	8,591	14,251,273	212	1,034,379	72,582	34,440	51,733,912
Reassured.....	.....	923,793	.....	307,193	.....	206,890	.....	.....	1,437,876

Exhibit of Group Assurance Policies

CLASSIFICATION	TERM		
	NUMBER		AMOUNT
	POLICIES	EMPLOYEES	
At beginning and end of 1944.....	2	17	\$ c. 38,000 00

Exhibit of Annuities Arising Out of Assurance Contracts

CLASSIFICATION	SUPPLEMENTARY CONTRACTS						DISABILITY ANNUITIES	
	INVOLVING LIFE CONTINGENCIES		NOT INVOLVING LIFE CONTINGENCIES		TOTAL		No.	ANNUAL PAYMENT
	No.	ANNUAL PAYMENT	No.	ANNUAL PAYMENT	No.	ANNUAL PAYMENT		
		\$ c.		\$ c.		\$ c.		\$ c.
At end of 1943.....	1	127 56	13	5,780 32	14	5,907 88	19	8,061 72
New effected.....	.....	.....	1	500 00	1	500 00	3	1,560 00
Old revived.....	.....	.....	.....	.....	.....	.....	1	240 00
Totals.....	1	127 56	14	6,280 32	15	6,407 88	23	9,861 72
Less ceased by:								
Death.....	.....	.....	.....	.....	.....	.....	4	1,920 00
Total ceased.....	.....	.....	.....	.....	.....	.....	4	1,920 00
AT END OF 1944.....	1	127 56	14	6,280 32	15	6,407 88	19	7,941 72

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 1943.....	542	\$ c. 177,398 40	46	\$ c. 10,236 24	13	\$ c. 2,568 58	59	\$ c. 12,804 82
New effected.....	68	23,176 56	1	148 92	...	...	1	148 92
Old revived.....	1	217 32	...	...	...	...	...	...
Old increased.....	...	225 00	...	...	...	...	...	...
Transferred.....	...	...	4	1,306 92	...	...	4	1,306 92
Totals.....	611	201,017 28	51	11,692 08	13	2,568 58	64	14,260 66
Less ceased by:								
Death.....	2	1,158 24	...	...	...	...	...	...
Expiry.....	1	120 00	...	...	1	300 00	1	300 00
Surrender.....	8	4,827 72	...	...	1	72 00	1	72 00
Lapse—								
Less than 1 year... 11	11	3,273 84	...	...	...	...	...	...
Other.....	5	2,476 92	...	...	...	...	...	...
Decrease.....	...	861 48	...	...	...	...	...	...
Transfer.....	6	2,576 76	...	...	...	...	...	...
Total ceased.....	33	15,294 96	...	...	2	372 00	2	372 00
AT END OF 1944....	578	185,722 32	51	11,692 08	11	2,196 58	62	13,888 66

Statement of Actuarial Liabilities

ASSURANCE SECTION

CLASS OF ASSURANCE	GROSS IN FORCE			REASSURED IN OTHER COMPANIES	
	No.	AMOUNT	RESERVE	AMOUNT	RESERVE
ORDINARY, PARTICIPATING		\$ c.	\$	\$	\$
Life.....	15,279	22,425,373 00	2,653,664	475,371	73,412
Endowment.....	6,639	11,016,499 00	1,506,457	257,363	15,409
Term, etc.....	1	2,500 00	376	...	...
Bonus additions.....	...	72,582 00	37,866	...	...
Premium reductions.....	...	(1,068 76)	2,335	...	...
Additional accidental death benefits.....	...	(7,339,800 00)	11,230	(269,900)	173
Disability benefits, active lives:					
Waiver of premium only.....	...	(5,070,979 00)	...	(94,851)	...
Waiver of premium and income.....	...	(957,337 00)	39,744	(24,050)	756
Disability benefits, disabled lives.....	...	(1,800 00)	17,337	...	...
Extra premiums.....	...	...	4,902	...	...
Exch'ge on foreign currency contracts.....	...	...	1,069	...	...
Supplementary contracts, not involving life contingencies.....	...	(4)	7,187	...	...
Totals.....	21,919	33,516,954 00	4,282,167	732,734	89,750
ORDINARY, NON-PARTICIPATING					
Life.....	10,358	13,950,305 00	5,178,649	448,422	32,051
Endowment.....	1,952	3,234,774 00	1,135,056	49,830	6,394
Term, etc.....	211	1,031,879 00	7,925	206,890	1,722
Additional accidental death benefits.....	...	(2,054,900 00)	3,175	(302,600)	205
Disability benefits, active lives:					
Waiver of premium only.....	...	(605,159 00)	...	(46,535)	...
Waiver of premium and income.....	...	(919,370 00)	27,490	(4,000)	272
Disability benefits, disabled lives.....	...	(5,902 00)	36,223	...	...
Extra premiums.....	...	...	1,199	...	...
Exch'ge on foreign currency contracts.....	...	...	65	...	...
Supplementary contracts:					
Involving life contingencies.....	(1)	(127 56)	2,154	...	...
Not involving life contingencies.....	(10)	(4,864 64)	28,452	...	...
Totals.....	12,521	18,216,958 00	6,420,388	705,142	40,644
TOTALS—ORDINARY.....	34,440	51,733,912 00	10,702,555	1,437,876	130,394
GROUP, PARTICIPATING					
Term, etc.....	2	38,000 00	13	...	...
TOTALS—GROUP.....	2	38,000 00	13	...	...
GRAND TOTALS—ASSURANCES.....	34,442	51,771,912 00	10,702,568	1,437,876	130,394

ANNUITY SECTION

CLASS OF ANNUITY	GROSS IN FORCE			REASSURED IN OTHER COMPANIES
	NO.	ANNUAL PAYMENT	RESERVE	RESERVE
ORDINARY, PARTICIPATING		\$ c.	\$	\$
Deferred.....	407	110,664 96	130,174	.....
Vested—involving life contingencies.....	1	1,400 00	14,728	.....
Disability (active lives).....			564	243
Premium reduction.....			20	.....
Totals.....	411	112,064 96	145,486	243
ORDINARY, NON-PARTICIPATING				
Deferred.....	271	75,057 36	323,678	.....
Vested:				
Involving life contingencies.....	47	10,292 08	87,051	.....
Not involving life contingencies.....	11	2,196 58	8,721	.....
Disability (active lives).....			833	.....
Disability (disabled lives).....			1,241	.....
Totals.....	329	87,546 02	421,524	.....
GRAND TOTALS—ANNUITIES.	740	199,610 98	567,010	243

Summary of Reserve

	PARTICIPATING	NON-PARTICIPATING	TOTAL
	\$	\$	\$
Reserve for policies and contracts in force:			
Assurance.....	4,282,180	6,420,388	10,702,568
Annuity.....	145,486	421,524	567,010
Totals.....	4,427,666	6,841,912	11,269,578
Deduct reserve for reassured contracts:			
Assurance.....	89,750	40,644	130,394
Annuity.....	243	.....	243
Total reassurance.....	89,993	40,644	130,637
Net reserve.....	4,337,673	6,801,268	11,138,941
Add reserve for contracts reassured with companies not licensed in Canada.....	.....	307	307
NET RESERVE CARRIED IN THE LIABILITIES.	4,337,673	6,801,575	11,139,248

Miscellaneous Statement

I. STATEMENT OF ACTUARIAL LIABILITIES

(1) Valuation of Assurance Policies and Annuity Contracts:

Life insurance contracts were valued in groups arranged according to section of business, year of issue, plan and age at issue. There was an exception in the case of the fraternal whole life plan and in the case of paid-up policies for which the business was grouped according to attained age in 1944. The valuation schedules were completed using factors for the terminal reserves for each, the policy anniversary preceding and that following, the valuation date, as well as the net premium and the death strain. The mean reserves were computed only for each section of the business. This method provides a check on the accuracy of the work in applying the valuation factors. The age at issue is taken as the age nearest birthday at the date of issue and the duration is taken as $N + \frac{1}{2}$ where N is the difference between the calendar year of issue and the year of valuation.

Particulars of the bases used for the valuation of life insurance contracts are: business issued 1929-1936 by the Mutual Relief Life reinsured—the AM(5) 3 ½% table net level premium method; prepaid profit plans issued 1922-1937—the OM(5) 3 ½% table net level premium method; participating policies issued 1922-1942—the OM(5) 3%, the OM(5) 3 ½% and the AM(5) 3 ½% tables net level premium method using the deductions permitted by The Ontario Insurance Act; non-participating policies, issued 1922-1930—the OM(5) 3 ½% table, issued 1931 to 1942, the AM(5) 3 ½% table, net level premium method using the deductions permitted under The Ontario Insurance Act; fraternal business reinsured by this Company the CM(5) 3 ½% table Canadian modification except for the whole life plan for which the sums assured and net premiums were valued separately; both participating and non-participating policies issued 1942 and after, the CM(5) 3% table Canadian Modification. The reserves determined in accordance with the foregoing specifications are the equal of, or exceed, the amounts which would be required by The Ontario Insurance Act.

For vested annuity contracts and single premium deferred annuities involving life contingencies, the basis of valuation was the Rutherford Table with 3 ½% interest rate. Contracts for immediate annuities for periods certain were valued on an interest basis of 3 ½%. Contracts issued as annual premium deferred annuities, not involving life contingencies during the deferred period, were valued on a 3 ½% interest basis for issues prior to 1941 and on a 3% interest basis for issues of 1941 and after, using the method of accumulating the net premium at interest. The

foregoing valuation bases provide reserves in excess of the requirements of The Ontario Insurance Act.

(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 the deduction from the sum insured) the additional liability was determined as follows:

(i) Before the occurrence of disability by the accumulation without interest of 50% of the gross extra premium for disability from the date of issue on the policies in force as of the date of valuation;

(ii) After the occurrence of disability the reserve provided was the present value of the future income payments and premiums to be waived on the basis of Hunter's disability table with interest at the rate of 3% per annum adjusted as follows according to the year preceding the date of valuation that the claim was incurred: 50% first year, 75% second year, 85% third year, 95% fourth year and 100% in the fifth year of disability and thereafter.

(f) Policies providing for additional accidental death benefits were valued as follows: For all policies in force a reserve of 62 $\frac{1}{2}$ ¢ 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 $\frac{1}{2}$ % interest per annum.

(g) Annuities issued to lives classed as under average were valued as of the rated-up age on the basis of which the contract was issued substandard.

(h) Any other special classes of policies the foregoing statement appears to cover.

(2) Items of Special Reserves:

(a) To cover future expenses for limited payment and single premium assurance policies and for immediate annuity contracts, no reserve is maintained.

(b) To make provision for benefits granted under contracts which may at any duration be in excess of the reserve computed in accordance with the basic method of valuation; for these a special reserve was provided equivalent to the excess of the guaranteed value over the level reserve.

(c) To provide any amount, the 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 1944 on the basis of the net ledger assets at book value was 4.21% 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 page 9, item 4, plus the accrued interest as of the 31st of December, 1944, page 5, item 14 less the accrued interest as of the 31st of December, 1943, being the corresponding item. The book value of the net ledger assets as of the end of the year is represented by item 10, page 5 of this statement, and for the beginning of the year by the corresponding item of the previous year's statement.

(2) Investment expenses. The investment expenses for 1944 amounted to \$30,580. These expenses were comprised of taxes \$1,259.45; salaries \$13,500; rents \$1,330.91; directors' fees \$3,000; auditors' fees \$1,000; commissions \$6,659.06, and miscellaneous \$3,830.58. 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 (1) gain from interest earned in excess of the amount required to maintain the policy reserve, (2) 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 (3) the gain from loading on premiums in excess of the expenses.

The interest surplus is taken at 0.50% of the mean reserve by the Canadian Modified preliminary term method.

The gain from mortality is assumed to be 10% of the AM(5) table of mortality with a minimum of \$1.00 per thousand applied to the net amount of risk.

The gain from loading is taken as 50% of the excess of the gross premium over the net renewal premium by the Canadian Modified preliminary term method AM(5) 3 1/2% and expenses of 7 1/2% of the gross premium plus \$3.00 per thousand per annum. In the case of endowment plans on the 1937 rate series the loading factor is a percentage of the (gross premium less the net renewal premium on the Canadian Modified AM(5) 3 1/2% basis), graded from 5% at age 10 to 7 1/2% at age 50. In the case of the retirement income bond plan the loading factor is 50% of the (gross premium less the net premium and less the expense allowance of 5% of the gross premium plus \$7.50 per unit premium).

It is assumed that there are no dividends earned during the first policy year. Quinquennial dividends are derived by accumulating the annual profits as described above at 5% to cover interest and survivorship. The amounts of the cash dividend determined as described are converted into bonus additions using the AM(5) 3 1/2% table and are converted into premium reductions using the annuities certain on the 3% interest basis.

Respecting policy proceeds left on deposit with the Company the rate of interest for 1945 is 3% per annum, subject to the special guarantee of a higher rate in the case of a few policy contracts. Amounts pertaining to policy contracts in the form of premiums paid in advance are accepted subject to a rate of discount computed on a 2 1/2% interest basis.

The foregoing schedule is applicable for participating policies entitled to share in profits during 1945.

Annuities are issued by the Company only on the non-participating basis. No distinction in dividend class is made as between policies with and without disability.

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 \$8,887, reserve \$307, as of the 31st of December, 1944.

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Curtis, Insurance Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—S. G. Reid, Canada Life Bldg., Toronto.

Date of Incorporation.—Oct. 25, 1880. Date commenced business in Canada.—Oct. 24, 1894.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$384,772	Premiums—Ontario (net).....	\$ 971,413
Assets in Canada.....	\$3,247,340	Premiums—Canada (net).....	2,113,580
Liabilities in Canada.....	2,266,683	Claims—Ontario (net).....	377,041
		Claims—Canada (net).....	884,358

EMPLOYERS' REINSURANCE CORPORATION*

HEAD OFFICE, KANSAS CITY, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. Douglas Hill, Toronto.

Chief or General Agent in Ontario.—R. Douglas Hill, 443 Confederation Life Bldg., Toronto.

Date of Incorporation.—Jan. 30, 1914. Date commenced business in Canada.—May 9, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$ 86,116
Assets in Canada.....	549,293	Premiums—Canada (net).....	136,311
Liabilities in Canada.....	182,773	Claims—Ontario (net).....	20,797
		Claims—Canada (net).....	27,798

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, Christiana, Del.; Alfred F. James, C. D. James, E. B. Shea, Milwaukee; G. M. Kelley, K.C., Hamilton Cassels, K.C., R. H. L. Massie, V. R. Smith, Dunlop Stewart, Toronto.

Date of Incorporation.—June 4, 1921. Date commenced business in Canada.—March 7, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$250,000	Premiums—Ontario (net).....	\$42,552
Total assets.....	677,605	Premiums—Total business (net)...	77,029
Total liabilities.....	128,446	Claims—Ontario (net).....	14,810
Surplus protection of policyholders.	549,159	Claims—Total business (net).....	27,324

EQUITABLE FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott, Montreal.*Chief or General Agent in Ontario.*—L. T. Hargreaves, 10 Adelaide St. E., Toronto.*Date of Incorporation.*—1859. *Date commenced business in Canada.*—April 3, 1913.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	379,633	Premiums—Ontario (net).....	\$18,046
Liabilities in Canada.....	89,260	Premiums—Canada (net).....	68,267
		Claims—Ontario (net).....	7,031
		Claims—Canada (net).....	30,534

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; Hon. Harold Macpherson, St. Johns, Nfld.; Charles S. Morton, M.B., F.R.C.S., Halifax; J. M. Walton, Aurora, Ont.

Date of Incorporation.—Nov. 19, 1920. *Date commenced business in Canada.*—Nov. 19, 1920.

Capital stock paid in cash.....	\$ 327,155	PREMIUMS AND DISBURSEMENTS	
Total assets.....	15,879,559	Premiums—Ontario (net).....	\$1,017,426
Ontario business in force (gross)...	37,160,378	Premiums—Total business (net)...	1,329,374
Total business in force (gross).....	48,896,192	Total disbursements to policy-	
		holders (net)—In Ontario.....	517,581
		Total business..	737,576

ESSEX AND SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.*Chief or General Agent in Ontario.*—Douglas G. Ross, 26 Adelaide St. W., Toronto.*Date of Incorporation.*—1906. *Date commenced business in Canada.*—March 11, 1920.

Capital stock paid in cash.....	£56,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$156,284	Premiums—Ontario (net).....	\$15,204
Liabilities in Canada.....	58,222	Premiums—Canada (net).....	50,366
		Claims—Ontario (net).....	7,070
		Claims—Canada (net).....	22,734

THE EUREKA-SECURITY FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, CINCINNATI, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. C. Butler, Toronto.*Chief or General Agent in Ontario.*—W. C. Butler, Victory Bldg., Toronto.*Date of Incorporation.*—Sept., 1864. *Date commenced business in Canada.*—Jan. 30, 1935.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	182,132	Premiums—Ontario (net).....	\$17,043
Liabilities in Canada.....	46,923	Premiums—Canada (net).....	44,216
		Claims—Ontario (net).....	7,324
		Claims—Canada (net).....	10,763

THE EXCELSIOR LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Hon. Albert Matthews, LL.D., Toronto; 1st Vice-President, G. R. Warwick, Toronto; 2nd Vice-President, S. F. Duncan, Toronto; Secretary-Treasurer, C. P. Muckle, A.A.S.

Directors.—Hon. Albert Matthews, LL.D., H. S. Gooderham, George R. Warwick, F. H. Marsh, S. F. Duncan, C. Q. Parker, C. C. Calvin, K.C., E. P. Taylor, Toronto; G. S. Kilbourn, Hon. L. M. Gouin, K.C., Montreal; George E. Weir, K.C., Dresden, Ont.; J. W. Spencer, Victoria, B.C.

Date of Incorporation.—July 10, 1889. *Date commenced business in Canada.*—Oct. 15, 1890.

Capital stock paid in cash.....	\$ 200,000	PREMIUMS AND DISBURSEMENTS	
Total assets.....	33,020,945	Premiums—Ontario (net).....	\$2,029,840
Ontario business in force (gross)...	67,933,870	Premiums—Total business (net)...	4,161,687
Total business in force (gross).....	153,153,415	Total disbursements to policy-	
		holders (net)—In Ontario.....	804,309
		Total business..	1,755,545

*See note on page 1.

EXCESS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.*Chief or General Agent in Ontario.*—Grover Leyland, Concourse Bldg., Toronto.*Date of Incorporation.*—1894. *Date commenced business in Canada.*—May, 1935.

Capital stock paid in cash	£500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	\$211,537	Premiums—Ontario (net)	\$25,874
Liabilities in Canada	54,598	Premiums—Canada (net)	61,907
		Claims—Ontario (net)	8,243
		Claims—Canada (net)	18,520

FEDERAL FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. Hon. H. A. Bruce, M.D.; Vice-President and Managing Director, H. Begg; Secretary, G. A. Gordon; Treasurer, Alan Coatsworth.*Directors.*—Col. Hon. H. A. Bruce, M.D., Herbert Begg, W. R. Begg, H. Bruce Begg, Col. K. R. Marshall, C.M.G., D.S.O., F. K. Morrow, Leigh McCarthy, Frank Shannon, E. B. Stockdale, W. C. Laidlaw.*Date of Incorporation.*—Dec. 5, 1922. *Date commenced business in Canada.*—Jan. 2, 1923.

Capital stock paid in cash	\$125,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets	810,141	Premiums—Ontario (net)	\$216,046
Total liabilities	316,859	Premiums—Total business (net)	310,946
Surplus protection of policyholders	493,282	Claims—Ontario (net)	86,560
		Claims—Total business (net)	118,636

FEDERAL INSURANCE COMPANY*

HEAD OFFICE, FLEMINGTON, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. L. Harrison, 360 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—W. S. Tomenson, 12 Wellington St. E., Toronto.*Date of Incorporation.*—1901. *Date commenced business in Canada.*—June, 1919.

Capital stock paid in cash	\$4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	290,425	Premiums—Ontario (net)	\$ 79,467
Liabilities in Canada	105,723	Premiums—Canada (net)	133,633
		Claims—Ontario (net)	56,924
		Claims—Canada (net)	80,825

THE FIDELITY & CASUALTY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 410 St. Nicholas St., Montreal.*Chief or General Agent in Ontario.*—A. C. L. Wildman, 36 Toronto St., Toronto.*Date of Incorporation.*—March 20, 1876. *Date commenced business in Canada.*—May 15, 1905.

Capital stock paid in cash	\$2,250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	430,414	Premiums—Ontario (net)	\$7,947
Liabilities in Canada	23,302	Premiums—Canada (net)	5,798
		Claims—Ontario (net)	Nil
		Claims—Canada (net)	-3,222

FIDELITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, C. L. Phillips, Baltimore, Md.; Vice-Presidents, A. E. Perry, Toronto, F. D. Knowles, Montreal; Manager, A. E. Perry, Toronto; Secretary, A. T. Tutty, Toronto.*Directors.*—A. E. Perry, Gerard B. Strathy, K.C., L. B. Campbell, Col. A. E. Kirkpatrick, S. Moss, Toronto; Lt.-Col. E. G. Hanson, D.S.O., F. D. Knowles, W. A. Merrill, K.C., Montreal; Alfred C. Bethune, Ottawa; Chas. L. Phillips, G. Porter Houston, R. H. Bland, E. A. Davis, Jos. P. Matthai, Baltimore.*Date of Incorporation.*—Dec. 11, 1921. *Date commenced business in Canada.*—April 1, 1922.

Capital stock paid in cash	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets	747,652	Premiums—Ontario (net)	\$204,119
Total liabilities	358,507	Premiums—Total business (net)	389,537
Surplus protection of policyholders	389,145	Claims—Ontario (net)	95,916
		Claims—Total business (net)	205,085

*See note on page 1

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.*Chief or General Agent in Ontario.*—A. C. L. Wildman, 36 Toronto St., Toronto.*Date of Incorporation.*—March 1, 1910. *Date commenced business in Canada.*—March 1, 1910.

Capital stock paid in cash.....	\$3,750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,581,633	Premiums—Ontario (net).....	\$142,980
Liabilities in Canada.....	384,695	Premiums—Canada (net).....	597,895
		Claims—Ontario (net).....	59,394
		Claims—Canada (net).....	336,790

FIRE ASSOCIATION OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John J. Kilgour, Toronto.*Chief or General Agent in Ontario.*—John J. Kilgour, Metropolitan Bldg., Toronto.*Date of Incorporation.*—March 10, 1820. *Date commenced business in Canada.*—March 10, 1918.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	811,756	Premiums—Ontario (net).....	\$ 90,531
Liabilities in Canada.....	217,556	Premiums—Canada (net).....	231,018
		Claims—Ontario (net).....	36,218
		Claims—Canada (net).....	88,193

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, J. R. Hon. Alphonse Raymond, Hon. Sen. Donat Raymond, L. Leroux, J. A. Blondeau, Hon. Raoul O. Grothe, Jules R. Timmins, Montreal; H. H. Braddburn, Winnipeg.*Chief or General Agent in Ontario.*—Grover D. Leyland, Concourse Bldg., Toronto.*Date of Incorporation.*—May 18, 1916. *Date commenced business in Canada.*—Oct. 28, 1918.

Capital stock paid in cash.....	\$ 500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,819,106	Premiums—Ontario (net).....	\$145,617
Total liabilities.....	671,508	Premiums—Total business (net)..	350,351
Surplus protection of policyholders.	1,147,598	Claims—Ontario (net).....	67,559
		Claims—Total business (net)....	155,305

FIREMAN'S FUND INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. Rae Blight, Toronto.*Chief or General Agent in Ontario.*—W. Rae Blight, 22 Toronto St., Toronto.*Date of Incorporation.*—May 6, 1863. *Date commenced business in Canada.*—Nov. 30, 1912.

Capital stock paid in cash.....	\$5,084,829	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,196,386	Premiums—Ontario (net).....	\$ 115,307
Liabilities in Canada.....	624,252	Premiums—Canada (net).....	1,062,834
		Claims—Ontario (net).....	38,794
		Claims—Canada (net).....	560,262

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.....	518,696	Premiums—Ontario (net).....	\$ 87,383
Liabilities in Canada.....	214,348	Premiums—Canada (net).....	252,134
		Claims—Ontario (net).....	39,145
		Claims—Canada (net).....	110,108

*See note on page 1.

FIRST AMERICAN FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. E. Baldwin, 410 St. Nicholas St., Montreal.

Chief or General Agent in Ontario.—A. C. L. Wildman, 36 Toronto St., Toronto.

Date of Incorporation.—July 25, 1925. Date commenced business in Canada.—April 1, 1926

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	298,992	Premiums—Ontario (net).....	\$ 7,251
Liabilities in Canada.....	45,332	Premiums—Canada (net).....	60,541
		Claims—Ontario (net).....	4,141
		Claims—Canada (net).....	39,993

FONCIÈRE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.

Chief or General Agent in Ontario.—S. Saver, 11 Jordan St., Toronto.

Date of Organization.—May 23, 1877. Date commenced business in Canada.—April 7, 1926.

Capital stock paid in cash....	Frcs. 15,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$249,549	Premiums—Ontario (net).....	\$ 3,708
Liabilities in Canada.....	111,375	Premiums—Canada (net).....	62,319
		Claims—Ontario (net).....	4,937
		Claims—Canada (net).....	37,319

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.....	299,832	†Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	120,794	†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; General Manager, D. B. Hall, F.I.I.A., Toronto; Assistant General Manager, G. J. Malcolm, 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, London, Eng.

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.....	3,737,894	Premiums—Ontario (net).....	\$ 971,986
Total liabilities.....	1,726,006	Premiums—Total business (net)...	1,467,066
Surplus protection of policyholders.	2,011,888	Claims—Ontario (net).....	338,247
		Claims—Total business (net)....	570,771

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.—D. B. Hall, F.I.I.A., Toronto.

Chief or General Agent in Ontario.—D. B. Hall, F.I.I.A., 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.....	1,326,861	Premiums—Ontario (net).....	\$451,602
Liabilities in Canada.....	758,142	Premiums—Canada (net).....	794,833
		Claims—Ontario (net).....	207,836
		Claims—Canada (net).....	358,038

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

GENERAL EXCHANGE INSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wesley Taylor, Toronto.*Chief or General Agent in Ontario.*—Wesley Taylor, 68 Richmond St. E., Toronto.*Date of Incorporation.*—July 6, 1925. *Date commenced business in Canada.*—Dec. 17, 1925.

Capital stock paid in cash.....	\$4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	512,549	Premiums—Ontario (net).....	\$ 69,204
Liabilities in Canada.....	106,341	Premiums—Canada (net).....	176,798
		Claims—Ontario (net).....	35,504
		Claims—Canada (net).....	92,636

GENERAL SECURITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Anselme Samoissette, Montreal; Vice-Presidents, Hon. Elie Beauregard, Montreal, Gordon McMillan, K.C., Toronto.*Directors.*—Hon. Elie Beauregard, Edouard Cholette, Marcel Pasquin, Hon. Armand Daigle, John B. Lynch, Anselme Samoissette, Montreal; F. Ronald Graham, Vancouver; 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.....	1,015,803	Premiums—Ontario (net).....	\$ 74,263
Total liabilities.....	437,055	Premiums—Total business (net).....	484,053
Surplus protection of policyholders.....	578,748	Claims—Ontario (net).....	29,033
		Claims—Total business (net).....	223,901

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.....	564,057	†Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	254,682	†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.....	125,080	Premiums—Ontario (net).....	\$ 8,270
Liabilities in Canada.....	23,971	Premiums—Canada (net).....	23,347
		Claims—Ontario (net).....	7,333
		Claims—Canada (net).....	12,832

GLENS FALLS INSURANCE COMPANY*

HEAD OFFICE, GLENS FALLS, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Geo. B. Kenney, Toronto.*Chief or General Agent in Ontario.*—Geo. B. Kenney, 36 Toronto St., Toronto.*Date of Organization.*—1850. *Date commenced business in Canada.*—November 28, 1913.

Capital stock paid in cash.....	\$2,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,051,027	Premiums—Ontario (net).....	\$146,676
Liabilities in Canada.....	323,048	Premiums—Canada (net).....	382,347
		Claims—Ontario (net).....	97,624
		Claims—Canada (net).....	165,199

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

GLOBE AND REPUBLIC INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—S. Saver, 19 Melinda St., Toronto.

Date of Incorporation.—1862. Date commenced business in Canada.—1939.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	150,775	Premiums—Ontario (net).....	\$ 23
Liabilities in Canada.....	28,436	Premiums—Canada (net).....	230
		Claims—Ontario (net).....	11,090
		Claims—Canada (net).....	68,525

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, Hon. C. A. Dunning, Montreal; Hon. L. A. Taschereau, Quebec; J. D. Simpson, F. J. Williams, Liverpool, Eng.

Chief or General Agent in Ontario.—F. S. McDermott, 29 Wellington St. E., 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.....	1,386,768	Premiums—Ontario (net).....	\$275,787
Total liabilities.....	761,411	Premiums—Total business (net)...	752,362
Surplus protection of policyholders.	625,357	Claims—Ontario (net).....	83,493
		Claims—Total business (net).....	241,353

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. H. Head, A. C. Reid, N. L. Leach, 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, H. C. MacGregor, all of Grain Exchange Bldg., Winnipeg.

Chief Agent in Ontario.—J. Proctor, 100 Adelaide St. W., Toronto.

Date of Incorporation.—June 6, 1919. Date commenced business in Canada.—Aug. 13, 1920.

Capital stock paid in cash.....	\$1,104,160	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	3,444,425	Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	557,842	Premiums—Total business (net)...	\$536,147
Surplus protection of policyholders.	2,886,583	Claims—Ontario (net).....	Nil
		Claims—Total business (net).....	126,121

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.....	144,924	Premiums—Ontario (net).....	\$13,484
Liabilities in Canada.....	84,364	Premiums—Canada (net).....	81,936
		Claims—Ontario (net).....	4,769
		Claims—Canada (net).....	45,126

*See note on page 1.

GREAT AMERICAN INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Harvey, 465 St. John St., Montreal.
Chief or General Agent in Ontario.—Geo. E. Howe, 812 Metropolitan Bldg., Toronto.
Date of Incorporation.—April, 1926. *Date commenced business in Canada.*—Oct. 30, 1931.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	596,711	Premiums—Ontario (net).....	\$ 36,868
Liabilities in Canada.....	140,447	Premiums—Canada (net).....	161,920
		Claims—Ontario (net).....	-3,144
		Claims—Canada (net).....	67,722

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.....	1,794,998	Premiums—Ontario (net).....	\$ 307,722
Liabilities in Canada.....	895,191	Premiums—Canada (net).....	1,225,436
		Claims—Ontario (net).....	96,887
		Claims—Canada (net).....	650,210

THE GREAT-WEST LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. P. Riley, Winnipeg; Vice-President, H. E. Sellers, Winnipeg; Vice-President and Managing Director, H. W. Manning, Winnipeg; Secretary, D. E. Kilgour; Ass't General Managers, A. J. D. Morgan and H. A. H. Baker; General Manager and Actuary, F. D. MacCharles, M.A., F.A.S.; Medical Referee, W. L. Mann, M.D.
Directors.—G. H. Aikins, K.C., W. A. Mather, Hon. T. A. Crerar, N. J. Breen, W. P. Riley, J. Harris, H. W. Manning, C. S. Riley, S. L. Cork, F. E. Halls, H. E. Sellers, G. McLean, all of Winnipeg.

Chief or General Agent in Ontario.—P. V. Bond, Canada Permanent Bldg., Toronto.

Date of Incorporation.—Aug. 28, 1891. *Date commenced business in Canada.*—Aug. 18, 1892.

Capital stock paid in cash.....	\$ 1,000,000	PREMIUMS AND DISBURSEMENTS	
<i>Life:</i>		<i>Life:</i>	
Total assets.....	222,259,928	Premiums—Ontario (net).....	\$ 4,994,627
Ontario business in force (gross).....	173,628,235	Premiums—Total business (net).....	23,122,133
Total business in force (gross).....	754,729,135	Total disbursements to policyholders (net)—In Ontario.....	2,922,593
		Total business.....	12,070,670
<i>Other than Life:</i>		PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	181,958	<i>Other than Life:</i>	
Total liabilities.....	129,818	Premiums—Ontario (net).....	133,489
		Premiums—Total business (net).....	403,505
		Claims—Ontario (net).....	84,155
		Claims—Total business (net).....	245,945

THE GUARANTEE COMPANY OF NORTH AMERICA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Henry E. Rawlings, Montreal; Vice-Presidents, Frank Scott, H. Millar Rawlings, Montreal.

Directors.—Frank Scott, H. Millar Rawlings, Henry E. Rawlings, Aubrey H. Elder, K.C., G. Blair Gordon, C. F. Sise, Lt.-Col. William Leggett, M.C., Montreal; George H. Reaney, New York; Lt.-Col. L. D. M. Baxter, O.B.E., Winnipeg.

Chief or General Agent in Ontario.—Medland & Son, Toronto.

Date of Incorporation.—August 2, 1851. *Date commenced business in Canada.*—April, 1872.

Capital stock paid in cash.....	\$ 304,600	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	4,961,344	Premiums—Ontario (net).....	\$ 53,576
Total liabilities.....	1,142,954	Premiums—Total business (net).....	392,549
Surplus protection of policyholders.....	3,818,390	Claims—Ontario (net).....	4,865
		Claims—Total business (net).....	64,183

*See note on page 1.

GUARDIAN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. V. Owen, Montreal.

Chief or General Agent in Ontario.—H. N. DeWitt, 36 Toronto St., Toronto.

Date of Organization.—Dec. 17, 1821. Date commenced business in Canada.—May 1, 1869.

Capital stock paid in cash	£1,024,578	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada	\$1,878,332	Premiums—Ontario (net)	\$190,456
Liabilities in Canada	691,108	Premiums—Canada (net)	716,140
		Claims—Ontario (net)	105,174
		Claims—Canada (net)	334,766

THE GUARDIAN INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Lieut.-Col. W. H. Clark-Kennedy, D.S.O., Montreal; Vice-President Lionel O. P. Walsh, Montreal.

Directors.—Col. L. H. Hanbury, W. A. Osborne, London, Eng.; Lieut.-Col. W. H. Clarke-Kennedy, D.S.O., J. Blackwell, Lionel O. P. Walsh, J. V. Owen, Archie P. Baillie, R. W. Steele, V. M. Drury, Montreal.

Chief or General Agent in Ontario.—H. N. DeWitt, 36 Toronto St., Toronto.

Date of Incorporation.—April 4, 1911. Date commenced business in Canada.—Nov. 17, 1911.

Capital stock paid in cash	\$ 375,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets	3,255,033	Premiums—Ontario (net)	\$ 285,812
Total liabilities	2,265,976	Premiums—Total business (net)	1,234,125
Surplus protection of policyholders	989,057	Claims—Ontario (net)	131,511
		Claims—Total business (net)	545,977

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.—

Date of Organization.—January, 1920. Date commenced business in Canada.—Oct. 21, 1921.

Capital stock paid in cash	\$625,005	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets	644,582	Premiums—Ontario (net)	\$133,004
Total liabilities	334,565	Premiums—Canada (net)	373,670
		Claims—Ontario (net)	75,149
		Claims—Canada (net)	199,824

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, F. E. Wrong, Toronto; Secretary-Treasurer, A. G. Cross, Halifax.

Directors.—Hon. F. B. McCurdy, P.C., F. P. Bligh, K.C., J. A. Walker, K.C., A. G. Cross, J. H. Winfield, H. R. Silver, L. A. Lovett, K.C., J. G. MacDougall, M.D., J. R. Macleod, Halifax.

Chief or General Agent in Ontario.—Frank E. Wrong, 8 King St. W., Toronto.

Date of Incorporation.—1809. Date commenced business in Canada.—1809.

Capital stock paid in cash	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets	7,475,150	Premiums—Ontario (net)	\$1,161,567
Total liabilities	4,210,944	Premiums—Total business (net)	3,047,450
Surplus protection of policyholders	3,264,206	Claims—Ontario (net)	658,185
		Claims—Total business (net)	1,781,309

HAND-IN-HAND INSURANCE COMPANY

HEAD OFFICE, 19 Richmond St. West, Toronto, Ont.

Incorporated.—June 3, 1873. Date commenced business.—July 1, 1873.

Officers.—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, P. L. Waylett.

Directors (as at date of filing statement).—Charles M. Horswell, W. R. Houghton, Joseph Walmsley, P. L. Waylett, W. L. White.

Auditors.—H. T. Jamieson & Company, C.A.

*See note on page 1.

Statement for the Year Ended December 31, 1944

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 and end of year.....	\$100,000 00	\$100,000 00

Balance Sheet—Assets		
Book value of real estate held for sale.....		\$ 7,615 00
Mortgage loans on real estate—first liens.....		3,000 00
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default.....	\$232,244 88	
In default (at market values).....	2,243 56	
		234,488 44
Book value of stocks owned.....		568 90
Cash on hand and in banks.....		37,359 33
Interest accrued.....	\$ 2,599 38	
Dividends due.....	10 00	
Rents due and accrued.....	112 50	
		2,721 88
Agents' balances and premiums uncollected:		
Written on or after October 1, 1944.....	\$ 5,589 60	
Premiums due from reinsuring companies:		
Written on or after October 1, 1944.....	5,354 69	
		10,944 29
Amount due from reinsurance on losses already paid.....		49 83
War transit insurance pool.....		242 24
TOTAL ADMITTED ASSETS.....		\$296,989 91

Balance Sheet—Liabilities			
	IN CANADA	OUTSIDE CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 2,490 34	\$	\$ 2,490 34
Adjustment expenses of said claims.....	84 00	.....	84 00
Total net reserve, \$51,244.64; carried out at 80% thereof.....	40,957 84	37 87	40,995 71
Expenses due and accrued.....			40,995 71
Taxes due and accrued.....			250 00
Reinsurance premiums.....			18,552 99
Return premiums and balances due agents.....			707 66
Real estate taxes and expenses due and accrued.....			1,989 36
			332 05
Total liabilities (excluding capital stock).....			\$ 65,402 11
Capital stock paid in cash.....		\$100,000 00	
Surplus in Profit and Loss Account.....		131,587 80	
Excess of assets over liabilities (surplus for protection of policyholders).....			231,587 80
TOTAL LIABILITIES.....			\$296,989 91

Profit and Loss Account			
	IN CANADA	OUTSIDE CANADA	ALL BUSINESS
Net premiums written.....	\$ 53,999 21	\$ -87 57	\$ 53,911 64
Reserve of unearned premiums (80%):			
At beginning of year.....	\$ 47,434 27	\$ 61 39	\$ 47,495 66
At end of year.....	40,957 84	37 87	40,995 71
Decrease.....	\$ 6,476 43	\$ 23 52	\$ 6,499 95
Net premiums earned.....	\$ 60,475 64	\$ -64 05	\$ 60,411 59
Net losses and claims incurred.....	\$ 15,438 04	\$	\$ 15,438 04
Net adjustment expenses.....	477 97	.....	477 97
Commissions.....	16,492 38	.....	16,492 38
Taxes.....	1,431 64	.....	1,431 64
Salaries, fees and travelling expenses.....	5,882 44	.....	5,882 44
Management fee.....			111 07
All other expenses.....			3,185 68
Total claims and expenses.....			\$ 43,019 22
Underwriting profit.....			\$ 17,392 37
Other revenue:			
Interest earned—			
Cash and accruals.....	\$ 11,045 76		
Adjustment by amortization.....	- 251 35		
		\$ 10,794 41	
Dividends earned.....		40 00	
Rents earned.....		43 38	
Profit on sale of securities and real estate.....		1,985 81	
Decrease in deficiency of market under book value of securities.....		217 51	
			13,081 11
			\$ 30,473 48

Other expenditure:		
Income and excess profits taxes.....	\$ 22,722	03
Investment expenses.....	33	27
War transit insurance pool expenses.....	63	12
		22,818 42
NET PROFIT FOR THE YEAR.....	\$	7,655 06

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$228,771	03
Net profit for the year brought down.....	7,655	06
	\$236,426	09
Dividends declared to shareholders.....	5,000	00
	\$231,426	09
Add decrease in unadmitted ledger assets.....	161	71
	\$231,587	80
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR.....		

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1943.....	\$11,515,179	\$ 5,717,557	\$17,232,736
Taken in 1944, new and renewed.....	10,826,939	1,893,916	12,720,855
Totals.....	\$22,342,118	\$ 7,611,473	\$29,953,591
Ceased in 1944, including renewed.....	10,548,637	3,526,946	14,075,583
Gross in force, December 31, 1944.....	\$11,793,481	\$ 4,084,527	\$15,878,008
Reinsurance in force, December 31, 1944.....	2,421,475	1,086,128	3,507,603
NET IN FORCE, DECEMBER 31, 1944.....	\$ 9,372,006	\$ 2,998,399	\$12,370,405

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943		TAKEN IN 1944, NEW AND RENEWED		CEASED IN 1944, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1944		REINSURANCE		NET IN FORCE AT END OF 1944	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire.....	118,751	61	84,219	65	93,286	35	109,684	91	15,427	62	94,257	29
Automobile.....	5,632	08	6,736	12	7,071	95	5,296	25			5,296	25
Explosion.....	2,039	26	352	71	961	87	1,430	10	84	56	1,345	54
Plate Glass.....	3,821	16			1,697	39	2,123	77	1,552	83	570	94
Sprinkler Leakage.....	3	90	3	90	3	90	3	90			3	90
TOTALS.....	130,248	01	91,312	38	103,021	46	118,538	93	17,065	01	101,473	92

HANOVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, 44 Victoria St., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Toronto.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.

Date of Incorporation.—1852. Date commenced business in Canada.—1929.

Capital stock paid in cash.....	\$4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	260,394	Premiums—Ontario (net).....	\$ 56,654
Liabilities in Canada.....	153,896	Premiums—Canada (net).....	216,294
		Claims—Ontario (net).....	21,230
		Claims—Canada (net).....	116,219

HARTFORD ACCIDENT & INDEMNITY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.

Chief or General Agent in Ontario.—B. W. Ballard, 24 Wellington St. E., Toronto.

Date of Incorporation.—1913. Date commenced business in Canada.—August 10, 1920.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	699,560	Premiums—Ontario (net).....	\$153,798
Liabilities in Canada.....	338,956	Premiums—Canada (net).....	342,331
		Claims—Ontario (net).....	144,665
		Claims—Canada (net).....	223,263

*See note on page 1.

HARTFORD FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, Toronto.*Chief or General Agent in Ontario.*—B. W. Ballard, 24 Wellington St. E., Toronto.*Date of Incorporation.*—May, 1810. *Date commenced business in Canada.*—November, 1836.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$12,000,000	Premiums—Ontario (net).....	\$ 487,865
Assets in Canada.....	2,609,739	Premiums—Canada (net).....	1,553,655
Liabilities in Canada.....	937,934	Claims—Ontario (net).....	261,669
		Claims—Canada (net).....	772,399

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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	\$18,199
Assets in Canada.....	111,891	Premiums—Canada (net).....	31,441
Liabilities in Canada.....	16,403	Claims—Ontario (net).....	6,530
		Claims—Canada (net).....	9,247

THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, 901 Atlas Bldg., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. P. Byrne, Toronto.*Chief or General Agent in Ontario.*—J. P. Byrne, 901 Atlas Bldg., Toronto.*Date of Incorporation.*—June, 1866. *Date commenced business in Canada.*—July 13, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$3,000,000	Premiums—Ontario (net).....	\$13,226
Assets in Canada.....	197,057	Premiums—Canada (net).....	53,888
Liabilities in Canada.....	124,769	Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	3,112

HELVETIA SWISS FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ST. GALL, SWITZERLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Pigeon & Major, Ltd., Montreal.*Chief or General Agent in Ontario.*—McKay Insurance Agency, 43 Victoria St., Toronto.*Date of Organization.*—1861. *Date commenced business in Canada.*—1937.

	Swiss Frcs.	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash....	4,000,000	Premiums—Ontario (net).....	\$ 23,038
Total assets.....	\$253,247	Premiums—Canada (net).....	164,168
Total liabilities.....	144,176	Claims—Ontario (net).....	25,888
		Claims—Canada (net).....	97,988

HOME ASSURANCE COMPANY OF CANADA

HEAD OFFICE, 400 LANCASTER BLDG., Calgary, Alta.

Incorporated.—April 13, 1918. *Date commenced business.*—July 1, 1923.*Officers.*—President, H. E. Wingfield; Vice-President, G. A. Wilson; Secretary-Treasurer, A. E. Bishop; Managing Director, G. A. Wilson.*Directors (as at date of filing statement).*—H. E. Wingfield, A. Corrie, G. Fisher, E. Murray.*Auditors.*—McCannel Bros., Chartered Accountants.

*See note on page 1.

Statement for the Year Ended December 31, 1944

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 and end of year.	\$500,000 00	\$ 62,500 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning and end of year.	\$ 38,866 60
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Balance Sheet—Assets

Mortgage loans on real estate—first liens.		\$ 1,679 09
Amortized book value of bonds, debentures and debenture stocks:		
Not in default.	\$223,961 25	
In default (at market values).	41,590 00	
		265,551 25
Cash on hand and in banks.		54,810 50
Interest accrued.		1,782 63
Agents' balances and premiums uncollected:		
Written on or after October 1, 1944.		45,459 61
Electric light deposit.		3 00
TOTAL ADMITTED ASSETS.		\$369,286 74

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.	\$ 26,477 50	\$ 26,477 50
Total net reserve, \$146,553.02; carried out at 80 % thereof.	117,242 42	117,242 42
Reserve and unpaid losses under unlicensed reinsurance unsecured.		45,766 47
Cash dividends to shareholders—due and unpaid.		1,818 00
declared, but not yet due.		5,000 00
Taxes due and accrued.		8,047 80
Reinsurance premiums.		2,855 76
Return premiums and balances due agents.		2,195 69
Contingency reserves.		107 00
Special reserve—accident and sickness policies.		12,500 00
Reinsurance balances.		27,068 30
Total liabilities (excluding capital stock).		\$249,078 94
Capital stock paid in cash.	\$ 62,500 00	
Surplus in Profit and Loss Account.	57,707 80	
Excess of assets over liabilities (surplus for protection of policyholders).		120,207 80
TOTAL LIABILITIES.		\$369,286 74

Profit and Loss Account

		IN CANADA AND ALL BUSINESS
Net premiums written.		\$350,052 53
Reserve of unearned premiums		
At beginning of year.	\$ 95,773 50	
At end of year.	117,242 42	
Increase.		21,468 92
Net premiums earned.		\$328,583 61
Net claims incurred.	\$140,540 24	
Net adjustment expenses incurred.	13,487 52	
Commissions.	117,071 89	
Taxes.	9,442 84	
Salaries, fees and travelling expenses.	23,829 60	
All other expenses.	28,751 15	
Total claims and expenses.		333,123 24
Underwriting loss.		\$ 4,539 63
Other revenue:		
Interest earned—cash and accruals.	\$ 8,516 43	
Profit on sale of securities and real estate.	9,961 02	
Decrease in deficiency of market under book value of securities.	6,320 00	
Miscellaneous.	1 50	
		24,798 95
Other expenditure—income and excess profits taxes.		\$ 20,259 32
		4,133 46
NET PROFIT.		\$ 16,125 86

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$124,528 46
Net profit for the year brought down.....	18,125 86
	\$140,654 32
Dividends declared to shareholders.....	5,000 00
	\$135,654 32
Add decrease in unadmitted ledger assets.....	1,678 00
	\$137,332 32
Deduct increase in unlicensed reinsurance unsecured.....	17,124 52
	\$120,207 80

SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR.....

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1943.....	\$ 1,215,461	\$10,680,194	\$11,895,655
Taken in 1944, new and renewed.....	2,521,149	8,219,705	10,740,854
	\$ 3,736,610	\$18,899,899	\$22,636,509
Totals.....	767,311	4,970,361	5,737,672
Gross in force, December 31, 1944.....	\$ 2,969,299	\$13,929,538	\$16,898,837
Reinsurance in force, December 31, 1944.....	2,379,209	10,792,032	13,171,241
	\$ 590,090	\$ 3,137,506	\$ 3,727,596

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943		TAKEN IN 1944, NEW AND RENEWED		CEASED IN 1944, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1944		REINSURANCE		NET IN FORCE AT END OF 1944	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire.....	112,959	51	114,539	82	64,328	84	163,170	49	126,978	80	36,191	69
Automobile.....	136,444	94	169,110	86	140,952	07	164,603	73			164,603	73
Accident and Sickness...	61,605	94	152,839	45	137,412	52	77,032	87			77,032	87
Personal Prop. Floater...	2,550	01	6,014	28		44	8,500	85			8,500	85
Plate Glass.....	1,676	34	971	99	1,363	10	1,285	23			1,285	23
TOTALS.....	315,236	74	443,476	40	344,119	97	414,593	17	126,978	80	287,614	37

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.....	298,570	Premiums—Ontario (net).....	\$45,939
Liabilities in Canada.....	70,089	Premiums—Canada (net).....	93,214
		Claims—Ontario (net).....	14,596
		Claims—Canada (net).....	21,763

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.....	4,515,157	Premiums—Ontario (net).....	\$1,352,948
Liabilities in Canada.....	2,671,736	Premiums—Canada (net).....	4,299,369
		Claims—Ontario (net).....	1,083,678
		Claims—Canada (net).....	3,131,579

*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.....	238,078	†Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	49,995	†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. S. McDermott, 29 Wellington St. E., Toronto.

Date of Incorporation.—1908. Date commenced business in Canada.—December 6, 1910.

Capital stock paid in cash.....	\$229,150	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	770,116	Premiums—Ontario (net).....	\$ 48,026
Total liabilities.....	162,523	Premiums—Total business (net)..	144,936
Surplus protection of policyholders.	607,593	Claims—Ontario (net).....	24,475
		Claims—Total business (net)....	66,467

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.....	292,190	Premiums—Ontario (net).....	\$ 35,377
Liabilities in Canada.....	138,804	Premiums—Canada (net).....	126,038
		Claims—Ontario (net).....	14,347
		Claims—Canada (net).....	68,621

THE IMPERIAL GUARANTEE & ACCIDENT INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-President, Geo. A. Morrow, Toronto; General Manager, K. Thom, Toronto; Managing Director, G. Stubington, Toronto; Secretary, C. R. Morrow.

Directors.—Wilfrid M. Cox, K.C., H. C. Cox, Geo. A. Morrow, Graham Morrow, W. J. Hastie, E. Willans, E. A. Brownell, K. M. Pringle, G. Stubington, Toronto.

Chief or General Agent in Ontario.—E. A. Brownell, 22 Wellington St. E., Toronto.

Date of Incorporation.—1905. Date commenced business in Canada.—June 30, 1928.

Capital stock paid in cash.....	\$ 100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,115,234	Premiums—Ontario (net).....	\$276,877
Total liabilities.....	566,351	Premiums—Total business (net)..	540,366
Surplus protection of policyholders.	548,883	Claims—Ontario (net).....	136,214
		Claims—Total business (net)....	284,527

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, J. A. Miller, Harold W. Stokes.

Date of Incorporation.—1907. Date commenced business in Canada.—August 18, 1913.

Capital stock paid in cash.....	\$175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	919,923	Premiums—Ontario (net).....	\$ 81,681
Total liabilities.....	230,191	Premiums—Total business (net)..	207,214
Surplus protection of policyholders.	689,732	Claims—Ontario (net).....	48,242
		Claims—Total business (net)....	126,440

*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, J. G. Parker, F.I.A., F.A.S., F.A.I.A.; Actuary, G. T. Prentice, F.A.S., F.A.I.A., Toronto; Secretary, J. M. Pauline, Toronto; Chairman of Executive Committee, G. A. Morrow; Treasurer, H. T. Roesler.

Directors.—J. F. Weston, S. J. Moore, Graham Morrow, Mark H. Irish, H. H. Williams, G. A. Morrow, F. P. Wood, J. W. Mitchell, J. P. Bickell, Hon. Chas. McCrea, K.C., S. H. Logan, J. G. Parker, 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).....	\$ 3,946,135
Total assets.....	119,643,577	Premiums—Total business (net)..	11,515,802
Ontario business in force (gross)...	128,702,842	Total disbursements to policy-	
Total business in force (gross).....	338,692,375	holders (net)—in Ontario.....	2,438,660
		Total business..	6,704,294

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).....	\$213,358
Assets in Canada.....	656,693	Premiums—Canada (net).....	380,534
Liabilities in Canada.....	393,233	Claims—Ontario (net).....	40,013
		Claims—Canada (net).....	106,174

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).....	\$ 78,634
Assets in Canada.....	\$322,892	Premiums—Canada (net).....	162,165
Liabilities in Canada.....	176,187	Claims—Ontario (net).....	44,174
		Claims—Canada (net).....	86,035

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).....	\$ 879,907
Assets in Canada.....	2,725,102	Premiums—Canada (net).....	2,600,830
Liabilities in Canada.....	1,396,246	Claims—Ontario (net).....	499,555
		Claims—Canada (net).....	1,174,968

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).....	\$1,012
Assets in Canada.....	11,312	Premiums—Canada (net).....	2,402
Liabilities in Canada.....	2,590	Claims—Ontario (net).....	1
		Claims—Canada (net).....	4

*See note on page 1.

JERSEY INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1918. *Date commenced business in Canada.*—1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$32,797
Assets in Canada.....	162,462	Premiums—Canada (net).....	80,847
Liabilities in Canada.....	46,639	Claims—Ontario (net).....	9,757
		Claims—Canada (net).....	26,654

LAW, UNION & ROCK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton, Toronto.*Chief or General Agent in Ontario.*—W. R. Houghton, 19 Richmond St. W., Toronto.*Date of Incorporation.*—1806. *Date commenced business in Canada.*—April, 1899.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£165,000	Premiums—Ontario (net).....	\$ 99,069
Assets in Canada.....	\$1,026,876	Premiums—Canada (net).....	302,905
Liabilities in Canada.....	306,621	Claims—Ontario (net).....	37,513
		Claims—Canada (net).....	128,636

LEGAL AND GENERAL ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. W. Hadrill, 465 St. John St., Montreal.*Chief or General Agent in Ontario.*—P. J. Ryan, 36 Toronto St., Toronto.*Date of Incorporation.*—1838. *Date commenced business in Canada.*—July 17, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£250,000	Premiums—Ontario (net).....	\$ 83,379
Assets in Canada.....	\$645,656	Premiums—Canada (net).....	360,320
Liabilities in Canada.....	360,690	Claims—Ontario (net).....	68,028
		Claims—Canada (net).....	223,057

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.*Chief or General Agent in Ontario.*—F. S. McDermott, 27 Wellington St. E., Toronto.*Date of Incorporation.*—May 21, 1836. *Date commenced business in Canada.*—June 4, 1851.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash.....	£1,062,100	<i>Life:</i>	
		Premiums—Ontario (net).....	\$ 974
<i>Life:</i>		Premiums—Canada (net).....	3,568
Assets in Canada (included in Other than Life).		Total disbursements to policy-holders (net)—in Ontario.....	Nil
Ontario business in force (gross)...	\$ 43,642	in Canada.....	7,759
Canadian business in force (gross)...	166,241		

		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	†2,139,133	Premiums—Ontario (net).....	471,179
Liabilities in Canada.....	1,205,366	Premiums—Canada (net).....	1,342,118
		Claims—Ontario (net).....	199,234
		Claims—Canada (net).....	568,425

*See note on page 1.

†Respecting "Life" and "Other than Life" business.

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, P. M. May, Montreal.

Directors.—J. Theo LeClerc, J. D. Johnson, P. M. May, G. Blair Gordon, James Matson, C. P. Sise, Hon. C. A. Dunning, Montreal; Hon. L. A. Taschereau, Quebec; F. J. Williams, J. D. Simpson, Liverpool, Eng.

Chief or General Agent in Ontario.—F. S. McDermott, 27 Wellington St. E., Toronto.

Date of Incorporation.—March 12, 1912. *Date commenced business in Canada.*—Aug. 1, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$ 175,000	Premiums—Ontario (net).....	\$ 72,287
Total assets.....	1,282,822	Premiums—Total business (net)..	209,670
Total liabilities.....	212,097	Claims—Ontario (net).....	34,728
Surplus protection of policyholders.	1,070,725	Claims—Total business (net)....	91,383

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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£15,610	Premiums—Ontario (net).....	Nil
Assets in Canada.....	\$107,347	Premiums—Canada (net).....	Nil
Liabilities in Canada.....	14,134	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.—

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—1862.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$8,311,687	Premiums—Ontario (net).....	\$239,530
Assets in Canada.....	986,740	Premiums—Canada (net).....	728,163
Liabilities in Canada.....	560,499	Claims—Ontario (net).....	101,965
		Claims—Canada (net).....	326,043

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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$ 200,000	Premiums—Ontario (net).....	\$ 90,022
Total assets.....	1,329,830	Premiums—Total business (net)..	165,706
Total liabilities.....	161,893	Claims—Ontario (net).....	53,499
Surplus protection of policyholders.	1,167,937	Claims—Total business (net)....	92,705

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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$102,186	Premiums—Ontario (net).....	\$ 17,400
Assets in Canada.....	224,370	Premiums—Canada (net).....	119,342
Liabilities in Canada.....	115,115	Claims—Ontario (net).....	12,042
		Claims—Canada (net).....	58,674

*See note on page 1.

LONDON GUARANTEE & ACCIDENT COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Donald Taylor, Toronto.

Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.

Date of Organization.—1867. Date commenced business in Canada.—April, 1880.

Capital stock paid in cash.....	£250,000
Assets in Canada.....	\$1,492,533
Liabilities in Canada.....	1,104,022

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$395,650
Premiums—Canada (net).....	1,023,508
Claims—Ontario (net).....	242,956
Claims—Canada (net).....	507,903

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.....	\$ 425,000
Total assets.....	1,071,420
Total liabilities.....	385,605
Surplus protection of policyholders.	685,815

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 93,807
Premiums—Total business (net)..	477,277
Claims—Ontario (net).....	35,368
Claims—Total business (net)....	179,037

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.....	£2,183,586
Assets in Canada.....	\$2,559,505
Liabilities in Canada.....	1,267,583

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 650,652
Premiums—Canada (net).....	1,249,442
Claims—Ontario (net).....	235,711
Claims—Canada (net).....	589,646

THE LONDON LIFE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ONT.

Officers.—President, J. E. Jeffery, K.C., London; Vice-President, A. McPherson, London; Managing Director, R. H. Reid, London; Ass't General Manager and Chief Actuary, J. D. Buchanan, B.A., F.A.S.; Ass't General Manager and Director of Agencies, J. G. Stephenson, C.L.U.; Ass't General Manager and Secretary, O. D. Newton, A.C.I.S.

Directors.—J. E. Smallman, Joseph Jeffery, J. Edgar Jeffery, Arch. McPherson, C. L. Jeffery, Robt. H. Reid, L. H. Jones, Chas. H. Ivey, London; Thos. W. Baker, Toronto.

Date of Incorporation.—1874. Date commenced business in Canada.—1874.

Capital stock paid in cash.....	\$ 500,000
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PREMIUMS AND DISBURSEMENTS

<i>Life:</i>	
Total assets.....	204,282,730
Ontario business in force (gross).	668,539,214
Total business in force (gross)...	1,052,958,751

<i>Life:</i>	
Premiums—Ontario (net).....	\$16,658,309
Premiums—Total business (net)..	26,014,280
Total disbursements to policyholders (net)—In Ontario.....	7,992,569
Total business..	12,342,762

PREMIUMS WRITTEN—CLAIMS INCURRED

<i>Other than Life:</i>	
Total assets.....	919,873
Total liabilities.....	687,141

<i>Other than Life:</i>	
Premiums—Ontario (net).....	859,353
Premiums—Total business (net)..	1,311,807
Claims—Ontario (net).....	617,598
Claims—Total business (net)....	943,640

*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.....	\$327,877	Premiums—Ontario (net).....	\$ 34,341
Liabilities in Canada.....	123,347	Premiums—Canada (net).....	104,794
		Claims—Ontario (net).....	14,427
		Claims—Canada (net).....	42,679

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.....	\$280,856	Premiums—Ontario (net).....	\$ 23,595
Liabilities in Canada.....	80,324	Premiums—Canada (net).....	109,178
		Claims—Ontario (net).....	5,329
		Claims—Canada (net).....	80,835

LOYAL PROTECTIVE LIFE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Watt, Toronto.*Chief or General Agent in Ontario.*—E. M. Watt, 372 Bay St., Toronto.*Date of Incorporation.*—June 30, 1937. *Date commenced business in Canada.*—June 30, 1937.

Capital stock paid in cash.....	\$600,000	PREMIUMS AND DISBURSEMENTS	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	156,058	Premiums—Ontario (net).....	\$ 11,393
Ontario business in force (gross)...	317,247	Premiums—Canada (net).....	12,925
Canadian business in force (gross)...	366,047	Total disbursements to policy-	
		holders (net)—In Ontario.....	607
		In Canada.....	695
		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	351,098	Premiums—Ontario (net).....	216,445
Liabilities in Canada.....	194,920	Premiums—Canada (net).....	278,296
		Claims—Ontario (net).....	60,581
		Claims—Canada (net).....	85,858

LUMBERMEN'S INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14-24 Toronto St., Toronto.*Date of Incorporation.*—June 11, 1873. *Date commenced business in Canada.*—Nov. 9, 1926.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	239,327	Premiums—Ontario (net).....	\$ 51,724
Liabilities in Canada.....	105,140	Premiums—Canada (net).....	133,141
		Claims—Ontario (net).....	32,502
		Claims—Canada (net).....	51,485

*See note on page 1.

THE MANUFACTURERS LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, M. R. Gooderham, K.C., Toronto; Vice-President, Leigh M. McCarthy, Toronto; Vice-President and 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.—E. W. Bickle, R. R. Corson, M. R. Gooderham, K.C., W. J. Grant, 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	PREMIUMS AND DISBURSEMENTS
Total assets.....	264,909,572	Premiums—Ontario (net).....
Ontario business in force (gross)...	150,998,270	Premiums—Total business (net)...
Total business in force (gross).....	751,016,126	Total disbursements to policy-
		holders (net)—In Ontario.....
		Total business.....

THE MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. L. Harrison, 360 St. James St. W., Montreal.

Chief or General Agent in Ontario.—W. Rae Blight, 22 Toronto St., Toronto.

Date of Organization.—January, 1881. *Date commenced business in Canada.*—Dec. 14, 1896.

Capital stock paid in cash.....	£600,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$367,876	Premiums—Ontario (net).....
Liabilities in Canada.....	70,080	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....

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	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	793,045	Premiums—Ontario (net).....
Liabilities in Canada.....	383,120	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....

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	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	236,892	Premiums—Ontario (net).....
Liabilities in Canada.....	67,195	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....

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	PREMIUMS WRITTEN—CLAIMS INCURRED
Total assets.....	679,655	Premiums—Ontario (net).....
Total liabilities.....	129,028	Premiums—Total business (net)...
Surplus protection of policyholders.	550,627	Claims—Ontario (net).....
		Claims—Total business (net)....

*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.....	203,157	Premiums—Ontario (net).....	\$ 63,526
Liabilities in Canada.....	127,594	Premiums—Canada (net).....	136,443
		Claims—Ontario (net).....	24,580
		Claims—Canada (net).....	60,702

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, 1944****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 and 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, 1944.....	\$150,000 00

Balance Sheet—Assets

Book value of real estate—office premises.....	\$100,000 00
Mortgage loans on real estate—first liens.....	8,200 00
Amortized book value of bonds, debentures and debenture stocks—not in default..	513,755 02
Cash on hand and in banks.....	75,206 04
Interest accrued.....	6,345 17
Agents' balances and premiums uncollected:	
Written on or after October 1, 1944.....	\$ 9,883 95
Premiums due from reinsuring companies:	
Written on or after October 1, 1944.....	1,620 51
Amount due from reinsurance on losses already paid.....	11,504 46
Wartime transit insurance pool.....	800 53
	242 24
TOTAL ADMITTED ASSETS.....	\$716,053 46

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 10,090 34	\$ 10,090 34
Adjustment expenses of said claims.....	371 00	371 00
Total net reserve, \$143,397.63; carried out at 80% thereof.....	114,718 10	114,718 10
Expenses due and accrued.....		960 95
Taxes due and accrued.....		8,066 93
Reinsurance premiums.....		6,762 02
Return premiums and balances due agents.....		368 54
Reserve for depreciation of head office building.....		30,000 00
Agents' bicycle deposit premiums.....		236 00
Total liabilities (excluding capital stock).....		\$165,487 88
Capital stock paid in cash.....	\$150,000 00	
Surplus in Profit and Loss Account.....	400,565 58	
Excess of assets over liabilities (surplus for protection of policyholders).....		550,565 58
TOTAL LIABILITIES.....		\$716,053 46

*See note on page 1.

Profit and Loss Account

IN CANADA AND
ALL BUSINESS

Net premiums written.....			\$144,050 87
Reserve of unearned premiums (80%):			
At beginning of year.....	\$108,405 63		
At end of year.....	114,718 10		
Increase.....			6,312 47
Net premiums earned.....			\$137,738 40
Net claims incurred.....	\$ 59,027 79		
Net adjustment expenses incurred.....	2,591 36		
Commissions.....	36,811 56		
Taxes.....	4,411 45		
Salaries, fees and travelling expenses.....	25,645 41		
All other expenses.....	13,928 84		
Total claims and expenses.....			142,416 41
Underwriting loss.....			\$ 4,678 01
Other revenue:			
Interest earned—cash and accruals.....	\$ 23,773 64		
Adjustment by amortization.....	1,219 43		
Net rents earned.....		\$ 24,993 07	
Profit on sale of securities and real estate.....		2,208 60	
Automobile financial responsibility fees.....		10,843 26	
.....		18 00	
			38,062 93
			\$ 33,384 92
Other expenditure:			
Income and excess profits taxes.....	\$ 6,659 42		
Depreciation of head office building.....	3,000 00		
			9,659 42
NET PROFIT FOR THE YEAR.....			\$ 23,725 50

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$549,258 26
Net profit for the year brought down.....	23,725 50
	\$572,983 76
Dividends declared to shareholders.....	22,500 00
	\$550,483 76
Add decrease in unadmitted ledger assets.....	81 82
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR.....	\$550,565 58

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1943.....	\$48,572,481	\$ 1,090,507	\$49,662,988
Taken in 1944, new and renewed.....	34,885,631	1,084,839	35,970,470
Totals.....	\$83,458,112	\$ 2,175,346	\$85,633,458
Ceased in 1944, including renewed.....	34,151,800	1,178,244	35,330,044
Gross in force, December 31, 1944.....	\$49,306,312	\$ 997,102	\$50,303,414
Reinsurance in force, December 31, 1944.....	8,214,574	789,338	9,003,912
NET IN FORCE, DECEMBER 31, 1944.....	\$41,091,738	\$ 207,764	\$41,299,502

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943		TAKEN IN 1944, NEW AND RENEWED		CEASED IN 1944, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1944		REINSURANCE	NET IN FORCE AT END OF 1944		
	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	
Fire.....	264,218	94	154,564	19	150,717	71	268,065	42	20,575	35	247,490	07
Explosion.....	1,290	02	1,595	63	913	58	1,972	07	651	53	1,320	54
Personal Property.....	13	50	3	20	17	20	13	50	3	20	13	50
Sprinkler Leakage.....	17	20	15	00	15	00	17	20	15	00	15	00
Earthquake.....	30,596	49	28,504	85	33,915	44	25,185	90	48	15	25,137	75
Automobile.....												
TOTALS.....	296,136	15	184,682	87	185,563	93	295,255	09	21,275	03	273,980	06

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.....	299,325	Premiums—Ontario (net).....	\$ 51,867
Liabilities in Canada.....	205,334	Premiums—Canada (net).....	230,522
		Claims—Ontario (net).....	38,949
		Claims—Canada (net).....	159,457

THE MERCHANTS MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Curtis, 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.....	\$284,793	Premiums—Ontario (net).....	\$ 51,945
Liabilities in Canada.....	182,070	Premiums—Canada (net).....	208,852
		Claims—Ontario (net).....	24,029
		Claims—Canada (net).....	81,513

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.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	250,736	Premiums—Ontario (net).....	\$ 28,632
Liabilities in Canada.....	110,362	Premiums—Canada (net).....	129,789
		Claims—Ontario (net).....	8,514
		Claims—Canada (net).....	66,627

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.....	699,064	Premiums—Ontario (net).....	\$350,833
Liabilities in Canada.....	358,506	Premiums—Canada (net).....	456,230
		Claims—Ontario (net).....	128,133
		Claims—Canada (net).....	165,938

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.....	\$389,315	Premiums—Ontario (net).....	\$ 17,888
Liabilities in Canada.....	95,330	Premiums—Canada (net).....	106,309
		Claims—Ontario (net).....	9,340
		Claims—Canada (net).....	64,316

*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. Gouley, Geo. H. Stewart, J. A. Flanders, C. G. Smith, D. H. Hudson, J. E. Woods, Winnipeg.

Chief or General Agent in Ontario.—W. S. Harvey, 80 King St. W., Toronto.

Date of Incorporation.—July 18, 1904. *Date commenced business in Canada.*—July 4, 1906.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash.....	\$ 183,810	Premiums—Ontario (net).....	\$ 618,593
Total assets.....	21,066,952	Premiums—Total business (net)..	2,178,015
Ontario business in force (gross)...	23,367,009	Total disbursements to policy-	
Total business in force (gross).....	82,309,247	holders (net)—In Ontario.....	252,818
		Total business..	1,045,471

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

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash.....	\$ 250,000	Premiums—Ontario (net).....	\$ 160,719
Total assets.....	12,628,629	Premiums—Total business (net)..	1,929,606
Ontario business in force (gross)...	16,105,676	Total disbursements to policy-	
Total business in force (gross).....	69,689,338	holders (net)—In Ontario.....	155,298
		Total business..	750,440

†MONUMENT 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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£40,636	Premiums—Ontario (net).....	\$17,514
Assets in Canada.....	\$201,054	Premiums—Canada (net).....	69,265
Liabilities in Canada.....	53,961	Claims—Ontario (net).....	7,687
		Claims—Canada (net).....	28,844

MOTOR UNION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—May 30, 1909.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£374,548	Premiums—Ontario (net).....	\$ 73,998
Assets in Canada.....	\$329,407	Premiums—Canada (net).....	270,599
Liabilities in Canada.....	211,354	Claims—Ontario (net).....	42,712
		Claims—Canada (net).....	146,785

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—Dec. 28, 1910. *Date commenced business in Canada.*—May 23, 1914.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$237,478
Assets in Canada.....	514,820	Premiums—Canada (net).....	388,678
Liabilities in Canada.....	359,793	Claims—Ontario (net).....	114,755
		Claims—Canada (net).....	214,075

*See note on page 1.

†Formerly The 'Drapers' and General Insurance Company, Limited.

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

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$5,000,000	Premiums—Ontario (net).....	\$ 74,026
Assets in Canada.....	696,939	Premiums—Canada (net).....	313,067
Liabilities in Canada.....	281,714	Claims—Ontario (net).....	23,933
		Claims—Canada (net).....	165,754

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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$4,000,000	†Premiums—Ontario (net).....	Nil
Assets in Canada.....	610,421	†Premiums—Canada (net).....	Nil
Liabilities in Canada.....	80,614	†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

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash.....	\$ 250,000	Premiums—Ontario (net).....	\$ 566,338
Total assets.....	16,835,385	Premiums—Total business (net)..	1,873,349
Ontario business in force (gross)...	23,688,465	Total disbursements to policy-	
Total business in force (gross).....	79,035,357	holders (net)—in Ontario....	361,219
		Total business..	1,035,178

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, Hon. C. A. Dunning, Montreal; Hon. L. A. Taschereau, Quebec.*Chief or General Agent in Ontario.*—F. S. McDermott, 27 Wellington St. E., Toronto.*Date of Incorporation.*—1929. *Date commenced business in Ontario.*—January 1, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....	\$30,705
Assets in Canada.....	497,933	Premiums—Total business (net)..	92,664
Liabilities in Canada.....	100,017	Claims—Ontario (net).....	15,647
Surplus protection of policyholders.	397,916	Claims—Total business (net)....	42,495

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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£20,525	Premiums—Ontario (net).....	\$22,315
Assets in Canada.....	\$210,091	Premiums—Canada (net).....	80,131
Liabilities in Canada.....	90,694	Claims—Ontario (net).....	9,299
		Claims—Canada (net).....	38,650

*See note on page 1.

†Included in Home Insurance Company figures.

NATIONAL SECURITY INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

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.....	187,304	Premiums—Ontario (net).....	\$ 41,408
Liabilities in Canada.....	100,798	Premiums—Canada (net).....	160,875
		Claims—Ontario (net).....	5,848
		Claims—Canada (net).....	75,961

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.....	131,804	Premiums—Ontario (net).....	\$ 135
Liabilities in Canada.....	10,055	Premiums—Canada (net).....	111
		Claims—Ontario (net).....	-457
		Claims—Canada (net).....	-3,962

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.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	441,823	Premiums—Ontario (net).....	\$127,890
Liabilities in Canada.....	149,998	Premiums—Canada (net).....	208,026
		Claims—Ontario (net).....	58,832
		Claims—Canada (net).....	106,765

THE NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.*Chief or General Agent in Ontario.*—Grover D. Leyland, Concourse Bldg., Toronto.*Date of Organization.*—1820. *Date commenced business in Canada.*—February 13, 1914.

Capital stock paid in cash....	Fres. 12,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$842,737	Premiums—Ontario (net).....	\$ 39,371
Liabilities in Canada.....	207,291	Premiums—Canada (net).....	197,385
		Claims—Ontario (net).....	19,661
		Claims—Canada (net).....	100,132

THE NEWARK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.*Chief or General Agent in Ontario.*—F. S. McDermott, 27 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.....	216,860	Premiums—Ontario (net).....	\$ 43,371
Liabilities in Canada.....	111,634	Premiums—Canada (net).....	124,597
		Claims—Ontario (net).....	19,808
		Claims—Canada (net).....	52,310

*See note on page 1.

THE NEW BRUNSWICK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW BRUNSWICK, N.J.

Principal Office in Canada, 414 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. R. Thomson, 414 St. James St. W., Montreal.*Chief or General Agent in Ontario.*—Norman G. Bethune, 15 Toronto St., Toronto.*Date of Incorporation.*—1826. *Date commenced business in Canada.*—1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	395,361	†Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	76,589	†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.....	312,908	Premiums—Ontario (net).....	\$ 4,463
Liabilities in Canada.....	58,868	Premiums—Canada (net).....	26,496
		Claims—Ontario (net).....	2,334
		Claims—Canada (net).....	16,079

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.....	519,544	Premiums—Ontario (net).....	\$ 79,826
Liabilities in Canada.....	302,564	Premiums—Canada (net).....	308,702
		Claims—Ontario (net).....	46,677
		Claims—Canada (net).....	142,038

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.....	440,414	Premiums—Ontario (net).....	\$ 46,847
Liabilities in Canada.....	302,122	Premiums—Canada (net).....	348,193
		Claims—Ontario (net).....	19,543
		Claims—Canada (net).....	125,121

NEW YORK UNDERWRITERS INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. Campion, Toronto.*Chief or General Agent in Ontario.*—R. H. Campion, 201-4 Dominion Bank Bldg., Toronto.*Date of Incorporation.*—July 24, 1925. *Date commenced business in Canada.*—Nov. 11, 1925.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	564,660	Premiums—Ontario (net).....	\$ 65,036
Liabilities in Canada.....	144,207	Premiums—Canada (net).....	167,459
		Claims—Ontario (net).....	27,242
		Claims—Canada (net).....	86,939

*See note on page 1.

†Included in Home Insurance Company figures.

THE NEW ZEALAND INSURANCE COMPANY LIMITED*

HEAD OFFICE, AUCKLAND, NEW ZEALAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. W. Hadrill, Montreal.*Chief or General Agent in Ontario.*—P. J. Ryan, 36 Toronto St., Toronto.*Date of Organization.*—1859. *Date commenced business in Canada.*—April 1, 1943.

Capital stock paid in cash.....	£1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$392,933	Premiums—Ontario (net).....	\$ 33,176
Liabilities in Canada.....	106,282	Premiums—Canada (net).....	148,381
		Claims—Ontario (net).....	20,743
		Claims—Canada (net).....	60,921

NIAGARA FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.*Chief or General Agent in Ontario.*—A. C. L. Wildman, 36 Toronto St., Toronto.*Date of Incorporation.*—July, 1850. *Date commenced business in Canada.*—July 19, 1912.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	532,354	Premiums—Ontario (net).....	\$ 59,125
Liabilities in Canada.....	136,758	Premiums—Canada (net).....	217,806
		Claims—Ontario (net).....	12,576
		Claims—Canada (net).....	118,646

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, J. P. Moore, Montreal; Vice-President and Manager, B. W. Robinson, Montreal.*Directors.*—M. A. Phelan, J. H. H. Robertson, Miss F. Belanger, J. M. Hudon, C. Prime, J. P. Moore, Dr. D. P. Anderson, L. A. A. Giroux, B. W. Robinson, Montreal.*Chief or General Agent in Ontario.*—Royal Trust Co., Toronto.*Date of Incorporation.*—Aug. 29, 1917. *Date commenced business in Canada.*—Jan. 1, 1918.

Capital stock paid in cash.....	\$ 91,133	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	153,037	Premiums—Ontario (net).....	\$ 7,119
Total liabilities.....	17,958	Premiums—Total business (net)..	25,517
Surplus protection of policyholders.	135,079	Claims—Ontario (net).....	1,416
		Claims—Total business (net)....	4,808

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.*Chief or General Agent in Ontario.*—S. C. Hopkins, 26 Wellington St. E., Toronto.*Date of Organization.*—1809. *Date commenced business in Canada.*—1862.

Capital stock paid in cash.....	£3,468,750	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$2,225,523	Premiums—Ontario (net).....	\$ 397,696
Total liabilities.....	1,003,046	Premiums—Canada (net).....	1,184,529
		Claims—Ontario (net).....	141,470
		Claims—Canada (net).....	631,347

THE NORTH EMPIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Wm. Lawrie, Montreal; Vice-President, Donald Taylor, Toronto; Secretary, J. C. Urquhart, Montreal.*Directors.*—J. C. Urquhart, Wm. Lawrie, A. T. Cunningham, Montreal; H. H. Smith, A. B. Adamson, Winnipeg; Donald Taylor, Geo. Weir, Toronto.*Date of Incorporation.*—June 16, 1908. *Date commenced business in Canada.*—Aug. 12, 1909.

Capital stock paid in cash.....	\$306,030	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	527,566	Premiums—Ontario (net).....	\$ 37,595
Total liabilities.....	132,297	Premiums—Total business (net)..	136,577
Surplus protection of policyholders.	395,269	Claims—Ontario (net).....	15,328
		Claims—Total business (net)....	74,073

*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.—G. Stubington, Toronto.

Chief or General Agent in Ontario.—G. Stubington, 16-22 Wellington St. E., Toronto.

Date of Incorporation.—Feb. 6, 1822. Date commenced business in Canada.—March 20, 1926

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$ 59,878
Assets in Canada.....	163,526	Premiums—Canada (net).....	124,020
Liabilities in Canada.....	132,247	Claims—Ontario (net).....	33,398
		Claims—Canada (net).....	67,830

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, Robt. McKay, N. J. Breen, A. W. Chapman, J. D. McDonald, Winnipeg.

Chief or General Agent in Ontario.—H. J. Kerr, 83 Richmond St. W., Toronto.

Date of Incorporation.—1880. Date commenced business in Canada.—February 6, 1912†.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$100,000	Premiums—Ontario (net).....	\$21,174
Total assets.....	569,177	Premiums—Total business (net)..	58,830
Total liabilities.....	73,596	Claims—Ontario (net).....	9,925
Surplus protection of policyholders.	486,581	Claims—Total business (net)....	25,043

THE NORTHERN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Organization.—June 2, 1836. Date commenced business in Canada.—1867.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£904,161	Premiums—Ontario (net).....	\$328,188
Assets in Canada.....	\$1,056,858	Premiums—Canada (net).....	863,326
Liabilities in Canada.....	685,422	Claims—Ontario (net).....	109,163
		Claims—Canada (net).....	322,029

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, LONDON, ONT.

Officers.—President, R. G. Ivey, London; Vice-President, W. E. Robinson, London; General Manager, G. W. Geddes, London; Secretary, R. C. Balfour, London; Actuary, H. L. Sharpe.

Directors.—Maj. Gordon J. Ingram, Frank A. McCormick, James E. McConnell, John S. Moore, W. E. Robinson, Ray Lawson, Dr. S. Thompson, J. G. Thompson, R. G. Ivey, London.

Date of Incorporation.—July 23, 1894. Date commenced business in Canada.—1897.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash.....	\$ 250,000	Premiums—Ontario (net).....	\$ 814,152
Total assets.....	15,002,830	Premiums—Total business (net)..	1,709,772
Ontario business in force (gross)...	37,114,429	Total disbursements to policy-	
Total business in force (gross).....	66,549,569	holders (net)—In Ontario.....	279,471
		Total business..	738,679

NORTHWEST CASUALTY COMPANY*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—A. B. Robertson, Vancouver.

Chief or General Agent in Ontario.—D. G. McPherson, Imperial Bldg., Hamilton.

Date of Incorporation.—April 1, 1928. Date commenced business in Canada.—Feb. 17, 1930

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$400,000	Premiums—Ontario (net).....	\$ 92,799
Assets in Canada.....	391,451	Premiums—Canada (net).....	182,019
Liabilities in Canada.....	144,910	Claims—Ontario (net).....	36,621
		Claims—Canada (net).....	70,868

*See note on page 1.

†Prior to this date business limited under Provincial Charter to Province of Manitoba only.

**NORTHWESTERN NATIONAL INSURANCE COMPANY
OF MILWAUKEE, WISCONSIN***

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—Feb. 20, 1869. Date commenced business in Canada.—July 31, 1911.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	303,369
Liabilities in Canada.....	155,929

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 78,995
Premiums—Canada (net).....	154,973
Claims—Ontario (net).....	30,208
Claims—Canada (net).....	42,111

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, NORWICH, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Whitley, Toronto.

Chief or General Agent in Ontario.—E. M. Whitley, 12 Wellington St. E., Toronto.

Date of Organization.—1797. Date commenced business in Canada.—April, 1880.

Capital stock paid in cash.....	£1,100,000
Debenture stock (Norwich & London).....	£429,255
Assets in Canada.....	\$2,118,547
Liabilities in Canada.....	1,535,516

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 743,788
Premiums—Canada (net).....	1,826,367
Claims—Ontario (net).....	357,847
Claims—Canada (net).....	854,590

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, J. B. Woodyatt, Montreal.

Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. E., Toronto.

Date of Incorporation.—1902. Date commenced business in Canada.—May 5, 1909†.

Capital stock paid in cash.....	\$ 200,000
Total assets.....	1,668,030
Total liabilities.....	276,707
Surplus protection of policyholders.....	1,391,323

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 64,805
Premiums—Total business (net)..	140,284
Claims—Ontario (net).....	27,887
Claims—Total business (net)....	62,195

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.....	\$ 3,000,000
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PREMIUMS AND DISBURSEMENTS

<i>Life:</i>	
Assets in Canada.....	\$ 3,362,606
Ontario business in force (gross)...	15,811,982
Canadian business in force (gross)...	49,159,105

<i>Life:</i>	
Premiums—Ontario (net).....	\$271,294
Premiums—Canada (net).....	851,183
Total disbursements to policyholders (net)—In Ontario.....	106,695
In Canada.....	327,839

PREMIUMS WRITTEN—CLAIMS INCURRED

<i>Other than Life:</i>	
Assets in Canada.....	80,103
Liabilities in Canada.....	22,375

<i>Other than Life:</i>	
Premiums—Ontario (net).....	15,041
Premiums—Canada (net).....	59,939
Claims—Ontario (net).....	12,755
Claims—Canada (net).....	41,864

*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
Assets in Canada.....	\$1,500,219
Liabilities in Canada.....	931,690

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 502,950
Premiums—Canada (net).....	1,070,093
Claims—Ontario (net).....	219,468
Claims—Canada (net).....	417,762

THE PACIFIC COAST FIRE INSURANCE COMPANY*

HEAD OFFICE, VANCOUVER, B.C.

Officers.—President, W. H. Malkin, Vancouver; Managing Director, R. J. Nightingale, Vancouver.*Directors.*—R. Gelletly, C. Spencer, W. H. Malkin, T. W. Greer, R. J. Nightingale, Vancouver; G. M. Black, Winnipeg; H. J. Tapscott, London, Eng.*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Incorporation.*—1890. *Date commenced business in Canada.*—November 5, 1908†.

Capital stock paid in cash.....	\$ 750,000
Total assets.....	3,852,916
Total liabilities.....	1,827,629
Surplus protection of policyholders.....	2,025,287

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 57,200
Premiums—Total business (net).....	1,226,567
Claims—Ontario (net).....	26,195
Claims—Total business (net).....	835,753

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
Assets in Canada.....	266,907
Liabilities in Canada.....	95,082

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$18,831
Premiums—Canada (net).....	38,367
Claims—Ontario (net).....	20,337
Claims—Canada (net).....	51,875

THE 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
Assets in Canada.....	\$334,862
Liabilities in Canada.....	181,377

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 78,360
Premiums—Canada (net).....	209,083
Claims—Ontario (net).....	36,050
Claims—Canada (net).....	90,826

THE 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
Assets in Canada.....	246,346
Liabilities in Canada.....	138,727

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 42,990
Premiums—Canada (net).....	149,494
Claims—Ontario (net).....	16,332
Claims—Canada (net).....	60,683

*See note on page 1.

†Prior to this date business limited under Provincial Charter to Prov. of British Columbia only.

PEARL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. C. Butler, Toronto.

Chief or General Agent in Ontario.—W. C. Butler, 80 Richmond St. W., Toronto.

Date of Incorporation.—1864. Date commenced business in Canada.—1927.

Capital stock paid in cash.....	£1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,093,808	Premiums—Ontario (net).....	\$342,843
Liabilities in Canada.....	638,616	Premiums—Canada (net).....	753,607
		Claims—Ontario (net).....	102,754
		Claims—Canada (net).....	373,154

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, BAZOUGES-SUR-LE-LOIR, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoisette, Montreal.

Chief or General Agent in Ontario.—Fred Midgley, 45 Richmond St. W., Toronto.

Date of Organization.—1819. Date commenced business in Canada.—March 20, 1915.

Capital stock paid in cash....	Frcs. 16,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$467,637	Premiums—Ontario (net).....	\$ 14,340
Liabilities in Canada.....	113,080	Premiums—Canada (net).....	112,508
		Claims—Ontario (net).....	4,266
		Claims—Canada (net).....	56,985

PHILADELPHIA FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, Toronto.

Chief or General Agent in Ontario.—H. C. Mills, 80 Richmond St. W., Toronto.

Date of Incorporation.—May, 1923. Date commenced business in Canada.—April 1, 1930.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	363,281	Premiums—Ontario (net).....	\$ 21,654
Liabilities in Canada.....	134,004	Premiums—Canada (net).....	116,378
		Claims—Ontario (net).....	18,156
		Claims—Canada (net).....	93,081

PHOENIX ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—William Lawrie, Montreal.

Chief or General Agent in Ontario.—Donald Taylor, 465 Bay St., Toronto.

Date of Organization.—1782. Date commenced business in Canada.—1804.

Capital stock paid in cash.....	£1,005,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Other than Life:		Other than Life:	
Assets in Canada.....	\$3,121,056	Premiums—Ontario (net).....	\$ 571,814
Liabilities in Canada.....	1,419,827	Premiums—Canada (net).....	1,712,412
		Claims—Ontario (net).....	150,072
		Claims—Canada (net).....	703,272

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.—L. T. Hargreaves, 10 Adelaide St. E., Toronto.

Date of Incorporation.—May 31, 1854. Date commenced business in Canada.—May 20, 1890.

Capital stock paid in cash.....	\$6,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,046,441	Premiums—Ontario (net).....	\$196,331
Liabilities in Canada.....	455,954	Premiums—Canada (net).....	764,392
		Claims—Ontario (net).....	475,757
		Claims—Canada (net).....	306,699

*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, Norman G. Duffett, S. Fred Duncan, John P. Hacker, George Hancock, L. K. Kirk, John L. McDougall, John W. Pickup, Ralph H. Platts, R. A. Robertson, Paul Wilson.

Auditors.—Edwards, Morgan & Co., 10 Adelaide St. East, Toronto.

Statement for the Year Ended December 31, 1944

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 and 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, 1944.....	\$426,892 50

Balance Sheet—Assets

Amortized book value of bonds, debentures and debenture stocks—not in default..	\$959,153 84
Cash on hand and in banks.....	106,328 69
Interest accrued.....	5,915 43
Agents' balances and premiums uncollected:	
Written on or after October 1, 1944.....	82,679 23
Amount due from reinsurance on losses already paid.....	1,382 83
Refundable portion of excess profits tax.....	16,923 71
Cash surrender value of life insurance policy.....	11,550 00
Due from wartime industrial transit pool.....	375 07
TOTAL ADMITTED ASSETS.....	\$1,184,308 80

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$133,084 32	\$133,084 32
Adjustment expenses of said claims.....	1,010 29	1,010 29
Total net reserve, \$365,390.10; carried out at 80% thereof.....	292,312 08	292,312 08
Expenses due and accrued.....		5,804 37
Taxes due and accrued.....		20,551 15
Reinsurance premiums.....		10,253 00
Return premiums and balances due agents.....		131 69
Investment reserves.....		35,000 00
Total liabilities (excluding capital stock).....		\$498,146 90
Capital stock paid in cash.....	\$204,500 00	
Surplus in Profit and Loss Account.....	481,661 90	
Excess of assets over liabilities (surplus for protection of policyholders).....		686,161 90
TOTAL LIABILITIES.....		\$1,184,308 80

Profit and Loss Account

		IN CANADA AND ALL BUSINESS
Net premiums written.....		\$632,538 50
Reserve of unearned premiums (80%):		
At beginning of year.....	\$275,173 79	
At end of year.....	292,312 08	
Increase.....		17,138 29
Net premiums earned.....		\$615,400 21
Net claims incurred.....		
Net adjustment expenses incurred.....	\$215,676 44	
Commissions.....	2,649 48	
Taxes.....	165,686 18	
Salaries, fees and travelling expenses.....	14,761 01	
All other expenses.....	107,265 03	
	38,602 71	
Total claims and expenses.....		544,640 85
Underwriting profit.....		\$ 70,759 36

Other revenue:			
Interest earned—cash and accruals		\$ 27,054 76	
Adjustment by amortization		976 57	
Profit on sale of securities and real estate			\$ 26,078 19
Bank interest			1,830 59
			138 01
			<u>28,046 79</u>
			\$ 98,806 15
Other expenditure:			
Income and excess profits taxes		\$ 40,576 53	
Bad debts written off		1 09	
Investment expenses		589 79	
Premium on endowment life insurance policy (net)		601 50	
			<u>41,768 91</u>
NET PROFIT FOR THE YEAR			<u>\$ 57,037 24</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year	\$630,658 65
Net profit for the year brought down	57,037 24
	<u>\$687,695 89</u>
Deduct increase in unadmitted ledger assets	1,533 99
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR	<u>\$686,161 90</u>

Summary of Risks—Fire

IN ONTARIO AND ALL BUSINESS

Gross in force, December 31, 1943	\$33,082,962
Taken in 1944, new and renewed	20,305,298
Totals	<u>\$53,388,260</u>
Ceased in 1944, including renewed	17,127,299
Gross in force, December 31, 1944	\$36,260,970
Reinsurance in force, December 31, 1944	7,421,757
Net in force, December 31, 1944	<u>\$28,839,213</u>

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943		TAKEN IN 1944, NEW AND RENEWED		CEASED IN 1944, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1944		REINSURANCE	NET IN FORCE AT END OF 1944		
	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	
Fire	204,325	29	132,770	19	110,340	59	226,754	89	54,069	99	172,684	90
Automobile	531,736	61	626,767	42	611,705	52	546,798	51	24,405	24	522,393	27
Accident—Public Liab.	6,173	05	7,899	22	8,031	47	6,040	80	1,236	11	4,804	69
Accident and Sickness			1,512	06			1,512	06	1,512	06		
Guarantee—Surety	4,898	44	5,412	76	4,639	91	5,671	29	2,246	32	3,424	97
Inland Transportation	1,930	26	2,020	85	2,284	71	1,666	40			1,666	40
Personal Property	9,030	25	5,515	08	334	73	14,210	60	1,596	11	12,614	49
Plate Glass	7,436	81	4,376	42	4,152	86	7,660	37			7,660	37
Theft	4,538	51	3,452	46	3,087	12	4,903	85	881	85	4,022	00
TOTALS	770,069	22	789,726	46	744,576	91	815,218	77	85,947	68	729,271	09

THE PIONEER INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, James Matson, Montreal; Vice-President and Secretary, Percy M. May, Montreal.

Directors.—R. P. Adams, Wm. Norman Clelland, Hon. R. O. Grothe, M.L.C., P. M. May, James Matson, Montreal; D. C. MacLachlan, Toronto; J. D. Simpson, F. J. Williams, Liverpool, Eng.

Chief or General Agent in Ontario.—F. S. McDermott, 27 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	534,486	Premiums—Ontario (net)	\$27,014
Liabilities in Canada	88,857	Premiums—Total business (net)	81,527
Surplus protection of policyholders	445,629	Claims—Ontario (net)	13,766
		Claims—Total business (net)	37,388

*See note on page 1

THE PLANET ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.

Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. E., Toronto.

Date of Incorporation.—January 20, 1920. *Date commenced business in Canada.*—1928.

Capital stock paid in cash.....	\$729,900
Assets in Canada.....	193,328
Liabilities in Canada.....	114,318

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 33,508
Premiums—Canada (net).....	116,658
Claims—Ontario (net).....	12,324
Claims—Canada (net).....	49,099

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, E. A. Graham, Granby; K. A. Cowley, M.D., Montreal.

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
Total assets.....	374,080
Total liabilities.....	229,518
Surplus protection of policyholders.	144,562

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$204,309
Premiums—Total business (net).....	376,973
Claims—Ontario (net).....	144,594
Claims—Total business (net).....	272,979

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.—L. T. Hargreaves, 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
Assets in Canada.....	491,274
Liabilities in Canada.....	172,168

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 84,718
Premiums—Canada (net).....	385,980
Claims—Ontario (net).....	49,834
Claims—Canada (net).....	215,320

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
Assets in Canada.....	\$729,065
Liabilities in Canada.....	133,189

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$124,416
Premiums—Canada (net).....	450,465
Claims—Ontario (net).....	60,501
Claims—Canada (net).....	256,017

*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.—H. D. McNairn and W. G. Wilson, 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 £1,150,000

Life:
 Assets in Canada \$11,426,696
 Ontario business in force (gross) 29,380,335
 Canadian business in force (gross) 63,766,934

Other than Life:
 Assets in Canada 2,703,594
 Liabilities in Canada 1,884,800

PREMIUMS AND DISBURSEMENTS

Life:
 Premiums—Ontario (net) \$1,085,537
 Premiums—Canada (net) 2,472,616
 Total disbursements to policy-
 holders (net)—In Ontario 183,859
 In Canada 192,776

PREMIUMS WRITTEN—CLAIMS INCURRED

Other than Life:
 Premiums—Ontario (net) 717,588
 Premiums—Canada (net) 1,875,946
 Claims—Ontario (net) 381,557
 Claims—Canada (net) 1,121,118

QUEBEC FIRE ASSURANCE COMPANY*

HEAD OFFICE, QUEBEC, QUE.

Officers.—President, J. T. Ross; Secretary and Chief Agent, G. H. Henderson.

Directors.—J. T. Ross, A. S. Booth, C. M. Horswell, W. R. Houghton, Y. Montreuil, 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 658,866
 Total liabilities 162,870
 Surplus protection of policyholders 495,996

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net) \$ 21,323
 Premiums—Total business (net) 107,792
 Claims—Ontario (net) 5,146
 Claims—Total business (net) 63,741

QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, 19 RICHMOND ST. W., TORONTO, ONT.

Incorporated.—February 15, 1871 (Bill No. 52). *Date commenced business.*—July 1, 1871

Officers.—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, P. Lyle Waylett.

Directors (as at date of filing statement).—Charles M. Horswell, Wilfred 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, 1944

Capital Stock

Amount of capital stock authorized, \$250,000.
 No. of shares, 5,000. Par value, \$50.
 Capital stock at beginning and end of year.

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
	\$100,000 00	\$100,000 00

*See note on page 1.

Balance Sheet—Assets

Mortgage loans on real estate—first liens.....		\$ 9,000 00
Amortized book value of bonds, debentures and debenture stocks—not in default..		653,419 03
Market value of stocks.....		27,501 26
Cash on hand and in banks.....		31,413 96
Interest accrued.....	\$ 7,293 37	
Dividends due.....	380 00	
		<u>7,673 37</u>
Agents' balances and premiums uncollected:		
Written on or after October 1, 1944.....	\$ 7,328 38	
Premiums due from reinsuring companies:		
Written on or after October 1, 1944.....	554 13	
		<u>7,882 51</u>
TOTAL ADMITTED ASSETS.....		<u>\$736,890 13</u>

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 1,910 00	\$ 1,910 00
Adjustment expenses of said claims.....	137 00	137 00
Total net reserve, \$54,842.80; carried out at 80% thereof.....	<u>43,874 24</u>	<u>43,874 24</u>
Expenses due and accrued.....		200 00
Taxes due and accrued.....		7,432 63
Reinsurance premiums.....		354 20
Return premiums and balances due agents.....		<u>808 52</u>
Total liabilities (excluding capital stock).....		\$ 54,716 59
Capital stock paid in cash.....	\$100,000 00	
Reserve fund.....	250,000 00	
Surplus in Profit and Loss Account.....	<u>332,173 54</u>	
Excess of assets over liabilities (surplus for protection of policyholders).....		<u>682,173 54</u>
TOTAL LIABILITIES.....		<u>\$736,890 13</u>

Profit and Loss Account

		IN CANADA AND ALL BUSINESS
Net premiums written.....		\$ 47,871 42
Reserve for unearned premiums (80%):		
At beginning of year.....	\$ 40,706 36	
At end of year.....	<u>43,874 24</u>	
Increase.....		<u>3,167 88</u>
Net premiums earned.....		\$ 44,703 54
Net claims incurred.....	\$ 21,586 70	
Net adjustment expenses incurred.....	1,086 61	
Commissions.....	13,501 06	
Taxes.....	1,366 90	
Salaries, fees and travelling expenses.....	5,149 49	
Management fee.....	97 86	
All other expenses.....	<u>2,487 40</u>	
Total claims and expenses.....		<u>45,276 02</u>
Underwriting loss.....		\$ 572 48
Other revenue:		
Interest earned—cash and accruals.....	\$ 29,118 05	
Adjustment by amortization.....	<u>451 75</u>	
Dividends earned.....	\$ 28,666 30	
Net rents earned.....	1,520 00	
Profit on sale of securities and real estate.....	358 97	
Decrease in deficiency of market under book value of securities.....	<u>2,971 95</u>	
		<u>3,086 26</u>
		<u>36,603 48</u>
Other expenditure:		\$ 36,031 00
Income and excess profits taxes.....	\$ 10,895 80	
Loss on sale of securities and real estate.....	10,000 00	
Investment expenses.....	<u>617 62</u>	
		<u>21,513 42</u>
NET PROFIT FOR THE YEAR.....		<u>\$ 14,517 58</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$690,430 67
Net profit for the year brought down.....	14,517 58
	<hr/>
Dividends declared to shareholders.....	\$704,948 25
	22,500 00
	<hr/>
Deduct increase in unadmitted ledger assets.....	\$682,448 25
	274 71
	<hr/>
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR.....	\$682,173 54

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1943.....	\$20,271,115	\$ 15,750	\$20,286,865
Taken in 1944, new and renewed.....	9,980,890	15,750	9,996,640
	<hr/>	<hr/>	<hr/>
Totals.....	\$30,252,005	\$ 31,500	\$30,283,505
Ceased in 1944, including renewed.....	10,392,527	15,750	10,408,277
	<hr/>	<hr/>	<hr/>
Gross in force, December 31, 1944.....	\$19,859,478	\$ 15,750	\$19,875,228
Reinsurance in force, December 31, 1944.....	640,824		640,824
	<hr/>	<hr/>	<hr/>
NET IN FORCE, DECEMBER 31, 1944.....	\$19,218,654	\$ 15,750	\$19,234,404

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943	TAKEN IN 1944, NEW AND RENEWED	CEASED IN 1944, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1944	REINSURANCE	NET IN FORCE AT END OF 1944
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Fire.....	111,157 95	58,697 37	61,367 30	108,488 00	4,870 23	103,617 77
Explosion.....	672 54	81 90	313 33	441 17		441 17
Earthquake.....		5 00		5 00		5 00
TOTALS.....	111,830 49	58,784 31	61,680 63	108,934 17	4,870 23	104,063 94

QUEEN INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.

Chief or General Agent in Ontario.—F. S. McDermott, 27 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.....	831,955	Premiums—Ontario (net).....	\$158,252
Liabilities in Canada.....	492,416	Premiums—Canada (net).....	584,328
		Claims—Ontario (net).....	77,080
		Claims—Canada (net).....	236,850

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.....	\$549,695	Premiums—Ontario (net).....	\$ 76,670
Liabilities in Canada.....	198,623	Premiums—Canada (net).....	235,760
		Claims—Ontario (net).....	36,290
		Claims—Canada (net).....	109,737

*See note on page 1.

RELIANCE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Geo. C. Long, Jr., Hartford, Conn.; Vice-Presidents, Col. P. C. Cothran, Hartford, Conn., S. M. Elliott, Montreal; Secretary, A. H. Vallance, Montreal.*Directors.*—Major Walter Molson, W. A. Ralston, R. Fennell, K. C., Toronto; S. M. Elliott, A. Stewart McNichols, Montreal; Geo. C. Long, Jr., A. Sidney Dawes, Col. P. C. Cothran, Hartford, Conn.*Chief or General Agent in Ontario.*—Wm. Johnstone, 43 Adelaide St. E., Toronto.*Date of Incorporation.*—July 1, 1920. *Date commenced business in Canada.*—Nov. 24, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....	\$ 46,070
Total assets.....	1,031,816	Premiums—Total business (net)..	183,121
Total liabilities.....	137,146	Claims—Ontario (net).....	19,476
Surplus protection of policyholders.	894,670	Claims—Total business (net)....	88,864

ROYAL EXCHANGE ASSURANCE*

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).....	\$ 229,111
Assets in Canada.....	\$1,422,009	Premiums—Canada (net).....	1,276,578
Liabilities in Canada.....	848,643	Claims—Ontario (net).....	99,407
		Claims—Canada (net).....	457,482

THE ROYAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James Matson, Montreal.*Chief or General Agent in Ontario.*—F. S. McDermott, 27 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.....	\$ 8,695,239	Premiums—Ontario (net).....	\$ 198,543		
Ontario business in force (gross)...	7,877,227	Premiums—Canada (net).....	727,685		
Canadian business in force (gross)...	32,949,538	Total disbursements to policy-			
		holders (net)—In Ontario.....	117,853		
		In Canada.....	462,598		
				PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>				<i>Other than Life:</i>	
Assets in Canada.....	3,283,043	Premiums—Ontario (net).....	798,472		
Liabilities in Canada.....	2,011,910	Premiums—Canada (net).....	2,318,146		
		Claims—Ontario (net).....	314,040		
		Claims—Canada (net).....	983,247		

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).....	\$33,472
Assets in Canada.....	\$137,529	Premiums—Canada (net).....	73,368
Liabilities in Canada.....	75,551	Claims—Ontario (net).....	7,754
		Claims—Canada (net).....	29,411

*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.....	774,352
Liabilities in Canada.....	604,763

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$199,781
Premiums—Canada (net).....	680,864
Claims—Ontario (net).....	499,033
Claims—Canada (net).....	757,620

SAINT PAUL-MERCURY INDEMNITY COMPANY*

HEAD OFFICE, WILMINGTON, DEL.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.*Chief or General Agent in Ontario.*—Geo. A. Sherritt, Metropolitan Bldg., Toronto.*Date of Incorporation.*—March 22, 1926. *Date commenced business in Canada.*—April 19, 1927.

Capital stock paid in cash.....	\$3,000,000
Assets in Canada.....	144,472
Liabilities in Canada.....	74,927

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$19,495
Premiums—Canada (net).....	59,248
Claims—Ontario (net).....	23,386
Claims—Canada (net).....	55,686

LA SAUVEGARDE LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, N. Ducharme, Montreal; 1st Vice-President, Louis Lymburner, Montreal; 2nd Vice-President, Alphonse Milette, Montreal; Secretary, Jean Pasquin; Actuary, Pierre Camu.*Directors.*—R. B. Bachand, N.P., Waterloo, Que.; Adjutor Cote, N.P., N. Ducharme, L. M. Lymburner, Montreal; Alphonse Milette, Terrebonne, Que.; Chas. A. Roy, J. A. Bernier, Outremont; Paul Drouin, K.C., Quebec; Hon. Gustave Lacasse, M.D., Tecumseh, Ont.*Date of Incorporation.*—May, 1911. *Date commenced business in Canada.*—1903.

Capital stock paid in cash.....	\$ 232,440
Total assets.....	10,711,482
Ontario business in force (gross)....	6,208,714
Total business in force (gross).....	72,010,835

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net).....	\$ 185,910
Premiums—Total business (net)....	1,916,741
Total disbursements to policyholders (net)—In Ontario.....	66,654
Total business.....	479,609

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; General Manager, D. B. Hall, P.I.I.A. Toronto.*Directors.*—J. A. Macintosh, K.C., R. S. Waldie, J. A. Northway, Col. J. F. Michie, Thos. H. Hall, Toronto; J. H. Grady, Philadelphia, Pa.; Sir Francis Norrie-Miller, S. Norrie-Miller, Perth, Scotland; F. Richardson, London, Eng.*Date of Incorporation.*—May 11, 1920. *Date commenced business in Canada.*—Dec. 22, 1920.

Capital stock paid in cash.....	\$225,000
Total assets.....	591,776
Total liabilities.....	112,868
Surplus protection of policyholders..	478,908

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$46,562
Premiums—Total business (net)....	69,248
Claims—Ontario (net).....	23,325
Claims—Total business (net).....	26,793

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.....	\$222,479
Liabilities in Canada.....	60,292

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 48,852
Premiums—Canada (net).....	108,733
Claims—Ontario (net).....	19,691
Claims—Canada (net).....	66,133

*See note on page 1.

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. P. Priddey, Montreal.*Chief or General Agent in Ontario.*—F. O. Lucas, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1876. *Date commenced business in Canada.*—December 17, 1918.

Capital stock paid in cash.....	£80,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$340,206	Premiums—Ontario (net).....	\$106,685
Liabilities in Canada.....	148,028	Premiums—Canada (net).....	165,885
		Claims—Ontario (net).....	38,746
		Claims—Canada (net).....	62,839

THE SCOTTISH UNION & NATIONAL INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Eshhart, 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.....	\$772,030	Premiums—Ontario (net).....	\$145,579
Liabilities in Canada.....	427,055	Premiums—Canada (net).....	454,342
		Claims—Ontario (net).....	73,342
		Claims—Canada (net).....	225,319

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.....	\$355,337	Premiums—Ontario (net).....	\$ 71,515
Liabilities in Canada.....	166,862	Premiums—Canada (net).....	186,388
		Claims—Ontario (net).....	43,561
		Claims—Canada (net).....	125,378

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.....	250,523	Premiums—Ontario (net).....	\$ 58,445
Liabilities in Canada.....	120,949	Premiums—Canada (net).....	128,573
		Claims—Ontario (net).....	25,502
		Claims—Canada (net).....	59,012

SECURITY NATIONAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, J. H. Riddell, Toronto; Vice-President, V. G. Creber, Toronto; Secretary, S. Fairley, Toronto.*Directors.*—Sir E. M. Mountain, Bart., B. E. S. Mountain, H. Routh, London, Eng.; J. H. Riddell, V. G. Creber, H. T. Fairley, W. H. Despard, W. E. Young, F. S. Corrigan, H. J. Humphrey, Toronto.*Date of Incorporation.*—July, 1934. *Date commenced business in Canada.*—January 1, 1935.

Capital stock paid in cash.....	\$220,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	299,985	Premiums—Ontario (net).....	\$ 6,512
Liabilities in Canada.....	40,401	Premiums—Total business (net)..	30,379
Surplus protection of policyholders.	259,584	Claims—Ontario (net).....	2,020
		Claims—Total business (net)....	10,867

*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	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	233,437	Premiums—Ontario (net).....	\$ 4,471
Liabilities in Canada.....	35,343	Premiums—Canada (net).....	25,359
		Claims—Ontario (net).....	2,334
		Claims—Canada (net).....	14,930

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	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$414,739	Premiums—Ontario (net).....	\$ 45,025
Liabilities in Canada.....	82,656	Premiums—Canada (net).....	101,042
		Claims—Ontario (net).....	15,598
		Claims—Canada (net).....	33,332

THE SOUTHERN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—R. J. Nightingale, Vancouver.*Chief or General Agent in Ontario.*—W. C. McLaughlin, 72 Queen St. W., Toronto.*Date of Incorporation.*—1908. *Date commenced business in Canada.*—May, 1928.

Capital stock paid in cash.....	£105,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$358,008	Premiums—Ontario (net).....	\$17,467
Liabilities in Canada.....	50,428	Premiums—Canada (net).....	49,137
		Claims—Ontario (net).....	6,523
		Claims—Canada (net).....	19,766

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, M. D. Grant, F.I.A., F.A.S., Winnipeg; Roy W. Milner, Calgary; John Martin, St. Boniface; C. D. Grayson, Moose Jaw; John W. Horn, Clondeboye.

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	PREMIUMS AND DISBURSEMENTS	
Total assets.....	11,320,690	Premiums—Ontario (net).....	\$ 558,476
Ontario business in force (gross)...	15,548,513	Premiums—Total business (net)...	1,598,294
Total business in force (gross)....	45,051,525	Total disbursements to policy-	
		holders (net)—In Ontario.....	139,884
		Total business..	554,718

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	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,231,624	Premiums—Ontario (net).....	\$ 201,654
Liabilities in Canada.....	742,526	Premiums—Canada (net).....	1,094,951
		Claims—Ontario (net).....	82,888
		Claims—Canada (net).....	609,068

*See note on page 1.

STANDARD MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. B. Pakenham, Toronto.
 Chief or General Agent in Ontario.—A. B. Pakenham, 68 King St. E., Toronto.
 Date of Incorporation.—1871. Date commenced business in Canada.—April 2, 1923.

Capital stock paid in cash.....	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$38,119	Premiums—Ontario (net).....	\$ 68,299
Liabilities in Canada.....	81,013	Premiums—Canada (net).....	104,885
		Claims—Ontario (net).....	22,862
		Claims—Canada (net).....	37,299

THE STATE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENG.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.
 Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.
 Date of Incorporation.—April 10, 1891. Date commenced business in Canada.—April 20, 1926.

Capital stock paid in cash.....	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$170,643	Premiums—Ontario (net).....	\$20,369
Liabilities in Canada.....	78,021	Premiums—Canada (net).....	66,477
		Claims—Ontario (net).....	8,816
		Claims—Canada (net).....	29,692

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, L. E. Langis Galipeault.

Statement for the Year Ended December 31, 1944**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 and end of year.....	\$100,000 00	\$100,000 00

Balance Sheet—Assets

Amortized book value of bonds, debentures and debenture stocks—not in default..		\$113,255 92
Book value of stocks.....		14,750 00
Cash on hand and in banks.....		8,388 14
Interest accrued.....		499 19
Agents' balances and premiums uncollected:		
Written on or after October 1, 1944.....	\$ 5,195 75	
Premiums due from reinsuring companies:		
Written on or after October 1, 1944.....	1,498 53	
Amount due from reinsurance on losses already paid.....		6,694 28
		312 43
TOTAL ADMITTED ASSETS.....		\$143,899 96

Balance Sheet—Liabilities

	IN CANADA	OUTSIDE CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 1,514 36	\$	\$ 1,514 36
Adjustment expenses of said claims.....	53 00	.....	53 00
Total net reserve, \$16,045.58; carried out at 80% thereof.....	12,834 39	2 07	12,836 46
Expenses due and accrued.....			338 95
Taxes due and accrued.....			1,999 56
Reinsurance premiums.....			4,024 85
Return premiums and balances due agents.....			115 19
Balances due other companies.....			920 13
Total liabilities (excluding capital stock).....			\$ 21,802 50
Capital stock paid in cash.....		\$100,000 00	
Surplus in Profit and Loss Account.....		22,097 46	
Excess of assets over liabilities (surplus for protection of policyholders).....			122,097 46
TOTAL LIABILITIES.....			\$143,899 96

*See note on page 1.

Profit and Loss Account

	IN CANADA	OUTSIDE CANADA	ALL BUSINESS
Net premiums written.....	\$ 18,253 66	\$ 5 19	\$ 18,258 85
Reserve of unearned premiums (80 %):			
At beginning of year.....	\$ 13,008 63	\$ 9 17	\$ 13,017 80
At end of year.....	12,834 39	2 07	12,836 46
Decrease.....	\$ 174 24	\$ 7 10	\$ 181 34
Net premiums earned.....	\$ 18,427 90	\$ 12 29	\$ 18,440 19
Net claims incurred.....	\$ 9,693 35	\$	\$ 9,693 35
Net adjustment expenses incurred.....	269 54	.....	269 54
Commissions.....	3,190 51	1 97	3,192 48
Taxes.....	681 69	.....	681 69
Salaries, fees and travelling expenses.....	78 20	.....	78 20
Management fee.....	.....	.....	1,102 44
All other expenses.....	.....	.....	273 59
Total claims and expenses.....	.....	.....	\$ 15,291 29
Underwriting profit.....	.....	.....	\$ 3,148 90
Other revenue:			
Interest earned—cash and accruals.....	\$ 1,244 89	.....	.....
Adjustment by a amortization.....	64 30	.....	.....
Dividends earned.....	.....	\$ 4,309 19	.....
Decrease in deficiency of market under book value of securities.....	.....	1,600 00	.....
Premium on exchange.....	.....	45 68	.....
			6,554 87
			\$ 9,703 77
Other expenditure:			
Income and excess profits taxes.....	.....	\$ 2,995 17	.....
Bad debts written off.....	.....	14 88	.....
			3,010 05
NET PROFIT FOR THE YEAR.....			\$ 6,693 72

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$119,325 73
Net profit for the year brought down.....	6,693 72
	\$126,019 45
Dividends declared to shareholders.....	4,000 00
	\$122,019 45
Add decrease in unadmitted ledger assets.....	78 01
	\$122,097 46
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR.....	
	\$122,097 46

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1943.....	\$2,229,499	\$3,893,645	\$6,123,144
Taken in 1944, new and renewed.....	808,016	3,096,437	3,904,453
Totals.....	\$3,037,515	\$6,990,082	\$10,027,597
Ceased in 1944, including renewed.....	1,591,619	2,794,606	4,386,225
Gross in force, December 31, 1944.....	\$1,445,896	\$4,195,476	\$5,641,372
Reinsurance in force, December 31, 1944.....	1,242,159	1,949,431	3,191,590
NET IN FORCE, DECEMBER 31, 1944.....	\$ 203,737	\$2,246,045	\$2,449,782

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943	TAKEN IN 1944, NEW AND RENEWED	CEASED IN 1944, INCLUDING RENEWED	GROSS IN FORCE AT END OF 1944	REINSURANCE	NET IN FORCE AT END OF 1944
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Fire.....	77,849 06	49,066 76	51,145 29	75,771 43	44,749 20	31,022 23

SUN INSURANCE OFFICE, 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.*—April 7, 1710. *Date commenced business in Canada.*—June 3, 1892.

Capital stock paid in cash.....	£600,000
Assets in Canada.....	\$1,506,907
Liabilities in Canada.....	933,306

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 354,362
Premiums—Canada (net).....	1,341,553
Claims—Ontario (net).....	171,385
Claims—Canada (net).....	544,409

SUN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Arthur B. Wood, Montreal; Vice-President and Treasurer, E. A. Macnutt, Westmount; Secretary, F. J. Cunningham; Actuary, G. W. Bourke; Comptroller, E. E. Duckworth; Joint Treasurer, H. P. Thornhill; Director of Agencies, J. A. McAllister.

Directors.—A. B. Wood, Wm. M. Birks, Hon. C. A. Dunning, Carl Riordon, John W. Ross, Ross H. McMaster, Morris W. Wilson, A. Cross, W. M. Neal, Montreal; Hon. F. P. Brais, Outremont, Que.; Harold Crabtree, G. W. Spinney, E. A. Macnutt, Westmount, Que.; Hon. L. A. Taschereau, Quebec; John A. Tory, Toronto.

Chief or General Agent in Ontario.—C. V. Earl, Sun Life Bldg., Toronto.*Date of Incorporation.*—1865. *Date commenced business in Canada.*—May, 1871.

Capital stock paid in cash.....	\$ 2,000,000
Total assets.....	1,179,207,969
Ontario business in force (gross).....	378,577,629
Total business in force (gross).....	3,312,525,426

PREMIUMS AND DISBURSEMENTS	
Premiums—Ontario (net).....	\$11,257,494
Premiums—Total business (net).....	122,198,504
Total disbursements to policyholders (net)—In Ontario.....	6,989,460
Total business.....	80,188,593

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 Samoiette, 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.....	£98,223
Liabilities in Canada.....	29,948

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 4,250
Premiums—Canada (net).....	31,035
Claims—Ontario (net).....	745
Claims—Canada (net).....	11,125

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 Frs. 3,000,000
Assets in Canada.....	\$334,276
Liabilities in Canada.....	230,978

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 27,363
Premiums—Canada (net).....	173,585
Claims—Ontario (net).....	23,580
Claims—Canada (net).....	102,491

TORONTO GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. E. Naylor; Vice-President, Prof. M. A. Mackenzie, M.A., F.I.A., LL.D.; Vice-President and General Manager, W. F. Spry; Secretary and Treasurer, C. W. Sykes.

Directors.—E. C. Braund, C. W. Buchanan, 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. Pyle Smith, W. F. Spry.

Date of Incorporation.—July 21, 1921. *Date commenced business in Canada.*—Dec. 20, 1937.

Capital stock paid in cash.....	\$ 284,391
Total assets.....	2,074,322
Total liabilities.....	1,176,138
Surplus protection of policyholders.....	898,184

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 53,097
Premiums—Total business (net).....	949,782
Claims—Ontario (net).....	127,418
Claims—Total business (net).....	367,911

*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.....	810,898	Premiums—Ontario (net).....	\$178,686
Liabilities in Canada.....	521,969	Premiums—Canada (net).....	600,958
		Claims—Ontario (net).....	70,372
		Claims—Canada (net).....	244,436

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.....	929,366	Premiums—Ontario (net).....	\$373,017
Liabilities in Canada.....	595,423	Premiums—Canada (net).....	638,841
		Claims—Ontario (net).....	96,852
		Claims—Canada (net).....	200,161

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, 1866.

Capital stock paid in cash.....	\$20,000,000	PREMIUMS AND DISBURSEMENTS	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	35,565,272	Premiums—Ontario (net).....	\$1,110,732
Ontario business in force (gross)...	57,486,535	Premiums—Canada (net).....	3,004,985
Canadian business in force (gross)...	149,920,287	Total disbursements to policy-	
		holders (net)—In Ontario.....	772,134
		In Canada.....	2,107,316
		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	1,186,640	Premiums—Ontario (net).....	437,832
Liabilities in Canada.....	946,793	Premiums—Canada (net).....	1,769,827
		Claims—Ontario (net).....	222,837
		Claims—Canada (net).....	1,009,536

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.....	\$686,579	Premiums—Ontario (net).....	\$140,957
Liabilities in Canada.....	366,752	Premiums—Canada (net).....	415,221
		Claims—Ontario (net).....	66,886
		Claims—Canada (net).....	177,860

*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.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash..... Frcs.100,000,000	Premiums—Ontario (net).....	\$ 83,518
Assets in Canada..... \$730,407	Premiums—Canada (net).....	405,191
Liabilities in Canada..... 417,008	Claims—Ontario (net).....	41,006
	Claims—Canada (net).....	217,335

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.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash..... £810,000	Premiums—Ontario (net).....	\$ 865,235
Assets in Canada..... \$3,338,396	Premiums—Canada (net).....	1,670,286
Liabilities in Canada..... 1,193,207	Claims—Ontario (net).....	341,095
	Claims—Canada (net).....	605,791

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.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash..... £163,500	Premiums—Ontario (net).....	\$124,069
Assets in Canada..... \$1,016,419	Premiums—Canada (net).....	665,194
Liabilities in Canada..... 456,951	Claims—Ontario (net).....	37,638
	Claims—Canada (net).....	239,131

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.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash..... £600,000	†Premiums—Ontario (net).....	Nil
Assets in Canada..... \$225,728	†Premiums—Canada (net).....	Nil
Liabilities in Canada..... 42,978	†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.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash..... \$1,000,000	Premiums—Ontario (net).....	\$17,688
Assets in Canada..... 208,652	Premiums—Canada (net).....	63,019
Liabilities in Canada..... 64,451	Claims—Ontario (net).....	7,174
	Claims—Canada (net).....	34,310

*See note on page 1.

FAL business in Canada fully reinsured.

UNITED STATES FIDELITY & GUARANTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. E. Perry, Toronto.*Chief or General Agent in Ontario.*—A. E. Perry, 34 King St. E., Toronto.*Date of Incorporation.*—Mar. 19, 1896. *Date commenced business in Canada.*—Mar. 12, 1903.

Capital stock paid in cash.....	\$10,000,000
Assets in Canada.....	1,729,415
Liabilities in Canada.....	1,239,702

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 622,054
Premiums—Canada (net).....	1,171,455
Claims—Ontario (net).....	228,092
Claims—Canada (net).....	386,624

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. Schauffler, Toronto.*Chief or General Agent in Ontario.*—E. W. Schauffler, 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
Assets in Canada.....	1,166,820
Liabilities in Canada.....	319,564

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$153,277
Premiums—Canada (net).....	394,261
Claims—Ontario (net).....	81,019
Claims—Canada (net).....	234,523

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
Assets in Canada.....	257,211
Liabilities in Canada.....	61,784

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$16,920
Premiums—Canada (net).....	68,387
Claims—Ontario (net).....	7,479
Claims—Canada (net).....	28,181

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
Assets in Canada.....	\$149,462
Liabilities in Canada.....	5,818

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	£ 245
Premiums—Canada (net).....	508
Claims—Ontario (net).....	3,092
Claims—Canada (net).....	6,990

THE VICTORY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENG.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—V. R. Willemson, Toronto.*Chief or General Agent in Ontario.*—V. R. Willemson, 25 Adelaide St. E., Toronto.*Date of Incorporation.*—1919. *Date commenced business in Canada.*—August 19, 1941.

Capital stock paid in cash.....	\$664,500
Assets in Canada.....	362,791
Liabilities in Canada.....	278,609

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 73,260
Premiums—Canada (net).....	329,433
Claims—Ontario (net).....	47,488
Claims—Canada (net).....	185,087

*See note on page 1.

WELLINGTON FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, Herbert Begg; Vice-President, Col. Hon. H. A. Bruce, M.D.; Secretary, J. G. Hutchinson.

Directors.—Herbert Begg, Col. Hon. H. A. Bruce, M.D., W. R. Begg, J. A. Northey, Hon. Jacob Nicol, K.C., J. Robinson, E. B. Stockdale, H. Bruce Begg.

Date of Incorporation.—1837. *Date commenced business in Canada.*—1840.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$ 150,000	Premiums—Ontario (net).....	\$388,548
Total assets.....	1,186,079	Premiums—Total business (net)..	542,389
Total liabilities.....	488,509	Claims—Ontario (net).....	148,512
Surplus protection of policyholders.	647,570	Claims—Total business (net)....	211,250

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

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$104,223
Assets in Canada.....	702,735	Premiums—Canada (net).....	379,692
Liabilities in Canada.....	261,769	Claims—Ontario (net).....	42,239
		Claims—Canada (net).....	216,842

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, Hon. Leighton McCarthy, P.C., K.C., Graham Morrow, G. Stubington, Kenneth Thom, Toronto; W. E. Meikle, Winnipeg; H. J. Wyatt, New York; Sir George Morton, O.B.E., M.C., Calcutta.

Date of Incorporation.—August 31, 1851. *Date commenced business in Canada.*—August, 1851.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$ 1,400,000	Premiums—Ontario (net).....	\$ 887,846
Total assets.....	14,681,291	Premiums—Total business (net)..	5,560,014
Total liabilities.....	9,002,470	Claims—Ontario (net).....	466,253
Surplus protection of policyholders.	5,678,821	Claims—Total business (net)....	2,977,744

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.

		PREMIUMS AND DISBURSEMENTS	
Capital stock paid in cash.....	\$ 138,040	Premiums—Ontario (net).....	\$133,820
Total assets.....	1,527,976	Premiums—Total business (net)..	315,410
Ontario business in force (gross)...	3,871,479	Total disbursements to policy-	
Total business in force (gross).....	11,701,049	holders (net)—In Ontario.....	30,975
		Total business.....	111,107

*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.—P. 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.....	\$111,447	†Premiums—Canada (net).....	Nil
Liabilities in Canada.....	12,487	†Claims—Ontario (net).....	Nil
		†Claims—Canada (net).....	Nil

THE WORLD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—T. W. Gooding, Toronto.*Chief or General Agent in Ontario.*—Robt. H. Leckey, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1924. *Date commenced business in Canada.*—July 14, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$ 38,984
Assets in Canada.....	636,513	Premiums—Canada (net).....	351,674
Liabilities in Canada.....	152,692	Claims—Ontario (net).....	7,228
		Claims—Canada (net).....	173,196

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).....	\$123,897
Assets in Canada.....	\$410,553	Premiums—Canada (net).....	195,970
Liabilities in Canada.....	157,703	Claims—Ontario (net).....	53,522
		Claims—Canada (net).....	82,308

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).....	\$212,462
Assets in Canada.....	\$1,832,290	Premiums—Canada (net).....	615,918
Liabilities in Canada.....	572,946	Claims—Ontario (net).....	128,478
		Claims—Canada (net).....	337,032

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.

	Swiss	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash....	Frcs. 21,000,000	†Premiums—Ontario (net).....	\$ 860,171
Assets in Canada.....	\$2,300,069	Premiums—Canada (net).....	1,652,968
Liabilities in Canada.....	1,072,349	Claims—Ontario (net).....	606,658
		Claims—Canada (net).....	1,113,102

*See note on page 1.

†All business in Canada fully reinsured with the Alliance Assurance Company, Limited.

(B)

MUTUAL INSURANCE CORPORATIONS

- I. FARMERS' MUTUALS**
 - II. ASSOCIATED NEW ENGLAND FACTORY MUTUALS**
 - III. OTHER MUTUALS**
-
-

MUTUAL INSURANCE CORPORATIONS FOR 1944

33.	Halton Union.....	9,800 00	86,000 00	7,436 54	540 45	697 55	104,474 54	311,695 20
34.	Hamilton Township.....	3,500 00	99,905 11	5,937 56	2,344 45	597 16	112,284 28	302,590 74
35.	Hay Township.....		69,579 32	3,228 36	164 70	511 31	73,803 69	282,256 68
36.	Hopewell Creek.....		10,000 00	8,244 96	64 00		18,308 96	49,665 80
37.	Howard.....	1,900 00	147,801 69	13,651 62	538 15	867 71	164,759 17	301,592 32
38.	Howick.....	1,300 00	173,542 74	9,358 57	514 95	1,231 94	185,948 20	428,281 04
39.	Kent and Essex.....		404,975 21	21,208 34	1,877 15	3,191 65	431,477 35	728,959 63
40.	Lambton.....	1,200 00	230,000 00	16,494 75	600 20	1,381 23	249,676 18	434,621 28
41.	Lanark.....	7,000 00	233,825 00	18,355 32	1,002 67	1,686 42	261,869 41	449,545 68
42.	Lennix and Addington.....		78,525 00	7,172 38	596 95	342 28	87,614 51	179,390 47
43.	Lobo.....	5,170 73	59,500 00	189 45			65,160 18	101,316 37
44.	London Township.....		85,519 73	3,997 20	1,352 99	993 48	91,863 40	149,056 41
45.	McGillivray.....		24,500 00	818 68	180 60	259 37	25,758 65	41,128 56
46.	McKillop.....	2,250 00	112,695 87	5,990 49	264 20	1,103 25	122,303 81	228,430 17
47.	Maple Leaf.....	2,650 00	195,000 00	23,998 10	4,179 10	1,647 88	228,475 08	585,301 45
48.	Nissouri.....		91,080 50	8,713 12	874 65	623 40	101,346 67	429,536 48
49.	Norfolk.....		17,000 00	1,227 75	303 50	123 33	18,654 58	109,412 87
50.	North Kent.....	2,016 72	62,837 50	9,717 81	578 10	647 08	75,797 21	143,584 85
51.	Ontario.....		20,000 00	1,752 47	53 10	119 58	22,001 65	36,600 64
52.	Ontario Threshermen's.....		52,670 00	4,027 23	375 60	513 13	57,585 96	70,295 75
53.	Otter.....		114,197 50	958 18	991 61	1,036 87	116,191 15	238,471 08
54.	Peel County.....	8,850 00	291,960 00	20,516 46	2,045 90	1,719 40	325,091 76	827,983 11
55.	Peel and Maryborough.....	2,000 00	109,000 00	9,135 17	2,138 80	1,019 69	123,293 66	278,974 68
56.	Prescott.....		6,200 00	9,097 15	178 68	58 00	15,709 23	61,295 67
57.	Puslineh.....		10,000 00	1,831 15	229 88	65 00	12,126 03	44,085 63
58.	Saltfleet and Hinbrook.....		21,200 37	4,160 42	539 78	97 71	26,100 57	68,167 03
59.	Southwold.....		22,000 00	1,005 60	187 11		23,290 42	97,296 25
60.	Townsend.....		13,595 10	3,448 41	16 35	32 50	17,092 36	97,651 45
61.	Usborne and Hibvert.....		97,500 00	8,758 70	534 95	773 65	107,567 30	444,682 15
62.	Walpole.....	2,500 00	52,419 47	4,010 01	270 65	571 95	67,151 98	82,552 01
63.	Waterloo, North.....	17,500 00	385,000 00	1,006 29	3,930 99	5,866 52	512,753 80	1,035,539 78
64.	Wawanesa, West.....	2,500 00	109,076 00	10,431 73	782 00	650 92	123,440 60	436,186 30
65.	Westminster.....		34,222 07	4,860 19	66 25	558 98	39,707 40	120,337 92
66.	Williams, East.....		30,500 00	4,612 80	767 82	244 28	36,134 90	108,843 25
67.	Yarmouth.....		20,940 00	5,359 28	217 40	157 18	26,673 80	94,621 02
TOTALS.....		72,004 57	6,273,206 47	437,537 98	50,764 06	48,286 73	7,053,345 17	6,135,433 40
WEATHER								
1.	Ontario Farmers'.....	5,163 83	47,325 87	5,293 25	752 46	247 70	58,784 11	227,553 10
2.	Western Farmers'.....		364,262 50	18,911 62	1,571 68	2,535 41	387,406 10	252,513 70
TOTALS.....		5,163 83	411,589 37	24,204 87	2,324 14	2,783 11	446,190 21	475,066 80

Reinsured by North Dumfries and South Waterloo Farmers' Mutual, as of June 1 1944.

MUTUAL INSURANCE CORPORATIONS FOR 1944

33. Italon Union.....	675 00			29,198 79			29,873 79	74,600 75	104,474 54	3,258	10,877,415
34. Hamilton Township.....				42,818 44			42,818 44	69,465 84	112,284 28	5,079	12,375,419
35. Hay Township.....				6,413 54			6,413 54	67,300 15	73,803 69	2,220	10,608,195
36. Hopewell Creek.....	50 00			1,758 32			1,808 32	16,500 64	18,308 96	623	1,850,101
37. Howard.....				23,358 88			23,358 88	141,400 29	164,759 17	3,354	12,898,540
38. Howick.....	500 00			19,885 67			20,385 67	165,562 53	185,948 20	5,348	17,172,557
39. Kent and Essex.....	425 00			104,642 20			105,317 20	326,160 15	431,477 35	10,405	32,375,689
40. Lambton.....				56,511 58			56,849 24	192,826 94	249,676 18	6,784	20,382,874
41. Lanark.....	1,062 65			40,800 26	8,728 25		49,528 51	211,170 65	261,869 41	7,204	20,972,386
42. Lennox and Addington.....				13,704 83			13,812 93	73,801 58	87,614 51	2,263	7,791,315
43. Lobo.....				10,940 10			10,940 10	54,220 08	65,160 18	1,068	4,231,157
44. London Township.....				15,586 22			15,586 22	76,277 18	91,863 40	1,863	6,240,377
45. McGillivray.....				4,446 58			4,446 58	21,312 07	25,758 65	698	1,816,656
46. McKillop.....				7,005 22			7,055 82	115,247 99	122,303 81	2,497	8,545,553
47. Maple Leaf.....	1,971 99			78,095 98			82,442 97	146,032 11	228,475 08	9,350	22,148,365
48. Nissouri.....				17,396 08			17,832 05	83,514 62	101,346 67	3,714	16,127,580
49. Norfolk.....			1,500 00	7,065 98			8,565 98	10,088 60	18,654 58	1,483	4,224,369
50. North Kent.....				19,228 94			19,228 94	56,568 27	75,797 21	2,425	7,257,967
51. Oneida.....				2,216 08			2,223 27	19,778 38	22,001 65	456	1,408,964
52. Ontario Threshermen's.....	370 00			6,622 46			6,992 46	50,593 50	57,585 96	1,302	889,945
53. Otter.....	25 00	200 00	2,514 63	13,056 50	572 30		16,368 43	99,822 72	116,191 15	2,736	9,917,266
54. Peel County.....				72,637 58			72,733 58	253,358 18	325,091 76	10,353	30,039,339
55. Peel and Maryborough.....				17,639 76	6,264 85		23,904 61	99,389 05	123,293 66	4,374	13,913,315
56. Prescott.....	1,129 93			12,178 20			13,463 09	2,246 14	15,709 23	2,168	3,673,213
57. Pashineh.....				1,901 69			1,901 69	16,944 85	26,100 57	725	1,742,967
58. Saltfleet and Binbrook.....	125 00			9,030 72			9,155 72	16,944 85	26,100 57	1,001	3,011,794
59. Southwold.....	2,000 00			3,645 48			5,645 48	17,644 94	23,290 42	1,137	3,776,425
60. Townsend.....				6,511 59			6,511 59	10,580 77	17,092 36	1,042	3,719,354
61. Usborne and Hibbert.....				10,141 47			10,141 47	97,425 83	107,567 30	3,514	16,494,795
62. Walpole.....				5,210 08			5,210 08	67,191 90	821	3,693,930	
63. Waterloo, North.....	3,280 00			62,564 36	11,932 22		78,676 58	434,077 22	512,753 80	13,357	53,768,520
64. Wawanosh, West.....				14,112 25			14,220 55	109,220 10	123,440 65	4,445	14,112,243
65. Westminster.....				1,290 86			1,387 11	38,320 38	39,707 49	1,535	4,864,698
66. Williams, East.....				7,210 45			7,310 45	28,814 45	36,124 90	1,710	4,538,729
67. Yarmouth.....				6,187 90			6,187 90	20,485 96	26,673 86	1,182	3,686,736
TOTALS.....	*13,069 57	8,652 60	200 00	1,237,052 47	29,786 53		1,303,884 96	5,749,460 21	7,053,345 17	212,464	667,992,278
WEATHER											
1. Ontario Farmers'.....				23,387 70			23,787 70	34,996 41	58,784 11	5,484	13,423,910
2. Western Farmers'.....	41 50		25,000 00	86,406 50			112,272 22	275,133 88	387,406 10	14,188	45,465,635
TOTALS.....	41 50		25,000 00	109,794 20			136,059 92	310,130 29	446,190 21	19,672	58,889,545

*Reinsured by North Dumfries and South Waterloo Farmers' Mutual, as of June 1, 1944

*Includes \$5,000.00 of contingent liability for losses under Rebuilding Clause

1. FARMERS' MUTUAL INSURANCE CORPORATIONS (Cont'd)
Cash Receipts for the Year Ending December 31, 1914

NAME OF CORPORATION	APPLI- CATION AND SURVEY FEES	CASH PAYMENTS AND INSTAL- MENTS DUE IN 1914	REINSUR- ANCE DUE IN 1914	CASH PAYMENTS, REINSURANCE REBATES, ENDORSE- MENT AND TRANSFER FEES	INTEREST ON LOSSES	OTHER CASH RECEIPTS	TOTAL CASH RECEIPTS	BORROWED MONEY	REALIZA- TION OF INVEST- MENTS										
										\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
FIRE																			
1. Algoma.....	853 50	14,321 01				814 86	16,027 67				38 30	16,027 67							
2. Amherst Island.....		658 95		11 00		524 45	1,550 49				356 09	1,550 49							2,000 00
3. Ayr.....		23,054 80	4,754 15			2,784 50	32,421 18				472 00	32,421 18							299 39
4. Bay of Quinte.....		54,277 91	1,477 45			2,201 50	59,218 86				39 50	59,218 86							8,000 00
5. Bertie and Willoughby.....		17,094 13	1,817 73			2,345 45	21,538 39					21,538 39							4,000 00
6. Blanshard.....		6,449 15	2,487 00			1,228 64	11,319 39					11,319 39							950 00
7. Blenheim, North.....		12,545 30	2,961 22			1,459 67	19,598 61				10 50	19,598 61							8,000 00
8. Brant.....		21,441 80	2,926 04			506 60	26,776 59				455 60	26,776 59							43,345 12
9. Canadian Millers.....		28,391 87				13,962 78	42,398 65				44 00	42,398 65							14,072 20
10. Caradoc.....		11,813 85	1,160 52			966 62	14,072 20					14,072 20							4,326 14
11. Clinton.....		18,103 25	355 86			1,022 78	19,855 59				8 25	19,855 59							11,100 00
12. Culross.....		10,388 05	1,206 10			1,056 10	15,107 65				736 56	15,107 65							3,000 00
13. Dereham and West Oxford.....		9,717 69	5,073 84			458 67	21,593 26				35 00	21,593 26							997 48
14. Derechester, North and South.....		22,828 77	4,350 12			1,355 53	33,499 83				243 15	33,499 83							4,000 00
15. Downie.....		9,324 23	2,833 43			1,347 57	17,517 63				550 51	17,517 63							4,000 00
16. Dufferin.....		37,274 16	2,468 51			628 07	46,011 40				762 67	46,011 40							15,280 77
17. Dumfrices, North, and Waterloo, South.....		24,003 35	6,235 54			820 09	34,411 72				3,411 23	34,411 72							9,500 00
18. Dunwich.....		13,286 10	2,241 51			2,155 29	19,171 61				1,139 35	19,171 61							19,000 00
19. Eashhope, South.....		35,934 91	159 60			4,633 46	42,123 99				229 90	42,123 99							11,000 00
20. Ekfrid.....		13,588 75	628 48			1,101 15	15,429 29					15,429 29							373 76
21. Elma.....		17,686 34	1,932 30			1,681 54	23,414 25				744 65	23,414 25							11,752 60
22. Eramosa.....		5,833 25	2,180 90			3 20	15,126 35				634 22	15,126 35							5,000 00
23. Erie.....		10,363 56	1,317 47			2,470 07	17,976 38					17,976 38							7,000 00
24. Farmers' Central.....		130,641 24	18,133 29			14,974 34	179,796 38				255 42	179,796 38							60,994 75
25. Farmers' Union.....		64,488 14	10,639 28			8,781 57	88,263 74				2,535 42	88,263 74							10,500 00
26. Formosa.....		25,394 57	6,627 28			3,495 28	34,516 65				41 00	34,516 65							10,500 00
27. Germania.....		22,113 91	6,765 88			3,081 78	34,516 65				125 16	34,516 65							4,277 18
28. Glangary.....		35,211 00	2,047 00			1,541 20	40,039 20				40 00	40,039 20							12,797 96
29. Grand River.....		10,826 52	713 34			1,087 50	65,745 60				56 19	65,745 60							11,305 00
30. Grenville Patron.....		60,826 62				4,018 92	31,320 71					31,320 71							
31. Grey and Bruce.....		19,001 45	3,210 05			1,588 36	6,291 17				12 14	6,291 17							

32.	†Guelph Township.....	904 70	23 36	198 40	2 47	27 41	4,525 40	780 75	1,156 34	25,315 00
33.	Haltou Union.....	36,155 35	3,461 25	348 65	361 65	2,629 66	4,525 40	780 75	48,530 46	3,167 26
34.	Hamilton Township.....	36,302 94	5,861 25	2,172 94	97 55	3,058 17	280 29	15 50	47,788 64	10,075 18
35.	Hay Township.....	15,869 15	.....	116 40	.....	2,510 32	.....	542 19	19,136 46	3,000 00
36.	Hopewell Creek.....	4,708 63	362 55	37 55	.....	407 29	777 30	15 30	6,308 62	.....
37.	Howard.....	39,632 80	6,322 33	477 80	499 90	4,500 09	3,166 80	124 00	54,723 72	16,083 69
38.	Howick.....	40,771 05	4,834 78	422 92	362 61	5,549 91	4,989 77	1,832 15	58,763 19	35,000 00
39.	Kent and Essex.....	101,030 18	7,796 19	2,069 95	1,553 34	12,605 05	5,676 00	585 79	131,316 50	19,410 50
40.	Lambton.....	51,216 95	7,053 19	832 95	2,111 70	7,625 18	1,056 45	1,274 25	69,270 67	31,350 00
41.	Lanark.....	87,282 57	2,072 84	539 29	132 21	6,648 52	1,467 60	1,287 23	99,430 26	12,400 00
42.	Lennox and Addington.....	25,646 62	1,141 32	864 85	9 90	2,197 77	1,155 90	770 37	31,786 73	4,679 27
43.	Lobo.....	9,781 45	642 00	.....	3 00	1,666 21	689 00	.....	12,782 26	8,459 98
44.	London Township.....	12,240 76	579 04	1,818 60	42 75	3,016 10	2,175 00	.....	19,872 25	1,000 00
45.	McGillivray.....	3,274 11	515 28	294 60	.....	775 12	.....	.....	4,859 11	.....
46.	McKillop.....	17,985 85	1,266 78	439 22	12 80	3,755 20	1,326 03	904 60	25,695 48	21,266 59
47.	Maple Leaf.....	74,895 00	16,399 44	4,628 00	569 75	6,592 76	21,345 05	465 00	124,895 90	18,100 58
48.	Nissouri.....	34,150 62	4,154 39	489 94	29 65	3,525 48	670 01	348 13	43,368 22	5,000 00
49.	Norfolk.....	13,558 55	1,093 21	142 60	79 86	822 83	.....	42 50	15,739 55	.....
50.	North Kent.....	22,958 90	7,479 77	619 30	24 50	1,705 00	2,715 40	15 00	35,547 87	2,000 00
51.	Oneida.....	4,749 94	685 61	50 55	26 34	575 52	17 64	131 00	6,236 60	.....
52.	Ontario Threshermen's.....	16,180 55	362 20	247 02	.....	1,404 12	.....	166 78	18,300 67	2,988 75
53.	Otter.....	29,926 68	2,352 97	935 55	666 36	3,806 65	1,623 03	44 60	39,355 84	1,300 00
54.	Peel County.....	81,984 45	14,047 42	1,521 15	656 50	8,663 72	8,564 85	144 01	115,582 09	15,000 00
55.	Peel and Maryborough.....	32,130 43	6,314 90	1,682 45	685 66	2,986 51	2,660 78	14 82	45,475 55	15,000 00
56.	Prescott.....	14,410 21	3,575 00	1,217 11	42 88	61 60	1,407 94	124 19	20,838 93	3,000 00
57.	Puslinch.....	5,309 15	1,346 01	303 87	70 87	236 40	288 35	120 00	7,674 65	15,000 00
58.	Saltfleet and Bimbrook.....	7,789 95	865 31	407 21	.....	881 07	55 53	636 70	10,635 77	14,845 00
59.	Southwold.....	9,682 06	1,804 51	169 76	237 96	762 73	2,135 69	473 75	15,266 46	7,000 00
60.	Townsend.....	12,631 40	619 24	7 35	7 85	527 83	.....	425 00	14,218 67	.....
61.	Usborne and Hlobert.....	24,818 75	.....	439 90	54 15	3,191 70	.....	.....	28,504 50	.....
62.	Walpole.....	10,433 45	563 06	187 05	.....	1,950 52	800 00	7 80	13,941 88	8,555 03
63.	Waterloo, North.....	125,199 03	7,580 34	2,637 30	1,371 10	15,099 09	817 40	3,284 25	155,988 80	45,700 00
64.	Wawanosh, West.....	33,706 31	2,085 89	255 13	.....	3,200 56	976 20	293 75	40,517 84	5,000 00
65.	Westminster.....	12,564 76	2,268 65	.....	107 48	1,500 37	798 76	1,647 85	18,887 87	6,619 26
66.	Williams, East.....	13,888 18	290 69	284 55	76 44	957 57	579 00	123 40	16,199 83	4,000 00
67.	Yarmouth.....	12,165 74	1,711 69	46 70	58 41	693 53	1,001 43	.....	15,677 50	.....
TOTALS.....		1,862,823 35	214,236 70	41,866 79	14,672 69	204,248 61	121,123 67	30,254 36	2,490,451 07	23,000 00
WEATHER										
1.	Ontario Farmers'.....	21,718 09	.....	302 97	33 05	1,174 80	.....	157 88	23,386 79	.....
2.	Western Farmers'.....	81,133 03	.....	821 37	61 34	9,466 47	.....	750 00	92,232 21	145,000 00
TOTALS.....		102,851 12	1,124 34	1,124 34	94 39	10,641 27	.....	907 88	115,619 00	145,000 00

†Reinsured by North Dumfries and South Waterloo Farmers' Mutual, as of June 1, 1944

MUTUAL INSURANCE CORPORATIONS FOR 1944

32. T. Guelph Township.....	118 50	310 00	163 07	591 57	4 50	52 64	14 08	662 79	1,000 00	
33. Halton Union.....	2,440 50	2,423 53	1,854 14	6,818 17	22,849 48	6,391 60	1,257 35	37,441 60	15,000 00	
34. Hamilton Township.....	4,073 00	2,760 00	1,878 70	8,811 70	21,943 85	4,436 80	1,612 14	37,621 02	12,000 00	
35. Hay Township.....	828 10	1,124 20	1,319 57	3,346 87	13,123 28	.....	40 15	17,675 30	8,000 00
36. Hopewell Creek.....	260 75	479 40	50 00	199 99	7,925 65	736 83	43 15	9,695 77	.....
37. Howard.....	1,790 94	2,532 70	1,418 20	5,841 84	15,385 87	6,091 96	1,516 95	29,524 35	35,000 00	
38. Howick.....	2,796 70	3,753 19	2,372 23	9,022 12	29,790 88	5,562 81	890 88	45,851 24	48,000 00	
39. Kent and Essex.....	10,364 54	6,422 32	3,675 58	20,662 44	56,241 88	14,420 35	3,942 91	2,172 38	97,439 96	
40. Lambton.....	3,602 00	3,025 00	3,187 49	9,964 49	38,583 01	5,229 88	1,348 77	165 50	45,000 00	
41. Lanark.....	7,978 50	6,609 17	4,862 99	19,600 66	50,205 73	3,224 77	599 36	75,293 77	25,000 00	
42. Lennox and Addington.....	3,888 32	2,034 90	1,085 48	7,083 70	14,220 57	1,136 05	7,225 79	23,836 11	20,000 00	
43. Lobo.....	728 00	1,095 30	500 00	437 80	12,085 27	388 20	2,29 22	400 00	4,000 00	
44. London Township.....	886 50	1,037 00	416 59	2,415 09	14,449 27	707 74	464 65	229 26	10,000 00	
45. McGillivray.....	229 00	474 00	146 65	899 65	2,443 85	114 30	292 55	25 00	2,000 00	
46. McKillop.....	696 30	2,021 60	1,033 93	3,826 83	13,044 58	2,618 97	238 44	813 40	26,000 00	
47. Maple Leaf.....	11,491 55	5,961 75	4,099 06	21,702 36	62,243 70	20,151 30	2,807 24	109,519 60	15,000 00	
48. Nissour.....	1,833 00	1,504 00	1,555 58	4,992 58	23,571 42	2,297 88	523 00	10 00	6,000 00	
49. Norfolk.....	1,370 25	1,381 10	927 86	3,729 21	5,008 17	728 38	326 09	31,394 89	6,000 00	
50. North Kent.....	1,350 00	1,626 50	892 17	3,043 67	22,514 42	3,302 34	701 40	9,977 91	13,000 00	
51. Oneida.....	280 75	524 20	181 51	1,036 46	3,155 02	1,059 06	52 28	30,461 83	6,000 00	
52. Ontario Threshermen's.....	3,913 30	2,794 98	1,760 11	8,493 39	4,389 06	.....	217 75	13,100 20	3,000 00
53. Otter.....	1,422 00	2,584 40	1,663 47	5,769 87	28,148 00	2,863 43	5,547 55	43,192 53	6,000 00	
54. Peel County.....	7,252 50	5,751 30	4,339 75	17,543 55	61,409 22	14,214 15	1,341 75	96,697 67	25,000 00	
55. Peel and Maryborough.....	1,776 35	2,438 20	1,963 88	6,278 43	30,914 32	4,990 95	1,088 91	44,006 57	15,000 00	
56. Prescott.....	865 00	2,427 45	1,433 11	4,775 56	7,008 10	2,047 00	253 90	14,084 56	4,000 00	
57. Puslinch.....	.....	943 50	362 18	1,355 68	827 76	1,760 19	386 88	4,330 51	5,000 00
58. Saltfleet and Binbrook.....	616 50	1,111 60	50 00	481 73	2,259 83	6,992 48	142 77	10,425 77	15,500 00	
59. Southwold.....	684 50	1,005 00	577 31	2,316 81	13,374 52	2,378 27	392 85	809 78	12,000 00	
60. Townsend.....	787 50	1,021 40	311 48	2,170 38	8,650 60	901 55	380 70	19,272 23	5,987 50	
61. Osborne and Hibbert.....	1,639 50	1,492 00	1,484 29	4,715 79	10,865 05	.....	172 90	15,953 74	10,000 00
62. Walpole.....	612 50	1,615 00	608 48	2,885 98	5,242 10	189 80	119 45	8,504 83	11,000 00	
63. Waterloo, North.....	8,978 00	6,885 76	6,797 17	22,960 93	66,914 38	5,850 15	*11,415 23	107,235 69	80,000 00	
64. Wawanosh, West.....	1,776 00	1,905 00	1,674 74	5,455 74	18,370 86	1,266 78	466 65	25,840 23	14,000 00	
65. Westminster.....	497 00	1,543 00	748 91	2,863 91	12,959 82	1,962 17	946 46	18,822 36	4,000 00	
66. Williams, East.....	834 00	857 00	792 60	2,533 60	10,436 87	515 28	492 54	14,033 20	7,000 00	
67. Yarmouth.....	392 00	815 00	436 91	1,693 91	8,338 17	2,420 19	524 51	13,150 78	.....
TOTALS.....	139,144 84	147,675 97	99,878 87	392,424 68	1,301,111 87	215,426 05	*129,756 30	†30,909 25	2,069,628 15	46,300 00
WEATHER										
1. Ontario Farmers'.....	4,372 45	2,398 28	1,480 14	8,350 87	3,009 72	.....	154 67	114 05	13,193 83
2. Western Farmers'.....	20,975 04	5,945 19	4,561 53	31,681 76	30,600 52	.....	592 39	1,129 00	173,512 50
TOTALS.....	25,347 49	8,343 47	6,041 67	40,032 63	33,700 24	.....	747 06	1,243 05	75,722 98

†Reinsured by North Dumfries and South Waterloo Farmers' Mutual, as of June 1, 1944.

*Includes "Refunds from Surplus" (totalling \$79,486.34 in all refunding companies).

‡Includes "Fire Prevention Expense" (\$11,865.97); "Donations to Patriotic and Charitable Funds" (\$16,275.50); "Sundry" (\$2,767.78)

II. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.

Date Organized.—1860. Date commenced business in Canada.—1927.

Total assets	\$10,255,101	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	4,532,280	Premiums—Ontario (net)	\$24,838
		Premiums—Canada (net)	37,649
		Claims—Ontario (net)	25,154
		Claims—Canada (net)	24,880

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	\$10,104,954	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	5,269,861	Premiums—Ontario (net)	\$38,390
		Premiums—Canada (net)	69,462
		Claims—Ontario (net)	33,864
		Claims—Canada (net)	34,109

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	\$12,001,928	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	6,238,542	Premiums—Ontario (net)	\$34,304
		Premiums—Canada (net)	57,105
		Claims—Ontario (net)	33,029
		Claims—Canada (net)	34,803

COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY OF NEW ENGLAND*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.

Date Organized.—1875. Date commenced business in Canada.—1927.

Total assets	\$7,431,630	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	3,179,363	Premiums—Ontario (net)	\$19,603
		Premiums—Canada (net)	32,027
		Claims—Ontario (net)	10,332
		Claims—Canada (net)	11,453

*See note on page 1.

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY*

HEAD OFFICE, FALL RIVER, MASS.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Ontario.—Jas. P. McD. Costigan, Toronto.*Date Organized.*—1870. *Date commenced business in Canada.*—1927.

Total assets	\$3,399,910	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	1,626,144	Premiums—Ontario (net)	\$ 8,836
		Premiums—Canada (net)	14,709
		Claims—Ontario (net)	8,507
		Claims—Canada (net)	8,961

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	\$11,881,687	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	7,849,395	Premiums—Ontario (net)	\$84,191
		Premiums—Canada (net)	97,987
		Claims—Ontario (net)	32,091
		Claims—Canada (net)	32,252

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	\$32,428,666	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	15,213,978	Premiums—Ontario (net)	\$ 94,639
		Premiums—Canada (net)	158,117
		Claims—Ontario (net)	76,261
		Claims—Canada (net)	67,384

PHILADELPHIA MANUFACTURERS MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Chief Agent in Canada.—Jas. P. McD. Costigan, Toronto.*Chief Agent in Ontario.*—Jas. P. McD. Costigan, Toronto.*Date Organized.*—1880. *Date commenced business in Canada.*—1927.

Total assets	\$3,294,031	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	1,695,978	Premiums—Ontario (net)	\$14,524
		Premiums—Canada (net)	25,818
		Claims—Ontario (net)	9,153
		Claims—Canada (net)	9,714

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	\$4,148,179	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities	2,262,066	Premiums—Ontario (net)	\$14,281
		Premiums—Canada (net)	10,458
		Claims—Ontario (net)	8,880
		Claims—Canada (net)	7,836

*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 Organised.—1873. Date commenced business in Canada.—1927.

Total assets.....	\$4,637,287	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	2,359,275	Premiums—Ontario (net).....	\$16,465
		Premiums—Canada (net).....	25,458
		Claims—Ontario (net).....	11,993
		Claims—Canada (net).....	12,433

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.....	\$3,087,909	PREMIUM DEPOSITS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	1,635,812	Premiums—Ontario (net).....	\$ 8,836
		Premiums—Canada (net).....	14,709
		Claims—Ontario (net).....	8,507
		Claims—Canada (net).....	8,964

*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.....	\$328,931	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	145,052	Premiums—Ontario (net).....	\$ 52,600
		Premiums—Canada (net).....	128,951
		Claims—Ontario (net).....	42,358
		Claims—Canada (net).....	177,931

CUNA MUTUAL INSURANCE SOCIETY*

HEAD OFFICE, MADISON, WIS.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—C. Gordon Smith, Hamilton.

Chief or General Agent in Ontario.—C. Gordon Smith, 13-21 King William St., Hamilton.

Date of Incorporation.—May 20, 1935. Date commenced business in Canada.—Nov. 1, 1942.

Assets in Canada.....	\$135,395	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	37,126	Premiums—Ontario (net).....	\$18,008
		Premiums—Canada (net).....	58,281
		Claims—Ontario (net).....	6,881
		Claims—Canada (net).....	25,754

HARDWARE DEALERS' MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, STEVENS POINT, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. F. Wilson, Toronto.

Chief or General Agent in Ontario.—R. F. Wilson, 55 York St., Toronto.

Date of Incorporation.—1903. Date commenced business in Canada.—September, 1920.

Assets in Canada.....	\$577,634	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	302,978	Premiums—Ontario (net).....	\$189,939
		Premiums—Canada (net).....	407,459
		Claims—Ontario (net).....	69,126
		Claims—Canada (net).....	139,612

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.....	\$191,974	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	73,537	Premiums—Ontario (net).....	\$31,838
		Premiums—Canada (net).....	65,766
		Claims—Ontario (net).....	35,164
		Claims—Canada (net).....	98,079

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.....	\$270,812	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	24,314	Premiums—Ontario (net).....	\$21,363
		Premiums—Canada (net).....	38,719
		Claims—Ontario (net).....	3,985
		Claims—Canada (net).....	5,826

*See note on page 1.

THE LUMBER MUTUAL FIRE INSURANCE COMPANY OF BOSTON, MASS.*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa.
Date of Incorporation.—Feb. 13, 1895. *Date commenced business in Canada.*—Sept. 28, 1931.

Assets in Canada.....	\$375,389	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	159,372	Premiums—Ontario (net).....	\$33,507
		Premiums—Canada (net).....	88,329
		Claims—Ontario (net).....	23,761
		Claims—Canada (net).....	163,773

LUMBERMEN'S MUTUAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.
Chief or General Agent in Ontario.—Vance C. Smith, 1201 Concourse Bldg., Toronto.
Date of Incorporation.—1912. *Date commenced business in Canada.*—July 23, 1920.

Assets in Canada.....	\$756,981	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	492,814	Premiums—Ontario (net).....	\$467,996
		Premiums—Canada (net).....	692,309
		Claims—Ontario (net).....	141,856
		Claims—Canada (net).....	272,170

THE LUMBERMEN'S MUTUAL INSURANCE COMPANY OF MANSFIELD, OHIO*

HEAD OFFICE, MANSFIELD, OHIO

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Ottawa.
Chief or General Agent in Ontario.—E. D. Hardy, 165 Sparks St., Ottawa.
Date of Incorporation.—1895. *Date commenced business in Canada.*—April 29, 1925.

Assets in Canada.....	\$84,464	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	57,533	Premiums—Ontario (net).....	\$17,111
		Premiums—Canada (net).....	42,343
		Claims—Ontario (net).....	23,289
		Claims—Canada (net).....	71,168

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

Life:

Assets in Canada.....	\$395,058,563
Ontario business in force (gross).....	663,777,655
Canadian business in force (gross).....	1,675,170,538

<i>Life:</i>	
Premiums—Ontario (net).....	\$19,890,243
Premiums—Canada (net).....	49,591,751
Total disbursements to policyholders (net)—In Ontario.....	11,163,503
In Canada.....	28,069,654

PREMIUMS WRITTEN—CLAIMS INCURRED

<i>Other than Life.</i>	
Assets in Canada.....	1,147,176
Liabilities in Canada.....	1,143,701

<i>Other than Life:</i>	
Premiums—Ontario (net).....	1,386,167
Premiums—Canada (net).....	2,488,718
Claims—Ontario (net).....	1,161,977
Claims—Canada (net).....	2,004,298

*See note on page 1.

MICHIGAN MUTUAL LIABILITY COMPANY

HEAD OFFICE, DETROIT, MICH.

Manager or Chief Executive Officer in Canada.—Thomas Murdoch, Windsor.

(Not transacting business in Ontario. License limited to operations in Ontario of public vehicles and public commercial vehicles owned and registered in the United States.)

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY OF IOWA*

HEAD OFFICE, DES MOINES, IOWA

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Irving Earl Sams, Hamilton.

Chief or General Agent in Ontario.—Irving Earl Sams, 306-320 Imperial Bldg., Hamilton.

Date of Incorporation.—1875. *Date commenced business in Canada.*—April 3, 1923.

Assets in Canada.....	\$398,736	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	174,824	Premiums—Ontario (net).....	\$103,336
		Premiums—Canada (net).....	237,183
		Claims—Ontario (net).....	72,363
		Claims—Canada (net).....	94,862

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.....	\$1,873,882	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	1,212,917	Premiums—Ontario (net).....	\$ 934,127
		Premiums—Canada (net).....	2,446,103
		Claims—Ontario (net).....	408,426
		Claims—Canada (net).....	1,136,700

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, John A. Collins; Secretary, E. B. Pease.

Directors.—Robert Amory, Harry L. Bailey, S. Bruce Black, Spencer Borden, John A. Collins, Marshall B. Dalton, Cyrus Y. Ferris, Hovey T. Freeman, Hans J. Hagge, Marland C. Hobbs, Charles E. Hodges, Jr., Carleton R. Richmond, 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, 1944

Balance Sheet—Assets

	IN CANADA	ALL BUSINESS
Authorized value of bonds.....	\$ 22,750 00	\$2,014,610 74
Cash on hand and on deposit.....	4,323 57	523,597 02
Interest accrued.....	72 92	11,974 43
Agents' balances and premiums uncollected—written on or after		
October 1, 1944.....	135 00	25,185 51
Amount due from reinsurers.....		10,085 36
Other assets.....		6,472 85
TOTAL ADMITTED ASSETS.....	\$ 27,281 49	\$2,591,925 91

*See note on page 1.

Balance Sheet—Liabilities

	IN CANADA	ALL BUSINESS
Provision for unpaid claims.....	\$ 400 00	\$ 145,111 66
Reserve of unearned premiums.....	4,144 30	881,245 22
Cash dividends to policyholders declared and unpaid.....	740 80	144,811 97
Agency and other expenses due and accrued.....	.....	11,714 25
Taxes due and accrued.....	134 25	42,821 95
Other liabilities.....	.....	26,769 15
TOTAL LIABILITIES.....	\$ 5,419 35	\$1,252,474 20
Excess of assets over liabilities (surplus for protection of policyholders).....	21,862 14	1,339,451 71
TOTAL LIABILITIES AND SURPLUS.....	\$ 27,281 49	\$2,591,925 91

Profit and Loss Account

	IN CANADA	ALL BUSINESS
Net premiums written.....	\$ 8,157 02	\$1,869,759 21
Reserve of unearned premiums: At beginning of year.....	\$ 5,271 29	\$ 819,610 69
At end of year.....	4,144 30	881,245 22
Increase or decrease.....	\$ -1,126 00	\$ 61,634 53
Net premiums earned.....	\$ 9,284 01	\$1,808,124 68
Net losses incurred.....	\$ 892 55	\$ 259,884 70
Total underwriting expenses.....	10,137 75	646,601 66
Underwriting profit or loss.....	\$ -1,746 20	\$ 901,638 32
Other revenue: Interest, dividends and rents earned.....	437 50	14,912 56
Special inspection and miscellaneous income.....	.....	16,924 38
Gain from sale of investments.....	.....	154 06
Increase in market value of investments.....	.....	398 74
	\$ -1,308 70	\$ 964,028 06
Other expenditure: Investment expenses.....	.....	3,326 60
Increase in unadmitted assets.....	.....	16,191 75
Income taxes.....	.....	14,000 00
NET PROFIT OR LOSS FOR THE YEAR.....	\$ -1,308 70	\$ 920,509 71

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year.....	\$1,390,537 55
Net profit brought down.....	930,509 71
	\$2,321,047 26
Dividends declared during year: To Canadian policyholders.....	\$ 4,800 60
To other policyholders.....	873,254 14
	\$878,054 74
Provision for group retirement.....	103,540 81
	981,595 55
SURPLUS OF ASSETS OVER LIABILITIES AT END OF YEAR.....	\$1,339,451 71

MUTUAL IMPLEMENT AND HARDWARE INSURANCE COMPANY*†

HEAD OFFICE, OWATONNA, MINN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. F. Wilson, Toronto.

Chief or General Agent in Ontario.—R. F. Wilson, 55 York St., Toronto.

Date of Incorporation.—1904. Date commenced business in Canada.—September, 1920

Assets in Canada.....	\$544,969	PREMIUMS WRITTEN—CLAIMS INCURRED
Liabilities in Canada.....	340,587	Premiums—Ontario (net).....
		\$198,143
		Premiums—Canada (net).....
		432,513
		Claims—Ontario (net).....
		69,162
		Claims—Canada (net).....
		167,574

*See note on page 1.

†Name changed from Minnesota Implement Mutual Fire Insurance Company.

NATIONAL RETAILERS MUTUAL INSURANCE COMPANY*

HEAD OFFICE, GLEN COVE, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Concourse Bldg., 100 Adelaide St. W., Toronto.

Date of Incorporation.—March 29, 1837. Date commenced business in Canada.—Oct. 14, 1937.

Assets in Canada.....	\$228,781	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	151,516	Premiums—Ontario (net).....	\$137,279
		Premiums—Canada (net).....	184,835
		Claims—Ontario (net).....	72,058
		Claims—Canada (net).....	125,469

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.—J. H. Murchie, 320 Bay St., Toronto.

Date of Incorporation.—1841. Date commenced business in Canada.—1868.

Assets in Canada.....	\$59,238,753	PREMIUMS AND DISBURSEMENTS	
Ontario business in force (gross)...	38,552,917	Premiums—Ontario (net).....	\$1,183,898
Canadian business in force (gross)...	125,042,167	Premiums—Canada (net).....	3,662,770
		Total disbursements to policy-	
		holders (net)—In Ontario.....	1,186,028
		In Canada.....	3,757,524

NORTHWESTERN MUTUAL FIRE ASSOCIATION*

HEAD OFFICE, SEATTLE, WASH

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—A. B. Robertson, Randall Bldg., Vancouver

Chief or General Agent in Ontario.—D. G. McPherson, Imperial Bldg., Hamilton.

Date of Incorporation.—1901. Date commenced business in Canada.—April 22, 1912.

Assets in Canada.....	\$1,234,987	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	626,130	Premiums—Ontario (net).....	\$217,475
		Premiums—Canada (net).....	752,844
		Claims—Ontario (net).....	107,335
		Claims—Canada (net).....	281,573

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.....	\$178,191	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	85,544	Premiums—Ontario (net).....	\$ 26,320
		Premiums—Canada (net).....	60,595
		Claims—Ontario (net).....	24,958
		Claims—Canada (net).....	109,482

*See note on page 1.

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. R. Traynor, Toronto.*Chief or General Agent in Ontario.*—Harold J. Smithers, 2881 Dundas St. W., Toronto*Date of Incorporation.*—1873. *Date commenced business in Canada.*—February 3, 1909.

PREMIUMS AND DISBURSEMENTS

<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	\$167,821,578	Premiums—Ontario (net).....	\$13,242,443
Ontario business in force (gross)...	398,541,467	Premiums—Canada (net).....	24,680,802
Canadian business in force (gross)....	739,013,548	Total disbursements to policy-	
		holders (net)—In Ontario.....	6,163,241
		In Canada.....	11,710,654

PREMIUMS WRITTEN—CLAIMS INCURRED

<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	73,898	Premiums—Ontario (net).....	66,286
Liabilities in Canada.....	26,514	Premiums—Canada (net).....	87,460
		Claims—Ontario (net).....	49,310
		Claims—Canada (net).....	64,533

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, C. F. Charbonneau, Montreal; P. Wickham, H. W. Monsell, St. Lambert, E. E. Workman, W. F. Patterson, M. M. Johnston, Westmount.

Chief or General Agent in Ontario.—Jas. Brodie, 612 Sherbourne St., Toronto.*Date of Incorporation.*—1910. *Date commenced business in Canada.*—July 1, 1910.

PREMIUMS AND DISBURSEMENTS

<i>Life:</i>		<i>Life:</i>	
Total assets.....	\$1,085,575	Premiums—Ontario (net).....	\$ 76,418
Ontario business in force (gross)...	2,622,248	Premiums—Total business (net)..	176,004
Total business in force (gross).....	6,595,691	Total disbursements to policy-	
		holders (net)—In Ontario.....	29,569
		Total business..	94,257

PREMIUMS WRITTEN—CLAIMS INCURRED

<i>Other than Life:</i>		<i>Other than Life:</i>	
Total assets.....	13,094	Premiums—Ontario (net).....	525
Total liabilities.....	10,848	Premiums—Total business (net)..	629
		Claims—Ontario (net).....	438
		Claims—Total business (net)....	561

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.

PREMIUMS AND DISBURSEMENTS

Assets in Canada.....		Premiums—Ontario (net).....	
\$21,462,514		\$ 565,398	
Ontario business in force (gross)...	15,046,890	Premiums—Canada (net).....	1,441,423
Canadian business in force (gross)....	41,647,077	Total disbursements to policy-	
		holders (net)—In Ontario.....	301,218
		In Canada.....	1,195,777

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.

PREMIUMS AND DISBURSEMENTS

Assets in Canada.....		Premiums—Ontario (net).....	
\$208,671		\$104,453	
Liabilities in Canada.....	45,817	Premiums—Canada (net).....	104,453
		Claims—Ontario (net).....	40,094
		Claims—Canada (net).....	40,094

*See note on page 1.

TORONTO MUTUAL LIFE INSURANCE COMPANY**(Formerly Ancient Foresters' Mutual Life Insurance Company)*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, C. G. Dynes, K.C., Hamilton; Vice-President, H. W. B. Boynton, Toronto; General Manager and Secretary, L. G. Nicholls, Toronto; Consulting Actuary, J. D. Buchanan.

Directors.—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. A. Haicourt, Dr. W. W. Dow, Toronto; E. L. Box, Seaforth.

Date of Incorporation.—1934. *Date commenced business in Canada.*—January 2, 1935.

Assets in Canada.....\$ 2,316,018
Ontario business in force (gross).... 12,837,143
Total business in force (gross)..... 13,579,072

PREMIUMS AND DISBURSEMENTS
Premiums—Ontario (net)..... \$421,312
Premiums—Total business (net).... 450,036
Total disbursements to policy-
holders (net)—In Ontario..... 117,408
Total business..... 155,598

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.

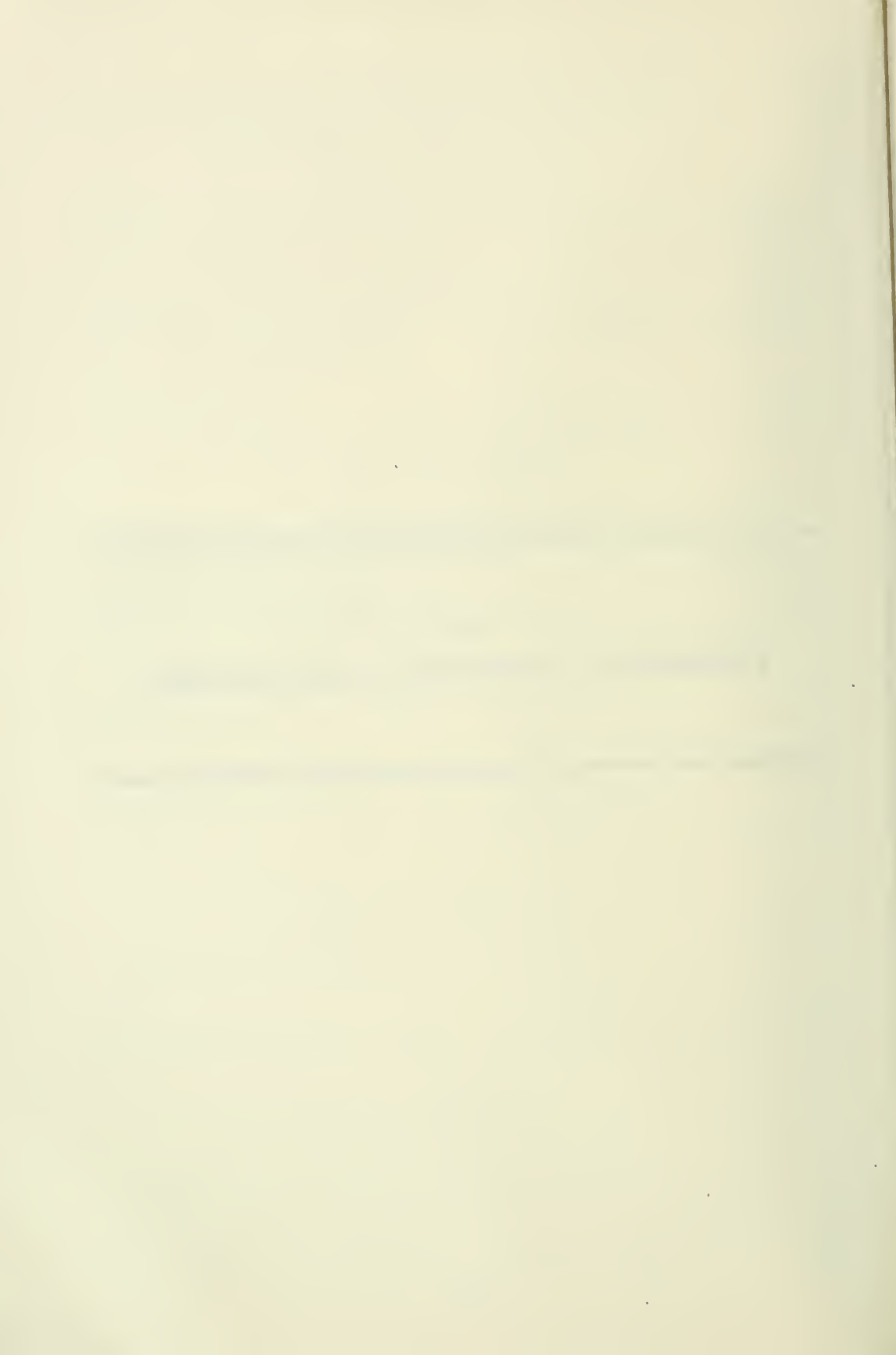
Date of Incorporation.—1908. *Date commenced business in Canada.*—April 3, 1925.

Assets in Canada.....\$288,139
Liabilities in Canada..... 162,049

PREMIUMS AND DISBURSEMENTS
Premiums—Ontario (net)..... \$ 78,484
Premiums—Canada (net)..... 167,506
Claims—Ontario (net)..... 32,489
Claims—Canada (net)..... 128,894

*See note on page 1.

(C)
CASH-MUTUAL INSURANCE CORPORATIONS



(C)

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, KITCHENER, ONT.

Incorporated in 1871 pursuant to the provisions of Chapter 52 of The Consolidated Statutes of Upper Canada, 1859. Its business was, by agreement dated September 15, 1936, and effective November 2, 1936, and approved by Order-in-Council dated December 21, 1936, transferred to The Economical Mutual Fire Insurance Company, incorporated in 1936 by an Act of the Parliament of Canada, 1 Edward VIII, Chapter 54.

Date commenced business.—October 28, 1871.

Officers.—President, Henry Knell; Vice-President, Hon. W. D. Euler; General Manager, F. W. Snyder; Ass't General Manager and Secretary-Treasurer, W. W. Foot.

Directors (as at date of filing statement).—Henry Knell, Hon. W. D. Euler, W. J. Motz, H. C. Krug, H. J. Sims, K. C., R. A., Lang, L. O. Breithaupt, F. W. Snyder, W. H. Somerville, Waterloo.

Total admitted assets.....	\$3,833,933	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	893,686	Premiums—Ontario (net).....	\$ 744,324
Surplus protection of policyholders.	2,940,247	Premiums—Total business (net)...	1,047,531
		Claims—Ontario (net).....	272,826
		Claims—Total business (net)....	456,575

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, GALT, ONT.

Officers.—President, A. R. Goldie; Vice-President, Wm. Philip; Secretary-Treasurer, Edwin S. Hood; Manager, Duncan McIntosh.

Directors.—A. R. Goldie, J. N. MacKendrick, M. M. Todd, William Philip, W. W. Wilkinson, H. L. McCulloch, Galt; C. Gordon Cockshutt, Brantford; F. G. Rolph, Toronto; H. Mackenzie, London, Ont.

Total admitted assets.....	\$3,320,634	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total liabilities.....	859,057	Premiums—Ontario (net).....	\$534,632
Surplus protection of policyholders.	2,461,577	Premiums—Total business (net)...	882,263
		Claims—Ontario (net).....	229,985
		Claims—Total business (net)....	406,133

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.....	\$250,227	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	94,390	Premiums—Ontario (net).....	\$ 58,901
		Premiums—Canada (net).....	104,604
		Claims—Ontario (net).....	28,227
		Claims—Canada (net).....	43,682

PERTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STRATFORD, ONT.

Incorporated.—October 2, 1863. *Date commenced business.*—October, 1863.

Officers.—President, H. W. Strudley; Vice-President, J. A. Makins; Secretary, J. M. Macrae; General Manager, J. A. C. Kay.

Directors (as at date of filing statement).—H. W. Strudley, J. A. Makins, Lt.-Col. R. M. Trow, W. J. Anderson, H. H. Dempsey, C. D. Dingman, J. M. Riddell, K. C., J. A. C. Kay, H. G. Lee.

Auditors.—Monteith and Monteith, Stratford.

*See note on page 1.

Statement for the Year Ended December 31, 1944

Balance Sheet—Assets

Book value of real estate—office premises.....		\$ 39,000 00	
Mortgage loans on real estate—first liens.....		19,250 00	
Amortized book value of bonds, debentures and debenture stocks—not in default..	1,968,555 76		
Book value of stocks.....		44,266 75	109,038 89
Cash on hand and in banks.....			
Interest accrued.....	\$ 15,109 21		
Rents accrued.....	100 00		15,209 21
Agents' balances and premiums uncollected:			
Written on or after October 1, 1944.....	\$ 26,670 98		
Premiums due from reinsuring companies:			
Written on or after October 1, 1944.....	6,569 81		33,240 79
Amount due from reinsurance on losses already paid.....			989 18
TOTAL ADMITTED ASSETS.....			\$2,229,550 58

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 24,820 62	\$ 24,820 62
Adjustment expenses of said claims.....	500 00	500 00
Total net reserve, \$205,945.83; carried out at 80 % thereof.....	164,756 66	164,756 66
Expenses due and accrued.....		10,000 00
Taxes due and accrued.....		10,000 00
Return premiums and balances due agents.....		1,168 57
Investment reserves.....		150,000 00
Contingency reserves.....		50,000 00
TOTAL LIABILITIES.....		\$ 411,245 85
Excess of assets over liabilities (surplus for protection of policyholders).....		1,818,304 73
TOTAL LIABILITIES AND SURPLUS.....		\$2,229,550 58

Profit and Loss Account

	IN CANADA AND ALL BUSINESS
Net premiums written.....	\$ 217,209 56
Reserve of unearned premiums (80 %):	
At beginning of year.....	\$ 159,537 14
At end of year.....	164,756 66
Increase.....	5,219 52
Net premiums earned.....	\$ 211,990 04
Net claims incurred.....	\$ 98,056 85
Net adjustment expenses incurred.....	3,519 07
Commissions.....	54,071 04
Taxes.....	8,349 92
Salaries, fees and travelling expenses.....	39,950 26
All other expenses.....	9,996 39
Total claims and expenses.....	\$ 213,943 53
Underwriting loss.....	\$ 1,953 49
Other revenue:	
Interest earned—cash and accruals.....	\$ 67,297 08
Adjustment by amortization.....	681 68
Dividends earned.....	\$ 67,978 76
Profit on sale of securities and real estate.....	2,311 90
	4,921 25
	75,211
	\$ 73,258 2
Other expenditure:	
Loss on real estate operations.....	\$ 289 43
Reserve for contingencies.....	10,000 00
Head Office premises written down.....	1,000 00
	11,289 43
NET PROFIT FOR THE YEAR.....	\$ 61,000 00

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year	\$1,756,358 71
Net profit for the year brought down	61,968 99
	\$1,818,327 70
Deduct increase in unadmitted ledger assets	22 97
	\$1,818,304 73

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1943	\$54,018,295	\$ 8,770,528	\$62,788,823
Taken in 1944, new and renewed	29,764,097	6,927,649	36,691,746
Totals	\$83,782,392	\$15,698,177	\$99,480,569
Ceased in 1944, including renewed	29,584,041	7,433,605	37,017,646
Gross in force, December 31, 1944	\$54,198,351	\$ 8,264,572	\$62,462,923
Reinsurance in force, December 31, 1944	14,114,256	1,365,896	15,480,152
NET IN FORCE, DECEMBER 31, 1944	\$40,084,095	\$ 6,898,676	\$46,982,771

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943		TAKEN IN 1944, NEW AND RENEWED		CEASED IN 1944, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1944		REINSURANCE	NET IN FORCE AT END OF 1944		
	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	
Fire	541,394	71	326,042	66	333,926	75	533,510	62	136,049	56	397,461	06

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, Brandon; 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., Whaler Bldg., Port Arthur.

Incorporated, Dominion of Canada.—May, 1930. *Commenced business in Ontario.*—Feb., 1931.

Total admitted assets	\$1,272,206	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total liabilities	475,905	Premiums—Ontario (net)	\$ 29,614
Surplus protection of policyholders	796,301	Premiums—Total business (net)	388,292
		Claims—Ontario (net)	8,916
		Claims—Total business (net)	111,814

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, E. J. Bauer; Secretary, J. A. Fischer; General Manager, F. H. Moser; Treasurer, C. G. Duran.

Directors (as at date of filing statement).—W. G. Weichel, E. J. Bauer, F. S. Kumpf, W. R. Bricker, Wm. Henderson, F. H. Moser, P. V. Wilson, F. L. Whitaker, A. G. Haehnel.

Auditors.—J. F. Scullv, C.A., R. P. Uffelman, C.A.

*See note on page 1.

Statement for the Year Ended December 31, 1944

Balance Sheet—Assets

Book value of real estate—office premises.....	\$ 25,000 00	
Mortgage loans on real estate—first liens.....	137,286 25	
Amortized book value of bonds, debentures and debenture stocks—not in default..	2,120,396 97	
Book value of stocks.....	33,494 01	
Cash on hand and in banks.....	19,095 17	
Interest accrued.....	17,729 63	
Agents' balances and premiums uncollected:		
Written on or after October 1, 1944.....	\$ 43,303 29	
Premiums due from reinsuring companies:		
Written on or after October 1, 1944.....	5,211 19	
		48,514 48
TOTAL ADMITTED ASSETS.....		\$2,411,516 51

Balance Sheet—Liabilities

	IN CANADA	OUTSIDE CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 16,000 00	\$	\$ 16,000 00
Total net reserve, \$351,104.55; carried out at 80 % thereof.....	280,872 42	11 22	280,883 64
Taxes due and accrued.....			10,961 69
Reinsurance premiums.....			573 55
Return premiums and balances due agents.....			54 75
Investment reserves.....			59,500 00
Pension Fund reserve.....			55,186 34
TOTAL LIABILITIES.....			\$ 423,159 97
Excess of assets over liabilities (surplus for protection of policyholders).....			1,988,356 54
TOTAL LIABILITIES AND SURPLUS.....			\$2,411,516 51

Profit and Loss Account

	IN CANADA	OUTSIDE CANADA	ALL BUSINESS
Net premiums written.....	\$330,987 36	\$ 13 13	\$ 331,000 49
Reserve of unearned premiums (80 %):			
At beginning of year.....	\$277,205 58	\$ 8 75	\$ 277,214 33
At end of year.....	280,872 42	11 22	280,883 64
Increase.....	\$ 3,666 84	\$ 2 47	\$ 3,669 31
Net premiums earned.....	\$327,320 52	\$ 10 66	\$ 327,331 18
Net claims incurred.....	\$141,299 86	\$ 1 09	\$ 141,300 95
Net adjustment expenses incurred.....	3,366 63		3,366 63
Commissions.....	68,975 26	4 99	68,980 25
Taxes.....	11,434 21		11,434 21
Salaries, fees and travelling expenses.....	78,486 99		78,486 99
All other expenses.....			19,278 66
Total claims and expenses.....			\$ 322,847 69
Underwriting profit.....			\$ 4,483 49
Other revenue:			
Interest earned—cash and accruals.....	\$ 75,116 17		
Adjustment by amortization.....	418 41		
		\$ 75,534 58	
Dividends earned.....		1,289 40	
Net rents earned.....		876 00	
Profit on sale of securities and real estate.....		17,149 95	
Sundry receipts.....		456 27	
			95,306 20
			\$ 99,789 69
Other expenditure:			
Pension Fund reserve.....		\$ 10,122 55	
Building renovations.....		1,706 81	
Pension.....		1,200 00	
War charities, etc.....		1,700 00	
Donations.....		1,000 00	
			15,729 36
NET PROFIT FOR THE YEAR.....			\$ 84,060 33

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year.....	\$1,903,652 60
Net profit for the year brought down.....	84,060 33
	<hr/>
Add decrease in unadmitted ledger assets	\$1,987,712 93
	643 61
	<hr/>
SURPLUS OF ASSETS OVER LIABILITIES AT END OF YEAR	\$1,988,356 54

Summary of Risks—Fire

	IN ONTARIO	ELSEWHERE	ALL BUSINESS
Gross in force, December 31, 1943.....	\$93,044,038	\$ 7,857,881	\$100,901,919
Taken in 1944, new and renewed....	48,469,499	6,275,785	54,745,284
	<hr/>	<hr/>	<hr/>
Totals.....	\$141,513,537	\$14,133,666	\$155,647,203
Ceased in 1944, including renewed....	46,236,869	7,210,486	53,447,355
	<hr/>	<hr/>	<hr/>
Gross in force, December 31, 1944.....	\$95,276,668	\$ 6,923,180	\$102,199,848
Reinsurance in force, December 31, 1944.....	18,670,000	350,112	19,020,112
	<hr/>	<hr/>	<hr/>
NET IN FORCE, DECEMBER 31, 1944...	\$76,606,668	\$ 6,573,068	\$83,179,736

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943		TAKEN IN 1944, NEW AND RENEWED		CEASED IN 1944, INCLUDING RENEWED		GROSS IN FORCE AT END OF 1944		REINSURANCE		NET IN FORCE AT END OF 1944	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire.....	873,087	58	472,100	04	476,344	67	868,842	95	185,344	01	683,498	94
Personal Prop. Floater..	2,287	39	4,009	69	331	75	5,965	33	649	58	5,315	75
TOTALS.....	875,374	97	476,109	73	476,676	42	874,808	28	185,993	59	688,814	69

THE WAWANESA MUTUAL INSURANCE COMPANY*

HEAD OFFICE, WAWANESA, MAN.

Officers.—President, A. T. Hawley, K.C., Winnipeg; Vice-President, J. G. Fraser, Wawanesa; Managing Director and Secretary, H. E. Hemmons, Wawanesa.

Directors.—A. J. Elliott, G. H. Stephens, A. D. Naismith, J. M. Ross, J. G. Fraser, H. F. Stevenson, H. E. Hemmons, Wawanesa; A. T. Hawley, K.C., Winnipeg; A. B. Knowlton, Brandon.

Chief or General Agent in Ontario.—J. M. Vanstone, York and Harbor Sts., Toronto.

Date of Incorporation.—Manitoba, 1896; Dominion of Canada, 1929. *Commenced business in Ontario.*—1931.

Total admitted assets.....	\$5,058,390
Total liabilities.....	2,379,970
Surplus protection of policyholders.	2,678,420

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 754,298
Premiums—Total business (net)...	2,550,666
Claims—Ontario (net).....	399,735
Claims—Total business (net)....	1,048,788

*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.....	\$63,315,862	Premiums—Ontario (net).....	\$ 59,731
Ontario insurance in force (gross)...	2,217,181	Premiums—Canada (net).....	75,550
Total insurance in force (gross)....	292,475,748	Premiums—Total (net).....	8,793,101
		Benefits paid—Ontario (net).....	2,640
		Benefits paid—Canada (net).....	4,907
		Total benefits paid (net).....	1,141,278

ALLIANCE NATIONALE*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Director, Hon. E. L. Patenaude, Montreal; Vice-President, Philias Paré, Montreal; General Secretary, Gérard Millette, Montreal; Chief Medical Officer, Yvon Laurier, M.D.; Legal Adviser, Francis Fauteux, K.C.; Actuary, Jonathan G. Sharp.

Directors.—Hon. E. L. Patenaude, Philias Paré, 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.....	\$11,677,396	Premiums—Ontario (net).....	\$ 7,236
Ontario insurance in force (gross)...	258,166	Premiums—Canada (net).....	1,220,201
Total insurance in force (gross)....	57,935,761	Premiums—Total (net).....	1,343,425
		Benefits paid—Ontario (net).....	13,314
		Benefits paid—Canada (net).....	735,480
		Total benefits paid (net).....	795,326

LA SOCIÉTÉ DES ARTISANS CANADIENS-FRANCAIS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, René Paré, B.A., L.L.L., Montreal; Secretary, Louis J. Marien; Treasurer, G. Constantin; Actuary, J. B. Mabon, F.I.A., F.A.S.

Directors.—René Paré, B.A., L.L.L., A. Kironac, Lieut.-Col. E. Hurtubise, E. Desjarlais, B.A., L.L.B., R. Vincent, M.D., A. Harvey, L. Patoine, M.D., Eugène St. Jean, B.A., C. A. Vallerand, J. F. Surprenant, Montreal, F. Villemaire, Ste. Rose.

Chief or General Agent in Ontario.—Hon. Gustav Lacasse, M.D., Tecumseh.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$17,006,449	Premiums—Ontario (net).....	\$ 29,888
Ontario business in force (gross)...	1,307,609	Premiums—Canada (net).....	996,145
Total business in force (gross)....	57,417,377	Premiums—Total (net).....	1,405,045
		Benefits paid—Ontario (net).....	34,297
		Benefits paid—Canada (net).....	790,617
		Total benefits paid (net).....	1,195,624

THE ASSOCIATED CANADIAN TRAVELLERS*

HEAD OFFICE, CALGARY, ALTA.

Officers.—President, W. H. G. Sinclair, Edmonton; Vice-President, H. T. Decatur, Winnipeg; Secretary-Treasurer, J. T. Berrington, Calgary.

Directors.—C. Q. Bown, R. H. Hincks, T. Lumley, J. Reid, G. Cochrane, J. A. Eoll, A. Kennedy, T. Moore, Calgary.

Chief or General Agent in Ontario.—N. Juul, Windsor.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	34,870	Premiums—Ontario (net).....	\$ 6,758
Ontario business in force (gross)...	42,480	Premiums—Canada (net).....	27,824
Total business in force (gross)....	175,760	Premiums—Total (net).....	27,824
		Benefits paid—Ontario (net).....	1,378
		Benefits paid—Canada (net).....	4,951
		Total benefits paid (net).....	4,951

*See note on page 1.

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.—V. Bedard, Montreal; S. C. Berridge, Brandon; J. W. Davies, Windsor; A. M. Jones, Smith's Falls; L. E. Jordan, Toronto.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Book value of real estate less encumbrances—office premises.....	\$ 19,185 91
Amounts secured by Society's certificates in force; liens.....	172,453 74
Book value of bonds, debentures and debenture stocks.....	20,949,873 21
Cash on hand and in banks.....	70,581 65
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$21,212,094 51
Deduct excess of total book value of ledger assets over total authorized value.....	144,974 15
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$21,067,120 36

Non-Ledger Assets

Total interest, dividends and rents due and accrued.....	\$ 227,514 47
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office.....	42,219 01
Unexpired Insurance Premiums.....	3,333 19
Supplies and Stationery.....	1,759 97
Postage.....	49 89
TOTAL NON-LEDGER ASSETS.....	\$ 274,876 53
TOTAL ASSETS.....	\$21,341,996 89

Deduct Assets Not Admitted

Supplies, stationery, unexpired insurance, etc.....	5,143 05
TOTAL ADMITTED ASSETS.....	\$21,336,853 84

Liabilities

MORTUARY FUND:

Claims due and unpaid.....	292,682 97
Present value of claims payable by instalments.....	1,622 00
	\$ 294,304 97

SICKNESS FUND NO. 1:

Claims due and unpaid.....	2,937 90
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SICKNESS FUND NO. 2:

Claims due and unpaid.....	369 55
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GENERAL EXPENSE FUND:

Salaries, rents and office expenses due and accrued.....	\$ 3,573 80
Auditors' fees.....	125 00
	3,698 80

TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED.....	\$ 301,311 22
Contingency Reserve.....	1,000,000 00
Sickness Fund No. 1.....	1,017,226 21
Sickness Fund No. 2.....	43,445 66

TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES..... \$ 2,361,983 09

ACTUARIAL RESERVES AS AT DECEMBER 31, 1944:

Mortuary Fund.....	\$16,927,500 00
Sickness Fund No. 1—Not calculated.....	
Sickness Fund No. 2—Not calculated.....	
Juvenile Fund.....	5,620 00

TOTAL ACTUARIAL RESERVES..... \$16,933,120 00

Synopsis of Operations by Funds, 1944

	MORTUARY FUND	SICKNESS FUND No. 1	SICKNESS FUND No. 2	JUVENILE FUND	BUILDING FUND	GENERAL EXPENSE FUND	TOTAL
	\$	\$	\$	\$	\$	\$	\$
Total ledger assets at beginning of year.....	19,753,537 08	967,200 16	35,662 78	2,840 24		33,957 47	20,793,197 73
Increase in ledger assets:							
Receipts—							
Premiums, dues and assessments.....	584,193 10	38,081 30	12,245 93	3,191 50		46,607 40	684,319 23
Special assessments—war levy.....	11,192 51	49,655 58	1,753 42	87 07		156 65	11,192 51
Interest, dividends and rents.....	880,995 97	1,043 84	4 50			4,169 15	932,648 09
Other receipts.....	57,854 79	11,916 93	375 65				63,072 28
Profit on sale or maturity of ledger assets.....	106,292 55						118,585 13
Total receipts.....	1,640,528 92	100,697 65	14,379 50	3,278 57		50,933 26	1,809,817 84
Transfers to.....	66 15				86,627 69	152,000 06	152,000 06
Transfers from.....							
Total increase in ledger assets.....	1,640,595 07	100,697 65	14,379 50	3,278 57	86,627 69	202,933 20	2,048,511 68
Grand total.....	21,394,132 15	1,067,897 81	50,042 28	6,118 81	86,627 69	236,890 67	22,841,709 41
Decrease in ledger assets:							
Disbursements—							
Claims.....	929,410 08	38,573 65	7,243 70	520 00			975,748 33
Matured endowments.....	4,407 80						4,407 80
Surrender values.....	30,283 79						19,213 76
Reversionary Bonuses.....	30,487 73						30,487 23
Premium relief loans.....	20,427 13	2,204 05	226 38			1,104 50	23,962 06
General expenses (see details below).....	129,703 85	14,466 21	375 65			1,009 78	191,546 39
Gross decrease by adjustment of ledger assets.....							145,555 49
Total disbursements.....	1,133,650 75	55,243 91	7,845 73	520 00		193,660 67	1,390,021 06
Transfers from.....	238,627 69			66 15			238,693 84
Transfers to.....							
Total decrease in ledger assets.....	1,372,278 44	55,243 91	7,845 73	586 15		193,660 67	1,629,614 90
TOTAL LEDGER ASSETS AT END OF YEAR.....	20,021,853 71	1,012,653 90	42,196 55	5,532 66	86,627 69	43,230 00	21,212,094 51
Deduct excess of total book value of ledger assets over total authorized value.....	138,270 56	6,703 59					144,974 15
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	19,883,583 15	1,005,950 31	42,196 55	5,532 66	86,627 69	43,230 00	21,067,120 36
Non-ledger assets.....	251,034 93	14,213 80	1,618 66	335 96		7,673 18	274,876 53
TOTAL ASSETS.....	20,134,618 08	1,020,164 11	43,815 21	5,868 62	86,627 69	50,903 18	21,341,996 89
Deduct assets not admitted.....						5,143 05	5,143 05
TOTAL ADMITTED ASSETS.....	20,134,618 08	1,020,164 11	43,815 21	5,868 62	86,627 69	45,760 13	21,336,853 84
Liabilities for claims and expenses, due and accrued.....	294,304 97	2,937 90	369 55			3,698 80	301,311 22
Reserves and special funds.....	1,000,000 00	1,017,226 21	43,445 66				2,060,671 87
Actuarial reserves.....	16,927,500 00			5,620 00			16,933,120 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES.....	18,221,804 97	1,020,164 11	43,815 21	5,620 00		3,698 80	19,295,103 09
SURPLUS.....	1,912,813 11			248 62	86,627 69	42,061 33	2,041,750 75

Analysis of General Expenses

Head Office expenses—salaries, \$39,137.16; directors' fees, \$2,955.52; auditors' fees, \$500.00; actuaries' fees and expenses, \$2,400.00; travelling expenses, \$1,998.48; war donations, \$665.00; Maintenance of Head Office premises, \$2,964.18; Bonding fees, \$3,430.00; insurance, \$345.66; supplies and expenses, \$4,132.09..	\$ 58,528 09
Agency and organization expenses—salaries, \$50,876.82; travelling expenses, \$29,477.96; membership bonuses, \$6,803.00.....	\$ 87,157 78
All other expenses—advertising, \$3,777.90; exchange, \$1,254.12; express, telegrams and telephone, \$509.45; legal fees, \$1,223.34; medical fees, \$3,974.00; official publications, \$7,030.40; regalia, \$238.97; printing and stationery, \$5,093.49; postage and excise, \$3,163.82; convention and meetings, \$17,633.44; taxes (other than real estate), licenses and fees, \$687.63; miscellaneous, \$995.06; unemployment insurance, \$278.90.....	45,860 52
TOTAL.....	\$191,546 39

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 1943.....	16,206	\$ 14,665,179 44	36,177	\$ 32,535,642 54	249	837	5,501	14,344
New effected.....	647	638,000 00	1,850	1,781,500 00	166	463	82	479
Old revived.....	31	34,460 00	72	72,130 00	2	3	14	36
Old increased.....		227,705 00		495,266 00				
Transferred.....	6	6,000 00	9	7,500 00			1	
Totals.....	16,890	15,571,344 44	38,108	34,892,038 54	417	1,303	5,598	14,859
Less ceased by:								
Death.....	675	569,754 00	1,243	1,033,474 52		4	131	264
Maturity.....			7	4,651 50				
Surrender.....		12,096 20		19,213 76				
Lapse.....	406	362,875 00	910	815,487 00	50	130	250	714
Decrease.....		24,011 29		46,414 23				
Transfer.....					2	9		
Total ceased.....	1,081	968,736 49	2,160	1,919,241 01	52	143	381	978
AT END OF 1944.....	15,809	14,602,607 95	35,948	32,972,797 53	365	1,160	5,217	13,881

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, \$23,163,790.82; Limited Life, \$2,245,901.78; Endowment, \$7,426,064.93; other plans, \$137,040; Total, \$32,972,797.53.

Miscellaneous

Number and amount of mortuary and juvenile certificates in force at end of year providing for double accidental death benefits: Mortuary certificates—number, 2,800; amount, \$2,584,500;

Actuary's Valuation Balance Sheet, December 31, 1944

MORTUARY FUND

Liabilities	
Whole life certificates.....	\$11,586,400 00
Paid-up whole life certificates.....	2,560,600 00
Twenty pay life certificates.....	544,300 00
Pay to age 65 life certificates.....	136,600 00
Endowment certificates maturing at age 65.....	1,416,800 00
Family protection certificates.....	21,800 00
Twenty-year endowment certificates.....	275,000 00
Provision for double indemnity.....	6,000 00
Death claims under adjustment.....	294,300 00
Provision for reversionary bonuses, 1945.....	580,000 00
Contingency reserve.....	1,000,000 00
Surplus.....	1,935,800 00
TOTAL.....	\$20,157,600 00
Assets	
Book value of bonds not in default.....	\$19,058,800 00
Authorized value of bonds in default.....	637,100 00
Accrued interest.....	214,900 00
Liens on certificates with interest.....	207,000 00
Cash on hand.....	39,800 00
TOTAL.....	\$20,157,600 00

Basis of the above valuation was the American Men Ultimate Table, AM(5), at 2 1/2% interest.
 The mortality experienced during the year 1944 was 82.1% of the expected mortality by the above table.
 The average rate of interest earned was 4.51% during 1944.
 Ratio of assets to liabilities was 110.62%.
 The amount of insurance valued was \$32,972,798.

JUVENILE FUND

		Liabilities	
Reserve			\$ 5,620 00
Margin			250 00
	TOTAL		\$ 5,870 00
		Assets	
Assets			\$ 5,870 00

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, G. D. McCleneghan, London; Head Banker, W. S. J. Saunders, London; Head Managers, H. H. McHattie, J. S. Clouston, Henry Hass; Head Physician, J. L. Huffman, M.D., London; Head Escort, Fred Payne; Head Watchman, Harry Game; Head Sentry, E. P. Smith.

Chief or General Agent in Ontario.—G. D. McCleneghan, London.

Assets	\$2,195,176	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)	2,611,357	Premiums—Ontario (net)	\$ 57,891
Total insurance in force (gross)	3,109,092	Premiums—Canada (net)	109,800
		Premiums—Total (net)	109,800
		Benefits paid—Ontario (net)	118,817
		Benefits paid—Canada (net)	173,646
		Total benefits paid (net)	173,646

THE GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—Grand President, J. P. Landry, Truro, N.S.; Grand Secretary, P. H. Therien; Grand Treasurer, W. F. Wall; Grand 1st Vice-President, Louis Jacobs; Grand 2nd Vice-President, T. McGuire; Actuary, N. E. Sheppard; Grand Solicitor, J. F. Boland, K.C.

Directors.—J. F. Boland, K.C., Toronto; T. McGuire, W. F. Wall, P. H. Therien, Montreal; J. P. Landry, Truro, N.S.; L. Jacobs, Regina; H. C. Nolan, Ottawa; D. B. Griffith, Fairville, N.B.; A. Gillis, Summerside, P.E.I.

Chief or General Agent in Ontario.—Jno. F. Boland, K.C., 401 Reford Bldg., Toronto.

Assets	\$1,486,930	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)	657,327	Premiums—Ontario (net)	\$ 15,063
Total insurance in force (gross)	2,165,628	Premiums—Canada (net)	47,641
		Premiums—Total (net)	47,641
		Benefits paid—Ontario (net)	46,221
		Benefits paid—Canada (net)	107,586
		Total benefits paid (net)	107,586

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	\$44,067,947	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)	3,543,490	Premiums—Ontario (net)	\$ 70,966
Total insurance in force (gross)	139,288,259	Premiums—Canada (net)	231,428
		Premiums—Total (net)	2,840,566
		Benefits paid—Ontario (net)	87,617
		Benefits paid—Canada (net)	306,835
		Total benefits paid (net)	2,187,087

*See note on page 1.

CITY OF OTTAWA SUPERANNUATION FUND

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—April 27, 1939.*Officers.*—Chairman, Controller E. A. Bourque; Secretary, Mrs. Elsie Utman; 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, 1944

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks.....	\$1,011,646 00
Cash on hand and in banks.....	496 45
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$1,012,142 45
Deduct excess of total book value of ledger assets over total authorized value.....	2,500 00
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	1,009,642 45

Non-ledger Assets

Total interest due and accrued.....	15,168 70
TOTAL ADMITTED ASSETS.....	\$1,024,811 15

Liabilities†

Synopsis of Operations, 1944

		PENSION FUND
Total ledger assets at beginning of year.....	\$	913,726 21
Increase in ledger assets (receipts):		
Assessments.....	\$34,369 60	
City of Ottawa contribution.....	61,500 00	
Interest.....	36,845 74	
Premium on exchange.....	710 02	
Total increase in ledger assets.....		133,425 36
Grand total.....		\$1,047,151 57
Decrease in ledger assets (disbursements):		
Superannuation payments.....	\$ 33,032 52	
Withdrawal refunds.....	1,764 20	
General expenses.....	212 40	
Total decrease in ledger assets.....		35,009 12
TOTAL LEDGER ASSETS AT END OF YEAR.....		\$1,012,142 45

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
At end of 1943.....	276	83	\$ c. 29,351 28
New members.....	5	..	.....
New pensioners:			
By retirement.....	..	4	4,958 03
By pension to widows.....	..	3	813 24
Totals.....	281	90	35,122 55
Less ceased by:			
Death.....	2	4	1,382 85
Decrease <i>re</i> widows' pensions.....	..	..	98 28
Withdrawal.....	7	..	.....
Retirement.....	4	..	.....
Total ceased.....	13	4	1,481 13
AT END OF 1944.....	268	86	33,641 42

†For detail of actuary's valuation balance sheet at December 31, 1943, see page 115 of this Report. See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government or municipal employees.

Actuarial Valuation Balance Sheet, December 31, 1943

Liabilities

Pension Fund

Pensions being paid:			
To 19 married men to be continued as to one-half to widows	\$	119,200 00	
To 13 men without eligible wives		34,400 00	
To 7 retired female employees		34,900 00	
To 44 widows and the children		118,100 00	
			\$ 306,600 00
Pensions to survivors of:			
230 male employees to be continued as to one-half to widows		1,552,300 00	
45 female employees		210,500 00	
			1,762,800 00
Pensions and allowances payable on deaths in service among 230 male employees.			211,200 00
Returns of contributions payable on deaths in service or withdrawals from service among:			
230 male employees	\$	10,400 00	
45 female employees		7,000 00	
			17,400 00
TOTAL			\$2,298,000 00

Assets

Value of future contributions from:			
230 male employees	\$	305,900 00	
45 female employees		35,900 00	
			\$ 341,800 00
Value of equal contributions from City			341,800 00
Funds on hand as per treasurer's statement			928,600 00
Accrued liability			685,800 00
TOTAL			\$2,298,000 00

The basis of the above valuation was the Fund's own experience since 1931 for rates of separation from service by withdrawal, by death and by going on pension. The rate of interest assumed was 3 1/4% and Rutherford's Annuity Table was used for the mortality of pensions.

The above valuation was compiled by M. E. Sheppard, P.I.A.

CITY OF STRATFORD MUNICIPAL BENEFIT FUND

HEAD OFFICE, STRATFORD, ONT.

Incorporated.—April, 1930.

Officers and Members of Governing Executive.—Chairman, A. Templeton; Secretary-Treasurer, G. McKellar; J. Tan, R. J. Beatty, R. W. Hardwick, B. Davies, S. Ellam, J. W. Monteith, Stratford.

Auditor.—F. P. Gibbs, C.A.

Actuary.—S. H. Pipe.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks	\$180,247 19
Cash on hand and in banks	758 21
TOTAL LEDGER ASSETS AT BOOK VALUE (AUTHORIZED VALUE)	\$181,005 40

Non-ledger Assets

Total interest accrued.....	2,113 07
TOTAL ADMITTED ASSETS.....	\$183,118 47

Liabilities†

Synopsis of Operations, 1944

	PENSION FUND
Total ledger assets at beginning of year.....	\$168,444 57
Increase in ledger assets (receipts):	
Premiums, dues and assessments.....	\$ 3,684 04
City grant.....	3,800 00
Interest.....	6,548 16
Premium on exchange.....	11 00
Profit on sale or maturity of ledger assets.....	1,180 00
Total increase in ledger assets.....	15,223 20
Grand total.....	\$183,667 77
Decrease in ledger assets (disbursements):	
Pensions.....	\$ 2,485 87
General expenses (<i>see details below</i>).....	176 50
Total decrease in ledger assets.....	2,662 37
TOTAL LEDGER ASSETS AT END OF YEAR (AUTHORIZED VALUE).....	\$181,005 40

Analysis of General Expenses

Salaries, \$100.00; licenses and fees, \$55.00; miscellaneous, \$21.50.....	\$ 176 50
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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 1943.....	46	5	\$ c. 2,368 84
New members.....	1	..	..
New pensioners by retirement.....	..	1	574 20
Totals.....	47	6	2,943 04
Less ceased by:			
Decrease.....	..	..	510 64
Retirement.....	1	..	..
AT END OF 1944.....	46	6	2,432 40

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.

*See note on page 1.

†For last actuarial valuation as of December 31, 1941, see 1942 Report (business of 1941), page 131. See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, *re* societies with membership limited to government and municipal employees.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Amounts secured by Society's certificates in force—liens	\$ 2,119 21
Book value of bonds, debentures and debenture stocks	351,311 03
Cash on hand and in banks	2,305 79
TOTAL LEDGER ASSETS AT BOOK VALUE	\$355,736 03
Deduct excess of total book value of ledger assets over total authorized value.	3,255 61
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	\$352,480 42

Non-ledger Assets

Total interest due and accrued	\$ 5,077 65
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office	81 77
TOTAL NON-LEDGER ASSETS	\$ 5,159 42
TOTAL ASSETS	\$357,639 84
Deduct assets not admitted—interest due on bonds in default	1,793 92
TOTAL ADMITTED ASSETS	\$355,845 92

Liabilities

Mortuary Fund—premiums, dues and assessments received in advance	\$ 188 09
Actuarial reserves as at December 31, 1944—Mortuary Fund (including reserve for waivers and 1944 bonuses, \$9,922.00)	269,121 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	269,309 09
SURPLUS	\$ 86,536 83

Synopsis of Operations, 1944

		MORTUARY FUND
Total ledger assets at beginning of year		\$330,877 47
Increase in ledger assets (receipts):		
Premiums, dues and assessments	\$ 26,185 08	
Interest, dividends and rents	14,676 20	
Premium on exchange	113 97	
Profit on sale or maturity of ledger assets	1,012 15	
Total increase in ledger assets		41,987 40
Grand total		\$372,864 87
Decrease in ledger assets (disbursements):		
Claims	\$ 12,845 02	
Bonuses	1,992 18	
Surrender values	706 71	
Bank charges and tax	126 71	
General expenses (see details below)	1,458 22	
Total decrease in ledger assets		17,128 84
TOTAL LEDGER ASSETS AT END OF YEAR		\$355,736 03

Analysis of General Expenses

Head Office salaries, \$650.00; auditors' fees, \$100.00; printing, stationery, and postage, \$278.42; taxes (other than real estate), licenses and fees, \$55.00; miscellaneous, \$374.80.	\$ 1,458 22
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Exhibit of Mortuary Certificates

	TOTAL BUSINESS (ALL IN ONTARIO)	
	No.	AMOUNT
At end of 1943.....	2,698	1,236,630
New effected.....	191	91,500
Old increased.....	.....	2,250
Totals.....	2,889	1,330,380
Less ceased by:		
Death.....	35	14,650
Surrender.....	10	4,000
Lapse.....	12	5,750
Decrease.....	.....	2,830
Total ceased.....	57	27,230
AT END OF 1944.....	2,832	1,303,150

Actuary's Valuation Summary, December 31, 1944

ATTAINED AGES	AMOUNT OF BENEFITS	VALUE OF BENEFITS	MONTHLY RATES VALUED	VALUE OF MONTHLY RATES	NET LIABILITY FOR BENEFITS	AMOUNT OF BONUS ADDITIONS	NET LIABILITY FOR BONUS
	\$	\$	\$ c.	\$	\$	\$ c.	\$
Under 25	22,750	5,267	20 65	4,854	413	142 50	33
25-29	66,250	16,950	64 98	14,791	2,159	1,055 00	272
30-34	164,250	47,942	183 93	39,830	8,112	4,662 50	1,369
35-39	215,500	70,496	268 69	55,259	15,237	9,407 50	3,080
40-44	152,250	57,027	223 55	42,763	14,264	8,312 50	3,140
45-49	237,500	101,029	384 46	67,523	33,506	19,815 00	8,449
50-54	209,000	100,981	367 41	58,084	42,897	23,792 50	11,529
55-59	122,750	66,717	219 11	30,592	36,125	18,850 00	10,270
60-64	60,300	36,952	108 87	12,888	24,064	11,931 50	7,325
65-69	34,250	23,399	68 23	6,610	16,789	7,642 50	5,226
70-74	12,800	9,534	27 67	2,161	7,373	3,136 50	2,337
75-79	4,300	3,497	10 15	578	2,919	1,212 50	988
80-84	850	740	2 33	94	646	246 50	214
90	200	187	77	16	171	58 00	54
95	200	193	94	11	182	58 00	56
TOTALS	1,303,150	540,911	1,951 74	336,054	204,857	110,323 00	54,342

The above valuation was made on the following bases, namely, the National Fraternal Congress Table of Mortality and 4% interest. The monthly rates valued were less than the rates payable by 20c. per \$1,000. The valuation was made by A. D. Watson.

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.....	\$6,654,765	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario certificates in force (No.).....	1,697	Premiums—Ontario (net).....	\$ 33,500
Total certificates in force (No.).....	210,384	Premiums—Canada (net).....	70,454
		Premiums—Total (net).....	3,784,301
		Benefits paid—Ontario (net).....	19,698
		Benefits paid—Canada (net).....	35,471
		Total benefits paid (net).....	2,136,939

*See note on page 1.

THE COMMERCIAL TRAVELLERS ASSOCIATION OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, H. J. H. Deedman, Toronto; 1st Vice-President, T. J. Simpson, Toronto; 2nd Vice-President, F. M. Cockburn, Toronto; Past President, J. J. Galway, Toronto; Treasurer, J. H. Dodgson, Toronto; Secretary, Margaret A. Stewart, Toronto; Actuary, Prof. N. E. Sheppard, Toronto.

Directors.—D. Houston, C. G. Miles, D. M. Campbell, F. M. Cockburn, H. J. H. Deedman, J. J. Galway, F. T. Northwood, T. W. Melville, E. A. Hughes, T. J. Simpson, J. Sid. Winters, R. R. Strain, J. Harry Dodgson, S. G. Douglas, V. N. Carnahan, J. W. Rickaby, W. A. Morris, A. Schaus, F. G. Watson, C. M. Williamson, A. C. Merrett, W. A. Joyce, A. S. Couper, T. P. Allan, H. E. Miller, C. B. Stauffer, Jas. W. Davis, Harry Westlake, H. A. Pettit, A. B. Colwell, R. Johnston, W. H. Keslick, R. M. Reid, H. Kershaw, J. H. Grant, W. H. Jessop, P. E. Mahern.

Assets	\$1,746,565
Ontario certificates in force	94,260
Total certificates in force	113,200

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$ 96,966
Premiums—Canada (net)	114,476
Premiums—Total (net)	116,206
Benefits paid—Ontario (net)	177,199
Benefits paid—Canada (net)	204,889
Total benefits paid (net)	216,449

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	\$13,926,682
Ontario insurance in force (gross)	3,226,775
Total insurance in force (gross)	69,718,182

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$ 92,830
Premiums—Canada (net)	143,994
Premiums—Total (net)	1,945,550
Benefits paid—Ontario (net)	53,485
Benefits paid—Canada (net)	87,112
Total benefits paid (net)	1,661,551

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	\$14,154,445
Ontario insurance in force (gross)	792,900
Total insurance in force (gross)	64,245,550

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$ 11,549
Premiums—Canada (net)	21,751
Premiums—Total (net)	1,084,824
Benefits paid—Ontario (net)	1,773
Benefits paid—Canada (net)	4,344
Total benefits paid (net)	900,619

GRAND ORANGE LODGE OF BRITISH AMERICA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Lieut.-Col. Hon. T. A. Kidd; Vice-President, J. F. Harper; Secretary-Treasurer, L. H. Reid; Actuary, H. H. Blakeman.

Directors.—Lieut.-Col. Hon. T. A. Kidd, M.P.P., James F. Harper, C. H. Spooner, James Black, R. Hardy-Small.

Assets	\$2,196,382
Ontario insurance in force (gross)	3,648,088
Total insurance in force (gross)	4,875,936

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$100,945
Premiums—Canada (net)	133,420
Premiums—Total (net)	138,041
Benefits paid—Ontario (net)	59,654
Benefits paid—Canada (net)	88,991
Total benefits paid (net)	90,941

HAMILTON FIREMEN'S BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—1910.

Officers.—President, Wm. Kirkaldy; Chairman, Herbert Walker; Secretary-Treasurer, Bernard Mathews;

Auditor.—C. H. Watson.

Actuary.—H. H. Wolfenden.

Members of Governing Executive.—William Kirkaldy, Bertram McSweeney, Bernard Mathews, William Murdoch, Herbert F. Walker, George Newcombe, Reginald Swanborough, Glen Chapman, Hamilton.

*See note on page 1.

Statement for the Year Ended December 31, 1944

Assets

Book value of bonds, debentures and debenture stocks.....	\$918,047 57
Cash on hand and in banks.....	1,099 97
Notes receivable.....	175 62
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$919,323 16
Deduct excess of total book value of ledger assets over total authorized value.....	6,096 39
TOTAL ADMITTED ASSETS AT AUTHORIZED VALUE.....	\$913,226 77

Liabilities†

Synopsis of Operations, 1944

PENSION FUND

Total ledger assets at beginning of year.....	\$899,721 03
Increase in ledger assets (receipts):	
Premiums, dues and assessments.....	\$ 24,823 92
Interest.....	34,241 37
Donations.....	487 00
Fines.....	47 74
Exchange.....	64 06
Accident insurance premiums.....	906 70
Total increase in ledger assets.....	60,570 79
Grand total.....	\$960,291 82
Decrease in ledger assets (disbursements):	
Pensions.....	\$ 27,386 12
Death Claims.....	7,658 33
Retiring Allowance.....	2,474 52
General expenses (see details below).....	1,219 34
Loss on Sale or Maturity of Ledger Assets.....	2,230 35
Total decrease in ledger assets.....	40,968 66
TOTAL LEDGER ASSETS AT END OF YEAR.....	\$919,323 16

Analysis of General Expenses

Salaries, \$425.00; auditors' fees, \$50.00; legal fees, \$430.09; travelling expenses, \$10.00; printing and stationery, \$12.42; postage and excise, \$59.00; taxes (other than real estate), licenses and fees, \$100.00; miscellaneous, \$132.83.....	\$ 1,219 34
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Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)		TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	No.	ANNUAL PAYMENT
				\$ c.
At end of 1943.....	160	25	25	25,618 24
New pensioners by retirement.....	...	3	3	3,181 71
Totals.....	160	28	28	28,799 95
Less ceased by:				
Death.....	3	..	..	..
Withdrawal.....	1	..	..	..
Retirement.....	3	..	..	..
Total ceased.....	7			
AT END OF 1944.....	153	28	28	28,799 95

HAMILTON POLICE BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—July 1, 1893.

Officers.—President, S. Black; Secretary, E. C. Howell; Treasurer, J. R. Crocker.

Auditor.—W. Vernon Smith.

Actuary.—Pipe and Eckler, Toronto.

Members of Governing Executive.—J. Garvie, A. Speakman, J. Arno, S. Black, J. Crocker, G. Beckerdike, W. McBeath, Hamilton.

†For detail of last actuarial valuation as of December 31, 1942, see page 118 of 1944 Report (business of 1943). See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, re societies with membership limited to government or municipal employees.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

First lien mortgage loans on real estate	\$135,886 10
Book value of bonds, debentures and debenture stocks	739,862 01
Cash on hand and in banks	26,027 98
TOTAL LEDGER ASSETS AT BOOK VALUE	\$901,776 39
Deduct excess of total book value of ledger assets over total authorized value	5,156 00
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	\$896,620 39
Deduct assets not admitted—unauthorized mortgage loans	18,503 68
TOTAL ADMITTED ASSETS	\$878,116 71

Liabilities†

Synopsis of Operations, 1944

Total ledger assets at beginning of year		PENSION FUND	\$861,301 50
Increase in ledger assets (receipts):			
Premiums, dues and assessments	\$ 23,273 10		
Special assessments	71 98		
Interest, dividends and rents	36,168 72		
Miscellaneous	1,519 63		
Profit on sale or maturity of ledger assets	3,846 25		
Total increase in ledger assets			64,879 68
Grand total			\$926,181 18
Decrease in ledger assets (disbursements):			
Claims	\$ 12,907 14		
Retiring Allowances	9,882 80		
General expenses (see details below)	1,614 85		
Total decrease in ledger assets			24,404 79
TOTAL LEDGER ASSETS AT END OF YEAR			\$901,776 39

Analysis of General Expenses

Salaries, \$425.00; auditors' fees, \$125.00; legal fees, \$151.65; actuaries' fees and expenses, \$600.00; printing and stationery, \$77.15; taxes (other than real estate), licenses and fees, \$105.00; miscellaneous, \$131.05	\$ 1,614.85
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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 1943	156	9	\$ c. 9,571 44
New members	2	3	4,033 20
New pensioners by retirement			
Totals	158	12	13,604 64
Less ceased by:			
Withdrawal	5		
Retirement	3		
Total ceased	8		
AT END OF 1944	150	12	13,604 64

THE INDEPENDENT ORDER OF FORESTERS*

HEAD OFFICE, TORONTO, ONT.

Officers.—Supreme Chief Ranger, Victor Morin, LL.D., Montreal; Past Supreme Chief Ranger, W. W. Dunlop, Toronto; Supreme Vice-Chief Ranger, J. J. Rossbottom, New York, N.Y.; Supreme Secretary, John F. Lang, Toronto; Supreme Treasurer, P. B. Fallis, Toronto; Supreme Physician, C. B. Parker, M.D., Toronto; Supreme Councilmen, W. R. Blight, Toronto, E. A. Jonas, Chicago, Ill., F. E. Hand, Jr., Los Angeles, Cal., G. H. Becker, M.D., San Francisco, Cal.; Supreme Counsellor, Robert Bigelow, Toronto.

Assets.....\$47,106,137
Ontario insurance in force (gross)... 18,746,938
Total insurance in force (gross)...102,673,897

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... 460,011
Premiums—Canada (net)..... 792,047
Premiums—Total (net)..... 2,461,957
Benefits paid—Ontario (net)..... 762,073
Benefits paid—Canada (net)..... 1,180,389
Total benefits paid (net)..... 3,144,061

*See note on page 1.

†For detail of last Actuarial Valuation as of December 31, 1943, see page 119 of 1944 Report (business of 1943). See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, re societies with membership limited to government or municipal employees.

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Isadore M. Babrove, 1117 St. Catherine St. W., Montreal.

Chief Agent in Ontario.—I. Weinrot, 20 Claxton Blvd., Toronto.

Assets.....	\$1,327,009	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	413,086	Premiums—Ontario (net).....	\$20,760
Total insurance in force (gross)....	1,028,691	Premiums—Canada (net).....	50,664
		Premiums—Total (net).....	50,664
		Benefits paid—Ontario (net).....	9,835
		Benefits paid—Canada (net).....	14,001
		Total benefits paid (net).....	14,001

KNIGHTS OF COLUMBUS*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Francis Fauteux, Montreal.

Chief or General Agent in Ontario.—Dr. G. J. Lunz, Hamilton.

Assets.....	\$59,087,566	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	2,141,390	Premiums—Ontario (net).....	\$ 53,308
Total insurance in force (gross)....	258,212,287	Premiums—Canada (net).....	513,193
		Premiums—Total (net).....	5,622,213
		Benefits paid—Ontario (net).....	13,200
		Benefits paid—Canada (net).....	189,819
		Total benefits paid (net).....	3,380,649

LONDON POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Incorporated.—January 1, 1895.

Officers.—President, C. W. Noltie; Secretary, F. G. Carroll; Treasurer, A. E. Knight.

Auditors.—S. C. Ferguson and W. J. Wilkey.

Actuary.—J. A. Campbell, F.A.S.

Members of Governing Executive.—A. J. Rush, F. Hart, F. Carroll, A. E. Knight, C. Noltie, London.

Statement for the Year Ended December 31, 1944

Assets	
Book value of bonds, debentures and debenture stocks.....	\$445,190 45
Cash on hand and in banks.....	3,598 26
TOTAL ADMITTED ASSETS.....	\$448,788 71
Liabilities	
Actuarial Reserve—Pension Fund.....	\$577,988 00
Less—Deficit.....	129,199 29
TOTAL.....	\$448,788 71

Synopsis of Operations, 1944

Total ledger assets at beginning of year.....		PENSION FUND
Increase in ledger assets (receipts):		\$434,045 21
Premiums, dues and assessments.....	\$ 8,695 82	
Interest.....	12,138 63	
Donations.....	85 00	
Profit on sale or maturity of ledger assets.....	6,063 62	
Gross increase by adjustment of ledger assets.....	181 63	
Total increase in ledger assets.....		27,164 70
Grand Total.....		461,209 91
Decrease in ledger assets (disbursements):		
Pensions.....	\$ 12,069 64	
General expenses (<i>see details below</i>).....	351 56	
Total decrease in ledger assets.....		12,421 20
TOTAL ADMITTED ASSETS.....		\$448,788 71

*See note on page 1.

Analysis of General Expenses

Salaries, \$92.50; auditors' fees, \$30.00; actuaries' fees and expenses, \$100.00; taxes, licenses and fees, \$55.00; miscellaneous \$74.06 \$ 351 56

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			\$ c.
At end of 1943	67	7	8,780 64
New members	3		
New pensioners by retirement		2	2,400 00
Totals	70	9	11,180 64
Less ceased by:			
Withdrawal	2		
Retirement	2		
Disability	1		
Total ceased	5		
AT END OF 1944	65	9	11,180 64

Actuary's Valuation Balance Sheet, December 31, 1944

Liabilities

Present value of benefits on retirement at age 50 or over	\$626,563 00
Present value of death, disability and withdrawal benefits	74,916 00
TOTAL	\$701,479 00

Assets

Ledger Assets from Auditor's statements	\$448,788 71
Present value of future contributions by members	123,491 00
Deficit	129,199 29
TOTAL	\$701,479 00

The basis of Mortality in the above valuation was Rutherford's Table with interest at 3%
 Rates of voluntary withdrawal were the same as used in previous valuations. The rates of disability and retirement 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.—B. S. Parker, Canadian Bank of Commerce Chambers, Winnipeg.

Assets	\$20,877,516
Ontario insurance in force (gross)	173,900
Total insurance in force (gross)	118,500,521

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$ 5,142
Premiums—Canada (net)	20,427
Premiums—Total (net)	3,527,529
Benefits paid—Ontario (net)	1,361
Benefits paid—Canada (net)	13,708
Total benefits paid (net)	1,005,614

THE MACCABEES*

HEAD OFFICE, DETROIT, MICH.

Principal Office in Canada, Windsor, Ont.

Manager or Chief Executive Officer in Canada.—Mabel T. Blake, Windsor.
 Chief or General Agent in Ontario.—F. Garber, 316 Bloor Bldg., Toronto.

Assets	\$63,420,543
Ontario insurance in force (gross)	3,525,518
Total insurance in force (gross)	247,560,900

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$ 103,748
Premiums—Canada (net)	677,151
Premiums—Total (net)	7,811,874
Benefits paid—Ontario (net)	72,269
Benefits paid—Canada (net)	263,440
Total benefits paid (net)	4,266,465

*See note on page 1.

THE MINISTERS LIFE AND CASUALTY UNION*

HEAD OFFICE, MINNEAPOLIS, MINN.

Manager or Chief Executive Officer in Canada.—Edmund P. Stewart, Toronto.

Chief or General Agent in Ontario.—Edmund P. Stewart, 30 Bloor St. W. Toronto.

Assets.....\$ 4,806,657
Ontario insurance in force (gross).. 702,500
Total insurance in force (gross).... 17,204,036

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$ 45,347
Premiums—Canada (net)..... 85,089
Premiums—Total (net)..... 1,042,662
Benefits paid—Ontario (net).... 24,010
Benefits paid—Canada (net).... 47,090
Total benefits paid (net)..... 566,616

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.....\$2,638,416
Ontario insurance in force (gross).. 252,223
Total insurance in force (gross).... 7,062,950

PREMIUMS WRITTEN—CLAIMS INCURRED
Premiums—Ontario (net)..... \$ 6,965
Premiums—Canada (net)..... 8,270
Premiums—Total (net)..... 178,701
Benefits paid—Ontario (net).... 3,271
Benefits paid—Canada (net).... 5,015
Total benefits paid (net)..... 93,567

ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Incorporated.—September 13, 1880.

Officers.—President, A. B. Blay; Vice-President, F. T. Johnston; Secretary, Geo. T. Hair, Treasurer, C. J. Atkins.

Auditors.—A. G. Calder, F.C.A., and J. W. Westervelt, C.A.

Actuary.—D. P. Morris, B.A., F.A.S., A.A.I.A.

Members of Governing Executive.—F. L. Mantz, J. G. Copeland, A. B. Blay, L. S. Wood, C. W. Nicholls, Geo. T. Hair, H. W. Ball, F. E. Hess, F. T. Johnston, S. J. Martin, H. V. Nicholls, G. R. Keenleyside, C. J. Atkins, London; J. C. Regan, Hamilton.

Statement for the Year Ended October 31, 1944†

Assets

Ledger Assets

First lien mortgage loans on real estate.....\$ 328,752 29
Book value of bonds, debentures and debenture stocks..... 911,754 83
Cash on hand and in banks..... 44,755 55
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....\$1,285,262 67

Non-ledger Assets

Total interest and rents due and accrued..... 17,333 17
TOTAL ADMITTED ASSETS.....\$1,302,595 84

Liabilities

MORTUARY FUND:
Claims due and unpaid..... \$ 9,255 00
Provision for unreported claims..... 1,000 00
Contingency reserve..... 45,000 00
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVE.....\$ 55,255 00
Actuarial reserve as at October 31, 1944—Mortuary Fund..... 985,973 13
Surplus..... 261,367 71
TOTAL.....\$1,302,595 84

*See note on page 1.

†In accordance with Section 258 of The Insurance Act, the Superintendent may accept statements compiled at other than the calendar year end if the society's by-laws provide for a fiscal year other than the calendar year.

Synopsis of Operations for Fiscal Year Ended October 31, 1944

	MORTUARY FUND
Total ledger assets at beginning of year	\$1,242,737 42
Increase in ledger assets (receipts):	
Premiums, dues and assessments	\$ 26,036 00
Interest and rents	50,388 34
Profit on sale or maturity of ledger assets	27,906 33
Total increase in ledger assets	104,330 67
Grand total	\$1,347,068 09
Decrease in ledger assets (disbursements):	
Claims	\$ 41,067 00
General expenses (<i>see details below</i>)	20,738 42
Total decrease in ledger assets	61,805 42
TOTAL LEDGER ASSETS AT END OF YEAR	\$1,285,262 67

Analysis of General Expenses

Head Office expenses—salaries, \$5,483.00; auditors' fees, \$600.00; actuaries' fees and expenses, \$200.00; travelling expenses, \$815.30; rents, \$1,080.00; miscellaneous, \$451.60	\$ 8,629 90
All other expenses—agency commissions, \$132.00; express, telegrams and telephone, \$96.55; legal fees, \$26.00; printing and stationery, \$571.40; postage and excise, \$399.20; taxes (other than real estate), licenses and fees, \$155.00; advertising, \$17.28; convention and meetings, \$1,955.23; miscellaneous, \$8,755.86	12,108 52
TOTAL	\$ 20,738 42

Exhibit of Mortuary Certificates

	TOTAL BUSINESS (ALL IN ONTARIO)	
	No.	AMOUNT
At end of 1943	2,491	\$ 1,590,505
New effected	114	67,788
Totals	2,605	1,658,293
Less ceased by:		
Death	56	33,229
Lapse	34	20,419
Total ceased	90	53,648
AT END OF 1944	2,515	1,604,645

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, \$1,604,645.

Actuary's Valuation Balance Sheet, October 31, 1944

Assets	
Assets	\$1,302,595 84
Present value of future premiums	171,703 50
TOTAL	\$1,474,299 34
Liabilities	
Liabilities	\$ 10,255 00
Present value of sums assured	1,157,676 63
Reserve for depreciation of securities	45,000 00
Excess of total assets over total liabilities	261,367 71
TOTAL	\$1,474,299 34

The basis of the above valuation was the British Offices Ultimate Table O.M. (5) with interest at 3%. The rate of expense charge was taken as 50%.

Total insurance valued not including bonuses on policies was \$1,604,645.00.

Ratio of solvency was 121.5%.

The above valuation was compiled by D. P. Morris, B.A., F.A.S., F.A.I.A.

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, J. W. Ansley; Secretary-Treasurer, R. W. E. McFadden.

Auditors.—E. Hampson and H. G. Harvey.

Actuary.—M. A. Mackenzie, M.A., F.I.A.

Members of Governing Executive.—J. W. Ansley, H. T. Donaldson, Toronto; E. O. Hall, London; W. S. Hall, Wingham; K. S. Hill, Belleville; A. C. Morris, Stratford.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks.....	\$ 39,958 32
Cash on hand and in banks.....	4,025 41
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$ 43,983 73

Non-ledger Assets

Total interest accrued.....	258 58
TOTAL ADMITTED ASSETS.....	\$ 44,242 31

Liabilities

MORTUARY FUND:	
Actuarial reserve.....	\$ 44,090 00
Surplus.....	152 31
TOTAL.....	\$ 44,242 31

Synopsis of Operations by Funds, 1944

	MORTUARY FUND		GENERAL EXPENSE FUND		TOTAL	
	\$	c.	\$	c.	\$	c.
Total ledger assets at beginning of year.....	35,534	75	3,561	96	39,096	71
Increase in ledger assets:						
Receipts.....						
Premiums, dues and assessments.....	6,303	81			6,303	81
Interest.....	997	97	57	22	1,055	19
Transfers to.....			630	38	630	38
Total increase in ledger assets.....	7,301	78	687	60	7,989	38
Grand Total.....	42,836	53	4,249	56	47,086	09
Decrease in ledger assets:						
Disbursements.....						
Claims.....	2,000	00			2,000	00
General expenses (<i>see details below</i>).....			471	98	471	98
Transfers from.....	630	38			630	38
Total decrease in ledger assets.....	2,630	38	471	98	3,102	36
TOTAL LEDGER ASSETS AT END OF YEAR.....	40,206	15	3,777	58	43,983	73
Non-ledger assets.....	258	58			258	58
TOTAL ADMITTED ASSETS.....	40,464	73	3,777	58	44,242	31
Total liabilities and actuarial reserves.....	44,090	00			44,090	00
<i>Deficit or Surplus (S)</i>	3,625	27	(S)3,777	58	(S) 152	31

Analysis of General Expenses

Salaries, \$200.00; auditors' fees, \$10.00; actuaries' fees and expenses, \$100.00; travelling expenses, \$20.50; advertising, \$10.00; medical fees, \$5.00; printing and stationery, \$21.33; postage and excise, \$46.35; taxes (other than real estate), licenses, fees, \$30.00; miscellaneous, \$28.80	\$ 471 98
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Exhibit of Mortuary Certificates

	TOTAL BUSINESS (ALL IN ONTARIO)	
	No.	AMOUNT
At end of 1943	912	\$ 912,000
New effected	27	27,000
Old revived	7	7,000
Totals	946	946,000
Less ceased by:		
Death	2	2,000
Maturity	3	3,000
Expiry	11	41,000
Total ceased	46	46,000
AT END OF 1944	900	900,000

Total amount of mortuary certificates in force at end of year analyzed as to plan—Term, \$900,000.

Actuary's Valuation Balance Sheet, December 31, 1944

MORTUARY FUND

Liabilities

Value of future claims from 900 members ..	\$206,150 00
Less value of 93% of their future premiums ..	162,060 00
RESERVE REQUIRED	<u>\$ 44,090 00</u>

Assets

Book value of bonds ..	\$ 38,960 00
Accrued interest	250 00
Cash in banks	1,250 00
Deficit	3,630 00
TOTAL	<u>\$ 44,090 00</u>

The basis of the above valuation was the AM (5) Table of Mortality with 3% interest, and it was assumed that 93% of future premiums would be allocated to the Mortuary Fund.

The rate of interest earned in 1944 was 2.67%.

The ratio of actual to expected claims in 1944 was 22%.

The valuation was compiled by M. A. Mackenzie, M.A., Fellow of the British Institute of Actuaries.

THE ORDER OF ITALO CANADIANS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—Supreme Venerable, A. Mei; Ex-Supreme Venerable, N. Vigilante; Supreme Treasurer, A. Fabi; Recorder, Secretary, R. Rossi; Supreme Orator, T. Boschi; Trustees, A. Bartolotti, L. Palermo, G. Violino, A. Spada, D. DiGiulio, L. Gabrielle.

Assets	\$ 48,285	PREMIUMS WRITTEN—CLAIMS INCURRED
Ontario insurance in force (gross) ..	66,193	Premiums—Ontario (net)
Total insurance in force (gross) ..	175,658	Premiums—Canada (net)
		Premiums—Total (net)
		Benefits paid—Ontario (net)
		Benefits paid—Canada (net)
		Total benefits paid (net)

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—1917.

Officers.—Chairman, F. McRae; Secretary, F. McFadden; Treasurer, F. G. Kennedy.

Auditors.—A. A. Crawley, F.C.A., and A. M. Milne, C.A., Ottawa.

Actuary.—H. H. Wolfenden.

Members of Governing Executive.—F. McRae, G. Burnett, G. P. Gordon, D. A. McMillan, G. C. Medcalf, N. A. Bordeleau, N. Blackler, P. L. MacRostie, A. Cochrane, Ottawa.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks.....	\$819,813 59
Cash on hand and in banks.....	829 40
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$820,642 99
Deduct excess of total book value of ledger assets over total authorized value.....	2,053 35
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$818,589 64

Non-ledger Assets

Total interest due and accrued.....	17,220 09
TOTAL ADMITTED ASSETS.....	\$835,809 73

Liabilities

Actuarial Reserve—Pension Fund.....	\$1,292,800 00
Less—Deficit.....	456,990 27
TOTAL.....	\$835,809 73

Synopsis of Operations, 1944

	PENSION FUND
Total ledger assets at beginning of year.....	\$768,773 65
Increase in ledger assets (receipts):	
Premiums, dues and assessments.....	\$ 24,450 66
City of Ottawa grant—regular.....	7,000 00
City of Ottawa grant—enlisted men.....	3,159 31
Interest.....	30,852 65
Premium on exchange.....	821 47
Profit on sale or maturity of ledger assets.....	22,598 59
Total increase in ledger assets.....	88,882 68
Grand Total.....	\$857,656 33
Decrease in ledger assets (disbursements):	
Superannuation payments.....	\$ 28,785 94
Retiring allowance.....	1,851 96
Death benefits.....	4,400 00
General expenses (see details below).....	1,975 44
Total decrease in ledger assets.....	37,013 34
TOTAL LEDGER ASSETS AT END OF YEAR.....	\$820,642 99

Analysis of General Expenses

Salaries, \$600.00; actuaries' fees and expenses, \$950.34; printing and stationery, \$76.55; postage and excise, \$29.69; licenses and fees, \$100.00; miscellaneous, \$218.86.	\$ 1,975 44
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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 1943.....	182	25	\$25,761 59
New members.....	8	6	6,295 92
New pensioners by retirement.....			
Totals.....	190	31	32,057 51
Less ceased by:			
Death.....	2	1	875 50
Retirement.....	6		
Total ceased.....	8	1	875 50
AT END OF 1944.....	182	30	\$31,182 01

Actuary's Valuation Balance Sheet, December 31, 1944

Assets

Future contributions from 177 contributors.....	\$ 302,800 00
Funds on hand.....	837,900 00
Deficit.....	454,900 00
TOTAL.....	\$1,595,600 00

Liabilities

Pension payments to 29 present pensioners	\$ 304,300 00
Pensions to be paid to the survivors of the 177 contributors in service	1,231,000 00
Death payments to be paid in respect of such of the 177 contributors as may die in service	44,000 00
Returns of contributions to be paid to those of the 177 contributors who may withdraw from service	5,000 00
Expenses in connection with present members	11,300 00
TOTAL	\$1,595,600 00

The basis of the above valuation was the American Male Annuitant's Table for the mortality experience of present and future pensioners. The service experience of members has been based on the experience in the Fund during the past 16 years. An interest assumption of 3 1/2% has been used throughout.

The rate of interest earned in 1944 was 3.97%.

The above valuation was compiled by M. A. Mackenzie, M.A., F.A.S.; and N. E. Sheppard, M.A., F.I.A.

OTTAWA POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—April, 1926.

Officers.—Chairman, Ernest Sabourin; Secretary, John McCulloch; Treasurer, Joseph Downey.

Auditors.—Arthur A. Crawley and A. M. Milne.

Actuary.—H. H. Wolfenden.

Members of Governing Executive.—Mayor J. E. S. Lewis, Magistrate G. E. Strike, A. G. McDougall, Ottawa.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

First lien mortgage loans on real estate	\$ 7,000 00
Book value of bonds, debentures and debenture stocks	707,984 05
Cash on hand and in banks	9,211 44
Province of Alberta coupons at cash value	6,075 00
TOTAL LEDGER ASSETS AT BOOK VALUE	\$730,270 49
Deduct excess of total book value of ledger assets over total authorized value	3,080 30
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	\$727,190 19

Non-ledger Assets

Total interest due and accrued	10,087 10
TOTAL ADMITTED ASSETS	\$737,277 29

Liabilities†

Synopsis of Operations, 1944

Total ledger assets at beginning of year		PENSION FUND	\$691,466 89
Increase in ledger assets (receipts):			
Premiums, dues and assessments	\$ 30,680 35		
Interest	28,707 51		
Sale of bicycles	230 00		
Donations	55 00		
Profit on sale or maturity of ledger assets	61 47		
Total increase in ledger assets			59,734 33
Grand total			\$751,201 22
Decrease in ledger assets (disbursements):			
Pensions	\$ 19,083 92		
Retiring allowances	1,295 92		
General expenses (see details below)	550 89		
Total decrease in ledger assets			20,930 73
TOTAL LEDGER ASSETS AT END OF YEAR			\$730,270 49

†For last actuarial valuation as of December 31, 1942, see page 126 of 1943 Report (Business of 1942). See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257, re societies with membership limited to government and municipal employees.

Analysis of General Expenses

Salaries, \$304.12; legal fees, \$60.00; licenses and fees, \$105.00; miscellaneous, \$81.77. \$ 550 89

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			\$ c.
At end of 1943.....	147	15	21,177 50
New pensioners by retirement.....	...	1	1,123 41
Totals.....	147	16	22,300 91
Less ceased by:			
Death.....	...	1	1,100 00
Withdrawal.....	2	...	.....
Retirement.....	1	...	.....
Total ceased.....	3	1	1,100 00
AT END OF 1944.....	144	15	21,200 91

THE RELIABLE LIFE INSURANCE SOCIETY

HEAD OFFICE, HAMILTON, ONT.

Incorporated and commenced business.—March 1, 1887.*Officers.*—Grand Councillor, P. M. Button; Grand Vice-Councillor, E. 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, 1944

Assets

Ledger Assets

Book value of real estate less encumbrances—office premises.....	\$ 32,000 00
Amounts secured by Society's certificates in force—liens, \$530.54; loans and advances under automatic non-forfeiture provisions, \$138,065.34.....	138,595 88
Book value of bonds, debentures and debenture stocks.....	2,750,482 54
Cash on hand and in banks.....	65,312 72
Deposit with Quebec Government.....	5,000 00
Unemployment insurance stamps.....	64
TOTAL LEDGER ASSETS AT BOOK VALUE.....	2,991,391 78
Deduct excess of total book value of ledger assets over total authorized value.....	111,820 29
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$2,879,571 49

Non-ledger Assets

Total interest, dividends and rents due and accrued.....	36,362 33
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office.....	16,378 75
TOTAL NON-LEDGER ASSETS.....	\$ 52,741 08
TOTAL ADMITTED ASSETS.....	\$2,932,312 57

Liabilities

MORTUARY FUND:	
Claims due and unpaid.....	\$ 67,808 91
Provision for unreported claims.....	2,000 00
Premiums, dues and assessments received in advance.....	16,752 38
	\$ 86,561 29
SICKNESS AND ACCIDENT AND FUNERAL FUNDS:	
Claims due and unpaid.....	\$ 2,917 30
Provision for unreported claims.....	2,000 00
Premiums, dues and assessments received in advance.....	2,279 66
	7,196 96
JUVENILE FUND:	
Premiums, dues and assessments received in advance.....	1,158 90
GUARANTEE FUND:	
Premiums, dues and assessments received in advance.....	86

GENERAL EXPENSE FUND:		
Commissions		2,626 21
TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED		\$ 97,511 22
Special reserve		\$ 11,500 00
Reserve for Grand Council meetings		5,000 00
Reserve for dividends		11,000 00
Interest reserve		50,000 00
National building reserve		300 00
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES		\$ 175,311 22
ACTUARIAL RESERVES AS AT DECEMBER 31, 1944:		
Mortuary fund		\$2,233,671 00
Sickness and accident fund		112,541 00
Juvenile fund		34,975 00
TOTAL ACTUARIAL RESERVES		\$2,381,187 00

Synopsis of Operations by Funds, 1944

	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	2,761,802 84	191,521 03	41,186 10	1,000 00	15,282 84	3,010,792 81
Increase in ledger assets:						
Receipts:						
Premiums, dues and assessments	205,019 99	25,044 70	15,813 77	81 00	2,313 36	248,272 82
Interest, dividends and rents	114,792 25	8,510 68	2,004 53	5 00		125,312 46
Premium on foreign exchange	206 75	1 68	13 63			222 06
Sundry Revenue					249 87	249 87
Total receipts	320,018 99	33,557 06	17,831 93	86 00	2,563 23	374,057 21
Transfers to					123,453 33	123,453 33
Total increase in ledger assets	320,018 99	33,557 06	17,831 93	86 00	126,016 56	497,510 54
Grand Total	3,081,821 83	225,078 09	59,018 03	1,086 00	141,299 40	3,508,303 35
Decrease in ledger assets:						
Disbursements:						
Claims	213,991 84	19,741 50	220 00			233,953 34
Matured endowments	4,500 00					4,500 00
Surrender values	17,212 32		242 18			17,454 50
Dividends to members	7,630 14					7,630 14
Other disbursements	180 50	6 16	34 70			221 36
General expenses (see details below)					118,681 91	118,681 91
Gross decrease by adjustment of ledger assets	9,870 03	949 00	197 96			11,016 99
Total disbursements	253,384 83	20,696 66	694 84		118,681 91	393,458 24
Transfers from	107,023 94	10,017 89	6,325 50	86 00		123,453 33
Total decrease in ledger assets	360,408 77	30,714 55	7,020 34	86 00	118,681 91	516,911 57
TOTAL LEDGER ASSETS AT END OF YEAR	2,721,413 06	194,363 54	51,997 69	1,000 00	22,617 49	2,991,391 78
Deduct excess of total book value of ledger assets over total authorized value	109,573 81	2,246 48				111,820 29
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE	2,611,839 25	192,117 06	51,997 69	1,000 00	22,617 49	2,879,571 49
Non-ledger assets	46,579 88	4,352 34	1,768 36	40 50		52,741 08
TOTAL ADMITTED ASSETS	2,658,419 13	196,469 40	53,766 05	1,040 50	22,617 49	2,932,312 57
Liabilities for claims and expenses, due and accrued	86,561 29	7,196 96	1,158 00	86	2,626 21	97,544 22
Special reserves	65,300 00	10,000 00	2,500 00			77,800 00
Actuarial reserves	2,233,671 07	112,541 00	34,975 00			2,381,187 00
TOTAL LIABILITIES AND ACTUARIAL RESERVES	2,385,532 29	129,737 96	38,633 00	86	2,626 21	2,556,531 22
SURPLUS	272,886 84	66,731 44	15,132 15	1,039 64	19,991 28	375,781 35

Analysis of General Expenses

Head office expenses—salaries, \$24,286.14; directors' fees, \$3,074.70; auditors' fees, \$900.00; actuaries' fees and expenses, \$1,950.00; travelling expenses, \$713.40; rents (including \$2,500.00 for Society's occupancy of its own buildings), \$2,500.00; miscellaneous, \$1,475.63	\$ 34,899 87
Agency and organization expenses—commissions, \$38,394.25; salaries, \$22,877.25; travelling expenses, \$3,019.45; rents, \$2,170.00; miscellaneous, \$1,518.93	67,979 88
All other expenses—advertising \$125.12; books and periodicals, \$90.89; express, postage, excise and telegrams and telephone, \$1,711.62; legal fees, \$785.90; medical fees, \$3,190.00; official publications, \$2,778.30; office furniture, \$281.60; printing and stationery, \$4,923.74; taxes (other than real estate), licenses and fees, \$508.33; miscellaneous, \$1,406.66	15,802 16
TOTAL	\$118,681 91

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 1943.....	6,360	\$ 5,134,985	8,263	\$ 6,563,383	1,209	\$ 430,000	1,496	\$ 551,400	360	536
New effected.....	510	511,650	892	904,800	376	157,000	648	249,400	107	393
Old revived.....	33	22,500	43	32,000	32	13,300	43	16,000	10	11
Old increased.....		500		500						
Transferred.....	23	17,700	29	22,700	6	1,500	7	1,700	1	2
Totals.....	6,926	5,687,335	9,227	7,523,383	1,623	601,800	2,194	818,500	478	942
Less ceased by:										
Death.....	219	199,728	262	240,457			2	220		
Maturity.....	4	4,000	5	4,500						
Surrender.....	63	53,450	84	68,196	9	3,000	9	3,000		
Lapse.....	272	237,200	356	306,950	269	102,000	337	122,500	166	178
Decrease.....		8,780		11,983				80		
Transfer.....	21	15,260	29	22,700	5	1,400	7	1,700	1	2
Total ceased.....	579	518,358	736	654,786	283	106,400	355	127,500	107	180
At END OF 1944.....	6,347	5,168,977	8,491	6,868,597	1,340	495,400	1,839	691,000	371	762
Temporarily suspended.....			110	95,900			134	47,700		79

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, \$3,625,843; Limited Life, \$1,748,958; Endowment, \$1,216,046; Term, \$277,750; Other plans, \$691,000; Total \$7,559,597.

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, 2,720; amount, \$2,202,850; Juvenile certificates—number, 189; amount, \$81,900.

Actuary's Valuation Balance Sheet, December 31, 1944

ADULT MORTUARY FUND

Assets

Book value of bonds not in default.....	\$2,172,497	87
Authorized value of bonds in default.....	238,935	57
Value of real estate.....	32,000	00
Policy loans.....	138,130	39
Cash.....	25,275	42
Quebec deposit.....	5,000	00
Non-ledger assets.....	40,977	11
TOTAL.....	\$2,652,816	36

Liabilities

Reserves per valuation summary.....	\$2,233,671	00
Reserve for Grand Council meeting.....	5,000	00
Reserve for dividends.....	10,000	00
Accrued liabilities.....	86,561	29
Interest reserve.....	50,000	00
Surplus.....	267,584	07
TOTAL.....	\$2,652,816	36

Basis of the above valuation was:

- For certificates issued prior to October 1, 1937—AM(5) Table of Mortality using continuous functions, and interest at 3 $\frac{3}{4}$ % for certificates under the Whole Life plan, and interest at 3 $\frac{1}{2}$ % for all other plans. The net premiums valued were the gross premiums less 5 % of the gross premiums and \$3.75 per thousand per annum.
- For certificates issued between October 1, 1937 and December 31, 1943—AM(5) Table with interest at 3 $\frac{1}{2}$ %. A modified preliminary term method was used by which the allowance under any certificate, for first-year expenses, was limited in the valuation to the amount of the 20 Payment Life premium for the amount of insurance and for the age of entry under the certificate valued.
- Certificates issued in 1944 were valued on the same basis as (b) above, with interest at 3 %.

