

# RECEIPTS AND EXPENDITURE OF ONTARIO LOAN COMPANIES (See accompanying article "Loan and Trust Companies' Business.")

|                                                                                | Loan Companies having only permanent stock. |    |             |    | Loan Companies having terminating stock as well as permanent stock or having terminating stock only. |    |           |    | Loaning Land Companies. |    |           |    | Trust Companies. |    |             |    | Grand Total. |    |             |    |
|--------------------------------------------------------------------------------|---------------------------------------------|----|-------------|----|------------------------------------------------------------------------------------------------------|----|-----------|----|-------------------------|----|-----------|----|------------------|----|-------------|----|--------------|----|-------------|----|
|                                                                                | 1915                                        |    | 1916        |    | 1915                                                                                                 |    | 1916      |    | 1915                    |    | 1916      |    | 1915             |    | 1916        |    | 1915         |    | 1916        |    |
|                                                                                | \$                                          | c. | \$          | c. | \$                                                                                                   | c. | \$        | c. | \$                      | c. | \$        | c. | \$               | c. | \$          | c. | \$           | c. | \$          | c. |
| <b>RECEIPTS.</b>                                                               |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Received by the Corporation for its own use.                                   |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Cash Balance 31st December, 1914-1915.....                                     | 6,278,059                                   | 45 | 8,276,514   | 30 | 204,126                                                                                              | 73 | 128,755   | 16 | 204,126                 | 73 | 128,755   | 16 | 1,529,241        | 46 | 1,299,223   | 32 | 8,269,386    | 75 | 9,886,031   | 78 |
| Received from shareholders during the year.....                                | 304,574                                     | 27 | 354,807     | 83 | 82,757                                                                                               | 20 | 88,149    | 71 | 82,757                  | 20 | 88,149    | 71 | 356,972          | 82 | 240,522     | 60 | 744,303      | 79 | 683,480     | 24 |
| Received from borrowers (principal and interest) and investments.....          | 31,585,174                                  | 75 | 41,023,661  | 42 | 341,152                                                                                              | 54 | 225,744   | 93 | 1,292,411               | 51 | 1,276,962 | 53 | 16,627,072       | 41 | 19,969,308  | 72 | 49,845,811   | 21 | 62,495,677  | 60 |
| Real estate.....                                                               | 98,189                                      | 98 | 133,906     | 72 | 908                                                                                                  | 35 | 1,594     | 96 | 174,458                 | 03 | 184,006   | 20 | 165,693          | 63 | 148,731     | 04 | 439,249      | 99 | 468,238     | 92 |
| Bank advances.....                                                             | 341,031                                     | 45 | 196,299     | 96 | 25                                                                                                   | 00 | 1,764     | 65 | 339,855                 | 82 | 503,584   | 59 | 771,150          | 28 | 632,715     | 92 | 1,354,865    | 12 | 1,354,865   | 12 |
| Borrowed money.....                                                            | 89,632                                      | 24 | 47,317      | 24 |                                                                                                      |    |           |    | 79,042                  | 13 | 1,276,938 | 57 | 1,326,693        | 69 | 1,503,799   | 94 | 1,405,368    | 06 | 3,619,579   | 77 |
| Received from depositors during the year.....                                  | 44,376,681                                  | 59 | 53,202,203  | 57 | 425,374                                                                                              | 20 | 486,801   | 89 | 134,579                 | 55 | 602,143   | 14 | 3,117,594        | 81 | 1,819,677   | 30 | 45,998,798   | 17 | 54,291,148  | 60 |
| for guaranteed investments.....                                                | 9,956,241                                   | 05 | 10,255,968  | 90 | 793,756                                                                                              | 36 | 980,181   | 22 | 25,152                  | 40 | 170,744   | 99 |                  |    |             |    | 8,117,584    | 81 | 1,819,677   | 30 |
| Debentures issued during the year.....                                         | 67,817                                      | 64 | 156,841     | 82 | 1,336                                                                                                | 12 | 1,069     | 49 |                         |    |           |    | 7,478            | 90 | 5,594       | 50 | 76,632       | 66 | 163,505     | 81 |
| Bank interest.....                                                             | 172,770                                     | 15 | 203,429     | 17 | 2,151                                                                                                | 23 | 8,559     | 07 | 41,349                  | 92 | 61,284    | 28 | 1,945,588        | 54 | 2,137,095   | 95 | 2,169,512    | 59 | 2,410,388   | 47 |
| Miscellaneous.....                                                             |                                             |    |             |    |                                                                                                      |    | 738       | 09 |                         |    |           |    |                  |    |             |    | 2,151        | 23 | 738         | 09 |
| Terminating converted into Permanent stock.....                                |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Totals.....                                                                    | 93,270,172                                  | 57 | 113,850,951 | 03 | 1,855,391                                                                                            | 71 | 1,923,359 | 17 | 2,861,550               | 85 | 4,257,223 | 30 | 25,147,486       | 02 | 30,071,973  | 25 | 123,134,601  | 15 | 150,103,506 | 75 |
| II.—Received as Corporate Trustee, Representative, Guardian or Agent in Trust. |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Cash Balance, 31st December, 1914-1915.....                                    |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Received from borrowers during the year.....                                   |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Real estate.....                                                               |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Money received for investment.....                                             |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Other receipts.....                                                            |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Totals.....                                                                    |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Grand total receipts.....                                                      | 93,270,172                                  | 57 | 113,850,951 | 03 | 1,855,391                                                                                            | 71 | 1,923,359 | 17 | 2,861,550               | 85 | 4,257,223 | 30 | 143,742,358      | 74 | 194,102,749 | 62 | 241,729,473  | 87 | 314,134,283 | 12 |
