

# 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, 1915



CALIFORNIA  
STATE PRINTING OFFICE  
1915



REPORT  
OF THE  
BUREAU OF BUILDING AND LOAN SUPERVISION.

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OFFICE OF THE BUILDING AND LOAN COMMISSIONER,  
SAN FRANCISCO, August 31, 1915.

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

SIR: In compliance with the provisions of section 5 of the Building and Loan Commission Act, I have the honor to submit the Twenty-second Annual Report of this department for the sixty-sixth fiscal year of this State, ended June 30, 1915.

Since the last annual report one new association has been formed and licensed, and three have retired—one small and unsuccessful one by complete liquidation, and two other small ones have ceased new business and are in process of voluntary liquidation—thereby making the number on the active roll 90, of which the reports of 89 are included in the tabulations of and appendix to this report.

The gross assets of these 89 associations aggregate \$30,441,084.05—a gain of \$925,321.46 for the year—a very respectable and satisfactory showing during a year of industrial depression and unrest, affected and produced to a greater or less extent by the disturbed conditions existing in Mexico and continental Europe, and more favorable to withdrawals than to the accumulation of individual savings.

The increase in assets, above noted, appears to be divided between those associations heretofore classed as “Locals” and “State,” as follows: To the locals, \$778,528.03—a gain of \$116,254.77 over that of the preceding year—and to the state associations, \$146,793.46, or \$390,673.91 less than during the preceding year.

The number of members and investors now aggregate 38,748 according to the reports as filed, a falling off of 697 in number, while at the same time the actual investment has increased \$981,918.33, with an average investment of \$622.75 and average accumulated earnings of \$92.57 each.

The borrowers, as reported, have decreased in number by 805, while the loans, including contract sales, have increased in volume \$1,222,622.41, with an average of \$1,557.71 to each borrower.

The outstanding shares of all classes show an increase of 5,012, while the outstanding investment certificates appear to have decreased 403 in number.

The new loans for building purposes are reported as 1,711—a decrease of 348, and making the aggregate of all such loans since 1893 now appear to be 44,517.

The number of pieces of real estate owned appears to number 5 in excess of last year, but the book value has been decreased \$25,554.61. Of the volume of real estate owned \$104,436.96 is represented by the office buildings erected by four associations, but only partially occupied by them.

The reserve and undivided profits aggregate \$1,283,846.50—a gain of \$89,611.24 since the last report. About nine-tenths of the aggregate constitutes the reserve proper, and whenever this does not exceed 5 per cent of the average loans of any association no portion can be used for future dividends but must be held and used to protect the shareholders and investors against losses of any portion of their investment and accrued earnings. In other words, it stands between the members and investors and future losses in the same manner as the capital stock of other classes of corporations.

In order that a comprehensive idea may be formed regarding the business of the associations of this State during the nine years since the San Francisco fire, it is pertinent to present a summary of certain features.

From the report of that year, 1906, it appears that the 106 associations then reporting had assets of \$19,228,938.88. Since that date the number of associations has decreased, but the volume of assets has increased upwards of 58 per cent and the 89 associations reporting for 1915 now show aggregate assets of \$30,441,084.03. The reserve and undivided profits, held for the protection of shareholders and investors has increased from \$661,556.53, or 4 $\frac{1}{4}$  per cent of the liabilities to shareholders and investors to the sum of \$1,283,846.50, or 4.93 per cent of such liabilities; and in addition thereto 20 associations have a paid-in guarantee capital and surplus of \$819,715.72 as a still further protection. During that period the receipts for dues on installment shares have been \$28,153,603.00, and the withdrawals and maturities paid were \$32,337,315.00, of which \$25,500,686.00 was dues repaid and \$6,836,629.00 profits apportioned thereto.

The receipts for full paid stock amount to \$13,103,908.00 and the withdrawals \$10,003,554.00.

The receipts on account of investment certificates were \$20,996,544.00 and the withdrawals \$13,995,217.00. The dividends paid to the holders of full paid shares and investment certificates aggregate \$3,491,525.00.

During that same period the disbursements on account of new loans have been \$68,889,891.00, and loans amounting to \$55,545,813.00 have been repaid. Of the new loans made 19,574 were building loans, mainly for the erection of new homes.

In this same connection it is perhaps interesting to take note of changes that have taken place as affecting several features of the business; all calculations being based on the average loans in force.

In the matter of net profits reported for each year the lowest percentage—6.520 per cent—appears in the report for 1910, the average for the entire nine-year period being 6.848 per cent, and closing with 7.071 per cent for the current year.

The element of taxes paid was at high water mark in the report of 1909, with a percentage of 1.319 per cent, with an average of 0.851 per cent for the entire term, and a minimum of 0.257 per cent in 1915.

The highest percentage of salaries paid was in 1908—1.026 per cent, and the lowest in 1914, with 0.709 per cent and an average for the term of 0.841 per cent, closing with 0.720 per cent in 1915.

The other overhead and necessary expenses of operation appear to have been 0.890 per cent in 1907, and 0.568 per cent in 1915, with an average of 0.785 per cent for the term.

Based on the reports as made to this office it appears that the highest rate of gross income was shown in 1908 with 9.760 per cent on the average loans, and the lowest in 1915 with 8.619 per cent, and an average for the entire term of 9.325 per cent.

The ratio of operating expenses to gross income was the greatest in 1908—19.344 per cent; the lowest in 1915—14.978 per cent—with an average for the entire nine years of 17.388 per cent.

Thus it is shown that while the percentage of gross income has decreased—partly due to a lessening of the loaning rate by the elimination of the mortgage tax element—the percentage of expenses of operation has also decreased, and during the whole period the volume of assets has steadily increased until now it is upwards of 58 per cent in excess of the figures shown in 1906.

## STATUS OF ASSOCIATIONS.

Active roll June 30, 1914-----	92
New associations—	
California Prudential Society, Oakland-----	1
	<u>93</u>
Retired—	
Sacramento Valley Mutual, Chico-----	1
Liquidating—	
Fairmount Loan, San Francisco,	
Mission Home, San Francisco-----	2
	<u>3</u>
Total active roll-----	90
In liquidation—	
Fairmount Loan, San Francisco,	
Mission Home, San Francisco,	
Pacific Coast, San Francisco,	
Continental, San Francisco,	
Protective, Los Angeles,	
State of California, San Diego,	
Orange County Mutual, Santa Ana.	
Total in liquidation-----	7
Total roll-----	<u>97</u>
Summary.	
Active, reporting-----	89
Not reporting (new)-----	1
Liquidating-----	7
	<u>97</u>

Foreign Associations (not included in tabulations) :  
 Western Loan and Building Company, Salt Lake City, Utah. (See last page of Appendix.)

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	\$19,228,938 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
1915-----	7	89	30,441,084 03	925,321 46

## ASSETS AND LIABILITIES.

Assets.	
Loans on mortgages and stock	\$28,707,171 80
Arrearages	166,802 63
Cash in office and bank	726,327 36
Real estate owned	716,253 59
Furniture and fixtures	27,657 04
Advances—personal accounts	93,835 36
Other assets	3,036 25
	<hr/>
	\$30,441,084 03
Liabilities.	
Guarantee stock—Capital	\$739,749 93
Guarantee surplus—Surplus	79,965 79
Installment shares—Dues	9,774,306 81
Installment shares—Profits	2,986,272 56
Paid-up and prepaid shares—Capital	4,584,741 26
Paid-up and prepaid shares—Dividends	280,480 73
Investment certificates—Principal	9,031,385 44
Investment certificates—Dividends	241,428 43
Advance payments	45,605 47
Overdrafts and bills payable	894,780 10
Reserve and undivided profits	1,283,846 50
Loans due and incomplete	342,101 72
Sundry ledger accounts	110,739 35
All other liabilities	45,679 94
	<hr/>
	\$30,441,084 03

## RECEIPTS AND DISBURSEMENTS.

Receipts.	
Balance, last report	\$854,601 58
Guarantee stock	36,133 30
Installment shares—Dues	3,098,886 22
Paid-up and prepaid shares—Dues	1,427,836 20
Investment certificates	3,285,276 97
Interest	2,391,130 16
Premiums	83,579 59
Fines	19,907 19
Fees	5,630 81
Loans repaid	7,222,119 95
Overdrafts and bills payable	1,119,077 10
Advances repaid—Personal accounts	145,569 31
All other receipts	250,964 95
	<hr/>
	\$19,940,713 33
Disbursements.	
Overdrafts and bills payable	\$1,332,957 59
Loans on mortgages and shares	8,506,871 16
Interest paid	69,825 98
Dividends on guarantee stock	70,908 97
Dues repaid—Installment shares	2,617,515 62
Profits repaid—Installment shares	830,705 41
Paid-up and prepaid shares—Capital	967,544 91
Paid-up and prepaid shares—Dividends	256,791 24
Investment certificates—Principal	3,283,645 45
Investment certificates—Dividends	522,910 37
Advances—Personal accounts	152,705 58
Salaries	202,999 17
Taxes	70,384 65
Other expenses	159,434 56
All other disbursements	169,185 31
Balance—Cash in office and bank	726,327 36
	<hr/>
	\$19,940,713 33

## CHANGES IN ASSETS AND LIABILITIES.

Assets.		
	Increase	Decrease
Loans on mortgages and stock-----	\$1,222,622 41	-----
Arrearages-----	16,454 08	-----
Cash in office and bank-----	-----	\$138,431 97
Real estate—owned-----	-----	25,554 61
Furniture and fixtures-----	-----	1,603 35
Advances—ledger accounts-----	-----	143,716 58
Other assets-----	-----	4,448 52
Net increase-----	\$925,321 46	-----
Liabilities.		
Guarantee stock—capital-----	\$136,996 70	-----
Guarantee stock—surplus-----	-----	\$45,778 60
Installment shares—dues-----	20,527 42	-----
Installment shares—profits-----	137,425 79	-----
Paid-up and prepaid shares—capital-----	465,722 63	-----
Paid-up and prepaid shares—dividends-----	15,073 47	-----
Investment certificates—principal-----	358,671 58	-----
Investment certificates—dividends-----	40,553 31	-----
Advance payments-----	4,163 15	-----
Overdrafts and bills payable-----	-----	242,770 33
Reserve and undivided profits-----	89,611 24	-----
Loans due and incomplete-----	-----	12,359 89
Sundry ledger accounts-----	-----	34,802 79
All other liabilities-----	-----	7,712 22
Net increase-----	\$925,321 46	-----

## DISTRIBUTION OF ASSETS BY COUNTIES.

Counties	Associations	Number reporting	Assets	Increase	Decrease
Alameda-----	7	7	\$1,027,054 67	\$6,316 58	-----
Butte-----	-----	-----	-----	-----	\$2,340 63
Fresno-----	1	1	149,003 44	-----	5,152 51
Humboldt-----	1	1	30,386 89	-----	2,149 28
Kern-----	2	2	446,976 33	41,710 48	-----
Los Angeles-----	12	12	13,067,002 86	242,809 45	-----
Madera-----	1	1	16,467 52	5,116 99	-----
Marin-----	3	3	270,028 69	-----	19,606 00
Merced-----	1	1	129,554 68	-----	12,250 40
Napa-----	1	1	213,742 01	5,871 97	-----
Orange-----	3	3	1,128,496 14	61,014 09	-----
Placer-----	1	1	48,374 97	158 88	-----
Riverside-----	2	2	177,573 43	2,019 93	-----
Sacramento-----	1	1	342,675 05	27,908 88	-----
San Bernardino-----	4	4	2,273,293 96	116,411 99	-----
San Diego-----	3	3	596,993 94	9,568 70	-----
San Francisco-----	20	20	3,977,000 68	63,007 42	-----
San Luis Obispo-----	2	2	174,419 39	-----	5,999 80
San Joaquin-----	3	3	1,658,152 63	84,113 10	-----
San Mateo-----	2	2	502,552 16	17,599 00	-----
Santa Barbara-----	2	2	873,407 61	114,161 09	-----
Santa Clara-----	7	7	2,131,354 86	105,773 06	-----
Santa Cruz-----	1	1	37,709 39	-----	717 15
Solano-----	2	2	70,111 73	-----	2,160 47
Sonoma-----	2	2	171,832 19	13,102 87	-----
Tulare-----	3	3	459,100 99	28,031 85	-----
Ventura-----	1	1	436,220 97	29,403 45	-----
Yolo-----	1	1	31,596 85	1,597 92	-----
Totals-----	90	89	\$30,441,084 03	\$975,697 70	\$50,376 24

**STATISTICAL INFORMATION.**

Number of members:	Male .....	16,353	
	Female .....	9,987	
	Total .....		26,340
Number of investors:	Male .....	8,231	
	Female .....	4,217	
	Total .....		12,448
Number of borrowers	.....		18,289
Number of mortgage loans for year	.....		4,303
Number of stock loans for year	.....		1,211
Number of building loans for year	.....		1,711
Total number of building loans to date	.....		44,517
Shares in force last report	.....		352,277
Shares issued since last report	.....		67,654
Shares canceled since last report	.....		62,642
Shares in force this report	.....		357,289
Investment certificates in force last report	.....		91,719
Investment certificates issued since last report	.....		22,522
Investment certificates canceled since last report	.....		23,125
Investment certificates in force this report	.....		91,116
Number of associations owning real estate	.....		41
Number of associations not owning real estate	.....		48
Number of pieces of real estate owned	.....		163
Book value of real estate owned	.....		\$716,253.59
Reserve and undivided profits	.....		1,283,846.50
Guarantee capital and surplus	.....		819,715.72
Aggregate surplus for protection of members and investors	.....		2,103,562.22

**Net Profits.**

Net profits reported for year	.....	\$1,984,524.29
Percentage to average loans in force	.....	7.071
Average percentage for past nine years	.....	6.848
Percentage to average investment	.....	7.312
Average percentage for past nine years	.....	7.436

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

Number of new loans for year	.....	5,514
Amount of new loans for year	.....	\$8,506,871.16
Percentage to all loans in force for year	.....	26.35
Percentage of new loans to loans in force at close of year	.....	29.63
Loans repaid	.....	\$7,222,119.95
Percentage to all loans in force for year	.....	22.35
Percentage of new loans to loans at close of year	.....	25.16
Number of borrowers reported	.....	18,289
Average amount of loans to each borrower	.....	\$1,569.65

**SALARIES, TAXES AND OTHER EXPENSES.**

	Amount	Percentage to loans in force
Salaries paid .....	\$202,999 17	0.723
Taxes paid .....	70,384 65	0.257
Other expenses paid.....	159,434 56	0.568
Totals ..	\$432,818 38	1.548
Average percentage for past nine years.....		2.477

Very few of the loans in force were made prior to the repeal of the law requiring the payment of taxes upon mortgages, which accounts for the great annual reduction in this element of expense, and as the associations have no control over this feature they must be eliminated in order to ascertain the true operating expenses. This being done the true operating expenses will appear as follows:

For salaries -----	Per cent 0.723
For other expenses -----	0.568
Total -----	1.291
This percentage for 1914 was -----	1.398
Average percentage for past nine years -----	1.626

#### OPERATING EXPENSES TO DUES CAPITAL.

If the above operating expenses are applied to the actual average dues capital paid in on all classes of shares and investment certificates, exclusive of profits apportioned thereto, the percentage for the current fiscal year would appear as follows:

For salaries -----	Per cent 0.824
For other expenses -----	0.647
	1.471

Or an average of only 0.588 per cent of the legal limitation fixed by the laws of several of the other states.

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

Based on the average loans in force, the percentage of the gross income of all the associations can be very closely approximated as follows:

Net profits, reported above -----	Per cent 7.071
Taxes paid -----	0.257
Operating expenses -----	1.291
	8.619
Ratio of operating expenses to gross income -----	14.978
The average gross income for past nine years is -----	9.325
Average of operating expenses to income -----	17.388

## 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 -----	\$182,933	\$22,979	\$1,359	6 %
Equitable -----	Berkeley -----	39,769	16,340	960	6 %
Corona Mutual -----	Corona -----	27,061	5,240	646	7½ %
Altos -----	Los Altos -----	18,808	16,200	1,161	7½ %
Bankers -----	Los Angeles -----	30,338	14,035		
State Mutual -----	Los Angeles -----	3,741,595	225,584	53,779	9 %
Southern California -----	Los Angeles -----	750,835	51,764	6,250	7½ %
Orange -----	Orange -----	473,386	30,000	3,000	8½ %
Palo Alto Mutual -----	Palo Alto -----	514,273	18,800	245	7 %
California Security -----	Pasadena -----	422,620	37,500	2,500	6 %
Mutual -----	Pasadena -----	376,987	27,750	4,500	8 %
Pasadena -----	Pasadena -----	126,034	9,000	600	7 %
Home Builders -----	Pomona -----	416,784	111,284	9,755	10 %
Home Investment -----	Redlands -----	519,963	125,765	10,000	8 %
California Home -----	San Francisco -----	635,700	44,260	3,750	8 %
Home Mutual -----	San Francisco -----	239,235	27,220	3,970	7 %
Santa Cruz County -----	Santa Cruz -----	37,709	23,305	1,648	7 %
Security -----	Stockton -----	69,381	25,490	926	6 %
Vallejo -----	Vallejo -----	2,531	2,322		6 %
Northern California -----	Woodland -----	31,596	10,638		6 %

Total of 20 associations -----	\$8,657,538
Total of 18 associations in 1914 -----	\$7,806,227
Total of 2 introducing this class of capital in past year -----	640,307
	<u>8,446,534</u>
Gain in assets in 18 associations -----	\$211,004

Under date of July 18th this office was advised that an agreement had been effected whereby the "California Security" and the "Mutual," both of Pasadena, were to consolidate, resulting in a material saving in operating expenses.

## ASSOCIATIONS IN LIQUIDATION.

In the matter of the "Continental" of San Francisco: The appeal from the decision of the Superior Court is still pending. On August 7th—since the close of the sixty-sixth fiscal year—the board of directors filed a voluntary petition in bankruptcy in the United States District Court, thus removing all future action regarding the liquidation from the jurisdiction of this office and the state courts.

In the matter of the "Protective" of Los Angeles, the final report of the receiver was filed and settled as of date July 20th of this year, and a final distribution ordered to be made.

Owing to the continued depressed condition of the values of real estate the receiver of the "State of California," of San Diego, has deemed it inadvisable to force the real estate holdings of that association upon the market, hence matters there continue in the same condition as at date of last report.

Regarding the "Orange County Mutual," of Santa Ana, closed and taken in charge by this office in November, 1913, the liquidation of the assets is practically completed but the final settlement is delayed, pending the outcome of actions in the courts and the determination of the liability of the directors, under the law, the assets being insufficient to meet but a small percentage of the volume of the claims filed and allowed.

#### CONTRACT COMPANIES.

Since the filing of the last annual report of this office two contract companies that persisted in their endeavors to force the sale of their contracts in this State, in defiance of the efforts of this office, have been effectually put out of business. Acting on the suggestions of this office the post office authorities of the United States and Canada, apparently working in harmony, caused a "fraud order" to be issued against the use of the Canadian mails by the "National Mercantile Company, Limited," of Vancouver, B. C., and the Canadian courts forced the corporation into liquidation. In the meantime the United States post office authorities secured the indictment of the officials and agents, by the United States grand jury at Seattle, Washington, for using the United States mail to defraud. This was followed by proceedings in bankruptcy in the United States District Court at San Francisco, resulting in the corporation being adjudicated a bankrupt.

Acting on information from this office regarding the pernicious features of the contracts issued by the "Standard Home Company," of Birmingham, Alabama, which was referred to the United States post office inspectors by a purchaser, that department secured the indictment and conviction of the officials of that corporation for using the United States mail to defraud, and forced the corporation into liquidation.

Several other corporations, formed in other states, whose contracts possess features in all respects similar to those of the two specified above, have endeavored to force the sale of those contracts in this State in practically the same manner and have been warned to desist, otherwise they and their agents would face prosecution for violation of the laws of this State. Notably among these are the American-Canadian Security and Loan Company, of Denver, Colorado; the Empire Realty and Mortgage Company, of Nashville, Tennessee; the Capital Security Company, of Norfolk, Virginia, and the Empire Realty and Mortgage Company, of Birmingham, Alabama.

The amended section 646 of the Civil Code, effective on August 8, 1915, remedies the defects that have heretofore existed in the laws of this State, regarding corporations of this nature, and enables this office and the district attorneys of the several counties to effectually deal with and prosecute future violations of this nature.

## AMENDMENTS AND ADDITIONS TO THE LAW.

During the last session of the Legislature six acts amending and making additions to the laws governing and regulating the future business of the associations were finally passed and became effective on the expiration of the statutory period after final adjournment.

The amendments to sections 634 and 647, Civil Code, are merely matters of detail that do not materially affect the operations of the several associations.

Section 642*a*, Civil Code, is a new section taken practically entire from the law of New York where it has been in force for several years, and is intended to give the commissioner a more complete control in the interest of and for the benefit of the shareholders and investors.

Section 646, Civil Code, relates exclusively to associations and corporations doing a similar business, formed in other states, territories and foreign countries desiring to enter this State for the transaction of business. This section has been entirely rewritten, the former defects eliminated, and the control of the commissioner over the operations of associations and similar corporations and their agents and solicitors, which seek to exploit this State without complying with the law, is made more perfect and effective.

Sections 2, 3 and 6 of the "Building and Loan Commission Act" were amended so as to make the secretary of the "Bureau" a deputy commissioner as well as secretary; increase the salary of the commissioner and secretary; authorize the commissioner to appoint an auditor whenever the result of any examination shall develop a condition demanding an extended audit, and more especially define the conditions attaching to the entrance, and annual examination, of associations of other states and countries desiring to transact business in this State.

Section 9*a* is a new section increasing the powers of the commissioner in cases where it becomes necessary for him to take action against any association and close its doors because of unsafe practices and of conditions unsafe and hazardous to the public and to those having funds in its custody.

## CONCLUSION.

In the appendix to this report there will be published, as usual, though in a somewhat condensed and abbreviated form, the reports of the several associations of this State as made to this office, to include the 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 the permanent or "Dayton" plan associations, arranged alphabetically by cities and towns, closing with the last annual statement of the foreign associations. It will also contain a detailed statement of the receipts of this office for the fiscal year, as required by law, and an additional table showing the names of the several secretaries arranged alphabetically by cities and towns with their local addresses.

Respectfully submitted.

GEO. S. WALKER,  
*Commissioner.*

Attest:

J. L. FIELDS, *Secretary.*

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

Fiscal Year Ending June 30, 1915.

Associations	Location	Amount
Central Loan Association	Alameda	\$44 89
Columbian Mutual Building and Loan Association	Alameda	33 24
Savings Loan and Building Association	Anaheim	28 45
Kern County Mutual Building and Loan Association	Bakersfield	74 50
People's Mutual Building and Loan Association	Bakersfield	41 45
Benicia Building and Loan Association	Benicia	17 63
Equitable Building and Loan Association	Berkeley	12 56
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	44 10
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	12 41
Metropolitan Loan Association	Los Angeles	74 05
Southern California Loan Association	Los Angeles	213 79
Fidelity Savings and Loan Association	Los Angeles	1,663 75
State Mutual Building and Loan Association	Los Angeles	1,073 25
Bankers Guaranty-Loan Company	Los Angeles	12 31
Los Gatos Building and Loan Association	Los Gatos	10 00
Mutual Building and Loan Association	Long Beach	34 63
Madera Mutual Building and Loan Association	Madera	10 00
Merced Mutual Building and Loan Association	Merced	41 10
Tamalpais Mutual Building and Loan Association	Mill Valley	16 31
Napa Building and Loan Association	Napa	60 26
Newcastle Building and Loan Association	Newcastle	13 86
Alameda County Loan Association	Oakland	126 85
Cosmopolitan Mutual Building and Loan Association	Oakland	47 44
People's Mutual Building and Loan Association	Ontario	124 90
Orange Building and Loan Association	Orange	134 08
Palo Alto Mutual Building and Loan Association	Palo Alto	145 99
Pasadena Building and Loan Association	Pasadena	38 41
Mutual Building and Loan Association	Pasadena	102 10
California Security Loan Corporation	Pasadena	119 38
Paso Robles Mutual Building and Loan Association	Paso Robles	10 00
Petaluma Mutual Loan Association	Petaluma	14 07
Pleasanton Mutual Building and Loan Association	Pleasanton	10 00
Mutual Building and Loan Association	Pomona	172 48
Home Builders Loan Association	Pomona	104 32
Porterville Mutual Building and Loan Association	Porterville	23 60
San Mateo County Building and Loan Association	Redwood City	103 45
Home Investment Association	Redlands	139 15
Riverside County Mutual Building and Loan Association	Riverside	43 78
Sacramento Building and Loan Association	Sacramento	91 28
Employee's National Benefit Association	Sacramento	10 00
Santa Fe Building and Loan Association	San Bernardino	276 20
San Diego Building and Loan Association	San Diego	90 10
Silver Gate Building and Loan Association	San Diego	73 10
Argonaut Mutual Building and Loan Association	San Francisco	15 08
Bay City Building and Loan Association	San Francisco	19 87
Bay View Building and Loan Association	San Francisco	10 00
California Mutual Savings Fund, Loan and Building Association	San Francisco	52 00
Citizens Building and Loan Association	San Francisco	144 17
Empire Building and Loan Association	San Francisco	17 73
Eureka Building and Loan Association	San Francisco	13 08
Fairmount Loan Association	San Francisco	10 00
Fidelity Building and Loan Association	San Francisco	43 60
Globe Mutual Building and Loan Association	San Francisco	37 60

Associations	Location	Amount
Home Mutual Deposit Loan Association.....	San Francisco	72 39
Mechanics Building and Loan Association.....	San Francisco	27 28
Mission Home and Loan Association.....	San Francisco	10 00
Occidental Loan Association.....	San Francisco	26 84
Pacific Loan Association.....	San Francisco	13 66
Progress Mutual Loan Association.....	San Francisco	22 54
Provident Mutual Loan Association.....	San Francisco	54 46
Union Loan Association.....	San Francisco	10 00
Western Loan Association.....	San Francisco	22 87
California Home Building-Loan Company.....	San Francisco	179 90
Pacific States Savings and Loan Company.....	San Francisco	319 63
Franklin Mutual Building and Loan Association..	San Francisco	55 60
Nucleus Building and Loan Association.....	San Jose	61 45
Mutual Building and Loan Association of San Jose and College Park.....	San Jose	195 15
San Jose Building and Loan Association.....	San Jose	88 38
San Luis Building and Loan Association.....	San Luis Obispo.	42 92
San Mateo Mutual Building and Loan Association	San Mateo	35 21
Marin County Mutual Building and Loan Associa- tion.....	San Rafael	45 18
Home Mutual Building and Loan Association....	Santa Ana	155 88
Loan and Building Association.....	Santa Barbara	89 58
Santa Barbara Mutual Building and Loan Asso- ciation.....	Santa Barbara	127 98
Santa Clara Building and Loan Association.....	Santa Clara	78 26
Santa Cruz County Building and Loan Associa- tion.....	Santa Cruz	11 15
Santa Paula Building and Loan Association.....	Santa Paula	116 98
Santa Rosa Building and Loan Association.....	Santa Rosa	35 09
Sausalito Mutual Loan Association.....	Sausalito	14 92
San Joaquin Valley Building and Loan Associa- tion.....	Stockton	192 56
Stockton Land, Loan and Building Association...	Stockton	243 99
Security Building and Loan Association.....	Stockton	14 12
Tulare Building and Loan Association.....	Tulare	10 33
Magnolia Mutual Building and Loan Association.	Upland	76 28
Vallejo Building and Loan Association.....	Vallejo	10 00
Visalia Building and Loan Association.....	Visalia	91 56
Northern California Building and Loan Associa- tion.....	Woodland	10 00
Western Loan and Building Company.....	Salt Lake City...	24 05
Total.....		\$8,493 33
One new license issued during the year.....		10 00
Aggregate.....		\$8,503 33
Old revolving fund balance.....		202 00
Aggregate.....		\$8,705 33

Deposited with State Treasurer:  
 January 18, 1915, Controller's Receipt No. 1718..... \$5,600 00  
 February 2, 1915, Controller's Receipt No. 1853..... 2,883 33  
 June 25, 1915, Controller's Receipt No. 2919..... 222 00  
 Total..... \$8,705 33

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.  
 GEO. S. WALKER,  
 Commissioner.