Average rate of interest earned on ledger assets was 4.47 %.

The mortality experienced on the gross amount at risk was 88.9 % of the expected up to age 59 and 94.5 % from age 60 up. The total mortality on the gross amount at risk was 93.8 %. Ratio of assets to liabilities 111.2 %.

JUVENILE MORTUARY FUND

Assets

Book value of bonds not in default.....	\$ 46,502 91
Cash.....	5,029 29
Policy loans.....	465 49
Non-ledger assets.....	1,768 30
TOTAL.....	\$ 53,766 05

Liabilities

Reserves per valuation summary.....	\$ 34,975 00
Other liabilities.....	1,158 90
Dividend reserve.....	1,000 00
General reserve.....	1,500 00
Surplus.....	15,132 15
TOTAL.....	\$ 53,766 05

Certificates issued prior to 1939 were valued by the AM(5) Table using net premium equal to 60% of the gross premium with 3½% interest. Certificates issued between 1939 and 1943 were valued on the net level premium basis by the AM(5) Table at 3½% interest. Certificates issued in 1944 were valued on the same basis with 3% interest.

Insurance valued (maximum) was \$691,000.

Ratio of assets to liabilities was 139.2%.

SICK BENEFIT FUND

Assets

Book value of bonds not in default.....	\$162,929 25
Authorized value of bonds in default.....	17,796 65
Cash.....	11,391 16
Non-ledger assets (excluding interest due).....	4,211 80
TOTAL.....	\$196,328 86

Liabilities

Reserves per valuation summary.....	\$112,541 00
Other liabilities.....	7,196 96
General reserve.....	10,000 00
Surplus.....	66,590 90
TOTAL.....	\$196,328 86

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 3½% interest. Occupation Group A.H.J., Area 1, Rural and Urban combined, using the first three months' sickness only. The net premiums valued were 60% of the gross premiums. The new plans issued from 1937 on were valued on the basis of the same table, using the first twelve months' sickness. A modified preliminary term method was used by valuing the net premiums at age of entry, plus six months, according to the table used in the valuation. Certificates issued in 1944 are valued on a basis of 3% interest. Basis of funeral benefits—AM(5) Table with 3½% interest.

Ratio of assets to liabilities was 151.3%.

All the above valuations were compiled by S. H. Pipe, F.A.S., F.A.I.A., A.I.A., Toronto.

SUPREME COUNCIL OF THE ROYAL ARCANUM*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—T. H. Simpson, Hamilton.
Chief or General Agent in Ontario.—T. H. Simpson, Hamilton.

Assets.....	\$30,936,557
Ontario insurance in force (gross).....	1,036,528
Total insurance in force (gross).....	66,222,002

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 25,193
Premiums—Canada (net).....	71,554
Premiums—Total (net).....	1,957,504
Benefits paid—Ontario (net).....	24,997
Benefits paid—Canada (net).....	66,051
Total benefits paid (net).....	2,733,373

*See note on page 1.

SLOVENE NATIONAL BENEFIT SOCIETY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Petric, Toronto.*Chief or General Agent in Ontario.*—Joseph Petric, 248 Seaton St., Toronto.

Assets.....	\$10,583,893	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	69,900	Premiums—Ontario (net).....	\$ 1,926
Total insurance in force (gross).....	45,170,976	Premiums—Canada (net).....	8,008
		Premiums—Total (net).....	1,272,541
		Benefits paid—Ontario (net).....	447
		Benefits paid—Canada (net).....	5,654
		Total benefits paid (net).....	656,341

SONS OF ENGLAND BENEFIT SOCIETY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—February 19, 1875.*Officers.*—President, H. Pickering; Vice-President, W. E. Miller; Secretary, W. V. Oglesby; Treasurer, T. H. Frankling; Past President, S. W. Oakley.*Auditors.*—Sharp, Milne & Co., C.A's.*Actuary.*—N. E. Sheppard, M.A., F.B.I.A.*Governing Executive.*—Supreme Council consisting of above mentioned officers, elected by Supreme Lodge at Kingston, Ont., August 11, 1942.**Statement for the Year Ended December 31, 1944****Assets***Ledger Assets*

Book value of real estate—office premises, \$34,804.15 held for sale, \$2,911.17.....	\$ 37,715 32
First lien mortgage loans on real estate.....	600 00
Amounts of liens secured by Society's certificates in force.....	15,104 61
Book value of bonds, debentures and debenture stocks.....	457,749 12
Cash on hand and in banks.....	19,051 10
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$530,220 15
Deduct excess of total book value of ledger assets over total authorized value.....	631 99
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$529,588 16

Non-ledger Assets

Total interest and rents due and accrued.....	\$ 4,822 76
Balance from funeral fund per contra.....	833 06
TOTAL ADMITTED ASSETS.....	\$535,243 98

Liabilities

MORTUARY FUND:		
Claims due and unpaid.....	\$ 2,727 50	
Provision for unreported claims.....	2,000 00	
		4,727 50
FUNERAL FUND:		
Provision for unreported claims.....	2,500 00	
Due General Fund Supreme Office for expenses.....	833 06	
		3,333 06
SHAKESPEARE MEMORIAL FUND (in trust).....		498 77
GENERAL EXPENSE FUND—Accounts payable.....		12 15
TOTAL LIABILITIES FOR CLAIMS AND EXPENSES, DUE AND ACCRUED.....	8,571 18	
Contingency reserve.....	20,000 00	
Reserves and special funds.....	53,808 91	
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES.....	\$ 82,380 39	
ACTUARIAL RESERVES AS AT DECEMBER 31, 1944:		
Mortuary Fund.....	\$349,590 00	
Sickness Fund (not calculated).....		
Funeral Fund (not calculated).....		
TOTAL ACTUARIAL RESERVES.....	\$349,590 00	

*See note on page 1.

Synopsis of Operations by Funds, 1944

	MORTUARY FUND		CENTRAL SICKNESS FUND		GUARANTEE FUND		SUPREME LODGE EXPENSE FUND		FUNERAL FUND		WIDOWS AND ORPHANS' FUND		SHAKE-SPEARE MEMORIAL FUND		HOSPITAL FUND		GENERAL EXPENSE FUND		TOTAL					
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.						
Total ledger assets at beginning of year.....	411,080	33	2,382	11	9,824	69	13,500	28	31,869	12	1,975	09	482	66	183	69	65,947	19	537,185	16				
Increase in ledger assets:																								
Receipts—																								
Premiums, dues and assessments.....	23,687	20	4,251	01	531	53	4,034	74	22,189	39					1,386	50	6,171	06		(2,251)	43			
Interest, dividends and rents.....	16,727	57	47	71	378	09	407	18	1,257	43	51	63	12	61	1	29	1,361	94		20,245	45			
Other revenue.....	76	12			320	75											1,572	54		1,969	41			
Profit on sale or maturity of ledger assets.....	2,000	00							191	08										2,191	48			
Total receipts.....	42,490	89	4,298	72	1,230	37	4,441	92	23,637	90	51	63	12	61	1,387	79	9,105	54		86,657	37			
Transfers to.....																	8,715	35		8,715	35			
Total increase in ledger assets.....	42,490	89	4,298	72	1,230	37	4,441	92	23,637	90	51	63	12	61	1,387	79	17,820	89		95,372	72			
Grand total.....	453,571	22	6,680	83	11,055	06	17,942	20	55,447	02	2,026	72	495	27	1,571	48	83,768	08		632,557	88			
Decrease in ledger assets:																								
Disbursements—																								
Claims.....	31,678	73	2,951	87					29,690	00					1,376	00					65,696	60		
Surrender values.....	10,597	86									35	00									10,597	86		
Other disbursements.....																					35	00		
General expenses (see details below).....																					17,292	92		
Total disbursements.....	42,276	59	2,951	87			287	00	29,690	00	35	00			1,376	00					17,292	92		
Transfers from.....	5,016	87	213	63	1,230	37			1,844	96					122	82						35		
Total decrease in ledger assets.....	47,293	46	3,165	50	1,230	37	287	00	31,534	96	35	00			1,498	52					17,292	92		
Total LEDGER ASSETS AT END OF YEAR.....	406,277	76	3,515	33	9,824	69	17,655	20	23,912	06	1,991	72	495	27	72	96	66,475	16		530,220	15			
Deduct excess of total book value of ledger assets over total authorized value.....	369	18			274	69			+11	88											631	09		
Non-ledger assets.....	405,908	58	3,515	33	9,550	00	17,655	20	23,923	94	1,991	72	495	27	72	96	66,475	16		529,588	16			
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	4,054	52	25	00	37	50	147	08	205	49	17	75	3	50			1,164	98		5,655	82			
TOTAL ADMITTED ASSETS.....	409,963	10	3,540	33	9,587	50	17,802	28	24,129	43	2,009	47	498	77	72	96	67,640	14		535,243	98			
Liabilities for claims and expenses, due and accrued.....	4,727	50							3,343	06			498	77						12	15	8,571	48	
Contingency reserve.....	20,000	00																				20,000	00	
Reserves and special funds.....			3,540	33	9,587	50	17,802	28	20,796	37	2,009	47			72	96						53,808	91	
Actuarial reserves.....	319,590	00																					349,590	00
TOTAL LIABILITIES AND ACTUARIAL RESERVES.....	374,317	50	3,540	33	9,587	50	17,802	28	24,129	43	2,009	47	498	77	72	96	67,640	14		431,970	39			
Surplus.....	35,645	60																				67,627	09	
Actuarial reserve not committed.....																							103,273	59

Analysis of General Expenses

Head Office expenses—salaries, \$10,211.40; directors' fees, \$381.10; auditors' fees, \$500.00; actuarial fees, \$200.00; Supreme President's expenses, \$150.00; travelling expenses, \$290.80; rents, \$1,250.00; printing and supplies, \$176.68...	\$ 13,159 98
Agency expenses—commissions, \$944.38; travelling expenses, \$70.95; miscellaneous, \$241.70.....	1,257 02
Other expenses—official publication, \$496.79; express, telegraph and telephone, etc., \$625.77; junior members, \$88.50; lodge supplies, \$778.52; unemployment insurance, \$71.55; taxes, licenses and fees, \$428.81; medical fees, \$16.25; miscellaneous, \$369.72.....	2,875 91
TOTAL.....	\$ 17,292 92

Exhibit of Mortuary Certificates

	IN ONTARIO		TOTAL	
	No.	AMOUNT	No.	AMOUNT
		\$ c.		\$ c.
At end of 1943.....	720	622,855 98	967	810,041 00
New effected.....	27	9,000 00	189	28,300 00
Totals.....	747	631,855 98	1,156	868,341 00
Less ceased by:				
Death.....	27	24,338 72	32	27,891 22
Surrender.....	12	11,890 00	19	20,310 00
Lapse.....	1	1,000 00	1	1,000 00
Decrease.....	...	1,543 00	...	2,292 32
Transferred.....	1	550 00	...	.....
Total ceased.....	41	39,321 73	52	51,493 55
AT END OF 1944.....	706	592,534 25	1,104	816,847 45

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, \$378,016.63; Twenty Pay Life, \$398,630.82; Other plans—Death Benefit, \$10,200.90. Total, \$816,847.45

Exhibit of Sickness and Funeral Certificates

	NUMBER (ADULT AND JUNIOR)	
	IN ONTARIO	TOTAL
At end of 1943.....	7,399	11,949
New effected.....	165	295
Totals.....	7,564	12,244
Less ceased by:		
Death.....	212	330
Lapse.....	377	576
Total ceased.....	589	906
AT END OF 1944.....	6,975	11,338

Actuary's Valuation Balance Sheet, December 31, 1944

MORTUARY FUND

Liabilities

Net reserves on policies, including vested bonuses.....	\$341,830 00
Outstanding claims and provisions for unreported claims.....	4,730 00
Value of 4% of future premiums payable to secretaries.....	7,760 00
Reserve for contingencies.....	20,000 00
Surplus.....	35,640 00
TOTAL.....	\$409,960 00

Assets

Bonds not in default.....	\$373,040 00
Bonds in default at authorized value.....	3,600 00
Accrued interest on bonds not in default.....	4,050 00
Loans on policies.....	15,100 00
Cash on hand.....	14,170 00
TOTAL.....	\$409,960 00

The basis of the above valuation was the AM(5) Table with interest at 3%. The premiums valued were 92% of future premiums and the reserve includes an annual allowance of \$2.00 per \$1,000 of the sums assured in force. In addition, a special reserve has been set up to take care of the 4% commission payable to secretaries on gross premiums to be collected on policies now in force.

The rate of interest earned during 1944 on the mean ledger assets was 4.08%. Ratio of actual claims incurred during 1944 to expected claims by the AM(5) Table of Mortality was 88.5%.

The ratio of assets to liabilities was 109.5%.

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.

		PREMIUMS WRITTEN	CLAIMS INCURRED
Assets.....	\$2,163,104	Premiums—Ontario (net).....	\$ 68,359
Ontario insurance in force (gross).....	3,204,608	Premiums—Canada (net).....	140,451
Total insurance in force (gross).....	6,160,094	Premiums—Total (net).....	140,451
		Benefits paid—Ontario (net).....	59,180
		Benefits paid—Canada (net).....	82,745
		Total benefits paid (net).....	82,745

TORONTO FIRE DEPARTMENT SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Incorporated.—January, 1891.

Officers.—Chairman, D. A. Balfour, Secretary, J. S. Eakin; Treasurer, G. A. Lascelles

Auditor.—S. C. Scott, A.C.A.

Members of Governing Executive.—D. A. Balfour, G. A. Lascelles, W. G. Angus, K. C. Geo. Sinclair, J. W. Thomson.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks.....	\$4,505,989 90
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$4,505,989 90
Deduct excess of total book value of ledger assets over total authorized value.....	3,197 81
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	\$4,502,792 09

Non-ledger Assets

Total interest due and accrued.....	\$ 51,862 37
TOTAL ADMITTED ASSETS.....	\$4,554,654 46

Liabilities

Bank overdraft.....	\$ 78,695 71
Death claim payable.....	3,000 00
Actuarial reserve—Pension Fund.....	6,667,200 00
TOTAL LIABILITIES INCLUDING ACTUARIAL RESERVE.....	\$6,748,895 71
Less deficit.....	2,194,241 25
TOTAL.....	\$4,554,654 46

Synopsis of Operations, 1944

	PENSION FUND
Total ledger assets at beginning of year.....	\$4,299,740 44
Increase in ledger assets (receipts):	
Contributions.....	\$108,148 78
Grant from City of Toronto.....	27,300 00
Interest.....	178,460 46
Exchange, donations and fines.....	1,778 68
Total receipts.....	\$315,687 92
Increase in ledger liabilities—bank overdraft.....	37,081 88
Total increase in ledger assets.....	352,769 80
Grand total.....	\$4,652,510 24
Decrease in ledger assets (disbursements):	
Pensions.....	\$116,358 60
Death claims.....	28,726 44
General expenses (see details below).....	1,235 30
Total decrease in ledger assets.....	146,520 34
TOTAL LEDGER ASSETS AT END OF YEAR.....	\$4,505,989 90

Analysis of General Expenses

Salaries, \$500.00; printing and stationery, \$117.13; postage and excise, \$154.32;	
taxes, licenses and fees, \$155.00; miscellaneous, \$408.85.....	\$ 1,335 30

*See note on page 1.

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)	TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.	No.	ANNUAL PAYMENT
			\$ c.
At end of 1943.....	629	99	114,317 78
New pensioners:			
By retirement.....		1	2,000 00
By disability.....		8	9,831 48
Totals.....	629	108	126,149 26
Less ceased by:			
Death.....	8	9	9,209 38
Resigned.....	1		
Pensioned.....	9		
Dismissed.....	1		
Total ceased.....	19	9	9,209 38
AT END OF 1944.....	610	99	116,939 88

Actuary's Valuation Balance Sheet, December 31, 1944

Liabilities

To 99 men drawing pensions.....	\$1,214,600 00
To pensions to survivors of 610 contributors with a guarantee of at least \$3,500 as pension payments.....	6,324,800 00
To payments on death while in service or on withdrawal from service by such of the 610 men as are expected to claim such payments.....	163,000 00
To claims awaiting adjustment.....	3,000 00
To expenses connected with present members.....	9,600 00
TOTAL.....	<u>\$7,715,000 00</u>

Assets

By future contributions from 610 men on the active list (7% of salaries).....	\$ 966,500 00
By value of future grants promised by the City.....	78,300 00
By funds on hand.....	4,479,200 00
By deficit.....	2,191,000 00
TOTAL.....	<u>\$7,715,000 00</u>

The rate of interest assumed in the valuation is 3½% for the future lifetime of the present 99 pensioners and 3¼% for the future service and lifetime of the present contributors.

The rate of interest earned on the funds was 4.16% in 1943 and 4.07% in 1944.

The American Annuitants' Ultimate Mortality Table has been used in computing the pension liability for present and prospective pensioners.

The above valuation was made by M. A. Mackenzie, M.A., F.I.A. and N. E. Sheppard, M.A., F.I.A.

The governing executive are at the present time investigating proposals for eliminating the deficit.

TORONTO POLICE BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Incorporated.—1882.

Officers.—Chairman, W. J. McAllister; Vice-Chairman, H. E. McCallum; 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.—H. E. McCallum, G. A. Lascelles, W. G. Angus, K. C. E. C. Dunn, W. J. McAllister, H. McIntyre, J. A. Cope, Toronto.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

First lien mortgage loans on real estate.....	\$ 31,800 00
Book value of bonds, debentures and debenture stocks.....	5,947,137 29
TOTAL LEDGER ASSETS AT BOOK VALUE.....	\$5,978,937 29
Deduct excess of total book value of ledger assets over total authorized value.....	6,939 72
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	<u>\$5,971,997 57</u>

<i>Non Ledger Assets</i>	
Total interest due and accrued	\$ 81,497 06
Total assessments due but not received by Head Office	1,159 70
TOTAL NON-LEDGER ASSETS	\$ 82,656 76
TOTAL ADMITTED ASSETS	\$6,054,654 33
Liabilities†	
Bank overdraft.....	\$ 152,365 73
Printing account payable..	7 29
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES	\$ 152,373 02

Synopsis of Operations, 1944

		PENSION FUND
Total ledger assets at beginning of year		\$5,664,488 94
Increase in ledger assets (receipts):		
Contributions.....	\$146,702 21	
Grants from City of Toronto.....	153,941 00	
Interest.....	243,224 72	
Exchange and donations.....	1,680 05	
Total receipts.....	\$545,547 98	
Increase in ledger liabilities—bank overdraft.....	87,503 59	
Total increase in ledger assets.....		633,051 57
Grand total.....		\$6,297,540 51
Decrease in ledger assets (disbursements):		
Pensions.....	\$295,667 31	
Retiring allowances.....	6,670 53	
Death claims.....	12,500 00	
General expenses (see details below).....	3,765 38	
Total decrease in ledger assets.....		318,603 22
TOTAL LEDGER ASSETS AT END OF YEAR.		\$5,978,937 29

Analysis of General Expenses

Salaries, \$500.00; actuaries' fees, \$2,511.64; printing and stationery, \$179.28; postage and excise, \$236.06; taxes, licenses and fees, \$155.00; miscellaneous, \$182.50 \$ 3,765 38

Exhibit of Pension Fund

	TOTAL ACTIVE MEMBERS (ALL IN ONTARIO)		TOTAL PENSIONED MEMBERS (ALL IN ONTARIO)	
	No.		No.	ANNUAL PAYMENT
				\$ c.
At end of 1943.....	792		239	298,576 71
New pensioners:..				
By retirement.....	...		6	7,474 96
By disability.....	...		9	10,550 77
Totals.....	792		254	316,602 44
Less ceased by:				
Death.....	8		9	11,824 63
Withdrawal.....	4			
Pensioned.....	15			
Disability.....	1			
Dismissed.....	1			
Total ceased.....	29		9	11,824 63
AT END OF 1944.....	763		245	304,777 81

UKRAINIAN NATIONAL ASSOCIATION INC.*

HEAD OFFICE, JERSEY CITY, N. J.

Chief or General Agent in Ontario.—Paul Duda, Box 777, Woodstock.

Assets.....	\$ 7,858,587	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	988,650	Premiums—Ontario (net).....	\$ 40,962
Total insurance in force (gross).....	30,243,597	Premiums—Canada (net).....	51,365
		Premiums—Total (net).....	901,275
		Benefits paid—Ontario (net).....	2,150
		Benefits paid—Canada (net).....	2,351
		Total benefits paid (net).....	361,624

*See note on page 1.

†For last actuarial valuation as of December 31, 1942, see 1943 Report (Business of 1942), page 135. See also The Insurance Act, R.S.O. 1937, c. 256, secs. 243 (4) and 257; *revised* with membership limited to government and municipal employees.

UKRAINIAN WORKINGMEN'S ASSOCIATION*

HEAD OFFICE, SCRANTON, PA.

Chief or General Agent in Ontario.—R. D. Hill, Confederation Life Bldg., Toronto.

Assets..... \$3,185,202 Ontario insurance in force (gross)..... 298,950 Total insurance in force (gross)..... 10,276,634	PREMIUMS WRITTEN—CLAIMS INCURRED Premiums—Ontario (net)..... \$ 9,654 Premiums—Canada (net)..... 14,103 Premiums—Total (net)..... 310,768 Benefits paid—Ontario (net)..... 328 Benefits paid—Canada (net)..... 470 Total benefits paid (net)..... 109,107
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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 J. J. Tremblay; Treasurer, L. J. Chatelain.

Auditor.—Lucien Massé, C.P.A.

Actuary.—J. B. Mabon.

Members of Governing Executive.—Dr. R. H. Parent, Ottawa; Dr. D. St. Pierre, Rigaud; Dr. Geo. A. Racine, Jos. Trepanier, Quebec; Z. Daoust, Rockland; J. E. Guillet, Trois Rivieres; J. A. Fortin, St. Joseph d'Alma; Ovila Duquette, Hull; Guy Guibault, Joliette; Dr. C. Guertin, Sorel.

Statement for the Year Ended December 31, 1944

Assets

Ledger Assets

Book value of real estate—office premises, \$138,676.18; held for sale \$600.00....	\$ 139,276 18
Amounts secured by Society's certificates in force—liens, \$78,602.68; loans and advances under automatic non-forfeiture provisions, \$39,220.84	117,823 52
Book value of bonds, debentures and debenture stocks.....	4,949,985 29
Cash on hand and in banks.....	167,917 35
New Brunswick Government deposit.....	5,000 00
Amounts collected but not yet paid to Head Office.....	2,287 90
TOTAL LEDGER ASSETS AT BOOK VALUE.....	5,382,290 24
Deduct excess of total book value of ledger assets over total authorized value.....	185,950 38
TOTAL LEDGER ASSETS AT AUTHORIZED VALUE.....	5,196,339 86

Non-ledger Assets

Total interest, dividends and rents due and accrued.....	\$ 52,368 79
Total premiums, dues and assessments, due or deferred, or collected but not received by Head Office.....	30,881 06
Non-interest bearing advances to members of "Caisse Sociale".....	73,694 84
TOTAL NON-LEDGER ASSETS.....	\$ 156,944 69
TOTAL ADMITTED ASSETS.....	\$5,353,284 55

Liabilities

MORTUARY FUND:	
Claims due and unpaid.....	\$ 30,529 00
Provision for unreported claims.....	2,000 00
Premiums, dues and assessments received in advance.....	5,852 95
Present value of claims payable by instalments.....	5,701 00
Reserve for yearly premiums.....	10,000 00
	\$ 54,082 95
SICKNESS AND ACCIDENT FUND:	
Claims due and unpaid.....	\$ 2,213 58
Premiums, dues and assessments received in advance.....	947 86
	3,161 44
JUVENILE FUND:	
Claims due and unpaid.....	345 00
Provision for unreported claims.....	100 00
Premiums, dues and assessments received in advance.....	2,740 58
	3,185 58
CENTIN COLLEGIAL FUND:	
Amount due.....	62 23
GENERAL RESERVE FUND:	
Premiums, dues and assessments received in advance.....	95 93
GENERAL EXPENSE FUND:	
Premiums, dues and assessments received in advance.....	4,271 36
TOTAL LIABILITIES EXCEPT ACTUARIAL RESERVES.....	\$ 64,859 43
ACTUARIAL RESERVES AS AT DECEMBER 31, 1944:	
Mortuary Fund.....	\$4,352,126 00
Sickness and Accident Fund.....	302,118 00
Juvenile Fund.....	116,612 00
TOTAL ACTUARIAL RESERVES.....	\$4,770,856 00

Synopsis of Operations by Funds, 1944

	MORTUARY FUND		SICKNESS AND ACCIDENT FUND		JUVENILE FUND		GENERAL RESERVE FUND		CENTIN COLLEGIAL FUND		GENERAL EXPENSE FUND		TOTAL	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Total ledger assets at beginning of year.....	4,840,062	58	436,162	99	109,580	39	44,762	64	44,842	21	5,475,470	05		
Increase in ledger assets:														
Receipts—														
Premiums, dues and assessments.....	347,024	90	46,328	42	36,366	53	4,432	09	128,096	12	562,810	79		
Statutory contributions by the General Reserve Fund.....	171,885	13	15,483	25	4,284	30	1,649	64	2,152	43	2,152	43		
Interest and rents.....	2,697	62	243	00	67	24	25	89	1,322	28	193,313	66		
Sundry fees, etc.....											3,033	75		
Profit on sale or maturity of ledger assets.....														
Total receipts.....	521,607	65	62,054	67	40,718	07	6,107	62	131,570	83	762,642	91		
Transfers to.....	2,033	00									2,033	00		
Total increase in ledger assets.....	523,640	65	62,054	67	40,718	07	6,107	62	131,570	83	764,665	91		
(Grand total.....)	5,363,703	23	498,217	66	150,298	46	50,870	26	176,413	04	6,240,135	96		
Decrease in ledger assets:														
Disbursements—														
Claims.....	238,635	46	40,829	12	7,374	50					287,410	16		
Old age benefits.....	26,132	16									26,132	16		
Disability claims.....	1,200	00									1,200	00		
Surrender values.....	59,666	76	434	00	1,074	24					61,175	00		
Claims' investigations.....	6	27	53	90							60	17		
Advances to members, "Caisse Sociale".....	745	10					2,152	43			745	10		
Statutory contributions to general fund.....									149,002	14	2,152	43		
General expenses (see details below).....	285,711	59	25,736	71	7,121	30	2,741	96	149,002	14	321,311	56		
Loss on sale or maturity of ledger assets.....			6,624	00							6,624	00		
Gross decrease by adjustment of ledger assets.....														
Total disbursements.....	612,097	34	73,677	73	15,570	04	4,894	39	149,002	14	855,812	72		
Transfers from.....					2,033	00					2,033	00		
Total decrease in ledger assets.....	612,097	34	73,677	73	17,603	04	4,894	39	149,002	14	857,845	72		
(Total Ledger Assets at End of Year.....)	4,751,605	89	424,539	93	132,695	42	45,975	87	27,410	90	5,382,290	24		
Deduct excess of total book value of ledger assets over total authorized value.....	185,950	38									185,950	38		
Total Ledger Assets at Authorized Value.....	4,565,655	51	424,539	93	132,695	42	45,975	87	27,410	90	5,196,339	86		
Non-ledger assets.....	143,922	31	1,511	26	2,474	01	263	30	8,773	81	156,944	69		
TOTAL ADMITTED ASSETS.....	4,709,577	82	426,051	19	135,169	43	46,239	17	36,184	71	5,353,284	55		
Liabilities for claims and expenses, due and accrued.....	54,082	95	3,161	44	3,185	58	95	93	4,271	30	64,859	43		
Actuarial reserves.....	4,352,126	00	302,118	00	116,612	00					4,770,856	00		
TOTAL LIABILITIES AND ACTUARIAL RESERVES.....	4,406,208	95	305,279	44	119,797	58	95	93	4,271	30	4,835,715	43		
SURPLUS.....	303,368	87	120,771	75	15,371	85	46,143	24	31,913	41	517,569	12		

Analysis of General Expenses

Head Office expenses—salaries, \$32,521.95; directors' fees and salaries, \$11,262.47; auditors' fees, \$2,562.42; actuaries' fees and expenses, \$600.00; travelling expenses, \$3,268.36; miscellaneous, \$1,126.54.....	\$ 51,341 74
Agency and organization expenses—commissions, \$56,733.94; salaries, \$3,500.00; travelling expenses, \$7,833.83.....	68,067 77
All other expenses—advertising, \$1,016.99; books and periodicals, \$199.15; express, telegrams and telephone, \$414.00; legal fees, \$1,477.42; medical fees, \$5,992.25; official publications, \$389.77; fidelity bonds, \$536.67; printing and stationery, \$8,454.75; postage and excise, \$2,116.83; convention and meetings, \$8,156.56; taxes (other than real estate), licenses and fees, \$564.41; miscellaneous, \$273.83.....	29,592 63
TOTAL	\$149,002 14

Exhibit of Certificates

	MORTUARY				JUVENILE			
	IN ONTARIO		TOTAL		IN ONTARIO		TOTAL	
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT
At end of 1943.....	5,353	\$ 5,510,181 00	23,563	\$ 22,065,195 00	2,755	\$ 1,375,746 50	11,412	\$ 4,933,143 00
New effected.....	689	\$ 833,700 00	2,228	\$ 2,479,400 00	1,224	\$ 652,855 00	3,224	\$ 1,730,015 00
Old revived.....	44	\$ 51,032 00	127	\$ 139,465 00	33	\$ 20,120 00	188	\$ 80,451 00
Transferred.....	86	\$ 55,979 00	73	\$ 19,550 00	34	\$ 7,695 00	.....	.....
Totals	6,172	\$ 6,450,892 00	25,991	\$ 24,703,610 00	4,046	\$ 2,056,416 50	14,824	\$ 6,743,609 00
Less ceased by:								
Death.....	82	\$ 64,200 00	314	\$ 255,449 00	4	\$ 2,735 00	45	\$ 22,940 00
Maturity.....	4	\$ 3,000 00	9	\$ 6,500 00	.....	.....	.....	.....
Surrender.....	52	\$ 37,519 00	218	\$ 170,839 00	21	\$ 11,520 00	69	\$ 26,099 00
Lapse.....	339	\$ 396,346 00	1,358	\$ 1,966,275 00	537	\$ 256,120 00	1,332	\$ 614,270 00
Decrease.....	.....	\$ 6,957 00	.....	\$ 47,512 00	.....	\$ 11,878 00	.....	\$ 21,809 00
Transfer.....	83	\$ 73,500 00	.....	.....	38	\$ 21,144 00	73	\$ 29,361 00
Total ceased	560	\$ 581,522 00	1,899	\$ 2,446,575 00	600	\$ 303,397 00	1,519	\$ 714,479 00
At END OF 1944	5,612	\$ 5,869,370 00	24,092	\$ 22,257,035 00	3,446	\$ 1,753,019 50	13,305	\$ 6,029,130 00

Total amount of mortuary certificates in force at end of year analyzed as to plan—Life, \$7,807,435; Limited Life, \$3,238,500; Endowment, \$10,905,850; Other plans, \$305,250; Total, \$22,257,035.

Exhibit of Sickness and Accident Certificates

	NUMBER	
	IN ONTARIO	TOTAL
At end of 1943.....	1,356	9,122
New effected.....	36	532
Old revived.....	4	26
Transferred.....	20	.....
Totals	1,416	9,680
Less ceased by:		
Death.....	21	113
Lapse.....	62	740
Transfer.....	15	.....
Total ceased	98	853
At END OF 1944	1,318	8,827

Actuary's Valuation Balance Sheet, December 31, 1944

MORTUARY FUND

Assets

Funds applicable to benefits.....	\$4,620,030 03
Sickness benefits paid as a lien on certificates in force.....	73,694 84
TOTAL	\$4,693,724 87

Liabilities

Reserve	\$1,313,721 00
Claims payable by instalments	5,701 00
Commuted value of disability claims	8,105 00
Other liabilities	32,529 00
Surplus	303,368 87
TOTAL	\$1,663,724 87

Certificates issued prior to 1944 were valued on the National Fraternal Council Table with interest at 4%.

Certificates issued in 1944 were valued on the AM(5) Table of Mortality with interest at 3 1/2%, using net premiums which distribute first year expenses over the premium paying period. Ratio of actual to expected claims during 1944 was 83.35%.

The rate of interest earned in 1944 on the total assets of the society was 3.97%.

Total insurance valued was \$22,257,035.

SICKNESS FUND**Assets**

Funds applicable to benefits	\$ 425,103 33
Present value of contributions	717,539 00
TOTAL	\$1,142,642 33

Liabilities

Present value of benefits	\$1,142,642 33
Other liabilities	2,213 58
Surplus	120,771 75
TOTAL	\$1,142,642 33

The valuation has been made on the basis of the graduated rates of sickness adopted in 1934, in conjunction with the N.F.C. Table of Mortality with interest at 4%, except that the \$5.00 class admitted in 1921 and subsequently, and also the \$10.00 class are valued on the AM(5) Table of Mortality with interest at 3 1/2%. The \$10.00 class of benefit has been valued on the basis of 2 1/2 times the 1934 rates of sickness. The reserve has been strengthened by the use of net premiums based upon the above Tables and allowing for first year expenses. Negative values have been omitted.

JUVENILE FUND**Assets**

Funds applicable to benefits	\$ 132,428 85
TOTAL	\$ 132,428 85

Liabilities

Reserve	\$ 116,612 00
Other liabilities	445 00
Surplus	15,371 85
TOTAL	\$ 132,428 85

The basis of valuation is the same as in previous years.

All the above valuations were compiled by J. B. Mabon, F.I.A., F.A.S.

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA*

HEAD OFFICE, COLUMBUS, OHIO

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—A. W. Johnston, Winnipeg.

Chief or General Agent in Ontario.—None.

Assets	\$3,323,402
Ontario certificates in force (No.)	1,568
Total certificates in force (No.)	94,109

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net)	\$ 22,619
Premiums—Canada (net)	65,992
Premiums—Total (net)	1,637,144
Benefits paid—Ontario (net)	10,062
Benefits paid—Canada (net)	35,663
Total benefits paid (net)	1,274,256

*See note on page 1.

WOMAN'S BENEFIT ASSOCIATION*

HEAD OFFICE, PORT HURON, MICH.

Principal Office in Canada, Sarnia, Ont.

Manager or Chief Executive Officer in Canada.—Mrs. Mary J. Baird, Sarnia.*Chief or General Agent in Ontario.*—Mrs. Mary J. Baird, Royal Bank Bldg., Sarnia.

Assets.....	\$50,266,654
Ontario insurance in force (gross).....	391,935
Total insurance in force (gross).....	121,174,713

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 11,061
Premiums—Canada (net).....	55,864
Premiums—Total (net).....	2,689,302
Benefits paid—Ontario (net).....	9,972
Benefits paid—Canada (net).....	37,923
Total benefits paid (net).....	2,286,191

THE WORKMEN'S CIRCLE*

HEAD OFFICE, NEW YORK, N.Y.

Manager or Chief Executive Officer in Canada.—Michael Rubinstein, Montreal.

Assets.....	\$ 9,127,573
Ontario insurance in force (gross).....	91,700
Total insurance in force (gross).....	15,780,750

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$ 6,467
Premiums—Canada (net).....	12,891
Premiums—Total (net).....	1,000,647
Benefits paid—Ontario (net).....	3,325
Total benefits paid (net).....	637,773

*See note on page 1.

(E)

MUTUAL BENEFIT SOCIETIES

THE UNIVERSITY OF CHICAGO

(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, 1944).—Grand Master, J. A. E. Cowley Ottawa; Deputy Grand Master, W. J. Mark, Hanover; Grand Warden, Wilfred R. Dean Thornhill; Grand Secretary, Wm. Brooks, 229 College St., Toronto; Grand Treasurer, N. J. M. Lockhart, St. Catharines.

Statement for the Year Ended September 30, 1944

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, 1944 was 31,717.

The number of deaths in the Society in 1944 was 847.

The amount of funeral benefits paid in 1944 in respect of deceased members was \$26,133.10

Total amount of funeral benefits paid in respect of deceased wives, \$680.73.

II. Sick Benefits

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1944 was 1,732.

The amount of benefits paid in 1944 in respect of sick members was \$48,709.47.

The number of weeks' sickness experienced in 1944 was 15,096. Amount paid for medical attendance and nursing during 1944, \$7,778.62.

III. Assets

	GRAND BODY	SUBORDINATE BODIES
Amount of real estate.....	\$ 35,742 76	\$1,481,556 68
Cash value of mortgages.....	50,525 00	.....
Amount of securities.....	479,630 30	1,272,766 95
Cash in hands of Grand Secretary and in banks.....	100 00	158,449 35
Amount of cash in Dominion Bank.....	8,997 67	.....
Amount of cash in Bank of Toronto.....	5,238 25	.....
Cash in Canada Permanent Mortgage Company.....	18,979 07	.....
All other assets.....	28,895 86	.....
Assets not admitted:		
Grand Lodge.....	\$ 43,206 94	
Subordinate Lodges.....	572,860 45	
TOTAL ASSETS.....	\$628,108 91	\$2,912,772 98

IV. Liabilities

	GRAND BODY	SUBORDINATE BODIES
Sick benefits, funeral benefits, all other liabilities.....	\$ 2,586 00	47,254 98

V. Miscellaneous

The books and accounts of the Subordinate Lodges were audited in October, 1944, and those of the Grand Lodge in December, 1944.

Names and post office addresses of Grand Lodge auditors: C. J. Parker, C.A., Brantford; G. D. Campbell, F.C.A., Toronto.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

Cash balance (Grand Lodge) from 1943 (not extended), \$46,070.20.

VI. Cash Receipts

	GRAND LODGE	SUBORDINATE BODIES
Cash received during 1944 from:		
Initiation fees, etc.....	\$	\$ 31,455 09
Dues.....	.....	163,514 84
Per capita tax and levies.....	50,675 66	.....
Fines.....	.....	.....
Supplies sold.....	7,457 75	.....
Interest, dividends and rent.....	20,289 08	197,659 76
Premiums for guarantee.....	30 30	.....
All other sources.....	22,785 68	57,913 41
Cash received from sold or matured investments (not extended):		
Grand Lodge.....	\$ 7,725 00	
Subordinate Lodges.....	99,689 30	
TOTAL RECEIPTS.....	\$101,238 47	\$450,543 10

VII. Cash Expenditure

	(a) Expenses of Management	GRAND LODGE	SUBORDINATE BODIES
Cash paid during 1944 for:			
Commission and organization expenses.....		\$	\$
Per capita tax.....			
Expenses of annual meeting.....		7,975 81	
Registration fee.....		10 00	
Rents, etc.....		1,500 00	
Supplies bought.....		5,813 46	
Travelling expenses and appropriations to officers.....		2,178 03	
Salaries, officers' and auditors' fees.....		7,285 27	
Printing, stationery and advertising.....		500 50	
Postage and express.....		681 87	
Premiums.....			
Investigation of claims.....			
Other management expense (detailed in memo).....		16,761 49	250,180 52
TOTALS.....		\$ 42,706 43	\$250,180 52

(b) Miscellaneous Expenditure

Benefits to widows and orphans.....			\$ 24,227 33
Funeral benefits.....			26,813 83
Sick benefits.....			48,709 47
Medical attendance and nursing.....			7,778 62
Gratuities—special relief.....			7,133 90
All other.....		37,943 86	52,962 15
For investments—Subordinate Lodges, \$126,436.76. Grand Lodge, \$31,068.39.			
GRAND TOTALS.....		\$ 80,650 29	\$417,805 82

(A) ABSTRACT FROM THE RETURNS OF THE REBEKAH LODGES TO THE GRAND LODGE OF ONTARIO

	MALES	FEMALES	TOTALS
Number of members, September 30, 1943.....	1,901	16,175	18,076
Admitted during 1944.....	154	1,627	1,781
Totals.....	2,055	17,802	19,857
Deduct (withdrawn or cancelled).....	128	652	780
MEMBERSHIP, SEPTEMBER 30, 1944.....	1,927	17,150	19,077

Receipts

Dues.....	\$ 40,191 54
Admissions.....	7,307 15
Rents, etc.....	910 74
Miscellaneous.....	54,939 87
TOTAL.....	\$103,349 30

Expenditure for Relief Only

Relief of members.....	\$ 920 28
Relief of widowed families.....	634 36
I.O.O.P. Home.....	397 32
Home tax.....	1,683 40
Special relief.....	3,133 47
Contributed for war purposes.....	8,592 89
Contributed for sailors' rest home.....	1,000 00
TOTAL.....	\$ 16,361 72

Miscellaneous

Expenses, lodges.....	\$ 62,328 26
Invested in Government Bonds.....	21,904 14
Cash in lodge funds.....	43,605 76
Expense of Assembly.....	14,630 12
Cash in Assembly funds.....	1,874 33
Invested funds of Assembly.....	6,900 00
Invested in regalia, etc.....	47,079 99
Number of lodges.....	

(B) THE FOLLOWING SUMMARY FROM THE RETURNS OF THE GRAND ENCAMPMENT SHOWS THE MEMBERSHIP AND STANDING AT SEPTEMBER 30, 1944

Number of members as from last report.....	3,527
Initiated during the year ending September 30, 1944.....	238
Admitted by card during the year ending September 30, 1944.....	21
Reinstated during the year ending September 30, 1944.....	44
Total.....	3,830

Deductions:	
Withdrawn by card.....	82
Suspended by non-payment of dues.....	35
Suspended from Subordinate Lodges.....	20
Deceased.....	84
Written off.....	21
	242
NET MEMBERSHIP, SEPTEMBER 30, 1944.....	3,588
Number of patriarchs relieved in 1944.....	120
Number of weeks for which benefits were paid.....	852
Amount paid for burying the dead in 1944.....	\$ 635
Amount paid for relief of patriarchs (sick benefits).....	1,563 17
Amount paid for special relief in 1944.....	215 54
Relief of widowed families.....	
TOTAL AMOUNT OF RELIEF PAID.....	<u>\$ 2,413 71</u>
Receipts from all sources.....	\$ 14,716 62
Working expenses of Subordinate Encampments.....	<u>10,151 97</u>
Cash assets.....	\$ 10,522 21
Invested in mortgages and securities.....	50,160 37
Invested in buildings and lands.....	2,792 43
Invested in furniture and regalia.....	14,464 30
All other assets.....	3,966 31
TOTAL FUNDS OF SUBORDINATE ENCAMPMENTS, SEPTEMBER 30, 1944.....	<u>\$ 81,905 62</u>
Less liabilities.....	<u>1,792 73</u>
	<u>\$ 80,112 89</u>

(C) THE ODD FELLOWS' FUNERAL AID ASSOCIATION OF THE COUNTIES OF LINCOLN AND WELLAND

Number of members who died in 1944.....	7
Number of members, September 30, 1944.....	550
Amount of cash received during the year 1944.....	\$ 1,655 21
Amount of expenses in management in 1944.....	347 40
Amount paid funeral claims.....	875 00
Amount on hand, September 30, 1944.....	<u>757 74</u>

(D) DEPARTMENT OF ONTARIO, P.M., I.O.O.F.

Number of cantons.....	20
Number of members, last report.....	444
Mustered during year.....	126
Admitted on honourable discharge papers.....	6
Reinstated.....	5
Total.....	<u>581</u>
From which deduct:	
Withdrawn by honourable discharge papers.....	0
Deceased.....	8
Suspended during year.....	11
Transferred.....	6
Total.....	<u>25</u>
TOTAL MEMBERSHIP, SEPTEMBER 30, 1944.....	<u>556</u>
NET INCREASE FOR THE YEAR.....	<u>112</u>

Assets

Cash balance on hand, last report.....	\$ 253 97
Receipts from grants and per capita taxes.....	879 27
Receipts from badges, jewels, etc.....	929 18
Receipts from commissions and supplies.....	<u>530 12</u>
TOTAL ASSETS.....	<u>\$ 2,592 54</u>

Disbursements

Department sundries.....	\$ 955 34
Badges and jewels.....	557 80
S.G.L. supplies.....	<u>758 59</u>
TOTAL.....	<u>\$ 2,271 73</u>
CASH BALANCE, SEPTEMBER 30, 1944.....	<u>\$ 320 81</u>

Independent Mutual Ben. Federation	5,200 00	17,992 50	7,813 33	31,005 83	1,779 22	33 20	1,812 42
Italian Brotherhood Mut. Ben. Society			3,890 60	3,890 60			
Italian Ladies' Mut. Ben. Society of Hamilton	9,419 54	1,500 00	1,257 67	1,257 67			
Italian Mut. Ben. Society of Port Arthur		1,694 00	581 20	11,560 74			
Italian Mut. Ben. Society of Port Colborne and Humberstone			2,360 44	4,054 44			
Italo-Canadian Benevolent Society			1,240 83	1,240 83			
Iwascak Mut. Ben. Society	2,480 26	1,910 00	O D 36 16	4,344 11	100 00		100 00
Juden Benevolent and Friendly Society	3,475 00	14,685 00	2,418 00	20,578 00	372 50		372 50
Kiellzer Stok Ben. Society of Toronto	2,748 25	8,512 96	1,115 46	12,376 67			105 80
Knights of Malta of Canada, Ancient and Illustrious Order of	1,400 00	6,171 04	3,208 56	9,379 60			385 91
Knights of Pythias, Grand Lodge of Ontario	920 51	64,074 68	8,075 18	74,041 77	349 00		286 00
Labour League Mut. Ben. Society	1,230 00	13,274 37	2,089 45	16,395 27	175 50		27 50
Leaside Mut. Ben. Society	5,000 00	3,700 00	19 27	4,949 27			450 00
Levitzer Stok Ben. Society		11,500 00	22 28	15,899 55			450 00
Local Orange Young Briton Lodge No. 33	11,628 85	360 00	352 80	652 80			
Local Order of Moose of Ontario		56,941 73	22,424 43	92,415 01		5,418 77	5,418 77
Local True Blue Association		1,000 00	2,112 53	3,112 53			
MacLean Publishing Co. Ltd. Mech. Div. Mut. Ben. Assen.		6,000 00	2,657 40	8,657 40			
Manie Leaf Aerie (Baxels) Mut. Ben. Society		2,100 00	294 42	2,478 47		8 00	8 00
Massey Harris Co. Verity Works Sick and Funeral Ben. Assen		4,500 00	3,186 86	9,786 86			
Massey Harris Co. (Grantford) Empl. Ben. Assen.		6,000 00	3,022 28	7,522 28			
Massey Harris (Toronto) Mut. Ben. Society		3,000 00	1,897 19	4,897 19			
Mentor Mutual Benefit Society	9,075 00	9,450 00	447 31	447 31	250 00		250 00
Menzies Mut. Ben. Society		1,853 70	1,981 30	20,646 80	50 00		50 00
Mutual Ben. Soc. of Alumnae Assen, Victoria Hosp. School of Nurs.		2,000 00	2,144 40	3,998 10			
Mutual Masonic Compact of St. Catharines		13,050 00	632 20	26,632 20			
National Cash Register Co. Empl. Ben. Society		4,000 00	8,795 65	39,081 06	500 00		500 00
National Slovak Mut. Ben. Society		7,000 00	8,21 52	20,129 65			
Order of Sons of Italy Mut. Ben. Society	7,000 00	2,500 00	309 65	9,221 52	100 00		100 00
Ostrowetz Independent Mut. Ben. Society		1,900 00	307 27	2,987 17			
Ottawa Hebrew Benefit Society		4,200 00	984 39	5,404 39			
Ozrover Mutual Benefit Society	1,679 90	7,000 00	4,521 79	33,580 41			
Mutual Masonic Compact of St. Catharines	4,000 00	4,993 75	10,384 39	21,529 00			
Polish Alliance Friendly Soc. of Canada	6,045 86	700 00	4,521 79	2,137 09			
Polish National Union of Canada Mut. Ben. Society	28,358 62	1,000 00	1,137 99	3,358 04			
Postal Benefit Assen. of Toronto		42,000 00	2,782 23	49,322 16			
Pride of Israel Sick Ben. Society	7,891 36	84,768 11	19,019 13	109,322 16	1,420 00	606 44	2,026 44
Prov. Grand Lodge (Manchester Unity) Indep. Order of Odd Fellows	10,948 20	3,800 00	917 44	15,665 64			
Radomer Mut. Ben. Society			3,976 15	3,976 15			
Ram Ghar Grotto Mut. Ben. Society		2,800 00	1,091 84	1,091 84			
Royers, Wm., Manfr. Co. Welfare Society		800 00	418 57	3,218 57			
St. Boniface Sick Ben. Society		2,200 00	473 40	1,273 40			
St. David's Mut. Ben. Society		1,487 50	2,327 82	3,815 32			
St. Joseph's Aid Society of Formosa		1,500 00	2,668 75	10,343 75			
Singsby Manfr. Co. Ltd. Empl. Mut. Ben. Assen.	6,175 00	5,500 00	5,236 88	25,299 80			
Societa Figli d'Italia di Mutuo Soccorso St. Anfonia d'Ottawa			1,742 85	1,742 85			
Societa Italiana di Mutuo Soccorso Guglielmo Marconi			2,556 98	2,556 98			
Societa di Mutuo Soccorso Recalmutese, Hamilton			4,494 90	15,730 83	121 00		121 00
Societa di Mutuo Soccorso Trinaironi, Toronto		7,067 50	8,663 33	15,730 83			
Sons & Daughters of Canadian Lithuanian Mut. Ben. Society		24,848 91	4,494 90	29,343 81			
Sons of Abraham Mut. Ben. Society	2,178 50	2,246 00	209 16	4,633 66	270 00		270 00
Sons of David Mut. Ben. Society		2,500 00	761 76	3,261 76			
Sons of Jacob Mut. Ben. Society	2,250 00	26,400 00	1,386 18	30,891 03			
Star of Italy Mut. Aid and Benevolent Society	5,700 00		1,456 47	1,756 47	1 826 24		1 826 24
Star Mut. Ben. Society		9,500 00	1,764 60	1,764 60	776 25		776 25
Toronto Civic Empl. Benevolent Assen.		11,273 33	324 86	18,224 42			
Toronto Hebrew Benevolent Society	5,000 00		1,951 09	835 50		383 18	1 218 68

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							
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.						
Toronto Hydro Electric System Empl. Mut. Ben. Society							717	87										
Toronto Independent Benevolent Assn.	2,839	05			1,000	00	862	25	5	00	1,722	87						
Toronto Musical Protective Assn.	28,000	00			7,487	50	9,495	73	7	50	11,196	30						
Transportation Club of Toronto					101,320	00	839	33	53	75	138,815	73						
Ukrainian National Mut. Ben. Assn. of Ft. William	5,000	00			12,486	25	7,080	21			13,379	33						
Ulga Mut. Ben. Society					7,000	00	1,490	01			13,150	51						
Union of Ukrainian Brotherhoods					10,031	25	7,251	07			2,190	01						
Vitese Mut. Ben. Society					1,996	25	2,510	40			18,282	32						
Warsaw Lodzer Mut. Ben. Assn.	2,309	00					13	97			2,510	40						
Watson Manfg. Co. Mut. Ben. Society					200	00	540	62			43	23						
York Township Civic Mut. Ben. Society	4,559	76			14,000	00	452	27			652	27						
Young Men's Hebrew Assn.	5,000	00			9,770	00	2,536	18			21,095	94						
Zion Benevolent Society							342	66			100	00						
TOTALS	224,579	67	221,900	12	1,237,272	40	331,422	81	6,400	46	2,021,584	16	9,681	60	14,679	46	24,361	06

SHORT NAME OF SOCIETY	EXPERIENCE						INCOME			
	NUMBER REPORTED AT END OF 31. 1944	NUMBER MEMBERS WHO DIED DURING 1944 (*MEMBERS WIVES)	NUMBER OF MEMBERS WHO DIED DURING 1944	NUMBER OF WEEKS' SICKNESS DURING 1944	NUMBER OF WEEKS' HOSPITALIZATION DURING 1944	ASSESSMENTS, DUES AND FEES	INTEREST	ALL OTHER	TOTAL	RECEIVED FROM INVESTMENTS
						\$	\$	\$	\$	\$
Hibernians, Ancient Order of	83	7	3	27		1,669 03	1,295 59	2,394 00	5,350 52	15,000 00
Imperial Varnish and Color Co. Sick Ben. Society	145	1	24	71		387 95	2 48	390 43	390 43	
Independent Mut. Ben. Federation	5,570	20	740	2,921		40,091 20	708 54	2,461 03	43,260 77	2,200 00
Italian Brotherly Mut. Ben. Society	132		24	109		1,589 40	8 84	1,598 24	1,598 24	
Italian Ladies' Mut. Ben. Society of Hamilton	94					552 11	5 48	4,374 55	557 59	
Italian Mut. Ben. Soc. of Port Arthur	101					1,222 85	24 78	5,622 18	5,622 18	
Italian Mut. Ben. Society of Port Colborne andumberstone	44					666 75	36 06	250 23	953 94	
Italo Canadiane Benevolent Society	129	*3	4	20		1,608 01	121 95	2,106 91	2,106 91	
Ivanhoe Mut. Ben. Society	87	*1	4	56	3	960 40	4 56	770 67	2,378 71	
Judeo Benevolent and Friendly Society	317		29	155	20	4,423 59	448 53	232 38	5,104 50	
Kielce Mut. Ben. Society of Toronto	204	*3	4	18	110	4,321 13	227 43	491 75	5,040 31	
Klubs of Malta of am. Ancient and Illustrious Order of	244		5	61	20	2,991 16	219 96	642 87	3,853 93	
Klubs of Pythias, Grand Lodge of Ontario	1,747		32	83	607	15,273 73	3,111 73	4,872 88	23,258 34	10,252 95
Labour League Mut. Ben. Society	1,235		57	290	31	16,066 26	361 55	5,970 98	23,007 79	
L'oyeur Mut. Mens Society	108		2	12	4	1,709 05	85 03	476 35	2,270 43	
Lodge Mut. Aid Society	109		36	111	4	649 90	1 10	651 00	651 00	
Limitco Sick Benefit Society	229	*2	27	102	13	6,254 11	335 41	707 38	7,296 90	
Loyal Orange Young Briton Lodge No. 33	4,200		345	1,992	137	29 50	11 68	29,866 67	78,512 12	2,681 11
Loyal Order of Moose of Ontario	4,789		17	1,779	10	46,930 82	1,714 63	900 10	3,745 41	
Loyal Truthful Asscn.	210		5	208	8	1,779 52	180 04	1,608 36	3,567 92	
Maple Leaf Aerie (Aesop) Mut. Ben. Society	332		8	22	8	872 10	25 89	897 99	897 99	
Maple Leaf Aerie (Aesop) Mut. Ben. Asscn.	983	*3	3	215	98	5,653 25	209 80	2,089 00	7,952 05	
Masscy Harris Co. Verity Wicks Sick and Funeral Ben. Asscn.	971	*4	9	403	84	5,585 50	161 76	7,491 41	11,314 50	
Masscy Harris (Toronto) Mut. Ben. Asscn.	4,200	*14	24	1,099	84	14,884 70	60 00	11,314 50	25,259 20	
Masscy Harris (Toronto) Mut. Ben. Society	381		11	12	12	2,945 00	3 56	2,948 56	2,948 56	
Melior Sick Ben. Society	159		2	17	2	2,461 70	298 12	2,295 88	5,058 70	
Mut. H. Soc. of Alumnus Assen. Victoria Hosp. School of Nurs.	42		1	25	12	240 00	60 01	1,27 50	427 51	
Mut. H. Soc. of Alumnus Assen. Victoria Hosp. School of Nurs.	248		6	13	6	961 00	4 13	965 13	965 13	
National Cash Receipt Co. Emp. Ben. Society	197		39	126	39	944 00	93 95	450 00	1,487 95	
National Slovak Mut. Ben. Society	1,439		50	421	33	13,628 78	365 44	6,000 72	20,594 91	84 00
National Slovak Mut. Ben. Society	457		6	8	6	2,561 83	193 45	2,755 28	5,000 00	
Order of Sons of Italy Mut. Ben. Society	117		1	5	6	2,355 14	163 07	573 44	3,092 25	
Outreach Independent Mut. Ben. Society	235		3	12	2	1,417 00	38 75	1,455 75	1,455 75	
Ottawa Hebrew Ben. Society	61		2	8	8	968 50	9 75	303 90	1,282 15	
Ottawa Mut. Ben. Society	70		0	67	44	446 80	446 80	2,526 45	2,973 25	
Polish Alliance Friendly Society, Fort William	1,630		5	750	182	9,372 09	57 10	4,184 73	13,613 92	1,950 31
Polish National Union of Canada Mut. Ben. Society	420		1	41	182	3,422 00	45 09	20,178 28	23,615 37	
Postal Ben. Assn. of Toronto	586		4	340	70	770 50	11 04	781 54	781 54	
Pride of Israel Sick Ben. Society	200	*2	13	59	340	10,490 59	1,237 29	6,858 21	18,586 09	
Prov. Grand Lodge (Manchester Unity) Indep. Order of Odd Fellows	1,757	*7	21	296	152	20,683 13	8,585 31	11,500 27	46,768 71	14,558 69
Rudolmer Mut. Ben. Society	1,169		1	4	4	2,843 35	18 81	3,651 45	6,494 80	
Rani Ghar Grotto Mut. Ben. Society	364		7	87	194	1,037 50	1 81	1,616 31	1,616 31	
Rogers, Wm., Manfg. Co. Welfare Society	108		1	87	194	1,038 14	4 84	1,042 98	1,042 98	

St. Boniface Sick Ben. Society	200		55	257		845 95	121 18		967 13	1,000 00
St. David's Mut. Ben. Society	81		16	76		784 70	28 18		812 88	
St. Joseph's Aid Society of Toronto	154		15	71		572 00	72 29		677 29	1,000 00
Slingsby Mfg. Co. Ind. Empl. Mut. Ben. Assn.	592		159	499	55	4,160 16	70 83	33 00	4,357 09	
Societa Figli d'Italia di Mutuo Soccorso St. Antonia d'Ottawa	120		17	81		951 48	485 52	123 10	1,731 27	
Societa Italiana di Mutuo Soccorso Gruglino Narconi	386		53	422		4,402 00	115 34	3,400 93	7,918 27	1,725 00
Societa di Mutuo Soccorso Reclamatase, Hamilton	84		11	39		631 50	52 74		684 24	
Societa di Mutuo Soccorso Timaria, Toronto	105		9	49		899 40	28 95		923 35	
Sons & Daughters of Ireland Mut. Ben. Society	669		108	494		5,826 14	305 25	6 45	6,137 84	750 00
Sons of Abraham Mut. Ben. Society	1,085		10	5		2,676 63	711 14	3,461 66	6,849 43	
Sons of David Mut. Ben. Society	81		3	21	13	1,575 25		1,113 14	2,688 39	100 00
Sons of Israel Mut. Ben. Society	143		11	73		2,186 08	75 00	1,126 10	3,387 18	
Sons of Jacob Benevolent Society	341		23	98	27	4,734 94	722 47	5,032 17	10,489 58	
Star Mut. Ben. Society	114		18	48		1,143 05		186 75	1,329 80	
Star Mut. Ben. Society and Benevolent Society	365		56	282		3,409 90	24 57		3,434 47	
Toronto Civic Employees' Benevolent Assn.	349		20	115		4,425 70	324 12	1,520 95	7,200 61	2,000 00
Toronto Hebrew Benevolent Society	572		7	144	22	3,417 90	261 77		3,299 95	
Toronto Hydro Electric System Empl. Mut. Ben. Society	572	*1	20	131		3,268 50	31 48		800 19	3,500 00
Toronto Independent Benevolent Assn.	1,588		17	131	23	3,107 74	228 31	11,192 51	34,164 34	
Toronto Musical Protective Assn.	384		6	62		19,657 47	3,314 37	629 40	4,136 24	
Transportation Club of Toronto	109		29	188		2,176 90	407 04	956 66	3,212 44	
Ukrainian National Mut. Ben. Assn. of Fort William	110	*2	17	104		1,572 93	170 22	2,699 83	1,110 89	
Ulza Mut. Ben. Society	451		28	20		3,899 80	21 09	190 00	3,878 32	200 00
Union of Ukrainian Brotherhoods	382	*1	5	239		3,389 85	363 30	125 17	1,155 48	
Warsaw Lodzer Mut. Ben. Assn.	72		4	57	12	1,142 42	13 06		1,981 55	
Watson Lodzer Mut. Ben. Assn.	169		4	147		1,679 65	8 30		541 80	
York Township Civic Mut. Ben. Society	128		4	45		533 50			129 98	
Young Men's Hebrew Assn.	103		1	40	10	1,28 00	502 30	3,583 54	7,752 33	1,375 00
Zion Benevolent Society	148	*1	15	90	17	2,537 28	372 15	1,139 65	4,049 08	2,000 00
TOTALS	77,940	777	714	36,150	1,336	615,839 39	56,177 70	304,473 78	876,490 87	194,289 50

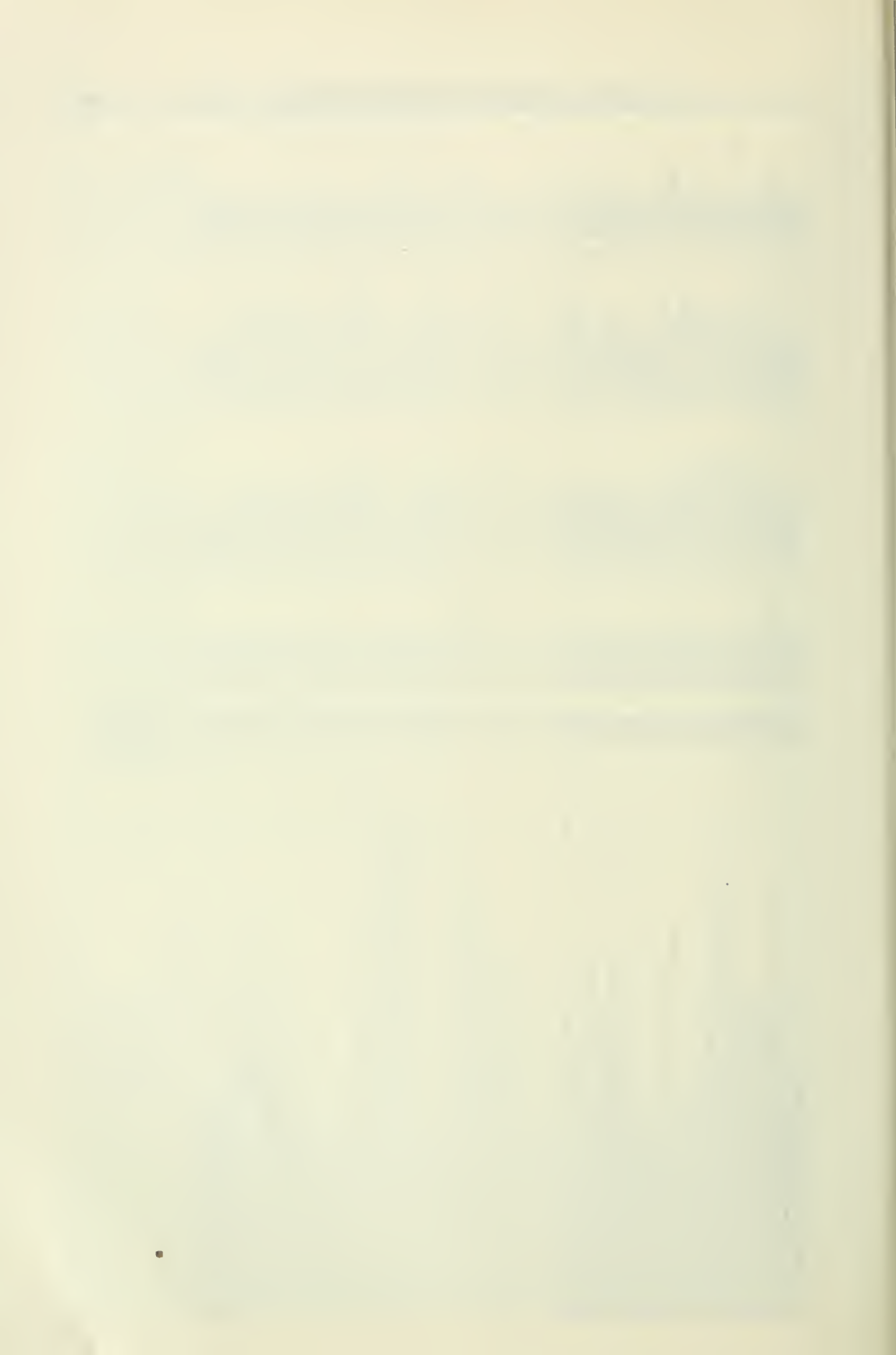
EXPENDITURE

SHORT NAME OF SOCIETY	EXPENSES OF MANAGEMENT			AMOUNT PAID FOR FUNERAL BENEFITS DURING 1944			AMOUNT PAID FOR SICK BENEFITS DURING 1944			AMOUNT PAID FOR HOSPITALIZATION DURING 1944			AMOUNT PAID FOR MEDICAL ATTENDANCE DURING 1944			AMOUNT PAID FOR SPECIAL RELIEF DURING 1944			ALL OTHER			TOTAL			PAID FOR INVESTMENTS						
	\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		
Toronto Hebrew Benevolent Society	863	88		822	00		1,539	50		367	60		1,086	19		191	75		1,285	24		6,156	16						800	00	
Toronto Hydro Electric System Empl. Mut. Ben. Society	257	18		875	00		1,305	68											41	64		2,479	50								
Toronto Independent Benevolent Asscn.	1,195	58		600	00		537	00		293	25		473	17		204	25		650	75		3,354	80						4,100	00	
Toronto Musical Protective Asscn.	16,909	42		600	00		564	00											4,143	43		2,146	85						1,000	00	
Transportation Club of Toronto	1,175	00		600	00														709	02		2,084	92						500	00	
Ukrain National Mut. Ben. Asscn. of Ft. William	937	45		400	00		520	00					158	75					40	00		2,035	90						1,000	00	
Ujga Mut. Ben. Society	93	51					1,032	00														1,135	51								
Union of Ukrainian Brotherhoods	207	89		1,500	00								327	80								3,529	70								
Vitese Mut. Ben. Society	121	70		808	00		1,321	00																							
Warsaw Lodzr. Mut. Ben. Asscn.	748	81		88	00					165	00		290	00								466	25		2,100	50			400	00	
Watson Manfg. Co. Mut. Ben. Society	49	70					342	50													32	00		672	74						
York Tovarsh. Co. Mut. Ben. Society	15	00		50	00																										
Young Men's Hebrew Asscn.	805	84		50	00		320	00		162	50		813	76		26	00		2,956	48		5,134	58						2,000	00	
Zion Benevolent Society	1,293	39		375	80		811	95		200	40		497	26		55	00		339	95		3,573	75						2,790	00	
TOTALS	215,837	52		89,781	97		286,627	91		23,899	74		65,483	42		4,838	91		82,051	28		768,520	75						280,260	95	

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	V. A. Jantzi	E. Owen	Toronto
A. & P. (Toronto) Mutual Benefit Society	1934	Toronto	Wm. G. Leach	Geo. F. Adams	Toronto
Amsterdams Mutual Benefit Society	1940	Toronto	F. Brownley	A. Stringer	Toronto
Army and Navy Veterans' Society of Hamilton, His Majesty's	1887	Hamilton	W. Fisher	Jos. Macintosh	Hamilton
Army and Navy Veterans' Society of Toronto, His Majesty's	1887	Toronto	Fred Slade	Wm. Waite	Toronto
Beaver Sick and Funeral Benefit Club	1917	Toronto	Wm. Chisholm	Wm. G. Esson	Toronto
Beaver Chimney Benefit Society	1937	Toronto	Isaac Goldman	L. Shacter	Toronto
Bell Mutual Benefit Society	1940	Kirkland Lake	Louis Pecavar	John Kuznik	Kirkland Lake
Border Cities Italian Mutual Benefit Society	1933	Windsor	E. Barci	A. F. Oro	Windsor
Brantford Loan and Realty Limited Mutual Benefit Society	1920	Brantford	Geo. Reeve	F. G. Brydges	Brantford
Brantford Hospital Mutual Benefit Society	1913	Brantford	Paul Szab	Frank Huszok	Brantford
Brantford Police Mutual Benefit and Friendly Society	1932	Brantford	Adam Gadowski	Thomas Mech	Brantford
Brown Brothers Limited Employees' Benefit Society	1898	Toronto	Fred Doty	Gr. W. Waddington	Toronto
Brown Brothers Mutual Benefit Society	1918	Amherstburg	W. M. Mitchell	H. N. Stuchlik	Amherstburg
Canada Cycle and Motor Company Limited Employees' Mutual Benefit Society	1918	Weston	T. W. Smith	Percy Knight	Weston
Canada Felt Workmen's Mutual Benefit Society	1918	Toronto	Walter Priestley	Fred Long	Toronto
Canadian Army Sewing and Gear Employees' Mutual Benefit Society	1940	Toronto	Harry Wildshaw	Geo. Bartholomew	Toronto
Canadian Alliance-Chalmers Limited Employees' Mutual Benefit Society	1920	Toronto	Arthur H. Tebbutt	F. L. McGlashan	Toronto
Canadian General Electric Company (Ward St. Works Division) Employees' Sick Benefit Society	1897	Toronto	J. Hillis	L. Jordan	Toronto
Canadian Hebrew Benevolent Society	1920	Toronto	A. Partridge	Alfred Earl	Toronto
Canadian National Expressmen's Mutual Benefit Association	1890	Toronto	Benjamin Rulimoff	Max Menlo	Toronto
Canadian Order of Rehalites	1912	Toronto	W. H. Venton	W. T. Murphy	Toronto
Canadian Pacific Expressmen's Sick Benefit Association	1890	Toronto	John Hutchison	Archie Canichael	Toronto
Cherry Mutual Benefit Society	1942	Windsor	John Donaldson	P. E. Watkins	Toronto
Co'shmitt Plow Company Limited Employees' Relief Association	1899	Windsor	Daniel Shaw	Herbert Wallford	Windsor
Conference Mutual Benefit Society	1938	Brantford	A. Elliott	K. Gardiner	Brantford
Consumers' Gas Company's Employees' Mutual Benefit Society	1918	Toronto	Ed. McMillan	L. A. Garratt	Toronto
Crustcochower Aid Society	1914	Toronto	A. A. Mort	Cliff in Thomas	Toronto
Daughters of England Benevolent Society	1890	Toronto	Max Rosen	Sam. Shroff	Toronto
Dominion Force and Stamping Company Limited Employees' Mutual Benefit Society	1920	Burlington	Mrs. B. V. Hill	Wm. E. Miller	Burlington
Dunlop Young Men's Mutual Benefit Society	1934	Walkerville	Geo. C. Wood	Jack Brown	Windsor
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	Joe Kurtman	Robert Steyger	Toronto
Evening Telegram Employees' Mutual Benefit Society	1912	Toronto	C. W. Jennings	A. G. Ayres	Toronto
Foster's Ancient Order of Subsidiary High Court of Dominion of Canada	1892	Toronto	L. Polack	A. N. Macfarland	Toronto
Globe Printing Company's Employees' Benefit Society	1885	Toronto	F. G. Butt	Miss H. E. McIntosh	Toronto
Goodwill Mutual Benefit Society	1938	Toronto	N. Wilkinson	Geo. Cashman	Toronto
Grand Order of Israel Benefit Society	1908	Hamilton	A. McCabe	Geo. Gourley	Hamilton
Gutta Percha and Rubber Manufacturing Company Limited of Toronto Employees' Sick Benefit Society	1901	Toronto	Paul Adlbright	D. Dale	Hamilton
Hamilton St. Stanislaus Mutual Benefit Society	1912	Hamilton	R. G. Bell	W. S. Gould	Toronto
Hebrew Friendly Society	1907	Toronto	S. Dumale	M. Klaza	Hamilton
Hebrew Sick Benefit Society	1910	Toronto	H. Kurtz	Manuel Harris	Toronto
Hebraicus Ancient Order of	1888	Toronto	Z. Trimble	D. Donelans	Toronto
Imperial Varnish and Color Company Sick Benefit Society	1911	Toronto	M. J. Bonnav	Wm. Ryder	Toronto
Independent Mutual Benefit Federation	1928	Toronto	J. Hamilton	J. R. Ruse	Toronto
Italian Brotherhood Mutual Benefit Society	1924	Toronto	Geo. Madley	Jos. Miller	Toronto
Italian Ladies' Mutual Benefit Society of Hamilton	1937	Hamilton	A. Catena	J. S. DiGregorio	Toronto
Italian Mutual Benefit Society of Port Arthur	1929	Port Arthur	Mrs. Angelina Damiani	Mrs. Margherita Farranto	Hamilton

NAME OF SOCIETY	WHEN ORGANIZED OR INCORPORATED	HEAD OFFICE	NAME OF PRESIDENT	NAME OF SECRETARY	ADDRESS
Italian Mutual Benefit Society of Port Colborne and Humberstone	1935	Port Colborne	E. Bertali	L. Forisi	Port Colborne
Italo-Canadese Benevolent Society	1919	Toronto	G. Baginato	N. Costello	Toronto
Iwansker Mutual Benefit Society	1931	Toronto	H. Kestin	A. Wilner	Toronto
Judean Benevolent and Friendly Society	1919	Toronto	M. Starr	H. J. Halberstadt	Toronto
Kielzer Sick Benefit Society of Toronto	1913	Toronto	Harry Abella	N. Yasný	Toronto
Knights of Malta of Canada, The Ancient and Illustrious Order of	1870	Toronto	E. Fountain	Chas. E. Severn	Toronto
Knights of Pythias, Grand Lodge of Ontario	1927	Toronto	J. W. Tuck	Alexander Coulter	Toronto
Labour League Mutual Benefit Society	1922	Toronto	M. Biderman	Solomon Shek	Toronto
Lagavur Mutual Benefit Society	1932	Toronto	P. Greenbaum	M. Greenspan	Toronto
Leaside Mutual Aid Society	1923	Toronto	E. Metcalfe	Edward Flowers	Toronto
Limitzer Sick Benefit Society	1913	Toronto	S. Cappe	I. Natolin	Toronto
Loyal Orange Young Briton Lodge No. 33	1873	Ottawa	T. P. Bradley	T. P. Hackett	Toronto
Loyal True Blue Association	1917	Toronto	S. V. Ponton	Norman G. Heyd	Toronto
MacLean Publishing Company Limited Mechanical Division Mutual Benefit Association	1878	Toronto	Jas. A. Stewart	Mrs. Adeline Simpson	Guelph
Maple Leaf Aerie (Eagles) Mutual Benefit Society	1923	Toronto	F. Brocklebank	Frank Auksten	Toronto
Massey Harris Company Verity Works Sick and Funeral Mutual Benefit Association	1944	Toronto	John A. Dove	Frank D. Stokes	Mimico
Massey Harris Company Limited Brantford, Employees' Benefit Association	1890	Brantford	Wm. Fink	F. A. Box	Brantford
Massey Harris Company Limited Toronto, Employees' Mutual Benefit Society	1885	Brantford	C. Mavin	E. Uptgrove	Brantford
Mentor Mutual Benefit Society	1883	Toronto	W. McFarlane	John Wood	Toronto
Menzier Sick Benefit Society	1940	Toronto	E. R. Wright	J. A. Garratt	Toronto
Mutual Benefit Society of Alumnae Association Victoria Hospital School of Nursing	1905	Toronto	A. Layselsky	J. Weintraub	Toronto
Mutual Masonic Compact of St. Catharines and Niagara District	1932	London	Miss D. Ball	Miss Ethel Stephens	London
National Cash Register Employees' Mutual Benefit Society	1871	Toronto	A. J. Whiteblock	A. E. Coombs	St. Catharines
National Slovak Mutual Benefit Society	1907	Toronto	A. E. Brimstin	Fred M. Cook	Toronto
National Alliance Friendly Society of Canada	1934	Kirkland Lake	S. Zold	M. Martin	Timmins
Order of Sons of Italy of Ontario, Mutual Benefit Society	1929	Toronto	J. A. E. Cowley	Wm. Brooks	Toronto
Order of Sons of Italy of Ontario, Mutual Benefit Society	1926	Toronto	J. C. Fara	Miss Juliette Galasso	Toronto
Ostrowetz Independent Mutual Benefit Society	1925	Toronto	L. Starkman	N. Speisman	Toronto
Ottawa Hebrew Benefit Society	1912	Ottawa	B. Bookman	S. Taler	Ottawa
Ozrower Mutual Benefit Society	1937	Toronto	N. Kochweg	S. Hoffman	Toronto
Plisudski Polish Mutual Benefit Society of Port William	1940	Port William	M. Wilowicz	Miss Mary Zelinski	Port Arthur
Polish Alliance Friendly Society of Canada	1907	Toronto	L. Szeptycki	Vincent Wodjick	Toronto
Polish National Union of Canada Mutual Benefit Society	1930	Toronto	Alex. Gramat	Michael Nedza	Toronto
Postal Benefit Association of Toronto	1907	Toronto	A. A. Beaton	V. T. Woolner	Toronto
Pride of Israel Sick Benefit Society	1905	Toronto	J. Brickman	I. H. Coulton	Toronto
Provincial Grand Lodge (Manchester Unity) Independent Order of Oddfellows	1887	Toronto	A. J. Biggar	L. Hewett	Toronto
Radomier Mutual Benefit Society	1935	Toronto	J. Rosenberg	A. Glass	Toronto
Rani Ghar Grotto Mutual Benefit Society	1924	Toronto	E. Carter	C. M. Carrie	Toronto
Rogers William, Manufacturing Company Welfare Society	1919	Niagara Falls	E. Metcalfe	Miss M. Thompson	Niagara Falls
St. Boniface Sick Benefit Society	1892	Kitchener	G. H. Lackenbauer	Alex. J. Wey	Kitchener
St. Joseph's Aid Society	1911	Toronto	S. G. Davies	Jos. B. Whiteley	Toronto
Shimshoy Manufacturing Company Limited Employees' Sick Benefit Association	1887	Formosa	J. E. Keiffer	Walter G. Heisz	Formosa
Societa Italiana di Mutuo Soccorso St. Antonio, Ottawa	1920	Brantford	Chas. Craft	Percy Milnes	Brantford
Societa Italiana di Mutuo Soccorso Guglielmo Marconi	1907	Ottawa	G. Costantini	L. Scarcella	Ottawa
Societa di Mutuo Soccorso Reclumitese, Hamilton	1917	Hamilton	F. Bargnesi	P. Zanitti	Hamilton
Societa di Mutuo Soccorso la Trinitaria di Toronto	1918	Hamilton	Nicole Borsellino	Angela Vunelli	Sault Ste. Marie
Sons and Daughters of Canadian Lithuanian Mutual Benefit Society	1914	Toronto	D. Amodeo	Giuseppe Amodeo	Toronto
Sons and Daughters of Ireland Protestant Association	1912	Toronto	J. Barcus	J. Kevezza	Toronto
Sons of Abraham Mutual Benefit Society	1890	Toronto	B. Collins	A. B. Bruce	Toronto
Sons of Abraham Mutual Benefit Society	1935	Toronto	M. Miller	A. Skolnick	Toronto

Sons of David Mutual Benefit Society	1943	Toronto	S. Dulinsky	M. Burress	Toronto
Sons of Jacob Benevolent Society	1918	Toronto	H. Richmond	R. Shapiro	Toronto
Star of Italy Mutual Aid and Benevolent Society	1908	Niagara Falls	Frank Roveret	Thos. Senese	Niagara Falls
Star Mutual Benefit Society	1916	Toronto	C. T. Harrave	I. J. Mohr	Toronto
Toronto Civic Employees' Benevolent Association	1890	Toronto	Isaac Moore	W. J. Cox	Toronto
Toronto Hebrew Benevolent Society	1914	Toronto	Abraham Royner	M. Fromstein	Toronto
Toronto Hydro-Electric System Employees' Mutual Benefit Society	1909	Toronto	Wm. G. Urbach	A. J. Lambert	Toronto
Toronto Independent Benevolent Association	1894	Toronto	Dr. L. S. Lockhart	Benjamin Marcus	Toronto
Toronto Musical Protective Association	1913	Toronto	W. M. Murdoch	Arthur Dowell	Toronto
Transportation Club of Toronto	1913	Toronto	S. O. Martin	Wm. G. Hamilton	Toronto
Ukrainian National Mutual Benefit Association of Port William	1934	Port William	John Sorochuk	Alex. Hrycyk	Port William
Uiga Mutual Benefit Society	1921	Toronto	John Panaryk	John Baker	Toronto
Union of Ukrainian Brotherhoods	1911	Toronto	J. Moroz	John Bartsh	Toronto
Vitesse Mutual Benefit Society	1915	Toronto	Ge. Semonc	Wm. Paris	Toronto
Warsaw Lutzer Mutual Benefit Association	1939	Toronto	I. Cohen	I. Goldbach	Toronto
Watson Manufacturing Company Mutual Benefit Society	1941	Brantford	Albert Payne	Clifford Burjar	Brantford
York Township Civic Mutual Benefit Society	1916	Toronto	W. Whitaker	C. Garland	Toronto
Young Men's Hebrew Association	1908	Toronto	S. Latowsky	J. Yarnis	Toronto
Zion Benevolent Society	1910	Toronto	Mannie 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, Lucien St-Germain, St. Hyacinthe; Hon. E. L. Patenaude, Rene Morin, N.P., J. E. Phaneuf, K.C., Narcisse Ducharme, Rosario Messier, Dr. Leon Gauthier, Montreal; Hon. Jacob Nicol, Sherbrooke; C. H. McPadyen.

Chief or General Agent in Ontario.—Carson P. Eddy, 706 Excelsior Life Bldg., Toronto.

Date of Incorporation.—April, 1937. *Date commenced business in Canada.*—October, 1937.

Capital stock paid in cash.....	\$ 250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	2,266,734	Premiums—Ontario (net).....	\$ 92,126
Total liabilities.....	667,468	Premiums—Total business (net)...	886,939
Surplus protection of policyholders.	1,599,266	Claims—Ontario (net).....	49,136
		Claims—Total business (net)....	476,794

COMMERCE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. HYACINTHE, QUE.

Officers.—President, Hon. Alfred Leduc; Vice-Presidents, Hon. E. L. Patenaude, 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.....	3,122,468	Premiums—Ontario (net).....	176,389
Total liabilities.....	690,923	Premiums—Total business (net)...	924,156
Surplus protection of policyholders.	2,431,545	Claims—Ontario (net).....	105,206
		Claims—Total business (net)....	521,806

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. R. C. Laurier; Vice-President and Manager, Armand Gauthier; Secretary, D. M. Charbonneau; Treasurer, J. J. Milord.

Directors.—Dr. R. C. Laurier, Armand Gauthier, D. M. Charbonneau, Mrs. Geo. E. Migneault, J. J. Milord.

Auditors.—Ladislas Joubert, C.P.A., Montreal.

Statement for the Year Ended December 31, 1944

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	\$105,000 00
Payments on capital received during year.....		14,500 00
Capital stock at end of year.....	<u>\$200,000 00</u>	<u>\$119,500 00</u>

Balance Sheet—Assets

Mortgage loans on real estate—first liens.....	\$ 49,100 00
Book value of bonds, debentures and debenture stocks:	
Not in default.....	\$1,340,788 04
In default.....	3,210 00
	<u>\$1,343,998 04</u>
Cash on hand and in banks.....	358,319 58
Interest accrued.....	13,239 80
Agents' balances and premiums uncollected:	
Written on or after October 1, 1944.....	76,928 34
Amount due from reinsurance on losses already paid.....	100,974 86
TOTAL ADMITTED ASSETS.....	<u>\$1,942,560 62</u>

*See note on page 1.

Balance Sheet—Liabilities

	IN CANADA	TOTAL LIABILITIES
Total provision for unpaid claims.....	\$ 20,547 45	\$ 20,547 45
Adjustment expenses of said claims.....	593 13	593 13
Total net reserve, \$317,121.04; carried out at 80 % thereof.....	253,696 83	253,696 83
Reserve and unpaid losses under unlicensed reinsurance unsecured.....		15,071 17
Taxes due and accrued.....		23,425 00
Reinsurance premiums.....		254,241 30
Total liabilities excluding capital stock.....		\$ 567,574 88
Capital stock paid in cash.....	\$ 119,500 00	
Surplus in profit and loss account.....	1,255,485 74	
Excess of assets over liabilities (surplus for protection of policyholders).....		1,374,985 74
TOTAL LIABILITIES.....		\$1,942,560 62

Profit and Loss Account

	IN CANADA ALL BUSINESS
Net premiums written.....	\$ 437,398 14
Reserve of unearned premiums (80 %):	
At beginning of year.....	\$208,601 76
At end of year.....	253,696 83
Increase.....	45,095 07
Net premiums earned.....	\$ 392,303 07
Net claims incurred.....	\$218,622 10
Net adjustment expenses incurred.....	11,637 87
Commissions.....	43,402 10
Taxes.....	23,172 94
Salaries, fees and travelling expenses.....	31,156 92
All other expenses.....	22,503 98
Total claims and expenses.....	\$ 350,495 91
Underwriting profit.....	\$ 41,807 16
Other revenue:	
Interest earned.....	\$ 58,938 09
Net rents earned.....	230 65
Profit on sale of securities and real estate.....	1,500 00
	60,668 74
	\$102,475 90
Other expenditure:	
Bad debts written off.....	\$674 36
Interest paid to reinsurance.....	2,385 67
Taxes on 1943 salaries.....	1,769 95
	4,829 98
NET PROFIT FOR THE YEAR.....	\$ 97,645 92

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$1,306,107 83
Increase in paid-in capital stock.....	\$ 14,500 00
Net profit for the year brought down.....	97,645 92
	1,418,253 75
Dividends declared to shareholders.....	20,000 00
	\$1,398,253 75
Deduct:	
Increase in unadmitted ledger assets.....	\$ 8,196 84
Increase in unlicensed reinsurance unsecured.....	15,071 17
	23,268 01
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR.....	\$1,374,985 74

Summary of Risks—Fire

	IN ONTARIO	IN QUEBEC	ALL BUSINESS
Gross in force, December 31, 1943.....	\$ 22,890,486 22	\$ 98,069,390 07	\$120,959,876 29
Taken in 1944, new and renewed.....	17,118,338 32	11,088,184 49	58,206,522 81
Totals.....	\$ 40,008,824 54	\$109,157,574 56	\$179,166,399 10
Ceased in 1944, including renewed.....	13,111,727 22	29,821,279 65	43,233,006 87
Gross in force, December 31, 1944.....	\$ 26,897,097 32	\$109,336,294 91	\$135,933,392 23
Reinsurance in force, December 31, 1944.....	13,376,276 01	65,922,227 33	79,298,503 37
NET IN FORCE, DECEMBER 31, 1944.....	\$ 13,220,821 28	\$ 43,414,067 58	\$ 56,634,888 86

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943		TAKEN IN 1944 NEW AND RENEWED		CEASED IN 1944 INCLUDING RENEWED		GROSS IN FORCE AT END OF 1944		REINSURANCE	NET IN FORCE AT END OF 1944		
	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	
Fire (Cash System)	730,043	32	488,341	01	381,755	28	836,629	05	269,212	81	567,416	24
Fire (Mutual System)	438,841	24	462,328	07	438,841	24	462,328	07	279,492	67	182,835	40
TOTAL	1,168,884	56	950,669	08	820,596	52	1,298,957	12	548,705	48	750,251	64

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, Chas. C. Dyer; Secretary-Treasurer, E. H. Spencer; General Manager, H. Hopkins.

Directors.—Hon. Jacob Nicol, H. A. Stevenson, L. E. Langis Galipeault, C. C. Dyer, H. P. Vilas, E. M. Shepard, H. C. Beatty, H. C. Hayes.

Auditors.—Molson & Cushing, C.A.

Statement for the Year Ended December 31, 1944

Capital Stock

	AMOUNT SUBSCRIBED FOR	AMOUNT PAID IN CASH
Amount of capital stock authorized, \$200,000.		
No. of shares, 2,000. Par value, \$100.00.		
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		\$ 3,750 00
Mortgage loans on real estate—first liens		4,530 00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default		\$889,924 00
Cash on hand and in banks		31,980 16
Interest accrued		6,576 14
Agents' balances and premiums uncollected:		
Written on or after October 1, 1944	\$ 35,163 81	
Premiums due from reinsuring companies:		
Written on or after October 1, 1944	7 50	
Amount due from reinsurance on losses already paid		35,171 31
Unpaid assessments, less commission		9,829 31
Due by reinsuring companies (taxes)		3,258 06
		30 25
TOTAL ADMITTED ASSETS		\$985,019 23

Balance Sheet—Liabilities

	IN CANADA	OUTSIDE CANADA	TOTAL LIABILITIES
Total provision for unpaid claims	\$ 20,190 74		\$ 20,190 74
Adjustment expenses of said claims	333 63		333 63
Total net reserve, \$185,602.86; carried out at 80% thereof	147,798 76	683 52	148,482 28
Reserve and unpaid losses under unlicensed reinsurance unsecured			206 49
Expenses due and accrued			1,754 32
Taxes due and accrued			7,342 87
Reinsurance premiums			9,204 93
Contingency reserves			12,500 00
Total liabilities excluding capital stock			\$200,015 17
Capital stock paid in cash		\$ 44,000 00	
Surplus in profit and loss account		741,034 06	
Excess of assets over liabilities (surplus for protection of policyholders)			785,034 06
TOTAL LIABILITIES			\$985,049 23

Profit and Loss Account

	IN CANADA	OUTSIDE CANADA	ALL BUSINESS
Net premiums written.....	\$228,463 52	\$ 3,443 33	\$231,906 85
Reserve of unearned premiums (80%):			
At beginning of year.....	\$131,386 84		\$131,386 84
At end of year.....	\$147,798 75	683 53	148,482 28
Increase.....	\$ 16,411 91	\$ 683 53	\$ 17,095 44
Net premiums earned.....	\$212,051 61	\$ 2,759 80	\$214,811 41
Net claims incurred.....	\$107,459 53	\$ 4,631 98	\$112,091 51
Net adjustment expenses incurred.....	3,109 70	24 60	3,134 30
Commissions.....	62,484 16	1,205 16	63,689 32
Taxes.....	5,770 30		5,770 30
Salaries, fees and travelling expenses.....	20,586 99		20,586 99
All other expenses.....			8,777 85
Total claims and expenses.....			214,050 27
Underwriting profit.....			761 14
Other revenue:			
Interest earned.....		\$ 31,983 48	
Net rents earned.....		223 00	
Profit on sale of securities.....		4,118 22	
			\$ 36,324 70
Other expenditure:			\$ 37,085 84
Income and excess profits taxes.....		\$ 7,536 88	
Bad debts written off.....		484 88	
			8,021 76
NET PROFIT FOR THE YEAR.....			\$ 29,064 08

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock from liabilities) at beginning of year.....	\$796,758 14
Net profit for the year brought down.....	29,064 08
	\$825,822 22
Income and excess profits taxes for prior years.....	\$ 38,787 28
Dividends declared to shareholders.....	4,400 00
	43,187 28
	\$782,634 94
Add decrease in unadmitted ledger assets.....	2,605 52
	\$785,240 46
Deduct increase in unlicensed reinsurance unsecured.....	206 40
	\$785,034 06
SURPLUS OF ASSETS OVER LIABILITIES (EXCLUDING CAPITAL STOCK FROM LIABILITIES) AT END OF YEAR.....	\$785,034 06

Summary of Risks—Fire

	CASH SYSTEM		MUTUAL SYSTEM ELSEWHERE	ALL BUSINESS
	IN ONTARIO	ELSEWHERE		
Gross in force, December 31, 1943	\$ 4,039,331 52	\$24,109,013 53	\$11,952,412 87	\$40,100,757 92
Taken in 1944, new and renewed.....	3,108,891 67	19,891,530 46	2,717,304 67	25,717,726 80
Totals.....	\$ 7,148,223 19	\$44,000,543 99	\$14,669,717 54	\$65,818,484 72
Ceased in 1944, including renewed.....	3,359,497 59	16,298,325 60	2,654,211 23	22,312,034 42
Gross in force, December 31, 1944.....	\$ 3,788,725 60	\$27,702,218 39	\$12,015,506 31	\$43,506,450 30
Reinsurance in force, December 31, 1944.....	506,630 88	4,867,028 30	3,529,392 23	8,903,051 41
NET IN FORCE, DECEMBER 31, 1944.....	\$ 3,282,094 72	\$22,835,190 09	\$ 8,486,114 08	\$34,603,398 89

Exhibit of Premiums in Force in Canada

CLASS OF INSURANCE	GROSS IN FORCE AT END OF 1943		TAKEN IN 1944 NEW AND RENEWED		CEASED IN 1944 INCLUDING RENEWED		GROSS IN FORCE AT END OF 1944		REINSUR- ANCE	NET IN FORCE AT END OF 1944		
	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.	
Fire (Cash System).....	329,653	09	261,162	01	218,655	22	372,159	91	66,476	82	305,683	09
Fire (Mutual System)....	62,144	57	66,125	54	65,378	99	62,891	12	18,008	83	44,882	29
TOTALS.....	391,797	66	327,287	58	284,034	21	435,051	03	84,485	65	350,565	38

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 (C.B.E., A.I.A., A.A.S., Waterloo; Ass't General Manager, A. E. Pequegnat, A.I.A., F.A.S. Kitchener; Actuary, J. M. Laing, A.I.A., F.A.S., Waterloo; Secretary, H. M. Cook, A.I.A., F.A.S., Kitchener; Treasurer, H. L. Guy, F.A.S., Waterloo.

Directors.—H. A. MacKenzie, London; L. L. Lang, Kitchener; Maj.-Gen. Hon. S. C. Mewburn, K.C., C.M.G., Hamilton; G. Blair Gordon, J. E. Perrault, K.C., LL.D., 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, H. L. McCulloch, Galt

Date of Incorporation.—1869. *Date commenced business in Canada.*—1870.

PREMIUMS AND DISBURSEMENTS

<i>Life:</i>	
Total assets.....	\$251,909,682
Ontario business in force (gross).....	368,463,122
Total business in force (gross).....	723,861,526

<i>Life.</i>	
Premiums—Ontario (net).....	\$10,558,225
Premiums—Total business (net).....	21,098,349
Total disbursements to policyholders (net)—In Ontario.....	7,177,009
Total business.....	14,094,729

PREMIUMS WRITTEN—CLAIMS INCURRED

<i>Other than Life:</i>	
Total assets.....	194,007
Total liabilities.....	83,720

<i>Other than Life:</i>	
Premiums—Ontario (net).....	211,076
Premiums—Total business (net).....	253,058
Claims—Ontario (net).....	144,829
Claims—Total business (net).....	180,094

NORTH AMERICAN LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, D. E. Kilgour, M.A., A.I.A., F.A.S.; Vice-Presidents, C. L. Burton, C.B.E., A. J. Mitchell; Secretary, W. G. Gallow; Treasurer, M. A. Bradshaw, C.A.; Actuary, A. F. Hall, A.I.A., F.A.S.; Chairman of Board, D. E. Kilgour.

Directors.—C. L. Burton, C.B.E., F. S. Corrigan, Hon. G. S. Henry, LL.D., M.P.P., A. J. Mitchell, D. E. Kilgour, A. G. Partridge, H. Jasper Humphrey, W. B. Woods, N. S. Robertson, Toronto; G. H. A. Montgomery, K.C., Montreal; W. E. Buckingham, K.C., Guelph; Christopher Spencer, Vancouver; H. R. Milner, K.C., Edmonton; Gaston Pratte, Quebec.

Date of Incorporation.—May 15, 1879. *Date commenced business in Canada.*—Jan. 10, 1881.

PREMIUMS AND DISBURSEMENTS

Total assets.....	\$89,594,277
Ontario business in force (gross).....	119,421,951
Total business in force (gross).....	302,865,248

Premiums—Ontario (net).....	\$3,825,779
Premiums—Total business (net).....	9,535,774
Total disbursements to policyholders (net)—In Ontario.....	1,824,975
Total business.....	4,888,984

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.

PREMIUMS AND DISBURSEMENTS

Assets in Canada.....	\$105,409
Ontario business in force (gross).....	8,500
Canadian business in force (gross).....	8,500

Premiums—Ontario (net).....	\$ 210
Premiums—Canada (net).....	210
Total disbursements to policyholders (net)—In Ontario.....	Nil
In Canada.....	Nil

THE STANSTEAD AND SHERBROOKE INSURANCE COMPANY*

HEAD OFFICE, SHERBROOKE, QUE.

Officers.—President, Hon. Jacob Nicol; Vice-President, Hon. Chas. B. Howard; Secretary-Treasurer, H. J. Kennedy; Manager, V. Mongeon.

Directors.—Hon. Chas. B. Howard, B. C. Howard, Hon. Jacob Nicol, J. G. Armitage, Sherbrooke; A. E. Curtis, Stanstead; Walter G. Hunt, Hon. Alphonse Raymond, 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

PREMIUMS WRITTEN—CLAIMS INCURRED

Capital stock paid in cash.....	\$ 250,000
Total assets.....	1,685,991
Total liabilities.....	516,028
Surplus protection of policyholders.....	1,169,963

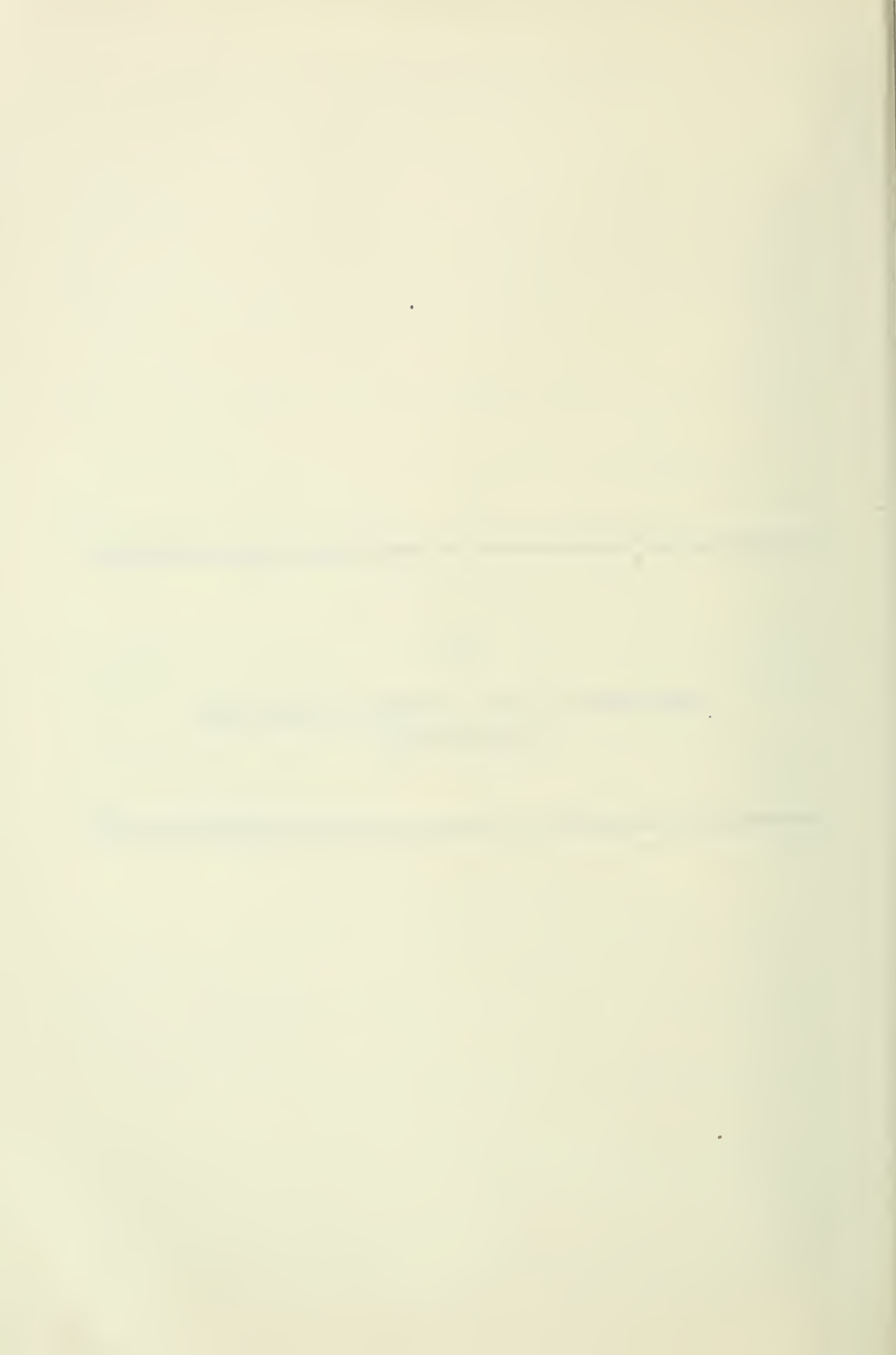
Premiums—Ontario (net).....	\$155,424
Premiums—Total business (net).....	503,030
Claims—Ontario (net).....	72,130
Claims—Total business (net).....	266,124

*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..... \$1,884,616 Total liabilities..... \$1,280,777

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 37,924	\$ 800,520
Claims incurred.....	156,667	738,720
Saved for subscribers.....	-4,062	-114,333
Savings returned.....	3,840	86,232

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..... \$1,444,860 Total liabilities..... \$ 422,472

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 12,761	\$ 254,683
Claims incurred.....	5,202	43,502
Saved for subscribers.....	3,258	129,046
Savings returned.....	2,920	100,817

CANADIAN RECIPROCAL UNDERWRITERS

HEAD OFFICE, TORONTO, ONT.

Attorney-in-Fact.—Reciprocal Managers, Limited.

Advisory Committee.—Leo G. Ryan, F. Cleveland Morgan, A. J. Walker, Montreal; P. Leon Garneau, K.C., Quebec; S. S. Holden, Ottawa; E. W. Martin, Winnipeg; W. H. Malkin, C. Spencer, W. P. Riley, Vancouver; B. B. Hayes, Toronto.

Chief Agent in Canada and Ontario Representative.—V. W. Gerrish, Toronto.

Date Organized.—January 1, 1934. *Date of initial Ontario license.*—January 1, 1934.

Auditors.—Clarkson, Gordon, Dilworth & Nash, Toronto.

Statement for the Year Ended December 31, 1944

Assets

	Ledger Assets	
Book value of bonds and debentures.....		\$236,357 29
Cash in banks.....		13,915 78
Premium deposits in course of collection:		
Written on or after October 1, 1944.....		2,628 73
TOTAL LEDGER ASSETS.....		\$252,901 80
Total non-ledger assets (interest accrued).....		1,565 79
TOTAL ADMITTED ASSETS.....		\$254,467 59

Liabilities

Net provision for unpaid losses.....	\$ 1,783 29
Reserve for unearned premium deposits.....	26,067 11
Administrative expenses due and accrued.....	1,452 57
Taxes due and accrued.....	800 00
Prepaid premiums.....	879 79
Surplus of admitted assets over liabilities.....	223,484 83
TOTAL.....	\$254,467 59

Income and Expenditure

Gross premium deposits written.....	ALL BUSINESS	\$ 41,536 39
Deduct return premium deposits.....		2,919 75
Net premium deposits written.....		\$ 38,616 64

*See note on page 1.

Reserve of unearned premium deposits:		
At beginning of year.....	\$ 25,336 48	
At end of year.....	26,067 11	
Increase.....		730 63
Net premium deposits earned.....		\$ 37,886 01
Net losses incurred.....	\$ 6,587 64	
Administration expenses:		
Taxes, licenses and fees.....	1,485 79	
Administration expenses.....	5,557 11	
Bond custodian fees.....	100 00	
Reinsurance expense.....	4,757 68	
		18,488 22
NET UNDERWRITING PROFIT.....		\$ 19,397 79

Subscribers' Surplus

Amount held to credit of subscribers, January 1, 1944.....		\$179,299 41
Add:		
Net underwriting profit.....	\$ 19,397 79	
Interest earned.....	7,162 50	
	\$26,560 29	
Reserves received, 1944.....	613 46	
Transferred from exigency fund.....	375 00	
Profit on sale or maturity of ledger assets.....	1,168 25	
		28,717 00
		\$208,016 41
Deduct:		
Staff bonuses.....	\$ 375 00	
Transferred to reserve for depreciation of securities.....	4,465 59	
Transferred to contingency fund.....	2,841 19	
Transferred to exigency fund.....	757 72	
Reserves returned to subscribers.....	10,430 31	
Savings paid to subscribers.....	5,416 26	
		24,286 07
AMOUNT HELD TO CREDIT OF SUBSCRIBERS, DECEMBER 31, 1944.....		\$183,730 34

Summary of Subscribers' Surplus

Amount held to credit of subscribers' surplus.....		\$183,730 34
Add:		
Contingency reserve fund.....	\$ 22,783 49	
Exigency fund.....	3,106 43	
Reserve for depreciation of securities.....	13,690 59	
Excess of amortized over book value of bonds.....	595 36	
		40,175 87
Total.....		\$223,906 21
Deduct assets not admitted.....		421 38
SURPLUS OF ADMITTED ASSETS OVER LIABILITIES, DECEMBER 31, 1944.....		\$223,484 83

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	RISKS	GROSS PREMIUM DEPOSITS	RISKS	GROSS PREMIUM DEPOSITS
Gross in force, December 31, 1943.....	\$ 5,991,000	\$16,887 29	\$26,138,000	\$65,387 29
Written and renewed, 1944.....	5,538,000	13,449 84	19,147,000	41,536 39
Totals.....	\$11,529,000	\$30,337 13	\$45,285,000	\$106,923 68
Deduct expired or cancelled.....	5,669,000	13,366 33	19,697,000	40,555 42
GROSS IN FORCE, DEC. 31, 1944.....	\$ 5,860,000	16,970 80	\$25,588,000	\$66,368 26

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.....	\$ 5,063 76	\$ 9,918 35
Deduct net claims outstanding at beginning of year.....	3,675 00	5,114 00
Totals.....	\$ 1,388 76	\$ 4,804 35
Add net claims outstanding at end of year.....	1,042 29	1,783 29
NET LOSSES INCURRED.....	\$ 2,431 05	\$ 6,587 64

Net Premiums and Losses in the Province

Net premium deposits written in the Province	\$ 12,312 69
Net losses paid in the Province	5,063 76
Percentage	41 13%
Net premium deposits earned in the Province	\$ 8,810 27
Net losses incurred in the Province	2,131 05
Percentage	27 59%

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	\$1,641,094	Total liabilities	\$1,329,874
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Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net expense and guarantee fund deposits written	\$ 32,142	\$2,216,329
Claims incurred	Nil	125,181
Saved for subscribers	13,117	847,253
Savings returned	1,606	384,960

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	\$ 464,616	Total liabilities	\$ 115,567
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Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written	\$ 2,512	\$ 55,169
Claims incurred	Nil	12,386
Saved for subscribers	1,375	26,878
Savings returned	2,767	52,703

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	\$2,656,902	Total liabilities	\$ 738,104
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Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written	\$ 38,037	\$ 487,648
Claims incurred	13,306	98,191
Saved for subscribers	10,348	237,636
Savings returned	7,938	166,574

LUMBERMEN'S UNDERWRITING ALLIANCE*

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—U. S. Epperson Underwriting Co.

Ontario Representative.—L. D. Payette, 1309 Concourse Bldg., Toronto.

Date of Organization.—January 9, 1905. *Date of initial Ontario license.*—July 1, 1925.

Total assets	\$2,837,616	Total liabilities	\$1,762,679
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Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written	\$ 61,475	\$1,917,829
Claims incurred	4,094	944,305
Saved for subscribers	16,414	507,113
Savings returned	231	88,408

*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..... \$1,328,173 Total liabilities..... \$ 456,500

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 23,978	\$ 310,783
Claims incurred.....	9,476	71,287
Saved for subscribers.....	7,404	153,021
Savings returned.....	5,602	99,168

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..... \$2,339,095 Total liabilities..... \$ 601,394

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 22,939	\$ 374,054
Claims incurred.....	6,530	57,485
Saved for subscribers.....	7,809	215,229
Savings returned.....	66,095	169,505

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..... \$1,161,799 Total liabilities..... \$ 281,972

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Net premium deposits written.....	\$ 4,336	\$ 158,839
Claims incurred.....	23	128,814
Saved for subscribers.....	28	2,016
Savings returned.....	1,311	101,197

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..... \$1,350,495 Total liabilities..... \$ 773,942

Summary of Operations for the Year

	ONTARIO	ALL BUSINESS
Guaranty deposits written.....	\$ 1,472	\$ 610,604
Claims incurred.....	Nil	335,418
Saved for subscribers.....	326	127,358
Savings returned.....	92	90,760

*See note on page 1.

(H)
**UNDERWRITERS OR SYNDICATES OF UNDER-
WRITERS OPERATING ON THE PLAN KNOWN
AS LLOYD'S**

(H)

THE NON-MARINE UNDERWRITERS, MEMBERS OF LLOYD'S, LONDON

HEAD OFFICE, LONDON, ENG.

Attorney for Canada.—R. C. Stevenson, C.A., 437 St. James St., Montreal.
Organized pursuant to Lloyd's Act, 1871 (Imperial Statutes 34 Vict. C. XXI) and amendments thereto.

Date commenced business in Canada.—June 29, 1932.

Statement for the Year Ended December 31, 1944

	Underwriting Account	
	IN ONTARIO	ALL BUSINESS IN CANADA
Net premiums written	\$1,909,971 03	\$4,744,405 80
Reserve of unearned premiums (80%):		
At beginning of year		\$1,954,425 98
At end of year		2,090,924 31
Increase		\$ 136,498 33
Net premiums earned		4,607,907 47
Net losses and claims incurred (excluding adjustment expenses)	\$ 599,788 80	\$1,754,450 05
Adjustment expenses		\$ 274,064 26
Commissions		1,174,678 58
Taxes		159,236 74
All other expenses		403,274 49
TOTAL CLAIMS AND EXPENSES		\$3,765,704 12
UNDERWRITING PROFIT		\$ 842,203 35

Exhibit of Premiums

CLASS OF INSURANCE	GROSS IN FORCE, DEC. 31, 1943	TAKEN IN 1944, INCLUDING RENEWAL	CEASED IN 1944	GROSS AND NET IN FORCE, DEC. 31, 1944
	\$ c.	\$ c.	\$ c.	\$ c.
Fire	1,867,527 48	1,357,875 50	1,493,546 07	1,731,856 91
Automobile	1,928,925 91	2,512,274 37	2,377,130 38	2,064,069 90
Accident	447,196 94	607,911 84	594,812 51	460,296 27
Boiler	377,158 27	249,794 67	176,092 61	450,860 33
Guarantee	194,778 46	191,779 99	165,156 53	221,401 92
Real property	41,935 87	27,507 36	43,054 61	26,388 62
Theft	110,730 27	86,085 09	96,693 97	100,121 39
Other classes	206,631 80	203,808 50	220,509 19	189,931 11
TOTALS	5,174,885 00	5,237,037 32	5,166,995 87	5,244,926 46

(I)
PENSION FUND ASSOCIATIONS

(I)

LES PREVOYANTS DU CANADA

HEAD OFFICE, QUÉBEC, QUE.

Officers.—President, Hon. Lucien Moraud; Vice-President, J. Adolphe Grenier, General Manager, Antoni Lesage,

Directors.—J. Aime Dery, Cyrille Vaillancourt, J. Adolphe Grenier, Yves Montreuil, Herve Baribeau, Antoni Lesage, Lucien Moraud.

Capital Stock	
Authorized.....	\$1,000,000 00
Subscribed.....	350,000 00
Paid up.....	<u>350,000 00</u>

Statement for the Year Ended December 31, 1944

BALANCE SHEET

Assets	
Cash on hand and in banks.....	\$ 30,179 36
Book value of bonds.....	297,931 93
Book value of stocks.....	189,230 08
Mortgage loans.....	166,202 89
Loans to members.....	13,707 96
Interest accrued.....	4,609 76
Premiums due and deferred.....	9,972 62
Contributions due.....	5,926 98
Real estate, less depreciation.....	117,000 00
Furniture and fixtures.....	1 00
TOTAL ADMITTED ASSETS.....	<u>\$864,862 58</u>

Liabilities

Actuarial reserve under assurance and annuity contracts in force.....	\$453,937 00
Premiums paid in advance.....	41,299 03
Contributions paid in advance.....	48,671 53
Amounts on deposit.....	6,285 76
Provision for taxes.....	2,321 27
Staff Pension Fund.....	6,485 42
Provision for pensions payable.....	14,763 00
Provision for profits to policyholders.....	300 00
	<u>\$574,063 01</u>
Capital stock paid in.....	\$350,000 00
General surplus.....	10,151 61
	<u>\$360,151 61</u>
Less deficit—shareholders' surplus account.....	69,352 04
	<u>290,799 57</u>
TOTAL.....	<u>\$864,862 58</u>

REVENUE ACCOUNT

Assurance premiums and consideration for annuities.....	\$135,480 02
Interest, dividends and rents.....	37,252 41
Sundry.....	392 98
	<u>\$173,125 41</u>
Contributions from members of Pension Fund.....	113,764 45
	<u>\$286,889 86</u>
Death claims.....	\$ 2,828 14
Annuity payments.....	4,175 18
Taxes, licenses and fees.....	\$ 4,697 74
Head office expenses.....	74,117 12
Branch office and agency expenses.....	59,913 50
All other expenses.....	22,151 36
	<u>160,879 72</u>
Increase in actuarial reserves.....	87,880 00
	<u>255,763 04</u>
	<u>\$ 31,126 82</u>
Deduct:	
Assets written down.....	\$ 6,995 00
Less profit on sale of securities.....	5,776 23
	<u>1,218 77</u>
Surplus earnings in year.....	\$ 29,908 05
Deduct:	
Provision for profits to policyholders.....	\$ 300 00
Transferred to general surplus.....	1,896 71
	<u>2,196 71</u>
AMOUNT TRANSFERRED TO SHAREHOLDERS' SURPLUS.....	<u>\$ 27,711 34</u>

Shareholders' Surplus

Deficit brought forward from previous year.....	\$ 80,959 84
Add:	
Dividends to shareholders.....	10,500 00
Income taxes.....	5,603 54
	<u>\$ 97,063 38</u>
Deduct: Transferred from revenue account.....	27,711 34
DEFICIT, DECEMBER 31, 1944.....	<u>\$ 69,352 04</u>

Pension Fund**BALANCE SHEET****Assets**

Cash on hand and in bank.....	\$ 121,744 29
Book value of bonds.....	6,384,343 38
Book value of stocks.....	979,919 99
Mortgages.....	1,391,080 15
Interest, dividends and rents due and accrued.....	69,213 73
Real estate.....	69,772 18
Assessments due and unpaid.....	32,798 24
Deferred expenses.....	1,013 41
TOTAL ASSETS.....	<u>\$9,049,885 37</u>

Liabilities

Assessments paid in advance.....	\$ 143,207 24
Special investment reserve.....	285,408 43
Unclaimed pensions.....	8,192 00
Principal of Pension Fund (including general reserve).....	8,613,077 70
TOTAL LIABILITIES.....	<u>\$9,049,885 37</u>

STATEMENT OF OPERATIONS**Income**

Assessments, active members.....	\$ 394,167 06
Interest, dividends and rents.....	414,419 64
Profit on sale of investments.....	48,503 65
TOTAL.....	<u>\$ 857,090 35</u>

Expenditure

Pensions paid in 1944.....	\$ 597,857 50
Payments to deceased members.....	4,560 00
Taxes, licenses, legal fees, etc.....	1,158 41
Increase in investment reserve.....	1,033 65
Assets written down.....	10,735 38
Transferred to capital.....	241,745 41
TOTAL.....	<u>\$ 857,090 35</u>

CAPITAL OF FUND

Balance of Pension Fund (including general reserve), December 31, 1943.....	\$8,371,332 29
Add: Excess of income transferred.....	241,745 41
BALANCE OF PENSION FUND (INCLUDING GENERAL RESERVE), DECEMBER 31, 1944.....	<u>\$8,613,077 70</u>

BUSINESS IN ONTARIO

Assessments, contributions, etc.:	
Entrance fees.....	\$ 36 00
Contributions.....	1,778 60
Assessments.....	4,530 39
TOTAL COLLECTIONS FOR 1944.....	<u>\$ 6,344 99</u>

MEMBERS SHARES

Total membership in Ontario, December 31, 1943.....	716	1,708
Add:		
New members.....	9	18
Old revived.....	17	153
Transfers into Ontario.....	31	51
	<u>773</u>	<u>1,930</u>
Deduct:		
Deaths.....	6	11
Lapses.....	6	9
Transferred out of Ontario.....	15	84
TOTAL MEMBERSHIP IN ONTARIO, DECEMBER 31, 1944.....	<u>746</u>	<u>1,826</u>

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). The Company continues to administer the Pension Fund, which remains a separate organization from Les Prevoyants du Canada.

This Act also changed the basis on which pensions were to be paid to members of the Pension Fund, as follows:

"Notwithstanding any provision to the contrary, the rate of the annual pensions shall be established in such a way that the present value of the pensioners' pensions at any time and the accumulated assessments of the members shall correspond to the net assets of Les Prevoyants du Canada (Fonds de Pension)."

For detailed description of funds and method of operation see 1928 Report, page 351.

SOCIETE ST-JEAN BAPTISTE DE MONTREAL

HEAD OFFICE, MONTREAL, QUE.

CAISSE NATIONALE D'ECONOMIE—CAISSE DE REMBOURSEMENT

NOTE.—For detailed description of funds and method of operation, see 1928 Report, page 352.

Officers.—President, V. E. Beaupre, Outremont; Managing Director, J. V. Desaulniers, Montreal; Secretary-Treasurer, Arthur Tremblay, Montreal.

Directors.—V. E. Beaupre, L. A. Frechette, Guy Vanier, Lionel Leroux, Arthur Tremblay, Roger Duhamel.

**Consolidated Balance Sheet of Caisse Nationale d'Economie and
Caisse de Remboursement, December 31, 1944**

Assets

Cash on hand and in banks.....	\$ 132,402 01
Bonds.....	8,444,978 52
Stocks.....	252,219 83
Mortgages.....	3,590,940 69
Real estate for sale.....	3,781,842 95
Interest due and accrued.....	120,003 59
Accounts receivable.....	21,617 87
Deferred charges.....	43,354 29
TOTAL ASSETS.....	\$16,387,359 75

Liabilities

CAISSE NATIONALE D'ECONOMIE:	
Capital, First Period—Pension Fund.....	\$10,104,492 96
Capital, Second Period—Pension Fund.....	195,029 53
	\$10,299,522 49
General Reserve Fund, First Period—	
Capital revenue.....	\$ 536,474 69
Joint certificate.....	305,524 71
Family certificate.....	939,963 67
	—\$1,781,963 07
General Reserve Fund, Second Period—	
Guaranteed annuities.....	\$ 204,059 57
Guaranteed pensions with profits and annuities payable upon death.....	1,976,783 63
	2,180,843 20
Depreciation on real estate investments.....	3,962,806 27
Accounts payable.....	581,764 72
Pensioners—unclaimed pensions, 1935-44.....	3,937 60
Contributions of members paid in advance.....	54,133 69
	148,770 96
CAISSE DE REMBOURSEMENT:	
Guaranteed—Reserve Fund—	
Ordinary certificate.....	\$ 881,917 21
Deferred pensions.....	108,779 53
	\$ 990,696 74
Contingent Fund—Surplus—	
Ordinary certificate.....	\$ 335,385 20
Deferred pensions.....	10,342 08
	345,727 28
	1,336,424 02
TOTAL.....	\$16,387,359 75

Summary Statement of Operations for the Year Ended December 31, 1944

I. CAISSE NATIONALE D'ECONOMIE

First Period

CAPITAL

Balance, December 31, 1943.....	\$9,885,302	63
Contributions paid by members.....	219,190	33
Balance, December 31, 1944.....		\$10,104,492

GENERAL RESERVE

(A) CAPITAL REVENUE:

Balance, December 31, 1943.....	\$ 563,406	13
TRANSFERRED FROM PENSION FUND:		
Confiscated pensions.....	\$ 2,589	22
Contributions paid by members.....	211,569	78
OWN REVENUE:		\$214,159
Interest on investments.....	46,555	63
Revenue on operations for year 1944..	260,714	63
Distribution to pensioners in 1944..	\$715,530	70
Less:		
Revenue on operations, 1944—capital.	\$427,884	63
Revenue on operations, 1944—reserve.	260,714	63
Total.....		\$688,599
Balance, December 31, 1944.....		\$ 26,931

\$ 536,474 69

(B) JOINT CERTIFICATE:

Balance, December 31, 1943.....	\$ 267,116	46
Contributions paid by members.....	\$ 15,355	34
Interest on investments.....	12,764	71
Less: Carried to special reserve—		\$ 28,120
Contributions payable for benefi-	1,408	75
ciaries.....	784	00
Annuities payable to beneficiaries....	784	00
Total.....		\$ 2,192
Balance, December 31, 1944.....		25,927

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RESERVE FOR CONTRIBUTIONS—DONOR'S DEATH:		
Balance, December 31, 1943.....	\$ 10,077	25
Transferred during year.....	1,408	75
Total.....		\$ 11,486

Less: Paid in 1944.....	3,674	75
Balance, December 31, 1944.....		7,811

25

RESERVE FOR ANNUITIES PAYABLE TO BENEFICIARIES:		
Balance, December 31, 1943.....	\$ 6,574	50
Transferred during year.....	784	00
Total.....		\$ 7,358

Less: Paid in 1944.....	2,688	80
Balance, December 31, 1944.....		4,669

70

305,524 71

(C) FAMILY CERTIFICATE:

Balance, December 31, 1943.....	\$ 809,015	11
Contributions paid by members.....	\$ 44,526	08
Interest on investments.....	39,028	93
Less: Carried to special reserve—		\$ 83,555

Contributions payable for benefi-	4,943	40
ciaries.....	3,430	25
Annuities payable to beneficiaries....	170	10
Future pensions.....	170	10
Total.....		\$ 8,543
Balance, December 31, 1944.....		75,011

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RESERVE FOR CONTRIBUTIONS—DONOR'S DEATH:		
Balance, December 31, 1943.....	\$ 24,667	55
Transferred during year.....	4,943	40
Total.....		\$ 29,610

Less: Paid in 1944.....	6,447	05
Balance, December 31, 1944.....		23,163

90

RESERVE FOR ANNUITIES PAYABLE TO BENEFICIARIES:		
Balance, December 31, 1943.....	\$ 21,505	50
Transferred during year.....	3,430	25
Total.....		\$ 24,935

Less: Paid in 1944.....	5,669	55
Balance, December 31, 1944.....		19,266

20

SPECIAL RESERVE FOR FUTURE PENSIONS:

Balance, December 31, 1943	\$ 13,337 10	
Transferred during year	170 10	
		13,507 20

Balance, December 31, 1944		939,963 67	1,781,963 07
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PENSION FUND—FIRST AND SECOND PERIODS

REVENUE ACCOUNT—FIRST PERIOD:

Interest on investments	\$427,884 63	
Transferred from reserve fund—excess of distribution over revenue	287,646 07	
		\$715,530 70

PENSIONERS' ACCOUNT—FIRST PERIOD:

Balance unpaid pensions, December 31, 1943	\$ 30,063 90	
From Pensions' Fund revenue account	715,530 70	
Debtors	252 72	
Special revenue—adjustment	51 20	
		\$ 745,898 52

Less:

Paid in 1944—pensioners	\$699,468 75	
Paid in 1944 for previous years	6,581 80	
Transferred to general reserve	2,589 22	
		708,639 77
		\$ 37,258 75

REVENUE ACCOUNT—SECOND PERIOD:

Unguaranteed Pensions—

Interest on investments	\$ 8,403 33	
Transferred from reserve fund—excess of distribution over revenue	3,457 42	
		\$ 11,860 75

PENSIONERS' ACCOUNT—SECOND PERIOD:

Unguaranteed Pensions—

Balance unpaid pensions, December 31, 1943	\$ 253 01	
From Pensions' Fund revenue account	11,860 75	
		\$ 12,113 76

Less:

Paid in 1944—pensioners	\$ 11,154 00	
Paid in 1944 for previous years	19 25	
		11,173 25
		940 51

PENSIONERS' ACCOUNT—SECOND PERIOD:

Guaranteed Minimum Annuities—

Balance unpaid pensions, December 31, 1943	\$ 271 32	
From Pensions' Fund revenue account	14,879 28	
		\$ 15,150 60
Less: Paid in 1944—pensioners	14,676 97	
		473 63

PENSIONERS' ACCOUNT—SECOND PERIOD:

Guaranteed Pensions with Profits—

Balance unpaid pensions, December 31, 1943	\$ 11,683 64	
From Pensions' Fund revenue account	41,679 27	
		\$ 53,362 91
Less: Paid to pensioners in 1944	37,902 11	
		15,460 80
		54,133 69

Second Period

CAPITAL

Balance, December 31, 1944	\$ 196,276 16	
Contributions paid by members	31 80	
		\$ 196,307 96
Less: Transferred to Pensions' Fund	1,278 43	
Balance, December 31, 1944		195,029 53

GENERAL RESERVE

CAPITAL REVENUE:

Balance, December 31, 1943	\$ 1,832 18	
Paid in 1944 to pensioners	11,860 75	
Less: Interest on investments	8,403 33	
Excess of distribution over revenue	3,457 42	
		\$ 346 81

OWN REVENUE:

Interest on investments	\$ 346 81	
Excess of distribution over revenue (capital—Second Period)	3,457 42	
Less: Own revenue	\$ 346 81	
Transferred from capital—Second Period	1,278 43	
		1,625 24
		1,832 18

GUARANTEED MINIMUM ANNUITIES:

Balance, December 31, 1943.....	\$175,064 94	
Transferred to surplus.....	602 46	
		\$ 174,462 48
Contributions paid by members.....	\$ 1,718 75	
Interest on investments.....	9,224 09	
Revenues for 1944.....	\$ 10,942 84	
Pensions paid in 1944.....	\$ 14,879 28	
Less: Revenue for the year 1944.....	10,942 84	
Excess of distribution over revenue.....		3,936 44
		\$ 170,526 04

SURPLUS:

Balance, December 31, 1943.....	\$ 32,931 07	
Transferred from general reserve.....	602 46	
Balance, December 31, 1944.....		33,533 53
		204,059 57

GUARANTEED DEFERRED PENSIONS WITH PROFITS:

Balance, December 31, 1943.....	\$ 371,265 76	
Contributions paid by members.....	\$ 67,049 66	
Interest on investments.....	17,877 57	
	\$ 84,927 23	
Less: Paid to 1944 pensioners.....	2,223 50	
		82,703 73
Balance, December 31, 1944.....		453,969 49

GUARANTEED DEFERRED PENSIONS AND ANNUITIES WITH PROFITS:

Balance, December 31, 1943.....	\$ 642,700 39	
Contributions paid by members.....	\$ 90,942 39	
Interest on investments.....	30,383 05	
	\$121,325 44	
Less: Pensions and annuities paid in 1944.....	11,565 62	
		109,759 82
Balance, December 31, 1944.....		752,460 21

GUARANTEED DEFERRED PENSIONS WITH PROFITS AND ANNUITIES PAYABLE UPON DEATH:

Balance, December 31, 1943.....	\$ 60,433 47	
Contributions paid by members.....	\$ 63,660 46	
Interest on investments.....	4,009 42	
	\$ 67,669 88	
Less: Annuities paid in 1944.....	2,960 60	
		64,709 28
Balance, December 31, 1944.....		125,142 75

DEFERRED PENSIONS—PENSIONS FUND:

Balance, December 31, 1943.....	\$ 57,578 77	
Contributions paid by members.....	\$ 14,768 58	
Interest on investments.....	2,869 11	
	\$ 17,637 69	
Less: Paid in 1944 to pensioners.....	82 26	
		17,555 43
Balance, December 31, 1944.....		75,134 20

GUARANTEED PENSIONS WITH PROFITS (SINGLE PREMIUM):

Balance, December 31, 1943.....	\$ 555,339 81	
Contributions paid by members.....	\$ 31,428 12	
Interest on investments.....	25,736 60	
	\$ 57,164 72	
Less: Paid in 1944 to pensioners.....	42,427 55	
		14,737 17
Balance, December 31, 1944.....		570,076 98
		2,180,843 20

FIRST AND SECOND PERIODS

GENERAL RESERVE—DEPRECIATION ON REAL ESTATE INVESTMENTS:

Balance, December 31, 1943.....	\$ 522,389 05	
Depreciation for the year 1944.....	59,375 67	
Balance, December 31, 1944.....		581,764 72
CAISSE NATIONALE D'ECONOMIE—TOTAL FUND.....		\$14,898,227 17

II. CAISSE DE REMBOURSEMENT

GUARANTEED FUND

ORDINARY CERTIFICATE:		
Balance, December 31, 1943.....	\$ 858,055 65	
Contributions paid by members.....	23,861 56	
Interest on investments.....	\$ 40,610 12	
Less: Paid to heirs of deceased members.....	21,065 42	
Transferred to Contingent Fund.....	\$ 19,574 70	
Balance, December 31, 1944.....		\$ 881,917 21

DEFERRED PENSIONS WITH PROFITS' CERTIFICATE:

Balance, December 31, 1943.....	\$	92,071 38
Contributions paid by members..		16,708 15
Interest on investments.....	\$	4,675 16
Less: Paid to heirs of deceased mem- bers.....		3,111 79
Transferred to Contingent Fund.....	\$	1,563 37

Balance, December 31, 1944.....		108,779 53	\$	990,696 74
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CONTINGENT FUND

ORDINARY CERTIFICATE:

Balance, December 31, 1943.....	\$	303,768 84
Interest on investments.....	\$	12,041 66
Transferred from Guaranteed Fund.....		19,574 70
		31,616 36

Balance, December 31, 1944.....	\$	335,385 20
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DEFERRED PENSIONS WITH PROFITS' CERTIFICATE:

Balance, December 31, 1943.....	\$	8,382 36
Interest on investments.....	\$	396 35
Transferred from Guaranteed Fund.....		1,563 37
		1,959 72

Balance, December 31, 1944.....		10,342 08		345,727 28
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TOTAL FUND.....			\$	1,336,424 02
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SUMMARY

CAISSE NATIONALE D'ECONOMIE.....	\$14,898,227 17
CAISSE DE REMBOURSEMENT.....	1,336,424 02
	\$16,234,651 19
Contributions of members paid in advance.....	148,770 96
Accounts payable.....	3,937 60
TOTAL ASSETS.....	\$16,387,359 75

Administration Fund

CAISSE NATIONALE D'ECONOMIE AND CAISSE DE REMBOURSEMENT

BALANCE SHEET

Assets

Cash on hand and in banks.....	\$	6,708 11
Accounts receivable.....		5,329 28
Société Nationale de Fiducie (deposit).....		76,136 81
Bonds and debentures.....		5,500 00
Accrued interest.....		56 43
Furniture and fixtures, less depreciation.....		2,149 69
Head office premises.....		192,996 35
Deferred charges.....		614 70
TOTAL ASSETS.....		\$289,491 37

Liabilities

Accounts payable.....	\$	12,669 63
Reserves:		
Depreciation on head office premises.....	\$	18,997 14
Insurance on sub-agents.....		6,000 00
Insurance on agents.....		21,000 00
Contingencies.....		87,032 00
		133,029 14
Caisse Nationale d'Economie—4%—June 30, 1954.....		56,003 41
Surplus of assets over liabilities.....		87,789 19
TOTAL.....		\$289,491 37

REVENUE ACCOUNT

Income

CAISSE NATIONALE D'ECONOMIE:		
Entrance fees—First Period.....	\$	3,201 62
Entrance fees—Second Period.....		25,475 57
Renewals—First Period.....		138,078 58
Renewals—Second Period.....		35,915 89
		\$202,671 66
Interest on overdue contributions.....	\$	5,338 53
Interest on investments and deposits.....		2,709 97
		8,048 50
		\$210,720 16
CAISSE DE REMBOURSEMENT:		
Entrance fees and renewals—First Period.....	\$	18,719 92
Entrance fees and renewals—Second Period.....		6,686 26
		25,406 18
		\$236,126 34

Expenditures (Combined)

Commissions to agents.....	\$ 69,267 89		
Publicity extension and organization.....	37,201 54		
Administration expenses.....		\$106,469 43	
Fees—Société Nationale de Fiducie.....		94,683 37	
		24,691 03	
			225,843 83
BALANCE CARRIED TO PROFIT AND LOSS ACCOUNT.....			\$ 10,282 51

PROFIT AND LOSS ACCOUNT

Balance, December 31, 1943.....			\$ 86,653 98
Surplus of revenues over expenditures.....	\$ 10,282 51		
Transferred from Contingent Fund.....	12,000 00		
		\$ 22,282 51	
Less:			
Increase in reserve.....	\$ 6,147 30		
Paid to employees' Pension Fund.....	15,000 00		
		21,147 30	
			1,135 21
BALANCE, DECEMBER 31, 1944.....			\$ 87,789 19

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, 1944

NAME OF COMPANY	REAL ESTATE (LESS ENCUM- BRANCES THEREON)		MORTGAGE LOANS ON REAL ESTATE		BONDS, DEBENTURES AND DEBENTURE 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.	7,615	00	3,000	00	234,488	44	568	90	37,359	33	2,721	88	10,944	29	49	83	242	24	296,989	91	
Home Assurance Co. of Canada.			1,679	69	265,551	25			54,810	56	1,782	63	45,459	61			3	00	369,286	74	
Merchants Fire Insurance Co.	100,000	00	8,200	00	513,755	02			75,206	04	6,345	17	11,504	46	800	53	242	24	716,053	46	
Pilot Insurance Company.					959,153	84			106,328	69	5,915	43	82,679	23	1,382	83	*28,848	78	1,184,308	80	
Queen City Fire Insurance Co.			9,000	00	653,419	03	27,501	26	31,413	96	7,673	37	7,882	51					736,890	13	
Sterling Insurance Co.					113,255	92	14,750	00	8,388	14	499	19	6,694	28	312	43			143,899	96	
CASH MUTUALS																					
Perth Mutual Fire Insurance Co.	39,000	00	19,250	00	1,968,555	76	44,266	75	109,038	89	15,209	21	33,240	79	989	18			2,229,550	58	
Waterloo Mutual Fire Insurance Co.	35,000	00	137,286	25	2,120,396	97	33,494	01	19,095	17	17,729	63	48,514	48					2,411,516	51	
STOCK MUTUALS																					
Equitable Fire Insurance Co.			49,100	00	1,343,998	04			358,319	58	13,239	80	76,928	34	100,974	86			1,942,560	62	
Missisquoi & Rouville Mutual Fire Ins. Co.	3,750	00	4,530	00	889,924	00			31,980	16	6,576	14	35,171	31	9,829	31	3,288	31	985,049	23	
TOTALS.	185,365	00	232,945	94	9,062,498	27	120,580	92	831,940	52	77,692	45	359,019	30	114,338	97	32,624	57	11,016,105	94	

*Refundable portion of excess profits tax, \$16,923.71; C.S.V. life insurance policy, \$11,550.00.

The amounts of deposits (par value) pursuant to section 40 of The Insurance Act at date of publication are as follows: Hand-in-Hand Insurance Co., \$40,000.00; Home Assurance Co. of Canada, \$102,866.66 (held by Province of Alberta as reciprocal deposit respecting contracts in Alberta, British Columbia, Saskatchewan, Manitoba and Ontario); Merchants Fire Insurance Co., \$29,586.67; 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., \$160,000.00; Waterloo Mutual Fire Insurance Co., \$100,000.00; Equitable Fire Insurance Co., \$50,000.00; Missisquoi & Rouville Mutual Fire Insurance Co., \$55,000.00.

II. FIRE AND OTHER CLASSES (Cont'd)
Liabilities, December 31, 1944

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.	2,574	34	40,995	71	18,802	99	707	66	1,989	36			332	05	65,402	11	231,587	80	100,000	00	
Home Assurance Co. of Canada	26,477	50	117,242	42	60,632	27	29,924	06	2,195	69	107	00	12,500	00	249,078	94	120,207	80	62,500	00	
Merchants Fire Insurance Co.	10,461	34	114,718	10	9,027	88	676	02	368	54	30,000	00			165,487	88	550,565	58	150,000	00	
Pilot Insurance Co.	134,094	61	292,312	08	26,355	52	10,253	00	131	69	35,000	00			498,146	90	686,161	90	204,500	00	
Queen City Fire Insurance Co.	2,047	00	43,874	24	7,632	63	354	70	808	52					54,716	59	682,173	54	100,000	00	
Sterling Insurance Co.	1,567	36	12,836	46	2,338	51	4,024	85	115	19			920	13	21,802	50	122,097	46	100,000	00	
CASH MUTUALS																					
Perth Mutual Fire Insurance Co.	25,320	62	164,756	66	20,000	00			1,168	57	200,000	00			411,245	85	1,818,304	73			
Waterloo Mutual Fire Insurance Co.	16,000	00	280,883	64	10,961	69	573	55	54	75	59,500	00	\$55,186	34	423,159	97	1,988,356	54			
STOCK MUTUALS																					
Equitable Fire Insurance Co.	21,140	58	253,696	83	23,425	00	254,241	30							552,503	71	1,390,056	91	119,500	00	
Missisquoi & Rouville Mutual Fire Ins. Co.	20,524	37	148,482	28	9,303	59	9,204	93			12,500	00			200,015	17	785,034	06	44,000	00	
TOTALS	260,207	72	1,469,798	42	188,480	08	309,959	57	6,832	31	337,107	00	69,174	52	2,641,559	62	8,374,546	32	880,500	00	

* Pension fund.

II. FIRE AND OTHER CLASSES (Cont'd)
Profit and Loss Account for the Year Ending December 31, 1944

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.	53,911	64	60,411	59	15,438	04	477	97	27,103	21	43,019	22	17,392	37
Home Assurance Co. of Canada	350,052	53	328,583	61	140,540	24	13,487	52	179,095	48	333,123	24	*4,539	63
Merchants Fire Insurance Co.	144,050	87	137,738	40	59,027	79	2,591	36	80,797	26	142,416	41	*4,678	01
Pilot Insurance Co.	632,538	50	615,400	21	215,676	44	2,649	48	326,314	93	544,640	85	70,759	36
Queen City Fire Insurance Co.	47,871	42	44,703	54	21,586	70	1,086	61	22,602	71	45,276	02	*572	48
Sterling Insurance Co.	18,258	85	18,440	19	9,693	35	269	54	5,328	40	15,291	29	3,148	90
CASH MUTUALS														
Perth Mutual Fire Insurance Co.	217,209	56	211,990	04	98,056	85	3,519	07	112,367	61	213,943	53	*1,953	49
Waterloo Mutual Fire Insurance Co.	331,000	49	327,331	18	141,500	95	3,366	63	178,180	11	322,847	69	4,483	49
STOCK MUTUALS														
Equitable Fire Insurance Co.	437,398	14	392,303	07	218,622	10	11,637	87	120,235	94	350,495	91	41,807	16
Missisquoi & Rouville Mutual Fire Insurance Co.	231,906	85	214,811	41	112,091	51	3,134	30	98,824	46	214,050	27	761	14
TOTALS	2,464,198	85	2,351,713	24	1,032,033	97	42,220	35	1,150,850	11	2,225,104	43	126,608	81

II. FIRE AND OTHER CLASSES (Continued)
Profit and Loss Account for the Year Ending December 31, 1944 (Continued)

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		LOSSES 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.	10,877	79	1,985	81	217	51			13,081	11	22,722	03			96	39	22,818	42	9,737	37	7,055	06
Home Assurance Co. of Canada	8,516	43	9,961	02	6,320	00	1	50	24,798	95	4,133	46					4,133	46	20,665	49	16,125	86
Merchants Fire Insurance Co.	27,201	67	10,843	26			18	00	38,062	93	6,659	42			3,000	00	9,659	42	28,403	51	23,725	50
Pilot Insurance Co.	26,078	19	1,830	59					28,046	79	40,576	53			1,192	38	41,768	91	9,137	22	57,037	24
Queen City Fire Insurance Co.	30,545	27	2,971	95	3,086	26			36,603	48	10,895	80	10,000	00	617	62	21,513	42	15,090	06	14,517	58
Sterling Insurance Co.	4,909	19			1,600	00		45	6,551	87	2,995	17			14	88	3,010	05	3,544	82	6,093	72
CASH MUTUALS																						
Perth Mutual Fire Insurance Co.	70,290	66	4,921	25					75,211	91					**11,289	43	11,289	43	63,922	48	61,968	99
Waterloo Mutual Fire Insurance Co.	77,699	98	17,149	95			456	27	95,306	20					†15,729	36	15,729	36	79,576	84	84,060	33
STOCK MUTUALS																						
Equitable Fire Insurance Co.	59,168	74	1,500	00					60,668	74					3	06	3,060	03			57,608	71
Missisquoi & Rouville Mutual Fire Ins. Co.	32,206	48	4,118	22					36,324	70	7,536	88			484	88	8,021	76	28,302	94	29,064	08
TOTALS	347,494	40	55,282	05	11,223	77	659	46	414,659	68	95,519	29	10,000	00	35,484	97	141,004	26	273,655	42	300,364	33

*Deficit.
 **Transferred to contingency reserve, \$10,000.00.
 †Pension fund reserve, \$10,122.55.

**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, 1944

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.	\$ c.	\$ c.
Fire.....	12,720,855 00	12,370,405 00	59,221 85	8,963 27	50,258 58	13,653 48
Automobile.....			5,585 60		5,585 60	1,865 97
Plate Glass.....				2,136 98	-2,136 98	-81 41
Sprinkler or Leakage.....			3 90		3 90	
Explosion.....			312 81	24 70	288 11	
TOTALS.....	12,720,855 00	12,370,405 00	65,124 16	11,124 95	53,999 21	15,438 04
HOME ASSURANCE COMPANY OF CANADA						
Fire.....	10,740,853 62	3,727,595 76	114,539 82	89,330 45	25,209 37	14,265 90
Automobile.....			169,110 86	4,093 42	165,017 44	81,165 50
Accident and Sickness.....			152,839 45		152,839 45	43,204 31
Personal Property.....			6,014 28		6,014 28	1,747 62
Plate Glass.....			971 99		971 99	156 91
TOTALS.....	10,740,853 62	3,727,595 76	443,476 40	93,423 87	350,052 53	140,540 24
MERCHANTS FIRE INSURANCE COMPANY						
Fire.....	35,970,470 00	41,299,502 00	137,990 99	19,190 99	118,800 00	45,078 85
Automobile.....			24,473 79	48 15	24,425 64	13,946 78
Sprinkler Leakage.....			3 20		3 20	
Explosion.....			1,456 64	649 61	807 03	2 16
Earthquake.....			15 00		15 00	
TOTALS.....	35,970,470 00	41,299,502 00	163,939 62	19,888 75	144,050 87	59,027 79
PILOT INSURANCE COMPANY						
Fire.....	20,305,298 00	28,839,213 00	118,522 91	35,523 58	82,999 33	33,069 08
Automobile.....			552,680 78	25,538 54	527,142 24	169,094 70
Accident—Public Liability.....			7,260 61	1,236 11	6,024 50	8,945 42
Accident and Sickness.....			1,512 06	1,512 06		
Guarantee Surety.....			5,261 48	2,234 07	3,027 41	-33 75
Inland Transportation.....			1,852 23		1,852 23	424 28
Personal Property.....			5,262 94	632 82	4,630 12	1,652 79
Plate Glass.....			4,091 88		4,091 88	2,254 42
Theft.....			3,256 78	485 99	2,770 79	269 50
TOTALS.....	20,305,298 00	28,839,213 00	699,701 67	67,163 17	632,538 50	215,676 44
QUEEN CITY FIRE INSURANCE COMPANY						
Fire.....	9,996,640 00	19,234,404 00	51,353 68	3,520 22	47,833 46	21,586 70
Explosion.....			32 96		32 96	
Earthquake.....			5 00		5 00	
TOTALS.....	9,996,640 00	19,234,404 00	51,391 64	3,520 22	47,871 42	21,586 70
STERLING INSURANCE COMPANY						
Fire.....	3,904,452 88	2,449,782 40	42,234 16	23,980 50	18,253 66	9,693 35

ABSTRACT OF BUSINESS IN CANADA ETC. (Concl'd)

CLASSES OF INSURANCE	GROSS RISKS WRITTEN	NET AT RISK	PREMIUMS WRITTEN LESS RETURN PREMIUMS	REINSURANCE CEEDED	NET PREMIUMS WRITTEN	NET LOSSES INCURRED
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PERTH MUTUAL FIRE INSURANCE COMPANY

Fire.....	\$ c. 36,691,746 00	\$ c. 46,982,771 00	\$ c. 290,607 63	\$ c. 73,398 07	\$ c. 217,209 56	\$ c. 98,056 85
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WATERLOO MUTUAL FIRE INSURANCE COMPANY

Fire.....	54,745,284 00	83,179,736 00	428,075 53	97,088 17	330,987 36	141,299 86
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EQUITABLE FIRE INSURANCE COMPANY (STOCK-MUTUAL)

Fire.....	58,206,522 81	56,634,888 86	986,103 62	548,705 48	437,398 14	218,622 10
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MISSISQUOI & ROUVILLE MUTUAL FIRE INSURANCE COMPANY

Fire.....	25,717,726 80	34,603,398 89	284,776 85	56,313 33	228,463 52	107,459 53
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**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	129,598 05	129,598 05	
1940	162,127 10	161,038 11	161,038 11	161,038 11	161,038 11		
1941	214,464 78	209,463 45	209,463 45	209,463 45			
1942	195,699 08	195,699 08					
1943	184,735 55	184,735 55					
1944	230,259 97						

HAND-IN-HAND 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	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	81,920 65	81,920 65	81,920 65	81,920 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 55	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	21,425 35	21,425 35	21,425 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	29,107 21	29,107 21	29,107 21
1940	13,248 61	13,150 51	13,150 51	13,150 51	13,150 51		
1941	6,592 47	7,170 03	7,170 03	7,170 03			
1942	14,058 88	13,839 50	13,795 22				
1943	25,575 71	24,885 94					
1944	16,650 06						

HOME ASSURANCE COMPANY OF CANADA

YEAR INCURRED	1ST YEAR	2ND YEAR	3RD YEAR	4TH YEAR	5TH YEAR	6TH YEAR	ULTIMATE
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1942	128,139 49	128,139 49	128,139 49				
1943	109,505 01	109,505 01					
1944	154,027 76						

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	64,051 26	64,101 26	64,101 26
1940	62,785 64	62,086 09	62,086 09	62,086 09	62,086 09		
1941	63,757 49	61,386 34	63,398 26	63,398 26			
1942	55,469 04	53,458 41	53,458 41				
1943	60,210 70	60,008 72					
1944	61,773 13						

MISSISQUOI 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	67,449 91	67,449 91		
1941	69,031 97	68,748 80	68,748 80	68,748 80			
1942	77,995 14	76,679 58	76,679 58				
1943	101,299 79	99,754 64					
1944	116,770 96						

(D)
FRATERNAL SOCIETIES

**ASSETS, LIABILITIES, INCOME, DISBURSEMENTS
EXHIBIT OF POLICIES**

FRATERNAL SOCIETIES
Assets, December 31, 1944

SOCIETY	LEDGER ASSETS						NON-LEDGER ASSETS						TOTAL ADMITTED ASSETS
	REAL ESTATE	MORTGAGE LOANS ON REAL ESTATE	LOANS OR LIENS ON POLICIES	BONDS AND DEBENTURES	CASH ON HAND AND IN BANKS	ALL OTHER	TOTAL LEDGER ASSETS	INTEREST AND RENTS DUE AND ACCRUED	PREMIUMS DUE AND DEFERRED	ALL OTHER	TOTAL ADMITTED NON-LEDGER ASSETS		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canadian Order of Foresters	19,185 91		172,453 74	20,804,809 06	70,581 65		21,067,120 36	227,514 47	42,210 01		269,733 48	21,336,853 84	
Civil Service M.B. Society			2,119 21	348,955 42	2,305 79		352,480 42	3,283 73	81 77		3,365 50	355,845 92	
Hamilton Firemen				734,764 52	1,099 97	175 62	915,040 11					916,040 11	
Hamilton Police		135,886 40		443,700 45	3,528 26		896,020 39					896,020 39	
London Police				911,754 83	4,735 55		1,283,262 77	17,333 17			17,333 17	1,302,595 84	
Ontario Commercial Travellers Ass'n.				39,758 32	4,025 41		43,783 73					43,783 73	
Ontario Secondary School Teachers				817,760 24	529 40		818,289 64	17,238 58			17,238 58	835,528 22	
Ottawa Firemen's Fund				1,069,146 00	9,211 44	6,075 00	1,078,432 44	10,087 00			10,087 00	1,088,519 44	
Ottawa Police Fund		7,000 00		517,760 75	9,211 44		526,972 19	15,168 70			15,168 70	542,140 89	
Reliable Life Insurance Society	32,000 00		138,595 88	2,638,662 25	65,312 72	5,000 64	2,875,571 49	36,802 33	16,378 75		2,938,752 24	2,975,023 48	
Sons of England	37,715 32	600 00	15,104 61	457,117 13	19,951 10		520,588 16	3,872 79			5,745 92	526,334 08	
Stratford Municipal Benefit Fund				80,247 19	758 21		81,005 40	2,803 00	833 06		2,653 92	83,658 36	
Toronto Firemen's Fund				4,502,722 09			4,502,722 09	51,803 37			51,803 37	4,554,525 46	
Toronto Police Fund		31,800 00		3,400,197 57			3,431,997 57	81,407 06	1,159 70		82,566 76	3,514,564 33	
Union St. Joseph du Canada	139,276 18		117,823 52	4,764,034 91	167,917 35	7,287 90	5,196,339 86	52,368 79	30,881 06		156,944 09	5,353,284 55	
TOTALS	228,177 41	504,038 69	446,096 96	45,213,189 74	415,971 28	18,539 16	45,826,013 24	519,892 22	90,720 29	74,527 90	685,149 41	47,511,153 65	

FRATERNAL SOCIETIES (Cont'd)
Assets and Liabilities According to Funds, December 31, 1944

SOCIETY	ADMITTED ASSETS (LEDGER AND NON-LEDGER)						LIABILITIES (EXCEPT ACTUARIAL RESERVES)													
	MORTUARY FUND		SICKNESS AND OTHER BENEFICIARY FUNDS		SPECIAL FUNDS		GENERAL (EXPENSE) FUND		TOTAL		MORTUARY FUND		SICKNESS AND OTHER BENEFICIARY FUNDS		SPECIAL FUNDS		GENERAL (EXPENSE) FUND		TOTAL	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Canadian Order of Foresters	20,134	618 08	1,069	847 94	86,627	69	45,760	13	21,336	853 84	294,304	97	3,307	45	3,698	80	301,311	22		
Civil Service M. B. Society	355,845	92	915,040	11			915,040	11			188	09					188	09		
Hamilton Firemen			896,620	39																
London Police			448,788	71																
Ontario Commercial Travellers Ass'n.	1,302,595	84					1,302,595	84			10,255	00								
Ontario Secondary School Teachers	40,464	73					44,242	31									45,000	00		
Ottawa Firemen			835,809	73			835,809	73												
Ottawa Police			737,277	29			737,277	29												
Ottawa Superannuation Fund			1,024,811	15			1,024,811	15												
Reliable Life Insurance Society	2,658,419	13	250,235	45	1,040	50	22,617	49	2,937,312	57	86,561	29	8,355	86	2,626	21	97,544	22		
Sons of England	109,963	10	29,752	19	27,888	55	67,640	14	535,243	98	4,727	50	3,333	06	12	15	8,571	48		
Stratford Municipal Benefit Fund			183,118	47					183,118	47										
Toronto Firemen's Fund			4,554,654	46			4,554,654	46												
Toronto Police Fund			6,054,654	33			6,054,654	33												
Union St. Joseph du Canada	4,709,577	82	561,220	62	46,301	40	36,184	71	5,353,284	55	54,082	95	6,347	02	4,271	30	64,859	43		
TOTALS	29,611,484	62	17,561,830	84	161,858	14	175,980	05	47,511,153	65	450,119	80	255,412	12	10,608	46	761,798	17		

FRATERNAL SOCIETIES (Cont'd)
Receipts and Disbursements by Funds, 1944
MORTUARY FUND

SOCIETY	RECEIPTS						DISBURSEMENTS						BALANCE LEDGER ASSETS, DEC. 31, 1944													
	PREMIUMS, DUES, ETC.		INTEREST AND RENTS		PROFIT ON SALE OF ASSETS		TRANSFERS FROM OTHER 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.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Cdn. Order of Foresters.....	19,753,537	08	595,385	61	880,995	07	106,292	55	66	15	57,854	79	1,640,595	07	983,519	77	238,627	09	150,130	98	1,372,278	44	20,021,853	71		
Civil Service M.B. Soc.....	330,877	47	26,185	08	14,676	20	1,012	15	.....	.....	113	97	41,987	40	15,543	91	20,738	42	1,584	93	17,128	84	355,736	03
Ontario Commercial Travellers.....	1,232,737	42	2,406	90	50,388	34	27,906	33	.....	.....	.....	.....	104,330	67	11,067	00	.....	.....	.....	.....	61,805	42	1,285,262	67
Ont. Sec. School Teachers.....	35,534	75	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	7,301	78	2,600	00	630	38	.....	.....	2,630	38	40,206	15
Reliable Life Insur. Soc.....	2,791,802	83	205,000	69	113,453	60	.....	.....	1,535	40	320,018	99	243,334	30	.....	.....	107,023	94	10,050	53	360,408	77	2,721,413	06
Sons of England.....	411,080	33	23,687	20	16,727	37	2,000	00	.....	.....	76	12	42,490	89	42,276	59	5,016	87	.....	.....	47,293	46	406,277	76
Union St. Joseph du Can.....	4,840,062	58	37,024	90	171,885	13	2,697	62	2,033	00	.....	.....	523,640	65	325,634	38	285,711	59	751	37	612,097	34	4,751,605	89
TOTALS.....	29,375,632	47	1,230,640	56	1,248,126	81	1,399,908	65	2,099	15	59,590	28	2,680,365	45	1,653,375	95	85,711	59	372,037	30	102,517	81	2,473,642	65	29,582,355	27

SICKNESS FUND AND SICKNESS AND FUNERAL FUND

Cdn. Order of Foresters.....	1,002,862	94	50,327	23	51,409	00	12,292	58	.....	1,048	34	115,077	15	45,817	35	17,272	29	63,089	64	1,054,850	45	
Reliable Life Insur. Soc.....	191,521	03	25,044	70	8,510	68	.....	.....	.....	1	68	33,557	06	19,741	50	955	16	30,714	55	194,363	54
Sons of England.....	2,382	11	4,251	01	47	71	243	00	.....	.....	.....	4,298	72	2,951	87	213	63	3,165	50	3,515	33
Union St. Joseph du Can.....	436,162	99	46,328	42	15,483	25	62,054	67	41,317	02	25,736	71	6,634	00	73,677	73	424,839	93
TOTALS.....	1,632,929	07	125,951	36	75,450	64	12,535	58	1,050	02	214,987	60	109,827	74	25,736	71	10,231	52	24,851	45	1,707,647	42

FUNERAL FUND

Sons of England.....	31,809	12	22,189	39	1,257	43	191	08	23,637	90	29,690	00	1,844	96	31,534	96	23,912	06
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CHILD OR JUVENILE FUND

Cln. Order of Foresters.....	2,840 24	3,101 50	87 07	3,278 57	520 00	66 15	586 15	5,532 66
Reliable Life Insur. Soc.....	41,186 10	15,813 77	2,004 53	.....	17,851 93	402 18	.....	6,325 50	7,030 34	51,997 69
Union St. Joseph du Can....	109,580 39	36,366 53	4,284 30	67 24	40,718 07	8,448 74	7,121 30	2,033 00	17,603 04	132,695 42
TOTALS.....	153,006 73	55,371 80	6,375 90	67 24	61,828 57	9,430 92	7,121 30	8,474 65	25,209 53	190,225 77

PENSION AND BENEFIT FUND (Municipal Pension Fund Associations Only)

Hamilton Firemen's.....	899,721 03	25,730 62	34,241 37	.....	60,570 79	37,518 97	2,230 35	1,614 85	40,968 66	919,323 16
Hamilton Police.....	861,301 50	23,345 08	36,168 72	3,846 25	64,879 68	22,789 94	.....	.....	24,404 79	901,776 39
London Police.....	434,045 21	8,695 82	12,320 26	6,063 62	27,164 70	12,069 64	.....	351 56	12,431 20	438,758 71
Ottawa Firemen's.....	768,773 65	24,450 66	30,852 65	22,598 59	88,882 68	35,037 90	.....	1,975 44	37,013 34	820,642 99
Ottawa Police.....	691,466 89	30,680 35	28,767 51	61 47	59,734 33	20,379 84	.....	550 89	20,940 73	730,270 49
Ottawa Superannuation.....	913,726 21	95,869 60	36,845 74	.....	133,425 36	34,796 72	.....	212 40	35,009 12	1,012,142 45
Stratford M.B. Society.....	168,444 57	7,484 04	6,548 16	1,180 00	152,223 20	2,485 87	.....	176 50	2,662 37	181,005 40
Toronto Firemen's.....	4,299,740 44	135,448 78	178,460 46	.....	352,769 80	145,185 04	.....	1,335 30	146,530 34	4,505,959 90
Toronto Police.....	5,064,488 94	300,643 21	243,224 72	.....	633,051 57	314,837 84	.....	3,765 38	318,603 22	5,978,937 29
TOTALS.....	14,701,708 44	652,348 16	607,369 59	33,749 93	14,435,702 11	625,101 76	2,230 35	9,418 30	1,783,300	638,533 77

SPECIAL FUNDS

Sons of England—	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Guarantee Fund.....	9,824 69	531 53	378 09	.....	1,230 37	.....	.....	1,230 37	1,230 37	9,824 69
Sup. Lodge Expise. F.....	13,500 28	4,034 74	407 18	.....	4,441 92	.....	.....	287 00	287 00	17,655 20
Widows & Orphans F.....	1,975 09	.....	51 63	.....	51 63	35 00	.....	.....	35 00	1,991 72
Shakespeare Mem. Fund.....	482 66	.....	12 61	.....	12 61	.....	.....	.....	.....	495 27
Hospital Fund.....	183 69	1,386 50	1 29	.....	1,387 79	1,376 00	.....	122 52	1,498 52	72 96
Reliable Life Ins. Soc.—	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Guarantee Fund.....	1,000 00	81 00	5 00	.....	86 00	.....	.....	86 00	86 00	1,000 00
Union St. Joseph du Can.—	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
General Reserve Fund.....	44,762 64	4,432 09	1,649 64	25 89	6,107 62	.....	2,741 96	2,152 43	4,894 39	45,975 87
Oeuvre du Centm	59 24	562 73	11 34	.....	574 07	571 08	.....	.....	571 08	62 23
Collegial.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
TOTALS.....	71,788 29	11,028 59	2,516 78	25 89	13,892 01	1,982 08	2,741 96	1,725 89	2,152 43	8,602 36

FRATERNAL SOCIETIES (Concl'd)
Receipts and Disbursements by Funds, 1944 (Concl'd)
GENERAL EXPENSE FUND

SOCIETY	BALANCE LEDGER ASSETS, DEC. 31, 1943		RECEIPTS						DISBURSEMENTS				BALANCE LEDGER ASSETS, DEC. 31, 1944	
	\$	c.	INTEREST AND RENTS	TRANSFERS FROM OTHER FUNDS	ALL OTHER RECEIPTS	TOTAL	HEAD OFFICE EXPENSE	AGENCY AND ORGANIZATION EXPENSE	OTHER EXPENSE	TOTAL	\$	c.	\$	c.
Canadian Order of Foresters.....	33,957	47	156	65	4,169	15	202,933	20	87,974	80	193,660	67	43,230	00
Civil Service M.B. Society.....							1,458	22	548	22	1,458	22		
Hamilton Women's Fund.....							1,219	44	734	34	1,219	34		
Hamilton Police Fund.....							1,614	85	464	85	1,614	85		
London Police Fund.....							351	56	79	76	351	56		
Ontario Commercial Travellers Ass'n.....							20,738	42	11,976	52	20,738	42		
Ontario Secondary School Teachers.....	3,561	96	57	22			630	38	135	68	1,975	44	3,777	58
Ottawa Women's Fund.....							1,975	44	425	10	1,975	44		
Ottawa Police Fund.....							550	89	221	77	550	89		
Ottawa Superannuation Fund.....							123,453	33	15,802	16	118,681	91		
Reliable Life Insurance Society.....	15,282	84			249	87	126,016	56	67,979	88	17,292	92	22,617	49
Sons of England.....	65,947	19	1,361	94	1,572	54	17,820	89	2,629	44	17,292	92	66,475	16
Stratford Municipal Benefit Fund.....							176	50	76	50	176	50		
Toronto Firemen's Fund.....							1,345	30	795	30	1,345	30		
Toronto Police Fund.....							3,765	38	696	24	3,765	38		
Union St. Joseph du Canada.....	44,842	21			1,372	28	131,570	83	68,067	77	149,002	14	27,410	90
TOTALS.....	163,591	67	1,575	81	7,313	84	512,214	98	112,153	31	512,295	52	163,511	13

Exhibit of Policies (Mortuary), December 31, 1944

SOCIETY	WHOLE LIFE		LIMITED LIFE		ENDOWMENT		TERM		OTHER PLANS		TOTAL	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Canadian Order of Foresters.....	23,163,790	82	2,245,901	78	7,426,064	93			137,040	00	32,972,797	53
Civil Service M.B. Society.....	1,303,150	00									1,303,150	00
Ontario Commercial Travellers Ass'n.....	1,604,645	00					900,000	00			1,604,645	00
Ontario Secondary School Teachers.....	3,625,843	00	1,748,958	00	1,216,046	00	277,750	00	691,000	00	7,559,597	00
Reliable Life Insurance Society.....	378,016	63	398,630	82					40,200	00	816,847	45
Sons of England.....	7,807,435	00	3,238,500	00	10,905,850	00			305,250	00	22,257,035	00
Union St. Joseph du Canada.....			7,631,990	60	19,547,960	93	1,177,750	00	1,173,490	00	67,414,071	98
TOTALS.....	37,882,880	45	7,631,990	60	19,547,960	93	1,177,750	00	1,173,490	00	67,414,071	98

III
STATISTICAL TABLES

TABLE I. SUMMARY OF RESOURCES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS
For Years 1912 to 1944 Inclusive

TABLE I (a)

YEAR	NUMBER OF COMPANIES	TOTAL ASSETS (1)	TOTAL PREMIUM NOTE RESIDUE (2)	TOTAL LIABILITIES (NOT INCLUDING UNEARNED PREMIUMS) (3)	TOTAL RESOURCES [(1) + (2) - (3)] (4)	TOTAL AMOUNT AT RISK (5)	PER-CENTAGE OF (4) TO (5) (6)
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 (1)	TOTAL PREMIUM NOTE RESIDUE (2)	TOTAL LIABILITIES (INCLUDING UNEARNED PREMIUMS) (3)	TOTAL RESOURCES [(1) + (2) - (3)] (4)	TOTAL AMOUNT AT RISK (5)	PER-CENTAGE OF (4) TO (5) (6)
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
1943	67	6,650,343	15,535,561	1,295,160	20,890,744	636,545,069	3.282
1944	66	7,053,345	16,135,403	1,303,885	21,884,863	667,992,278	3.276

NOTE.—Beginning 1924, companies were required to set up in their annual statements, 80% liability for unearned portions of cash payments paid three years in advance; beginning 1931, they were further required to set up 80% liability for unearned portions of annual instalments of cash payments. Total liabilities increased accordingly.

TABLE II. SUMMARY OF NET RECEIPTS AND EXPENDITURES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS

For Years 1909 to 1944 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)
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	621,591	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	1,069,572	292,554	62.2	18.0
1936	1,793,487	149,811	1,643,676	917,834	296,616	55.8	18.0
1937	1,780,606	153,684	1,626,922	903,917	306,929	55.6	18.9
1938	1,784,359	156,666	1,627,693	968,424	308,564	59.5	19.0
1939	1,760,304	146,622	1,613,682	951,144	318,286	58.9	19.7
1940	1,776,005	180,536	1,595,469	939,186	330,900	58.9	20.7
1941	1,822,172	185,495	1,636,677	1,002,865	330,652	61.3	20.2
1942	1,926,456	217,512	1,708,944	866,926	355,407	50.7	20.8
1943	2,028,968	252,701	1,776,267	896,956	373,229	50.5	21.0
1944	2,134,824	345,182	1,789,642	1,179,988	392,425	65.9	21.9
TOTALS	50,893,959	4,336,494	46,557,465	34,142,140	8,766,827	73.3	18.8
					Interest received, 1909-44	2,935,572	
					Management cost, less interest	5,831,255	12.5

TABLE III. SUMMARY OF COST OF INSURANCE PER ANNUM OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS
For Years 1904 to 1944 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
1904.....	72	\$ 165,166,306	\$ 78,316	.0474	\$ 287,738	.1742	cents 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	535,498,609	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	2,392,778	.3755	42.90
1932.....	68	604,520,433	318,974	.0528	1,761,542	.2914	34.42
1933.....	68	560,496,791	311,157	.0555	1,475,427	.2632	31.87
1934.....	68	536,843,424	305,139	.0568	1,022,875	.1905	24.73
1935.....	68	528,111,467	292,554	.0554	972,708	.1842	23.96
1936.....	67	531,377,990	296,616	.0558	927,560	.1746	23.04
1937.....	67	538,254,434	306,929	.0570	904,542	.1681	22.51
1938.....	67	546,935,801	308,564	.0564	991,107	.1812	23.76
1939.....	67	556,435,100	318,286	.0572	929,615	.1671	22.43
1940.....	67	565,580,645	330,900	.0585	951,261	.1682	22.67
1941.....	67	576,740,876	330,652	.0573	973,048	.1687	22.60
1942.....	67	594,636,757	355,407	.0598	882,406	.1484	20.82
1943.....	67	621,344,236	373,229	.0601	924,817	.1488	20.89
1944.....	66	652,268,673	392,425	.0602	1,142,098	.1751	23.53

TABLE IV. LIFE INSURANCE—NET PREMIUMS ON ONTARIO BUSINESS, 1944

NAME	NET ASSURANCE PREMIUMS				NET CONSIDERATION FOR ANNUITIES				TOTAL NET PREMIUM INCOME	
	ORDINARY	INDUSTRIAL	GROUP	TOTAL	ORDINARY	GROUP	TOTAL			
	\$	\$	\$	\$	\$	\$	\$			
JOINT STOCK										
Aetna.....	376,690	.....	1,168,770	1,545,460	153	234,835	234,988	1,780,448	
Canada.....	5,185,879	.....	825,030	6,010,909	1,574,954	351,136	1,926,090	7,936,999	
Commercial Life.....	161,360	.....	683	162,043	728	.....	728	162,771
Confederation.....	287	.....	.....	287	.....	222,342	.....	287
Continental Insurance.....	3,413,615	.....	295,458	3,709,073	390,576	.....	612,918	4,321,991
Crown.....	805,027	.....	457	805,484	78,293	.....	78,293	883,777
Dominion.....	2,180,205	.....	28,883	2,209,088	211,759	42,163	253,922	2,463,010	
Dominion of Canada General.....	276,369	.....	1,110	277,479	41,881	.....	41,881	319,360
Eaton, T.....	554,562	.....	.....	554,562	48,123	.....	48,123	602,685
Empire.....	772,377	.....	243	772,620	42,497	.....	42,497	815,117
Equitable of Canada.....	967,596	.....	2,569	970,165	47,259	.....	47,259	1,017,424
Excelsior.....	1,862,614	36	.....	1,862,650	167,188	.....	167,188	2,029,838
Great West.....	4,295,814	.....	123,786	4,419,600	449,901	125,124	575,025	4,994,625	
Imperial.....	3,440,263	.....	70,298	3,510,561	30,957	.....	30,957	3,946,132
Liverpool & London & Globe.....	973	.....	.....	973	.....	215,141	.....	973
London.....	8,949,773	6,775,232	551,369	16,276,374	166,791	.....	381,932	16,658,306	
Loyal Protective.....	11,392	.....	.....	11,392	.....	.....	.....	11,392
Manufacturers.....	3,957,023	.....	95,664	4,052,687	608,716	49,299	658,015	4,710,702	
Monarch.....	549,217	.....	549,217	549,217	69,374	.....	69,374	618,591
Montreal.....	408,222	.....	42,255	450,477	10,241	.....	10,241	460,718
National of Canada.....	486,436	.....	39,224	525,660	40,676	.....	40,676	566,336
Northern.....	706,908	.....	31,018	737,926	56,415	19,809	76,224	814,150	
Occidental.....	246,419	.....	24,455	270,874	418	.....	418	271,292
Prudential of England.....	879,794	.....	8,010	887,804	197,730	.....	197,730	1,085,534
Royal.....	203,827	.....	.....	203,827	.....	.....	.....	203,827
Sauvegarde.....	185,909	.....	.....	185,909	.....	.....	.....	185,909
Sovereign.....	394,181	.....	1,610,179	394,181	164,293	.....	164,293	558,474
Sun Life of Canada.....	7,860,674	.....	9,470,853	9,470,853	402,743	1,383,874	1,786,617	11,257,470	
Travelers of Hartford.....	803,905	.....	294,684	1,098,589	8,874	3,266	12,140	1,110,729	
Western.....	113,923	.....	.....	113,923	19,895	.....	19,895	133,818
MUTUAL										
Cuna Mutual.....	4,992	.....	13,015	18,007	.....	1,046,739	1,046,739	18,007
Metropolitan.....	9,149,780	8,677,056	993,147	18,819,983	23,518	.....	23,518	19,890,240	
New York.....	1,171,314	.....	180,961	1,352,275	12,583	.....	12,583	1,364,858
Prudential of America.....	6,087,757	6,919,100	.....	13,187,818	23,945	30,678	54,623	13,242,441	
Royal Guardians.....	59,272	15,507	.....	74,779	1,638	.....	1,638	76,417
Standard.....	334,467	.....	.....	334,467	.....	230,930	230,930	565,397
Toronto Mutual.....	96,213	335,128	.....	431,341	.....	.....	.....	431,341
OTHER										
Mutual Life of Canada.....	9,269,989	.....	242,908	9,512,897	681,197	364,129	1,045,326	10,558,223	
North America.....	2,975,681	.....	42,742	3,018,423	770,982	36,371	807,353	3,825,776	
Norwich Union Life.....	210	.....	.....	210	.....	.....	.....	210
TOTALS.....	79,999,629	22,722,059	6,688,918	109,410,606	6,777,622	4,386,793	11,164,415	120,575,021		
TOTALS FOR 1943.....	76,482,123	21,401,105	6,029,298	103,912,526	6,431,908	3,421,289	9,853,197	113,765,723		

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1944

ASSURANCE CONTRACTS LESS REINSURANCE CEDED

ORDINARY

NAME	DEATH CLAIMS	MATURED ENDOWMENTS	SURRENDER VALUES	DISABILITY CLAIMS	DIVIDENDS	TOTAL
JOINT STOCK						
Aetna.....	\$ 249,370	\$ 43,208	\$ 66,612	\$ 8,940	\$ 518	\$ 376,648
Canada.....	2,042,268	321,584	529,688	21,298	8,518	3,499,092
Commercial Life.....	9,338	3,000	2,130	.....	485	14,953
Confederation.....	969,551	275,243	384,355	28,995	399,781	2,057,925
Continental Insurance.....	144,221	58,225	91,803	725	65,898	360,862
Crown.....	363,818	158,626	162,279	9,144	107,852	798,719
Dominion.....	271,418	528,714	208,638	23,127	243,342	1,277,239
Dominion of Canada General.....	57,892	6,500	16,643	240	.....	81,275
Eaton, T.....	71,260	124,677	72,974	.....	15,606	384,517
Empire.....	354,816	82,795	88,962	6,144	528,304	25,587
Equitable of Canada.....	213,258	185,908	11,103	11,103	20,560	508,168
Excelsior.....	353,348	115,262	171,727	5,462	91,934	736,733
Great West.....	1,296,732	456,557	448,057	32,134	463,870	2,717,370
Imperial.....	692,403	485,974	313,454	31,287	474,000	2,297,118
Liverpool & London & Globe.....	1,667,195	909,943	568,283	68,479	1,244,378	4,458,278
Loyal Protective.....	1,307,341	265,052	409,880	29,900	399,179	2,411,352
Manufacturers.....	104,632	58,601	40,099	1,540	32,750	237,622
Monarch.....	56,793	52,557	12,392	4,780	9,678	131,970
Montreal.....	150,385	41,445	86,310	4,780	35,463	318,402
National of Canada.....	135,901	31,506	34,266	1,659	51,333	254,665
Northern.....	83,372	1,117	4,702	.....	3,479	92,670
Prudential of England.....	90,389	24,433	24,567	300	1,149	140,838
Royal.....	38,595	61,742	14,269	.....	3,245	117,851
Sauvagearde.....	14,112	3,100	32,087	2,520	14,593	66,412
Sovereign.....	54,837	21,042	19,094	960	11,476	107,409
Sun Life of Canada.....	2,128,238	1,254,372	952,823	138,764	969,569	5,433,766
Travelers of Hartford.....	386,068	70,191	73,802	27,151	.....	557,233
Western.....	12,095	1,500	15,455	150	1,673	30,873
MUTUAL						
Cuna Mutual.....	.....	.....	601,868	.....	33	33
Metropolitan.....	2,247,167	582,185	.....	48,485	1,045,471	4,525,176
New York.....	672,936	100,879	143,143	79,351	173,255	1,169,564
Prudential of America.....	1,240,756	302,931	353,963	48,871	564,321	2,510,842
Royal Guardians.....	10,016	4,793	6,751	500	316	22,376
Standard.....	206,662	27,400	31,928	.....	29,910	295,900
Toronto Mutual.....	30,684	9,335	6,412	.....	8,203	54,634
OTHER						
Mutual Life of Canada.....	2,832,760	1,254,040	821,673	59,324	1,770,814	6,738,611
North America.....	652,376	285,490	248,553	11,065	340,552	1,538,016
Norwich Union Life.....	.....	.....	.....	.....	.....	.....
TOTALS.....	21,770,369	7,922,631	7,136,861	716,987	9,207,175	46,754,023
TOTALS FOR 1943.....	19,185,803	7,041,909	7,477,126	744,947	8,686,095	43,135,880

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1944 (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											
Actna.....	904,964	211,779	904,828	6,742	986,566	3,014,879	275,958	9,227	34,631	319,816	7,792,973
Loyal Protective.....							54,596	5,000		59,596	2,470,948
Manufacturers.....											237,622
Monarch.....							15,784	421	241	16,446	148,416
National of Canada.....							18,735	176	1,375	20,286	338,688
Northern.....							13,500		576	14,076	268,741
Occidental.....							12,867			12,867	105,537
Prudential of England.....							3,000			3,000	143,838
Royal.....											117,851
Sauvegarde.....											66,412
Sovereign.....							873,414	890	100,641	1,095,661	107,409
Sun Life of Canada.....							187,024		15,450	202,474	6,529,427
Travelers of Hartford.....											759,707
Western.....											30,873
MUTUAL											
Cuna Mutual.....	1,550,406	2,266,525	907,533	8,126	863,136	5,595,726	6,545		301	6,846	6,879
Metropolitan.....							647,588		28,855	183,211	10,980,556
New York.....											1,169,564
Prudential of America.....	1,240,639	722,649	889,113	25,160	570,248	3,447,809	162,426		28,833	185,303	6,143,954
Royal Guardians.....	2,051	1,870	2,866		102	6,889					29,265
Standard.....											295,900
Toronto Mutual.....	30,139	4,630	21,873	740	5,390	62,772					117,406
OTHER											
Mutual Life of Canada.....							136,171	3,421		139,592	7,878,203
North America.....							46,716	594		47,310	1,585,326
Norwich Union Life.....											
TOTALS.....	3,728,199	3,207,453	2,726,213	40,768	2,425,442	12,128,075	3,787,585	22,431	195,868	4,384,632	63,266,730
TOTALS FOR 1943.....	3,143,125	2,719,103	2,675,164	36,574	2,214,990	10,788,956	3,250,906	2,285	248,853	3,825,811	57,750,647

TABLE V. LIFE INSURANCE—NET DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1944 (Concl'd)

NAME	ANNUITY CONTRACTS LESS REINSURANCE CEDED										TOTAL DISBURSEMENTS IN RESPECT OF ALL CONTRACTS		
	ORDINARY					INDUSTRIAL						TOTAL PAYMENTS, ANNUITY CONTRACTS	
	PAYMENTS TO ANNUITANTS	SUR-RENDER VALUES	DEATH BENEFITS	DISABILITY CLAIMS	DIVIDENDS	TOTAL	PAYMENTS TO ANNUITANTS	SUR-RENDER VALUES	DEATH BENEFITS	DISABILITY CLAIMS			TOTAL
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
JOINT STOCK													
Aetna.....	3,569	118,389	95,373	2,134	3,572	657,788	14,137	34,926	3,066	14,137	70,015	17,709	1,009,420
Canada.....	425,441	204			657,788	204	34,926			70,015	204	727,803	4,681,296
Commercial Life.....	98,182	48,730	16,360	1,110	170,828		33,985	20,936		54,921		225,749	2,374,064
Confederation.....	16,071	2,718	2,905		21,694							21,694	281,556
Continental Insurance.....	40,919	3,661	12,406	740	59,666							59,666	860,385
Crown.....	45,133	18,603	6,315	3,246	73,297	450	1,306	862		2,168		75,965	1,372,804
Dominion of Canada General.....	6,680	1,290		252	8,222							8,222	89,497
Eaton, T.....	2,595	1,854			5,526							5,526	290,037
Empire.....	11,524	596	395	526	13,041							13,041	541,345
Equitable of Canada.....	2,573	927	715	444	4,410							4,410	517,578
Excelsior.....	18,613	44,827	3,687	444	67,571							67,571	804,304
Great West.....	49,452	46,182	15,419	3,582	114,635		2,805	6,630	2,010	11,445		126,080	2,922,387
Imperial.....	33,837	50,309	7,071	437	104,999		243	178		421		105,420	2,438,652
Liverpool & London & (lobe.....	51,660	66,615	19,060	540	149,127	15	32,477	17,324	643	50,444		199,586	7,992,559
Loyal Protective.....	108,197	16,402	32,056		156,655		351		288	639		157,294	2,628,242
Manufacturers.....	8,361	6,537	174	120	15,192							15,192	252,814
Monarch.....	3,152	2,098	1,187	440	6,877							6,877	155,293
National of Canada.....	22,455	73		73	22,528							22,528	361,216
Northern.....	2,652	2,922	809		6,383		803	3,094	445	4,342		10,725	279,466
Occidental.....	295	861			1,156							1,156	106,693
Prudential of England.....	38,915	578	526		40,019							40,019	183,857
Royal.....	240				240							240	66,682
Sauvegarde.....	10,704	16,402	3,780	1,586	32,472							32,472	139,881
Sovereign.....	241,062	27,817	23,998	2,380	295,257		21,743	130,900	12,128	164,771		460,028	6,989,485
Sun Life of Canada.....	11,758	125	541		12,424							12,424	772,131
Travelers of Hartford.....	100				100							100	30,973
Western.....													
MUTUAL													
Cuna Mutual.....	17,002	4,679	4,504	267	26,452	603	126,406			155,884		182,939	11,163,695
Metropolitan.....	11,457	7,087	4,780	224	16,461							16,461	1,186,025
New York.....	10,145	190		125	17,357		1,921			1,921		19,278	6,163,252
Prudential of America.....	111	4,519			301							301	69,566
Royal Guardians.....	797				5,316							5,316	401,216
Standard.....													117,466
Toronto Mutual.....													
OTHER													
Mutual Life of Canada.....	108,920	100,078	16,921	1,010	251,611		32,689	13,726	775	47,190		298,801	7,477,004
North America.....	101,262	57,058	47,126	31,328	236,774		2,868			2,868		239,642	1,824,968
Norwich Union Life.....													
TOTALS.....	1,504,038	652,144	314,779	6,223	2,598,149	1,118	306,660	225,673	19,355	581,166		3,180,433	66,447,163
TOTALS FOR 1943.....	1,446,794	854,845	253,415	4,315	2,675,349	627	260,996	204,833	23,562	35,181		3,200,548	60,951,195

*Represents total payments in respect of sinking fund contracts.

TABLE VI. LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO, 1944

NAME	GROSS IN FORCE AT END OF 1943		ADDITIONS NEW ISSUED		GROSS IN FORCE AT END OF 1944		REINSURANCE	
	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT
		\$		\$		\$		\$
JOINT STOCK								
Aetna.....	4,036	118,285,792	498	2,411,079	4,172	114,012,147	19	2,381,550
Canada.....	64,434	262,800,581	6,008	25,001,742	67,746	279,633,986		18,984,784
Commercial Life.....	4,294	4,697,291	2,568	2,434,146	5,685	5,890,226	1	7,000
Confederation.....	12	37,452			2	37,501		12,486,777
Continental Insurance.....	51,970	140,342,804	5,354	12,852,912	54,905	149,267,775		1,625,633
Crown.....	15,197	26,601,953	1,534	3,352,631	16,320	28,865,401		6,136,623
Dominion of Canada General.....	28,467	69,195,577	1,916	1,876,485	33,675	45,294,312		2,299,900
Dominion of Canada.....	31,020	79,097,606	3,047	8,834,483	32,611	45,230,244		2,522,891
Empire.....	8,510	18,585,094	754	1,584,478	6,641	12,756,708	614	6,136,623
Equitable of Canada.....	17,917	26,915,961	2,512	4,082,422	8,248	16,577,898		3,010,002
Excelsior.....	14,740	34,528,059	6,270	4,660,577	12,841	27,797,437	109	587,940
Great West.....	29,538	63,378,037	2,930	4,319,371	35,020	57,166,378		3,002,841
Imperial.....	68,003	165,355,069	4,988	4,807,875	31,325	171,933,870		2,755,521
Liverpool & London & Globe.....	47,323	121,706,018	3,922	10,413,008	70,400	128,702,842		5,862,029
London.....	26	44,613			49,750	43,642		12,292,791
Loyal Protective.....	536,499	624,537,057	43,116	72,037,948	549,289	668,539,214		1,811
Manufacturers.....	200	231,461	73	911,540	508	317,247		2,688,339
Montreal.....	61,056	141,835,297	5,426	13,909,928	64,226	150,998,270		739,736
Northern.....	11,628	21,136,623	1,458	3,088,428	12,681	23,367,009		863,167
Northern of Canada.....	7,385	14,539,095	1,865	2,284,849	8,106	16,108,676		2,121,152
Occidental.....	8,076	22,404,620	1,865	2,534,530	5,372	28,688,465		816,572
Prudential of England.....	11,502	12,820,019	1,272	4,092,230	12,376	30,114,429	55	169,616
Royal.....	2,040	25,491,837	1,413	3,197,541	2,376	18,811,982		682,509
Savoy.....	12,242	25,491,837	2,560	5,134,741	14,170	27,357,335		351,647
Sovereign.....	2,098	7,783,337	111	3,174	1,410	7,877,227		571,705
Sun Life of Canada.....	9,279	5,505,416	1,195	1,095,090	4,494	6,208,714		102,783
Sun Life of England.....	8,440	13,802,559	1,370	2,722,150	6,338	18,298,513		283,094
Travelers of Hartford.....	95,688	359,304,014	5,651	22,369,887	98,778	375,777,629	34	15,760
Western.....	8,878	54,245,713	1,145	3,949,680	9,154	57,486,535		233,094
	2,356	3,475,863	529	882,669	2,357	3,871,479	50	
MUTUAL								
Cana Mutual.....	155	1,231,364	227	322,752	370	1,834,159		32,329
Metropolitan.....	990,765	620,785,955	80,070	61,988,150	1,016,830	663,777,685	2	77,500
New York.....	17,582	38,707,951	1,785	1,101,000	17,845	38,532,917	11	54,000
Prudential of America.....	774,003	375,109,852	67,935	41,561,989	793,845	395,541,467	2	11,500
Royal Guardians.....	5,114	2,610,519	265	441,023	5,334	15,622,248		15,760
Standard.....	5,150	14,165,931	229	786,784	5,334	15,046,800		55,505
Toronto Mutual.....	29,195	11,709,571	4,067	2,111,112	30,934	12,837,143	14	
OTHER								
Mutual Life of Canada.....	131,146	346,422,378	11,187	30,487,528	138,551	378,463,122		23,220,373
North America.....	43,426	109,024,077	4,406	13,871,133	46,207	119,444,951		5,398,280
Norwich Union Life.....	1	6,000	2	2,500	3	8,500		
TOTALS.....	3,160,081	3,997,471,647	276,438	400,410,498	3,270,453	4,250,471,378		117,632,382
TOTALS FOR 1943.....	3,030,635	3,727,462,540	286,021	398,212,328	3,160,081	3,997,471,647		117,312,542

TABLE VII. FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO, 1944

SOCIETIES	PREMIUMS (INCLUDING DUES)					DISBURSEMENTS (EXCLUDING EXPENSES)										
	MORTUARY FUND	ACCIDENT FUNERAL FUNDS	JUVENILE FUND	GENERAL (EXPENSIVE) FUND	OTHER FUNDS	TOTAL	MORTUARY FUND	ACCIDENT FUNERAL FUNDS	JUVENILE FUND	OTHER FUNDS	TOTAL					
	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢				
Aid Association for Lutherans	44,053	80	3,140	33	12,219	58	208	71	59,731	28	2,588	42	2,609	87		
Alliance Nationale	3,368	00	440	00	3,157	00	758	00	7,586	00	12,636	00	13,414	00		
Artisans, La Societe des Can.-Francais	19,985	00	2,699	50	6,194	08	29,588	20	29,588	20	36,974	92	37,297	39		
Associated Canadian Travellers	550	74	809	30	2,104	88	784	83	6,757	69	1,377	98	1,377	78		
Canadian Order of Foresters	267,471	84	1,085	20	20,878	93	2,131	42	308,066	86	549,649	78	566,017	73		
Canadian Women of the World	29,844	71	931	48	24,148	13	57,891	10	114,801	00	15,839	10	118,817	00		
Catholic Mutual Benefit Ass'n	13,571	35	1,121	97	17,983	41	31	22	5,062	69	87,017	45	87,897	16		
Catholic Order of Foresters	15,829	06							35,992	50	55,543	97	55,543	91		
Civil Service Mutual Benefit Society	96,966	00							96,966	00	184,578	86	177,108	80		
Commercial Travellers of Canada	33,500	11							33,500	11	19,698	42	19,698	42		
Commercial Travellers Mutual Acc. Ass'n	43,872	71	3,634	54	11,152	61	5,613	65	97,829	88	22,742	86	53,485	00		
Croatian Fraternal Union of America	8,607	49	1,063	80	1,255	23	622	10	11,548	02	7,733	10	1,773	10		
First Catholic Slovak Union of America	100,948	04							100,948	04	59,654	18	59,654	18		
Grand Orange Lodge of British America			25,740	62	23,273	10	25,740	62	25,740	62			37,518	97		
Hamilton Firemen's Benefit Fund			23,273	10	23,273	10	23,273	10	23,273	10			22,789	94		
Hamilton Police Benefit Fund			408,932	69	408,932	69	408,932	69	408,932	69	740,532	10	762,072	88		
Independent Order of Foresters	25,068	58	10,256	54	1,364	00	1,119	72	3,352	54	7,489	94	9,834	69		
Italo-Canadians, Order of	965	00	18	96	9,669	76	18,284	03	20,782	00	13,260	00	12,069	64		
Jewish National Workers Alliance	2,679	73	216	79	18,284	03	8,695	82	58,407	97			287	25		
Knights of Columbus																
London Police Benefit Ass'n	4,359	22	23	65	759	55	5	42	8,695	82	1,351	11	1,361	11		
Macabees	60,324	62	8,470	17	25,180	68	1,037	48	103,747	58	58,369	56	72,268	55		
Ministers' Life and Casualty Union	18,151	00	8,725	63	8,318	00	45	117	45,117	00	5,913	00	24,010	00		
National Fraternal Society of the Deaf	3,856	88	1,468	70	1,588	07	54	20	6,964	85	1,211	00	3,271	00		
Ontario Commercial Travellers Ass'n	21,706	00							21,706	00	37,526	00	37,526	00		
Ontario Secondary School Teachers	6,303	81							6,303	81	2,000	00	2,000	00		
Ottawa Firemen's Super. & Benefit Fund																
Ottawa Police Benefit Fund																
Ottawa Superannuation Fund	163,374	73	14,418	00	2,264	57	20,690	84	192,712	30	205,742	09	35,037	90		
Reliable Life Insurance Society	21,198	61	324	82	3,669	96	60	00	25,193	39	24,997	30	20,379	84		
Royal Arcanum	1,062	81	457	74	1,899	11	52	10	1,926	00			34,796	72		
Slovene National Benefit Society	17,124	38	2,891	21	4,289	13	20,690	84	65,408	01	33,993	66	30,379	84		
Sons of Scotland Benevolent Ass'n	46,642	89	347	89	19,293	00			48,358	88	58,744	16	34,796	72		
Stratford Municipal Benefit Fund			2,075	10					3,684	04			216,872	47		
Toronto Firemen's Benefit Fund									108,148	78			24,997	30		
Toronto Police Benefit Fund									146,702	21			24,997	30		
Ukrainian National Ass'n	22,631	83	6,878	84	10,302	62	146,702	21	446,702	21	1,684	65	190	31		
Ukrainian Workmen's Ass'n	4,226	05	1,468	01	3,105	02	154	45	9,653	53	275	00	328	00		
Union St. Joseph du Canada	6,650	19	10,388	53	19,192	76	994	01	129,156	58	74,241	00	20	00		
United Commercial Travellers of America	15,819	35	1,378	77	5,434	69	1,364	71	22,618	75	10,011	65	50	00		
Women's Benefit Ass'n	6,403	91	1,878	77	2,483	75	204	65	11,061	11	7,782	06	50	00		
Workmen's Circle	1,713	99			2,143	80			6,466	79			29	00		
TOTALS	1,682,706	63	173,312	72	239,157	70	441,089	05	2,603,756	56	2,384,416	05	169,908	99	3,214,047	41

TABLE VIII. FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES (ADULT) IN ONTARIO, 1944

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.....	310,500	48,157	3,500	24,500	22,001	2,003,957			
Alliance Nationale.....	11,500	12,560	12,750	40,750	2,554	209,787			
Artisans, La Societe des Canadiens-Français.....	63,500	51,590	21,454	40,643	32,479	1,213,610			
Associated Canadian Travellers.....	16,770	268,165	569,754	374,971	24,011	42,480			
Canadian Order of Foresters.....	128,319	60,155	103,455	79,274	2,576	14,602,608			
Canadian Woodmen of the World.....	7,412	1,972	38,564	968	4,085	2,547,652			
Catholic Mutual Benefit Ass'n.....	150,600	19,219	82,952	84,363	12,294	2,887,700			
Catholic Order of Foresters.....	91,500	2,250	14,650	9,750	2,830	1,303,150			
Civil Service Mutual Benefit Society.....	7,530	1,820	11,800	4,780	10,500	94,260			
Commercial Travellers of Canada.....	295,500	48,000	11,800	32,500	10,500	2,100,000			
Croatian Fraternal Union of America.....	65,000	1,000	1,500	13,500	465,000	465,000			
First Catholic Slovak Union of America.....	3,366,557	29,754	43,002	41,121	3,648,088	3,648,088			
Grand Orange Lodge of British America.....	847,000	100,529	525,758	670,081	210,091	18,257,723			
Independent Order of Foresters.....	12,000	979	235	7,907	1,268	65,703			
Italo-Canadians, Order of.....	324,579	23,142	6,000	11,650	7,085	409,086			
Jewish National Workers' Alliance.....	86,100	25,560	8,700	77,000	35,120	2,141,300			
Knights of Columbus.....	2,012,150	162,900	1,000	1,000	101,900	1,019,000			
Lutheran Brotherhood.....	2,716,472	395,729	59,320	187,600	33,298	2,933,345			
Macabees.....	614,500	118,000	5,000	10,000	15,000	702,500			
Ministers' Life and Casualty Union.....	2,290,660	3,250	1,121	2,250	15,716	252,223			
National Fraternal Society of the Deaf.....	1,590,505	67,788	33,229	20,419	1,604,645	1,604,645			
Ontario Commercial Travellers Ass'n.....	912,000	7,000	5,000	3,000	41,000	900,000			
Ontario Secondary School Teachers.....	5,134,985	40,700	203,728	290,950	23,980	5,168,977			
Reliable Life Insurance Society.....	945,945	11,028	26,945	48,500	909,528	909,528			
Royal Arcanum.....	51,900	500	1,000	1,000	51,400	51,400			
Slovene National Benefit Society.....	622,856	9,000	24,339	12,890	2,003	592,534			
Sons of England Benevolent Society.....	2,941,610	29,697	59,457	47,043	3,877	3,056,180			
Sons of Scotland Benevolent Society.....	541,008	44,000	500	76,000	677,508	677,508			
Ukrainian National Ass'n.....	122,000	94,000	1,000	9,000	208,000	208,000			
Ukrainian Workmen's Ass'n.....	833,700	107,011	67,200	433,865	80,457	5,869,370			
Union St. Joseph du Canada.....	293,593	1,200	1,500	6,046	12,226	298,212			
Women's Benefit Ass'n.....	93,100	1,200	1,500	600	500	91,700			
Workmen's Circle.....	74,479,479	5,895,748	1,935,842	2,665,841	595,041	76,217,723			
TOTALS.....	74,479,479	1,039,220	1,935,842	2,665,841	595,041	76,217,723			

TABLE VIII (A)—FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES (JUVENILE) IN ONTARIO, 1944

SOCIETIES	A1 END OF 1943	ADDITIONS		DEDUCTIONS			AT END OF 1944
		NEW ISSUED	OTHER	CEASED BY DEATH AND MATURITY	CEASED BY LAPSE AND SURRENDER	OTHER	
Aid Association for Lutherans.....	\$ 174,403	58,250	1,071	.....	1,000	19,500	\$ 213,224
Alliance Nationale.....	51,609	15,500	9,500	100	24,440	3,690	48,379
Artisans, La Societe des Canadiens-Francais.....	76,238	19,115	7,221	400	4,926	3,249	93,999
Canadian Order of Foresters.....	93,200	63,000	800	.....	18,200	800	138,000
Canadian Woodmen of the World.....	48,517	19,750	500	250	4,500	312	63,705
Catholic Order of Foresters.....	548,500	189,800	19,300	.....	99,300	2,600	655,700
Croatian Fraternal Union of America.....	480,843	192,975	553,607	698	43,050	56,902	1,126,775
First Catholic Slovak Union.....	295,475	37,240	26,745	50	31,510	.....	327,900
Independent Order of Foresters.....	362,535	231,500	12,200	.....	154,800	1,000	450,435
Italo-Canadians, Order of.....	400	.....	.....	.....	.....	.....	400
Jewish National Workers' Alliance.....	3,800	400	.....	.....	200	.....	4,000
Lutheran Brotherhood.....	12,000	.....	.....	.....	.....	.....	12,000
Maccabees.....	518,050	125,000	14,608	2,630	47,000	15,854	592,174
Reliable Life Insurance Society.....	430,000	157,000	14,800	.....	105,000	1,400	495,400
Royal Arcanum.....	33,000	11,000	.....	.....	3,000	4,000	37,000
Slovene National Benefit Society.....	20,000	.....	.....	.....	1,500	.....	18,500
Sons of Scotland Benevolent Ass'n.....	72,460	81,750	1,718	1,000	6,500	.....	148,428
Ukrainian National Ass'n.....	199,750	120,250	31,789	.....	40,639	.....	311,150
Ukrainian Workmen's Ass'n.....	37,950	57,600	.....	250	4,100	250	90,950
Union St. Joseph du Canada.....	1,375,746	652,855	27,815	2,735	267,640	33,022	1,753,019
Women's Benefit Ass'n.....	83,852	19,750	.....	3,286	4,594	2,000	93,772
TOTALS.....	4,918,328	2,052,735	721,674	11,399	861,899	144,579	6,674,860

TABLE IX. FRATERNAL SOCIETIES EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ONTARIO, 1944

SOCIETIES	NUMBER AT END OF 1943	NUMBER NEW ISSUED	NUMBER REVIVED	TERMINATED BY DEATH	TERMINATED BY LAPSE	TERMINATED BY EXPIRY	OTHER DEDUCTIONS	NUMBER AT END OF 1944
Aid Association for Lutherans	6							6
Alliance Nationale	115	7	10	3		1		93
Artisans, La Societe des Canadiens-Francais	571	22	13	7			2	565
Associated Canadian Travellers	181	110	19	131			9	260
Canadian Order of Foresters	5,801	82	15	1,317	250			5,217
Canadian Woodmen of the World	608	52	3	7	67			589
Commercial Travellers Mutual Accident Ass'n.	1,571	203	75	14	116	17	5	1,697
Catholic Mutual Benefit Association	13					1		12
Independent Order of Foresters	4,537	110	171	12	433			4,373
Italo-Canadians, Order of	172	21			31			162
Jewish National Workers Alliance	538	66	11	4	21			590
Maccabees	987	218	14	5	83	2		1,129
Ministers' Life and Casualty Union	1,180	125	21	15	36	18	10	1,247
Reliable Life Insurance Society	1,173	107	30	27	133		4	1,146
Sovereign National Benefit Society	67					1		67
Sons of England Benefit Society	7,399	165		212	377			6,975
Sons of Scotland Benevolent Ass'n.	79					1		78
Union St. Joseph du Canada	1,356	36	24	21	62		15	1,318
United Commercial Travellers of America	1,395	250	57	17	126			1,568
Workmen's Circle	316		1	7	1		1	308
TOTALS	27,767	1,584	464	482	1,848	39	46	27,400

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1944

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
JOINT STOCK	\$	\$	\$	%
Acadia	52,732	44,771	21,521	48.07
Aetna Insurance	328,831	237,612	117,119	49.29
Agricultural	98,440	78,983	40,993	51.90
Alliance Assurance	107,538	94,277	51,448	54.57
Alliance Insurance	225,094	205,386	559,791	272.56
American Alliance	21,151	16,306	9,334	57.24
American Central	21,174	19,168	9,925	51.78
American Equitable	124,830	93,649	45,590	48.68
American Home Fire	30,720	22,506	10,790	47.94
American Insurance	52,781	48,795	21,345	43.74
Anglo-Scottish	44,760	42,719	21,922	51.32
Atlas	123,031	108,622	50,594	46.58
Automobile Insurance				
Baloise	33,723	27,958	17,314	61.93
Bankers & Shippers	39,204	36,162	15,058	41.64
Beaver Fire	12,083	9,647	3,020	31.31
Bee	25,517	23,190	21,329	91.97
Boston Insurance	9,027	6,758	541	8.01
British America	174,497	136,941	74,389	54.32
British Canadian	17,349	19,436	8,847	45.52
British Crown	129,119	119,583	55,754	46.62
British Empire	32,722	29,793	14,672	49.25
British & European	10,587	9,584	4,963	51.78
British General	26,467	23,960	12,409	51.79
British Law	12,543	8,371	2,063	24.64
British Northwestern	56,818	49,870	22,604	45.33
British Oak	19,198	15,612	7,072	45.30
British Traders	100,551	77,551	46,125	59.48
Caledonian American	12,876	12,074	5,979	49.52
Caledonian Insurance	88,704	76,865	48,960	63.70
California Insurance	10,587	9,584	4,963	51.78
Camden	29,029	23,086	14,308	61.98
Canada Accident & Fire	58,228	52,711	27,299	51.79
Canada Security	54,356	46,642	31,502	67.54
Canadian Alliance	8,447	4,736	7,064	149.16
Canadian Fire	136,448	117,224	66,185	56.46
Canadian General	158,459	137,164	72,566	52.90
Canadian Indemnity	76,478	64,284	27,384	42.60
Canadian Surety	51,402	47,286	22,758	48.13
Car & General	40,562	35,590	17,633	49.54
Casualty Co. of Canada	55,186	51,159	14,845	29.02
Central Insurance	30,352	26,090	15,640	59.95
Central Union	10,310	7,879	2,728	34.62
Century Insurance	74,412	53,672	25,600	47.70
China Fire	14,365	11,079	6,590	59.48
Citizens of New Jersey	4,203	3,890	4,381	112.62
Columbia Insurance of New York	17,577	14,885	7,174	48.20
Commercial Union Assurance	273,136	234,201	120,497	51.45
Connecticut Fire	63,063	55,891	22,210	39.74
Consolidated Fire & Casualty	98,495	90,191	40,318	44.70
Continental Insurance	142,179	115,809	96,584	83.40
Cornhill	56,046	43,869	35,315	80.50
Dominion of Canada General	230,726	206,108	93,151	45.20
Dominion Fire	219,301	191,448	72,364	37.80
Eagle Fire	25,160	20,382	18,533	90.93
Eagle, Star	119,588	116,313	65,737	56.52
Employers' Liability	223,775	189,237	101,031	53.39
Ensign Insurance	42,552	37,797	14,810	39.18
Equitable Fire & Marine	12,613	11,173	4,442	39.76
Essex & Suffolk Equitable	13,800	15,694	5,936	37.82
Eureka-Security	17,009	13,646	7,824	57.34
Excess	25,874	24,052	8,243	34.27
Federal Fire	181,905	171,022	73,615	43.04
Federal Insurance	9,732	9,820	30,982	315.50
Fidelity-Phenix	93,850	77,427	34,221	44.20
Fire Association of Philadelphia	51,020	44,404	28,413	63.99
Fire Insurance of Canada	145,617	137,360	67,559	49.18
Fireman's Fund	86,676	66,217	32,698	49.38
Firemen's Insurance of Newark	87,283	70,538	39,145	55.49
First American Fire	5,992	3,998	3,855	96.42
Fonciere Fire of Paris, France	3,708	5,494	4,937	89.86
General Accident of Canada	79,755	63,399	20,382	32.15
General Accident Fire & Life	154,715	141,653	65,343	46.13
General Security	29,950	20,842	14,901	71.49
Gibraltar Fire & Marine				
Girard Fire & Marine	8,270	14,247	7,333	51.47
Globe Falls	78,275	76,941	52,907	68.76
Globe Indemnity of Canada	38,090	32,610	19,550	59.95
Globe & Republic	23	7,200	11,090	154.03
Grain Insurance & Guarantee				
Granite State Fire	13,484	16,841	4,769	28.32
Great American Insurance	226,896	172,412	102,559	59.48

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1944 (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
	\$	\$	\$	%
JOINT STOCK				
Guardian Assurance.....	182,057	164,050	98,110	59.80
Guardian Insurance.....	29,250	23,956	14,901	62.20
Guildhall.....	37,677	34,342	16,536	48.15
Halifax Insurance.....	391,159	337,322	236,309	70.05
Hand-in-hand.....	40,628	41,339	5,213	12.61
Hanover.....	56,555	51,939	21,228	40.87
Hartford Fire.....	283,490	241,912	137,841	56.98
Helvetia Swiss Fire.....	23,038	24,843	25,888	104.21
Home Assurance of Canada.....	26,971	15,019	12,760	84.96
Home Fire & Marine.....	45,751	40,690	14,596	35.87
Home Insurance.....	859,408	717,793	518,915	72.29
Hudson Bay.....	47,474	40,809	24,463	59.95
Imperial Assurance.....	35,155	29,848	14,347	48.07
Imperial Guarantee & Accident.....	29,737	23,149	8,618	37.23
Imperial Insurance Office.....	57,941	52,493	31,496	60.00
Insurance of North America.....	548,698	399,754	405,806	101.51
Jersey Insurance Co. of New York.....	32,797	26,427	9,757	36.92
Law, Union & Rock.....	74,897	68,506	33,387	48.74
Legal & General.....	55,085	51,780	48,265	93.21
Liverpool & London & Globe.....	345,243	281,349	154,905	55.06
Liverpool-Manitoba.....	60,704	52,182	31,281	59.95
London Assurance.....	172,497	164,403	80,815	49.16
London-Canada.....	55,310	55,259	31,260	56.57
London & County.....	16,189	15,686	11,952	76.20
London Guarantee & Accident.....	35,155	29,832	14,347	48.09
London & Lancashire Guar. & Accident.....	7,716	6,881	2,084	30.29
London & Lancashire.....	473,857	383,805	189,399	49.35
London & Prov. Marine & General.....	15,395	14,634	6,039	41.27
London & Scottish.....	16,436	12,264	2,232	18.20
Lumbermen's Insurance.....	51,724	47,449	32,502	68.50
Maryland Insurance.....	6,046	5,678	2,177	38.34
Mercantile.....	53,456	44,908	18,098	40.30
Merchants Fire of New York.....	63,526	58,602	24,580	41.94
Merchants Fire.....	118,297	110,164	45,032	40.88
Merchants & Manufacturers.....	51,867	43,806	38,949	88.91
Merchants Marine.....	45,006	40,357	21,405	53.04
Mercury Insurance.....	25,944	19,096	8,727	45.70
Michigan Fire & Marine.....	13,641	12,559	6,225	49.57
Monument Insurance.....	10,904	7,460	6,479	86.85
Motor Union.....	20,281	17,795	8,816	49.54
National-Ben Franklin.....	85,845	71,276	32,024	44.93
National Fire of Hartford.....	70,879	42,816	23,353	54.54
National-Liverpool.....	30,352	26,091	15,640	59.94
National Provincial.....	20,281	17,795	8,816	49.54
National Security.....	41,408	32,884	5,848	17.78
National Union Fire.....	99,424	91,921	50,421	54.85
Nationale Fire of Paris.....	39,351	43,588	19,661	45.11
Newark Fire.....	34,399	28,754	16,818	58.49
New England Fire.....	3,410	3,140	1,556	49.55
New Hampshire Fire.....	77,813	61,866	46,057	74.45
New York Fire.....	46,847	28,262	19,543	69.15
New York Underwriters.....	49,006	38,465	22,193	57.70
New Zealand Insurance.....	19,072	13,445	8,650	64.34
Niagara Fire.....	57,490	29,436	11,596	39.39
North British & Mercantile.....	245,763	204,770	83,516	40.79
North Empire.....	35,155	29,848	14,347	48.07
North River.....	58,896	48,456	33,112	68.33
North West Fire.....	21,174	19,168	9,925	51.78
Northern Assurance.....	141,122	119,429	38,390	32.14
Northwestern National.....	75,072	64,475	28,997	44.97
Norwich Union.....	384,930	328,846	192,277	58.47
Occidental Fire.....	51,011	36,671	25,307	69.01
Ocean Accident & Guarantee.....	58,228	52,712	27,299	51.70
Pacific Coast Fire.....	28,704	25,656	14,876	57.98
Pacific Fire.....	7,687	-1,465	17,608	
Palatine.....	63,522	57,504	29,783	51.79
Patriotic.....	39,152	35,904	15,986	44.52
Pearl.....	142,193	126,374	44,743	35.41
Phenix Fire of Paris, France.....	13,933	8,948	4,266	47.68
Philadelphia Fire & Marine.....	20,110	22,469	17,851	79.45
Phoenix Assurance of London.....	248,752	215,995	115,690	53.56
Phoenix of Hartford.....	136,450	106,626	45,552	42.72
Pilot.....	82,999	69,506	33,069	47.58
Pioneer.....	26,704	22,955	13,760	59.94
Planet.....	31,829	26,538	12,324	46.44
Providence-Washington.....	48,964	42,929	18,168	42.32
Provincial Insurance.....	78,885	62,662	41,615	66.41
Prudential Assurance.....	408,138	345,386	225,736	65.36
Quebec Fire.....	21,135	21,806	5,146	23.60
Queen City.....	47,631	44,338	21,587	48.69
Queen Insurance.....	137,015	118,493	71,503	60.34
Railway Passengers.....	32,076	27,190	13,068	48.06

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1944 (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
JOINT STOCK	\$	\$	\$	%
Reliance Insurance.....	31,796	27,111	11,651	42.98
Royal Exchange.....	142,206	126,729	79,269	62.55
Royal Insurance.....	462,562	393,099 [†]	213,670	54.36
Royal Scottish.....	33,217	25,469	7,754	30.44
St Paul Fire & Marine.....	102,821	96,794	56,494	58.37
Scottish Canadian.....	46,562	42,619	23,325	54.73
Scottish Insurance.....	45,444	37,449	19,169	51.19
Scottish Metropolitan.....	63,792	54,548	20,818	38.16
Scottish Union & National.....	76,186	74,008	23,214	31.37
Sea.....	66,005	54,973	41,756	75.96
Security Insurance of New Haven.....	45,920	40,167	17,425	43.38
Security National.....	6,443	6,161	2,020	32.79
Sentinel Fire.....	3,410	3,140	1,556	49.55
South British.....	44,940	34,550	15,598	45.15
Southern Insurance.....	11,390	9,700	5,048	52.04
Springfield Fire & Marine.....	163,938	149,664	76,138	50.87
State Assurance.....	20,281	17,795	8,816	49.54
Sterling.....	587	2,060	1,425	69.17
Sun Insurance Office.....	270,629	227,901	128,025	56.18
Svea Fire & Life.....	4,103	2,047	745	36.39
Switzerland General.....	27,363	26,842	23,580	87.85
Toronto General.....	129,648	112,190	59,047	52.63
Travelers Fire.....	131,742	116,784	39,208	33.57
Union Assurance.....	100,576	91,048	47,151	51.79
Union Fire, Accident & General.....	59,213	52,040	34,412	66.13
Union Insurance of Canton.....	172,374	132,943	79,074	59.48
Union Marine & General.....	35,155	29,848	14,347	48.07
United Firemen's.....	17,577	14,924	7,174	48.07
United States Fire.....	86,070	74,329	43,913	59.08
Urbaine.....	-245	4,057	3,092	.....
Victory Insurance Co. Ltd.....	73,260	54,579	47,488	87.01
Wellington.....	202,136	191,878	84,140	43.85
Westchester.....	31,472	22,007	6,429	29.21
Western Assurance.....	324,839	273,641	147,592	53.94
World Fire & Marine.....	25,865	29,540	5,570	18.86
World Marine & General.....	39,838	27,900	13,188	47.27
Yorkshire.....	91,770	90,443	78,897	87.23
UNLICENSED INSURERS				
American Reserve.....	47,045	41,582	35,047	84.28
Canadienne Nationale.....	14,926	13,853	15,357	110.86
Commercial Union Fire.....	5,293	4,791	2,481	51.78
General Insurance Co. of America.....	2,806	1,927	5,440	282.30
Metropolitan Fire Reassurance.....	33,337	29,138	16,534	56.74
North Eastern.....	33,890	27,808	16,862	60.64
North Star.....	-14,353	18,376	8,959	48.75
Saskatchewan Mutual Fire.....	31,630	31,577	23,554	74.59
TOTALS FOR 1944.....	16,946,254	14,465,443	8,537,214	59.02
TOTALS FOR 1943.....	13,616,306	14,025,203	6,489,922	46.27
‡FARMERS' MUTUALS				
Algoma.....	14,017	14,018	3,921	27.97
Amherst Island.....	670	811	.....	.....
Ayr.....	26,903	26,402	17,938	67.94
Bay of Quinte.....	53,686	51,879	36,660	70.66
Bertie and Willoughby.....	17,881	17,979	7,152	39.78
Blanshard.....	7,470	7,826	6,227	79.57
Blenheim, North.....	14,129	13,777	12,276	89.11
Brant County.....	21,937	20,937	23,108	110.37
Canadian Millers'.....	21,366	21,758	29,135	133.90
Caradoc.....	11,622	11,598	4,342	37.44
Clinton.....	18,776	17,304	6,477	37.43
Culross.....	10,799	10,837	4,292	39.61
Dereham and West Oxford.....	11,183	11,348	11,068	97.53
Dorchester, North and South.....	22,226	21,755	11,761	54.06
Downie.....	10,651	10,663	8,822	82.73
Dufferin.....	37,050	36,159	32,698	90.43
Dumfries, North, and Waterloo, South.....	28,455	26,030	13,323	51.18
Dunwich.....	14,436	14,349	6,925	48.26
Easthope, South.....	30,686	32,107	22,831	71.11
Ekfrid.....	13,695	13,205	7,498	56.78

†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, 1944 (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
	\$	\$	\$	%
‡FARMERS' MUTUALS				
Elma.....	17,494	17,055	13,956	81.83
Eramosa.....	0,671	0,663	4,827	72.44
Eric.....	10,229	9,697	1,598	16.48
Farmers' Central.....	133,836	131,078	89,956	68.63
Farmers' Union.....	68,170	65,965	23,239	35.23
Formosa.....	25,245	24,183	11,811	48.84
Germania.....	27,313	25,501	23,283	91.30
Glengarry.....	33,082	32,312	15,735	48.70
Grand River.....	10,750	11,034	3,378	30.61
Grenville Patron.....	60,408	59,871	50,994	85.17
Grey and Bruce.....	19,099	19,838	11,998	60.48
†Guelph Township.....	864	1,660	5	0.3
Halton Union.....	33,247	29,971	18,299	61.06
Hamilton Township.....	38,557	34,584	21,664	62.64
Hay Township.....	16,209	15,792	13,123	83.10
Hopewell Creek.....	4,353	4,306	7,198	167.16
Howard.....	39,384	36,487	14,548	39.87
Howick.....	40,209	38,747	25,301	65.30
Kent and Essex.....	93,989	88,296	43,965	49.79
Lambton.....	52,742	48,778	32,151	65.91
Lanark County.....	87,596	87,118	49,262	56.55
Lennox and Addington.....	25,651	24,934	11,915	47.79
Lobo.....	9,810	8,176	10,891	133.21
London Township.....	13,043	12,287	12,274	99.90
McGillivray.....	3,563	3,645	2,444	67.05
McKillop.....	17,412	17,294	11,719	67.76
Maple Leaf.....	73,086	65,657	45,245	68.91
Nissouri.....	36,388	33,289	20,301	60.98
Norfolk.....	14,116	13,334	4,853	36.40
North Kent.....	27,038	23,120	10,590	45.80
Oneida.....	4,404	4,241	2,487	58.64
Ontario Threshermen's.....	16,722	16,618	4,759	28.64
Otter.....	30,352	29,317	26,475	90.31
Peel County.....	83,232	78,891	52,844	66.98
Peel and Maryborough.....	35,240	34,911	28,254	80.93
Prescott.....	16,136	15,451	5,355	34.66
Puslinch.....	4,847	5,185	489	9.43
Saltfleet and Binbrook.....	8,310	8,427	1,761	20.90
Southwold.....	9,527	9,445	13,239	140.17
Townsend.....	11,993	11,922	7,181	60.23
Usborne and Hibbert.....	25,235	24,864	10,865	43.70
Walpole.....	10,958	10,631	4,442	41.78
Waterloo, North.....	130,494	126,400	64,107	50.72
Wawanosh, West.....	34,841	34,482	17,503	50.76
Westminster Township.....	12,099	12,081	12,215	101.11
Williams, East.....	14,718	14,065	9,808	69.73
Yarmouth.....	21,209	20,626	7,337	35.57
TOTALS FOR 1944.....	1,897,509	1,828,971	1,142,098	*62.44
TOTALS FOR 1943.....	1,806,690	1,748,717	924,817	52.89
OTHER MUTUALS				
Central Manufacturers'.....	47,331	38,318	41,085	107.22
Hardware Dealers'.....	179,573	171,293	64,516	37.66
Indiana Lumbermen's.....	31,749	32,160	35,164	109.34
Lumber Mutual.....	33,495	34,823	23,761	68.23
Lumbermen's Mutual.....	17,081	19,917	23,289	116.93
Mill Owners'.....	103,327	98,902	72,363	73.17
Mutual Implement & Hardware.....	187,821	174,678	64,581	36.97
National Retailers.....	55,311	55,477	55,232	99.56
Northwestern Mutual.....	207,644	199,630	102,854	51.52
Pennsylvania Lumbermen's.....	26,320	28,556	24,958	87.40
United Mutual.....	74,265	68,745	31,018	45.12
TOTALS FOR 1944.....	963,917	922,499	538,821	58.41
TOTALS FOR 1943.....	947,342	919,113	349,872	38.07

‡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—21.46%.

†Reinsured by Dumfries, North, and Waterloo, South., June 1st, 1945.

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1944 (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
CASH MUTUALS	\$	\$	\$	%
(WITHOUT SHARE CAPITAL)				
Economical	345,115	303,504	150,336	49.53
Gore District	379,234	358,444	182,668	50.96
Millers' National	58,901	51,566	28,227	54.74
Perth	161,094	153,382	72,898	47.53
Portage La Prairie	29,279	27,545	8,764	31.82
Waterloo	281,528	273,705	108,611	39.68
Wawanesa	508,922	495,711	307,037	61.94
TOTALS FOR 1944	1,764,073	1,663,857	858,541	51.60
TOTALS FOR 1943	1,644,351	1,659,134	664,365	40.04
CASH MUTUALS				
(WITH SHARE CAPITAL)				
Canadian Mercantile	83,752	71,034	48,709	68.57
Commerce Mutual	169,489	151,586	104,888	69.19
Equitable Fire Insurance Co.	135,891	127,613	95,686	74.98
Missisquoi & Rouville	20,780	21,288	16,549	77.74
Stanstead & Sherbrooke	155,424	130,854	72,130	55.12
TOTALS FOR 1944	565,336	502,375	337,962	67.27
TOTALS FOR 1943	499,115	449,882	401,684	89.29
RECIPROCAL EXCHANGES				
Affiliated Underwriters	31,557	27,844	153,284	550.51
American Exchange Underwriters ..	12,761	7,595	5,202	68.49
Canadian Reciprocal Underwriters ..	12,313	8,810	2,431	27.59
Canners Exchange Subscribers	32,142	30,496	.....	.....
Fireproof Sprinkler	2,512	3,581	.....	.....
Individual Underwriters	38,037	25,248	13,306	52.70
Lumbermen's Underwriting Alliance ..	61,475	61,774	4,094	6.63
Metropolitan Inter-Insurance	23,978	18,517	9,476	51.17
New York Reciprocal Underwriters ..	22,939	16,396	6,530	39.83
Underwriters Exchange	4,336	1,420	23	1.62
Warner Reciprocal Insurers	1,472	1,651	.....	.....
TOTALS FOR 1944	243,522	203,332	194,346	95.58
TOTALS FOR 1943	198,456	218,293	57,335	26.27
NON-MARINE UNDERWRITERS AT LLOYD'S				
1944	278,803	392,600	112,590	37.21
1943	276,775	469,633	241,783	51.48

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1944 (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				
				ON CANCELLED POLICIES	ON EXPIRED POLICIES					
	\$	\$	\$	\$	\$	\$	\$	%	\$	
Arkwright Mutual	48,574,780	151,436	7,927	33,790	84,891	24,838	61,715	40.76	25,454	51.78
Blackstone Mutual	62,313,436	320,100	145,151	49,379	87,180	38,390	36,550	93.16	33,864	54.35
Boston Manufacturers	59,934,684	159,305	17,885	21,422	85,693	34,304	55,964	59.02	33,029	55.11
Cotton & Woollen Manufacturers	33,287,861	103,802	11,243	11,408	61,547	19,603	32,632	31.66	10,332	31.04
Fall River Mutual	15,437,747	41,033	4,607	3,508	22,072	8,836	14,415	59.01	8,507	55.11
Firemen's Mutual	81,954,470	417,994	207,457	34,795	61,556	84,191	75,982	42.24	32,091	39.15
Manufacturers' Mutual	195,342,281	749,343	62,774	119,817	471,112	94,639	152,130	50.13	76,261	39.04
Philadelphia Manufacturers	17,467,996	63,807	18,154	6,358	34,776	14,524	9,153	63.18	9,153	52.40
Protection Mutual	19,003,917	92,766	6,669	13,156	59,659	11,281	15,367	57.79	8,880	46.73
What Cheer Mutual	32,355,755	179,451	22,777	18,150	122,059	16,465	22,015	53.03	11,993	37.00
Worcester Manufacturers' Mutual	15,437,747	41,033	8,714	5,518	17,966	8,846	14,415	59.01	8,507	55.10
TOTALS FOR 1944	581,110,674	2,320,070	513,358	331,296	1,129,505	355,907	496,072	51.96	257,771	44.36
TOTALS FOR 1943	570,882,359	2,730,678	598,692	457,163	1,254,925	419,896	271,243	32.36	87,777	15.37

TABLE X. FIRE PREMIUMS AND LOSSES IN ONTARIO, 1944 (Concl'd)

CLASS	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED	THE SAME RATIO FOR 1943
	\$	\$	\$	%	%
RECAPITULATION					
Joint Stock Companies.....	16,946,254	14,465,443	8,537,214	59.02	46.27
Mutual Insurance Corporations:					
(a) Farmers' Mutuals.....	1,897,509	1,828,971	1,142,098	62.44	52.89
(b) Associated New England Factory Mutuals.....	355,907	496,072	257,771	51.96	32.36
(c) Other Mutuals.....	963,917	922,499	538,821	58.41	38.07
Cash Mutual Insurance:					
(a) Without Share Capital....	1,764,073	1,663,857	858,541	51.60	40.04
(b) With Share Capital.....	565,336	502,375	337,962	67.27	89.29
Reciprocal Exchanges.....	243,522	203,332	194,346	95.58	26.27
Lloyd's.....	278,803	302,600	112,590	37.21	51.48
TOTALS FOR 1944.....	23,015,321	20,385,149	11,979,343	58.76	.....
TOTALS FOR 1943.....	19,408,931	19,761,218	9,217,555	46.64	.....

NOTE.—Net losses incurred do not include adjustment expenses.

