

# ANNUAL REPORT

on the

# Building and Loan Associations

of the

## State of California

by the

**BUILDING AND LOAN COMMISSIONER**

In accordance with an Act of the Legislature, approved April 5, 1911

to

His Excellency, **HIRAM W. JOHNSON**, Governor of the State of California

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August 31, 1914



**CALIFORNIA  
STATE PRINTING OFFICE  
1914**

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# REPORT

OF THE

## BUREAU OF BUILDING AND LOAN SUPERVISION

OFFICE OF THE BUILDING AND LOAN COMMISSIONER,  
SAN FRANCISCO, August 31, 1914.

*To His Excellency, HIRAM W. JOHNSON,*  
*Governor of California.*

SIR: Pursuant to the requirements of section 5 of the Building and Loan Commission Act, I have the honor to submit the Twenty-first Annual Report of this department, relating to the condition of the associations under its supervision for the fiscal year ended June 30, 1914.

The report for 1913 contained the tabulations of 93 associations. Of these two have retired as the result of consolidation with others and one has been summarily closed by the Commissioner. The first annual reports of two associations appear in this issue, thus making a total of 92 California associations with assets aggregating \$29,515,762.57, and an increase of \$1,199,740.60 for the year.

The schedule of "Changes in Assets and Liabilities" shows the distribution of this increase, both as to assets and liabilities. The only feature that can be classed as unfavorable being the increase in real estate owned; this amounts to 23 pieces in number and \$270,113.08 in book value.

It is unfortunate that associations are compelled to acquire the security pledged for loans, in an endeavor to protect themselves from loss, but there really appears to be no other alternative. Apparently the property acquired has a realization value equal to or in excess of cost, but, should it not have, it is a satisfaction to know that the reserve funds are ample to protect the shareholders.

The reserve and undivided profits of the 92 associations appears to aggregate \$1,194,235.26, a gain during the year of \$163,037.75, to which can be added the guarantee capital and surplus of the 18 associations having such capital, amounting to \$728,497.62.

The increase in assets, as above noted, appears to be divided among those heretofore classed as "Locals" and "State" associations as follows: To the locals, \$662,273.26; to the state associations, \$537,467.34.

The number of members and investors show an increase of 1,674, and now aggregate 39,485, with average investment, dues and accumulated earnings of \$673.36 each.

The number of borrowers is reported as 19,094, an increase of 794, thus making the average loan to each borrower \$1,439.43.

The outstanding shares of all classes show a decrease of 1,050, while the outstanding certificates show an increase of 7,498.

The number of loans made for building purposes were reported as 2,059, a decrease of 998 as compared with 1913, thus making an aggregate of such loans, reported since 1893, of 42,806.

#### STATUS OF ASSOCIATIONS.

Active roll June 30, 1913.....	94
Consolidated—	
Provident Mutual, Los Angeles, with the Fidelity, Los Angeles.....	1
Closed by Commissioner—	
Orange County Mutual, Santa Ana.....	1
	<u>2</u>
Total active roll.....	92
In liquidation—	
Pacific Coast Savings.....	San Francisco.
Protective.....	Los Angeles.
State of California.....	San Diego.
Continental.....	San Francisco.
Orange County Mutual.....	Santa Ana.
Total in liquidation.....	<u>5</u>
Total roll, June 30, 1914.....	97

The changes in assets, as well as in the total roll and number reporting since 1905, are as follows:

Years	Total roll	Number reporting	Assets	Increase
1906.....	131	106	\$19,228,968 88	
1907.....	125	107	19,522,896 86	\$293,957 98
1908.....	120	107	19,635,657 94	112,761 08
1909.....	120	105	20,228,116 40	592,458 46
1910.....	113	107	21,255,176 49	1,027,060 09
1911.....	105	96	23,340,012 38	2,084,835 89
1912.....	107	91	24,866,571 97	1,526,559 59
1913.....	98	93	28,316,021 97	3,449,450 00
1914.....	97	92	29,515,762 57	1,199,740 60

#### ASSETS AND LIABILITIES.

##### Assets.

Loans on mortgages and stock.....	\$27,484,549 39
Arrearages.....	150,348 55
Cash in office and bank.....	864,759 33
Real estate owned.....	741,808 20
Furniture and fixtures.....	29,260 39
Advances—personal accounts.....	237,551 94
Other assets.....	7,484 77
Total.....	<u>\$29,515,762 57</u>

##### Liabilities.

Guarantee stock—capital.....	\$602,753 23
Guarantee stock—surplus.....	125,744 39
Installment shares—dues.....	9,753,779 39
Installment shares—profits.....	2,848,846 77
Paid-up and prepaid shares—capital.....	4,119,018 63
Paid-up and prepaid shares—dividends.....	265,407 26
Investment certificates—principal.....	8,672,713 86
Investment certificates—dividends.....	200,875 12
Advance payments.....	41,442 32
Overdrafts and bills payable.....	1,137,550 43
Reserve and undivided profits.....	1,194,235 26
Loans due and incomplete.....	354,461 61
Sundry ledger accounts.....	145,542 14
All other liabilities.....	53,392 16
Total.....	<u>\$29,515,762 57</u>

## RECEIPTS AND DISBURSEMENTS.

Receipts.	
Balance last report -----	\$789,056 89
Guarantee stock -----	47,496 11
Installment shares—dues -----	3,467,733 74
Paid-up and prepaid shares—dues -----	1,315,855 55
Investment certificates -----	4,005,131 92
Interest -----	2,341,246 37
Premiums -----	104,413 43
Fines -----	21,107 35
Fees -----	10,068 92
Loans repaid -----	7,620,230 71
Overdrafts and bills payable -----	1,471,535 48
Advances repaid—personal accounts -----	463,932 23
All other receipts -----	554,991 57
<b>Total -----</b>	<b>\$22,212,800 27</b>
Disbursements.	
Overdrafts and bills payable -----	\$1,489,907 64
Loans on mortgages and shares -----	9,075,184 80
Interest paid -----	99,296 55
Dividends on guarantee stock -----	80,905 90
Dues repaid—installment shares -----	3,115,528 46
Profits repaid—installment shares -----	843,836 82
Paid-up and prepaid shares—capital -----	1,009,089 40
Paid-up and prepaid shares—dividends -----	233,711 77
Investment certificates—principal -----	3,064,749 84
Investment certificates—dividends -----	458,435 74
Advances—personal accounts -----	561,413 90
Salaries -----	189,909 80
Taxes -----	85,601 13
Other expenses -----	184,013 28
All other disbursements -----	856,455 91
Balance—cash in office and bank -----	864,759 33
<b>Total -----</b>	<b>\$22,212,800 27</b>

## CHANGES IN ASSETS AND LIABILITIES.

Assets.		
	Increase	Decrease
Loans on mortgages and stock -----	\$725,629 18	-----
Arrearages -----	5,632 80	-----
Cash in office and bank -----	66,478 55	-----
Real estate—owned -----	270,113 08	-----
Furniture and fixtures -----	-----	\$8,431 16
Advances—ledger accounts -----	157,101 54	-----
Other assets -----	-----	16,783 39
<b>Net increase -----</b>	<b>\$1,199,740 60</b>	<b>-----</b>
Liabilities.		
Guarantee stock—capital -----	\$53,067 76	-----
Guarantee stock—surplus -----	20,102 33	-----
Installment shares—dues -----	415,861 20	-----
Installment shares—profits -----	55,948 36	-----
Paid-up and prepaid shares—capital -----	226,304 08	-----
Paid-up and prepaid shares—dividends -----	25,678 59	-----
Investment certificates—principal -----	787,123 54	-----
Investment certificates—dividends -----	30,627 03	-----
Advance payments -----	-----	\$5,166 29
Overdrafts and bills payable -----	-----	1,896 16
Reserve and undivided profits -----	163,037 75	-----
Loans due and incomplete -----	-----	634,633 90
Sundry ledger accounts -----	79,398 23	-----
All other liabilities -----	-----	15,711 92
<b>Net increase -----</b>	<b>\$1,199,740 60</b>	<b>-----</b>

## DISTRIBUTION OF ASSETS BY COUNTIES.

Counties	Associa- tions	Number reporting	Assets	Increase	Decrease
Alameda	7	7	\$1,020,738 09		\$7,603 35
Butte	1	1	2,340 63		1,490 07
Fresno	1	1	154,155 95		4,539 85
Humboldt	1	1	32,536 17		351 61
Kern	2	2	405,265 85	\$22,293 57	
Los Angeles	12	12	12,324,193 41	694,951 46	
Madera	1	1	11,350 53	11,350 53	
Marin	3	3	289,634 69		18,940 00
Merced	1	1	141,805 08	5,600 76	
Napa	1	1	207,870 04	9,369 21	
Orange	3	3	1,067,482 05	157,418 13	
Placer	1	1	48,216 09	3,268 18	
Riverside	2	2	175,553 50		1,645 92
Sacramento	1	1	314,766 17	27,036 94	
San Bernardino	4	4	2,156,881 97	159,436 75	
San Diego	3	3	587,425 24		5,456 73
San Francisco	22	22	3,913,993 26	20,785 59	
San Luis Obispo	2	2	180,419 19	6,805 86	
San Joaquin	3	3	1,574,039 53	85,910 97	
San Mateo	2	2	484,953 16	13,092 86	
Santa Barbara	2	2	759,246 52	52,739 79	
Santa Clara	7	7	2,025,581 80		44,926 27
Santa Cruz	1	1	38,426 54		546 48
Solano	2	2	72,272 20		9,725 34
Sonoma	2	2	158,729 32		8,248 97
Tulare	3	3	431,069 14		526 95
Ventura	1	1	406,817 52	33,489 73	
Yolo	1	1	29,998 93	191 81	
<b>Totals</b>	<b>92</b>	<b>92</b>	<b>\$29,515,762 57</b>	<b>\$1,303,742 14</b>	<b>\$104,001 54</b>

## STATISTICAL INFORMATION.

Number of members:	
Male	18,494
Female	10,501
<b>Total</b>	<b>28,995</b>
Number of investors:	
Male	7,279
Female	3,211
<b>Total</b>	<b>10,490</b>
Number of borrowers	19,094
Number of mortgage loans for year	4,316
Number of stock loans for year	960
Number of building loans for year	2,059
Total number of building loans to date	42,806
Shares in force last report	354,667
Shares issued since last report	63,850
Shares cancelled since last report	64,900
Shares in force this report	353,617
Investment certificates in force last report	61,898
Investment certificates issued since last report	27,822
Investment certificates cancelled since last report	20,324
Investment certificates in force this report	69,396
Number of associations owning real estate	41
Number of associations not owning real estate	51
Number of pieces of real estate owned	153
Book value of real estate owned	\$741,808.20
Reserve and undivided profits	1,194,235.26
<b>Net Profits.</b>	
Net profits for year	\$1,955,700.09
Percentage of net profits to average loans in force	7.309
Same percentage for 1913	6.880
Percentage to average investment	7.611
Same percentage for 1913	7.609

**NEW LOANS, LOANS REPAID, ETC.**

Number of new loans for year.....	5,276
Amount of new loans for year.....	\$9,075,184.80
Percentage to all loans in force.....	29.00
Loans repaid.....	7,620,230.71
Percentage of all loans in force.....	24.35
Percentage of new loans to loans in force at close of year.....	33.01
Average amount, in force, to each borrower.....	\$1,439.40

**SALARIES, TAXES AND OTHER EXPENSES.**

	Amount	Percentage to loans in force
Salaries paid.....	\$189,909 80	0.709
Taxes paid.....	85,601 13	0.319
Other expenses paid.....	184,013 28	0.689
Totals.....	\$459,524 21	1.717
The percentage for 1913 was.....		1.982

The element of taxes being a feature over which the associations have no control, the expenses of operation for which the directors are directly responsible are:

Salaries.....	0.709
Other expenses.....	0.689
Total.....	1.398
This percentage for 1913 was.....	1.535

Under the laws of some of the eastern states the operating expenses, exclusive of taxes, are limited to 2½ per cent of the invested dues capital. If these calculations are based upon that hypothesis the result is as follows:

Salaries.....	Percentage to capital. 0.849
Other expenses.....	0.824
Or a total.....	1.673

A result well within that limit when taken as a whole, even though some associations may have exceeded it slightly.

**GROSS INCOME AND PERCENTAGE OF EXPENSES TO INCOME.**

The gross income based on the average loans in force for the year is made up as follows:

Net profits reported above.....	7.309
Taxes paid.....	0.319
Operating expenses.....	1.398
Gross income to average loans.....	9.026
Ratio of operating expenses.....	15.488
In 1913 the gross income was 8.862, and the ratio of operating expenses was.....	17.321

From the foregoing it will be noted that the gross income to the average loans in force shows an increase of .166 per cent, and the portion of the gross income applicable operating expenses appears to have decreased 1.833 per cent as compared with the report for 1913.

## ASSOCIATIONS HAVING A PAID-IN GUARANTEE CAPITAL.

Associations	Location	Assets	Capital and surplus	Dividend apportioned to guarantee capital	Rate of dividend to installment shares
Central -----	Alameda -----	\$168,084	\$19,593	\$1,261	6 %
Equitable -----	Berkeley -----	43,768	15,631	924	7 %
Corona Mutual -----	Corona -----	24,577	5,193	651	7 1/2 %
Altos -----	Los Altos -----	20,225	15,585	1,031	7 1/2 %
Bankers -----	Los Angeles -----	36,791	13,171		
State Mutual -----	Los Angeles -----	3,700,889	191,809	50,033	9 %
Southern California -----	Los Angeles -----	750,137	51,369	6,500	7 1/2 %
Orange -----	Orange -----	427,931	28,000	2,500	8 1/2 %
California Security -----	Pasadena -----	428,047	36,000	2,500	6 %
Mutual -----	Pasadena -----	344,021	23,112	3,112	8 %
Home Builders -----	Pomona -----	374,280	102,750	9,682	10 %
Home Investment -----	Redlands -----	483,320	123,867	9,702	8 %
California Home -----	San Francisco -----	623,486	40,240	3,704	8 %
Home Mutual -----	San Francisco -----	251,824	27,500	5,000	5 %
Santa Cruz -----	Santa Cruz -----	38,426	22,720	1,623	7 %
Security -----	Stockton -----	52,942	23,233	222	6 %
Vallejo -----	Vallejo -----	2,471	2,317		6 %
Northern California -----	Woodland -----	29,998	10,210		6 %
Total, 18 associations -----		\$7,806,227			
Total, 17 associations, 1913 -----		7,345,160			
Gain for year -----		\$461,067			

## FOREIGN ASSOCIATIONS.

The first and only building and loan association formed under the laws of any other state or territory to qualify in the manner required by law and enter this State for the transaction of building and loan business is the Western Loan and Building Company of Salt Lake City, Utah.

Its first license was issued August 26, 1913, it having in the meantime complied with all requirements of law, including the deposit of securities of the amount and kind required by section 646 of the Civil Code to be deposited with the State Treasurer for the protection of citizens of this State who invest in its securities.

A condensed copy of its report as of December 31, 1913, appears on the last page of the Appendix, but being mostly business in other states, the figures are not included in the tabulations and conclusions presented herein. Future reports will segregate the California business and that portion can then be included in the tabulations.

Several associations from other states have sought information as to the requirements for entering this State for the transaction of business, but thus far all such have failed to qualify.

As the result of an investigation into the affairs of the Orange County Mutual Building and Loan Association of Santa Ana, on November 19th last, it was found that the secretary, N. A. Ulm, was a defaulter in a large amount mainly through the issue of fraudulent certificates of full paid stock to which the signature of the president

had been forged, and by the forgery of president's signature to notes and checks. The amount involved was finally determined to be about \$56,500. Immediately upon the discovery of the condition the Commissioner closed the association and took possession of its books and securities, and after a consultation with the directors appointed F. W. Mansur as custodian and placed him in charge. The action of the Commissioner was confirmed by the proper court and on December 6th Mr. Mansur was appointed special deputy, since which time the liquidation has been progressing as speedily as circumstances would permit; being materially complicated by reason of the death of Mr. Ulm by suicide and the destruction of records and papers of more or less value for adjustment purposes.

In the matter of the "Continental," there has been no change since the making of the last report. The appeal, if finally completed, has not been heard and this office has no intimation as to how soon it will be heard. In the mean time the Continental people are apparently conducting the business of liquidating along their own lines, irrespective of whether it is in accordance with law or otherwise. That they are permitting withdrawals of shares of all classes there is little if any question, also that they are paying the regular dividends to the full paid shareholders while the installment shareholders have been deprived of all such benefits or credits since January 1, 1912, there is little if any question. As the matter now stands this office is powerless to act.

In the matter of the receiverships of the "Protective" of Los Angeles and "State of California Mutual" of San Diego, the unconverted assets are mainly in real estate which it has been deemed inadvisable to force upon the market under conditions that have existed during the past year.

#### CONTRACT COMPANIES.

This class of corporations, sometimes called co-operative home building companies, are patterned very closely after the original "National Building and Loan Associations," with all their most objectionable features supplemented by others skillfully devised to hoodwink the public for the special benefit of the promoters, by the use of contracts having upward of twenty conditions, in lieu of shares of stock governed by by-laws.

These contracts purport to be cumulative and to have a book value, a loan value, a withdrawal value and a matured value, all of which are features of a building and loan association. Their entrance fee is invariably in excess of that allowed by the law of this State, and they have an expense fund equal to or exceeding twenty per cent of the

periodical payments on the contracts to be deducted therefrom in direct violation of law, besides which they have a forfeiture feature, also in violation of law. Under the terms of these contracts the money accumulated from the periodical payments thereon is to be loaned to contract holders only—another building and loan feature.

In effect this class of corporations, one and all, have features sufficiently similar to those of building and loan associations to make them subject to the existing laws of this State, still because of the features that violate the law they can not be licensed in this State.

They do not depend upon the legitimate earnings of their current business to meet their expenses, but they assess this burden on the investor in their contracts and make him the "goat" under any and every condition; and if the investor gets tired of waiting until "the loan is ready" and lapses in his payments, they forfeit the contract and coolly appropriate the payments made.

Their big drawing card is "Cheap money to loan"—usually at three or five per cent per annum, but everybody knows or should know that there is no money to loan in small amounts on real estate security at either of those rates. Occasionally some one may be lucky and get a small loan, but usually the borrower has to pay a premium for the privilege of getting a loan, and the amount of that premium will determine if he pays 4, 5, 9 or 10 per cent per annum for the net amount of money he actually gets.

Taken as a whole these corporations are among the most plausible, but unscrupulous frauds and fakes ever foisted upon the public; their promises are many and flattering; but they never yet rose to the dignity of dealing in fairness with the public. The laws should be amended so as to effectually reach them and prevent their operation either direct or through the United States mail.

#### AUDITING.

Practically every association has what is known as an auditing committee,—usually composed of three of the directors,—which is supposed to annually, at least, make an examination of the books and accounts of the secretary. In many of the associations this committee employs an accountant or auditor to perform this work; an expense that is amply justified under every circumstance, provided the accountant is given unlimited authority, and the committee and the directors are willing or intend to give heed to his criticisms and recommendations. No work of this nature can be considered complete and of real value unless the pass-books of the members and investors have been collected and verified or a statement furnished to each, and to each borrower as well, and the correctness verified by the signature of the member, investor or borrower and returned directly to the auditor. Several of

the associations have adopted this latter feature, and the reports of their auditors have been placed at our disposal when making the annual examinations. If the directors or the committee fail to employ an auditor they should do the work themselves and make sure that it is thorough, for if done in a slipshod manner it is worse than useless.

The directors of practically every association realize the value of an efficient audit, still there are cases where it is neglected or performed in a perfunctory manner. To remedy this condition wherever there are indications of neglect that warrant such action, the commissioner should be empowered to order that a complete audit be made at the expense of the association, by an auditor to be selected by him, who should report both to him and to the association. The fact that the commissioner was vested with this power would cause directors to exercise more care regarding the matter of efficient audits thereby adding to the efficiency and promoting the safety and popularity of their associations.

In several of the eastern states their laws require that all officers who have charge or possession of money or securities shall give a bond for the faithful discharge of their duties before entering upon the performance thereof; said bond to be renewed at each re-election. In some cases there is a further wise provision of requiring the directors to be sworn and subscribe to an oath of office, said oaths together with the bonds of the executive officers to be filed with the commissioner at the time of filing the annual report, and it would be a wise departure from previous practices if similar laws were added to the present code of this State.

In the appendix that follows, in the printed text, will be found the annual reports of the several associations, in condensed form, together with book and withdrawal values, at annual periods, of serial associations; and the dues per share per month, the dividend rate and book and withdrawal values of "Dayton" plan associations arranged alphabetically by cities and towns.

All of which is respectfully submitted.

GEO. S. WALKER, *Commissioner.*

J. L. FIELDS, *Secretary.*

## STATEMENT OF RECEIPTS ON ACCOUNT OF LICENSES AND ASSESSMENTS FOR EXPENSES

Fiscal Year Ending June 30, 1914.

Associations	Location	Amount
Central Loan Association.....	Alameda .....	\$42 41
Columbian Mutual Building and Loan Association	Alameda .....	31 41
Savings, Loan and Building Association.....	Anaheim .....	26 80
Kern County Mutual Building and Loan Association	Bakersfield .....	65 93
Peoples Mutual Building and Loan Association....	Bakersfield .....	46 72
Benicia Building and Loan Association.....	Benicia .....	21 12
Equitable Building and Loan Association.....	Berkeley .....	12 56
Sacramento Valley Mutual Building and Loan Association	Chico .....	10 00
Corona Mutual Building and Loan Association....	Corona .....	10 00
Escondido Mutual Building and Loan Association	Escondido .....	10 00
Fortuna Building and Loan Association.....	Fortuna .....	10 00
Mutual Building and Loan Association.....	Fresno .....	43 41
Livermore Mutual Building and Loan Association	Livermore .....	10 00
Altos Building and Loan Association.....	Los Altos .....	10 00
Home Investment Building and Loan Association.	Los Angeles .....	19 08
Metropolitan Loan Association.....	Los Angeles .....	79 00
Southern California Loan Association.....	Los Angeles .....	218 87
Fidelity Savings and Loan Association.....	Los Angeles .....	978 60
State Mutual Building and Loan Association.....	Los Angeles .....	1,040 75
Provident Mutual Building and Loan Association.	Los Angeles .....	595 64
Bankers Guaranty-Loan Company .....	Los Angeles .....	18 81
Los Gatos Building and Loan Association.....	Los Gatos .....	10 00
Mutual Building and Loan Association.....	Long Beach .....	27 43
Madera Mutual Building and Loan Association....	Madera .....	10 00
Merced Mutual Building and Loan Association....	Merced .....	40 64
Tamalpais Mutual Building and Loan Association	Mill Valley .....	14 75
Napa Building and Loan Association.....	Napa .....	59 50
Newcastle Building and Loan Association.....	Newcastle .....	13 18
Alameda County Loan Association.....	Oakland .....	133 52
Cosmopolitan Mutual Building and Loan Association	Oakland .....	55 66
Peoples Mutual Building and Loan Association....	Ontario .....	127 77
Orange Building and Loan Association.....	Orange .....	126 75
Palo Alto Mutual Building and Loan Association.	Palo Alto .....	151 88
Pasadena Building and Loan Association.....	Pasadena .....	40 22
Mutual Building and Loan Association.....	Pasadena .....	91 15
California Security Loan Corporation.....	Pasadena .....	109 02
Paso Robles Mutual Building and Loan Association	Paso Robles .....	10 00
Petaluma Mutual Loan Association.....	Petaluma .....	12 88
Pleasanton Mutual Building and Loan Association	Pleasanton .....	12 00
Mutual Building and Loan Association.....	Pomona .....	164 50
Home Builders Loan Association.....	Pomona .....	112 74
Porterville Mutual Building and Loan Association	Porterville .....	22 45
San Mateo County Building and Loan Association	Redwood City .....	102 81
Home Investment Association.....	Redlands .....	137 02
Riverside County Mutual Building and Loan Association	Riverside .....	43 84
Sacramento Building and Loan Association....	Sacramento .....	89 66
Santa Fe Building and Loan Association.....	San Bernardino .....	241 52
San Diego Building and Loan Association.....	San Diego .....	90 83
Silver Gate Building and Loan Association.....	San Diego .....	78 87
Argonaut Mutual Building and Loan Association.	San Francisco .....	17 58
Bay City Building and Loan Association.....	San Francisco .....	18 21
Bay View Building and Loan Association.....	San Francisco .....	10 00
California Mutual Savings Fund Loan and Building Association	San Francisco .....	12 39
Citizens Building and Loan Association.....	San Francisco .....	145 58
Empire Building and Loan Association.....	San Francisco .....	18 51

Associations	Location	Amount
Eureka Building and Loan Association.....	San Francisco	\$10 10
Fairmount Loan Association.....	San Francisco	10 00
Fidelity Building and Loan Association.....	San Francisco	44 55
Globe Mutual Building and Loan Association.....	San Francisco	32 22
Home Mutual Deposit Loan Association.....	San Francisco	75 19
Mechanics Building and Loan Association.....	San Francisco	27 50
Mission Home and Loan Association.....	San Francisco	10 00
Occidental Loan Association.....	San Francisco	25 40
Pacific Loan Association.....	San Francisco	14 22
Provident Mutual Loan Association.....	San Francisco	55 37
Progress Mutual Loan Association.....	San Francisco	23 06
Union Loan Association.....	San Francisco	10 00
Western Loan Association.....	San Francisco	27 45
California Home Building-Loan Company.....	San Francisco	177 18
Pacific States Savings and Loan Company.....	San Francisco	323 40
Franklin Mutual Building and Loan Association.....	San Francisco	56 54
Nucleus Building and Loan Association.....	San Jose	54 10
Mutual Building and Loan Association of San Jose and C. P.....	San Jose	204 00
San Jose Building and Loan Association.....	San Jose	86 73
San Luis Building and Loan Association.....	San Luis Obispo.	43 26
San Mateo Mutual Building and Loan Association	San Mateo	37 81
Marin County Mutual Building and Loan Association	San Rafael	52 60
Home Mutual Building and Loan Association.....	Santa Ana	136 30
Loan and Building Association.....	Santa Barbara	89 63
Santa Barbara Mutual Building and Loan Association	Santa Barbara	115 70
Santa Clara Building and Loan Association.....	Santa Clara	83 11
Santa Cruz County Building and Loan Association	Santa Cruz	11 69
Santa Paula Building and Loan Association.....	Santa Paula	111 65
Santa Rosa Building and Loan Association.....	Santa Rosa	34 56
Sausalito Mutual Loan Association.....	Sausalito	15 66
San Joaquin Valley Building and Loan Association	Stockton	185 37
Stockton Land, Loan and Building Association.....	Stockton	250 08
Security Building and Loan Association.....	Stockton	10 00
Tulare Building and Loan Association.....	Tulare	11 13
Magnolia Mutual Building and Loan Association.	Upland	83 80
Vallejo Building and Loan Association.....	Vallejo	10 00
Visalia Building and Loan Association.....	Visalia	96 18
Northern California Building and Loan Association	Woodland	10 00
Western Loan and Building Company.....	Salt Lake City	10 00
Total .....		\$3,319 51
Two new licenses issued during the year.....		20 00
Aggregate .....		\$3,339 51

Deposited with State Treasurer:	
January 19, 1914, Controller's Receipt No. 1379.....	\$5,600 00
February 4, 1914, Controller's Receipt No. 1496.....	2,731 51
July 1, 1914, Controller's Receipt No. 3.....	8 00
Total .....	\$8,339 51

STATE OF CALIFORNIA, }  
 City and County of San Francisco. } ss.

