

# 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 WILLIAM D. STEPHENS, Governor of the State of California**

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**August 10, 1918**



**CALIFORNIA STATE PRINTING OFFICE  
SACRAMENTO  
1918**

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**REPORT**  
OF THE  
**BUREAU OF BUILDING AND LOAN SUPERVISION.**

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OFFICE OF THE BUILDING AND LOAN COMMISSIONER,  
SAN FRANCISCO, August 10, 1918.

*To His Excellency, WILLIAM D. STEPHENS, Governor of California.*

SIR: In compliance with the requirements of the Building and Loan Commission Act, I have the honor to submit for your consideration the Twenty-fifth Annual Report of this department, relative to the operations and conditions of the building and loan associations of California, for the sixty-ninth fiscal year, ended June 30, 1918.

For the first time for several years there has been neither an increase by the formation of new associations nor a decrease by any retirements from the active roll. The same 86 associations shown in the report for the sixty-eighth fiscal year are represented in the tabulations and calculations herein presented.

The gross assets of all the associations now appear to aggregate \$37,120,998.91—a net increase of \$1,192,552.07—the larger percentage of which is represented by an increase of \$1,100,035.87 in the loans upon real estate and stock security.

The schedule of "Distribution of Assets by Counties" shows that in 16 counties 63 associations made an increase of \$1,408,040.68 and that 11 counties with 23 associations show a decrease of \$215,488.61.

From an examination of the schedule of "Changes in Assets and Liabilities" it will be noted that of the assets only Cash in Hand and Arrearages show a decrease, and of the liabilities only Installment Shares, Dues and Profits, Bills Payable and Loans Due and Incomplete have decreased in volume—all other features showing an increase.

With the decrease in the Dues and Profits to the credit of installment shares there follows a decrease in the number of members, but with a slight increase in the number of holders of investment certificates, leaving a net decrease of members and investors of 1818.

With the material increase of the amount to the credit of Paid-up and Prepaid Shares the average investment per member and investor now appears as \$825.33, or an average increase of \$91.55 each.

The number of borrowers is reported as 21,023—an increase of 724, with an average loan to each of \$1,605.33.

Sixty-one associations report holding 316 pieces of real estate with a book value of \$1,400,275.65. Of this \$191,476.31 is represented by the

office buildings purchased and owned by seven associations. The balance, \$1,208,799.34, represents 309 pieces acquired as the result of the failure of borrowers to continue their periodical payments in accordance with the terms of the contracts entered into upon obtaining their loans. The aggregate value, above noted, represents an increase of \$271,812.01 in excess of the reported value of the holdings at the date of the previous reports made to this office. The reports from which these tabulations are made show that sales of the holdings of previous reports amounting to \$631,719.04 were made during the past year. The book value of the real estate above noted is the equivalent of 3.77 per cent of the gross assets.

The Reserve and Undivided Profits now aggregate \$1,469,786.92, the equivalent of 4.44 per cent of the amount of the average of all loans in force for the year, or 4.49 per cent of all credits to members and investors other than the holders of guarantee stock, the principal and surplus of which, amounting to \$1,252,709.80, is a further guarantee to investors in associations issuing that class of stock.

The net profits reported amount to 6.964 per cent of the average loans in force for the year, or 7.889 per cent of the Dues Capital, and the operating expenses were respectively 1.229 and 1.392 per cent, or 14.720 per cent of the gross income.

The payments made to members and investors on account of withdrawals during the year summarize as follows:

On account of dues and invested capital.....	\$8,346,670 00
On account of profits apportioned .....	2,097,200 00
	<hr/>
An aggregate of.....	\$10,443,870 00

or more than 29 per cent of the total assets of all the associations at the beginning of the year.

#### LOANING RATES.

The 86 associations have 14 different loaning rates distributed as follows:

- 45 associations loan at 7% and 4 varying fractions.
- 24 associations loan at 8% and 2 varying fractions.
- 8 associations loan at 9% and 9.60%.
- 9 associations loan at 10, 10.20, 10.60 and 10.80%.

Several have two or more rates at which loans are made, depending upon locality, security and amount of loan. The mean average of all the above rates is 8.09 per cent, but this mean average can never be accurately realized unless the volume of loans at each of the various rates shall be practically the same. If the volume of loans at the higher

rates exceeds that at the lower rates the realization will exceed the mean average rate, and vice versa if the volume at the lower rates exceeds that of the higher, the average rate of realization will be less than the mean average of all the rates.

The gross income from interest, reported during the past fiscal year, is the equivalent of 8.265 per cent of the apparent average volume of loans in force for the entire year, being .175 of 1 per cent in excess of the mean average of the above rates, indicating that the larger volume of the loans bear a rate in excess thereof.

Elsewhere the apparent gross income is calculated as being 8.349 per cent of the average volume of loans in force for the year. This is .084 of 1 per cent in excess of the interest collections, presumably covering income realized from other sources. It is interesting to note the result of these calculations when assembled.

Mean average interest rate-----	8.000%
Income from interest collections-----	8.265%
Apparent gross income-----	8.349%

#### DIVIDEND RATES.

The rates of dividend distributed to installment shares cover even a wider range than the rates of interest at which loans are made, there being 21 different rates ranging from 5 to 13 per cent, distributed as follows:

7 associations paid 5, 5½ and 5½%.
40 associations paid 6, 6¼, 6.33, 6½ and 6¾%.
25 associations paid 7, 7.20, 7½ and 7.90%.
9 associations paid 8, 8½, 8.70, 8.75 and 8.90%.
1 association paid 9.50%.
2 associations paid 10%.
1 association paid 12%.
1 association paid 13%.

The mean average of all the above dividend rates distributed to installment shares for the past year is 6.85 per cent.

The rates paid to holders of fully paid up shares and certificates, which comprise much the larger investment, ranges now from 5 to 6 per cent.

It will be observed elsewhere that the apportionment of dividends to the several classes of investment, during the past year, has been as follows:

To installment shares -----	\$859,575 57
To full-paid shares -----	456,547 74
To investment certificates -----	628,128 03
To guarantee stock -----	121,713 13

**DOMESTIC ASSOCIATIONS.**

Active roll June 30, 1917.....	86
New associations licensed .....	none
Retired .....	none
Active roll June 30, 1918.....	86
In liquidation—	
Mission Home and Loan Association, San Francisco; Continental Building and Loan Association, San Francisco; State of California Building and Loan Association, San Diego; Benicia Building and Loan Association, Benicia.....	4
Total .....	90

**FOREIGN ASSOCIATIONS.**

The only foreign association thus far licensed in this state is the Western Loan and Building Company of Salt Lake City, Utah, the condition of which is shown on last page of appendix.

**CHANGES IN ASSETS SINCE 1905.**

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 .....	97	89	30,441,084 03	925,321 46
1916 .....	96	89	32,794,018 18	2,352,934 15
1917 .....	91	86	35,928,446 84	3,134,428 66
1918 .....	90	86	37,120,998 91	1,192,552 07

The California business of the above named foreign association, aggregating \$215,871.35, is not included in the tabulations of the assets and gains of the 86 California associations, but is taken into consideration in the fixing of the annual license fees for the support of this office.

**ASSETS AND LIABILITIES.****Assets.**

Loans on mortgages and stock.....	\$33,749,011 26
Arrearages .....	171,840 01
Cash in office and bank.....	1,144,179 46
Real estate owned.....	1,400,275 55
Furniture and fixtures.....	45,262 25
Advances—ledger accounts .....	250,329 00
Other assets—including \$190,850 Liberty Bonds.....	360,101 38
<b>Total assets .....</b>	<b>\$37,120,998 91</b>

**Liabilities.**

Guarantee stock—capital .....	1,053,518	48
Guarantee stock—surplus .....	226,567	08
Installment shares—dues .....	10,591,907	26
Installment shares—profits .....	3,144,621	78
Paid-up and prepaid shares—capital .....	6,952,997	16
Paid-up and prepaid shares—dividends .....	369,472	48
Investment certificates—principal .....	11,267,028	33
Investment certificates—dividends .....	384,466	21
Advance payments .....	41,483	94
Overdrafts and bills payable .....	829,647	75
Reserve and undivided profits .....	1,469,786	92
Loans due and incomplete .....	450,290	83
Sundry ledger accounts .....	288,023	25
All other liabilities .....	51,187	44
<b>Total liabilities .....</b>	<b>\$37,120,998</b>	<b>91</b>

**RECEIPTS AND DISBURSEMENTS.****Receipts.**

Balance from last report .....	\$1,760,940	87
Guarantee stock .....	103,995	30
Installment shares—dues .....	3,653,932	86
Paid-up and prepaid shares—dues .....	1,963,871	85
Investment certificates .....	3,937,307	54
Interest .....	2,702,302	39
Premiums .....	32,954	83
Fines .....	20,368	04
Fees .....	11,086	95
Loans repaid .....	10,256,519	98
Overdrafts and bills payable .....	1,278,905	53
Advances repaid—personal accounts .....	196,653	93
All other receipts .....	698,569	87
<b>Total receipts .....</b>	<b>\$26,617,409</b>	<b>94</b>

**Disbursements.**

Overdrafts and bills payable .....	1,245,545	44
Loans on mortgages and shares .....	11,567,179	83
Interest paid .....	57,026	81
Dividends on guarantee stock .....	85,128	97
Dues repaid—installment shares .....	3,935,613	67
Profits repaid—installment shares .....	1,050,458	67
Paid-up and prepaid shares—capital .....	873,603	48
Paid-up and prepaid shares—dividends .....	356,942	64
Investment certificates—principal .....	3,537,424	16
Investment certificates—dividends .....	604,671	44
Advances—personal accounts .....	448,331	69
Salaries .....	224,854	42
Taxes .....	51,766	61
Other expenses .....	181,972	85
All other disbursements .....	1,252,709	80
Balance—cash in office and bank .....	1,144,179	46
<b>Total disbursements .....</b>	<b>\$26,617,409</b>	<b>94</b>

## CHANGES IN ASSETS AND LIABILITIES.

## Assets.

	Increase	Decrease
Loans on mortgages and stock.....	\$1,100,035 87	
Arrearages .....		\$7,798 10
Cash in office and bank.....		611,836 41
Real estate owned.....	271,812 01	
Furniture and fixtures.....	17,439 21	
Advances—ledger accounts.....	69,562 68	
Other assets, including \$190,850.00 Liberty Bonds.....	353,336 81	
Net increase .....	\$1,192,552 07	

## Liabilities.

Guarantee stock—capital .....	\$102,242 93	
Guarantee stock—surplus .....	51,804 15	
Installment shares—dues .....		308,198 83
Installment shares—profits .....		94,577 25
Paid-up and prepaid shares—capital.....	1,184,185 20	
Paid-up and prepaid shares—dividends.....	68,907 02	
Investment certificates—principal .....	326,657 92	
Investment certificates—dividends .....	64,332 74	
Advance payments .....	11,482 22	
Overdrafts and bills payable.....		-2,985 72
Reserve and undivided profits.....	83,086 26	
Loans due and incomplete.....		454,773 97
Sundry ledger accounts.....	147,652 48	
All other liabilities.....	12,736 92	
Net increase .....	\$1,192,552 07	

DISTRIBUTION OF ASSETS BY COUNTIES.

Counties	Associa- tions	Number report- ing	Assets	Increase	Decrease
Alameda -----	7	7	\$1,280,700 68	\$51,556 05	
Fresno -----	1	1	147,506 60		\$23,069 48
Humboldt -----	1	1	27,888 07		2,103 81
Kern -----	2	2	572,556 76	15,915 34	
Los Angeles -----	11	11	17,161,940 49	881,671 45	
Madera -----	1	1	37,864 58	5,189 91	
Marin -----	3	3	242,479 16		25,987 95
Merced -----	1	1	167,025 02	21,347 13	
Napa -----	1	1	270,465 52	9,455 06	
Orange -----	3	3	1,228,553 35		52,674 42
Placer -----	1	1	59,524 82	4,943 27	
Riverside -----	2	2	182,005 29		1,502 93
Sacramento -----	1	1	445,444 06	35,394 80	
San Bernardino -----	4	4	2,614,065 47	58,351 63	
San Diego -----	3	3	543,628 88		20,993 70
San Francisco -----	20	20	4,398,274 75	52,653 57	
San Luis Obispo -----	2	2	196,457 74		5,314 75
San Joaquin -----	3	3	2,149,173 62	184,672 35	
San Mateo -----	2	2	467,367 43		27,919 83
Santa Barbara -----	2	2	1,165,542 46	41,100 46	
Santa Clara -----	6	6	2,513,995 56	27,599 81	
Santa Cruz -----	1	1	36,950 62		1,327 24
Solano -----	1	1	10,522 86	1,151 38	
Sonoma -----	2	2	190,131 84		5,244 59
Tulare -----	3	3	452,959 66		49,349 91
Ventura -----	1	1	521,667 13	10,538 72	
Yolo -----	1	1	36,306 49	6,499 75	
	86	86	\$37,120,998 91	\$1,408,040 68	\$215,488 61
Twenty-seven counties, net increase -----				1,192,552 07	

## STATISTICAL INFORMATION.

Number of members—Male, 17,301; female, 11,343; total-----	28,644
Number of investors—Male, 7,122; female, 4,643; total-----	11,765
Total members and investors-----	40,409
Average investment, including accumulated earnings-----	\$825.33
Number of borrowers-----	21,023
Average amount of each loan-----	\$1,605.33
Number of new mortgage loans for year-----	4,641
Number of new share loans for year-----	876
Number of building loans for year-----	1,216
Total number of building loans to date-----	49,238
Percentage of new loans to loans in force-----	34.27%
Percentage of loans repaid-----	26.38%
Mean average of interest rates in force-----	8.09%
Average of interest collections reported-----	8.265%
Apparent gross income to average loans in force-----	8.349%
Shares in force last report-----	373,546
Shares issued since last report-----	56,466
Shares canceled since last report-----	68,800
Shares in force this report-----	361,212
Investment certificates in force last report-----	110,797
Investment certificates issued since last report-----	35,455
Investment certificates canceled since last report-----	32,561
Investment certificates in force this report-----	113,691
Number of associations owning real estate-----	61
Number of pieces of real estate owned-----	316
Number of associations owning own office buildings-----	7
Book value of all real estate owned-----	\$1,400,275.65
Reserve and undivided profits-----	1,469,786.92
Guarantee capital and surplus-----	1,280,085.52
Aggregate surplus for protection of members and investors-----	2,749,872.48

## Net Profits.

Net profits reported for year-----	\$2,304,821.42
Percentage to average loans in force-----	6.964%
Average for past 12 years-----	6.947%
Percentage of average investment-----	7.120%
Average for past 12 years-----	7.418%
The dividend rate to installment shares ranges from 5 to 13 per cent per annum—only seven associations paying less than 6 per cent—with a mean average rate of-----	6.850%
The amount of dividend apportioned to installment shares was-----	\$859,575.57
To full paid shares-----	456,547.74
To investment certificates-----	628,128.03

## SALARIES, TAXES AND OTHER EXPENSES.

	Amount	Percentage to loans in force
Salaries-----	\$224,854 42	0.679
Taxes-----	51,766 61	0.156
Other expenses-----	181,972 85	0.550
Totals-----	\$458,393 88	1.385
Percentage at last report-----		1.312

**OPERATING EXPENSES TO LOANS.**

The element of taxes, while an expense that is a necessity and must be met, is not within the control of the management, hence must be eliminated in order to determine the real operating expenses, which then appear as follows:

For salaries .....	0.679%
For other expenses .....	0.550%
<b>Total .....</b>	<b>1.229%</b>

upon the average loans in force for the year, as against 1.145 per cent for the year ending June 30, 1917.

**OPERATING EXPENSES TO DUES CAPITAL.**

Based on the average of dues capital paid in on all classes of shares and certificates, the salaries and other operating expenses show the following percentages:

For salaries .....	0.769%
For other expenses .....	0.623%
<b>Total .....</b>	<b>1.392%</b>
This percentage in last report was.....	1.418%

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

The percentage of the gross income of all the associations to the average volume of "Loans in Force" can be very closely approximated as follows:

	1918 per cent	1917 per cent	1916 per cent
Net profits reported as above.....	6.964	7.353	7.392
Taxes paid .....	0.156	0.167	0.205
Operating expenses .....	1.229	1.145	1.268
<b>Apparent gross income.....</b>	<b>8.349</b>	<b>8.665</b>	<b>8.865</b>
<b>Ratio of operating expenses to gross income.....</b>	<b>14.720</b>	<b>13.214</b>	<b>14.387</b>

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

Based upon the "dues capital" in force for the year, exclusive of profits or dividends credited or paid, the apparent percentages are as follows:

	1918 per cent	1917 per cent	1916 per cent
Net profits reported.....	7.889	8.354	8.765
Taxes paid .....	0.177	0.207	0.243
Operating expenses .....	1.392	1.418	1.508
<b>Apparent gross income.....</b>	<b>9.458</b>	<b>9.979</b>	<b>10.516</b>
<b>Ratio of operating expenses.....</b>	<b>14.718</b>	<b>14.209</b>	<b>14.340</b>

## ASSOCIATIONS HAVING A PAID IN GUARANTEE CAPITAL.

Associations	Location	Assets	Capital paid in	Surplus and reserve	Rate of dividend to installment shares, per cent
Central .....	Alameda .....	\$304,378	\$15,554	\$7,835	6
Berkeley Home.....	Berkeley .....	60,225	16,100	1,207	6
Corona Mutual.....	Corona .....	44,755	5,000	500	6
Bankers .....	Los Angeles.....	28,038	16,138	-----	6
Fidelity .....	Los Angeles.....	7,834,938	220,978	475,000	12
State Mutual .....	Los Angeles.....	4,147,115	200,000	123,017	7½
Southern California Mutual .....	Los Angeles.....	950,118	51,000	23,633	8
Orange .....	Long Beach.....	509,057	40,000	4,000	7
Palo Alto Mutual.....	Orange .....	586,655	25,000	12,773	8½
California Security.....	Palo Alto.....	534,951	30,750	4,170	6
Pasadena .....	Pasadena .....	1,056,055	100,000	12,129	6
Home Builders.....	Pasadena .....	248,395	9,000	6,085	7
Home Investment.....	Pomona .....	736,788	100,000	15,000	10
California Home.....	Redlands .....	740,494	100,000	20,000	7
Home Mutual.....	San Francisco.....	652,678	37,500	9,769	7
Santa Cruz County Security .....	San Francisco.....	261,062	25,000	15,923	6
Vallejo .....	Santa Cruz.....	36,950	21,700	2,021	7
Northern California .....	Stockton .....	295,855	25,000	3,642	6
	Vallejo .....	10,522	4,159	803	6
	Woodland .....	36,306	10,639	6,033	6
20 associations.....	-----	\$19,075,335	\$1,053,518	\$743,040	av. 7.03

## ASSOCIATIONS IN LIQUIDATION.

At the date of the Twenty-fourth Annual Report there were five associations in process of liquidation. The affairs of the "Fairmont" of San Francisco are now reported as finally closed and that name has now been dropped from the rolls of this office.

The "Mission Home" of San Francisco—in voluntary liquidation—still has two pieces of real estate to be disposed of and as soon as this can be accomplished its affairs will be speedily closed.

