

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 eight, 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.	Cash on Deposits in Banks, &c. Dec. 31, 1904.	Dec. 31, 1904.	Dec. 31, 1904.
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....	4,823,171	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	7,777,371	
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		
Etna.....	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.			Loss about 50 p. c.
BUILDING.			
Scottish Union.....	\$3,000		
German American.....	3,000		
Loss about \$5,000.	\$6,000		