

SEVENTEENTH  
◆ ANNUAL ◆ REPORT ◆

— OF THE —

**O X F O R D**

Permanent Loan & Savings

SOCIETY,

WOODSTOCK, . . . . . ONT.

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**DECEMBER 31st. 1882.**

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**BOARD OF DIRECTORS -**

WILLIAM GREY, ESQ., PRESIDENT.

JAMES SCARFF, VICE-PRESIDENT.

JOHN DOUGLAS, ESQ.	T. H. PARKER, ESQ.
H. P. BROWN, ESQ.	JOHN D. HOOD, ESQ.
JOHN WHITE, ESQ.	JAMES S. SCARFF, ESQ.

HENRY J. FINKLE, ESQ.,

SOLICITOR.

CHARLES L. BEARD,

SEC.-TREAS.

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OFFICE :

DUNDAS STREET, WOODSTOCK, ONT.

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Seventeenth Annual Report of the Directors  
—OF THE—  
OXFORD  
Permanent Loan and Savings Society

For the Year ending 31st December, 1882

The Directors have pleasure in laying before the shareholders the seventeenth annual report of the affairs of the Society for the year ending 31st December, 1882.

Two half-yearly dividends at the rate of seven per cent. per annum have been declared on the Capital Stock of the Society, amounting to the sum of \$15,185.33, and a profit at the same rate placed to the credit of the accumulating stock, which has since been capitalized; also two half-yearly payments of interest to depositors, amounting to the sum of \$2,697.52, leaving a balance, after deducting all expenses, of \$2,955.68, which we would recommend to be placed to the credit of the Contingent Fund, which will then amount to the sum of \$5,355.92.

The retiring Directors are Messrs. William Grey, James Scarff, John Douglas and Thos. H. Parker, all of whom are eligible for re-election.

All of which is respectfully submitted.

The Annual Meeting of the Shareholders will be held at the Office of the Society at Woodstock, on THURSDAY, THE 15TH DAY OF FEBRUARY, 1883, at 2 o'clock, P. M.

WILLIAM GREY,  
President.

CHAS. L. BEARD,  
Secretary.

Board Rooms,

Woodstock, Feb. 6, 1883.

# Financial Statement

— OF THE —

## OXFORD

### PERMANENT LOAN AND SAVINGS SOCIETY,

FOR THE YEAR ENDING 31ST DECEMBER, 1882.

#### RECEIPTS AND DISBURSEMENTS.

RECEIPTS.		PAYMENTS.	
Cash balance 31st December, 1881 .....	\$ 7,690 07	Loans .....	\$ 68,101 12
Capital Stock .....	1,163 00	Deposits .....	113,481 56
Repayments on loans .....	68 332 34	Profits on accumulating stock .....	272 02
Deposits .....	112,656 03	Dividends on Capital Stock .....	15,106 57
Fines and fees .....	961 19	Bank interest .....	134 90
Sundries, Insurance Premiums, etc .....	731 02	Commission .....	49 75
Accumulating stock .....	355 00	Insurance Premiums .....	648 68
Rent .....	605 17	Sundries, including salaries, Directors' fees, etc .....	2,433 19
Due Canadian Bank of Commerce .....	7,746 64	Cash in hand .....	12 67
	\$200,240 46		\$200,240 46

#### ASSETS AND LIABILITIES.

ASSETS.		LIABILITIES.	
Value of Mortgages .....	\$310,590 33	Capital Stock .....	\$218,642 00
"    Loan on stock .....	3,815 68	Dividends unpaid .....	\$ 232 75
	\$314,406 01	No 31, due 8 Jan. 1883 .....	7,604 11
Real Estate .....	7,762 12	Deposits .....	7,836 86
Office furniture .....	275 93	Due Canadian Bank of Commerce .....	67,045 72
Rent .....	375 06	Reserve Fund .....	7,746 64
Insurance payments due and interest thereon .....	795 35	Contingent Fund .....	17,000 00
Cash in hand .....	12 67		5,355 92
	\$323,627 14		\$323,627 14

We have audited the above accounts, and examined the resolutions authorizing the securities taken during the year, and find them correct, as set forth in the books and papers of the Society.

ROBERT REVELL, }  
C. H. WHITEHEAD, } AUDITORS.

Woodstock, February 6th, 1883.



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The Oxford

Permanent Loan and Savings Society

Woodstock, Ontario.

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