The "Continental"—in bankruptcy under the jurisdiction of the United States District Court—is apparently being liquidated by the "trustee" as speedily as conditions will permit.

Because of the inability of the receiver to dispose of real estate holdings of the "State of California Mutual" of San Diego, at satisfactory prices, no progress has there been made tending to a final settlement of its affairs.

In the matter of the "Benicia Building and Loan Association," of Benicia, in liquidation by this office, the necessity of being obliged to institute proceedings in foreclosure of the security held for one loan has delayed the final settlement. Thus far 61 per cent of the allowed claims has been distributed.

**LIBERTY BONDS.**

At the dates upon which the fiscal years of the several associations ended, and their reports were made to this office, 33 associations had then acquired \$190,850.00 Liberty Bonds. Several associations had entered their further subscriptions, but the deliveries had not been made. Other associations have made subscriptions to the third loan since the filing of their annual reports, the several amounts of which will not appear of record until their reports for the seventieth fiscal year are filed in this office.

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While, as before stated, no new associations have been formed during the past fiscal year, there have been numerous inquiries for the laws and for the instructions and regulations established therefor by this office. All information and assistance asked for has been freely given, and where the locality from which it originated would seem to indicate that a new association could be successfully operated, the formation of such an one has been freely encouraged, and it is quite possible that several may materialize at an early date, and such assistance as is compatible with existing laws and conditions will be cheerfully accorded upon application.

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It is impossible under existing laws to determine the exact gross assets of all the associations of the state as of any particular date, because of the requirement that their reports shall be made to this office as of the close of their several fiscal years, hence the tabulations and the calculations therefrom may perhaps not be quite as accurate and satisfactory, from a statistical point of view, and they could be made if these reports were made and filed in this office as of a specific date; but unless the fiscal year of every association ended as of that specific date reports made as of that date would not, for any purpose beyond the determination of the exact assets and liabilities, be as complete and satisfactory as where they contain the entire business of a regular fiscal year, including the apportionment of the profits for the year and the annual closing of the books. For the purpose of keeping in closer touch with the affairs of the several associations and the immediate checking up of the reports as they arrive, the above disadvantage of the existing law can hardly be looked upon with material disfavor.

**CONCLUSION.**

The appendix to this report, when published, will contain the usual condensed reports of each association as of the close of its fiscal year, with the book and withdrawal values at annual periods, of the shares of serial associations, and the dues, dividend rate, book and withdrawal values of the permanent or "Dayton" plan associations, arranged alphabetically both as to location and name, closing with the last report of foreign associations. It will also contain a detailed statement of the receipts of this department, as required by law, and the names and addresses of the several secretaries, arranged alphabetically, by cities and towns.

Respectfully submitted,

GEO. S. WALKER,  
*Commissioner.*

Attest:

J. I. FIELDS, *Secretary.*

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

Fiscal Year Ending June 30, 1918.

Associations	Location	Amount
Central Loan Association.....	Alameda .....	\$74 70
Columbian Mutual Building and Loan Assn.....	Alameda .....	47 16
Savings Loan and Building Association.....	Anaheim .....	35 94
Kern County Mutual Building and Loan Assn.....	Bakersfield .....	111 95
People's Mutual Building and Loan Association...	Bakersfield .....	51 67
Berkeley Home Investment Association.....	Berkeley .....	10 00
Corona Mutual Building and Loan Association...	Corona .....	13 42
Escondido Mutual Building and Loan Association	Escondido .....	10 00
Fortuna Building and Loan Association.....	Fortuna .....	10 00
Mutual Building and Loan Association.....	Fresno .....	49 69
Livermore Mutual Building and Loan Association	Livermore .....	10 20
Mutual Building and Loan Association.....	Long Beach.....	162 73
Home Investment Building and Loan Association.	Los Angeles.....	14 45
Metropolitan Loan Association.....	Los Angeles.....	77 79
Southern California Loan Association.....	Los Angeles.....	276 81
Fidelity Savings and Loan Association.....	Los Angeles.....	2,076 28
State Mutual Building and Loan Association.....	Los Angeles.....	1,286 70
Bankers Guaranty-Loan Company.....	Los Angeles.....	10 00
Los Gatos Building and Loan Association.....	Los Gatos.....	10 00
Madera Mutual Building and Loan Association...	Madera .....	11 07
Merced Mutual Building and Loan Association...	Merced .....	43 54
Tamaipais Mutual Building and Loan Assn.....	Mill Valley.....	15 78
Napa Building and Loan Association.....	Napa .....	78 18
Newcastle Building and Loan Association.....	Newcastle .....	16 35
Alameda County Loan Association.....	Oakland .....	163 15
Cosmopolitan Mutual Building and Loan Assn...	Oakland .....	45 60
People's Mutual Building and Loan Association...	Ontario .....	171 44
Orange Building and Loan Association.....	Orange .....	175 10
Palo Alto Mutual Building and Loan Association.	Palo Alto.....	157 59
Pasadena Building and Loan Association.....	Pasadena .....	55 58
California Security Loan Company.....	Pasadena .....	281 88
Paso Robles Mutual Building and Loan Assn.....	Paso Robles.....	10 00
Petaluma Mutual Loan Association.....	Petaluma .....	16 20
Pleasanton Mutual Building and Loan Assn.....	Pleasanton .....	10 00
Mutual Building and Loan Association.....	Pomona .....	323 70
Home-Builders Loan Association.....	Pomona .....	194 16
Porterville Mutual Building and Loan Assn.....	Porterville .....	23 40
San Mateo County Building and Loan Assn.....	Redwood City...	112 60
Home Investment Association.....	Redlands .....	183 18
Riverside County Mutual Building and Loan Assn.	Riverside .....	42 57
Sacramento Building and Loan Association.....	Sacramento .....	123 00
Santa Fe Building and Loan Association.....	San Bernardino..	328 50
San Diego Building and Loan Association.....	San Diego.....	89 33
Silver Gate Building and Loan Association.....	San Diego.....	71 73
Argonaut Mutual Building and Loan Association	San Francisco...	13 64
Bay City Building and Loan Association.....	San Francisco...	19 35
Bay View Building and Loan Association.....	San Francisco...	14 58
California Home Building-Loan Company.....	San Francisco...	200 22
California Mutual Savings Fund Loan and Build- ing Association .....	San Francisco...	19 77
Citizens Building and Loan Association.....	San Francisco...	156 90
Empire Building and Loan Association.....	San Francisco...	16 92
Eureka Building and Loan Association.....	San Francisco...	13 23
Fidelity Building and Loan Association.....	San Francisco...	55 29
Franklin Mutual Building and Loan Association...	San Francisco...	68 28

Associations	Location	Amount
Globe Mutual Building and Loan Association.....	San Francisco...	38 37
Home Mutual Deposit Loan Company.....	San Francisco...	75 75
Mechanics Building and Loan Association.....	San Francisco...	25 80
Occidental Loan Association.....	San Francisco...	23 34
Pacific Loan Association.....	San Francisco...	11 24
Pacific States Savings and Loan Company.....	San Francisco...	402 06
Provident Mutual Loan Association.....	San Francisco...	50 61
Progress Mutual Loan Association.....	San Francisco...	17 10
Union Loan Association.....	San Francisco...	13 08
Western Loan Association.....	San Francisco...	23 82
Mutual Building and Loan Association of San Jose and College Park.....	San Jose.....	262 25
Nucleus Building and Loan Association.....	San Jose.....	75 24
San Jose Building and Loan Association.....	San Jose.....	166 44
San Luis Building and Loan Association.....	San Luis Obispo.....	48 73
San Mateo Mutual Building and Loan Assn.....	San Mateo.....	34 20
Marin County Mutual Building and Loan Assn.....	San Rafael.....	45 40
Home Mutual Building and Loan Association.....	Santa Ana.....	165 20
Loan and Building Association.....	Santa Barbara.....	122 23
Santa Barbara Mutual Building and Loan Assn.....	Santa Barbara.....	211 10
Santa Clara Building and Loan Association.....	Santa Clara.....	72 78
Santa Cruz County Building and Loan Assn.....	Santa Cruz.....	11 48
Santa Paula Building and Loan Association.....	Santa Paula.....	152 13
Santa Rosa Building and Loan Association.....	Santa Rosa.....	39 09
Sausalito Mutual Loan Association.....	Sausalito.....	11 70
San Joaquin Valley Building and Loan Assn.....	Stockton.....	247 23
Security Building and Loan Association.....	Stockton.....	56 31
Stockton Land, Loan and Building Association.....	Stockton.....	276 60
Tulare Building and Loan Association.....	Tulare.....	13 92
Magnolia Mutual Building and Loan Association.....	Upland.....	72 70
Vallejo Building and Loan Association.....	Vallejo.....	10 00
Visalia Building and Loan Association.....	Visalia.....	107 97
Northern California Building and Loan Assn.....	Woodland.....	10 00
Western Loan and Building Company.....	Salt Lake City.....	32 65
		\$10,528 42
Agents' licenses.....		9 00
Revolving from last report.....		300 00
		\$10,837 42

## Deposited with State Treasurer:

January 24, 1918, Controller's Receipt No. 2086.....	\$7,500 00
March 6, 1918, Controller's Receipt No. 2519.....	3,028 42
June 26, 1918, Controller's Receipt No. 3637.....	9 00
	\$10,537 42

Balance to new revolving fund..... \$300 00

## 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, 1918, and of the disposition of same.

Subscribed and sworn to before me, this ninth day of August, 1918.

J. L. FIELDS.

GEO. S. WALKER, *Commissioner.*

## SECRETARIES AND THEIR LOCAL ADDRESSES.

Location	Name	Asso- cia- tions	Address
Alameda	H. Rosenthal	1	2301 Central avenue.
Anaheim	Fred A. Backs, Jr.	1	Anaheim.
Bakersfield	E. W. Spiers	1	Producers Savings Bank.
Bakersfield	Arthur S. Crites	1	First Bank of Kern.
Berkeley	F. H. Clark	1	105 Fed. Realty Bldg., Oakland.
Corona	John P. Key	1	First National Bank Bldg.
Escondido	L. A. Cassou	1	Escondido Savings Bank.
Fortuna	C. A. Friedenbach	1	Fortuna.
Fresno	Wick W. Parsons	1	Bank of Italy.
Los Angeles	W. A. Bonyng	1	Commercial National Bank.
Los Angeles	Julius H. Martin	1	431 W. Fifth street.
Los Angeles	S. L. Roland	1	508-9 Title Insurance Bldg.
Los Angeles	C. J. Wade	1	722 S. Spring street.
Los Angeles	G. H. Wadleigh	2	601 S. Hill street.
Los Gatos	E. G. Angell	1	Los Gatos.
Long Beach	W. S. Stevens	1	145 Broadway.
Livermore	T. E. Knox	1	First National Bank.
Madera	E. M. McCardle	1	Madera Abstract Company.
Merced	J. H. Simonson	1	Merced.
Mill Valley	Paul Helmore	1	P. O. Box 575.
Napa	John N. Mount	1	112 First street.
Newcastle	John Wallace	1	Newcastle.
Oakland	W. S. Gould	1	1130 Broadway.
Oakland	C. P. Hoag	1	563 Sixteenth street.
Oakland	R. R. Read	1	88 Blake & Moffatt Bldg.
Ontario	J. O. Henderson	1	235 N. Euclid avenue.
Orange	Osman Pixley	1	Orange.
Palo Alto	Edward Jessurun	1	259 University avenue.
Pasadena	E. D. Hill	1	18 N. Marengo avenue.
Pasadena	A. J. Morris	1	170 E. Colorado avenue.
Paso Robles	F. G. Wetzel	1	First National Bank.
Petaluma	F. A. Cromwell	1	103 Main street.
Pleasanton	T. H. Silver	1	Bank of Pleasanton.
Pomona	W. D. Frederick	1	260 S. Thomas street.
Pomona	C. E. Greaser	1	261 S. Thomas street.
Porterville	C. O. Premo	1	305 Mill street.
Redlands	J. Warren Smith	1	Fifth and Citrus streets.
Redwood City	H. W. Schaberg	1	90 Broadway.
Riverside	E. L. Covey	1	661 Eighth street.
Sacramento	Frank Hickman	1	724 J street.
San Bernardino	John Flagg	1	367 E street.
San Diego	J. R. Beardsley	1	940 Third street.
San Diego	H. A. Croghan	1	411 E street.
San Francisco	D. A. Steinbaugh	1	1208 Railroad avenue.
San Francisco	Wm. E. Bouton	5	255 Montgomery street.
San Francisco	B. Fedde	1	955 Market street.
San Francisco	B. M. Gunzburger	3	1933 Ellis street.
San Francisco	R. L. Handy	1	206-7-8 Hearst Bldg.
San Francisco	A. R. Knoll	1	270 Bush street.
San Francisco	R. F. Cassidy	1	270 Bush street.
San Francisco	W. S. Pardy	1	550 California street.
San Francisco	N. Steinberger	2	715 Clunie Bldg.
San Francisco	B. M. Stich	3	1933 Ellis street.
San Francisco	Fremont Wood	1	405 Pine street.
San Jose	C. H. Johnson	1	12 N. First street.
San Jose	Ralph E. Sanders	1	34 E. San Antonio street.
San Jose	W. M. Sontheimer	1	81 W. Santa Clara street.

## REPORT ON BUILDING AND LOAN ASSOCIATIONS.

Location	Name	Asso- cia- tions	Address
San Luis Obispo	M. Lewin	1	702 Monterey street.
San Mateo	C. H. Kirkbride	1	318 B street.
San Rafael	L. A. Lancel	1	713 Fourth street.
Santa Ana	O. M. Robbins	1	115 W. Fourth street.
Santa Barbara	J. M. Abbott	1	1016 State street.
Santa Barbara	J. M. Warren	1	Santa Barbara County Nat. Bk.
Santa Clara	F. O. Roll	1	1129 Franklin street.
Santa Cruz	Geo. W. Wood	1	96 Pacific avenue, room 14.
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	323 E. Weber street.
Stockton	A. M. Noble	1	15 S. Hunter street.
Stockton	F. L. Williams	1	26 N. San Joaquin street.
Tulare	J. L. Wilder	1	211 E. Kern street.
Upland	M. F. Palmer	1	267 E. Ninth street.
Vallejo	J. R. Wilson	1	318½ Georgia street.
Visalia	C. L. Johnson	1	Visalia Abstract Company.
Woodland	James L. Hare	1	Beamer Block.
Salt Lake City	John T. White	1	45-49 E. 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, 1918**

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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 29, 1909.)

H. ROSENTHAL, Secretary.

F. N. DELANOY, President.

Fiscal year ended June 30, 1918.

No. of series, none.

No. of members and investors, 300.

No. of shares, 5,905.

Assets.		Liabilities.	
Loans, on mortgages.....	\$283,752 56	Guarantee stock, capital .....	\$15,554 00
Arrearages, on interest.....	2,337 47	Guarantee stock, surplus .....	7,835 53
Cash in bank.....	7,415 76	Installment shares, dues .....	170,227 10
Real estate owned.....	2,997 68	Installment shares, profits .....	29,855 97
Furniture and fixtures.....	1,148 80	Investment certificates, principal .....	48,050 00
Advances, ledger accounts.....	726 17	Investment certificates, dividends .....	911 17
Other assets, Liberty Bonds.....	6,000 00	Overdrafts and bills payable.....	20,500 00
		Loans due and incomplete.....	11,082 83
		Sundry ledger accounts.....	8 82
		All other liabilities, guarantee dividends unpaid .....	353 02
<b>Total assets .....</b>	<b>\$304,378 44</b>	<b>Total liabilities .....</b>	<b>\$304,378 44</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report.....	\$2,057 42	Overdrafts and bills payable.....	\$57,000 00
Installment shares, dues.....	50,225 07	Loans on mortgages and shares .....	60,363 59
Investment certificates .....	14,500 00	Interest paid .....	903 60
Interest .....	17,964 95	Dividends on guarantee stock .....	891 26
Loans repaid .....	25,447 03	Dues repaid, installment shares .....	30,243 19
Overdrafts and bills payable.....	67,500 00	Profits repaid, installment shares .....	2,637 07
Advances repaid, personal accounts .....	454 84	Investment certificates, principal .....	9,500 00
All other receipts, real estate .....	2,856 03	Investment certificates, dividends .....	2,141 64
		Advances, personal accounts.....	1,132 98
		Salaries .....	988 00
		Taxes .....	238 70
		Other expenses .....	674 18
		All other disbursements, Liberty Bonds, etc.....	6,875 37
		Balance, cash in office and bank .....	7,415 76
<b>Total receipts .....</b>	<b>\$181,005 34</b>	<b>Total disbursements.....</b>	<b>\$181,005 34</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. 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, 1917.

No. of series, 23.

No. of members and investors, 258.

No. of shares, 2,949.

Assets.		Liabilities.	
Loans, on definite contract, \$132,984.19; on shares, \$4,- 868.77; on contract sales, \$2,931.74 -----	\$140,784 70	Installment shares, dues ----	\$112,293 60
Arrearages—		Installment shares, profits ---	22,707 55
On shares -----	\$1,260 30	Advance payments -----	6,923 26
On interest ----	363 29	Overdrafts and bills payable..	13,221 56
On premium ---	3 40	Reserve and undivided profits	3,231 92
	1,626 99	Loans due and incomplete...	683 75
Cash in bank -----	14,528 50	All other liabilities, suspense	95 50
Advances, ledger accounts---	1,216 95		
Other assets, bonds -----	1,000 00		
<b>Total assets -----</b>	<b>\$159,157 14</b>	<b>Total liabilities -----</b>	<b>\$159,157 14</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$12,804 91	Overdrafts and bills payable..	8,178 04
Installment shares, dues----	38,582 80	Loans on mortgages and	
Interest -----	10,707 17	shares -----	40,252 95
Pines -----	77 13	Interest paid -----	354 36
Fees -----	12 00	Dues repaid, installment	
Loans repaid -----	39,050 11	shares -----	31,122 58
Overdrafts and bills payable..	2,378 30	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	5,854 28
counts -----	1,073 47	Advances, personal accounts..	978 79
		Salaries -----	1,800 00
		Taxes -----	60 60
		Other expenses -----	555 79
		All other disbursements,	
		bonds -----	1,000 00
		Balance, cash in office and	
		bank -----	14,528 50
<b>Total receipts -----</b>	<b>\$104,685 89</b>	<b>Total disbursements ---</b>	<b>\$104,685 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
37-----	120	\$120 00	\$166 20	\$161 58
39-----	108	108 00	144 70	141 08
41-----	96	96 00	124 46	121 61
43-----	84	84 00	105 40	103 26
45-----	72	72 00	87 40	85 86
47-----	60	60 00	70 48	69 23
49-----	48	48 00	54 50	53 85
51-----	36	36 00	39 54	39 19
53-----	24	24 00	25 53	25 38
55-----	12	12 00	12 38	12 35

No. 3. ANAHEIM.

**SAVINGS, LOAN AND BUILDING ASSOCIATION.**

(Incorporated January 8, 1887.)

FRED A. BACKS, JR., Secretary.

C. F. GRIM, President.

Fiscal year ended April 30, 1918.

No. of series, 11.

No. of members and investors, 175.

No. of shares, 2,529.