TABLE XI. AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1944

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUM EARNED
	\$	\$	\$	%
JOINT STOCK				
Aetna Insurance.....	.....	.....	.....	.....
Agricultural.....	2,393	2,032	.....	.....
Alliance Assurance.....	.....	.....	.....	.....
Alliance Insurance.....	2,670	2,594	523	20.16
American Alliance.....	784	768	265	34.51
American Automobile Fire.....	129,307	125,538	48,762	38.84
American Automobile Insurance.....	359,277	353,453	140,358	39.71
American Central.....	.....	.....	.....	.....
American Home Fire.....	.....	.....	.....	.....
American Insurance.....	2,981	2,638	1,629	61.75
Anglo-Scottish Insurance.....	15,743	14,990	3,967	26.46
Arex Indemnity.....	10,009	9,930	24,481	246.54
Atlas Assurance.....	48,307	56,996	66,776	117.16
Boston.....	.....	.....	.....	.....
British America Assurance.....	179,824	172,073	99,564	57.86
British Canadian.....	43,138	38,903	39,709	102.07
British & European.....	.....	.....	.....	.....
British Empire.....	79,634	73,517	99,718	135.64
British General.....	23,741	23,800	10,026	42.13
British Law.....	4,223	4,120	475	11.53
British Oak.....	25,700	28,353	20,565	72.53
British Traders.....	62,282	61,296	32,323	52.73
Caledonian Insurance.....	18,267	18,447	2,507	13.59
Camden.....	1,239	1,757	2,066	117.59
Canada Accident & Fire.....	68,254	68,426	28,824	42.12
Canada Security.....	60,622	57,372	57,999	101.09
Canadian Fire Insurance.....	140,273	131,263	71,016	54.10
Canadian General Insurance.....	109,440	106,406	45,088	42.37
Canadian Indemnity.....	163,858	155,657	40,689	26.14
Canadian Surety.....	78,971	76,067	36,986	48.62
Car & General.....	4,814	5,021	547	10.89
Casualty Co. of Canada.....	105,957	101,339	31,698	31.28
Century Insurance.....	16,097	15,328	3,968	25.80
China Fire.....	.....	.....	.....	.....
Commercial Union.....	38,579	38,633	16,291	42.17
Consolidated Fire & Casualty.....	116,819	115,459	41,332	35.89
Continental Casualty.....	1,211	1,254	1,136	90.59
Continental Insurance.....	.....	.....	.....	.....
Cornhill.....	46,042	41,946	16,342	38.96
Dominion of Canada General.....	442,152	436,835	151,825	34.76
Dominion Fire.....	22,425	21,814	9,831	45.07

TABLE XI. AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1944 (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
JOINT STOCK	\$	\$	\$	%
Eagle Fire.....	2,602	2,508	617	24.60
Employers' Liability.....	261,338	259,772	102,366	39.41
Employers' Reinsurance.....	45,970	48,575	21,171	43.58
Federal Fire.....	6,011	6,010	2,203	36.66
Federal Insurance.....	38,885	36,517	20,325	55.66
Fidelity & Casualty of New York.....				
Fidelity of Canada.....	81,050	80,934	70,498	87.11
Fidelity-Phenix.....	39,613	54,357	24,569	45.20
Fire Association of Philadelphia.....	566	670	219	32.69
Firemen's of Newark.....				
General Accident.....	419,407	416,963	200,377	48.06
General Accident, Fire & Life.....	183,864	178,532	85,420	47.85
General Exchange.....	69,204	78,282	35,504	45.35
General Security.....	29,621	28,640	7,657	26.74
Glens Falls.....	35,630	42,078	17,932	42.62
Globe Indemnity.....	102,144	98,979	31,327	31.65
Great American Indemnity.....	16,630	16,710	7,779	46.55
Great American Insurance.....	7,588	7,472	2,385	31.92
Guardian Assurance.....	149	275		
Guardian Insurance of Canada.....	121,321	118,509	77,605	65.48
Guildhall Insurance.....	76,487	71,934	51,051	70.97
Halifax Insurance.....	488,714	456,111	279,043	61.18
Hand-in-Hand.....	5,469	5,603	1,682	30.02
Hartford Accident & Indemnity.....	94,630	93,322	64,132	68.72
Hartford Fire.....	15,724	15,260	6,559	42.98
Home Assurance of Canada.....	34,330	23,319	7,251	31.09
Home Fire & Marine.....				
Home Insurance.....	72,526	72,792	31,830	43.73
Imperial Guarantee & Accident.....	91,555	84,481	48,509	57.42
Imperial Insurance Office.....	14,126	12,987	13,474	103.75
Indemnity Insurance of North America.....	25,025	23,255	44,913	193.13
Insurance Co. of North America.....	9,202	8,186	4,363	53.30
Jersey Insurance.....				
Law, Union & Rock.....	9,988	9,023	1,108	12.28
Legal & General.....				
Liverpool & London & Globe.....	54,541	52,965	17,260	32.59
Liverpool-Manitoba.....	10,877	10,539	3,432	32.56
London Assurance.....	32,925	33,550	8,849	26.38
London-Canada.....	32,403	29,450	21,178	71.91
London & County.....	1,027	980	80	8.16
London Guarantee & Accident.....	91,465	86,795	58,583	67.50
London & Lancashire Guar. & Accident.....	44,714	44,284	24,016	54.23
London & Lancashire.....	30,081	29,686	12,715	42.83
London & Provincial Marine & General.....	12,235	11,889	6,293	52.93
London & Scottish.....	4,228	4,190	1,941	46.32
Marine Insurance.....	569	832	52	6.25
Maryland Casualty.....	27,046	24,586	16,818	68.40
Mercantile Insurance.....				
Merchants Fire.....	24,309	26,484	13,763	51.97
Merchants Marine.....	6,293	5,836	2,624	44.96
Mercury.....	2,642	2,713	-278	
Metropolitan Casualty.....	214,733	206,023	95,998	46.60
Michigan Fire & Marine.....				
Monument Insurance.....	6,609	6,030	1,209	20.05
Motor Union Insurance.....	36,015	33,653	15,360	45.64
National-Ben Franklin.....	57,984	57,501	27,747	48.25
National Fire of Hartford.....				
National Union Fire.....	13,536	12,950	3,549	27.39
Newark Fire.....	8,592	8,319	2,982	35.85
New Hampshire Fire.....	2,013	2,341	620	26.48
New York Underwriters.....	1,513	1,378	691	50.15
New Zealand Insurance.....	12,077	9,694	8,184	84.42
Niagara Fire.....				
North British & Mercantile.....	47,732	46,436	17,118	36.86
Northern Assurance.....	111,296	109,909	44,810	40.77
Northwest Casualty.....	87,742	89,039	34,953	39.26
Northwestern National.....	3,890	3,661	1,211	33.08
Norwich Union Fire.....	197,264	189,181	97,541	51.56
Occidental Fire.....	10,518	9,715	2,088	21.49
Ocean Accident & Guarantee.....	133,541	133,986	56,396	42.09
Pacific Coast Fire.....	15,390	14,654	3,967	27.07
Palatine Insurance.....	14,838	14,874	6,267	42.13
Patriotic Assurance.....	3,311	3,456	156	4.51
Pearl.....	92,851	93,212	31,806	34.12
Phenix Fire of Paris.....	402	425		
Phoenix Assurance.....	48,758	48,254	17,149	35.54
Pilot.....	549,008	539,739	185,678	34.40
Providence-Washington.....	5,103	5,154	4,568	88.63
Provincial Insurance.....	44,200	42,893	18,886	44.03
Prudential Assurance.....	146,672	138,306	76,854	55.57
Queen.....	10,368	10,048	3,578	35.61

TABLE XI. AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1944 (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET PREMIUMS EARNED	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS EARNED
	\$	\$	\$	%
JOINT STOCK				
Railway Passengers.....	20,313	21,570	8,772	40.67
Royal Exchange.....	26,954	26,236	18,266	69.62
Royal Insurance.....	129,919	126,208	36,132	28.63
St. Paul Fire & Marine.....	9,338	8,758	2,111	24.10
St. Paul Mercury Indemnity.....	19,495	21,374	23,386	109.41
Scottish Insurance.....	3,006	1,517	522	34.41
Scottish Metropolitan.....	35,117	34,437	13,005	37.76
Scottish Union & National.....	52,830	49,023	41,432	84.52
Security Insurance of New Haven.....	2,333	2,344	990	42.24
Sentinel Fire.....				
Southern.....	5,248	5,052	1,322	26.17
Springfield Fire & Marine.....				
Sun Insurance Office.....	34,804	33,671	23,428	69.58
Svea Fire & Life.....	147	159		
Toronto General.....	89,541	87,058	36,958	42.45
Travelers Fire.....	23,390	23,902	7,367	30.82
Travelers Indemnity.....	188,972	171,125	56,595	33.07
Travellers Insurance.....				
Union Assurance.....	17,806	17,850	7,522	42.14
Union Fire, Accident & General.....	24,305	24,711	6,594	26.68
Union of Canton.....	115,666	113,834	60,029	52.75
Union, Marine & General.....	23,963	23,103	15,224	65.90
United States Fidelity & Guaranty.....	267,954	254,484	162,229	63.75
United States Fire.....				
United States Guarantee.....	15,904	17,968	7,513	41.81
Wellington Fire.....	173,493	170,127	58,933	34.64
Western Assurance.....	300,586	281,239	192,003	68.27
Westminster Fire Office.....				
World Fire & Marine.....				
World Marine & General.....	43,782	43,288	20,062	46.35
Yorkshire Insurance.....	57,171	55,549	24,069	43.33
Zurich General Accident & Liability.....	289,876	275,832	229,939	83.36
MUTUALS				
Canadian Mercantile.....	8,010	4,959	427	8.61
Central Manufacturers.....	2,009	1,976	479	24.24
Commerce Mutual.....	6,530	3,737	313	8.38
Economical Mutual.....	269,052	262,190	83,333	31.78
Gore District.....	104,177	94,316	32,303	34.25
Hardware Dealers.....	1,447	1,338	130	9.72
Indiana Lumbermen's.....				
Liberty Mutual.....	10,975	12,420	3,634	29.26
Lumbermen's Mutual Casualty.....	371,136	360,518	123,218	34.18
Lumbermen's Mutual Insurance.....				
Mutual Implement & Hardware.....	1,447	1,338	130	9.72
National Retailers.....	81,968	69,865	16,826	24.08
Northwestern Mutual.....	1,260	1,664	108	6.49
State Farm Mutual.....	102,837	97,572	40,094	41.09
United Mutual Fire.....	3,559	3,372	966	28.65
Wawanesa Mutual.....	216,924	221,271	68,933	31.15
OTHER				
General Ins. Co. of America (Unlicensed).....	58	58		
General Reinsurance (Unlicensed).....	22,334	21,380	5,365	25.09
North Star Reinsurance (Unlicensed).....	800	502	20	3.98
Affiliated Underwriters (Reciprocal Exch.).....	6,367	6,462	3,383	52.35
Non-Marine Underwriters at Lloyd's.....	988,007	1,010,090	390,741	38.68
TOTALS FOR 1944.....	11,246,523	10,977,147	5,180,653	47.19
TOTALS FOR 1943.....	10,535,991	11,275,704	4,709,411	41.77

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE

ACCIDENT—PERSONAL

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUM WRITTEN
JOINT STOCK	\$	\$	%
Aetna Life.....	1,718	41	2.39
Alliance Assurance.....			
Anglo-Scottish.....	26,055	11,218	43.06
Atlas Assurance.....	848		
British Aviation.....	2,566		
British America.....	10,826	2,485	22.95
British Canadian.....	3,752	365	9.73
British Empire.....	4,864	1,720	35.36
British North Western.....	2,708	1,941	71.68
Canada Accident & Fire.....	11,345	1,321	11.64
Canada Security.....	2,971	1,224	41.20
Canadian Fire.....	958	401	41.86
Canadian General.....	15,721	5,075	32.28
Canadian Indemnity.....	1,466	1,023	69.78
Car & General.....	188		
Casualty Co. of Canada.....	21,502	3,419	15.90
Century Insurance.....	9,896	4,337	43.83
Commercial Union.....	4,383	3,261	73.03
Confederation Life.....	5,821		
Consolidated Fire & Casualty.....	654	-238	
Continental Casualty.....	495,632	113,704	22.94
Dominion of Canada General.....	89,632	18,646	20.80
Dominion Fire.....			
Employers' Liability.....	102,984	27,592	26.79
Employers' Reinsurance.....	6,309	1,972	31.26
Fidelity Insurance Co. of Canada.....	2,402	1,310	54.54
Fidelity & Casualty of N.Y.....	92		
General Accident of Canada.....	32,337	9,342	28.89
General Accident Fire & Life.....	18,561	5,343	28.79
General Security.....	3,697	687	18.58
Globe Indemnity.....	17,031	7,492	43.99
Great American Indemnity.....	545	85	15.60
Great-West Life.....	16,689	5,374	32.20
Guardian Insurance of Canada.....	24,498	6,755	27.57
Guildhall.....	3,678	851	23.14
Halifax Insurance.....	15,244	7,003	45.94
Hartford Accident & Indemnity.....	3,623	1,482	40.91
Hudson Bay.....			
Imperial Guarantee & Accident Co.....	58,509	10,937	18.69
Imperial Insurance Office.....	2,769	638	23.04
Indemnity Insurance of North America.....	11,882	410	3.45
Law, Union & Rock.....	4,733	669	14.13
Legal & General.....	1,520	80	5.26
Liverpool & London & Globe.....	1,892	832	43.97
London Guarantee & Accident.....	52,447	49,875	95.10
London & Lancashire Guarantee & Accident.....	10,699	4,045	37.81
London Assurance.....	2,157	1,310	60.73
London & Provincial.....	1,595	552	34.61
London & Scottish.....	123		
Maryland Casualty.....	3,699	2,585	69.88
Metropolitan Casualty.....	4,731	-490	
Motor Union.....	521	70	13.44
North American Accident.....	315	79	25.08
North British & Mercantile.....	7,944	639	8.04
Northern Assurance.....	3,187	822	25.79
Norwich Union.....	17,467	1,495	8.56
Occidental Fire.....	748	250	33.42
Occidental Life.....	331		
Ocean Accident & Guarantee.....	44,379	30,291	68.26
Pearl Assurance.....	4,399	2,262	51.42
Phoenix Assurance.....	9,096	3,250	35.73
Pilot.....			
Protective Association.....	5,614	4,540	80.87
Prudential Assurance.....	11,904	5,093	42.78
Railway Passengers.....	11,113	1,689	15.20
Royal Exchange.....	1,273	-86	
Royal Insurance.....	17,966	7,531	41.92
Scottish Metropolitan.....	1,126		
Sun Insurance Office.....	14,649	4,388	29.95
Toronto General.....	12,863	4,152	32.28
Travelers Insurance.....	168,170	28,144	16.74
Union Assurance Society.....	3,271	441	13.48
Union of Canton.....	15,336	6,563	42.79
Union Marine.....	2,795	836	29.91
U.S. Fidelity & Guarantee.....	8,178	3,048	37.27
Wellington Fire.....	406		
Western.....	42,563	19,133	44.95
World Marine & General.....	885	767	86.67

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

ACCIDENT—PERSONAL (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
JOINT STOCK			
Yorkshire.....	16,765	4,739	28.27
Zurich.....	8,708	3,878	44.53
MUTUALS			
Lumbermen's Mutual Casualty.....	62,420	14,238	22.81
Metropolitan Life.....	113,945	52,419	46.00
Prudential Insurance.....	1,245	-11	.....
State Farm Mutual.....	1,616	.....	.....
OTHER			
General Reinsurance Corp. (Unlicensed).....	441	63	14.29
Lloyd's.....	127,592	-1,898	.....
TOTALS FOR 1944.....	1,857,183	515,439	27.75
TOTALS FOR 1943.....	1,666,320	555,246	33.32

ACCIDENT—PUBLIC LIABILITY

JOINT STOCK			
Anglo-Scottish.....	2,471	-3,269	.....
Arex Indemnity.....	1,671	-217	.....
Atlas Assurance.....	5,760	789	13.70
British America.....	12,653	8,859	70.02
British Canadian.....	663	-301	.....
British Empire.....	2,128	-712	.....
British Northwestern Fire.....	3,161	287	9.08
Canada Accident.....	8,955	-407	.....
Canada Security.....	4,319	106	2.45
Canadian Fire.....	8,012	7,313	91.28
Canadian General.....	49,185	4,043	8.22
Canadian Indemnity.....	68,137	23,458	34.43
Canadian Surety.....	17,800	-698	.....
Car & General.....	8,103	18,041	222.65
Casualty Co. of Canada.....	15,053	7,163	47.59
Century.....	1,368	.....	.....
Commercial Union.....	1,621	-341	.....
Consolidated Fire.....	936	-1,038	.....
Continental Casualty.....	21,801	7,537	34.57
Dominion of Canada General.....	37,346	8,905	23.84
Employers' Liability.....	125,783	44,833	35.64
Employers' Reinsurance.....	9,073	-5,000	.....
Federal Fire.....	3,108	67	2.16
Fidelity Casualty of N.Y.....	797	.....	.....
Fidelity Insurance of Canada.....	29,751	-3,375	.....
General Accident of Canada.....	112,917	20,942	18.55
General Accident Fire & Life.....	17,872	6,454	36.11
General Security.....	2,884	557	19.31
Globe Indemnity.....	26,400	-831	.....
Great American Indemnity.....	3,319	-11,648	.....
Guardian Insurance Co. of Canada.....	13,076	4,447	34.01
Guildhall.....	3,156	333	10.55
Halifax Insurance.....	25,769	7,751	30.08
Hartford Accident & Indemnity.....	20,913	52,273	249.95
Imperial Guarantee & Accident.....	12,636	7,710	61.02
Imperial Insurance Office.....	1,646	-513	.....
Indemnity of North America.....	63,973	12,592	19.68
Law, Union & Rock.....	681	439	64.46
Legal & General.....	1,317	55	4.18
Liverpool & London & Globe.....	2,895	-91	.....
London Guarantee & Accident.....	26,111	8,681	33.25
London Lancashire Guarantee & Accident.....	9,080	2,253	24.81
London Assurance.....	1,764	201	11.39
London & Provincial.....	619	-2,156	.....
London & Scottish.....	505	43	8.51
Maryland Casualty.....	5,519	4,647	84.20
Metropolitan Casualty.....	76,804	11,388	14.83
Motor Union.....	282	.....	.....
New Zealand Insurance.....	120	.....	.....
North British & Mercantile.....	8,769	591	6.74
Northern Assurance.....	18,916	5,383	28.46
Northwest Casualty.....	573	.....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, 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			
Norwich Union.....	21,163	9,264	43.77
Occidental Fire.....	223	15	6.73
Ocean Accident & Guarantee.....	17,217	5,521	32.07
Pearl.....	31,480	4,187	13.30
Phoenix of London.....	10,337	907	8.77
Pilot.....	6,431	8,095	125.87
Prudential Assurance.....	34,016	6,651	19.55
Railway Passengers.....	1,245	29	2.33
Royal Exchange.....	10,556	4,868	46.12
Royal Insurance.....	25,205	-786	
Scottish Metropolitan.....	692	1,794	259.25
Sun Insurance Office.....	4,128	-245	
Toronto General.....	40,242	3,881	9.64
Travelers Indemnity.....	4,129	230	5.57
Travelers Insurance.....	29,656	6,027	20.32
Union Assurance Society.....	1,829	69	3.77
Union of Canton.....	114,688	48,267	42.09
Union Marine.....	20,418	7,367	36.08
United States Fidelity.....	66,607	27,071	40.64
United States Guarantee.....	665		
Wellington Fire.....	714	23	3.22
Western.....	22,932	3,650	13.30
World Marine & General.....	13,864	4,856	35.03
Yorkshire.....	6,391	889	13.91
Zurich.....	39,104	-2,710	
CASH MUTUALS			
Economical.....	11,707	3,735	31.90
Gore District.....	8,194	1,897	23.15
Wawanesa.....	2,978	2,313	77.67
MUTUALS			
Liberty Mutual.....	3,346	229	6.84
Lumbermen's Mutual Casualty.....	7,146	-306	
OTHER			
General Reinsurance Corp. (Unlicensed).....	5,023		
Lloyd's.....	120,366	9,793	8.14
TOTALS FOR 1944.....	1,580,863	404,025	25.56
TOTALS FOR 1943.....	1,546,649	533,831	34.52

ACCIDENT—EMPLOYERS' LIABILITY

Alliance Assurance.....	.....	.....	.....
Anglo-Scottish.....	2,341	1,175	50.19
Arex Indemnity.....	2,339	188	8.04
Atlas Assurance.....	4,690	1,495	31.88
British America.....	2,522	1,290	51.15
British Canadian.....	342	144	42.11
British Empire.....	686	144	20.99
British Northwestern.....	1,576	613	38.90
Canada Accident.....	2,483	378	15.22
Canada Security.....	2,371	2,632	111.01
Canadian Fire.....	2,120	18	.85
Canadian General.....	8,950	3,155	35.25
Canadian Indemnity.....	7,012	232	3.31
Canadian Surety.....	1,666	13	.78
Car & General.....	678		
Casualty Co. of Canada.....	1,081	13	1.20
Century Insurance.....	319	100	31.35
Commercial Union Assurance Co.....	879	526	59.84
Continental Casualty.....	3,174		
Dominion of Canada General.....	1,754	692	39.45
Employers' Liability.....	51,367	32,127	62.54
Employers' Reinsurance.....	2,386		
Fidelity & Casualty of N.Y.....	1,391		
Fidelity Insurance Co. of Canada.....	4,782	3,751	78.44
General Accident of Canada.....	54,059	22,887	42.34

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

ACCIDENT—EMPLOYERS' LIABILITY (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
General Accident Fire & Life.....	2,083	1,033	49.59
General Security.....	355	.....	.....
Globe Indemnity.....	8,135	1,668	20.50
Gore District Mutual.....	303	.....	.....
Great American Indemnity.....	1,038	172	16.57
Guardian Insurance of Canada.....	20,892	4,959	23.74
Guildhall.....	307	451	146.91
Halifax Insurance.....	11,483	6,037	52.57
Hartford Accident & Indemnity.....	13,849	17,916	129.37
Imperial Guarantee & Accident.....	1,472	-1,489	.....
Imperial Insurance Office.....	105	.....	.....
Indemnity Insurance of North America.....	8,435	1,871	22.18
Law, Union & Rock.....	173	-1,318	.....
Liberty Mutual.....	1,866	8	.43
Liverpool & London & Globe.....	899	185	20.58
Lloyd's.....	76,880	18,550	24.13
London Assurance.....	80	.....	.....
London Guarantee & Accident.....	116,554	89,614	76.89
London & Lancashire Guarantee & Accident.....	3,271	495	15.13
London & Provincial.....	67	.....	.....
London & Scottish.....	95	46	48.42
Lumbermen's Mutual Casualty.....	1,450	737	50.83
Maryland Casualty.....	6,964	3,239	46.51
Metropolitan Casualty.....	13,601	9,149	67.27
North British & Mercantile.....	3,535	565	16.94
Northern Assurance.....	11,239	9,392	83.57
Norwich Union.....	5,942	3,924	66.04
Occidental Fire.....	.....	.....	.....
Ocean Accident & Guarantee.....	6,788	2,592	38.19
Pearl.....	2,087	.....	.....
Phoenix of London.....	1,894	251	13.25
Pilot.....	.....	.....	.....
Prudential Assurance.....	10,567	7,249	68.60
Railway Passengers.....	1,036	2,589	249.90
Royal Exchange.....	648	10	1.54
Royal Insurance.....	9,140	1,607	17.58
Scottish Metropolitan.....	773	234	30.27
Sun Insurance Office.....	527	.....	.....
Toronto General.....	7,323	1,867	25.50
Travelers Insurance.....	16,007	16,285	101.74
Union Assurance Society.....	434	54	12.44
Union of Canton.....	15,000	6,337	42.25
Union Marine.....	2,274	815	35.84
United States Fidelity.....	24,185	14,869	61.48
Wawanesa Mutual.....	292	37	12.67
Western.....	4,886	1,438	29.43
World Marine & General.....	9,440	8,806	93.28
Yorkshire.....	1,829	1,098	60.03
Zurich.....	10,933	745	6.81
General Reinsurance Corp. (Unlicensed).....	751	.....	.....
TOTALS FOR 1944.....	598,655	305,160	50.97
TOTALS FOR 1943.....	472,957	221,952	46.93

ACCIDENT AND SICKNESS COMBINED

JOINT STOCK			
Aetna Life.....	852,869	773,555	90.70
Casualty Company of Canada.....	.....	.....	.....
Confederation Life.....	363,143	286,559	78.91
Dominion of Canada General.....	1,550	.....	.....
Economical Mutual.....	70,492	25,097	35.60
General Accident of Canada.....	8,343	2,249	26.96
General Accident Fire & Life.....	1,042	-42	.....
Great-West Life Assurance.....	110,110	76,464	69.44
Halifax Insurance.....	194	271	139.69
Imperial Insurance Office.....	.....	13	.....
Lloyd's.....	386	594	153.89
London Guarantee & Accident.....	.....	.....	.....
London Life.....	859,353	617,598	71.87
London & Provincial.....	990	.....	.....
Loyal Protective Life Insurance.....	216,445	60,581	27.99
Maryland Casualty.....	817	2,673	327.17
Metropolitan Life (Mutual).....	1,244,965	1,095,993	88.03
Mutual Benefit H. & A. (Mutual).....	954,127	408,426	42.81
Mutual Life of Canada.....	211,076	144,829	68.61

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (Cont'd)
ACCIDENT AND SICKNESS COMBINED (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
North American Accident.....	6,628	1,247	18.81
North British & Mercantile.....	49,371	24,363	49.35
Occidental Life.....	14,710	12,755	86.71
Phoenix of London.....	.....	.....	.....
Pilot Insurance.....	1,512	156	10.32
Protective Association.....	198,695	140,054	70.49
Prudential Assurance.....	210	.....	.....
Prudential Insurance (Mutual).....	65,041	49,321	75.83
Sun Insurance Office.....	189	45	23.81
Toronto General.....	.....	.....	.....
Travelers Insurance.....	217,215	170,359	78.43
Union Marine & General.....	.....	.....	.....
Yorkshire.....	4,648	468	10.07
Zurich General Accident.....	485,337	361,938	74.57
TOTALS FOR 1944.....	5,939,458	4,255,566	71.65
TOTALS FOR 1943.....	4,256,828	3,496,747	82.14

AIRCRAFT

Aetna Insurance.....	2,142	857	40.01
Automobile Insurance.....	2,141	729	34.05
British America.....	498	143	28.71
Continental Insurance.....	.....	.....	.....
Fidelity & Casualty of N.Y.....	210	.....	.....
Glens Falls.....	.....	.....	.....
Great American Indemnity.....	6,601	-900	.....
Great American Insurance.....	56,498	-21,076	.....
Hartford Accident.....	2,791	.....	.....
Hartford Fire.....	2,142	857	40.01
Insurance Co. of North America.....	2,141	540	25.22
Lloyd's.....	288	.....	.....
London Guarantee.....	-1,578	.....	.....
Marine Insurance.....	.....	.....	.....
Maryland Casualty.....	2,791	.....	.....
National Union Fire.....	1,604	490	30.55
North River.....	714	286	40.06
Phoenix of London.....	209,545	2,012	.96
Phoenix of Hartford.....	2,142	857	40.01
Providence-Washington.....	1,070	299	27.94
Springfield Fire & Marine.....	1,604	490	30.55
St. Paul Fire & Marine.....	2,142	857	40.01
Travelers Fire.....	1,604	512	31.92
Travelers Indemnity.....	2,791	.....	.....
United States Fidelity.....	2,791	.....	.....
United States Fire.....	714	278	38.94
Western Assurance.....	498	143	28.71
TOTALS FOR 1944.....	303,344	-12,626	.....
TOTALS FOR 1943.....	57,425	160,971	280.32

BOILER

Boiler Inspection.....	312,577	17,458	5.59
British Canadian.....	14	.....	.....
Employers' Liability.....	29,228	2,258	7.73
Fidelity & Casualty Co. of New York.....	4,992	.....	.....
General Accident of Canada.....	63,199	6,157	9.74
Globe Indemnity.....	6,601	249	3.77
Guardian Insurance of Canada.....	4,956	2,010	40.56
Halifax Insurance.....	14,120	492	3.48
Hartford Steam Boiler.....	9,234	.....	.....
Liverpool & London & Globe.....	730	27	3.70
Lloyd's.....	8,358	.....	.....
London Guarantee.....	676	.....	.....
Lumbermen's Mutual Casualty.....	5,053	481	9.52
Maryland Casualty.....	12,977	648	4.99
Mutual Boiler of Boston.....	3,534	547	15.48
Ocean Accident & Guarantee.....	40,986	1,457	3.55
Pilot.....	.....	.....	.....
Royal Insurance.....	6,993	236	3.37
Travelers Indemnity.....	92,031	37,457	40.70
Western.....	-14	.....	.....
TOTALS FOR 1944.....	616,245	69,477	11.27
TOTALS FOR 1943.....	356,500	40,982	11.50

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

MACHINERY			
COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Boiler Inspection.....	90,639	31,439	34.69
Fidelity & Casualty Co.....	277		
General Accident of Canada.....	43,802	14,070	32.12
Guardian Insurance of Canada.....	-39	1,023	
Halifax Insurance.....	6,698	184	2.75
Hartford Steam Boiler.....	3,992		
Lloyd's.....	200,960	17,709	8.81
Lumbermen's Mutual Casualty.....	14,190	112	.79
Maryland Casualty.....	468	521	111.32
Mutual Boiler of Boston.....			
Ocean Accident & Guarantee.....	33,015	15,140	45.86
Travelers Indemnity.....	2,741	450	16.42
TOTALS FOR 1944.....	396,743	80,648	20.33
TOTALS FOR 1943.....	220,544	41,593	18.86
CREDIT			
American Credit.....	133,466	-5,960	
Employers' Reinsurance.....	11,774	2,046	17.38
Halifax.....			
TOTALS FOR 1944.....	145,240	-3,914	
TOTALS FOR 1943.....	145,620	8,778	6.03
EARTHQUAKE			
Aetna Insurance.....	1,845		
Agricultural Insurance.....	105		
Alliance Insurance.....			
American Alliance Insurance.....	8	1	12.50
British America Assurance.....	20		
British Traders Insurance.....	3		
Canadian Fire.....	24		
Canadian Indemnity.....	10		
Connecticut Fire.....	31		
Continental.....	16		
Equitable Fire & Marine.....	6		
Fidelity-Phenix Fire.....	43		
Fireman's Fund Insurance.....	71		
Great American Insurance.....	72		
Guardian Assurance.....	284		
Guildhall Insurance.....	41		
Halifax Insurance.....	30		
Hartford Fire.....	147		
Home Fire & Marine.....	71		
Home Insurance.....	1,605	647	40.31
Imperial Guarantee & Accident.....	15		
Insurance Co. of North America.....	450		
Law Union & Rock.....	5		
Liverpool & London & Globe.....	289		
Lloyd's.....	26		
London Assurance.....	373		
London & Lancashire.....	127		
Lumber Mutual Fire.....	4		
Merchants Fire Insurance.....	15		
North British & Mercantile.....	579		
North River Insurance.....	17		
Pearl Assurance.....	65		
Phoenix of Hartford.....	51		
Phoenix Assurance of London.....	354		
Providence Washington.....			
Queen City Fire.....	5		
Reliance Insurance.....	16		
Royal Exchange.....	383		
Royal Insurance.....	1,088		
St. Paul Fire & Marine.....	38		
Scottish Union & National.....	35		
Sun Insurance Office.....	214		
Travelers Fire.....	140		
Union Insurance of Canton.....	6		
United States Fire.....	16		
Westchester Fire.....	3		
Western Assurance.....	432		
World Fire & Marine.....	5		
TOTALS FOR 1944.....	9,183	648	7.06
TOTALS FOR 1943.....	697		

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

EXPLOSION

COMPANIES	NET	NET	RATIO
	PREMIUMS WRITTEN	LOSSES INCURRED	NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Acadia Fire.....	316		
Aetna Insurance.....	5,851	25	.43
Agricultural.....	584		
Alliance Assurance.....	-1,423		
Alliance Insurance.....	2,201		
American Alliance.....	92		
American Insurance.....	162	3	1.85
Bankers & Shippers.....			
Beaver Fire.....	31		
Boston Insurance.....	55	1	1.82
British America.....	5		
British Canadian.....			
British Crown.....	2,367		
British Empire.....			
British Law.....			
British Northwestern.....	1,621		
British Oak.....	17		
British Traders.....	2,570		
Caledonian-American Insurance.....	4		
Caledonian Insurance.....	44		
Camden Fire.....	18		
Canada Security.....	290		
Canadian Fire.....	170		
Canadian General.....	304		
Canadian Indemnity.....	-109		
Canadian Surety.....	529		
Car & General.....	176		
Central Insurance.....	353	7	1.98
Central Manufacturers (Mutual).....	115		
Central Union.....	-6		
Citizens of New Jersey.....	267		
Columbia Insurance of N.Y.....	105		
Connecticut Fire.....	449		
Consolidated Fire & Casualty.....			
Continental Insurance.....	72		
Dominion Fire.....	8		
Eagle Fire.....	290		
Eagle Star.....	478		
Employers' Liability.....	2,760		
Ensign Insurance.....			
Equitable Fire & Marine.....	90		
Eureka-Security.....	34		
Federal Fire.....			
Federal Insurance.....	-31		
Fidelity-Phenix.....	14		
Fire Association of Philadelphia.....	-2		
Fireman's Fund.....	1,386		
Firemen's Insurance of Newark.....	100		
General Accident Fire & Life.....	51		
General Security.....	837		
Girard Fire & Marine.....			
Globe Indemnity of Canada.....	441	9	2.04
Great American Insurance.....	1,089	5	.46
Guardian Assurance.....	-113		
Guardian Insurance.....	95		
Guildhall.....	-74		
Halifax Insurance.....	1,318	18	1.37
Hand-in-Hand.....	212		
Hanover Fire.....	83	2	2.41
Hartford Fire.....	1,720		
Helvetia Swiss Fire.....			
Home Fire & Marine.....	117		
Home Insurance.....	208		
Hudson Bay.....	552	12	2.17
Imperial Assurance.....	210		
Imperial Guarantee & Accident.....	17		
Imperial Insurance Office.....	674		
Indiana Lumbermen's (Mutual).....	82		
Insurance Co. of North America.....	9,461	37	.39
Law, Union & Rock.....	912		
Legal & General.....	86		
Liverpool & London & Globe.....	9,311	284	3.05
Liverpool-Manitoba.....	706	15	2.12
Lloyd's.....	9,881		
London Assurance.....	-114		
London-Canada.....	26		
London & County.....	20		
London Guarantee & Accident.....	210		

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE PREMIUMS AND LOSSES IN ONTARIO DURING 1944, 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
	\$	\$	%
London & Lancashire Guarantee & Accident.....	.....	.....	.....
London & Lancashire.....	16,503	.....	.....
London & Scottish Assurance.....	138	.....	.....
Lumbermen's Insurance.....	.....	.....	.....
Lumbermen's (Mutual).....	26	.....	.....
Mercantile Insurance.....	1,478	.....	.....
Merchants Fire Insurance.....	778	2	26
Merchants Fire of N.Y.....	.....	.....	.....
Merchants Marine.....	642	.....	.....
Michigan Fire & Marine.....	26	1	3.85
Millers National (Mutual).....	.....	.....	.....
Motor Union Insurance.....	88	.....	.....
National—Ben Franklin.....	76	.....	.....
National Fire Hartford.....	2,240	26	1.16
National—Liverpool.....	353	7	1.98
National Provincial Insurance.....	88	.....	.....
National Union.....	.....	.....	.....
Newark Fire.....	380	8	2.11
New York Underwriters.....	.....	.....	.....
Niagara Fire.....	.....	.....	.....
North Empire Fire.....	210	.....	.....
North River.....	231	.....	.....
Northern Assurance.....	927	.....	.....
Northwestern National.....	34	.....	.....
Norwich Union.....	3,238	.....	.....
Pacific Fire.....	.....	.....	.....
Patriotic.....	396	.....	.....
Pearl.....	247	.....	.....
Phenix Fire of Paris.....	.....	.....	.....
Phoenix Assurance of London.....	3,776	.....	.....
Phoenix of Hartford.....	2,171	.....	.....
Pioneer.....	310	6	1.94
Planet.....	1,622	.....	.....
Providence—Washington.....	988	.....	.....
Prudential Assurance.....	141	.....	.....
Pennsylvania Lumbermen's (Mutual).....	.....	.....	.....
Quebec Fire Assurance Co.....	188	.....	.....
Queen City Fire.....	33	.....	.....
Queen Insurance.....	1,587	32	2.02
Reliance Insurance.....	226	.....	.....
Royal Exchange.....	953	.....	.....
Royal Insurance.....	7,369	83	1.13
Royal Scottish Insurance.....	255	.....	.....
St. Paul Fire & Marine.....	1,095	.....	.....
Scottish Insurance.....	402	.....	.....
Scottish Metropolitan Assurance.....	162	.....	.....
Scottish Union & National.....	199	.....	.....
Sea.....	549	.....	.....
Security Insurance of New Haven.....	76	1	1.32
Security National.....	70	.....	.....
Sentinel Fire.....	6	.....	.....
South British.....	92	.....	.....
Springfield Fire & Marine.....	224	5	2.23
State Assurance.....	88	.....	.....
Sun Insurance Office.....	8,018	.....	.....
Svea Fire & Life.....	.....	.....	.....
Switzerland General.....	.....	.....	.....
Toronto General.....	249	.....	.....
Travelers Fire.....	1,281	.....	.....
Union of Canton.....	3,947	.....	.....
Union Marine & General.....	210	.....	.....
United Firemen's.....	105	.....	.....
United States Fire.....	825	.....	.....
Urbaine.....	.....	.....	.....
Wellington Fire.....	.....	.....	.....
Westchester.....	579	.....	.....
Western Assurance.....	458	.....	.....
World Fire & Marine.....	112	.....	.....
World Marine & General.....	628	.....	.....
General Insurance Co. of America (Unlicensed).....	—4	.....	.....
TOTALS FOR 1944.....	127,464	589	46
TOTALS FOR 1943.....	94,033	440	47

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

FORGERY

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Canadian Fire	192		
Canadian General	1,362	235	17.25
Canadian Indemnity	2,759	356	12.90
Canadian Surety	6,762	-560	
Fidelity Insurance Co. of Canada			
General Accident of Canada			
Globe Indemnity	2,040	-138	
Guarantee Co. of North America	491		
Halifax	75	-1	
Indemnity Insurance of North America	11,528	-4,439	
Liverpool & London & Globe	227	-16	
Lloyd's	3,802	519	13.65
Maryland Casualty	234		
National Surety			
Royal Insurance	3,498	-61	
Toronto General	1,115	192	17.22
Union of Canton	2,929		
United States Fidelity & Guarantee	670	316	47.16
TOTALS FOR 1944	37,684	-3,537	
TOTALS FOR 1943	27,497	5,186	18.86

GUARANTEE—FIDELITY

American Surety	8,455	-1,289	
Anglo-Scottish	20		
Alliance Assurance		-231	
British America	2,327	-265	
British Canadian	410		
British Empire	333	-40	
Canada Accident & Fire	2,955	126	4.26
Canada Security	1,162		
Canadian Fire	5,511	-299	
Canadian General	7,821	-44	
Canadian Indemnity	23,202	-908	
Canadian Surety	35,737	23	.06
Casualty Co. of Canada	1,851	-1,016	
Century Insurance	1,102	-60	
Consolidated Fire	517		
Dominion of Canada General	54,214	2,953	5.45
Economical Mutual	395	55	13.92
Employers' Liability	25,423	2,200	8.65
Employers' Reinsurance	444	8	1.80
Federal Fire	34		
Fidelity & Casualty of N.Y.			
Fidelity Insurance of Canada	32,935	3,164	9.61
General Accident of Canada	19,719	-322	
General Security	166	2,755	1659.64
Globe Indemnity	22,437	2,031	9.05
Gore District (Mutual)	748		
Great American Indemnity	5,297	-247	
Guarantee Co. of North America	50,010	4,865	9.73
Guardian Insurance of Canada	19,567	891	4.55
Halifax Insurance	8,309	1,712	20.60
Hartford Accident & Indemnity	1,130	364	32.21
Imperial Guarantee & Accident	13,726	-1,872	
Imperial Insurance Office	96		
Indemnity of North America	50,147	-22,363	
International Fidelity	1,012	1	.10
Law, Union & Rock	41		
Liberty Mutual	4,383		
Liverpool & London & Globe	3,193	225	7.05
Lloyd's	20,288	-2,336	
London Guarantee & Accident	17,739	2,438	13.74
London & Lancashire Guarantee & Accident	4,113	-234	
London & Provincial	5		
Maryland Casualty	3,053	-231	
Metropolitan Casualty	3,602		
National Surety		-67	
North British & Mercantile	998	-600	
Northern Assurance	865		
Norwich Union Fire	7,286	1,321	18.13
Ocean Accident & Guarantee	13,866	2,706	19.52
Pearl Assurance	13,102	-495	
Phoenix of London	2,005	-1,722	

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

GUARANTEE—FIDELITY (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Pilot.....	1,404	3,021	215.17
Prudential Assurance.....	563	1,000	177.62
Railway Passengers.....	2,004	.....	.....
Royal Exchange.....	29,923	5,502	18.39
Royal Insurance.....	171	.....	.....
Scottish Metropolitan.....	532	—0	.....
Sun Insurance Office.....	6,399	206	3.22
Toronto General.....	2,463	.....	.....
Travelers Indemnity.....	10,738	—7,200	.....
Union of Canton.....	533	.....	.....
Union Marine & General.....	152,554	6,172	4.05
United States Fidelity.....	1,785	660	36.97
Wawanesa.....	31	.....	.....
Wellington Fire.....	2,950	.....	.....
Western.....	329	.....	.....
World Marine & General.....	945	1,280	135.45
Yorkshire.....	352	.....	.....
Zurich General Accident & Liability.....	.....	.....	.....
UNLICENSED INSURANCE			
General Reinsurance.....	5,116	3,224	63.02
TOTALS FOR 1944.....	710,543	7,036	99
TOTALS FOR 1943.....	590,657	81,936	13.87

GUARANTEE—SURETY

Aetna Casualty.....	17,935	7,367	41.08
Alliance Assurance.....	51	.....	.....
American Surety.....	973	—73	.....
Anglo-Scottish.....	529	.....	.....
British America.....	5,095	—275	.....
British Canadian.....	210	.....	.....
British Empire.....	923	.....	.....
Commerce Mutual.....	.....	.....	.....
Canada Accident & Fire.....	1,895	32	1.69
Canada Security.....	866	.....	.....
Canadian Fire.....	5,481	.....	.....
Canadian General.....	31,800	—255	.....
Canadian Indemnity.....	19,990	.....	.....
Canadian Mercantile.....	.....	.....	.....
Canadian Surety.....	23,050	1,785	7.74
Casualty Co. of Canada.....	1,029	181	17.59
Century Insurance.....	188	.....	.....
Consolidated Fire.....	1,258	.....	.....
Dominion of Canada General.....	8,295	3,073	37.05
Economical Mutual.....	1,480	.....	.....
Employers' Liability.....	18,568	—923	.....
Employers' Reinsurance.....	5,312	.....	.....
Federal Fire.....	285	.....	.....
Fidelity & Casualty of N.Y.....	15	.....	.....
Fidelity Insurance of Canada.....	12,815	878	6.85
General Accident of Canada.....	20,774	—824	.....
General Security.....	16	.....	.....
Globe Indemnity.....	2,946	—475	.....
Gore District (Mutual).....	1,468	.....	.....
Great American Indemnity.....	180	.....	.....
Guarantee Co. of North America.....	3,075	.....	.....
Guardian Insurance Co. of Canada.....	4,835	.....	.....
Halifax Insurance.....	3,721	.....	.....
Hartford Accident & Indemnity.....	551	.....	.....
Hudson Bay.....	.....	.....	.....
Imperial Guarantee & Accident.....	3,267	—227	.....
Imperial Insurance Office.....	77	.....	.....
Indemnity of North America.....	821	.....	.....
Liverpool & London & Globe.....	792	—279	.....
Lloyd's.....	2,260	—385	.....
London Guarantee & Accident.....	18,035	3,816	21.16
London & Lancashire Guarantee & Accident.....	5,869	—749	.....
Maryland Casualty.....	835	—625	.....
Metropolitan Casualty.....	1,589	.....	.....
National Surety.....	135	—390	.....
North British & Mercantile.....	942	.....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

GUARANTEE—SURETY (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Northern Assurance	241	-250	.....
Norwich Union Fire	4,843	-1,177	.....
Ocean Accident & Guarantee	5,631	-95	.....
Pearl Assurance	6,661	100	1.50
Phoenix of London	4,468	.....	.....
Pilot	4,460	-60	.....
Prudential Assurance	257	.....	.....
Railway Passengers	318	.....	.....
Royal Exchange	6,027	.....	.....
Royal Insurance	3,460	.....	.....
Scottish Metropolitan	78	.....	.....
Sun Insurance Office	523	.....	.....
Toronto General	26,018	-209	.....
Travelers Indemnity	157	.....	.....
Union of Canton	971	.....	.....
Union Marine & General	1,244	.....	.....
United States Fidelity	38,432	336	87
Wawanesa Mutual	1,383	.....	.....
Wellington Fire	285	.....	.....
Western	5,196	-1,165	.....
World Marine & General	17	.....	.....
Yorkshire	30	.....	.....
UNLICENSED			
General Reinsurance	1,007	.....	.....
TOTALS FOR 1944	341,938	9,162	2.68
TOTALS FOR 1943	337,020	17,698	5.25

HAIL

Connecticut Fire	3,924	4,209	107.26
Continental Insurance	114,079	146,371	128.31
Equitable Fire & Marine	785	842	107.26
General Accident Assurance	100	.....	.....
Hartford Fire	28,864	53,029	183.72
Home Insurance	243,281	446,943	183.71
Lloyd's	16,414	28,809	175.51
Phoenix of Hartford	6,504	6,975	107.24
Providence-Washington	6,596	7,074	107.25
Reliance Insurance	1,979	2,122	107.23
St. Paul Fire & Marine	8,176	17,046	208.49
Westchester Fire	6,596	7,074	107.25
TOTALS FOR 1944	437,298	720,494	164.76
TOTALS FOR 1943	330,221	38,818	11.76

INLAND TRANSPORTATION

Acadia	246	21	8.54
Aetna Insurance	33,148	19,247	58.06
Agricultural	5,401	1,510	27.96
Alliance Insurance of Philadelphia	11,820	13,474	113.99
American Alliance	186	-18	.....
American Insurance	1,267	200	15.79
Atlas	2,675	321	12.00
Automobile	10,552	134	1.27
British America	21,605	5,790	26.80
British Crown	.....	.....	.....
British Law	.....	.....	.....
British Northwestern	1,160	.....	.....
Camden Fire	85	.....	.....
Canada Accident	805	.....	.....
Canada Security	527	1,211	229.79
Canadian Fire	669	1,920	287.00
Canadian General	3,271	685	20.94
Canadian Indemnity	1,872	1,920	102.56
Canadian Mercantile Insurance	164	.....	.....
Canadian Surety Co.	3	.....	.....
Central Union	.....	.....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, 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
JOINT STOCK			
	\$	\$	%
Central Manufacturers (Mutual).....	457	13	2.84
Century.....	5,401	1,462	27.07
Columbia Insurance Co. of New York.....	3,752	1,018	27.13
Commerce (Mutual).....	165	.....	.....
Commercial Union.....	3,077	1,395	45.34
Connecticut Fire.....	4,369	2,948	67.48
Consolidated Fire & Casualty.....	55	.....	.....
Continental Insurance.....	3,754	1,625	43.29
Eagle Fire.....	80	.....	.....
Eagle Star.....	293	197	67.24
Economical (Mutual).....	1,550	161	10.39
Employers' Liability.....	351	22	6.27
Equitable Fire & Marine.....	874	590	67.51
Essex & Suffolk.....	197	33	16.75
Federal Fire.....	102	.....	.....
Federal Insurance.....	1,094	12	1.10
Fidelity-Phenix Fire.....	2,440	548	22.46
Fire Association of Philadelphia.....	14,322	-180	.....
Fireman's Fund.....	3,016	790	26.19
First American Fire.....	40	.....	.....
General Accident of Canada.....	2,337	240	10.27
General Accident Fire & Life.....	1,271	312	24.55
General Security.....	127	.....	.....
Glens Falls.....	4,107	2,046	49.82
Globe Indemnity.....	1,500	49	3.27
Gore District Mutual.....	1,252	446	35.62
Great American Insurance.....	1,674	-163	.....
Guardian Insurance of Canada.....	5,222	5,013	96.00
Guildhall.....	869	128	14.73
Halifax.....	12,622	6,783	53.74
Hartford Fire.....	73,594	43,054	58.50
Home.....	63,843	50,870	79.68
Indemnity Marine.....	16,204	4,275	26.38
Insurance Co. of North America.....	23,556	4,784	20.31
Legal & General.....	6,152	4,538	73.76
Liverpool & London & Globe.....	6,166	195	3.16
Lloyd's.....	1,237	-1,608	.....
London Assurance.....	4,306	379	8.80
London Guarantee & Accident.....	820	71	8.66
London & Lancashire Insurance.....	44,469	3,193	7.18
Marine Insurance.....	3,649	4,812	131.87
Michigan Fire & Marine.....	113	33	29.20
National-Ben Franklin.....	11,958	7,473	62.49
National Fire of Hartford.....	861	1	12
National Union Fire.....	1,712	.....	.....
New England Fire.....	28	8	28.57
New York Underwriters.....	711	1,770	248.95
New Zealand Insurance.....	3,024	3,501	115.77
Niagara Fire.....	77	.....	.....
North British & Mercantile.....	1,305	442	33.87
North Empire.....	164	14	8.54
North River.....	.....	.....	.....
Northern Assurance.....	1,165	32	2.75
Northwestern Mutual.....	177	.....	.....
Northwestern National.....	.....	.....	.....
Norwich Union.....	4,980	563	11.28
Ocean Accident.....	554	.....	.....
Pacific Coast Fire.....	2,701	703	26.03
Pacific Fire.....	1,679	361	21.50
Pearl Assurance.....	3,631	1,066	29.36
Philadelphia Fire.....	.....	.....	.....
Phoenix of Hartford.....	10,158	4,885	48.09
Phoenix of London.....	2,291	128	5.59
Pilot.....	1,852	424	22.89
Providence-Washington.....	2,673	883	33.03
Prudential Assurance.....	47,946	15,420	32.16
Queen Insurance.....	3,612	128	3.54
Railway Passengers.....	181	.....	.....
Reliance Insurance.....	2,203	1,962	89.06
Royal Exchange.....	381	.....	.....
Royal Insurance.....	3,921	244	2.74
St. Paul Fire & Marine.....	32,240	2,652	8.23
Scottish Union.....	302	.....	.....
Sea Insurance.....	130	.....	.....
Security Insurance of New Haven.....	937	7	.75
Sentinel Fire.....	28	8	28.57
Springfield.....	967	258	26.68
Sun Insurance Office.....	366	3	.82

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, 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
	\$	\$	%
Toronto General	2,676	561	20.96
Travelers Fire	2,513	80	3.18
Union Assurance Society	395	42	10.63
Union of Canton	35,643	25,724	72.17
Union Marine	514	43	8.37
United States Fire	13,503	3,543	26.24
Wawanesa	3,999	3,460	86.52
Wellington Fire	-6	.....	.....
Westchester Fire	13,503	3,564	26.39
Western	30,500	5,452	17.88
World Fire & Marine	601	.....	.....
World Marine & General	84	.....	.....
Yorkshire	.....	2,992	.....
Zurich General Accident	1,807	3,637	201.27
General Insurance Co. of America (Unlicensed)	456	.....	.....
North Star Reinsurance (Unlicensed)	13	.....	.....
Saskatchewan Mutual Fire (Unlicensed)	308	.....	.....
TOTALS FOR 1944	672,368	278,533	41.43
TOTALS FOR 1943	693,416	249,077	35.92

LIVE STOCK

Halifax	1,331	.....	.....
Hartford Live Stock	18,199	6,530	35.88
Indemnity of North America	9,364	1,250	13.35
Lloyd's	16,025	10,850	67.71
Yorkshire	205	500	243.90
TOTALS FOR 1944	45,124	19,130	42.39
TOTALS FOR 1943	36,669	18,775	51.20

MARINE

Aetna Insurance	19,795	-16,233	.....
Agricultural	14,499	9,902	68.29
Alliance of Philadelphia	155,255	1,225	.79
Automobile	.....	.....	.....
Boston	308	.....	.....
British America	57,996	39,754	68.55
British & Foreign	1,316	362	27.51
British Traders	1,332	-102	.....
Canadian Mercantile (Mutual)	.....	.....	.....
Century	14,499	9,946	68.60
Commerce Mutual	4	.....	.....
Commercial Union Assurance	6,692	-148	.....
Continental Insurance	862	20	2.32
Eagle Star	127,271	31,148	24.47
Federal Insurance	28,680	5,304	18.49
Fidelity-Phenix	1	-585	.....
Fire Association of Philadelphia	19,352	3,606	18.63
Fireman's Fund	7,071	2,763	39.08
Glens Falls	619	.....	.....
Great American	388	1,263	325.52
Halifax Insurance	102,539	67,281	65.62
Hartford Fire	4,849	-188	.....
Home Insurance	56,054	6,654	11.87
Indemnity Marine	43,497	29,816	68.55
Insurance Co. of North America	137,177	24,164	17.62
Liverpool & London & Globe	5,863	452	7.71
London Assurance	6,572	-1,806	.....
Marine Insurance	5,773	63	1.09
Motor Union	15,834	17,981	113.56
North River	.....	.....	.....
Northern Assurance	6,605	-45	.....
Norwich Union	28,302	12,243	43.26
Pacific Coast Fire	7,250	4,968	68.52
Phoenix of Hartford	1,161	110	9.47
Providence-Washington	9,952	3,191	32.06
Queen Insurance	5,670	1,839	32.43
Royal Exchange	117,819	-10,245	.....
Royal Insurance	2,338	579	24.76

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

MARINE (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
St. Paul Fire & Marine.....	.....	.....	.....
Sea Insurance.....	1,124	-135	.....
Standard Marine.....	68,299	22,862	33.47
Sun Insurance Office.....	2,946	3,115	105.74
Union of Canton.....	293,529	94,120	32.06
Union Marine.....	28,506	-6,000	.....
United States Fire.....	36,248	24,838	68.52
Wawanesa.....	.....	.....	.....
Westchester Fire.....	36,248	24,839	68.53
Western Assurance.....	79,745	54,659	68.54
World Fire & Marine.....	292	.....	.....
Yorkshire Insurance.....	1,766	240	13.59
TOTALS FOR 1944.....	1,561,898	463,820	29.70
TOTALS FOR 1943.....	2,222,518	1,578,818	71.04

PERSONAL PROPERTY

Acadia.....	3,082	1,451	47.08
Aetna Insurance.....	112,969	57,007	50.46
Agricultural.....	5,993	3,228	53.86
Alliance Insurance.....	81,860	111,934	136.74
American Alliance.....	1,489	1,324	88.92
American Insurance.....	6,486	740	11.41
Atlas.....	9,665	8,875	97.90
Automobile.....	30,856	519	1.68
Boston Insurance.....	54	.....	.....
British America.....	23,973	12,911	53.86
British Crown.....	89	-2	.....
British Law.....	338	126	37.28
British Northwestern.....	14,619	6,823	46.67
British Traders.....	.....	.....	.....
Caledonian-American.....	1,620	1,180	72.84
Caledonian.....	11,651	11,717	100.57
Camden.....	2,746	2,720	99.05
Canada Accident.....	18,769	13,824	73.65
Canada Security.....	5,350	4,101	76.65
Canadian Fire.....	6,988	3,956	56.61
Canadian General.....	23,881	15,842	66.34
Canadian Indemnity.....	13,252	5,000	37.73
Canadian Mercantile Insurance.....	200	.....	.....
Canadian Surety.....	6,174	2,837	45.95
Casualty Co. of Canada.....	9,284	4,565	49.17
Central Manufacturers' (Mutual).....	2,687	780	29.03
Century.....	5,993	3,228	53.86
Columbia.....	1,027	483	47.03
Commerce (Mutual).....	201	5	2.49
Commercial Union.....	16,084	14,578	90.64
Connecticut Fire.....	17,336	5,766	33.26
Consolidated Fire & Casualty.....	3,618	2,164	59.81
Continental Insurance.....	3,635	807	22.20
Cornhill Insurance.....	1,016	228	22.44
Dominion of Canada.....	54,701	39,600	72.39
Eagle Fire.....	2,558	1,476	57.70
Eagle Sta.....	10,367	3,958	38.18
Economical Mutual.....	19,552	4,961	25.37
Employers' Liability.....	43,276	31,594	73.01
Equitable Fire & Marine.....	3,467	1,154	33.29
Essex & Suffolk Equitable.....	1,206	1,101	91.29
Federal Fire.....	9,546	3,800	39.81
Federal Insurance.....	1,047	301	28.75
Fidelity Insurance of Canada.....	18,603	16,054	86.30
Fidelity-Phenix.....	5,018	50	1.00
First American Fire.....	1,219	286	23.46
Fire Association of Philadelphia.....	4,341	4,160	95.83
Fireman's Fund.....	15,652	2,544	16.25
General Accident of Canada.....	36,036	21,477	59.60
General Accident Fire & Life.....	52,172	36,789	70.51
General Security.....	3,477	1,842	52.98
Glens Falls.....	27,454	24,670	89.86
Globe Indemnity.....	8,082	5,849	72.37
Gore District Mutual.....	8,405	3,728	44.35
Great American Insurance.....	13,399	11,914	88.92
Guardian Assurance.....	8,078	5,064	62.69
Guardian of Canada.....	10,219	5,894	57.68

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, 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
	\$	\$	%
Guildhall.....	6,938	4,276	61.63
Halifax.....	51,809	68,548	132.31
Hardware Dealers (Mutual).....	8,921	4,480	50.22
Hartford Fire.....	26,470	7,011	26.49
Home Assurance of Canada.....	2,067	622	30.09
Home Insurance.....	36,064	17,416	48.29
Imperial Insurance Office.....	2,379	2,654	111.56
Indemnity Marine.....	17,980	9,683	53.85
Insurance Co. of North America.....	148,016	58,820	39.74
Law, Union & Rock.....	3,444	2,591	75.23
Legal & General.....	8,963	8,029	89.58
Liverpool & London & Globe.....	32,600	23,398	71.77
Lloyd's.....	4,739	1,382	29.16
London Assurance.....	17,030	10,513	61.73
London Canada.....	2,283	1,061	46.47
London & County.....	164	9	5.49
London Guarantee.....	10,331	4,844	46.89
London & Lancashire.....	62,487	28,273	45.25
London & Provincial.....	2,738	3,413	124.65
London & Scottish.....	847	474	55.96
Marine Insurance Co.....	1,194	1,569	131.41
Michigan Fire & Marine.....	4,102	3,081	75.11
Mutual Implement & Hardware.....	8,877	4,451	50.14
Merchants Fire Insurance.....			
National-Ben Franklin.....	81,615	47,511	58.21
National Union.....	9,936	4,318	43.46
New England Fire.....	1,025	770	75.12
New York Underwriters.....	13,750	2,588	18.82
New Zealand Insurance.....	1,700	3	.18
Niagara Fire.....	1,489	980	65.82
North British & Mercantile.....	21,849	8,043	36.81
North Empire.....	2,054	967	47.08
North River.....			
Northern Assurance.....	13,824	3,291	23.81
Northwestern (Mutual).....	8,394	4,373	52.10
Norwich Union.....	36,643	24,325	66.38
Occidental Fire.....	470		
Ocean Accident & Guarantee.....	76,222	44,133	57.90
Pacific Coast Fire.....	2,997	1,614	53.85
Pacific Fire.....	4,465	2,369	53.06
Patriotic Assurance.....	130	190	146.15
Pearl.....	26,471	14,010	52.93
Philadelphia Fire & Marine.....	1,474	305	20.69
Phoenix of London.....	24,544	10,757	43.83
Phoenix of Hartford.....	35,607	17,358	48.75
Pilot.....	4,630	1,653	35.70
Planet Assurance.....	56		
Portage La Prairie (Mutual).....	312	152	48.72
Providence-Washington.....	9,289	15,651	168.49
Provincial Insurance.....	1,331		
Prudential Assurance.....	36,745	37,891	103.12
Railway Passengers.....	4,155	4,820	116.00
Reliance Insurance.....	8,741	3,735	42.73
Royal Exchange.....	13,142	5,684	43.25
Royal Insurance.....	45,167	33,047	73.17
Royal Scottish.....			
St. Paul Fire & Marine.....	42,692	419,178	981.87
Scottish Metropolitan.....	3,980	2,750	69.10
Scottish Union.....	16,004	8,696	54.34
Sea Insurance.....	3,707	1,940	52.33
Security.....	9,019	7,063	78.31
Sentinel.....	1,025	770	75.12
South British.....			
Springfield Fire & Marine.....	34,867	5,997	17.20
Sun Insurance Office.....	10,978	8,654	78.83
Toronto General.....	19,539	12,879	65.91
Travelers Fire.....	18,013	23,205	128.82
Union Assurance Society.....	12,257	10,175	83.01
Union of Canton.....	40,869	17,392	42.56
Union Marine.....	6,176	2,901	46.97
United Mutual Fire.....	660	505	76.52
United States Fire.....	14,983	8,070	53.86
Waterloo (Mutual).....	3,297	752	22.81
Wawanesa (Mutual).....	2,212	1,077	48.69
Wellington Fire.....	10,214	5,070	49.64
Westchester Fire.....	14,983		
Western Assurance.....	32,963	17,753	53.86

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

PERSONAL PROPERTY (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
JOINT STOCK			
World Fire & Marine.....	1,727	1,658	96 00
World Marine & General.....	4,182	1,334	31.90
Yorkshire.....	16,497	11,319	68 61
General Insurance Co. of America (Unlicensed)...	35	47	134.29
North Star Reinsurance (Unlicensed).....	1,567	483	30.82
Saskatchewan Mutual Fire (Unlicensed).....	347	5	1.44
TOTALS FOR 1944.....	2,071,723	1,653,792	79.83
TOTALS FOR 1943.....	1,887,676	884,918	46.88

PLATE GLASS

JOINT STOCK			
Alliance Assurance.....			9.88
Anglo-Scottish Insurance.....	334	33	100.87
Atlas Assurance.....	1,266	1,277	39.73
British America.....	1,573	625	20.30
British Canadian.....	495		50.79
British Empire.....	926	188	56.39
British Northwestern.....	693	352	54.68
Canada Accident & Fire.....	4,311	2,431	37.23
Canada Security.....	1,313	718	75.69
Canadian Fire.....	2,812	1,047	107.38
Canadian General.....	5,372	4,066	30.78
Canadian Indemnity.....	2,763	2,967	66.37
Canadian Surety.....	4,028	1,240	23.70
Casualty Co of Canada.....	7,137	4,737	25.35
Century Insurance.....	557	132	30.57
Commercial Union.....	1,550	393	48.34
Consolidated Fire.....	1,230	376	48.96
Continental Casualty.....	4,934	2,385	71.87
Dominion of Canada General.....	11,825	5,789	40.63
Dominion Fire.....	3,597	2,585	44.46
Eagle Star.....	1,334	542	30.88
Employers' Liability.....	9,815	4,364	35.22
Federal Fire.....	8,103	2,502	53.64
Fidelity Insurance of Canada.....	2,385	840	50.76
General Accident of Canada.....	12,676	6,800	24.57
General Accident Fire & Life.....	12,676	1,626	47.13
General Security.....	3,203	245	53.88
Globe Indemnity.....	997	2,627	37.04
Great American Indemnity.....	5,574	639	53.88
Guardian Insurance of Canada.....	1,186	1,229	21.07
Guildhall.....	3,318	355	20.98
Home Assurance of Canada.....	1,685	43	37.46
Halifax Insurance.....	205		
Hand-in-Hand.....	6,436	2,411	29.42
Hartford Accident & Indemnity.....	-2,137	-81	66.77
Imperial Guarantee & Accident.....	2,335	687	67.06
Imperial Insurance Office.....	1,312	876	28.01
Indemnity of North America.....	765	513	16.14
Law, Union & Rock.....	2,438	683	53.42
Legal & General.....	3,105	501	47.17
Liverpool & London & Globe.....	5,674	3,031	47.91
London Assurance.....	619	292	40.54
London Guarantee & Accident.....	311	149	39.65
London & Lancashire Guarantee & Accident.....	3,690	1,496	15.76
London & Provincial.....	4,005	1,588	60.16
London & Scottish.....	330	52	63.54
Maryland Casualty.....	640	385	43.29
Metropolitan Casualty.....	1,388	882	49.54
Motor Union.....	13,187	5,708	24.77
National Provincial.....	977	484	19.86
New Zealand Insurance.....	1,946	482	64.40
North British & Mercantile.....	831	165	52.30
Northern Assurance.....	2,399	1,545	60.02
Northwest Casualty.....	5,730	2,997	43.44
Norwich Union.....	2,061	1,237	24.44
Occidental Fire.....	9,145	3,973	49.72
Ocean Accident & Guarantee.....	536	131	26.28
Phoenix of London.....	47,587	23,658	55.08
Pilot.....	997	262	19.43
Prudential Assurance.....	4,092	2,254	66.25
Railway Passengers.....	8,148	1,583	47.33
Royal Insurance.....	871	577	
	5,345	2,530	

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, 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
	\$	\$	%
Scottish Metropolitan.....	794	145	18.26
Southern.....	829	152	18.34
Sun Insurance Office.....	869	391	44.99
Toronto General.....	4,396	3,321	75.55
Travelers Indemnity.....	4,045	1,152	28.48
Union Assurance Society.....	1,277	278	21.77
Union of Canton.....	2,791	910	32.60
Union Marine.....	554	150	27.08
United States Fidelity.....	4,540	2,351	51.78
Wellington Fire.....	545	330	60.55
Western.....	3,757	2,519	67.05
World Marine & General.....	3,540	1,779	50.25
Yorkshire.....	2,183	907	41.55
Zurich.....	6,302	2,160	34.27
CASH MUTUALS			
Economical.....	2,246	1,620	72.13
Gore District Mutual Fire Insurance Co.....	1,315	275	20.91
Wawanesa.....	1,716	779	45.40
MUTUAL			
Lumbermens Mutual Casualty Co.....	2,972	2,927	98.49
OTHER			
Lloyd's.....	214	5	2.34
TOTALS FOR 1944.....	286,845	136,355	47.54
TOTALS FOR 1943.....	284,843	153,626	53.93

REAL PROPERTY

Aetna Insurance.....	151,902	267	.18
Agricultural.....	318	133	41.82
American Alliance.....	.....	.....	.....
Atlas Assurance.....	2	.....	.....
British America Assurance.....	1,271	533	41.94
British Law.....	.....	.....	.....
Canada Security.....	25	.....	.....
Century.....	318	133	41.82
Connecticut Fire.....	870	.....	.....
Continental Insurance.....	587	-75	.....
Eagle Fire.....	.....	.....	.....
Equitable Fire & Marine.....	174	.....	.....
Essex & Suffolk Equitable.....	1	.....	.....
Federal Insurance.....	60	.....	.....
Fidelity-Phenix Fire.....	987	459	46.50
Fire Association of Philadelphia.....	901	.....	.....
Fireman's Fund.....	1,434	-1	.....
General Accident of Canada.....	45	.....	.....
Globe Indemnity.....	2,898	.....	.....
Halifax.....	638	.....	.....
Hartford Fire.....	24	.....	.....
Indemnity Marine.....	953	399	41.87
Insurance Co. of North America.....	.....	.....	.....
Liverpool & London & Globe.....	2,422	.....	.....
Lloyd's.....	6,040	127	2.10
London Assurance.....	.....	.....	.....
London-Canada.....	.....	.....	.....
London & Lancashire Insurance.....	23,029	2,131	9.25
New Zealand Insurance.....	18	.....	.....
Northern Assurance.....	10	.....	.....
Norwich Union.....	184	-50	.....
Pacific Coast Fire.....	159	66	41.51
Pearl Assurance Co.....	.....	.....	.....
Phoenix of Hartford.....	1,784	.....	.....
Providence-Washington.....	.....	.....	.....
Reliance Insurance.....	439	.....	.....
Royal Insurance.....	2,860	.....	.....
Union of Canton.....	2,300	.....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

REAL PROPERTY (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
JOINT STOCK	\$	\$	%
United States Fire Insurance.....	795	333	41.89
Wawanesa Mutual.....	156	.....	.....
Westchester.....	795	333	41.89
Western Assurance.....	1,748	732	41.88
World Fire & Marine.....	10,382	.....	.....
World Marine & General.....	10	.....	.....
General Insurance Co. of America (Unlicensed)....	128	.....	.....
TOTALS FOR 1944.....	216,667	5,520	2.55
TOTALS FOR 1943.....	112,269	12,772	11.38

SICKNESS

JOINT STOCK			
British America.....	5,007	2,437	48.67
British Canadian.....	2,391	4,042	169.05
British Empire.....	1,974	946	47.92
British Northwestern.....	1,213	223	18.38
Canada Accident.....	3,281	2,293	69.89
Canada Security.....	1,143	245	21.43
Canadian General.....	4,829	3,916	81.09
Canadian Indemnity.....	1,454	396	27.24
Car & General.....	.....	.....	.....
Casualty Co. of Canada.....	8,227	4,648	56.50
Commercial Union.....	942	26	2.76
Continental Casualty.....	503,762	198,508	39.41
Dominion of Canada General.....	29,233	23,878	81.68
Employers' Liability.....	44,498	20,756	46.64
Employers' Reinsurance.....	1,591	550	34.57
Fidelity & Casualty Co.....	-5	.....	.....
Fidelity Insurance Co. of Canada.....	1,281	1,054	82.28
General Accident of Canada.....	14,293	-979	.....
General Accident Fire & Life.....	10,976	3,604	32.84
General Security.....	1,333	123	9.23
Globe Indemnity.....	12,165	7,745	63.67
Great American Indemnity Co.....	83	.....	.....
Great West Life Assurance.....	6,690	2,317	34.63
Guardian Insurance Co. of Canada.....	7,584	2,444	32.23
Guildhall.....	580	-8	.....
Halifax Insurance.....	4,132	2,366	57.26
Hartford Accident & Indemnity.....	138	.....	.....
Imperial Guarantee & Accident.....	61,376	63,361	103.23
Imperial Insurance Office.....	631	-32	.....
Indemnity Co. of North America.....	101	.....	.....
Law, Union & Rock.....	803	876	109.09
Legal & General.....	694	220	31.70
Liverpool & London & Globe.....	1,352	861	63.68
London Guarantee & Accident.....	9,962	6,510	65.35
London & Lancashire Guarantee & Accident.....	2,720	1,440	52.94
London Assurance.....	836	1,274	152.39
Maryland Casualty.....	.....	18	.....
Metropolitan Casualty.....	.....	.....	.....
North American Accident.....	176	90	51.14
North British & Mercantile.....	1,730	156	9.02
Northern Assurance.....	12	.....	.....
Norwich Union Fire.....	5,394	2,546	47.20
Occidental Fire.....	287	.....	.....
Occidental Life.....	.....	.....	.....
Ocean Accident & Guarantee.....	10,734	5,457	50.84
Phoenix of London.....	2,071	151	7.29
Prudential Assurance.....	4,144	955	23.05
Railway Passengers.....	3,642	3,264	89.62
Royal Insurance.....	11,750	7,332	62.40
Sun Insurance Office.....	2,980	2,118	70.86
Toronto General.....	3,951	3,204	81.09
Travelers Insurance.....	6,783	2,021	29.80
Union Assurance Society.....	1,082	142	13.12
Union of Canton.....	14,267	6,033	42.29
Union Marine.....	785	898	114.39
United States Fidelity.....	2,218	3,199	144.23
Western.....	20,541	20,334	98.99
World Marine.....	12	.....	.....
Zurich.....	4,149	3,260	78.57

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, 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
	\$	\$	%
MUTUALS			
Metropolitan.....	27,257	13,565	49.77
Royal Guardians.....	525	438	83.43
OTHER			
Lloyd's.....	18	.....	.....
General Reinsurance Corp. (Unlicensed).....	234	54	23.08
TOTALS FOR 1944.....	872,021	431,275	49.46
TOTALS FOR 1943.....	1,043,490	749,097	71.79

SPRINKLER LEAKAGE

Hand-in-Hand.....	4	.....	.....
Hartford Fire.....	.....	.....	.....
Home Insurance.....	979	906	92.54
Lloyd's.....	557	2,596	466.07
Maryland Casualty.....	1,718	711	41.39
Merchants Fire Insurance.....	3	.....	.....
New York Underwriters.....	10	.....	.....
TOTALS FOR 1944.....	3,271	4,213	128.80
TOTALS FOR 1943.....	2,876	-325	.....

THEFT

Alliance Assurance.....	.....	.....	.....
American Surety.....	8,557	297	3.47
Anglo-Scottish.....	238	2	.84
Arex Indemnity.....	331	50	15.11
Atlas Assurance.....	4,324	794	18.36
British America.....	6,323	1,797	28.42
British Canadian.....	1,005	862	85.77
British Empire.....	1,398	772	55.22
British Northwestern.....	1,635	67	4.10
Canada Accident.....	3,925	-201	.....
Canada Security.....	3,125	2,723	87.14
Canadian Fire.....	9,027	2,058	22.80
Canadian General.....	11,168	1,660	14.86
Canadian Indemnity.....	21,260	6,507	30.61
Canadian Surety.....	5,650	1,644	29.10
Casualty Co. of Canada.....	9,952	2,180	21.91
Century Insurance.....	586	32	5.46
Commercial Union.....	2,626	221	8.42
Continental Casualty.....	4,223	2,282	54.04
Dominion of Canada General.....	31,087	8,438	27.14
Economical Mutual.....	3,040	405	13.32
Employers' Liability.....	32,189	8,821	27.40
Employers' Reinsurance.....	3,255	67	2.06
Federal Fire.....	6,951	4,372	62.90
Fidelity & Casualty of N.Y.....	178	.....	.....
Fidelity Insurance of Canada.....	18,115	1,742	9.62
General Accident of Canada.....	52,187	15,449	29.60
General Accident Fire & Life.....	5,792	1,954	33.74
General Security.....	803	266	33.13
Globe Indemnity.....	19,303	6,341	32.85
Gore District Mutual.....	2,999	428	14.27
Great American Indemnity.....	2,549	976	38.29
Guardian Insurance of Canada.....	21,018	4,340	20.65
Guildhall.....	1,660	1,176	70.84
Halifax Insurance.....	19,045	4,600	24.15
Hartford Accident & Indemnity.....	13,838	7,811	56.45
Imperial Guarantee & Accident.....	3,212	-209	.....
Imperial Insurance Office.....	472	.....	.....
Indemnity of North America.....	29,644	5,096	17.19
Law, Union & Rock.....	287	-240	.....
Legal & General.....	3,888	3,810	97.99
Liberty Mutual.....	793	114	14.38
Liverpool & London & Globe.....	2,145	704	32.82

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

THEFT (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
Lloyd's.....	26,828	11,752	43.80
London Assurance.....	793	281	35.44
London Guarantee & Accident.....	14,021	2,681	19.12
London & Provincial.....	367	234	63.76
London & Scottish.....	583	208	35.68
Lumbermens Mutual Casualty.....	3,629	949	26.15
London & Lancashire Guarantee & Accident.....	1,620	430	26.54
Maryland Casualty.....	4,189	-783	..
Metropolitan Casualty.....	22,606	6,380	28.22
New Zealand Insurance.....	1,334	240	17.99
North British & Mercantile.....	4,981	5,093	102.25
Northern Assurance.....	13,049	4,343	33.28
Northwest Casualty.....	2,423	431	17.79
Norwich Union Fire.....	16,523	9,464	57.28
Occidental Fire.....	1,012	95	9.39
Ocean Accident & Guarantee.....	14,202	4,913	34.59
Pearl Assurance.....	19,608	5,085	25.93
Phoenix of London.....	2,783	1,237	44.45
Pilot.....	3,010	269	8.94
Prudential Assurance.....	7,440	1,104	14.84
Railway Passengers.....	1,155	481	41.65
Reliance.....	578	..	..
Royal Exchange.....	6,765	1,642	24.27
Royal Insurance.....	24,968	6,394	25.61
Sun Insurance Office.....	1,981	1,471	74.26
Toronto General.....	9,137	1,359	14.87
Travelers Indemnity.....	75,689	968	1.28
Union Assurance Society.....	2,030	1,012	49.85
Union of Canton.....	24,178	3,846	15.91
Union Marine.....	930	1,057	113.66
United States Fidelity.....	53,925	9,173	17.01
United States Guarantee.....	351	-34	..
Wawanesa (Mutual).....	-3,927	2,652	..
Wellington Fire.....	730	15	2.05
Western.....	13,060	2,587	19.81
World Marine & General.....	7,286	2,730	37.47
Yorkshire.....	8,404	1,080	12.85
Zurich.....	13,602	3,812	28.03
General Reinsurance Corp. (Unlicensed).....	1,582	702	44.37
TOTALS FOR 1944.....	773,234	195,561	25.29
TOTALS FOR 1943.....	629,267	222,969	35.43

WEATHER INSURANCE

Aetna Insurance.....	231	..	..
Halifax Insurance.....	343	399	116.33
Hartford Fire Insurance.....	3,965	200	5.04
Home Insurance.....	490	648	132.24
Lloyd's.....	..	..	..
TOTALS FOR 1944.....	5,029	1,247	24.80
TOTALS FOR 1943.....	4,714	3,892	82.56

WINDSTORM

Acadia Fire Insurance.....	18	..	..
Aetna Insurance.....	906	128	14.13
Agricultural.....	112	..	..
Alliance Insurance.....	71	2,500	3521.13
American Alliance.....	10	..	..
American Insurance.....	128	..	..
Bee Fire.....	..	..	..
Boston Insurance.....	11	..	..
British America Assurance.....	325	126	38.77
British Canadian.....	11	70	636.36
British Crown.....	-1	..	..
British Empire Assurance.....	..	..	..
British Law Insurance.....	..	..	..
British Northwestern Fire.....	..	..	..
British Traders Insurance.....	1	..	..
Canada Security.....	13	..	..
Canadian Fire.....	243	31	12.76

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (Cont'd)

WINDSTORM (Cont'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
JOINT STOCK	\$	\$	%
Canadian General.....	.....	.....	.....
Car & General.....	.....	.....	.....
Central Union Insurance.....	.....	.....	.....
China Fire Insurance.....	.....	.....	.....
Citizens Insurance.....	.....	.....	.....
Columbia Insurance of N.Y.....	.....	.....	.....
Connecticut Fire.....	182	12	6.59
Continental Insurance.....	1,262	727	57.61
Eagle Fire.....	2	.....	.....
Employers' Liability.....	58	.....	.....
Equitable Fire & Marine.....	37	3	8.11
Fidelity-Phenix.....	1,013	132	13.03
Fire Association of Philadelphia.....	31	.....	.....
Firemen's Insurance.....	.....	.....	.....
First American Fire.....	.....	.....	.....
Glens Falls.....	592	70	11.82
Great American Insurance.....	118	.....	.....
Guildhall.....	.....	.....	.....
Halifax.....	3,058	1,065	34.83
Hanover Fire.....	16	.....	.....
Hartford Fire.....	46,876	13,306	28.39
Home Insurance.....	18,490	8,849	47.86
Imperial Assurance Co.....	12	.....	.....
Imperial Guarantee.....	43	.....	.....
Insurance Co. of North America.....	1,206	1,041	86.32
Law, Union & Rock.....	.....	.....	.....
Lloyd's.....	.....	.....	.....
London Assurance.....	.....	.....	.....
London Guarantee & Accident.....	12	.....	.....
London & Lancashire Insurance.....	99	.....	.....
Maryland Insurance.....	.....	.....	.....
Mercantile.....	9	.....	.....
Merchants Fire Insurance.....	.....	.....	.....
Merchants Marine.....	4	.....	.....
Mercury.....	46	65	141.30
Michigan Fire & Marine.....	6	.....	.....
Motor Union Insurance.....	.....	.....	.....
National Fire.....	46	553	1202.17
National Provincial Insurance.....	.....	.....	.....
National Union.....	1,678	54	3.22
New York Underwriters.....	46	.....	.....
Niagara Fire.....	70	.....	.....
North Empire.....	12	.....	.....
North River Insurance.....	20	.....	.....
Northwestern Mutual.....	.....	.....	.....
Northwestern National.....	-7	.....	.....
Norwich Union.....	474	110	23.21
Pearl.....	48	.....	.....
Phenix Fire of Paris.....	5	.....	.....
Philadelphia Fire & Marine.....	70	.....	.....
Phoenix of Hartford.....	303	20	6.60
Phoenix of London.....	143	.....	.....
Providence-Washington.....	83	.....	.....
Prudential Assurance.....	-144	.....	.....
Reliance.....	92	6	6.52
Royal Exchange Assurance.....	.....	.....	.....
St. Paul Fire & Marine.....	1,239	695	56.09
Scottish Union & National.....	23	.....	.....
Security.....	160	16	10.00
Sentinel.....	2	.....	.....
South British Insurance.....	-7	.....	.....
Springfield.....	54	.....	.....
State Assurance.....	.....	.....	.....
Toronto General.....	.....	.....	.....
Travelers Fire.....	2	.....	.....
Union of Canton.....	3	.....	.....
Union Marine.....	12	.....	.....
United Firemen's.....	6	.....	.....
United States Fire.....	123	44	35.77
Westchester.....	44	.....	.....
Western Assurance.....	206	23	11.17
World Fire & Marine.....	.....	.....	.....

TABLE XII. CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1944, ACCORDING TO CLASSES OF INSURANCE (Concl'd)

WINDSTORM (Concl'd)

COMPANIES	NET PREMIUMS WRITTEN	NET LOSSES INCURRED	RATIO NET LOSSES INCURRED TO NET PREMIUMS WRITTEN
	\$	\$	%
MUTUALS			
Economical.....	19,725	3,123	15.83
Gore District Mutual Fire Insurance.....	26,537	8,240	31.05
Hardware Dealers.....	-2	.....	.....
Indiana Lumbermen's.....	7	.....	.....
Lumbermens Mutual.....	4	.....	.....
Lumber Mutual Fire.....	8	.....	.....
Mill Owners Mutual.....	9	.....	.....
Mutual Implement & Hardware.....	-2	.....	.....
Portage La Prairie.....	23	.....	.....
United Mutual Fire.....	.....	.....	.....
Wawanesa.....	17,852	12,787	71.63
FARMERS' MUTUALS			
Ontario Farmers' Weather.....	22,387	3,100	13.85
Western Farmers' Weather.....	82,218	30,082	36.59
UNLICENSED INSURERS			
Metropolitan Fire Reassurance.....	2	.....	.....
Northeastern Insurance.....	4	.....	.....
TOTALS FOR 1944.....	248,610	86,978	34.99
TOTALS FOR 1943.....	208,124	111,274	53.47

TABLE XIII. COMPARATIVE SUMMARY OF TOTAL PREMIUMS AND LOSSES IN ALL CLASSES (OTHER THAN LIFE) IN ONTARIO FOR THE YEARS ENDING DECEMBER 31, 1943 AND 1944

CLASS	1944			1943		
	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	1,857,183	515,439	27.75	1,666,320	555,246	33.32
Accident—Public Liability	1,580,863	404,025	25.56	1,546,649	533,831	34.52
Accident—Employers' Liability	598,655	305,160	50.97	472,957	221,952	46.93
Accident and Sickness Combined	5,939,458	4,255,566	71.65	4,256,828	3,496,747	82.14
Aircraft	303,344	-12,626		57,425	160,971	280.32
Boiler—Boiler	616,245	69,477	11.27	356,500	40,982	11.50
Boiler—Machinery	396,743	80,648	20.33	220,544	41,593	18.86
Credit	145,240	-3,914		145,620	8,778	6.03
Earthquake	9,183	648	7.06	697		
Explosion	127,464	589	46	94,033	440	47
Forgery	37,684	-3,537		27,497	5,186	18.86
Guarantee—Fidelity	710,543	7,036	.99	590,657	81,936	13.87
Guarantee—Surety	341,938	9,162	2.68	337,020	17,698	5.25
Hail	437,298	720,494	164.76	330,221	38,818	11.76
Inland Transportation	672,368	278,533	41.43	693,416	249,077	35.92
Live Stock	45,124	19,130	42.39	36,669	18,775	51.20
Marine	1,561,898	463,820	29.70	2,222,518	1,578,818	71.04
Personal Property	2,071,723	1,653,792	79.83	1,887,676	884,918	46.88
Plate Glass	286,845	136,355	47.54	284,843	153,626	53.93
Real Property	216,667	5,520	2.55	112,269	12,772	11.38
Sickness	872,021	431,275	49.46	1,043,490	749,097	71.79
Sprinkler Leakage	3,271	4,213	128.80	2,876	-325	
Theft	773,234	195,561	25.29	629,267	222,969	35.43
Weather	5,029	1,247	24.80	4,714	3,892	82.56
Windstorm	248,610	86,978	34.99	208,124	111,274	53.47
TOTALS OTHER THAN FIRE AND AUTOMOBILE	19,858,631	9,624,591	48.47	17,228,830	9,189,071	53.34
Automobile	11,246,523	5,180,653	46.06	10,535,991	4,709,411	44.70
Fire	23,015,321	11,979,343	52.05	19,408,931	9,217,555	47.49
GRAND TOTALS	54,120,475	26,784,587	49.49	47,173,752	23,116,037	49.00

IV
APPENDICES

APPENDIX I

REVIEW OF 1945 LEGISLATION

At the 1945 session of the Legislature (Second Session), the following amendment to The Insurance Act was enacted by The Insurance Amendment Act, 1945 [Statutes of Ontario 1945 (Second Session), Chapter 3]. The amendment came into force on the date of Royal Assent, July 20th, 1945. By this Act, section 76 of The Insurance Act is amended by adding thereto the following subsection:

- (5) An insurer licensed for the transaction of life insurance may invest its funds to an aggregate amount not exceeding five per centum of its total assets in Canada allowed by the Superintendent, in the purchase of land in Ontario or elsewhere in Canada where the insurer is carrying on business and the construction thereon of low cost or moderate cost rental housing projects pursuant to the provisions of *The National Housing Act, 1944* (Canada), or any amendments thereto, and thereafter may hold, maintain, repair, alter, demolish, reconstruct, manage, collect or receive income from, sell or convey, in whole or in part, land so acquired and the improvements thereon.

The purpose of the amendment is to enable Dominion incorporated life insurance companies and other companies not incorporated by the Province of Ontario but registered in Ontario, to undertake rental housing projects in Ontario under section 11 of *The National Housing Act, 1944*, without having to take out a license in mortmain under *The Mortmain and Charitable Uses Act*.

THE COMPANIES AMENDMENT ACT, 1945

By this Act, 9 Geo. VI, 1945 (Second Session), Chapter 3, clause (g) of subsection 1 of section 300 of The Companies Act, as amended by subsection 2 of section 3 of The Statute Law Amendment Act, 1939, is amended by striking out the words "The National Housing Act (Canada)" and inserting in lieu thereof the words "The National Housing Act, 1938 (Canada), or The National Housing Act, 1944 (Canada)".

By this amendment the provisions governing loans made by provincially incorporated insurance companies are brought into line with *The National Housing Act, 1944* (Canada) which, in the case of smaller homes, would permit an insurance company to invest, by way of loan, an amount exceeding sixty per centum of the value of the property.

By section 2, the Companies Act is amended by adding thereto the following section:

300a. An insurer incorporated under the law of Ontario for the purpose of undertaking life insurance may invest its funds to an aggregate amount not exceeding five per centum of its total assets in Canada allowed by the Superintendent of Insurance in the purchase of land in Ontario or elsewhere in Canada where the insurer is carrying on business and the construction thereon of low cost or moderate cost rental housing projects pursuant to the provisions of *The National Housing Act, 1944* (Canada), or any amendments thereto, and thereafter may hold, maintain, repair, alter, demolish, reconstruct, manage, collect or receive income from, sell or convey, in whole or in part, land so acquired and the improvements thereon.

The amendment permits Ontario incorporated life insurance companies to purchase land and construct low cost or moderate cost rental housing projects to the extent indicated in the section, and pursuant to *The National Housing Act, 1944* (Canada).

THE PUBLIC VEHICLE AMENDMENT ACT, 1945

By this Act, 9 Geo. VI, 1945 (First Session), Chapter 20, The Public Vehicle Act is amended by adding thereto the following section:

25a (1) Every insurer who has issued a policy of insurance in accordance with section 25 and the regulations shall issue a certificate thereof which shall be filed with the Department.

(2) Such certificate shall be deemed to be a conclusive admission by the insurer that such policy has been issued and in accordance with the terms of the certificate.

(3) Every insurer shall notify the Department in writing of the cancellation or expiry of any policy for which a certificate has been issued at least ten days before the effective date of such cancellation or expiry, and, in the absence of such cancellation or expiry, such policy shall remain in full force and effect.

25*b* A bond issued in accordance with section 25 shall not be cancelled or expire except after ten days written notice to the Department, but not after the happening of the injury or damage secured by the bond as to such accident, injury or damage, and the said bond shall be filed with the Department.

The amendment clarifies the provisions of the Act with regard to bonds and insurance liability policies to be carried by persons licensed, and is in conformity with the present practice. A regulations section is also added as section 30, to clarify the authority previously given by The Act to make regulations for the issuance of licenses and respecting bonds and insurance liability policies to be carried by licensees.

THE COMMERCIAL VEHICLE AMENDMENT ACT, 1945

By section 1 of this Act, 9 Geo. VI, 1945 (First Session) Chapter 4, The Commercial Vehicle Act is amended by adding the following sections:

6*a* Every owner licensed under this Act shall provide or effect and carry such bond or insurance as the Lieutenant-Governor in Council may prescribe.

6*b* (1) Every insurer who has issued a policy of insurance in accordance with section 6*a* shall issue a certificate thereof which shall be filed with the Department.

(2) Such certificate shall be deemed to be a conclusive admission by the insurer that the policy has been issued and in accordance with the terms of the certificate.

(3) Every insurer shall notify the Department in writing of the cancellation or expiry of any policy, for which a certificate has been issued, at least ten days before the effective date of such cancellation or expiry, and, in the absence of such notice of cancellation or expiry, such policy shall remain in full force and effect.

6*c* A bond issued in accordance with section 6*a* shall not be cancelled or expire except after ten days written notice to the Department but not after the happening of the injury or damage secured by the bond as to such accident, injury or damage, and the said bond shall be filed with the Department.

By subsection 2 of section 2, the following clauses are added to section 7 of the Act:

(*cc*) prescribing the conditions and terms of cancellation, expiry, renewal, extension or notice of cancellation with respect to a bond or insurance policy provided by an owner;

(*ccc*) respecting the filing of bonds and certificates of such insurance.

(*hh*) requiring vehicles licensed under this Act or any class thereof, to be equipped with fire extinguishers of a type approved by the Department and prescribing the condition and location in which such extinguishers shall be kept.

These amendments clarify the provisions of the Act in regard to bonds and insurance liability policies to be carried by persons licensed, and are in conformity with previous practice of the Department

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

NAME OF COMPANY	CLASS OF INSURER	HEAD OFFICE
Algoma.....	Mutual.....	Sault Ste. Marie.....
Amherst Island.....	Mutual.....	Stella.....
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.....
Civil Service Mutual Benefit.....	Fraternal.....	Ottawa.....
Clinton Township.....	Mutual.....	Beamsville.....
Culross.....	Mutual.....	Teeswater.....
Dereham and West Oxford.....	Mutual.....	Ingersoll.....
Dorchester, North and South.....	Mutual.....	Springfield.....
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.....
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 II

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES

PRESIDENT OR PRINCIPAL OFFICER	POST OFFICE	MANAGER OR SECRETARY	POST OFFICE
A. H. Huckson.....	Sault Ste. Marie...	C. M. Elliott.....	Sault Ste. Marie
A. N. Hitchins.....	Stella, R. 3.....	E. C. McDonald.....	Stella, R.3
L. E. Peterson.....	Drumbo.....	Miss A. L. Maus.....	Ayr
Ross A. Eaton.....	Picton, R. 5.....	W. A. Davis.....	Picton, Box 585
F. J. Schneider.....	Welland, R. 4.....	A. G. Willson.....	Fenwick
Duncan McVannel.....	St. Mary's, R. 3.....	Thos. H. Driver.....	Science Hill
Morton Hall.....	Bright, R. 4.....	Stuart Hastings.....	Plattsville, R. 1
J. A. Campbell.....	Brantford, R. 5.....	E. M. Edy.....	Brantford
Lieut. Col. A. L. Noble.....	Norval.....	Irving M. Lockei.....	Hamilton
E. W. Brown.....	New York.....	V. W. Gerrish.....	Toronto
Geo. B. Marshman.....	Melbourne, R. 2.....	E. W. J. Sutherland.....	Mt. Brydges
A. H. Brown.....	Ottawa.....	G. C. Gardner.....	Ottawa
Wm. Griffis.....	St. Catharines, R. 2.....	G. A. Tinlin.....	Beamsville
Thos. P. McDonald.....	Teeswater, R. 3.....	F. G. Moffat.....	Teeswater, R. 3
Stanley Allin.....	Beachville.....	C. H. Kipp.....	Ingersoll, Box 295
S. S. Mc Dermand.....	Port Burwell.....	M. S. Charlton.....	Springfield
A. J. Bradshaw, M.P.....	St. Pauls, R. 1.....	Edward Fuller.....	Sebringville, R. 1
W. F. Hammond.....	Shelburne.....	J. A. Richardson.....	Shelburne
D. W. Dunkin.....	Dundas, R. 2.....	W. R. Cross.....	Galt, 22 Water St. S.
D. K. Andrew.....	West Lorne.....	Clarence Blue.....	Dutton
Sydney A. Goring.....	Woodstock, R. 6.....	Miss M. Caister.....	Tavistock
D. A. McCallum.....	Glencoe, R. 4.....	Wm. T. May.....	Appin
Alex. Ross.....	Britton, R. 1.....	J. A. McBain.....	Atwood
C. P. Fell.....	Toronto.....	L. T. Boyd.....	Kingston
John Grieve.....	Rockwood, R. 3.....	Thos. A. Forsyth.....	Rockwood, R. 1
Peter A. Gloyd.....	Selkirk, R. 2.....	W. B. Otterman.....	Selkirk
Moses Bilger.....	Mildmay.....	B. W. Schumacher.....	Walkerton
Bruce McNevin.....	Omeme, R. 3.....	H. H. McFadden.....	Lindsay
W. M. Couper.....	Montreal.....	Alf. P. Van Someren.....	Brantford
Thos. Inglis.....	Clifford, R. 1.....	Herbert M. Kuntz.....	Formosa
Chas. Holm.....	Ayton, R. 1.....	H. J. Henderson.....	Avton
W. J. Muir.....	Riceville.....	V. G. Chisholm.....	Alexandria, R. 1
Robt. S. Kerr.....	York.....	N. C. Douglas.....	Caledonia
Geo. Ferguson.....	Spencerville.....	W. M. Snyder.....	Spencerville
A. A. McArthur.....	Priceville, R. 1.....	Wm. Ruttle.....	Hanover
E. F. Ford.....	Hornby, R. 1.....	A. T. Moore.....	Campbellville
Wm. Kirkaldy.....	Hamilton.....	B. Mathews.....	Hamilton
S. Black.....	Hamilton.....	E. C. Howell.....	Hamilton
E. H. Martyn.....	Port Hope, R. 1.....	W. A. Hoskin.....	Cobourg, Box 201
W. R. Houghton.....	Toronto.....	P. L. Waylett.....	Toronto
John Armstrong.....	Zurich.....	H. K. Eilber.....	Crediton
Chas. M. Wilhelm.....	Breslau.....	A. J. Frank.....	Maryhill
W. S. Simpson.....	Ridgetown.....	W. M. Attridge.....	Ridgetown
Wm. L. Speir.....	Brussels.....	J. H. Wylie.....	Wroxeter
Norman Atkin.....	North Malden.....	Oliver Drury, C. A.....	Chatham
Wm. Forbes.....	Wyoming, R. 2.....	A. G. Minielly.....	Watford
C. L. Vergin.....	Clayton.....	A. A. Bowes.....	Perth
A. Hartman.....	Odessa.....	Geo. T. Walters.....	Napanee, Box 174
C. S. Tuckey.....	Komoka, R. 4.....	A. E. McKay.....	Ilderton, R. 2
C. W. Noltie.....	London.....	F. G. Carroll.....	London
H. Knaptun.....	Hyde Park, R. 1.....	V. A. Tackabury.....	London, R. 6

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

NAME OF COMPANY	CLASS OF INSURER	HEAD OFFICE
McGillivray	Mutual	Parkhill
McKillop	Mutual	Seaforth
Maple Leaf Farmers'	Mutual	Columbus
Merchants	Stock	Toronto
Nissouri Farmers'	Mutual	Lakeside
Norfolk County Farmers'	Mutual	Simcoe
North Kent	Mutual	Dresden
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 City of Superannuation Fund	Fraternal	Ottawa
Otter	Mutual	Norwich
Peel County Farmers'	Mutual	Brampton
Peel and Maryborough	Mutual	Drayton
Perth	Cash-Mutual	Stratford
Pilot Insurance Company	Stock	Toronto
Prescott Farmers'	Mutual	Alfred
Puslinch	Mutual	Hespeler
Queen City	Stock	Toronto
Reliable Life Insurance Society	Fraternal	Hamilton
Saltfleet and Binbrook	Mutual	Ancaster
Sons of England	Fraternal	Toronto
Southwold Farmers'	Mutual	Shedden
St. Joseph, l'Union, du Canada	Fraternal	Ottawa
Stratford, City of, Mutual Benefit Fund	Fraternal	Stratford
Toronto Fire Department Superannuation and Benefit Fund	Fraternal	Toronto
Toronto Police Benefit Fund	Fraternal	Toronto
Townsend Farmers'	Mutual	Waterford
Usborne and Hibbert	Mutual	Exeter
Walpole Farmers'	Mutual	Jarvis
Waterloo	Cash-Mutual	Waterloo
Waterloo, North, Farmers'	Mutual	Waterloo
Wawanosh, West	Mutual	Dungannon
Western Farmers' Weather	Mutual	Woodstock
Westminster Township	Mutual	Glanworth
Williams, East	Mutual	Kerrwood
Yarmouth	Mutual	St. Thomas

DIX II (Concl'd)

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES (Concl'd)

PRESIDENT OR PRINCIPAL OFFICER	POST OFFICE	MANAGER OR SECRETARY	POST OFFICE
Wm. E. Lee.....	Clandeboye, R. 1..	A. E. Taylor.....	Parkhill, R. 3
W. R. Archibald.....	Seaforth.....	M. A. Reid.....	Seaforth
Lieut. Col. R. B. Smith.....	Oshawa.....	P. G. Purves.....	Columbus
W. R. Houghton.....	Toronto.....	Chas. M. Horswell.....	Toronto
D. E. Henderson.....	St. Mary's, R. 4..	E. J. Gleason.....	Lakeside, R. 1
Arthur Simmons.....	Courtland.....	A. E. Culver.....	Simcoe, Box 185
C. J. Craven.....	Dresden.....	W. S. Holmes.....	Dresden
Thos. A. James.....	Hagersville, R. 3..	Knud Wodskou.....	Hagersville, R. 3
A. B. Blay.....	London.....	Geo. T. Hair.....	London
Donald L. Gear.....	Orton, R. 2.....	Miss N. M. Foster.....	Grand Valley
H. T. Donaldson.....	Toronto.....	R. W. E. McFadden.....	Brantford
Byrell Harris.....	Chatham.....	Miss G. A. Rouse.....	Chatham
F. McRae.....	Ottawa.....	F. McFadden.....	Ottawa
Ernest Sabourin.....	Ottawa.....	John McCulloch.....	Ottawa
E. A. Bourque.....	Ottawa.....	Mrs. Elsie Utman.....	Ottawa
Archie Moore.....	Norwich, R. 4.....	H. C. Cayley.....	Norwich
Wm. Hostrawser.....	Malton, R. 1.....	F. J. Thomson.....	Brampton
Robt. Ritch.....	Drayton.....	Mrs. E. Cragg.....	Drayton
H. W. Strudley.....	Stratford.....	J. A. C. Kay.....	Stratford
C. C. Bowen.....	Detroit.....	N. G. Duffet.....	Toronto
Arthur Gratton.....	Alfred.....	Frederic Martineau.....	Alfred
George Clark.....	Puslinch, R. 1.....	Wilfred Roszell.....	Hespeler, R. 2
W. R. Houghton.....	Toronto.....	P. L. Waylett.....	Toronto
P. M. Button.....	Scotland, Ont.....	C. H. Fitch.....	Hamilton
A. M. Shaver.....	Ancaster, R. 1.....	Roy E. Smith.....	Ancaster, R. 2
H. Pickering.....	Montreal.....	W. V. Oglesby.....	Toronto
Geo. Silcox.....	Shedden.....	Wilfred E. Sells.....	Shedden
Dr. R. H. Parent.....	Ottawa.....	J. J. Tremblay.....	Ottawa
A. Templeton.....	Stratford.....	G. McKellar.....	Stratford
D. A. Balfour.....	Toronto.....	J. S. Eakin.....	Toronto
W. J. McAllister.....	Toronto.....	J. S. Eakin.....	Toronto
B. Kellum.....	Waterford, R. 3.....	D. A. Hill.....	Waterford
Wm. A. Hamilton.....	Cromarty.....	B. W. F. Beavers.....	Exeter
J. J. Parsons.....	Jarvis, R. 1.....	Geo. L. Miller.....	Jarvis
W. G. Weichel.....	Waterloo.....	F. H. Moser.....	Waterloo
Campbell Shantz.....	Crosshill.....	Jos. H. Woods.....	Waterloo
Ross M. McPhee.....	Auburn, R. 3.....	Mrs. G. C. Treleaven.....	Dungannon
E. F. Klopp.....	Zurich.....	Geo. J. MacKay.....	Woodstock
Chas. Cousins.....	Glanworth, R. 1.....	Jas. A. McLachlan.....	Glanworth
J. Alex. McLeish.....	Parkhill, R. 7.....	Jno. A. McLeish.....	Kerrwood, R. 3
C. A. Campbell.....	Belmont, R. 3.....	A. E. Bucke.....	St. Thomas, R. 8

APPENDIX III
CLASSIFICATION OF EXPERIENCE ON FIRE RISKS IN ONTARIO FOR 1944 AND FIVE YEARS, 1940-44
 (Excluding Reciprocal Exchanges, Farmers' Mutual and Associated Factory Mutual Companies)

CLASS No.	1944				5 YEARS, 1940-44				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	\$1,688,104	763,250	45.21		\$8,105,707	\$2,963,991	36.57	1-A	
1-B	2,068,723	961,816	46.49		9,425,842	3,482,398	36.95	1-B	
2-A	146,630	61,138	41.70		722,442	335,096	46.38	2-A	
2-B	1,235,316	420,803	34.06		5,689,351	2,057,841	36.17	2-B	
3	1,054,268	533,335	50.59		4,656,453	2,173,828	46.68	3	
4	780,894	584,341	74.83		4,071,415	2,108,058	51.78	4	
5	656,903	396,322	60.33		2,597,298	1,389,818	53.51	5	
6	2,838,611	1,722,870	60.69		13,923,605	6,874,421	49.37	6	
7	259,557	175,125	67.47		1,273,745	538,273	42.26	7	
8	21,928	1,169	5.33		127,880	7,371	5.76	8	
9	8,897	3,387	38.07		56,236	35,769	63.61	9	

10	Canning factories.....	72,415	60,645	83.75	334,500	307,756	92.00	10
11	Confectionery and biscuit factories.....	13,161	1,927	14.64	64,039	91,387	142.71	11
12	Flour and oatmeal mills.....	116,323	80,370	69.09	435,162	220,137	50.59	12
13	Grain elevators.....	216,702	44,997	20.76	1,359,218	181,322	13.34	13
14	Laundries.....	55,889	47,019	84.13	250,347	126,312	50.45	14
15	Sawmills.....	214,833	28,279	13.16	845,902	224,904	26.59	15
16	Lumber yards.....	393,834	58,853	14.94	1,679,490	564,596	33.62	16
17	Machine shops and metal workers.....	595,345	370,224	62.19	2,022,463	1,165,877	57.65	17
18	Mining risks.....	371,885	30,527	8.21	1,765,555	386,611	21.90	18
19	Pork-packing and curing houses.....	45,926	24,675	53.73	188,755	115,527	61.20	19
20	Pulp and paper mills.....	65,738	10,932	16.63	335,921	88,673	26.40	20
21	Street-car barns.....	32,139	23,174	72.11	173,035	53,624	30.99	21
22	Tanneries.....	9,483	276	2.91	34,302	132,914	387.48	22
23	Woodworking factories.....	233,417	59,588	25.53	1,011,913	566,421	55.98	23
24	Woolen and knitting mills.....	58,953	50,969	86.46	188,523	183,417	97.29	24
25	All other manufacturing risks.....	1,169,231	1,603,143	137.11	5,029,107	3,788,721	75.34	25
26	All other one-year and short-term risks.....	3,528,416	1,593,676	45.17	14,671,821	6,079,522	41.44	26
27	Sprinklered risks of whatever nature or occupancy.....	2,641,372	720,823	27.29	10,281,236	2,754,481	26.79	27
	TOTALS.....	\$20,594,893	\$10,433,653	50.66	\$91,321,263	\$38,999,066	42.71	

APPENDIX IV

CERTAIN MEMORANDA, RULINGS ETC., ISSUED BY
THE SUPERINTENDENT OF INSURANCEParliament Buildings
Toronto 2

Circular No. 9/1945

July 4th, 1945

To: All insurers transacting customers' fur insurance in Ontario
From: The Superintendent of Insurance*Re: Fur Storage Policies*

Several weeks ago a conference was held in my office attended by representatives of different insurance companies which issue fur storage policies through fur storage companies, to customers who store their furs with such companies. From information which had come to the attention of the Department it appeared that some fur storage companies in completing such policies have been showing as a premium thereon and actually charging the customer an amount greater than the sum actually remitted to the company issuing the policy. Such a practice, of course, is in direct contravention of section 90 of The Insurance Act. It has therefore seemed desirable to call the attention of such fur storage companies to the necessity of full compliance with the law in the issue of such policies, and particularly to the requirement of The Insurance Act that the policy issued in each case shall show the actual premium paid.

In order that the necessary circular letter along the lines set out above, may be sent to all proper parties, would you please *forward to the Department* within the coming week the names and addresses of all fur storage persons or companies through whom your company issues fur storage policies to customers. If your company is not transacting this type of insurance will you please advise.

R. B. WHITEHEAD
Superintendent of Insurance

Circular No. 11/1945

Parliament Buildings
Toronto 2
July 30th, 1945

MEMORANDUM

To: Fur storage companies negotiating fur insurance in Ontario
From: The Superintendent of Insurance*Re: Fur Storage Policies*

From information which has come to the attention of the Department of Insurance, it appears that some fur storage companies in completing fur storage policies issued to customers who store their furs with them, have shown as the premium thereon and have actually charged the customer, an amount greater than the sum actually remitted to the insurance company issuing the policy. This practice is in direct contravention of The Insurance Act, section 90 of which requires every policy to show the premium actually paid. This practice constitutes fur storage companies which follow such procedure, agents under The Insurance Act in negotiating such insurance; and operating as such without a license renders them liable to the penalties contained in the Act for so doing.

If perchance you have been following the practice referred to above, your attention is called to the necessity of full compliance with the requirements of The Insurance Act.

R. B. WHITEHEAD
Superintendent of Insurance

**STANDARD BY-LAWS FOR FARMERS' MUTUAL FIRE INSURANCE
COMPANIES**

(Recommended by the Superintendent of Insurance, June 12, 1945)

GENERAL BY-LAWS

OF

.....MUTUAL FIRE INSURANCE COMPANY

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GENERAL BY-LAWS

OF

.....MUTUAL FIRE INSURANCE COMPANY

By-Law No. 1

WHEREAS.....Mutual Fire Insurance Company was organized on the.....day of.....and commenced business on the.....day of.....under and pursuant to the provisions of "An Act to consolidate and amend the laws having reference to Mutual Fire Insurance Companies in the Province of Ontario", being chapter 44 of the Statutes of Ontario, 36 Victoria (1873);

AND WHEREAS the Corporation is now carrying on business by license issued under The Insurance Act, being Chapter 256 of the Revised Statutes of Ontario, 1937, as amended, and is subject to the provisions of Part XVI of The Companies Act, being Chapter 251 of the Revised Statutes of Ontario, 1937, as amended;

AND WHEREAS the directors and members of..... Mutual Fire Insurance Company deem it advisable to revise the existing general by-laws of the Corporation, and to enact certain revised and consolidated general by-laws in lieu thereof;

NOW THEREFORE BE IT ENACTED, and it is hereby enacted, as follows:

OBJECT

1. The purpose and business of the Corporation shall be the insuring against fire and lightning of agricultural and non-hazardous property, which includes dwelling houses, stables, barns, sheds, outbuildings, churches, school houses, halls, and their contents, produce, implements, and livestock, and isolated non-hazardous town and village risks, owned by the insured. All properties insured shall be located in the Province of Ontario, and the insurance shall be undertaken in accordance with the laws having reference to mutual fire insurance corporations in this Province. (See The Companies Act, S.236 and The Insurance Act, S.101)

SEAL

2. The seal, an impression whereof is stamped on the margin hereof, shall be the seal of the Corporation.

HEAD OFFICE

3. The Head Office of the Corporation shall be located in the..... of..... (See The Insurance Act, S.1, ss.28)

MEMBERSHIP

4. Any person insured under a policy issued by the Corporation shall, from the date upon which the insurance becomes effective, be deemed a member of the Corporation so long as such insurance remains in force, and shall cease to be a member when such insurance is terminated or expires. (See The Companies Act, S.257, ss.1) A reinsurance policy issued to any other fire insurance corporation on the cash plan shall not qualify it or any representative of it for membership in the Corporation.

5. Any member may, with the consent of the directors, withdraw from the Corporation upon such terms as the directors may lawfully prescribe subject to the provisions of The Insurance Act, (See The Companies Act, S. 257, ss. 3)

6. *Members' Liability.* No member shall be liable in respect of any loss or claim or demand against the Corporation beyond the amount unpaid upon his premium note. (See The Companies Act, S. 257, ss. 2)

ANNUAL MEETING

7. The annual meeting of the members for the election of directors and the transaction of other business (being within the first two months of every year) shall be held on the..... day of..... in each year at the hour of..... in the..... of.... (See The Companies Act, S.46; S.258, ss 1)

8. Before the election the annual statement for the year ending on the previous 31st day of December shall be presented and read to the meeting. (See The Companies Act, S. 258, ss. 2)

9. If an election of directors is not made on the day on which it ought to have been made, the Corporation shall not for that cause be dissolved, but the election may be held on a subsequent day, at a meeting to be called by the directors, and in such case the directors then in office shall continue to hold office until their successors are elected. (See The Companies Act, S. 259)

NOTICE OF GENERAL MEETINGS

10. Notice of every annual, general or special general meeting of the Corporation shall be sent by post to every member and shall be published in a newspaper published at or near the place where the head office is located at least seven days previous to the day of the meeting. (See The Companies Act, S. 260, ss. 1)

11. The directors may convene a special general meeting of the Corporation at any time. (See The Companies Act, S. 260, ss. 2)

12. The directors shall, at least seven days prior to the date of the annual meeting, send to every member by post the annual statement for the year ending on the previous 31st day of December, which shall be certified by the auditors, and shall be in the form prescribed by the regulations passed pursuant to Section 74 of The Insurance Act (See The Companies Act, S. 260, ss. 3)

QUORUM

13. members present in person shall constitute a quorum for the transaction of business at any general meeting of the Corporation.

VOTING AT GENERAL MEETINGS

14. At any general meeting, unless a poll is demanded, a declaration by the chairman that a resolution has been carried, and an entry to that effect in the minutes, shall be prima facie evidence of the fact without proof of the number or proportion of the votes recorded in favor of or against such resolution. If a poll is demanded it shall be taken in such manner as the chairman directs consistent with these by-laws. (See The Companies Act, S. 50)

15. In the case of an equality of votes at any general meeting of the Corporation the chairman shall be entitled to a second or casting vote. (See The Companies Act, S. 50, ss. 3)

16. A member of the Corporation shall be entitled at any general meeting of the Corporation to the number of votes in proportion to the amount of insurance held by him according to the following scale: under \$1500, one vote; \$1500 to \$3000, two votes; and \$3000 or over, three votes; but no member shall be entitled to vote while in arrear for any assessment or cash payment due by him to the Corporation. (See The Companies Act, S. 261, ss. 1)

17. Where a policy on the premium note plan is made to two or more persons, one only shall be entitled to vote, and the right of voting shall belong to the one first named on the register of policy holders if he is present, and, if not present, to the one who stands second, and so on. (See The Companies Act, S. 261, ss. 2)

18. Where property is insured by a trustee board, any member of such board or its secretary-treasurer duly appointed in writing pursuant to its resolution may vote on its behalf. (See The Companies Act, S. 261, ss. 3)

19. No applicant for insurance shall be competent to vote or otherwise take part in the Corporation's proceedings until his application has been accepted by the directors. (See The Companies Act, S. 262)

DIRECTORS

20. *Number of Directors.* The business of the Corporation shall be conducted by directors, who shall be residents of the Province of Ontario. (See The Companies Act, S. 264)

21. *Qualification of Directors.* No person shall be eligible to be or shall act as a director unless he is a member of the Corporation and insured therein for the time he holds office to the amount of not less than \$800.00. (See The Companies Act, S. 263, ss. 1)

22. Where a partnership has the qualifications which would qualify an individual to be a director of the Corporation, one member of the partnership shall be eligible to be a director of the Corporation. (See The Companies Act, S. 263, ss. 4)

23. No agent or paid officer, or officer of the bankers of the Corporation, or person in the employment of the Corporation, other than the manager, shall be eligible to be elected as a director or shall interfere in the election of directors. (See The Companies Act, S. 269, ss. 1). No person shall be at the same time a director and agent of the Corporation.

24. *Retirement of Directors in Rotation.* One-third of the directors shall retire annually in rotation. (See The Companies Act, S. 266)

25. *Annual Election to Fill Vacancies.* At every annual meeting one-third of the total number of directors shall be elected for a period of three years to fill the places of the retiring directors, who shall be eligible for re-election. (See The Companies Act, S. 267)

26. *Election of Directors.* The election of directors shall be held and made by such members as attend for that purpose in their proper persons, or in the case of a corporation or partnership by a director, officer or member of such corporation or partnership authorized in writing to represent it. (See The Companies Act, S. 270, ss. 1)

27. The election shall be by ballot. (See The Companies Act, S. 270, ss. 2)

28. If two or more members have an equal number of votes, so that less than the whole number to be elected appear to have been chosen directors by a majority of votes, the members present shall proceed to ballot until it is determined which of the persons so having an equal number of votes shall be the director or directors. (See The Companies Act, S. 270, ss. 3) (See also Article 9, *supra*)

29. *Interim Vacancies in Office.* If a vacancy occurs among the directors during the term for which they have been elected, by death, resignation, ceasing to have the prescribed qualification, insolvency, or by absence, without previous leave of the directors, from three successive regular meetings which shall, *ipso facto* create such vacancy, the vacancy may be filled, until the next annual meeting, by any person duly qualified chosen by a majority of the remaining directors as soon as may be after the vacancy occurs, and at the next annual meeting the vacancy shall be filled for the portion of the term still unexpired. (See The Companies Act, S. 271)

30. *Meetings.* All meetings of the directors shall be held at the head office of the Corporation at the call of the President. Regular meetings of the directors shall be held monthly, the first meeting to be held immediately after the annual meeting and the others on the..... of each month. A special meeting of the directors may be called at any time by the President, and shall be called at any time when required by three directors. Notice of meeting shall be delivered, mailed, telegraphed or otherwise given to each director not later than the seventh day before the meeting.

31. *Quorum.* Three directors shall constitute a quorum for the transaction of business. In the case of equality of votes at any meeting, the question shall pass in the negative. (See The Companies Act, S. 272, ss. 1)

32. A director disagreeing with the majority at a meeting may have his dissent recorded with his reasons therefore. (See The Companies Act, S. 272, ss. 2)

33. *Remuneration.* Each director shall be paid a fee of.....dollars (\$.....) per day for each meeting of the directors and of the Executive Committee attended, withcents (.....c) mileage one way; and.....dollars(\$.....) per day for performing other duties of his office, with.....cents (.....c) mileage both ways.

(See The Companies Act, S. 92 and S. 265)

OFFICERS

34. *President and Vice-President.* The directors shall at their first meeting held after each annual meeting of the Corporation elect by ballot from among themselves a President and a Vice-President, and the Secretary-Treasurer shall preside at such election. (See The Companies Act, S. 270, ss. 4). They shall hold office for one year, or until their successors are elected. The President shall preside at all meetings of the directors, and shall perform other duties as may pertain to the office of President. In the absence of the President, the Vice-President shall perform the duties of the President.

35. *Other Officers.* The other officers of the Corporation shall be a Secretary-Treasurer and such other officers as the directors deem necessary.

36. *Appointment.* Such other officers of the Corporation shall be appointed by the directors, who shall specify their duties and remuneration and they shall hold office at the pleasure of the directors.

37. *Duties may be delegated.* In the case of the absence or inability of the President or Vice-President, or any other officer of the Corporation, a majority of the remaining directors may delegate the powers and duties of such officer to any other officer or to any director for the time being.

38. *Bond.* The Secretary-Treasurer shall be bonded to the amount of not less than three thousand dollars (\$3,000.00) in favour of the Corporation and the said amount may be increased at the discretion of the directors. Such bond shall be that of a licensed guarantee insurance or surety company. (See The Companies Act, S. 273)

EXECUTIVE COMMITTEE

39. The President, Vice-President and one other director elected by the directors at their first meeting following each annual meeting of the members shall constitute the Executive Committee of the Corporation, and shall meet at the call of the President, to advise and assist the Secretary-Treasurer in dealing with emergency business during the intervals between meetings of the directors, or to dispose of routine business in accordance with instructions of the directors. During the absence or inability of a member of the Executive Committee, some other director shall be invited to act on the Executive Committee in his place and stead.

AGENTS

40. The directors shall appoint such agent or agents as they deem necessary or desirable. Subject to these by-laws, the directors may allocate agency territories for soliciting and receiving applications for insurance, grant and allow remuneration for the services of agents, fix the security to be given by agents, and confer specific authority for the performance of such acts as may be required from agents by the directors. The directors may from time to time cancel such appointments, or alter or vary the terms and conditions thereof. (See Article 52)

EXECUTION OF DOCUMENTS

41. The President or the Vice-President, together with the Secretary-Treasurer, are hereby authorized and shall have power to execute and deliver all policies of insurance, deeds, mortgages, leases or other documents whatsoever requisite or expedient to be executed on behalf of the Corporation, and to attach the corporate seal of the Corporation to any of such documents which may be required to be executed under the seal of the Corporation; and all such documents executed as aforesaid shall be binding upon the Corporation.

In the event of the absence or inability to act of any two of the above named officers, then all of the said documents shall be signed by such of the directors as may be appointed by the directors to act for such purpose.

MINUTES

42. Minutes of all meetings of the directors and of the Executive Committee shall be recorded by the Secretary-Treasurer. Such minutes shall be open for inspection by any director at any time.

BANKS AND BANKING

43. (a) The bank of the Corporation shall be the..... or such other banks as the directors may from time to time appoint.

(b) All monies received by the Secretary-Treasurer shall be deposited forthwith in the name of the Corporation in the said bank.

(c) All monies shall be withdrawn from the bank only by cheque signed by the Secretary-Treasurer, together with the President or such other director as may be designated for the purpose by resolution of the Board of Directors.

(d) All accounts against the Corporation shall be approved for payment by the directors.

(e) All cheques and post office or other money orders in favour of the Corporation may be accepted for or endorsed for deposit to the credit of the Corporation by the Secretary-Treasurer.

(f) The Secretary-Treasurer may grant receipts for payment of interest due.

(g) The Secretary-Treasurer, together with the President or Vice-President, shall have access to any safety deposit box rented by the Corporation.

INVESTMENTS

44. The Corporation shall invest its funds in any securities in which, under the Trustee Act, trustees may invest trust funds. (See The Companies Act, S. 300, ss. 10)

The directors shall formulate instructions for the investment of the funds of the Corporation, and may from time to time consider and revise the same. Purchases, sales and transfers of securities undertaken in accordance with the instructions of the directors shall be carried out by the President or Vice-President with the Secretary-Treasurer, who are hereby empowered to sign and execute all powers of attorney and other documents required in connection with such transactions. Full particulars of all such transactions shall be reported to the next ensuing meeting of the directors.

45. The President or Vice-President, with the Secretary-Treasurer, may give, on behalf of the Corporation, and on payment of the money at maturity, a legal discharge of any security for money held by the Corporation.

INSURANCE

46. *Limit of Liability.* The Corporation shall not undertake any risk which is subject to the hazard of a single fire for an amount greater than \$..... unless such risk is re-insured to an amount sufficient to reduce the net liability of the Corporation to not more than \$..... (See The Insurance Act, S. 123, ss. 1)

47. A risk subject to the hazard of a single fire shall be deemed to include, in the case of agricultural property, other than brick, stone or concrete dwellings, the total amount at risk on barns, outbuildings, contents, machinery, and all other items in connection therewith except livestock or a dwelling distant more than 80 feet from any other insured farm building, and in all other cases the total amount at risk on buildings or their contents where such buildings are distant less than 80 feet from each other. (See The Insurance Act, S. 123, ss. 2)

48. The practice and regulations of the Corporation with respect to premium notes, cash payments or instalments thereof, and assessments shall be governed by Sections 112 to 127 inclusive of The Insurance Act, Revised Statutes of Ontario, 1937, Chapter 256, and amendments thereto.

49. *Contracts of Insurance.* Subject to the foregoing Articles, the directors shall determine the forms, terms, conditions, rates, and premiums for all contracts of insurance undertaken by the Corporation.

50. Subject to the foregoing Articles and the limitations of the charter and license powers of the Corporation, the directors shall fix the limits of liability which the Corporation may assume under any insurance contract, and may vary and alter the same from time to time, and may determine what risk or classes of risk shall be undertaken or refused by the Corporation. (See Articles 1 and 46, *supra*)

51. *Reinsurance.* The directors may reinsure any risk undertaken on the premium note plan with any other insurer of the same class, and subject to approval of the Superintendent of Insurance, may enter into a general reinsurance agreement with any other insurer of the same class for the reinsurance of risks on such terms and conditions as may be agreed upon. (See The Insurance Act, S. 121 and S. 122)

52. *Underwriting Duties of Secretary-Treasurer and Agent.* Subject to the foregoing Articles, the Secretary-Treasurer, acting under the instructions of the directors, shall accept or refuse all proposals or applications for insurance, and issue policies; provided that where any risk is unsatisfactory in respect to either hazard or rate, the Secretary-Treasurer shall have authority to cancel the policy, but he shall not cancel the policy of any director without instructions from the directors. The Secretary-Treasurer shall report all cancellations to the next meeting of the directors, when the cancelled policies may be revived or not, as the case may be, at the discretion of the directors. The Secretary-Treasurer shall reinsure promptly any risk in which the limit of liability exceeds \$..... The consent of the Corporation to transfers or assignments of policies, other insurance, and comparable matters shall be given by the Secretary-Treasurer over his signature.

Subject to the foregoing Articles and instructions of the directors, it shall be the duty of an Agent to receive applications for new and renewed insurance, to receive premium notes and cash payments or annual instalments thereof for transmission to the Corporation, and to issue interim receipts therefor, on the printed forms provided by the Corporation. He shall see that a fully and carefully completed application form is signed by the applicant, including an accurate diagram of the location of the various buildings to be insured, or within 150 feet thereof, showing distances between them; he shall inspect all buildings for fire hazards at the time the application is received and instruct and urge the applicant regarding removal of same; and in general, he shall uphold the interests of the Corporation and carry out instructions given by the directors from time to time. (See Article 40, *supra*)

53. *Adjustment and Settlement of Claims.* Subject to the foregoing Articles and instructions of the directors, all claims shall be adjusted by such director or other person as the Secretary-Treasurer may designate. In difficult or questionable cases, or where a large amount will be claimed, two or more persons may be designated and the adjuster may retain the services of a specially trained person or persons to assist in the adjustment.

The adjuster shall provide any insured claiming for loss or damage by fire or lightning with an approved form of Proof of Loss, and without prejudice to any of the rights of the Corporation may assist the claimant in completing such form. He shall use all available means to determine the true cause of loss or damage and (subject to the approval of the directors) shall endeavour to reach a fair understanding with the claimant regarding the amount of loss or damage and the liability of the company under the terms of the insurance contract. He shall verify as far as possible the statements of the claimant in the Proof of Loss and shall report all relevant particulars at the next meeting of the directors, with recommendations. The final decision for settlement of claim shall be made by the Board of Directors in all cases.

54. *Payment of Claims.* The Secretary-Treasurer, acting under the instructions of the directors, shall have full power and authority to discharge all claims arising from any policies of insurance granted by the Corporation, upon such evidence of the claims and the rights of the claimants as to the directors may appear sufficient; and may pay, allow, contest, compromise or reject any such claims, as in the discretion of the directors may appear just and reasonable.

REFUNDS FROM SURPLUS

55. The directors may declare a refund from surplus at the end of a calendar year, provided that

- (a) the effective date of refund shall be the 31st day of December in the current year;
- (b) on the effective date of refund, the net surplus of the Corporation after deducting the total amount of the refund shall be not less than.....cents per hundred dollars of net insurance in force on that date;

- (c) except as provided in clause (f) the refund shall apply to all direct policies in force on the effective date thereof;
- * (d) the refund on each policy shall be in the same ratio to the total refund as the face value of the premium note is to the total face value of all premium notes in force on date of refund;
- (e) the refund shall be paid as a credit on the cash payment or instalment thereof next due on each policy or renewal thereof, except that in the case of cancellation or non-renewal of a policy it shall be paid in cash;
- (f) refunds shall be credited or paid only on policies of members insured continuously in the Corporation during the three years preceding the effective date of refund. (See The Insurance Act, S. 114, ss. 5)

56. The Secretary-Treasurer, acting under the instructions of the directors, shall engage such clerical staff and shall order and procure such equipment, records, stationery, supplies, etc., as may be necessary for the ordinary business of the Corporation.

AUDITORS

57. One or more Auditors shall be appointed by resolution at each annual meeting and shall hold office until the next annual meeting unless previously removed by a resolution of the members in general meeting. The remuneration of the auditors shall be fixed by the members at such annual meeting.

It shall be the duty of the auditors to examine all books, vouchers and accounts of the Corporation, and all documents having reference to the business thereof, at least once in each year.

The auditors shall make a report to the members on the accounts examined by them, and the balance sheet and other statements shall be in the form prescribed by the Superintendent of Insurance. (See The Insurance Act, S. 74). They shall sign a certificate at the foot of the balance sheet stating that they have verified the assets and liabilities of the Corporation as at the date thereof, that it is in accordance with the books and information given to them, and that in their opinion it sets out truly and correctly the financial position of the Corporation as on date thereof.

INTERPRETATION

58. In this By-law and in all other By-laws of the Corporation hereafter passed, words importing the singular number or the masculine gender, shall, unless the context otherwise requires, include the plural number or the feminine gender, as the case may be, and persons shall include firms and corporations.

AMENDMENTS TO BY-LAWS

59. Any By-laws, other than those which are restatements of statutory provisions, may from time to time be repealed, amended, varied or otherwise dealt with at a special general meeting of the Corporation called by the President for the purpose, or at an annual meeting, if notice in writing of the intention to propose such repeal, amendment or variation at such meeting is given to the Secretary-Treasurer at least one month before the holding of the meeting. Where such notice has been given to the Secretary-Treasurer, particulars of such proposal shall be stated in the notice of the meeting.

Any relevant amendment to The Insurance Act, R.S.O. 1937, chapter 256, or The Companies Act, R.S.O. 1937, chapter 251, enacted after the date on which these by-laws are approved by the members of the Corporation shall be amendments to these by-laws on and after the day on which they receive Royal Assent.

REPEAL

60. All general By-laws of the..... Mutual Fire Insurance Company heretofore enacted are hereby rescinded and repealed as of the date on which this By-law is enacted.

DATED, PASSED AND SEALED this day of 19.....

WITNESS the Corporate Seal of the Corporation.

.....
President

.....
Secretary-Treasurer

*Alternative wording for Article 55(d): "the refund on each policy shall be a fixed percentage of the annual instalment or of one-third of the cash payment for three years in advance, as the case may be."

APPENDIX V

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, 1945.

COMPANY	AGENCY
Norwich Union Fire Insurance Society, Limited	British and Canadian Underwriters' Agency
Home Insurance Company	Home Underwriters' Agency
London Assurance	London Underwriters' Agency
Insurance Company of North America	Montreal Underwriters' Agency
Home Insurance Company	Nova Scotia Underwriters' Agency
Pearl Assurance Company, Limited	Pearl Underwriters' Agency
Great American Insurance Company	Rochester Underwriters' Agency
Western Assurance Company	St. Lawrence Underwriters' Agency
Home Insurance Company	Winnipeg Fire Underwriters' Agency
General Security Insurance Company of Canada	General Security Underwriters' Agency

APPENDIX VI

GUARANTEE COMPANIES

List of licensed insurers approved by Order-in-Council of the Lieutenant-Governor of Ontario for the purposes of The Guarantee Companies Securities Act, R.S.O. 1937, Chap. 263, or The Judicature Act, R.S.O. 1937, Chap. 100, or The Public Officers' Act, R.S.O. 1937, Chap. 16.

American Surety Company of New York.	London Guarantee and Accident Company, Limited.
British America Assurance Company.	The London and Lancashire Guarantee and Accident Company of Canada.
The British Canadian Insurance Company.	The London and Provincial Marine and General Insurance Company, Limited.
The British Empire Assurance Company.	Maryland Casualty Company.
The Canada Accident and Fire Assurance Company.	The Metropolitan Casualty Insurance Company of New York.
Canada Security Assurance Company.	North British and Mercantile Insurance Company, Limited.
The Canadian Fire Insurance Company.	Northern Assurance Company, Limited.
Canadian General Insurance Company.	Norwich Union Fire Insurance Society, Limited.
The Canadian Indemnity Company.	The Ocean Accident and Guarantee Corporation, Limited.
The Canadian Surety Company.	Pearl Assurance Company, Limited.
The Casualty Company of Canada.	Phoenix Assurance Company, Limited.
The Century Insurance Company, Limited.	Pilot Insurance Company.
Consolidated Fire and Casualty Insurance Company.	The Prudential Assurance Company, Limited.
The Dominion of Canada General Insurance Company.	Railway Passengers' Assurance Company.
The Economical Mutual Fire Insurance Company.	The Royal Exchange Assurance.
The Employers' Liability Assurance Corporation, Limited.	Royal Insurance Company, Limited.
Federal Fire Insurance Company of Canada.	Scottish Metropolitan Assurance Company, Limited.
The Fidelity and Casualty Company of New York.	Sun Insurance Office, Limited.
Fidelity Insurance Company of Canada.	Toronto General Insurance Company.
The General Accident Assurance Company of Canada.	Union Insurance Society of Canton, Limited.
The Globe Indemnity Company of Canada.	The Union Marine and General Insurance Company, Limited.
Gore District Mutual Fire Insurance Company.	United States Fidelity and Guaranty Company.
The Guarantee Company of North America.	The Wawanesa Mutual Insurance Company.
Great American Indemnity Company.	Wellington Fire Insurance Company.
The Guardian Insurance Company of Canada.	The Western Assurance Company.
The Halifax Insurance Company.	The World Marine and General Insurance Company, Limited.
Hartford Accident and Indemnity Company.	The Yorkshire Insurance Company, Limited.
The Imperial Guarantee and Accident Insurance Company of Canada.	
Imperial Insurance Office.	
Indemnity Insurance Company of North America.	
The Liverpool and London and Globe Insurance Company, Limited.	

LOAN AND TRUST CORPORATIONS' STATEMENTS

BEING

ABSTRACTS FROM FINANCIAL STATEMENTS
MADE BY

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

FOR THE YEAR ENDED
31st DECEMBER, 1944

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER, No. 7, 1945



ONTARIO

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1945

N O T E

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-eighth 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 1944, 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 1944 business were filed with the Department at the end of February, 1945. 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, 1945. The remaining months of the year were required to complete the annual inspection of the corporations, and to determine what changes, if any, should be made in the individual statements of the corporations as a result of such inspections. Any such changes made have not been carried, by reason of the time and expense involved, into the statistical tables and summaries at the end of this report which are reprinted without change as they appeared in the preliminary Abstract.

I have the following registry changes to report:

The Real Estate Loan Company of Canada, Limited

Canada Permanent Mortgage Corporation.

By an agreement between these companies dated October 16th, 1944, and ratified by shareholders of both companies on the 12th day of January, 1945, the assets and liabilities of The Real Estate Loan Company of Canada, Limited, were taken over by the Canada Permanent Mortgage Corporation as of the 15th day of February, 1945.

of February, 1945.

The agreement was approved by an order-in-council dated the 2nd day

REVIEW OF 1944 BUSINESS:

Introduction:

The Statistical Tables included at the end of this Report have been used for comparative purposes in preparing the following review of 1944 business.

Loan Corporations:

Total assets of Loan Corporations have increased \$3,089,000 during 1944 to a total of \$202,145,000. This increase is mainly due to an increase in deposits, which now amount to \$44,384,000. This is the largest amount held on deposit by these companies since statistics have been kept, and represents an increase of \$7 millions over 1943. As a result of the further redemption of debentures payable in Sterling, debentures payable outside of Canada have continued the steady decrease which has been evident since the start of the war. These were reduced by \$2,017,000 in 1944 to a total of \$15,855,000, as compared with \$27,184,000 in 1938. Debentures payable in Canada have also decreased \$1,346,000 to \$73,391,000 in 1944, as compared with a total of \$74,737,000 in 1943. The following table shows the public liability of loan corporations over the past twenty years:

<i>Year</i>	<i>Deposits</i>	<i>Debentures Payable</i>	
		<i>In Canada</i>	<i>Out of Canada</i>
1924.....	\$27,757,000	(\$86,650,000 not separated)	
1934.....	31,460,000	\$83,558,000	\$30,085,000
1938.....	33,589,000	74,850,000	27,184,000
1942.....	33,439,000	74,222,000	20,033,000
1943.....	37,381,000	74,737,000	17,872,000
1944.....	44,384,000	73,391,000	15,856,000

The assets of loan companies continue to show the same trend which has been evident during the past few years. Mortgages and real estate held for sale have again shown substantial decreases and the funds from these reductions have been invested in increased holdings of Dominion of Canada bonds. In 1941 the total of these bonds was \$12,800,000; in 1942, \$15,731,000; in 1943, \$28,493,000, and in 1944, \$39,253,000. The increase this year is \$10,760,000, as compared with an increase in 1943 of \$12,762,000. The percentage of Dominion of Canada bonds to total assets is 19.42% as compared with 14.31% in 1943, and 6.41% in 1941. Holdings of cash have also increased by \$3.4 millions in 1944 to \$13,094,000, and the percentage of total assets held in cash and Dominion Government bonds has increased from 11.08% in 1941, to 12.37% in 1942; 19.15% in 1943 and 25.89% in 1944.

Mortgage loans now total \$110,533,000 which represents a reduction of \$10,087,000 in 1944 as compared with a reduction of \$8,864,000 in 1943. Real Estate held for sale was reduced \$2,704,000 in 1944, and \$903,000 in 1943, and now stands at \$6,010,000. Collections on mortgages and sales of real estate

in 1944 exceeded those of 1943, when they were already considerably higher than in previous years. This is the result of increased incomes throughout Canada, particularly in the rural areas of the western provinces, and is an indication of the general transition from tenancy to ownership of city homes and farms as a result of war conditions.

Trust Companies:

Total assets of Trust Companies (exclusive of those held for estates, trusts and agencies) show an increase of \$16,682,000. Company fund assets of \$62,-752,000 show an increase of \$1,234,000 in 1944. Guaranteed fund assets totalling \$159,009,000 have increased \$15,448,000 due principally to an increase in Trust Deposits of \$9,980,000, and an increase in Guaranteed Certificates of \$5,496,000.

Trust deposits over the past twenty years have shown a steady increase and are at the present time at their highest point since statistics have been kept, whereas Guaranteed trust funds have been fluctuating, but this year also show a substantial increase. The following table of Guaranteed funds received from the public, by Trust Companies over the past twenty years shows the trend of this liability.

Guaranteed Funds

<i>Year</i>	<i>Deposits</i>	<i>Guaranteed Receipts</i>	<i>Total</i>
1924	\$11,363,000	\$42,655,000	\$54,018,000
1934	45,058,000	87,493,000	132,551,000
1938	56,488,000	87,367,000	143,855,000
1942	55,033,000	80,468,000	135,501,000
1943	59,505,000	84,056,000	143,561,000
1944	69,485,000	89,524,000	159,009,000

Total deposits of both Loan and Trust Corporations at December 31st, 1944, were \$113,869,000 as compared with \$96,885,000 at December 31st, 1943, an increase of \$16,984,000 which compares with an increase during 1943 of \$8,413,000.

The increase in total assets of both Company and Guaranteed Funds is represented by an increase of \$21,682,000 in Dominion of Canada (and guaranteed) bonds, which now represent 18.42% of company funds and 39.77% of guaranteed funds as compared with 16.13% and 30.09% respectively in 1943. Real Estate holdings, due to sales, were again greatly reduced in 1944, having decreased \$2,074,000 as compared to a decrease of \$1,706,000 in 1943. Mortgages on real estate held in Company and Guaranteed Funds have decreased \$5,677,000 in 1944, as compared to a decrease of \$5,827,000 in 1943.

Estates, Trusts and Agencies:

Total assets under administration by all Trust Companies have increased during 1944 by \$78,000,000 to a total figure of \$2,649,369,000 which marks a

new high in this important branch of their business. At December 31st, 1924, the total assets under administration by all companies showed a total of \$823,375,000.

Office Premises:

The total investment in Office Premises for Loan and Trust Corporations amounted to \$11,003,000. This is a decrease of \$104,000 from the previous year's total of \$11,107,000, which is due to the customary annual write-downs.

Real Estate Held for Sale:

Real Estate sales were very active in 1943, and have shown a further expansion in 1944. The housing shortage which is general all over Canada, has resulted in increased sales of dwelling units, and activity has extended also to business properties. Sales of farm properties have again increased, particularly in the Western provinces, as a result of the high level of farm income.

Real Estate held for sale by all Loan and Trust Corporations shows a substantial decrease of \$4,777,000 during 1944, from a total of \$13,959,000 in 1943 to \$9,182,000 in 1944. In 1941 the amount of Real Estate held for sale was \$19,368,000.

Holdings of Real Estate by Loan Corporations now represent 2.97% of total assets, as compared with 5.78% in 1939, while that held by Trust Companies in Company Funds was 5.5% of total Company assets in 1944 and 15.8% in 1939.

Mortgage Loans:

Total Mortgages of both Loan and Trust Corporations are carried at balance sheet figures of \$173,448,000, a reduction of \$15,763,000 from the total in 1943 of \$189,211,000. Increased repayments of principal has again been the experience of all companies in the West, as well as in the East. The reduction in principal has been proportionately the same for both Loan and Trust Companies. The Loan Corporations reduced their mortgages \$10,086,000 to \$110,533,000, while those of Trust Companies have been reduced \$5,677,000 from \$68,592,000 to \$62,915,000.

The summary of mortgages at the end of this Report again shows a segregation of Farm and Urban mortgages by provinces, based on the gross book values before the deduction of special reserves for balance sheet purposes. The total value of mortgages for both Loan and Trust Corporations shown in this summary is \$179,998,000 which is some \$6,550,000 greater than the amount at which they are carried in the companies' balance sheets, and consists of \$129,213,000 in mortgages in Eastern Provinces and \$50,785,000 in Western Provinces. The amount of Western mortgages held by Loan and Trust Corporations has been substantially reduced in recent years, being \$64,993,000 in 1943, \$73,688,000 in 1942 and \$77,100,000 in 1941.

The following table shows the trend of mortgages of both Loan and Trust Corporations, as divided between Western and Eastern holdings for the years 1938 to 1944 inclusive.

<i>Western</i>	<i>Principal</i>	<i>Interest Charged and Past Due</i>
1938	\$80,006,000	\$5,188,000
1939	77,632,000	5,008,000
1940	75,072,000	5,353,000
1941	72,086,000	5,015,000
1942	68,680,000	5,008,000
1943	61,102,000	3,891,000
1944	49,155,000	1,633,000
<i>Eastern</i>		
1938	153,350,000	2,042,000
1939	152,426,000	1,834,000
1940	149,103,000	1,581,000
1941	146,014,000	1,222,000
1942	140,175,000	856,000
1943	132,970,000	615,000
1944	128,891,000	324,000

A segregation between Farm and Urban mortgage principal owing has been made for the three years since 1942 as follows:

<i>Western</i>	1944	1943	1942
Farm	\$ 32,074,000	\$ 44,015,000	\$ 49,140,000
Urban	17,081,000	17,087,000	19,540,000
Total	\$ 49,155,000	\$ 61,102,000	\$ 68,680,000
<i>Eastern</i>			
Farm	\$ 7,774,000	\$ 7,937,000	\$ 8,632,000
Urban	121,117,000	125,033,000	131,543,000
Total	\$128,891,000	\$132,970,000	\$140,175,000
Total Farm	\$ 39,848,000	\$ 51,952,000	\$ 57,772,000
Total Urban	138,198,000	142,120,000	151,083,000
Grand Total	\$178,046,000	\$194,072,000	\$208,855,000

Collateral Loans:

The total of these loans for both Loan and Trust Corporations has increased this year from the previous year. The total this year is \$15,269,000 as compared with \$14,382,000 in 1943.

Bonds and Debentures:

Bonds and Debentures held by Loan Corporations total \$52,437,000 and by Trust Companies, \$108,183,000, a total for both Loan and Trust Corporations of

\$160,620,000, which represents an increase of \$31,726,000 over the previous year's total of \$128,894,000.

The investment in Dominion Government bonds has increased \$32,442,000, while Provincial, Municipal and other bonds have decreased \$714,000.

The following table shows the trend of bonds and debentures of Loan and Trust Corporations for the years 1941 to 1944 inclusive:

	1941	1942	1943	1944
Dom. of Canada	\$41,648,000	\$51,989,000	\$81,618,000	\$114,059,000
Provincial	23,187,000	23,134,000	22,526,000	21,907,000
Municipal	12,162,000	11,188,000	11,267,000	10,744,000
Other	17,441,000	14,355,000	13,483,000	13,910,000
Total	\$94,438,000	\$100,666,000	\$128,894,000	\$160,620,000

During the three years 1942 to 1944 inclusive, these companies have invested \$72.4 millions in Dominion of Canada bonds. The funds for this investment have been provided mainly as follows:

Reduction in mortgage investments	\$38,711,000
Reduction in real estate held for sale	10,186,000
Increase in deposits	20,189,000
Total	\$69,086,000

Dominion of Canada bonds now represent 26.9% of total assets of loan and trust companies as compared with 10.47% in 1941, and this trend is likely to continue so long as a war economy prevails.

Stocks:

The holdings of stocks by Loan Corporations increased \$1,809,000 in 1944 to a total of \$13,101,000, while Trust Companies holdings at \$12,267,000 show an increase of \$884,000.

Cash:

Cash held by Loan Corporations increased \$3,472,000 to a total of \$13,094,000, while total cash held by Trust Companies increased \$1,736,000 in 1944 to a total of \$11,882,000.

Earnings:

Net profits of loan corporations (excluding transfers to and from investment reserves) amounted to \$3,550,800 as compared to \$3,067,700 in 1943. Trust companies' net profits on the same basis were \$2,803,500 as compared with \$2,658,800.

The net amount transferred to investment reserves which had been eliminated from the above figures is \$1,365,900 for loan corporations, and \$324,000 for trust companies, which compares with \$856,600 and \$418,400 respectively in 1943.

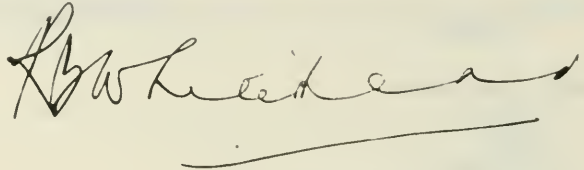
Dividends:

Dividends declared by loan corporations in 1944 amounted to \$1,934,000, and by trust companies to \$1,754,000, as compared with \$1,971,000 and \$1,623,000 respectively in 1943.

Liquid Position:

The percentage of liquid securities held by Loan and Trust Corporations that accept deposits to the amount of deposits was 109.22% on December 31st, 1944, as compared with 96.88% in 1943; 80.41% in 1942; 72.24% in 1941; 69.71% in 1940; 67.35% in 1939.

All of which is respectfully submitted.

A handwritten signature in cursive script, appearing to read 'A. W. Leitch', is written over a horizontal line.

Registrar of Loan Corporations.

Toronto, November 15th, 1945.

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NAME OF COMPANY

1. Toronto General Trusts Corporation, 10th March, 1882.
2. Trusts and Guarantee Company, Limited, 19th March, 1897.
3. National Trust Company, Limited, 29th November, 1898.
4. Canada Trust Company, 7th February, 1901.
5. Royal Trust Company, 24th February, 1905.
6. Chartered Trust and Executor Company, 6th April, 1910.
7. Canada Permanent Trust Company, 13th May, 1913.
8. Sterling Trusts Corporation, 20th May, 1914.
9. Capital Trust Corporation, Limited, 22nd September, 1914.
10. London and Western Trusts Company, Limited, 29th June, 1917.
11. Guelph Trust Company, 30th August, 1917.
12. Premier Trust Company, 17th June, 1919.
13. Waterloo Trust and Savings Company, 1st August, 1922.
14. Victoria Trust and Savings Company, 19th December, 1923.
15. Montreal Trust Company, 6th May, 1925.
16. British Mortgage & Trust Corporation of Ontario, 16th September, 1926.
17. Grey and Bruce Trust & Savings Co., 14th October, 1926.
18. Guaranty Trust Company, 16th September, 1927.
19. Northern Trusts Company, 23rd September, 1930.
20. Industrial Mortgage and Trust Company, 9th December, 1930.
21. Brockville Trust and Savings Company, 20th June, 1933.
22. Lambton Trust Company, 13th July, 1938.
23. Crown Trust Company, 30th November, 1938.
24. Eastern Trust Company, 8th February, 1941.

List of Loan Corporations whose debentures have been authorized by Orders-in-Council for purposes of investment by trustees. (R.S.O. 1937, c. 165, sec. 27, or Acts for which the same was substituted.)

NAME OF CORPORATION

1. Midland Loan and Savings Company, 27th February, 1903.
2. Toronto Mortgage Company, 19th April, 1905.
3. Credit Foncier Franco-Canadien, 28th March, 1929.

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. The Huron and Erie Mortgage Corporation, 13th May, 1913.
4. Lambton Loan and Investment Company, 28th February, 1914.
5. Ontario Loan and Debenture Company, 20th March, 1914.

List of trust companies approved by Orders-in-Council as trust companies with which a trustee may entrust trust funds for guaranteed investment as set out in The Loan and Trust Corporations Act, in accordance with the provisions of The Trustee Act, 16 Geo. V, c. 40, sec. 27; R.S.O. 1937, c. 165, sec. 26.

1. Toronto General Trusts Corporation, 28th June, 1927.
2. Trusts and Guarantee Company, 28th June, 1927.
3. National Trust Company, Limited, 28th June, 1927.
4. Canada Trust Company, 28th June, 1927.
5. Royal Trust Company, 28th June, 1927.
6. Chartered Trust and Executor Company, 28th June, 1927.
7. Canada Permanent Trust Company, 28th June, 1927.
8. Sterling Trusts Corporation, 28th June, 1927.
9. Capital Trust Corporation, Limited, 28th June, 1927.
10. London and Western Trusts Company, Limited, 28th June, 1927.
11. Guelph Trust Company, 28th June, 1927.
12. Premier Trust Company, 28th June, 1927.
13. Waterloo Trust and Savings Company, 28th June, 1927.
14. Victoria Trust and Savings Company, 28th June, 1927.
15. Montreal Trust Company, 28th June, 1927.
16. Grey and Bruce Trust and Savings Company, 28th June, 1927.
17. Industrial Mortgage and Trust Company, 9th December, 1930.
18. Guaranty Trust Company, 20th May, 1931.
19. British Mortgage and Trust Corporation of Ontario, 22nd December, 1931.
20. Brockville Trust and Savings Company, 27th September, 1932.
21. Eastern Trust Company, 3rd November, 1938.

I. LOAN CORPORATIONS

Corporations Having Permanent Stock Only

DETAILED REPORTS OF THE SEVERAL
CORPORATIONS

CANADA PERMANENT MORTGAGE CORPORATION

Head Office, Toronto, Ontario

OFFICERS

President.—E. D. GOODERHAM
 Vice-Presidents—CHARLES S. ROBERTSON
 F. S. CORRIGAN
 General Manager—CHARLES S. ROBERTSON
 Secretary—WALTER F. WATKINS

DIRECTORS

E. D. GOODERHAM	CHARLES S. ROBERTSON
F. S. CORRIGAN	T. D'ARCY LEONARD, K.C.
LEIGH M. MCCARTHY	ROY L. WARREN
SAMUEL ROGERS, K.C.	G. HAROLD AIKINS, K.C.
JOHN A. MACAULAY, K.C.	HENRY S. GOODERHAM

Auditors—KRIS A. MAPP, F.C.A., of Henry Barber, Mapp & Mapp.
 D. McK. McCLELLAND, F.C.A., of Price, Waterhouse & Co.

CAPITAL

Amount of Capital Stock authorized (200,000 shares of \$100.00 each)	\$20,000,000 00
Amount subscribed	7,000,000 00
Amount paid in cash	7,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Office premises		\$ 3,280,500 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	\$ 1,268,001 10	
(b) Held under power of sale, etc.	40,547 29	
		1,308,548 39
3. Amount secured by mortgages on real estate including:		
First mortgages	\$33,574,138 60	
Agreements for sale	5,754,035 61	
Interest due	31,200 75	
Interest accrued	188,207 94	
		39,547,582 90
	<i>(See Schedule B)</i>	
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$ 200,816 08	
Interest due	221 12	
		201,037 20
5. Deposit with Trust Co. for investment—Principal	\$ 42,215 12	
Accrued Interest	1,213 68	
		43,428 80
6. Book value of bonds and debentures:		
(a) Government and Government Guaranteed:		
Dominion	\$12,753,672 27	
Interest accrued	48,093 88	
		\$12,801,766 15
(b) Provincial and Provincial Guar-		
anteed	\$ 1,659,774 49	
Interest accrued	8,754 68	
		1,668,529 17
(c) Canadian municipalities	\$ 705,975 62	
Interest accrued	3,079 16	
		709,054 78
(d) All other bonds	\$ 152,738 81	
Interest accrued	322 57	
		153,061 38
		15,332,411 48
7. Book value of stocks	\$ 2,537,899 77	
Accrued dividends thereon	11,893 50	
		2,549,793 27
8. Cash on hand		266,894 24
9. Cash on deposit with chartered banks in Canada, \$3,466,279.01; elsewhere, \$7,788.73		3,474,067 74
Total Assets		<u>\$66,004,264 02</u>

CANADA PERMANENT MORTGAGE CORPORATION—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:		
(a) Payable in Canada.....	\$26,870,247	83
Interest due and accrued.....	320,413	57
		\$27,190,661 40
(b) Payable elsewhere than in Canada.....	\$ 3,429,985	62
Interest due and accrued.....	16,400	78
		3,446,386 40
		\$30,637,047 80
2. Amount of money deposited with the corporation.....		21,360,489 57
3. Taxes other than taxes on real estate.....		100,000 00
4. Dividends to shareholders declared and unpaid.....		140,000 00
5. Other expenses due and accrued.....		1,088 69
6. Investment reserves.....		1,246,933 00
7. All other liabilities.....		18,397 39
		<u>\$53,503,956 45</u>

To Shareholders

8. Paid-in capital.....		\$ 7,000,000 00
9. Reserve fund.....		5,000,000 00
10. Balance of Profit and Loss Account.....		500,307 57
		<u>\$12,500,307 57</u>
Total Liabilities.....		<u>\$66,004,264 02</u>

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises.....		\$ 135,586 88
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale.....	\$ 2,413,845	15
(b) Collateral loans.....	4,342	82
(c) Bonds and debentures.....	380,709	78
(d) Dividends on stocks.....	121,002	38
(e) Bank deposits.....	27,667	28
		2,947,567 41
3. Profit on sale of securities and real estate.....		88,269 55
4. Agency fees and commissions earned.....		24,056 66
5. All other revenue for the year.....		181,768 80
6. Net rents from Real Estate held for sale.....		123,279 70
		<u>\$ 3,500,529 00</u>

Expenditure

7. Interest incurred during the year on:		
(a) Debentures.....	\$ 1,049,736	95
(b) Deposits.....	326,111	11
		\$ 1,375,848 06
8. Loss on sale of securities and real estate.....		356,563 03
9. Amount by which ledger values of assets were written down.....		327,050 49
10. License fees and taxes other than taxes on real estate:		
(a) Dominion.....	\$ 147,179	63
(b) Provincial.....	838	61
(c) Municipal.....	14,823	94
(d) British.....	1,691	16
		164,533 34
11. Commission on loans.....		11,736 95
12. All other expenses incurred:		
(a) Salaries.....	\$ 371,767	58
(b) Directors' fees.....	15,600	00
(c) Auditors' fees.....	20,750	00
(d) Legal fees.....	3,986	42
(e) Rents.....	72,100	00
(f) Travelling expenses.....	32,109	96
(g) Printing and stationery.....	8,824	05
(h) Advertising.....	9,088	95
(i) Postage, telegrams, telephones and express.....	16,634	80

CANADA PERMANENT MORTGAGE CORPORATION—Continued

(j) Commission on sale of Debentures	\$	8,460 31	
(k) Miscellaneous		99,866 39	
			\$ 659,188 46
13. Net profit transferred to Profit and Loss Account			605,608 67
Total			\$ 3,500,529 00

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	454,698 90
2. Amount transferred from Revenue Account		605,608 67
Total		\$ 1,060,307 57
3. Dividends to shareholders declared during year	\$	560,000 00
4. Balance of account at 31st December, 1944		500,307 57
Total		\$ 1,060,307 57

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation: Average rate for year—(a) Debentures payable in Canada, 3.433%; (b) Debentures payable elsewhere, 3.038%; (c) Deposits, 1.729%. Current rate paid—(a) 2½% to 3¼%; (b) 2⅞%; (c) 2%.		
2. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 5.420%; (b) Collateral Loans, 3.184%; (c) Bonds and debentures, 3.299%; (d) Stocks owned, 5.257%.		
3. Written off Mortgage Loans, \$229,980.90.		
4. Fidelity Bonds on officers of the Corporation, Fidelity Blanket Bond for \$50,000 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 23rd, 1944; (b) April 1st, 1944; (c) 2%. (a) May 23rd, 1944; (b) July 3rd, 1944; (c) 2%. (a) August 18th, 1944; (b) October 2nd, 1944; (c) 2%. (a) November 15th, 1944; (b) January 2nd, 1945; (c) 2%.		
6. Date appointed for the Annual Meeting, February 2nd, 1945. Date of last Annual Meeting, January 28th, 1944.		
7. Special General Meeting held during year, September 28th, 1944.		
8. Amount of contingent liability not shown as direct debts in the foregoing statement (approximately)	\$	25,000 00
9. Amount of mortgage interest permanently capitalized during the year		24,679 70
10. Amount of Company's own Debentures and interest, due and unpaid: Principal		190,709 58
Interest		35,136 37

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 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 Perm-

CANADA PERMANENT MORTGAGE CORPORATION—Continued

anent 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.

In 1944, the Corporation purchased the assets and business of The Landed Banking and Loan Company, which purchase was ratified by Order-in-Council of Ontario, dated October 18th, 1944, pursuant to The Loan and Trust Corporations Act.

In 1945, the Corporation purchased the assets and business of The Real Estate Loan Company of Canada, Limited, which purchase was ratified by Order-in-Council of Ontario, dated February 2nd, 1945, pursuant to The Loan and Trusts Corporations Act.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province		Principal and Charges Outstanding		Interest Due and Unpaid		Interest Accrued		Totals		Amount of Interest Due and Not Charged	
a) Farm	(b) Urban										
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario	(a)	540,024	59	cr. 2,649	77	3,183	06	540,557	88	131,370	77
Ontario	(b)	21,868,354	28	cr. 25,718	98	98,343	27	21,940,978	57	401,403	31
Quebec	(b)	5,667,615	70	cr. 43,094	08	28,391	72	5,652,913	34	78,296	99
Manitoba	(a)	1,995,245	54	14,411	58	12,139	44	2,021,796	56	9,346	32
Manitoba	(b)	583,743	50	3,060	65	5,026	04	591,830	19	240	46
British Columbia	(a)	164,489	70	cr. 767	79	1,402	47	165,124	38	10,558	77
British Columbia	(b)	2,328,646	57	3,222	91	6,454	53	2,338,324	01	3,116	12
New Brunswick	(a)	16,902	36	148	17	213	92	17,264	45		
New Brunswick	(b)	965,448	63	cr. 790	86	3,103	42	967,761	19		
Prince Edward Island	(b)	169,478	85	8	35	201	76	169,688	96		
Alberta	(a)	1,231,324	67	26,254	38	7,339	62	1,264,918	67	19,019	19
Alberta	(b)	98,334	12	389	43	225	38	98,948	93		
Saskatchewan	(a)	2,355,313	54	60,839	63	11,744	60	2,427,897	77	170,602	95
Saskatchewan	(b)	174,062	88	164	27	336	88	174,564	03	57	46
Nova Scotia	(a)	39,582	10	1,319	84	223	66	41,125	60		
Nova Scotia	(b)	1,137,632	31	cr. 5,596	98	9,878	17	1,141,913	50		
Total	(a)	6,342,882	50	99,556	04	36,246	77	6,478,685	31	311,873	31
Total	(b)	32,993,316	84	cr. 68,355	29	151,961	17	33,076,922	72	512,139	03
Grand Total		39,336,199	34	31,200	75	188,207	94	39,555,608	03	824,012	34
Less Investment Reserves		8,025	13	Nil				8,025	13		
Net Total		39,328,174	21	31,200	75	188,207	94	39,547,582	90	824,012	34

THE 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, P.C., K.C. W. J. HASTIE GRAHAM MORROW

DIRECTORS

G. A. MORROW	W. J. HASTIE
H. C. COX	S. H. LOGAN
HON. LEIGHTON MCCARTHY, P.C., K.C.	JOHN L. C. MCCARTHY
A. H. COX	R. A. LAIDLAW
FRANK P. WOOD	J. A. MCLEOD
FRANK MCCARTHY, K.C.	W. M. O'CONNOR

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, 1944

Assets

1. Office premises	\$ 100,000 00
2. Book value of real estate held for sale:	
Freehold land (including buildings)	41,002 00
3. Amount secured by mortgages on real estate including:	
First mortgages	\$ 37,191 89
Agreements for sale	50,211 52
	<u>87,403 41</u>

(See Schedule B)

4. Amount of loans secured by stocks, bonds and other collateral:	
Principal	11,400 00
5. Book value of bonds (debentures and debenture stocks):	
(a) Government and Government Guaranteed:	
Dominion and United Kingdom	\$ 375,000 00
(b) Provincial and Provincial Guaranteed	220,302 75
(c) Canadian municipalities in Ontario	12,545 00
(d) All other bonds	467,397 60
	<u>1,075,245 35</u>
6. Book value of stocks	3,793,745 87
7. Cash on deposit with chartered banks in Canada, \$9,254.25; elsewhere, \$430.99	9,685 24
Total Assets	<u>\$ 5,118,481 87</u>

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	229,277 19
Total	<u>\$ 295,777 19</u>

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	222,704 68
Total	<u>\$ 4,822,704 68</u>
Total Liabilities	<u>\$ 5,118,481 87</u>

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises	\$ 4,071 44
2. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 5,982 65
(b) Collateral loans	584 09
(c) Bonds and debentures	37,379 49
(d) Dividends on stocks	206,290 00
(e) Bank deposits and exchange	163 15
	<u>250,399 38</u>
3. Profit on sale of securities and real estate	26,802 28
4. Net income on real estate held for sale	2,037 65
5. All other revenue for the year	16,500 00
Total	<u>\$ 299,810 75</u>

Expenditure

6. Amount by which ledger values of assets were written down	\$ 5,678 10
7. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 23,582 36
(b) Provincial	250 00
(c) Municipal	772 43
(d) Appropriation for taxes payable in 1945	16,500 00
	<u>41,104 79</u>
8. Commission on loans and on sale of real estate	545 06
9. Amount transferred to Investment Reserves	3,000 00
10. All other expenses incurred:	
(a) Salaries	\$ 24,348 32
(b) Directors' fees	6,250 00
(c) Auditor's fees	300 00
(d) Legal fees	32 50
(e) Rents	3,625 00
(f) Printing and stationery	301 57
(g) Postage, telegrams, telephones and express	661 81
(h) Miscellaneous	6,964 59
	<u>42,483 79</u>
11. Net profit transferred to Profit and Loss Account	206,999 01
Total	<u>\$ 299,810 75</u>

THE CENTRAL CANADA LOAN AND SAVINGS COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 215,705 67
2. Amount transferred from Revenue Account	206,999 01
Total	\$ 422,704 68
3. Dividends to shareholders declared during year	\$ 200,000 00
4. Balance of account at 31st December, 1944	222,704 68
Total	\$ 422,704 68

MISCELLANEOUS

1. Average rate of interest per annum earned by the Corporation during the year on: (a) Mortgages and agreements for sale of realty, 6.84%; (b) Collateral Loans, 5%; (c) Bonds and debentures, 3.48%; (d) Stocks owned, 5.44%.
2. Loans written off, \$219.25.
3. Fidelity Bonds on officers of the Corporation: All officers and staff are covered by a Fidelity Bond for a total of \$61,000.
4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - (a) December, 1943; (b) January 3rd, 1944; (c) 2%.
 - (a) January, 1944; (b) April 1st, 1944; (c) 2%.
 - (a) June, 1944; (b) July 3rd, 1944; (c) 2%.
 - (a) September, 1944; (b) October 2nd, 1944; (c) 2%.
5. Date appointed for the Annual Meeting, January 17th, 1945.
Date of last Annual Meeting, January 19th, 1944.

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, 1944, CLASSIFIED AS TO PROVINCE

Province		Principal Outstanding	Charges Outstanding	Totals	Amount of Interest Due and Not Charged
(a) Farm	(b) Urban				
		\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....	(b)	29,500 11	.....	29,500 11	46 30
Alberta.....	(a)	7,691 78	.....	7,691 78	5,553 03
		37,191 89	.....	37,191 89	.....
Agreements for Sale.....					
Ontario.....	(b)	42,367 47	.....	42,367 47	722 30
Alberta.....	(a)	500 00	.....	500 00	Nil
Manitoba.....	(a)	7,344 05	.....	7,344 05	Nil
		50,211 52	.....	50,211 52	.....
Total.....	(b)	71,867 58	.....	71,867 58	.....
Total.....	(a)	15,535 83	.....	15,535 83	.....
Grand Total.....		87,403 41	.....	87,403 41	6,321 63

CREDIT FONCIER FRANCO-CANADIEN

Head Office, Montreal, Quebec

OFFICERS

President—COMTE CAHEN-D'ANVERS Vice-President—HON. C. P. BEAUBIEN
 General Manager—VICOMTE DE ROUMEFORT
 Assistant General Managers—M. PASQUIN; ARMAND CHEVALIER
 General Secretary—ARMAND CHEVALIER

DIRECTORS

COMTE CAHEN-D'ANVERS	J. THEO. LECLERC
HON. C. P. BEAUBIEN	E. DE LA LONGUINIÈRE
P. AMOS	R. MASSON
E. FOURET	HON. E. L. PATENAUDE
H. JAHAN	VICOMTE DE ROUMEFORT
	M. STERN

Censors—J. MIGNOT; PIERRE VINSON; A. SURVEYER (Montreal)

Auditors—J. ARTHUR W. ARCHAMBAULT; MAURICE CHARTRE, Chartered Accountants

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, 1944**Assets**

1. Office premises		\$ 336,501 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	\$ 3,052,561 18	
(b) Held under power of sale, etc.	175,572 26	
		3,228,133 44
3. Amount secured by mortgages on real estate including:		
First mortgages	\$22,390,760 69	
Agreements for sale	1,443,653 37	
Interest due	188,447 00	
Interest accrued	137,074 87	
		24,159,935 93

(See Schedule B)

4. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$ 34,532 00	
Interest accrued	70 02	
		34,602 02
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 6,073,699 37	
Interest accrued	39,196 04	
		\$ 6,112,895 41
(b) Provincial and Provincial Guaranteed	\$ 2,291,252 50	
Interest accrued	17,016 66	
		2,308,269 16
(c) Canadian municipalities, school districts and rural telephone companies	\$ 1,540,493 20	
Interest accrued	11,535 16	
		1,552,028 36
(d) All other bonds	\$ 862,611 77	
Interest accrued	3,303 21	
		865,914 98
6. Cash on hand		10,839,107 91
		21,417 15

CREDIT FONCIER FRANCO-CANADIEN—Continued

7. Cash on deposit with chartered banks in Canada, \$5,023,010.63; elsewhere, \$321,213.85	\$ 5,344,224 48
8. All other assets	481,365 25
Total Assets	<u>\$44,445,287 18</u>

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
(a) Payable in Canada	\$ 5,985,427 88	
Interest due and accrued	834,897 10	
	<u>\$ 6,820,324 98</u>	
(b) Payable elsewhere than in Canada	\$ 9,069,008 08	
Interest due and accrued	1,930,085 98	
	<u>10,999,094 06</u>	
		\$17,819,419 04
2. Difference in Exchange		4,647,152 83
3. Suspense Profit Account		1,317,215 98
4. Taxes other than taxes on real estate—Income Tax Provisions		890,972 58
5. Dividends to shareholders declared and unpaid (including Founders' Shares and Distribution to Directors)		1,267,661 89
6. Salaries, rents and other expenses due and accrued		20,456 90
7. Investment reserves		4,957,098 36
8. All other liabilities		335,940 05
Total		<u>\$31,255,917 63</u>

To Shareholders

9. Paid-in capital—French frcs. 50,000,000.—carried at	\$ 9,647,667 19
10. Reserve fund—Statutory Reserve (Article 109 of the charter)	1,878,348 21
11. General Contingency Reserve—Provident Fund (Article 109 of the charter)	900,000 00
12. Balance of Profit and Loss Account	763,354 15
Total	<u>\$13,189,369 55</u>
Total Liabilities	<u>\$44,445,287 18</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 1,535,401 40	
(b) Collateral loans	832 34	
(c) Bonds and debentures	250,245 16	
(d) Bank deposits	36,648 84	
	<u>\$ 1,823,127 74</u>	
2. Profit on sale of securities and real estate		260,811 01
3. All other revenue for the year		2,743 64
4. Net rents from real estate held for sale		323,849 46
Total		<u>\$ 2,410,531 85</u>

Expenditure

5. Interest incurred during the year on:		
Debentures and debenture stock	\$ 658,893 55	
6. Loss on redemption of our debentures		20 00
7. License fees and taxes other than taxes on real estate:		
(a) Dominion (Suspense re Income Tax)	\$ 175,000 00	
(b) Provincial	570 83	
(c) Municipal	3,253 12	
	<u>178,823 95</u>	
8. Commission on loans		20,653 44
9. Amount transferred to Investment Reserves		425,000 00
10. Amount transferred to Difference in Exchange		250,000 00

CREDIT FONCIER FRANCO-CANADIEN—Continued

11. All other expenses incurred:		
(a) Salaries and Pensions	\$	287,694 51
(b) Directors' fees		3,825 00
(c) Auditors' and Censors' fees		17,500 00
(d) Legal fees		8,286 89
(e) Rents		7,943 00
(f) Travelling expenses—Inspections		24,529 86
(g) Printing and stationery		9,532 13
(h) Advertising		4,000 99
(i) Postage, telegrams, telephones and express		9,129 82
(j) Maintenance of Office Premises (including Taxes)		7,648 57
(k) Miscellaneous		66,217 51
		<hr/>
	\$	446,308 28
12. Net profit transferred to Profit and Loss Account		430,832 63
		<hr/>
Total	\$	2,410,531 85

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	733,074 86
2. Amount transferred from Revenue Account		430,832 63
		<hr/>
Total	\$	1,163,907 49
		<hr/>
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		20,678 34
7. Balance of account at 31st December, 1944		763,354 15
		<hr/>
Total	\$	1,163,907 49

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debenture payable in Canada, 4.7042%; (b) Debentures payable elsewhere, 4.4744%.
Current rate paid—(a) Debentures payable in Canada, 3½% and 5%; (b) Debentures payable elsewhere, 4.01% and 4.54%.
- Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 5.8394%; (b) Collateral Loans, 3.0396%; (c) Bonds and debentures, 3.1050%.
- Loans written off, \$477,756.02.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) May 15th, 1944; (b) June 1st, 1944; (c) 3.5435%.
- Date appointed for the Annual Meeting—May 21st, 1945.
Date of last Annual Meeting—May 15th, 1944.
- Amount of actual cash receipts during the year for:

(a) Interest on mortgages and agreements for sale	\$	1,819,283 45
(b) Interest on loans on collateral security		808 60
(c) Interest on bonds and debentures		262,328 84
(d) Net revenue from real estate (less disbursements)		323,849 46
(e) Other cash receipts (Revenue)		23,450 52
		<hr/>
	\$	2,429,720 87
- Amount of interest permanently capitalized during the year *Dr.* 16,590 64
- Amount of Company's own Debentures and interest thereon, *due* and unpaid 3,570,937 99

CONSTATING INSTRUMENTS

PROVINCE OF QUEBEC:

43-44 V., c. 60—An Act to incorporate the Company. Schedule A to the Act contains the original constitution and laws of the Company.

Amendments:

45 V., c. 84—Amends 43-44 Vic., c 60.

47 V., c. 62—Schedule A to the Act contains the revised constitution and laws of the Company.

63 V., c. 74—An Act to amend the Charter of the Credit Foncier Franco-Canadien.

CREDIT FONCIER FRANCO-CANADIEN—Continued

7 Edw. VII, c. 99—Ditto.

8 Geo. VI, c. 82—Ditto.

PROVINCE OF ONTARIO:

44 V., c. 51—Empowers the Company to establish branch offices in Ontario, to lend money, hold real estate in the Province, etc.

DOMINION OF CANADA:

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

46 V., c. 85—Assimilates the powers of the Company to those of other Loan Companies.

11-12 Geo. V, c. 80—Amendment.

55-56 V., c. 29—(D. Criminal Code, 1892) by sec. 205 (6d) exempts the Company from the general law prohibiting lotteries.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, 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, 1944 debited to Provision for losses on loans
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Quebec.....(a)	125,179	13	1,895	46	2,429	45	598	74	130,102	78	32,262 11
Quebec.....(b)	12,707,949	04	32,264	23	77,289	33	68,648	40	12,886,151	00	.....
Ontario.....(a)	15,311	58	.....	.....	103	74	233	55	15,648	87	3,996 39
Ontario.....(b)	1,723,565	61	11,029	14	12,419	98	8,384	53	1,755,399	26	.....
Manitoba.....(a)	80,477	07	426	54	382	82	412	65	81,699	08	330 79
Manitoba.....(b)	3,850,793	19	17,206	77	24,291	54	18,606	03	3,910,897	53	.....
British Columbia	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
(a)	2,637	35	.....	.....	27	18	12	28	2,676	81	2,152 25
(b)	2,456,345	21	47,883	89	19,443	10	12,827	97	2,536,500	17	.....
Alberta.....(a)	1,268,898	27	48,239	39	150,850	59	5,125	60	1,473,113	85	152,525 07
Alberta.....(b)	398,304	97	17,245	03	26,576	67	1,889	77	444,016	44	.....
Saskatchewan. (a)	2,563,660	68	25,578	46	224,978	12	1 8,237	44	2,832,454	70	171,159 16
Saskatchewan. (b)	456,620	86	21,802	42	12,080	25	2,097	91	492,601	44	.....
Total (a).....	4,056,164	08	76,139	85	378,771	90	24,620	26	4,535,696	09	.....
Total (b).....	21,593,578	88	147,431	48	172,100	87	112,454	61	22,025,565	84	.....
Grand Total....	25,649,742	96	223,571	33	550,872	77	137,074	87	26,561,261	93	362,425 77

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY

Head Office, Guelph, Ontario

OFFICERS

President—J. R. HOWITT, K.C.
 First Vice-President—JOHN R. PHIN Second Vice-President—J. M. PURCELL
 Manager and Secretary-Treasurer—H. L. BENALICK

DIRECTORS

J. R. HOWITT, K.C.	G. ALEX FORBES
JOHN R. PHIN	H. O. HOWITT, M.D.
J. M. PURCELL	R. FORBES AULD
JOHN ARMSTRONG	W. P. GAMBLE

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, 1944

Assets		
1. Office premises		\$ 28,079 16
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	\$ 83,488 23	
(b) Held under power of sale, etc.	1,651 10	
		85,139 33
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 3,300,682 32	
Agreements for sale	226,764 26	
Interest due	5,937 07	
Interest accrued	28,510 77	
		3,561,894 42
<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	\$ 9,507 54	
Interest due	23 50	
Interest accrued	194 24	
		9,725 28
5. Book value of bonds and debentures:		
(a) Dominion Government	\$ 1,196,990 73	
Interest accrued	8,215 48	
	\$ 1,205,206 21	
(b) Provincial	\$ 150,090 31	
Interest accrued	2,507 24	
	152,597 55	
(c) Canadian municipalities	\$ 34,228 07	
Interest due	265 39	
Interest accrued	170 39	
	34,663 85	
(d) All other bonds	\$ 32,829 32	
Interest accrued	1,202 04	
	34,031 36	
		1,426,498 97
6. Book value of stocks	\$ 258,000 00	
Accrued dividends thereon	6,450 00	
		264,450 00
7. Cash on hand		29,710 45
8. Cash on deposit with chartered banks in Canada		368,906 06
9. All other assets		6,711 56
Total Assets		\$ 5,781,115 23

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:		
(a) Payable in Canada	\$ 2,519,888 33	
Interest due and accrued	40,786 76	
		\$ 2,560,675 09
2. Amount of money deposited with the corporation including interest accrued thereon to December 31st, 1944		1,641,658 95
3. Reserved for Government Taxes		29,108 28
4. Dividends to shareholders declared and unpaid		24,130 00
5. All other liabilities		9,886 05
Total		\$ 4,265,458 37

To Shareholders

6. Paid-in capital	\$ 965,200 00
7. Reserve fund	519,435 00
8. Balance at credit of Profit and Loss Account	31,021 86
Total	\$ 1,515,656 86
Total Liabilities	\$ 5,781,115 23

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises	\$ 6,397 71
2. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 219,817 16
(b) Collateral loans	627 61
(c) Bonds and debentures	47,839 73
(d) Dividends on stocks	12,900 00
(e) Bank deposits	36 55
	281,221 05
3. All other revenue for the year	1,922 29
4. Amount transferred from Investment Reserve re Bonds	10,000 00
Total	\$ 299,541 05

Expenditure

5. Interest incurred during the year on:		
(a) Debentures	\$ 85,490 99	
(b) Deposits	28,456 20	
		\$ 113,947 19
6. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 25,874 59	
(b) Provincial, Registration, etc.	275 50	
(c) Municipal	630 78	
(d) Amount set aside to pay Government taxes	40,000 00	
		66,780 87
7. Commission on loans and debentures		2,306 60
8. Amount transferred to Investment and Depreciation Reserves		21,920 84
9. All other expenses incurred:		
(a) Salaries	\$ 24,605 41	
(b) Directors' fees	3,438 04	
(c) Auditors' fees	1,400 00	
(d) Legal fees	24 65	

GUELPH AND ONTARIO INVESTMENT AND SAVINGS SOCIETY—Continued

(e) Travelling expenses and commissions on collections	\$ 6,069 91	
(f) Printing and stationery	2,699 80	
(g) Advertising	1,037 61	
(h) Postage, telegrams, telephones and express	1,107 27	
(i) Maintenance of Office Premises	2,372 44	
(j) Miscellaneous	3,278 71	
		\$ 46,033 84
10. Net profit transferred to Profit and Loss Account		48,551 71
Total		\$ 299,541 05

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 30,730 15
2. Amount transferred from Revenue Account	48,551 71
Total	\$ 79,281 86
3. Dividends to shareholders declared during year	\$ 48,260 00
4. Balance of account at 31st December, 1944	31,021 86
Total	\$ 79,281 86

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3.4302%; (b) Deposits, 1.7914%.
Current rates paid—(a) Debentures payable in Canada, 3% for 2 years, 3¼% for 3, 4 and 5 years; Deposits, 2% per annum.
- Average rate of interest per annum earned by the Corporation during the year on:
 - Mortgages and agreements for sale of realty, 5.600%.
 - Collateral Loans, 5.279%.
 - Bonds and debentures, 3.976%.
 - Stocks owned, 5%.
- Loans written off, \$670.51.
- Fidelity Bonds on officers of the Corporation, \$56,000.00.
- Dividends and bonuses declared during year giving (a) dates declared; (b) dates payable, (c) rates:
 - June 7th, 1944; (b) July 3rd, 1944; (c) 2½%.
 - December 13th, 1944; (b) January 2nd, 1945; (c) 2½%.
- Date appointed for the Annual Meeting—February 28th, 1945.
Date of last Annual Meeting—February 23rd, 1944.
- Amount of interest permanently capitalized during the year, as per detailed summary attached \$ 1,220 87
- Amount of Company's own Debentures and interest thereon, due and unpaid:

Principal	\$ 21,602 94	
Interest	89 21	
		21,692 15

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, 1944, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) farm (b) urban	Principal Out- standing		Charges Out- standing		Interest Due and Unpaid		Interest Accrued		Totals		Amount of Interest Due and Not Charged
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Ontario.....(a)	65,650	58	10	00	290	42	1,322	86	67,273	86	Not calculated
Ontario.....(b)	3,395,584	39	617	40	1,568	86	27,187	91	3,424,958	56	
Manitoba.....(a)	7,522	89	16	12	23	60			7,562	61	
Manitoba.....(b)											
Saskatchewan.....(a)	185,682	96	2,140	91	2,172	20			189,996	07	
Saskatchewan.....(b)	34,556	98							34,556	98	
Alberta.....(a)	117,493	50	2,170	85	1,881	99			121,546	34	
Alberta.....(b)											
Total.....(a)	376,349	93	4,337	88	4,368	21	1,322	86	386,378	88	
Total.....(b)	3,430,141	37	617	40	1,568	86	27,187	91	3,459,515	54	
Grand Total.....	3,806,491	30	4,955	28	5,937	07	28,510	77	3,845,894	42	

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, F.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, 1944

Assets

1. Office premises	\$ 1,833,500 00
2. Book value of real estate held for sale:	
(a) Freehold land (including buildings)	\$ 491,683 00
(b) Held under power of sale, etc.	2,123 23
	493,806 23
3. Amount secured by mortgages on real estate including:	
First mortgages	\$17,298,315 04
Agreements for sale	4,699,775 69
Interest accrued	519,070 16
	22,517,160 89
(See Schedule B)	
4. Book value of bonds, debentures and debenture stocks:	
(a) Government and Government Guaranteed:	
Dominion and United Kingdom	\$11,053,290 97
Interest accrued	78,317 35
	\$11,131,608 32
(b) Provincial and Provincial Guaranteed	
Interest accrued	\$ 1,674,262 86
	14,765 05
	1,689,027 91
(c) Canadian municipalities, school districts and rural telephone companies	
Interest accrued	\$ 306,695 95
	306,695 95
(d) All other bonds	
Interest accrued	\$ 660,914 74
	6,512 04
	667,426 78
5. Book value of stocks	13,794,758 96
6. Cash on hand	3,163,198 35
7. Cash on deposit with chartered banks in Canada, \$2,158,942.31; elsewhere, \$10,961.22	134,950 00
8. Unrealized assets of the People's Loan and Savings Corporation	2,169,903 53
	193,426 74
Total Assets	\$44,300,704 70

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
(a) Payable in Canada.....	\$21,905,859	89	
Interest due and accrued.....	224,652	68	
			\$22,130,512 57
(b) Payable elsewhere than in Canada \$	11,086	27	
Interest due and accrued.....	55	75	
			11,142 02
			\$22,141,654 59
2. Amount of money deposited with the Corporation	\$15,201,964	76	
Interest accrued thereon.....	24,673	85	
			15,226,638 61
3. Taxes other than taxes on real estate.....			38,000 00
4. Dividends to shareholders declared and unpaid.....			50,000 00
5. Provision for Staff Pension Fund.....			12,389 00
6. Provision for Re-establishment of Staff in Armed Services.....			20,000 00
Total.....			\$37,488,682 20

To Shareholders

7. Paid-in capital.....	\$ 5,000,000	00	
8. Reserve fund.....	1,500,000	00	
9. Balance of Profit and Loss Account.....			312,022 50
Total.....			\$ 6,812,022 50
Total Liabilities.....			\$44,300,704 70

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises.....	\$	83,983	04
2. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale.....	\$ 1,482,762	60	
(b) Bonds and debentures.....	451,424	82	
(c) Dividends on stocks.....	91,852	87	
(d) Bank deposits.....	720	94	
			2,026,761 23
3. Profit on sale of securities and real estate.....			273,045 33
4. Income from real estate on hand.....			234,813 32
5. Agency fees and commissions earned.....			12,454 87
6. All other revenues for the year.....			13,301 52
7. Revenue re People's Loan and Savings Corporation.....			14,738 24
Total.....			\$ 2,659,097 55

Expenditure

8. Interest incurred during the year on:			
(a) Debentures and debenture stock.....	\$ 772,510	03	
(b) Deposits.....	234,745	59	
(c) Other borrowed money.....	12,583	27	
			\$ 1,019,838 89
9. Amount by which ledger values of assets were written down.....			178,074 61
10. License fees and taxes other than taxes on real estate:			
(a) Dominion.....	\$ 23,273	51	
(b) Provincial.....	427	50	
(c) Municipal.....	11,844	74	
			35,545 75
11. Commission on loans and on sale of real estate.....			7,670 11
12. Amount transferred to Investment Reserves.....			650,000 00
13. All other expenses incurred:			
(a) Salaries.....	\$ 285,534	53	
(b) Directors' fees.....	11,423	45	
(c) Auditors' fees.....	11,705	90	

THE HURON AND ERIE MORTGAGE CORPORATION—Continued

(d) Legal fees	\$	2,827	89
(e) Rents		74,093	66
(f) Travelling expenses		6,835	69
(g) Printing and stationery		7,245	29
(h) Advertising		10,524	18
(i) Postage, telegrams and telephones		11,643	82
(j) Commission on sale of Debentures		13,960	12
(k) Miscellaneous		105,452	41
	\$	541,246	94
14. Net profit transferred to Profit and Loss Account		226,721	25
Total	\$	2,659,097	55

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	285,301	25
2. Amount transferred from Revenue Account		226,721	25
Total	\$	512,022	50
3. Dividends to shareholders declared during year	\$	200,000	00
4. Balance of account at 31st December, 1944		312,022	50
Total	\$	512,022	50

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3.3638%; (b) Debentures payable elsewhere, 2.9187%; (c) Deposits, 1.6617%.
Current rate paid—(a) Debentures payable in Canada, 1 and 2 years, 2½%—3 and 4 years, 2¾%—5 years, 3%; (b) Deposits, 2%.
- Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 6.0296%.
(b) Bonds and debentures, 3.3345%.
(c) Stocks owned, 3.8497%.
- Loans written off, \$568,999.19.
- Fidelity Bond on officers of the Corporation covers entire staff up to \$100,000 in case of default of any individual member.
- Dividends and bonus declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) March 6th, 1944; (b) April 1st, 1944; (c) 1%.
(a) May 16th, 1944; (b) July 3rd, 1944; (c) 1%.
(a) August 28th, 1944; (b) October 2nd, 1944; (c) 1%.
(a) November 21st, 1944; (b) January 2nd, 1945; (c) 1%.
- Date appointed for the Annual Meeting—February 14th, 1945.
Date of last Annual Meeting, February 9th, 1944.
- Amount of interest permanently capitalized during the year, as per detailed summary attached \$ 47,413 55
- Amount of Company's own Debentures and interest thereon, due and unpaid \$ 255,677 30

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, 1944, CLASSIFIED AS TO PROVINCE

Province	Principal Outstanding		Charges Outstanding	Interest Due and Unpaid		Interest Accrued		Totals	Amount of Interest Due and Not Charged			
	(a) Farm	(b) Urban										
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Ontario.....(a)	1,655,015	42	2,760	72	7,104	53	44,191	16	1,709,071	63	7,853	01
Ontario.....(b)	9,023,785	09	200,347	63	60,781	19	111,333	08	9,396,246	99	129,625	27
Manitoba.....(a)	1,174,004	05	16,367	23	4,782	63	22,270	90	1,217,424	81	11,363	00
Manitoba.....(b)	232,773	56	8,372	49	167	03	4,187	81	245,500	89		
Saskatchewan(a)	7,036,926	69	252,931	02	cr. 26,782	26	395,561	42	7,658,636	87	317,908	00
Saskatchewan(b)	86,989	49	4,621	78	cr. 11	07	2,030	76	93,630	96	86	00
Alberta.....(a)	1,836,943	40	73,006	84	156,822	13	63,519	48	2,130,291	85	71,506	98
Alberta.....(b)	84,889	54	4,973	61	1,940	94	1,609	10	93,413	19	680	15
British Columbia (b)	866,763	49	3,150	28	603	89	13,422	17	883,939	83		
Total (a)...	11,702,889	56	345,065	81	141,927	03	525,542	96	12,715,425	36	408,630	99
Total (b)...	10,295,201	17	221,465	79	63,481	98	132,582	92	10,712,731	86	130,391	42
Grand Total....	21,998,090	73	566,531	60	205,409	01	658,125	88	23,428,157	22	539,022	41

THE LAMBTON LOAN AND INVESTMENT COMPANY

Head Office, Sarnia, Ontario

OFFICERS

President—CHESTER H. BELTON
 Manager—G. C. NORSWORTHY

Vice-President—ALBERT J. JOHNSTON
 Secretary-Treasurer—S. A. HYDE

DIRECTORS

C. H. BELTON
 A. J. JOHNSTON
 HOWARD FRALEIGH
 W. H. KENNY

WM. GUTHRIE
 HARRY WILSON
 H. M. TAYLOR
 ERLE JOHNSTON

J. A. SMITH

Auditors—

W. D. GLENDINNING, F.C.A.; W. F. MACLENNAN, C.A., of Glendinning, Gray & Roberts.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$50.00 each)	\$ 1,000,000 00
Amount subscribed	789,750 00
Amount paid in cash	789,750 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Office premises		\$ 16,200 00
2. Book value of real estate held for sale:		
(a) Freehold land (including buildings)	\$ 5,066 63	
(b) Held under power of sale, etc.	9,971 93	
		15,038 56
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 1,992,739 03	
Agreements for sale	579,390 71	
Interest due	11,943 20	
		2,584,072 94
<i>(See Schedule B)</i>		
4. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$32,850.00 of the Company's own stock upon which \$32,850.00 has been paid.)		
Principal	\$ 42,971 70	
Interest due	466 57	
Interest accrued	697 00	
		44,135 27
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 678,774 75	
Interest accrued	4,521 33	
		\$ 683,296 08
(b) Provincial and Provincial Guaranteed:		
Interest accrued	\$ 154,647 50	
	401 00	
		155,048 50
(c) Canadian municipalities, school districts and rural telephone companies:		
Interest accrued	\$ 196,306 15	
	1,558 00	
		197,864 15
(d) All other bonds:		
Interest accrued	\$ 177,735 00	
	2,282 00	
		180,017 00
6. Book value of stocks		1,216,225 73
7. Cash on hand		652,281 46
		19,537 96

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

8. Cash on deposit with chartered banks in Canada	\$ 285,565 50
9. All other assets	2,749 36
Total Assets	<u>\$ 4,835,806 78</u>

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
Payable in Canada	\$ 1,788,609 34	
Interest due and accrued	25,024 42	
		\$ 1,813,633 76
2. Amount of money deposited with the corporation	\$ 1,374,443 67	
Interest accrued thereon	6,796 88	
		1,381,240 55
3. Taxes other than taxes on real estate		12,725 55
4. Dividends to shareholders declared and unpaid		23,692 50
5. All other liabilities		1,000 00
Total		<u>\$ 3,232,292 36</u>

To Shareholders

6. Paid-in capital	\$ 789,750 00
7. Reserve fund	710,000 00
8. Balance of Profit and Loss Account	103,764 42
Total	<u>\$ 1,603,514 42</u>
Total Liabilities	<u>\$ 4,835,806 78</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 157,235 84	
(b) Collateral loans	2,848 10	
(c) Bonds and debentures	36,129 04	
(d) Dividends on stocks	26,282 70	
		222,495 68
2. Profit on sale of securities and real estate		3,810 75
3. Agency fees and commissions earned		126 49
4. All other revenue for the year		1,894 52
Total		<u>\$ 228,327 44</u>

Expenditure

5. Interest incurred during the year on:		
(a) Debentures and debenture stock	\$ 63,476 66	
(b) Deposits	27,618 60	
(c) Other borrowed money	403 21	
		\$ 91,498 47
6. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 25,000 00	
(b) Municipal	316 62	
		25,316 62
7. Commission on loans and on sale of real estate		789 50
8. All other expenses incurred:		
(a) Salaries	\$ 21,412 96	
(b) Directors' fees and salary	4,075 00	
(c) Auditors' fees	2,085 00	
(d) Legal fees	230 27	
(e) Registration fees	439 05	
(f) Travelling expenses	1,727 54	

THE LAMBTON LOAN AND INVESTMENT COMPANY—Continued

(g) Printing and stationery	\$	1,280	66
(h) Advertising		1,411	32
(i) Postage, telegrams, telephones and express		902	53
(j) Commission on sale of Debentures		193	61
(k) Maintenance of office premises		795	20
(l) Miscellaneous		6,397	73
	\$	40,950	87
Less Share for The Lambton Trust Co. Ltd.		2,450	00
	\$	38,500	87
9. Net profit transferred to Profit and Loss Account		72,221	98
Total	\$	228,327	44

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	92,587	02
2. Amount transferred from Revenue Account		72,221	98
Total	\$	164,809	00
3. Dividends to shareholders declared during year	\$	47,385	00
4. Appropriated for establishment of a Staff Pension Fund		3,659	58
5. Amount transferred to Reserve Fund		10,000	00
6. Balance of account at 31st December, 1944		103,764	42
Total	\$	164,809	00

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3.62%; (b) Deposits, 2.09%.
- Average rate of interest per annum earned by the Corporation during the year on:
 - Mortgages and agreements for sale of realty, 6.06%.
 - Collateral loans, 5.10%.
 - Bonds and debentures, 3.17%.
 - Stocks owned, 3.91%.
- Fidelity Bonds on officers of the Corporation, \$20,000.00 on each member of Staff.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - November 15th, 1943; (b) January 2nd, 1944; (c) 2% plus 1%.
 - January 20th, 1944; (b) February 8th, 1944; (c) 1%.
 - May 17th, 1944; (c) July 3rd, 1944; (c) 2%.
- Date appointed for the Annual Meeting—February 7th, 1945.
Date of last Annual Meeting—February 9th, 1944.
- Amount of interest permanently capitalized during the year \$ 55 18
- Amount of Company's own Debentures and interest thereon, due and unpaid 25,208 99

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, 1944, 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.
Ontario.....(b)	1,297,043 43	1,392 71	8,819 58	.....	1,307,255 72	8,579	12
State of Colorado.....	4,616 53	.....	.....	.....	4,516 53	1,663	37
Ontario.....(a)	1,323,868 90	2,024 76	3,123 62	.....	1,329,017 28	9,141	18
Total (a).....	1,323,868 90	2,024 76	3,123 62	.....	1,329,017 28	9,141	18
Total (b).....	1,301,559 96	1,392 71	8,819 58	.....	1,311,772 25	10,242	49
Grand Total.....	2,625,428 86	3,417 47	11,943 20	.....	2,640,789 53	19,383	67

MIDLAND LOAN AND SAVINGS COMPANY**Head Office, Port Hope, Ontario****OFFICERS**

President—S. RODERICK CALDWELL

Manager—WALTER J. HELM

Vice-President—WALTER J. HELM

DIRECTORSSAMUEL RODERICK CALDWELL
WILLIAM E. HENDERSONWALTER JOHN HELM
CECIL G. MERCER

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, 1944**Assets**

1. Office premises	\$	1,000	00
2. Amount secured by mortgages on real estate including:			
First mortgages	\$	2,254,340	30
Agreements for sale		103,258	80
		<u>2,357,599</u>	10
3. Amount of loans secured by stocks and other collateral: (There is included in the collateral \$4,440.00 of the Company's own stock upon which \$4,440.00 has been paid.)			
Principal		2,577	12
4. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	584,637	50
(b) Provincial and Provincial Guaranteed		135,823	63
(c) Canadian municipalities, school districts and rural telephone companies		5,440	00
(d) All other bonds		33,113	96
		<u>759,015</u>	09
5. Book value of stocks		50,041	93
6. Seventh Victory Loan Subscribers' Account		7,467	00
7. Cash on hand		3,987	45
8. Cash on deposit with chartered banks in Canada		207,020	45
Total Assets	\$	<u>3,388,708</u>	14

Liabilities*To the Public*

1. Amount of debentures and debenture stock issued and outstanding:			
Payable in Canada	\$	1,868,037	95
Interest due and accrued		22,548	66
		<u>1,890,586</u>	61
2. Amount of money deposited with the corporation	\$	476,751	72
Interest accrued thereon		800	00
		<u>477,551</u>	72
3. Taxes other than taxes on real estate		95,000	00
4. Dividends to shareholders declared and unpaid		14,400	00
Total	\$	<u>2,477,538</u>	33

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	71,169 81
Total	\$ 911,169 81
Total Liabilities	\$ 3,388,708 14

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 155,545 09	
(b) Collateral loans	106 47	
(c) Bonds and debentures	24,980 06	
(d) Dividends on stocks	3,488 00	
(e) Bank deposits	685 69	
		\$ 184,805 31
2. Profit on sale of securities and real estate		1,460 00
3. Agency fees and commissions earned		39 25
4. All other revenue for the year		1,975 94
Total		\$ 188,280 50

Expenditure

5. Interest incurred during the year on:		
(a) Debentures and debenture stock	\$ 64,282 51	
(b) Deposits	8,591 75	
		\$ 72,874 26
6. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 50,967 37	
(b) Provincial	200 00	
		51,167 37
7. Commission on loans and on sale of real estate		2,838 15
8. All other expenses incurred:		
(a) Salaries	\$ 17,063 01	
(b) Directors' fees	1,748 00	
(c) Auditors' fees	1,320 00	
(d) Legal fees	164 18	
(e) Travelling expenses	37 80	
(f) Printing and stationery	483 51	
(g) Postage, telegrams, telephones and express	728 14	
(h) Maintenance of office premises	820 10	
(i) Miscellaneous	712 60	
		23,077 34
9. Net profit transferred to Profit and Loss Account		38,323 38
Total		\$ 188,280 50

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 61,646 43
2. Amount transferred from Revenue Account	38,323 38
Total	\$ 99,969 81
3. Dividends to shareholders declared during year	\$ 28,800 00
4. Balance of account at 31st December, 1944	71,169 81
Total	\$ 99,969 81

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, 3.32%; (b) Deposits, 2%.
Current rate paid— (a) Debentures payable in Canada, 2½%, 2¾%, 3 and 3¼%; (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, 5.26%; (b) Collateral Loans, 5.50%; (c) Bonds and debentures, 3.49%; (d) Stocks owned, 5.18%.
3. Loans written off, \$1,513.32.
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 19th, 1944; (b) July 3rd, 1944; (c) 4%.
(a) November 18th, 1944; (b) January 2nd, 1945; (c) 4%.
6. Date appointed for the Annual Meeting—February 6th, 1945.
Date of last Annual Meeting—February 1st, 1944.
7. Amount of Company's own Debentures and interest thereon, due and unpaid \$ 57,347 15

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, Consol. Sta. U.C., Chap. 53, by declaration filed with the Clerk of the Peace for the United Counties of Northumberland and Durham, 5th July, 1872. (Decl. Book II, 127).

The corporate name was, by Order-in-Council of Ontario, 21st June, 1876 (Ibid.), changed to the Midland Loan and Savings Company.

A by-law altering the amount of the capital stock and par value of the share was, pursuant to The Loan Corporations Act, approved by Order-in-Council of Ontario, 3rd October, 1900.

The borrowing and lending powers are governed by The Loan and Trust Corporations Act, R.S.O. 1937, Chap. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province		Principal Outstanding	Totals	Amount of Interest Due and Not Charged	
(a) Farm	(b) Urban			\$	c.
Ontario	(a)	\$ 177,668 25	\$ 177,668 25	\$	745 16
Ontario	(b)	2,319,909 27	2,319,909 27		1,104 40
Total (a)		177,668 25	177,668 25		745 16
Total (b)		2,319,909 27	2,319,909 27		1,104 40
Grand Total		2,497,577 52	2,497,577 52		1,849 56

THE ONTARIO LOAN AND DEBENTURE COMPANY

Head Office, London, Ontario

OFFICERS

President—ARCHIBALD MCPHERSON Vice-President—THOMAS H. MAIN
 Manager and Secretary-Treasurer—THOMAS H. MAIN

DIRECTORS

ARCHIBALD MCPHERSON O. ROY MOORE
 THOMAS H. MAIN JAMES B. ORR
 JOHN McCLARY GUNN J. EDGAR JEFFERY

Auditors—A. G. CALDER, F.C.A.; GEORGE S. JEWELL, F.C.A.

CAPITAL

Amount of Capital Stock authorized (84,000 shares of \$50.00 each)	\$ 4,200,000 00
Amount subscribed	2,000,000 00
Amount paid in cash	2,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Office premises		\$	100,000 00
2. Book value of real estate held for sale:			
(a) Freehold land (including buildings)	\$	47,954 05	
(b) Held under power of sale, etc.		2,408 30	
		50,362 35	
3. Amount secured by mortgages on real estate including:			
First mortgages	\$	11,100,333 10	
Agreements for sale		196,004 37	
		11,296,337 47	
(See Schedule B)			
4. Amount of loans secured by stocks, bonds and other collateral:			
Principal			109,950 88
5. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion	\$	5,363,444 10	
Interest accrued		37,262 31	
		\$ 5,400,706 41	
(b) Provincial and Provincial Guaranteed:	\$	684,433 52	
Interest due		16,006 25	
Interest accrued		6,677 32	
		707,117 09	
(c) Canadian municipalities, school districts and rural telephone companies	\$	139,549 27	
Interest accrued		2,329 70	
		141,878 97	
(d) All other bonds	\$	352,800 00	
Interest accrued		1,323 00	
		354,123 00	
6. Cash on hand			6,603,825 47
7. Cash on deposit with chartered banks in Canada, \$386,958.33; elsewhere, \$35,838.08			30,861 63
			422,796 41
Total Assets			\$18,614,134 21

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

Liabilities

To the Public

1. Amount of debentures issued and outstanding:			
(a) Payable in Canada	\$ 9,682,083	79	
Interest due and accrued		93,530	84
			<u>\$ 9,775,614 63</u>
2. Amount of money deposited with the corporation			4,168,718 69
3. Provision for balance Dominion Income Tax for 1944			68,000 00
4. Dividends to shareholders declared, but not due and payable until 2nd January, 1945			50,000 00
5. All other liabilities			36,605 93
Total			<u>\$14,098,939 25</u>

To Shareholders

6. Paid-in capital	\$ 2,000,000	00	
7. Reserve fund		2,400,000	00
8. Balance of Profit and Loss Account			115,194 96
Total	\$ 4,515,194	96	
Total Liabilities	\$18,614,134	21	

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises			\$ 4,447 70
2. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$ 659,032	52	
(b) Collateral loans		2,324	06
(c) Bonds and debentures		221,661	92
(d) Bank deposits			94 96
(e) Other interest earned			666 50
			<u>883,779 96</u>
3. Profit on sale of securities and real estate			528 10
4. Agency fees and commissions earned			2,600 45
5. All other revenue for the year			42,969 60
Total	\$ 934,325	81	

Expenditure

6. Interest incurred during the year on:			
(a) Debentures	\$ 325,170	34	
(b) Deposits		82,302	48
			<u>\$ 407,472 82</u>
7. Loss on sale of securities and real estate			20,541 58
8. Amount by which ledger values of assets were written down			10,932 42
9. License fees and taxes other than taxes on real estate:			
(a) Provision for Dominion Income Tax for 1944 (\$68,000.00 of this amount was paid in 1944)	\$ 136,000	00	
(b) Provincial		341	70
(c) Municipal		2,702	28
			<u>139,043 98</u>
10. Commission on loans			16,368 49
11. Amount transferred to Investment Reserves			28 52
12. All other expenses incurred:			
(a) Salaries	\$ 64,670	33	
(b) Directors' fees		7,060	00
(c) Auditors' fees		3,500	00
(d) Legal fees			728 14
(e) Rents		9,000	00
(f) Travelling expenses		3,910	55
(g) Printing and stationery		2,301	39
(h) Advertising		2,697	46
(i) Postage, telegrams, telephones and express		3,100	40

THE ONTARIO LOAN AND DEBENTURE COMPANY—Continued

(j) Commission on sale of Debentures	\$	451 83	
(k) Miscellaneous		26,394 25	
			\$ 123,814 85
13. Net profit transferred to Profit and Loss Account			216,123 15
Total	\$		<u>934,325 81</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	112,071 81
2. Amount transferred from Revenue Account		216,123 15
Total	\$	<u>328,194 96</u>
3. Dividends to shareholders declared during year	\$	200,000 00
4. Benefit Fund for Employees		13,000 00
5. Balance of account at 31st December, 1944		115,194 96
Total	\$	<u>328,194 96</u>

MISCELLANEOUS

- Rate of interest per annum paid by the Corporation:

Average rate for year—(a) Debentures payable in Canada, 3.4624; (b) Debentures payable elsewhere, 3.2567%; (c) Deposits, 1.9921%.

Current rate paid—(a) Debentures payable in Canada, 3¼% for 5-year term, 3% for 3 or 4-year term; (b) Debentures payable elsewhere (not accepting new money nor renewing Sterling Debentures); (c) Deposits, 2% minimum monthly.
- Average rate of interest per annum earned by the Corporation during the year on:

(a) Mortgages and agreements for sale of realty, 5.353%; (b) Collateral Loans, 3.7869%; (c) Bonds and debentures, 3.322%.
- Loans written off, \$9,932.42.
- Fidelity Bonds on employees of the Corporation, \$50,000.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:

(a) February 22nd, 1944; (b) April 1st, 1944; (c) 2½%.

(a) May 23rd, 1944; (b) July 1st, 1944; 2½%.

(a) September 6th, 1944; (b) October 2nd, 1944; 2½%.

(a) November 28th, 1944; (b) January 2nd, 1945; (c) 2½%.
- Date appointed for the Annual Meeting—February 14th, 1945.
Date of last Annual Meeting—February 9th, 1944.
- Amount of interest permanently capitalized during the year
- Amount of Company's own Debentures, due and unpaid

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, 1944, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Urban (b) Farm	Principal Outstanding	Charges Outstanding	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
Ontario.....(a)	10,091,718 20	790 96	2,806 67	53,755 76	10,149,071 59	2,390 30
Ontario.....(b)	278,718 64	154 93	180 87	6,797 76	285,852 20	154 01
Manitoba.....(a)	138,155 44	2,347 23	.....	1,335 19	141,837 86	.....
Manitoba.....(b)	109,565 05	1,072 13	2,044 44	2,157 97	114,839 59	1,741 12
Saskatchewan.....(a)	97,386 88	2,578 89	1,574 51	1,067 36	102,607 64	1,340 92
Saskatchewan.....(b)	516,485 50	7,291 28	37,219 59	6,582 72	567,579 09	31,698 02
Alberta.....(a)	276,421 75	2,615 27	1,496 67	2,226 18	282,759 87	1,274 62
British Columbia.....(a)	639,728 38	96 36	562 13	4,692 18	645,079 05	478 72
Total (a).....	11,243,410 65	8,428 71	6,439 98	63,076 67	11,321,356 01	5,484 56
Total (b).....	904,769 19	8,518 34	39,444 90	15,538 45	968,270 88	33,593 15
Grand Total.....	12,148,179 84	16,947 05	45,884 88	78,615 12	12,289,626 89	39,077 71

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—M. A. MACKENZIE, LL.D. Managing Director—C. A. MORRIS
Vice-President—H. BORDEN, C.M.G., K.C.

DIRECTORS

A. E. NAYLOR M. A. MACKENZIE, LL.D.
C. A. MORRIS H. BORDEN, C.M.G., K.C.

Auditors—G. D. CAMPBELL, F.C.A.; T. E. LAWLESS, F.C.A.

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$100.00 each) . \$ 2,000,000 00
Amount subscribed 500,000 00
Amount paid in cash 500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Book value of real estate held for sale:		
Freehold land (including buildings)	\$	8,600 73
2. Amount secured by mortgages on real estate including:		
First mortgages	\$ 569,619 66	
Conditional Agreements	3,210 41	
Agreements for sale	185,317 88	
Interest accrued	3,239 90	
		<u>761,387 85</u>
<i>(See Schedule B)</i>		
3. Book value of bonds, debentures and debenture stocks:		
(a) Government	\$ 150,000 00	
(b) Canadian municipalities, school districts and telephone companies	10,683 97	
		<u>160,683 97</u>
4. Book value of stocks		37,213 93
5. Cash on hand		3,406 77
6. Cash on deposit with chartered banks in Canada, \$49,730.75; elsewhere, \$39,937.18		89,667 93
Total Assets		<u><u>\$ 1,060,961 18</u></u>

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:			
(a) Payable in Canada	\$ 12,073 33		
Interest accrued	181 39		
		<u>\$ 12,254 72</u>	
(b) Payable elsewhere than in Canada	277,278 33		
Interest accrued	1,428 10		
		<u>278,706 43</u>	
			<u>\$ 290,961 15</u>
2. Dividends to shareholders declared and unpaid			5,000 00
3. Salaries, rents and other expenses due and accrued			950 60
Total			<u><u>\$ 296,911 75</u></u>

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED—Continued

To Shareholders

4. Paid-in capital	\$ 500,000 00
5. Reserve fund	215,000 00
6. Balance of Profit and Loss Account	49,049 43
Total	<u>\$ 764,049 43</u>
Total Liabilities	<u>\$ 1,060,961 18</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 51,733 86	
(b) Bonds and debentures	3,723 08	
(c) Dividends on stocks	2,062 80	
(d) Bank deposits	600 76	
		\$ 58,120 50
2. Net rents from real estate held for sale		3,300 57
3. All other revenue for the year		8,844 39
Total		<u>\$ 70,265 46</u>

Expenditure

4. Interest incurred during the year on:		
Debentures and debenture stock		\$ 13,464 38
5. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 8,185 73	
(b) Provincial and Municipal	311 62	
		8,497 35
6. Commissions on loans and on sale of real estate		197 00
7. All other expenses incurred:		
(a) Salaries	\$ 12,607 72	
(b) Directors' fees	465 00	
(c) Auditors' fees	1,070 00	
(d) Legal fees	919 55	
(e) Rents	660 00	
(f) Travelling expenses	419 15	
(g) Printing and stationery	184 97	
(h) Advertising	116 80	
(i) Postage, telegrams, telephones and express	278 66	
(j) Commission on sale of Debentures	610 04	
(k) Miscellaneous	889 88	
		18,221 77
8. Net profit transferred to Profit and Loss Account		29,884 96
Total		<u>\$ 70,265 46</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 29,164 47
2. Amount transferred from Revenue Account	29,884 96
3. Amount transferred from General Contingency Reserve	5,000 00
Total	<u>\$ 64,049 43</u>
4. Dividends to shareholders declared during year	\$ 10,000 00
5. Transferred to Tax Reserve	5,000 00
6. Balance of account at 31st December, 1944	49,049 43
Total	<u>\$ 64,049 43</u>

THE REAL ESTATE LOAN COMPANY OF CANADA, LIMITED—Continued

MISCELLANEOUS

1. Rate of interest per annum paid by the Corporation:
Average rate for year—(a) Debentures payable in Canada, 3 7/8 %; (b) Debentures payable elsewhere, 3 3/4 %.
Current rate paid—(a) Debentures payable in Canada, 3 3/4 %; (b) Debentures payable elsewhere, 3 1/2 %.
2. Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 5.2 %; (b) Bonds and debentures, 3.2 %; (c) Stocks owned, 4.7 %.
4. Fidelity Bonds on officers of the Corporation—Toronto Manager and Winnipeg Agent, \$10,000 each. Clerks—Toronto and Winnipeg, \$3,000 each.
5. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) November 15th, 1943; (b) January 2nd, 1944; (c) 1 %.
(a) May 30th, 1944; (b) July 1st, 1944; (c) 1 %.
6. Date appointed for the Annual Meeting—Nil.
Date of last Annual Meeting—February 16th, 1944.

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, 1944, CLASSIFIED AS TO PROVINCE

Province Totals for each Province are to be divided to show separately: (a) Farm (b) Urban	Principa Out- standing	Charges Outstanding		Interest Accrued		Totals		Amount of Interest Due and Not Charged
		\$	c.	\$	c.	\$	c.	
Ontario (b)	388,438 17	cr.	9 00	3,239 90	391,669 07			
Manitoba (b)	458,690 53	cr.	25,009 50		433,681 03			
Manitoba (a)	2,265 00	cr.	97 80		2,167 20			
British Columbia (b)	12,537 41				12,537 41			
Alberta (b)	5,394 86				5,394 86			
Total (a)	2,265 00	cr.	97 80		2,167 20			
Total (b)	865,060 97	cr.	25,018 50	3,239 90	843,282 37			
Grand Total	867,325 97	cr.	25,116 30	3,239 90	845,449 57			Nil

TORONTO MORTGAGE COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—GERARD B. STRATHY, K.C. Manager and Treasurer—WALTER GILLESPIE
Vice-President—GEORGE D. KIRKPATRICK Secretary—PHILIP SIMMONDS

DIRECTORS

GERARD B. STRATHY, K.C.	ARTHUR F. WHITE
GEORGE D. KIRKPATRICK	HON. GEORGE S. HENRY
WALTER GILLESPIE	E. VAUGHAN CHAMBERS
GERALD Y. ORMSBY	

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, 1944

Assets

1. Office premises		\$ 45,000 00
2. Book value of real estate held for sale:		
Freehold land (including buildings)		8,357 32
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 3,428,082 94	
Interest due	Cr. 6,329 64	
		3,421,753 30

(See Schedule B)

4. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 537,167 35	
Provincial and Provincial Guaranteed	199,726 75	
(b) Canadian municipalities, school districts and rural telephones	86,997 59	
(d) All other bonds	102,937 23	
		926,828 92
5. Book value of stocks		251,703 26
6. Cash on hand		3,513 38
7. Cash on deposit with chartered banks in Canada, \$127,687.15; elsewhere, \$1,632.11		129,319 26
Total Assets		\$ 4,786,475 44

Liabilities

To the Public

1. Amount of debentures and debenture stock issued and outstanding:		
(a) Payable in Canada	\$ 1,180,184 23	
Interest due and accrued	16,852 49	
		\$ 1,197,036 72
(b) Payable elsewhere than in Canada	\$ 1,114,223 35	
Interest due and accrued	6,026 78	
		1,120,250 13
		\$ 2,317,286 85
2. Amount of money deposited with the corporation		127,763 14
3. Taxes other than taxes on real estate—Reserve for Dominion Taxes on Income and other taxes		42,541 39
4. Dividends to shareholders declared and unpaid, payable January 2nd, 1945		24,662 50
Total		\$ 2,512,253 88

TORONTO MORTGAGE COMPANY—Continued

To Shareholders

5. Paid-in capital	\$ 986,500 00
6. Reserve fund	1,165,002 00
7. Balance of Profit and Loss Account	122,719 56
Total	<u>\$ 2,274,221 56</u>
Total Liabilities	<u>\$ 4,786,475 44</u>

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises	\$ 1,499 09
2. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 212,253 14
(b) Bonds and debentures	31,060 14
(c) Dividends on stocks	18,532 66
(d) Bank deposits	819 53
	<u>262,665 47</u>
Total	<u>\$ 264,164 56</u>

Expenditure

3. Interest incurred during the year on:	
(a) Debentures	\$ 76,068 33
(b) Deposits	2,164 59
	<u>\$ 78,232 92</u>
4. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 55,107 77
(b) Provincial	200 00
(c) Municipal	392 23
	<u>55,700 00</u>
5. All other expenses incurred:	
(a) Salaries	\$ 17,601 37
(b) Directors' fees	5,050 00
(c) Auditors' fees	1,200 00
(d) General office expenses	2,605 80
(e) Rents	1,272 00
(f) Commission on sale of Debentures	1,706 64
(g) Miscellaneous	1,747 00
	<u>31,182 81</u>
6. Net profit transferred to Profit and Loss Account	99,048 83
Total	<u>\$ 264,164 56</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 122,320 73
2. Amount transferred from Revenue Account	99,048 83
Total	<u>\$ 221,369 56</u>
3. Dividends to shareholders declared during the year	\$ 98,650 00
4. Balance of account at 31st December, 1944	122,719 56
Total	<u>\$ 221,369 56</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, 3.41%; (b) Debentures payable elsewhere, 3.25%; (c) Deposits, 1.85%.
Current rate paid—(a) Debentures payable in Canada, 3.26%; (b) Debentures payable elsewhere, 3.26%; (c) Deposits, 3.26%.
2. Average rate of interest per annum earned by the Corporation during the year on:
(a) Mortgages and agreements for sale of realty, 5.79%; (b) Bonds and debentures, 4%; (c) Stocks owned, 5%.
3. Fidelity Bonds on officers of the Corporation—Manager and Employees in amounts of \$1,000.00 to \$6,000.00.
4. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
January 1st, April 1st, July 1st and October 1st, 1944; 10%.
5. Date appointed for the Annual Meeting—February 7th, 1945.
Date of last Annual Meeting—February 9th, 1944.
6. Amount of Company's own Debentures and interest thereon, *due* and unpaid \$ 2,397 50

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, 1944, 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.	\$	c.	\$	c.	\$	c.	\$	c.	
Ontario.....(b)	3,582,714	75	Included in Principal Balance		(Cr.)	6,329	64	3,576,285	11	20,067	74
Ontario.....(a)	3,200	00									
Total.....	3,585,914	75						3,579,485	11	20,067	74

II. LOAN CORPORATION

Having Terminating as well as Permanent Stock or Having
Terminating Stock Only

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

DETAILED REPORT OF THE CORPORATION

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY

Head Office, Peterborough, Ontario

OFFICERS

President—FRED J. OVEREND
Vice-President—M. H. GAINNEY

Manager and Secretary—JOHN R. CORKERY
Treasurer—A. C. WOLFF

DIRECTORS

FRED J. OVEREND
M. H. GAINNEY
E. A. PECK, K.C.
A. C. WOLFF

DR. W. S. FITZPATRICK
JOHN LYNCH
JOHN R. CORKERY, K.C.
RONALD J. McGRATH
DR. ROBERT J. YOUNG

Auditors—S. S. SHAUGHNESSY; CHARLES D. COWLING

CAPITAL

Amount of Capital Stock authorized (5,000 shares of \$200.00 each)	\$ 1,000,000 00
Amount subscribed: Termining and withdrawable	449,480 00
Amount paid in cash:	
On \$449,480.00 instalment stock	191,197 45

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

1. Amount secured by mortgages on real estate including:			
First mortgages	\$	141,956 58	
Interest due		2,032 43	
Interest accrued		602 41	
		144,591 42	\$ 144,591 42
<i>(See Schedule B)</i>			
2. Amount of loans secured by stocks, bonds and other collateral:			
(There is included in the collateral \$24,120.00 of the Company's own stock upon which \$15,901.15 has been paid.)			
Principal	\$	2,655 00	
Interest due		214 29	
Interest accrued		7 18	
		2,876 47	2,876 47
3. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	80,941 10	
Interest accrued		531 25	
		81,472 35	
(b) Provincial and Provincial Guar- anteed			
Interest accrued	\$	3,180 00	
		17 92	
		3,197 92	
		84,670 27	84,670 27
4. Cash on hand			218 97
5. Cash on deposit with chartered banks in Canada			1,402 48
6. All other assets			721 75
Total Assets			\$ 234,481 36

Liabilities

To the Public

1. Taxes other than taxes on real estate	\$	463 82
2. Salaries, rents and other expenses due and accrued		12 60
3. Investment reserves		6,840 07
4. All other liabilities		2,651 34
Total	\$	9,967 83

THE PETERBOROUGH WORKINGMEN'S BUILDING AND SAVINGS SOCIETY—Continued

To Shareholders

5. Paid-in capital	\$ 191,197 45
6. Balance of Profit and Loss Account	33,316 08
Total	<u>\$ 224,513 53</u>
Total Liabilities	<u>\$ 234,481 36</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$ 8,308 51		
(b) Collateral loans	168 90		
(c) Bonds and debentures	2,567 10		
			<u>\$ 11,044 51</u>
2. Profit on sale of securities and real estate			912 50
3. All other revenue for the year			261 83
Total			<u>\$ 12,218 84</u>

Expenditure

4. Interest incurred during the year on:			
(a) Interest on Suspense Account	\$ 1 40		
(b) Other borrowed money	358 63		
			<u>\$ 360 03</u>
5. Interest on instalments on shares paid in advance			1,138 28
6. Loss on sale of securities and real estate			34 38
7. Amount by which ledger values of assets were written down			159 90
8. License fees and taxes other than taxes on real estate:			
(a) Dominion	\$ 10 00		
(b) Provincial	40 20		
(c) Municipal	12 38		
			<u>62 58</u>
9. Amount transferred to Investment Reserves			411 35
10. All other expenses incurred:			
(a) Salaries	\$ 560 00		
(b) Auditors' fees	100 00		
(c) Legal fees	25 00		
(d) Rents	240 00		
(e) Travelling expenses	19 00		
(f) Printing and stationery	96 76		
(g) Advertising	92 74		
(h) Postage, telegrams, telephones and express	21 85		
(i) Miscellaneous	13 00		
			<u>1,168 35</u>
11. Net profit transferred to Profit and Loss Account			8,883 97
Total			<u>\$ 12,218 84</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 25,927 29
2. Amount transferred from Revenue Account	8,883 97
Total	<u>\$ 34,811 26</u>
3. Dividends to shareholders declared during year on stock withdrawn	\$ 1,495 18
4. Balance of account at 31st December, 1944	\$ 33,316 08
Total	<u>\$ 34,811 26</u>

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, 3.079%.
2. Fidelity Bonds on officers of the Corporation, \$2,000.00.
3. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 Shares matured on June 20th, 1944, and paid dividends slightly in excess of 5% per annum.
4. Date appointed for the Annual Meeting—February 26th, 1945.
 Date of last Annual Meeting—February 28th, 1944.

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act (R.S.O. 1887, c. 169) by declaration filed with the Clerk of the Peace for the County of Peterborough on the 17th January, 1889. (Decl. Book I, 47).

April 8th, 1938—A special Act, 2 Geo. VI., Chap. 63, was passed validating and confirming all shares of terminating and withdrawable stock issued by the corporation since the 10th day of September, 1903.

The lending and borrowing powers are governed by The Loan and Trust Corporations Act R.S.O. 1937, Chap. 257.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province	Principal Out- standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
(b) Urban					
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ontario.....(b)	141,956 58	2,032 43	602 41	144,591 42	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, 1944

Assets

1. Book value of real estate (less encumbrances \$19,649 49) held for sale:			
Freehold land (including buildings)	\$		6,314 39
2. Amount secured by mortgages on real estate including:			
Agreements for sale	\$	4,183 26	
Interest accrued		26 45	
		<u>4,209 71</u>	
<i>(See Schedule B)</i>			
3. Book value of bonds, debentures and debenture stocks:			
Dominion and United Kingdom	\$	5,000 00	
Interest accrued		18 75	
		<u>5,018 75</u>	
4. Book value of stocks	\$	154,865 49	
Accrued dividends thereon		2,590 00	
		<u>157,455 49</u>	
5. Cash on deposit with chartered banks in Canada			1,594 69
6. Agency funds and investments			1,106 58
7. All other assets			5,028 14
Total Assets	\$		<u><u>180,727 75</u></u>

Liabilities

To the Public

1. (a) Money borrowed from banks:			
With security	\$	86,778 04	
Interest due and accrued thereon		585 48	
		<u>87,363 52</u>	
2. Agency funds and investments			1,106 58
3. Taxes other than taxes on real estate—provision for taxes			934 10
4. All other liabilities			308 52
Total	\$		<u>89,712 72</u>

To Shareholders

5. Paid-in capital	\$	100,000 00
6. Debit Balance of Profit and Loss (Deficit)		8,984 97
Total	\$	<u>91,015 03</u>
Total Liabilities	\$	<u><u>180,727 75</u></u>

THE PROVIDENT INVESTMENT COMPANY—Continued

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$	265 89	
(b) Dividends on stocks		2,608 75	
(c) Bank deposits		17 84	
		<u> </u>	\$ 2,892 48
2. Profit on sale of securities and real estate			1,796 10
3. Agency fees and commissions earned			7,455 74
4. All other revenue for the year—Rentals			2,961 00
Total	\$		<u><u>15,105 32</u></u>

Expenditure

5. Interest incurred during the year on:			
Other borrowed money	\$		4,734 54
6. License fees and taxes other than taxes on real estate:			
(a) Dominion (Unemployment Insurance)	\$	17 52	
(b) Provincial		40 00	
(c) Municipal		139 22	
		<u> </u>	196 74
7. Amount transferred to Depreciation Reserves			605 10
8. All other expenses incurred:			
(a) Salaries	\$	1,392 25	
(b) Auditors' fees		200 00	
(c) Legal fees		356 80	
(d) Rents		665 00	
(e) Travelling expenses—Automobile		439 28	
(f) Printing and stationery		188 26	
(g) Advertising		79 89	
(h) Postage, telegrams, telephones and express		424 92	
(i) Agencies—Danforth Woodbine Syndicate		1,000 00	
(j) Maintenance of Office Premises—General		238 55	
(k) Miscellaneous		2,346 70	
		<u> </u>	7,331 65
9. Net profit transferred to Profit and Loss Account			2,237 29
Total	\$		<u><u>15,105 32</u></u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year (Deficit)	\$	— 11,222 26
2. Amount transferred from Revenue Account		2,237 29
Total	\$	<u>— 8,984 97</u>
3. Balance of account at 31st December, 1944 (Deficit)	\$	— 8,984 97
Total	\$	<u><u>— 8,984 97</u></u>

MISCELLANEOUS

- Average rate of interest per annum earned by the Corporation during the year on:
 - Mortgages and agreements for sale of realty, 5%;
 - Stocks owned, 3½%.
- Fidelity Bonds on officers of the Corporation, \$3,000.00.
- Date appointed for the Annual Meeting—January 17th, 1945.
Date of last Annual Meeting—January 19th, 1944.

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, 1944, CLASSIFIED AS TO PROVINCE

Province	Principal Out- standing	Interest Due and Unpaid	Interest Accrued	Totals	Amount of Interest Due and Not Charged
(b) Urban					
	\$ c.	\$ c.	\$ c.	-\$ c.	\$ c.
Ontario.....(b)	3,583 95	45 77	22 45	3,652 17	.....
Saskatchewan.....(b)	553 54	.....	4 00	557 54	.....
Total (b).....	4,137 49	45 77	26 45	4,209 71	.....

THE TORONTO SAVINGS AND LOAN COMPANY

Head Office, Peterborough, Ontario

OFFICERS

President—W. J. HASTIE

Manager—G. H. THOMPSON

Vice-President—HON. LEIGHTON McCARTHY, P.C., K.C.

Secretary—B. V. MOORE

DIRECTORS

H. C. COX

S. H. LOGAN

R. A. LAIDLAW

FRANK McCARTHY, K.C.

J. A. McLEOD

JOHN L. C. McCARTHY

G. A. MORROW

GRAHAM MORROW

FRANK P. WOOD

W. J. HASTIE

A. H. COX

W. M. O'CONNOR

HON. LEIGHTON McCARTHY, P.C., 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, 1944

Assets

1. Office premises	\$ 50,000 00
2. Book value of real estate held for sale:	
(a) Freehold land (including buildings)	\$ 725,107 32
(b) Leasehold land (including buildings)	40,000 00
	<hr/> 765,107 32
3. Amount secured by mortgages on real estate including:	
First mortgages	\$ 72,058 45
Second and subsequent mortgages	1,350 00
Agreements for sale	15,600 54
	<hr/> 89,008 99
<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	\$ 184,725 00
(b) Provincial and Provincial Guaranteed	24,750 00
(c) All other bonds	5,100 00
	<hr/> 214,575 00
6. Book value of stocks	\$ 2,151,239 32
Accrued dividends thereon	30,860 00
	<hr/> 2,182,099 32
7. Cash on hand	516 24
8. Cash on deposit with chartered banks in Canada	74,962 86
9. All other assets	11,314 63
	<hr/> <hr/> \$ 3,393,584 36

Liabilities

To the Public

1. Taxes other than taxes on real estate—Reserve for Government Taxes	\$ 20,000 00
2. Dividends to shareholders declared and unpaid	40,000 00
	<hr/>
Total	\$ 60,000 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		133,584 36
Total		<u>\$ 3,333,584 36</u>
Total Liabilities		<u>\$ 3,333,584 36</u>

REVENUE ACCOUNT

Income

1. Rents earned, net on office premises		\$ 2,072 67
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 7,138 93	
(b) Collateral loans	360 00	
(c) Bonds and debentures	5,812 50	
(d) Dividends on stocks	131,913 20	
		<u>145,224 63</u>
3. Profit on sale of securities and real estate		65,834 05
4. Agency fees and commissions earned		1,379 88
5. Net rents earned from real estate		49,769 37
6. All other revenue for the year		558 95
Total		<u>\$ 264,839 55</u>

Expenditure

7. Interest incurred during the year on:		
Other borrowed money		\$ 20 97
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 10,269 52	
(b) Provincial—Renewal of Registry	200 00	
		<u>10,469 52</u>
9. Amount transferred to Reserves Special Contingent		25,000 00
10. All other expenses incurred:		
(a) Salaries	\$ 21,050 00	
(b) Directors' fees	6,750 00	
(c) Auditors' fees	425 00	
(d) Legal fees	236 67	
(e) Travelling expenses	79 15	
(f) Printing and stationery	151 96	
(g) Postage, telegrams, telephones and express	232 16	
(h) Miscellaneous	956 19	
		<u>29,881 13</u>
11. Net profit transferred to Profit and Loss Account		199,467 93
Total		<u>\$ 264,839 55</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year		\$ 94,116 43
2. Amount transferred from Revenue Account		199,467 93
Total		<u>\$ 293,584 36</u>
3. Dividends to shareholders declared during year		\$ 160,000 00
4. Balance of account at 31st December, 1944		133,584 36
Total		<u>\$ 293,584 36</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, 4.90%; (b) Collateral loans, 6.00%; (c) Bonds and debentures, 3.31%; (d) Stocks owned, 5.82%.
2. Fidelity Bonds on officers of the Corporation, \$7,000.00.
3. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable; (c) rates:
 - (a) January 19th, 1944; (b) April 1st, 1944; (c) 2%.
 - (a) June 21st, 1944; (b) July 1st, 1944; (c) 2%.
 - (a) September 20th, 1944; (b) October 2nd, 1944; (c) 2%.
 - (a) December 20th, 1944; (b) January 2nd, 1945; (c) 2%.
4. Date appointed for the Annual Meeting—January 17th, 1945.
Date of last Annual Meeting—January 19th, 1944.

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, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal Out-standing		Charges Out-standing		Interest Due and Unpaid		Interest Accrued		Totals		Amount of Interest Due and Not Charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ontario.....(b)	51,056	42	225	49	201	13	.....	.....	51,483	04	.....	.....
Ontario.....(a)	57,109	15	183	31	233	49	.....	.....	57,525	95	5,728	31
Grand Total.....	108,165	57	408	80	434	62	.....	.....	109,008	99	5,728	31

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, 1944

Assets

Company Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	\$ 239,060 00	
Interest accrued	4,549 27	
	<u> </u>	\$ 243,609 27
<i>(See Schedule B)</i>		
2. Amount of loans secured by stocks, bonds and other collateral:		11,796 17
Principal		
3. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 76,000 00	
Interest accrued	570 00	
	<u> </u>	76,570 00
4. Book value of stocks		1 00
5. All other assets		556 99
		<u> </u>
Total Company Funds		\$ 332,533 43

Estates, Trusts and Agency Funds

6. Unrealized assets and investments	\$ 30,390 00	
7. Cash on hand and in banks	618 29	
	<u> </u>	\$ 31,008 29

Summary of Assets

Company Funds	\$ 332,533 43
Estates, Trusts and Agency Funds	31,008 29
	<u> </u>
Grand Total of Assets	\$ 363,541 72

THE BANKERS' TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:

1. Money borrowed without security.....	\$	920 19
2. Taxes other than taxes on real estate.....		3,865 87
3. Other expenses due and accrued.....		100 00
4. Investment reserves.....		12,799 75
Total.....	\$	<u>17,685 81</u>

To the Shareholders:

5. Paid-in Capital.....	\$	250,000 00
6. Reserve Fund.....		50,000 00
7. Balance of Profit and Loss Account.....		14,847 62
Total.....	\$	<u>314,847 62</u>
Total Company Funds.....	\$	<u>332,533 43</u>

Estates, Trusts and Agency Funds

8. Estates, Trusts and Agencies.....	\$	<u>31,008 29</u>
--------------------------------------	----	------------------

Summary of Liabilities

Company Funds.....	\$	332,533 43
Estates, Trusts and Agency Funds.....		31,008 29
Grand Total of Liabilities.....	\$	<u><u>363,541 72</u></u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale.....	\$	12,090 39
(b) Bonds and debentures.....		2,280 00
(c) Dividends on stocks.....		21 01
	\$	<u>14,391 40</u>
2. Agency fees and commissions earned.....		4,457 61
Total.....	\$	<u><u>18,849 01</u></u>

Expenditure

3. License fees and taxes other than taxes on real estate:		
(a) Dominion.....	\$	7,300 00
(b) Provincial.....		348 64
	\$	<u>7,648 64</u>
4. All other expenses incurred:		
(a) Directors' and Advisory Committee fees.....	\$	45 00
(b) Auditors' fees.....		155 00
(c) Miscellaneous.....		13 55
		<u>213 55</u>
5. Net profit transferred to Profit and Loss Account.....		10,986 82
Total.....	\$	<u><u>18,849 01</u></u>

THE BANKERS' TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 38,860 80
2. Amount transferred from Revenue Account	10,986 82
3. Amount transferred from Investment Reserve	25,000 00
Total	\$ 74,847 62
4. Dividends to shareholders declared during year	\$ 10,000 00
5. Amount transferred to Reserve Fund	50,000 00
6. Balance of account at 31st December, 1944	14,847 62
Total	\$ 74,847 62

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation, \$100,000.00.
- Dividends and bonuses declared during year:
February 16th, 1944; 4% payable in quarterly instalments—March, June, September and December.
- Date appointed for the Annual Meeting—Third Wednesday in February.
Date of last Annual Meeting—February 16th, 1944.

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; 5 George V, chap. 125, 5th March, 1915; 7 George V, chap. 102, 22nd December, 1916; 9 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, 1944, CLASSIFIED AS TO PROVINCE

Province		Principal out-standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
(b) Urban						
		\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
British Columbia.....	(b)	15,000 00	.....	186 99	15,186 99	.....
Ontario.....	(b)	4,400 00	.....	94 03	4,494 03	.....
Quebec.....	(b)	219,660 00	2,050 34	2,217 91	223,928 25	.....
Total.....	(b)	239,060 00	2,050 34	2,498 93	243,609 27	Nil

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO

Head Office, Stratford, Ontario

OFFICERS

President—HON. NELSON MONTEITH
 Manager, Secretary and Treasurer—W. H. GREGORY

Vice-President—L. M. JOHNSTON

DIRECTORS

HON. NELSON MONTEITH
 L. M. JOHNSTON
 W. H. GREGORY

DR. H. W. BAKER
 C. E. MOORE
 A. B. MANSON

DR. H. B. KENNER

Auditors—H. J. WELCH, F.C.A.; GORDON D. CAMPBELL, F.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, 1944

Assets

Company Funds

1. Office premises	\$	51,857 26
2. Book value of real estate:		
(a) Freehold land (including buildings)	\$	170,301 05
(b) Held under power of sale, etc.		123,245 71
		<u>293,546 76</u>
3. Amount secured by mortgages on real estate including:		
First mortgages	\$	84,299 27
Agreements for sale		664,087 50
Interest due		945 85
		<u>749,332 62</u>

(See Schedule B)

4. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$	250,140 98
(b) Provincial and Provincial Guaranteed		7,976 60
(c) Canadian municipalities, school districts and rural telephone companies		31,480 44
		<u>289,598 02</u>
5. Book value of stocks		407,858 42
6. Cash on hand		68,585 10
7. Cash on deposit with chartered banks in Canada		78,113 75
8. Advances to estates, trusts, etc., under administration		5,336 06
		<u>1,944,227 99</u>
Total Company Funds	\$	1,944,227 99

Guaranteed Funds

9. Amount secured by mortgages on real estate including:		
First mortgages	\$	2,485,608 34
Interest due		5,382 70
Interest accrued		12,255 00
		<u>\$ 2,503,246 04</u>

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	\$ 2,343,223 09	
Interest accrued	12,823 00	
	<u>2,356,046 09</u>	
(b) Provincial and Provincial Guaranteed	367,394 83	
(c) Canadian municipalities, school districts and rural telephone companies	58,502 66	
		<u>2,781,943 58</u>
11. Book value of Stocks		1,787,256 00
12. Cash on hand		11,754 48
13. Cash on deposit with chartered banks in Canada		172,917 21
		<u>7,257,117 31</u>
Total Guaranteed Funds		\$ 7,257,117 31

Estates, Trusts and Agency Funds

14. Unrealized assets	\$ 405,051 81	
15. Investments	390,387 42	
16. Cash on hand and in banks	138,783 21	
		<u>\$ 934,222 44</u>

Summary of Assets

Company Funds	\$ 1,944,227 99
Guaranteed Funds	7,257,117 31
Estates, Trusts and Agency Funds	934,222 44
	<u>\$10,135,567 74</u>

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$ 7,509 58
2. Dividends to shareholders declared and unpaid	40,000 00
3. Investment reserves	325,000 00
4. All other liabilities	539 26
	<u>373,048 84</u>
Total	\$ 373,048 84

To the Shareholders:

5. Paid-in Capital	\$ 1,000,000 00
6. Reserve Fund	500,000 00
7. Balance of Profit and Loss Account	71,179 15
	<u>1,571,179 15</u>
Total	\$ 1,571,179 15
Total Company Funds	<u>\$ 1,944,227 99</u>

Guaranteed Funds

8. Trust deposits	\$ 3,380,535 98
9. General Guaranteed Funds	\$ 3,836,737 35
Interest due and accrued	39,843 98
	<u>3,876,581 33</u>
Total Guaranteed Funds	<u>\$ 7,257,117 31</u>

THE BRITISH MORTGAGE AND TRUST CORPORATION OF ONTARIO—Continued

Estates, Trusts and Agency Funds

10. Estates	\$ 725,749 18	
11. Trusts and Agencies	203,137 20	
12. Due to Company Funds	5,336 06	
		\$ 934,222 44

Summary of Liabilities

Company Funds	\$ 1,944,227 99
Guaranteed Funds	7,257,117 31
Estates, Trusts and Agency Funds	934,222 44
Grand Total of Liabilities	<u>\$10,135,567 74</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 45,803 98	
(b) Bonds and debentures	2,561 57	
(c) Dividends on stocks	21,211 29	
(d) Bank deposits	207 95	
(e) Other interest earned	144 83	
		\$ 69,929 62
2. Profit in guaranteed funds		90,519 00
3. Agency fees and commissions earned		2,366 36
4. All other revenue for the year		3,674 75
4a. Rents earned on real estate		13,845 36
Total		<u>\$ 180,335 09</u>

Expenditure

5. Amount by which ledger values of assets were written down	\$ 929 00
6. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 7,000 00
(b) Provincial	255 00
(c) Municipal	594 00
7. Commissions on loans and on sale of real estate	7,849 00
8. Amount transferred to Investment Reserves	3,066 37
9. All other expenses incurred:	
(a) Salaries	\$ 38,442 63
(b) Directors' and Advisory Committee fees	5,612 00
(c) Auditors' fees and votes of shareholders	4,400 00
(d) Legal fees	974 58
(e) Travelling expenses re inspections	16 85
(f) Printing and stationery	1,196 95
(g) Advertising	2,219 66
(h) Postage, telegrams, telephones and express	1,670 30
(i) Commission on sale of G.I. Certificates	1,882 01
(j) Maintenance of Office Premises	2,966 75
(k) Miscellaneous	18,350 85
10. Net profit transferred to Profit and Loss Account	77,732 58
	90,728 85
Total	<u>\$ 180,335 09</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 60,450 30
2. Amount transferred from Revenue Account	90,728 85
Total	<u>\$ 151,179 15</u>
3. Dividends to shareholders declared during year	\$ 80,000 00
4. Balance of account at 31st December, 1944	71,179 15
Total	<u>\$ 151,179 15</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 5th, 1944; (b) July 3rd, 1944; (c) 4%.			
(a) December 4th, 1944; (b) January 2nd, 1945; (c) 4%.			
3. Date appointed for the Annual Meeting—Thursday, February 8th, 1945.			
Date of last Annual Meeting—Thursday, February 10th, 1944.			
4. Amount belonging to Estates, Trusts and Agency Fnds held on deposit in Guaranteed Funds Department		\$	138,783 21
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid:			
Principal	\$	17,559 23	
Interest		5,345 71	
			22,904 94

CONSTATING INSTRUMENTS

The British Mortgage Loan Company of Ontario was incorporated by Letters Patent of Ontario, dated October 5th, 1877 (Lib. 5, No. 52), issued under R.S.O. 1877, c. 150, which Act was continued by R.S.O. 1887, c. 157, and was as to Loan Corporations superseded by 60 Vic., c. 38 (O), now R.S.O. 1937, c. 257.

By 16 George V, c. 121, the Company was given trust company powers and its named changed to The British Mortgage and Trust Corporation of Ontario.

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

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, 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)	22,205	02	2	45	75	18			22,282	65		
Ontario.....(b)	802,773	99	1,309	73	870	67			804,954	39		
Guaranteed Funds												
Ontario.....(a)	76,806	21			83	15	383	00	77,272	36		
Ontario.....(b)	2,408,028	08	774	05	5,299	55	11,872	00	2,425,973	68		
Total.....(a)	99,011	23	2	45	158	33	383	00	99,555	01		
Total.....(b)	3,210,802	07	2,083	78	6,170	22	11,872	00	3,230,928	07		
Grand Total.....	3,309,813	30	2,086	23	6,328	55	12,255	00	3,330,483	08		Nil

THE BROCKVILLE TRUST AND SAVINGS COMPANY

Head Office, Brockville, Ontario

OFFICERS

President—J. GILL GARDNER
Vice-President—GEORGE T. FULFORD

Managing Director—L. C. DARGAVEL
Secretary-Treasurer—E. J. SMITH

DIRECTORS

J. GILL GARDNER
G. T. FULFORD
HON. A. C. HARDY
HON. H. A. STEWART
A. G. PARISH, K.C.

L. C. DARGAVEL
F. I. RITCHIE
J. M. DOBBIE
E. C. COSSITT
W. B. REYNOLDS

Auditors—A. A. CRAWLEY & COMPANY, Brockville, Ontario

CAPITAL

Amount of Capital authorized (20,000 shares of \$50.00 each)	\$ 1,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	500,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Book value of real estate:			
Freehold land (including buildings)		\$	504 08
2. Amount secured by mortgages on real estate including:			
First mortgages	\$ 511,491 54		
Agreements for sale	52,110 30		
Interest due	417 35		
Interest accrued	7,186 89		
			571,206 08

(See Schedule B)

3. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$ 125,480 28		
Interest accrued	1,070 15		
		\$	126,550 43
(b) Provincial and Provincial Guaranteed	\$ 78,862 93		
Interest accrued	942 84		
			79,805 77
(c) Canadian municipalities, school districts and rural telephone companies	\$ 13,627 42		
Interest accrued	127 92		
			13,755 34
4. Book value of stocks			220,111 54
5. Cash on hand			46,609 34
6. Advances to estates, trusts, etc., under administration			4,000 00
7. All other assets			1,500 00
			5,762 37
Total Company Funds		\$	849,693 41

THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued*Guaranteed Funds*

8. Amount secured by mortgages on real estate including:

First mortgages	\$	648,977	96
Interest due	Cr.	385	45
Interest accrued		9,570	80
			\$ 658,163 31

(See Schedule B)

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

(a) Government and Government Guaranteed:

Dominion and United Kingdom	\$	80,861	80
Interest accrued		723	47
			\$ 81,585 27

(b) Provincial and Provincial Guaranteed:

Interest accrued	\$	95,325	93
		1,177	25
			96,503 18

(c) Canadian municipalities, school districts and rural telephone companies:

Interest accrued	\$	34,776	16
		123	60
			34,899 76

(d) All other bonds:

Interest accrued	\$	4,980	83
		49	70
			5,030 53

218,018 74

39,998 05

10. Cash on deposit with chartered banks in Canada

Total Guaranteed Funds	\$	916,180	10
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Estates, Trusts and Agency Funds

11. Unrealized assets	\$	1,185,321	27
12. Investments		242,255	00
13. Cash on hand and in banks		60,301	49
			\$ 1,487,877 76

Summary of Assets

Company Funds	\$	849,693	41
Guaranteed Funds		916,180	10
Estates, Trusts and Agency Funds		1,487,877	76
Grand Total of Assets	\$	3,253,751	27

Liabilities*Company Funds**To the Public:*

1. Money borrowed from banks without security	\$	54,967	17
2. Taxes other than taxes on real estate		7,510	65
3. Dividends to shareholders declared and unpaid		6,250	27
4. Investment reserves		46,174	95
5. All other liabilities		2,000	00
Total	\$	116,903	04

To the Shareholders:

6. Paid-in Capital	\$	500,000	00
7. Reserve Fund		200,000	00
8. General Contingency Reserve		10,654	16
9. Balance of Profit and Loss Account		22,136	21
Total	\$	732,790	37

Total Company Funds	\$	849,693	41
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THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

10. Trust deposits		\$ 652,430 29
11. General Guaranteed Funds	\$ 260,000 00	
Interest due and accrued	3,749 81	
		<u>263,749 81</u>
Total Guaranteed Funds		<u>\$ 916,180 10</u>

Estates, Trusts and Agency Funds

12. Estates	\$ 703,476 22	
13. Trusts and Agencies	782,901 54	
14. Due to Company Funds	1,500 00	
		<u>\$ 1,487,877 76</u>

Summary of Liabilities

Company Funds	\$ 849,693 41
Guaranteed Funds	916,180 10
Estates, Trusts and Agency Funds	1,487,877 76
	<u>\$ 3,253,751 27</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 29,464 20	
(b) Bonds and debentures	8,529 79	
(c) Dividends on stocks	1,887 50	
		<u>\$ 39,881 49</u>
2. Profit in guaranteed funds		24,602 07
3. Agency fees and commissions earned		14,762 15
4. All other revenue for the year		709 92
Total		<u>\$ 79,955 63</u>

Expenditure

5. Interest incurred	\$ 221 02
6. Loss on sale of securities and real estate owned	888 92
7. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 19,512 40
(b) Provincial	175 00
(c) Municipal	864 00
	<u>20,551 40</u>
8. Commissions on loans and on sale of real estate	1,401 60
9. All other expenses incurred:	
(a) Salaries	\$ 16,937 57
(b) Directors' and Advisory Committee fees	1,600 00
(c) Auditors' fees	649 75
(d) Legal fees	203 66
(e) Rents	1,800 00
(f) Travelling expenses	543 72
(g) Printing and stationery	1,003 03
(h) Advertising	532 96
(i) Postage, telegrams, telephones and express	443 50
(j) Commission on sale of G.I. Certificates	5 00
(k) Maintenance of Office Premises	695 04
(l) Miscellaneous	1,572 37
	<u>25,986 60</u>
10. Net profit transferred to Profit and Loss Account	30,906 09
Total	<u>\$ 79,955 63</u>

THE BROCKVILLE TRUST AND SAVINGS COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year ..	\$ 18,350 62
2. Amount transferred from Revenue Account	30,906 09
3. Provision for Income Tax not required	10,654 16
Total	\$ 59,910 87
4. Dividends to shareholders declared during year	\$ 25,000 00
6. Employees' Benefit and Insurance	2,120 50
7. Amount transferred to General Contingency Reserve	10,654 16
8. Balance of account at 31st December, 1944	22,136 21
Total	\$ 59,910 87

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 20th, 1944; (b) April 1st, 1944; 62½¢ per share.
 - (a) June 15th, 1944; (b) July 3rd, 1944; (c) 62½¢ per share.
 - (a) September 18th, 1944; (b) October 1st, 1944; (c) 62½¢ per share.
 - (a) December 11th, 1944; (b) January 2nd, 1945; (c) 62½¢ per share.
3. Date appointed for the Annual Meeting—February 14th, 1945.
Date of last Annual Meeting—February 9th, 1944.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department \$ 11,000 00
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid 13,085 88

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, 1944, 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)	21,719 36	172 40	144 90	330 55	22,367 21	Nil
Ontario.....(b)	541,044 43	665 65	272 45	6,856 34	548,838 87	.....
Guaranteed Funds						
Ontario.....(a)	27,761 45	.....	.....	478 70	28,240 15	.....
Ontario.....(b)	621,117 78	98 73	(Cr.)385 45	9,092 10	629,923 16	.....
Total.....(a)	562,763 79	838 05	417 35	7,186 89	571,206 08	.....
Total.....(b)	648,879 23	98 73	(Cr.)385 45	9,570 80	658,163 31	.....
Grand Total.....	1,211,643 02	936 78	31 90	16,757 69	1,229,369 39	.....

THE CANADA PERMANENT TRUST COMPANY

Head Office, Toronto, Ontario

OFFICERS

President—E. D. GOODERHAM

General Manager—T. D'ARCY LEONARD, K.C.

Vice-Presidents—CHARLES S. ROBERTSON

Secretary—WALTER F. WATKINS

F. S. CORRIGAN

DIRECTORS

F. S. CORRIGAN

ROY L. WARREN

LEIGH M. MCCARTHY

JOHN A. MACAULAY, K.C.

E. D. GOODERHAM

HENRY S. GOODERHAM

SAMUEL ROGERS, K.C.

HENRY W. MANNING

CHARLES S. ROBERTSON

T. D'ARCY LEONARD, K.C.

Auditors—KRIS A. MAPP, F.C.A., of Henry Barber, Mapp & Mapp.

D. McK. McCLELLAND, F.C.A., of Price, Waterhouse & Co.

CAPITAL

Amount of Capital Stock authorized (10,000 shares of \$100.00 each) .. \$	1,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Amount secured by mortgages on real estate including:		
First mortgages	\$ 395,780 21	
Agreements for sale	65,456 55	
Interest due	2,295 01	
		\$ 463,531 77
(See Schedule B)		
2. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$ 21,819 33	
Interest due	85 22	
		21,904 55
3. Book value of bonds and debentures:		
(a) Government and Government Guaranteed:		
Dominion	\$ 480,400 00	
Interest accrued	1,898 14	
	\$ 482,298 14	
(b) Provincial and Provincial Guaranteed:		
.....	\$ 126,530 56	
Interest accrued	1,005 67	
	127,536 23	
(c) All other bonds		
.....	\$ 63,000 00	
Interest accrued	181 23	
	63,181 23	
		673,015 60
4. Book value of stocks		
Accrued dividends thereon	\$ 307,595 47	
	548 00	
		308,143 47
5. Cash on deposit with Canada Permanent Mortgage Corporation ...		
		152,493 30
6. Advances to estates, trusts, etc., under administration		
		4,462 34
7. All other assets		
		36,723 04
		\$ 1,660,274 07
Total Company Funds		

THE CANADA PERMANENT TRUST COMPANY—Continued

Guaranteed Funds

8. Amount secured by mortgages on real estate including:			
First mortgages	\$	473,708	14
Interest due		1,768	56
Interest accrued		4,348	05
			<u>\$ 479,824 75</u>

(See Schedule B)

9. Book value of bonds and debentures:			
(a) Government and Government Guaranteed:			
Dominion	\$	35,000	000
Interest accrued		86	30
			<u>\$ 35,086 30</u>
(b) Provincial and Provincial Guaranteed	\$	25,599	04
Interest accrued		331	51
			<u>25,930 55</u>
(c) All other bonds	\$	11,736	60
Interest accrued		102	64
			<u>11,839 24</u>
			72,856 09
10. Cash on deposit with Canada Permanent Mortgage Corporation			<u>13,962 24</u>
Total Guaranteed Funds	\$	566,643	<u>08</u>

Estates, Trusts and Agency Funds

11. Unrealized assets	\$44,172,951	95
12. Investments	19,896,297	94
13. Cash on hand and in banks	3,698,995	10
	<u>\$67,768,244</u>	<u>99</u>

Summary of Assets

Company Funds	\$ 1,660,274	07
Guaranteed Funds	566,643	08
Estates, Trusts and Agency Funds	67,768,244	99
Grand Total of Assets	<u>\$69,995,162</u>	<u>14</u>

*Liabilities**Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	15,000	00
2. Dividends to shareholders declared and unpaid		15,000	00
3. Investment reserves		81,271	22
4. All other liabilities		4,300	00
Total	\$	115,571	<u>22</u>

To the Shareholders:

5. Paid-in Capital	\$	1,000,000	00
6. Reserve Fund		500,000	00
7. Balance of Profit and Loss Account		44,702	85
Total	\$	1,544,702	<u>85</u>
Total Company Funds	\$	1,660,274	<u>07</u>

Guaranteed Funds

8. Specific Guaranteed Funds	\$	398,258	12
Interest due and accrued		4,029	57
			<u>\$ 402,287 69</u>

THE CANADA PERMANENT TRUST COMPANY—Continued

9. General Guaranteed Funds	\$ 162,763 13	
Interest due and accrued	1,592 26	
		\$ 164,355 39
Total Guaranteed Funds		\$ 566,643 08

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	\$67,763,782 65	
11. Due to Company Funds	4,462 34	
		\$67,768,244 99

Summary of Liabilities

Company Funds	\$ 1,660,274 07
Guaranteed Funds	566,643 08
Estates, Trusts and Agency Funds	67,768,244 99
Grand Total of Liabilities	\$69,995,162 14

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 24,322 51	
(b) Collateral loans	1,458 65	
(c) Bonds and debentures	20,419 12	
(d) Dividends on stocks	15,542 80	
(e) Bank deposits	730 75	
(f) Other interest earned	273 75	
		\$ 62,747 58
2. Profit on sale of securities and real estate		13,754 98
3. Profit in guaranteed funds		11,274 08
4. Agency fees and commissions earned		277,496 38
5. All other revenue for the year		24,863 09
6. Net rents from real estate sold		1,757 95
Total		\$ 391,894 06

Expenditure

7. Loss on sale of real estate owned	\$ 970 62
8. Amount by which ledger values of assets were written down	4,102 72
9. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 33,430 56
(b) Provincial	816 49
(c) Municipal	6,868 39
	41,115 44
10. All other expenses incurred:	
(a) Salaries	\$ 177,042 47
(b) Directors' and Advisory Committee fees	1,700 00
(c) Auditors' fees	9,099 92
(d) Legal fees	1,530 10
(e) Rents	32,185 00
(f) Travelling expenses	3,339 08
(g) Printing and stationery	4,354 77
(h) Advertising	3,604 66
(i) Postage, telegrams, telephones and express	4,432 47
(j) Miscellaneous	32,796 50
	270,084 97
11. Net profit transferred to Profit and Loss Account	75,620 31
Total	\$ 391,894 06

THE CANADA PERMANENT TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 29,082 54
2. Amount transferred from Revenue Account	75,620 31
Total	\$ 104,702 85
3. Dividends to shareholders declared during year	\$ 60,000 00
4. Balance of account at 31st December, 1944	44,702 85
Total	\$ 104,702 85

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) March 8th, 1944; (b) April 1st, 1944; (c) 1½%.
 - (a) June 7th, 1944; (b) July 3rd, 1944; (c) 1½%.
 - (a) September 13th, 1944; (b) October 2nd, 1944; (c) 1½%.
 - (a) December 20th, 1944; (b) January 2nd, 1945; (c) 1½%.
3. Date appointed for the Annual Meeting—February 2nd, 1945.
Date of last Annual Meeting—January 28th, 1944.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Canada Permanent Mortgage Corporation \$ 3,427,620 90
5. Amount of Company's own Guaranteed Investment Receipts, due and unpaid 600 00

CONSTATING INSTRUMENTS

The Canada Permanent Trust Company was incorporated in 1913 by a Special Act of the Parliament of the Dominion of Canada, 3-4 Geo. V, c. 87.

Authorized by Order-in-Council (May 7th, 1913), to carry on business in the Province of Ontario as a Trust Company, pursuant to the provisions of The Loan and Trust Corporations Act, R.S.O. 1927, c. 223.

In 1927 the Company purchased the assets and business of The Brantford Trust Company, which purchase was ratified by Order-in-Council of Ontario, dated 31st day of August, 1927, pursuant to The Loan and Trust Corporations Act.

THE CANADA PERMANENT TRUST COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, 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)	6,875	00			242	15			7,117	15		
Ontario.....(b)	391,042	41	5	00	771	00			391,818	41	1,292	81
Manitoba.....(b)	1,272	00			44	55			1,316	55		
British Columbia.....(b)	3,357	57			12	86			3,370	43		
New Brunswick.....(b)	11,802	41			30	00			11,832	41		
Alberta.....(a)	4,410	84			83	20			4,494	04		
Alberta.....(b)	400	00			6	00			406	00		
Saskatchewan.....(a)	110	16			21	14			131	30		
Saskatchewan.....(b)	10,510	55			72	35			10,582	90		
Nova Scotia.....(a)	8,630	28			354	33			8,984	61		
Nova Scotia.....(b)	25,815	94			657	43			26,473	37		
Totals.....(a)	20,026	28			700	82			20,727	10		
Totals.....(b)	444,200	88	5	00	1,594	19			445,800	07	1,292	81
Grand Total.....	464,227	16	5	00	2,295	01			466,527	17	1,292	81
Less Investment Reserves.....(b)	2,995	40							2,995	40		
Net Total.....	461,231	76	5	00	2,295	01			463,531	77	1,292	81
Guaranteed Funds Ontario.....(b)	473,674	14	34	00	1,768	56	4,348	05	479,824	75		

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.	W. H. COOPER	J. J. MCHALE
M. AYLSWORTH	R. H. CRONYN	J. M. RIDDELL, K.C.
J. W. HOBBS	J. B. DAVIDSON, K.C.	S. J. SMITH
A. R. BARTLET, K.C.	W. H. GARDNER	BRIGADIER A. C. SPENCEF
W. L. MARA	G. F. LAING	E. A. WILSON
H. E. COCHRAN	J. E. McCONNELL	F. P. DAWSON, K.C.

Auditors—HENRY BARBER, MAPP AND MAPP, C.A.; GEORGE S. JEWELL, F.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
	<u>1,000,000 00</u>

BALANCE SHEET AS AT 31st DECEMBER, 1944**Assets***Company Funds*

1. Book value of real estate held for sale:		
Freehold land (including buildings)	\$ 320,509 17	
2. Amount secured by mortgages on real estate including:		
First mortgages	\$ 564,136 00	
Agreements for sale	409,672 15	
		<u>973,808 15</u>
(See Schedule B)		
3. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$ 1,316 52	
Interest accrued	24 14	
		<u>1,340 66</u>
4. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 114,260 75	
(b) Provincial and Provincial Guaranteed	7,972 70	
(c) All other bonds	14,170 66	
		<u>136,404 11</u>
5. Book value of stocks	68,750 00	
6. Cash on hand	3,025 74	
7. Cash on deposit with chartered banks in Canada	108,800 00	
8. Advances to estates, trusts, etc., under administration	103,460 00	
		<u>\$ 1,716,097 83</u>

Guaranteed Funds

9. Amount secured by mortgages on real estate including:		
First mortgages	\$ 3,783,024 64	
Agreements for sale	148,908 56	
Interest due	17,843 42	
Interest accrued	51,743 12	
		<u>\$ 4,001,519 74</u>

(See Schedule B)

THE CANADA TRUST COMPANY—Continued

10. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$	56,461	17
Interest due		63	75
Interest accrued		503	82
			<u>\$ 57,028 74</u>
11. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom ..	\$	2,355,911	30
Interest accrued		11,392	49
			<u>\$ 2,367,303 79</u>
(b) Provincial and Provincial Guaranteed	\$	244,805	61
Interest due		2,980	36
			<u>247,785 97</u>
(c) Canadian municipalities, school districts and rural telephone companies ..		72,196	72
Interest accrued		227	26
			<u>72,423 98</u>
12. Book value of Stocks			<u>2,687,513 74</u>
13. Cash on deposit with chartered banks in Canada			<u>332,430 50</u>
			<u>191,161 53</u>
Total Guaranteed Funds	\$	7,269,654	25

Estates, Trusts and Agency Funds

14. Unrealized assets	\$20,632,939	68
15. Investments	10,128,548	49
16. Cash on hand and in banks	1,933,140	96
		<u>\$32,694,629 13</u>

Summary of Assets

Company Funds	\$ 1,716,097	83
Guaranteed Funds	7,269,654	25
Estates, Trusts and Agency Funds	\$32,694,629	13
Grand Total of Assets	<u>\$41,680,381</u>	<u>21</u>

Liabilities*Company Funds**To the Public:*

1. Dividends to shareholders declared and unpaid	\$	30,000	00
2. Provision for Staff Pension Fund		8,259	00
Total	\$	38,259	00

To the Shareholders:

3. Paid-in Capital	\$	1,000,000	00
4. Reserve Fund		600,000	00
5. Balance of Profit and Loss Account		77,838	83
Total	\$	1,677,838	83
Total Company Funds	\$	1,716,097	83

THE CANADA TRUST COMPANY—Continued

Guaranteed Funds

6. Trust deposits		\$ 3,285,589 79
7. Specific Guaranteed Funds	\$ 162,000 00	
Interest due and accrued	3,037 50	
		165,037 50
8. General Guaranteed Funds	\$ 3,782,612 20	
Interest due and accrued	36,414 76	
		3,819,026 96
Total Guaranteed Funds		\$ 7,269,654 25

Estates, Trusts and Agency Funds

9. Estates, Trusts and Agencies	\$32,591,169 13	
10. Due to Company Funds	103,460 00	
		\$32,694,629 13

Summary of Liabilities

Company Funds	\$ 1,716,097 83
Guaranteed Funds	7,269,654 25
Estates, Trusts and Agency Funds	\$32,694,629 13
Grand Total of Liabilities	\$41,680,381 21

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 62,360 86	
(b) Collateral loans	72 71	
(c) Bonds and debentures	7,720 02	
(d) Dividends on stocks	3,500 00	
(e) Other interest earned	7,887 11	
		\$ 81,540 70
2. Profit on sale of securities and real estate		13,362 91
3. Profit in guaranteed funds		86,997 84
4. Agency fees and commissions earned		221,263 74
5. All other revenue for the year		27,723 81
Total		\$ 430,889 00

Expenditure

6. Interest incurred	\$ 306 46
7. Amount by which ledger values of assets were written down	2,692 24
8. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 30,122 49
(b) Provincial	1,069 25
(c) Municipal	2,504 62
	33,696 36
9. Amount transferred to Investment Reserves	29,000 00
10. All other expenses incurred:	
(a) Salaries	\$ 190,493 33
(b) Directors' and Advisory Committee fees	9,282 50
(c) Auditors' fees	9,208 75
(d) Legal fees	923 74
(e) Rents	33,625 00
(f) Travelling expenses	5,172 02
(g) Printing and stationery	3,341 00
(h) Advertising	16,829 98
(i) Postage, telegrams and telephones	4,678 25
(j) Miscellaneous	30,705 82
	304,260 39
11. Net profit transferred to Profit and Loss Account	60,933 55
Total	\$ 430,889 00

THE CANADA TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 76,905 28
2. Amount transferred from Revenue Account	60,933 55
Total	\$ 137,838 83
3. Dividends to shareholders declared during year	\$ 60,000 00
4. Balance of account at 31st December, 1944	77,838 83
Total	\$ 137,838 83

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) June 15th, 1944; (b) July 3rd, 1944; (c) 3%.
 - (a) December 15th, 1944; (b) January 2nd, 1945; (c) 3%.
3. Date appointed for the Annual Meeting—February 14th, 1945.
Date of last Annual Meeting—February 9th, 1944.
4. Amount of interest permanently capitalized during the year, as per detailed summary attached \$ 1,680 04
5. Amount of Company's own Guaranteed Trust Certificates and interest thereon, *due* and unpaid 86,264 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, 1944, 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.
Company Funds:							
Ontario.....(a)	116,722 59	541 46	416 31	3,173 61	120,853 97		617 38
Ontario.....(b)	377,004 91	1,989 34	297 80	2,756 80	382,048 85		
Quebec.....(b)	301,749 82		168 75	1,392 84	303,311 41		
Saskatchewan.....(a)	81,063 58	2,936 68	* 1,385 35	3,755 96	86,370 87		22,823 56
Saskatchewan.....(b)							
Alberta.....(a)	121,529 46	6,234 01	17,134 95	3,962 47	148,860 89		8,808 82
British Columbia.....(b)	39,679 82	70 00	351 20	425 07	40,526 09		
Total.....(a)	319,315 63	9,712 15	16,165 91	10,892 04	356,085 73		32,249 76
Total.....(b)	718,434 55	2,059 34	817 75	4,574 71	725,886 35		
Guaranteed Funds:							
Ontario.....(a)	42,790 78		812 58	1,440 76	45,044 12		
Ontario.....(b)	2,107,406 12	24,887 66	12,275 72	25,340 93	2,169,910 43		35,405 51
Quebec.....(b)	1,585,303 89	477 79	6,204 20	18,938 28	1,610,924 16		2,913 00
Saskatchewan.....(a)	40,846 19		* 2,247 76	2,965 75	41,564 18		
Saskatchewan.....(b)	2,446 38			24 12	2,470 50		
Alberta.....(a)	52,901 86	110 13	342 73	2,003 93	55,358 65		12 25
British Columbia.....(b)	74,515 40	247 00	455 95	1,029 35	76,247 70		
Total.....(a)	136,538 83	110 13	* 1,092 45	6,410 44	141,966 95		12 25
Total.....(b)	3,769,671 79	25,612 45	18,935 87	45,332 68	3,859,552 79		38,318 51
Total Guaranteed Funds.	3,906,210 62	25,722 58	17,843 42	51,743 12	4,001,519 74		38,330 76
Total Company Funds...	1,037,750 18	11,771 49	16,983 66	15,466 75	1,081,972 08		32,249 76

*Credit.

CAPITAL TRUST CORPORATION, LIMITED—Continued

6. Book value of stocks.	\$	47,183	00
7. Cash on hand		17,911	64
8. Cash on deposit with chartered banks in Canada		12,740	08
9. Advances to estates, trusts, etc., under administration		854	10
10. All other assets		7,963	25
Total Company Funds	\$	1,265,646	43

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages	\$	3,641,384	76
Agreements for sale		18,718	40
Interest due		7,874	86
Interest accrued		36,050	68
	\$	3,704,028	70

(See Schedule B)

12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$	156,054	00
Interest due		113	99
		156,167	99
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	635,788	60
Interest accrued		2,842	61
	\$	638,631	21
(b) Provincial and Provincial Guaranteed	\$	2,030,280	59
Interest accrued		13,655	21
		2,043,935	80
		2,682,567	01
14. Cash on hand		54,752	92
15. Cash on deposit with chartered banks in Canada		178,075	61
Total Guaranteed Funds	\$	6,775,592	23

Estates, Trusts and Agency Funds

16. Unrealized assets and investments	\$	8,376,961	02
17. Cash on hand and in banks		631,130	57
	\$	9,008,091	59

Summary of Assets

Company Funds	\$	1,265,646	43
Guaranteed Funds		6,775,592	23
Estates, Trusts and Agency Funds		9,008,091	59
Grand Total of Assets	\$	17,049,330	25

*Liabilities**Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	12,028	52
2. Dividends to shareholders declared and unpaid		17,715	00
3. Investment reserves		25,000	00
4. All other liabilities		13,904	13
Total	\$	68,647	65

To the Shareholders:

5. Paid-in Capital	\$	885,751	99
6. Reserve Fund		170,000	00
7. General Contingency Reserve		130,000	00
8. Balance of Profit and Loss Account		11,246	79

Total \$ 1,196,998 78

Total Company Funds \$ 1,265,646 43

CAPITAL TRUST CORPORATION, LIMITED—Continued

Guaranteed Funds

9. Trust Savings		\$ 2,815,698 72
10. Specific Guaranteed Funds	\$ 3,804,895 43	
Interest due and accrued	154,998 08	
		<u>3,959,893 51</u>
Total Guaranteed Funds		\$ <u>6,775,592 23</u>

Estates, Trusts and Agency Funds

11. Estates, Trusts and Agencies	\$ 9,007,237 49	
12. Due to Company Funds	854 10	
		<u>9,008,091 59</u>

Summary of Liabilities

Company Funds	\$ 1,265,646 43
Guaranteed Funds	6,775,592 23
Estates, Trusts and Agency Funds	9,008,091 59
	<u><u>\$17,049,330 25</u></u>

REVENUE ACCOUNT

Income

1. Rents earned, net —on office premises		\$ 435 48
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 15,637 97	
(b) Collateral loans	1,094 63	
(c) Bonds and debentures	18,503 90	
(d) Dividends on stocks	458 01	
(e) Other interest earned	3,971 47	
		<u>39,665 98</u>
3. Profit on sale of securities and real estate		4,217 72
4. Profit in guaranteed funds		99,788 50
5. Agency fees and commissions earned		91,750 84
6. All other revenue for the year		14,873 01
		<u><u>\$ 250,731 53</u></u>

Expenditure

7. Loss on sale of securities and real estate owned	\$ 22,180 99
8. Amount by which ledger values of assets were written down	6,659 75
9. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 26,945 59
(b) Provincial	692 83
(c) Municipal	3,176 45
	<u>30,814 87</u>
10. Commissions on loans and on sale of real estate	5,155 13
11. Amount transferred to Investment Reserves	1,396 81
12. All other expenses incurred:	
(a) Salaries	\$ 106,592 74
(b) Directors' and Advisory Committee fees	2,610 00
(c) Auditors' fees	2,500 00
(d) Legal fees	2,398 92
(e) Rents	12,690 00
(f) Travelling expenses	1,218 69
(g) Printing and stationery	4,090 90
(h) Advertising	6,169 68
(i) Postage, telegrams, telephones and express	3,757 32
(j) Maintenance of Office Premises	1,181 15
(k) Miscellaneous	17,207 39
	<u>160,416 79</u>
13. Net profit transferred to Profit and Loss Account	24,107 19
	<u><u>\$ 250,731 53</u></u>

CAPITAL TRUST CORPORATION, LIMITED—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 11,140 95
2. Amount transferred from Revenue Account	24,107 19
3. Adjustment from Reserve for Accrued Taxes	6,713 65
Total	\$ 41,961 79
4. Dividends to shareholders declared during year	\$ 17,715 00
5. Amount transferred to Reserve Fund	10,000 00
6. Provision for Pension Fund	3,000 00
7. Balance of account at 31st December, 1944	11,246 79
Total	\$ 41,961 79

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, 1944; (b) March 1st, 1945; (c) \$2.00 per share.	
3. Date appointed for the Annual Meeting—February 13th, 1945. Date of last Annual Meeting—February 15th, 1944.	
4. Amount of interest permanently capitalized during the year	\$ 1,136 12
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	116,355 80

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, 1944, 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)	276,924	21	41 67	cr. 16701	1,913 18	278,962	73	
Ontario.....(a)	2,220	00			47 44	2,267	44	
Quebec.....(b)	41,361	59	321 48		276 28	41,959	35	
Guaranteed Funds:								
Ontario.....(b)	3,326,681	99	1,358 31	536 53	33,909 33	3,362,486	16	
Ontario.....(a)	4,223	04			75 16	4,298	20	
Quebec.....(b)	327,541	31	298 51	7,338 33	2,066 19	337,244	34	100,094 59
Total Company....	320,505	80	279 81	167 01	2,236 90	323,189	52	
Total Guaranteed...	3,658,446	34	1,656 82	7,874 86	36,050 68	3,704,028	70	100,094 59
Grand Total.....	3,978,952	14	1,936 63	8,041 86	38,287 58	4,027,218	22	100,094 59

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

5. Book value of stocks	\$ 252,570 14	
Accrued dividends thereon	682 04	
	<hr/>	\$ 253,252 18
6. Cash on hand		1,925 00
7. Cash on deposit with chartered banks in Canada, \$115,341.33; elsewhere, \$67.40		115,408 73
8. Advances to estates, trusts, etc., under administration		6,450 00
9. Accrued fees and charges for administering estates		17,537 04
10. All other assets		5,951 34
		<hr/>
Total Company Funds		\$ 1,800,510 35

Guaranteed Funds

11. Amount secured by mortgages on real estate including:		
First Mortgages	\$ 481,143 39	
Interest due	257 63	
Interest accrued	4,874 24	
	<hr/>	\$ 486,275 26

(See Schedule B)

12. Amount of loans, secured by stocks, bonds and other collateral:		
Principal	\$ 1,297,712 12	
Interest accrued	4,298 04	
	<hr/>	1,302,010 16
13. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 1,866,606 07	
Interest accrued	10,124 26	
	<hr/>	\$ 1,876,730 33
(b) Provincial and Provincial Guaranteed	\$ 756,294 96	
Interest accrued	5,787 24	
	<hr/>	762,082 20
(c) Canadian municipalities, school districts and rural telephone companies	\$ 243,485 50	
Interest accrued	1,494 22	
	<hr/>	244,979 72
(d) All other bonds	\$ 86,256 33	
Interest accrued	1,227 29	
	<hr/>	87,483 62
		<hr/>
14. Cash on hand		2,971,275 87
		12,000 00
15. Cash on deposit with chartered banks in Canada		1,221,982 39
		<hr/>
Total Guaranteed Funds		\$ 5,993,543 68

Estates, Trusts and Agency Funds

16. Unrealized assets	\$18,932,747 78	
17. Investments	3,544,461 12	
18. Cash on hand and in banks	941,056 93	
	<hr/>	23,418,265 83

Summary of Assets

Company Funds	\$ 1,800,510 35
Guaranteed Funds	5,993,543 68
Estates, Trusts and Agency Funds	23,418,265 83
	<hr/>
Grand Total of Assets	\$31,212,319 86

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	\$	41,331 19
2. Dividends to shareholders declared and unpaid		10,000 00
3. Other expenses due and accrued		20,781 19
4. Investment reserves		126,449 90
5. All other liabilities		12,188 55
 Total	\$	<u>210,750 83</u>

To the Shareholders:

6. Paid-in Capital	\$	1,000,000 00
7. Reserve Fund		500,000 00
8. Balance of Profit and Loss Account		89,759 52
 Total	\$	<u>1,589,759 52</u>
 Total Company Funds	\$	<u>1,800,510 35</u>

Guaranteed Funds

9. Trust deposits	\$	5,304,029 88
10. Specific Guaranteed Funds	\$	579,823 16
Interest due and accrued		1,234 74
		<u>581,057 90</u>
11. General Guaranteed Funds		108,455 90
 Total Guaranteed Funds	\$	<u>5,993,543 68</u>

Estates, Trusts and Agency Funds

12. Estates	\$	9,230,816 67
13. Trusts and Agencies		14,180,999 16
14. Due to Company Funds		6,450 00
		<u>\$23,418,265 83</u>

Summary of Liabilities

Company Funds	\$	1,800,510 35
Guaranteed Funds		5,993,543 68
Estates, Trusts and Agency Funds		23,418,265 83
 Grand Total of Liabilities	\$	<u>\$31,212,319 86</u>

REVENUE ACCOUNT

Income

1. Rents earned, net —on office premises		1,822 29
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$	11,803 43
(b) Collateral loans		6,199 66
(c) Bonds and debentures		31,082 53
(d) Dividends on stocks		10,640 54
(e) Bank deposits		280 54
(f) Other interest earned		1,648 19
		<u>61,654 89</u>
3. Profit on sale of securities		10,717 67
4. Amounts recovered on assets previously written down		13,204 32
5. Amount by which ledger values of assets were written up		291 37
6. Profit in guaranteed funds		64,174 53
7. Agency fees and commissions earned		495,883 08
 Total	\$	<u>\$ 647,748 15</u>

CHARTERED TRUST AND EXECUTOR COMPANY—Continued

Expenditure

8. Loss on sale of securities and real estate owned		\$	8,559	92
9. Amount by which ledger values of assets were written down			10,292	82
10. License fees and taxes other than taxes on real estate:				
(a) Dominion	\$	60,958	16	
(b) Provincial		836	69	
(c) Municipal		6,062	17	
				67,857 02
11. Commissions on loans and on sale of real estate			63,616	15
12. Amount transferred to Investment Reserves			12,307	94
13. Balance of goodwill of business acquired by Montreal Branch			4,976	67
14. All other expenses incurred:				
(a) Salaries	\$	280,269	63	
(b) Directors' and Advisory Committee fees		4,716	10	
(c) Auditors' fees		4,750	00	
(d) Legal fees		754	47	
(e) Rents		27,368	00	
(f) Travelling expenses		1,073	98	
(g) Printing and stationery		7,170	36	
(h) Advertising		9,894	91	
(i) Postage, telegrams, telephones and express		7,508	52	
(j) Commission for securing mortgages loans		90	00	
(k) Miscellaneous		40,625	95	
				384,221 92
15. Net profit transferred to Profit and Loss Account			95,915	71
Total		\$	647,748	15

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	133,843	81
2. Amount transferred from Revenue Account		95,915	71
3. Amount transferred from General Investment Reserve		150,000	00
Total	\$	379,759	52
4. Dividends to shareholders declared during year	\$	40,000	00
5. Amount transferred to Reserve Fund		250,000	00
6. Balance of account at 31st December, 1944		89,759	52
Total	\$	379,759	52

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 18th, 1943; (b) January 3rd, 1944; (c) 1%.			
(a) January 27th, 1944; (b) April 1st, 1944; (c) 1%.			
(a) May 18th, 1944; (b) July 1st, 1944; (c) 1%.			
(a) June 29th, 1944; (b) October 1st, 1944; (c) 1%.			
3. Date appointed for the Annual Meeting—February 22nd, 1945.			
Date of last Annual Meeting—February 17th, 1944.			
4. In the case of any Company whose Stocks, Bonds or Debenture are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, the aggregate amount of such loans is	\$	700	00
The aggregate amount of instalments of principal in arrears		700	00
Amount of interest on such loans taken credit for in the Revenue Account for the year		231	21
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department		752,328	95

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 Corporations 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, 1944, 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)	22,033 34		421 15	22,454 49	
Ontario.....(b)	209,880 91	223 55	2,083 97	212,188 43	
Guaranteed Funds:					
Ontario.....(a)	21,850 00		362 89	22,212 89	
Ontario.....(b)	459,293 39	257 63	4,511 35	464,062 37	
Total.....(a)	43,883 34		784 04	44,667 38	
Total.....(b)	669,174 30	481 18	6,595 32	676,250 80	
Grand Total.....	713,057 64	481 18	7,379 36	720,918 18	

CROWN TRUST COMPANY

Head Office, Montreal, Quebec

OFFICERS

President—R. W. STEELE Vice-President and Managing Director—IRVING P. REXFORD
 Vice-President—W. RALPH SALTER, K.C.
 Assistant General Manager—W. HESPELER JACKSON
 Assistant General Manager and Secretary—JAMES G. MCKAY

DIRECTORS

R. W. STEELE	R. C. BERKINSHAW
IRVING P. REXFORD	JOHN I. RANKIN
W. RALPH SALTER, K.C.	STUART B. PLAYFAIR
GERALD W. BIRKS	JAMES G. ROSS
F. WILSON FAIRMAN	JOHN W. ROSS
W. A. EDEN	ARNOLD WAINWRIGHT, K.C.
H. JASPER HUMPHREY	P. R. WALTERS
ARTHUR LYMAN	ARTHUR B. WOOD
J. A. MANN, K.C.	ARTHUR H. CAMPBELL
W. P. O'BRIEN	F. J. CAMPBELL

Auditors—P. S. ROSS & SONS, C.A.