Subscribed and sworn to before me this 31st day of August, 1915.

## SECRETARIES AND THEIR LOCAL ADDRESSES

Location	Name	Assoc-ations	Address
Alameda	L. A. Rhodes	1	2501 Central avenue.
Anaheim	Fred A. Backs, Jr.	1	Anaheim.
Bakersfield	E. W. Spiers	1	Care Producers Savings Bank.
Bakersfield	Arthur S. Crites	1	Care First Bank of Kern.
Benicia	H. K. White	1	Benicia.
Berkeley	A. J. Bradford	1	2011 Shattuck avenue.
Corona	John P. Key	1	First National Bank Building.
Escondido	F. G. Baldridge	1	Care Escondido Savings Bank.
Fortuna	C. A. Friedenbach	1	Fortuna.
Fresno	Wick W. Parsons	1	Care Peoples Savings Bank.
Los Altos	C. E. Miner	1	Los Altos.
Los Angeles	W. A. Bonyng	1	Care Commercial National Bank.
Los Angeles	Julius H. Martin	1	431 West Fifth street.
Los Angeles	Isaac Norton	1	604 Title Insurance Building.
Los Angeles	C. J. Wade	1	223 South Spring street.
Los Angeles	G. H. Wadleigh	2	601 South Hill street.
Los Gatos	A. Berryman	1	Los Gatos.
Long Beach	W. S. Stevens	1	First and Locust streets.
Livermore	C. F. Wente	1	Care First National Bank.
Madera	E. M. McCardle	1	Care Madera Abstract Co.
Merced	J. H. Simonson	1	Merced.
Mill Valley	Paul Helmore	1	P. O. Box 575.
Napa	John N. Mount	1	Napa.
Newcastle	John Wallace	1	Newcastle.
Oakland	W. S. Gould	1	1248 East Twelfth street.
Oakland	C. P. Hoag	1	563 Sixteenth street.
Oakland	R. R. Reed	1	88 Blake & Moffatt Building.
Oakland	F. D. Phillips	1	Federal Realty Building.
Ontario	J. O. Henderson	1	Ontario.
Orange	U. D. Rhodes	1	Orange.
Palo Alto	Edward Jesurun	1	259 University avenue.
Pasadena	E. D. Hill	1	18 Marengo avenue.
Pasadena	A. J. Morris	1	2 East Colorado street.
Pasadena	F. E. Warriner	1	Colorado and Fair Oaks avenue.
Paso Robles	F. G. Wetzel	1	Care First National Bank.
Petaluma	F. A. Cromwell	1	Petaluma.
Pleasanton	T. H. Silver	1	Care Bank of Pleasanton.
Pomona	W. D. Frederick	1	260 South Thomas street.
Pomona	C. E. Greaser	1	261 South Thomas street.
Porterville	C. O. Premo	1	Porterville.
Redlands	J. Warren Smith	1	Fifth and Citrus streets.
Redwood City	H. W. Schaberg	1	Redwood City.
Riverside	M. S. Bowman	1	630 Seventh street.
Sacramento	Frank Hickman	1	724 J street.
San Bernardino	John Flagg	1	318 D street.
San Diego	J. R. Beardsley	1	759 Sixth street.
San Diego	H. A. Croghan	1	411 E street.
San Francisco	Theo. Bausemer	1	1208 Railroad avenue.
San Francisco	Wm. E. Bouton	5	255 Montgomery street.
San Francisco	B. Fedde	1	995 Market street.
San Francisco	E. Gunzburger	6	1933 Ellis street.
San Francisco	R. L. Handy	1	Second floor, Hearst Building.
San Francisco	A. R. Knoll	2	282 Bush street.
San Francisco	W. S. Pardy	1	550 California street.
San Francisco	N. Steinberger	2	715 Clunie Building.
San Francisco	Fremont Wood	1	405 Pine street.
San Jose	C. H. Johnson	1	12 North First street.
San Jose	Ralph E. Sanders	1	34 East Sant Antonio street.
San Jose	W. M. Sontheimer	1	42 East Santa Clara street.
San Luis Obispo	M. Lewin	1	1039 Chorro street.
San Mateo	C. H. Kirkbride	1	San Mateo.
San Rafael	L. A. Lancel	1	San Rafael.

## SECRETARIES AND THE LOCAL ADDRESSES—Continued.

Location	Name	Assoc- iations	Address
Santa Ana -----	O. M. Robbins-----	1	Santa Ana.
Santa Barbara --	J. T. Johnson-----	1	P. O. Box 35.
Santa Barbara --	J. M. Warren-----	1	Care Santa Barbara County National Bank.
Santa Clara ----	F. O. Roll-----	1	Santa Clara.
Santa Cruz -----	Geo. W. Wood-----	1	21 Pacific avenue.
Santa Paula ----	H. H. Youngken-----	1	Santa Paula.
Santa Rosa -----	C. D. Barnett-----	1	629 Fourth street.
Sausalito -----	John J. Ross-----	1	Sausalito.
Stockton -----	C. E. Littlehale-----	1	223 East Weber street.
Stockton -----	A. M. Noble-----	1	15 South Hunter street.
Stockton -----	F. L. Williams-----	1	26 N. San Joaquin street.
Tulare -----	J. L. Wilder-----	1	Tulare.
Upland -----	M. F. Palmer-----	1	Upland.
Vallejo -----	Wade H. Madren-----	1	426 Georgia street.
Visalia -----	C. L. Johnson-----	1	Care Traders Union.
Woodland -----	A. A. Colburn-----	1	Beamer Block.
Salt Lake City--	John T. White-----	1	49 East First South street.

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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, 1915

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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, 1915.

No. of series, none.

No. of members and investors, 248.

No. of shares, 6,194.

Assets.	Liabilities.
Loans on mortgages, \$158,- 409.07; on definite con- tract, \$22,462.05 -----	Guarantee stock, capital----
\$180,871 12	\$15,554 00
Arrearages, on interest-----	Guarantee stock, surplus----
1,362 70	7,425 03
Furniture and fixtures-----	Installment shares, dues----
700 00	92,697 98
	Installment shares, profits----
	12,396 21
	Investment certificates, prin- cipal -----
	41,450 00
	Investment certificates, divi- dends -----
	1,492 56
	Overdrafts and bills payable_
	8,617 73
	Loans due and incomplete---
	1,709 98
	Sundry ledger accounts-----
	10 00
	All other liabilities, contin- gent -----
	1,580 33
Total assets -----	Total liabilities -----
\$182,933 82	\$182,933 82

Receipts for Fiscal Year.	Disbursements for Fiscal Year.
Balance from last report----	Overdrafts and bills payable_
\$969 76	\$17,200 00
Installment shares, dues----	Loans on mortgages and
65,497 03	shares -----
Investment certificates -----	53,111 32
11,650 00	Interest paid -----
Interest -----	307 79
11,995 53	Dividends on guarantee stock
Loans repaid-----	2,331 27
25,785 90	Dues repaid, installment
Overdrafts and bills payable_	shares -----
24,817 73	60,665 33
Advances repaid, personal ac- counts -----	Profits repaid, installment
917 05	shares -----
	2,290 05
	Investment certificates, prin- cipal -----
	1,250 00
	Investment certificates, divi- dends -----
	2,583 64
	Advances, personal accounts_
	907 05
	Salaries -----
	110 00
	Taxes -----
	149 84
	Other expenses -----
	726 71
Total receipts -----	Total disbursements ---
\$141,633 00	\$141,633 00

## 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. 2. ALAMEDA.

**COLUMBIAN MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated July 18, 1893.)

R. R. READ, Secretary.

JAMES K. LYNCH, President.

Fiscal year ended July 31, 1914.

No. of series, 22.

No. of members and investors, 273.

No. of shares, 2,427.

Assets.		Liabilities.	
Loans, on definite contract, \$103,313.06; on shares, \$3,- 450.00 -----	\$106,763 06	Installment shares, dues ----	\$78,556 20
Arrearages—		Installment shares, profits ---	16,198 18
On shares -----	\$817 64	Advance payments -----	3,451 91
On interest -----	1,101 25	Overdrafts and bills payable_	14,328 78
On fines -----	26 90	Reserve and undivided profits	2,907 90
	1,945 79	Loans due and incomplete---	1,676 35
Cash in bank-----	3,935 85		
Real estate, owned-----	3,098 73		
Advances, ledger accounts---	1,375 89		
Total assets -----	\$117,119 32	Total liabilities -----	\$117,119 32
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$5,214 02	Overdrafts and bills payable_	\$7,590 94
Installment shares, dues ----	25,039 80	Loans on mortgages and shares -----	33,593 03
Interest -----	8,165 06	Interest paid -----	563 32
Fines -----	84 30	Dues repaid, installment shares -----	18,218 15
Fees -----	1 00	Profits repaid, installment shares -----	3,970 22
Loans repaid -----	28,472 41	Advances, personal accounts_	831 35
Overdrafts and bills payable_	8,425 86	Salaries -----	1,412 50
Advances repaid, personal ac- counts -----	686 59	Taxes -----	81 90
All other receipts, real es- tate, etc. -----	646 37	Other expenses -----	487 48
		All other disbursements, real estate, etc. -----	6,050 67
		Balance, cash in office and bank -----	3,935 85
Total receipts -----	\$76,735 41	Total disbursements ---	\$76,735 41

## 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	\$165 24	\$160 72
33-----	108	108 00	144 02	140 42
35-----	96	96 00	123 96	121 17
37-----	84	84 00	105 05	102 95
39-----	72	72 00	87 23	85 71
41-----	60	60 00	70 45	69 41
43-----	48	48 00	54 63	53 97
45-----	36	36 00	39 71	39 34
47-----	24	24 00	25 67	25 51
49-----	12	12 00	12 43	12 39

## No. 3. ANAHEIM.

## SAVINGS, LOAN AND BUILDING ASSOCIATION.

(Incorporated January 8, 1889.)

FRED A. BACKS, JR. Secretary.

C. F. GRIM, Vice-President.

Fiscal year ended April 30, 1915.

No. of series, 11.

No. of members and investors, 167.

No. of shares, 2,292

Assets.		Liabilities.	
Loans, on mortgages, \$99,- 850.00; on shares, \$12,- 190.00 -----	\$112,040 00	Installment shares, dues----	\$64,806 00
Arrearages—		Installment shares, profits---	20,562 34
On shares -----	\$816 00	Advance payments -----	85 30
On interest -----	331 00	Overdrafts and bills payable..	28,251 62
On fines -----	39 40	Reserve and undivided profits	145 67
	1,186 40	Loans due and incomplete---	2,472 46
Cash, in office, \$27.80; in bank, \$3,069.19 -----	3,096 99		
Total assets -----	\$116,323 39	Total liabilities -----	\$116,323 39
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,264 77	Overdrafts and bills payable..	\$8,435 00
Installment shares, dues----	13,897 50	Loans on mortgages and shares -----	24,942 54
Interest -----	7,703 08	Interest paid -----	1,519 80
Fines -----	29 40	Dues repaid, installment shares -----	9,236 50
Fees -----	15 25	Profits repaid, installment shares -----	4,278 29
Loans repaid -----	12,032 00	Salaries -----	420 00
Overdrafts and bills payable..	16,986 62	Taxes -----	79 05
All other receipts-----	141 85	Other expenses -----	62 30
		Balance, cash in office and bank -----	3,096 99
Total receipts -----	\$52,070 47	Total disbursements ---	\$52,070 47

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17-----	120	\$60 00	\$89 79	\$85 32
18-----	108	54 00	77 57	72 85
19-----	96	48 00	66 14	61 60
20-----	84	42 00	55 54	51 48
21-----	72	36 00	45 74	42 33
22-----	60	30 00	36 66	34 00
23-----	48	24 00	28 18	26 09
24-----	36	18 00	20 31	18 92
25-----	24	12 00	13 02	12 20
26-----	12	6 00	6 26	6 03

## 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, 1914.

No. of series, none. No. of members and investors, 482. No. of shares, 10,627.

Assets.		Liabilities.	
Loans, on mortgages, \$283,- 495.00; on contract sales, \$970.14 -----	\$284,465 14	Installment shares, dues----	\$179,471 41
Arrearages—		Installment shares, profits---	55,363 66
On interest --- \$2,400 46		Paid-up and prepaid shares, capital -----	38,650 00
On fines ----- 149 80	2,550 26	Overdrafts and bills payable--	9,000 00
Cash in bank-----	7,639 65	Reserve and undivided profits	11,098 52
Furniture and fixtures-----	60 50	Loans due and incomplete---	1,479 60
Advances, ledger accounts---	347 64		
<b>Total assets -----</b>	<b>\$295,063 19</b>	<b>Total liabilities -----</b>	<b>\$295,063 19</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues----	\$93,811 05	Overdrafts and bills payable--	\$28,171 58
Paid-up and prepaid shares, dues -----	14,100 00	Loans on mortgages and shares -----	80,824 75
Interest -----	29,071 91	Interest paid -----	593 94
Fines -----	84 76	Dues repaid, installment shares -----	69,470 26
Loans repaid -----	51,740 00	Profits repaid, installment shares -----	8,555 46
Overdrafts and bills payable--	24,000 00	Paid-up and prepaid shares, capital -----	13,600 00
Advances repaid, personal ac- counts -----	176 90	Paid-up and prepaid shares, dividends -----	2,254 00
All other receipts-----	971 29	Advances, personal accounts--	222 62
		Salaries -----	1,937 50
		Taxes -----	100 06
		Other expenses -----	586 09
		Balance, cash in office and bank -----	7,639 65
<b>Total receipts -----</b>	<b>\$213,955 91</b>	<b>Total disbursements ---</b>	<b>\$213,955 91</b>

**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, full book value.

No. 5. BAKERSFIELD.

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

(Incorporated January 27, 1892.)

E. W. SPIERS, Secretary.

W. S. TEVIS, President.

Fiscal year ended January 30, 1915.

No. of series, 14.

No. of members and investors, 140.

No. of shares, 2,837.

Assets.		Liabilities.	
Loans on mortgages	\$149,325 00	Installment shares, dues	\$60,743 40
Arrearages on shares	261 00	Installment shares, profits	19,492 80
Cash in bank	2,327 14	Paid-up and prepaid shares, capital	58,000 00
		Reserve and undivided profits	12,276 94
		Loans due and incomplete	1,400 00
<b>Total assets</b>	<b>\$151,913 14</b>	<b>Total liabilities</b>	<b>\$151,913 14</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,095 07	Overdrafts and bills payable	\$30,000 00
Installment shares, dues	17,981 80	Loans on mortgages and shares	38,725 00
Paid-up and prepaid shares, dues	3,000 00	Interest paid	404 18
Interest	14,942 96	Dues repaid, installment shares	8,560 30
Premiums	55 00	Profits repaid, installment shares	1,648 60
Fines	171 59	Paid-up and prepaid shares, capital	8,000 00
Fees	1 50	Paid-up and prepaid shares, dividends	3,541 90
Loans repaid	32,400 00	Salaries	1,675 00
Overdrafts and bills payable	26,500 00	Taxes	957 30
Advances repaid, personal accounts	32 00	Other expenses	340 50
		Balance, cash in office and bank	2,327 14
<b>Total receipts</b>	<b>\$96,179 92</b>	<b>Total disbursements</b>	<b>\$96,179 92</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	96	\$57 60	\$91 24	\$90 50
17	84	50 40	75 60	74 00
18	72	43 20	61 32	58 00
20	60	36 00	48 32	45 50
22	48	28 80	36 52	34 00
24	36	21 60	25 88	24 00
26	24	14 40	16 32	15 25
28	12	7 20	7 70	7 20

## No. 6. BENICIA.

**BENICIA BUILDING AND LOAN ASSOCIATION.**

(Incorporated December 11, 1883.)

H. K. WHITE, Secretary.

G. GUAUCK, President.

Fiscal year ended January 31, 1915.

No. of series, 20.

No. of members and investors, 72.

No. of shares, 393.

Assets.		Liabilities.	
Loans, on mortgages, \$42- 106.25; on contract sales, \$3,110.00 -----	\$45,216 25	Installment shares, dues ----	\$38,196 00
Arrearages— On shares ---- \$9,469 00 On interest --- 4,085 90	13,554 90	Installment shares, profits ---	6,716 75
Cash, in office, \$.92; in bank, \$1,073.25 -----	1,074 17	Advance payments -----	267 00
Real estate owned -----	6,054 17	Reserve and undivided profits	987 86
Furniture and fixtures -----	154 44	Sundry ledger accounts -----	18,117 19
Advances, ledger accounts ---	1,062 98	All other liabilities, unearned premiums -----	3,295 53
Other assets -----	463 42		
<b>Total assets -----</b>	<b>\$67,580 33</b>	<b>Total liabilities -----</b>	<b>\$67,580 33</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$1,441 13	Interest paid -----	\$139 52
Installment shares, dues ---	3,845 00	Dividends -----	375 00
Interest -----	1,480 89	Dues repaid, installment shares -----	95
Loans repaid -----	505 00	Advances, personal accounts --	4,765 00
Advances repaid, personal ac- counts -----	17 50	Salaries -----	600 00
		Taxes -----	247 25
		Other expenses -----	59 83
		All other disbursements ---	27 80
		Balance, cash in office and bank -----	1,074 17
<b>Total receipts -----</b>	<b>\$7,289 52</b>	<b>Total disbursements ---</b>	<b>\$7,289 52</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 -----	120	\$120 00	\$139 82	\$130 16
32 -----	108	108 00	124 02	115 64
34 -----	96	96 00	108 15	101 60
36 -----	84	84 00	93 07	88 14
40 -----	60	60 00	65 77	62 06
42 -----	48	48 00	51 01	49 25
44 -----	36	36 00	37 88	36 69
46 -----	24	24 00	24 73	24 32

## No. 7. BERKELEY.

**EQUITABLE BUILDING AND LOAN ASSOCIATION.**

(Incorporated December 7, 1908.)

A. J. BRADFORD, Secretary.

JOHN COOK, President.

Fiscal year ended March 31, 1915.

No. of series, 24.

No. of members and investors, 174.

No. of shares, 934.

Assets.		Liabilities.	
Loans, on definite contract, \$30,500.01; on contract sales, \$3,943.36 -----	\$34,443 37	Guarantee stock, capital----	\$16,100 00
Arrearages—		Guarantee stock, surplus----	240 00
On shares -----	\$202 95	Installment shares, dues----	6,922 45
On interest -----	785 35	Installment shares, profits--	1,135 67
On fines -----	39 35	Paid-up and prepaid shares, capital -----	8,000 00
	1,027 65	Paid-up and prepaid shares, dividends -----	120 00
Cash, in office, \$229.44; in bank, \$682.80 -----	912 24	Investment certificates, prin- cipal -----	2,655 68
Real estate owned-----	2,877 64	Investment certificates, divi- dends -----	139 80
Furniture and fixtures-----	461 90	Overdrafts and bills payable--	4,000 00
Advances, ledger accounts--	46 84	Reserve and undivided profits	274 70
		Loans due and incomplete---	181 34
Total assets -----	\$39,769 64	Total liabilities -----	\$39,769 64
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,620 45	Overdrafts and bills payable--	\$4,000 00
Guarantee stock -----	700 00	Loans on mortgages and shares -----	5,962 06
Installment shares, dues-----	2,310 95	Interest paid -----	273 33
Paid-up and prepaid shares, dues -----	300 00	Dividends on guarantee stock	951 00
Investment certificates -----	1,642 36	Dues repaid, installment shares -----	3,524 25
Interest -----	2,783 08	Profits repaid, installment shares -----	322 09
Fines -----	2 90	Paid-up and prepaid shares, capital -----	1,900 00
Fees -----	18 00	Paid-up and prepaid shares, dividends -----	597 42
Loans repaid -----	7,261 42	Investment certificates, prin- cipal -----	1,014 13
Overdrafts and bills payable--	4,000 00	Investment certificates, divi- dends -----	144 16
Advances repaid, personal ac- counts -----	176 53	Advances, personal accounts--	133 75
All other receipts-----	359 64	Salaries -----	480 00
		Taxes -----	84 10
		Other expenses -----	486 27
		All other disbursements-----	390 53
		Balance, cash in office and bank -----	912 24
Total receipts -----	\$21,175 33	Total disbursements ---	\$21,175 33

## 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, full book value.

## No. 8. CORONA.

**CORONA MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated October 2, 1905.)

JOHN P. KEY, Secretary.

A. J. WARE, President.

Fiscal year ended October 2, 1914.  
 No. of series, none. No. of members and investors, 115. No. of shares, 504.

Assets.		Liabilities.	
Loans, on mortgages, \$3,- 900.00; on definite con- tract, \$23,087.40 -----	\$26,987 40	Guarantee stock, capital----	\$5,000 00
Cash in office-----	10 00	Guarantee stock, surplus----	240 00
Other assets -----	63 95	Installment shares, dues----	7,123 92
		Installment shares, profits----	1,782 72
		Paid-up and prepaid shares, capital -----	3,400 00
		Investment certificates, prin- cipal -----	3,792 77
		Investment certificates, divi- dends -----	333 41
		Overdrafts and bills payable_	5,255 67
		Reserve and undivided profits	20 86
		Loans due and incomplete---	112 00
Total assets -----	\$27,061 35	Total liabilities -----	\$27,061 35
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$8 80	Overdrafts and bills payable_	\$10,302 00
Installment shares, dues----	5,028 55	Loans on mortgages and shares -----	9,569 55
Investment certificates -----	5,780 50	Interest paid -----	287 51
Interest -----	2,255 25	Dividends on guarantee stock	600 00
Fines -----	100 09	Dues repaid, installment shares -----	4,663 03
Loans repaid -----	6,601 95	Profits repaid, installment shares -----	494 62
Overdrafts and bills payable_	13,707 67	Investment certificates, prin- cipal -----	6,575 59
		Investment certificates, divi- dends -----	372 62
		Salaries -----	420 00
		Taxes -----	28 80
		Other expenses -----	159 09
		Balance, cash in office and bank -----	10 00
Total receipts -----	\$33,482 81	Total disbursements ---	\$33,482 81

## 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. 9. ESCONDIDO.

**ESCONDIDO MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated September 19, 1893.)

F. G. BALDRIDGE, Secretary.

W. H. BALDRIDGE, President.

Fiscal year ended February 28, 1915.

No. of series, 13.

No. of members and investors, 46.

No. of shares, 442.

Assets.		Liabilities.	
Loans on mortgages-----	\$19,450 00	Installment shares, dues----	\$15,402 00
Cash, in office, \$194.46; in bank, \$1,991.61-----	2,186 07	Installment shares, profits----	2,914 49
Furniture and fixtures-----	80 56	Paid-up and matured shares, capital-----	3,033 85
		Advance payments-----	128 00
		Reserve and undivided profits	238 29
<b>Total assets-----</b>	<b>\$21,716 63</b>	<b>Total liabilities-----</b>	<b>\$21,716 63</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,091 85	Loans on mortgages and shares-----	\$2,100 00
Installment shares, dues----	5,460 00	Dues repaid, installment shares-----	6,722 00
Interest-----	1,595 46	Profits repaid, installment shares-----	1,834 31
Premiums-----	240 30	Paid-up and matured shares, capital-----	515 25
Fines-----	5 55	Paid-up and matured shares, dividends-----	263 36
Fees-----	3 15	Salaries-----	204 00
Loans repaid-----	4,528 68	Taxes-----	12 00
		Other expenses-----	88 00
		Balance, cash in office and bank-----	2,186 07
<b>Total receipts-----</b>	<b>\$13,924 99</b>	<b>Total disbursements---</b>	<b>\$13,924 99</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-----	78	\$78 00	\$106 57	\$100 00
27-----	72	72 00	96 04	90 03
29-----	60	60 00	76 05	72 04
31-----	48	48 00	57 79	55 37
33-----	36	36 00	41 27	39 95
35-----	24	24 00	26 17	25 63
37-----	12	12 00	12 50	12 38

## No. 10. FORTUNA.

**FORTUNA BUILDING AND LOAN ASSOCIATION.**

(Incorporated April 30, 1889.)

C. A. FRIEDENBACH, Secretary.

H. T. NATWICK, President.

Fiscal year ended May 31, 1915.

No. of series, 13.

No. of members and investors, 91.

No. of shares, 612.

Assets.		Liabilities.	
Loans on mortgages-----	\$29,650 00	Installment shares, dues----	\$24,867 00
Arrearages—		Installment shares, profits---	4,560 13
On shares -----	\$190 50	Advance payments -----	69 00
On interest -----	132 15	Reserve and undivided profits	890 76
On fines -----	18 05		
	340 70		
Cash in bank-----	353 82		
Advances, ledger accounts---	42 37		
Total assets -----	\$30,386 89	Total liabilities -----	\$30,386 89

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$434 42	Loans on mortgages and	
Installment shares, dues----	8,105 00	shares -----	\$4,950 00
Interest -----	2,640 60	Interest paid -----	95 50
Fines -----	30 88	Dues repaid, installment	
Fees -----	20 10	shares -----	9,740 00
Loans repaid -----	6,600 00	Profits repaid, installment	
All other receipts-----	48 82	shares -----	2,455 33
		Advances, personal accounts--	42 37
		Salaries -----	180 00
		Other expenses -----	62 80
		Balance, cash in office and	
		bank -----	353 82
Total receipts -----	\$17,879 82	Total disbursements ---	\$17,879 82

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
40-----	72	\$72 00	\$95 20	\$87 97
42-----	60	60 00	72 50	70 94
44-----	48	48 00	55 91	53 93
46-----	36	36 00	40 40	38 93
48-----	24	24 00	25 95	24 98
50-----	12	12 00	12 50	12 20

No. 11. FRESNO.

**MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 17, 1892.)

WICK W. PARSONS, Secretary.

W. T. MATTINGLY, President.

Fiscal year ended February 28, 1915.

No. of series, 20.

No. of members and investors, 188.

No. of shares, 2,329.

Assets.		Liabilities.	
Loans on definite contract	\$140,004 01	Installment shares, dues	\$82,226 40
Arrearages—		Installment shares, profits	32,568 72
On shares	\$68 40	Overdrafts and bills payable	25,000 00
On interest	768 90	Reserve and undivided profits	3,467 62
	837 30	Loans due and incomplete	5,740 70
Cash in bank	7,587 52		
Advances, ledger accounts	574 61		
<b>Total assets</b>	<b>\$149,003 44</b>	<b>Total liabilities</b>	<b>\$149,003 44</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$9,642 26	Overdrafts and bills payable	\$52,500 00
Installment shares, dues	18,154 90	Loans on mortgages and shares	40,759 11
Interest	14,317 26	Interest paid	2,657 96
Fines	8 00	Dues repaid, installment shares	14,861 30
Fees	8 00	Profits repaid, installment shares	9,438 70
Loans repaid	48,007 33	Advances, personal accounts	574 61
Overdrafts and bills payable	40,000 00	Salaries	1,065 00
		Taxes	562 00
		Other expenses	131 55
		Balance, cash in office and bank	7,587 52
<b>Total receipts</b>	<b>\$130,137 75</b>	<b>Total disbursements</b>	<b>\$130,137 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	120	\$120 00	\$207 48	\$207 48
29	108	108 00	177 03	177 03
31	96	96 00	149 13	149 13
33	84	84 00	123 47	123 47
35	72	72 00	100 13	100 13
37	60	60 00	78 83	78 83
39	48	48 00	59 51	59 51
41	36	36 00	42 17	42 17
43	24	24 00	26 62	26 62
45	12	12 00	12 65	12 65

## No. 12. LIVERMORE.

**LIVERMORE MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated September 19, 1906.)

C. F. WENTE, Secretary.

J. O. McKOWN, President.

Fiscal year ended September 30, 1914.

No. of series, 9.

No. of members and investors, 43.

No. of shares, 316.