Assets.		Liabilities.	
Loans, on mortgages, \$100,- 100; on shares, \$10,370	\$110,470 00	Installment shares, dues	\$75,546 00
Arrearages—		Installment shares, profits	23,105 20
On shares	\$1,106 50	Investment notes, principal	19,910 00
On interest	902 85	Advance payments	153 85
On fines	80 45	Overdrafts and bills payable	1,540 00
	2,089 80	Reserve and undivided profits	862 66
Cash in bank	8,505 72	All other liabilities	1 70
Advances, ledger accounts	55 89		
<b>Total assets</b>	<b>\$121,121 41</b>	<b>Total liabilities</b>	<b>\$121,121 41</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$9,049 71	Overdrafts and bills payable	\$9,300 00
Installment shares, dues	15,673 50	Loans on mortgages and shares	17,385 80
Interest	8,353 18	Interest paid	1,620 80
Fines	43 80	Dues repaid, installment shares	13,421 50
Fees	13 50	Profits repaid, installment shares	6,025 58
Loans repaid	16,905 00	Advances, personal accounts	46 45
Overdrafts and bills payable	7,000 00	Salaries	600 00
		Taxes	104 39
		Other expenses	28 45
		Balance, cash in office and bank	8,505 72
<b>Total receipts</b>	<b>\$57,038 69</b>	<b>Total disbursements</b>	<b>\$57,038 69</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
20	120	\$60 00	\$89 69	\$85 23
21	108	54 00	77 43	72 74
22	96	48 00	66 07	61 55
23	84	42 00	55 46	51 42
24	72	36 00	45 62	42 25
25	60	30 00	36 50	33 90
26	48	24 00	28 04	26 02
27	36	18 00	20 21	18 88
28	24	12 00	12 96	12 19
29	12	6 00	6 25	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, 1917.

No. of series, none.

No. of members and investors, 407.

No. of shares, 11,279.

Assets.		Liabilities.	
Loans, on mortgages.....	\$393,140 00	Installment shares, dues.....	\$203,614 44
Arrearages, on interest.....	4,235 47	Installment shares, profits....	57,580 19
Cash in bank.....	18,961 88	Paid-up and prepaid shares,	
Real estate owned.....	410 16	capital .....	138,750 00
Advances, ledger accounts....	1,192 85	Reserve and undivided profits	17,009 53
		Loans due and incomplete....	986 20
<b>Total assets .....</b>	<b>\$417,940 36</b>	<b>Total liabilities .....</b>	<b>\$417,940 36</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$8,591 34	Overdrafts and bills payable..	\$40,000 00
Installment shares, dues.....	183,912 80	Loans on mortgages and	
Paid-up and prepaid shares,		shares .....	145,364 55
dues .....	69,900 00	Interest paid .....	245 15
Interest .....	40,012 07	Dues repaid, installment	
Fines .....	40 62	shares .....	185,466 08
Loans repaid .....	112,293 80	Profits repaid, installment	
Overdrafts and bills payable..	40,000 00	shares .....	42,061 37
Advances repaid, personal ac-		Paid-up and prepaid shares,	
counts .....	339 35	capital .....	11,100 00
All other receipts, real estate,		Paid-up and prepaid shares,	
etc. ....	321 20	dividends .....	7,949 39
		Advances, personal accounts..	784 95
<b>Total receipts .....</b>	<b>\$455,411 18</b>	Salaries .....	2,556 50
		Taxes .....	279 30
		Other expenses .....	534 33
		All other disbursements....	57 68
		Balance, cash in office and	
		bank .....	18,961 88
		<b>Total disbursements .....</b>	<b>\$455,411 18</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.

**PEOPLES MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 27, 1892.)

E. W. SPIERS, Secretary.

F. W. ROBINSON, President.

Fiscal year ended January 31, 1918.

No. of series, 16.

No. of members and investors, 145.

No. of shares, 2,694.

Assets.		Liabilities.	
Loans, on mortgages, \$145,- 050.00; on shares, \$65	\$145,115 00	Installment shares, dues	\$61,504 20
Arrearages—		Installment shares, profits	23,131 57
On shares	\$507 70	Paid-up and prepaid shares, capital	55,800 00
On interest	682 57	Reserve and undivided profits	13,472 99
	1,190 27	Loans due and incomplete	707 64
Cash in bank	7,811 13		
Real estate owned	500 00		
<b>Total assets</b>	<b>\$154,616 40</b>	<b>Total liabilities</b>	<b>\$154,616 40</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$16,580 44	Loans on mortgages and shares	\$43,357 36
Installment shares, dues	19,402 70	Dues repaid, installment shares	30,007 50
Interest	14,806 44	Profits repaid, installment shares	14,331 17
Premiums	95 00	Paid-up and prepaid shares, capital	3,000 00
Fines	80 79	Paid-up and prepaid shares, dividends	3,423 00
Fees	1 50	Salaries	1,800 00
Loans repaid	53,350 00	Taxes	99 42
Advances repaid, personal ac- counts	102 50	Other expenses	589 79
		Balance, cash in office and bank	7,811 13
<b>Total receipts</b>	<b>\$104,419 37</b>	<b>Total disbursements</b>	<b>\$104,419 37</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
20	96	\$57 60	\$95 96	\$93 50
22	84	50 40	78 96	76 00
24	72	43 20	63 58	60 00
26	60	36 00	49 78	47 00
28	48	28 80	37 36	35 00
30	36	21 60	26 24	25 00
32	24	14 40	16 40	15 50
34	12	7 20	7 70	7 50

## No. 6. BERKELEY.

**BERKELEY HOME INVESTMENT ASSOCIATION.**

(Incorporated December 7, 1908.)

FREDERICK H. CLARK, Secretary.

A. E. SHAW, President.

Fiscal year ended March 30, 1918.

No. of series, none.

No. of members and investors, 43.

No. of shares, 439.

Assets.		Liabilities.	
Loans, on mortgages, \$10,098.11; on definite contract, \$13,858.15; on shares, \$350; on contract sales, \$34,459.71 -----	\$59,365 97	Guarantee stock, capital ----	\$16,100 00
Arrearages, on interest -----	1 00	Guarantee stock, surplus ----	1,207 50
Cash, in office, \$71.48; in bank, \$747.61 -----	819 09	Installment shares, dues ----	6,332 86
Furniture and fixtures -----	1 00	Installment shares, profits ----	1,344 35
Advances, ledger accounts -----	37 95	Paid-up and prepaid shares, capital -----	2,500 00
		Paid-up and prepaid shares, dividends -----	29 98
		Investment certificates, principal -----	559 50
		Investment certificates, dividends -----	22 18
		Overdrafts and bills payable ..	24,000 00
		Reserve and undivided profits ..	6,564 09
		Sundry ledger accounts -----	61 56
		All other liabilities, unpaid dividends, etc. -----	1,502 99
<b>Total assets -----</b>	<b>\$60,225 01</b>	<b>Total liabilities -----</b>	<b>\$60,225 01</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report ----	\$793 96	Overdrafts and bills payable ..	\$15,450 00
Installment shares, dues ----	1,810 29	Loans on mortgages and shares -----	51,671 49
Paid-up and prepaid shares, dues -----	2,000 00	Interest paid -----	318 50
Investment certificates ----	1,405 50	Dues repaid, installment shares -----	551 00
Interest -----	2,205 32	Profits repaid, installment shares -----	73 34
Loans repaid -----	18,606 68	Paid-up and prepaid shares, capital -----	1,500 00
Overdrafts and bills payable ..	39,450 00	Paid-up and prepaid shares, dividends -----	101 50
Advances repaid, personal accounts -----	270 53	Investment certificates, principal -----	2,843 30
All other receipts, real estate, etc. -----	38,365 50	Investment certificates, dividends -----	130 77
		Advances, personal accounts ..	386 07
		Salaries -----	1,000 00
		Taxes -----	28 00
		Other expenses -----	736 84
		All other disbursements, real estate, etc. -----	29,297 83
		Balance, cash in office and bank -----	819 09
<b>Total receipts -----</b>	<b>\$104,907 78</b>	<b>Total disbursements -----</b>	<b>\$104,907 78</b>

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 6 per cent for average time.

## No. 7. CORONA.

## CORONA MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated October 2, 1905.)

JOHN P. KEY, Secretary.

A. J. WARE, President.

Fiscal year ended September 30, 1917.

No. of series, none.

No. of members and investors, 127.

No. of shares, 327.

Assets.		Liabilities.	
Loans, on mortgages-----	\$42,470 22	Guarantee stock, capital----	\$5,000 00
Cash, in office, \$10; in bank, \$1,778.03 -----	1,788 03	Guarantee stock, surplus----	500 00
Furniture and fixtures-----	40 00	Installment shares, dues----	3,058 99
Advances, ledger accounts---	431 83	Installment shares, profits---	569 17
Other assets -----	25 00	Investment certificates, prin- cipal -----	31,327 99
		Investment certificates, divi- dends -----	1,596 97
		Overdrafts and bills payable--	2,500 00
		Reserve and undivided profits	201 96
<b>Total assets -----</b>	<b>\$44,755 08</b>	<b>Total liabilities -----</b>	<b>\$44,755 08</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$144 82	Overdrafts and bills payable--	\$13,930 00
Installment shares, dues-----	4,849 63	Loans on mortgages and shares -----	12,900 00
Investment certificates -----	26,730 77	Interest paid -----	662 49
Interest -----	3,865 61	Dividends on guarantee stock	600 00
Fines and fees-----	234 80	Dues repaid, installment shares -----	5,060 64
Loans repaid -----	11,837 41	Profits repaid, installment shares -----	339 72
Overdrafts and bills payable	4,030 00	Investment certificates, prin- cipal -----	14,308 20
Advances repaid, personal ac- counts -----	50 00	Investment certificates, divi- dends -----	593 67
		Advances, personal accounts--	503 31
		Salaries -----	545 00
		Taxes -----	63 13
		Other expenses -----	408 85
		All other disbursements, fix- tures, etc. -----	40 00
		Balance, cash in office and bank -----	1,788 03
<b>Total receipts -----</b>	<b>\$51,743 04</b>	<b>Total disbursements----</b>	<b>\$51,743 04</b>

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. 8. ESCONDIDO.

**ESCONDIDO MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Reincorporated December 20, 1913.)

L. A. CASSOU, Secretary.

H. T. LYON, President.

Fiscal year ended February 28, 1918.

No. of series, 12.

No. of members and investors, 50.

No. of shares, 454.

Assets.		Liabilities.	
Loans, on mortgages-----	\$19,050 00	Installment shares, dues----	\$17,472 00
Arrearages—		Installment shares, profits--	2,789 11
On shares -----	\$219 00	Advance payments -----	60 00
On interest ----	130 39	Reserve and undivided profits	489 83
On premium ---	20 15	All other liabilities-----	14 00
On fines -----	21 90		
	391 44		
Cash, in office, \$38.91; in			
bank, \$842.83-----	881 74		
Real estate owned-----	421 20		
Furniture and fixtures-----	80 56		
<b>Total assets -----</b>	<b>\$20,824 94</b>	<b>Total liabilities -----</b>	<b>\$20,824 94</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report----	\$3,825 34	Loans on mortgages and	
Installment shares, dues----	6,112 00	shares -----	\$3,450 00
Interest -----	1,033 23	Dues repaid, installment	
Premiums -----	247 95	shares -----	9,977 00
Fines -----	18 00	Profits repaid, installment	
Loans repaid -----	6,800 00	shares -----	2,829 04
		Advances, personal accounts--	721 35
		Salaries -----	204 00
		Taxes -----	51 98
		Other expenses -----	100 21
		All other disbursements, real	
		estate -----	421 20
		Balance, cash in office and	
		bank -----	881 74
<b>Total receipts -----</b>	<b>\$18,636 52</b>	<b>Total disbursements ---</b>	<b>\$18,636 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
33-----	72	\$72 00	\$91 85	\$87 74
35-----	60	60 00	72 95	69 71
37-----	48	48 00	55 63	53 72
39-----	36	36 00	39 95	38 96
41-----	24	24 00	25 64	25 23
43-----	12	12 00	12 39	12 30

No. 9. FRESNO.

**MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 17, 1892.)

WICK W. PARSONS, Secretary.

W. T. MATTINGLY, President.

Fiscal year ended February 28, 1918.

No. of series, 18.

No. of members and investors, 197.

No. of shares, 2,347.

Assets.		Liabilities.	
Loans, on definite contract	\$127,798 85	Installment shares, dues	\$95,694 00
Arrearages—		Installment shares, profits	38,348 97
On shares	\$79 30	Overdrafts and bills payable	10,000 00
On interest	254 26	Reserve and undivided profits	3,463 63
	333 56		
Cash in office	16,374 19		
Other assets, U. S. bonds	3,000 00		
<b>Total assets</b>	<b>\$147,506 60</b>	<b>Total liabilities</b>	<b>\$147,506 60</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,500 76	Overdrafts and bills payable	\$34,000 00
Installment shares, dues	18,675 70	Loans on mortgages and shares	19,813 85
Interest	13,431 24	Interest paid	1,637 61
Fines	51 83	Dues repaid, installment shares	22,773 70
Fees	3 50	Profits repaid, installment shares	14,585 25
Loans repaid	50,905 07	Salaries	1,100 00
Overdrafts and bills payable	24,000 00	Taxes	195 64
		Other expenses	87 86
		All other disbursements, U. S. bonds	3,000 00
		Balance, cash in office and bank	16,374 19
<b>Total receipts</b>	<b>\$113,568 10</b>	<b>Total disbursements</b>	<b>\$113,568 10</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	108	\$108 00	\$172 58	\$172 58
37	96	96 00	144 66	144 66
39	84	84 00	119 35	119 35
41	72	72 00	96 61	96 61
43	60	60 00	76 23	76 23
45	48	48 00	57 92	57 92
47	36	36 00	41 34	41 34
49	24	24 00	26 28	26 28
51	12	12 00	12 57	12 57

## No. 10. FORTUNA.

**FORTUNA BUILDING AND LOAN ASSOCIATION.**

(Incorporated April 30, 1889.)

CHAS. A. FRIEDENBACH, Secretary.

H. A. NATWICK, President.

Fiscal year ended May 31, 1918.

No. of series, 13.

No. of members and investors, 96.

No. of shares, 621.

Assets.		Liabilities.	
Loans, on mortgages-----	\$22,800 00	Installment shares, dues-----	\$23,061 00
Cash in bank-----	4,271 88	Installment shares, profits---	3,681 77
Real estate owned-----	816 19	Advance payments-----	30 00
		Reserve and undivided profits	1,115 30
<b>Total assets-----</b>	<b>\$27,888 07</b>	<b>Total liabilities-----</b>	<b>\$27,888 07</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$3,049 49	Loans on mortgages and	
Installment shares, dues---	7,492 50	shares-----	\$4,500 00
Interest-----	1,800 05	Interest paid-----	43 55
Fines-----	6 77	Dues repaid, installment	
Fees-----	25 40	shares-----	8,882 50
Loans repaid-----	8,000 00	Profits repaid, installment	
		shares-----	2,129 47
		Salaries-----	180 00
		Other expenses-----	116 81
		All other disbursements, real	
		estate-----	250 00
		Balance, cash in office and	
		bank-----	4,271 88
<b>Total receipts-----</b>	<b>\$20,374 21</b>	<b>Total disbursements---</b>	<b>\$20,374 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
45-----	78	\$78 00	\$98 55	\$95 98
46-----	72	72 00	89 22	87 07
48-----	60	60 00	71 53	70 09
50-----	48	48 00	55 06	53 29
52-----	36	36 00	39 78	38 36
54-----	24	24 00	25 59	24 79
56-----	12	12 00	12 38	12 20

No. 11. LIVERMORE.

**LIVERMORE MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated September 19, 1906.)

T. E. KNOX, Secretary.

J. O. MCKOWN, President.

Fiscal year ended September 30, 1917.

No. of series, 13.

No. of members and investors, 45.

No. of shares, 410.

Assets.		Liabilities.	
Loans, on mortgages, \$33,- 055; on shares, \$100-----	\$33,155 00	Installment shares, dues----	\$22,872 00
Arrearages, on shares-----	98 00	Installment shares, profits----	5,865 79
Cash in bank-----	784 96	Advance payments-----	40 00
		Overdrafts and bills payable--	4,500 00
		Reserve and undivided profits	760 17
<b>Total assets-----</b>	<b>\$34,037 96</b>	<b>Total liabilities-----</b>	<b>\$34,037 96</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,165 25	Overdrafts and bills payable--	\$4,500 00
Installment shares, dues----	4,836 00	Loans on mortgages and shares-----	8,393 53
Interest-----	2,376 83	Interest paid-----	339 57
Fees-----	6 20	Dues repaid, installment shares-----	5,605 00
Loans repaid-----	8,875 00	Profits repaid, installment shares-----	1,192 54
Overdrafts and bills payable--	4,000 00	Salaries-----	200 00
All other receipts-----	63 45	Taxes-----	290 73
		Other expenses-----	16 00
		Balance, cash in office and bank-----	784 96
<b>Total receipts-----</b>	<b>\$21,322 73</b>	<b>Total disbursements---</b>	<b>\$21,322 73</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
3-----	120	\$120 00	\$164 59	\$160 14
6-----	84	84 00	104 06	102 06
7-----	78	78 00	95 00	93 38
8-----	60	60 00	69 83	68 85
9-----	48	48 00	54 19	53 58
10-----	36	36 00	39 44	39 10
11-----	24	24 00	25 52	25 37
13-----	12	12 00	12 39	12 35

## No. 12. LONG BEACH.

**MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated August 4, 1904.)

W. S. STEVENS, Secretary.

E. E. NORTON, President.

Fiscal year ended December 31, 1917.

No. of series, none.

No. of members and investors, 388.

No. of shares, 497.

Assets.		Liabilities.	
Loans, on mortgages, \$180- 572.27; on definite con- tract, \$311,235.96	\$418,362 02	Guarantee stock, capital	\$40,000 00
Arrearages, on interest	1,845 32	Guarantee stock, surplus	4,000 00
Cash, in office, \$2,443.76; in bank, \$54,869.72	57,313 49	Installment shares, dues	11,001 52
Furniture and fixtures	500 00	Installment shares, profits	3,831 28
Other assets, U. S. and other bonds	31,037 00	Investment certificates, prin- cipal	418,399 50
		Investment certificates, divi- dends	25,929 10
		Advance payments	43 52
		Reserve and undivided profits	4,007 59
		All other liabilities, interest delinquent	1,845 32
<b>Total assets</b>	<b>\$500,057 83</b>	<b>Total liabilities</b>	<b>\$500,057 83</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$47,840 97	Loans on mortgages and shares	\$197,666 10
Guarantee stock	15,000 00	Interest paid	425 23
Installment shares, dues	7,110 87	Dividends on guarantee stock	2,500 00
Investment certificates	284,183 44	Dues repaid, installment shares	21,764 00
Interest	29,612 29	Profits repaid, installment shares	8,189 58
Fees	1,928 20	Paid-up and prepaid shares, capital	125,987 72
Loans repaid	58,657 16	Paid-up and prepaid shares, dividends	9,700 17
Advances repaid, personal ac- counts	4,418 52	Advances, personal accounts	4,375 00
All other receipts, bonds sold, etc.	5,429 73	Salaries	2,400 00
		Taxes	258 14
		Other expenses	2,065 41
		All other disbursements, bonds, etc.	21,536 34
		Balance, cash in office and bank	57,313 49
<b>Total receipts</b>	<b>\$454,181 18</b>	<b>Total disbursements</b>	<b>\$454,181 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, same as book value.

