

# The Huron and Erie Loan and Savings Co.

## Dr. PROFIT AND LOSS STATEMENT FOR YEAR ENDING 31st DECEMBER, 1895. Cr.

<table border="0" style="width: 100%;"> <tr> <td>To Dividend No. 62, 4½%, - - -</td> <td style="text-align: right;">\$63,000 00</td> <td></td> </tr> <tr> <td>" Do. " 63, 4½%, - - -</td> <td style="text-align: right;">63,000 00</td> <td></td> </tr> <tr> <td>" Income Tax, - - - - -</td> <td style="text-align: right;">2,408 64</td> <td></td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">\$128,408 64</td> <td></td> </tr> <tr> <td>" Interest on Deposits, - - -</td> <td style="text-align: right;">\$42,673 08</td> <td></td> </tr> <tr> <td>" Do. Sterling Debentures, - -</td> <td style="text-align: right;">67,531 52</td> <td></td> </tr> <tr> <td>" Do. Canadian Do., - - -</td> <td style="text-align: right;">59,924 88</td> <td></td> </tr> <tr> <td>(Including Interest accrued but not due.)</td> <td></td> <td style="text-align: right; border-top: 1px solid black;">170,129 48</td> </tr> <tr> <td>" General Expense Account, - -</td> <td style="text-align: right;">\$14,423 25</td> <td></td> </tr> <tr> <td>" Other Expenses, including Directors' Fees, Auditors' Salaries, Solicitors' Fees, Taxes on Office Premises, &amp;c. -</td> <td style="text-align: right;">5,899 79</td> <td></td> </tr> <tr> <td>" Commission on Loans, - - -</td> <td style="text-align: right;">4,739 93</td> <td></td> </tr> <tr> <td>" Land Inspection, - - - - -</td> <td style="text-align: right;">4,274 25</td> <td></td> </tr> <tr> <td>" Sterling Exchange, - - - - -</td> <td style="text-align: right;">1,012 33</td> <td></td> </tr> <tr> <td>" Commission and other Ex- penses on Sterling Deben- tures, - - - - -</td> <td style="text-align: right;">3,268 87</td> <td></td> </tr> <tr> <td></td> <td></td> <td style="text-align: right; border-top: 1px solid black;">33,618 42</td> </tr> <tr> <td>" Losses on Real Estate, - - -</td> <td style="text-align: right;">\$7,739 70</td> <td></td> </tr> <tr> <td>Less Recovered, previously written off</td> <td style="text-align: right;">805 00</td> <td></td> </tr> <tr> <td></td> <td></td> <td style="text-align: right; border-top: 1px solid black;">6,934 70</td> </tr> <tr> <td>" Provision for Possible Deficien- cies in respect of lands sold, - - -</td> <td style="text-align: right;">5,000 00</td> <td></td> </tr> <tr> <td>" Balance of Office Improvements, - - -</td> <td style="text-align: right;">806 21</td> <td></td> </tr> <tr> <td>" Balance, - - - - -</td> <td style="text-align: right;">35,305 38</td> <td></td> </tr> <tr> <td></td> <td></td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">\$380,202 83</td> </tr> </table>	To Dividend No. 62, 4½%, - - -	\$63,000 00		" Do. " 63, 4½%, - - -	63,000 00		" Income Tax, - - - - -	2,408 64			\$128,408 64		" Interest on Deposits, - - -	\$42,673 08		" Do. Sterling Debentures, - -	67,531 52		" Do. Canadian Do., - - -	59,924 88		(Including Interest accrued but not due.)		170,129 48	" General Expense Account, - -	\$14,423 25		" Other Expenses, including Directors' Fees, Auditors' Salaries, Solicitors' Fees, Taxes on Office Premises, &c. -	5,899 79		" Commission on Loans, - - -	4,739 93		" Land Inspection, - - - - -	4,274 25		" Sterling Exchange, - - - - -	1,012 33		" Commission and other Ex- penses on Sterling Deben- tures, - - - - -	3,268 87				33,618 42	" Losses on Real Estate, - - -	\$7,739 70		Less Recovered, previously written off	805 00				6,934 70	" Provision for Possible Deficien- cies in respect of lands sold, - - -	5,000 00		" Balance of Office Improvements, - - -	806 21		