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TENTH ANNUAL REPORT
OF THE
**TORONTO
BUREAU OF MUNICIPAL
RESEARCH**

YEAR ENDING
FEBRUARY 29TH, 1924



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F. B. Hayes	William Stone
Oliver Hezzelwood	Gerard B. Strathy (resigned)
H. B. Housser	John I. Sutcliffe

Managing Director and Secretary.....Horace L. Brittain

REPORT OF COUNCIL

to

Guarantors and Members of the Toronto Bureau of Municipal Research

The Council presents herewith its Tenth Annual Report.

The Council has pleasure in reporting to the guarantors and members the completion of a successful year, successful both financially and from the standpoint of work done. While the revenue naturally is not so large as it was before entering the Federation, owing to the breaking of direct relations with our subscribers, a considerable advance, both in the number of subscribers and the total amount of subscriptions, has been made since resuming direct relations with the giving public after retiring from the Federation. The work itself has been particularly interesting and we believe has attracted more than usual attention and has been of increased practical value.

During the year 18 meetings of the Council and Executive Committee were held. The Balance Sheet and Revenue Account for the year ending February 29th, 1924, as signed by the Auditor, are submitted herewith.

An outline of the Bureau's work during the year is given in the Report of the Managing Director on pages 5 to 13.

Your Committee is convinced that we are entering the second decade with a more assured prospect of success than was the case when the work was begun in March, 1914. All that is needed to guarantee an outstanding success in the service of the citizens and taxpayers is increased moral support from citizens and a reasonable amount of financial assistance from those able to give it.

Respectfully submitted on behalf of the Council,

JOHN MACDONALD,
President.

April 16th, 1924.

BALANCE SHEET

As at 29th February, 1924

Assets

Cash on Hand and in Bank.....	\$4,009.70
Accounts Receivable.....	
General and Miscellaneous.....	\$ 115.47
C.R.I.C. Operating Account.....	<u>1,140.32</u>
Members' Guarantees Outstanding	
Past Due.....	625.00
Equipment and Library.....	2,064.57
Less: Reserve for Depreciation.....	<u>2,379.24</u>
Prepaid Expenses.....	
Rent and Insurance.....	257.81
Deficit as per Statement II.....	<u>43.28</u>
	<u>\$6,776.91</u>

Liabilities

Provision for Contingencies.....	\$5,241.81
Unearned Revenue.....	
Applicable to Succeeding Years.....	1,400.00
Accounts Payable.....	<u>75.10</u>
	<u>\$6,776.91</u>

REVENUE ACCOUNT

For Year Ending February 29th, 1924

Expenditures

Personal Service Costs.....	\$14,911.49
Printing and Mailing Expense.....	1,125.66
Travelling Expense.....	137.05
Office and General Expense.....	3,415.43
Surplus for Year Carried Down.....	<u>1,956.72</u>

Revenue

Members' Subscriptions for Current Year.....	\$13,410.76
Bulletin Service Subscriptions for Current Year.....	<u>875.00</u>
Services Revenue.....	
C.R.I.C.....	\$4,792.32
Others.....	<u>311.95</u>
Revenue from Rentals.....	
C.R.I.C.....	360.00
Others.....	<u>1,140.00</u>
Sundry Revenue, Interest, etc.....	1,500.00
	<u>656.32</u>
	<u>\$21,546.35</u>

DEFICIT ACCOUNT

Balance at 1st March, 1923.....	\$2,518.19
Bulletin Service Subscribers 1922-23 Written off.....	<u>305.00</u>
	<u>\$2,823.19</u>
Surplus for Year Brought Down.....	\$1,956.72
Net Amount Written off Reserve for Contingencies.....	<u>823.19</u>
Balance Carried to Statement I.....	<u>43.28</u>
	<u>\$2,823.19</u>

We have audited the books and accounts of the Bureau of Municipal Research for the year ended the 29th February, 1924. We certify that, in our opinion, the above Balance Sheet is properly drawn up so as to correctly represent the state of the Bureau's affairs at that date.

Dated at Toronto, Ont., 7th April, 1924.

GEORGE A. TOUCHE & CO., Chartered Accountants,
Auditors.

REPORT OF MANAGING DIRECTOR

Gentlemen:

On the 29th of February, 1924, the Toronto Bureau of Municipal Research completed its tenth consecutive year of service to the community.

Co-operation with Citizens.

