FEDERAL RESERVE BANK OF NEW YORK

62 CEDAR STREET

JULY 15, 1915.

TO THE CASHIER:

SIR:

Copies are enclosed of four statement forms, as follows:

- 1. For corporations,
- Endances? 2. For firms,
 - 3. For farmers or live stock dealers,
 - 4. For merchants, manufacturers or other individuals.

These forms are designed to assist member banks to assemble and maintain credit files relating to borrowers. Statements made on these forms will show clearly the relation of quick assets to current liabilities. Only such supplementary information is called for as seems essential to a full understanding of a borrower's position. On the back of each form space is provided for additional questions or records. A supply of the forms has been prepared for distribution, without charge, to member banks desiring to use them.

As explained in Circular No. 25 of this bank the regulation of the Federal Reserve Board which becomes effective to-day does not require a member bank, in applying for rediscounts, to certify that it has on file statements of those of its depositors the aggregate of whose paper actually rediscounted or offered for rediscount by it does not exceed \$5,000. or 10% of its paid in capital. This ruling serves to exempt those borrowers of country banks who are not accustomed to make statements but whose character and circumstances are known personally to the officers of the banks. For the present at least, neither the regulations of the Federal Reserve Board nor the practice of this bank require a statement to accompany each note offered for rediscount. Statements will be asked for only in particular cases when the circumstances seem to require them.

The enclosed forms therefore have been prepared not primarily for this bank, but rather to assist its member banks to assemble credit information. The present is a particularly opportune time for member banks to undertake this work. Since the establishment of the Federal Reserve System it has been generally understood that statements are to be required in connection with the rediscount of paper, and the use of the "Federal Reserve Bank of New York Statement Form" will, in most cases, be a sufficient explanation to borrowers. It is unnecessary here to refer to the obvious advantages to both borrowers and lenders of regular signed statements. As a matter of sound practice this bank would like to see the custom extended to embrace practically all borrowers. Cordial cooperation in the development of credit files is anticipated and the officers of this bank will be glad whenever requested to advise or aid in the work.

Member banks may prefer to use their own or other forms of statements but those banks which wish to use the Federal reserve bank forms are requested to advise the number of each required. Suggestions for the improvement of the forms will be gladly received.

Respectfully,

Benj. Strong, Jr., Governor.

Federal Reserve Bank of New York Statement Form. INDIVIDUAL

I make the following statement of all my other material information for the purpose of obt generally upon present and future applications	assets and taining adv	l liabili vances o	ties as a on notes	t the close of business	onsignature or inde		and gi
ASSETS				Injury le entrol Bun-		TIES	ther board me
Cash on hand and in bank				Accounts owed by me			
				Notes owed by me wi			STATE OF THE PARTY OF THE PARTY.
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Unsecured loans due to me—Good	The Contract of the Contract o				al estate		
Secured loans due to me	CONTRACTOR OF STREET			Notes or mortgages of	owed by me with		
Mortgage loans due to me				real estate as	security		
Farm products on hand				Notes owed by me			
Live stock on hand							
Farm land (See schedule)				Other indebtedness (Itemize)		
Buildings				***************************************			
Farm implements and machinery	AND DESCRIPTION OF THE PARTY OF	And the second	200000000000000000000000000000000000000				
Other property (Itemize)						The state of the s	
			• • • • • •				
	• • • • • • • •			Net Worth			
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Buildings. State general character							
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Implements. State general character of those				The second second			
				reasons			
Growing Crops. Outlay to date is as follows				***************************************	••••••		
Cost of seed			-	Maximum Debt.			
" " fertilizer	White State of the		A STATE AND A STATE OF	was at a maximum			
" " labor			4				
Other costs—(Itemize)							
	S			***************************************			
Total	ACCOUNT OF THE PARTY OF THE PAR						
TotalLife:				***************************************			
	\$						

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	Accounts, Notes and Mortga	ges listed as assets		
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If any leased land u	sed, state acreage, nature, u	se and terms of rental		
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	(The balance of this space st	e may be used for printi	ng any questions desired	to be asked amplifying
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Federal Reserve Bank of New York Statement Form INDIVIDUAL

