

lars are kept in a dangerous condition, the building is exposed to imminent risk from its surroundings, yet the proprietors expect low rates of insurance on property that, as a business proposition, calls for exceptionally high rates.

Upon public authorities and individual property owners rests the entire responsibility for insurance rates being higher than would be imposed were the suggestions, the advice, and the reasonable demands of the underwriters carried out and conceded.

NEW YORK TRUST COMPANIES.

The table showing the main features of the reports published by the Trust Companies of Greater New York is a remarkable exhibit of the enormous extent of their business. The total of the statistics in our contemporary are not given, so we have cast the columns in our condensed statement and given the totals in more detail in this column.

The liabilities are classified as follows:

Capital Stock.....	31,475,000
Surplus and undivided profit.....	88,773,293
Individual Deposits.....	435,800,000
Certificates of Deposit.....	75,200,000
Amount due Trust Companies.....	41,000,000
Amount due Banks and Bankers.....	21,810,000
Amount due as Executor, Administrator, etc.....	24,680,000
Deposits of Trust Monies.....	71,710,000
Due Savings Bank and Loan Associations.....	29,590,000
Unclassified.....	15,234,963

Total Liabilities\$835,373,256

The resources are classified as follows:

Bonds and Mortgages.....	\$ 33,668,975
Stock and Bond Investments.....	166,835,776
Loaned on Collaterals.....	491,050,821
Other Loans.....	34,985,000
Real Estate.....	8,292,000
Cash on deposit.....	83,930,000
Specie.....	14,000,000
Legal tender notes and Bills of National Banks.....	1,232,000
Cash items and other assets.....	1,378,684

\$835,373,256

The most salient feature in these returns is the small amount of capital on which the enormous

NEW YORK TRUST COMPANIES.

TABLE SHOWING THE MAIN FEATURES OF THE REPORTS PUBLISHED BY THE TRUST COMPANIES OF GREATER NEW YORK,
COMPILED AND CONDENSED FROM THE "NEW YORK COMMERCIAL BULLETIN."

INSTITUTIONS.	RESOURCES.			CAPITAL.	LIABILITIES.		TOTAL ASSETS AND LIABILITIES.
	Bonds and Mortgages.	Stock and Bond Investments.	Loaned on Collaterals.		Surplus &*Undiv. Profits.	*Deposits and Credit Balances.	
	\$	\$	\$	\$	\$	\$	\$
Central Trust.....	116,822	17,681,741	56,641,056	1,000,000	14,335,010	70,267,702	85,602,712
Nassau Trust Co.....	644,133	2,045,110	3,253,788	500,000	592,094	9,181,310	10,174,304
Title Guarantee & Trust Co.....	13,819,450	6,701,906	16,702,982	4,375,500	5,869,364	34,106,723	44,351,087
Williamsburg Trust Co.....	1,037,596	1,964,440	2,905,534	700,000	525,051	7,501,811	8,726,862
Windsor Trust Co.....	796,000	3,951,965	4,159,434	1,000,000	631,831	9,603,809	11,235,640
Commonwealth Trust Co.....		742,435		500,000	71,866	192,234	764,100
Farmer's Loan & Trust Co.....	1,468,700	23,539,663	61,299,463	1,000,000	7,162,094	92,279,647	109,371,741
Flatbush Trust Co.....	439,880	245,585	1,626,294	20,000	150,166	2,713,728	3,063,894
King's Co. Trust Co.....	1,035,583	1,550,638	7,855,423	500,000	1,415,110	10,767,925	12,683,035
L. I. L. & Trust Co.....	811,175	3,492,561	5,364,148	1,000,000	1,576,865	8,381,649	10,958,514
Reade Estate Trust Co.....	244,500	1,437,586	9,417,835	500,000	662,746	11,229,223	12,392,069
Broadway Trust Co.....	508,930	963,860	1,039,241	700,000	434,150	3,418,341	4,552,491
Fifth Avenue Trust Co.....	730,507	8,967,274	11,840,057	1,000,000	1,554,375	20,940,925	23,495,500
Metropolitan Trust Co.....	938,500	3,315,085	32,486,260	2,000,000	6,446,054	32,642,733	41,088,787
Morton Trust Co.....		10,712,452	43,657,462	2,000,000	6,988,657	58,365,554	67,354,211
Queen's Co. Trust Co.....	416,000	103,052	113,233	500,000	141,657	935,146	1,576,803
Union Trust Co.....	668,500	16,490,165	37,226,344	1,000,000	7,941,051	55,589,644	64,530,695
Bankers' Trust Co.....		6,832,700	17,022,852	1,000,000	793,640	26,488,931	27,282,571
Colonial Trust Co.....	83,200	2,403,807	24,050,975	1,000,000	1,736,217	30,534,576	33,270,793
Bowling Green Trust Co.....	87,000	6,756,580	14,701,835	2,500,000	2,899,282	22,274,298	27,673,580
Empire Trust Co.....	452,500	631,342	1,567,891	500,000	1,068,025	3,556,605	5,124,630
Hamilton Trust Co.....	646,675	2,322,336	3,749,040	500,000	994,543	7,443,949	8,838,492
Lincoln Trust Co.....	1,305,431	7,140,961	5,168,150	500,000	916,216	19,317,738	20,734,954
Mutual Alliance Trust Co.....	283,793	1,580,740	3,414,804	500,000	526,596	6,950,613	7,977,209
Mercantile Trust Co.....	1,491,825	10,983,527	55,839,686	2,000,000	6,621,868	65,668,024	73,669,892
People's Trust Co.....	626,795	5,871,250	6,997,085	1,000,000	1,568,245	14,230,546	16,793,791
Standard Trust Co.....	133,755	5,995,776	13,426,118	1,000,000	1,156,943	22,357,702	24,514,645
Washington Trust Co.....	548,225	1,150,900	9,525,925	500,000	1,025,957	11,047,137	12,572,094
United States Trust Co.....	4,333,500	11,360,353	37,981,000	2,000,000	12,976,680	58,017,750	72,994,430
Total.....	33,668,975	166,835,776	491,050,821	31,475,000	88,773,293	716,005,873	835,373,256

* In this column the following deposits, etc., are included: Deposits of Trust Monies, Individual Deposits, due Trust Companies, due to Banks, due Savings and Loan Associations, due as Executor, Administrator, etc.