" Balance, - - - - -	35,305 38				\$380,202 83	<table border="0" style="width: 100%;"> <tr> <td>By Balance brought forward, - - -</td> <td style="text-align: right;">\$ 15,798 65</td> </tr> <tr> <td>" Interest Earned, - - - - -</td> <td style="text-align: right;">363,861 68</td> </tr> <tr> <td>" Rents Collected, - - - - -</td> <td style="text-align: right;">542 50</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">\$380,202 83</td> </tr> </table>	By Balance brought forward, - - -	\$ 15,798 65	" Interest Earned, - - - - -	363,861 68	" Rents Collected, - - - - -	542 50		\$380,202 83
To Dividend No. 62, 4½%, - - -	\$63,000 00																																																																										
" Do. " 63, 4½%, - - -	63,000 00																																																																										
" Income Tax, - - - - -	2,408 64																																																																										
	\$128,408 64																																																																										
" Interest on Deposits, - - -	\$42,673 08																																																																										
" Do. Sterling Debentures, - -	67,531 52																																																																										
" Do. Canadian Do., - - -	59,924 88																																																																										
(Including Interest accrued but not due.)		170,129 48																																																																									
" General Expense Account, - -	\$14,423 25																																																																										
" Other Expenses, including Directors' Fees, Auditors' Salaries, Solicitors' Fees, Taxes on Office Premises, &c. -	5,899 79																																																																										
" Commission on Loans, - - -	4,739 93																																																																										
" Land Inspection, - - - - -	4,274 25																																																																										
" Sterling Exchange, - - - - -	1,012 33																																																																										
" Commission and other Ex- penses on Sterling Deben- tures, - - - - -	3,268 87																																																																										
		33,618 42																																																																									
" Losses on Real Estate, - - -	\$7,739 70																																																																										
Less Recovered, previously written off	805 00																																																																										
		6,934 70																																																																									
" Provision for Possible Deficien- cies in respect of lands sold, - - -	5,000 00																																																																										
" Balance of Office Improvements, - - -	806 21																																																																										
" Balance, - - - - -	35,305 38																																																																										
		\$380,202 83																																																																									
By Balance brought forward, - - -	\$ 15,798 65																																																																										
" Interest Earned, - - - - -	363,861 68																																																																										
" Rents Collected, - - - - -	542 50																																																																										
	\$380,202 83																																																																										