## No. 13. LOS ANGELES.

**BANKERS GUARANTY-LOAN COMPANY.**

(Incorporated August 12, 1901.)

G. H. WADLEIGH, Secretary.

JOHN H. FOLEY, President.

Fiscal year ended December 31, 1917.

No. of series, none.

No. of members and investors, 121.

No. of shares, 861.

Assts.		Liabilities.	
Loans, on definite contract, \$924.34; on shares, \$355; on contract sales, \$8,592.01	\$9,871 35	Guarantee stock, capital	\$16,138 73
Cash, in office, \$802.39; in bank, \$15,845.64	16,648 03	Investment certificates, prin- cipal	9,972 76
Real estate owned	1,500 00	Investment certificates, divi- dends	1,912 06
Advances, ledger accounts	19 50	Sundry ledger accounts	15 33
<b>Total assets</b>	<b>\$28,038 88</b>	<b>Total liabilities</b>	<b>\$28,038 88</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$14,212 30	Loans on mortgages and shares	\$155 00
Investment certificates	789 01	Interest paid	144 66
Interest	897 07	Investment certificates, prin- cipal	1,713 76
Loans repaid	2,973 18	Investment certificates, divi- dends	98 77
Advances repaid, personal ac- counts	165 21	Taxes	53 00
All other receipts	91 48	Other expenses	41 75
		All other disbursements, real estate, etc.	273 28
		Balance, cash in office and bank	16,648 03
<b>Total receipts</b>	<b>\$19,128 25</b>	<b>Total disbursements</b>	<b>\$19,128 25</b>

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

Dayton plan.

Dues 60 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, same as book value.

## No. 14. LOS ANGELES.

**FIDELITY SAVINGS AND LOAN ASSOCIATION.**

(Incorporated January 31, 1891.)

G. H. WADLEIGH, Secretary.

C. C. BOYNTON, President.

Fiscal year ended December 31, 1917.

No. of series, none.

No. of members and investors, 6,604.

No. of shares, 69,633.

Assets.		Liabilities.	
Loans on mortgages, \$248,700; on definite contract, \$6,674,477.24; on shares, \$101,594.15	\$7,024,771 39	Guarantee stock, capital subscriptions	\$220,978 45
Arrearages, on interest on stock loans	1,622 88	Installment shares, dues	1,632,693 52
Cash, in office, \$13,345.84; in bank, \$76,501.98	89,847 82	Installment shares, profits	708,646 66
Real estate owned	554,869 83	Paid-up and prepaid shares, capital	2,433,700 00
Advances, ledger accounts	163,826 21	Paid-up and prepaid shares, dividends	53,859 70
		Investment certificates, principal	1,816,583 04
		Investment certificates, dividends	40,245 57
		Overdrafts and bills payable	3,717 27
		Reserve and undivided profits	526,721 99
		Loans due and incomplete	147,549 36
		Sundry ledger accounts	247,742 57
		All other liabilities, tax reserve	2,500 00
<b>Total assets</b>	<b>\$7,834,938 13</b>	<b>Total liabilities</b>	<b>\$7,834,938 13</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$282,255 66	Overdrafts and bills payable	\$54,070 68
Guarantee stock subscriptions	88,942 20	Loans on mortgages and shares	3,402,033 61
Installment shares, dues	1,006,321 92	Interest paid	3,302 45
Paid-up and prepaid shares, dues	702,950 00	Dividends on guarantee stock	11,244 21
Investment certificates	880,511 45	Dues repaid, installment shares	1,007,912 33
Interest	548,754 07	Profits repaid, installment shares	286,626 72
Premiums	22,517 46	Paid-up and prepaid shares, capital	103,750 00
Fines	3,567 25	Paid-up and prepaid shares, dividends	101,006 45
Loans repaid	2,953,780 30	Investment certificates, principal	878,298 00
Overdrafts and bills payable	3,600 80	Investment certificates, dividends	106,752 82
All other receipts, real estate, etc.	378,080 12	Advances, personal accounts	241,954 29
		Salaries	21,320 00
		Taxes	4,339 06
		Other expenses	49,839 09
		All other disbursements, real estate, etc.	508,983 70
		Balance, cash in office and bank	89,847 82
<b>Total receipts</b>	<b>\$6,871,281 23</b>	<b>Total disbursements</b>	<b>\$6,871,281 23</b>

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

	Age in months	Total dues per share	Loan fund dues per share	Book value per share	Withdrawal value
Class "B." Dues 70 cents per share per month.	84	\$58 80	\$51 12	\$85 26	\$85 26
	72	50 40	43 46	66 72	66 72
	60	42 00	36 00	50 72	50 72
	48	33 60	28 44	36 97	36 97
	36	25 20	20 88	25 09	25 09
	24	16 80	13 32	14 86	14 86
	12	8 40	5 76	6 01	6 01

No. 15. LOS ANGELES.

**HOME INVESTMENT BUILDING AND LOAN ASSOCIATION.**

(Incorporated August 21, 1889.)

W. A. BONYNGE, Secretary.

I. B. NEWTON, President.

Fiscal year ended September 30, 1917.

No. of series, 17.

No. of members and investors, 48.

No. of shares, 633.

Assets.		Liabilities.	
Loans, on mortgages.....	\$46,800 00	Installment shares, dues....	\$22,692 00
Arrearages—		Installment shares, profits..	4,160 00
On shares.....	10 00	Advance payments.....	65 00
On interest.....	276 42	Overdrafts and bills payable..	20,550 00
	286 42	Reserve and undivided profits	711 84
Cash, in office, \$101.25; in			
bank, \$916.17.....	1,017 42		
Furniture and fixtures.....	75 00		
<b>Total assets.....</b>	<b>\$48,178 84</b>	<b>Total liabilities.....</b>	<b>\$48,178 84</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$381 80	Overdrafts and bills payable..	\$19,200 00
Installment shares, dues....	7,474 00	Loans on mortgages and	
Interest.....	3,643 39	shares.....	5,000 00
Fines.....	15 00	Interest paid.....	1,478 33
Loans repaid.....	5,000 00	Dues repaid, installment	
Overdrafts and bills payable..	16,200 00	shares.....	4,680 00
All other receipts.....	71 00	Profits repaid, installment	
		shares.....	751 84
		Salaries.....	425 00
		Taxes.....	175 85
		Other expenses.....	56 75
		Balance, cash in office and	
		bank.....	1,017 42
<b>Total receipts.....</b>	<b>\$32,785 19</b>	<b>Total disbursements... ..</b>	<b>\$32,785 19</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
38.....	114	\$114 00	\$156 71	\$154 57
39.....	108	108 00	145 82	143 90
41.....	96	96 00	125 01	122 10
43.....	84	84 00	105 41	102 19
47.....	60	60 00	70 08	67 56
49.....	48	48 00	54 19	52 64
51.....	36	36 00	39 38	38 53
53.....	24	24 00	25 47	25 10
55.....	12	12 00	12 36	12 27

## No. 16. LOS ANGELES.

**METROPOLITAN LOAN ASSOCIATION.**

(Incorporated July 30, 1886.)

S. L. ROLAND, Secretary.

J. W. MONTGOMERY, President.

Fiscal year ended June 30, 1918.

No. of series, 22. No. of members and investors, 205. No. of shares, 3,518.

Assets.		Liabilities.	
Loans, on mortgages, \$283,- 250; on shares, \$9,545-----	\$292,795 00	Installment shares, dues-----	\$172,122 00
Arrearages— On shares ----- \$125 00 On interest ---- 269 00	394 00	Installment shares, profits--	45,407 66
Cash in bank-----	28,706 91	Paid-up and prepaid shares, capital -----	23,300 00
Furniture and fixtures-----	311 32	Advance payments -----	612 00
Advances, ledger accounts--	27 65	Reserve and undivided profits	11,012 66
		Loans due and incomplete--	63,022 40
		Sundry ledger accounts-----	6,758 16
Total assets -----	\$322,234 88	Total liabilities -----	\$322,234 88
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$22,743 22	Loans on mortgages and shares -----	\$41,786 00
Installment shares, dues---	38,211 00	Dues repaid, installment shares -----	41,096 00
Interest -----	18,253 40	Profits repaid, installment shares -----	13,951 40
Fines and fees-----	124 80	Paid-up and prepaid shares, capital -----	2,000 00
Loans repaid -----	47,705 00	Paid-up and prepaid shares, dividends -----	1,398 00
Advances repaid, personal ac- counts -----	6,005 00	Salaries -----	2,760 00
All other receipts, commis- sions, etc. -----	714 00	Taxes -----	355 92
		Other expenses -----	1,390 87
		All other disbursements-----	311 32
		Balance, cash in office and bank -----	28,706 91
Total receipts -----	\$133,756 42	Total disbursements ---	\$133,756 42

## 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	\$169 56	\$159 64
37-----	108	108 00	147 25	137 43
39-----	96	96 00	126 55	117 38
41-----	84	84 00	107 12	99 02
43-----	72	72 00	88 80	82 08
45-----	60	60 00	71 53	66 91
47-----	48	48 00	55 25	51 62
49-----	36	36 00	39 99	37 99
51-----	24	24 00	25 74	24 86
53-----	12	12 00	12 42	12 21

No. 17. LOS ANGELES.

**SOUTHERN CALIFORNIA LOAN ASSOCIATION.**

(Incorporated March 11, 1887.)

JULIUS H. MARTIN, Secretary.

C. E. DONNATIN, President.

Fiscal year ended June 30, 1918.

No. of series, 22.

No. of members and investors, 508.

No. of shares, 2,213.

Assets.		Liabilities.	
Loans, on definite contract	\$935,004 00	Guarantee stock, capital	\$51,000 00
Arrearages, on shares	387 00	Guarantee stock, surplus	3,510 00
Cash in bank	4,602 97	Installment shares, dues	98,438 00
Real estate owned	6,974 67	Installment shares, profits	29,804 12
Furniture and fixtures	900 00	Investment certificates, principal	731,600 82
Other assets. U. S. bonds	2,250 00	Advance payments	382 00
		Overdrafts and bills payable	5,000 00
		Reserve and undivided profits	22,639 92
		Loans due and incomplete	7,734 78
<b>Total assets</b>	<b>\$950,118 64</b>	<b>Total liabilities</b>	<b>\$950,118 64</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$10,235 32	Overdrafts and bills payable	\$25,000 00
Installment shares, dues	21,415 00	Loans on mortgages and shares	155,318 35
Investment certificates	128,653 45	Interest paid	749 17
Interest	71,724 51	Dividends on guarantee stock	6,120 00
Loans repaid	135,840 00	Dues repaid, installment shares	19,308 00
Overdrafts and bills payable	30,000 00	Profits repaid, installment shares	7,730 11
All other receipts, real estate, etc.	13,004 08	Investment certificates, principal	120,262 94
		Investment certificates, dividends	42,732 05
		Salaries	4,573 00
		Taxes	3,223 58
		Other expenses	3,048 90
		All other disbursements, real estate, bonds, etc.	18,203 29
		Balance, cash in office and bank	4,602 97
<b>Total receipts</b>	<b>\$410,872 36</b>	<b>Total disbursements</b>	<b>\$410,872 36</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
39	118	\$118 00	\$171 64	\$171 64
41	106	106 00	148 29	148 29
43	96	96 00	130 11	130 11
45	84	84 00	109 58	103 19
47	72	72 00	90 42	83 05
49	60	60 00	72 51	67 51
51	48	48 00	55 96	52 78
53	36	36 00	40 44	38 66
55	24	24 00	26 00	25 25
57	12	12 00	12 53	12 32

## No. 18. 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, 1917.

No. of series, none.

No. of members and investors, 2,338.

No. of shares, 8,186.

Assets.		Liabilities.	
Loans, on mortgages, \$577,- 600; on definite contract, \$3,256,096.25; on shares, \$21,077.91; on contract sales, \$32,932.30 -----	\$3,887,706 46	Guarantee stock, capital....	\$200,000 00
Arrearages— On interest -- \$13,815 91 On fines ----- 1,455 45	15,271 36	Guarantee stock, surplus....	123,017 74
Cash, in office, \$13,901; in bank, \$99,110.34 -----	113,101 34	Installment shares, dues....	37,320 75
Real estate owned.....	17,873 71	Installment shares, profits..	16,710 70
Furniture and fixtures.....	16,667 53	Paid-up and prepaid shares, capital -----	390,925 00
Advances, ledger accounts...	10,646 63	Paid-up and prepaid shares, dividends -----	44,995 20
Other assets, bonds and in- terest -----	85,847 95	Investment certificates, prin- cipal -----	3,207,734 15
Total assets -----	\$4,147,114 98	Investment certificates, divi- dends -----	102,534 50
		Advance payments -----	1,225 80
		Reserve and undivided profits	6,451 82
		Loans due and incomplete...	5,081 43
		Sundry ledger accounts....	2,117 89
		Total liabilities -----	\$4,147,114 98
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report....	\$379,742 33	Loans on mortgages and shares -----	\$1,257,652 64
Installment shares, dues....	15,088 60	Dividends on guarantee stock	28,000 00
Paid-up and prepaid shares, dues -----	79,200 00	Dues repaid, installment shares -----	56,886 85
Investment certificates ...	322,227 30	Profits repaid, installment shares -----	26,979 70
Interest -----	335,493 20	Paid-up and prepaid shares, capital -----	2,920 00
Fines -----	4,488 80	Paid-up and prepaid shares, dividends -----	32,579 20
Fees -----	1,832 20	Investment certificates, prin- cipal -----	509,483 55
Loans repaid -----	1,223,152 35	Investment certificates, divi- dends -----	196,095 20
Advances repaid, personal accounts -----	12,046 67	Advances, personal accounts	12,888 16
All other receipts, real es- tate, etc. -----	25,719 41	Salaries -----	15,900 00
Total receipts -----	\$2,398,990 86	Taxes -----	4,338 60
		Other expenses -----	35,832 00
		All other disbursements, Lib- erty Bonds, real estate, etc.	106,333 62
		Balance, cash in office and bank -----	113,101 34
		Total disbursements --	\$2,398,990 86

**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, full book value.

No. 19. LOS GATOS.

**LOS GATOS BUILDING AND LOAN ASSOCIATION.**

(Incorporated April 27, 1889.)

E. G. ANGELL, Secretary.

C. F. HAMSHER, President.

Fiscal year ended December 31, 1917.

No. of series, 9.

No. of members and investors, 27.

No. of shares, 84.

Assets.		Liabilities.	
Loans, on mortgages, \$5,- 642.50; on definite con- tract, \$5,738.25 -----	\$11,380 75	Installment shares, dues----	\$4,660 50
Arrearages—		Installment shares, profits---	1,861 76
On shares -----	\$98 50	Paid-up and prepaid shares, capital -----	600 00
On interest -----	103 40	Paid-up and prepaid shares, dividends -----	42 00
On premium -----	44 40	Investment certificates, prin- cipal -----	3,000 00
On fines -----	22 38	Overdrafts and bills payable--	1,700 00
	268 68	Reserve and undivided profits	828 96
Cash in bank-----	174 28		
Real estate owned-----	869 51		
<b>Total assets -----</b>	<b>\$12,693 22</b>	<b>Total liabilities -----</b>	<b>\$12,693 22</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$14 65	Overdrafts and bills payable	\$2,700 00
Installment shares, dues----	900 00	Loans on mortgages and shares -----	5,944 60
Paid-up and prepaid shares, dues -----	600 00	Interest paid -----	140 54
Investment certificates ---	3,000 00	Dues repaid, installment shares -----	1,243 50
Interest -----	682 39	Profits repaid, installment shares -----	520 87
Premiums -----	188 20	Advances, personal accounts--	14 00
Fines -----	41 95	Salaries -----	240 00
Fees -----	75	Taxes -----	113 48
Loans repaid -----	2,929 76	Other expenses -----	96 92
Overdrafts and bills payable--	3,700 00	All other disbursements, real estate -----	907 01
All other receipts, rents----	37 50	Balance, cash in office and bank -----	174 28
<b>Total receipts -----</b>	<b>\$12,095 20</b>	<b>Total disbursements ---</b>	<b>\$12,095 20</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
13-----	128	\$128 00	\$213 12	
14-----	116	116 00	184 43	
15-----	104	104 00	158 00	Dues plus profits as per by-laws.
17-----	80	80 00	109 97	
18-----	68	68 00	88 94	
19-----	56	56 00	69 89	
20-----	44	44 00	52 34	
21-----	32	32 00	36 16	
22-----	20	20 00	21 38	

## No. 20. MADERA.

**MADERA MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated October 26, 1912.)

E. M. McCARDLE, Secretary.

J. B. HIGH, President.

Fiscal year ended October 31, 1917.

No. of series, none.

No. of members and investors, 69.

No. of shares, 610.

Assets.		Liabilities.	
Loans, on definite contract	\$34,412 21	Installment shares, dues	\$31,242 00
Arrearages—		Installment shares, profits	5,265 87
On shares	\$240 00	Advance payments	308 71
On interest	63 43	Reserve and undivided profits	321 50
	303 43	Loans due and incomplete	726 50
Cash, in office, \$204.25; in bank, \$2,654.68	2,948 94		
Other assets, Liberty Bonds	200 00		
<b>Total assets</b>	<b>\$37,864 58</b>	<b>Total liabilities</b>	<b>\$37,864 58</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,332 85	Loans on mortgages and shares	\$13,437 37
Installment shares, dues	8,369 00	Dues repaid, installment shares	4,456 00
Interest	3,164 10	Profits repaid, installment shares	469 82
Fees	130 00	Salaries	420 00
Loans repaid	7,999 30	Taxes	41 00
		Other expenses	22 12
		All other disbursements, bonds	200 00
		Balance, cash in office and bank	2,948 94
<b>Total receipts</b>	<b>\$21,995 25</b>	<b>Total disbursements</b>	<b>\$21,995 25</b>

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

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

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

No. 21. MERCED.

**MERCED MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated June 22, 1891.)

J. H. SIMONSON, Secretary.

W. E. LANDRUM, President.

Fiscal year ended June 30, 1918.

No. of series, 11.

No. of members and investors, 179.

No. of shares, 1,843.

Assets.		Liabilities.	
Loans, on mortgages, \$132,- 250; on shares, \$1,400	\$133,650 00	Installment shares, dues	\$121,044 00
Arrearages—		Installment shares, profits	38,682 61
On shares	\$632 00	Advance payments	143 40
On interest	802 90	Reserve and undivided profits	4,855 01
On fines	133 24	Loans due and incomplete	2,300 00
	1,568 14		
Cash in bank	21,626 88		
Furniture and fixtures	180 00		
Other assets, Liberty Bonds	10,000 00		
<b>Total assets</b>	<b>\$167,925 02</b>	<b>Total liabilities</b>	<b>\$167,925 02</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$14,672 42	Loans on mortgages and shares	\$20,550 00
Installment shares, dues	22,941 00	Dues repaid, installment shares	10,562 00
Interest	10,392 54	Profits repaid, installment shares	2,890 02
Fines	48 96	Salaries	750 00
Fees	29 90	Taxes	174 28
Loans repaid	18,500 00	Other expenses	231 64
		All other disbursements, Lib- erty Bonds	9,800 00
		Balance, cash in office and bank	21,626 88
<b>Total receipts</b>	<b>\$66,584 82</b>	<b>Total disbursements</b>	<b>\$66,584 82</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
20	120	\$120 00	\$173 66	\$150 25
21	108	108 00	150 91	132 53
22	96	96 00	129 48	115 40
23	84	84 00	109 30	98 88
24	72	72 00	90 25	82 95
25	60	60 00	72 41	67 63
26	48	48 00	55 75	52 90
27	36	36 00	40 24	38 78
28	24	24 00	25 82	25 25
29	12	12 00	12 44	12 33

## No. 22. MILL VALLEY.

**TAMALPAIS MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 16, 1897.)

PAUL HELMORE, Secretary.

