

Loan Agreements and business  
correspondence of James Counter  
Norsworthy, 1885-1903

Office of Deputy Clerk of Crown.

County Court and Surrogate Court

Woodstock, Ont, 22<sup>nd</sup> Oct 1885

Dear Norsworthy

Father wishes me  
to acknowledge receipt of yours  
of 19<sup>th</sup> inst together with your cheque  
for \$210- to cover interest on Morky  
to 1<sup>st</sup> inst:

Do you know anything about  
that man Ingram of Dorchester  
his Morky became due on the 15<sup>th</sup>  
but inst he has not paid the  
two last years interest and  
now goes off again.

Father joins me in kindest  
regards to Mrs Norsworthy

Yours Truly  
W. Counter

J. C. Norsworthy  
(In presence)



County Court and Surrogate Court

Woodstock, Ont, 4<sup>th</sup> April 1885.

Dear Mrs. Noworthy

Father wishes  
me to acknowledge receipt  
of your cheque on \$215.00 being  
the interest on your mortgage  
to 1<sup>st</sup> inst

He wishes to thank you  
remembers to Mrs. Noworthy  
and says he shall be delighted  
to accept her kind invitation  
when the weather gets warm

Yours truly  
W. Wentwell

J. C. Noworthy Esq  
Ingersoll

Wentwell



in a sum of \$1000  
at the on his mortgage to me  
dated the same day of April  
AD 1883 being to apply  
on fourth instalment thereof

J. Canfield

#280 = April 1<sup>st</sup> 1884

J. Canfield

Recd  
\$100 Recd June 20 1884 from  
Geo. J. C. Hove worth in full dollars  
yearly interest on George B. Hove's  
mortgage to 1<sup>st</sup> inst  
April  
J. Canfield  
per J. C.

Received from H. Hove  
four hundred and twenty dollars being  
the payment of half year interest due  
this day upon two mortgages

J. Canfield



Received from J.C. Norworthy  
the sum of Three thousand  
dollars being \$2000 J.W. Balmain  
mortgage assignee's term and four  
hundred dollars in Cash, less  
bonus on Balmain mortgage  
being in payment of the  
three first instalments of  
principal on his mortgage  
to me April 1<sup>st</sup> 1884

Stamford

#280  
The  
200 Rec<sup>d</sup> June 20 1884 from  
J.C. Norworthy in return dollars  
you being interest on George R. Davis  
mortgage to 1<sup>st</sup> inst  
April  
Stamford  
J.C.

Received from H. Brown  
four hundred and twenty dollars being  
the payment of half years interest due  
this day upon two mortgages  
Stamford



Worcester 8<sup>th</sup> April 1886  
Paid for J. C. Norcross the \$210 =  
the interest on his mortgage  
to April 1/86 sum to the credit  
David Cunfield  
D Cunfield.



2277  
Jagersoll, Ont. October 9<sup>th</sup> 1886  
Bank of London in Canada  
Cash  
Two hundred ten ~~and~~ <sup>no</sup> Dollars  
paid in full on account to 1<sup>st</sup> day of October 1886  
J. Horsworth

6  
11  
2

MS  
11



Office of Deputy Clerk of Crown.

County Court and Surrogate Court

Woodstock, Ont, 15 April 1887

2  
1  
of \$710  
in balance of 4<sup>th</sup> instalment on  
note and interest thereon  
at price 15/87. W. W. W. W.



Northwich 25<sup>th</sup> Oct 1887  
Dear Mr J.C. Northworthy  
I enclose herewith  
the interest on mortgage to  
the late D. Curfield up  
to 1<sup>st</sup> inst  
Yours truly  
J. Curfield



Woodsstock April 5 1887  
Rec<sup>d</sup> from J. C. Norbworth  
Two Hundred dollars  
being interest due on his Mortgage  
to the late D. Fairfield  
J. W. Vanpel  
Clerk

Miss Fairfield,  
Clerk of the  
Court



James Cranfield.  
Deputy Clerk of the City Court & Woodstock, Ont.  
Clerk of the Surrogate Court 17<sup>th</sup> Oct 1888  
Registrar  
County of Oxford.

J. C. Tompkinson Esq  
Superior

Dear Sir - Yours of 16<sup>th</sup> inst to hand  
re enclosing cheque for \$700 - to apply  
on interest on your mortgage  
You say nothing about the  
instalment of \$1000 due 1<sup>st</sup> April  
last which you promised at  
that time to pay sometime during  
the summer - We have had to  
borrow from the Bank and  
shall expect you to pay six  
per cent on over due principal

Yours Truly  
W. Tompkinson



THE TRADERS BANK OF CANADA

*Handwritten scribbles and numbers, possibly '100' and '500'.*

Ingersoll, October 16 1888

Traders Bank of Canada

James Carefuld

Two hundred

Pay to the order of  
25 Dollars

*Handwritten scribbles and numbers, possibly '200'.*

BANK OF COMMERCE  
C3195  
WOODSTOCK ONT.

*Handwritten signature: J. H. Horsworthy*

James Canfield,  
Deputy Clerk of the Crown Court,  
Clerk of the County Court & Woodstock, Ont.  
Registrar of the Surrogate Court  
3<sup>d</sup> April 1889  
County of Oxford.

J. C. Newberry Esq  
In response

Dear Sir - Yours of 2<sup>nd</sup> inst  
to hand inclosing cheque  
for \$770<sup>00</sup> being in payment  
of half years interest on  
your mortgage \$200<sup>00</sup> and  
being 2% extra interest  
on over due instalment  
\$20<sup>00</sup> - Yours truly

W. Canfield



If the Assignor's Wife has interest in the Policy, add the following :

**Memorandum of Agreement** between *Mary Horsworthy* wife of the Assignor within named of the First Part, and the CONFEDERATION LIFE ASSOCIATION of the Second Part. The said party hereto of the First Part hereby admits notice of the Agreement between her said ~~husband~~ and said Association for the advance, and otherwise, as within endorsed, and she hereby assents to, and in so far as her interest in said Policy is concerned, confirms the same, and she doth hereby authorize the said Association to pay the monies so advanced to her said ~~husband~~ or his order, and she doth hereby, in consideration of the advance made by the said Association, as within mentioned, assign and release to said Association all her claim to and interest in the said Policy, subject to the proviso for redemption in said Agreement contained.

**In Witness Whereof** the said Party of the First Part hath hereunto set her hand and seal and the said Association hath caused to be affixed its Corporate Seal under the hand of its Managing Director, the day and year first within written.

SIGNED, SEALED AND DELIVERED  
IN THE PRESENCE OF

*C. Horsworthy*  
(WITNESS SIGN HERE)

*Mary Horsworthy*  
(WIFE SIGN HERE)

Address *St Thomas*



Managing Director.

352  
338/3  
LOAN AGREEMENT.

Policy No 7334

*J. C. Horsworthy*

Confederation Life  
ASSOCIATION.

*J. C. Horsworthy*  
*Secretary*



The form to which this slip is attached is to be signed and witnessed as indicated by the pencil marks; after which it is to be returned to Head Office together with the policy ~~and the~~   
 ~~renewal receipt.~~

JUL 10 1891  
MONTREAL

# Confederation Life Association.

## POLICY LOAN AGREEMENT.

\$ 100 <sup>00</sup>/<sub>100</sub>

**Memorandum of Agreement** made this *Twenty second* day of *June* A.D. 189 *1*. Between *James C. Norworthy* the party assured under Policy No. *1334* of the CONFEDERATION LIFE ASSOCIATION, of the First Part, and hereinafter called the Assignor, and the **Confederation Life Association**, of the Second Part.

**Whereas** the said Association hath this day lent to the said Assignor, upon the security of the said Policy (~~for the purpose of paying the premium upon the said Policy, and keeping the same in force~~), the sum of *one hundred* <sup>00</sup>/<sub>100</sub> Dollars, upon the terms hereinafter stated, namely:

1.—The moneys now advanced shall be repaid to the said Association at the time the moneys secured by the said Policy are by its terms due and payable, Provided always that the said Assignor shall have the right to repay the same, with the interest accrued, at any time.

2.—Until so repaid as aforesaid the said moneys shall bear interest at the rate of *6 1/2* per cent. per annum, payable yearly on the first day of October in each and every year.

3.—The Association shall not be bound to accept payment of any premium or premiums due on the said Policy whilst any interest upon the said loan is overdue and unpaid.

4.—In case of default in payment of the interest after it shall become due, under the terms of this Agreement, the Policy shall forthwith become surrendered to the Association, but such surrender shall not bar the right of the Assured to the balance (if any) of the value of the said Policy, or to revive the said Policy, under the conditions thereof and the rules of the Association; nor shall this Agreement in any way affect the conditions of the said Policy.

5.—If the sum advanced, or any part thereof, shall be unpaid at the time the moneys secured by the said Policy are by its terms due and payable, the Association shall receive credit on the final settlement for the full amount so unpaid, together with any interest or expenses accrued thereon.

**Now** this Agreement witnesseth that the Assignor hath pledged the said Policy with the said Association in security for the said advance on the terms aforesaid, and he doth covenant and agree to and with the said CONFEDERATION LIFE ASSOCIATION to abide by, fulfil and perform all and singular the stipulations and agreements hereinbefore contained.

**In Witness Whereof** the Assignor, the party of the First Part, hath hereunto set his hand and seal, and the said Association hath caused to be affixed its Corporate Seal under the hand of its Managing Director the day and year first above written.

SIGNED, SEALED AND DELIVERED  
IN THE PRESENCE OF

*C. Norworthy*  
(WITNESS SIGN HERE.)

*J. C. Norworthy*  
(ASSURED SIGN HERE.)

Address: *Angersville*

*H. H. H. H.*

Managing Director.



Confederation Life Association. No. 8

Principal, \$ 100.

Interest, - \$     

Total, - - \$ 100.

Toronto, 16<sup>th</sup> Oct. 1900

Received the sum of One hundred Dollars  
being repayment in full of Loan on Policy No. 7334  
on the life of J. C. Kersworthy

Valid only when countersigned by the Agent, to whom payment must first be made.