Assets.		Liabilities.	
Loans on mortgages	\$18,690 51	Installment shares, dues	\$17,052 00
Arrearages on shares	293 00	Installment shares, profits	3,484 24
Cash in bank	2,022 80	Reserve and undivided profits	470 07
<b>Total assets</b>	<b>\$21,006 31</b>	<b>Total liabilities</b>	<b>\$21,006 31</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,756 88	Loans on mortgages and shares	\$4,740 51
Installment shares, dues	3,784 00	Dues repaid, installment shares	4,255 00
Interest	1,482 46	Profits repaid, installment shares	749 70
Premiums	46 00	Salaries	200 00
Fines	17 50	Taxes	235 83
Fees	2 90	Other expenses	35 90
Loans repaid	3,150 00	Balance, cash in office and bank	2,022 80
<b>Total receipts</b>	<b>\$12,239 74</b>	<b>Total disbursements</b>	<b>\$12,239 74</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	\$123 71	\$120 94
3	84	84 00	105 09	102 99
5	60	60 00	70 15	69 14
6	48	48 00	54 26	53 64
8	24	24 00	25 52	25 37
9	12	12 00	12 39	12 35

## No. 13. LONG BEACH.

**MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated August 4, 1904.)

W. S. STEVENS, Secretary.

LLEWELLYN BIXBY, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 188.

No. of shares, 994.

Assets.		Liabilities.	
Loans, on mortgages, \$5-075.00; on definite contract, \$134,646.66; on shares, \$175.00; on contract sales, \$1,919.48-----	\$141,816 14	Installment shares, dues----	\$39,278 34
Arrearages on interest-----	330 10	Installment shares, profits----	9,390 04
Cash, in office, \$407.37; in bank, \$13,082.32 -----	13,489 69	Paid-up and prepaid shares, capital-----	20,100 00
		Paid-up and prepaid shares, dividends-----	669 15
		Investment certificates, principal-----	79,072 39
		Investment certificates, dividends-----	5,104 94
		Reserve and undivided profits-----	2,021 07
<b>Total assets -----</b>	<b>\$155,635 93</b>	<b>Total liabilities -----</b>	<b>\$155,635 93</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$8,162 88	Overdrafts and bills payable..	\$5,000 00
Installment shares, dues----	8,725 94	Loans on mortgages and shares-----	80,694 71
Paid-up and prepaid shares, dues-----	3,550 00	Interest paid-----	230 29
Investment certificates-----	68,850 74	Dues repaid, installment shares-----	3,376 80
Interest-----	10,947 14	Profits repaid, installment shares-----	1,160 60
Fees-----	578 36	Paid-up and prepaid shares, capital-----	3,500 00
Loans repaid-----	49,786 87	Paid-up and prepaid shares, dividends-----	984 25
All other receipts-----	101 71	Investment certificates, principal-----	37,629 85
		Investment certificates, dividends-----	2,388 86
		Salaries-----	935 00
		Taxes-----	34 28
		Other expenses-----	1,221 45
		All other disbursements-----	57 86
		Balance, cash in office and bank-----	13,489 69
<b>Total receipts -----</b>	<b>\$150,703 64</b>	<b>Total disbursements ---</b>	<b>\$150,703 64</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, same as book value.

No. 14. LOS ALTOS.

**ALTOS BUILDING AND LOAN ASSOCIATION.**

(Incorporated April 24, 1909.)

C. E. MINER, Secretary.

FRED S. SHOUP, President.

Fiscal year ended June 30, 1915.

No. of series, none.

No. of members and investors, 32.

No. of shares, 230.

Assets.		Liabilities.	
Loans on mortgages.....	\$17,607 09	Guarantee stock, capital....	\$16,200 00
Cash in bank.....	1,116 62	Installment shares, dues....	80 00
Other assets .....	84 72	Installment shares, profits....	15 72
		Investment certificates, principal .....	1,500 00
		Investment certificates, dividends .....	45 00
		Reserve and undivided profits .....	967 71
<b>Total assets .....</b>	<b>\$18,808 43</b>	<b>Total liabilities .....</b>	<b>\$18,808 43</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$749 01	Overdrafts and bills payable..	\$2,000 00
Guarantee stock .....	615 00	Loans on mortgages and shares .....	493 84
Interest .....	1,307 98	Interest paid .....	11 75
Fines .....	22 86	Dividends on guarantee stock .....	1,161 79
Fees .....	20 00	Investment certificates, dividends .....	90 00
Loans repaid .....	2,257 53	Taxes .....	45 24
		Other expenses .....	53 17
		Balance, cash in office and bank .....	1,116 62
<b>Total receipts .....</b>	<b>\$4,972 41</b>	<b>Total disbursements ...</b>	<b>\$4,972 41</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. 15. LOS ANGELES.

**BANKERS' GUARANTY-LOAN COMPANY.**

(Incorporated August 12, 1901.)

G. H. WADLEIGH, Secretary.

JOHN H. FOLEY, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 146.

No. of shares, 861.

Assets.		Liabilities.	
Loans, on mortgages, \$20,- 907.92; on shares, \$632.67	\$21,540 59	Guarantee stock, capital----	\$14,035 13
Cash, in office, \$86.07; in bank, \$4,153.74	4,239 81	Paid-up and prepaid certifi- cates	5,883 50
Real estate owned	3,791 43	Investment certificates, prin- cipal	10,398 00
Advances, ledger accounts	416 48	Sundry ledger accounts	21 68
Other assets	350 00		
Total assets	\$30,338 31	Total liabilities	\$30,338 31
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$400 59	Overdrafts and bills payable	\$3,550 00
Investment certificates	2,698 77	Loans on mortgages and shares	2,875 00
Interest	2,517 37	Interest paid	993 96
Fines	14 43	Paid-up and prepaid certifi- cates	3,800 00
Loans repaid	8,095 97	Investment certificates, prin- cipal	4,837 35
Overdrafts and bills payable	2,150 00	Advances, personal accounts	15,932 23
Advances repaid, personal ac- counts	18,674 27	Other expenses	175 02
All other receipts, real es- tate, etc.	10,665 62	All other disbursements, real estate, etc.	8,813 65
Total receipts	\$45,217 02	Balance, cash in office and bank	4,239 81
		Total disbursements	\$45,217 02

**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, full book value.

## No. 16. 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, 4,800.

No. of shares, 81,194.

Assets.	Liabilities.
Loans, on mortgages, \$1-571,060.59; on definite contract, \$3,864,254.86; on shares, \$162,447.88-----	Installment shares, dues-----
\$5,597,763 33	\$1,431,180 80
Arrearages on interest-----	Installment shares, profits--
2,000 81	792,078 57
Cash, in office, \$11,182.62; in bank, \$132,654.85-----	Paid-up and prepaid shares, capital -----
143,837 47	748,600 00
Real estate owned-----	Paid-up and prepaid shares, dividends -----
294,177 62	17,663 38
Advances, ledger accounts--	Investment certificates, principal -----
38,609 60	2,342,968 67
	Investment certificates, dividends -----
	43,043 28
	Overdrafts and bills payable
	49,075 00
	Reserve and undivided profits
	468,675 89
	Loans due and incomplete--
	106,938 54
	Sundry ledger accounts----
	62,570 49
	All other liabilities, tax reserve, etc. -----
	13,594 21
<b>Total assets -----</b>	<b>Total liabilities -----</b>
<b>\$6,076,388 83</b>	<b>\$6,076,388 83</b>

Receipts for Fiscal Year.	Disbursements for Fiscal Year.
Balance from last report---	Overdrafts and bills payable
\$166,597 09	\$227,031 30
Installment shares, dues---	Loans on mortgages and shares -----
420,279 47	2,358,685 26
Paid-up and prepaid shares, dues -----	Dues repaid, installment shares -----
570,500 00	341,260 44
Investment certificates ---	Profits repaid, installment shares -----
878,739 87	267,096 99
Interest -----	Paid-up and prepaid shares, capital -----
524,333 11	100,150 00
Premiums -----	Paid-up and prepaid shares, dividends -----
59,911 41	25,759 69
Fines and fees-----	Investment certificates, principal -----
6,660 85	1,150,836 00
Loans repaid -----	Investment certificates, dividends and interest-----
2,051,579 99	174,115 72
Overdrafts and bills payable	Salaries -----
52,528 30	20,300 00
All other receipts, real estate, etc. -----	Taxes -----
128,853 58	7,996 25
	Other expenses -----
	42,914 55
	Balance, cash in office and bank -----
	143,837 47
<b>Total receipts -----</b>	<b>Total disbursements--</b>
<b>\$4,859,983 67</b>	<b>\$4,859,983 67</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.
"Fidelity" issue of Class "B"	84	\$58 80	\$51 12	\$88 17	\$88 17
dues 70 cents per share per month.	72	50 40	43 46	68 97	68 97
	60	42 00	36 00	52 42	52 42
	48	33 60	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. 17. 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, 1914.

No. of series, 14.

No. of members and investors, 27.

No. of shares, 439.

Assets.		Liabilities.	
Loans on mortgages.....	\$42,100 00	Installment shares, dues....	\$14,557 00
Arrearages—		Installment shares, profits..	2,733 78
On shares .....	\$220 00	Advance payments .....	435 00
On interest .....	471 32	Overdrafts and bills payable..	24,510 00
	691 32	Reserve and undivided profits	793 69
Cash in bank.....	90 68		
Furniture and fixtures.....	147 47		
<b>Total assets .....</b>	<b>\$43,029 47</b>	<b>Total liabilities .....</b>	<b>\$43,029 47</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$1,255 91	Overdrafts and bills payable..	\$38,670 00
Installment shares, dues....	5,071 00	Loans on mortgages and	
Interest .....	3,569 30	shares .....	10,600 00
Loans repaid .....	30,200 00	Interest paid .....	1,691 11
Overdrafts and bills payable..	28,810 00	Dues repaid, installment	
		shares .....	13,404 00
		Profits repaid, installment	
		shares .....	3,313 02
		Salaries .....	660 00
		Taxes .....	290 27
		Other expenses .....	187 13
		Balance, cash in office and	
		bank .....	90 68
<b>Total receipts .....</b>	<b>\$68,906 21</b>	<b>Total disbursements ...</b>	<b>\$68,906 21</b>

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
32.....	114	\$114 00	\$159 69	\$155 12
35.....	96	96 00	127 32	122 62
38.....	78	78 00	98 24	94 20
39.....	72	72 00	89 13	85 71
41.....	60	60 00	71 69	68 77
43.....	48	48 00	55 29	53 47
47.....	24	24 00	25 70	25 28
49.....	12	12 00	12 39	12 30

## No. 18. LOS ANGELES.

**METROPOLITAN LOAN ASSOCIATION.**

(Incorporated July 30, 1886.)

ISAAC NORTON, Secretary.

J. W. MONTGOMERY, President.

Fiscal year ended June 30, 1915.

No. of series, 22.

No. of members and investors, 190.

No. of shares, 2,856.

Assets.		Liabilities.	
Loans, on mortgages, \$239,- 900.00; on shares, \$12,- 900.00 -----	\$252,800 00	Installment shares, dues.---	\$159,006 00
Arrearages—		Installment shares, profits--	38,339 46
On shares -----	\$32 00	Paid-up and prepaid shares, capital -----	21,800 00
On interest -----	22 10	Advance payments -----	1,735 80
	54 10	Overdrafts and bills payable.	20,000 00
Cash in bank -----	1,949 66	Reserve and undivided profits	11,414 34
		Loans due and incomplete---	1,750 00
		Sundry ledger accounts----	758 16
<b>Total assets -----</b>	<b>\$254,803 76</b>	<b>Total liabilities -----</b>	<b>\$254,803 76</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report.---	\$5,242 76	Overdrafts and bills payable.	\$10,000 00
Installment shares, dues.---	34,136 00	Loans on mortgages and shares -----	21,050 00
Paid-up and prepaid shares, dues -----	500 00	Interest paid -----	1,515 98
Interest -----	19,631 90	Dues repaid, installment shares -----	29,695 00
Fines -----	122 66	Profits repaid, installment shares -----	9,726 67
Loans repaid -----	19,900 00	Paid-up and prepaid shares, capital -----	500 00
Advances repaid, personal ac- counts -----	1,049 57	Paid-up and prepaid shares, dividends -----	1,426 01
		Advances, personal accounts.	354 53
		Salaries -----	3,300 00
		Taxes -----	206 93
		Other expenses -----	858 11
		Balance, cash in office and bank -----	1,949 66
<b>Total receipts -----</b>	<b>\$80,582 89</b>	<b>Total disbursements ---</b>	<b>\$80,582 89</b>

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
29-----	120	\$120 00	\$169 24	\$159 39
31-----	108	108 00	146 28	136 71
33-----	96	96 00	125 04	116 33
35-----	84	84 00	105 41	97 92
37-----	72	72 00	87 28	81 17
39-----	60	60 00	70 44	66 26
41-----	48	48 00	54 61	51 31
43-----	36	36 00	39 71	37 85
45-----	24	24 00	25 66	24 83
47-----	12	12 00	12 43	12 22

## No. 19. LOS ANGELES.

**SOUTHERN CALIFORNIA LOAN ASSOCIATION.**

(Incorporated March 11, 1887.)

JULIUS H. MARTIN, Secretary.

C. E. DONNATIN, President.

Fiscal year ended June 30, 1915.

No. of series, 22.

No. of members and investors, 454.

No. of shares, 4,708.

Assets.		Liabilities.	
Loans on definite contract	\$744,543 00	Guarantee stock, capital	\$50,000 00
Arrearages on shares	229 00	Guarantee stock, surplus	1,764 68
Cash in bank	4,923 92	Installment shares, dues	83,638 00
Furniture and fixtures	1,139 56	Installment shares, profits	24,304 96
		Paid-up and prepaid shares, capital	558,803 34
		Investment certificates, principal	1,646 25
		Advance payments	388 00
		Reserve and undivided profits	18,820 88
		Loans due and incomplete	10,039 47
		All other liabilities	1,429 90
<b>Total assets</b>	<b>\$750,835 48</b>	<b>Total liabilities</b>	<b>\$750,835 48</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,858 30	Overdrafts and bills payable	\$30,000 00
Installment shares, dues	17,016 00	Loans on mortgages and shares	132,942 95
Paid-up and prepaid shares, dues	116,357 68	Interest paid	441 63
Investment certificates	3,129 51	Dividends on guarantee stock	6,250 00
Interest	59,245 93	Dues repaid, installment shares	5,369 00
Loans repaid	127,396 00	Profits repaid, installment shares	2,359 43
Overdrafts and bills payable	20,000 00	Paid-up and prepaid shares, capital	121,037 86
Advances repaid, personal accounts	2,360 06	Paid-up and prepaid shares, dividends	32,241 52
All other receipts	46 45	Investment certificates, principal	2,853 39
		Investment certificates, dividends	47 73
		Advances, personal accounts	2,360 06
		Salaries	3,616 00
		Taxes	5,291 00
		Other expenses	2,675 47
		Balance, cash in office and bank	4,923 92
<b>Total receipts</b>	<b>\$352,409 93</b>	<b>Total disbursements</b>	<b>\$352,409 93</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	118	\$118 00	\$170 90	\$170 90
35	106	106 00	147 51	147 51
37	94	94 00	125 90	117 93
39	82	82 00	105 71	99 78
41	70	70 00	86 90	80 14
43	60	60 00	72 26	67 36
45	48	48 00	55 71	52 63
47	36	36 90	40 27	38 56
49	24	24 00	25 92	25 15
51	12	12 00	12 50	12 30

## 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, 1914.  
No. of series, 4. No. of members and investors, 5,962. No. of shares, 10,088.

Assets.		Liabilities.	
Loans on definite contract, \$3,589,101.70; on shares, \$18,582.70; on street bonds, \$1,412.10 -----	\$3,609,096 50	Guarantee stock, capital---	\$200,000 00
Arrearages—		Guarantee stock, surplus---	25,584 34
On interest -- \$10,828 80		Installment shares, dues---	97,049 30
On fines ----- 1,607 35		Installment shares, profits---	76,353 20
	12,436 15	Paid-up and prepaid shares, capital -----	237,740 00
Cash, in office, \$914.70; in bank, \$103,448.05 -----	104,362 75	Paid-up and prepaid shares, dividends -----	45,948 50
Furniture and fixtures-----	2,000 00	Investment certificates, prin- cipal -----	2,969,336 90
Advances, ledger accounts---	13,699 96	Investment certificates, divi- dends -----	79,827 75
		Advance payments -----	1,350 55
		Reserve and undivided profits	6,262 63
		Sundry ledger accounts---	2,142 19
<b>Total assets -----</b>	<b>\$3,741,595 36</b>	<b>Total liabilities -----</b>	<b>\$3,741,595 36</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$136,658 76	Loans on mortgages and shares -----	\$1,105,822 43
Installment shares, dues---	13,676 30	Interest paid, canceled cer- tificates -----	6,105 80
Paid-up and prepaid shares, dues -----	32,100 00	Dividends on guarantee stock	20,000 00
Investment certificates ----	744,291 70	Dues repaid, installment shares -----	42,417 40
Interest -----	317,201 66	Profits repaid, installment shares -----	19,014 65
Fines -----	4,283 20	Paid-up and prepaid shares, capital -----	4,950 00
Fees -----	350 25	Paid-up and prepaid shares, dividends -----	27,387 35
Loans repaid -----	1,038,024 52	Investment certificates, prin- cipal -----	729,083 35
Advances repaid, personal accounts -----	8,870 17	Investment certificates, divi- dends -----	171,271 40
All other receipts, real es- tate, etc. -----	11,261 61	Advances, personal accounts	9,684 11
		Salaries -----	15,900 00
		Taxes -----	4,353 29
		Other expenses -----	35,747 26
		All other disbursements, real estate, etc. -----	10,618 38
		Balance, cash in office and bank -----	104,362 75
<b>Total receipts -----</b>	<b>\$2,306,718 17</b>	<b>Total disbursements -----</b>	<b>\$2,306,718 17</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	\$99 56	\$99 56
	108	64 80	63 80	92 33	92 33
	102	61 20	60 20	85 32	85 32
	96	57 60	56 60	78 61	78 61
Investment Certificates \$1.00 per share per month.	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 GATOS.

## LOS GATOS BUILDING AND LOAN ASSOCIATION.

(Incorporated April 27, 1889.)

A. BERRYMAN, Secretary.

E. M. SELLERS, President.

Fiscal year ended April 30, 1915.

No. of series, 10.

No. of members and investors, 25.

No. of shares, 135.

Assets.		Liabilities.	
Loans on mortgages, \$12,-		Installment shares, dues----	\$9,774 00
892.50; on shares, \$1,-		Installment shares, profits--	4,092 66
025.00 -----	\$13,917 50	Overdrafts and bills payable_	500 00
Arrearages—		Reserve and undivided profits	307 55
On shares -----	\$116 50		
On interest -----	63 10		
On premium -----	27 00		
On fines -----	18 20		
	224 80		
Cash in bank-----	531 91		
Total assets -----	\$14,674 21	Total liabilities -----	\$14,674 21
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$168 13	Overdrafts and bills payable_	\$1,100 00
Installment shares, dues----	1,648 00	Loans on mortgages and	
Interest -----	912 95	shares -----	1,445 00
Premiums -----	391 60	Interest paid -----	54 27
Fines -----	54 90	Dues repaid, installment	
Fees -----	65	shares -----	682 00
Loans repaid -----	1,100 00	Profits repaid, installment	
All other receipts-----	12 45	shares -----	119 50
		Salaries -----	156 00
		Taxes -----	95 65
		Other expenses -----	17 15
		All other disbursements-----	87 20
		Balance, cash in office and	
		bank -----	531 91
Total receipts -----	\$4,288 68	Total disbursements ---	\$4,288 68

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
11-----	120	\$120 00	\$187 45	
13-----	96	96 00	136 68	
14-----	84	84 00	114 53	
15-----	72	72 00	94 10	
16-----	60	60 00	74 87	
17-----	48	48 00	57 01	
18-----	36	36 00	40 77	
19-----	24	24 00	26 06	
20-----	12	12 00	12 50	

Dues plus profits as per by-laws.

## No. 22. MADERA.

**MADERA MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated October 26, 1912.)

E. M. McCARDLE, Secretary.

J. B. HIGH, President.

Fiscal year ended October 31, 1914.

No. of series, none.

No. of members and investors, 67.

No. of shares, 800.

Assets.		Liabilities.	
Loans on definite contract	\$14,426 79	Installment shares, dues	\$15,532 50
Arrearages on shares	1,290 00	Installment shares, profits	125 02
Cash in bank	750 73	Advance payments	60 00
		Loans due and incomplete	750 00
<b>Total assets</b>	<b>\$16,467 52</b>	<b>Total liabilities</b>	<b>\$16,467 52</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,638 80	Overdrafts and bills payable	\$1,325 00
Installment shares, dues	8,382 50	Loans on mortgages and shares	9,167 50
Interest	946 13	Interest paid	9 07
Fees	27 50	Dues repaid, installment shares	560 00
Loans repaid	927 37	Salaries	420 00
Overdrafts and bills payable	325 00	Taxes	15 00
		Balance, cash in office and bank	750 73
<b>Total receipts</b>	<b>\$12,247 30</b>	<b>Total disbursements</b>	<b>\$12,247 30</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, dues paid plus profits, less withdrawal fee.

## No. 23. MERCED.

**MERCED MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated June 22, 1891.)

J. H. SIMONSON, Secretary.

W. E. LANDRUM, President.

Fiscal year ended June 30, 1915.

No. of series, 11.

No. of members and investors, 173.

No. of shares, 1,578.

Assets.		Liabilities.	
Loans on mortgages, \$128,- 275.00; on shares, \$70.00—	\$128,345 00	Installment shares, dues—	\$93,204 00
Arrearages—		Installment shares, profits—	23,865 47
On shares -----	\$221 00	Advance payments -----	5 00
On interest -----	302 55	Reserve and undivided profits	2,248 53
On fines -----	26 20	Sundry ledger accounts-----	8,326 64
	549 75	All other liabilities, unearned premiums -----	1,905 04
Cash in bank-----	479 93		
Furniture and fixtures-----	180 00		
<b>Total assets -----</b>	<b>\$129,554 68</b>	<b>Total liabilities -----</b>	<b>\$129,554 68</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$5,292 58	Loans on mortgages and shares -----	\$3,050 00
Installment shares, dues----	20,777 00	Interest paid -----	683 10
Interest -----	10,405 00	Dues repaid, installment shares -----	36,037 00
Fines -----	48 76	Profits repaid, installment shares -----	14,035 90
Fees -----	16 70	Salaries -----	600 00
Loans repaid -----	10,930 00	Taxes -----	698 42
Advances repaid, personal ac- counts -----	8,326 64	Other expenses -----	212 33
		Balance, cash in office and bank -----	479 93
<b>Total receipts -----</b>	<b>\$55,796 68</b>	<b>Total disbursements ---</b>	<b>\$55,796 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.
17-----	120	\$120 00	\$170 26	\$150 25
18-----	108	108 00	148 14	132 53
19-----	96	96 00	127 31	115 40
20-----	84	84 00	107 68	98 86
21-----	72	72 00	89 30	82 95
22-----	60	60 00	72 02	67 63
23-----	48	48 00	55 73	52 90
24-----	36	36 00	40 36	38 78
25-----	24	24 00	25 96	25 25
26-----	12	12 00	12 51	12 33

## No. 24. MILL VALLEY.

**TAMALPAIS MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 16, 1897.)

PAUL HELMORE, Secretary.

W. J. THOMAS, President.

Fiscal year ended April 30, 1915.

No. of series, 26.

No. of members and investors, 193.

No. of shares, 1,686.

Assets.		Liabilities.	
Loans on mortgages, \$13- 050.00; on definite con- tract, \$42,005.58; under foreclosure, \$1,514.79-----	\$56,570 37	Installment shares, dues----	\$30,007 05
Arrearages—		Installment shares, profits---	6,077 78
On shares ----	\$ 326 30	Paid-up and prepaid shares, capital -----	23,620 00
On interest ---	1,304 35	Reserve and undivided profits	895 00
On premium --	916 34	Loans due and incomplete---	1,213 73
On fines -----	32 70	Sundry ledger accounts-----	97 50
	2,579 69		
Cash in office, \$29.81; in bank, \$2,602.94-----	2,632 75		
Furniture and fixtures-----	126 75		
Advances, ledger accounts---	1 50		
<b>Total assets -----</b>	<b>\$61,911 03</b>	<b>Total liabilities -----</b>	<b>\$61,911 06</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,526 97	Loans on mortgages and shares -----	\$14,262 70
Installment shares, dues----	10,811 60	Dues repaid, installment shares -----	9,964 65
Paid-up and prepaid shares, dues -----	3,600 00	Profits repaid, installment shares -----	1,932 68
Interest -----	4,061 54	Paid-up and prepaid shares, capital -----	1,100 00
Fines -----	184 04	Paid-up and prepaid shares, dividends -----	1,290 20
Fees -----	20 90	Salaries -----	520 00
Loans repaid -----	10,414 19	Taxes -----	94 94
All other receipts-----	3 70	Other expenses -----	230 23
		All other disbursements----	1,594 79
		Balance, cash in office and bank -----	2,632 75
<b>Total receipts -----</b>	<b>\$33,622 94</b>	<b>Total disbursements ---</b>	<b>\$33,622 94</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-----	78	\$78 00	\$101 98	\$101 98
37-----	72	72 00	92 37	92 37
41-----	60	60 00	74 02	74 02
45-----	48	48 00	56 78	56 78
49-----	36	36 00	40 77	40 77
53-----	24	24 00	26 06	26 06
57-----	12	12 00	12 50	12 50

No. 25. NAPA.

**NAPA BUILDING AND LOAN ASSOCIATION.**

(Incorporated September 8, 1888.)

T. N. MOUNT, Secretary.

E. D. BEARD, President.

Fiscal year ended May 18, 1915.

No. of series, 11.

No. of members and investors, 329.

No. of shares, 3,454.

Assets.	Liabilities.
Loans on mortgages, \$196,- 295.15; on shares, \$12,- 902.00; on contract sales, \$2,303.24 ----- \$211,500 39	Installment shares, dues----- \$151,586 00
Arrearages—	Installment shares, profits--- 31,912 38
On shares ---- \$373 00	Advance payments ----- 943 00
On interest --- 380 83	Overdrafts and bills payable_ 27,302 00
On fines ----- 119 38	Reserve and undivided profits 1,833 69
----- 873 21	All other liabilities, interest on bills payable----- 164 94
Cash in bank----- 18 41	
Real estate owned----- 1,200 00	
Furniture and fixtures----- 150 00	
----- 213,742 01	----- 213,742 01
Total assets ----- \$213,742 01	Total liabilities ----- \$213,742 01

Receipts for Fiscal Year.	Disbursements for Fiscal Year.
Balance from last report---- \$1,439 28	Overdrafts and bills payable_ \$38,800 00
Installment shares, dues---- 42,046 00	Loans on mortgages and shares ----- 46,132 11
Interest ----- 14,934 93	Interest paid ----- 958 76
Premiums ----- 21 77	Dues repaid, installment shares ----- 37,935 00
Fines ----- 153 69	Profits repaid, installment shares ----- 15,826 85
Loans repaid ----- 40,706 24	Salaries ----- 950 00
Overdrafts and bills payable_ 43,050 00	Taxes ----- 180 87
Advances repaid, personal ac- counts ----- 14 33	Other expenses ----- 427 55
All other receipts, real estate, etc. ----- 196 47	All other disbursements, real estate, etc. ----- 1,335 16
----- 142,564 71	Balance, cash in office and bank ----- 18 41
Total receipts ----- \$142,564 71	Total disbursements --- \$142,564 71

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
20-----	125	\$125 00	\$178 24	\$157 55
21-----	113	113 00	155 31	139 60
22-----	101	101 00	133 86	122 25
23-----	89	89 00	113 78	105 50
24-----	77	77 00	95 03	89 35
25-----	65	65 00	77 59	73 80
26-----	53	53 00	61 21	58 85
27-----	41	41 00	45 83	44 50
28-----	29	29 00	31 37	30 75
29-----	17	17 00	17 80	17 46

## No. 26. NEWCASTLE.

## NEWCASTLE BUILDING AND LOAN ASSOCIATION.

(Incorporated May 20, 1889.)

JOHN WALLACE Secretary.

GEO. W. BISBEE, President.

Fiscal year ended April 30, 1915.

No. of series, 11.

No. of members and investors, 107.

No. of shares, 601.

