

NEW YORK TRUST COMPANY LOANS AND DEPOSITS.

The following schedule of New York Trust Company loans and deposits compiled by the New York Commercial Bulletin is a remarkable exhibit of the enormous financial business transacted by these organizations and their resources and power. The contrast between the amount of the deposits and of the loans is very striking. In the aggregate the total loans amount to only 73 per cent. of the deposits and the total amount of cash on deposit in banks, etc., is under 17 per cent. Some of the company have only cash on deposit in banks, etc., to extent of one twentieth the deposits, others one tenth, one eighth, one sixth. Their loans, however, are of a liquid or readily convertible character. The differences between the amount of deposits and of loans are very great, in some cases the loans amounting to no more than 70, 60, 50, or 40 per cent. of the deposits. The aggregate of the loans and cash on deposit in banks, etc., is \$852,508,493, which is \$93,541,459 less than the deposits. A table showing fully in detail the total assets and liabilities of these companies would be interesting:

NEW YORK TRUST COMPANY LOANS AND DEPOSITS.

Name of Co.	Loans.	Deposits on which Interest is Allowed.	
	Dec. 31, 1904.	Dec. 31, 1904.	Dec. 31, 1901.
Merchants'	\$ 2,074,000	\$ 1,391,977	\$ 3,124,311
Farmers' Loan.....	52,262,800	11,227,520	77,236,300
Trust Co. of A.....	12,149,146	2,313,792	19,075,542
N. Y. Life & T.....	20,223,553	1,394,543	33,337,355
Fifth Avenue.....	10,367,789	2,533,765	17,538,864
Equitable.....	34,577,015	5,092,023	38,218,199
Wind-or.....	2,883,128	1,071,331	5,216,930
Kings County.....	8,363,087	542,014	10,117,532
Flatbush, Bklyn....	1,277,340	187,225	1,964,944
Empire.....	1,956,127	1,313,897	1,540,000
Lincoln.....	5,199,198	2,316,813	12,499,436
N. Y. Sec. & T.....	34,812,827	10,645,634	48,121,445
Title G. & Trust....	13,269,823	3,262,852	22,300,697
Broadway.....	3,500,315	841,668	4,315,104
North American....	11,011,362	7,542,964	16,035,988
Guaranty.....	35,393,986	13,486,975	56,310,315
Nassau, Bklyn....	4,750,788	854,813	7,714,516
Holland.....	98,594	1,119
Franklin, Bklyn....	4,923,171	2,058,834	10,115,822
Real Estate.....	5,596,520	763,165	7,576,966
Manhattan.....	8,894,286	3,625,215	15,838,441
Morton.....	42,191,898	9,963,811	46,217,345
Commonwealth....	37,100	419,950	470,074
Metropolitan.....	28,317,457	3,195,450	25,570,615
Hamilton, Bklyn....	4,681,584	911,574	7,119,117
United States.....	49,887,642	8,462,467	57,340,050
Brooklyn.....	6,894,863	2,617,742	15,467,639
Long Island.....	5,020,625	898,818	7,717,371
Standard.....	8,957,685	4,970,180	16,957,396
Central.....	38,683,512	4,790,435	42,459,583
Central Realty.....	4,864,077	1,964,505	9,446,893
People's, Bklyn....	9,011,768	1,170,054	14,328,847
Washington.....	10,007,066	626,438	10,459,175
U. S. Mtge. Co.....	17,283,295	7,196,665	29,702,764
Colonial.....	19,938,663	5,428,925	23,661,291

City.....	13,263,618	2,515,640	15,371,061
Knickerbocker.....	39,622,535	7,966,896	51,811,911
Bowling Green.....	13,611,664	3,568,646	16,949,863
Williamsburgh.....	3,500,479	524,440	6,070,572
Guardian.....	2,438,887	299,064	2,303,127
Mutual Alliance....	4,116,548	510,780	4,229,533
Union.....	41,537,130	1,501,812	52,638,645
Mercantile.....	55,732,782	10,372,807	71,347,743
Bankers.....	11,022,630	18,100,530

Totals..... \$697,766,800 \$154,741,693 \$946,049,952

From a table issued by the New York State superintendent of banks, we learn that the total resources of the Trust companies of the State of New York on January 10, 1904, were as follows: Bonds and mortgages, \$64,549,929; stock investments, \$295,663,164; loaned on collaterals, \$68,449,715 loaned on personal securities, \$72,346,979; overdrafts, \$39,648; due from banks, etc., \$6,196,122; real estate, \$17,331,755; cash on hand, \$35,133,862; cash on deposit, \$178,233,926; other assets, \$13,073,053. Total, \$1,364,018,157.

The liabilities of these institutions were as follows: Capital stock, \$61,850,000; surplus, \$104,465,543; undivided profits, \$42,875,197; deposits in trust, \$275,665,112; general deposits, \$695,031,064; due trust companies, \$69,152,622; due savings banks, \$42,134,633; due bankers and brokers, \$45,643,669; other liabilities, \$27,200,311. Total, \$1,364,018,157.

Their profits for the year were, \$54,267,074; interest paid, \$25,954,661; expenses of institutions, \$8,031,093; dividends declared, \$9,508,000; taxes paid \$2,137,744; interest bearing deposits, \$1,063,189,423; bonds and mortgages purchased, \$101,968,925; mortgages paid or sold, \$96,953,676.

FIRE ON CRAIG ST., MONTREAL.

By the fire which occurred on the 28th instant, in the establishment of the National Rubber Company and which extended to the adjoining building occupied by J. W. Kilgour and Bros., the following companies are interested:

NATIONAL RUBBER CO.		J. W. KILGOUR & BROS.	
Stock and fixtures.		Stock.	
British America.....	\$3,000	Royal.....	\$12,000
Caledonian.....	3,000		
Northern.....	3,000		
London Mutual.....	3,000	Loss about 80 p. c.	
Alliance.....	2,500		
Western.....	3,000		
Ætna.....	2,500		
Norwich Union.....	\$2,000		
Montmagny Mutual...	2,500		
Equitable Mutual.....	2,500		
Ottawa.....	1,500		
Equity.....	1,500		
Total.....	\$32,000		
Loss about 70 p. c.			
BUILDING.			
Scottish Union.....	\$3,000		
German American....	3,000		
Loss about \$5,000.	\$6,000		