Countersigned this 16<sup>th</sup>

day of Oct 1900

H. H. Miller

Agent at P.O.  
Cashier

Sturges

MANAGING DIRECTOR.

HEAD OFFICE,  
TORONTO,

# CONFEDERATION LIFE ASSOCIATION.

POLICY No. 7324

ON THE LIFE OF J. S. Norworthy

RECEIVED the sum of \$ 6<sup>10</sup>, being for Interest on Loan on  
the above Policy. Due 1st October, 1900

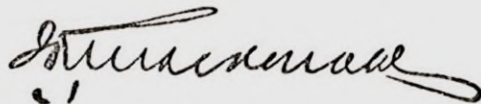
*This Receipt is valid only when countersigned by the Agent, to whom payment must first be made.*

Countersigned this 1<sup>st</sup> day of Oct 1900

Agent at Englewood

F 22,-10,000-7-'00.

10/16/1900



MANAGING DIRECTOR.





S. C. DUNHAM, President.  
JOHN E. MORRIS, Secretary.

# The Travelers Insurance Company of Hartford, Conn.

IRA B. THAYER, Chief Agent, for Province of Ontario,

West of Hastings and Renfrew Counties.

TELEPHONE 2200.

LAWLOR BUILDING, N.-W. Corner King and Yonge Streets.

Toronto, Ont., 23rd Jan. 1902.

J. C. Norworthy, Esq.,

Ingersoll, Ont.

Dear Sir:-

I beg to enclose herewith papers for the purpose of making the loan \$400 from our Company. The rate as you see will be 5%, and as usual will be deducted from the amount of the loan. The first date should not be entered. That will be inserted at our Head Office on the day the check is issued. I notice on the policy your age has been admitted. One of the papers may be retained by you as a record of the transaction. As soon as the completed paper is received immediate attention will be given it here. I have the policy.

Yours truly,

*IRA B. THAYER*  
Chief Agent.

614.—Dec. 26, 1901.

LIFE DEPARTMENT.

Office of  
THE TRAVELERS INSURANCE COMPANY,

Hartford, Conn., Jan. 29<sup>th</sup> 1902.

Eva B. Thayer, Chief Act.

Toronto, Ont.

Dear Sir: We hand you herewith our

Check No. 34,450 on the National Shoe and  
Leather Bank, for \$ 292.<sup>12</sup> in settlement of  
loan of \$ 400. to James C. Norworthy, on  
Policy No. 29,330. less interest to Jan 20, 02  
\$ 7.<sup>90</sup>

Yours truly,

John C. Morris.  
Secretary.



Form II.



S. C. DUNHAM, President.  
JOHN E. MORRIS, Secretary.

*The Travelers Insurance Company  
of Hartford, Conn.*

*IRA B. THAYER, Chief Agent, for Province of Ontario,  
West of Hastings and Renfrew Counties.*

TELEPHONE 2200.

*LAWLOR BUILDING, N.-W. Corner King and Yonge Streets.*

*Toronto, Ont.,*

*31st. Jan. 1908.*

J. C. Norworthy, Esq.,

Ingersoll, Ont.

Dear Sir:-

I beg to enclose herewith our Company's Cheque to your order for \$222.10 in settlement of loan \$400 on policy 32220 less interest to June 30th. 1908 \$7.90. I shall be pleased to cash this Cheque at par here, if returned endorsed, or will send you my Cheque for it if that is of any advantage.

Yours truly,

*IRA B. THAYER*  
Chief Agent

Whereas, THE TRAVELERS INSURANCE COMPANY, a corporation of the City and County of Hartford, and State of Connecticut, party of the first part, and hereinafter called the Company, has agreed to loan to

James G. Hensworthy

party of the second part, the sum of --Four Thousand-- Dollars, to bear interest from the day of 190 , and

Whereas, to secure the repayment of said loan, the party of the second part does hereby pledge and deliver to THE TRAVELERS INSURANCE COMPANY a policy of life insurance, numbered --20220-- , issued by the Company upon the life of James G. Hensworthy to the benefit of Mary Jane Hensworthy, wife

Now this Agreement Witnesseth: That said parties, in consideration of the premises and of the promises of each party to the other hereinafter expressed, do hereby agree as follows:

1. Interest is payable in advance on said loan at the rate of five per cent. per annum, and the principal of said loan is payable on the 30th day of June, 1902, that being the date when the premium on said policy will be payable.
2. This loan may be extended by the consent of both parties to this agreement for the term of one year after its maturity, and annually thereafter, by the payment of interest thereon in advance for each such term at the rate hereinbefore expressed, and of the premium, if any, then due.
3. The Company may demand the repayment of said loan at its maturity or at the maturity of any term for which it may be extended.
4. The repayment of said loan with accrued interest shall, without further action, cancel and annul this agreement, and thereupon the security shall be redeemed, and the Company will return said policy to the party of the second part.
5. In event of default in the payment of principal or interest, or of any premium on said policy, for one month after they shall respectively become payable, the Company, which is hereby irrevocably appointed attorney for that purpose, is hereby authorized to cancel said policy for its cash surrender value, as determined by the Company's tables, and the Company in that case shall be liable to the party of the second part for the balance only of said cash surrender value, after deducting therefrom said loan, with interest thereon to the date of cancellation, and any unpaid premiums.
6. In the settlement of any claim under said policy, before said loan shall have been fully paid, the Company shall be liable to the party of the second part for the balance only of the proceeds of said policy after deducting said loan and premiums and any other indebtedness of the party of the second part.
7. The party of the second part covenants and warrants that full, complete, and absolute title to said policy and to the insurance therein contracted is vested in said party of the second part, and that no other person has any interest whatsoever therein, and that they and each of them are of full age and under no disability whatsoever that should prevent them from contracting as hereinbefore expressed.

In Witness Whereof, The parties have hereunto and to a duplicate hereof set their hands and seals the 24 day of January 1902

THE TRAVELERS INSURANCE COMPANY,

By

John E. Morris Secretary.

In presence of

Two witnesses to each signature.

James Robertson, Mary Jane Hensworthy, and two witnesses to each signature.



Memorandum of Agreement made the 28<sup>th</sup> day of Feb'y 1907

Between

THE HAMILTON PROVIDENT AND LOAN SOCIETY, hereinafter called the Society,

OF THE FIRST PART:

—AND—

J. G. Norworthy of the Town of Ingersoll in the County of Oxford

OF THE SECOND PART:

Whereas by Mortgage dated the first day of March 1882 registered as No. 5662 for the Town of Ingersoll J. G. Norworthy.

mortgaged to said Society certain lands therein described, being Sub Lots A & B north side of King St. West of James St. Town of Ingersoll

to secure the payment of \$4000 and interest, and there is now owing and unpaid to the Society in respect of said mortgage the sum of \$3000 - as mch 1/07

And Whereas the part of the second part, who is the owner of said lands, subject to the payment of said mortgage, has requested the Society to agree, and the Society has agreed with the part of the second part, his heirs and assigns, that the proviso in said mortgage for repayment of the moneys secured thereby, and the proviso or provisos, if any, giving to the mortgagor a privilege or right of prepayment of the principal moneys shall no longer form part of the said mortgage contract, and that the following clause shall be substituted therefor and read and construed as the repayment proviso in said mortgage:—

“Provided this Mortgage be void on payment at the Mortgagees’ office, in the City of Hamilton, Ontario, of Three thousand Dollars of Lawful Money of Canada, (in gold coin if demanded) with interest at five and one half per cent. per annum, payable half yearly and compound interest as hereinafter. The said principal sum to be paid as follows:

The whole sum then outstanding to become due and payable on 1<sup>st</sup> March 1912, privilege of paying any sum in reduction of principal at any time or the full amount outstanding at any time

“with interest on all unpaid principal in the meantime, calculated from the date hereof, at the rate aforesaid, payable half yearly on each first day of September & March till the whole principal money and interest are paid; the first of such payments of interest amounting to \$82.50 to be paid on the first day of September A. D. 1907; Together with interest at the rate aforesaid, upon all arrears of principal and interest, or either, from the accruing of such arrears until the date when the same are fully paid, whether said last mentioned date shall be before or after the principal moneys shall become due as aforesaid, and in case the interest and compound interest are not paid in six months from the time of default, a rest shall be made and compound interest shall be payable on the aggregate amount then due, and so on from time to time, and all such interest and compound interest shall be a charge on the said lands. AND taxes and performance of statute labor.”

Now therefore the said J. G. Norworthy hereby covenant with the Society and their assigns to pay the said mortgage debt of \$3000 - and interest at the times and in the manner hereinbefore mentioned; AND that, except as hereinbefore mentioned, all clauses, covenants, provisos, powers, matters and things whatsoever contained in said mortgage shall be and continue in full force and be binding as between the parties hereto, and their respective successors, heirs and assigns, with respect to the said mortgaged lands and premises and the insurance thereon, and the said mortgage debt and interest and the remedies for procuring payment thereof, as if all the said clauses, covenants, powers, provisos and other matters, had been explicitly embodied in this agreement.

Witness the corporate seal and the hand and seal respectively of the parties hereto.