J. L. FIELDS, Secretary for the Building and Loan Commissioner, being first duly sworn, deposes and says the foregoing is a correct statement of the receipts for the fiscal year ended June 30, 1914, and of the disposition of same.

J. L. FIELDS.

Subscribed and sworn to before me this 31st day of August, 1914.

GEO. S. WALKER,  
 Commissioner.



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**APPENDIX**

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**Detailed Statement of the Condition**

**of the**

**Building and Loan Associations**

**of the**

**State of California**

**As compiled from the reports to the Commissioner for the  
fiscal year ending June 30, 1914.**

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**Arranged Alphabetically by Cities and Towns**

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# BUILDING AND LOAN ASSOCIATIONS.

No. 1. ALAMEDA.

## CENTRAL LOAN ASSOCIATION.

(Incorporated July 26, 1909.)

L. A. RHODES, Secretary.

F. N. DELANOY, President.

Fiscal year ended June 30, 1914.

No. of series, none. No. of members and investors, 173. No. of shares, 4,886.

Assets.		Liabilities.	
Loans—On mortgages, \$135,- 192.10; on definite contract, \$30,000.20 -----	\$165,192 30	Guarantee stock, capital ----	\$15,554 00
Arrearages, on interest -----	1,072 83	Guarantee stock, surplus ----	4,039 05
Cash in bank -----	969 76	Installment shares, dues ----	87,866 28
Furniture and fixtures -----	850 00	Installment shares, profits --	8,807 30
		Investment certificates, prin- cipal -----	31,050 00
		Investment certificates, divi- dends -----	1,822 41
		Overdrafts and bills payable --	1,000 00
		Loans due and incomplete ---	13,356 58
		Sundry ledger accounts -----	1,580 33
		All other liabilities, dividends unpaid -----	3,008 94
<b>Total assets -----</b>	<b>\$168,084 89</b>	<b>Total liabilities -----</b>	<b>\$168,084 89</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$1,126 97	Overdrafts and bills payable --	\$19,000 00
Guarantee stock -----	792 60	Loans on mortgages and shares -----	45,214 10
Installment shares, dues ----	42,507 22	Interest paid -----	289 08
Investment certificates ----	3,300 00	Dividends on guarantee stock	812 44
Interest -----	10,075 77	Dues repaid, installment shares -----	18,499 31
Loans repaid -----	32,853 24	Profits repaid, installment shares -----	1,368 79
Overdrafts and bills payable --	13,000 00	Investment certificates, prin- cipal -----	13,750 00
Advances repaid, personal ac- counts -----	760 06	Investment certificates, divi- dends -----	2,192 59
All other receipts -----	174 37	Advances, personal accounts --	760 06
		Salaries -----	110 00
		Taxes -----	150 78
		Other expenses -----	490 38
		All other disbursements, office fixtures -----	982 94
		Balance, cash in office and bank -----	969 76
<b>Total receipts -----</b>	<b>\$104,590 23</b>	<b>Total disbursements -----</b>	<b>\$104,590 23</b>

### Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

2—12788

## No. 2. ALAMEDA.

**COLUMBIAN MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated July 18, 1893.)

R. R. READ, Secretary.

JAS. K. LYNCH, President.

Fiscal year ended July 31, 1913.

No. of series, 21.

No. of members and investors, 208.

No. of shares, 2,221.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$101,136 64	Installment shares, dues----	\$70,723 20
Arrearages—		Installment shares, profits--	14,478 72
On shares ---	\$874 80	Advance payments -----	4,521 42
On interest---	1,118 20	Overdrafts and bills payable.	13,154 89
On fines ----	16 20	Reserve and undivided profits	2,687 02
	2,009 20	Loans due and incomplete--	3,976 95
Cash in office and bank----	5,214 02		
Furniture and fixtures-----	100 00		
Advances, personal accounts	1,082 34		
<b>Total assets -----</b>	<b>\$109,542 20</b>	<b>Total liabilities -----</b>	<b>\$109,542 20</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$6,774 04	Overdrafts and bills payable	\$17,599 37
Installment shares—dues ---	20,869 12	Loans on mortgages and shares -----	51,459 41
Interest -----	8,099 65	Interest paid -----	1,224 14
Fines -----	157 49	Dues repaid, installment shares -----	15,563 71
Fees -----	2 50	Profits repaid, installment shares -----	3,654 62
Loans, repaid -----	48,174 62	Advances, personal accounts	451 67
Overdrafts and bills payable.	12,714 94	Salaries -----	1,262 00
Advances repaid, personal accounts	169 70	Taxes -----	53 62
All other receipts -----	3 17	Other expenses -----	482 67
		Balance, cash in office and bank -----	5,214 02
<b>Total receipts -----</b>	<b>\$96,965 23</b>	<b>Total disbursements -----</b>	<b>\$96,965 23</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
28-----	126	\$126 00	\$174 81	\$169 93
31-----	108	108 00	142 72	139 25
33-----	96	96 00	122 90	120 27
35-----	84	84 00	104 16	102 15
37-----	72	72 00	86 51	85 06
39-----	60	60 00	69 87	68 88
41-----	48	48 00	54 20	53 58
43-----	36	36 00	39 44	39 10
45-----	24	24 00	25 50	25 35
47-----	12	12 00	12 38	12 34

No. 3. ANAHEIM.

**SAVINGS, LOAN AND BUILDING ASSOCIATION.**

(Incorporated January 8, 1889.)

FRED A. BACKS, JR., Secretary.

N. F. STEADMAN, President.

Fiscal year ended April 30, 1914.

No. of series, 11. No. of members and investors, 156. No. of shares, 2,202.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$96,657 00	Installment shares, dues----	\$60,048 00
Arrearages—		Installment shares, profits----	18,989 49
On shares -----	\$711 00	Advance payments -----	100 50
On interest -----	189 55	Overdrafts and bills payable--	19,700 00
On fines -----	24 35	Reserve and undivided profits	8 68
	924 90		
Cash in office and bank----	1,264 77		
<b>Total assets -----</b>	<b>\$98,846 67</b>	<b>Total liabilities -----</b>	<b>\$98,846 67</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$483 07	Overdrafts and bills payable--	\$5,000 00
Installment shares, dues----	13,330 00	Loans on mortgages and shares -----	19,459 30
Interest -----	7,079 46	Interest paid -----	1,253 70
Fines -----	24 55	Dues repaid, installment shares -----	9,983 50
Fees -----	14 50	Profits repaid, installment shares -----	4,768 56
Loans repaid -----	11,400 00	Salaries -----	420 00
Overdrafts and bills payable--	10,000 00	Other expenses -----	181 75
		Balance, cash in office and bank -----	1,264 77
<b>Total receipts -----</b>	<b>\$42,331 58</b>	<b>Total disbursements-----</b>	<b>\$42,331 58</b>

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16-----	120	\$60 00	\$89 60	\$85 16
17-----	108	54 00	77 35	72 68
18-----	96	48 00	66 03	61 52
19-----	84	42 00	55 45	51 35
20-----	72	36 00	45 63	42 25
21-----	60	30 00	36 56	33 93
22-----	48	24 00	28 15	26 07
23-----	36	18 00	20 30	18 92
24-----	24	12 00	13 01	12 20
25-----	12	6 00	6 26	6 08

## No. 4. BAKERSFIELD.

**KERN COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated July 29, 1901.)

ARTHUR S. CRITES, Secretary.

J. F. DUGAN, President.

Fiscal year ended December 31, 1913.

No. of series, none. No. of members and investors, 445. No. of shares, 10,118.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$256,068 50	Installment shares, dues ----	\$155,330 62
Arrearages—		Installment shares, profits---	41,930 62
On interest-----	\$2,258 26	Paid-up and prepaid shares, capital -----	38,150 00
On fines-----	147 70	Overdrafts and bill payable--	12,971 58
	2,405 96	Reserve and undivided profits	8,494 71
Furniture and fixtures-----	60 50	Loans due and incomplete---	1,959 35
Advances, personal accounts--	301 92		
Total assets -----	\$258,836 88	Total liabilities -----	\$258,836 88

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$3,870 08	Overdrafts and bills payable--	\$38,500 00
Installment shares, dues ----	104,074 12	Loans on mortgages and shares -----	97,171 75
Paid-up and prepaid shares, dues -----	10,700 00	Interest paid -----	992 38
Interest -----	23,406 55	Dues repaid, installment shares -----	70,781 07
Fines -----	61 41	Profits repaid, installment shares -----	8,107 39
Loans repaid -----	57,750 00	Paid-up and prepaid shares, capital -----	9,400 00
Overdrafts and bill payable--	30,471 58	Paid-up and prepaid shares, dividends -----	2,443 25
Advances repaid, personal accounts -----	51 60	Advances, personal accounts--	187 72
All other receipts -----	88 32	Salaries -----	1,892 50
		Taxes -----	304 36
		Other expenses -----	693 24
Total receipts -----	\$230,473 66	Total disbursements -----	\$230,473 66

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 10 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 5. BAKERSFIELD.

PEOPLE'S MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated January 27, 1892.)

E. W. SPIERS, Secretary.

WM. S. TEVIS, President.

Fiscal year ended January 31, 1914.

No. of series, 13.

No. of members and investors, 131.

No. of shares, 2,709.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$145,100 00	Installment shares, dues ----	\$51,262 80
Arrearages, on shares -----	201 90	Installment shares, profits --	13,404 53
Cash in office and bank ----	1,095 07	Paid-up and prepaid shares, capital -----	63,000 00
Advances, personal accounts	32 00	Overdrafts and bills payable	3,500 00
		Reserve and undivided profits	11,761 64
		Loans due and incomplete..	3,500 00
<b>Total assets -----</b>	<b>\$146,428 97</b>	<b>Total liabilities -----</b>	<b>\$146,428 97</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$616 33	Overdrafts and bills payable	\$31,500 00
Installment shares, dues ----	17,357 40	Loans on mortgages and shares -----	35,910 50
Paid up and prepaid shares, dues -----	2,800 00	Interest paid -----	719 02
Interest -----	15,746 39	Dues repaid, installment shares -----	13,094 10
Premiums -----	45 00	Profits repaid, installment shares -----	3,090 78
Fines -----	135 60	Paid-up and prepaid shares, capital -----	18,800 00
Fees -----	2 00	Paid-up and prepaid shares, dividends -----	4,408 50
Loans repaid -----	49,425 00	Advances, personal accounts	92 01
Overdrafts and bills payable	26,000 00	Salaries -----	1,645 00
Advances repaid, personal accounts -----	88 01	Taxes -----	1,483 50
		Other expenses -----	377 25
		Balance, cash in office and bank -----	1,095 07
<b>Total receipts -----</b>	<b>\$112,215 73</b>	<b>Total disbursements ----</b>	<b>\$112,215 73</b>

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
A-15-----	96	\$57 60	\$88 96	\$88 00
16-----	84	50 40	73 92	72 00
17-----	72	43 20	60 08	55 50
18-----	60	36 00	47 44	43 50
20-----	48	28 80	35 94	33 00
22-----	36	21 60	25 50	23 00
24-----	24	14 40	16 08	15 00
26-----	12	7 20	7 62	7 20
B- 1-----	12	12 00	12 72	12 00

## No. 6. BENICIA.

**BENICIA BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 11, 1883.)

H. K. WHITE, Secretary.

GUSTAV GNAUCK, President.

Fiscal year ended January 31, 1914.

No. of series, 21.

No. of members and investors, 79.

No. of shares, 451.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$48,221 25	Installment shares, dues ---	\$39,702 00
Arrearages—		Installment shares, profits --	7,107 64
On shares ---	\$9,011 00	Advance payments -----	14 40
On interest --	3,905 60	Reserve and undivided profits	1,038 24
	12,916 60	Sundry ledger accounts ----	18,142 44
Cash in office and bank ----	1,441 13	All other liabilities, unearned premium -----	3,795 53
Real estate -----	6,026 37		
Furniture and fixtures ----	154 44		
Advances, personal accounts	1,040 46		
<b>Total assets -----</b>	<b>\$69,800 25</b>	<b>Total liabilities -----</b>	<b>\$69,800 25</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$2,726 42	Overdrafts and bills payable	\$1,500 00
Installment shares, dues ----	4,054 00	Interest paid -----	224 02
Interest -----	2,055 60	Dues repaid, installment shares -----	5,475 00
Loans repaid -----	5,440 00	Profits repaid, installment shares -----	1,018 51
All other receipts -----	60 69	Advances, personal accounts	3,546 60
		Salaries -----	600 00
		Taxes -----	394 35
		Other expenses -----	55 50
		All other disbursements ----	81 60
		Balance, cash in office and bank -----	1,441 13
<b>Total receipts -----</b>	<b>\$14,336 71</b>	<b>Total disbursements ----</b>	<b>\$14,336 71</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
28 -----	120	\$120 00	\$143 46	\$131 00
30 -----	108	108 00	124 47	116 28
32 -----	96	96 00	109 06	101 97
34 -----	84	84 00	93 58	88 14
36 -----	72	72 00	78 87	74 88
40 -----	48	48 00	51 25	49 18
42 -----	36	36 00	37 83	36 56
44 -----	24	24 00	25 02	24 19
46 -----	12	12 00	12 19	12 00

No. 7. BERKELEY.

**EQUITABLE BUILDING AND LOAN ASSOCIATION.**

(Incorporated December 7, 1908.)

A. J. BRADFORD, Secretary.

E. E. KEYES, President.

Fiscal year ended March 31, 1914.

No. of series, 20. No. of members and investors, 127. No. of shares, 1,044.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$37,839 79	Guarantee stock, capital ---	\$15,400 00
Arrearages—		Guarantee stock, surplus ---	231 00
On shares ---	\$700 85	Installment shares, dues ---	8,534 00
On interest ---	353 31	Installment shares, profits---	884 08
On fines ----	34 05	Paid-up and prepaid shares, capital -----	9,600 00
	1,088 21	Paid-up and prepaid shares, dividends -----	144 00
Cash in office and bank ----	1,620 45	Investment certificates, principal -----	2,129 45
Real estate -----	2,852 25	Investment certificates, dividends -----	147 04
Furniture and fixtures -----	361 90	Advance payments -----	220 65
Advances, personal accounts--	5 52	Overdrafts and bills payable	4,000 00
		Reserve and undivided profits	124 55
		Loans due and incomplete--	2,363 40
<b>Total assets -----</b>	<b>\$43,768 12</b>	<b>Total liabilities -----</b>	<b>\$43,768 12</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$602 74	Overdrafts and bills payable--	\$4,500 00
Guarantee stock -----	1,200 00	Loans on mortgages and shares -----	2,741 31
Installment shares, dues-----	3,159 91	Interest paid -----	331 08
Paid-up and prepaid shares, dues -----	3,000 00	Dividends on guarantee stock	906 00
Investment certificates ----	1,301 55	Dues repaid, installment shares -----	956 55
Interest -----	3,172 19	Profits repaid, installment shares -----	36 22
Fines -----	7 18	Paid-up and prepaid shares, capital -----	700 00
Fees -----	111 00	Paid-up and prepaid shares, dividends -----	492 91
Loans repaid -----	6,261 99	Investment certificates, principal -----	4,197 75
Advances repaid, personal accounts -----	72 41	Investment certificates, dividends -----	190 29
All other receipts -----	208 29	Advances, personal accounts	63 90
		Salaries -----	502 00
		Other expenses -----	557 71
		All other disbursements, real estate -----	1,301 09
		Balance, cash in office and bank -----	1,620 45
<b>Total receipts -----</b>	<b>\$19,097 26</b>	<b>Total disbursements ---</b>	<b>\$19,097 26</b>

Serial No.	Installment Shares, With Age, Value, and Withdrawal Value.			Withdrawal value.
	Age in months.	Total dues per share.	Book value per share.	
1-----	60	\$30 00	\$35 36	Dues, plus 6 per cent for average time.
5-----	48	24 00	27 30	
9-----	36	18 00	19 86	
13-----	24	12 00	12 83	
17-----	12	6 00	6 24	

## No. 8. CHICO.

**SACRAMENTO VALLEY MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated October 4, 1911.)

I. A. MASTERSON, Secretary.

GEO. E. VADNEY, President.

Fiscal year ended June 30, 1914.

No. of series, none.

No. of members and investors, 14.

No. of shares, 72.

Assets.		Liabilities.	
Loans, on definite contract--	\$1,366 55	Installment shares, dues----	\$975 00
Cash—		Paid-up and prepaid shares,	
In office -----	\$19 83	capital -----	800 00
In bank -----	516 08	Paid-up and prepaid shares,	
	535 91	dividends -----	21 00
Furniture and fixtures -----	107 36	Investment certificates, prin-	
Other assets -----	330 81	cipal -----	517 40
		Investment certificates, divi-	
		dends -----	27 23
<b>Total assets -----</b>	<b>\$2,340 63</b>	<b>Total liabilities -----</b>	<b>\$2,340 63</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$987 48	Loans on mortgages and	
Installment shares, dues----	833 00	shares -----	\$600 00
Paid-up and prepaid shares,		Dues repaid, installment	
dues -----	100 00	shares -----	2,430 00
Investment certificates -----	608 70	Paid-up and prepaid shares,	
Interest -----	218 78	capital -----	200 00
Loans repaid -----	1,597 95	Paid-up and prepaid shares,	
		dividends -----	54 00
		Investment certificates, prin-	
		cipal -----	419 00
		Investment certificates, divi-	
		dends -----	21 00
		Other expenses -----	86 00
		Balance, cash in office and	
		bank -----	535 91
<b>Total receipts -----</b>	<b>\$4,345 91</b>	<b>Total disbursements ----</b>	<b>\$4,345 91</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 9. CORONA.

**CORONA MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated October 2, 1905.)

JOHN P. KEY, Secretary.

A. J. WARE, President.

Fiscal year ended October 2, 1913.

No. of series, none. No. of members and investors, 118. No. of shares, 531.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$24,529 35	Guarantee stock, capital ----	\$5,000 00
Cash in office and bank -----	8 80	Guarantee stock, surplus ----	193 30
All other assets -----	38 95	Installment shares, dues ----	6,904 27
		Installment shares, profits --	1,636 85
		Investment certificates, principal -----	7,838 10
		Investment certificates, dividends -----	483 17
		Overdrafts and bills payable --	1,850 00
		Reserve and undivided profits	49 86
		Loans due and incomplete ---	621 55
<b>Total assets -----</b>	<b>\$24,577 10</b>	<b>Total liabilities -----</b>	<b>\$24,577 10</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues ----	\$2,848 63	Overdrafts and bills payable	\$13,041 15
Investment certificates -----	5,468 89	Loans on mortgages and shares -----	4,246 46
Interest -----	2,251 31	Interest paid -----	316 99
Fines -----	53 57	Dividends on guarantee stock	600 00
Loans repaid -----	6,226 58	Dues repaid, installment shares -----	2,952 37
Overdrafts and bills payable	10,380 00	Profits repaid, installment shares -----	521 89
All other receipts -----	110 00	Investment certificates, principal -----	4,676 67
		Investment certificates, dividends -----	435 34
		Salaries -----	420 00
		Taxes -----	31 00
		Other expenses -----	88 31
		Balance, cash in office and bank -----	8 80
<b>Total receipts -----</b>	<b>\$27,338 98</b>	<b>Total disbursements -----</b>	<b>\$27,338 98</b>

**Installment Shares. With Age, Value, and Withdrawal Value.**

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 7½ per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 10. ESCONDIDO.

**ESCONDIDO MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Reincorporated December 20, 1913.)

F. G. BALDRIDGE, Secretary.

W. H. BALDRIDGE, President.

Fiscal year ended February 23, 1914.

No. of series, 13.

No. of members and investors, 54.

No. of shares, 474.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$21,800 00	Installment shares, dues ---	\$16,632 00
Arrearages—		Installment shares, profits---	3,411 68
On shares ---	\$10 00	Paid-up matured shares, capital -----	3,549 10
On interest ---	6 68	Paid-up matured shares, dividends -----	104 65
On premium ---	1 00	Advance payments-----	170 00
On fines -----	90	Reserve and undivided profits	123 56
	18 58		
Cash in office and bank-----	2,091 85		
Furniture and fixtures -----	80 56		
<b>Total assets -----</b>	<b>\$23,990 99</b>	<b>Total liabilities-----</b>	<b>\$23,990 99</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report---	\$820 09	Overdrafts and bills payable	\$1,150 00
Installment shares, dues ---	5,471 00	Loans on mortgages and shares -----	6,640 00
Interest -----	1,767 07	Interest paid -----	10 50
Premiums -----	261 30	Dues repaid, installment shares -----	3,235 00
Fines -----	10 75	Profits repaid, installment shares -----	908 02
Fees -----	14 45	Paid-up and prepaid shares, dividends -----	206 53
Loans repaid -----	5,040 00	Salaries -----	184 00
Overdrafts and bills payable	1,150 00	Taxes -----	42 00
All other receipts-----	69	Other expenses -----	67 45
		Balance, cash in office and bank -----	2,091 85
<b>Total receipts -----</b>	<b>\$14,535 35</b>	<b>Total disbursements ---</b>	<b>\$14,535 35</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
24-----	78	\$78 00	\$107 64	\$100 23
25-----	72	72 00	96 71	90 53
27-----	60	60 00	76 65	72 49
29-----	48	48 00	58 30	55 72
31-----	36	36 00	41 56	40 17
33-----	24	24 00	26 39	25 79
35-----	12	12 00	12 55	12 41

No. 11. FORTUNA.

**FORTUNA BUILDING AND LOAN ASSOCIATION.**

(Incorporated April 30, 1889.)

C. A. FRIEDENBACH, Secretary.

H. T. NATWICK, President.

Fiscal year ended May 30, 1914.

No. of series, 13.

No. of members and investors, 81.

No. of shares, 645.

Assets.		Liabilities.	
Loans, on mortgages -----	\$31,300 00	Installment shares, dues ----	\$26,880 00
Arrearages—		Installment shares, profits --	4,935 45
On shares ---	\$515 50	Reserve and undivided profits	720 72
On interest --	269 50		
On fines ----	16 75		
	801 75		
Cash, in bank -----	434 42		
<b>Total assets -----</b>	<b>\$32,536 17</b>	<b>Total liabilities -----</b>	<b>\$32,536 17</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$220 37	Loans on mortgages and shares -----	\$5,200 00
Installment shares, dues ----	7,660 50	Interest paid -----	90 13
Interest -----	2,464 40	Dues repaid, installment shares -----	8,417 00
Fines -----	35 15	Profits repaid, installment shares -----	2,130 31
Fees -----	14 40	Salaries -----	180 00
Loans repaid -----	6,100 00	Taxes -----	50 00
All other receipts -----	42 09	Other expenses -----	35 05
		Balance, cash in office and bank -----	434 42
<b>Total receipts -----</b>	<b>\$16,536 91</b>	<b>Total disbursements -----</b>	<b>\$16,536 91</b>

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
38-----	72	\$72 00	\$89 90	\$87 66
40-----	60	60 00	72 23	70 70
42-----	48	48 00	55 74	53 80
44-----	36	36 00	40 33	38 70
46-----	24	24 00	25 91	24 95
48-----	12	12 00	12 49	12 49

## No. 12. FRESNO.

**MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 17, 1892.)

WICK W. PARSONS, Secretary.

W. T. MATTINGLY, President.

Fiscal year ended February 28, 1914.

No. of series, 20.

No. of members and investors, 185.

No. of shares, 2,326.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$143,561 34	Installment shares, dues ----	\$78,926 40
Arrearages—		Installment shares, profits --	32,215 72
On shares ---	\$62 00	Overdrafts and bills payable	37,500 00
On interest --	890 35	Reserve and undivided profits	3,464 02
	952 35	Loans due and incomplete---	2,049 81
Cash in office and bank-----	9,642 26		
<b>Total assets -----</b>	<b>\$154,155 95</b>	<b>Total liabilities -----</b>	<b>\$154,155 95</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$7,482 19	Overdrafts and bills payable	\$32,500 00
Installment shares, dues ---	17,793 20	Loans on mortgages and shares -----	56,816 08
Interest -----	14,989 21	Interest paid -----	3,272 52
Fines -----	52 34	Dues repaid, installment shares -----	10,856 40
Fees -----	10 00	Profits repaid, installment shares -----	7,195 44
Loans repaid -----	52,240 32	Salaries -----	1,020 00
Overdrafts and bills payable	30,000 00	Taxes -----	1,112 46
		Other expenses -----	152 10
		Balance, cash in office and bank -----	9,642 26
<b>Total receipts -----</b>	<b>\$122,567 26</b>	<b>Total disbursements -----</b>	<b>\$122,567 26</b>

Serial No.	Installment Shares, With Age, Value, and Withdrawal Value.			
	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
25-----	120	\$120 00	\$207 62	\$207 62
27-----	108	108 00	177 20	177 20
29-----	96	96 00	149 51	149 51
31-----	84	84 00	124 13	124 13
33-----	72	72 00	100 79	100 79
35-----	60	60 00	79 57	79 57
37-----	48	48 00	60 19	60 19
39-----	36	36 00	42 62	42 62
41-----	24	24 00	26 85	26 85
43-----	12	12 00	12 71	12 71

No. 13. LIVERMORE.

**LIVERMORE MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated September 19, 1906.)

C. F. WENTE, Secretary.

J. O. McKOWN, President.

Fiscal year ended September 30, 1913.

No. of series, 8.

No. of members and investors, 43.

No. of shares, 347.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$17,100 00	Installment shares, dues ---	\$17,250 00
Arrearages, on shares -----	30 00	Installment shares, profits --	3,221 11
Cash in office and bank -----	3,756 88	Advance payments -----	19 20
		Reserve and undivided profits	396 57
<b>Total assets -----</b>	<b>\$20,886 88</b>	<b>Total liabilities -----</b>	<b>\$20,886 88</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$7,845 63	Loans on mortgages and shares -----	\$900 00
Installment shares, dues ----	4,405 00	Dues repaid, installment shares -----	9,213 00
Interest -----	1,577 05	Profits repaid, installment shares -----	1,767 54
Premiums -----	48 00	Salaries -----	200 00
Fines -----	10 15	Taxes -----	285 36
Fees -----	5 70	Other expenses -----	20 25
Loans repaid -----	2,250 00	All other disbursements ----	10 00
All other receipts -----	11 50	Balance, cash in office and bank -----	3,756 88
<b>Total receipts -----</b>	<b>\$16,153 03</b>	<b>Total disbursements -----</b>	<b>\$16,153 03</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
1 -----	84	\$84 00	\$105 02	\$102 92
2 -----	78	78 00	96 21	94 39
3 -----	72	72 00	87 46	85 92
4 -----	66	66 00	78 84	77 56
5 -----	48	48 00	54 49	53 84
6 -----	36	36 00	39 50	39 15
7 -----	30	30 00	32 39	32 15
8 -----	12	12 00	12 39	12 35

No. 14. LONG BEACH.

MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated August 4, 1904.)

W. S. STEVENS, Secretary.

LLEWELLYN BIXBY, President.

Fiscal year ended December 31, 1913.