CAPITAL

Amount of Capital Stock authorized (50,000 shares of \$100.00 each)	\$ 5,000,000 00
Amount subscribed	1,000,000 00
Amount paid in cash	1,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises	\$ 379,593 13
2. Book value of real estate:	
Freehold land (including buildings)	11,204 73
3. Amount secured by mortgages on real estate including:	
First mortgages	\$ 267,749 40
Interest due	920 33
Interest accrued	2,154 00
	<u>270,823 73</u>
(See Schedule B)	
4. Amount of loans secured by stocks, bonds and other collateral:	
Principal	152,500 00
5. Book value of bonds, debentures and debenture stocks:	
(a) Government and Government Guaranteed:	
Dominion and United Kingdom	\$ 209,985 00
Interest accrued	1,025 00
	<u>\$ 211,010 00</u>
(b) Provincial and Provincial Guaranteed:	
Interest accrued	\$ 24,250 00
	125 00
	<u>24,375 00</u>
(c) All other bonds	\$ 48,342 50
Interest accrued	412 08
	<u>48,754 58</u>
	284,139 58
6. Book value of stocks	106,523 73
7. Cash on hand	11,378 39
8. Cash on deposit with chartered banks in Canada	123,691 58
9. Advances to estates, trusts, etc., under administration	120,000 00
10. All other assets	11,338 09
Total Company Funds	<u>\$ 1,471,192 96</u>

CROWN TRUST COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages	\$	306,251 65	
Interest due		882 26	
Interest accrued		3,873 58	
		<u> </u>	\$ 311,007 49
		<i>(See Schedule B)</i>	
12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$	345,291 13	
Interest due		14 86	
		<u> </u>	345,305 99
13. Book value of bonds, debentures and debenture stocks:			
Government and Government Guaranteed:			
Dominion and United Kingdom	\$	700,000 00	
Interest accrued		6,125 00	
		<u> </u>	706,125 00
14. Cash on deposit with chartered banks in Canada			406,454 61
Total Guaranteed Funds	\$	<u>1,768,893 09</u>	

Estates, Trusts and Agency Funds

15. Unrealized assets and investments	\$36,818,862 19	
16. Cash on hand and in banks	492,150 81	
	<u> </u>	\$37,311,013 00

Summary of Assets

Company Funds	\$ 1,471,192 96
Guaranteed Funds	1,768,893 09
Estates, Trusts and Agency Funds	37,311,013 00
Grand Total of Assets	<u>\$40,551,099 05</u>

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	20,084 53
2. Other expenses due and accrued		3,400 00
Total	\$	<u>23,484 53</u>

To the Shareholders:

3. Paid-in Capital	\$	1,000,000 00
4. Reserve Fund		400,000 00
5. Balance of Profit and Loss Account		47,708 43
Total	\$	<u>1,447,708 43</u>
Total Company Funds	\$	<u>1,471,192 96</u>

Guaranteed Funds

6. Trust deposits	\$	1,733,393 09
7. Specific Guaranteed Funds		35,500 00
Total Guaranteed Funds	\$	<u>1,768,893 09</u>

Estates, Trusts and Agency Funds

8. Estates, Trusts and Agencies	\$37,191,013 00
9. Due to Company Funds	120,000 00
	<u> </u>
	\$37,311,013 00

CROWN TRUST COMPANY—Continued

Summary of Liabilities

Company Funds	\$ 1,471,192 96
Guaranteed Funds	1,768,893 09
Estates, Trusts and Agency Funds	37,311,013 00
Grand Total of Liabilities	<u>\$40,551,099 05</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$	14,925 35	
(b) Collateral loans		11,264 92	
(c) Bonds and debentures		10,429 94	
(d) Dividends on stocks		4,200 00	
		<u>\$</u>	40,820 21
2. Profit on sale of securities and real estate	\$		6,295 47
3. Profit in guaranteed funds			43,955 70
4. Agency fees and commissions earned			143,671 78
5. All other revenue for the year			10,615 45
Total	\$		<u>245,358 61</u>

Expenditure

6. Interest incurred			\$ 2,672 52
7. Amount by which ledger values of assets were written down			9,557 22
8. License fees and taxes other than taxes on real estate:			
(a) Dominion	\$	36,259 53	
(b) Provincial		709 82	
(c) Municipal		1,551 79	
		<u>\$</u>	38,521 14
9. All other expenses incurred:			
(a) Salaries	\$	92,519 58	
(b) Directors' and Advisory Committee fees		4,680 00	
(c) Auditors' fees		2,400 00	
(d) Legal fees		95 17	
(e) Rents		1,800 00	
(f) Travelling expenses		2,287 77	
(g) Printing and stationery		3,915 88	
(h) Advertising		6,274 74	
(i) Postage, telegrams, telephones and express		3,834 80	
(j) Maintenance of Office Premises		15,340 65	
(k) Miscellaneous		17,113 88	
		<u>\$</u>	150,262 47
10. Net profit transferred to Profit and Loss Account			44,345 26
Total	\$		<u>245,358 61</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 43,363 17
2. Amount transferred from Revenue Account	44,345 26
Total	<u>\$ 87,708 43</u>
3. Dividends to shareholders declared during year	\$ 40,000 00
4. Balance of account at 31st December, 1944	47,708 43
Total	<u>\$ 87,708 43</u>

CROWN TRUST COMPANY—Continued

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$196,500.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
March 15th, June 15th, September 15th, December 15th, 1944; 1% quarterly.
3. Date appointed for the Annual Meeting—February 1st, 1945.
Date of last Annual Meeting—February 3rd, 1944.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department \$ 10,170 80
5. Advances have been made to estates, trusts and agencies, during the year from which fees were paid to the company 4,199 79

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, 1944, 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:									
Quebec.....(b)	267,749	40	920	33	2,154	00	270,823	73	172 50
Guaranteed Funds:									
Quebec.....(b)	306,251	65	882	26	3,873	58	311,007	49	.....
Total.....	574,001	05	1,802	59	6,027	58	581,831	22	172 50

THE EASTERN TRUST COMPANY—Continued

Guaranteed Funds

9. Amount secured by mortgages on real estate including:			
First mortgages.....	\$ 1,409,075	09	
Interest due	207	00	
Interest accrued	6,196	95	
			\$ 1,415,479 04
			(See Schedule B)
10. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$ 1,032,052	26	
Interest accrued.....	138	80	
			1,032,191 06
11. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom..	\$ 3,852,061	19	
Interest accrued.....	5,362	99	
			\$ 3,857,424 18
(b) Provincial and Provincial Guaranteed.....	\$ 527,047	00	
Interest accrued	1,383	55	
			528,430 55
(c) Canadian municipalities, school districts and rural telephone companies.....	\$ 1,188,116	46	
Interest accrued	4,899	80	
			1,193,016 26
(d) All other bonds.....	\$ 1,251,630	73	
Interest accrued	6,171	04	
			1,257,801 77
			6,836,672 76
12. Cash on deposit with chartered banks in Canada			50,987 01
Total Guaranteed Funds			\$ 9,335,329 87

Estates, Trusts and Agency Funds

13. Unrealized assets	\$ 4,685,748	49	
14. Investments	62,766,221	34	
15. Cash on hand and in banks	1,293,059	22	
			\$68,745,029 05

Summary of Assets

Company Funds	\$ 1,524,362	50
Guaranteed Funds	9,335,329	87
Estates, Trusts and Agency Funds	68,745,029	05
Grand Total of Assets	\$79,604,721	42

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$ 76,310	78
2. Dividends to shareholders declared and unpaid	20,000	00
Total	\$ 96,310	78

To the Shareholders:

3. Paid-in Capital	\$ 1,000,000	00
4. Reserve Fund	400,000	00
5. Balance of Profit and Loss Account	28,051	72
Total	\$ 1,428,051	72
Total Company Funds	\$ 1,524,362	50

THE EASTERN TRUST COMPANY—Continued

Guaranteed Funds

6. Specific Guaranteed Funds	\$ 1,271,428 54
7. General Guaranteed Funds	8,063,901 33
Total Guaranteed Funds	<u>\$ 9,335,329 87</u>

Estates, Trusts and Agency Funds

8. Estates, Trusts and Agencies	\$68,632,189 99
9. Due to Company Funds	112,839 06
	<u>\$68,745,029 05</u>

Summary of Liabilities

Company Funds	\$ 1,524,362 50
Guaranteed Funds	9,335,329 87
Estates, Trusts and Agency Funds	68,745,029 05
Grand Total of Liabilities	<u><u>\$79,604,721 42</u></u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 30,022 45	
(b) Collateral loans	5,278 88	
(c) Bonds and debentures	27,290 83	
(d) Dividends on stocks	5,710 00	
(e) Advances	2,742 86	
		<u>\$ 71,045 02</u>
2. Profit on sale of securities and real estate		6,083 60
3. Profit in guaranteed funds		104,983 80
4. Agency fees and commissions earned		252,555 82
5. All other revenue for the year—Real estate rents		1,697 69
6. Rent safe deposit boxes		4,804 41
Total		<u><u>\$ 437,774 96</u></u>

Expenditure

7. Amount by which ledger values of assets were written down	\$ 11,280 15
8. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 55,000 00
(b) Provincial	936 56
(c) Municipal	3,858 12
(d) Government of Newfoundland	11,098 46
	<u>70,893 14</u>
9. All other expenses incurred:	
(a) Salaries	\$ 176,419 45
(b) Directors' and Advisory Committee fees	11,850 00
(c) Auditors' fees	3,887 00
(d) Legal fees	207 16
(e) Rents	24,758 59
(f) Travelling expenses	5,562 45
(g) Printing and stationery	4,341 55
(h) Advertising	7,957 54
(i) Postage, telegrams, telephones and express	5,899 52
(j) Miscellaneous	29,170 16
	<u>270,053 42</u>
10. Transferred to Staff Pension Fund	5,000 00
11. Net profit transferred to Profit and Loss Account	80,548 25
Total	<u><u>\$ 437,774 96</u></u>

THE EASTERN TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	27,503 47
2. Amount transferred from Revenue Account		80,548 25
3. Amount transferred from Investment Reserve		50,000 00
Total	\$	158,051 72
4. Dividends to shareholders declared during year	\$	80,000 00
5. Amount transferred to Reserve Fund		50,000 00
6. Balance of account at 31st December, 1944		28,051 72
Total	\$	158,051 72

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$200,000.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - (a) December 6th, 1943; (b) January 3rd, 1944; (c) 2%.
 - (a) March 1st, 1944; (b) April 1st, 1944; (c) 2%.
 - (a) June 7th, 1944; (b) July 2nd, 1944; (c) 2%.
 - (a) September 6th, 1944; (b) October 2nd, 1944; (c) 2%.
3. Date appointed for the Annual Meeting—February 14th, 1945.
Date of last Annual Meeting—February 16th, 1944.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department \$ 696,503 30

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, 1944, 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:					
Nova Scotia.....(b)	358,735 35		2,244 92	369,980 27	
Nova Scotia.....(a)	28,193 26		148 38	28,341 64	
New Brunswick.....(b)	69,657 23		384 04	70,041 27	
Prince Edward Island.....(b)	29,500 00		286 19	29,786 19	
Quebec.....(a)	6,233 34		29 03	6,262 37	
Quebec.....(b)	15,175 00		233 73	15,408 73	
Total.....	507,494 18		3,326 29	510,820 47	
Guaranteed Funds:					
Nova Scotia.....(b)	781,597 81		2,562 56	784,160 37	
Nova Scotia.....(a)	87,168 19		326 06	87,494 25	
New Brunswick.....(b)	192,666 00		1,691 58	194,357 58	
Prince Edward Island.....(b)	20,635 00		108 30	20,743 30	
Prince Edward Island.....(a)	20,380 63		179 19	20,559 82	
Quebec.....(b)	59,300 00		394 24	59,694 24	
Ontario.....(b)	16,418 27			16,418 27	
Newfoundland.....(b)	230,909 19	207 00	935 02	232,051 21	
Total.....	1,409,075 09	207 00	6,196 95	1,415,479 04	Nil
Grand Total.....	1,916,569 27	207 00	9,523 24	1,926,299 51	

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY
Head Office, Owen Sound, Ontario

OFFICERS

President—C. A. FLEMING, F.C.A. Manager—O. E. MANNING
 Vice-Presidents—W. S. MIDDLEBRO, K.C. Secretary-Treasurer—W. M. TELFORD
 G. D. FLEMING

DIRECTORS

DR. A. L. DANARD DR. R. HOWEY
 DR. G. H. HOLMES E. N. COOPER
 G. D. McLAUCHLAN J. G. FRASER
 O. E. MANNING W. L. BROWN

W. B. LEMON

Auditors—C. L. VANWYCK and JAMES H. VANOVERBEEK

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$50.00 each)	\$ 1,000,000 00
Amount subscribed	544,700 00
Amount paid in cash	544,700 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises		\$ 35,368 29
2. Book value of real estate: Freehold land (including buildings)		70,175 38
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 162,770 11	
Agreements for sale	60,610 65	
Interest due	4,990 49	
Interest accrued	2,931 11	
		231,302 36
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral \$18,800.00 of the Company's own stock upon which \$18,800.00 has been paid.)		
Principal	\$ 80,523 78	
Interest accrued	504 32	
		81,028 10
5. Book value of bonds, debentures and debenture stocks:		
(a) Canadian municipalities, school districts and rural telephone companies	\$ 23,227 79	
Interest accrued	54 60	
	\$ 23,282 39	
(b) All other bonds	\$ 105,327 74	
Interest accrued	604 88	
	105,932 62	
		129,215 01
6. Book value of stocks		181,756 46
7. Cash on hand		14,859 73
8. Cash on deposit with chartered banks in Canada		6,955 71
9. Advances to estates, trusts, etc., under administration		12,341 70
10. All other assets		14,287 99
		\$ 777,290 73
Total Company Funds		

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages	\$ 1,011,897	28	
Agreements for sale	33,362	45	
Interest due	2,429	85	
Interest accrued	14,064	44	
			\$ 1,061,754 02
	(See Schedule B)		
12. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$ 2,042,197	03	
Interest accrued	11,521	18	
			\$ 2,053,718 21
(b) Provincial and Provincial Guaranteed	\$ 729,981	12	
Interest accrued	29,334	80	
			759,315 92
(c) Canadian municipalities, school districts and rural telephone companies	\$ 312,697	18	
Interest accrued	2,703	58	
			315,400 76
(d) All other bonds	\$ 414,254	30	
Interest accrued	4,460	27	
			418,714 57
13. Book value of Stocks			3,547,149 46
14. Cash on hand			212,473 18
15. Cash on deposit with chartered banks in Canada			33,503 90
			290,415 93
Total Guaranteed Funds			\$ 5,145,296 49

Estates, Trusts and Agency Funds

16. Unrealized assets	\$ 1,562,956	52	
17. Investments	414,818	06	
18. Cash on hand and in banks	275,716	54	
			\$ 2,253,491 12

Summary of Assets

Company Funds	\$ 777,290	73
Guaranteed Funds	5,145,296	49
Estates, Trusts and Agency Funds	2,253,491	12
Grand Total of Assets	\$ 8,176,078	34

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$ 2,777	82
2. Investment reserves	129,997	01
Total	\$ 132,774	83

To the Shareholders:

3. Paid-in Capital	\$ 544,700	00
4. Reserve Fund	75,000	00
5. General Contingency Reserve	24,815	90
Total	\$ 644,515	90
Total Company Funds	\$ 777,290	73

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

6. Trust deposits		\$ 2,256,733 73
7. General Guaranteed Funds	\$ 2,863,704 36	
Interest due and accrued	24,858 40	
		<u>2,888,562 76</u>
Total Guaranteed Funds		<u>\$ 5,145,296 49</u>

Estates, Trusts and Agency Funds

8. Estates	\$ 1,938,752 52	
9. Trusts and Agencies	302,396 90	
10. Due to Company Funds	12,341 70	
		<u>\$ 2,253,491 12</u>

Summary of Liabilities

Company Funds	\$ 777,290 73
Guaranteed Funds	5,145,296 49
Estates, Trusts and Agency Funds	2,253,491 12
Grand Total of Liabilities	<u>\$ 8,176,078 34</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 14,011 18	
(b) Collateral loans	2,751 40	
(c) Bonds and debentures	7,569 39	
(d) Dividends on stocks	9,397 85	
		<u>\$ 33,729 82</u>
2. Profit on sale of securities and real estate		3,978 49
3. Profit in guaranteed funds		51,667 81
4. Agency fees and commissions earned		14,969 23
5. All other revenue for the year		4,993 65
Total		<u>\$ 109,339 00</u>

Expenditure

6. Interest incurred	\$ 1,244 16
7. Loss on sale of securities and real estate owned	1,716 02
8. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 8,500 00
(b) Provincial	255 00
(c) Municipal	499 55
	<u>9,254 55</u>
9. Commissions on loans and on sale of real estate	876 46
10. Amount transferred to Investment Reserves	3,878 49
11. All other expenses incurred:	
(a) Salaries	\$ 25,671 58
(b) Directors' and Advisory Committee fees	1,154 00
(c) Auditors' fees	600 00
(d) Legal fees	28 00
(e) Travelling expenses	1,323 45
(f) Printing and stationery	2,073 47
(g) Advertising	4,372 86
(h) Postage, telegrams, telephones and express	2,323 50
(i) Commission on sale of G.I. Certificates	2,668 79
(j) Maintenance of Office Premises	3,653 33
(k) Miscellaneous	5,460 03
	<u>49,329 01</u>
12. Net profit transferred to Profit and Loss Account	43,040 31
Total	<u>\$ 109,339 00</u>

THE GREY AND BRUCE TRUST AND SAVINGS COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	Nil
2. Amount transferred from Revenue Account	\$ 43,040 31
Total	\$ 43,040 31
3. Dividends to shareholders declared during year	\$ 27,235 00
4. Amount transferred to General Contingency Reserve	15,805 31
5. Balance of account at 31st December, 1944	Nil
Total	\$ 43,040 31

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$49,000.00.	
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:	
(a) June 5th, 1944; (b) June 20th, 1944; (c) 2% and Bonus ½%.	
(a) December 1st, 1944; (b) December 20th, 1944; (c) 2% and Bonus ½%.	
3. Date appointed for the Annual Meeting—February 14th, 1945.	
Date of last Annual Meeting—February 22nd, 1944.	
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	\$ 241,850 15
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid	27,915 41

CONSTATING INSTRUMENTS

The Grey and Bruce Trust and Savings Company, cited 16 Geo. V (1926), c. 123. This Act confirms the amalgamation of The Grey and Bruce Loan Company and The Owen Sound Loan and Savings Company, and constitutes the amalgamated corporation a new corporation under the name of The Grey and Bruce Trust and Savings Company, with Head Office in the City of Owen Sound, and empowers the new corporation to carry on the business of a trust company under The Loan and Trust Corporations Act.

The Grey and Bruce Loan Company was incorporated under The Buildings Societies Act, R.S.O. 1887, c. 169, as a permanent building society under the name of The Owen Sound, Grey, and Bruce Loan and Savings Company, by declaration filed with the Clerk of the Peace for the County of Grey, May 10th, 1889. The corporate name was by Order-in-Council of Ontario, September 15th, 1897, changed to The Grey and Bruce Loan Company.

The Owen Sound Loan and Savings Company was incorporated under The Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Grey on the 1st April, 1889.

The date of incorporation of The Grey and Bruce Trust and Savings Company being April 8th, 1926.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, 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	(a) Farm	(b) Urban	(a) Farm	(b) Urban	(a) Farm	(b) Urban	(a) Farm	(b) Urban	(a) Farm	(b) Urban
Company Funds:												
Ontario.....(a)	100,577 95		29 15		2,986 95		1,065 05		104,659 10		3,584 77	
Ontario.....(b)	122,539 27		234 39		2,003 54		1,866 06		126,643 26		684 28	
Guaranteed Funds:												
Ontario.....(a)	215,820 72				616 45		3,360 12		219,797 29			
Ontario.....(b)	829,400 20		38 81		1,813 40		10,704 32		841,956 73			
Total.....(a)	316,398 67		29 15		3,603 40		4,425 17		324,456 39		3,584 77	
Total.....(b)	951,939 47		273 20		3,816 94		12,570 38		968,599 99		684 28	
Total.....	1,268,338 14		302 35		7,420 34		16,995 55		1,293,056 38		4,269 05	

GUARANTY TRUST COMPANY OF CANADA

Head Office, Windsor, Ontario

Executive Office, Toronto, Ontario

OFFICERS

President—E. BLAKE WINTER
 Vice-Presidents—J. WILSON BERRY
 F. H. LESLIE
 ROBERT MAISEY
 E. M. PROCTOR

General Manager—J. WILSON BERRY
 Secretary—J. A. THOMPSON
 Treasurer—EDWARD T. BERRY

DIRECTORS

E. BLAKE WINTER	L. A. LANDRIAU, K.C.
W. H. FURLONG, K.C.	G. G. ROBINSON
J. WILSON BERRY	LOUIS BLAKE DUFF
ROBERT MAISEY	FRANK H. LESLIE
J. M. HAYES	GEORGE B. SNYDER, M.D.
E. C. KENNING, K.C.	E. M. PROCTOR, B.A.Sc.
J. R. MORRIS, K.C.	

Auditors—BROKENSHIRE, 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	380,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises		\$ 19,468 76
2. Book value of real estate:		
Freehold land (including buildings)		1 00
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 140,887 72	
Agreements for sale	41,288 07	
Interest due	304 02	
Interest accrued	1,505 53	
	183,985 34	
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$ 13,791 09	
Interest accrued	23 03	
	13,814 12	
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 205,130 75	
Interest accrued	1,934 29	
	\$ 207,065 04	
(b) Canadian municipalities, school districts and rural telephone companies	\$ 172,116 10	
Interest accrued	2,702 41	
	174,818 51	
(c) All other bonds	\$ 88,650 00	
Interest accrued	1,175 66	
	89,825 66	
	471,709 21	
6. Cash on hand		41,114 12
7. Cash on deposit with chartered banks in Canada	(Debit)	24,844 43
8. Advances to estates, trusts, etc., under administration		2,500 00
9. All other assets		12,794 80
	\$ 720,542 92	
Total Company Funds		\$ 720,542 92

GUARANTY TRUST COMPANY OF CANADA—Continued

Guaranteed Funds

10. Amount secured by mortgages on real estate including:			
First mortgages	\$	478,424	78
Agreements for sale		31,523	07
Interest due		633	77
Interest accrued		3,518	11
			\$ 514,099 73
			(See Schedule B)
11. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$	341,086	06
Interest accrued		1,158	81
			342,244 87
12. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	1,194,797	50
Interest accrued		11,461	22
			\$ 1,206,258 72
(b) Provincial and Provincial Guaranteed	\$	629,739	00
Interest accrued		5,055	67
			634,794 67
(c) Canadian municipalities, school districts and rural telephone companies	\$	574,195	97
Interest accrued		5,611	54
			579,807 51
(d) All other bonds	\$	50,975	00
Interest accrued		475	66
			51,450 66
			2,472,311 56
13. Cash on hand			33,603 18
14. Cash on deposit with chartered banks in Canada			45,378 52
			\$ 3,407,637 86
Total Guaranteed Funds			\$ 3,407,637 86

Estates, Trusts and Agency Funds

15. Unrealized assets	\$14,171,094	33
16. Investments	1,062,578	77
17. Cash on hand and in banks	649,729	22
		\$15,883,402 32

Summary of Assets

Company Funds	\$	720,542	92
Guaranteed Funds		3,407,637	86
Estates, Trusts and Agency Funds		15,883,402	32
Grand Total of Assets		\$20,011,583	10

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	9,617	17
2. Dividends to shareholders declared and unpaid		4,725	51
3. Investment reserves		11,000	00
Total	\$	25,342	68

To the Shareholders:

4. Paid-in Capital	\$	380,000	00
5. Reserve Fund		269,000	00
6. General Contingency Reserve		40,711	97
7. Balance of Profit and Loss Account		5,488	27

Total

Total Company Funds

\$ 720,542 92

GUARANTY TRUST COMPANY OF CANADA—Continued

Guaranteed Funds

8. Trust deposits		\$ 2,051,063 43
9. General Guaranteed Funds	\$ 1,342,614 56	
Interest accrued	13,959 87	
		1,356,574 43
Total Guaranteed Funds		\$ 3,407,637 86

Estates, Trusts and Agency Funds

10. Estates	\$ 4,974,249 28	
11. Trusts and Agencies	10,906,653 04	
12. Due to Company Funds	2,500 00	
		\$15,883,402 32

Summary of Liabilities

Company Funds		\$ 720,542 92
Guaranteed Funds		3,407,637 86
Estates, Trusts and Agency Funds		15,883,402 32
Grand Total of Liabilities		\$20,011,583 10

REVENUE ACCOUNT

Income

1. Rents earned, net		\$ 10,086 61
2. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 11,088 20	
(b) Collateral loans	506 38	
(c) Bonds and debentures	15,521 20	
		27,115 78
3. Profit in guaranteed funds		47,962 52
4. Agency fees and commissions earned		67,919 31
5. Safe Deposit Box Rentals		8,001 19
Total		\$ 161,085 41

Expenditure

6. Interest incurred		\$ 169 05
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 15,660 78	
(b) Municipal	1,803 58	
		17,464 36
8. All other expenses incurred:		
(a) Salaries	\$ 75,296 56	
(b) Directors' and Advisory Committee fees	830 00	
(c) Auditors' fees	1,200 00	
(d) Legal fees	1,503 56	
(e) Rents	10,899 96	
(f) Travelling expenses	2,600 42	
(g) Printing and stationery	4,877 69	
(h) Advertising	8,387 03	
(i) Postage, telegrams, telephones and express	3,935 25	
(j) Commission on sale of G.I. Certificates	310 90	
(k) Miscellaneous	11,213 79	
		121,055 16
9. Net profit transferred to Profit and Loss Account		22,396 84
Total		\$ 161,085 41

GUARANTY TRUST COMPANY OF CANADA—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	3,327	50
2. Amount transferred from Revenue Account		22,396	84
Total	\$	25,724	34
3. Dividends to shareholders declared during year	\$	18,058	28
4. Amount transferred to Reserve Fund		2,177	79
5. Balance of account at 31st December, 1944		5,488	27
Total	\$	25,724	34

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) April 1st, 1944; (b) April 15th, 1944; (c) 1¼%.
 - (a) June 5th, 1944; (b) July 15th, 1944; (c) 1¼%.
 - (a) August 28th, 1944; (b) October 15th, 1944; (c) 1¼%.
 - (a) October 28th, 1944; (b) January 15th, 1945; (c) 1¼%.
 Beige at rate of 5% per annum.
3. Date appointed for the Annual Meeting—Fourth Thursday in January.
Date of last Annual Meeting—January 27th, 1944.
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department \$ 283,925 80

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.

Fidelity Trusts Company of Ontario. By Order-in-Council dated November 29th, 1940, the Lieutenant-Governor-in-Council formally approved an agreement dated October 8th, 1940, by which "Guaranty Trust Company of Canada" purchased certain assets and assumed the liabilities of the "Fidelity Trusts Company of Ontario". The "Fidelity Trusts Company of Ontario" ceased registry June 30th, 1941.

Niagara Falls Loan and Savings Company, Guaranty Trust of Canada. An agreement between these companies dated 20th day of December, 1943, ratified by shareholders of both companies on the 29th and 30th days of December, 1943, respectively, whereby the assets and liabilities of the loan corporation were taken over and assumed by the trust company as of the 13th day of January, 1944, was approved by an order-in-council dated the 13th day of January, 1944.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province	Principal out- standing	Charges out- standing	Interest due and unpaid	Interest accrued	Totals	
					(a) Farm	(b) Urban
	\$	c.	\$	c.	\$	c.
Company Funds:						
Ontario.....(b)	182,193 47	cr. 17 68	304 02	1,505 53	183,985 34	
Guaranteed Funds:						
Ontario.....(b)	512,235 12	cr. 2,287 27	633 77	3,518 11	514,099 73	
Total	694,428 59	cr. 2,304 95	937 79	5,023 64	698,085 07	

THE GUELPH TRUST COMPANY—Continued

(b) Provincial	\$ 4,948 00	
Interest accrued	20 96	
	<u> </u>	\$ 4,968 96
9. Cash on hand		\$ 150,723 67
10. Cash on deposit with chartered banks in Canada		97 12
		<u>9,610 50</u>
Total Guaranteed Funds		\$ 515,512 31

Estates, Trusts and Agency Funds

11. Unrealized assets	\$ 2,518,195 87	
12. Investments	3,483,600 35	
13. Cash on hand and in banks	278,158 29	
	<u> </u>	\$ 6,279,954 51

Summary of Assets

Company Funds	\$ 569,811 58
Guaranteed Funds	515,512 31
Estates, Trusts and Agency Funds	6,279,954 51
	<u> </u>
Grand Total of Assets	\$ 7,365,278 40

Liabilities*Company Funds**To the Public:*

1. Reserved for Government Taxes	\$ 24,282 58
2. Dividends to shareholders declared and unpaid	7,562 52
	<u> </u>
Total	\$ 31,845 10

To the Shareholders:

3. Paid-in Capital	\$ 302,500 49
4. Reserve Fund	151,000 00
5. Balance at credit of Profit and Loss Account	84,465 99
	<u> </u>
Total	\$ 537,966 48

Total Company Funds	\$ 569,811 58
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Guaranteed Funds

6. Specific Guaranteed Funds	\$ 8,392 73	
Interest due and accrued	146 87	
	<u> </u>	\$ 8,539 60
7. General Guaranteed Funds	\$ 495,291 35	
Interest due and accrued	7,883 08	
	<u> </u>	503,174 43
8. Due to Company Funds		3,798 28
		<u> </u>
Total Guaranteed Funds		\$ 515,512 31

Estates, Trusts and Agency Funds

9. Estates	\$ 3,422,023 70	
10. Trusts and Agencies	2,852,930 81	
11. Due to Company Funds	5,000 00	
	<u> </u>	\$ 6,279,954 51

THE GUELPH TRUST COMPANY—Continued

Summary of Liabilities

Company Funds	\$ 569,811 58
Guaranteed Funds	515,512 31
Estates, Trusts and Agency Funds	6,279,954 51
Grand Total of Liabilities	<u>\$ 7,365,278 40</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 23,901 25	
(b) Bonds and debentures	9,071 82	
(c) Bank deposits	3.95	
	<u> </u>	\$ 32,977 02
2. Profit on Bonds sold		18 62
3. Profit in guaranteed funds		6,456 68
4. Agency fees and commissions earned		22,905 29
5. All other revenue for the year		1,774 72
Total		<u>\$ 64,132 33</u>

Expenditure

6. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 19,488 78	
(b) Provincial	255 00	
(c) Municipal	169 61	
(d) Amount set aside for government taxes	10,000 00	
	<u> </u>	\$ 29,913 39
7. All other expenses incurred:		
(a) Salaries	\$ 2,531 25	
(b) Directors' fees	1,546 33	
(c) Auditors' fees	400 00	
(d) Rents and office services	6,000 00	
(e) Travelling expenses and commissions on collections	1,880 00	
(f) Printing and stationery	839 69	
(g) Advertising	170 40	
(h) Postage, telegrams, telephones and express	639 35	
(i) Commission on sale of G.I. Certificates	18 80	
(j) Miscellaneous	1,384 77	
	<u> </u>	15,410 59
8. Net profit transferred to Profit and Loss Account		\$ 18,808 35
Total		<u>\$ 64,132 33</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 80,782 68
2. Amount transferred from Revenue Account	18,808 35
Total	<u>\$ 99,591 03</u>
3. Dividends to shareholders declared during year	\$ 15,125 04
4. Balance at credit of account at 31st December, 1944	84,465 99
Total	<u>\$ 99,591 03</u>

THE GUELPH TRUST COMPANY—Continued

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$56,000.00.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 (a) June 7th, 1944; (b) July 3rd, 1944; (c) 2½%.
 (a) December 13th, 1944; (b) January 2nd, 1945; (c) 2½%.
3. Date appointed for the Annual Meeting—February 28th, 1945.
 Date of last Annual Meeting—February 23rd, 1944.
4. Amount of interest permanently capitalized during the year. . . . \$ 74 70
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid, \$1,613.00; Interest, \$20.95 1,633 95

CONSTATING INSTRUMENTS

Incorporated on the 26th day of May, 1917, by Letters Patent of Ontario, issued under The Loan and Trust Corporations Act, R.S.O. 1927, Chap. 223.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, 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)	1,000	00					18	33	1,018	33		
Ontario.....(b)	297,217	42	18	00	245	42	3,434	42	300,915	26		
Saskatchewan.....(a)	23,719	76	138	06					23,857	82		
Total.....	321,937	18	156	06	245	42	3,452	75	325,791	41		
Guaranteed Funds:												
Ontario.....(a)	1,200	00					35	00	1,235	00		
Ontario.....(b)	349,319	02	303	66	107	63	4,115	71	353,846	02		
Total.....	350,519	02	303	66	107,	63	4,150	71	355,081	02	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.	ALEXANDER R. MCKAY
JOHN H. ANDERSON	HOMER LOCKHART
WILLIAM J. SKINNER	MALCOLM MCGUGAN
WILLIAM ROBERT PAUL	THOMAS L. MCCORMICK
WILLIAM D. MACKENZIE	

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, 1944

Assets

Company Funds

1. Office premises	\$	33,050 00
2. Book value of real estate held for sale:		
Freehold land (including buildings)		38,555 53
3. Amount secured by mortgages on real estate including:		
First mortgages	\$	256,466 12
Agreements for sale		361,923 60
		618,389 72
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral:		
(There is included in the collateral \$45,550.00 of the Company's own stock upon which \$45,550.00 has been paid.)		
Principal	\$	64,461 48
Interest due		893 90
Interest accrued		53 34
		65,408 72
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$	100,000 00
Interest accrued		500 00
		\$ 100,500 00
(b) Provincial and Provincial Guaranteed:		
Interest due	\$	80,190 00
Interest accrued		1,500 00
		371 76
		82,061 76
(c) Canadian municipalities, school districts and rural telephone companies		
		7,734 18
6. Book value of stocks		190,295 94
7. Cash on hand		4,746 25
8. Cash on deposit with chartered banks in Canada		17,349 74
9. Advances to estates, trusts, etc., under administration		73,053 18
10. All other assets		17,404 01
		5,910 46

Total Company Funds	\$	1,064,163 55
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THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages		\$ 1,521,472	09
Interest due		4,449	44
Interest accrued		13,882	77
			<u>\$ 1,539,804 30</u>
			(See Schedule B)
12. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$ 1,535,000	00	
Interest accrued	4,300	00	
			<u>\$ 1,539,300 00</u>
(b) Provincial and Provincial Guaranteed	\$ 538,871	98	
Interest due	11,413	45	
Interest accrued	4,533	59	
			<u>554,819 02</u>
(c) Canadian municipalities, school districts and rural telephone companies	\$ 120,488	09	
Interest accrued	1,375	61	
			<u>121,863 70</u>
(d) All other bonds	\$ 170,336	00	
Interest accrued	1,035	46	
			<u>171,371 46</u>
			<u>2,387,354 18</u>
13. Book value of Stocks			231,755 52
14. Cash on hand			28,982 28
15. Cash on deposit with chartered banks in Canada			142,940 69
16. All other assets			72,000 00
			<u>\$ 4,402,836 97</u>

Estates, Trusts and Agency Funds

17. Unrealized assets	\$ 901,777	43	
18. Investments	212,681	08	
19. Cash on hand and in banks	73,916	55	
			<u>\$ 1,188,375 06</u>

Summary of Assets

Company Funds	\$ 1,064,163	55
Guaranteed Funds	4,402,836	97
Estates, Trusts and Agency Funds	1,188,375	06
		<u>\$ 6,655,375 58</u>

Liabilities*Company Funds*

<i>To the Public:</i>		
1. Taxes other than taxes on real estate	\$ 23,305	46
2. Dividends to shareholders declared and unpaid	22,225	00
3. Investment reserves	85,000	00
4. All other liabilities	760	70
		<u>\$ 131,291 16</u>
<i>To the Shareholders:</i>		
5. Paid-in Capital	\$ 635,000	00
6. Reserve Fund	250,000	00
7. Balance of Profit and Loss Account	47,872	39
		<u>932,872 39</u>
Total		<u>\$ 1,064,163 55</u>

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

Guaranteed Funds

8. Trust deposits		\$ 1,956,544 07
9. General Guaranteed Funds	\$ 2,398,698 44	
Interest due and accrued	47,594 46	
		<u>2,446,292 90</u>
Total Guaranteed Funds		<u>\$ 4,402,836 97</u>

Estates, Trusts and Agency Funds

10. Estates	\$ 664,252 70	
11. Trusts and Agencies	506,718 35	
12. Due to Company Funds	17,404 01	
		<u>\$ 1,188,375 06</u>

Summary of Liabilities

Company Funds	\$ 1,064,163 55
Guaranteed Funds	4,402,836 97
Estates, Trusts and Agency Funds	1,188,375 06
Grand Total of Liabilities	<u>\$ 6,655,375 58</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 49,603 72	
(b) Collateral loans	4,082 66	
(c) Bonds and debentures	3,502 45	
(d) Bank deposits	323 76	
(e) Other interest earned	305 62	
		<u>\$ 57,818 21</u>
2. Profit on sale of securities and real estate		3,682 02
3. Profit in guaranteed funds		67,160 36
4. Agency fees and commissions earned		6,403 40
5. All other revenue for the year		1,138 00
6. Amount transferred from Investment Reserves		15,128 82
Total		<u>\$ 151,330 81</u>

Expenditure

7. Interest incurred		\$ 56 67
8. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 31,000 00	
(b) Provincial	365 50	
(c) Municipal	516 32	
		<u>31,881 82</u>
9. Commissions on loans and on sale of real estate		673 20
10. Amount transferred to Investment Reserves		28,851 57
11. All other expenses incurred:		
(a) Salaries	\$ 30,010 89	
(b) Directors' and Advisory Committee fees	1,850 00	
(c) Auditors' fees	1,585 00	
(d) Legal fees	257 75	
(e) Rents	420 00	
(f) Travelling expenses	381 05	
(g) Printing and stationery	3,035 08	
(h) Advertising	591 50	
(i) Postage, telegrams, telephones and express	1,453 22	
(j) Maintenance of Office Premises	1,268 77	
(k) Miscellaneous	8,300 95	
		<u>49,154 21</u>
12. Net profit transferred to Profit and Loss Account		40,713 34
Total		<u>\$ 151,330 81</u>

THE INDUSTRIAL MORTGAGE AND TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 40,259 05
2. Amount transferred from Revenue Account	40,713 34
3. Assets disallowed, now returned	5,000 00
Total	\$ 85,972 39
4. Dividends to shareholders declared during year	\$ 38,100 00
5. Balance of account at 31st December, 1944	47,872 39
Total	\$ 85,972 39

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$20,000.	
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates: (a) May 3rd, 1944; (b) July 2nd, 1944; (c) 2½%. (a) October 18th, 1944; (b) January 2nd, 1945; (c) 2½% plus 1% bonus.	
3. Date appointed for the Annual Meeting—First Tuesday in February, 1945. Date of last Annual Meeting—February 8th, 1944.	
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	\$ 912 45
5. Amount of fees paid to the Company from advances made by it during the year	1,050 00
6. Amount of Company's own Guaranteed Investment Receipts and interest thereon, <i>due</i> and unpaid	7,793 52

CONSTATING INSTRUMENTS

Incorporated under The Building Societies Act, R.S.O. 1887, c. 169, by declaration filed with the Clerk of the Peace for the County of Lambton, 20th August, 1889.

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, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Urban (b) Farm	Principal out-standing		Charges out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Company Funds:												
Ontario.....(a)	153,749	34	927	46	.....	.....	154,676	80	.....	.....	572	47
Ontario.....(b)	399,636	56	2,921	10	.....	723 60	.....	.....	403,281	26	17,639	41
Total Ontario	553,385	90	3,848	56	.....	723 60	.....	.....	557,958	06	18,211	88
Saskatchewan.....(b)	111,954	27	1,129	80	.....	82 12	.....	.....	113,166	19	12,773	81
Alberta.....(b)	37,245	37	1,323	02	.....	.....	.....	.....	38 568	39	7,785	70
Total Company Funds	702,585	54	6,301	38	.....	805 72	.....	.....	709,692	64	38,771	39
Guaranteed Funds:												
Ontario.....(a)	527,069	99	991	12	1,402 64	3,430 30	532,894	05	1,900 85	.....	.....	.....
Ontario.....(b)	994,315	80	1,514	27	9,120 29	10,452 47	1,015,402	83	20,368 45	.....	.....	.....
Total Ontario.....	1,521,385	79	2,505	39	10,522 93	13,882 77	1,548,296	88	22,269 30	.....	.....	.....
Saskatchewan.....(b)	47,658	40	53	40	.....	.....	47,711	80	2,870 21	.....	.....	.....
Alberta.....(b)	7,394	06	.....	.....	.....	.....	7,394	06	1,002 43	.....	.....	.....
Total Guaranteed Funds.....	1,576,438	25	2,558	79	10,522 93	13,882 77	1,603,402	74	26,141 94	.....	.....	.....
Total.....(a)	680,819	33	1,918	58	1,402 64	3,430 30	687,570	85	2,473 32	.....	.....	.....
Total.....(b)	1,598,204	46	6,941	59	9,926 01	10,452 47	1,625,524	53	62,440 01	.....	.....	.....
Grand Total.....	2,279,023	79	8,860	17	11,328 65	13,882 77	2,313,095	38	64,913 33	.....	.....	.....

THE LAMBTON TRUST COMPANY, LIMITED

Head Office, Sarnia, Ontario

OFFICERSPresident—CHESTER H. BELTON
Vice-President—ALBERT J. JOHNSONManager—G. C. NORSWORTHY
Secretary-Treasurer—E. A. PARDEE**DIRECTORS**C. H. BELTON
A. J. JOHNSTON
A. G. MINIELLYR. M. E. McDIARMID
W. H. KENNY
J. F. ROBERTS, M.D.

H. M. TAYLOR

Auditors—W. D. GLENDINNING, F.C.A., W. F. MACLENNAN, C.A.,
of Glendinning, Gray and Roberts.**CAPITAL**

Amount of Capital Stock authorized (20,000 shares of \$50.00 each)	\$ 1,000,000 00
Amount subscribed	315,350 00
Amount paid in cash	315,350 00

BALANCE SHEET AS AT 31st DECEMBER, 1944**Assets***Company Funds*

1. Amount secured by mortgages on real estate including:			
First mortgages	\$	174,031 25	
Agreements for sale		7,527 41	
Interest due		562 03	
			\$ 182,120 69
(See Schedule B)			
2. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	126,000 00	
Interest accrued		315 00	
			\$ 126,315 00
(b) Canadian municipalities, school districts and rural telephone companies	\$	43,642 47	
Interest accrued		540 00	
			44,182 47
			170,497 47
3. Book value of stocks			30,583 00
4. Cash on deposit with chartered banks in Canada			21,632 30
5. Accrued fees and charges for administering estates			2,500 00
Total Company Funds	\$		407,333 46

Estates, Trusts and Agency Funds

6. Unrealized assets	\$	546,421 81	
7. Investments		264,981 98	
8. Cash on hand and in banks		51,485 58	
			\$ 862,889 37

Summary of Assets

Company Funds	\$	407,333 46
Estates, Trusts and Agency Funds		862,889 37
Grand Total of Assets	\$	1,270,222 37

THE LAMBTON TRUST COMPANY, LIMITED—Continued

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	\$	5,112 72
2. Investment reserves		10,000 00
Total	\$	<u>15,112 72</u>

To the Shareholders:

3. Paid-in Capital	\$	315,350 00
4. Reserve Fund		50,000 00
5. Balance of Profit and Loss Account		26,870 74
Total	\$	<u>392,220 74</u>
Total Company Funds	\$	<u>407,333 46</u>

Estates, Trusts and Agency Funds

6. Estates	\$	322,835 48
7. Trusts and Agencies		540,053 89
	\$	<u>862,889 37</u>

Summary of Liabilities

Company Funds	\$	407,333 46
Estates, Trusts and Agency Funds		862,889 37
Grand Total of Liabilities	\$	<u><u>1,270,222 83</u></u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$	12,558 97
(b) Bonds and debentures		5,863 66
(c) Dividends on stocks		112 50
	\$	<u>18,535 13</u>
2. Profit on sale of securities and real estate		2,372 89
3. Agency fees and commissions earned		5,167 84
Total	\$	<u><u>26,075 86</u></u>

Expenditure

4. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$	8,700 00
(b) Provincial		224 50
		<u>8,924 50</u>
5. All other expenses incurred:		
(a) Salaries	\$	407 90
(b) Directors' and Advisory Committee fees		400 00
(c) Auditors' fees		350 00
(d) Legal fees		85 00
(e) Rents and General Office Expense		2,100 00
(f) Printing and stationery		115 84
(g) Advertising		258 99
(h) Miscellaneous		53 20
		<u>3,770 93</u>
6. Net profit transferred to Profit and Loss Account		13,380 43
Total	\$	<u><u>26,075 86</u></u>

THE LAMBTON TRUST COMPANY, LIMITED—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	22,950 81
2. Amount transferred from Revenue Account		13,380 43
Total	\$	36,331 24
3. Dividends to shareholders declared during year	\$	9,460 50
4. Balance of account at 31st December, 1944		26,870 74
Total	\$	36,331 24

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation, \$20,000.00.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
(a) November 13th, 1944; (b) December 30th, 1944; (c) 3%.
- Date appointed for Annual Meeting—February 14th, 1945.
Date of last Annual Meeting—February 9th, 1944.
- Special General Meetings held during year—March 20th, 1944.

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, 1944, 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)	77,909 03	381 99		78,291 02			
Ontario.....(b)	103,649 63	180 04		103,829 67	836 29		
Total.....	181,558 66	562 03		182,120 69			

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—RT. HON. ARTHUR MEIGHEN, K.C., P.C.
 Vice-Presidents—G. H. AIKINS, K.C.; RAY LAWSON, O.B.E.; H. R. MACMILLAN, C.B.E.
 Manager—T. F. WALKER Secretary—M. W. L. MURRAY Treasurer—J. GODWIN

DIRECTORS

G. H. AIKINS, K.C.	H. R. MACMILLAN, C.B.E.
G. MONTEGU BLACK	THE RT. HON. ARTHUR MEIGHEN, K.C., P.C.
W. H. CARTER	A McPHERSON
BRIG.-GEN. J. A. CLARK	J. McCLARY MOORE
W. L. DUFFIELD	JOHN S. MOORE
GORDON FARRELL	LIEUT.-COL. NORMAN C. PEARCE
W. GRANT FISHER	PHILIP POCOCK
DAVID H. GIBSON, C.B.E.	SIGMUND SAMUEL, LL.D.
ROBERT E. GRASS, K.C.	COLONEL J. E. SMALLMAN
LIEUT.-COL. G. INGRAM	A. E. SILVERWOOD
J. McCLARY GUNN	J. GORDON THOMPSON
RAY LAWSON, O.B.E.	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	<u>1,213,700 00</u>

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

<i>Company Funds</i>		
1. Office premises		\$ 158,241 64
2. Book value of real estate held for sale:		
Freehold land (including buildings)		93,659 98
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 164,075 77	
Agreements for sale	250,630 03	
Interest due	2,508 25	
Interest accrued	<u>1,208 77</u>	
		418,422 82
<i>(See Schedule B)</i>		
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$ 30,394 66	
Interest due	293 71	
Interest accrued	<u>31 48</u>	
		30,719 85
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 773,447 00	
Interest accrued	7,913 71	
		\$ 781,360 71
(b) Canadian municipalities, school districts and rural telephone companies	\$ 16,057 20	
Interest due and accrued	<u>303 35</u>	
		16,360 55
6. Book value of stocks		797,721 26
7. Cash on hand		5,422 00
8. Cash on deposit with chartered banks in Canada		27,420 13
9. Cash on deposit with chartered banks in Canada		73,378 46
10. Owing from guaranteed funds		2,700 00
11. Advances to estates, trusts, etc., under administration		68,186 73
12. Accrued fees and charges for administering estates and trusts		12,802 90
13. All other assets		<u>37,781 95</u>
Total Company Funds		<u>\$ 1,726,457 72</u>

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

Guaranteed Funds

13. Amount secured by mortgages on real estate including:			
First mortgages	.....	\$ 1,791,538	59
Second and subsequent mortgages	.....	11,795	30
Interest due	.....	4,862	38
Interest accrued	.....	19,096	56
			<u>\$ 1,827,292 83</u>
(See Schedule B)			
14. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	.....	\$ 44,023	94
Interest due	.....	634	96
Interest accrued	.....	229	20
			<u>44,888 10</u>
15. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	.....	\$ 1,008,515	62
Interest accrued	.....	4,509	61
			<u>\$ 1,013,025 23</u>
(b) Provincial and Provincial Guaranteed:			
.....	.....	\$ 28,262	37
Interest accrued	.....	929	15
			<u>29,191 52</u>
(c) Canadian municipalities, school districts and rural telephone companies:			
.....	.....	\$ 9,963	00
Interest accrued	.....	162	50
			<u>10,125 50</u>
(d) All other bonds:			
.....	.....	\$ 17,294	60
Interest accrued	.....	263	20
			<u>17,557 80</u>
			<u>1,069,900 05</u>
16. Book value of Stocks			54,920 75
17. Cash on deposit with chartered banks in Canada			34,646 37
Total Guaranteed Funds			<u>\$ 3,031,648 10</u>

Estates, Trusts and Agency Funds

18. Unrealized assets and investments	.....	\$41,776,517	62
19. Cash on hand and in banks	.....	1,976,872	40
			<u>\$43,753,390 02</u>

Summary of Assets

Company Funds	.....	\$ 1,726,457	72
Guaranteed Funds	.....	3,031,648	10
Estates, Trusts and Agency Funds	.....	43,753,390	02
Grand Total of Assets	.....		<u>\$48,511,495 84</u>

*Liabilities**Company Funds*

<i>To the Public:</i>			
1. Taxes other than taxes on real estate	.....	\$ 30,816	67
2. Dividends to shareholders declared and unpaid	.....	12,137	00
3. All other liabilities	.....	16,075	83
Total	.....		<u>\$ 59,029 50</u>

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

To the Shareholders:

4. Paid-in Capital	\$ 1,213,700 00
5. Reserve Fund	400,000 00
6. Balance of Profit and Loss Account	53,728 22
Total	\$ 1,667,428 22
Total Company Funds	\$ 1,726,457 72

Guaranteed Funds

7. Trust deposits	\$ 75,873 05	
8. Specific Guaranteed Funds	694,400 10	
Interest due and accrued	2,265 08	
		\$ 772,538 23
9. General Guaranteed Funds	\$ 2,225,643 35	
Interest due and accrued	30,135 17	
		2,255,778 52
10. Accounts Payable		631 35
11. Due to Company Funds		2,700 00
Total Guaranteed Funds		\$ 3,031,648 10

Estates, Trusts and Agency Funds

12. Estates	\$12,920,961 31	
13. Trusts and Agencies	30,764,241 98	
14. Due to Company Funds	68,186 73	
		\$43,753,390 02

Summary of Liabilities

Company Funds	\$ 1,726,457 72
Guaranteed Funds	3,031,648 10
Estates, Trusts and Agency Funds	43,753,390 02
Grand Total of Liabilities	\$48,511,495 84

REVENUE ACCOUNT**Income**

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 52,498 00	
(b) Collateral loans	2,302 05	
(c) Bonds and debentures	20,451 56	
(d) Dividends on stocks	677 50	
(e) Other interest earned	843 40	
		\$ 76,772 51
2. Profit on sale of securities and real estate		4,499 80
3. Profit in guaranteed funds		39,723 54
4. Agency fees and commissions earned		230,301 69
5. All other revenue for the year (real estate revenue—net)		10,224 81
Total		\$ 361,522 35

Expenditure

6. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 28,087 50	
(b) Municipal	3,608 46	
		\$ 31,695 96
7. All other expenses incurred:		
(a) Salaries	\$ 164,772 90	
(b) Directors' and Advisory Committee fees	1,568 00	
(c) Auditors' fees	5,500 00	
(d) Legal fees	206 70	
(e) Rents	13,875 32	

THE LONDON AND WESTERN TRUSTS COMPANY, LIMITED—Continued

(f) Travelling expenses	\$	7,196 06
(g) Printing and stationery		7,071 36
(h) Advertising		7,109 02
(i) Postage, telegrams, telephones and express		5,958 96
(j) Maintenance of Office Premises		2,813 47
(k) Miscellaneous		40,744 18
8. Net profit transferred to Profit and Loss Account	\$	256,815 97
		73,010 42
Total	\$	361,522 35

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year ..	\$	66,991 80
2. Amount transferred from Revenue Account		73,010 42
3. Provision for Government Taxes not required		38,000 00
Total	\$	178,002 22
4. Dividends to shareholders declared during year—\$2.00 per share ..	\$	24,274 00
5. Amount transferred to Reserve Fund		100,000 00
6. Balance of account at 31st December, 1944		53,728 22
Total	\$	178,002 22

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$25,000.00 each and \$100,000.00 Excess Bond on employees in charge of securities.		
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates: (a) October 13th, 1944; (b) December 1st, 1944; (c) \$1.00 per share. (a) December 8th, 1944; (b) May 1st, 1945; (c) \$1.00 per share.		
3. Date appointed for the Annual Meeting—February 23rd, 1945. Date of last Annual Meeting—February 25th, 1944.		
4. Amount of interest permanently capitalized during the year ..	\$	2,520 00
5. Amount of fees paid to the Company from advances made by it during the year		5,273 18
6. Amount of Company's own Guaranteed Investments Receipts and interest thereon, <i>due</i> and outstanding		50,976 81

CONSTATING INSTRUMENTS

February 18th, 1929—Order-in-Council confirming By-law No. 14 of the Corporation incorporated on the 17th September, 1896, by Letters Patent of Ontario, issued under The Ontario Joint Stock Companies' Letters Patent Act, R.S.O. 1887, Chap. 157. See also The Loan and Trust Corporations Act, R.S.O. 1937, Chap. 257. Resolution 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, 1944, 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)	12,327	35	4	00	477	01	375	54	13,183	90		
Ontario.....(b)	126,360	55	6	00	86	54	833	23	127,286	32	15	32
Manitoba.....(a)	17,120	26			1,249	00			18,369	26	9,175	08
Manitoba.....(b)	95,602	18							95,602	18		
Saskatchewan.....(a)	53,845	80							53,845	80	6,102	23
Saskatchewan.....(b)	1,800	00							1,800	00		
Alberta.....(a)	182,134	18	1,548	35	695	70			184,378	23	5,305	39
Alberta.....(b)	1,268	50							1,268	50		
Guaranteed Funds:												
Ontario.....(a)	98,428	91	91	86	1,604	65	2,097	61	102,223	03		
Ontario.....(b)	1,590,272	98	843	52	24,882	26	15,995	62	1,631,994	38		
Manitoba.....(a)	750	15							750	15		
Manitoba.....(b)	208	82							208	82		
Saskatchewan.....(a)	6,596	08							6,596	08	2,815	00
Alberta.....(a)	13,400	63	750	47	365	00			14,516	10	2,789	45
British Columbia.....(b)	120,949	05					1,003	33	121,952	38		
Total.....(a)	384,603	36	2,394	68	4,391	36	2,473	15	393,862	55	26,187	15
Total.....(b)	1,936,462	08	849	52	24,968	80	17,832	18	1,980,112	58	15	32
Grand Total.....	2,321,065	44	3,244	20	29,360	16	20,305	33	2,373,975	13	26,202	47

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
HON. F. PHILIPPE BRAIS, K.C.	GORDON W. MACDOUGALL, K.C.
C. H. CARLISLE	B. L. MITCHELL
ARTHUR CROSS	GEORGE H. MONTGOMERY, K.C.
W. H. COVERDALE	JOHN C. NEWMAN
HAROLD CRABTREE	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, 1944

Assets

Company Funds

1. Office premises	\$	168,058 23
Archives Building		25,184 07
2. Book value of real estate: Freehold land (including buildings)		57,570 32
3. Amount secured by mortgages on real estate including: First mortgages	\$	282,972 18
Interest accrued		3,983 06
		286,960 24

(See Schedule B)

4. Amount of loans secured by stocks, bonds and other collateral: (There is included in the collateral \$40,800.00 of the Company's own stock upon which \$40,800.00 has been paid.)	\$	
Principal		640,732 17
Interest due		3,569 47
		644,301 64
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$	603,062 50
Interest accrued		2,000 00
		605,062 50
(b) Provincial and Provincial Guar- anteed	\$	918,715 00
Interest accrued		5,589 05
		924,304 05

MONTREAL TRUST COMPANY—Continued

(c) Canadian municipalities, school districts and rural telephone companies	\$ 49,562 50	
Interest accrued	427 08	
		\$ 49,989 58
(d) All other bonds	\$ 1,652,674 59	
Interest accrued	28,945 74	
		1,681,620 33
6. Book value of stocks		\$ 3,260,976 46
7. Cash on hand		4,024,133 44
8. Cash on deposit with chartered banks in Canada		1,250 00
9. Cash on deposit, Government of Trinidad Deposit Receipt		189,459 19
10. Advances to estates, trusts, etc., under administration		10,000 00
11. Accrued fees		107,652 53
12. All other assets		74,520 33
		63,106 37
Total Company Funds		\$ 8,913,172 82

Guaranteed Funds

13. Amount secured by mortgages on real estate including:		
First mortgages	\$ 79,662 13	
Interest accrued	617 45	
		\$ 80,279 58

(See Schedule B)

14. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$ 3,588,478 37	
Interest due	2,489 40	
		3,590,967 77
15. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$10,124,990 37	
Interest accrued	63,762 71	
		\$ 10,188,753 08
(b) Provincial and Provincial		
Guaranteed	\$ 194,064 41	
Interest accrued	1,765 72	
		195,830 13
(c) Canadian municipalities, school districts and rural telephone companies	\$ 129,149 20	
Interest accrued	920 83	
		130,070 03
(d) All other bonds	\$ 1,904,983 58	
Interest accrued	26,695 38	
		1,931,678 96
16. Book value of Stocks		12,446,332 20
17. Cash on deposit with chartered banks in Canada		468,400 70
		1,275,272 53
Total Guaranteed Funds		\$ 17,861,252 78

Estates, Trusts and Agency Funds

18. Investment and Unrealized Assets	\$884,995,677 70	
19. Cash on hand and in banks	27,538,535 38	
		\$912,534,213 08

Summary of Assets

Company Funds	\$ 8,913,172 82
Guaranteed Funds	17,861,252 78
Estates, Trusts and Agency Funds	912,534,213 08
Grand Total of Assets	<u>\$939,308,638 68</u>

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	\$	1,087,500 00
Without security from Subsidiary Companies, etc.		478,973 07
		<u>1,566,473 07</u>
2. Taxes other than taxes on real estate		431,763 90
3. Dividends to shareholders declared and unpaid		64,000 00
4. All other liabilities		960,608 11
		<u>\$ 3,032,845 08</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		880,327 74
		<u>\$ 5,880,327 74</u>

Total Company Funds \$ 8,913,172 82

Guaranteed Funds

8. Specific Guaranteed Funds	\$	79,662 13
9. General Guaranteed Funds		17,781,590 65
		<u>\$ 17,861,252 78</u>

Estates, Trusts and Agency Funds

10. Estates and Trusts	\$393,562,838 55	
11. Agencies and Safe-Custody	518,863,722 00	
12. Due to Company Funds	107,652 53	
		<u>\$912,534,213 08</u>

Summary of Liabilities

Company Funds	\$	8,913,172 82
Guaranteed Funds		17,861,252 78
Estates, Trusts and Agency Funds		912,534,213 08
		<u>\$939,308,638 68</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$	14,931 16
(b) Collateral loans		9,099 80
(c) Bonds and debentures		99,319 89
(d) Dividends on stocks		123,476 08
(e) Bank deposits		25,070 34
(f) Other interest earned		11,708 41
		<u>\$ 283,605 68</u>
2. Profit on sale of securities		16,094 25
3. Profit in guaranteed funds		306,061 49
4. Agency fees and commissions earned		8,11,986 69
		<u>\$ 1,417,748 11</u>

MONTREAL TRUST COMPANY—Continued

Expenditure

5. License fees and taxes other than taxes on real estate:			
(a) Dominion	\$	190,993 82	
(b) Provincial		1,614 37	
(c) Municipal		6,798 14	
			199,406 33
6. Amount transferred to Investment Reserves			40,094 25
7. All other expenses incurred:			
(a) Salaries	\$	511,735 14	
(b) Directors' and Advisory Committee fees		20,000 00	
(c) Auditors' fees		15,000 00	
(d) Legal fees		3,904 00	
(e) Rents		65,631 90	
(f) Travelling expenses		2,292 25	
(g) Printing and stationery		12,473 11	
(h) Advertising		12,707 17	
(i) Postage, telegrams, telephones and express		9,580 21	
(j) Maintenance, etc., of Office Premises and Real Estate held for sale		97,098 28	
(k) Miscellaneous		46,986 77	
			797,408 83
8. Net profit transferred to Profit and Loss Account			380,838 70
Total			\$ 1,417,748 11

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	765,489 04
2. Amount transferred from Revenue Account		380,838 70
Total	\$	1,146,327 74
3. Dividends to shareholders declared during year	\$	256,000 00
4. Transfer to Pension Fund		10,000 00
5. Balance of account at 31st December, 1944		880,327 74
Total	\$	1,146,327 74

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation—All officers and employees of this Company are under bond to the extent of \$100,000.00 in the aggregate in respect of any loss sustained by reason of the infidelity or dishonesty of any or all of our employees.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - January 11th, 1944; (b) January 15th, 1944; (c) 80 cents per share.
 - April 14th, 1944; (b) April 15th, 1944; (c) 80 cents per share.
 - July 14th, 1944; (b) July 15th, 1944; (c) 80 cents per share.
 - October 13th, 1944; (b) October 14th, 1944; (c) 80 cents per share.
- Date appointed for the Annual Meeting—Any day in January or February at will of Directors.
Date of last Annual Meeting—February 11th, 1944.
- Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department \$ 928,845 02

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, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Urban (b) Farm	Principal out-standing		Charges out-standing		Interest due and unpaid		Interest accrued		Totals		Amount of interest due and not charged	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Company Funds												
Quebec.....(a)	293,233	53					3,666	28	296,899	81	151	88
Ontario.....(a)	6,544	75							6,544	75		
Saskatchewan.....(a)	11,250	00					321	78	11,571	78		
Saskatchewan.....(b)	1,000	00							1,000	00		
British Columbia.....(a)	12,000	00							12,000	00		
Total.....(a)	323,028	28					3,988	06	327,016	34	151	88
Total.....(b)	1,000	00							1,000	00		
Grand Total.....	324,028	28					3,988	06	328,016	34	151	88
Guaranteed Funds												
Quebec.....(a)	79,662	13					617	45	80,279	58		

NATIONAL TRUST COMPANY, LIMITED

Head Office, Toronto, Ontario

OFFICERS

President—LEIGHTON MCCARTHY	General Manager—H. V. LAUGHTON
Vice-Presidents—SIR THOMAS WHITE, G.C.M.G.	Secretary—W. G. DAVIDSON
J. A. McLEOD	Managing Director—W. M. O'CONNOR
G. A. MORROW	Assistant General Managers—H. A. CLARKE
A. N. MITCHELL	TERENCE SHEARD

DIRECTORS

HON. LEIGHTON MCCARTHY, K.C.	R. Y. EATON
HERBERT C. COX	S. H. LOGAN
RT. HON. SIR THOMAS WHITE, G.C.M.G.	R. A. BRYCE
W. M. BIRKS	A. STEWART McNICHOLS
EDWARD FITZGERALD	COLIN OSBORNE
CARL RIORDON	SIR ELLSWORTH FLAVELLE, BART.
WALTER MOLSON	R. A. LAIDLAW
D'ARCY MARTIN, K.C.	ALLAN S. BOND
WILLIAM LEGGAT	HON. FRANK J. HUGHES, K.C.
J. A. McLEOD	W. J. HASTIE
G. A. MORROW	F. P. WOOD
A. N. MITCHELL	E. P. TAYLOR
AIME GEOFFRION, K.C.	E. K. WILLIAMS, K.C.
J. P. BICKELL	C. S. GUNN
	W. M. O'CONNOR

Auditors—GEORGE EDWARDS and THOMAS P. GEGGIE, Toronto; EDWARDS, MORGAN & COMPANY, Montreal; G. E. SMITH and R. S. WATSON, Hamilton;
 GEORGE A. TOUCHE & COMPANY, Winnipeg and Edmonton.

CAPITAL

Amount of Capital Stock authorized (30,000 shares of \$100.00 each) . . .	\$3,000,000 00
Amount subscribed	3,000,000 00
Amount paid in cash	3,000,000 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

<i>Company Funds</i>	
1. Office premises	\$ 810,348 30
2. Book value of real estate:	
Freehold land (including buildings)	240,862 26
3. Amount secured by mortgages on real estate including:	
First mortgages	\$ 871,201 31
Agreements for sale	1,094,209 81
	1,965,411 12
(See Schedule B)	
4. Amount of loans secured by stocks, bonds and other collateral:	
Principal	110,647 97
5. Book value of bonds, debentures and debenture stocks:	
(a) Government and Government Guaranteed:	
Dominion and United Kingdom	\$ 1,353,856 16
(b) Provincial and Provincial Guaranteed	27,909 46
(c) All other bonds	127,903 84
	1,509,669 46

NATIONAL TRUST COMPANY, LIMITED—Continued

6. Book value of stocks	\$ 754,627 69
7. Cash on hand	35,375 12
8. Cash on deposit with chartered banks in Canada	185,241 98
9. Advances to estates, trusts, etc., under administration	83,504 38
10. All other assets	2,874 10
Total Company Funds	\$ 5,698,562 38

Guaranteed Funds

11. Amount secured by mortgages on real estate including: First mortgages	\$ 4,874,302 25
<i>(See Schedule B)</i>	
12. Amount of loans, secured by stocks, bonds and other collateral: Principal	117,900 00
13. Book value of bonds, debentures and debenture stocks:	
(a) Government and Government Guaranteed: Dominion and United Kingdom	\$ 11,787,611 30
(b) Provincial and Provincial Guaranteed	1,490,688 23
(c) Canadian municipalities, school districts and and rural telephone companies	402,277 80
(d) All other bonds	1,198,212 18
	<u>14,878,789 51</u>
14. Book value of Stocks	306,144 85
15. Cash on hand	146,656 65
16. Cash on deposit with chartered banks in Canada	1,775,813 55
Total Guaranteed Funds	\$ 22,099,606 81

Estates, Trusts and Agency Funds

17. Unrealized assets	\$142,790,005 99
18. Investments	144,121,156 74
19. Cash on hand and in banks	18,169,535 66
	<u>\$305,080,698 39</u>

Summary of Assets

Company Funds	\$ 5,698,562 38
Guaranteed Funds	22,099,606 81
Estates, Trusts and Agency Funds	305,080,698 39
Grand Total of Assets	\$332,878,867 58

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate—Reserve for Dominion Income Tax	\$ 184,327 04
2. Dividends to shareholders declared and unpaid	60,000 00
Total	\$ 244,327 04

NATIONAL TRUST COMPANY, LIMITED—Continued

To the Shareholders:

3. Paid-in Capital		\$ 3,000,000 00
4. Reserve Fund		2,000,000 00
5. Balance of Profit and Loss Account		454,235 34
Total		<u>\$ 5,454,235 34</u>
Total Company Funds		<u>\$ 5,698,562 38</u>

Guaranteed Funds

6. Trust deposits		\$ 20,877,798 11
7. Specific Guaranteed Funds		10,000 00
8. General Guaranteed Funds	\$ 1,207,632 29	
Interest due and accrued	4,176 41	
		<u>\$ 1,211,808 70</u>
Total Guaranteed Funds		<u>\$ 22,099,606 81</u>

Estates, Trusts and Agency Funds

9. Estates, Trusts and Agencies	\$304,997,194 01	
10. Due to Company Funds	83,504 38	
		<u>\$305,080,698 39</u>

Summary of Liabilities

Company Funds		\$ 5,698,562 38
Guaranteed Funds		22,099,606 81
Estates, Trusts and Agency Funds		305,080,698 39
Grand Total of Liabilities		<u>\$332,878,867 58</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 137,653 90	
(b) Collateral loans	1,907 11	
(c) Bonds and debentures	51,157 69	
(d) Dividends on stocks	41,663 00	
(e) Bank deposits	6,609 64	
(f) Other interest earned	1,852 60	
		<u>\$ 240,843 94</u>
2. Profit in guaranteed funds		568,446 52
3. Agency fees and commissions earned		1,242,743 45
4. All other revenue for the year		24,244 43
Total		<u>\$ 2,076,278 34</u>

Expenditure

5. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 195,323 18	
(b) Provincial	1,792 51	
(c) Municipal	15,501 11	
		<u>\$ 212,616 80</u>
6. Commissions on loans and on sale of real estate		36 33
7. All other expenses incurred:		
(a) Salaries	\$ 1,031,366 58	
(b) Directors' and Advisory Committee fees	31,120 00	
(c) Auditors' fees	19,150 00	
(d) Legal fees	9,981 41	
(e) Rents	15,469 96	
(f) Travelling expenses	16,196 06	

NATIONAL TRUST COMPANY, LIMITED—Continued

(g) Printing and stationery	27,945 45	
(h) Advertising	38,867 74	
(i) Postage, telegrams, telephones and express	26,910 46	
(j) Maintenance of Office Premises	89,514 46	
(k) Miscellaneous	258,495 41	
		1,565,017 53
8. Net profit transferred to Profit and Loss Account		298,607 68
Total		<u>\$ 2,076,278 34</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 595,627 66
2. Amount transferred from Revenue Account	298,607 68
3. Amount transferred from Reserve for Employees' Benefits	50,000 00
Total	<u>\$ 944,235 34</u>
4. Dividends to shareholders declared during year	\$ 240,000 00
5. Amount transferred to Reserve Fund	250,000 00
6. Balance of account at 31st December, 1944	454,235 34
Total	<u>\$ 944,235 34</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 1st, 1944; (b) April 1st, 1944; (c) 8% per annum.
 - June 7th, 1944; (b) July 3rd, 1944; (c) 8% per annum.
 - September 6th, 1944; (b) October 2nd, 1944; (c) 8% per annum.
 - December 6th, 1944; (b) January 2nd, 1945; (c) 8% per annum.
- Date appointed for the Annual Meeting for year 1944—February 6th, 1945.
Date of last Annual Meeting—January 25th, 1944.
- Amount of interest capitalized during the year \$ 85,315 57
- Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds 2,211,027 67

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, 1944, 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
Company Funds						
Ontario.....(b)	258,089 26	cr. 514 17	62 52		257,637 61	
Quebec.....(b)	17,900 00				17,900 00	
Manitoba.....(b)	86,082 72	13 83	399 16		86,495 71	
Saskatchewan.....(b)	39,410 20	1,175 75	729 96		41,315 91	
Total.....	401,482 18	675 41	1,191 64		403,349 23	
Ontario.....(a)	3,957 25		52 50		4,009 75	2,292 72
Manitoba.....(a)	780,145 81	10,645 98	134,233 96		925,025 75	
Saskatchewan.....(a)	887,638 23	14,161 79	121,469 27		1,023,269 29	
Alberta.....(a)	394,684 80	3,053 10	36,223 81		433,961 71	4,132 57
Total.....	2,066,426 09	27,860 87	291,979 54		2,386,266 50	6,425 29
Total Company Funds	2,467,908 27	28,536 28	293,171 18		2,789,615 73	6,425 29
Guaranteed Funds						
Ontario.....(b)	2,767,997 90	1,306 64	6,196 97		2,775,501 51	
Quebec.....(b)	525,205 73	15,559 64	5,934 93		546,700 30	
Manitoba.....(b)	359,234 90	156 13	1,743 09		361,134 12	
Saskatchewan.....(b)	13,502 94				13,502 94	
Alberta.....(b)	12,721 49		686 48		13,407 97	
Total.....	3,678,662 96	17,022 41	14,561 47		3,710,246 84	
Ontario.....(a)	14,400 00	520 79	69 00		14,989 79	
Manitoba.....(a)	284,108 55	1,346 65	11,490 52		296,945 72	
Saskatchewan.....(a)	559,564 55	855 59	11,581 47		572,001 61	
Alberta.....(a)	679,347 53	5,706 85	63,539 55		748,593 93	
Total.....	1,537,420 63	8,429 88	86,680 54		1,632,531 05	
Total Guaranteed Funds.....	5,216,083 59	25,452 29	101,242 01		5,342,777 89	

THE NORTHERN TRUSTS COMPANY

Head Office, Winnipeg, Manitoba

OFFICERS

President—C. S. RILEY
 Vice-Presidents—R. J. GOURLEY
 W. A. MURPHY

General Manager—J. HERBERT 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
 HAROLD J. RILEY, K.C.
 SIDNEY T. SMITH

E. J. TARR, K.C.

Auditors—WILLIAM GRAY & Co., 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, 1944

Assets

Company Funds

1. Office premises	\$ 11,625 00
2. Book value of real estate held for sale:	
Freehold land (including buildings)	75,480 30
3. Amount secured by mortgages on real estate including:	
First mortgages including charges	\$ 550,569 33
Agreements for sale including charges	154,943 17
	705,512 50

(See Schedule B)

4. Amount of loans secured by stocks, bonds and other collateral:	
Principal	1,000 00
5. Book value of bonds, debentures and debenture stocks:	
(a) Government and Government Guaranteed:	
Dominion and United Kingdom	\$ 342,900 00
(b) Canadian municipalities, school districts and rural telephone companies	27,256 12
(c) All other bonds	83,485 00
	453,641 12
6. Book value of stocks	194,734 98
7. Cash on hand	137 76
8. Cash on deposit with chartered banks in Canada	98,872 84
9. Advances to estates, trusts, etc., under administration	3,733 00
10. All other assets	1,970 35

Total Company Funds	\$ 1,546,707 85
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Guaranteed Funds

11. Amount secured by mortgages on real estate including:	
First mortgages	\$ 19,619 35
	<i>(See Schedule B)</i>
12. Book value of bonds, debentures and debenture stocks:	
(a) Government and Government Guaranteed:	
Dominion and United Kingdom	158,300 00
13. Cash on deposit with chartered banks in Canada	291 92
	\$ 178,211 27

THE NORTHERN TRUSTS COMPANY—Continued

Estates, Trusts and Agency Funds

14. Unrealized assets	\$ 9,870,688 02
15. Investments	3,938,361 56
16. Cash on hand and in banks	492,174 79
	<u>\$14,301,224 37</u>

Summary of Assets

Company Funds	\$ 1,546,707 85
Guaranteed Funds	178,211 27
Estates, Trusts and Agency Funds	14,301,224 37
Grand Total of Assets	<u>\$16,026,143 49</u>

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$ 38,200 00
2. Other expenses due and accrued	1,484 03
3. Reserve against Mortgages and Agreements	65,659 48
4. All other liabilities	4,137 63
Total	<u>\$ 109,481 14</u>

To the Shareholders:

5. Paid-in Capital	\$ 600,000 00
6. Reserve Fund	600,000 00
7. Balance of Profit and Loss Account	237,226 71
Total	<u>\$ 1,437,226 71</u>

Total Company Funds	<u>\$ 1,546,707 85</u>
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Guaranteed Funds

8. Specific Guaranteed Funds	\$ 178,211 27
Total Guaranteed Funds	<u>\$ 178,211 27</u>

Estates, Trusts and Agency Funds

9. Estates, Trusts and Agencies	\$14,297,491 37
10. Due to Company Funds	3,733 00
	<u>\$14,301,224 37</u>

Summary of Liabilities

Company Funds	\$ 1,546,707 85
Guaranteed Funds	178,211 27
Estates, Trusts and Agency Funds	14,301,224 37
Grand Total of Liabilities	<u>\$16,026,143 49</u>

REVENUE ACCOUNT**Income**

1. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 85,394 47
(b) Collateral loans	50 00
(c) Bonds and debentures	10,335 29
(d) Dividends on stocks	6,084 50
(e) Bank deposits	559 50
(f) Other interest earned	40 78
	<u>\$ 102,464 54</u>
2. Loss in guaranteed funds	— 1,464 62
3. Agency fees and commissions earned	82,098 71
4. All other revenue for the year	73,075 17
Total	<u>\$ 256,173 80</u>

THE NORTHERN TRUSTS COMPANY—Continued

Expenditure

5. Interest incurred		\$	36 97
6. License fees and taxes other than taxes on real estate:			
(a) Dominion	\$	38,000 00	
(b) Provincial		44 80	
(c) Municipal		1,765 82	
			39,810 62
7. All other expenses incurred:			
(a) Salaries	\$	66,393 97	
(b) Directors' and Advisory Committee fees		4,110 00	
(c) Auditors' fees		2,500 00	
(d) Legal fees		519 04	
(e) Rents		8,391 26	
(f) Travelling expenses		4,490 78	
(g) Printing and stationery		2,061 65	
(h) Advertising		1,606 55	
(i) Postage, telegrams, telephones and express		2,175 55	
(j) Miscellaneous		7,786 05	
			100,034 85
8. Net profit transferred to Profit and Loss Account			116,291 36
Total		\$	<u>256,173 80</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	357,372 60
2. Amount transferred from Revenue Account		116,291 36
3. Amount transferred from Investment Reserves		393,562 75
Total	\$	<u>867,226 71</u>
4. Dividends to shareholders declared during year	\$	30,000 00
5. Amount transferred to General Reserve		600,000 00
6. Balance of account at 31st December, 1944		237,226 71
Total	\$	<u>867,226 71</u>

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$57,000.
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 (a) February 9th, 1944; (b) March 15th, 1944; (c) 5%.
3. Date appointed for the Annual Meeting—Second Wednesday in February.
 Date of last Annual Meeting—February 9th, 1944.
4. Amount of interest permanently capitalized during the year \$ 5,123 81
5. Amounts belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department—\$92,581.45 original assets of Estates and \$33,057.55 as investment for which Company is responsible.

CONSTATING INSTRUMENTS

Incorporated by Chapter 60 of Statutes of Manitoba, 1902.

Incorporated by Act of Parliament of Canada, 13-14 George V, c. 89, Act brought into force by proclamation, December 19th, 1923. Amalgamation effected, January 1st, 1924.

Registered as a Trust Company in Ontario, July 21st, 1930.

Amended, Chapter 56, 1. Edward VIII, 1936, Assented to June 2nd, 1936.

THE NORTHERN TRUSTS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, 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)					(Cr.)	9	70			1,789	83	
Ontario.....(b)	1,789	83										
Manitoba.....(a)	72,860	23								72,860	23	12,623
Manitoba.....(b)	87,659	20	469	74	97	25				88,128	94	9,630
Saskatchewan.....(a)	248,658	47	229	51	(Cr.)	226	10			248,887	98	33,839
Saskatchewan.....(b)	104,804	82			458	10				104,804	82	
Alberta.....(a)	161,461	19	300	47	30	14				161,761	66	50,040
Alberta.....(b)	27,279	04			(Cr.)	105	30			27,279	04	
Total.....(a)	482,979	89	529	98	(Cr.)	195	96			483,509	87	96,503
Total.....(b)	221,532	89	469	74	440	35				222,002	63	9,630
Total.....	704,512	78	999	72	244	39				705,512	50	106,133
Guaranteed Funds:												
Manitoba.....(a)												
Manitoba.....(b)	2,700	00								2,700	00	
Saskatchewan.....(a)												
Saskatchewan.....(b)	6,930	05								6,930	05	
Alberta.....(a)												
Alberta.....(b)	9,989	30			17	15				9,989	30	
Total.....(a)												
Total.....(b)	19,619	35			17	15				19,619	35	
Total.....	19,619	35			17	15				19,619	35	

THE PREMIER TRUST COMPANY

Head Office, Toronto, Ontario

OFFICERS

President and General Manager—**THOMAS B. HOLMES**
 Vice-President—**JOHN DEARNESS, LL.D.** Secretary—**NORMAN S. WATT**

DIRECTORS

THOMAS B. HOLMES **A. H. SEGUIN**
JOHN DEARNESS, LL.D. **D. C. MACLACHLAN**
J. G. HOLMES

Auditors—**JAMES R. NEFF, C.A.**; **IAN P. M. ROBERTSON, F.C.A.**,
of the firm of Neff, Robertson and Company.

CAPITAL

Amount of Capital Stock authorized (30,000 shares of \$100.00 each)	\$ 3,000,000 00
Amount subscribed	1,275,000 00
Amount paid in cash:	
On \$1,198,800.00 stock fully called	\$ 1,198,800 00
On \$70,000.00 stock 45% called	31,500 00
On \$6,200.00 stock various % called	2,335 00
	1,232,635 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises	\$ 187,643 45
2. Book value of real estate:	
(a) Freehold land (including buildings)	\$ 40,552 89
(b) Held under power of sale, etc.	432,457 10
	473,009 99
3. Amount secured by mortgages on real estate including:	
First mortgages	\$ 217,362 10
Second and subsequent mortgages	2,800 00
Agreements for sale	101,462 62
Interest due	799 74
Interest accrued	2,993 28
	325,417 74
(See Schedule B)	
4. Book value of bonds, debentures and debenture stocks:	
(a) Government and Government Guaranteed:	
Dominion and United Kingdom	\$ 169,267 01
Interest accrued	711 44
	169,978 45
5. Book value of stocks	118,671 78
6. Cash on hand	83 55
7. Cash on deposit with chartered banks in Canada	17,055 35
8. Advances to estates, trusts, etc., under administration	100,046 95
9. All other assets	6,667 68
Total Company Funds	\$ 1,398,574 94

THE PREMIER TRUST COMPANY—Continued

Guaranteed Funds

10. Amount secured by mortgages on real estate including:			
First mortgages	\$	909,060	90
Interest due		4,785	18
Interest accrued		11,258	86
			\$ 925,104 94
			(See Schedule B)
11. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$	271,041	82
Interest due		1,135	84
Interest accrued		155	99
			272,333 65
12. Book value of bonds, debentures and debenture stocks:			
Government and Government Guaranteed:			
Dominion and United Kingdom	\$	1,788,341	87
Interest accrued		6,695	03
			1,795,036 90
13. Cash on hand			17,529 08
14. Cash on deposit with chartered banks in Canada			20,970 73
Total Guaranteed Funds	\$	3,030,975	30

Estates, Trusts and Agency Funds

15. Unrealized assets	\$	5,241,477	38
16. Investments		1,651,150	07
17. Cash on hand and in banks		676,942	82
			\$ 7,569,570 27

Summary of Assets

Company Funds	\$	1,398,574	94
Guaranteed Funds		3,030,975	30
Estates, Trusts and Agency Funds		7,569,570	27
Grand Total of Assets	\$	11,999,120	51

*Liabilities**Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	616	16
2. Other expenses due and accrued		1,783	33
3. Investment reserves		150,000	00
4. Additional Investment Reserves set up by Registrar		25,000	00
5. All other liabilities		912	78
Total	\$	178,312	27

To the Shareholders:

6. Paid-in Capital	\$	1,232,635	00
7. Balance of Profit and Loss Account		—	12,372 33
Total	\$	1,220,262	67
Total Company Funds	\$	1,398,574	94

Guaranteed Funds

8. Trust deposits	\$	1,593,795	33
9. General Guaranteed Funds	\$	1,428,678	68
Interest due and accrued		8,501	29
			1,437,179 97
Total Guaranteed Funds	\$	3,030,975	30

THE PREMIER TRUST COMPANY—Continued

Estates, Trusts and Agency Funds

10. Estates, Trusts and Agencies	\$ 7,469,523 32	
11. Due to Company Funds	100,046 95	
		<u>\$ 7,569,570 27</u>

Summary of Liabilities

Company Funds	\$ 1,398,574 94
Guaranteed Funds	3,030,975 30
Estates, Trusts and Agency Funds	7,569,570 27
Grand Total of Liabilities	<u>\$11,999,120 51</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 11,008 04	
(b) Collateral loans	580 65	
(c) Bonds and debentures	8,191 34	
(d) Dividends on stocks	6,760 25	
(e) Other interest earned	6,174 74	
		<u>\$ 32,715 02</u>
2. Profit on sale of securities and real estate		39,026 34
3. Profit in guaranteed funds		48,307 52
4. Agency fees and commissions earned		75,159 14
5. All other revenue for the year		2,078 95
Total		<u>\$ 197,286 97</u>

Expenditure

6. Interest incurred	\$	2,096 83
7. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$ 7,236 23	
(b) Provincial	326 00	
(c) Municipal	2,608 80	
		<u>10,171 03</u>
8. Amount transferred to Investment Reserves		15,000 00
9. All other expenses incurred:		
(a) Salaries	\$ 89,456 90	
(b) Directors' and Advisory Committee fees	1,670 00	
(c) Auditors' fees	2,500 00	
(d) Legal fees	209 13	
(e) Rents	175 00	
(f) Travelling expenses	2,367 42	
(g) Printing and stationery	2,731 17	
(h) Advertising	2,657 01	
(i) Postage, telegrams, telephones and express	3,950 62	
(j) Maintenance of Office Premises	6,644 09	
(k) Miscellaneous	24,778 47	
		<u>137,139 81</u>
10. Net profit transferred to Profit and Loss Account		32,879 30
Total		<u>\$ 197,286 97</u>

THE PREMIER TRUST COMPANY—Continued

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ — 45,599 24
2. Amount transferred from Revenue Account	32,879 30
3. Premium on capital stock sold during year	29
4. Additional Investment Reserves set up by Registrar now returned	25,000 00
Total	\$ 12,280 35
5. Dividends to shareholders declared during year	\$ 24,652 68
6. Balance of account at 31st December, 1944	— 12,372 33
Total	\$ 12,280 35

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$100,000.	
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates: (a) June 12th, 1944; (b) June 30th, 1944; (c) 1%. (a) December 20th, 1944; (b) December 30th, 1944; (c) 1%.	
3. Date appointed for the Annual Meeting—February 21st, 1945. Date of last Annual Meeting—February 16th, 1944.	
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, state the aggregate amount of such loans	\$ 421,833 57
The amount of interest on such loans taken credit for in the Revenue Account for the year	500 00
The amount of interest due and unpaid, whether capitalized or not	202,779 06
5. Amount of interest permanently capitalized during the year— Company, \$313.13; Guaranteed, \$100.00	413 13
6. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	107,326 63
7. Amount of Company's own Guaranteed Investment Receipts and interest thereon, <i>due</i> and unpaid	15,400 00

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, 1944, 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											
Mortgages:											
Ontario.....(a)	5,600	00					36	13	5,636	13	
Ontario.....(b)	637,965	77	cr.	28 91	512	80	2,332	39	640,782	05	3,597 86
Saskatchewan....(a)	1,406	27		425 00	27	55			1,858	82	1,950 94
Agreements for Sale:											
Ontario.....(a)	8,769	20					140	32	8,909	52	
Ontario.....(b)	92,108	89	cr.	126 97	325	59	484	44	92,791	95	224 65
Alberta.....(a)	711	50							711	50	309 24
Total	746,561	63		269 12	865	94	2,993	28	750,689	97	6,082 69
Less held under Power of Sale.....	421,833	57							421,833	57	
	324,728	06							328,856	40	
Guaranteed Funds											
Mortgages:											
Ontario.....(a)	193,024	61			196	03	2,082	33	195,302	97	5,913 83
Ontario.....(b)	711,284	33	1,897	55	3,113	67	9,170	33	725,447	88	8,503 44
Alberta.....(a)	755	09					6	20	761	29	
Saskatchewan....(a)	2,558	24		59 08	1,713	44			4,330	76	2,193 70
Total	907,622	27	1,938	63	5,023	14	11,258	86	925,842	90	16,610 97
Grand total	1,232,350	33	2,207	75	5,889	08	14,252	14	1,254,699	30	

THE PRUDENTIAL TRUST COMPANY, LIMITED

Head Office, Montreal, Quebec

OFFICERS

President—H. N. CHAUVIN, K.C.
Vice-President—L. R. CHAMPION

Manager—FRANK S. TAYLOR
Secretary—ALFRED HALL
Treasurer—GEORGE M. RAE

DIRECTORS

H. N. CHAUVIN, K.C.
L. R. CHAMPION
W. DOIG ROBB
GEORGE GANETAKOS

FRANK S. TAYLOR
H. F. STANFIELD
E. V. BARTHE
D. F. ROGERS

DONALD MORRISON

Auditors—RIDDELL, STEAD, GRAHAM & HUTCHISON

CAPITAL

Amount of Capital Stock authorized (100,000 shares of \$10.00 each)	\$ 1,000,000 00
Amount subscribed—Capital Stock	175,270 00
Amount paid in cash	175,270 00

BALANCE SHEET AS AT 31st DECEMBER, 1944

Assets

Company Funds

1. Office premises	\$ 64,135 65
2. Book value of real estate held for sale:	
Freehold land (including buildings)	39,521 39
3. Amount secured by mortgages on real estate including:	
First mortgages	\$ 2,044 21
Agreements for sale	4,195 97
	<u>6,240 18</u>
4. Book value of bonds, debentures and debenture stocks:	
(a) Government and Government Guaranteed:	
Dominion and United Kingdom	\$ 185,000 00
Interest accrued	1,230 41
	<u>\$ 186,230 41</u>
(b) All other bonds	\$ 3,010 00
Interest accrued	62 47
	<u>3,072 47</u>
	189,302 88
5. Book value of stocks	1 00
6. Cash on hand	170 00
7. Cash on deposit with chartered banks in Canada	41,535 85
8. Advances to estates, trusts, etc., under administration	557 82
9. All other assets	12,284 75
	<u>353,749 52</u>

Estates, Trusts and Agency Funds

10. Investments and Unrealized Assets	\$ 2,956,238 71
11. Cash on hand and in banks	309,272 31
	<u>\$ 3,265,511 02</u>

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

Summary of Assets

Company Funds	\$ 353,749 52
Estates, Trusts and Agency Funds	3,265,511 02
Grand Total of Assets	<u>\$ 3,619,260 54</u>

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$ 1,250 73
2. Other expenses due and accrued	10,919 81
3. All other liabilities	3,592 56
Total	<u>\$ 15,763 10</u>

To the Shareholders:

4. Paid-in Capital	\$ 175,270 00
5. Balance of Profit and Loss Account	162,716 42
Total	<u>\$ 337,986 42</u>
Total Company Funds	<u>\$ 353,749 52</u>

Estates, Trusts and Agency Funds

6. Estates	\$ 3,248,725 63
7. Due to Company Funds	16,785 39
	<u>\$ 3,265,511 02</u>

Summary of Liabilities

Company Funds	\$ 353,749 52
Estates, Trusts and Agency Funds	3,265,511 02
Grand Total of Liabilities	<u>\$ 3,619,260 54</u>

REVENUE ACCOUNT**Income**

1. Rents earned	\$ 4,123 42
2. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 217 09
(b) Bonds and debentures	4,924 95
(c) Other interest earned	12 18
	<u>5,154 22</u>
3. Profit on sale of securities and real estate	6,549 50
4. Agency fees and commissions earned	128,102 15
5. All other revenue for the year	4,429 47
Total	<u>\$ 148,358 76</u>

Expenditure

6. Amount by which ledger values of assets were written down	\$ 6,361 26
7. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 6,376 79
(b) Provincial	683 70
(c) Municipal	931 31
	<u>7,991 80</u>

PRUDENTIAL TRUST COMPANY, LIMITED—Continued

8. All other expenses incurred:		
(a) Salaries	\$	72,534 48
(b) Directors' and Advisory Committee fees		1,881 25
(c) Auditors' fees		2,725 00
(d) Legal fees		283 85
(e) Rents		13,167 00
(f) Travelling expenses		1,300 78
(g) Printing and stationery		920 61
(h) Advertising		1,006 87
(i) Postage, telegrams, telephones and express		2,502 73
(j) Miscellaneous		6,420 97
		\$ 102,743 54
9. Net profit transferred to Profit and Loss Account		\$ 31,262 16
Total		\$ 148,358 76

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	131,454 26
2. Amount transferred from Revenue Account		31,262 16
Total	\$	162,716 42
3. Balance of account at 31st December, 1944	\$	162,716 42
Total	\$	162,716 42

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation—All officers bonded.
2. Date appointed for the Annual Meeting—March 14th, 1945.
Date of last Annual Meeting—March 8th, 1944.

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, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing	Charges out- standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Mortgages:						
Quebec.....(b)	2,044 21	.....	.....	.....	2,044 21	.....
Agreements for Sale:						
Alberta.....(a)	4,195 97	.....	.....	.....	4,195 97	.....
Total.....	6,240 18	.....	.....	.....	6,240 18	.....

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

THE HON. C. C. BALLANTYNE, P.C.	ROBERT P. JELLETT
LAMONTE J. BELNAP	R. S. McLAUGHLIN
D'ALTON C. COLEMAN	ROSS H. McMASTER
NORMAN J. DAWES	THE HON. S. C. MEWBURN, K.C.
C. W. DEAN	HERBERT W. MOLSON
JACKSON DODDS, C.B.E.	THE HON. ALPHONSE RAYMOND
HUNTLEY R. DRUMMOND	CHARLES F. SISE
THE HON. CHARLES A. DUNNING, P.C.	GEORGE W. SPINNEY, C.M.G.
JAMES A. ECCLES	WALTER M. STEWART
GEORGE W. HUGGETT	THE HON. L. A. TASCHEREAU, K.C., LL.D.
SIR FREDERICK WILLIAMS-TAYLOR, LL.D.	

Auditors—JOHN PATERSON, C.A. and C. G. WALLACE, 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, 1944

Assets

Company Funds

1. Interest in Royal Trust Building, Montreal.	\$	305,000 00
2. Office premises		637,657 09
3. Book value of real estate		1 00
4. Amount secured by mortgages on real estate including:		
First mortgages	\$ 1,200,748 05	
Second and subsequent mortgages	3,004 14	
Agreements for sale	21,279 00	
Interest due	1,796 02	
Interest accrued	9,401 99	
		1,236,229 20

(See Schedule B)

5. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$ 2,904,943 12	
Interest accrued	2,062 39	
		2,907,005 51
6. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom.	\$ 3,820,117 75	
Interest accrued	19,325 25	
		\$ 3,839,443 00

THE ROYAL TRUST COMPANY—Continued

(b) Provincial and Provincial Guaranteed	\$ 1,903,271 30		
Interest accrued	15,068 01		
	<u> </u>	\$ 1,918,339 31	
(c) Canadian municipalities, school districts and rural telephone companies	\$ 409,335 30		
Interest accrued	3,432 50		
	<u> </u>	412,767 80	
(d) All other bonds	\$ 1,377,208 67		
Interest accrued	28,590 22		
	<u> </u>	\$ 1,405,798 89	
			\$ 7,576,349 00
7. Book value of stocks			763,023 35
8. Cash on hand			4,672 88
9. Advances to estates, trusts, etc., under administration			1,475,695 10
10. Accrued fees and charges for administering estates			94,822 01
11. All other assets			111,363 20
			<u> </u>
Total Company Funds			\$ 15,111,818 34

Guaranteed Funds

12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$ 1,123,894 79		
Interest accrued	787 15		
	<u> </u>	\$ 1,124,681 94	
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed: Dominion and United Kingdom.	\$ 5,387,136 56		
Interest accrued	33,666 65		
	<u> </u>	\$ 5,420,803 21	
(b) Provincial and Provincial Guaranteed	\$ 116,035 51		
Interest accrued	588 53		
	<u> </u>	116,624 04	
(c) Canadian municipalities, school districts and rural telephone companies	\$ 317,367 63		
Interest accrued	2,509 09		
	<u> </u>	319,876 72	
(d) All other bonds	\$ 203,840 16		
Interest accrued	1,651 64		
	<u> </u>	205,491 80	
			6,062,795 77
14. Cash on deposit with chartered banks in Canada			13,949 19
15. All other assets			36,132 52
			<u> </u>
Total Guaranteed Funds			\$ 7,237,559 42

Estates, Trusts and Agency Funds

16. Unrealized assets and investments	\$770,703,658 11		
17. Cash on hand and in banks	25,089,401 72		
	<u> </u>	\$795,793,059 83	

Summary of Assets

Company Funds	\$ 15,111,818 34
Guaranteed Funds	7,237,559 42
Estates, Trusts and Agency Funds	795,793,059 83
	<u> </u>
Grand Total of Assets	\$818,142,437 59

THE ROYAL TRUST COMPANY—Continued

Liabilities

Company Funds

To the Public:

1. Money borrowed from banks with security	\$ 7,075,064 01
2. Taxes other than taxes on real estate	154,628 97
3. Other expenses due and accrued	8,752 21
4. All other liabilities	279,218 79
Total	<u>\$ 7,517,663 98</u>

To the Shareholders:

5. Paid-in Capital	\$ 2,000,000 00
6. Reserve Fund	4,000,000 00
7. General Contingency Reserve	500,000 00
8. Balance of Profit and Loss Account	1,094,154 36
Total	<u>\$ 7,594,154 36</u>
Total Company Funds	<u>\$ 15,111,818 34</u>

Guaranteed Funds

9. Indemnity, Surety and Guaranteed Bonds	\$ 36,132 52
10. Specific Guaranteed Funds	350,702 47
11. General Guaranteed Funds	\$ 6,850,475 26
Interest due and accrued	249 17
	<u>6,850,724 43</u>
Total Guaranteed Funds	<u>\$ 7,237,559 42</u>

Estates, Trusts and Agency Funds

12. Estates, Trusts and Agencies	\$794,317,364 73
13. Due to Company Funds	1,475,695 10
	<u>\$795,793,059 83</u>

Summary of Liabilities

Company Funds	\$ 15,111,818 34
Guaranteed Funds	7,237,559 42
Estates, Trusts and Agency Funds	795,793,059 83
Grand Total of Liabilities	<u>\$818,142,437 59</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:	
(a) Mortgages and agreements for sale	\$ 94,141 43
(b) Collateral loans	135,643 22
(c) Bonds and debentures	294,602 68
(d) Dividends on stocks	61,435 60
	<u>\$ 585,822 93</u>
2. Profit in guaranteed funds	102,230 45
3. Agency fees and commissions earned	2,249,214 73
4. All other revenue for the year	38,484 34
Total	<u>\$ 2,975,752 45</u>

THE ROYAL TRUST COMPANY—Continued

Expenditure

5. Interest incurred		\$	14,723	46
6. License fees and taxes other than taxes on real estate:				
(a) Dominion	\$	250,000	00	
(b) Provincial		2,962	52	
(c) Municipal		20,625	90	
				273,588 42
7. Amount transferred to Specific Reserves				20,000 00
8. All other expenses incurred:				
(a) Salaries	\$	1,621,661	41	
(b) Directors' and Advisory Committee fees		46,242	77	
(c) Auditors' fees		40,827	62	
(d) Legal fees		3,007	92	
(e) Rents		173,113	88	
(f) Travelling expenses		13,865	42	
(g) Printing and stationery		37,594	33	
(h) Advertising		23,127	59	
(i) Postage, telegrams, telephones and express		49,082	25	
(j) Maintenance of Office Premises		44,341	01	
(k) Miscellaneous		169,625	33	
				2,222,489 53
9. Net profit transferred to Profit and Loss Account				444,951 04
Total	\$	2,975,752	45	

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	1,059,203	32
2. Amount transferred from Revenue Account		444,951	04
3. Amount transferred from Special Suspense Account		500,000	00
Total	\$	2,004,154	36
4. Dividends to shareholders declared during year	\$	320,000	00
5. Reserve for bonus of 2% on Capital Stock		40,000	00
6. Amount transferred to Reserve for Contingencies		500,000	00
7. Amount transferred to Staff Pension Fund—Special contribution		50,000	00
8. Balance of account at 31st December, 1944		1,094,154	36
Total	\$	2,004,154	36

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation—\$100,000.00.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
 - January 11th, 1944; (b) February 1st, 1944; (c) 80 cents.
 - April 11th, 1944; (b) May 1st, 1944; (c) 80 cents.
 - July 11th, 1944; (b) August 1st, 1944; (c) 80 cents.
 - October 10th, 1944; (b) November 1st, 1944; (c) 80 cents.
- Date appointed for the Annual Meeting—Second Tuesday in February. Date of last Annual Meeting—February 8th, 1944.
- In the case of any Company whose Stocks, Bonds or Debentures are held by the Corporation either directly or indirectly, if such Company is otherwise indebted to the Corporation upon loans either secured by mortgages or other security, or unsecured, state the aggregate amount of such loans. \$ 15,000 00
- The amount of interest on such loans taken credit for in the Revenue Account for the year
- Have any advances been made to estates, trusts and agencies, during the year from which fees were paid to the company? Answer—Yes. State amount of fees paid to the Company from advances made during the year. Answer \$16,042.10 (estimated).

THE ROYAL TRUST COMPANY—Continued

CONSTATING INSTRUMENTS

The Royal Trust Company was incorporated in 1892, by Special Act of the Province of Quebec, 55-56 Vict., chap. 79, which was amended by 55-56 Vict. (1892), chap. 80 (Q), and by 59 Vict. 1895), chap. 67 (Q), and by 63 Vict. (1900), chap 76 (Q), 6 Edw. VII (1906), chap. 73 (Q), 17 Geo. V (1927), chap. 96 (Q), 19 Geo. V. (1929), chap. 104 (Q).

Authorized by Special Act of the Legislature of Ontario, 2 Edw. VII. (1902), chap. 103, to transact business therein as specified in Section 1 (5) of the said Act, which enacts as follows:

“(5) The Company shall be limited in respect of all business relating to property, rights or interests in the Province of Ontario, to the powers mentioned in the schedule to The Ontario Trust Companies’ Act, and shall be subject to the general provisions of the said Act and of the general public law of the said Province relating to trust companies and trusts.”

The Company has a deposit in the Province of Ontario amounting to \$200,000.00.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, CLASSIFIED AS TO PROVINCE

Province (b) Urban (a) Farm	Principal out- standing	Charges out- standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
Company Funds:	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Alberta.....(b)	8,609 54				8,609 54	
Alberta.....(a)	1,896 44	60 60			1,957 04	2,937 71
New Brunswick.....(b)	7,600 00			46 01	7,646 01	
British Columbia.....(b)	190,767 19	763 17			191,530 36	56 52
Manitoba.....(b)	31,738 21	291 60			32,029 81	157 35
Manitoba.....(a)	612 33				612 33	
Nova Scotia.....(b)	9,756 22				9,756 22	
Ontario.....(b)	344,389 10		8 00	3,599 89	347,996 99	
Quebec.....(b)	652,677 04		1,788 02	5,756 09	660,221 15	1,422 42
Saskatchewan.....(b)	600 00				600 00	
Saskatchewan.....(a)	158,982 81	4,907 35	17,710 82		181,600 98	30,439 02
Total.....(b)	1,246,137 30	1,054 77	1,796 02	9,401 99	1,258,390 08	1,636 29
Total.....(a)	161,491 58	4,967 95	17,710 82		184,170 35	33,376 73
Grand Total.....	1,407,628 88	6,022 72	19,506 84	9,401 99	1,442,560 43	35,013 02

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
 A. W. BRIGGS, K.C.
 JOHN HALLAM
 C. H. BURGESS

LORNE JOHNSON
 S. J. BOYD, M.D.
 J. R. BOYS
 R. T. BIRKS, K.C.

JAMES R. LOVATT

Auditors—PEAT, MARWICK, MITCHELL & COMPANY

CAPITAL

Amount of Capital Stock authorized (20,000 shares of \$100.00 each)	\$ 2,000,000 00
Amount subscribed	940,200 00
Amount paid in cash—On \$940,200.00 stock 50% called	805,800 00

BALANCE SHEET AS AT 31st, DECEMBER, 1944

Assets

Company Funds

1. Office premises		\$ 75,500 00
2. Book value of real estate held for sale:		
Freehold land (including buildings)		39,392 68
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 108,226 93	
Second mortgages	10,537 30	
Agreements for sale	166,833 16	
Interest due	5,569 03	
Interest accrued	1,724 52	
		292,890 94
	<i>(See Schedule B)</i>	
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$ 3,627 90	
Interest due	.75	
		3,628 65
5. Book value of bonds, debentures and debenture stocks:		
(a) Government — Dominion	\$ 50,000 00	
Interest accrued	246 58	
		50,246 58
(b) Provincial		16,900 00
(c) Canadian municipalities	\$ 51,281 34	
Interest accrued	321 61	
		51,602 95
(d) All other bonds	\$ 113,460 25	
Interest accrued	889 60	
		114,349 85
		233,099 38
6. Book value of stocks	\$ 195,546 94	
Accrued dividends thereon	1,262 50	
		196,809 44
7. Cash on hand		10,474 72
8. Cash on deposit with chartered banks in Canada		55,819 59
9. Advances to estates, trusts, etc., under administration		38,565 24
10. Accrued fees and charges		4,188 01
11. All other assets		12,131 57
		962,500 22
Total Company Funds		\$ 962,500 22

THE STERLING TRUSTS CORPORATION—Continued

Guaranteed Funds

12. Amount secured by mortgages on real estate including:			
First mortgages	\$	1,873,510	67
Agreements for sale		166,543	52
Interest due		368	14
Interest accrued		20,297	11
			\$ 2,060,719 44
<i>(See Schedule B)</i>			
13. Book value of bonds, debentures and debenture stocks:			
(a) Government — Dominion	\$	344,353	70
Interest accrued		993	64
			\$ 345,347 34
(b) Provincial	\$	125,957	65
Interest accrued		801	92
			126,759 57
(c) Canadian municipalities, and school districts	\$	149,851	39
Interest accrued		1,937	18
			151,788 57
			\$ 623,895 48
14. Cash on hand			12,825 83
15. Cash on deposit with chartered banks in Canada			54,952 05
			<u>\$ 2,752,392 80</u>

Estates, Trusts and Agency Funds

16. Unrealized assets and Investments	\$	5,462,482	68
17. Cash on hand and in banks		322,612	74
			\$ 5,785,095 42

Summary of Assets

Company Funds	\$	962,500	22
Guaranteed Funds		2,752,392	80
Estates, Trusts and Agency Funds		5,785,095	42
			<u>\$ 9,499,988 44</u>

*Liabilities**Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	9,600	00
2. Dividends to shareholders declared and unpaid		16,112	66
3. All other liabilities		2,557	85
			<u>28,270 51</u>

To the Shareholders:

4. Paid-in Capital	\$	805,800	00
5. Reserve Fund		100,000	00
6. Balance of Profit and Loss Account		28,429	71
			<u>934,229 71</u>
Total Company Funds	\$	962,500	22

Guaranteed Funds

7. Trust deposits	\$	531,304	19
8. General Guaranteed Funds	\$	2,198,509	23
Interest due and accrued		22,579	38
			<u>2,221,088 61</u>
Total Guaranteed Funds	\$	2,752,392	80

THE STERLING TRUSTS CORPORATION—Continued

Estates, Trusts and Agency Funds

9. Estates, Trusts and Agencies.....	\$ 5,746,530	18
10. Due to Company Funds.....	38,565	24
	<u>\$ 5,785,095</u>	<u>42</u>

Summary of Liabilities

Company Funds.....	\$ 962,500	22
Guaranteed Funds.....	2,752,392	80
Estates, Trusts and Agency Funds.....	5,785,095	42
Grand Total of Liabilities.....	<u>\$ 9,499,988</u>	<u>44</u>

REVENUE ACCOUNT

Income

1. Rent earned, net—on office premises.....	\$	3,721	90
2. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale.....	\$	17,836	31
(b) Collateral loans.....		157	42
(c) Bonds and debentures.....		10,526	47
(d) Dividends on stocks.....		13,794	42
(e) Other interest earned.....		536	57
		<u>42,851</u>	<u>19</u>
3. Profit on sale of securities and real estate.....		11,190	04
4. Profit in guaranteed funds.....		45,057	09
5. Agency fees and commissions earned.....		61,733	22
6. All other revenue for the year.....		3,543	67
Total.....		<u>168,097</u>	<u>11</u>

Expenditure

7. Loss on sale of securities and real estate owned.....	\$	14,201	57
8. Amount by which ledger values of assets were written down.....		14,157	84
9. License fees and taxes other than taxes on real estate:			
(a) Dominion.....	\$	17,053	01
(b) United States.....		61	88
(c) Provincial.....		360	00
(d) Municipal.....		949	88
		<u>18,424</u>	<u>77</u>
10. All other expenses incurred:			
(a) Salaries.....	\$	51,937	05
(b) Directors' and Advisory Committee fees.....		625	00
(c) Auditors' fees.....		1,550	00
(d) Rents.....		9,590	00
(e) Travelling expenses.....		2,165	33
(f) Printing and stationery.....		1,653	23
(g) Advertising.....		4,382	55
(h) Postage, telegrams, telephones and express.....		1,712	71
(i) Contributions to Staff Retirement Fund.....		1,500	00
(j) Miscellaneous.....		4,259	26
		<u>79,375</u>	<u>13</u>
11. Net profit transferred to Profit and Loss Account.....		41,937	80
Total.....	\$	<u>168,097</u>	<u>11</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year.....	\$	14,675	28
2. Amount transferred from Revenue Account.....		41,937	80
3. Amount transferred from Investment Reserves.....		25,000	00
Total.....	\$	<u>81,613</u>	<u>08</u>

THE STERLING TRUSTS CORPORATION—Continued

4. Dividends to shareholders declared during year	\$ 28,183 37
5. Amount transferred to Reserve Fund	25,000 00
6. Balance of account at 31st December, 1944	28,429 71
Total	\$ 81,613 08

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$25,000.	
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:	
(a) May 29th, 1944; (b) July 3rd, 1944; (c) 1½%.	
(a) November 13th, 1944; (b) January 2nd, 1945; (c) 2%.	
3. Date appointed for the Annual Meeting, February 12th, 1945.	
Date of last Annual Meeting—February 14th, 1944.	
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	\$ 214,283 54
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid:	
Unpresented Certificates	\$ 13,441 80
Unpresented Coupons	6 00
	13,447 80

CONSTATING INSTRUMENTS

The Sterling Trusts Corporation was incorporated 19th May, 1911, by Special Act of Parliament of Canada, 1-2 Geo. V, chap. 144.

The original head office of the Company was at Regina, in the Province of Saskatchewan.

By Order-in-Council (D), head office was changed to the City of Toronto, in the Province of Ontario.

Registered on the Trust Companies' Register, 1st December, 1913.

By an Act of the Parliament of Canada, 17 Geo. V, chap. 94, April 14th, 1927, the authorized capital stock of the corporation was increased from \$1,000,000 to \$2,000,000.

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, 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)	800	00					3	83	803	83	Not computed*
Ontario.....(b)	122,751	72	106	43			714	38	123,572	53	
Saskatchewan.....(a)	148,818	49	1,099	85	5,569	03	1,006	31	156,493	68	
Saskatchewan.....(b)	9,972	59							9,972	59	
Alberta.....(a)	2,048	31							2,048	31	
	284,391	11	1,206	28	5,569	03	1,724	52	292,890	94	
Guaranteed Funds											
Ontario.....(b)	2,039,960	27	93	92	368	14	20,297	11	2,060,719	44	Nil

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

8. Cast on deposit with chartered banks in Canada	350,480 55
9. Advances to estates, trusts, etc., under administration	121,616 61
Total Company Funds	<u>\$ 6,222,273 76</u>

Guaranteed Funds

10. Amount secured by mortgages on real estate including:		
First mortgages	\$ 7,031,427 06	
Interest due	48,183 80	
	<u> </u>	\$ 7,079,610 86

(See Schedule B)

11. Amount of loans, secured by stocks, bonds and other collateral:		
Principal	\$ 1,449,709 57	
Interest due	2,361 10	
Interest accrued	903 19	
	<u> </u>	1,452,973 86
12. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 5,699,901 00	
Interest accrued	41,537 88	
	<u> </u>	\$ 5,741,438 88
(b) Provincial and Provincial Guaranteed	\$ 1,256,463 06	
Interest due	3,427 77	
Interest accrued	10,093 69	
	<u> </u>	1,269,984 52
(c) Canadian municipalities, school districts and rural telephone companies	\$ 1,302,332 03	
Interest accrued	18,998 27	
	<u> </u>	1,321,330 30
(d) All other bonds	\$ 80,371 08	
Interest accrued	1,057 38	
	<u> </u>	81,428 46
		8,414,182 16
13. Book value of Stocks	\$ 74,310 90	
Accrued dividends thereon	400 11	
	<u> </u>	74,711 01
14. Cash on hand		59,096 35
15. Cash on deposit with chartered banks in Canada		1,283,703 82
Total Guaranteed Funds		<u>\$ 18,364,278 06</u>

Estates, Trusts and Agency Funds

16. Unrealized assets	\$148,848,070 17
17. Investments	85,813,329 59
18. Cash on hand and in banks	6,966,460 12
	<u> </u>
	\$241,627,859 88

Summary of Assets

Company Funds	\$ 6,222,273 76
Guaranteed Funds	18,364,278 06
Estates, Trusts and Agency Funds	241,627,859 88
	<u> </u>
Grand Total of Assets	<u>\$266,214,411 70</u>

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	\$	157,657	04
2. Dividends to shareholders declared and unpaid.....		60,000	00
3. Investment reserves		804,282	92
4. All other liabilities		16,833	08
Total	\$	1,038,773	04

To the Shareholders:

5. Paid-in Capital	\$	3,000,000	00
6. Reserve Fund		1,750,000	00
7. Balance of Profit and Loss Account		433,500	72
Total	\$	5,183,500	72
Total Company Funds	\$	6,222,273	76

Guaranteed Funds

8. Trust deposits	\$	7,942,078	80
9. Specific Guaranteed Funds		189,018	14
10. General Guaranteed Funds	\$	10,147,103	41
Interest due and accrued		86,077	71
Total Guaranteed Funds	\$	18,364,278	06

Estates, Trusts and Agency Funds

11. Estates, Trusts and Agencies	\$241,506,243	27
12. Due to Company Funds	121,616	61
Total	\$241,627,859	88

Summary of Liabilities

Company Funds	\$	6,222,273	76
Guaranteed Funds		18,364,278	06
Estates, Trusts and Agency Funds		241,627,859	88
Grand Total of Liabilities	\$	266,214,411	70

REVENUE ACCOUNT

Income

1. Rents earned, net—on office premises	\$	77,683	74
2. Interest and Dividends earned on:			
(a) Mortgages and agreements for sale	\$	123,163	81
(b) Collateral loans		7,919	71
(c) Bonds and debentures		9,429	47
(d) Dividends on stocks		2,243	40
(e) Other interest earned		196,085	63
3. Profit on sale of securities and real estate		338,842	02
4. Profit in guaranteed funds		5,956	81
5. Agency fees and commissions earned		417,863	62
6. All other revenue for the year		927,909	16
Total	\$	2,486	46
Total	\$	1,792,741	81

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

Expenditure

7. Transfer to Staff Retirement or Pension Fund	\$	50,000 00
8. Amount by which ledger values of assets were written down		50,000 00
9. License fees and taxes other than taxes on real estate:		
(a) Dominion	\$	104,571 92
(b) Provincial		346 50
(c) Municipal		20,081 58
(d) Special Reserve		75,000 00
		200,000 00
10. Amount transferred to Investment Reserves		125,000 00
11. All other expenses incurred:		
(a) Salaries	\$	750,957 93
(b) Directors' and Advisory Committee fees		28,308 75
(c) Auditors' fees		14,950 00
(d) Legal fees		5,562 98
(e) Rents		115,100 00
(f) Travelling expenses		16,740 31
(g) Printing and stationery		26,892 34
(h) Advertising		30,343 77
(i) Postage, telegrams, telephones and express		28,063 96
(j) Maintenance of Office Premises		2,224 83
(k) Miscellaneous		129,403 63
		1,148,548 50
12. Net profit transferred to Profit and Loss Account		219,193 31
Total	\$	1,792,741 81

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	614,307 41
2. Amount transferred from Revenue Account		219,193 31
Total	\$	833,500 72
3. Dividends to shareholders declared during year	\$	150,000 00
4. Amount transferred to Reserve Fund		250,000 00
5. Balance of account at 31st December, 1944		433,500 72
Total	\$	833,500 72

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$100,000.		
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:		
(a) February 29th, 1944; (b) March 1st, 1944; (c) 1%.		
(a) May 30th, 1944; (b) July 3, 1944; (c) 1%.		
(a) August 29th, 1944; (b) October 2nd, 1944; (c) 1%.		
(a) November 28th, 1944; (b) January 2nd, 1945; (c) 1% plus bonus 1%.		
3. Date appointed for the Annual Meeting—First Wednesday in February. Date of last Annual Meeting—February 2nd, 1944.		
4. Amount of interest permanently capitalized during the year	\$	44,545 71
5. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds (5 Special Accounts)		21,836 65
6. Amount of Company's own Guaranteed Investment Receipts and interest thereon, due and unpaid		142,006 82

CONSTATING INSTRUMENTS

1882—An Act to incorporate The Toronto General Trusts Company. Approval of Company by Lieutenant-Governor of Ontario in Council.

1885—Letters Patent extending the powers of the Company.

1887—Letters Patent increasing the stock of the Company to One Million Dollars.

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

- 1888—Letters Patent empowering the Directors to fix the Quorum of the Board by By-law.
- 1888—Letters Patent incorporating The Trusts Corporation of Ontario.
- 1889—Letters Patent authorizing the Company to hold Real Estate and to act as a Safe Deposit Company.
- 1896—Letters Patent incorporating the Ottawa Trusts and Deposit Company, Limited.
- 1897—Letters Patent authorizing the Company to act in the winding up of Estates, Partnerships, Companies and Corporations.
- 1899—An Act to amalgamate The Toronto General Trusts Company and The Trusts Corporation of Ontario.
- 1899—An Act to incorporate The Winnipeg General Trusts Company.
- 1902—An Act to permit The Toronto General Trusts Corporation to carry on business in Manitoba, and to confirm a deed of agreement with The Winnipeg General Trusts Company.
- 1902—Approval of Corporation by Lieutenant-Governor of Manitoba in Council.
- 1903—An Ordinance to permit the Corporation to carry on business in the Northwest Territories.
- 1903—An indenture of purchase of The Ottawa Trust and Deposit Company, Limited. A Supplementary Indenture. Approval of above Indentures by Lieutenant-Governor of Ontario in Council. Certificate of Attorney-General of Ontario under Loan Corporations Act.
- 1904—Certificate of Corporations Register.
- 1904—An Act to permit The Toronto General Trusts Corporation to carry on business in the Province of Quebec.
- 1905—License to carry on business in British Columbia.
- 1909—Letters Patent amending Act of 1899 with reference to dividend.
- 1912—Order-in-Council increasing Capital from \$1,000,000.00 to \$2,000,000.00.
- 1928—Order-in-Council increasing Capital from \$2,000,000.00 to \$3,000,000.00.
- 1931—Order-in-Council dated February 17th, 1931, increasing Capital from \$3,000,000.00 to \$5,000,000.00.

THE TORONTO GENERAL TRUSTS CORPORATION—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, 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)	21,857	19	4	75	17	50			21,879	44	
Manitoba.....(a)	391,864	39	449	99	13,680	32			405,994	70	
Saskatchewan.....(a)	947,546	99	4,029	15	57,357	53			1,008,933	67	
Alberta.....(a)	6,087	56	25	81	2,445	60			8,558	97	
Total.....(a)	1,367,356	13	4,509	70	73,500	95			1,445,366	78	
Ontario.....(b)	570,067	68	6,538	23	1,973	26			578,579	17	
Quebec.....(b)	83,437	91			(Cr.) 43	53			83,394	38	
Manitoba.....(b)	43,995	57	3	00	192	67			44,191	24	
Saskatchewan.....(b)	104,007	13	319	35	569	33			104,895	81	
Alberta.....(b)	49,749	92	227	42	2,044	02			52,021	36	
British Columbia..(b)	27,200	16	9	00		92			27,210	08	
Total.....	878,458	37	7,097	00	4,736	67			890,292	04	
Grand Total.....	2,245,814	50	11,606	70	78,237	62			2,335,658	82	
Guaranteed Funds											
Ontario.....(a)	86,145	56	34	50	304	61			86,484	67	
Manitoba.....(a)	344,455	79	4,930	54	48,409	96			397,796	29	
Saskatchewan.....(a)	1,998,103	30	14,079	25	236,513	35			2,248,695	90	
Alberta.....(a)	202,607	02	876	17	3,595	85			207,079	04	
British Columbia..(a)	682	35							682	35	
Total.....	2,631,994	02	19,920	46	288,823	77			2,940,738	25	
Ontario.....(b)	2,868,046	33	28,416	26	85,962	45			2,982,425	04	
Quebec.....(b)	117,747	06							117,747	06	
Manitoba.....(b)	269,979	96	(Cr.) 57	51	27,327	35			297,249	80	
Saskatchewan.....(b)	519,350	73	23,205	12	9,584	15			552,140	00	
Alberta.....(b)	201,944	56	2,252	63	12,447	12			216,644	31	
British Columbia..(b)	681,276	40	23	45	(Cr.) 121	25			681,178	60	
Total.....	4,658,345	04	53,839	95	135,199	82			4,847,384	81	
Grand Total.....	7,290,339	06	73,760	41	424,023	59			7,788,123	06	

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
JOHN A. McDOUGALD	

DIRECTORS

W. M. ARCHIBALD	H. A. HOWARD
HERBERT BEGG	THAYER LINDSLEY
W. D. BELL	JOHN A. McDOUGALD
COL. THE HON. HERBERT A. BRUCE,	GORDON W. NICHOLSON
M.D., F.R.C.S. (Eng.)	LT.-COL. W. E. PHILLIPS
HON. G. P. CAMPBELL, K.C.	D.S.O., M.C., B.A.Sc.
F. J. CRAWFORD	MAJOR EDMUND SWEET, K.C.
C. S. HAMILTON	ARTHUR F. WHITE
P. C. FINLAY	COL. ERNEST WIGLE, B.A., K.C.

E. GORDON WILLS

Auditors—GEORGE EDWARDS, F.C.A.; H. PERCY EDWARDS F.C.A.
(of Edwards, Morgan and Company.)

CAPITAL

Amount of Capital Stock authorized (15,000 shares of \$100.00 each)	\$ 1,500,000 00
Amount subscribed	1,267,500 00
Amount paid in cash:	
On \$1,267,500.00 stock 70% called	1,267,500 00

BALANCE SHEET AS AT 31st, DECEMBER, 1944

Assets

Company Funds

1. Office premises		\$ 61,724 65
2. Book value of real estate:		
(a) Freehold land (including buildings)		59,184 34
3. Amount secured by mortgages on real estate including:		
First mortgages	\$ 163,732 29	
Agreements for sale	256,452 71	
Interest due	8,016 82	
Interest accrued	2,122 79	
		430,324 61
(See Schedule B)		
4. Amount of loans secured by stocks, bonds and other collateral:		
Principal	\$ 67,910 51	
Interest due	507 74	
		68,418 25
5. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 47,600 00	
Interest accrued	351 00	
		47,951 00
(b) Provincial and Provincial Guaranteed		
Interest accrued	\$ 61,632 24	
Interest accrued	319 37	
		61,951 61
(c) Canadian municipalities, school districts and rural telephone companies		
Interest accrued	\$ 6,968 06	
Interest accrued	298 63	
		7,266 69

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

(d) All other bonds	\$ 498,686 68	
Interest accrued	83 33	
	<u>\$ 498,770 01</u>	\$ 615,939 31
6. Book value of stocks	\$ 273,791 51	
Accrued dividends thereon	2,758 00	
	<u>276,549 51</u>	
7. Cash on hand		4,897 62
8. Cash on deposit with chartered banks in Canada		155,264 54
9. Advances to estates, trusts, etc., under administration		40,105 21
10. Accrued fees and charges for administering estates		14,845 00
11. All other assets		16,548 60
		<u>\$ 1,743,801 64</u>
Total Company Funds		\$ 1,743,801 64

Guaranteed Funds

12. Amount secured by mortgages on real estate including:		
First mortgages	\$ 3,582,223 59	
Agreements for sale	1,157,113 07	
Interest due	44,187 40	
Interest accrued	35,023 76	
	<u>\$ 4,818,547 82</u>	

(See Schedule B)

13. Amount of loans, secured by stocks, bonds and other collateral:		
Principal	\$ 103,509 54	
Interest due	213 17	
	<u>103,722 71</u>	
14. Book value of bonds, debentures and debenture stocks:		
(a) Government and Government Guaranteed:		
Dominion and United Kingdom	\$ 2,237,929 34	
Interest accrued	9,093 40	
	<u>\$ 2,247,022 74</u>	
(b) Provincial and Provincial Guaranteed	\$ 753,371 50	
Interest accrued	5,800 97	
	<u>759,172 47</u>	
(c) Canadian municipalities, school districts and rural telephone companies	\$ 317,297 60	
Interest accrued	7,149 64	
	<u>324,447 24</u>	
		3,330,642 45
15. Book value of Stocks		87,165 22
16. Cash on hand		16,709 95
17. Cash on deposit with chartered banks in Canada		518,940 38
		<u>\$ 8,875,728 53</u>
Total Guaranteed Funds		\$ 8,875,728 53

Estates, Trusts and Agency Funds

18. Unrealized assets	\$26,197,205 20	
19. Investments	11,202,889 27	
20. Cash on hand and in banks	2,713,929 79	
	<u>\$40,114,024 26</u>	

Summary of Assets

Company Funds	\$ 1,743,801 64
Guaranteed Funds	8,875,728 53
Estates, Trusts and Agency Funds	40,114,024 26
	<u>\$50,733,554 43</u>
Grand Total of Assets	\$50,733,554 43

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

Liabilities

Company Funds

To the Public:

1. Taxes other than taxes on real estate	\$ 17,764 04
2. Dividends to shareholders declared and unpaid	25,298 00
3. All other liabilities	16,565 00
Total	\$ 59,627 04

To the Shareholders:

4. Paid-in Capital	1,267,500 00
5. Balance of Profit and Loss Account	416,674 60
Total	\$ 1,684,174 60
Total Company Funds	\$ 1,743,801 64

Guaranteed Funds

6. Trust deposits	\$ 3,121,662 20
7. Specific Guaranteed Funds	2,198,439 22
8. General Guaranteed Funds	\$ 3,554,766 75
Interest due and accrued	860 36
Total Guaranteed Funds	\$ 8,875,728 53

Estates, Trusts and Agency Funds

9. Estates	\$34,833,140 08
10. Trusts and Agencies	5,240,778 97
11. Due to Company Funds	40,105 21
Total	\$40,114,024 26

Summary of Liabilities

Company Funds	\$ 1,743,801 64
Guaranteed Funds	8,875,728 53
Estates, Trusts and Agency Funds	40,114,024 26
Grand Total of Liabilities	\$50,733,554 43

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 30,412 52	
(b) Collateral loans	1,316 71	
(c) Bonds and debentures	14,911 83	
(d) Dividends on stocks	14,946 00	
(e) Other interest earned	1,062 13	
Total	\$ 62,649 19	
2. Profit on sale of securities and real estate		1,232 58
3. Profit in guaranteed funds		132,344 15
4. Agency fees and commissions earned		314,020 28
5. All other revenue for the year		15,582 38
Total	\$ 525,828 58	

Expenditure

6. Amount by which ledger values of assets were written down	\$ 902 02
7. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 11,214 73
(b) Provincial	835 45
(c) Municipal	4,163 75
Total	16,213 93

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

8. All other expenses incurred:		
(a) Salaries	\$ 256,763 76	
(b) Directors' and Advisory Committee fees	9,183 54	
(c) Auditors' fees	6,359 11	
(d) Legal fees	1,317 11	
(e) Rents	62,946 21	
(f) Travelling expenses	8,012 17	
(g) Printing and stationery	9,479 38	
(h) Advertising	9,473 68	
(i) Postage, telegrams, telephones and express	7,720 13	
(j) Miscellaneous	37,861 65	
		\$ 409,116 74
9. Net profit transferred to Profit and Loss Account		99,595 89
Total		<u>\$ 525,828 58</u>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$ 362,997 74
2. Amount transferred from Revenue Account	99,595 89
Total	<u>\$ 462,593 63</u>
3. Dividends to shareholders declared during year	\$ 37,947 50
4. Paid into Employees' Pension Fund	7,971 53
5. Balance of account at 31st December, 1944	416,674 60
Total	<u>\$ 462,593 63</u>

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$186,500.	
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:	
(a) June 9th, 1944; (b) July 2nd, 1944; (c) 1% per annum.	
(a) December 8th, 1944; (b) January 2nd, 1945; (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 6th, 1945.	
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, states the aggregate amount of such loans	\$ 128,925 84
The aggregate amount of instalments of principal in arrears	128,925 74
The amount of interest due and unpaid, whether capitalized or not	336,001 13
5. Amount of contingent liability not shown as direct debts in the foregoing statement	707,000 00
6. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	543,099 37
7. Amount of Company's Investment Receipts and interest thereon, due and unpaid	58,674 10

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."

THE TRUSTS AND GUARANTEE COMPANY, LIMITED—Continued

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).

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF 31ST DECEMBER, 1944, 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)	143,540	92	58	78	654	13	140	98	144,394	81	558	86
Manitoba.....(b)	77,473	69	40	19			64	16	77,578	04		
Manitoba.....(a)	82,388	41	228	12	301	01	979	80	83,897	34	5,363	05
Saskatchewan.....(a)	117,809	24	602	97	1,603	32	505	60	120,521	13	50,239	05
Alberta.....(b)	4,171	69				17	70				4,189	39
Alberta.....(a)	118,085	22	4,543	59	5,440	66	432	25	128,501	72	11,099	60
Total.....(b)	225,186	30	98	97	671	83	205	14	226,162	24	558	86
Total.....(a)	318,282	87	5,374	68	7,344	99	1,917	65	332,920	19	66,701	70
Guaranteed Funds												
Ontario.....(b)	4,005,823	33	1,561	50	8,521	06	30,140	74	4,046,046	63	18,770	56
Ontario.....(a)	44,937	77	7	50	(Cr.)115	65	1,013	64	45,843	26		
Manitoba.....(b)	125,815	60	721	31	444	42	1,444	22	128,425	55		
Manitoba.....(a)	66,387	31	479	45	1,284	35	534	78	68,685	89	2,296	44
Saskatchewan.....(a)	93,214	58	1,066	04	3,085	47	954	18	98,320	27	46,556	37
Alberta.....(b)	60,217	59	702	62	1,754	80	231	05	62,905	06		
Alberta.....(a)	189,147	89	20,328	33	17,048	55	705	15	227,229	92	15,908	13
British Columbia.....(a)	123,925	84			12,164	40			141,090	24	323,836	73
Total.....(b)	4,191,856	52	2,985	43	10,720	28	31,816	01	4,237,378	24	18,770	56
Total.....(a)	522,613	39	21,881	32	33,467	12	3,207	75	581,169	53	388,597	67
Total.....(b)	4,417,042	82	3,084	40	11,392	11	31,021	15	4,463,540	48	19,329	42
Total.....(a)	841,835	26	27,256	03	40,812	11	5,125	40	914,089	77	455,299	37
Grand Total.....	5,258,939	08	30,340	40	52,204	22	36,146	55	5,377,630	25	474,628	79

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

Guaranteed Funds

11. Amount secured by mortgages on real estate including:			
First mortgages		\$ 3,837,083	01
First mortgages where Company is Mortgagee in Possession		313,392	32
Interest due		9,483	38
Interest accrued		45,637	31
			\$ 4,205,596 02
			(See Schedule B)
12. Amount of loans, secured by stocks, bonds and other collateral:			
Principal		\$ 13,823	00
Interest due		17	90
			13,840 90
13. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom		\$ 2,149,237	76
Interest accrued		19,188	84
			\$ 2,168,426 60
(b) Provincial and Provincial Guaranteed		\$ 111,253	58
Interest accrued		1,167	12
			112,420 70
(c) Canadian municipalities, school districts and rural telephone companies		\$ 419,242	59
Interest accrued		6,784	55
			426,027 14
(d) All other bonds		\$ 380,001	82
Interest accrued		6,636	63
			386,638 45
14. Book value of Stocks			3,093,512 89
15. Cash on hand			315,773 50
16. Cash on deposit with chartered banks in Canada			205,566 45
			128,984 05
Total Guaranteed Funds			\$ 7,963,273 81

Estates, Trusts and Agency Funds

17. Unrealized assets		\$ 1,253,609	13
18. Investments		433,196	41
19. Cash on hand and in banks		190,251	45
			\$ 1,877,056 99

Summary of Assets

Company Funds		\$ 1,463,462	70
Guaranteed Funds		7,963,273	81
Estates, Trusts and Agency Funds		1,877,056	99
Grand Total of Assets		\$11,303,793	50

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate		\$ 25,548	53
2. Dividends to shareholders declared and unpaid		8,100	00
3. Investment reserves		385,000	00
4. All other liabilities		2,714	10
Total		\$ 421,362	63

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

To the Shareholders:

5. Paid-in Capital		\$ 810,000 00
6. Reserve Fund		200,000 00
7. Balance of Profit and Loss Account		32,100 07
Total		<u>\$ 1,042,100 07</u>
Total Company Funds		<u>\$ 1,463,462 70</u>

Guaranteed Funds

8. Trust deposits		\$ 2,189,455 99
9. General Guaranteed Funds	\$ 5,621,850 61	
Interest due and accrued	151,967 21	
Total Guaranteed Funds		<u>\$ 7,963,273 81</u>

Estates, Trusts and Agency Funds

10. Estates	\$ 1,316,298 52	
11. Trusts and Agencies	542,801 93	
12. Due to Company Funds	17,956 54	
		<u>\$ 1,877,056 99</u>

Summary of Liabilities

Company Funds	\$ 1,463,462 70
Guaranteed Funds	7,963,273 81
Estates, Trusts and Agency Funds	1,877,056 99
Grand Total of Liabilities	<u>\$11,303,793 50</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 47,977 99	
(b) Collateral loans	1,453 89	
(c) Bonds and debentures	9,851 87	
(d) Dividends on stocks	788 75	
		<u>\$ 60,072 50</u>
2. Profit on sale of securities		252 54
3. Profit in guaranteed funds		72,035 53
4. Agency fees and commissions earned		11,640 76
5. All other revenue for the year		2,106 12
Total		<u>\$ 146,107 45</u>

Expenditure

6. Interest incurred		\$ 489 01
7. License fees and taxes other than taxes on real estate:		
(a) Dominion Income Tax	\$ 20,000 00	
(b) Provincial License Fees	310 00	
		<u>20,310 00</u>
8. Commissions on loans		219 26
9. Amount transferred to Investment Reserves		10,000 00
10. All other expenses incurred:		
(a) Salaries	\$ 36,884 26	
(b) Directors' and Advisory Committee fees	4,500 00	
(c) Auditors' fees	2,500 00	
(d) Legal fees	80 42	
(e) Travelling expenses	520 92	

THE VICTORIA TRUST AND SAVINGS COMPANY—Continued

(f) Printing and stationery	\$	3,244	89
(g) Advertising		966	93
(h) Postage, telegrams, telephones, express and excise		2,109	25
(i) Commission on sale of G.I. Certificates		2,078	84
(j) Maintenance of Office Premises		6,377	47
(k) Miscellaneous		19,052	72
			\$ 78,315 70
11. Net profit transferred to Profit and Loss Account			36,773 48
Total	\$	146,107	45

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	27,726	59
2. Amount transferred from Revenue Account		36,773	48
Total	\$	64,500	07
3. Dividends to shareholders declared during year	\$	32,400	00
4. Balance of account at 31st December, 1944		32,100	07
Total	\$	64,500	07

MISCELLANEOUS

- Fidelity Bonds on officers of the Corporation, \$82,000.
- Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:
Four Quarterly Dividends of 1% each, payable first of April, July, October, 1944, and January, 1945 (declared 15th of month preceding).
- Date appointed for the Annual Meeting—February 6th, 1945.
Date of last Annual Meeting—February 1st, 1944.
- Amount of Company's own Guaranteed Investment Receipts and interest thereon, *due* and unpaid

\$ 132,816 19

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, 1944, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing including charges	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Company Funds					
Ontario..... (a)	108,081 60	934 91	2,426 00	111,442 51	
Ontario..... (b)	288,793 27	188 73	1,437 12	290,419 12	
Saskatchewan..... (a)	491,890 20		2,011 75	493,901 95	
Saskatchewan..... (b)	24,722 93		117 81	24,840 74	Not calculated
Guaranteed Funds					
Ontario..... (a)	401,717 15	3,373 47	9,009 20	414,099 82	
Ontario..... (b)	3,046,988 28	6,089 91	29,747 23	3,082,825 42	
Saskatchewan..... (a)	379,166 75		6,850 08	386,016 83	
Saskatchewan..... (b)	9,210 83		30 80	9,241 63	
Total..... (a)	1,380,855 70	4,308 38	20,297 03	1,405,461 11	
Total..... (b)	3,369,715 31	6,278 64	31,332 96	3,407,326 91	
Grand Total.....	4,750,571 01	10,587 02	51,629 99	4,812,788 02	

THE WATERLOO TRUST AND SAVINGS COMPANY

Head Office, Waterloo, Ontario

OFFICERS

President—FORD S. KUMPF

**Vice-Presidents—LOUIS L. LANG
HENRY KNEEL**

Managing Director—P. V. WILSON

DIRECTORS

**FORD S. KUMPF
LOUIS L. LANG
HENRY KNEEL
GEORGE A. DOBBIE
HON. W. D. EULER
P. R. HILBORN
W. L. HILLIARD, M.D.
FRED HALSTEAD**

**WILLIAM HENDERSON, SR.
ALLAN HOLMES
W. J. MOTZ
J. E. F. SEAGRAM
T. W. SEAGRAM
H. J. SIMS, K.C.
W. H. SOMERVILLE
HUGH L. McCULLOCH**

P. V. WILSON

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, 1944

Assets

Company Funds

1. Office premises	\$	163,177	82
2. Book value of real estate held for sale: Freehold land (including buildings)		82,800	85
3. Amount secured by mortgages on real estate including: First mortgages	\$	248,476	69
Interest accrued		6,784	65
			<u>255,261 34</u>

(See Schedule B)

4. Amount of loans secured by stocks, bonds an other collateral: (There is included in the collateral \$48,400.00 of the Company's own stock upon which \$48,400.00 has been paid.) Principal	\$	112,941	12
Interest due		745	11
Interest accrued		1,622	84
			<u>115,309 07</u>
5. Book value of bonds, debentures and debenture stocks: (a) Government and Government Guaranteed: Dominion and United Kingdom	\$	625,743	11
Interest accrued		3,241	32
			<u>\$ 628,984 43</u>
(b) Canadian municipalities, school districts and rural telephone companies	\$	8,720	02
Interest accrued		26	30
			<u>8,746 32</u>
(c) All other bonds		35,653	70
6. Book value of stocks		10,100	50
7. Cash on hand		80,702	80
8. Cash on deposit with chartered banks in Canada		5,895	64
9. Advances to estates, trusts, etc., under administration		33,223	49

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

10. Accrued fees and charges for administering estates	\$	58,162	92
11. All other assets		29,081	74
Total Company Funds	\$	1,507,100	62

Guaranteed Funds

12. Amount secured by mortgages on real estate including:			
First mortgages	\$	5,305,930	30
Agreements for sale		116,162	52
Interest due		8,765	76
Interest accrued		64,572	75
			\$ 5,495,431 33

(See Schedule B)

13. Amount of loans, secured by stocks, bonds and other collateral:			
Principal	\$	55,387	90
Interest due		187	17
Interest accrued		543	10
			56,118 17
14. Book value of bonds, debentures and debenture stocks:			
(a) Government and Government Guaranteed:			
Dominion and United Kingdom	\$	5,491,033	32
Interest accrued		23,970	45
			\$ 5,515,003 77
(b) Provincial and Provincial Guaranteed	\$	959,101	60
Interest accrued		9,671	18
			968,772 78
(c) Canadian municipalities, school districts and rural telephone companies	\$	612,098	77
Interest accrued		3,817	30
			615,916 07
(d) All other bonds	\$	383,917	96
Interest accrued		2,594	58
			386,512 54
			7,486,205 16
15. Book value of Stocks			228,694 78
16. Cash on hand			329,761 32
17. Cash on deposit with chartered banks in Canada			664,209 19
Total Guaranteed Funds			\$14,260,419 95

Estates, Trusts and Agency Funds

18. Unrealized assets	\$	5,276,649	59
19. Investments		4,108,942	99
20. Cash on hand and in banks		415,626	98
			\$ 9,801,219 56

Summary of Assets

Company Funds	\$	1,507,100	62
Guaranteed Funds		14,260,419	95
Estates, Trusts and Agency Funds		9,801,219	56
Grand Total of Assets	\$	25,568,740	13

Liabilities*Company Funds**To the Public:*

1. Taxes other than taxes on real estate	\$	50,000	00
2. Dividends to shareholders declared and unpaid		25,000	00
3. Investment reserves		200,000	00
Total	\$	275,000	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	32,100 62
Total	\$ 1,232,100 62
Total Company Funds	\$ 1,507,100 62

Guaranteed Funds

7. Trust deposits	\$ 9,756,391 97
Interest accrued	36,977 53
	<u>\$ 9,793,369 50</u>
8. General Guaranteed Funds	\$ 4,398,163 20
Interest due and accrued	68,887 25
	<u>4,467,050 45</u>
Total Guaranteed Funds	\$14,260,419 95

Estates, Trusts and Agency Funds

9. Estates	\$ 4,781,933 05
10. Trusts and Agencies	4,986,063 02
11. Due to Company Funds	33,223 49
	<u>\$ 9,801,219 56</u>

Summary of Liabilities

Company Funds	\$ 1,507,100 62
Guaranteed Funds	14,260,419 95
Estates, Trusts and Agency Funds	9,801,219 56
	<u>\$25,568,740 13</u>

REVENUE ACCOUNT

Income

1. Interest and Dividends earned on:		
(a) Mortgages and agreements for sale	\$ 14,120 24	
(b) Collateral loans	5,742 51	
(c) Bonds and debentures	18,017 82	
(d) Dividends on stocks	725 00	
(e) Bank deposits	3,021 72	
(f) Other interest earned	2,256 44	
		<u>\$ 43,883 73</u>
2. Profit on sale of securities and real estate		12,500 00
3. Profit in guaranteed funds		238,717 12
4. Agency fees and commissions earned		50,000 00
5. All other revenue for the year		7,083 99
Total	\$	<u>352,184 84</u>

Expenditure

6. Interest incurred	\$ 4,218 31
7. Amount by which ledger value of assets were written down	5,000 00
8. License fees and taxes other than taxes on real estate:	
(a) Dominion	\$ 40,267 64
(b) Provincial	351 00
(c) Municipal	1,740 63
	<u>42,359 27</u>

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

9. Commissions on loans and on sale of real estate	\$	2,480 72
10. Amount transferred to Investment Reserves		38,449 43
11. All other expenses incurred:		
(a) Salaries	\$	127,699 75
(b) Directors' and Advisory Committee fees		7,366 80
(c) Auditors' fees		2,600 00
(d) Legal fees		383 40
(e) Rents		9,279 00
(f) Travelling expenses		968 99
(g) Printing and stationery		5,212 26
(h) Advertising		11,142 77
(i) Postage, telegrams, telephones and express		4,415 34
(j) Commission on sale of G.I. Certificates		495 35
(k) Maintenance of Office Premises		1,495 09
(l) Miscellaneous		36,891 13
		<hr/>
		207,949 88
12. Net profit transferred to Profit and Loss Account		51,727 23
		<hr/>
Total	\$	352,184 84
		<hr/> <hr/>

PROFIT AND LOSS ACCOUNT

1. Balance brought forward from previous year	\$	30,373 39
2. Amount transferred from Revenue Account		51,727 23
		<hr/>
Total	\$	82,100 62
		<hr/>
3. Dividends to shareholders declared during year	\$	50,000 00
4. Balance of account at 31st December, 1944		32,100 62
		<hr/>
Total	\$	82,100 62
		<hr/> <hr/>

MISCELLANEOUS

1. Fidelity Bonds on officers of the Corporation, \$100,000.		
2. Dividends and bonuses declared during year giving (a) dates declared, (b) dates payable, (c) rates:		
(a) June 16th, 1944; (b) July 2nd, 1944; (c) 5%.		
(a) December 15th, 1944; (b) January 2nd, 1945; (c) 5%.		
3. Date appointed for the Annual Meeting—February 6th, 1945. Date of last Annual Meeting—February 1st, 1944.		
4. Amount belonging to Estates, Trusts and Agency Funds held on deposit in Guaranteed Funds Department	\$	300,326 76
5. Amount of Company's own Guaranteed Investment Receipts and interest thereon, <i>due</i> and unpaid:		
Principal	\$	71,795 89
Interest		293 55
		<hr/>
		72,089 44

CONSTATING INSTRUMENTS

Originally incorporated as a Loan Corporation by Letters Patent, 7th April, 1913, under The Loan and Trust Corporations Act, 2 Geo. V, 1912, chap. 34, now R.S.O. 1937, chap. 257. The original corporate name was The Waterloo County Loan and Savings Company.

By a special Act of the Legislature of Ontario, 12-13 Geo. V, c. 148, the Company was granted the powers of a trust company and the name was changed to the Waterloo Trust and Savings Company.

THE WATERLOO TRUST AND SAVINGS COMPANY—Continued

SCHEDULE B

SUMMARY OF MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE AS OF
31ST DECEMBER, 1943, CLASSIFIED AS TO PROVINCE

Province (a) Farm (b) Urban	Principal out- standing	Charges out- standing	Interest due and unpaid	Interest accrued	Totals	Amount of interest due and not charged
Company Funds						
Ontario.....(b)	248,476 69			6,784 65	255,261 34	
Ontario.....(a)						
Guaranteed Funds						
Ontario.....(b)	4,655,506 08	1,716 89	5,747 63	56,289 00	4,719,259 60	
Ontario.....(a)	172,133 23	115 55	1,321 23	3,106 71	176,676 72	
Quebec.....(b)	419,524 60	4,240 55	1,210 67	3,880 54	428,856 36	
Quebec.....(a)						
Manitoba.....(b)	68,007 53	38 12	486 23	1,296 50	69,828 38	
Manitoba.....(a)						
Saskatchewan.....(b)	8,132 88	189 36			8,322 24	
Saskatchewan.....(a)	115,833 76	6,654 27			122,488 03	
Total.....(a)	287,966 99	6,769 82	1,321 23	3,106 71	2,99164 75	
Total.....(b)	5,399,647 78	6,184 92	7,444 53	68,250 69	5,481,527 92	
Grand Total.....	5,687,614 77	12,954 74	8,765 76	71,357 40	5,780,692 67	

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

1944

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO



ONTARIO

TORONTO:

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

1945

Loan Corporations

Including Loaning Land Corporations and Building Societies

1. ASSETS.
 2. LIABILITIES.
 3. INCOME.
 4. EXPENDITURES.
 5. PROFIT AND LOSS ACCOUNT.
-
-

STATEMENT OF ASSETS OF LOAN CORPORATIONS

Name of Corporation	Office Premises		Real Estate held for sale		Mortgages and Agreements on Real Estate including Interest		Loans on Stocks and Bonds including Interest		Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including interest		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Canada Permanent Mortgage Corporation.	3,280,500	00	1,308,548	39	39,547,582	90	201,037	20	12,801,766	15	1
Central Canada Loan and Savings Company	100,000	00	41,002	00	87,403	41	11,400	00	375,000	00	2
Credit Foncier Franco-Canadien	336,501	00	3,228,133	44	24,159,935	93	34,602	02	6,112,895	41	3
Guelph and Ontario Investment and Savings Society	28,079	16	85,139	33	3,561,894	42	9,725	28	1,205,206	21	4
Huron and Erie Mortgage Corporation	1,833,500	00	493,806	23	22,517,160	89	.....	.....	11,131,608	32	5
Lambton Loan and Investment Company . . .	16,200	00	15,038	56	2,584,072	94	44,135	27	683,296	08	6
Midland Loan and Savings Company	1,000	00	.....	.....	2,357,599	10	2,577	12	584,637	50	7
Ontario Loan and Debenture Company	100,000	00	50,362	35	11,296,337	47	109,950	88	5,400,706	41	8
Peterborough Workingmen's Building and Savings Society . . . . .	.....	.....	.....	.....	144,591	42	2,876	47	81,472	35	9
Provident Investment Company . . . . .	.....	.....	6,314	39	4,209	71	.....	.....	5,018	75	10
Real Estate Loan Company of Canada . . . . .	.....	.....	8,600	73	761,387	85	.....	.....	150,000	00	11
Toronto Mortgage Company	45,000	00	8,357	32	3,421,753	30	.....	.....	537,167	35	12
Toronto Savings and Loan Company	50,000	00	765,107	32	89,008	99	6,000	00	184,725	00	13
Totals	5,790,780	16	6,010,410	06	110,532,938	33	422,304	24	39,253,499	53	
Totals previous year	5,922,561	00	8,713,939	19	120,619,644	37	412,043	85	28,493,728	29	

* Unrealized assets of The Peoples' Loan and Savings Corporation.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

	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	1,668,529 17	709,054 78	153,061 38	2,549,793 27	3,740,961 98	43,428 80	66,004,264 02
2	220,302 75	12,545 00	467,397 60	3,793,745 87	9,685 24	.....	5,118,481 87
3	2,308,269 16	1,552,028 36	865,914 98	.....	5,365,641 63	481,365 25	44,445,287 18
4	152,597 55	34,663 85	34,031 36	264,450 00	398,616 51	6,711 56	5,781,115 23
5	1,689,027 91	306,695 95	667,426 78	3,163,198 35	2,304,853 53	* 193,426 74	44,300,704 70
6	155,048 50	197,864 15	180,017 00	652,281 46	305,103 46	2,749 36	4,835,806 78
7	135,823 63	5,440 00	33,113 96	50,041 93	211,007 90	7,467 00	3,388,708 14
8	707,117 09	141,878 97	354,123 00	.....	453,658 04	.....	18,614,134 21
9	3,197 92	.....	.....	.....	1,621 45	721 75	234,481 36
10	.....	.....	.....	157,455 49	1,594 69	6,134 72	180,727 75
11	.....	10,683 97	.....	37,213 93	93,074 70	.....	1,060,961 18
12	199,726 75	86,997 59	102,937 23	251,703 26	132,832 64	.....	4,786,475 44
13	24,750 00	.....	5,100 00	2,182,099 32	75,479 10	11,314 63	3,393,584 36
	7,264,390 43	3,057,852 62	2,863,123 29	13,101,982 88	13,094,130 87	753,319 81	202,144,732 22
	7,674,627 56	2,771,409 53	2,715,321 07	11,282,232 55	9,622,396 50	827,969 35	199,055,873 26

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	27,190,661	40	3,446,386	40	21,360,489	57				1
Central Canada Loan and Savings Company										2
Credit Foncier Franco-Canadien	6,820,324	98	10,999,094	06						3
Guelph and Ontario Investment and Sav- ings Society	2,560,675	09			1,641,658	95				4
Huron and Erie Mortgage Corporation ...	22,130,512	57	11,142	02	15,226,638	61				5
Lambton Loan and Investment Company	1,813,633	76			1,381,240	55				6
Midland Loan and Savings Company	1,890,586	61			477,551	72				7
Ontario Loan and Debenture Company ...	9,775,614	63			4,168,718	69				8
Peterborough Workingmen's Building and Savings Society										9
Provident Investment Company								87,363	52	10
Real Estate Loan Company of Canada ...	12,254	72	278,706	43						11
Toronto Mortgage Company	1,197,036	72	1,120,250	13	127,763	14				12
Toronto Savings and Loan Company										13
Totals	73,391,300	48	15,855,579	04	44,384,061	23		87,363	52	
Totals previous year	100,029	46	74,737,472	43	17,872,412	58	37,381,501	81	101,172	26

* Deficit.

† Included an amount difference in exchange \$4,647,152.83 and a suspense profit account \$1,317,215.98.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

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.
1	1,246,933 00	140,000 00	119,486 08	53,503,956 45	7,000,000 00	5,000,000 00	500,307 57	12,500,307 57	
2	229,277 19	50,000 00	16,500 00	295,777 19	2,500,000 00	2,100,000 00	222,704 68	4,822,704 68	
3	4,957,098 36	1,267,661 89	7,211,738 34	31,255,917 63	9,647,667 19	2,778,348 21	763,354 15	13,189,367 55	
4	.....	24,130 00	38,994 33	4,265,458 37	965,200 00	519,435 00	31,021 86	1,515,656 86	
5	.....	50,000 00	70,389 00	37,488,682 20	5,000,000 00	1,500,000 00	312,022 50	6,812,022 50	
6	.....	23,692 50	13,725 55	3,232,292 36	789,750 00	710,000 00	103,764 42	1,603,514 42	
7	.....	14,400 00	95,000 00	2,477,538 33	360,000 00	480,000 00	71,169 81	911,169 81	
8	.....	50,000 00	104,605 93	14,098,939 25	2,000,000 00	2,400,000 00	115,194 96	4,515,194 96	
9	6,840 07	.....	3,127 76	9,967 83	191,197 45	.....	33,316 08	224,513 53	
10	.....	.....	2,349 20	89,712 72	100,000 00	.....	*8,984 97	91,015 03	
11	.....	5,000 00	950 60	296,911 75	500,000 00	215,000 00	49,049 43	764,049 43	
12	.....	24,662 50	42,541 39	2,512,253 88	986,500 00	1,165,002 00	122,719 56	2,274,221 56	
13	.....	40,000 00	20,000 00	60,000 00	2,000,000 00	1,200 00,00	133,584 36	3,333,584 36	
	6,440,148 62	1,689,546 89	7,739,408 18	149,587,407 96	32,040,314 64	18,067,785 21	2,449,224 41	52,557,324 26	
	5,723,250 02	1,192,463 19	7,143,381 64	144,251,683 39	33,789,162 26	18,672,106 87	2,342,920 74	54,804,189 87	

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.....	135,586 88	2,413,845 15	4,342 82	380,709 78	1
Central Canada Loan and Savings Company.....	4,071 44	5,982 65	584 09	37,379 49	2
Credit Foncier Franco-Canadien.....		1,535,401 40	832 34	250,245 16	3
Guelph and Ontario Investment and Savings Society.....	6,397 71	219,817 16	627 61	47,839 73	4
Huron and Erie Mortgage Corporation.....	83,983 04	1,482,762 60		451,424 82	5
Lambton Loan and Investment Company.....		157,235 84	2,848 10	36,129 04	6
Midland Loan and Savings Company.....		153,545 09	106 47	24,980 06	7
Ontario Loan and Debenture Company.....	4,447 70	659,032 52	2,324 06	221,661 92	8
Peterborough Workingmen's Building and Savings Society.....		8,308 51	168 90	2,567 10	9
Provident Investment Company.....		265 89			10
Real Estate Loan Company of Canada.....		51,733 86		3,723 08	11
Toronto Mortgage Company.....	1,499 09	212,253 14		31,060 14	12
Toronto Savings and Loan Company.....	2,072 67	7,138 93	360 00	5,812 50	13
Totals.....	238,058 53	6,909,322 74	12,194 39	1,493,532 82	
Totals previous year.....	238,014 13	7,169,110 11	16,001 59	1,147,628 68	

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

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	121,002 38	27,667 23		88,269 55		24,056 66	305,048 50	3,500,529 00	
2	206,290 00	163 15		26,802 28			18,537 65	299,810 75	
3		36,648 84		260,811 01			326,593 10	2,410,531 85	
4	12,900 00	36 55					11,922 29	299,541 05	
5	91,852 87	720 94		273,045 33		12,454 87	262,853 08	2,659,097 55	
6	26,282 70			3,810 75		126 49	1,894 52	228,327 44	
7	3,488 00	685 69		1,460 00		39 25	1,975 94	188,280 50	
8		94 96	666 50	528 10		2,600 45	42,969 60	934,325 81	
9				912 50		261 83		12,218 84	
10	2,608 75	17 84		1,796 10		7,455 74	2,961 00	15,105 32	
11	2,062 80	600 76					12,144 96	70,265 46	
12	18,532 66	819 53						264,164 56	
13	131,913 20			65,834 05		1,379 88	50,328 32	264,839 55	
	616,933 36	67,455 54	666 50	723,269 67		48,375 17	1,037,228 96	11,147,037 68	
	577,585 98	51,367 47		222,488 40	87 50	48,806 43	1,073,534 17	10,544,624 46	

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	
	\$ c.	\$ c.	\$ c.	\$ c.
Canada Permanent Mortgage Corporation.....	1,049,736 95	326,111 11		356,563 03
Central Canada Loan and Savings Company.....				
Credit Foncier Franco-Canadien.....	658,893 55			20 00
Guelph and Ontario Investment and Savings Society.....	85,490 99	28,456 20		
Huron and Erie Mortgage Corporation.....	772,510 03	234,745 59	12,583 27	
Lambton Loan and Investment Company.....	63,476 66	27,618 60	403 21	
Midland Loan and Savings Company.....	64,282 51	8,591 75		
Ontario Loan and Debenture Company.....	325,170 34	82,302 48		20,541 58
Peterborough Workingmen's Building and Savings Society..			1,498 31	34 38
Provident Investment Company.....			4,734 54	
Real Estate Loan Company of Canada, Limited.....	13,464 38			
Toronto Mortgage Company.....	76,068 33	2,164 59		
Toronto Savings and Loan Company.....			20 97	
Totals.....	3,109,093 74	709,990 32	19,240 30	377,158 99
Totals previous year.....	3,137,750 03	637,193 75	15,616 32	167,561 55

* Includes amount written off office premises.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

Expenditure

	Amount by which ledger values of assets were written down 5	License fees and taxes other than taxes on real estate			Trans- ferred to Invest- ment Reserves 9	All other expenses incurred including Commis- sions 10	Net profit 11	Total 12
		Dominion	Provincial	Municipal				
		6	7	8				
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1	*327,050 49	147,179 63	838 61	14,823 94	.....	672,616 57	605,608 67	3,500,529 00
2	5,678 10	40,082 36	250 00	772 43	3,000 00	43,028 85	206,999 01	299,810 75
3	.....	175,000 00	570 83	3,253 12	675,000 00	466,961 72	430,832 63	2,410,531 85
4	.....	65,874 59	275 50	630 78	21,920 84	48,340 44	48,551 71	299,541 05
5	* 178,074 61	23,273 51	427 50	11,844 74	650,000 00	548,917 05	226,721 25	2,659,097 55
6	.....	25,000 00	.....	316 62	.....	39,290 37	72,221 98	228,327 44
7	.....	50,967 37	200 00	.....	.....	25,915 49	38,323 38	188,280 50
8	10,932 42	136,000 00	341 70	2,702 28	28 52	140,183 34	216,123 15	934,325 81
9	159 90	10 00	40 20	12 38	411 35	1,168 35	8,883 97	12,218 84
10	.....	17 52	40 00	139 22	605 10	7,331 65	2,237 29	15,105 32
11	.....	8,185 73	311 62	.....	.....	18,418 77	29,884 96	70,265 46
12	.....	55,107 77	200 00	392 23	.....	31,182 81	99,048 83	264,164 56
13	.....	10,269 52	200 00	.....	25,000 00	29,881 13	199,467 93	264,839 55
	521,895 52	736,968 00	3,695 96	34,887 74	1,375,965 81	2,073,236 54	2,184,904 76	11,147,037 68
	377,490 11	983,341 49	4,377 58	35,734 41	916,794 14	2,058,631 11	2,210,133 97	10,544,624 46

PROFIT AND LOSS ACCOUNT OF LOAN CORPORATIONS

Name of Corporation	Balance at January 1st. 1943	Net Profit	
	1	2	
	\$ c.	\$ c.	
Canada Permanent Mortgage Corporation.....	454,698 90	605,608 67	1
Central Canada Loan and Savings Company.....	215,705 67	206,999 01	2
Credit Foncier Franco-Canadien.....	733,074 86	430,832 63	3
Guelph and Ontario Investment and Savings Society.....	30,730 15	48,551 71	4
Huron and Erie Mortgage Corporation.....	285,301 25	226,721 25	5
Lambton Loan and Investment Company.....	92,587 02	72,221 98	6
Midland Loan and Savings Company.....	61,646 43	38,323 38	7
Ontario Loan and Debenture Company.....	112,071 81	216,123 15	8
Peterborough Workingmen's Building and Savings Society.....	25,927 29	8,883 97	9
Provident Investment Company.....	*11,222 26	2,237 29	10
Real Estate Loan Company of Canada, Limited.....	29,164 47	29,884 96	11
Toronto Mortgage Company.....	122,320 73	99,048 83	12
Toronto Savings and Loan Company.....	94,116 43	199,467 93	13
Totals.....	2,246,122 75	2,184,904 76	
Totals previous year.....	2,139,233 44	2,210,133 97	

* Deficit.

† Transfer to Benefit Fund for employees.

†† Transfer to tax reserve.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

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 1944	Totals		
3		4	5	6	7	8	9		
\$	c.	\$	c.	\$	c.	\$	c.		
1		1,060,307	57	560,000	00	500,307	57	1,060,307	57
2		422,704	68	200,000	00	222,704	68	422,704	68
3		1,163,907	49	379,875	00	763,354	15	1,163,907	49
4		79,281	86	48,260	00	31,021	86	79,281	86
5		512,022	50	200,000	00	312,022	50	512,022	50
6		164,809	00	47,385	00	103,764	42	164,809	00
7		99,969	81	28,800	00	71,169	81	99,969	81
8		328,194	96	200,000	00	115,194	96	328,194	96
9		34,811	26	1,495	18	33,316	08	34,811	26
10		*8,984	97			*8,984	97	*8,984	97
11	5,000	64,049	43	10,000	00	49,049	43	64,049	43
12		221,369	56	98,650	00	122,719	56	221,369	56
13		293,584	36	160,000	00	133,584	36	293,584	36
	5,000	4,436,027	51	1,934,465	18	2,449,224	41	4,436,027	51
		4,349,367	41	1,971,131	13	2,342,920	74	4,349,367	41

Trust Companies

1. ASSETS (COMPANY FUNDS).
 2. ASSETS (GUARANTEED FUNDS).
 3. LIABILITIES (COMPANY FUNDS).
 4. LIABILITIES (GUARANTEED FUNDS).
 5. INCOME.
 6. EXPENDITURES.
 7. PROFIT AND LOSS ACCOUNT.
 8. GUARANTEED FUND REVENUE.
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STATEMENT OF ASSETS OF TRUST COMPANIES
Company

Name of Company	Office Premises		Real Estate held for sale		Mortgages and Agreements on Real Estate, including Interest		Loans on Stocks and Bonds, including Interest		Government and Government Guaranteed Securities United Kingdom and Dominion of Canada including interest		Provincial and Provincial Guaranteed Bonds including Interest	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Bankers' Trust Company.....					243,609	27	11,796	17	76,570	00		1
British Mortgage and Trust Corporation of Ontario.....	51,857	26	293,546	76	749,332	62			250,140	98	7,976	60
Brockville Trust and Savings Co.			504	08	571,206	08			126,550	43	79,805	77
Canada Permanent Trust Co....					463,531	77	21,904	55	482,298	14	127,536	23
Canada Trust Company.....			320,509	17	973,808	15	1,340	66	114,260	75	7,972	70
Capital Trust Corporation Ltd..	60,000	00	163,507	76	323,189	52	42,678	70	226,374	49	154,066	08
Chartered Trust and Executor Company.....	353,267	86			234,642	92	110,483	25	320,894	00	670	21
Crown Trust Company.....	379,593	13	11,204	73	270,823	73	152,500	00	211,010	00	24,375	00
Eastern Trust Company.....	74,000	00	1	00	510,820	47	49,425	22	297,228	53	25,610	00
Grey and Bruce Trust and Savings Company.....	35,368	29	70,175	38	231,302	36	81,028	10				10
Guaranty Trust Co. of Canada..	19,468	76	1	00	183,985	34	13,814	12	207,065	04		11
Guelph Trust Company.....					218,239	59			292,957	65	20,045	42
Industrial Mortgage and Trust Co.	33,050	00	38,555	53	618,389	72	65,408	72	100,500	00	82,061	76
Lambton Trust Company.....					182,120	69			126,315	00		14
London and Western Trust Co., Limited.....	158,241	64	93,659	98	418,422	82	30,719	85	781,360	71		15
Montreal Trust Company.....	193,242	30	57,570	32	286,960	24	644,301	64	605,062	50	924,304	05
National Trust Company, Ltd..	810,348	30	240,862	26	1,965,411	12	110,647	97	1,353,856	16	27,909	46
Northern Trusts Company.....	11,625	00	75,480	30	705,512	50	1,000	00	342,900	00		18
Premier Trust Company.....	187,643	45	473,009	99	325,417	74			169,978	45		19
Prudential Trust Company Ltd.	64,135	65	39,521	39	6,240	18			186,230	41		20
Royal Trust Company.....	942,657	09	1	00	1,236,229	20	2,907,005	51	3,839,443	00	1,918,339	31
Sterling Trusts Corporation.....	75,500	00	39,392	68	292,890	94	3,628	65	50,246	58	16,900	00
Toronto General Trusts Corporation.....	1,500,000	00	1,006,645	53	2,006,101	57	339,709	04	722,738	36	46,705	10
Trusts and Guarantee Company Limited.....	61,724	65	59,184	34	430,324	61	68,418	25	47,951	00	61,951	61
Victoria Trust and Savings Co..	37,500	00	105,943	56	794,191	97	63,745	42	50	68	21,645	83
Waterloo Trust and Savings Co.	163,177	82	82,800	85	255,261	34	115,309	07	628,984	43		26
Totals.....	5,212,401	20	3,172,077	61	14,497,966	46	4,834,864	89	11,560,967	29	3,547,875	13
Totals previous year.....	5,185,176	02	5,245,656	38	14,086,716	29	3,695,398	49	9,921,802	87	3,912,132	88

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

Funds

	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		Due from Guaranteed Funds		Advances to Estates, Trusts, etc., under Administration		Accrued fees and charges for Administering Estates		Other Assets		Totals		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
1						1 00										556 99			332,533 43
2	31,480	44			407,858	42	146,698	85			5,336	06							1,944,227 99
3	13,755	34			46,609	34	4,000	00			1,500	00			5,762	37			849,693 41
4			63,181	23	308,143	47	152,493	30			4,462	34			36,723	04			1,660,274 07
5			14,170	66	68,750	00	111,825	74			103,460	00							1,716,097 83
6	157,596	91	51,580	90	47,183	00	30,651	72			854	10			7,963	25			1,265,646 43
7	141,623	75	238,404	07	253,252	18	117,333	73			6,450	00	17,537	04	5,951	34			1,800,510 35
8			48,754	58	106,523	73	135,069	97			120,000	00			11,338	09			1,471,192 96
9	143,779	79	104,275	28	93,576	00	112,807	15			112,839	06							1,524,362 50
10	23,282	39	105,932	62	181,756	46	21,815	44			12,341	70			14,287	99			777,290 73
11	174,818	51	89,825	66			16,269	69			2,500	00			12,794	80			720,542 92
12							29,770	64	3,798	28	5,000	00							569,811 58
13	7,734	18			4,746	25	90,402	92			17,404	01			5,910	46			1,064,163 55
14	44,182	47			30,583	00	21,632	30					2,500	00					407,333 46
15	16,360	55			5,422	00	100,798	59	2,700	00	68,186	73	12,802	90	37,781	95			1,726,457 72
16	49,989	58	1,681,620	33	4,024,133	44	200,709	19			107,652	53	74,520	33	63,106	37			8,913,172 82
17			127,903	84	754,627	69	220,617	10			83,504	38			2,874	10			5,698,562 38
18	27,256	12	83,485	00	194,734	98	99,010	60			3,733	00			1,970	35			1,546,707 85
19					118,671	78	17,138	90			100,046	95			6,667	68			1,398,574 94
20			3,072	47	1	00	41,705	85			557	82			12,284	75			353,749 52
21	412,767	80	1,405,798	89	763,023	35	4,672	88			1,475,695	10	94,822	01	111,363	20			15,111,818 34
22	51,602	95	114,349	85	196,809	44	66,294	31			38,565	24	4,188	01	12,131	57			962,500 22
23			77,954	02	49,354	26	351,449	27			121,616	61							6,222,273 76
24	7,266	69	498,770	01	276,549	51	160,162	16			40,105	21	14,845	00	16,548	60			1,743,801 64
25	51,610	21	92,042	92	224,543	25	44,565	06			17,956	54			9,667	26			1,463,462 70
26	8,746	32	35,653	70	10,100	50	86,598	44			33,223	49	58,162	92	29,081	74			1,507,100 62
	1,363,854	00	4,836,776	03	8,166,954	05	2,384,493	80	6,498	28	2,482,990	87	279,378	21	404,765	90			62,751,863 72
	1,397,853	80	4,860,227	65	7,189,996	53	2,847,426	40	3,341	60	2,349,453	34	360,068	02	462,791	86			61,518,042 13

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	All other Bonds, including Interest *
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Bankers' Trust Company						1
British Mortgage and Trust Corporation of Ontario . . .	2,503,246 04		2,356,046 09	367,394 83	58,502 66	2
Brockville Trust and Savings Company	658,163 31		81,585 27	96,503 18	34,899 76	5,030 53 3
Canada Permanent Trust Company	479,824 75		35,086 30	25,930 55		11,839 24 4
Canada Trust Company	4,001,519 74	57,028 74	2,367,303 79	247,785 97	72,423 98	5
Capital Trust Corporation Limited	3,704,028 70	156,167 99	638,631 21	2,043,935 80		6
Chartered Trust and Executor Company	486,275 26	1,302,010 16	1,876,730 33	762,082 20	244,979 72	87,483 62 7
Crown Trust Company	311,007 49	345,305 99	706,125 00			8
Eastern Trust Company	1,415,479 04	1,032,191 06	3,857,424 18	528,430 55	1,193,016 26	1,257,801 77 9
Grey and Bruce Trust and Savings Company	1,061,754 02		2,053,718 21	759,315 92	315,400 76	418,714 57 10
Guaranty Trust Company of Canada	514,099 73	342,244 87	1,206,258 72	634,794 67	579,807 51	51,450 66 11
Guelph Trust Company	355,081 02		145,754 71	4,968 96		12
Industrial Mortgage and Trust Company	1,539,804 30		1,539,300 00	554,819 02	121,863 70	171,371 46 13
Lambton Trust Company						14
London and Western Trust Company Limited	1,827,292 83	44,888 10	1,013,025 23	29,191 52	10,125 50	17,557 80 15
Montreal Trust Company	80,279 58	3,590,967 77	10,188,753 08	195,830 13	130,070 03	1,931,678 96 16
National Trust Co. Ltd.	4,874,302 25	117,900 00	11,787,611 30	1,490,688 23	402,277 80	1,198,212 18 17
Northern Trusts Company	19,619 35		158,300 00			18
Premier Trust Company	925,104 94	272,333 65	1,795,036 90			19
Prudential Trust Co. Ltd.						20
Royal Trust Company		1,124,681 94	5,420,803 21	116,624 04	319,876 72	205,491 80 21
Sterling Trusts Corporation	2,060,719 44		345,347 34	126,759 57	151,788 57	22
Toronto General Trusts Corporation	7,079,610 86	1,452,973 86	5,741,438 88	1,269,984 52	1,321,330 30	81,428 46 23
Trusts and Guarantee Co. Limited	4,818,547 82	103,722 71	2,247,022 74	759,172 47	324,447 24	24
Victoria Trust and Savings Company	4,205,596 02	13,840 90	2,168,426 60	112,420 70	426,027 14	386,638 45 25
Waterloo Trust and Savings Company	5,495,431 33	56,118 17	5,515,003 77	968,772 78	615,916 07	386,512 54 26
Totals	48,416,787 82	10,012,375 91	63,244,732 86	11,095,405 61	6,322,753 72	6,211,212 04
Totals previous year	54,504,952 39	10,275,188 26	43,201,981 46	10,939,047 58	7,097,637 78	5,907,880 39

† Includes unrealized assets.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

Funds				Estates, Trusts and Agency Funds				
Stocks and Accrued Dividends	Cash on Hand and in Banks	Other Assets	Total Guaranteed Funds	Unrealized Assets	Investments †	Cash on Hand and in Banks	Total Estates Trusts and Agency Funds	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1					30,390 00	618 29	31,008 29	
2	1,787,256 00	184,671 69	7,257,117 31	405,051 81	390,387 42	138,783 21	934,222 44	
3		39,998 05	916,180 10	1,185,321 27	242,255 00	60,301 49	1,487,877 76	
4		13,962 24	566,643 08	44,172,951 95	19,896,297 94	3,698,995 10	67,768,244 99	
5	332,430 50	191,161 53	7,269,654 25	20,632,939 68	10,128,548 49	1,933,140 96	32,694,629 13	
6		232,828 53	6,775,592 23		‡8,376,961 02	631,130 57	9,008,091 59	
7		1,233,982 39	5,993,543 68	18,932,747 78	3,544,461 12	941,056 93	23,418,265 83	
8		406,454 61	1,768,893 09		‡36,818,862 19	492,150 81	37,311,013 00	
9		50,987 01	9,335,329 87	4,685,748 49	62,766,221 34	1,293,059 22	68,745,029 05	
10	212,473 18	323,919 83	5,145,296 49	1,562,956 52	414,818 06	275,716 54	2,253,491 12	
11		78,981 70	3,407,637 86	14,171,094 33	1,062,578 77	649,729 22	15,883,402 32	
12		9,707 62	515,512 31	2,518,195 87	3,483,600 35	278,158 29	6,279,954 51	
13	231,755 52	171,922 97	4,402,836 97	901,777 43	212,681 08	73,916 55	1,188,375 06	
14				546,421 81	264,981 98	51,485 58	862,889 37	
15	54,920 75	34,646 37	3,031,648 10		‡141,776,517 62	1,976,872 40	43,753,390 02	
16	468,400 70	1,275,272 53	17,861,252 78		‡884,995,677 70	27,538,535 38	912,534,213 08	
17	306,144 85	1,922,470 20	22,099,606 81	142,790,005 99	144,121,156 74	18,169,535 66	305,080,698 39	
18		291 92	178,211 27	9,870,688 02	3,938,361 56	492,174 79	14,301,224 37	
19		38,499 81	3,030,975 30	5,241,477 38	1,651,150 07	676,942 82	7,569,570 27	
20					‡2,956,238 71	309,272 31	3,265,511 02	
21		13,949 19	7,237,559 42		‡770,703,658 11	25,089,401 72	795,793,059 83	
22		67,777 88	2752,392 80		‡5,462,482 68	322,612 74	5,785,095 42	
23	74,711 01	1,342,800 17	18,364,278 06	148,848,070 17	85,813,329 59	6,966,460 12	241,627,859 88	
24	87,165 22	535,650 33	8,875,728 53	26,197,205 20	11,202,889 27	2,713,929 79	40,114,024 26	
25	315,773 50	334,550 50	7,963,273 81	1,253,609 13	433,196 41	190,251 45	1,877,056 99	
26	228,694 78	993,970 51	14,260,419 95	5,276,649 59	4,108,942 99	415,626 98	9,801,219 56	
	4,099,726 01	9,498,457 58	108,132 52	159,009,584 07	449,192,912 42	2,104,796,646 21	95,379,858 92	2,649,369,417 55
	4,192,553 22	7,298,530 41	143,332 52	143,561,104 01	448,154,220 78	2,060,817,024 01	62,297,770 99	2,571,269,015 78

STATEMENT OF LIABILITIES OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

Company Funds

Name of Company	Money Borrowed including Interest			Investment Reserves			Dividends Unpaid			Other Liabilities		Total Liabilities to the Public		To Shareholders							
	\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.				
Bankers' Trust Company	920	19		12,999	75					3,965	87	17,685	81	250,000	00	50,000	00	14,847	62	314,847	62
British Mortgage and Trust Corporation of Ontario				325,000	00	40,000	00	40,000	00	8,048	84	373,048	84	1,000,000	00	500,000	00	71,179	15	1,571,179	15
Brookville Trust and Savings Company	54,967	17		46,174	95	6,250	27	6,250	27	9,510	65	116,903	04	500,000	00	210,654	16	732,790	21	732,790	21
Canada Permanent Trust Company				81,271	22	19,300	00	19,300	00	115,571	22	115,571	22	1,000,000	00	500,000	00	44,702	85	1,544,702	85
Canada Trust Company						30,000	00	30,000	00	8,259	00	38,259	65	1,000,000	00	600,000	00	77,838	83	1,677,838	83
Capital Trust Corporation, Limited				25,000	00	17,715	00	17,715	00	25,932	65	68,647	65	885,751	99	300,000	00	11,246	79	1,196,998	78
Chartered Trust and Executor Company				126,449	90	10,000	00	10,000	00	74,300	93	210,750	83	1,000,000	00	500,000	00	89,759	52	1,589,759	52
Crown Trust Company										23,484	53	23,484	53	1,000,000	00	400,000	00	47,708	43	1,447,708	43
Eastern Trust Company						20,000	00	20,000	00	76,310	78	96,310	78	1,000,000	00	400,000	00	28,051	72	1,428,051	72
Grey and Bruce Trust and Savings Company				129,997	01					2,777	82	132,774	83	544,700	00	99,815	90			644,515	90
Guaranty Trust Company of Canada				11,000	00	4,725	51	4,725	51	9,617	17	25,342	68	380,000	00	309,711	97	5,488	27	695,200	24
Guelph Trust Company				85,000	00	7,562	52	7,562	52	24,282	58	31,845	10	302,500	49	151,000	00	84,465	99	537,966	48
Industrial Mortgage and Trust Company				10,000	00	22,225	00	22,225	00	24,066	16	131,291	16	635,000	00	250,000	00	47,872	39	932,872	39
Lambton Trust Company										5,112	72	15,112	72	315,350	00	50,000	00	26,870	74	392,220	74
London and Western Trusts Company, Limited						12,137	00	12,137	00	46,892	50	59,029	50	1,213,700	00	400,000	00	53,728	22	1,667,428	22
Montreal Trust Company	1,576,473	07				64,000	00	64,000	00	1,392,372	01	3,032,845	08	2,000,000	00	3,000,000	00	880,327	74	5,880,327	74
National Trust Company, Limited						60,000	00	60,000	00	184,327	04	244,327	04	3,000,000	00	2,000,000	00	454,235	34	5,454,235	34
Northern Trusts Company										109,481	14	109,481	14	600,000	00	600,000	00	237,226	71	1,437,226	71
Premier Trust Company				175,000	00					3,312	27	178,312	27	1,232,635	00					1,232,635	00
Prudential Trust Company, Limited	7,075,064	01								15,763	10	15,763	10	175,270	00			162,716	42	337,986	42
Royal Trust Company										442,599	97	7,517,663	98	2,000,000	00	4,500,000	00	1,094,154	36	7,594,154	36
Sterling Trusts Corporation						16,112	66	16,112	66	12,157	85	28,270	51	805,800	00	100,000	00	28,429	71	934,229	71
Toronto General Trusts Corporation				804,282	92	60,000	00	60,000	00	174,490	12	1,038,773	04	3,000,000	00	1,750,000	00	433,500	72	5,183,500	72
Trusts and Guarantees Company, Limited						25,298	00	25,298	00	34,329	04	59,627	04	1,267,500	00			416,674	60	1,684,174	60
Victoria Trust and Savings Company				385,000	00	8,100	00	8,100	00	28,262	63	421,362	63	810,000	00	200,000	00	32,100	07	1,042,100	07
Waterloo Trusts and Savings Company				200,000	00	25,000	00	25,000	00	50,000	00	275,000	00	1,000,000	00	200,000	00	32,100	62	1,232,100	62
Totals	8,707,424	44		2,416,975	75	444,125	96	444,125	96	2,808,957	37	14,377,483	52	26,918,207	48	17,071,182	03	4,384,990	69	48,374,380	20
Totals previous year	10,039,023	81		2,844,307	92	388,852	12	388,852	12	2,102,471	59	15,374,655	44	26,836,935	27	14,739,010	59	4,567,440	83	46,143,386	69

Deficit

STATEMENT OF LIABILITIES OF TRUST COMPANIES REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

Name of Company	Guaranteed Funds						Estates, Trusts and Agency Funds												
	Trust Deposits		Specific Guaranteed Investment 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.....	3,380,535	98	3,876,581	33	8,063,901	33	7,257,117	31	725,749	18	203,137	20	5,336	06	934,222	44	31,008	29	
British Mortgage and Trust Corporation of Ontario.....	652,430	29	263,749	81	2,888,562	76	916,180	10	703,476	22	782,901	54	1,500	00	1,487,877	76			
Brockville Trust and Savings Company.....	3,285,589	79	402,287	69	1,356,574	43	566,643	08	161,355	39			4,462	34	67,768,244	99			
Canada Permanent Trust Company.....	2,815,698	72	3,959,893	51	503,174	43	7,269,654	25	3,819,026	96	103,460	00	854	10	32,694,629	13			
Capital Trust Company.....	5,304,029	88	581,057	90	2,446,292	90	6,775,592	23	19,007,237	49					9,008,091	59			
Chartered Trust and Executor Company.....	1,733,393	09	1,271,428	54	8,063,901	33	5,993,543	68	108,455	90	14,180,999	16	6,450	00	23,418,265	83			
Crown Trust Company.....	2,256,733	73	1,271,428	54	8,063,901	33	1,768,893	09	120,000	00			12,839	06	37,311,013	00			
Grey and Bruce Trust and Savings Co.....	2,051,063	43	8,539	60	2,888,562	76	9,335,329	87	1,938,752	52	302,396	90	2,500	00	68,745,029	05			
Guaranty Trust Company of Canada.....	1,956,544	07	8,539	60	503,174	43	5,145,296	49	4,974,249	28	10,906,653	04	5,000	00	15,883,402	32			
Guelph Trust Company.....					1,356,574	43	3,407,637	86	422,023	70	2,852,930	81	17,404	01	6,279,954	51			
Industrial Mortgage and Trust Company.....					2,446,292	90	4,402,836	97	661,252	70	506,718	35			1,188,375	06			
Lambton Trust Company.....									322,835	48	540,053	89			862,889	37			
London and Western Trust Co., Limited.....									129,200	961	31	30,764,241	98	68,186	73	43,753,390	02		
Montreal Trust Company.....									794,317,364	73	393,562,838	55	107,652	53	912,534,213	08			
National Trust Company.....	20,877,798	11	10,000	00	1,211,808	70	17,861,252	78	304,997,194	01	518,863,722	00	83,504	38	305,080,698	39			
Northern Trusts Company.....									178,211	27	14,297,491	37	3,733	00	14,301,224	37			
Premier Trust Company.....	1,593,795	33	178,211	27	1,437,179	97	3,030,975	30	17,469,523	32	100,046	95			7,569,570	27			
Prudential Trust Company, Limited.....									13,264,953	20	557	82	1,475,695	10	3,265,511	02			
Royal Trust Company.....									174,746,530	18	7,237,559	42	38,565	24	795,793,059	83			
Sterling Trusts Corporation.....	531,304	19	386,834	99	2,821,088	61	2,752,392	80	15,746,530	18					5,785,095	42			
Toronto General Trusts Corporation.....	7,942,078	80	189,018	14	10,233,181	12	18,364,278	06	424,506,243	27			121,616	61	241,627,859	88			
Trusts and Guarantee Company, Limited.....	3,121,662	20	2,198,439	22	3,555,627	11	8,875,728	53	34,833,140	08	5,240,778	97	40,105	21	40,114,024	26			
Victoria Trust and Savings Company.....	2,189,455	99	1,316,298	82	7,963,273	81	7,963,273	81	1,316,298	52	542,801	93	17,956	54	1,877,056	99			
Waterloo Trust and Savings Company.....	9,793,369	50	4,467,050	45	4,467,050	45	14,260,419	95	4,781,933	05	4,986,063	02	33,223	49	9,801,219	56			
Totals.....	69,485,483	10	10,238,448	72	79,279,153	97	159,009,584	07	2,056,213,027	89	590,673,398	79	2,482,990	87	2,649,369,417	55			
Totals previous year.....	59,504,909	16	9,951,029	88	74,071,559	92	143,561,104	01	2,000,656,763	64	568,286,798	80	3,325,453	34	2,571,269,015	78			

* Includes Trusts and Agencies.
 * Investment Reserves.
 * Accounts payable.

REVENUE ACCOUNT OF TRUST COMPANIES

Income

Name of Company	Interest and Dividends earned				
	Rents Earned	On Mort- gages and Agree- ments for Sale	On Collateral Loans	On Bonds and Debentures	Dividends on Stocks
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Bankers' Trust Company	12,090 39			2,280 00	21 01 1
British Mortgage and Trust Corporation of Ontario	45,803 98			2,561 57	21,211 29 2
Brockville Trust and Savings Company	29,464 20			8,529 79	1,887 50 3
Canada Permanent Trust Company	24,322 51	1,458 65		20,419 12	15,542 80 4
Canada Trust Company	62,360 86	72 71		7,720 02	3,500 00 5
Capital Trust Corporation, Limited	435 48	15,637 97	1,094 63	18,503 90	458 01 6
Chartered Trust and Executor Company	1,822 29	11,803 43	6,199 66	31,082 53	10,640 54 7
Crown Trust Company		14,925 35	11,264 92	10,429 94	4,200 00 8
Eastern Trust Company		30,022 45	5,278 88	27,290 83	5,710 00 9
Grey and Bruce Trust and Savings Company		14,011 18	2,751 40	7,569 39	9,397 85 10
Guaranty Trust Company of Canada	10,086 61	11,088 20	506 38	15,521 20	..... 11
Guelph Trust Company		23,901 25		9,071 82	..... 12
Industrial Mortgage and Trust Company		49,603 72	4,082 66	3,502 45	..... 13
Lambton Trust Company		12,558 97		5,863 66	112 50 14
London and Western Trusts Co., Limited		52,498 00	2,302 05	20,451 56	677 50 15
Montreal Trust Company		14,931 16	9,099 80	99,319 89	123,476 08 16
National Trust Company, Limited		137,653 90	1,907 11	51,157 69	41,663 00 17
Northern Trusts Company		85,394 47	50 00	10,335 29	6,084 50 18
Premier Trust Company		11,008 04	580 65	8,191 34	6,760 25 19
Prudential Trust Company, Limited	4,123 42	217 09		4,924 95	..... 20
Royal Trust Company		94,141 43	135,643 22	294,602 68	61,435 60 21
Sterling Trusts Corporation	3,721 90	17,836 31	157 42	10,526 47	13,794 42 22
Toronto General Trusts Corporation	77,683 74	123,163 81	7,919 71	9,429 47	2,243 40 23
Trusts and Guarantee Company, Limited		30,412 52	1,316 71	14,911 83	14,946 00 24
Victoria Trust and Savings Company		47,977 99	1,453 89	9,851 87	788 75 25
Waterloo Trust and Savings Company		14,120 24	5,742 51	18,017 82	725 00 26
Totals	97,873 44	986,949 42	198,882 96	722,067 08	345,276 00
Totals previous year	99,196 29	865,807 86	204,716 84	619,859 02	319,911 64

Deficit

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

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.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
											4,457 61				18,849 01
	207 95		144 83					90,519 00		2,366 36		17,520 11			180,335 09
								24,602 07		14,762 15		709 92			79,955 63
	730 75		273 75	13,754 98				11,274 08		277,496 38		26,621 04			391,894 06
			7,887 11	13,362 91				86,997 84		221,263 74		27,723 81			430,889 00
			3,971 47	4,217 72				99,788 50		91,750 84		14,873 01			250,731 53
	280 54		1,648 19	10,717 67		13,495 69		64,174 53		495,883 08					647,748 15
				6,295 47				43,955 70		143,671 78		10,615 45			245,358 61
	2,742 86			6,083 60				104,983 80		252,555 82		3,106 72			437,774 96
				3,978 49				51,667 81		14,969 23		4,993 65			109,339 00
								47,962 52		67,919 31		8,001 19			161,085 41
	3 95			18 62				6,456 68		22,905 29		1,774 72			64,132 33
	323 76		305 62	3,682 02				67,160 36		6,403 40		16,266 82			151,330 81
				2,372 89						5,167 84					26,075 86
			843 40	4,499 80				39,723 54		230,301 69		10,224 81			361,522 35
	25,070 34		11,708 41	16,994 25				306,061 49		811,986 69					1,417,748 11
	6,609 64		1,852 60					568,446 52		1,242,743 45		24,244 43			2,076,278 34
	559 50		40 78					*1,464 62		82,098 71		73,075 17			256,173 80
			6,174 74	39,026 34				48,307 52		75,159 14		2,078 95			197,286 97
			12 18	6,549 50						128,102 15		4,429 47			148,358 76
								102,230 45		2,249,214 73		38,484 34			2,975,752 45
			536 57	11,190 04				45,007 09		61,733 22		3,543 67			168,097 11
			196,085 63	5,956 81				417,863 62		927,909 16		24,486 46			1,792,741 81
			1,062 13	1,232 58				132,344 15		314,020 28		15,582 38			525,828 58
				252 54				72,035 53		11,640 76		2,106 12			146,107 45
	3,021 72		2,256 44	12,500 00				238,717 12		50,000 00		7,083 99			352,184 84
	39,551 01		234,803 85	161,786 23		13,495 69		2,668,865 30		7,806,482 81		337,546 23			13,613,580 02
	40,255 99		171,357 52	295,575 86		41,310 54		2,537,283 83		7,309,009 64		321,342 71			12,825,627 74

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.....				7,300 00	1
British Mortgage and Trust Corporation of Ontario.....			929 00	7,000 00	2
Brockville Trust and Savings Company.....	221 02	888 92		19,512 40	3
Canada Permanent Trust Company.....		970 62	4,102 72	33,430 56	4
Canada Trust Company.....	306 46		2,692 24	30,122 49	5
Capital Trust Corporation, Limited.....		22,180 99	6,659 75	26,945 59	6
Chartered Trust and Executor Company.....		8,559 92	10,292 82	60,958 16	7
Crown Trust Company.....	2,672 52		9,557 22	36,259 53	8
Eastern Trust Company.....	*5,000 00		11,280 15	55,000 00	9
Grey and Bruce Trust and Savings Company.....	1,244 16	1,716 02		8,500 00	10
Guaranty Trust Company of Canada.....	169 05			15,660 78	11
Guelph Trust Company.....				29,488 78	12
Industrial Mortgage and Trust Company.....	56 67			31,000 00	13
Lambton Trust Company.....				8,700 00	14
London and Western Trusts Co., Limited.....				28,087 50	15
Montreal Trust Company.....				190,993 82	16
National Trust Company, Limited.....				195,323 18	17
Northern Trusts Company.....	36 97			38,000 00	18
Premier Trust Company.....	2,096 83			7,236 23	19
Prudential Trust Company, Limited.....			6,361 26	6,376 79	20
Royal Trust Company.....	14,723 46			250,000 00	21
Sterling Trusts Corporation.....		14,201 57	14,157 84	17,053 01	22
Toronto General Trusts Corporation.....	*50,000 00		50,000 00	179,571 92	23
Trusts and Guarantee Company, Limited.....			902 02	11,214 73	24
Victoria Trust and Savings Company.....	489 01			20,000 00	25
Waterloo Trust and Savings Company.....	4,218 31		5,000 00	40,267 64	26
Totals.....	81,234 46	48,518 04	121,935 02	1,354,003 11	
Totals previous year.....	84,326 84	168,932 33	104,406 78	1,160,650 24	

T transferred to Pension Fund.

PROFIT AND LOSS ACCOUNT OF TRUST COMPANIES

Name of Company	Balance at January 1st, 1943	Net Profit	Transferred from Reserve Fund and Contingency Reserve	Premium on Capital Stock	
	1	2	3	4	
	\$ c.	\$ c.	\$ c.	\$ c.	
Bankers' Trust Company.....	38,860 80	10,986 82			1
British Mortgage and Trust Corporation of Ontario.....	60,450 30	90,728 85			2
Brockville Trust and Savings Company.....	18,350 62	30,906 09			3
Canada Permanent Trust Company.....	29,082 54	75,620 31			4
Canada Trust Company.....	76,905 28	60,933 55			5
Capital Trust Corporation, Limited.....	11,140 95	24,107 19	6,713 65		6
Chartered Trust and Executor Company.....	133,843 81	95,915 71			7
Crown Trust Company.....	43,363 17	44,345 26			8
Eastern Trust Company.....	27,503 47	80,548 25			9
Grey and Bruce Trust and Savings Company.....		43,040 31			10
Guaranty Trust Company of Canada.....	3,327 50	22,396 84			11
Guelph Trust Company.....	80,782 68	18,808 35			12
Industrial Mortgage and Trust Company.....	40,259 05	40,713 34			13
Lambton Trust Company.....	22,950 81	13,380 43			14
London and Western Trusts Co., Limited.....	66,991 80	73,010 42	38,000 00		15
Montreal Trust Company.....	765,489 04	380,838 70			16
National Trust Company, Limited.....	595,627 66	298,607 68	x50,000 00		17
Northern Trusts Company.....	357,372 60	116,291 36			18
Premier Trust Company.....	*45,599 24	32,879 30			29 19
Prudential Trust Company, Limited.....	131,454 26	31,262 16			20
Royal Trust Company.....	1,059,203 32	444,951 04			21
Sterling Trusts Corporation.....	14,675 28	41,937 80			22
Toronto General Trusts Corporation.....	614,307 41	219,193 31			23
Trusts and Guarantee Company, Limited.....	362,997 74	99,595 89			24
Victoria Trust and Savings Company.....	27,726 59	36,773 48			25
Waterloo Trust and Savings Company.....	30,373 39	51,727 23			26
Totals.....	4,567,440 83	2,479,499 67	94,713 65	29	
Totals previous year.....	4,130,999 85	2,240,423 91	110,000 00	32 29	

* Deficit.

† Transfer to Retirement Fund.

†† Provision for Income tax, not required.

‡‡ Part of Additional Investment Reserve set up now returned.

x Transfer from Employees Benefit Fund.

xx Asset disallowed now returned.

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

	Amount transferred from Investment Reserves	Totals	Dividends declared including Bonuses	Special transfer to Investment Reserves	Transferred to Reserve Fund, and Contingency Fund,	Balance as at 31st, December, 1944	Totals
	5	6	7	8	9	10	11
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1	25,000 00	74,847 62	10,000 00		50,000 00	14,847 62	74,847 62
2		151,179 15	80,000 00			71,179 15	151,179 15
3	††10,654 16	59,910 87	25,000 00	†2,120 50	10,654 16	22,136 21	59,910 87
4		104,702 85	60,000 00			44,702 85	104,702 85
5		137,838 83	60,000 00			77,838 83	137,838 83
6		41,961 79	17,715 00	†3,000 00	10,000 00	11,246 79	41,961 79
7	150,000 00	379,759 52	40,000 00		250,000 00	89,759 52	379,759 52
8		87,708 43	40,000 00			47,708 43	87,708 43
9	50,000 00	158,051 72	80,000 00		50,000 00	28,051 72	158,051 72
10		43,040 31	27,235 00		15,805 31		43,040 31
11		25,724 34	18,058 28		2,177 79	5,488 27	25,724 34
12		99,591 03	15,125 04			84,465 99	99,591 03
13	xx5,000 00	85,972 39	38,100 00			47,872 39	85,972 39
14		36,331 24	9,460 50			26,870 74	36,331 24
15		178,002 22	24,274 00		100,000 00	53,728 22	178,002 22
16		1,146,327 74	256,000 00	†10,000 00		880,327 74	1,146,327 74
17		944,235 34	240,000 00		250,000 00	454,235 34	944,235 34
18	393,562 75	867,226 71	30,000 00		600,000 00	237,226 71	867,226 71
19	††25,000 00	12,280 35	24,652 68			*12,372 33	12,280 35
20		162,716 42				162,716 42	162,716 42
21	500,000 00	2,004,154 36	360,000 00	†50,000 00	500,000 00	1,094,154 36	2,004,154 36
22	25,000 00	81,613 08	28,183 37		25,000 00	28,429 71	81,613 08
23		833,500 72	150,000 00		250,000 00	433,500 72	833,500 72
24		462,593 63	37,947 50	†7,971 53		416,674 60	462,593 63
25		64,500 07	32,400 00			32,100 07	64,500 07
26		82,100 62	50,000 00			32,100 62	82,100 62
	1,184,216 91	8,325,871 35	1,754,151 37	73,092 03	2,113,637 26	4,384,990 69	8,325,871 35
	120,000 00	6,601,456 05	1,623,615 41	101,000 00	309,399 81	4,567,440 83	6,601,456 05

STATEMENT OF GUARANTEED FUND REVENUE OF TRUST COMPANIES
Income

Name of Company	Interest and Dividends Earned					Other Interest Earned
	On Mortgages on Real Estate	On Collateral Loans	On Bonds and Debentures	On Stocks	On Bank Deposits	
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Bankers' Trust Company						1
British Mortgage and Trust Corporation of Ontario	125,681 73		76,909 04	71,853 54	420 89	2
Brockville Trust and Savings Co. . .	32,739 99		10,590 96			3
Canada Permanent Trust Company . . .	29,270 23		2,980 58		148 78	4
Canada Trust Company	198,973 47	2,193 47	86,561 91	17,340 15	28 62	5
Capital Trust Corporation, Limited . . .	186,902 70		83,162 45			6
Chartered Trust and Executor Co. . .	25,345 91	30,498 44	88,930 96		121 87	7
Crown Trust Company	18,214 47	14,016 84	33,165 77			8
Eastern Trust Company	78,514 44	31,826 42	207,182 96			9
Grey and Bruce Trust and Savings Company	55,243 18		107,951 32	8,043 27	2,560 73	10
Guaranty Trust Co. of Canada . . .	33,794 46	10,013 97	83,256 58		166 41	11
Guelph Trust Company	20,159 98		3,884 11		95	12
Industrial Mortgage and Trust Co. . .	96,510 48		70,855 12	10,125 50		13
Lambton Trust Company						14
London and Western Trusts Co., Limited	100,324 50	1,745 80	36,310 09	1,075 00	113 09	15
Montreal Trust Company	3,331 78	178,300 25	342,947 14	32,998 90	15,500 00	15
National Trust Company, Limited . . .	470,650 70	4,075 69	444,159 41	15,234 60	230 50	17
Northern Trusts Company	4,688 10		522 15			18
Premier Trust Company	65,137 83	12,225 17	49,604 53		1 65	19
Prudential Trust Company, Ltd. . . .						20
Royal Trust Company		20,345 59	164,720 78			21
Sterling Trusts Corporation	105,540 60		21,082 16		536 92	22
Toronto General Trusts Corporation	613,031 54	28,962 93	240,773 84	2,988 80		24
Trusts and Guarantee Company, Limited	272,354 20	3,481 53	109,811 23	4,339 00		24
Victoria Trust and Savings Co. . . .	197,899 42	483 78	89,399 54	18,725 25		25
Waterloo Trust and Savings Co. . . .	300,466 41	2,409 01	231,630 68	10,523 61		26
Totals	3,034,776 12	340,578 89	2,586,393 31	193,247 62	19,830 41	
Totals previous year	3,230,504 46	378,612 47	2,134,068 43	159,851 11	19,819 56	3,320 31

* Deficit

REGISTERED IN ONTARIO AS AT DECEMBER 31st, 1944

Expenditure

	Profit on Sale of Securities		Other Revenue		Total Guaranteed Fund Income		Interest Incurred on		Loss on Sale of Securities		Other Expenses Incurred		Profit Transferred to Company Funds		Total		
							Guaranteed Investment Receipts	Deposits									
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
1																	
2	315	50			275,180	70	129,832	65	54,829	05			90,519	00	275,180	70	
3	294	81			43,625	76	8,721	22	10,302	47			24,602	07	43,625	76	
4	1,969	75			34,369	34	23,095	26					11,274	08	34,369	34	
5	20,966	99	346	78	326,411	39	140,953	77	70,662	85	27,796	93	86,997	84	326,411	39	
6					270,065	15	126,406	51	40,870	14	3,000	00	99,788	50	270,065	15	
7	433	43			145,330	61	11,475	00	62,601	30	331	72	6,748	06	145,330	61	
8	12,816	25	1,247	73	79,461	06	1,229	76	34,275	60			43,955	70	79,461	06	
9	9,295	50			326,819	32	221,815	52		20	00		104,983	80	326,819	32	
10	8,072	17			181,870	67	93,253	49	36,949	37			51,667	81	181,870	67	
11			331	07	127,562	49	45,654	88	33,917	20		27	89	47,962	52	127,562	49
12	32	00			24,077	04	17,620	36					6,456	68	24,077	04	
13	9,826	07	5,298	05	192,615	22	86,659	28	38,795	58			67,160	36	192,615	22	
14																	
15	3,002	07			142,561	55	93,329	62			9,508	39	39,723	54	142,561	55	
16	7,134	05			580,212	12	274,150	63					306,061	49	580,212	12	
17			21,169	09	955,519	99	41,527	82	330,226	38		15,319	27	568,446	52	955,519	99
18					5,210	25	6,674	87					*1,464	62	5,210	25	
19			92	28	127,061	46	49,443	03	24,483	78	3,653	23	1,173	90	127,061	46	
20																	
21					185,066	37			65,700	68	15,935	24	1,200	00	185,066	37	
22	2,887	43	2,124	57	132,171	68	76,479	60	7,055	98	3,285	74	293	27	132,171	68	
23					885,757	11	338,964	30	120,944	34		7,984	85	417,863	62	885,757	11
24	1,447	99	2,572	29	394,006	24	213,302	73	38,390	97	4,434	71	5,533	68	394,006	24	
25	11,170	61			317,678	60	205,373	35	40,269	72			72,035	53	317,678	60	
26					545,029	71	168,107	91	137,400	64		804	04	238,717	12	545,029	71
	89,664	62	33,181	86	6,297,663	83	2,374,071	56	1,147,676	05	30,660	64	76,390	28	6,297,663	83	
	93,911	10	34,032	51	6,054,119	95	2,322,121	19	1,077,691	44	58,718	20	58,305	29	6,054,119	95	

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
(a) Farms	(b) Urban				
		\$ c.	\$ c.	\$ c.	\$ c.
(a) Canada Permanent Mortgage Corporation		164,489 70	1,231,324 67	2,355,313 54	1,995,245 54
(b) Canada Permanent Mortgage Corporation		2,328,646 57	98,334 12	174,062 88	583,743 50
(a) Central Canada Loan and Savings Company			8,191 78		7,344 05
(b) Central Canada Loan and Savings Company					
(a) Credit Foncier Franco-Canadien		2,637 35	1,317,137 66	2,589,239 14	80,903 61
(b) Credit Foncier Franco-Canadien		2,504,229 10	415,550 00	478,423 28	3,867,999 96
(a) Guelph and Ontario Investment and Savings Society			119,664 35	187,823 87	7,539 01
(b) Guelph and Ontario Investment and Savings Society				34,556 98	
(a) Huron and Erie Mortgage Corporation			1,909,950 24	7,289,857 71	1,190,371 28
(b) Huron and Erie Mortgage Corporation		869,913 77	89,863 15	91,611 27	241,146 05
(a) Lambton Loan and Investment Company					
(b) Lambton Loan and Investment Company					
(a) Midland Loan and Savings Company					
(b) Midland Loan and Savings Company					
(a) Ontario Loan and Debenture Company				523,776 78	110,637 15
(b) Ontario Loan and Debenture Company		639,824 74	279,037 02	99,965 27	140,502 67
(b) Peterborough Workingmen's Building Savings Society					
(a) Provident Investment Company				553 54	
(b) Provident Investment Company					
(a) Real Estate Loan Company of Canada, Limited					2,167 20
(b) Real Estate Loan Company of Canada, Limited		12,537 41	5,394 86		433,681 03
(a) Toronto Mortgage Company					
(b) Toronto Mortgage Company					
(a) Toronto Savings and Loan Company					
(b) Toronto Savings and Loan Company					
Total (a) Farms		167,127 05	4,586,268 70	12,946,564 58	3,394,207 87
Total (b) Urban		6,355,151 59	888,179 15	878,619 68	5,267,073 21
Grand Total		6,522,278 64	5,474,447 85	13,825,184 26	8,661,281 08
Total previous year (a) Farms		208,102 05	6,162,734 88	17,588,919 16	4,976,577 73
Total previous year (b) Urban		6,495,132 35	1,107,601 95	1,070,802 38	4,283,664 21
Grand Total previous year		6,703,234 40	7,270,336 83	18,659,721 54	9,260,24 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.

* Includes \$4,516.53 in the United States.

AS AT DECEMBER 31st, 1944 — CLASSIFIED AS TO PROVINCES

Corporations

	Totals	Interest due and unpaid	Eastern Provinces				Interest due and unpaid
			Ontario	Quebec	Maritime	Totals	
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1	5,746,373 45	100,737 80	540,024 59		56,484 46	596,509 05	(Cr.) 1,181 76
2	3,184,787 07	6,837 26	21,868,354 28	5,667,615 70	2,272,559 79	29,808,529 77	(Cr.) 75,192 55
3	15,535 83						
4			71,867 58			71,867 58	
5	3,989,917 76	376,238 71	15,311 58	127,074 59		142,386 17	2,533 19
6	7,266,202 34	82,391 56	1,734,594 75	12,740,213 27		14,474,808 02	89,709 31
7	315,027 23	4,077 79	65,660 58			65,660 58	290 42
8	34,556 98		3,396,201 79			3,396,201 79	1,568 86
9	10,390,179 23	134,822 50	1,657,776 14			1,657,776 14	7,104 53
10	1,292,534 24	2,700 79	9,224,132 72			9,224,132 72	60,781 19
11			1,325,893 66			1,325,893 66	3,123 62
12			*1,302,952 67			1,302,952 67	8,819 58
13			161,665 93			161,665 93	
14			2,232,652 79			2,232,652 79	
15	634,413 96	39,264 03	278,873 57			278,873 57	180 87
16	1,159,329 70	3,633 31	10,092,509 16			10,092,509 16	2,806 67
17			141,956 58			141,956 58	2,032 43
18	553 54						
19			3,629 72			3,629 72	
20	2,167 20						
21	451,613 30		388,429 17			388,429 17	
22			3,200 00			3,200 00	
23			3,582,614 75			3,582,614 75	(Cr.) 6,329 64
24			57,292 46			57,292 46	233 49
25			51,281 91			51,281 91	201 13
	21,094,168 20	655,140 83	4,105,698 51	127,074 59	56,484 46	4,289,257 56	12,284 36
	13,389,023 63	95,562 92	54,091,177 87	18,407,828 97	2,272,559 79	74,771,566 63	84,396 98
	34,483,191 83	750,703 75	58,196,876 38	18,534,903 56	2,329,044 25	79,060,824 19	96,681 34
	28,936,333 82	1,847,950 65	4,110,739 92	140,044 80	72,996 86	4,323,781 58	44,330 45
	12,957,200 89	110,677 47	55,984,121 51	18,915,353 50	2,100,827 72	77,000,302 73	179,034 38
	41,893,534 71	1,958,628 12	60,094,861 43	19,055,398 30	2,173,824 58	81,324,084 31	223,364 83

**MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE
Trust Corporations—**

Name of Company		Western Provinces				
		British Columbia	Alberta	Saskatchewan	Manitoba	
(a) Farms	(b) Urban					
		\$ c.	\$ c.	\$ c.	\$ c.	
(b) Bankers' Trust Company		15,000 00				1
(a) British Mortgage and Trust Corporation						2
(b) British Mortgage and Trust Corporation						3
(a) Brockville Trust and Savings Company						4
(b) Brockville Trust and Savings Company						5
(a) Canada Permanent Trust Company			4,410 84	110 16		6
(b) Canada Permanent Trust Company		3,357 57	400 00	10,510 55	1,272 00	7
(a) Canada Trust Company			127,763 47	84,000 26		8
(b) Canada Trust Company		39,749 82				9
(a) Capital Trust Corporation						10
(b) Capital Trust Corporation						11
(a) Chartered Trust and Executor Company						12
(b) Chartered Trust and Executor Company						13
(b) Crown Trust Company						14
(a) Eastern Trust Company						15
(b) Eastern Trust Company						16
(a) Grey and Bruce Trust and Savings Company						17
(b) Grey and Bruce Trust and Savings Company						18
(b) Guaranty Trust Company						19
(a) Guelph Trust Company				23,857 82		20
(b) Guelph Trust Company						22
(a) Industrial Mortgage and Trust Company			38,568 39	113,084 07		21
(b) Industrial Mortgage and Trust Company						23
(a) Lambton Trust Company						24
(b) Lambton Trust Company						25
(a) London and Western Trusts Company			183,682 53	53,845 80	17,120 26	26
(b) London and Western Trusts Company			1,268 50	1,800 00	95,602 18	27
(a) Montreal Trust Company				1,000 00		28
(b) Montreal Trust Company		12,000 00		11,250 00		29
(a) National Trust Company			397,737 90	901,800 02	790,791 79	30
(b) National Trust Company				40,585 95	86,096 55	31
(a) Northern Trusts Company			161,761 66	248,887 98	72,860 23	32
(b) Northern Trusts Company			27,279 04	104,804 82	88,128 94	33
(a) Premier Trust Company			711 50	1,831 27		34
(b) Premier Trust Company						35
(b) Prudential Trust Company Limited			4,195 97			36
(a) Royal Trust Company			1,957 04	163,890 16	612 33	37
(b) Royal Trust Company		191,530 36	8,609 54	600 00	32,029 81	38
(a) Sterling Trusts Corporation			2,048 31	149,918 34		39
(b) Sterling Trusts Corporation				9,972 59		40
(a) Toronto General Trusts Corporation			6,113 37	951,576 14	392,314 38	41
(b) Toronto General Trusts Corporation		27,209 16	49,977 34	104,326 48	43,998 57	42
(a) Trusts and Guarantee Company Limited			122,628 81	118,412 21	82,616 53	43
(b) Trusts and Guarantee Company Limited			4,171 69		77,513 88	44
(a) Victoria Trust and Savings Company				491,890 20		45
(b) Victoria Trust and Savings Company				24,722 93		46
(b) Waterloo Trust and Savings Company						47
Totals (a) Farms			1,047,383 82	3,304,104 43	1,356,315 52	
Totals (b) Urban		288,846 91	95,902 08	308,573 32	424,641 93	
Grand Totals		288,846 91	1,143,285 90	3,612,677 75	1,780,957 45	
Totals (a) Farms previous year			1,338,036 44	3,498,098 02	1,373,014 34	
Totals (b) Urban previous year		311,106 06	28,700 56	332,301 30	373,345 11	
Grand totals previous year		311,106 06	1,366,737 00	3,830,399 32	1,746,359 45	

Interest accrued not taken into totals. Gross totals reported by companies are shown in this schedule.

* Credit

AS AT DECEMBER 31st, 1944 — CLASSIFIED AS TO PROVINCES
Company Funds

	Totals		Interest due and unpaid		Eastern Provinces									
					Ontario		Quebec		Maritime		Totals		Interest due and unpaid	
					\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1	15,000	00			4,400	00	219,660	00			224,060	00	2,050	34
2					22,207	47					22,207	47	75	18
3					804,083	72					804,083	72	870	67
4					21,891	76					21,891	76	144	90
5					541,710	08					541,710	08	272	45
6	4,521	00	104	34	6,875	00			8,630	28	15,505	28	596	48
7	15,540	12	135	76	391,047	41			37,618	35	428,665	76	1,458	43
8	211,763	73	15,749	60	117,264	05					117,264	05	416	31
9	39,749	82	351	20	378,944	25	301,749	82			680,694	07	466	55
10					2,220	00					2,220	00		
11					276,882	54	41,693	07			318,575	61	167	01
12					22,033	34					22,033	34		
13					209,880	91					209,880	91	223	55
14							267,749	40			267,749	40	920	33
15									34,426	60	34,426	60		
16							15,175	00	457,892	58	473,067	58		
17					100,607	10					100,607	10	2,986	95
18					122,773	66					122,773	66	2,003	54
19					182,175	79					182,175	79	304	02
20	23,857	82			1,000	00					1,000	00		
21					297,235	42					297,235	42	245	42
22	151,652	46	82	12	402,557	66					402,557	66	723	60
23					154,676	80					154,676	80		
24					77,909	03					77,909	03	381	99
25					103,649	63					103,649	63	180	04
26	254,648	59	1,944	70	12,331	35					12,331	35	477	01
27	98,670	68			126,366	55					126,366	55	86	54
28	1,000	00												
29	23,250	00			6,544	75	293,233	53			299,778	28		
30	2,090,329	71	291,927	04	3,957	25					3,957	25	52	50
31	126,682	50	1,129	12	257,575	09	17,900	00			275,475	09	62	52
32	483,509	87	*195	96										
33	220,212	80	450	05	1,789	83					1,789	83	*9	70
34	2,542	77			14,369	20					14,369	20	176	45
35					308,085	21					308,085	21	2,816	83
36	4,195	97					2,044	21			2,044	21		
37	166,459	53	17,710	82										
38	232,769	71			344,389	10	652,677	04	17,356	22	1,014,422	36	1,796	02
39	151,966	65	5,569	03	800	00					800	00		
40	9,972	59			122,858	15					122,858	15		
41	1,350,003	89	73,483	45	21,861	94					21,861	94	17	50
42	225,511	55	2,806	94	576,605	91	83,437	91			660,043	82	1,929	73
43	323,657	55	7,344	99										
44	81,685	57	17	70	143,599	70					143,599	70	654	13
45	491,890	20			108,081	60					108,081	60	934	91
46	24,722	93			288,793	27					288,793	27	188	73
47					248,476	69					248,476	69		
	5,707,803	77	413,720	13	935,966	75			43,056	88	979,023	63	6,983	78
	1,117,964	24	4,890	77	5,892,544	46	1,895,319	98	512,867	15	8,300,731	59	16,696	85
	6,825,768	01	418,610	90	6,828,511	21	1,895,319	98	555,924	03	9,279,755	22	23,680	63
	6,209,148	80	529,424	31	1,009,962	90			30,083	15	1,040,046	05	10,336	64
	1,045,453	03	6,493	35	5,575,465	64	1,747,893	00	523,782	74	7,847,141	38	40,229	54
	7,254,601	83	535,917	66	6,585,428	54	1,747,893	00	553,865	89	8,887,187	43	50,566	18

Where these totals differ from Balance Sheet figures, the difference is due to special reserves.

MORTGAGE LOANS AND AGREEMENTS FOR SALE ON REAL ESTATE

Trust Corporations—

Name of Company (a) Farms (b) Urban	Western Provinces							
	British Columbia		Alberta		Saskatchewan		Manitoba	
	\$	c.	\$	c.	\$	c.	\$	c.
(a) British Mortgage and Trust Corporation								1
(b) British Mortgage and Trust Corporation								2
(a) Brockville Trust and Savings Company								3
(b) Brockville Trust and Savings Company								4
(a) Canada Permanent Trust Company								5
(a) Canada Trust Company			53,011	99	40,846	19		6
(b) Canada Trust Company	74,762	40			2,446	38		7
(a) Capital Trust Corporation								8
(b) Capital Trust Corporation								9
(a) Chartered Trust and Executor Company								10
(b) Chartered Trust and Executor Company								11
(b) Crown Trust Company								12
(a) Eastern Trust Company								13
(b) Eastern Trust Company								14
(a) Grey and Bruce Trust and Savings Company								15
(b) Grey and Bruce Trust and Savings Company								16
(b) Guaranty Trust Company								17
(a) Guelph Trust Company								18
(b) Guelph Trust Company								19
(a) Industrial Mortgage and Trust Company			7,394	06	47,711	80		20
(b) Industrial Mortgage and Trust Company								21
(a) London and Western Trusts Company			14,151	10	6,596	08	750	15
(b) London and Western Trusts Company	120,949	08					208	82
(b) Montreal Trust Company								24
(a) National Trust Company			685,054	38	560,420	14	285,455	20
(b) National Trust Company			12,721	49	13,502	94	359,391	03
(b) Northern Trusts Company			9,989	30	6,930	05	2,700	00
(a) Premier Trust Company			755	09	2,617	32		28
(b) Premier Trust Company								29
(b) Sterling Trusts Corporation								30
(a) Toronto General Trusts Corporation	682	35	203,483	19	2,012,182	55	349,386	33
(b) Toronto General Trusts Corporation	681,299	85	204,197	19	542,555	85	269,922	45
(a) Trusts and Guarantee Company Limited	128,925	84	209,476	22	94,280	62	66,866	76
(b) Trusts and Guarantee Company Limited			60,920	21			126,536	91
(a) Victoria Trust and Savings Company					379,166	75		35
(b) Victoria Trust and Savings Company					9,210	83		36
(a) Waterloo Trust and Savings Company					122,488	03		37
(b) Waterloo Trust and Savings Company					8,322	24	68,045	65
Totals (a) Farms	129,608	19	1,173,326	03	3,266,309	48	702,458	44
Totals (b) Urban	877,011	33	287,828	19	582,968	29	826,804	86
Grand Totals	1,006,619	52	1,461,154	22	3,849,277	77	1,529,263	30
Totals (a) Farms previous year	132,435	88	1,744,390	82	5,767,574	90	1,225,274	60
Totals (b) Urban previous year	731,504	47	437,774	53	806,254	62	1,109,127	15
Grand Totals previous year	863,940	35	2,182,165	35	6,573,829	52	2,334,401	75

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.

* Credit.

AS AT DECEMBER 31st, 1944 — CLASSIFIED AS TO PROVINCES

Guaranteed Funds

	Totals		Interest due and unpaid		Eastern Provinces												
					Ontario		Quebec		Maritime		Totals		Interest due and unpaid				
					\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
1					76,806	21					76,806	21			83	15	
2					2,408,802	13					2,408,802	13			5,299	55	
3					27,761	45					27,761	45					
4					621,019	05					621,019	05			*385	45	
5					473,708	14					473,708	14			1,768	56	
6	93,858	18	(Cr.)	1,905	03	42,790	78				42,790	78			812	58	
7	77,208	78		455	95	2,132,293	78	1,585,781	68		3,718,075	46			18,479	92	
8					4,223	04					4,223	04					
9					3,328,040	30	327,839	82			3,655,880	12			7,874	86	
10					21,850	00					21,850	00					
11					459,293	39					459,293	39			257	63	
12							306,251	65			306,251	65			882	26	
13								107,548	82		107,548	82					
14					16,418	27	59,300	00	1,225,808	00	1,301,526	27			207	00	
15					215,820	72					215,820	72			616	45	
16					829,439	01					829,439	01			1,813	40	
17					509,947	85					509,947	85			653	77	
18					1,200	00					1,200	00					
19					349,622	68					349,622	68			107	63	
20	55,105	86			995,830	07					995,830	07			9,120	29	
21					528,061	11					528,061	11			1,402	64	
22	21,497	33		365	00	98,670	68				98,670	68			1,604	65	
23	121,157	90			1,591,116	50					1,591,116	50			24,882	26	
24							79,662	13			79,662	13					
25	1,530,929	72		86,611	54	14,920	79				14,920	79			69	00	
26	385,615	46		2,429	57	2,769,304	54	540,765	37		3,310,069	91			12,131	90	
27	19,619	35		17	15												
28	3,372	41		1,713	44	193,024	61				193,024	61			196	03	
29					713,163	88					713,163	88			3,113	67	
30					2,040,054	19					2,040,054	19			368	14	
31	2,565,734	42		288,519	16	86,180	06				86,180	06			304	61	
32	1,697,975	34		49,237	37	2,896,462	59	117,747	06		3,014,209	65			85,962	45	
33	499,549	44		33,582	77	44,945	27				44,945	27					
34	187,457	12		2,199	22	4,007,384	83				4,007,384	83			8,405	41	
35	379,166	75			401,717	15					401,717	15			3,373	47	
36	9,210	83			3,046,988	28					3,046,988	28			6,089	91	
37	122,488	03			172,248	78					172,248	78			1,321	23	
38	76,367	89		486	23	4,657,222	97	423,765	15		5,080,988	12			6,958	30	
	5,271,702	14		408,886	88	2,397,989	61		107,548	82	2,505,538	43			17,501	46	
	2,574,612	67		54,825	49	33,378,343	49	3,441,112	86	1,225,808	00	38,045,264	35			186,273	81
	7,846,314	81		463,712	37	35,776,333	10	3,441,112	86	1,333,356	82	40,550,802	78			203,775	27
	8,869,676	20		1,254,065	28	2,438,435	46	3,190	00	131,759	68	2,573,385	14			22,333	99
	3,084,660	77		142,094	79	34,792,933	08	4,294,897	67	1,097,348	03	40,185,178	78			319,178	74
	11,954,336	97		1,396,160	07	37,231,368	54	4,298,087	67	1,229,107	71	42,758,563	92			341,512	73

COMPARATIVE SUMMARY OF ASSETS AND

Assets and Liabilities	1939			1940		
	Amount	Percentage to Total Assets		Amount	Percentage to Total Assets	
ASSETS						
	\$	c.	%	\$	c.	%
Office premises	6,502,000	00	3.21	6,399,814	17	3.20
Real Estate held for sale	11,730,829	85	5.78	12,020,084	82	6.01
Mortgages on real estate	143,027,783	82	70.57	139,156,907	90	69.59
Loans on stocks and bonds	259,227	86	.14	220,448	02	.11
† Dominion, Provincial and United Kingdom bonds ..	12,231,011	25	6.03	13,938,321	78	6.97
†† Bonds guaranteed by Dominion and Provincial Governments, including interest	4,426,537	85	2.18	4,459,509	40	2.23
Canadian Municipalities, etc.	3,180,318	86	1.57	2,811,477	17	1.41
All other bonds	1,755,816	15	.87	1,885,140	49	.94
Stocks	10,208,318	31	5.04	10,274,080	37	5.14
Cash	8,367,743	27	4.13	7,818,214	54	3.92
All other assets	972,296	94	.48	966,931	61	.48
Total Assets	202,661,884	16	100.00	199,950,930	27	100.00
LIABILITIES						
To the Public						
Debentures payable in Canada	75,703,595	52		75,864,488	99	12
Debentures payable elsewhere	25,075,446	83		23,595,108	51	13
Deposits	35,444,125	84		34,205,521	09	14
Money borrowed from banks and elsewhere	89,195	97		106,701	73	15
Dividends declared and unpaid	496,333	77		445,886	19	16
All other liabilities	11,384,721	18		11,371,927	77	17
Total	148,193,419	11	73.12	145,589,634	28	72.82
To Shareholders						
Capital Stock, Permanent	33,623,087	19		33,623,087	19	18
Capital Stock, Terminating	147,494	61		145,784	44	19
Reserve Fund and Contingency Reserve	18,583,788	49		18,605,089	79	20
Profit and loss	2,114,094	76		1,987,334	57	21
Total	54,468,465	05	26.88	54,361,295	99	27.18
Grand Total to the Public and Shareholders ..	202,661,884	16	100.00	199,950,930	27	100.00
Capital Stock						
Capital subscribed	38,048,687	19		38,400,000	00	22
Capital paid in cash	33,770,581	80		33,768,871	63	23

† 1941, 1942, 1943 and 1944 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941, 1942, 1943 and 1944 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF LOAN CORPORATIONS

1941		1942			1943			1944		
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 6,280,526 63	3.18	6,095,920 00	3.13	5,922,561 00	2.99	5,790,780 16	2.86			
2 10,989,303 46	5.55	9,616,752 12	4.94	8,713,939 19	4.38	6,010,410 06	2.96			
3 134,937,653 91	68.18	129,482,723 45	66.55	120,619,644 37	60.59	110,532,938 33	54.68			
4 192,841 37	.10	514,921 58	.26	412,043 85	.21	422,304 24	.22			
5 12,816,664 45	6.47	15,731,129 62	8.09	28,493,728 29	14.32	39,253,499 53	19.42			
6 6,883,105 87	3.48	7,716,938 54	3.97	7,674,627 56	3.85	7,264,390 43	3.59			
7 2,816,628 19	1.42	2,807,821 82	1.44	2,771,409 53	1.39	3,057,852 62	1.52			
8 2,452,416 79	1.24	2,608,102 27	1.34	2,715,321 07	1.36	2,863,123 29	1.42			
9 10,476,948 29	5.29	10,647,917 69	5.47	11,282,232 55	5.67	13,101,982 88	6.48			
10 9,112,732 75	4.60	8,339,226 20	4.28	9,622,396 50	4.83	13,094,130 87	6.48			
11 946,368 38	.49	1,025,377 27	.53	827,969 35	.41	753,319 81	.37			
197,905,190 09	100.00	194,586,830 56	100.00	199,055,873 26	100.00	202,144,732 22	100.00			
12 75,106,652 98		74,222,203 37		74,737,472 43		73,391,300 48				
13 21,689,154 40		20,032,818 80		17,972,442 04		15,855,579 04				
14 34,701,748 15		33,439,113 76		37,381,501 81		44,384,061 23				
15 97,443 93		109,680 87		101,172 26		87,363 52				
16 700,529 17		952,059 51		1,192,463 19		1,689,546 89				
17 11,184,973 04		11,269,166 43		12,866,631 66		14,179,556 80				
143,480,501 67	72.50	140,025,042 74	71.96	144,251,683 39	72.47	149,587,407 96	74.00			
18 33,623,087 19		33,623,087 19		33,623,087 19		31,849,117 19				
19 129,542 86		152,349 58		166,075 07		191,197 45				
20 18,626,508 96		18,646,791 33		18,672,106 87		18,067,785 21				
21 2,045,549 41		2,139,559 72		2,342,920 74		2,449,224 41				
54,424,688 42	27.50	54,561,787 82	28.04	54,804,189 87	27.53	52,557,324 26	26.00			
197,905,190 09	100.00	194,586,830 56	100.00	199,055,873 26	100.00	202,144,732 22	100.00			
22 38,002,327 19		38,026,827 19		37,258,737 19		36,298,597 19				
23 33,752,630 05		33,775,436 77		33,789,162 26		32,040,314 64				

**COMPARATIVE SUMMARY OF ASSETS AND
Company**

Assets and Liabilities	1939			1940		
	Amount	Percentage to Total Assets		Amount	Percentage to Total Assets	
ASSETS						
	\$	c.	%	\$	c.	%
Office premises.....	6,018,711	14	9.69	5,590,275	63	9.49
Real estate held for sale.....	9,367,357	75	15.08	9,411,047	33	15.99
Mortgages on real estate.....	12,947,551	00	20.85	13,252,238	84	22.50
Loans on stocks and bonds.....	3,005,650	01	4.84	1,929,230	40	3.28
†Dominion, Provincial and United Kingdom Bonds..	6,803,108	24	10.96	6,468,331	35	10.99
††Bonds guaranteed by Dominion and Provincial Gov- ernments, including interest.....	1,512,399	32	2.43	1,404,582	36	2.39
Canadian Municipalities, School Districts and Rural Telephone debentures.....	1,757,085	41	2.83	1,653,415	61	2.80
All other bonds.....	7,487,843	12	12.11	6,570,398	61	11.17
Stocks.....	7,486,305	78	12.05	7,244,470	54	12.30
Cash.....	1,991,362	22	3.20	2,310,287	61	3.90
All other assets.....	3,712,654	96	5.96	3,058,581	95	5.19
Total Assets.....	62,090,028	95	100.00	58,892,860	23	100.00
LIABILITIES						
To the Public						
Money borrowed from banks and elsewhere.....	10,986,447	51		9,027,365	59	12
Dividends declared and unpaid.....	420,386	68		389,740	21	13
All other liabilities.....	3,900,003	73		4,369,876	51	14
Total.....	15,306,837	92	24.65	13,786,982	31	23.41
To Shareholders						
Capital Stock Permanent.....	28,175,602	10		26,757,599	79	15
Reserve Fund and Contingency Reserve.....	14,979,500	83		14,702,159	96	16
Profit and Loss.....	3,628,088	10		3,646,118	17	17
Total.....	46,783,191	03	75.35	45,105,877	92	76.59
Grand Total.....	62,090,028	95	100.00	58,892,860	23	100.00
Capital Stock						
Capital subscribed.....	29,029,270	00		27,425,820	00	18
Capital paid in cash.....	28,175,602	10		26,757,599	79	19

† 1941, 1942, 1943, and 1944 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941, 1942, 1943 and 1944 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF TRUST COMPANIES

Funds

1941		1942		1943		1944	
Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets	Amount	Percentage to Total Assets
\$ c.	%	\$ c.	%	\$ c.	%	\$ c.	%
1 5,430,229 55	8.86	5,300,975 17	8.56	5,185,176 02	8.42	5,212,401 20	8.30
2 8,379,243 86	13.68	6,952,086 59	11.23	5,245,656 38	8.52	3,172,077 61	5.05
3 13,871,067 38	22.65	14,287,635 93	23.08	14,086,716 29	22.89	14,497,966 46	23.10
4 2,468,020 65	4.03	3,855,770 20	6.23	3,695,398 49	6.00	4,834,864 89	7.70
5 6,250,471 42	10.22	7,094,422 30	11.46	9,921,802 87	16.13	11,560,967 29	18.45
6 4,088,737 45	6.68	4,039,096 53	6.52	3,912,132 88	6.37	3,547,875 13	5.65
7 1,623,386 09	2.65	1,423,645 26	2.30	1,397,853 80	2.29	1,363,854 00	2.17
8 6,473,081 78	10.57	6,629,607 11	10.72	4,860,227 65	7.91	4,836,776 03	7.70
9 6,499,495 08	10.62	6,779,433 16	10.95	7,189,996 53	11.69	8,166,954 05	13.04
10 3,052,046 17	4.98	2,606,952 01	4.21	2,847,426 40	4.62	2,384,493 80	3.79
11 3,097,095 39	5.06	2,932,127 10	4.74	3,175,654 82	5.16	3,173,633 26	5.05
61,232,874 82	100.00	61,901,751 36	100.00	61,518,042 13	100.00	62,751,863 72	100.00
12 10,848,312 40		11,728,961 86		10,039,023 81		8,707,424 44	
13 398,386 23		378,053 23		388,852 12		444,125 96	
14 4,833,238 72		4,145,069 18		4,946,779 51		5,225,933 12	
16,079,937 35	26.24	16,252,084 27	26.25	15,374,655 41	24.99	14,377,483 52	22.91
15 26,834,413 59		26,835,806 04		26,836,935 27		26,918,207 48	
16 14,543,967 82		14,682,861 20		14,739,010 59		17,071,182 03	
17 3,774,556 06		4,130,999 85		4,567,440 83		4,384,990 69	
45,152,937 47	73.76	45,649,667 09	73.75	46,143,386 69	75.01	48,374,380 20	77.09
61,232,874 82	100.00	61,901,751 36	100.00	61,518,042 13	100.00	62,751,863 72	100.00
18 26,930,770 00		27,426,320 00		27,426,320 00		27,926,320 00	
19 26,834,413 59		26,835,806 04		26,836,935 27		26,918,207 48	

**COMPARATIVE SUMMARY OF ASSETS AND
Guaranteed**

Assets and Liabilities	1939			1940		
	Amount	Percentage to Total Assets		Amount	Percentage to Total Assets	
ASSETS						
	\$	c.	%	\$	c.	%
Mortgages on real estate	69,772,961	95	49.05	66,869,417	50	49.23
Loans on stocks and bonds	18,613,584	92	13.11	14,973,924	80	11.02
†Dominion, Provincial and United Kingdom Bonds . .	21,169,547	16	14.89	24,362,768	69	17.93
††Bonds guaranteed by Dominion and Provincial Governments, including interest	5,990,996	62	4.21	5,697,345	80	4.19
Canadian Municipalities, etc.	8,549,875	47	6.01	8,115,404	13	5.98
All other bonds and stocks	8,629,641	82	6.07	9,076,375	33	6.68
Cash	8,764,090	40	6.16	6,328,290	92	4.65
All other assets	716,067	58	.50	420,392	73	.32
Total Assets	142,156,765	92	100.00	135,843,919	90	100.00
LIABILITIES						
Deposits	59,794,059	81	42.06	57,116,959	65	42.04
Specific Guaranteed Funds	10,864,260	49	7.63	10,437,166	44	7.69
General Guaranteed Funds	71,380,538	93	50.23	68,070,462	76	50.11
Due to Company Funds	117,906	69	.08	219,331	05	.16
Total Liabilities	142,156,765	92	100.00	135,843,919	90	100.00
Estates, Trusts and Agency Funds	2,438,277,155	68	.....	2,439,187,558	43	.....

† 1941, 1942, 1943 and 1944 Figures are Government and Government Guaranteed bonds of United Kingdom and Dominion of Canada.

†† 1941, 1942, 1943 and 1944 Figures are Provincial and Provincial Guaranteed bonds.

LIABILITIES OF TRUST COMPANIES

Funds

		1941			1942			1943			1944		
		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		63,350,098	54	45.72	60,130,661	17	44.37	54,504,952	39	37.96	48,416,787	82	30.44
2		12,521,238	71	9.03	11,725,200	81	8.65	10,275,188	26	7.16	10,012,375	91	6.29
3		22,582,328	23	16.29	29,163,901	96	21.52	43,201,981	46	30.09	63,244,732	86	39.77
4		12,215,603	61	8.82	11,377,615	61	8.39	10,939,047	58	7.62	11,095,405	61	6.98
5		7,722,884	99	5.57	6,955,812	15	5.13	7,097,637	78	4.95	6,322,753	72	3.99
6		9,731,501	14	7.03	8,283,768	70	6.12	10,100,433	61	7.04	10,310,938	05	6.48
7		10,236,244	46	7.38	7,684,577	74	5.68	7,298,530	41	5.08	9,498,457	58	5.99
8		228,732	52	.16	180,180	52	.14	143,332	52	.10	108,132	52	.06
		138,588,632	20	100.00	135,501,718	66	100.00	143,561,104	01	100.00	159,009,584	07	100.00
9		58,977,726	82	42.56	55,033,282	91	40.61	59,504,909	16	41.45	69,485,483	10	43.69
10		10,210,425	75	7.36	8,977,711	41	6.62	9,951,029	88	6.93	10,238,448	72	6.43
11		69,234,840	25	49.96	71,325,396	70	52.64	74,071,559	92	51.59	79,279,153	97	49.85
12		165,639	38	.12	165,327	64	.13	33,605	05	.03	6,498	28	.03
		138,588,632	20	100.00	135,501,718	66	100.00	143,561,104	01	100.00	159,009,584	07	100.00
		2,448,877,618	83	.....	2,483,210,468	39	.....	2,571,269,015	78	.....	2,649,369,417	55	.....

COMPARATIVE SUMMARY

Income	1941				Loan Corporations				
	Loan Corporations		Trust Companies			Totals			
	\$	c.	\$	c.	\$	c.	\$	c.	
Rents earned.....	199,056	78	79,409	52	278,466	30	235,432	10	1
Interest earned on mortgages, bonds, stocks, etc.....	8,877,127	52	1,902,426	49	10,779,554	01	8,650,535	82	2
Profit on sale of securities and real estate.....	223,707	23	75,701	15	299,408	38	280,705	10	3
Amount transferred from Investment Reserve*.....	5,000	00			5,000	00	5,000	00	4
Profit in Guaranteed Funds.....			2,258,634	64	2,258,634	64			5
Agency fees and commissions earned.....	42,092	79	7,236,893	93	7,278,986	72	36,009	37	6
All other revenue for year.....	559,453	61	262,986	79	822,440	40	835,651	91	7
Totals.....	9,906,437	93	11,816,052	52	21,722,490	45	10,043,334	30	
Expenditure									
Interest incurred during the year.....	3,995,398	99	30,747	43	4,026,146	42	3,854,660	52	8
Loss on sale of securities and real estate.....	64,252	09	79,535	97	143,788	06	171,043	43	9
Amount by which Ledger values of assets were written down.....	184,482	38	128,541	24	313,023	62	208,700	45	10
Licenses and taxes other than taxes on real estate.....	817,213	17	1,301,330	85	2,118,544	02	773,911	68	11
Commissions.....			68,529	34	68,529	34			12
Transferred to Investment Reserves.....	731,921	56	233,750	80	965,672	36	892,765	56	13
All other expenses.....	2,016,018	04	8,034,524	00	10,050,542	04	2,039,912	44	14
Profit and Loss.....	2,097,151	70	1,939,092	89	4,036,244	59	2,102,340	22	15
Totals.....	9,906,437	93	11,816,052	52	21,722,490	45	10,043,334	30	

*Including assets written up.

OF INCOME AND EXPENDITURE

1942		1943			1944			
Trust Companies	Totals	Loan Corporations	Trust Companies	Totals	Loan Corporations	Trust Companies	Totals	
\$	c.	\$	c.	\$	c.	\$	c.	
1	78,964 65	314,396 75	238,014 13	99,196 29	337,210 42	238,058 53	97,873 44	335,931 97
2	1,966,692 91	10,617,228 73	8,961,693 83	2,221,908 87	11,183,602 70	9,100,105 35	2,527,530 32	11,627,635 67
3	88,920 58	369,625 68	222,488 40	295,575 86	518,064 26	723,269 67	161,786 23	885,055 90
4	24,296 63	29,296 63	60,269 35	41,310 54	101,579 89	.....	13,495 69	13,495 69
5	2,275,245 00	2,275,245 00	.....	2,537,283 83	2,537,283 83	.....	2,668,865 30	2,668,865 30
6	7,372,781 32	7,408,790 69	48,806 43	7,309,009 64	7,357,816 07	48,375 17	7,806,482 81	7,854,857 98
7	237,877 27	1,073,529 18	1,013,352 32	321,342 71	1,334,695 03	1,037,228 96	337,546 23	1,374,775 19
	12,044,778 36	22,088,112 66	10,544,624 46	12,825,627 74	23,370,252 20	11,147,037 68	13,613,580 02	24,760,617 70
8	36,081 00	3,890,741 52	*3,790,560 10	84,326 84	3,874,886 94	3,838,324 36	81,234 46	3,919,558 82
9	158,087 00	329,130 43	167,561 55	168,932 33	336,493 88	377,158 99	48,518 04	425,677 03
10	83,214 43	291,914 88	377,490 11	104,406 78	481,896 89	521,895 52	121,935 02	643,830 54
11	1,163,978 53	1,937,890 21	1,023,453 48	1,292,892 95	2,316,346 43	775,551 70	1,488,974 56	2,264,526 26
12	40,236 18	40,236 18	.....	70,085 87	70,085 87	.....	77,525 22	77,525 22
13	294,930 72	1,187,696 28	916,794 14	444,355 10	1,361,149 24	1,375,965 81	324,007 78	1,699,973 59
14	8,254,728 78	10,294,641 22	2,058,631 11	8,420,203 96	10,478,835 07	2,073,236 54	8,991,885 27	11,065,121 81
15	2,013,521 72	4,115,861 94	2,210,133 97	2,240,423 91	4,450,557 88	2,184,904 76	2,479,499 67	4,664,404 43
	12,044,778 36	22,088,112 66	10,544,624 46	12,825,627 74	23,370,252 20	11,147,037 68	13,613,580 02	24,760,617 70

**AVERAGE RATES OF INTEREST EARNED OR INCURRED AND AVERAGE
DIVIDENDS PAID BY LOAN AND TRUST CORPORATIONS
FOR THE YEAR 1941**

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty.....	5.39	5.21	5.07
Collateral Loans.....	5.23	7.15	4.23
Bonds and Debentures.....	3.68	2.97	3.25
Stocks.....	4.86	4.91	5.06
Average rate paid on:			
Deposits.....	1.90	....	1.64
Debentures and Debenture Stocks or G. I. R's.....	3.73	....	2.92
Average rate of dividends, including bonuses.....	6.01	6.32	....

FOR THE YEAR 1942

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty.....	5.47	5.40	5.05
Collateral Loans.....	4.99	5.69	3.81
Bonds and Debentures.....	3.51	3.28	3.38
Stocks.....	4.46	4.26	4.69
Average rate paid on:			
Deposits.....	1.88	....	1.82
Debentures and Debenture Stocks or G. I. R's.....	3.73	....	2.79
Average rate of dividends including bonuses.....	6.00	6.09	....

FOR THE YEAR 1943

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty.....	5.72	5.73	5.54
Collateral Loans.....	3.24	5.09	3.82
Bonds and Debentures.....	2.92	3.15	3.31
Stocks.....	5.12	4.32	4.22
Average rate paid on:			
Deposits.....	1.72	....	1.81
Debentures and Debenture Stocks or G. I. R's.....	3.43	....	2.76
Average rate of dividends, including bonuses.....	5.93	6.05	....

FOR THE YEAR 1944

	Loan Corporations	Trust Companies	
		Company Funds	Guaranteed Funds
Average rate earned on:			
Mortgages of realty.....	6.09	6.48	6.08
Collateral Loans.....	3.38	4.73	3.54
Bonds and Debentures.....	2.87	3.24	3.07
Stocks.....	4.89	4.33	3.05
Average rate paid on:			
Deposits.....	1.65	....	1.73
Debentures and Debenture Stocks or G. I. R's.....	3.43	....	2.71
Average rate of dividends, including bonuses.....	5.93	6.51	....

PERCENTAGE OF NET REVENUE TO CAPITAL INVESTMENT, PERCENTAGE OF ADMINISTRATIVE EXPENSE TO GROSS REVENUE

	1941		1942		1943		1944	
	Loan Corporations	Trust Companies	Loan Corporations	Trust Companies	Loan Corporations	Trust Companies	Loan Corporations	Trust Companies
Capital Stock.....	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Reserve Funds.....	33,752,630 05	26,834,413 59	33,775,436 77	26,835,806 04	33,789,162 26	26,836,935 27	32,040,314 64	26,918,207 48
Profit and Loss Account.....	18,626,508 96	14,543,967 82	18,646,791 33	14,682,861 20	18,672,106 87	14,739,010 59	18,067,785 21	17,071,182 03
	2,045,549 41	3,774,556 06	2,139,559 72	4,130,999 85	2,342,920 74	4,567,440 83	2,449,224 41	4,384,990 69
Total Capital Investment.....	54,424,688 42	45,152,937 47	54,561,787 82	45,649,667 09	54,804,189 87	46,143,386 69	52,557,324 26	48,374,380 20
Net Profit Transferred.....	2,097,151 70	1,939,092 89	2,102,340 22	2,013,521 72	2,210,133 97	2,240,423 91	2,184,904 76	2,479,499 67
Add amount by which Assets were written down and amount transferred to Investment Reserves.....	916,403 94	362,292 04	1,101,466 01	378,145 15	1,294,284 25	548,761 88	1,897,861 33	445,942 80
Total Net Revenue.....	3,013,555 64	2,301,384 93	3,203,806 23	2,391,666 87	3,504,418 22	2,789,185 79	4,082,766 09	2,925,442 47
Percentage of Net Revenue to Capital Investment.....	5.54	5.09	5.87	5.23	6.39	6.04	7.76	6.05
Gross Revenue for Year.....	9,906,437 93	11,816,052 52	10,043,334 30	12,044,778 36	10,544,624 46	12,825,627 74	11,147,037 68	13,613,580 02
Administrative Expenses.....	2,016,018 04	8,034,524 00	2,039,912 44	8,254,728 78	2,058,631 11	8,420,203 96	2,073,236 54	8,991,885 27
Percentage of Administrative Expense to Gross Revenue	20.35	67.99	20.31	68.50	19.52	65.65	18.59	66.05

Quarterly Statements

OF

DEPOSITS

AND

Securities on Hand and Available for Depositors

FILED BY

Loan and Trust Corporations

DECEMBER 31st, 1944, and JUNE 30th, 1945

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, 1944**

Name of Corporation	Total Deposits 1	Liquid Securities on hand and available for Depositors					Total Available Liquid Securities 6	Percentage of Total Available Liquid Securities to Deposits 7
		Cash on Hand and on Deposit 2	Dominion or Provincial Bonds or Guarantees 3	Canadian City and Ontario Municipal Debentures 4	Demand Loans on Similar Securities 5			
Canada Permanent Mortgage Corporation.....	\$ 21,360,489 57	\$ 3,740,961 98	\$ 14,413,446 76	\$ 705,975 62	\$ 184,580 77	\$ 19,044,965 13	89.16	
Guelph and Ontario Investment and Savings Society	1,641,638 75	396,616 51	1,347,081 04	34,228 07	2,932 48	1,782,858 10	108.61	
Huron and Erie Mortgage Corporation.....	15,291,964 76	2,304,853 53	12,727,553 83	25,000 00	.....	15,057,407 36	99.05
Lambton Loan and Investment Company.....	1,374,443 67	305,878 46	853,422 25	99,806 15	.....	1,239,106 86	90.15
Midland Loan and Savings Company.....	472,551 72	211,007 90	720,461 13	5,440 00	.....	936,909 03	196.19
Ontario Loan and Debenture Company.....	4,108,718 69	446,710 49	6,112,377 62	125,717 02	6,069 83	6,690,874 96	160.50	
Toronto Mortgage Company.....	27,703 34	132,832 64	736,894 10	40,623 39	.....	910,350 13	712.53
British Mortgage and Trust Corporation of Ontario	3,350,535 98	331,370 51	2,968,735 50	65,115 25	.....	3,365,221 29	99.55
Brockville Trust and Savings Company.....	652,430 29	10,969 12	380,530 94	29,839 61	305 00	399,706 43	61.26	
Canada Trust Company.....	3,279,589 76	302,987 27	2,722,950 36	136,265 29	156,054 00	3,056,697 01	93.20	
Capital Trust Corporation..... Limited.	2,815,698 72	263,480 25	3,043,638 74	65,115 25	.....	3,619,438 28	128.54
Chartered Trust and Executor Company.....	3,504,029 88	1,351,779 84	2,927,346 63	399,847 52	.....	5,418,496 85	102.16
Crown Trust Company.....	1,753,385 57	538,222 99	935,000 00	.....	.....	1,473,222 99	85.56
Eastern Trust Company.....	1,271,428 54	163,794 16	4,701,153 13	713,270 30	.....	5,578,219 59	438.73
Grey and Bruce Trust and Savings Company	2,256,733 73	345,735 27	2,772,178 15	335,924 97	50,026 06	3,503,864 45	155.20	
Guaranty Trust Company of Canada.....	2,091,063 43	95,251 39	2,029,667 25	295,142 07	.....	3,166,372 86	151.37
Industrial Mortgage and Trust Company.....	1,950,027 11	262,325 89	2,254,061 98	130,488 07	.....	2,646,875 96	135.73
National Trust Company, Limited.....	20,877,798 11	2,143,087 30	14,660,065 15	370,277 80	36,000 00	17,209,430 25	82.43	
Premier Trust Company.....	1,588,135 79	55,575 16	1,932,985 38	.....	.....	2,061,289 02	129.98
Sterling Trusts Corporation.....	531,304 19	134,072 19	537,211 35	201,132 73	75,728 48	873,786 55	164.46	
Toronto General Trusts Corporation.....	7,942,078 80	1,905,231 30	7,780,866 86	1,321,330 30	1,612,768 92	12,220,197 38	153.86	
Trusts and Guarantee Company, Limited.....	3,119,421 67	694,031 30	2,659,054 08	26,097 41	.....	3,587,955 39	115.02
Victoria Trust and Savings Company.....	2,189,455 99	379,115 56	2,286,454 09	415,024 94	36,064 51	3,116,659 10	142.35	
Waterloo Trust and Savings Company.....	9,756,391 97	1,080,568 95	7,075,878 03	491,999 97	46,047 85	8,694,494 80	89.11	
Totals.....	115,052,099 43	17,176,521 75	98,559,016 35	6,622,391 69	3,299,469 98	125,657,399 77	109.22	
Totals for same quarter previous year.....	97,903,364 12	14,449,254 56	70,918,378 04	7,217,505 60	2,266,941 52	94,852,079 72	96.88	

*Overdraft

QUARTERLY STATEMENT OF DEPOSITS AND LIQUID SECURITIES ON HAND AND AVAILABLE FOR DEPOSITORS OF LOAN AND TRUST CORPORATIONS AS OF JUNE 30th, 1945

Name of Corporation	Liquid Securities on hand and available for Depositors					Total Available Liquid Securities	Percentage of Total Available Liquid Securities to Deposits
	Total Deposits	Cash on Hand and on Deposit	Dominion or Provincial Bonds or Guarantees	Canadian City and Ontario Municipal Debentures	Demand Loans on Similar Securities		
	1	2	3	4	5	6	7
Canada Permanent Mortgage Corporation.....	\$ 22,590,273 68	\$ 2,599,510 31	\$ 18,006,212 00	\$ 473,378 60	\$ 149,043 10	\$ 21,228,144 01	93.97
Guelph and Ontario Investment and Savings Society.....	1,786,380 65	326,322 97	1,597,081 04	34,228 07	4,116 84	1,961,748 92	109.82
Huron and Erie Mortgage Corporation.....	16,566,276 60	3,872,628 89	13,767,638 57	25,000 00	.....	17,665,287 46	106.53
Lambton Loan and Investment Company.....	1,408,498 89	291,153 31	958,812 50	98,685 50	.....	1,348,651 31	95.75
Midland Loan and Savings Company.....	521,486 39	170,442 99	720,489 74	26,910 93	.....	917,843 66	176.01
Ontario Loan and Debenture Company.....	4,386,416 70	40,898 79	6,719,085 65	125,228 36	1,455 81	6,886,668 61	157.00
Toronto Mortgage Company.....	158,444 99	46,433 90	799,859 36	40,623 39	.....	886,916 65	559.76
British Mortgage and Trust Corporation of Ontario.....	3,619,029 53	98,554 32	3,986,877 00	62,526 70	.....	4,148,958 02	114.64
Brookville Trust and Savings Company.....	747,283 00	23,258 95	410,120 20	29,788 59	.....	4,116,789 84	55.76
Canada Trust Company.....	3,463,522 75	184,468 14	3,181,880 62	128,730 56	150 00	3,452,773 81	99.69
Capital Trust Corporation, Limited.....	3,069,300 36	156,835 85	3,619,024 19	4,398 00	86,425 05	3,938,988 60	128.34
Chartered Trust and Executor Company.....	4,819,440 36	167,986 63	2,964,748 45	377,082 65	1,219,969 80	4,729,787 53	98.14
Crown Trust Company.....	2,037,558 50	105,413 72	1,709,360 00	.....	.....	1,814,773 72	89.06
Eastern Trust Company.....	1,386,524 76	138,132 23	4,272,552 08	759,583 05	.....	5,170,267 36	372.89
Grey and Bruce Trust and Savings Company.....	2,309,321 03	427,162 53	2,885,678 89	438,480 34	52,440 08	3,803,761 86	164.71
Guaranty Trust Company of Canada.....	2,491,361 56	195,203 38	2,409,630 75	842,583 04	255,391 19	3,702,808 36	148.62
Industrial Mortgage and Trust Company.....	2,051,591 42	242,467 32	2,421,818 97	177,099 33	.....	2,841,385 62	138.48
National Trust Company, Limited.....	21,653,700 18	13,290 90	18,774,198 06	355,484 60	36,000 00	19,184,973 56	88.59
Premier Trust Company.....	1,881,372 34	134,928 25	2,051,326 61	.....	82,094 17	2,268,349 03	120.56
Sterling Trusts Corporation.....	646,512 92	142,503 88	612,869 89	199,003 99	27,052 45	981,430 21	151.80
Toronto General Trusts Corporation.....	8,859,060 78	860,241 72	10,362,068 85	1,327,843 12	768,012 69	13,338,166 38	150.56
Trusts and Guarantee Company, Limited.....	3,640,798 25	341,281 53	3,544,646 15	217,840 74	19,408 50	4,123,176 92	113.25
Victoria Trust and Savings Company.....	2,418,870 60	259,820 54	2,083,696 76	470,271 66	39,868 63	2,853,657 59	117.97
Waterloo Trust and Savings Company.....	11,336,618 82	716,418 33	9,524,512 10	442,175 92	48,636 97	10,731,743 32	94.66
Totals.....	123,849,645 06	11,535,841 50	117,414,208 43	6,652,549 14	2,794,463 28	138,397,062 35	111.74
Totals for same quarter previous year.....	104,531,561 75	9,166,282 24	86,723,351 76	7,001,209 78	3,991,065 76	106,881,909 54	102.25

*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	Midland Loan and Savings Company.....	Port Hope.....	7
30	Ontario Loan and Debenture Company.....	London.....	8
43	Peterborough Workingmen's Building and Savings Society....	Peterborough.....	9
49	Provident Investment Company.....	Toronto.....	10
34	Real Estate Loan Company of Canada, Limited.....	Toronto.....	11
37	Toronto Mortgage Company.....	Toronto.....	12
52	Toronto Savings and Loan Company.....	Peterborough.....	13

CORPORATIONS

	Manager, Secretary or *Chief Agent	President	When Incorporated
1	Charles S. Robertson.....	E. D. Gooderham.....	1st March, 1855
2	W. J. Hastie.....	G. A. Morrow.....	7th March, 1884
3	*John Barnett.....	Comte Cahen-d'Anvers.....	24th July, 1880
4	H. L. Benallick.....	J. R. Howitt, K.C.....	19th January, 1876
5	M. Aylsworth.....	M. Aylsworth.....	18th March, 1864
7	G. C. Norsworthy.....	Chester H. Belton.....	27th March, 1847
6	Walter J. Helm.....	S. R. Caldwell.....	5th July, 1872
8	Thomas H. Main.....	Archibald McPherson.....	26th September, 1870
9	John R. Corkery.....	Frederick J. Overend.....	17th January, 1889
10	A. H. Cox.....	A. H. Cox.....	3rd November, 1893
11	C. A. Morris.....	Dr. M. A. MacKenzie.....	17th September, 1879
12	Walter Gillespie.....	Gerard B. Strathy, K.C.....	15th December, 1899
13	G. H. Thompson.....	W. J. Hastie.....	15th June, 1885

LIST OF TRUST

Page	Name of Company	Chief Office in Ontario	
57	Bankers' Trust Company	Toronto	1
—	*British Empire Trust Company, Limited	Toronto	2
60	British Mortgage and Trust Corporation of Ontario	Stratford	3
64	Brockville Trust and Savings Company	Brockville	4
68	Canada Permanent Trust Company	Toronto	5
73	Canada Trust Company	London	6
78	Capital Trust Corporation	Ottawa	7
82	Chartered Trust and Executor Company	Toronto	8
87	Crown Trust Company	Toronto	9
91	Eastern Trust Company	Toronto	10
95	Grey and Bruce Trust and Savings Company	Owen Sound	11
99	Guaranty Trust Company of Canada	Windsor	12
103	Guelph Trust Company	Guelph	13
107	Industrial Mortgage and Trust Company	Sarnia	14
112	Lambton Trust Company	Sarnia	15
115	London and Western Trusts Company, Limited	London	16
120	Montreal Trust Company	Toronto	17
125	National Trust Company, Limited	Toronto	18
130	Northern Trusts Company	Toronto	19
134	Premier Trust Company	Toronto	20
139	Prudential Trust Company, Limited	Toronto	21
143	Royal Trust Company	Toronto	22
148	Sterling Trusts Corporation	Toronto	23
152	Toronto General Trusts Corporation	Toronto	24
158	Trusts and Guarantee Company, Limited	Toronto	25
163	Victoria Trust and Savings Company	Lindsay	26
174	Waterloo Trust and Savings Company	Kitchener	27

* The business in Ontario of The British Empire Trust Company, Limited is limited to the acceptance of trusteeship for bond and debenture issues of other corporations.