Signed, Sealed and Delivered,

in presence of

W. Adewalt

(signed) J. G. Norworthy



Memorandum of Agreement made the *first* day of *July* 19*13*

Between

THE HAMILTON PROVIDENT AND LOAN SOCIETY, hereinafter called the Society,  
OF THE FIRST PART:

—AND—

*James C. Norworthy*  
of *Ingersoll* in the County of \_\_\_\_\_ of the *Town*

OF THE SECOND PART:

Whereas by Mortgage dated the *2nd* day of *April* 18*83* registered as Nos *4953* *3083* for the *Town* of *Ingersoll*, said *J. C. Norworthy & Mary J. Norworthy*, mortgaged certain lands to *David Fenfield* and said mortgage was assigned mortgaged to *said Society* certain lands therein described, being

to secure the payment of \$ 8000 - and interest, and there is now owing and unpaid to the Society in respect of said mortgage the sum of \$ 2500 -

And Whereas the party of the second part, who is the owner of said lands, subject to the payment of said mortgage, has requested the Society to agree, and the Society has agreed with the party of the second part, his heirs and assigns, that the proviso in said mortgage for repayment of the moneys secured thereby, and the proviso or provisos, if any, giving to the mortgagor a privilege or right of prepayment of the principal moneys shall no longer form part of the said mortgage contract, and the following clause shall be substituted therefor and read and construed as the repayment proviso in said mortgage:—

"Provided this Mortgage be void on payment at the Mortgagees' office, in the City of Hamilton, Ontario, of *Twenty five hundred* xx Dollars of Lawful Money of Canada, (in gold coin if demanded) with interest at *six* per cent. per annum, payable *half* yearly and compound interest as hereinafter.  
"The said principal sum to be paid as follows:

*The whole sum then outstanding to become due & payable on the 1st. of July. 1918*  
*Privilege of paying \$500. or more of principal on 1st. of January or 1st. July in any year during said term*

"with interest on all unpaid principal in the meantime, calculated from the date hereof, at the rate aforesaid, payable *half* yearly on each *1st* day of *Jan. & July* till the whole principal money and interest are paid; the first of such payments of interest amounting to \$ *45-* to be paid on the *1st* day of *January*  
"A. D. 19*14*: Together with interest at the rate aforesaid, upon all arrears of principal and interest, or either, from the accruing of such arrears until the date when the same are fully paid, whether said last mentioned date shall be before or after the principal, moneys shall become due as aforesaid, and in case the interest and compound interest are not paid in six months from the time of default, a rest shall be made and compound interest shall be payable on the aggregate amount then due, and so on from time to time, and all such interest and compound interest shall be a charge on the said lands. AND taxes and performance of statute labor."

Now therefore the said *J. C. Norworthy* hereby covenant & with the Society and their assigns to pay the said mortgage debt of \$ 2500 - and interest at the times and in the manner hereinbefore mentioned; AND that except as hereinbefore mentioned, all clauses, covenants, provisos, powers, matters and things whatsoever contained in said mortgage shall be and continued in full force and be binding as between the parties hereto, and their respective successors, heirs and assigns, with respect to the said mortgaged lands and premises and the insurance thereon, and the said mortgage debt and interest and the remedies for procuring payment thereof, as if all the said clauses, covenants, powers, provisos and other matters had been explicitly embodied in this agreement.

Witness the corporate seal and the hand and seal respectively of the parties hereto.

Signed, Sealed and Delivered,  
in presence of

(signed) *J. C. Norworthy*



WHEN WRITING PLEASE REFER TO MORTGAGE No.

ALL LETTERS  
TO BE ADDRESSED TO  
THE TREASURER

THE HAMILTON PROVIDENT & LOAN SOCIETY

C. FERRIE,  
TREASURER

HAMILTON, ONT. June 23rd., 1913.

J.C. Norworthy Esq.,

I N G E R S O L L, Ontario.

Dear Sir;-

Re 8203

As requested beg to hand you herein copy of renewal agreement in this matter.

Yours truly,

*C. Ferrie*  
Treasurer.

Encl.

# THE HAMILTON PROVIDENT & LOAN SOCIETY

No. **97317**

HAMILTON, ONT., *June 23<sup>rd</sup>* 191*3*

\$ *1096.<sup>25</sup>*

RECEIVED FROM *J. B. Horsworthy Esq*

*Cheques Ten hundred and twenty six*

*25* DOLLARS. PROCEEDS

WHEN PAID, TO BE APPLIED ON ACCOUNT OF MORTGAGE No. *8203*

STATEMENT

INSTALMENT DUE *July 1/13*  
*of principal*

<i>96</i>	<i>25</i>
<i>1000</i>	
<hr/>	
<i>1096</i>	<i>25</i>
<i>1096</i>	<i>25</i>
<hr/>	

INTEREST ON ARREARS, . . .

TOTAL, . . .

LESS PAID AS ABOVE, . . .

E. & O. E. BALANCE IN ARREARS, . . .

*O. Fenwick*

TREASURER

*Robert Hooper acting*  
TELLER



THE HAMILTON PROVIDENT & LOAN SOCIETY No. 98114

HAMILTON, ONT., July 3<sup>rd</sup> 1914

\$ 575 - RECEIVED FROM J. H. Kinsworthy Ingersoll  
*Cheque Five hundred and Seventy five* — <sup>x</sup> DOLLARS. PROCEEDS  
100

WHEN PAID TO BE APPLIED ON ACCOUNT OF MORTGAGE No. 8203

STATEMENT

INSTALMENT DUE <u>Jan 1/14</u>	<u>575 -</u>
INTEREST ON ARREARS, . . . . .	
TOTAL, . . . . .	
LESS PAID AS ABOVE, . . . . .	
E. & O. E. BALANCE IN ARREARS, . . . . .	

Cherrie TREASURER  
M. Becken TELLER

Mortgage No. 5771

Dated 25<sup>th</sup> March 1912

J. B. Korsworthy

—AND—

The Hamilton Provident and  
Loan Society.

# AGREEMENT

Jas. Ennis & Co., Printers, Hamilton.

CRERAR & CRERAR,  
SOLICITORS, HAMILTON.



Memorandum of Agreement made the 25<sup>th</sup> day of March 1912

Between

THE HAMILTON PROVIDENT AND LOAN SOCIETY, hereinafter called the Society,

OF THE FIRST PART:

—AND—

J. C. Korsworthy  
of Ingersoll in the County of Oxford

of the Town

OF THE SECOND PART:

Whereas by Mortgage dated the first day of March 1886 registered as No. 5662 for the Town of Ingersoll, one

Mary J. Korsworthy and J. C. Korsworthy,

mortgaged to said Society certain lands therein described, being

Sub Lots "A & B" on the north side of King Street in said Town of Ingersoll

to secure the payment of \$4000 and interest, and there is now owing and unpaid to the Society in respect of said mortgage the sum of \$3013 <sup>75</sup>/<sub>100</sub> as April 1<sup>st</sup> 1912

And Whereas the part of the second part who are the owners of said lands, subject to the payment of said mortgage, has requested the Society to agree, and the Society has agreed with the part of the second part, heirs and assigns, that the proviso in said mortgage for repayment of the moneys secured thereby, and the proviso or provisos, if any, giving to the mortgagor a privilege or right of prepayment of the principal moneys shall no longer form part of the said mortgage contract, and that the following clause shall be substituted therefor and read and construed as the repayment proviso in said mortgage:—

"Provided this Mortgage be void on payment at the Mortgagees' office, in the City of Hamilton, Ontario, of Three thousand and <sup>any thirteen</sup> <sup>75/100</sup> Dollars of Lawful Money of Canada, (in gold coin if demanded) with interest at <sup>five</sup> <sup>any one</sup> <sup>half</sup> per cent. per annum, payable <sup>half</sup> yearly and compound interest as hereinafter. The said principal sum to be paid as follows:

The sum of \$1013 <sup>75</sup>/<sub>100</sub> to be paid on or before 1<sup>st</sup> April 1912, and the whole sum then outstanding to become due and payable on 1<sup>st</sup> April 1917, privilege of paying any sum with any payment of interest

with interest on all unpaid principal in the meantime, calculated from the date hereof, at the rate aforesaid, payable <sup>1<sup>st</sup> April 1912</sup> <sup>half</sup> yearly on each <sup>first</sup> day of April <sup>1912</sup> till the whole principal money and interest are paid; the first of such payments of interest amounting to \$55- to be paid on the <sup>first</sup> day of October A. D. 1912. Together with interest at the rate aforesaid, upon all arrears of principal and interest, or either, from the accruing of such arrears until the date when the same are fully paid, whether said last mentioned date shall be before or after the principal moneys shall become due as aforesaid, and in case the interest and compound interest are not paid in six months from the time of default, a rest shall be made and compound interest shall be payable on the aggregate amount then due, and so on from time to time, and all such interest and compound interest shall be a charge on the said lands. AND taxes and performance of statute labor."

Now therefore the said J. C. Korsworthy hereby covenant with the Society and their assigns to pay the said mortgage debt of \$3013 <sup>75</sup>/<sub>100</sub> and interest at the times and in the manner hereinbefore mentioned; AND that, except as hereinbefore mentioned, all clauses, covenants, provisos, powers, matters and things whatsoever contained in said mortgage shall be and continue in full force and be binding as between the parties hereto, and their respective successors, heirs and assigns, with respect to the said mortgaged lands and premises and the insurance thereon, and the said mortgage debt and interest and the remedies for procuring payment thereof, as if all the said clauses, covenants, powers, provisos and other matters, had been explicitly embodied in this agreement.

Witness the corporate seal and the hand and seal respectively of the parties hereto.

Signed, Sealed and Delivered,

in presence of

Anna Howe

(Signed) J. C. Korsworthy



WHEN WRITING PLEASE REFER TO MORTGAGE NO.

ALL LETTERS  
TO BE ADDRESSED TO  
THE TREASURER

THE HAMILTON PROVIDENT & LOAN SOCIETY

C. FERRIE,  
TREASURER

HAMILTON, ONT., April 3rd, 1912.

J.C. Norworthy, Esq.,

INGERSOLL, Ontario.

Dear Sir:-

re mortgage No. - 5771

I enclose receipt for \$1013.75 remitted in yours  
of the 30th ulto. I have also received your Agreement, renewing the  
Balance of the loan and as requested I now beg to return Copy of the  
Agreement.

Yours truly

*C. Ferrie*

Treasurer. 6

Encl.



THE HAMILTON PROVIDENT & LOAN SOCIETY No. 95361

HAMILTON, ONT., Apr 2<sup>nd</sup> 1912

\$ 1013<sup>75</sup> RECEIVED FROM J. G. Forsworthy Ingersoll  
Cheque Ten hundred and thirteen<sup>75</sup> DOLLARS, PROCEEDS

WHEN PAID TO BE APPLIED ON ACCOUNT OF MORTGAGE No. 5771

STATEMENT

INSTALMENT DUE.....

on a/c

1013 75

INTEREST ON ARREARS. . . .

TOTAL. . . .