The year just passed has been a memorable one in many respects. While the Bureau has not conducted any formal administrative surveys of particular departments of the City's activities, its work has brought it into close contact with more phases of the community's life than ever before. The Bureau's correspondence with citizens has covered a wide range of topics, and supplies evidence that there has been a real growth of intelligent citizen interest in municipal and community affairs. The Bureau has also received visits from many citizens desiring information as to civic affairs here and elsewhere. Not only have our files been made available to all visitors, but members of the staff have been detailed to assist them in getting the necessary information, or, in cases where the matter at issue has involved long enquiry, this has been conducted by the Bureau and the results made available to the enquiring citizen.

It is becoming more generally understood that the information service of the Bureau is open to every citizen, to every member of the City Government, and to every civic department, Board, or Commission, in regard to any question which affects public or semi-public community services.

Bureau Publications.

During the year nine White Papers and four Open Letters were issued. The demand for extra copies of several of these has been heavy, and in some cases it has been necessary to order reprints.

Below is a list of publications for the year:—

WHITE PAPERS.

No.

- | | | |
|----|--|----------------|
| 65 | When is a Debt Not a Debt? When It Is Paid..... | March 15, 1923 |
| 66 | Growth of Expenditure Faster Than Growth of Population..... | May 15, 1923 |
| 67 | The New Union Station, the Viaduct, the Harbour Development and the Customs House, Letter No. 1..... | June 15, 1923 |
| 68 | The New Union Station, the Viaduct, the Harbour Development and the Customs House, Letter No. 2..... | July 15, 1923 |
| 69 | The City as an Employer..... | Aug. 15, 1923 |
| 70 | Score at End of First Ten-year Period 0-0.....
(A Cartoon on the Viaduct Situation.) | Oct. 18, 1923 |
| 71 | The Modified Single Tax Proposal..... | Nov. 30, 1923 |
| 72 | Civic Election Issues..... | Dec. 19, 1923 |
| 73 | The Personnel of Our Civic Government..... | Jan. 28, 1924 |

OPEN LETTERS.

- 1 Letter to the Mayor, Board of Control and City Council on the Water Pipe Tender.....Nov. 30, 1923
- 2 Letter to the Citizens of Toronto on the Organization of the City Government.....Dec. 26, 1923
- 3 Letter to the Mayor, Board of Control and City Council on a Study of the Civic Service by an Independent Committee....Jan. 12, 1924
- 4 Letter to the Mayor, Board of Control and City Council on the Amalgamation of the Street Cleaning Department with the Works Department in the Interests of Economy and EfficiencyFeb. 23, 1924

Among the White Papers, those on the Viaduct question and on the "Modified Single Tax Proposal" awakened the most interest and received the widest circulation. The first two Open Letters received wide publicity and provoked very general discussion. It is hoped that the letters will have some lasting and practical effect on the methods of conducting civic business. They will, if those who have read and agree with them have the full courage of their convictions.

The Outstanding Achievement of the Civic Government During the Bureau Year.

The Bureau, since its inception, has pointed out repeatedly that a reduction in the tax-rate has no necessary connection with a reduction in the tax burden. The tax-rate may go up and the tax burden be decreased, although it is more commonly found that the tax-rate comes down while the tax burden continues to increase. The mechanism by which this grim joke is made possible is by this time well understood by most taxpayers, although there is still, no doubt, an occasional taxpayer who confidently expects a reduction in his taxes when the tax-rate goes down. Many an election has been carried to a successful conclusion on a platform promising a reduction in the tax-rate.