COMPANIES

	Manager, Secretary or *Chief Agent †Joint General Managers	President	When Incorporated
1	*R. L. Crombie	R. P. Jellett	20th May, 1905
2	A. J. Mitchell & Co., Limited	J. Davidson	30th April, 1902
3	W. H. Gregory	Hon. Nelson Monteith	5th October, 1877
4	L. C. Dargavel	J. Gill Gardner	11th May, 1885
5	T. D'Arcy Leonard K.C.,	E. D. Gooderham	7th March, 1913
6	M. Aylsworth	M. Aylsworth	23rd July, 1894
7	E. L. Parent	T. D'Arcy McGee, K.C.	1st April, 1912
8	John J. Gibson, L.L.D.	Rolph R. Corson	20th July, 1905
9	*Howard A. Eaton	R. W. Steele	9th May, 1909
10	*E. E. Meadows	Hon. F. B. McCurdy, P.C.	1893
11	O. E. Manning	C. A. Fleming, F.C.A.	8th April, 1926
12	J. W. Berry	E. Blake Winter	12th June, 1925
13	H. L. Benallick	J. R. Howitt, K.C.	26th May, 1917
14	W. R. Paul	John Cowan, K.C.	20th August, 1889
15	G. C. Norsworthy	Chester H. Belton	26th April, 1928
16	Thos. F. Walker	Rt. Hon. Arthur Meighen, K.C., P.C.	17th September, 1896
17	*Gorden F. Harkness	F. G. Donaldson	21st March, 1889
18	H. V. Laughton	Hon. Leighton McCarthy, K.C.	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	Charles Bauckham	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

REPORT

OF THE

Minister of Public Works

FOR THE

PROVINCE OF ONTARIO

FOR THE

TWELVE MONTHS ENDING MARCH 31st, 1944

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 8—1945



ONTARIO

TORONTO

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

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, 1944.

Respectfully submitted,

GEO. H. DOUCETT,
Minister of Public Works.

Department of Public Works, Ontario,
Toronto, March 9, 1945.

REPORT

OF THE

Deputy Minister of Public Works

THE HONOURABLE GEORGE H. DOUCETT, M.P.P.,
Minister of Public Works,
Parliament Buildings,
Toronto, Ontario.

SIR:

I have the honour to submit to you the accompanying reports of the Architect, Engineer, Secretary and Accountant, for the financial year, April 1, 1943 to March 31, 1944. These reports cover a wide variety of repair and construction work in all parts of the Province. Every effort has been made to keep present equipment operating, to avoid replacement during wartime.

ARCHITECT'S BRANCH

The Dominion has continued occupancy of the Provincial Buildings leased to the Department of National Defence for war purposes, with the exception of the Ontario Hospital at Port Arthur, which was returned to the Province in February, 1944. Additional land adjoining the site of the Ontario Hospital, Orillia, was purchased and the construction commenced for the erection of a group of buildings to accommodate 300 patients.

In addition to the regular work of the Department, a considerable amount of services have been rendered for preparing plans, making reports, and giving technical advice to assist other departments with various projects.

ENGINEER'S BRANCH

In the Northern Districts, all necessary repairs to locks and dams were carried out, the work being done by day labour.

A grant was made to the Town of Thessalon towards the cost of a dam on the Little Thessalon River.

Work was commenced on the Dollar's Dam on the Pickerel River and the Macdiarmid Dock on Lake Nipigon was renewed.

SECRETARY AND ACCOUNTANT'S BRANCH

Contracts were awarded for the excavation and general trades for the new Patients' Buildings at the Ontario Hospital, Orillia.

The revenue received totalled \$57,838.03, chiefly in connection with rentals of various properties.

Expenditures are summarized, as follows:

Main Office	\$ 145,915 .98
Maintenance and Repairs—Government Buildings	622,320 .99
	<hr/>
Total Ordinary	\$ 768,236 .97

CAPITAL

Public Buildings and Public Works	\$ 139,815 .08
	<hr/>
Total Net Expenditure	\$ 908,052 .05

I have the honour to be, Sir,

Your obedient servant,

R. A. McALLISTER,
Deputy Minister of Public Works

TORONTO, March 9, 1945.

REPORT OF THE ARCHITECT

THE HONOURABLE GEORGE H. DOUCETT, M.P.P.,
Minister of Public Works.

SIR:

I have the honour to report on the work done by the Architect's Branch of the Department of Public Works, Ontario, during the fiscal year April 1st, 1943 to March 31st, 1944, as follows:

ONTARIO GOVERNMENT INSTITUTIONS LOANED
TO
THE DEPARTMENT OF NATIONAL DEFENCE, CANADA

During this fiscal year the following Ontario Government Institutions which were previously turned over, all, or in part, to the use of the Department of National Defence for the purposes of the present war, are still being used for this purpose:

Ontario Hospital, St. Thomas
Ontario Hospital, Brampton
Ontario Hospital, London (land only)
Ontario Reformatory, Mimico
Ontario Agricultural College, Guelph
Normal School, Ottawa
Normal School, Toronto
Industrial Farm, Monteith
Ontario School for Deaf, Belleville
Ontario Agricultural School, Kemptonville
Girls' Training School, Galt
Boys' Training School, Bowmanville
Training College for Technical Teachers, Hamilton

The Ontario Hospital, Port Arthur was used during this fiscal year until February 15th, 1944, when it was returned to the Province. Further remarks regarding the above list of Ontario Government Institutions are to be found in the body of this report under their respective sub-divisions.

A considerable amount of office detail work was rendered by this Branch of the Department during this fiscal year, in connection with the Dominion's occupancy of the above Institutions, together with the return to the Province of the premises of the Ontario Hospital, Port Arthur and the leasing, altering and fitting up of additional premises for the temporary quarters of the Girls' Training School at Cobourg, which is also described later in the body of this report.

LEGISLATIVE AND DEPARTMENTAL BUILDINGS

General routine repairs, replacements and changes were carried out in all trades, but restricted to the extent required by present war conditions.

The work referred to for this group of buildings included repairs, replacement or changes as required in each instance in connection with roofs, plastering, windows, doors and other interior wooden trim and other finishes.

General repairs and replacements were also carried out in connection with furniture, furniture upholstery, linoleum, blinds and other such equipment.

A considerable amount of general re-painting was done and extra shelving provided.

Repairs, replacements and changes were carried out in connection with plumbing, heating, ventilation, refrigeration and electrical systems.

Considerable repairs were made to elevators generally.

Considerable general welding work was done to effect repairs to general mechanical equipment and to office and cleaning utensils and equipment.

Included with the general work, as above described, the following items were considered to be of sufficient interest to mention for purposes of record in this report:

Parliament Buildings:

The seating arrangement in the Legislative Chamber was remodelled and this work included the removal of the existing horseshoe pattern of seating and platforms and the construction of two separate straight platforms, as originally laid out. The old carpet, generally, was relaid and new carpet provided as required to suit the new platform arrangement.

Room number 250 was remodelled to provide suitable offices and a committee room for the Liberal Opposition Leader and members. These rooms were altered, redecorated and furnished.

The Members' dining room was redecorated and the wood panelling trim and doors were refinished.

A new floor was laid in the north wing elevator.

New linoleum floor finish was laid in rooms number 478, 250, 217, 174 110N and 229N.

Ceilings in main hall at centre elevators and at Member's cloak room on second floor were replastered.

The glazing of greenhouse was generally overhauled and broken glass replaced and repairs made to wood work and the whole repainted.

Some oil paintings were renovated and some re-framed.

Illumination was improved in certain rooms and electric lighting fixtures replaced or altered.

Considerable improvements were made to the heating system in the north wing, including installation of steam traps on radiators. The enclosing grillwork was removed from the radiators in the offices, to increase their heating efficiency and the recesses plastered and trimmed to match the office finish.

The steam distribution system generally was improved in the main building, including the overhauling of the pressure reducing valves.

Considerable maintenance work was done on the elevators.

Materials were purchased for the making up of 36 fluorescent lighting units.

East Block:

New counters, cashier's booth and sectional partitions were purchased for later installation in the Vital Statistics offices and provisions were made for the installation of micro-film apparatus.

New linoleum floor finish was laid in room number B 327 and in the four passenger elevators.

An Information Booth was provided in the main elevator hall on the ground floor.

Acoustic ceilings were applied in rooms 2506-2508.

Partitions were removed between rooms 3407 and 3409 and between 1403 and 1404.

A new mixing machine, meat slicer and vegetable peeler and some utensils were purchased for the Cafeteria and the dish washing machine was repaired and equipped with new fittings and controls. New galvanized iron double compartment sink was supplied to the Cafeteria.

Considerable repairs were made to the boiler brickwork and the balanced damper control overhauled. The stoker operating mechanism was overhauled and worn parts replaced. The main steam header flange joints were removed and replaced with welded joints. The main boiler feed check valves were overhauled and parts renewed where necessary. The supporting angles on steam drums of number 1 boiler were repaired by electric welding.

Purchased and installed one new electrically driven brine circulating pump for refrigerating system, also installed was a used steam operated auxiliary pump for the same system. The ice machine compressor motor was overhauled and repaired.

The motor driven and steam driven air compressors were overhauled and repaired.

General repairs and replacements were made to the heating system and pressure reducing valves were overhauled. Radiators were relocated where required to suit changes in position of some partitions.

Considerable maintenance work was done on the elevators throughout.

Subsidiary Buildings:

Minor general repairs in various trade branches were carried out in the following buildings:

Numbers 11, 15 and 39 Queen's Park
112 College Street
454 University Avenue (Liquor Control Board)
807 Richmond St. W. (Sewage Laboratory)
Department of Highway's Garages, Surrey Place and Leaside
Department of Health Laboratory Annex and duplex residence, Mimico
(former Victoria Industrial School premises)

In addition to the above referred to general repairs to subsidiary buildings, the following work items are listed in this report for record purposes:

No. 11 Queen's Park:

New roofing was laid over the rear flat deck section of the building.

No. 454 University Avenue:

A new auxiliary return pump was purchased and installed on the steam heating system. The existing return pump was also overhauled and the piping re-arranged and some new plumbing fixtures installed.

No. 39 Queen's Park:

Extra radiation was installed in two of the rooms in this building and the hot water piping improved and extended to suit. Six new storm sash were provided.

At the Duplex Residence:

On the premises of the Old Victoria Industrial School, Mimico. Repairs were made to the ceiling of the kitchen in the lower duplex, occupied by the engineer of the Ontario Reformatory, Mimico. A new smoke pipe and nine new storm sash were provided.

At the Serology Laboratory, Mimico:

Installed in the Beverley Jones Cottage of the Old Victoria Industrial School, Mimico, for the Department of Health, the following work was done:

A gas operated autoclave was installed, extra locker space provided for staff and bronze fly screens installed over the windows.

Guinea pig colony houses were made up at the Parliament Buildings for use at this Laboratory.

Two additional pairs of wash-up sinks and drain boards were purchased and installed.

A new open shelter was erected to provide summer shelter for calves used in connection with the laboratory work and a stable was erected to provide for winter quarters.

A gas fired space heater was installed in the basement lunch room for the staff and storm sash were installed on the windows on the west side of the building. Grates were replaced in the heating boiler.

Osgoode Hall:

General routine repairs, replacements or changes were carried out at these premises, including the particular items which have been listed as follows for record purposes:

Repairs to plumbing, electrical systems, to boilers and heating equipment.

Two stokers were overhauled and repaired and the one pipe heating system in the north wing was changed to a two pipe system and all radiators in this wing fitted with traps.

A watchman's patrol clock was purchased, together with units for fifteen stations.

Two CO₂ fire extinguishers and a number of brass nozzles and adapters and spanners for fire hose were purchased.

Repairs were made to elevator.

Repairs were made to linoleum and furniture and some shelving provided.

Roof and gutter repairs were made.

Progress plastering repairs and considerable interior painting and decorating was carried out.

Considerable plastering repairs were carried out to certain sections of the ceilings and walls of the Masters' Court.

EDUCATIONAL BUILDINGS

Normal and Model Schools, Toronto:

As noted in my previous annual report for fiscal year 1942-43, these premises were loaned as of July 10th 1941 and are still on loan to the Department of National Defence for R.C.A.F. purposes.

The temporary premises for this School, known as the Earl Kitchener School, Pape Avenue, Toronto, are still on lease by the Province from the Toronto Board of Education for Normal School purposes. Routine general building and mechanical service repairs were carried out by this Department during this fiscal year at the said temporary school and this work included repairs to the heating system, such as the partial retubing of number 2 boiler, replacement of grates and checking and replacement of class room thermostats where found necessary. The main humidistat for the duct system was replaced.

Normal and Model School, Ottawa:

These premises are still on loan to the Dominion Government, and, as noted in my previous annual report, were loaned by the Province to the said Government as of November 1st, 1939 and the Normal School classes were then accommodated temporarily in the Elgin Street Public School, Ottawa, which was leased by the Province from the Ottawa Board of Education. To accommodate a later request of the Department of National Defence, the Normal School classes were afterwards moved from the said Elgin Street School to the Mutchmor School in Ottawa, which opened for this purpose on September 22nd 1942.

Normal School, London:

Minor repairs were made, a new sink was installed in the Science Room. Fire escape and wood entrance steps were painted and new stoker parts were purchased for the heating boiler. Opening on the west side of the tower was filled in with boarding and painted.

Normal School, Hamilton:

Repairs were made to boiler brickwork, including repairs to front arches of numbers 1 and 2 boilers. Repairs were made to main steam trap discharge line, defective piping was renewed and 12 new steam traps installed on radiators. New pressure gauge installed, lavatory basins repaired; one valve renewed on drinking fountain; vestibule door and door checks repaired.

Normal School, North Bay:

The water column on number 2 boiler was repaired, blow off piping overhauled and separate safety valve exhaust piping installed. Repairs were made to front arch of number 1 boiler and to stoker on number 2 boiler and to magnetic starter switch. Class room thermostats were checked and twenty-one replacements made.

Normal School, Peterborough:

Repairs were made to the brickwork of the heating boiler and the blow off tank was vented to atmosphere.

Normal School, Stratford:

Boiler feed pump was overhauled and repairs were made to boiler piping and to brickwork. Two new tubes were installed in number 1 boiler. Minor repairs were made to plumbing in lavatory off Superintendent's office.

Ontario School for Deaf, Belleville:

As noted in my previous annual report, these premises, omitting the farm division, one workshop building and bursar's residence, were loaned by the Province to the Department of National Defence for R.C.A.F. purposes and the occupancy continued during this fiscal year.

A program of general repairs, including heating, plumbing and electric repairs were carried on during this fiscal year at the following premises, which were leased by the Province for the temporary purposes of this 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 (three class rooms in basement)
Connor House
Bull House

Fire escapes were erected on the Lazier, Mouck, Rankin, Bull, and Connor Houses and the Rectory.

Ontario School for Blind, Brantford:

Repairs were made to roof of passageway to dining room from main building. Minor repairs made to plumbing. Tuyere blocks, spacers and centre plates were purchased for stokers. A contract was let and general repairs made to the brick settings of steam boilers. Boiler feed pump and stoker was overhauled and replacements made to the boiler plant and heating system generally.

Ontario Training College for Technical Teachers, Hamilton:

This College is being used by the Dominion Government for various training purposes in connection with the present and post-war requirements. Minor repairs were made to plumbing and heating systems and to front vestibule door.

AGRICULTURAL BUILDINGS

Ontario Agricultural College, Guelph:

As noted in my previous annual report, a major portion of the premises and buildings of this College are on loan to the Department of National Defence and such occupancy was continued during the fiscal year.

The College work is being carried on in the buildings still remaining to the use of the College, including the whole of the College farm and the farm buildings.

After the rebuilding of the main bull barn and cattle barn was completed, following the fire previously reported, a new pole line for electric feeders was erected from power plant to pump house and to the new cow barn and a new shed was erected to house the new electric motor provided and used to operate grinding and cutting machines in the new cattle barn. Special trusses were designed and erected in the new cattle barn to support the unusually heavy loadings required by the new grain bins which were planned and erected at this time.

New roofing was laid over the meat laboratory building. Broken lightning rod conductor was replaced on power house chimney. Roof repairs were made to Physics Building, to poultry building and poultry houses. Repairs were made to foundations of mechanic's residence and to three green-houses at the Soils Laboratory. The walls of kitchen in a house on the College Lane were re-plastered. Minor general repairs were made to sixteen poultry houses.

Ontario Veterinary College, Guelph:

Repairs were made to gutters at the south end of the Veterinary College Building.

Ontario Agricultural School, Kemptville:

As noted in my previous annual report, the major portion of the premises and buildings of this School are on loan to the Department of National Defence and such occupancy was continued during this fiscal year. The school work is still being carried on in the buildings still remaining to the use of the school including the school farm and farm buildings.

Plaster repairs were made in stairway of Judging Pavilion and repairs were made to basement ceiling joist in the Fraser House.

Western Experimental Station, Ridgetown:

Repairs were carried out to the foundations of the Superintendent's residence and to the floor of the barn. Two chimneys were re-built, ridges and valley irons repainted and roofs repairs on the cottages.

Demonstration Farm, New Liskeard:

Minor repairs were made to farm buildings. Miscellaneous exterior painting was done and repairs made to the furnace in the Superintendent's house.

Horticultural Experimental Station, Vineland:

Minor heating and plumbing repairs were made to the heating plant, the water tower, the administration building and garage and to nine staff cottages. Steam driven vacuum pump and stoker were overhauled. Two tubes were replaced in number 2 steam boiler and two fire extinguishers purchased. Materials and labour were provided for the installation of book shelves and cupboards required for offices and for laboratories.

DISTRICT BUILDINGS

Generally, the works program in connection with these district buildings was kept to a minimum and provided for the carrying out of such work items as were considered to be of an urgent nature, as enumerated in the following sub-divisions:

Algoma:

At the Court House, Sault Ste Marie, the ceilings of the main hall on the first floor and the witness room were replastered, using Gypsum lath. A new 1½ H.P. motor was supplied to replace a worn out unit. Repairs were made to the heating system, including overhauling of return pump. Water piping was renewed at domestic water heater, including replacement of return steam pipe to heating coil. The necessary marble required for repairs to the men's wash room in the basement was purchased. Pole for outside electric lighting was replaced; some electric switches were renewed and a number of minor repairs to electric wiring system made. Miscellaneous plumbing repairs were made, including replacements of two control valves in drinking fountains, 1 set of combination taps on slop sink and one flush valve for the third floor toilet.

At the Gaol, some paint was purchased, also a new lawn mower. Some repairs were made to the locks and the electric lighting for the yard. The ceilings of the Gaoler's residence were replastered on Gypsum Lath.

Cochrane:

At the Court House, Cochrane, boiler mountings and valves were overhauled and minor general plumbing repairs made. Two Union Jacks were purchased.

At the Lock-up, Hearst, the old Delco System was removed, the building connected to the local electric power system and renovations made to improve the electric lighting. A new electric pump was installed for the water supply system to replace the old Delco pump. The ceiling of the building was insulated with wool and two Union Jacks were purchased.

At the Lock-up and Office Building, Matheson, the heating boiler and fittings were overhauled and repairs and replacements made where required to make ready for winter operations.

Kenora:

At the Court House, Kenora, new grates were purchased and installed in the heating boiler and new shelving and table were provided for the vault of the local Registrar. New linoleum was laid and materials purchased for two new clothes closets in the Janitor's apartments. Shrubbery and plants were purchased for the grounds, together with two new Union Jacks.

At the Gaol, repairs to the heating and plumbing system were carried out, including provision of some new grates for boiler, new door frames for jacket heater and new grates for cooking range. A quantity of paint was purchased for general maintenance, also lumber for shelving and flowers for the grounds. One Union Jack was also purchased.

At the Government Building, Sioux Lookout, a new set of grates was provided for the heating boiler and fifteen new storm sash were installed. Some floors were sanded and varnished. A Union Jack and a quantity of plants were purchased for the grounds.

Manitoulin:

At the Court House and Registry Office, Gore Bay, repairs were made to the heating system, including disc and gland replacements at twelve radiators. A new Union Jack was purchased.

Muskoka:

At the Court House, Bracebridge, only minor repairs were carried out.

At the Gaol and Gaoler's residence, Bracebridge, a canopy was erected over the side entrance and the lock on the safe repaired. A contract was let for the installation of a new heating boiler previously purchased, together with additional radiation and piping for top floor cells.

Nipissing:

At the Court House, North Bay, a contract was let for the painting of the exterior woodwork and the Judges' Chambers. Twenty-three new storm sash were installed and the windows caulked throughout. The parking area at the rear of the Court House was built up with cinders. The new boiler purchased last fiscal year was installed and the system of heating piping was revised to suit the altered premises. Repairs and alterations were made to the basement to accommodate a revised heating system and the coal storage was enlarged. A vacuum pump was repaired. Shelving was installed in the basement store room; two Union Jacks were purchased, together with plants and top soil for the grounds.

At the Registry Office, North Bay, five new storm sash were provided.

At the Department of Health Clinic, North Bay, the whole of the interior was repainted, or varnished, as required and a new wood shingle roof was applied. The exterior woodwork and galvanized iron work was repainted.

At the Gaol, North Bay, the windows were caulked throughout, a quantity of paint was purchased for application by inmate labour; grates ordered for jacket heater and a new cylinder prison lock installed on the front door.

Parry Sound:

At the Court House, Parry Sound, two new cast iron sectional heating boilers were purchased and installed and heating and smoke piping changed to replace the existing worn out equipment. New pipe and boiler covering were installed and a 1½ H.P. motor on the heating system was replaced. Two Union Jacks and a quantity of plants and shrubbery were purchased for the grounds.

At the Lock-up, Burk's Falls, three new benches were purchased for the Court Room and new smoke pipe and set of grates purchased for the heating boiler.

Rainy River:

At the Court House, Fort Frances, plaster repairs were carried out as required throughout the building and some new window blinds installed. General repairs were made to the heating system. Combination on safe door was repaired and three Union Jacks purchased.

At the Gaol, Fort Frances, the interior of the Gaoler's quarters was repainted and minor repairs made to floors and plaster. Flooring was repaired in the Gaol. General repairs were also carried out to the heating system.

At the Lock-up, Atikoken, a new heating stove was provided, a new coal bunker erected and improvements made to lighting system.

Sudbury:

At the Court House, Sudbury, two new worms and other worn parts were supplied for stokers on numbers 1 and 2 boilers. Repairs were made to the heating system, including renewal of feed water line to number 2 boiler, and renewal of valves in connection with boiler feed water lines. A number of plumbing repairs were made. Repairs and additions were made to improve the general electric lighting system. The roof was repaired and a quantity of paint purchased to be applied by inmate labour. Two new fying cases were purchased for the Sheriff's office. Three Union Jacks were also purchased.

At the Gaol, Sudbury, repairs were made to the plumbing system, new fly screens were installed on kitchen windows and a quantity of paint purchased, to be applied by inmate labour.

At the Registry Office, Sudbury, new wood fying cases for documents were installed.

Temiskaming:

At the Court House, Haileybury, minor repairs were made to the plumbing and electric systems and eight fire extinguishers were repaired. One Union Jack and a quantity of paint were purchased, to be applied by inmate labour. Number 1 boiler was completely re-tubed and new tubes were purchased for number 2 boiler for later installation.

At the Gaol, Haileybury, minor repairs were made to the plumbing system and a quantity of paint purchased for application by inmate labour.

At the Mining Recorder's Office, Swastika, an automatic draft control device, with thermostatic control unit, was purchased and installed on the heating system.

At the Lock-up, Englehart, heating unit was cleaned out and prepared for firing season.

At the Lock-up, Elk Lake, heating boiler and fittings were overhauled, repairs and replacements made where required and all made ready for firing season.

At the Government Office Building, New Liskeard, heating boiler and fittings were overhauled; repairs and replacements made where required and all made ready for firing season.

Thunder Bay:

At the Court House, Port Arthur, the offices occupied by the Department of Mines were repainted and new linoleum laid. Numerous repairs were made to the plumbing and electrical systems and a quantity of paint purchased for application by staff. New shelving was installed in the vault. A quantity of grass seed was purchased for the grounds.

At the Gaol, Port Arthur, new shelving and bins for vegetable storage were installed. Numerous repairs were made to the plumbing system and minor repairs to the electrical system. Some new window blinds and paint were purchased. Minor repairs were made to floors and hardware. Repairs were made to heating system, including installation of two new manhole covers for boilers numbers 1 and 2. Leak in domestic water tank was welded. A new laundry stove was purchased and installed. 150 ft. of 1½" fire hose was purchased for replacement. A quantity of grass seed and plants were purchased for the grounds.

At the Registry Office, Port Arthur, new shelving was installed in the basement vault.

At the Registry Office, Fort William, the window sills were painted.

At the Lock-up, Geraldton, a new set of grates was purchased for the heating boiler.

ONTARIO HOSPITALS

Ontario Hospital, Brockville:

A new felt and gravel roof was laid over the fire hall and over one bath room wing on main building. General repairs were made to the slate roofs on the patients' cottages and nurses' residence. Repairs were made to eaves-troughs on cottage 4 and metal ridges and hip covers on nurses' residence were repaired. Materials were purchased for extensive repairs to the roofs of the drive shed, sheep pen, barn and root house at the farm. New valley flashings were installed on residence of Assistant Superintendent.

Plans were prepared for proposed new calf shed, but the work was not proceeded with.

Ontario Hospital, Brampton:

The new administration building and a portion of the lands of this Institution, as noted in last year's annual report, are still on loan to the Department of National Defence for Army Training purposes. The remainder of the lands and farm buildings are used and operated by the Department of Health for farming purposes. Repairs were made to the south barn, including renewal of defective posts, beams and joists.

Ontario Hospital, Cobourg:

Drawings were prepared and a contract was let for the rebuilding of the two exterior fire exit stairways leading from the assembly hall.

Ontario Hospital, Fort William:

A new 90 ft. deep experimental well was installed with 6" casing at the rear of the staff quarters and the necessary shallow well electric pump with pressure tank, piping, fittings and other accessories were purchased and installed. A new electric service was installed in the staff quarters to control the new pump. Roof insulation was installed in the Superintendent's residence and the windows and doors caulked. Minor changes were made to heating and plumbing piping in the basement of the staff quarters.

Ontario Hospital, Hamilton:

Roof repairs were made to Orchard House, Nurses' Residence, Infirmary and Main Building. Gutters and down pipes on south side of Main Building were repaired and new ventilator unit installed in ward 9. Repairs were made to eaves-troughs on the nurses' residence, gardener's house, engineer's residence, pump house, assembly hall, Orchard House and Infirmary.

Drawings were prepared and the roofs of two silos at the main barn group, which had been previously destroyed by fire, were rebuilt by day labour. A new relief valve was purchased for the hydro-pneumatic tank on the water system.

Drawings were prepared and the old implement shed was altered and partly rebuilt to provide about 50% of the area of the building for grain storage purposes. The work was done by day labour. A new roof surface was laid over the main power house and the roof of the stores building repaired. Minor alterations were made to the main electrical switchboard.

Ontario Hospital, Kingston:

A drawing was prepared and the old stage structure in the assembly hall at Rockwood was removed and replaced by a small lecture platform. New hardwood flooring was laid over the area of floor affected by this change. The drainage system, in part, was improved by the installation of a ditch to prevent surface water from destroying garden products at the main hospital. Extensive repairs were made to the wood shingle roofs of buildings at the Mowat Wing. Eaves-trough on the north side of Beechgrove was renewed and 17 squares of 5X cedar shingles were purchased for the re-roofing of Cedar Cottage. Copper wire was installed to replace the old iron wire on the fire alarm system from the limits of the City of Kingston to the Mowat Wing of this Hospital.

Plans were prepared for a new one storey building to house fire fighting equipment and the erection work was undertaken by the hospital staff.

Plans were prepared for a proposed fire escape for the nurses' residence, but the work was not proceeded with.

Plans were prepared for a proposed fire escape to serve the assembly hall at the rear of the main building, but the work was not proceeded with.

Ontario Hospitals, Langstaff and Concord:

At the Ontario Hospital, Concord, materials were purchased and an addition to the cow shed and hen house was made.

At the Ontario Hospital, Langstaff, a contract was let and general repairs made to the turbine water pump. Repairs were also made to the spare water pumping unit, including re-winding of 3 H.P. motor. A contract

was let to the Hydro-Electric Power Commission to rebuild the primary and secondary electric service lines from the kitchen to the barns to replace out-worn materials and poles.

Ontario Hospital, London:

Repairs of a minor nature only were carried on and the usual inspection of steam boilers made, as noted under boiler inspections in this report.

One Norwood washing machine was transferred from the store at the Ontario Hospital, St. Thomas, to this Institution.

Ontario Hospital, New Toronto:

Three unused chimneys above roof of assembly hall were removed and roof made good. Considerable interior plaster repairs were carried out in the patients' cottages and in the laundry. Specially hardened concrete floors were laid in two patients' clothing rooms and basement corridor of cottage No. 1. A survey was made and drawings prepared in connection with correcting the erosion of the banks of the creek carrying storm water through the hospital property, but the work was not put in hand.

Ontario Hospital, Orillia:

The floor of pump house for water supply system was completed in wood plank and screen chamber provided on outfall line from small pond. General brickwork repairs, including chimney repairs, were carried on at the main building and at cottages A, B, C, K, L, and M. Repairs and renewals were also made to eaves-trough and flashings of these buildings. The iron reinforcing band was re-installed on the main chimney to the boiler house. A new curtain drier was supplied to this hospital from the Province's storage at the Ontario Hospital, St. Thomas.

Plans were prepared and materials purchased for the erection of a new root house.

Additional land was purchased, sketches and working drawings made and a contract let to a general contractor to start the work of building a new 300 bed hospital unit for infirm cases. This unit included a central kitchen and service wing with dining rooms for the ambulatory patients and for the staff.

Ontario Hospital, Penetanguishene:

One 10 K.V.A. transformer was supplied as a replacement to this hospital from Department of Public Works stores.

Revised plans were prepared and a small quantity of material was ordered for a proposed extension to the piggery, but the work was not proceeded with during this fiscal year.

Drawings were prepared for remodelling the ground floor room under verandah of cottage B to provide clothing store, but the work was not proceeded with during this fiscal year.

Ontario Hospital, Port Arthur:

The new building and a portion of the lands for this hospital, which were previously loaned by the Province to the Department of National Defence, were returned to the Province as of February 15th, 1944 and put into use shortly after by the Department of Health as an Ontario Government Hospital.

Ontario Hospital, 999 Queen St. W., Toronto:

The brick wall found to be in an unsafe condition along the north boundary of the property between the east and west gateways, was removed and replaced with a wooden fence. A contract was let for the work of removal of this wall. The erection of a new fence was carried out by day labour. A new concrete sidewalk was laid from the central gateway in the new wooden fence at Queen Street to the front entrance of the hospital. One new domestic hot water storage tank and heater was supplied to replace a worn out unit in the main pump house.

Psychiatric Hospital, Toronto:

The converter on the hot water heating system was repaired and some new copper tubing installed. A used circulating pump was brought from Parry Sound and installed on the hot water heating system to improve the circulation. Glass was supplied for replacements on electric fixtures. Thermostatic control unit on dish washing sinks in staff servery was installed.

Ontario Hospital, Whitby:

General repairs were made to exterior brickwork, where required, on all buildings. Repairs were made to the brickwork of the main steam boilers where required and baffles were replaced by contract in numbers 1 and 2 boilers. A contract was let for renewing the felt and gravel roof surfaces on patients' cottages 3, 4, 6 and 11. Main entrance porte-cochere brickwork was remodelled to widen entrance driveway. A new felt and gravel roof was laid over the flat roof on part of the physicians' residence on the farm road. New shingles were purchased for renewing another section of the roof of the main "V" barn. One vertical type steam boiler was purchased as a replacement unit for piggery.

Plans were prepared for a new steel structure to support the hot water tank in the power house and for a proposed new slaughter house, but work was not proceeded with.

Ontario Hospital, Woodstock:

Repairs of a minor nature only were carried on and the usual inspection of steam boilers made as noted under boiler inspections in this report. Plumbing fixtures were supplied for a nurses' wash room in the boys' unit, installation was done by hospital staff.

Ontario Hospital, St. Thomas:

Excluding the farm, which is under the control of this Department for the time being, these hospital lands and premises are still on loan to the Department of National Defence for R.C.A.F. purposes.

It is to be noted that various articles of furniture and equipment have, from time to time, since this hospital was loaned to the Dominion, been transferred from the Department of Public Works stores at the hospital, to the R.C.A.F. for their use at this centre and to other Ontario Government Institutions, as requisitioned.

EXAMINATION OF PLANS FOR DEPARTMENT OF HEALTH

Generally, plans were examined and recommendations forwarded to the Department of Health in connection with proposed new construction, alterations and additions at General Hospitals, Hospitals for Incurables, Red Cross Hospitals, Sanatoria and private hospitals.

Proposals of various kinds were dealt with this fiscal year in connection with the following:

General Hospitals:

St. Joseph's Hospital, North Bay.
McKellar General Hospital, Fort William.
Isolation Hospital, Toronto.
Metropolitan General Hospital, Windsor.
Salvation Army Grace Hospital, London.
Mothercraft Hospital, Toronto.
Toronto Western Hospital, Toronto.
Bowmanville General Hospital, Bowmanville.
Chatham General Hospital, Chatham.
Victoria General Hospital, London.
Toronto East General Hospital, Toronto.
Proposed General Hospital, Wiarton.
Rosamund Memorial Hospital, Almonte.
St. Joseph's Hospital, Blind River.
Hamilton General Hospital, Hamilton.
St. Joseph's Hospital, Sarnia.
Groves Memorial Hospital, Fergus.
Salvation Army Grace Hospital, Ottawa.
Strathroy General Hospital, Strathroy.
Salvation Army Grace Hospital, Windsor.
Niagara Falls General Hospital, Niagara Falls.
Niagara Cottage Hospital, Niagara Falls.
Ottawa Civic Hospital, Ottawa.
York County Hospital, Newmarket.
Parry Sound General Hospital, Parry Sound.
Wellesley Hospital, Toronto.
Welland County Hospital, Welland.
Women's Communal Centre Hospital, Welland.
St. Joseph's Hospital, Toronto.
Arnprior Hospital (proposed), Arnprior.
Cornwall General Hospital, Cornwall.
St. Joseph's Hospital, London.
Plummer Memorial Hospital, Sault Ste Marie.
Wingham General Hospital, Wingham.

Sanatoria:

Fort William Sanatorium, Fort William.

Hospitals for Incurables:

Runnymede Hospital, Toronto.

Red Cross Hospitals:

Atikokan Red Cross Hospital, Atikokan.
Beardmore Hospital, Beardmore.
Emo Hospital, Emo.
Bancroft Hospital, Bancroft.

Private Hospitals:

Oakville Private Hospital, Oakville.
Brookhurst Private Hospital, Cobourg.
Waterford Private Hospital, Waterford.
Whitby Private Hospital, Whitby.
Campbellford Private Hospital, Campbellford.
Dewar Private Hospital, Fort William.

Milton Private Hospital, Milton.
 Weston Private Hospital, Weston.
 Fern Oxley Rest Home, Toronto.
 Meaford Private Hospital, Meaford.
 Brierbush Private Hospital, Stouffville.
 Sutton Private Hospital, Sutton West.
 Mayfair Private Hospital, Toronto.
 Mrs. Cameron Private Hospital, (proposed), Sudbury.
 Port Perry Private Hospital, Port Perry.
 Little Britain Private Hospital, Little Britain.
 Huntley Nursing Home, Toronto.
 Hospital of the Good Shepherd, Hawkesbury.
 Bellevue Private Hospital, St. Catharines.
 Havelock Private Hospital, Havelock.
 Strathcona Private Hospital, Toronto.
 Maplehurst Private Hospital, Thorold.
 Central Patricia G.M. Private Hospital, Central Patricia.
 Brantford Private Hospital, Brantford.
 Duke Fingard Private Hospital, Toronto.
 Rideau Terrace Private Hospital, Ottawa.
 L'Assumption Private Hospital, Moosonee.
 Markdale Private Hospital, Markdale.

ONTARIO REFORMATORIES

Andrew Mercer Reformatory, Toronto:

Repairs and renewals were made to the main building eaves-troughs and down pipes. Minor repairs were made to the roof of the gardener's cottage and new smoke pipe was installed.

Ontario Reformatory, Mimico:

As stated in the report of the previous fiscal year, this Institution is still on loan to the Department of National Defence. The farm lands and farm buildings were omitted from the premises loaned to the Dominion, with the exception of certain small portions of the said farm lands which were, by separate arrangement, loaned to the Dominion for garden purposes. The farm lands and buildings of this Reformatory as referred to above, together with the premises of the adjoining former Victoria Industrial School are being operated by the Department of Health.

Industrial Farm, Monteith:

As noted in the report of the previous fiscal year, this Institution is now on loan to the Department of National Defence and the whole premises are under their jurisdiction.

Industrial Farm, Burwash:

The horse barn was destroyed by fire January 16th, 1944. A new 36" x 60 ft. steel smoke stack for power house at cell block was supplied to replace defective unit.

Ontario Reformatory, Guelph:

See separate section included in this report re boiler inspection which applies to this Institution, as well as others generally referred to.

ONTARIO TRAINING SCHOOLS

Boys' Training School, Bowmanville:

This Institution is still on loan to the Department of National Defence and the premises known as the "Senkler House" and the "Alexander House" which were previously leased for temporary quarters of the School are in use at present for this purpose. Minor alterations were made to these temporary premises during this year, including changes to some partitions and the building of a fire escape stair from the verandah. About 50 square yards of new battle-ship linoleum was laid. A slop sink was installed in the Senkler House and exterior electric lights provided over fire escape and new lavatories were installed for the boys and for the staff.

Girls' Training School, Galt:

This Institution is still on loan to the Department of National Defence and the premises known as the McCook residence in Cobourg, which were previously leased for the temporary quarters of the School, are still in use for this purpose. As an addition to the foregoing temporary quarters, the Haas premises in Cobourg, including the residence known as "Strathmore" and its out-buildings, were leased as of November 24th, 1943 to provide an extension of the temporary school accommodation in Cobourg. The Haas residence was altered and fitted to suit the temporary school requirements, including renovations and extensions to plumbing, heating, electrical and sewage disposal systems, together with general trades alterations and improvements to the building. General routine repairs and improvements were made to the McCook residence during the course of this fiscal year and in the fall of 1943 the two warm air furnaces in this residence were re-conditioned, including new steel linings for the fire boxes and new parts for the stokers and stoker retorts. Heating and cold air ducts were extended and induced draft units were installed on both warm air furnaces. An electric sump pump was purchased and installed in the basement of the east wing and ten new custodial locks were provided.

FISH HATCHERIES

At Hill's Lake, repairs were made to spillway at number 1 pond and wood rearing tanks were raised and supported on concrete mud sills to replace old cedar posts.

At Deer Lake Hatchery, final settlement was made for right-of-way of a portion of the road to this Hatchery.

ONTARIO HIGHWAYS BUILDINGS

The following work was done by this Department at the request and direction of the Department of Highways:

Sketches only were developed for proposed work as follows:

Garage for Stratford

Engineer's residence, Bancroft

Various types of plow sheds.

Plans only were prepared for a double plow shed.

Plans and specifications were prepared for a single plow shed.

Working drawings, details and inspection services were rendered for:

New garage at North Bay (foundations only were put in during this fiscal year.)

New plow shed, Cooksville. The Department of Highways arranged the contracts and paid for the cost of the erection of the two buildings noted above.

A model was prepared showing buildings and lands of the Highways Divisional Headquarters near Hamilton.

Tenders were checked and reported upon for a new heating system for garage at Emo.

BOILER INSPECTIONS

The boiler inspection work of this Department was carried out by the Heating Engineer, as an addition to his duties as Chief Stationary Engineer for the Parliament Buildings.

Excluding the plants which have been loaned to the Department of National Defence for their own operations and responsibility in connection with the Institutions loaned for purposes of the present war, the inspection work covered this year under the above heading may be described as follows:

The boilers and boiler equipment and heating equipment of the Legislative and Departmental Buildings, Osgoode Hall, Educational Buildings, Agricultural Buildings, District Buildings, Ontario Government Hospitals, Ontario Training Schools, and Ontario Reformatories were inspected and reported upon for safety and proper operation and to determine the extent of the repairs and materials needed for such repairs to properly maintain and operate the power and heating plants in the various building groups referred to. In the case of the Ontario Hospitals and the Ontario Reformatories, the reports, as referred to, were sent to the Departments of Health and Provincial Secretary respectively, for their attention in the matter of making the repairs recommended.

The recommendations contained in the reports regarding plants in all the other building groups referred to in this section, were attended to by the Department of Public Works.

PROVINCE OF ONTARIO SAVINGS OFFICES

Co-operation was given in the usual manner to the Head Office Management of the Savings Offices in the matter of general routine maintenance and repair work at the branches where such work was requested.

Renewal of expiring leases in connection with branch offices was negotiated and arranged, as required.

At the request of the Director of Savings Offices, co-operation was given in connection with the business of the closing of the Niagara Falls Branch as of September 30th, 1943 and the Sault Ste. Marie Branch as of September 30th, 1943. The moving of the furniture and equipment in both these cases was arranged, as requested.

Premises for a new branch savings office at the corner of Hamilton and Rectory Streets in the City of London were inspected and fitted up for savings office purposes, as requested and a covering lease was arranged for a five year period commencing on December 1st, 1943.

An inspection was made and a tentative scheme prepared in connection with a proposed addition to the premises at St. Catharines, but the conditions were found to be unfavourable and further consideration of the proposal was not recommended.

Inspections and recommendations were made in connection with the proposed improvement of the electric lighting at the Brantford Savings Office.

MISCELLANEOUS

Ontario Government Building, Kingston:

Routine general repairs were made, including repairs to plumbing, heating and electrical work. Repairs and replacements were made to stoker and boiler feed piping; fire door arch was repaired in number 1 boiler and control rope was provided for elevator.

Repairs were made to concrete roadway and to chimney and lightning rod.

Repairs were made to asbestos slate roof.

Air Raid Precaution work:

A representative of this Department attended weekly meetings of the Provincial Committee until A.R.P. work was officially closed on March 31st, 1944.

On the 4th and 5th of May, 1943, our representative attended lectures at an A.R.P. School in Buffalo, N.Y., re bomb reconnaissance and also prepared a training manual for Utility Services in A.R.P. work for the Provincial Committee. After the closing of this work in Ontario, this manual was used in connection with A.R.P. training work in the Maritime Provinces.

Fair for Britain:

Plans were prepared, materials purchased and exhibit space built for various departments and general assistance given in the matter of preparing space for this exhibition. The Parliament Buildings staff carpenters and electricians were used to carry out this work.

Boiler House and Engine Room, Lignite Development Scheme, Onakawana, Ont.:

As mentioned in my report for the previous fiscal year, certain drawings were made at the request of the Minister of Lands and Forests for this development. The last of these drawings were made during the first month of this fiscal year.

General Laboratory Equipment and other Miscellaneous Work for the Department of Health:

Experimental fluorescent table lamp was made up for serum examinations for Health laboratory.

A steam coil with thermostatic temperature regulator was installed in dish washing sinks at the Psychiatric Hospital in connection with experimental work being carried on by the Division of Industrial Hygiene.

Electrical apparatus was purchased and installed in water baths, hot air ovens and incubators furnished by the Department of Health for various laboratory centres throughout the Province and numerous special shipping boxes and units of special wooden equipment were made.

A standard detail drawing for a water bath was made.

A detail drawing was made of standard nursery cubicle.

A detail drawing was made for remodelling a dental railway car.

A map of the Province of Ontario was made showing the mental hospital districts and a map of the James Bay region was also made for the Tuberculosis Division.

A sketch was made to illustrate a proposed Psychiatric unit to be incorporated in the new wing at the Metropolitan General Hospital, Windsor.

Temiskaming Testing Laboratory, Cobalt:

The following equipment and machinery was purchased and installed during this fiscal year:

One used number 1 Krupp drip grind ball mill with all necessary bins and chutes.

One used Worthington 6½" x 6" vertical air compressor, including pipe lines to the various machines.

One number 46 Arcade bench drill with 1/3 H.P. motor.

One used melting furnace with necessary accessories. This unit was purchased during the previous fiscal year.

Generally, the installation was completed of all other machinery and equipment purchased and partly installed during the previous fiscal year, including a system of dust collecting for the various machines.

The inside and outside painting was completed and a 4 ft. wide and 23 ft. long sign erected on the front of the building.

A utility platform truck 2 ft. wide and 4 ft. 6 inches long was purchased.

Record drawings were made for the files in connection with this project.

Dominion-Provincial Creche:

Routine repairs were made to the premises at 95 Bellevue Avenue, Toronto, as required.

Plans and other work for Department of Lands and Forests:

Drawings were made, at the request of the Department of Lands and Forests for a storage building for files.

The premises at 95 Breadalbane Street, Toronto, were inspected for prospective offices.

Typical Dormitory Buildings for Farm Service Force, Department of Agriculture:

Drawings were made, at the request of the Department of Agriculture for:

A. A Farm service camp for boys.

B. A Farm service camp for girls.

High School, Embrun:

At the request of the Department of Education, an inspection and report was made of the drainage system at this School.

Data for Treasury Department:

A survey of existing office areas of this Department was made together with an organization chart as requested.

General Departmental Work Items:

- Detail of ballot boxes was made for election officer.
- Looked into matter of cement groins at Pelee Island.
- Coal consumption chart made for East Block.
- Report made regarding McReights dam at Thessalon.
- Report made regarding recreation room for Civil Service.
- Schedule of shifts made for East Block boiler room.
- Looked into matter of Rondeau Park water supply.
- Valuation made of Osgoode Hall.
- General crating work was done for various departments, as required.

I have the honour to be, Sir,

Your obedient servant,

GEORGE N. WILLIAMS,
Chief Architect.

Toronto, March 31st, 1944.

REPORT OF THE ENGINEER

THE HONOURABLE GEORGE H. DOUCETT, M.P.P.,
Minister of Public Works,
Parliament Buildings, Toronto.

SIR:

I have the honour to report on the work done by the Engineer's Branch of the Department of Public Works, Ontario, during the fiscal year April 1, 1943, to March 31, 1944.

All the work was done by day labour under local foremen, employing local men wherever possible.

The usual maintenance of locks, dams, docks and navigable channels was carried out. One new concrete dam was partly built but could not be completed on account of the labour situation. A new timber dock was built at Macdiarmid, and drainage work was carried out in eight districts.

Maintenance work was as follows:

Huntsville Locks:

One gate had sagged due to decayed timber in it so that it could not be operated. The decayed timber was renewed and the gate put in proper working order. Several other repairs were made to the locks.

Bala Dam:

Several new stop logs were provided for the sluiceways, the deck was repaired, and new boom timbers put in above the dam to prevent boats going over the dam.

Port Carling Locks:

The deck on the south side of the lock was renewed and other necessary repairs made to the locks.

Pickerel River Dam:

An additional foot of concrete was added to the top of this dam so that the water could be raised to provide better navigation in the channels between the lakes above. The earth dam on the channel to the west of the main dam was raised about 15 inches and widened 4 or 5 feet to make it safe.

Camp Lake Dam, Tasso Lake Dam and Distress Dam:

These timber dams were repaired and made safe against floods by sheeting and gravelling.

Muskoka Lakes Buoys:

All buoys taken out by ice and spring floods were replaced to provide safe navigation.

Dollars Dams:

These dams are on the Pickerel River in the District of Parry Sound, and make navigation for steamboats and launches possible for a distance of about thirty miles on a very scenic section of the Pickerel River. Two dams are required as the channel is divided by an island at this point. Timber dams were built here many years ago for lumbering operations. There is very little

lumbering carried on there now but this has become a fine tourist district and there is excellent fishing in these waters as well as good hunting along the route. The old timber dams were badly decayed and in danger of being taken out by spring floods so it was decided to renew them in concrete.

The north dam was in the most dangerous condition and leaking badly, so work was started on it as soon as the spring floods were over. It is over 400 feet long and 15 feet high at the sluiceways. It is provided with two stop log sluices 18 feet wide each and 12 feet deep. It rests on a solid rock foundation throughout its entire length. Owing to the labour situation and shortness of the season, as all material had to be taken in by water, the dam was only about half completed. It will be completed next season. The south dam is only 75 feet long and 20 feet high and will be built after the north one is completed.

Macdiarmid Dock:

This dock is on Lake Nipigon and is used mainly as a fishing dock. It is about 400 feet long and 16 feet wide. It is a timber dock and the timber had become so badly decayed that it was unsafe. The piers were renewed in round timber from low water level up and four lines of stringers were placed on top of the piers. These were covered with 2-inch plank, and the dock should be good for ten or twelve years more.

Municipal Drainage:

Municipal drainage was carried out in the following districts: Sudbury, Nipissing, Parry Sound, Muskoka, Victoria and Haliburton, Peterborough, and North and South Renfrew.

I have the honour to be, Sir,

Your obedient servant,

J. W. HACKNER,

Engineer of Public Works.

Toronto, March 31, 1944.

Department of Public Works, Ontario.
TORONTO, March 31st, 1944.

THE HONOURABLE GEORGE H. DOUCETT, M.P.P.,
Minister of Public Works, 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, 1944, in connection with 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. 25

Showing the several contracts entered into with His Majesty during the twelve months ended March 31st, 1944, in connection with Public Buildings and Works, subject to the control of the Department of Public Works, Ontario.

Date	Location of Work	Subject of Contract	Contractors	Amount
Feb. 14, 1944	Ontario Hospital, Orillia	Supervision of General Trades	Anglin-Norcross Ontario Limited	Lump sum fixed fee \$9,500.00
Feb. 16, 1944	Ontario Hospital, Orillia	Excavations	A. E. Jupp Construction Co., Limited	Unit rates

STATEMENTS
of the
ACCOUNTANT
of
Public Works Department
1943-1944

Department of Public Works, Ontario.
TORONTO, March 31st, 1944.

THE HONOURABLE GEORGE H. DOUCETT, M.P.P.,
Minister of Public Works, Ontario.

SIR:

I have the honour to submit detailed statements of Ordinary Expenditure of Civil Government and Maintenance and Repairs of Government Buildings and Public Works; also Capital Expenditure on Provincial Public Buildings and Public Works, during the fiscal year which ended on the 31st of March, 1944.

I have the honour to be, Sir,

Your obedient servant,

S. WOOD,
Secretary and Accountant.

SUMMARY OF EXPENDITURE
FOR FISCAL YEAR APRIL 1st, 1943 to MARCH 31st, 1944

Service	Ordinary	Capital	TOTAL
Main Office—Administration expenses, etc.....	\$145,915.98		\$145,915.98
Maintenance and repairs—Government Buildings...	602,532.84		602,532.84
Public Works—Maintenance.....	11,888.15		11,888.15
Public Buildings.....		20,089.47	20,089.47
Public Works.....		16,787.26	16,787.26
Special Warrants.....	7,900.00	102,938.35	110,838.35
TOTAL NET EXPENDITURE.....	\$768,236.97	\$139,815.08	\$908,052.05

STATEMENT OF REVENUE

Commissions on telegraphs and telephones.....	\$ 3,011.36		\$ 3,011.36
Sale of material.....	831.34		831.34
Sale of produce and stock.....	13,490.51		13,490.51
Rentals.....	29,351.55		29,351.55
Perquisites.....	2,170.50		2,170.50
Building equipment.....	187.25		187.25
Miscellaneous.....	184.83		184.83
Payment by Dominion Government of rental right to construct and maintain storm sewers at Ontario Hospital, Brampton.....	\$ 2 00		
Payment by Dominion Government of fire insurance on portion of Agricultural School, Kemptville.....	7,814.58		
	7,816.58		7,816.58
Refunds—Miscellaneous.....	400.36		400.36
Sale of property.....		393.75	393.75
	\$ 57,444.28	\$ 393.75	\$ 57,838.03

S. WOOD,
Secretary and Accountant.

TORONTO, March 31st, 1944.

STATEMENT OF EXPENDITURE, MAIN OFFICE, MAINTENANCE
REPAIRS and CONSTRUCTION OF PUBLIC BUILDINGS
FOR FISCAL YEAR ENDING MARCH 31st, 1944

O R D I N A R Y

MAIN OFFICE:

Service	Amount	Amount
Salaries—Permanent.....	\$ 59,127.40	
Temporary.....	173.28	
Travelling expenses.....	884.68	
Maintenance.....	3,735.19	
Insurance and lightning rods.....	22,606.50	
Local Improvement taxes.....	265.76	
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.....	3,285.60	
Cost of living bonus—entire Department.....	55,555.56	
Unemployment Insurance stamps.....	282.01	
		\$145,915.98

GENERAL SUPERINTENDENCE:

Salaries—Permanent	\$ 11,550.00	
Services, travelling and other expenses.....	4,405.89	
		\$ 15,955.89

LIEUTENANT-GOVERNOR'S APARTMENT:

Salaries	\$ 4,271.92	
Maintenance	684.54	
		\$ 4,956.46

LEGISLATIVE AND DEPARTMENTAL BUILDINGS:

Administrative Services—

Salaries—Permanent	\$16,745.23	
Temporary	5,747.05	
		\$ 22,492.28
Telephone service		40,996.83
Typewriter inspection and repairs		3,517.13

Maintenance Staff—

Salaries—Permanent	\$ 62,633.42	
Temporary	124,257.22	
Casual	12,644.81	
		199,535.45

Maintenance—

Fuel, light, gas, water and power	67,469.33	
Cleaning supplies, upkeep of grounds.....	11,978.00	
Furniture, furnishings, etc.	6,529.06	

Mechanical Staff—

Salaries—Permanent	5,400.00	
Repairs and alterations	60,852.77	

\$418,770.85

<i>Deduct Rentals</i>	3,000.00	
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\$415,770.85

OSGOODE HALL:

Salaries—Permanent	\$13,033.46	
Temporary	8,016.26	
Casual	1,591.25	
		\$22,640.97

Maintenance—

Fuel, light, water and power	5,322.08	
Furniture, furnishings and equipment.....	55.49	
Telephone service	2,874.25	
Cleaning of buildings and incidentals	526.75	
General repairs and alterations.....	7,458.66	

\$38,878.20

EDUCATIONAL BUILDINGS:

Repairs and incidentals—

Toronto Normal and Model Schools	\$ 165.52	
London Normal School	230.60	
Hamilton Normal School	247.94	
Peterborough Normal School	32.42	
Stratford Normal School	230.71	
North Bay Normal School	4.30	
School for the Blind, Brantford	482.12	
Ontario Training School for Technical Teachers, Hamilton	72.07	
General—To provide for repairs, installation of boilers and heating plants in buildings and fire protection	1,743.15	
To provide for expenses in connection with leasing of the Normal School, Ottawa, to Dominion Government	75.00	

\$ 3,283.83

AGRICULTURAL BUILDINGS:

Repairs and incidentals—

Ontario Agricultural College, Guelph	\$ 3,844.27	
Horticultural Experiment Station, Vineland	582.30	
Agricultural School, Ridgetown	550.64	
Agricultural School, Kemptville	431.40	
New Liskeard Demonstration Farm	141.39	
General—To provide for repairs, installation of boilers and heating plants in Agricultural Buildings and fire protection	397.75	
		\$ 5,947.75

TRAINING SCHOOLS:

Repairs and incidentals—

Ontario Training School for Boys, Bowmanville	\$ 162.21	
Ontario Training School for Girls, Galt	200.18	
		\$ 362.39

DISTRICT BUILDINGS:

Repairs and alterations, furniture and furnishings and improve-
ments to grounds for all District Buildings—

Algoma	\$ 634.70	
Cochrane	451.09	
Kenora	610.40	
Manitoulin	20.42	
Muskoka	146.10	
Nipising	2,266.96	
Parry Sound	206.73	
Rainy River	678.85	
Sudbury	918.58	
Temiskaming	268.17	
Thunder Bay	1,416.17	
General—To provide for repairs, installation of boilers and heating plants in Districts and fire protection	5,527.05	
Salary of Caretaker, Temiskaming	825.00	
		\$13,970.22

ONTARIO HOSPITALS:

Repairs and incidentals—

Brockville	\$1,146.07	
Cobourg	826.58	
Hamilton	5,579.46	
Kingston	1,848.83	
London	58.20	
New Toronto	1,617.50	
Orillia	2,257.39	
Penetanguishene	28.42	
Toronto	3,773.64	
Psychiatric, Toronto	238.95	
Whitby	6,238.69	
Woodstock	99.86	
Fort William	161.91	
Concord	114.40	
Contingencies	156.14	
		\$24,146.04

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)	\$ 466.60
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Farm operating expenses—

Salaries	\$ 5,196.00	
Expenses	21,965.32	
		27,161.32
		\$27,627.92

PUBLIC WORKS:

Maintenance—		
Salaries (Lockmasters, Supervising Foremen, etc.).....	4,815.00	
Repairs to locks, dams, etc.....	5,792.18	
Equipment	242.76	
Maintenance of Hawkesbury-Grenville Bridge.....	1,038.21	
		<u>\$11,888.15</u>

ONTARIO GOVERNMENT OFFICE BUILDING, KINGSTON:

Maintenance—		
Salary of Caretakers.....	\$2,379.96	
Cleaning supplies, fuel, electricity, water, repairs and incidentals	2,294.00	
		<u>\$ 4,673.96</u>

MISCELLANEOUS:

To provide for the costs of moving patients, inmates and staffs of Provincial Institutions leased to the Dominion Government for war purposes, including repairs and alterations to buildings and all expenses in connection with providing quarters during the terms of the Agreement (lump sum payments received from Dominion as per agreements, deposited as revenue).....		\$46,959.33
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SPECIAL WARRANTS:

Grant for construction of Dam on Little Thessalon River.....	\$6,225.00	
Purchase and framing of portrait of Gordon D. Conant, K.C., B.A., LL.B., ex-Prime Minister.....	\$1,675.00	
		<u>7,900.00</u>
TOTAL ORDINARY EXPENDITURE.....		<u>\$768,236.97</u>

CAPITAL

ONTARIO HOSPITALS:

Additions, alterations, equipment and fireproofing.....		\$ 5,216.22
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DISTRICT BUILDINGS:

Purchase of property and alterations to buildings to provide accommodation for testing Laboratory for the Department of Mines, including purchase and installation of additional equipment and expenses in connection therewith.....	\$12,744.00	
To provide for construction of works and buildings, alterations and fireproofing and expenses in connection therewith.....	527.84	
		<u>\$13,271.84</u>

FISH HATCHERIES:

Construction and alterations to Fish Hatcheries.....		293.56
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AGRICULTURAL BUILDINGS:

Construction of works and expenses in connection therewith....		\$ 1,307.85
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PUBLIC WORKS:

Municipal Drainage.....	\$8,660.50	
Storage dams and docks.....	8,126.76	
		<u>\$ 16,787.26</u>

SPECIAL WARRANT:

Construction of a new Patients' Building at Ontario Hospital, Orillia.....		<u>\$102,938.35</u>
TOTAL CAPITAL EXPENDITURE.....		<u><u>\$139,815.08</u></u>

SUMMARY

ORDINARY EXPENDITURE:

Main Office and Maintenance and Repairs of Government Buildings.....	\$768,236.97
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CAPITAL EXPENDITURE:

Public Buildings and Public Works.....	\$139,815.08
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\$908,052.05

S. WOOD,
Secretary and Accountant.

Department of Public Works, Ontario.
TORONTO, March 31st, 1944.

Thirty-Seventh Annual Report

OF THE

Game and Fisheries Department

1943 - 1944

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 9, 1945



ONTARIO

TORONTO

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

1945

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-Seventh Annual Report of the Game and Fisheries Department of this Province, for the year ending March 31st, 1944.

I have the honour to be,

Your Honour's most obedient servant,

G. H. DUNBAR,
Minister in Charge,
Department of Game and Fisheries.

TORONTO 2,
March 21st, 1945.

THIRTY-SEVENTH ANNUAL REPORT
OF THE
Department of Game and Fisheries of Ontario

TO: THE HONOURABLE G. H. DUNBAR,
Minister in Charge,
Department of Game and Fisheries.

SIR:

I have the honour to submit to you herewith the Thirty-seventh Annual Report of the Department of Game and Fisheries, in which is contained information with reference to the activities of the various Departmental services, and in which are included condensed statistics and comparative tables for the fiscal year ended March 31st, 1944, and other information which will probably be of interest.

INTRODUCTORY

The period under review found the nation still at war, and all of its resources directed towards crushing the forces of oppression which have threatened to overrun our democratic civilization. This deflection of the national economy from the usual channels of peace to the more urgent task of winning the war has added to the difficulties of administration and is reflected in certain branches of Departmental activity. Despite adverse conditions which have as a result prevailed the normal operations of the Department have been continued and maintained at a high level.

By reason of the urgency of the war effort, transportation difficulties and the shortage of ammunition sportsmen have not been able to indulge as freely as was possible in normal times in the twin sports of hunting and fishing. As a consequence it is quite likely that fewer fish were taken and less game destroyed thus leaving a larger adult stock for propagation purposes, and this should result in increased natural reproduction.

Education along conservational lines has been stimulated through the various campaigns sponsored by the many branches of Government and Industry, to promote economy in the use of available resources, and the careful salvage of every item that might be of value in the war effort. In any evaluation of natural resources it is now generally recognized that wild-life forms an important part of the total assets of the nation. It provides, among other things, food and clothing, and is the incentive to outdoor recreation which is conducive to health and good citizenship. For these reasons the wise use of such natural resources is imperative, and the protection thereof is a patriotic duty. It is no exaggeration to say that the public is more conservation minded to-day than ever before, and this attitude is of great importance and assistance to the Department in its efforts to maintain sufficient resources to meet demands which we have every reason to believe will increase following the cessation of hostilities.

The vast extent of the land and water area of the Province,—some 412,000 square miles,—embraces in its physical features every requisite for the development and perpetuation of our wild-life heritage. Its huge forest areas and wild lands; its rugged geological formations; its swamps and marshes, bounded by areas of rich agricultural land; and its sparkling lakes and free-flowing rivers; all these constitute an environment capable of sustaining an abundance of wild-life, provided the essentials of conservation are understood and practised. Such an extensive territory, however, presents many problems which add to the complexity of adminis-

tration. It involves extreme weather conditions, varied as to time and place; wild and sometimes inaccessible terrain; diverse land uses, often adversely affecting water conditions and natural habitat; and a multiplicity of destructive factors which must be continually kept under control. In administering this valuable inheritance the Department is guided by the necessity for protecting the capital stock, maintaining an adequate supply and ensuring an equitable distribution. These three phases are met by sound laws properly enforced, an extensive programme of fish culture operations, and adequate sanctuary for all classes of game. A complete resume of Departmental activities will be found **herein**.

FINANCIAL

Following is a summary of the revenue collected by the Department of Game and Fisheries during the fiscal year under review, and this statement also details the various sources from which these receipts were derived and the amounts attributable thereto.

REVENUE FOR THE FISCAL YEAR ENDING MARCH 31st, 1944

GAME—

Licenses—

Trapping	\$ 49,690.75
Non-resident hunting	89,450.00
Deer	115,395.90
Moose	4,697.00
Gun	75,152.65
Dog	6,808.00
Fur Dealers	30,130.00
Fur Farmers	6,370.00
Tanners	140.00
Cold Storage	213.00

\$ 378,047.30

Royalty 145,595.45

\$ 523,642.75

FISHERIES—

Licenses—

Fishing (Commercial)	\$ 91,172.00
Angling	288,685.00

\$379,857.00

Royalty 11,971.45

\$ 391,828.45

GENERAL—

Licenses—

Tourist Camps	\$ 5,990.00
Guides	5,970.00

\$ 11,960.00

Fines 14,418.70

Costs Collected (Enforcement of Act) 584.40

Sales—Confiscated articles, etc. 27,087.41

Rent 3,342.00

Commission retained by Prov. on sale of lic. 1,973.20

Miscellaneous 235.69

\$ 59,601.40

Net ordinary revenue \$ 975,072.60

The total of \$975,072.60 is slightly in excess of the revenue which was collected by this Department in the previous fiscal year when the sum of \$962,350 89 was secured as a result of our operations. Notwithstanding the prevalence of the unfavourable conditions to which previous reference has been made it may be stated the collection of revenue was not too adversely affected.

Reference to fluctuations in comparison with the previous year may be of interest and the following comparisons are therefore detailed for information:—

Fees from the sale of non-resident hunting and angling licenses which in 1943-44 amounted to \$378,135.00 were \$21,373.85 less than the amount collected from the same source in 1942-43. This is a condition which resulted from circumstances over which we had no control and was a decrease, though not of a very substantial nature, which had been anticipated due to the difficulties of transportation and other conditions attributable to the necessity for devoting the utmost time and energy to the intensive prosecution of the war effort.

Details in connection with the issue of non-resident licenses are as follows:—

ANGLING

Individual (Seasonal)	27,314
Individual (Three-day)	27,622
Family	12,593
Manitoba Residents	699
Boys' Camp	13

HUNTING

Small game	1,605
Deer	1,782
General	504
Bear (spring season)	157

Other declines in revenue included \$29,098.01 from the sale of resident licenses to hunt deer and moose, and gun and dog licenses, more than \$27,000.00 of which total was due to the decreased revenue from the reduced sale of gun licenses, and this no doubt was by reason of the fact, among others, that certain types of sporting ammunition were not readily available to those interested in hunting. Fees from the sale of Tourist Outfitters' and Guides' Licenses decreased \$1,445.00 and penalties collected following convictions for violations of provisions of the Game and Fisheries Act and Regulations decreased \$3,261.10.

Details in connection with the issue of resident hunting licenses are as follows:—

Deer	31,067
Deer (Camp)	371
Deer (Farmers')	6,858
Moose	854
Gun	87,504

The item of revenue which showed the largest increase was the sum derived from the collection of royalties on the pelts of fur-bearing animals. These royalties are collected upon issue by the Department of permits to authorize the exportation from the Province or the dressing of such pelts. The amount collected from this source in 1943-44 was \$23,563.30 in excess of the sum derived from the same source in 1942-43. Fees from the sale of trapping and fur-dealers licenses in 1943-44 increased \$10,088.30 and \$3,842.00 respectively. This is a total increase of \$37,493.60 in revenue derived from the operations of those actively engaged in the raw fur industry.

The revenue derived from the commercial fishing industry, that is from the sale of fishing licenses and the collection of royalties, totalled \$103,143.45, which was \$18,636.13 in excess of the total received from the same branch in the previous fiscal period.

From the sale of articles confiscated from those convicted of offences against provisions of the Game and Fisheries Act we derived in 1943-44 the sum of \$27,087.41, an increase of \$12,308.16 over the previous years' revenue from the same source. This substantial increase would be attributable chiefly to the fact that the 374 beaver which were included in the sales of confiscated fur conducted in 1943-44 were superior to the 313 beaver sold in 1942-43 and the further fact that the public demand for such fur was reflected in increased market prices in 1943-44. The average price of beaver realized in the 1943-44 sale was \$37.00 as compared with an average price of \$16.00 in 1942-43.

During the year the total expenditures incurred by the Department, including both ordinary and capital amounted to \$574,525.05 and these were practically equal to the 1942-43 expenditures. Details of these expenditures are set forth in the following statement:—

EXPENDITURE FOR THE FISCAL YEAR ENDING MARCH 31st, 1944

ORDINARY—

Main Office	\$ 52,849.76
General	41,782.05
Enforcement	206,375.40
Game Animals and Birds	7,103.12
Macdiarmid	2,936.66
Biological and Fish Culture	204,043.51
Grants	5,400.00
Wolf Bounty	46,545.77
Bear Bounty	3,695.00

Total Ordinary	\$ 570,731.27
Capital	3,793.78

Total Expenditure	\$ 574,525.05

As compared with figures for the previous year the only important changes in the amounts shown in these various sub-totals is an increase of \$12,939.15 in the payments of wolf bounties and a decrease of \$10,845.93 in the expenditure made for the purchase of game animals and birds for use in connection with our re-stocking operations and the reasons for which are explained in other sections of this report. As has been the case in the past several years the most important items of our expenditures occur in connection with the maintenance of the field service engaged in providing enforcement of the Game and Fisheries Act and Regulations and for the operations of the Fish hatcheries throughout the Province and distribution of fish for the replenishment of fishing in suitable waters under the supervision of the Biological and Fish Culture Branch, both of which services are the subject of more detailed references further along.

The allotment for grants was distributed as follows:—\$2,500.00 to the Ontario Fur Breeders' Association to encourage their efforts to improve the Fur Farming industry in Ontario; \$500.00 to Professor W. J. K. Harkness for use in his research work towards improving the practice which at present prevails in fish culture operations; \$500.00 to the Ontario Federation of Anglers and Hunters to be used in their programme to improve the practice of conservation and secure observance of the various provisions of the Legislation applicable to the sports

of hunting and fishing; and the remaining \$1900.00 in varying amounts was granted to Mr. Jack Miner, Mr. T. N. Jones and Miss Edith L. Marsh in appreciation of their services in providing sanctuary for migratory and native birds on their properties located in the counties of Essex, Elgin and Grey respectively.

As will be noted capital expenditures were rigidly restricted and were made simply to provide repairs and minor improvements to the fish hatchery properties at Southampton, Normandale, Warton and North Bay, to the Departments' property at the Macdiarmid fishing station on Lake Nipigon and to the bird farm operating at Normandale.

The favourable balance of revenue over expenditure for the year was \$400,547.55.

The following table details departmental revenue and expenditure for the fiscal years from and including the period which ended March 31st, 1936:—

	Revenue	Expenditure (Ordinary & Capital)	Surplus
1935-36	\$ 683,938.72	\$ 451,041.91	\$ 232,896.81
1936-37	782,217.63	474,128.95	318,088.68
1937-38	866,558.19	563,938.33	302,619.86
1938-39	914,475.24	575,437.79	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
1942-43	962,350.89	574,732.49	387,618.40
1943-44	975,072.60	574,525.05	400,547.55

GAME

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 has been compiled from reports submitted by our field officers throughout the Province:

DEER:—In addition to the open seasons definitely established by provisions of the Game and Fisheries Act in the various divisions which prevail, special regulations affecting the deer season were adopted and created the following provisions, viz:—

(a) The open season in that part of Ontario lying south of the French and Mattawa Rivers and Lake Nipissing as defined in clause (d) of Section 7 of the Game and Fisheries Act, in 1943, extended from November 8th to 20th.

(b) An open season in that portion of the County of Carleton lying west of the Rideau River, from November 8th to 20th, 1943.

(c) An open season in the Counties of Bruce, Grey, Dufferin and Simcoe from November 15th to 20th, 1943. In this instance the use of dogs for the hunting of deer during this open season in these counties was not permitted.

(d) An entire close season throughout the year was provided to apply in the Township of Cambridge (Russell County) and in the Township of Howe Island (Frontenac County).

(e) In the following townships in the District of Algoma, viz:—Y, Z, 7Z, 5A, 6A, 7A, 5B, 6B, 7B, 5C, 6C, 7C, 5D, 6D, 7D, 5E, 6E, 7E, 5F, 6F and 7F, the open season was varied and in 1943 extended from October 15th to November 25th.

Advice from our field officers with reference to this fine species of game animal would indicate that as a general rule very favourable conditions prevailed during the period covered by this report. There were of course some exceptions, but this is not unexpected in an area so extensive as that which is comprised within the boundaries of the Province. There are many sections of Ontario in which settlement, industrial development and the lack of suitable environment and cover have resulted in necessary migration and the consequent diminution of deer herds which formerly inhabited such areas, but it can be safely stated that in those areas in which suitable and desirable habitat is to be found deer continued to provide satisfactory hunting for many thousands of our own hunters as well as for hundreds of visiting sportsmen from the United States who participated in the joy and pleasure which are derived from the recreation such sport provides.

These animals are reported to be plentiful in many sections of the northern portion of the Province, extending from Lake Nipissing in the east to the Lake of the Woods in the west, and the same conditions are reported from that portion of southern Ontario below the French and Mattawa Rivers, north of the southern boundary of the District of Muskoka and between the Georgian Bay and the Ottawa River.

They are also reported to be numerous and increasing in many of the southwestern and southeastern counties in which the complete protection of an entire closed season has been in effect for many years.

MOOSE:—This species is practically non-existent in the larger proportion of Southern Ontario. There are reports that specimens have been observed, though their numbers are very scarce, in Victoria, Hastings, Addington, Frontenac, Renfrew, Haliburton, Muskoka and Parry Sound, and little, if any, improvement has been observed. They are more prevalent in the northern portion of the Province, but it cannot be stated that they are more than fairly plentiful in any particular section. Improved conditions affecting this species are reported from some sections of the Districts of Nipissing, Temiskaming, Algoma and Kenora. The sale of hunting licenses for the taking of moose is quite limited as will have been observed in a previous portion of this report, which fact might be construed as an indication that such hunting is a branch of sporting activity which does not interest many sportsmen.

In addition to the open season for moose which is established by legislative authority, a special open season was declared by Regulation to be effective in that portion of the Districts of Nipissing, Temiskaming and Sudbury defined in sub-clause (i) of clause (b) of Section 7 of the Game and Fisheries Act to extend from October 15th to 30, 1943.

CARIBOU:—The protection which has been provided for this species in the way of an entire close season which has been in effect for the past several years throughout Ontario has unfortunately not resulted in any very noticeable improvement or increase in the number of the herds of caribou which inhabit this Province. They are extinct in southern Ontario and only from the Districts of Cochrane, Sudbury, the northern part of Algoma and Thunder Bay has their existence been reported and even in such instances it is stated by the officers concerned that they are few in number, with little, if any, improvement in their condition or numbers.

ELK:—Such of these animals as are to be found in Ontario at present are the result of efforts undertaken by this Department in past years to establish this species in the Province. The original stock was received from Western Canada through the co-operation of the National Parks Branch of the Federal Department of Lands, Mines and Resources. Some have been liberated in sections of Peterborough County, and in the Districts of Temiskaming (Township of French), Sudbury (Burwash Crown Game Preserve), Algoma (Chapleau Crown Game Preserve), and Thunder Bay (Nipigon-Onaman Crown Game Preserve).

Reports from most of these areas indicate some slight increase

BUFFALO:—A small herd of buffalo was brought into Ontario from Alberta in 1939, and they were placed on the Burwash Crown Game Preserve. Improvement or increase has been negligible.

BEAR:—These animals are fairly plentiful throughout the northern portion of the Province and in the northern Districts of southern Ontario. While they do provide a measure of sport in which a goodly number of hunters participate, and in this connection it is interesting to note that such hunting in the months of April, May and June has an appeal for United States hunters who visit Ontario for this purpose, nevertheless this species has in more recent years become somewhat of a nuisance, particularly in some of the more thickly settled sections in the north, where they have been responsible for damage among domestic herds and flocks, and due to this very undesirable condition it has been necessary to provide a regulation to encourage the destruction of bears in such settled areas and under which regulation provision is made for the payment of a bounty on these animals which are killed in certain defined areas. Detailed results of the operations under this Regulation are included elsewhere in this Report.

RABBITS:—The three species of rabbit which are most prevalent in Ontario are the cotton-tail rabbit, the European Hare (or jack-rabbit), and the varying hare (or snowshoe rabbit). The cotton tail rabbit is found in most of the southern counties, the jack rabbit in the southwestern counties, and the snowshoe rabbit in the northern portion of the Province and in the northern districts and eastern counties of southern Ontario.

Reports to the Department indicate that as a general rule these animals were plentiful, though there were areas in scattered portions of the Province in which such conditions did not exist and in which these animals were reported to be not so plentiful and their numbers somewhat decreased. Information regarding diminished numbers of cotton-tail rabbits was received from a majority of counties in southeastern Ontario, and advice of similar conditions with respect to the snowshoe rabbit came from eastern counties as well as from some of the northern Ontario districts.

Generally speaking, rabbits continued to provide a goodly proportion of the desirable hunting which is available, particularly in the late fall and early winter months.

PARTRIDGE:—as a general rule reports were not so favourable regarding conditions applicable to the various species of partridge as had been the case in previous years, though they continued to be sufficiently plentiful to warrant the adoption of a regulation which provided for an open season for the taking of these birds. Two separate periods to constitute this open season were set out in the Regulation which governed, viz:—from October 2nd to 16th and from November 8th to 15th, 1943. The later period was in effect throughout the entire Province, excepting in Provincial Parks and Crown Game Preserves, and during the October period such hunting was prohibited not only in the Parks and Crown Game Preserves, but also in the Counties of Essex and Kent and in the Townships established as Regulated Game Preserve Areas, though in Essex, Kent and Lambton and the Regulated Townships provision was made for the hunting of partridge during the period which was provided in these areas for the hunting of pheasants. The general bag limit was five (5) birds per day, and not more than twenty-five (25) during the two periods.

HUNGARIAN PARTRIDGE:—There are but few sections in the Province in which these birds are to be found. They are reported to be not too plentiful in any particular area, and but little improvement has been observed. The sections in which they are most plentiful are the very extreme southwestern and southeastern coun-

ties. This species is not native to the Province and such birds as do inhabit suitable sections are the result of previous efforts on the part of the Department to establish this species in Ontario. Hunting of Hungarian Partridge provided by regulation was permitted only in the counties of Essex and Kent, on October 28th, 29th and 30th, 1943, with a bag limit of two (2) birds per day.

PHEASANTS:—The general policy of restocking suitable cover with English ring-necked pheasants was continued during the year under review, but an unfavourable condition on the breeding farms, much of which developed as a result of a serious lack of experienced help due to the demands of more necessary war services, was followed by reduced production and the consequent large decrease in the number of birds which was made available for purchase by the Department for this purpose. We are able to secure only a total of 7,404 pheasants to meet all our demands for general distribution and as a result the Department was greatly handicapped in its efforts to continue the previous policy. Extreme care was essential in the matter of allotting shipments as they became available, and while requirements could not be completed in any instance, officials in the Department who were responsible for the distribution displayed such a measure of diligence and care in the details of organization that most of the Regulated Township areas received some birds, even though the total required was not produced. This condition quite naturally made it necessary that there should be some curtailment in the open season which was provided and generally only two days' shooting was allowed in these Regulated Townships.

Pheasants totalling 6,512 were distributed among the various townships included in the scheme of Regulated Game Preserve Areas, 415 were liberated in the county of Essex and a similar number in the county of Kent, while 25 of these birds were placed in the Barkley Crown Game Preserve in the county of Dundas, and the remaining 37 were made available to the St. Catharines Branch of the Ontario Bird Dog Association.

Details of the distribution in the Regulated Townships are as follows:—County of Brant, (three townships,—Burford, South Dumfries and Onondaga), 180 birds; County of Elgin, (Five townships,—Aldborough, Bayham, Dorchester South, Dunwich and Malahide), 168 birds, 48 of which were adult birds; County of Haldimand, (eight townships,—Canboro, Dunn, Cayuga North, Cayuga South, Moulton, Seneca, Sherbrooke and Walpole), 690 birds; County of Halton, (four townships,—Esquesing, Nassagaweya, Nelson and Trafalgar), 495 birds; County of Lincoln, (eight townships,—Caistor, Clinton, Gainsboro, Grimsby North, Grimsby South, Grantham, Louth and Niagara), 743 birds, 19 of which were adult birds; county of Middlesex, (two townships,—Metcalf and Westminster), 92 birds, 37 of which were adult; County of Norfolk, (four townships,—Middleton, Townsend, Windham and Walsingham), 285 birds; County of Ontario, (three townships,—Pickering, Whitby East and Whitby West), 430 birds, 70 of which were adult birds; County of Oxford, (two townships,—Dereham and East Oxford), 98 adult birds; County of Peel, (five townships,—Albion, Caledon, Chinguacousy, Toronto and Toronto Gore), 540 birds; County of Prince Edward, (one township,—South Marysburgh), 41 birds; County of Welland, (eight townships,—Bertie, Crowland, Humberstone, Pelham, Stamford, Thorold, Wainfleet and Willoughby), 894 Birds; County of Wellington, (one township,— Puslinch), 105 birds, County of Wentworth, (eight townships,—Ancaster, Barton, Beverly, Binbrook, Glanford, Flamboro East, Flamboro West and Saltfleet), 675 Birds; County of York, (seven Townships,—East Gwillimbury, North Gwillimbury, King, Markham, Scarborough, Vaughan and Whitechurch), 1076 birds, of which 359 were adult birds. Except as is otherwise indicated all birds distributed were poults.

Provisions of the Regulations which governed the open season for pheasants were as follows:—

(a) Pelee Island, October 28th, 29th and 30th, 1943, between the hours of 8.00 a.m. and 5.00 p.m., each day. Bag limit of four (4) birds per day, one (1) of which was to be a hen. Hunters were required to have a special license issued by the Pelee Island municipal authorities, in addition to the regular hunting license.

There was an additional regulation provided which prohibited all hunting on Pelee Island from 6.00 p.m. October 21st until 8.00 a.m. October 28th, 1943, which was the first day of the open season detailed in the preceding paragraph.

(b) Township Regulated Game Preserve Areas, (except Aldborough, Plympton, Bayham, Dorchester South, Dunwich, Malahide, Marysburgh South, Metcalfe, Westminster, Middleton and Oneida), between the hours of 8.00 a.m. and 5.30 p.m. October 22nd and 23rd, 1943;

Aldborough Township, October 22nd, 1943, between the hours of 8.00 a.m. and 5.30 p.m.; and

Plympton Township, October 30th, 1943, between the hours of 8 00 a.m. and 5:30 p.m.

The bag limit was three cock birds per day. Hunters were required to provide themselves with special township licenses in addition to the regular hunting license.

No open season for pheasants was provided in the townships of Bayham, Dorchester South, Dunwich, Malahide, Marysburgh South, Metcalfe, Middleton, Oneida and Westminster. This was in compliance with the request from the respective Controlling Organization in these townships.

(c) Essex (excluding Pelee Island) and Kent counties, between the hours of 8:00 a.m. and 5:30 p.m. October 28th, 29th and 30th, 1943; and Lambton County, (other than Plympton Township), between the hours of 8:00 a.m. and 5:30 p.m. October 30th, 1943. Bag limit was three (3) cock birds per day.

QUAIL:—There was very little change in conditions respecting this species of game bird. Their numbers are not plentiful anywhere in the Province and they are to be found in but few sections, principally the far south-western counties, though reports were received of the existence of scattered small bevis in a few of the eastern counties along the St. Lawrence River.

Hunting of this species was provided only in the Counties of Essex and Kent on the same dates as those on which the hunting of pheasants was permitted, and the bag limit was four (4) birds per day.

DUCKS:—The various species of this division of migratory waterfowl which cross Ontario, particularly during the period of the southerly migration in the fall of the year, continue to be quite plentiful, and reports would tend to indicate that the hunting of wild ducks was greatly enjoyed by a goodly proportion of those who participate in the hunting privileges which are available in Ontario. As has been stated in previous Annual Reports the Regulations which govern the protection of wild ducks and under which hunting provisions are declared are established in accordance with the Migratory Birds Convention Act.

In 1943 the open season extended from September 15th to November 30th in the northern division, and from September 25th to December 10th in the southern division. The bag limit was twelve (12) ducks per day and not more than one hundred and fifty (150) during the period of the open season.

GEESE:—There are but few sections in which favourable wild goose shooting is available in Ontario and these are contained in the territory adjoining the south-western shore of James Bay and in a few counties in the extreme southwesterly portion of the Province. They are observed during the period of migration in other scattered areas, but in these instances conditions are such that favourable shooting is not available .

The same period of open season prevails as in the case of wild ducks with the exception that in the counties of Essex, Kent and Elgin the open season for geese extends from November 1st to January 2nd. The bag limit is five (5) geese per day and not more than fifty (50) during the period of the open season.

WOODCOCK:—While conditions as they apply to this species have shown some improvement in a few sections of the Province, it cannot be said that they are in any way plentiful. Successful hunting of woodcock has been available only in certain southwestern, central and southeastern counties.

The open season in 1943 from October 1st to 31st was applicable throughout the Province, and the bag limits were eight (8) per day and not more than one hundred (100) during the season.

SNIPE:—Conditions with reference to snipe vary in different sections, and while there are some sections in which they may be successfully hunted, as a general rule they are not too plentiful.

The open season in the northern division extends from September 15th to November 15th, and from October 1st, to November 30th in the southern division. Bag limits were twenty (20) per day and two hundred (200) for the season.

PLOVER:—These birds are provided the protection of an entire close season under the Migratory Birds Convention Act. There are no reports from any section of the Province that they are plentiful though improvement has been noted in some areas. The present restrictions are necessary for the preservation of this species.

FUR-BEARING ANIMALS

The following is a summary of conditions which apply to fur-bearing animals throughout the Province, the information having been secured from reports from the field officers:—

BEAVER:—Reports indicate that this splendid fur-bearer continues to thrive in areas which are suitable to its propagation, and to a large extent this desirable condition is attributable to the rigid control which has been provided in recent years for its protection and the restrictions which have been made applicable during the limited periods of open season which have been provided. There are of course certain sections of the Province in which the necessity for an entire close season throughout the year still prevails if conditions are to improve and there are sections in the southern portion of the Province from which it has severed its connection probably for ever.

Favorable reports regarding the conditions which apply to beaver have been received from a majority of the northern Ontario districts and from the more northerly portions of Southern Ontario, and in view of these reports provision was again made for an open season on Beaver, in accordance with the following particulars:

(a) Throughout Northern Ontario (except in that part of the District of Kenora which lies south of the main line of the Canadian National Railway), and in Parry Sound, Muskoka, Nipissing (south), Victoria, Haliburton, Peterborough, Hastings, Lennox and Addington, Frontenac, Renfrew and Lanark, from December 1st to 21st, 1943. It was provided that no trapper could take more than ten (10) beaver during this open season.

(b) In the county of Grey and in the township of Orillia (Simcoe), from November 10th to 30th, 1943. Restricted to residents of the respective areas, with the provision that no trapper should take more than ten (10) Beaver during the season. It was further provided in this case that pelts so taken were to be forwarded to the Department by the respective trappers for disposal on their behalf.

According to records which have been assembled in the Department there were 32,266 beaver taken during these periods of open season and it has been estimated that they had a value of \$1,222,558.74 to the trappers concerned. As compared with the figures for the preceding year there was an increase of 33% in the catch and, by reason of an increase in market prices, the valuation increased 57 per cent.

FISHER:—There are only a few sections of the Province in which these animals are to be found and they are extremely scarce throughout. Very few are taken, and reports would indicate there was no improvement in conditions or increase in their numbers during the period reviewed in this report.

FOX:—These animals were reported to be quite plentiful in most areas throughout the Province, and were quite evidently increasing. There were many complaints received in the Department to the effect that foxes were responsible for much serious damage to flocks of domestic poultry. This condition also resulted in considerable losses among the more desirable game birds. Many township municipal councils continued to pay a bounty on foxes killed within their respective boundaries, and conditions were so serious that it was found necessary to provide a regulation to temporarily rescind the enforcement of legislation which had existed for the protection of this species, and the taking of foxes at all periods of the year and the use of dogs for the hunting of foxes was allowed without the usual permit in the Counties of Brant, Durham, Elgin, Essex, Haldimand, Halton, Huron, Kent, Lambton, Lincoln, Middlesex, Norfolk, Northumberland, Oxford, Peel, Perth, Prince Edward, Waterloo, Welland, Wellington, Wentworth and York. There were 53,205 red foxes destroyed during the period covered by this report, respective increases of 22,000 over the previous year and more than 38,000 when compared with the figures for the fiscal period which ended March 31st, 1941.

LYNX:—These animals are extremely scarce throughout Ontario, and in the southern portion of the Province they are practically extinct. There is no indication from any section that their numbers are increasing, and but few are taken by trappers.

MARTEN:—As in the case of Fisher and Lynx, this species has become extremely scarce. There are but few evidences of their existence south of the French and Mattawa Rivers, and there is no noticeable increase in any part of Northern Ontario in which they are reported to exist. The number taken in trapping operations is very limited.

MINK:—This is one of the more prevalent species of desirable fur-bearing animal from the standpoint of the trapper. Conditions continued to be quite favorable during the period under review though there was not much in the way of change reported from any particular section. According to statistics assembled by the Department it would appear that payments received by trappers generally from the sale of Mink pelts are exceeded only by returns from the sale of muskrat and beaver pelts.

MUSKRAT:—This species is found in varying numbers practically throughout Ontario, and, while but little improvement has been reported, from the trapping of these animals during the open seasons was derived a very substantial percentage of the trappers' revenue. The open season is provided by regulation, and the periods which prevail in various divisions are established to coincide with the prevalence of suitable weather conditions in these respective divisions. It has been estimated that the value of the muskrat pelts which were taken during the open season which prevailed during the fiscal year 1943-44 was in excess of \$2,150,000.00 or more than 37% of the value of all the furs taken in trapping operations and marketed during year.

OTTER:—Conditions as they apply to this species cannot be described as better than fair, and there was no improvement reported. They are extremely scarce throughout the southern portion of the Province, and while they are somewhat

more plentiful than this in the north they are not sufficiently numerous to justify any claim that they are an important part of the trapping industry. The numbers which are taken vary but little in any particular open season, though the total catch in 1943-44 was somewhat in excess of the number taken in 1942-43.

RACCOON:—It is only in that part of the Province south of the French and Mattawa Rivers that these animals are to be found. Weather conditions in the north are too severe to encourage the hope that this species could survive to any great extent north of this area. Favourable reports regarding the prevalence of these animals were received from many southern Ontario sections. The open season produced 20,664 pelts, 50% in excess of the previous year's catch.

SKUNK:—This species continues to be plentiful throughout every section of Ontario. An average catch was the result of operations during the trapping season. The trapping of skunk is altogether too obnoxious and pelt values are not sufficient to warrant any intensive effort along these lines by licensed trappers.

WEASEL:—Conditions with respect to weasel are variable, and though they are plentiful in many sections the pelts are not sufficiently valuable to generally encourage any extensive trapping operations for the taking of this species. The catch in 1943-44 showed an increase over the previous year, and it was a good deal better than an average catch.

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 1943-44 fiscal period, as well as similar figures for the three preceding years:—

	1940-41	1941-42	1942-43	1943-44
Bear	274	384	288	269
Beaver	21,605	25,197	24,194	32,266
Fisher	858	884	691	1,035
Fox (Cross)	722	1,780	2,649	4,350
Fox (Red)	15,059	32,215	31,297	53,205
Fox (Silver or Black)	67	206	265	499
Fox (White)	91	114	185	33
Lynx	383	537	552	646
Marten	1,439	1,652	1,417	1,610
Mink	38,976	63,996	60,331	52,289
Muskrat	739,224	722,387	642,810	683,450
Otter	3,931	3,880	3,557	3,964
Raccoon	11,973	13,499	13,420	20,664
Skunk	72,005	94,656	48,337	79,298
Weasel	53,719	80,776	62,553	67,461
Wolverine	2	3	6	5

Trappers experienced a very successful season both from the standpoint of an increased number of pelts which were taken and regarding the financial returns which were derived by them from the sale of such pelts. The demand for furs resulted in a considerable increase in market values for practically all species and from information compiled in the Department it has been estimated that trappers who were responsible for taking these pelts received a total of \$5,774,014.16 from the sale thereof. Due to the very favourable conditions which prevailed and to which previous reference has just been made this amount is \$2,228,076.64 in excess of the proceeds derived from such sales in the preceding season.

In addition Departmental records show that during this fiscal year licensed fur farmers marketed the pelts of 22,862 silver or black foxes, 1,243 blue foxes,

132 cross foxes and 58,110 Mink, all of which had an estimated value of \$1,859,-917.63, and which was \$370,416.18 in excess of such returns in 1942-43.

It will be seen that the fur produced by trappers and by licensed fur farmers during the 1943-44 season was marketed for the total sum of \$7,633,931.79.

FUR FARMING

Although market prices for raw furs improved substantially, the high cost of feed and the scarcity of help caused some further recession in the fur-farming industry. During the year 1943 there were, 1,222 fur farmer's licenses issued, 1,119 being renewals of previous licenses and 103 for new fur farms. This represents a decrease of 17 per cent.

As is indicated in the following table mink and foxes are the principal species propagated on these fur farming premises. Experiments carried out by fur farmers in the raising of fisher, marten, muskrat and beaver were negligible.

BREEDING STOCK ON LICENSED FUR FARMS AS AT JANUARY 1st

	1941	1942	1943	1944
Beaver	13	18	21	23
Fisher	26	16	15	12
Cross Fox	134	112	68	58
Red Fox	65	73	96	123
Silver Black Fox	16,034	15,630	12,901	12,114
Blue Fox	397	644	595	838
Platinum Fox	X	X	125	729
White marked Fox	X	X	1,379	2,030
Lynx	2	2	2	0
Marten	16	19	15	20
Mink	34,277	38,650	29,345	33,971
Muskrat	179	119	52	0
Otter	2	0	0	0
Raccoon	139	124	121	155
Skunk	7	5	2	0

X New type foxes previously included with Silver Black Foxes.

The subjoined table shows an analysis of the location of licensed fur farm premises:—

County or District.	Farms	County or District.	Farms	County or District.	Farms
Algoma	17	Huron	57	Perth	44
Brant	10	Kenora	18	Peterboro	3
Bruce	51	Kent	20	Prescott	4
Carleton	27	Lambton	14	Prince Edward	5
Cochrane	5	Lanark	79	Rainy River	23
Dufferin	4	Leeds	17	Renfrew	64
Dundas	5	Lennox & Addington	1	Russell	7
Durham	5	Lincoln	5	Simcoe	78
Elgin	9	Manitoulin	17	Stormont	7
Essex	11	Muskoka	7	Sudbury	6
Frontenac	25	Middlesex	45	Temiskaming	8
Glengarry	3	Nipissing	5	Thunder Bay	60
Grenville	9	Northumberland	3	Victoria	15
Grey	78	Ontario	23	Waterloo	46
Haldimand	19	Oxford	26	Welland	7
Haliburton	1	Norfolk	10	Wellington	21
Halton	24	Parry Sound	11	Wentworth	24
Hastings	9	Peel	16	York	114

CROWN GAME PRESERVES

The only extension in the policy of creating and maintaining Crown Game Preserves throughout the Province was the addition of a further Beaver Sanctuary, in the District of Patricia. The area involved was contained within the following boundaries, viz:—on the east the west shore of James Bay north from the mouth of the Kapiskau River to a point in latitude 54 degrees and 30 minutes north, on the north the parallel of latitude 54 degrees and 30 minutes north west from the shore of James Bay to longitude 85 degrees, on the west the 85th meridian south from latitude 54 degrees and 30 minutes north to the south bank of the Kapiskau River, and on the south the south bank of the Kapiskau River from the 85th Meridian to the west shore of James Bay.

This area was designated as the "Attawapiskat Beaver Sanctuary" and the regulation which governs was provided at the suggestion of the Hudson's Bay Company. This regulation for the protection of beaver will be effective for a period of five years, with a provision for extension of such protection provided the terms can be reasonably observed. Trapping of fur-bearing animals other than beaver is restricted to Indians resident in Ontario, and the introduction of beaver for purposes of re-stocking the area is to be undertaken by the Hudson's Bay Company.

This is the fourth such Beaver Sanctuary which has been created in the far northern portion of the Province.

The only other regulation with reference to Crown Game Preserves which was adopted during the year provided for a change in the boundaries of the Markham Crown Game Preserve, located in the Township of Markham (York County), and which was originally established by Regulation dated April 22nd, 1936.

WOLF BOUNTIES

The following is a comparative statement showing annual wolf bounty statistics for a period of five years ending with the fiscal year 1943-44:—

Period	Timber	Brush	Pups	Total	Bounty & Expenses
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
For year ending Mar. 31, 1943	935	497	32	1,464	33,606.62
For year ending Mar. 31, 1944	1,302	731	32	2,065	46,545.75

The rate of bounty which was paid during the 1943-44 period was \$25.00, and on pups, animals under the age of three months, \$5.00.

The very noticeable increase in the number of wolves which was killed during the year was perhaps largely due to the more favourable weather conditions which prevailed during the winter.

Claims for the payment of wolf bounty numbering 1,511 and covering a total of 2,126 wolves were submitted to the Department. Of these claims twenty-nine (29) affecting forty-nine (49) animals were disallowed for various reasons principal among which were that the pelts submitted on examination proved not to be wolves and also that insufficient evidence was produced. At the end of the fiscal period seven applications in respect to twelve (12) additional wolves were in abeyance, and as indicated in the preceding statistical table bounty was paid during the year on a total of 2,065 wolves.

The following is a summary showing in detail the sources of origin and the varieties of wolves on which applications for bounty were submitted:—

SUMMARY OF APPLCATIONS FOR PAYMENT OF WOLF BOUNTIES

County	Timber	Brush	Pups	Total
Bruce	14	13		27
Carleton	2	1		3
Durham	0	1		1
Frontenac	15	19	7	41
Glengarry	0	1		1
Grey	0	2		2
Haldimand	0	1		1
Halton	0	1		1
Hastings	26	4		30
Huron	0	1		1
Kent	0	3		3
Lambton	0	7		7
Lanark	9	0		9
Leeds	0	1		1
Lennox & Addington	12	2		14
Lincoln	0	1		1
Ontario	7	14		21
Norfolk	0	9		9
Northumberland	1	0		1
Peel	0	1		1
Peterborough	18	0		18
Prince Edward	0	5		5
Renfrew	53	5		58
Simcoe	14	9	6	29
Victoria	9	26		35
Welland	0	2		2
York	0	14		14
Total Counties	180	143	13	336
DISTRICTS				
Algoma	99	64	8	171
Cochrane	31	1		32
Haliburton	18			18
Kenora	263	112		375
Manitoulin	34	126	9	169
Muskoka	42	8		50
Nipissing	121	27		148
Parry Sound	69	9		78
Patricia	81	20		101
Rainy River	131	92	7	230
Sudbury	126	78	9	213
Temiskaming	17	1		18
Thunder Bay	120	67		187
Total Districts	1,152	605	33	1,790
Grand Total	1,332	748	46	2,126

Following the practice which was instituted on November 1st, 1942, such wolf pelts as were submitted to the Department in support of applications for the

payment of bounty were, following approval of the respective applications delivered to the Seamen's Fur Vest War Project for manufacture into garments for the use of members of the Naval Service and Merchant Marine, a branch of voluntary war service which was highly appreciated by those to whom such garments were made available.

From Departmental records it has been ascertained that farmers were responsible for applications in respect to 704 of these wolves; Indians and trappers in respect to 916; hunters, guides and rangers in respect to 225; and the remainder are assigned to others in miscellaneous occupations.

Forty-five per cent were taken in snares, twenty-five per cent in traps, twenty-four per cent were shot, three per cent poisoned. The remainder were killed as a result of accidents.

BEAR BOUNTY

The regulation which was originally provided in 1942 and which established conditions to govern the payment of a bounty on bears killed in certain sections was re-affirmed.

The conditions provided for the payment of a bounty of \$10.00 on any bear killed between April 15th and November 30th in Townships devoted to agriculture in certain Counties and Districts.

Some 313 applications for the payment of this bounty, involving 377 bears, were received for consideration. The bounty was paid on 363 bears, and 11 applications in respect to 14 bears were not approved.

It has been ascertained from records on file in the Department that 286 of these bear were shot, 28 were trapped and 6 snared.

The following table indicates the total number of bears killed in each of the Counties and Districts, and in respect of which applications for the payment of bounty were submitted:

County or District	Total
Algoma	18
Cochrane	68
Kenora	5
Manitoulin	5
Muskoka	5
Nipissing	27
Parry Sound	25
Rainy River	33
Sudbury	39
Thunder Bay	27
Temiskaming	50
Haliburton	10
Bruce	7
Frontenac	2
Hastings	20
Lennox & Addington	4
Peterborough	5
Renfrew	27
Total	377

TOURIST OUTFITTERS

A continuation of war-time problems caused some further recession in the tourist industry but there was evidence of increased post-war planning. Thirty-eight (38) applications for permits to establish additional camps were received in the Department, of which fourteen (14) were granted, thirteen (13) were definitely refused, five (5) were tentatively refused for reconsideration after the war and six (6) are still in abeyance pending final decision.

With respect to the 615 licensed camps which were operated in 1942 only 519 licenses were renewed for operations in 1943. However 20 new or re-established tourist outfitters' camps were licensed to operate during the year which reduced the consequent decrease. A total of 539 such camps were licensed to operate in 1943, and these camps are located in Districts set forth in the following schedule:—

Algoma	76
Cochrane	7
Kenora	127
Manitoulin	42
Nipissing	75
Parry Sound	91
Patricia	1
Rainy River	30
Renfrew	12
Sudbury	51
Temiskaming	6
Thunder Bay	21
Total	539

GAME AND FISHERIES ACT

There were no amendments provided with respect to the Game and Fisheries Act which became effective during the year ending March 31st, 1944.

The only regulations which were provided and which are additional to the ones to which other references are contained in this report were,—

- (a) Providing an open season for the taking of black and grey squirrels, south of the French and Mattawa Rivers and Lake Nipissing, November 4th, 5th and 6th, 1943, with a bag limit of five (5) per day; and
- (b) Prohibiting the taking of minnows in excess of a total weight of forty (40) pounds from the waters of Lakes Simcoe and Couchiching during the period between October 1st, 1943 and March 31st, 1944.

ENFORCEMENT

Provisions of the Game and Fisheries Act and the Regulations which are established thereunder, as well as the Migratory Birds Convention Act and the Special Fishery Regulations for the Province of Ontario are administered within the jurisdiction of this Department, and for the enforcement of this Legislation and the various Regulations the Department maintains a regular staff of field service officers designated as Game and Fisheries Overseers. The services of these regular overseers are augmented by the appointment of additional seasonal overseers whose services are retained periodically for short periods, more particularly during the spring fish spawning periods and in areas in which these extra men are required. Members of the Ontario Provincial Police Force also cooperate with our officers to the end that better observance of these provisions may be secured.

In this connection it would be difficult to estimate the actual value to the Province as a whole of the voluntary efforts provided by the many hundreds of Deputy Game Wardens who are appointed annually, with authority to see that those with whom they might come in contact observe and obey these various provisions, and the services along educational and conservational lines which are available through the hundreds of local Game and Fish Protective Associations which have been organized and flourish throughout the Province. This co-operation in past years by sportsmen and organizations interested in promulgating in all concerned the desirability of maintaining undiminished as far as possible our wild life natural resources is an asset which cannot be computed in terms of monetary references and one which has been deeply appreciated by those to whom the administration of the Department of Game and Fisheries has been assigned. This co-operation in the work of enforcement and conservation has undoubtedly influenced a spirit of better law observance by those who hunt, fish and trap in this Province than could have been secured under conditions where such co-operation had not been available.

Enforcement officers in the performance of their duties did interrupt offenders on various occasions and in such cases the seizure of equipment being used in violation of provisions of the Act and regulations subsequently followed. During the year under review there were 1,201 cases in which such seizures were provided. Such seizures were the result of action provided by Game and Fisheries Overseers in 1080 cases, by Deputy Game Wardens in 24 cases, by Provincial Police Constables in 25 cases. In 66 cases the seizures were the result of co-operative action by Overseers, Deputy Game Wardens and Provincial Police, and in 6 cases by members of Municipal police forces, and in two of which they were assisted by Game and Fisheries Overseers.

The following is a summary of the articles which were seized in these actions:—

Live animals and birds	in 10 cases
Birds, game animals and meat	in 147 cases
Fire-arms and ammunition	in 398 cases
Fish	in 173 cases
Nets and fishing equipment	in 130 cases
Angling equipment	in 109 cases
Pelts and hides	in 247 cases
Traps and trapping equipment	in 188 cases
Canoes, rowboats and motor-boats	in 19 cases
Outboard motors	in 3 cases
Motor vehicles	in 8 cases
Poison	in 4 cases
Flashlights and Lanterns	in 43 cases
Spears	in 48 cases
Miscellaneous articles	in 51 cases

A combination of articles seized in individual cases,—such as fire-arms and game, pelts and traps, fishing tackle and fish, etc., is responsible for the difference in the total of the above summary and the number of the actual cases in which seizure of articles was reported.

From the records is derived the following information with reference to the number and types of fire-arms which were seized, viz:—Shot-guns, single barrel and double barrel, 124; repeating shotguns, 24; automatic shotguns, 1; 410 gauge shotguns, 7; rifles, .22 calibre, 144; high-powered rifles, including .30, .300, .30/06, .303, .30/30, .32, .32/20, .32/40, .351, .38, .38/55, .40, .44, .44/40, 6.5MM,

7MM, and 57 calibres, 82; rifles of .25, .25/.20, and .25/.30 calibre, 4; revolvers 5; and air-guns, 18.

Details of confiscated pelts of fur-bearing animals are as follows:—

Beaver	304
Fisher	7
Fox	61
Marten	12
Mink	49
Muskrat	389
Otter	8
Raccoon	107
Skunk	2
Squirrel	124
Weasel	54
Wolf	5
Deer and moose hides	30

Included among the miscellaneous articles which were seized were 14 axes and hatchets, 2 hammers, 13 pack sacks and dunnage bags, 4 haversacks, 8 shovels, 8 duck decoys, 5 car batteries (used for the operation of artificial lights), 3 tents, 3 camp stoves, 3 fish containers and 7 ice chisels.

Charges were laid and prosecutions followed in 1012 cases in which violations of the Game and Fisheries Act and the various Regulations were involved. As a result of these charges 963 convictions were registered and varying penalties imposed. In 43 cases the charges were dismissed and in 6 cases the charges were withdrawn.

In connection with the convictions the charges were laid by Game and Fisheries Overseers in 922 cases, by Provincial Police in 32 cases, by joint action on the part of Overseers and Police in 8 cases, and by Municipal Police Officers in 1 case.

The charges were laid by Game and Fisheries Overseers in 42 cases and by Provincial Police Constables in 1 case in those instances in which such charges were dismissed at the hearing by Magistrates.

In the actions in which the charges were withdrawn the informations had been laid by Overseers in 5 cases and by joint action between Overseers and Provincial Constables in 1 case.

FISH CULTURE BRANCH

During the year, twenty-seven hatcheries and rearing stations were operated, successfully. No new plants were established, in keeping with the restrictions imposed by wartime conditions.

For the culture of game-fish the development of rearing stations or a combination of hatchery and rearing station instead of a hatchery only, is in keeping with progressive developments in this field. A hatchery may be defined as a building in which is housed all the necessary equipment for hatching and rearing of fish to the fry or advanced fingerling stages. A rearing station is an extension of this arrangement; large tanks, raceways or ponds being provided for accomodating fish from the underyearling to yearling or older stages.

Of the twenty-seven stations, eleven are provided with hatcheries only, four with ponds only, one with raceways only, three with a combination of hatchery and ponds, eight with a combination of hatchery, raceways and ponds.

Speckled trout are cultured at fourteen stations, rainbow trout at two, brown trout at six, Kamloops trout at two, lake trout at nine, small-mouthed black bass at seven, large-mouthed black bass at one, maskinonge at one, perch at one, blue pickerel at one, yellow pickerel at ten, white-fish at ten, herring at three and minnows at four.

There are facilities at three stations for retaining a selected stock of adult speckled trout for breeding purposes. A breeding stock of brown, rainbow and Kamloops trout are provided for at one station.

Practically all the speckled trout, brown trout and Kamloops trout distributed to suitable and publicly fished waters are either yearlings or older fish.

Black bass, maskinonge, rainbow trout and lake trout, are, generally speaking, distributed in the fry or fingerling stages. Culture of lake trout to the yearling stage has been developed, successfully, at certain stations, and when additional pond space is available, expansion of the culture of lake trout in this direction may be undertaken.

White fish, herring, perch, blue pickerel and yellow pickerel are distributed in the fry stage.

THE CULTURE AND DISTRIBUTION OF FISH

Speckled Trout:

Approximately 3,084,000 speckled trout yearlings and 10,300 adults were planted in suitable waters during the year. The distribution of yearlings was approximately 6 per cent greater than that of the preceding year.

Brown Trout:

The Department has been careful to avoid planting brown trout in streams which still continue to support native speckled trout satisfactorily. Distribution of browns is confined to those portions of streams of southern Ontario where there is little if any likelihood of re-establishing native trout on a practical basis and where speckled trout fishing is unimportant with the possible exception that in some cases small feeder creeks may still continue to support a limited number of speckled trout.

Some good results have followed the introduction of browns, but it is necessary to obtain more information on the success of many individual plantings before definite conclusions may be drawn.

A total of 314,000 browns were planted, of which yearlings numbered approximately 96 per cent.

Rainbow Trout:

(a) Steelhead Trout:

The distribution of rainbow trout fingerlings was 34% lower and yearlings 20% greater than that of the preceding year.

(b) Kamloops Trout:

The culture of this variety of rainbow trout was disappointing. The egg collection from the breeding fish in the Normandale ponds has decreased. Whether conditions of the environment, or methods of spawning are responsible for evident sterility is problematical. A small supply of eggs was obtained from Kamloops B.C., and the product of these is being cultured at Chatsworth Trout Rearing Station to determine whether water supply and other conditions are controlling factors in successful culture.

The Kamloops trout is a magnificent game fish and the habitat conditions

required by speckled trout are reported to be somewhat similar for Kamloops trout. Some good reports of successful planting have been received, and when the necessary personnel is available a closer check on the distribution already made will be advantageous.

Lake Trout:

The collection of lake trout spawn in the fall of 1942 was 50% lower than that of the preceding year, resulting in a decrease in the distribution of fingerlings in approximately the same proportion. Prevailing stormy weather prevented our spawning crews from carrying out effective operations.

When the take of fish is reduced the spawn collection is reduced in about the same proportion. Thus, the distribution of fry and fingerlings is adversely affected.

Fair weather, prevailed during the lake trout spawning season of 1943, but the take of fish with certain exceptions, showed evident signs of decline; the effects of this reduced take were reflected in the total collection of spawn, and thus in the total distribution of fry and fingerlings. If the take of lake trout in the Great Lakes continues to decrease, a protective closed season may be necessary.

The progress made in the culture and distribution of yearling lake trout was promising:

1942	—	10,700	yearlings
1943	—	60,900	yearlings

Whitefish:

The decrease in the collection of whitefish eggs in 1942 was approximately 28,000,000. This decrease was not serious or confined to one spawning area; some areas showed slight or substantial increases. The weather during the spawning period was not good for operations of this nature.

Access to whitefish spawning grounds in the eastern end of lake Erie has been greatly curtailed for reasons beyond control during wartime.

The total number of whitefish planted in 1943 was 6% less than that of the preceding year.

Herring:

The collections of herring spawn were carried out on the Bay of Quinte, Lake Ontario, and the west end of Lake Erie. Only a very limited amount was taken at the latter point. As a result of these collections the distribution of herring fry showed a favourable increase of approximately 33 per cent in excess of that of the preceding year.

Yellow Pickerel:

There was a 12.6 per cent decrease in the distribution of yellow pickerel as compared with that of 1942.

The chief spawntaking areas where decreases occurred were, Hay Bay, (Lennox-Addington), Echo Lake (Algoma) and Whitefish Falls, (Bay of Islands, North Channel). At the other spawntaking areas increases or a very slight change in yield was evident.

In the Hay Bay area the ice was slow in going out; the fish swam under the ice into the Bay, and spawned before the nets were set. This happens during a prevailing west wind; with an east wind the condition is reversed, and there is no difficulty in getting the equipment in place before the spawning run. In Echo Lake many pickerel moved up under the ice before the nets could be set; this caused a reduced collection of spawn. In 1941 and 1942 pickerel spawn was collected suc-

cessfully, in Callander Bay, Lake Nipissing for the Little Current Hatchery, but in 1943, operations were discontinued there, and centred at Whitefish Falls, Bay of Islands, North Channel, where the take of spawning pickerel was limited. This accounted to some extent at least for the reduced plant of pickerel in 1943.

Small-mouthed Black Bass:

The number of bass fry planted was substantially the same as in the preceding year, but the number of fingerlings was considerably reduced.

Large-mouthed Black Bass:

The number of large-mouthed black bass propagated and distributed was greatly in excess of that of the preceding year. The percentage increase in the distribution of fry was 174 per cent and of fingerings 102 per cent.

Perch:

The take of perch spawn in Lake Erie off Kingsville, is subject to wide variation. Only 19,000,000 fry were distributed in 1943, whereas in 1939 three to four times that number were distributed.

Maskinonge:

The distribution of maskinonge fingerlings was 205 per cent higher than that of the preceding year, whereas the distribution of fry was 26 per cent lower.

CLOSED WATERS

The closure of selected natural water areas to all fishing during alternate years, for an extended period of time, or permanently, is one of the practical methods for conserving the breeding stock. The fish thrive in suitable areas under suitable conditions without interference and spread to other parts of the same lake. There is thus set up in each body of water a permanent breeding stock, and there is being taken from it, only the natural increase each year.

Ten out of fourteen of the following waters were closed on the basis of biological survey, and the remainder were reported upon favourably by the Department's field officers.

When personnel is available, more intensive follow-up studies will be made concerning the effectiveness of closure in maintaining the fisheries on a proper basis.

In addition to the waters already closed for the natural protection and propagation of fish, the following were closed during the year, April 1, 1943 to March 31, 1944:

BLACK DUCK LAKE (Deer Bay)

Township of Harvey, County of Peterborough.

CHEMONG LAKE (Portion located as follows):

Lots 1, 2 and 3, Concession IV, Township of Smith, County of Peterborough.

Lot 23, Concession IV, Township of Emily, County of Victoria.

Lots 22 and 23, Concession V, Township of Emily, County of Victoria.

CLEAR LAKE (Gravel Lake)

Township of O'Brien, District of Cochrane.

DEEP BAY (Sparrow Lake)

Township of Matchedash, County of Simcoe.

DRYDEN CREEK

Townships of Dryden and Cleland, District of Sudbury.

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.

GOOSE LAKE

Townships of Fenelon and Somerville, County of Victoria.

GOOSE LAKE (Scugog River)

Township of Fenelon, County of Victoria.

LITTLE MUD LAKE (Ochemong Lake)

Township of Smith, County of Peterborough.

MOOSE LAKE

Unorganized territory west of the Township of Smellie, District of Kenora.

OPINICON LAKE (part)

Lot 16, Concession 6, and lots 15 and 16, Concession 7, Township of Crosby S, County of Leeds.

SEARIGHT'S BAY (North River)

Township of Belmont, County of Peterborough.

TAYLOR'S BAY and MUNN'S BAY (Belmont Lake)

Township of Belmont, County of Peterborough.

WHITE PINE LAKE

Township of Gamble, District of Timiskaming.

BIOLOGICAL SURVEYS

Biological studies during the year were confined almost entirely to fish culture in the various hatcheries and rearing stations throughout the province.

The Ontario Fisheries Research Laboratory of the Department of Biology, University of Toronto, continued the studies of the fish resources of Algonquin Park restricting the work of the most essential features in compliance with the requirements imposed by wartime conditions.

The Laboratory has continued to receive financial assistance from the Ontario Department of Game and Fisheries, the National Committee on Fish Culture and the University of Toronto.

The Ontario Department of Game and Fisheries have co-operated in the stocking programme, by making available whatever stocks of speckled trout and lake trout were released from time to time.

"In the first years of the study of Park lakes it was learned that some of the lakes gave much better returns than others to the anglers and a definite programme for maintaining and improving the fishing was undertaken. These measures of conservation consisted in stocking certain lakes and streams with speckled trout fry and fingerlings, transferring lake trout from in-Park lakes to those more heavily fished, closing certain lakes in alternate years, and introducing food fish such as perch and lake herring for bass and trout into those lakes where it was found that the food supply was sparse.

CREEL CENSUS

It is necessary to obtain some measure of the fish production from the various lakes from year to year in order to evaluate the various conservation measures being applied. The best method of obtaining this measure of the fishing for a large number of lakes and streams from year to year is through the creel census carried out by active cooperation of the anglers. The great importance of the Algonquin Park Creel Census lies in its value as being a measure of both the fish available to the anglers and the improvement or decline of fishing in the various lakes and rivers from year to year. For this purpose the Park has been divided into three areas: Algonquin Park South, Algonquin Park North, Opeongo and adjacent lakes. The creel census of Algonquin Park North was carried out in 1943 for the first time.

STOCKING

The creel census has already shown us that stockings of some lakes and rivers with fish has improved the fishing while in other lakes the planting has given little or no return so it is now possible to emphasize the stocking of those waters which promise the most satisfactory returns. In 1943, 11,880 speckled trout were planted in twenty-six lakes in Algonquin Park North and 49,000 speckled trout were planted in thirty-six lakes in Algonquin Park South. The stocking with fish in 1944 will be carried out with emphasis upon those lakes which give the best promise of returns and upon some additional lakes which were studied during 1943, as well as some of the rivers which are being studied for the purpose of carrying out stream improvements to increase the production of trout.

LAKE CLOSURE

It has also been found that alternate annual closure of lakes is having a good effect on increasing both the size and numbers of fish available to anglers in many lakes and this practice is being extended to protect and improve the game fish in the smaller Park Lakes where the creel census indicated a dangerous decrease in the game fish available.

LAKE TROUT STUDIES

The work on the food and growth of lake trout has been continued and it has been found by Dr. Fry that lake trout reach a catchable size at an older age than speckled trout and as a result of this it takes a longer period for them to respond to conservation measures. He found also, that the lake trout in different lakes grow at very different rates but from this information it is possible to prepare a table giving the approximate average relations of age and size of lake trout.

**Approximate Age-Length-Weight Relations of
Lake Trout**

Age Yrs.	Length Inches	Weight Pounds
1.....	4.....	
2.....	7.....	
3.....	9.....	1.0
4.....	12.....	1.2
5.....	14.....	1.3
6.....	16.....	1.5
7.....	18.....	2.4
8.....	20.....	3.0
9.....	22.....	3.5
10.....	23.....	4.2
11.....	24.....	5.0
	26.....	8.0
	28.....	10.0

Work was continued on the study of insect population of streams as fish food and the studies of the temperature and oxygen conditions in lakes as related to the movements of fish. Experiments were continued on the rate of digestion of food by fish to determine the amount of food used by fishes during a year as the basis for measuring the productive capacity of game fish in the various Park lakes."

The work of the laboratory has been reported, annually, in several publications.

ACKNOWLEDGEMENTS

In conclusion I desire to express general satisfaction with the services of respective members of the Departmental staff, both at headquarters and in the field. They were conscientious in the performance of their duties and courteous in their contacts with the general public.

The co-operation of the Ontario Federation of Anglers and Hunters, as well as the local Fish and Game Protective Associations and the Northern Ontario Tourist Trade Association has been provided at all times and has resulted in a better degree of law observance in the interests of protecting the fish and game resources of Ontario and has resulted in easing the burdens of administration.

Assistance has been forthcoming from many other organizations and individuals too numerous to specify in detail, and particularly from Municipal Councils and Controlling Organizations in the Townships incorporated in the scheme of Regulated Game Preserve Areas and which in large measure has been responsible for the success which this scheme has presently attained.

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 1, 1943, to March 31, 1944.

LARGE-MOUTHED BLACK BASS		Russell	400
FRY		Simcoe	27,000
Bruce	35,000	Sudbury	74,000
Huron	40,000	Thunder Bay	13,400
Muskoka	30,000	Timiskaming	3,200
Norfolk	2,500	Victoria	14,500
Oxford	20,000	Welland	2,000
Parry Sound	370,000	Wellington	3,000
Perth	10,000	York	1,500
FINGERLINGS		YEARLINGS AND ADULTS	
Lincoln	2,000	Brant	162
Muskoka	12,500	Hastings	85
Simcoe	9,000	Manitoulin	380
Victoria	12,000	Norfolk	130
Welland	2,000	Parry Sound	377
Wellington	1,000	Peterborough	135
YEARLINGS AND ADULTS		Prince Edward	100
Brant	195	MASKINONGE	
Norfolk	95	FRY	
SMALL-MOUTHED BLACK BASS		Hastings	75,000
FRY		Lennox-Addington	15,000
Bruce	45,000	Muskoka	25,000
Elgin	75,000	Northumberland	60,000
Grey	5,000	Peterborough	645,000
Hastings	6,000	Simcoe	50,000
Huron	20,000	Victoria	295,000
Manitoulin	195,000	FINGERLINGS	
Muskoka	145,000	Hastings	800
Nipissing	120,000	Nipissing	300
Norfolk	25,000	Peterborough	300
Parry Sound	510,000	Prince Edward	450
Peterborough	50,000	Victoria	300
Prince Edward	6,000	PERCH	
Sudbury	165,000	Great Lakes	19,000,000
Waterloo	100,000	PICKEREL	
Great Lakes	45,000	EYED EGGS	
FINGERLINGS		Bruce	650,000
Algoma	62,250	Cochrane	3,150,000
Brant	1,000	Grey	350,000
Bruce	950	Muskoka	1,500,000
Carleton	400	Nipissing	8,550,000
Cochrane	1,600	Parry Sound	4,150,000
Dundas	1,000	Simcoe	2,900,000
Elgin	2,000	Sudbury	1,500,000
Frontenac	28,500	Timiskaming	3,500,000
Haldimand	2,000	Victoria	700,000
Haliburton	12,000	FRY	
Halton	1,000	Algoma	7,850,000
Hastings	2,100	Carleton	2,000,000
Lanark	13,700	Cochrane	1,950,000
Leeds	15,500	Dundas	500,000
Lennox & Addington	9,000	Frontenac	7,450,000
Manitoulin	36,500	Grenville	2,000,000
Middlesex	2,000	Haliburton	1,600,000
Muskoka	13,000	Hastings	4,700,000
Nipissing	22,200	Kenora	74,475,000
Parry Sound	11,500	Kent	1,000,000
Peterborough	10,000	Lanark	7,000,000
Renfrew	5,500		

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS

April 1, 1943, to March 31, 1944.

PICKEREL—Continued

Leeds	1,600,000
Lennox-Addington	2,450,000
Manitoulin	3,450,000
Muskoka	3,000,000
Nipissing	1,000,000
Northumberland	2,550,000
Parry Sound	6,900,000
Peterborough	13,150,000
Prince Edward	1,000,000
Rainy River	31,500,000
Renfrew	7,200,000
Russell	500,000
Sudbury	5,750,000
Thunder Bay	500,000
Victoria	2,600,000
Great Lakes	43,250,000

BLUE PICKEREL

Lake Erie	150,000
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BROWN TROUT

EYED EGGS

Exchange	10,000
----------------	--------

FINGERLINGS

Sale (Proagation purposes)	1,000
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YEARLINGS

Brant	13,600
Bruce	12,800
Durham	13,450
Elgin	29,300
Grey	35,700
Haldimand	1,000
Halton	19,800
Hastings	7,000
Huron	6,600
Lambton	1,000
Lennox-Addington	1,400
Middlesex	6,600
Norfolk	29,500
Northumberland	8,400
Ontario	4,200
Oxford	16,800
Parry Sound	1,200
Peel	13,200
Perth	3,600
Peterborough	12,285
Renfrew	4,200
Simcoe	16,200
Waterloo	10,800
Welland	7,400
Wellington	17,100
Wentworth	5,400
York	3,300
Miscellaneous, Sale (Propagation purposes)	1,500

LAKE TROUT

EYED EGGS

Exchange	200,000
----------------	---------

FRY

Thunder Bay	25,000
Great Lakes	100,000

FINGERLINGS

Algoma	163,000
Cochrane	21,000
Frontenac	95,000
Hallburton	200,000
Hastings	59,500
Kenora	93,300
Lanark	5,000
Leeds	20,000
Lennox-Addington	30,000
Manitoulin	20,000
Muskoka	370,000
Nipissing	88,000
Parry Sound	215,000
Peterborough	39,000
Rainy River	87,000
Renfrew	77,000
Sudbury	83,000
Timiskaming	61,000
Thunder Bay	90,000
York	30,000
Great Lakes	6,202,000

YEARLINGS

Bruce	2,400
Grey	2,600
Nipissing	44,000
Timiskaming	10,000
York	1,860

RAINBOW TROUT

FINGERLINGS

Algoma	63,242
Manitoulin	5,000
Sudbury	5,000

YEARLINGS

Dufferin	6,000
Elgin	500
Haliburton	3,600
Simcoe	1,800
Waterloo	1,000
Miscellaneous Sale, (Propagation purposes)	2,550

KAMLOOPS TROUT

YEARLINGS

Grey	500
Muskoka	3,500
Parry Sound	1,000

SPECKLED TROUT

FRY

Timiskaming	5,000
-------------------	-------

FINGERLINGS

Muskoka	8,000
Thunder Bay	400
Miscellaneous (Sale, Proaga- tion urposes)	1,000

YEARLINGS

Algoma	449,000
Bruce	43,800
Cochrane	97,300
Dufferin	33,600

SPECIES AND QUANTITIES OF FISH PLANTED IN PROVINCIAL WATERS

April 1, 1943, to March 31, 1944.

SPECKLED TROUT—Continued

Durham	21,750
Elgin	8,400
Frontenac	47,200
Grey	91,763
Haliburton	31,100
Halton	1,200
Hastings	116,950
Huron	11,300
Kenora	4,000
Lanark	17,800
Lennox-Addington	36,200
Lincoln	1,800
Manitoulin	128,100
Middlesex	600
Muskoka	168,600
Nipissing	239,440
Norfolk	24,800
Northumberland	42,200
Ontario	2,600
Oxford	1,500
Parry Sound	158,000
Peel	14,300
Perth	600
Peterborough	56,580
Renfrew	99,300
Simcoe	27,500
Sudbury	458,700
Thunder Bay	352,700
Timiskaming	147,800

Victoria	3,100
Waterloo	11,200
Wellington	20,400
York	2,750
Miscellaneous (Sale, Pro- pagation purposes)	13,650

ADULTS

Algoma	8,000
Thunder Bay	1,392
Timiskaming	900

WHITEFISH**EYED EGGS**

Exchange	400,000
Kenora	500,000
Thunder Bay	1,000,000

FRY

Kenora	54,545,000
Manitoulin	2,500,000
Rainy River	26,150,000
Thunder Bay	800,000
Great Lakes	285,782,500

HERRING**FRY**

Great Lakes	
Lake Erie	3,060,000
Lake Ontario	21,500,000

APPENDIX No. 2

DISTRIBUTION OF FISH ACCORDING TO SPECIES—1939 TO 1943, INCLUSIVE

	1939	1940	1941	1942	1943
Large-mouthed Black Bass					
Fry		230,000	110,000	185,000	507,500
Fingerlings	1,890	5,500	17,700	19,100	38,500
Yearlings & Adults	497	152	109	290	290
Small-mouthed Black Bass					
Fry	1,386,000	2,512,500	1,911,500	1,535,500	1,512,000
Fingerlings	226,325	449,154	691,925	718,259	392,700
Yearlings & Adults	7,739	1,671	2,254	2,355	1,369
Maskinonge					
Eyed Eggs	120,000				
Fry	2,675,000	2,345,000	2,100,000	1,575,000	1,165,000
Fingerlings	1,300	2,333	1,494	705	2,150
Perch—Fry	72,360,000	13,000,000	31,600,000	24,175,000	19,000,000
Pickereel (Yellow)					
Eyed Eggs	7,000,000	2,000,000	4,500,000	17,250,000	26,950,000
Fry	327,500,000	393,887,000	223,490,000	284,510,000	236,925,000
Adults		100			
Pickereel (Blue)					
Fry					150,000
Brown Trout					
Eyed Eggs					10,000
Fingerlings	29,954	182,725	60,000	23,000	1,000
Yearlings	375,070	252,000	346,188	359,275	303,335
Lake Trout					
Eyed Eggs	1,845,850	575,000	800,000	400,000	200,000
Fry	7,236,900	7,564,000	913,000	367,000	125,000
Fingerlings	9,964,400	7,312,100	18,066,400	15,429,600	8,048,800
Yearlings				10,680	60,860
Atlantic Salmon					
Fry					
Fingerlings		46,385			
Yearlings					
Rainbow Trout					
Fingerlings	109,635	298,420	164,000	111,000	73,242
Yearlings	23,145	19,724	11,750	12,900	15,450
Adults	1,009				
Kamloops Trout					
Fingerlings	105,000		88,150		
Yearlings		26,500	25,000	24,800	5,000
Speckled Trout					
Eyed Eggs				500F	5,000F
Fingerlings	337,000	611,375	394,000	631,775	9,400
Yearlings	2,976,559	3,278,114	3,060,174	2,918,513	3,083,983
Adults	6,315	7,150	16,732	7,527	10,292
Whitefish					
Eyed Eggs				250,000	1,900,000
Fry	326,657,000	403,339,000	375,960,500	394,802,000	369,777,500
Herring					
Eyed Eggs					
Fry	38,550,000	49,050,000	8,630,000	18,430,000	24,560,000
Minnows				500	
Miscellaneous	41				
TOTALS	799,496,629	886,995,903	672,960,876	763,750,279	694,833,371
F—fry					

APPENDIX

GAME AND FISHERIES

Statistics of the Fishing Industry in the Public Waters

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	722	5	35	15,700	173	90,195	300	16,476	602,830	83,204
Lake Superior	325	11	334	64,800	117	57,485	76	4,700	908,680	120,019
North Channel	102	3	41	20,800	39	20,600	37	1,921	277,120	31,042
Georgian Bay	406	14	331	99,421	123	123,580	109	5,772	1,385,730	170,662
Lake Huron	276	11	239	87,000	91	77,250	24	1,160	1,288,558	171,797
Lake St. Clair	112				51	15,570	70	4,435		
Lake Erie	885	46	750	292,400	179	231,750	123	9,060	2,482,151	340,681
Lake Ontario	573				210	121,180	145	6,102	1,290,350	143,459
Southern Inland Waters	209	2	28	1,900	27	6,256	120	5,388		
Totals	3610	92	1,758	\$582,021	1010	\$743,866	1004	\$55,014	8,235,419	1,060,864

APPENDIX

QUANTITIES OF

District	Herring	Whitefish	Trout	Pike	Pickereel (Blue)	Pickereel (Dore)
	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.
Northern Inland Waters	8,949	1,435,207	228,470	888,882	1,533	1,503,187
Lake Superior	1,290,358	336,286	1,323,022	22,402	3,936	187,709
North Channel	45,929	49,087	25,508	82,159	1,140	40,970
Georgian Bay	167,515	441,501	1,066,463	33,905	1,332	68,547
Lake Huron	328,558	113,259	517,399	674	746	167,134
Lake St. Clair				13,838		48,348
Lake Erie	55,684	1,481,372		31,807	9,614,034	453,425
Lake Ontario	857,240	329,319	76,268	64,383	38,228	41,435
Southern Inland Waters				1,812		1,278
Totals	2,754,233	4,186,031	3,237,130	1,139,862	9,660,949	2,512,033
Values	258,673.49	1,136,854.02	853,091.97	84,548.62	1,256,932.60	423,112.45

No. 3

DEPARTMENT, ONTARIO

of Ontario, for the year ending December 31st, 1943

MENT

Seine Nets			Pound Nets		Hoop Nets		Dip and Roll Nets		Night Lines		Spears		Freezers and Ice Houses		Piers and Wharves		Total Value
No.	Yards	Value \$	No.	Value \$	No.	Value \$	No.	Value \$	No. Hooks	Value \$	No.	Value \$	No.	Value \$	No.	Value \$	\$
4	440	60	48	\$19,360	73	\$2,420			2,650	276			130	31,760	108	13,135	272,586
			43	16,700									56	26,865	52	12,832	303,401
			35	16,550									24	6,425	19	6,275	103,613
4	550	390	60	65,300	23	345	1	2	12,800	2,575			61	18,260	57	31,876	518,183
			87	59,600					3,300	600			54	21,700	20	5,885	424,992
19	3,800	2,735	137	18,900					4,200	385			16	5,100	12	2,875	50,000
38	10,350	8,700	509	273,700	19	3,064	8	43	2,100	76			112	175,750	92	40,760	1,375,984
8	975	955			585	17,495	9	852	450	15			31	8,425	22	6,400	305,283
36	4,965	6,557			283	8,665	11	41	4,500	185			13	3,440	5	1,000	33,432
109	21,080	19,397	919	470,110	983	31,989	29	938	30,000	4,112			497	297,725	387	121,038	3,387,074

No. 4

FISH TAKEN

Sturgeon	Eels	Perch	Tullibee	Catfish	Carp	Mixed Coarse	Caviare	Total	Value
lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	lbs.	\$ cts.
95,944		8,912	220,643	27,035	264	541,096	880	4,961,002	687,092.04
2,415		1,314	48,171		47	131,626		3,347,286	511,116.89
2,766		22,974	24,837	101	3,030	273,493	27	572,021	59,562.32
487		2,631	68,823	3,009	23,891	131,937		2,010,041	485,283.43
3,067		354,868	246,912	19,252	7,084	77,319	132	1,836,404	361,575.32
9,203		35,195		77,501	76,879	225,436	173	486,573	57,081.92
12,433		711,276		63,225	315,654	1,743,846	477	14,483,233	2,131,838.99
623	34,655	195,908		145,434	201,182	296,354	49	2,281,078	358,009.75
7,998	2,275	13,058		89,572	128,035	373,637	34	617,699	52,094.16
134,936	36,930	1,346,136	609,386	425,129	756,066	3,794,744	1,772	30,595,337	
73,482.22	1,892.00	179,632.68	109,086.92	59,511.99	47,532.24	216,424.98	2,878.64		4,703,654.82

APPENDIX No. 5

COMPARATIVE STATEMENT OF THE YIELD OF THE FISHERIES OF ONTARIO

Kind	1942 Pounds	1943 Pounds	Increase Pounds	Decrease Pounds
Herring	2,975,406	2,754,233		221,173
Whitefish	5,434,364	4,186,031		1,248,333
Trout	3,845,311	3,237,130		608,181
Pike	1,158,771	1,139,862		18,909
Pickrel (Blue)	4,438,098	9,660,949	5,222,851	
Pickrel (Dore)	2,269,952	2,512,033	242,081	
Sturgeon	88,483	134,936	46,453	
Eels	18,578	36,930	18,352	
Perch	1,565,444	1,346,136		219,308
Tullibee	435,859	609,386	173,527	
Catfish	315,646	425,129	109,483	
Carp	841,594	756,066		85,528
Mixed and Coarse	2,990,624	3,794,744	804,120	
Cavaire	2,637	1,772		865
	26,380,767	30,595,337	6,616,867	2,402,297
Net Increase			4,214,570	

The Twenty-Fifth Report
of the
Department of Labour
Province of Ontario
1944

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ONTARIO

TORONTO

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Excellent Majesty

1944

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ONTARIO - DEPARTMENT OF LABOUR
EAST BLOCK
ORGANIZATION CHART
WITH
CHAIN OF RESPONSIBILITY

DATE	JANUARY	1945
TOTAL STAFF OF DEPARTMENT		
DEPARTMENT OF LABOUR (NOT INCLUDING PER DIEM AND FEDERAL STAFF.)		144
WORKMEN'S COMPENSATION BOARD		372
TOTAL STAFF		516

MINISTER OF LABOUR		
HON. CHARLES DALEY	ROOM	TEL.
	6302	773-4
MINISTER'S SECRETARY MRS. K. M. BYRNES.		

DEPUTY - MINISTER		
J. F. MARSH	ROOM	TEL.
	6406	560
DEPUTY'S SECRETARY HELEN DAVIS		

TOTAL PERSONNEL 21

WORKMEN'S COMPENSATION BOARD		
CHAIRMAN WILLIAM MORRISON	ROOM	TEL.
	A0	7031
SECRETARY S. Z. JOHNSTON CANADA LIFE BUILDING, ADMINISTERS THE WORKMEN'S COMPENSATION ACT.		

TOTAL PERSONNEL 372

REGIONAL WAR LABOUR BOARD		
CHAIRMAN HON CHARLES DALEY	ROOM	TEL.
	6302	773-4
VICE-CHAIRMAN J. F. MARSH		6406 580
CHIEF EXECUTIVE OFFICER J. B. METZLER.		6603 777-9
ADMINISTERS WITHIN ONTARIO THE FEDERAL WARTIME WAGES CONTROL ORDERS		

PROVINCIAL PERSONNEL 3
FEDERAL PERSONNEL 31
PER. DIEM MEMBERS 6

BOARD OF EXAMINERS OF OPERATING ENGINEERS		
CHAIRMAN JOHN SHARP	ROOM	TEL.
	6614	586-9
ADMINISTERS THE OPERATING ENGINEERS ACT.		

TOTAL PERSONNEL 12

BOILER INSPECTION BRANCH		
CHIEF INSPECTOR, DEPARTMENT OF LABOUR, J. R. PRAIN.	ROOM	TEL.
	6503	585-6
EXAMINER OF REPORTS AND DESIGNS, J. N. BRIGGS		6506 583-4
ADMINISTERS THE STEAM BOILER ACT.		

TOTAL PERSONNEL 13

FACTORY INSPECTION BRANCH		
CHIEF INSPECTOR, DEPARTMENT OF LABOUR, J. R. PRAIN.	ROOM	TEL.
	6503	585-6
EXAMINER OF REPORTS AND DESIGNS, C. G. GIBSON		6507 599
ADMINISTERS THE FACTORY SHOP AND OFFICE BUILDING ACT.		

TOTAL PERSONNEL 50

INDUSTRY & LABOUR BOARD		
CHAIRMAN & INDUSTRIAL STANDARDS OFFICER, ERIC BILLINGTON	ROOM	TEL.
	6405	765-6
ADMINISTERS THE MINIMUM WAGE ACT, APPRENTICESHIP ACT, INDUSTRIAL STANDARDS ACT AND THE HOURS OF WORK AND VACATIONS WITH PAY ACT		

TOTAL PERSONNEL 8

LABOUR RELATIONS BOARD		
CHAIRMAN JACOB FINKELMAN	ROOM	TEL.
	G	771-2
CHIEF EXECUTIVE OFFICER J. P. NICOL.		
ADMINISTERS THE LABOUR RELATIONS BOARD ACT		

TOTAL PERSONNEL 6
& PER. DIEM MEMBERS 7

CONCILIATION SERVICE		
CHIEF CONCILIATION OFFICER & INDUSTRIAL STANDARDS OFFICER, LOUIS FINE	ROOM	TEL.
	6407	599

TOTAL PERSONNEL 4
& FEDERAL STAFF 5

APPRENTICESHIP BRANCH		
DIRECTOR OF APPRENTICESHIP F. J. HAWES	ROOM	TEL.
	6427	842
ADMINISTERS APPRENTICESHIP ACT UNDER DIRECTION OF THE INDUSTRY AND LABOUR BOARD		

TOTAL PERSONNEL 19

MINIMUM WAGE BRANCH		
ACTING CHIEF ENFORCEMENT OFFICER, PATTERSON FARMER	ROOM	TEL.
	6402	777-9
ADMINISTERS THE MINIMUM WAGE ACT UNDER DIRECTION OF INDUSTRY AND LABOUR BOARD		

TOTAL PERSONNEL 11

NOTE
TELEPHONE NUMBERS ARE
LOCAL ON ADELAIDE 1211.

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-fifth Report of the Department of Labour of the Province of Ontario for the fiscal year ending March 31, 1944.

Respectfully submitted,

CHARLES DALEY,
Minister of Labour.

REPORT OF THE DEPUTY MINISTER OF LABOUR

For the Fiscal Year Ending March 31, 1944.

TO THE HON. CHARLES DALEY,
MINISTER OF LABOUR.

SIR:

I have the honour to submit a report on the work of the Department of Labour of Ontario for the fiscal year ending March 31, 1944.

Included herein are reports on the administration of the following Acts within the jurisdiction of the Minister of Labour: Department of Labour Act; Factory, Shop and Office Building Act; Operating Engineers Act; Steam Boiler Act; Industrial Standards Act; Apprenticeship Act; Minimum Wage Act; as well as a report on the Conciliation Service of the Department of Labour, and the Regional War Labour Board. The report of the Workmen's Compensation Act will be submitted by the Workmen's Compensation Board.

LEGISLATION

Important legislation of interest to labour was passed at the 1944 session of the Legislature of Ontario.

THE LABOUR RELATIONS BOARD ACT, 1944: This Act provides for the establishment of the Labour Relations Board and for the application to employer-employee relations within the exclusive jurisdiction of the Province of the Dominion Wartime Labour Relations Regulations (P. C. 1003), and of certain other regulations made under the War Measures Act (Canada). Regulations made applicable in Ontario are to continue in force notwithstanding their termination under the War Measures Act, subject only to any Order which the Lieutenant-Governor in Council may make. The Minister of Labour of Ontario may, subject to the approval of the Lieutenant-Governor in Council, enter into an agreement with the Minister of Labour for Canada for the purposes of the Act and for the administration in the Province of the Wartime Labour Relations Regulations.

The Labour Relations Board Act does not apply to farming, domestic service, the members of any police force, nor to any municipal corporation, school board, or board or commission created by a municipal corporation, unless such corporation, board or commission has declared the Act to apply.

The Lieutenant-Governor in Council may make the necessary or desirable regulations for the proper functioning of the Board. This Act repeals the Collective Bargaining Act, 1943, but certificates issued thereunder are to continue in force. The 1943 amendment to the Judicature Act setting up the Labour Court is also repealed but provision is made for continuing proceedings pending in the Labour Court at the time of the coming into force of the Act, and records of the Court are to be transferred to the Labour Relations Board.

THE RIGHTS OF LABOUR ACT, 1944: This Act preserves certain of the provisions declaring the rights of labour contained in the Collective Bargaining Act, 1943, which was repealed by the Labour Relations Board Act. The Act states that a trade union and its acts shall not be deemed unlawful by reason only that one or more of its objects are in restraint of trade, and that any act done by two or more of its members, if done in contemplation of a trade dispute, shall not be actionable unless the act would be actionable if done without agreement or combination.

The Act also declares that a trade union may not be made a party to any action in any Court nor a collective agreement made the subject of such an action unless this could be done irrespective of the provisions of the Act or of the Labour Relations Board Act. The provisions of the Reinstatement in Civil Employment Act, 1942 (Canada) are to apply in Ontario notwithstanding the termination of the war or the repeal of the Act by the Parliament of Canada.

THE HOURS OF WORK AND VACATIONS WITH PAY ACT, 1944: This Act provides that the maximum working hours for employees in industrial undertakings shall be eight per day and 48 per week and that employees shall be given a holiday of at least one week with pay in every year. The maximum hours provision does not apply to persons holding a position of supervision or management or employed in a confidential capacity. The Industry and Labour Board is authorized to suspend the maximum hours provision in case of a war industry, and, in those cases where employers and employees agree in writing as to working hours, the Board may validate such an agreement. The limit of hours may also be exceeded in case of accident, urgent work required to be done to machinery or plant, or of force majeure, but only so far as may be necessary to avoid serious interference with the ordinary working of the undertaking.

The Industry and Labour Board is authorized to investigate any alleged partnership, association or similar scheme and, where it finds that the purpose thereof is to avoid the application of the Act, to make any Order it deems proper declaring any person or group of persons to be employers or employees for the purposes of the Act. Employers must produce records relating to hours of work of their employees on demand of the Board or any person having its written authority, and employers and employees may be required to make full disclosure regarding such matters. The Board may by written notice require any employer to provide for the correct recording of working hours, with respect to starting and stopping time and rest intervals, by means of time-clocks or in such other manner as the Board directs.

The Act provides for the making of regulations by the Board, with the approval of the Lieutenant-Governor in Council, for penalties for violations of the Act, for dealing with cases of conflict between the provision of the Act or regulations and the provision of any other Ontario act or regulations, and for temporary exemptions from the provisions of the Act.

THE FACTORY, SHOP AND OFFICE BUILDING AMENDMENT ACT, 1944: This amending Act extends the definitions of "factory" to include storage buildings and plants for the maintenance of aircraft, locomotives and vehicles used for transport purposes, and of "shop" to include bowling alleys, pool rooms and billiard parlours.

The requirements of the Act relating to the approval of plans for the erection or alteration of buildings used for certain industrial and like purposes are revised and clarified, and fuller powers given the Chief Inspector in requiring that drawings and specifications submitted be of such a nature as to furnish full and complete details. Provision is made for the making of regulations for the protection of the health, safety and welfare of employed persons, and for requiring employers to provide suitable first aid rooms with adequate equipment and supplies. The requirements regarding lunch rooms, rest rooms, toilet facilities and shower baths are extended, and suitable accommodation for street clothing not worn during working hours is included.

Among the special safety measures are the requirements that all female workers in factories wear a close fitting cap or other suitable head gear; that youths, young girls and women be properly trained and instructed in the operation of any machine where they are to work, and that they have adequate supervision while operating such machines. Provision is made for the protection of persons who have occasion to enter a tank, chamber, pit, pipe, flue or other confined space where dangerous fumes, dusts or extreme temperatures are liable to be present in a factory, and measures for safeguarding employees from the danger of fire are greatly improved. Employers are required to report cases of industrial disease in the same manner as injuries due to fire and accident.

THE APPRENTICESHIP AMENDMENT ACT, 1944: This amending Act enables employees to petition to have a trade designated under the Act, and permits the Industry and Labour Board, with the approval of the Lieutenant-Governor in Council, to make regulations prohibiting the employment in a designated trade of persons other than registered apprentices and holders of certificates of qualification, but such regulations shall not affect any person who, within two years of the date of the coming into force of such regulations, satisfies the Provincial Advisory Committee that at that date he had been employed in the trade for a period equal to the apprenticeship period.

THE WORKMEN'S COMPENSATION AMENDMENT ACT, 1944: By this amending Act the Crown in right of the Province of Ontario, and any permanent Board or Commission appointed by the Province are brought within Part I of the Act, as well as municipal corporations, public utilities and other municipal commissions, trustees of police villages and school boards, other than rural boards. Any farming industry may also be brought within Part I on application of the employer. Provision is made for the protection of employers and certain workmen coming under Part I of the Act in case of action brought for accident by third parties.

Provision is made for an attendant or other necessary services or treatment for a workman rendered helpless through permanent total disability. The period of exposure to silica dust necessary to entitle a workman to compensation for silicosis is reduced from five to two years, and it is made clear that the provision permitting the Board to continue compensation payments in order to furnish better education is to apply to children between 16 and 18 years, as well as those approaching 16 years.

INDUSTRIAL CONDITIONS

Industrial expansion continued in Ontario during the fiscal year ending March 31, 1944. This expansion, however, was on a smaller scale than in the previous war years, due to the drain on manpower for the armed forces and for industry which had already taken place. According to the reports of the Dominion Bureau of Statistics, based on the 1926 average as 100, the index number of employment for the year was 185.3, as compared with 182.8 for 1943, or an advance of 2.5 points. The advances in the index number since the beginning of the war were 5.2 points in 1940; 17.8 in 1941; 32.6 in 1942; 15.2 in 1943 and 2.5 in 1944.

Manufacturing as a whole, and especially the lumber and iron and steel industries, showed increased activity, while gains were slighter in the pulp and paper industry, and the textile industry afforded considerably less employment. There were decided contractions in activity in the mining and logging industries and losses on a smaller scale in construction, communications and trade. Considerable gains were reported in employment in services and transportation.

The value of building permits issued in Ontario amounted to \$34,825,934, as compared with \$45,353,545 in 1943.

STRIKES

During the fiscal year 1944 there were 90 strikes in Ontario, in which 31,497 workers were involved in a time loss of 134,840 man-working days, as compared with 98 strikes involving 32,582 workers in a time loss of 171,178 man-working days during the previous year. Forty of these strikes were settled within a day, and 35 strikes in the metal products manufacturing caused 85 per cent of the total time loss due to strikes, or 115,091 man-working days.

Of these 90 strikes, 78, or over 86 per cent, lasted less than 5 days, 8 lasted more than 5 and less than 15 days and 4 lasted from 30 to 50 days. In 48 of the strikes less than 100 workers were involved, and the two largest strikes involved 1,000 and 15,000 workers respectively and caused more than 60 per cent of the time loss. Thirty-eight strikes caused a time loss of less than 100 man-working days each and 8 strikes caused more than 1,000 man-working days each.

Analysis of strikes by causes and results will be found on page 33 of this report and further details on pages 56 to 67.

MEDIATION, CONCILIATION AND ARBITRATION

Conciliation officers of the Department of Labour are available at all times to assist employers and employees in dealing with their labour difficulties and grievances, and in most instances they have been successful in preventing strikes, and, where strikes have occurred, in bringing about speedy settlement with little loss of time.

During the fiscal year 48 boards of conciliation were appointed after investigation had been made by the conciliation officers in an effort to adjust matters in dispute. In the case of grievances

passing through the various stages without agreement, arbitrators were frequently appointed on application to the Minister of Labour by the parties concerned. The conciliation officers acted as arbitrators in 14 such cases involving 76 grievances. They also acted as returning officers in 92 plant elections, and, after the result of the elections was certified, the union receiving the majority vote was recognized by the company as the bargaining agency and a collective bargaining agreement resulted. In the 26 cases ordered by the Ontario Labour Court, the result was reported to the Labour Court and the Court dealt with the matter thereafter.

The conciliation officers undertook for the Regional War Labour Board 545 investigations in plants in all parts of the Province in order to obtain complete information regarding the wage structure, not only in plants under review, but in other plants in similar industries in the same district.

FACTORY INSPECTION BRANCH

The report of the Factory Inspection Branch gives an indication of the labour situation in the Province due to wartime demands on manpower. The depletion of the supply of adult males resulted in an increase of more than 16,000 in the numbers of women and adolescents employed in the establishments visited by the factory inspectors during the year. The number of inspections made totalled 25,866, as compared with 25,511 in 1943.

It is of interest that such a large proportion of employers working under the pressure of wartime production favoured the shorter working week and a greater use of shift work. The records of hours of work indicate that in the groups of employees working up to 49 hours per week, which include those on 8-hour shifts, there was an increase of approximately 212,000, with a resulting decrease specially marked in the numbers of employees in the groups working from 50 to 53 hours, and also among those working 58 hours and more per week.

The special committee within the Department of Labour appointed by the Minister having authority to grant concessions for night shifts for female workers on war production has granted special authorities to approximately 400 firms covering 66,000 female workers in the past three years. Many of these authorities are for the duration of the wartime emergency.

During the year 16,610 industrial accidents were reported to the Factory Inspection Branch, as compared with 14,521 in 1943, and fatalities totalled 68, as compared with 66 the previous year. Cases of industrial diseases, which are included in the above figures, numbered 490, as compared with 295 in 1943.

The recent amendments to the Factory, Shop and Office Building Act include many important changes for increased protection against accident and health hazards. They also provide for a greater measure of control over the erection of factory buildings, which will make possible the provision of improved health and welfare facilities, and of greater protection against fire.

The Examiner of Reports and Designs approved 714 plans for new factory, shop and office buildings, or additions and alterations to such buildings, the cost of the construction of which amounted to \$20,394,800.

BOARD OF EXAMINERS OF OPERATING ENGINEERS

During the year a regulation was approved by Order-in-Council providing that operating engineers honourably discharged from the armed forces, who held current certificates at the time of enlistment, and who present themselves for examination for a higher grade of certificate, be allowed, at the discretion of the Board of Examiners, such time served with the forces, or part thereof, as being equivalent to the requirements of the Operating Engineers Act.

The certificates of all grades issued by the Board totalled 17,650, of which 16,024 were renewals, 1,293 were issued upon examination, 12 were provisional certificates, 13 duplicates and 308 plant registration certificates. Candidates examined by the Board totalled 2,342, of whom 1,193 were examined at centres outside Toronto, where 53 examination sessions were

held for the convenience of candidates. Five hundred and forty-two inspections were made by the inspector. The net revenue of the Branch amounted to \$30,922.31, as compared with \$31,367.33 for the previous year.

BOILER INSPECTION BRANCH

Designs and specifications of all boilers, pressure vessels and fittings, and of proposed refrigeration or steam plants must be submitted to the Boiler Inspection Branch for approval and registration. Inspection must be made during construction of all boilers and pressure vessels intended for use in the Province, and of used boilers and pressure vessels when undergoing extensive repairs or alterations, or being sold or exchanged. During the fiscal year, 373 designs and specifications were surveyed and registered, 2,048 new boilers and pressure vessels were inspected during construction, including inspections of pressure piping installations, and 931 inspections were made of used boilers and pressure vessels. In addition, 6,209 annual inspections were carried out by inspectors of the Branch pursuant to the Factory, Shop and Office Building Act. The certificates issued by the Branch during the year numbered 6,198. The sum of \$46,623.90, received for fees and expenses in connection with the services of the Branch, was transmitted to the Treasury Department.

INDUSTRY AND LABOUR BOARD

The Industry and Labour Board administers the Industrial Standards Act, the Apprenticeship Act and the Minimum Wage Act. Shortly after the close of the fiscal year, the Board was charged with the administration of the Hours of Work and Vacations with Pay Act, 1944.

INDUSTRIAL STANDARDS ACT: At the close of the fiscal year there were 100 schedules of wages and hours and days of labour in effect in the Province pursuant to this Act. Of these schedules, 59 apply to the barbering industry in zones covering 105 municipalities, 31 cover various building trades, and the remaining 10 apply to baking in Ottawa; coal, coal hoisting, gasoline service, soft furniture and taxicab industry in Toronto; brewing, hard furniture, ladies' cloak and suit and men's and boys' clothing for the whole Province.

Arrears of wages collected through the Trust Account from 11 employers on behalf of 22 employees amounted to \$1,609.12, and arrears were paid direct by 10 employers to 19 employees amounting to \$913.91. There were no court cases during the year.

APPRENTICESHIP ACT: During the fiscal year 175 apprentices were registered in the building trades, 46 in the motor vehicle repair trade, 106 in hairdressing and one in barbering, a total of 328, as compared with 337 in the previous year. In all trades, 73 contracts were cancelled during the year, 122 were completed and 1,282 apprentices were receiving training at the close of the fiscal year. In addition, 29 contracts of apprenticeship were registered by employers in trades other than designated trades.

At the request of the federal Department of Pensions and National Health, the Apprenticeship Branch is co-operating in the proposed programme for the re-establishment of returned members of the armed forces. A definite plan for training and placement has been drafted by the Provincial Advisory Committee for Building Trades and accepted by the federal Department. A similar agreement has been prepared for the motor vehicle repair trade and is ready for ratification. The facilities of this Branch have been used to good advantage throughout the year in the training and placement of discharged men and the Branch has also co-operated in the establishment of training schools for returned men.

MINIMUM WAGE ACT: During the year wage returns were received in the Minimum Wage Branch from 21,798 firms, covering 578,442 employees, of whom 224,459 were female employees. As a result of the disclosure of underpayment in these returns, increases in wages were ordered for 74 female employees in 58 establishments. Arrears of wages amounting to \$206.71 were collected for 9 employees in 8 establishments.

Rates of pay for homework submitted by 360 employers were approved, as these rates were in no case lower than the minimum rates prescribed in the Order under the Minimum Wage Act. Permits for handicapped workers were issued to 53 employers covering the employment of 84 workers.

One employer was prosecuted for violation of two sections of the Minimum Wage Act. A conviction was obtained on a charge of failure to produce records, and a fine of \$10 and costs of \$29 were imposed. The charge for violating Order No. 27 was withdrawn, as arrears of \$39.52 were paid.

REGIONAL WAR LABOUR BOARD

Immediately following the passing of Order-in-Council P. C. 8253 on October 24, 1941, pursuant to the War Measures Act, the Ontario Regional War Labour Board was established to administer within this Province the Wartime Wages and Cost of Living Order. The Minister of Labour for the Dominion and the Minister of Labour for Ontario co-operated in the selection of six members of the Board, three of whom were nominated by employers' organizations and three by trade union organizations. The Minister of Labour for Ontario accepted the position of chairman of the Board and his Deputy was appointed by him as vice-chairman.

On July 10, 1942, Order-in-Council P. C. 8253 was superseded by the Wartime Wages Control Order P. C. 5963, which in turn was superseded by the Wartime Wages Control Order P. C. 9384 on December 9, 1943.

Briefly the Wartime Wages Control Order is designed to control wage and salary rates for all persons not above the rank of foreman and to make adjustments upon request either by employers or labour unions or associations of employees to the end that wages may be comparable and in keeping with occupational classifications in the different localities within the Province.

Since the inception of the Wartime Wages Control Order and up to March 31, 1944, approximately 16,000 cases have been submitted to the Board, and more than 40 per cent of these cases, representing more than one-half million workers, were dealt with by the Board during the fiscal year 1944.

GENERAL

The Hon. Charles Daley was sworn in as Minister of Labour on August 18, 1943.

Pursuant to The Labour Relations Board Act, 1944, the Ontario Labour Relations Board was established early in April, 1944. The members of the Board are as follows:

Chairman: Jacob Finkelman, formerly Registrar of the Ontario Labour Court;

Members: Employees' Representatives	Employers' Representatives
Russell Harvey	W. J. Corbett
A. J. Hopcraft	C. E. Shumaker
H. J. Padgett	R. W. Teagle

In August, 1943, the Department suffered the loss by death of one of its valued members, Mr. J. R. Johnson, District Inspector of Apprenticeship for the Ottawa District. Mr. Johnson had been connected with the Department for twenty-five years.

The following members of the staff of this Department enlisted during the fiscal year: Murray Generaich of the Factory Inspection Branch, William Brusso of the Main Office and Pilot Officer Henry R. Holm of the Aircraft Training School, Galt.

I have the honour to be, Sir,

Your obedient servant,

J. F. MARSH,

Deputy Minister of Labour.

FACTORY INSPECTION BRANCH

CHIEF INSPECTOR, DEPARTMENT OF LABOUR—J. R. PRAIN

EXAMINER OF REPORTS AND DESIGNS—C. G. GIBSON

The fifty-eighth annual report of the Factory Inspection Branch covers the fiscal year ending March 31, 1944, and it is interesting to note that it marks the sixtieth anniversary of the Ontario Factory Act which came into being in 1884.

Industry has expanded greatly since that year and the Act has been amended from time to time to keep pace with this expansion and to meet the ever-growing accident hazard and improve working conditions for employees in general. At the 1944 session of the Legislature amendments to the Factory, Shop and Office Building Act were passed containing many important changes for increased protection against accidents and health hazards and improving sanitary requirements. An outline of these amendments will be found on page 6 of this report.

INDUSTRIAL HAZARDS

The numbers of accidents reported have increased considerably over last year, but fatalities during the year remained about the same. The employment of large numbers of inexperienced persons in essential war industries, as mentioned in last year's report, is a major cause of accidents. A new section of the Act now makes it compulsory to train thoroughly the "green" help in the operation of machines, and also to have experienced supervisors always available. The danger of scalping is still very much in the forefront and the efforts to reduce accidents of this type are hampered to a great extent by the refusal to co-operate on the part of a large number of female workers, who appear not to realize the tragedy that results from total or even partial scalping. The requirements regarding hair covering have been made more rigid this year and it is hoped there will be an improvement as a result. Otherwise it may be necessary to adopt drastic action against those who continue to refuse the use of safety measures provided for them.

Foot injuries are also on the increase and to a great extent are caused by the use in the factory of improper footwear. The feet should be entirely covered and the shoes made from good leather.

Industrial health hazards have increased to an alarming degree, particularly skin trouble (dermatitis) generally caused by cutting fluids used on certain machines. The Industrial Hygiene Division of the Department of Health has continued active in the field of prevention, and our appreciation is again extended for the help given in coping with the problem.

CHILD LABOUR

The employment of children contrary to law has been on the increase in recent years. A child is defined in the Factory, Shop and Office Building Act as a person under the age of fourteen years, and it is difficult to understand why so many employers violate this law. A common excuse is that boys and girls give erroneous information, but proof of age should be required before employment is given.

In the amendments to the Act the definition of a "shop" was extended to include bowling alleys, pool rooms and billiard parlours, so that these places of amusement now come under

the jurisdiction of the Factory Inspection Branch, and every effort will be put forth to eliminate child labour.

HOURS OF LABOUR

Many war industries have been engaged at peak production and it is interesting to note from the tables, Weekly Hours of Labour, on page 18 of this report that a large proportion of these employers favour the shorter working week. An increase in shift work is also evident.

For instance, in the groups working up to 49 hours per week, which would include 8-hour shifts, the numbers of males employed increased during the year from 111,804 to 254,507, and of females from 81,532 to 151,135. On the other hand, in the groups of those working 50 to 53 hours per week, the numbers of male employees decreased from 170,171 to 79,202, and of females from 80,438 to 48,570. Employees working from 54 to 57 hours per week would, in many instances, be on a 9-hour shift, and in this group the number of males increased from 52,964 to 81,323, and in the case of women from 19,830 to 31,998. In the groups of 58, 59 and 60 hours and over, a great change is shown in the numbers of males and females employed, which decreased from 153,141 to 65,812.

SPECIAL AUTHORITIES

As in the previous years of the war, special authorities were issued by the Department of Labour for multiple shifts for female workers covering the entire twenty-four hours per day and for not more than six shifts per week. In a number of cases the permissions covered two 10-hour shifts, because of the shortage of help and of supervisory staffs for three shorter shifts.

The number of firms to which special authorities were issued during the year and the number of female employees affected are as follows:

2 8-hour shifts.....	11 firms.....	1,637 female employees
2 9-hour shifts.....	19 firms.....	2,289 female employees
2 10-hour shifts.....	65 firms.....	7,854 female employees
3 8-hour shifts.....	45 firms.....	6,242 female employees
Totals.....	140 firms.....	18,022 female employees

Some of the above authorities were issued to continue during the wartime emergency.

BAKING INDUSTRY

The shortage of help continued a problem in the baking industry and, as a result, the employment of women on night work was still authorized, thus helping to keep the production of bread at the required standard. Seven additional firms were granted special authorities enabling the employment of women on a night shift of ten hours. These firms employed 192 women. As authorities previously issued still continue in effect during the period of the war, 31 such authorities were effective in the Province at the close of the year, with 1,635 women working on shifts in these bakeshops. Two baking firms obtained permits under Section 69 to employ male bakers on six specific occasions beyond the limit of 9 hours per day specified in this section.

RESTAURANTS

Forty-seven additional permits were issued under the provisions of section 29 of the Act, extending the closing hour for the employment of women in restaurants until 2 a.m. These permits do not extend the actual working hours of the women, which are limited to ten per day and must be served within twelve consecutive hours. If women are to be employed until 2 a.m. under these permits, their work period must not commence earlier than 2 p.m. on the previous afternoon. In 1942, 693 such permits were issued under these provisions, and 136 in 1943, and they continue effective during the war period.

Special authorities were issued in plants on direct war work to enable the employment of women in cafeterias, which are operated on the premises for the exclusive use of employees in the plant, on shifts similar to those pertaining in the plant, and 26 such authorities were issued in 1944. The previous year 33 similar authorities had been issued and continued in effect.

HOMEWORK

The difficulties in non-essential industries through lack of help resulted in more work on wearing apparel and household articles being performed in the homes. Consequently many permits were issued to homeworkers in accordance with section 49 of the Act, and prices to be paid for the work performed were in every instance approved by the Minimum Wage Branch. At the present time 6,431 homeworkers throughout the Province are receiving work from 401 employers.

ENFORCEMENT OF THE FACTORY ACT

Strict enforcement of the Factory, Shop and Office Building Act has continued throughout the year. The members of the staff have worked under continuous pressure, have inspected approximately 1,500 more firms than last year, sometimes being called out in the middle of the night.

It is frequently difficult to have the safety requirements put into effect where peak production is essential, and a partial stoppage of a machine is serious, but in most instances employers have co-operated with the inspectors in their endeavour to keep down preventable accidents.

During the winter a one-week conference of all inspectors was held at which papers were presented on the subjects of safety and the guarding of machinery. The full discussion of the problems of enforcement and the interchange of experiences and opinions proved of great value in maintaining and improving the efficiency of this Branch.

PLANS FOR BUILDINGS

The Examiner of Reports and Designs approved 714 plans of new factories, shops and office buildings or additions and alterations to such types of buildings during the fiscal year. The cost of constructing these buildings amounted to \$20,394,800. During the previous year, 751 plans were approved and the total value was \$32,567,070. Thus it will be seen that the trend has been away from very large new factory buildings and toward additions and alterations to existing plants.

To compare the growth of the various industries and trades in Ontario during the year, the accompanying table has been compiled.

CLASSIFICATION OF APPROVED BUILDING PLANS

Trade or Industry	No. of Plans	Value of Buildings	Percentage of Total Value
Chemicals.....	61	\$1,051,300	5.16
Clay, Glass and Stone.....	23	292,600	1.43
Clothing.....	18	76,600	.38
Conveyances.....	69	2,332,850	11.43
Food.....	80	1,526,500	7.48
Garages.....	13	61,400	.30
Laundries and Cleaners.....	10	67,200	.32
Leather.....	2	5,000	.03
Lumber.....	5	65,000	.32
Metals.....	235	4,131,600	20.22
Offices.....	21	132,600	.65
Paper Trades.....	5	412,500	2.02
Printing and Publishing.....	6	31,300	.15
Rubber.....	58	8,865,000	43.52
Shops.....	3	18,000	.09
Tobacco.....	2	3,500	.02
Textiles.....	35	627,250	3.08
Warehouses.....	40	517,100	2.54
Wholesale.....	4	12,000	.05
Woodworking.....	16	104,100	.51
Unclassified.....	8	61,400	.30
TOTALS.....	714	\$20,394,800	100.00

The rubber industry accounted for 43.52 per cent of the total construction due to the synthetic rubber plant at Sarnia being completed during the year. The buildings approved last year for this plant were placed in the chemical group, because of the essentially chemical nature of the initial processes. The final product has gone far in controlling critical shortages and the plant is a model for the latest equipment and techniques.

The metals group showed the second greatest amount expended for construction. The increase of capacities of plants for steel and aluminum production represented the largest individual values but the smaller metal-working shops were in the majority as regards numbers.

The first foundry solely for the production of magnesium castings was put into operation during the year. Much thought was given to the reducing of fire hazards to a minimum, as a fire of this material, when once ignited, is difficult to extinguish. Special water-wash systems were installed for the grinding, etc. of the castings. Good ventilation was another important item as considerable sulphur is used in the process.

In the conveyances group, the aircraft plants continued to expand, and even at the close of the year, it was evident that still further additions, largely for storage of raw materials and component parts, would be necessary. The shipbuilding programme necessitated 19 additional plan approvals costing \$229,050. Included in these approvals were some improvements to employees' service buildings at one large plant which were specifically recommended by the Factory Inspection Branch.

The demands for processed food for the armed forces, civilians, and the potential needs of countries to be liberated from enemy control have all combined to make food factory expansions necessary. There were 80 approvals with a total value of \$1,526,500, compared with 53 approvals valued at \$564,500 last year. One new vegetable dehydrating plant was erected and all of its production is going to the armed forces or civilians overseas. The majority of the approvals were for canning factories.

The chemical industry again showed a healthy growth, particularly those plants which are capable of producing for other than war purposes. Included in this group is one for manufacturing fatty acids which are so widely used in making soap, lubricants and emulsions. The manufacture of basic plastic materials has been accelerated and at least four new buildings to house plastic-working equipment were built.

Warehouses and storage buildings having a value of \$517,100 as compared with \$282,750 last year were erected. An increasing number of co-operative cold storage warehouses were constructed. As Ontario is the headquarters of many of the large construction companies engaged on the Alaskan Highway, it was found necessary upon completion of the project to provide storage and repair space for a great deal of their heavy road-building machinery until local work of this type starts again in the postwar period.

Fifty-seven special reports were furnished at the request of the Dominion Controller of Construction to assist that officer in determining the essentiality of buildings that might affect the safety, health and welfare of employees. Practically all of the applications were found to be desirable and in the best interests of employees and the production of war materials. They were therefore upheld by this Branch. The applications covered such subjects as elevators, ventilation systems, improved sanitary, locker and lunch room facilities and general repairs to buildings.

Steel was again made available for the erection of fire escapes about halfway through the year and thus no more temporary wooden structures were approved after that date.

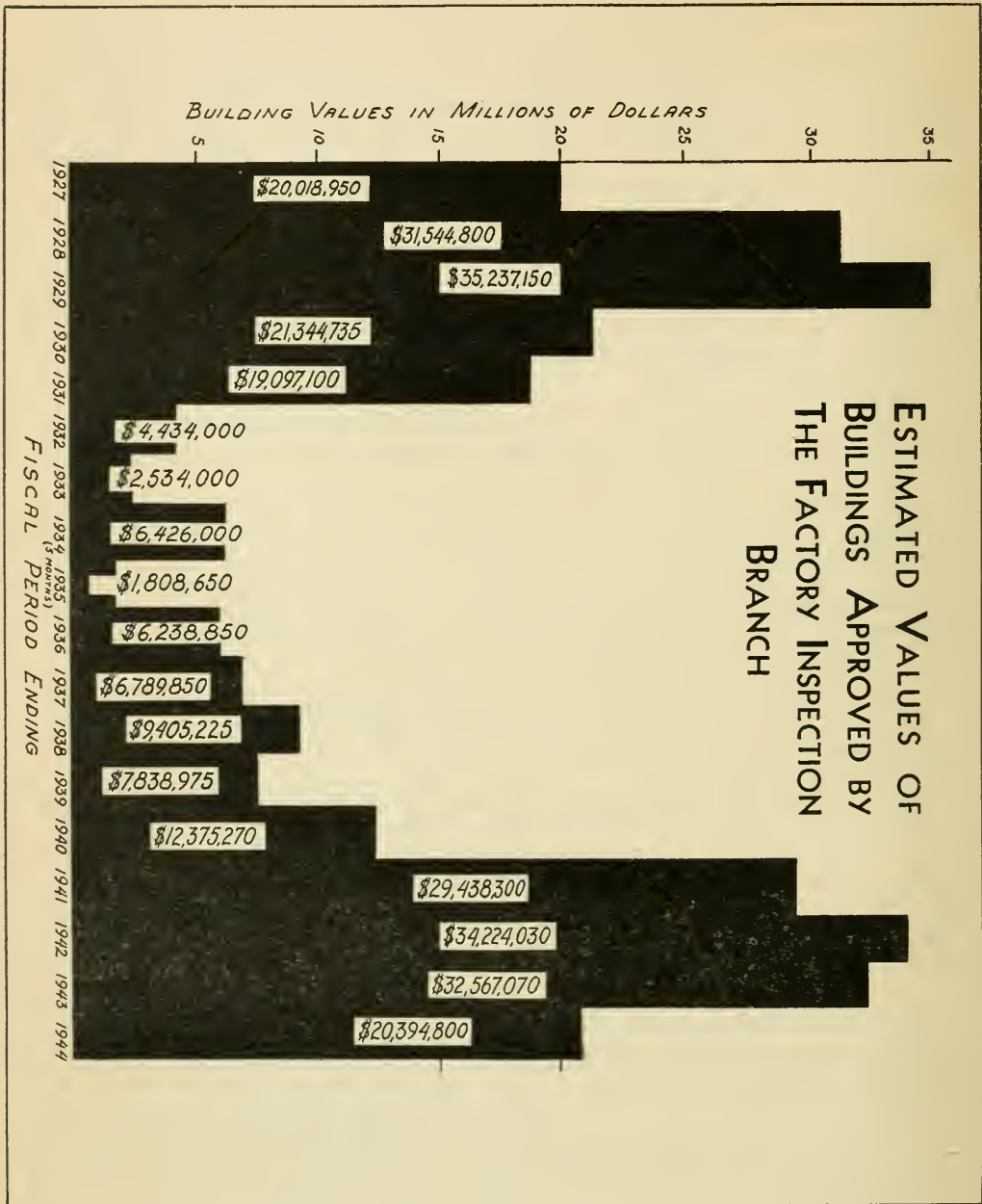
Considerable progress has been made in encouraging employers to forward detail drawings of local and general ventilation systems for approval by the Factory Inspection Branch and Industrial Hygiene Division. It has long been evident that, while much money has been spent on such systems, they have not always produced the desired improvement in working conditions, chiefly because of faulty design and installation of the collection hoods and exhaust ducts. Plan approval before installation can practically eliminate the repetition of the more common defects of this type.

The entry of women into unusual trades such as breweries, artificial abrasive plants, pulp and paper plants and railway shops has made necessary the provision of suitable quarters for their use.

A total of 142 field inspections were made by the Examiner of Reports and Designs, chiefly to facilitate the approval of plans and to investigate special hazards such as lack of exits, floor overloadings, and dangerous processes that were reported by the inspectors. While a number of orders were issued for the loading of floors only within the calculated safe limits, no employees were injured through the collapse of buildings. Considering the general lack of available floor space and the heavy production demands, this record speaks well for the vigilance of the inspection staff in this regard.

Six hundred and ten office interviews were held to discuss with owners and employers the approval of plans and other subjects under the Branch's jurisdiction. This number of interviews shows a gain of 64 over last year's total of 536 although 37 fewer plans were approved. Preliminary discussions of projects prior to completion of the working drawings have been encouraged as the revision of final drawings can be reduced to a minimum by this procedure. The discussions, particularly of involved chemical processes, were always most interesting and mutually instructive as the prevention of accidents and industrial diseases by proper design presents many problems which can only be overcome by definite recommendations.

As in past years, the practice of notifying employers of their obligations regarding the submission of plans before erection of buildings was continued and 271 such letters were sent as compared with 257 last year.



The 1944 amendments to the Factory, Shop and Office Building Act provide for a greater measure of control over the erection of factory buildings in accordance with approved plans and also provides heavier penalties for violations. The amendments will make easier the provision of improved health and welfare facilities, fire prevention and exits when factories are being built, and also for those shops and office buildings over two storeys.

During the year an article was written for the Journal of the Royal Architectural Institute of Canada describing recommended good practice in the design of personal service facilities for industrial employees. Requests for reprints of the article have been received from interested persons in every province, numerous states and Australia.

The total values of buildings approved by the Factory Inspection Branch during each of the past eighteen years are shown on the accompanying diagram.

INSPECTION STATISTICS

The following is the distribution of the services rendered by the inspectors of the Composite Inspection Branch:

FACTORY INSPECTION BRANCH:	1943	1944
First inspections	14,573	16,027
Second inspections	5,473	4,889
Visits re homeworkers	3	—
Visits re fruit camps	69	47
	20,118	20,963
Apprenticeship Branch	1,908	1,585
Industrial Standards Branch	320	345
Main Office	169	244
Minimum Wage Branch	483	318
Operating Engineers Branch	169	119
Steam Boiler Branch	2,344	2,292
	5,393	4,903
TOTALS	25,511	25,866

In addition there were investigations of accidents and the usual visits, office calls and conferences incidental to inspections.

Employees in the above visited industries, mercantile establishments and office buildings numbered 747,452, classified as follows:

Fiscal years	Males over 16	Males 14-16	Females over 18	Females 14-18	Totals	Children under 14 dismissed
1943	508,514	517	243,289	791	753,111	97
1944	486,617	6,012	247,525	7,298	747,452	312

The figures show a decrease this year in the number of adult male workers employed and an increase in the numbers of youths and female workers employed in the industries visited.

WEEKLY HOURS OF LABOUR

Male Employees

Hours	Up to 49	50 to 53	54 to 57	58 and 59	60 and over	Totals
Firms 1944.....	4,599	1,515	2,156	148	3,252	11,670
Employees 1943..	111,804	170,171	52,964	38,833	72,601	446,373
1944..	254,507	79,202	81,323	13,555	38,516	467,103

Female Employees

Hours	Up to 49	50 to 53	54 to 57	58 and 59	60 and over	Totals
Firms 1944.....	5,683	978	626	106	123	7,516
Employees 1943..	81,532	80,438	19,830	13,895	27,812	223,507
1944..	151,135	48,570	31,998	5,913	7,828	245,444

Total Employees

	Up to 49	50 to 53	54 to 57	58 and 59	60 and over	Totals
Employees 1943..	193,336	250,609	72,794	52,728	100,413	669,880
1944..	405,642	127,772	113,321	19,468	46,344	712,547

Also 34,905 employees, male and female, employed by 1,986 firms were working approximately 50 hours per week.

Overtime Permits, Employment of Females until 9 p.m.

Section 30 of the Factory, Shop and Office Building Act

Fiscal Years	1942	1943	1944
Number of firms using permits.....	759	775	545
Number of permits issued.....	3,482	2,569	2,079
Number of nights worked.....	21,198	15,892	12,497
Number of female workers employed overtime....	17,289	12,858	24,267

Double Shift Permits, Employment of Females between 6 a.m. and 11 p.m.

Section 31 of the Factory, Shop and Office Building Act

Fiscal Years	1942	1943	1944
Number of firms using permits.....	151	135	116
Number of permits issued.....	347	251	215

**Special Authorities granted for Employment of Females
on Multiple Shifts beyond the Limitations of Sections
30 and 31 of the Factory, Shop and Office Building Act**

Fiscal Years	1942			1943			1944		
	Firms	Employees		Firms	Employees		Firms	Employees	
		Male	Female		Male	Female		Male	Female
2 8-hour shifts .	3	853	264	14	7,368	1,387	11	1,744	1,637
2 9-hour shifts .	5	5,053	2,540	16	2,542	1,967	19	5,101	2,289
2 10-hour shifts .	44	25,578	7,748	94	35,555	13,020	65	20,436	7,854
3 8-hour shifts .	28	22,989	12,371	63	32,891	8,752	45	24,944	6,242
Totals	80	54,473	22,923	187	78,356	25,126	140	52,225	18,022

Note: Some of the above authorities were issued to continue during the wartime emergency.

The number of orders issued relating to various requirements of the Factory, Shop and Office Building Act totalled 16,293 during 1944, as compared with 10,605 in 1943.

VIOLATIONS

Violations of the acts in the enforcement of which the inspectors have a responsibility were reported as follows:

	1943	1944
Adolescent School Attendance Act.....	153	197
Minimum Wage Act.....	1,714	1,872
Operating Engineers Act.....	84	351
Steam Boiler Act.....	2	4
Totals.....	1,953	2,420

Violations of the Minimum Wage Act were in connection with failure of employers to keep minimum wage cards posted in their establishments.

PROSECUTIONS

Proceedings were taken against 15 firms for violation of section 29 of the Factory, Shop and Office Building Act. Convictions were recorded in 13 cases and two cases were dismissed.

Hours for youths, young girls and women—Section 29.....	13 convictions
	2 cases dismissed

COMPLAINTS

Two hundred and fifty-nine complaints were received during the year. Upon investigation, sufficient grounds for complaints were found in 164 cases, insufficient grounds in 64 cases and 31 cases concerned matters or premises not under the jurisdiction of the Factory Inspection Branch. Subjects of complaints were as follows:—

	1943	1944
Adolescents.....	..	9
Child labour.....	25	45
Dust.....	7	12
Elevators.....	5	9
Fire hazards.....	17	12
Fumes.....	4	21
Guarding machinery.....	2	1
Heat.....	32	6
Light.....	..	1
Long hours.....	55	35
Long hours for bakers.....	3	..
Lunch period.....	1	1
Miscellaneous.....	96	56
Multiple.....	17	18
One Day's Rest in Seven Act.....	4	1
Safety of building.....	1	1
Sanitation.....	17	22
Toilet accommodation.....	10	2
Ventilation.....	4	7
Working without double shift permit.....	2	..
Working without overtime permit.....	7	..
	<u>309</u>	<u>259</u>

EXPLOSIONS

Eighty-one explosions were reported during the year, eight of which took place towards the close of the previous fiscal year. Seventy-eight of these explosions caused injuries to 103 employees, and injuries proved fatal to nine employees.

Explosions causing injuries were as follows:

- January 25, 1943.. Tank exploded in face of workman who was using a torch to repair a leak in tank.
- February 5..... Explosion of gas took place when door of stoker was opened.
- March 11..... When furnace was being charged, wet zinc caused metal to explode.
- March 19..... When pit was being cooled to facilitate removal and the underside of pit was still hot and some portions partly fluid, an explosion occurred which blew slag, steam, hot water and dust over workman.
- March 26..... Explosion of acetylene generator.
- March 28..... Furnace exploded when being skimmed with ladle.
- March 29..... Zinc refinery retort exploded.
- March 30..... Explosion occurred in phthalic anhydride.
- April 3..... While the fuse tester was being used in enamel department, bulb exploded.
- April 12..... Furnace exploded when being charged with wet metal.
- April 13..... While workman was sheeting mill boiler house a tube exploded.
- April 16..... When box of cuttings was being emptied into furnace to bring down heat, the metal exploded.
- April 19..... A valve which regulated the flow of carbide broke, permitting the charge of carbide in the carbide chamber to drop into the water causing excessive pressure and the generator took fire and exploded.
- April 26..... A wet ladle put in the pot caused an explosion.
- April 24..... Molten metal was poured into ditch and steam formed causing an explosion.
- May 7..... During the process of varnish making, varnish exploded in kettle.
- May 7..... Flash occurred in coking drum due to accumulation of gas.
- May 13..... While highly fluxed aluminum skim was being charged into back of furnace, metal exploded.
- May 13..... While furnace was being charged, metal exploded.
- May 16..... The charging of furnace with wet copper caused explosion.
- May 27..... While match combs were being packed into containers, the combs took fire and exploded.
- May 28..... Furnace exploded when being charged with copper tubing.
- June 16..... A tin which contained oil exploded when rubbish was being burned.
- July 6..... Extractor exploded.
- July 7..... A slight explosion occurred when a piece of scrap pipe open at both ends was being burned.
- July 20..... Explosion of fire extinguisher.
- July 21..... Explosion occurred when metal was being poured from ladle into ingot.
- August 8..... A furnace blew up when it was being charged with press scrap metal.
- August 13..... A slight explosion occurred when hammer blow pressed water particles leaking from gland of hammer against hot steel.
- August 23..... Metal exploded.
- August 24..... Molten aluminum exploded when being poured into mould.
- August 31..... While cartridge shell cases were being charged into crucible of molten metal, one shell exploded.

EXPLOSIONS—(Continued)

- September 10. . . . Hot zinc exploded when being poured into crusher.
- September 15. . . . Dampness caused furnace to explode when it was being charged with scrap.
- September 21. . . . Explosion occurred in filling machine.
- September 22. . . . Oil, with which bolts had been treated, caused an explosion when bolts were immersed suddenly in hot cyanide.
- September 22. . . . Explosion occurred when floor was being cleaned with gasoline.
- September 24. . . . Water cooler door in front of incinerator exploded.
- September 28. . . . Hydrocarbon gas formed when furnace being filled with oil continuously failed, and an explosion occurred.
- September 30. . . . A worker's injured finger was under detonator and as she twisted mould, detonation occurred blowing downward against finger.
- October 14. A sand hole in burning lead exploded while being stirred.
- October 20. Shells being stirred in metal, metal exploded.
- October 22. While furnace was being loaded with aluminum pig, one piece being damp caused an explosion.
- October 27. While furnace was being charged with yellow brass scrap, some of scrap exploded.
- November 1. Gas exploded as worker was lighting fire.
- November 6. Explosion of dust in dry starch elevator.
- November 10. . . . Gas lantern exploded.
- November 13. . . . Explosion in engine room.
- November 17. . . . When worker put a cold ingot into pot of hot metal, the pot exploded.
- November 19. . . . Explosion in oven caused by air entering through the open observation ports and mixing with the air in furnace.
- November 24. . . . Ammonia tank exploded.
- November 24. . . . Furnace exploded when being charged with wet scrap.
- December 1. A flash explosion occurred when a workman, preparing to paint a fuel tank, turned on the electric light in the interior.
- December 6. Metal being poured from ladle into pig exploded.
- December 6. Furnace being charged exploded.
- December 9. Metal being poured exploded.
- December 13. . . . Boiling cyanide exploded when parts were being put in for hardening.
- December 22. . . . Oil tank exploded.
- December 23. . . . Furnace being charged with copper metal exploded.
- December 24. . . . A lighted torch being held by a workman working under an engine which was being lighted up caused an explosion when oil ran down through the grates into the ashpan.
- December 28. . . . Wet scrap caused furnace to explode.
- December 30. . . . Explosion occurred in building containing a machine for mixing material for brown smoke bombs.
- January 3, 1944. . . Wet metal caused furnace to explode.
- January 7. While opening a main wall switch, a heavy arc was produced causing an explosion.
- January 13. A five-gallon can of alcohol ignited causing an explosion.
- January 20. Furnace blew up when being charged.

EXPLOSIONS—(Continued)

January 22	While arc acetylene generator tank was being washed out, workman struck a match to see into the tank. The fumes ignited and blew out the opening.
January 27	Block of three prisms exploded when being removed from machine.
January 31	A torch exploded while a workman was lining tank with lead.
February 1	Water being run on glass to cool it got under glass causing it to form steam and explode.
February 3	Furnace being charged with wet copper exploded.
February 4	Tank exploded.
February 8	Solution in pail exploded.
February 20	An explosion occurred when burner under molten pot was being lighted.
February 22	A sand-drying stove exploded when shovelful of coal was thrown in.
February 29	A furnace exploded when being charged with scrap.
March 4	Explosion occurred when expansion valve came off methyl chloride refrigerator coil.
March 23	Furnace exploded when being charged.

ACCIDENTS

During the year 16,610 accidents were reported to the Factory Inspection Branch as compared with 14,521 reported in 1943, and 68 were fatal accidents as compared with 66 the previous year.

Fatalities were due to:

Burns and scalds	14
Cranes and derricks	1
Elevators	6
Electricity	6
Engines and cars	2
Explosions	9
Falling substances	2
Falls	8
Jammed between articles	1
Sprains and strains	1
Belts, pulleys, shaftings	3
Press	1
Barker	1
Centrifugal machinery	1
Lathes	1
Machinery connections	1
Trucking	2
Other machinery	2
Miscellaneous causes	4
Industrial diseases	1
Natural causes	1
Total	68

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.....	22	6	75	2	84	34	6	66	5	24	1	10	3	4	1	3	1	3	..
Cranes and derricks.....	4	5	1	..	6	16	7	2	1	1	2	2	1	1	..	2	1	..	..
Elevators.....	..	6	2	..	3	1	..	1	..	1	..	1	..	..	..	..	2	..	..
Electricity.....	1	1	27	..	..	2	..	..	..	..	..	8	..	..	..	..	..	..	..
Engines and cars.....	4	5	1	..	3	9	2	3	..	5	..	2	..	..	2	..	1	..	..
Explosions.....	4	2	4	..	3	1	..	3	..	..	..	5	..	..	..	..	..	..	..
Falling substances.....	26	98	9	1	97	215	53	44	20	31	11	10	21	11	23	..	15	10	8
Falls.....	8	56	6	1	56	35	16	65	60	86	52	73	155	7	169	6	50	64	28
Flying missiles.....	43	18	481	10	24	20	12	27	2	9	3	22	2	4	2	2	5	3	1
Foreign substances in eyes..	..	..	344	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Hand tools.....	6	2	3	..	46	76	44	4	..	5	3	6	2	..	..	..	2	..	..
Hooks, chains, cables.....	..	5	1	..	11	25	7	1	..	2	..	2	..	..	..	..	..	..	..
Infected wounds.....	8	2	10	1	189	417	122	24	..	15	20	6	..	..	..	..	..	..	..
Jammed between articles.....	..	..	..	..	106	552	125	17	2	18	1	9	1	3	4	..	7	2	..
Sprains and strains.....	..	..	2	..	22	18	24	51	112	117	5	118	4	6	686	8	20	191	26
Rolls.....	..	..	..	..	19	50	8	2	..	1	1	1	..	1	..	..	..	..	..
Gears, cogs, sprockets...	..	..	..	..	4	23	1	..	..	1	1	1	..	..	..	..	..	..	..
Belts, pulleys, shafting...	1	2	1	..	15	31	10	12	..	4	..	..	..	..	2	..	..	..	..
Saws.....	2	1	..	..	24	97	36	3	..	1	..	..	1	..	1	..	..	..	2
Planer.....	..	..	..	..	4	10	..	1	..	2	..	..	..	..	..	..	..	..	..
Drill.....	1	9	2	..	31	42	19	8	..	3	..	2	1	..	1	..	2	..	..
Milling Machinery.....	..	1	..	..	9	43	9	3	..	3	1	..	..	..	..	..	..	..	..
Shears.....	..	..	1	..	1	26	13	2	..	..	..	..	..	..	..	..	..	..	..
Emery wheel.....	..	1	..	..	10	23	14	1	..	3	1	..	..	..	..	..	..	..	..
Press.....	..	4	..	..	28	148	21	4	1	2	..	1	..	..	..	..	..	..	..
Punch.....	..	2	..	..	5	100	13	1	..	1	..	..	..	..	..	..	..	..	..
Dies.....	..	..	..	..	2	32	..	2	..	..	..	..	..	..	..	..	..	..	..
Barker.....	..	..	..	..	..	2	..	..	..	..	..	..	..	..	..	..	..	..	..
Calender.....	1	..	..	..	..	6	..	..	..	..	1	..	..	..	..	..	..	..	..
Cutter knives.....	..	..	..	..	17	63	16	6	..	1	1	..	..	..	..	..	..	..	..
Conveyers.....	..	..	..	..	5	7	..	1	..	..	..	..	..	..	..	..	..	1	1
Hammers.....	1	3	..	..	7	14	5	..	..	1	..	..	..	1	..	..	..	..	..
Jointers.....	..	..	..	..	..	19	3	..	..	..	..	..	..	..	..	..	..	..	..
Stitcher.....	..	..	..	..	..	4	..	..	..	..	..	..	..	..	..	..	..	..	..
Loom.....	..	..	1	..	2	5	..	2	..	..	..	..	..	..	..	..	1	..	..
Centrifugal machinery...	2	4	1	1	1	1	1	1	..	..	2	1	..	..	1	..	..	1	..
Paper machinery.....	..	1	..	..	8	21	2	7	..	1	..	1	1	..	..	..	..	..	..
Spinning machinery.....	1	..	..	..	6	11	..	1	..	..	..	..	..	..	..	..	..	..	..
Winders.....	1	..	..	..	3	5	..	1	..	..	..	..	..	..	..	..	..	..	..
Grinding wheels.....	..	..	2	..	27	81	14	5	..	2	3	2	..	1	1	..	1	2	..
Lathes.....	..	3	..	..	19	46	11	4	..	4	..	1	..	1	..	..	..	..	..
Machinery connections...	6	7	1	1	55	210	50	20	..	14	6	4	2	..	..	..	5	2	..
Wiredrawing, etc.....	..	..	..	..	1	1	..	..	..	..	..	..	..	..	..	..	..	..	..
Trucking.....	3	9	1	..	21	35	5	9	3	7	3	12	15	1	4	1	6	7	2
Other machinery.....	4	6	..	..	45	163	34	18	3	11	2	2	2	1	1	..	1	..	..
Miscellaneous causes.....	20	58	50	3	205	367	126	65	15	58	84	51	42	9	18	3	23	25	6
Spoolers.....	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
Industrial Diseases.....	15	2	4	..	60	10	1	39	..	6	..	75	..	2	..	2	..	..	..
Fumes.....	..	..	2	..	..	..	..	..	..	..	..	19	..	..	..	..	2	..	..
Natural causes.....	..	1	..	..	..	..	..	..	..	..	..	1	..	1	..	..	..	..	..
Heat prostration.....	..	1	..	..	..	..	..	..	..	..	..	3	..	..	..	..	..	..	..
TOTALS.....	184	321	1032	20	1284	3117	830	526	224	440	204	451	249	51	919	27	145	311	74

FACTORY INSPECTION BRANCH

Fiscal Year Ending March 31, 1944

Groin	Abdomen	Lower Extremities						Multiple	FATAL	TOTALS	Class of Industry													
		Legs	Foot	Toes	Knee	Ankle	Pulp and Paper Trades				Metal Trades	Rubber and Rubber Goods	Textiles	Food	Lumber	Laundries	Chemicals	Conveyances, etc.	Transportation	Clay, Glass and Stone	Unclassified Trades	Leather Goods	Woodworking	Wearing Apparel
1	3	42	128	4	3	27	206	14	774	27	471	15	10	28	3	1	67	38	30	53	20	7	4	..
..	..	7	11	6	2	2	18	1	99	3	74	..	..	1	..	..	..	10	1	8	1	1	..	..
..	..	3	18	5	2	2	14	6	67	8	15	1	7	15	1	..	3	1	1	1	12	..	2	..
..	..	..	..	..	..	..	10	6	55	3	36	..	..	..	..	..	..	2	1	8	1	..	..	..
..	1	7	5	4	1	..	22	2	79	..	33	..	1	8	3	..	6	7	12	7	2	..	..	..
..	1	1	3	..	..	3	64	9	103	..	63	1	..	6	1	..	13	4	3	4	1	..	7	..
4	5	197	654	1102	53	62	160	2	2942	208	1804	54	35	77	47	..	52	328	82	172	40	2	39	2
18	5	126	71	18	186	89	360	8	1874	159	920	41	71	112	29	1	61	178	55	118	78	11	27	13
..	4	16	3	4	8	3	17	..	745	30	502	6	11	13	13	..	36	62	9	26	20	1	15	1
..	..	..	..	..	..	..	..	..	344	19	221	6	5	11	10	..	22	29	2	10	8	1	..	..
2	..	8	10	3	10	3	3	..	238	18	155	1	4	3	7	..	5	20	3	12	5	..	2	1
..	..	5	9	5	3	..	2	..	78	24	25	2	1	5	5	..	1	5	1	6	1	..	2	..
1	..	32	27	6	14	13	9	..	916	56	551	19	17	47	14	..	11	93	10	41	16	4	28	9
4	4	38	43	17	9	15	35	1	1013	55	590	22	16	31	14	..	29	96	42	77	17	2	22	..
155	59	31	41	1	110	235	70	1	2113	169	1139	57	56	80	18	..	51	246	47	137	72	14	26	1
..	..	..	2	..	..	..	6	..	92	26	31	5	13	3	..	..	..	..	6	2	1	3	..	..
..	..	1	1	..	..	..	..	..	33	3	15	1	5	3	1	..	..	1	..	2	1	1	..	..
..	..	4	1	..	1	3	12	3	102	6	41	4	9	14	2	..	4	4	..	10	4	2	2	..
1	3	2	1	..	1	..	1	..	177	13	60	13	3	3	26	..	1	11	3	3	6	..	35	..
..	..	..	..	..	..	..	1	..	18	..	10	1	..	..	..	..	1	..	1	1	..	..	4	..
1	..	..	2	1	..	..	10	..	135	4	94	1	1	1	3	..	25	2	3	..	2	1	..	..
..	1	1	..	..	..	..	1	..	72	..	64	..	..	..	..	..	5	..	1	..	2	..	..	..
..	..	2	..	..	..	..	1	..	46	..	42	..	..	1	..	..	1	1	1	..	..	..	..	..
..	..	..	..	1	..	..	..	..	54	1	32	1	..	1	..	..	14	2	2	..	..	1	..	..
..	..	2	..	2	..	..	2	1	216	14	159	6	1	3	..	..	3	17	2	5	3	2	1	..
..	..	..	1	..	..	..	123	4	95	..	95	..	..	..	..	..	17	..	1	3	1	1	..	..
..	..	..	..	..	..	..	38	3	24	..	..	..	..	..	..	..	2	2	..	3	4	..	..	..
..	..	..	..	..	..	..	3	..	8	4	..	3	1	..	..	..	..	..	..	..	..	..	..	..
1	..	2	..	..	..	..	107	9	38	12	16	6	..	..	..	1	2	..	4	4	4	10	1	..
1	..	1	4	..	2	2	27	3	15	1	4	2	..	..	..	..	1	..	..	..	..	..	..	..
..	1	..	..	..	..	..	33	1	25	3	..	..	..	..	..	..	..	2	1	..	1	..	..	..
..	..	..	..	..	..	..	22	1	10	..	..	..	..	1	..	..	2	3	1	..	..	4	..	..
..	..	..	..	..	..	..	4	..	13	..	..	..	13	..	..	..	..	..	..	..	..	..	..	..
1	..	2	..	1	..	..	2	1	24	1	13	1	..	1	1	..	1	5	..	1	..	..	..	..
..	..	..	1	..	..	..	5	..	48	42	2	..	..	1	..	..	..	..	..	..	1	..	2	..
..	..	..	..	..	..	..	2	..	21	..	2	..	19	..	..	..	..	..	..	..	..	..	..	..
..	..	1	..	1	..	..	2	..	14	8	5	..	..	..	..	..	..	..	..	1	..	..	..	..
..	..	1	2	..	4	..	5	..	153	4	123	1	1	..	..	..	1	14	..	7	2	..	..	..
..	..	2	1	..	..	..	6	1	99	3	72	..	1	..	..	..	10	2	4	1	3	3	..	..
..	1	6	5	..	5	2	6	1	409	16	242	10	32	27	5	..	11	16	2	16	8	3	18	3
..	..	1	..	..	..	..	1	..	4	..	..	..	..	..	..	..	..	..	..	..	..	..	..	..
3	4	49	61	90	14	12	34	2	413	34	194	11	12	35	6	..	10	46	16	20	16	5	8	..
3	..	3	7	3	2	1	19	2	332	9	205	8	19	15	7	..	9	16	2	8	6	9	17	2
16	11	135	112	54	130	42	70	4	1802	121	968	34	63	112	50	2	53	153	22	87	75	7	41	14
..	..	..	1	..	..	..	..	..	1	..	..	..	1	..	..	..	..	..	..	..	..	..	..	..
..	2	15	1	..	2	2	251	1	490	9	268	21	13	11	..	..	12	97	..	45	6	4	4	..
..	1	1	..	..	..	..	1	..	26	3	18	1	..	..	..	..	2	1	..	1	..	..	..	..
..	..	..	..	..	..	..	2	1	7	..	3	..	..	..	..	..	1	2	1	..	..	..	..	..
..	..	..	..	..	..	..	4	..	1	..	..	..	..	..	..	..	..	2	1	..	..	..	..	..
212	106	744	1224	1330	564	518	1435	68	16610	1128	9473	364	459	679	270	4	472	1581	363	914	437	89	330	47

BOARD OF EXAMINERS OF OPERATING ENGINEERS

CHAIRMAN: JOHN SHARP

MEMBERS: W. J. SCOTT, S. G. ROSE

In compliance with section 3 of the Operating Engineers Act, the Board presents the thirty-fifth annual report for the fiscal year ending March 31, 1944.

The activities of this Branch have remained fairly constant when compared with preceding years. There was a small decrease in the net revenue and the number of certificates issued, and an increase in the number of new plant registration certificates issued, violations reported and investigated and the sale of engineering text books. The number of candidates writing the examinations was slightly less than the previous year, but the number of candidates who failed to pass increased considerably. Considering the manpower shortage in industry today, enforcement of the regulations has been entirely satisfactory, both in regard to the employer and the operating engineer.

The Board, realizing that some equitable time allowance should be given to engineers in the armed services, obtained by Order-in-Council a regulation providing that operating engineers in His Majesty's armed forces, who held a current certificate at the time of their enlistment, and who have been honourably discharged, and who present themselves for examination for a higher grade of certificate, be allowed, at the discretion of the Board of Examiners, such time served with the forces, or part thereof, as being equivalent to the requirements of the Operating Engineers Act.

The attached financial report shows a net revenue of \$30,922.31, being \$445.02 less than the previous year.

The number of applications reviewed by the Board was 932, of which number 101 were rejected as not complying with the requirements of the Act. A total of 17,650 certificates of all grades was issued and does not include certificates maintained in good standing of engineers in the armed services. The number of plant registration certificates issued was 308, an increase of 73 per cent over the previous year.

There were 1,149 candidates who wrote the examinations at Toronto and 1,193 who wrote at other centres in Ontario. The number of candidates who failed to obtain sufficient marks to pass was 44 per cent of the total. The apparent reason for this increase in examination failures is that candidates without sufficient study are trying to obtain a higher grade of certificate, which automatically carries an increase in the wage schedule set by the Regional War Labour Board.

Enforcement of the regulations in co-operation with National Selective Service administration is a major problem, as there are still some plants classified as non-essential for which engineers cannot be supplied under existing conditions. Two hundred and sixty-six new cases of violations were reported and acted upon toward obtaining compliance without recourse to court action in any of the cases reported, such action not being considered advisable under existing labour controls. Five hundred and forty-two inspections were made by the inspector of the Branch.

The Board again takes this opportunity of acknowledging with thanks the assistance given by the operating engineers toward a successful administration of the Act.

REPORT OF REVENUE FOR FISCAL YEAR,
APRIL 1, 1943 TO MARCH 31, 1944

Fees Collected for:

Examinations.....	}	\$27,443.75
Re-examinations.....		
Renewals.....		
Provisional certificates.....		
Duplicates.....		
Penalty renewal fees.....		
Plant registration.....		308.00

Monies Refunded on:

Examinations.....	}	\$ 876.73
Renewals.....		
Penalty renewal fees.....		
Miscellaneous.....		
Plant registration.....		
Duplicate certificates.....		
Text books.....		37.90
Total refunds.....		\$ 914.63

Revenue By:

Certificates.....	\$27,751.75
Sale of books.....	4,070.90
Miscellaneous.....	14.29
	\$31,836.94

Gross revenue.....	\$31,836.94
Total refunds.....	914.63
	\$30,922.31

REPORT OF CERTIFICATES FOR FISCAL YEAR 1944

Number of certificates issued.....	17,650
Number of certificates refused.....	1,034

Class	Certificates Issued						Certificates Refused
	By Ex-amination	By Re-examination	Provisional	Duplicate	Renewals	Totals	Refused
Compressor.....	34	7			244	285	10
Fireman.....	54	16	1		394	465	30
4th class.....	516	87	4	1	5,127	5,735	292
3rd class.....	198	99	4	1	4,437	4,739	378
2nd class.....	50	33	2	1	2,114	2,200	184
1st class.....	6	6			290	302	54
Hoisting.....	106	20		7	2,001	2,134	66
Traction.....	42	7	1	1	1,036	1,087	20
Duplex.....	10	2		2	381	395	
Plant registration.....						308	
TOTALS.....	1,016	277	12	13	16,024	17,650	1,034

REPORT OF EXAMINATIONS HELD FOR FISCAL YEAR 1944

Number of candidates examined at Toronto.....	1,149
Number of candidates examined at other centres.....	1,193
Total number of candidates examined.....	2,342

Class	At Toronto	At other centres	Total
Compressor.....	3	20	23
Fireman.....	36	39	75
4th class.....	439	498	937
3rd class.....	370	337	707
2nd class.....	133	135	268
1st class.....	52	22	74
Hoisting.....	93	95	188
Traction.....	23	47	70
TOTALS.....	1,149	1,193	2,342

Examinations were held at outside centres as follows:

	No. of Examinations	No. of Candidates		No. of Examinations	No. of Candidates
Brantford.....	2	29	North Bay.....	1	15
Belleville.....	2	33	Ottawa.....	2	149
Brockville.....	2	32	Orillia.....	1	14
Chatham.....	2	31	Palmerston.....	1	11
Cornwall.....	1	21	Parry Sound.....	1	11
Fort Frances.....	1	2	Peterborough.....	2	24
Haileybury.....	1	4	Port Arthur.....	2	48
Huntsville.....	1	7	Renfrew.....	1	22
Hamilton.....	3	112	Sault Ste. Marie....	2	48
Kapuskasing.....	1	12	Sioux Lookout.....	1	2
Kenora.....	1	8	Sudbury.....	3	119
Kirkland Lake.....	2	17	Sarnia.....	1	59
Kingston.....	2	21	St. Catharines.....	2	31
Kitchener.....	2	45	Timmins.....	2	36
London.....	2	79	Windsor.....	2	81
Niagara Falls.....	2	59	Other Centres.....	2	11
Total at Outside Centres.....				53	1,193
Total at Toronto.....					1,149
Total during fiscal year.....					2,342

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 1944

Drawings and Specifications Surveyed, Registered and Re-registered:

	Designs
Boilers.....	34
Pressure vessels.....	181
Fittings and appliances.....	8
Pressure piping layouts.....	26
Special rulings (Ontario).....	123
	—
	372
Surveyed but not registered.....	1
	—
TOTAL.....	373

New Boilers and Pressure Vessels

	Inspections
Boilers.....	656
Pressure vessels.....	1,330
Pressure piping installations.....	62
	—
TOTAL.....	2,048

Used Boilers and Pressure Vessels Inspected:

Boilers.....	597
Clinker chills and water walls.....	5
Pressure vessels.....	316
Annual inspections.....	13
	—
TOTAL.....	931

Annual Inspections (Factory, Shop and Office Building Act):

Boilers.....	2,877
Pressure vessels.....	3,332
	—
TOTAL.....	6,209

Certificates issued:

Class A—new boilers and pressure vessels.....	1,776
Class B—used boilers and pressure vessels.....	772
Class C—heating boilers—low pressure.....	203
Class D—pressure vessels—accepted by affidavit.....	923
Class E—new boilers under 3 H.P.....	25
Duplicate certificates.....	15
OA—annual inspections (Factory, Shop and Office Building Act)...	2,484
	—
TOTAL.....	6,198

Fees and Expenses collected:

Fees for survey and registration of designs	\$ 2,181.00
Fees for inspection of new boilers and pressure vessels	13,701.50
Fees for pressure piping inspections	370.00
Fees for inspection of used boilers and pressure vessels	5,207.50
Fees for heating boilers	406.00
Fees for pressure vessels—accepted by affidavit	1,846.00
Fees for boilers under 3 H.P.	50.00
Fees for duplicate certificate	1.00
Fees for transfer seals	480.00
Fees for Regulations	9.00
Travelling expenses	3,750.45
Qualification tests of welding operators	1,265.00
Fees and expenses for annual inspections	16,622.50
TOTAL	<u>\$45,889.95</u>

Total amount of monies transmitted to Treasury Department \$46,623.90.

MEDIATION, CONCILIATION AND ARBITRATION

CHIEF CONCILIATION OFFICER—LOUIS FINE

CONCILIATION OFFICERS—JAMES HUTCHEON, G. L. FENWICK

The conciliation staff of Ontario consists of the Chief Conciliation Officer and two conciliation officers, and three federal labour relations officers assist in adjudicating labour disputes. In addition to duties directly connected with mediation, conciliation and arbitration, these officers act as investigators for the Regional War Labour Board and as returning officers in plant elections for the Ontario Labour Court and in elections with the consent of all parties. They also conduct conferences as required under the Industrial Standards Act.

APPLICATIONS FOR BOARDS OF CONCILIATION

During the fiscal year there were 48 boards of conciliation. Before such a board is appointed, the dispute is investigated by one of the conciliation officers, whose first efforts are directed toward conciliating or adjusting the question in dispute. Failing this, he reports the facts, from which it is decided whether a board of conciliation is warranted. Prior to the establishment of the Ontario Labour Court in June, 1943, most of the disputes which came before boards of conciliation were connected with collective bargaining requests. These cases subsequently were dealt with by the Labour Court.

ARBITRATION

The question of arbitration of grievances or disputes has become one of the most important factors in industrial relations. Practically every agreement between management and labour provided for arbitration proceedings where matters cannot be amicably disposed of, and the services of this Branch have been utilized to a great extent. After a grievance has passed through the various stages without agreement, it finally reaches a point where an arbitrator is required and this arbitrator is often appointed on application to the Minister of Labour by the parties concerned. During the year officers of this Department acted as arbitrators in 14 cases involving 76 grievances.

CONCILIATION

Conciliation officers are available at all times to both employees and employers to iron out grievances, labour difficulties and misunderstandings. In most instances, conciliation officers are successful in preventing stoppages of work, strikes and lockouts and in assisting in bringing about harmonious relations in all types of industries.

DISCRIMINATION CASES

A number of cases of dismissal for alleged union activity were investigated and rectified wherever possible. In other instances a recommendation was made to the federal Department of Labour for the appointment of a commissioner under Order-in-Council P.C. 4020 and enquiries were instigated as provided in this Order.

STRIKES

There were 90 strikes in Ontario during the fiscal year involving 31,497 employees with a time loss of 134,840 man-working days. Analysis by causes and results appears on page 33 of this report and further details on pages 56 to 67. Forty of these strikes were settled by the end of the first day and 38 lasted only from one to five days. This short duration was due to the direct intervention of conciliation officers who were successful in having the employees return to work pending proper settlement of dispute. Four strikes lasted over thirty days.

PLANT VOTES

During this period conciliation officers acted as returning officers at 92 plant elections. Sixty-six of these were held at the request of, and with the consent of all parties, and 26 by order of the Ontario Labour Court.

In the case of the consent votes, the conciliation officer made all the preliminary arrangements, obtained agreement on the voters' list and supervised the election. After the result of the election was certified, the union receiving the majority vote was recognized by the company as the bargaining agency and a collective bargaining agreement resulted. In the Labour Court cases the result of the vote was reported to the Labour Court and the Court thereafter dealt with the matter.

LABOUR COURT

In April, 1943, the Collective Bargaining Act was passed by the Ontario Legislature and the Ontario Labour Court was established. This Act provided for certification of union or employees' associations, and was the means of eliminating many of the boards of conciliation which were previously set up to deal with collective bargaining. In April, 1944, the Legislature passed the Labour Relations Board Act, which authorized the application of Order-in-Council P.C. 1003 to employers and employees in Ontario and provided for the establishment of the Ontario Labour Relations Board which replaced the Ontario Labour Court.

ONTARIO REGIONAL WAR LABOUR BOARD

During the fiscal year conciliation officers were given 545 assignments to investigate for the Regional War Labour Board.

These assignments necessitated visits to plants in all parts of the Province, and complete reports to the Board on wage structures, not only of the plant under review but of other plants in the same district and plants in similar industries. In December, 1943, the previous regulations were replaced by Order-in-Council P.C. 9384, setting forth the wage control regulations of the federal Government, which are administered within this Province by the Regional War Labour Board.

STRIKES IN ONTARIO DURING FISCAL YEAR 1944—BY CAUSES AND RESULTS

CAUSES	RESULTS			
	IN FAVOUR OF		Compromise	Referred to
AFFECTING WAGES:	Employers	Employees		
28 For wage increases.....	4	6	13	5 to Regional War Labour Board
3 For overtime or vacation pay....	1	1		1 to Regional War Labour Board
1 For increase in efficiency bonus...		1		
1 To have transportation allowance tax free.....	1			
3 Against bonus system or reduction of production bonus.....		1	1	1 to Regional War Labour Board
1 Against deduction of pay for over- staying lunch period.....			1	
2 Against transfer of workers to another department at lower rate	1		1	
RECOGNITION:				
10 For union recognition.....	2	3		4 to Labour Court 1 to Board of Con- ciliation
2 For a closed shop agreement.....			1	1 to Board of Con- ciliation
1 For a new agreement.....		1		
1 Against delay in negotiations for agreement.....		1		
SUSPENSIONS AND DISMISSALS:				
10 Against suspension or dismissal of workers.....	5	3	2	
1 Against lay-off.....	1			
AFFECTING WORKING CONDITIONS:				
15 Against working conditions.....	5	4	6	
3 Against working with non-union workers.....		3		
1 Against change from 1 to 2 shifts.		1		
1 Against employment of women....	1			
1 Against quality of food served in camp restaurant.....			1	
2 For reduction of hours.....		1	1	
2 For reclassification of workers,....			1	1 to Regional War Labour Board
1 For adjustment of various griev- ances.....			1	
TOTALS—90 Strikes.....	21	26	29	14

ONTARIO REGIONAL WAR LABOUR BOARD**CHIEF EXECUTIVE OFFICER—J. B. METZLER**

In 1941 the Government of Canada announced a policy of wage control, and pursuant to the War Measures Act the Wartime Wages and Cost of Living Bonus Order P. C. 8253 was passed on October 24, 1941, under which power was given to the National War Labour Board and to Regional War Labour Boards to deal with applications for increases in wage rates or for adjustments in working conditions which affect wages.

Immediately following the passing of the Wartime Wages and Cost of Living Bonus Order P. C. 8253 on October 24, 1941, the Ontario Regional War Labour Board was established to carry out its provisions within this Province. The Board is comprised of six members, three nominated by employers and three by trade union organizations in the Province. The chairman of the Board is the Minister of Labour of Ontario and the vice-chairman is the Deputy Minister of Labour.

On July 10, 1942, the Wartime Wages and Cost of Living Bonus Order P. C. 8253 was rescinded and in its place the Wartime Wages Control Order (1942) P. C. 5963 was made and established pursuant to the War Measures Act. This last mentioned Order continued in effect until December 9, 1943, when it was superseded by the Wartime Wages Control Order (1943) P. C. 9384.

Important changes have taken place with reference to the control of wages since the Wartime Wages Control Order P. C. 5963 was passed in 1942. Under that Order War Labour Boards were entitled to examine into rates paid in a comparable industry in a comparable locality to determine whether or not applications for wage increases should be allowed. The Boards had also the power to permit individual employers to increase the cost of living bonus being paid to employees. In addition, the National War Labour Board was empowered to make general orders affecting all employers in the Dominion of Canada who were subject to the Wartime Wages Control Order requiring such employers to increase or diminish the amount of compulsory cost of living bonus they should pay. The Board required the payment of the compulsory bonus of 2.4 points, which was the equivalent of 60 cents per week, or 2.4 per cent of basic wages under certain circumstances, as a weekly supplement to the wages being earned by employees. This was increased to 3.8 points, or 95 cents, or 3.8 per cent of basic wages for the payroll commencing on or after the 15th day of November, 1943.

With the passage of the Wartime Wages Control Order (1943) P. C. 9384, radical changes took place in the powers of War Labour Boards to adjust wages or working conditions affecting wages. The Boards are now required to establish that an application comes within one of three categories in order to grant an adjustment. An applicant must prove gross inequality, or gross injustice, or that the amount of increase sought will not carry the resulting enhanced rate beyond the rate in effect for the particular job in August, 1939, plus a full cost of living bonus.

In addition to the foregoing changes in wage control, another departure was the incorporation of cost of living bonus into basic weekly wages. Provision was made in the new Order for such conversion to become effective for the first payroll commencing on or after the 15th day of February, 1944.

Another interesting feature of the new Order is the fact that power is now conferred on the National War Labour Board to review of its own volition decisions of the Regional War Labour Boards.

Since the inception of the Wartime Wages Control Order approximately 16,000 cases have been submitted to and ruled upon by the Ontario Regional War Labour Board up to

March 31, 1944. Of these over 40 per cent, representing more than one-half million workers, came before the Board during the fiscal year 1944.

In addition to these cases several thousand inquiries have been lodged and treated expeditiously, all covering matters of direct interest to both employers and employees.

One may gain an idea of the diversified character of the cases coming within and covered by the findings and directions of the Board from the following types: wage adjustment involving the fixing of single wage rates or providing wage ranges in which a minimum and maximum objective is granted, thus facilitating ready adjustments to accord with varying degrees of skill and production experience; standard work hours; cost of living bonus; vacation with pay; problems of absenteeism; piece work rates and incentive bonus plans; the status of doubtful salaried jobs; welfare and social security undertakings involving group life insurance, sickness and accident benefits; hospitalization and surgical fees; and, inter alia, retirement annuity or pension plans.

In considering the volume of work transacted by the Board and the many delicate situations arising that might otherwise have developed into provocative stages, the results attained are direct evidence of the impartiality, fairness and wise judgment of the Board members.

All in all the effect of the constant work of the Board has been strictly in pursuance of the paramount purpose of the Order, namely, stabilization of wages and the removal of gross inequalities and injustices consistent with the idea of maintaining stability of prices and curbing inflation tendencies.

INDUSTRY AND LABOUR BOARD

CHAIRMAN—ERIC BILLINGTON

MEMBERS—E. G. GIBB, EDWARD COONS

The Industry and Labour Board was reconstituted shortly after the close of the fiscal year. Mr. Eric Billington, formerly Chief Instructor, Aircraft Training School, Galt, was appointed Chairman, Mr. E. G. Gibb, formerly on the staff of the Regional War Labour Board, was appointed member of the Board, which was later completed with the appointment of Mr. Edward Coons, who for many years has been prominent in labour circles.

The Board was charged with the administration of the Hours of Work and Vacations with Pay Act, 1944, in addition to the Industrial Standards Act, the Apprenticeship Act and the Minimum Wage Act.

INDUSTRIAL STANDARDS BRANCH

The Industrial Standards Act provides a definite procedure for collective bargaining in any industry by providing a legal means for calling a conference of employers and employees in any designated industry within a predefined zone, and a schedule of wages and hours and days of labour agreed upon by the conference may be approved by the Minister, if in his opinion such schedule has been agreed upon by a proper and sufficient representation of those engaged in the said industry. Upon recommendation of the Minister, an Order-in-Council may be passed making such schedule effective in law and binding on all persons engaged in the industry within the zone.

One conference was held during the fiscal year 1944 which resulted in a new schedule for the hard furniture industry, replacing one which expired earlier in the year.

PAYROLL ASSESSMENT OF INDUSTRIES

Under authority of the Act the Industry and Labour Board has designated the cloak and suit industry and the men's and boys' clothing industry as interprovincially competitive, and has approved provisions in the respective schedules with respect to the collection of assessment from employers and employees. The purpose of this assessment is to provide revenue for the enforcement of the schedule.

At the close of the fiscal year there were 100 schedules in effect in Ontario pursuant to the Industrial Standards Act, as follows:

TRADES AND INDUSTRIES:	Number of Schedules	
(a) Schedules covering local zones:		
Baking.....	1	Ottawa
Barbering.....	59	59 separate zones covering some 105 municipalities
Bricklaying and Stonemasonry.....	1	Ottawa
Bricklaying, Stonemasonry and Plastering.....	1	Galt
Building Industry.....	1	Kitchener-Waterloo
Carpentry.....	11	Belleville; Brantford; Cornwall; Galt; Kirkland-Larder Lake; Ottawa; Peterborough; St. Catharines; St. Thomas; Sault Ste. Marie; Timmins
Coal.....	1	Toronto
Coal Hoisting.....	1	Toronto
Common Labourers.....	2	Ottawa; Windsor
Electrical Repair and Construction..	5	Kingston; Kirkland-Larder Lake; London; Ottawa; Windsor
Gasoline Service.....	1	Toronto
Painting and Decorating.....	3	Hamilton; Kingston; Ottawa
Plastering.....	2	Ottawa; Toronto
Plumbing and Heating.....	5	Hamilton; Ottawa; St. Thomas; Township of Teck; Windsor
Soft Furniture.....	1	Toronto
Taxicab Industry.....	1	Toronto
(b) Schedules covering the entire Province		
Brewing.....	1	
Hard Furniture.....	1	
Ladies' Cloak and Suit.....	1	
Men's and Boys' Clothing.....	1	
TOTAL.....	100	Schedules

ARREARS OF WAGES

	Number of Employers affected	Number of Employees affected	Amount of Arrears
Arrears of wages collected through Trust Account.....	11	22	\$1,609.12
Arrears of wages paid direct to employees after investigation by the Industry and Labour Board.....	10	19	913.91

NOTE—Included in the total of \$1,609.12 collected through the Trust Account is the sum of \$659.21 which, with the approval of the Industry and Labour Board, was diverted to the Crown.

There were no court cases during the fiscal year.

APPRENTICESHIP BRANCH

DIRECTOR OF APPRENTICESHIP—FRED J. HAWES

DISTRICT INSPECTORS:

WALTER THORNE, GEORGE H. SIMMONS—TORONTO DISTRICT

A. C. DENNIS—HAMILTON DISTRICT

D. C. HICKS—OTTAWA DISTRICT

A. E. PALMER—LONDON AND WINDSOR DISTRICT

During the year the Apprenticeship Branch concentrated its efforts in obtaining apprentices for the building trades. In all the larger vocational schools meetings were held and the vocational students were addressed by employee representatives of trade unions and employers representing the various associations affiliated with the Canadian Construction Association and members of the staff of this Branch. Considerable interest was aroused and many apprentices were obtained, but the numbers were not sufficient to fill the vacancies open. The larger wage scale in war industries still attracts young lads leaving school. However, no opportunity has been lost in the endeavour to impress upon vocational students the importance of learning a trade and of learning it thoroughly. Boys who had already decided on a trade have had the opportunity of working at this trade during their summer vacation. This has the effect of making boys feel that they are identified with the trade and creates a greater interest during the balance of their school attendance.

We regret to record the death in August, 1943, of Mr. J. R. Johnson, District Inspector of Apprenticeship for Ottawa District, after 25 years of valuable service in the Department of Labour. Mr. D. C. Hicks was appointed in January, 1944, to succeed Mr. Johnson. Mr. G. H. Simmons was appointed a second District Inspector for Toronto District, and Mr. A. E. Palmer was appointed as District Inspector for the western part of the Province, succeeding Mr. C. E. Needham who had been transferred to the Factory Inspection Branch.

The Provincial Advisory Committees for the different trades have been meeting from time to time and have assisted the Branch in the operation of the Act as applied to their particular trades. Appreciation is herewith expressed to the representatives on these committees for their efforts to facilitate the progress of apprenticeship in the various trades and the assistance given the Branch. The committee representing the building trades was particularly active during the year and devoted considerable time to all matters concerning building trades.

During January and February full time classes were conducted for apprentices in the building trades, classes being established in the Vocational Institute, Hamilton, and Central, Northern, and Danforth Vocational Schools, Toronto. These schools were inspected by the Provincial Advisory Committee while the classes were in operation and members of the committee addressed the students, entered into discussions with instructors and demonstrated great interest in the work that was being done in the schools. There were 123 apprentices in attendance, an increase of 55 over the previous year. These classes are of great assistance to the apprentices and are an important feature in the educational activities of this Branch. Once more employers and trade unions representing the various trades provided the means of bringing the classes to a pleasant conclusion by donating prizes for successful contestants.

At the 1944 session of the Legislature the Apprenticeship Act was amended, authorizing the Industry and Labour Board to make for any designated trade regulations requiring all persons engaged in that trade, other than registered apprentices, to obtain current certificates of qualification, and prohibiting employers from engaging any person other than a certified operator. The petition for this amendment originated with the garage operators and mechanics. Regulations are now being drafted which will require all mechanics engaged in the motor vehicle repair trade to obtain certificates.

Little desire to enter the barbering trade was shown by young people because of other openings for employment at higher rates of pay.

The numbers of girls entering contracts of apprenticeship in hairdressing have been maintained and students have enrolled in hairdressing schools in increasing numbers. The students in the schools are encouraged by the fact that this Branch insists that all schools conduct efficient courses of training and requires the girls at the end of the instruction period to sit for examination. If successful, they may obtain a certificate of qualification which is of decided value to them in finding lucrative employment in a hairdressing shop.

At the request of the federal Department of Pensions and National Health, the Apprenticeship Branch is co-operating in the proposed programme for the re-establishment of returned members of the armed forces. A definite plan for training and placement has been drafted by the Provincial Advisory Committee for Building Trades and accepted by the Department of Pensions and National Health. A similar agreement has been prepared for the motor vehicle repair trade and is ready for ratification. The facilities of this Branch have been used to good advantage throughout the year in the training and placement of men discharged from the armed forces and the Branch has also co-operated in the establishment of training schools for returned personnel.

The following tables indicate the activities of the Branch for designated trades under the Apprenticeship Act and, in addition, 29 contracts of apprenticeship were registered by employers in trades other than designated trades.

TABLE No. 1
REGISTRATION OF APPRENTICES BY TRADES
AS AT MARCH 31, 1944

Trade	Registrations		Cancellations		Completions		Active
	During Year	Total	During Year	Total	During Year	Total	
Building Trades:							
Bricklaying.....	8	246	..	36	..	182	28
Masonry.....	2	16	..	6	..	8	2
Carpentry.....	23	347	6	51	3	220	76
Painting and Decorating.....	2	197	1	40	4	130	27
Plastering.....	3	138	..	19	..	109	10
Plumbing.....	41	838	9	200	5	457	181
Steamfitting.....	8	208	2	69	..	113	26
Sheet Metal Work.....	26	275	1	54	4	155	66
Electric Wiring and Installation..	62	566	3	104	7	277	185
TOTAL, 1944.....	175	2,831	22	579	23	1,651	601
TOTAL, 1943.....	160	2,656	19	557	62	1,628	471
Motor Vehicle Repairing (a).....	38	934	10	235	18	351	348
(b).....	1	102	2	25	2	37	40
(c).....	7	111	2	23	2	42	46
Hairdressing.....	106	1,225	37	319	77	670	236
Barbering.....	1	82	..	17	..	54	11
TOTAL, ALL TRADES, 1944	328	5,285	73	1,198	122	2,805	1,282
TOTAL, ALL TRADES, 1943	337	4,957	100	1,125	211	2,683	1,149

TABLE No. 2
DISTRIBUTION OF APPRENTICES BY TRADES
FOR FISCAL YEAR ENDING MARCH 31, 1944

Trade	First Year	Second Year	Third Year	Fourth Year	Fifth Year	Total
Building Trades:						
Bricklaying.....	8	8	9	3	..	28
Masonry.....	2	..	..	..	..	2
Carpentry.....	17	25	24	10	..	76
Painting and Decorating....	2	6	9	10	..	27
Plastering.....	2	..	1	7	..	10
Plumbing.....	24	50	52	44	11	181
Steamfitting.....	5	4	7	9	1	26
Sheet Metal Work.....	14	23	20	9	..	66
Electric Wiring and Instal- lation.....	38	63	61	23	..	185
TOTAL.....	112	179	183	115	12	601
Motor Vehicle Repairing.....	23	57	99	114	141	434
Hairdressing.....	66	76	94	..	..	236
Barbering.....	1	5	5	..	..	11
GRAND TOTAL.....	202	317	381	229	153	1,282

N.B.—Plumbing, steamfitting and motor vehicle repair are the only designated trades having an apprenticeship period of five years. Hairdressing and barbering have an apprenticeship period of three years. For all other designated trades the apprenticeship period is four years.

TABLE No. 3
REGISTRATION OF APPRENTICES BY TRADES
FOR THE FISCAL YEAR ENDING MARCH 31, 1944

Trade	Active at beginning of year	Registration during year	Cancellation of Registration	Unsatisfactory Completions	Diplomas Awarded	Active at close of year
Building Trades:						
Bricklaying.....	20	8	..	..	..	28
Masonry.....	..	2	..	..	..	2
Carpentry.....	62	23	6	..	3	76
Painting and Decorating.....	30	2	1	..	4	27
Plastering.....	7	3	..	..	..	10
Plumbing.....	154	41	9	..	5	181
Steamfitting.....	20	8	2	..	..	26
Sheet Metal Work.....	45	26	1	..	4	66
Electric Wiring and Installation.....	133	62	3	..	7	185
TOTAL.....	471	175	22	..	23	601
Motor Vehicle Repairing (a)....	338	38	10	3	15	348
(b)....	43	1	2	1	1	40
(c)....	43	7	2	..	2	46
Hairdressing.....	244	106	37	34	43	236
Barbering.....	10	1	..	..	..	11
GRAND TOTAL.....	1,149	328	73	38	84	1,282

TABLE No. 4
REPORT OF EXAMINATIONS
FOR THE FISCAL YEAR ENDING MARCH 31, 1944

Number of candidates examined:	At Toronto	At Other Centres	Totals
Motor vehicle repair trade.....	78	135	213
Hairdressing.....	107	158	265
Barbering.....	26	13	39
GRAND TOTALS.....	211	306	517

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:

Motor vehicle repair	Centres	Number of Examinations	Total Number of Candidates
	Belleville.....	1	10
	Hamilton.....	1	1
	Gravenhurst.....	1	4
	Kingston.....	1	3
	London.....	3	17
	North Bay.....	1	1
	Ottawa.....	1	18
	Owen Sound.....	1	8
	Sault Ste. Marie.....	1	10
	Stratford.....	1	12
	Sudbury.....	1	7
	Toronto.....	14	78
	Welland.....	2	15
	Windsor.....	3	29
	TOTALS.....	32	213
Hairdressing	Hamilton.....	5	64
	London.....	3	29
	Ottawa.....	2	18
	Toronto.....	8	107
	Windsor.....	3	47
	TOTALS.....	21	265
Barbering	Hamilton.....	3	3
	Ottawa.....	2	4
	Toronto.....	9	26
	Windsor.....	5	6
	TOTALS.....	19	39
	GRAND TOTALS.....	72	517

TABLE No. 5
 REPORT OF CERTIFICATES ISSUED
 FOR THE FISCAL YEAR ENDING MARCH 31, 1944

	Motor Vehicle Repair	Barbering	Hairdressing	Totals
First certificate.....	38	26	31	95
By examination.....	186	51	173	410
By duplicate.....	6	3	5	14
By renewal.....	4,950	2,542	3,139	10,631
By miscellaneous.....	12	5	2	19
TOTALS.....	5,192	2,627	3,350	11,169

TABLE No. 6
 REPORT OF SCHOOL LICENSES
 FOR THE CALENDAR YEAR ENDING DECEMBER 31, 1943

	Hairdressing Schools	Barbering Schools
Number of schools in operation at close of previous year.....	11	1
Number of new licenses issued during year.....	1	..
Number of licenses not renewed or cancelled during year.....	2	..
Number of schools in operation at close of year.....	10	1

TABLE No. 7
 REPORT OF REVENUE
 FOR THE FISCAL YEAR ENDING MARCH 31, 1944

	Gross Revenue	Refunds	Net Revenue
Motor vehicle repair trade.....	\$ 6,937.50	\$ 98.00	\$ 6,839.50
Barbering trade.....	3,390.00	19.00	3,371.00
Hairdressing trade.....	5,122.91	51.00	5,071.91
Miscellaneous.....	20.08	.....	20.08
TOTALS.....	\$15,470.49	\$168.00	\$15,302.49

MINIMUM WAGE BRANCH

PATTERSON FARMER—ACTING CHIEF ENFORCEMENT OFFICER

WAGE RETURNS

Through questionnaires sent out to employers, wage information is collected in the Minimum Wage Branch for the purpose of checking compliance with the Minimum Wage Act, and of compiling statistics which are comparable from year to year. Employers are divided into thirty-five groups and for further consolidation they are placed in twenty-one classifications, nineteen of which are given in the tables appended to this report. These tables show the distribution of employees by sex for each classification of employers in different population zones of the Province.

It will be noted in the following summary that the totals for employers reporting and employees reported are lower this year than the preceding year. This is due to the fact that employers in certain industries report every alternate year only, hence the figures this year do not include those of the textile industry, in which are engaged a considerable portion of both employers and workers in Ontario. Moreover, as regards the decrease in the number of employees, some employers neglected to report male employees, and because of the shortage of clerical help both in this office and in many offices of the reporting firms, this was not insisted upon, provided full information regarding female employees was given in accordance with the requirements of the Minimum Wage Act.

	Fiscal years				
	1940	1941	1942	1943	1944
Employers reporting.....	14,954	16,967	16,264	22,781	21,798
Employees of reporting firms.....	432,892	535,906	631,631	714,451	578,442
Female employees of reporting firms.....	129,111	151,278	210,257	224,879	224,459

WAGE ADJUSTMENTS

Analysis of the wage returns revealed the underpayment of fewer employees than last year, and minor cases were handled by correspondence. In this manner increases in wage rates were ordered for 74 employees in 58 establishments, as compared with 178 employees in 120 establishments during the previous year.

ARREARS OF WAGES

As a result of complaints and violations as shown in the wage sheets, arrears of wages amounting to \$206.71 were collected from 8 employers on behalf of 9 employees, as compared with \$2,374.69 from 60 employers on behalf of 151 employees in 1943.

COMPLAINTS

Improved employment conditions resulted in a decrease in the number of complaints received, the number being 12 as compared with 44 the previous year.

PROSECUTIONS

One employer was prosecuted for violation of two sections of the Minimum Wage Act as compared with two employers in 1943. Conviction was secured on a charge of failure to produce records and a fine of \$10 and costs of \$29 were imposed. Charge of violating Order No. 27 was withdrawn, as arrears of \$39.52 were paid.

HOMEWORK

Rates of pay for homework submitted by 360 employers were approved, as compared with 276 employers the previous year. For approval such rates must in no case be lower than the minimum rates as prescribed in the Order under the Minimum Wage Act.

HANDICAPPED WORKERS

Permits for handicapped workers were issued to 53 employers for 84 employees, as compared with 63 employers for 99 employees in 1943.

ANALYSES OF WAGE RETURNS FOR FISCAL YEAR ENDING MARCH 31, 1944
AUTOS, ACCESSORIES, AIRCRAFT, BOATS AND ELECTRICAL TRADES

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of Employers:								
(a) Reporting female employees...	242		109		101		56	
(b) Having no female employees..	34		42		19		9	
(c) With no employees, out of business or failing to report.....	53		38		15		11	
(d) Total questionnaires sent.....	329		189		135		76	
Number of Employees:								
(a) Male.....	11,079		37,985		27,976		15,547	
(b) Women.....	5,135		6,020		6,964		4,372	
(c) Girls—under 18 years.....	338		211		669		229	
(d) Total reported.....	16,552		44,216		35,609		20,148	
Average hours per week (normally)..	48		47		45		49.9	
Weekly rates of wages:								
Under \$8.00 a week.....	..	..	..	..	..	..	..	..
8.00 - 10.00.....	4	..	4	6	10	9	..	1
10.00 - 12.00.....	27	7	5	..	29	23	2	1
12.00 - 14.00.....	107	43	171	37	503	163	18	23
14.00 - 16.00.....	434	90	557	69	902	133	309	52
16.00 - 20.00.....	1,808	154	1,749	77	2,323	176	1,238	127
20.00 - 25.00.....	1,900	43	2,073	18	1,664	100	1,747	24
25.00 - 30.00.....	574	1	1,086	4	1,277	63	814	1
30.00 and up.....	281	..	375	..	256	2	244	..

BEVERAGES, DRUGS, TOBACCO

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of Employers:								
(a) Reporting female employees...	287		108		113		82	
(b) Having no female employees..	79		44		28		21	
(c) With no employees, out of business or failing to report.....	81		36		19		21	
(d) Total questionnaires sent.....	447		188		160		124	
Number of Employees:								
(a) Male.....	6,823		3,203		4,441		2,767	
(b) Women.....	3,697		1,757		1,183		1,337	
(c) Girls—under 18 years.....	224		145		59		93	
(d) Total reported.....	10,744		5,105		5,683		4,197	
Average hours per week (normally)..	44.2		44		44		43.8	
Weekly rates of wages:								
Under \$8.00 a week.....	..	..	..	1	2	2	..	..
8.00 - 10.00.....	7	7	..	2	33	11	5	1
10.00 - 12.00.....	30	36	1	3	12	3	30	7
12.00 - 14.00.....	192	44	125	6	53	4	69	14
14.00 - 16.00.....	470	36	218	43	122	10	87	8
16.00 - 20.00.....	1,229	75	337	62	421	29	278	16
20.00 - 25.00.....	907	25	449	23	379	..	704	46
25.00 - 30.00.....	466	1	300	4	109	..	88	1
30.00 and up.....	396	1	327	1	52	..	76	..

FURNITURE, UPHOLSTERING, LUMBER AND WOOD PRODUCTS

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of Employers:								
(a) Reporting female employees...	141		61		164		163	
(b) Having no female employees...	79		24		35		77	
(c) With no employees, out of business or failing to report.....	104		50		48		46	
(d) Total questionnaires sent.....	324		135		247		286	
Number of Employees:								
(a) Male.....	3,506		1,675		8,065		9,606	
(b) Women.....	786		251		1,087		1,064	
(c) Girls—under 18 years.....	71		7		136		186	
(d) Total reported.....	4,363		1,933		9,288		10,856	
Average hours per week (normally)..	42		45		46.8		45.5	
Weekly rates of wages:								
Under \$8.00 a week.....	1	..	..	..	..	..	5	..
8.00 - 10.00.....	2	2	3	..	10	9	19	11
10.00 - 12.00.....	1	22	..	1	38	29	105	35
12.00 - 14.00.....	20	6	7	..	117	49	187	68
14.00 - 16.00.....	93	15	18	1	229	15	247	30
16.00 - 20.00.....	199	17	42	4	345	27	305	39
20.00 - 25.00.....	260	9	56	1	206	7	123	3
25.00 - 30.00.....	128	..	80	..	87	..	45	..
30.00 and up.....	82	..	45	..	55	..	28	..

JEWELLERY, LEATHER GOODS AND RUBBER

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Number of Employers:								
(a) Reporting female employees...	193		61		122		42	
(b) Having no female employees...	34		40		27		6	
(c) With no employees, out of business or failing to report.....	42		26		9		10	
(d) Total questionnaires sent.....	269		127		158		58	
Number of Employees:								
(a) Male.....	5,834		2,285		9,352		2,915	
(b) Women.....	3,184		772		4,521		1,317	
(c) Girls—under 18 years.....	311		104		708		254	
(d) Total reported.....	9,329		3,161		14,581		4,486	
Average hours per week (normally)..	43		44.3		44.8		47.8	
Weekly rates of wages:								
Under \$8.00 a week.....	..	1	..	..	2	..	6	5
8.00 - 10.00.....	1	30	..	5	2	6	22	27
10.00 - 12.00.....	23	29	5	5	17	46	47	28
12.00 - 14.00.....	176	51	56	37	132	106	196	72
14.00 - 16.00.....	334	58	63	15	280	99	385	47
16.00 - 20.00.....	1,044	93	176	37	1,186	160	395	56
20.00 - 25.00.....	1,004	36	158	4	1,915	216	184	19
25.00 - 30.00.....	344	6	243	1	640	48	51	..
30.00 and up.....	258	7	71	..	347	27	31	..

MACHINERY AND METAL PRODUCTS

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	356		229		264		107	
(b) Having no female employees..	81		74		59		37	
(c) With no employees, out of business or failing to report.....	76		31		64		27	
(d) Total questionnaires sent.....	513		334		387		171	
Number of Employees:								
(a) Male.....	34,111		29,763		37,823		14,454	
(b) Women.....	12,137		6,079		6,734		9,127	
(c) Girls—under 18 years.....	319		314		669		283	
(d) Total reported.....	46,567		36,156		45,226		23,864	
Average hours per week (normally)..	42.5		44		43		46	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under \$8.00 a week.....	..	..	..	..	..	..	2	..
8.00 - 10.00.....	..	..	..	1	1	3	23	6
10.00 - 12.00.....	4	2	8	..	14	18	22	7
12.00 - 14.00.....	30	21	82	9	254	59	80	10
14.00 - 16.00.....	226	40	157	19	290	67	184	49
16.00 - 20.00.....	2,760	74	1,234	96	1,716	177	1,374	71
20.00 - 25.00.....	3,164	91	2,374	130	2,593	231	3,066	76
25.00 - 30.00.....	2,393	80	1,255	43	1,134	81	3,398	46
30.00 and up.....	3,560	11	969	16	732	33	978	18

MINING AND QUARRYING, NON-METALLIC AND MISCELLANEOUS

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	538		168		216		135	
(b) Having no female employees..	123		95		99		97	
(c) With no employees, out of business or failing to report.....	187		92		83		63	
(d) Total questionnaires sent.....	848		355		398		295	
Number of Employees:								
(a) Male.....	9,015		4,291		16,610		22,713	
(b) Women.....	4,868		1,770		3,992		2,293	
(c) Girls—under 18 years.....	344		261		420		165	
(d) Total reported.....	14,227		6,322		21,022		25,171	
Average hours per week (normally)..	42.8		43.7		45.5		45.8	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under \$8.00 a week.....	..	..	2	..	1	8	3	2
8.00 - 10.00.....	5	2	4	5	2	10	22	..
10.00 - 12.00.....	36	31	14	8	64	34	39	17
12.00 - 14.00.....	175	49	133	53	283	45	156	20
14.00 - 16.00.....	579	60	246	48	378	57	287	18
16.00 - 20.00.....	1,600	130	511	108	845	91	509	39
20.00 - 25.00.....	1,212	42	467	36	1,333	132	498	16
25.00 - 30.00.....	691	5	264	3	718	35	512	16
30.00 and up.....	590	..	129	..	368	8	259	..

PAPER, PAPER PRODUCTS, ADVERTISING, PHOTOGRAPHY AND PRINTING

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	572		192		222		112	
(b) Having no female employees...	118		47		19		22	
(c) With no employees, out of business or failing to report.....	223		98		85		61	
(d) Total questionnaires sent.....	913		337		326		195	
Number of Employees:								
(a) Male.....	11,488		4,743		10,874		5,907	
(b) Women.....	7,147		2,657		1,950		897	
(c) Girls—under 18 years.....	655		323		241		116	
(d) Total reported.....	19,290		7,723		13,065		6,920	
Average hours per week (normally)..	43.3		44		45		45	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under \$8.00 a week.....	1	1	1	2	3	4	3	..
8.00 - 10.00.....	1	5	32	24	45	32	18	6
10.00 - 12.00.....	43	44	132	58	131	37	42	8
12.00 - 14.00.....	421	202	334	89	197	36	75	27
14.00 - 16.00.....	1,087	207	410	51	294	31	118	19
16.00 - 20.00.....	2,615	148	984	88	481	88	307	42
20.00 - 25.00.....	1,671	31	458	10	446	7	214	12
25.00 - 30.00.....	716	4	172	1	207	5	60	2
30.00 and up.....	592	3	134	..	146	1	60	..

FOODS AND FOOD PRODUCTS (including Seasonal Canning)

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	218		150		299		401	
(b) Having no female employees...	11		23		33		40	
(c) With no employees, out of business or failing to report.....	9		15		10		13	
(d) Total questionnaires sent.....	238		188		342		454	
Number of Employees:								
(a) Male.....	11,583		4,227		8,603		8,223	
(b) Women.....	5,954		2,447		3,121		5,597	
(c) Girls—under 18 years.....	853		303		388		547	
(d) Total reported.....	18,390		6,977		12,112		14,367	
Average hours per week (normally)..	44.8		44.3		47.2		52	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under \$8.00 a week.....	..	..	..	..	..	1	61	13
8.00 - 10.00.....	..	..	..	4	2	33	138	31
10.00 - 12.00.....	1	9	24	26	121	73	332	49
12.00 - 14.00.....	255	65	223	49	288	67	564	69
14.00 - 16.00.....	828	321	327	50	698	50	1,214	160
16.00 - 20.00.....	2,656	372	1,022	116	1,080	130	2,035	162
20.00 - 25.00.....	1,483	72	583	55	622	31	850	54
25.00 - 30.00.....	464	11	181	3	216	3	226	8
30.00 and up.....	267	3	87	..	94	..	177	1

CLOTHING AND NEEDLE TRADES

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	626		122		112		20	
(b) Having no female employees..	42		4		5		..	
(c) With no employees, out of busi- ness or failing to report.....	22		10		6		..	
(d) Total questionnaires sent.....	690		136		123		20	
Number of Employees:								
(a) Male.....	6,864		557		1,049		197	
(b) Women.....	9,755		1,097		2,753		441	
(c) Girls—under 18 years.....	331		70		461		65	
(d) Total reported.....	16,950		1,724		4,263		703	
Average hours per week (normally)..	43.3		46.1		47.0		48.7	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under \$8.00 a week.....	1	4	1	..	8	25	4	4
8.00 - 10.00.....	1	24	6	..	37	76	18	14
10.00 - 12.00.....	24	44	29	3	122	72	57	18
12.00 - 14.00.....	324	76	160	22	309	98	95	9
14.00 - 16.00.....	813	75	192	16	525	82	104	11
16.00 - 20.00.....	2,584	71	329	23	893	61	111	9
20.00 - 25.00.....	2,608	28	235	3	558	32	39	..
25.00 - 30.00.....	1,615	5	73	1	197	11	10	..
30.00 and up.....	1,785	4	72	2	104	4	3	..

TRADE AND DISTRIBUTION

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	1,531		1,133		1,837		1,205	
(b) Having no female employees..	68		45		76		73	
(c) With no employees, out of busi- ness or failing to report.....	81		42		33		38	
(d) Total questionnaires sent.....	1,680		1,220		1,946		1,316	
Number of Employees:								
(a) Male.....	14,525		6,286		6,785		2,316	
(b) Women.....	19,663		7,919		10,155		3,182	
(c) Girls—under 18 years.....	1,345		395		1,353		513	
(d) Total reported.....	35,533		14,600		18,293		6,011	
Average hours per week (normally)..	47.0		46.5		46.7		48.6	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under \$8.00 a week.....	1	..	1	..	5	21	35	67
8.00 - 10.00.....	2	1	6	16	124	165	290	140
10.00 - 12.00.....	8	146	173	19	1,519	635	739	159
12.00 - 14.00.....	2,741	725	1,274	184	2,332	351	830	95
14.00 - 16.00.....	5,524	271	1,860	119	2,107	103	493	36
16.00 - 20.00.....	7,165	167	2,664	52	2,676	70	530	14
20.00 - 25.00.....	2,669	32	1,242	3	1,057	6	183	2
25.00 - 30.00.....	921	3	415	1	224	2	57	..
30.00 and up.....	632	..	284	1	111	..	25	..

RESTAURANTS AND HOTELS

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.....	613	360	510	245
(b) Having no female employees....	47	34	30	22
(c) With no employees, out of business or failing to report.....	37	29	37	10
(d) Total questionnaires sent.....	697	423	577	277
Number of Employees:				
(a) Male.....	4,252	2,386	2,096	665
(b) Women.....	6,734	3,157	3,227	1,106
(c) Girls—under 18 years.....	..	..	..	..
(d) Total reporting.....	10,986	5,534	5,323	1,771
Average hours worked per week.....	48	48.5	49	49.5
	Women	Women	Women	Women
Hourly rates of wages:				
Under 17 cents per hour.....	..	..	2	..
17 - 21 cents.....	..	1	3	55
21 - 25 ".....	..	6	284	198
25 - 29 ".....	313	412	712	276
29 - 33 ".....	1,468	753	759	228
33 - 42 ".....	3,066	1,306	1,007	237
42 - 52 ".....	1,343	489	346	71
52 - 62 ".....	384	143	79	32
62 cents and up.....	160	47	35	9

AUTO SALES AND SERVICE

Population Zones	Toronto		Other Cities Over 50,000		5,000 to 50,000		Under 5,000	
Number of Employers:								
(a) Reporting female employees...	41		33		85		44	
(b) Having no female employees..	12		24		16		12	
(c) With no employees, out of business or failing to report.....	1		5		3		..	
(d) Total questionnaires sent.....	54		62		104		56	
Number of Employees:								
(a) Male.....	980		676		733		171	
(b) Women.....	260		187		143		47	
(c) Girls—under 18 years.....	1		..		2		..	
(d) Total reporting.....	1,241		863		878		218	
Average hours worked per week.....	44		47		44		46	
	Women	Girls	Women	Girls	Women	Girls	Women	Girls
Weekly rates of wages:								
Under \$8.00 per week.....	..	..	..	..	..	..	..	..
8.00 - 10.00.....	..	..	..	..	..	..	..	..
10.00 - 12.00.....	..	..	2	..	4	1	9	..
12.00 - 14.00.....	1	..	20	..	14	1	8	..
14.00 - 16.00.....	11	..	34	..	29	..	8	..
16.00 - 20.00.....	65	..	86	..	39	..	12	..
20.00 - 25.00.....	117	1	43	..	26	..	6	..
25.00 - 30.00.....	47	..	2	..	23	..	4	..
30.00 and up.....	19	..	..	..	8	..	..	..