LESS PAID AS ABOVE. . . .

E. & O. E. BALANCE IN ARREARS. . . .


C. Furie

TREASURER

M. G. G. G.

TELLER

Ontario,

County of

I,

of

To Wit:

make oath and say as follows:—

1. That I was personally present and did see the within Instrument and Duplicate thereof duly signed, sealed and executed by

the parties thereto.

2. That the said Instrument and duplicate were executed at

3. That I know the said part

4. That I am a subscribing witness to the said Instrument and Duplicate.

Sworn before me at

in the County of

this day of

A. D. 19

A Commissioner, &c.

Mortgage No. 8203

Dated 21<sup>st</sup> May 1908.

*J. G. Kersworthy*

—AND—

The Hamilton Provident and  
Loan Society.

AGREEMENT

Jas. Ennis & Co., Printers, Hamilton.

CRERAR, CRERAR & BELL,  
SOLICITORS, HAMILTON.



Memorandum of Agreement made the 21<sup>st</sup> day of May 1908

Between

THE HAMILTON PROVIDENT AND LOAN SOCIETY, hereinafter called the Society,

OF THE FIRST PART:

—AND—

James C. Rossworthy  
of Ingersoll in the County of Oxford

of the Town

OF THE SECOND PART:

Whereas by Mortgage dated the first day of July 1891 registered as No. 7020 for the Town of Ingersoll and as n<sup>o</sup> 4544 for the Township of Oxford said James C. Rossworthy mortgaged to said Society certain lands therein described, being

to secure the payment of \$ 8000 and interest, and there is ~~now~~ <sup>will be</sup> owing and unpaid to the Society in respect of said mortgage the sum of \$ 3587<sup>50</sup>/<sub>100</sub> as 1<sup>st</sup> July 1908

And Whereas the part of the second part, who is the owner of said lands, subject to the payment of said mortgage, has requested the Society to agree, and the Society has agreed with the part of the second part, his heirs and assigns, that the proviso in said mortgage for repayment of the moneys secured thereby, and the proviso or provisos, if any, giving to the mortgagor a privilege or right of prepayment of the principal moneys shall no longer form part of the said mortgage contract, and that the following clause shall be substituted therefor and read and construed as the repayment proviso in said mortgage:—

“Provided this Mortgage be void on payment at the Mortgagees’ office, in the City of Hamilton, Ontario, of Thirty five hundred and eighty seven <sup>50</sup>/<sub>100</sub> Dollars of Lawful Money of Canada, (in gold coin if demanded) with interest at five and one half per cent. per annum, payable 1/2 yearly and compound interest as hereinafter. The said principal sum to be paid as follows:

The sum of \$ 8750 to be due and payable on 1<sup>st</sup> July 1908, and the whole sum then outstanding to become due and payable on 1<sup>st</sup> July 1913. Privilege of paying the whole or part of the principal with any payment of interest

with interest on all unpaid principal in the meantime, calculated from the date hereof, at the rate aforesaid, payable <sup>1<sup>st</sup> July 1908</sup> half yearly on each first day of ~~January~~ <sup>July</sup> till the whole principal money and interest are paid; the first of such payments of interest amounting to \$ 96<sup>25</sup>/<sub>100</sub> to be paid on the first day of ~~January~~ <sup>January</sup> A. D. 1909. Together with interest at the rate aforesaid, upon all arrears of principal and interest, or either, from the accruing of such arrears until the date when the same are fully paid, whether said last mentioned date shall be before or after the principal moneys shall become due as aforesaid, and in case the interest and compound interest are not paid in six months from the time of default, a rest shall be made and compound interest shall be payable on the aggregate amount then due, and so on from time to time, and all such interest and compound interest shall be a charge on the said lands. AND taxes and performance of statute labor.”

Now therefore the said J. C. Rossworthy hereby covenants with the Society and their assigns to pay the said mortgage debt of \$ 3587<sup>50</sup>/<sub>100</sub> and interest at the times and in the manner hereinbefore mentioned; AND that, except as hereinbefore mentioned, all clauses, covenants, provisos, powers, matters and things whatsoever contained in said mortgage shall be and continue in full force and be binding as between the parties hereto, and their respective successors, heirs and assigns, with respect to the said mortgaged lands and premises and the insurance thereon, and the said mortgage debt and interest and the remedies for procuring payment thereof, as if all the said clauses, covenants, powers, provisos and other matters, had been explicitly embodied in this agreement.

Witness the corporate seal and the hand and seal respectively of the parties hereto.

Signed, Sealed and Delivered,

in presence of

a) C. Furie

(Signed) J. C. Rossworthy (Seal)



Ontario,

County of

I,

of

To Wit:

make oath and say as follows:—

1. That I was personally present and did see the within Instrument and Duplicate thereof duly signed, sealed and executed by  
  
*the parties thereto.*
2. That the said Instrument and duplicate were executed at
3. That I know the said part
4. That I am a subscribing witness to the said Instrument and Duplicate.

Sworn before me at

in the County of

this day of

A. D. 190

A Commissioner, &c.

Mortgage No. 8208

Dated 1 April 1908

*Jas. C. Forsworthy*

The Hamilton Provident and  
Loan Society.

AGREEMENT

Jas. F. Ennis & Co., Printers, Hamilton.

*Checked  
17th April  
Macdonald  
at 5/10 p.m.*

CRERAR & CRERAR,  
SOLICITORS HAMILTON



Memorandum of Agreement made the First day of April 1903

Between

THE HAMILTON PROVIDENT AND LOAN SOCIETY, hereinafter called the Society, OF THE FIRST PART:

-AND-

JAMES C. NORSEWORTHY of the Town of Ingersoll in the County of Oxford, Insurance Inspector OF THE SECOND PART:

Whereas by Mortgage dated the Second day of April 1893 registered as No. 4953 for the Town of Ingersoll and 3083 for the Township of West Oxford

James C. Norseworthy and Mary Jane Norseworthy, his wife, Mortgaged to David Canfield of the Town of Ingersoll, certain lands therein described, to secure payment of \$14000- and interest, and whereas by Indenture of Assignment dated the First day of July 1891 and registered as numbers 7019 for the Town of Ingersoll and Number 4543 for the Township of West Oxford, James Canfield, George S. Canfield and Frederick B. Canfield, executors under the last Will of said David Canfield (since deceased) assigned said mortgage to The Hamilton Provident & Loan Society to secure payment of \$8000- then due and owing under said mortgage to David Canfield, AND WHEREAS the said James C. Norseworthy by Indenture of Mortgage dated the First day of July 1891 and registered as numbers 7020 and 4544 mortgaged to the said The Hamilton Provident & Loan Society

to secure the payment of \$ 8000- and interest, and there will be owing and unpaid, to the Society in respect of said mortgage the sum of \$ 4100- as the First day of July 1903

And Whereas the party of the second part, who is the owner of said lands, subject to the payment of said mortgage, has requested the Society to agree, and the Society have agreed with the party of the second part, his heirs and assigns, that the proviso in said mortgage for repayment of the moneys secured thereby, and the proviso or provisos, if any, giving to the mortgagee a privilege or right of prepayment of the principal moneys shall no longer form part of the said mortgage contract, and that the following clause shall be substituted therefor and read and construed as the repayment proviso in said mortgage:—

“ Provided this Mortgage be void on payment at the Mortgagees’ office, in the City of Hamilton, Ontario, of FOUR THOUSAND ONE HUNDRED - - - - - Dollars of Lawful Money of Canada, (in gold coin if demanded) with interest at Five per cent. per annum, payable Half yearly and compound interest as hereinafter. The said principal sum to be paid as follows: \$600- to be paid on or before the First day of July 1903 and the balance to be paid as follows:— The whole sum then outstanding to be due and payable on the First day of July 1903, repaying in the meantime interest at the rate of five per cent per annum calculated from the First day of July 1903 and payable half-yearly on the First day of January and July each year. The party of the Second Part to have the privilege of paying \$500- in reduction of the principal with any payment of interest.

with interest on all unpaid principal in the meantime, calculated from the date hereof, at the rate aforesaid, payable Half yearly on each First day of January & July till the whole principal money and interest are paid; the first of such payments of interest amounting to \$37.50 to be paid on the First day of July. A. D. 1904 Together with interest at the rate aforesaid, upon all arrears of principal and interest, or either, from the accruing of such arrears until the date when the same are fully paid, whether said last mentioned date shall be before or after the principal moneys shall become due as aforesaid, and in case the interest and compound interest are not paid in six months from the time of default, a rest shall be made and compound interest shall be payable on the aggregate amount then due, and so on from time to time, and all such interest and compound interest shall be a charge on the said lands. AND taxes and performance of statute labor.”

Now therefore the said JAMES C. NORSEWORTHY hereby covenant with the Society and their assigns to pay the said mortgage debt of \$4100- and interest at the times and in the manner hereinbefore mentioned; AND that, except as hereinbefore mentioned, all clauses, covenants, provisos, powers, matters and things whatsoever contained in said mortgage shall be and continue in full force and be binding as between the parties hereto, and their respective successors, heirs and assigns, with respect to the said mortgaged lands and premises and the insurance thereon, and the said mortgage debt and interest and the remedies for procuring payment thereof, as if all the said clauses, covenants, powers, provisos and other matters, had been explicitly embodied in this agreement.

Witness the corporate seal and the hand and seal respectively of the parties hereto.

Signed, Sealed and Delivered,

in presence of

(Sgd) James C. Norseworthy

[Handwritten signature]

[Handwritten signature: Maria Treas]



County of

I,

To Wit:

make oath and say as follows:—

1. That I was personally present and did see the within Instrument and Duplicate thereof duly signed, sealed and executed by  
the parties thereto.
2. That the said Instrument and Duplicate were executed at
3. That I know the said part
4. That I am a subscribing witness to the said Instrument and Duplicate.

Sworn before me at the  
of  
County of  
this day of  
in the year of our Lord 189

in the

A Commissioner for taking Affidavits in H. C. of J.

Colby  
Mortgage No. 8703  
Dated June 6<sup>th</sup> 1898

J. E. Knowlton

—AND—

The Hamilton Provident and  
Loan Society.