No. of series, none. No. of members and investors, 184. No. of shares, 1,053.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$111,010 01	Installment shares, dues ---	\$33,929 20
Arrearages, on interest -----	240 75	Installment shares, profits ---	7,190 49
Cash in office and bank -----	8,162 88	Paid-up and prepaid shares, capital -----	20,050 00
		Paid-up and prepaid shares, dividends -----	494 00
		Investment certificates, principal -----	47,851 50
		Investment certificates, dividends -----	3,668 81
		Overdrafts and bills payable_	5,000 00
		Reserve and undivided profits	1,229 64
<b>Total assets -----</b>	<b>\$119,413 64</b>	<b>Total liabilities -----</b>	<b>\$119,413 64</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$5,969 05	Overdrafts and bills payable	\$4,000 00
Installment shares, dues ---	7,231 47	Loans on mortgages and shares -----	60,748 08
Paid-up and prepaid shares, dues -----	9,000 00	Interest paid -----	130 00
Investment certificates -----	45,650 40	Dues repaid, installment shares -----	3,194 70
Interest -----	9,092 91	Profits repaid, installment shares -----	473 16
Fees -----	176 00	Paid-up and prepaid shares, capital -----	4,250 00
Loans repaid -----	34,559 58	Paid-up and prepaid shares, dividends -----	898 00
Overdrafts and bills payable_	9,000 00	Investment certificates, principal -----	36,515 91
All other receipts -----	95 82	Investment certificates, dividends -----	1,100 77
		Salaries -----	420 00
		Taxes -----	72 85
		Other expenses -----	786 63
		All other disbursements_	22 25
		Balance, cash in office and bank	8,162 88
<b>Total receipts -----</b>	<b>\$120,775 23</b>	<b>Total disbursements ----</b>	<b>\$120,775 23</b>

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 15. LOS ALTOS.

**ALTOS BUILDING AND LOAN ASSOCIATION.**

(Incorporated August 24, 1909.)

C. E. MINER, Secretary.

FRED S. SHOUP, President.

Fiscal year ended June 30, 1914.

No. of series, none.

No. of members and investors, 32.

No. of shares, 230.

Assets.		Liabilities.	
Loans, on definite contract	\$19,370 81	Guarantee stock, capital	\$15,585 00
Cash, in bank	749 01	Installment shares, dues	80 00
Other assets	105 90	Installment shares, profits	9 00
		Investment certificates, principal	1,500 00
		Investment certificates, dividends	45 00
		Overdrafts and bills payable	2,000 00
		Reserve and undivided profits	1,006 72
<b>Total assets</b>	<b>\$20,225 72</b>	<b>Total liabilities</b>	<b>\$20,225 72</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$575 98	Loans on mortgages and shares	\$4,620 00
Guarantee stock	1,944 01	Interest paid	30 00
Interest	1,336 87	Dividends on guarantee stock	1,031 46
Fines	18 96	Investment certificates, principal	1,700 00
Loans repaid	2,538 08	Investment certificates, dividends	157 25
Overdrafts and bills payable	2,000 00	Taxes	49 54
All other receipts	42 81	Other expenses	76 64
		All other disbursements	42 81
		Balance, cash in office and bank	749 01
<b>Total receipts</b>	<b>\$8,456 71</b>	<b>Total disbursements</b>	<b>\$8,456 71</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 7½ per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 16. LOS ANGELES.

**BANKERS' GUARANTY-LOAN COMPANY.**

(Incorporated August 12, 1901.)

G. H. WADLEIGH, Secretary.

JOHN H. FOLEY, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 526.

No. of shares, 861.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$26,761 56	Guarantee stock, capital ----	\$13,171 73
Cash in office and bank -----	400 59	Investment certificates, principal -----	21,432 68
Real estate -----	6,137 82	Overdrafts and bills payable	1,400 00
Advances, personal accounts	3,141 84	Sundry ledger accounts -----	787 40
All other assets -----	350 00		
<b>Total assets -----</b>	<b>\$36,791 81</b>	<b>Total liabilities -----</b>	<b>\$36,791 81</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$6,842 59	Overdrafts and bills payable	\$14,100 00
Investment certificates ----	3,805 56	Loans on mortgages and shares -----	3,275 00
Interest -----	2,315 73	Investment certificates, principal -----	8,199 13
Fines -----	5 58	Advances, personal accounts	17,404 42
Loans repaid -----	12,967 24	Other expenses -----	317 58
Advances repaid, personal accounts -----	13,712 98	All other disbursements ----	1,427 68
All other receipts, real estate, etc. -----	5,474 72	Balance, cash in office and bank -----	400 59
<b>Total receipts -----</b>	<b>\$45,124 40</b>	<b>Total disbursements ----</b>	<b>\$45,124 40</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year, — per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 17. LOS ANGELES.

**FIDELITY SAVINGS AND LOAN ASSOCIATION.**

(Incorporated December 22, 1891.)

G. H. WADLEIGH, Secretary.

C. C. BOYNTON, President

Fiscal year ended December 31, 1914.

No. of series, none. No. of members and investors, 3,311. No. of shares, 63,156.

Assets.		Liabilities.	
Loans on mortgages and shares	\$5,276,767 05	Installment shares, dues	\$1,742,807 93
Arrearages, on interest	3,433 06	Installment shares, profits	778,458 66
Cash in office and bank	166,597 09	Paid-up and prepaid shares, capital	278,250 00
Real estate	414,095 62	Paid-up and prepaid shares, dividends	4,554 51
Advances, personal accounts	175,820 12	Investment certificates, principal	2,279,035 46
		Investment certificates, dividends	36,623 68
		Overdrafts and bills payable	223,578 00
		Reserve and undivided profits	429,363 36
		Loans due and incomplete	249,610 51
		All other liabilities, tax reserve, etc.	14,430 83
<b>Total assets</b>	<b>\$6,036,712 94</b>	<b>Total liabilities</b>	<b>\$6,036,712 94</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$129,777 32	Overdrafts and bills payable	\$61,800 00
Installment shares, dues	389,912 78	Loans on mortgages and shares	1,552,151 98
Paid-up and prepaid shares, dues	35,850 00	Interest paid	11,767 47
Investment certificates	671,751 00	Dues repaid, installment shares	160,407 43
Interest	394,050 28	Profits repaid, installment shares	111,166 48
Premiums	48,845 37	Paid-up and prepaid shares, capital	61,400 00
Fines and fees	3,764 51	Paid-up and prepaid shares, dividends	13,144 29
Loans repaid	1,620,570 81	Investment certificates, principal	408,040 00
Overdrafts and bills payable	104,728 00	Investment certificates, dividends	126,914 63
Advances repaid, personal accounts	62,628 73	Advances, personal accounts	464,693 86
All other receipts	103,742 20	Salaries	12,865 60
		Taxes	6,020 62
		Other expenses	41,441 09
		All other disbursements, real estate, etc.	367,211 06
		Balance, cash in office and bank	166,597 09
<b>Total receipts</b>	<b>\$3,565,621 00</b>	<b>Total disbursements</b>	<b>\$3,565,621 00</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Serial No.	Age in months.	Total dues per share.	Loan fund dues per share.	Book value per share.	Withdrawal value.
Class "B." Dues, 70 cents per share per month.	84	\$58 80	\$51 12	\$88 17	\$88 17
	72	50 40	43 46	68 97	68 97
	60	42 00	36 00	52 42	52 42
	48	33 00	28 44	38 15	38 15
	36	25 20	20 88	25 85	25 85
	24	16 80	13 32	15 25	15 25
	12	8 40	5 76	6 11	6 11

## No. 18. LOS ANGELES.

**HOME INVESTMENT BUILDING AND LOAN ASSOCIATION.**

(Incorporated August 21, 1888.)

W. A. BONYNGE, Secretary.

I. B. NEWTON, President.

Fiscal year ended September 30, 1913.

No. of series, 16.

No. of members and investors, 36.

No. of shares, 476.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$61,700 00	Installment shares, dues ----	\$22,548 00
Arrearages—		Installment shares, profits --	5,435 76
On shares ---	\$13 00	Advance payments -----	593 33
On interest --	493 79	Overdrafts and bills payable..	34,370 00
	506 79	Reserve and undivided profits	663 08
Cash in office and bank ----	1,255 91		
Furniture and fixtures -----	147 47		
<b>Total assets -----</b>	<b>\$63,610 17</b>	<b>Total liabilities -----</b>	<b>\$63,610 17</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues ---	\$5,743 00	Overdrafts and bills payable..	\$7,807 56
Interest -----	3,981 68	Loans on mortgages and shares -----	35,200 00
Loans repaid -----	7,500 00	Interest paid -----	1,210 75
Overdrafts and bills payable	32,570 00	Dues repaid, installment shares -----	2,542 00
		Profits repaid, installment shares -----	652 23
		Salaries -----	660 00
		Taxes -----	315 66
		Other expenses -----	150 57
		Balance, cash in office and bank -----	1,255 91
<b>Total receipts -----</b>	<b>\$49,794 68</b>	<b>Total disbursements -----</b>	<b>\$49,794 68</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
28-----	126	\$126 00	\$182 76	\$182 76
32-----	102	102 00	137 50	130 17
35-----	84	84 00	107 29	102 65
38-----	66	66 00	80 13	78 60
39-----	60	60 00	71 63	68 73
41-----	48	48 00	55 36	53 50
43-----	36	36 00	40 04	39 03
46-----	18	18 00	18 98	18 74
48-----	6	6 00	6 10	6 09

No. 19. LOS ANGELES.

**METROPOLITAN LOAN ASSOCIATION.**

(Incorporated July 30, 1886.)

ISAAC NORTON, Secretary.

CHAS. SEYLER, President.

Fiscal year ended June 30, 1914.

No. of series, 22.

No. of members and investors, 178.

No. of shares, 2,874.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$249,900 00	Installment shares, dues -----	\$153,978 00
Arrearages—		Installment shares, profits ----	35,536 39
On shares -----	\$144 00	Paid-up and prepaid shares, capital -----	21,800 00
On interest -----	187 20	Advance payments -----	2,050 00
	331 20	Overdrafts and bills payable_	30,000 00
Cash in bank -----	5,242 76	Reserve and undivided profits	11,351 41
		Sundry ledger accounts -----	758 16
<b>Total assets -----</b>	<b>\$255,473 96</b>	<b>Total liabilities -----</b>	<b>\$255,473 96</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$8,309 02	Overdrafts and bills payable	\$4,000 00
Installment shares, dues ----	33,471 00	Loans on mortgages and shares -----	18,300 00
Paid-up and prepaid shares, dues -----	9,000 00	Interest paid -----	1,773 68
Interest -----	19,649 70	Dues repaid, installment shares -----	38,570 00
Fines -----	231 42	Profits repaid, installment shares -----	15,049 00
Fees -----	22 20	Paid-up and prepaid shares, capital -----	9,000 00
Loans repaid -----	23,400 00	Paid-up and prepaid shares, dividends -----	1,570 50
Overdrafts and bills payable_	4,000 00	Salaries -----	3,300 00
		Taxes -----	371 40
		Other expenses -----	906 00
		Balance, cash in office and bank -----	5,242 76
<b>Total receipts -----</b>	<b>\$98,083 34</b>	<b>Total disbursements ---</b>	<b>\$98,083 34</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
27 -----	120	\$120 00	\$169 57	\$159 66
29 -----	108	108 00	146 39	136 79
31 -----	96	96 00	124 95	116 27
33 -----	84	84 00	105 13	97 73
35 -----	72	72 00	86 81	80 89
37 -----	60	60 00	69 88	65 93
39 -----	48	48 00	54 16	51 08
41 -----	36	36 00	39 38	37 69
43 -----	24	24 00	25 47	24 74
45 -----	12	12 00	12 36	12 18

## No. 20. LOS ANGELES.

## STATE MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated June 20, 1889.)

C. J. WADE, Secretary.

W. G. COCHRAN, President.

Fiscal year ended December 31, 1913.

No. of series, none. No. of members and investors, 6,625. No. of shares, 11,228.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$3,541,298 59	Guarantee stock, capital---	\$100,000 00
Arrearages—		Guarantee stock, surplus---	91,809 38
On interest ---	\$6,919 50	Installment shares, dues---	125,790 40
On fines -----	1,170 70	Installment shares, profits---	81,330 30
	8,090 20	Paid-up and prepaid shares, capital -----	210,590 00
Cash in office and bank----	136,658 76	Paid-up and prepaid shares, dividends -----	49,321 45
Furniture and fixtures-----	3,000 00	Investment certificates, principal -----	2,954,128 55
Advances, personal accounts	11,841 79	Investment certificates, dividends -----	77,509 45
		Advance payments -----	1,562 55
		Reserve and undivided profits -----	6,519 87
		Sundry ledger accounts----	2,327 39
<b>Total assets -----</b>	<b>\$3,700,889 34</b>	<b>Total liabilities -----</b>	<b>\$3,700,889 34</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$44,887 85	Loans on mortgages and shares -----	\$1,156,850 40
Installment shares, dues---	29,374 05	Dividends on guarantee stock	24,426 35
Paid-up and prepaid shares, dues -----	158,900 00	Dues repaid, installment shares -----	123,786 30
Investment certificates ---	1,024,112 40	Profits repaid, installment shares -----	59,767 85
Interest -----	316,822 74	Paid-up and prepaid shares, capital -----	12,190 00
Fines -----	3,362 65	Paid-up and prepaid shares, dividends -----	13,290 80
Fees -----	2,505 50	Investment certificates, principal -----	852,905 70
Loans repaid -----	1,020,599 89	Investment certificates, dividends -----	165,624 16
Advances repaid, personal accounts -----	8,322 10	Advances, personal accounts	9,947 92
All other receipts, real estate, etc. -----	12,346 43	Salaries -----	15,000 00
		Taxes -----	4,578 24
		Other expenses -----	36,523 07
		All other disbursements, real estate, etc. -----	9,684 06
<b>Total receipts -----</b>	<b>\$2,621,233 61</b>	Balance, cash in office and bank -----	136,658 76
		<b>Total disbursements ---</b>	<b>\$2,621,233 61</b>

Installment Shares, With Age, Value, and Withdrawal Value.						
Serial No.	Age in months.	Total dues per share.	Loan fund dues per share.	Book value per share.	Withdrawal value.	
Class "A." Dues 60 cents per share per month.	114	\$68 40	\$67 40	\$98 69	\$98 69	
	108	64 80	63 80	91 41	91 41	
	96	57 60	56 60	77 80	77 80	
	84	50 40	49 40	65 22	65 22	
Investment Certificates, \$1.00 per month per \$100 certificate.	78	78 00	78 00	94 87	94 87	
	72	72 00	72 00	86 21	86 21	
	60	60 00	60 00	69 63	69 63	
	48	48 00	48 00	54 01	54 01	
	36	36 00	36 00	39 29	39 29	
	24	24 00	24 00	25 41	25 41	
	12	12 00	12 00	12 33	12 33	

No. 21. LOS ANGELES.

**SOUTHERN CALIFORNIA LOAN ASSOCIATION.**

(Incorporated March 11, 1887.)

JULIUS H. MARTIN, Secretary.

C. E. DONNATIN, President.

Fiscal year ended June 30, 1914.

No. of series, 21.

No. of members and investors, 905.

No. of shares, 4,642.

Assets.		Liabilities.	
Loans on mortgages	\$741,902 00	Guarantee stock, capital	\$50,000 00
Arrearages, on shares	138 00	Guarantee stock, surplus	1,369 51
Cash, in bank	6,858 30	Installment shares, dues	73,068 00
Furniture and fixtures	1,239 56	Installment shares, profits	19,837 40
		Paid-up and prepaid shares, capital	563,483 52
		Investment certificates, principal	1,370 13
		Advance payments	240 00
		Overdrafts and bills payable	10,000 00
		Reserve and undivided profits	17,823 88
		Loans due and incomplete	12,945 42
<b>Total assets</b>	<b>\$750,137 86</b>	<b>Total liabilities</b>	<b>\$750,137 86</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,887 71	Overdrafts and bills payable	\$35,000 00
Installment shares, dues	17,043 00	Loans on mortgages and shares	141,451 22
Paid-up and prepaid shares, dues	153,872 60	Interest paid	412 50
Investment certificates	3,104 63	Dividends on guarantee stock	6,500 00
Interest	58,914 36	Dues repaid, installment shares	19,812 00
Loans repaid	133,744 00	Profits repaid, installment shares	9,295 17
Overdrafts and bills payable	20,000 00	Paid-up and prepaid shares, capital	125,795 08
All other receipts	1 75	Paid-up and prepaid shares, dividends	33,039 31
		Investment certificates, principal	2,818 65
		Salaries	3,669 50
		Taxes	6,390 72
		Other expenses	2,525 65
		Balance, cash in office and bank	6,858 30
<b>Total receipts</b>	<b>\$393,568 10</b>	<b>Total disbursements</b>	<b>\$393,568 10</b>

Serial No.	Installment Shares, With Age, Value, and Withdrawal Value.			
	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
31	118	\$118 00	\$170 43	\$170 43
33	106	106 00	147 15	147 15
35	94	94 00	125 42	117 57
37	82	82 00	105 34	99 51
39	70	70 00	86 59	79 95
41	58	58 00	69 11	64 67
43	48	48 00	55 81	52 51
45	36	36 00	40 13	38 48
47	24	24 00	25 79	25 07
49	12	12 00	12 46	12 28

## No. 22. LOS GATOS.

## LOS GATOS BUILDING AND LOAN ASSOCIATION.

(Incorporated April 27, 1889.)

A. BERRYMAN, Secretary.

E. M. SELLERS, President.

Fiscal year ended April 30, 1914.

No. of series, 10.

No. of members and investors, 25.

No. of shares, 144.

Assets.		Liabilities.	
Loans on mortgages-----	\$13,572 50	Installment shares, dues-----	\$8,736 00
Arrearages—		Installment shares, profits---	3,161 25
On shares -----	\$44 50	Overdrafts and bills payable--	1,600 00
On interest -----	18 95	Reserve and undivided profits	236 78
On premium -----	10 75	Sundry ledger accounts-----	87 20
On fines -----	6 40		
	80 60		
Cash in bank-----	168 13		
<b>Total assets -----</b>	<b>\$13,821 23</b>	<b>Total liabilities -----</b>	<b>\$13,821 23</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$201 95	Overdrafts and bills payable--	\$3,900 00
Installment shares, dues----	1,751 70	Loans on mortgages and	
Interest -----	931 60	shares -----	1,705 00
Premiums -----	396 35	Interest paid -----	184 12
Fines -----	56 45	Dues repaid, installment	
Fees -----	1 70	shares -----	902 20
Loans repaid -----	2,225 00	Profits repaid, installment	
Overdrafts and bills payable--	2,000 00	shares -----	420 60
Advances repaid, personal ac-		Salaries -----	150 00
counts -----	87 20	Taxes -----	120 95
		Other expenses -----	100 95
		Balance, cash in office and	
		bank -----	168 13
<b>Total receipts -----</b>	<b>\$7,651 95</b>	<b>Total disbursements ----</b>	<b>\$7,651 95</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
10-----	120	\$120 00	\$186 80	
11-----	108	108 00	160 50	
13-----	84	84 00	113 93	Dues, plus
14-----	72	72 00	93 61	3 to 6 per
15-----	60	60 00	74 87	cent for
16-----	48	48 00	57 22	average
17-----	36	36 00	40 84	time.
18-----	24	24 00	25 94	
19-----	12	12 00	12 44	

No. 23. MADERA.

**MADERA MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated October 26, 1912.)

E. M. McCARDLE, Secretary.

J. B. HIGH, President.

Fiscal year ended November 1, 1913.

No. of series, none.

No. of members and investors, 55.

No. of shares, 645.

Assets.		Liabilities.	
Loans on mortgages and shares	\$9,653 60	Installment shares, dues	\$10,944 50
Cash in office and bank	1,392 23	Reserve and undivided profits	63 53
All other assets	304 70	Loans due and incomplete	342 50
<b>Total assets</b>	<b>\$11,350 53</b>	<b>Total liabilities</b>	<b>\$11,350 53</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$11,284 50	Overdrafts and bills payable	\$1,325 00
Interest	635 10	Loans on mortgages and shares	10,107 50
Fees	7 50	Interest paid	9 07
Loans repaid	796 40	Dues repaid, installment shares	340 00
Overdrafts and bills payable	1,325 00	Salaries	560 00
		Taxes	10 00
		Other expenses, organization	304 70
		Balance, cash in office and bank	1,392 23
<b>Total receipts</b>	<b>\$14,048 50</b>	<b>Total disbursements</b>	<b>\$14,048 50</b>

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, — per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 24. MERCED.

**MERCED MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated June 22, 1891.)

J. H. SIMONSON, Secretary.

W. E. LANDBUM, President.

Fiscal year ended June 30, 1914.

No. of series, 11.

No. of members and investors, 195.

No. of shares, 1,803.

Assets.		Liabilities.	
Loans on mortgages-----	\$136,225 00	Installment shares, dues-----	\$108,348 00
Arrearages—		Installment shares, profits-----	29,542 17
On shares -----	\$100 00	Reserve and undivided profits	1,798 20
On interest -----	7 50	All other liabilities, unearned	
	107 50	premiums -----	2,116 71
Cash in office and bank-----	5,292 58		
Furniture and fixtures-----	180 00		
<b>Total assets -----</b>	<b>\$141,805 08</b>	<b>Total liabilities -----</b>	<b>\$141,805 08</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$3,950 57	Overdrafts and bills payable--	\$14,000 00
Installment shares, dues-----	22,160 00	Loans on mortgages and	
Interest -----	10,882 13	shares -----	13,675 00
Fines -----	1 25	Interest paid -----	405 81
Fees -----	17 80	Dues repaid, installment	
Loans repaid -----	8,950 00	shares -----	12,190 00
Overdrafts and bills payable--	6,000 00	Profits repaid, installment	
		shares -----	4,268 16
		Salaries -----	600 00
		Taxes -----	1,078 55
		Other expenses -----	129 65
		All other disbursements, fur-	
		niture, etc. -----	324 00
		Balance, cash in office and	
		bank -----	5,292 58
<b>Total receipts -----</b>	<b>\$51,961 75</b>	<b>Total disbursements ----</b>	<b>\$51,961 75</b>

Serial No.	Installment Shares, With Age, Value, and Withdrawal Value.			
	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16-----	120	\$120 00	\$168 04	\$150 25
17-----	108	108 00	146 14	132 53
18-----	96	96 00	125 65	115 40
19-----	84	84 00	106 35	98 88
20-----	72	72 00	88 17	82 95
21-----	60	60 00	71 14	67 63
22-----	48	48 00	55 13	52 90
23-----	36	36 00	40 04	38 78
24-----	24	24 00	25 80	25 25
25-----	12	12 00	12 46	12 33

## No. 25. MILL VALLEY.

**TAMALPAIS MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 16, 1897.)

PAUL HELMORE, Secretary.

W. J. THOMAS, President.

Fiscal year ended April 30, 1914.

No. of series, 25. No. of members and investors, 187. No. of shares, 1,613.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$55,659 68	Installment shares, dues ----	\$29,075 80
Arrearages—		Installment shares, profits---	5,469 09
On shares -----	\$242 00	Paid-up and prepaid shares, capital -----	21,120 00
On interest -----	732 67	Reserve and undivided profits	721 72
On fines -----	22 20	Loans due and incomplete---	4,750 00
	996 87	Sundry ledger accounts-----	109 00
Cash in office and bank-----	4,526 97		
Furniture and fixtures-----	46 75		
Advances, personal accounts--	15 34		
<b>Total assets -----</b>	<b>\$61,245 61</b>	<b>Total liabilities -----</b>	<b>\$61,245 61</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$1,624 61	Loans on mortgages and shares -----	\$17,131 16
Installment shares, dues -----	10,489 17	Interest paid -----	38 84
Paid-up and prepaid shares, dues -----	1,000 00	Dues repaid, installment shares -----	4,213 00
Interest -----	4,366 12	Profits repaid, installment shares -----	617 61
Fines -----	173 99	Paid-up and prepaid shares, capital -----	1,000 00
Fees -----	43 75	Paid-up and prepaid shares, dividends -----	1,250 70
Loans repaid -----	12,918 31	Advances, personal accounts--	974 98
Advances repaid, personal accounts -----	13 00	Salaries -----	480 00
		Taxes -----	94 59
		Other expenses -----	301 10
		Balance, cash in office and bank -----	4,526 97
<b>Total receipts -----</b>	<b>\$30,628 95</b>	<b>Total disbursements ---</b>	<b>\$30,628 95</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
33-----	72	\$72 00	\$91 19	\$89 27
37-----	60	60 00	73 28	71 95
41-----	48	48 00	56 44	55 17
45-----	36	36 00	40 62	39 70
49-----	24	24 00	25 94	25 35
53-----	12	12 00	12 44	12 20

## No. 26. NAPA.

## NAPA BUILDING AND LOAN ASSOCIATION.

(Incorporated April 22, 1886.)

T. N. MOUNT, Secretary.

E. D. BEARD, President.

Fiscal year ended May 18, 1914.

No. of series, 11.

No. of members and investors, 379.

No. of shares, 3,261.

Assets.		Liabilities	
Loans—On mortgages, \$191,- 423.28; on shares, \$12,- 348.00; on contract sales, \$784.04 -----	\$204,555 32	Installment shares, dues ----	\$147,141 00
Arrearages—		Installment shares, profits --	34,513 92
On shares -----	\$57 00	Advance payments -----	961 00
On interest -----	69 81	Overdrafts and bills payable.	23,052 00
On fines -----	15 32	Reserve and undivided profits	1,095 63
	142 13	Sundry ledger accounts ----	1,003 95
Cash in bank -----	1,439 28	All other liabilities, interest on bills payable -----	102 54
Real estate, owned -----	1,583 31		
Furniture and fixtures -----	150 00		
<b>Total assets -----</b>	<b>\$207,870 04</b>	<b>Total liabilities -----</b>	<b>\$207,870 04</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report ----	\$1,347 43	Overdrafts and bills payable..	\$23,161 00
Installment shares, dues ----	39,634 00	Loans on mortgages and shares -----	57,023 20
Interest -----	14,066 82	Interest paid -----	262 66
Premiums -----	26 91	Dues repaid, installment shares -----	42,132 00
Fines and fees -----	264 03	Profits repaid, installment shares -----	13,842 58
Loans repaid -----	47,472 54	Salaries -----	996 00
Overdrafts and bills payable..	35,513 00	Taxes -----	290 50
Advances repaid, personal ac- counts -----	1,003 95	Other expenses -----	194 23
All other receipts -----	12 77	Balance, cash in office and bank -----	1,439 28
<b>Total receipts -----</b>	<b>\$139,341 45</b>	<b>Total disbursements ----</b>	<b>\$139,341 45</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
20 -----	113	\$113 00	\$155 64	\$139 60
21 -----	101	101 00	134 12	122 25
22 -----	89	89 00	113 99	105 50
23 -----	77	77 00	95 15	89 35
24 -----	65	65 00	77 55	73 80
25 -----	53	53 00	61 18	58 85
26 -----	41	41 00	45 81	44 50
27 -----	29	29 00	31 38	30 75
28 -----	17	17 00	17 81	17 46
29 -----	5	5 00	5 07	5 00

No. 27. NEWCASTLE.

**NEWCASTLE BUILDING AND LOAN ASSOCIATION.**

(Incorporated May 20, 1889.)

JOHN WALLACE, Secretary.

GEO. W. BISBEE, President.

Fiscal year ended April 30, 1914.

No. of series, 11.

No. of members and investors, 84.

No. of shares, 561.