N. P. Yost, President.

Fiscal year ended April 30, 1918.

No. of series, 23.

No. of members and investors, 115.

No. of shares, 1,196.

Assets.		Liabilities.	
Loans, on mortgages, \$7,300; on definite contract, \$34,- 130.94 -----	\$41,430 94	Installment shares, dues----	\$23,369 70
Arrearages—		Installment shares, profits----	4,167 88
On shares -----	\$585 75	Paid-up and prepaid shares, capital -----	20,300 00
On interest -----	1,112 29	Advance payments -----	54 75
On fines -----	107 37	Overdrafts and bills payable	2,000 00
	1,805 41	Reserve and undivided profits	1,012 07
Cash, in office, \$4.72; in bank, \$888.17-----	892 89	Sundry ledger accounts----	166 26
Real estate owned-----	6,231 75		
Furniture and fixtures-----	126 75		
Advances, ledger accounts--	545 55		
Other assets -----	37 37		
<b>Total assets -----</b>	<b>\$51,070 66</b>	<b>Total liabilities -----</b>	<b>\$51,070 66</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report----	\$1,916 84	Overdrafts and bills payable	\$1,000 00
Installment shares, dues----	7,257 25	Loans on mortgages and shares -----	9,000 00
Paid-up and prepaid shares, dues -----	3,200 00	Interest paid -----	373 77
Interest -----	3,965 39	Dues repaid, installment shares -----	10,281 15
Fines -----	162 25	Profits repaid, installment shares -----	2,152 09
Fees -----	7 00	Paid-up and prepaid shares, capital -----	3,100 00
Loans repaid -----	12,219 37	Paid-up and prepaid shares, dividends -----	1,259 75
Overdrafts and bills payable	3,000 00	Advances, personal accounts	1,940 00
Advances repaid, personal ac- counts -----	1,214 27	Salaries -----	600 00
		Taxes -----	180 59
		Other expenses -----	230 93
		All other disbursements, real estate -----	1,931 20
		Balance, cash in office and bank -----	892 89
<b>Total receipts -----</b>	<b>\$32,942 37</b>	<b>Total disbursements ---</b>	<b>\$32,942 37</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
49-----	72	\$72 00	\$90 34	
53-----	60	60 00	72 07	
57-----	48	48 00	55 24	
61-----	36	36 00	39 73	
65-----	24	24 00	25 48	
69-----	12	12 00	12 36	

Dues plus profits as per by-laws.

## No. 23. NAPA.

**NAPA BUILDING AND LOAN ASSOCIATION.**

(Incorporated September 8, 1888.)

JOHN N. MOUNT, Secretary.

E. D. BEARD, President.

Fiscal year ended May 31, 1918.

No. of series, 12.

No. of members and investors, 403.

No. of shares, 3,950.

Assets.		Liabilities.	
Loans, on mortgages, \$251,- 674.27; on shares, \$10,- 670; on contract sales, \$2,- 120.20 -----	\$264,464 47	Installment shares, dues-----	\$216,082 00
Arrearages— On shares -----	\$248 00	Installment shares, profits--	50,743 84
On interest -----	261 46	Advance payments -----	1,008 00
On fines -----	62 75	Reserve and undivided profits	2,631 68
	572 21		
Cash in bank-----	2,703 51		
Furniture and fixtures-----	150 00		
Advances, ledger accounts---	75 33		
Other assets, Liberty Bonds--	2,500 00		
Total assets -----	\$270,465 52	Total liabilities -----	\$270,465 52

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$14,481 81	Loans on mortgages and shares -----	\$57,152 79
Installment shares, dues-----	47,231 00	Dues repaid, installment shares -----	39,273 00
Interest -----	17,225 62	Profits repaid, installment shares -----	13,921 07
Premiums -----	15 11	Advances, personal accounts--	75 33
Fines and fees -----	436 77	Salaries -----	1,234 00
Loans repaid -----	38,165 09	Taxes -----	239 07
All other receipts-----	23 29	Other expenses -----	479 92
		All other disbursements, Lib- erty Bonds -----	2,500 00
		Balance, cash in office and bank -----	2,703 51
Total receipts -----	\$117,578 69	Total disbursements ---	\$117,578 69

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
23-----	125	\$125 00	\$176 58	\$157 55
24-----	113	113 00	153 99	139 60
25-----	101	101 00	132 99	122 25
26-----	89	89 00	113 27	105 50
27-----	77	77 00	94 73	89 35
28-----	65	65 00	77 33	73 80
29-----	53	53 00	60 97	58 85
30-----	41	41 00	45 65	44 50
31-----	29	29 00	31 26	30 75
32-----	17	17 00	17 77	17 46

## No. 24. NEWCASTLE.

## NEWCASTLE BUILDING AND LOAN ASSOCIATION.

(Incorporated May 20, 1889.)

JOHN WALLACE, Secretary.

GEO. W. BISBEE, President.

Fiscal year ended April 30, 1918.

No. of series, 11.

No. of members and investors, 89.

No. of shares, 658.

Assets.		Liabilities.	
Loans, on mortgages, \$54,- 150; on shares, \$1,000----	\$55,150 00	Installment shares, dues----	\$45,468 00
Arrearages— On shares ----- \$15 00 On fines ----- 75	15 75	Installment shares, profits--	12,041 08
Cash, in office, \$38.96; in bank, \$2,446.58 -----	2,485 54	Advance payments -----	57 23
Real estate owned-----	1,473 53	Reserve and undivided profits	1,885 01
Furniture and fixtures-----	50 00	Sundry ledger accounts-----	73 50
Other assets, Liberty Bonds	350 00		
<b>Total assets -----</b>	<b>\$59,524 82</b>	<b>Total liabilities -----</b>	<b>\$59,524 82</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$889 97	Overdrafts and bills payable--	\$3,775 52
Installment shares, dues----	8,155 00	Loans on mortgages and shares -----	5,800 00
Interest -----	4,279 86	Interest paid -----	47 31
Fines -----	10 65	Dues repaid, installment shares -----	5,044 00
Fees -----	4 50	Profits repaid, installment shares -----	1,770 82
Loans repaid -----	2,750 00	Salaries -----	417 50
Overdrafts and bills payable--	3,775 52	Taxes -----	134 06
All other receipts-----	61 34	Other expenses -----	92 09
		All other disbursements, bonds, etc. -----	360 00
		Balance, cash in office and bank -----	2,485 54
<b>Total receipts -----</b>	<b>\$19,926 84</b>	<b>Total disbursements ---</b>	<b>\$19,926 84</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
20-----	120	\$120 00	\$165 62	
21-----	108	108 00	144 37	
22-----	96	96 00	124 37	
23-----	84	84 00	105 42	
24-----	72	72 00	87 55	
25-----	60	60 00	70 71	
26-----	48	48 00	54 80	
27-----	36	36 00	39 80	
28-----	24	24 00	25 69	
29-----	12	12 00	12 43	

Dues plus profits as per by-laws.

No. 25. OAKLAND.

**ALAMEDA COUNTY LOAN ASSOCIATION.**

(Incorporated July 20, 1875.)

CHAS. P. HOAG, Secretary.

J. B. RICHARDSON, President.

Fiscal year ended June 30, 1918.

No. of series, none.

No. of members and investors, 603.

No. of shares, 3,306.

Assets.		Liabilities.	
Loans, on definite contract, \$432,075.93; on shares, \$1- 200; on contract sales, \$20,835.91 -----	\$454,111 84	Installment shares, dues ----	\$194,597 72
Arrearages, on interest ----	1,186 74	Installment shares, profits ----	47,857 25
Cash, in office, \$200; in bank, \$8,476.27 -----	8,676 27	Paid-up and prepaid shares, capital -----	52,492 37
Real estate owned, office bldg., \$57,396.82 -----	70,525 23	Paid-up and prepaid shares, dividends -----	10,564 86
Furniture and fixtures -----	400 00	Investment certificates, prin- cipal -----	170,921 93
Advances, ledger accounts ----	42 59	Investment certificates, divi- dends -----	10,952 71
Other assets, Liberty Bonds	2,500 00	Advance payments -----	26 50
		Overdrafts and bills payable	14,000 00
		Reserve and undivided profits	31,067 04
		Loans due and incomplete ----	13,244 21
		Sundry ledger accounts ----	210 40
		All other liabilities -----	507 68
<b>Total assets -----</b>	<b>\$546,442 67</b>	<b>Total liabilities -----</b>	<b>\$546,442 67</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$39,425 13	Overdrafts and bills payable	\$40,000 00
Installment shares, dues ----	42,141 74	Loans on mortgages and shares -----	177,672 91
Paid-up and prepaid shares, dues -----	9,525 93	Interest paid -----	566 20
Investment certificates ----	23,569 72	Dues repaid, installment shares -----	52,349 64
Interest -----	36,191 98	Profits repaid, installment shares -----	11,058 93
Loans repaid -----	155,302 10	Paid-up and prepaid shares, capital -----	6,817 00
Overdrafts and bills payable	54,000 00	Paid-up and prepaid shares, dividends -----	1,232 37
Advances repaid, personal ac- counts -----	866 34	Investment certificates, prin- cipal -----	39,125 14
All other receipts, real estate, etc. -----	29,536 85	Investment certificates, divi- dends -----	16,726 26
		Advances, personal accounts	1,327 28
		Salaries -----	3,985 00
		Taxes -----	476 15
		Other expenses -----	3,205 76
		All other disbursements ----	27,340 88
		Balance, cash in office and bank -----	8,676 27
<b>Total receipts -----</b>	<b>\$390,559 79</b>	<b>Total disbursements ---</b>	<b>\$390,559 79</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. 26. OAKLAND.

**COSMOPOLITAN MUTUAL BUILDING AND LOAN  
ASSOCIATION.**

(Incorporated August 4, 1879.)

W. S. GOULD, Secretary.

Wm. H. HIGH, President.

Fiscal year ended July 31, 1917.

No. of series, 23.

No. of members and investors, 304.

No. of shares, 2,131.

Assets.		Liabilities.	
Loans on definite contract, \$118,431.62; on shares, \$6,735.16 -----	\$125,166 78	Installment shares, dues----	\$78,683 30
Arrearages—		Installment shares, profits--	16,507 23
On shares -----	\$1,236 36	Paid-up and prepaid shares, capital -----	10,900 00
On interest -----	851 39	Investment certificates, prin- cipal -----	20,452 96
	2,087 75	Advance payments -----	11,111 07
Cash, in office, \$1,846.02; in bank, \$3,266.77-----	5,112 79	Overdrafts and bills payable--	10,900 00
Real estate owned-----	20,142 50	Reserve and undivided profits	4,155 72
Furniture and fixtures-----	500 00	Loans due and incomplete---	276 79
Advances, ledger accounts---	206 62	Sundry ledger accounts-----	510 02
Other assets -----	280 65		
<b>Total assets -----</b>	<b>\$153,497 09</b>	<b>Total liabilities -----</b>	<b>\$153,497 09</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report---	\$3,760 95	Overdrafts and bills payable--	\$36,878 62
Installment shares, dues-----	27,507 83	Loans on mortgages and shares -----	51,018 65
Paid-up and prepaid shares, dues -----	6,650 00	Interest paid -----	3,101 16
Investment certificates -----	12,525 84	Dues repaid, installment shares -----	29,923 73
Interest -----	11,674 14	Profits repaid, installment shares -----	5,011 67
Fines -----	59 54	Paid-up and prepaid shares, capital -----	2,500 00
Loans repaid -----	71,956 39	Paid-up and prepaid shares, dividends -----	529 50
Overdrafts and bills payable--	24,278 62	Investment certificates, prin- cipal -----	10,719 55
Advances repaid, personal ac- counts -----	4,260 93	Advances, personal accounts--	3,212 03
All other receipts, real estate, etc. -----	6,463 89	Salaries -----	2,550 00
		Taxes -----	539 66
		Other expenses -----	811 12
		All other disbursements, real estate, etc.-----	17,229 65
		Balance, cash in office and bank -----	5,112 79
<b>Total receipts -----</b>	<b>\$169,138 13</b>	<b>Total disbursements----</b>	<b>\$169,138 13</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
58-----	120	\$120 00	\$160 72	\$158 69
60-----	108	108 00	140 19	136 98
62-----	96	96 00	120 73	114 58
64-----	84	84 00	102 39	95 96
66-----	72	72 00	85 09	79 20
68-----	60	60 00	68 81	66 60
70-----	48	48 00	53 54	53 32
72-----	36	36 00	39 10	38 91
74-----	24	24 00	25 37	25 26
76-----	12	12 00	12 36	12 31

## No. 27. ONTARIO.

## PEOPLES MUTUAL BUILDING AND LOAN ASSOCIATION.

(Incorporated June 24, 1891.)

J. O. HENDERSON, Secretary.

A. P. HARWOOD, President.

Fiscal year ended December 31, 1917.

No. of series, none.

No. of members and investors, 710.

No. of shares, 11,912.

Assets.		Liabilities.	
Loans, on mortgages, \$542,- 500; on shares, \$6,863.33-	\$549,363 33	Installment shares, dues----	\$196,243 43
Arrearages—		Installment shares, profits----	53,720 22
On interest --- \$5,625 84		Paid-up and prepaid shares, capital -----	283,800 00
On fines and fees 709 40	6,335 24	Paid-up and prepaid shares, dividends -----	8,122 10
Cash in bank-----	10,889 73	Overdrafts and bills payable--	14,724 61
Real estate owned-----	8,732 17	Reserve and undivided profits	17,206 76
Furniture and fixtures-----	1,601 60	Loans due and incomplete----	5,752 31
Advances, ledger accounts--	633 32	Sundry ledger accounts-----	585 96
Other assets, Liberty Bonds--	2,600 00		
<b>Total assets -----</b>	<b>\$580,155 39</b>	<b>Total liabilities -----</b>	<b>\$580,155 39</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$13,670 11	Overdrafts and bills payable--	\$8,986 37
Installment shares, dues-----	95,475 04	Loans on mortgages and shares -----	131,387 92
Paid-up and prepaid shares, dues -----	53,775 00	Interest paid -----	937 58
Interest -----	39,292 90	Dues repaid, installment shares -----	106,850 88
Fines -----	681 00	Profits repaid, installment shares -----	21,501 45
Fees -----	45 70	Paid-up and prepaid shares, capital -----	36,025 00
Loans repaid -----	132,188 27	Paid-up and prepaid shares, dividends -----	16,471 95
Overdrafts and bills payable--	5,030 63	Advances, personal accounts--	2,315 41
Advances repaid, personal ac- counts -----	3,525 45	Salaries -----	2,850 00
All other receipts-----	480 00	Taxes -----	614 32
		Other expenses -----	973 34
		All other disbursements, Lib- erty Bonds, etc.-----	4,360 15
		Balance, cash in office and bank -----	10,889 73
<b>Total receipts -----</b>	<b>\$344,164 10</b>	<b>Total disbursements ---</b>	<b>\$344,164 11</b>

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

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year, 7.25 per cent.

Book value, dues plus dividend.

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

## No. 28. ORANGE.

**ORANGE BUILDING AND LOAN ASSOCIATION.**

(Incorporated September 21, 1887.)

OSMAN PIXLEY, Secretary.

D. C. PIXLEY, President.

Fiscal year ended October 31, 1917.

No. of series, 22. No. of members and investors, 596. No. of shares, 4,915.

Assets.		Liabilities.	
Loans, on mortgages, \$369,- 300; on definite contract, \$173,065.51; on shares, \$1,- 805; on contract sales, \$3,489.53 -----	\$547,660 04	Guarantee stock, capital----	\$25,000 00
Arrearages—		Guarantee stock, surplus and dividends -----	13,000 00
On shares -----	\$1,797 50	Installment shares, dues----	187,977 00
On interest -----	5,507 50	Installment shares, profits--	56,480 12
On fines -----	637 07	Paid-up and prepaid shares, capital -----	272,350 00
	7,942 07	Paid-up and prepaid shares, dividends -----	5,450 83
Cash, in office, \$233.03; in bank, \$1,805.80 -----	18,288 83	Advance payments -----	241 70
Real estate owned -----	10,905 17	Overdrafts and bills payable--	10,000 00
Furniture and fixtures-----	607 65	Reserve and undivided profits	13,974 45
Advances, ledger accounts----	161 42	Loans due and incomplete----	1,173 88
Other assets, Liberty Bonds--	1,000 00	Sundry ledger accounts-----	61 38
		All other liabilities-----	945 82
<b>Total assets -----</b>	<b>\$586,655 18</b>	<b>Total liabilities -----</b>	<b>\$586,655 18</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$17,819 25	Overdrafts and bills payable--	\$1,900 00
Installment shares, dues-----	46,856 00	Loans on mortgages and shares -----	133,029 29
Paid-up and prepaid shares, dues -----	61,100 00	Interest paid -----	17 70
Interest -----	45,435 47	Dividends on guarantee stock	3,750 00
Fines -----	1,092 13	Dues repaid, installment shares -----	81,363 75
Fees -----	50 95	Profits repaid, installment shares -----	34,850 81
Loans repaid -----	162,125 98	Paid-up and prepaid shares, capital -----	38,200 00
Overdrafts and bills payable--	1,900 00	Paid-up and prepaid shares, dividends -----	14,900 61
Advances repaid, personal ac- counts -----	1,401 10	Advances, personal accounts--	1,290 49
All other receipts, real estate, etc. -----	686 62	Salaries -----	2,453 00
		Taxes -----	730 69
		Other expenses -----	737 96
		All other disbursements, real estate, etc. -----	6,954 37
		Balance, cash in office and bank -----	18,288 83
<b>Total receipts -----</b>	<b>\$338,467 50</b>	<b>Total disbursements ---</b>	<b>\$338,467 50</b>

Serial No.	Installment Shares, With Age, Value, and Withdrawal Value.			
	Age in months	Total dues per share	Book value per share	Withdrawal value
16-----	120	\$120 00	\$186 16	\$186 16
18-----	108	108 00	160 01	160 01
20-----	96	96 00	135 91	135 91
22-----	84	84 00	113 69	113 69
24-----	72	72 00	93 25	87 94
26-----	60	60 00	74 38	70 78
28-----	48	48 00	56 99	54 74
30-----	36	36 00	40 94	39 70
32-----	24	24 00	26 17	25 08
34-----	12	12 00	12 55	12 27

## No. 29. PALO ALTO.

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

(Incorporated November 14, 1892.)

EDWARD JESURUN, Secretary.

A. B. CLARK, President.

Fiscal year ended September 30, 1917.

No. of series, none.

No. of members and investors, 410.

No. of shares, 1,993.