AGREEMENT

*Carroll*  
*1898*

CRERAR, CRERAR & BANKIER,  
SOLICITORS, HAMILTON.

*June 24/98 \$600 amount  
received to in the within  
agreement P. Ferris  
Treasr of*



# Memorandum of Agreement

of June

1898

made the Sixth

day

Between

**THE HAMILTON PROVIDENT AND LOAN SOCIETY,** hereinafter called the Society,  
OF THE FIRST PART:

—AND—

**JAMES C. NORSEWORTHY** of the Town  
of Ingersoll in the County of Oxford, Insurance Inspector,  
OF THE SECOND PART:

**Whereas** by Mortgage dated the Second day of April 1893 registered as No. 4053 for the Town of Ingersoll and 2038 for the Township of West Oxford

James C. Norseworthy, and Mary Jane Norseworthy his wife, mortgaged to David Canfield of the Town of Ingersoll certain lands therein described to secure payment of \$14000 and interest, and WHEREAS mortgaged to certain lands therein described, being

said by Indenture of Assignment dated the first day of July 1891 and registered as numbers 7019 for the Town of Ingersoll and 4543 for the Township of West Oxford, James Canfield, George S. Canfield, Frederick D. Canfield, Executors under the last will of said David Canfield (since deceased) assigned said Mortgage to The Hamilton Provident and Loan Society to secure payment of \$3000 then due and owing under said Mortgage to David Canfield, AND WHEREAS the said James C. Norseworthy by Indenture of Mortgage dated the first day of July 1891 and registered as numbers 7020 and 4544 mortgaged to said Hamilton Provident and Loan Society ~~the~~

to secure the payment of \$3000 and interest, and there ~~is now~~ <sup>will be</sup> owing and unpaid to the Society in respect of said mortgage, the sum of \$4000 as at the first day of July 1898

And whereas the party of the Second Part, who is the owner of said lands, subject to the payment of said mortgage, has requested the Society to agree, and the Society has agreed with the party of the Second Part, his heirs and assigns, that the said mortgage debt shall, notwithstanding the terms of payment mentioned in said mortgage, be paid as follows:—\$30.00 to be paid on the first day of July 1898 and the balance to be paid as follows. The whole sum outstanding to be due and payable on the first day of July 1903 re-paying in the meantime interest on \$4000 at the rate of 5% per annum calculated from the first day of July 1898 and payable half yearly on the first day of January and July in each year. The party of the Second Part to have the privilege of paying \$500 in reduction of the principal with any payment of interest

together with interest at said rate of Five per cent. per annum on all arrears of principal or interest (whether before or after the date mentioned for the final payment of said moneys) such interest on arrears to be a charge on said lands.

Now therefore the said James C. Norseworthy hereby covenants with the Society and their assigns to pay the said mortgage debt of \$4000. and interest at the times and in the manner hereinbefore mentioned AND that all clauses, covenants, provisoes, powers, matters and things whatsoever contained in said mortgage shall be and continue in full force and be binding as between the parties hereto, and their respective successors, heirs and assigns, with respect to the said mortgaged lands and premises and the insurance thereon, and the said mortgage debt and interest and the remedies for procuring payment thereof, as if all the said clauses, covenants, powers, provisoes and other matters, had been explicitly embodied in this agreement.

Witness the corporate seal and the hand and seal respectively of the parties hereto

Signed, Sealed and Delivered,

in presence of  
M. A. Hewarty as to  
C. Ferris Clerk's Signature  
M. A. Hewarty as to  
J. C. Norseworthy's Signature

*J. Ferris*  
J. C. Norseworthy

*\$3500 -  
1898/93*



# Memorandum of Agreement

made the Second day of March 1887.

Between James C Storsworthy of the  
Town of Ingersoll

And THE HAMILTON PROVIDENT AND LOAN SOCIETY, (Mortgagees.)

Whereas said James C Storsworthy & Mary Jane Storsworthy  
by Indenture bearing date the first day of March 1886,  
registered the ninth day of March 1886, for  
Town of Ingersoll as No. 5662,  
mortgaged certain lands to said mortgagees.

And Whereas there is now due for principal  
and interest the sum of Thirty three  
hundred and four dollars

And Whereas said James C Storsworthy  
has requested an extension of time for the payment of Thirty two  
hundred dollars for five years

Now therefore, this Memorandum of Agreement witnesseth that the  
parties hereto in pursuance of the premises and for divers good considerations  
have agreed that the time for payment of Thirty two hundred  
dollars shall, notwithstanding the covenants in said mortgage  
contained, be extended until the first day of March  
1896, and that said Thirty two hundred dollars  
shall bear interest at the rate of six & one half per cent payable  
half yearly on 1<sup>st</sup> Mch & 1<sup>st</sup> Sept each year

Provided, however, that nothing herein contained shall change, affect or  
interfere with any of the covenants, provisos or conditions in said mortgage  
contained, except as aforesaid. With the privilege of paying  
any sum not less than one hundred dollars  
with any half yearly instalment of interest  
on 1<sup>st</sup> Mch & 1<sup>st</sup> September

In witness whereof said James C Storsworthy  
has hereunto set his hand and seal

Signed, Sealed and Delivered

In Presence of

John B. Cox

H. J. Johnson  
Treasurer



Mortgage No 5771 Please refer to this number when writing about this Mortgage

**THE HAMILTON PROVIDENT & LOAN SOCIETY**

\$ 104<sup>00</sup>

No 38241

Hamilton, Ont. March 17 1891

Received from J. C. Sturworthy Esq Ingersoll  
Draft for One hundred and four ~~00~~ <sup>00</sup> Dollars  
Proceeds when paid to be applied on ~~use~~ <sup>acc</sup> of Mortgage as Numbered above

J. P. O'Connell

→ Statement ←

	\$	¢
Instalment <sup>mtg</sup> due Mch 1/91	104	00
Interest on arrears		
Loss paid as above		
Balance in arrears \$		

Total

H. D. Jewers  
Treasurer

8203

Mortgage No 5771 Please refer to this Number when writing about this Mortgage

THE HAMILTON PROVIDENT & LOAN SOCIETY

\$/38 65

No 39937

Hamilton, Ont. Sept 23 1891

Received from J. C. Norworthy Esq Ingersoll  
One hundred and thirty eight <sup>65</sup>/<sub>100</sub> Dollars

Proceeds when paid to be applied on acc of Mortgage as Numbered above

Statement

No 8203	Instalment due Sep 91	104	
	Charges	24	
	Interest on arrears		65
	Total	138	65
	Less paid us above	138	65
	Balance in arrears \$		—

A. D. Cameron  
Treasurer

HAMILTON



Mortgage No 11248. Please refer to this number when writing about this Mortgage

**THE HAMILTON PROVIDENT & LOAN SOCIETY**

\$ 820

No 35314

Hamilton, Ont. 24 June 1890

Received from J. C. Norworthy Esq Ingersoll  
Eight <sup>20</sup>/<sub>100</sub> Dollars

on acc of Mortgage as numbered above

→ Statement ←

	\$	¢
8 Instalment due June 190	8	06
Interest on arrears		14
Total	8	20
Loss paid as above	8	20
Balance in arrears \$		

H. D. Jamieson  
Treasurer

HAMILTON

All letters  
to be addressed to  
THE TREASURER

8.

H. D. CAMERON.  
TREASURER

The Hamilton Provident & Loan Society.

Hamilton, Ont. 189

You will kindly return - You will observe that the charges are \$4<sup>00</sup> exclusive of the \$22<sup>76</sup>

Very Truly yours

H. D. Cameron  
Treasurer

J. G. Norworthy Esq  
Ingersoll  
Ont /

Enclosure



All letters  
to be addressed to  
THE TREASURER

H. D. CAMERON  
TREASURER

W The Hamilton Provident & Loan Society

Hamilton, Ont.

1899

would be \$22<sup>36</sup> provided you agreed to it - Now it is for you to say whether you are willing to pay this \$22<sup>36</sup> or not. It depends I presume upon the understanding that you had with the executors - The \$8000 was ready to be paid here on the first of July providing the security was complete but even yet there is a slight cloud on the title which we have accepted, and I don't see that you can be properly called upon to pay this extra 22<sup>36</sup> - But as I said above it is a matter for your consideration, we have declined to do it unless under your instructions - As I understand it these people have been demanding their money and they have been here several times for it and I think that they should be satisfied with their principal and interest at the rate that the M<sup>g</sup> bore, but they fall back upon a recent decision of the courts that mortgages after maturity bear 6%.

I beg to enclose you a statement of the Loan and a copy of the Solicitors bill - The Solicitors bill after reading you



All letters  
to be addressed to  
THE TREASURER

H. D. CAMERON,  
TREASURER

The Hamilton President & Loan Society

Hamilton, Ont. Aug 21<sup>st</sup> 1891

J. B. Norworthy Esq  
Ingersoll  
Ont

My dear Sir:

After a great deal of delay  
the transaction for the purchase of the  
Canfield Mortgage was partially completed  
today but not without some difficulty because  
the Canfields with their lawyer here demanded  
that we pay them 6% upon this \$8000 Mlge.  
from the first of July alleging that - in - as -  
much - as the Mlge. was past due that the  
law claimed that the rate of interest should  
then be six percent notwithstanding that four  
per cent was what was stated in the Mlge.

I not being aware of the arrangements  
between you and the Canfields declined to  
pay them more than what the Mortgage or  
the face of it called for and took the  
ground that I should certainly not do it  
unless you authorized it to be done -

Without going into details they finally  
agreed to accept a cheque with interest at  
four percent on the understanding that we  
were to pay them the balance which  
would



All letters  
to be addressed to  
THE TREASURER

H.D. CAMERON  
TREASURER

Loan \$8000 - 6% - from 1 July 1911  
The Hamilton Provident & Loan Society.