CONSTRUCTION AND ENGINEERING
CONTRACTORS—OFFICE EMPLOYEES

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...	37		22		36		7	
(b) Having no female employees..	6		4		..		1	
(c) With no employees, out of busi- ness or failing to report.....	1		2		3		1	
(d) Total questionnaires sent.....	44		28		39		9	
Number of Employees:								
(a) Male.....	4,856		1,595		1,355		334	
(b) Women.....	325		139		77		62	
(c) Girls—under 18 years.....	..		..		1		..	
(d) Total reporting.....	5,181		1,734		1,433		396	
Average hours worked per week.....	45		44		46		41	
Weekly rates of wages:								
Under \$8.00 per week.....	..	..	..	..	..	..	..	..
8.00 - 10.00.....	..	..	..	..	1	..	1	..
10.00 - 12.00.....	1	..	..	..	5	..	..	..
12.00 - 14.00.....	..	..	8	..	2	1	3	..
14.00 - 16.00.....	2	..	17	..	14	..	7	..
16.00 - 20.00.....	59	..	27	..	26	..	14	..
20.00 - 25.00.....	99	..	28	..	23	..	7	..
25.00 - 30.00.....	72	..	16	..	4	..	22	..
30.00 and up.....	92	..	43	..	1	..	8	..

HAIRDRESSING AND BEAUTY PARLORS

Population Zones	Toronto		Other Cities Over 50,000		10,000 to 50,000		5,000 to 10,000	
	Women	Women	Women	Women	Women	Women	Women	
Number of Employers:								
(a) Reporting female employees...	263		132		144		61	
(b) Having no female employees..	55		26		18		9	
(c) With no employees, out of busi- ness or failing to report.....	29		6		5		5	
(d) Total questionnaires sent.....	347		164		167		75	
Number of Employees:								
(a) Male.....	66		26		19		4	
(b) Women.....	828		353		287		111	
(c) Girls—under 18 years.....	..		..		..		..
(d) Total reporting.....	894		379		306		115	
Average hours worked per week.....	48		46.5		48		48.5	
Hourly rates of wages:								
Under 17 cents per hour.....	4		6		17		2	
17 - 21 cents.....	2		..		6		8	
21 - 25 ".....	6		2		31		7	
25 - 29 ".....	41		61		51		19	
29 - 33 ".....	86		61		48		19	
33 - 42 ".....	225		98		60		34	
42 - 52 ".....	229		76		41		14	
52 - 62 ".....	139		28		21		8	
62 and up.....	96		21		12		..	

TELEPHONES AND TRANSPORTS

Population Zones	Toronto		Other Cities over 50,000		10,000 to 50,000		4,000 to 10,000		Over 300 Lines		50 to 300 Lines	
	W.	G.	W.	G.	W.	G.	W.	G.	W.	G.	W.	G.
Number of Employers:												
(a) Reporting female employees.....	42		37		66		34		46		102	
(b) Having no female employees.....	10		6		3		..		..		5	
(c) With no employees, out of business or failing to report....	2		..		..		..		..		2	
(d) Total questionnaires sent.....	54		43		69		34		46		109	
Number of Employees:												
(a) Male.....	7,107		1,750		1,087		215		55		125	
(b) Women.....	2,312		1,003		1,184		441		330		399	
(c) Girls—under 18 years.....	202		135		193		57		27		20	
(d) Total reporting.....	9,621		2,888		2,464		713		412		544	
Average hours worked per week.....												
	42		42.5		43.5		45		45		46	
Hourly rates of wages:												
Under 17 cents per hour..	..	..	..	..	..	..	3	..	1	..	38	6
17 - 21.....	..	..	..	..	2	2	2	..	..	..	61	3
21 - 25.....	..	..	1	..	9	2	2	..	17	7	66	1
25 - 29.....	34	29	3	..	45	11	42	28	55	13	74	4
29 - 33.....	36	4	68	90	191	112	99	25	49	6	55	..
33 - 42.....	565	149	258	45	607	66	190	4	149	1	73	6
42 - 52.....	779	8	424	..	264	..	73	..	50	..	26	..
52 - 62.....	415	1	198	..	51	..	24	..	8	..	4	..
62 and up.....	483	11	51	..	15	..	6	..	1	..	2	..

LAUNDRIES, DYERS AND CLEANERS

Population Zones	Toronto		Other Cities Over 50,000		Remainder of Province	
	Women	Girls	Women	Girls	Women	Girls
Number of Employers:						
(a) Reporting female employees.....	231		112		160	
(b) Having no female employees.....	10		8		5	
(c) With no employees, out of business or failing to report.....	6		2		11	
(d) Total questionnaires sent.....	247		122		176	
Number of Employees:						
(a) Male.....	1,362		675		722	
(b) Women.....	2,741		1,727		1,650	
(c) Girls—under 18 years.....	61		32		88	
(d) Total reporting.....	4,164		2,434		2,460	
Average hours worked per week.....						
	47		47		47	
Hourly rates of wages:						
Under 17 cents per hour.....	..	..	..	..	2	..
17 - 21 cents.....	..	..	1	..	18	5
21 - 25 ".....	..	1	54	1	155	22
25 - 29 ".....	121	27	308	10	304	41
29 - 33 ".....	1,010	19	480	12	492	13
33 - 42 ".....	1,152	13	560	9	462	6
42 - 52 ".....	314	1	240	..	149	1
52 - 62 ".....	97	..	60	..	48	..
62 cents and up.....	47	..	24	..	20	..

RECREATION AND ENTERTAINMENT

Population Zones	Toronto		Other Cities Over 50,000		Remainder of Province	
	Women	Girls	Women	Girls	Women	Girls
Number of Employers:						
(a) Reporting female employees.....	148		78		166	
(b) Having no female employees.....	6		..		3	
(c) With no employees, out of business or failing to report.....	3		..		5	
(d) Total questionnaires sent.....	157		78		174	
Number of Employees:						
(a) Male.....	1,649		625		918	
(b) Women.....	1,126		641		661	
(c) Girls—under 18 years.....	28		17		65	
(d) Total reporting.....	2,803		1,283		1,644	
Average hours worked per week.....	5—60; 46.5		4—48; 46.5		10—60; 48	
Hourly rates of wages:						
Under 17 cents per hour.....	..	..	..	..	..	..
17—21 cents.....	..	..	..	..	..	..
21—25 “.....	1	..	3	..	12	..
25—29 “.....	15	..	71	5	140	30
29—33 “.....	110	7	94	5	146	20
33—42 “.....	311	16	236	7	200	9
42—52 “.....	419	5	152	..	103	3
52—62 “.....	161	..	56	..	32	1
62 cents and up.....	109	..	29	..	28	2

AUDITING AND ACCOUNTING

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... ..	201		105		80		13	
(b) Having no female employees... ..	14		10		7		2	
(c) With no employees, out of business or failing to report.....	8		9		4		2	
(d) Total questionnaires sent.....	223		124		91		17	
Number of Employees:								
(a) Male.....	1,115		296		196		13	
(b) Women.....	1,083		352		223		20	
(c) Girls—under 18 years.....	61		10		10		..	
(d) Total reporting.....	2,259		658		379		33	
Average hours worked per week.....	40.5		41		43.5		47	
Weekly rates of wages:								
Under \$8.00 per week.....	..	..	..	..	..	..	..	..
8.00—10.00.....	..	..	..	..	..	..	4	..
10.00—12.00.....	..	7	3	..	4	2	3	..
12.00—14.00.....	20	17	9	3	25	5	2	..
14.00—16.00.....	31	14	26	2	32	3	5	..
16.00—20.00.....	230	19	95	5	78	..	5	..
20.00—25.00.....	391	4	155	..	60	..	1	..
25.00—30.00.....	247	..	46	..	18	..	..	..
30.00 and up.....	164	..	18	..	6	..	..	..

BROKERS

Population Zones	Toronto		Other Cities Over 50,000		Remainder of Province	
	Women	Girls	Women	Girls	Women	Girls
Number of Employers:						
(a) Reporting female employees.....	133		49		22	
(b) Having no female employees.....	11		9		1	
(c) With no employees, out of business or failing to report.....	9		..		..
(d) Total questionnaires sent.....	153		58		23	
Number of Employees:						
(a) Male.....	733		62		10	
(b) Women.....	648		109		49	
(c) Girls—under 18 years.....	42		2		2	
(d) Total reporting.....	1,423		173		61	
Average hours worked per week.....	40		42.5		39	
Weekly rates of wages:						
Under \$8.00 per week.....	..	..	..	..	..	..
8.00 - 10.00.....	..	..	..	..	..	..
10.00 - 12.00.....	1	..	..	..	1	..
12.00 - 14.00.....	..	4	7	..	3	..
14.00 - 16.00.....	35	14	16	2	8	..
16.00 - 20.00.....	91	16	29	..	14	..
20.00 - 25.00.....	237	7	37	..	13	..
25.00 - 30.00.....	182	1	11	..	5	..
30.00 and up.....	102	..	9	..	5	..

APPENDIX

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Windsor	Sheet metal workers	March 31 1943	Against order forbidding smoking while at machines; terminated April 8; conciliation (federal); in favour of employer.	24	150
Sudbury	Metal miners shaft sinkers	April 11	Re discipline of a miner; terminated April 16; negotiations; in favour of employer.	19	85
Levack	Metal miners (nickel)	April 21	Against alleged delay in change of management of company hotel; terminated April 21; negotiations; in favour of employer.	100	100
Kitchener	Tire factory workers	April 19	Against alleged delay in negotiation re wage adjustments; terminated April 20; return of workers pending settlement; indefinite.	155	140
Toronto	Fur factory workers	April 19	Against agreement signed with another union; employment conditions no longer affected by August 31; in favour of employer	22	700
Georgetown	Paper mill workers	April 9	For increased wages and union recognition; terminated April 14; conciliation (federal); return of workers pending reference to the Regional War Labour Board as to wages; union recognition granted; partially successful.	58	200
Toronto	Factory workers (piece moulders)	April 19	For increased wages; terminated April 19; conciliation (federal); return of workers pending reference to the Regional War Labour Board; indefinite.	36	36
Windsor	Motor vehicles factory workers	April 22	Against suspension of workers on April 21-22 for demonstration against a foreman and alleged speed-up order; terminated April 25; arbitration; compromise.	15,000	40,000
Hamilton	Metal factory workers	April 30	For union recognition; terminated April 30; return of workers; in favour of employer.	81	50
Kitchener	Rubber products factory workers	May 31	For increased wages; terminated May 31; negotiations; return of workers pending settlement; indefinite.	567	567

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Windsor	Truck drivers (meat packing plant)	May 28	For increased wages; terminated May 31; negotiations; replacement and return of workers pending settlement; indefinite.	5	12
Tillsonburg	Box factory workers	May 28	For increased wages; terminated May 28; negotiations; return of workers pending settlement; indefinite.	95	10
Brantford	Metal factory workers	May 1	Adjustments in wages following changes from hourly to piece-work rates; terminated May 8; conciliation (federal); compromise.	102	650
Hamilton	Motor vehicles factory workers	May 10	For union recognition; terminated July 29; conciliation (federal); return of workers pending decision of Ontario Labour Court re certification of union as bargaining agency; indefinite.	675	25,000
Galt	Metal factory workers	May 15	For union recognition; terminated May 15; return of workers pending report of Board of Conciliation; indefinite.	96	40
Wallaceburg	Die casting machine operators	May 18	Against employment of women; terminated May 18; replacement; in favour of employer.	22	11
Galt	Metal factory workers	May 21	For union recognition; terminated August 17; employment conditions no longer affected; conciliation (federal) and reference to Ontario Labour Court; partially successful.	1,000	41,000
Windsor	Motor vehicles factory workers	May 22	Re overtime pay; terminated May 22; return of workers; in favour of employer.	250	200
Hamilton	Steel mill workers	May 25	For increased wages; terminated May 26; negotiations; return of workers pending further reference to the Regional War Labour Board; indefinite.	50	75
Fort William and Port Arthur	Freight handlers	May 4	Against change from one to two shifts per day; terminated May 4; negotiations; in favour of workers.	550	275

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Toronto	Cleaners and dyers	May 28	For union recognition, and agreement; terminated May 28; conciliation (provincial); return of workers pending negotiations for a union agreement and reference to the Regional War Labour Board re wages; indefinite.	15	12
Toronto	Shipyard workers	June 17	For a government-supervised vote to determine bargaining agency; terminated June 20; return of workers and replacement; in favour of employer.	450	750
Bowmanville	Rubber factory workers	June 4	For a new agreement; terminated June 7; conciliation (federal); return of workers pending negotiations; indefinite.	275	500
Kitchener	Tire factory workers	June 5	For reduction of hours on Saturday; terminated June 5; return of workers pending negotiations for a new agreement; indefinite.	100	40
Kitchener	Rubber factory workers (footwear)	June 7	For wage adjustments; terminated June 15; conciliation (federal); return of workers pending joint application to Regional War Labour Board; in favour of workers.	537	4,300
Cornwall	Textile factory workers (rayon spinners)	June 15	Against transfer of workers from one section to another as provided in agreement; terminated June 17; negotiations; in favour of employer.	218	218
Fort William	Paper mill workers	June 7	Against working with a certain official; terminated June 8; conciliation (provincial); compromise.	60	120
Sault Ste. Marie	Bricklayers (maintenance men in steel plant)	June 1	For same wages, etc., as bricklayers working for contractors; terminated June 7; negotiations; return of workers pending settlement; indefinite.	36	216
Windsor	Motor vehicles factory workers	June 4	Against dismissal of a worker for failure to maintain minimum production; terminated June 4; negotiations; in favour of workers.	50	20

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Toronto	Metal factory workers	June 11	For greater increase in wages; terminated June 11; conciliation (federal); return of workers pending further reference to Regional War Labour Board; in favour of workers.	328	328
Guelph	Wire and cable factory workers	June 16	For union recognition; terminated June 18; conciliation (provincial); negotiations with workers when collective bargaining agency certified by Labour Court; indefinite.	153	340
Toronto	Foundry workers	June 23	For union recognition and increased wages; terminated June 23; conciliation (federal); return of workers pending negotiations; indefinite.	130	100
Midland	Shipyard workers (pipe fitters)	June 15	Against dismissal of worker; terminated June 15; return of workers pending investigation; in favour of workers.	33	10
St. Catharines	Civic employees	June 12	For greater increase in wages; terminated June 14; negotiations; in favour of workers.	70	140
McKim Township, Sudbury District	Township employees	June 21	For increased wages; terminated July 1; negotiations; in favour of workers.	5	45
Aylmer	Laundry and dry cleaning plant workers	June 9	Against working with certain workers terminated June 9; return of workers; in favour of workers.	30	22
Tweed	Metal factory workers	June 23	For increased wages; terminated June 25; negotiations and reference to the Regional War Labour Board, in favour of workers	25	50
Kitchener	Tire factory workers	July 14	For vacation pay for a certain worker; terminated July 15; negotiations; in favour of workers.	963	1,800
Sault Ste. Marie	Steel mill labourers	July 18	For increased wages; terminated July 20; return of workers; in favour of employer.	42	84

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Sault Ste. Marie	Bricklayers' helpers	July 23	For increased wages; terminated July 27; return of workers; in favour of employer.	75	300
Oshawa	Metal factory workers	July 26	For revision of wage rates and against working with non-union workers; terminated July 27; negotiations; workers joined union; compromise.	175	260
Sault Ste. Marie	Cranemen	July 26	For increased wages; terminated July 27; return of workers; in favour of employer.	21	21
Collingwood	Welders	July 9	Against dismissal of a worker; terminated July 10; return of workers; in favour of employer.	50	100
Ottawa	Office workers	July 28	Against transfer of a senior employee; terminated July 28; negotiations; in favour of employer.	135	65
Brantford	Metal factory workers	Aug. 4	Against dismissal of four workers for washing up before quitting time; terminated August 5; conciliation (federal); workers reinstated and wash-up time referred to Regional War Labour Board; indefinite.	341	495
Toronto	Munitions factory workers	Aug. 13	Against introduction of bonus system; terminated August 14; conciliation (federal); return of workers pending settlement; indefinite.	11	22
Windsor	Motor vehicles factory workers	Aug. 18	For reclassification of certain workers; terminated August 18; return of workers pending reference to Regional War Labour Board; indefinite.	560	430
Windsor	Metal factory workers	Aug. 24	Against suspension of two workers; terminated August 24; return of workers pending settlement; in favour of employer.	320	265
Port Arthur	Freight handlers	Aug. 28	Against extra load on trucks; terminated August 28; return of workers pending further negotiations; indefinite.	180	75

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Kitchener and Waterloo	Laundry and dry cleaning plant workers	Aug. 27	For closed union shop agreement providing for increased wages; terminated September 11; negotiations; return of workers pending settlement; indefinite.	50	650
Welland	Steel mill workers	Aug. 25	Against reduction in production bonus; terminated August 26; negotiations; in favour of workers.	75	75
Tecumseh	Canning factory workers	Sept. 10	For increased wages; terminated September 10; negotiations; return of workers pending reference to Regional War Labour Board; indefinite.	180	35
Kitchener	Tire factory workers	Sept. 1	Against working on time standard for new work; terminated September 2; negotiations; return of workers pending further trial; indefinite.	156	156
Sarnia	Synthetic rubber factory workers	Sept. 27	Against quality of food served in camp restaurant; terminated September 27; negotiations; improvement promised; indefinite.	800	50
Merritton	Pulp and paper mill workers	Sept. 23	Against finding and direction of Regional War Labour Board re increased wages; terminated September 25; conciliation (federal); return of workers pending joint application to Regional War Labour Board; indefinite.	330	990
Windsor	Motor vehicles factory workers	Sept. 3	Against dismissal of a worker for refusal to transfer to another shift; terminated September 9; conciliation (provincial) and reference to arbitration; workers re-employed after two weeks' suspension; compromise.	600	2,400
Toronto	Dry battery factory workers	Sept. 1	Against alleged delay in negotiating union agreement; terminated September 4; conciliation (federal); return of workers pending negotiations; indefinite.	62	110

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Ottawa	Bedding factory workers	Sept. 1	For increased wages; terminated September 2; conciliation (federal); in favour of workers.	9	10
Fort William and Port Arthur	Freight handlers	Sept. 9	For increases in wages, cost of living bonus and overtime rates, etc.; terminated September 13; conciliation (federal); return of workers pending decision of National War Labour Board; compromise.	477	1,675
Point Edward	Freight handlers	Sept. 10	For increases in wages, cost of living bonus and overtime rates, etc.; terminated September 14; conciliation (federal); return of workers pending decision of National War Labour Board; compromise.	90	315
Toronto	Freight handlers	Sept. 11	For increases in wages, cost of living bonus and overtime rates, etc.; terminated September 13; conciliation (federal); return of workers pending decision of National War Labour Board; compromise.	63	150
Fort William and Port Arthur	Freight handlers	Sept. 24	For increases in wages, cost of living bonus and overtime rates, etc.; terminated September 24; return of workers pending decision of National War Labour Board; compromise.	477	235
Sarnia	Welders	Sept. 28	Against lay-off of pipefitters and burners when night shift discontinued due to demand for increased overtime; terminated September 30; negotiations; in favour of employer; workers given jobs by other employers on project.	28	56
Kitchener	Tire factory workers	Oct. 21	Re working conditions, fumes in work place from basement; terminated October 21; return of workers; ventilator stack to be built; indefinite.	38	15
Kitchener	Tire factory workers	Oct. 27	Against time standard for new work; terminated October 29; return of workers pending further negotiations; indefinite.	247	550

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Oshawa	Foundry workers	Oct. 13	For increased wages; terminated October 13; conciliation (federal); return of workers pending reference to Regional War Labour Board; indefinite.	35	35
Malton	Carpenters	Oct. 8	To have approved transportation allowance tax free and made retroactive to August 23; terminated October 13; conciliation (federal); return of workers pending further reference to Regional War Labour Board re date of payment; indefinite.	107	265
Ottawa	Office workers	Oct. 16	For reclassification of workers; terminated October 16; negotiations; partially successful.	61	61
Dalton Mills	Bush workers	Nov. 4	For more meat and butter with their meals; terminated November 6; negotiations; in favour of employer.	53	159
Kitchener	Tire factory workers	Nov. 13	For the night off (Saturday); terminated November 13; return of workers; in favour of workers.	57	35
Toronto	Munitions factory workers	Nov. 1	For return of basic wage rates before introduction of bonus system; terminated November 2; return of workers pending further negotiations; indefinite.	74	130
Napanee	Machinists	Nov. 1	Against dismissal of two workers and for increased wages and improved working conditions; terminated November 6; conciliation (provincial) and return of five workers; night shift discontinued; in favour of employer.	9	44
Malton	Carpenters	Nov. 19	Against working with three non-union workers; terminated November 26; replacement; in favour of employer.	123	850
New Toronto	Tire factory workers	Dec. 6	For payment for time loss due to stock conditions; terminated December 8; conciliation (federal); in favour of employer.	267	534

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Kitchener	Tire factory workers	Dec. 28	Against transfer of eight workers to another department at lower wages; terminated December 29; negotiations; compromise.	80	60
Hamilton	Tire factory workers	Jan. 20	For union recognition vote, to determine bargaining agency; terminated January 21; return of workers pending further negotiations; indefinite.	235	310
Toronto	Knitting factory workers	Jan. 18	Against working with three non-union workers; terminated January 19; conciliation (federal); three girls paid union dues; in favour of workers.	100	33
Windsor	Motor vehicle factory workers	Jan. 26	For settlement of various grievances; terminated January 29; conciliation (federal) and return of workers pending negotiations; indefinite.	347	1,041
Malton	Aircraft factory workers	Jan. 28	Against wearing a certain type of safety working cap; terminated January 28; negotiations; girls to wear hair protection of their own choosing; in favour of workers.	200	13
Windsor	Truck drivers	Jan. 3	For a closed shop agreement; terminated February 26; conciliation (federal) and return of workers pending reference to Industrial Disputes Investigation Board; indefinite.	19	900
Timmins	Bush workers	Feb. 23	For increased wages, piece rates; terminated February 23; conciliation (National Selective Service); in favour of employer.	45	45
Trenton	Egg breakers	Feb. 28	For increased wages and improved working conditions; terminated February 29; conciliation (federal) and return of workers pending settlement; indefinite.	28	50
Kitchener	Tire factory workers	Feb. 14	For increased efficiency bonus and improved working conditions; terminated February 14; return of workers pending further negotiations; in favour of workers.	16	16

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO DURING THE FISCAL YEAR ENDING
MARCH 31, 1944

(From figures published in Labour Gazette)

Locality	Occupation	Commenced	Particulars	Number of employees involved	Time loss in man-working days
Kitchener	Rubber factory workers (footwear)	Feb. 14	Against employment of a non-union worker; terminated February 14; conciliation, federal; in favour of workers.	820	820
Toronto	Knitting factory workers	Feb. 1	Re division of work and other grievances; terminated February 1, conciliation (federal) and return of workers pending settlement; indefinite.	18	10
Toronto	Knitting factory workers	Feb. 9	For increased wages for certain workers; terminated February 19; conciliation (federal) and reference to arbitration; compromise.	18	180
Kitchener	Tire factory workers	Mar. 9	Alleged discrimination in deduction from pay of union representative for overstaying lunch period; terminated March 10; conciliation (provincial); compromise.	80	160
Cornwall	Cotton factory workers	Mar. 3	Against change in time of payment of wages; terminated March 4; negotiations; compromise.	88	88
Sault Ste. Marie	Steel mill workers (maintenance men)	Mar. 25	For time and one-half for work on Sunday irrespective of number of shifts worked during week; terminated March 26; return of workers pending reference to National War Labour Board; indefinite.	165	300
Point Edward	Automotive parts factory workers	Mar. 27	For a signed union agreement; terminated March 28; conciliation (federal); and return of workers pending further negotiations; indefinite.	475	800
TOTALS—90 Strikes				31,497	134,840

APPENDIX—(Continued)

STRIKES AND LOCKOUTS IN ONTARIO, FISCAL YEAR ENDING MARCH 31, 1944

(From figures published in Labour Gazette)

INDUSTRIES:	Number of disputes in progress	Number of workers involved	Time loss in man-working days
LOGGING.....	2	98	204
MINING.....	2	119	185
MANUFACTURING—			
Foods—animal.....	1	5	12
Foods—vegetable.....	2	208	85
Fur and leather products.....	1	22	700
Metal products.....	35	21,645	115,091
Pulp and paper products.....	3	448	1,310
Rubber products.....	17	5,393	10,053
Shipbuilding.....	3	533	860
Textiles and clothing.....	5	442	529
Wood products—miscellaneous.....	1	95	10
Miscellaneous products.....	1	9	10
CONSTRUCTION—			
Building and structures.....	3	258	1,171
TRANSPORTATION—			
Highway transport.....	1	19	900
Water transport.....	6	1,837	2,725
SERVICE—			
Public administration.....	4	271	311
Custom and repairs.....	1	15	12
Business and personal.....	2	80	672
Totals—1944.....	90	31,497	134,840
“ —1943.....	98	32,582	171,178
“ —1942.....	109	28,690	298,393
“ —1941.....	55	9,188	36,318
“ —1940.....	36	6,075	50,468
“ —1939.....	54	5,795	86,997
“ —1938.....	127	22,749	294,906
“ —1937.....	78	13,251	148,929
“ —1936.....	50	9,120	78,511
“ —1934.....	94	18,198	256,311
“ —1933.....	39	7,380	109,240
“ —1932.....	26	2,432	50,401
“ —1931.....	18	2,827	66,268
“ —1930.....	21	4,315	50,513
“ —1929.....	43	5,175	75,870
“ —1928.....	52	5,622	59,889
“ —1927.....	25	4,403	56,695
“ —1926.....	17	1,839	46,402
“ —1925.....	21	2,499	27,447
“ —1924.....	19	3,943	95,196
“ —1923.....	16	1,946	198,319
“ —1922.....	23	2,712	367,893
“ —1921.....	53	10,800	521,210

APPENDIX—(Concluded)

STRIKES AND LOCKOUTS IN ONTARIO, FISCAL YEAR ENDING MARCH 31, 1944

BY DURATION:

PERIOD OF DURATION	Number of strikes	Number of workers involved	Time loss in man-working days
1 day or under.....	40	7,318	4,817
More than 1 and under 5 days.....	38	21,568	55,382
5 days and under 10 days.....	6	827	6,211
10 days and under 15 days.....	2	68	830
30 to 40 days.....	2	697	25,700
40 to 50 days.....	2	1,019	41,900
Total.....	90	31,497	134,840

BY NUMBER OF WORKERS INVOLVED:

Under 10 workers.....	4	28	111
10 and under 50 workers.....	22	581	2,726
50 and under 100 workers.....	22	1,518	3,048
100 and under 500 workers.....	31	7,298	12,313
500 and under 1,000 workers.....	9	6,072	35,642
1,000 and over.....	2	16,000	81,000
Total.....	90	31,497	134,840

BY TIME LOSS:

NUMBER OF MAN-WORKING DAYS LOST

Under 50 man-working days.....	24	1,226	592
50 and under 100.....	14	1,692	924
100 and under 500.....	31	5,233	6,847
500 and under 1,000.....	13	3,747	9,261
1,000 and under 10,000.....	5	2,924	11,216
10,000 and under 50,000.....	3	16,675	106,000
Total.....	90	31,497	134,840

THE PUPIL WAR EFFORT

Throughout World War II the Ontario school children have consistently played their part. While their elders were serving on the active or home front in war effort, purchasing Victory bonds and contributing to the Red Cross, the pupils were performing parallel service by assisting on the farm, buying War Savings Stamps and Certificates, and donating to the Navy League. Cash donations of the juniors amounted to thirteen and one-quarter million dollars. Almost nine million of this took the form of War Stamp purchases while two and one-half million was invested in Victory bonds. Special war funds also claimed their support.

War equipment donated took the form of ambulances, mobile canteens, Red Cross wagons, utility cars, and machine guns, for the front, and wheel chairs, hospital cots, moving picture machines, magazines and cigarettes for the injured.

In addition, the pupils gave generously of their time in the collection of thousands of tons of salvage, and freely donated great quantities of food and clothing.

The following table provides an analysis of the pupil effort during the entire war period.

CASH DONATIONS	For School Year 1944-45			From Beginning of War to June, 1945		
	Elementary Schools	Secondary Schools	Total	Elementary Schools	Secondary Schools	Total
1. Red Cross (including Junior Red Cross).....	\$188,335	\$45,533	\$233,868	\$606,953	\$185,334	\$792,287
2. War Savings Stamps and Certificates.....	1,905,184	239,985	2,145,169	7,085,594	1,757,072	8,842,666
3. Victory Bonds.....	723,246	378,219	1,101,465	1,449,988	1,198,745	2,648,733
4. Purchase of Equipment.....	8,002	1,431	9,433	37,736	37,181	74,917
5. Purchase of Clothing, Medical Supplies, etc. (ready made or for processing).....	10,926	3,919	14,845	50,705	40,255	90,960
6. Donations for Special Funds (B.W.V.F., Queen's Fund, etc.)....	95,673	28,192	123,865	420,044	176,522	596,566
7. Any other purchases or donations of money.....	72,711	24,327	97,038	194,718	96,374	291,092
	\$3,004,077	\$721,606	\$3,725,683	\$9,845,738	\$3,491,483	\$13,337,221
NON-CASH DONATIONS						
1. Clothing donated or made (number of articles).....	109,318	54,904	164,222	433,751	295,132	728,883
2. Food donated (estimated money value).....	\$14,944	\$8,907	\$23,851	\$32,788	\$34,062	\$66,850
3. Salvage collected and turned in—not sold (weight in tons).....	2,009	290	2,299	10,204	2,230	12,434
4. Any other donations (estimated money value).....	\$58,821	\$25,447	\$84,268	\$152,485	\$73,588	\$226,073

REPORT
OF THE
Minister of Education
Province of Ontario

FOR THE YEAR

1944

PRINTED BY ORDER OF
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1946



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REPORT

OF THE

Minister of Education

FOR THE YEAR 1944

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 1944.

With a view to the progressive improvement of the educational system of the Province of Ontario, a number of important changes have been instituted during 1944, and plans have been made which it is hoped will lead to further improvements.

Provision has been made for increased legislative grants for educational purposes, amounting to fifty per cent. of the cost of elementary and secondary education over the whole province. These increases have been designed with a three-fold purpose,—to relieve the burden of local taxation on real property, to equalize educational opportunities between larger and smaller urban centres as well as between more and less affluent rural communities, and to stimulate the improvement of schools where local interest is feeble.

Attention has been paid to the special problems of education in rural communities. Encouragement has been given to the formation of Township school areas so that now approximately one-quarter of the old school sections have been merged into the larger units, giving the children concerned the advantages of improved teaching, enriched courses, and a better chance of continuing their education on the secondary school level. For similar reasons the policy of temporarily closing schools in which the enrolment is below eight pupils has been continued. The transfer of pupils from the 425 schools now closed has assured these pupils improved instruction and the stimulus provided by larger class-groups. Special grants have been offered to rural high schools to encourage them to serve more fully the needs of their communities, by introducing courses in practical agriculture, shop work and home economics, by serving hot lunches for pupils, and by opening the schools for use as community centres.

To provide a further measure of equality of educational opportunity the Provincial scholarship scheme has been expanded, and has been augmented by a Dominion-Provincial Student-Aid scheme for able but needy students. More than five hundred winners of scholarships and bursaries have been enabled in this way to continue their education in universities, normal schools and other institutions of higher learning, as well as in Grade XIII classes of secondary schools.

In the field of advanced technical training the Provincial Institute of Mining has been organized at Haileybury, with an advisory committee repre-

sentative of all phases of mining activities in Northern Ontario. On the recommendation of this committee, Mr. O. E. Walli has been appointed principal, and it is expected that this school will make a valuable contribution to the needs of the area which it serves.

The Department of Education has established, in full co-operation with the Dominion Government, its first centre for the rehabilitation and training of ex-service personnel. A number of occupational courses are in operation and others are being added as the need arises. In addition, tutorial help in academic courses is being provided to prepare demobilized men and women for university courses and vocational training. This service has been in great demand. Other similar centres will be established as the need for them arises.

Since the efficiency of any system of education depends mainly upon the quality and training of the teachers, the Department of Education has instituted a number of changes designed to improve the teaching staff.

- (a) To attract better candidates into teaching, the minimum salary on which township grants might be paid was raised to \$1,000.
- (b) As a further inducement to able persons to enter teaching and to give to teachers in service a sense of the solidarity, dignity, and importance of their occupation, The Teaching Profession Act was passed. Specific responsibilities are thereby placed upon the teachers for their professional conduct and for the attainment of the ultimate aim of all education, the full and wholesome development of the child.
- (c) To give greater permanency and stability to the teaching profession, an amendment to The Teachers' and Inspectors' Superannuation Act was passed, raising the annual contribution of the Province from $2\frac{1}{2}$ to $3\frac{1}{2}$ per cent. of salaries. This additional contribution cancels the accrued liability with which the Fund began and will assist in improving the superannuation benefits payable under the Act.
- (d) Special summer sessions in two Normal Schools and in the Ontario College of Education were held to meet an emergency arising from a shortage of teachers. Since these courses were only of six weeks' duration in the Normal Schools and eleven weeks at the College of Education, their graduates will be required to attend a second summer session before securing regular interim certificates.
- (e) Plans were made for re-opening the Ontario Training College for Technical Teachers in 1945, and for the resumption of a number of summer schools for special professional certificates.

During the year six counties adopted the county plan for medical and dental inspection of school as provided by The Public Health Act. Three other counties have voted to put the plan into operation.

The wide-spread interest in guidance has been given focus and direction by the appointment of a Director of Guidance and by an amendment to The High Schools Act to permit a board to employ a guidance officer. The co-ordination of the work of the Vocational Guidance Centre with the work of the Ontario College of Education will give greater assistance to teachers in this field.

Although a thorough revision of the school courses has been deferred pending the completion of negotiations with the Universities, nevertheless a number of steps in this direction have already been taken.

- (a) Religious education has been introduced in the public school course of studies. With the valued co-operation of the Inter-Church Committee on Week-day Religious Education, a teachers' manual has been prepared and a number of guide books have been edited, covering the work of the elementary grades.
- (b) The Physical and Health Education courses have been revised and extended and a Provincial Director appointed to supervise the work.
- (c) Cadet Training has been introduced as an essential part of the high school programme. The Director of Cadet Training has undertaken the task of integrating this work with the Cadet branches of the Services, and with the courses in Physical and Health Education.
- (d) The secondary school history courses have been revised and strengthened. A booklet outlining the history and significance of British and Canadian democratic institutions has been prepared and distributed to the schools.
- (e) A Provincial Supervisor of Art has been appointed to encourage the development of arts and crafts, with particular reference to local materials.

A Committee on the Planning, Construction and Equipment of Schools has been appointed with a dual purpose,—to make schools more effective for their task of training young people, and to reduce the cost of school building to a point at which it is possible to begin a much-needed programme of renovation and construction.

A Royal Commission has been appointed under the Chairmanship of Mr. Justice Hope to study all phases of education in the province. This Commission has begun its deliberations and has received representations from a wide variety of sources. It is expected that when the report of this Commission is received it will form the basis of an extensive revision of many parts of our educational system.

Respectfully submitted,

GEORGE A. DREW,
Minister of Education.

Toronto, October 20, 1945.

ELEMENTARY EDUCATION

Legislative Grants

On December 13th, 1944, the Minister of Education announced a new scheme for the apportionment of legislative grants on behalf of elementary and secondary schools. Under the scheme the Ontario Government will give to boards of school trustees in 1945 a sum equivalent to 50% of the total operating costs of the elementary and secondary schools of the province for the calendar year 1944. The urban elementary school boards will receive 30% to 60% of their approved school costs, depending upon the population of the urban centre, the highest percentage going to urban centres with population below 2,500. The rural boards will receive 50% to 90% of school costs, depending upon the assessment per classroom, the highest grants going to rural boards having the lowest assessment per classroom.

The momentous nature of the increase in grants may be seen when it is realized that in 1944 the amount required to pay the general legislative grants to elementary school boards was \$5,887,127.29, while in 1945, under the new scheme, the amount required will be approximately \$17,000,000.00.

Township School Areas

Under the terms set forth in The Public Schools Act a township council may form a township school area by a by-law passed between January 1st and July 1st of any year, the new area organization going into effect on December 25th of the same year. The number of areas organized in 1944 set a record for any year since the movement began in 1938. Sixty-one new areas were formed, involving the dissolution of 396 school sections. In 13 township school areas formed before 1944, the areas were further enlarged in 1944 by adding, in all, 18 school sections.

The success of this movement may be attributed to two factors,—(1) the tactful leadership and indefatigable efforts of the public school inspectors, and (2) the growing conviction of the people in rural areas that better administration and more efficient schools result when all the rural schools of a community having common social, educational, and economic interests are brought under unit administration.

The list of these larger units organized in 1944 follows:—

Township	No. of School Sections	County or District	Inspector	Date
1. Phelps (Un.)	2	Nipissing	J. W. Trusler	Jan. 27
2. Pelham No. 1	3	Welland	C. Howitt	May 2
3. Saltfleet	5	Wentworth	C. B. Routley	May 4
4. West Oxford	8	Oxford	L. B. Hyde	May 8
5. Rainham	7	Haldimand	W. E. Eade	May 11
6. Wainfleet	13	Welland	C. Howitt	May 25
7. Westminster No. 1	5	Middlesex	D. G. Smith	May 29
8. South Nissouri	4	Middlesex	D. G. Smith	June 2
9. St. Vincent	5	Grey	L. L. Sinclair	June 3
10. Thessalon	4	Algoma	S. Geiger	June 3
11. South Dumfries No. 1	8	Brant	J. C. Webster	June 5
12. Evanturel	2	Temiskaming	R. H. Macklem	June 5
13. East Howick	9	Huron	J. M. Game	June 5

Township	No of School Sections	County or District	Inspector	Date
14. West Howick	9	Huron	J. M. Game	June 5
15. Malden	6	Essex	G. L. Duffin	June 5
16. South Monaghan	5	Northumberland	W. H. Carlton	June 5
17. East Oxford	7	Oxford	L. B. Hyde	June 5
18. Turnberry	10	Huron	J. H. Kinkead	June 5
19. McGarry (Un.)	1	Temiskaming	H. W. Brown	June 6
20. North Tossorontio	5	Simcoe	W. Rogers	June 9
21. Zorra West	11	Oxford	G. M. Mather	June 9
22. Dalhousie and North Sherbrooke, A	6	Lanark	J. W. Barber	June 10
23. Dalhousie and North Sherbrooke, B	6	Lanark	J. W. Barber	June 10
24. Blenheim North	8	Oxford	G. M. Mather	June 12
25. Blenheim South	9	Oxford	G. M. Mather	June 12
26. Scarborough No. 2	5	York	H. A. Halbert	June 12
27. Orillia No. 2	7	Simcoe	J. A. Gibson	June 13
28. Medonte No. 2	3	Simcoe	J. A. Gibson	June 14
29. Eastnor	7	Bruce	J. J. Wilson	June 17
30. Ancaster No. 1	2	Wentworth	C. B. Routley	June 20
31. Ancaster No. 2	8	Wentworth	C. B. Routley	June 20
32. Holland	9	Grey	L. L. Sinclair	June 20
33. Albemarle	7	Bruce	J. J. Wilson	June 21
34. Illichinbrooke	7	Frontenac	S. A. Truscott	June 21
35. Colborne	10	Huron	J. H. Kinkead	June 22
36. Wawanosh East	11	Huron	J. H. Kinkead	June 22
37. Ramsay	12	Lanark	J. W. Barber	June 24
38. North Walsingham	10	Norfolk	W. L. Bowden	June 24
39. Adelaide	10	Middlesex	G. Young	June 26
40. Dorchester South	4	Elgin	J. C. Smith	June 26
41. Trafalgar	19	Halton	L. L. Skuce	June 26
42. Lanark A	5	Lanark	J. W. Barber	June 27
43. Lanark B	5	Lanark	J. W. Barber	June 27
44. Leeds and Lansdowne Ft.	17	Leeds	W. F. Hiscocks	June 27
45. Stephen	6	Huron	R. O. Staples	June 27
46. Glanford	5	Wentworth	C. B. Routley	June 28
47. North York No. 2	5	York	H. A. Halbert	June 28
48. Flos	3	Simcoe	W. R. McVittie	June 28
49. Burpee	3	Manitoulin	S. Geiger	June 29
50. Elderslie	10	Bruce	J. M. Game	June 29
51. Fenelon	3	Victoria	C. W. Lees	June 29
52. Harris	2	Temiskaming	R. H. Macklem	June 29
53. Niagara No. 1	4	Lincoln	W. A. Marshall	June 29
54. Brantford No. 2	5	Brant	J. C. Webster	June 30
55. Essa	3	Simcoe	J. E. Horton	June 30
56. Collingwood	7	Grey	L. L. Sinclair	June 30
57. Cramahe South	5	Northumberland	A. A. Martin	June 30
58. Gainsboro	7	Welland	C. Howitt	June 30
59. Mariposa	3	Victoria	C. W. Lees	June 30
60. Plummer Additional	4	Manitoulin	S. Geiger	June 30
61. Barton	5	Wentworth	C. B. Routley	June 30
Additions to existing Areas:				
62. Burleigh, Anstruther and Chandos	1	Peterborough	L. W. Copp	May 6
63. Olden	1	Frontenac	M. Hallman	June 3
64. Osnabrock	3	Stormont	F. L. Barrett	June 5
65. Crowland No. 2	1	Welland	C. Howitt	June 8
66. Minden	2	Haliburton	A. Stouffer	June 8
67. Monmouth	2	Haliburton	A. Stouffer	June 9
68. Oro	2	Simcoe	W. R. McVittie	June 16
69. Hope South	1	Durham	W. H. Carlton	June 17
70. Dummer	1	Peterborough	L. W. Copp	June 20
71. Tuckersmith	2	Huron	R. O. Staples	June 23
72. Deubigh	1	Frontenac	M. Hallman	June 26
73. North York No. 1	*	York	H. A. Halbert	June 28
74. Otonabee	1	Peterborough	L. W. Copp	June 30

*Part of S.S. No. 11.

The summary of Township School Areas formed to date is as follows:—

	Twp. School Areas	No. of School Sections
No. formed before 1938.....	15	83
No. formed in 1938.....	15	70
No. formed in 1939.....	43	
Additions to existing Areas: 4		213
No. formed in 1940.....	26	
Additions to existing Areas: 7		147
No. formed in 1941.....	31	
Additions to existing Areas: 2		152
No. formed in 1942.....	35	
Additions to existing Areas: 4		198
No. formed in 1943.....	22	
Additions to existing Areas: 9		146
No. formed in 1944.....	61	
Additions to existing Areas: 13		414
Totals.....	248	1,423

The Temporary Closing of Small Schools

The policy of recommending the temporary closing of schools with low enrolment was continued in 1944. The number of schools closed was not as great as in earlier years. This, however, was probably due to the fact that after some six years of intensive effort a point has been reached where the remaining schools of low enrolment cannot be closed advantageously. Where winter roads do not permit daily transportation of pupils to other schools, or where the school of low enrolment is isolated, it becomes advisable to keep the school open.

It is estimated that, in recent years, there have been about 650 rural one-teacher schools with enrolment below eight. More than 425 of this number are now closed temporarily. Each year a few additional schools are closed, and each year also a few schools are reopened due to an increase in the number of pupils of school age resident within the school section. Every teacher and every inspector of schools is aware that the best work cannot be done in a rural school when the class groups are too small for zestful and healthy group activities and competition, either within the classroom or on the playground. The list of schools closed in 1944 follows:—

Inspectorate	Inspector	School
Dufferin.....	W. L. Lovell.....	No. 16 Mulmur.
Durham.....	T. R. McEwen.....	No. 17 Darlington.
Frontenac North.....	M. Hallman.....	No. 8 Barrie.
Frontenac North.....	M. Hallman.....	No. 8 Denbigh.
Frontenac South (1).....	S. A. Truscott.....	No. 10 Bedford.
Frontenac South (2).....	F. P. Smith.....	No. 10 Storrington.
Frontenac South (2).....	F. P. Smith.....	No. 13 Storrington.
Haldimand.....	W. E. Eade.....	No. 6 Cayuga North.
Haliburton.....	A. Stouffer.....	No. 1 Lutterworth.
Haliburton.....	A. Stouffer.....	No. 4 Lutterworth.
Huron North.....	J. H. Kinkead.....	No. 2 Grey
Leeds (No. 2).....	E. Oakes.....	No. 7 Yonge and Escott Rear.
Middlesex West.....	G. Young.....	No. 9 Adelaide.
Middlesex West.....	G. Young.....	No. 1 Williams East.
Northumberland and Durham.....	W. H. Carlton.....	No. 19 Cavan.
Ontario North.....	J. R. Pickering.....	No. 8 Georgina
Perth North.....	A. E. Nelson.....	No. 11 Ellice.
Prescott and Russell.....	J. C. Wilker.....	No. 12 Cumberland.
Prescott and Russell.....	J. C. Wilker.....	No. U13 Plantagenet South.

Inspectorate	Inspector	School
Renfrew South	H. Bolingbroke	No. 9 Admaston.
District Division II	D. A. Lapp	No. 6 Dilke.
District Division III	L. J. Williams	No. 1 Graham.
District Division III	L. J. Williams	No. 1 Jellicoe.
District Division III	L. J. Williams	No. 1 Magnet.
District Division V	D. T. Walkom	No. 1 Laird.
District Division VI	A. P. Silcox	No. U2 Hutton and Parkin.
District Division IX	R. C. Cassie	No. U2 Casgrain and Kendall.
District Division X	H. W. Brown	No. U2 Taylor and Carr.
District Division XII	R. H. Macklem	No. U1 Bryce and Beauchamp.
District Division XII	R. H. Macklem	No. 3 Pense.
District Division XIV	E. R. Underhill	No. 1 Hunter.
District Division XIV	E. R. Underhill	No. 1 Laurier.
District Division XIV	E. R. Underhill	No. 1 Peck.
District Division XIV	E. R. Underhill	No. 4 Stisted.
District Division XV	P. M. Scott	No. 2 Carling.
District Division XV	P. M. Scott	No. 1 Monteith.
District Division XVI	G. S. Johnson	No. 6 Monck.
District Division XVI	G. S. Johnson	No. 4 Stephenson.
District Division XVI	G. S. Johnson	No. 10 Stephenson.

Summary

No. of schools closed before 1937	57	
Reopened	14	43
No. of schools closed in 1937	31	
Reopened	3	28
No. of schools closed in 1938	41	
Reopened	8	33
No. of schools closed in 1939	45	
Reopened	6	39
No. of schools closed in 1940	38	
Reopened	3	35
No. of schools closed in 1941	77	
Reopened	14	63
No. of schools closed in 1942	94	
Reopened	8	86
No. of schools closed in 1943	65	
Reopened	7	58
No. of schools closed in 1944	39	39
Total number closed	424	

Transportation of Pupils to Secondary Schools

For a number of years the Department of Education has been discouraging the organization of classes for Grades IX and X in the one-teacher rural school. It is felt that the present courses for these classes, which include agriculture, business practice, shop work, and home economics, are too comprehensive for the teacher of a one-roomed school to do justice to Grades I to VIII inclusive and, at the same time, give adequate instruction in the work of Grades IX and X. In lieu, therefore, of making provision for these senior grades in the one-teacher school, the Department has for six years encouraged the transportation of high

school pupils to a secondary school by paying 50% of the cost of such transportation. The Department, however, requires that, with the exception of township school areas, two or more school sections make a joint arrangement for the transportation. In the case of township school areas, as well as school sections, the contract must be approved by the Department.

A large number of township school areas are making splendid provision for the education of high school pupils residing within the area, by arranging for their transportation to secondary schools where these pupils may have the choice of academic, commercial, or technical education. Many unit school sections are doing likewise. Under the new scheme of grants the costs of transportation for high school pupils will be included in the operating costs in the school budget, and the same percentage of grant will be payable as on the other items of the budget. This means that in the poorer school sections as high as 75% to 90% of the costs of transportation will be paid to the boards. Splendid opportunity is given, therefore, to the pupils in a financially poor community to obtain an education in a secondary school. The new system of grants thus favours the principle of equal educational opportunity for all.

The Supply of Teachers

The supply of qualified teachers for the elementary schools in Ontario was larger in the calendar year 1944 than in the previous year, when it was necessary to employ more than 700 unqualified teachers. This improvement was due to the training of approximately 600 teachers in summer courses given in the Normal Schools at Toronto and London. All of these teachers were employed in the school year 1944-45. However, even with the additional supply it was necessary to issue 495 letters of permission to boards of trustees of elementary schools to employ persons without complete Ontario qualifications. The summary below indicates the number of letters of permission, together with the academic and professional standing of the persons who were employed in this way, as teachers in the elementary schools for the calendar year 1944.

A. PROFESSIONAL QUALIFICATIONS

Holders of Expired Ontario Third Class Certificates.....	127
Persons who failed at Ontario College of Education.....	1
Persons who failed at Ontario Normal Schools.....	65
Certificates from other Provinces.....	108
Holders of H.S. Assistants' Certificates.....	2
	303

B. ACADEMIC QUALIFICATIONS

University graduates.....	6
Some University work.....	7
Persons of Upper School standing.....	78
Persons of part Upper School standing.....	22
Persons of Middle School standing.....	64
Persons of part Middle School standing.....	8
Persons of Lower School standing.....	7
	192
Total.....	495

Correspondence Courses

The records of the correspondence courses conducted by the Department of Education during the school year 1943-44 show that it was one of the most successful years to date. Because of the war, however, the enrolment was not

as large as it otherwise might have been. Many boys and girls who under ordinary circumstances might have been enrolled in the correspondence courses have been busy on the farms or have been drawn into industry. The total enrolment for the year was 2,594. Of this total, 2,353 were enrolled in the English and 241 in the English and French courses. This number exceeded by 71 the number enrolled the previous year. The total number of lessons received, corrected and returned was 55,716.

No part of Ontario is too isolated for the correspondence courses to reach. Anyone in the province between six and twenty-one years of age, to whom ordinary school facilities are not available, is eligible for enrolment. In addition, lessons are sent to pupils temporarily domiciled outside the province, and to children of missionaries and others in far-away lands. At the present time pupils are enrolled from Port Harrison on Hudson Bay and Fort McPherson at the mouth of the Mackenzie River. Children of missionaries are enrolled from the Congo, Trinidad, Paraguay, Bolivia and Venezuela. As in former years, courses were provided for bedfast patients in practically all the Sanatoria and Preventoria of the province.

During the year 556 promotions were made to a higher grade, exclusive of Grades IX and X. Of the 32 High School Entrance candidates 28 were recommended to the various Entrance Boards. Two of the four who wrote on the Departmental High School Entrance examinations were successful. The results in Grades IX and X were equally satisfactory, as is shown in the following tabulations:—

Subjects completed in Grades IX and X:

5 completed		8 subjects	
1	"	7	"
5	"	6	"
5	"	5	"
6	"	4	"
17	"	3	"
37	"	2	"
9	"	1	"

Many of the pupils who were successful in fewer than four subjects were enrolled late in the school year and failed to complete all the subjects undertaken.

The Correspondence School staff consists of a Director and 23 full-time teachers who read, correct, explain and grade the lessons. A number of the staff are graduates of a university.

The Department, through this Branch, also supervises the Correspondence courses in English, Social Studies and Elementary Arithmetic introduced by the Canadian Legion for members of the Active Services.

Railway School Cars

During the year 1944 the school car personnel lost one of its most valued members in the sudden death of Walter McNally, who was appointed when school cars were first organized in 1926. He was taken suddenly ill on Friday, August 31st, had an emergency operation in the Hotel Dieu Hospital, Kingston, on Sunday, September 2nd, and passed away that same day. Mr. McNally's teaching experience was gained entirely in the one C.P.R. school car. He has left behind his wife and two sons, as well as a host of friends among pupils, parents and railway officials, to mourn his loss.

In October, Mr. Cameron A. Bell was appointed to take over Mr. McNally's work. Mr. Bell has had several years of successful teaching experience, including time spent as the Acting Principal of the Chapleau Public School. Mrs. Bell has also had experience as a teacher, and both are eminently qualified for their work.

The school cars are more than schools, and are doing a type of community social service and educational work which could be done in no other way. The teacher of the school car assists the people in such matters as writing letters, advice on ordinary business matters, and the teaching of English conversation to those of foreign birth. The people come to the school car to read library books, to discuss current events, to satisfy their hunger for knowledge, to overcome their loneliness, and to have their fears and worries dispelled by one in whom they have complete confidence—the school-car teacher. School days, as well as many evenings, are used by the school-car teacher to help both the pupils and the “grown-ups.”

School Health Supervision

School health supervision in the rural and smaller urban municipalities is continuing to meet with popular approval. Oxford County led the way by appealing to the Government for permissive legislation to allow the expenditure of county funds for the employment of school nurses. When this was granted, the establishment of a programme which proved very acceptable, set a precedent which has had far-reaching effects. Seven counties are now actively participating in this very essential part of a community health programme and at least four other counties have moved to set up similar organizations. The supplying of personnel to meet the demand in this expansion has been a serious tax on all the resources; but up to the present the problem has been met and there is every indication that the future outlook will be more hopeful.

Concern for the well-being of the secondary school group is also increasing and similar action is being strongly commended. This concern evidences a quickening of public thought on school affairs generally and a realization that the development of healthy responsible young citizens is essential, particularly in these days of national crisis.

Religious Education in the Public Schools

In accordance with the regulations of the Department in effect prior to September, 1944, clergymen of all denominations have had, for some years, the right to give religious instruction in the public schools of the province before or after school hours. The number of clergymen who availed themselves of this opportunity increased rapidly after the outbreak of war. During the same period the Ontario Educational Association urged that more adequate provision for the teaching of Religious Education be made, as a large proportion of pupils was known to be without Sunday school or church association, and it was manifestly impossible for the clergy to meet all school situations. As a result of these representations, and others of a similar nature, Religious Education was introduced as a subject of study in the public schools of the province in September, 1944.

It was early realized that help would be required by teachers for the effective presentation of Religious Education. Accordingly, a booklet entitled “Programme for Religious Education in the Public Schools of Ontario” was prepared. In its content instructional aid is suggested, and approved prayers and Bible

selections for memorization are submitted. The regulations governing the teaching of the subject are also included. In addition to the time allowed for religious exercises, two half-hour periods per week are to be devoted to Religious Education. A school board is required to submit to the Department reasons in writing if exemption for the school is desired; individual pupils may be exempted on application of parent or guardian; and teachers may also secure exemption by giving notice in writing to the board of trustees. Much forethought and care were exercised in drawing the regulations, and the number of boards of trustees seeking exemption for schools in their charge has been small.

In addition to a publication under the title of "Hymns for Schools," the Department has outlined specific help in methodology and content in "Guide Books for Teachers." By December, 1944, the Guides for the first three grades were in the hands of the teachers. The co-operation of the Inter-Church Committee on Week-day Religious Education is gratefully acknowledged. The members gave valuable assistance and advice in the preparation of the course and the revision of the guide books.

According to reports submitted by inspectors, the course in Religious Education has been accepted by teachers, trustees and the general public as a worthwhile contribution to the programme of the public schools.

Visual Education

The Visual Education branch of the Department of Education maintains a library of lantern slides and 16 mm. instructional motion-picture films, both sound and silent, and 14,860 screenings of these films and slides were made in the schools of Ontario during the calendar year 1944. This is more than double the number of screenings made in 1943. There are 97 sets of lantern slides and over 400 films in the library available to school users in Ontario. No covering or rental charge is made for the service, the borrower being required to pay only the express charges one way. Films have also been sent to the projectionists of the National Film Board employed in rural areas, and this has meant that many pupils attending rural schools have had an opportunity to view educational films through the co-operation of the Department of Education and the National Film Board.

Projection machines, due to priorities, have not been readily available for purchase during the present war period; but when machines and more films are procurable, visual aids of this nature will play an ever-increasing part in assisting teachers in classroom instruction.

School Radio Broadcasts

There are more than 900 public and separate schools in Ontario where radio sets are installed. In these schools there are 1,015 radios and, in addition, a number of public address systems which may be used for radio reception. There are also in the province 1,150 public and separate schools which frequently borrow or rent radios for the purpose of receiving educational broadcasts. As soon as restrictions on the purchase of radio sets are removed, many more school authorities undoubtedly will purchase radios for educational use.

In the year 1944 the Department of Education co-operated with the Canadian Broadcasting Corporation in the production of school radio broadcasts related to the following:— Music, Social Studies, Junior English, and Guidance.

An official of the Department of Education is a member of the National Advisory Council on School Broadcasting of the Canadian Broadcasting Corporation, and, through the efforts of this Council, national educational broadcasts were prepared and beamed to schools. This national series of broadcasts, together with the programmes of the American School of the Air, have been available to school listeners in Ontario. Continued study has been made by the Department of Education as to the whole field of radio in education.

Interchange of Teachers

The following exchanges were arranged for the school year 1944-45:—

<i>Ontario Teacher</i>	<i>Exchange Teacher</i>
Miss Mary Callaghan Winchester Street P.S. Toronto, Ontario	Miss Evelyn Grassie Woodland School Vancouver, B.C.
Miss Mary Clendening Humbercrest P.S. York Township (Toronto 9)	Miss Jessie Manning Port Alberni, B.C.
Miss Rhea Minshall Simcoe, Ontario	Miss Esther Larmour Victoria School Saskatoon, Sask.
Miss Hazel Morris Allenby P.S. Toronto, Ontario	Miss Mary Gillis General Gordon School Vancouver, B.C.

War Effort in the Elementary Schools

The pupils in the elementary schools have continued to show a genuine interest in many phases of war work and have endeavoured to do their part in helping to win the war. They have purchased a very large number of War Savings Stamps and War Savings Certificates. They have contributed considerable sums to the Junior Red Cross and to the Navy League of Canada. They have responded energetically in salvage drives and have assisted in the collection of milkweed leaves for use in experiments on synthetic rubber. The pupils, too, have entered heartily into the presentation of Empire Day programmes in the schools and have made a day-to-day study of the progress of the war.

In this splendid work which has been done in and through the schools, the inspectors and the teachers have given direction and enthusiastic support. Home and School Associations, Junior Red Cross, Women's Institutes and the Imperial Order, Daughters of the Empire have all given their hearty co-operation in the war work effected through the schools. We have reason to be proud of these efforts of our boys and girls.

The Provincial Inspectorial Staff, 1944

I. IN MEMORIAM:

Mr. D. C. Hetherington, B.A., was a native of Perth County. He attended St. Catharines Collegiate Institute during the years 1879 and 1880 and then attended the Toronto Normal School. In 1881 he was appointed to the staff of the St. Catharines Collegiate Institute and served efficiently there for two and

one-half years. He was then appointed Supervising Principal of St. Catharines Public Schools, serving in this capacity for twenty-one years, when he became Public School Inspector in St. Catharines. Mr. Hetherington gave over fifty-five years of devoted service to the cause of education. He retired from his educational work on August 31st, 1933, but retained his keen interest in education. He attended regularly, as long as he was physically able to do so, the Inspectors' and Normal School Masters' conferences held in the Hamilton district. Mr. Hetherington, who died in 1944, will live in the memory of those with whom he was associated.

Dr. Peter F. Munro was born in Chateaugay, Quebec, but received his elementary and secondary education at Williamstown, Ontario. He entered Queen's University in 1894 on a scholarship and specialized in Classics. He obtained his Bachelor of Pedagogy degree from the University of Toronto in 1904, his M.A. degree from Queen's University in 1905, and his Doctor of Pedagogy degree from the University of Toronto in 1926. Dr. Munro taught in the high schools at Iroquois, Harriston, Aylmer and Aurora previous to his appointment as a Classical Master at Jarvis Collegiate Institute in 1907. Six years later he was promoted to the head of the Classical Department in Riverdale Collegiate. In 1919 he was appointed principal of the Ryerson Public School, Toronto, and in 1925 he became one of the Public School Inspectors for the City of Toronto. He resigned from this position in 1941 and died in January, 1944. Dr. Munro was an ardent lover of good sport. He was a good lacrosse player as well as an enthusiastic lawn bowler. He also held important positions in teaching organizations.

Mr. R. C. Rose, B.A., who retired from service as Public School Inspector in Carleton County in 1934, died at his residence, 247 Powell Avenue, Ottawa, on November 20th, 1944. Mr. Rose, who graduated from the University of Toronto in 1891, is well remembered by his former pupils as a splendid mathematician, an able teacher and a warm friend. He was principal of Prescott High School for eleven years, and from 1907 to 1919 he was principal and mathematics master of the Smith's Falls Collegiate Institute. In 1919 Mr. Rose was appointed Public School Inspector for Lanark County, and until his retirement in 1934 served with distinction as Inspector in Lanark and Carleton Counties. He was a scholarly gentleman of genial personality, and the teachers who served under his leadership will ever remember his sympathetic and tactful guidance and direction. Mr. Rose took a keen interest in church, fraternal and community affairs, and his passing was a distinct loss to his community as well as to the cause of education.

II. RETIREMENTS:

Mr. J. J. Edwards, B.A., belongs to the Old Boys' Association of Lanark County, having been born in the Village of Pakenham. His elementary and secondary education were received in the rural schools and in the Lanark Continuation School. He attended the Renfrew Model School and began his teaching career in the public schools in the counties of Lanark and Peterborough. He graduated from Queen's University in 1906. In 1908 he was appointed principal of a public school in Port Arthur and subsequently was principal of Tavistock Continuation School and English Master in the Hamilton Collegiate Institute. He resigned this latter position in June, 1922, to become Public School Inspector in Lambton East, a position he held until his retirement in December, 1944. Mr.

Edwards has maintained an enthusiastic interest in golf, hockey, bowling and curling, as well as a keen interest in the work of a number of fraternal societies, of which he has been a member, and in which he has held important positions. He has also been interested in the work of charitable societies.

Mr. T. P. Maxwell, B.A., retired from his duties as Public School Inspector for Carleton County on August 31st, 1944, after completing a most successful inspection service from the time of his appointment by the County Council of Carleton County in 1921. Mr. Maxwell was born in Glasgow, Scotland, and came to Canada in 1886. He obtained his High School Entrance certificate in 1892 and his Public School Leaving certificate in 1893 at the Sydenham Public School, and graduated from the Kingston Model School in 1893. Mr. Maxwell taught public school for a number of years and then completed his secondary school education at Sydenham High School. In 1901 he graduated from the Ottawa Normal School. He taught in the public schools in the villages of Sydenham, Inverary and Cataraqui, and in 1911 was appointed principal of Victoria Public School, Kingston. In 1913 Mr. Maxwell graduated from Queen's University and in 1914 was appointed Science Master in the School for Higher English and Applied Arts, Ottawa, where he taught until the time of his appointment as Public School Inspector in Carleton County. For twenty-two years Mr. Maxwell gave splendid leadership in education in Carleton County, and his sound scholarship, kindly frankness, good judgment and, above all, his finely balanced sense of humour have made him respected and revered by all those associated with him.

Mr. G. E. Pentland, M.A., was born in Thornbury, in Grey County. He attended public school at Heathcote, in the Beaver Valley, and also Collingwood Collegiate Institute from which he obtained his Third, Second and First Class certificates. After attending Model School he began teaching in Collingwood Township at the age of sixteen. After a course at the Normal College at Hamilton he taught for a number of years in continuation schools at Plattsville and Norwich, after which he was appointed to the staff of the Stratford Collegiate Institute. After obtaining his B.A. degree extramurally, he attended Queen's University and graduated with his M.A. degree, obtaining First Class honours in Mathematics. Subsequently he was principal of the Thorold, Beamsville, and Williamstown High Schools, and the Vankleek Collegiate Institute. In 1920, after returning from overseas, he was appointed inspector in Haliburton County. In 1932 he was transferred to the inspectorate of Frontenac North, and in 1934 to South Grey. Mr. Pentland was not only an inspector of schools. He was interested in the personal health and welfare of children as well as in their education. Through his efforts children in need were provided with food and warm clothing, and others were taken into his home that they might have access to a school. He organized a number of excursions by which boys and girls from Haliburton County were enabled to spend a day or more at the Toronto Exhibition. He retired on August 31st, 1944.

Mr. F. E. Perney, B.A., B.Paed., Superintendent of Public and Secondary Schools in the City of Hamilton from 1932 to 1944, was born of United Empire Loyalist parentage in the Township of Townsend, Norfolk County, where he received his elementary education. Later he attended the Port Dover High School and the Hamilton Collegiate Institute for his secondary education, completing Senior Leaving standing in 1892. He attended the Simcoe Model School

and the Ottawa Normal School, and was successful in obtaining a First Class Public School certificate in December, 1892. Mr. Perney is a graduate of Queen's University, securing the degree of Bachelor of Arts in 1902 and the degree of Bachelor of Pedagogy in 1909. He began his career as a teacher in a rural school in Wentworth County. Subsequently he was principal of the following public schools:— Stoney Creek, Norwood, County Model School, and Mutchmor, Creighton and Glashan Public Schools, Ottawa. He was Master in English and Geography in the Hamilton Normal School from 1917 to 1920, when he was appointed Assistant Inspector of Public Schools for Hamilton. In 1925 he became Chief Inspector of Public Schools for the City of Hamilton, and in 1932 he was further honoured by being made Superintendent of Schools, elementary and secondary, for the city. Mr. Perney always took a keen interest in athletics,—tennis, golf and hockey. He held many important positions in the community life of Ottawa and Hamilton, having served as President of the Rotary Club, of the Canadian Club, and as Chairman of the Library Board. He was also a member of the Supreme Council of the Scottish Rite for the Dominion of Canada. The schools of Ottawa and Hamilton and the educational system of the province generally have benefited greatly from the services of Mr. Perney, and his colleagues over the province regret his retirement from active service on December 31st, 1944.

Mr. W. F. Smith, B.A., B.Paed., is a native of Elgin County. He attended public school in S.S. No. 10 Bayham, and secondary schools in Vienna and St. Thomas. His first professional training was received in the St. Thomas Model School, after which he taught in the public schools in Toronto, St. Thomas and Tillsonburg and completed his public school experience with five years in the schools of Saskatchewan. As a high school teacher he taught in the schools of Tillsonburg, Brampton and St. Marys, and served as principal of the Trenton High School for a period of four years. He was appointed Public School Inspector in 1933 for Simcoe North, with residence at Collingwood. In 1938 he was transferred to Peel County, with residence in Brampton. As an Inspector Mr. Smith was very popular with all his teachers, and loved by the pupils, and he enjoyed the confidence of his boards to a very high degree. He was active in the interests of the schools. Through his efforts schools were equipped with better libraries, with sanitary conveniences, with artificial lighting and with nursing services. Teaching was greatly improved in his inspectorate by the encouragement given to the teachers, and by the inspiration of the lessons which he himself taught. Mr. Smith did excellent work in the inspectorates of which he had charge until his retirement on August 31st, 1944. His great service to education extends over a period of forty-eight years.

III. APPOINTMENTS:

The following appointments were made to the provincial staff of inspectors during the year 1944:—

1. Department of Education: Mr. F. S. Rivers, B.A., B.Paed., Principal of Ottawa Normal School, was appointed Assistant Superintendent of Elementary Education, duties beginning February 28th.
2. Department of Education: Mr. J. C. Walsh, B.A., B.Paed., Separate School Inspector for R.C.S.S. Division XII, was appointed Assistant Superintendent of Elementary Education, duties beginning September 1st.

3. Department of Education: Mr. C. D. Gaitskell, M.A., of British Columbia, was appointed Provincial Supervisor of Art, duties beginning September 1st.
4. Department of Education: Mr. Adam McLeod, B.A., Supervising Teacher in Kent County, was appointed Director of Correspondence Courses, duties beginning January 1st.
5. City of Belleville: Mr. L. A. Kells, B.A., B.Paed., Supervising Principal and Secretary-Treasurer of the Belleville Board of Education, duties beginning January 1st. This is a new city inspectorate, Belleville formerly being in the inspectorate of Hastings South.
6. Bruce: Mr. A. A. Gilroy, B.A., Supervising Teacher in Kent County, appointed as Assistant Inspector, duties beginning September 1st.
7. Frontenac North: Mr. Maynard Hallam, B.A., B.Paed., Principal of Victoria Public School, Kitchener, duties beginning February 1st.
8. Grey South: Mr. W. G. Rae, B.A., Principal of Central Public School, Waterloo, duties beginning September 1st.
9. Prescott & Russell (No. 1): Mr. J. C. Wilker, B.A., B.Paed., Principal of Hopewell Avenue Public School, Ottawa, duties beginning September 1st.
10. Simcoe West: Grey (in part): Mr. A. E. Gillies, B.A., Principal of J. F. Carmichael Public School, Kitchener, duties beginning September 1st.
11. Welland East: Mr. T. C. White, B.A., B.Paed., Public School Inspector for the City of Sarnia, duties beginning September 1st.
12. Welland (in part): Lincoln (in part): Mr. C. R. MacLeod, B.A., Supervising Teacher in this inspectorate, appointed Inspector September 1st.
13. District Division XI: Mr. J. H. Kennedy, B.A., Supervising Teacher in District Divisions X and XI, appointed inspector September 1st.
14. District Division XII (1): Mr. J. L. Runnalls, B.A., Principal of Dr. Carruthers Public School, North Bay, duties beginning September 1st.
15. District Division XIV: Mr. G. E. Tait, B.A., B.Paed., Principal of British-American School, Bogota, Colombia, South America, duties beginning September 1st.
16. R.C.S.S. Division VII: Mr. C. P. O'Neill, M.A., of the staff of the Cathedral School for Boys, Hamilton, duties beginning September 1st.

SUPERVISING TEACHERS:

17. Essex: Mr. G. A. Noble, B.A., Principal of Durham Public School, duties beginning February 1st.
18. Kent: Mr. A. A. Gilroy, B.A., Principal of Watford Public School, duties beginning February 1st.
19. District Divisions X, XI: Mr. J. H. Kennedy, B.A., of Lochiel Street School, Sarnia, duties beginning March 16th.



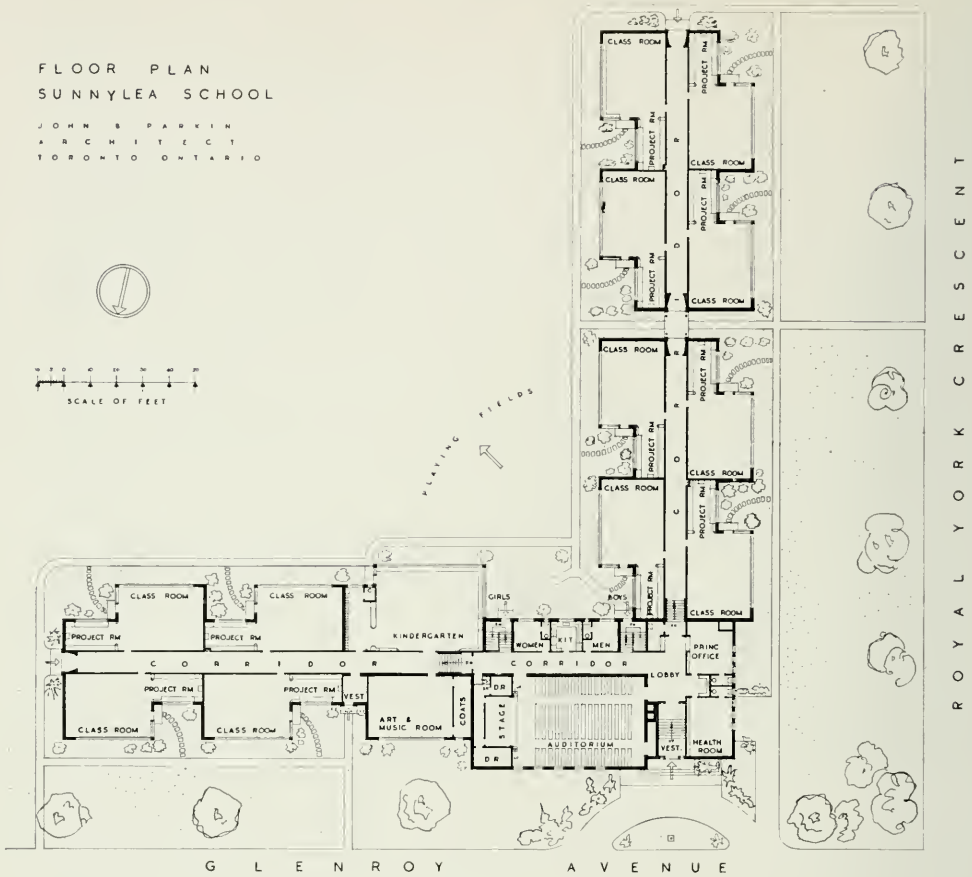
Courtesy J. B. Parkin, Architect

Sunnylea Public School—S.S. 14 Etobiccke, York County



Courtesy J. B. Parkin, Architect

Sunnylea School—Interior of Classroom



Some Features of Sunnylea School

Sunnylea School, S.S. 14 Etobicoke, is a sample of the one-story, elementary school type building recommended by the special committee on planning, construction and equipment, appointed by the Drew Government in November, 1944.

This type of architecture has the advantages of easy extension, greater flexibility of arrangement and speedy construction.

Some of the features to be found in this particular school are:

1. Heating is by steam (concealed radiators) and conditioned warm air.
2. The ventilating system provides fresh, filtered, humidified air, with separate exhaust systems for wardrobes, toilets and auditorium.
3. The school is insulated with rock wool at the roof and fibre board at outside walls.
4. Floor is asphalt tile generally; Linoleum in teachers' rooms and kitchens; Birch floor in auditorium.
5. School has, in addition to regular classrooms, a kindergarten, a music and art room, a health room and an auditorium.
6. Connected to each classroom is a project room and wardrobe.
7. A separate outside exit for each classroom provides the best possible fire escape, and permits any teacher to take her class outside for study or recreation with the least possible disturbance to the rest of the school.
8. In the case of the kindergarten, separate toilet room is provided adjoining the cloakroom.
9. The basement, in addition to toilets, boiler, meter and storage rooms, contains two large playrooms, one for each sex.
10. The school has a public address system, also separate fire alarm and bell systems.

IV. TRANSFERS:

The following transfers were made in the provincial staff of inspectors during the year 1944:

1. Mr. G. C. Dobson, B.A., B.Paed.,
From Bruce West to Kent, September 1st.
2. Mr. J. E. Horton, B.A.,
From District Division XI to Simcoe South, March 1st.
3. Mr. Charles Howitt, B.A., B.Paed.,
From Welland (in part), Lincoln (in part) to Halton, September 1st.
4. Mr. L. J. Langan, B.A.,
From R.C.S.S. Division VIII to R.C.S.S. Division XII, September 1st.
5. Mr. R. H. Macklem, B.A.,
From District Division XII to Hastings South, September 1st.
6. Mr. W. J. McLeod, B.A., B.Paed.,
From Prescott & Russell (No. 1) to Carleton, September 1st.
7. Mr. A. M. McNamara, B.A.,
From R.C.S.S. Division VII to R.C.S.S. Division VIII, September 1st.
8. Mr. F. W. Minkler, B.A., B.Paed.,
From Welland East to York (No. 7), September 1st.
9. Mr. J. R. Pickering, B.A., B.Paed.,
From Hastings South to Ontario North, January 1st.
10. Mr. William Rogers, B.A., B.Paed.,
From Simcoe West to Lambton (No. 3), September 1st.
11. Mr. T. J. Thompson, B.A., B.Paed.,
From Frontenac North to Lambton (No. 2), February 1st.
12. Mr. E. R. Underhill, B.A.,
From District Division XIV to Peel, September 1st.

V. EXCHANGES BETWEEN INSPECTORS AND NORMAL SCHOOL MASTERS, FOR ONE YEAR FROM SEPTEMBER 1ST, 1943:

- Mr. L. W. Copp, B.A., B.Paed., Peterborough East, exchanged with Mr. F. B. Smitheram, B.A., of the Peterborough Normal School, September 1st.
- Mr. L. L. Skuce, B.A., B.Paed., Halton, went to the Ottawa Normal School, beginning September 1st.
- Mr. K. O. Birkin, M.A., B.Paed., Lennox & Hastings South, went to the Peterborough Normal School, beginning September 1st.
- Mr. F. C. Biehl, B.A., B.Paed., returned to the Stratford Normal School and Mr. G. H. Dobrindt, B.A., returned to Waterloo (No. 1), September 1st.

Conclusion

Despite the difficulties of securing teachers for the schools, and the large amount of time devoted to Victory Loan, Junior Red Cross and Navy League campaigns, and to making an unusual number of surveys and reports, the inspectorial staff rendered excellent service and the work of the schools was kept at a high point of efficiency in the year 1944.

In further commendation of the work of the inspectors it may be stated that a research committee of the Ontario School Inspectors' Association produced in 1944 its first Year Book, a valuable study and contribution to educational progress in Ontario schools.

The campaign to improve and beautify school grounds, which has been carried on for some years by the Department of Education in co-operation with the Department of Agriculture, had noticeable and pleasing results during the year in many parts of rural Ontario.

The system of Travelling Libraries, carried on in many areas through the schools, gave a fine service.

A sincere expression of appreciation for their fine co-operation throughout the year, and for their contributions to this report, is tendered to colleagues and to members of other branches of the Department.

V. K. GREER,

Superintendent of Elementary Education.

Toronto, March 31st, 1945.

SECONDARY EDUCATION

I have the honour to submit herewith the reports of the High School Inspectors and the Director of Vocational Education for the school year 1943-44.

A. G. HOOPER,
Superintendent of Secondary Education.

July 18, 1945.

I. COLLEGIATE INSTITUTES, HIGH SCHOOLS AND CONTINUATION SCHOOLS

The total enrolment of pupils in the Collegiate Institutes, High Schools, and Continuation Schools of Ontario in the school year 1943-44 was 74,512, a decrease of 2,455 from the enrolment in the preceding school year. The staffs of these schools in all numbered 3,261, an increase of five since 1942-43.

No new schools were established and one continuation school, that at Denbigh, was temporarily discontinued. On account of the war Boards undertook only necessary maintenance and repairs of school buildings and postponed plans to provide accommodation for General Shop Work and Home Economics or otherwise to add to the facilities of the schools.

In Simcoe County the whole of the Township of Flos was organized as a high school district and the Grade B continuation school which had been carried on at Elmvale in this township was raised to the status of a high school. In Kent County enlarged secondary school areas were established at Merlin and Tilbury and considerable study was given to the question of organizing the whole of this county into high school districts. In all three of these new high school districts the Boards have plans in mind for the improvement of the school accommodations and the enlargement of the programme of studies with special emphasis upon the teaching of Agriculture.

The courses of study, with three exceptions, remained the same as during the preceding school year. To the course in Upper School Trigonometry was added the Statics which was formerly part of the Physics Course, while the Physics course itself was extended and modernized. In the prescribed course in Upper School English Literature provision was made for teachers to select for study by their classes one from a list of nine plays of Shakespeare. The new course in Music for Grade XIII was offered for the first time and was studied for departmental credit by classes in four of the larger secondary schools. In the Upper School course in Modern History emphasis was placed upon the study of the conditions leading to the Second World War and a special booklet relating to this topic was prepared under the direction of the Department and issued to the schools. The instruction in Defence Training showed the benefit of the experience gained by the teachers since it was introduced the year before and in many of the schools arrangements were made whereby nearly all the members of the staff shared in the teaching of this course.

The Dominion-Provincial Scholarships, which had been provided to afford financial aid to pupils of proved ability and character who would otherwise be

unable to complete their Upper School courses or to enter the normal schools or universities, were available for the first time at the close of the school year 1943-44. One hundred and eighty-seven of these scholarships were awarded and it may be expected that the educational opportunities which they have created will enable the recipients to make a fuller contribution to the future welfare of the country.

The manner in which both pupils and teachers in the secondary schools continued to carry on under the stress of wartime conditions was highly creditable. By the end of June, 1944, 650 teachers from the provincial secondary schools had joined the army, the navy, or the air force. During this school year, 1,377 Departmental certificates were issued under the provisions of Circular 27 to pupils who had enlisted for service in the armed forces. For the third successive school year pupils were allowed to leave school before the close of the spring term in order to assist in the production of food. Altogether 7,014 Departmental certificates were issued in accordance with Circular 27 to pupils who had rendered service to agriculture at a time when shortage of labour made particularly difficult the problem of maintaining a food supply sufficient for the added needs of wartime. In raising funds for the Red Cross Society, in salvage campaigns, and in the purchase of war savings certificates, the pupils upheld their very worthy record of the preceding war years.

During this school year Mr. A. G. Hooper, M.A., who had been a member of the high school inspection staff since 1930 and previously the supervising principal of the Windsor collegiate institutes, was appointed to the position of Superintendent of Secondary Education for Ontario.

Dr. A. J. Husband retired from his position as high school inspector in June, 1943. For many years he had rendered service of a very high order to this province as a teacher, as the principal of Brockville Collegiate Institute, and as inspector. His broad and thorough scholarship, his intimate knowledge of the problems of teaching and administration in the secondary schools, and his sincerity and sympathy in the discharge of his duties enabled him to make a far-reaching contribution to the welfare of the young people of this province.

Mr. G. E. Johnson, Specialist in Science and principal of the Welland High and Vocational School, and Mr. W. R. Stewart, Specialist in Modern Languages on the staff of the University of Toronto Schools, were appointed high school inspectors and assumed their duties in September, 1943. Their scholarship and special experience qualify them to render a valuable service to the secondary schools.

The inspectors feel that the conferences with members of Boards which they have had at nearly every visit of inspection have enabled them to be of added service to the schools. They have been glad to have these opportunities to discuss both matters of particular concern to the schools and questions of general educational importance. Among these have been the development of programmes of study that will permit schools to meet best the needs of all the pupils and to be of wider service to the whole community. The Boards have shown a growing interest in medical, dental and nursing services for secondary school pupils and in the educational guidance programme. There has also been an increased interest in agricultural instruction. The establishment of departments of agriculture in eighteen additional schools brought to thirty the number in which special emphasis is placed upon practical subjects in Grades IX and X.

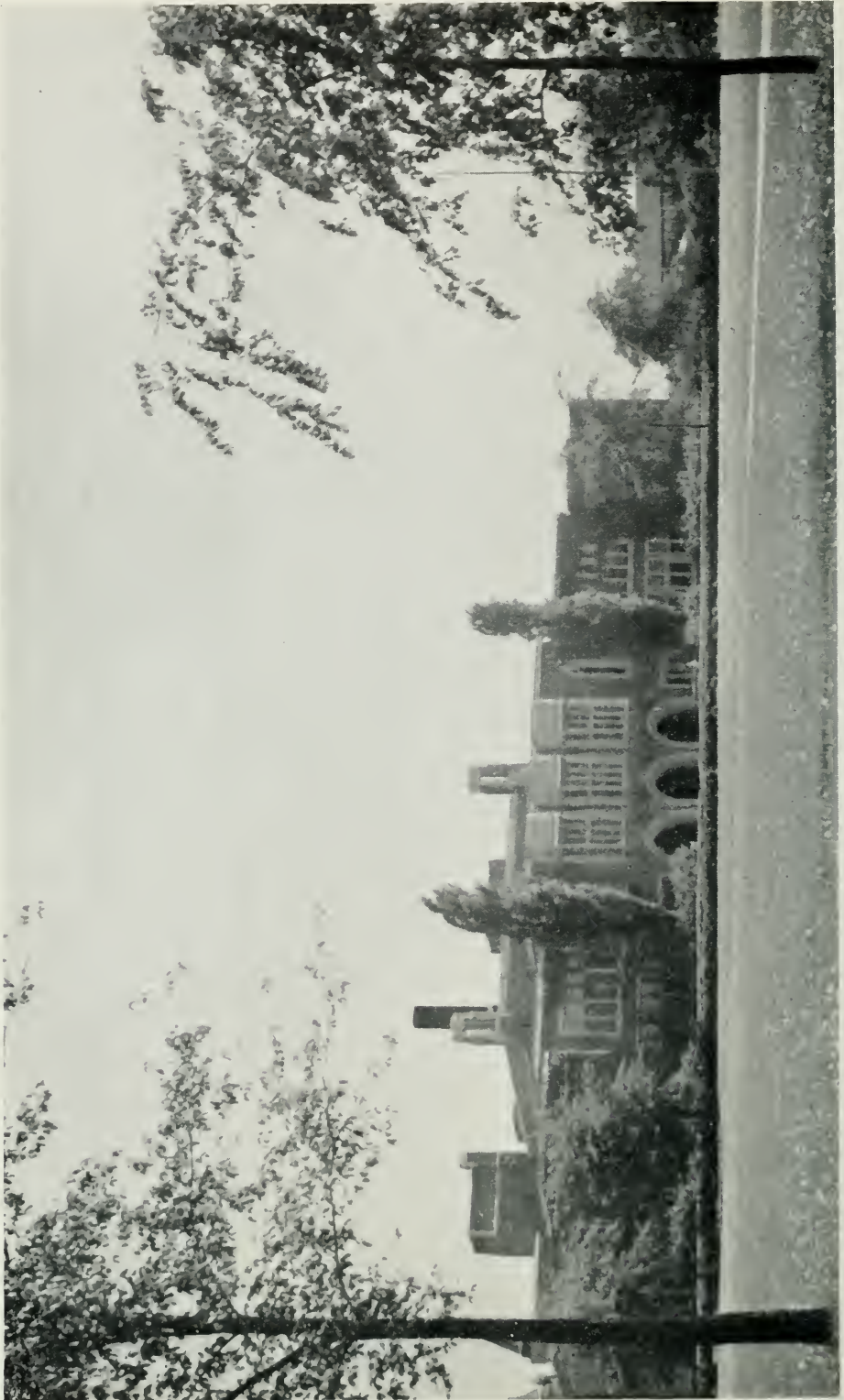
In some of the towns and cities conferences relating to their work are now arranged between the staffs of the secondary and the elementary schools. These have proved of definite value and it is desirable that the practice should be adopted more generally.

We should like to record our appreciation of the courtesy shown us by the elementary school inspectors who in these times of restricted motoring have frequently adjusted their plans so that we might accompany them when we wished to inspect schools in the smaller communities.

In order to help meet the growing shortage of teachers qualified for the secondary schools a short course of training leading to a Limited Interim High School Assistant's Certificate was given in the summer of 1943. In all 80 such certificates were granted and as a group these young teachers, most of whom had just graduated from the universities, have done work of creditable quality in the schools.

The war years have brought a cumulative strain for both the teachers and the pupils of the secondary schools. The teachers have met worthily the special responsibilities towards their pupils which fall upon them in these times. The pupils have shown by their steadfastness and sense of duty that they recognize the important part which they shortly must assume as members of our Canadian democracy.

R. W. ANGLIN,	}	<i>High School Inspectors.</i>
W. A. JENNINGS,		
S. D. RENDALL,		
R. H. WALLACE,		
G. L. GRAY,		
T. KENNEDY,		
C. W. ROBB,		
H. LEMIEUX,		
G. E. JOHNSON,		
W. R. STEWART,		



Hon. W. C. Kennedy Collegiate Institute, Windsor

2. VOCATIONAL SCHOOLS

Attendance

In general, a satisfactory standard of work has been maintained throughout the vocational schools during the past year despite the continuing drain on pupils and teachers by the demands of the Services and war industry. The hopeful rise in day school enrolment indicated by last year's statistics was unfortunately not sustained, enrolment declining from 29,889 in 1942-43 to 29,815 in 1943-44. It will be recalled that last year's report showed a slight increase in 1943 over the previous year's figures; but with this single exception, there has been a steady decline since the outbreak of war from a peak in 1939-40 of 36,502 pupils to 29,815 in 1943-44. The teacher situation has been similarly adversely affected, the number of day school teachers having been reduced from 1,684 in 1940-41 to 1,591 in 1943-44. In the evening classes, the picture is brighter. After declining from 35,000 to 28,000, registration has increased to 29,546, necessitating the employment of additional teachers. The number of schools decreased from 62 to 60. Haileybury School of Mines was closed and will possibly open next year as a provincial institute of mining; navigation classes in Collingwood were not reported. Comparative statistics are given below.

	1941-42	1942-43	1943-44
Number of Schools—Day	62	62	60
Number of Schools—Evening	50	49	45
Number of Pupils—Day	28,632	29,889	29,815
Number of Pupils—Evening	33,388	28,391	29,546
Number of Teachers—Day	1,614	1,614	1,591
Number of Teachers—Evening	1,043	943	957
Government Grants, Fiscal Year	\$1,341,499	\$1,308,637	\$1,263,758
Net Municipal Expenditures, Previous Calendar Year	5,170,205	5,152,200	5,202,663

General

Although, where required, the vocational schools continue to co-operate with the federal authorities in the war programme, the necessity for training partially-skilled workers for industry is no longer pressing. The classes now in operation are chiefly for the purpose of preparing selected groups of war personnel for special duties; and the major activities of Canadian Vocational Training (formerly War Emergency Classes) have been directed to giving instruction and upgrading in plant schools and to providing training in foremanship duties.

Vocational schools are also being used to a small extent in the rehabilitation of ex-service men and women. It is expected that this feature will develop rapidly, as demobilization becomes general, by virtue of a proposed agreement to be entered into by the Dominion Government with each of the Provinces under the provisions of The Vocational Training Co-ordination Act, 1942.

Co-operation Between Boards and Staff

By regulation, the principal is made responsible to the Advisory Vocational Committee and the Department for the organization, the management and control of the school under his charge. Co-operation of staff and principal is the key-note of the setup. The principal must seek advice of heads of departments respecting the development, maintenance and improvement of their departments. By means of committee-work and conferences, he is expected to secure co-ordination of plans and effort, with the aim of maintaining a high standard of teaching and the most satisfactory correlation of the subject matter of instruction.

Assistance is being given to the schools in organizing courses of study. Shop directors and other heads of departments are asked to co-operate with each other and to assist the principal in the general organization and management of the school. They have been made responsible, under the principal, for the organization of the departments over which they have control, for supervising the preparation of courses of study in each department, and for the preparation of the annual budget for supplies and equipment. An up-to-date inventory of shop and other equipment is required, and each director is held responsible for the maintenance of this equipment and the proper storage of tools and materials under his charge. Academic teachers and shop instructors are expected to co-operate in maintaining discipline and fostering a wholesome school spirit, and to prepare, in time for the annual inspection, an enlargement of the course of study being followed.

At all times the desirability of co-operation on the part of inspectors, principals and boards is emphasized, so that the board members may receive the necessary information to enable them to make effective the suggestions of the inspectors.

Trends in Commercial Education

One of the noticeable trends in Commercial High Schools and departments is the decided increase in Grade 12 enrolment. This upswing is due partly to the fact that supply and demand in office employment is approaching equilibrium, and partly to effective counselling by principals, guidance officers and teachers. If schools endeavour to adjust their curricula so as to adapt the courses to the varying abilities and interests of the pupils, a larger number of girls and boys will continue at school, and the enrolment in the senior grades will form a much larger percentage of those who enter the commercial course.

During the year there have been encouraging signs of closer co-ordination between the schools and business. Many commercial teachers were employed during the summer vacations and this contact with business has had an effect upon their courses and methods. Several schools have completed surveys of the work done by graduates who are now employed and reports of these have been published in educational journals. A thorough survey of commercial education in the City of Toronto was made by a joint committee of business men and educators and was made available to teachers in a report entitled "Education for Business".

In order to serve the needs of certain pupils who are not adapted to either secretarial or accountancy subjects, several schools are introducing a General Clerical course with emphasis upon typing, record-keeping, and machine work. Schools which have carried the course long enough to follow these pupils into employment are gratified with their success both in obtaining and holding office positions. The next few years will probably show the wisdom of specializing much smaller groups in the honour Secretarial and Accountancy courses, and of providing a more general pass course which will stress the clerical skills rather than the advanced work of the special subjects.

The Merchandising department of the Eastern High School of Commerce, Toronto, which had not been operating during the war years, has been re-organized with a promising class in Grade XI. The Department, in co-operation with the Distributive and Retail Trades, is encouraging merchandising courses and departments in the High Schools of Commerce and larger commercial departments.

Manual Training

The number of Manual Training and General Shop centres in Ontario is making it impossible for one person to inspect all the schools each year, and eventually consideration will need to be given to the appointment of another inspector. Generally speaking, the standard of student work is showing improvement in these classes. In spite of war conditions, General Shop work is expanding throughout the Ontario school system. Local inspectors have been urged to include the Manual Training centres in their tours of inspection, and this has done much to co-ordinate Manual Training with the other subjects of the curriculum. Due to scarcity of metals, it has been found necessary to increase instruction in woodwork and to introduce the extensive use of plastics. While it is always desirable to explore new fields, it is definitely not the intention to abandon metal work entirely. The departmental inspector has made it a habit to meet with the various groups of Manual Training instructors on the occasion of his annual visits. This has had the desirable effect of helping to unify the work throughout the Province.

During the past year, the Manual Training Bulletin, which is published twice a year, has shown great improvement and is rendering a needed service in this field.

Home Economics

A growing interest in the subject of Home Economics is noted in the urgent appeals of school boards for direction in introducing the course into their schools. In spite of curtailment in necessary equipment and the difficulty of obtaining qualified teachers, an attempt is being made to meet these requests. Home Economics rooms which have been equipped in the last five years as general-purpose homemaking rooms have been so homelike in their arrangements and attractive in colour harmony that principals and school boards have been inspired to extend the principle of more attractive surroundings to classrooms and corridors.

The shortage of teachers has continued to be felt during the past year. This has been due partly to marriage of teachers, to enlistment in the armed services, and to the small number of Home Economics teachers in training. Large salaries offered in industry have greater appeal than the small salaries of teachers. However, it is gratifying to note that an increased number of young women are preparing to teach Home Economics. The supply may soon be sufficient to meet the demand.

The Home Economics staffs are to be commended for their work during the year. The standard of instruction and the contribution of teachers and pupils to the war effort have been exceedingly well maintained.

In the organization of Home Economics classes in schools, a feature which has been overlooked is the provision of some instruction for boys in nutrition, the preparation of food, selection and care of clothing, and family relations. Several very successful classes have shown the desirability of offering this type of instruction.

Improvement in the practice of good nutritional habits of school pupils is noted. Attention to this is being encouraged through instruction and more emphasis on the school lunch. In a number of schools either a complete noon lunch or a supplement to that brought from home is being provided.

Handicrafts

For some time public opinion has been expressed in favour of the provision of training in handicrafts in both urban and rural centres with the object of occupying the leisure time and perhaps supplementing the income of local residents. It is apparent that any programme of this kind which would result in developing Ontario crafts of a distinctive nature would be worthwhile. Efforts are being made to encourage boards to extend the activities of the schools to provide leadership for adults, particularly in evening classes, in this growing occupational field.

Classes are favoured in the preparation, dyeing, designing and manufacturing of textile fibres; the preparation, cutting, designing and fabrication of leather goods; the designing and construction of wood and metal articles; and any other occupational activity which might be considered under the heading of handicrafts.

The Vocational Regulations make provision for the extension of courses of this nature, and it is suggested that the High School Regulations be amended to permit boards to introduce such courses and to employ uncertificated persons under temporary permits for this special type of instruction. Any classroom, library, shop or laboratory would provide suitable accommodation; and additional equipment could be purchased for either high schools or vocational schools under the provisions of the proposed new grant scheme.

School boards and Advisory Vocational Committees are asked to give consideration to the needs of their respective school districts, and to make investigations with the object of learning what assistance may be given in this growing field of community service.

Part-time Training in Industry

As indicated in previous reports, industry is interested in the possibilities of training pupils in their plants concurrently with school attendance. In my last report, particulars were given of an experiment which is being tried in Toronto and Hamilton whereby one-half of a class of boys alternates during a given period between the school and certain plant shops. This method of training has shown considerable promise in the United States and is being watched with keen interest by both educationists and industrial management in this country. In my next report, I hope to be able to determine in some measure the potential value of the experiment and to make recommendations regarding the provision of wider facilities or otherwise as the situation may require.

Provincial Institute of Mining

Progress is being made in the acquirement of the Haileybury School of Mines for the purpose of establishing the first Provincially-owned technical institute in the Province. Plans are being evolved and regulations prepared to set up the necessary organization under the provisions of The Vocational Education Act. At present it is proposed that the facilities of the institute be made available to regularly enrolled residents of the community and also for discharged members of the armed forces provided a sufficient number to form a class apply for admission. Information to this effect has already been conveyed to the Federal authorities. It is proposed that the management and control of the Institute be in the hands of a board representing the Provincial departments of education and mining, with the assistance of an Advisory Committee composed of members representing every branch of the mining industry. It is hoped that

this school, which is designed to provide instruction for foremen and technicians in the mining industry below University Engineering standards but in advance of the training given in existing vocational schools, will be the precursor of similar institutions offering courses in such projects as textiles, plastics, electronics, tool-and-die making, radiography, a variety of synthetics, industrial chemistry, printing and lithography, and other scientific and engineering studies which are bound to come into considerable prominence in post-war world trade and commerce.

The Training of Teachers

The dearth of teachers has made it increasingly necessary that additional teacher-training facilities be provided for the practical subjects of the curriculum. With the closing of hostilities, it is felt that a wide demand will arise for the extension of General Shop Work for boys and Home Economics for girls in many of the secondary schools of the Province. The plans recently approved for reopening the training college for technical teachers in Hamilton next fall to provide facilities for obtaining the vocational ordinary certificate and the Intermediate Manual Training certificate, together with summer courses to allow teachers to qualify for the Elementary Manual Training and Vocational Principals' certificates, will go far to remedy a situation which is now causing grave concern.

With the reopening of the college, an attempt will be made to re-organize the methods of training in such a manner that members of the provincial inspection staff will assist from time to time in the training programme. A co-operative plan, as between the schools and the training college, is envisaged whereby teachers-in-training will spend more time in practice teaching in different types of schools, and outstanding teachers within reach of the college will assume a greater responsibility in the scheme of teacher-training.

Equipment From Crown Industries

Efforts are being made to secure for the use of vocational schools some of the equipment of Crown industries which is no longer required for war purposes. The replacement of machines and bench-tool equipment placed at the disposal of the Federal Government for the training of war workers has become extremely necessary, and there would seem to be no good reason why schools should not be given a measure of priority in the acquirement of such equipment. Lists of usable items have been forwarded to Ottawa, but up to the present no satisfactory progress has been made in forwarding a plan that would enable schools to participate in the distribution of Federal War Assets without charge.

After-War Trends

In addition to the plans being made to co-operate with the Dominion Government in the rehabilitation of service personnel and persons discharged from war occupations, greater efforts will be necessary to provide training for the 95 per cent. of our elementary and secondary school population which, for various reasons, fails to reach higher institutions of learning. Instruction in citizenship must be ensured through the medium of Social Studies, Cadet work, and training in Physical and Health Education; trade apprenticeship must be extended; technological training must be expanded to meet the needs of a definitely scientific post-war world. School buildings and equipment should be utilized more freely to serve the community in which they are situated. It is obvious that in the new world that is shaping more and more time will be available for self-

improvement and recreation. This leisure will provide opportunity for adults and young people to take advantage of any programme which may be undertaken by the local educational authorities. The schools might well take the lead in providing study groups, handicraft classes and recreational facilities which would have the affect of enriching the lives of young and old alike.

F. S. RUTHERFORD,
Director of Vocational Education.

PROFESSIONAL TRAINING

Attendance at Training Schools

Normal School	Number of Students				
	1942-43	1943-44	1944-45		
	Total	Total	Men	Women	Total
Hamilton (First Class Certificate)	107	87	4	92	96
London (First)	122	101	7	96	103
North Bay (First)	62	50	2	51	53
Ottawa (First)	113	101	8	69	77
Peterborough (First)	87	81	11	64	75
Stratford (First)	111	87	11	64	75
Toronto (First)	219	221	30	140	170
Toronto (Primary Specialist)	11	8		19	19
University of Ottawa (First)	20	25	12	14	26
University of Ottawa (Second)	92	109	7	64	71
Total Normal Schools	934	882	92	673	765
Change from 1943-44			+37	-154	-117
Ontario College of Education (including Library and Home Economics)	169	127	35	131	166
Change from 1943-44			+6	+33	+39
Ontario Training College for Technical Teachers			18	4	22
Change from 1943-44			+18	+4	+22
Total all Training Schools	1,103	1,009	145	808	953
Change from 1944			+61	-117	-56

To meet the problem caused by wartime shortage of teachers:

- (1) in 1940 and thereafter applicants were regularly admitted to Normal School on eight of the required nine Upper School papers. 641 have so entered during the past five years.
- (2) in 1943 applicants were admitted on seven, and in 1944 on five Upper School papers on condition that if successful they would be granted Deferred First Class certificates until the additional Upper School papers had been completed. 205 have so entered during the past two years.
- (3) in 1944 a First Year Normal School Summer Session of six weeks was established to which were admitted applicants holding at least full Middle School standing. 620 attended the London and Toronto centres of whom 572 were granted Deferred Second Class certificates valid for one year. Attendance at the Second Year Normal School Summer Session in 1945 or at a January to June session of the Normal School will enable the holder of a Deferred Second Class certificate to obtain a regular Interim Second Class certificate.

At the present time (Feb. 9th) 346 Letters of Permission have been issued to unqualified teachers of whom 222 had teacher training in other provinces or in earlier times. Last year at this time 589 Letters of Standing had been issued.

Medical Inspection of Training Schools

All applicants to Training Schools are required to undergo a medical examination before they are finally accepted. In 1937 seventeen applicants were rejected; in 1938 twenty-seven; in 1939 twenty-six; in 1940 thirteen; in 1941 seventeen; in 1942 eight; in 1943 nine; in 1944 fifteen. Applicants suffering from physical handicap of a less aggravated nature are permitted to enter on signing a waiver to claims for disability pension under the Teachers' and Inspectors' Superannuation. In 1939-40 two signed waivers; in 1940-41 seven; in 1941-42 thirty-eight; in 1942-43 forty-six; in 1943-44 fifty; in 1944-45 sixty.

Cost of Medical Inspection

Amount paid physicians for medical examinations—1,640×\$4.00	\$6,560.00
Amount paid hospitals and radiologists for X-ray films.....	570.25
Amount paid consultants obtained by the Medical Board.....	422.00
Amount paid nurses re medical examinations.....	278.03
Refund of fees to students excluded by the Medical Board	22.00
	\$7,852.28
Less fees paid by students.....	3,291.00
	\$4,561.28
This amount to be divided between:	
Ontario Government.....	\$2,280.64
Teachers' and Inspectors' Superannuation Commission.....	2,280.64
	\$4,561.28

Practice Teaching—Normal Schools

In the Normal Schools practice teaching is carried on according to three methods: (1) Each student teaches a minimum of 20 lessons in graded and ungraded schools under competent and experienced critic teachers. The first five are prepared under supervision of the Normal School Masters in order that a reasonable degree of success may be obtained and confidence inspired. The remaining fifteen constitute the basis upon which the students' practice teaching is judged. (2) In the regular rural practice schools a student teacher takes charge of the whole school for one hour instead of teaching a single lesson to a single class. (3) During the latter half of the term students are assigned four weeks of continuous observation and practice teaching, two in rural schools and two in graded schools taking full charge of the school for half of each week under the supervision of the teacher.

The average cost of practice teaching per student is \$80 per annum. This constitutes the major variable cost since it increases or decreases directly with the enrolment.

Exchange

In September, 1944, Mr. F. Smitheram, Master in the Peterborough Normal School, exchanged duties for one year with Mr. O. Birkin, Inspector, Lennox and Hastings South; Mr. F. C. Biehl, Master in the Stratford Normal School and Mr. G. H. Dobrindt, Inspector, Waterloo No. 1, returned to their respective duties after one year of exchange.

Changes in Staffs

In addition to those recorded above the following changes occurred on the staffs of the several Normal Schools of the Province:

H. G. Martyn, B.A., D.Paed., Principal of the Stratford Normal School retired August 31st, 1944. Dr. Martyn was born in Durham County where he

received his early academic and professional training. After teaching in that vicinity for three years he graduated from the University of Toronto and the Ontario Normal College, Hamilton. Previous to his appointment to the staff of the Stratford Normal School in 1915 he served as master in Forest High School and as Head of the English Department in the Kitchener and Waterloo Collegiate. In 1934 he was appointed Acting Principal and in 1938 Principal of the Stratford Normal School. Dr. Martyn is the author of several treatises on English Grammar, one of which constituted his thesis for the degree of Doctor of Pedagogy.

T. E. Clarke, B.A., B.Paed., Master in the London Normal School retired in October, 1944. Mr. Clarke was born and received his early education in Toronto. After graduating as gold medalist from the Ottawa Normal School he taught in Manitoba and was appointed to Ottawa Public School staff in 1898. He graduated from Queen's University in 1906 and received the B.Paed. degree in 1908. After serving as principal of two Ottawa schools he was appointed to the staff of the London Normal School in 1918.

A. J. Madill, B.A., D.Paed., Master in the Peterborough Normal School retired August 31st, 1944. Dr. Madill was born in Pickering Township. He received his early academic education in the Springfield Public School and the Aylmer and Woodstock Collegiates and his professional training at the Ingersoll Model School and the Normal College, Hamilton. Later he graduated from McMaster and Toronto Universities. After teaching in the Secondary Schools of Paris, Orillia, Niagara Falls and Fort William he was appointed to the staff of the Peterborough Normal School in 1918. Dr. Madill is the author of "Nature Study", and "The History of Agricultural Education in Ontario".

A. L. Lakie, B.A., B.Paed., Master in the Ottawa Normal School was appointed to the High School Inspection staff, July 1, 1944. L. L. Skuce, B.A., B.Paed., Inspector, Halton, was transferred on exchange for one year to succeed Mr. Lakie.

Miss Dorothy Ryan, B.A., B.Paed., was appointed to the staff of the Ottawa Normal School September 1, 1944 in succession to Miss Clifford.

Mr. Leo Copp, B.A., B.Paed., Public School Inspector, Peterborough East, was appointed to the staff of the Peterborough Normal School September 1st, 1944, in succession to Dr. Madill.

On September 1, 1944, Lt.-Col. S. A. Watson, B.A., was appointed Principal of the Ottawa Normal School in succession to Mr. F. S. Rivers. Previous to his appointment Mr. Watson had served on the staff of the Toronto Normal School and as Public School Inspector for Simcoe South. He was associated with the late Thornton Mustard in the preparation of the Programme of Studies for Public and Separate Schools, is a veteran of the first World War and during the present war was second in command of Army Personnel.

On September 1, 1944, Flight-Lieutenant Henry Bowers, M.A., D.Paed., was appointed Principal of the Stratford Normal School in succession to Dr. Martyn. Previous to his appointment Dr. Bowers had served as Principal of Fergus High School, Master in the Ottawa Normal School, Principal of four Summer Courses in Education and before his present appointment was serving as Education Officer with the R.C.A.F. Dr. Bowers is author of the textbooks General Science I and II, which are widely used in Ontario and other provinces.

Survey

In 1941-42-43-44 inspectors of elementary schools throughout the Province were requested to report on the teaching efficiency of Normal school graduates during the first year of service. In 1944 they were also asked to report on the efficiency of 1940 graduates during the fourth year of service. Altogether 2,769 reports on first year experience and 265 on fourth year experience were received.

The body of the questionnaire form was identical with that of the cut with the addition of six grading columns headed respectively—Outstanding, Good, Average Plus, Average Minus, Poor, Bad. In summarizing returns each item on the questionnaire graded as outstanding was valued 3; graded as good, 2; as average plus, 1; as average minus, -1; as poor, -2; as bad, -3. The sum of the gradings on a sheet was taken to represent the relative efficiency of the teacher concerned. Of the 2,769 beginners 2,064 or 74.5 per cent. were graded plus; 32 or 1.2 per cent. neutral; 673 or 24.3 per cent. minus. Of the 265 fourth year teachers 227 or 85.6 per cent. had positive scores; 2 or .18 per cent. neutral, and 36 or 13.6 per cent. negative.

Each year graphs of the results were compiled. Scores for each item on the form were totalled for each school and again for all schools and divided by the numbers reported on respectively for that item, the number varying from item to item according to the grade or grades of which teachers had charge. The range of quotients so obtained is indicated by the decimal numbers at the top of the cut. Because of a slight change in the form of the questionnaire during the final two years it was found necessary in compiling the general four year graph to mathematically equate the findings of the first two years with those of the last two.

Numbers at the head of the table and distances among graphs do not purport to measure anything in mathematically defined units. Relative positions and spacings and more particularly the conformity existing among the five graphic profiles are significant.

Some years back the inability of Normal school graduates to handle and manage their schools was a matter of common criticism. The superior score obtained on the three managerial items is attributed to (i) the system of exchanging services between Normal school Masters and Inspectors, (ii) the four weeks of continuous observation and practice teaching in the field, (iii) the substitution in rural schools of the "hour in charge" for the single practice-teaching lesson, (iv) the study of school management from directed observations of actual situations rather than from a text or texts.

In all five graphs social studies are conspicuously and consistently represented as the best-taught course on the school programme. The repeated and practically consentient judgments of Inspectors throughout the Province cannot easily be ignored. In social studies more than in any other subject the teacher is free to select subject matter and to contrive method according to the real needs of the pupils and circumstances of the school rather than according to the rigid artificial requirements of text-books, examinations and scrappy information tests. Obviously teachers have responded to the trust. Slave-mindedness can only beget slave-mindedness. The keystone in any system of education for democracy must be the free assumption of responsibility by adequately trained teachers.

In 1939-40 the Otis Self-Administering Test of Mental Ability (Higher Examination, Form A) was given in all schools. The median I.Q. for all students

was 113. The Dominion Group Test of Intelligence (Advanced Form A) was used during the remaining three years. This gave median I.Q.'s of 110, 111 and 110 respectively. The Mathematical Ability Examination was administered during all four years and gave a constant median M.A.Q. of 111. Ruling out of consideration second class candidates of the University of Ottawa Normal School and certain candidates admitted to all schools on lower requirements of entrance during the years '40-'41, '41-'42 and '42-'43 both the median I.Q. and the median M.A.Q. of candidates regularly admitted to the First Class course is approximately 113.

Through the co-operation extended by Professors Long and Jackson, Department of Educational Research, Ontario College of Education, each year tables were calculated of correlations existing among the items: Intelligence Quotient, Mathematical Ability Quotient, Examination Mark, Practice-teaching Mark, and Teaching Efficiency during the first year (in case of graduates of 1939-40 also the Teaching Efficiency during the fourth year).

TABLE OF CORRELATIONS OF 1942-43 GRADUATES FROM ALL SCHOOLS.

	I.Q.	M.A.Q.	P.T.	E.M.	T.E.
I.Q.		.4908	.2029	.4626	.0221
M.A.Q.	.4908		.0667	.2858	-.0208
P.T.	.2029	.0667		.4962	.2639
E.M.	.4626	.2858	.4962		.1353
T.E.	.0221	-.0208	.2639	.1353	

I.Q. quartiles 132 — 116 — 110 — 106 — 91

M.A.Q. quartiles 147 — 120 — 111 — 101 — 71

RESUME OF CORRELATIONS WITH TEACHING EFFICIENCY OF 1ST AND 4TH YEAR.

	1939-40	1940-41	1941-42	1942-43	1939-40 (4th year)
I.Q.	-.036	-.033	.004	.022	.01
M.A.Q.	-.055	-.030	-.032	-.020	.11
P.T.	.178	.192	.220	.263	.18
E.M.	.152	.150	.181	.135	.12
T.E. (1st year)					.18

Normal School students as a body are a highly selected group with intelligence quotients ranging closely about a median of 113. Within that narrow band, however, intelligence would not appear to be a major factor of success either in the school or in the field, either during the first year of teaching or during the fourth. The following suggestions have been advanced to account for this lack of correlation: (i) since bright and mediocre students are alike required to spend five years in completing the secondary school course, the more highly intelligent pupils because of the easy load placed upon them fail to develop good work habits. In this respect it is noted that a pupil with an I.Q. of 130 has a higher mental age on entering secondary school than a pupil with an I.Q. of 100 has on leaving, (ii) all pupils but particularly bright students in both secondary and normal schools are over-conditioned to book-learning and word-thinking and on graduation find themselves powerless to deal with real situations or to make sound judgments on factual evidence, (iii) the profession of teaching as currently practised does not make high demand on initiative and intelligence. Teachers bridled by rigid programmes and bitten by mechanized tests find little

use for their heads. Mathematical ability shows little correlation with success in the normal school or in the field until the fourth year of teaching.

The steady improvement in the prognostic reliability of practice-teaching evaluations may be ascribed to the greater attention being paid from year to year to the essentials rather than to the superficialities of teaching and to the ability of students to manage as well as to instruct classes. While the correlation of practice-teaching with success in the field is lower than one would wish, it must be remembered that the mathematics of correlation are exceedingly rigorous, demanding a strict accountancy of each individual. Viewed in larger perspective the results are more heartening. The following table summarizes the results of the first three surveys:

Practice-teaching Mark	Positive Score in Teaching Efficiency
700 or over	89 per cent.
650 - 699	73 per cent.
600 - 649	44 per cent.

Of 21 failures reported in the 1941-42 survey as teaching on Letters of Standing 19 had negative and usually very low scores, one a slight and one a definite positive score. In connection with this difficult problem of prognostication it is interesting to note that the correlation of the normal school practice-teaching mark with teaching efficiency during the fourth year (.18) is exactly the same as the correlation of the inspectors' valuation during the first year with their valuation during the fourth. All of which goes to show that the training of an efficient teacher is a prolonged affair in which the normal school is but an intermediate step.

The results of these surveys also have a bearing on the question of teacher selection. The records of the normal schools go to show that each year students enter who are regarded at first as exceedingly poor prospects but who by dint of earnest application attain creditable standing by the end of the session and are usually graded as successful during their first year of teaching experience. In no educational year is change and maturation of personality so marked as in a normal school. There exists weighty evidence to the effect that any young man or woman who is reasonably intelligent, reasonably cultured, reasonably social-minded and sufficiently healthy mentally and physically to pass the medical examination can succeed as a teacher if whole-hearted interest is devoted to the work. The present entrance requirements of standing in nine Grade XIII papers and a successful medical examination constitutes a fairly effective screen. The candidates who entered on the wartime requirement of eight instead of nine Grade XIII papers have been about 10 per cent. less successful in normal school and about the same per cent. less successful in the field than those who had completed the full entrance requirements. The distinction is yet more marked in case of seven-paper entrants. If a Normal school staff after a year of careful observation and an inspector in his visits during a teacher's first year are unable to forecast with any marked degree of reliability the success of a teacher during the fourth year it is to be hoped that in this democratic nation no young man or woman strongly ambitious to become a teacher and who proves his fitness in open competition will find himself debarred by reason of any dictatorial, specious, but unproven, method of selection.

The influence of no other educational year is more humanizing and maturing in its effect than that of the normal school. Even though a graduate chooses to

follow another vocation he has received a training for parenthood, social understanding and the assumption of responsibility which will always stand him in good stead. The granting of credit for normal school training by the universities would seem but just and fair and would go far to relieve the tensions due to over-supply and shortage of teachers.

The Normal schools of the Province have been furnished from year to year with the reports on their students from the inspectors and with summaries of findings and have benefited largely and in many ways from these surveys. Appreciation is expressed to the Public and Separate School Inspectors and to Professors Long and Jackson whose generous co-operation has made this study possible.

H. E. AMOSS,

Director of Professional Training.

Toronto, June 21st, 1945.

SCHOOLS ATTENDED BY FRENCH-SPEAKING PUPILS

Teachers' Training and Qualifications

In 1943-44 there were 133 teachers-in-training at the University of Ottawa Normal School, 27 of whom were enrolled in the First Class course, and 106 in the Second Class course. As a result of the term and final examinations 25 students were awarded First Class certificates, and 100 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, 1944, and the progress made in this regard since 1929:—

	1929	1939	1941	1942	1943	1944
Total number of French-speaking teachers in Elementary Schools.....	1,087	1,390	1,438	1,441	1,448	1,484
Number of above teachers holding I or II Class certificates.....	273	1,271	1,307	1,274	1,272	1,297
Percentage of French-speaking teachers holding I or II Class certificates.....	25.11	91.43	90.89	88.41	87.85	87.39

The slight decrease since 1941 in the percentage of First and Second Class certificated teachers is due to the abnormal situation caused by the war.

Approximately 150 new teachers are required each year to replenish the teaching staffs. Although the number of Normal School graduates has fallen short of these requirements for the past three or four years, it is confidently expected that, with the ever larger number of French-speaking students reaching the higher grades of the secondary schools and the increasing teachers' salaries, there will soon be an adequate enrolment of teachers-in-training at the University of Ottawa Normal School.

Secondary School Classes

In the following table are shown the enrolment totals of French-speaking students in the secondary schools of the provincial system for the period 1938-1944:—

Year	Grade					Total
	IX	X	XI	XII	XIII	
1938.....	327	182	155	143	32	839
1939.....	392	235	203	130	67	1,027
1940.....	440	310	172	132	48	1,102
1941.....	584	336	178	119	32	1,249
1942.....	531	336	189	101	30	1,187
1943.....	516	312	205	114	22	1,169
1944.....	644	384	215	142	33	1,418

The following table shows the number of French-speaking students enrolled in December, 1944, 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.....	23	7	4	3	1	38
Cornwall Collegiate and Vocational.....	86	34	14	6	.....	140
Embrun High.....	33	20	12	12	.....	77
Espanola Continuation.....	7	6	1	.....	.....	14
Hawkesbury High (for Fr.-sp. pupils).....	45	36	28	16	.....	125
Hearst High.....	5	6	3	2	.....	16
Iroquois Falls High.....	21	7	10	.....	.....	38
Kapuskasing High.....	24	13	9	4	.....	50
Kirkland Lake Collegiate and Vocational.....	27	17	1	.....	.....	45
Lafontaine Continuation.....	12	13	7	3	.....	35
Mattawa High.....	11	8	6	3	.....	28
Ottawa Technical.....	41	40	28	24	.....	133
Paincourt Continuation.....	13	5	1	3	.....	22
Penetanguishene High.....	21	14	6	6	.....	47
Plantagenet High.....	21	26	13	12	6	78
Rockland High.....	20	15	9	8	4	56
Smooth Rock Falls Continuation.....	6	4	4	4	.....	18
Sturgeon Falls High.....	42	30	22	16	7	117
Sudbury High and Technical.....	68	35	17	8	7	135
Tilbury High.....	8	6	.....	1	1	16
Timmins High and Vocational.....	97	35	11	11	5	159
Vankleek Hill Collegiate.....	13	7	9	.....	2	31
Totals.....	644	384	215	142	33	1,418

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 recently established in these schools.

There are, besides the 1,418 students reported above, some 3,200 Ontario French-speaking students who are pursuing their studies in the Grade IX and Grade X classes of the elementary schools, Table No. 6 (A) (i), page 151, of this report, and in private schools. Some of the latter are inspected by the Department of Education for the purpose of accepting, or not accepting, the teachers' recommendations in respect to pupils who are candidates for the Secondary School Graduation Diploma.

The following are excerpts taken from a report on the advanced French classes of the secondary schools submitted by Mr. Henri Lemieux, B.A., B.Paed., High School Inspector:—

"All of the advanced French classes, which are conducted in twenty-two of the secondary schools of Ontario, were inspected during the year and several of them were visited a second time toward the end of the school year.

In September, 1944, advanced French classes were introduced in the Lafontaine Continuation School and in the Iroquois Falls High School. These classes will fulfil a long-felt need and will be a distinct advantage to the French-speaking pupils of those communities. The new classes were visited early in the year and were found to be operating quite satisfactorily.

As indicated in the preceding table, the total enrolment in the advanced French classes in December, 1944, was 1,418, distributed in the different grades as follows: 644 in Grade IX, 384 in Grade X, 215 in Grade XI, 142 in Grade XII, and 33 in Grade XIII. This represents an increase of 249 over the previous year. The largest increase occurred in Grade IX where the enrolment jumped from 516 last year to 644 this year. This is an encouraging sign which holds good promise of a larger enrolment in the other grades in succeeding years. It will be noticed that there is a rather large drop in enrolment from grade to grade. This is due partly to the fact that in certain schools the pupils, after Grade X, pass on to the Vocational or Commercial classes in which advanced French is

not taught, partly to the fact that in certain other schools the advanced French courses were recently established, and partly to the fact that some pupils leave school when they reach the age of 16. Constant efforts are being made to improve this situation and to convince both pupils and parents of the importance of complete secondary studies.

The work of the advanced French classes is proceeding satisfactorily. The standards of achievement and proficiency in advanced French are not yet of a sufficiently uniform character in the different schools throughout the Province. This is a goal which is gradually being attained through the use of adapted and more uniform methods of teaching. The need for a greater degree of uniformity in standards is felt more perhaps in the teaching of French Composition. The ability of the pupils to express their thoughts effectively and correctly in written form varies considerably from school to school. This matter is given close attention and means are being taken to obtain gradual and steady improvement.

Several of the school libraries contain a sufficient number of French books suited for the needs of the French-speaking students in supplementary and general reading. A number of libraries, however, do not yet contain an adequate number of such books although much progress has been made in that line in the past few years."

Elementary Schools

Age-Grade Distribution of Pupils

The tables on pp. 151-159, present a compilation of the French-speaking School Inspectors' Annual Age-Grade Reports for May, 1944.

Grade-Enrolment of Pupils in Elementary Schools

The following comparative table, for the years 1938, 1942, 1943, and 1944, shows the marked progress which has been achieved, during the period under review, in the grade-enrolment distribution of French-speaking pupils in all elementary schools:—

Separate and Public Schools

Grade	1938		1942		1943		1944	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
I.....	11,216	23.66	7,648	17.39	7,375	17.22	7,540	17.13
II.....	6,992	14.75	6,245	14.20	6,200	14.47	6,056	13.76
III.....	4,974	10.49	5,979	13.59	5,831	13.61	6,026	13.69
IV.....	5,548	11.71	5,842	13.28	5,514	12.88	5,678	12.90
V.....	5,828	12.30	5,275	11.99	5,292	12.36	5,104	11.59
VI.....	4,775	10.07	4,528	10.30	4,607	10.76	4,783	10.86
VII.....	3,764	7.95	3,747	8.52	3,560	8.31	3,837	8.71
VIII.....	2,913	6.15	3,191	7.25	3,112	7.27	3,315	7.53
IX.....	727	1.52	795	1.81	768	1.79	921	2.09
X.....	443	.93	471	1.07	398	.93	577	1.31
Auxiliary.....	217	.46	265	.60	171	.40	191	.43
Totals.....	47,397	100.00	43,986	100.00	42,828	100.00	44,028	100.00

NOTE:—The grade-enrolment for the year 1938 comprises some English-speaking sections of mixed schools in Northern Ontario which, prior to 1942, were included in the French-speaking Inspectors' Annual Age-Grade Reports.

A study of the above statistics reveals that: (1) The downward trend, which has prevailed for the last few years in the school enrolment, appears to have reached its lowest point in 1943; (2) The increase of 1,200 pupils, in the 1944 total enrolment over that of 1943, is due chiefly to the retention of a larger number of pupils in the higher grades of the elementary schools; (3) The percentage of enrolment in the Grade VIII classes has increased from 6.15, in 1938, to 7.53, in 1944.

A Serious Problem

Although creditable results have been achieved in recent years, through the relentless effort of French-speaking teachers and inspectors, in bringing about a more normal promotion of the pupils from grade to grade and in persuading a larger number of boys and girls to complete the elementary school course, it is evident from the figures given below that much progress remains to be made in that regard.

ENROLMENT OF BOYS AND GIRLS IN GRADE I AND GRADE VIII CLASSES, MAY, 1944.

	Grade I		Grade VIII			
	Boys	Girls	Boys		Girls	
			Number	Per cent	Number	Per cent
Rural Schools	1,782	1,522	567	31.82	770	50.59
Urban Schools	2,219	2,017	923	41.59	1,055	52.31
All Schools	4,001	3,539	1,490	37.24	1,825	51.57

NOTE 1:—The percentages given above show the relation between Grade I and Grade VIII enrolments.

NOTE 2:—These figures are taken from Table No. 6 (A) (ii) and (iii), pp. 152 and 153 of this report.

Thus, it is shown that, out of 4,001 boys enrolled in the Grade I classes of rural and urban schools, only 1,490, or 37.24 per cent., are found in the Grade VIII classes. The loss is the greatest in the rural schools, where the Grade VIII enrolment is only 31.82 per cent. of the Grade I enrolment. Although the girls are completing the elementary school course in a relatively larger number than the boys, it is shown, however, that nearly half of those who begin school do not reach the Grade VIII level.

It may be argued, of course, that in order to derive exact conclusions in a study of this kind the 1937 enrolment figures for the Grade I classes should be compared to those of 1944 for the Grade VIII classes. This is impossible, however, because the 1937 figures as well as those for 1938 do not give the actual Grade I enrolment, due to the large number of repeaters who were found at that time in the Grade I classes. It was seen in a preceding table, on page 41, that the Grade I enrolment for the year 1938 was 11,216 pupils. Obviously, this number of pupils which included some 4,000 repeaters cannot be used as a basis. The 1944 enrolment of 7,540 pupils in Grade I classes appears quite normal and serves as a fairer basis for these calculations.

The French-speaking inspectors and Normal School masters, with whom this problem was discussed during the year, were asked to draw it to the attention of their teachers and pupils. A concerted effort is being made by all concerned to determine the main causes of this fast dropping enrolment in the senior grades of the elementary school and to find adequate means of remedying the situation. This is particularly urgent in the case of the boys attending rural schools. While home conditions and the need of help on the farm may account in some measure for early retirements from school, it may be found also that the present programme of studies and the school atmosphere as a whole should be modified to some extent in order to retain the boys' interest in school work. It is hoped that marked progress will be achieved in this connection in rural and urban schools within the next few years.

TABLE No. 1

ANALYSIS OF AGE-GRADE DISTRIBUTION IN RELATION TO IDEAL AGE-SPREAD
IN ELEMENTARY RURAL AND URBAN SCHOOLS ATTENDED BY
FRENCH-SPEAKING PUPILS, SCHOOL YEAR 1943-44

(A) Separate and Public Schools

Grade	Under Ideal Age Spread		Within Ideal Age Spread		Over Ideal Age Spread	
	Number	Per cent	Number	Per cent	Number	Per cent
I.	292	3.87	6,673	88.50	575	7.63
II.	199	3.29	5,123	81.59	731	12.12
III.	96	1.59	1,881	81.00	1,049	17.41
IV.	167	2.91	1,351	76.68	1,157	20.38
V.	193	3.78	3,900	76.41	1,011	19.81
VI.	211	1.17	3,638	76.06	931	19.47
VII.	229	5.97	3,110	81.06	198	12.97
VIII.	299	9.02	2,735	82.50	281	8.48
IX.	124	13.47	757	82.19	40	4.34
X.	120	20.80	137	75.74	20	3.46
Totals	1,933	4.11	35,608	81.23	6,296	14.36

NOTE:—The 191 pupils enrolled in Auxiliary Classes are not included in the above table.

(B) Separate Schools

Grade	Under Ideal Age Spread		Within Ideal Age Spread		Over Ideal Age Spread	
	Number	Per cent	Number	Per cent	Number	Per cent
I.	267	3.91	6,073	88.84	496	7.25
II.	130	2.38	4,689	85.69	653	11.93
III.	88	1.59	4,487	81.26	947	17.15
IV.	143	2.77	3,984	77.23	1,032	20.00
V.	176	3.72	3,612	76.27	948	20.01
VI.	184	4.14	3,360	75.54	904	20.32
VII.	197	5.52	2,886	80.91	484	13.57
VIII.	271	8.76	2,557	82.64	266	8.60
IX.	123	13.59	742	81.99	40	4.42
X.	120	20.91	434	75.61	20	3.48
Totals	1,699	4.21	32,824	81.44	5,790	14.35

NOTE:—The 191 pupils enrolled in Auxiliary Classes are not included in the above table.

(C) Public Schools

Grade	Under Ideal Age Spread		Within Ideal Age Spread		Over Ideal Age Spread	
	Number	Per cent	Number	Per cent	Number	Per cent
I.	25	3.55	600	85.23	79	11.22
II.	69	11.82	434	74.31	81	13.87
III.	8	1.59	394	78.17	102	20.24
IV.	24	4.62	370	71.29	125	24.09
V.	17	4.62	288	78.26	63	17.12
VI.	30	8.96	278	82.98	27	8.06
VII.	32	11.85	224	82.96	14	5.19
VIII.	28	12.67	178	80.54	15	6.79
IX.	1	6.25	15	93.75		
X.			3	100.00		
Totals	234	6.64	2,784	79.00	506	14.36

TABLE No. 2

**GRADE-ENROLMENT DISTRIBUTION IN ELEMENTARY SCHOOLS ATTENDED BY
FRENCH-SPEAKING PUPILS, SCHOOL YEAR 1943-44**

(A) Separate and Public Schools

Grades	Rural		Urban		Rural and Urban	
	Number	Per cent	Number	Per cent	Number	Per cent
I-IV.....	10,515	60.45	14,785	55.52	25,300	57.46
V-VIII.....	6,433	36.98	10,606	39.82	17,039	38.70
IX-X.....	448	2.57	1,050	3.94	1,498	3.40
Auxiliary.....			191	.72	191	.44

(B) Separate Schools

Grades	Rural		Urban		Rural and Urban	
	Number	Per cent	Number	Per cent	Number	Per cent
I-IV.....	8,814	59.53	14,175	55.16	22,989	56.76
V-VIII.....	5,557	37.53	10,288	40.04	15,845	39.12
IX-X.....	436	2.94	1,043	4.06	1,479	3.65
Auxiliary.....			191	.74	191	.47

(C) Public Schools

Grades	Rural		Urban		Rural and Urban	
	Number	Per cent	Number	Per cent	Number	Per cent
I-IV.....	1,701	65.70	610	65.24	2,311	65.58
V-VIII.....	876	33.83	318	34.01	1,194	33.88
IX-X.....	12	.47	7	.75	19	.54
Auxiliary.....						

The following comparative table shows the grade-enrolment distribution of French-speaking pupils in separate and public schools for the years 1939, 1941, 1943 and 1944.

Separate and Public Schools

	1939		1941		1943		1944	
	Number	Per cent	Number	Per cent	Number	Per cent	Number	Per cent
I-IV.....	29,098	59.00	29,089	57.84	24,921	58.19	25,300	57.46
V-VIII.....	18,473	37.46	19,435	38.64	16,571	38.69	17,039	38.70
IX-X.....	1,480	3.00	1,520	3.02	1,165	2.72	1,498	3.40
Auxiliary.....	268	.54	252	.50	171	.40	191	.44

Pupils' Proficiency in French and English

In this section of the Minister's Report for the year 1937, the following words were written:

"The importance of a careful and systematic training of the children in the use of their mother-tongue by means of frequent and well selected oral and written exercises cannot be stressed too strongly throughout the elementary school course and more particularly in the lower grades of the school. Progress in the other subjects of study depends largely upon the pupils' proficiency in speaking, reading, and writing their mother-tongue clearly and accurately."

New books in French, albeit few in number because of war conditions, were since authorized or recommended for use in schools attended by French-speaking pupils. Other text-books were thoroughly revised. A more natural approach to French primary reading by means of appropriate oral language exercises, and the holding of a province-wide annual contest in the schools gave rise to a striking advance in the pupils' attainments in their mother-tongue. In brief, marked progress was made in French. As was expected and desired, a corresponding improvement in oral and written English was also observed from year to year in a large majority of the schools attended by French-speaking pupils. The few remaining exceptions will no doubt disappear with the employment of properly qualified teachers as soon as these are available for all the schools.

That there has been substantial progress made in English, not only in areas of mixed English-speaking and French-speaking population, but also in purely French-speaking communities of Ontario is evident from the examination results and the regular reports received from the inspectors. The following excerpts are indicative of the advance made. One inspector in Northern Ontario writes:

"In the course of the past six months the standing of the pupils in the various school subjects has been ascertained by means of a variety of oral and written tests. I have given those tests myself to gauge the pupils' proficiency in both oral and written English particularly. Those tests took different forms: English conversation (names of familiar objects, actions, qualities and a few relational words) in Grade II; reading in Grade III; reading in Grades IV and V accompanied by oral tests in comprehension; oral and written tests in composition and written tests in spelling in the senior grades along with written tests in comprehension. This was the basis adopted by the Committee of Enquiry in 1925-27.

The urban schools are still ranking among the best of my inspectorate, but, where in 1927 not a single rural school of this area was singled out as doing better than average work in English, the year 1944 witnesses gratifying results indeed in the very great majority of the rural schools of my inspectorate.

The regular gradation in the transition from French to English as the pupils advance in the classes is well applied and results in natural transition from the known to the unknown. Better preparation in the junior grades leads to a wider scope of knowledge, vocabulary, etc., in the mother-tongue, and, from there, to English in all its aspects. The holding of regional teachers' meetings where model lessons in English are given by French-speaking teachers to French-speaking pupils is by no means a negligible incentive."

An inspector located in Eastern Ontario reports as follows on one of his schools:

"This school is located in an entirely French-speaking area where the pupils have no contact with English-speaking people. The standard of proficiency in the French subjects is satisfactory. The pupils are trained in good speech habits in their mother-tongue. This year the pupils show a better comprehension of English; they express themselves more fluently in complete sentences and they possess a larger vocabulary. This progress in English may be attributed to a good training in the lower grades in the use of the pupils' mother-tongue and to a systematic teaching of English conversation."

Another inspector from the Ottawa Valley states:

"Despite the many exigencies to which all schools have been subjected during these war years, the progress made in both the French and English language subjects has, on the whole, been most satisfactory.

The greater emphasis that is now being placed on French conversation and oral expression in the primary grades has not only paved the way to more rapid progress in intelligent reading in the immediately successive grades, but it also has served to prepare these younger children to a more natural and enjoyable approach to English conversation in the next higher grades.

"Evidence of such improvement in both the English and French language subjects is noted in practically all schools. It is particularly visible, however, in those schools where there has been a fair permanency in the teaching staff. . . ."

There is no desire, of course, to create the impression that perfection has been reached in the educational development of schools attended by French-speaking pupils. While there is still room for improvement, it seems only fair to pay a tribute at this time, both as a commendation and an incentive, to the French-speaking teachers and inspectors for the successful effort which they have made generally throughout the province to advance the pupils' proficiency in the languages and in the other subjects of study.

Provincial Contest

ELEMENTARY SCHOOL SECTION

The finals of the seventh annual provincial contest among the Grade VIII French-speaking pupils were held in Ottawa on April 13th, 1944. After winning preliminary tests in their own schools and inspectorates, twenty-four contestants—one boy and one girl from each of the twelve French-speaking inspectorates—took part in this final competition. The four provincial winners, the first two of whom were awarded secondary school scholarships by L'Association canadienne-française d'Éducation d'Ontario, were as follows:—

1st boy: Fernand Labelle, 14, St. Joseph School, Sturgeon Falls;

1st girl: Micheline DesRoches, 12, St. Pierre School, Ottawa;

2nd boy: Guy Gougeon, 12, St. Jean-Baptiste School, Ottawa;

2nd girl: Rachel Piché, 12, St. Charles School, Timmins.

SECONDARY SCHOOL SECTION

The second province-wide contest among the Grade XII and Grade XIII French-speaking students was held during the year. Preliminary contests were held in four regional centres and were followed by a final competition in Ottawa at the same time as the elementary school contest, on April 13th. The two provincial winners, who were also awarded valuable scholarships by L'Association canadienne-française d'Éducation d'Ontario, were the following:—

Rolland Lavigne, 17, Rockland High School;

Pauline Demers, 17, Notre-Dame du Rosaire Convent, Ottawa.

Correspondence Courses

In June, 1944, ended the second school year in which correspondence courses for French-speaking children of Ontario were given by the Department of Éducation. Thus far, the lessons for pupils of Grade I and Grade II only were available.

In September, 1944, the courses for French speaking pupils of Grade III and Grade IV were added and the enrolment during the school year 1944-45 was 266 pupils, divided as follows: Grade I, 84; Grade II, 95; Grade III, 47; Grade IV, 40. A second French-speaking teacher, Miss Marie-Anne Caron, was appointed to the Correspondence School staff.

The lessons for pupils of Grade V and Grade VI, which have been prepared by Inspector Adélar Gascon, M.A., B.Paed., will be ready for distribution in September, 1945.

It is evident from the reports received that this service is highly appreciated by the French-speaking population of Ontario. Besides rendering invaluable service to a large number of isolated families and to sick or crippled children, who, otherwise, would lack schooling facilities, the development of these correspondence courses will prove of great value in revising the programme of studies and in helping to prepare the necessary text-books for elementary schools attended by French-speaking pupils.

"L'Association de l'Enseignement Français de l'Ontario"

The provincial association of French-speaking teachers and inspectors held its fifth annual convention in Ottawa, on April 13th and 14th, 1944. Dr. J.-Ovide Proulx, principal of Rockland High School, was elected president for the year 1944-45.

"L'École ontarienne", the Association's school magazine, presented in its three regular issues of the year a variety of interesting articles on the theory and practice of pedagogy.

In June, 1944, l'Association de l'Enseignement Français de l'Ontario was incorporated into the newly-formed Ontario Teachers' Federation.

Establishing a French Basic Vocabulary

At the annual conference of French-speaking inspectors and Normal School masters, held in the spring of 1944, it was decided to assemble and rate approximately 5,000 French words which would be considered essential, or at least useful, to a Grade VIII French-speaking pupil. This basic list of French words, once properly classified for the various grades of the elementary school, could serve as material for the French readers, spellers, composition books, etc., which might be developed for schools attended by French-speaking pupils.

The group was divided into eleven committees, and each committee requested the assistance of grade teachers to examine approximately 100 pages of "Le Petit Larousse Illustré". The selection of words was made by the opinions technique. All the words selected were classified into three categories, under the headings of *Classes primaires*, *classes moyennes*, *classes supérieures*, to show that they are appropriate for use in one of these three units of the elementary school.

To date this first part of the work has been completed. It is proposed now to have the whole list of words scrutinized anew by a committee of experienced teachers, who will also examine it in the light of similar word lists which have been developed in France and in Belgium.

Due to the fact that this project is breaking new ground in Ontario French education, it is felt that sufficient time and attention should be devoted to it in order that the results may be accurate and valuable. Normal School masters, inspectors and teachers are to be highly commended for their splendid collaboration. It is confidently expected that all concerned will feel richly rewarded when the proposed French basic vocabulary will be available for classroom work and for the preparation of text-books.

ROBERT GAUTHIER,
Director of French Instruction.

Toronto, July 7th, 1945.

AGRICULTURAL CLASSES

Elementary Schools

Reports for the school year ending June 30th, 1944, were received from 3,210 schools of which 482 were urban. Grants as a refund of expenditure were claimed by 2,637 schools as compared with 2,596 last year. School gardens were reported from 1,110 schools as compared with 871 last year. These facts indicate that interest in agricultural instruction is being well maintained in most inspectorates. However, it is evident when figures for 1937 are considered that there has been a marked decrease in the number of schools reporting, in the number of school gardens, and in the number of certificated teachers.

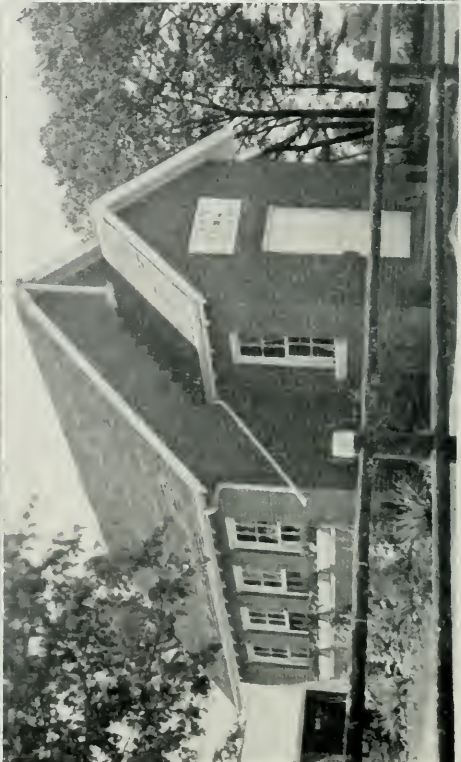
Changes in courses introduced in September 1937, in Grades I to VI and in September 1938, in Grades VII and VIII, provided that Agriculture was optional in Grades VII and VIII, instead of in Grades V, VI, VII and VIII. The courses in Science in all grades include topics in Agriculture. Hence, in many schools the optional courses in Agriculture are not now taken. Agricultural topics of the science courses are taught but no report is returned to the Department. In the interests of maintenance of agricultural instruction the optional courses for Grades V to VII had definite advantages particularly in the ungraded schools. Scarcity of labour during the war years has been responsible for the reduction in the number of school gardens. Discontinuance of summer schools since 1939 has prevented an increase in the number of certificated teachers. In spite of these difficulties, through the interest and co-operation of school boards and inspectors, nearly half the total number of elementary schools submitted reports in 1944 indicating that the importance of agricultural instruction is still recognized.

"Improvement of Rural School Grounds" is an important feature of the work in many areas. A special report from fourteen representative inspectors in the fall of 1944 showed that in 1,014 schools concerned 400 have improved school grounds and that, since 1939, 40 of these have received special awards in competition. Nearly 500,000 seedling trees from the Forestry Branch were received in 1944 for distribution to pupils for home and forestry plot planting.

The scope and effectiveness of the instruction varies greatly and is dependent on the interest and knowledge of the teacher, and the co-operation of the trustees and members of the community. In many areas where there is keen local interest the teacher with Normal School training only is doing good work. Nearly seventy-five per cent. of teachers in ungraded schools are from rural areas and they should have some knowledge of farming and farm conditions. Where there is a personal interest in the subject these teachers are giving good service. However, renewed interest and expansion of the elementary school programme cannot be expected until summer schools are again available to give teachers special training and inspiration. A book entitled "Suggestions for Teachers of Agriculture in Elementary Schools" is in preparation and when published will materially assist teachers in their work.

School Fairs were conducted in a number of inspectorates. In the districts and in some counties, separate fairs are held under the direction of local com-

RURAL SCHOOL GROUND IMPROVEMENT COMPETITION



S.S. 4 Harvey, Peterborough County—Carter Trophy Winner 1944-45

Courtesy Ont. Dept. of Agriculture

mittees of teachers and trustees, the Agricultural Representative and the Inspector. In other areas a junior department is provided as a part of the programme of the local fall fair. In the fourteen inspectorates referred to in a preceding paragraph 22 separate school fairs were held. Junior Departments for school exhibits were provided at 30 fall fairs.

Secondary Schools

Agricultural Science

In the fall of 1944 Agricultural Science was taught in 27 Collegiate Institutes, 82 High Schools and 52 Continuation Schools, a total of 161, compared to 153 last year. Because of changes in teachers the subject was discontinued in two Continuation Schools. The subject was re-introduced in one Collegiate Institute and introduced in four High Schools and five Continuation Schools. Both Lower and Middle School courses were being taken in 109 schools. The number of teachers employed was 205 of whom 91 held the Specialist Certificate and 67 were graduates of the Ontario Agricultural College. Thirty-five teachers of Science were granted permission to teach Agricultural Science for the school year 1944-45. There is a definite demand for Agricultural Science in many secondary schools and the number taking the work will be increased as soon as more certificated teachers are available.

Departments of Agriculture

In addition to Agricultural Science thirty schools are now giving additional time to Agriculture under Regulations for Departments of Agriculture, (Circular Agric. 6, Part II). Under these Regulations it is provided that between fifteen and twenty per cent. of the time in Grades IX and X be given to practical subjects. Sixteen of the above schools offer the complete programme including Agriculture and Shop Work for boys and Home Economics for girls.

The increase from twelve to thirty schools in the fall of 1944 was due to the introduction of a "Revised Schedule of Grants" approved by the Minister in August and to meetings with some twenty-one school boards. Members without exception expressed approval of the plan to increase the emphasis on practical subjects in Grades IX and X.

The Regulations provide for a grant of 75 per cent. on capital expenditure in providing and furnishing an agricultural classroom and storeroom. There are also annual grants to boards where the courses are established and further grants for accommodations and experimental plots; for equipment and materials; for teachers' salaries; for work during the summer by the principal in promoting attendance and by the teacher in supervising home projects; for the provision of hot lunches; for the use of the school property as a community centre and for the co-ordination of Shop Work and Home Economics with the agricultural programme. An excellent beginning has been made in all schools in which this work was introduced. Many enquiries concerning this programme are being received and these indicate that a number of additional schools will introduce the programme in 1945.

Practical activities are stressed in the courses to a greater extent than in Agricultural Science. A colony type poultry house must be erected at the school for use in keeping laying birds during the winter and rearing chicks in the spring. One or more colonies of bees should be kept at the school. The

courses are to be developed to meet local needs. They include extension of the agricultural topics of Agricultural Science for Grades IX and X and topics related to the type of farming in the community. Special emphasis is given to practical activities during the school year. Home projects of an economic nature are stressed and visits of inspection made by the teacher during the summer months. The schools in which the department programme is taken are indicated by (D) after the name in the list of secondary schools forming a part of this report.

The subsequent paragraphs of this report give statistics and comments relative to the progress of agricultural instruction in elementary schools, secondary schools and the normal schools.

Year	Number of Schools	With School Gardens	With Home Gardens
1903	4		
1914	264	208	56
1926	3,395	1,059	2,336
1937	5,065	1,580	3,485
1942	3,472	978	Indefinite
1943	3,299	871	Indefinite
1944	3,210	1,110	Indefinite

Figures prior to 1942 are based on the number of schools qualifying for grants. For 1943 and 1944 the figure covers the schools where the courses were taught. Grants were claimed for 2,637 of these schools in 1944.

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	141	10	1,792
1936	2,092	208	188	22	2,510
1938	2,864	444	259	52	3,619
1941	1,956	94	236	17	2,303
1942	1,603	80	159	9	1,851
1943	1,362	49	124	7	1,542
1944	1,157	58	123	10	1,348

In addition to the courses for Form III and Form IV, Agriculture of the Lower School course was taken in fifth classes of 156 schools under the Regulations for Public and Separate Schools. The Lower School courses are taken under the High School Regulations in the following schools: Elizabeth Ziegler Public School, Waterloo; St. Andrew's West Separate School; St. Raphael's West Separate School; Victoria Public School, Kitchener; Toronto Public Schools: General Mercer, McMurrich, Perth Avenue.

Agricultural Science was taught during the year in the secondary schools listed below: Under (a) are schools in which Lower School courses only are taken, and under (b) both Lower and Middle School Courses. Schools in which Departments of Agriculture have been established have (D) after the name:

Collegiate Institutes

(a) Clinton, Cornwall, Goderich, Ingersoll, Kitchener, Oshawa, Perth, Runnymede, St. Marys (D), Seaforth, York Memorial. Total 11.

(b) Barrie, Belleville, Brockville, Cobourg, East York, Fort William, Lindsay, Napanee (D), Orillia, Picton, Port Arthur, Renfrew (D), Scarborough, Smith's Falls, Stamford (D), Strathroy (D). Total 16.

High Schools

(a) Bracebridge, Cobalt, *Cochrane (D), Dundas, Durham, Essex, *Gore Bay, *Harriston, Markham, Maxville, Meaford, Merritton, Mount Forest, New Liskeard, Niagara, Orangeville, Port Credit, *Preston, Tilbury, Tweed, Waterford. Total 21.

(b) Alexandria, Alliston, Amherstburg, Arthur (D), Athens (D), Beamsville (D), Blenheim (D), Bowmanville, Brighton, Burford, Burlington, Caledonia, Cayuga, Chesterville (D), Dunnville, Elmira (D), Fergus, Fort Frances, Grimsby, Hagersville (D), Haileybury, Harrow (D), Havelock, Iroquois, Kemptville (D), Kincardine (D), Kingsville (D), Lakefield, Leamington, Listowel (D), Lucan, Madoc, Markdale, Midland, Milton (D), Mitchell (D), Morewood, Nepean, Newburgh, Newcastle, Norwich (D), Norwood, Oakville, Petrolia, Port Elgin, Port Perry (D), Ridgetown (D), Saltfleet, Shelburne, Simcoe (D), Smithville, Stirling (D), Streetsville, Sydenham (D), Trenton, Uxbridge, Waterdown, Watford, Whitby (D), Williamstown, Winchester. Total 61.

Continuation Schools

(a) Ailsa Craig, Arkona, *Bath, Bothwell, *Burgessville, Chatsworth, *Clifford, Eganville, Elgin, Fordwich, Forest Hill Village, Grand Valley, *Kars, *Kinmount, Milverton, Minesing, Mount Albert, New Hamburg, Seeley's Bay. Total 19.

(b) Agincourt, Ayr, Beaverton, Brooklin, Brownsville, Comber, Drayton (D), Drumbo, Florence, Ilderton, Inglewood, Lynden, Lyndhurst, Merrickville, Mindemoya, Mount Brydges, Mount Elgin, Mount Pleasant, New Dundee, Orono, Pelham (D), Port McNicoll, Princeton, Sparta, Stevensville, Sundridge, Tamworth, Teeswater, Thamesford, Thamesville, Tiverton, Wheatley (D), Woodville. Total 33.

The following abbreviated table shows the development in this phase of instruction since its beginning in 1913 and the number of schools now taking the work.

Year	Collegiate Institutes	High Schools	Continuation Schools	Total
1913.....		1	1	2
1918.....	8	13	4	25
1928.....	14	44	23	81
1941.....	27	82	59	168
1942.....	27	81	51	159
1943.....	26	78	49	153
1944.....	27	82	52	161

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.

*Introduced Agriculture in September 1944.

Some time is now being given to Science and Agriculture at the University of Ottawa Normal School. Students who have taken four years of Agriculture in an approved school during their Secondary School course are granted an Interim Elementary Certificate on successfully completing the Normal School course. Others must attend summer school to secure a certificate in Agriculture.

Facilities for instruction in practical phases of gardening and other topics are provided, the instructors are all qualified in Agriculture and a good course is given as far as the time allotment on the Normal School programme will allow.

Summer Schools

As mentioned previously in this report the discontinuance of summer schools has greatly reduced the number of teachers with special certificates in Agriculture with a resultant reduction in the number of schools teaching the subject. Resumption of summer school activities is desirable at the earliest possible date.

NORMAN DAVIES,
Inspector of Agricultural Classes.

Toronto, August 15th, 1945.

AUXILIARY CLASSES

Teachers' War Service

No enlistments for war service were reported in 1944. Captain George Charlton who left a Handicraft Class in Kitchener early in the war has been reported as receiving the surrender of a town in Germany. Mr. Edward Monkman has rejoined the staff of the Church Street School, Toronto, after having served with the Royal Canadian Air Force. Mr. Edgar Paquette, after returning to his opportunity class in St. Louis de Gonzague School following his discharge from the Army, accepted the position of Probation Officer to the Juvenile Court newly established in Sudbury.

Urban Organization

Surveys were conducted in accordance with instructions and at the request of the school boards in Dunnville, Kingston and Owen Sound. As a result of these surveys and those completed in previous years twenty-five new classes were opened as follows:

Opportunity Classes:	Brockville	2
	Callander	1
	Kingston	1
	London	1
	Sudbury	1
Handicraft Classes:	Toronto	7
	Hawkesbury	1
Hard-of-Hearing Classes:	York Township	1
Oral Classes:	Hamilton	2
	London	1
	Toronto	2
Partial Classes:	Hanover	1
	S.S. 5 McKim	1
	Kitchener Separate School ..	1
Speech Correction and Lip Reading Classes:	Hamilton	1
	Windsor	1

Auxiliary Classes are set up after a survey of the academically and physically handicapped pupils has been made by officials of the Auxiliary Classes Branch. When a class has been organized, the continuation of the survey becomes the problem of the local school authorities to provide current information year by year on the number of pupils who require individual teaching with special materials.

In Ontario this annual re-survey is carried on in two ways. Some Boards of Education such as Kitchener, Ottawa, Toronto, York Township and East York Township employ a psychologist and assign to him, among other duties, that of conducting an individual test on all pupils who are retarded. In other school systems the survey is conducted by the Auxiliary Class teacher who is relieved of her classroom duties for sufficient time to administer the necessary individual examinations.

The actual details of the annual re-survey of handicapped pupils will vary considerably. In the smaller school systems, the pupils to be examined may be chosen from Grades V to VIII if they show retardation of two years or more and from Grade I to IV if they are one-and-one-half years retarded. The Age-Grade Table showing the average age of Ontario pupils for any month in the school year is the usual standard. These data are contained in Form A. C. 7 which is available on request. In the school systems where a psychologist is employed, it is the usual practice to administer a group test of intelligence or learning aptitude and to re-test by an individual examination those pupils with low scores, or those whose results show a marked difference from their classroom performance, or those whose chronological age is much below the average for the grade.

Where group tests have been administered in one or more grades of the elementary school and the results have been checked by individual examinations a very considerable amount of information is available for use in educational counselling of both the elementary and secondary school fields.

During the year the Townships of York and East York have allocated the duties of administering individual and group tests in their elementary schools to one of their auxiliary class teachers.

Rural Organization

Surveys of the indicated rural inspectorates were carried out by Miss DeLaporte and myself in conjunction with the inspectors concerned. On account of gasoline and tire rationing all but two of the surveys were curtailed and limited to one week or less. In addition to the full or partial surveys listed, approximately one hundred other pupils were examined by the resident inspector and reported to the Auxiliary Classes Branch where suggestions were prepared and forwarded to the teacher concerned.

Inspectorate	Inspector	Number of Pupils Examined
*Grenville	H. Robertson, B.A., B.Paed.	137
Grey East	L. L. Sinclair, B.A.	41
Grey South	W. G. Rae, B.A.	42
Haldimand	W. E. Eade, B.A., B.Paed.	55
Halton	C. Howitt, B.A., B.Paed.	37
*Ontario South	A. Archibald, B.S.A.	97
Oxford South and Norfolk (part)	L. B. Hyde, B.A.	21
Stormont	F. L. Barrett, B.A., B.Paed.	43
York No. 6	H. A. Halbert, B.A., B.Paed.	28
Inspectoral Division I	D. A. Lapp, M.A.	31
Inspectoral Division VI	A. P. Silcox, B.A., B.Paed.	23
Inspectoral Division IX (I)	R. C. Cassie, B.A.	18
R.C. Division XXIV	L. Carriere, B.A., B.Paed.	32
Total		605

*Complete Surveys.

Four pieces of research into the problems of the education of the academically and physically handicapped have been reported during the year, which appear to be worthy of inclusion in this report. Summaries are given below.

The Open-Air School

An Open-Air School is an organization set up jointly by a Health Board and a School Board for children who are delicate, anaemic or undernourished. A

school programme is interlocked with a health programme of exercise, nutrition and rest. The ordinary school programme is varied to provide three lunches, and a long rest period in the middle of the school day.

The "Open Window" type describes the school which operates during the regular school year from September to June. The term "Forest School" refers to a school which is conducted in a park in the open air from May to October and which is provided with shelter against inclement weather.

The usual method of measuring the success of an Open-Air School is to record gains in weight and health. This has always been sufficient to justify the project. Heretofore, little attention seems to have been given to the measurement of pupil progress, probably because open-air schools are primarily a health project and secondarily an educational organization.

To provide data on the educational accomplishment of pupils in Open-Air Schools, Miss L. H. DeLaporte, Assistant Inspector of Auxiliary Classes, conducted a testing programme to measure the educational gains made by pupils in attendance. Miss DeLaporte used two forms of the Metropolitan Achievement Tests, one at the beginning and another at the end of a four-month instructional period. A group intelligence examination was administered by psychologists of the local school board. Complete data on 180 pupils were assembled as age-scores for silent reading, vocabulary, arithmetic fundamentals and problems, spelling and language.

The testing and re-testing showed that 170 of the 180 pupils made achievement scores appropriate for their age level. Nine pupils attained scores within five months of their age level. This indicates that these 180 delicate or malnourished pupils made normal progress in spite of the curtailment of instructional time.

The pupils made the usual health gains. The total gain in weight for this group was actually 1,170 pounds. The average expected gain in weight for normally healthy pupils computed from health charts would be 619 pounds 2 ounces.

The average educational gain made in the four-month period was 4.7 months. Very substantial gains were made by 109 pupils. This indicates that the improved health of pupils attending an open-air school was accompanied by increased efficiency in school work.

SUMMARY OF EDUCATIONAL GAINS IN AGE-SCORES BY 180 PUPILS
IN FOUR MONTHS' ATTENDANCE AT AN OPEN-AIR SCHOOL

Grade	12 or more months	8 to 11 months	4 to 7 months	0 to 3 months	Total
VIII.....	2	3	5	0	10
VII.....	6	5	3	0	14
VI.....	2	0	18	10	30
V.....	5	2	10	21	38
IV.....	5	6	14	14	39
III.....	0	0	10	10	20
II.....	0	0	11	11	22
I.....	0	0	2	5	7
Totals...	20	16	73	71	180



Hard-of-Hearing Class—Second School—East York Board of Education



Sight Saving Class—Second School—East York Board of Education

A Speech Survey

During the period September to December inclusive, a survey of Speech Defects was carried out in one large elementary school system. The results shown in the summary are typical of any exhaustive survey, in that approximately ten per cent. of the pupils were found to have defective speech and that approximately one-quarter of these are classed as serious or major defects.

It should be noted that in the speech summary, a small fraction show ordinary errors in enunciation and pronunciation while the far greater number show defects which probably can be traced to physical, emotional, social and environmental causes or to maturation. In any case, the school and the teachers concerned are faced with a major problem of speech correction.

An example of a letter substitution in speech which may also be classified as Infantile Speech follows. A child says "That's a yubyee yittee yake to fim in". for "That's a lovely little lake to swim in".

Note (1) substitution for letter "l" in all positions.

(2) substitution for letter "s".

Unless these substitutions are corrected, the child's difficulty in reading and spelling may be enhanced because he does not reproduce phonetic sounds in the normal way. The same thing is true of other types of speech defects.

The experience of the Auxiliary Class inspectors and teachers shows that an excessively large number of pupils continue their speech defects unless they are trained out of them by specially qualified and interested teachers. It is known that some children grow out of their minor speech defects but not usually until after they have shown some bad effects. The results of this survey show that there is need for speech training for many pupils enrolled in the schools.

SUMMARY OF SPEECH DEFECTS FOUND AMONG AN ELEMENTARY
SCHOOL ENROLMENT OF 6,686 PUPILS

	Defects		Total
	Major	Minor	
Stutter.....	57	105	162
Articulatory.....	14	18	32
Lips and Substitutions.....	34	306	340
Infantile Speech.....	4	68	72
Lazy Speech.....	0	4	4
Voice.....	41	11	52
Cleft Palate.....	6	0	6
Aphasia.....	2	0	2
Foreign Accent.....	0	7	7
Spastic Paralysis Speech.....	4	0	4
Totals.....	162	519	681

Surveys of Hearing

A modern survey of hearing involves the use of an audiometer equipped with ten to twenty head-phones. A record supplies the sounds to be heard by the pupils taking the test. Numbers or sounds heard by the pupils through the ear-phones are recorded on a form in the order in which they are given. Each ear is tested separately.

Cases are found where pupils make little record of the numbers, or muddle them badly. Such pupils should be re-tested once and in some cases twice.

The data from the survey audiometer test are considered together with the observations of the classroom teacher, any observable speech defects, any subject difficulties, and rough tests of hearing ability, before submitting the pupil to tests on a clinical audiometer. The services of an otologist are then necessary to determine if the pupil should be sent to an oral class for the deaf or a hard-of-hearing class.

In the York Township Public Schools and in the Windsor Public Schools, surveys such as are described above have been conducted for 14,070 pupils. Approximately 3,000 pupils were checked a second time and 801 or 5.7 per cent were reported as failing on the test. In the case of York Township the seriously deaf or hard-of-hearing are being checked again by an otologist before any decision is made as to placement in an oral or a hard-of-hearing class.

In the Windsor Survey 99 out of a total of 4,876 pupils appear to need a medical examination to decide whether or not they should be placed in special classes.

The report of a test on a clinical audiometer is valuable to speech, hard-of-hearing, and oral class teachers because the hearing loss is expressed in decibels. Since speech sounds may be classified into high, middle or low vibration frequencies the teacher may concentrate her lessons in speech and lip-reading where it is most needed if the medical report includes a statement of hearing loss in decibel units.

A Follow-Up Study of Graduates of a Handicraft Class

Data were collected on the employment of 280 graduates of Handicraft Classes by Mr. A. McLean, Principal of the Warren Park Handicraft School, York Township.

The location of the present employment of the individuals studied indicates that the graduates do not under ordinary conditions migrate to any extent. According to geographic location they are divided as follows:

(1) In the Armed Forces.....	114
(2) Employed outside Canada.....	1
(3) Employed in another province.....	2
(4) Employed in Ontario (outside Toronto area).....	4
(5) Employed in Toronto and suburban area.....	159
Total.....	280

The types of employment in which these former pupils are engaged confirm previous findings that the majority of graduates of special schools find work in factories and as craftsmen. The occupations of these boys are as follows:

Occupations of 280 Graduates of a Handicraft Class

1. Services—Navy.....	16
Army.....	89
R.C.A.F.....	9
	— 114
2. General Factory Employment.....	42
3. Aircraft Factory.....	27
4. Sheet Metal Work.....	26
5. Machine Operators.....	21
6. Apprentices (miscellaneous).....	17

7. Machine woodworking	15
8. Owners of small businesses	12
9. Electrical Work	11
10. Retail clerks	11
11. Farm work	10
12. Machinist apprentices	10
13. Bakeries	8
14. Truck drivers	8
15. Auto mechanics	7
16. Shippers	7
17. Clerical work	6
18. Plumbing apprentices	5
19. Welding	5
20. Railway Employment	5
21. Miscellaneous jobs	15
Total	112

NOTE:—The graduates in the Armed Forces appear to have been counted twice and in a few cases more than one job is reported for one person.

Data on job turn-over indicate that approximately two-thirds of the graduates try not more than two positions before they find permanent employment. A study of the boys with court appearances shows that delinquency and poor home conditions are closely associated; and that during the period of attendance at a Handicraft School there is a marked reduction in delinquency.

Miscellaneous Activities

In addition to the duties of inspecting classes and conducting surveys, the usual lectures on Auxiliary Education were given to the students at each of the Normal Schools.

The in-service education of teachers of special classes was carried out by means of circular letters, by pamphlets on subjects of current interest, by articles for the professional magazines and by attendance at group meetings, conventions and conferences within and outside the province. For the holders of temporary certificates, the 'Teachers' Reading Course was continued with an enrolment of approximately seventy teachers.

In all cases where these were requested, appearances were made before school boards to explain the Auxiliary Classes Act and Regulations.

By permission of W. J. Gage & Co. magnatyped editions of the Junior Arithmetics for Grade 5 and Grade 6 were issued for the use of pupils with severe loss of vision in Sight Saving Classes and Units.

Pamphlets entitled "A Report on a Kinaesthetic Method", "A Supplementary Book List for Sight Saving Classes and Units", "The Education of the Home-Bound Pupil" and "Opportunity Units, Their Organization and Operation" were issued and distributed during the year. They represent the co-operative effort of the teachers, principals and inspectors of special classes.

C. E. STOTHERS,
Inspector of Auxiliary Classes.

Toronto May 30th, 1945.

Statistical data relative to this report may be found on pp. 146-150.

SCHOOL ATTENDANCE

The present generation will in a few years furnish the rulers of the country. It is the duty of the authorities to see that every child is given an opportunity to get an education to fit him for the future. The present regulations permit a child to start to school at the age of three years, and to continue until he is twenty-one. However, he cannot be compelled to attend before he is eight years of age or after he is sixteen.

Table No. 1—Enrolment

	1941-42	1942-43	1943-44	Increase or Decrease
Public Schools.....	426,183	425,335	433,494	8,159 I
Separate Schools.....	99,258	102,182	99,361	2,821 D
High Schools and Collegiate Institutes.....	63,582	67,563	66,041	1,522 D
Continuation Schools.....	8,986	9,115	8,471	644 D
Vocational and Special Industrial Schools—				
Day Classes.....	28,793	31,801	31,433	368 D
Night Classes.....	33,388	28,641	29,546	905 I
	660,190	664,637	668,346	3,709 I

From the above table it will be seen that the trend of school enrolment in the Province is again upward, the net increase for 1943-44 being 3,709 over the previous year. This is chiefly due to the fact that the enrolment in the Public Schools increased by 8,159. The only other increase was in the night classes of the Vocational schools where 905 more students were enrolled this year. This increase may be attributed to the fact that many engaged during the day in industrial occupations were taking advantage of the opportunity to further their education. In all other types of schools there was a decreased enrolment.

The number of Public Schools in 1942-43 was 6,149 and in 1943-44, 6,085. This decrease is due to the policy of the Department in closing the very small schools and transporting the pupils to larger centres. In this way the supply of teachers is better distributed and the pupils are given the advantages to be found in a larger school. The number of Separate Schools remains the same—820.

Table No. 2—Percentage Attendance

Class of School	1940-41	1941-42	1942-43	1943-44
City Schools.....	92.5	92.7	91.6	91.8
Town and Village Schools.....	92.5	94.7	91.4	91.5
Ordinary Rural Schools.....	89.3	89.6	89.6	88.3
All Urban Schools.....	92.5	92.8	91.5	91.7
All Suburban Schools.....			87.9	91.7
All Elementary Schools.....	91.3	91.7	89.6	90.8

Percentage attendance of all elementary schools for the year was 90.82 which is slightly higher than the year before.

Table No. 3—Public School Attendance

	1942-43		Days Lost per Pupil	1943-44		Days Lost per Pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Rural.....	114,857	85.5	27.4	116,911	88.0	22.3
Urban.....	223,403	91.3	16.5	224,079	91.4	16.3
Suburban.....	32,075	87.4	25.3	33,936	91.6	16.1

Table No. 4—Separate School Attendance

	1942-43		Days Lost per Pupil	1943-44		Days Lost per Pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Rural.....	16,521	89.2	20.6	18,948	90.3	17.6
Urban.....	70,434	92.0	14.9	68,583	92.6	15.6
Suburban.....	4,135	92.4	14.5	2,422	93.1	14.0

Table No. 5—Totals
(Tables 3 and 4 combined)

	1942-43		Days Lost per Pupil	1943-44		Days Lost per Pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Rural.....	131,378	85.9	26.6	135,859	88.3	21.7
Urban.....	293,927	91.5	16.1	292,662	91.7	16.2
Suburban.....	36,210	87.9	24.1	36,358	91.7	15.9

Table No. 6—All Elementary Schools

	1942-43		Days Lost per Pupil	1943-44		Days Lost per Pupil
	Average Attendance	Percentage Attendance		Average Attendance	Percentage Attendance	
Public.....	370,425	89.1	20.8	374,926	90.4	18.2
Separate.....	91,090	91.5	15.9	89,953	92.2	16.0

Table No. 7—Absence in Elementary Schools

Days Lost Through	1943-44	Percentage Loss			
		1940-41	1941-42	1942-43	1943-44
Illness.....	6,293,705	65.20	63.15	61.28	67.64
Home help.....	939,286	10.76	11.54	10.16	10.09
Parental neglect.....	671,435	7.14	7.95	7.41	7.22
Physical obstacles.....	139,235	3.93	4.00	6.14	1.50
Truancy.....	39,656	.35	.45	.39	.43
Privation.....	25,917	.77	.52	.31	.28
Irregular closing.....	754,750	6.23	6.85	9.81	8.11
Other reasons.....	440,161	5.62	5.54	4.50	4.73
Total Days Lost.....		8,754,858	8,338,886	9,961,625	9,304,145
The above losses are classified—					
Lawful.....		6,529,268	6,111,368	7,442,875	7,258,305
Unlawful.....		2,225,590	2,227,518	2,518,750	2,045,840
Percentage Attendance.....		91.3	91.7	89.9	90.8

An analysis of the above report reveals some interesting facts. Throughout Ontario during the year there were several epidemics of mumps, measles and influenza with the result that the loss for illness rose to 67.64 per cent. of the total. Home help accounted for 10.09 per cent. which is the lowest since 1939-40. The winter was practically free of storms and this is shown in the exceptionally low loss of 1.50 per cent. The loss for truancy is less than one-half of one per cent. The loss due to privation is the lowest since 1939-40 explainable by the fact that there is work for everyone. Irregular closings are attributed to a wide variety of causes—funerals, teacher's illness, fall fairs to name only a few. Of the total days lost, 7,258,305 were lawful absence while 2,045,840 were unlawful or not according to the regulations. These consisted chiefly of losses due to home help, parental neglect, truancy and privation. In spite of the losses the percentage attendance for the year was 90.82.

Table No. 8—Summary of Attendance Officers' Reports

	1940	1941	1942	1943
School Children's Employment Certificates issued.....	1,343	1,318	1,382	1,043
Home permits issued.....	1,885	2,938	2,717	2,053
Employment certificates issued.....	4,871	9,416	12,792	12,544
Cases brought before magistrates.....	614	709	820	1,113

This year there was a decrease of 1,251 in the number of employment certificates issued. As was intimated in a previous report, many of the certificates were for a short period only. School children's employment certificates are valid for not more than six weeks in a term, are issued only in cases of emergency and cannot be renewed in a term. Home permits are often for short periods only and cover emergencies in the home. In the number of employment certificates issued there are many duplicates as every change in employment means a new certificate. While no certificates are needed during holidays and before and after school hours, many are issued as a convenience to the employer as the Attendance Officer is often in a better position to know a child's age. Many students to whom home permits and employment certificates are granted are required to attend either part-time classes or night school. Quite a number to whom employment certificates are granted later return to school.

Table No. 9—Secondary Schools

Schools	No. of Schools	No. of Teachers	Enrolment		Percentage Attendance	
			1942-43	1943-44	1942-43	1943-44
High Schools and Collegiate Institutes.....	233	2,764	67,563	66,041	93.2	93.6
Continuation Schools.....	193	497	9,115	8,471	91.7	90.8
Vocational and Special Industrial schools.....	65	1,655			91.9	92.3
Day.....			32,110	31,433		
Night.....			28,641	29,546		
			60,751	60,979		
	491	4,916	137,429	135,491		

The enrolment in Collegiate Institutes, High Schools and Continuation Schools decreased by 2,166 during the year. In the Vocational Schools the enrolment increased by 228 making a total decrease of 1,938 for all secondary schools in 1943-44. The number of Continuation Schools decreased to 193 and the number of teachers in the secondary system, now numbering 4,916, is 17 less than last year.

R. D. KEEFE,
Director of School Attendance.

Toronto, May 10th, 1945.

THE SCHOOL FOR THE DEAF

I have the honour to submit the report of the Ontario School for the Deaf for the year 1944-45.

Attendance

Enrolment by months:—

	Boys	Girls	Total
April, 1944.....	104	118	222
May.....	104	119	223
June.....	104	119	223
September.....	125	136	261
October.....	125	136	261
November.....	125	136	261
December.....	125	139	264
January, 1945.....	121	137	258
February.....	120	135	255
March.....	120	135	255

Average enrolment for year—248

During the months of April, May and June, 1944, day-classes of the Ontario School for the Deaf were maintained in Toronto, Hamilton and London, with a total enrolment of 57. The operation of these classes was transferred to the respective Boards of Education in September, 1944.

Only twelve pupils left school during the year:—

17 years—	2 pupils
16 " —	2 "
15 " —	3 "
14 " —	1 pupil
12 " —	1 "
10 " —	1 "
9 " —	1 "
8 " —	1 "

The five youngest are attending other schools and the seven oldest are working.

While the school was being operated in temporary quarters in the City of Belleville, it was necessary to refuse pupils admission after they were sixteen. As we now have adequate accommodation in residences and classrooms, it has been possible to revert to former regulations permitting pupils to remain in school until they are twenty-one years of age, if they are making satisfactory progress and have not completed the course of study. These facts explain why so few pupils left the school in June 1944.

Age of Admission

Thirty-five new pupils were admitted, their ages on admission being:—

5 years.....	8 pupils
6 "	6 "
7 "	5 "
8 "	5 "
9 "	1 pupil
10 "	4 pupils
11 "	1 pupil
12 "	3 pupils
16 "	2 "

All new pupils over eight years of age had attended other schools before being admitted to the Ontario School for the Deaf.

The Ontario Institution for the Education of the Deaf and Dumb, now The Ontario School for the Deaf, was formally opened on October 20th, 1870, nearly seventy-five years ago. One of the greatest advances made in the education of the deaf child during these seventy-five years is the reduction in the age of admission. According to Miss Guthrie, the writer of an article appearing in *The Volta Review*, January, 1945, children were not admitted in 1870 to American schools for the deaf until they were ten or twelve years old. In Massachusetts fourteen was the minimum entrance age. Mr. Talbot of Columbia Institution, Washington, is quoted as saying in 1869: "If asked to name some age as a proper guide for admission, I should say from eleven to thirteen."

One of the pioneers in advocating earlier admission was Alexander Graham Bell, who opened a private school and admitted children as young as four and a half.

This year the Horace Mann School for the Deaf in Boston, Massachusetts, celebrated the seventy-fifth anniversary of its founding. It was the first day-school for the deaf established on this continent. Speaking in Boston at the time of the anniversary celebration, Dr. Clarence D. O'Connor, Superintendent of the Lexington Avenue School for the Deaf, New York, and President of The American Association to Promote the Teaching of Speech to the Deaf, paid tribute to the teachers of the Horace Mann School for the great impetus that was given and is being given to-day to the teaching of speech to the deaf in the United States and for demonstrating the practical proof of the importance of the early training and education of young deaf children.

The same trends are evident in Great Britain and it would seem that soon we should admit some four-year-olds who have sufficient development, physically and mentally, to make their living in a residential school possible.

Methods of Instruction

During the seventy-five years this school has been operating, major changes have taken place in the methods of instruction as the pendulum has swung from the manual to the oral system.

Dr. Coughlin, Superintendent, recommended in 1907 that oral classes be organized. In urging this change he quoted figures showing that in 1893 there were 8,304 deaf pupils in United States schools, of whom 2,056 or 24.7% were taught orally. In 1905 there were 11,344 pupils, of whom 5,733 or 50.5% were taught orally. From 1905 to 1945 the percentage of children in oral classes has continued to increase. Statistics are published annually in the January number

AGE-GRADE TABLE—September 15, 1944

	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.	Totals	TOTALS
Junior School															
Preparatory I, 4 rooms.....	11	14	8	7	1	1	42	140
Preparatory II, 4 rooms.....	..	1	17	13	5	5	3	1	..	..	..	..	..	45
Preparatory III, 4 rooms.....	1	14	8	6	9	4	..	..	..	..	..	42	
Grade I, 1 room.....	5	5	..	..	1	..	..	..	..	11	
Intermediate School															
1 Academic, Grade III.....	6	6	1	13	63
2 Academic, Grade IV.....	2	1	4	6	1	..	..	..	14	
3 Academic, Grade V.....	1	4	5	3	..	..	..	13	
2 Vocational.....	3	6	4	..	..	..	..	13	
3 Vocational.....	1	6	1	..	..	..	10	
Senior School															
1 Academic, Grade VI.....	1	..	3	5	1	..	10	53
2 Academic, Grade VII.....	1	3	3	6	..	13	
3 Academic, Grade VIII.....	3	3	3	
4 Academic, Grade IX.....	1	1	4	
2 Vocational.....	3	3	2	1	2	11	
3 Vocational.....	6	3	2	1	12	
Totals.....	11	15	26	34	19	25	23	22	28	20	14	14	5	256	

ATTENDANCE-GRADE TABLE—September 15, 1944

	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															
Preparatory I, 4 rooms.....	24	17	1	42	140
Preparatory II, 4 rooms.....	2	10	22	9	2	..	..	..	..	..	..	..	..	45
Preparatory III, 4 rooms.....	3	1	9	18	11	..	..	..	..	..	..	..	..	42
Grade I, 1 room.....	..	1	1	1	8	..	..	..	..	..	..	..	..	11
Intermediate School															
1 Academic, Grade III.....	..	1	3	7	2	13	63
2 Academic, Grade IV.....	1	..	..	1	1	2	6	3	..	..	..	..	..	14
3 Academic, Grade V.....	1	..	..	..	..	1	1	7	..	..	..	..	..	13
2 Vocational.....	2	..	..	3	2	1	4	1	..	..	..	..	..	13
3 Vocational.....	..	..	..	..	1	2	3	1	2	1	..	..	..	10
Senior School															
1 Academic, Grade VI.....	..	1	1	1	..	1	5	1	10	53
2 Academic, Grade VII.....	..	..	..	..	..	..	..	1	4	6	2	..	..	13
3 Academic, Grade VIII.....	2	..	..	..	..	..	..	..	..	1	..	..	..	3
4 Academic, Grade IX.....	..	..	..	1	..	1	..	..	..	..	2	..	..	4
2 Vocational.....	..	1	1	1	2	..	3	..	1	2	..	..	..	11
3 Vocational.....	..	..	..	..	1	1	4	3	1	1	1	..	..	12
Totals.....	35	32	35	34	31	16	23	17	16	12	5	..	..	256

of the American Annals of the Deaf. According to the latest published figures of 17,753 deaf pupils in American schools 12,831 or 72% are taught orally. Some states are more progressive than others in this respect. 501 pupils are in attendance in the State of Massachusetts, all of whom are taught orally and no deaf teachers are employed. There are 1,921 deaf pupils in the State of New York, of whom 1,652 or 86% are taught orally while 95% are instructed by this method in the State of Pennsylvania.

The children who are now taught by manual methods in some American schools are thus described by the late Professor Pintner of Columbia University in his book, *Psychology of the Physically Handicapped*, published in 1941:

"In most schools having more than one method of instruction, pupils who are less intelligent, the least promising in the eyes of the teachers and the most difficult to handle are relegated to manual classes."

In another chapter of the same book he states:

"There is a well known tendency in those schools, where the manual method is still employed, to allow pupils who can make little progress in speech and lip-reading or in their studies generally to transfer to the manually taught classes."

Return to O. S. D. Buildings and Grounds

The most significant event during the last school year was the provision made by the Minister of Education, for our return to the buildings and grounds which had been occupied by the Royal Canadian Air Force from July, 1941, to July, 1944. The moving was partially completed and the buildings were ready for occupancy for the opening of school on September 20th. Pupils, teachers and other employees greatly appreciate the larger classrooms, dormitories and playing space.

The drill hall built for use by the airmen and left on the property will furnish a gymnasium for the boys and girls. A building for this purpose has been needed ever since the opening of the school in 1870. In recent months both boys and girls have learned to play basketball, a game which has proved very popular with the deaf.

As the officers of the air force lived in our junior residence, a dining-room and kitchen were set up in the basement for their use. This equipment has been made available for the young deaf children, making it possible for them to have all meals in their own residence. Parents have expressed their thankfulness for the provision made for their boys and girls in this way. It will assist in persuading parents to send five- and possibly four-year-old children to school.

Changes in Teaching Staff

When school reopened in September Miss Ford, Directress of Professional Training, moved into the apartment in the junior residence as house-mother. Miss L. Burnside, a teacher in the senior school, succeeded Miss Ford as house-mother in the boys' residence, while Miss C. Maloney, another teacher in the senior school, resumed her former position with similar duties in the girls' residence.

Mrs. G. Wegg and Miss P. Stafford resigned, the former on account of marriage and the latter to accept a position in a secondary school. Two new teachers, Misses M. Kellar and M. Ewing, who had had successful experience in public schools, were appointed for work last September and two former teachers of the deaf, Mrs. N. Bradford and Mrs. V. Sheffield, accepted temporary positions.

Grading of Pupils

In many American schools for the deaf beginners are classified as first grade, second year pupils as second grade, the grading continuing in this way until so-called graduation in grade thirteen.

Recently the school paper of the Minnesota School for the Deaf contained the following paragraph:

"The plan in vogue in the Minnesota School for a number of years provides for first-year pupils to be in a beginning class. The second year they are in the first grade. The grading is then similar to public school grading, i.e., there are grades one through twelve. Our complete course covers a period of thirteen years."

In the system used in Ontario our pupils graduate in grade ten, but as the first three years are preparatory, grade ten is comparable with grade thirteen in the Minnesota School.

Owing to the difficulties encountered in grading deaf pupils on the basis used with hearing children, some schools have discontinued using the term grade in their classification.

Slow-Learning Deaf Children

Schools for the deaf as well as schools for the hearing admit pupils who learn very slowly, if at all. In both types of schools it is necessary to exclude children if they are incapable of making any progress. It would seem that in a very large school with special facilities some provision might be made for the most backward. The largest residential school in North America is in the State of Illinois. In a recent number of the *Illinois Advance*, the school paper, the following editorial appeared:

"The sub-normal deaf child cannot do the work of the class. As between the school for the feeble-minded and the school for the deaf, what choice are we to make in the placing of slow-learning deaf children? Schools for the deaf are not equipped to instruct children who are unable to perform simple daily routines and move about without need of constant supervision. These children can best be provided for within the organization of a school for the feeble-minded."

It is evident from the above article that schools for the deaf, regardless of size, find it necessary to exclude many feeble-minded children.

Respectfully submitted,

W. J. MORRISON,
Superintendent.

Belleville, May 11th, 1945.

Dental Report for the School Year 1944-45

Boys: Fillings—(a) Amalgam 68, (b) Porcelain 16.
Prophylaxis 56.
Extractions—(a) Permanent 7, (b) Deciduous 38.

Girls: Fillings (a) Amalgam 59, (b) Porcelain 14.
Prophylaxis 48.
Extractions—(a) Permanent 6, (b) Deciduous 44.

G. E. CALDWELL,
Dentist

Medical Report for the School Year 1944-45

From April 1st, 1944, to March 31st, 1945, there were 213 admissions to the School Hospital, including one case of tonsillectomy, one appendectomy, 2 fractured forearms.

All new pupils were vaccinated, given diphtheria toxoid and scarlet-fever toxin, if they had not been given them at home.

All children up to twelve years of age were given pertussis vaccine.

Some fifteen children were referred to Dr. Chant for eye examination.

R. W. TENNANT,

Physician.

Bursar's Report

COST PER PUPIL—YEAR ENDING MARCH 31, 1945

Salaries	Permanent.....	\$62,309.08
"	Temporary.....	24,749.12
Travelling Expenses.....		1,054.96
Maintenance.....		71,822.87
Total Expenditures.....		<u>\$159,936.03</u>
Revenue:		
Pay Pupils.....		\$7,510.50
Farm.....		5,976.62
Miscellaneous.....		370.96
Perquisites.....		2,558.20
Total.....		<u>\$16,416.28</u>
Average number of pupils.....		248
Annual cost per pupil.....		\$644.85
Weekly cost per pupil.....		12.40

C. B. MCGUIRE,

Bursar.

THE SCHOOL FOR THE BLIND

I have the honour to submit the Annual Report of the Ontario School for the Blind for the year 1944-45.

Enrolment

	Boys	Girls	Total
Enrolment, June, 1944.....	81	68	149
Withdrawals, June, 1944.....	10	4	14
	71	64	135
Re-entries, September, 1944.....	2	0	2
New Pupils, September, 1944.....	17	17	34
	90	81	171
Withdrawals during the term.....	4	5	9
Enrolment, June, 1945.....	86	76	162

Enrolment by Provinces

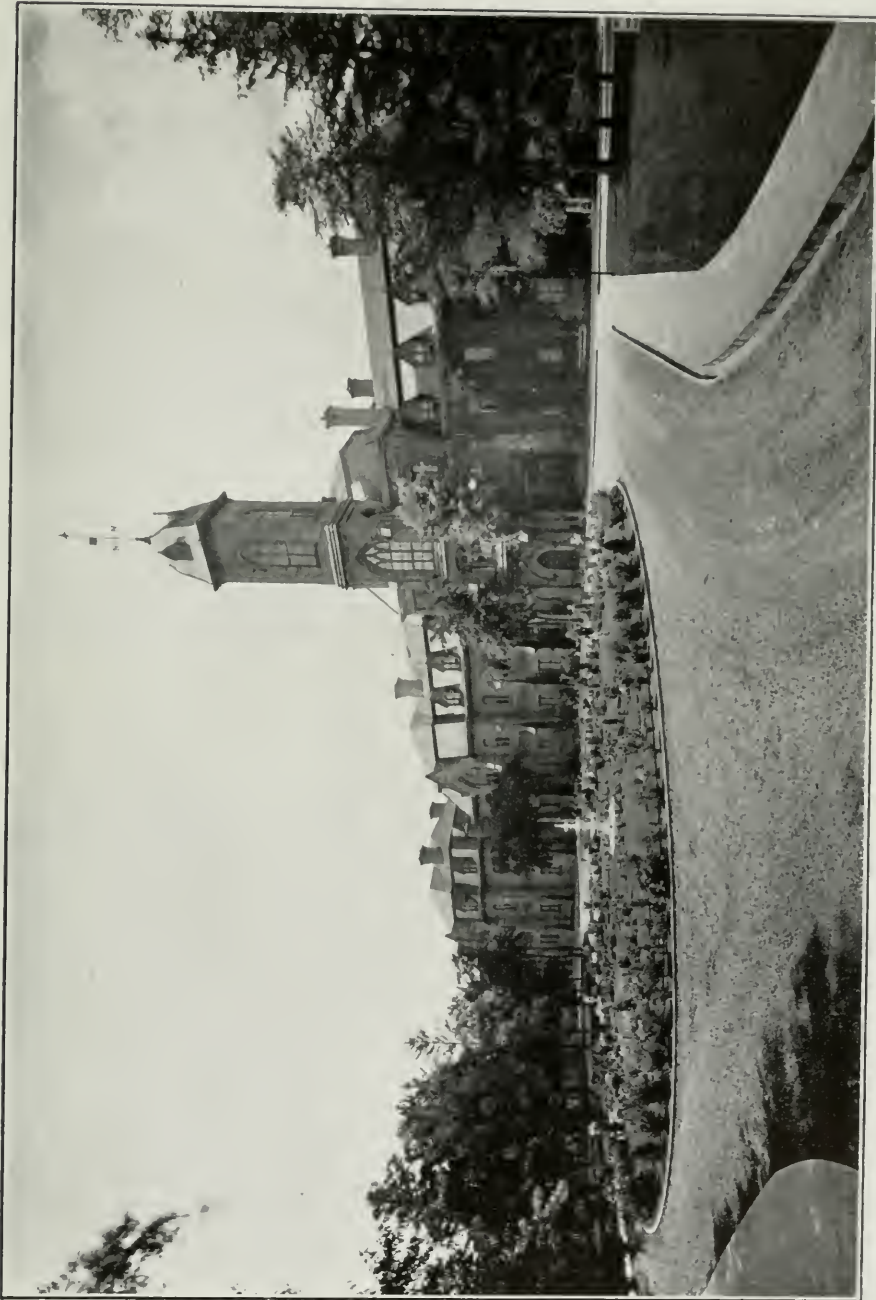
Ontario, 122; Alberta, 20; Manitoba, 4; Saskatchewan, 16.

Graduates and Withdrawals

Age	No. Pupils	Age	No. Pupils
23.....	1	15.....	1
22.....	2	14.....	1
21.....	2	13.....	1
20.....	2	9.....	1
19.....	2	8.....	1
18.....	2	7.....	3
17.....	1	6.....	1
16.....	2		
		Total.....	23

New Pupils in Age Groups

Age	No. Pupils	Age	No. Pupils
22.....	1	11.....	2
19.....	1	10.....	4
16.....	2	9.....	3
15.....	3	8.....	2
14.....	3	7.....	4
13.....	3	6.....	4
12.....	2		
		Total.....	34
Re-entries			
9.....	2	Total.....	2
			36



Ontario School for the Blind, Brantford

Mental Ratings of New Pupils

Intelligence Quotient	No. Pupils	Intelligence Quotient	No. Pupils
Untested (Language difficulties, etc.)	7	80 to 90	7
Below 50	1	90 to 110	8
50 to 70	4	110 to 130	5
70 to 80	2		
		Total	34

Of the 243 pupils tested over the past five years, the ratings are as follows:

Below 50	8	110 to 120	29
50 to 70	22	120 to 130	16
70 to 80	23	130 to 140	12
80 to 90	50	Above 140	2
90 to 110	81		
		Total	243

While a graph of these results generally conforms to the normal curve, it is skewed to the left. This is due in part, at least, to blind children having, in general, handicaps other than blindness which show themselves in their mental ratings. The thirty pupils who are rated 120 and over were also given the Stanford Achievement test, which corroborated the findings in their Intelligence Test ratings. The tests used for intelligence test ratings were the Samuel P. Hayes adaptation of Terman's Condensed Guide for the Stanford Revision of the Binet-Simon Intelligence Tests.

Age-Grade Table

Grade	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	22-23 years	Total
I	3	5	2	5	1	1	1	2									19
II			4	2	2	1			1								10
III				1	5	1	1	1									9
IV				3	7	4	4	2	1								21
V				3	2	3	5	4			2	1					20
VI						2	3	8		2	2		1				18
VII							1	1	2	3	4	5	1	1	1	1	20
VIII								1	7	2	2						12
IX								3	3	3	1	1	3				14
X								1	4			1					6
XI										2	1	2	1			1	7
XII											1	1	1	1		2	6
Totals	3	5	6	14	17	11	15	21	20	12	13	11	7	2	1	4	162



A Minuet, by senior girls, Ontario School for the Blind



Symphony Orchestra, Ontario School for the Blind

This report is skewed to the right owing largely to the late age of entrance. This is best illustrated in Grade 1, where the majority of children are 9 years and over. A second reason is that low grade mental tests are carried in regular classes. This is especially noticeable in Grade 7, where fifteen out of twenty pupils are 16 years or over. Thirteen of these fifteen are definitely dull normal and lower. Outside of these two factors, the rate of promotion is normal.

Student Awards in Music and Academic Work

At the Stratford Musical Festival this year the O. S. B. madrigal ensemble choir won the Stratford Beacon-Herald Trophy for the ninth consecutive time; the O. S. B. male chorus (under 21 years) and the Ladies' Choir (under 21 years) each won a first place.

To honour the memory of members recently deceased the Brantford Rotary Club this year instituted six memorial scholarships in academic work and music, as follows:

Dr. C. D. Chapin Memorial Scholarship—General Proficiency in Grade 8, \$5.00.

Allen E. Cuthbertson Memorial Scholarship—General Proficiency in Grade 9, \$5.00.

Flt. Lt. Ian Dowling Memorial Scholarship—General Proficiency in Grade 10, \$10.00.

Lt. Charles Waterous Memorial Scholarship—General Proficiency in Grade 11, \$10.00.

Thomas Makusker Memorial Scholarship—Proficiency in English, Grade 11 and 12, \$10.00.

Theodore R. Hamilton Memorial Scholarship—Progress during the year, \$10.00.

“High Flight”

This title, borrowed from John Gillespie Magee's war poem, has been adopted by the student body as the name of their school magazine. The first issue was published in February of this year. It was published in ink print and upwards of 400 copies were sold to parents and interested friends.

War Work and Student Givings

Both students and staff continue to be regular donors at the Brantford Blood Donor Clinic,—having given 130 donations to date. The teaching staff continues to be 100 per cent. purchasers of war bonds. The Senior Girls' Club gave \$6.00 to the Navy League, and the Senior Boys' Club \$5.00 to the Navy League, \$10.00 to the Brant Sanatorium, and \$3.00 to White Gift Sunday. The sewing and knitting classes made 86 articles for various war and social services. The Junior Red Cross, from monies earned through salvage collection, donated \$5.00 to the I. O. D. E. Soldiers' Book Campaign, \$20.00 for overseas parcels, and \$25.00 to Prisoner of War parcels.

The Girl Guide Troop assisted in the sale of war stamps, and in local day nursery help.

The Junior Red Cross in Grade V earned and distributed \$23.70 for patriotic purposes.

Sunday School Collection, amounting to \$15.75, was sent to Dr. Robert McClure for his work in China.

Grades 7 and 8, through the "Save the Children Fund," "adopted" Neville Magnier, a five year old French refugee in England. During the year, they sent \$25.00 of their own spending money to this small boy, and corresponded with him, and are intending to continue the "adoption."

Library Report

The Braille Library now consists of about 1,100 volumes, 590 of these being fiction suitable for senior students, and 250 for junior. The remaining volumes are devoted to such subjects as geography, history, science, philosophy and religion. About 100 volumes have been added during the year. Many Braille books printed in England are temporarily out of print, due to war conditions. Since English books can be obtained within the British Empire at one-third of the list price, most of our books come from that source. There are 50 books in the talking-book library, varying from one record to 24 records per book. Three talking-book machines are provided to enable the students to "read" these books.

Report of Ophthalmologist

The class entering this year have much poorer visual acuity than usual,—there being five girls and two boys who have completely lost the sight of one or both eyes. Five boys and one girl have light perception only. The remainder have limited vision varying in ability to count fingers at from two to twenty feet.

Diseases Causing Blindness	Female	Male	Total
1. Congenital Causes (Other than cataract).....	3	2	5
2. Congenital Cataract.....	5	3	8
3. Congenital Glaucoma.....	1	3	4
4. Sympathetic Ophthalmia and Uveitis.....	3	1	4
5. Keratitis.....	2	1	3
6. Fundus Lesions including optic atrophy, congenital rhinitis and choroiditis.....	0	6	6
7. Myopia.....	0	1	1
Totals.....	14	17	31

An interesting observation is the high percentage of cases of congenital origin,—seventeen out of a class of thirty-one being the result of some hereditary eye disease. Ophthalmia neonatorum, which used to be in the front rank as a major culprit producing blindness, is falling far behind in the list, and in three cases of keratitis in this year's group, only one can be classed as definitely due to ophthalmia neonatorum.

A careful examination and study was made of all other pupils in the school. Advice was given as to the care and use of the eyes. A number of pupils required a correction in their glasses. In some cases, it was necessary to make suggestions as to dietary and other changes.

NORMAN W. BRAGG, M.D., F.A.C.S.

Medical Report

Total Number of Patients.....	85
Total Number Hospital Days.....	547
Contagious Diseases	
Impetigo.....	2
Skin Diseases.....	10
Infections and Boils.....	35
Common Colds.....	30
Influenza.....	8
Sore Throat and Tonsillitis.....	10
Bronchial Pneumonia.....	1
Bilious Cases.....	2
Abscess.....	1
Heart Condition.....	2
Fractured Collar Bone.....	1
Sprains.....	3
Epileptic Cases (resting after seizures).....	2
Miscellaneous Cases.....	4
Total.....	111 cases
Pupils receiving 3 doses of diphtheria toxin-antitoxin.....	8
Pupils vaccinated.....	3

Over the years, great emphasis has been placed on preventive measures, such as vaccination, Wasserman testing, annual physical examinations, dental and eye care, administering of diphtheria toxin-antitoxin, and whooping cough serum, good diet and a daily physical health programme. These have all shown increasingly good results. The present student body is fairly rugged, and seems to be building up a good resistance to the common and ordinary run of disease.

The fact that a trained nurse is on constant duty throughout the school term is an invaluable aid—in fact, a practical necessity—in caring for blind children. They are particularly good patients, and always very co-operative.

J. A. MARQUIS, M.D.

Dental Report

Boys		Girls	
No fillings required.....	24	No fillings required.....	25
One filling only.....	22	One filling only.....	22
Permanent teeth extracted.....	21	Permanent teeth extracted.....	9
Deciduous teeth extracted.....	21	Deciduous teeth extracted.....	21
Teeth filled.....	165	Teeth filled.....	111

J. R. WILL,
Dentist.

BURSAR'S FINANCIAL REPORT for the year ending March 31, 1945

EXPENDITURES:

Salaries and Wages.....	\$60,442.56
Travelling Expenses.....	259.47
Medical Department.....	267.90
Groceries and Provisions.....	14,537.12
Bedding and Clothing.....	369.07
Fuel, Light, Power and Water.....	11,683.23
Laundry, Soap and Cleaning.....	808.71
Furniture and Furnishings.....	996.86
Farm and Garden.....	1,088.13
Repairs and Alterations.....	1,649.46
School Supplies.....	1,478.66
Dental and Oculist.....	565.25
Contingencies.....	1,548.90
	<hr/> \$95,695.32

CASUAL REVENUE RETURNED TO DEPARTMENT:

Farm Account.....	\$1,018 51	
Perquisites.....	4,840 79	
Fees from Western Provinces.....	12,566 67	
Board—(Rankin and Buchkowsky).....	25 00	
		18,449 97
ACTUAL EXPENDITURE.....		\$77,215 35

G. H. RYERSON,
Bursar.

Throughout the year the help staff have been faithful to their tasks, although working at times under-staffed.

The teaching staff have been loyal, co-operative and efficient.

I have the honour to be, your obedient servant,

H. J. VALLENTYNE,
Superintendent.

History of the School

In 1870, the Province of Ontario purchased a site adjoining the western limit of the city for the Ontario School for the Blind. The buildings and beautifully wooded grounds cover an area of approximately 50 acres. The school was opened in May, 1872 with eleven pupils. At first the institution was administered along with prisons and asylums by the Department of the Provincial Secretary and combined the functions of a home for the adult blind and a school for blind students. In 1917, the Ontario Institution for the Blind (O. I. B.) was transferred to the Department of Education and became the Ontario School for the Blind (O. S. B.). The Department appointed Dr. W. B. Race, Headmaster of the Sault Ste. Marie Collegiate Institute, as the first Superintendent and Principal. All the adults were removed, and the school became in every sense of the word a resident school for the blind, where students were in residence for nine months of the year, going home for the usual school holidays.

Dr. Race organized the school along lines much the same as other elementary schools in Ontario, with one year of High School work, and special work in crafts, arts and music.

STUDENT BODY

Any child may attend the Ontario School for the Blind who is of school age, with less than 10 percent vision, and who is not otherwise physically or mentally handicapped in such a way to bar him from school attendance. The school population divides itself roughly into three groups—about thirds—those who are totally blind, those who have light perception, and those who can see up to the limit of ten percent. The seeing students act as guides to the sightless students in all school activities, including extra-curricular activities, and going outside to church, theatre and public assemblies. The School serves the Province of Ontario and the three Prairie Provinces. The school population at present is 162,—of whom forty come from the Prairie Provinces.

COURSE OF STUDY

Academic Department. This Department covers the work of our elementary schools and secondary schools up to the completion of Grade 12. The only elementary studies that are omitted are drawing and art colour work. In the secondary school, literary and factual options are chosen, rather than mathematics and science. However, Braille text books are available in both these subjects and junior classes are conducted in both. Indeed, some blind people have taken honour courses at University in both these subjects. Modern languages taught at the Ontario School for the Blind are Spanish and French.

Music Department. A great deal of attention is given to the study of music,—piano, vocal, organ, orchestral instruments and choral work. As an aesthetic outlet, music is invaluable to the blind person,—barred as he is from the pursuit of certain other artistic endeavours. All musical credits are obtained through the Toronto Conservatory of Music.

Piano Tuning, Household Science and Manual Arts. Piano Tuning is taught by a thoroughly capable instructor, and many of the graduates earn their livelihood after graduation by tuning pianos. The girls are taught cooking, sewing, knitting, weaving and other allied crafts, and the boys study reed-furniture making, caning, the making of rubber mats,—and are given training in the assembling of nuts and bolts, locks and hinges.



Principal H. J. Vallentyne and a few of his pupils

PHYSICAL INSTRUCTION AND HEALTH

The programme in Physical Instruction and Health allows one full period every day for every child. This is taken out of doors, as much as possible, in hikes, ice skating, field and track sports, camping, etc. Only in inclement weather, do they work indoors in the gymnasium. Near the close of the school year, there is an Annual Field Day. Every child in the school takes part in the preliminary competitions for this event. Finalists strive for cup honours on Field Day, and field and track events are interspersed with obstacle races, shoe races, and sack races, in which all can compete, and where the non-athletic type has a chance to win.

Each child's weight and height is measured monthly and charted for health scores. A graduate nurse is on full time duty at the school. The Medical Health Officer calls daily and visits those—if any—in the school hospital. The ophthalmologist examines every child once a year, and as many times oftener as the child or school requires. The school sends all the students to the dentist once a year for a general check-up, and necessary work is done. Each student's health record is charted on his personal history card, which shows the result of his physical growth over the years of his school life,—giving annual eye examinations, annual, complete medical examinations, and a pictured record of dental work done, together with a record of all illnesses up to the end of his school life. In passing, it might be well to mention that this card also shows his pre-school history, and also a post-school record, together with a personal snap shot.

EXTRA-CURRICULAR WORK

In extra curricular activities, the school has an opportunity to provide a richer education and a finer training than in the regular school work. The Ontario School for the Blind does very considerable work in dramatics. Over the past years, perhaps the best productions were Oliphant Downs' "Why the Chimes Rang," and Gwendolyn Seiler's "The Princess and the Swine-herd,"—which last was given at London, and raised approximately a thousand dollars for the Queen's Fund. Again, dramatics are combined with music, in the production of several operettas, the most outstanding of which have been George Tootel's "Tangles," and Edward German's "Merrie England." The latter was given in the wooded grounds of the school, where a natural embankment was used for the Thames, and 200 foot winze was constructed to "float" Queen Elizabeth's barge on to the stage.

For ten years, the students of the school have participated in and won honours at the Stratford Musical Festival. To gain a place in this Festival Choir gives a very impelling motive to choral work.

All students are given an opportunity through the year of attending concerts in the Columbia Community Concert Series, given by world famous artists. The same applies to meetings of the Brantford Women's Canadian Club.

Many times during the year, entertainment groups are sent out to churches and other organizations in Brantford and the outlying districts and these give from one or two numbers to a full concert programme.

STUDENT ORGANIZATIONS

Among the student organizations are Brownie and Cubs, Guides and Scouts, the Merry Makers' Club and the Vallentyne Club. These last two organizations are the senior girls' and senior boys' clubs, respectively. These Clubs meet weekly throughout the year. Their activities are made up of debates, public speaking forums, dancing, skating, and other social functions, and week-end camps at the end of the school year. These two senior Clubs collaborated last year in producing the first School journal, "High Flight," which was an ink print and was sold to the children's parents and friends.

The school motto is, "The Impossible is Only the Untried."

PUBLIC LIBRARIES

I have the honour to submit the report of the Public Libraries Branch for the year 1944, in which are included statistics covering the operations of the public libraries of the province during 1943, together with a statement of the legislative grants paid in 1944, and the operation of the Department of Education Travelling Libraries in the same year.

A comparison of the public library statistics given below with those prepared in 1939 indicates that, generally speaking, little progress has been made in the development of library service during the intervening years. Evidence, not only of this lack of progress but also of a somewhat desperate attempt merely to maintain the *status quo*, increases as I resume my visits to the various libraries after my absence from the inspectorship. The province has never been adequately covered by library service, yet I have to report that there are actually fewer libraries in operation to-day than there were five years ago. It is true that the decrease is only two, but that there should have been a reduction where an increase was needed is in itself a significant comment upon the general situation. Further, of the 493 libraries now listed, only 233 are free public libraries, that is to say, organizations which are supported by a municipal appropriation which may be regarded as assured income. The remaining 260 are library associations continuing the principle of the mechanics' institute library and supported chiefly, not by the community as a whole, but by membership fees.

The total expenditure of the people's libraries in 1943 was, in round figures, \$1,600,000, as against \$1,300,000 of the depression year 1938. It is quite clear that this slight increase must be totally inadequate to meet the much higher present costs of operation, so that, financially, the libraries are in worse case than they were during the depression. This state of affairs is emphasized when we note that the present total book stock of 3,700,000 volumes shows an increase of no more than 250,000 during the five years, despite the fact that libraries are not discarding as they should and are endeavouring to keep pace with the demand by continuing to circulate many thousands of books which are in a deplorably bad physical condition.

It is interesting to observe that the circulation of books, which dropped sharply upon the outbreak of war, has now returned to a point almost exactly level with 1938, when conditions of unemployment resulted in putting such a heavy burden upon the service. But of even deeper significance than increasing use is the greater discrimination and the growing public demand for better and more thoughtful books which most libraries are now reporting.

Evidence might be multiplied to demonstrate the depressed state of the library as compared with other public services but perhaps enough has been said to point the truth of the matter.

I can report with confidence that, in the main, library management has not been at fault so much as lack of financial support. The majority of our libraries have long striven and are continuing to strive valiantly to assume and maintain their place—most essential in a democracy—as an integral factor in the educational system. That they have not been more than partially successful and

that they have not made progress comparable to that of other services is clear to the management itself and apparent to all thoughtful observers. The means have not been forthcoming. Nor do I believe that an adequate state of effectiveness can be in any way achieved until such time as we may greatly increase the body of professionally trained people employed in the service and add so materially to its financial support, both municipal and legislative, as to raise the library budget above its present level of bare subsistence.

TRAVELLING LIBRARIES

Calendar Year 1944

LIBRARIES LOANED—

Public Libraries	201
Schools—(elementary and secondary)	1,310
Women's Institutes	36
Study Clubs, etc.	85
Total	1,632

CIRCULATION—

Juvenile	117,566
Classed	15,935
Fiction	29,200
Total	162,701

BOOKS PURCHASED—

Juvenile	1,927
Adult	1,225
Continuation School	1,751
Marine	413
Total	5,316

Books discarded	3,029
Books repaired	823
Number of books in library December 31, 1944	54,573
Increase in circulation	3,916
Increase in number of cases	210

TEACHERS' LIBRARY

1944

Number of Teachers registered	2,679
Number of Teachers borrowing books—approximately	100
Number of Books borrowed	672
Circulation	1,471

CONTINUATION SCHOOLS

1944

Number of Libraries sent out	233
Circulation to December 31, 1944	6,608

A. MOWAT,

Inspector of Public Libraries.

Toronto, 7th April, 1945.

Statistical data relative to this report may be found on pp. 255-263.

PUBLIC RECORDS AND ARCHIVES

Although another year of war, 1944 has shown an increase in activity in this Department. Visitors and researchers have received attention from the staff, covering a wide range of subjects and much information has been sent far afield by mail.

The work of preparing material for use of the public proceeds steadily. Recently all newspapers were checked and listed both alphabetically and chronologically and some have been bound, while maps and manuscripts are constantly being made available.

Visitors

An interesting visitor was Mr. Hugh Paget, B.A. (Oxon.), Representative of the British Council in Jamaica and Chairman of the Archives Committee of the Institute of Jamaica, who wished to study our organization and methods.

We have also been pleased to welcome groups of school children, accompanied by their teachers, from outside as well as within the city.

Acquisitions

Armstrong, S. J., Toronto; picture of Parliament Buildings, Toronto, decorated in honour of the Heroes of Paardeberg, November 5, 1900.

Buchner, Miss Orrena, Toronto; sketch of the history of the House or Haus family.

Crouse, Charles C., Oshawa; Genealogical Notes on Perry, Freeman, Rogers, Way, McTaggart, Demarest, Marsh, Campbell and Young families; also, Return of Loyalists quartered at St. Johns, Canada, March 1, 1781, (under Major Nairne) and Pensions.

Pamphlet—Annis Annals, 1638—1931.

Elliott, the late Dr. Jabez B., Toronto; package of Marshall Spring Bidwell letters, 1834—1847.

Gladman, Victor Lionel; copies of letters of his great grandfather and of George Gladman, official of Hudson's Bay Co.

Heath, W. H., Chief Geographer of Ontario; Dawson's map of the Dominion of Canada, 1872.

Hebb, Andrew, Newmarket; bound volume of The Newmarket Era, February 5th, 1892, to January 12th, 1894.

Mason, Rev. R. S., Richmond Hill; Photostat copy of advertisement calling for tenders for Hamilton-Port Dover highway, October 6, 1842.

McMillan, Mrs. E. J., Toronto; two dagnerrotypes, (1) Joseph Hough and his wife, Elizabeth Devenish, of Scarboro' Township and (2) Joseph and Mary Jane Hough, son and daughter of Joseph Hough.

Peel County map by Charles Unwin and A. B. Scott, showing mills, roads, post offices, schools, etc.

Rutherford, Frank S., Toronto; copy of *The Brussels Post*, Brussels, Ont., December 3, 1875.

Sawdon, Herbert H., Tottenham; *Schomberg and its Schools*.

Simcoe County Women's Institutes, Historical Research Committee; *History of the Scotch Settlement (West Gwillimbury) from Pioneer Days*, by Mrs. John Sutherland, Bradford.

Ward, Miss Aileen, Toronto; reprint from *Dalhousie Review* of "In Memory of Uncle Tom."

Woodhouse, Roy, Hamilton; Photograph of sign from building at Burlington Beach.

Historical Exhibit

The interest of the teachers and pupils in our historical exhibit continues, as may be judged from the following comments which we have received:

From Richmond Continuation School.

The school enjoyed the historical exhibit especially the copies of early newspapers and the patent with the attached beeswax seal. The senior pupils enjoyed the "refresher course", as it really was, in the position of Bishop Strachan and William Lyon Mackenzie in the educational and political fields respectively.

From Woodstock Collegiate Institute.

All history students had the exhibit explained to them in a class period. Many returned after four o'clock to see it again. I think that those who had taken the course in Canadian History got most out of it; those taking the course this year have not reached the 1800-1840 period.

I like the idea. Would it be possible to increase the number of exhibits, so as to cover four or five main periods of Canadian History? A reporter from the local newspaper was at the school when the exhibit was there. I am enclosing his write-up.

From Winchester High School.

The pupils of the High School here have enjoyed the historical exhibit and on their behalf I wish to thank you for so kindly lending it to us.

I think it an excellent exhibit and it has done much to arouse an interest in Canadian History. Thank you.

From Grand Valley Continuation School.

This exhibit was much appreciated and enjoyed by my History classes and also by the other students in the school.

May I particularly thank you for sending it in time for our Young People's Citizenship meeting. Unfortunately, the weather was very unfavourable and so out of a usual attendance of 60 to 70 we had only 17. Those who were present were very much interested and several others have since asked for an opportunity to see some of the exhibits. This has delayed the return by a couple of days. The old land grant patent and the copy of the *Colonial Advocate* seemed to be of particular interest.

I wish also to express my own personal thanks and appreciation for a very helpful and interesting exhibit.

From Belleville Collegiate Institute and Vocational School.

To-day we returned the Canadian History exhibit, for which the other three teachers of Canadian History and I wish to express our sincere thanks. The pupils in my three Canadian History classes, as well as my two Grade XII and my Grade XIII were intensely interested in the exhibit.—If you will lend it to us next year, we will be very grateful.

From Cornwall Collegiate Institute.

The students in the Canadian History classes found the documents both interesting and instructive. We were able to use some of them in our displays the night of Open House and found the general public particularly intrigued by the list of the first students in our school.

I hope in the future that the services of the Archives may be extended still more; they are, indeed, valuable.

From Humberside Collegiate Institute, Toronto.

I wish to express the appreciation of this school for the excellence of the exhibit and the service you are rendering. All our Grade X classes saw the exhibit. Many pupils were so interested as to return after school to make further examination of the material. Printed material, such as proclamations, our teachers found very suitable for classroom use. Again let me thank you for splendid service.

H. McCLUNG,
Provincial Archivist.

June 11, 1945.

MUSIC

The following statistics show the percentage of classrooms in the Elementary schools of Ontario providing a regular course in music, under the supervision of qualified music teachers. These figures are based upon reports from schools applying for the special music grants on June 30th, 1944.

	1944	1943	1942	1941	1940	1939	1938	1937
Cities.....	100	98.3	98.3	98.7	100	100	97.7	95
Counties.....	72.8	69.8	72.6	78	77.4	73	64.7	51.5
Districts.....	38	47.5	51.2	52.7	52	45	41.7	28.6
Separate (English).....	32.6	35	39	35	27.7	26.3	24	30
Total.....	72	69	71.3	71.8	71	68	62.2	55.5

NOTE: The remainder of the Elementary schools offer some music instruction under the direction of the regular teachers.

The number of Secondary schools offering a course in music is as follows:—

	1944	1943	1942	1941	1940	1939	1938
Collegiate Institutes.....	65	64	66	67	57	52	17
High Schools.....	120	113	115	120	112	94	51
Continuation Schools.....	120	115	126	134	123	115	53
Total.....	305	292	307	321	292	261	121
Percentages.....	71	68	71	74	68	60	28

NOTE: Several Vocational schools also offer a music course. No special music grant is provided for this type of school.

Music Teachers

The number of qualified music teachers and supervisors reported as being engaged in the schools during 1944 is as follows:— In Elementary schools only, 412; In Secondary schools only, 171; In both types of schools, 110; total number of teachers 693. Of these, the following held temporary permits only:—

	1944	1943
Elementary.....	87	55
Secondary.....	37	26
Total.....	124	81

Many of the music teachers holding Departmental certificates are only partially qualified, and will require further attendance at the summer courses.

French-Speaking Schools

All French-speaking schools are under the personal supervision of Mr. Joseph Beaulieu, Mus. Bac., Assistant Provincial Supervisor of Music, and these schools have continued to show satisfactory progress. School choirs have been formed in the majority of schools, and classroom singing has improved through the use of graded song-books made available during the year. Supervisors have been appointed in four centres.

Music in the War Effort

The children have been encouraged to find in music an expression of their loyalty and devotion to Canada and the Empire. Not only in connection with Empire Day observance, but throughout the year, special emphasis has been placed on the singing of patriotic and Empire songs. Music has also been actively employed in the pupils' efforts in behalf of the Victory Loan Campaigns.

Matriculation Music

Music is one of the optional subjects in Grade XIII. This consists of either a school course or extra-mural music represented by certificates from certain accredited music schools and conservatories. Since Secondary school music has been for the most part confined to Grades IX and X, it will be some time before any considerable number of pupils will be prepared to choose this option, but, in 1944, pupils from the following schools wrote the Departmental examination in Grade XIII music—Malvern Collegiate Institute, Toronto; Cobourg Collegiate Institute; Belleville Collegiate Institute; Kingston Collegiate Institute.

Music Festivals

A large number of music festivals were held in 1944. Transportation problems caused the temporary dropping of some rural festivals where children had to be brought to a central hall from long distances, but most festivals were continued on a reduced scale, and several new ones introduced to serve smaller areas.

Sound Films

Three music sound-films were added to the Department Library which now contains twenty subjects dealing with music. Music lends itself to presentation by visual as well as aural means and the music films are among the most useful in the Library. The aggregate number of screenings for the music films during 1944 was 1,002, viewed by 52,915 adults and 89,508 children. The corresponding figures for 1943 were 514; 7,805; and 74,622.

Radio

During January, February and March a great many schools listened to a series of twelve weekly broadcasts "Music for Young Folk" sponsored by the Department. These programmes were carried on a network covering the entire Province of Ontario and three Quebec stations. The Provincial Supervisor of Music prepared and gave the commentary. The music was supplied by the Toronto Symphony Orchestra and smaller instrumental and vocal groups. Many valuable comments and suggestions were received from the participating schools, and these will be embodied in plans for future series.

Publications

The following literature was prepared by the office of the Provincial Supervisor of Music—High Road of Song, Elementary Grades

Hymns for Schools

Schedule of Music Options, Grade XIII

Suggestions for Teachers, Grade X

Suggestions for Teachers, Grade XIII.

Supplementary Report of the Provincial Supervisor of Music, 1944

MUSIC GRANTS PAID

	Elementary Schools	Per Room	Secondary Schools	Per School	Total
1935	\$34,242.71	\$4.46	\$1,817.02	\$106.88	\$36,059.73
1936	47,335.97	5.74	2,517.00	106.13	49,882.97
1937	86,383.94	9.11	5,355.44	112.07	91,739.38
1938	119,384.85	11.13	16,618.48	129.87	136,316.15
1939	107,364.82	9.14	15,127.70	57.96	122,492.52
1940	104,913.19	8.53	18,787.35	64.06	122,700.54
1941	95,589.66	7.72	18,379.52	57.25	113,969.18
1942	98,341.07	8.47	17,614.94	57.37	115,956.01
1943	111,160.07	9.45	15,911.37	54.50	127,071.44
1944	112,254.60	7.52	16,752.09	54.92	129,006.69

1944 GRANTS ITEMIZED

	Elementary Schools		Secondary Schools
Cities	\$ 961.89	Collegiates	\$ 5,558.14
Counties	101,712.83	High Schools	6,651.03
Districts	7,485.03	Continuation	4,542.92
Separate	2,094.85		
Total	\$112,254.60	Total	\$16,752.09

FIELD ACTIVITIES OF THE PROVINCIAL SUPERVISOR OF MUSIC

	1943	1944
Music Festivals attended	32	26
School Concerts attended	8	13
Teachers' Meetings attended	12	5
School Assemblies attended	12	5
School Board Meetings attended	3	4
Service Club Addresses given	5	7
Broadcasts	0	12
Schools inspected—Elementary	77	103
Secondary	16	13
Total	93	126

FIELD ACTIVITIES OF THE ASSISTANT PROVINCIAL SUPERVISOR
OF FRENCH-SPEAKING SCHOOLS

	1943	1944
Schools visited, rural	49	28
urban	73	44
Total	122	72
Total visits to schools (including repeat visits)	164	112
Visits to Normal Schools	3	3
Teachers' Meetings attended	37	20
Motion Pictures on Music	15	0
Boys' Choirs Organized	20	12
School Board Meetings attended	2	0
Lectures and Demonstrations with Children	47	18
Concerts with special trained boys	27	29
Broadcasts	0	3
Supervisors appointed	0	4

Respectfully submitted,

G. R. FENWICK,
Provincial Supervisor of Music.

TRADE-SCHOOLS

I beg leave to present the report of the operations of The Trade-Schools Regulation Act for the year 1944.

The Legislature of the Province of Ontario in 1938 passed The Trade-Schools Regulation Act in order to rectify abuses, which had reached extensive proportions, relative to the sale of Trade-School Courses to the public through privately operated institutions. There is ample evidence that the Act is regulating, controlling, and correcting these abuses and is receiving the fullest approval from the public in general as well as that of the operators of reputable schools. The latter realize the advantage of being freed from the onus resulting from former unethical actions of certain institutions, which have now been eliminated. The list of trade-schools, originally designated under the Act, has been extended by Orders-in-Council under Clause 12(k) as necessity for regulation demanded. During the year all privately operated Business Schools and Colleges have been included and without doubt schools giving other courses, not now specified, will be required to secure registration as public demand may require for fuller protection. The request for inclusion of certain courses does not always come from the public. The operators of many schools have favoured the extension in order to secure the advantages of supervision and regulation under the Department of Education. The courses now specified as requiring to be registered under the Act are as follows:—

- | | |
|--|---|
| <ol style="list-style-type: none"> 1. Advertising. 2. Aeroplane Construction and Operation. 3. Air Conditioning and Refrigeration. 4. Broadcasting Practice. 5. Business and Office Practice 6. Civil Service Occupations. 7. Commercial and Industrial Art. 8. Concrete Construction. 9. Dairy, Poultry and other Farm Work. 10. Detective and Secret Service Work. 11. Diamond Drilling. 12. Diesel and other Internal Combustion Engines. 13. Dress and Garment Designing, including Millinery. 14. Electric and Acetylene Welding. 15. Foot Correction. 16. Foundry Practice. 17. Hand, Machine and Power Machine Sewing Operation. 18. Hotel Management and other Hotel, Cafe, and Hostess Occupations. 19. Industrial and Business Management. 20. Journalism and Story Writing. | <ol style="list-style-type: none"> 21. Landscape Gardening. 22. Machine Shop Practice. 23. Mechanical Dentistry. 24. Painting and Interior Decoration 25. Photography. 26. Plastics. 27. Printing and Bookbinding. 28. Pulp and Paper Making. 29. Radio and Wireless Communication. 30. Railway Station Agents and other Railway Occupations. 31. Salesmanship. 32. Sheet Metal Work. 33. Sound Projection and Motion Picture Operation. 34. Speech and Oratory. 35. Stationary and Marine Engineering. 36. Telegraphy. 37. Television. 38. Theoretical and Industrial Chemistry. 39. Theoretical and Industrial Electricity. 40. Theoretical and Practical Engineering. 41. Woodworking and Cabinet Making. |
|--|---|

Administration of The Trade-Schools Regulation Act by this Branch of the Department of Education includes the following:—

- (1) Approval of courses offered by a Trade-School and their length.
- (2) Approval of forms of contracts used by a Trade-School.

- (3) Approval of advertising material and radio script to be used by the Trade-School.
- (4) Approval of the accommodation and equipment provided by the Trade-School. This must comply with the local requirements for fire, sanitation and safety.
- (5) Approval of fees to be charged.
- (6) Approval of qualifications of staff.
- (7) Approval of admission qualifications of students.
- (8) Adjusting settlement of claims made by either the school or the student.
- (9) Advising students regarding the nature of the courses offered by schools and where each may be obtained.
- (10) With the assistance of the Attorney-General's Department, enforcing penalties incurred for non-compliance with The Trade-Schools Regulation Act.
- (11) Collecting the necessary annual fees and surety bonds required to be furnished by schools and salesmen.
- (12) Arranging for the submission of such annual financial and other reports required by the Act in connection with applications for registration.
- (13) Issuing certificates of registration to such schools as have been approved.
- (14) Issuing certificates to all approved salesmen of courses.
- (15) Approval of the requirements of the school in granting certificates and diplomas to students.
- (16) Approval of Text-books used and charges made to students for same.
- (17) Acting as an arbitration officer in adjusting disputes arising between students and the school management.
- (18) Determining the extent of competition which may arise between Trade-Schools and Industry where competitive manufacture of goods and services may be involved.
- (19) Furnishing the public with reports regarding the reliability and dependability of schools where inquiries are made about them.
- (20) Co-operating with Better Business Bureaus, Boards of Trade, Manufacturers' Associations, the Press, and Trade-School Departments operating in other Provinces of the Dominion of Canada and in the United States, to extend and strengthen the controls which the Trade-Schools Regulation Act was intended to secure.

There continues to exist the most cordial relationship between the Department and these registered schools. Each school is most anxious to improve and develop the courses of study so as to render the best service possible to the public. The long experience which many of these schools have had in planning courses and handling large groups of students is a most valuable asset to the educational work of this Province. The Department appreciates this service and on the other hand the schools value highly the recognition and approval given by the Department to registered schools. It is a strong factor in creating greater confidence with the public as to the reliability of such schools.

The following schools have been registered during the year 1944 under The Trade-Schools Regulation Act:—

M. C. C. Schools Limited, Winnipeg.
 International Correspondence Schools Canadian Limited, Montreal.
 International Accounts Society, Chicago and Toronto.
 Shaw Schools Limited, Toronto.
 Shaw Beaches School.
 Shaw East Toronto School.

Shaw Riverdale School.
Shaw Danforth School.
Shaw Central School.
Shaw Deer Park School.
Shaw Dovercourt School.
Shaw Oakwood School.
Shaw High Park School.
Shaw North Toronto School.
Shaw Kingsway School.
Shaw Parkdale School.
Toronto School of Design, Toronto.
Alexander Hamilton Institute, Toronto.
Speedwriting School of Canada, Hamilton.
British Institute of Engineering Technology, Toronto.
Reilly Institute, Toronto.
Newspaper Institute of America, New York City.
National Radio Institute, Washington.
Teresa Designing School, Toronto.
General Welding Works, Toronto and Sudbury.
Capitol Radio Engineering Institute, Washington.
Northern Institute of Technology, Toronto.
Wells Academy, London.
Branches: Aylmer Business College, Aylmer.
Central Business College, Goderich.
Central Business College, Stratford.
Guelph Business College, Guelph.
Petrolia Business College, Petrolia.
Wells Academy, Kitchener.
Woodstock Business College, Woodstock.
The Kingsway College, Toronto.
Letchford Studio of Fashion Careers, Toronto.
Galasso School of Designing, Toronto.
Lincoln Institute of Canada, Toronto.
Washington School of Art, Washington.
Weller Secretarial College, Toronto.
Chicago Vocational Training Corporation, Winnipeg and Edmonton.
Standard Engineering Institute, Toronto.
Technological Institute of Great Britain, Toronto.
LaSalle Extension University, Chicago and Toronto.
School of Stationary Engineering, Copper Cliff.
Brockville Business College, Brockville.
Kingston Business College, Kingston.
National Schools, Los Angeles.
St. Thomas Business College, St. Thomas.
Brantford Business College, Brantford.
O'Neill Business College, Windsor.
O'Neill Business College, Chatham.
Windsor Business College, Windsor.
Cornwall Commercial College, Cornwall.
Gowling School, Ottawa.
National Business College, Ottawa.
Robinson Business College, Welland.
Canada Business College, Hamilton.
Park Business College, Hamilton.
Turner's Business College, Hamilton.
Metzler Business School, Kingston.
Ontario Business College, Belleville.
Galt Business College, Galt.
Euler Business College, Kitchener.
Lakeshore Business College, Toronto.
Burrroughs Adding Machine of Canada, Toronto.
Westervelt School, London.
Willis College, Ottawa.
Trenton Business College, Trenton.
Canada Business College, Chatham.
Orillia Commercial College, Orillia.
Tillsonburg Business College, Tillsonburg.
Baker Business College, Lindsay.
Peterborough Business College, Peterborough.
Oshawa Business College, Oshawa.
Simcoe Shorthand and Commercial College, Simcoe.
Federal Business College, Peterborough.

Kenora Business College, Kenora.
Sarnia Business College, Sarnia.
Leslie Business School, Fort Frances.
Port Arthur Business College, Port Arthur.
Canada Business College, Toronto.
Niagara Business College, Niagara Falls.
Fort Erie Business College, Fort Erie.
London Business Institute, London.
Bowmanville Business College, Bowmanville.
Robinson Business College, Waterford.
Petrolia Business College, Petrolia.
Fort William Business College, Fort William.
Helen Burgoyne Secretarial School for Girls, Toronto.
Felt and Tarrant Comptometer School, Toronto.
Felt and Tarrant Comptometer School, Hamilton.
Felt and Tarrant Comptometer School, Ottawa.
The Gregg College, Toronto.
The Gregg College, Brampton.
Agar Business College, Ridgetown.
Miss MacKinnon's Business College, Ottawa.
Taber Business College, Carleton Place.
Taber Business College, Smith's Falls.
Helen M. Murphy Private Stenographic School, Ottawa.
Industrial Training Institute Incorporated, Chicago.
Leamington Business College, Leamington.
The School of Commerce, Clinton.
Northern Business College Limited, Owen Sound.
Drummond Business College, Renfrew.
Dominion Business College, Toronto.
Milton Business College, Milton.
The Secord Secretarial School, Toronto.
Pembroke Business College, Pembroke.
Campbellford Commercial School, Campbellford.
Midland Business College, Midland.
Canadian Speakers' Forum, Toronto.
Cub Flying School, Hamilton.
Timmins Business College, Timmins.
Northern School of Commerce, North Bay.
Addison Typing School, Toronto.
Barrie Business College, Barrie.
Sudbury Commercial Institute, Sudbury.
Parkhill Private School, Ansonville.
Sudbury Business College, Sudbury.
Soo Business College, Sault Ste. Marie.
Avery's Business College, Gravenhurst.
Warren Air Service, Hamilton.
Jan Chamberlain Studio of Effective Speech, Toronto.
Leavens Brothers Air Services, Limited, Toronto.
St. Catharines Business College, St. Catharines.
Sarles Business College, Trenton.
Sudbury School of Telegraphy, Sudbury.
Len Tripp Flying School, Toronto.
St. Michael's Commercial College, Sudbury.
The C. W. Wright Effective Speaking Courses, Toronto.

W. S. KIRKLAND,
Registrar of Trade-Schools.

Toronto, August 1st, 1945.

GUIDANCE

I beg leave to present the report of the Guidance Branch from its inception on July 1, 1944 until December 31, 1944.

Every school child from the time he is first faced with the necessity of making decisions and choices that will affect his future, vitally needs help in understanding his own talents, in selecting the school course that will best develop those talents, and finally in choosing, training for, and entering the occupation for which he is best fitted. The purpose of guidance is to give this help.

Although informal guidance has been a commendable feature of our schools for many years, it has been generally recognized that the scarcity of trained personnel and the lack of time allotted to guidance have prevented schools from doing effective guidance work. However, steps have been taken in the last few years by a number of communities and schools to lay the foundation for adequate guidance programmes. Directors were appointed in the cities of London, Hamilton, and St. Catharines. In addition many secondary schools have had teacher-counsellors who have been devoting varying amounts of time to different phases of the work. In September, 1944, a full programme of guidance was established in Lawrence Park Collegiate Institute, Toronto. Under a Director of Guidance, steps were taken for the establishment of cumulative records, files of occupational and educational information, interviewing offices, counselling, and all other fundamentals. Mention should also be made of the splendid preparatory work in guidance being done in the schools of Simcoe, Brantford, Galt, Peterborough, Welland, Owen Sound, and in some secondary schools in Toronto.

Our schools are diversified. They vary greatly in size, type and the kind of community they serve. Consequently an outline of the organization in one may or may not apply in its entirety to another. Each school must organize its programme with due regard to the available facilities and the particular and peculiar needs of its pupils. In spite of the variations in organizational details, there are, however, certain basic fundamentals in each "real" programme. Four of these basic principles follow:

1. *Study of Individual Pupils.* This involves bringing together into one record all the information necessary for an understanding of each pupil. This means that the study must be continuous and must begin at the time the pupil enters kindergarten or the primary class. Certainly this requires cumulative records which follow the pupil from class to class and from school to school.

2. *Study of the Occupational World.* Through the obligatory course in Grade IX "Occupations", pupils are given accurate and up-to-date information on educational and occupational opportunities. Through books, pamphlets, films, radio programmes, plant visits, vocations nights, talks by outside speakers, files of occupational and educational information, pupils will receive valuable assistance. A careful organization of this phase of the work will refute the criticism that students are making choices based on mere whims and fancies.

3. *Assistance to Pupils transferring from School to School or to The World of Work.* Frequently teachers can be heard stating that a certain pupil is not doing well because he has moved around so much from school to school. A problem faces us every time a pupil changes from one school to another. It is particularly true that the adjustment from elementary school to secondary school is difficult. The adjustment from any school into the world of work is even more difficult.

4. *Teacher-counsellors.* It is essential that schools have teacher-counsellors to co-ordinate the work and to make it effective. Teacher-counsellors should take training and must also be given a sufficient allotment of time to do the work.

Some schools have developed certain phases to a high degree of efficiency while other schools are just laying the groundwork. Generally speaking it is evident that far greater emphasis is being placed on the dissemination of occupational and educational information than upon the analysis of pupil abilities and capabilities. This is gratifying because it indicates a realization that guidance is not testing, and testing is not guidance. Furthermore, this approach is sound. It means the immediate development of services which do not require highly specialized training.

The study of the occupational world has received considerable attention. The fact that 25% of our secondary schools are providing instruction in "Occupations" in grades above Grade IX is most encouraging. Furthermore, many elementary schools are teaching "Occupations" in Grades VII and VIII.

The Ontario Department of Education, in co-operation with the Canadian Broadcasting Corporation, presented a series of five School Radio Broadcasts in Guidance during November and December over a network of eleven Ontario stations. Each broadcast, which contained a playlet and a talk, was one half-hour in length. Over twenty-five per cent. of our secondary schools had classes listen to the broadcasts.

In all the work of gathering and distributing occupational information, the Vocational Guidance Centre has rendered valuable assistance. The text-notebooks have been helpful in classroom work. The occupational monographs have given accurate and up-to-date information. The subscription service has brought to many schools material which has been invaluable to principals and teacher-counsellors. A rapid expansion of the Vocational Guidance Centre can be expected.

Organized guidance programmes will not be set up over night. It will require time to get adequate cumulative records in operation, to assemble occupational and educational information, and to train teachers and teacher-counsellors. However, sufficient progress has been made to indicate that a firm foundation is being laid. With the splendid support of Principals and Inspectors, with the sympathetic understanding of teachers everywhere, with a growing realization of the true nature of guidance by parents and pupils, and with a frank eagerness for guidance by the general public, the work already started will inevitably go forward in 1945.

H. R. BEATTIE,
Director of Guidance

Toronto, July 11, 1945.

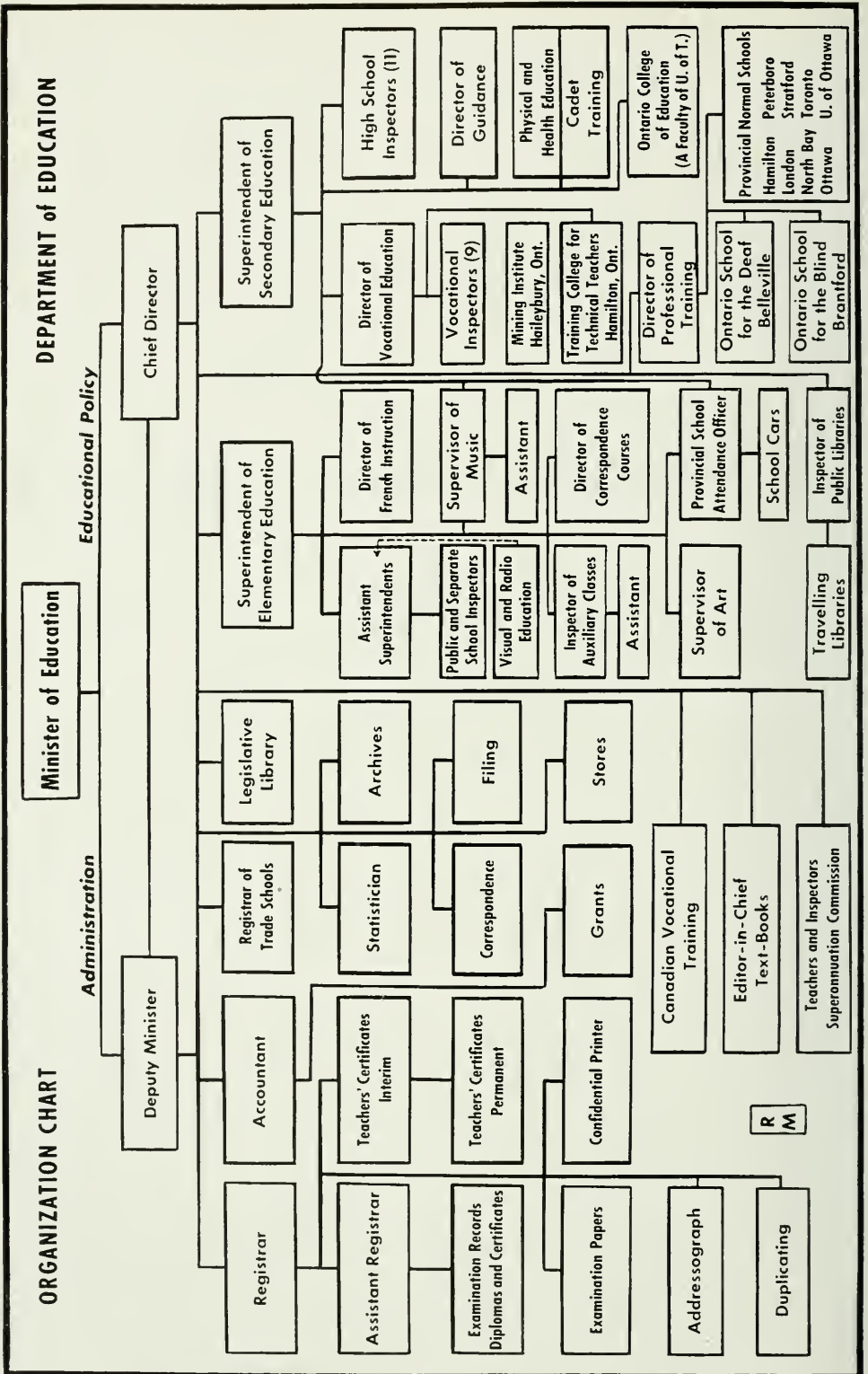
PART II

GENERAL STATISTICS

of

THE PROVINCIAL
SCHOOL SYSTEM

A. M. CAMPBELL,
Statistician.



GRAPH 1

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 75% of these pupils live in Northern Ontario, and 15% 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 (Net)—The number of pupils who have attended school during the year, excluding all duplications.

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—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 seven of these cars at present, and the length of route ranges from 83 to 221 miles. The route is covered in four to six weeks, with stops of about 5 days at certain stations. Problems are solved, work is outlined for the next period, and daily problems of life are discussed. Emphasis is placed on English, writing, spelling and arithmetic. The present enrolment approximates 250, and comprises 15 nationalities. The Department pays all costs.

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—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. 5th, 1944, to June 29th, 1945

PROVISIONS OF THE SCHOOL ACTS

The school year shall consist of two terms, the first of which shall begin on the first Tuesday of September following Labour Day and shall end on the 22nd day of December, and the second of which shall begin on the 3rd day of January and end on the 29th day of June.

When the 3rd day of January is a Friday, the schools shall not be opened until the following Monday, and when the 29th day of June or the 22nd day of December is a Monday, the schools shall be closed on the preceding Friday.

Every Saturday, every public holiday, the week following Easter Day, and every day proclaimed a holiday by the authorities of the municipality in which the teacher is engaged, and every day upon which a school 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 1944-45:

- (1) Thanksgiving Day.
- (2) Remembrance Day—November 11th.
- (3) December 23rd to 31st, inclusive—part of Christmas vacation.
- (4) The first two days of January—part of Christmas vacation.
- (5) Easter holidays—March 30th to April 8th—both days included.
- (6) Victoria Day—May 24th.
- (7) The Anniversary of the King's Birthday.
- (8) Summer vacation—June 30th to September 3rd, both days included.

DATES OF OPENING AND CLOSING OF SCHOOLS

The following are the dates of the opening and closing of the High, Continuation, Public and Separate Schools:

Open.....	September 5th	Close.....	December 22nd
Reopen.....	January 3rd	Close.....	March 29th
Reopen.....	April 9th	Close.....	June 29th

NUMBER OF TEACHING DAYS

In the High, Continuation, Public and Separate Schools, the number of teaching days is as follows:

September	19	January	21
October	22	February.....	20
November	22	March.....	21
December	16	April.....	16
	—	May.....	22
	79	June.....	21
			121
		Total	200

P.S.: As the exact dates of the Anniversary of the King's Birthday and Thanksgiving Day have 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 198.

Number of teaching days for calendar year 1944 — 199; for calendar year 1945 — 198.

GENERAL SUMMARY OF ONTARIO PROVINCIALY CONTROLLED SCHOOLS

	ELEMENTARY		SECONDARY				SENIOR AUXILIARY	TOTALS
	Public	Separate	Continuation	High	Vocational			

STATISTICAL DATA OF THE SCHOOL YEAR 1943-44

DAY SCHOOLS								
Schools:			193	233	60		5	7,120
Number in operation.....	6,092	837						
Pupils:								
Net Enrolment.....	436,184	103,179	8,471	66,011	29,815		1,618	645,308
Average Attendance.....	377,156	90,865	7,548	59,054	25,173		1,029	559,796
Attendance Efficiency.....	90.8%	90.8%	90.8%	93.6%	92.6%		83.4%	.....
Teachers:								
Number—Total.....	14,207	3,153	497	2,761	1,576 ^a		64	21,724 ^b
Male.....	2,204	314	195	1,378	980 ^b		30	1,832 ^b
Female.....	12,003	2,839	302	1,386	596 ^b		34	16,892 ^b

FINANCIAL DATA OF THE CALENDAR YEAR 1943

Expenditures:								
Teachers' Salaries.....	\$20,037,699	\$2,828,041	\$767,643	\$6,199,533	\$3,580,606		\$177,017	\$33,599,539
Total Current Operations.....	27,683,597	4,117,384	1,007,958	7,747,738	4,898,542		267,323	45,722,512
Capital Charges.....	3,162,682	530,605	144,392	1,657,795	1,243,564		21,859	7,000,897
Total Current Operations and Capital Charges.....	31,116,279	4,647,989	1,152,350	9,405,533	6,142,106		289,182	52,783,439
Government Grants:								
Capital Outlays.....	\$1,866,215	\$1,251,301	\$182,767	\$798,282	\$1,134,697		\$43,134	\$8,276,336
	\$678,649	\$116,112	\$38,765	\$68,063	\$25,554		\$380	\$927,523

FINANCIAL DATA OF THE CALENDAR YEAR 1944

Expenditures:												
Teachers' Salaries.....	\$21,186,315	\$3,017,064	\$825,230	\$6,212,883	\$3,752,230	\$185,036	\$35,178,758					
Total Current Operations.....	29,879,135	1,453,743	1,100,549	8,391,855 ^c	5,083,068	218,627	49,128,977 ^c					
Capital Charges.....	3,075,798	653,079	126,689	1,582,021	1,147,812	12,264	6,396,663					
Total Current Operations and Capital Charges.....	32,954,933	4,907,822	1,227,238	9,973,876 ^c	6,230,880	230,891	55,525,640 ^c					
Government Grants	\$5,438,240	\$1,317,591	\$187,639	\$855,198 ^c	\$1,152,470	\$44,177	\$8,995,315 ^c					
Capital Outlays	\$1,261,545	\$440,219	\$46,535	\$78,071	\$33,247	\$4,615	\$1,864,232					
Debture Indebtedness at end of 1944	\$21,369,686	\$7,450,682	\$973,882	\$11,475,300	\$8,307,378	\$63,080	\$49,739,988					
Costs per Pupil-Day (cents):												
Current Operations.....	39.4	27.8	72.0	69.1	99.7	138.8						
Capital Charges.....	4.1	2.9	8.3	13.2	22.5	6.0						
Total.....	44.5	30.7	80.3	82.3	122.2	144.8						
To Government (Grants).....	6.8	8.2	12.2	7.0	17.1	21.6						
NIGHT SCHOOLS (1943-44)												
Number.....	316			6	45	1	83					
Enrollment.....	2261			1,364	29,546	280	33,451					
Cost.....	N.R.			18,351	324,696	3,024	346,667					

A—Includes Collegiate Institutes.
 B—Gross number; many spend part-time in academic work.
 C—Includes High School Districts without schools.
 D—Without duplication.
 E—Majority of these are farm forum groups for adults.
 N.R.—No record.

I—TREND IN EDUCATION COSTS DURING THE WAR PERIOD
Average per Pupil-Day (in cents)

Type	Sub-Division	Current Costs*							Capital Costs†							Government Grants				
		1944	1943	1942	1941	1940	1939	1944	1943	1942	1941	1940	1939	1944	1943	1942	1941	1940	1939	

A—Elementary Schools

Public	All Rural	40.5	38.7	33.7	31.4	28.2	28.7	2.1	1.9	2.2	2.5	2.5	2.5	13.1	13.2	11.1	10.3	8.6	8.4	
	Rural of less than 6 Rooms	42.4	40.0	34.0	31.6	27.9	28.6	1.0	1.1	1.1	1.3	1.4	1.4	13.2	13.2	10.8	10.0	8.2	8.0	
	Large Suburban and Semi-Urban	34.8	34.2	32.5	30.7	29.4	29.0	5.4	6.7	6.1	6.9	7.0	6.9	13.1	13.1	11.9	11.6	9.8	9.7	
	All Urban	38.7	38.3	35.4	34.7	33.0	33.7	6.4	6.4	6.2	7.0	6.6	6.6	2.6	2.6	2.4	2.4	2.0	2.2	
	†Town	30.3	29.0	27.7	26.3	24.6	25.0	4.1	2.9	2.9	3.4	4.1	4.3	4.3	3.5	3.5	3.5	2.9	3.3	
	‡City	42.9	43.4	43.4	43.8	47.7	47.6	7.9	7.9	7.9	8.7	7.9	7.7	7.7	1.8	1.9	1.7	1.4	1.5	
	All Public	39.4	38.7	36.3	33.4	31.0	31.7	4.1	4.8	4.7	5.2	5.0	5.0	6.8	6.8	5.9	5.6	4.7	4.7	
	R.C. SEPARATE	All Rural	29.4	30.2	29.6	23.1	21.5	22.7	2.7	3.4	3.2	2.8	2.6	2.5	16.0	16.3	16.8	13.6	14.2	10.6
		All Urban	27.0	22.6	26.3	21.1	19.6	19.1	2.9	3.0	3.6	4.0	4.0	4.4	5.5	4.7	5.7	4.9	4.3	4.4
		†Town	23.6	24.3	25.9	20.4	19.8	19.1	3.1	3.3	3.0	3.9	4.0	2.3	8.1	8.4	9.2	7.1	6.4	6.7
‡City		23.1	21.8	20.4	21.6	19.5	19.1	2.5	3.0	3.4	4.1	4.0	5.0	3.9	3.1	3.9	3.0	3.2	3.3	
All Separate		27.8	24.4	27.1	21.7	20.1	19.9	2.9	3.1	3.5	3.6	3.6	4.0	8.2	7.4	8.5	7.3	5.9	5.8	

B—Secondary Schools

CONTINUATION	All	72.0	67.7	62.2	53.7	48.8	47.5	8.3	9.7	9.3	8.8	8.6	8.7	12.2	12.2	13.2	15.2	11.6	13.3
	High Schools and Collegiate Institutes	63.9	62.9	58.6	55.3	49.8	49.0	11.7	12.0	12.6	12.3	11.3	11.2	14.7	12.1	11.3	11.5	11.6	11.6
	All	72.3	75.2	67.9	62.9	55.7	55.8	14.2	16.9	16.5	15.9	14.9	13.1	4.3	4.1	4.1	4.2	4.2	3.7
VOCATIONAL	Purely Technical	120.4	117.0	119.8	102.9	87.4	85.5	22.0	20.3	29.3	28.0	18.2	21.0	22.6	17.4	25.3	22.2	13.4	19.9
	Purely Commercial	95.0	96.0	94.5	78.7	68.7	62.3	25.3	22.6	24.1	19.3	15.8	14.5	15.5	14.9	14.9	15.4	10.3	10.8
	Combined Commercial and Technical	102.4	104.0	94.6	84.7	78.5	65.5	26.1	28.7	26.8	25.6	23.6	18.2	25.8	23.7	28.5	25.3	20.1	16.2
All	99.7	100.9	100.7	87.4	76.8	68.3	22.5	25.6	26.1	23.8	20.6	18.5	17.1	23.4	24.4	21.7	16.8	17.5	

C—Special Schools

SENIOR AUXILIARY	All	138.8	137.7	142.6	118.8	102.7	102.1	6.0	11.3	12.5	10.6	9.5	9.2	21.6	22.2	23.9	20.3	15.8	17.7
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*Operating Costs (Instruction, instructional supplies, administration, plant operation and maintenance, auxiliary agencies).

†Annual charges on debentures or long term capital loans.

‡Commencing with 1943 this figure covers Towns and Villages.

II—SCHOOL ADMINISTRATIVE UNITS, NUMBER AND TYPE
(as of September 1, 1944)

	Schools in Operation	Admini- strative Units	Types of Boards						Total Boards
			Local Trustee Boards	Township Area Boards	Boards of Education	Continuation School Boards	High School Boards	Collegiate Institute Boards	
Elementary Schools:									
Public—Rural	5,245d	1,866	4,686	180					4,866
Urban and semi-urban	846	361	240	1	117				361
Protestant Separate—Rural	2	2	2						2
Urban	1	2							2
R. C. Separate—Rural	491	483	483						483
Urban and semi-urban	343	153	153						153
Totals—Elementary	6,901	5,867	5,566	184	117				5,867
Secondary Schools:									
Continuation	196	196	174*				22		22
High	161	188c						108	108
Collegiate Institute	71	52							15
Vocational and Senior Auxiliary	45a	32b							
Totals—Secondary	454c	468	174*				22	108	145
Grand Totals	7,355	6,012	5,566	184	117		22	108	6,012

*Included in elementary section.

a 22 of these are composite schools included with collegiate institutes and high schools.

b All previously included with collegiate institute boards, high school boards and boards of education.

c There are 24 high school districts without schools.

d In addition, there are 7 railway school cars.

e The 22 composite schools are counted once only in totals.

III—SCHOOLS IN OPERATION, 1944-45

	ELEMENTARY								SECONDARY					
	PUBLIC				R. C. SEPARATE				Total Elementary	Con- tinuation	High and Colle- giate	Com- posite	Voca- tional	Total Sec- ondary
	Ordinary Rural	Semi- Urban	Town and Village	City	Ordinary Rural	Semi- Urban	Town and Village	City						
<i>In Counties</i>														
Addington.....	17				1			18	2					2
Brant.....	60	1		10			3	78	2	2	1			6
Bruce.....	157		16		11		1	187	9	6				15
Carleton.....	103	3	3	19	23	1	4	192	10	3			2	15
Dufferin.....	81		3					84	3	2				5
Dundas.....	65		4		1		1	71	2	5				7
Durham.....	88		7					95	3	3				6
Elgin.....	104		7	6			1	118	6	4			1	11
Essex.....	109	5	13	19	27		15	207	3	9			1	13
Frontenac.....	121		1	8	9		1	143	1	1	1			3
Glenarry.....	69		3		17			92		3				3
Grenville.....	63		4		1			69	4	2				6
Grey.....	203		10	5	7		2	228	3	7	1			11
Haldimand.....	71		5					76	2	4				6
Haliburton.....	36							36	2					2
Halton.....	61		8				1	70	1	4				5
Hastings.....	171		11	4	7		3	197	2	6	1			9
Huron.....	171		9		7			188	5	5				10
Kent.....	138		10	3	10		3	166	7	4	1		1	13
Lambton.....	170		12	7	3		3	195	6	3	1			10
Lanark.....	110		10		3		3	126	2	4				6
Leeds.....	124		9		1		4	138	7	3				10
Lennox.....	77		3					80	3	2				5
Lincoln.....	63	2	8	13			2	93		4	2			6
Middlesex.....	177	1	8	19	3		11	220	9	8		1		18
Norfolk.....	101		6		3		2	112		4	1			5
Northumberland.....	103		6		3		3	115	3	4				7
Ontario.....	116	2	7	8	1		2	137	6	3	1			10
Oxford.....	107		6	5			1	121	10	4				14
Peel.....	74	4	6		1			85	5	3				8
Perth.....	106		5	7			2	129	2	4				6
Peterborough.....	90		3	9	5		4	111	1	3	1			5
Prescott.....	39		3		63	1		110		4				4
Prince Edward.....	67		4				1	72	2	1				3
Renfrew.....	154		11		20		8	193	7	2	1			10
Russell.....	23		1		50	1	2	77	3	2				5
Simcoe.....	215		27		3		5	250	13	8				21
Stormont.....	72	1	2		10	2		91	2	3				5
Victoria.....	93		8		2		4	104	5	2				7
Waterloo.....	84		8	11	7		7	120	4	2	2			8
Welland.....	69	14	14	12			3	112	2	5	2			9
Wellington.....	139		9	7	5		4	166	4	6	1			11
Wentworth.....	72	3	3	30	1		1	131	1	5	1	2		9
York.....	136	49	27	86	15	2	6	357	6	23	1	6		36
Totals.....	4,469	85	323	288	327	7	100	161	5,760	171	182	19	14	386
<i>In Districts</i>														
Algoma.....	88		5	10	2		1	112	4	2		1		7
Cochrane.....	63	3	11		59	1	16	153	2	6	1			9
Kenora.....	30		7		1		4	42	1	3				4
Manitoulin.....	41		2		1		1	45	3	1				4
Muskoka.....	80		10		2			92	3	3				6
Nipissing.....	63		3	5	35	2	4	116		2	1			3
Parry Sound.....	102	2	9		1		1	115	5	1				6
Patricia.....	7							7	1					1
Rainy River.....	58		3		3		2	66	1	2				3
Sudbury.....	88	5	6	7	48	4	5	170	3	4		1		8
Thunder Bay.....	98		1	17	3		1	127	2	3		2		7
Timiskaming.....	60	7	8		12	3	6	96		4	1			5
Totals.....	778	17	65	39	167	10	41	24	1,141	25	31	3	4	63
Grand Totals.....	5,247	102	388	327	494	17	141	185	*6,901	196	213	22	18	449

*In addition there are 7 school cars distributed as follows: Kenora 1, Nipissing 1, Rainy River 1, Thunder Bay 1, Sudbury 3.