	STATEMENT OF	MERCHANT, MANUFACTURER, ETC.
5	Business	Address
	То	BANK OF
8	ASSETS	LIABILITIES
	Cash on Hand and in Bank.	Accounts Payable.
80	Accounts Receivable.	Notes Payable to Banks.
	Notes Receivable.	Notes Payable to Others.
88		AND THE RESIDENCE OF THE PARTY
8	Merchandise	Other Current Liabilities (Itemize)
100	Other Quick Assets (Itemize)	
100		
В	Quick Assets	Current Liabilities
題	Land and Buildings (See schedule on back)	Mortgages
8	Machinery and Fixtures.	Other Liabilities (Itemize)
題	Other Assets (Itemize)	
12		Current and Deferred Liabilities
5		
ä		Net Worth
18	TOTAL	TOTAL
в	Merchandise. On what basis valued, cost or market?	Continuent Lightlites As indexes & As assessed
8	Finished \$	Contingent Liability. As indorser \$
B	Raw \$	
腸	amount and circumstances	
B		Accounts and Notes Payable. If any are past due state amount
贸	Do you take advantage of all trade discounts?	and circumstances
В	Sales and Profits Last Fiscal Year. Net sales \$	***************************************
В	Net profits \$	Current Liabilities. During last fiscal year, current liabilities were
8	state amount and circumstances	at a maximum (\$) on
B	State amount and encountered.	and at a minimum (\$) on
臣		Mortgages and Other Liens. State due date of mortgages and on
В		what assets a lien
	If any are due from employees, relatives or similar sources, are	
8	included in assets, state amount and circumstances	
ш	Bonds and Stocks. State general character and if readily salable at	If any other liens on assets, state amount and circumstances
а	values stated	Age. My Age is Date started present business
ч	Insurance. Fire, on Buildings \$ Merchandise \$	Audits. Are books audited by a certified public accountant?
6	Life \$ Who is beneficiary?	Give date of last audit.
To the last	I hereby certify that the foregoing figures are taken from my books an true and give a correct showing of my financial condition.	d that they and the statements contained on both sides of this sheet are
Digit		Proprietor

Location of Land Owned	Acres	Estimated Value	Assessed at	Mtgd. for	Insured for

Title. The legal and equitable title to all pieces of above describ	ed real est	ate is in my name	solely, except as	follows:	
/m · · · · · · · · · · · · · · · · · · ·				-	

(The balance of this space may be used for printing any questions desired to be asked amplifying statement of condition as shown on opposite page).

CR-14		Federal Reserve Bank of New Y	ork Statement Form
STATEMENT OF		***************************************	
Business		Address	
We make the following statement of all and give other material information for the obtaining credit generally on present and future	the assets and liabilities of purpose of obtaining adva e applications.	BANK OF	
ASSETS		LIABILITIES	
		The state of the s	
Cash on Hand and in Banks	10.9	Accounts Payable	
Accounts Receivable		Notes Payable to Banks Notes Payable to Others	
Merchandise			
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Other Quick Assets (Itemize)			
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	Control of the Contro		
		Current Liabilities.	The second second second second
Land and Buildings		Mortgages Other Deferred Liabilities (Itemize)	
Machinery and Fixtures Other Assets (Itemize)	the state of the s		
	A 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		
		Current and Deferred Liabilities.	
		Net Worth	
TOTAL		TOTAL	
Merchandise. On what basis valued, cost or	market	Contingent Liability. As indorser \$	
Finished \$ Unfinished \$	Raw \$	As guarantor \$ No acc	ounts have been sold or
If any goods are on consignment, state amount	CONTRACTOR OF CONTRACTOR	assigned except as follows:	The state of the s
avenue analys			
		4	
***************************************		Accounts and Notes Payable. If any are	
	The second second second	and circumstances	
Sales and Profits Last Fiscal Year. Net s	ales \$	***************************************	
Net profits \$		During last fiscal year current liabilities	were at maximum
Accounts and Notes Receivable. If any p	east due or doubtful state	(\$) on	and at a minimum
amount and circumstances		(\$) on	
		Mortgages and Other Liens. State due d	ate of mortgages and on
If any amounts are due from members	of the firm, employees,	what assets a lien	
branches or similar sources, state amounts and	circumstances		
		If any other liens on assets, state amount and cir	
Bonds and Stocks. State general character			
value stated			
		Reserves and Depreciation. State what prov	
Insurance. Fire, on Buildings \$		Sand to the sand of the sand o	
dise \$Life, in favor of fir	ACK TO THE PART OF		
We hereby certify that the foregoing figures at this sheet are true and give a correct showing	e taken from the books of our financial condition	of our firm and that they and the statements co	ntained on both sides of
Signed thisday of	191 Firm N	Name	

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Firm Name....