Assets.		Liabilities.	
Loans on mortgages-----	\$37,150 00	Installment shares, dues----	\$37,176 00
Arrearages--		Installment shares, profits----	9,766 84
On shares -----	\$371 00	Advance payments -----	27 00
On interest -----	320 80	Reserve and undivided profits	1,172 75
On rents -----	72 00	Sundry ledger accounts-----	60 00
On fines -----	7 62	All other liabilities, suspense	13 50
	771 42		
Cash in office and bank-----	7,374 49		
Real estate, owned-----	1,200 00		
Furniture and fixtures-----	50 00		
Advances, ledger accounts----	1,670 18		
	-----		
Total assets -----	\$48,216 09	Total liabilities -----	\$48,216 09

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,036 91	Overdrafts and bills payable--	\$1,950 00
Installment shares, dues----	7,418 00	Loans on mortgages and	
Interest -----	3,637 13	shares -----	2,650 00
Premiums and rents-----	132 00	Interest paid -----	19 64
Fines -----	73 36	Dues repaid, installment	
Loans repaid -----	3,910 00	shares -----	4,416 00
Overdrafts and bills payable--	1,950 00	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	1,794 50
counts -----	431 50	Advances, personal accounts--	632 60
All other receipts-----	51 56	Salaries -----	320 00
	-----	Taxes -----	134 71
		Other expenses -----	183 25
		All other disbursements-----	165 27
		Balance, cash in office and	
		bank -----	7,374 49
			-----
Total receipts -----	\$19,640 46	Total disbursements ----	\$19,640 46

**Installment Shares, With Age, Value, and Withdrawal Value.**

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16-----	120	\$120 00	\$167 28	
17-----	108	108 00	144 27	
18-----	96	96 00	123 16	
19-----	84	84 00	103 97	Dues, plus
20-----	72	72 00	86 34	profits, as
21-----	60	60 00	69 79	per by-
22-----	48	48 00	54 20	laws.
23-----	36	36 00	39 44	
24-----	24	24 00	25 52	
25-----	12	12 00	12 39	

## No. 28. OAKLAND.

## ALAMEDA COUNTY LOAN ASSOCIATION.

(Incorporated July 20, 1875.)

CHAS. P. HOAG, Secretary.

C. C. VOLBERG, President.

Fiscal year ended June 30, 1914.

No. of series, none.

No. of members and investors, 425.

No. of shares, 2,779.

Assets.		Liabilities.	
Loans—On definite contract, \$380,523.77; on shares, \$1,675.00; on contract sales, \$9,871.99	\$392,070 76	Installment shares, dues	\$156,480 28
Arrearages, on interest	814 05	Installment shares, profits	32,281 50
Cash in office and bank	4,922 25	Paid-up and prepaid shares, capital	17,678 75
Real estate and association premises	59,150 60	Paid-up and prepaid shares, dividends	7,453 30
Furniture and fixtures	500 00	Investment certificates, prin- cipal	131,864 93
Advances, ledger accounts	40 30	Investment certificates, divi- dends	4,722 33
		Overdrafts and bills payable	52,309 76
		Reserve and undivided profits	29,776 52
		Loans due and incomplete	20,073 68
		Sundry ledger accounts, ma- tured shares	2,109 67
		All other liabilities, interest and tax reserve	2,747 24
<b>Total assets</b>	<b>\$457,497 96</b>	<b>Total liabilities</b>	<b>\$457,497 96</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$5,765 85	Overdrafts and bills payable	\$53,481 10
Installment shares, dues	51,345 77	Loans on mortgages and shares	92,747 10
Paid-up and prepaid shares, dues	6,218 93	Interest paid	675 74
Investment certificates	35,068 86	Dues repaid, installment shares	44,831 92
Interest	27,295 39	Profits repaid, installment shares	15,397 68
Premiums and rents	3,013 20	Paid-up and prepaid shares, capital	13,510 20
Fees	183 00	Paid-up and prepaid shares, dividends	2,949 97
Loans repaid	100,448 46	Investment certificates, prin- cipal	28,580 02
Overdrafts and bills payable	42,000 00	Investment certificates, divi- dends	3,772 73
Advances repaid, personal ac- counts	2,362 86	Salaries	4,152 00
All other receipts, real estate sold, etc.	8,913 71	Taxes	1,159 48
		Other expenses	4,067 84
		All other disbursements, real estate, etc.	12,428 00
		Balance, cash in office and bank	4,922 25
<b>Total receipts</b>	<b>\$282,616 03</b>	<b>Total disbursements</b>	<b>\$282,616 03</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 29. OAKLAND.

**COSMOPOLITAN MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated August 4, 1879.)

W. S. GOULD, Secretary.

WM. HOFFSCHNEIDER, President.

Fiscal year ended July 31, 1913.

No. of series, 23.

No. of members and investors, 310.

No. of shares, 2,767.

Assets.		Liabilities.	
Loans on mortgages and shares	\$180,369 05	Installment shares, dues	\$93,448 88
Arrearages—		Installment shares, profits	23,357 06
On shares	\$1,496 86	Investment certificates, principal	28,257 90
On interest	2,325 80	Advance payments	15,116 77
	3,822 66	Overdrafts and bills payable	23,500 00
Cash in office and bank	2,593 95	Reserve and undivided profits	2,959 72
Furniture and fixtures	500 00	Loans due and incomplete	601 91
Advances, personal accounts	354 61	Sundry ledger accounts	398 03
<b>Total assets</b>	<b>\$187,640 27</b>	<b>Total liabilities</b>	<b>\$187,640 27</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$5,968 84	Overdrafts and bills payable	\$39,500 00
Installment shares, dues	24,372 83	Loans on mortgages and shares	56,120 58
Investment certificates	20,076 83	Interest paid	4,511 80
Interest	16,736 28	Dues repaid, installment shares	26,260 22
Fines	99 25	Profits repaid, installment shares	6,115 24
Loans repaid	70,164 46	Investment certificates, principal	29,683 90
Overdrafts and bills payable	33,500 00	Advances, personal accounts	1,044 10
Advances repaid, personal accounts	955 27	Salaries	2,580 00
All other receipts, real estate, etc.	4,171 07	Taxes	1,626 69
		Other expenses	1,778 10
		All other disbursements, real estate, etc.	4,230 25
<b>Total receipts</b>	<b>\$176,044 83</b>	Balance, cash in office and bank	2,593 95
		<b>Total disbursements</b>	<b>\$176,044 83</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
50	120	\$120 00	\$162 85	\$160 71
52	108	108 00	142 95	137 71
54	96	96 00	123 45	116 59
56	84	84 00	104 83	97 54
58	72	72 00	87 14	80 33
60	60	60 00	70 45	68 50
62	48	48 00	54 64	52 80
64	36	36 00	39 73	38 70
66	24	24 00	25 67	25 20
68	12	12 00	12 43	12 30

## No. 30. ONTARIO.

**PEOPLE'S MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated June 24, 1891.)

W. F. G. BLAIKIE, Secretary.

A. P. HARWOOD, President.

Fiscal year ended December 31, 1913.

No. of series, none. No. of members and investors, 502. No. of shares, 8,833.

Assets.		Liabilities.	
Loans on mortgages and shares	\$427,709 14	Installment shares, dues	\$176,078 78
Cash in office and bank	3,048 92	Installment shares, profits	37,208 16
Real estate, office building	1,600 00	Paid-up and prepaid shares, capital	167,725 00
Furniture and fixtures	373 52	Paid-up and prepaid shares, dividends	5,145 32
Advances, personal accounts	317 53	Overdrafts and bills payable	33,762 08
		Reserve and undivided profits	9,899 79
		Loans due and incomplete	2,354 57
		All other liabilities, interest on bills payable	875 41
<b>Total assets</b>	<b>\$433,049 11</b>	<b>Total liabilities</b>	<b>\$433,049 11</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$85,004 61	Overdrafts and bills payable	\$36,334 58
Paid-up and prepaid shares, dues	14,151 29	Loans on mortgages and shares	95,212 57
Interest	29,968 22	Interest paid	1,397 51
Fines	410 00	Dues repaid, installment shares	67,505 22
Fees	50 20	Profits repaid, installment shares	8,223 88
Loans repaid	93,185 69	Paid-up and prepaid shares, capital	33,319 19
Overdrafts and bills payable	34,136 96	Paid-up and prepaid shares, dividends	8,721 38
Advances repaid, personal accounts	2,155 97	Advances, personal accounts	1,768 18
		Salaries	2,424 00
		Other expenses	1,007 51
		All other disbursements	100 00
		Balance, cash in office and bank	3,048 92
<b>Total receipts</b>	<b>\$259,062 94</b>	<b>Total disbursements</b>	<b>\$259,062 94</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year 7½ per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 31. ORANGE.

**ORANGE BUILDING AND LOAN ASSOCIATION.**

(Incorporated September 21, 1887.)

U. D. RHODES, Secretary.

D. C. PIXLEY, President.

Fiscal year ended October 31, 1913.

No. of series, 18. No. of members and investors, 487. No. of shares, 4,610.

Assets.		Liabilities.	
Loans on mortgages and shares	\$411,832 47	Guarantee stock, capital	\$25,000 00
Arrearages—		Guarantee stock, surplus	3,000 00
On shares	\$782 75	Installment shares, dues	163,749 00
On interest	2,007 16	Installment shares, profits	48,656 78
On fines	256 78	Paid-up and prepaid shares, capital	160,800 00
	3,046 69	Paid-up and prepaid shares, dividends	3,014 61
Cash in office and bank	12,633 18	Advance payments	460 40
Furniture and fixtures	400 00	Overdrafts and bills payable	10,000 00
Advances, personal accounts	18 90	Reserve and undivided profits	6,348 80
		Loans due and incomplete	5,629 15
		Sundry ledger accounts	22 50
		All other liabilities, dividends unpaid	1,250 00
<b>Total assets</b>	<b>\$427,931 24</b>	<b>Total liabilities</b>	<b>\$427,931 24</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,605 20	Overdrafts and bills payable	\$5,000 00
Installment shares, dues	42,367 25	Loans on mortgages and shares	150,677 49
Paid-up and prepaid shares, dues	79,150 00	Interest paid	149 77
Interest	29,451 92	Dividends on guarantee stock	2,250 00
Fines	533 59	Dues repaid, installment shares	20,745 25
Fees	482 20	Profits repaid, installment shares	8,886 81
Loans repaid	62,211 60	Paid-up and prepaid shares, capital	21,500 00
Overdrafts and bills payable	5,000 00	Paid-up and prepaid shares, dividends	6,819 98
Advances repaid, personal accounts	710 78	Advances, personal accounts	720 18
All other receipts, real estate	9,059 28	Salaries	1,419 00
		Taxes	510 77
		Other expenses	446 10
		All other disbursements, real estate	3,813 29
<b>Total receipts</b>	<b>\$235,571 82</b>	Balance, cash in office and bank	12,633 18
		<b>Total disbursements</b>	<b>\$235,571 82</b>

Installment Shares, With Age, Value, and Withdrawal Value.				
Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
10	126	\$126 00	\$200 07	\$200 07
11	114	114 00	172 89	172 89
12	102	102 00	147 75	147 75
13	90	90 00	124 59	124 59
15	78	78 00	103 26	96 94
17	66	66 00	83 61	79 20
18	60	60 00	74 38	70 78
20	48	48 00	56 99	54 74
22	36	36 00	40 94	39 70
24	24	24 00	26 17	25 08
26	12	12 00	12 55	12 27

## No. 32. PALO ALTO.

**PALO ALTO MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated November 14, 1892.)

ALFRED SEALE, Secretary.

C. H. GILBERT, President.

Fiscal year ended September 30, 1913.

No. of series, none. No. of members and investors, 478. No. of shares, 1,879.

Assets.		Liabilities.	
Loans on mortgages and shares	\$441,318 80	Installment shares, dues	\$61,914 54
Arrearages, on interest	2,814 70	Installment shares, profits	15,897 58
Cash in office and bank	1,729 71	Paid-up and prepaid shares, capital	24,901 00
Real estate	55,367 87	Paid-up and prepaid shares, dividends	177 48
Furniture and fixtures	2,967 50	Investment certificates, principal	357,172 34
Advances, personal accounts	3,310 43	Investment certificates, dividends	2,107 00
All other assets, street bonds, etc.	3,980 73	Overdrafts and bills payable	36,500 00
		Reserve and undivided profits	1,713 60
		Loans due and incomplete	5,197 47
		Sundry ledger accounts	5,108 73
		All other liabilities, reserve for taxes	800 00
<b>Total assets</b>	<b>\$511,489 74</b>	<b>Total liabilities</b>	<b>\$511,489 74</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$23,933 47	Overdrafts and bills payable	\$48,168 95
Installment shares, dues	13,570 56	Loans on mortgages and shares	141,907 48
Paid-up and prepaid shares, dues	3,891 00	Interest paid	2,284 70
Investment certificates	37,559 75	Dues repaid, installment shares	3,091 22
Interest	46,844 48	Profits repaid, installment shares	582 06
Premiums and rents	857 65	Paid-up and prepaid shares, capital	3,107 50
Loans repaid	183,339 33	Paid-up and prepaid shares, dividends	1,030 07
Overdrafts and bills payable	21,930 00	Investment certificates, principal	87,701 36
Advances repaid, personal accounts	52,362 04	Investment certificates, dividends	18,954 75
All other receipts, street bonds, etc.	2,129 78	Advances, personal accounts	29,638 37
		Salaries	3,350 00
		Taxes	3,851 08
		Other expenses	2,048 28
		All other disbursements, real estate, etc.	38,972 58
<b>Total receipts</b>	<b>\$386,418 06</b>	Balance, cash in office and bank	1,729 71
		<b>Total disbursements</b>	<b>\$386,418 06</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 33. PASADENA.

**CALIFORNIA SECURITY-LOAN CORPORATION.**

(Incorporated March 22, 1909.)

W. S. STREETER, Secretary.

H. C. HOTALING, President.

Fiscal year ended December 31, 1913.

No. of series, none. No. of members and investors, 174. No. of shares, 1,075.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$396,936 38	Guarantee stock, capital ----	\$25,000 00
Cash in office and bank -----	30,611 46	Guarantee stock, surplus ----	11,000 00
Furniture and fixtures -----	500 00	Investment certificates, principal -----	370,439 63
		Investment certificates, dividends -----	2,362 99
		Reserve and undivided profits	2,515 84
		Loans due and incomplete ---	16,400 82
		Sundry ledger accounts ----	319 56
<b>Total assets -----</b>	<b>\$428,047 84</b>	<b>Total liabilities -----</b>	<b>\$428,047 84</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$64,081 92	Loans on mortgages and shares -----	\$221,202 80
Investment certificates ----	399,086 19	Dividends on guarantee stock	2,500 00
Interest -----	32,600 46	Investment certificates, principal -----	355,614 74
Loans repaid -----	153,633 15	Investment certificates, dividends -----	21,554 88
Advances repaid, personal accounts -----	7,799 46	Advances, personal accounts --	20,578 05
All other receipts, commissions -----	3,704 85	Salaries -----	4,175 00
		Taxes -----	226 30
		Other expenses -----	4,331 05
		All other disbursements ----	61 75
		Balance, cash in office and bank -----	30,611 46
<b>Total receipts -----</b>	<b>\$660,856 03</b>	<b>Total disbursements -----</b>	<b>\$660,856 03</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 34. PASADENA.

## LOS ANGELES COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated February 16, 1899.)

E. D. HILL, Secretary.

SOLON BRIGGS, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 446.

No. of shares, 6,018.

Assets.	Liabilities.
Loans on mortgages and shares -----	Installment shares, dues -----
\$129,770 00	\$56,603 48
Arrearages, on interest -----	Installment shares, profits -----
989 61	27,139 89
Cash in office and bank -----	Paid-up and prepaid shares, capital -----
1,300 43	28,725 00
Furniture and fixtures -----	Paid-up and prepaid shares, dividends -----
250 00	52 50
Advances, personal accounts -----	Overdrafts and bills payable -----
148 72	11,000 00
	Reserve and undivided profits -----
	8,937 60
	Sundry ledger accounts -----
	29
Total assets -----	Total liabilities -----
\$132,458 76	\$132,458 76
Receipts for Fiscal Year.	Disbursements for Fiscal Year.
Balance from last report -----	Overdrafts and bills payable -----
\$4,197 87	\$5,000 00
Installment shares, dues -----	Loans on mortgages and shares -----
40,786 21	22,578 75
Paid-up and prepaid shares, dues -----	Interest paid -----
8,600 00	235 73
Interest -----	Dues repaid, installment shares -----
12,294 79	50,470 04
Fees -----	Profits repaid, installment shares -----
19 25	6,416 84
Loans repaid -----	Paid-up and prepaid shares, capital -----
10,848 00	2,850 00
Overdrafts and bills payable -----	Paid-up and prepaid shares, dividends -----
16,000 00	1,231 80
Advances repaid, personal accounts -----	Salaries -----
4 70	1,584 00
All other receipts -----	Taxes -----
231 16	247 47
	Other expenses -----
	1,035 35
	All other disbursements -----
	31 57
	Balance, cash in office and bank -----
	1,300 43
Total receipts -----	Total disbursements -----
\$92,981 98	\$92,981 98

### Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 35. PASADENA.

**MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated July 18, 1892.)

F. E. WARRINER, Secretary.

R. H. PINNEY, President.

Fiscal year ended December 31, 1913.

No. of series, none. No. of members and investors, 545. No. of shares, 3,686.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$332,339 53	Guarantee stock, capital----	\$21,500 00
Arrearages—		Guarantee stock, surplus----	1,612 50
On interest ----	\$2,862 65	Installment shares, dues----	53,409 13
On fines -----	194 15	Installment shares, profits----	17,779 23
	3,056 80	Paid-up and prepaid shares, capital -----	9,200 00
Cash in office and bank-----	7,880 25	Paid-up and prepaid shares, dividends -----	3,445 46
Furniture and fixtures-----	500 00	Investment certificates, principal -----	170,551 64
Advances, personal accounts--	244 47	Investment certificates, dividends -----	4,869 56
		Overdrafts and bills payable--	15,500 00
		Reserve and undivided profits	35,574 44
		Loans due and incomplete----	10,014 99
		Sundry ledger accounts-----	564 10
<b>Total assets -----</b>	<b>\$344,021 05</b>	<b>Total liabilities -----</b>	<b>\$344,021 05</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report----	\$18,549 86	Overdrafts and bills payable--	\$49,500 00
Guarantee stock -----	6,500 00	Loans on mortgages and shares -----	101,157 92
Installment shares, dues----	17,903 97	Interest paid -----	1,158 00
Investment certificates ----	109,146 94	Dividends on guarantee stock	2,625 00
Interest -----	27,290 02	Dues repaid, installment shares -----	28,527 49
Premiums -----	763 00	Profits repaid, installment shares -----	6,949 85
Fines -----	242 08	Paid-up and prepaid shares, capital -----	2,250 00
Loans repaid -----	61,348 96	Paid-up and prepaid shares, dividends -----	2,674 72
Overdrafts and bills payable--	40,000 00	Investment certificates, principal -----	64,554 26
Advances repaid, personal accounts -----	1,962 65	Investment certificates, dividends -----	7,106 08
All other receipts-----	636 84	Advances, personal accounts--	2,101 92
		Salaries -----	3,115 00
		Other expenses and taxes----	4,261 08
		All other disbursements----	482 75
		Balance, cash in office and bank -----	7,880 25
<b>Total receipts -----</b>	<b>\$284,344 32</b>	<b>Total disbursements -----</b>	<b>\$284,344 32</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits as per by-law.

## No. 36. PASO ROBLES.

**PASO ROBLES MUTUAL BUILDING AND LOAN  
ASSOCIATION.**

(Incorporated September 2, 1905.)

M. R. VAN WORMER, Secretary.

A. MONTEITH, President.

Fiscal year ended August 31, 1913.

No. of series, 11.

No. of members and investors, 63.

No. of shares, 231.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$29,660 72	Installment shares, dues -----	\$14,902 20
Arrearages, on shares -----	6 85	Installment shares, profits -----	4,153 76
Cash in office and bank -----	712 74	Paid-up and prepaid shares, capital -----	1,600 00
Furniture and fixtures -----	156 55	Investment certificates, principal -----	8,575 00
		Advance payments -----	30 55
		Reserve and undivided profits -----	1,275 35
<b>Total assets -----</b>	<b>\$30,536 86</b>	<b>Total liabilities -----</b>	<b>\$30,536 86</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report -----	\$2,110 79	Loans on mortgages and shares -----	\$9,912 41
Installment shares, dues -----	2,888 70	Interest paid -----	10 55
Paid-up and prepaid shares, dues -----	100 00	Dues repaid, installment shares -----	611 35
Investment certificates -----	2,400 00	Profits repaid, installment shares -----	93 24
Interest -----	2,840 78	Paid-up and prepaid shares, capital -----	500 00
Fines -----	26 40	Paid-up and prepaid shares, dividends -----	107 96
Fees -----	4 20	Investment certificates, principal -----	1,400 00
Loans repaid -----	3,763 79	Investment certificates, dividends -----	311 75
		Salaries -----	250 40
		Taxes -----	40 06
		Other expenses -----	120 10
		All other disbursements -----	64 10
		Balance, cash in office and bank -----	712 74
<b>Total receipts -----</b>	<b>\$14,134 66</b>	<b>Total disbursements -----</b>	<b>\$14,134 66</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
1 -----	96	\$96 00	\$130 33	\$128 62
3 -----	81	81 00	105 42	101 79
4 -----	75	75 00	95 92	92 79
8 -----	60	60 00	73 24	70 60
10 -----	51	51 00	60 33	58 00
14 -----	33	33 00	36 04	35 28
16 -----	24	24 00	25 73	25 30
17 -----	12	12 00	12 39	12 29

No. 37. PETALUMA.

**PETALUMA MUTUAL LOAN ASSOCIATION.**

(Incorporated September 27, 1889.)

F. A. CROMWELL, Secretary.

FRANK H. DENMAN, President.

Fiscal year ended September 30, 1913.

No. of series, 12.

No. of members and investors, 111.

No. of shares, 806.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$37,750 00	Installment shares, dues-----	\$36,252 00
Arrearages—		Installment shares, profits----	6,035 47
On shares -----	\$127 50	Advance payments -----	23 00
On interest -----	129 50	Reserve and undivided profits	759 75
On fines -----	12 30	Loans due and incomplete----	375 00
	269 30		
Cash in office and bank-----	4,205 97		
Real estate -----	1,089 95		
Furniture and fixtures-----	30 00		
All other assets-----	100 00		
	-----		
Total assets -----	\$43,445 22	Total liabilities -----	\$43,445 22

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$5,836 35	Overdrafts and bills payable--	\$12,125 00
Installment shares, dues----	10,130 50	Loans on mortgages and shares -----	2,370 00
Investment certificates -----	2,769 48	Interest paid -----	393 23
Fines -----	35 15	Dues repaid, installment shares -----	11,012 00
Loans repaid -----	8,937 00	Profits repaid, installment shares -----	2,553 06
Overdrafts and bills payable--	6,675 00	Salaries -----	420 00
		Taxes and other expenses---	214 27
		All other disbursements, real estate -----	1,089 95
		Balance, cash in office and bank -----	4,205 97
Total receipts -----	\$34,383 48	Total disbursements -----	\$34,383 48

Serial No.	Installment Shares, With Age, Value, and Withdrawal Value.			
	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16-----	120	\$120 00	\$158 00	\$158 00
17-----	108	108 00	138 33	138 33
18-----	96	96 00	119 65	119 05
19-----	84	84 00	101 88	100 99
20-----	72	72 00	84 91	83 94
21-----	60	60 00	68 69	67 82
22-----	48	48 00	53 36	52 56
23-----	36	36 00	38 90	38 32
24-----	24	24 00	25 25	24 94
25-----	12	12 00	12 29	12 20

## No. 38. PLEASANTON.

## PLEASANTON MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 1, 1891.)

T. H. SILVER, Secretary.

C. LETHAM, President.

Fiscal year ended March 25, 1914.

No. of series, 20.

No. of members and investors, 63.

No. of shares, 432.

Assets.		Liabilities.	
Loans on mortgages and shares	\$31,700 00	Installment shares, dues	\$25,086 00
Cash in office and bank	1,617 77	Installment shares, profits	6,612 90
		Reserve and undivided profits	1,618 87
<b>Total assets</b>	<b>\$33,317 77</b>	<b>Total liabilities</b>	<b>\$33,317 77</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,943 77	Loans on mortgages and shares	\$6,550 00
Installment shares, dues	5,675 00	Interest paid	26 00
Interest	2,471 95	Dues repaid, installment shares	11,207 00
Fees	28 60	Profits repaid, installment shares	3,439 75
Loans repaid	11,900 00	Salaries	202 60
Advances repaid, personal accounts	81 50	Taxes	57 00
All other receipts	1 30	Other expenses	2 00
		Balance, cash in office and bank	1,617 77
<b>Total receipts</b>	<b>\$23,102 12</b>	<b>Total disbursements</b>	<b>\$23,102 12</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
18	120	\$120 00	\$165 50	
20	108	108 00	143 80	
22	96	96 00	123 50	
24	84	84 00	104 50	Dues, plus
28	60	60 00	70 05	90 per cent
30	48	48 00	54 35	of profits.
32	36	36 00	39 40	
34	24	24 00	25 45	
36	12	12 00	12 35	

## No. 39. POMONA.

**HOME-BUILDERS LOAN ASSOCIATION.**

(Incorporated March 16, 1908.)

C. E. GREASER, Secretary.

J. W. FULTON, President

Fiscal year ended March 31, 1914.

No. of series, none. No. of members and investors, 543. No. of shares, 2,781.

Assets.	Liabilities.
Loans on mortgages and shares -----	Guarantee stock, capital.....
\$340,086 12	\$97,400 00
Cash in office and bank.....	Guarantee stock, surplus....
17,421 08	5,350 00
Real estate, office building....	Installment shares, dues.....
15,100 00	33,630 50
Furniture and fixtures.....	Installment shares, profits....
980 69	7,716 28
Advances, personal accounts..	Guarantee capital, dividends unpaid .....
702 46	5,863 28
	Investment certificates, principal .....
	194,495 32
	Investment certificates, dividends .....
	2,792 35
	Overdrafts and bills payable..
	10,000 00
	Loans due and incomplete....
	14,597 13
	Sundry ledger accounts.....
	2,319 01
	All other liabilities.....
	126 48
<b>Total assets</b> .....	<b>Total liabilities</b> .....
<b>\$374,290 35</b>	<b>\$374,290 35</b>

Receipts for Fiscal Year.	Disbursements for Fiscal Year.
Balance from last report....	Overdrafts and bills payable..
\$7,970 23	\$20,000 00
Guarantee stock .....	Loans on mortgages and shares .....
900 00	89,982 89
Installment shares, dues.....	Interest paid .....
10,801 00	803 89
Investment certificates .....	Dividends on guarantee stock
92,305 12	9,731 12
Interest .....	Dues repaid, installment shares .....
32,302 37	2,873 50
Premiums, guarantee capital stock .....	Profits repaid, installment shares .....
60 00	398 00
Fines .....	Investment certificates, principal .....
281 63	77,566 40
Fees .....	Investment certificates, dividends .....
1,841 90	11,187 02
Loans repaid .....	Advances, personal accounts..
77,583 30	5,015 91
Overdrafts and bills payable..	Salaries .....
10,000 00	3,760 00
Advances repaid, personal accounts .....	Taxes .....
6,709 58	593 76
All other receipts.....	Other expenses .....
1,448 25	1,793 39
	All other disbursements.....
	1,076 42
	Balance, cash in office and bank .....
	17,421 08
<b>Total receipts</b> .....	<b>Total disbursements</b> .....
<b>\$242,203 38</b>	<b>\$242,203 38</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Dayton plan.

Dues, \$1.00 and 50 cents per share per month.

Dividend, last fiscal year, 10 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 40. POMONA.

**MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated December 24, 1892.)

W. D. FREDERICK, Secretary.

MEL. CAMPBELL, Vice-President.

Fiscal year ended December 31, 1913.

No. of series, 21.

No. of members and investors, 915. No. of shares, 12,266.