Hamilton, Ont. 21 Aug 1891

J. C. Forsworthy by  
Ingersoll

13090 Assing's Lane, Erie  
made by J. C. Ingersoll

Balance from	\$ 8000. —
Interest 5 1/2% 4 70	44.71
	<hr/>
	8044.71

Paid Cheques today to the Executors of Ingersoll	8044.71
	<hr/>
	<hr/>

The Expenses of loan  
amount to \$ 34. —

Solicitors of	33.50
Society "	50
	<hr/>
	\$ 34. —

Kindly remit us \$34. —

J. P. Loan

2  
Sugrue  
April 18th  
1883

All our Singular <sup>these</sup> Captains <sup>in the name of Sugrue's family</sup> parcel or tract of land and premises <sup>in the name of Sugrue's family</sup> Situate lying and being in the Township of West Oxford, County of Oxford and Province of Ontario, containing by admeasurement 15.  $\frac{31}{100}$  acres, to the same more or less, being comprised of part of Lot No 18, in the Birtan first concession of said Township, and may be better known and described as follows, <sup>that</sup> is to say commencing <sup>at</sup> the <sup>North</sup> Westly limit of the road allowance between Concession No 1, and the Birtan first concession, at the limit line between Lots Nos 17 and 18 in the Birtan first concession, thence North westerly along the limit line between said Lots Nos 17 and 18, <sup>thence</sup> Chain and seventy links to the same more or less, to the boundary line in rear of the laid out and parting on the Stone Road, which leads from Sugrue's to <sup>the</sup> <sup>North</sup> Westly - thence South westerly along said boundary line, and parallel to the <sup>same</sup> line at the <sup>North</sup> Westly limit of Lot 18 <sup>thence</sup> Chain and twenty two links - thence South Easterly parallel to the limit line between Lots Nos 17 & 18 <sup>thence</sup> Chain and seventy links, to the same more or less to the <sup>North</sup> Westly limit of the road allowance between the Birtan first con & con 1. thence North Easterly along the <sup>North</sup> Westly limit of said road allowance <sup>thence</sup> Chain and seventy two links. thence North westerly parallel to the limit line between Lots Nos 17 & 18 <sup>thence</sup> Chain and fifty links - thence North Easterly, parallel to the <sup>North</sup> Westly limit of the road allowance between con 1 and the Birtan first concession <sup>thence</sup> Chain and fifty two links - thence South Easterly parallel to the limit line between Lots Nos 17 & 18 <sup>thence</sup> Chain and fifty links <sup>more or less</sup> to the <sup>North</sup> Westly limit of the road allowance between con 1 & the ~~the~~ Birtan first concession. thence North Easterly along the <sup>North</sup> Westly limit of said road allowance <sup>thence</sup> Chain and thirty one links to the same more or less to the place of beginning MRE Supts P. J. Sugrue



13  
All and Singular that certain parcel or tract of Land and premises, Situate lying and being in The Township of West Oxford & part being in the Town of Ingersoll, County of Oxford, and Province of Ontario, Containing by admeasurement  $151 \frac{39}{100}$  acres, be the same more or less, Being composed of part of Lot No 17 and part of Lot 18 in the 1<sup>st</sup> Concession of the Said Township, And may be better known and described as follows, that is to say - Commencing at the front of Said Concession, at a point one chain & eighty six links distant North Easterly, from the limit line between Lots No 17 and 18 -

Thence South westerly along the Concession Line in front of Said Concession 26 Chains and eighty four links, be the same more or less, to a point four chains and seventy five links distant, North Easterly, from the Easterly limit, of the Side Road between Lots No 18 and 19 - Thence South Easterly parallel to the westerly limit of Lot No 18 Two chains and fifty three links. Thence North Easterly parallel to the Northerly limit of Said lot twenty five links. Thence South Easterly parallel to the westerly limit of Lot No 18 Twenty nine chains and fifty three links. Thence South westerly, five chains be the same more or less to the westerly limit of Said lot No 18 - Thence South Easterly along the westerly limit of Said Lot No 18 Twenty three chains and sixty seven links, be the same more or less to the Northerly limit of the Lands now owned by E Casswell - Thence North Easterly parallel to the Northerly limit of Lot No 18, or parallel to the Southerly limit of the Concession Line between the Broken front Concession and the first Concession, Twenty six chains and eighty six links. Thence North westerly parallel to the limit line between Lots Nos 17 and 18 fifteen chains & twenty one links. Thence North Easterly parallel to the Southerly limit of the road allowance between

County by Admeasurement 5 acres

Commencing on a line drawn parallel to the  
Northely limit of Said Lot No 18. from a  
post planted on the Westely limit of Said Lot  
and in the Centre of the Said 1<sup>st</sup> Course  
at a distance of five Chs & forty six links  
Eastely from Said post. Thence Eastely parallel  
to the Northely limit of Said Lot No 18. Eleven  
Chs and twenty four links to a post planted on  
the Westely limit of a Lane. Thence  
N 41° 32' West along the Westely limit of said  
mentioned Lane 4 Chs & fifty links to a post  
planted on the Southely limit of a Lane.  
Thence S 48° 33' West along the Southely limit  
of Said mentioned Lane eleven Chs & twenty four  
links to a post. Thence S 41° 32' East four  
Chs & forty links more or less to the place of beginning



The Broken front & first Concession first Chain, be the same  
more or less, to about one Chain  $\pm$  eighty six links <sup>distance</sup> North  
Easterly from the limit line between Lots 17 and 18 -  
Thence North Westerly parallel to the limit line between  
Lots No 17 & 18 forty Chains or the same more or  
less to the place of beginning

J. M. Burke  
P. L. Swager

Jugersoll  
April 10<sup>th</sup>  
1883

The following Sentimental lines to be put at the end of a  
Chapter

" They for their love for Liberty; did not pause  
To count the cost, When England called  
Her Sons to strive in Freedom's holy cause.

In lonely graves, Wars resting place,  
Their bodies lie, near foreign soil

Some Cousins placed a cross to testify  
How amongst the Crowd ~~they~~ died.

~~We will not grieve for them, though when they fell  
All joy seemed drowned in sorrow's sea,  
And laughter was left, save only that good cheer  
We feel in these brave deeds, their comrades see.~~

Living and dead, their brave hands  
With love and honour, an  
unfading crown

A goodly heritance to be handed  
To children's children that are  
yet to be.



# British American Tobacco Company, Limited.

Westminster House,

7, Millbank,

London, S.W.

TELEPHONE NO VICTORIA 8160 (6 LINES)  
TELEGRAPHIC ADDRESS "VEHICULAR, LONDON"  
CODES USED - BROOMHALL, LIEBERS, A.B.C.  
PANTELEGRAPHY "TYBO"

AWT/KW.

Ref. 201

Mr. A. J. Norworthy P

1917.

73. 29 Canadian, 13th. March. 15  
1917

Dear Sir:

We have today instructed our factory to despatch  
further supply of goods on account of your order.

Your account now stands as per statement below,

Yours faithfully,

BRITISH - AMERICAN TOBACCO COMPANY LIMITED

Ex Department.

W W Brandon  
M B.

50 Perfectos.	15.0.
Post	<u>1</u>
	16.

Standing to credit	5.00.
Goods as above	16
	<hr/>
Balance to credit.	4.40
	<hr/>

All letters  
to be addressed to  
THE TREASURER.

The Hamilton Provident & Loan Society.

C. FERRIE,  
TREASURER

Hamilton, Ont. Feby 22nd, 1907

J. C. Norsworthy, Esq.,  
INGERSOLL,  
Ont.

Dear Norsworthy :-

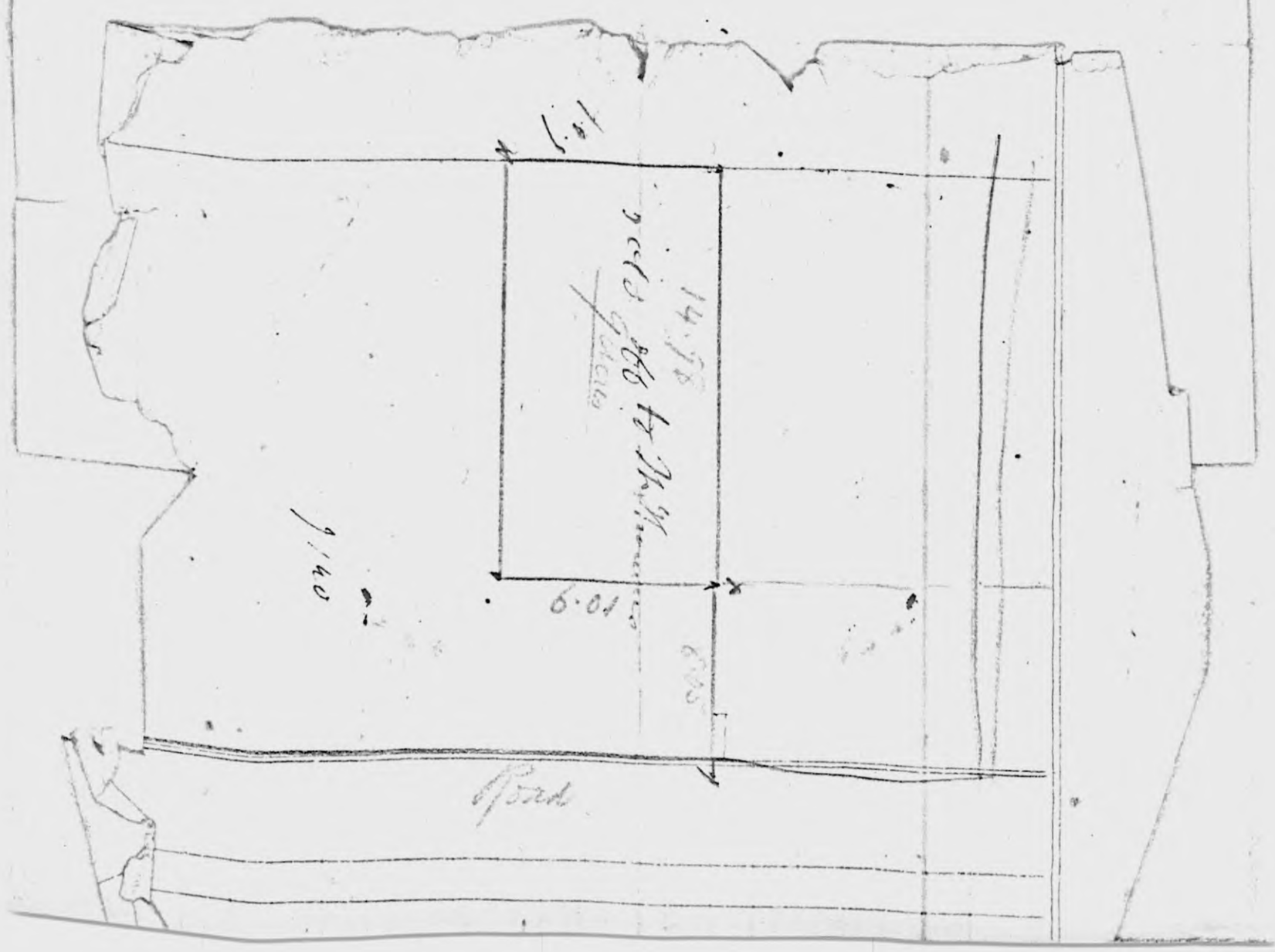
re Mortgage 5771

Your mortgage to the Society matures on the  
1st March next - amount \$3000- We are not lending any money  
just now at less than 6% - However I would be pleased to renew  
this for you at 5%, payable half-yearly, with the privilege  
of paying the principal at any half-year . *No Expense*