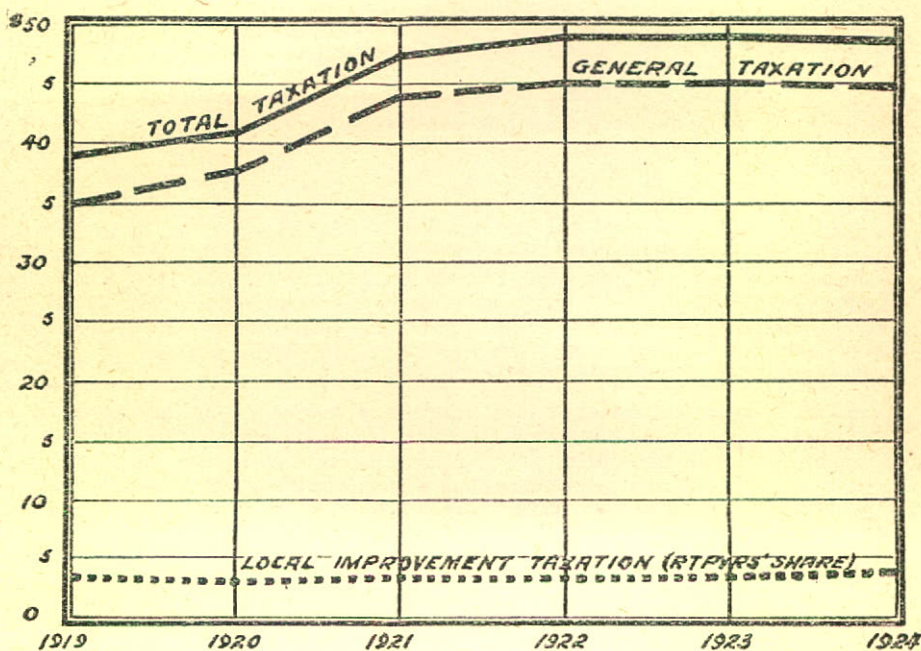
With an annually increasing assessment a promise to reduce the tax-rate can usually be implemented without any serious inconvenience. This year, however, while the total expenditure is slightly larger than that of last year, the expenditure per citizen is smaller by an appreciable amount. There was also a slight per capita decrease in 1922 in general taxation, but the decrease in total taxation, if the ratepayers' share of local improvements is included, was only 2 cents per capita. This year the per capita decrease is not only apparent but real. A table and a chart showing the rise of taxation and the beginning of a drop—permanent it is to be hoped—are given below. If provincial and national governments will also adopt policies of retrenchment, the first step will have been taken toward the rehabilitation of national industry and business. Taxation is forming a continually growing element in the overhead of private business and industry. Over this element, business and industry have no direct control, but at a time when business must be done, if done at all, on a small margin, the interests of every citizen whose living depends on business and industry demand that control be exercised.

The table and chart below illustrate the rise and, it is hoped, the beginning of a decline in taxation per person in Toronto.

YEAR	POP.*	TOTAL TAXATION			PER CAPITA TAX		
		Gen. Tax	Ratepayers' Share Local Imp.	Total	Gen. Tax	R.S.L.I.	Total Per Cap
1919	499,295	\$17,659,688	\$1,701,207	\$19,360,895	\$35.37	\$3.41	\$38.78
1920	512,812	19,471,100	1,664,675	21,135,775	37.97	3.25	41.22
1921	522,666	23,076,988	1,815,406	24,892,394	44.15	3.47	47.62
1922	529,083	24,003,993	1,868,986	25,872,979	45.37	3.53	48.90
1923	538,771	24,333,814	1,999,318	26,333,132	45.17	3.71	48.88
1924	548,459† (Est.)	24,414,972.34	2,303,558.78	26,718,531.12	44.52	4.20	48.72

*Figures from Civic Estimates.

†Assuming the same increase in 1924 as in 1923.



THIS IS ONLY A BEGINNING OF POSSIBLE REDUCTIONS.

There are certain reductions which can properly be made in lump sums and in large amounts. Frequently attempts are made to reduce expenditures by the application of a general percentage of reduction. This is an extremely crude method and usually reductions made thereby are only temporary, and, not being the result of careful study, the ultimate result frequently is the nullifying of the reductions or the incurring of additional expenditures in other directions. Recently a Canadian city received a great deal of commendation in certain quarters because, according to report, it ordered a reduction of all salaries by five per cent. In this case there may possibly have been adequate reason for a flat reduction, but usually the only argument which can be used for such a procedure is that percentages are easily calculated. To make a detailed first hand study of the relation between salaries paid and work done would involve not only the expenditure of considerable time but considerable exercise of the rare virtue of moral courage. Statements are frequently made in the press that some civic government is being given great credit for "going at the estimates with an axe." Unfortunately this is the usual method employed, and while on the whole, no doubt, reductions so effected are better than no reductions at all, a much more discriminating weapon is needed than an axe if, in the general onslaught, considerable damage to indispensable services is to be avoided. A frontal attack is most spectacular, but frequently ineffective, costly or even disastrous.

The only way to deal with a difficult administrative problem is to break it up into its elements, and deal with each element in detail. To deal effectively with the problem of cutting municipal expenditures it is necessary to cut costs of rendering municipal service, and the only way to control these costs is to control the elements which go to make up these costs. Now what are the main classes of things purchased in order to render municipal service? Among them are:

- The services of persons,
- Supplies,
- Materials,
- Services of borrowed capital.

How best to employ, pay, promote and retire the persons necessary to carry on the city's work; how best to plan work calling for capital expenditures and the borrowing of funds necessary therefor, and finally, how to organize the City's work so as to secure a maximum result from a minimum of effort are the great practical questions which must be answered before a fundamentally correct solution of the problem of controlling public expenditures can be claimed.