Assets.		Liabilities.	
Loans on mortgages and shares	\$562,641 58	Installment shares, dues	\$166,059 00
Arrearages—		Installment shares, profits	37,074 53
On shares	\$1,613 00	Paid-up and prepaid shares, capital	371,200 00
On interest	1,611 55	Paid-up and prepaid shares, dividends	10,323 85
On premium	65 10	Advance payments	278 50
On fines	152 80	Reserve and undivided profits	9,550 58
	3,442 45	Loans due and incomplete	3,700 00
Cash in office and bank	7,136 52	Sundry ledger accounts	1,876 95
Real estate, office building	24,442 86		
Furniture and fixtures	2,400 00		
		Total liabilities	\$600,063 41
Total assets	\$600,063 41		

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$24,224 36	Overdrafts and bills payable	\$10,000 00
Installment shares, dues	50,816 50	Loans on mortgages and shares	135,460 74
Paid-up and prepaid shares, dues	177,900 00	Interest paid	31 52
Interest	37,880 20	Dues repaid, installment shares	34,611 50
Premiums	836 25	Profits repaid, installment shares	11,060 60
Fines	309 31	Paid-up and prepaid shares, capital	142,900 00
Fees	231 50	Paid-up and prepaid shares, dividends	19,369 57
Loans repaid	73,051 16	Salaries	3,331 31
All other receipts, rents, etc.	3,611 00	Taxes	2,530 09
		Other expenses	1,766 33
		All other disbursements	662 10
		Balance, cash in office and bank	7,136 52
Total receipts	\$368,860 28	Total disbursements	\$368,860 28

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
23	120	\$60 00	\$86 62	\$86 62
25	108	54 00	74 86	72 86
27	96	48 00	63 84	61 84
29	84	42 00	53 84	51 87
31	72	36 00	44 48	43 11
33	60	30 00	35 77	34 84
35	48	24 00	27 65	27 04
37	36	18 00	20 02	19 67
39	24	12 00	12 88	12 73
41	12	6 00	6 22	6 18

No. 41. PORTERVILLE.

**PORTERVILLE MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated September 29, 1905.)

C. O. PREMIO, Secretary.

H. C. CABE, President.

Fiscal year ended October 31, 1913.

No. of series, none.

No. of members and investors, 137.

No. of shares, 2,564.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$73,600 00	Installment shares, dues-----	\$54,011 50
Arrearages, on interest-----	798 30	Installment shares, profits---	19,522 22
Cash in office and bank-----	531 38	Reserve and undivided profits	1,295 96
		Loans due and incomplete---	100 00
<b>Total assets -----</b>	<b>\$74,929 68</b>	<b>Total liabilities -----</b>	<b>\$74,929 68</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$476 18	Overdrafts and bills payable--	\$16,260 00
Installment shares, dues-----	11,292 50	Loans on mortgages and shares -----	21,000 00
Interest -----	7,179 01	Interest paid -----	272 60
Fees -----	39 25	Dues repaid, installment shares -----	10,408 50
Loans repaid -----	16,683 48	Profits repaid, installment shares -----	2,335 72
Overdrafts and bills payable--	16,260 00	Advances, personal accounts--	18 00
Advances repaid, personal accounts -----	18 00	Salaries -----	360 00
		Taxes -----	721 57
		Other expenses -----	40 65
		Balance, cash in office and bank -----	531 38
<b>Total receipts -----</b>	<b>\$51,948 42</b>	<b>Total disbursements -----</b>	<b>\$51,948 42</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 8.4 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 42. REDLANDS.

**HOME INVESTMENT ASSOCIATION.**

(Incorporated March 22, 1890.)

J. WARREN SMITH, Secretary.

W. T. BILL, President.

Fiscal year ended December 31, 1913.

No. of series, none. No. of members and investors, 668. No. of shares, 3,487.

Assets.		Liabilities.	
Loans on mortgages and shares	\$470,840 09	Guarantee stock, capital	\$100,000 00
Cash in office and bank	7,221 16	Installment shares, dues	23,905 46
Real estate	3,347 96	Installment shares, profits	4,604 12
Furniture and fixtures	1,291 75	Paid-up and prepaid shares, capital	124,586 00
Advances, personal accounts	619 59	Paid-up and prepaid shares, dividends	3,583 27
		Investment certificates, principal	193,867 52
		Investment certificates, dividends	4,631 04
		Reserve and undivided profits	23,867 58
		Loans due and incomplete	3,498 99
		Sundry ledger accounts	776 57
<b>Total assets</b>	<b>\$483,320 55</b>	<b>Total liabilities</b>	<b>\$483,320 55</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$12,404 21	Loans on mortgages and shares	\$165,568 82
Guarantee stock	100 00	Dividends on guarantee stock	9,740 62
Installment shares, dues	10,480 75	Dues repaid, installment shares	18,722 82
Paid-up and prepaid shares, dues	27,900 00	Profits repaid, installment shares	2,887 22
Investment certificates	215,313 86	Paid-up and prepaid shares, capital	6,100 00
Interest	45,575 45	Paid-up and prepaid shares, dividends	7,402 56
Premiums	100 00	Investment certificates, principal	214,947 81
Fines	210 75	Investment certificates, dividends	11,687 16
Fees	1,684 50	Advances, personal accounts	805 55
Loans repaid	134,965 95	Salaries	3,089 00
Advances repaid, personal accounts	427 35	Taxes	461 29
All other receipts, real estate, etc.	3,614 69	Other expenses	3,140 24
		All other disbursements	1,003 26
		Balance, cash in office and bank	7,221 16
<b>Total receipts</b>	<b>\$452,777 51</b>	<b>Total disbursements</b>	<b>\$452,777 51</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 43. REDWOOD CITY.

**SAN MATEO COUNTY BUILDING AND LOAN ASSOCIATION.**

(Incorporated May 8, 1890.)

GEO. W. LOVIE, Secretary.

P. P. CHAMBERLAIN, President.

Fiscal year ended May 31, 1914.

No. of series, 42.

No. of members and investors, 524.

No. of shares, 3,988.

Assets.	Liabilities.
Loans—On mortgages, \$1-200.00; on definite contract, \$313,000.42; on shares, \$20,485.00; on contract sales, \$1,880.19 -----	Installment shares, dues-----
\$336,565 61	\$219,376 80
Arrearages—	Installment shares, profits-----
On shares ----- \$400 60	71,712 80
On interest ----- 4,588 82	Investment certificates, principal -----
On premium ---- 81 45	51,800 00
5,070 87	Advance payments -----
Cash in office-----	367 78
111 15	Overdrafts and bills payable_
Real estate, owned-----	4,271 62
15,687 04	Reserve and undivided profits
Furniture and fixtures-----	9,612 16
600 00	Loans due and incomplete---
Advances, ledger accounts---	2,963 16
1,919 30	
Other assets -----	
150 35	
<b>Total assets ----- \$360,104 32</b>	<b>Total liabilities ----- \$360,104 32</b>

Receipts for Fiscal Year.	Disbursements for Fiscal Year.
Balance from last report----	Loans on mortgages and shares -----
\$6,968 37	\$110,472 43
Installment shares, dues -----	Interest paid -----
42,550 60	40 09
Investment certificates -----	Dues repaid, installment shares -----
16,300 00	38,113 60
Interest -----	Profits repaid, installment shares -----
28,228 78	20,211 39
Premiums and rents-----	Investment certificates, principal -----
359 11	14,100 00
Fines -----	Investment certificates, dividends -----
231 87	2,409 44
Fees -----	Advances, personal accounts_
99 25	2,258 23
Loans repaid -----	Salaries -----
95,390 11	2,907 00
Overdrafts and bills payable_	Taxes -----
4,271 62	628 91
Advances repaid, personal accounts -----	Other expenses -----
1,367 68	446 60
All other receipts, real estate sold, etc. -----	All other disbursements, real estate, etc. -----
1,400 50	5,469 05
	Balance, cash in office and bank -----
	111 15
<b>Total receipts ----- \$197,167 89</b>	<b>Total disbursements ----- \$197,167 89</b>

Serial No.	Installment Shares, With Age, Value, and Withdrawal Value.			
	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
47-----	120	\$120 00	\$181 59	\$173 03
51-----	108	108 00	156 40	149 91
55-----	96	96 00	133 09	128 32
59-----	84	84 00	112 10	108 17
63-----	72	72 00	91 64	89 34
67-----	60	60 00	73 21	71 78
71-----	48	48 00	56 20	55 37
75-----	36	36 00	40 49	39 46
79-----	24	24 00	25 90	25 52
83-----	12	12 00	12 36	12 26

## No. 44. RIVERSIDE.

### RIVERSIDE COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated April 5, 1901.)

M. S. BOWMAN, Secretary.

W. B. CLANCY, President.

Fiscal year ended April 30, 1914.

No. of series, none. No. of members and investors, 198. No. of shares, 2,778.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$135,950 00	Installment shares, dues -----	\$33,522 14
Cash in office and bank -----	14,935 28	Installment shares, profits ---	8,777 90
Advances, personal accounts_	91 12	Paid-up and prepaid shares, capital -----	100,000 00
		Paid-up and prepaid shares, dividends -----	3,982 37
		Reserve and undivided profits	4,493 99
		Sundry ledger accounts -----	200 00
<b>Total assets -----</b>	<b>\$150,976 40</b>	<b>Total liabilities -----</b>	<b>\$150,976 40</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$8,307 55	Loans on mortgages and shares -----	\$28,331 55
Installment shares, dues ---	32,309 72	Dues repaid, installment shares -----	28,943 37
Paid-up and prepaid shares, dues -----	11,300 00	Profits repaid, installment shares -----	2,255 37
Interest -----	13,086 55	Paid-up and prepaid shares, capital -----	12,700 00
Loans repaid -----	28,200 00	Paid-up and prepaid shares, dividends -----	4,015 62
Advance repaid, personal accounts -----	200 00	Advances, personal accounts_	91 12
		Salaries -----	1,863 97
		Taxes -----	210 89
		Other expenses -----	59 90
		All other disbursements -----	86 75
		Balance, cash in office and bank -----	14,935 28
<b>Total receipts -----</b>	<b>\$93,493 82</b>	<b>Total disbursements -----</b>	<b>\$93,493 82</b>

#### Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 45. SACRAMENTO.

**SACRAMENTO BUILDING AND LOAN ASSOCIATION.**

(Incorporated August 24, 1874.)

FRANK HICKMAN, Secretary.

JOS. H. ARNOLD, President.

Fiscal year ended February 28, 1914.

No. of series, none. No. of members and investors, 357. No. of shares, 4,523.

Assets.	Liabilities.
Loans on mortgages and shares -----	Installment shares, dues -----
\$293,895 00	\$137,884 00
Arrearages on interest -----	Installment shares, profits ---
877 13	26,636 02
Cash in office and bank -----	Paid-up and prepaid shares, capital -----
19,678 54	113,300 00
Furniture and fixtures -----	Paid-up and prepaid shares, dividends -----
315 50	2,922 80
	Advance payments -----
	132 90
	Reserve and undivided profits -----
	33,890 45
Total assets -----	Total liabilities -----
\$314,766 17	\$314,766 17

*Receipts for Eighteen Months.	*Disbursements for Eighteen Months.
Balance from last report ----	Overdrafts and bills payable_
\$29,250 79	\$11,000 00
Installment shares, dues ----	Loans on mortgages and shares -----
85,158 00	101,135 00
Paid-up and prepaid shares, dues -----	Interest paid -----
71,200 00	155 35
Interest -----	Dues repaid, installment shares -----
25,981 07	94,661 00
Loans repaid -----	Profits repaid, installment shares -----
65,885 00	21,915 07
Overdrafts and bills payable_	Paid-up and prepaid shares, capital -----
11,000 00	30,100 00
All other receipts -----	Paid-up and prepaid shares, dividends -----
158 00	5,745 88
	Salaries -----
	2,650 50
	Taxes -----
	244 44
	Other expenses -----
	1,347 08
	Balance, cash in office and bank -----
	19,678 54
Total receipts -----	Total disbursements -----
\$288,632 86	\$288,632 86

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

\*End of fiscal year changed from August 31 to February 28.

## No. 46. SAN BERNARDINO.

**SANTA FE BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 8, 1890.)

JOHN FLAGG, Secretary.

J. F. PARKER, President.

Fiscal year ended December 31, 1913.

No. of series, 11.

No. of members and investors, 1,474.

No. of shares, 12,121.

Assets.		Liabilities.	
Loans on mortgages and shares	\$935,639 18	Installment shares, dues	\$503,194 00
Arrearages—		Installment shares, profits	155,864 88
On shares	\$2,754 00	Paid-up and prepaid shares, capital	121,800 00
On interest	3,424 30	Investment certificates, principal	161,664 00
On fines	177 60	Investment certificates, dividends	850 00
	6,355 90	Reserve and undivided profits	11,791 23
Cash in office and bank	7,167 70	Loans due and incomplete	5,962 45
Real estate	11,463 78		
Furniture and fixtures	500 00		
<b>Total assets</b>	<b>\$961,126 56</b>	<b>Total liabilities</b>	<b>\$961,126 56</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$131,162 00	Overdrafts and bills payable	\$4,409 20
Paid-up and prepaid shares, dues	\$67,600 00	Loans on mortgages and shares	271,725 15
Investment certificates	43,964 00	Interest paid	150 00
Interest	70,744 03	Dues repaid, installment shares	67,981 00
Fines and fees	425 75	Profits repaid, installment shares	36,239 10
Loans repaid	146,280 52	Paid-up and prepaid shares, capital	35,650 00
All other receipts, real estate, etc.	2,785 95	Paid-up and prepaid shares, dividends	5,377 40
		Investment certificates, principal	4,150 00
		Investment certificates, dividends	8,916 05
		Salaries	2,923 00
		Taxes	1,206 48
		Other expenses	1,162 85
		All other disbursements, real estate, etc.	15,904 32
		Balance, cash in office and bank	7,167 70
<b>Total receipts</b>	<b>\$462,962 25</b>	<b>Total disbursements</b>	<b>\$462,962 25</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
14	120	\$120 00	\$193 23	\$193 23
15	108	108 00	165 41	165 41
16	96	96 00	139 14	137 75
17	84	84 00	116 61	113 35
18	72	72 00	95 25	90 60
19	60	60 00	75 69	70 95
20	48	48 00	57 78	53 86
21	36	36 00	41 37	38 60
22	24	24 00	26 35	25 15
23	12	12 00	12 60	12 30

## No. 47. SAN DIEGO.

## SAN DIEGO BUILDING AND LOAN ASSOCIATION.

(Incorporated July 14, 1885.)

J. R. BEARDSLEY, Secretary.

W. R. ROGERS, President.

Fiscal year ended June 30, 1914.

No. of series, 22.

No. of members and investors, 463.

No. of shares, 4,068.

Assets.		Liabilities.	
Loans—On mortgages, \$296,- 500; on shares, \$5,300	\$301,800 00	Installment shares, dues	\$159,294 00
Arrearages—		Installment shares, profits	39,239 64
On shares	\$423 00	Investment certificates, principal	87,300 00
On interest	477 80	Investment certificates, dividends	2,891 11
	900 80	Advance payments	675 10
Cash in bank	6,066 76	Overdrafts and bills payable	12,000 00
Real estate, owned	1,929 29	Reserve and undivided profits	9,000 00
Furniture and fixtures	375 00	All other liabilities, tax reserve	700 00
Advances, ledger accounts	28 00		
Total assets	\$311,099 85	Total liabilities	\$311,099 85

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,624 63	Overdrafts and bills payable	\$2,000 00
Installment shares, dues	39,996 00	Loans on mortgages and shares	65,325 00
Investment certificates	22,700 00	Interest paid	729 95
Interest	22,594 85	Dues repaid, installment shares	39,785 00
Fines	80 05	Profits repaid, installment shares	11,800 76
Fees	51 10	Investment certificates, principal	21,700 00
Loans repaid	65,500 00	Investment certificates, dividends	4,403 75
Overdrafts and bills payable	4,000 00	Advances, personal accounts	28 00
All other receipts	30 00	Salaries	1,800 00
Total receipts	\$156,576 63	Taxes	1,958 62
		Other expenses	512 68
		All other disbursements	466 11
		Balance, cash in office and bank	6,066 76
		Total disbursements	\$156,576 63

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
21	120	\$120 00	\$169 71	\$149 80
23	108	108 00	147 38	132 12
25	96	96 00	126 50	115 04
27	84	84 00	106 93	98 56
29	72	72 00	88 50	82 68
31	60	60 00	71 20	67 40
32	48	48 00	54 98	52 72
35	36	36 00	39 81	38 64
37	24	24 00	25 63	25 16
39	12	12 00	12 38	12 28

## No. 48. SAN DIEGO.

**SILVER GATE BUILDING AND LOAN ASSOCIATION.**

(Incorporated May 22, 1890.)

H. A. CROGHAN, Secretary.

M. A. GRAHAM, President.

Fiscal year ended May 31, 1914.

No. of series, 22.

No. of members and investors, 293.

No. of shares, 3,120.

Assets.		Liabilities.	
Loans—On mortgages, \$203,- 600.00; on shares, \$28,- 624.30 -----	\$232,224 30	Installment shares, dues-----	\$179,832 00
Cash in office and bank-----	20,110 10	Installment shares, profits----	48,437 73
		Investment certificates, prin- cipal -----	22,650 00
		Reserve and undivided profits	1,152 77
		Loans due and incomplete----	261 90
<b>Total assets -----</b>	<b>\$252,334 40</b>	<b>Total liabilities -----</b>	<b>\$252,334 40</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$7,179 61	Overdrafts and bills payable	\$10,000 00
Installment shares, dues----	40,701 00	Loans on mortgages and shares -----	25,896 30
Investment certificates -----	10,200 00	Interest paid -----	1,785 05
Interest -----	19,370 25	Dues repaid, installment shares -----	43,377 00
Fees -----	24 30	Profits repaid, installment shares -----	12,189 55
Loans repaid -----	49,680 00	Investment certificates, prin- cipal -----	12,800 00
Overdrafts and bills payable--	5,000 00	Salaries -----	908 60
		Taxes -----	4,828 67
		Other expenses -----	259 89
		Balance, cash in office and bank -----	20,110 10
<b>Total receipts -----</b>	<b>\$132,155 16</b>	<b>Total disbursements -----</b>	<b>\$132,155 16</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
19-----	120	\$120 00	\$169 87	\$150 00
21-----	108	108 00	147 49	134 55
23-----	96	96 00	126 15	115 20
25-----	84	84 00	106 38	98 70
27-----	72	72 00	88 00	82 80
29-----	60	60 00	70 61	67 50
31-----	48	48 00	54 79	52 80
33-----	36	36 00	39 73	33 70
35-----	24	24 00	25 60	25 20
37-----	12	12 00	12 39	12 30

## No. 49. SAN FRANCISCO.

**ARGONAUT MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 31, 1891.)

EMIL GUNZBURGER, Secretary.

B. M. GUNZBURGER, President.

Fiscal year ended February 9, 1914.

No. of series, 9.

No. of members and investors, 61.

No. of shares, 315.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$45,950 00	Installment shares, dues----	\$15,348 00
Arrearages—		Installment shares, profits----	4,227 28
On shares -----	\$1,416 00	Advance payments -----	49 25
On interest -----	1,469 50	Overdrafts and bills payable_	19,005 00
On premium ---	624 10	Reserve and undivided profits	14,636 93
	3,509 60	Sundry ledger accounts-----	155 47
Cash in office and bank-----	1,248 53		
Real estate -----	1,925 56		
Advances, personal accounts_	788 24		
<b>Total assets -----</b>	<b>\$53,421 93</b>	<b>Total liabilities -----</b>	<b>\$53,421 93</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Installment shares, dues----	\$3,766 00	Overdrafts and bills payable_	\$14,144 52
Interest -----	2,655 20	Loans on mortgages and shares -----	2,450 00
Permiums -----	1,128 00	Interest paid -----	760 76
Fees -----	3 20	Dues repaid, installment shares -----	5,800 25
Loans repaid -----	10,450 00	Profits repaid, installment shares -----	2,165 73
Overdrafts and bills payable_	10,500 00	Advances, personal account_	313 23
Advances repaid, personal accounts -----	376 85	Salaries -----	1,280 00
All other receipts-----	49 25	Taxes -----	572 90
		Other expenses -----	192 58
		Balance, cash in office and bank -----	1,248 53
<b>Total receipts -----</b>	<b>\$28,928 50</b>	<b>Total disbursements -----</b>	<b>\$28,928 50</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
14-----	120	\$120 00	\$183 63	\$167 72
15-----	108	108 00	158 52	143 36
16-----	96	96 00	135 01	121 35
17-----	84	84 00	113 16	101 49
19-----	60	60 00	74 18	67 09
20-----	48	48 00	56 85	52 42
21-----	36	36 00	40 84	38 42
22-----	24	24 00	26 11	25 05
23-----	12	12 00	12 52	12 26

## No. 50. SAN FRANCISCO.

## BAY CITY BUILDING AND LOAN ASSOCIATION.

(Incorporated May 9, 1889.)

E. GUNZBURGER, Secretary.

H. LEVY, President.

Fiscal year ended May 25, 1914.

No. of series, 10.

No. of members and investors, 67.

No. of shares, 410.

Assets.		Liabilities.	
Loans—On mortgages, \$54,- 950.00; on shares, \$650.00; on contract sales, \$4,297.59	\$59,897 59	Installment shares, dues-----	\$22,488 00
Arrearages—		Installment shares, profits----	8,538 67
On shares -----	\$1,046 00	Advance payments -----	117 65
On interest ----	929 45	Overdrafts and bills payable..	19,330 00
On premium ---	421 70	Reserve and undivided profits	19,000 17
		Sundry ledger accounts-----	101 23
	2,397 15		
Cash in bank-----	1,234 23		
Real estate, owned-----	5,498 44		
Advances, ledger accounts---	548 31		
Total assets -----	\$69,575 72	Total liabilities -----	\$69,575 72

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues....	\$5,101 00	Overdrafts and bills payable..	\$9,117 09
Interest -----	3,721 25	Loans on mortgages and shares -----	16,500 00
Premiums -----	1,576 10	Interest paid -----	796 96
Fees -----	9 10	Dues repaid, installment shares -----	2,124 50
Loans repaid -----	9,664 84	Profits repaid, installment shares -----	332 03
Overdrafts and bills payable..	12,825 00	Advances, personal accounts..	136 34
Advances repaid, personal ac- counts -----	139 00	Salaries -----	1,332 50
All other receipts-----	162 10	Taxes -----	574 75
		Other expenses -----	198 31
		All other disbursements, real estate -----	851 68
		Balance, cash in office and bank -----	1,234 23
Total receipts -----	\$33,198 39	Total disbursements -----	\$33,198 39

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16-----	120	\$120 00	\$188 64	\$171 48
17-----	108	108 00	162 52	146 16
18-----	96	96 00	138 15	123 39
19-----	84	84 00	115 50	102 90
20-----	72	72 00	94 58	84 41
21-----	60	60 00	75 32	67 66
22-----	48	48 00	57 55	52 77
23-----	36	36 00	41 25	38 63
24-----	24	24 00	26 30	25 15
25-----	12	12 00	12 58	12 29

## No. 51. SAN FRANCISCO.

**BAY VIEW BUILDING AND LOAN ASSOCIATION.**

(Incorporated November 18, 1911.)

H. E. RAHLMANN, Secretary.

JAMES ALLAN, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 37.

No. of shares, 293.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$5,205 75	Installment shares, dues----	\$3,438 90
Cash in office and bank-----	369 27	Installment shares, profits---	142 44
Real estate, office building---	447 91	Paid-up and prepaid shares, capital -----	2,300 00
		Paid-up and prepaid shares, dividends -----	127 33
		Reserve and undivided profits	14 26
<b>Total assets -----</b>	<b>\$6,022 93</b>	<b>Total liabilities -----</b>	<b>\$6,022 93</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$837 07	Loans on mortgages and shares -----	\$2,600 00
Installment shares, dues-----	1,721 00	Dues repaid, installment shares -----	850 00
Paid-up and prepaid shares, dues -----	100 00	Profits repaid, installment shares -----	1 08
Interest -----	382 02	Taxes -----	20 10
Fees -----	7 00	Other expenses -----	144 92
Loans repaid -----	937 28	Balance, cash in office and bank -----	369 27
All other receipts-----	1 00		
<b>Total receipts -----</b>	<b>\$3,985 37</b>	<b>Total disbursements -----</b>	<b>\$3,985 37</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 2 $\frac{3}{4}$  per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 52. SAN FRANCISCO.

**CALIFORNIA HOME BUILDING-LOAN COMPANY.**

(Incorporated July 8, 1889.)

R. L. HANDY, Secretary.

P. B. ROBERTS, President.

Fiscal year ended June 30, 1914.

No. of series, none. No. of members and investors, 500. No. of shares, 1,754.

Assets.		Liabilities.	
Loans—On definite contract, \$550,559.19; on shares, \$13,375.00; on contract sales, \$28,616.66 -----	\$592,550 85	Guarantee stock, capital----	\$37,500 00
Arrearages, on fines-----	447 60	Guarantee stock, surplus----	2,740 00
Cash in office and bank-----	12,311 37	Installment shares, dues----	24,998 50
Real estate, owned-----	16,728 86	Installment shares, profits----	5,360 10
Furniture and fixtures-----	1,947 05	Paid-up and prepaid shares, capital-----	50,350 00
Advances, ledger accounts----	4,500 35	Paid-up and prepaid shares, dividends-----	7,697 67
		Investment certificates, prin- cipal-----	454,650 86
		Investment certificates, divi- dends-----	11,406 41
		Overdrafts and bills payable--	18,000 00
		Reserve and undivided profits	5,969 65
		Loans due and incomplete----	8,156 15
		All other liabilities-----	1,656 74
<b>Total assets</b> -----	<b>\$628,486 08</b>	<b>Total liabilities</b> -----	<b>\$628,486 08</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$12,684 05	Overdrafts and bills payable--	\$35,000 00
Guarantee stock-----	12,500 00	Loans on mortgages and shares-----	182,392 83
Installment shares, dues-----	7,086 70	Interest paid-----	10,209 68
Paid-up and prepaid shares, dues-----	7,210 68	Dividends on guarantee stock	2,979 15
Investment certificates-----	195,029 69	Dues repaid, installment shares-----	15,624 20
Interest-----	56,224 54	Profits repaid, installment shares-----	8,386 50
Premiums-----	2,766 75	Paid-up and prepaid shares, capital-----	6,500 00
Fines-----	265 67	Paid-up and prepaid shares, dividends-----	3,407 12
Fees-----	48 03	Investment certificates, prin- cipal-----	178,156 41
Loans repaid-----	158,268 84	Investment certificates, divi- dends-----	12,908 36
Overdrafts and bills payable--	42,000 00	Advances, personal accounts--	14,906 77
Advances repaid, personal ac- counts-----	16,534 40	Salaries-----	9,270 00
All other receipts, real estate sold, etc.-----	11,262 65	Taxes-----	3,000 97
		Other expenses-----	8,147 79
		All other disbursements, real estate, etc.-----	18,680 85
		Balance, cash in office and bank-----	12,311 37
<b>Total receipts</b> -----	<b>\$521,882 00</b>	<b>Total disbursements</b> -----	<b>\$521,882 00</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus three fourths of profits.

No. 53. SAN FRANCISCO.

**CALIFORNIA MUTUAL SAVINGS FUND LOAN AND BUILDING ASSOCIATION.**

(Incorporated March 26, 1887.)

W. E. BOUTON, Secretary.

RICHARD I. WHELAN, President.

Fiscal year ended March 31, 1914.

No. of series, 15.

No. of members and investors, 81.

No. of shares, 956.