†There are, in addition, 5 senior auxiliary schools (Hamilton 2, Toronto 3) and 2 navigation schools (Collingwood and Kingston). These latter are open part of the year only.

‡18 schools having commercial departments only, formerly counted as composite, are now treated as purely academic.

IV—CLASSIFICATION OF ONTARIO SCHOOLS BY CLASSROOMS, 1944-45

NOTE—Urban schools in this table are limited to those in cities, towns and incorporated villages. Large suburban schools are considered rural.
In the secondary schools, laboratories and shops are considered rooms.

No. of Rooms	Elementary			Secondary			Grand Total
	Rural	Urban	Total	Rural	Urban	Total	
1	5,033	18	5,081	6	2	8	5,089
2	456	100	556	53	19	72	628
3	121	62	183	36	34	70	253
4	91	130	221	9	41	50	274
5	11	69	113	7	32	39	152
6		87	87	3	17	20	107
7		63	63	4	13	17	80
8		106	106		27	27	133
9		65	65		18	18	83
10		64	64		11	11	75
11		54	54	1	11	12	66
12		47	47		7	7	54
13		28	28	1	9	10	38
14		30	30		3	3	33
15		12	12		3	3	15
16		32	32		7	7	39
17		20	20		2	2	22
18		9	9		2	2	11
19		13	13	2	3	5	18
20		23	23		3	3	26
21		6	6		4	4	10
22		12	12		1	1	13
23		7	7		3	3	10
24		12	12	1	2	3	15
25		7	7		1	1	8
26		8	8		2	2	10
27		5	5	1	1	2	7
28		9	9	1	4	5	14
29		5	5	1	2	3	8
30		1	1		3	3	4
31		5	5	1	3	4	9
32		2	2		4	4	6
33		2	2		1	1	3
34		1	1		1	1	2
35		1	1		1	1	2
36		1	1		3	3	4
37		1	1		2	2	3
38					2	2	2
39					1	1	1
40		1	1		2	2	3
41					2	2	2
42					4	4	4
43		1	1				1
45					2	2	2
50					1	1	1
51					1	1	1
52					2	2	2
53					1	1	1
76					1	1	1
81					1	1	1
82					1	1	1
87					1	1	1
106					1	1	1
Totals...	5,748	1,149	6,847	127	325	452	7,349



Courtesy Toronto Board of Education

A Sewing Class

V—DISTRIBUTION OF DAY PUPILS IN ONTARIO PROVINCIALY-CONTROLLED SCHOOLS, SCHOOL YEAR 1943-44

A—STANDARD GRADE PUPILS

	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals by Sexes	Total by age of Grades	Average of Age Group A		
KINDERGARTEN	25 Boys 27 Girls	3,792 3,733	2,942 2,748	105 121	12 17	3 2	1 1	1 1									6,581 6,649	13,530	6 0	2.1	
KINDERGARTEN-PRIMARY	6 Boys 8 Girls	1,858 1,832	2,889 2,564	568 431	79 63	11 7	1 1	2 2									4,911 4,911	10,327	6 3	1.6	
GRADE I	21 Boys 21 Girls	1,211 1,422	15,537 15,293	16,985 13,205	4,971 3,188	1,271 757	375 224	159 103	65 35	29 18	16 9	2 1	3 3				10,401 10,401	71,680	7 3	11.7	
GRADE II	Boys Girls	8 12	572 769	10,585 11,069	13,428 10,263	5,692 11,801	1,805 4,089	662 1,345	243 437	87 149	10 50	9 18	3 2	2 1			34,537 29,086	65,577	8 4	10.3	
GRADE III	Boys Girls	13 18	624 810	8,928 10,263	12,978 11,801	5,852 4,089	2,474 1,345	1,025 437	378 149	122 50	132 179	35 18	9 2	2 1			32,440 29,086	61,526	9 5	9.6	
GRADE IV	Boys Girls	33 75	1,119 1,826	8,610 10,655	11,830 10,168	6,245 4,257	4,245 1,637	2,706 1,637	1,473 591	395 179	315 176	315 176	12 35	19 7	1 1		32,213 30,156	62,369	10 5	9.8	
GRADE V	Boys Girls	36 71	1,508 2,132	8,208 10,168	11,596 11,528	6,429 4,668	4,257 1,637	2,706 1,637	1,473 591	395 179	315 176	315 176	12 35	19 7	1 1		32,562 31,383	63,977	11 5	10.0	
GRADE VI	Boys Girls	1 103	1,576 2,253	8,208 10,017	11,076 11,003	6,429 4,668	4,257 1,637	2,706 1,637	1,473 591	395 179	315 176	315 176	12 35	19 7	1 1		31,480 30,803	62,283	12 4	9.8	
GRADE VII	Boys Girls	5 5	119 119	1,815 2,471	7,851 9,708	10,477 10,224	5,477 1,611	2,117 1,635	2,117 1,635	323 323	18 11	2 1	1 1	1 1			29,211 29,145	58,356	13 3	9.2	
GRADE VIII	Boys Girls	2 2	122 225	2,494 2,388	8,043 9,726	9,233 9,233	4,239 4,239	1,893 1,893	1,893 1,893	1,137 1,137	118 118	9 9	3 3	3 3			26,313 27,371	53,681	11 1	8.4	
GRADE IX	Boys Girls	5 5	193 242	3,225 3,455	6,312 6,321	8,542 6,321	6,183 6,321	6,183 6,321	2,111 2,111	183 365	60 31	6 6	6 6	6 6			18,285 21,982	39,367	11 8	6.2	
GRADE X	Boys Girls	1 13	211 357	3,605 3,605	6,798 6,798	9,233 9,233	4,239 4,239	1,893 1,893	1,137 1,137	118 118	9 9	3 3	3 3	3 3			13,595 16,212	29,837	15 6	4.7	
GRADE XI	Boys Girls	8 9	215 299	2,086 2,990	6,798 6,798	9,233 9,233	4,239 4,239	1,893 1,893	1,137 1,137	118 118	9 9	3 3	3 3	3 3			16,212 19,500	35,712	16 6	3.2	
GRADE XII	Boys Girls	16 7	171 282	1,710 2,820	6,798 6,798	9,233 9,233	4,239 4,239	1,893 1,893	1,137 1,137	118 118	9 9	3 3	3 3	3 3			16,212 19,500	35,712	17 1	2.1	
GRADE XIII	Boys Girls	9 17	153 230	1,026 1,026	1,026 1,026	1,026 1,026	1,026 1,026	1,026 1,026	1,026 1,026	1,026 1,026	1,026 1,026	1,026 1,026	1,026 1,026	1,026 1,026			1,026 1,026	2,052	18 3	1.3	
TOTALS BY SEXES	52 56	6,869 6,999	21,973 21,392	28,901 26,111	29,713 28,893	30,124 29,101	31,318 30,248	31,788 30,254	32,493 31,343	29,209 29,194	22,427 23,027	11,611 15,295	8,066 15,295	8,281 15,295			1,255 1,255	323,030 314,686			
TOTALS—GROUP A	108	13,868	43,365	55,315	58,606	59,228	58,360	62,042	63,836	58,703	45,454	29,939	16,347	7,982	2,997		637,716				
PERCENTAGES	(.01)	2.2	6.8	8.7	9.2	9.3	9.2	9.7	9.7	10.0	9.2	7.1	4.7	2.6	1.3						

B—PRE-VOCATIONAL AND SPECIAL VOCATIONAL PUPILS

	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 and over	Totals by Sexes	Grade Totals
PRE-VOCATIONAL																	492	
{ Boys									3	30	99	210	124	24	2		166	658
{ Girls										15	47	76	23	5				
SPECIAL VOCATIONAL																	136	
{ Boys											2	8	38	32	28		591	727
{ Girls									1	6	30	105	155	191	103			
TOTALS—GROUP B									3	46	154	324	270	221	131			1,385

C—JUNIOR AND SENIOR AUXILIARY PUPILS

JUNIOR	1	30	123	187	306	398	417	438	447	527	167	14	5	5	3,065	4,589
{ Boys																
{ Girls	2	16	48	115	142	240	250	237	235	154	70	11		1	1,524	
SENIOR							19	243	347	266	59	1			936	
{ Boys																
{ Girls								124	271	237	48			2	682	1,618
TOTALS—GROUP C	3	46	171	302	448	638	686	1,012	1,300	1,181	344	26	5	12		6,207

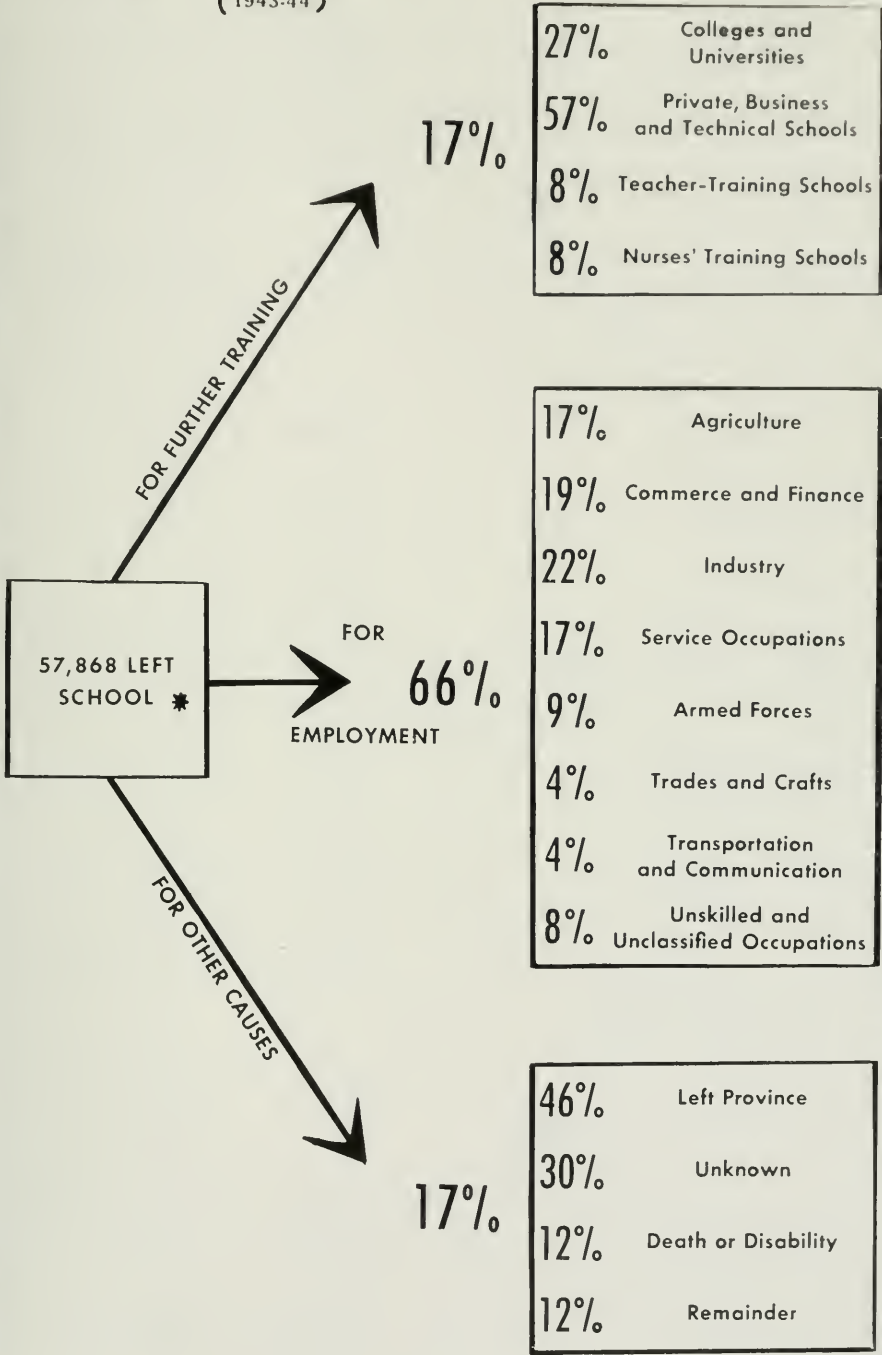
SUMMARY

Boys	52	6,869	21,974	28,931	29,836	40,311	29,868	31,716	32,227	33,204	30,104	23,438	15,032	8,137	4,290	1,470	327,659
Girls	56	6,990	21,394	26,430	28,941	29,219	28,940	30,188	30,504	31,720	30,033	23,524	15,541	8,452	3,918	1,470	317,619
GRAND TOTALS	108	13,868	43,368	55,361	58,777	59,530	58,808	62,204	62,731	64,924	60,157	46,962	30,573	16,589	8,208	3,140	645,308

In addition, there were 1,464 part time Vocational pupils, unclassified.

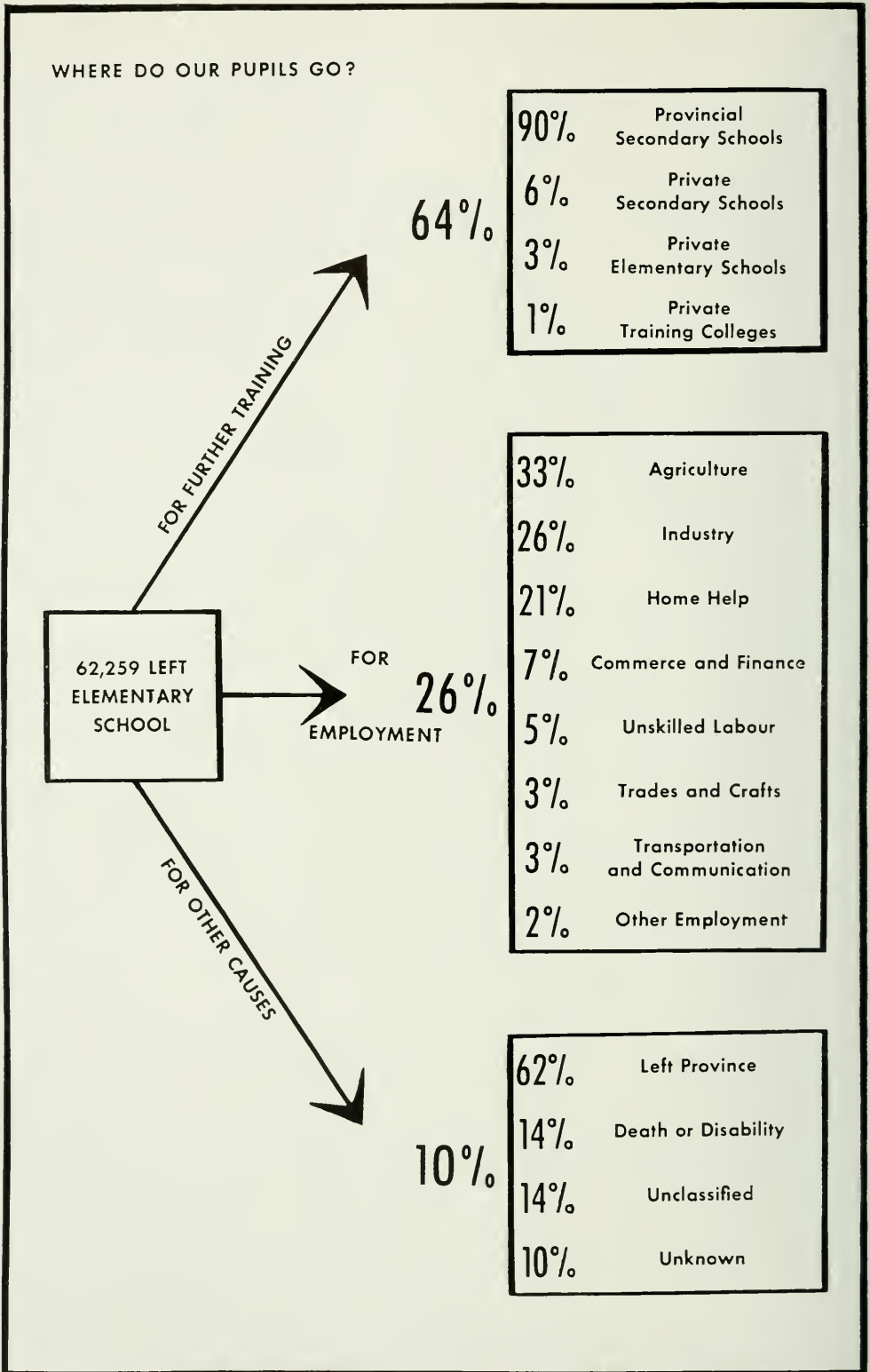
WHERE DO OUR PUPILS GO?

(1943-44)



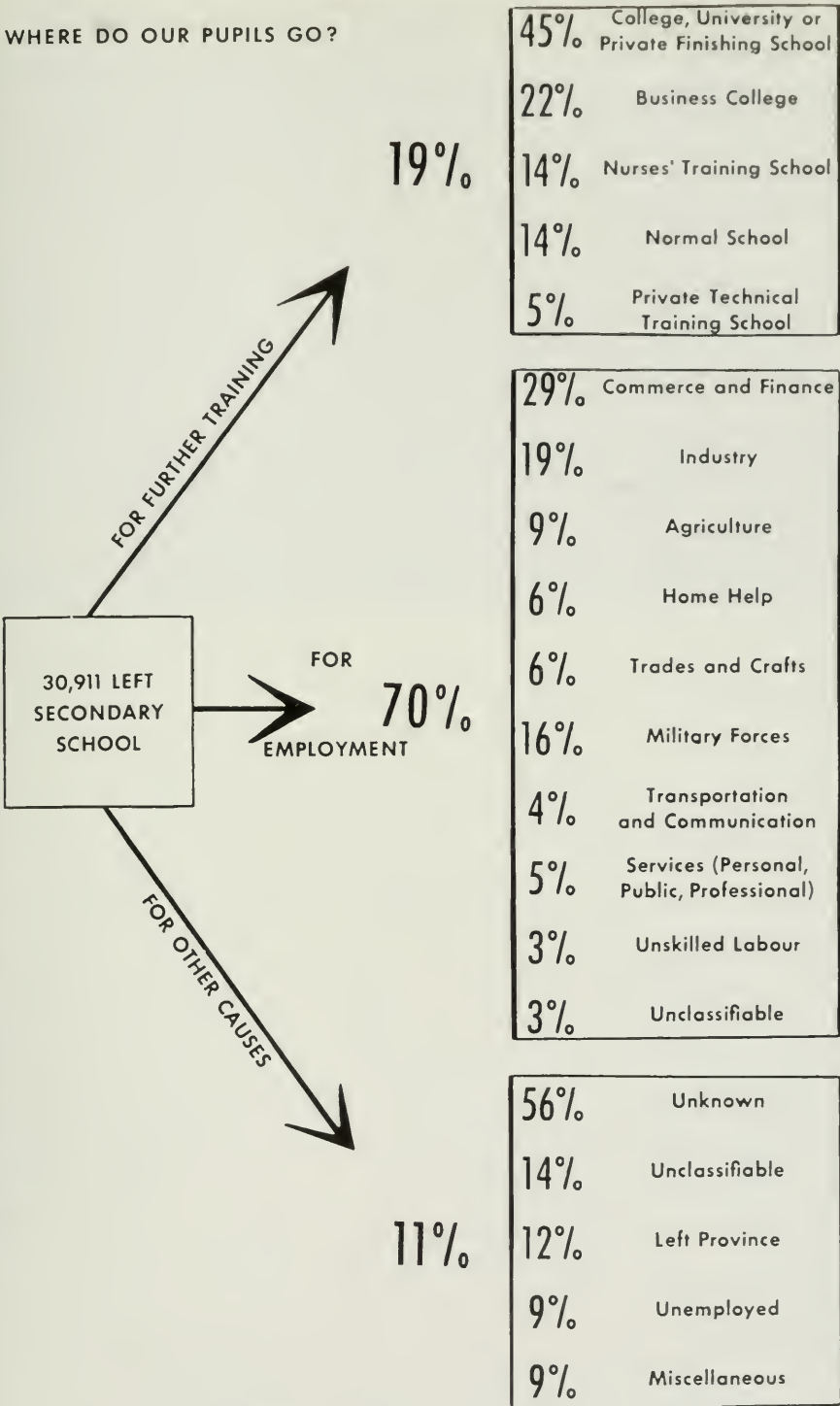
* GRAPH 1 IS A CONSOLIDATION OF GRAPHS 2 AND 3

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GRAPH 3

WHERE DO OUR PUPILS GO?



GRAPH 4



Courtesy Kitchener-Waterloo Collegiate Institute

Art Class

COMPARATIVE STATISTICS

VI—PROVINCIAL POPULATION AND SCHOOL ENROLMENT

Year	Provincial Population A	Day Enrolment in Provincial School System B	Percentage of Popu- lation in Provincial School System	Day School Enrolment Classified as between		Compulsory Age Enrolment (8-15 incl.)		Compulsory Adolescent Age Enrolment (14-15 incl.)		Adolescent Age Exemptions			
				Elementary	Secondary	Number	Percentage Day Enrolment	Number	Percentage Day Enrolment	By Home Permit	Employment Certificates	Total	Percentage of Compulsory Adolescent Age Enrolment
1930 ...	3,386,000	655,413	19.4	85.5	14.5	450,740	68.8	84,021	12.8	1,369	3,151	4,520	5.4
1935 ...	3,575,000	679,392	19.0	83.3	16.7	490,898	72.3	102,446	15.1	1,683	2,045	3,728	3.6
1940 ...	3,747,000	664,373	17.7	81.8	18.2	482,094	72.6	103,509	15.6	1,885	4,871	6,756	6.5
1941 ...	3,788,000	643,628	17.0	82.9	17.1	469,025	72.9	97,324	15.1	2,938	9,416	12,354	12.7
1942 ...	3,884,000	628,026	16.2	83.7	16.3	465,517	74.1	95,642	15.2	2,717	12,792	13,509	16.2
1943 ...	3,917,000	636,594	16.3	82.8	17.2	465,127	73.1	94,949	14.9	2,053	12,544	14,597	15.4

A Source Canada Year Book.

B May figure until 1943, which is net enrolment for the school year.

VII—SCHOOLS, PUPILS, TEACHERS
ELEMENTARY SCHOOLS

Year	Schools			Pupils			Teachers							
	Legal Teaching Days ^A	Number in Operation		Enrollment ^B		Average Daily Attendance ^C	Number		Certificates		Experience Average Length in Years			
		Total	Rural	Urban	Total		Rural	Urban	First Class	Special ^D		Second Class and Lower ^E		
			Total	Rural			Urban	Male					Female	
ELEMENTARY SCHOOLS														
1924-25	197	6,797	5,821	976	613,496	374,426	442,642	15,733	2,051	13,682	1,810	617	13,306	9.6
1929-30	197	6,979	5,991	988	560,446	349,274	478,950	17,062	2,512	11,550	3,713	419	12,930	11.1
1934-35	197	7,049	6,050	999	565,777	354,898	503,815	17,335	3,316	11,019	6,052	533	10,720	11.5
1939-40	198	7,120	6,106	1,014	543,323	336,601	491,855	17,527	3,929	13,598	9,473	956	7,098	11.5
1942-43	196	6,972	5,931	1,041	527,517	330,969	461,515	17,258	2,497	11,761	9,991	968	6,272	11.5
1943-44	199	6,929	5,891	1,038	539,363	377,863	468,021	17,360	2,518	11,842	10,025	1,019	6,291	11.5
PUBLIC SCHOOLS														
1924-25	6,081	5,401	680	418,696	217,221	301,475	371,694	13,515	1,899	11,616	1,673	609	11,263	8.5
1929-30	6,218	5,535	683	578,521	190,556	277,965	347,108	11,494	2,239	12,165	3,487	409	10,598	9.3
1934-35	6,270	5,580	690	654,186	187,702	276,484	411,481	11,518	3,019	11,469	5,593	508	8,417	9.6
1939-40	6,309	5,607	713	411,943	152,570	258,573	397,196	11,946	3,651	10,862	5,505	901	5,070	11.2
1942-43	6,127	5,419	708	425,335	173,379	251,956	379,425	11,132	2,188	11,944	8,498	905	4,720	11.2
1943-44	6,092	5,380	712	436,184	140,983	296,101	377,136	11,297	2,201	12,003	8,190	972	4,745	11.2
ROMAN CATHOLIC SEPARATE SCHOOLS														
1924-25	716	420	296	95,300	22,349	72,951	70,948	2,188	152	1,607	137	8	2,043	9.5
1929-30	761	456	305	91,925	20,516	71,409	81,842	2,568	183	2,036	256	10	2,332	10.5
1934-35	779	470	309	101,591	23,177	78,414	92,334	2,817	267	2,385	489	25	2,303	11.4
1939-40	811	499	312	107,180	24,449	82,731	91,639	3,101	365	2,540	968	35	2,078	11.4
1942-43	845	512	333	102,182	23,669	79,013	91,690	3,126	309	2,817	1,503	63	1,562	11.4
1943-44	837	511	326	103,179	21,117	81,762	90,865	3,158	315	2,813	1,535	77	1,546	11.4
PROTESTANT SEPARATE SCHOOLS ^F														
1924-25	5	2	3	407	57	350	298	11	1	10	1	1	11	11.4
1929-30	5	2	3	348	45	303	228	10	1	10	1	1	9	11.4
1934-35	5	2	3	253	46	207	213	8	1	8	1	1	7	11.4
1939-40	4	2	2	226	35	191	186	4	1	6	1	1	6	12.1
1942-43	3	2	1	182	35	147	111	4	1	5	1	1	6	12.1
1943-44	4	3	1	153	29	124	136	5	1	7	2	1	6	12.1

A. In all Provincially-Controlled Schools. B. Commencing with 1935-41 the net enrollment is used. Previously the May enrollment figure was used. Large suburban and semi urban enrollment is contained in the urban figure.

C. Covers the school year.

D. This includes the following: Manual Training, Household Science, Auxiliary, Kindergarten, Art, Music, Physical Culture but excludes Itinerant Music Teachers.

E. This includes Third Class, District, Permanent Ungraded, and Temporary.

F. Included with Public Schools.

G. Combined in Elementary Schools.

SECONDARY SCHOOLS

Year	Schools Number in Operation	Pupils				Teachers (Full time and part time)								
		Enrol- ment *	Average Daily Attend- ance	Attend- ance Efficiency Percentage	% Grade Distribution			Number			Certificates			Experience Average Years Secondary School
					IX and X	XI and XII	XIII	Total	Male	Female	Graduates	Per- centage	Specialists		Per- centage
ALL SECONDARY DAY SCHOOLS														
1929-30	436	97,270	81,477	92.7	63.4	24.3	12.3	3,390	1,618	1,772	2,428	71.6	1,911	60.4
1934-35	454	113,519	105,524	93.4	57.7	30.6	11.7	4,062	2,174	1,888	3,247	79.9	2,573	63.3
1939-40	453	121,050	115,838	95.7	57.5	32.8	9.7	4,580	2,636	1,944	3,752	81.9	3,147	68.7
1941-42	435	102,482	99,998	93.4	60.3	31.6	8.5	4,539	2,592	1,977	3,754	82.7	3,040	67.0
1942-43	434	95,410	92,430	92.6	60.7	30.8	8.5	4,380	2,337	2,023	3,636	83.0	2,849	65.0
1943-44	491	103,945	92,804	92.7	59.2	32.8	8.0	4,394	2,314	2,050	3,372	82.8	2,725	63.1
COLLEGIATE INSTITUTES AND HIGH SCHOOLS														
1929-30	205	57,475	52,496	93.5	60.9	30.4	8.7	2,017	919	1,128	1,838	89.8	1,522	74.4
1934-35	212	67,305	64,369	94.6	53.4	34.3	12.3	2,361	1,171	1,190	2,235	94.7	1,850	78.4
1939-40	228	73,102	70,944	94.6	51.0	35.3	10.7	2,762	1,505	1,257	2,587	93.7	2,213	80.1
1941-42	233	63,582	62,671	94.0	55.5	33.6	10.9	2,805	1,298	1,298	2,603	92.9	2,161	77.0
1942-43	233	61,116	59,560	93.2	54.8	33.9	11.3	2,749	1,396	1,353	2,531	92.1	2,022	73.6
1943-44	233	66,041	59,054	93.6	54.9	34.1	11.0	2,764	1,378	1,386	2,538	91.5	1,976	71.5
CONTINUATION SCHOOLS														
1929-30	214	9,368	8,349	93.3	66.9	32.3	8	455	167	288	53	11.6	36	7.9
1934-35	219	10,852	10,347	93.3	58.3	36.5	5.2	482	227	255	222	44.2	97	19.3
1939-40	202	10,048	9,764	93.4	59.8	36.4	3.8	579	297	272	338	59.4	203	35.7
1941-42	198	8,985	8,737	93.0	60.7	34.0	5.3	550	248	302	351	63.8	180	32.7
1942-43	198	7,975	7,762	91.7	61.8	33.4	4.9	507	204	303	322	63.5	134	26.4
1943-44	193	8,471	7,548	90.8	60.1	34.7	5.2	497	195	302	303	61.0	104	20.9
VOCATIONAL AND SENIOR AUXILIARY SCHOOLS														
1929-30	54	30,427	20,632	91.4	83.5	16.5	1.7	1,033	619	414	663	64.2	484	46.9
1934-35	65	35,272	30,808	91.4	73.3	25.0	2.1	1,482	911	571	987	66.6	811	54.7
1939-40	64	37,900	35,130	93.9	68.6	29.3	2.7	1,761	1,152	609	1,260	71.5	1,144	65.0
1941-42	65	29,894	28,590	92.5	71.2	26.1	2.7	1,708	1,111	597	1,235	75.2	1,087	66.2
1942-43	65	25,319	25,117	91.9	72.8	23.9	3.3	1,677	1,055	622	1,215	72.4	1,063	63.4
1943-44	65	31,433	26,202	92.6	68.9	29.9	1.2	1,640	1,010	630	1,205	72.8	1,028	62.1
EVENING SCHOOLS														
1929-30	67	44,431	44,431	100.0	100.0	100.0	100.0	1,486	934	532	1,486	100.0	934	100.0
1934-35	29	23,803	23,803	100.0	100.0	100.0	100.0	745	501	244	745	100.0	501	100.0
1939-40	52	34,983	34,983	100.0	100.0	100.0	100.0	1,081	773	308	1,081	100.0	773	100.0
1941-42	48	33,388	33,388	100.0	100.0	100.0	100.0	1,043	766	277	1,043	100.0	766	100.0
1942-43	49	28,391	28,391	100.0	100.0	100.0	100.0	933	642	291	933	100.0	642	100.0
1943-44	46	29,546	29,546	100.0	100.0	100.0	100.0	937	654	303	937	100.0	654	100.0
HIGH SCHOOLS														
1929-30	23	3,563	3,563	100.0	100.0	100.0	100.0	158	158	158	158	100.0	158	100.0
1934-35	10	2,888	2,888	100.0	100.0	100.0	100.0	108	108	108	108	100.0	108	100.0
1939-40	10	1,836	1,836	100.0	100.0	100.0	100.0	74	74	74	74	100.0	74	100.0
1941-42	8	1,271	1,271	100.0	100.0	100.0	100.0	67	67	67	67	100.0	67	100.0
1942-43	8	1,442	1,442	100.0	100.0	100.0	100.0	73	73	73	73	100.0	73	100.0
1943-44	6	1,364	1,364	100.0	100.0	100.0	100.0	61	61	61	61	100.0	61	100.0

*Commencing with 1913-14 the net enrollment is used. Previous to this the May enrollment figure was used.

VIII—TEACHERS' SALARIES
(excluding Directors and Supervisors of special subjects)

ELEMENTARY SCHOOLS

Year	Male						Female					
	High- est	Average					High- est	Average				
		Prov- ince	City	Town	Ur- ban	Rural		Prov- ince	City	Town	Ur- ban	Rural
1925.....	3,600	1,645	2,294	1,797	2,101	1,148	3,500	1,142	1,443	1,082	1,318	970
1930.....	3,700	1,705	2,304	1,815	2,109	1,208	3,300	1,175	1,501	1,121	1,365	1,008
1935.....	3,700	1,376	2,180	1,390	1,922	848*	3,300	1,035	1,531	951	1,348	710*
1940-41.....	3,700	1,482	2,295	1,401	1,980	888*	3,300	1,109	1,631	1,008	1,412	760*
1943-44.....	3,800	1,930	2,527	1,756	2,268	1,224*	3,400	1,295	1,625	1,174	1,469	1,063*
1944-45.....	3,800	2,023	2,586	1,841	2,331	1,335*	3,100	1,355	1,652	1,262	1,510	1,167*

PUBLIC SCHOOLS

1925.....	2,000	911	955	772	914	899	1,800	719	698	652	685	806
1930.....	2,300	963	947	1,024	961	970	2,200	787	750	723	747	883
1935.....	2,300	843	879	940	891	738	1,800	716	677	742	701	764
1940-41.....	2,500	971	1,003	1,070	1,020	890	1,800	758	735	766	748	786
1943-44.....	2,600	1,091	1,060	1,089	1,069	1,142	1,925	861	810	842	822	964
1944-45.....	2,500	1,113	1,131	1,132	1,133	1,236	1,800	908	845	885	858	1,017

ROMAN CATHOLIC SEPARATE SCHOOLS

1925.....	2,000	911	955	772	914	899	1,800	719	698	652	685	806
1930.....	2,300	963	947	1,024	961	970	2,200	787	750	723	747	883
1935.....	2,300	843	879	940	891	738	1,800	716	677	742	701	764
1940-41.....	2,500	971	1,003	1,070	1,020	890	1,800	758	735	766	748	786
1943-44.....	2,600	1,091	1,060	1,089	1,069	1,142	1,925	861	810	842	822	964
1944-45.....	2,500	1,113	1,131	1,132	1,133	1,236	1,800	908	845	885	858	1,017

SECONDARY SCHOOLS

Year	Highest			Average				
	Principal	Male Assistant	Female Assistant	Principal	Male Assistant	Female Assistant	All Assistants	All Teachers
1924-25.....	5,000	4,000	3,400	3,020	2,573	2,073	2,278	2,360
1929-30.....	5,000	4,500	3,575	3,293	2,698	2,175	2,380	2,472
1934-35.....	5,350	3,700	3,600	2,907	2,355	1,937	2,125	2,191
1940-41.....	5,000	3,700	3,600	2,938	2,316	2,008	2,165	2,229
1943-44.....	4,800	3,700	3,600	3,107	2,562	2,134	2,328	2,396
1944-45.....	4,900	3,800	3,600	3,169	2,627	2,207	2,398	2,464

COLLEGIATE INSTITUTES AND HIGH SCHOOLS

1924-25.....	5,000	4,000	3,400	3,020	2,573	2,073	2,278	2,360
1929-30.....	5,000	4,500	3,575	3,293	2,698	2,175	2,380	2,472
1934-35.....	5,350	3,700	3,600	2,907	2,355	1,937	2,125	2,191
1940-41.....	5,000	3,700	3,600	2,938	2,316	2,008	2,165	2,229
1943-44.....	4,800	3,700	3,600	3,107	2,562	2,134	2,328	2,396
1944-45.....	4,900	3,800	3,600	3,169	2,627	2,207	2,398	2,464

CONTINUATION SCHOOLS

1924-25.....	3,400	2,000	2,100	1,803	1,400	1,394	1,395	1,600
1929-30.....	3,550	2,000	2,400	1,833	1,379	1,352	1,358	1,576
1934-35.....	3,100	1,600	1,800	1,466	1,091	1,056	1,069	1,242
1940-41.....	2,950	2,150	2,150	1,519	1,173	1,096	1,121	1,280
1943-44.....	3,000	2,500	2,700	1,783	1,512	1,465	1,475	1,600
1944-45.....	3,100	2,300	2,600	1,875	1,629	1,585	1,593	1,713

VOCATIONAL SCHOOLS

1924-25.....	8,125	4,325	3,375	4,343	2,563	2,232	2,483	2,575
1929-30.....	6,600	4,700	3,575	4,274	2,660	2,356	2,531	2,612
1934-35.....	5,350	3,700	3,600	3,726	2,426	2,135	2,318	2,371
1940-41.....	5,000	3,700	3,600	3,843	2,556	2,290	2,463	2,511
1943-44.....	4,625	3,700	3,600	3,967	2,774	2,392	2,622	2,674
1944-45.....	4,900	3,800	3,600	4,046	2,857	2,448	2,700	2,747

SENIOR AUXILIARY SCHOOLS

1934-35.....	3,300	3,150	2,500	2,931	2,294	2,150	2,225	2,277
1940-41.....	3,600	3,000	2,600	3,301	2,578	2,298	2,440	2,505
1943-44.....	3,900	3,200	2,700	3,369	2,795	2,431	2,589	2,671
1944-45.....	4,000	3,200	2,700	3,450	2,837	2,398	2,602	2,668

*Excluding large suburban schools.

Further salary tables on pp. 161, 183 and 184.

IX—FINANCES

Year	Receipts				Disbursements			
	Legislative Grants	County Grants	Local Levies A	Total Receipts	Current Operations (B)	Capital Charges (C)	Total (B) and (C)	Capital Outlays
ELEMENTARY SCHOOLS								
PUBLIC AND SEPARATE SCHOOLS								
1930.....	\$3,753,499	\$140,138	\$29,151,683	\$47,846,794	\$28,367,984	\$1,830,853	\$33,198,837	\$4,753,237
1935.....	3,013,917	98,404	24,064,856	33,583,735	25,372,263	4,007,155	29,379,418	523,460
1940.....	4,734,640	226,072	27,898,697	40,287,194	28,010,444	4,549,037	32,559,481	894,797
1943.....	6,117,516	225,395	29,758,359	43,557,426	31,800,981	3,993,287	35,794,268	794,761
1944.....	6,755,831	237,417	31,214,242	46,889,781	34,334,878	3,527,877	37,862,755	1,701,764
PUBLIC SCHOOLS								
1930.....	\$3,396,681	\$118,598	\$25,934,733	\$41,688,303	\$25,374,753	\$1,038,740	\$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
1943.....	4,866,215	195,815	26,539,246	38,034,838	27,683,597	3,462,682	31,146,279	678,649
1944.....	5,438,240	203,599	27,869,031	40,785,089	29,879,135	3,075,798	32,954,933	1,261,545
ROMAN CATHOLIC SEPARATE SCHOOLS								
1930.....	\$356,818	\$21,540	\$3,216,950	\$6,158,491	\$2,993,231	\$792,113	\$3,785,344	\$806,560
1935.....	544,895	18,826	2,765,181	4,424,782	3,045,498	760,448	3,805,946	99,785
1940.....	1,079,300	27,595	3,062,291	5,431,291	3,652,642	662,843	4,315,485	184,308
1943.....	1,251,301	29,580	3,219,133	5,522,588	4,117,384	530,605	4,647,989	116,112
1944.....	1,317,591	33,818	3,445,211	6,114,692	4,455,743	452,079	4,907,822	440,219
PROTESTANT SEPARATE SCHOOLS								
1930.....	1,951	E	11,444	16,531	13,068	.....	13,068	603
1935.....	1,286	E	7,447	12,317	11,224	.....	11,224	.....
1943.....	2,186	E	9,603	13,336	11,180	.....	11,180	.....
1944.....	2,148	E	9,069	14,119	12,144	.....	12,144	.....
SECONDARY SCHOOLS								
ALL SECONDARY SCHOOLS								
1930.....	\$1,892,580	\$2,414,341	\$10,175,080	\$23,992,785	\$11,987,914	\$2,347,029	\$14,334,943	\$5,400,544
1935.....	1,779,033	2,077,970	9,706,965	16,064,526	11,322,123	2,798,259	14,120,382	315,199
1940.....	2,239,378	1,966,321	12,077,819	19,178,702	13,067,981	3,271,019	16,339,000	321,827
1943.....	2,158,880	2,144,977	12,544,200	18,516,839	15,921,561	3,067,610	16,989,171	133,728
1944.....	2,224,442	2,244,429	12,576,910	19,862,136	14,716,645	2,868,686	17,544,145	162,468
COLLEGIATE INSTITUTES AND HIGH SCHOOLS								
1930.....	\$472,655	\$1,764,313	\$5,962,393	\$12,929,378	\$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
1943.....	798,282	1,357,759	7,086,643	10,481,215	7,747,738	1,657,795	9,405,533	68,063
1944.....	840,156	1,427,563	7,435,643	10,978,070	8,273,115	1,582,021	9,855,136	78,071
CONTINUATION SCHOOLS								
1930.....	\$228,673	\$442,101	\$448,984	\$1,637,413	\$ 957,529	\$145,121	\$1,102,650	\$174,272
1935.....	174,764	337,820	292,971	1,196,847	755,835	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
1943.....	182,767	356,511	641,034	1,504,429	1,007,958	144,302	1,152,350	38,765
1944.....	187,639	369,370	465,791	1,579,514	1,100,549	126,689	1,227,238	46,535
VOCATIONAL AND SENIOR AUXILIARY SCHOOLS								
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
1943.....	1,177,831	430,707	4,816,523	6,531,195	5,165,865	1,265,423	6,431,288	26,900
1944.....	1,196,647	448,496	4,975,486	7,304,552	5,342,981	1,159,976	6,461,771	37,862

A—Includes Township Grants and School District Levies.
 g—Included with Local Levies.

(a) SUMMARY OF EXPENDITURE ON EDUCATION BY MUNICIPALITIES AND PROVINCE
(Provincial Expenditure limited to Department of Education¹)

Year	Population ⁵	Net Municipal Expenditure ²			Provincial Expenditure ⁷			Total Expenditure	
		Amount	Per Capita	Percentage of Total Expenditures	Amount	Per Capita	Percentage of Total Expenditures	Amount	Per Capita
1875.....	1,746,000	\$3,053,897	1.749	85.851	\$503,311	.288	14.149	\$3,557,208	2.037
1880.....	1,894,000	2,991,251	1.579	85.553	505,104	.267	14.447	3,496,355	1.846
1885.....	2,005,000	3,564,370	1.778	86.980	533,564	.266	13.029	4,097,934	2.044
1890.....	2,093,000	4,501,061	2.151	87.788	626,142	.299	12.212	5,127,203	2.450
1895.....	2,133,000	4,476,849	2.099	86.595	693,042	.325	13.405	5,169,891	2.424
1900.....	2,172,000	4,871,945	2.243	86.529	758,466	.349	13.471	5,630,411	2.592
1905.....	2,289,000	6,664,177	2.903	85.445	1,131,799	.494	14.555	7,775,976	3.397
1910-11.....	2,482,000	9,809,363	3.952	84.092	1,855,739	.748	15.908	11,665,102	4.700
1915-16.....	2,724,000	15,636,767	5.718	87.336	2,270,266	.833	12.664	17,907,033	6.581
1920-21.....	2,863,000	26,513,862	9.261	77.252	7,807,550	2.727	22.748	34,321,412	11.968
1925-26.....	3,111,000	41,599,060	13.372	81.675	9,333,610	3.000	18.325	50,932,670	16.372
1926-27.....	3,164,000	41,138,361	13.002	81.054	9,615,727	3.039	18.916	50,753,088	16.041
1927-28.....	3,219,000	42,732,429	13.275	80.728	10,201,614	3.169	19.272	52,934,043	16.444
1928-29.....	3,278,000	44,298,456	13.514	80.940	10,431,400	3.182	19.060	54,729,856	16.696
1929-30.....	3,334,000	43,491,715	13.045	78.696	11,773,688	3.531	21.304	55,265,403	16.576
1930-31.....	3,386,000	41,744,454	12.329	76.446	12,862,172	3.799	23.554	54,606,626	16.127
1931-32.....	3,432,000	42,647,638	12.426	76.153	13,354,577	3.891	23.847	56,002,215	16.317
1932-33.....	3,473,000	41,312,637	11.895	80.239	10,174,328	2.930	19.761	51,486,965	14.825
1933-34.....	3,512,000	37,829,063	10.771	76.852	11,394,209	3.244	23.148	49,223,362	14.015
1934-35 ³	3,544,000	38,483,379	10.858	.....	3,429,762	.968	.....	41,913,141	11.826
1935-36.....	3,575,000	37,909,198	10.594	79.291	9,001,220	2.780	20.709	47,810,418	13.374
1936-37.....	3,606,000	38,439,526	10.665	79.254	10,067,588	2.792	20.746	48,527,114	13.457
1937-38.....	3,637,000	40,101,669	11.026	78.154	11,209,525	3.082	21.846	51,311,134	14.108
1938-39.....	3,672,000	40,969,192	11.155	76.317	12,741,071	3.461	23.683	53,671,263	14.616
1939-40.....	3,708,000	40,329,260	10.876	75.761	12,003,082	3.480	23.683	53,232,342	14.356
1940-41.....	3,747,000	42,751,872	11.410	77.297	12,556,382	3.351	22.703	55,308,254	14.761
1941-42.....	3,788,000	42,819,470	11.304	76.377	61,243,586	3.406	23.623	56,063,056	14.800
1942-43.....	3,881,000	43,250,514	11.136	75.235	61,237,034	3.655	24.765	57,487,578	14.801
1943-44.....	3,917,000	44,326,352	11.316	73.881	61,570,563	4.001	26.119	59,996,855	15.317

¹Department of Agriculture in 1943-44 spent \$824,560 on Education, of which \$662,439 went to the Ontario Agricultural College, Guelph. War Emergency Classes cost the Province \$225,289.

²Gross Municipal Expenditure less Provincial Grants.

³Five Month Period.

⁴Includes Capital Outlays paid out of Current Revenue. In previous years no Capital Outlays are included.

⁵Population - Canada Year Book.

⁶Includes Capital Outlays.

⁷Includes a grant of \$13,481 beginning 1925-26, and \$52,158 beginning 1927-28, payable annually for 20 years to the University of Toronto, on account of lands and buildings. Provincial expenditure for the Gov't. fiscal year, Municipal for the calendar year first shown.

(b) NET MUNICIPAL EXPENDITURE¹

Year	Public and Separate Schools ²		High Schools, Collegiate Institutes		Vocational		Municipal Total
	Amount	Percentage of Municipal Total	Amount	Percentage of Municipal Total	Amount	Percentage of Municipal Total	
1875.....	2,808,883	91.977	245,014	8.023			3,053,897
1880.....	2,667,583	89.180	323,668	10.820			2,991,251
1885.....	3,221,029	90.367	343,341	9.633			3,564,370
1890.....	3,978,853	88.398	522,208	11.602			4,501,061
1895.....	3,861,265	86.250	615,584	13.750			4,476,849
1900.....	4,259,741	87.434	612,201	12.566			4,871,945
1905.....	5,758,239	86.666	885,938	13.334			6,644,177
1910.....	8,310,611	85.027	1,408,792	11.973			9,809,363
1915.....	13,310,738	85.297	2,346,029	14.793			15,656,767
1920.....	22,292,451	81.078	3,384,524	12.765	836,884	3.157	26,513,862
1925.....	31,538,440	75.815	7,510,879	18.055	2,549,741	6.129	41,599,060
1926.....	31,839,367	77.396	6,646,812	16.137	2,652,182	6.447	41,138,361
1927.....	31,572,467	73.881	8,325,763	19.483	2,834,199	6.633	42,732,429
1928.....	32,440,378	73.231	9,030,769	20.386	2,827,309	6.383	44,298,456
1929.....	33,315,689	76.602	7,019,877	16.141	3,156,149	7.257	43,491,715
1930.....	30,319,314	72.631	7,636,190	18.293	3,788,950	9.076	41,744,451
1931.....	30,445,832	70.686	8,024,178	18.808	4,480,628	10.506	42,647,638
1932.....	28,922,303	70.002	7,880,423	19.075	4,509,911	10.917	41,312,637
1933.....	26,288,216	69.492	7,135,700	19.656	4,105,447	10.852	37,829,063
1934.....	26,846,932	69.762	7,330,372	19.048	4,306,075	11.189	38,483,379
1935.....	26,349,221	69.506	7,362,531	19.422	4,197,446	11.072	37,909,198
1936.....	26,450,891	68.776	7,755,126	20.161	4,253,569	11.060	38,459,526
1937.....	27,483,955	68.541	7,512,615	18.734	5,103,039	12.725	40,101,619
1938.....	28,442,211	69.439	7,683,369	18.758	4,834,669	11.803	40,960,192
1939.....	28,270,996	70.100	7,532,259	18.677	4,526,005	11.223	40,329,200
1940 ³	28,656,182	68.178	8,163,537	19.422	5,211,851	12.400	42,031,590
1941 ³	28,872,136	67.877	8,363,466	19.662	5,390,384	12.461	42,535,986
1942 ³	29,511,542	68.310	8,486,536	19.622	5,219,446	12.068	43,250,544
1943 ³	30,986,047	68.756	8,644,500	19.175	5,439,443	12.069	45,066,090
1944.....	32,990,360	69.915	9,085,642	19.254	5,140,367	10.831	47,186,269

¹Municipal Expenditure less Provincial Government contribution.²Includes Continuation Schools.³Municipal Expenditure includes Capital Outlays paid out of current revenue. In previous years, no Capital Outlays were included.

(c) PROVINCIAL EXPENDITURE (Inc. Cap.)
(Excluding Expenditure under Department of Agriculture)

Government Fiscal Year	Public and Separate Schools		High Schools		Vocational Education		Universities		Teachers Training ²		Departmental Examinations		Miscellaneous		Provincial Total
	Amount	% of Prov. Total	Amount	% of Prov. Total	Amount	% of Prov. Total	Amount	% of Prov. Total	Amount	% of Prov. Total	Amount	% of Prov. Total	Amount	% of Prov. Total	
1875	274,311	54.502	86,999	17.285					30,065	5.973			111,936	22.210	503,311
1880	282,932	56.015	90,261	17.870					56,925	11.092	9,375	1.856	66,511	13.167	505,104
1885	296,201	59.241	16,197	3.239					40,075	8.035	11,091	2.218	93,777	17.575	535,504
1890	316,823	63.365	105,000	21.000					55,158	8.857	15,277	3.055	133,581	26.714	626,142
1895	334,927	66.985	105,000	21.000					64,868	9.360	26,681	3.850	161,506	32.312	693,042
1900	327,312	65.462	110,828	22.166					71,275	9.398	30,703	4.048	222,749	29.368	758,466
1905	402,997	80.599	118,560	23.712	21,563	1.905	245,842	21.721	99,210	8.767	31,749	2.805	211,878	18.720	1,131,799
1910-11	1,002,491	51.021	167,414	9.021	79,121	4.264	43,072	2.321	262,156	11.127	66,689	3.594	234,796	12.652	1,855,739
1915-16	926,738	40.821	151,915	6.825	113,259	4.989	245,751	10.825	372,400	16.103	103,998	4.580	333,175	15.557	2,270,266
1920-21	3,397,143	43.511	204,409	2.618	707,223	9.058	1,413,086	18.099	150,003	5.764	196,827	2.521	1,438,859	18.429	7,807,550
1925-26	3,862,232	41.380	378,627	4.057	815,694	8.789	2,238,570	21.198	954,407	10.225	287,883	3.085	776,197	8.316	9,333,610
1926-27	4,038,330	41.397	471,351	4.902	847,198	8.811	2,238,560	23.280	922,866	9.597	319,866	3.327	777,556	8.086	9,615,727
1927-28	4,348,707	42.628	474,542	4.651	954,536	9.357	2,471,560	21.227	907,955	8.900	325,587	3.192	718,727	7.045	10,201,611
1928-29	4,389,755	42.682	437,831	4.197	968,196	9.281	2,311,717	22.478	860,959	8.254	350,295	3.358	1,079,614	10.350	10,431,400
1929-30	4,896,317	41.587	475,792	4.611	1,334,936	13.037	2,622,395	22.273	868,492	7.377	371,948	3.159	1,003,808	8.526	11,773,688
1930-31	5,379,932	41.828	499,398	3.883	1,581,508	12.319	3,611,788	28.981	837,780	6.314	275,953	2.111	672,813	5.231	12,862,172
1931-32	5,014,598	37.549	468,902	3.511	1,509,786	11.305	3,941,216	29.587	1,008,266	7.550	145,729	1.092	1,256,170	9.406	13,354,577
1932-33	4,341,761	42.671	421,278	4.111	1,165,922	11.108	2,493,985	21.513	718,747	7.063	100,096	0.981	632,530	6.247	10,174,328
1933-34	4,341,091	38.098	195,400	4.032	1,855,232	16.282	2,268,433	19.909	861,336	7.559	168,292	1.177	1,440,515	12.642	11,394,299
1934-35	3,667,705		21,163		725,296		1,610,081		488,774		33,120		183,113		3,429,762
1935-36	3,905,742	39.447	438,418	4.428	1,258,627	12.712	2,083,767	21.016	760,115	7.680	273,097	2.718	1,182,124	11.939	9,901,220
1936-37	4,054,430	40.272	399,428	4.961	1,293,918	11.950	2,127,086	21.127	746,316	7.415	281,115	2.793	1,155,991	11.473	10,067,588
1937-38	4,593,183	40.976	706,243	6.300	1,328,261	11.819	2,332,986	20.813	779,306	6.952	288,391	2.873	1,181,155	11.299	11,209,523
1938-39	5,406,377	43.005	862,451	6.785	1,626,372	12.795	2,339,752	18.565	822,229	6.469	319,083	2.510	1,254,807	9.871	12,711,071
1939-40	5,470,758	41.491	891,710	6.911	1,791,919	13.199	2,452,639	16.683	803,333	6.211	321,197	2.192	1,284,196	9.992	12,903,182
1940-41	5,496,096	43.771	857,746	6.831	1,778,518	14.164	2,467,638	17.263	735,984	6.186	197,831	1.576	1,281,842	10.209	12,356,382
1941-42	6,118,723	46.201	850,286	6.420	1,775,183	13.208	2,213,638	16.941	776,081	5.557	292,487	1.529	1,316,985	9.944	13,243,587
1942-43	6,314,862	44.355	815,294	5.730	2,149,956	17.206	2,313,638	16.162	697,604	4.900	196,538	1.395	1,416,742	9.950	14,237,034
1943-44	6,871,523	43.837	850,319	5.426	1,759,562	11.458	1,943,029	25.736	133,791	2.768	216,373	1.381	1,469,877	9.394	15,676,704

¹Includes Inspection.
²Includes University Grant for Training U.S. Assistants.
³5 Months Period

(d) YEARLY COST PER PUPIL OF AVERAGE ATTENDANCE
(Current Operations, Capital Charges and Capital Outlays paid from Current Funds)

Year	Public Schools		Continuation Schools		R.C. Separate Schools		High Schools and Collegiate Institutes		Vocational Schools	
	A.D.A.	Cost \$	A.D.A.	Cost \$	A.D.A.	Cost \$	A.D.A.	Cost \$	A.D.A.	Cost \$
1875		15.07								
1880		12.82				7.70		39.80		
1885		14.66				10.08		32.06		
1890		17.20				13.41		52.36		
1895		15.76				15.74		52.60		
1900		17.81				12.31		48.16		
1905		23.80				13.86		55.46		
1910		33.90				19.89		57.48		
1915		45.34				30.36		80.25		
1920		59.72		72.72		25.68		99.53		
1925		68.92		91.50		36.42		111.38		
1926	371,694	68.92	8,159	109.63	70,948	51.26	45,554	141.00	11,689	223.31
1927	373,482	70.07	8,059	116.18	70,754	61.19	46,367	138.21	13,513	202.20
1928	382,158	70.10	8,296	118.10	74,820	53.41	47,797	150.57	15,414	183.94
1929	384,903	70.74	8,161	126.85	74,944	59.30	49,455	141.65	18,228	173.54
1929	386,864	72.91	8,349	122.87	78,993	59.05	52,496	142.78	20,632	177.22
1930	397,108	74.07	9,384	117.50	81,842	46.25	56,027	145.20	23,952	180.56
1931	411,706	71.31	10,219	111.99	85,777	45.79	60,057	141.36	28,402	186.52
1932	412,113	68.85	10,625	101.15	89,804	42.51	64,829	137.32	29,496	185.53
1933	418,190	62.50	10,455	96.39	92,387	38.20	65,353	121.75	26,699	183.83
1934	416,969	61.26	10,621	92.17	93,036	40.43	65,428	118.52	29,020	181.22
1935	422,352	60.55	9,863	88.77	92,780	41.02	65,214	119.62	29,993	173.09
1936	404,011	63.38	9,041	95.07	91,104	41.91	63,311	119.60	33,612	169.44
1937	403,423	66.61	8,809	101.64	93,597	41.69	64,561	126.30	31,965	173.87
1938	408,118	68.73	9,341	100.60	95,254	43.01	67,851	126.23	33,897	170.52
1939	391,409	65.31	9,803	104.06	94,124	44.81	69,986	126.89	35,272	169.18
1940	401,882	73.76	9,638	111.05	93,868	49.13	69,134	131.38	33,264	180.66
1941	385,101	76.13	9,381	115.40	93,489	42.92	64,667	143.97	28,932	226.07
1942	380,424	77.32	8,288	132.97	91,895	47.94	62,332	148.20	25,701	239.56
1943	370,575	81.83	7,648	152.43	90,268	51.89	55,207	170.99	24,985	246.93
1944	402,169	83.60	8,075	155.45	92,780	54.49	61,052	162.51	25,853	242.25

XI—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 Certificated Teachers
	College of Education (Toronto) A	Technical Training College (Hamilton)	Provincial Normal Schools C	Summer Normal Schools	Summer Model Schools	Autumn Model Schools	Total	Secondary		Elementary				
								High School Assistant	Vocational School Assistant	Interim First Class	Interim Second Class	Limited Third Class	District	
1929-30	437	44	3,607 A		49	D	4,157	365	37	669	703	52	S	1,834
1931-35	536	60	2,537 A		51	D	3,184	498	34	1,410	506	40	S	2,586
1939-40	501	36	1,217				1,769	397	22	1,512	118	D	D	2,049
1942-43	318		1,029				1,347	312R		785	97			1,199
1943-44	268		1,005		620		1,273	331F		723	715G			1,772
1944-45	166	19	765		466		1,416	350		880R	562			1,792

A Includes extra-mural Students.

n Includes 107 Deferred Interim First Class.

c Located at Hamilton, London, North Bay, Ottawa, Peterborough, Stratford and Toronto.

D Discontinued

R 66 were Limited II S Assistant's Certificates

F 61 were Limited II S Assistant's Certificates

G 578 of these were deferred Interim Second Class.

XII—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.
		1939-40...	1,375	250	18.19	1,010	73.45	74	5.38	2	.16	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
1943-44...	1,448	472	32.60	812	56.08	22	1.52			138	9.53	4	.27
1944-45...	1,471	499	33.92	800	54.39	29	1.98			140	9.52	3	.19

XIII—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	77.1	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
1931-35...	55,092	81.5	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
1941-42...	48,829	97.9	30,872	63.2	12,481	25.6	43,353	88.8	69.5
1942-43...	47,862	95.4	29,674	62.0	12,387	25.9	42,061	87.9	69.6
1943-44...	50,355	93.8*	31,220	62.0	15,144	30.1	46,364	92.1	79.5

*Of the net enrolment.

XIV—FIFTH CLASSES

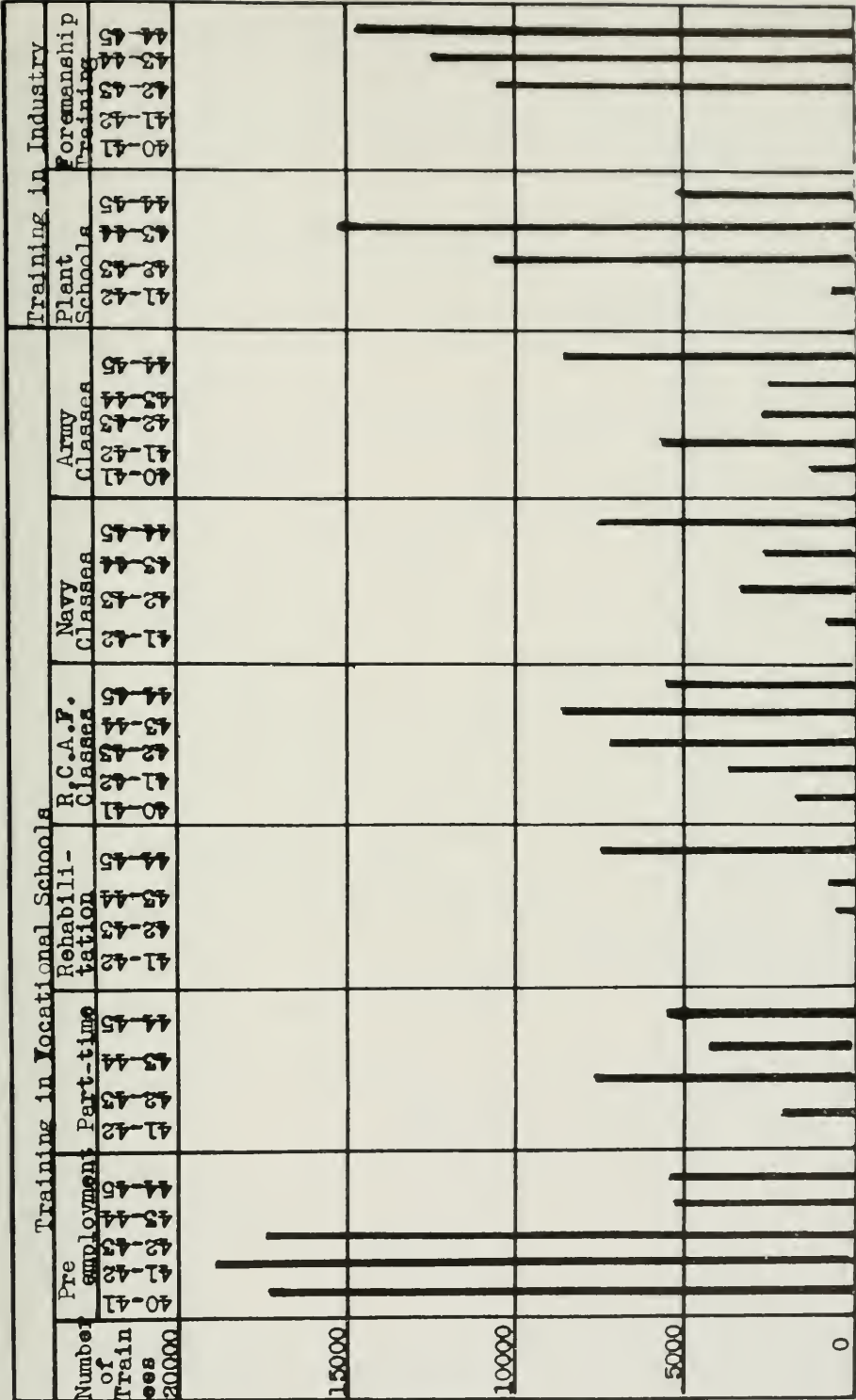
Year	Number of Schools Conducting Fifth Class Work	Fifth Class Enrolment in these Schools	Number of Fifth Classes Qualifying for Legislative Grant	Enrolment in Qualifying Fifth Classes	Grading			Distribution of Qualifying Classes, with Average Enrolment per Class						Legislative Grant	
					A	B	C	Public				Separate			
								Counties		Districts		No	Aver. Enrol.		
								No.	Aver. Enrol.	No.	Aver. Enrol.				
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
1934-35...	1,716	10,732	541	4,332	149	155	237	306	6.4	124	5.5	106	12.6		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
1941-42...	1,058	9,043	396	3,283	149	131	118	162	8.8	120	5.7	114	10.4		61,181
1942-43...	798	7,089	301	2,543	129	103	69	115	8.6	57	5.8	99	10.4		49,024
1943-44...	646	5,534	275	2,371	119	107	60	108	9.3	66	6.5	101	11.2		46,240

XV—LEGISLATIVE GRANTS TO EDUCATION
(Paid during the Government Fiscal Year April 1st to March 31st)

SCHOOLS	1942-1943			1943-1944				
	Public Schools	Separate Schools	Totals	Public Schools	Separate Schools	Totals		
ELEMENTARY	GRANTS							
	General:	Counties.....	\$2,079,757	\$2,441,630	\$2,428,600	\$283,647	\$2,707,247	
		Districts.....	903,842	317,455	960,116	339,188	1,299,304	
		Cities.....	316,092	222,448	357,414	237,993	595,407	
		Towns.....	293,182	280,202	330,202	289,794	627,293	
		Villages.....	163,466	29,971	183,430	28,367	211,797	
		Assisted:	\$3,788,339	\$1,094,706	\$4,261,699	\$1,178,989	\$5,440,688	
		Districts.....	\$13,193	\$24,582	\$37,775	\$18,249	\$2,368	30,617
			19,706	9,417	29,123	18,189	18,162	34,351
		Special.....	800	800	800	800	800
		Special:	\$33,699	\$33,999	\$67,698	\$35,238	\$30,530	65,768
	\$17,147		\$316	\$17,463	\$19,661	\$399	\$20,060	
	1,967		.....	1,967	1,130	.....	1,130
	78,922		.....	78,922	45,631	.....	45,631
	41,746		5,923	47,669	61,129	7,628	71,757	
Man, Train, and Ho. Gen. Serv.	94,598	14,621	109,219	80,841	13,366	94,210		
Home Econ. and General Shop.....	8,671	9,610	18,281	4,101	7,686	11,787		
Fifth Class.....	42,500	18,250	60,750	33,599	18,215	51,814		
Music.....	96,486	2,166	98,652	108,928	2,232	111,160		
Medical and Dental Inspection.....	12,827	706	13,533	12,896	514	13,410		
Auxiliary Classes.....	80,196	11,649	91,845	84,518	9,166	93,684		
Art.....	2,270	400	2,670	1,910	350	2,260		
Transportation.....	45,180	3,811	48,991	48,163	1,399	49,562		
City Inspection.....	20,646	.....	20,646	21,224	.....	21,224	
		\$543,156	\$67,482	\$527,637	\$64,915	\$591,452		
Totals, Elementary.....		\$4,365,194	\$1,196,487	\$4,823,974	\$1,273,534	\$6,097,508		
SECONDARY	GRANTS							
	General:	Continu- ation Schools	\$159,306	\$627,707	\$892,078	\$601,255	\$855,051	
		High Schools and Collegiate Institutes	2,574	7,969	10,543	12,399	281,811	
		Vocational Schools	10,437	63,228	73,665	46,419	53,346	
		Totals	5,052	12,562	17,611	11,310	15,915	
		Non-Resident Pupils (District).....	10,563	82,361	92,924	113,367	4,000	
		Boards without Schools.....	.....	15,494	15,494	38,305	167,659
		Night School.....	.....	3,410	93,364	16,698	16,698
		Totals, Secondary.....	\$28,626	\$185,024	\$97,364	\$33,087	\$123,863	
		Regular.....	\$187,932	\$812,731	\$1,902,764*	\$183,951	\$807,059	
		Special.....	1,150,000	\$260,000	\$275,000	2,016,941	\$25,000	
	Totals, Universities.....	\$1,743,000	\$260,000	\$2,275,000	\$2,628,941	\$525,000		
	Grand Totals			\$10,742,808			\$12,016,217	

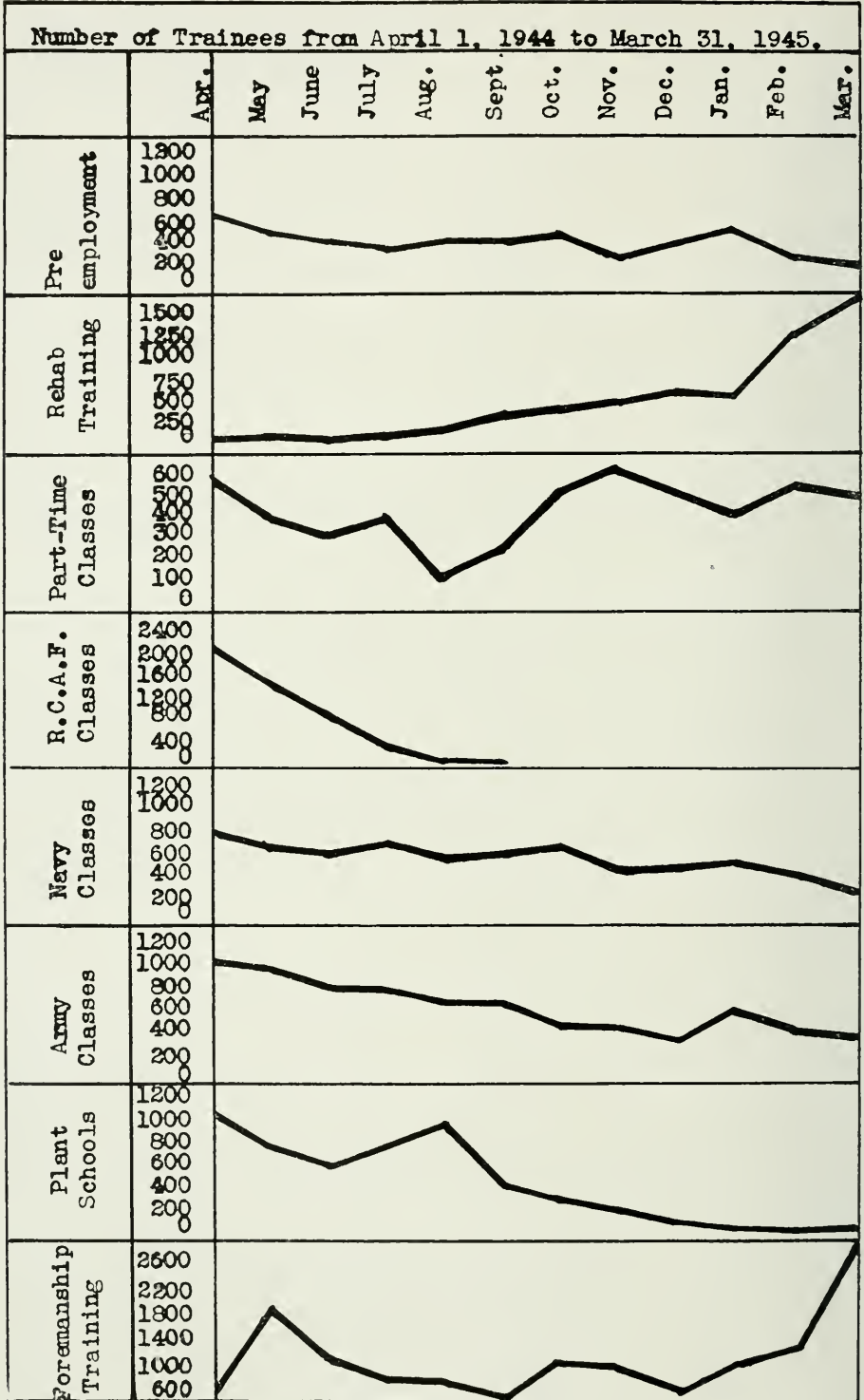
*The large amount of building grant is accounted for by a payment of \$594,127 to Windsor on account of defaulted debt now paid off.

CANADIAN VOCATIONAL TRAINING CLASSES IN ONTARIO



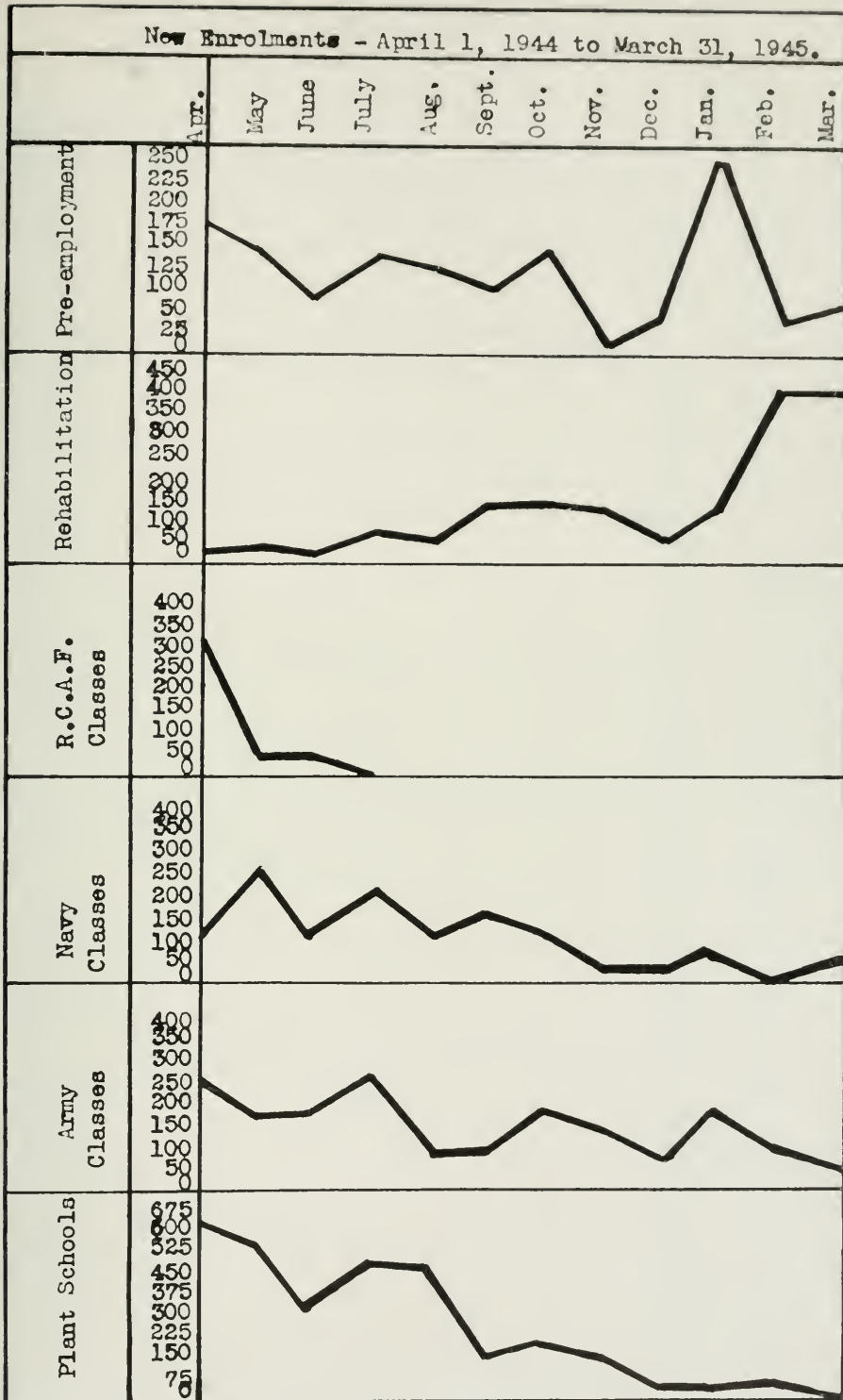
(a) Number of Trainees, 1940 to 1945

GRAPH 5



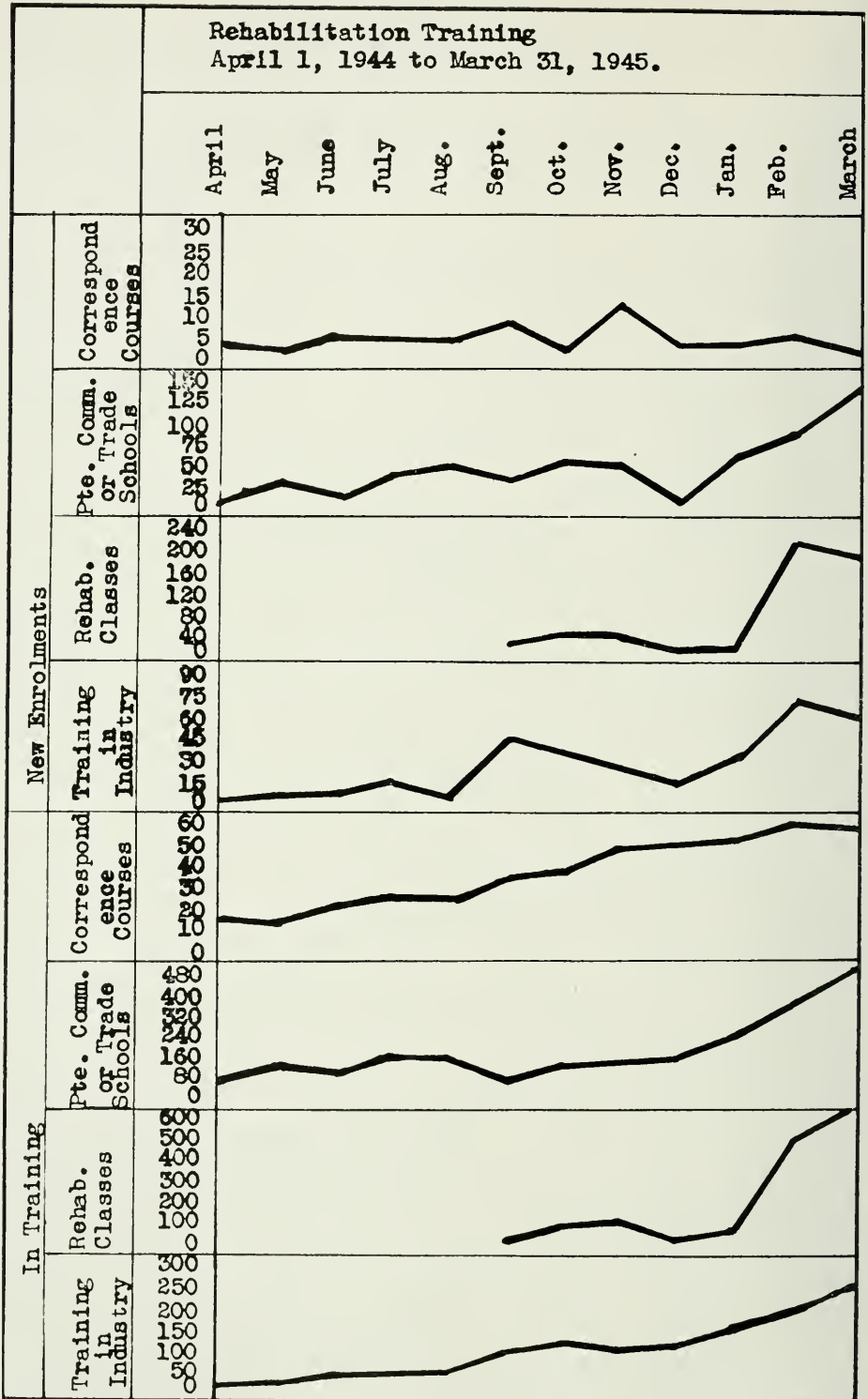
(b) Number of Trainees by Months 1944-45

GRAPH 6



(c) Admissions to Training Classes by Months 1944-45

GRAPH 7



(d) Rehabilitation Training by Months 1944-45

GRAPH 8

THE PUBLIC AND SEPARATE SCHOOLS
TABLE 1—ENROLMENT AND ATTENDANCE, 1943-44

CITIES	Net Enrolment for the Year			Average Daily Attendance for the Year		
	Public	Separate	Total	Public	Separate	Total
Belleville	1,720	479	2,199	1,508	437	1,945
Brantford	3,789	607	4,396	3,520	571	4,091
Chatham	1,879	598	2,477	1,634	546	2,180
Fort William	3,248	1,135	4,383	2,963	1,027	3,990
Galt	1,774	274	2,048	1,520	254	1,774
Guelph	2,447	938	3,385	2,177	849	3,026
Hamilton	19,391	4,187	23,578	16,578	4,127	20,705
Kingston	3,327	1,068	4,395	2,758	959	3,717
Kitchener	3,693	1,718	5,411	3,282	1,620	4,902
London	8,480	1,133	9,613	7,644	1,276	8,920
Niagara Falls	2,004	517	2,521	1,853	460	2,313
North Bay	1,267	1,525	2,692	1,180	1,404	2,584
Oshawa	3,376	611	3,987	3,045	550	3,595
Ottawa	8,961	10,555	19,516	7,859	9,537	17,396
Owen Sound	2,061	176	2,237	1,763	149	1,912
Peterborough	2,938	1,089	4,027	2,640	975	3,615
Port Arthur	2,875	704	3,579	2,575	650	3,225
St. Catharines	3,835	820	4,655	3,254	717	4,001
St. Thomas	1,776	203	1,979	1,618	187	1,805
Sault	2,253	607	2,860	2,025	558	2,583
Sault Ste. Marie	3,437	1,351	4,788	3,134	1,230	4,364
Stratford	1,923	286	2,209	1,657	257	1,914
Sudbury	2,266	3,142	5,408	2,121	2,974	5,095
Toronto	72,998	11,521	84,519	62,893	10,184	73,077
Welland	1,925	1,999	3,924	1,699	1,699	3,398
Windsor	10,363	6,999	17,362	9,127	6,297	15,424
Woodstock	1,585	138	1,723	1,427	123	1,550
Totals, Cities	175,594	52,881	228,475	153,154	45,801	199,255
COUNTIES						
Brant						
Large semi-urban	351		351	320		320
Towns and Villages	498	53	551	468	48	516
Rural	2,202		2,202	1,874		1,874
Totals	3,051	53	3,104	2,662	48	2,710
Bruce						
Towns and Villages	2,070	421	2,491	1,856	383	2,239
Rural	2,853	462	3,315	2,406	405	2,811
Totals	4,923	883	5,806	4,262	788	5,050
Carleton						
Large semi-urban	1,144	392	1,536	1,023	348	1,371
Towns and Villages	500	1,363	1,863	435	1,243	1,678
Rural	3,202	1,365	4,567	2,678	1,168	3,846
Totals	4,846	3,120	7,966	4,136	2,759	6,895
Dufferin						
Towns and Villages	586		586	529		529
Rural	1,296		1,296	1,065		1,065
Totals	1,882		1,882	1,594		1,594
Dundas						
Towns and Villages	642	34	676	581	29	610
Rural	1,428	15	1,443	1,235	13	1,248
Totals	2,070	49	2,119	1,816	42	1,858
Durham						
Towns and Villages	1,467		1,467	1,307		1,307
Rural	1,889		1,889	1,585		1,585
Totals	3,356		3,356	2,892		2,892
Elgin						
Towns and Villages	993		993	904		904
Rural	2,852		2,852	2,403		2,403
Totals	3,845		3,845	3,307		3,307
Essex						
Large Semi-urban	943		943	856		856
Towns and Villages	2,526	2,110	4,636	2,265	1,889	4,154
Rural	4,145	1,614	5,759	3,527	1,450	4,977
Totals	7,614	3,724	11,338	6,648	3,339	9,987
Frontenac						
Towns and Villages	127	54	181	116	42	158
Rural	2,941	139	3,080	2,338	120	2,458
Totals	3,068	193	3,261	2,454	162	2,616

TABLE 1—ENROLMENT AND ATTENDANCE, 1943-44

COUNTIES	Net Enrolment for the Year			Average Daily Attendance for the Year		
	Public	Separate	Total	Public	Separate	Total
Glegarry						
Towns and Villages.....	237	539	776	201	500	701
Rural.....	1,469	642	2 111	1,252	537	1 789
Totals.....	1 706	1 181	2,887	1,453	1,037	2,490
Grenville						
Towns and Villages.....	936	123	1,059	837	104	941
Rural.....	1,083	10	1,093	886	8	894
Totals.....	2,019	133	2,152	1,723	112	1 835
Crey						
Towns and Villages.....	1,552	101	1,653	1,413	87	1,500
Rural.....	3,913	97	4,010	3,327	81	3,408
Totals.....	5,465	198	5,663	4,740	168	4,908
Haldimand						
Towns and Villages.....	1,116		1,116	1,035		1,035
Rural.....	1,716		1,716	1,453		1,453
Totals.....	2,832		2,832	2,488		2,488
Haliburton						
Rural.....	1,132		1,132	906		906
Halton						
Towns and Villages.....	2,122	31	2,153	1,882	31	1,913
Rural.....	1,652		1,652	1,433		1,433
Totals.....	3,774	31	3,805	3,315	31	3,346
Hastings						
Towns and Villages.....	2,372	420	2,792	2,178	389	2,567
Rural.....	4,102	126	4,228	3,512	102	3,614
Totals.....	6,474	546	7,020	5,690	491	6,181
Huron						
Towns and Villages.....	1,650	116	1,766	1,489	105	1,594
Rural.....	3,626	243	3,869	3,110	221	3,331
Totals.....	5,276	359	5,635	4,599	326	4,925
Kent						
Towns and Villages.....	1,969	763	2,732	1,717	663	2,380
Rural.....	4,227	361	4,588	3,598	318	3,916
Totals.....	6,196	1,124	7,320	5,315	981	6,296
Lambton						
Towns and Villages.....	1 327		1,327	1,214		1,214
Rural.....	3,893	119	4,012	3,348	111	3,459
Totals.....	5,220	119	5,339	4,562	111	4,673
Lanark						
Towns and Villages.....	2,309	493	2,802	2,098	446	2,544
Rural.....	1,775	11	1,816	1,537	35	1,572
Totals.....	4,084	534	4,618	3,635	481	4,116
Lennox and Addington						
Towns and Villages.....	645		645	552		552
Rural.....	1,969	43	2,012	1,614	38	1,652
Totals.....	2,614	43	2,657	2,166	38	2,204
Leeds						
Towns and Villages.....	1,909	479	2,388	1,673	429	2,102
Rural.....	2,434		2,434	2,073		2,073
Totals.....	4,343	479	4,822	3,746	429	4,175
Lincoln						
Large Semi-urban.....	240		240	224		224
Towns and Villages.....	1 464	142	1,606	1,318	128	1,446
Rural.....	3,257		3,257	2,849		2,849
Totals.....	4,961	142	5,103	4,391	128	4,519
Middlesex						
Towns and Villages.....	853	9	862	757	8	765
Rural.....	4,723	39	4,762	4,003	31	4,034
Totals.....	5,576	48	5,624	4,760	39	4,799

TABLE 1—ENROLMENT AND ATTENDANCE, 1943-44

COUNTIES	Net Enrolment for the Year			Average Daily Attendance for the Year		
	Public	Separate	Total	Public	Separate	Total
Norfolk						
Towns and Villages	1,795	201	1,996	1,177	195	1,372
Rural	3,390	126	3,516	2,715	198	2,913
Totals	5,185	327	5,512	3,892	393	4,285
Northumberland						
Towns and Villages	1,560	221	1,781	1,375	205	1,580
Rural	2,282	48	2,330	1,867	40	1,907
Totals	3,842	269	4,111	3,242	245	3,487
Ontario						
Large Semi-urban	999		999	861		861
Towns and Villages	1,095	15	1,110	970	14	1,014
Rural	3,423	56	3,479	2,949	49	2,998
Totals	5,517	101	5,618	4,780	93	4,873
Oxford						
Towns and Villages	1,783	185	1,968	1,636	165	1,801
Rural	3,492		3,492	2,964		2,964
Totals	5,275	185	5,460	4,600	165	4,765
Peel						
Large Semi-urban	906		906	780		780
Towns and Villages	1,338		1,338	1,191		1,191
Rural	2,485	7	2,492	2,069	9	2,078
Totals	4,729	7	4,736	4,040	9	4,049
Perth						
Towns and Villages	1,056	37	1,093	949	31	980
Rural	2,840	221	3,061	2,360	192	2,552
Totals	3,896	258	4,154	3,309	223	3,532
Peterborough						
Large Semi-urban	480		480	431		431
Towns and Villages	554		554	485		485
Rural	2,000	120	2,120	1,558	102	1,660
Totals	3,034	120	3,154	2,474	102	2,576
Prescott						
Towns and Villages	317	1,367	1,684	287	1,253	1,540
Rural	857	2,002	2,859	734	1,789	2,523
Totals	1,174	3,369	4,543	1,021	3,042	4,063
Prince Edward						
Towns and Villages	868	47	915	726	44	770
Rural	1,430		1,430	1,155		1,155
Totals	2,298	47	2,345	1,881	44	1,925
Renfrew						
Towns and Villages	2,195	2,306	4,501	1,999	2,092	4,091
Rural	3,739	677	4,416	3,006	602	3,608
Totals	5,934	2,983	8,917	5,005	2,694	7,699
Russell						
Towns and Villages	19	600	619	18	555	573
Rural	545	2,061	2,606	488	1,828	2,316
Totals	564	2,661	3,225	506	2,383	2,889
Simcoe						
Towns and Villages	6,669	757	7,426	6,011	694	6,705
Rural	4,930	177	5,107	4,116	172	4,288
Totals	11,599	934	12,533	10,127	866	10,993
Stormont						
Large Semi-urban		823	823		769	769
Towns and Villages	1,043	2,366	3,409	902	2,157	3,059
Rural	2,148	436	2,584	1,825	408	2,233
Totals	3,191	3,625	6,816	2,727	3,334	6,061

TABLE 1—ENROLMENT AND ATTENDANCE, 1943-44

COUNTIES	Net Enrolment for the Year			Average Daily Attendance for the Year		
	Public	Separate	Total	Public	Separate	Total
Victoria						
Towns and Villages.....	1,340	206	1,546	1,210	178	1,388
Rural.....	1,695	61	1,756	1,397	52	1,449
Totals.....	3,035	267	3,302	2,607	230	2,837
Waterloo						
Towns and Villages.....	2,696	718	3,414	2,354	666	3,020
Rural.....	3,050	372	3,422	2,779	340	3,119
Totals.....	5,746	1,090	6,836	5,133	1,006	6,139
Welland						
Large Semi-urban.....	2,843		2,843	2,251		2,521
Towns and Villages.....	3,734	300	4,034	3,403	263	3,366
Rural.....	2,823		2,823	2,448		2,448
Totals.....	9,400	300	9,700	8,372	263	8,635
Wellington						
Towns and Villages.....	1,424	181	1,605	1,308	165	1,473
Rural.....	3,054	83	3,137	2,581	73	2,654
Totals.....	4,478	264	4,742	3,889	238	4,127
Wentworth						
Large Semi-urban.....	747		747	566		566
Towns and Villages.....	1,121	120	1,241	1,005	105	1,110
Rural.....	3,579	140	3,719	3,082	124	3,206
Totals.....	5,447	260	5,707	4,653	229	4,882
York						
Large Semi-urban.....	24,200		24,200	21,515		21,515
Towns and Villages.....	9,160	635	9,815	8,099	632	8,731
Rural.....	6,499	2,104	8,603	5,383	1,935	7,338
Totals.....	39,859	2,739	42,618	34,997	2,587	37,584
Totals—Counties (exclusive of cities).....	220,530	32,785	253,315	190,515	29,566	220,081
DISTRICTS						
Algoma						
Towns and Villages.....	475	383	858	424	328	752
Rural.....	3,375	89	3,464	2,342	68	2,410
Totals.....	3,850	472	4,322	2,766	396	3,162
Cochrane						
Large Semi-urban.....	1,260	359	1,619	1,196	347	1,543
Towns and Villages.....	3,157	4,247	7,404	2,195	3,947	6,142
Rural.....	1,774	2,356	4,130	1,494	1,951	3,445
Totals.....	6,191	6,962	13,153	4,885	6,245	11,130
Kenora						
Towns and Villages.....	1,789	394	2,183	1,593	360	1,953
Rural.....	950	29	979	730	24	754
Totals.....	2,739	423	3,162	2,323	384	2,707
Manitoulin						
Towns and Villages.....	244	42	286	217	28	245
Rural.....	1,029	96	1,125	802	81	883
Totals.....	1,273	138	1,411	1,019	109	1,128
Muskoka						
Towns and Villages.....	1,385		1,385	1,244		1,244
Rural.....	1,619	104	1,723	1,322	77	1,399
Totals.....	3,004	104	3,108	2,566	77	2,643
Nipissing						
Towns and Villages.....	235	1,670	1,905	202	1,457	1,659
Rural.....	1,730	1,483	3,213	1,413	1,278	2,691
Totals.....	1,965	3,153	5,118	1,615	2,735	4,350

TABLE 1—ENROLMENT AND ATTENDANCE, 1943-44

DISTRICTS	Net Enrolment for the Year			Average Daily Attendance for the Year		
	Public	Separate	Total	Public	Separate	Total
Parry Sound						
Large Semi-urban	223		223	283		283
Towns and Villages	1,591	25	1,616	1,427	23	1,450
Rural	2,598	27	2,625	2,115	17	2,132
Totals	4,415	52	4,467	3,855	40	3,895
Patricia						
Rural	213		213	197		197
Rainy River						
Towns and Villages	995	310	1,335	879	299	1,178
Rural	1,568	93	1,661	1,267	78	1,345
Totals	2,563	433	2,996	2,146	377	2,523
Sudbury						
Large Semi-urban	1,211	181	1,392	1,126	146	1,272
Towns and Villages	1,143	721	1,864	1,033	669	1,702
Rural	2,771	2,420	5,191	1,939	2,105	4,071
Totals	5,125	3,322	8,447	4,128	2,920	7,048
Thunder Bay						
Towns and Villages	291	79	373	266	75	341
Rural	2,858	112	3,000	2,196	121	2,317
Totals	3,152	221	3,373	2,762	196	2,958
Timiskaming						
Large Semi-urban	2,379	1,058	3,437	2,234	958	3,192
Towns and Villages	1,633	604	2,237	1,145	546	1,691
Rural	1,558	571	2,129	1,246	515	1,761
Totals	5,570	2,233	7,803	4,925	2,019	6,944
Totals, Districts (excluding Cities)	40,060	17,513	57,573	33,187	15,498	48,685
SUMMARY—						
Cities	175,594	52,881	228,475	153,151	45,801	199,255
Large Semi-urban	37,926	2,813	40,739	33,936	2,568	36,504
Towns and Villages	82,581	26,068	108,649	72,855	23,700	96,555
Rural	140,083	21,417	161,767	116,911	18,796	135,707
Grand Totals	436,184	103,179	539,363	377,156	90,865	468,021

TABLE 2—HIGH SCHOOL ENTRANCE EXAMINATION RESULTS BY INSPECTORATES, 1944

	Net Enrolment Grades I-VIII	High School Entrance Candidates	Per cent recommended	Number Writing	Percentage of those writing who were successful	Total Number Successful	Per cent of total Applicants		Average Age		Destinations								
							Per cent of total Applicants	Per cent of May Enrolment	Yrs.	Mos.	Rural Pupils		Urban Pupils						
											Fifth Class	Secondary School	Left School	Fifth Class	Secondary School	Left School			
(A) Public Schools of City Inspectorates																			
Belleville	1,501	165	89.0	33	63.6	153	92.7	9.6	13	10				147		6			
Brantford	3,293	365	95.3	56	69.6	348	95.3	10.6	10	10				325		23			
Chatham	1,500	147*	100.0			147		9.2	14	3				144		3			
Hamilton	16,509	1,420	80.1*	282	80.9	1,366	96.3	8.3	13	9				1,214		152			
Kitchener	3,225	305	79.4	68	79.0	291	95.5	9.0	13	9				103		11			
London	7,016	742	66.4	249	92.0	722	97.4	10.3	13	10		177		710		12			
Ottawa	7,520	1,035	72.5	253	75.6	976	94.5	13.0	13	10				950		26			
Peterborough	2,558	260	73.5	61	65.6	239	92.0	9.6	14	3				224		12			
St. Catharines	3,270	291	73.5	77	77.9	274	91.2	8.4	14	2				195		4			
Sarnia	2,105	227	87.7	47	77.5	199	87.7	9.4	14	2				195		4			
St. Thomas	6,947	76.1	1.0	1,637	77.5	6,374	94.6	10.7	14	3				5,600		526			
Windsor	11,246	1,171	76.7	273	69.2	1,087	92.8	9.7	14	3				1,075		12			
Fort William	2,953	270	82.5	48	72.9	257	95.2	8.7	11	3				253		4			
Totals and Averages (A)	125,926	13,343	76.9	3,037	77.7	12,633	94.7	10.0	14	2				625		11,202			791
(B) Public Schools of the County Inspectorates																			
Brant and Norfolk (in part)	3,536	298	53.4	139	70.5	257	86.2	7.3	11	0									
Bruce (in part), Huron (in part)	1,165	425	59.3	173	91.3	410	96.5	9.8	13	10				153		68			8
Carleton	4,829	524	68.3	166	80.7	492	93.9	10.2	13	9				182		138			10
Dufferin	1,868	178	65.7	61	77.0	164	92.1	8.8	14	8				57		54			3
Dundas	2,086	217	49.0	151	85.1	194	89.4	10.5	13	8				110		51			1
Durham (in part) and City of Oshawa	4,923	271	27.1	295	91.5	533	95.5	10.8	14	2				78		399			25
Elgin and City of St. Thomas	5,478	623	75.9	150	70.7	550	88.3	10.1	14	2				58		358			13
Essex	2,278	800	84.7	131	84.7	731	91.4	10.0	13	11				328		332			13
Frontenac North and Aldington	1,233	115	17.0	61	57.4	86	77.4	7.2	14	8				31		25			1
Frontenac South and Lennox (in part)	2,228	210	39.5	127	81.1	189	88.6	8.3	14	1				10		88			19
Frontenac South and City of Kingston	3,459	406	56.7	176	65.3	384	91.6	11.0	13	11				15		34			15
Glengarry (in part) and Prescott (in part)	1,682	171	48.0	89	66.3	141	82.5	8.4	14	4				7		84			1
Greenway No. 2	101	10	32.0	3	66.6	9	90.0	8.7	14	4				1		1			1
Greenville	1,063	194	72.0	132	84.1	173	89.2	8.4	14	3				63		90			9
Grey East	2,322	171	55.6	76	80.3	156	90.1	6.7	13	11				57		23			4
Grey North and Bruce North	5,318	320	72.2	89	64.0	288	90.0	8.6	14	1				71		61			4
Grey South	2,439	276	62.3	101	76.9	252	91.3	10.3	13	8				85		172			23
Haldimand	2,805	339	51.6	163	82.2	310	91.4	11.1	14	0				125		32			7
Halton	1,318	123	52.8	58	82.8	113	91.9	8.6	14	0				47		18			13
Halton, Peterboro and Victoria	3,660	384	61.5	148	79.1	353	91.9	9.6	13	11				11		24			5
Hastings	1,783	169	72.8	46	82.6	161	95.3	9.0	14	1				53		57			9
Hastings Centre	2,011	202	38.6	124	76.6	173	85.6	8.6	14	4				41		63			4
Hastings North and Lennox (in part)	3,871	384	49.5	205	74.6	336	87.5	9.5	14	0				104		33			11
Huron North	2,072	221	46.0	121	76.9	196	90.5	8.7	14	0				85		53			3
Huron South	2,574	253	46.2	126	88.9	229	90.5	8.9	14	3				17		99			10
Kent No. 1	6,082	572	49.7	258	80.2	515	90.0	8.5	14	3				289		59			6
Kent No. 2	85	9	55.5	4	50.0	7	77.7	7.7	11	3				2		1			1
Lambton West (No. 1)	3,120	297	38.7	182	75.8	253	85.2	8.1	14	3				156		38			4
Lambton East (No. 2)	2,088	214	31.6	110	94.3	206	96.3	9.9	13	9				100		36			2
Lambark	3,860	450	46.7	210	88.8	423	91.0	11.0	13	10				106		11			20
Leeds No. 1	1,817	201	57.7	85	72.9	178	88.6	9.8	13	11				111		10			6
Leeds No. 2	2,300	260	16.9	138	52.9	195	75.0	8.5	13	5				70		12			6
Lennox (in part)	706	77	62.3	29	79.3	71	92.2	10.1	13	11				53		13			5

*No written examination in Chatham—Number recommended was 82.6 per cent of the net enrolment of Grade 8.

TABLE 2—HIGH SCHOOL ENTRANCE EXAMINATION RESULTS BY INSPECTORATES, 1944

(1) Public Schools of the County Inspectorates	Net Enrolment (Grades I-VIII)	High School Entrance Candidates	Per cent recommended	Number Writing	Percentage of those writing who were successful	Total Number Successful	Per cent of total Applicants	Per cent of May Enrollment	Average Age	Successful Candidates							
										Rural Pupils		Urban Pupils		Destinations			
										Fifth Class	Secondary School	Left School	Secondary School	Fifth Class	Left School		
Lincoln	1,408	416	59.9	167	71.9	374	89.9	8.5	14	3	8	188	136	25	11	5	
Midlesex East	3,094	345	53.9	159	82.4	317	91.9	10.2	13	9	12	101	62	32	11	1	
Midlesex West	2,403	215	49.3	109	82.6	196	49.6	8.2	11	0	1	262	30	10	21	1	
Norfolk (in part)	1,164	138	62.1	166	69.9	388	88.6	9.3	13	11	16	174	148	43	14	3	
Northampton and Durham (in part)	2,824	309	52.8	146	79.5	279	90.3	9.9	14	2	9	71	29	26	3	1	
Northumberland	2,635	271	33.2	181	80.1	235	86.7	8.9	14	6	4	125	77	22	5	1	
Ontario North and York (in part)	2,230	249	46.6	133	71.4	211	84.7	9.3	14	1	6	106	38	35	7	4	
Oxford	3,752	348	56.9	150	83.3	323	96.8	8.6	14	1	3	161	35	30	5	2	
Oxford North and City of Woodstock	3,228	339	68.4	107	88.8	327	92.5	10.1	14	4	9	111	163	24	11	9	
Oxford South and Norfolk (in part)	3,565	304	70.1	91	71.4	278	91.4	7.8	14	2	4	161	31	17	12	5	
Perth	1,565	449	54.1	206	85.9	420	93.5	9.3	14	1	6	85	57	23	10	1	
Perth North and Wellington (in part)	2,817	219	21.9	171	91.2	204	93.2	7.2	13	9	11	60	24	31	1	1	
Perth South	3,016	274	38.3	169	97.6	270	98.5	9.0	14	1	11	37	35	26	10	2	
Peterborough East	1,700	131	65.8	71	71.8	111	84.7	6.3	14	0	11	81	26	8	2	2	
Peterborough West and Victoria East	479	100	28.0	72	86.2	90	90.0	6.0	14	1	11	64	8	8	2	2	
Prescott and Russell, No. 1	2,371	291	49.7	88	85.4	278	95.6	10.8	14	0	11	85	37	26	10	2	
Prescott and Russell, No. 2	693	32	37.5	20	60.0	24	75.0	6.0	14	1	2	21	1	1	1	1	
Prince Edward	2,273	135	45.3	111	63.6	9	69.1	3.2	11	0	1	2	2	2	1	1	
Renfrew North	2,430	186	75.3	55	63.7	175	94.2	8.0	14	1	10	66	37	26	6	6	
Renfrew South	5,016	233	51.4	114	87.7	219	94.0	7.5	14	1	21	70	37	8	0	9	
Simcoe East	5,352	525	48.7	168	73.9	283	86.6	9.8	14	0	5	134	17	12	0	2	
Simcoe East and Muskoka (in part)	3,734	372	51.4	181	74.9	332	89.4	9.4	14	0	7	70	22	23	21	1	
Simcoe North, No. 1	1,490	43	39.3	20	50.0	39	79.7	4.9	14	7	7	1	1	1	1	1	
Simcoe North, No. 2	1,430	12	83.3	2	100.0	12	100.0	9.3	13	5	1	1	1	1	1	1	
Simcoe North and York (in part)	2,952	246	47.6	129	71.3	209	85.0	9.2	13	4	2	125	58	23	3	3	
Simcoe West and Grey (in part)	5,218	540	51.8	108	78.7	216	90.4	9.3	13	2	2	70	42	90	3	3	
Stormont	5,162	539	63.0	118	90.7	308	96.6	9.7	13	3	11	123	11	125	8	8	
Victoria West	1,336	143	62.9	50	86.0	128	94.8	9.9	13	10	23	55	23	27	2	2	
Waterloo No. 1	3,386	312	67.2	111	82.8	323	94.2	9.6	11	3	16	96	63	62	8	8	
Waterloo No. 2	3,569	370	65.2	152	80.1	352	95.2	9.6	11	3	8	27	32	25	24	2	
Welland East	3,783	380	60.8	153	79.2	351	91.9	9.7	14	3	1	17	321	18	18	18	
Welland South	3,905	390	60.1	156	81.0	365	91.4	9.4	14	2	2	58	12	28	11	11	
Welland (including Welland City) and Lincoln (in part)	5,573	593	42.8	288	82.6	453	90.1	8.4	13	11	13	158	246	36	13	13	
Wellington North	2,703	253	21.7	168	80.3	224	83.6	8.3	14	1	9	72	108	24	17	17	
Wellington South	5,875	417	66.4	196	80.4	390	93.6	10.0	14	0	22	87	34	225	7	7	
Wentworth	5,334	557	50.6	275	76.4	452	88.2	9.2	14	1	1	251	153	36	18	18	
York No. 1	1,371	176	49.3	212	83.9	137	92.0	10.0	13	7	191	67	175	24	24	24	
York No. 2	5,088	500	57.8	211	90.6	1,120	96.0	9.4	11	2	14	14	3	1,001	50	50	
York Nos. 3 and 4	9,784	1,196	64.4	428	82.9	1,490	93.8	11.5	11	0	1	78	345	6	6	6	
York No. 5	6,532	655	67.3	214	93.9	612	88.1	11.0	11	2	0	108	168	335	10	10	
York No. 6	5,842	572	31.8	273	73.9	503	87.9	8.6	14	0	1	1	1	1	1	1	
York No. 7	5,322	620	58.7	256	90.7	590	96.1	11.2	14	0	1	1	1	1	1	1	
Totals and Averages (B)	234,000	23,968	54.3	10,862	81.8	21,905	91.0	9.8	13	11	678	7,290	2,159	8,781	607	607	
(C) Public Schools of the District Inspectorates	2,959	310	59.7	125	81.0	290	93.6	9.8	14	1	44	31	169	32	169	14	
Division No. 1	2,350	295	60.0	82	75.6	185	90.4	7.9	14	1	10	16	20	100	20	20	20

(C) Public Schools of the District Inspectorates
Division No. 1

SUMMARY OF DESTINATION OF SUCCESSFUL H.S. ENTRANCE CANDIDATES
(nearest whole percentage)

	To Secondary School	To Fifth Class	Retired from School
City Inspectorates	90	4	6
County Inspectorates			
Urban Schools	91	3	6
Rural Schools	72	7	21
District Inspectorates			
Urban Schools	93	1	6
Rural Schools	42	33	25
R. C. Separate Inspectorates			
Urban Schools	62	30	8
Rural Schools	15	10	15
All Schools—Urban	85	9	6
Rural	66	13	21
Total	80	10	10

HIGH SCHOOL ENTRANCE EXAMINATION, 1944

(This includes results of candidates from private sources not included in returns by inspectorates)

Enrolment Grade VIII on the last school day in May, 1944	51,009
Number of High School Entrance Candidates:—	
Recommended by Principal on Group II	31,783
Number taking written test on Group II	18,912
	50,695
High School Entrance candidate percentage of 1944 Grade VIII Enrolment	93.86%
Number of candidates successful on written test on Group II:—	
By Regulation 10—(1) and (2)	13,644
(3) and (4)	530
(5)	318
(6)	178
(7)	229
	14,899
Total Number of Successful candidates	46,682
Percentage of candidates who were successful	92.08%
(62.69% by Principals' recommendation and 29.39% by passing written test)	

TABLE 3—REPORT OF THE HEALTH SERVICES IN

(A)	Municipalities in which School Medical or Nursing Service is under the Local Board of Health	No. of school children enrolled	Personnel			No. of children who received examination before entering school	No. of defects (other than dental) requiring correction found, 1944	
			Public Health Nurse	M.D.	D.D.S.			
	<i>Cities</i>	<i>School</i>						
1	Brantford	Pub. and Sep.	4,359	5	1	1 f.t.	102	293
2	Chatham	Pub., Sep. and High	2,391	3	1	†	200	673
3	Fort William	Pub., Sep. and High	8,987	5				312
4	Galt	Pub., Sep. and High	2,726	3	1 p.t.			408
5	Guelph	Pub. and Sep.	3,345	3		1 p.t.	154	173
6	Hamilton							
7	Kingston	Pub. and Sep.	4,248	9	1	1 p.t.		1,024
8	Kitchener	Pub. and Sep.	5,505	7	1	1 f.t.	415	702
9	North Bay	Pub. and Sep.	2,832	4				351
10	Oshawa	Pub. and Sep.	3,909	1	2 p.t.	3 p.t.	145	392
11	Ottawa		10,232					771
12	Peterborough	Sep.	1,014	4		1 p.t.		123
13	Port Arthur	Pub. and Sep.	3,698	2			317	260
14	St. Catharines	Pub., Sep. and High	6,158	6	2	1	120	323
15	St. Thomas	Pub., Sep. and High	2,874	3	1		299	499
16	Sarnia	Pub., Sep. and High	4,049	3			427	717
17	Stratford	Pub. and Sep.	2,255	2		1 p.t.	80	203
18	Toronto							
19	Welland	Pub. and High	2,719	1	1			237
20	Woodstock	Pub., Sep. and High	2,343	2		2 p.t.	169	105
	<i>Suburban</i>							
1	York East Twp.	Pub., Sep. and High	6,384	5	3 p.t.			675
2	York Twp.	Pub. and Sep.	11,441	9	2 p.t.	6 p.t.		905
	<i>Towns</i>							
1	Ajax	Pub.	642	1				18
2	Bowmanville	Pub. and High	958	1		†	85	19
3	Brampton	Pub. and High	1,142	1			77	205
4	Burlington	Pub. and High	1,066	1	p.t.			360
5	Cochrane	Pub., Sep. and High	660	1				77
6	Dryden							
7	Dundas	Pub., Sep. and High	1,004	1		††		39
8	Elmira	Pub. and High	481	1		†	24	104
9	Fort Frances	Pub., Sep. and High	1,383	1			90	81
10	Coderich	Pub., Sep. and High	875	1			45	101
11	Haileybury	Pub., Sep. and High	365	1			10	51
12	Ingersoll	Pub., Sep. and High	1,096	1	p.t.	†	66	210
13	Kenora	Pub. and Sep.	1,231	1			105	236
14	Kirkland Lake	Pub. and Sep.	3,488	2	1			126
15	Leaside	Pub.	1,500	2		1 p.t.		39
16	Lindsay	Pub. and Sep.	1,135	1			34	141
17	Midland	Pub. and Sep.	1,216	1		†	110	64
18	Milton, Acton and Georgetown Unit							
19	Newmarket	Pub. and Sep.	665	1				71
20	New Toronto	Pub.	1,160	1	1 p.t.			237
21	Oakville	Pub., Sep. and High	1,204	1		p.t.		69
22	Orillia	Pub. and Sep.	1,440	1		p.t.	126	106
23	Paris	Pub. and Sep.	626	1				48
24	Parry Sound							
25	Pentanguishene	Pub. and Sep.	770	1				70
26	Perth	Pub. and Sep.	635	1		p.t.	53	30
27	Pictou	Pub., Sep. and High	776	1			40	89
28	Port Colborne	Pub.	1,270	1	1 p.t.			503
29	Renfrew	Pub. and Sep.	1,032				18	297
30	St. Mary's	Pub., Sep. and High			1 p.t.	1 p.t.		
31	Simcoe							
32	Strathroy	Pub.	438	1	1		11	57
33	Thorold							
34	Timmins	Pub., Sep. and High	5,826	4	1	7 p.t.		320
35	Wallaceburg							
36	Weston	Pub., Sep. and High	1,898	2	p.t.	p.t.	80	46
	<i>Villages</i>							
1	Forest Hill	Pub. and High	1,901	1	1	1		393
2	Swansea	Pub.	719	1		1 p.t.		51
	<i>Rural Units</i>							
1	Ayr, North and South Dumfries	Pub. and Cont.	892	1		†		33
2	Etobicoke Twp.							
	(S.S. Nos. 3, 8, 11 and 16)	Pub.	1,742	3			21	199
3	Pickering Twp.	Pub. and High	982	1			29	97
4	Tecumseh and Sandwich	Pub., Sep. and High	2,031	1		p.t.	128	552
5	North York Twp.	Pub. and Sep.	3,675	2	2 p.t.	1 p.t.		382
6	Temiskaming District	Pub. and Sep.	2,100				80	456
7	United Counties (Stormont, Dundas and Glengarry)	Pub. and Sep.	11,259	8	1 f.t.			743
8	Waterloo Twp.	Pub. and Sep.	1,336	1		6 p.t.	20	413
(A)	Totals		154,048				3,683	16,279

†In D.D.S. column means some dental work done by service clubs or other private agencies.

THE PUBLIC AND SEPARATE SCHOOLS OF ONTARIO, 1944

	No. of these defects corrected, 1944	No. of children with dental defects found, 1944	No. of children with dental defects corrected, 1944	No. of children excluded because of communicable disease	No. of children leaving Grade VIII with uncorrected dental defects	No. of children leaving Grade VIII with uncorrected defects other than dental	Uncorrected Defects			
							Vi-sion	Hear-ing	Tonsils and defective nasal breathing	Other
1	152	2,029	663	16		86	16		67	8
2	216	1,100	266	12		22	5		22	1
3	113	542	378	186	99					
4	177	377	752	61	11	24	2		22	
5	43	510	359	14	103	48	4		59	
6										
7	174	1,226	402	20						
8	474	3,650	1,609	55	154	74	3	4	26	138
9	27	494	299	9						
10	92	754	649	66	143		12	6	72	57
11	83	1,017	310	81						
12	35	119	97	48	34	15	1		16	7
13	118	161	187	10	59	18	7	1	10	1
14	234	2,061	1,941	50	41	20	5	4	13	2
15	46	538		24	55	39		1	55	2
16	238	2,216	835	57	98	48	3		49	6
17	81	255	181	1	13	2			2	
18										
19	314			4						
20	21	154	61	6	31	20	1	2	13	4
1	204	613	103	198	177	150	33	7	48	102
2	84	7,899	3,358	199		320	15	7	233	153
1	1	103	4	33						
2	3	51	42	11	12	4			5	
3	41	83	65	29	5	15	4	1	10	
4	63	102	32	10	21	34	3		26	11
5	24	31	15	1	10	9	1		10	3
6										
7	12	79	60	8	19	10	2		8	4
8	56	73	42	15	9	5			3	2
9	41	136	125	14	11	2			3	
10	37	20	10	39	20	32	3	2	19	8
11	37	55	24	10	5	4			6	1
12	31	75	13	5	10	19	2	1	13	7
13	44	215	43	20	38	11	1	1	15	3
14	112			152	38	16			6	
15	15			17						
16	60	75	43	1	32	25	4		42	
17	31	359	151	29	28	13	1	1	13	2
18										
19	9	138	9	11						
20	33	849	107	31	62	22	4	1	16	8
21	43	304		34						
22	18	361	367	4	51	20	4		13	6
23	16	201	126	21	14	16	2	4	10	1
24										
25	54	85	15	46	45	24	3	2	24	7
26	11	150	150		7	6	3		4	
27	46	205	66	4	7	10	2		5	
28	34	255	65	17	31	37	10	1	46	3
29	61	324	223	33	10	10	1	1	8	
30										
31										
32	39	41	27	22	17	9	1		7	1
33										
34	50	567	19	34	165	86	18	8	32	28
35										
36	6	120	100	3	35	23	1		13	9
1	14			9	4	23	11		5	11
2	11	321	241	2	6	16	3		12	1
1	24	53	87			12	5	1	3	
2	91	733		70	47	29	3	1	34	7
3	22	122	62		16	4			4	
4	108	253	145	32	88	105	12	2	84	17
5	56	87		6	11	56	6	5	15	30
6	175			25						
7		3,643	891	10						
8	119	232	102	6	40	24	5		15	5
	4,263	36,530	15,951	1,965	2,010	1,715	218	64	1,236	657

TABLE 3—REPORT OF THE HEALTH SERVICES IN

B) Municipalities in which School Medical or Nursing Service is under the Local School Board	No. of school children enrolled	Personnel			No. of children who received examination before entering school	No. of defects (other than dental) requiring correction found, 1941
		Public Health Nurse	M.D.	D.D.S.		
<i>Cities</i>	<i>School</i>					
1 Belleville.....	Pub. and Sep. 1,770	1			208	281
2 London.....	Pub. and High 10,731	10			990	1,326
3 London.....	Sep. 1	1				
4 Niagara Falls.....	Pub. and Sep. 2,559	2		‡	72	851
5 Ottawa.....	Pub. 8,507	6	1	1		977
6 Owen Sound.....	Pub. and Sep. 2,954	4		1 D.A. 3 p.t.	223	131
7 Peterborough.....	Pub. and High 4,488	2	1	1 p.t.	168	642
8 Sault Ste. Marie.....	Pub. 3,397	2	1 p.t.		416	652
9 Sudbury.....	Pub. 4,792	1		1 p.t.‡	92	599
10 Sudbury.....	Sep. 1,710	2		‡		95
11 Sudbury.....	High 1,135	1				192
12 Windsor.....	Pub. 9,878	11				1,273
<i>Towns</i>						
1 Barrie.....	Pub. and Sep. 1,349	1			117	69
2 Brockville.....	Pub. 1,407	1		1 p.t.	121	183
3 Collingwood.....	Pub. 1	1				
4 Long Branch.....	Pub. and Sep. 1,078	1			67	126
5 Mimico.....	Pub. and Sep. 1,735	1		p.t.	117	104
6 Pembroke.....	Pub. 1,071	1		‡	36	268
7 Pembroke.....	Sep. 822	1		‡		66
8 Waterloo.....	Pub., Sep. and High 1,514	1	1 p.t.	‡	115	157
<i>Part Time</i>						
1 Billings Bridge.....	Pub. 159	1				21
2 Brant County and Waterford.....	Pub. 761	1	1 p.t.			122
3 Riverside.....						
4 Rockcliffe.....	Pub. 217	1				16
5 Scarborough Twp. (S.S. No. 10, 13 and 15).....	Pub. 2,777	1			207	246
6 Southampton.....	Pub. 280	1				151
7 Trenton.....						
8 Warton.....	Pub. 281	1		1 p.t.		97
<i>Rural Units</i>						
1 Carleton County (Nepean Twp.).....	Pub. 1,629	1				90
2 Haldimand County (part).....	Pub. and High 1,213	1			126	188
3 Lincoln County (Unit No. 1).....	Pub. 1,651					107
4 Lincoln County (Unit No. 2).....	Pub., Sep. and High 2,869	1				119
5 Lincoln County (Unit No. 3).....	Pub. 1,758	1				259
6 Scarborough Twp. School Area No. 2.....	Pub. and High 1,389	2			14	159
7 Welland County (Crowland Twp.).....	Pub. 966				111	252
8 Welland County (Stamford Twp.).....	Pub. 1,827	1		p.t.	40	131
9 Welland County (Units 2A and 2B).....	Pub. and High 2,164	1				158
10 Welland County (Unit No. 3).....	Pub. 885	1				193
(C) School Health Service under County Council						
1 Elgin County.....	Pub. and High 3,912	3			23	508
2 Middlesex County.....	Pub. 5,025	4				758
3 Oxford County.....	Pub. and Sep. 5,349	4				540
4 Peel County.....	Pub., Sep. and High 4,181	4				83
5 Perth County.....	Pub. and Sep. 3,539	3				96
6 Simcoe County.....	Pub. and Sep. 6,445	3				214
7 Wentworth County.....	Pub. and High 4,433	3		p.t.		381
(D) School Health Service under Collegiate Board						
1 Ottawa.....	High 4,961	4				139
(B), (C), and (D) Totals.....	119,568				3,263	13,020

‡In D.D.S. column means some dental work done by service clubs or other private agencies.

THE PUBLIC AND SEPARATE SCHOOLS OF ONTARIO, 1944

	No. of these defects corrected, 1941	No. of children with dental defects found, 1941	No. of children with dental defects corrected, 1944	No. of children excluded because of communicable disease	No. of children leaving Grade VIII with uncorrected dental defects	No. of children leaving Grade VIII with uncorrected defects other than dental	Uncorrected Defects			
							Vi-sion	Hear-ing	Tonsils and de-fective nasal breath-ing	Other
1	132	718	668	21	63	25	11	1	9	4
2	648	3,667	2,146	308	16	148	1	9	72	103
3										
4	603	505	158	105	110	12			17	1
5	717	1,458	1,536	28	83		23		97	51
6	16	2,538	992	103	29	31	7		32	4
7	357	1,712	1,101	311		31	10	4	16	1
8	114	315	34	85	134	243	14	3	60	14
9	298	1,022	661	38	28	12	3		15	3
10	86	149		3	12	17	1		12	1
11	43	234	70	1						
12	678	1,684	922	652	248	55	9	2	40	4
1	239	221	15	25	10				9	1
2	79	327	220	20	26	8	2	1	9	2
3										
4	79	465	108	46		5	2		3	1
5	34	384	150	140	25	22	2	1	25	1
6	105	257	267	91	6	6			12	
7	30	95	36	78	21	10			11	2
8	104	165	124	13	20	13	2	1	12	
1	8	12	6	7						
2	47	64	22	13	14	4			7	
3										
4	10	6		2						
5	206	230	210	293	50	43	5	3	30	2
6	7	93	18	12						
7										
8	2	40	21	90						
1	22	189	125	6	43	16	3		25	
2	91	174	151	19	34	13	3	1	20	
3	19	67		10						
4	48	257	174	17	35	13	3	1	10	
5	76	359	177	9	29	23	3		31	
6	4	207	24	4	14	15	8		14	
7	36	491	150	4						
8	110	489	328	64	30	5	2		6	
9	44	634	318	29	72	26	5	2	2	2
10	59	170	157	26	31	16	8		14	
1	62	863	146	17						
2	185	1,713	188	52	83	25	17	1	6	1
3	26	494	375	22	85	87	4		54	60
4	29	775	118	2						
5		622	3	2						
6		172								
7	178	312	231	29	15	19	4		18	2
1	11	1,638		7						
	5,642	25,987	12,159	2,804	1,366	943	152	30	688	263

TABLE 3—REPORT OF THE HEALTH SERVICES IN

(E) Municipalities in which school nursing service is sponsored by School Boards and given by *Private Agencies	No. of school children enrolled	Personnel			No. of children who received examination before entering school	No. of defects (other than dental) requiring correction found, 1941
		Public Health Nurse	M.D.	D.D.S.		
<i>Municipality</i>	<i>School</i>					
1 Apsley	Pub.	416	1			22
2 Armstrong						
3 Arnprior						
4 Atikokan						
5 Braeside	Pub.	88	1			10
6 Callander and 8 Twps.	Pub., Sep. and High	1,165	1			328
7 Cameron Falls						
8 Cobalt	Pub.	242	1			
9 Copper Cliff	Pub.	1,300	1			137
10 Creighton						
11 Haliburton	Pub. and High	742	1			24
12 Hespeler	Pub. and Sep.	489			56	37
13 Hornepayne						
14 Huntsville	Pub.	517	1			4
15 Kakabeka Falls	Pub. and Sep.	2,238	1			32
16 Leaside-St. Anselm	Sep.	198	1			28
17 Lion's Head						
18 London Twp. S.S. 28						
19 Manitoulin	Pub., Sep. and High	2,097	1		126	511
20 Nakina	Pub.	30	1		30	1
21 Napanee						
22 Nelson Twp.	Pub.	286	1			12
23 New Liskeard	Pub. and Sep.	617	1			20
24 Point Edward	Pub.	252	1			25
25 Port Loring	Pub.	200	1			64
26 Preston	Pub., Sep. and High	927	1			36
27 Redditt and Minaki	Pub. and High	95	1			21
28 Scarborough Twp.—St. Therese	Sep.	42	1			68
29 Scarborough Twp.—St. Dunstons	Sep.	158	1			206
30 Schumacher						
31 Walkerton	Pub., Sep. and High	608	1		42	309
32 Westminster Twp. S.S. 22	Pub.	237	1			94
33 Whitby	Pub. and Sep.	566	1			52
34 Whitney	Pub. and Sep.	381	1		40	17
(E) Totals		13,891			294	2,058
Grand Totals		287,507			7,240	31,357

*Victorian Order of Nurses, Red Cross Society, St. Elizabeth Visiting Nurses Association, Ontario Hydro Commission, International Nickel.

TABLE 4—FIFTH CLASSES (GRADES IX AND X) 1943-44

(A) Public Schools of the County Inspectorates	No. of Schools Conducting Fifth Class Work	Fifth Class Enrolment in These Schools	Number of Qualifying Fifth Classes	Enrolment in Qualifying Fifth Classes	Average Per Class		Grading			Legislative Grant to Qualifying Classes
					Enrolment	Daily Attendance	A	B	C	
Brant and Norfolk (in part)										
Bruce East, Grey (in part), Huron (in part)	4	6	1	3	3.0	2.8		1		\$133.64
Bruce West	6	8	2	2	2.0	1.0			1	38.80
Carleton	3	14	3	14	4.6	3.7	3			440.80
Dufferin	12	26	12	17	8.5	4.5	1		1	234.83
Dundas	1	3	1	3	3.0	2.6		1		119.79
Durham (in part) and City of Oshawa	4	27	3	26	8.6	7.8	3			542.96
Elgin and City of St. Thomas	4	16	2	14	7.0	5.7	2			220.00
Essex County	6	108	5	106	21.2	13.0	3	1	1	508.41
Frontenac North and Addington (in part)	14	39	5	23	4.6	3.5		4	1	520.26
Frontenac South (No. 1) and Lennox (in part)	4	17	1	12	12.0	10.3	1			137.76
Frontenac South (No. 2) and City of Kingston	6	24	2	18	9.0	6.1			2	252.10
Glengarry (in part) and Prescott (in part)	2	4	1	3	3.0	2.8		1		65.00
Grenville										
Grey East	1	8	1	8	8.0	7.2	1			148.00
Grey North, Bruce North	3	12	2	11	5.5	2.5		1	1	155.69
Grey South	5	18	3	16	5.3	1.5	1		2	298.10
Haldimand	7	20	3	12	4.0	3.4		2	1	243.44
Haliburton, East Victoria and West Peterborough	13	39	5	39	7.8	6.4	3	2		1,019.40
Halton										
Hastings Centre	5	9	1	6	6.0	4.6		1		115.75
Hastings North	7	23	3	12	4.0	3.1		3		217.06
Huron North	10	18	8	8	4.0	3.2		1	1	179.54
Huron South	8	40	5	37	7.4	5.8	3	2		698.50
Kent	1	2	1	2	2.0	1.9		1		93.40
Lambton No. 1										
Lambton No. 2	3	20	1	16	16.0	12.6	1			214.80
Lanark										
Leeds No. 1	2	18	2	18	9.0	7.8	1	1		330.15
Leeds No. 2	4	7	1	2	2.0	1.9		1		118.35
Lennox and Hastings South (in part)										
Lincoln (in part)	2	42	2	42	21.0	18.8	2			304.48
Middlesex East	3	14	3	14	4.6	3.9		3		334.69
Middlesex West										
Norfolk (in part)	9	17	4	11	2.7	1.7		4		399.80
Northumberland and Durham No. 1	2	10	2	10	5.0	3.5	2			220.00
Northumberland and Durham No. 2	3	6	1	4	4.0	3.1		1		86.90
Ontario North and York (in part)	5	16	3	13	4.3	3.8		1	2	283.20
Ontario (South)	1	49	2	49	24.5	18.4	2			360.00
Oxford (North)	1	6	1	6	6.0	4.6		1		105.24
Peel	2	13	2	13	6.5	4.8		1	1	159.41
Perth North and Wellington (in part)	6	12	1	3	3.0	2.3		1		90.00
Perth (South)										
Peterborough East										
Peterborough (West), Victoria (East)										
Prescott and Russell No. 1	2	9	1	5	5.0	3.3		1		82.88
Prescott and Russell No. 2										
Prescott and Russell No. 3										
Prescott and Russell No. 4										
Prince Edward	11	21	1	6	6.0	4.7	1			140.61
Renfrew (North)	8	25	6	22	3.6	3.1		2	4	448.06
Renfrew (South)	20	46	1	9	9.0	8.1		1		100.00
Simcoe (East)	6	36	3	30	10.0	7.7	2	1		412.93
Simcoe North No. 1										
Simcoe North No. 2										
Simcoe Centre	7	11	1	3	3.0	2.5		1		93.55
Simcoe South and York (in part)	1	6	1	6	6.0	5.0	1			134.50
Simcoe West and Grey (in part)	3	6	2	2	2.0	1.9			1	80.00
Stormont	1	10	1	10	10.0	8.3	1			110.00
Victoria West	18	42	2	13	6.5	5.7	1	1		297.24
Waterloo North No. 1	7	19	1	5	5.0	4.7		1		89.10
Waterloo No. 2	2	64	3	64	21.3	19.0	1		1	267.50
Welland East										
Welland South										
Welland (in part), Lincoln (in part)										
Wellington North	6	13	2	8	4.0	3.5		2		229.14
Wellington South and City of Guelph	4	34	4	34	8.5	7.5	1	1	2	313.37
Wentworth	4	48	4	48	12.0	10.1	1	2	1	400.40
York No. 1	2	4	1	3	3.0	2.6		1		85.68
York No. 2										
York No. 3										
York No. 4										
York No. 5										
York No. 6	1	149	4	149	37.2	32.7	4			215.00
(A) Totals and Averages	272	1,254	113	1,010	9.3	7.2	31	59	23	\$12,890.12

TABLE 4—FIFTH CLASSES (GRADES IX AND X), 1943-44

(B) Public Schools of the District Inspectorates	No. of Schools Conducting Fifth Class Work	Fifth Class Enrolment in These Schools	Number of Qualifying Fifth Classes	Enrolment in Qualifying Fifth Classes	Average Per Class		Grading			Legislative Grant to Qualifying Classes
					Enrolment	Daily Attendance	A	B	C	
Division No. I	21	68	12	62	5.1	3.9	2	6	1	\$2,683.30
" " II	28	78	9	42	4.6	3.6	2	4	3	2,104.42
" " III	14	30	2	16	8.0	6.9	1			530.00
" " IV										
" " V	13	54	6	46	7.6	6.3	1	3	2	1,309.60
" " VI	11	92	8	88	11.0	9.8			8	1,543.56
" " VII, Part I	13	28	2	10	5.0	2.7	1	1		541.76
" " VII, Part II										
" " VII, Part III										
" " VIII	20	36	4	19	4.7	3.9			3	501.16
" " IX	13	32	2	13	6.5	5.9			2	549.00
" " IX, Part II										
" " X, Part I										
" " X, Part II										
" " XI	9	24	2	17	8.5	6.4	1	1		653.54
" " XII, Part I	9	31	4	23	5.7	5.0	3	1		1,292.60
" " XII, Part II										
" " XIII, Part I	17	48	5	28	5.6	4.4	1	4		987.12
" " XIII, Part II										
" " XIV										
" " XV	26	75	6	54	9.0	6.7		6		1,464.58
" " XVI	7	14	4	10	2.5	2.1			4	539.20
(B) Totals and Averages	201	610	66	428	6.5	5.2	12	27	27	\$14,792.84
(C) Roman Catholic Separate School Inspectorates										
Division No. I	3	38	1	3	3.0	2.4	1			\$270.00
" " II	7	76	4	36	9.0	7.6	3	1		849.67
" " III	15	77	9	69	7.6	6.1	4	5		2,228.04
" " IV	9	33	8	32	4.0	3.3	3	3	2	1,413.66
" " V	6	55	6	55	9.0	7.9	3	2	1	1,371.90
" " VI	6	47	3	10	3.3	2.8	2	1		677.80
" " VII	4	18	1	2	2.0	1.7			1	175.54
" " VIII	9	372	3	35	11.6	10.1	1	2		446.70
" " IX	11	286	9	189	21.0	16.7	9			1,693.38
" " X	8	194	3	25	8.0	6.7	3			515.93
" " XI	10	251	4	53	13.0	11.8	4			716.40
" " XII	11	330	4	44	11.0	8.7	3	1		616.83
" " XIII	7	520	2	22	11.0	9.9	2			357.64
" " XIV	6	131	3	21	7.0	6.0	1		2	278.10
" " XV										
" " XVI										
" " XVII	8	281	6	122	20.0	17.4	5	1		907.00
" " XVIII	18	213	12	114	9.5	7.6	5	3	4	1,646.00
" " XIX	12	473	1	32	32.0	27.3	1			135.00
" " XXI	5	89	4	89	22.0	20.5	4			588.90
" " XXII	7	79	7	79	11.3	10.1	6	1		1,097.75
" " XXIII	5	57	4	51	12.7	11.1	5			633.63
" " XXIV	7	56	7	56	8.0	7.0	6	1		985.93
(C) Totals and Averages	174	3,676	101	1,139	11.2	9.1	71	21	10	\$17,605.80
Grand Totals and Averages	647	5,540	280	2,577	9.4	7.1	114	107	60	\$45,288.76
Increases for the year				34	1.0			4		
Decreases for the year	151	1,549	25				9		9	\$3,228.65

Additional Legislative Grants for Equipment only, to schools whose Fifth Classes have qualified in past years, but not this year, \$1,085.99.

TABLE 5—STATISTICS OF AUXILIARY CLASSES

OPPORTUNITY CLASSES

For academically handicapped children who have not successfully pursued the ordinary grade work, but who can be trained and whose mental age is not less than the legal school age.

Centre	Number of Teachers	Enrolment at Inspection	Boys	Girls	Net Enrolment	Percentage Cared for in Opportunity, Handicraft and Special Industrial Classes	Special Departmental Grants
Barrie	1	17	13	4	1,216	1.40	\$170.04
Belleville	1	15	15		1,720	.87	154.14
Brantford	3	53	38	15	3,789	1.40	733.54
Brockville	See	Handicraft	Classes		1,191		
Chatham	1	20	9	11	1,879	1.06	206.75
Dundas	1	17	12	5	694	2.52	290.53
Fort William	1	14	8	6	3,248	.43	225.00
Galt	1	20	8	12	1,774	1.13	200.00
Goderich	1	8	2	6	595	1.34	200.00
Guelph	3	45	18	27	2,447	1.84	658.85
Hamilton	17	356	230	126	19,391	1.84	3,261.45
Kingston	2	43	30	13	3,327	.39	589.90
Kitchener	3	53	43	10	3,693	1.44	669.13
London	6	108	70	38	8,480	1.27	1,432.29
Midland	1	18	10	8	731	2.46	228.91
Niagara Falls	2	39	31	8	2,004	1.95	419.34
North Bay	See	Handicraft	Classes		1,267		
Orillia	1	17	15	2	1,378	1.16	202.60
Oshawa	2	57	34	23	3,374	1.69	550.62
Ottawa	7	120	74	46	8,950	1.34	1,161.72
Owen Sound	2	38	23	15	2,064	1.84	459.95
Pembroke	1	20	13	7	991	2.02	339.77
Peterborough	1	16	14	2	2,938	.54	204.90
Port Arthur	See	Handicraft	Classes				
Pictou	1	17	13	4	522	3.26	171.40
Preston	1	21	15	6	656	3.20	274.98
Ridgetown	1	13	10	3	239	5.44	167.50
St. Catharines	2	33	29	4	3,835	.86	490.98
St. Thomas	1	16	16		1,776	.90	249.71
Sarnia	1	16	10	6	2,252	.70	238.10
Sault Ste. Marie	1	20	20		3,437	.58	243.18
Smith's Falls	1	21		21	895	2.35	237.81
Toronto	40	779	506	273	72,998	1.07	7,380.77
Wallaceburg	1	16	9	7	605	2.64	177.89
Windsor	4	72	43	29	10,363	.71	876.09
Waterloo	1	16	8	8	1,017	1.57	226.36
Woodstock	1	18	10	8	585	1.14	247.91
S. S. No. 7 Toronto	1	20	17	3	636	3.15	243.68
York No. 3 and No. 4	4	79	45	34	12,414	.64	944.75
York No. 5	8	164	114	50	7,709	2.13	1,928.18
York No. 6	1	15	10	5	7,134	.21	237.70
District Division II (Fort Frances)	1	16	13	3	879	1.82	204.05
Twp. of Teck (Kirkland Lake Div. XI)	2	41	27	14	2,145	1.91	516.28
Partial Classes:							
Lennox and Hastings (Napanee)	1	11	8	3	500	2.20	141.85
Dist. Div. VII (1) (S.S. No. 5 McKim)	1	12	8	4	415		127.15
District Division X (South Porcupine)	1	11	6	5	793	1.39	139.79
District Division XIV (Huntsville)	2	25	16	9	2,379	1.05	356.17
R.C.S.S. Division XII (Kitchener)	2	8	2	6	4,585	.17	119.18
R.C.S.S. Division XII (St. Agathe)	1	4		4	75	5.33	67.28
R. C. Separate Schools:							
Division II (Sudbury)	1	See	Handicraft	Classes	2,691		
" VI and VII (Timmins)	1				2,222		
" VIII (Windsor)	2	See	Handicraft	Classes	6,999		
" XI (London)	1	15	13	2	1,433	1.05	232.52
" XII (Kitchener)	1	See	Handicraft	Classes	1,718		
" XIII (Hamilton)	4	73	46	27	4,487	1.63	629.15
" XV and XVI (Toronto)	13	234	144	90	11,352	2.06	2,611.59
" XVII (Kingston)	1	19	19		1,067	1.78	251.39
" XIX and XXI (Ottawa)	2	37	37		10,558	.35	369.50
" XXIII (Hawkesbury)	1	See	Handicraft	Classes	1,174		
" XXIV (Alexandria)	1	20	10	10	434	4.61	165.92
Total	167	2,956	1,934	1,022	259,120		\$32,528.24

ORTHOPAEDIC CLASSES—For children who are disabled.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Ottawa P. S.	2	28	10	18	\$1,108.07
Toronto P. S.	5	88	43	45	4,585.12
Total	7	116	53	63	\$5,693.19

HANDICRAFT AND SPECIAL INDUSTRIAL CLASSES

For children thirteen years of age and over who are eligible for an Opportunity Class.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Brantford	2	17	23	21	\$833.96
Brockville	1	25		25	365.03
Chatham	1	21	21		372.55
Fort William	2	31	15	16	678.85
Guelph	1	10	10		383.63
Hamilton (Special Industrial Classes)	18	371	217	154	*
Kingston	2	38	19	19	791.58
Kitchener	2	31	18	13	689.23
London	1	73	46	27	1,333.03
Niagara Falls	2	35	17	18	850.00
North Bay	4	56	31	25	1,465.35
Ottawa	9	188	116	72	2,713.17
Peterborough	1	22	22		425.00
Port Arthur	2	43	21	22	625.38
St. Catharines	3	56	41	15	975.67
Sarnia	2	56	30	26	678.13
Sault Ste. Marie	2	38	23	15	717.07
St. Thomas	1	16		16	363.67
Smith's Falls	1	21	21		422.98
Toronto	3	80	29	51	939.53
Toronto, Church Street School	11	276	276		1,606.37
Toronto (Special Industrial Classes)	47	821	250	571	*
Welland	1	24	24		371.87
Windsor	4	119	92	27	1,304.71
Woodstock	1	20	20		352.23
York III (Warren Park)	4	116	116		1,559.08
District Division XI (Kirkland Lake)	2	34	17	17	656.70
R.C. Division II (Sudbury)	1	29	29		336.65
R.C. Division VIII (Windsor)	2	17	17		697.56
R.C. Division XII	1	2	2		353.29
R.C. Division XV (Toronto)	1	21	21		331.65
R.C. Division XXI (Ottawa)	3	53	16	37	862.98
R.C. Division XXIV (Hawkesbury)	2	48	24	24	692.21
Totals	143	2,841	1,627	1,214	\$24,785.11

*Paid by Vocational Grant.

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
Hospital:					
Fort William	1	18	7	11	\$344.63
Hamilton	1	25	19	6	265.67
London	1	11	6	5	250.00
Port Arthur	1	15	9	6	441.31
Toronto	4	133	72	61	1,219.36
	8	202	113	89	\$2,520.97
Preventorium:					
Toronto	1	41	22	19	\$258.44
Sanatoria:					
Gravenhurst (Muskoka)	5	156	70	86	\$2,601.51
Hamilton (Mountain)	9	294	146	148	3,549.35
London (Queen Alexandria)	8	67	30	37	1,592.84
Niagara Peninsula	1	35	20	15	701.42
Toronto (Weston)	4	168	96	72	1,789.28
Total	27	720	362	358	\$10,234.40

OPEN AIR CLASSES

For delicate, anaemic, or undernourished children. Classes are held in parks, or in classrooms with one side to the sun and air.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Toronto P. S.	7	354	170	184	\$941.41
Toronto R. C. S. S.	2	60	20	40	368.48
Total	9	414	190	224	\$1,309.89

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
Hard-of-Hearing:					
Toronto	4	56	23	33	\$2,563.25
Oral:					
Ottawa	1	12	6	6	\$736.07
Toronto	3	30	14	16	2,563.25
York No. 5	1	9	4	5	915.63
Total	5	51	24	27	\$4,214.95
Speech Correction and Lip Reading:					
Fort William (Part time class included with Home Instruction and Hospital Group)					
Hamilton	1	1,168	761	407	\$175.00
Ottawa	1	119	50	69	184.95
Toronto	6	1,090	570	520	1,092.62
York 3 and 4	2	376	273	103	305.52
York 5	1	300	210	90	250.41
Total	11	3,053	1,864	1,189	\$2,008.50

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	15	10	5	\$198.32
London	1	14	7	7	236.77
Ottawa	1	16	4	12	176.83
Toronto	5	67	34	33	903.19
York 5	1	9	4	5	266.95
Total	9	121	59	62	\$1,782.06

VISITING TEACHER CLASSES

For children who are eligible but unable to attend school on account of a disability which will confine them for a period of not less than three months.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Hamilton	6	41	23	18	\$967.88
Kitchener	1	15	7	8	500.30
Toronto P. S.	10	126	72	54	1,917.19
Toronto R. C. S. S.	1	16	7	9	411.24
Windsor	1	15	9	6	519.60
York 3 and 4	3	54	31	23	1,189.50
York 5	1	9	3	6	236.00
Total	23	276	152	124	\$5,741.71

INSTITUTIONAL CLASSES

For inmates of children's homes, shelters, orphanages, etc.

Centre	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Toronto	1	33	21	12	\$191.55

RURAL OPPORTUNITY UNITS

For academically handicapped children 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	1	2	2		\$3.11
Durham	1	2	1	1	8.91
Glengarry	1	10	4	6	32.60
Grey East	6	29	24	5	201.17
Halton	3	12	8	4	16.23
Hastings South	1	3	3		6.00
Huron North	4	19	13	6	42.51
Huron South	3	9	8	1	9.07
Lambton West (1)	2	10	5	5	27.53
Lanark	3	11	7	4	27.55
Leeds No. 2	3	16	13	3	39.11
Lennox and Hastings South (in part)	4	7	6	1	11.46
Middlesex West	6	12	7	5	44.33
Northumberland and Durham	8	64	49	15	293.23
Ontario South	1	2	1	1	20.00
Perth North and Wellington (in part)	1	1	1		1.10
Peterborough East	3	41	33	8	78.03
Prescott and Russell	1	4		4	15.85
Renfrew North	2	11	8	3	23.65
Renfrew South	4	11	9	2	63.50
Simcoe Centre	1	1	1		5.40
Stormont	3	13	9	4	53.88
Welland East	6	26	23	3	49.82
Welland South	3	17	10	7	45.13
Welland in part	1	7	6	1	30.25
York I.	5	16	10	6	41.81
District Division I	1	2	2		13.40
District Division V	1	2		2	6.02
District Division VIII	11	37	20	17	170.10
District Division X	1	5	3	2	
District Division XIV	1	2	2		7.30
District Division XV	6	36	27	9	229.66
District Division XVII	8	29	20	9	169.77
R. C. S. S. Division II	1	1		1	37.39
R. C. S. S. Division VII	3	38	25	13	155.87
R. C. S. S. Division XII	1	10	5	5	13.00
R. C. S. S. Division XVII	1	2	2		5.25
R. C. S. S. Division XIX	1	2	1	1	11.87
Total	113	522	368	154	\$2,011.22

926 pupils in Opportunity Units not reported for Grants.

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
York 6	1	1	.....	1	\$25.08
District Division XI (Kirkland Lake)	1	3	.....	3	120.00
Total	2	4	.....	4	\$145.08

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
Bruce East, Grey (part), Huron (part).....	2	2	1	1	\$204.00
Durham (in part).....	1	4	3	1	154.20
Elgin.....	5	5	2	3	240.50
Halton.....	1	1	1	.....	9.55
Kent 1.....	1	1	.....	1	7.20
Lambton.....	2	2	1	1	30.00
Lincoln.....	1	3	.....	3	85.00
Middlesex.....	4	5	1	4	148.55
Oxford North.....	1	3	1	2	107.50
Peel.....	1	3	2	1	128.15
Peterborough (Peterborough).....	5	6	3	3	163.75
Renfrew South.....	1	1	.....	1	52.05
Simcoe East.....	1	1	1	.....	20.40
Waterloo 1 (Waterloo).....	2	3	1	2	134.25
Waterloo 2.....	2	2	1	1	51.00
Welland East.....	3	4	2	2	165.30
Welland South.....	1	1	1	.....	24.00
Wentworth.....	1	1	.....	1	54.85
York 1.....	1	1	1	.....	60.00
York 2.....	1	1	1	.....	31.95
York 3 and 4.....	1	1	.....	1	60.00
York 5.....	1	5	4	1	192.60
York 6.....	5	7	3	4	254.10
District Division V.....	1	1	1	.....	30.00
District Division XII.....	4	4	3	1	183.00
District Division XIV.....	1	1	1	.....	67.00
R. C. S. S. Division VI (New Liskeard).....	1	1	1	.....	60.00
R. C. S. S. Division VIII.....	1	3	2	1	72.00
R. C. S. S. Division X.....	1	1	1	.....	16.20
R. C. S. S. Division XII.....	1	10	8	2	409.86
R. C. S. S. Division XIV.....	1	1	.....	1	55.00
Total.....	55	85	47	38	\$3,271.96

RURAL AND URBAN SIGHT SAVING UNITS
For children with defective eyesight.

Inspectorate	No. of Teachers	No. of Pupils	Boys	Girls	Grants
Carleton.....	1	1	.....	1	\$10.00
Dundas.....	1	1	1	.....	10.00
Essex 2.....	2	2	.....	2	15.00
Grey North and Bruce North.....	1	2	1	1	2.80
Halton.....	2	3	.....	3	8.25
Kent 1.....	1	1	.....	1	2.10
Prince Edward.....	1	1	1	.....	10.00
Welland (Niagara Falls).....	1	5	1	4	49.98
Welland South.....	1	1	.....	1	6.53
Waterloo 2.....	1	3	2	1	4.40
Wellington North.....	1	1	.....	1	10.00
Wentworth.....	4	6	3	3	24.28
York 2.....	1	1	.....	1	1.25
District Division III.....	1	1	.....	1	6.50
District Division V.....	1	1	.....	1	10.00
District Division X.....	1	3	1	2	11.97
District Division XV.....	1	1	.....	1	10.00
R. C. District Division VIII.....	1	1	.....	1	3.41
R. C. District Division XV.....	6	8	4	4	14.50
R. C. District Division XVII.....	3	6	4	2	45.80
Total.....	32	49	18	31	\$256.77

83 pupils in small schools not reported for grants.

TABLE 6—AGE-GRADE DISTRIBUTION IN ELEMENTARY SCHOOLS ATTENDED BY FRENCH-SPEAKING PUPILS,
SCHOOL YEAR 1943-44

(A) Separate and Public Schools

(i) RURAL AND URBAN

Grade	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals Per cent.
I.....	6	286	2,564	2,992	1,117	369	131	40	19	10	2	1	.....	.....	.....	.....	7,540	17.13
II.....	9	190	1,684	2,361	1,075	468	165	68	21	8	1	.....	.....	.....	.....	6,056	13.76
III.....	96	1,410	2,257	1,184	605	282	115	33	13	1	.....	.....	.....	6,026	13.69
IV.....	167	1,245	1,856	1,253	695	320	115	21	3	.....	.....	.....	5,678	12.90
V.....	4	.....	1,081	1,683	1,136	635	280	87	9	.....	.....	.....	5,101	11.59
VI.....	1	.....	205	1,007	1,522	1,109	576	233	69	38	11	1	4,783	10.86
VII.....	16	212	867	1,353	890	412	83	3	.....	.....	3,837	8.71
VIII.....	2	33	261	821	1,148	766	258	21	.....	2	3,315	7.53
IX.....	1	18	105	279	305	173	37	3	.....	921	2.09
X.....	1	18	101	201	166	67	18	2	577	1.31
Auxiliary Classes.....	3	13	9	30	62	48	25	1	.....	.....	191	.43
GRAND TOTALS.....	6	295	2,751	4,772	5,093	5,144	4,949	5,012	1,881	1,540	3,191	2,094	787	167	35	5	41,028	.....

NOTE:—Heavy lines denote ideal age spread for each grade.

(ii) RURAL

Grade	Sex	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals by Grades
I.	Boys	3	64	542	672	331	108	37	13	9	3							1,782	3,304
	Girls	3	81	493	584	243	69	31	7	3	5							1,522	
II.	Boys		5	73	324	458	254	127	43	24	8	3						1,320	2,499
	Girls		1	32	336	447	225	91	22	15	4	3						1,179	
III.	Boys				19	230	436	279	167	87	37	16	3					1,274	2,174
	Girls				32	345	447	223	98	37	11	4	2	1				1,200	
IV.	Boys					31	187	373	294	176	76	39	8					1,181	2,238
	Girls					55	248	337	240	110	49	11	3	1				1,051	
V.	Boys						41	169	272	250	152	71	23	1				982	1,955
	Girls					3	55	241	351	195	89	31	6	2				973	
VI.	Boys							33	160	243	250	120	39	3				898	1,793
	Girls					1	5	69	223	327	178	71	16	4	1			895	
VII.	Boys							4	39	145	231	164	58	13				654	1,348
	Girls						1	3	49	201	276	121	36	6	1			694	
VIII.	Boys								6	59	140	192	127	40	2		1	567	1,337
	Girls							1	10	89	206	276	152	34	1		1	770	
IX.	Boys									2	12	40	33	26	2	1		116	303
	Girls									2	30	57	62	25	10	1		187	
X.	Boys											4	18	17	8	3	2	52	145
	Girls									1	11	32	34	14	1			93	
TOTALS BY SEXES.....	Boys	3	69	615	1,015	1,050	1,026	1,022	994	1,015	909	652	310	100	12	4	3	8,829	
	Girls	3	85	525	952	1,091	1,050	999	1,000	980	859	606	311	87	14	1	1	8,567	
GRAND TOTALS.....		6	154	1,140	1,967	2,144	2,076	2,021	1,994	2,025	1,768	1,258	621	187	26	5	4	.....	17,396

NOTE:—Heavy lines denote ideal age spread for each grade.

(iii) URBAN

Grade	Sex	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals by Grades
I.	Boys	86	780	889	302	106	31	1	1	4	1	1	1					2,219	4,236
	Girls	52	749	847	241	86	32	1	5	3	1	1						2,017	
II.	Boys	3	53	467	711	361	137	357	207	20	10	2						1,827	3,557
	Girls		32	557	748	235	110	37	133	9	2							1,730	
III.	Boys			16	393	652	357	325	207	109	17	11	6					1,798	3,552
	Girls			29	472	722	325	325	133	49	20	2	2					1,754	
IV.	Boys				37	358	565	394	394	260	132	42	8	2				1,798	3,140
	Girls				44	452	581	581	325	149	63	23	5					1,612	
V.	Boys					1	35	281	516	389	225	112	41	4				1,603	3,119
	Girls						58	390	514	302	169	63	17	2				1,546	
VI.	Boys						1	38	232	367	336	231	131	61	37	11	1	1,452	2,990
	Girls						2	65	392	535	315	151	47	1				1,538	
VII.	Boys							6	59	225	426	310	164	35				1,225	2,189
	Girls							3	65	296	420	295	151	29	2			1,264	
VIII.	Boys								6	49	190	326	238	109	5			923	1,978
	Girls							1	11	67	285	354	249	75	13			1,055	
IX.	Boys									4	20	70	75	51	12			232	618
	Girls								1	10	13	112	135	71	13	1		386	
X.	Boys										1	20	17	62	31	13		174	432
	Girls										6	15	105	73	27	2		258	
AUXILIARY CLASSES.	Boys							2	8	8	20	10	29	17				121	191
	Girls							1	5	1	10	22	19	8	1			67	
TOTALS BY SEXES.	Boys	89	833	1,372	1,143	1,513	1,120	1,500	1,435	1,435	1,408	1,168	740	311	83	27	1	13,375	21,632
	Girls	52	781	1,433	1,506	1,555	1,508	1,518	1,421	1,361	1,361	1,068	733	259	56	3		13,257	
GRAND TOTALS.		141	1,611	2,805	2,919	3,068	2,928	3,018	2,856	2,772	2,236	1,473	600	111	111	30	1	24,632	

NOTE:—Heavy lines denote ideal age spread for each grade.

(B) Separate Schools
(1) RURAL AND URBAN

Grade	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals Per cent.
I.....	6	261	2,355	2,716	1,002	323	116	32	16	6	2	1	.....	.....	.....	.....	6,836	16.87
II.....	4	126	1,529	2,168	932	415	151	60	19	7	1	.....	.....	.....	.....	5,472	13.51
III.....	88	1,317	2,091	1,079	558	249	97	29	13	1	.....	.....	.....	5,522	13.63
IV.....	143	1,144	1,702	1,138	626	283	101	20	2	.....	.....	.....	5,159	12.74
V.....	4	172	990	1,572	1,050	587	269	83	9	.....	.....	.....	4,736	11.69
VI.....	7	177	919	1,411	1,030	554	229	68	38	14	1	4,448	10.98
VII.....	11	185	800	1,255	831	401	80	3	.....	.....	3,567	8.81
VIII.....	2	31	238	765	1,080	712	245	19	.....	2	3,094	7.61
IX.....	1	18	104	272	300	170	37	3	.....	905	2.24
X.....	1	18	101	201	166	67	18	2	574	1.42
Auxiliary Classes.....	3	13	9	30	62	48	25	1	.....	.....	191	.47
GRAND TOTALS.....	6	265	2,481	4,333	4,634	4,730	4,495	4,600	4,478	4,194	3,308	2,009	766	165	35	5	40,504	.....

NOTE:—Heavy lines denote ideal age spread for each grade.

(ii) RURAL

Grade	Sex	Under 5	5 yts.	6 yts.	7 yts.	8 yts.	9 yts.	10 yts.	11 yts.	12 yts.	13 yts.	14 yts.	15 yts.	16 yts.	17 yts.	18 yts.	19 yts. and over	Totals	Totals by Grades
I	Boys	3	49	457	577	280	86	31	8	8	2							1,501	2,785
	Girls	3	71	431	495	200	54	20	4	1	2							1,284	
II	Boys			18	235	400	239	110	42	23	7	3	1					1,078	2,055
	Girls		1	23	295	363	193	66	19	12	2	3						977	
III	Boys				16	200	376	236	117	71	29	13	3					1,091	2,120
	Girls				27	290	387	191	81	32	9	3	2	1				1,029	
IV	Boys					25	152	316	217	140	64	31	6					881	1,854
	Girls					38	214	281	205	92	32	9	2					873	
V	Boys						35	144	232	212	128	65	20	1				837	1,683
	Girls					3	48	200	306	169	82	30	6	2				816	
VI	Boys							25	131	219	219	113	39	3				779	1,552
	Girls						1	58	193	285	147	65	16	4	1			773	
VII	Boys							2	31	125	195	131	51	10				551	1,156
	Girls						1	2	11	176	239	106	33	6	1			605	
VIII	Boys								6	16	117	172	110	35	1		1	488	1,166
	Girls							1	8	78	186	239	133	31	1		1	678	
IX	Boys									2	12	39	32	25	2	1		113	294
	Girls									2	29	55	60	21	10	1		181	
X	Boys											1	17	17	8	3	2	51	142
	Girls									1	11	32	32	11	1			91	
TOTALS BY SEXES	Boys	3	49	475	828	905	888	864	844	876	773	574	282	91	11	1	3	7,470	14,807
	Girls	3	75	451	817	894	901	822	860	848	739	542	284	82	11	1	1	7,337	
GRAND TOTALS		6	124	929	1,645	1,799	1,789	1,686	1,701	1,724	1,512	1,116	566	173	25	5	4	14,807	

NOTE:—Heavy lines denote ideal age spread for each grade.

(iii) URBAN

Grade	Sex	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals by Grades
I.	Boys	86	101	747	844	289	101	33	15	4	1	1	1					2,122	
	Girls	52	82	720	800	233	82	32	5	3	1	1						1,929	4,051
II.	Boys	3	339	53	456	689	339	130	54	17	8	1						1,750	
	Girls		221	32	543	716	221	109	36	8	2							1,667	3,417
III.	Boys		633		16	378	633	342	200	99	41	11	6					1,726	
	Girls		695		29	449	695	307	127	47	18	2	2					1,676	3,402
IV.	Boys		348			37	348	545	376	251	126	39	8	2				1,732	
	Girls		430			43	430	560	310	143	61	22	4					1,573	3,305
V.	Boys		32				32	269	507	378	218	111	41	4				1,560	
	Girls		57			1	57	377	527	291	159	63	16	2				1,493	3,053
VI.	Boys		1				1	35	221	353	326	227	129	60	37	14	1	1,404	
	Girls		2				2	59	374	524	338	149	45	1				1,492	2,896
VII.	Boys							5	57	216	417	301	163	35				1,194	
	Girls							2	56	283	401	290	151	29	2			1,217	2,411
VIII.	Boys								6	48	185	323	227	109	5			903	
	Girls							1	11	66	277	346	242	70	12			1,025	1,928
IX.	Boys									4	20	68	75	51	12			230	
	Girls								1	10	43	110	133	70	13	1		381	611
X.	Boys										1	20	47	62	31	13		174	
	Girls										6	45	105	73	27	2		258	432
Auxiliary Classes	Boys							2	8	8	20	40	29	17				124	
	Girls							1	5	1	10	22	19	8	1			67	191
TOTALS BY SEXES.	Boys	89	1,316	800	1,316	1,393	1,454	1,361	1,444	1,378	1,363	1,142	726	340	85	27	1	12,919	
	Girls	52	1,372	752	1,372	1,442	1,487	1,448	1,452	1,376	1,319	1,050	717	253	55	3		12,778	25,697
GRAND TOTALS.		141	2,688	1,552	2,688	2,835	2,941	2,809	2,896	2,754	2,682	2,192	1,443	593	140	30	1	25,697	

NOTE:—Heavy lines denote ideal age spread for each grade.

(C) Public Schools
(i) RURAL AND URBAN

Grade	Under 5 yrs. yts.	5 yrs. yts.	6 yrs. yts.	7 yrs. yts.	8 yrs. yts.	9 yrs. yts.	10 yrs. yts.	11 yrs. yts.	12 yrs. yts.	13 yrs. yts.	14 yrs. yts.	15 yrs. yts.	16 yrs. yts.	17 yrs. yts.	18 yrs. yts.	19 yrs. and over	Totals	Per cent.
I.....		25	209	276	115	46	18	8	3	4							701	19.99
II.....		5	64	155	196	83	53	11	8	5	1						584	16.57
III.....				8	123	166	105	47	33	18	4						504	11.30
IV.....					21	101	154	115	69	37	14	4	1				519	14.73
V.....						17	91	111	86	48	11	4					368	10.45
VI.....					1	1	28	88	111	79	22	4	1				335	9.51
VII.....							5	27	67	98	59	11	3				270	7.66
VIII.....								2	26	56	68	51	13	2			221	6.27
IX.....										1	7	5	3				16	4.3
X.....												3					3	.09
AUXILIARY CLASSES.....																		
GRAND TOTALS.....	30	273	439	454	412	403	346	186	85	21	2						3,524	.....

NOTE:—Heavy lines denote ideal age spread for each grade.

(ii) RURAL

Grade	Sex	Under 5 yts.	5 yts.	6 yts.	7 yts.	8 yts.	9 yts.	10 yts.	11 yts.	12 yts.	13 yts.	14 yts.	15 yts.	16 yts.	17 yts.	18 yts.	19 yts. and over	Totals	Totals by Grades
I	Boys	15	85	95	51	22	6	5	1	1	1	1	1	1	1	1	1	281	519
	Girls	10	62	89	43	15	11	3	2	3	3	3	3	3	3	3	3	238	519
II	Boys	5	55	89	58	15	17	1	1	1	1	1	1	1	1	1	1	242	444
	Girls	9	9	41	84	32	28	3	3	3	3	3	3	3	3	3	3	202	444
III	Boys	3	60	60	30	60	43	20	16	8	8	3	2	1	1	1	1	183	354
	Girls	5	55	5	55	60	29	14	5	2	2	1	1	1	1	1	1	171	354
IV	Boys	6	35	35	6	35	57	47	36	12	12	8	2	1	1	1	1	203	384
	Girls	17	17	34	17	34	56	35	18	17	17	2	1	1	1	1	1	181	384
V	Boys	6	25	25	6	25	41	45	38	24	24	9	3	1	1	1	1	145	272
	Girls	7	7	7	7	7	7	7	26	7	7	1	1	1	1	1	1	127	272
VI	Boys	8	8	8	8	8	8	29	44	44	31	7	3	1	1	1	1	119	241
	Girls	1	1	1	1	1	1	11	30	42	31	6	3	1	1	1	1	122	241
VII	Boys	2	2	2	2	2	2	8	8	20	36	30	4	3	1	1	1	103	192
	Girls	1	1	1	1	1	1	1	8	25	37	15	3	3	1	1	1	89	192
VIII	Boys	13	13	13	13	13	13	13	13	13	23	20	17	5	1	1	1	79	171
	Girls	2	2	2	2	2	2	2	2	11	20	37	19	3	1	1	1	92	171
IX	Boys	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3	9
	Girls	1	1	1	1	1	1	1	1	1	1	2	2	1	1	1	1	6	9
X	Boys	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	3
	Girls	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	2	3
TOTALS BY SEXES	Boys	20	140	187	145	138	158	150	169	136	136	78	28	9	1	1	1	1,359	2,589
	Girls	10	71	135	200	149	177	140	132	120	120	64	27	5	1	1	1	1,230	2,589
GRAND TOTALS		30	211	322	345	287	335	290	301	256	256	142	55	14	1	1	1	2,589	5,178

NOTE:—Heavy lines denote ideal age spread for each grade.

(iii) URBAN

Grade	Sex	Under 5 yrs.	5 yrs.	6 yrs.	7 yrs.	8 yrs.	9 yrs.	10 yrs.	11 yrs.	12 yrs.	13 yrs.	14 yrs.	15 yrs.	16 yrs.	17 yrs.	18 yrs.	19 yrs. and over	Totals	Totals by Grades	
I.	Boys Girls			33 29	45 47	13 8	5 4	1										97 88	185	
II.	Boys Girls				11 14	22 32	22 14	7 1	9 1	3 1	2	1							77 63	140
III.	Boys Girls					15 23	19 27	15 18	7 6	10 2	6 2								72 78	150
IV.	Boys Girls						10 22	20 21	18 15	9 6	6 2	3 1							66 69	135
V.	Boys Girls						3 1	12 13	9 17	11 11	7 10	1							43 53	96
VI.	Boys Girls							3 6	11 18	14 11	10 7	7 2	2 2	1					48 46	94
VII.	Boys Girls							1 1	2 9	9 13	9 16	9 5	1 3						31 47	78
VIII.	Boys Girls									1 1	5 8	3 8	11 7	5 1					20 30	50
IX.	Boys Girls											2 2	2 1						2 5	7
X.	Boys Girls																			
AUXILIARY CLASSES.	Boys Girls																			
TOTALS BY SEXES.	Boys Girls			33 29	56 61	50 64	59 68	59 60	56 66	57 45	45 45	26 18	14 16	11 6	1 1				456 479	935
GRAND TOTALS.				62	117	114	127	119	122	102	90	14	30	7	1			935		

NOTE:—Heavy lines denote ideal age spread for each grade.

THE PUBLIC SCHOOLS
TABLE 7—AGE-GRADE DISTRIBUTION, SCHOOL YEAR 1943-44

	Under 3 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 25 Girls 27	3,792 3,733	2,942 2,748	105 121	105 121	12 17	3 2	1 1	1 1								6,881 6,649	13,530	
KINDERGARTEN- PRIMARY.....	Boys 6 Girls 8	1,850 1,816	2,816 2,498	502 387	502 387	69 51	8 7	3 1	2 2								5,255 4,770	10,025	
GRADE I.....	Boys 8 Girls 9	1,026 1,110	12,494 12,247	13,558 10,343	13,558 10,343	3,564 2,398	949 558	285 150	125 80	47 26	24 15	15 8	1 1	3 3			32,099 26,948	59,047	
GRADE II.....	Boys	483 668	8,561 9,388	11,991 10,837	11,991 10,837	4,463 2,755	1,367 743	489 201	177 87	64 29	31 12	8 3	1 2	1 1			27,646 24,736	52,382	
GRADE III.....	Boys .....	.....	7,496 8,561	10,545 8,335	10,545 8,335	4,614 3,173	1,890 995	756 324	261 110	87 39	87 39	22 13	7 1	2 1			25,983 23,185	49,168
GRADE IV.....	Boys .....	.....	31 70	895 1,570	7,409 8,843	7,409 8,843	9,716 8,767	1,909 3,181	2,011 1,188	863 119	280 117	62 37	15 1	1 1			25,892 24,202	50,094
GRADE V.....	Boys .....	.....	1 61	1,217 1,734	6,675 8,414	6,675 8,414	9,377 8,114	5,055 3,637	2,558 1,422	1,003 501	1,003 501	231 126	36 19	1 1			26,327 25,292	51,619
GRADE VI.....	Boys .....	.....	1 4	43 80	1,282 1,870	1,282 1,870	8,349 8,865	6,848 8,865	9,166 8,745	5,137 3,745	1,483 1,251	654 370	117 64	6 9			25,595 24,848	50,443
GRADE VII.....	Boys .....	.....	.....	.....	.....	.....	63 121	1,496 2,081	8,689 8,133	4,831 3,644	1,920 1,251	451 250	17 11	2 1			24,101 23,926	48,030
GRADE VIII.....	Boys .....	.....	.....	.....	.....	.....	2 3	89 165	1,829 1,890	7,812 8,271	3,902 3,326	1,224 896	97 76	8 9			21,776 22,573	44,289
GRADE IX.....	Boys .....	.....	.....	.....	.....	.....	.....	.....	8 9	110 212	300 594	291 560	113 246	16 26	3 7		842 1,656	2,498
GRADE X.....	Boys .....	.....	.....	.....	.....	.....	.....	.....	.....	5 66	49 156	101 309	33 210	4 4	.....	2	315 798	1,113
JR. AUXILIARY CLASSES.....	Boys	5 5	2,601 1,312	3,916
TOTALS BY SEXES.....	Boys	39 44	6,676 6,670	18,745 18,173	25,273 21,033	23,968 23,313	24,500 23,371	25,698 21,641	26,017 24,389	24,903 22,915	17,117 14,621	7,710 6,125	2,211 1,755	2,211 1,755	188 176	25 22	9 13	225,349 210,835	436,184
GRAND TOTALS.....	.....	83	13,346	36,918	44,306	47,281	48,064	50,339	50,416	47,818	31,738	13,835	3,966	3,966	47	22	436,184	

Heavy lines denote ideal age spread for each grade.

TABLE 8—TEACHERS' SALARIES, 1944-45

(Whole-Time Teachers)

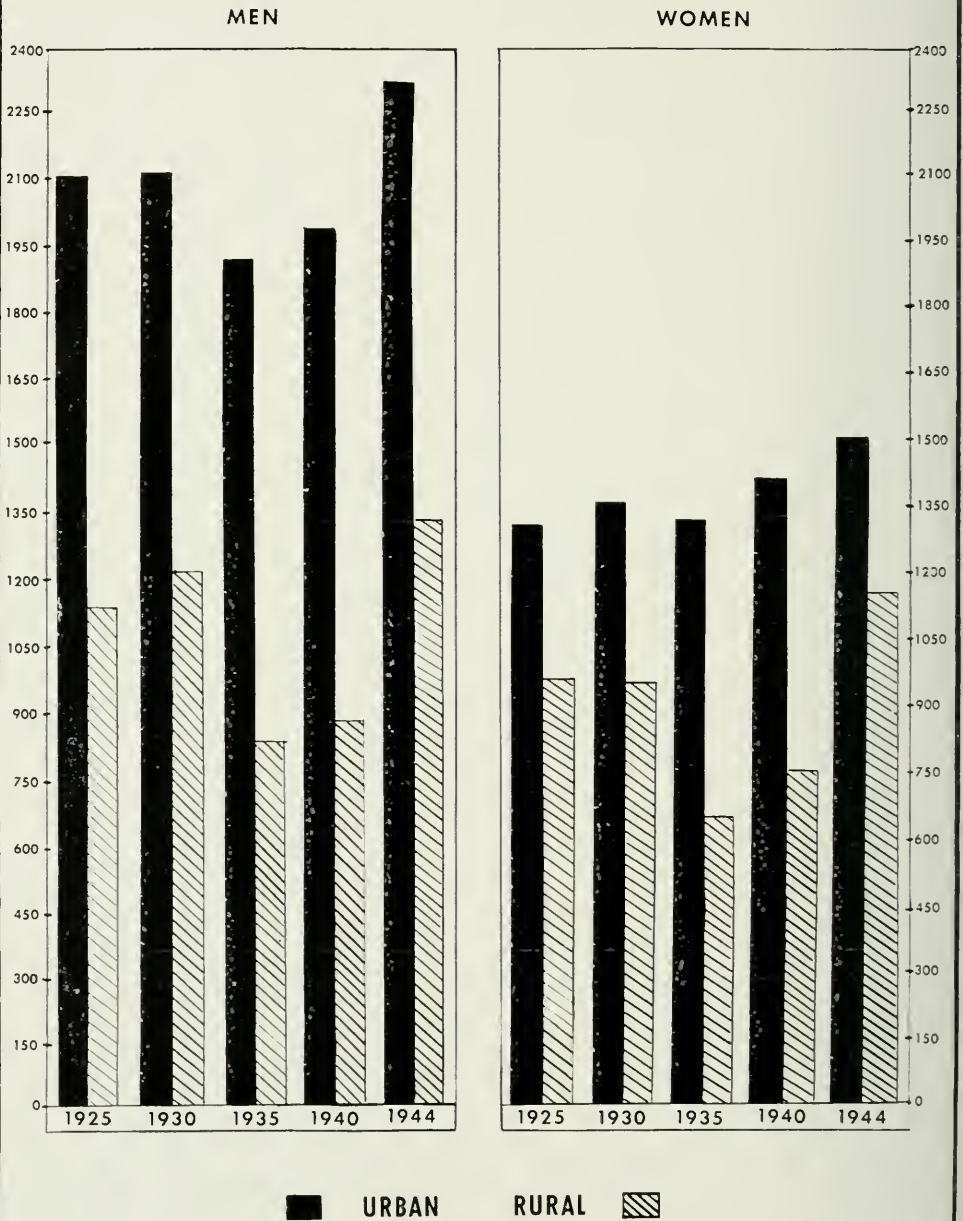
Frequency Distribution

	Ordinary Rural Schools	Towns and Villages under 1,500 popula- tion	Towns and Villages popula- tion of 1,500 and over	Large Sub- urban and Semi- Urban Schools	City Schools	All Schools	Group Totals	Group Percentages	
								1944-45	1943-44
Over \$3,850									
\$3,751 - \$3,850					59	59	77	.7	.5
\$3,651 - \$3,750			1		3	4			
\$3,551 - \$3,650					11	14			
\$3,151 - \$3,550				2	12	14	137	.9	.9
\$3,351 - \$3,450			1	3	18	22			
\$3,251 - \$3,350			3	1	14	18			
\$3,151 - \$3,250			3	5	14	22			
\$3,051 - \$3,150			2	1	58	61			
\$2,951 - \$3,050				2	114	116	390	2.7	2.5
\$2,851 - \$2,950			4	4	107	115			
\$2,751 - \$2,850			3	1	28	32			
\$2,651 - \$2,750			7	10	34	51			
\$2,551 - \$2,650			9	10	57	76			
\$2,451 - \$2,550	3	2	8	10	34	57	1,253	8.7	9.0
\$2,351 - \$2,450	2	2	10	12	83	109			
\$2,251 - \$2,350	1	2	14	24	111	152			
\$2,151 - \$2,250	3	1	18	10	739	771			
\$2,051 - \$2,150	4	2	25	19	114	164			
\$1,951 - \$2,050	5	3	28	119	243	398	2,190	15.2	13.3
\$1,851 - \$1,950	9	8	23	42	160	242			
\$1,751 - \$1,850	21	6	65	98	363	553			
\$1,651 - \$1,750	32	14	44	54	285	429			
\$1,551 - \$1,650	59	28	79	54	348	568			
\$1,451 - \$1,550	134	39	94	85	264	616	8,502	59.0	40.8
\$1,351 - \$1,450	314	39	117	118	244	832			
\$1,251 - \$1,350	674	36	282	115	333	1,440			
\$1,151 - \$1,250	1,920	153	386	147	383	2,989			
\$1,051 - \$1,150	1,744	140	344	96	301	2,625			
\$951 - \$1,050	1,274	102	144	42	177	1,739	1,852	12.8	33.0
\$851 - \$950	19	2	13	1	69	104			
\$751 - \$850	4		3		2	9			
Totals	6,222	579	1,730	1,085	4,785	14,401			

Itinerant Music Teachers not included.

A Table on average salaries may be found in the Comparative section of this Report.

AVERAGE SALARIES OF URBAN AND RURAL PUBLIC SCHOOL TEACHERS 1925 - 1944



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GRAPH 9

TABLE 9—FINANCIAL STATISTICS, 1943

	Cities	Towns and Villages	Large Semi-Urban	Ordinary Rural Counties	Ordinary Rural Districts	Ordinary All Rural	All Public Elementary
Receipts:							
Provincial Grants.....	\$312,218	\$609,025	\$889,207	\$2,038,741	\$867,024	\$2,905,765	\$1,866,215
County Grants.....	6,199	36,875	36,875	152,741	152,741	152,741	195,815
Township Grants.....	195,280	195,280	195,280	2,833,165	75,132	2,809,297	3,103,577
Local Tax Levies.....	3,989,718	1,532,978	1,532,978	2,958,212	669,530	3,627,712	23,435,669
Other Sources.....	114,233	33,911	33,911	92,619	38,656	131,275	114,884
Total Revenue Receipts.....	\$4,719,175	\$4,719,175	\$2,638,254	\$8,075,478	\$1,650,312	\$9,725,820	\$32,006,100
Beginning Balances.....	376,983	273,919	239,094	4,060,913	649,306	4,710,219	5,600,215
Capital Borrowings.....	70,420	86,314	9,899	209,531	12,299	221,830	388,463
Totals.....	\$5,110,314	\$5,079,408	\$2,887,247	\$12,345,922	\$2,311,947	\$11,657,869	\$38,034,838
Disbursements:							
Cost of Instruction.....	\$9,228,859	\$2,926,411	\$1,522,099	\$5,403,914	\$956,116	\$6,360,330	\$20,037,699
Other Operating Costs.....	3,380,158	1,150,226	661,493	1,984,463	469,558	2,454,021	7,645,898
Capital Charges.....	\$12,009,017	\$1,076,637	\$2,183,592	\$7,388,377	\$1,425,974	\$8,814,351	\$27,683,597
Current Operations.....	2,229,794	544,516	428,348	189,476	70,548	260,024	3,462,682
Total Current and Capital.....	\$14,838,811	\$4,621,453	\$2,611,940	\$7,577,853	\$1,496,522	\$9,074,375	\$31,146,279
Capital Outlays.....	142,644	113,945	97,109	269,992	54,959	324,951	678,649
Extraneous Payments.....	106,427	26,923	1,537	55,911	6,228	62,439	197,026
Totals.....	\$15,087,882	\$4,762,024	\$2,710,586	\$7,903,756	\$1,557,709	\$9,461,465	\$32,021,954
Liabilities:							
Current Liabilities.....	\$60,777	\$16,933	\$170,212	\$49,910	\$11,625	\$91,535	\$339,487
Capital Liabilities.....	10,496,001	4,275,864	3,454,027	1,270,210	382,607	1,652,817	20,378,722
Classrooms in Operation.....	4,599	2,593	1,036	5,231	901	6,132	14,360
Assessment per Classroom.....	\$374,828	\$139,736	\$115,708	\$121,611	\$38,487	\$109,397	\$200,342
Average Daily Attendance.....	151,721	72,117	32,525	97,506	16,706	111,212	370,575
Average Daily Attendance per Classroom.....	33	28	31	19	19	19	26
Pupil-days Attended.....	29,048,247	14,073,774	6,381,000	18,830,810	3,240,013	22,040,823	71,543,844
Cost per Pupil-day (cents).....	43.4	29.0	31.2	39.2	41.1	40.0	38.7
(a) Current Operations.....	7.9	3.9	6.1	1.0	2.2	1.1	4.8
(b) Capital Charges.....	51.3	32.9	40.9	40.2	46.6	41.1	43.5
Total (a and b).....							

Less than 6 rooms. 20 rooms and over.

TABLE 9—FINANCIAL STATISTICS, 1944

	Cities	Towns and Villages	Large Semi-Urban	Ordinary Rural Counties	Ordinary Rural Districts	Ordinary All Rural	All Public Elementary
Receipts:							
Provincial Grants.....	\$528,270	\$792,476	\$939,111	\$2,266,328	\$931,025	\$3,197,353	\$5,138,240
County Grants.....	.....	5,366	47,318	150,715	.....	150,715	203,599
Township Grants.....	.....	.....	232,812	2,817,134	47,166	2,864,100	3,097,412
Local Tax Levies.....	14,506,259	4,321,279	1,913,336	3,268,268	760,477	4,028,745	24,771,619
Other Sources.....	159,195	198,810	275,982	110,961	32,093	143,057	776,114
Total Revenue Receipts.....	\$15,193,724	\$5,308,131	\$3,400,689	\$8,013,709	\$1,770,761	\$10,384,470	\$34,287,011
Beginning Balances.....	349,263	88,849	318,117	4,465,408	742,593	5,148,001	5,901,280
Capital Borrowings.....	140,576	262,899	55,112	104,035	31,223	135,258	593,845
Totals.....	\$15,683,563	\$5,659,879	\$3,773,918	\$13,123,152	\$2,511,577	\$15,667,729	\$40,785,089
Disbursements:							
Cost of Instruction.....	\$9,394,829	\$3,195,063	\$1,779,228	\$5,743,358	\$1,073,842	\$6,817,195	\$21,186,315
Other Operating Costs.....	5,678,626	1,311,889	814,727	2,341,416	546,132	2,887,578	8,692,830
Current Operations.....	\$13,073,455	\$1,506,952	\$2,593,955	\$8,084,799	\$1,619,974	\$9,704,773	\$29,879,135
Capital Charges.....	1,814,871	611,808	463,975	175,902	67,239	243,141	3,675,798
Total, Current and Capital.....	\$14,888,329	\$5,118,760	\$3,057,930	\$8,260,701	\$1,687,213	\$9,947,914	\$32,554,933
Capital Outlays.....	521,957	227,050	137,953	291,265	89,320	380,585	1,261,315
Extraneous Payments.....	121,938	12,711	7,459	86,613	19,139	105,752	247,800
Totals.....	\$15,532,224	\$5,352,521	\$3,145,342	\$8,638,579	\$1,795,672	\$10,434,251	\$34,464,338
Assets and Liabilities:							
Cash.....	\$151,339	\$307,358	\$228,576	\$4,481,573	\$748,905	\$5,233,478	\$6,320,751
Land and Buildings.....	48,131,941	15,801,643	6,851,382	17,292,219	2,988,163	20,280,382	91,368,351
Furniture and Equipment.....	3,223,935	1,813,789	2,064,011	3,674,846	676,677	4,351,523	12,631,261
Current Liabilities.....	62,336	41,490	22,321	53,253	112,327	112,327	258,471
Capital Liabilities.....	11,722,899	4,191,110	3,898,382	1,081,573	472,522	1,354,095	21,369,686
Classrooms in Operation.....	1,726	2,441	1,072	5,140	965	6,105	14,344
Assessment per Classroom.....	\$368,935	\$155,003	\$112,383	\$156,122	\$39,062	\$137,760	\$215,010
Average Daily Attendance.....	172,395	75,213	37,689	98,662	18,210	116,872	462,449
A.P.A. per Classroom.....	36	31	35	19	19	19	38
Pupil-Days Attended.....	30,464,956	11,878,516	7,451,012	19,403,380	3,512,013	22,915,393	75,712,907
Cost per Pupil-Day (cents)							
(a) Current Operations.....	42.9	30.3	34.8	41.7	46.1	42.4	39.1
(b) Capital Charges.....	6.0	5.4	4.1	9.9	1.9	4.0	4.1
Totals (a and b).....	48.9	33.4	40.2	42.6	48.0	43.4	43.5

TABLE 10—CONSOLIDATED SCHOOLS, 1943-44

No.	Consolidated School	County or District	Sections Consolidated	Assessment	No. of Teachers	Grade of Certificate		Enrolment	No. Conveyed	Average Attendance	No. in Fifth Class	No. in Continuation School
						I	II					
1	Barwick	Rainy River	4, 11, 12 Barwick	\$93,115	3		2†	88	38	76	9	
2	Burriss	Rainy River	1, 2 Burriss	51,135	2		2	40	36	31	5	
3	Byng Inlet	Parry Sound	2 Wallbridge, 1 Henvey	66,005	3		0	129	48	111	2	
4	Charlton	Temiskaming	2, 6 Daek, Charlton Town	87,520	3		0	83	51	62	5	
5	Dorion	Thunder Bay	1, 2, 3 Dorion	75,668	3		2	68	61	57		
6	Falls View	Welland	7, 8 Stamford	1,985,055	9		0	475	76	127	1	
7	Gooderham	Haliburton	3, 4, 5 Glanburg	42,229	3		0	65	26	51		
8	Grant	Carleton	3, 15 Nepean	690,685	5		1	212	35	151	26	
9	Grantham	Lincoln	5, 6 Crantham	433,950	8		0	273	40	221		
10	Hudson	Temiskaming	Hudson Township	110,659	2		1	59	56	49		
11	Humber Heights	York	5 Etobicoke (3 Schools)	624,475	9		1	277	65	211		
12	Katrine	Parry Sound	1, 5 Armour	53,290	1		0	26		22		
13	Macdonald	Wellington	6, 5, 7 Guelph	610,300	5		0	179	50	148	21	
14	Malbarytown	Leeds	4, 5, 6 Front of Yonge, 17 Front of Beccol	241,255	1		4	117	62	48		11
15	Mindemoya	Manitowlin	1, 4 Carnarvon	90,630	2		1	108	51	58		35
16	Morley	Rainy River	7 Morley, 9 Morley and Dilke, 1 Long Sault	182,093	3		2	92	78	75	5	16
17	Nipigon	Thunder Bay	1, 2, 3 Nipigon	693,359	5		0	231	27	180		
18	Nobel	Parry Sound	1 Carling, 5 MacDougall	305,995	11		2	196	43	327	15	
19	North Mountain	Dundas	9, 12, 13, 14 Mountain	303,475	8		0	139	81	139		51
20	Pointe Au Baril	Parry Sound	1, 2 Harrison	307,590	2		2	40	36	31		
21	Quibell	Kenora	1, 2, 3 Wabigoon, 4 Redvers	63,210	2		1	51	36	12	3	
22	Savard	Temiskaming	1, 2 Savard, 2 Robillard	60,816	2		1	66	65	52		
23	Sundridge	Parry Sound	6, 4 Strong, Sundridge Village	233,553	5		3	131	38	121		30
24	Tamworth	Lennox and Addington	3, 6, 7 Shelfield, 28 Camden	345,789	3		0	101	59	87		60
25	Tweed	Hastings	3, 5 Hungerford, Tweed Village	704,110	6		2	187	95	133		
26	Wellington	Prince Edward	10, 11, 14 Hillier, 2, 10 Hallowell, Wellington Village	1,233,061	10		7	341	126	271		83
27	West Guilford	Haliburton	2, 5, 6 Guilford	37,393	3		1	109	69	88		8
28	Wilberforce	Haliburton	2, 6 Monmouth, 8 Cardiff	25,898	2		1	99	18	87		1
			Totals		121		98	4,291	1,470	3,121	107	321

*Students conveyed by street cars.

TABLE 10—CONSOLIDATED SCHOOLS, 1943-44

No.	Consolidated School	Cost of Operation						Legislative Grants Earned in 1943-44						Cost per Pupil of Average Attendance																				
		Teachers' Salaries		Transportation		Total Current		Capital Charges		Gross Cost		General		Transportation		Social on Suburbs and Equipment		Fifth Class and Continuation School		Other Special Grants		Total		To Section		To Government		Total						
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			
1	Barwick	3,500.00		1,920.00		6,811.55		1,598.32		8,112.87		2,911.89		1,313.20		301.40		295.24		1,821.73		17.25		63.13		110.68								
2	Burriss	2,200.00		3,292.20		7,975.66		4,432.98		9,128.61		2,514.40		2,214.27		200.00		203.51		5,129.21		135.15		165.15		300.90								
3	Byng Inlet	4,050.00		2,037.00		9,212.83		318.71		9,591.57		1,005.46		1,248.48		318.40		204.52		6,377.86		28.96		57.15		85.41								
4	Charlton	3,150.00		2,019.25		7,018.14		983.71		7,018.14		2,053.48		1,539.90		300.00		336.40		1,331.87		13.31		70.00		113.31								
5	Dorton	2,560.00		2,669.24		7,745.15		983.71		8,729.16		2,085.78		2,130.80		200.00		1,102.97		4,116.58		73.66		77.49		133.15								
6	Falls View	22,613.62		1,935.73		31,892.81				31,892.81		5,081.61		1,892.05		1,310.00		270.00		10,019.66		51.23		23.46		71.69								
7	Gootherham	3,282.60		2,984.96		4,208.98		3,282.60		7,190.68		1,807.83		1,667.25		300.00		328.68		2,690.22		60.21		17.52		77.76								
8	Grant	6,125.00		392.00		5,785.53		6,191.19		11,976.02		4,891.05		3,000.00		800.00		326.61		6,317.69		46.69		28.20		71.89								
9	Grant'ham	10,450.00		4,001.00		16,777.01				16,777.01		4,891.05		3,000.00		800.00		326.61		6,317.69		46.69		28.20		71.89								
10	Hudson	2,100.00		1,761.00		1,916.50				1,916.50		934.70		1,137.98		200.00		526.97		2,272.68		56.00		46.37		102.37								
11	Humber Heights	10,039.80		1,290.25		19,113.58				19,113.58		7,571.78		1,060.95		800.00		526.97		9,299.70		41.60		38.11		79.71								
12	Katrine	1,200.00		742.50		2,112.00				2,112.00		656.69		173.70		100.00		40.00		1,230.39		53.73		55.90		109.63								
13	Macdonald	5,200.00		2,750.00		8,070.12				8,070.12		709.72		177.90		620.40		90.00		2,317.22		238.89		18.90		287.79								
14	Malorytown	2,119.00		1,671.00		3,633.65		1,317.21		1,980.86		1,405.18		1,142.30		200.00		95.00		2,842.48		37.00		49.00		86.00								
15	Mindemoyas	3,088.00		2,763.50		7,176.89				7,176.89		1,615.99		1,526.36		300.00		367.32		3,809.67		41.89		50.78		95.67								
16	Morley	6,089.25		1,036.50		9,409.79				9,409.79		*		1,822.63		506.50		228.71		17,169.85		54.03		76.31		130.34								
17	Nipigon	12,728.88		3,320.00		28,521.55				29,327.11		13,215.07		2,788.80		805.50		228.71		23,317.22		238.89		18.90		287.79								
18	Nobel	9,950.00		4,851.00		18,912.31				18,912.31		1,724.15		2,487.13		700.00		200.90		2,842.48		37.00		49.00		86.00								
19	North Mountain	1,665.00		1,352.00		3,493.55				3,493.55		413.06		829.40		100.00		137.24		3,724.16		86.30		40.35		126.65								
20	Pointe au Baril	2,320.00		2,358.95		5,921.52		698.47		5,921.52		2,625.52		1,772.63		200.00		246.36		4,860.51		27.61		116.00		113.61								
21	Quibell	2,715.00		3,516.38		11,599.13				11,599.13		2,353.68		2,478.52		509.00		245.36		5,121.75		109.20		98.18		207.68								
22	Savard	6,100.00		1,111.25		10,652.68		1,403.70		11,756.38		2,181.92		767.91		509.00		147.00		3,663.83		65.26		29.59		91.76								
23	Sumbridge	3,360.00		2,991.00		7,723.37				7,723.37		1,326.74		1,794.05		300.00		180.10		3,858.13		48.00		47.00		95.00								
24	Tanworth	7,460.00		4,127.30		15,230.75				15,230.75		2,215.45		802.88		600.00		199.15		3,516.74		48.00		47.00		95.00								
25	Tweed	12,806.36		3,909.00		22,811.71		8,256.62		31,098.53		1,892.35		1,256.40		346.10		270.00		1,347.90		97.22		25.20		99.52								
26	Wellington	3,125.75		2,400.00		6,868.97				6,868.97		2,343.42		1,409.00		230.00		212.10		3,191.02		3.51		36.80		40.31								
27	West Guilford	2,400.00		588.00		3,499.67				3,499.67		69,869.65		36,303.20		12,255.39		2,969.58		118,163.93		60.99		31.53		95.52								
28	Wilberforce	160,049.63		61,626.63		302,102.90		21,612.37		326,775.20		69,869.65		36,303.20		12,255.39		2,969.58		118,163.93		60.99		31.53		95.52								
	Totals																																	

*Partial totals.

*Included in Township School Areas Individual School data not available.



Bill Bourgeault
Aldershot
Guelph District

Walter Martin
Comber
Chatham District

Mary Sue McGee
Toronto District

Kathryn Judd
Colborne
Belleville District

Mary Lou Archer
Lynden
Hamilton District

FINALISTS IN THE 25th ANNUAL PROVINCIAL PUBLIC SPEAKING CONTEST

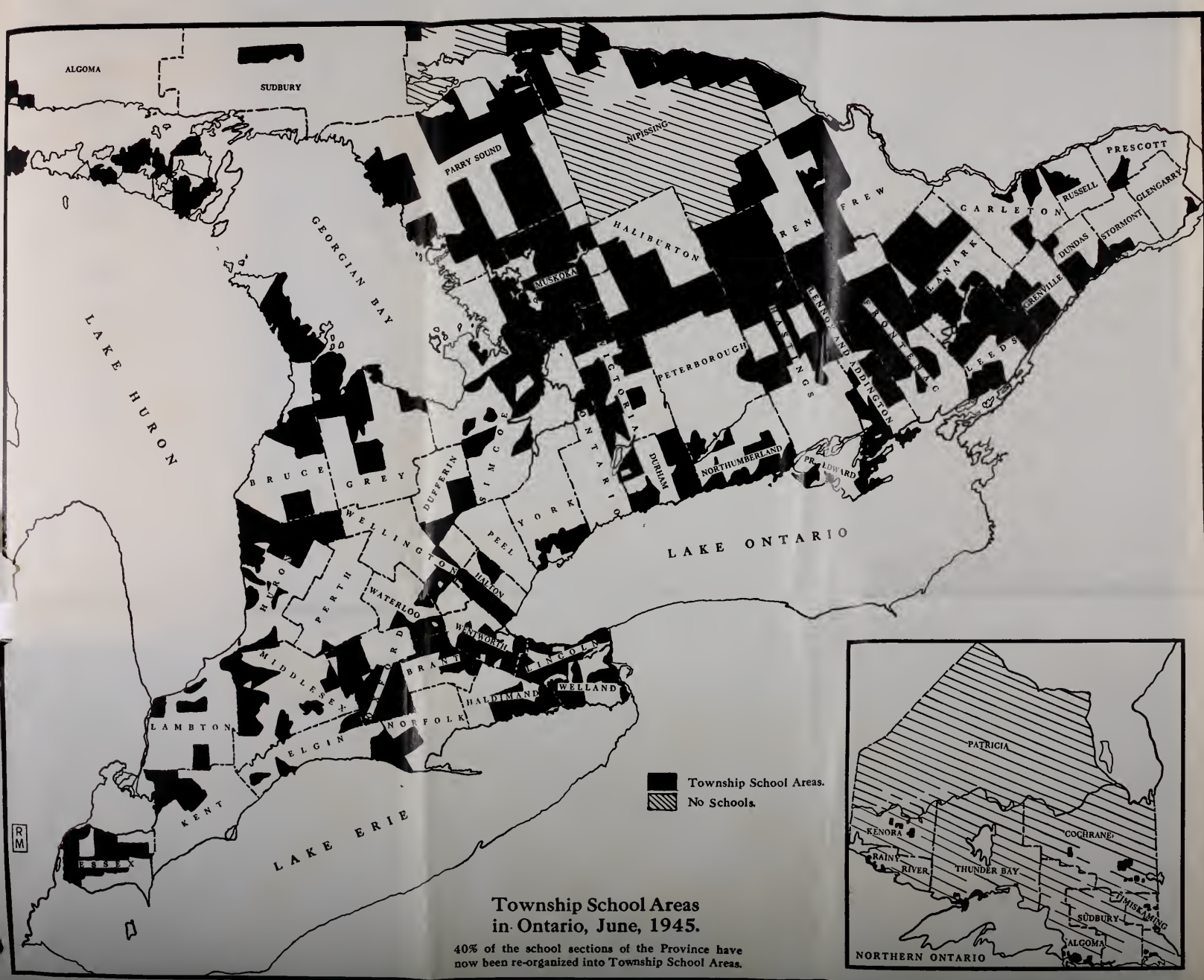
This contest is conducted by the Ontario School Trustees' and Ratepayers' Association to encourage public speaking in Ontario elementary schools. The province is divided into the districts of Kemptville, Belleville, Toronto, Hamilton, Chatham and Guelph. Finalists meet at Convocation Hall, University of Toronto, during Ontario Educational Association week. In this year the Kemptville district was not represented.

The Grolier Society of Toronto has generously given each year to the winner a set of the Book of Knowledge, and the Samuel Farmer shield, donated in 1936 by Mr. Samuel Farmer, now a life-member of the O.E.A., goes for a year to the school represented by the winner. If any school is fortunate enough to win the shield three years, it becomes the property of the school. To date only one school, S.S. 23 King, York County, has won it twice.

TABLE 11—TOWNSHIP SCHOOL AREAS BY COUNTIES AND DISTRICTS
(formed to June, 1944)

Circular Elem. 15 "The Township School Area in Ontario" — is available upon request.

County	Number of Sections in Areas	Township	County	Number of Sections in Areas	Township
Addington.....	21		Lanark.....	45	
	5	Camden		6	Dalhousie and North Sherbrooke (A)
	9	Denbigh, Abinger and Ashby		6	Dalhousie and North Sherbrooke (B)
	7	Kaladar, Anglesea and Effingham		6	Darling
Brant.....	23			5	Lanark (A)
	5	Brantford No. 1		5	Lanark (B)
	5	Brantford No. 2		5	Levant
	8	Dumfries South No. 1		12	Ramsay
	5	Onondaga	Leeds.....	61	
Bruce.....	30			18	Bastard and S. Burgess
	7	Albemarle		17	Leeds and Lansdowne Front
	7	Eastnor		17	Kitley
	10	Elderslie		9	Yonge and Escott Rear
	6	Lindsay	Lennox.....	43	
Dufferin.....	30			3	Adolphustown
	10	E. Garafraxa		5	Amherst Island
	20	Mono		5	Camden East No. 1
Dundas.....	6	Williamsburg		5	Camden East No. 2
Durham.....	15	Hope		9	Fredericksburgh North
Elgin.....	4	Dorchester South		6	Fredericksburgh South
Essex.....	6	Malden		5	Richmond (North)
Frontenac.....	67			5	Richmond (Centre)
	5	Barrie	Lincoln.....	4	Niagara (No. 1)
	8	Clarendon	Middlesex.....	19	
	7	Hinchinbrooke		10	Adelaide
	9	Kennebec		4	Nissouri South
	9	Loughborough		5	Westminster No. 1
	8	Olden	Norfolk.....	10	Walsingham North
	10	Oso	Northumberland	16	
	7	Palmerston		3	Alnwick
	4	Portland (North)		5	Cramahe (South)
	3	Lancaster		3	Hamilton
Glengarry.....	3			5	Monaghan South
Grey.....	45		Oxford.....	73	
	7	Collingwood		8	Blenheim (North)
	8	Derby		9	Blenheim (South)
	9	Holland		10	Dereham
	5	St. Vincent		10	Norwich North
	16	Sydenham		10	Norwich South
Grenville.....	12	Wolford		7	Oxford East
Haldimand.....	20			8	Oxford West
	8	Cayuga North		11	Zorra West
	5	Dunn	Perth.....	2	Blanshard
	7	Rainham	Peterborough.....	22	
Haliburton.....	60			6	Burley North and Anstruther
	7	Cardiff		5	Chandos
	12	Dysart		3	Dummer
	5	Glamorgan		1	Monaghan North
	7	Lutterworth		7	Otonabee
	11	Minden	Prescott.....	2	Plantagenet South
	6	Monmouth	Prince Edward.....	14	
	2	Sherbourne		7	Marysburg North
	5	Snowden		7	Marysburg South
	5	Stanhope	Renfrew.....	41	
Halton.....	40			5	Alice and Fraser No. 1
	7	Nassagaweya		4	Alice and Fraser No. 2
	14	Nelson		2	Algona South
	19	Trafalgar		5	Gratton
Hastings.....	72			3	Griffith and Matawatchan
	3	Bangor		4	Head, Clara and Maria
	5	Carlow		2	Pembroke
	7	Dungannon		6	Rolph, Buchanan and Wylie
	7	Elzevir		4	Sebastopol
	6	Faraday		6	Sherwood, Jones and Burns
	3	Limerick	Russell.....	5	Cumberland
	8	Marmora and Lake	Simcoe.....	60	
	4	Mayo		3	Essa
	4	McClure and Wicklow		3	Flos
	6	Monteagle and Herschel No. 1		4	Innisfil
	7	Monteagle and Herschel No. 2		4	Matchedash
	6	Tudor and Cashel		8	Medonte No. 1
	6	Wollaston		3	Medonte No. 2
Huron.....	60			6	Orillia No. 1
	10	Colborne		7	Orillia No. 2
	9	Howick (East)		9	Oro
	9	Howick (West)		2	Sunnidale
	6	Stephen		4	Tay
	5	Tuckersmith		5	Tossorontio (North)
	10	Turnberry		2	Vespra
	11	Wawanosh East			
Lambton.....	2	Bosanquet			



**Township School Areas
in Ontario, June, 1945.**

40% of the school sections of the Province have
now been re-organized into Township School Areas.



TABLE 12—PROMOTION AND RETARDATION IN CITIES, LARGE TOWNS, AND TORONTO SUBURBAN AREAS
SCHOOL YEAR 1944-45—NEAREST WHOLE PERCENTAGE

Cities	Grade I		Grade II		Grade III		Grade IV		Grade V		Grade VI		Grade VII		Grade VIII		Average		REASONS FOR NON-PROMOTION (Percentages)
	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B	
	Belleville.....	88	89	96	97	93	94	91	90	94	90	91	90	89	90	82	81	92		92	Lack of Ability.....
Brantford.....	88	89	87	86	90	90	89	87	88	87	86	86	86	85	83	83	85	84	Lack of Application..
Chatham.....	90	89	74	72	76	78	76	75	82	81	91	91	91	90	90	90	90	92	Less than regular time in Grade.....
Port William.....	90	87	95	92	95	91	96	95	92	92	93	93	88	88	88	88	88	91	Previous Promotion
Galt.....	83	82	92	92	83	87	86	86	85	85	85	85	85	85	92	91	91	91	Premature.....
Guelph.....	88	83	87	87	83	86	87	86	88	87	85	88	86	87	91	90	90	87	Ill-Health affecting Attendance.....
Hamilton.....	81	81	85	85	87	87	86	87	85	85	81	81	81	81	86	84	85	85	Irregular Attendance
Kingston.....	90	90	91	90	91	91	91	91	88	88	86	86	86	86	90	90	89	89	Adverse Home Conditions.....
London.....	87	86	89	90	90	91	91	91	91	91	91	91	91	90	90	90	90	90	Too Frequent Transfers.....
Niagara Falls.....	88	89	89	84	88	86	87	87	90	90	85	83	87	93	89	90	87	87	Minor Causes.....
North Bay.....	86	87	94	94	95	94	92	92	91	88	88	88	88	87	87	87	87	87	Ill-Health not affecting Attendance...
Oshawa.....	91	91	90	90	93	92	91	91	93	93	93	93	90	89	94	94	92	92	Defective Speech....
Ottawa.....	81	83	87	86	100	100	99	98	90	90	93	92	90	90	89	90	91	91	Pupils of Foreign Parentage.....
Owen Sound.....	82	79	89	90	91	91	91	90	92	91	85	85	81	83	90	89	89	89	Defective Sight.....
Peterborough.....	81	81	83	86	85	85	80	78	85	85	81	81	81	81	86	84	85	85	Minor Physical Defects.....
Port Arthur.....	81	83	87	86	85	85	88	88	84	83	86	86	81	83	91	92	91	92	Defective Hearing...
St. Catharines.....	86	85	92	91	92	95	95	96	96	90	89	90	90	90	87	89	92	91	Physical Deformity..
St. Thomas.....	100	100	83	85	94	91	96	96	92	93	92	92	90	90	95	95	93	94	Total.....
Sarnia.....	90	91	89	91	86	88	87	87	84	86	85	85	87	87	91	91	90	90	
Sault Ste. Marie.....	83	86	91	88	88	87	87	87	91	91	88	88	88	88	87	91	91	90	
Stratford.....	94	94	94	94	93	93	93	98	98	97	97	98	98	95	95	95	95	96	
Sudbury.....	93	93	92	91	97	97	93	94	94	94	94	94	94	94	93	93	93	93	
Toronto.....	86	86	91	90	91	91	91	91	88	88	87	89	89	88	88	89	89	89	
Wendell.....	81	82	91	89	88	87	86	86	93	92	92	92	91	91	91	89	90	90	
Windsor.....	82	82	86	85	93	93	93	93	93	93	93	93	91	91	90	90	90	90	
Woodstock.....	93	92	88	88	87	87	87	87	95	91	98	98	93	93	95	95	93	93	
Towns																			
Barrie.....	86	83	89	88	88	90	93	92	95	91	90	90	91	90	89	89	90	90	
Brockville.....	82	83	89	89	90	96	96	92	92	100	100	100	100	99	94	94	93	93	
Cornwall.....	86	86	89	89	88	91	91	93	91	97	97	97	92	91	95	96	91	91	
Kenora.....	81	83	88	90	88	89	89	91	95	92	92	92	93	93	91	91	91	91	
Niarkland Lake.....	83	84	92	92	89	89	89	89	91	95	92	92	92	93	93	91	91	91	
Orillia.....	79	78	89	89	78	79	91	90	92	91	77	75	91	92	100	100	100	100	
Almico.....	97	88	83	81	91	92	92	92	92	88	88	90	91	93	97	97	97	97	
New Toronto.....	89	90	86	85	83	84	85	84	88	87	76	77	84	85	94	95	86	86	
Orillia.....	75	70	95	95	82	82	91	92	86	86	92	92	91	85	92	92	87	87	
Pembroke.....	69	87	88	86	86	87	89	89	88	88	82	82	82	82	91	93	88	88	
Port Colborne.....	87	88	87	89	85	81	89	88	89	88	82	82	92	92	91	93	93	88	
Preston.....	84	83	91	95	88	88	95	96	91	94	89	89	89	88	87	89	91	92	
Smith's Falls.....	85	86	92	92	83	85	94	94	86	85	91	90	85	94	99	99	92	92	
Timmins.....	94	93	90	93	93	91	91	95	95	93	93	93	87	87	89	88	92	92	
Trenton.....	74	71	85	83	80	79	95	94	89	87	90	89	93	93	98	98	87	86	
Waterloo.....	87	88	95	95	88	88	100	100	95	95	92	92	89	89	97	97	94	94	
Townships																			
E. York.....	90	90	92	92	94	94	96	95	92	88	87	87	89	90	94	94	92	92	
Y. York.....	90	90	90	90	93	93	92	92	91	91	91	91	90	90	92	92	92	92	
Averages this year.....	86	87	89	88	90	91	91	91	90	90	90	90	89	89	90	90	89	89	
Averages last year.....	86	86	89	89	90	90	91	91	89	89	89	89	88	88	88	91	92	92	

A—Percentage promoted in each grade.

B—Percentage in grade one year or less who were promoted in one year.

TABLE 13—PROTESTANT SEPARATE SCHOOLS, 1944
Financial data is for calendar year 1943, statistical data for school year 1943-44

	S. S. 1 Gradum (Renfrew)	S. S. 2 Hagarty (Renfrew)	L. Original Village (Prescott)	Pemungashene Town (Simcoe)	Totals
Number of Schools.....	1	1	1	1	4
RECEIPTS:					
Balances from 1942.....	\$302.60	\$0.06	\$879.92		\$1,182.58
Legislative Grants.....	223.44	529.67		\$,432.72	2,185.83
School District Levy.....	850.01	553.14	200.00	8,000.00	9,603.15
Temporary Loans.....		125.00			125.00
Other Sources.....		25.27	12.19	1.96	39.72
Totals.....	\$1,376.05	\$1,233.14	\$1,092.41	\$9,434.68	\$13,136.28
DISBURSEMENTS:					
Teachers' Salaries.....	\$950.00	\$840.00		\$6,057.40	\$7,847.40
Other Current.....	121.26	115.25	\$181.00	2,912.06	3,332.57
Total Current.....	\$1,071.26	\$955.25	\$181.00	\$8,969.46	\$11,179.97
Fees paid to other Boards.....			\$63.00		\$63.00
Repayment of Temporary Loans.....		\$125.00		\$216.53	341.53
Totals.....	\$1,071.26	\$1,080.25	\$247.00	\$9,185.99	\$11,584.50
Balance on hand, Dec 31, 1943.....	\$301.79	\$152.89	\$845.41	\$248.69	\$1,551.78
Cost of Education per pupil-day (cents).....	41.2	39.7		11.9	
School section mill rate.....	15.0	35.0	8.5	17.69	
Current Debt.....					
Tax Money receivable.....	500.01	350.51			\$850.52
TEACHERS:					
Male.....				1	1
Female.....	1	1	1	4	7
Certificates.....	T	11	1	1(1), 4(11)	2(1), 5(11), 1(1)
PUPILS:					
Net Enrolment.....	16	13	School Closed	124	153
Boys.....	11	7	at June	54	72
Girls.....	5	6	1943	70	81
Average Attendance.....	14	11		111	136



Courtesy Toronto Board of Education

A Quilting Class

THE ROMAN CATHOLIC SEPARATE SCHOOLS
 TABLE 14—AGE-GRADE DISTRIBUTION, SCHOOL YEAR 1943-44

	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																	161	
Boys		8	73	66	10	3	1										111	
Girls		16	66	17	12													
GRADE I		187	3,063	3,127	1,143	322	90	34	18	5	1	1					8,302	
Boys		112	3,016	2,862	790	199	71	23	9	3	1						7,331	
Girls		75																
GRADE II		1	87	2,021	2,810	1,230	438	173	66	23	9	1	1				6,801	
Boys			101	2,281	2,591	882	310	86	36	11	3	2					6,301	
Girls																		
GRADE III			6	128	1,620	2,432	1,211	581	269	117	35	13	2				6,157	
Boys			8	196	1,928	2,333	916	350	173	39	11	5	2				5,901	
Girls																		
GRADE IV			224	2,221	2,111	1,501	2,111	1,336	695	310	115	20	1				6,321	
Boys			286	2,021	1,812	1,072	1,072	419	172	62	10						5,954	
Girls																		
GRADE V			291	2,011	1,361	2,078	1,371	1,371	1,031	491	189	50	6				6,265	
Boys			13	398	1,751	1,751	1,031	1,031	1,031	491	189	50	16				6,093	
Girls																		
GRADE VI			290	2,011	1,361	2,078	1,371	1,371	1,031	491	189	50	6				6,265	
Boys			11	383	1,668	2,138	1,116	1,116	881	481	130	23	3				5,885	
Girls																		
GRADE VII			15	319	1,220	1,788	1,116	1,116	967	497	91	1	1				5,107	
Boys			1	28	363	1,575	1,798	967	381	73	3	3					5,219	
Girls																		
GRADE VIII			382	2,111	1,589	991	301	21	1	1	1	1					1,537	
Boys			6	60	198	1,155	1,652	913	211	30							1,838	
Girls																		
GRADE IX			158	279	1,589	306	306	161	31	31	5						1,144	
Boys																	1,636	
Girls																		
GRADE X			18	158	279	1,589	306	306	161	31	5						1,144	
Boys																	1,636	
Girls																		
JR. AUXILIARY CLASSES			11	17	21	41	65	63	71	78	61	27	12				461	
Boys																	212	
Girls																	249	
TOTALS BY SEXES		13	193	3,229	5,658	5,811	5,509	6,012	6,031	5,809	1,551	2,551	835	140	37	1	52,363	
Boys		12	329	3,221	5,397	5,628	5,399	5,839	5,865	5,409	1,274	2,431	906	181	14	6	50,816	
Girls																		
GRAND TOTALS		25	522	6,450	11,466	11,926	11,851	11,926	11,218	8,825	5,035	1,761	321	51	10		103,179	

Heavy lines denote ideal age spread for each grade.

TABLE 15—FINANCIAL STATISTICS, 1943
(as reported by Trustee Boards)

	Cities	Towns and Villages	Large* Semi-Urban	Ordinary** Rural	Totals for all R. C. Separate Schools
Receipts:					
Provincial Grants.....	\$282,765	\$310,195	\$90,733	\$537,608	\$1,251,301
County Grants.....	.....	6,078	1,244	21,658	29,580
Local Tax Levies.....	1,991,252	682,472	73,519	471,870	3,219,113
Other Sources.....	119,824	112,717	19,333	84,114	335,988
Total Revenue Receipts.....	\$2,393,841	\$1,112,062	\$184,829	\$1,115,250	\$4,835,982
Beginning Balances.....	98,626	160,285	21,807	325,895	606,613
Capital Borrowings.....	.....	2,900	28,606	48,487	79,993
Totals.....	\$2,492,467	\$1,305,247	\$235,242	\$1,489,632	\$5,522,588
Disbursements:					
Cost of Instruction.....	\$1,273,747	\$706,486	\$99,103	\$748,705	\$2,828,041
Other Operating Costs.....	707,850	274,373	35,837	271,283	1,289,343
Capital Charges.....	\$1,981,597	\$980,859	\$134,940	\$1,019,988	\$4,117,384
Extraneous Payments.....	268,906	130,235	12,235	89,229	530,605
Total, Current and Capital.....	\$2,250,503	\$1,111,094	\$177,475	\$1,109,217	\$4,647,989
Capital Outlays.....	15,149	22,051	11,525	67,384	116,112
Extraneous Payments.....	86,766	27,580	1,765	3,901	120,015
Totals.....	\$2,352,418	\$1,160,728	\$190,465	\$1,180,505	\$4,884,416
Liabilities:					
Current Liabilities.....	\$222,592	\$152,660	\$19,372	\$49,462	\$443,786
Capital Liabilities.....	4,951,881	1,361,751	433,781	289,872	7,039,285
Number of Classrooms in Operation.....	1,510	780	76	815	3,181
Assessment per Classroom.....	102,663	51,346	35,905	50,800	78,457
Average Daily Attendance.....	17,283	22,512	2,893	17,550	90,268
Average per Pupil-day (in cents):	31	29	38	22	28
(a) Current Operations.....	21.8	21.5	25.0	31.1	24.4
(b) Capital Charges.....	3.0	3.3	7.8	2.7	3.1
(c) Total, Current and Capital.....	24.8	27.8	32.8	33.8	27.5

*Schools of 6 rooms and over. **Under 6 rooms.

TABLE 15—FINANCIAL STATISTICS, 1944
(as reported by Trustee Boards)

	Cities	Towns and Villages	Large Semi-Urban	Ordinary Rural	Totals for all R. C. Separate Schools
Receipts:					
Provincial Grants.....	\$28,257	\$361,156	\$159,832	\$513,446	\$1,317,591
County Grants.....	5,670	1,087	24,061	33,818	344,818
Local Tax Levies.....	2,010,024	819,501	127,906	187,780	3,445,211
Other Sources.....	151,262	141,610	30,352	75,452	398,706
Total Revenue Receipts	\$2,111,113	\$1,327,967	\$322,177	\$1,100,739	\$5,195,326
Beginning Balances.....	43,269	169,379	51,891	362,616	627,127
Capital Borrowings.....	159,852	51,019	24,465	53,905	292,241
Totals	\$2,647,334	\$1,551,365	\$398,533	\$1,517,260	\$6,114,692
Disbursements:					
Cost of Instruction.....	\$1,371,683	\$709,829	\$195,836	\$739,686	\$3,017,064
Other Operating Costs.....	751,136	341,156	74,680	271,697	1,438,679
Current Operations	\$2,122,819	\$1,051,015	\$270,526	\$1,011,383	\$4,455,743
Capital Changes.....	186,617	151,238	57,178	56,716	422,079
Total, Current and Capital	\$2,309,436	\$1,202,253	\$328,004	\$1,068,129	\$4,907,822
Capital Outlays.....	123,353	110,041	84,831	89,994	440,219
Extraneous Payments.....	5,413	29,968	357	1,155	40,891
Totals	\$2,438,202	\$1,362,262	\$413,192	\$1,160,278	\$5,378,934
Assets and Liabilities:					
Cash.....	\$207,332	\$188,103	\$11,659	\$54,982	\$765,070
Land and Buildings.....	11,750,900	4,009,993	921,101	2,788,196	19,469,880
Furniture and Equipment.....	778,864	411,511	59,662	148,832	1,748,876
Current Liabilities.....	18,147	93,776	36,440	69,330	210,693
Capital Liabilities.....	5,166,230	1,243,333	610,369	128,810	7,148,682
Number of Classrooms in Operation	1,398	806	148	745	4,087
Assessment per Class-room.....	\$10,438	\$54,274	\$99,545	\$56,918	\$47,250
Average Daily Attendance.....	16,303	21,280	3,272	10,916	42,780
Average Daily Attendance per Class room.....	33	30	48	23	0
Pupil Days Attended.....	7,302,249	1,156,419	1,022,636	4,223,889	16,005,193
Cost per Pupil-day (in cents)	(a) Current Operations	29 1/2	23 1/2	41 1/2	27 1/2
(b) Capital Charges.....	2 1/2	3 1/2	5 1/2	1 1/2	2 1/2
(c) Total of (a) and (b).....	31 1/2	27 0	32 1/2	30 1/2	30 1/2

THE SECONDARY SCHOOLS

TABLE 16—CLASSIFICATION OF VOCATIONAL PUPILS BY
SUBJECTS OF STUDY, 1943-44

SUBJECTS	GRADES						Total
	Prepara- tory and IX	X	XI	XII	XIII	Special Pupils	
Languages—							
English	11,197	8,687	5,663	2,504	283	307	28,641
French	3,247	2,035	1,520	699	221	56	7,778
Social Studies—							
Social Studies	11,196	8,619	3,043	1,018	90	98	24,064
Regional Geography	11,058	3,870	380	30		6	19,364
Economic Geography			1,633	807		86	2,526
History of Commerce and Industry			389	30			419
Mathematics —							
General Mathematics	8,590	2,446	623	245		43	11,947
Vocational Mathematics	2,318	2,194	1,876	785	44	10	7,227
Algebra		442	469	106	229		1,246
Geometry (Matriculation)		163	151	410	212		936
Trigonometry (Matriculation)			20	41	213		274
Science—							
General Science	9,516	3,402	787	223	212	4	14,144
Physics		872	1,460	404	211		2,947
Chemistry	20	508	1,404	787		4	2,723
Bacteriology				5			5
General—							
Literary Science	297	129	69	30			525
Art (General Course)	6,113	1,192	295	94			7,694
Music	8,366	1,888	436	107		41	10,838
Health and Physical Education	11,193	8,657	5,676	2,650	331	578	29,085
Agricultural—							
Agricultural Science	164	204	62	15			445
Farm Mechanics	59	59	25	14			157
Farm Economics				5			5
Livestock		13	9	5			27
Horticulture	14	11	9				34
Biology		11	9	5			25
Veterinary Science			9	5			14
Poultry				5			5
Dairying				5			5
Art—							
Vocational Art	617	608	372	174	30	75	1,876
Commercial Art		64					64
Commercial—							
(a) Basic Theory:							
Economics			1,510	899	58	295	2,762
Money and Banking			17				17
Business Law		11	1,185	771	58	266	2,291
(b) General Practice:							
Business Organization					18		18
Business Practice	10,191	107	23	30		33	10,384
Office Practice	657		2,276	1,046	64	631	4,674
Business Machines			213	90	18		321
Salesmanship		38	5				43
Reports					18		18
Merchandising		31	18	30			79
Advertising				13			13

TABLE 16—CLASSIFICATION OF VOCATIONAL PUPILS BY
SUBJECTS OF STUDY, 1943-44

SUBJECTS	GRADES						Total
	Prepara- tory and IX	X	XI	XII	XIII	Special Pupils	
Commercial—Continued							
(c) Correspondence							
Penmanship	5,724	4,314	4,399	267	80	660	12,444
Spelling		60	28	8		21	117
Stenography	109	4,120	2,837	1,199	51	666	8,982
Typewriting	4,169	4,592	3,403	4,501	109	743	14,217
Correspondence and Filing	311	1,082	2,095	992	87	694	5,171
Secretarial Practice				90			90
(d) Accounting							
Commercial Arithmetic	2,597	3,579	2,082	712	44		9,011
Rapid Calculation				18	18		36
Bookkeeping	215	4,282	2,536	937	54	663	8,687
Accountancy			188	208	29	9	434
Home Economics							
Home Economics	4,038	2,211	960	435		21	7,665
Industrial							
(a) Industrial Drafting:							
Drafting	5,113	2,828	1,662	712		15	10,330
Machine Drawing	128	740	797	400	27	17	2,109
Architectural Drawing		441	318	210		2	971
(b) Crafts:							
Pattern Making	498	618	432	160	5		1,713
Cabinet Making		139	85	42		1	270
Watch Making			7	6			13
Instrument Making			43	41			84
Printing	4,900	476		37		7	2,420
(c) Science:							
Geology	79						79
Assaying		88					88
(d) Engineering:							
Stationary Engineering			11	4			18
Applied Electricity	3,693	1,731	636	237		6	6,303
Electrical Construction		89	24	16			129
Radio	75	25	57	75			232
Surveying			12				12
(e) Trades and Industry:							
General Woodworking	4,735	4,583	401	83		5	6,807
Carpentry	226	416	156	53			851
Brick Work	330	36	13	6			385
Plumbing		36					36
Sheet Metal Work	2,669	889	211	92			3,861
Foundry Work	30	207	203	30			470
Forging and Heat Treatment		67	1	75			143
Machine Shop Practice	2,714	2,700	1,432	541	10	22	7,419
Motor Mechanics	3,951	1,727	460	179		27	6,344
Aero Engines		63	54	54			171
Rigging			54	54			108
Bench Metal Work	877		51	23			951
Arc Welding	60	160	178	99		17	514
Acetylene Welding	232	326	289	144		17	1,008
Drainage				5			5
Communication and Transport				13			13

TABLE 17—CLASSIFICATION OF ACADEMIC PUPILS BY
SUBJECTS OF STUDY 1943-44

SUBJECTS	GRADES					Total
	IX	X	XI	XII	XIII	
Languages—						
English.....	23,366	17,769	14,303	10,641	7,080	73,159
French.....	22,901	15,901	12,606	9,601	5,706	66,715
Special French for French-speaking pupils.....	409	217	159	102	23	910
German.....		858	1,133	700	343	3,034
Spanish.....		12	212	141	41	406
Latin.....	7	14,662	11,008	8,529	1,847	35,728
Greek.....		15	47	25	19	106
Library Science.....	356	71	71	52		570
Social Studies—						
Geography.....	23,048	17,874	293	180		41,395
British History.....	22,843	1,867	4			24,714
Canadian History and Citizenship.....	320	12,096	156	3		12,575
Ancient and Mediaeval History.....		21	8,793	390	14	9,218
Modern World History.....		8	1,495	9,963	3,256	14,722
Mathematics—						
General Mathematics.....	23,606	16,864	201	106	7	40,784
Algebra.....	5	128	12,188	1,382	3,688	17,391
Geometry.....	13	25	2,204	9,386	4,927	16,555
Trigonometry.....	5	10	88	232	5,996	6,331
Science—						
General Science.....	16,158	12,178	26	12	20	28,394
Agricultural Science.....	7,077	4,733	2,119	1,490	8	15,427
Physics.....		6	9,040	2,189	3,446	14,681
Chemistry.....		9	2,469	7,014	4,472	13,964
Botany.....				10	2,985	2,995
Zoology.....				8	3,137	3,145
General—						
Shop Work.....	6,018	1,398	389	168	3	7,976
Home Economics.....	6,874	1,602	446	114		9,036
Art.....	20,480	1,378	393	191		22,442
Music.....	18,873	4,108	802	412	93	24,268
Health and Physical Education.....	22,022	16,629	12,294	10,062	6,926	67,933
Religious Instruction.....	252	65	65			382
Commercial—						
Business Practice.....	22,407	740	164	44		23,355
Penmanship.....	8,487	1,017	675	254	17	10,470
Bookkeeping.....		1,320	1,157	480	26	2,983
Commercial Arithmetic.....	4	535	769	262	15	1,516
Business Correspondence.....		147	664	272	15	1,098
Stenography.....		621	811	342	39	1,813
Typewriting and Office Practice.....	646	1,643	1,513	757	84	4,643
Business Law.....		32	586	235	17	870
Accountancy.....			70	71		141
Economics.....		8	438	131	3	580

TABLE 18—ANNUAL DEPARTMENTAL EXAMINATION RESULTS, 1944
THE SECONDARY SCHOOL HONOUR GRADUATION DIPLOMA—Issued to pupils completing Grade XIII in 1944

Classes of Schools	Total Number of Candidates Reported	Total Number of Candidates Qualifying	Classification of Successful Candidates by:—				Under provisions of Circular No. 27
			(1) Year in which the required standing in eight U.S. papers was obtained in 1944		(2) Method by which standing was obtained in 1944		
			(a) All in 1944	(b) Part in 1944 and part in previous years	(a) At Written Dept'l. Exams	(b) Farm Employment		On Enlistment
Collegiate Institutes.....	2,111	1,631	1,131	500	959	430	192
High Schools.....	1,674	1,327	915	412	527	638	141
Continuation Schools.....	331	297	137	130	75	165	27
Vocational Schools.....	111	90	51	39	32	22	36
Collegiates or High Schools combined with Vocational Schools or Departments.....	1,690	1,271	875	386	663	447	161
Totals.....	5,953	4,586	3,109	1,467	2,256	1,772	557

THE SECONDARY SCHOOL GRADUATION DIPLOMA—Issued to pupils completing Grade XII in 1944

Classes of Schools	Total number of pupils recorded	Pupils Classified by Courses										Circular 27 Candidates
		General					Pupils Classified by Courses					
		Total	Regular	5 Options	3 Options	Industrial	Agriculture	Home Economics	Commercial	Art	Farm Employment	
Collegiate Institutes.....	2,732	2,711	2,058	273	380	2		21			247	134
High Schools.....	2,231	2,149	1,836	59	251	2		80			541	63
Continuation Schools.....	875	807	766	20	81						249	14
Vocational Schools.....	1,385	215	187		28	678				76	591	41
Collegiates or High Schools combined with Vocational Schools or Departments.....	2,616	1,976	1,433	275	268	131	6	509	1		298	94
Private Schools.....	1,319	1,317	1,111	25	148					2	107	29
Totals.....	11,188	9,235	7,124	652	1,159	611	6	1,100	26	1,101	1,503	419

INTERMEDIATE CERTIFICATE—Issued to pupils completing Grade X in 1944

Classes of Schools	Total number of pupils recommended	Pupils Classified by Courses							Circular 27 Candidates			
		Pupils Classified by Courses										
		General	Industrial	Agriculture	Home Economics	Commercial	Art	Farm employment				
Collegiate Institutes.....	3,623	3,506					117				150	9
High Schools.....	3,674	3,409					260				291	7
Continuation Schools.....	1,616	1,605				5					341	1
Vocational Schools.....	3,260	366	1,136			171		1,531		56	84	8
Collegiates or High Schools combined with Vocational Schools or Departments.....	4,439	2,701	554			21	11	1,020		6	342	4
Private Schools.....	1,82	178									68	1
Continuation Schools.....	1,108	1,239						169			28	
Totals.....	18,502	13,301	1,700			24	220	3,102		62	1,604	28

Middle School Statistics June 1944

Subjects	Number of Candidates	Number Recommended Regularly	Number Recommended under Cir. 27	Standing Granted by Board	Aggrotat	Total Successful	Per cent. Successful 1944	Per cent. Successful 1943
English Composition	12,196	9,809	1,647	32	11	11,499	92.02	92.47
English Literature	12,520	9,825	1,648	31	11	11,518	92.00	91.36
Modern History	14,112	10,640	1,918	18	11	12,647	89.62	90.86
Ancient and Mediaeval History	11,021	11,581	1,478	65	1	12,825	87.72	87.32
Algebra	15,935	11,496	1,514	122	5	13,137	82.41	81.57
Geometry	12,847	9,286	1,720	85	11	11,102	86.12	87.34
Physics	12,805	10,015	1,110	4	4	11,177	87.29	86.21
Chemistry	11,553	8,736	1,333	68	10	10,117	87.83	86.41
Latin Authors	10,174	7,268	1,372	43	7	8,693	85.41	84.81
Latin Composition	10,177	7,272	1,371	43	7	8,693	85.12	83.72
French Authors	11,390	8,116	1,529	61	11	9,720	85.31	85.31
French Composition	11,387	8,114	1,529	61	11	9,718	85.31	82.43
German Authors	768	643	40	12	2	697	90.75	91.47
German Composition	769	644	40	12	2	698	90.77	91.15
French Literature	280	244	18	.....	.....	262	93.57	97.71
Special French Composition	282	246	18	.....	.....	264	93.62	97.08
Agriculture I	2,120	1,566	369	7	.....	1,942	91.60	89.51
Agriculture II	1,589	1,109	341	3	3	1,426	89.74	88.55
Greek Authors	32	31	1	.....	.....	32	100.00	93.75
Greek Accidence	32	31	1	.....	.....	32	100.00	93.75
Spanish Authors	288	227	17	1	.....	245	85.07	90.05
Spanish Composition	288	228	17	1	.....	246	85.42	89.11
Music	87	71	11	1	.....	83	95.40	95.38
Technical Arithmetic	289	197	60	1	.....	258	89.27	85.91
Household Science I	91	81	7	.....	.....	88	96.70	87.76
Household Science II	37	31	3	1	1	36	97.30	96.88
Totals	156,969	117,507	18,842	755	108	137,182	87.39	86.19

No. of Candidates recommended under Circular 27:
 Enlistment..... 572
 Farm Employment..... 3,366
 Total..... 3,938
 Total Number of Candidates..... 31,556
 Total Number of Centres..... 536

Upper School Statistics, June 1944

Subjects	Number of Candidates	Candidates Recommended under War Time Reg. Cir. 27		Candidates Writing			Agrotat	Appeals		Total Number Successful	Per cent.			
		Total Number	Per cent. Recommended	Total Number	Number Passing	Per cent. Passing		Number Granted M. S. Standing	Total Number		Number Sust'd.	Number Granted M. S. Standing	1944	1943
English Composition.....	8,176	2,802	31.27	5,333	4,390	82.32	6	11	111	33	7,266	88.77	89.15	
English Literature.....	7,951	2,892	36.37	5,014	3,598	71.76	8	45	164	37	6,572	82.66	85.54	
Modern History.....	3,913	1,431	36.57	2,459	1,789	72.75	23	23	44	5	3,218	83.01	88.10	
Algebra.....	1,494	1,752	38.98	2,719	2,378	87.46	2	24	17	7	4,160	92.37	89.61	
Geometry.....	5,701	2,287	40.12	3,384	2,410	72.10	3	30	51	12	4,709	83.65	86.49	
Trigonometry.....	6,730	2,561	38.05	4,131	2,888	69.86		35	59	16	5,500	81.72	86.00	
Botany.....	3,315	1,362	41.09	1,933	1,510	78.12		20	36	10	2,902	87.51	86.17	
Zoology.....	3,130	1,373	40.03	2,027	1,493	73.66		30	39	14	2,910	84.81	89.88	
Physics.....	4,028	1,652	41.01	2,356	1,851	78.56	2	20	36	4	3,527	87.56	87.30	
Chemistry.....	5,017	1,977	39.42	3,013	2,232	73.35	1	27	52	3	4,259	83.99	85.75	
Latin Authors.....	1,986	638	32.12	1,331	1,173	88.13	3	17	15	3	1,831	92.20	87.86	
Latin Composition.....	1,972	627	31.79	1,328	1,196	90.06	1	17	11	4	1,844	94.51	89.41	
French Authors.....	6,577	2,405	36.57	4,131	3,198	77.41	3	11	110	38	5,682	86.39	81.30	
French Composition.....	6,194	2,325	35.80	4,121	3,125	75.83	3	18	101	20	5,318	84.82	81.82	
German Authors.....	395	85	21.52	308	292	94.81		2	5	2	181	96.46	98.11	
German Composition.....	394	85	21.57	307	280	91.21	1	2	6	2	369	93.65	92.67	
French Literature.....	51	9	17.65	42	36	85.71			1	1	16	90.20	88.76	
Special French Composition.....	65	9	13.85	56	15	89.36					51	81.08	83.00	
Greek Authors.....	32	0	0	32	32	100.00					32	100.00	93.10	
Greek Composition.....	32	0	0	32	32	100.00					32	100.00	93.10	
Spanish Authors.....	117	25	21.37	91	74	81.32					100	85.47	86.81	
Spanish Composition.....	115	24	20.87	89	68	76.40			1	1	94	81.74	85.87	
Italian Authors.....	2	1	50.00	1	1	100.00					2	100.00	83.53	
Italian Composition.....	3	1	33.33	2	1	50.00					2	66.67	71.43	
Misc.....	31	11	35.48	20	18	90.00					29	93.55		
Totals.....	71,051	26,334	37.06	44,293	31,140	77.08	33	424	863	211	61,109	86.01	86.74	

Total number of Candidates 71,632.

Number of Candidates recommended under Circular 27 Enrollment—1,017; Farm Employment—2,935; Total—3,982

Total number of centres—372

August Upper School Statistics, 1944

Subjects	No. of Candidates Writing	No. Passing	Percentage Passing	Appeals		Total No. Successful	Per cent.	
				Total No.	No. Sustained		1944	1943
English Composition	37	31	83.78			31	83.78	74.29
English Literature	43	35	81.39	2		35	81.39	63.16
Modern History	20	16	80.00			16	80.00	78.95
Algebra	5	5	100.00			5	100.00	77.78
Geometry	15	5	33.33	1		5	33.33	80.00
Trigonometry	8	3	37.50	1	1	4	50.00	80.00
Botany	7	5	71.43	1		5	71.43	100.00
Zoology	13	9	69.23			9	69.23	81.48
Physics	2	1	50.00			1	50.00	25.00
Chemistry	2	2	100.00			2	100.00	33.33
Latin Authors	5	4	80.00			4	80.00	62.50
Latin Composition	3	2	66.67			2	66.67	80.00
French Authors	9	5	55.56	1		5	55.56	66.67
French Composition	5	4	80.00			4	80.00	66.67
French Literature	8	7	87.50			7	87.50	100.00
Special French Composition	7	6	85.71			6	85.71	91.67
Totals	189	140	74.07	6	1	141	74.60	76.98

Total Number of Candidates.....140

Total Number of Centres.....8



Day Care Centre—R. H. McGregor School—East York Board of Education

TABLE 20—SALARY TRENDS IN SECONDARY SCHOOLS OF ONTARIO, 1944-45
(As compiled by the Ontario Secondary School Teachers' Federation from the November 1944 Book of Staffs of Secondary Schools, published by the Department of Education.)

Years Experience	Number		Highest Salary		Lowest Salary		Average Salary		Average Salary	Increase of Salaries*	
	M.	W.	M.	W.	M.	W.	M.	W.		1944-45	1943-45
COLLEGIATE INSTITUTES											
0.....	9	25	\$2000	\$2000	\$1800	\$1600	\$1861	\$1802	\$1818	.....	.....
1.....	4	21	2050	2100	1800	1700	1938	1843	1856	\$26	.....
2.....	12	35	2109	2150	1900	1650	1996	1888	1915	108	\$170
3.....	15	30	2500	2200	1775	1700	2022	1939	1967	98	216
4.....	19	25	2400	2400	1800	1740	2066	1991	2023	106	216
5.....	21	17	2600	2200	1900	1800	2199	2002	2111	101	216
6.....	20	19	2450	2300	1731	1800	2149	2060	2106	78	194
7.....	30	23	2700	2700	1900	1800	2269	2183	2232	136	201
8.....	28	23	2600	2600	1900	1750	2338	2190	2271	112	223
9.....	23	13	3000	3200	1800	1850	2330	2195	2281	93	178
10.....	29	22	3000	2850	1850	1900	2493	2283	2402	89	152
HIGH SCHOOLS											
0.....	17	54	\$2300	\$2000	\$1600	\$1500	\$1856	\$1731	\$1761	.....	.....
1.....	11	56	2100	1950	1600	1500	1827	1718	1736	\$82	.....
2.....	10	44	2400	2100	1750	1600	1963	1772	1807	134	\$277
3.....	12	52	2200	2400	1650	1550	1965	1826	1852	136	287
4.....	20	28	2400	2400	1700	1650	2013	1837	1910	157	293
5.....	24	28	2600	2200	1700	1700	2094	1897	1988	135	263
6.....	16	27	2400	2275	1800	1600	2058	1885	1949	96	218
7.....	21	21	3400	2200	1800	1600	2330	1857	2093	131	248
8.....	18	21	2800	2350	1600	1600	2233	1929	2069	165	252
9.....	26	20	2900	2300	1500	1600	2138	1850	2012	89	244
10.....	29	19	3600	2900	1800	1650	2300	1959	2165	141	316
CONTINUATION SCHOOLS											
0.....	8	30	\$2400	\$2000	\$1400	\$1000	\$1738	\$1583	\$1616	.....	.....
1.....	6	27	1900	1900	1500	1400	1700	1588	1608	\$112	.....
2.....	7	15	1800	2600	1200	1500	1521	1712	1651	90	\$304
3.....	5	23	2169	1900	1300	1150	1614	1541	1554	120	287
4.....	3	11	2150	2104	1600	1300	1850	1700	1732	129	299
5.....	8	7	2269	1800	1425	1450	1979	1600	1800	179	403
6.....	2	12	1550	1800	1400	1300	1525	1567	1554	104	305
7.....	7	14	2300	2304	1400	1350	1729	1713	1718	72	268
8.....	12	9	2200	2004	1300	800	1675	1523	1610	92	184
9.....	12	14	2869	2104	1365	1350	1838	1561	1689	130	137
10.....	12	7	3369	2000	1600	1000	2068	1679	1924	45	376
VOCATIONAL SCHOOLS											
0.....	24	30	\$3000	\$2700	\$1800	\$1700	\$2088	\$1850	\$1956	.....	.....
1.....	13	30	2554	2200	1800	1700	2035	1869	1919	\$105	.....
2.....	21	32	3200	2300	1900	1700	2310	1939	2086	120	\$145
3.....	24	23	2600	2254	1775	1700	2269	1992	2133	220	308
4.....	34	17	2600	2400	1900	1740	2203	2019	2141	132	218
5.....	33	22	3500	2500	1731	1775	2358	2100	2255	160	161
6.....	28	26	2654	2454	2000	1800	2338	2126	2239	142	243
7.....	34	26	3425	2992	2050	1900	2481	2288	2397	111	188
8.....	30	16	4100	2600	2150	1800	2556	2203	2433	140	264
9.....	30	12	3000	2800	2200	1900	2599	2402	2543	179	287
10.....	28	21	3500	3100	2000	1700	2634	2292	2488	99	225

*This comparison is for the same group of teachers who in the former years had 1 and 2 years less experience respectively.

TABLE 21—TRANSPORTATION OF PUPILS TO SECONDARY SCHOOL, School Year 1943-44
(Motor transportation unless otherwise stated)

Inspectorate	Number of Sections Transporting Pupils	Number of Pupils Transported	Round Trip Miles	Rate of Transportation	Gross Cost of Transportation	Amount of Cost Shared by		Destination
						Parents	Government	
Pratt and Norfolk (in part)	5	39	70	\$2.50 per pupil per week	\$1,875.17	\$937.75	\$1,068.86	Waterford H.S. and Simcoe H. and V.S.
Bruce East, Grey (in part), Huron (in part)	(A)	11	24	\$5.75 per day	767.32		383.66	Chatsworth C.S.
	(B)	16	24	\$5.75 per day	767.32		383.66	Chatsworth C.S.
	(C)	17	26	\$5.00 per pupil per month	100.00		50.00	Kincardine H.S.
Dundas	3	19	20	\$6.00 per day	1,128.00		564.00	Winchester H.S.
Durham	2	9	25	\$100 per month	970.00		175.00	Blackstock C.S.
Elgin	3	30	23	\$70 per week	2,417.00	613.70	916.65	Tilsonburg H.S.
Essex	(A)	36	23	\$12 per day	587.00		292.70	Leamington H.S.
	(B)	50	20	20¢ per pupil per day	1,688.40		844.20	Essex H.S.
	(C)	7	12	\$70 per month	591.52		297.26	Pelee Island C.S.
Frontenac North and Addington	Barrie T.S.A.	15	20	\$1.70 per day	705.00		352.50	Plinton C.S.
	Kaladar T.S.A.	5	16	\$7.00 per day	284.50		284.50	Plinton C.S.
Frontenac South and Lennox (in part)	(A) Portland North T.S.A. + 1 sections	11	36	\$2,000 per year	2,000.00		1,000.00	Sydenham H.S.
	(B) Portland North T.S.A.	7	24	\$5.00 per pupil per month	58.26	40.00	25.13	Sydenham H.S.
	(C) Lancaster T.S.A. + 1	17	12	\$10.00 per pupil per month	1,170.68		2,235.34	W. Hamletown H.S.
Grey East	(A)	5	27	\$1,300 per year	1,050.00		525.00	Markdale H.S.
	(B)	3	14	\$1,100 per year	1,191.00		595.50	Thorndyke H.S.
	(C) Sydenham T.S.A. + 2	14	26	\$6.50 per day	1,150.98		575.49	Chatsworth C.S.
	(D) Sydenham N. T.S.A.	28	36	\$1,700 per year	1,248.00	608.00	3,200.00	Owen Sound C.V.S.
	(E)	2	16	\$5.75 per day	767.32		383.66	Chatsworth C.S.

TABLE 21—TRANSPORTATION OF PUPILS TO SECONDARY SCHOOL, School Year 1943-44
(Motor transportation unless otherwise stated)

Inspectorate	Number of Sections Transporting Pupils	Number of Pupils Transported	Round Trip in Miles	Rate of Transportation	Gross Cost of Transportation	Amount of Cost Shared by		Destination
						Parents	Sections Government	
Grenville.....	(A) 2	8	10	25c. per pupil per day	163.50	.....	82.75	Brockville C.I.
	(B) 2	14	28	\$65.00 per month	649.00	125.00	262.00	Brockville C.I.
Kent.....	3	32	20	\$7.20 per day	1,315.76	.....	657.88	Blenheim H.S.
Leeds No. 1.....	(A) Bastard T.S.A. +4	31	32	30c. per pupil per day	1,819.90	.....	909.95	Lyndhurst C.S.
	(B) Bastard T.S.A. +2	39	64	30c. per pupil per day	1,660.60	.....	830.30	Athens H.S.
	(C) 2	29	64	30c. per pupil per day	206.40	.....	148.20	Athens H.S.
	(D) 5	21	39	30c. per pupil per day	947.10	.....	473.70	Sealey's Bay C.S.
	(E) 1	4	12	30c. per pupil per day	221.50	.....	110.75	Lyndhurst C.S.
Leeds No. 2.....	(A) 2	8	10	25c. per pupil per day	334.76	.....	167.38	Brockville C.V.S.
	(B) Kitney T.S.A. and Wolford T.S.A.	25	65	\$5.60 per pupil per month	1,404.00	.....	700.00	Smith's Falls C.I.
	(C) Kitney T.S.A. +1	35	40	30c. per pupil per day	2,028.30	.....	1,011.15	Athens H.S.
Northumberland.....	(A) 3	10	20	\$3.25 per day	471.50	.....	235.75	Castleton C.S.
	(B) 1	20	15	\$5.25 per day	923.75	139.35	392.20	Colbourg C.I.
	(C) 2	4	24	\$4.00 per pupil per month	142.00	.....	71.00	Brighton H.S.
	(D) 3	15	38	\$1.00 per day	1,006.86	.....	548.43	Colbourg C.I.
	(E) 1	12	12	\$4.50 per pupil per month	433.50	.....	248.25	Norwood H.S.
	(F) Alnwick T.S.A.	26	72	\$8.00 per day	1,512.00	616.50	447.75	Colbourg C.I.
Northumberland and Durham.....	(A) 3	14	32	\$5.80 per pupil per month	700.00	.....	350.00	Colourg C.I.
	(B) North Hope T.S.A.	19	34	\$7.76 per day	873.25	.....	436.63	Port Hope H.S.
	(C) South Hope T.S.A.	21	18	\$6.00 per day	420.00	.....	210.00	Port Hope H.S.
Ontario North and York (in part).....	(A) 2	27	50	\$6.75 per day	2,018.28	.....	1,009.14	Newmarket H.S.
	(B) 4	25	20	\$7.50 per day	1,453.96	.....	726.98	Orillia C.I.
Oxford North.....	2	4	22	25c. per pupil per day	135.75	.....	67.87	St. Mary's C.I.

TABLE 21—TRANSPORTATION OF PUPILS TO SECONDARY SCHOOL, School Year 1943-44
(Motor transportation unless otherwise stated)

Inspectorate	Number of Sections Transporting Pupils	Number of Pupils Transported	Round Trip in Miles	Rate of Transportation	Gross Cost of Transportation	Amount of Cost Shared by			Destination
						Parents	Sections	Government	
Oxford South	Dereham T.S.A.'s A and B +1	25	36	10c. per pupil per day	1,241.66	117.50	562.08	562.08	Mt. Elgin C.S.
Perth South	(A)	24	32	\$2,300 per year	1,887.35	210.75	838.30	838.30	Mitchell H.S.
	(B)	25	30	\$2,300 per year	1,811.10	.....	920.55	920.55	Mitchell H.S.
	(C)	18	22	25c. per pupil per day	297.00	.....	118.50	118.50	St. Mary's C.I.
Peterborough West and Victoria East	3	13	30	25c. and 30c. per pupil per day	507.46	.....	253.73	253.73	Lindsay C.I.
Prescott and Russell	(A)	9	3	22½c. per pupil per day	393.58	.....	196.79	196.79	Plantagenet H.S.
	(B) Cumberland T.S.A.	11	22	\$7.00 per day	1,358.00	.....	679.00	679.00	Napan C.S.
Simcoe Centre	(A) Innisfil T.S.A. +1	20	25	\$8.15 per day	1,590.94	.....	795.47	795.47	Leffroy C.S.
	(B) 2	8	12	25c. and 50c. per pupil per day	275.81	.....	137.92	137.92	Barrie C.I.
	(C) Cro T.S.A.	23	36	\$6.00-\$8.00 per day	1,382.00	.....	691.00	691.00	Barrie C.I.
	(D) Vespra T.S.A., Oro T.S.A. +1	30	10	\$1.25 per pupil per week	1,130.30	.....	565.15	565.15	Barrie C.I.
	(E) Vespra T.S.A.	8	15	\$1.50-\$2.50 per day	621.60	.....	310.80	310.80	Barrie C.I.
	(F) 2	20	25	\$2.50 per day	1,050.50	.....	525.25	525.25	Barrie C.I.
	(G) 2	3	18	\$3.75 per year	343.00	50.00	142.00	142.00	Staxner C.S.
	(H) 1	8	15	\$2.25 per day	173.75	.....	236.88	236.87	Ulmvale C.S.
	(I) 2	3	18	25c. per pupil per day	172.50	.....	236.25	236.25	Staxner C.S.
	(J) 15	66	25&60	\$1.50-\$8.50 per pupil per month	3,681.34	942.30	1,369.52	1,369.52	Aurora H.S. and Schomberg C.S.
	Simcoe East and Muskoka (in part)	(A) Matchedash T.S.A.	4	12	\$2.00 per day	388.00	194.00	194.00	Coldwater C.S.
(B) Medonte T.S.A.		1	13	\$2.50 per day	180.00	.....	240.00	240.00	Coldwater C.S.
(C) Medonte T.S.A.		.....	.....	.....	495.30	.....	247.65	247.65	Barrie C.I.
Welland (in part), Lincoln (in part)	(A) 5	72	18	\$20.00 per day	3,465.00	.....	1,732.50	1,732.50	Stamford C.V.S.
	(B) 2	8	12	\$7.75 per month	675.88	122.00	276.94	276.94	Pelham C.S.

TABLE 21—TRANSPORTATION OF PUPILS TO SECONDARY SCHOOL, School Year 1943-44
(Motor transportation unless otherwise stated)

Inspectorate	Number of Sections Transporting Pupils	Number of Pupils Transported	Round Trip in Miles	Rate of Transportation	Gross Cost of Transportation	Amount of Cost Shared by			Destination
						Parents	Sections	Government	
Wentworth	(A) Beverly T.S.A. +1	9	20	.....	60.16	.....	30.08	30.08	Galt C.V.S.
	(B) Beverly T.S.A.	6	18	\$3.00 per day	636.00	.....	318.00	318.00	U.A. West Plamboro (Fifth Class)
	(C) Bimbrook T.S.A.	33	60	\$2.400 per year	933.32	275.00	329.16	329.16	Safford H.S.
	(D) 2	49	15	20c. per pupil per day	933.94	.....	466.97	466.97	Waterdown H.S.
York 1	(A) 2	16	50	\$4.50-\$6.00 per pupil per month	785.50	349.00	218.25	218.25	Aurora H.S. and Richmond Hill H.S.
	(B) 2	19	50	\$6.00 per pupil per month	878.54	.....	439.27	439.27	Richmond Hill H.S.
	(C) 5	17	28	\$8.00 per day	1,479.90	.....	589.95	589.95	Stonville H.S.
	(D) 3	17	83	40c. per pupil per day	933.94	.....	466.97	466.97	Weston C.V.S.
District Division No. 1	1	4	30	\$2.50 per day	465.00	.....	232.50	232.50	Dryden H.S.
District Division No. VII (1)	3	15	30	11c. per pupil per day	796.24	.....	398.12	398.12	Massey C.S.
District Division No. X (1)	(A) Whitney T.S.A.	20	12	\$3.27 per day	630.64	.....	315.32	315.32	So. Porcupine H.S.
	(B) 1	3	34	Train—15 rides for \$1.15	66.68	.....	33.34	33.34	So. Porcupine H.S.
District Division No. XI	(A) 5	80	52	40c.—41c. per pupil per day	6,312.84	.....	3,156.42	3,156.42	Kirkland Lake C.V.S.
District Division No. XIII (1)	Widdifield T.S.A.	8	12	\$3.00 per day	525.00	126.00	199.50	199.50	North Bay C.V.S.
District Division No. XIV	(A) Perry T.S.A. +2	24	33	\$10.00 per day	1,933.48	.....	966.74	966.74	Burk's Falls C.S.
	(B) Chaffey T.S.A.	13	23	\$5.00 per day	1,316.00	.....	658.00	658.00	Huntsville H.S.
District Division No. XVI	McLean T.S.A.	17	32	50c. per pupil per day	1,366.00	.....	683.00	683.00	Braebridge H.S.
Totals	28 T.S.A.'s + 171 secs.	1,643	2,344	.....	\$89,185.02	\$5,281.85	\$41,809.35	\$42,093.82	.....