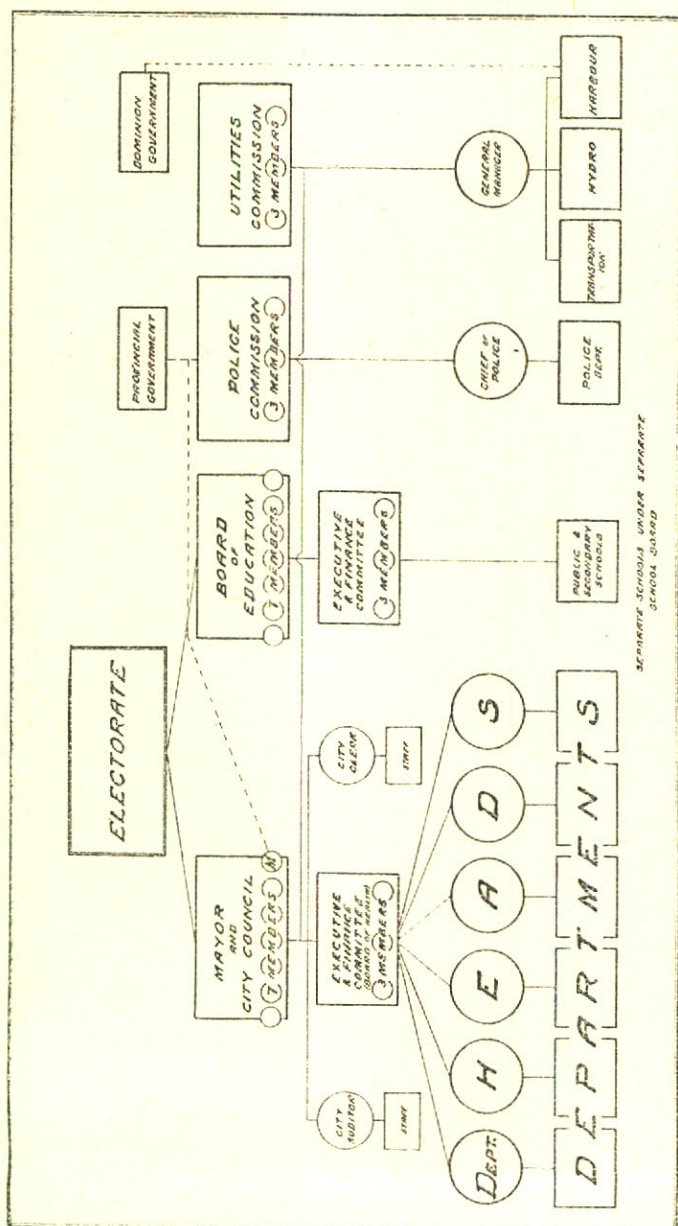
The Bureau is convinced that unless and until the possibilities of a thorough-going survey of the civic service, of centralized price-getting, of planning capital expenditures years in advance, of simplifying the organization of the municipal legislature and of co-ordinating the work of civic services under fewer departments, are thoroughly explored, the City of Toronto cannot expect much better results in municipal government than it is getting at present.

Granted that all these steps have been taken, continued effective control can be assured only by a standardized system of estimate making, binding on all departments, with special information peculiar to each department, and a standardized system of annual departmental work reports, similar in a general way to the excellent financial reports of the Treasury Department, and available not only to the Board of Control and Council, but, through the press, to the citizens as a whole.

A cursory examination of the chart on the preceding page will be sufficient to convince most people that there is something radically wrong with the civic machine and its management. It has too many operating parts, too many gear shifts, too many drivers, and too many directing the drivers. That the confusion and cross purposes and lack of continuity of direction resulting do not produce more obvious ill effects, is because the different points of friction are always well oiled with taxes of which there is believed to be an almost inexhaustible supply.

Below is a chart showing a simpler organization.

SIMPLIFIED CIVIC ORGANIZATION



If the Mayor were elected every other year and the members of the Council and the Board of Education were elected for overlapping terms of two years, while the simplicity of organization would not be affected, continuity of policy would be facilitated.

There can be no good reason for the continued existence of three public utility boards. There is now overlapping membership in two of these boards, but the principle should be carried to its logical conclusion by combining the boards into one Public Utility Board, all members to be appointed by Council. For harbour purposes the Dominion Government could appoint a member who would sit and vote only when harbour matters were up for consideration. A combination of the utility boards into one would enable the centralizing of accounting and purchasing for all the utilities controlled by the Board.

In the same way the City Council, as vacancies occur, could reduce the number of civic departments by amalgamation of related departments. Thus the ease of co-operation between working departments would be increased and centralization of accounting and purchasing would gradually result. This will not be done, however, until it becomes good, practical politics to do so, and it will not become good politics until there is an insistent and widespread demand for consolidation.

Board of Education.