Assets.		Liabilities.	
Loans—On mortgages, \$28-150.00; on definite contract, \$20,204.81	\$48,354 81	Installment shares, dues	\$22,787 00
Arrearages—		Installment shares, profits	4,081 43
On shares	\$25 00	Advance payments	30 00
On interest	497 75	Overdrafts and bills payable	12,600 00
	522 75	Reserve and undivided profits	7,040 54
Cash in bank	895 85	Loans due and incomplete	3,400 00
Real estate, owned	80 00	All other liabilities	207 52
Advances, ledger accounts	293 08		
<b>Total assets</b>	<b>\$50,146 49</b>	<b>Total liabilities</b>	<b>\$50,146 49</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,110 40	Overdrafts and bills payable	\$17,439 50
Installment shares, dues	8,295 15	Loans on mortgages and shares	16,950 00
Interest	3,119 78	Interest paid	626 65
Fines	40 51	Dues repaid, installment shares	5,365 15
Fees	53 00	Profits repaid, installment shares	1,151 33
Loans repaid	11,423 10	Advances, personal accounts	173 93
Overdrafts and bills payable	20,039 50	Salaries	1,110 00
Advances repaid, personal accounts	127 28	Taxes	382 96
		Other expenses	113 35
		Balance, cash in office and bank	\$95 85
<b>Total receipts</b>	<b>\$44,208 72</b>	<b>Total disbursements</b>	<b>\$44,208 72</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
35	120	\$120 00	\$174 18	
40	90	90 00	118 61	
42	72	72 00	90 05	
46	48	48 00	55 82	
49	36	36 00	40 31	
51	24	24 00	25 79	
55	12	12 00	12 39	

Dues, plus profits, as per by-laws

## No. 54. SAN FRANCISCO.

## CITIZENS' BUILDING AND LOAN ASSOCIATION.

(Incorporated January 14, 1885.)

FREMONT WOOD, Secretary.

THOMAS M. GARDINER, President.

Fiscal year ended February 16, 1914.

No. of series, 46.

No. of members and investors, 900.

No. of shares, 8,207.

Assets.		Liabilities.	
Loans on mortgages and shares	\$491,803 59	Installment shares, dues	\$317,688 10
Arrearages—		Installment shares, profits	81,300 50
On shares	\$759 50	Advance payments	1,141 80
On interest	2,551 51	Overdrafts and bills payable	74,895 51
On fines and fees	1,091 06	Reserve and undivided profits	21,867 38
	4,402 07	Loans due and incomplete	20,610 93
Cash in office and bank	4,756 53	All other liabilities, tax reserve	1,016 36
Real estate	15,761 65		
Furniture and fixtures	400 00		
Advances, personal accounts	1,287 83		
All other assets	108 91		
<b>Total assets</b>	<b>\$518,520 58</b>	<b>Total liabilities</b>	<b>\$518,520 58</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,032 77	Overdrafts and bills payable	\$67,094 60
Installment shares, dues	69,597 30	Loans on mortgages and shares	160,063 01
Interest	35,449 35	Interest paid	234 28
Fines	470 10	Dues repaid, installment shares	46,505 75
Fees	563 65	Profits repaid, installment shares	12,604 12
Loans repaid	150,312 19	Advances, personal accounts	3,454 46
Overdrafts and bills payable	40,746 27	Salaries	3,998 85
Advances repaid, personal accounts	2,691 88	Taxes	1,616 06
All other receipts, real estate, etc.	1,813 73	Other expenses	2,012 14
		All other disbursements, real estate, etc.	2,337 44
		Balance, cash in office and bank	4,756 53
<b>Total receipts</b>	<b>\$304,677 24</b>	<b>Total disbursements</b>	<b>\$304,677 24</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
76	120	\$120 00	\$165 17	\$153 72
80	108	108 00	143 94	134 62
84	96	96 00	123 53	116 61
88	84	84 00	104 43	98 66
92	72	72 00	88 65	82 98
96	60	60 00	69 82	67 37
100	48	48 00	54 54	52 90
104	36	36 00	39 77	38 82
108	24	24 00	25 72	25 29
112	12	12 00	12 48	12 35

No. 55. SAN FRANCISCO.

**EMPIRE BUILDING AND LOAN ASSOCIATION.**

(Incorporated August 24, 1889.)

W. E. BOUTON, Secretary.

MARION LEVENTRITT, President.

Fiscal year ended August 31, 1913.

No. of series, 19.

No. of members and investors, 53.

No. of shares, 663.

Assets.		Liabilities.	
Loans on mortgages and shares	\$61,359 55	Installment shares, dues	\$31,237 00
Arrearages, on interest	270 00	Installment shares, profits	5,893 38
Cash in office and bank	11 72	Advance payments	20 00
Advances, personal accounts	76 15	Overdrafts and bills payable	13,702 91
		Reserve and undivided profits	5,819 37
		All other liabilities, fire loss, etc.	5,044 76
<b>Total assets</b>	<b>\$61,717 42</b>	<b>Total liabilities</b>	<b>\$61,717 42</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$5,988 65	Overdrafts and bills payable	\$22,302 30
Interest	4,598 23	Loans on mortgages and shares	1,830 92
Fines	14 46	Interest paid	1,127 34
Fees	8 90	Dues repaid, installment shares	3,512 91
Loans repaid	945 00	Profits repaid, installment shares	250 27
Overdrafts and bills payable	14,402 91	Advances, personal accounts	51 00
Advances repaid, personal accounts	15 00	Salaries	1,017 50
All other receipts, fire loss, etc.	5,079 22	Taxes	705 24
		Other expenses	243 17
		Balance, cash in office and bank	11 72
<b>Total receipts</b>	<b>\$31,052 37</b>	<b>Total disbursements</b>	<b>\$31,052 37</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
15	120	\$120 00	\$167 19	
16	108	108 00	146 25	
17	98	98 00	126 26	
18	84	84 00	107 20	
19	72	72 00	89 08	
20	60	60 00	71 89	
21	48	48 00	55 64	
24	36	36 00	40 33	
28	24	24 00	25 95	
32	12	12 00	12 47	

Dues, plus profits, as per by-laws.

## No. 56. SAN FRANCISCO.

**EUREKA BUILDING AND LOAN ASSOCIATION.**

(Incorporated November 3, 1890.)

W. E. BOUTON, Secretary.

GEO. FREDRICKS, President.

Fiscal year ended October 31, 1913.

No. of series, 11.

No. of members and investors, 37.

No. of shares, 464.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$26,709 43	Installment shares, dues-----	\$20,025 60
Arrearages—		Installment shares, profits---	5,412 01
On shares -----	\$51 90	Advance payments -----	22 97
On interest -----	486 09	Overdrafts and bills payable--	3,800 00
	537 99	Reserve and undivided profits	4,431 19
Cash in office and bank-----	6,499 80	All other liabilities-----	57 00
Advances, personal accounts--	1 55		
<b>Total assets -----</b>	<b>\$33,748 77</b>	<b>Total liabilities -----</b>	<b>\$33,748 77</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,023 63	Overdrafts and bills payable--	\$5,500 00
Installment shares, dues-----	3,786 80	Loans on mortgages and shares -----	6,442 67
Interest -----	2,621 25	Interest paid -----	390 21
Fines -----	108 24	Dues repaid, installment shares -----	2,183 50
Fees -----	10 40	Profits repaid, installment shares -----	625 70
Loans repaid -----	11,919 16	Advances, personal accounts--	280 25
Advances repaid, personal accounts -----	444 20	Salaries -----	744 00
All other receipts-----	126 01	Taxes -----	262 15
		Other expenses -----	111 41
		Balance, cash in office and bank -----	6,499 80
<b>Total receipts -----</b>	<b>\$23,039 60</b>	<b>Total disbursements -----</b>	<b>\$23,039 69</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
26-----	120	\$120 00	\$160 39	
28-----	108	108 00	139 03	
30-----	96	96 00	119 61	
34-----	60	60 00	69 12	Dues, plus
36-----	48	48 00	53 77	dividends, as
38-----	36	36 00	39 23	per by-laws.
39-----	24	24 00	25 44	
40-----	12	12 00	12 39	

No. 57. SAN FRANCISCO.

**FAIRMOUNT LOAN ASSOCIATION.**

(Incorporated March 2, 1891.)

JOHN H. GRADY, Secretary.

JOHN H. DAWSON, President.

Fiscal year ended April 30, 1914.

No. of series, 9.

No. of members and investors, 19.

No. of shares, 80.

Assets.		Liabilities.	
Loans—On mortgages, \$6,250; on shares, \$1,000; on con- tract sales, \$1,361.09	\$8,611 09	Installment shares, dues	\$4,553 25
Arrearages—		Installment shares, profits	1,439 78
On shares	\$433 50	Reserve and undivided profits	617 70
On interest	112 10	Sundry ledger accounts, ma- tured shares	2,895 35
On premium	31 90		
	577 50		
Cash in office	181 99		
Advances, ledger accounts	95 50		
Other assets	40 00		
<b>Total assets</b>	<b>\$9,506 08</b>	<b>Total liabilities</b>	<b>\$9,506 08</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$529 60	Interest paid	\$7 60
Installment shares, dues	946 00	Dues repaid, installment shares	3,914 00
Interest	555 60	Profits repaid, installment shares	1,791 00
Premiums	105 50	Advances, personal accounts	2,499 00
Loans repaid	6,300 00	Salaries	600 00
All other receipts, real estate sold, etc.	771 05	Taxes	149 66
		Other expenses	64 50
		Balance, cash in office and bank	181 99
<b>Total receipts</b>	<b>\$9,207 75</b>	<b>Total disbursements</b>	<b>\$9,207 75</b>

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
27	119	\$119 00	\$172 09	\$172 09
29	107	107 00	148 87	148 87
31	95	95 00	127 29	127 29
35	71	71 00	88 74	88 74
38	53	53 00	62 80	62 80
40	29	29 00	31 72	31 72
42	11	11 00	11 36	11 36

## No. 58. SAN FRANCISCO.

## FIDELITY BUILDING AND LOAN ASSOCIATION.

(Incorporated March 19, 1887.)

WM. E. BOUTON, Secretary.

WM. A. BARLAGE, President.

Fiscal year ended March 31, 1914.

No. of series, 30.

No. of members and investors, 144.

No. of shares, 1,825.

Assets.		Liabilities.	
Loans—On mortgages, \$100- 700.00; on definite contract, \$29,978.32; on shares, \$2- 550.00; on contract sales, \$11,116.44 -----	\$144,344 76	Installment shares, dues-----	\$75,340 00
Arrearages— On shares -----	\$135 00	Installment shares, profits----	16,001 78
On interest -----	5,033 52	Advance payments -----	16 13
On premium -----	10 00	Overdrafts and bills payable.	36,250 00
	5,178 52	Reserve and undivided profits	22,095 32
Cash in bank-----	898 12	All other liabilities, taxes, etc.	780 65
Advances, ledger accounts---	62 48		
Total assets -----	\$150,483 88	Total liabilities -----	\$150,483 88

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$18 65	Overdrafts and bills payable.	\$22,445 15
Installment shares, dues-----	15,965 30	Loans on mortgages and shares -----	23,755 00
Interest -----	11,014 21	Interest paid -----	3,061 55
Premiums -----	110 00	Dues repaid, installment shares -----	5,210 00
Fines -----	229 16	Profits repaid, installment shares -----	562 58
Fees -----	53 10	Advances, personal accounts.	788 92
Loans repaid -----	14,850 46	Salaries -----	1,670 00
Overdrafts and bills payable.	8,550 00	Taxes -----	1,513 67
Advances repaid, personal ac- counts -----	1,021 03	Other expenses -----	185 75
All other receipts, real estate sold, etc. -----	8,571 85	All other disbursements----	293 02
		Balance, cash in office and bank -----	898 12
Total receipts -----	\$60,383 76	Total disbursements -----	\$60,383 76

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
26-----	120	\$120 00	\$178 08	
28-----	108	108 00	155 08	
30-----	96	96 00	133 24	
32-----	84	84 00	112 56	Dues, plus
34-----	72	72 00	93 02	profits, as
36-----	60	60 00	74 64	per by-
39-----	48	48 00	57 40	laws.
43-----	36	36 00	41 32	
47-----	24	24 00	26 40	
51-----	12	12 00	12 57	

## No. 59. SAN FRANCISCO.

**FRANKLIN MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated October 23, 1906.)

B. FEDDE, Secretary.

OTTO F. E. BURMEISTER, President.

Fiscal year ended December 31, 1913.

No. of series, none. No. of members and investors, 251. No. of shares, 3,281.

Assets.		Liabilities.	
Loans on mortgages and shares	\$186,641 69	Installment shares, dues	\$95,606 95
Arrearages, on interest	1,000 54	Installment shares, profits	13,580 70
Cash in office and bank	4,467 91	Paid-up and prepaid shares, capital	40,400 00
Furniture and fixtures	500 00	Paid-up and prepaid shares, dividends	1,007 95
Advances, personal accounts	108 90	Advance payments	77 24
		Overdrafts and bills payable	37,000 00
		Reserve and undivided profits	3,725 41
		Loans due and incomplete	1,000 00
		All other liabilities	320 79
<b>Total assets</b>	<b>\$192,719 04</b>	<b>Total liabilities</b>	<b>\$192,719 04</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$4,449 32	Overdrafts and bills payable	\$11,000 00
Installment shares, dues	33,106 48	Loans on mortgages and shares	54,775 87
Paid-up and prepaid shares, dues	6,900 00	Interest paid	2,295 71
Interest	14,091 87	Dues repaid, installment shares	28,865 40
Fines	22 40	Profits repaid, installment shares	2,903 54
Loans repaid	51,406 02	Paid-up and prepaid shares, capital	22,700 00
Overdrafts and bills payable	23,000 00	Paid-up and prepaid shares, dividends	2,769 62
Advances repaid, personal accounts	1,693 40	Advances, personal accounts	1,521 75
All other receipts	238 75	Salaries	1,921 00
		Taxes	267 95
		Other expenses	1,254 39
		All other disbursements	165 10
		Balance, cash in office and bank	4,467 91
<b>Total receipts</b>	<b>\$134,908 24</b>	<b>Total disbursements</b>	<b>\$134,908 24</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 5 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 60. SAN FRANCISCO.

**GLOBE MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 30, 1898.)

A. R. KNOLL, Secretary.

FRANK OTIS, President.

Fiscal year ended March 31, 1914.

No. of series, 15. No. of members and investors, 155. No. of shares, 3,312.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$129,932 43	Installment shares, dues ----	\$28,138 50
Arrearages—		Installment shares, profits ---	6,314 32
On shares -----	\$1,400 50	Paid-up and prepaid shares, capital -----	62,900 00
On interest ----	582 68	Paid-up and prepaid shares, dividends -----	2,494 90
	1,983 18	Advance payments -----	1,133 00
Cash in office and bank ----	7,218 39	Overdrafts and bills payable_	15,500 00
Advances, personal accounts_	40 00	Reserve and undivided profits	12,461 10
		Loans due and incomplete.---	8,104 54
		All other liabilities, tax reserve -----	2,127 64
<b>Total assets -----</b>	<b>\$139,174 00</b>	<b>Total liabilities -----</b>	<b>\$139,174 00</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues ----	\$6,545 20	Overdrafts and bills payable_	\$20,476 79
Paid-up and prepaid shares, dues -----	4,000 00	Loans on mortgages and shares -----	67,403 63
Interest -----	9,710 71	Interest paid -----	522 95
Premiums, bonus -----	580 53	Dues repaid, installment shares -----	3,020 00
Fines -----	78 29	Profits repaid, installment shares -----	1,050 90
Fees -----	32 55	Paid-up and prepaid shares, dividends -----	4,822 00
Loans repaid -----	46,588 96	Advances, personal accounts_	460 62
Overdrafts and bills payable_	35,450 00	Salaries -----	1,415 00
Advances repaid, personal accounts -----	384 32	Taxes -----	754 16
All other receipts -----	4,059 85	Other expenses -----	285 97
		Balance, cash in office and bank -----	7,218 39
<b>Total receipts -----</b>	<b>\$107,430 41</b>	<b>Total disbursements -----</b>	<b>\$107,430 41</b>

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
30 -----	90	\$45 00	\$60 37	\$56 75
31 -----	84	42 00	55 39	52 07
33 -----	72	36 00	45 82	43 07
34 -----	66	33 00	41 21	38 74
37 -----	48	24 00	28 26	26 57
39 -----	36	18 00	20 35	19 54
41 -----	24	12 00	13 03	12 77

## No. 61. SAN FRANCISCO.

**HOME MUTUAL DEPOSIT LOAN COMPANY.**

(Incorporated November 30, 1885.)

A. R. KNOLL, Secretary.

GEO. M. MITCHELL, President.

Fiscal year ended December 31, 1913.

No. of series, none. No. of members and investors, 177. No. of shares, 642.

Assets.		Liabilities.	
Loans on mortgages and shares		Guarantee stock, capital	\$25,000 00
-----	\$245,224 71	Guarantee stock, surplus, dividend unpaid	2,500 00
Arrearages, on interest	1,595 62	Installment shares, dues	36,241 61
Cash in office and bank	4,138 64	Installment shares, profits	12,288 30
Real estate	353 83	Paid-up and prepaid shares, capital	45,700 00
Furniture and fixtures	50 00	Paid-up and prepaid shares, dividends	1,695 10
Advances, personal accounts	462 07	Investment certificates, principal	88,602 68
		Overdrafts and bills payable	17,250 00
		Reserve and undivided profits	19,336 73
		Loans due and incomplete	2,214 02
		Sundry ledger accounts	996 43
<b>Total assets</b>	<b>\$251,824 87</b>	<b>Total liabilities</b>	<b>\$251,824 87</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report	\$216 65	Overdrafts and bills payable	\$31,951 34
Installment shares, dues	5,337 05	Loans on mortgages and shares	66,189 05
Investment certificates	59,318 86	Interest paid	778 21
Interest	19,542 57	Dividends on guarantee stock	5,000 00
Fines	176 65	Dues repaid, installment shares	8,079 00
Loans repaid	63,527 33	Profits repaid, installment shares	1,673 75
Overdrafts and bills payable	44,500 00	Paid-up and prepaid shares, capital	8,100 00
Advances repaid, personal accounts	3,871 68	Paid-up and prepaid shares, dividends	2,244 85
All other receipts, real estate, etc.	6,858 35	Investment certificates, principal	63,425 02
		Investment certificates, dividends	2,721 72
		Advances, personal accounts	4,205 79
		Salaries	2,422 50
		Taxes	482 29
		Other expenses	1,936 98
		Balance, cash in office and bank	4,138 64
<b>Total receipts</b>	<b>\$203,349 14</b>	<b>Total dividends</b>	<b>\$203,349 14</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 5 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 95 per cent of profits.

## No. 62. SAN FRANCISCO.

## MECHANICS BUILDING AND LOAN ASSOCIATION.

(Incorporated January 6, 1891.)

WM. E. BOUTON, Secretary.

FREDERICK FILLMORE, President.

Fiscal year ended December 31, 1913.

No. of series, 22.

No. of members and investors, 128.

No. of shares, 997.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$92,729 60	Installment shares, dues-----	\$42,226 00
Arrearages, on interest-----	536 70	Installment shares, profits---	9,663 33
Cash in office and bank-----	763 04	Advance payments -----	77 58
Advances, personal accounts--	44 90	Overdrafts and bills payable--	35,750 00
		Reserve and undivided profits	5,933 41
		All other liabilities-----	423 92
<b>Total assets -----</b>	<b>\$94,074 24</b>	<b>Total liabilities -----</b>	<b>\$94,074 24</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues-----	\$7,296 70	Overdrafts and bills payable--	\$9,002 92
Interest -----	5,766 90	Loans on mortgages and shares -----	25,106 80
Fines -----	3 96	Interest paid -----	1,692 43
Fees -----	22 70	Dividends on guarantee stock	10,180 00
Loans repaid -----	19,812 97	Dues repaid, installment shares -----	662 91
Overdrafts and bills payable--	13,000 00	Advances, personal accounts--	232 41
Advances repaid, personal accounts -----	244 81	Salaries -----	1,122 00
All other receipts-----	3,785 29	Taxes -----	850 13
		Other expenses -----	320 69
		Balance, cash in office and bank -----	763 04
<b>Total receipts -----</b>	<b>\$49,933 33</b>	<b>Total disbursements -----</b>	<b>\$9,933 33</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
22-----	120	\$120 00	\$167 19	
26-----	96	96 00	126 26	
27-----	84	84 00	107 20	Dues, plus
29-----	72	72 00	89 08	profits, as
31-----	60	60 00	71 89	per by-
36-----	36	36 00	40 32	laws.
40-----	24	24 00	25 95	
44-----	12	12 00	12 46	

No. 63. SAN FRANCISCO.

**MISSION HOME AND LOAN ASSOCIATION.**

(Incorporated March 17, 1899.)

JOHN H. GRADY, Secretary.

JOHN H. DAWSON, President.

Fiscal year ended March 31, 1914.

No. of series, 5. No. of members and investors, 17. No. of shares, 55.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$8,233 84	Installment shares, dues-----	\$2,985 00
Arrearages—		Installment shares, profits....	704 79
On shares -----	\$109 25	Paid-up and matured shares, capital -----	10,116 05
On interest -----	69 40	Overdrafts and bills payable..	257 31
On premium ----	18 45	Reserve and undivided profits	1,034 59
	197 10		
Real estate -----	5,900 00		
Advances, personal accounts..	766 80		
<b>Total assets -----</b>	<b>\$15,097 74</b>	<b>Total liabilities -----</b>	<b>\$15,097 74</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$151 47	Loans on mortgages and shares -----	\$869 00
Installment shares, dues....	707 00	Interest paid -----	46 90
Interest -----	1,010 92	Dues repaid, installment shares -----	1,863 00
Premiums -----	224 35	Profits repaid, installment shares -----	344 13
Fines -----	39 10	Paid-up and matured shares, capital -----	4,875 46
Fees -----	3 00	Advances, personal accounts..	32 00
Loans repaid -----	2,400 00	Salaries -----	145 00
Overdrafts and bills payable..	257 31	Taxes -----	226 30
Advances repaid, personal accounts -----	49 98	Other expenses -----	92 25
All other receipts, real estate	5,096 91	All other disbursements, real estate, etc. -----	1,446 00
<b>Total receipts -----</b>	<b>\$9,940 04</b>	<b>Total disbursements -----</b>	<b>\$9,940 04</b>

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
27-----	126	\$126 00	\$160 03	\$160 03
28-----	120	120 00	150 16	150 16
30-----	108	108 00	131 30	131 30
33-----	90	90 00	105 29	105 29
43-----	6	6 00	6 10	6 10

## No. 64. SAN FRANCISCO.

## OCCIDENTAL LOAN ASSOCIATION.

(Incorporated August 23, 1885.)

E. GUNZBURGER, Secretary.

T. I. O'BRIEN, President.

Fiscal year ended September 2, 1913.

No. of series, 10.

No. of members and investors, 70.

No. of shares 651.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$74,565 38	Installment shares, dues -----	\$40,680 00
Arrearages—		Installment shares, profits ---	15,574 09
On shares -----	\$2,119 00	Advance payments -----	5 00
On interest ----	1,783 80	Overdrafts and bills payable..	14,050 00
On premium ---	497 40	Reserve and undivided profits	16,497 03
	4,400 20		
Cash in office and bank-----	2,445 41		
Advances, personal accounts..	5,395 13		
Total assets -----	\$86,806 12	Total liabilities -----	\$86,806 12
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$5 00	Overdrafts and bills payable..	\$12,588 10
Installment shares, dues -----	8,266 00	Loans on mortgages and shares -----	15,000 00
Interest -----	5,242 85	Interest paid -----	971 54
Premiums -----	1,983 80	Dues repaid, installment shares -----	3,634 00
Fees -----	7 90	Profits repaid, installment shares -----	918 97
Loans repaid -----	17,109 13	Advances, personal accounts..	1,291 53
Overdrafts and bills payable..	5,500 00	Salaries -----	1,605 00
Advances repaid, personal accounts -----	1,339 01	Taxes -----	1,001 78
All other receipts -----	179 55	Other expenses -----	176 91
		Balance, cash in office and bank -----	2,445 41
Total receipts -----	\$39,633 24	Total disbursements -----	\$39,633 24

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
19-----	120	\$120 00	\$191 25	\$173 43
20-----	108	108 00	164 34	147 43
21-----	96	96 00	139 17	124 06
22-----	84	84 00	115 87	103 12
23-----	72	72 00	94 47	84 35
24-----	60	60 00	75 00	67 50
25-----	48	48 00	57 32	52 66
26-----	36	36 00	41 15	38 56
27-----	24	24 00	26 29	25 14
28-----	12	12 00	12 58	12 29

## No. 65. SAN FRANCISCO.

## PACIFIC LOAN ASSOCIATION.

(Incorporated December 8, 1884.)

E. GUNZBURGER, Secretary.

H. LEVY, President.

Fiscal year ended December 3, 1913.

No. of series, 10.

No. of members and investors, 42.

No. of shares, 338.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$38,197 43	Installment shares, dues ----	\$28,620 00
Arrearages—		Installment shares, profits---	8,866 83
On shares -----	\$1,256 00	Advance payments -----	15 00
On interest ----	404 00	Overdrafts and bills payable--	2,150 00
On premium ---	240 15	Reserve and undivided profits	8,982 98
	1,900 15	All other liabilities-----	23 25
Cash in office and bank----	796 96		
Real estate -----	7,694 52		
Advances, personal accounts--	69 00		
<b>Total assets -----</b>	<b>\$48,658 06</b>	<b>Total liabilities -----</b>	<b>\$48,658 06</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$915 98	Loans on mortgages and shares -----	\$12,232 31
Installment shares, dues----	3,859 00	Interest paid -----	106 50
Interest -----	2,596 90	Dues repaid, installment shares -----	3,178 00
Premiums -----	606 30	Profits repaid, installment shares -----	1,081 39
Fees -----	4 20	Salaries -----	1,345 00
Loans repaid -----	11,219 00	Taxes -----	235 99
All other receipts-----	15 00	Other expenses -----	184 73
		All other disbursements-----	55 50
		Balance, cash in office and bank -----	796 96
<b>Total receipts -----</b>	<b>\$19,216 38</b>	<b>Total disbursements -----</b>	<b>\$19,216 38</b>

Installment Shares, With Age, Value, and Withdrawal Value.				
Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
19-----	120	\$120 00	\$161 66	\$151 25
20-----	108	108 00	146 63	135 04
21-----	96	96 00	125 06	114 88
22-----	84	84 00	105 00	96 60
23-----	72	72 00	86 50	79 77
24-----	60	60 00	69 43	64 71
25-----	48	48 00	53 71	50 85
27-----	24	24 00	25 52	24 76
28-----	12	12 00	12 39	12 20

## No. 66. SAN FRANCISCO.

**PACIFIC STATES SAVINGS AND LOAN COMPANY.**

(Incorporated June 14, 1889.)

W. S. PARDY, Secretary.

F. REIS, Jr., President.

Fiscal year ended December 31, 1913.

No. of series, 48. No. of members and investors, 1,733. No. of shares, 6,729.