General	PARTNERS			SPECIAL PA	RTNERS	
Name	Amount Con- tributed.	Net Worth Out- side this Business.	Nat	ME	Amount Con- tributed.	Partner Until
	Walter Company		All rest and the second			
Combranda Com	tate leastion and be	un accounts one bondl				
e firm has any branch offices	state location and no	ow accounts are nande	ed			
		M. Noue Isvahle				
e firm or any member is conn	ected with any other	business, state natur	e of the business a	and extent to which	en interested	

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t is the practise of the firm in	regard to trade disc	ounts?	late of last audit.			
t is the practise of the firm in	regard to trade disc	ounts?	late of last audit.			
t is the practise of the firm in	regard to trade disc	ounts?	Estimated Value	Assessed at	Mtgd. for	
t is the practise of the firm in books audited by a certified p	regard to trade disc	ounts?	Estimated Value	Assessed at	Mtgd. for	
t is the practise of the firm in	regard to trade disconnection of Land O	ounts?	late of last audit. Estimated Value	Assessed at	Mtgd. for	
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t is the practise of the firm in books audited by a certified p	regard to trade disconnection of Land O	ounts?	late of last audit. Estimated Value	Assessed at	Mtgd. for	
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t is the practise of the firm in books audited by a certified p	regard to trade disc	ounts?	Estimated Value	Assessed at	Mtgd. for	Insured

(The balance of this space may be used for printing any questions desired to be asked amplifying statement of condition as shown on opposite page).

Federal Reserve Bank of New York Statement Form. CORPORATION.

STATEMENT OF	
Business	Address
give other material information for the purpose of obtaining advances of credit generally on present and future applications.	his company at the close of business on
ASSETS	ONS AND FILL IN ALL BLANKS.) LIABILITIES
ASSE15	LIADILITIES
Cash on Hand and in Banks	Accounts Payable
Accounts Receivable	Notes Payable to Banks
Notes Receivable	Notes Payable to Others.
Merchandise	Deposits.
Other Quick Assets (Itemize)	Other Current Liabilities (Itemize)
Ouick Assets	Current Liabilities.
Land and Buildings	Mortgages
Machinery and Fixtures	Bonded Debt
Other Assets (Itemize)	Other Liabilities (Itemize)
	Current and Deferred Liabilities.
	Capital Stock Preferred
	Capital Stock Common
	Surplus and Undivided Profits
TOTAL	TOTAL
U. T.	
Merchandise. On what basis valued, cost or market?	Contingent Liability. As indorser \$
Finished \$	
If any goods are on consignment, state amount and circumstances	or assigned except as follows:
	Accounts and Notes Payable. If any are past due state amount
Sales and Profits Last Fiscal Year, Net sales \$	and circumstances
Net profits \$Dividends paid \$	
Accounts and Notes Receivable. If any are past due or doubtful	During last fiscal year current liabilities were at a maximum
state amount and circumstances	(\$) on
	and at a minimum (\$) on
If any amounts are due from directors, officers, employees, subsidiaries,	
branches, or similar sources, state amounts and circumstances	Contact to the other to the contact
	State due date of bonds and on what assets a lien
Bonds and Stocks. State general character and whether readily	
salable at value stated	If any other liens on assets, state amount and circumstances
salable at value stated	
Insurance. Fire, on Buildings \$ Mer-	The state of the s
chandise \$Life, in favor of company \$	
We hereby certify that the foregoing figures are taken from the books of	f this company and that they and the statements contained on both sides on of the company.
Signed thisday of	
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OFFICERS	DIRECTORS	
President		
Vice-Prest.		
· · · · · Secretary · · · · · · · · · · · · · · · · · · ·		
In what state incorporated?		
	ion and how accounts are handled	
What is practice of company in regard to trade discounts?		