For some years the Bureau has taken the stand that the unit costs of education as published in the Board's Annual Financial Report should, in the first instance, be based on the total costs, not on the cost less provincial subventions and other revenues not arising from local taxation.* The grounds for this stand have been:—(1) that the Board is responsible for the expenditures of all revenues which it receives, not simply those received from municipal taxation; (2) that the cost of an operation has nothing to do with the sources of the revenues which pay for the operation; (3) that inasmuch as revenues other than those from local taxation may vary in relative amount from year to year and do vary as between cities in various provinces, the comparative value of per pupil costs on the basis heretofore obtaining in Toronto, was largely destroyed; (4) that only the real costs per pupil can be of value for administrative purposes, as they alone have a necessary bearing on economy and efficiency of operation, and they alone can be depended on in deciding as to whether the costs of education are increasing or decreasing.

The recently published financial report of the Board for 1922 recognizes this principle, giving first the total cost per pupil and then the cost per pupil to the ratepayers of Toronto. The Board and its officers are to be congratulated on this step in advance, as well as for the combination of its two accounting departments into one.

Another standing recommendation of the Bureau with regard to educational administration is the abandonment of the present method of paying caretakers by which they pay their assistants, and the substitution of a system by which the Board will decide on what caretaking staff a building needs, and then hire and pay such staff directly. All persons employed about a school building should be direct employees of the Board.

*Toronto's share of the subventions does not exceed her contributions, so that the provincial subventions received by Toronto also come from Toronto citizens.

Any system which lends itself to petty patronage is bound to prove unsatisfactory. The Bureau again respectfully draws the attention of the public to p. 66, recommendations 29 to 39, "Interim Report on the Building Department of the Toronto Board of Education," issued by the Bureau in June, 1920. (Also see pp. 82 and 83.)

Metropolitan Area.

Recently a great deal has been heard about a Toronto Metropolitan Area. The need for a metropolitan area of some sort is undoubtedly real, but any plan looking for the establishment of additional administrative areas must be looked on with suspicion. The benefit to be derived from a metropolitan area for town planning purposes, which would involve small expenditures and would not require the setting up of another taxing body, are obvious to everyone, and the savings in expenditure which might be effected by a metropolitan town-planning committee with powers to compel co-operation would undoubtedly be tremendous.

A metropolitan area for sewers, water works, police, health or town planning, or any two or more of these, and including the city within the area both for administrative and taxing purposes, is a device found in other parts of the world, and is understandable; but a metropolitan area not including Toronto for administrative purposes, but including it for purposes of taxation, even if limited, and even with equal representation on the Board, is a hybrid arrangement, bound to be very expensive for Toronto, and without any guarantee of success in securing effective co-operation.

Statements have been made that some suburban districts are overburdened by school taxes. This is no doubt true, but whether the difficulty could better and more justly be solved by enlarging the areas of rural or suburban school administration and thus distributing and equalizing costs, or by levying on Toronto to ease the burden, is a question which should be definitely answered before final action is taken. The effect of such a precedent on legislation for other large centres of population is also to be considered, as well as the responsibility of the Province itself for easing the burden of local school administration in districts unable to bear it.

Before accepting at their face value statements that the suburban areas are unduly burdened, careful enquiry must be made as to whether or not these statements are based on tax-rates. If they are, the facts may be quite other than they appear. For example: In 1922 the per capita assessment of Toronto was \$1,467, and that of a wealthy suburban district was \$483. The per capita taxation of the former was \$48.90, and of the latter \$32.38. It may be claimed that many of those who lived in the suburban district worked in the city, and that the business assessments of the firms for whom they worked did not follow them to their homes. To which it may be replied that city taxpayers have to protect factories and business establishments in the city limits, and supply streets and highways to serve them, irrespective of where the employees live, and further, that when an employee lives outside the city limits, the taxes on his income and on his home follow him. The city, of course, does not educate his children and the suburban district does; but the whole cost of government must be considered as a unit. If the suburban districts have an over-burden in schools it may be that this is counterbalanced by an under-burden in other directions. In many cases, at least, people have moved into suburban areas in order to take advantage of lower costs. It is difficult to see how

this can be used as an argument for still further reducing their costs at the expense of the city taxpayer. In any event, until a careful study is made of all factors involved, no action should be taken.

The tendency to increase the burden of the cities while decreasing or leaving stationary their sources of revenue is widespread, and while there may have been some justification in some cases, the time has come to scrutinize carefully, from the standpoint of necessity and equity, all proposals which would lead to increased urban taxation.

Miscellaneous Activities of the Bureau.

The Bureau has maintained its informal Speakers' Bureau during the past year and has furnished a rather unusually large number of speakers to citizen organizations both in the city and in the neighbouring suburban municipalities.