THE CONTINUATION SCHOOLS
TABLE 22—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

CONTINUATION SCHOOLS	Grade	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
		Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	County and District Pupils	Non-Resident Pupils
<i>In Counties</i>															
Acton	A	81	37	47	78	92.5	39	18	21	6		60		21	
Agincourt	A	113	15	68	98	92.9	25	35	32	11	10		2	70	
Ailsa Craig	B	28	12	16	23	93.0	6	6	6	10				17	
Allenford	B	37	17	20	35	94.8	20	7	7	3				19	
Alton	B	25	11	14	21	90.3	10	4	9	2				11	
Alvinston	A	62	26	36	54	91.7	22	19	11	5	5			28	
Aultsville	B	25	10	15	23	94.9	10	8	2	5				10	
Arkona	C	10	2	8	12	92.1	5	5						6	4
Ayr	B	35	6	29	30	91.1	11	11	8	5		20		15	
Baneroff	B	53	24	29	45	95.5	18	18	13	4		40		13	
Bath	B	26	9	17	27	90.4	11	7	6	2		10		16	
Beachburg	B	27	11	16	23	94.6	14	5	4					18	
Beaverton	A	70	31	39	59	92.2	21	19	11	8	8			30	1
Becton	B	41	15	26	39	96.9	17	6	8	10		20		21	
Belmont	B	44	20	24	38	95.0	15	8	12	9		17		27	
Blackstock	A	53	22	31	45	92.1	23	10	10	6	4	13		40	
Blyth	B	22	12	10	18	93.5	6	7	8	1		12		10	
Bobcaygeon	A	53	27	26	49	94.3	18	17	6	5	7			11	
Bolton	B	38	11	27	35	91.6	13	12	7	6		19		19	
Bothwell	A	38	19	19	33	93.6	11	5	11	8		15		23	
Brooklin	B	38	17	21	32	94.6	16	5	8	9		19		19	
Brownsville	B	22	6	16	22	96.6	7	5	6	4		13		9	
Brussels	A	69	19	50	62	95.1	18	23	12	6	10	28		41	
Burgessville	B	20	10	10	22	92.7	5	8	3	1		18		2	
Caledon East	B	38	16	22	27	91.8	15	12	9	2		20		18	
Cannington	B	48	20	28	44	88.5	23	11	4	10		27		21	
Carp	A	11	21	17	36	93.8	22	10	5	1		18		24	
Casleton	B	30	15	15	26	92.9	14	5	7	1		6		6	
Chalk River	B	17	6	11	12	89.1	6	6	5	5		13		1	
Chatsworth	B	55	19	36	54	91.9	21	17	12	5		14		41	
Claremont	B	31	13	18	26	97.5	13	5	9	4		15		16	
Cardinal	A	72	30	42	60	90.7	19	18	22	4	9	57		15	
Clifford	B	48	7	31	33	89.6	20	7	2	9		23		15	

TABLE 22—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

CONTINUATION SCHOOLS	Grade	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
		Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary Districts	County and District Pupils	Non-Resident Pupils
<i>In Counties</i>															
Colden.....	A	54	17	37	48	96.9	12	20	10	7	5	24	30		
Coldwater.....	B	27	13	14	26	93.2	10	9	6	2		18	9		
Comber.....	A	80	32	48	70	95.2	23	21	16	6	11	51	29		
Consecon.....	B	24	11	13	20	92.3	10	7	5	2		11	13		
Cookstown.....	B	29	14	15	24	87.1	8	6	7	8		16	13		
Cooksville.....	B	39	14	25	34	93.1	19	11	3	3		24	15		
Creemore.....	A	68	20	48	60	95.1	18	21	10	10	9	17	51		
Cumberland.....	B	15	7	8	15	89.6	6	4	3	2		12	3		
Delaware.....	A	33	17	16	33	93.1	10	7	8	5	3	11	22		
Dorchester.....	B	22	10	12	22	91.1	8	3	5	6		16	6		
Drayton.....	A	69	26	43	67	95.0	24	18	11	6	10	8	61		
Dresden.....	A	91	30	61	79	95.1	42	22	15	11	4	37	57		
Drumbo.....	B	26	17	9	21	90.3	11	1	9	5		9	17		
Dublin.....	A	50	15	35	42	90.4	15	13	9	7	6	18	32		
Eganville.....	B	30	8	22	25	91.5	13	3	12	2	11	19	11		
Eganville (R.C.).....	A	53	22	31	49	96.2	19	12	11	4	7	33	19		1
Elgin.....	A	30	7	23	27	95.0	7	6	13	1		12	18		
Elmvale.....	B	62	23	39	64	91.6	29	17	6	10	10	20	42		
Embro.....	A	54	15	39	49	95.5	18	13	10	8	5	15	39		
Ennismore.....	B	20	7	13	18	91.3	10	5	5			3	17		
Erin.....	B	61	27	34	57	92.3	19	19	11	12	4	19	36		
Fenelon Falls.....	A	63	22	41	53	92.2	21	16	16	6	4	27	22		
Fitzroy Harbour.....	B	49	24	25	42	92.8	11	15	9	11		27	22		
Flinton.....	B	21	7	14	18	88.2	7	7	4	3		9	12		
Florence.....	A	58	26	32	51	92.7	15	9	13	12	9	5	53		
Fordwich.....	B	29	14	15	28	91.7	7	7	9	6		13	16		
Forester's Falls.....	B	12	2	10	11	90.9	3	5	2	2		10	2		
Forest Hill Village.....	A	530	265	265	496	93.1	140	102	123	78	87	516	14		
Frankford.....	A	41	18	23	39	93.3	21	7	8	5		30	11		
Grand Valley.....	A	54	23	31	55	97.3	17	16	11	6	1	25	29		
Hallburton.....	B	30	15	15	28	95.5	4	13	10	3		30			
Hallville.....	A	54	22	32	51	94.3	22	13	11	1	4	28	26		
Hensall.....	B	23	10	13	19	90.3	2	12	6	3		12	11		
Hepworth.....	B	33	15	18	30	92.7	17	9	1	3		6	27		

TABLE 22—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

CONTINUATION SCHOOLS	Grade	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
		Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	County and District Pupils	Non-Resident Pupils
<i>In Counties</i>															
Highbgate	B	19	8	11	16	93.6	5	7	2	5	5			14	
Holstein	B	25	12	13	22	93.6	5	6	5	6	13			12	
Honeywood	B	28	15	13	21	86.1	7	9	8	7	8			20	
Hilderton	B	45	21	24	39	91.4	8	18	10	9	12			33	
Inglewood	B	27	10	17	22	87.2	12	8	3	4	11			16	
Jarvis	B	34	20	14	30	92.3	18	6	6	4	18			16	
Kars	B	41	17	24	36	87.1	13	11	6	6	26			15	
Kenmore	B	21	12	9	18	90.9	6	2	8	5	8			13	
Kimburn	B	32	15	17	23	89.2	15	7	7	3	9			23	
Kimmount	B	16	6	10	11	95.0	7	9			11			2	
Lambeth	B	41	17	24	38	95.4	16	8	9	8	21			20	
Lanark	B	56	24	32	49	93.5	19	17	13	7	32			24	
Lausdowne	B	49	18	31	39	90.7	23	13	8	5	17			17	
Laurel	C	12	9	3	6	86.0	5	7			7			5	
Lefroy	B	35	16	19	32	91.6	15	7	6	7	8			27	
Lion's Head	B	30	11	19	23	89.2	14	8	7	1	10			20	
Little Britain	B	21	17	7	23	89.7	11	2	9	2	13			11	
Lobo	B	49	30	19	44	90.8	16	11	11	11	7			42	
Long Branch	A	292	113	89	177	92.1	94	11	37	20	163			39	
Lynnden	B	34	22	12	28	92.1	9	11	5	6	17			17	
Lyndhurst	B	59	19	40	53	90.4	22	15	12	10	15			44	
Malakoff	B	13	5	8	10	96.3	8	1	2	2	9			4	
Malborough	A	41	13	28	39	91.4	13	9	11	8	14			27	
Manotick	B	53	15	38	42	84.7	17	12	10	7	7			51	
Melbourne	B	25	15	10	18	89.4	8	9	7	1	5			37	
Merlin	A	54	20	34	54	91.5	15	6	6	5	17			4	
Merrickville	B	35	12	23	34	91.5	6	2	2	9	26			8	
Metcalfe	B	49	16	33	40	89.3	23	8	11	7	21			24	
Millbrook	A	50	25	25	42	90.3	18	10	8	4	10			28	
Milverton	B	61	25	36	54	95.6	17	13	15	8	33			13	
Minden	B	28	14	14	24	91.7	8	12	1	1	15			8	
Minising	B	20	9	11	18	92.2	6	2	4	1	8			12	
Mount Albert	B	39	16	23	35	91.9	19	9	9	2	10			24	
Mount Brydges	B	50	22	28	47	95.9	20	18	8	4	19			31	
Mount Elgin	B	44	18	26	40	95.3	19	12	8	5	12			32	

TABLE 22—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

CONTINUATION SCHOOLS	Grade	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS		
		Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	County and District Pupils
<i>In Counties</i>														
Mount Pleasant	B	28	9	19	24	92.1	6	10	3		21		7	
Navan	B	28	7	21	23	92.4	10	9	4		18		10	
New Dundee	B	21	10	11	21	85.3	8	4	3		9		12	
New Hamburg	A	78	31	44	65	93.4	16	11	15	11	52	2	24	
North Augusta	A	29	7	22	26	93.0	6	11	3		10		19	
North Cowar	B	36	11	25	31	91.4	2	14	4		14	2	20	
Odessa	B	45	16	29	41	93.1	11	9	10		24		21	
Oil Springs	B	26	12	14	22	94.3	8	9	2		9		17	
Orono	A	55	28	27	46	90.8	12	14	13	7	19		36	
Otterville	B	28	13	15	25	91.4	7	12	6	3	24		1	
Paincourt	B	38	10	28	35	92.9	11	13	8	6	25		10	3
Paisley	A	60	18	42	51	92.2	16	8	21	9	17	1	25	
Pakenham	B	43	18	25	35	93.1	16	13	9	5	12		8	
Pelce Island	B	20	9	11	16	84.6	6	5	2		12		7	
Pelham	A	114	47	67	105	94.7	31	20	26	20	40		74	
Trickering	B	41	18	23	41	94.4	21	12	8	8	26		23	
Plattsville	A	35	13	22	28	94.5	8	12	6	5	9		26	
Port Burwell	B	22	5	17	17	87.1	8	6	6	2	11		11	
Port McNicoll	A	26	12	14	25	93.2	10	8	6		25		1	
Princeton	B	28	10	18	27	96.2	10	10	4		18		10	
Richmond	A	52	24	28	48	91.0	20	14	9	5	4		33	
Ripley	A	37	15	22	36	97.4	10	8	7	6	15		22	
Rockwood	B	23	8	15	21	88.4	3	13	6	1	16		7	
Rodney	A	58	23	35	51	93.0	22	7	15	11	3		25	
Russell	A	51	23	28	50	94.8	11	19	10	5	6		22	
St. George	A	44	19	25	42	93.1	10	9	11	9	33		11	
Schomberg	B	20	11	9	28	90.1	10	11	6	2	8		21	
Scotland	B	25	11	14	21	89.2	9	6	6	4	16		9	
Sealey's Bay	B	49	24	25	40	92.8	14	10	12	13	23		26	
Selkirk	B	42	19	23	38	94.2	14	15	9	1	12		30	
Severn Bridge	B	20	7	13	18	91.2	6	3	7	4	1		19	
Singhampton	B	20	10	10	15	89.7	4	8	6	2	8		12	
Southampton	A	60	18	42	50	96.7	18	11	13	9	54		6	
South Mountain	A	58	23	35	50	91.5	17	17	9	6	26		32	
Sparta	B	17	5	12	16	92.3	6	6	3	2	10		7	

TABLE 22—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

CONTINUATION SCHOOLS	Grade	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS				
		Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade X	Grade X	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary Districts	County District Pupils	Non-Resident Pupils
<i>In Counties</i>																
Spencerville	A	58	25	33	56	94.7	12	15	11	12	8	35		23		
Springfield	B	25	17	8	24	94.5	9	5	7	4	.....	8		17	
Slayner	A	75	30	45	61	90.5	22	11	16	13	13	36		39		
Stella	B	22	8	14	20	86.7	11	7	1	3	.....	3		19	
Stevensville	A	37	19	18	34	95.5	16	4	5	9	3	3		17		
Sunderland	B	37	17	20	33	93.8	15	10	3	4	8	23		14		
Sutton	A	96	35	61	85	94.1	37	17	19	10	13	35		61		
Tanworth	A	61	26	35	54	93.9	15	13	15	9	9	25		36		
Tara	B	46	16	30	46	88.1	12	12	14	8	13	13		33		
Taxistock	B	41	20	24	39	94.4	17	13	9	5	.....	34		10	
Teeswater	A	69	23	46	59	95.0	13	22	19	12	3	34		35		
Thamesford	B	49	16	33	41	93.9	19	7	17	6	.....	17		32	
Thamesville	A	54	22	32	45	92.1	11	11	12	11	6	28		26		
Theoford	B	27	10	17	24	90.0	5	7	12	3	.....	17		10	
Thorndale	B	33	12	21	27	92.4	19	5	4	5	.....	14		19	
Thornton	B	19	5	14	17	87.4	8	2	4	5	.....	6		13	
Tiverton	B	31	8	23	27	93.5	6	13	5	7	.....	10		21	
Tottenham	B	38	17	21	37	94.6	9	15	9	5	.....	20		18	
Wates	B	39	12	27	39	91.1	19	8	7	5	.....	28		11	
Warkworth	A	37	20	17	30	94.7	11	10	6	8	2	16		21		
Welchley	B	13	4	9	12	96.1	4	4	5	.....	.....	7		6	
Wellington	A	85	32	53	73	93.2	35	24	15	11	.....	70		15	
West Lorne	B	65	24	41	59	94.3	25	23	9	8	.....	40		25	
Westmeath	B	17	4	13	11	91.1	8	4	4	1	.....	12		5	
Westport	B	31	10	21	27	95.9	6	10	7	8	.....	14		17	
Westport (R.C.)	B	44	19	25	43	95.1	11	9	4	11	9	24		20		
Wheatley	A	65	25	40	59	95.7	18	26	12	6	3	34		31		
Wolfe Island	C	9	3	6	10	90.1	8	1	.....	.....	.....	1		.....	
Woodville	B	42	25	17	36	90.6	10	9	10	13	.....	16		26	
Wooler	B	23	11	9	24	90.2	4	10	5	4	.....	14		9	
Wroxeter	B	37	16	21	31	92.1	13	16	3	5	.....	14		23	
Wyoming	B	29	8	21	27	95.6	15	4	4	6	.....	13		16	
Totals	.....	7,532	3,146	4,386	6,710	90.6	2,558	1,906	1,589	1,057	422	3,920	7	3,502	13

TABLE 22—ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

CONTINUATION SCHOOLS	Grade	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES						NET ENROLMENT BY AREAS			
		Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	Pupils from other Secondary School Districts	County and District Pupils	Non-Resident Pupils	
<i>In Districts</i>																
Blind River.....	A	17	19	28	39	92.5	9	11	12	4	11	38	9	9	.....
Bruce Mines.....	B	37	18	19	37	93.1	14	11	9	3	.....	16	.....	21	.....
Burk's Falls.....	A	82	31	51	67	91.8	28	25	19	4	6	31	.....	.....	51
Coniston.....	A	74	31	43	69	94.1	26	25	13	10	.....	71	.....	.....	.....
Emo.....	A	29	7	22	25	93.1	16	9	2	2	.....	21	8	.....	.....
Espanola.....	A	60	26	34	62	92.8	19	20	14	7	.....	48	12	.....	.....
Frasertdale.....	C	9	1	5	8	97.3	6	.....	2	1	.....	8	1	.....	.....
Hornepayne.....	A	36	17	19	30	93.5	17	15	4	.....	.....	36	.....	.....	.....
Little Current.....	B	22	7	15	23	94.4	7	5	5	5	.....	21	.....	.....	1
MacTier.....	B	26	8	18	20	93.2	8	10	7	1	.....	25	.....	.....	.....
Manitowaning.....	B	18	6	12	16	84.7	10	3	4	1	.....	8	10	.....	.....
Massey.....	B	32	10	22	33	94.0	11	8	8	2	.....	14	.....	18	.....
Milford Bay.....	B	13	6	7	12	89.1	5	5	1	2	.....	13	.....	.....	.....
Mindemoya.....	B	35	14	21	31	90.8	18	5	8	4	.....	11	.....	.....	21
Nipigon.....	B	21	10	11	17	91.5	12	5	3	1	.....	21	.....	.....	.....
Port Carling.....	B	38	22	14	32	88.8	17	10	6	3	.....	17	.....	19	.....
Powassan.....	B	70	27	43	64	95.1	24	23	13	10	.....	46	.....	21	.....
Schreiber.....	A	52	24	28	61	88.0	12	14	10	10	6	52	.....	.....	.....
Stoux Lookout.....	A	95	37	58	92	95.2	32	30	15	18	.....	95	.....	.....	.....
Smooth Rock Falls.....	A	54	28	26	45	96.4	21	16	12	5	.....	33	.....	.....	21
South River.....	B	38	11	27	33	93.1	12	14	10	10	.....	33	.....	.....	.....
Springdale.....	B	12	2	10	11	90.2	4	3	4	1	.....	10	.....	.....	.....
Sundridge.....	B	29	13	16	21	90.7	10	12	7	.....	.....	24	.....	5	.....
White River.....	C	12	5	7	10	89.1	3	5	3	1	.....	12	.....	.....	.....
Totals.....	.....	939	383	556	838	92.9	344	284	191	97	23	710	.....	135	91
Grand Totals.....	.....	8,471	3,529	4,942	7,548	90.8	2,902	2,190	1,780	1,154	415	4,630	7	3,727	107

TABLE 23—AGE-GRADE DISTRIBUTION, SCHOOL YEAR 1943-44

	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.....	202	498	420	136	31	3				1,306	2,902
	Girls.....	38	288	671	115	21	1				1,596	
GRADE X.....	Boys.....	15	165	356	238	82	7	1		1	865	2,190
	Girls.....	1	282	560	338	94	19	3	1		1,325	
GRADE XI.....	Boys.....	1	28	191	323	131	34	9			720	1,780
	Girls.....	1	39	305	186	179	46	1			1,010	
GRADE XII.....	Boys.....			17	156	176	79	11	2	1	442	1,154
	Girls.....		1	31	235	291	118	29	3	1	712	
Grade XIII.....	Boys.....			1	16	19	91	35	1		196	115
	Girls.....							37	1	2	219	
TOTALS BY SEXES.....	Boys.....	16	218	691	985	869	472	56	6	2	3,529	8,471
	Girls.....	39	316	996	1,322	680	283	73	8	3	4,912	
GRAND TOTALS.....	55	531	1,687	2,307	2,091	1,152	497	129	14	5	8,471	

TABLE 24—FINANCIAL STATISTICS, 1943 (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>											
Acton.....	76	446	3,630	.....	5,225	6,773	2,669	45.9	18.1	64.0	7,967
Agincourt.....	97	2,447	7,431	1,400	5,969	12,225	4,397	62.1	22.3	84.4	49,377
Ailsa Craig.....	24	980	2,072	.....	2,100	4,039	1,162	81.5	24.3	108.8	12,970
Allenford.....	23	699	1,661	724	1,083	3,488	656	63.0	11.9	74.9	3,277
Alton.....	19	604	1,729	1,000	827	3,941	568	103.3	14.9	118.2	6,230
Alvinston.....	57	1,070	2,961	.....	3,272	5,950	915	53.0	8.2	61.2	3,659
Arkona.....	11	246	517	.....	888	1,686	.....	66.1	.....	66.1	.....
Aultsville.....	21	597	1,163	637	1,356	3,381	73.3	73.3	73.3	73.3	.....
Ayr.....	31	480	1,486	.....	2,762	3,816	802	62.8	13.2	76.0	1,240
Bancroft.....	45	923	660	.....	2,551	4,119	418	46.9	4.8	51.7	3,347
Rath.....	22	768	1,142	.....	1,575	3,495	.....	80.8	.....	80.8	.....
Beachburg.....	18	517	1,145	750	2,745	3,867	1,005	107.8	28.0	135.8	Paid off
Beaverton.....	64	1,140	3,222	.....	3,083	7,095	.....	56.0	.....	56.0	.....
Beeton.....	33	636	1,165	.....	3,119	4,071	654	61.9	9.9	71.8	4,447
Belmont.....	33	465	2,248	.....	1,794	4,513	.....	69.8	.....	69.8	.....
Blackstock.....	58	1,387	3,062	1,050	1,884	6,651	1,241	59.9	11.2	71.1	7,088
Rlyth.....	24	592	1,332	.....	1,723	3,691	.....	78.9	.....	78.9	.....
Bohacaygeon.....	39	585	1,079	.....	4,110	5,507	.....	72.7	.....	72.7	6,964
Bolton.....	36	465	277	2,084	2,100	3,634	1,088	52.2	15.6	67.8	Paid off
Bothwell.....	31	1,115	2,189	.....	2,020	4,695	.....	80.3	.....	80.3	.....
Brooklin.....	35	656	2,945	600	2,258	4,853	1,376	69.4	19.7	89.1	13,727
Brownsville.....	24	503	1,575	500	2,167	4,577	.....	98.8	.....	98.8	.....
Brussels.....	71	963	3,430	.....	3,000	6,877	1,605	52.5	28.5	81.0	4,000
Burgessville.....	29	566	1,343	500	3,292	4,372	.....	77.7	.....	77.7	.....
Caledon East.....	35	890	1,250	1,000	961	3,900	221	57.3	3.0	60.3	2,287
Cannington.....	39	603	1,426	.....	2,206	4,005	.....	51.1	.....	51.1	.....
Cardinal.....	62	1,165	1,257	468	5,069	8,111	.....	66.3	.....	66.3	.....
Carp.....	37	762	2,578	875	2,010	4,590	944	62.2	12.8	75.0	6,423
Castleton.....	22	656	2,384	850	2,800	3,885	1,198	88.4	27.3	115.7	12,240
Chalk River.....	19	824	.....	.....	2,800	3,611	.....	98.2	.....	98.2	.....
Chatsworth.....	50	639	3,071	.....	1,641	5,415	.....	54.0	.....	54.0	.....
Claremont.....	23	528	1,613	1,200	3,154	3,133	1,651	68.8	36.3	105.1	12,447
Clifford.....	31	489	2,179	.....	2,843	3,913	784	61.7	13.0	77.7	.....

TABLE 24—FINANCIAL STATISTICS, 1943 (as reported by School Boards)

Schools	Average Daily Attendance (a)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debt or Indebtedness (b)
		Legislative Grants	County Grant	Township Grant	School District Levy (n)	Current	Capital (c)	Current	Capital	Total	
		\$	\$	\$	\$	\$	\$				
<i>In Counties</i>											
Cobden.....	56	1,283	4,407		3,471	7,136	1,619	64.4	14.6	79.0	\$ 17,497
Coldwater.....	28	659	1,811		2,727	3,868	1,342	71.8	24.9	96.7	10,113
Comber.....	66	1,058	3,761	1,400	1,135	6,777	1,308	52.2	10.1	62.3	2,615
Consecon.....	22	344	1,451	600	1,362	2,609		60.0		60.0	
Cookstown.....	32	669	1,215	300	1,870	4,055		65.6		65.6	
Cooksville.....	31	407	1,287		4,491	4,536	1,004	74.4	16.5	80.9	5,706
Cremore.....	65	627	3,925		2,764	6,469	712	50.3	5.5	55.8	2,104
Cumberland.....	15	630	1,052		1,972	2,592		92.7	6.2	98.9	
Delaware.....	31	1,499	3,813	1,050	1,884	6,069	1,479	100.7	24.5	125.2	15,452
Denbigh.....	12	1,058	729	150	553	1,315	471	92.6	30.8	123.4	5,200
Dorechester.....	24	559	1,750	509	2,833	3,419		72.8	35.3	108.1	1,673
Drayton.....	57	1,303	5,373		1,025	8,667	1,674	79.1		79.1	
Dresden.....	83	1,398	5,513		4,598	10,972		70.3	3.7	74.0	3,064
Drumbo.....	20	333	2,284	500	1,500	3,911	585	105.3		105.3	
Dublin.....	48	183	3,260		1,425	6,426		75.4		75.4	
Eganville.....	24	814	1,048		2,886	3,879	113	80.6	8.6	89.2	3,185
Eganville R.C.....	46	926	900		706	3,603		10.7		40.7	
Elgin.....	26	1,175	2,383	850	400	3,643		75.8		75.8	
Elmhurst.....	58	773	1,782	900	1,200	4,040		36.1		36.1	
Elmhurst.....	45	761	3,819		2,321	5,818	1,013	66.3	11.8	78.1	6,742
Emmimore.....	15	662	1,339	850	456	2,914		98.8		98.8	
Erin.....	53	616	2,979		2,192	4,924	1,565	48.6	15.1	63.7	7,822
Erin.....	52	817	3,731	60	5,880	7,391	3,120	72.7	30.7	103.4	19,839
Fenelon Falls.....	10	724	1,659	425		1,879	548	151.7	41.3	193.0	
Feversham.....	45	786	1,000		750	3,951		47.2		47.2	
Fitzroy.....	18	822	1,093	225	105	2,414		72.0		72.0	
Florence.....	51	1,787	5,273	1,400	1,054	7,215	954	71.8	9.5	81.3	22,001
Forwich.....	29	577	1,576	500	1,443	3,431	902	62.3	16.4	78.7	2,185
Forest Hill.....	489	1,947			90,417	73,138	17,496	123.6	29.5	153.1	184,644
Forester's Falls.....	14	484	353	800	716	2,676		99.8		99.8	
Frankford.....	36	677	2,615		2,808	4,417	1,548	63.0	22.1	85.1	15,481
Grand Valley.....	52	862	2,155		2,765	5,659		56.2		56.2	
Haitburton.....	28	740	61		7,815	2,074	772	38.0	14.2	52.2	Paid off
Hallville.....	16	1,990	3,259	1,200	3,978	10,295		112.7		112.7	
Hensall.....	28	465	1,184		2,500	3,471		62.0		62.0	
Hepworth.....	26	1,268	2,473		1,202	3,738	802	75.7	16.2	91.9	4,012

TABLE 24—FINANCIAL STATISTICS, 1943 (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>											
HIGHGATE	16	453	1,552		2,783	3,760	963	122 8	31.4	154.2	\$ 1,791
HOLSTEIN	23	706	1,309	637	1,603	3,233	585	71.5	12.9	84.4	7,125
HONEYWOOD	21	510	1,546	1,000	1,113	3,721	612	79.7	13.7	93.4	2,568
HIDERON	12	660	2,311		1,026	3,927		47.6		17.6	
INGLEWOOD	19	590	2,084	700	932	3,311	932	92.2	25.9	118.1	3,206
JARVIS	25	871	1,478		3,908	1,618		82.3	32.3	114.6	16,673
KARS	35	524	1,736	750	976	3,594		51.8		51.8	
KENMORE	16	836	1,097	1,000	318	3,361		104.5		104.5	
KIMBURN	31	929	3,535	1,400		5,427		80.8	6.8	87.6	2,732
KINMOUNT	21	777	73	118	177	1,733		42.6		42.6	
LAMBETH	35	122	2,616		2,311	1,598		66.9		66.9	
LAURK	55	1,077	1,039		1,755	3,619		33.1		33.1	
LAUSDOWNE	39	555	2,783	575	886	4,028	281	51.9	3.6	55.5	281
LAUREL	12	115	200	600	547	1,631		67.6		67.6	
LEFFROY	31	1,001	3,233	500	1,151	4,751	769	71.8	12.3	84.1	6,721
LION'S HEAD	21	790	1,114		1,500	2,751	682	68.6	17.0	85.6	1,818
LITTLE BRITAIN	23	579	2,313	750	1,267	4,907	1,805	92.8	39.3	132.1	9,027
LOBO	14	799	2,649		692	4,598		53.1		53.1	
LONG BRANCH	162	2,932	3,993		16,780	18,936	4,172	59.4	11.0	73.4	40,775
LYNDEN	31	669		660	1,350	4,440	963	76.5	16.6	93.1	9,680
LYNDBURST	48	1,416	1,984	1,200	1,482	6,344	667	67.1	7.1	74.2	7,772
MALAKOFF	12	282	851	337	1,368	2,668		114.3		114.3	
MALLOYTOWN	38	869	2,238		1,198	4,502		60.5		60.5	
MANOFCIK	10	1,476	3,941	867	1,393	6,075	817	78.8	11.0	89.8	10,905
MELBOURNE	19	635	1,676	500	1,039	3,538		97.9		97.9	
MERIN	16	530	3,130		2,192	6,198		77.7		77.7	
MERRICKVILLE	27	905	809		2,033	3,983		75.1	10.0	85.1	4,610
MCCALLE	32	1,150	1,275	750	229	3,861		60.5		60.5	
MILLBROOK	45	847	3,929		3,124	5,755	2,483	69.2	28.1	93.3	15,537
MILVERTON	62	980	4,464		4,953	9,562	2,236	75.1	18.5	97.6	9,560
MINDEN	25	2,399	159	100	1,394	3,898	698	77.7	13.9	91.6	6,308
MINSING	15	326	1,357	500	481	2,336	246	79.4	8.4	87.8	
MOUNT ALBERT	31	751	2,527	3,600	2,595	1,179	2,191	68.7	36.0	104.7	16,362
MOUNT BRYDGES	31	794	2,614		1,796	4,070		60.3		60.3	
MOUNT EIGHT	32	578	2,698	500	1,567	4,180	1,118	72.0	18.0	90.0	4,473
MOUNT PLEASANT	27	505	838	500	3,666	4,173	1,827	79.1	31.6	113.7	9,137

TABLE 24—FINANCIAL STATISTICS, 1943 (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 (6)	Current	Capital (C)	Current	Capital	Total	
		\$	\$	\$	\$	\$	\$	\$	\$	\$	
<i>In Counties</i>											
Navan.....	24	539	1,751		2,870	1,205	363	88 8	7 7	96 5	\$ 342
New Dundee.....	22	527	2,130		2,209	3,823	1,003	87 8	22 5	108 3	4,312
New Hamburg.....	61	1,253	2,003		7,068	10,238		83 1		83 1	
North Augusta.....	27	532	2,367	637	1,176	3,858		72 2		72 2	
North Gower.....	24	776	1,120	1,000	500	3,216		70 5		70 5	
Oulson.....	41	768	1,721		500	4,140		50 8		50 8	
Oil Springs.....	21	953	1,419		1,514	3,888		93 2		93 2	
Orono.....	51	859	3,798	1,400	1,185	6,426	1,138	66 0	11 7	77 7	7,124
Otterville.....	28	663	1,076	600	2,265	1,359	1,359	75 3	24 5	99 8	4,693
Paisley.....	58	964	2,939		2,875	6,145	650	56 0	5 9	61 9	650
Paincourt.....	39	208	964		3,492	4,236		57 5		57 5	
Paikennam.....	41	811	1,320	750	1,134	4,169		52 8		52 8	
Pelice Island.....	21	513		800	200	2,692		67 6		67 6	
Pelham.....	100	2,320	8,739	1,400	3,642	12,597	5,531	67 1	28 6	95 7	16,672
Pickering.....	44	981	2,218	1,000	1,149	3,833	1,189	16 0	17 9	63 9	5,701
Plattsville.....	33	668	3,972		1,270	5,829		90 7		90 7	
Port Burwell.....	18	674	1,769		3,300	3,981	1,305	118 5	38 8	157 3	6,517
Port McNicoll.....	23	672	181		4,871	4,160	263	92 0	5 8	97 8	2,833
Princeton.....	25	168	1,063	125	2,101	3,709		77 1		77 1	
Richmond.....	49	1,239	3,077		3,455	5,942	1,179	61 6	15 3	76 9	11,218
Ripley.....	37	820	3,189		3,096	6,177	130	89 3	6 2	95 5	Paid off
Rockwood.....	28	898	1,388	500	1,548	3,168	1,548	61 1	27 1	88 8	7,888
Rodney.....	51	875	1,878	700	2,882	6,176	412	62 6	4 2	66 8	100
Russell.....	45	1,635	1,326		1,594	6,372		71 7		71 7	
St. George.....	46	544		700	5,030	7,259	1,626	79 8	17 9	97 7	14,414
Schomberg.....	27	598	2,915		2,018	4,926	1,209	91 6	23 2	117 8	11,977
Scotland.....	22	165	1,721	1,000	1,043	3,486	867	81 1	20 2	101 3	1,000
Steeley's Bay.....	41	923	2,007	850	964	3,841	964	19 7	12 5	62 2	6,740
Selkirk.....	34	703	2,017		1,116	3,882		57 9		57 9	
Severn Bridge.....	23	1,743	1,248		1,000	3,714	374	80 9	8 1	89 0	2,832
Singhampton.....	20	513	1,296	750	136	2,153	136	63 7	11 3	75 0	2,615
Southampton.....	59	1,948	534		7,375	8,806	999	78 9	9 0	87 9	7,791
South Mountain.....	58	2,151	1,200	1,200	773	6,886	773	60 1	6 8	66 9	8,590
Sparta.....	19	449	1,751		1,575	1,302	119 8	19 8		19 8	
Spencerville.....	52	1,680	1,517	1,200	1,567	5,921		58 2		58 2	
Springfield.....	20	600	1,688		3,246	3,767	1,799	95 7	15 7	141 4	7,197

TABLE 24—FINANCIAL STATISTICS, 1943 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Expenditures		Cost per Pupil-Day (in cents)			Debture Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
<i>In Counties</i>											
Stayner.....	66	\$ 624	\$ 3,102	\$	\$ 6,304	\$ 6,847	\$ 2,305	53.8	18.1	71.9	\$ 16,025
Stella.....	17	322	1,022	399	600	2,614	.....	82.9	.....	82.9	.....
Stevensville.....	31	1,478	1,648	2,000	3,015	5,876	2,006	100.0	34.1	134.1	10,030
Stouffville.....	99	2,065	6,297	402	4,885	11,189	2,080	57.2	10.6	67.8	12,549
Sunderland.....	29	663	2,020	.....	1,564	3,683	.....	64.0	.....	64.0	.....
Sutton.....	79	1,081	2,850	.....	7,374	7,934	3,234	52.0	21.2	73.2	35,131
Tamworth.....	50	1,063	2,694	500	2,870	6,123	.....	63.1	.....	63.1	.....
Tara.....	47	738	2,456	.....	1,021	3,947	.....	42.4	.....	42.4	.....
Tavistock.....	40	547	857	.....	3,648	4,471	.....	56.8	.....	56.8	.....
Teeswater.....	59	1,544	3,264	.....	3,827	7,072	.....	67.5	.....	67.5	.....
Thamesford.....	43	670	3,005	500	1,602	4,200	1,311	50.2	15.7	65.9	3,934
Thamesville.....	50	921	2,637	.....	4,476	6,440	1,046	67.0	10.9	77.9	1,016
Thedford.....	26	610	1,628	.....	3,211	3,587	1,361	90.7	26.9	117.6	4,670
Thorndale.....	23	546	2,369	1,500	203	4,030	.....	90.4	.....	90.4	.....
Thornton.....	14	519	1,971	575	958	3,438	650	123.2	23.3	146.5	10,108
Tiverton.....	31	486	1,188	.....	1,351	2,943	.....	49.6	.....	49.6	.....
Tottenham.....	41	884	920	.....	2,807	4,250	.....	53.0	.....	53.0	.....
Wales.....	36	668	1,640	425	583	3,424	.....	48.8	.....	48.8	.....
Warkworth.....	39	1,546	2,822	1,400	1,645	6,602	692	85.5	9.0	94.5	3,464
Wellesley.....	16	330	455	400	1,591	2,606	.....	82.7	.....	82.7	.....
Wellington.....	71	813	2,495	.....	10,074	9,206	3,303	65.8	23.6	89.4	8,132
West Lorne.....	53	625	1,034	.....	2,115	3,201	.....	31.1	.....	31.1	.....
Westmeath.....	13	350	710	893	1,815	2,989	.....	115.4	.....	115.4	.....
Westport R.C.....	41	1,022	929	.....	876	3,546	.....	41.5	.....	41.5	.....
Westport Public.....	35	859	1,577	.....	2,298	3,915	.....	57.2	.....	57.2	.....
Wheatley.....	63	1,447	3,652	.....	2,305	8,698	.....	71.1	.....	71.1	.....
Wolfe Island.....	12	780	103	400	.....	1,573	.....	65.7	.....	65.7	.....
Woodville.....	37	905	2,444	.....	2,491	4,359	1,568	59.0	.....	59.0	1,569
Wooler.....	24	1,273	1,821	1,927	.....	3,942	.....	85.4	.....	85.4	.....
Wroxeter.....	31	478	1,770	.....	1,240	3,714	.....	60.8	.....	60.8	.....
Wyoming.....	20	792	1,478	.....	2,075	3,526	323	90.1	8.3	98.4	.....
Totals and Averages.....		147,592	356,511	71,355	484,173	897,130	131,578	49.0	7.4	56.4	919,359

TABLE 24—FINANCIAL STATISTICS, 1943 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements			Cost per Pupil-Day (in cents)			Debt or 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.....	40	\$ 1,113	\$ 600		\$ 6,084	\$ 6,493	\$ 1,000	83 0	12 8	95 8	\$ 19,000	
Bruce Mines.....	35	837	1,257		3,039	4,430	908	65 0	13 3	78 3	2,427	
Burk's Falls.....	37	943	1,074		3,015	5,723		50 7		50 7		
Coniston.....	64	1,060			10,000	9,607		76 6		76 6		
Emo.....	24	844	461	150	1,315	3,373		75 1		75 4		
Espanola.....	52	915	240		2,639	4,361		11 8		41 8		
Fraserdale.....	7	372			1,190	2,665		189 4		189 4		
Hornepayne.....	28	1,923			4,982	5,466	1,583	100 8	29 2	130 0	5,276	
Little Current.....	27	1,460			3,150	4,089		73 9		75 9		
MacTier.....	25	1,170		200	1,000	1,228		74 8		74 8		
Manitowaning.....	15				1,840	3,200		52 5		52 5		
Massey.....	31	820		250	3,180	4,098		189 1		189 1		
Milford Bay.....	30	685			1,665	3,665		80 2	15 4	95 6	5,406	
Mindemoya.....	23	1,176	1,123	250	4,651	4,818		142 2	15 3	157 5		
Nipigon.....	17	616	1,466		2,700	4,390		610	8 7	71 6		
Port Carling.....	37	730	1,055		2,000	1,160		1,307	13 2	55 3		
Powassan.....	50	1,075			5,675	8,767		93 8	29 4	123 3		
Schreiber.....	48	2,022			1,600	6,199		37 2	37 2	74 4		
Sioux Lookout.....	85	1,527	3,456		10,416	15,724		144 5		144 5		
Smooth Rock Falls.....	55	1,977	152		2,267	3,376		56 2		56 2		
South River.....	33	830	152	1,200		2,062		93 2		93 2		
Sprucedale.....	11	640			2,551	4,160	411	83 0	8 8	91 8		
Sundridge.....	25	896	318		1,745	2,153		97 4		97 4		
White River.....	11	352										
Totals and Averages.....	840	23,973	11,292	2,502	83,001	111,022	9,814	69 7	6 2	75 9	54,323	
Grand Totals and Averages.....	7,648	182,767	11,292	73,837	567,177	1,007,958	144,392	50 7	7 3	58 0	973,882	

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.

TABLE 25—FINANCIAL STATISTICS, 1944 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debiture Impliedness (B)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
<i>In Counties</i>											
Acton	83	\$ 401	\$ 2,609	\$	\$ 7,388	\$ 8,586	\$ 2,247	51.9	13.6	65.5	\$ 6,119
Agincourt	97	2,576	8,025	1,600	4,497	12,345	4,307	64.8	23.1	87.9	47,659
Ailsa Craig	22	914	2,545	1,862	3,930	1,162	1,162	88.5	26.2	114.7	12,586
Allenford	36	598	1,695	850	1,926	1,025	656	57.6	9.4	67.0	2,621
Alton	22	816	1,731	1,000	2,216	3,893	568	87.6	12.8	100.4	4,383
Alvinston	52	3,108	3,408	.....	4,101	6,223	915	60.0	8.8	68.8	3,241
Arkona	10	275	567	.....	926	1,817	.....	92.2	.....	92.2	.....
Antisville	27	737	1,204	638	3,738	4,412	802	69.6	.....	69.6	.....
Ayr	33	563	1,803	.....	3,201	4,412	802	68.0	12.4	80.4	802
Bancroft	50	1,072	881	.....	3,709	4,688	209	47.1	2.1	49.2	2,378
Bath	27	630	1,447	.....	1,500	3,733	.....	68.9	.....	68.9	.....
Beachburg	26	466	926	750	2,387	4,018	.....	88.9	.....	88.9	.....
Beaverton	61	1,303	2,937	.....	3,933	7,212	.....	60.4	.....	60.4	.....
Beeton	41	576	1,920	.....	2,326	3,967	651	49.7	8.2	57.9	1,247
Belmont	33	457	2,402	.....	1,892	4,753	.....	72.2	.....	72.2	.....
Blackstock	49	1,228	1,006	1,400	1,895	7,511	1,241	79.4	13.1	92.5	6,076
Blyth	24	577	1,463	.....	2,136	3,974	.....	82.4	.....	82.4	.....
Bolcaygeon	52	761	730	.....	5,365	5,585	1,201	55.3	11.9	67.2	6,109
Bolton	38	422	44	.....	2,750	1,646	.....	61.2	.....	61.2	.....
Bothwell	33	1,010	1,817	.....	1,500	5,204	.....	78.4	.....	78.4	.....
Brooklin	31	684	2,749	600	2,093	5,317	1,376	87.4	22.6	110.0	9,567
Brownsville	23	535	1,572	500	2,385	4,798	.....	104.6	.....	104.6	.....
Brussels	70	1,059	3,276	.....	2,968	7,322	.....	53.2	.....	53.2	.....
Burgessville	22	708	1,386	.....	4,337	4,983	1,605	94.6	37.2	131.8	3,000
Caledon East	26	947	1,480	1,000	837	1,196	.....	82.7	.....	82.7	.....
Cannington	45	756	1,491	.....	2,935	4,432	301	50.4	3.1	53.8	2,066
Cardinal	63	1,163	1,204	419	1,497	60.7	.....	60.7	.....	60.7	.....
Carry	39	686	2,566	500	1,903	4,971	944	64.2	12.2	76.4	5,896
Castleton	26	591	2,951	.....	2,002	3,752	1,118	71.3	21.3	92.6	11,849
Chalk River	11	1,027	522	.....	1,900	3,664	.....	127.1	.....	127.1	.....
Chatworth	49	1,214	3,583	.....	2,313	6,301	.....	64.4	.....	64.4	.....
Claremont	31	475	1,631	1,000	3,153	4,021	1,651	64.2	.....	64.2	11,480
Clifford	34	443	2,603	.....	4,578	10,106	1,619	67.9	15.9	115.4	16,380
Colden	51	1,554	3,849	.....	4,728	10,406	1,619	80.7	.....	80.7	9,328
Coldwater	27	626	2,108	.....	1,400	4,264	1,342	.....	25.4	106.1	.....

TABLE 25 — FINANCIAL STATISTICS, 1944 (as reported by School Boards)

Schools	Average Daily Attendance (A)		Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Delinquent Indebtedness (B)
	Legislative Grants	County Grant	Township Grant	School District Levy (C)	Current	Capital (C)	Current	Capital	Total			
										\$	\$	
<i>In Counties</i>												
Comber.....	68	1,071	1,108	1,400	1,508	6,976	1,308	51.5	9.7	61.2	\$	1,234
Consecon.....	26	385	1,331	600	1,892	3,918		96.6		96.6		
Cookstown.....	27	602	1,151	480	2,470	3,895		71.8		71.8		
Cooksville.....	35	120	2,118		3,753	4,717	1,004	68.4	11.6	83.0		5,016
Greenville.....	58	561	1,783		2,371	6,910	712	59.5	6.1	65.6		1,519
Greenville.....	7	601	607	400	1,292	2,875		107.5		107.5		
Cumberland.....							1,179	100.7	21.1	122.1		14,000
Delaware.....	35	1,351	4,811	1,072	1,511	6,957		86.6		86.6		
Dorchester.....	24	500	1,490		1,060	1,126		70.5		70.5		
Drayton.....	67	2,222	6,483		1,723	8,327	585	62.6	31.6	97.2		2,602
Dresden.....	84	1,594	5,664		4,206	10,396		77.4		77.4		
Drumbo.....	26	562	2,014	500	1,000	1,014		17.9		17.9		
Dublin.....	41	433	3,683	335	1,165	3,831	314	73.8	7.0	80.8		2,391
Dublin.....	25	767	1,285		1,111	3,608		35.6		35.6		10,934
Eganville.....	50	948	1,362		1,290	3,582		85.2		85.2		
Eganville R.C.....	30	910	111	850	1,923	5,069		78.1	11.5	89.6		6,036
Elgin.....	16	805	1,223		3,021	7,073		80.4		80.4		
Emburo.....	22	599	1,761	638	437	3,356		41.7	13.9	55.6		5,422
Ennismore.....	37	551	3,956		1,781	4,681		77.6	27.1	104.7		17,811
Erin.....	59	700	1,175		3,750	8,950		79.2		79.2		
Fenelon Falls.....	11	531	531	500	299	871		55.9		55.9		
Feversham.....	39	909	1,573		870	4,342		69.7		69.7		
Fitzroy Harbour.....	113	801	1,137	225	405	2,645	951	90.8	10.0	100.8		21,947
Flinton.....	48	1,558	5,468	400	954	8,670	180	60.3	29.4	89.7		2,140
Florence.....	31	592	2,118	500	1,296	3,790	17,496	88.5	17.7	106.2		178,004
Forwich.....	498	2,190			105,600	87,379		165.9		165.9		
Forest Hill.....	7	488	484	909	1,500	2,990		49.3	12.0	61.3		7,177
Forester's Falls.....	43	609	1,383		3,112	4,253	1,032	60.9		60.9		
Frankford.....	52	934	2,385		3,244	6,234		51.8		51.8		
Grand Valley.....	36	681	5		3,181	3,876		111.9		111.9		
Haldimton.....	56	3,145	3,813	1,200	1,026	12,605		106.4		106.4		
Hallville.....	19	298	1,281		2,684	4,027		71.8	12.6	84.4		3,209
Hensall.....	32	935	2,392		2,002	1,578		131.1	31.6	162.7		918
Hepworth.....	15	417	2,402	500	2,635	1,000		94.2	13.9	108.1		6,439
Highbate.....	21	699	1,277	500	1,787	3,948	585	129.3	19.9	149.4		1,925
Holstein.....	16	587	2,002	1,000	1,017	4,487						

TABLE 25—FINANCIAL STATISTICS, 1944 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil Day (in cents)			Debt/Arrears Indebtedness (D)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
<i>In Counties</i>		\$	\$	\$	\$	\$	\$				\$
Hilton	37	685	2,218		997	1,617	932	62.7	19.0	62.7	
Ingleswood	25	617	1,937	700	942	3,189	800	64.9	12.5	83.9	2,514
Jarvis	38	687	1,705		3,411	4,061	800	59.8	14.2	72.3	7,819
Kear	42	463	2,160	380	1,406	3,654	155	80.6	8.3	80.6	
Kenmore	23	656	1,021		2,073	1,027		73.7		73.7	1,821
Kinburn	29	857	2,920	1,000	962	1,718		96.0		96.0	
Kinmount	23	51	67	705		2,014		81.1		81.1	
Lafontaine	35	391	2,213		2,507	1,723		51.9		51.9	
Lambeth	43	973	1,232		1,850	3,915		38.5		38.5	
Lanark	51	542	2,798		1,571	1,303		33.1		33.1	
Lansdowne	39	512	2,798		1,571	1,303		177.5		177.5	
Laurel	6	215		600	598	2,168	769	72.6	11.9	81.5	5,953
Lefroy	31	844	3,293	500	1,153	1,669	682	58.9	11.3	73.2	4,408
Lion's Head	24	694	1,441		2,706	2,819	805	93.6	38.4	131.7	7,222
Little Britain	21	555	2,918	1,000	2,822	4,435	1,805	61.9		61.9	
Lobo	40	670	2,998		807	4,910		57.3		57.3	38,545
Long Branch	198	3,634	1,165		21,249	22,237	4,172	88.1	17.3	105.4	8,670
Lyndoch	28	720		810	2,911	4,786	867	62.9	8.6	71.5	7,347
Lyndhurst	51	1,809	4,405	1,200	1,765	6,323		111.7		111.7	
Malakoff	11	353	1,026	506	825	2,745		63.2		63.2	
Matforytown	37	790	2,543		1,443	1,635		77.5	10.0	87.5	10,156
Maunick	39	1,100	4,270	512	1,946	6,572	817	130.0		130.0	
Melbourne	16	570	2,297	500	1,107	4,112		66.6		66.6	
Merlin	53	481	4,195	700	1,520	6,885		56.3	7.1	63.4	4,323
Merrickville	38	860	1,015		2,867	4,212	533	56.2		56.2	
Metcalf	39	1,073	1,455	750	1,305	4,370		75.4	25.6	101.0	11,350
Middlebrook	41	854	4,221		3,066	6,076	2,061	100.0	17.8	117.8	7,839
Milverton	51	1,155	4,844		6,617	10,112	1,805	76.1	12.1	88.5	5,698
Minden	28	3,041	215	100	1,835	4,283	699	65.6		65.6	
Minnesing	20	333	1,464	500	739	2,730		60.4	26.7	87.1	15,092
Mount Albert	35	726	2,611	1,000	3,245	4,200	1,864	47.6		47.6	
Mount Brydges	48	772	2,153	500	1,760	4,270	1,118	55.3	13.5	68.8	3,017
Mount Pleasant	41	616	3,096	500	4,224	1,565	1,118	89.4	37.2	126.6	6,443
Mount Pleasant	25	512	1,175	500	1,226	4,394	1,828	92.9		92.9	
Nawan	25	984	1,881	500	2,716	4,500					

TABLE 25—FINANCIAL STATISTICS, 1944 (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 (D)	Current	Capital (C)	Current	Capital	Total	
<i>In County</i>											
New Dundee	23	\$ 589	\$ 2,305	\$	\$ 2,236	\$ 4,135	\$ 1,003	93 1	23 2	115 3	\$ 3,557
New Hamburg	67	1,033	2,136		7,513	10,703		82 0		82 0	
North Augusta	93	605	2,258		575	3,846		73 4		73 4	
North Grover	31	659	1,287	477	2,512	3,751		60 8		60 8	
Odessa	10	905	1,637	1,000	900	4,254		53 2		53 2	
Oil Springs	23	843	1,785		1,232	3,861		83 2		83 2	
Orono	45	922	4,328	4,000	1,232	7,992	1,138	80 4	12 9	93 3	3 171
Otterville	29	728	1,026	500	3,240	3,911	1,117	68 8	20 1	88 9	3 105
Paincourt	36	1,085	1,399		3,499	1,271		60 5		60 5	
Payley	56	939	3,740		2,847	7,503		67 9		67 9	
Pakenham	35	756	1,366	4,000	2,151	6,618		69 4		69 4	
Pelle Island	14	2,161		800	750	3,492		124 0		124 0	
Pelham	107	2,662	10,002	1,400	3,704	14,645	5,535	68 8	25 9	94 7	7 102
Pickering	40	882	1,925		1,926	3,290	378	56 0	5 0	61 0	2 641
Plattsville	30	697	3,863	700	2,012	6,496		110 0		110 0	
Port Burwell	19	697	1,500	1,000	2,305	3,881	1,365	110 5	97 2	137 7	5 205
Port McNicoll	29	636	176		4,849	4,519	264	79 5	4 7	84 2	2 697
Princeton	27	478	2,005	500	2,100	4,600		83 0		83 0	
Richmond	17	1,115	3,372		2,629	6,707	1,129	70 8	11 9	82 7	9 920
Ripley	39	794	3,420		2,755	7,133		66 4		66 4	
Riverside	130		2,000		1,690	6,625		65 2		65 2	
Rockwood	25	811	1,169	500	1,498	3,770	619	76 7	12 6	89 3	3 093
Rodney	54	1,049	2,204	4,500	2,612	6,699	412	68 8	3 1	70 9	
Russell	46	1,399	1,578		2,790	6,760		72 2		72 2	
St. George	39	586		700	5,889	7,993	1,626	94 2	21 2	112 4	18 969
Schulenberg	26	1,003	2,983	500	2,021	5,242	1,210	101 5	23 3	125 0	7 377
Seaboard	21	423	1,421	500	1,499	3,010		99 0		99 0	
Seeley's Bay	42	946	2,078	850	963	4,048	903	49 2	11 7	60 9	9 778
Selkirk	40	655	2,409		1,017	4,128		53 0		53 0	
Severn Bridge	17	2,506	1,344	1,000	374	4,006	374	117 8	10 9	128 7	2 767
Singhamton	17	513	1,223	750	248	2,611	248	77 2	6 4	81 6	2 179
Southampton	53	2,261	784		6 757	9 581	999	94 5	9 8	101 3	7 198
South Mountain	51	2,376	3,298	1,200	773	7,770	773	76 7	7 6	84 3	8 161
Sparta	18	553	1,161		1 450	4 167		115 1		115 1	
Spencerville	60	1,839	1,805	1,200	1,565	5 847		49 9		49 9	

TABLE 25—FINANCIAL STATISTICS, 1944 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debt or Indebtedness (B)
		Legislative Grants	County Grant	Township Grant	School District Levy (B)	Current	Capital (C)	Current	Capital	Total	
<i>In Counties</i>											
Springfield.....	21	663	2,068	.....	5,134	1,947	1,799	102.9	37.4	140.3	\$ 4,800
Stayner.....	65	583	3,574	.....	3,605	6,973	2,305	55.6	18.4	74.0	14,601
Stella.....	19	290	.....	.....	2,359	2,861	.....	76.8	.....	76.8	.....
Stevensville.....	35	1,619	.....	.....	4,959	7,042	2,006	102.0	29.0	131.0	8,024
Sunderland.....	26	590	1,380	.....	1,911	4,290	.....	83.6	.....	83.6	.....
Sutton West.....	93	1,179	3,164	.....	7,231	9,327	3,234	49.8	17.3	67.1	33,833
Tamworth.....	52	1,048	2,756	.....	2,820	6,934	.....	67.2	.....	67.2	.....
Tara.....	47	621	2,586	.....	2,349	5,128	.....	54.7	.....	54.7	.....
Tavistock.....	39	514	786	.....	3,618	5,205	.....	67.8	.....	67.8	.....
Teeswater.....	57	1,650	2,986	.....	3,043	8,751	.....	77.6	.....	77.6	.....
Thamesford.....	45	579	3,417	500	1,536	4,849	1,311	54.5	14.9	69.4	2,430
Thamesville.....	50	940	2,623	.....	4,105	7,130	.....	71.0	.....	71.0	.....
Thedford.....	27	682	1,678	.....	3,462	3,820	1,362	72.4	25.8	98.2	3,135
Thorndale.....	26	190	2,032	1,000	701	4,197	.....	83.2	.....	83.2	.....
Thornton.....	18	490	2,507	1,079	1,235	4,048	651	117.2	18.9	136.1	6,986
Tiverton.....	24	554	1,488	.....	1,165	3,273	.....	69.1	.....	69.1	.....
Tottenham.....	11	894	1,577	.....	1,791	4,190	.....	51.3	.....	51.3	.....
Wales.....	35	643	2,006	425	648	4,197	.....	59.6	.....	59.6	.....
Warkworth.....	32	1,727	2,716	.....	2,635	6,742	526	107.2	8.1	115.6	2,938
Wellesley.....	11	297	238	800	1,911	2,774	.....	124.5	.....	124.5	.....
Wellington.....	74	1,424	1,917	.....	8,959	9,265	3,303	66.3	23.6	89.9	22,993
West Lorne.....	58	657	1,150	.....	1,212	4,104	.....	35.8	.....	35.8	.....
Westmeath.....	10	438	412	750	1,807	3,160	.....	159.9	.....	159.9	.....
Westport (Pub.).....	30	811	1,933	.....	1,682	4,183	.....	71.1	.....	71.1	.....
Westport (R.C.).....	43	984	913	.....	1,222	3,069	.....	44.3	.....	44.3	.....
Wheatley.....	65	1,438	3,988	.....	3,897	9,563	.....	34.0	.....	34.0	.....
Wolfe Island.....	11	1,007	131	.....	400	1,771	1,569	84.3	.....	84.3	.....
Woodville.....	35	892	2,964	.....	2,429	4,693	.....	69.6	23.2	92.8	10,563
Wooler.....	20	1,150	1,284	.....	1,939	4,747	.....	116.5	.....	116.5	.....
Wroxeter.....	31	432	2,430	.....	1,582	4,132	.....	66.1	.....	66.1	.....
Wyoming.....	31	723	1,464	.....	2,000	3,737	.....	61.6	.....	61.6	.....
Totals and Averages.....	7,261	150,102	369,370	58,841	526,644	972,238	117,486	71.4	8.6	90.0	803,841

TABLE 25—FINANCIAL STATISTICS, 1944 (as reported by School Boards)

Schools	Average Daily Attendance (A)	Major Sources of Receipts						Disbursements		Cost per Pupil-Day (in cents)			Debt or 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	47	1,438	280			5,803	6,831	927	717	101	818	19,000	
Bruce Mines	38	966	2,314			4,829	4,781	908	636	121	757	3,330	
Burk's Falls	82	938				4,325	5,951		366		366		
Comiston	63					7,500	8,709		708		708		
Emo	31	1,040	580		450	1,970	3,951		633		633		
Espanola	59	937	525			4,392	5,635		482		482		
Fraserdale	8	368				1,697	2,887		187		187		
Hornepayne	33	1,213				6,292	5,705	1,583	890	247	1,137	14,216	
Little Current	28	1,347				4,900	4,586		829		829		
MacTier	21	1,186				3,400	4,623		117		117		
Mantowaning	18	1,089			200	1,300	2,454		679		679		
Massey	32	738				1,926	3,002		509		509		
Milford Bay	9	616			250	3,640	3,990		212		212		
Mindemoya	31	932	1,811		250	2,174	3,721	674	608	109	717	3,613	
Nipigon	19	590				1,309	5,191		142		142		
Port Carling	34	571	2,161			3,170	1,800	610	72	92	813		
Powassan	73	935	1,125			1,533	4,360	1,308	304	91	395		
Red Lake	11					576	1,195		145		145		
Schreiber	32	2,357				9,752	8,668	2,752	135	131	178	22,272	
Sioux Lookout	75	1,244				7,255	8,619		581		581		
Smooth Rock Falls	46	2,471	1,715			11,567	16,312		182		182		
South River	36	774			229	2,920	3,036		150		150		
Sprucedale	11	687				1,800	2,514		115		115		
Sundridge	26	1,268	419			2,728	3,808	141	74	86	830	5,580	
White River	11	202				2,579	2,873		129		129		
Totals and Averages	871	23,607	13,930		1,642	105,308	128,311	9,203	751	54	808	48,070	
Grand Totals and Averages	8,075	173,709	13,430	369,370	60,483	631,452	1,100,549	126,689	720	83	803	871,891	

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—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

COLLEGIATE INSTITUTES	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
	Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade 1X	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
<i>In Counties</i>														
Barrie.....	438	197	241	369	94	165	92	105	47	29	282	6	150	.....
Belleville.....	501	230	271	427	96	171	84	99	75	72	377	103	21	.....
Brantford.....	686	320	366	607	94	216	150	115	109	96	554	.....	131	1
Brookville.....	383	207	176	352	95	122	96	69	57	39	304	.....	79	.....
Chatham.....	546	273	273	496	95	149	147	101	89	60	407	1	138	.....
Clinton.....	121	50	71	109	95	26	26	30	21	19	18	1	71	.....
Cobourg.....	374	149	225	319	92	127	86	86	51	24	230	.....	141	.....
Collingwood.....	272	101	171	249	97	90	70	61	35	16	207	.....	65	.....
Cornwall.....	561	228	333	512	96	268	120	83	63	27	383	14	162	2
Galt.....	339	136	203	307	93	108	74	57	53	47	273	64	2	.....
Godfrich.....	339	136	203	307	93	108	74	57	53	47	273	64	2	.....
Guelph.....	538	286	252	193	92	160	113	119	90	56	446	1	91	.....
Hamilton—Central.....	709	348	361	638	94	226	152	140	107	84	680	29	90	.....
Delta.....	786	388	398	728	91	254	193	130	126	83	768	.....	18	.....
Westdale.....	703	304	399	628	94	185	151	125	88	56	616	3	54	.....
Ingersoll.....	190	93	97	162	93	53	37	55	24	21	147	5	38	.....
Kingston.....	637	319	318	622	94	230	142	78	95	92	532	.....	105	.....
Kitchener-Waterloo.....	576	278	298	529	94	181	121	147	127	127	525	.....	51	.....
Lindsay.....	464	191	273	418	95	123	117	85	78	61	324	8	5	.....
London—Central.....	717	335	382	705	94	189	142	161	136	89	596	.....	116	.....
Sir A. Beek.....	529	272	257	495	95	159	120	110	79	61	432	3	94	.....
South.....	628	307	321	615	94	164	139	129	117	79	521	2	105	.....
Morrisburg.....	161	48	113	142	93	38	43	34	19	27	76	2	83	.....
Napanee.....	207	81	126	175	92	65	36	38	35	35	112	2	93	.....
Niagara Falls.....	289	135	154	258	93	65	79	61	56	28	287	.....	2	.....
Orillia.....	441	195	246	375	93	170	115	73	43	40	330	1	102	8
Oshawa.....	579	299	280	527	94	240	121	99	78	41	464	.....	115	.....
Ottawa—Glebe.....	1,326	610	716	1,214	94	344	295	260	210	17	1,306	.....	6	.....
Lisgar.....	1,035	455	580	933	88	262	254	176	191	152	889	.....	140	6
Owen Sound.....	339	155	184	306	94	84	69	79	55	52	262	3	74	.....
Pembroke.....	189	88	101	164	94	49	44	40	36	20	148	3	38	.....
Perth.....	139	66	73	280	95	75	73	65	49	41	169	.....	135	.....
Peterborough.....	606	254	352	559	95	237	141	86	73	69	448	.....	157	1
Pictou.....	189	85	104	166	95	80	42	26	22	19	90	2	97	.....

TABLE 26—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

COLLEGIATE INSTITUTES	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
	Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
<i>In Counties</i>														
Renfrew	275	145	130	248	95	81	62	70	34	28	177	4	98	
St. Catharines	695	346	349	642	94	185	197	148	101	64	573		118	
St. Mary's	117	155	239	272	91	93	67	130	25	16	130		142	
St. Thomas	508	238	270	486	91	142	130	85	70	81	351		157	
Sarnia	539	222	317	484	92	202	109	131	77	40	401		157	1
Scarborough	329	183	146	324	93	103	69	75	39	39	307		4	18
Smith's Falls	361	147	214	328	95	117	78	264	56	41	264	5	95	
Stamford	421	177	244	353	95	158	83	82	60	38	292	56	73	
Stratford	513	268	245	546	94	163	141	92	81	68	448		90	7
Strathroy	213	81	132	175	93	68	56	45	27	17	121		92	
Toronto—Bloor	482	260	222	423	94	140	113	89	68	72	481			1
Harbord	1,203	730	473	1,077	95	306	281	238	222	156	1,198			5
Humberside	1,239	651	588	1,123	93	290	253	243	246	267	1,147	19		73
Jarvis	978	507	471	854	93	237	212	231	157	141	926	49		3
Lawrence Park	1,245	576	669	1,069	93	305	278	246	244	172	1,207			8
Malvern	1,101	583	518	993	93	259	236	238	214	154	1,096			5
North	1,294	636	658	1,156	93	230	208	304	231	171	1,249	2	3	45
Oakwood	1,016	528	488	898	93	239	208	229	203	137	1,043			68
Parkdale	756	374	382	683	93	182	185	137	127	125	752	8		4
Riverdale	863	450	413	780	94	236	223	161	131	112	855			68
Vankleek Hill	125	46	79	110	95	51	28	19	11	16	39			1
Weston	388	188	200	414	94	119	106	65	56	42	189	21	178	
Windsor—Kennedy	759	328	431	744	95	270	205	133	94	57	629		170	
Patterson	611	291	320	593	96	226	163	128	72	55	630		14	
Standwich	427	181	246	377	95	161	111	131	84	28	303		34	
Walkerville	926	394	532	813	95	301	217	210	125	73	826	41	56	
Woodstock	348	172	176	311	94	107	74	69	62	36	258	4	116	
York—Memorial	553	280	273	479	93	282	107	75	51	38	553			2
Runnymede	626	338	288	583	93	149	149	120	78	74	621			2
Vaughan Road	1,134	558	576	996	93	452	232	208	153	89	1,039	3	93	3
York East	657	329	328	657	87	329	138	139	95	82	800			
York North	421	215	206	369	93	177	98	68	50	28	299		122	
Totals	38,079	18,424	19,655	31,375	94	11,152	8,703	7,456	5,946	4,522	32,375	558	4,668	278

TABLE 26—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

COLLEGIATE INSTITUTE	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
	Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
<i>In Districts</i>														
Fort William.....	595	273	322	524	91	183	169	119	71	53	517	78		
Kirkland Lake.....	367	165	202	327	95	133	84	62	47	11	337	30		
North Bay.....	492	218	274	437	91	186	91	95	74	13	4	57	15	
Port Arthur.....	306	140	166	236	89		95	98	72	41	289	2	2	13
Sault Ste. Marie.....	655	308	347	580	91	222	116	134	78	75	566	7	81	1
Totals.....	2,415	1,104	1,311	2,101	91	724	588	508	312	253	2,125	121	140	29
All Collegiate Institutes.....	40,494	19,528	20,966	36,479	91	12,176	9,291	7,964	6,288	1,775	34,700	679	1,808	307
<i>HIGH SCHOOLS In Counties</i>														
Alexandria.....	116	40	76	101	95	45	28	25	8	10	114		2	
Allston.....	155	54	101	150	92	47	41	28	23	16	67	1	87	
Almonte.....	140	54	86	124	96	40	24	33	22	21	96	1	40	
Amherstburg.....	144	61	83	124	93	44	22	37	23	18	62		82	
Arnprior.....	198	81	119	181	93	77	42	25	32	22	140	3	55	
Arthur.....	117	44	73	102	95	31	30	17	21	18	12		75	
Athens.....	159	69	90	135	93	45	43	26	21	24	26	2	129	2
Aurora.....	236	109	127	221	95	80	62	56	23	20	108		128	
Avonmore.....	51	24	27	43	95	7	13	16	9	6	40		11	
Aylmer.....	183	86	97	160	95	53	54	31	23	22	67		116	
Beamsville.....	152	63	89	140	95	53	33	38	16	12	46		106	
Blenheim.....	198	74	124	181	96	63	43	48	25	19	80		118	
Bowmanville.....	261	125	136	233	93	87	63	61	24	26	162		99	
Bradford.....	105	59	46	94	95	29	26	19	20	11	40		65	
Brampton.....	295	129	166	264	92	91	89	44	34	37	161		131	
Brighton.....	92	44	48	82	95	24	22	17	17	12	62		30	
Burford.....	67	27	40	57	94	25	16	12	8	6	65	2		
Burlington.....	269	124	145	248	92	82	78	59	26	24	161	4	104	
Caledonia.....	136	58	78	135	96	47	32	21	20	16	50		86	
Campbellford.....	152	62	90	138	94	50	36	23	28	15	81		71	
Carleton Place.....	275	107	168	250	96	78	87	48	39	23	184		91	
Cayuga.....	93	11	52	87	95	41	18	15	12	4	33		60	
Chesley.....	117	47	70	106	95	11	35	16	6	19	77	1	39	
Chesterville.....	122	52	70	107	93	46	28	24	13	11	40		82	
Colborne.....	69	29	40	69	91	23	8	16	10	12	34	1	34	
Delhi.....	164	71	90	140	92	43	55	30	18	18	90		14	

TABLE 26—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

HIGH SCHOOLS	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
	Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
<i>In Counties</i>														
Deseronto	64	21	43	55	90	25	16	10	6	7	39	6	25	1
Dundas	49	43	56	80	89	30	30	18	12	9	29	6	61	1
Dundas	200	80	120	171	82	88	51	31	17	10	160		40	1
Dunnville	213	87	126	184	95	75	61	32	33	12	121		92	1
Durham	91	35	56	77	94	36	27	13	12	3	11		30	1
Dutton	101	37	64	84	90	26	30	22	16	6	36		63	1
Elmira	177	78	99	163	97	54	12	30	37	14	100		77	1
Elora	65	23	42	62	96	17	18	16	7	7	32		34	1
Embrun	67	40	27	61	97	25	18	12	12	15	96		19	1
Essex	281	124	157	245	93	110	65	45	37	24	281		187	1
Etobicoke	117	217	230	308	93	137	105	57	85	63	430		6	1
Exeter	183	71	112	162	95	52	45	31	21	14	73		107	1
Fergus	199	80	119	188	96	63	52	38	26	20	137		62	1
Finch	76	25	51	67	93	18	21	17	10	10	11		64	1
Flesherton	76	36	40	64	93	24	19	14	8	11	63		11	1
Forest	138	65	73	120	93	44	23	28	24	19	50		88	1
Port Erie	206	97	109	177	96	75	42	30	36	13	179		27	1
Gananoque	175	79	96	156	93	53	46	46	18	12	126		49	1
Georgetown	117	52	65	100	85	16	23	21	16	11	71		46	1
Glencoe	129	62	67	116	93	32	23	26	28	20	49		81	1
Grimshy	113	75	68	129	95	51	31	22	21	15	79		64	1
Hagersville	129	53	76	107	94	16	22	36	11	14	36		25	1
Hanover	185	95	90	160	91	51	11	13	29	18	131		51	1
Harriston	72	22	50	63	94	22	21	13	7	9	48		21	1
Harrow	162	72	90	143	93	46	49	44	18	5	157		5	1
Havelock	57	31	26	56	91	21	16	12	11	7	48		19	1
Hawkesbury (Eng.)	57	28	29	50	96	13	10	15	10	9	32		18	1
Hawkesbury (Fr.)	109	13	66	110	97	15	26	20	18	15	96		10	1
Iroquois	84	40	44	75	95	21	16	19	10	15	84		30	1
Kemptville	93	31	59	80	92	25	24	21	13	10	41		50	1
Kincardine	141	57	84	121	94	53	18	38	17	15	83		28	1
Kingsville	159	74	85	135	92	55	46	31	16	11	94		65	1
Lakefield	107	16	61	91	92	29	25	26	12	15	58		49	1
Leamington	366	166	200	339	95	153	87	59	12	25	192		173	1
Listowel	199	80	119	176	95	61	48	37	28	25	97		101	1
Lucan	85	33	52	75	94	35	16	14	10	10	25		60	1
Lucknow	85	35	50	71	93	27	25	16	11	6	34		51	1

TABLE 26—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

HIGH SCHOOLS	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
	Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
<i>In Counties</i>														
Madoc.....	120	40	80	112	94	35	32	22	14	17	41		79	
Markdale.....	74	23	51	71	96	25	15	16	10	8	24		24	
Markham.....	157	64	93	144	93	55	45	22	13	22	49		108	
Marmora.....	75	28	47	77	93	26	15	17	11	6	37	3	35	
Maxville.....	107	49	58	90	92	32	23	24	21	7	25	82		
Meadow.....	150	66	84	133	92	48	45	16	14	27	92	46		
Merritton.....	169	75	94	151	93	42	57	41	13	16	123			
Midland.....	243	106	137	212	94	76	55	59	25	28	186	20		
Milton.....	134	60	74	122	93	60	33	15	11	15	57			
Mimico.....	751	322	429	676	95	287	222	129	77	36	349	1		
Mitchell.....	211	93	118	202	94	75	48	52	24	12	96		401	
Morewood.....	50	24	26	43	96	11	9	11	13	6	24		26	
Mount Forest.....	129	56	73	111	96	52	22	28	13	14	73		24	32
Nepean.....	516	199	317	459	95	149	141	100	77	49	472		43	1
Newburgh.....	68	19	49	67	94	25	14	11	10	8	15		53	
Newcastle.....	33	13	20	31	96	13	10	5	5		19		14	
Newmarket.....	286	120	166	256	96	81	80	66	37	22	152		131	
Niagara.....	78	34	44	65	93	23	29	16	7	3	39		37	1
Norwich.....	81	31	50	71	95	23	20	13	13	12	36	7		
Norwood.....	88	29	59	86	93	32	18	13	12	13	26		62	
Oakville.....	280	117	163	274	92	83	60	53	49	35	175		105	
Ormence.....	38	16	22	38	92	16	10	7	5		22		16	
Orangeville.....	177	68	109	159	95	50	40	33	40	14	88		89	
Palmerston.....	157	53	104	140	96	44	47	19	17	30	79		78	
Paris.....	210	85	125	185	93	61	51	42	31	25	144		51	
Parkhill.....	86	33	53	84	97	24	14	24	12	12	41		45	
Penetanguishene.....	134	56	78	114	91	51	38	24	21		123		7	1
Petrolia.....	197	82	115	173	94	70	44	32	24	27	107	3	87	
Plantagenet.....	115	44	71	106	95	29	31	22	17	16	80		35	
Port Colborne.....	413	165	248	377	94	165	97	77	43	31	250		163	
Port Credit.....	426	185	241	359	90	142	106	79	62	37	101	321	4	
Port Dover.....	85	37	48	65	91	37	25	12	11	5	58		27	
Port Elgin.....	80	29	51	83	95	21	24	14	14	11	45		35	
Port Hope.....	246	114	132	228	93	71	69	48	34	24	153		93	
Port Perry.....	114	53	61	93	96	50	22	15	19	8	52		62	
Port Rowan.....	35	14	21	29	91	16	5	10	4		20		15	
Prescott.....	133	67	66	121	95	44	33	24	20	12	107		26	

TABLE 26—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREA, 1943-44

HIGH SCHOOLS	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES					NET ENROLMENT BY AREAS			
	Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade LX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils
<i>In Counties</i>														
Preston	201	90	111	173	94	35	46	50	38	32	142	57	1	1
Richmond Hill	171	101	70	138	92	62	54	25	19	14	54	117		
Ridgeway	115	43	72	107	95	26	27	21	20	21	49	2		
Ridgeway	106	49	57	96	94	34	26	17	19	10	80			
Rockland	77	29	48	64	95	28	24	13	11	14	63	36		
Rockland	214	96	118	139	94	84	63	38	18	11	176			1
Saltfleet	107	44	63	96	94	25	37	17	20	8	68	39		
Seaforth	106	38	68	95	94	25	24	27	12	18	32	74		
Shelburne	333	130	203	329	95	72	75	60	79	47	183	116		
Simcoe	93	33	60	81	93	40	24	8	9	12	12	51		
Smithville	114	62	52	102	96	39	39	13	13	19	47	67		
Stirling	124	51	73	110	96	58	21	19	17	9	45	1		
Stouffville	48	22	26	43	93	17	16	7	10	4	15			
Streetville	134	73	61	117	95	41	32	24	21	16	131	3		
Sydenham	108	40	68	95	93	37	27	15	14	15	34	74		
Thorndale	230	115	115	203	93	70	69	46	29	16	190	40		
Thorold	88	28	60	73	91	29	25	21	9	4	49	39		
Tilbury	287	114	173	253	95	99	62	46	41	39	133	152		
Tilsonburg	270	120	150	234	94	89	72	43	28	38	213	57		
Trenton	140	53	87	117	94	38	34	38	16	41	75	64		
Tweed	128	57	71	121	92	38	37	25	15	13	50	78		
Uxbridge	22	5	17	18	89	9	7	6	6		5	17		
Vienna	141	59	82	125	96	33	34	33	21	20	73	68		
Walkerton	207	80	127	181	93	83	45	38	21	20	148	59		
Wallaceburg	44	13	31	36	89	13	17	10	4	17	17	27		
Wardsville	130	55	75	112	94	50	32	49	12	17	117	10		
Waterdown	142	61	81	125	94	47	41	22	15	17	140	22		
Waterford	97	55	42	86	94	32	27	19	11	8	32	65		
Watford	332	152	180	208	95	104	71	203	52	30	220	112		
Welland	248	95	153	212	93	68	55	56	43	26	146	3		
Whitby	101	36	65	89	93	34	26	15	12	14	60	39		
Warton	84	36	48	73	92	16	20	26	11	11	84	80		
Williamstown	119	50	69	106	95	45	24	20	17	13	39	39		
Winchester	167	59	108	146	95	58	34	32	26	17	74	93		
Totals	20,887	8,886	12,001	18,500	94	6,810	5,204	3,971	2,808	2,094	11,988	716	8,075	108

TABLE 26—ENROLMENT, ATTENDANCE, GRADE ENROLMENT, ENROLMENT BY AREAS, 1943-44

HIGH SCHOOLS	NET ENROLMENT			ATTENDANCE		NET ENROLMENT BY GRADES						NET ENROLMENT BY AREAS			
	Total	Male	Female	Average Daily Attendance for the School Year	Attendance Efficiency Percentage	Grade IX	Grade X	Grade XI	Grade XII	Grade XIII	Resident Pupils	From other Secondary School Districts	County and District Pupils	Non-Resident Pupils	
															85	52	103	160	93	66	39	35	25	23	97	8	82	1
<i>In Districts</i>															
Bracebridge.....	188	85	103	160	93	66	39	35	25	23	97	8	82	1	
Capreol.....	93	41	52	87	95	14	18	15	12	4	33	.....	60	.....
Chapleau.....	392	59	333	83	92	33	24	16	10	9	88	.....	.....	4
Cobalt.....	132	57	75	112	95	48	34	17	19	14	91	6	31	1	
Cochrane.....	127	57	70	119	94	13	39	18	17	10	113	.....	14	.....
Copper Cliff.....	171	76	95	154	95	68	45	28	21	9	157	2	42	.....
Dryden.....	125	59	66	114	96	17	31	23	18	6	77	.....	48	.....
Englehart.....	109	46	63	81	91	33	24	29	17	6	89	.....	20	.....
Port Frances.....	235	121	114	191	94	95	53	34	36	17	172	2	61	.....
Geraldton.....	66	35	31	57	93	27	17	17	4	1	47	.....	19	.....
Gore Bay.....	60	29	31	50	92	19	13	14	9	5	41	.....	18	1
Gavenhurst.....	115	48	67	97	93	32	30	24	20	9	74	.....	41	.....
Haleybury.....	75	37	38	68	93	23	27	14	11	.....	58	.....	15	2
Hearst.....	54	24	30	45	91	29	15	5	5	.....	26	.....	25	3
Huntsville.....	182	77	105	159	95	65	46	32	28	11	122	.....	60	.....
Ironquins Falls.....	155	74	81	136	97	51	50	28	14	12	71	.....	84	.....
Kapuskasing.....	217	96	121	202	97	81	61	32	24	19	201	3	13	.....
Keewatin.....	91	33	58	77	90	30	29	19	13	.....	91	.....	6	.....
Kenora.....	402	182	220	344	94	147	97	83	46	29	366	.....	30	.....
Mattawa.....	50	18	32	45	97	24	13	11	2	.....	37	.....	13	.....
New Liskeard.....	231	89	142	88	88	75	55	49	32	20	162	6	62	1	
Parry Sound.....	223	90	133	194	92	82	54	32	29	26	167	1	55	.....
Rainy River.....	70	24	46	59	91	18	24	18	10	.....	50	.....	20	.....
Schumacher.....	148	63	85	141	97	67	32	20	17	12	135	.....	.....	13
South Porcupine.....	150	60	90	113	97	55	28	34	25	8	120	.....	30	.....
Sturgeon Falls.....	177	71	106	151	96	58	54	38	16	11	136	.....	39	2
Sudbury.....	303	137	166	266	94	.....	80	91	84	48	236	5	62	.....
Thessalon.....	38	9	29	35	86	13	12	7	6	.....	27	.....	11	.....
Timmins.....	581	272	309	518	95	242	127	83	69	60	553	.....	15	1
Totals.....	4,660	2,043	2,617	4,075	94	1,615	1,171	806	638	369	3,640	64	927	29	
Totals—All High Schools.....	25,547	10,929	14,618	22,575	94	8,425	6,375	4,837	3,417	2,463	15,628	780	9,002	137	
Grand Totals.....	66,041	30,457	35,584	59,054	93	20,601	15,666	12,801	9,735	7,238	50,328	1,459	13,810	411	

TABLE 27—AGE-GRADE DISTRIBUTION, SCHOOL YEAR 1943-44

	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.....	123	1,164	3,639	2,992	1,055	161	22	3			9,463	20,601
	Girls.....	7	2,121	4,791	3,050	871	139	10	2			11,138	
GRADE X.....	Boys.....	1	3	1,131	3,081	2,011	603	93	13	1	1	7,351	15,666
	Girls.....		5	2,130	3,506	1,914	477	81	1			8,315	
GRADE XI.....	Boys.....			156	1,411	2,438	1,352	311	13	7	3	5,756	12,801
	Girls.....			7	1,965	3,106	1,348	338	57	5	3	7,045	
GRADE XII.....	Boys.....			15	130	1,155	1,866	937	204	28	9	4,349	9,733
	Girls.....			6	221	1,693	2,278	875	233	61	19	5,386	
GRADE XIII.....	Boys.....				8	131	1,019	1,502	705	121	52	3,538	7,238
	Girls.....				17	203	1,275	1,560	512	101	32	4,700	
TOTALS BY SEXES.....	Boys.....	5	126	1,581	5,211	6,700	7,001	2,895	973	156	64	20,437	
	Girls.....	7	119	2,327	7,113	8,759	7,787	2,861	808	168	55	41,584	
GRAND TOTALS.....	12	275	3,911	12,384	16,381	14,577	10,518	5,756	1,781	424	119	66,041	

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1943

Collegiate Institutes	Average Daily Attendance A	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debiture Indebtedness Total (including Arrears) \$
		Legislative Grant \$	For County Pupils \$	School District Levy (B) \$	Current \$	Capital \$	Current	Capital	Total		
										Current		Capital	Total
<i>In Counties</i>											
Barrie.....	400	5,195	13,731	41,841	48,608	13,921	61.6	17.6	79.2	42,388	
Belleville.....	630	3,164	14,190	59,796	55,617	16,878	65.8	20.0	85.8	125,000	
Brantford.....	570	1,023	9,505	55,012	4,334	4,334	54.6	3.9	58.5	27,000	
Brookville.....	360	6,136	8,865	52,779	46,195	22,079	66.1	31.6	97.7	113,158	
Chatham.....	477	3,027	17,302	72,596	58,453	29,308	60.0	30.0	90.0	158,765	
Clinton.....	128	3,659	9,281	18,852	16,265	5,833	66.8	24.0	90.8	86,000	
Cobourg.....	317	5,332	11,988	23,651	34,507	5,051	55.3	8.1	63.4	50,388	
Collingwood.....	233	5,085	6,098	26,941	29,634	8,587	65.3	18.9	84.2	76,865	
Corrwall.....	512	2,139	18,552	35,661	51,921	7,775	51.6	7.2	58.8	91,611	
Galt.....	300	1,445	7,160	36,171	40,137	4,764	68.0	8.1	76.1	6,430	
Goderich.....	201	3,682	9,838	16,838	26,415	5,338	66.7	13.0	79.7	38,497	
Geolph.....	90	2,101	42,585	54,783	63.7	1,316	78.8	15.1	93.9	58,691	
Hamilton (3).....	1,955	6,407	337,406	337,406	291,982	45,200	76.5	24.9	101.4	.....
Ingersoll.....	162	5,271	6,285	21,138	27,140	.....	81.4	.....	81.4	.....
Kingston.....	624	5,110	13,135	61,195	74,518	4,957	60.7	4.0	64.7	16,000	
Kitchener-Waterloo.....	486	1,612	5,400	54,498	53,706	10,730	50.0	11.3	61.3	72,878	
Lindsay.....	406	6,370	10,541	26,900	40,475	1,472	50.6	5.6	65.2	31,093	
London.....	1,801	11,685	40,266	279,720	296,735	55,215	83.0	15.5	98.5	272,700	
Morrisburg.....	142	3,071	7,618	9,740	15,024	3,903	53.6	13.9	67.5	40,704	
Napanee.....	188	3,265	11,086	12,452	22,368	3,711	61.0	10.1	71.1	29,486	
Niagara Falls.....	288	1,835	555	59,747	49,432	8,701	87.0	15.3	102.3	74,160	
Orillia.....	371	4,176	8,792	28,686	38,159	4,411	53.0	6.1	59.1	38,545	
Oshawa.....	508	2,288	14,108	81,394	74,899	29,186	75.2	29.3	104.5	82,642	
Ottawa (2).....	2,125	7,058	15,602	334,313	308,032	55,161	74.4	13.3	87.7	372,827	
Owen Sound.....	308	2,058	8,295	31,828	43,768	.....	71.8	.....	71.8	.....
Pembroke.....	456	1,680	4,971	22,473	23,460	8,873	77.8	29.4	107.2	18,919	
Perth.....	270	4,377	10,150	15,924	28,487	2,687	54.8	5.2	60.0	3,750	
Peterborough.....	823	2,269	18,617	57,259	75,533	81	74.0	.07	74.7	1,200	
Pictou.....	154	1,158	5,390	7,627	13,598	.....	46.0	.....	46.0	.....
Renfrew.....	213	2,371	8,535	22,044	25,698	7,829	62.3	19.0	81.0	74,111	
St. Catharines.....	663	2,675	5,344	73,889	75,955	15,849	61.6	12.9	74.5	105,333	
St. Mary's.....	236	3,883	12,567	16,765	28,563	5,565	62.1	12.1	74.2	35,044	
St. Thomas.....	459	2,827	16,554	42,444	66,129	.....	74.4	.....	74.4	.....
Sarnia.....	507	2,894	20,323	61,810	76,626	.....	80.8	.....	80.8	.....
Scarborough.....	335	3,440	2,644	43,260	37,637	11,002	57.4	17.7	75.1	93,871	
Smith's Falls.....	319	6,031	10,801	21,500	40,632	.....	64.7	.....	64.7	.....
Stamford.....	355	2,306	7,963	33,637	41,946	87,111	63.3	10.0	73.3	33,534	
Stamford.....	546	5,701	8,255	67,169	64,894	10,800	57.0	9.5	66.5	28,285	
Stratford.....	179	3,603	10,300	13,532	20,974	7,032	60.0	20.0	80.0	1,280	

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1943

Collegiate Institutes	Average Daily Attendance A	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debitureness Indebtedness
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total		
		\$	\$	\$	\$	\$	\$				\$
<i>In Counties</i>											
Toronto (10).....	9,056	31,885		1,718,011	1,430,119	342,130	81.0	19.3	99.3	2,778,204	
Vaughan Hill.....	112	3,608	6,496	3,500	16,183		73.7		73.7	1,000	
Weston.....	338	5,034	17,375	25,799	43,839	3,354	66.1	5.0	71.1	26,297	
Windsor.....	485	11,115	33,717	414,397	368,893	111,491	62.9	19.0	81.9	n. a.	
Woodstock.....	349	4,627	18,532	35,889	48,504	11,500	71.6	17.0	88.6	146,666	
York Township (3).....	670	26,803	29,073	182,330	227,601	68,731	57.8	17.4	75.2	715,890	
York East.....	701	7,328	510	121,355	86,823	21,931	62.7	18.0	80.7	70,512	
York North.....	365	3,469	12,619	30,619	40,787	9,737	57.0	13.7	60.7	171,070	
Totals and Averages.....	30,876	236,654	541,283	4,806,606	4,720,725	1,050,453	75.1	16.8	92.2	6,442,102	
<i>In Districts</i>											
Port William.....	560	2,579	9,681	102,193	81,652	33,564	74.7	30.7	105.4	455,730	
Kirkland Lake.....	319	2,813	2,934	41,056	38,713	11,112	61.9	17.8	79.7	53,925	
North Bay.....	448	3,834	4,926	45,369	49,843	8,375	56.4	9.5	65.9	33,711	
Port Arthur.....	273	2,429	1,946	42,226	46,368	1,083	86.1	2.0	88.1	2,011	
Sault Ste. Marie.....	512	2,969	14,740	90,390	78,681	23,513	80.5	24.0	104.5	253,170	
Totals and Averages.....	2,112	14,621	21,850	321,234	293,257	77,647	71.7	18.9	90.6	906,506	
All Collegiate Institutes.....	32,988	273,128.6	541,283.6	5,187,840	5,015,982	1,128,100	75.2	16.9	92.1	7,348,808	
<i>High Schools</i>											
<i>In Counties</i>											
Alexandria.....	141	958	671	10,908	11,217		52.6	10	62.7	4,000	
Alliston.....	137	1,765	5,453	5,300	10,484	1,300	49.0	4.8	53.8	4,905	
Almonte.....	136	1,881	5,275	10,338	12,687	5,583	54.9	24.1	79.0	4,494	
Amherstburg.....	116	2,016	6,720	8,924	16,161	1,494	71.0	6.6	77.6	46,702	
Arnprior.....	127	5,029	8,216	19,299	29,557	1,038	78.2	10.7	88.9	19,046	
Arthur.....	111	2,214	5,396	2,682	12,136		55.6		55.6	19,046	
Athens.....	138	3,445	8,946	3,970	14,088	3,274	51.6	11.9	63.5	9,022	
Aurora.....	213	6,607	10,594	13,288	23,316	7,188	55.9	17.2	73.1	61,545	
Avonmore.....	52	735	1,167	12,000	9,282		93.4		93.4	8,884	
Aylmer.....	162	2,625	13,540	11,022	20,957	6,622	65.7	20.8	86.5	21,364	
Beaconsfield.....	147	2,608	13,191	7,137	16,404	2,031	68.3	8.4	76.7	71,985	
Idenburg.....	176	4,103	12,521	10,117	20,962	5,618	60.6	16.2	76.8	28,225	
Bowmanville.....	232	30,377	9,198	18,730	25,797	102	60.5	2	60.7		
Bradford.....	89	1,786	7,774	6,795	11,128	3,784	63.7	21.7	85.4		

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1943

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debiture Intebusiness
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	
<i>In Counties</i>										
Brampton	215	3,167	15,689	17,392	31,505	7,392	61.4	15.1	79.1	\$ 45,370
Brighton	82	1,496	2,969	6,308	9,582	1,308	59.1	8.1	67.5	3,398
Burford	60	1,491	.....	15,733	12,469	1,036	105.8	31.4	140.2	25,200
Burlington	258	3,893	15,221	13,170	32,453	11,170	69.7	24.0	93.7	96,036
Calcutia	144	5,237	12,165	7,222	17,933	7,222	67.1	27.0	94.1	paid off
Campbellford	127	2,126	9,835	3,997	17,849	8,162	71.7	34.0	105.7	51,805
Carleton Place	262	4,958	6,856	21,257	26,011	298	50.7	.6	51.3	60,219
Cayuga	69	5,741	1,334	9,900	11,353	.....	86.3	.....	86.3	.....
Chester	105	2,676	5,303	8,915	12,185	4,830	61.1	24.3	85.7	34,974
Chesterville	107	2,412	4,750	.....	10,752	923	55.5	4.8	60.3	7,927
Colborne	69	1,888	6,945	2,202	8,088	3,000	60.1	22.3	82.1	.....
Delhi	142	1,151	7,970	17,334	17,940	6,681	64.7	24.1	88.8	94,164
Deseronto	56	1,429	2,877	1,400	8,657	.....	40.4	.....	40.4	.....
Dundalk	90	1,810	3,258	2,200	7,917	.....	45.0	.....	45.0	.....
Dundas	175	2,319	6,836	20,825	21,267	9,063	61.9	26.1	88.3	17,037
Dunnville	190	6,638	9,516	16,881	26,632	3,881	71.5	10.1	81.9	51,496
Durham	82	2,624	3,885	5,756	10,579	2,006	65.8	12.1	78.2	7,113
Dutton	80	1,861	7,825	5,568	11,541	3,708	66.8	21.5	88.3	38,487
Elmira	135	3,055	8,613	11,500	18,179	4,164	56.7	13.9	70.6	74,300
Elora	63	1,349	3,157	1,399	9,311	1,121	51.8	9.1	63.9	9,200
Embrun	60	633	2,049	3,415	6,881	.....	57.7	.....	57.7	.....
Essex	229	2,882	9,075	10,212	20,567	2,936	45.6	6.5	52.1	63,552
Exeter	163	2,602	8,355	6,200	16,067	2,592	50.1	8.1	58.2	18,551
Etobicoke	374	5,627	877	51,143	46,641	9,259	64.0	12.7	76.7	82,912
Fergus	190	3,825	7,280	17,867	22,128	6,842	61.9	20.1	85.0	65,171
Finch	69	1,650	5,939	2,511	10,238	.....	70.8	.....	70.8	.....
Flesherton	64	850	463	7,318	9,598	.....	76.1	.....	76.1	.....
Forest	102	3,203	6,279	6,783	13,167	4,333	61.9	21.1	86.3	14,013
Fort Erie	183	3,211	3,363	35,135	31,519	9,542	87.7	26.6	114.3	148,369
Gananoque	163	2,726	4,401	13,889	18,317	.....	57.6	.....	57.6	.....
Georgetown	100	1,003	6,343	7,622	15,050	422	77.5	21.7	99.2	779
Glencoe	116	1,899	6,578	2,323	11,984	.....	51.2	.....	51.2	.....
Grimshy	126	1,877	6,812	14,099	15,655	7,483	63.5	30.3	93.8	59,871
Hagersville	120	6,006	6,871	8,931	17,342	4,131	74.0	17.6	91.6	23,844
Hanover	162	3,973	7,221	12,191	18,538	4,816	58.3	15.2	73.5	34,018
Harriston	64	1,237	1,999	5,584	8,621	.....	68.1	.....	68.1	.....
Harrow	138	471	139	2,805	12,708	1,665	47.5	6.0	53.5	8,145
Havelock	58	1,698	1,055	3,100	6,362	205	55.2	1.8	54.0	819
Hawkesbury (2)	119	4,947	4,227	16,295	22,583	rental	82.7	.....	82.7	.....

TABLE 28 - FINANCIAL STATISTICS OF DAY SCHOOLS, 1943

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debiture Total (including Arrears)
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	
<i>In Counties</i>										
Iroquois.....	71	\$ 2,375	5,474	\$	10,996	\$	75 1	8 2	75 1	12,706
Kempville.....	83	3,310	6,615	3,362	11,908	1,322	73 9	63 7	82 1	18,488
Kincardine.....	111	2,673	4,709	5,775	13,967	512	60 2	62 2	62 2	30,192
Kingsville.....	135	2,140	6,150	8,605	15,672	1,376	65 1	4 1	61 0	5,505
Lakefield.....	90	1,913	3,861	4,800	10,903	1,771	57 8	8 5	66 8	18,224
Leamington.....	296	3,711	12,677	19,925	32,490	60 6	67 8	67 8	67 8	1,017
Listowel.....	169	2,439	9,774	7,376	19,278	1,022	63 8	21 6	76 1	18,981
Latican.....	72	1,583	6,835	3,250	9,275	6,072	70 0	11 5	94 2	102,357
Larcknow.....	107	1,592	4,224	2,972	8,791	19,772	50 9	15 2	66 1	162,937
Maaboc.....	166	2,663	6,414	4,024	12,256	18 1	48 1	48 1	48 1	105,469
Markdale.....	71	1,487	4,491	3,000	8,757	15 031	48 8	18 1	66 9	16,000
Markham.....	133	3,630	8,015	3,643	15,394	7 100	60 9	11 1	75 0	16,000
Marmora.....	77	2,090	3,761	3,761	8,114	856	71 6	6 1	77 7	2,149
Maxville.....	97	2,053	629	2,322	10,527	2,497	82 9	17 1	100 0	13,718
Meaford.....	127	3,201	6,623	9,643	15,929	3,578	36 1	7 0	43 1	28,861
Merrinton.....	119	3,995	18,775	20,215	47,478	6,636	70 9	52 3	52 3	105,469
Midland.....	216	2,565	4,628	28,351	33,987	6,611	81 4	81 4	81 4	105,469
Milton.....	114	1,663	12,186	22,686	17,478	7 100	60 9	11 1	75 0	16,000
Minico.....	662	9,897	36,359	37,823	65,966	15 031	48 8	18 1	66 9	16,000
Mitcheff.....	198	2,539	11,132	3,000	18,185	62 6	62 6	62 6	62 6	105,469
Morewood.....	47	2,140	1,976	1,152	6,636	70 9	70 9	70 9	70 9	16,000
Mount Forest.....	107	1,539	3,632	5,900	10,758	52 3	52 3	52 3	52 3	16,000
Nepean.....	424	4,731	4,178	45,269	64,573	15 031	48 8	18 1	66 9	16,000
Newburgh.....	71	1,649	1,872	1,200	8,013	62 6	62 6	62 6	62 6	105,469
Newcastle.....	29	647	2,101	1,976	6,611	81 4	81 4	81 4	81 4	105,469
Newmarket.....	258	5,094	15,038	20,600	30,639	7 100	60 9	11 1	75 0	16,000
Niagara.....	72	2,083	1,158	6,151	10,151	856	71 6	6 1	77 7	2,149
Norwich.....	71	2,315	6,239	5,118	11,699	2,497	82 9	17 1	100 0	13,718
Norwood.....	84	1,717	4,399	1,744	8,837	43 3	43 3	43 3	43 3	105,469
Oakville.....	265	2,400	10,361	17,875	28,977	3,578	36 1	7 0	43 1	28,861
Oranence.....	33	523	1,128	2,235	4,129	64 5	64 5	64 5	64 5	105,469
Orangeville.....	161	2,707	7,425	8,500	18,181	28 3	28 3	28 3	28 3	105,469
Paris.....	186	2,028	8,572	17,779	22,267	5,573	61 0	13 3	74 3	12,234
Parkhill.....	85	1,232	3,603	2,550	7,676	16 0	16 0	16 0	16 0	105,469
Penetanguishene.....	110	2,305	557	8,813	9,919	15 9	15 9	15 9	15 9	105,469
Petrolia.....	159	5,138	10,438	16,104	21,497	9,606	68 2	30 8	69 0	27,741
Plantagenet.....	102	983	2,406	5,237	9,750	18 9	18 9	18 9	18 9	12,805
Port Colborne.....	342	3,168	19,135	46,319	48,867	19,319	72 6	28 7	101 3	96,947
Port Credit.....	363	4,811	137	14,205	35,336	14,074	40 9	18 4	68 3	112,034
Port Dover.....	66	922	2,471	1,586	6,361	19 9	19 9	19 9	19 9	1,155

TABLE 28—FINANCIAL STATISTICS OF DAY SCHOOLS, 1943

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debiture Indebtedness (including Arrears)
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	
<i>In Counties</i>										
Port Elgin	84	\$ 3,106	\$ 4,559	\$ 5,000	\$ 12,025	\$ 1,300	73.2	7.9	81.1	\$ 38,293
Port Hope	209	2,504	8,277	16,635	26,258	4,173	64.1	10.2	74.3	11,363
Port Perry	101	4,299	7,682	6,608	15,639	3,008	78.9	15.2	94.1	23,000
Port Rowan	29	1,760	2,182	1,823	4,110		78.8		78.8	
Preston	22	2,190	2,687	14,104	16,433	6,783	57.8	27.8	85.6	72,506
Preston	188	2,016	121	23,345	21,620	6,473	67.6	17.8	85.4	19,348
Richmond Hill	144	2,757	14,121	8,623	17,790	7,034	64.5	25.5	90.0	55,409
Ridgeway	116	2,511	10,417	9,377	16,726	5,886	73.0	25.7	98.7	71,614
Ridgeway	93	2,291	3,470	19,595	15,881	7,481	86.3	10.7	127.0	74,050
Rockland	64	2,318	1,376	4,936	8,524		72.0		72.0	
Rockland	191	1,186	109	21,001	21,533	7,461	59.1	20.5	79.6	32,112
Seaford	102	4,440	6,058	6,550	15,231	2,111				25,528
Shelburne	102	1,903	6,266	4,663	10,739	2,732	53.6	13.7	67.3	25,661
Simcoe	329	1,797	13,355	18,858	28,724	7,062	44.2	11.8	56.0	13,211
Smithville	78	1,016	4,820	6,500	10,252	1,925	67.2	12.6	79.8	1,824
Stirling	100	5,123	6,561	4,485	12,164	1,685	62.0	8.6	70.6	13,933
Streetsville	47	1,567	2,986	2,718	8,050		88.2		88.2	
Sydenham	113	905		12,127	15,086		67.7		67.7	
Thorburn	95	1,426	5,486	2,612	9,532		50.6		50.6	
Thorold	214	6,291	4,016	28,251	38,251	4,184	67.2	10.0	77.2	59,921
Tilbury	79	1,439	3,412	5,385	9,861		65.0		65.0	
Tilsonburg	238	3,230	11,715	10,408	22,980	2,408	49.2	5.2	54.4	16,742
Trenton	234	2,401	5,121	18,710	21,382	4,232	48.6	9.6	58.2	12,833
Tweed	118	2,677	6,261	3,450	12,939		58.8		58.8	
Uxbridge	127	2,589	7,021	8,965	13,515	6,330	54.1	25.3	79.4	65,640
Vienna	17	1,193	474		3,732		114.1		114.1	
Walkerton	130	2,640	5,290	8,000	15,250		60.3		60.3	
Wallaceburg	163	2,940	5,600	12,350	21,435		66.9		66.9	
Wardsville	34	615	1,370	1,111	3,748		56.6		56.6	
Waterdown	112	1,487	279	15,893	17,993	4,293	68.2	19.5	87.7	38,414
Waterford	122	2,469	9,589	5,558	11,709	3,918	49.4	16.5	65.9	35,540
Watford	82	3,219	7,515	4,500	12,663	3,210	78.2	19.9	98.1	12,830
Welland	289	2,168	18,709	36,886	48,812	7,272	85.8	12.8	98.6	59,116
Whitby	206	4,222	6,451	14,485	22,166	4,135	54.3	10.1	64.4	
Wilton	98	2,836	4,117	6,816	12,347	1,615	66.7	87.2	153.9	9,873
Williamstown	70	970		11,457	11,924		87.3		87.3	
Windsor	128	3,081	6,272	4,409	12,342	800	68.0	1.5	72.5	9,431
Wingham	142	1,999	7,823	6,000	15,553		55.9		55.9	
Totals and Averages	18,111	371,405	846,476	1,382,892	2,491,798	114,934	61.9	11.6	73.5	3,343,912

TABLE 28 - FINANCIAL STATISTICS OF DAY SCHOOLS, 1943

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debiture Indebtedness
		Legislative Grants		School District Levy (a)	Current	Capital	Current	Capital	Total	
		Ordinary	For District Pupils							
<i>In Districts</i>										
Bracebridge	147	\$ 2,536	\$ 5,235	\$ 13,222	\$ 14,518	\$ 6,109	50.3	21.2	71.5	\$ 52,839
Capreol	76	1,774	997	9,389	9,613	2,086	64.3	11.0	78.3	8,507
Chapleau	84	2,806	490	13,110	13,629	3,410	82.6	20.8	103.4	29,650
Cobalt	110	4,763	2,128	7,028	16,438	b	78.3		78.3	18,932
Cochrane	120	3,361		18,412	19,457	4,012	83.0	17.1	100.1	14,229
Copper Cliff	148	2,633	4,149	37,382	30,325	12,802	101.1	13.9	118.0	168,146
Dryden	107	1,421	8,671	11,000	12,112		58.0		58.0	
Englehart	96	2,573		6,377	9,293		19.6		19.6	
Fort Frances	233	4,886	6,902	31,393	31,613	10,859	76.2	23.9	100.1	13,442
Geraldton	62	653	2,380	9,221	9,179	1,386	75.8	11.1	87.2	2,577
Gore Bay	57	1,571		4,700	6,100		59.4		59.4	
Gravenhurst	104	1,732	2,344	7,175	10,781	53.1	53.1		53.1	
Haileybury	69	1,926	1,258	5,600	10,928		80.2		80.2	
Heard	37	1,106		5,110	6,123		81.5		81.5	
Huntsville	171	2,227	3,068	11,053	14,053		12.2		12.2	2,971
Troquois Falls	133	605	10,223	20,621	20,186		77.7	31.0	111.7	31,055
Kapuskasing	197	2,976		35,887	31,331		80.6	22.1	102.7	68,337
Keewatin	76	1,283	126	8,222	7,635		51.0	9.5	60.5	
Kenora	361	1,693	1,963	37,695	36,022		50.7	11.4	65.1	119,900
Mattawa	45	1,719	471	4,552	6,393		73.5		73.5	
New Liskeard	179	3,416	3,999	16,000	22,707		66.0		66.0	
Parry Sound	194	2,698	7,933	6,691	17,369		45.8		45.8	
Rainy River	66	1,977	1,582	7,027	10,733		83.1		83.1	
Schumacher	135	2,168	2,426	31,521	21,282	15,411	86.4	58.4	139.0	29,067
South Porcupine	117	2,158	4,861	28,145	23,714	10,988	82.1	38.2	120.6	3,454
Sturgeon Falls	115	3,665	2,858	15,013	20,805		73.1		73.1	
Sudbury	271	2,084	1,030	30,000	10,138		69.6	36.3	105.9	21,099
Thessalon	35	512	1,218	5,667	5,508	2,807	59.0	19.9	78.9	126,211
Timmins	501	5,755		73,527	58,256		66.9		66.9	
Totals and Averages	4,108	71,767	79,282	515,911	539,958	118,661				
All High Schools	22,249	525,154	816,714	1,808,803	2,731,756	529,695	62.9	12.0	71.9	1,120,152
Grand Totals	55,207	798,283	1,357,739	7,086,613	7,747,738	1,657,795	70.3	15.1	87.4	11,475,900

A For the calendar year.
 B Provincial grant of 80% of cost of education of district pupils, corresponding to the payments by the counties for county pupils.
 C Total of payments by counties for county pupils.
 D Includes grant for District pupils.
 E N.A. Not available.

TABLE 29—FINANCIAL STATISTICS OF DAY SCHOOLS, 1944
(as reported by School Boards)

Collegiate Institutes	Average Daily Attendance A			Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Debiture Indebtedness
	Barrie	Bellefleur	Bramford	Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total		
<i>In Counties</i>	382	469	631	\$ 3,953	16,336	\$ 10,020	\$ 16,458	10,669	61.1	11.0	75.1	\$ 31,020	
Barrie	382	469	631	3,953	16,336	10,020	16,458	10,669	61.0	16.5	77.5	360,400c	
Bellefleur	469	631	383	3,458	13,666	53,069	56,564	15,304	55.1	14.9	70.0	21,300	
Bramford	631	383	503	2,386	11,085	4,185	68,375	4,185	68.3	28.6	96.9	112,908c	
Brockville	383	503	114	5,718	9,771	55,279	59,298	21,079	62.5	29.2	91.7	131,220	
Chatham	503	114	325	1,476	16,973	75,152	62,576	29,308	79.1	7.8	86.9	47,217	
Clinton	114	325	256	3,232	9,861	5,331	17,989	36,019	55.6	16.9	72.5	72,122	
Cobourg	325	256	515	5,733	11,281	23,051	30,971	8,387	52.6	7.2	59.8	257,166	
Collingwood	256	515	201	7,119	6,632	27,078	37,138	7,775	67.3	13.1	80.4	37,168	
Cornwall	515	201	167	2,615	31,922	33,226	57,138	7,775	82.1	9.3	91.4	337,190	
Cornwall	167	201	2,036	1,517	6,319	42,141	44,117	5,338	52.1	11.6	63.7	16,000	
Galt	201	2,036	179	3,530	10,488	18,312	27,733	5,338	60.7	11.6	72.3	66,125	
Goderich	201	179	614	2,083	11,251	42,141	53,599	37,617	53.2	10.2	63.4	66,125	
Guelph	167	614	534	6,389	310,541	310,541	313,629	37,617	77.9	9.3	87.2	28,330	
Hamilton (3)	2,036	534	429	1,712	5,751	17,851	29,300	82.1	82.1	82.1	162,700		
Ingersoll	179	534	136	1,617	11,063	13,693	30,544	1,024	66.9	8.8	75.7	31,751	
Kingston	534	136	233	4,647	11,063	61,125	51,129	1,198	101.8	17.3	119.1	76,317	
Kingston	136	233	255	1,409	5,176	56,871	8,701	10,735	52.3	5.7	58.0	36,192	
Kitchener-Waterloo	534	136	278	5,952	10,362	29,352	43,294	1,472	50.8	5.2	56.0	28,330	
Lindsay	429	278	1,815	12,197	15,682	29,158	292,702	50,101	81.9	14.1	96.0	162,700	
London (3)	1,815	278	136	3,032	7,875	7,950	15,204	5,204	56.3	19.3	75.6	38,186	
London (3)	136	233	233	5,705	11,063	13,693	30,544	1,024	66.9	8.8	75.7	31,751	
Morrisburg	233	233	387	4,507	8,496	67,499	77,831	1,498	53.2	10.2	63.4	66,125	
Napanee	233	387	565	2,399	16,228	88,706	83,332	29,186	71.2	26.0	100.2	40,977	
Niagara Falls	387	565	2,191	7,276	16,411	354,381	305,379	55,160	42.2	12.6	54.8	312,388	
Orillia	565	2,191	301	2,168	7,771	34,610	42,540	9,100	70.2	27.9	98.1	81,877	
Oshawa	301	161	278	1,531	5,596	21,157	22,940	2,063	53.7	3.7	57.4	1,875	
Oshawa (2)	278	161	639	4,533	10,377	16,932	29,675	2,063	55.5	6.6	62.1	1,200	
Owen Sound	639	161	160	2,411	18,849	17,887	74,138	81	58.3	58.3	58.3	67,237	
Peterborough	160	220	619	1,135	6,906	9,032	18,517	81	58.3	58.3	58.3	67,237	
Peterborough	220	619	241	2,652	9,297	25,250	26,150	10,979	60.3	25.3	85.6	181,500	
Renfrew	619	241	500	2,480	4,940	76,683	80,680	15,305	62.4	11.8	74.2	181,500	
St. Catharines	241	500	332	5,151	11,043	17,691	30,888	4,691	64.8	9.8	75.6	28,937	
St. Mary's	500	332	353	2,712	17,357	46,100	66,767	79.3	79.3	79.3	130,007		
St. Thomas	332	353	360	3,096	2,416	17,068	39,158	11,893	59.7	18.0	77.7	130,007	
Sarnia	353	360	591	5,127	9,169	26,000	41,288	58.1	58.1	58.1	25,477		
Scarborough	360	591	591	2,475	7,292	39,749	49,786	5,884	69.5	8.2	77.7	25,477	
Smith's Falls	591	591	591	5,192	8,552	55,667	72,991	12,550	112.8	19.4	132.2	16,875	
Stamford	591	591	591	5,192	8,552	55,667	72,991	12,550	112.8	19.4	132.2	16,875	
Stratford	591	591	591	5,192	8,552	55,667	72,991	12,550	112.8	19.4	132.2	16,875	

TABLE 29—FINANCIAL STATISTICS OF DAY SCHOOLS, 1944

Collegiate Institutes	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debiture Indebtedness (including Arrears)
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total	
<i>In Counties</i>										
Strathroy	174	3,685	9,791	11,130	22,211	1,130	61.1	12.8	76.9	\$
Toronto (10)	9,272	31,026	...	1,888,201	1,518,289	335,266	83.3	18.4	101.7	3,084,206
Vankleek Hill	116	3,813	6,281	3,500	16,431	505	73.9	2.3	76.2	500
Weston	361	5,071	19,438	23,720	33,555	63.9	4.6	68.5	73.5	97,016
Windsor (4)	2,927	11,537	48,134	321,635	394,557	110,716	76.1	21.4	97.5	not reported
Woodstock	375	4,264	19,570	35,618	49,031	11,528	65.8	15.5	81.3	139,069
York Township (3)	2,160	28,800	29,145	265,287	255,790	68,717	59.5	16.0	75.5	682,873
York East	896	11,840	531	151,668	111,364	35,307	62.5	19.8	82.3	100,731
York North	376	3,461	12,535	49,511	10,576	9,020	51.8	13.0	77.8	167,383
Totals and Averages	35,183	256,237	576,972	5,051,710	4,997,994	970,922	72.6	11.1	86.7	7,033,060
<i>In Districts</i>										
Fort William	529	2,658	12,266	101,870	83,371	33,564	79.7	32.1	113.8	445,750
Kirkland Lake	351	2,515	3,101	53,310	41,771	5,106	59.3	7.7	67.0	35,831
North Bay	131	3,451	6,717	40,713	47,280	1,472	70.4	51.8	62.2	31,993
Port Arthur	299	2,292	2,018	44,560	47,003	1,983	79.2	1.8	81.0	1,031
Sault Ste. Marie	625	15,226	12,154	90,582	83,132	23,113	67.4	19.0	86.4	240,150
Totals and Averages	2,241	26,145	36,316	331,095	303,903	67,938	68.3	15.3	83.6	763,155
All Collegiate Institutes	37,424	318,718	576,972	5,388,835	5,301,891	1,038,860	72.3	11.2	86.5	7,796,215
<i>High Schools</i>										
<i>In Counties</i>										
Alexandria	115	986	119	28,726	16,289	1,210	73.2	...	73.2	...
Alliston	153	1,729	5,434	4,710	12,221	1,210	10.2	1.1	11.3	3,000
Almonte	134	1,978	1,510	9,638	11,108	5,583	56.0	22.2	78.2	62,103
Amherstburg	119	1,980	7,489	8,896	16,020	1,191	70.4	6.4	76.7	...
Arnprior	180	5,072	9,529	19,382	28,185	1,038	78.3	11.2	89.5	31,110
Arthur	107	2,034	6,171	12,135	12,135	...	57.7	...	57.7	...
Athens	132	3,594	10,419	5,774	15,185	3,271	58.3	12.3	70.6	16,872
Aurora	229	6,267	9,972	18,107	26,946	7,182	50.1	15.8	71.9	7,182
Aylmer	19	781	1,514	9,056	11,610	116.0	116.0	...	116.0	...
Aylmer	164	2,905	13,592	11,987	21,025	6,622	61.6	20.4	84.8	67,129
Beaconsfield	112	2,112	12,631	6,933	16,197	5,219	72.2	23.3	95.5	290,506
Blenheim	189	7,010	12,981	7,000	27,149	5,618	73.1	15.0	88.0	16,710
Bowmanville	227	5,106	10,367	19,088	26,766	6,881	59.2	15.2	74.4	69,864
Bradford	98	1,685	7,430	6,673	11,894	3,784	61.9	19.7	81.6	26,209

TABLE 29—FINANCIAL STATISTICS OF DAY SCHOOLS, 1944

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debt and Indebtedness Total (including Arrears)
		Legislative Grant	For County Pupils	School District Levy (6)	Current	Capital	Current	Capital	Total	
<i>In Counties</i>										
Brampton	276	\$ 2,866	\$ 15,644	\$ 21,692	\$ 33,041	\$ 7,392	60.1	13.4	73.5	\$ 40,533
Brighton	84	1,653	3,117	5,897	9,587	1,308	57.4	7.8	65.2	1,231
Burford	62	1,488	222	15,769	12,395	4,112	103.8	34.4	138.2	22,600
Burlington	261	3,615	16,095	25,920	35,767	11,170	68.1	21.3	89.4	90,283
Caletonia	131	5,463	9,474	3,400	18,550	67.7	67.7	67.7	67.7	67.7
Campbellford	111	2,900	8,932	14,068	18,238	8,462	63.4	29.4	92.8	49,509
Carleton Place	249	5,471	7,465	22,570	26,490	8,257	53.5	16.7	70.2	59,204
Cayuga	84	3,207	4,603	11,500	12,133	74.4	74.4	74.4	74.4	74.4
Chesterly	106	2,813	4,581	10,757	13,327	5,097	65.7	25.1	90.8	34,697
Chesterville	107	2,312	5,593	9,600	13,264	923	62.8	4.4	67.2	7,005
Colborne	64	1,851	2,132	5,007	9,070	65.6	65.6	65.6	65.6	65.6
Delhi	117	2,022	9,134	17,896	20,296	7,406	69.4	24.3	93.7	90,353
Deseronto	59	1,370	3,147	1,500	9,768	83.7	83.7	83.7	83.7	83.7
Dundas	80	1,736	3,352	3,400	9,151	59.0	59.0	59.0	59.0	59.0
Dunnville	172	2,417	5,881	22,796	21,771	9,055	64.2	26.7	90.9	40,179
Durham	188	7,181	9,007	16,381	27,133	3,881	72.8	10.4	83.2	27,604
Dutton	84	2,130	4,468	6,006	11,719	2,006	70.6	12.1	82.7	5,462
Elmira	89	1,773	7,801	4,891	10,584	3,708	60.3	21.1	81.4	3,707
Elmvale (4 months)	139	3,211	7,293	14,000	19,898	4,500	60.0	13.6	73.6	72,400
Elora	71	1,107	4,190	5,581	2,106	1,121	78.7	9.0	87.7	8,079
Essex	63	557	1,651	4,484	6,709	53.0	53.0	53.0	53.0	53.0
Essex	247	2,727	14,728	10,514	24,572	4,696	50.1	9.6	59.7	62,171
Exeter	170	2,359	8,557	5,700	2,592	2,592	53.6	7.7	61.3	17,682
Etobicoke	497	5,107	664	54,634	52,192	9,259	64.4	11.4	75.8	72,466
Fergus	197	3,613	7,619	18,295	22,938	6,505	58.6	16.7	75.3	61,928
Finch	70	1,185	6,966	2,098	10,270	77.9	77.9	77.9	77.9	77.9
Flesherton	62	809	816	9,128	8,917	72.3	72.3	72.3	72.3	72.3
Forest	128	2,787	8,193	6,333	11,785	4,333	59.3	17.3	76.6	13,500
Port Erie	192	2,890	4,518	35,036	33,492	9,845	89.3	26.2	115.5	151,275
Gananoque	164	2,384	4,627	14,000	19,284	59.2	59.2	59.2	59.2	59.2
Georgetown	120	1,462	5,240	9,122	15,958	122	77.6	2.1	79.7	100
Glencoe	111	1,672	7,276	1,165	12,420	56.1	56.1	56.1	56.1	56.1
Grimsby	131	1,998	8,379	14,507	17,474	7,483	67.8	28.5	96.3	55,681
Hagersville	108	6,098	7,013	8,931	18,236	4,131	85.6	19.1	105.0	20,819
Hanover	167	3,589	5,770	13,091	19,471	1,816	58.7	14.5	73.2	34,269
Harriston	65	1,289	2,358	6,138	9,312	72.0	72.0	72.0	72.0	72.0
Harrow	119	565	393	13,605	13,109	1,605	66.8	5.4	72.2	6,918
Hawkeock	55	1,865	1,325	4,000	6,146	205	56.0	1.9	57.9	614
Hawkesbury (2)	128	4,493	3,795	13,768	24,604	Rented	79.0	79.0	79.0	79.0

TABLE 29—FINANCIAL STATISTICS OF DAY SCHOOLS, 1944

High Schools	Average Daily Attendance A	Major Sources of Receipts				Disbursements		Cost per Pupil-Day (in cents)			Delinquency Incidence (including Arrears)
		Legislative Grant	For County Pupils	School District Levy (B)	Current	Capital	Current	Capital	Total		
										\$	
<i>In Counties</i>											
Iroquois	75	2,153	5,510	3,178	12,056	1,653	78 6	10 2	78 6	15,071	
Kemptville	82	3,212	6,673	1,583	13,591	1,653	83 9	10 2	94 1		
Kincardine	121	2,518	5,111	5,761	15,394	2,100	62 2	8 7	72 9	21,919	
Kingsville	133	2,149	7,291	8,063	17,652	2,100	64 6	4 3	64 6		
Lakefield	90	2,032	3,977	5,500	11,516	3,119	51 4	3 8	55 7	28,715	
Leamington	362	4,034	13,913	21,551	37,251	1,376	56 7	3 8	60 5	4,129	
Listowel	189	2,295	9,526	10,076	20,333	9,701	66 2	59 3	66 2		
Lucan	75	1,596	5,263	3,500	9,257	1,771	57 0	8 2	65 2	18,412	
Lucknow	78	1,659	1,729	2,909	9,257	1,771	59 3	58 9	59 6		
Madoc	131	2,164	6,669	1,771	12,308	8,638	58 9	58 9	58 9		
Markdale	145	1,449	4,571	2,586	16,362	1,022	61 0	5 9	76 5	625	
Mt. Pleasant	131	3,281	8,513	1,498	9,295	2,122	66 5	8 3	74 8	16,959	
Marmora	77	2,329	3,421	3,889	12,054	6,072	75 2	2 8	78 0	49,029	
Maxville	86	1,941	810	3,022	21,918	4,812	77 2	10 8	88 0	103,179	
Mesford	127	3,233	6,322	7,500	19,187	7,087	77 8	28 7	106 5	32,007	
Merrittton	149	3,800	5,310	21,433	65,892	18,559	48 0	13 5	51 5	172,986	
Middleton	223	3,461	12,011	21,716	20,391	3,130	19 9	8 1	58 3		
Milton	697	9,105	38,680	55,902	70,776	93 4	93 4	93 4	93 4		
Mimico	214	3,270	10,732	7,160	11,981	53 5	53 5	53 5	53 5		
Mitchell	38	2,553	2,289	1,313	44,194	14,627	47 7	15 8	63 7	90,070	
Morewood	112	1,153	3,963	5,000	8,602	63 7	85 9	85 9	85 9		
Mount Forest	165	4,352	1,181	51,051	11,981	14,627	47 7	15 8	63 7		
Newburgh	70	2,132	1,979	1,200	5,238	63 7	63 7	63 7	63 7		
Newcastle	31	633	2,063	2,218	5,238	63 7	63 7	63 7	63 7		
Newmarket	256	1,978	11,411	20,300	31,081	6,800	60 9	13 3	74 2	10,000	
Niagara	61	1,302	1,016	5,118	10,107	377	81 4	3 0	84 4	1,881	
Norwich	70	2,135	5,087	5,611	11,192	2,497	82 0	17 1	99 1	12,175	
Norwood	88	1,610	1,751	2,605	9,126	51 8	51 8	51 8	51 8		
Oakville	263	3,118	12,100	21,170	30,955	3,478	59 1	6 1	65 5	26,600	
Osheshe	39	1,471	1,687	1,791	4,880	61 1	61 1	61 1	61 1		
Orangeville	161	1,711	7,717	9,000	11,041	16 8	16 8	16 8	16 8		
Palmerston	146	2,682	6,247	8,889	13,733	3,897	47 1	13 4	60 8	10,400	
Paris	185	1,826	8,103	18,346	22,311	5,573	60 7	15 6	66 3	78,982	
Parkhill	82	1,115	3,705	3,950	8,916	51 0	51 0	51 0	51 0		
Penetanguishene	110	1,921	20	8,861	11,273	51 2	51 2	51 2	51 2		
Petrolia	178	1,619	10,179	15,086	22,102	9,616	62 5	27 3	89 8	16,770	
Portage	109	308	2,398	8,851	11,416	2,006	51 0	9 4	63 4	11,008	
Port Colborne	101	3,198	21,286	16,477	53,317	19,319	67 0	21 2	91 2	82,612	
Port Credit (c)	381	4,736	128	13,635	36,216	13,073	47 7	17 5	64 9	136,772	

TABLE 29—FINANCIAL STATISTICS OF DAY SCHOOLS, 1944

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil-Day (in cents)			Debiture Indebtedness Total (including Arrears) \$
		Legislative Grant \$	For County Pupils %	School District Levy (B) \$	Current %	Capital \$	Current %	Capital %	Total %	
<i>In Counties</i>										
Port Dover.....	68	858	2,410	4,568	7,431	218	55.2	1.6	56.8	\$
Port Elgin.....	86	3,558	4,825	7,000	12,181	1,300	71.5	7.6	79.1	36,167
Port Hope.....	230	3,300	9,679	18,516	28,371	3,604	63.0	8.0	71.0	7,759
Port Perry.....	93	4,167	7,826	7,802	17,930	2,802	98.0	15.3	113.3	23,063
Port Rowan.....	30	291	2,402	2,152	4,980	1,980	85.2	26.8	87.9	69,654
Prescott.....	127	1,983	2,651	16,458	15,413	6,783	61.1	5.9	78.6	18,096
Richmond Hill.....	179	1,908	132	19,318	25,918	2,122	72.7	2.4	85.3	19,270
Richmond Hill.....	153	2,516	13,928	7,000	19,025	6,767	62.9	22.4	85.3	68,590
Ridgeway.....	114	2,624	11,102	10,360	17,731	5,887	79.3	26.3	105.6	70,272
Ridgeway.....	100	2,317	4,736	19,594	18,069	7,181	92.5	38.3	130.8	67.9
Rockland.....	61	2,423	1,426	5,057	8,778	2,080	67.4	9.5	76.9	67.9
Sault Ste. Marie.....	207	1,341	1,95	24,541	23,669	7,461	58.1	18.3	76.4	26,117
Seaford.....	92	3,850	4,876	8,437	16,253	2,111	89.2	11.5	100.7	24,311
Shelburne.....	96	1,850	7,137	5,173	11,542	2,732	61.1	14.4	75.5	24,215
Simcoe.....	329	1,750	12,467	21,001	30,732	7,662	47.2	11.7	58.9	63,342
Smithville.....	81	1,093	7,389	3,025	10,679	1,924	67.7	12.2	79.9	12,824
Stirling.....	105	3,015	7,203	4,685	14,031	1,685	67.4	8.0	75.4	10,937
Stouffville.....	125	2,059	6,639	5,896	11,776	2,080	53.7	9.5	63.2	118.2
Streetsville.....	42	4,618	3,684	4,341	8,759	118.2	62.5	62.5	62.5	58,256
Sydenham.....	118	900	12,826	14,696	14,696	53.6	53.6	53.6	53.6	65.3
Thornbury.....	91	1,375	5,739	2,988	10,109	4,184	71.3	10.0	81.3	15,255
Thorold.....	213	5,461	4,016	20,570	29,823	2,408	65.3	4.9	53.7	9,307
Tilbury.....	73	1,336	3,809	5,416	10,295	4,232	54.7	8.9	63.6	57.4
Tilsonburg.....	214	3,061	11,293	10,108	23,751	6,330	59.9	25.8	85.7	6.330
Trenton.....	236	2,375	4,962	23,000	25,830	3,626	70.8	70.8	70.8	63.1
Tweed.....	122	2,516	6,592	3,700	13,412	63.1	63.1	63.1	63.1	53.5
Uxbridge.....	123	3,139	7,382	11,453	14,652	3,978	53.5	19.4	92.1	32,010
Vienna.....	21	625	1,437	1,244	3,626	4,293	72.7	16.1	71.2	9,629
Walkerton.....	126	2,949	5,217	8,000	17,738	3,408	55.1	19.0	98.9	paid up
Wallaceburg.....	180	3,131	6,487	14,825	22,426	3,013	56.2	10.0	66.2	29,732
Wardensville.....	37	586	2,150	1,480	3,978	1,616	63.5	8.0	71.5	8,762
Waterdown.....	111	1,196	392	17,801	16,085	809	80.0	34.9	80.0	9,000
Waterford.....	123	1,968	8,889	7,431	13,406	3,408	65.7	110.6	110.6	3,278,149
Watford.....	91	3,032	7,765	5,000	11,307	3,408	79.9	19.0	98.9	61.0
Welland.....	309	2,090	16,370	34,729	18,256	3,013	78.5	4.9	83.1	74.0
Whitby.....	507	3,888	6,775	10,030	23,212	4,135	56.2	10.0	66.2	64.0
Wilmot.....	100	3,140	4,102	7,116	12,773	1,616	63.5	8.0	71.5	80.0
Williamstown.....	78	1,101	11,457	11,813	11,813	809	80.0	34.9	80.0	110.6
Winchester.....	135	2,891	6,369	6,209	15,196	809	65.7	34.9	110.6	64.0
Wingham.....	145	1,804	8,867	6,300	18,351	64.0	64.0	64.0	64.0	64.0
Totals and Averages.....	19,181	347,745	850,591	1,500,590	2,369,937	420,469	62.9	11.1	74.0	

TABLE 29—FINANCIAL STATISTICS OF DAY SCHOOLS, 1944

High Schools	Average Daily Attendance A	Major Sources of Receipts			Disbursements		Cost per Pupil—Day (in cents)			Debiture Including Arrears ^b
		Legislative Grants		School District Levy ^(c)	Current	Capital	Current	Capital	Total	
		Ordinary	For District Pupils ^(e)							
<i>In Districts</i>										
Bracebridge	174	2,322	7,486	\$ 13,309	\$ 15,122	6,109	17 8	61 9	\$ 49,634	
Cappad	71	1,900	723	9,391	9,339	2,086	11 3	78 2	3,879	
Chapleau	86	2,608	327	13,910	11,375	3,440	20 1	103 9	27,800	
Coltali	112	6,468	2,477	9,948	15,609	2,277	69 8	80 0	20,180	
Cochrane	128	3,105	5,248	16,937	19,990	4,012	15 8	91 5	10,926	
Copper Cliff	164	5,545	719	39,177	30,723	12,802	91 2	131 5	162,069	
Dryden	116	1,342	3,678	10,500	12,871	55 7	39 3	55 7		
Englehart	86	2,109		7,260	9,111	53 5		53 5		
Fort Frances	201	4,199	9,410	31,684	33,280	10,839	27 0	109 7	10,839	
Geraldton	69	587	2,608	3,308	9,226	1,386	11 7	89 5	1,340	
Gore Bay	51	2,176	3,387	4,816	7,344	308	7 2	81 2	1,367	
Gravenhurst	103	1,926	3,136	7,109	12,703	62 3	62 3	62 3		
Haldenbury	68	1,828	1,852	5,000	13,200	3,936	97 6	127 1	37,808	
Hearst	15	956		5,030	7,179		79 2	79 2		
Huntsville	162	2,408	4,820	10,972	14,626	2,972	65 9	65 2		
Troquois Falls	152	1,461	14,601	24,831	31,777	8,832	29 1	131 9	37,513	
Kapuskasing (1943)	197	2,976		35,887	31,334	8,371	80 6	102 7	68,317	
Keewatin			55	7,465	49,770	10,195	59 8	75 1	115,700	
Kenora	334	5,625	2,654	39,795	7,491	465	3 1	53 0		
Mattawa	53	1,392	819	3,679	5,793	55 2	55 2	55 2		
New Liskeard	178	3,364	5,248	15,000	24,782	70 1	70 1	70 1		
Parry Sound	185	2,700	3,702	11,828	18,310	49 8	49 8	49 8		
Rainy River	56	1,849	2,149	6,925	10,278	92 1	92 1	92 1		
Sturgeon Falls	156	3,893	3,917	15,159	22,326	500	73 0	74 6		
Sudbury	193	1,863	4,314	59,864	68,953	70 0	70 0	70 0	20,617	
Thessalon	35	1,581	1,721	5,569	5,799	2,869	82 7	126 6	108,208	
Timmins	567	5,121	3,466	72,971	66,843	19,678	53 9	71 1		
Tisdale Township										
Schumacher	165	1,798	2,448	35,513	24,343	15,111	71 3	121 3	14,248	
South Porcupine	160	2,057	5,702	23,351	24,554	5,321	77 2	93 9	7,454	
Totals and Averages	4,447	76,997	96,696	546,218	691,284	122,692	68 2	82 1	713,539	
All High Schools	23,628	524,438	830,591 ^f	2,016,808	2,971,221	543,161	63 9	75 6	9,900,658	
Grand Totals	61,052	6,810,156	1,127,563 ^g	7,135,613	8,274,115	1,382,021	69 1	82 3	11,789,871	

^a For the calendar year.

^b Includes debenture levy.

^c Additional receipts from other school boards \$29,800.

^d Provincial grant of 80% of cost of education of district pupils, corresponding to the payments by the counties for county pupils.

^e Total of payments by counties for county pupils.

^f Includes district grant.

g. Includes district grant.

TABLE 30—FINANCIAL STATISTICS OF HIGH SCHOOL DISTRICTS
WITHOUT SCHOOLS, 1944

High School District	County	Major Sources of Receipts		Disbursements			
		Legislative Grants	Local Tax Levy	Tuition	Transportation	Other	Total
<i>Townships</i>							
Albion	Peel	\$320	n.r.	\$3,053			\$3,053
Ancaster	Wentworth	795	9,913	7,899		101	8,000
Barton	Wentworth	490	3,553	1,925			1,925
Beverly	Wentworth	534	5,700	7,712		50	7,762
Binbrook	Wentworth	703	5,000	4,153	4,667	25	4,645
Brantford	Brant	1,219		2,161		25	2,186
Caledon	Peel	Reports not received in time.					
Chinguacousy	Peel	1,255	11,361	12,616			12,616
Dumfries North	Waterloo	367	3,304	3,671			3,671
Dumfries South	Brant	554	5,473	5,632		49	5,681
Flamboro West	Wentworth	670	6,875	7,131	137	35	7,303
Glanford	Wentworth	368	4,004	4,325		25	4,350
Grantham	Lincoln	841	10,000	10,616	370	134	11,120
Oakland	Brant	Reports not received in time.					
Onondaga	Brant	Reports not received in time.					
Toronto	Peel	3,759	21,460	37,590			
Toronto Gore	Peel	162	1,534	1,605		12	1,617
Tiny	Simcoe	230	2,098	2,204		25	2,229
Waterloo	Waterloo	879	n.r.	13,800			13,800
Wellesley	Waterloo	204	2,017	2,017			2,017
Wilmot	Waterloo	Reports not received in time.					
Woolwich	Waterloo	609	6,048	6,048		40	6,088
<i>Urban Centres</i>							
Hespeler	Waterloo	372	3,973	4,356			4,356
Leaside	York	1,111	10,342	16,221		100	16,321
Pt. Dalhousie	Lincoln	Reports not received in time.					
Totals		\$15,442	\$115,655	\$153,636	\$5,174	\$621	\$118,740

N. R. — Not Reported



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THE VOCATIONAL
TABLE 31—DAY SCHOOLS—TEACHERS; PUPILS;
For Classification of Pupils by

Schools	Type of School	Teachers				Net Enrolment			Attendance	
		Full-Time		Part-Time and Occasional		Totals	Male	Female	Average Daily Attendance	Attendance Efficiency Percentage
		Male	Female	Male	Female					
<i>In Counties</i>										
1 Barrie	AC		2	3	6	96	19	77	77	96.0
2 Beamsville	A. AGR.			4	6	24	17	7	22	92.5
3 Belleville	ACT			15	9	233	119	114	200	95.3
4 Brantford	ACT	12	5	13	13	466	206	260	365	93.5
5 Brockville	AC	1	2	5	5	147	45	102	117	95.9
6 Chatham	CT	7	7	1	1	324	175	149	245	91.3
7 Cornwall	ACT	3		13	9	337	174	163	288	95.7
8 Fort Erie	ACT		1	4	5	38	6	32	31	95.6
9 Galt	ACT	3	2	8	7	269	141	128	221	96.6
10 Guelph	ACT	4		9	5	263	114	149	293	90.2
11 Hamilton—Commerce	COM	8	18			759	55	704	656	94.9
12 Hamilton—Technical	T	44				1,199	931	268	1,052	94.8
13 Westdale	ACT	17	3	6	6	664	373	291	554	92.3
14 Kemptville	A. AGR.	1		2	1	83	31	52	72	91.5
15 Kingston	ACT	5	3	13	6	388	153	235	321	92.0
16 Kitchener	ACT	11	10	6	7	681	336	345	555	91.8
17 London	CT	40	12			1,391	673	718	1,097	92.8
18 Napanee	AC	1		3	2	50	5	45	42	89.9
19 Niagara Falls	ACT	5	3	12	12	371	223	148	312	93.1
20 Oshawa	ACT	5	3	10	4	422	202	220	356	93.3
21 Ottawa—Technical	T	23	14			1,492	1,471	21	1,311	93.5
22 Ottawa—Commerce	COM	42	3	1	1	955	97	858	791	92.4
23 Owen Sound	ACT	1	2	12	7	312	120	192	262	91.1
24 Pembroke	AC	1	1	3	5	100	38	62	87	94.9
25 Perth	AC	1		4	3	100	32	68	87	92.5
26 Peterborough	ACT	9	3	6	10	310	177	133	275	95.0
27 Picton	AC		1	3	3	29	3	26	25	92.4
28 Renfrew	ACT	1	2	3	5	53	19	34	45	88.7
29 Ridgeway	A. AGR.			4	7	77	41	36	71	94.2
30 St. Catharines	ACT	14	8	5	2	574	253	321	489	91.9
31 St. Thomas	CT	10	8			391	181	210	301	90.5
32 Sarnia	ACT	6	2	13	11	481	239	242	396	91.0
33 Scarborough	AC	1	3	7	6	167	31	136	205	91.8
34 Simcoe	A. AGR.			7	7	162	99	63	141	94.7
35 Stamford	ACA	1	2	8	6	157	65	92	129	97.0
36 Stratford	AC			10	9	113	35	78	129	91.7
37 Toronto—Commerce	COM	26	14			1,044	152	892	904	93.8
38 Toronto—Eastern Commerce	COM	11				1,165	164	1,001	970	89.4
39 Toronto—Western Commerce	COM	*				930	133	797	764	91.2
40 Toronto—Malvern Commerce	AC	5	2	8	8	260	23	237	206	90.9
41 Toronto—Central Technical	T	57	22	7	7	1,858	1,523	335	1,437	90.9
42 Toronto—Danforth Technical	T	45	9	5	7	1,698	1,391	307	1,579	93.0
43 Toronto—Western Technical	T	62	18	2	1	1,064	853	211	886	91.6
44 Toronto—Northern Vocational	CT	47	23		2	1,472	663	809	1,277	89.8
45 Welland	ACT	1		11	14	375	205	170	331	94.7
46 Weston	ACT	7	3	8	6	475	317	158	387	90.9
47 Windsor	CT	36	17	1		1,546	951	595	1,332	95.4
48 Woodstock	AC			5	9	115	34	81	116	92.7
49 York—Runnymede	AC	1		4	7	85	6	79	69	91.3
50 York—Vaughan Rd.	AC	1	1	7	8	177	2	175	143	92.8
51 York—Memorial	AC			7	9	147	3	144	118	91.5
52 York East	AC	2	5	7	4	339	43	296	274	92.5
53 York North	AC			4	6	65	3	62	53	91.6
Totals		588	250	288	272	26,493	13,365	13,128	22,466	92.5
<i>In Districts</i>										
1 Fort Frances	AC		1	5	3	61	19	42	49	93.2
2 Fort William	CT	19	11			519	269	250	407	91.3
3 Kirkland Lake	ACT	3	1	13	7	441	235	206	363	94.2
4 North Bay	ACT	3	2	7	5	228	144	84	180	92.9
5 Port Arthur	CT	14	10			441	229	212	365	94.0
6 Sault Ste. Marie	CT	13	7			410	159	251	325	92.6
7 Sudbury	CT	17	14			786	400	386	641	93.6
8 Timmins	ACT	3	5		8	436	205	231	377	95.4
Totals		72	51	32	23	3,322	1,660	1,662	2,707	93.4
Grand Totals		660	301	320	295	29,815	15,025	14,790	25,173	92.6

*Included with Western Technical.

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.
ACA —Combined academic, Commercial, agriculture.

COM.—Commercial.
T —Technical.
N —Navigation.
AM —Academic, and Mining School.

SCHOOLS

ENROLMENT, ATTENDANCE, GRADE DISTRIBUTION, 1943-44

Subjects of Study, see Table 16.

	Classification of Full-Time Net Enrolment by Courses of Study						Grade Distribution of Full-Time Net Enrolment						Part-Time Enrolment	Total Net Enrolment by Residence				
	General	Industrial	Home Economics	Art	Commercial	Technical (Univ.)	Agriculture	Preparatory	Grade IX	Grade X	Grade XI	Grade XII		Grade XIII	Special	Resident	Non-Residents	County and District Pupils
1					96					44	30	17		5		65	31	
2			7				17			22	2					6	18	
3			24		102			10	72	22	35	24		18		157	76	
4		107			285			8	194	128	89	47		1		357	199	
5		181			147				34	52	29	20		14		124	24	
6		164			160				114	86	68	23		34		261	121	
7		181			156				76	147	72	42				194	140	
8					38				11	15	12				29	4	9	
9		127			142				112	79	51	20		7		160	74	
10		107	6		150				141	78	29			15		210	5	
11					759				343	257	123	44	22		732	7	53	
12	350	625	164	60				174	478	252	199	52	17	27	153	1,104	90	
13		223	22	23	273	123			303	201	87	61		12	330	583	81	
14	83								25	24	21	13				81	7	
15		142			216				170	123	78			17		296	48	
16		149			278	251			204	245	115	60		27		609	92	
17		638	59	11	670	13		133	490	352	176	52	9	179		1,144	71	
18	17				33				12	22	16					59	228	
19		199	24		148				150	129	67	16		9		292	48	
20	210	61			113				240	99	54	29				314	92	
21	924	545	8	23				47	403	357	360	233	71	21		1,272	199	
22					955				352	237	271	95				879	73	
23		74	1		167	70			141	94	41	14	22			220	92	
24	48				52				48	23	22	7			1	75	25	
25					100				25	27	19			29		55	15	
26		158	32		120				82	105	63	43		17		222	84	
27					29				18	11						12	17	
28					50		3		23	15	9	6				36	17	
29	28		22				27		28	24	20	5				23	50	
30		233	9		332				227	175	102	11		29		435	138	
31		174	112		105				165	129	77	20				261	127	
32		228			253				201	144	84	52				344	137	
33					167				85	55	27					149	6	
34	82		26				54		82	45	20	15				162	12	
35					98	59			39	61	23	13				108	31	
36					113				48	31	20	2		12		103	18	
37					1,044				311	340	248	90	34	21		1,040	4	
38					1,165				405	341	280	114	11	14		1,162	3	
39					930				322	303	182	84	39			922	8	
40					260				72	70	43	30		45		260		
41	274	1,214	254	116			103		623	533	323	202	74		521	1,769	32	
42	409	978	199	77		35		45	612	475	335	195	33	3	238	1,556	7	
43	211	656	147	50			56		346	290	225	109	33	5		987	77	
44	319	274	78	57	744		57		457	367	291	213	40	47	4	1,395	11	
45		193	4		178				147	129	69	30				181	66	
46		317	47		111				213	127	91	34		10		67	194	
47		892	74		580				613	453	328	152				1,275	401	
48					115				32	34	22	27				87	236	
49					85					52	18	9		6		85	28	
50					177					100	52	10		15		165	12	
51					147					79	39	11		18		147		
52					339					159	82	58	16	24		338	1	
53					65						32	27	6			45	20	
	2,985	8,840	1,319	417	12,277	495	160	633	9,387	7,735	5,194	2,434	411	699	1,481	22,532	559	3,402
1					61					34	17	10				48	31	
2	35	214	25		255		25		216	157	79	31	11		287	455	64	
3		222			219				79	125	124	59	25	9		375	66	
4		131			97				41	106	59	22				179	33	
5	86	166	57		132				154	136	99	43		9		392	49	
6		145	36		229				142	145	89	34		10	4	345	56	
7	238	232			262	54			440	170	115	54	7			608	178	
8		196			240				127	186	103	20				352	4	80
	349	1,306	118		1,495	54	25	1,199	1,059	685	283	43	28	291		2,754	320	248
	3,334	10,146	1,437	417	13,772	559	160	658	10,586	8,794	5,879	2,717	454	727	1,772	25,286	879	3,650

TABLE 32—AGE-GRADE DISTRIBUTION OF FULL-TIME DAY PUPILS, SCHOOL YEAR 1943-44

	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.....	{ Boys.....	3	30	99	210	124	21	2				492	658
	{ Girls.....		15	17	76	23	5					166	
GRADE IX.....	{ Boys.....	13	387	1,579	2,124	1,144	214	36	2			5,530	10,586
	{ Girls.....	1	22	563	1,817	655	133	10		1	1	5,056	
GRADE X.....	{ Boys.....	2	28	415	1,448	1,164	631	460	16	7	1	4,202	8,794
	{ Girls.....		49	798	1,927	1,331	393	79	8		4	4,792	
GRADE XI.....	{ Boys.....			2	31	184	846	351	57	7	5	2,935	5,879
	{ Girls.....			1	44	720	596	167	11	7	10	2,944	
GRADE XII.....	{ Boys.....			1	27	320	485	409	141	17	6	1,409	2,717
	{ Girls.....				30	339	580	278	71	22	8	1,308	
GRADE XIII.....	{ Boys.....					6	73	133	86	17	6	321	151
	{ Girls.....					9	36	30	22	12	24	133	
SPECIAL.....	{ Boys.....			2	8	38	32	28	12	3	13	136	727
	{ Girls.....			1	30	105	175	191	69	15	19	591	
TOTALS BY SEXES.....	{ Boys.....	1	18	447	1,501	4,248	2,335	1,119	317	51	31	15,025	11,790
	{ Girls.....	1	22	629	1,600	3,823	1,898	735	211	57	66	11,790	
GRAND TOTALS.....	2	40	1,076	4,905	8,901	8,071	4,233	1,854	528	108	97	49,815	

VOCATIONAL SCHOOLS	Average Daily Attendance	Major Sources of Receipts				Disbursements				Cost per Pupil-Day (cents)			Debiture Indebtedness	
		Legislative Grants		County Grants	School District Levy (b)	Current	Capital	Total	Current	Capital	Total	Amount		Per \$1,000 of Assessment
		Ordinary	Building												Current	Capital	Current	Capital	Total
<i>In Counties</i>														
Barrie	141	4,160	2,096	3,109	1,950	9,629	7,531	62	60	122	7,139	22		
Beausville	70	2,323	5,639	5,639	2,000	8,676	7,531	69	4	73	253,000	9		
Bellefleur	189	7,420	10,411	11,277	43,086	37,305	12,165	100	91	191	131,840	5		
Bramford	400	11,582	5,301	16,704	41,175	58,670	12,165	75	15	90		5		
Brockville	112	4,507	3,759	9,700	9,700	13,293	1,000	61	5	66		16		
Chatham	254	10,686	19,001	25,219	43,902	51,366	17,986	103	31	134	183,222	6		
Cornwall	289	8,962	19,227	34,419	6,069	43,902	1,906	77	5	82	29,674	6		
Fort Erie	31	4,436	556	11,733	32,125	11,986	21,376	107	50	157		6		
Gall	213	9,100	12,843	8,965	34,789	46,250	3,879	82	7	89		6		
Guelph	293	9,297	3,879	8,965	34,789	46,250	3,879	82	7	89		6		
Hamilton (3)	2,191	68,615	34,518	477,619	477,619	462,650	153,863	107	35	143	1,181,100	6		
Kempville	17	1,097			891	3,096	331	96	10	106	3,298	5		
Kingston	537	12,255	9,823	13,407	54,025	61,359	23,063	92	36	128	366,803	17		
Kingston	534	13,912	9,291	8,246	71,379	79,048	17,885	75	17	92	121,064	3		
Kitchener-Waterloo	1,097	30,978	10,144	32,361	166,336	198,904	37,601	91	17	108	103,065	3		
Napraue	29	2,200	1,445	7,848	3,765	7,782	412	138	7	145	2,943	1		
Niagara Falls	307	10,961	1,255	2,895	54,783	65,310	5,913	107	8	115	1,958	1		
Oshawa	353	11,245	11,209	12,065	34,480	39,649	25,442	36	8	44	82,043	2		
Ottawa (2)	2,147	50,636	32,068	32,068	333,480	330,684	84,553	79	20	100	762,815	4		
Owen Sound	245	8,982	8,346	10,492	42,918	51,600	11,438	114	45	159	3,826	4		
Pembroke	85	4,318		2,186	10,737	11,194	4,778	68	29	97	9,127	2		
Perth	95	3,514		3,383	5,309	9,954	896	53	4	57	1,250	1		
Peterborough	275	12,361	8,994	10,848	51,538	66,243	22,975	135	3	138	231,800	9		
Pictou	30	2,017		2,492	2,273	6,877	6,877	118	3	121		11		
Renfrew	44	3,790	2,987	4,223	9,025	16,200	5,932	188	69	257	37,056	11		
Ridgetown	59	3,881		5,516	1,158	10,595		83	2	85		3		
St. Catharines	491	14,589	16,115	16,115	67,921	80,200	15,849	87	17	104	190,833	3		
St. Thomas	293	13,159	8,956	19,190	57,309	61,359	19,165	112	3	115	150,276	10		
Sarnia	350	14,410	7,019	22,397	55,540	81,617	22,397	120	2	122		2		
Scarborough	191	4,238	2,931	6,663	8,082	16,415	6,619	57	17	74	46,936	7		
Simcoe	141	4,784		5,100	13,561	23,595	3,556	91	7	98	31,753	6		
Stratford	131	5,400	2,931	6,663	8,082	16,415	6,619	57	17	74	46,936	7		
Stratford	129	5,150		5,933	11,195	17,137	1,800	92	9	101	11,297	1		
Toronto (6)	7,892	276,136	59,534	23,781	32,762	56,822	113,211	120	26	147	3,917,510	4		
Welland	314	13,305	5,731	52,318	9,493	67,185	10,983	91	6	97	26,297	9		
Weston	376	17,512	5,086	28,331	201,997	211,891	18,180	85	19	104	109,786	9		
Windsor	1,332	28,796	3,202	11,963	14,898	3,833	76	0	76	76	46,889	5		
Woodstock	101	1,819		8,007	49,726	51,283	11,456	69	18	87	100,228	6		
York Township (3)	320	10,563		69	45,819	39,928	10,376	73	7	80	29,219	1		
York East	293	8,160		2,340	6,197	8,726	1,595	73	13	86	27,840	2		
York North	60	2,758												
Totals and Averages	22,125	728,959	213,397	630,707	4,063,712	4,371,546	1,072,308	101	9	110	8,187,211	4		
<i>In Districts</i>														
Port Frances	17	2,114		6,390	3,367	6,390	3,367	69	0	69	43,442	10		
Port William	478	17,358		1,877	120,395	101,395	37,944	112	0	112	487,025	7		
Penleybury	27	3,491		2,677	2,700	4,552	218	0	0	0	19,875	2		
Kirkland Lake	265	8,092	3,680	2,809	60,651	51,921	15,856	76	9	85	80,887	9		
North Bay	383	15,975	12,699	5,619	37,891	43,510	21,228	119	2	121	239,010	2		
Port Arthur	380	15,975	2,705	1,800	81,051	90,373	33,569	120	4	124	522,501	11		
South St. Marie	330	6,218	4,033	67,813	63,016	26,934	98	8	11	19	155,860	7		
Sudbury	637	16,758	6,410	7,871	98,147	105,147	21,707	81	5	86	105,289	10		
Timmins	418	10,136	6,573	3,581	11,571	11,731	11,818	63	2	65	107,590	9		
Totals and Averages	2,860	95,900	59,074	37,367	549,939	524,906	171,236	93	7	100	1,678,779	14		
Grand Totals and Averages	24,985	862,226	272,471	430,707	4,583,651	4,898,542	1,243,544	100	9	110	9,865,983	4		

n Includes debenture levy.
 c Included with academic school
 e In the Territorial 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 \$37,367.



Main Entrance, Hon. W. C. Kennedy Collegiate Institute

TABLE 34—FINANCIAL STATISTICS, DAY SCHOOLS, 1944 (as reported by Trustee Boards)

Vocational Schools	Average Daily Attendance for Calendar Year	Major Sources of Receipts				Disbursements			Cost per Pupil-Day (cents)			Debture Indebtedness	
		Legislative Grants		County Grants	School District Levys	Current	Capital	Total	Current	Capital	Total	Amount	Per \$1,000 of Assessment
		Ordinary	Building	\$	\$	\$	\$	\$				\$	\$ c.
<i>In Counties</i>													
Barrie	72	3,357	2,006	3,510	1,301	8,857	61.3	10.3	61.3	7,531	10.1		
Beamsville	17	2,531	10,177	3,351	3,252	19,606	108.7	18.9	137.6	120,256	4.5		
Belleville	203	8,596	5,301	13,915	42,278	49,309	62.1	23.1	85.2				
Bramford	377	11,996		17,000	27,001	48,374	115.0	30.1	145.1				
Brookville	113	4,241		21,000	17,856	48,374	132.6	33.1	165.7				
Chatham	254	8,905		1,787	4,305	17,856	131.6	17.1	148.7	23,213	5.2		
Corwall	301	4,968		10,708	28,319	41,641	107.1	32.5	139.6	2,063	2		
Port Erie	222	6,335		10,240	24,017	50,270	111.4	31.2	142.6	1,110,810	6.3		
Galt	169	6,023		13,170	54,543	61,510	100.1	37.1	137.2	247,172	11.7		
Hamilton (3)	2,352	68,992		32,402	74,280	80,822	71.2	15.7	86.9	110,209	3.0		
Kemptville	50	12,378		33,300	181,113	206,018	93.1	16.0	109.1	171,008	1.2		
Kingston	320	10,039		Included									
Kitchener-Waterloo	371	32,402		8,825	15,882	58,313	70.013	37.1	107.1	33,437			
London	1,121	32,402		1,225	8,761	13,301	59.016	9.2	68.2	17,555	9		
Napanee	327	11,293		1,225	8,761	13,301	59.016	9.2	68.2	17,555	9		
Niagara Falls	359	10,792		1,225	8,761	13,301	59.016	9.2	68.2	17,555	9		
Oshawa	319	51,201		1,225	8,761	13,301	59.016	9.2	68.2	17,555	9		
Ottawa (2)	2,152	31,508		32,808	37,223	56,410	111.5	17.0	128.5	697,565	4.2		
Owen Sound	269	9,209		1,730	11,452	37,223	138.0	3.3	141.3				
Pembroke	85	3,601		3,439	3,413	10,613	68.8	1.2	70.0	40,050	7.8		
Peterborough	351	12,610		15,882	58,313	70,013	130.5	37.1	167.6	218,000	8.6		
Pictou	40	1,986		1,998	1,998	4,616	67.2	5.0	72.2	33,618	9.5		
Richmond Hill	45	3,179		2,987	1,998	15,039	175.9	50.4	226.3				
Richmond	60	3,995		3,372	1,998	15,039	175.9	50.4	226.3				
St. Catharines	409	15,351		17,466	65,022	88,631	89.2	15.4	104.6				
St. Thomas	303	13,011		17,466	65,022	88,631	89.2	15.4	104.6				
St. Thomas	110	15,247		18,773	65,066	91,785	117.1	32.2	149.3	1,808.1	9.5		
Scarborough	176	6,331		9,472	20,624	22,865	65.2	18.0	83.2				
Simcoe	141	1,803		7,411	19,033	17,158	60.6	20.4	81.0				
Stratford	142	6,375		5,118	19,033	30,541	107.9	10.4	118.3	12,748	1.5		
Stratford	71	5,191		2,831	18,556	9,565	65.4	16.5	81.9	5,625	4.4		
Toronto (6)	8,650	278,093	59,468	2,012,638	1,929,116	301,908	113.3	24.3	137.6	1,495,410	4.0		
Welland	108	12,618		21,101	30,236	59,019	133.93	19.4	153.3	164,200	1.1		
Weston	1,332	27,630	5,086	18,849	15,218	72,659	89.6	13.5	103.1				
Windsor	1,200	1,581		37,633	201,663	219,406	82.7	18.9	101.6				
Woolfeck	312	10,992		8,970	61,855	55,201	66.1	16.1	82.2	49,000	5.9		
York East	285	3,357		23,026	23,026	23,026	81.1	16.8	97.9	114,091	7.9		
York North	51	3,132		2,965	5,180	9,411	38.8	19.7	58.5				
Totals and Averages	23,252	730,577	202,401	118,166	1,218,835	1,367,425	987,011	99.1	21.6	120.7	6,851,278	4.3	
<i>In Districts</i>													
Port Frances	46	1,930		825	1,052	6,775	71.0	17.4	88.4	487,525	16.1		
Port William	104	17,830		4,549	115,287	109,030	134.1	17.7	151.8				
Kirkland Lake	375	10,990		5,325	72,113	59,563	79.8	17.7	97.5	110,733	11.9		
North Bay	185	8,581		29,202	11,663	13,186	121.0	47.5	168.5	230,054	20.4		
Port Arthur	306	16,297		121,795	85,300	90,251	117.8	53.7	171.5	306,577	19.7		
Sault Ste. Marie	100	14,535		7,755	3,908	66,833	66.4	23.1	89.5	115,100	9.6		
Sudbury	429	14,812		6,210	14,836	82,516	21,707	28.8	50.5	177,063	9.9		
Timmins	366	10,617		6,873	49,825	13,818	75.3	16.2	91.5	128,309	9.5		
Totals and Averages	2,601	94,622	78,534	46,636	1,713,191	5,083,068	1,117,812	99.6	22.3	121.9	8,107,138	4.3	

Includes debture levy.
 c Includes with academic school.
 d In the Territorial Districts; in place of a County grant, the Province pays for outside pupils at the rate of \$100 per pupil of average daily attendance.
 e Includes District non-resident grant of \$16,636.
 n.r.—not reported.

TABLE 35—NIGHT SCHOOLS, 1943-44

SCHOOLS	No. of Classes	Teachers			Enrolment			Nationality		
		Total	Male	Female	Total	Male	Female	Can- adian	Brit- ish	Others
<i>In Counties</i>										
Barrie.....	5	6	5	1	63	18	45	61	2	.....
Belleville.....	10	14	9	5	520	277	243	468	31	21
Brantford.....	14	15	10	5	528	333	195	451	29	48
Chatham.....	13	10	7	3	410	196	214	359	11	40
Collingwood.....	1	1	.....	1	33	2	31	32	.....	1
Cornwall.....	26	19	13	6	588	234	354	542	27	19
Galt.....	13	13	8	5	314	122	192	276	18	20
Guelph.....	16	9	7	2	294	155	139	282	7	5
Hamilton (3).....	62	60	43	17	1,453	815	638	1,166	141	146
Kingston.....	14	11	9	2	315	165	150	276	24	15
Kitchener-Waterloo.....	29	16	13	3	626	236	390	555	12	59
London.....	48	43	30	13	1,358	581	777	1,192	91	75
Niagara Falls.....	20	13	9	4	453	292	161	360	32	61
Oshawa.....	26	21	15	6	683	325	358	564	54	65
Ottawa (2).....	121	74	45	29	3,291	1,079	2,212	2,897	273	121
Owen Sound.....	12	12	8	4	259	104	155	247	5	7
Pembroke.....	9	12	7	5	211	47	164	201	7	3
Peterborough.....	36	29	21	8	1,007	531	476	913	53	41
Renfrew.....	5	5	2	3	94	27	67	83	11	.....
St. Catharines.....	44	29	19	10	969	439	530	809	77	83
St. Thomas.....	13	13	9	4	417	211	206	376	27	14
Sarnia.....	16	12	9	3	565	173	392	468	49	48
Simcoe.....	9	10	7	3	196	127	69	170	17	9
Stratford.....	23	16	12	4	374	164	210	342	19	13
Toronto (7).....	396	291	207	84	8,942	3,752	5,190	7,325	740	877
Welland.....	21	15	10	5	547	337	210	451	15	81
Windsor.....	43	43	31	12	1,332	661	671	1,033	84	215
Woodstock.....	10	13	9	4	192	99	93	160	25	7
Weston.....	24	13	10	3	359	190	169	314	32	13
East York.....	5	3	2	1	77	16	61	65	7	5
Totals.....	1,084	841	586	255	26,470	11,708	14,762	22,438	1,920	2,112
<i>In Districts</i>										
Fort William.....	24	21	13	8	515	176	339	445	26	44
Kirkland Lake.....	26	18	13	5	430	180	250	310	42	78
North Bay.....	12	10	6	4	242	109	133	215	12	15
Port Arthur.....	26	20	12	8	598	230	368	475	25	98
Sault Ste. Marie.....	16	14	9	5	446	199	247	396	22	28
Sudbury.....	19	23	12	11	576	263	313	471	21	84
Timmins.....	10	10	3	7	269	96	173	218	21	30
Totals.....	133	116	68	48	3,076	1,253	1,823	2,530	169	377
Grand Totals.....	1,217	957	654	303	29,546	12,961	16,585	24,968	2,089	2,489

TABLE 36—EVENING VOCATIONAL SCHOOLS—Classification of Students by Subjects of Study, 1944-45

I. ACADEMIC

A—CULTURAL

1. English for New Canadians	115	10. Conversational French	68
2. Conversational English	30	11. Spanish	292
3. Reading	182	12. Russian	41
4. Literature	286	13. German	31
5. Poetry Appreciation	28	14. Music Appreciation	42
6. Composition and Spelling	480	15. Choral Music	22
7. Grammar	302	16. Script Writing	34
8. Public Speaking	120	17. Radio Dramatics	23
9. French	473		

B—PRACTICAL

1. Arithmetic	805	5. Calculus	1
2. Algebra	650	6. General Mathematics	24
3. Geometry	444	7. Shop Mathematics	735
4. Trigonometry	201	8. Mechanics	1

II. VOCATIONAL AND INDUSTRIAL

A—DOMESTIC ARTS

1. Home Nursing	172	1. Dressmaking	6 572
2. Meal Preparation and Serving	1,869	5. Tailoring	27
3. Nutrition and Dietetics	421	6. Pattern Making and Design	281

B—COMMERCE

1. Writing	120	8. Business Forms	229
2. Stenography	3,023	9. Office Routine	185
3. Typewriting	5,410	10. Bookkeeping	1,151
4. Transcription	110	11. Salesmanship	7
5. Business Correspondence	143	12. Junior Business Machines	93
6. Journalism	120	13. Industrial French	95
7. Business Machines	612		

C—ART, DRAFTING, AND DESIGN

(a) Pure Art:			
1. Painting and Drawing	56	6. Art Methods	11
2. Colour Study	316	7. Oil Painting	51
3. Still Life Drawing	206	8. Water Colour	23
4. Life Drawing	308	9. Teacher's Art Course	15
5. General Art	23		

(b) Applied Art:			
1. Lettering and Show Cards	212	4. Fashion Drawing and Design	191
2. Commercial Art	58	5. Photography	105
3. Illustrating	169		

(c) Industrial Drafting and Design:			
1. Drafting (General)	931	5. Tool and Die Design	40
2. Blue Print Reading	152	6. Sheet Metal Drawing	23
3. Architectural Drawing	249	7. Electrical Drawing	15
4. Machine Drawing and Design	480	8. Horological Drafting	16

D—CRAFTS

1. Arts and Crafts	39	7. Rugs	17
2. Leather Working	265	8. Weaving	62
3. Cabinet Making	298	9. Toy Making	18
4. Pattern Making	34	10. Chip Carving	18
5. Printing	183	11. Glass Blowing	10
6. Glove Making	22		

E—SCIENCE AND ENGINEERING

(a) Science:			
1. Physics	103	4. Chemistry for Nurses	86
2. Chemistry	324	5. Electricity	950
3. Industrial Chemistry	100	6. Electronics	33

(b) Engineering:			
1. Applied Mechanics	20	3. Diesel Engines	32
2. Steam Engineering	228	4. Refrigeration and Air Conditioning	86

F—TRADES AND INDUSTRY

1. General Woodworking	1,248	9. Plumbing	75
2. Carpentry	590	10. Hairdressing	50
3. Machine Shop Work	1,419	11. Forge Work	18
4. Acetylene Welding	879	12. Electric Wiring	317
5. Arc Welding	398	13. Installation	74
6. Radio	323	14. Plastics	10
7. Auto Mechanics	1,698	15. Electrical Construction	49
8. Sheet Metal Work	45		

III. MISCELLANEOUS

1. First Aid	132	6. Beauty Culture	196
2. Physical Education	361	7. Oral and Written Expression	11
3. Lip Reading	14	8. Hostess Course	34
4. Health Education	115	9. Gardening	16
5. Swimming	399	10. Lino Centering	18



Courtesy Kitchener-Waterloo Collegiate Vocational Institute

A Draughting Class

TABLE 37—NIGHT SCHOOL FINANCES

Centre	Calendar year 1943					Calendar year 1944				
	Receipts		Disbursements			Receipts		Disbursements		
	Legisl Grant	Fees*	Instruc-tion	Other Costs	Total†	Legisl Grant	Fees*	Instruc-tion	Other Costs	Total†
A. In Vocational or Comp Schools										
Barrie	715	77	n.r.	n.r.	n.r.	657	75	n.r.	n.r.	n.r.
Belleville	439	n.r.	2,083	417	2,500	2,291		3,493	1,895	5,388
Brantford	2,011	791	3,536	510	4,046	2,684	664	2,201	749	2,950
Chatham	1,280	515	2,163	158	2,321	1,567	537	2,517	114	2,631
Cornwall	2,578	733	4,095	53	4,148	2,847	596	4,377	174	4,551
Fort Erie	695	181	630		630					
Fort Frances	516	96	520	18	538			72	11	86
Fort William	1,682	304	3,000	2,555	5,555	2,610		5,412	1,968	7,380
Galt	1,752	344	2,629	270	2,899	1,525	394	2,396	190	2,586
Guelph	629	529	1,605	112	1,717	644	402	1,821	66	1,887
Hamilton—										
Commerce	783	1,861	2,291		2,291	254	1,768	2,055		2,055
Technical	2,914	6,121	11,364		11,364	3,073	6,697	11,368		11,368
Westdale	859	1,564	3,254		3,254	946	2,584	3,930		3,930
Kingston	1,422	1,312	2,784	2,218	5,002	1,558	813	2,947	1,755	4,702
Kirkland Lake	3,523	405	5,150	1,775	6,925	3,123	305	5,290	1,767	7,057
Kitchener	1,612	1,247	3,493	39	3,532	2,095	1,620	4,426		4,426
London	4,359	2,138	9,823	5,915	15,738	5,729	2,457	12,310	5,997	18,307
Niagara Falls	1,436	912	2,669	413	3,082	1,797	1,209	3,236	222	3,458
North Bay	1,022	318	2,309	1,939	4,248	1,278	408	2,914	750	3,664
Oshawa	2,703	1,131	4,576		4,576	2,815	1,152	5,219		5,219
Ottawa—										
Technical	3,643	2,405	7,782	1,651	9,433	4,870	2,907	10,688	1,826	12,514
Commerce	3,304	1,987	6,224	1,047	7,271	3,756	1,604	7,255	1,223	8,478
Owen Sound	1,553	502	2,753	209	2,962	1,366	533	2,960	809	3,769
Pembroke	1,033	78	1,648		1,648	1,217	95	1,556		1,556
Peterborough	2,889	2,325	5,797	311	6,108	3,595	2,396	6,890	1,331	8,221
Port Arthur	2,364	1,484	4,971	1,206	6,177	2,476	1,376	5,090	1,148	6,238
Renfrew	487	325	702	126	828	466	137	686		686
St. Catharines	2,119	2,401	5,055	281	5,336	2,732	2,286	5,997	241	6,238
St. Thomas	927	275	1,674		1,674	821	428	2,755		2,755
Sarnia	1,606	591	2,911	545	3,456	1,654	578	3,347	592	3,939
Sault Ste. Marie	1,775	726	4,436		4,436	1,130	765	3,803		3,803
Simcoe	972	31	1,473		1,473	1,008	286	1,383		1,382
Stratford	2,002	138	3,499	618	4,117	2,307	198	3,803	564	4,367
Sudbury	2,201	1,308	5,235	898	6,133	2,167	1,400	4,828	870	5,698
Timmins	965	585	2,142	200	2,342	1,404	405	2,409	200	2,609
Toronto—										
Technical	13,729	27,331	53,774	30,375	84,149	22,175	35,539	72,481	32,726	105,207
Commercial	2,692	12,883	16,771	8,694	25,465	4,345	11,211	21,504	8,984	30,488
Welland	2,216		3,280		3,280	2,048		3,154		3,154
Weston	2,003	758	2,850	694	3,544	2,069	854	3,810	753	4,563
Windsor	2,468	6,893	7,605	4,702	12,307	1,864	6,490	9,841	5,093	14,934
Woodstock	992	488	1,535	265	1,800	1,244	670	1,875	159	2,028
York East	415	300	755		755	261	39	423		423
Totals	85,285	84,369	210,846	68,214	279,060	102,408	91,878	252,522	72,174	324,696
B. In Public Schools										
New Toronto	69	n.r.	n.r.	n.r.	n.r.					
C. Senior Auxiliary										
Toronto—Jarvis	1,466		2,168	803	2,971	1,550		2,117	903	3,020
D. High Schools										
Dunnville	264	2	225	50	275					
Grand Totals	87,084	84,371	213,239	69,067	282,306	103,958	91,878	254,639	73,077	327,716

*Whenever sufficient data was reported, the net figures for fees was given.

†The Amount of money spent in excess of grant and fees is made up from local tax levy.

n.r.—not reported.

THE SENIOR AUXILIARY SCHOOLS
TABLE 38—SCHOOLS, TEACHERS, PUPILS, ETC., 1943-44

Schools	Full-Time Teachers		Full-Time Net Enrolment			Average Daily Attendance	Year Classification of Net Enrolment					Part-Time Enrolment	Retirements during the Year while in						
	Male	Female	Total	Male	Female		Attendance	Attend-ance Per-centage	Year Classification of Net Enrolment					Recin-ners admitted the year	1st year	2nd year	3rd year	4th year	
									1st year	2nd year	3rd year		4th year						5th year
Hamilton—Boys' Handicraft Girls' Handicraft	9	7	209	209	136	190	86.09	122	87	24	114	34	45	20	5				
Toronto—Boys' (Jarvis St.) Girls' (Dovercourt Rd.) Girls' (Boulton Ave.)	21	15	727	727	342	335	81.50	340	204	152	43	82	56	66	19				
Totals	30	34	1 618	936	682	1 029	83.40	680	553	349	1 179	134	145	221	25				

TABLE 39—AGE-GRADE DISTRIBUTION OF NET ENROLMENT, 1943-44

	12 years		13 years		14 years		15 years		16 years		17 years		18 years		19 years		20 years		21 and over		Totals		
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	
First Year	19	120	220	157	179	65	66	1														462	827
Second Year			8	113	92	127	75	41	1						1							291	462
Third Year			15	71	61	96	47	2								2						152	297
Fourth Year					3	12	15	1														30	31
Fifth Year							1															1	1
Totals by Sexes	19	124	243	347	271	266	237	48	1	1	1	1	1	1	2	2					936	1 618	
Grand Totals	19	367	618	503	107	1									3							1 618	

TABLE 40—FINANCIAL STATISTICS, 1943

Schools	Average Daily Attendance	Major Items of Receipts			Disbursements			Cost per Pupil-Day (Cents)			Debiture Indebtedness	Pupil-Days
		Legis-lative Grant	School District Levy	Total	Current	Capital	Total	Current	Capital	Total		
Hamilton—Boys' Handicraft Girls' Handicraft	185	5 349	31 668	36 779	811	101.7	2.2	103.9	36 181			
Toronto—Boys' (Jarvis St.) Girls' (Dovercourt Rd.) Girls' (Boulton Ave.)	330	20 333	81 907	91 424	12 710	142.5	19.9	162.4	61 150			
Totals	998	43 134	232 872	267 323	21 839	137.6	11.3	148.9	75 345			

TABLE 41—SCHOOLS, TEACHERS, PUPILS, ETC., 1944-45

Schools	Full-Time Teachers		Full-Time Net Enrollment		Average Daily Attendance	Attend-ance Effi-ency Per-centage	Year Classification of Net Enrollment					Part-Time Enrol-ment	Retirements during the year while in				
	Male	Female	Total	Male			Female	1st year	2nd year	3rd year	4th year		5th year	1st year	2nd year	3rd year	4th year
Hamilton—Boys' Handicraft	9	1	196	196	181	84.99	98	92	6		117	41	89				
Girls' Handicraft		8	123		111	84.30	72	28	23		63						
Toronto—Boys' (Jarvis St.)	21		696	696	361	80.31	294	217	170	15	30	277	79	74	48		
Girls' (Dovercourt Rd.)		15	327		218	82.00	90	117	120		58	118	5	17	120		
Girls' (Boulton Ave.)		11	282		111	81.00	100	92	90		26	116	2	9	109		
Totals	30	35	1,624	892	732	1,012	83.00	654	546	109	114	691	130	189	277	33	

TABLE 42—AGE-GRADE DISTRIBUTION OF NET ENROLMENT 1944-45

	12 years		13 years		14 years		15 years		16 years		17 years		18 years		Totals	Year Totals
	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls	Boys	Girls		
First Year		9	157	112	64	112	80	24	7		1		1		392	634
Second Year		1	20	129	135	149	70	10	31	10	1				309	516
Third Year				10	3	10	25	170	60	77	4				176	109
Fourth Year							6		5		4				15	46
Totals by Sex	10	177	166	281	202	261	261	91	98	91	9		1		892	1,409
Grand Totals	10	343	343	483	483	581	581	192	192	11	11		1		1,024	1,624

TABLE 43—FINANCIAL STATISTICS, 1944

Schools	Average Daily Attendance	Major Items of Receipts			Disbursements			Cost per Pupil Day (Cents)			Debiture Indebtedness	Pupil Days
		Legis-lative Grant	School District Levy	Total	Current	Capital	Total	Current	Capital	Total		
Hamilton—Boys' Handicraft	190	5,809	31,868	28	100.9	107	101.0					47,200
Girls' Handicraft	111	2,818	22,291	27,779	123.2	123.2	123.2					22,518
Toronto—3 Schools	724	35,521	207,927	218,627	151.8	151.8	151.0					149,608
Totals	1,028	44,178	261,996	284,200	116.5	116.5	113.4					191,000

TABLE 44—Professional Certificates Issued by the Department of Education during the School Year 1943-44

A—General

Training Schools	Classification of Certificates										Grand Totals		
	Public and Separate School		High School				Vocational School						
	First Class		Second Class		Ordinary		Specialist		Ordinary			Specialist	
	Int.	Perm.	Int.	Perm.	Int.	Perm.	Int.	Perm.	Int.	Perm.		Int.	Perm.
Ontario College of Education	17				186		90						293
Normal Schools	982		136										1,118
Total Interim Certificates Issued	999		136		186		90				2		1,413
Total Interim Certificates Made Permanent		720	64		156		108		6		1		1,055
General Certificates Issued	999	720	136	64	186	156	90	108	6	2	1		2,468

B—Special

(1) ONE-YEAR COURSE

Subject	Elementary		Intermediate		Specialist	
	Interim	Permanent	Interim	Permanent	Interim	Permanent
Home Economics	1		4	11		
Manual Training				3		2
Art	11		4			
Physical Education	39		12			
Vocal Music	9		4			
Primary Specialist					8	5
Commercial Subjects	9		7			
Educational Counselling			18			

- NOTE 1.—81 Interim Certificates in Elementary Agriculture and Horticulture were issued on pro tanto standing.
- NOTE 2.—During the year 61 High School Principals' certificates were granted and the following interim certificates in special subjects were made permanent: 243 Elementary, 64 Intermediate and Supervisors', 10 Auxiliary Education and 35 Kindergarten-Primary.
- NOTE 3.—Also the following Interim Certificates were issued on previous Summer School courses: 1 Interim Elementary Vocal Music; 2 Auxiliary Education.
- NOTE 4.—41 Interim Elementary Manual Training—Type "A"—certificates were issued after attendance at two Winter Courses.
- NOTE 5.—579 Deferred Interim Second Class certificates and 61 Limited High School Assistants' certificates were issued after attendance at Special Summer Sessions.

C—Temporary

Counties (Public)	Counties (Public)	Counties (Public)
Brant..... 2	Grey..... 15	Middlesex..... 4
Bruce..... 4	Haldimand..... 3	Norfolk..... 6
Carleton..... 1	Halton..... 4	Northumberland and Durham..... 10
Dufferin..... 8	Hastiburton..... 13	Ontario..... 7
Dundas..... 2	Hastings..... 23	Oxford..... 1
Durham..... 4	Huron..... 3	Peel..... 4
Elgin..... 6	Kent..... 2	Perth..... 4
Essex..... 6	Lambton..... 2	Peterborough..... 18
Frontenac and Addington... 34	Lanark..... 19	Prince Edward..... 5
Glengarry, Prescott and Russell..... 18	Leeds and Grenville..... 14	Renfrew..... 44
	Lennox..... 2	Simcoe..... 20
	Lincoln..... 4	Stormont..... 3
		Victoria..... 5
		Waterloo..... 1
		Welland..... 4
		Wellington..... 6
		Wentworth..... 4
		York..... 2
		Total..... 337
District (Public)	R. C. Separate	
Division I..... 27	Division I..... 7	
" II..... 23	" II..... 4	
" III..... 16	" III..... 21	
" IV..... 12	" IV..... 17	
" V..... 15	" V..... 6	
" VI..... 17	" VII..... 3	
" VII..... 30	" VIII..... 2	
" VIII..... 30	" X..... 7	
" IX..... 8	" XII..... 4	
" X..... 7	" XIV..... 4	
" XI..... 9	" XVII..... 2	
" XII..... 13	" XVIII..... 4	
" XIII..... 12	" XIX..... 4	
" XIV..... 12	" XX..... 1	
" XV..... 33	" XXI..... 3	
" XVI..... 18	" XXII..... 2	
	" XXIII..... 6	
	" XXIV..... 6	
Total..... 282	Total..... 106	
	Total Temporary..... 725	

TABLE 45—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT., 1944

The type of Secondary Schools is shown thus: Collegiate Institute (CI); High School (H); Continuation School (C); Technical School (T); Commercial School (Com). Composite (academic, commercial and technical) (ACT); Combined academic and commercial (AC); Combined Vocational (commercial and technical) (CT); Combined academic and vocational agriculture (A. Agr.); Combined academic and mining school (AM).
 Senior Auxiliary Schools shown thus: (SA); Navigation Schools shown thus: (N)

COUNTIES	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTRES WHERE SECONDARY SCHOOLS ARE LOCATED
Brant	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), Mildmay, Paisley (C), Port Elgin (H), Ripley (C), Tara (C), Teeswater (C), Tiverton (C)	Allenford (C)
Carleton	Ottawa (2 CI) (T) (Com.)	Eastview	Richmond (C), Rockcliffe	Carp (C), Fitzroy Harbour (C), Kars (C), Kenmore (C), Kinburn (C), Manotick (C), Metcalfe (C), Nepean (H), North Gower (C), Pierce's Corners* (C)
Dufferin		Orangeville (H)	Grand Valley (C), Shelburne (H)	Honeywood (C), Laurel (C)
Dundas			Chesterville (H), Iroquois (H), Morrisburg (C.I.), Winchester (H)	Hallville (C), Morewood (H), South Mountain (C)
Durham		Bowmanville (H) Port Hope (H)	Millbrook (C), Newcastle (H)	Blackstock (C) Orono (C)
Elgin	St. Thomas (CI) (CT)	Aylmer (H)	Dutton (H), Port Stanley, Rodney (C) Springfield (C), Vienna (H), West Lorne (C)	Belmont (C), Port Burwell (C), Sparta (C)
Essex	Windsor (4 CI) (CT)	Amherstburg (H), Essex (H), Harrow (H), Kingsville (H), La Salle, Leamington (H), Riverside (C), Tecumseh	Pelle River, St. Clair Beach.	Comber (C), Pelee Island (C)
Frontenac	Kingston (ACT) (N)		Portsmouth	Sydenham (H), Wolfe Island (C)
Glengarry		Alexandria (H)	Lancaster, Maxwell (H)	Williamstown (H)
Grenville		Prescott (H)	Cardinal (C), Kemptville (A. Agr.), Merrickville (C)	North Augusta (C), Spencer'sville (C)
Grey	Owen Sound (ACT)	Durham (H), Hanover (H), Meaford (H), Thornbury (H)	Chatsworth (C), Dundalk (H), Flesher ton (H), Markdale (H), Neustadt, Shallow Lake	Feversham (C), Ilolstein (C)
Haldimand		Dunnville (H)	Caledonia (H), Cayuga (H), Hagersville (H), Jarvis (C)	Selsirk (C)
Haliburton				Haliburton (C), Minden (C) Wilberforce (C)
Haltion		Burlington (H), Georgetown (H), Milton (H), Oakville (H)	Acton (C)	

*Malakkoff Continuation School

TABLE 45—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1944

COUNTIES	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTERS WHERE SECONDARY SCHOOLS ARE LOCATED
Hastings	Belleville (ACT)	Deseronto (H), Trenton (H)	Bancroft (C), Deloro, Frankford (C), Madoc (H), Marmora (H) Stirling (H), Tweed (H)	
Huron		Clinton (C.I.), Goderich (C), Seaforth (H), Wingham (H)	Blyth (C), Brussels (C), Exeter (H), Hensall (C)	Fordwich (C), Wroxeter (C)
Kent	Chatham (CI) (CT)	Blenheim (H), Bothwell (C), Dresden (C) Ridgetown (A.Agr.), Tilbury (H), Wallaceburg (H)	Erieau, Erie Beach, Highgate (C), Thamesville (C), Wheatley (C)	Merlin (C), Paincourt (C)
Lambton	Sarnia (ACT)	Forest (H), Petrolia (H)	Alvinston (C), Arkona (C), Courtright, Oil Springs (C), Point Edward, Theford (C), Watford (H), Wyoming (C)	Florence (C)
Lanark		Almonte (H), Carleton Place (H), Perth (AC), Smith's Falls (CI)	Lanark (C)	Pakenham (C)
Leeds		Brockville (AC), Gananoque (H)	Athens (H), Newboro, Westport (2C)	Elgin (C), Lausdowne (C), Lyndhurst (C), Mallorytown (C), Seeley's Bay (C)
Lennox and Addington		Napanee (AC)	Bath (C), Newburgh (H)	Flinton (C), Odessa (C), Stella (C), Tamworth (C)
Lincoln	St. Catharines (ACT)	Grimmsby (H), Merriton (H), Niagara (H)	Beamsville (A.Agr.), Port Dalhousie	Smithville (H)
Middlesex	London (3 CI) (CT)	Parkhill (H), Strathroy (CI)	Ailsa Craig (C), Glencoe (H), Lucan (H), Newbury, Wardsville (H)	Delaware (C) Dorchester (C), Elderton (C) Lambeth (C), Lobo (C), Mel-bourne (C), Mt. Bridges (C), Thorn dale (C)
Norfolk		Simcoe (ACT)	Delhi (H), Port Dover (H), Port Rowan (H), Waterford (H)	
Northumberland		Campbellford (H), Cobourg (CI)	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), Sunderland (C)
Oxford	Woodstock (AC)	Ingersoll (CI), Tillsonburg (H)	Embro (C), Norwich (H), Tavistock (C)	Brownsville (C), Burgessville (C), Drumbo (C), Mt. Elgin (C), Otterville (C), Plattsville (C), Princeton (C), Thamesford (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 (CI)	Milverton (C)	Dublin (C)
Peterborough	Peterborough (ACT)		Havelock (H), Lakefield (H) Norwood (H), Sturgeon Point	Ennismore (C)

TABLE 45—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1944

COUNTIES	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTRES WHERE SECONDARY SCHOOLS ARE LOCATED
Prescott		Hawkesbury (2H), Vankleek Hill (C1)	L'Original	Plantagenet (H)
Prince Edward		Pictou (AC)	Bloomfield, Wellington (C)	Consecon (C)
Renfrew		Annprior (H), Pembroke (AC), Renfrew (ACT)	Barry's Bay, Braside, Cobden (C) Eganville (2C), Killaloe	Beachburg (C), Chalk River (C), Foresters Falls (C), Westmeath (C)
Russell		Rockland (H)	Casselman	Cumberland (C), Embleton (H), Navan (C), Russel (C)
Simcoe		Alliston (H), Barrie (AC), Collingwood (C), (S), Midland (H), (S), Orillia (C), Penetanguishene (H), Stayner (C)	Beeton (C), Bradford (H), Coldwater (C), Creemore (C), Port McNicoll (C), Tottenham (C), Victoria Harbour	Cookstown (C), Elmvale (H), Leffroy (C), Minesing (C), Severn Forge (C), Singhampton (C), Thornton (C), Lafontaine (C)
Stormont		Cornwall (AC)	Finch (H)	Aultsville (C), Avonmore (H), Wales (C)
Victoria		Lindsay (C1)	Bobcaygeon (C), Fenelon Falls, (C), Omamee (H), Sturgeon Point, Woodville (C)	Kinmount (C), Little Britain (C)
Waterloo		Elmira (H), Hespeler, Preston (H), Waterloo	Ayr (C), New Hamburg (C)	New Dundee (C), Wellesley (C)
Welland		Fort Erie (AC), Port Colborne (H), Thorold (H)	Chippawa, Crystal Beach, Fonthill, Humberstone	Pelham (C), Ridgeway (H), Stevensville (C), Stamford (AC)
Wellington		Harriston (H), Mount Forest (H), Palmerston (H)	Arthur (H), Clifford (C), Drayton (C), Elora (H), Erin (C), Fergus (H)	Rockwood (C)
Wentworth		Dundas (H)	Waterdown (H), Stoney Creek (H)	Lynden (C)
York	Toronto (9C), (3SA), (2T), (2CT), (2 Com.), (1AC)	Aurora (H), Leaside, Mimico (H), Newmarket (H), New Toronto, Weston (ACT)	Forest Hill (H), Long Branch (C), Markham (H), Richmond Hill (H), Scariff bridge	(a) In York Twp Runnymede (AC), Vaughan Rd, York (b) In East York Twp East York (AC) (c) In North York " Willowdale (AC) (d) In Scarborough " Scarborough (AC) (e) In Etobicoke " Etobicoke (H) Agincourt (C), Mt. Albert (C), Schomberg (C)

TABLE 45—LOCATION OF SECONDARY SCHOOLS BY COUNTIES AND DISTRICTS, SEPT. 1944

DISTRICTS	CITIES	TOWNS	INCORPORATED VILLAGES	OTHER CENTRES WHERE SECONDARY SCHOOLS ARE LOCATED
Algoma	St. Ste. Marie (CI), (CT)	Blind River (C), Bruce Mines (C), Nesterville, Thessalon (H)	Hilton Beach	Hornpayne (C), White River (C)
Cochrane		Cochrane (H), Hearst (H), Ironquois Falls (H), Kapuskasing (H), Matheson, Smooth Rock Falls (C), Timmins (ACT)		Fraserdale (C), South Porcupine (H), Schumacher (H)
Kenora		Dryden (H), Keewatin (H), Kenora (H), Sioux Lookout (C)		
Manitoulin		Gore Bay (H), Little Current (C)		Manitowaning (C), Mindemoya (C)
Muskoka		Bala, Bracebridge (H), Gravenhurst (H), Huntsville (H)	Port Carling (C), Port Sydney, Rosseau, Windemere	MacTier (C), Millford Bay (C)
Nipissing	North Bay (ACT)	Bonfield, Cache Bay, Mattawa (H), Sturgeon Falls (H)		
Parry Sound		Kearney, Parry Sound (H), Powassan (C), Trout Creek	Burk's Falls (C), South River (C), Sundridge (C)	Sprucedale (C)
Patricia				Red Lake (C)
Rainy River		Fort Frances (AC), Rainy River (H)		Emo (C)
Sudbury	Sudbury (H), (T)	Capreol (H), Chelmsford, Cousin (C), Copper Cliff (H), Froid Mine, Massey (C), Webbwood		Chapleau (H), Espanola (C)
Thunder Bay	Fort William (CI), (CT) Port Arthur (CI), (CT)	Geraldton (H)		Nipigon (C), Schreiber (C)
Timiskaming		Charlton, Cobalt (H), Englehart (H), Haileybury (AM), Latchford, New Liskeard (H)	Thornloe	Kirkland Lake (ACT)

TABLE 46—INSPECTORS AND INSPECTORATES, AS OF
DECEMBER 31, 1943

A—ELEMENTARY SCHOOLS

V. K. Greer, M.A., Superintendent of Elementary Education	Parliament Buildings, Toronto
J. D. Campbell, B.A., D.Paed., Assistant Superintendent of Elementary Education	
C. F. Cannon, B.A., B.Paed., Assistant Superintendent of Elementary Education	
F. S. Rivers, B.A., B.Paed., Assistant Superintendent of Elementary Education	
J. C. Walsh, B.A., B.Paed., Assistant Superintendent of Elementary Education	
Robert Gauthier, B.A., D.Paed., Director of French Instruction	
C. E. Stothers, B.A., D.Paed., Inspector of Auxiliary Classes	
I. Helen De Laporte, B.A., B.Paed., Assistant Inspector of Auxiliary Classes	
N. Davies, B.A., Inspector of Agricultural Classes	
R. D. Keefe, B.A., Director of School Attendance	
G. R. Fenwick, Mus. Bac., Provincial Supervisor of Music	
Joseph Beaulieu, Mus. Bac., Assistant Supervisor of Music	
Charles D. Gaitskell, M.A., Provincial Supervisor of Art	

PUBLIC SCHOOL INSPECTORS—CITIES

Inspectorate	Name of Inspector	Address
Belleville	L. A. Kells, B.A., B.Paed.	Belleville.
Brantford	Thomas Bingle, B.A., B.Paed.	Brantford.
Chatham	H. A. Tanser, M.A., D.Paed., Superintendent of Schools.	Chatham.
Fort William	E. J. Transom, M.A., B.Paed.	Fort William
Hamilton	Frank E. Perney, B.A., B.Paed., Superintendent of Schools.	Hamilton.
	V. N. Ames, B.A., B.Paed.	
	R. A. Riddell, B.A., B.Paed.	
Kitchener	J. W. Van Loon, B.A., B.Paed.	Kitchener.
London	M. G. Hughson, B.A., B.Paed.	London.
	G. A. Wheable, B.A., Superintendent of Schools.	
Ottawa	A. B. Lucas, B.A., B.Paed.	Ottawa.
	McGregor Easson, B.A., D.Paed., Chief Inspector.	
	Robert Westwater, B.A., B.Paed.	
Peterborough	K. S. Wightman, B.A., B.Paed.	Peterborough.
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., Superintendent of Schools.	
	A. R. Davidson, B.A.	

PUBLIC SCHOOL INSPECTORS—COUNTIES

Inspectorate	Name of Inspector	Address
Brant; Town of Paris.....	J. C. Webster, B.A., B.Paed....	Brantford.
Bruce (in part), Huron (in part); Towns of Chesley, Kincardine, Southampton, Walkerton; Villages of Lucknow, Mildmay, Paisley, Port Elgin, Ripley, Tara, Teeswater, Tiverton.....	J. M. Game, B.A., B.Paed.... A. A. Gilroy, B.A.....	Walkerton. Walkerton.
Carleton; Town of Eastview; Villages of Richmond, Rockcliffe Park.....	W. J. McLeod, B.A., B.Paed....	Ottawa, 119 Bayswater Ave.
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, M.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; Towns of Amherstburg, Essex, Harrow; Kingsville, La Salle, Leamington, Riverside, Tecumseh; Villages of Belle River, St. Clair Beach.....	G. L. Duffin, B.A., M.Ed.....	Essex, Box 500.
Frontenac, North, and Addington.....	Maynard Hallman, 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.
Glengarry (in part) and Prescott (in part); Town of Alexandria; Villages of Lancaster, Maxville.....	Howard Robertson, B.A., B.Paed.	Cornwall, 330 Augustus St.
Grenville; Town of Prescott; Villages of Cardinal, Kemptville, Merrickville.....	H. W. Knight, B.A., B. Paed....	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., B. Paed.	Owen Sound.
Grey, South; Towns of Durham, Hanover; Villages of Dundalk, Flesherton, Markdale, Neustadt.....	W. G. Rae, B.A.....	Hanover.
Haldimand; Town of Dunnville; Villages of Caledonia, Cayuga, Hagersville, Jarvis..	W. E. Eade, B.A., B.Paed.....	Caledonia.
Haliburton; Muskoka (in part); Peterborough, West (in part) and Victoria, East (in part).....	Archibald Stouffer, B.A., B.Paed.	Minden.
Halton; Towns of Burlington, Georgetown, Milton, Oakville; Village of Acton.....	Charles Howitt, 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; Town of Trenton; Village of Frankford.....	R. H. Macklem, B.A.....	Belleville, 211 Albert St.
Huron, North; Towns of Seaforth, Wingham; Villages of Blyth, Brussels.....	J. H. Kinkcad, B.A., B.Paed....	Goderich.
Huron, South; Towns of Clinton, Goderich, Villages of Exeter, Hensall.....	R. O. Staples, B.A., B.Paed....	Goderich.
Kent (No. 1); Towns of Blenheim, Bothwell, Dresden, Ridgetown, Tilbury, Wallaceburg; Villages of Ericau, Thamesville, Wheatley.....	G. A. Pearson, B.A..... G. C. Dobson, B.A., B.Paed....	Chatham. Chatham.
Kent (No. 2).....	H. J. Payette, B.A.....	Chatham, 574 King St. W.
Lambton, (No. 1); Town of Forest; Villages of Courtright, Point Edward, Thedford, Wyoming.....	H. B. Galpin, B.A., B.Paed.....	Sarnia.

PUBLIC SCHOOL INSPECTORS - COUNTIES

Inspectorate	Name of Inspector	Address
Lambton (No. 2); Town of Petrolia; Villages of Alvinston, Arkona, Oil Springs, Watford.....	T. J. Thompson, B.A., B.Paed....	Petrolia.
Lambton (No. 3); City of Sarnia.....	William Rogers, B.A., B.Paed.....	Sarnia
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. Hiseocks, B.A.....	Gananoque.
Leeds (No. 2); Town of Brockville; Village of Athens.....	Elwood Oakes, B.A., B.Paed.....	Brockville.
Lennox & Hastings, South (in part); Towns of Deseronto, Napanee; Village of Newburgh.....	Temporarily in Charge M. Hallman, R. H. Macklem,	Frontenac N. Hastings S
Lincoln (in part); Towns of Grimsby, Merritton, Niagara; Villages of Beausville, Port Dalhousie.....	W. A. Marshall, B.A., B.Paed....	St. Catharines, 18 Glen Ridge Ave.
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; 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 Millbrook, Newcastle.....	W. H. Carlton, B.A., B.Paed....	Cobourg.
Ontario North, and York (in part); Town of Uxbridge; Villages of Beaverton, Cannington, Sutton.....	J. R. Pickering, B.A., B.Paed....	Uxbridge.
Ontario South; Town of Whitby; Village of Port Perry.....	Arthur Archibald, B.S.A.....	Whitby.
Oxford North, and City of Woodstock; Villages of Embro, Tavistock.....	Geo. M. Mather, B.A.....	Woodstock.
Oxford South, Norfolk (in part); Towns of Ingersoll, Tillsonburg; Village of Norwich.....	L. B. Hyde, B.A.....	Ingersoll.
Peel; Town of Brampton; Villages of Bolton, Port Credit, Streetsville.....	E. R. Underhill, B.A.....	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.....	F. B. Smitheram, B.A.....	Peterborough.
Peterborough West, and Victoria, East; Town of Lindsay; Villages of Bobcaygeon, Omemee.....	R. F. Downey, B.A., B.Paed....	Peterborough.
Prescott and Russell (No. 1); Towns of Hawkesbury, Rockland, Vankleek Hill, Village of L'Original (Prot. Sep. Sch.)....	J. C. Wilker, B.A., B.Paed.....	Ottawa, 377 Hamilton Ave.
Prescott and Russell (No. 2).....	*F. Choquette, B.A.....	Ottawa, 121 Frank St.
Prescott and Russell (No. 3); Village of L'Original.....	*J. S. Gratton.....	Plantagenet.
Prescott and Russell, (No. 4); Glengarry (in part).....	*Joseph Lapensée, 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

PUBLIC SCHOOL INSPECTORS—COUNTIES

Inspectorate	Name of Inspector	Address
Simcoe, Centre; Towns of Barrie, Penetanguishene (Prot. Sep. Sch.)	W. R. McVittie, B.A.	Barrie.
Simcoe, East; Muskoka (in part); Towns of Midland, Orillia; Villages of Coldwater, Port McNicoll, Victoria Harbour	J. A. Gibson, B.A., B.Paed.	Orillia.
Simcoe North (No. 1); Town of Penetanguishene	*Remi Millette, M.A., B.Paed., Ph.D.	Sudbury, 201 Pine St.
Simcoe North (No. 2)	*C. P. O'Neill, M.A.	North Bay.
Simcoe, South, and York (in part); Town of Alliston; Villages of Beeton, Bradford, Tottenham	J. E. Horton, B.A.	Bradford.
Simcoe, West, Grey (in part); Towns of Collingwood, Stayner; Village of Creemore	A. E. Gillies, B.A.	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; Village of Chippewa	T. C. White, B.A., B.Paed.	Stamford Centre, 375 Thorold Rd.
Welland, South; Towns of Fort Erie, Port Colborne; Village of Humberstone	N. R. Wightman, B.A.	Welland, 39 Oakland Ave.
Welland (in part); Lincoln (in part); City of Welland; Town of Thorold; Village of Fonthill	C. R. MacLeod, B.A.	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 Stoney Creek, Waterdown	C. B. Routley, M.A.	Hamilton, Court House
York (No. 1); Townships of Gwillimbury E., Markham, Vaughan, Whitechurch; Towns of Aurora, Newmarket; Villages of Markham, Richmond Hill, Stouffville, Woodbridge	O. M. MacKillop, B.A., B.Paed.	Richmond Hill.
York (No. 2); Township of Etobicoke; Town of New Toronto; Village of Long Branch	M. R. Fydell, B.A.	Toronto 3, 6 Olympus Ave.
York (No. 3); Township of York (in part)	W. A. Fydell, B.A., B.Paed.	Toronto 3, 8 Olympus Ave.
York (No. 4); Township of York (in part)		
York (No. 5); Township of York, East	C. A. Lapp, B.A., B.Paed.	Toronto 10, 106 Pinewood Ave.
York (No. 6); Township of Scarborough; Town of Leaside; Village of Forest Hill	H. A. Halbert, B.A., B.Paed.	Toronto, 10 Wil- berton Rd.
York (No. 7); Township of York, North; Village of Swansea; Towns of Mimico and Weston	F. W. Minkler, B.A., B.Paed.	Toronto 5, 483 Summerhill Ave.

PUBLIC SCHOOL INSPECTORS—DISTRICTS

Inspectoral Division	Name of District	Public School Inspector	Address
I	Kenora, Patricia, Thunder Bay (in part); Towns of Dryden, Keewatin, Kenora and Sioux Lookout	R. S. McBurney, B.A.	Kenora.
II	Rainy River; Towns of Fort Frances, Rainy River	D. A. Lapp, M.A.	Fort Frances.
III	Thunder Bay (in part)	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, Levaek	A. P. Sileox, B.A., B.Paed.	Sudbury, Apt 12, 281 Cedar St.
VII (1)	Algoma (in part); Sudbury (in part); City of Sudbury; Towns of Blind River, Frood Mine, Massey, Webbwood	Wm. MacMillan, B.A., B.Paed.	Sudbury.
(2)	Sudbury (in part)	*Remi Millette, M.A., B.Paed., Ph.D.	Sudbury, 201 Pine St.
(3)	Sudbury (in part); Thunder Bay (in part)	*J. E. A. Godbout, B.A., B.Paed.	Sudbury.
VIII	Manitoulin; Algoma (in part); 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, Smooth Rock Falls	R. C. Cassie, B.A.	Cochrane.
(2)	Cochrane (in part)	*F. A. Moreau, B.A., B.Paed.	Kapuskasing.
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. H. Kennedy, B.A.	Kirkland Lake.
XII (1)	Timiskaming (in part); Towns of Charlton, Cobalt, Englehart, Haileybury, Latchford, New Liskeard; Village of Thornlce	J. L. Runnalls, B.A.	Haileybury.
(2)	Timiskaming (in part)	*R. R. Maurice, B.A.	Haileybury.
XIII (1)	Nipissing and Parry Sound (in part); City of North Bay; Towns of Cache Bay, Mattawa, Sturgeon Falls	J. W. Trusler, B.A.	North Bay, 10 Fraser St.
(2)	Nipissing (in part)	*C. X. Charron, B.A.	Sturgeon Falls.
XIV	Parry Sound, Muskoka (in part); Nipissing (in part); Towns of Huntsville, Kearney, Powassan, Trout Creek; Villages of Burk's Falls, South River, Sundridge	G. E. Tait, B.A., B.Paed.	Huntsville.
XV	Parry Sound, Muskoka (in part); Town of Parry Sound; Village of Rosseau	P. M. Scott, B.A.	Parry Sound.
XVI	Muskoka (in part); Towns of Bala, Bracebridge, Gravenhurst; Villages of Port Carling, Port Sydney, Windermere	G. S. Johnson, B.A.	Bracebridge.

(4) SEPARATE

Inspectoral Division	Inspectorate	Inspector	Address
I	Districts of Algoma (in part), Kenora, Manitoulin, Rainy River (in part), Sudbury (in part), Thunder Bay; Cities of Fort William, Port Arthur, Sault Ste. Marie (in part); Towns of Fort Frances (in part), Keewatin, Kenora, Little Current, Rainy River, Sioux Lookout.	W.J. Greening, B.A., B.Paed.	Port Arthur, 288 Harrington Ave.
II	County of Simcoe North (in part), District of Sudbury (in part), Cities of Sudbury (in part), Sault Ste. Marie (in part); Towns of Blind River (in part), Chelmsford, Massey (in part).	*R. Millette, M.A., B.Paed Ph.D.	Sudbury, 201 Pine St.
III	Districts of Sudbury (in part), Rainy River (in part), Thunder Bay (in part); Towns of Coniston (in part), Fort Frances (in part), Geraldton.	*J. E. A. Godbout, B.A., B.Paed	Sudbury, 148 Bloor St.
IV	District of Cochrane (in part); Towns of Cochrane (in part), Hearst, Kapuskasing (in part), Smooth Rock Falls.	*F. A. Moreau, B.A., B.Paed.	Kapuskasing.
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).	*C. P. O'Neill, M.A.	North Bay.
VIII	County of Essex (in part); City of Windsor (in part); Towns of Amherstburg, Riverside (in part).	A. M. McNamara, B.A.	Windsor, 230 Campbell Ave.
IX	County of Essex (in part); City of Windsor (in part); Towns of LaSalle, Riverside (in part); Villages of Belle Riviere and Tecumseh.	Lucien 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. . .	L. J. Laugan, B.A.	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.	W. 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 Lynngrove Ave.
XVII	Counties of Frontenac, Hastings (in part); Glengarry (in part); Addington, Stormont (in part); Cities of Belleville, Kingston; Towns of Alexandria (in part); Brockville, Cornwall (in part), Gananoque, Prescott; Villages of Chesterville, Marmora, Tweed, Portsmouth.	C. P. Matthews, B.A., B.Paed.	Kingston, 98 William St. W.
XVIII	Counties of Lanark, Leeds, Renfrew Nipissing District; Towns of Almonte, Arnprior, Pembroke (in part), Perth, Renfrew, Smith's Falls; Villages of Barry's Bay, Eganville, Killaloe Station, Westport.	J. T. Anderson, B.A.	Renfrew.
XIX	County of Carleton (in part); City of Ottawa (in part); Town of Eastview (in part).	F. J. McDonald, M.A., B.Paed., Ph.D.	Ottawa, 860 Echo Drive.
XX	City of Ottawa (in part), Clarkstown.	Charles Latour, B.A.	Ottawa, 67 Osgoode St.
XXI	Counties of Renfrew, Stormont; City of Ottawa (in part); Towns of Cornwall, Pembroke.	*Falconio Choquette, B.A.	Ottawa, 121 Frank St.
XXII	Counties of Carlton, Dundas, Russell, Town of Eastview (in part); Village of Casselman.	*J. S. Gratton.	Plantagenet.
XXIII	Counties of Glengarry, Prescott (in part), Russell (in part), Stormont (in part); Towns of Alexandria, Rockland.	*Joseph Lapensée, B.A.	Plantagenet.
XXIV	Counties of Glengarry (in part); Prescott (in part); Russell (in part); Stormont (in part); Towns of Hawkesbury, Vankleek Hill; Village of Lancaster.	Laurier Carriere, B.A., B.Paed.	Cornwall, 445 Second St. W.

*This Inspector inspects both Public and Separate schools.

TABLE 46—INSPECTORS

B—SECONDARY SCHOOLS

Secondary School Inspectors

R. W. Anglin, M.A.
 W. A. Jennings, B.A.
 A. G. Hooper, M.A.
 W. R. Stewart, B.A.
 H. Lemieux, B.A.,
 B. Paed.
 C. W. Booth, B.A.

J. E. D. Durrant, B.A.
 A. L. Lakie, B.A.,
 B. Paed.
 G. L. Gray, B.A.
 S. D. Renfoll, B.A.
 R. H. Wallace, M.A.
 G. E. Johnson, M.A.

Vocational School Inspectors

F. S. Rutherford, B.A.Sc.
 Miss A. M. Hamill, B.A.
 Miss A. W. Cameron, B.A.
 Miss E. I. McKim, B.A.
 E. J. Davies, B.Sc.

L. S. Beattie, B.A.
 A. M. Moon, B.A.Sc.
 Norman Davies, B.A.
 D. W. Gordon
 T. O. W. Fowler,
 B.Comm., B.Paed.

Registrar of Trade Schools—W. S. Kirkland, M.A., LL.D.

Address of above Officials—Parliament Buildings, Toronto.



Courtesy Kitchener-Waterloo Collegiate Vocational Institute

Shop Work

TABLE 47—FREE PUBLIC LIBRARIES
Showing Statistics, 1943, and Legislative Grants Paid in 1944

No.	Library	Popu- lation	bor- rowers	Volumes in Library	Circula- tion	Hours Library Open per Week	Legis- lative Grant Paid in 1944	Amount Expended on Books	Total Expendi- ture
							\$ c	\$ c	\$ c
1	Acton	1,990	445	6,181	13,414	5	99.00	276.90	889.50
2	Adm. Craig	434	125	4,282	3,057	6	89.94	121.64	271.21
3	Almonte	2,387	732	6,285	20,803	12	134.75	358.45	928.47
4	Amherstburg	2,900	829	7,030	30,395	25	130.42	610.14	2,399.03
5	Arthur	866	141	3,821	6,959	10	74.02	110.87	443.18
6	Aurora	2,996	937	8,141	25,643	10	133.05	517.96	1,304.49
7	Aylmer	2,500	2,100	15,197	17,401	12	137.80	341.31	1,246.86
8	Ayr	699	426	5,006	6,065	25	71.22	86.10	642.56
9	Barrie	10,444	2,300	13,533	85,824	33½	207.40	2,103.88	5,942.56
10	Beamsville	1,200	800	9,715	15,756	15	139.26	209.08	865.02
11	Beaverton	2,000	245	3,200	1,772	8	81.76	140.93	308.46
12	Beeton			No Annual Report for 1943					
13	Belleville	15,644	8,988	17,325	97,757	57½	209.00	1,814.14	7,267.90
14	Belmont	400	353	2,274	3,014	6	57.39	81.90	281.10
15	Blenheim	1,650	450	8,423	9,354	20½	113.52	256.36	934.02
16	Bothwell	665	181	2,684	5,354	10½	37.40	70.60	265.69
17	Bracebridge	2,275	1,073	6,358	25,308	25	134.62	325.07	1,609.95
18	Brampton	6,100	2,871	9,606	38,280	29½	150.00	849.46	3,653.70
19	Brantford	34,848	15,519	43,498	188,173	59	209.00	4,373.11	16,366.85
20	Brighton	1,500	320	3,725	13,478	12	92.55	327.37	728.08
21	Brookville	10,576	7,782	25,376	78,074	42	159.00	1,507.03	6,850.31
22	Brussels	750	163	3,267	6,237	26	41.64	58.43	786.35
23	Burk's Falls	637	406	3,025	2,829	8	87.04	78.33	433.60
24	Campbellford	2,856	2,001	10,196	24,802	25	190.35	677.08	2,095.96
25	Cardinal	1,650	568	4,385	5,328	4	129.54	173.91	484.41
26	Carleton Place	4,217	625	17,126	13,276	20	151.25	291.60	1,159.40
27	Cayuga	700	82	2,794	1,802	6	47.26	71.03	108.09
28	Chatham	18,057	6,005	29,049	118,061	57½	204.00	2,011.83	10,216.79
29	Chesley	1,550	404	6,563	16,179	9½	204.00	326.16	929.38
30	Clifford	462		Library and contents destroyed by fire					
31	Clinton	2,091	655	11,413	13,338	31½	203.80	285.70	1,434.30
32	Collingwood	6,700	1,400	13,607	26,084	40	200.42	705.07	3,864.39
33	Cornwall	15,118	2,801	14,529	49,451	51½	134.70	1,037.20	3,910.96
34	Delhi	2,093	244	3,928	10,373	12	95.34	222.24	1,272.72
35	Drayton	525	223	4,351	2,922	26	81.06	85.81	391.33
36	Dresden	1,519	252	4,482	8,709	24½	127.75	279.40	1,082.69
37	Dryden	1,702	524	5,225	17,775	8	99.00	311.73	1,051.76
38	Dundas	5,736	2,474	11,179	43,760	25	143.08	1,091.39	4,472.28
39	Durham	1,951	537	7,876	14,860	12	127.47	527.27	1,022.61
40	Elmira	2,182	1,036	7,365	7,753	14	154.00	215.81	1,502.61
41	Elora	1,208	450	11,615	15,125	13	136.95	371.18	1,057.11
42	Erin	500	74	2,460	2,074	10	23.29	13.79	179.04
43	Essex	1,950	487	4,834	5,763	14	118.00	288.12	1,364.16
44	Exeter	1,794	876	5,010	17,870	15½	129.00	384.79	1,294.83
45	Fenelon Falls	1,000	422	3,877	7,726	6	108.22	248.33	793.32
46	Fergus	2,624	867	7,205	17,799	20	137.15	530.16	1,802.44
47	Flesherton	467	90	1,457	2,346	11	106.34	150.74	235.11
48	Fonthill	1,000	342	9,301	2,104	7	111.86	190.99	488.08
49	Forest	1,570	425	3,365	17,096	22	126.37	286.80	1,092.02
50	Fort Erie, Main	8,000	3,847	13,352	30,959	32	255.19	1,092.05	2,866.64
51	Branch			Included in figures of Main Library					
52	Fort Frances	5,524	2,722	5,175	21,485	30½	204.20	1,108.99	3,576.41
53	Fort William, Main	36,000	15,867	48,743	221,183	97	419.00	3,203.90	22,619.49
54	Branch			Included in figures of Main Library					
55	Galt	15,025	8,700	16,381	84,024	61	209.00	1,972.05	9,267.53

TABLE 47—FREE PUBLIC LIBRARIES

No.	Library	Popula- tion	Bor- rowers	Volumes in Library	Circula- tion	Hours Library Open per Week	Legis- lative Grant Paid in 1944	Amount Expended on Books	Total Expendi- ture
							\$ c.	\$ c.	\$ c.
56	Gapanoque	4,012	2,178	7,938	23,853	34	151.62	654.78	2,476.45
57	Georgetown	2,500	984	5,879	12,105	13½	142.77	344.17	1,143.87
58	Glencoe	750	492	4,857	12,454	15	109.00	277.23	690.45
59	Godерich	4,700	2,116	8,529	25,220	35	154.00	655.00	4,889.26
60	Gore Bay	700	125	1,716	3,471	5	79.75	97.90	255.31
61	Grand Valley	629	109	3,779	4,026	8	41.51	42.52	1,018.47
62	Gravenhurst	2,000	900	4,197	23,336	8	106.77	510.56	1,249.74
63	Grimsbv	1,993	1,100	6,901	40,791	27½	151.65	570.87	2,307.38
64	Guelph	23,225	6,324	39,494	194,786	52	154.00	3,952.68	13,359.85
65	Hagersville	1,588	467	3,937	9,803	9½	139.05	206.26	704.99
66	Haileybury	1,800	552	4,468	9,492	18½	97.64	239.04	1,074.42
67	Hamilton, Main	174,547	38,949	170,809	772,157	205½	748.10	19,462.18	97,622.05
68	Barton Branch								
69	Kenilworth Branch								
70	Locke St. Branch								
71	Mountain Branch								
72	Hanover	3,350	1,836	6,346	19,693	28½	129.22	498.19	1,342.01
73	Harriston	1,292	966	7,705	22,763	35½	151.41	232.36	1,214.72
74	Hensall	601	204	3,426	6,355	12	91.66	213.87	449.41
75	Hespeler	2,936	1,115	7,035	22,974	19	195.25	538.86	2,262.45
76	Hillsburg	400	190	2,843	3,500	8	65.17	91.93	240.38
77	Ignace	314	51	1,011	1,708	13	9.00	2.64	58.52
78	Ingersoll	5,700	2,136	11,064	42,410	31¼	154.00	1,166.12	3,561.98
79	Kemptville	1,225	802	4,624	9,444	14	122.86	161.74	655.70
80	Kenora	7,249	3,442	8,975	53,684	34	159.00	1,077.44	4,487.34
81	Kincardine	2,189	810	5,543	15,648	15½	89.07	254.12	1,098.33
82	Kingston	32,296	15,592	36,526	232,877	66	209.00	4,854.10	19,871.33
83	Kingsville	2,400	710	7,596	14,533	20	154.00	555.45	1,670.48
84	Kitchener	35,931	10,920	49,800	248,470	58	209.00	5,346.72	19,848.67
85	Lakefield	1,310	237	3,286	7,117	6	139.27	255.90	573.42
86	Lanark	676	265	3,201	7,380	3	89.15	155.18	301.85
87	Lancaster			No Annual Report		for	1943		
88	Leamington	6,000	1,214	12,585	26,633	30½	137.50	727.71	2,651.20
89	Leaside	9,000	569	1,056	2,584	19	100.00	1,241.20	2,446.85
90	Lindsay	7,780	2,516	20,706	60,573	33	209.00	1,099.79	4,899.29
91	Listowel	3,209	1,027	8,204	23,060	35	133.84	510.83	1,436.52
92	Little Britain	250	70	3,757	2,690	78	43.66	35.15	196.27
93	Little Current	1,009	148	1,639	1,849	4	100.84	182.21	320.32
94	London, Main	81,156	26,272	119,564	459,665	108	752.00	13,141.90	66,527.20
95	East Branch								
96	South Branch								
97	South East Branch								
98	Lucknow	984	220	3,702	8,095	18	224.35	266.35	652.66
99	Markdale	745	503	3,933	6,560	7½	90.79	212.44	679.94
100	Meaford	2,800	1,035	6,227	31,353	5	154.00	764.98	1,875.86
101	Merrickville	800	266	2,913	4,700	19	73.61	138.81	385.62
102	Merrittton	3,470	993	9,873	16,438	14	94.01	361.41	1,535.68
103	Midland	6,636	2,052	10,150	46,770	25	203.59	1,195.72	4,673.75
104	Millbrook	723	144	3,372	7,954	8	89.76	207.10	383.45
105	Milton	1,800	459	7,958	8,558	9½	76.84	357.90	783.27
106	Milverton	970	275	6,607	7,359	11	89.14	134.56	925.42
107	Mimico	8,200	3,205	8,871	41,017	32½	154.00	971.90	1,549.70
108	Mitchell	1,531	426	5,600	13,037	10	124.00	285.71	827.23
109	Mount Dennis	9,165	6,944	7,487	64,090	33	159.00	671.49	3,641.53
110	Mount Forest	1,800	820	6,981	13,262	25	115.23	232.68	1,585.10
111	Newcastle	703	264	5,413	10,186	7	128.81	247.41	842.71
112	New Hamburg	1,400	648	4,836	14,271	24	135.38	384.36	974.55

TABLE 47—FREE PUBLIC LIBRARIES

No	Library	Popu- lation	Hor- rowers	Volumes in Library	Circu- lation	Hours Library Open per Week	Legis- lative Grant Paid in 1944	Amount Expended on Books	Total Expendi- ture
							\$ c	\$ c	\$ c
114	New Liskeard	3,500	1,242	11,878	28,824	45	144.57	565.40	2,082.66
111	Newmarket	4,000	1,265	8,016	25,881	10	141.40	663.46	1,401.34
115	New Toronto	10,000	2,352	16,130	82,274	31	204.00	1,368.43	8,457.62
116	Niagara	1,800	420	11,121	6,532	8	149.00	236.90	810.26
117	Niagara Falls	19,138	7,634	30,444	162,410	93	411.60	5,012.39	17,589.76
118	Drummond Branch								
119	North Bay	15,990	8,502	21,883	105,950	33	209.00	2,437.48	10,316.33
120	Norwich	1,200	205	5,976	9,466	8	100.81	192.36	901.46
121	Notwood	700	430	2,544	8,266	23	43.11	69.37	430.48
122	Oakville	3,900	1,480	5,225	27,035	29½	184.32	557.05	2,876.12
123	Oakwood	250	100	3,189	1,856	6	34.72	77.86	173.72
124	Oil Springs	425	64	1,803	4,939	6	17.89	114.08	190.97
125	Orangeville	2,800	945	10,225	20,847	28¾	149.05	316.51	2,316.52
126	Orillia	10,000	3,962	12,788	63,456	35	204.00	1,399.64	6,282.98
127	Oshawa	26,856	12,876	21,200	121,222	58	209.00	4,126.44	13,027.68
128	Ottawa Main	158,581	35,583	188,271	559,887	293½	978.87	15,222.27	88,541.05
129	Boys and Girls Br.								
130	Bronson Branch								
131	Edinburgh Branch								
132	Rideau Branch								
133	South Branch								
134	West Branch								
135	Otterville	2,126	97	1,741	1,698	15	45.04	55.49	292.49
136	Owen Sound	13,769	2,953	24,425	113,104	48	209.00	1,987.99	7,930.63
137	Paisley	574	242	3,561	3,849	13½	91.42	80.05	469.97
138	Palmerston	2,500	627	5,004	8,068	31½	147.79	190.95	1,890.76
139	Paris	4,531	2,144	15,360	33,308	35	200.65	582.68	2,848.62
140	Parkhill	993	625	4,345	11,775	18	121.26	198.22	946.29
141	Parry Sound	5,920	1,125	8,518	28,657	12	99.00	1,044.16	2,027.91
142	Pembroke	12,300	2,600	26,617	33,443	21¾	204.00	917.29	3,097.31
143	Pentanguishene	4,000	801	9,522	18,668	12	138.25	283.15	1,398.45
144	Perth	4,230	1,307	6,926	39,281	33	159.00	738.80	2,792.46
145	Peterborough	28,005	1,669	37,259	147,954	72	209.00	3,572.30	15,179.16
146	Petrolia	2,684	1,264	2,807	18,239	25	130.68	400.76	1,146.04
147	Pictou	3,592	2,550	10,652	39,534	37½	209.00	819.07	3,632.21
148	Porcupine Dome	4,295	1,190	5,651	32,518	14	108.00	566.42	1,677.02
149	Port Arthur	25,102	5,904	22,020	155,284	72	209.00	3,060.49	15,770.67
150	Port Carling	600	126	2,237	4,325	8	139.60	245.60	579.56
151	Port Colborne	7,950	1,111	4,957	22,961	29	151.75	718.28	2,413.95
152	Port Elgin	1,392	700	6,009	9,128	19	59.03	92.85	1,496.92
153	Port Hope	4,900	1,969	12,512	24,811	40	196.95	609.27	2,654.39
154	Port Perry	1,273	295	3,154	6,823	12	120.92	242.95	1,015.90
155	Port Rowan	586	269	3,253	6,111	6	125.20	205.29	467.61
156	Prescott	3,283	1,417	13,767	22,887	12	196.59	403.19	1,828.30
157	Preston	6,718	1,942	10,694	57,354	36	159.00	872.18	3,752.67
158	Renfrew	5,673	2,653	16,616	34,309	27½	159.00	365.60	2,320.26
159	Richmond Hill	1,370	1,500	5,149	8,407	7	121.59	290.03	602.64
160	Rittenhouse	500	261	2,319	2,661	2	131.37	232.03	277.68
161	St. Catharines	34,599	9,200	42,160	178,048	75	209.00	3,933.53	20,821.70
162	St. Edmunds Tp.	424	278	2,314	3,880	4	61.86	39.48	263.27
163	St. Jacobs	600	257	2,334	3,997	8	58.16	92.03	647.25
164	St. Marys	4,017	2,257	6,694	23,703	29½	154.00	636.03	1,818.44
165	St. Thomas	17,803	6,860	35,156	157,503	69	209.00	3,375.14	10,805.43
166	Saltfleet Tp.	7,250	1,873	9,180	32,588	29	122.37	569.32	1,625.05
167	Sarnia	20,082	9,284	32,564	152,767	66	209.00	4,006.30	15,483.20
168	Sault Ste. Marie	28,813	8,732	25,328	155,004	85½	389.00	5,829.56	18,632.50
169	West Branch								
170	Schreiber	1,522	314	1,559	9,267	64	86.50	166.65	447.71
171	Seaford	1,800	293	3,948	8,058	32½	118.79	276.29	1,236.18
172	Shelburne	985	349	7,966	6,376	11	140.55	221.71	904.98
173	Simcoe	6,063	3,627	15,276	48,998	31½	154.00	1,150.78	3,433.21

TABLE 47—FREE PUBLIC LIBRARIES

No.	Library	Popula- tion	Bor- rowers	Volumes in Library	Circula- tion	Hours Library Open per Week	Legis- lative	Amount	Total
							Grant Paid in 1944	Expended on Books	Expendi- ture
							\$ c.	\$ c.	\$ c.
174	Smiths Falls	8,000	7,735	7,278	36,945	42	159.00	1,467.27	3,941.26
175	South River	930	213	1,457	4,009	21½	42.72	73.34	147.84
176	Springfield	417	203	2,404	4,440	6	35.81	39.63	186.05
177	Stayner	1,100	271	2,418	5,937	16	79.17	106.10	430.12
178	Stirling	935	408	6,261	11,835	16	139.37	302.52	849.55
179	Stouffville	1,274	574	6,378	10,351	16½	71.02	129.15	695.21
180	Stratford	16,993	4,551	29,279	119,233	58	209.00	2,238.69	10,319.31
181	Strathroy	3,003	470	6,119	15,482	32	138.05	639.78	1,544.79
182	Streetsville	740	483	3,421	11,440	12	55.08	163.14	520.74
183	Sudbury	35,812	6,361	15,373	134,671	42	209.00	5,094.50	15,146.08
184	Sundridge	600	157	1,455	1,152	4	50.40	74.75	128.48
185	Sutton	806	717	5,144	5,439	6	100.58	197.77	540.71
186	Swansea	7,110	650	5,510	15,309	6	99.00	616.31	1,099.56
187	Tara	525	120	3,175	2,433	14	35.12	51.97	358.56
188	Tavistock	1,165	318	7,254	5,538	28	86.81	174.38	1,320.71
189	Teeswater	859	180	6,962	5,222	20	85.62	161.89	758.29
190	Thamesville	786	370	4,604	9,255	20	139.37	217.69	630.29
191	Thorold	5,000	737	9,035	15,847	27½	151.00	404.61	3,180.33
192	Tilbury	1,937	868	3,811	13,411	18	133.81	603.33	1,406.02
193	Tillsonburg	4,034	1,520	6,684	28,432	36½	147.37	446.83	2,554.17
194	Timmins	24,036	9,214	20,110	152,060	50	204.00	3,211.89	12,391.92
195	Toronto Main	669,130	184,225	664,587	3,700,537	763	2,652.93	78,968.08	622,315.37
196	Beaches Branch								
197	Bloor-Gladstone Br.								
198	Boys and Girls Br.								
199	Danforth Branch								
200	Deer Park Branch								
201	Downtown Branch								
202	Earlscourt Branch								
203	Eastern Branch								
204	Exhibition Branch								
205	Gerrard Branch								
206	High Park Branch								
207	Northern Branch								
208	Queen-Lisgar Br.								
209	Riverdale Branch								
210	Runnymede Br.								
211	Western Branch								
212	Wychwood Branch								
213	Yorkville Branch								
214	Trenton	9,521	4,789	14,597	40,095	25	154.00	1,456.77	4,358.31
215	Uxbridge	1,425	452	7,460	14,515	12	131.50	202.17	772.15
216	Walkerton	2,777	735	11,337	27,834	27½	127.00	537.75	1,967.38
217	Wallaceburg	5,088	1,675	8,330	30,004	58½	155.60	580.26	3,035.75
218	Waterford	1,300	565	3,125	8,830	11½	78.34	219.32	707.84
219	Waterloo	9,387	2,962	16,734	59,415	36	209.00	1,358.09	5,337.73
220	Watford	972	326	4,937	14,654	25	111.30	246.61	906.29
221	Welland	15,780	5,548	11,860	71,582	66	29.00	1,243.89	8,275.94
222	Weston	6,333	4,817	10,303	62,077	25	204.00	740.22	4,172.45
223	Whitby	4,875	2,073	7,769	32,594	32½	139.92	907.90	2,765.49
224	Windsor Carnegie	118,040	24,276	104,262	496,405	242	1,040.87	13,658.47	76,983.22
225	Willistead Branch								
226	J. Richardson Br.								
227	Hugh Beaton Br.								
228	Sandwich Branch								
229	Prince Edward Br.								
230	Victoria Ave. Br.								
231	J. E. Benson Br.								
232	Wingham	2,041	960	8,953	7,815	27½	154.00	290.15	1,289.46
233	Woodstock	12,753	3,227	23,189	78,065	66	209.00	2,341.08	7,457.93
	Totals	2,221,915	679,903	3,008,907	12,372,739	6306¼	31,171.07	289,824.48	1,541,815.91

TABLE 47—ASSOCIATION PUBLIC LIBRARIES
Showing Statistics, 1943, and Legislative Grants Paid in 1944

No	Library	Popula- tion	Hous- ing	Volumes in Library	Circula- tion	Hours Library Open per Week	Legis- lative Grant		Amount Expended on Books	Total Expendi- ture
							\$	c		
1	Agincourt	500	88	1,912	5,270	3 $\frac{1}{2}$	116.33	207.13	377.70	
2	Allenford	200	35	743	1,588	67	21.91	25.08	90.30	
3	Alliston	1,700	117	6,413	4,527	10 $\frac{1}{2}$	14.00	3.28	190.64	
4	Alton	500	33	3,698	1,439	4	15.60	21.58	81.68	
5	Alvinston	650	70	1,754	4,281	7 $\frac{1}{2}$	48.34	24.51	332.37	
6	Apple Hill	400	73	1,343	1,245	2	19.12	21.99	31.50	
7	Arkona	400	47	3,657	4,629	1	81.49	106.59	226.18	
8	Athens	750	145	5,717	3,034	3	43.56	82.83	156.77	
9	Atwood	500	108	1,049	1,778	78	51.77	36.29	124.42	
10	Auburn	250	34	2,281	1,059	7	10.00		30.05	
11	Bala			No Annual Report		for	1943			
12	Baneroft	1,070	201	4,875	10,834	12	119.00	292.74	452.35	
13	Bayfield	300	141	2,398	2,922	60	32.48	28.50	158.50	
14	Bayham	200	40	889	652	60	18.77	22.43	86.41	
15	Baysville	380	50	2,076	1,732	2	44.99	72.19	120.80	
16	Beachville	500	41	3,598	2,090	4	25.15	34.81	122.84	
17	Beechwood	970	30	2,770	770	54	9.00		39.68	
18	Belmore	150	35	640	648	10	31.58	48.13	76.79	
19	Birch Cliff	3,709	115	3,037	2,384	3 $\frac{1}{2}$			104.78	
20	Blackwell			No Annual Report		for	1943			
21	Blind River	1,950	209	3,458	6,712	1	63.29	208.37	440.30	
22	Bloomfield	640	96	3,640	6,626	11	102.45	217.62	436.53	
23	Blyth	650	70	735	3,550	58	10.00		109.63	
24	Bohacaygeon	980	225	4,125	10,906	10	128.93	184.40	431.86	
25	Bolton	600	51	3,935	2,165	2 $\frac{1}{2}$	17.56	45.01	91.46	
26	Bond Head	200	41	969	784	19	10.00	3.41	45.02	
27	Bowmanville	4,000	507	8,886	15,261	34	146.97	347.67	963.15	
28	Bradford	1,000	44	2,877	3,053	8	30.76	62.97	126.05	
29	Brigden	500	59	867	3,139	6	34.05	33.60	115.94	
30	Bronte	500	126	1,842	4,255	1 $\frac{1}{2}$	47.48	108.16	159.21	
31	Brooklin	600	40	3,400	1,126	4	24.46	34.30	119.39	
32	Brougham	200	35	1,145	818	72	27.96	58.70	109.61	
33	Brownsville	250	125	3,423	3,566	4 $\frac{1}{2}$	41.61	36.43	158.92	
34	Brucefield	300	32	1,966	595	19	10.00		77.00	
35	Burgessville	200	48	2,406	2,049	4	15.00	15.00	127.98	
36	Burlington	4,850	485	9,051	27,581	8	129.12	446.35	1,105.87	
37	Byron	700	152	672	2,875	12	41.26	55.55	205.52	
38	Caledon	200	34	3,325	243	2	9.00		37.00	
39	Caledonia	1,500	115	2,115	9,808	3 $\frac{1}{2}$	63.93	128.88	205.42	
40	Callander	1,052	95	2,125	10,300	2	42.69	83.42	97.29	
41	Cambray	2,700	34	3,528	1,235	13	12.04	32.56	88.95	
42	Camden East	200	52	2,422	3,367	2	51.35	63.86	149.19	
43	Canfield	700	30	932	500	48	15.01	12.03	20.58	
44	Cannington	880	76	4,464	4,441	15	37.35	12.75	144.06	
45	Cargill			No Annual Report		for	1943			
46	Carlisle	160	32	1,250	2,218	72	19.62		59.74	
47	Casselman	1,986	140	868	333	5 $\frac{1}{2}$	125.75	312.28	385.86	
48	Castleton	250	40	802	687	2	12.46	22.45	39.89	
49	Chapleau	2,300	40	1,815	3,579	6	43.84	65.42	254.18	
50	Chatsworth	280	35	2,310	1,970	52	10.00		56.20	
51	Cheapside			No Annual Report		for	1943			
52	Chesterville	1,025	48	1,199	1,775	2 $\frac{1}{2}$	12.84	26.85	79.42	
53	Claremont	505	127	3,700	2,017	9	49.43	98.11	176.39	
54	Clarksburg	400	100	4,838	3,783	21	51.33	63.52	268.44	
55	Clarkson	2,000	178	2,350	3,704	3	76.35	150.97	190.45	
56	Claude			No Annual Report		for	1943			
57	Cobourg	5,560	373	6,646	25,410	22	154.00	654.09	1,655.33	
58	Cochrane	3,012	137	4,502	9,210	6 $\frac{1}{2}$	99.00	248.92	553.86	
59	Colborne	1,000	165	2,704	10,215	12	56.48	55.88	243.75	

TABLE 47—ASSOCIATION PUBLIC LIBRARIES

No.	Library	Popu- lation	Bor- rowers	Volumes in Library	Circula- tion	Hours Library Open per Week	Legis- lative Grant Paid in 1944	Amount Expended on Books	Total Expendi- ture
							\$ c.	\$ c.	\$ c.
60	Coldstream	100	80	2,958	2,000	80	98.15	113.05	211.06
61	Coldwater	549	60	3,239	1,513	16	23.21	29.18	188.20
62	Comber	600	44	4,767	5,756	8	70.44	96.10	308.42
63	Coniston	2,400	122	2,202	3,659	6	54.22	118.20	155.84
64	Copper Cliff	3,600	1,745	8,342	4,208	14	84.16	162.82	678.32
65	Corunna	600	60	346	2,124	6	20.23	21.72	110.92
66	Cottam	300	32	3,236	11,004	6	72.34	106.68	249.79
67	Courtright	330	45	1,689	5,035	66	48.65	64.80	153.64
68	Creemore	603	67	1,360	1,485	5	10.00		78.59
69	Deloro	259	73	1,188	2,024	1	54.35	120.21	137.91
70	Deport Harbour	150	33	5,734	1,041	1	12.48	21.02	30.52
71	Dorchester	500	80	3,266	2,933	47	26.05	30.94	162.49
72	Drumbo	300	56	5,465	1,808	8	15.00	6.00	154.30
73	Dundalk	664	86	2,594	2,826	16	46.86	77.31	210.08
74	Dungannon	500	38	3,948	5,626	54½	46.22	77.12	166.37
75	Dunnville	4,380	320	10,069	16,404	17¾	99.00	367.49	918.93
76	Dutton	800	135	5,724	11,462	14	149.98	218.23	571.79
77	Eastview			Library	Organized	in	1944		
78	Elk Lake			No Annual	Report	for	1943		
79	Elmwood	250	79	2,836	869	6	15.00	15.60	104.51
80	Embro	450	53	4,411	2,400	6	38.25	33.33	174.53
81	Embrun			Library	Organized	in	1944		
82	Emo	700	31	612	955	9	19.23	27.16	82.17
83	Englehart	1,275	90	1,350	6,890	3	30.05	60.05	104.44
84	Ennotville	600	45	4,805	772	2	41.03	72.60	264.80
85	Espanola	1,300	136	5,924	3,027	2	18.00	8.00	89.17
86	Ethel	300	46	729	1,301	5	27.90	11.77	139.42
87	Fenwick	800	69	4,489	3,851	5	48.15	89.73	145.03
88	Flinton	250	33	361	753	54	21.19	52.09	69.62
89	Fordwich	250	58	976	2,768	8	10.00		66.39
90	Foresters Falls	500	14	2,656	335	57	10.00	10.00	68.29
91	Frankford	1,200	321	1,500	7,550	8	42.12	434.26	733.89
92	Fulton			No Annual	Report	for	1943		
93	Glamis	75	42	1,078	398	8	10.00		62.25
94	Glanworth	500	55	2,588	1,728	6½	35.23	39.47	114.52
95	Glen Allen	700	32	1,270	2,293	54	12.60		29.75
96	Glen Morris	200	60	3,001	706	72	25.07	8.51	167.80
97	Goodwood	350	38	1,463	1,300	2	28.46	64.13	83.07
98	Gores' Landing	200	115	2,623	1,244	1½	70.54	113.08	115.07
99	Gorric			No Annual	Report	for	1943		
100	Grafton	200	33	2,954	2,475	7	23.19	32.34	95.01
101	Granton	450	58	1,775	3,180	65	10.00		73.81
102	Haliburton			No Annual	Report	for	1943		
103	Harrietsville	56	50	3,365	968	64	10.00		62.66
104	Harrington	100	6	2,916	330	54			40.54
105	Harrow	1,122	183	3,203	6,758	9½	119.84	159.60	538.78
106	Harrowsmith	300	33	1,750	1,986	2	15.00		51.97
107	Havelock	1,300	55	624	1,839	4	11.36	41.01	42.25
108	Hawkesbury	6,358	58	1,743	7,039	14	109.71	94.72	229.09
109	Hepworth	245	32	1,214	601	11½	10.00	7.00	75.95
110	Hickson	250	160	2,156	2,419	6	53.04	78.08	151.70
111	Highgate	301	80	3,186	3,228	21	72.70	104.57	321.66
112	Highland Creek	829	35	901	1,888	2	17.31	44.65	47.41
113	Hillsdale			No Annual	Report	for	1943		
114	Hiltonbeach	350	64	2,435	1,899	6	14.07	22.61	131.27
115	Holstein	250	48	2,175	1,838	66	19.64	28.17	51.58
116	Honeywood	100	50	2,149	871	1½	23.81	3.76	23.14
117	Humber Bay	2,875	57	2,195	1,731	2	32.38	61.18	74.28
118	Huntsville	3,000	208	2,374	8,976	12	102.67	246.77	794.58

TABLE 47—ASSOCIATION PUBLIC LIBRARIES

No	Library	Popula- tion	Hous- ing	Volumes in Library	Circula- tion	Hours Library Open per Week	Legis- lative Grant Paid in	Amount		Total Expendi- ture
								Expended on Books	Expendi- ture	
							\$	c	\$	c
119	Hyde Park	200	17	248	1,381	55	12.23	15.38		40.61
120	Hyndford	100	78	2,136	3,092	19	19.14	29.01		123.71
121	Hderton	500	61	2,425	2,772	11	32.75	53.60		152.52
122	Inglewood	450	41	1,912	2,118	2	19.82	65.20		97.06
123	Inwood	200	31	1,846	2,665	8	36.20	44.41		182.44
124	Iroquois	1,000	57	3,223	1,580	5	31.87	39.39		159.20
125	Iroquois Falls	1,185	131	6,273	9,180	7½	85.60	302.11		697.37
126	Ivanhoe	550	30	993	750	12	25.66	29.05		71.89
127	Jarvis	500	75	4,335	2,510	6	18.21	43.10		110.81
128	Kearney			No Annual Report		for	1943			
129	Kemble	350	57	2,186	606	5	15.00	43.45		120.62
130	Kimberley			No Annual Report		for	1943			
131	Kinsale	100	52	1,462	367	2	21.26	59.71		64.89
132	Kintore	2,050	37	3,411	4,434	71	93.78	116.07		221.28
133	Kirkfield	200	45	2,526	1,880	18	47.33	92.38		113.03
134	Kirkland Lake	17,000	848	8,297	61,141	45	138.42	1,432.68		4,865.42
135	Kirkton	180	76	2,428	2,989	27	70.19	102.48		278.70
136	Komoka	200	44	1,932	1,262	72	33.56	50.00		120.65
137	Lakeside	1,000	38	2,096	5,296	78	58.48	62.58		150.53
138	Lambeth	500	52	2,800	7,205	8	91.85	119.96		302.24
139	Lefroy	295	36	2,029	1,220	4	10.00			41.35
140	Linwood	500	56	1,137	2,524	6	19.04	22.23		73.93
141	Londesborough	150	36	723	1,635	55	12.28	24.52		79.32
142	Long Branch			Library Organized		in	1943			
143	Lorne Park	1,000	55	2,200	852	3	20.80	27.94		57.97
144	Lucan	608	115	2,509	6,606	7½	80.49	114.34		361.12
145	Madoc	1,050	101	4,738	1,543	6	48.67	91.36		358.82
146	Mandaamin	400	36	2,433	4,378	3	55.64	72.95		215.02
147	Manilla	120	73	6,599	768	19	34.63	53.87		277.01
148	Manitowaning	230	6	542	650	72	25.00	76.51		98.70
149	Manotick	700	65	1,570	2,358	2	24.44	81.44		152.57
150	Markham	1,000	140	5,114	8,446	7	101.25	422.00		760.34
151	Marmora	946	82	4,988	10,731	12	108.35	350.64		706.61
152	Martintown	500	33	1,646	487	4	9.00			46.59
153	Maxville	780	1	1,644	150	1				10.05
154	Melbourne	200	60	1,265	2,349	8	45.86	65.77		185.81
155	Merlin	500	83	900	1,365	7	20.00			147.89
156	Millgrove	175	30	1,120	1,387	2	9.93	21.10		38.57
157	Minden	400	33	612	398	2	9.00	147.81		210.10
158	Minesing			Library Organized		in	1944			
159	Monkton	400	32	1,840	1,100	3	10.00			63.78
160	Mono Road	105	42	3,233	1,990	4	10.71	34.53		65.28
161	Moorefield			No Annual Report		for	1943			
162	Morrisburg	1,840	120	5,195	6,587	8	76.51	116.79		467.79
163	Morrison	238	34	2,641	594	64	17.60	25.50		77.60
164	Mount Albert	350	40	2,225	3,650	10½	31.88	41.78		190.94
165	Mount Brydges			No Annual Report		for	1943			
166	Mount Elgin	140	36	1,460	1,726	4	27.97	29.42		116.01
167	Napanee	3,416	457	9,268	25,748	23½	147.63	590.63		1,827.72
168	Napier	150	16	1,016	861	78				13.09
169	Newburg			No Annual Report		for	1943			
170	Newbury	233	65	1,974	2,045	2½	77.65	145.41		178.15
171	New Dundee	350	67	1,750	3,005	65	16.20			79.84
172	Newington	200	35	3,266	2,374	2	9.00	12.42		120.67
173	New Lowell	200	31	1,637	316	2	9.00			50.64
174	Norland	420	150	3,974	1,734	76	10.00	17.25		59.65
175	North Gower	350	59	1,070	3,094	24	36.57	38.97		99.66

TABLE 47—ASSOCIATION PUBLIC LIBRARIES

No.	Library	Popu- lation	Bor- rowers	Volumes in Library	Circula- tion	Hours Li rary Open per Week	Legis- lative Grant Paid in	Amount Expended on Books	Total Expendi- ture
							\$ c.	\$ c.	\$ c.
176	Odessa	700	36	1,668	1,339	73	28.00		122.75
177	Omemece	600	51	2,359	1,880	6	93.04	93.59	26.14
178	Orono	700	44	3,201	2,711	6	12.89	45.85	70.54
179	Osgoode	800	55	1,691	3,812	2	14.05	42.80	58.92
180	Park Head	150	34	1,306	774	69	11.30	18.05	63.47
181	Pickering	700	100	3,181	4,268	7	85.96	157.95	309.50
182	Pinkerton	200	30	1,940	480	2	10.00		45.31
183	Plattsville	500	51	1,174	2,544	14½	14.00		130.66
184	Plympton	400	31	1,933	1,703	4	44.03	67.69	152.08
185	Point Edward			No Annual Report		for	1943		
186	Port Burwell	700	61	403	907	60	15.00		82.33
187	Port Credit	1,700	410	6,555	8,702	5	48.40	136.16	264.70
188	Port Dover	1,950	375	5,016	11,965	27	143.62	325.69	731.93
189	Port Lambton	1,000	41	1,132	2,947	36	30.76	25.00	114.60
190	Port Stanley	800	195	3,988	7,562	16½	61.81	133.19	422.21
191	Powassan	748	45	2,736	2,347	7	21.99	48.27	125.83
192	Princeton	350	33	2,275	3,515	7½	54.03	75.72	280.77
193	Queensville	300	30	2,392	771	2	28.61	39.22	70.05
194	Rebecca	250	44	1,172	3,845	84	50.60	101.85	139.96
195	Ridgetown	1,980	192	5,257	10,107	12	141.47	397.35	871.51
196	Ridgeway	1,200	225	3,850	4,191	6	80.95	177.66	472.45
197	Ripley	325	50	1,835	485	52	15.00	36.68	197.05
198	Riverside	5,600	176	2,210	13,669	9¼	113.33	261.21	748.25
199	Rodney	700	57	2,545	4,100	8	17.02	10.53	137.91
200	Romney	1,456	90	3,200	3,540	78	26.39	50.50	123.18
201	Rossdale	75	22	1,834	2,641	16	15.00		61.15
202	St. George	600	84	6,722	1,670	48	27.01	25.30	135.35
203	St. Helens	175	34	2,921	680	2½	13.08	10.10	62.19
204	Scarborough	400	30	8,729	919	2	49.53	139.32	156.54
205	Schomberg	400	30	955	1,320	2	11.86	28.13	35.91
206	Scotland	375	63	2,827	1,256	2	22.06	70.53	84.42
207	Selkirk	400	103	1,515	2,729	5	27.89	24.97	90.91
208	Shedden	400	33	3,090	1,855	6	27.95	51.67	137.31
209	Sheguiandah	200	43	934	1,033	72	5.00		11.21
210	Shetland	200	30	1,080	864	8	10.00		10.00
211	Singhampton	350	37	532	490	78	5.00	13.28	32.97
212	Smithville	650	60	2,418	1,322	6	15.59	3.70	91.30
213	Smooth Rock Falls			No Annual Report		for	1943		
214	Solina	300	85	1,042	480	6	22.97	24.30	29.30
215	Sombra	400	59	1,666	9,270	6	74.59	97.70	203.85
216	Southampton	1,561	234	8,765	4,113	6	93.23	215.27	375.20
217	South Mountain	250	33	1,092	2,991	68	10.00		48.65
218	South Woodlee	250	39	1,469	2,381	6	14.00		108.62
219	Sparta	250	44	1,436	2,001	73	38.13	59.45	139.65
220	Sprucedale	560	30	605	795	2	22.99	37.15	59.92
221	Stevensville	400	35	1,752	717	1½	15.00		146.65
222	Strathcona	250	30	2,563	810	2	35.77	44.39	225.81
223	Stratton	100	30	1,275	1,500	2½	25.08	46.22	94.34
224	Sunderland	438	41	2,460	1,737	4	15.00	44.73	100.69
225	Sydenham	600	52	3,424	3,671	11	26.60	89.99	457.82
226	Thamesford	500	75	4,117	6,533	3	62.14	130.51	308.81
227	Theford	500	124	2,802	7,505	11	24.41	55.70	174.33
228	Thessalon			No Annual Report		for	1943		
229	Thornbury	810	46	3,468	4,400	16	28.62	60.15	418.10
230	Thorndale	250	34	2,341	1,725	6½	37.52	45.04	132.57
231	Thornhill	900	56	1,548	2,020	3½	61.48	100.86	128.56
232	Thornton	250	30	395	321	8	9.00		53.12
233	Tiverton	250	34	2,535	3,610	4	10.00	49.43	99.83

TABLE 47—ASSOCIATION PUBLIC LIBRARIES

No.	Library	Popula- tion	Bor- rowers	Volumes in Library	Circula- tion	Hours Library Open per Week	Legis- lative Grant Paid in 1914	Amount Expended on Books	Total Expendi- ture
							\$ c.	\$ c.	\$ c.
234	Tottenham	580	74	3,436	2,265	27	64.00	42.85	196.43
235	Tweed	1,350	90	3,578	3,041	5½	78.74	165.44	335.38
236	Underwood	200	40	2,447	1,750	56	9.00	21.23	61.62
237	Unionville	650	86	2,802	3,916	2½	58.79	83.42	235.04
238	Vankleek Hill	1,500	76	1,696	2,805	9	44.30	120.62	217.06
239	Varna	500	31	1,816	972	14	27.89	40.73	107.35
240	Victoria			No Annual Report		for	1943		
241	Vittoria			No Annual Report		for	1943		
242	Walton			Library	Organized	in	1944		
243	Wardsville	235	41	3,031	4,238	6	66.99	97.33	191.01
244	Warkworth	500	43	3,097	4,119	8	23.95	47.96	146.14
245	Warwick			Established	March	9th,	1944		
246	Waterdown			No Annual Report		for	1943		
247	Wawa			No Annual Report		for	1943		
248	Wellburn	265	40	923	1,590	6	38.32	56.65	76.06
249	Wellesley	500	64	3,209	2,341	3½	34.04	48.97	141.59
250	Wellington	900	194	4,256	13,393	11½	110.07	417.13	652.56
251	West Lorne	850	55	1,113	3,515	9	36.01	42.02	170.99
252	White Lake	100	30	910	523	36	5.58	14.90	15.70
253	Whitevale	250	36	1,641	1,100	3	53.45	73.62	118.18
254	Warton	1,695	189	4,647	4,844	25½	121.82	292.45	615.53
255	Winchester	1,000	65	3,871	2,651	9	20.07	32.50	58.86
256	Woodbridge	1,100	60	3,666	4,549	1½	17.70	40.10	87.93
257	Woodville	360	78	2,798	1,843	12	68.45	192.55	270.83
258	Wroxeter	450	22	6,833	635	4			71.21
259	Wyoming	576	79	4,167	15,646	52½	119.11	200.22	359.31
260	Zephyr	500	46	2,177	1,018	2½	9.76	31.24	72.09
No.	County			Volumes	Circula- tion		Legis- lative Grant	Amount Expended on Books	Total Expendi- ture
261	Bruce County			88			53.84	153.30	278.08
262	Elgin			2,303	15,216		650.00	793.06	1,013.14
263	Essex			2,154	13,380		1,050.00	1,149.15	1,444.39
264	Huron			1,312	12,966		700.00	829.00	1,118.35
265	Kent			919	9,093		750.00	951.33	1,548.56
266	Lambton			6,835	33,940		1,000.00	891.51	2,033.25
267	Middlesex			6,273	54,724		1,150.00	1,062.18	1,846.98
268	Oxford			1,162	8,121		220.00	329.08	388.83
269	Peel						470.00		
270	Simcoe			1,881	15,582		1,150.00	530.76	1,196.66
271	Howick Township			1,374	11,238		22.21	124.14	133.46
	Totals	197,055	20,901	660,689	1,044,700	4458	16,715.85	26,336.51	61,710.07

TABLE 48—PUBLICATIONS OF THE DEPARTMENT OF EDUCATION

(NOTE—The year in brackets indicates the latest reprint.)

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 (1946)*
5. *Eighth Report of the Actuary on the Condition of the Teachers' and Inspectors' Superannuation Fund (1943)*
6. *Annual Financial and Statistical Statement of the Teachers' and Inspectors' Superannuation Commission*

Acts*

1. *The Department of Education Act (1940)*
2. *The Public Schools Act (1943)*
3. *The Separate Schools Act (1940)*
4. *The High Schools Act (1941)*
5. *The Continuation Schools Act (1941)*
6. *The Vocational Education Act (1940)*
7. *The School Attendance Act (1939) and The Adolescent School Attendance Act (1941)*
8. *The Boards of Education Act (1942)*
9. *The School Sites Act (1942)*
10. *The Auxiliary Classes Act and Regulations for Auxiliary Classes (1941)*
11. *The University Act (1927)*
12. *The School Law Amendment Acts (1944)*
13. *The Teachers' and Inspectors' Superannuation Act (1940), with amendments*
14. *The Teaching Profession Act (1944)*

*Price 25c each

Regulations

1. *General Regulations, Public and Separate Schools (1943)*
2. *Regulations of the High Schools and Collegiate Institutes (1941)*
3. *Regulations of the Continuation Schools (1943)*
4. *Recommendations and Regulations for the Establishment, Organization, and Management of Vocational Schools, and Vocational Departments in Continuation Schools, High Schools and Collegiate Institutes (1946)*
5. *Regulations, Examinations, and Courses of Study of the Normal Schools (Cir. 23) (1942)*
6. *Special Regulations and Courses of Study of the University of Ottawa Normal School (Cir. 23-B) (1943)*
7. *Extracts from the Statutes for Use in the Normal Schools (1944)*
8. *Regulations for the Administration of the Consolidated Schools (Cir. 46) (1935)*
9. *Recommendations and Regulations for the Establishment, Organization and Management of Courses in Agricultural Science and Agriculture in High Schools, Collegiate Institutes and Continuation Schools*
10. *Regulations respecting the Application of the School Attendance Act and the Adolescent School Attendance Act (Cir. A.A. 1) (1943)*
11. *Regulations respecting Medical and Dental Inspection of Public and Separate Schools (Cir. 56-D) (1940)*
12. *Regulations respecting General Legislative Grants (Cir. Grants General 12) (1944)*
13. *Regulations respecting Special Departmental Grants to Public and Separate Schools (Cir. 56) (1943)*
14. *Regulations for Inspectors' Certificates (Cir. 37) (1941)*
15. *Instructions to Presiding Officers and Candidates regarding the Annual Departmental Examinations (Instr. 5)*

Regulations—Continued

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 re Subjects of Study for Grades IX to XIII in Collegiate Institutes, High, Vocational and Continuation Schools and for Grades IX and X in Public and Separate Schools (Cir. H.S.1) (1944-45)*
23. *Regulations of the Teaching Profession Act (1944)*

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. *General Statement re Courses of Study, Grades IX to XIII (Cir. H.S. 1B) (1944-45)*
4. *Suggested Courses of Study for Commercial High Schools and Departments established under the Vocational Education Act (1932)*
5. *Programme for Religious Education in the Public Schools (1944)*
6. *Teachers' Guides to Religious Education (Grades I to VIII respectively)*
7. *Courses of Study (Grades IX to XIII inclusive) Physical and Health Education and Cadet Training*
8. *Programme for Junior and Senior Kindergarten and Kindergarten Primary Classes of the Public and Separate Schools*
9. *Courses of Study and Examinations in Schools Attended by French-Speaking Pupils (Cir. 46) (1943)*
10. *Music Broadcasts for Schools*
11. *School Music Festivals*
12. *Training the Voices of Children and Adolescents*
13. *Music in Rural Schools (1940)*
14. *An Introductory Course in Music Appreciation through Listening, for Elementary Schools (1941)*
15. *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) (1944)*
2. *Text Books Authorized and Approved for Vocational Schools (Cir. 52) (1944)*
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, (A list of) (1942)*
6. *Upper School Requirements in Modern Languages (Cir. 69) (1936)*

Miscellaneous

1. *School Year and Holidays (Form 94)*
2. *Bible Readings for Schools (1940)*
3. *Teachers' Library for Public and Separate School Teachers (1941)*
4. *Canadian Intelligence Examination*
5. *The Township School Area in Ontario (Cir. Elem. 15) (1944)*
6. *General Announcement of Summer Courses (1945)*

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