Assets.		Liabilities.	
Loans, on definite contract, \$450,176.24; on shares, \$3,700.00 -----	\$453,876 24	Guarantee stock, capital----	\$30,750 00
Arrearages, on rents-----	7 00	Guarantee stock, surplus and dividends -----	1,846 25
Cash, in office, \$200; in bank, \$7,467.28 -----	7,667 28	Installment shares, dues----	67,782 20
Real estate owned-----	69,008 03	Installment shares, profits--	26,041 80
Furniture and fixtures-----	2,135 68	Paid-up and prepaid shares, capital -----	33,123 58
Advances, ledger accounts---	635 25	Paid-up and prepaid shares, dividends -----	593 39
Other assets, street bonds, etc. -----	1,621 71	Investment certificates, prin- cipal -----	345,438 17
		Investment certificates, divi- dends -----	1,167 40
		Reserve and undivided profits	10,237 27
		Loans due and incomplete---	9,619 78
		Sundry ledger accounts----	4,139 26
		All other liabilities, contin- gent and tax reserve-----	4,212 00
<b>Total assets -----</b>	<b>\$534,951 19</b>	<b>Total liabilities -----</b>	<b>\$534,951 19</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report---	\$8,222 90	Overdrafts and bills payable--	\$10,000 00
Installment shares, dues----	15,712 40	Loans on mortgages and shares -----	136,219 87
Paid-up and prepaid shares, dues -----	2,424 72	Interest paid -----	29 17
Investment certificates ----	152,033 04	Dividends on guarantee stock	2,152 50
Interest -----	38,719 02	Dues repaid, installment shares -----	17,104 45
Loans repaid -----	138,747 72	Profits repaid, installment shares -----	3,197 50
Overdrafts and bills payable--	10,000 00	Paid-up and prepaid shares, capital -----	5,325 00
Advances repaid, personal ac- counts -----	17,775 05	Paid-up and prepaid shares, dividends -----	2,082 68
All other receipts, rents, real estate, etc. -----	2,477 79	Investment certificates, prin- cipal -----	143,513 11
		Investment certificates, divi- dends -----	19,182 63
		Advances, personal accounts--	9,734 16
		Salaries -----	2,820 00
		Taxes -----	1,768 52
		Other expenses -----	1,502 82
		All other disbursements, real estate, etc. -----	23,812 95
		Balance, cash in office and bank -----	7,667 28
<b>Total receipts -----</b>	<b>\$386,112 64</b>	<b>Total disbursements ---</b>	<b>\$386,112 64</b>

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

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

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

## No. 30. PASADENA.

**CALIFORNIA SECURITY LOAN CORPORATION.**

(Incorporated March 22, 1909.)

A. J. MORRIS, Secretary.

A. W. BYRNE, President.

Fiscal year ended December 31, 1917.

No. of series, none.

No. of members and investors, 926.

No. of shares, 1,000.

Assets.		Liabilities.	
Loans, on mortgages, \$227,710.55; on definite contract, \$606,348.83; on shares, \$2,870; on contract sales, \$13,721.98 -----	\$950,651 36	Guarantee stock, capital----	\$100,000 00
Arrearages, on interest-----	6,288 40	Guarantee stock, surplus and dividends -----	3,000 00
Cash, in office, \$14,473.09; in bank, \$10,971.58 -----	25,444 67	Investment certificates, principal -----	877,292 31
Real estate owned (office bldg., \$48,561.13) -----	63,552 22	Investment certificates, dividends -----	4,844 00
Furniture and fixtures-----	2,621 01	Advance payments -----	879 82
Advances, ledger accounts---	52 20	Overdrafts and bills payable--	51,000 00
Other assets, Liberty Bonds and interest -----	7,446 00	Reserve and undivided profits	12,129 97
<b>Total assets -----</b>	<b>\$1,056,055 86</b>	Loans due and incomplete----	3,703 93
		Sundry ledger accounts-----	333 83
		All other liabilities, escrows--	2,872 00
		<b>Total liabilities -----</b>	<b>\$1,056,055 86</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report----	\$26,793 83	Overdrafts and bills payable	\$40,000 00
Investment certificates -----	425,991 58	Loans on mortgages and shares -----	485,913 10
Interest -----	78,953 42	Interest paid -----	484 63
Premiums -----	1,933 58	Dividends on guarantee stock	3,000 00
Fines -----	389 65	Investment certificates, principal -----	373,796 78
Loans repaid -----	397,162 46	Investment certificates, dividends -----	51,435 03
Overdrafts and bills payable--	91,000 00	Advances, personal accounts--	28,700 04
Advances repaid, personal accounts -----	33,118 48	Salaries -----	11,085 00
All other receipts, real estate, etc. -----	5,170 90	Taxes -----	1,147 12
<b>Total receipts -----</b>	<b>\$1,060,518 90</b>	Other expenses -----	5,389 69
		All other disbursements, real estate, bonds, etc.-----	34,122 84
		Balance, cash in office and bank -----	25,444 67
		<b>Total disbursements ---</b>	<b>\$1,060,518 90</b>

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

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

## No. 31. PASADENA.

**PASADENA BUILDING AND LOAN ASSOCIATION.**

(Incorporated February 7, 1899.)

EVERETT D. HILL, Secretary.

SOLON BRIGGS, President.

Fiscal year ended December 31, 1917.

No. of series, none.

No. of members and investors, 560.

No. of shares, 2,548.

Assets.		Liabilities.	
Loans, on mortgages, \$87,- 998.53; on definite con- tract, \$119,648.85; on shares, \$615 -----	\$208,262 38	Guarantee stock, capital----	\$9,000 00
Arrearages, on interest-----	4,356 23	Guarantee stock, surplus----	1,585 83
Cash, in office, \$2,250.15; in bank, \$33,287.08 -----	35,537 23	Installment shares, dues----	24,116 03
Advances, ledger accounts--	211 11	Installment shares, profits--	27,543 38
Other assets -----	28 00	Paid-up and prepaid shares, capital -----	20,200 00
		Paid-up and prepaid shares, dividends -----	152 00
		Investment certificates, prin- cipal -----	148,420 19
		Investment certificates, divi- dends -----	5,085 39
		Reserve and undivided profits	5,866 23
		Loans due and incomplete----	5,742 10
		Sundry ledger accounts----	143 80
		All other liabilities, guarantee dividends unpaid -----	540 00
<b>Total assets -----</b>	<b>\$248,394 95</b>	<b>Total liabilities-----</b>	<b>\$248,394 95</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report----	\$27,101 01	Loans on mortgages and shares -----	\$81,909 50
Installment shares, dues----	15,952 97	Dividends on guarantee stock	1,080 00
Paid-up and prepaid shares, dues -----	15,400 00	Dues repaid, installment shares -----	9,379 38
Investment certificates -----	85,301 79	Profits repaid, installment shares -----	1,973 68
Interest -----	14,439 37	Paid-up and prepaid shares, capital -----	6,500 00
Loans repaid -----	24,790 12	Paid-up and prepaid shares, dividends -----	371 75
		Investment certificates, prin- cipal -----	36,888 76
		Investment certificates, divi- dends -----	5,852 98
		Advances, personal accounts--	150 36
		Salaries -----	1,992 00
		Taxes -----	122 50
		Other expenses -----	1,227 12
		Balance, cash in office and bank -----	35,537 23
<b>Total receipts -----</b>	<b>\$182,985 26</b>	<b>Total disbursements ---</b>	<b>\$182,985 26</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. 32. PASO ROBLES.

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

(Incorporated September 8, 1905.)

F. G. WETZEL, Secretary.

B. J. DOUGHERTY, President.

Fiscal year ended August 31, 1917.

No. of series, 9.

No. of members and investors, 61.

No. of shares, 269.

Assets.		Liabilities.	
Loans, on mortgages, \$2,000; on definite contract, \$23,- 694.90; on shares, \$825	\$26,519 90	Installment shares, dues	\$6,406 80
Cash, in office, \$25; in bank, \$621.97	646 97	Installment shares, profits	1,823 00
Furniture and fixtures	156 55	Paid-up and prepaid shares, capital	1,500 00
Advances, ledger accounts	75 00	Investment certificates, prin- cipal	13,250 00
Total assets	\$27,398 42	Reserve and undivided profits	4,418 62
		Total liabilities	\$27,398 42

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$4,557 76	Overdrafts and bills payable	\$3,600 00
Installment shares, dues	1,827 60	Loans on mortgages and shares	11,535 10
Investment certificates	1,275 00	Interest paid	502 67
Interest	2,733 10	Dues repaid, installment shares	10,561 80
Fines	34 37	Profits repaid, installment shares	2,715 46
Fees	5 35	Paid-up and prepaid shares, dividends	83 00
Loans repaid	17,426 96	Investment certificates, prin- cipal	600 00
Overdrafts and bills payable	3,600 00	Investment certificates, divi- dends	559 00
Total receipts	\$31,460 14	Salaries	511 00
		Taxes	73 21
		Other expenses	71 93
		Balance, cash in office and bank	646 97
		Total disbursements	\$31,460 14

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
3	120	\$120 00	\$194 12	\$190 86
6	117	117 00	169 59	166 96
10	99	99 00	135 05	133 31
14	81	81 00	103 21	100 99
16	72	72 00	89 70	87 93
18	48	48 00	55 99	53 99
19	45	45 00	52 10	50 33
20	24	24 00	26 16	25 62
22	12	12 00	12 59	12 44

No. 33. PETALUMA.

**PETALUMA MUTUAL LOAN ASSOCIATION.**

(Incorporated September 27, 1889.)

F. A. CHOMWELL, Secretary.

F. H. DENMAN, President.

Fiscal year ended September 30, 1917.

No. of series, 12.

No. of members and investors, 85.

No. of shares, 728.

Assets.		Liabilities.	
Loans, on mortgages, \$38- 497.28; on shares, \$1,875-	\$40,372 28	Installment shares, dues----	\$44,388 00
Arrearages—		Installment shares, profits--	8,756 14
On shares -----	\$222 00	Reserve and undivided profits	1,110 20
On interest -----	236 40		
On fines -----	18 60		
	477 00		
Cash in bank-----	9,965 06		
Real estate owned-----	3,410 00		
Furniture and fixtures-----	30 00		
<b>Total assets -----</b>	<b>\$54,254 34</b>	<b>Total liabilities -----</b>	<b>\$54,254 34</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$3,151 44	Overdrafts and bills payable_	\$3,000 00
Installment shares, dues---	9,439 00	Loans on mortgages and shares -----	5,408 36
Interest -----	3,256 37	Interest paid -----	75 00
Fines -----	42 40	Dues repaid, installment shares -----	7,627 00
Loans repaid -----	10,425 00	Profits repaid, installment shares -----	1,530 86
Overdrafts and bills payable	3,000 00	Salaries -----	420 00
		Taxes -----	163 05
		Other expenses -----	49 25
		All other disbursements, real estate, etc. -----	1,075 63
		Balance, cash in office and bank -----	9,965 06
<b>Total receipts -----</b>	<b>\$29,314 21</b>	<b>Total disbursements ---</b>	<b>\$29,314 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
20-----	120	\$120 00	\$156 51	\$156 51
21-----	108	108 00	136 69	136 69
22-----	96	96 00	118 03	117 48
23-----	84	84 00	100 35	99 53
24-----	72	72 00	83 66	82 79
25-----	60	60 00	67 85	67 06
26-----	48	48 00	52 85	52 12
27-----	36	36 00	38 63	38 10
28-----	24	24 00	25 15	24 86
29-----	12	12 00	12 30	12 21

## No. 34. PLEASANTON.

**PLEASANTON MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 1, 1895.)

T. H. SILVER, Secretary.

C. LETHAM, President.

Fiscal year ended March 27, 1918.

No. of series, 20.

No. of members and investors, 41.

No. of shares, 270.

Assets.		Liabilities.	
Loans, on mortgages-----	\$20,550 00	Installment shares, dues-----	\$16,560 00
Arrearages—		Installment shares, profits----	4,192 10
On shares -----	\$140 00	Reserve and undivided profits	2,210 27
On interest ----	165 60		
	305 60		
Cash in bank-----	2,106 77		
<b>Total assets -----</b>	<b>\$22,962 37</b>	<b>Total liabilities -----</b>	<b>\$22,962 37</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,211 27	Loans on mortgages and	
Installment shares, dues----	3,371 00	shares -----	\$2,850 00
Interest -----	1,519 70	Dues repaid, installment	
Fees -----	17 50	shares -----	4,109 00
Loans repaid -----	4,600 00	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	1,282 60
counts -----	172 00	Advances, personal accounts--	305 60
		Salaries -----	150 00
		Taxes -----	45 00
		Other expenses -----	42 50
		Balance, cash in office and	
		bank -----	2,106 77
<b>Total receipts -----</b>	<b>\$10,891 47</b>	<b>Total disbursements ---</b>	<b>\$10,891 47</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
24-----	132	\$132 00	\$188 40	
28-----	108	108 00	144 30	Dues plus
30-----	96	96 00	124 20	90 per
32-----	84	84 00	105 05	cent of
34-----	72	72 00	87 25	profits.
36-----	60	60 00	70 50	
38-----	48	48 00	54 45	
40-----	36	36 00	39 60	
42-----	24	24 00	25 60	
44-----	12	12 00	12 40	

No. 35. POMONA.

**HOME-BUILDERS LOAN ASSOCIATION.**

(Incorporated March 16, 1908.)

C. E. GREASER, Secretary.

J. W. FULTON, President.

Fiscal year ended March 31, 1918.

No. of series, none.

No. of members and investors, 839.

No. of shares, 3253.

Assets.		Liabilities.	
Loans, on definite contract, \$606,451.67; on shares, \$6,297.53 -----	\$672,749 20	Guarantee stock, capital.....	\$100,000 00
Cash, in office, \$789.12; in bank, \$15,234.12 -----	16,023 34	Guarantee stock, surplus, \$15,000; dividends, \$6,000..	21,000 00
Real estate owned (office bldg., \$15,000) -----	42,781 87	Installment shares, dues.....	63,281 75
Furniture and fixtures.....	655 06	Installment shares, profits....	24,636 13
Advances, ledger accounts....	2,078 67	Investment certificates, prin- cipal -----	481,334 66
Other assets, Gov't bonds....	2,500 00	Investment certificates, divi- dends -----	7,296 52
		Overdrafts and bills payable..	20,000 00
		Reserve and undivided profits	1,085 85
		Loans due and incomplete....	10,364 73
		Sundry ledger accounts.....	1,176 00
		All other liabilities, unearned bonus -----	6,612 50
<b>Total assets -----</b>	<b>\$736,788 14</b>	<b>Total liabilities -----</b>	<b>\$736,788 14</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$13,131 32	Overdrafts and bills payable..	\$55,000 00
Installment shares, dues....	15,429 50	Loans on mortgages and shares -----	230,694 45
Investment certificates .....	287,983 70	Interest paid -----	1,347 21
Interest -----	66,775 61	Dividends on guarantee stock	11,000 00
Fines -----	535 81	Dues repaid, installment shares -----	7,574 50
Fees -----	277 00	Profits repaid, installment shares -----	2,548 39
Loans repaid -----	160,337 49	Investment certificates, prin- cipal -----	208,530 39
Overdrafts and bills payable..	30,000 00	Investment certificates, divi- dends -----	25,778 50
Advances repaid, personal ac- counts -----	8,238 09	Advances, personal accounts..	7,914 65
All other receipts, real estate, etc. -----	18,764 90	Salaries -----	4,865 00
		Taxes -----	807 45
		Other expenses -----	4,116 87
		All other disbursements, real estate, etc. -----	25,272 67
		Balance, cash in office and bank -----	16,023 34
<b>Total receipts -----</b>	<b>\$601,473 42</b>	<b>Total disbursements ---</b>	<b>\$601,473 42</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. 36. POMONA.

**MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated December 24, 1892.)

W. D. FREDERICK, Secretary.

MEL. CAMPBELL, President.

Fiscal year ended December 31, 1917.

No. of series, 21.

No. of members and investors, 1,700.

No. of shares, 21,334.

Assets.		Liabilities.	
Loans, on mortgages, \$1,193,- 944.02; on shares, \$4,519,-	\$1,198,454 02	Installment shares, dues----	\$232,746 00
Arrearages, on shares-----	5,219 50	Installment shares, profits--	46,544 18
Cash, in office, \$5,874.39; in bank, \$42,871.45 -----	48,745 84	Paid-up and prepaid shares, capital -----	939,400 00
Real estate owned, office bldg. -----	24,500 00	Paid-up and prepaid shares, dividends -----	25,678 55
Furniture and fixtures-----	1,100 00	Advance payments -----	503 00
Other assets, Liberty Bonds	3,000 00	Reserve and undivided profits	14,128 73
		Loans due and incomplete--	15,270 89
		Sundry ledger accounts----	6,748 01
<b>Total assets -----</b>	<b>\$1,281,019 36</b>	<b>Total liabilities -----</b>	<b>\$1,281,019 36</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$49,080 15	Loans on mortgages and shares -----	\$373,138 68
Installment shares, due----	73,847 50	Dues repaid, installment shares -----	60,636 50
Paid-up and prepaid shares, dues -----	425,400 00	Profits repaid, installment shares -----	10,365 70
Interest -----	78,834 23	Paid-up and prepaid shares, capital -----	268,000 00
Premiums -----	194 70	Paid-up and prepaid shares, dividends -----	41,922 00
Fines -----	469 08	Advances, personal accounts	9,938 75
Fees -----	297 83	Salaries -----	4,948 50
Loans repaid -----	193,949 75	Taxes -----	2,276 20
Advances repaid, personal accounts -----	8,818 55	Other expenses -----	3,630 38
All other receipts, rents, etc.	2,841 35	All other disbursements, Lib- erty Bonds and real estate expense -----	4,130 59
		Balance, cash in office and bank -----	48,745 84
<b>Total receipts -----</b>	<b>\$833,733 14</b>	<b>Total disbursements --</b>	<b>\$833,733 14</b>

## 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	\$60 00	\$86 43	\$86 43
33-----	108	54 00	74 91	72 91
35-----	96	48 00	64 19	62 19
37-----	84	42 00	54 11	51 87
39-----	72	36 00	44 69	41 11
41-----	60	30 00	35 90	34 84
43-----	48	24 00	27 69	27 04
45-----	36	18 00	20 03	19 67
47-----	24	12 00	12 88	12 73
49-----	12	6 00	6 22	6 18

## No. 37. PORTERVILLE.

**PORTERVILLE MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated September 29, 1905.)

C. O. PREMIO, Secretary.

H. C. CARR, President.

Fiscal year ended October 31, 1917.

No. of series, none.

No. of members and investors, 137.

No. of shares, 2,731.