A . L . L L	Charlet of last andit	

	N. J191 .
Federal Reserve Bank of Philadelphia,	
Philadelphia, Pa.	
Dear Sirs:—	
In accordance with resolution of the Federal Reso	erve Board, dated May 4, 1915, transferring
this bank from District No. 3 to District No. 2, and w	th the resolutions of the Board of Directors
of this bank, dated	is bank has applied for cancellation of its
shares of the stock of the	Federal Reserve Bank of Philadelphia and
has applied for shares of the	stock of the Federal Reserve Bank of
New York.	
To facilitate these transactions you are hereby	authorized and requested to pay to the
Federal Reserve Bank of New York, on account of o	ur subscription to the capital stock of that
bank, \$representing the net	amount paid by us on account of our
subscription toshares of yo	ur capital stock.
	Vours vous trule
	Yours very truly,
	President or Cashier.
4	rresident or Casmer.

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At a meeting of the Board of Directors of the
ofduly called and held on the
day of
"Whereas, This Bank has subscribed to
adopted by its Board of Directors on the
day of1914, in accordance with the provisions of the Act of Congress approved December 23rd, 1913, and known as the Federal Reserve Act, and
has paid on account thereof in instalments the sum of \$said sum being 50 per cent. of the par value of said shares;
"And Whereas, According to the certificate filed April 2nd, 1914, by the Reserve Bank Organization Committee with the Comptroller of the Currency, designating the several Federal Reserve cities and defining the geographical limits of the districts to be respectively served by the Federal Reserve Banks located in said cities, this Association was at that time located in District No. 3, which district is served by the Federal Reserve Bank of Philadelphia;
"And Whereas, The Federal Reserve Board, under the authority granted to it by Section 2 of the said Federal Reserve Act, has by resolution adopted May 4th, 1915, ordered that Federal Reserve District No. 2 shall be modified and extended so as to include, on and after July 1st, 1915, the counties of Monmouth, Middlesex, Hunterdon, Somerset, Union, Essex, Passaic, Hudson, Bergen, Morris, Sussex and Warren, in the State of New Jersey, which said counties have heretofore been included in Federal Reserve District No. 3;
"And Whereas, This Association is located in the County of
in the State of New Jersey, said county being one of the twelve counties transferred by said resolution and order from District No. 3 to District No. 2;
"Now, therefore, be it resolved, That the President or Vice-President and Cashier of this Association be and they are hereby authorized, empowered and directed to make application to
the said Federal Reserve Bank of Philadelphia for the cancellation of said shares of stock heretofore allotted to this Bank and for the refund of all payments made thereon;
"And be it further resolved, That the President or Vice-President and Cashier of this Association be and they are hereby authorized, empowered and directed to make application for
and to subscribe toshares of the par value of \$100 each of the capital stock of the Federal Reserve Bank of New York, to pay for such stock in accordance with the provisions of the said Federal Reserve Act, and to take any other action necessary or desirable to the accomplishment of the said readjustment."

	hereby makes application for the cancellation
	the refund of such cash payments as this Bank may 5 of the Federal Reserve Act.
and the state and the second	
Pursuant to foregoing resolution, the	
	hereby subscribes to and makes application
	shares of the capital stock of the Federa f \$100 each, amounting to \$
and agrees to pay for same in accordance with	2 (1500) 2 (15) \$\frac{1}{2} \tau \tau \tau \tau \tau \tau \tau \tau
	of
(Seal)	Ву
(53.3)	President
Cashier.	
Cashier.	
We the undersigned hereby certify t	hat this Bank has an unimpaired capital or
	as shown by its books at the clos
of business on theday	
(10 be signed by t	three or more directors)
	Directors.
I OCATION O	F APPLYING BANK
	ase fill in)
City and the	
City or town	
State	
State CERTIFICATE OF	FEDERAL RESERVE AGENT
State	FEDERAL RESERVE AGENT
State	FEDERAL RESERVE AGENT render of stock in the Federal Reserve Bank of atement of the number of shares allotted to the
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