Assets.		Liabilities.	
Loans on mortgages, \$43,- 450.00; on shares, \$150.00-	\$43,600 00	Installment shares, dues----	\$37,644 00
Arrearages—		Installment shares, profits--	9,217 15
On shares -----	\$126 00	Advance payments -----	43 10
On interest -----	168 00	Reserve and undivided profits	1,397 22
On premiums ---	55 65	Sundry ledger accounts----	60 00
On fines -----	8 30	All other liabilities -----	13 50
	357 95		
Cash in bank-----	1,693 49		
Real estate owned-----	2,673 53		
Furniture and fixtures-----	50 00		
Total assets -----	\$48,374 97	Total liabilities -----	\$48,374 97
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$7,374 49	Overdrafts and bills payable--	\$2,400 00
Installment shares, dues----	7,547 10	Loans on mortgages and shares -----	11,250 00
Interest -----	3,457 22	Interest paid -----	23 60
Fines -----	121 39	Dues repaid, installment shares -----	6,791 00
Loans repaid -----	4,800 00	Profits repaid, installment shares -----	3,013 10
Overdrafts and bills payable--	2,400 00	Salaries -----	300 00
Advances repaid, personal ac- counts -----	312 00	Taxes -----	173 22
All other receipts, rents, etc.--	201 80	Other expenses -----	311 24
		All other disbursements----	258 35
		Balance, cash in office and bank -----	1,693 49
Total receipts -----	\$26,214 00	Total disbursements ----	\$26,214 00

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17-----	120	\$120 00	\$165 31	
18-----	108	108 00	142 93	
19-----	96	96 00	122 59	
20-----	84	84 00	103 91	Dues plus
21-----	72	72 00	86 36	profits as
22-----	60	60 00	69 84	per by-
23-----	48	48 00	54 19	laws.
24-----	36	36 00	39 44	
25-----	24	24 00	25 52	
26-----	12	12 00	12 39	

## No. 27. OAKLAND.

**ALAMEDA COUNTY LOAN ASSOCIATION.**

(Incorporated July 20, 1875.)

C. P. HOAG, Secretary.

J. B. RICHARDSON, President.

Fiscal year ended June 30, 1915.

No. of series, none.

No. of members and investors, 367.

No. of shares, 3,023.

Assets.		Liabilities.	
Loans on definite contract, \$391,985.00; on shares, \$3,- 250.00; on contract sales, \$8,302.39 -----	\$403,537 39	Installment shares, dues ----	\$174,214 53
Arrearages, on interest ----	1,148 14	Installment shares, profits ----	38,628 89
Cash in office, \$200.00; in bank, \$5,237.00 -----	5,437 00	Paid-up and prepaid shares, capital -----	19,305 00
Real estate owned, office building, etc. -----	63,236 96	Paid-up and prepaid shares, dividends -----	6,160 93
Furniture and fixtures -----	650 00	Investment certificates, prin- cipal -----	165,290 96
Advances, ledger accounts ---	155 00	Investment certificates, divi- dends -----	8,782 84
		Overdrafts and bills payable --	5,000 00
		Reserve and undivided profits	29,004 55
		Loans due and incomplete ---	25,360 59
		Sundry ledger accounts, ma- tured shares -----	2,416 20
Total assets -----	\$474,164 49	Total liabilities -----	\$474,164 49
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$4,922 25	Overdrafts and bills payable --	\$41,000 00
Installment shares, dues ----	47,231 24	Loans on mortgages and shares -----	106,684 09
Paid-up and prepaid shares, dues -----	11,047 25	Interest paid -----	688 31
Investment certificates ----	48,718 69	Dues repaid, installment shares -----	29,496 99
Interest -----	28,028 76	Profits repaid, installment shares -----	5,092 63
Fees -----	156 00	Paid-up and prepaid shares, capital -----	9,421 00
Loans repaid -----	100,504 37	Paid-up and prepaid shares, dividends -----	2,531 24
Overdrafts and bills payable --	27,000 00	Investment certificates, prin- cipal -----	42,829 69
Advances repaid, personal ac- counts -----	1,000 00	Investment certificates, divi- dends -----	13,072 03
All other receipts, rents, etc., net -----	2,988 63	Advances, personal accounts --	1,287 21
		Salaries -----	3,930 00
		Taxes -----	544 18
		Other expenses -----	2,760 67
		All other disbursements, real estate, etc. -----	6,822 15
		Balance, cash in office and bank -----	5,437 00
Total receipts -----	\$271,597 19	Total disbursements ---	\$271,597 19

## 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, full book value.

## No. 28. OAKLAND.

**COSMOPOLITAN MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated August, 4, 1879.)

WILSON S. GOULD, Secretary.

WM. HOFFSCHNEIDER, President.

Fiscal year ended July 31, 1914.

No. of series, 22.

No. of members and investors, 282.

No. of shares, 2,656.

Assets.		Liabilities.	
Loans on definite contract, \$147,542.33; on shares, \$7,- 581.15; on contract sales, \$3,735.46 -----	\$158,858 94	Installment shares, dues----	\$95,613 46
Arrearages—		Installment shares, profits---	22,814 57
On shares ---- \$1,828 59		Investment certificates, prin- cipal -----	15,971 06
On interest --- 1,495 29		Advance payments -----	10,838 31
	3,323 88	Overdrafts and bills payable	16,500 00
Cash in office, \$545.21; in bank, \$1,277.55 -----	1,822 76	Reserve and undivided profits	3,324 11
Real estate owned-----	769 93	Loans due and incomplete---	894 66
Furniture and fixtures-----	500 00	Sundry ledger accounts-----	341 80
Advances, ledger accounts---	1,022 46		
<b>Total assets -----</b>	<b>\$166,297 97</b>	<b>Total liabilities -----</b>	<b>\$166,297 97</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,593 95	Overdrafts and bills payable	\$29,000 00
Installment shares, dues----	36,613 93	Loans on mortgages and shares -----	34,085 57
Investment certificates -----	9,724 84	Interest paid -----	3,335 21
Interest -----	14,599 05	Dues repaid, installment shares -----	39,092 70
Fines -----	48 22	Profits repaid, installment shares -----	6,059 44
Loans repaid -----	56,526 40	Investment certificates, prin- cipal -----	22,011 68
Overdrafts and bills payable	22,000 00	Advances, personal accounts	8,614 36
Advances repaid, personal ac- counts -----	7,731 34	Salaries -----	2,495 00
All other receipts, real es- tate, etc. -----	8,469 53	Taxes -----	1,145 15
		Other expenses -----	966 74
		All other disbursements, real estate, etc. -----	9,678 65
		Balance, cash in office and bank -----	1,822 76
<b>Total receipts -----</b>	<b>\$158,307 26</b>	<b>Total disbursements ---</b>	<b>\$158,307 26</b>

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
52-----	120	\$120 00	\$162 12	\$160 02
54-----	108	108 00	141 68	136 62
56-----	96	96 00	122 17	115 62
58-----	84	84 00	103 63	96 75
60-----	72	72 00	86 14	79 77
62-----	60	60 00	69 56	67 50
64-----	48	48 00	53 94	52 80
66-----	36	36 00	39 21	38 70
68-----	24	24 00	25 33	25 33
70-----	12	12 00	12 33	12 33

## No. 29. ONTARIO.

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

(Incorporated June 24, 1891.)

J. O. HENDERSON, Secretary.

A. P. HARWOOD, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 490.

No. of shares, 9,391.

Assets.		Liabilities.	
Loans on mortgages, \$454,375; on shares, \$3,416.50	\$457,791 50	Installment shares, dues	\$186,752 62
Cash in bank	7,953 22	Installment shares, profits	42,850 53
Real estate owned	1,600 00	Paid-up and prepaid shares, capital	169,475 00
Furniture and fixtures	521 47	Paid-up and prepaid shares, dividends	3,966 68
Advances, ledger accounts	956 84	Overdrafts and bills payable	47,906 43
		Reserve and undivided profits	11,825 83
		Loans due and incomplete	3,942 35
		Sundry ledger accounts	765 16
		All other liabilities, interest accrued on bills payable	1,338 43
<b>Total assets</b>	<b>\$468,823 03</b>	<b>Total liabilities</b>	<b>\$468,823 03</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,048 92	Overdrafts and bills payable	\$32,095 37
Installment shares, dues	70,510 54	Loans on mortgages and shares	137,025 58
Paid-up and prepaid shares, dues	39,575 00	Interest paid	1,932 30
Interest	30,898 35	Dues repaid, installment shares	59,836 70
Fines	477 05	Profits repaid, installment shares	9,441 49
Fees	37 10	Paid-up and prepaid shares, capital	37,825 00
Loans repaid	108,531 00	Paid-up and prepaid shares, dividends	11,097 92
Overdrafts and bills payable	46,239 72	Advances, personal accounts	7,733 03
Advances repaid, personal accounts	8,999 12	Salaries	2,310 00
		Taxes	379 57
		Other expenses	538 67
		All other disbursements	147 95
		Balance, cash in office and bank	7,953 22
<b>Total receipts</b>	<b>\$308,316 80</b>	<b>Total disbursements</b>	<b>\$308,316 80</b>

## No. 30. ORANGE.

## ORANGE BUILDING AND LOAN ASSOCIATION.

(Incorporated September 21, 1887.)

U. D. RHODES, Secretary.

D. C. PIXLEY, President.

Fiscal year ended October 31, 1914.

No. of series, 19.

No. of members and investors, 521.

No. of shares, 4,953.

Assets.		Liabilities.	
Loans on mortgages, \$420-300; on definite contract, \$17,357.08; on shares, \$4,580.00; on contract sales, \$650.00 -----	\$442,887 08	Guarantee stock, capital----	\$25,000 00
Arrearages—		Guarantee stock, surplus----	5,000 00
On shares ----	\$1,347 00	Installment shares, dues----	183,597 00
On interest ---	2,220 95	Installment shares, profits----	54,606 82
On fines -----	561 75	Paid-up and prepaid shares, capital -----	173,050 00
	4,129 70	Paid-up and prepaid shares, dividends -----	3,399 31
Cash in office, \$73.90; in bank, \$25,049.04 -----	25,122 94	Advance payments -----	312 00
Real estate owned -----	669 97	Overdrafts and bills payable--	10,000 00
Furniture and fixtures-----	400 00	Reserve and undivided profits	6,717 93
Advances, ledger accounts---	176 72	Loans due and incomplete---	9,669 85
		Sundry ledger accounts-----	162 50
Total assets -----	\$473,386 41	All other liabilities, dividends unpaid, etc. -----	1,871 00
		Total liabilities -----	\$473,386 41
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$12,633 18	Loans on mortgages and shares -----	\$107,686 97
Installment shares, dues----	47,230 50	Interest paid -----	42 25
Paid-up and prepaid shares, dues -----	59,400 00	Dividends on guarantee stock	2,750 00
Interest -----	35,424 78	Dues repaid, installment shares -----	28,133 75
Fines -----	455 58	Profits repaid, installment shares -----	11,806 93
Fees -----	363 00	Paid-up and prepaid shares, capital -----	47,150 00
Loans repaid -----	80,673 06	Paid-up and prepaid shares, dividends -----	9,797 49
Advances repaid, personal accounts -----	664 17	Advances, personal accounts--	681 99
		Salaries -----	1,975 50
		Taxes -----	558 31
		Other expenses -----	468 17
		All other disbursements, real estate, etc. -----	669 97
		Balance, cash in office and bank -----	25,122 94
Total receipts -----	\$236,844 27	Total disbursements ---	\$236,844 27

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
12-----	114	\$114 00	\$172 86	\$172 86
14-----	96	96 00	135 91	135 91
16-----	84	84 00	113 69	113 69
18-----	72	72 00	93 25	87 94
20-----	60	60 00	74 38	70 78
22-----	48	48 00	56 99	54 74
24-----	36	36 00	40 94	39 70
26-----	24	24 00	26 17	25 08
28-----	12	12 00	12 55	12 27

No. 31. PALO ALTO.

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

(Incorporated November 14, 1892.)

EDWARD JESURUN, Secretary.

C. H. GILBERT, President.

Fiscal year ended September 30, 1914.

No. of series, none.

No. of members and investors, 387.

No. of shares, 2,144.

Assets.	Liabilities.
Loans on definite contract, \$444,072.78; on shares, \$5,- 224.00; on street bonds, \$3,180.90 -----	Guarantee stock, capital ---- \$18,700 00
\$452,477 68	Guarantee stock, surplus ---- 100 00
Arrearages on interest ----- 4,135 70	Installment shares, dues ---- 67,748 49
Cash in office, \$771.97; in bank, \$7,647.72 -----	Installment shares, profits -- 20,009 10
8,419 69	Paid-up and prepaid shares, capital -----
Real estate owned ----- 44,595 64	29,548 13
Furniture and fixtures ----- 2,217 50	Paid-up and prepaid shares, dividends -----
Advances, ledger accounts -- 2,176 77	355 81
Other assets ----- 250 00	Investment certificates, prin- cipal -----
	314,737 48
	Investment certificates, divi- dends -----
	1,770 37
	Overdrafts and bills payable -- 41,500 00
	Reserve and undivided profits 3,738 97
	Loans due and incomplete --- 10,827 70
	Sundry ledger accounts ---- 4,736 93
	All other liabilities, tax re- serve -----
	500 00
<b>Total assets ----- \$514,272 98</b>	<b>Total liabilities ----- \$514,272 98</b>

Receipts for Fiscal Year.	Disbursements for Fiscal Year.
Balance from last report ---- \$1,729 71	Overdrafts and bills payable -- \$13,000 00
Guarantee stock ----- 18,700 00	Loans on mortgages and shares -----
Installment shares, dues -- 15,249 10	76,276 59
Paid-up and prepaid shares, dues -----	Interest paid -----
8,426 27	2,544 26
Investment certificates ---- 73,497 75	Dividends on guarantee stock 245 30
Interest ----- 45,932 89	Dues repaid, installment shares -----
Loans repaid ----- 69,031 47	9,415 15
Overdrafts and bills payable -- 18,000 00	Profits repaid, installment shares -----
Advances repaid, personal ac- counts -----	1,418 11
16,246 79	Paid-up and prepaid shares, capital -----
All other receipts—Real es- tate sold, etc., net ----- 10,889 45	3,779 14
	Paid-up and prepaid shares, dividends -----
	1,887 01
	Investment certificates, prin- cipal -----
	115,932 61
	Investment certificates, divi- dends -----
	20,758 75
	Advances, personal accounts -- 6,408 19
	Salaries ----- 4,224 00
	Taxes ----- 2,419 53
	Other expenses ----- 2,070 10
	All other disbursements ---- 8,905 00
	Balance, cash in office and bank -----
	8,419 69
<b>Total receipts ----- \$277,703 43</b>	<b>Total disbursements --- \$277,703 43</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. 32. PASADENA.

**CALIFORNIA SECURITY LOAN CORPORATION.**

(Incorporated March 22, 1909.)

A. J. MORRIS, Secretary.

H. C. HOTELING, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 721.

No. of shares, 250.

Assets.		Liabilities.	
Loans on mortgages, \$1,800; on definite contract, \$399,- 769.29; on certificates, \$950.00; on contract sales, \$1,989.00 -----	\$404,508 29	Guarantee stock, capital ----	\$25,000 00
Arrearages on interest -----	575 83	Guarantee stock, surplus ----	12,500 00
Cash in office, \$2,020.16; in bank, \$13,166.91 -----	15,187 07	Investment certificates, prin- cipal -----	354,384 56
Real estate owned -----	978 70	Investment certificates, divi- dends -----	2,715 24
Furniture and fixtures -----	500 00	Overdrafts and bills payable_	25,000 00
Advances, ledger accounts_	800 00	Reserve and undivided profits	2,421 42
Other assets -----	70 45	Loans due and incomplete_	515 01
		Sundry ledger accounts_	84 11
<b>Total assets -----</b>	<b>\$422,620 34</b>	<b>Total liabilities -----</b>	<b>\$422,620 34</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$30,611 46	Overdrafts and bills payable_	\$20,000 00
Investment certificates ----	307,745 84	Loans on mortgages and shares -----	106,962 83
Interest -----	34,002 44	Interest paid -----	623 51
Premiums -----	2,858 60	Dividends on guarantee stock	2,500 00
Loans repaid -----	99,214 57	Investment certificates, prin- cipal -----	322,384 34
Overdrafts and bills payable_	45,000 00	Investment certificates, divi- dends -----	21,111 46
Advances repaid, personal ac- counts -----	6,703 33	Advances, personal accounts_	23,610 46
		Salaries -----	6,998 90
		Taxes -----	355 58
		Other expenses -----	3,388 54
		All other disbursements, real estate, etc. -----	3,013 55
		Balance, cash in office and bank -----	15,187 07
<b>Total receipts -----</b>	<b>\$526,136 24</b>	<b>Total disbursements ---</b>	<b>\$526,136 24</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. 33. PASADENA.

**MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated July 18, 1892.)

F. E. WARRINER, Secretary.

A. W. BYRNE, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 232.

No. of shares, 2,682.

Assets.		Liabilities.	
Loans on mortgages, \$80,075 ; on definite contract, \$280,- 439.45; on contract sales, \$1,098.68 -----	\$361,613 13	Guarantee stock, capital----	\$25,000 00
Arrearages—		Guarantee stock, surplus-----	2,750 00
On interest --- \$3,402 39		Installment shares, dues-----	46,215 06
On fines ----- 198 40		Installment shares, profits----	17,776 01
	3,600 79	Paid-up and prepaid shares, capital -----	6,800 00
Cash in office, \$196.38; in bank, \$10,807.32-----	11,003 70	Paid-up and prepaid shares, dividends -----	1,687 26
Real estate owned-----	194 80	Investment certificates, prin- cipal -----	230,689 29
Furniture and fixtures-----	500 00	Investment certificates, divi- dends -----	7,129 96
Advances, ledger accounts---	75 43	Advance payments -----	8 50
		Overdrafts and bills payable--	5,000 00
		Reserve and undivided profits	32,387 52
		Loans due and incomplete---	1,289 45
		Sundry ledger accounts-----	254 80
Total assets -----	\$376,987 85	Total liabilities -----	\$376,987 85
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$7,880 25	Overdrafts and bills payable--	\$35,500 00
Guarantee stock -----	3,500 00	Loans on mortgages and shares -----	185,408 54
Installment shares, dues ---	12,758 15	Interest paid -----	610 69
Investment certificates-----	112,052 10	Dividends on guarantee stock	3,362 50
Interest -----	30,666 92	Dues repaid, installment shares -----	19,952 22
Premiums -----	1,473 27	Profits repaid, installment shares -----	4,870 90
Fines -----	357 19	Paid-up and prepaid shares, capital -----	2,400 00
Loans repaid -----	147,409 40	Paid-up and prepaid shares, dividends -----	2,407 51
Overdrafts and bills payable--	25,000 00	Investment certificates, prin- cipal -----	51,724 45
Advances repaid, personal ac- counts -----	3,147 60	Investment certificates, divi- dends -----	9,865 82
All other receipts -----	3,237 39	Advances, personal accounts--	3,403 46
		Salaries -----	3,700 00
		Taxes -----	141 09
		Other expenses -----	7,042 05
		All other disbursements, real estate, etc. -----	6,089 34
		Balance, cash in office and bank -----	11,003 70
Total receipts -----	\$347,482 27	Total disbursements ---	\$347,482 27

## 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-laws.

## No. 34. PASADENA.

**PASADENA BUILDING AND LOAN ASSOCIATION.**

(Incorporated February 16, 1899.)

E. D. HILL, Secretary.

SOLON BRIGGS, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 449.

No. of shares, 5,404.

Assets.		Liabilities.	
Loans on mortgages, \$100.- \$15.00; on definite con- tract, \$16,530.16; on shares, \$400 -----	\$117,745 16	Guarantee stock, capital ----	\$9,000 00
Arrearages, on interest ----	1,389 71	Installment shares, dues ----	39,159 29
Cash in office, \$379.78; in bank, \$6,443.05 -----	6,822 83	Installment shares, profits ----	26,259 00
Advances, ledger accounts ---	76 22	Paid-up and prepaid shares, capital -----	23,900 00
		Paid-up and prepaid shares, dividends -----	66 98
		Investment certificates, prin- cipal -----	16,836 04
		Reserve and undivided profits	9,463 43
		Loans due and incomplete ---	1,348 89
		All other liabilities -----	29
<b>Total assets -----</b>	<b>\$126,033 92</b>	<b>Total liabilities -----</b>	<b>\$126,033 92</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$1,300 43	Overdrafts and bills payable ..	\$15,000 00
Guarantee stock -----	9,000 00	Loans on mortgages and shares -----	17,046 24
Installment shares, dues ----	27,260 03	Interest paid -----	524 95
Paid-up and prepaid shares, dues -----	2,475 00	Dues repaid, installment shares -----	35,798 83
Investment certificates -----	18,340 59	Profits repaid, installment shares -----	5,536 07
Interest -----	10,192 66	Paid-up and prepaid shares, capital -----	7,300 00
Loans repaid -----	21,336 97	Paid-up and prepaid shares, dividends -----	1,457 09
Overdrafts and bills payable ..	4,000 00	Investment certificates, prin- cipal -----	1,505 30
All other receipts -----	80 50	Investment certificates, divi- dends -----	13 95
		Salaries -----	1,568 00
		Taxes -----	188 31
		Other expenses -----	1,117 79
		All other disbursements ---	106 82
		Balance, cash in office and bank -----	6,822 83
<b>Total receipts -----</b>	<b>\$93,986 18</b>	<b>Total disbursements ---</b>	<b>\$93,986 18</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, full book value.

## No. 35. PASO ROBLES.

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

(Incorporated September 2, 1905.)

F. G. WETZEL, Secretary.

A. MONTEITH, President.

Fiscal year ended September 30, 1914.

No. of series, 13.

No. of members and investors, 64.

No. of shares, 284.

Assets.		Liabilities.	
Loans on mortgages, \$3,000; on definite contract, \$21,- 785.98; on shares, \$5,475	\$30,260 98	Installment shares, dues----	\$17,521 20
Arrearages, on shares-----	118 60	Installment shares, profits--	5,045 30
Cash in bank-----	2,449 42	Paid-up and prepaid shares, capital-----	1,500 00
Furniture and fixtures-----	156 55	Investment certificates, prin- cipal-----	6,850 00
		Advance payments-----	217 95
		Reserve and undivided profits	1,851 10
<b>Total assets-----</b>	<b>\$32,985 55</b>	<b>Total liabilities-----</b>	<b>\$32,985 55</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$712 74	Loans on mortgages and shares-----	\$3,456 00
Installment shares, dues-----	3,341 65	Interest paid-----	2 27
Investment certificates-----	600 00	Dues repaid, installment shares-----	647 00
Interest-----	2,702 25	Profits repaid, installment shares-----	191 56
Fines-----	11 25	Paid-up and prepaid shares, capital-----	100 00
Fees-----	1 60	Paid-up and prepaid shares, dividends-----	87 80
Loans repaid-----	2,855 74	Investment certificates, prin- cipal-----	2,325 00
		Investment certificates, divi- dends-----	483 00
		Salaries-----	380 80
		Taxes-----	44 53
		Other expenses-----	55 35
		All other disbursements----	2 50
		Balance, cash in office and bank-----	2,449 42
<b>Total receipts-----</b>	<b>\$10,225 23</b>	<b>Total disbursements---</b>	<b>\$10,225 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.
1-----	108	\$108 00	\$149 85	\$147 75
3-----	93	93 00	123 57	120 51
6-----	81	81 00	103 81	100 39
8-----	72	72 00	89 62	86 97
10-----	63	63 00	76 00	73 40
14-----	45	45 00	50 38	49 03
16-----	36	36 00	39 50	38 62
17-----	24	24 00	25 43	25 07
18-----	12	12 00	12 36	12 27

## No. 36. PETALUMA.

**PETALUMA MUTUAL LOAN ASSOCIATION.**

(Incorporated September 27, 1889.)

F. A. CROMWELL, Secretary.

FRANK H. DENMAN, President.

Fiscal year ended September 30, 1914.

No. of series, 12.

No. of members and investors, 93.

No. of shares, 838.

Assets.		Liabilities.	
Loans on mortgages, \$40,570; on shares, \$610.00-----	\$41,180 00	Installment shares, dues----	\$40,218 00
Arrearages—		Installment shares, profits----	7,599 37
On shares -----	\$93 00	Advance payments -----	24 25
On interest -----	105 50	Reserve and undivided profits	748 61
On fines -----	9 45	Loans due and incomplete---	141 09
	207 95		
Cash in office, \$8.00; in bank, \$4,774.40 -----	4,782 40		
Real estate owned-----	2,370 97		
Furniture and fixtures-----	30 00		
Advances, ledger accounts---	160 00		
Total assets -----	\$48,731 32	Total liabilities -----	\$48,731 32
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report----	\$4,205 97	Overdrafts and bills payable--	\$2,000 00
Installment shares, dues----	10,424 50	Loans on mortgages and shares -----	10,263 91
Interest -----	2,935 90	Interest paid -----	80 00
Fees -----	68 95	Dues repaid, installment shares -----	6,447 00
Loans repaid -----	6,600 00	Profits repaid, installment shares -----	759 25
Overdrafts and bills payable--	2,000 00	Salaries -----	420 00
All other receipts, rents-----	60 00	Other expenses -----	201 74
		All other disbursements, real estate -----	1,341 02
		Balance, cash in office and bank -----	4,782 40
Total receipts -----	\$26,295 32	Total disbursements ---	\$26,295 32

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17-----	120	\$120 00	\$158 96	\$158 96
18-----	108	108 00	139 16	139 16
19-----	96	96 00	120 32	119 71
20-----	84	84 00	102 34	101 42
21-----	72	72 00	85 13	84 14
22-----	60	60 00	68 89	68 00
23-----	48	48 00	53 56	52 72
24-----	36	36 00	39 09	38 47
25-----	24	24 00	25 35	25 01
26-----	12	12 00	12 33	12 23

## No. 37. PLEASANTON.

## PLEASANTON MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated March 1, 1891.)

T. H. SILVER, Secretary.

C. LETHAM, President.

Fiscal year ended March 31, 1915.

No. of series, 24.

No. of members and investors, 55.

No. of shares, 341.

Assets.		Liabilities.	
Loans on mortgages-----	\$25,400 00	Installment shares, dues----	\$19,242 00
Cash in bank-----	363 12	Installment shares, profits----	4,759 75
		Reserve and undivided profits	1,761 37
Total assets -----	\$25,763 12	Total liabilities -----	\$25,763 12
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,617 77	Loans on mortgages and	
Installment shares, dues----	4,751 00	shares-----	\$1,550 00
Interest-----	2,075 70	Dues repaid, installment	
Fees-----	11 50	shares-----	10,595 00
Loans repaid-----	7,850 00	Profits repaid, installment	
		shares-----	3,597 55
		Salaries-----	150 00
		Taxes-----	26 00
		Other expenses-----	24 30
		Balance, cash in office and	
		bank-----	363 12
Total receipts -----	\$16,305 97	Total disbursements ---	\$16,305 97

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

Serial No.	Age in months.	Total dues per share.	Book value per share.
20-----	120	\$120 00	\$166 55
22-----	108	108 00	144 75
24-----	96	96 00	124 50
26-----	84	84 00	-----
28-----	72	72 00	87 55
30-----	60	60 00	70 80
32-----	48	48 00	54 75
34-----	36	36 00	39 75
36-----	24	24 00	25 75
38-----	12	12 00	12 50

## No. 38. POMONA.

**HOME-BUILDERS LOAN ASSOCIATION.**

(Incorporated March 16, 1908.)

C. E. GREASER, Secretary.

J. W. FULTON, President.

Fiscal year ended March 31, 1915.)

No. of series, none.

No. of members and investors, 654.

No. of shares, 3,019.