Assets.		Liabilities.	
Loans on mortgages and shares	\$983,340 58	Installment shares, dues	\$108,495 90
Arrearages—		Installment shares, profits	40,991 42
On shares and certificates	\$3,002 40	Paid-up and prepaid shares, capital	217,950 00
On interest	3,946 13	Paid-up and prepaid shares, dividends	76,875 76
	6,948 53	Investment certificates, principal	449,969 61
Cash in office and bank	47,293 26	Investment certificates, dividends	43,217 33
Real estate	68,951 66	Advance payments	5,475 50
Furniture and fixtures	1,000 00	Reserve and undivided profits	148,779 25
Advances, personal accounts	2,191 89	Loans due and incomplete	7,350 48
All other assets	530 65	Sundry ledger accounts	4,784 00
		All other liabilities, expense fund	6,367 32
<b>Total assets</b>	<b>\$1,110,256 57</b>	<b>Total liabilities</b>	<b>\$1,110,256 57</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$54,756 78	Overdrafts and bills payable	\$29,000 00
Installment shares, dues	17,240 05	Loans on mortgages and shares	423,639 02
Investment certificates	238,527 01	Interest and discount paid	861 59
Interest	103,398 82	Dues repaid, installment shares	55,531 60
Fines, etc.	2,460 65	Profits repaid, installment shares	30,449 60
Loans repaid	378,230 55	Paid-up and prepaid shares, capital	760 00
Overdrafts and bills payable	29,000 00	Paid-up and prepaid shares, dividends	11,712 45
Advances repaid, personal accounts	11,612 37	Investment certificates, principal	187,227 88
All other receipts, real estate, etc.	62,028 93	Investment certificates, dividends	12,190 36
		Advances, personal accounts	10,538 69
<b>Total receipts</b>	<b>\$897,255 16</b>	Salaries	14,006 50
		Taxes	3,660 53
		Other expenses	11,960 36
		All other disbursements, real estate, etc.	58,423 32
		Balance, cash in office and bank	47,293 26
		<b>Total disbursements</b>	<b>\$897,255 16</b>

Serial No.	Installment Shares, With Age.	Value, and Withdrawal Value.		Withdrawal value.
		Age in months.	Total dues per share.	
Class "C." Dues 60 cents per month.		118	\$70 80	\$100 85
		108	64 80	89 46
		96	57 60	76 63
		84	50 40	64 64
		72	43 20	53 43
Certificates. Dues, 60 cents per month.		84	50 40	64 64
		72	43 20	53 43
		60	36 00	42 95
		48	28 80	33 16
		36	21 60	24 01
		24	14 40	15 46
		12	7 20	7 47

No. 67. SAN FRANCISCO.

**PROGRESS MUTUAL LOAN ASSOCIATION.**

(Incorporated December 31, 1894.)

N. STEINBERGER, Secretary.

JAMES A. WHITE, President.

Fiscal year ended December 31, 1913.

No. of series, 10.

No. of members and investors, 158.

No. of shares, 1,307.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$77,583 10	Installment shares, dues ----	\$46,522 80
Arrearages—		Installment shares, profits ---	10,995 78
On shares -----	\$3 10	Paid-up and prepaid shares, capital -----	4,000 00
On interest -----	12 13	Overdrafts and bills payable_	13,500 00
	15 23	Reserve and undivided profits	2,716 49
Cash in office and bank -----	17 24		
Advances, personal accounts_	59 50		
All other assets -----	60 00		
<b>Total assets -----</b>	<b>\$77,735 07</b>	<b>Total liabilities -----</b>	<b>\$77,735 07</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues ----	\$9,850 20	Overdrafts and bills payable_	\$37,039 63
Interest -----	6,275 23	Loans on mortgages and shares -----	22,100 00
Fines -----	29 22	Interest paid -----	1,114 29
Fees -----	28 10	Dues repaid, installment shares -----	1,396 10
Loans repaid -----	21,259 68	Profits repaid, installment shares -----	99 97
Overdrafts and bills payable_	26,500 00	Advances, personal accounts_	101 25
Advances repaid, personal accounts -----	82 00	Salaries -----	1,331 00
		Taxes -----	387 75
		Other expenses -----	425 25
		All other disbursements_	11 95
		Balance, cash in office and bank -----	17 24
<b>Total receipts -----</b>	<b>\$64,024 43</b>	<b>Total disbursements -----</b>	<b>\$64,024 43</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
9 -----	132	\$132 00	\$188 03	\$186 50
11 -----	108	108 00	143 03	139 60
12 -----	96	96 00	122 86	119 05
13 -----	84	84 00	104 27	100 15
14 -----	72	72 00	86 89	83 75
15 -----	60	60 00	70 31	67 50
16 -----	48	48 00	54 53	52 80
17 -----	36	36 00	39 64	38 70
18 -----	24	24 00	25 58	25 20
19 -----	12	12 00	12 39	12 00

## No. 68. SAN FRANCISCO.

**PROVIDENT MUTUAL LOAN ASSOCIATION.**

(Incorporated September 24, 1887.)

N. STEINBERGER, Secretary.

JAMES ROLPH, President.

Fiscal year ended September 30, 1913.

No. of series, 12.

No. of members and investors, 240.

No. of shares, 2,962.

Assets.		Liabilities.	
Loans on mortgages and shares	\$185,002 44	Installment shares, dues	\$110,184 00
Arrearages, on shares	120 00	Installment shares, profits	26,437 24
Cash in office and bank	698 93	Paid-up and prepaid shares, capital	1,600 00
Furniture and fixtures	275 00	Overdrafts and bills payable	40,400 00
Advances, personal accounts	416 65	Reserve and undivided profits	5,305 78
		Loans due and incomplete	1,811 00
		All other liabilities, tax reserve	775 00
<b>Total assets</b>	<b>\$186,513 02</b>	<b>Total liabilities</b>	<b>\$186,513 02</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$23,117 90	Overdrafts and bills payable	\$63,112 29
Interest	15,187 87	Loans on mortgages and shares	41,864 00
Fines	35 93	Interest paid	2,944 72
Fees	53 45	Dues repaid, installment shares	11,581 10
Loans repaid	35,003 69	Profits repaid, installment shares	2,978 78
Overdrafts and bills payable	54,800 00	Paid-up and prepaid shares, capital	400 00
Advances repaid, personal accounts	450 00	Advances, personal accounts	733 40
		Salaries	2,357 50
		Taxes	1,295 67
		Other expenses	612 50
		All other disbursements	69 95
<b>Total receipts</b>	<b>\$128,648 84</b>	Balance, cash in office and bank	698 93
		<b>Total disbursements</b>	<b>\$128,648 84</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
19	120	\$120 00	\$166 60	\$165 00
20	108	108 00	144 53	142 00
21	96	96 00	124 00	121 00
22	84	84 00	105 03	101 60
23	72	72 00	87 31	83 75
24	60	60 00	70 55	67 50
25	48	48 00	54 71	52 80
26	36	36 00	39 76	38 70
27	24	24 00	25 70	25 20
28	12	12 00	12 44	12 00

No. 69. SAN FRANCISCO.

UNION LOAN ASSOCIATION.

(Incorporated May 6, 1881.)

E. GUNZBURGER, Secretary.

T. I. O'BRIEN, President.

Fiscal year ended May 12, 1914.

No. of series, 9.

No. of members and investors, 43.

No. of shares, 216.

Assets.		Liabilities.	
Loans—On mortgages, \$26- 500.00; on contract sales, \$962.94 -----	\$27,462 94	Installment shares, dues-----	\$9,708 00
Arrearages— On shares ----- \$252 00 On interest ----- 251 00 On premium ----- 107 00	610 00	Installment shares, profits----	2,806 58
Cash in bank-----	819 34	Advance payments -----	34 05
Real estate, owned-----	2,223 02	Overdrafts and bills payable--	10,225 00
Advances, ledger accounts---	3,431 69	Reserve and undivided profits	11,735 43
		Sundry ledger accounts-----	37 93
Total assets -----	\$34,546 99	Total liabilities -----	\$34,546 99

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$3,108 15	Loans on mortgages and shares -----	\$12,300 00
Installment shares, dues----	2,868 00	Interest paid -----	568 81
Interest -----	2,372 62	Dues repaid, installment shares -----	2,041 00
Premiums -----	835 60	Profits repaid, installment shares -----	357 06
Fees -----	5 40	Advances, personal accounts--	90 20
Loans repaid -----	4,300 00	Salaries -----	1,320 00
Overdrafts and bills payable--	3,225 00	Taxes -----	247 91
Advances repaid, personal ac- counts -----	1,200 40	Other expenses -----	165 00
		All other disbursements-----	5 85
Total receipts -----	\$17,915 17	Balance, cash in office and bank -----	819 34
		Total disbursements -----	\$17,915 17

Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
25-----	108	\$108 00	\$160 63	\$144 84
26-----	96	96 00	136 72	122 36
27-----	84	84 00	114 47	102 28
28-----	72	72 00	93 86	84 02
29-----	60	60 00	74 78	67 39
30-----	48	48 00	57 18	52 59
31-----	36	36 00	41 03	38 51
32-----	24	24 00	26 22	25 11
33-----	12	12 00	12 58	12 29

## No. 70. SAN FRANCISCO.

## WESTERN LOAN ASSOCIATION.

(Incorporated November 12, 1886.)

E. GUNZBURGER, Secretary.

S. HAUSMANN, President.

Fiscal year ended November 17, 1913.

No. of series, 10.

No. of members and investors, 98.

No. of shares, 794.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$81,382 50	Installment shares, dues-----	\$50,904 00
Arrearages—		Installment shares, profits---	20,580 13
On shares -----	\$4,415 00	Advance payments -----	170 95
On interest -----	4,807 50	Overdrafts and bills payable--	11,000 00
On premium ---	1,272 75	Reserve and undivided profits	12,104 58
	10,495 25	Sundry ledger accounts-----	198 00
Cash in office and bank-----	2,749 91		
Advances, personal accounts--	330 00		
<b>Total assets -----</b>	<b>\$94,957 66</b>	<b>Total liabilities -----</b>	<b>\$94,957 66</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Installment shares, dues-----	\$9,330 00	Overdrafts and bills payable--	\$13,210 43
Interest -----	5,569 46	Loans on mortgages and shares -----	17,776 80
Premiums -----	1,686 45	Interest paid -----	861 26
Fees -----	11 70	Dues repaid, installment shares -----	3,766 20
Loans repaid -----	16,987 06	Profits repaid, installment shares -----	691 94
Overdrafts and bills payable--	7,000 00	Advances, personal accounts--	100 00
Advances repaid, personal accounts -----	1,243 57	Salaries -----	1,685 00
All other receipts-----	170 95	Taxes -----	891 48
		Other expenses -----	266 17
		Balance, cash in office and bank -----	2,749 91
<b>Total receipts -----</b>	<b>\$41,999 19</b>	<b>Total disbursements -----</b>	<b>\$41,999 19</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
18-----	120	\$120 00	\$191 45	\$173 55
19-----	108	108 00	164 63	147 64
20-----	96	96 00	139 70	124 40
21-----	84	84 00	116 61	103 56
22-----	72	72 00	95 24	84 78
23-----	60	60 00	75 50	67 75
24-----	48	48 00	57 49	52 74
25-----	36	36 00	41 11	38 55
26-----	24	24 00	26 18	25 09
27-----	12	12 00	12 52	12 26

No. 71. SAN JOSE.

**MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 12, 1889.)

SEYMOUR MONTGOMERY, Secretary.

CHAS. B. WING, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 1,179.

No. of shares, 2,707.

Assets.		Liabilities.	
Loans on mortgages and shares	\$622,449 15	Installment shares, dues	\$287,324 66
Cash in office and bank	40,887 03	Installment shares, profits	40,569 75
Real estate	18,574 49	Paid-up and prepaid shares, capital	315,617 36
Furniture and fixtures	350 00	Paid-up and prepaid shares, dividends	12,827 33
		Reserve and undivided profits	16,408 49
		Loans due and incomplete	9,330 58
		Sundry ledger accounts	182 50
<b>Total assets</b>	<b>\$682,260 67</b>	<b>Total liabilities</b>	<b>\$682,260 67</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,244 93	Overdrafts and bills payable	\$77,500 00
Installment shares, dues	132,337 03	Loans on mortgages and shares	100,784 50
Paid-up and prepaid shares, dues	68,240 00	Interest paid	1,091 15
Interest	45,896 31	Dues repaid, installment shares	139,136 11
Loans repaid	148,981 27	Profits repaid, installment shares	4,530 06
Overdrafts and bills payable	67,500 00	Paid-up and prepaid shares, capital	70,077 80
All other receipts	942 22	Paid-up and prepaid shares, dividends	23,459 76
		Salaries	6,124 60
		Taxes	1,854 65
		Other expenses	1,110 88
		All other disbursements	585 22
		Balance, cash in office and bank	40,887 03
<b>Total receipts</b>	<b>\$467,141 76</b>	<b>Total disbursements</b>	<b>\$467,141 76</b>

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, dues, plus 95 per cent of profits.

## No. 72. SAN JOSE.

## NUCLEUS BUILDING AND LOAN ASSOCIATION.

(Incorporated March 28, 1889.)

C. H. JOHNSON, Secretary.

LOUIS SONNIKSEN, Vice-President.

Fiscal year ended April 7, 1914.

No. of series, none.

No. of members and investors, 270.

No. of shares, 4,126.

Assets.		Liabilities.	
Loans, on definite contract	\$211,258 49	Installment shares, dues	\$142,751 26
Arrearages, on interest	684 64	Installment shares, profits	20,636 18
Cash in office and bank	3,767 32	Paid-up and prepaid shares, capital	44,800 00
Furniture and fixtures	450 00	Reserve and undivided profits	3,477 08
		Loans due and incomplete	4,244 82
		Sundry ledger accounts	251 11
<b>Total assets</b>	<b>\$216,160 45</b>	<b>Total liabilities</b>	<b>\$216,160 45</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$5,891 57	Overdrafts and bills payable	\$8,500 00
Installment shares, dues	51,487 83	Loans on mortgages and shares	91,046 97
Paid-up and prepaid shares, dues	18,900 00	Interest paid	27 59
Interest	13,986 90	Dues repaid, installment shares	30,922 51
Loans repaid	56,709 44	Profits repaid, installment shares	3,416 43
Overdrafts and bills payable	8,500 00	Paid-up and prepaid shares, capital	12,700 00
Advances repaid, personal accounts	319 11	Paid-up and prepaid shares, dividends	3,114 95
All other receipts, real estate	3,750 00	Advances, personal accounts	148 23
		Salaries	1,546 50
		Taxes	318 15
		Other expenses	339 57
		All other disbursements, real estate	3,696 63
		Balance, cash in office and bank	3,767 32
<b>Total receipts</b>	<b>\$159,544 85</b>	<b>Total disbursements</b>	<b>\$159,544 85</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 73. SAN JOSE.

**SAN JOSE BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 30, 1885.)

W. M. SONTHEIMER, Secretary.

V. KOCH, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 463.

No. of shares, 8,160.

Assets.		Liabilities.	
Loans on mortgages and shares	\$299,334 50	Installment shares, dues	\$230,398 91
Arrearages—		Installment shares, profits	23,633 82
On interest	\$1,643 90	Paid-up and prepaid shares, capital	7,300 00
On fines	100 00	Investment certificates, principal	27,125 00
	1,743 90	Overdrafts and bills payable	9,500 00
Cash in office and bank	5,672 51	Reserve and undivided profits	6,782 03
Real estate	2,000 00	Loans due and incomplete	4,304 89
Advances, personal accounts	183 45	Sundry ledger accounts	15 00
All other assets	125 29		
<b>Total assets</b>	<b>\$309,059 65</b>	<b>Total liabilities</b>	<b>\$309,059 65</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$5,854 51	Overdrafts and bills payable	\$43,500 00
Installment shares, dues	134,283 55	Loans on mortgages and shares	75,973 00
Paid-up and prepaid shares, dues	2,000 00	Interest paid	1,406 73
Investment certificates	13,525 00	Dues repaid, installment shares	106,896 73
Interest	21,903 70	Profits repaid, installment shares	9,499 20
Fines	176 65	Paid-up and prepaid shares, capital	3,100 00
Loans repaid	62,438 40	Paid-up and prepaid shares, dividends	344 25
Overdrafts and bills payable	28,500 00	Investment certificates, principal	14,931 30
Advances repaid, personal accounts	2,116 90	Investment certificates, dividends	1,247 99
All other receipts, real estate sold	10,724 12	Advances, personal accounts	1,905 81
		Salaries	2,560 00
		Taxes	546 50
		Other expenses	1,033 14
		All other disbursements	12,905 67
		Balance, cash in office and bank	5,672 51
<b>Total receipts</b>	<b>\$281,522 83</b>	<b>Total disbursements</b>	<b>\$281,522 83</b>

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 74. SAN LUIS OBISPO.

## SAN LUIS BUILDING AND LOAN ASSOCIATION.

(Incorporated March 1, 1888.)

M. LEWIN, Secretary.

BENJ. BROOKS, President.

Fiscal year ended March 1, 1914.

No. of series, 12.

No. of members and investors, 276.

No. of shares, 2,211.

Assets.		Liabilities.	
Loans on mortgages and shares	\$146,722 50	Installment shares, dues	\$107,010 00
Arrearages—		Installment shares, profits	23,890 65
On shares	\$95 00	Paid-up and matured shares, capital	12,000 00
On interest	154 47	Paid-up and matured shares, dividends	363 89
On fines	26 55	Advance payments	2,241 30
	276 02	Reserve and undivided profits	2,606 99
Cash in office and bank	2,883 81	Loans due and incomplete	1,769 50
Total assets	\$149,882 33	Total liabilities	\$149,882 33

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,178 49	Overdrafts and bills payable	\$4,000 00
Installment shares, dues	29,336 00	Loans on mortgages and shares	29,130 50
Interest	13,255 75	Interest paid	53 08
Fines	163 87	Dues repaid, installment shares	20,686 00
Fees	61 57	Profits repaid, installment shares	6,983 31
Loans repaid	26,045 00	Paid-up and matured shares, capital	5,040 00
Overdrafts and bills payable	4,000 00	Paid-up and matured shares, dividends	2,277 80
Advances repaid, personal accounts	51 76	Advances, personal accounts	51 76
		Salaries	1,589 48
		Taxes	2,178 55
		Other expenses	218 15
		Balance, cash in office and bank	2,883 81
Total receipts	\$75,092 44	Total disbursements	\$75,092 44

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
15	120	\$120 00	\$191 19	\$187 63
16	108	108 00	143 90	139 41
17	96	96 00	123 73	118 18
18	84	84 00	104 76	99 05
19	72	72 00	87 13	81 84
20	60	60 00	70 39	65 98
21	48	48 00	54 47	51 23
22	36	36 00	39 50	37 75
23	24	24 00	25 55	24 77
25	12	12 00	12 45	12 23

## No. 75. SAN MATEO.

**SAN MATEO MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 2, 1896.)

C. H. KIRKBRIDE, Secretary.

WM. F. TURNBULL, President.

Fiscal year ended December 31, 1913.

No. of series, 41. No. of members and investors, 187. No. of shares, 1,447.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$109,585 00	Installment shares, dues-----	\$70,875 00
Arrearages—		Installment shares, profits----	20,057 41
On shares -----	\$1,421 00	Paid-up and prepaid shares, capital -----	15,400 00
On interest -----	1,181 30	Paid-up and prepaid shares, dividends -----	454 60
On fines -----	136 70	Advance payments -----	110 05
	2,739 00	Overdrafts and bills payable--	11,500 65
Cash in office and bank-----	3,494 50	Reserve and undivided profits	4,212 17
Real estate -----	8,700 00	Loans due and incomplete----	2,024 65
Furniture and fixtures-----	65 00	Sundry ledger accounts-----	101 00
Advances, personal accounts--	265 34	All other liabilities-----	113 31
		Total liabilities -----	\$124,848 84
Total assets -----	\$124,848 84		

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$3,488 89	Overdrafts and bills payable--	\$7,795 00
Installment shares, dues-----	16,252 00	Loans on mortgages and shares -----	21,053 05
Paid-up and prepaid shares, dues -----	3,600 00	Interest paid -----	767 75
Interest -----	8,525 81	Dues repaid, installment shares -----	14,455 00
Premiums -----	203 50	Profits repaid, installment shares -----	4,346 35
Fines -----	173 90	Paid-up and prepaid shares, capital -----	4,600 00
Fees -----	86 25	Paid-up and prepaid shares, dividends -----	903 75
Loans repaid -----	25,750 00	Advances, personal accounts--	974 85
Overdrafts and bills payable--	700 00	Salaries -----	1,192 00
Advances repaid, personal accounts -----	1,075 92	Taxes -----	165 34
All other receipts, rents-----	550 10	Other expenses -----	302 50
		All other disbursements, real estate, etc. -----	356 28
Total receipts -----	\$60,406 37	Balance, cash in office and bank -----	3,494 50
		Total disbursements -----	\$60,406 37

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
31-----	120	\$120 00	\$170 65	\$167 24
35-----	108	108 00	148 18	145 22
39-----	96	96 00	127 13	124 59
43-----	84	84 00	107 40	105 25
47-----	72	72 00	88 94	87 16
51-----	60	60 00	71 59	70 16
55-----	48	48 00	55 30	54 19
59-----	36	36 00	40 04	39 24
63-----	24	24 00	25 78	25 26
67-----	12	12 00	12 46	12 21

## No. 76. SAN RAFAEL.

**MARIN COUNTY MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated July 19, 1886.)

L. A. LANCEL, Secretary.

GEO. M. DODGE, President.

Fiscal year ended July 31, 1913.

No. of series, 19.

No. of members and investors, 253.

No. of shares, 3,142.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$171,800 00	Installment shares, dues-----	\$127,992 00
Arrearages—		Installment shares, profits---	35,652 89
On shares -----	\$382 00	Investment certificates, principal -----	5,350 00
On interest -----	546 65	Investment certificates, dividends -----	43 00
On fines -----	46 30	Advance payments -----	162 00
	974 95	Overdrafts and bills payable..	1,000 00
Cash in office and bank-----	2,163 84	Reserve and undivided profits	5,543 30
Real estate -----	1,165 20	Loans due and incomplete---	400 00
Advances, personal accounts--	39 20		
<b>Total assets -----</b>	<b>\$176,143 19</b>	<b>Total liabilities -----</b>	<b>\$176,143 19</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report----	\$7,237 52	Loans on mortgages and shares -----	\$31,750 00
Installment shares, dues-----	41,171 00	Interest paid -----	76 08
Investment certificates -----	800 00	Dues repaid, installment shares -----	52,784 00
Interest -----	15,874 94	Profits repaid, installment shares -----	15,014 72
Fines -----	149 75	Investment certificates, principal -----	3,100 00
Fees -----	79 60	Investment certificates, dividends -----	306 55
Loans repaid -----	43,600 00	Advances, personal accounts--	31 27
Advances repaid, personal accounts -----	118 56	Salaries -----	1,560 00
		Taxes -----	547 16
		Other expenses -----	532 60
		All other disbursements, real estate -----	1,165 20
		Balance, cash in office and bank -----	2,163 84
<b>Total receipts -----</b>	<b>\$109,031 37</b>	<b>Total disbursements -----</b>	<b>\$109,031 37</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
21-----	114	\$114 00	\$188 64	\$184 91
22-----	108	108 00	171 77	168 58
25-----	90	90 00	131 78	125 51
26-----	84	84 00	119 84	112 67
28-----	72	72 00	97 50	89 85
30-----	60	60 00	77 46	70 47
32-----	48	48 00	58 84	53 42
34-----	36	36 00	42 00	39 00
36-----	24	24 00	26 60	25 30
38-----	12	12 00	12 60	12 30

No. 77. SANTA ANA.

**HOME MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated April 13, 1892.)

O. M. ROBBINS, Secretary.

JOHN MCFADDEN, President.

Fiscal year ended December 31, 1913.

No. of series, 21.

No. of members and investors, 946.

No. of shares, 5,698.

Assets.		Liabilities.	
Loans on mortgages and shares	\$535,537 00	Installment shares, dues	\$264,331 50
Arrearages—		Installment shares, profits	78,718 42
On shares	\$789 00	Investment notes, principal	177,750 00
On interest	997 15	Investment notes, dividends accrued	3,335 00
	1,786 15	Advance payments	292 50
Cash in office and bank	1,950 44	Overdrafts and bills payable	2,500 00
Furniture and fixtures	1,410 75	Reserve and undivided profits	11,340 12
Advances, personal accounts	19 80	Loans due and incomplete	2,396 60
		Sundry ledger accounts	40 00
<b>Total assets</b>	<b>\$540,704 14</b>	<b>Total liabilities</b>	<b>\$540,704 14</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$5,913 64	Overdrafts and bills payable	\$12,500 00
Installment shares, dues	69,264 50	Loans on mortgages and shares	184,588 95
Investment notes	96,450 00	Dues repaid, installment shares	51,442 00
Interest	38,738 77	Profits repaid, installment shares	21,864 63
Fines	108 30	Investment notes, principal	38,875 00
Fees	138 35	Investment notes, dividends and interest	8,354 80
Loans repaid	97,905 00	Advances, personal accounts	19 80
Overdrafts and bills payable	15,000 00	Salaries	2,700 00
Advances repaid, personal accounts	40 00	Taxes	428 40
All other receipts	1 28	Other expenses	835 82
		Balance, cash in office and bank	1,950 44
<b>Total receipts</b>	<b>\$323,559 84</b>	<b>Total disbursements</b>	<b>\$323,559 84</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
14	120	\$120 00	\$181 88	\$181 88
16	108	108 00	156 83	152 35
18	96	96 00	133 54	128 32
20	84	84 00	111 93	105 47
22	72	72 00	91 92	84 54
24	60	60 00	73 33	68 38
26	48	48 00	56 08	52 19
28	36	36 00	40 29	38 14
30	24	24 00	25 88	24 94
32	12	12 00	12 47	12 23

## No. 78. SANTA BARBARA.

## LOAN AND BUILDING ASSOCIATION.

(Incorporated May 23, 1887.)

J. T. JOHNSON, Secretary.

H. L. STAMBACH, President.

Fiscal year ended June 30, 1914.

No. of series, 24.

No. of members and investors, 699.

No. of shares, 3,099.

Assets.		Liabilities.	
Loans—On mortgages, \$296,070; on shares, \$4,265; on contract sales, \$1,188.95	\$301,523 95	Installment shares, dues	\$153,484 00
Arrearages—		Installment shares, profits	34,033 15
On shares	\$1,541 00	Investment certificates, principal	120,550 00
On interest	1,422 75	Advance payments	214 90
On fines	193 50	Reserve and undivided profits	2,178 67
	3,157 25	Loans due and incomplete	1,800 00
Cash in office and bank	6,936 99		
Furniture and fixtures	607 65		
Advances, ledger accounts	34 88		
<b>Total assets</b>	<b>\$312,260 72</b>	<b>Total liabilities</b>	<b>\$312,260 72</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,816 87	Loans on mortgages and shares	\$73,015 00
Installment shares, dues	40,437 00	Dues repaid, installment shares	67,551 00
Investment certificates	60,450 00	Profits repaid, installment shares	20,675 80
Interest	21,117 39	Investment certificates, principal	14,300 00
Premiums	6 60	Investment certificates, dividends	5,571 65
Fines	195 00	Salaries	1,509 00
Fees	73 60	Taxes	1,428 23
Loans repaid	62,185 00	Other expenses	409 95
Advances repaid, personal accounts	28 16	Balance, cash in office and bank	6,936 99
All other receipts	88 00		
<b>Total receipts</b>	<b>\$191,397 62</b>	<b>Total disbursements</b>	<b>\$191,397 62</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
20	120	\$120 00	\$159 55	\$159 55
22	108	108 00	139 35	139 35
24	96	96 00	120 30	120 30
26	84	84 00	102 40	102 40
28	72	72 00	85 40	84 50
30	60	60 00	69 25	68 35
32	48	48 00	53 75	52 60
34	36	36 00	39 15	38 00
36	24	24 00	25 35	24 90
38	12	12 00	12 30	12 20

No. 79. SANTA BARBARA.

**SANTA BARBARA MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated May 20, 1901.)

J. M. WARREN, Secretary.

E. C. ROEDER, President.

Fiscal year ended February 28, 1914.

No. of series, none. No. of members and investors, 580. No. of shares, 9,719.