Future Programme.

The programme for 1924-1925 must be confined largely to the ordinary routine of ascertaining the facts with regard to the city's government, correlating and analyzing these facts and publishing them in a clear, concise and impersonal form. It is also hoped that the use of the Bureau's information service may be still further extended.

There are five steps in advance which the Bureau believes the City should take in the interests of economy and efficiency. These, as already stated, are:

1. A survey of the whole civic service with a view to the standardization of grades and salaries and method of appointment, promotion and retirement.
2. Decreasing the number of outside Boards and Commissions and of civic departments.
3. The centralization of price getting.
4. A recasting of civic legislation which will give the City a small City Council, elected at large for overlapping terms, and with simple internal organization.
5. The establishment of some machinery to facilitate the planning of capital expenditures some years in advance.

These topics will be given a due share of the Bureau's attention during 1924-1925, as they were in the year just closed.

The operating statement of the year will be found on page 14.

Respectfully submitted,

HORACE L. BRITTAIN,
Managing Director.

EXPENDITURE CLASSIFIED BY WORK PERFORMED

Year Ending February 29th, 1924

	Personal Services	Printing and Mailing Expense	Office and General Expense	Travelling Expense	Total Direct Charges	Total Indirect Charges	Total Cost
Publicity	\$ 4,614.23	\$ 842.22	\$.06	.....	\$ 5,456.51	\$ 4,639.22	\$ 10,095.73
Budget Analysis.....	59.30	.....	.06	.....	59.36	50.48	109.84
Annual Report.....	42.32	141.86	.....	.....	184.18	156.60	340.78
Union Station, Harbour, etc.	181.33	.....	.....	.....	181.33	154.18	335.51
Miscellaneous Publicity Work. (White Papers and Bulletins).....	4,331.28	700.36	.....	.....	5,031.64	4,277.96	9,309.60
Co-operative Work	\$ 61.12	.....	\$ 8.22	.....	\$ 69.34	\$ 53.97	\$ 123.31
Health Dept.....	18.88	.....	8.22	.....	27.10	23.05	50.15
Help-Your-City-Service.....	42.24	.....	.....	.....	42.24	35.92	78.16
General Research	\$ 1,665.64	\$ 11.42	\$ 3.63	\$ 9.10	\$ 1,689.79	\$ 1,436.69	\$ 3,126.48
Work Recouped and to be Recouped for	\$ 3,207.79	.....	\$ 164.32	.....	\$ 3,372.11	\$ 2,867.00	\$ 6,239.11
Citizens' Research Institute of Canada (Operation)	2,895.11	.....	164.32	.....	3,059.43	2,601.16	5,660.59
Others.....	312.68	.....	.....	.....	312.68	265.84	578.52
TOTAL	\$ 9,548.78	\$ 853.64	\$ 176.23	\$ 9.10	\$ 10,587.75	\$ 9,001.88	\$ 19,589.63
Undistributed and Indirect Charges	\$ 5,362.71	\$ 272.02	\$ 3,239.20	\$ 127.95	\$ 9,001.88		
GRAND TOTAL	\$ 14,911.49	\$ 1,125.66	\$ 3,415.43	\$ 137.05	\$ 19,568.63		

LIST OF SUBSCRIBERS

1923-1924

-
- | | |
|-----------------------------------|-----------------------------------|
| Abbs, Robert J. | Bradshaw & Son, Ltd., A. |
| Acme Dairy, Ltd. | Bradstreet Co., The |
| Acton Publishing Co., Ltd. | Brigdens, Ltd. |
| Adams Furniture Co. | Brighton Laundry, Ltd. |
| Adams, Dr. J. Frank | Bristol. K.C., M.P., Hon. Edmund |
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| Alvey, Wm. L. | Burden, W. M. |
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| Ames & Co., A. E. | The F. C. |
| Andrews, H. V. | Burt Co., Ltd., F. N. |
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| Art Metropole, The | Campbell, A. H. |
| Ault & Wiborg Co. of Can. | Campbell, E. T. |
| Austin, A. W. | Campbell Flour Mills, Ltd. |
| Auto-Strap Safety Razor Co., Ltd. | Campbell, Francis A. |
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| Barron, George | Canadian Credit Men's Assn. |
| Bauckham, Charles | Canadian Cycle & Motor Co., Ltd. |
| Beardmore, Alfred O. | Canadian General Lumber Co., Ltd. |
| Beatty, Chas. W. | Canadian Laundry Machinery Co., |
| Beatty, Miss Mary H. | Ltd. |
| Becker, H. | Canadian Leather Products, Ltd. |
| Beer, G. Frank | Canadian Manufacturers' Assn. |
| Bell Telephone Co. of Can. | Canadian Milk Products, Ltd. |
| Bennett, E. J. | Canadian Oil Co., Ltd. |
| Bensley, Prof. B. A. | Canadian Packing Co., Ltd. |
| Best, T. H. | Canadian Permanent Mortgage Corp. |
| Bilton Bros. | Canadian Surety Co. |
| Blackwell, C. S. | Canadian Underskirt Co., Ltd. |
| Blachford, Ltd., H. & C. | Capreol, A. R. |
| Blake, Hume | Carnahan, Wm. J. A. |
| Boake Mfg. Co., Ltd. | Carswell Co., The |
| Bodley, C. J. | Cassels, Brock & Kelley |
| Boeckh Co., Ltd. | Cassels, D. S. |
| Bond, W. L. | Cassels, Robert C. H. |
| Booth, Geo. W. | Cassidy's, Ltd. |
| Booth-Coulter Copper & Brass Co., | Cawthra-Elliott, Maj.-Gen. H. M. |
| Ltd. | Central Can. Loan & Savings Co. |
| Boulton, Gerald D. | Central Press Agency |
| Bowen, H. M. | Channell, Ltd. |
| Boyd, Dr. Geoffrey | Children's Wear, Ltd. |