Yours truly,

*C. Ferrie*

Treasurer





Articles of Agreement made and entered into this 6th day of April by and between Mr. J. L. Thorsworthy, Prop. & Lawrence A. G. T. and party of the first part and Donald M. & R. G. Stone - Mason as party of the second part. Whereas the said party of the second part agrees and hereby binds himself to furnish all labor including <sup>voluntary</sup> necessary to erect and finish complete the stone work of a three story block for party of the first part. According to the drawings & specifications prepared by John G. Proctor Architect and which are hereto annexed and made a part of this agreement for and in consideration of the sum of <sup>Five Dollars</sup> six & 25/100 cents per perch measurement to be from the ground of building.

The party of the second part also agrees that the work shall be commenced as soon as he can have access to the premises that it shall be in strict conformity to the drawings and specifications and that he will not in any way hinder or delay the other contractor in the performance of their contract; and that the whole job shall be pushed on to its completion as fast as is practicable consistent with its own durability and safety and it is also mutually agreed that the work shall be under the supervision and direction of John G. Proctor Architect who will have the full power and lawful authority to reject any work or materials which in his opinion is not in accordance with the plans or specifications. It is also mutually agreed that if the party of the first part should desire any

change in either the quantity or quality of  
works the same shall be exceeded by the  
party of the second part - but the price of  
said change must be agreed upon before  
going into effect - or no allowance will be  
made for ~~them~~ by either party. For and  
in consideration of the above name sum which  
will be paid at the rate of fifty percent as  
the work advances on the work done and  
the balance at the completion and rendering  
up of the works

And the several parties  
of the above have set our hands  
and seals this day and date <sup>above</sup> ~~above~~  
first mentioned

Witness  
John G. Proctor

J. C. Thorpe  
Donald McKee





## STONE MASONS SPECIFICATION

Specification of stone work to be done in connection with Mr J Le Mansworth's in accordance with the plans and specifications prepared by John G Proctor Architect Ingersoll. Said blocks situated on the north side of King Street Ingersoll forming what is known as the "Pomeroy block" on the west side

The footings of all walls to consist of broad flat stones laid so as to project as shown on plans and of the sizes as there drawn

The walls up to the first tier of joist to be well built with rubble stone of approved quality, laid in best prepared mortar with at least one through stone to every superficial yard of wall well bonded at quoins. That part of wall in front of building directly under columns to be laid with the best broad flat stones so as to give proper support to the base of columns. The stone mason to build in wall joining the "Pomeroy" as sufficient amount of bond timber to support conductor pipes

The stone mason to build vault on proper footings to be carried up to within four inches of the top of joist on first floor. The sides of vault will be carried up with a wall sixteen inches thick. The center to be filled in by the proprietor

The centre wall in cellar will be at the option of the proprietor to be either stone or bricks if stone it will be 16" thick

Stone mason to assist in setting all wood and iron work in stone wall

5.18  
5

County of Oxford I Peter Revers of the Township  
of North Dorchester in the County  
of Middlesex and Province of  
Canada do hereby make oath and say  
that I was present and saw the Will  
of which the within or annexed is a  
Memorial duly executed by the therein  
named Testator John Rosworthy  
(deceased) and the said Memorial  
duly executed by the therein named  
Mary Rosworthy Executrix for  
Registry thereof and that said Reponent  
and Witness to both said Will & Memorial  
and that said Will was executed at the  
Township of North Dorchester in said  
County of Middlesex and said Memorial  
at the Village of Chamusford in said County  
of Oxford

Sworn before me at  
the Village of Chamusford  
in the County of Oxford this  
27<sup>th</sup> day of December  
A.D. - 1868

Peter Revers

J. Sutherland

A. Commissioner in N. Y. &c  
in and for the County of Oxford



A Memorial to be registered of the  
Last Will and Testament of John Kosworthy  
(deceased) of the Township of North Dorchester  
in the County of Middlesex and Province of Canada  
Thomas' being of ill health but of sound and  
disposing mind and memory do make and  
publish this my Last Will and Testament  
hereby revoking all former Wills by me at any  
time heretofore made

First I hereby constitute, and  
appoint my wife Mary Kosworthy to be  
sole Executrix of this my Last Will directing  
my said Executrix to pay all my just debts  
and funeral expenses and the legacies here-  
inafter given out of my Estate

Second " after the payment of  
my said debts and funeral expenses, I give to each  
of my children (married) and unmarried the  
sum of One Dollar to be paid to each of them  
as soon after my decease as conveniently may be  
done

Third I devise to my beloved wife  
Mary all my Real Estate being composed of  
the South East quarter of Lot number Seventeen  
(17) in the Second Concession of the Township  
of North Dorchester in said County of Middlesex  
Fourth I bequeath to my said wife Mary  
all my personal Estate that is to say, Horn  
Stock consisting of horses Cattle Sheep & hogs  
farming utensils and household furniture  
together with the present Years crops at present  
in the said described premises or any thing else  
that may be mine in doors or out of doors at my  
(decease) to be disposed off as she may think fit  
and proper during her natural life but not to

devised nor bequeathed to any one else save  
some one of my children the choice to be solely  
hers my said Executrix to have and to hold  
all said devised and bequeathed Estate to and for  
her and her heirs forever

Fifth and last. I do hereby nominate  
and appoint Frederick House and Benja<sup>n</sup>'s  
Leslie both of the Township of North Oxford  
to be and act as my Executors of this my Last Will  
and Testament in conjunction with my said  
Executrix above named if requested by her and  
actually required

Which said Will is witnessed  
by Peter Bevens of the Township of North  
Dorchester in said County of Middlesex, Geoman  
and Donald Sutherland of the Township of  
North Oxford in the County of Oxford

And this Memorial thereof is  
hereby required to be registered by me Mary  
Kosworthy the said Executrix therein named

Witness my hand and Seal  
this Twenty second day of December in the Year  
of our Lord One thousand eight hundred  
and Sixty five

Signed and sealed } Mary Kosworthy  
in the presence of }  
Peter Bevens }  
Donald Sutherland }  
Mark

Peter Bevens of the Township of North Dorchester  
Geoman

Donald Sutherland  
of the Township of North Oxford  
Notary Public  
H



Know all Men by These Presents, that

THE INGERSOLL RURAL CEMETERY COMPANY,

in consideration of *two* dollars of lawful money of Canada,

paid to them by *James L. Newberry*

of the Town of Ingersoll, in the County of Oxford, the receipt whereof is hereby acknowledged,

do grant unto the said *James L. Newberry*

his heirs and assigns, ALL AND SINGULAR that certain Lot of Land in the Cemetery of the

said Company, called *Ingersoll Rural Cemetery*, and situate in the Township of North Oxford,

in the County of Oxford, and Province of Ontario, which Lot is delineated and laid down

on the map of the said Cemetery, and is therein designated by the name of Lot Number

*one hundred and ten*

in Section *B* containing by admeasurement *one hundred*

*and sixty* superficial feet

To Have and to Hold the herein above named premises unto and to the use of the said

*James L. Newberry* his heirs

and assigns forever ; subject to the reservations, limitations, provisos and conditions expressed

in the original grant thereof from the Crown, and also to the Rules, Regulations and By-laws

of the said Company.

In Witness Whereof the President of the said Company has hereunto set his hand

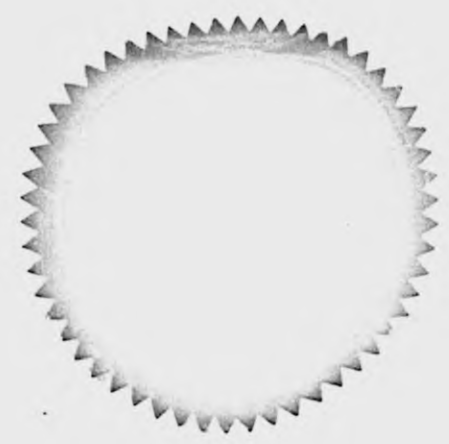
and Seal, this *eleventh* day of *April*

in the year of our Lord one thousand eight hundred and ninety *one*

Signed, Sealed and Delivered }  
in presence of

*[Signature]*

*[Signature]*  
*[Signature]*



Know all Men by These Presents, that

THE UNDERBOLL RURAL CEMETERY COMPANY,

of the County of *Frontenac* in the Province of Ontario, do hereby certify that

the sum of *Twenty Dollars* Dollars of lawful money of Canada,

has been paid to the said Company by

the said *John C. Brown* of the County of *Frontenac* in the Province of Ontario,

for the purchase of a certain Lot of Land in the Cemetery of the

said Company, called *Jegervill Rural Cemetery*, and situate in the Township of North Oxford,

in the County of *Frontenac* and Province of Ontario, which Lot is delineated and laid down

in the map of the said Cemetery, as is therein designated by the name of Lot Number

*one hundred and seven*

and containing by admeasurement *one hundred*

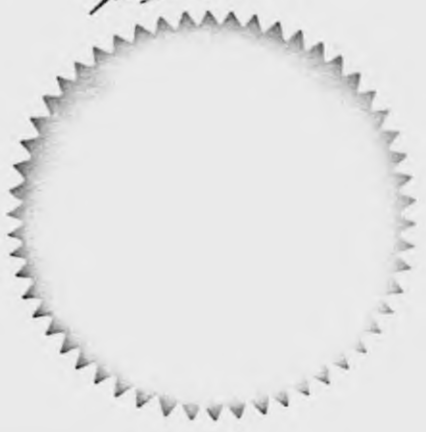
*and twenty* square feet.