Assets.		Liabilities.	
Loans on definite contract, \$378,128.99; on shares, \$1,669.65; on contract sales, \$1,858.30 -----	\$381,656 94	Guarantee stock, capital----	\$100,000 00
Cash in office, \$1,841.92; in bank, \$16,641.48 -----	18,483 40	Guarantee stock, surplus and dividends unpaid -----	11,284 67
Real estate owned, office building -----	15,100 00	Installment shares, dues----	41,929 50
Furniture and fixtures-----	971 27	Installment shares, profits---	11,641 72
Advances, ledger accounts---	573 11	Investment certificates, prin- cipal -----	234,323 84
		Investment certificates, divi- dends -----	3,484 98
		Loans due and incomplete----	13,740 10
		Sundry ledger accounts-----	379 91
<b>Total assets -----</b>	<b>\$416,784 72</b>	<b>Total liabilities -----</b>	<b>\$416,784 72</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$17,421 08	Overdrafts and bills payable_	\$25,000 00
Guarantee stock -----	2,600 00	Loans on mortgages and shares -----	107,330 66
Installment shares, dues----	12,095 50	Interest paid -----	303 82
Investment certificates -----	126,315 09	Dividends on guarantee stock	10,734 11
Interest -----	37,062 97	Dues repaid, installment shares -----	3,796 50
Premiums -----	2,171 50	Profits repaid, installment shares -----	449 91
Fines -----	373 70	Investment certificates, prin- cipal -----	86,486 57
Loans repaid -----	59,469 27	Investment certificates, divi- dends -----	12,510 51
Overdrafts and bills payable_	15,000 00	Advances, personal accounts_	2,765 91
Advances repaid, personal ac- counts -----	990 31	Salaries -----	4,208 00
All other receipts-----	1,760 93	Taxes -----	752 92
		Other expenses -----	2,038 66
		All other disbursements----	399 40
		Balance, cash in office and bank -----	18,483 40
<b>Total receipts -----</b>	<b>\$275,260 37</b>	<b>Total disbursements ---</b>	<b>\$275,260 37</b>

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

Dayton plan.

Dues, \$1.50 per share per month.

Dividend, last fiscal year, 10 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 39. POMONA.

## MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated December 24, 1892.)

W. D. FREDERICK, Secretary.

MEL. CAMPBELL, President.

Fiscal year ended December 31, 1914.

No. of series, 21.

No. of members and investors, 1,037. No. of shares, 13,276.

Assets.		Liabilities.	
Loans on mortgages, \$619- 458.72; on shares, \$9- 074.75 -----	\$628,533 47	Installment shares, dues ----	\$177,897 00
Arrearages—		Installment shares, profits--	37,895 91
On shares ---- \$2,639 50		Paid-up and prepaid shares, capital -----	430,200 00
On interest --- 2,889 50		Paid-up and prepaid shares dividends -----	10,638 05
On premium -- 45 85		Advance payments -----	4,095 30
On fines ----- 269 20	5,844 05	Reserve and undivided profits	11,137 63
Cash in office, \$2,414.06; in bank, \$8,657.31 -----	11,071 37	Sundry ledger accounts-----	85 00
Real estate owned, office building -----	24,500 00		
Furniture and fixtures -----	2,000 00		
<b>Total assets -----</b>	<b>\$671,948 89</b>	<b>Total liabilities -----</b>	<b>\$671,948 89</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report----	\$7,136 52	Loans on mortgages and shares -----	\$169,733 52
Installment shares, dues----	55,111 00	Discount paid -----	17 60
Paid-up and prepaid shares, dues -----	211,600 00	Dues repaid, installment shares -----	43,691 00
Interest -----	43,039 02	Profits repaid, installment shares -----	13,888 40
Premiums -----	599 55	Paid-up and prepaid shares, capital -----	152,600 00
Fines -----	425 73	Paid-up and prepaid shares, dividends -----	23,819 54
Fees -----	216 10	Salaries -----	3,782 00
Loans repaid -----	100,141 63	Taxes -----	1,712 05
All other receipts, rents, etc..	4,353 35	Other expenses -----	2,060 96
		All other disbursements-----	246 46
		Balance, cash in office and bank -----	11,071 37
<b>Total receipts -----</b>	<b>\$422,622 90</b>	<b>Total disbursements ---</b>	<b>\$422,622 90</b>

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
25-----	120	\$60 00	\$86 47	\$86 47
27-----	108	54 00	74 64	72 64
29-----	96	48 00	63 93	61 93
31-----	84	42 00	53 90	51 87
33-----	72	36 00	44 56	43 11
35-----	60	30 00	35 85	34 84
37-----	48	24 00	27 67	27 04
39-----	36	18 00	20 02	19 67
41-----	24	12 00	12 88	12 73
43-----	12	6 00	6 22	6 18

## No. 40. PORTERVILLE.

**PORTERVILLE MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated September 29, 1905.)

C. O. PREMO, Secretary.

H. C. CARR, President.

Fiscal year ended October 31, 1914.

No. of series, none.

No. of members and investors, 139.

No. of shares, 2,474.

Assets.		Liabilities.	
Loans on mortgages, \$78,915; on shares, \$1,600 -----	\$80,515 00	Installment shares, dues----	\$53,394 64
Arrearages on interest-----	827 65	Installment shares, profits---	22,410 27
Cash in office, \$1,109.38; in bank, \$30.48-----	1,139 86	Overdrafts and bills payable--	4,000 00
		Reserve and undivided profits	1,577 60
		Loans due and incomplete---	1,100 00
Total assets -----	\$82,482 51	Total liabilities -----	\$82,482 51
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$531 38	Overdrafts and bills payable--	\$950 00
Installment shares, dues-----	8,660 60	Loans on mortgages and shares -----	9,115 00
Interest -----	6,983 13	Interest paid -----	177 11
Fees -----	7 55	Dues repaid, installment shares -----	9,277 46
Loans repaid -----	3,200 00	Profits repaid, installment shares -----	2,694 39
Overdrafts and bills payable--	4,950 00	Salaries -----	390 00
		Taxes -----	385 39
		Other expenses -----	203 45
		Balance, cash in office and bank -----	1,139 86
Total receipts -----	\$24,332 66	Total disbursements ----	\$24,332 66

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

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 8.4 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

## No. 41. REDLANDS.

**HOME INVESTMENT ASSOCIATION.**

(Incorporated March 22, 1890.)

J. WARREN SMITH, Secretary.

W. T. BILL, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 546.

No. of shares, 3,368.

Assets.		Liabilities.	
Loans on mortgages, \$5,000; on definite contract, \$489- 011; on shares, \$1,700; on bonds, etc., \$11,592.89	\$507,303 89	Guarantee stock, capital	\$100,000 00
Cash in office, \$997.08; in bank, \$5,972.99	6,970 07	Installment shares, dues	25,188 46
Real estate owned	3,239 36	Installment shares, profits	5,857 01
Furniture and fixtures	1,342 05	Paid-up and prepaid shares, capital	131,386 00
Advances, ledger accounts	1,108 54	Paid-up and prepaid shares, dividends	4,107 50
		Investment certificates, prin- cipal	221,815 51
		Investment certificates, divi- dends	5,822 38
		Reserve and undivided profits	25,765 53
		Loans due and incomplete	21 52
Total assets	\$519,963 91	Total liabilities	\$519,963 91
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$7,221 16	Loans on mortgages and shares	\$133,232 62
Installment shares, dues	7,990 00	Dividends on guarantee stock	10,000 00
Paid-up and prepaid shares, dues	10,600 00	Dues repaid, installment shares	6,707 00
Investment certificates	210,707 22	Profits repaid, installment shares	758 49
Interest	41,540 68	Paid-up and prepaid shares, capital	3,800 00
Fines	391 63	Paid-up and prepaid shares, dividends	8,442 18
Fees	1,135 66	Investment certificates, prin- cipal	183,459 23
Loans repaid	93,291 35	Investment certificates, divi- dends	11,739 54
Advances repaid, personal ac- counts	562 55	Advances, personal accounts	1,051 50
All other receipts	278 15	Salaries	3,170 00
		Taxes	633 62
		Other expenses	3,423 95
		All other disbursements	330 23
		Balance, cash in office and bank	6,970 07
Total receipts	\$373,718 43	Total disbursements	\$373,718 43

## 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, full book value.

No. 42. REDWOOD CITY.

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

(Incorporated May 8, 1890.)

H. W. SCHABERG, Secretary.

P. P. CHAMBERLIN, President.

Fiscal year ended May 31, 1915.

No. of series, 42.

No. of members and investors, 575.

No. of shares, 3,844.

Assets.		Liabilities.	
Loans on mortgages, \$1,200; on definite contract, \$319,- 445.79; on shares, \$18,360; on contract sales, \$1,- 787.20 -----	\$340,792 99	Installment shares, dues ----	\$220,386 70
Arrearages— On shares ----- \$314 70 On interest ----- 6,277 18	6,591 88	Installment shares, profits ----	74,701 31
Cash in office, \$349.88; in bank, \$2,383.32 -----	2,733 20	Investment certificates, prin- cipal -----	56,800 00
Real estate owned -----	18,451 62	Advance payments -----	297 55
Furniture and fixtures -----	935 00	Reserve and undivided profits	10,898 96
Advances, ledger accounts ---	1,691 98	Loans due and incomplete ---	8,262 50
Other assets -----	150 35		
<b>Total assets -----</b>	<b>\$371,347 02</b>	<b>Total liabilities -----</b>	<b>\$371,347 02</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$111 15	Overdrafts and bills payable ..	\$4,271 62
Installment shares, dues ----	41,686 50	Loans on mortgages and shares -----	79,113 26
Investment certificates -----	13,300 00	Interest paid -----	64
Interest -----	27,853 37	Dues repaid, installment shares -----	40,628 70
Fines -----	238 86	Profits repaid, installment shares -----	19,522 34
Fees -----	123 30	Investment certificates, prin- cipal -----	8,300 00
Loans repaid -----	80,204 73	Investment certificates, divi- dends -----	2,712 75
Advances repaid, personal ac- counts -----	2,127 02	Advances, personal accounts	1,899 70
All other receipts, real es- tate, etc. -----	3,984 52	Salaries -----	2,985 50
		Taxes -----	808 74
		Other expenses -----	753 07
		All other disbursements, real estate, etc. -----	5,899 93
		Balance, cash in office and bank -----	2,733 20
<b>Total receipts -----</b>	<b>\$169,629 45</b>	<b>Total disbursements ---</b>	<b>\$169,629 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.
51 -----	120	\$120 00	\$181 52	\$173 03
55 -----	108	108 00	156 31	149 91
59 -----	96	96 00	133 60	128 32
63 -----	84	84 00	111 47	108 17
67 -----	72	72 00	91 54	89 34
71 -----	60	60 00	73 14	71 78
75 -----	48	48 00	56 14	55 37
79 -----	36	36 00	40 37	39 46
83 -----	24	24 00	25 73	25 52
87 -----	12	12 00	12 36	12 26

No. 43. 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, 1915.

No. of series, none.

No. of members and investors, 193.

No. of shares, 2,784.

Assets.		Liabilities.	
Loans on mortgages-----	\$143,350 00	Installment shares, dues----	\$36,323 95
Cash in bank-----	4,490 60	Installment shares, profits---	9,904 65
Real estate owned-----	2,540 14	Paid-up and prepaid shares,	
Advances, ledger accounts---	131 34	capital-----	99,200 00
		Reserve and undivided profits	4,779 33
		Loans due and incomplete---	304 15
<b>Total assets-----</b>	<b>\$150,512 08</b>	<b>Total liabilities-----</b>	<b>\$150,512 08</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$14,935 28	Loans on mortgages and	
Installment shares, dues----	18,738 58	shares-----	\$22,045 85
Paid-up and prepaid shares,		Dues repaid, installment	
dues-----	7,500 00	shares-----	15,936 77
Interest-----	12,124 56	Profits repaid, installment	
Loans repaid-----	14,950 00	shares-----	1,778 27
		Paid-up and prepaid shares,	
		capital-----	8,300 00
		Paid-up and prepaid shares,	
		dividends-----	10,902 63
		Advances, personal accounts--	240 22
		Salaries-----	1,683 00
		Taxes-----	223 56
		Other expenses-----	107 38
		All other disbursements, real	
		estate-----	2,540 14
		Balance, cash in office and	
		bank-----	4,490 60
<b>Total receipts-----</b>	<b>\$68,248 42</b>	<b>Total disbursements---</b>	<b>\$68,248 42</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. 44. SACRAMENTO.

**SACRAMENTO BUILDING AND LOAN ASSOCIATION.**

(Incorporated August 24, 1874.)

FRANK HICKMAN, Secretary.

JOS. H. ARNOLD, President.

Fiscal year ended February 28, 1915.

No. of series, none.

No. of members and investors, 323.

No. of shares, 4,725.

Assets.		Liabilities.	
Loans on mortgages, \$314,440; on shares, \$3,020	\$317,460 00	Installment shares, dues	\$145,164 35
Arrearages on interest	525 60	Installment shares, profits	33,317 97
Cash in bank	24,192 40	Paid-up and prepaid shares, capital	125,370 00
Furniture and fixtures	315 50	Paid-up and prepaid shares, dividends	3,772 95
Advances, ledger accounts	181 55	Advance payments	52 70
		Reserve and undivided profits	34,997 08
<b>Total assets</b>	<b>\$342,675 05</b>	<b>Total liabilities</b>	<b>\$342,675 05</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$19,678 54	Loans on mortgages and shares	\$69,400 00
Installment shares, dues	43,709 00	Dues repaid, installment shares	36,333 65
Paid-up and prepaid shares, dues	32,600 00	Profits repaid, installment shares	2,369 29
Interest	21,055 30	Paid-up and prepaid shares, capital	20,530 00
Loans repaid	45,735 00	Paid-up and prepaid shares, dividends	6,304 32
Advances repaid, personal accounts	54 00	Advances, personal accounts	235 55
All other receipts	42 00	Salaries	1,767 00
		Taxes	804 85
		Other expenses	936 78
		Balance, cash in office and bank	24,192 40
<b>Total receipts</b>	<b>\$162,873 84</b>	<b>Total disbursements</b>	<b>\$162,873 84</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, full book value.

No. 45. SAN BERNARDINO.

**SANTA FE BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 8, 1890.)

JOHN FLAGG, Secretary.

J. F. PARKER, President.

Fiscal year ended December 31, 1914.

No. of series, 12.

No. of members and investors, 1,103. No. of shares, 12,804.

Assets.	Liabilities.
Loans on mortgages, \$968,- 286.25; on shares, \$26,- 130.00; on contract sales, \$4,352.88 ----- \$998,769 13	Installment shares, dues--- \$569,223 00 Installment shares, profits--- 181,190 75 Paid-up and prepaid shares, capital ----- 96,700 00
Arrearages— On shares --- \$3,325 00 On interest -- 3,558 30 On fines ----- 86 25 ----- 6,969 55	Investment certificates, prin- cipal ----- 152,800 00 Investment certificates, divi- dends ----- 1,360 00
Cash in bank----- 2,575 26	Overdrafts and bills payable, gold notes ----- 625 00
Real estate owned----- 12,640 23	Reserve and undivided profits 14,069 57
Furniture and fixtures----- 500 00	Loans due and incomplete--- 5,485 85
<b>Total assets ----- \$1,021,454 17</b>	<b>Total liabilities ----- \$1,021,454 17</b>

Receipts for Fiscal Year.	Disbursements for Fiscal Year.
Balance from last report--- \$7,167 70	Loans on mortgages and shares ----- \$235,733 55
Installment shares, dues--- 144,413 00	Interest paid ----- 110 95
Paid-up and prepaid shares, dues ----- 24,300 00	Dues repaid, installment shares ----- 78,961 00
Investment certificates ---- 27,075 00	Profits repaid, installment shares ----- 34,199 05
Interest ----- 80,168 35	Paid-up and prepaid shares, capital ----- 49,400 00
Fines and fees ----- 506 55	Paid-up and prepaid shares, dividends ----- 5,280 65
Loans repaid ----- 173,493 00	Investment certificates, prin- cipal ----- 35,314 00
All other receipts, real es- tate, etc. ----- 2,926 40	Investment certificates, divi- dends ----- 8,824 80
<b>Total receipts ----- \$460,050 00</b>	Salaries ----- 3,188 00
	Taxes ----- 932 25
	Other expenses ----- 982 29
	All other disbursements, real estate, etc. ----- 4,548 20
	Balance, cash in office and bank ----- 2,575 26
	<b>Total disbursements -- \$460,050 00</b>

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	\$120 00	\$193 23	\$192 23
25-----	108	108 00	165 41	165 41
27-----	96	96 00	139 94	137 75
29-----	84	84 00	116 61	113 35
31-----	72	72 00	95 25	90 60
33-----	60	60 00	75 69	70 95
35-----	48	48 00	57 78	53 85
37-----	36	36 00	41 37	38 60
39-----	24	24 00	26 35	25 15
41-----	12	12 00	12 60	12 30

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## No. 46. 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, 1915.

No. of series, 22.

No. of members and investors, 457.

No. of shares, 3,114.

Assets.		Liabilities.	
Loans on mortgages, \$291,- 950; on shares, \$6,100-----	\$298,050 00	Installment shares, dues----	\$157,356 00
Arrearages—		Installment shares, profits---	39,080 58
On shares -----	\$673 00	Investment certificates, prin- cipal -----	90,400 00
On interest -----	704 70	Investment certificates, divi- dends -----	2,903 72
	1,377 70	Advance payments -----	664 90
Cash in bank -----	6,664 64	Overdrafts and bills payable--	8,000 00
Real estate owned-----	1,614 86	Reserve and undivided profits	9,000 00
Furniture and fixtures-----	375 00	All other liabilities, tax re- serve -----	700 00
Advances, ledger accounts---	23 00		
		<b>Total liabilities -----</b>	<b>\$308,105 20</b>
<b>Total assets -----</b>	<b>\$308,105 20</b>		

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$6,066 76	Overdrafts and bills payable--	\$6,500 00
Installment shares, dues----	38,811 00	Loans on mortgages and shares -----	64,480 00
Investment certificates -----	32,200 00	Interest paid -----	737 55
Interest -----	21,589 35	Dues repaid, installment shares -----	41,017 00
Fines -----	108 75	Profits repaid, installment shares -----	11,807 55
Fees -----	63 40	Investment certificates, prin- cipal -----	29,100 00
Loans repaid -----	68,230 00	Investment certificates, divi- dends -----	6,189 50
Overdrafts and bills payable--	2,500 00	Salaries -----	1,800 00
Advances repaid, personal ac- counts -----	5 00	Taxes -----	1,431 04
All other receipts, rents, etc.--	630 82	Other expenses -----	386 35
		All other disbursements----	91 45
		Balance, cash in office and bank -----	6,664 64
<b>Total receipts -----</b>	<b>\$170,205 08</b>	<b>Total disbursements ---</b>	<b>\$170,205 08</b>

## 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	\$120 00	\$169 55	\$149 79
25-----	108	108 00	147 25	132 11
27-----	96	96 00	126 41	115 04
29-----	84	84 00	106 75	98 56
31-----	72	72 00	88 30	82 68
33-----	60	60 00	71 00	67 40
35-----	48	48 00	54 82	52 72
37-----	36	36 00	39 70	38 64
39-----	24	24 00	25 57	25 16
41-----	12	12 00	12 37	12 28

## No. 47. 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, 1915.

No. of series, 22.

No. of members and investors, 275.

No. of shares, 3,207.

Assets.		Liabilities.	
Loans on mortgages, \$217,-		Installment shares, dues	\$190,452 00
200; on shares, \$34,405	\$251,605 00	Installment shares, profits	53,602 35
Arrearages—		Investment certificates, prin-	
On shares	\$380 00	cipal	21,550 00
On interest	211 45	Reserve and undivided profits	1,167 76
	591 45	Loans due and incomplete	400 00
Cash in office, \$938.56; in			
bank, \$14,037.10	14,975 66		
Total assets	\$267,172 11	Total liabilities	\$267,172 11
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$20,110 10	Overdrafts and bills payable	\$5,000 00
Installment shares, dues	39,284 00	Loans on mortgages and	
Investment certificates	400 00	shares	56,435 50
Interest	18,565 20	Interest paid	1,426 05
Premiums	54 50	Dues repaid, installment	
Fees	51 00	shares	29,044 00
Loans repaid	37,192 90	Profits repaid, installment	
Overdrafts and bills payable	5,000 00	shares	8,902 38
		Investment certificates, prin-	
		cipal	1,500 00
		Salaries	913 33
		Taxes	2,353 00
		Other expenses	107 78
		Balance, cash in office and	
		bank	14,975 66
Total receipts	\$120,657 70	Total disbursements	\$120,657 70

## 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 50	\$150 00
23	108	108 00	146 77	134 55
25	96	96 00	125 72	115 20
27	84	84 00	106 14	98 70
29	72	72 00	87 62	82 80
31	60	60 00	70 77	67 50
33	48	48 00	54 73	52 80
35	36	36 00	39 69	38 70
37	24	24 00	25 62	25 20
39	12	12 00	12 42	12 30

## No. 48. SAN FRANCISCO.

**ARGONAUT MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 21, 1891.)

EMIL GUÑZBURGER, Secretary.

B. M. GUNZBURGER, President.

Fiscal year ended February 8, 1915.

No. of series, 9.

No. of members and investors, 67.

No. of shares, 343.

Assets.		Liabilities.	
Loans on mortgages, \$41,650; on shares, \$2,000-----	\$43,650 00	Installment shares, dues----	\$17,580 00
Arrearages—		Installment shares, profits---	5,110 46
On shares ----	\$1,554 00	Advance payments-----	65 30
On interest----	1,575 70	Overdrafts and bills payable_	14,500 00
On premium---	659 55	Reserve and undivided profits	12,183 99
	3,789 25	Sundry ledger accounts-----	242 38
Cash in bank-----	561 24	All other liabilities, suspense	2,500 00
Real estate owned-----	2,732 85		
Advances, ledger accounts---	1,448 79		
<b>Total assets -----</b>	<b>\$52,182 13</b>	<b>Total liabilities-----</b>	<b>\$52,182 13</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,248 53	Overdrafts and bills payable_	\$6,505 00
Installment shares, dues----	3,820 00	Loans on mortgages and shares -----	4,800 00
Interest -----	2,755 88	Interest paid -----	1,003 85
Premiums -----	1,093 70	Dues repaid, installment shares -----	997 00
Fees -----	5 70	Profit repaid, installment shares -----	53 66
Loans repaid -----	4,900 00	Advances, personal accounts_	317 62
Overdrafts and bills payable_	2,000 00	Salaries -----	1,335 00
Advances repaid, personal ac- counts -----	430 20	Taxes -----	526 84
All other receipts -----	138 40	Other expenses -----	149 68
		All other disbursements----	142 52
		Balance, cash in office and bank -----	561 24
<b>Total receipts -----</b>	<b>\$16,392 41</b>	<b>Total disbursements----</b>	<b>\$16,392 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.
15-----	120	\$120 00	\$183 72	\$167 79
16-----	108	108 00	158 33	143 23
17-----	96	96 00	134 73	121 17
19-----	72	72 00	92 63	83 34
20-----	60	60 00	73 91	66 95
21-----	48	48 00	56 62	52 31
22-----	36	36 00	40 70	38 35
23-----	24	24 00	26 04	25 02
24-----	12	12 00	12 52	12 26

No. 49. SAN FRANCISCO.

**BAY CITY BUILDING AND LOAN ASSOCIATION.**

(Incorporated May 9, 1889.)

E. GUNZBURGER, Secretary.

H. LEVY, President.

Fiscal year ended May 24, 1915.

No. of series, 10.

No. of members and investors, 62.

No. of shares, 359.

Assets.		Liabilities.	
Loans on mortgages, \$52,550;		Installment shares, dues	\$17,796 00
on shares, \$750; on contract sales, \$5,929.22	\$59,229 22	Installment shares, profits	5,315 30
Arrearages—		Advance payments	95 75
On shares	\$1,186 00	Overdrafts and bills payable	23,330 00
On interest	1,077 30	Reserve and undivided profits	20,468 10
On premium	478 30	Sundry ledger accounts	75 60
	2,741 60	All other liabilities	261 63
Cash in bank	75 47		
Real estate owned	3,395 53		
Advances, ledger accounts	1,900 56		
<b>Total assets</b>	<b>\$67,342 38</b>	<b>Total liabilities</b>	<b>\$67,342 38</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,234 23	Overdrafts and bills payable	\$2,000 00
Installment shares, dues	4,698 00	Loans on mortgages and shares	4,500 00
Interest	3,509 60	Interest paid	714 61
Premiums	1,506 90	Dues repaid, installment shares	3,281 00
Fees	3 90	Profits repaid, installment shares	1,479 96
Loans repaid	3,033 96	Advances, personal accounts	1,027 35
Advances repaid, personal accounts	550 15	Salaries	1,282 50
All other receipts, real estate, etc.	932 44	Taxes	666 62
		Other expenses	139 87
		All other disbursements, real estate	301 80
		Balance, cash in office and bank	75 47
<b>Total receipts</b>	<b>\$15,469 18</b>	<b>Total disbursements</b>	<b>\$15,469 18</b>

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17	120	\$120 00	\$189 72	\$172 29
18	108	108 00	163 16	146 61
19	96	96 00	138 47	123 61
20	84	84 00	115 67	103 00
21	72	72 00	94 67	84 46
22	60	60 00	75 30	67 65
23	48	48 00	57 54	52 77
24	36	36 00	41 24	38 62
25	24	24 00	26 29	25 14
26	12	12 00	12 58	12 29

## No. 50. SAN FRANCISCO.

**BAY VIEW BUILDING AND LOAN ASSOCIATION.**

(Incorporated November 18, 1911.)

H. E. RAHLMANN, Secretary.

JAMES ALLEN, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 39.

No. of shares, 397.

Assets.		Liabilities.	
Loans, on definite contract	\$10,156 92	Installment shares, dues	\$7,104 00
Arrearages, on interest	94 73	Installment shares, profits	643 32
Cash in office, \$58.10; in bank, \$49.11	107 21	Paid-up and prepaid shares, capital	2,250 00
Real estate owned	339 38	Paid-up and prepaid shares, dividends	132 29
Other assets	40 00	Investment certificates, principal	500 00
		Investment certificates, dividends	10 85
		Reserve and undivided profits	97 78
<b>Total assets</b>	<b>\$10,738 24</b>	<b>Total liabilities</b>	<b>\$10,738 24</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$369 27	Loans on mortgages and shares	\$8,400 00
Installment shares, dues	5,105 93	Interest paid	2 10
Paid-up and prepaid shares, dues	550 00	Dues repaid, installment shares	1,896 43
Investment certificates	425 00	Profits repaid, installment shares	25 28
Interest	717 88	Investment certificates, principal	70 00
Fees	54 80	Advances, personal accounts	190 10
Loans repaid	3,456 35	Taxes	25 00
Advances repaid, personal accounts	190 10	Other expenses	153 21
All other receipts	4 00	All other disbursements	4 00
		Balance, cash in office and bank	107 21
<b>Total receipts</b>	<b>\$10,873 33</b>	<b>Total disbursements</b>	<b>\$10,873 33</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, dues plus profits, as per by-laws.

## No. 51. SAN FRANCISCO.

**CALIFORNIA HOME BUILDING-LOAN COMPANY.**

(Incorporated July 8, 1889.)

R. L. HANDY, Secretary.

P. B. ROBERTS, President.

Fiscal year ended June 30, 1915.

No. of series, none.

No. of members and investors, 500.

No. of shares, 1,827.

Assets.		Liabilities.	
Loans on mortgages, \$532,- 998.30; on shares, \$25,- 567.00; on contract sales, \$34,650.63 -----	\$593,215 93	Guarantee stock, capital----	\$37,500 00
Arrearages on fines-----	534 40	Guarantee stock, surplus---	6,760 70
Cash in office, \$1,732.36; in bank, \$9,420.74 -----	11,153 10	Installment shares, dues-----	25,531 80
Real estate owned-----	21,426 85	Installment shares, profits---	5,249 41
Furniture and fixtures-----	1,800 00	Paid-up and prepaid shares, capital -----	51,850 00
Advances, ledger accounts---	6,674 21	Paid-up and prepaid shares, dividends -----	8,794 98
Other assets -----	896 09	Investment certificates, prin- cipal -----	462,122 61
		Investment certificates, divi- dends -----	12,002 30
		Overdrafts and bills payable--	16,000 00
		Reserve and undivided profits	2,896 69
		Loans due and incomplete---	4,931 94
		All other liabilities, expense fund, etc. -----	2,060 15
<b>Total assets -----</b>	<b>\$635,700 58</b>	<b>Total liabilities -----</b>	<b>\$635,700 58</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$12,311 37	Overdrafts and bills payable--	\$38,000 00
Installment shares, dues----	6,091 30	Loans on mortgages and shares -----	164,314 46
Paid-up and prepaid shares, dues -----	1,500 00	Interest paid -----	9,872 66
Investment certificates -----	127,817 84	Dividends on guarantee stock	3,750 00
Interest -----	54,030 75	Dues repaid, installment shares -----	5,558 00
Premiums -----	1,277 95	Profits repaid, installment shares -----	2,382 77
Fines -----	259 75	Paid-up and prepaid shares, dividends -----	2,910 00
Loans repaid -----	160,425 17	Investment certificates, prin- cipal -----	124,232 01
Overdrafts and bills payable--	36,000 00	Investment certificates, divi- dends -----	15,893 30
Advances repaid, personal ac- counts -----	16,453 89	Advances, personal accounts--	18,627 75
All other receipts, real es- tate, etc. -----	20,759 21	Salaries -----	9,590 00
		Taxes -----	2,499 49
		Other expenses -----	3,181 60
		All other disbursements, real estate, etc. -----	24,962 00
		Balance, cash in office and bank -----	11,153 10
<b>Total receipts -----</b>	<b>\$436,927 23</b>	<b>Total disbursements ---</b>	<b>\$436,927 23</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 profit.