Christie-Brown Co.
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 Clarke & Co., Ltd.
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 Clarkson & Sons, E. R. C.
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 Cochrane, R. B.
 Cody, Hon. Dr.
 Coffee & Co., L.
 Colebrook, H.
 Conduits Co., Ltd.
 Conger Lehigh Coal Co.
 Connable, Ralph
 Consolidated Plate Glass Co. of Can.
 Constructing & Paving Co. of Ont., Ltd.
 Consumers' Gas Co. of Can.
 Coombs, F. J.
 Copp, Wm.
 Corson, Ltd., Rolph R.
 Cox Coal Co., Ltd., W. H.
 Craig, Wm.
 Crane, Bolander & Selby
 Crean & Co., Ltd., Robert
 Croft & Sons, Ltd., Wm.
 Curry, James W.
 Curry, S. G.
 Dale Furniture Co., Ltd.
 Daly & Co., R. A.
 Dancey & Sons, Ltd., H. N.
 Davidson & Co., Ltd., Walter
 Davies Co., Ltd., The Wm.
 Davis & Henderson
 Deacon, Fred W.
 Deeks, Geo. S.
 Delany & Pettit, Ltd.
 Denton, Mitchell & Duncan
 Devlin, C. D.
 DeWitt, H. N.
 Dilworth, R. J.
 Dingman, W. S.
 Disston & Sons, Ltd., Henry
 Dodge Mfg. Co. of Can.
 Dominion Assets, Ltd.
 Dominion Express Co., Ltd.
 Dominion Messenger & Signal Co., Ltd.
 Dominion Mtge. & Investment Assn.
 Douglas, C. P.
 Douglas, H. R.
 Dufferin Construction Co., Ltd.
 Dun & Co., R. G.
 Dunham Co., Ltd.
 Dunlap, D. A.
 Dunlop Tire & Rubber Goods, Ltd.
 Eakins, S. Warner
 Eaton Co., Ltd., T.
 Eby-Blain, Ltd.
 Eckhardt, H. P.
 Edmondson, Bates & Co., Ltd.
 Edwards & Edwards, Ltd.
 Eisman, Julius
 Ellis Bros., Ltd.
 Ellis, Wm. E.
 Ellsworth, Albert L.
 Evans, H. W.
 Evans & Evans
 Everall Co., Ltd., George
 Ewart & Co., Ltd., J. H.
 Faskin, D.
 Ferry, Ralph M.
 Fisher Co., Ltd., The James
 Fisher, Robert C.
 Fiskin, J. Kerr
 Fitzpatrick, R. F.
 Flavell, Bart., Sir Joseph
 Fleming, R. J.
 Fletcher Mfg. Co.
 Forster, J. W. L.
 Foster, H. W. A.
 Fox, W. Claude
 Francis, W.
 Frankel Bros.
 Freyseng Cork Co., Ltd.
 Fuller, Charles
 Gage & Co., Ltd., W. J.
 Galt, W. H.
 Gartshore, John J.
 Gawthorp, H. H.
 George, James
 Gibbons, Ltd., J. J.
 Gibson Bros.
 Gibson, R. E.
 Giles, W. T.
 Goldie, Dr. Wm.
 Goodyear Tire & Rubber Co. of Can., Ltd.
 Gordon, Colin F.
 Gordon, Mackay & Co., Ltd.
 Gore, Nasmith & Storrie
 Goulding & Sons, G.
 Graham, J. A.
 Graham, W. W.
 Grant Contracting Co., Ltd.
 Grant, P. G.
 Graves, Bigwood & Co.
 Gray, Frank M.
 Green & Co., Ltd., John C.
 Greene, A. R.
 Greey, Wm. & J. G.
 Gregg & Co., Ltd., G. R.
 Gregory, W. D.
 Grip, Ltd.
 Gundy, J. H.
 Gunther, E. & A.
 Gutta Percha & Rubber Co., Ltd.
 Haldenby, Chas. N.
 Hall, Thos. H.
 Hallam, Ltd., John
 Hambly & Wilson, Ltd.
 Hamilton, Bank of
 Hamilton Garhartt Cotton Mills, Ltd.
 Hamilton, Henry J.
 Hamilton, R. C.
 Hamilton Shoe Co., Ltd., W. B.
 Hancock, Ltd., T. H.