*[Faint, mostly illegible text]*

In Witness Whereof the President of the said Company has hereunto set his hand and Seal, this *fourth* day of *February* in the year of our Lord one thousand eight hundred and ninety *one*

Signed, Sealed and Delivered }  
in presence of  
*[Signature]*

*John Brown*  
President





Know all men by these presents that  
we G. H. Manson of the Town of Ingersall  
in the County of Oxford Cheese maker  
and William Dunn of the Township  
of North Oxford in the County of Oxford  
aforesaid are jointly and severally  
held and firmly bound unto  
James C. Norworthy of the said  
Town of Ingersall Banker Broker his  
heirs executors administrators and  
assigns in the penal sum of three  
hundred dollars of lawful money  
of Canada to be paid to the said  
James C. Norworthy or to his certain  
attorney executor administrators  
or assigns for which payment  
well and truly to be made we jointly  
and severally bind ourselves our  
heirs and each of our heirs executors  
administrators or assigns firmly  
of these presents

Sealed with our seals and dated  
this second day of September in the  
year of our Lord one thousand  
eight hundred and seventy  
eight

Whereas the said bounden  
G. H. Manson received a cheque  
from the said James C. Norw-  
orthy for the sum of one hun-  
dred and forty nine dollars and  
seventy five cents which said  
cheque was in the words and figures following  
No 265 Ingersall July 31<sup>st</sup> 1878

To the Manager of the Ingersall Bank  
Pay to G. Manson or order one hundred  
and forty nine  $\frac{75}{100}$  dollars

# 149 $\frac{75}{100}$

Wm J. Norworthy

And whereas the said G. H. Manson  
lost or about the thirty first day of  
July and 1878 at Ingersall in the  
County of Oxford the said cheque  
from his possession and has made  
search therefor but without avail

And whereas the said J. C.  
Norsworthy is desirous of paying  
the said G. H. Manson the amount  
of said cheque and the said obligors  
are willing to give this bond to  
indemnify him the said J. C.  
Norsworthy his heirs and assigns  
against the payment of said  
cheque in case the same should  
ever be presented to him for payment  
as well as of and from any action  
or actions which might arise  
therefrom all all loss costs or  
damages he may sustain thereby

Now the condition of this  
written obligation is such that  
if the above bounden G. H. Manson  
and William Dunn indemnify and  
save harmless the said J. C. Norsworthy  
from the payment of the said cheque  
and from all costs in and about  
the same then these presents to be in full  
and void otherwise to remain in full  
force and virtue

In witness <sup>whereof</sup> we have hereunto  
set our hands and seals the day  
and year first above written

Witnessed by

John Garvey

G. H. Manson

William Dunn





COPY OF JUDGMENT.

In the Matter of the Appeal from the Court of Revision of the Town  
of Ingersoll,

-And-

The Corporation of the Town of Ingersoll,

Respondent.

This is an appeal against the Court of Revision of the Town of  
Ingersoll against an assessment of \$6450, which was reduced to \$5950.  
An appeal was taken before me, and the same was proceeded with on the  
first day of December last when a large number of witnesses were called  
before me as to the value of the Land assessed as Farm Land, and also  
value of Barnes situated upon said Lands, and also upon the Residence  
of the Appellant, and Seven acres of land occupied by the Appellant  
as a Private Residence. It appeared in evidence that the Residence  
and Seventy-five acres were assessed somewhat higher because being in  
the Municipality of the Town of Ingersoll. I cannot say from the  
Evidence adduced before me that the Appellant derives any considerable  
"if any" benefit therefrom. It was given in Evidence that two years  
previously the assessment had been reduced by me to the sum of \$5000.  
At the hearing of the then a perjured Evidence was given before me  
that improvements then being made in the house were not then completed  
and have since then been finished. I cannot lose sight of the fact  
that values of lands similar to Lands have increased than decreased  
in value since then and although many of the witnesses for the Appellant  
have reduced the value of the Lands in question according to their  
view I cannot lose sight that the Court of Revision was composed of  
men of position and standing in the said Town, and I am asked to decide  
their opinion was wrong particularly when I find a respectable and  
reputed man of the Town not only judging his oath as to the value  
of the Land in question and also offering a price considerably over  
the assessed value. After taking the whole matter into consideration

*Malone, Malone & Long,  
Barristers, Solicitors, Notaries,  
Conveyancers.*

E. T. MALONE, K.C.      A. L. MALONE,  
E. G. LONG.

SOLICITORS FOR  
THE TORONTO GENERAL TRUSTS CORPORATION,  
THE CENTRAL CANADA LOAN & SAVINGS COMPANY,

AND  
THE IMPERIAL LIFE ASSURANCE COMPANY OF CANADA  
AND  
THE PROVIDENT INVESTMENT COMPANY.

COUNSEL: GEO. LYNCH-STANTON, K.C.

OFFICES: TORONTO GENERAL TRUSTS BUILDINGS, COR. YONGE AND COLBORNE STREETS.

TELEPHONE MAIN 372.

*Toronto, December 20, 1907/90*  
*Canada.*

*to*  
*Woodstock March 28/84*  
*received from J. C. Perwerthley*  
*the sum of two hundred dollars*  
*the payment of the half*  
*is interest due on his mortgage*  
*1/84*  
*H. Binfield*



-forward-

# 11-

# 26

1905.

May 1 Having received letter from Mr. Alley  
 refusing to sign agreement - - - - -  
 Letter to him as to - - - - -

9 Letter to you advising - - - - -

11 Several attendances on Traders Bank  
 re changes - - - - -

Letter to you with agreement signed

	.50	.02
	.50	.02
	2.00	
	.50	.04
#	14.50	# .34
	34	
#	14.84	

*He is on Bill  
 he is here because of the*

*Recd payment  
 Malou E Malou E + Malou  
 Sep 8/1905.*

Toronto, August 15th. 1905.

J. C. Norworthy, Esq., Ingersoll,

In account with

Malone, Malone & Holden.

re Traders Bank.

-----  
1905.

Apr. 8	Attending on your Son in reference to dispute with Traders Bank as to party wall & advising - - - - -	1.00	
	Letter to Traders Bank, Toronto	.50	.02
	" " " " Ingersoll	.50	.02
	Having received letter from Mr. Walsh Solicitor for Traders Bank, Ingersoll.		
	Letter in reply - - - - -	.50	.02
	Letter to you advising & enclosing letters and copies - - - - -	.50	.04
12	Having received letter from Mr. Walsh		
	Letter to you with - - - - -	.50	.04
	Attending on you this morning going over matter of party wall & attending with you on Mr. Alley of Traders Bank discussing - - - - -	3.00	
	Letter to Mr. Alley - - - - -	.50	.02
18	Having received agreement drawn by Mr. Walsh, Ingersoll. Perusing same and making changes therein, making clean copy.	2.00	
	Letter to Mr. Walsh with & advising	.50	.02
	Letter to you with old draft and advising	.50	.02
25	Having received letter from you approving of our suggestion making amendment in agreement & letter to Traders Bank with agreements to sign - - - - -	1.00	.06

	<u>11 -</u>	<u>76</u>

-forward-



~~Father in hospital~~

Your Dad hospitalized Fri.  
with stroke condition fair.



**TYLER**

SALES REPRESENTATIVE

CHARLIE WHELPLEY

SALES DESK

MITCH PLATA

THE W.S. TYLER COMPANY OF CANADA, LIMITED

P.O. Box 100

St. Catharines, Ontario

WOVEN WIRE SCREENS      TESTING SIEVES  
VIBRATING SCREENS      ELEVATOR CARS & ENTRANCES

TEL.: 685-5425 St. Catharines

923-1628 Toronto

ALL LETTERS  
TO BE ADDRESSED TO  
THE TREASURER

THE HAMILTON PROVIDENT & LOAN SOCIETY,

C. FERRIE,  
TREASURER

HAMILTON, ONT. 13th April 1903 3

J. C. Norsworthy, Esq.,  
I N G E R S O L L,  
Ont.

Dear Sir:-

re Mortgage No 8203

Herewith I beg to hand you copy of your agreement  
to renew above numbered mortgage, duly executed by this Society

Yours truly,

*C. Ferrie*  
Treasurer

Encl

ALL LETTERS  
TO BE ADDRESSED TO  
THE TREASURER

THE HAMILTON PROVIDENT & LOAN SOCIETY,

C. FERRIE,  
TREASURER

HAMILTON, ONT. June 4th 1903 1903

J. C. Nourseworthy Esq  
I N G E R S O L L

Dear Sir-

Enclosed herewith you will please find a copy of Renewal  
Agreement duly executed, and remain

Yours truly

*C. Ferrie*  
Treasurer

Enclosure)



All letters  
to be addressed to  
THE TREASURER.

*The Hamilton Provident & Loan Society.*

C. FERRIE,  
TREASURER

*Hamilton, Ont.* 31st March, 1903

James C. Norworthy, Esq.,

I N G E R S O L L, .

Ont.

Dear Sir: -

I beg to hand you herewith new agreement,  
which if found in accordance with your instructions,  
kindly execute and return.

I also enclose old agreement and Policy in  
North British & Mercantile No. 593883 for \$3000-

Yours truly,

*C. Ferrie*

Treasurer

Encl