## Dr. STATEMENT OF LIABILITIES AND ASSETS AS AT 31st DECEMBER, 1895. Cr.

<p><b>LIABILITIES TO THE PUBLIC :</b></p> <table border="0" style="width: 100%;"> <tr> <td>To Deposits, - - - - -</td> <td style="text-align: right;">\$1,168,286 38</td> </tr> <tr> <td>" Sterling Debentures, - - -</td> <td style="text-align: right;">1,548,444 24</td> </tr> <tr> <td>" Canadian Do., - - - - -</td> <td style="text-align: right;">1,432,864 21</td> </tr> <tr> <td>" Interest accrued but not due, - - -</td> <td style="text-align: right;">36,990 96</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">\$4,186,585 79</td> </tr> </table> <p><b>TO THE SHAREHOLDERS :</b></p> <table border="0" style="width: 100%;"> <tr> <td>To Capital Stock paid-up, - - -</td> <td style="text-align: right;">\$1,400,000 00</td> </tr> <tr> <td>" 63rd Dividend, due 2nd Jan- uary, 1896, - - - - -</td> <td style="text-align: right;">63,000 00</td> </tr> <tr> <td>" Reserve Fund, - - - - -</td> <td style="text-align: right;">700,000 00</td> </tr> <tr> <td>" Unclaimed Dividends, - - -</td> <td style="text-align: right;">51 03</td> </tr> <tr> <td>" Balance, - - - - -</td> <td style="text-align: right;">35,305 38</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">2,198,356 41</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">\$6,384,942 20</td> </tr> </table>	To Deposits, - - - - -	\$1,168,286 38	" Sterling Debentures, - - -	1,548,444 24	" Canadian Do., - - - - -	1,432,864 21	" Interest accrued but not due, - - -	36,990 96		\$4,186,585 79	To Capital Stock paid-up, - - -	\$1,400,000 00	" 63rd Dividend, due 2nd Jan- uary, 1896, - - - - -	63,000 00	" Reserve Fund, - - - - -	700,000 00	" Unclaimed Dividends, - - -	51 03	" Balance, - - - - -	35,305 38		2,198,356 41		\$6,384,942 20	<table border="0" style="width: 100%;"> <tr> <td>By Cash Value of Mortgages, - -</td> <td style="text-align: right;">\$6,119,726 00</td> </tr> <tr> <td>Less amount retained to pay prior Mortgages, - - -</td> <td style="text-align: right;">46,505 59</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">\$6,073,220 41</td> </tr> <tr> <td>" Real Estate on Hand, - - - - -</td> <td style="text-align: right;">25,400 00</td> </tr> <tr> <td>" Office Premises, - - - - -</td> <td style="text-align: right;">20,000 00</td> </tr> <tr> <td>" Cash Value of Debentures and Government Inscribed Stock, - - - - -</td> <td style="text-align: right;">\$198,019 00</td> </tr> <tr> <td>" Cash in Office, - - - - -</td> <td style="text-align: right;">6,283 33</td> </tr> <tr> <td>" Cash in Banks, - - - - -</td> <td style="text-align: right;">62,019 46</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black;">266,321 79</td> </tr> <tr> <td></td> <td style="text-align: right; border-top: 1px solid black; border-bottom: 3px double black;">\$6,384,942 20</td> </tr> </table>	By Cash Value of Mortgages, - -	\$6,119,726 00	Less amount retained to pay prior Mortgages, - - -	46,505 59		\$6,073,220 41	" Real Estate on Hand, - - - - -	25,400 00	" Office Premises, - - - - -	20,000 00	" Cash Value of Debentures and Government Inscribed Stock, - - - - -	\$198,019 00	" Cash in Office, - - - - -	6,283 33	" Cash in Banks, - - - - -	62,019 46		266,321 79		\$6,384,942 20
To Deposits, - - - - -	\$1,168,286 38																																												
" Sterling Debentures, - - -	1,548,444 24																																												
" Canadian Do., - - - - -	1,432,864 21																																												
" Interest accrued but not due, - - -	36,990 96																																												
	\$4,186,585 79																																												
To Capital Stock paid-up, - - -	\$1,400,000 00																																												
" 63rd Dividend, due 2nd Jan- uary, 1896, - - - - -	63,000 00																																												
" Reserve Fund, - - - - -	700,000 00																																												
" Unclaimed Dividends, - - -	51 03																																												
" Balance, - - - - -	35,305 38																																												
	2,198,356 41																																												
	\$6,384,942 20																																												
By Cash Value of Mortgages, - -	\$6,119,726 00																																												
Less amount retained to pay prior Mortgages, - - -	46,505 59																																												
	\$6,073,220 41																																												
" Real Estate on Hand, - - - - -	25,400 00																																												
" Office Premises, - - - - -	20,000 00																																												
" Cash Value of Debentures and Government Inscribed Stock, - - - - -	\$198,019 00																																												
" Cash in Office, - - - - -	6,283 33																																												
" Cash in Banks, - - - - -	62,019 46																																												
	266,321 79																																												
	\$6,384,942 20																																												

G. A. SOMERVILLE, Manager.

We hereby certify that we have carefully audited the Books and Accounts of THE HURON AND ERIE LOAN AND SAVINGS COMPANY for the year ending 31st December, 1895. The Cash and Bank Accounts have been audited monthly; the postings and balances of all the Company's Ledgers examined quarterly; and we find the whole correct and in accordance with the above statements. We have also examined the Company's Securities, and find them in order.

LONDON, 29th January, 1896.

GEO. F. JEWELL, F.C.A., }  
THOMAS A. BROWNE, } Auditors.