| <b>EXPENDITURE.</b>                                                            |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| I.—Expended on Corporation Account.                                            |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Loaned during the year on mortgages.....                                       | 11,186,339                                  | 86 | 11,842,938  | 15 | 110,624                                                                                              | 30 | 110,337   | 50 | 80,231                  | 56 | 31,318    | 05 | 1,772,387        | 71 | 2,482,154   | 60 | 13,149,583   | 43 | 14,466,758  | 30 |
| Loaned during the year on other securities.....                                | 12,059,444                                  | 42 | 20,313,597  | 68 | 28,218                                                                                               | 18 | 34,734    | 09 | 85,277                  | 75 | 811,219   | 21 | 5,223,385        | 23 | 16,385,594  | 23 | 18,176,325   | 58 | 38,155,075  | 21 |
| Real estate purchased and incumbrances paid off.....                           | 283,710                                     | 60 | 286,636     | 59 |                                                                                                      |    |           |    | 209,334                 | 69 | 682,855   | 55 | 4,422,819        | 87 | 496,303     | 83 | 4,915,365    | 16 | 1,409,995   | 97 |
| Insurance and taxes advanced.....                                              | 120,104                                     | 24 | 55,836      | 16 | 39                                                                                                   | 50 | 114       | 30 | 2,269                   | 00 | 1,141     | 85 | 283,217          | 80 | 443,830     | 30 | 4,035,890    | 04 | 2,022,903   | 61 |
| Dividends.....                                                                 | 2,895,466                                   | 12 | 3,041,006   | 14 | 74,908                                                                                               | 99 | 79,434    | 92 | 259,083                 | 32 | 237,684   | 36 | 949,548          | 81 | 949,503     | 73 | 4,179,007    | 24 | 4,308,029   | 15 |
| Repaid bank.....                                                               |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Repaid borrowed money.....                                                     |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Deposits paid off (principal and interest).....                                | 42,978,455                                  | 49 | 52,634,753  | 12 | 447,757                                                                                              | 96 | 480,735   | 80 | 463,213                 | 37 | 588,820   | 84 | 287,928          | 90 | 2,069,365   | 06 | 7,111,766    | 00 | 3,235,177   | 59 |
| Debentures paid off.....                                                       | 12,603,258                                  | 66 | 15,253,667  | 01 | 864,572                                                                                              | 38 | 903,315   | 56 | 286,872                 | 14 | 343,458   | 25 |                  |    |             |    | 43,889,728   | 82 | 2,069,365   | 06 |
| Debenture stock paid off.....                                                  | 35,348                                      | 41 | 35,324      | 00 |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    | 13,754,703   | 18 | 53,704,309  | 76 |
| Paid for withdrawn, converted, matured or retired stock.....                   | 1,562,115                                   | 23 | 1,640,675   | 84 | 101,783                                                                                              | 55 | 102,752   | 86 | 228,407                 | 75 | 1,103,655 | 45 | 6,881,331        | 23 | 2,119,320   | 79 | 35,383       | 55 | 16,500,440  | 82 |
| Cost of management.....                                                        |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Guaranteed investments.....                                                    | 1,296,718                                   | 40 | 1,072,885   | 53 | 30,095                                                                                               | 74 | 22,049    | 07 | 178,346                 | 17 | 106,957   | 04 | 307,764          | 63 | 249,057     | 66 | 341,358      | 21 | 3,640,008   | 80 |
| Other.....                                                                     | 8,249,211                                   | 14 | 7,111,460   | 16 | 128,755                                                                                              | 16 | 125,099   | 25 | 181,539                 | 00 | 204,539   | 70 | 1,299,223        | 32 | 838,312     | 11 | 1,812,524    | 94 | 2,542,725   | 68 |
| Balance, cash 31st December, 1915-1916.....                                    |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Totals.....                                                                    | 93,270,172                                  | 57 | 113,850,951 | 03 | 1,855,391                                                                                            | 71 | 1,923,359 | 17 | 2,861,550               | 85 | 4,257,223 | 30 | 25,147,486       | 02 | 30,071,973  | 25 | 123,134,601  | 15 | 150,103,506 | 75 |
| II.—Expended on Trust or Agency Account.                                       |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Loaned during the year on mortgages.....                                       |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Loaned during the year on other securities.....                                |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Real estate purchased and incumbrances paid off.....                           |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Other.....                                                                     |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Balance, 31st December, 1915-1916.....                                         |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Totals.....                                                                    |                                             |    |             |    |                                                                                                      |    |           |    |                         |    |           |    |                  |    |             |    |              |    |             |    |
| Grand total expenditure.....                                                   | 93,270,172                                  | 57 | 113,850,951 | 03 | 1,855,391                                                                                            | 71 | 1,923,359 | 17 | 2,861,550               | 85 | 4,257,223 | 30 | 143,742,358      | 74 | 194,102,749 | 62 | 241,729,473  | 87 | 314,134,283 | 12 |