## No. 52. SAN FRANCISCO.

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

(Incorporated March 26, 1887.)

Wm. E. BOUTON, Secretary.

RICHARD I. WHELAN, President.

Fiscal year ended March 31, 1915.

No. of series, 18.

No. of members and investors, 90.

No. of shares, 1,034.

Assets.		Liabilities.	
Loans on mortgages, \$21,650 ; on definite contract, \$23,- 858.48 ; on shares, \$2,125----	\$47,633 48	Installment shares, dues----	\$27,490 53
Arrearages on shares-----	25 00	Installment shares, profits----	3,909 10
Cash in office, \$10.00 ; in bank, \$1,644.24 -----	1,654 24	Advance payments -----	223 37
Real estate owned-----	5,214 36	Overdrafts and bills payable--	13,000 00
Advances, ledger accounts---	275 29	Reserve and undivided profits	7,461 95
Other assets -----	30 00	Loans due and incomplete---	2,600 00
		All other liabilities, interest, etc. -----	147 42
<b>Total assets -----</b>	<b>\$54,832 37</b>	<b>Total liabilities -----</b>	<b>\$54,832 37</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$895 85	Overdrafts and bills payable--	\$8,350 00
Installment shares, dues----	10,516 45	Loans on mortgages and shares -----	13,475 00
Interest -----	4,035 01	Interest paid -----	708 50
Fines -----	241 43	Dues repaid, installment shares -----	6,019 58
Fees -----	36 60	Profits repaid, installment shares -----	1,385 10
Loans repaid -----	13,396 33	Advances, personal accounts--	103 56
Overdrafts and bills payable--	8,750 00	Salaries -----	1,095 00
Advances repaid, personal ac- counts -----	121 35	Taxes -----	199 42
All other receipts, rents----	335 00	Other expenses -----	138 26
		All other disbursements, real estate -----	5,199 36
		Balance, cash in office and bank -----	1,654 24
<b>Total receipts -----</b>	<b>\$38,328 02</b>	<b>Total disbursements ---</b>	<b>\$38,328 02</b>

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
40-----	102	\$102 00	\$138 11	
42-----	84	84 00	107 84	
46-----	60	60 00	71 56	Dues plus
49-----	48	48 00	55 11	profits as
51-----	36	36 00	39 72	per by-
55-----	24	24 00	25 52	laws.
59-----	12	12 00	12 39	

No. 53. SAN FRANCISCO.

**CITIZENS BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 14, 1885.)

FREMONT WOOD, Secretary.

THOS. M. GARDINER, President.

Fiscal year ended February 11, 1915.

No. of series, 45.

No. of members and investors, 1,262.

No. of shares, 7,971.

Assets.		Liabilities.	
Loans on definite contract, \$489,577.41; on shares, \$15,470.00; on contract sales, \$9,732.79 -----	\$514,780 20	Installment shares, dues----	\$303,981 90
Arrearages—		Installment shares, profits----	81,381 67
On shares -----	\$905 30	Advance payments -----	647 60
On interest -----	3,708 74	Overdrafts and bills payable	119,464 16
On fines -----	1,432 15	Reserve and undivided profits	23,335 63
	6,046 19	Loans due and incomplete---	18,405 95
Cash in office, \$1,000.00; in bank, \$2,110.02 -----	3,110 02	All other liabilities-----	601 75
Real estate owned-----	22,263 99		
Furniture and fixtures-----	400 00		
Advances, ledger accounts---	1,218 26		
<b>Total assets -----</b>	<b>\$547,818 66</b>	<b>Total liabilities -----</b>	<b>\$547,818 66</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,756 53	Overdrafts and bills payable	\$109,182 55
Installment shares, dues----	67,239 40	Loans on mortgages and shares -----	157,802 46
Interest -----	37,276 26	Interest paid -----	607 59
Fines -----	743 42	Dues repaid, installment shares -----	80,937 70
Fees -----	626 05	Profits repaid, installment shares -----	26,520 99
Loans repaid -----	131,639 15	Advances, personal accounts	1,697 28
Overdrafts and bills payable	149,209 30	Salaries -----	4,020 20
Advances repaid, personal ac- counts -----	1,454 20	Taxes -----	849 22
All other receipts-----	2,632 65	Other expenses -----	2,186 51
		All other disbursements----	8,662 44
		Balance, cash in office and bank -----	3,110 02
<b>Total receipts -----</b>	<b>\$395,576 96</b>	<b>Total disbursements ---</b>	<b>\$395,576 96</b>

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
80-----	120	\$120 00	\$166 78	\$154 75
84-----	108	108 00	144 90	135 64
88-----	96	96 00	124 43	116 66
92-----	84	84 00	105 38	100 02
96-----	72	72 00	87 34	83 51
100-----	60	60 00	70 96	68 20
104-----	48	48 00	55 12	53 33
108-----	36	36 00	40 07	39 05
112-----	24	24 00	25 87	25 40
116-----	12	12 00	12 50	12 37

## No. 54. SAN FRANCISCO.

**EMPIRE BUILDING AND LOAN ASSOCIATION.**

(Incorporated August 24, 1889.)

W. E. BOUTON, Secretary.

MARION LEVENTRITT, President.

Fiscal year ended August 31, 1914.

No. of series, 20.

No. of members and investors, 58.

No. of shares, 655.

Assets.		Liabilities.	
Loans on mortgages, \$55,900; on definite contract, \$1,- 978.08; on shares, \$550.00; on contract sales, \$1,974.79	\$60,402 87	Installment shares, dues----	\$32,770 00
Arrearages— On shares ----- \$5 00 On interest ----- 427 58	432 58	Installment shares, profits----	6,765 35
Cash in bank-----	232 78	Advance payments -----	45 00
Advances, ledger accounts---	71 80	Overdrafts and bills payable--	15,800 00
		Reserve and undivided profits	5,712 18
		All other liabilities-----	47 50
<b>Total assets -----</b>	<b>\$61,140 03</b>	<b>Total liabilities -----</b>	<b>\$61,140 03</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$11 72	Overdrafts and bills payable--	\$20,777 91
Installment shares, dues----	6,101 30	Loans on mortgages and shares -----	5,350 00
Interest -----	4,505 33	Interest paid -----	1,188 35
Fines -----	122 59	Dues repaid, installment shares -----	4,180 00
Fees -----	5 70	Profits repaid, installment shares -----	1,330 90
Loans repaid -----	6,321 92	Advances, personal accounts	5,117 41
Overdrafts and bills payable--	22,875 00	Salaries -----	1,035 00
Advances repaid, personal ac- counts -----	106 52	Taxes -----	596 81
		Other expenses -----	240 92
		Balance, cash in office and bank -----	232 78
<b>Total receipts -----</b>	<b>\$40,050 08</b>	<b>Total disbursements ---</b>	<b>\$40,050 08</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	\$164 80	
17-----	108	108 00	144 31	
18-----	96	96 00	124 72	
19-----	84	84 00	106 03	Dues plus
20-----	72	72 00	88 21	profits as
21-----	60	60 00	71 29	per by-
24-----	48	48 00	55 25	laws.
28-----	36	36 00	40 11	
32-----	24	24 00	25 85	
36-----	15	15 00	15 74	

No. 55. SAN FRANCISCO.

**EUREKA BUILDING AND LOAN ASSOCIATION.**

(Incorporated November 3, 1890.)

W. E. BOUTON, Secretary.

GEORGE FREDERICKS, President.

Fiscal year ended October 31, 1914.

No. of series, 12.

No. of members and investors, 48.

No. of shares, 573.

Assets.		Liabilities.	
Loans on definite contract, \$35,327.51; on shares, \$1,- 550.00 -----	\$36,877 51	Installment shares, dues----	\$21,262 20
Arrearages—		Installment shares, profits--	5,565 24
On shares -----	\$96 80	Advance payments -----	56 08
On interest -----	751 35	Overdrafts and bills payable	8,500 00
	848 15	Reserve and undivided profits	1,645 17
Cash in bank-----	302 21	Loans due and incomplete---	942 50
Advances, ledger accounts---	22 00	All other liabilities-----	78 68
Total assets -----	\$38,049 87	Total liabilities -----	\$38,049 87

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$6,499 80	Overdrafts and bills payable	\$4,500 00
Installment shares, dues----	4,406 90	Loans on mortgages and shares -----	19,507 50
Interest -----	2,427 24	Interest paid -----	365 83
Fines -----	21 22	Dues repaid, installment shares -----	3,188 70
Fees -----	21 90	Profits repaid, installment shares -----	1,155 40
Loans repaid -----	10,281 92	Advances, personal accounts	289 00
Overdrafts and bills payable	9,200 00	Salaries -----	744 00
Advances repaid, personal ac- counts -----	268 55	Taxes -----	77 79
		Other expenses -----	94 80
		All other disbursements----	2,902 30
		Balance, cash in office and bank -----	302 21
Total receipts -----	\$33,127 53	Total disbursements ---	\$33,127 53

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	\$159 76	
29-----	114	114 00	149 20	
30-----	108	108 00	139 17	
34-----	72	72 00	85 65	
36-----	60	60 00	69 38	
38-----	48	48 00	53 97	
39-----	36	36 00	39 35	
40-----	24	24 00	25 52	
42-----	12	12 00	12 39	

Dues plus profits as per by-laws.

## No. 56. 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, 1914.

No. of series, none.

No. of members and investors, 244.

No. of shares, 3,147.

Assets.		Liabilities.	
Loans on mortgages, \$53,- 167.92; on definite con- tract, \$149,449.75 -----	\$202,617 67	Installment shares, dues ----	\$107,112 48
Arrearages on interest -----	1,057 03	Installment shares, profits ---	15,974 51
Cash in office, \$2,203.50; in bank, \$4,065.61 -----	6,272 11	Paid-up and prepaid shares, capital -----	29,100 00
Furniture and fixtures -----	300 00	Paid-up and prepaid shares, dividends -----	734 95
Advances, ledger accounts ---	47 65	Advance payments -----	108 17
		Overdrafts and bills payable_	51,000 00
		Reserve and undivided profits	4,720 93
		Loans due and incomplete ---	1,050 00
		All other liabilities, interest on bills payable -----	493 42
Total assets -----	\$210,294 46	Total liabilities -----	\$210,294 46
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$4,467 91	Overdrafts and bills payable_	\$10,000 00
Installment shares, dues ---	44,564 38	Loans on mortgages and shares -----	83,375 00
Paid-up and prepaid shares, dues -----	2,200 00	Interest paid -----	2,538 18
Interest -----	14,385 75	Dues repaid, installment shares -----	33,058 85
Fees -----	87 50	Profits repaid, installment shares -----	3,107 32
Loans repaid -----	67,449 02	Paid-up and prepaid shares, capital -----	13,500 00
Overdrafts and bills payable_	24,000 00	Paid-up and prepaid shares, dividends -----	1,859 43
Advances repaid, personal ac- counts -----	3,186 97	Advances, personal accounts_	3,176 62
		Salaries -----	2,097 00
		Taxes -----	144 75
		Other expenses -----	1,212 27
		Balance, cash in office and bank -----	6,272 11
Total receipts -----	\$160,341 53	Total disbursements ---	\$160,341 53

## 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. 57. SAN FRANCISCO.

**FIDELITY BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 19, 1887.)

W. E. BOUTON, Secretary.

WM. A. BARLAGE, President.

Fiscal year ended March 31, 1915.

No. of series, 31.

No. of members and investors, 168.

No. of shares, 1,933.

Assets.	Liabilities.
Loans on mortgages, \$88,050; on definite contract, \$59,- 905.15; on shares, \$3,- 450; on contract sales, \$11- 116.44 -----	Installment shares, dues ---- \$71,706 70
\$162,521 59	Installment shares, profits --- 15,289 55
Arrearages—	Advance payments ----- 82 05
On shares ----- \$180 00	Overdrafts and bills payable_ 55,000 00
On interest ---- 3,309 82	Reserve and undivided profits 22,419 08
On premium -- 10 00	Loans due and incomplete --- 1,750 00
3,499 82	All other liabilities ----- 654 91
Cash in office, \$95.85; in bank, \$751.53 -----	
847 38	
Advances, ledger accounts --- 32 50	
Other assets ----- 1 00	
Total assets ----- \$166,902 29	Total liabilities ----- \$166,902 29

Receipts for Fiscal Year.	Disbursements for Fiscal Year.
Balance from last report ---- \$898 12	Overdrafts and bills payable_ \$25,200 00
Installment shares, dues ---- 16,437 90	Loans on mortgages and shares ----- 49,515 00
Interest ----- 14,033 62	Interest paid ----- 2,802 84
Premiums ----- 120 00	Dues repaid, installment shares ----- 21,805 39
Fines ----- 354 26	Profits repaid, installment shares ----- 5,605 96
Fees ----- 48 40	Advances, personal accounts_ 525 74
Loans repaid ----- 33,088 17	Salaries ----- 1,860 00
Overdrafts and bills payable_ 43,950 00	Taxes ----- 1,537 63
Advances repaid, personal ac- counts ----- 554 72	Other expenses ----- 212 38
All other receipts ----- 427 13	Balance, cash in office and bank ----- 847 38
Total receipts ----- \$109,912 32	Total disbursements ---- \$109,912 32

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	\$181 71	
30 -----	108	108 00	158 03	
32 -----	96	96 00	135 59	
34 -----	84	84 00	114 34	Dues plus
36 -----	72	72 00	94 33	profits as
39 -----	60	60 00	75 55	per by -
43 -----	48	48 00	58 00	laws.
47 -----	36	36 00	41 66	
51 -----	24	24 00	26 55	
55 -----	12	12 00	12 61	

## No. 58. SAN FRANCISCO.

**GLOBE MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 30, 1898.)

A. R. KNOLL, Secretary.

FRANK OTIS, President.

Fiscal year ended March 31, 1915.

No. of series, 18.

No. of members and investors, 177.

No. of shares, 3,178.

Assets.		Liabilities.	
Loans, on definite contract, \$130,609.09; on shares, \$740.00 -----	\$131,349 00	Installment shares, dues ----	\$24,903 30
Arrearages—		Installment shares, profits ---	5,614 61
On shares -----	\$95 85	Paid-up and prepaid shares, capital -----	65,200 00
On interest -----	812 73	Paid-up and prepaid shares, dividends -----	2,547 65
	908 58	Investment certificates, prin- cipal -----	20,340 00
Cash in bank -----	2,984 65	Investment certificates, divi- dends -----	336 80
Advances, ledger accounts ---	20 30	Advance payments -----	755 00
		Reserve and undivided profits	13,631 80
		Loans due and incomplete ---	204 53
		All other liabilities, tax re- serve, etc. -----	1,728 93
<b>Total assets -----</b>	<b>\$135,262 62</b>	<b>Total liabilities -----</b>	<b>\$135,262 62</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$7,218 39	Overdrafts and bills payable_	\$12,000 00
Installment shares, dues ----	7,776 75	Loans on mortgages and shares -----	49,504 93
Paid-up and prepaid shares, dues -----	2,500 00	Interest paid -----	206 14
Investment certificates ----	4,840 00	Dues repaid, installment shares -----	9,237 00
Interest -----	10,851 66	Profits repaid, installment shares, -----	2,637 89
Fines -----	156 90	Paid-up and prepaid shares, capital -----	200 00
Fees -----	14 65	Paid-up and prepaid shares, dividends -----	5,002 90
Loans repaid -----	39,090 77	Investment certificates, divi- dends -----	768 50
Overdrafts and bills payable_	12,000 00	Advances, personal accounts_	19 36
Advances repaid, personal ac- counts -----	39 06	Salaries -----	1,415 00
		Taxes -----	301 36
		Other expenses -----	210 45
		Balance, cash in office and bank -----	2,984 65
<b>Total receipts -----</b>	<b>\$84,488 18</b>	<b>Total disbursements ---</b>	<b>\$84,488 18</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	\$60 00	\$87 60	\$82 40
31 -----	96	48 00	66 16	62 20
33 -----	84	42 00	55 81	52 47
35 -----	72	36 00	45 30	42 60
37 -----	60	30 00	36 82	34 62
39 -----	48	24 00	28 26	26 85
41 -----	36	18 00	20 35	19 74
43 -----	24	12 00	12 80	12 60
45 -----	12	6 00	6 26	6 20

## No. 59. SAN FRANCISCO.

**HOME MUTUAL DEPOSIT LOAN COMPANY.**

(Incorporated November 30, 1885.)

A. R. KNOLL, Secretary.

GEO. M. MITCHELL, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 191.

No. of shares, 853.

Assets.		Liabilities.	
Loans on definite contract, \$230,202.49; on shares, \$1,- 105.00; on contract sales, \$2,798.51 -----	\$234,106 00	Guarantee stock, capital----	\$25,000 00
Arrearages, on interest -----	1,806 96	Guarantee stock, surplus and unpaid dividends -----	2,220 00
Cash in office, \$942.56; in bank, \$1,635.15 -----	2,577 71	Installment shares, dues-----	33,198 26
Real estate owned-----	384 18	Installment shares, profits---	12,465 50
Furniture and fixtures-----	50 00	Paid-up and prepaid shares, capital -----	38,900 00
Advances, ledger accounts----	310 15	Paid-up and prepaid shares, dividends -----	999 75
		Investment certificates, prin- cipal -----	99,327 38
		Reserve and undivided profits	19,669 05
		Loans due and incomplete---	6,763 03
		All other liabilities, tax re- serve -----	692 03
<b>Total assets -----</b>	<b>\$239,235 00</b>	<b>Total liabilities -----</b>	<b>\$239,235 00</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,138 64	Overdrafts and bills payable_	\$19,250 00
Installment shares, dues-----	4,666 40	Loans on mortgages and shares -----	66,751 50
Paid-up and prepaid shares, dues -----	5,007 70	Interest paid -----	253 43
Investment certificates-----	22,883 68	Dividends on guarantee stock	4,250 00
Interest -----	18,016 86	Dues repaid, installment shares -----	7,709 75
Fines -----	202 32	Profits repaid, installment shares -----	2,741 60
Loans repaid -----	82,848 69	Paid-up and prepaid shares, capital -----	11,807 70
Overdrafts and bills payable_	2,000 00	Paid-up and prepaid shares, dividends -----	2,704 05
Advances repaid, personal ac- counts -----	1,404 69	Investment certificates, prin- cipal -----	13,936 30
All other receipts, rents and service -----	1,985 10	Investment certificates, divi- dends -----	3,035 35
		Advances, personal accounts_	1,333 29
		Salaries -----	3,560 00
		Taxes -----	186 22
		Other expenses -----	3,057 18
		Balance, cash in office and bank -----	2,577 71
<b>Total receipts -----</b>	<b>\$143,154 08</b>	<b>Total disbursements ----</b>	<b>\$143,154 08</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, dues plus 95 per cent of profits.

No. 60. SAN FRANCISCO.

**MECHANICS BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 6, 1891.)

W. E. BOUTON, Secretary.

FREDERICK FILLMORE, President.

Fiscal year ended December 31, 1914.

No. of series, 26.

No. of members and investors, 71.

No. of shares, 937.

Assets.		Liabilities.	
Loans on mortgages, \$70-800.00; on definite contract, \$10,842.27; on shares, \$1,800.00	\$83,442 27	Installment shares, dues	\$41,801 80
Arrearages—		Installment shares, profits	11,040 16
On shares	\$10 00	Advance payments	46 45
On interest	164 08	Overdrafts and bills payable	24,500 00
	174 08	Reserve and undivided profits	6,332 25
Cash in office, \$29.00; in bank, \$269.25	298 25	All other liabilities, interest, etc.	232 84
Advances, ledger accounts	38 90		
<b>Total assets</b>	<b>\$83,953 50</b>	<b>Total liabilities</b>	<b>\$83,953 50</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$763 04	Overdrafts and bills payable	\$18,250 00
Installment shares, dues	8,955 15	Loans on mortgages and shares	30,750 00
Interest	6,688 92	Interest paid	1,808 30
Fines	84 78	Dues repaid, installment shares	10,091 16
Fees	24 20	Profits repaid, installment shares	713 87
Loans repaid	40,037 33	Advances, personal accounts	18 55
Overdrafts and bills payable	7,000 00	Salaries	1,137 00
Advances repaid, personal accounts	24 55	Taxes	501 49
All other receipts	148 10	Other expenses	157 45
		Balance, cash in office and bank	298 25
<b>Total receipts</b>	<b>\$63,726 07</b>	<b>Total disbursements</b>	<b>\$63,726 07</b>

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
25	114	\$114 00	\$156 60	
26	108	108 00	146 25	
27	96	96 00	126 26	
29	84	84 00	107 20	Dues plus
31	72	72 00	89 08	profits as
33	60	60 00	41 89	per by-
36	48	48 00	55 64	laws.
40	36	36 00	40 32	
44	24	24 00	25 95	
48	12	12 00	12 46	

## No. 61. SAN FRANCISCO.

**OCCIDENTAL LOAN ASSOCIATION.**

(Incorporated August 25, 1885.)

GUNZBURGER, Secretary.

B. M. GUNZBURGER, Vice-president.

Fiscal year ended September 7, 1914.

No. of series, 10.

No. of members and investors, 74.

No. of shares, 699.

Assets.		Liabilities.	
Loans on mortgages, \$76,450; on shares, \$5,100; on contract sales, \$2,023.29-----	\$83,573 29	Installment shares, dues-----	\$44,508 00
Arrearages—		Installment shares, profits---	18,168 62
On shares ---- \$1,792 00		Advance payments -----	133 00
On interest --- 1,870 80		Overdrafts and bills payable_	12,950 00
On premium -- 540 85		Reserve and undivided profits	17,813 95
	4,203 65	Sundry ledger accounts-----	767 84
Cash in bank-----	3,457 81		
Advances, ledger accounts---	3,106 66		
Total assets -----	\$94,341 41	Total liabilities -----	\$94,341 41
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report----	\$2,445 41	Overdrafts and bills payable_	\$2,000 00
Installment shares, dues----	9,269 00	Loans on mortgages and	
Interest -----	4,750 75	shares -----	14,300 00
Premiums -----	1,825 80	Interest paid -----	851 74
Fees -----	10 10	Dues repaid, installment	
Loans repaid -----	8,405 50	shares -----	4,959 00
Overdrafts and bills payable_	1,100 00	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	2,085 60
counts -----	937 00	Advances, personal accounts_	552 35
All other receipts, real es-		Salaries -----	1,637 50
tate, etc. -----	2,314 29	Taxes -----	1,002 85
		Other expenses -----	211 00
		Balance, cash in office and	
		bank -----	3,457 81
Total receipts -----	\$31,057 85	Total disbursements ---	\$31,057 85

**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	\$191 71	\$173 77
21-----	108	108 00	164 27	147 38
22-----	96	96 00	138 87	123 86
23-----	84	84 00	115 55	102 93
24-----	72	72 00	94 33	84 28
25-----	60	60 00	75 05	67 52
26-----	48	48 00	57 43	52 71
27-----	36	36 00	41 23	38 61
28-----	24	24 00	26 29	25 14
29-----	12	12 00	12 58	12 29

## No. 62. SAN FRANCISCO.

**PACIFIC LOAN ASSOCIATION.**

(Incorporated December 8, 1884.)

E. GUNZBURGER, Secretary.

H. LEVY, President.

Fiscal year ended December 2, 1914.

No. of series, 9.

No. of members and investors, 40.

No. of shares, 311.

Assets.		Liabilities.	
Loans on mortgages, \$19,500 ; on shares, \$8,400 ; on con- tract sales, \$16,849.92	\$44,749 92	Installment shares, dues	\$27,996 00
Arrearages—		Installment shares, profits	9,359 80
On shares	\$1,065 00	Advance payments	10 00
On interest	306 20	Overdrafts and bills payable	2,150 00
On premium	180 35	Reserve and undivided profits	8,461 18
	1,551 55	Sundry ledger accounts	200 77
Cash in bank	604 22		
Advances, ledger accounts	1,272 06		
Total assets	\$48,177 75	Total liabilities	\$48,177 75

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$796 96	Overdrafts and bills payable	\$3,806 25
Installment shares, dues	4,053 00	Loans on mortgages and shares	4,000 00
Interest	2,539 57	Interest paid	221 99
Premiums	632 40	Dues repaid, installment shares	1,452 00
Fees	1 60	Profits repaid, installment shares	407 21
Loans repaid	4,049 51	Advances, personal accounts	1,300 00
Overdrafts and bills payable	1,500 00	Salaries	1,330 00
All other receipts	72 10	Taxes	395 25
		Other expenses	128 22
		Balance, cash in office and bank	604 22
Total receipts	\$13,645 14	Total disbursements	\$13,645 14

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
19	132	\$132 00	\$183 74	\$173 39
20	120	120 00	167 81	155 81
21	108	108 00	144 95	133 86
22	96	96 00	123 69	113 99
23	84	84 00	104 08	96 00
24	72	72 00	85 98	79 68
25	60	60 00	69 32	64 66
28	24	24 00	25 52	24 76
29	12	12 00	12 39	12 20

## No. 63. 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, 1914.

No. of series, 46.

No. of members and investors, 1,900.

No. of shares, 5,911.

Assets.		Liabilities.	
Loans on mortgages, \$9,- 590.00; on definite con- tract, \$963,063.04; on shares, \$3,585; on bonds, \$34,800 -----	\$1,011,038 04	Installment shares, dues---	\$74,824 60
Arrearages—		Installment shares, profits---	26,428 60
On shares and certificates --- \$2,659 40		Paid-up and prepaid shares, capital -----	217,830 00
On interest --- 5,094 25		Paid-up and prepaid shares, dividends -----	86,368 48
	7,753 65	Investment certificates, prin- cipal -----	511,537 94
Cash in office, \$2,377.07; in bank, \$53,203.82 -----	55,580 89	Investment certificates, divi- dends -----	59,913 96
Real estate owned-----	80,915 48	Advance payments -----	4,733 80
Furniture and fixtures-----	800 00	Reserve and undivided profits	152,477 38
Advances, ledger accounts---	1,631 55	Loans due and incomplete---	12,222 36
Other assets -----	469 76	Sundry ledger accounts---	5,094 87
		All other liabilities, tax re- serve -----	6,757 38
Total assets -----	\$1,158,189 37	Total liabilities -----	\$1,158,189 37
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$47,293 26	Overdrafts and bills payable	\$9,000 00
Installment shares, dues---	10,777 30	Loans on mortgages and shares -----	498,254 03
Investment certificates ----	154,972 87	Interest paid -----	155 15
Interest -----	99,363 67	Dues repaid, installment shares -----	44,809 00
Premiums, rents -----	5,574 62	Profits repaid, installment shares-----	24,860 30
Fines -----	198 12	Paid-up and prepaid shares, capital -----	120 00
Loans repaid -----	475,354 95	Paid-up and prepaid shares, dividends -----	10,730 57
Overdrafts and bills payable	9,000 00	Investment certificates, prin- cipal -----	93,894 09
Advances repaid, personal accounts -----	18,847 07	Investment certificates, divi- dends -----	14,248 38
All other receipts-----	5,559 43	Advances, personal accounts	14,479 27
		Salaries -----	13,650 00
		Taxes -----	4,716 42
		Other expenses -----	13,433 57
		All other disbursements, real estate, etc. -----	29,009 62
		Balance, cash in office and bank -----	55,580 89
Total receipts -----	\$826,941 29	Total disbursements --	\$826,941 29

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

Class "C."—Dues 60 cents per month--	Age in	Total dues	Book value	Withdrawal
	months.	per share.	per share.	value.
	118	\$70 80	\$100 85	-----
	108	64 80	89 46	\$83 29
	96	57 60	76 63	71 87
	84	50 40	64 64	61 08
Certificates—Dues 60 cents per month	96	57 60	76 63	71 87
	84	50 40	64 64	61 08
	72	43 20	53 43	50 87
	60	36 00	42 95	41 21
	48	28 80	33 16	32 07
	36	21 60	24 01	23 41
	24	14 40	15 46	15 12
	12	7 20	7 47	7 38

## No. 64. SAN FRANCISCO.

**PROGRESS MUTUAL LOAN ASSOCIATION.**

(Incorporated December 31, 1894.)