Assets.		Liabilities.	
Loans on mortgages and shares	\$423,215 69	Installment shares, dues	\$357,212 13
Arrearages, on interest	4,975 69	Installment shares, profits	81,363 02
Cash in office and bank	14,691 51	Reserve and undivided profits	2,710 65
Real estate	4,062 91	Loans due and incomplete	5,700 00
All other assets	40 00		
<b>Total assets</b>	<b>\$446,985 80</b>	<b>Total liabilities</b>	<b>\$446,985 80</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$15,004 74	Loans on mortgages and shares	\$149,383 38
Installment shares, dues	153,362 61	Dues repaid, installment shares	113,643 22
Interest	26,801 86	Profits repaid, installment shares	8,313 28
Fines	13 00	Salaries	1,776 54
Loans repaid	94,500 00	Taxes	1,501 18
All other receipts	220 00	Other expenses	593 10
		Balance, cash in office and bank	14,691 51
<b>Total receipts</b>	<b>\$289,902 21</b>	<b>Total disbursements</b>	<b>\$289,902 21</b>

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 80. SANTA CLARA.

**SANTA CLARA BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 19, 1889.)

F. O. ROLL, Secretary.

J. B. O'BRIEN, President.

Fiscal year ended March 31, 1914.

No. of series, 19.

No. of members and investors, 324.

No. of shares, 3,082.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$252,013 91	Installment shares, dues ----	\$164,910 00
Arrearages—		Installment shares, profits----	48,607 27
On shares -----	\$2,203 00	Paid-up and prepaid shares, capital -----	38,500 00
On interest ----	3,032 85	Paid-up and prepaid shares, dividends -----	438 40
On fines -----	186 65	Advance payments -----	20 00
	5,422 50	Overdrafts and bills payable--	4,602 19
Real estate -----	15,035 33	Reserve and undivided profits	14,500 00
Advances, personal accounts--	92 60	Loans due and incomplete----	500 00
		Sundry ledger accounts-----	75 00
		All other liabilities, tax reserve -----	411 48
<b>Total assets -----</b>	<b>\$272,564 34</b>	<b>Total liabilities -----</b>	<b>\$272,564 34</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$11,680 37	Overdrafts and bills payable--	\$10,000 00
Installment shares, dues-----	37,503 50	Loans on mortgages and shares -----	45,613 40
Paid-up and prepaid shares, dues -----	30,800 00	Interest paid -----	6 04
Interest -----	22,929 66	Dues repaid, installment shares -----	50,039 50
Fines -----	157 80	Profits repaid, installment shares -----	22,945 60
Fees -----	41 60	Paid-up and prepaid shares, capital -----	12,900 00
Loans repaid -----	42,937 59	Paid-up and prepaid shares, dividends -----	619 45
Overdrafts and bills payable--	4,602 19	Advances, personal accounts--	468 80
Advances repaid, personal accounts -----	448 80	Salaries -----	1,320 00
All other receipts, real estate, etc. -----	2,402 76	Taxes -----	4,062 28
		Other expenses -----	513 85
		All other disbursements, real estate, etc. -----	5,015 35
<b>Total receipts -----</b>	<b>\$153,504 27</b>	<b>Total disbursements -----</b>	<b>\$153,504 27</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16-----	120	\$120 00	\$178 38	\$178 38
17-----	108	108 00	153 98	153 98
19-----	96	96 00	131 34	129 00
21-----	84	84 00	110 33	108 00
23-----	72	72 00	90 93	88 00
25-----	60	60 00	72 73	70 00
27-----	48	48 00	55 93	52 50
29-----	36	36 00	40 34	38 00
31-----	24	24 00	25 87	25 00
33-----	12	12 00	12 46	12 25

## No. 81. SANTA CRUZ.

**SANTA CRUZ COUNTY BUILDING AND LOAN ASSOCIATION.**

(Incorporated May 20, 1908.)

E. R. JACOBI, Secretary.

GEO. W. STONE, President.

Fiscal year ended April 30, 1914.

No. of series, none.

No. of members and investors, 50.

No. of shares, 479.

Assets.		Liabilities.	
Loans, on definite contract	\$37,858 42	Guarantee stock, capital	\$21,115 00
Cash in bank	460 62	Guarantee stock, surplus	1,605 77
Furniture and fixtures	107 50	Installment shares, dues	2,967 50
		Installment shares, profits	494 20
		Paid-up and prepaid shares, capital	8,200 00
		Investment certificates, principal	537 63
		Investment certificates, dividends	61 05
		Overdrafts and bills payable	1,200 00
		Reserve and undivided profits	221 34
		Sundry ledger accounts, guarantee capital, dividends unpaid	823 40
		All other liabilities, unearned premiums	1,200 65
<b>Total assets</b>	<b>\$38,426 54</b>	<b>Total liabilities</b>	<b>\$38,426 54</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$603 97	Overdrafts and bills payable	\$1,501 65
Guarantee stock	60 00	Loans on mortgages and shares	6,604 18
Investment certificates	177 00	Interest paid	38 40
Paid-up and prepaid shares, dues	1,400 00	Dividends on guarantee stock	1,623 76
Investment certificates	177 00	Dues repaid, installment shares	1,313 50
Interest	2,689 11	Profits repaid, installment shares	193 61
Premiums	521 36	Paid-up and prepaid shares, capital	3,100 00
Fines	16 52	Paid-up and prepaid shares, dividends	500 50
Loans repaid	7,007 31	Investment certificates, principal	199 00
Overdrafts and bills payable	2,701 65	Investment certificates, dividends	32 89
All other receipts	136 35	Salaries	480 00
		Taxes	51 69
		Other expenses	269 97
		Balance, cash in office and bank	460 62
<b>Total receipts</b>	<b>\$16,369 77</b>	<b>Total disbursements</b>	<b>\$16,369 77</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 6 per cent for average time.

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## No. 82. SANTA PAULA.

**SANTA PAULA BUILDING AND LOAN ASSOCIATION.**

(Incorporated April 21, 1890.)

H. H. YOUNGKEN, Secretary.

D. W. MOTT, President.

Fiscal year ended April 15, 1914.

No. of series, 16.

No. of members and investors, 401.

No. of shares, 5,999.

Assets.		Liabilities.	
Loans—On mortgages, \$396,- 500; on shares, \$1,500	\$398,000 00	Installment shares, dues	\$191,475 00
Arrearages—		Installment shares, profits	34,009 02
On shares	\$1,118 80	Investment note certificates, principal	157,625 00
On interest	889 73	Advance payments	1,184 20
On premium	23 65	Overdrafts and bills payable	15,000 00
On fines	85 96	Reserve and undivided profits	5,200 00
	2,118 14	Loans due and incomplete	2,324 30
Cash in bank	4,718 00		
Furniture and fixtures	1,555 64		
Advances, ledger accounts	288 10		
Other assets	137 64		
<b>Total assets</b>	<b>\$406,817 52</b>	<b>Total liabilities</b>	<b>\$406,817 52</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$5,207 10	Overdrafts and bills payable	\$7,000 00
Installment shares, dues	69,278 80	Loans on mortgages and shares	117,622 43
Investment note certificates	66,575 00	Interest paid	1,096 76
Interest	32,511 09	Dues repaid, installment shares	51,655 20
Premiums	918 33	Profits repaid, installment shares	12,829 04
Fines	274 45	Investment note certificates, principal	58,050 00
Fees	174 15	Investment note certificates, dividends	9,092 85
Loans repaid	86,000 00	Advances, personal accounts	398 05
Overdrafts and bills payable	7,000 00	Salaries	2,766 95
Advances repaid, personal ac- counts	410 85	Taxes	1,186 28
		Other expenses	1,934 21
		Balance, cash in office and bank	4,718 00
<b>Total receipts</b>	<b>\$268,349 77</b>	<b>Total disbursements</b>	<b>\$268,349 77</b>

Serial No.	Installment Shares, With Age, Value, and Withdrawal Value.			
	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17—A, 50¢	96	\$48 00	\$67 61	\$66 73
18	84	42 00	55 85	55 16
19	72	36 00	45 92	45 43
20	60	30 00	36 71	36 04
21	48	24 00	28 20	27 37
22—B, 70¢	36	25 20	28 44	27 53
23—B, 70¢	24	16 80	18 22	17 85
24—B, 70¢	12	8 40	8 76	8 67

## No. 83. SANTA ROSA.

## SANTA ROSA BUILDING AND LOAN ASSOCIATION.

(Incorporated October 3, 1888.)

C. D. BARNETT, Secretary.

ALLEN B. LEMMON, President.

Fiscal year ended October 31, 1913.

No. of series, 11.

No. of members and investors, 261.

No. of shares, 2,049.

Assets.		Liabilities.	
Loans on mortgages and shares	\$114,597 80	Installment shares, dues	\$65,894 40
Arrearages—		Installment shares, profits	13,316 26
On shares	\$81 65	Investment certificates, principal	31,259 52
On interest	596 65	Advance payments	122 90
	678 30	Overdrafts and bills payable	2,083 63
Advances, personal accounts	8 00	Reserve and undivided profits	2,607 39
Total assets	\$115,284 10	Total liabilities	\$115,284 10
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,495 26	Overdrafts and bills payable	\$11,000 00
Installment shares, dues	17,199 90	Loans on mortgages and shares	36,729 00
Investment certificates	48,511 03	Interest paid	245 42
Interest	7,718 64	Dues repaid, installment shares	8,236 70
Fees	47 00	Profits repaid, installment shares	1,038 55
Loans repaid	36,294 01	Investment certificates, principal	64,156 31
Overdrafts and bills payable	13,083 63	Investment certificates, dividends	1,822 60
Advances repaid, personal accounts	88 95	Advances, personal accounts	68 15
Total receipts	\$124,438 42	Salaries	720 00
		Taxes	118 69
		Other expenses	303 00
		Total disbursements	\$124,438 42

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
16	120	\$120 00	\$161 63	\$160 50
17	108	108 00	141 40	139 59
18	96	96 00	122 27	120 00
19	84	84 00	104 04	101 64
20	72	72 00	86 73	84 42
21	60	60 00	70 24	68 25
22	48	48 00	54 58	53 04
23	36	36 00	39 71	38 70
24	24	24 00	25 65	25 14
25	12	12 00	12 42	12 30

## No. 84. SAUSALITO.

## SAUSALITO MUTUAL LOAN ASSOCIATION.

(Incorporated December 1, 1887.)

THOS. PENLINGTON, Secretary.

C. H. BECKER, President.

Fiscal year ended October 31, 1913.

No. of series, 6.

No. of members and investors, 154.

No. of shares, 1,266.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$49,121 92	Installment shares, dues-----	\$39,774 00
Arrearages, on shares-----	57 95	Installment shares, profits---	6,725 18
Cash in office and bank-----	2,059 95	Overdrafts and bills payable_	2,600 00
Real estate -----	911 70	Reserve and undivided profits	3,078 71
Advances, personal accounts_	94 37	Sundry ledger accounts-----	50 00
		All other liabilities-----	18 00
Total assets -----	\$52,245 89	Total liabilities -----	\$52,245 89
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,373 71	Overdrafts and bills payable_	\$1,000 00
Installment shares, dues-----	14,907 15	Loans on mortgages and shares -----	9,950 00
Interest -----	4,129 69	Interest paid -----	170 13
Premiums -----	499 50	Dues repaid, installment shares -----	22,443 50
Fines -----	63 42	Profits repaid, installment shares -----	5,635 65
Fees -----	28 20	Advances, personal accounts_	237 50
Loans repaid -----	14,679 12	Salaries -----	540 00
Overdrafts and bills payable_	3,600 00	Taxes -----	483 05
All other receipts, real estate, rents, etc. -----	2,419 48	Other expenses -----	180 49
		Balance, cash in office and bank -----	2,059 95
Total receipts -----	\$42,700 27	Total disbursements -----	\$42,700 27

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
21-----	72	\$72 00	\$91 08	
22-----	60	60 00	72 96	Dues, plus
23-----	48	48 00	56 16	profits, as
24-----	36	36 00	40 55	per by-
25-----	24	24 00	26 01	laws.
26-----	12	12 00	12 52	

No. 85. STOCKTON.

**SAN JOAQUIN VALLEY BUILDING AND LOAN ASSOCIATION.**

(Incorporated June 17, 1889.)

A. M. NOBLE, Secretary.

S. N. Cross, President.

Fiscal year ended January 31, 1914.

No. of series, none.

No. of members and investors, 1,510.

No. of shares, 13,949.

Assets.		Liabilities.	
Loans on mortgages and shares	\$625,158 53	Installment shares, dues	\$304,571 44
Arrearages, on interest	3,514 90	Installment shares, profits	62,828 20
Cash in office and bank	27,003 44	Paid-up and prepaid shares, capital	232,450 85
Real estate	10,222 20	Paid-up and prepaid shares, dividends	40,911 00
Advances, personal accounts	202 85	Reserve and undivided profits	23,249 80
		Loans due and incomplete	2,090 63
<b>Total assets</b>	<b>\$666,101 92</b>	<b>Total liabilities</b>	<b>\$666,101 92</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$17,946 83	Overdrafts and bills payable	\$5,000 00
Installment shares, dues	119,542 24	Loans on mortgages and shares	162,873 15
Paid-up and prepaid shares, dues	56,271 05	Interest paid	40 83
Interest	47,775 85	Dues repaid, installment shares	87,768 50
Loans repaid	129,244 95	Profits repaid, installment shares	10,592 85
Overdrafts and bills payable	5,000 00	Paid-up and prepaid shares, capital	62,264 17
Advances repaid, personal accounts	91 68	Paid-up and prepaid shares, dividends	6,627 05
All other receipts, real estate, etc.	9,698 25	Advances, personal accounts	205 22
		Salaries	5,745 00
<b>Total receipts</b>	<b>\$385,570 85</b>	Taxes	257 20
		Other expenses	2,669 96
		All other disbursements, real estate	14,523 48
		Balance, cash in office and bank	27,003 44
		<b>Total disbursements</b>	<b>\$385,570 85</b>

Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.  
 Dues, \$1.00 per share per month.  
 Dividend, last fiscal year, 7.20 per cent.  
 Book value, dues plus dividend.  
 Withdrawal value, same as book value.

## No. 86. STOCKTON.

**SECURITY BUILDING-LOAN ASSOCIATION.**

(Incorporated October 25, 1912.)

LEE C. REID, Secretary.

E. S. VAN PELT, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 180.

No. of shares, 250.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$45,801 75	Guarantee stock, capital ----	\$23,000 00
Cash in office and bank -----	7,121 80	Guarantee stock, surplus ----	293 88
Advances, personal accounts ..	18 63	Investment certificates, principal -----	25,405 97
		Loans due and incomplete ----	4,242 33
<b>Total assets -----</b>	<b>\$52,942 18</b>	<b>Total liabilities -----</b>	<b>\$52,942 18</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Guarantee stock -----	\$23,000 00	Loans on mortgages and shares -----	\$56,997 67
Investment certificates -----	29,029 24	Investment certificates, principal -----	4,188 62
Interest -----	2,567 68	Investment certificates, dividends -----	222 50
Fees -----	37 00	Advances, personal accounts ..	18 63
Loans repaid -----	15,438 25	Taxes -----	25 00
		Other expenses -----	1,497 95
		Balance, cash in office and bank -----	7,121 80
<b>Total receipts -----</b>	<b>\$70,072 17</b>	<b>Total disbursements -----</b>	<b>\$70,072 17</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 87. STOCKTON.

**STOCKTON LAND, LOAN AND BUILDING ASSOCIATION.**

(Incorporated January 3, 1887.)

CHAS. E. LITTLEHALE, Secretary.

J. D. YOUNG, President.

Fiscal year ended January 31, 1914.

No. of series, none.

No. of members and investors, 1,122.

No. of shares, 11,015.

Assets.		Liabilities.	
Loans on mortgages and shares	\$800,543 39	Installment shares, dues	\$384,425 66
Arrearages, on interest	3,726 20	Installment shares, profits	151,336 90
Cash in office and bank	46,452 45	Paid-up and prepaid shares, capital	238,901 00
Real estate	1,695 25	Paid-up and prepaid shares, dividends	8,194 92
Furniture and fixtures	600 00	Overdrafts and bills payable	30,000 00
Advances, personal accounts	1,978 14	Reserve and undivided profits	27,865 22
		Loans due and incomplete	13,656 50
		Sundry ledger accounts	330 55
		All other liabilities	284 68
<b>Total assets</b>	<b>\$854,995 43</b>	<b>Total liabilities</b>	<b>\$854,995 43</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$37,626 65	Overdrafts and bills payable	\$120,000 00
Installment shares, dues	94,221 90	Loans on mortgages and shares	154,111 61
Paid-up and prepaid shares, dues	89,000 00	Interest paid	2,037 21
Interest	60,346 81	Dues repaid, installment shares	101,457 86
Fees	149 50	Profits repaid, installment shares	46,696 44
Loans repaid	155,692 80	Paid-up and prepaid shares, capital	69,400 00
Overdrafts and bills payable	120,000 00	Paid-up and prepaid shares, dividends	10,671 30
Advances repaid, personal accounts	6,893 35	Advances, personal accounts	6,829 03
All other receipts	474 52	Salaries	3,850 00
		Taxes	455 14
		Other expenses	2,318 15
		All other disbursements	126 34
		Balance, cash in office and bank	46,452 45
<b>Total receipts</b>	<b>\$564,405 53</b>	<b>Total disbursements</b>	<b>\$564,405 53</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, \$1.00 per share per month.

Dividend; last fiscal year, 7.20 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 88. TULARE.

## TULARE BUILDING AND LOAN ASSOCIATION.

(Incorporated January, 1889.)

J. L. WILDER, Secretary.

A. W. WHEELER, President.

Fiscal year ended December 31, 1913.

No. of series, 18.

No. of members and investors, 81.

No. of shares, 572.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$31,785 00	Installment shares, dues-----	\$27,228 00
Arrearages—		Installment shares, profits---	5,099 36
On shares -----	\$79 00	Advance payments -----	1,067 10
On interest -----	64 64	Overdrafts and bills payable_	2,000 00
	143 64	Reserve and undivided profits	210 63
Cash in office and bank-----	2,414 75	All other liabilities-----	30 30
Real estate -----	985 00		
Furniture and fixtures-----	307 00		
<b>Total assets -----</b>	<b>\$35,635 39</b>	<b>Total liabilities -----</b>	<b>\$35,635 39</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,887 16	Loans on mortgages and shares -----	\$235 00
Installment shares, dues-----	7,777 25	Interest paid -----	107 44
Interest -----	2,546 30	Dues repaid, installment shares -----	9,825 00
Fees -----	22 00	Profits repaid, installment shares -----	3,060 40
Loans repaid -----	1,800 00	Salaries -----	600 00
Overdrafts and bills payable_	2,000 00	Taxes -----	289 37
All other receipts-----	604 04	Other expenses -----	70 75
		All other disbursements-----	34 04
		Balance, cash in office and bank -----	2,414 75
<b>Total receipts -----</b>	<b>\$16,636 75</b>	<b>Total disbursements ----</b>	<b>\$16,636 75</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
L -----	120	\$120 00	\$160 07	\$150 05
N -----	108	108 00	140 31	132 23
O -----	96	96 00	121 65	115 23
Q -----	84	84 00	103 75	98 81
R -----	72	72 00	86 52	82 88
T -----	60	60 00	69 85	64 92
V -----	48	48 00	54 09	51 05
X -----	36	36 00	39 37	37 68
Z -----	24	24 00	25 52	24 76
B <sup>2</sup> -----	12	12 00	12 39	12 19

## No. 89. UPLAND.

**MAGNOLIA MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated September 24, 1901.)

M. F. PALMER, Secretary.

CHAS. RUEDY, President.

Fiscal year ended September 30, 1913.

No. of series, none. No. of members and investors, 567. No. of shares, 5,150.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$261,900 00	Installment shares, dues -----	\$68,407 62
Arrearages, on interest -----	1,723 20	Installment shares, profits -----	13,383 31
Cash in office and bank -----	15,676 80	Paid-up and prepaid shares, capital -----	181,800 00
Advances, personal accounts -----	85 75	Paid-up and prepaid shares, dividends -----	9,245 14
		Advance payments -----	76 20
		Overdrafts and bills payable -----	4,000 00
		Reserve and undivided profits -----	2,447 82
		All other liabilities -----	25 66
<b>Total assets -----</b>	<b>\$279,385 75</b>	<b>Total liabilities -----</b>	<b>\$279,385 75</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report -----	\$4,501 38	Overdrafts and bills payable -----	\$13,000 00
Installment shares, dues -----	40,869 49	Loans on mortgages and shares -----	21,600 00
Paid-up and prepaid shares, dues -----	82,000 00	Interest paid -----	411 84
Interest -----	17,656 20	Dues repaid, installment shares -----	34,356 91
Fines -----	149 94	Profits repaid, installment shares -----	4,185 20
Fees -----	78 50	Paid-up and prepaid shares, capital -----	83,800 00
Loans repaid -----	28,600 00	Paid-up and prepaid shares, dividends -----	9,824 88
Overdrafts and bills payable -----	11,000 00	Advances, personal accounts -----	191 95
Advances repaid, personal accounts -----	172 65	Salaries -----	1,450 00
		Other expenses -----	530 58
		Balance, cash in office and bank -----	15,676 80
<b>Total receipts -----</b>	<b>\$185,028 16</b>	<b>Total disbursements -----</b>	<b>\$185,028 16</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 90. VALLEJO.

## VALLEJO BUILDING AND LOAN ASSOCIATION.

(Incorporated October 26, 1911.)

WADE H. MADERN, Secretary.

CHAS. E. PERRY, President.

Fiscal year ended December 31, 1913.

No. of series, none. No. of members and investors, 21. No. of shares, 65.

Assets.		Liabilities.	
Loans, on definite contract	\$1,119 46	Guarantee stock, capital	\$2,317 50
Cash in bank	1,156 69	Investment certificates, principal	52 50
Other assets	195 80	Investment certificates, dividends	1 95
		Overdrafts and bills payable	100 00
<b>Total assets</b>	<b>\$2,471 95</b>	<b>Total liabilities</b>	<b>\$2,471 95</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$396 69	Salaries	\$120 00
Guarantee stock	499 50	Taxes	35 00
Investment certificates	27 50	Balance, cash in office and bank	1,156 69
Interest	124 93		
Loans repaid	235 07		
All other receipts	28 00		
<b>Total receipts</b>	<b>\$1,311 69</b>	<b>Total disbursements</b>	<b>\$1,311 69</b>

## Installment Shares, With Age, Value, and Withdrawal Value.

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, — per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

No. 91. VISALIA.

**VISALIA BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 5, 1887.)

C. L. JOHNSON, Secretary.

C. J. GIDDINGS, President.

Fiscal year ended January 31, 1914.

No. of series, none. No. of members and investors, 307. No. of shares, 6,610.

Assets.		Liabilities.	
Loans on mortgages and shares -----	\$301,025 00	Installment shares, dues-----	\$132,266 89
Arrearages, on interest-----	480 68	Installment shares, profits---	53,781 51
Cash in office and bank-----	18,967 83	Paid-up and prepaid shares, capital -----	103,100 00
Advances, personal accounts..	30 56	Paid-up and prepaid shares, dividends -----	2,938 22
		Overdrafts and bills payable..	16,000 00
		Reserve and undivided profits	7,243 45
		Loans due and incomplete----	4,694 00
		All other liabilities-----	480 00
<b>Total assets -----</b>	<b>\$320,504 07</b>	<b>Total liabilities -----</b>	<b>\$320,504 07</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$25,965 10	Overdrafts and bills payable..	\$1,400 00
Installment shares, dues-----	34,678 48	Loans on mortgages and shares -----	49,218 25
Paid-up and prepaid shares, dues -----	67,700 00	Interest paid -----	1,353 20
Interest -----	23,860 60	Dues repaid, installment shares -----	69,401 72
Fines -----	27 00	Profits repaid, installment shares -----	36,216 13
Fees -----	207 25	Paid-up and prepaid shares, capital -----	16,600 00
Loans repaid -----	47,075 00	Paid-up and prepaid shares, dividends -----	3,964 68
		Advances, personal accounts..	30 56
		Salaries -----	1,800 00
		Taxes -----	358 48
		Other expenses -----	202 58
		Balance, cash in office and bank -----	18,967 83
<b>Total receipts -----</b>	<b>\$199,513 43</b>	<b>Total disbursements -----</b>	<b>\$199,513 43</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8.376 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 92. WOODLAND.

**NORTHERN CALIFORNIA BUILDING AND LOAN  
ASSOCIATION.**

(Incorporated October 2, 1911.)

A. A. COLBURN, Secretary.

HARRY C. HUSTON, President.

Fiscal year ended December 31, 1913.

No. of series, none.

No. of members and investors, 43.

No. of shares, 250.

Assets.		Liabilities.	
Loans on mortgages and shares	\$28,587 59	Guarantee stock, capital	\$10,210 00
Cash in office and bank	945 59	Paid-up and prepaid certificates, capital	8,025 00
Furniture and fixtures	465 75	Paid-up and prepaid certificates, dividends	47 71
		Investment certificates, principal	2,529 00
		Investment certificates, dividends	34 43
		Overdrafts and bills payable	8,030 50
		Reserve and undivided profits	2 29
		Loans due and incomplete	900 00
		All other liabilities	220 00
<b>Total assets</b>	<b>\$29,998 93</b>	<b>Total liabilities</b>	<b>\$29,998 93</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,409 01	Overdrafts and bills payable	\$1,969 50
Paid-up and prepaid certificates, dues	7,400 00	Loans on mortgages and shares	13,280 04
Investment certificates	3,215 00	Interest paid	534 70
Interest	2,703 55	Paid-up and prepaid certificates, capital	550 00
Fees	230 72	Paid-up and prepaid certificates, dividends	81 86
Loans repaid	4,059 27	Investment certificates, principal	2,609 00
All other receipts	443 83	Investment certificates, dividends	53 38
		Salaries	660 00
		Taxes	25 00
		Other expenses	242 20
		All other disbursements	510 11
		Balance, cash in office and bank	945 59
<b>Total receipts</b>	<b>\$21,461 38</b>	<b>Total disbursements</b>	<b>\$21,461 38</b>

**Installment Shares, With Age, Value, and Withdrawal Value.**

Dayton plan.

Dues, 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

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# FOREIGN ASSOCIATIONS.

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SALT LAKE CITY, UTAH.

WESTERN LOAN AND BUILDING COMPANY.

(Incorporated April, 1892.)

JOHN T. WHITE, Secretary.

P. W. MADSEN, President.

Fiscal year ended December 31, 1913.

No. of series, 127.

No. of shares, 99,005.

Assets.		Liabilities.	
Loans—		Guarantee stock, capital...	\$150,000 00
On definite contract, net...	\$1,386,653 46	General fund, stock.....	60,000 00
On shares .....	39,404 66	Installment shares, dues and profits .....	995,450 97
Cash—		Paid-up and prepaid shares, dues .....	18,100 00
In office .....	11,486 95	Paid-up and prepaid shares, dividends .....	301 00
In bank .....	32,067 62	“S” stock .....	142,498 51
Real estate, owned, office building .....	45,000 00	Advance payments, shares...	40,534 97
Advances, ledger accounts...	27,877 75	Bills payable .....	20,500 00
Other assets .....	6,191 82	Debenture bonds .....	20,000 00
		Reserve funds, surplus.....	23,795 98
		Profit and loss, undivided...	75,404 85
		Sundry ledger accounts....	2,095 98
<b>Total .....</b>	<b>\$1,548,682 26</b>	<b>Total .....</b>	<b>\$1,548,682 26</b>

Date of California license, August 26, 1913.

Stock sold in California to December 31, 1913, 7,590 shares.

Loans made in California to December 31, 1913, \$82,900.00.