Assets.		Liabilities.	
Loans, on mortgages, \$74,000; on shares, \$500 -----	\$74,500 00	Installment shares, dues----	\$51,306 11
Arrearages, on interest-----	1,042 60	Installment shares, profits--	21,962 41
Cash, in office, \$58.81; in bank, \$2,147.76 -----	2,206 57	Paid-up and prepaid shares, capital -----	2,200 00
Real estate owned-----	703 70	Reserve and undivided profits	2,568 53
Advances, ledger accounts--	184 18	Loans due and incomplete--	700 00
Other assets, Liberty Bond--	100 00		
<b>Total assets -----</b>	<b>\$78,737 05</b>	<b>Total liabilities -----</b>	<b>\$78,737 05</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$7,848 60	Overdrafts and bills payable_	\$15,000 00
Installment shares, dues----	13,148 09	Loans on mortgages and shares -----	16,875 00
Paid-up and prepaid shares, dues -----	2,200 00	Interest paid -----	544 43
Interest -----	6,963 48	Dues repaid, installment shares -----	20,263 22
Fees -----	65 50	Profits repaid, installment shares -----	12,470 35
Loans repaid -----	25,390 00	Advances, personal accounts_	415 06
Overdrafts and bills payable	13,500 00	Salaries -----	360 00
Advances repaid, personal ac- counts -----	270 26	Taxes -----	495 81
All other receipts, real estate, etc. -----	3,610 72	Other expenses -----	162 60
		All other disbursements, real estate, etc. -----	4,203 70
		Balance, cash in office and bank -----	2,206 57
<b>Total receipts -----</b>	<b>\$72,996 74</b>	<b>Total disbursements ---</b>	<b>\$72,996 74</b>

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

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 7.92 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

## No. 38. REDLANDS.

**HOME INVESTMENT ASSOCIATION.**

(Incorporated March 22, 1890.)

J. WARREN SMITH, Secretary.

W. T. BILL, President.

Fiscal year ended December 31, 1917.

No. of series, none.

No. of members and investors, 1,022.

No. of shares, 7,055.

Assets.		Liabilities.	
Loans, on mortgages, \$18,600; on definite contract, \$653,- 282.37; on shares, \$2,- 002.50; on contract sales, \$25,384.28 -----	\$690,269 15	Guarantee stock, capital....	\$100,000 00
Cash, in office, \$1,044.16; in bank, \$7,591.45 -----	8,635 61	Guarantee stock, surplus and dividends unpaid -----	26,000 00
Real estate owned -----	22,920 35	Installment shares, dues....	48,538 50
Furniture and fixtures -----	1,414 74	Installment shares, profits...	11,603 21
Advances, ledger accounts...	8,254 78	Paid-up and prepaid shares, capital -----	164,546 00
		Paid-up and prepaid shares, dividends -----	5,627 07
		Investment certificates, prin- cipal -----	295,661 84
		Investment certificates, divi- dends -----	7,871 00
		Overdrafts and bills payable	50,000 00
		Reserve and undivided profits	20,918 70
		Loans due and incomplete....	9,718 74
		Sundry ledger accounts ----	9 57
<b>Total assets -----</b>	<b>\$740,494 63</b>	<b>Total liabilities -----</b>	<b>\$740,494 63</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report...	\$26,896 78	Overdrafts and bills payable	\$52,000 00
Installment shares, dues....	22,439 50	Loans on mortgages and shares -----	319,333 90
Paid-up and prepaid shares, dues -----	7,300 00	Interest paid -----	1,458 55
Investment certificates ----	281,733 01	Dividends on guarantee stock	6,000 00
Interest -----	63,604 78	Dues repaid, installment shares -----	12,243 50
Fines -----	1,935 12	Profits repaid, installment shares -----	2,510 87
Fees -----	3,323 00	Paid-up and prepaid shares, capital -----	6,150 00
Loans repaid -----	187,601 81	Paid-up and prepaid shares, dividends -----	11,246 18
Overdrafts and bills payable..	102,000 00	Investment certificates, prin- cipal -----	240,686 70
Advances repaid, personal ac- counts -----	10,658 31	Investment certificates, divi- dends -----	15,943 74
All other receipts, real estate, etc. -----	8,952 26	Advances, personal accounts..	10,704 81
		Salaries -----	3,806 00
		Taxes -----	670 97
		Other expenses -----	9,842 80
		All other disbursements, real estate, etc. -----	15,210 94
		Balance, cash in office and bank -----	8,635 61
<b>Total receipts -----</b>	<b>\$716,444 57</b>	<b>Total disbursements ---</b>	<b>\$716,444 57</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, full book value.

## No. 39. REDWOOD CITY.

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

(Incorporated May 8, 1890.)

W. H. SCHABERG, Secretary.

P. P. CHAMBERLAIN, President.

Fiscal year ended May 31, 1918.

No. of series, 43.

No. of members and investors, 493.

No. of shares, 3,417

Assets.		Liabilities.	
Loans, on mortgages, \$18,750;		Installment shares, dues	\$224,862 40
on definite contract, \$236,-		Installment shares, profits	69,465 56
678.52; on shares, \$14,005;		Investment certificates, prin-	
on contract sales, \$3,341.89	\$272,775 41	cipal	50,900 00
Arrearages—		Advance payments	371 48
On shares	\$414 60	Reserve and undivided profits	14,311 57
On interest	3,725 52	Loans due and incomplete	1,782 33
	4,140 12		
Cash, in office, \$476.73; in			
bank, \$21,446.56	21,923 29		
Real estate owned	52,601 36		
Furniture and fixtures	735 00		
Advances, ledger accounts	1,518 16		
Other assets, Liberty Bonds	8,000 00		
<b>Total assets</b>	<b>\$361,693 34</b>	<b>Total liabilities</b>	<b>\$361,693 34</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$54,651 34	Loans on mortgages and	
Installment shares, dues	40,308 90	shares	\$79,375 55
Investment certificates	700 00	Dues repaid, installment	
Interest	24,453 47	shares	48,888 50
Fines	48 45	Profits repaid, installment	
Fees	83 55	shares	23,769 36
Loans repaid	79,945 13	Investment certificates, prin-	
Advances repaid, personal ac-		cipal	1,700 00
counts	1,594 96	Investment certificates, divi-	
All other receipts, real estate,		dends	2,573 38
etc.	3,909 05	Advances, personal accounts	1,441 30
		Salaries	3,133 00
		Taxes	1,035 87
		Other expenses	1,059 35
		All other disbursements, real	
		estate, bonds, etc.	20,795 25
		Balance, cash in office and	
		bank	21,923 29
<b>Total receipts</b>	<b>\$205,694 85</b>	<b>Total disbursements</b>	<b>\$205,694 85</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
63	120	\$120 00	\$173 34	\$165 10
67	108	108 00	149 32	143 07
71	96	96 00	127 12	122 50
75	84	84 00	106 63	103 40
79	72	72 00	87 61	84 37
83	60	60 00	69 96	68 15
87	48	48 00	53 83	52 49
91	36	36 00	38 94	38 28
95	24	24 00	25 09	24 88
99	12	12 00	12 18	12 15

## No. 40. RIVERSIDE.

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

(Incorporated April 5, 1901.)

E. J. COVEY, Secretary.

W. B. CLANCY, President.

Fiscal year ended April 30, 1918.

No. of series, none.

No. of members and investors, 157.

No. of shares, 2,203.

Assets.		Liabilities.	
Loans, on mortgages-----	\$103,450 00	Installment shares, dues----	\$27,708 86
Cash in bank-----	24,908 00	Installment shares, profits--	7,806 76
Real estate owned-----	8,892 21	Paid-up and prepaid shares, capital-----	93,400 00
		Paid-up and prepaid shares, dividends-----	2,802 00
		Reserve and undivided profits	5,381 49
		Loans due and incomplete---	151 10
<b>Total assets-----</b>	<b>\$137,250 21</b>	<b>Total liabilities-----</b>	<b>\$137,250 21</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$18,972 06	Loans on mortgages and shares-----	\$7,008 90
Installment shares, dues----	17,345 32	Dues repaid, installment shares-----	18,664 93
Paid-up and prepaid shares, dues-----	700 00	Profits repaid, installment shares-----	3,792 66
Interest-----	9,888 44	Paid-up and prepaid shares, capital-----	1,900 00
Loans repaid-----	20,600 00	Paid-up and prepaid shares, dividends-----	6,601 00
		Salaries-----	1,312 54
		Taxes-----	155 57
		Other expenses-----	91 60
		All other disbursements, real estate, etc.-----	2,980 62
		Balance, cash in office and bank-----	24,908 00
<b>Total receipts-----</b>	<b>\$67,505 82</b>	<b>Total disbursements---</b>	<b>67,505 82</b>

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

Dayton plan.

Dues 60 cents per share per month.

Dividend, last fiscal year, 6½ per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 41. SACRAMENTO.

**SACRAMENTO BUILDING AND LOAN ASSOCIATION.**

(Incorporated August 26, 1874.)

FRANK HICKMAN, Secretary.

JOS. H. ARNOLD, President.

Fiscal year ended February 28, 1918.

No. of series, none. No. of members and investors, 396. No. of shares, 5,709.

Assets.		Liabilities.	
Loans, on mortgages, \$435,- 825.36; on shares, \$1,025-	\$436,850 36	Installment shares, dues----	\$148,929 00
Arrearages, on interest-----	1,606 35	Installment shares, profits--	38,369 81
Cash in bank-----	6,348 03	Paid-up and prepaid shares, capital-----	213,020 00
Furniture and fixtures-----	315 50	Paid-up and prepaid shares, dividends-----	6,824 82
Advances, ledger accounts---	323 82	Advance payments-----	233 95
		Reserve and undivided profits	38,066 48
<b>Total assets -----</b>	<b>\$445,444 06</b>	<b>Total liabilities -----</b>	<b>\$445,444 06</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$18,521 30	Loans on mortgages and shares-----	\$108,715 36
Installment shares, dues-----	46,583 00	Interest paid-----	10 48
Paid-up and prepaid shares, dues-----	42,000 00	Dues repaid, installment shares-----	37,534 00
Interest-----	27,002 01	Profits repaid, installment shares-----	5,600 28
Loans repaid-----	59,731 00	Paid-up and prepaid shares, capital-----	21,650 00
Advances repaid, personal ac- counts-----	91 88	Paid-up and prepaid shares, dividends-----	11,465 31
All other receipts, real estate, etc.-----	1,075 06	Advances, personal accounts--	64 98
		Salaries-----	2,382 50
		Taxes-----	16 75
		Other expenses-----	1,191 86
		All other disbursements----	24 70
		Balance, cash in office and bank-----	6,348 03
<b>Total receipts -----</b>	<b>\$195,004 25</b>	<b>Total disbursements ---</b>	<b>\$195,004 25</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. 42. SAN BERNARDINO.

**SANTA FE BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 8, 1890.)

JOHN FLAGG, Secretary.

J. F. PARKER, President.

Fiscal year ended December 31, 1917.

No. of series, 11. No. of members and investors, 1,133. No. of shares, 11,970.

Assets.		Liabilities.	
Loans, on mortgages, \$761,- 525.95; on definite con- tract, \$190,417.18; on shares, \$26,441.60; on con- tract sales, \$22,677.07	\$1,001,061 80	Installment shares, dues	\$674,591 90
Arrearages—		Installment shares, profits	222,116 43
On shares	\$3,205 00	Investment certificates, prin- cipal	129,035 00
On interest	3,829 75	Investment certificates, divi- dends	60 00
On fines	90 10	Reserve and undivided profits	23,542 40
	7,124 85	Loans due and incomplete	1,702 05
Cash, in office, \$4,084; in bank, \$9,049.29	13,133 29		
Real estate owned	24,427 84		
Furniture and fixtures	300 00		
Other assets, Liberty Bonds	5,000 00		
<b>Total assets</b>	<b>\$1,051,047 78</b>	<b>Total liabilities</b>	<b>\$1,051,047 78</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$9,281 01	Loans on mortgages and shares	\$242,418 41
Installment shares, dues	154,058 70	Dues repaid, installment shares	135,661 80
Investment certificates	25,350 00	Profits repaid, installment shares	48,551 38
Interest	87,242 02	Investment certificates, prin- cipal	114,210 00
Fines and fees	454 72	Investment certificates, divi- dends	11,241 62
Loans repaid	309,768 92	Salaries	3,780 00
All other receipts, real es- tate, etc.	3,948 90	Taxes	1,007 60
		Other expenses	1,379 53
		All other disbursements, real estate, bonds, etc.	18,720 64
		Balance, cash in office and bank	13,133 29
<b>Total receipts</b>	<b>\$590,104 27</b>	<b>Total disbursements</b>	<b>\$590,104 27</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
28	120	\$120 00	\$190 59	\$190 59
29	108	108 00	163 17	160 41
30	96	96 00	138 06	135 95
31	84	84 00	115 07	111 96
32	72	72 00	94 01	89 61
33	60	60 00	74 73	70 31
34	48	48 00	57 07	53 44
35	36	36 00	40 90	38 45
36	24	24 00	26 09	25 04
37	12	12 00	12 52	12 26

No. 43. 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, 1918.

No. of series, 22.

No. of members and investors, 432.

No. of shares, 3,010.

Assets.		Liabilities.	
Loans, on mortgages, \$290,- 950; on shares, \$6,305	\$297,255 00	Installment shares, dues	\$153,690 00
Arrearages—		Installment shares, profits	36,679 56
On shares	\$1,034 00	Investment certificates, prin- cipal	96,600 00
On interest	895 55	Investment certificates, divi- dends	2,856 85
	1,929 55	Advance payments	611 15
Cash, in office, \$2,080.18; in bank, \$6,042.57	8,122 75	Overdrafts and bills payable	7,000 00
Real estate owned	1,493 16	Reserve and undivided profits	10,656 90
Furniture and fixtures	300 00	Loans due and incomplete	306 00
		All other liabilities, tax re- serve	700 00
<b>Total assets</b>	<b>\$309,100 46</b>	<b>Total liabilities</b>	<b>\$309,100 46</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$8,457 68	Overdrafts and bills payable	\$6,000 00
Installment shares, dues	36,859 00	Loans on mortgages and shares	52,114 00
Investment certificates	6,800 00	Interest paid	298 20
Interest	20,987 35	Dues repaid, installment shares	31,703 00
Fines	119 85	Profits repaid, installment shares	11,385 39
Fees	52 10	Investment certificates, prin- cipal	4,000 00
Loans repaid	41,675 00	Investment certificates, divi- dends	5,556 95
Overdrafts and bills payable	7,000 00	Salaries	1,800 00
All other receipts, rents	180 00	Taxes	695 76
		Other expenses	454 93
		Balance, cash in office and bank	8,122 75
<b>Total receipts</b>	<b>\$122,130 98</b>	<b>Total disbursements</b>	<b>\$122,130 98</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 54	\$149 75
31	108	108 00	147 09	132 37
33	96	96 00	126 04	115 00
35	84	84 00	106 36	98 52
37	72	72 00	89 97	82 65
39	60	60 00	70 78	67 37
41	48	48 00	54 73	52 70
43	36	36 00	39 68	38 62
45	24	24 00	25 58	25 15
47	12	12 00	12 37	12 27

## No. 44. SAN DIEGO.

**SILVER GATE BUILDING AND LOAN ASSOCIATION.**

(Incorporated May 22, 1890.)

HERBERT A. CROGHAN, Secretary.

M. A. GRAHAM, President.

Fiscal year ended May 31, 1918.

No. of series, 22.

No. of members and investors, 243.

No. of shares, 2,774.

Assets.		Liabilities.	
Loans, on mortgages, \$164,- 539.93; on shares, \$19,965	\$184,524 93	Installment shares, dues	\$153,654 00
Cash, in office, \$6,019.21; in bank, \$18,264.75	24,283 96	Installment shares, profits	40,091 18
Real estate owned	3,594 59	Investment certificates, prin- cipal	18,350 00
Other assets, Liberty Bonds	1,300 00	Reserve and undivided profits	1,608 30
Total assets	\$213,703 48	Total liabilities	\$213,703 48

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$26,604 19	Loans on mortgages and shares	\$19,454 93
Installment shares, dues	35,242 00	Dues repaid, installment shares	51,712 00
Interest	15,062 30	Profits repaid, installment shares	17,625 11
Fees	32 90	Investment certificates, prin- cipal	3,200 00
Loans repaid	44,965 80	Investment certificates, divi- dends	1,313 60
All other receipts	18 00	Salaries	850 00
Total receipts	\$121,925 19	Taxes	983 90
		Other expenses	66 00
		All other disbursements, bonds, real estate, etc.	2,435 69
		Balance, cash in office and bank	24,283 96
		Total disbursements	\$121,925 19

## 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	\$166 83	\$150 00
29	108	108 00	144 72	132 30
31	96	96 00	124 51	115 20
33	84	84 00	105 27	98 70
35	72	72 00	87 22	82 80
37	60	60 00	70 36	67 50
39	48	48 00	54 52	52 80
41	36	36 00	39 62	38 70
43	24	24 00	25 62	24 70
45	12	12 00	12 42	12 30

No. 45. SAN FRANCISCO.

**ARGONAUT MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 31, 1891.)

BENJ. M. STICH, Secretary.

B. M. GUNZBURGER, President.

Fiscal year ended February 11, 1918.

No. of series, 9.

No. of members and investors, 52.

No. of shares, 215.

Assets.		Liabilities.	
Loans, on mortgages, \$19,100;		Installment shares, dues----	\$14,172 00
on shares, \$6,600; on contract sales, \$7,055.53-----	\$32,755 53	Installment shares, profits--	3,969 78
Arrearages—		Overdrafts and bills payable.	10,200 00
On shares -----	\$664 00	Reserve and undivided profits	13,320 87
On interest -----	1,212 19	Sundry ledger accounts-----	2,221 75
On premium ---	489 40	All other liabilities, suspense	3,294 82
	2,365 59		
Cash, in office, \$417.26; in bank, \$5,472.01 -----	5,889 27		
Real estate owned-----	5,160 05		
Advances, ledger accounts--	1,008 78		
Total assets -----	\$47,179 22	Total liabilities -----	\$47,179 22

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$2,644 47	Overdrafts and bills payable.	\$1,500 00
Installment shares, dues----	3,545 00	Loans on mortgages and shares -----	6,354 25
Interest -----	2,932 46	Interest paid -----	672 00
Premiums -----	869 40	Dues repaid, installment shares -----	3,202 00
Fees -----	1 10	Profits repaid, installment shares -----	871 31
Loans repaid -----	7,398 87	Advances, personal accounts--	1,093 88
Advances repaid, personal accounts -----	3,537 99	Salaries -----	1,230 00
All other receipts, real estate, etc. -----	5,679 14	Taxes -----	192 48
		Other expenses -----	315 49
		All other disbursements, real estate -----	5,287 75
		Balance, cash in office and bank -----	5,889 27
Total receipts -----	\$26,608 43	Total disbursements ---	\$26,608 43

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
19-----	108	\$108 00	\$154 63	\$140 64
20-----	96	96 00	131 48	119 06
21-----	84	84 00	110 09	99 65
22-----	72	72 00	90 46	82 15
23-----	60	60 00	72 29	66 14
24-----	48	48 00	55 58	51 79
25-----	36	36 00	40 00	38 04
26-----	24	24 00	25 77	24 88
27-----	12	12 00	12 45	12 22

## No. 46. SAN FRANCISCO.

**BAY CITY BUILDING AND LOAN ASSOCIATION.**

(Incorporated May 9, 1889.)

B. M. GUNZBURGER, Secretary.

H. L. GUNZBURGER, President.

Fiscal year ended May 28, 1918.

No. of series, 10.

No. of members and investors, 76.

No. of shares, 325.