N. STEINBERGER, Secretary.

JAMES A. WHITE, President.

Fiscal year ended December 31, 1914.

No. of series, 10.

No. of members and investors, 149.

No. of shares, 1,104.

Assets.		Liabilities.	
Loans on definite contract, \$61,736.63; on shares, \$2,- 200.00 -----	\$63,936 63	Installment shares, dues----	\$39,505 20
Cash in bank-----	755 46	Installment shares, profits---	8,437 44
Real estate owned-----	4,964 80	Paid-up and prepaid shares, capital -----	8,600 00
Advances, ledger accounts---	35 25	Overdrafts and bills payable--	10,000 00
		Reserve and undivided profits	3,149 50
<b>Total assets</b> -----	<b>\$69,692 14</b>	<b>Total liabilities</b> -----	<b>\$69,692 14</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$17 24	Overdrafts and bills payable--	\$18,000 00
Installment shares, dues----	8,807 20	Loans on mortgages and shares -----	7,900 00
Paid-up and prepaid shares, dues -----	4,300 00	Interest paid -----	1,244 30
Interest -----	5,877 54	Dues repaid, installment shares -----	15,821 70
Fines -----	31 14	Profits repaid, installment shares -----	4,797 12
Fees -----	10 05	Advances, personal accounts--	20 00
Loans repaid -----	21,546 47	Salaries -----	1,335 00
Overdrafts and bills payable--	14,500 00	Taxes -----	196 16
Advances repaid, personal ac- counts -----	114 65	Other expenses -----	399 35
		All other disbursements, real estate -----	5,035 20
		Balance, cash in office and bank -----	755 46
<b>Total receipts</b> -----	<b>\$55,504 29</b>	<b>Total disbursements</b> ---	<b>\$55,504 29</b>

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
11-----	120	\$120 00	\$163 25	\$157 50
12-----	108	108 00	141 97	137 50
13-----	96	96 00	122 36	118 00
14-----	84	84 00	104 02	100 00
15-----	72	72 00	86 53	83 50
16-----	60	60 00	69 88	67 50
17-----	48	48 00	54 17	52 75
18-----	36	36 00	39 34	38 50
19-----	24	24 00	25 43	25 00
20-----	12	12 00	12 36	12 00

No. 65. SAN FRANCISCO.

**PROVIDENT MUTUAL LOAN ASSOCIATION.**

(Incorporated September 24, 1887.)

N. STEINBERGER, Secretary.

JAMES ROLPH, President.

Fiscal year ended September 30, 1914.

No. of series, 11.

No. of members and investors, 266.

No. of shares, 3,140.

Assets.		Liabilities.	
Loans on definite contract, \$184,331.90; on shares, \$1,- 600.00 -----	\$185,931 90	Installment shares, dues ----	\$113,240 40
Arrearages—		Installment shares, profits ---	26,335 88
On shares -----	\$1 90	Paid-up and prepaid shares, capital -----	5,400 00
On interest -----	22 52	Overdrafts and bills payable..	35,400 00
	24 42	Reserve and undivided profits	5,941 78
Cash in bank -----	309 89	Loans due and incomplete ---	293 00
Furniture and fixtures -----	250 00	All other liabilities, tax re- serve -----	500 00
Advances, ledger accounts ---	594 85		
<b>Total assets -----</b>	<b>\$187,111 06</b>	<b>Total liabilities -----</b>	<b>\$187,111 06</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$698 93	Overdrafts and bills payable..	\$39,000 00
Installment shares, dues -----	24,226 60	Loans on mortgages and shares -----	36,168 00
Paid-up and prepaid shares, dues -----	3,800 00	Interest paid -----	2,212 44
Interest -----	14,915 70	Dues repaid, installment shares -----	21,052 10
Fines -----	19 70	Profits repaid, installment shares -----	8,275 10
Fees -----	52 00	Paid-up and prepaid shares, dividends -----	324 00
Loans repaid -----	33,720 54	Advances, personal accounts..	316 15
Overdrafts and bills payable..	34,000 00	Salaries -----	2,397 50
Advances repaid, personal ac- counts -----	137 95	Taxes -----	881 84
		Other expenses -----	634 40
		Balance, cash in office and bank -----	309 89
<b>Total receipts -----</b>	<b>\$111,571 42</b>	<b>Total disbursements ---</b>	<b>\$111,571 42</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	\$166 65	\$165 00
21 -----	108	108 00	144 74	142 00
22 -----	96	96 00	124 50	121 00
23 -----	84	84 00	105 60	101 60
24 -----	72	72 00	87 71	83 75
25 -----	60	60 00	70 81	67 50
26 -----	48	48 00	54 86	52 80
27 -----	36	36 00	39 86	38 70
28 -----	24	24 00	25 70	25 20
29 -----	12	12 00	12 43	12 00

## No. 66. SAN FRANCISCO.

## UNION LOAN ASSOCIATION.

(Incorporated May 6, 1881.)

E. GUNZBURGER, Secretary.

T. I. O'BRIEN, President.

Fiscal year ended May 11, 1915.

No. of series, 10.

No. of members and investors, 44.

No. of shares, 224.

Assets.		Liabilities.	
Loans on mortgages, \$27,800; on contract sales, \$812.04--	\$28,612 04	Installment shares, dues-----	\$11,066 00
Arrearages—		Installment shares, profits---	3,180 33
On shares -----	\$541 00	Advance payments -----	39 40
On interest -----	545 10	Overdrafts and bills payable_	10,225 00
On premium ---	232 65	Reserve and undivided profits	11,578 79
	1,318 75	Sundry ledger accounts-----	37 93
Cash in bank-----	1,040 93		
Real estate owned-----	2,239 52		
Advances, ledger accounts---	2,916 21		
<b>Total assets -----</b>	<b>\$36,127 45</b>	<b>Total liabilities -----</b>	<b>\$36,127 45</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$819 34	Loans on mortgages and shares -----	\$6,100 00
Installment shares, dues----	2,552 00	Interest paid -----	628 88
Interest -----	1,793 66	Dues repaid, installment shares -----	1,456 00
Premiums -----	717 90	Profits repaid, installment shares -----	342 67
Fees -----	3 30	Advances, personal accounts_	100 00
Loans repaid -----	4,800 00	Salaries -----	1,340 00
Advances repaid, personal ac- counts -----	793 25	Taxes -----	381 88
All other receipts -----	22 41	Other expenses -----	111 50
		Balance, cash in office and bank -----	1,040 93
<b>Total receipts -----</b>	<b>\$11,501 86</b>	<b>Total disbursements ----</b>	<b>\$11,501 86</b>

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
25-----	120	\$120 00	\$184 32	\$168 24
26-----	108	108 00	158 74	143 51
27-----	96	96 00	134 93	121 30
28-----	84	84 00	112 88	101 32
29-----	72	72 00	92 46	83 25
30-----	60	60 00	73 63	66 81
31-----	48	48 00	56 35	52 17
32-----	36	36 00	40 50	38 25
33-----	24	24 00	25 91	24 95
34-----	12	12 00	12 45	12 23

No. 67. SAN FRANCISCO.

**WESTERN LOAN ASSOCIATION.**

(Incorporated November 12, 1886.)

E. GUNZBURGER, Secretary.

S. HAUSMANN, President.

Fiscal year ended November 16, 1914.

No. of series, 10.

No. of members and investors, 93.

No. of shares, 668.

Assets.		Liabilities.	
Loans on mortgages, \$68,650 ; on contract sales, \$4,013.45	\$72,663 45	Installment shares, dues-----	\$38,063 00
Arrearages—		Installment shares, profits---	12,939 30
On shares ---- \$1,449 00		Advance payments -----	91 10
On interest --- 1,507 00		Overdrafts and bills payable..	15,612 91
On premium -- 605 20		Reserve and undivided profits	12,907 06
	3,561 20	Sundry ledger accounts-----	296 00
Cash in bank-----	1,839 21		
Advances, ledger accounts---	1,845 51		
<b>Total assets -----</b>	<b>\$79,909 37</b>	<b>Total liabilities -----</b>	<b>\$79,909 37</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,749 91	Loans on mortgages and shares -----	\$7,600 00
Installment shares, dues----	9,081 00	Interest paid -----	718 60
Interest -----	5,598 78	Dues repaid, installment shares -----	14,872 00
Premiums -----	1,661 30	Profits repaid, installment shares -----	6,886 96
Fees -----	11 50	Advances, personal accounts--	67 26
Loans repaid -----	14,700 00	Salaries -----	1,690 00
Advances repaid, personal ac- counts -----	797 19	Taxes -----	903 80
All other receipts-----	174 10	Other expenses -----	195 95
		Balance, cash in office and bank -----	1,839 21
<b>Total receipts -----</b>	<b>\$34,773 78</b>	<b>Total disbursements ---</b>	<b>\$34,773 78</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	\$190 32	\$172 74
20-----	108	108 00	163 39	146 77
21-----	96	96 00	138 45	123 59
22-----	84	84 00	115 37	102 82
23-----	72	72 00	94 06	84 13
24-----	60	60 00	74 60	67 30
25-----	48	48 00	56 91	52 45
26-----	36	36 00	40 79	38 39
27-----	24	24 00	26 04	25 02
28-----	12	12 00	12 52	12 26

## No. 68. SAN JOSE.

**MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 12, 1889.)

SEYMOUR MONTGOMERY, Secretary.

CHAS. B. WING, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 1,274.

No. of shares, 4,358

Assets.		Liabilities.	
Loans on mortgages-----	\$681,592 63	Installment shares, dues----	\$324,349 48
Cash in office, \$212.89; in bank, \$9,793.55 -----	10,006 44	Installment shares, profits---	51,272 47
Real estate owned-----	28,559 83	Paid-up and prepaid shares, capital -----	288,017 36
Furniture and fixtures-----	350 00	Paid-up and prepaid shares, dividends -----	16,291 10
Advances, ledger accounts---	25 50	Overdrafts and bills payable--	5,000 00
		Reserve and undivided profits	17,564 41
		Loans due and incomplete---	18,039 58
<b>Total assets -----</b>	<b>\$720,534 40</b>	<b>Total liabilities -----</b>	<b>\$720,534 40</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$40,887 03	Overdrafts and bills payable--	\$12,000 00
Installment shares, dues----	207,468 59	Loans on mortgages and shares -----	176,681 63
Paid-up and prepaid shares, dues -----	38,100 00	Interest paid -----	66 70
Interest -----	44,735 87	Dues repaid, installment shares -----	170,443 77
Loans repaid -----	120,614 22	Profits repaid, installment shares -----	14,925 62
Overdrafts and bills payable--	17,000 00	Paid-up and prepaid shares, capital -----	65,700 00
All other receipts, rents, etc..	833 56	Paid-up and prepaid shares, dividends -----	8,970 93
		Salaries -----	5,993 76
		Taxes -----	1,526 19
		Other expenses -----	1,439 33
		All other disbursements, real estate, etc. -----	1,884 90
		Balance, cash in office and bank -----	10,006 44
<b>Total receipts -----</b>	<b>\$469,639 27</b>	<b>Total disbursements ----</b>	<b>\$469,639 27</b>

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

Dayton plan.

Dues, \$1.00 per share per month.

Dividends, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 95 per cent of profits.

## No. 69. SAN JOSE.

## NUCLEUS BUILDING AND LOAN ASSOCIATION.

(Incorporated March 28, 1889.)

C. H. JOHNSON, Secretary.

GEO. B. MCKEE, President.

Fiscal year ended April 10, 1915.

No. of series, none.

No. of members and investors, 224.

No. of shares, 4,167.

Assets.		Liabilities.	
Loans on definite contract	\$239,399 56	Installment shares, dues	\$177,501 60
Arrearages on interest	710 07	Installment shares, profits	25,792 93
Cash in bank	1,126 49	Paid-up and prepaid shares,	
Furniture and fixtures	400 00	capital	27,800 00
		Overdrafts and bills payable	5,000 00
		Reserve and undivided profits	4,394 54
		Loans due and incomplete	1,147 05
Total assets	\$241,636 12	Total liabilities	\$241,636 12
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,767 32	Overdrafts and bills payable	\$21,000 00
Installment shares, dues	97,457 15	Loans on mortgages and	
Paid-up and prepaid shares,		shares	81,893 22
dues	500 00	Interest paid	153 35
Interest	15,882 98	Dues repaid, installment	
Loans repaid	50,654 38	shares	62,704 06
Overdrafts and bills payable	26,000 00	Profits repaid, installment	
Advances repaid, personal ac-		shares	5,561 25
counts	8 32	Paid-up and prepaid shares,	
		capital	17,500 00
		Paid-up and prepaid shares,	
		dividends	1,501 40
		Advances, personal accounts	252 61
		Salaries	2,040 00
		Taxes	275 99
		Other expenses	261 78
		Balance, cash in office and	
		bank	1,126 49
Total receipts	\$194,270 15	Total disbursements	\$194,270 15

## 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, full book value.

## No. 70. SAN JOSE.

**SAN JOSE BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 30, 1885.)

W. M. SONTHEIMER, Secretary.

V. KOCH, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 497.

No. of shares, 9,403.

Assets.		Liabilities.	
Loans on mortgages, \$350,- 238.58; on contract sales, \$990.50 -----	\$351,229 08	Installment shares, dues----	\$267,507 06
Arrearages on interest-----	2,561 82	Installment shares, profits----	25,567 61
Cash in office, \$478.80; in bank, \$5,635.84 -----	6,114 64	Paid-up and prepaid shares, capital -----	5,600 00
Advances, ledger accounts---	454 41	Investment certificates, prin- cipal -----	35,767 00
		Reserve and undivided profits	9,036 11
		Loans due and incomplete---	16,882 17
<b>Total assets -----</b>	<b>\$360,359 95</b>	<b>Total liabilities -----</b>	<b>\$360,359 95</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$5,672 51	Overdrafts and bills payable_	\$41,000 00
Installment shares, dues----	142,760 75	Loans on mortgages and shares -----	95,821 53
Paid-up and prepaid shares, dues -----	1,400 00	Interest paid -----	752 45
Investment certificates -----	13,692 00	Dues repaid, installment shares -----	105,653 60
Interest -----	22,671 47	Profits repaid, installment shares -----	12,829 79
Fines -----	20 50	Paid-up and prepaid shares, capital -----	3,100 00
Loans repaid -----	56,624 24	Paid-up and prepaid shares, dividends -----	267 05
Overdrafts and bills payable_	31,500 00	Investment certificates, prin- cipal -----	5,050 00
Advances repaid, personal ac- counts -----	813 56	Investment certificates, divi- dends -----	1,527 98
All other receipts, real estate	2,113 32	Advances, personal accounts_	784 51
		Salaries -----	2,940 00
		Taxes -----	526 15
		Other expenses -----	787 33
		All other disbursements, real estate -----	113 32
		Balance, cash in office and bank -----	6,114 64
<b>Total receipts -----</b>	<b>\$277,268 35</b>	<b>Total disbursements ---</b>	<b>\$277,268 35</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, full book value.

No. 71. SAN LUIS OBISPO.

**SAN LUIS BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 1, 1888.)

M. LEWIN, Secretary.

BENJ. BROOKS, President.

Fiscal year ended March 1, 1915.

No. of series, 13.

No. of members and investors, 275.

No. of shares, 2,463.

Assets.		Liabilities.	
Loans on mortgages, \$138,- 320; on shares, \$2,430	\$140,760 00	Installment shares, dues	\$105,168 00
Arrearages—		Installment shares, profits	22,737 40
On shares	\$66 00	Advance payments	9,466 00
On interest	92 99	Overdrafts and bills payable	1,000 00
On fines	19 74	Reserve and undivided profits	3,062 44
	178 73		
Cash in bank	471 82		
Advances, ledger accounts	23 29		
<b>Total assets</b>	<b>\$141,433 84</b>	<b>Total liabilities</b>	<b>\$141,433 84</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,883 81	Overdrafts and bills payable	\$6,000 00
Installment shares, dues	38,065 00	Loans on mortgages and shares	32,919 50
Interest	13,653 19	Interest paid	832 46
Fines	218 61	Dues repaid, installment shares	32,648 00
Fees	102 47	Profits repaid, installment shares	10,027 69
Loans repaid	37,112 50	Paid-up and matured shares, capital	12,363 89
Overdrafts and bills payable	7,000 00	Advances, personal accounts	166 08
Advances repaid, personal ac- counts	166 08	Salaries	1,800 43
		Taxes	1,769 74
		Other expenses	202 05
		Balance, cash in office and bank	471 82
<b>Total receipts</b>	<b>\$99,201 66</b>	<b>Total disbursements</b>	<b>\$99,201 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.
16	120	\$120 00	\$187 25	\$187 00
17	108	108 00	144 50	139 94
18	96	96 00	124 25	118 60
19	84	84 00	105 33	99 47
20	72	72 00	87 60	82 14
21	60	60 00	70 60	66 10
22	48	48 00	54 60	51 30
23	36	36 00	39 70	37 85
25	24	24 00	25 70	24 85
27	12	12 00	12 51	12 26

No. 72. SAN MATEO.

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

(Incorporated June 2, 1896.)

C. H. KIRKBRIDE, Secretary.

WM. F. TURNBULL, President.

Fiscal year ended December 31, 1914.

No. of series, 42.

No. of members and investors, 175.

No. of shares, 1,456.

Assets.		Liabilities.	
Loans on mortgages, \$114,- 765; on shares \$1,150-----	\$115,915 00	Installment shares, dues-----	\$71,217 00
Arrearages—		Installment shares, profits---	20,575 53
On shares -----	\$1,316 00	Paid-up and prepaid shares, capital -----	20,200 00
On interest ---	1,429 05	Paid-up and prepaid shares, dividends -----	595 75
On fines -----	118 40	Advance payments -----	161 00
	2,863 45	Overdrafts and bills payable--	11,680 00
Cash in bank-----	3,222 71	Reserve and undivided profits	4,941 02
Real estate owned-----	8,840 00	Loans due and incomplete---	1,620 61
Furniture and fixtures-----	90 00	Sundry ledger accounts-----	87 00
Advances, ledger accounts--	273 98	All other liabilities, interest on bills payable, etc.-----	127 23
		Total liabilities -----	\$131,205 14
Total assets -----	\$131,205 14		

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$3,494 50	Overdrafts and bills payable--	\$3,107 25
Installment shares, dues-----	16,593 00	Loans on mortgages and shares -----	29,299 04
Paid-up and prepaid shares, dues -----	5,800 00	Interest paid -----	640 70
Interest -----	8,795 44	Dues repaid, installment shares -----	16,113 00
Premiums -----	166 07	Profits repaid, installment shares -----	5,268 83
Fines -----	187 70	Paid-up and prepaid shares, capital -----	1,000 00
Fees -----	67 00	Paid-up and prepaid shares, dividends -----	1,054 35
Loans repaid -----	22,565 00	Advances, personal accounts--	405 50
Overdrafts and bills payable--	3,286 60	Salaries -----	1,195 50
Advances repaid, personal ac- counts -----	382 86	Taxes -----	156 96
All other receipts, real estate and rents -----	1,641 94	Other expenses -----	314 30
		All other disbursements, real estate, etc. -----	1,201 97
		Balance, cash in office and bank -----	3,222 71
Total receipts -----	\$62,980 11	Total disbursements-----	\$62,980 11

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	\$171 01	\$167 59
39-----	108	108 00	148 48	145 51
43-----	96	96 00	127 38	124 83
47-----	84	84 00	107 62	105 46
51-----	72	72 00	89 06	87 28
55-----	60	60 00	71 63	70 20
59-----	48	48 00	55 30	54 19
63-----	36	36 00	40 04	39 23
67-----	24	24 00	25 78	25 26
71-----	12	12 00	12 46	12 21

## No. 73. 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, 1914.

No. of series, 17.

No. of members and investors, 241.

No. of shares, 2,997.

Assets.		Liabilities.	
Loans on mortgages-----	\$151,800 00	Installment shares, dues----	\$115,098 00
Arrearages—	.	Installment shares, profits---	28,531 15
On shares -----	\$469 00	Investment certificates, prin-	
On interest -----	667 10	cipal -----	5,250 00
On fines -----	56 80	Investment certificates, divi-	
	1,192 90	dends -----	42 50
Cash in bank-----	918 86	Advance payments -----	155 00
Real estate owned-----	2,683 90	Overdrafts and bills payable--	1,000 00
Advances, ledger accounts---	60 84	Reserve and undivided profits	6,179 85
		Loans due and incomplete---	400 00
<b>Total assets -----</b>	<b>\$156,656 50</b>	<b>Total liabilities -----</b>	<b>\$156,656 50</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,163 84	Loans on mortgages and	
Installment shares, dues----	39,531 00	shares -----	\$15,000 00
Interest -----	14,619 60	Interest paid -----	294 50
Fines -----	95 65	Dues repaid, installment	
Fees -----	81 20	shares -----	52,519 00
Loans repaid -----	35,000 00	Profits repaid, installment	
		shares -----	18,815 44
		Investment certificates, prin-	
		cipal -----	100 00
		Advances, personal accounts--	21 64
		Salaries -----	1,560 00
		Taxes -----	345 40
		Other expenses -----	397 75
		All other disbursements, real	
		estate, etc. -----	1,518 70
		Balance, cash in office and	
		bank -----	918 86
<b>Total receipts -----</b>	<b>\$91,491 29</b>	<b>Total disbursements----</b>	<b>\$91,491 29</b>

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
25-----	102	\$102 00	\$158 36	\$155 54
26-----	96	96 00	143 83	139 05
28-----	84	84 00	118 96	111 96
30-----	72	72 00	97 00	89 50
32-----	60	60 00	76 76	70 05
34-----	48	48 00	58 40	53 20
36-----	36	36 00	41 60	38 80
38-----	24	24 00	26 32	25 18
40-----	12	12 00	12 60	12 30

## No. 74. SANTA ANA.

## HOME MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated April 1, 1893.)

O. M. ROBBINS, Secretary.

JOHN MCFADDEN, President.

Fiscal year ended December 31, 1914.

No. of series, 21.

No. of members and investors, 955.

No. of shares, 5,405.

Assets.		Liabilities.	
Loans on mortgages, \$519,- 535; on shares, \$11,620	\$531,155 00	Installment shares, dues	\$257,701 50
Arrearages—		Installment shares, profits	70,460 00
On shares	\$915 75	Investment notes, principal	193,210 00
On interest	1,157 30	Investment notes, dividends accrued	4,934 60
	2,073 05	Advance payments	146 50
Cash in bank	4,067 44	Reserve and undivided profits	12,000 00
Furniture and fixtures	1,490 85	Loans due and incomplete	333 74
Total assets	\$538,786 34	Total liabilities	\$538,786 34

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$1,950 44	Overdrafts and bills payable	\$6,500 00
Installment shares, dues	69,400 25	Loans on mortgages and shares	91,031 60
Investment notes	111,110 00	Dues repaid, installment shares	76,303 00
Interest	41,389 52	Profits repaid, installment shares	32,757 42
Fines	241 91	Investment notes, principal	95,650 00
Fees	81 05	Investment notes, dividends	11,026 12
Loans repaid	93,017 00	Salaries	2,767 50
Overdrafts and bills payable	4,000 00	Taxes	316 80
All other receipts, real estate	1,752 00	Other expenses	844 04
		All other disbursements, real estate, etc.	1,678 25
		Balance, cash in bank	4,067 44
Total receipts	\$322,942 17	Total disbursements	\$322,942 17

## 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	\$181 58	
18	108	108 00	156 53	
20	96	96 00	133 24	
22	84	84 00	111 63	
24	72	72 00	91 62	
26	60	60 00	73 03	
28	48	48 00	56 08	
30	36	36 00	40 29	
32	24	24 00	25 88	
34	12	12 00	12 47	

Dues plus profits as per by-laws.

No. 75. SANTA BARBARA.

LOAN AND BUILDING ASSOCIATION.

(Incorporated May 23, 1877.)

J. T. JOHNSON, Secretary.

H. L. STAMBACH, President.

Fiscal year ended June 30, 1915.

No. of series, 23.

No. of members and investors, 842.

No. of shares, 3,182.

Assets.		Liabilities.	
Loans on mortgages, \$327,- 001; on shares, \$3,150----	\$330,151 00	Installment shares, dues----	\$146,424 00
Arrearages—		Installment shares, profits----	29,854 10
On shares ---- \$1,177 00		Investment certificates, prin- cipal -----	162,650 00
On interest --- 1,088 15		Advance payments -----	219 75
On fines ----- 138 05	2,403 20	Reserve and undivided profits	2,823 21
		Loans due and incomplete---	2,700 00
Cash in office, \$941.14; in bank, \$7,573.46 -----	8,514 60	Sundry ledger accounts----	300 00
Real estate owned-----	3,184 13		
Furniture and fixtures-----	607 65		
Advances, ledger accounts---	110 48		
Total assets -----	\$344,971 03	Total liabilities -----	\$244,971 06

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$6,936 99	Loans on mortgages and shares -----	\$68,160 00
Installment shares, dues ----	40,428 00	Dues repaid, installment shares -----	47,162 00
Investment certificates -----	49,350 00	Profits repaid, installment shares -----	14,688 20
Interest -----	22,435 95	Investment certificates, prin- cipal -----	7,250 00
Premiums -----	7 50	Investment certificates, divi- dends -----	8,073 95
Fines -----	155 00	Advances, personal accounts--	110 48
Fees -----	78 25	Salaries -----	1,200 00
Loans repaid -----	39,244 00	Taxes -----	1,421 66
Advances repaid, personal ac- counts -----	254 63	Other expenses -----	662 25
All other receipts, real es- tate, etc -----	1,536 95	All other disbursements, real estate -----	3,184 13
		Balance, cash in office and bank -----	8,514 60
Total receipts -----	\$160,427 27	Total disbursements ---	\$160,427 27

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	\$160 40	\$160 40
24-----	108	108 00	140 10	140 10
26-----	96	96 00	121 05	121 05
28-----	84	84 00	103 05	101 05
30-----	72	72 00	85 90	84 50
32-----	60	60 00	69 45	68 05
34-----	48	48 00	53 90	52 90
36-----	36	36 00	39 25	38 65
38-----	24	24 00	25 35	25 10
40-----	12	12 00	12 30	12 20

## No. 76. SANTA BARBARA.

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

(Incorporated May 20, 1901.)

J. M. WARREN, Secretary.

E. C. ROEDER, President.

Fiscal year ended March 1, 1915.

No. of series, none.

No. of members and investors, 868.

No. of shares, 12,620.

Assets.		Liabilities.	
Loans on mortgages-----	\$514,692 71	Installment shares, dues----	\$419,811 36
Arrearages on interest-----	5,060 76	Installment shares, profits---	97,065 64
Cash in bank-----	4,534 67	Reserve and undivided profits	4,359 55
Real estate owned-----	4,148 41	Loans due and incomplete---	7,200 00
<b>Total assets -----</b>	<b>\$528,436 55</b>	<b>Total liabilities -----</b>	<b>\$528,436 55</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$14,691 51	Overdrafts and bills payable_	\$23,350 00
Installment shares, dues----	201,704 27	Loans on mortgages and	
Interest -----	34,147 24	shares -----	188,722 20
Loans repaid -----	98,745 18	Interest paid -----	477 15
Overdrafts and bills payable_	23,350 00	Dues repaid, installment	
All other receipts, rents-----	280 90	shares -----	139,105 04
		Profits repaid, installment	
		shares -----	11,954 75
		Salaries -----	1,972 10
		Taxes -----	1,841 09
		Other expenses -----	876 60
		All other disbursements-----	85 50
		Balance, cash in office and	
		bank -----	4,534 67
<b>Total receipts -----</b>	<b>\$372,919 10</b>	<b>Total disbursements ---</b>	<b>\$372,919 10</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, full book value.