Harling, R. Dawson
 Harris Abattoir Co., Ltd.
 Harris Co., Ltd., Frank H.
 Harwood, H. S.
 Hathaway, E. J.
 Hayes & Lailey
 Hayhoe & Co., R. B.
 Hees, Son & Co., Ltd., G. H.
 Heintzman, Ltd., Gerhard
 Henderson, David
 Henderson & Son, Elmes
 Henderson, T. A.
 Henderson & Boyd
 Hendry Co., Ltd., Geo. M.
 Hennessey Drug Co., Ltd.
 Hetherington, Major E. A.
 Hetherington, J. A.
 High Park Garage & Supply Co.
 Hillary, N. T.
 Hillman, H. P. L.
 Hiltz, Mayor W. W.
 Hinde & Dauch Paper Co. of Can.,
 Ltd.
 Hocken, H. C.
 Hogg, Albert O.
 Holbrook & Mollington
 Holden, John S.
 Holt, Renfrew & Co., Ltd.
 Hooke, S. H.
 Howe, Lyman P.
 Hunter-Rose Co., Ltd., The
 Hynes, J. P.
 Hynes, Wm. J.
 Ideal Bread Co., Ltd.
 Independent Cordage Co. of Ont., Ltd.
 Inglis Co., Ltd., The John
 International Petroleum Co., Ltd.
 International Varnish Co., Ltd.
 Irving Umbrella Co., Ltd.
 Ivey Co., Ltd., John D.
 Jarvis & Co., Aemilius
 Jarvis, Fred C.
 Jenkins & Hardy
 Jones, Dr. F. H.
 Jones, Prof. Geo. M.
 Jones, James Edmund
 Jones, Sydney
 Junor, Wm.
 Jupp Construction Co., Ltd., A. E.
 Jupp, J. Warden
 Kent, John J.
 Kent-McLain, Ltd.
 Kents, Ltd.
 Kerr, K.C., George
 Kerr, H. L.
 Kerr, John M.
 Kerr, Fleming & Co.
 King, Samuel
 King Suspender & Neckwear Co.
 Kinnear & Co., Thos.
 Kirby, Richard G.
 Kirkpatrick, A. E.
 Kirkpatrick, A. M. M.
 Ladies' Wear, Ltd.

Laidlaw, John B.
 Laidlaw Lumber Co., Ltd., R.
 Lailey-Trimble, Ltd.
 Lake Simcoe Ice Supply Co.
 Lalor & Co., John M.
 Langley, E. W.
 Langmuir, A. D.
 Langmuir Mfg. Co., Ltd., M.
 Langton, W. A.
 Larkin Lumber Co., Ltd.
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 Lawrence, A. G. S.
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 Lovering, Wm. J.
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 McLaughlin Motor Car Co., Ltd.
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 McQueen, A. M.
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 Mackenzie, J. W.
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 Mackenzie & Co., Ltd., W. A.
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 Middleton, Mr. Justice W. E.
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 Mitchell, C. S. F.
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 Morrison Brass Mfg. Co., Ltd., Jas.
 Morton & Sons, Ltd., David
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 Murray & Co.
 Murray, W. P.
 National Cash Register Co. of Can.
 National Electric Heating Co., Ltd.
 National Trust Co.
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 Rogers, A. S.
 Rolph, Clark, Stone, Ltd.

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 Sanderson & Barclay
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 Sun Life Assur. Co. of Can.
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 Taylor, Henry A.
 Taylor & Co., John
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 Thompson, Major Boyce
 Tidy & Son, Ltd., S.

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 Woods, Geo. B.
 Woods Mfg. Co.
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 Wrights, Ltd.
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 Wrong, Prof. Geo. M.