## No. 77. 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, 1915.

No. of series, 21.

No. of members and investors, 319.

No. of shares, 2,930.

Assets.		Liabilities.	
Loans on mortgages, \$237,- 250; on shares, \$200; on contract sales, \$7,511.74	\$244,961 74	Installment shares, dues	\$165,813 50
Arrearages—		Installment shares, profits	49,473 43
On shares	\$2,924 75	Paid-up and prepaid shares, capital	26,800 00
On interest	4,124 05	Paid-up and prepaid shares, dividends	248 20
On fines	177 50	Advance payments	60 00
	7,226 30	Overdrafts and bills payable	1,565 30
Real estate owned	8,777 33	Reserve and undivided profits	14,808 34
Advances, ledger accounts	103 40	Loans due and incomplete	1,925 00
		Sundry ledger accounts	75 00
		All other liabilities, tax re- serve	300 00
Total assets	\$261,068 77	Total liabilities	\$261,068 77

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues	\$35,534 25	Overdrafts and bills payable	\$4,602 19
Paid-up and prepaid shares, dues	7,700 00	Loans on mortgages and shares	28,025 00
Interest	22,339 92	Interest paid	68 44
Fines	211 05	Dues repaid, installment shares	35,312 50
Fees	31 10	Profits repaid, installment shares	15,289 15
Loans repaid	36,502 17	Paid-up and prepaid shares, capital	19,400 00
Overdrafts and bills payable	1,565 30	Paid-up and prepaid shares, dividends	1,315 50
Advances repaid, personal ac- counts	36 60	Advances, personal accounts	47 40
All other receipts, real es- tate, etc.	6,654 60	Salaries	1,320 00
		Taxes	4,683 76
		Other expenses	452 15
		All other disbursements	58 90
Total receipts	\$110,574 99	Total disbursements	\$110,574 99

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17	120	\$120 00	\$178 38	\$178 38
19	108	108 00	153 98	153 98
21	96	96 00	131 34	129 00
23	84	84 00	110 32	108 00
25	72	72 00	90 83	88 00
27	60	60 00	72 73	70 00
29	48	48 00	55 93	52 50
31	36	36 00	40 34	38 00
33	24	24 00	25 87	25 00
35	12	12 00	12 46	12 25

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## No. 78. SANTA CRUZ.

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

(Incorporated May 20, 1908.)

GEO. W. WOOD, Secretary.

GEO. W. STONE, President.

Fiscal year ended May 20, 1915.

No. of series, none.

No. of members and investors, 56.

No. of shares, 405.

Assets.		Liabilities.	
Loans on definite contract	\$36,952 97	Guarantee stock, capital	\$21,700 00
Cash in office, \$85.; in bank, \$452.67	537 67	Guarantee stock, surplus	1,605 77
Furniture and fixtures	218 75	Installment shares, dues	3,107 50
		Installment shares, profits	684 11
		Paid-up and prepaid shares, capital	7,000 00
		Paid-up and prepaid shares, dividends	126 55
		Investment certificates, prin- cipal	825 76
		Investment certificates, divi- dends	92 71
		Reserve and undivided profits	338 92
		Guarantee capital dividend, unpaid	850 20
		All other liabilities, unearned premiums	1,377 87
<b>Total assets</b>	<b>\$37,709 39</b>	<b>Total liabilities</b>	<b>\$37,709 39</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$460 62	Overdrafts and bills payable	\$3,000 00
Guarantee stock	585 00	Loans on mortgages and shares	9,824 29
Installment shares, dues	801 09	Interest paid	36 60
Paid-up and prepaid shares, dues	600 00	Dividends on guarantee stock	1,648 00
Investment certificates	743 70	Dues repaid, installment shares	661 00
Interest	2,798 72	Profits repaid, installment shares	93 20
Premiums	315 00	Paid-up and prepaid shares, capital	1,800 00
Fines and fees	20 75	Paid-up and prepaid shares, dividends	426 17
Loans repaid	10,729 74	Investment certificates, prin- cipal	455 57
Overdrafts and bills payable	1,800 00	Investment certificates, divi- dends	3 13
Advances repaid, personal ac- counts	30 00	Advances, personal accounts	30 00
All other receipts, unearned premiums, etc.	350 10	Salaries	480 00
		Other expenses including taxes	239 00
		Balance, cash in office and bank	537 69
<b>Total receipts</b>	<b>\$19,234 63</b>	<b>Total disbursements</b>	<b>\$19,234 63</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.

## No. 79. SANTA PAULA.

**SANTA PAULA BUILDING AND LOAN ASSOCIATION.**

(Incorporated April 21, 1890.)

H. H. YOUNGKEN, Secretary.

D. W. MOTT, President.

Fiscal year ended May 15, 1915.

No. of series, 18.

No. of members and investors, 433.

No. of shares, 6,336.

Assets.		Liabilities.	
Loans on mortgages, \$420,- 700; on shares, \$4,300-----	\$425,000 00	Installment shares, dues-----	\$213,594 00
Arrearages—		Installment shares, profits--	39,286 54
On shares, ---- \$1,576 20		Investment notes, principal_	155,625 00
On interest --- 1,219 21		Advance payments -----	753 30
On premiums-- 25 20		Overdrafts and bills payable	20,500 00
On fines ----- 122 31		Reserve and undivided profits	6,100 00
	2,942 92	Loans due and incomplete--	362 13
Cash in bank -----	5,533 62		
Furniture and fixtures-----	2,276 02		
Advances, ledger accounts----	314 70		
Other assets -----	153 71		
Total assets -----	\$436,220 97	Total liabilities -----	\$436,220 97
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$4,718 00	Overdrafts and bills payable_	\$11,000 00
Installment shares, dues----	74,732 80	Loans on mortgages and shares -----	123,062 17
Investment notes-----	59,550 00	Interest paid -----	1,248 05
Interest -----	34,991 49	Dues repaid, installment shares -----	53,368 20
Premiums -----	582 45	Profits repaid, installment shares -----	12,969 87
Fines -----	326 30	Investment notes, principal_	61,550 00
Fees -----	159 60	Investment notes, dividends_	9,906 75
Loans repaid -----	94,100 00	Advances, personal accounts	269 20
Overdrafts and bills payable_	16,500 00	Salaries -----	2,945 80
Advances repaid, personal ac- counts -----	242 60	Taxes -----	840 17
		Other expenses -----	2,257 67
		All other disbursements ---	951 74
		Balance, cash in office and bank -----	5,533 62
Total receipts -----	\$285,903 24	Total disbursements ---	\$285,903 24

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17—A, 50¢-----	108	\$54 00	\$79 56	\$78 30
18—A, 50¢-----	96	48 00	66 58	65 66
19—A, 50¢-----	84	42 00	55 85	55 16
20—A, 50¢-----	72	36 00	45 92	45 43
21—C, \$1.00-----	60	60 00	73 42	72 08
22—C, \$1.00-----	48	48 00	56 40	54 74
23—C, \$1.00-----	36	36 00	40 64	39 34
24—C, \$1.00-----	24	24 00	26 04	25 50
25—C, \$1.00-----	12	12 00	12 52	12 36

No. 80. 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, 1914.

No. of series, 11.

No. of members and investors, 264.

No. of shares, 2,093.

Assets.		Liabilities.	
Loans on definite contract, \$119,408.23; on shares, \$1,885 -----	\$121,293 23	Installment shares, dues----	\$73,609 20
Arrearages—		Installment shares, profits---	16,976 05
On shares -----	\$8 60	Investment certificates, prin- cipal -----	22,476 44
On interest -----	70 83	Advance payments -----	64 18
	79 43	Overdrafts and bills payable	5,000 00
Cash in bank -----	1,689 41	Reserve and undivided profits	2,882 65
Advances, ledger accounts---	38 80	Loans due and incomplete---	2,092 35
<b>Total assets -----</b>	<b>\$123,100 87</b>	<b>Total liabilities -----</b>	<b>\$123,100 87</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues----	\$18,018 70	Overdrafts and bills payable	\$10,083 63
Investment certificates -----	26,626 69	Loans on mortgages and shares -----	44,574 65
Interest -----	8,745 18	Interest paid -----	1,701 44
Fees -----	47 00	Dues repaid, installment shares -----	10,262 95
Loans repaid -----	39,871 57	Profits repaid, installment shares -----	1,498 96
Overdrafts and bills payable	13,000 00	Investment certificates, prin- cipal -----	35,309 77
Advances repaid, personal ac- counts -----	87 35	Advances, personal accounts	118 15
		Salaries -----	720 00
		Taxes -----	197 78
		Other expenses -----	239 75
		Balance, cash in office and bank -----	1,689 41
<b>Total receipts -----</b>	<b>\$106,396 49</b>	<b>Total disbursements ---</b>	<b>\$106,396 49</b>

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

Serial No.	Age in months.	Total dues per share.	Book value per share.	Withdrawal value.
17-----	120	\$120 00	\$163 01	\$160 50
18-----	108	108 00	142 64	139 59
19-----	96	96 00	123 22	120 00
20-----	84	84 00	104 79	101 64
21-----	72	72 00	87 23	84 42
22-----	60	60 00	70 55	68 25
23-----	48	48 00	54 71	53 04
24-----	36	36 00	39 74	38 70
25-----	24	24 00	25 65	25 14
26-----	12	12 00	12 42	12 30

## No. 81. SAUSALITO.

## SAUSALITO MUTUAL LOAN ASSOCIATION.

(Incorporated December 1, 1887.)

THOMAS PENLINGTON, Secretary.

C. H. BECKER, President.

Fiscal year ended October 31, 1914.

No. of series, 7.

No. of members and investors, 154.

No. of shares, 1,305.

Assets.		Liabilities.	
Loans on mortgages.....	\$46,611 82	Installment shares, dues.....	\$40,944 00
Arrearages, on shares.....	93 35	Installment shares, profits....	7,278 45
Cash, in bank.....	3,544 93	Advance payments .....	70 09
Real estate owned.....	911 70	Reserve and undivided profits	3,118 59
Advances, ledger accounts....	299 33	Sundry ledger accounts .....	50 00
<b>Total assets .....</b>	<b>\$51,461 13</b>	<b>Total liabilities .....</b>	<b>\$51,461 13</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$2,059 95	Overdrafts and bills payable..	\$2,600 00
Installment shares, dues.....	14,247 60	Loans on mortgages and	
Interest .....	3,741 62	shares .....	19,000 00
Premiums .....	274 50	Interest paid .....	61 80
Fines .....	24 90	Dues repaid, installment	
Fees .....	32 10	shares .....	13,106 50
Loans repaid .....	21,510 10	Profits repaid, installment	
Advances repaid, personal ac-		shares .....	2,637 76
accounts .....	154 97	Advances, personal accounts..	245 16
All other receipts.....	2 50	Salaries .....	540 00
		Taxes .....	244 28
		Other expenses .....	67 81
		Balance, cash in office and	
		bank .....	3,544 93
<b>Total receipts .....</b>	<b>42,048 24</b>	<b>Total disbursements ...</b>	<b>\$42,048 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.
21.....	78	\$78 00	\$100 00	
22.....	72	72 00	91 11	Dues plus
23.....	60	60 00	73 01	profits as
24.....	48	48 00	56 20	per by-
25.....	36	36 00	40 53	laws.
26.....	24	24 00	26 09	
27.....	12	12 00	12 51	

## No. 82. STOCKTON.

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

(Incorporated June 17, 1889.)

A. M. NOBLE, Secretary.

S. N. CROSS, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 1,546.

No. of shares, 14,407.

Assets.		Liabilities.	
Loans on mortgages-----	\$680,576 13	Installment shares, dues----	\$330,071 65
Arrearages, on interest-----	5,835 65	Installment shares, profits---	74,454 00
Cash in bank-----	32,246 01	Paid-up and prepaid shares,	
Real estate owned-----	6,900 00	capital -----	241,953 08
Advances, ledger accounts---	280 05	Paid-up and prepaid shares,	
		dividends-----	45,561 90
		Reserve and undivided profits	26,347 59
		Loans due and incomplete---	7,449 62
<b>Total assets -----</b>	<b>\$725,837 84</b>	<b>Total liabilities -----</b>	<b>\$725,837 84</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$27,003 44	Overdrafts and bills payable--	\$20,000 00
Installment shares, dues----	121,288 71	Loans on mortgages and	
Paid-up and prepaid shares,		shares -----	144,623 20
dues -----	47,584 20	Interest paid -----	267 72
Interest -----	54,919 34	Dues repaid, installment	
Loans repaid -----	89,205 60	shares -----	95,788 50
Overdrafts and bills payable--	20,000 00	Profits repaid, installment	
Advances, repaid, personal ac-		shares -----	13,811 95
counts -----	1,598 80	Paid-up and prepaid shares,	
All other receipts, real estate	3,322 20	capital -----	38,081 97
		Paid-up and prepaid shares,	
		dividends -----	8,965 95
		Advances, personal accounts--	2,142 24
		Salaries -----	6,120 00
		Taxes -----	321 40
		Other expenses -----	2,553 35
		Balance, cash in office and	
		bank -----	32,246 01
<b>Total receipts -----</b>	<b>\$364,922 29</b>	<b>Total disbursements ---</b>	<b>\$364,922 29</b>

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

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 7½ per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 83. STOCKTON.

## SECURITY BUILDING-LOAN ASSOCIATION.

(Incorporated October 25, 1912.)

F. L. WILLIAMS, Secretary.

E. S. VAN PELT, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 188.

No. of shares, 250.

Assets.		Liabilities.	
Loans on definite contract, \$63,694.32; on shares, \$450	\$64,144 32	Guarantee stock, capital----	\$23,000 00
Cash in office, \$394.14; in bank, \$4,767.79-----	5,161 93	Guarantee stock, surplus----	2,490 60
Furniture and fixtures-----	27 50	Paid-up certificates, capital--	18,500 00
Advances, ledger accounts---	47 26	Investment certificates, prin- cipal -----	23,390 41
		Loans due and incomplete---	2,000 00
Total assets -----	\$69,381 01	Total liabilities -----	\$69,381 01
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$7,121 80	Overdrafts and bills payable--	\$1,500 00
Paid-up certificates, dues----	13,363 10	Loans on mortgages and shares -----	38,951 58
Investment certificates-----	14,062 62	Interest paid -----	14 55
Interest -----	5,001 58	Paid-up certificates, capital--	4,063 10
Fees -----	40 50	Paid-up certificates, dividends	926 50
Loans repaid -----	18,366 68	Investment certificates, prin- cipal -----	8,061 18
Overdrafts and bills payable--	1,500 00	Advances, personal accounts--	69 21
Advances repaid, personal ac- counts -----	40 58	Taxes -----	29 43
		Other expenses -----	677 38
		All other disbursements ----	42 00
		Balance, cash in office and bank -----	5,161 93
Total receipts -----	\$59,496 86	Total disbursements ---	\$59,496 86

## 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, full book value.

## No. 84. STOCKTON.

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

(Incorporated January 3, 1887.)

CHAS. E. LITTLEHALE, Secretary.

J. D. YOUNG, President.

Fiscal year ended January 31, 1915.

No. of series, none.

No. of members and investors, 1,001.

No. of shares, 11,631.

Assets.		Liabilities.	
Loans on mortgages, \$828,- 620.47; on shares, \$1,- 415.45 -----	\$830,035 92	Installment shares, dues ----	\$414,415 78
Arrearages, on interest -----	3,662 53	Installment shares, profits ---	158,200 99
Cash in office, \$2,464.37; in bank, \$22,564.42 -----	25,028 79	Paid-up and prepaid shares, capital -----	234,601 00
Real estate owned -----	1,290 05	Paid-up and prepaid shares, dividends -----	8,644 43
Furniture and fixtures -----	600 00	Overdrafts and bills payable ..	5,000 00
Advances, ledger accounts ----	2,316 49	Reserve and undivided profits	34,772 44
		Loans due and incomplete ----	5,967 64
		Sundry ledger accounts ----	1,331 50
<b>Total assets -----</b>	<b>\$862,933 78</b>	<b>Total liabilities -----</b>	<b>\$862,933 78</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$46,452 45	Overdrafts and bills payable ..	\$65,000 00
Installment shares, dues ----	97,635 23	Loans on mortgages and shares -----	146,154 66
Paid-up and prepaid shares, dues -----	45,900 00	Interest paid -----	576 90
Interest -----	63,815 82	Dues repaid, installment shares -----	67,645 21
Fees -----	156 75	Profits repaid, installment shares -----	30,142 24
Loans repaid -----	107,834 05	Paid-up and prepaid shares, capital -----	50,200 00
Overdrafts and bills payable ..	40,000 00	Paid-up and prepaid shares, dividends -----	12,175 79
Advances repaid, personal ac- counts -----	5,014 92	Advances, personal accounts ..	4,333 77
All other receipts, real estate, etc. -----	3,197 42	Salaries -----	3,970 00
		Taxes -----	750 82
		Other expenses -----	2,290 43
		All other disbursements, real estate, etc. -----	1,738 03
		Balance, cash in office and bank -----	25,028 79
<b>Total receipts -----</b>	<b>\$410,006 64</b>	<b>Total disbursements ----</b>	<b>\$410,006 64</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, full book value.

No. 85. TULARE.

**TULARE BUILDING AND LOAN ASSOCIATION.**

(Incorporated January, 1889.)

J. L. WILDER, Secretary.

A. W. WHEELER, President.

Fiscal year ended December 31, 1914.

No. of series, 19.

No. of members and investors, 82.

No. of shares, 577.

Assets.		Liabilities.	
Loans on mortgages-----	\$40,035 00	Installment shares, dues----	\$30,468 00
Arrearages—		Installment shares, profits---	5,924 52
On shares -----	\$123 00	Advance payments -----	1,734 10
On interest -----	113 95	Overdrafts and bills payable--	4,000 00
	236 95	Reserve and undivided profits	227 42
Cash in bank-----	1,241 90	All other liabilities-----	64 81
Real estate owned-----	705 00		
Furniture and fixtures-----	200 00		
<b>Total assets -----</b>	<b>\$42,418 85</b>	<b>Total liabilities -----</b>	<b>\$42,418 85</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$2,414 75	Overdrafts and bills payable	\$1,000 00
Installment shares, dues----	7,485 00	Loans on mortgages and	
Interest -----	2,850 63	shares -----	8,850 00
Fees -----	14 60	Interest paid -----	190 58
Loans repaid -----	600 00	Dues repaid, installment	
Overdrafts and bills payable--	3,000 00	shares -----	3,622 00
All other receipts, real estate,		Profits repaid, installment	
etc. -----	367 64	shares -----	857 20
		Salaries -----	600 00
		Taxes -----	217 40
		Other expenses -----	65 90
		All other disbursements ---	87 64
		Balance, cash in office and	
		bank -----	1,241 90
<b>Total receipts -----</b>	<b>\$16,732 62</b>	<b>Total disbursements----</b>	<b>\$16,732 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.
14-----	120	\$120 00	\$160 38	\$150 28
15-----	108	108 00	140 70	132 52
17-----	96	96 00	121 81	115 35
18-----	84	84 00	103 64	98 73
20-----	72	72 00	86 05	82 54
22-----	60	60 00	69 59	64 79
24-----	48	48 00	53 92	50 96
26-----	36	36 00	39 32	37 66
28-----	24	24 00	25 44	24 72
30-----	12	12 00	12 39	12 20

## No. 86. UPLAND.

**MAGNOLIA MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated September 24, 1901.)

M. F. PALMER, Secretary.

CHAS. RUEDY, President.

Fiscal year ended September 30, 1914.

No. of series, none.

No. of members and investors, 243.

No. of shares, 5,210.

Assets.		Liabilities.	
Loans on mortgages.....	\$254,700 00	Installment shares, dues.....	\$76,672 54
Arrearages, on interest.....	2,490 40	Installment shares, profits...	16,700 02
Cash in bank.....	5,653 23	Paid-up and prepaid shares, capital .....	155,200 00
Advances, ledger accounts...	209 22	Paid-up and prepaid shares, dividends .....	8,037 91
		Advance payments .....	170 36
		Overdrafts and bills payable...	3,000 00
		Reserve and undivided profits	3,228 27
		All other liabilities, interest accrued .....	43 75
<b>Total assets .....</b>	<b>\$263,052 85</b>	<b>Total liabilities .....</b>	<b>\$263,052 85</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$15,676 80	Overdrafts and bills payable..	\$8,000 00
Installment shares, dues....	42,522 27	Loans on mortgages and shares .....	27,900 00
Paid-up and prepaid shares, dues .....	77,800 00	Interest paid .....	175 67
Interest .....	18,130 76	Dues repaid, installment shares .....	34,257 35
Fines .....	369 40	Profits repaid, installment shares .....	2,870 59
Fees .....	88 90	Paid-up and prepaid shares, capital .....	104,400 00
Loans repaid .....	35,100 00	Paid-up and prepaid shares, dividends .....	11,384 85
Overdrafts and bills payable..	7,000 00	Advances, personal accounts...	494 90
Advances repaid, personal ac- counts .....	371 43	Salaries .....	1,450 00
All other receipts .....	3 18	Taxes .....	225 25
		Other expenses .....	241 95
		All other disbursements .....	8 95
		Balance, cash in office and bank .....	5,653 23
<b>Total receipts .....</b>	<b>\$197,062 74</b>	<b>Total disbursements ...</b>	<b>\$197,062 74</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. 87. VALLEJO.

## VALLEJO BUILDING AND LOAN ASSOCIATION.

(Incorporated October 26, 1911.)

WADE H. MADREN, Secretary.

CHAS. E. PERRY, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 21.

No. of shares, 250.

Assets.		Liabilities.	
Loans on definite contract---	\$1,676 46	Guarantee stock, capital---	\$2,322 50
Cash in bank-----	659 14	Investment certificates, principal-----	77 50
Advances, ledger accounts---	195 80	Investment certificates, dividends-----	5 59
		Overdrafts and bills payable--	100 00
		Reserve and undivided profits	25 81
Total assets -----	\$2,531 40	Total liabilities -----	\$2,531 40
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$1,156 69	Loans on mortgages and shares-----	\$1,000 00
Guarantee stock-----	5 00	Salaries-----	120 00
Investment certificates-----	25 00	All other disbursements---	27 55
Interest-----	177 00	Balance, cash in office and bank-----	659 14
Loans repaid-----	443 00	Total disbursements ---	\$1,806 69
Total receipts -----	\$1,806 69		

## 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. 88. VISALIA.

## VISALIA BUILDING AND LOAN ASSOCIATION.

(Incorporated January 5, 1887.)

C. L. JOHNSON, Secretary.

C. J. GIDDINGS, President.

Fiscal year ended January 31, 1915.

No. of series, none.

No. of members and investors, 334.

No. of shares, 6,678.

Assets.		Liabilities.	
Loans on mortgages.....	\$316,025 00	Installment shares, dues.....	\$141,191 47
Arrearages, on interest.....	484 77	Installment shares, profits....	60,629 51
Cash in bank .....	17,572 20	Paid-up and prepaid shares,	
Advances, ledger accounts....	117 66	capital .....	97,700 00
		Paid-up and prepaid shares,	
		dividends .....	2,763 90
		Overdrafts and bills payable..	17,100 00
		Reserve and undivided profits	8,282 64
		Loans due and incomplete....	6,050 64
		All other liabilities, interest	
		on building policies.....	481 47
<b>Total assets .....</b>	<b>\$334,199 63</b>	<b>Total liabilities .....</b>	<b>\$334,199 63</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$18,967 83	Loans on mortgages and	
Installment shares, dues....	35,164 38	shares .....	\$64,493 36
Paid-up and prepaid shares,		Interest paid .....	960 00
dues .....	15,700 00	Dues repaid, installment	
Interest .....	24,765 94	shares .....	26,239 80
Fines .....	1 50	Profits repaid, installment	
Fees .....	208 75	shares .....	8,129 08
Loans repaid .....	50,850 00	Paid-up and prepaid shares,	
Overdrafts and bills payable..	1,100 00	capital .....	21,100 00
Advances repaid, personal ac-		Paid-up and prepaid shares,	
counts .....	109 71	dividends .....	6,030 54
		Advances, personal accounts..	196 81
		Salaries .....	1,800 00
		Taxes .....	235 56
		Other expenses .....	110 76
		Balance, cash in office and	
		bank .....	17,572 20
<b>Total receipts .....</b>	<b>\$146,868 11</b>	<b>Total disbursements....</b>	<b>\$146,868 11</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, full book value.

## No. 89. WOODLAND.

**NORTHERN CALIFORNIA BUILDING AND LOAN ASSOCIATION.**

(Incorporated October 2, 1911.)

A. A. COLBURN, Secretary.

HARRY L. HUSTON, President.

Fiscal year ended December 31, 1914.

No. of series, none.

No. of members and investors, 34.

No. of shares, 250.

Assets.		Liabilities.	
Loans on definite contract---	\$30,147 08	Guarantee stock, capital----	\$10,638 30
Cash in bank -----	791 40	Paid-up and prepaid certificates, capital -----	8,175 00
Furniture and fixtures-----	630 75	Paid-up and prepaid certificates, dividends -----	76 39
Advances, ledger accounts---	14 82	Investment certificates, principal -----	3,016 00
Other assets -----	12 80	Investment certificates, dividends -----	132 89
		Overdrafts and bills payable-----	8,030 50
		Reserve and undivided profits-----	1,392 77
		All other liabilities, withdrawal fees -----	135 00
<b>Total assets -----</b>	<b>\$31,596 85</b>	<b>Total liabilities -----</b>	<b>\$31,596 85</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$945 59	Loans on mortgages and shares -----	\$7,700 00
Guarantee stock -----	428 30	Interest paid -----	481 80
Paid-up and prepaid certificates, dues -----	1,700 00	Paid-up and prepaid certificates, capital -----	1,550 00
Investment certificates -----	1,717 00	Paid-up and prepaid certificates, dividends -----	480 18
Interest -----	3,099 11	Investment certificates, principal -----	1,134 00
Fees -----	104 17	Investment certificates, dividends -----	130 67
Loans repaid -----	5,240 51	Salaries -----	513 35
All other receipts-----	191 23	Taxes -----	14 82
		Other expenses -----	312 44
		All other disbursements ----	317 25
		Balance, cash in office and bank -----	791 40
<b>Total receipts -----</b>	<b>\$13,425 91</b>	<b>Total disbursements----</b>	<b>\$13,425 91</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, full book value.

## FOREIGN ASSOCIATIONS.

## No. 1. SALT LAKE CITY, UTAH.

**WESTERN LOAN AND BUILDING COMPANY.**

(Incorporated April —, 1892.)

DR. JOHN T. WHITE, Secretary.

P. W. MADSEN, President.

Fiscal year ended December 31, 1914.

No. of series, 133.

No. of shares, 112,943.

Assets.	Liabilities.
Loans on definite contract, \$1,579,138.49; on shares, \$58,481.06 ----- \$1,637,619 55	Guarantee stock, capital___ \$150,000 00
Cash in office, \$11,134.33; in bank, \$77,447.48 ----- 88,581 81	General fund, capital ----- 75,000 00
Real estate owned, home office building ----- 45,000 00	General fund, surplus ----- 22,970 09
Advances, ledger accounts -- 13,166 54	Installment shares, dues ___ 1,222,314 06
Other assets ----- 3,750 43	Paid-up and prepaid shares, capital—"D" ----- 17,800 00
	Paid-up and prepaid shares, dividends ----- 394 00
	"S" stock ----- 149,195 96
	Advance payments ----- 44,368 11
	Overdrafts and bills pay- able, special ----- 20,000 00
	Undivided profits ----- 83,639 05
	Sundry ledger accounts --- 2,437 06
Total assets ----- \$1,788,118 33	Total liabilities ----- \$1,788,118 33

## California Business.

Shares of stock in force -----	\$19,670 00
Dues, installment shares -----	27,552 05
Profits apportioned -----	5,469 95
Mortgage loans in force -----	\$124,757 60
Share loans in force -----	2,245 00
Total -----	127,002 60
Face value of California loans on deposit with Treasurer of California -----	110,350 00