Assets.		Liabilities.	
Loans, on mortgages, \$38,000; on shares, \$1,500; on con- tract sales, \$9,587.34-----	\$49,087 34	Installment shares, dues-----	\$19,236 00
Arrearages—		Installment shares, profits----	5,014 73
On shares -----	\$513 00	Overdrafts and bills payable	10,070 05
On interest -----	916 47	Reserve and undivided profits	24,233 25
On premium ---	345 15	Sundry ledger accounts-----	181 28
	1,774 62		
Cash, in office, \$483.19; in bank, \$1,900.01 -----	2,383 20		
Real estate owned-----	2,040 12		
Advances, ledger accounts---	3,450 08		
<b>Total assets -----</b>	<b>\$58,735 31</b>	<b>Total liabilities -----</b>	<b>\$58,735 31</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,270 32	Overdrafts and bills payable	\$9,017 15
Installment shares, dues----	4,261 00	Loans on mortgages and shares -----	550 88
Interest -----	3,298 69	Interest paid -----	675 09
Premiums -----	1,265 25	Dues repaid, installment shares -----	2,143 00
Fees -----	2 70	Profits repaid, installment shares -----	764 80
Loans repaid -----	5,387 39	Advances, personal accounts	1,339 98
Advances repaid, personal ac- counts -----	921 08	Salaries -----	1,230 00
All other receipts-----	309 70	Taxes -----	420 16
		Other expenses -----	215 85
		All other disbursements, real estate, etc. -----	976 02
		Balance, cash in office and bank -----	2,383 20
<b>Total receipts -----</b>	<b>\$19,716 13</b>	<b>Total disbursements ---</b>	<b>\$19,716 13</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	\$181 47	\$166 10
21-----	108	108 00	155 74	141 41
22-----	96	96 00	132 02	119 41
23-----	84	84 00	110 25	99 7
24-----	72	72 50	90 28	82 05
25-----	60	60 00	71 98	65 99
26-----	48	48 00	55 18	51 59
27-----	36	36 00	39 79	37 89
28-----	24	24 00	25 58	24 79
29-----	12	12 00	12 30	12 19

No. 47. SAN FRANCISCO.

**BAY VIEW BUILDING AND LOAN ASSOCIATION.**

(Incorporated November 18, 1911.)

D. A. STEINBAUGH, Secretary.

JAS. ALLAN, President.

Fiscal year ended December 31, 1917.

No. of series, none.

No. of members and investors, 88.

No. of shares, 986.

Assets.		Liabilities.	
Loans, on definite contract	\$69,317 87	Installment shares, dues----	\$50,312 84
Arrearages, on interest----	205 84	Installment shares, profits---	7,370 90
Cash, in office, \$67.26; in bank, \$95.21 -----	162 47	Overdrafts and bills payable	11,550 23
Real estate owned-----	305 45	Reserve and undivided profits	595 72
Advances, ledger accounts--	84 78	Sundry ledger accounts-----	246 72
<b>Total assets -----</b>	<b>\$70,076 41</b>	<b>Total liabilities -----</b>	<b>\$70,076 41</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$1,590 54	Overdrafts and bills payable	\$25,945 13
Installment shares, dues---	24,940 50	Loans on mortgages and shares -----	41,332 80
Interest -----	5,225 99	Interest paid -----	229 39
Fines -----	6 32	Dues repaid, installment shares -----	11,674 50
Fees -----	114 00	Profits repaid, installment shares -----	356 86
Loans repaid -----	18,674 85	Advances, personal accounts--	800 37
Overdrafts and bills payable--	30,795 36	Salaries -----	958 58
Advances repaid, personal ac- counts -----	738 66	Taxes -----	94 52
<b>Total receipts -----</b>	<b>\$82,086 22</b>	Other expenses -----	205 62
		All other disbursements-----	325 98
		Balance, cash in office and bank -----	162 47
		<b>Total disbursements ---</b>	<b>\$82,086 22</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, full book value.

## No. 48. SAN FRANCISCO.

**CALIFORNIA HOME BUILDING-LOAN COMPANY.**

(Incorporated July 8, 1889.)

R. L. HANDY, Secretary.

P. B. ROBERTS, President.

Fiscal year ended June 30, 1918.

No. of series, none.

No. of members and investors, 609.

No. of shares, 1,469.

Assets.		Liabilities.	
Loans, on definite contract, \$514,136.62; on shares, \$15,130; on contract sales, \$49,769.24 -----	\$579,035 86	Guarantee stock, capital----	\$37,500 00
Arrearages, on interest-----	1,081 47	Guarantee stock, surplus----	7,858 80
Cash, in office, \$1,827.77; in bank, \$6,439.42 -----	8,267 19	Installment shares, dues----	33,711 60
Real estate owned-----	48,357 24	Installment shares, profits----	11,629 62
Furniture and fixtures-----	1,862 05	Paid-up and prepaid shares, capital -----	32,550 00
Advances, ledger accounts----	11,335 76	Paid-up and prepaid shares, dividends -----	5,771 32
Other assets, bonds, etc.----	2,738 93	Investment certificates, prin- cipal -----	398,254 09
		Investment certificates, divi- dends -----	17,134 17
		Overdrafts and bills payable	97,754 63
		Reserve and undivided profits	1,911 06
		Loans due and incomplete----	6,801 18
		All other liabilities, dividends unpaid, etc. -----	1,801 98
<b>Total assets -----</b>	<b>\$652,678 50</b>	<b>Total liabilities -----</b>	<b>\$652,678 50</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report----	\$16,883 04	Overdrafts and bills payable	\$59,306 00
Installment shares, dues----	4,825 80	Loans on mortgages and shares -----	173,911 85
Investment certificates-----	285,769 90	Interest paid -----	7,059 35
Interest -----	52,704 59	Dividends on guarantee stock	3,000 00
Premiums -----	998 45	Paid-up and prepaid shares, dividends -----	1,953 00
Fines -----	338 48	Investment certificates, prin- cipal -----	323,393 85
Loans repaid -----	203,430 11	Investment certificates, divi- dends -----	20,227 25
Overdrafts and bills payable	63,601 42	Advances, personal accounts--	17,770 04
Advances repaid, personal ac- counts -----	18,884 42	Salaries -----	9,780 00
All other receipts, real estate, etc. -----	18,995 17	Taxes -----	3,475 07
		Other expenses -----	4,141 21
		All other disbursements, real estate, etc. -----	34,146 57
		Balance, cash in office and bank -----	8,267 19
<b>Total receipts -----</b>	<b>\$666,431 38</b>	<b>Total disbursements ---</b>	<b>\$666,431 38</b>

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

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

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

## No. 49. 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, 1918.

No. of series, 26.

No. of members and investors, 89.

No. of shares, 1,198.

Assets.		Liabilities.	
Loans, on mortgages, \$21,- 850; on definite contract, \$31,165.41; on shares, \$5,- 157.50; on contract sales, \$4,343.32 -----	\$62,516 23	Installment shares, dues----	\$45,680 00
Arrearages—		Installment shares, profits---	9,212 86
On shares -----	\$40 00	Advance payments -----	140 00
On interest ----	108 92	Overdrafts and bills payable--	9,100 00
	148 92	Reserve and undivided profits	7,649 78
Cash, in office, \$40.20; in bank, \$4,934.55 -----	4,974 75	All other liabilities, interest on bills payable-----	86 50
Real estate owned -----	3,158 18		
Advances, ledger accounts---	71 06		
Other assets, U. S. bonds---	1,000 00		
<b>Total assets -----</b>	<b>\$71,869 14</b>	<b>Total liabilities -----</b>	<b>\$71,869 14</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$4,594 19	Overdrafts and bills payable--	\$8,400 00
Installment shares, dues----	11,366 00	Loans on mortgages and shares -----	21,947 50
Interest -----	4,983 53	Interest paid -----	587 47
Fines -----	10 23	Dues repaid, installment shares -----	5,535 00
Fees -----	25 10	Profits repaid, installment shares -----	953 92
Loans repaid -----	19,890 38	Advances, personal accounts--	146 70
Overdrafts and bills payable	6,400 00	Salaries -----	1,117 50
Advances repaid, personal ac- counts -----	550 25	Taxes -----	86 81
All other receipts, rents, etc.	291 51	Other expenses -----	180 90
		All other disbursements, real estate, bonds, etc.-----	4,180 64
		Balance, cash in office and bank -----	4,974 75
<b>Total receipts -----</b>	<b>\$48,111 19</b>	<b>Total disbursements -----</b>	<b>\$48,111 19</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
42-----	120	\$120 00	\$172 25	
44-----	102	102 00	138 42	Dues plus
46-----	96	96 00	127 82	profits as
49-----	84	84 00	107 66	per by-
51-----	72	72 00	88 82	laws.
55-----	60	60 00	71 42	
59-----	48	48 00	55 34	
63-----	36	36 00	40 16	
67-----	24	24 00	25 85	
71-----	12	12 00	12 45	

## No. 50. SAN FRANCISCO.

**CITIZENS BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 14, 1885.)

FREMONT WOOD, Secretary.

THOS. M. GARDINER, President.

Fiscal year ended February 14, 1918.

No. of series, 45.

No. of members and investors, 709.

No. of shares, 6,999.

Assets.		Liabilities.	
Loans, on mortgages, \$136,- 450; on definite contract, \$318,384.90; on shares, \$8,700; on contract sales, \$13,835.81 -----	\$477,370 71	Installment shares, dues ----	\$286,740 10
Arrearages—		Installment shares, profits ---	78,806 26
On shares -----	\$547 30	Advance payments -----	494 90
On interest ----	4,363 43	Overdrafts and bills payable	134,105 57
On fines and fees -----	2,416 85	Reserve and undivided profits	18,999 70
	7,327 58	Loans due and incomplete---	10,353 00
Cash, in office, \$1,000; in bank, \$3,149.45 -----	4,149 45	Sundry ledger accounts-----	1,014 04
Real estate owned-----	24,462 77	All other liabilities, tax re- serve -----	228 90
Furniture and fixtures-----	666 00		
Advances, ledger accounts---	1,765 96		
Other assets, U. S. bonds---	15,000 00		
		<b>Total liabilities -----</b>	<b>\$580,742 47</b>
<b>Total assets -----</b>	<b>\$590,742 47</b>		
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$1,000 00	Overdrafts and bills payable	\$156,276 49
Installment shares, dues----	61,970 80	Loans on mortgages and shares -----	172,981 51
Interest -----	37,877 46	Interest paid -----	7,323 67
Fines -----	1,015 51	Dues repaid, installment shares -----	61,800 30
Fees -----	284 85	Profits repaid, installment shares -----	23,848 82
Loans repaid -----	201,557 14	Advances, personal accounts	2,222 65
Overdrafts and bills payable	149,018 81	Salaries -----	3,974 75
Advances repaid, personal ac- counts -----	2,125 76	Taxes -----	306 94
All other receipts, real estate, etc. -----	8,151 47	Other expenses -----	1,824 05
		All other disbursements, real estate, bonds, etc.-----	28,293 17
		Balance, cash in office and bank -----	4,149 45
<b>Total receipts -----</b>	<b>\$463,001 80</b>	<b>Total disbursements ---</b>	<b>\$463,001 80</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
92-----	120	\$120 00	\$169 49	\$164 54
96-----	108	108 00	147 24	143 32
100-----	96	96 00	127 21	122 53
104-----	84	84 00	107 81	104 24
108-----	72	72 00	89 42	85 93
112-----	60	60 00	71 92	69 52
116-----	48	48 00	55 51	54 11
120-----	36	36 00	40 17	39 13
124-----	24	24 00	25 86	25 39
128-----	12	12 00	12 49	12 37

No. 51. SAN FRANCISCO.

**EMPIRE BUILDING AND LOAN ASSOCIATION.**

(Incorporated August 24, 1889.)

W. E. BOUTON, Secretary.

LOUIS MULLER, Vice President.

Fiscal year ended August 31, 1917.

No. of series, 22.

No. of members and investors, 59.

No. of shares, 714.

Assets.		Liabilities.	
Loans, on mortgages, \$46,- 700; on definite contract, \$7,905.65; on shares, \$485	\$55,090 65	Installment shares, dues----	\$28,955 00
Arrearages, on interest-----	328 95	Installment shares, profits--	5,414 26
Cash in bank-----	753 25	Advance payments-----	25 00
Advances, ledger accounts--	267 45	Overdrafts and bills payable..	16,000 00
		Reserve and undivided profits	6,006 04
		All other liabilities, interest on bills payable-----	40 00
<b>Total assets</b> -----	<b>\$56,440 30</b>	<b>Total liabilities</b> -----	<b>\$56,440 30</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report----	\$282 00	Overdrafts and bills payable..	\$7,550 00
Installment shares, dues----	7,828 60	Loans on mortgages and shares-----	7,160 00
Interest-----	4,509 91	Interest paid-----	632 85
Fines-----	166 96	Dues repaid, installment shares-----	14,880 00
Fees-----	15 00	Profits repaid, installment shares-----	4,220 62
Loans repaid-----	11,797 14	Advances, personal accounts..	399 86
Overdrafts and bills payable	11,000 00	Salaries-----	1,037 50
Advances repaid, personal ac- counts-----	206 17	Taxes-----	261 88
All other receipts, real estate, etc.-----	1,342 85	Other expenses-----	252 67
		Balance, cash in office and bank-----	753 25
<b>Total receipts</b> -----	<b>\$37,148 63</b>	<b>Total disbursements</b> ---	<b>\$37,148 63</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	\$163 56	Dues plus profits as per by-laws.
20-----	108	108 00	143 31	
21-----	96	96 00	123 98	
25-----	81	81 00	100 92	
33-----	57	57 00	66 92	
37-----	45	45 00	51 21	
40-----	36	36 00	39 99	
44-----	24	24 00	25 80	
48-----	12	12 00	12 43	

## No. 52. SAN FRANCISCO.

**EUREKA BUILDING AND LOAN ASSOCIATION.**

(Incorporated November 3, 1890.)

W. E. BOUTON, Secretary.

WILLIAM DONALD, President.

Fiscal year ended October 31, 1917.

No. of series, 13.

No. of members and investors, 59.

No. of shares, 719.

Assets.		Liabilities.	
Loans, on definite contract, \$37,243.89; on shares, \$1- 360 -----	\$38,543 89	Installment shares, dues....	\$22,767 60
Arrearages—		Installment shares, profits..	3,629 05
On shares -----	\$268 60	Paid-up and prepaid shares, capital -----	8,500 00
On interest -----	705 16	Paid-up and prepaid shares, dividends -----	255 00
	973 76	Advance payments -----	10 95
Cash in bank -----	452 35	Overdrafts and bills payable	6,000 00
Real estate owned -----	5,658 92	Reserve and undivided profits	2,443 38
Advances, ledger accounts..	400 33	Loans due and incomplete..	1,600 00
		All other liabilities, real es- tate, suspense, etc. ....	823 27
<b>Total assets -----</b>	<b>\$46,029 25</b>	<b>Total liabilities -----</b>	<b>\$46,029 25</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$909 73	Overdrafts and bills payable	\$4,650 00
Installment shares, dues....	6,142 80	Loans on mortgages and shares -----	6,900 00
Paid-up and prepaid shares, dues -----	5,500 00	Interest paid -----	425 40
Interest -----	3,011 75	Dues repaid, installment shares -----	9,555 30
Fines -----	34 89	Profits repaid, installment shares -----	2,400 60
Fees -----	6 60	Paid-up and prepaid shares, dividends -----	299 33
Loans repaid -----	7,804 18	Advances, personal accounts..	323 14
Overdrafts and bills payable	4,350 00	Salaries -----	744 00
Advances repaid, personal ac- counts -----	70 89	Taxes -----	126 98
All other receipts, rents, etc..	148 55	Other expenses -----	196 32
		All other disbursements, real estate, etc. -----	1,905 97
<b>Total receipts -----</b>	<b>\$27,979 39</b>	Balance, cash in office and bank -----	452 35
		<b>Total disbursements ----</b>	<b>\$27,979 39</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
34 -----	108	\$108 00	\$138 36	
36 -----	96	96 00	119 44	
38 -----	84	84 00	101 52	
39 -----	72	72 00	84 52	
40 -----	60	60 00	68 43	
42 -----	48	48 00	53 15	
44 -----	36	36 00	38 73	
46 -----	24	24 00	25 19	
48 -----	12	12 00	12 32	
				Dues plus profits as per by-laws.

No. 53. SAN FRANCISCO.

**FIDELITY BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 19, 1887.)

W.M. E. BOUTON, Secretary.

W.M. A. BARLAGE, President.

Fiscal year ended March 31, 1918.

No. of series, 37.

No. of members and investors, 187.

No. of shares, 2,523.

Assets.		Liabilities.	
Loans, on mortgages, \$88,850;		Installment shares, dues	\$92,290 00
on definite contract, \$75,-		Installment shares, profits	24,142 04
111.97; on shares, \$9,-		Paid-up and prepaid shares,	
788.48; on contract sales,		capital	2,000 00
11,116.45	\$184,866 89	Paid-up and prepaid shares,	
Arrearages—		dividends	10 00
On shares	\$275 00	Advance payments	168 29
On interest	3,014 82	Overdrafts and bills payable	50,300 00
	3,289 82	Reserve and undivided profits	23,104 74
Cash, in office, \$541 61; in		Loans due and incomplete	2,461 82
bank, \$2,082.47	2,624 08	All other liabilities, tax re-	
Real estate owned	10,475 55	serve, etc.	414 75
Advances, ledger accounts	634 30		
Other assets, U. S. bonds, etc.	2,001 00		
		Total liabilities	\$203,891 64
Total assets	\$203,891 64		

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$3,989 40	Overdrafts and bills payable	\$18,500 00
Installment shares, dues	21,791 30	Loans on mortgages and	
Paid-up and prepaid shares,		shares	75,928 18
dues	2,000 00	Interest paid	3,436 85
Interest	14,705 65	Dues repaid, installment	
Fines	371 55	shares	11,480 30
Fees	64 90	Profits repaid, installment	
Loans repaid	69,818 15	shares	3,393 74
Overdrafts and bills payable	18,800 00	Advances, personal accounts	1,293 00
Advances repaid, personal ac-		Salaries	2,325 00
counts	1,261 51	Taxes	176 33
All other receipts, tax re-		Other expenses	292 76
fund, etc.	123 48	All other disbursements, real	
		estate and bonds	13,475 70
		Balance, cash in office and	
		bank	2,624 08
Total receipts	\$132,925 94	Total disbursements	\$132,925 94

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
34	120	\$120 00	\$181 70	
36	108	108 00	158 03	
39	96	96 00	135 47	Dues plus
43	84	84 00	114 34	profits as
47	72	72 00	94 33	per by-
51	60	60 00	95 55	laws.
55	48	48 00	57 99	
59	36	36 00	41 61	
63	24	24 00	26 25	
67	12	12 00	12 61	

## No. 54. 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, 1917.

No. of series, none.

No. of members and investors, 295.

No. of shares, 3,752.

Assets.		Liabilities.	
Loans, on mortgages, \$48,410 ; on definite contract, \$176,- 139.27 -----	\$224,549 27	Installment shares, dues ----	\$150,854 70
Arrearages, on interest ----	1,485 43	Installment shares, profits --	23,658 68
Cash in office, \$875.48 ; in bank, \$2,462.90 -----	3,338 38	Paid-up and prepaid shares, capital -----	27,300 00
Real estate owned -----	8,961 05	Advance payments -----	54 80
Furniture and fixtures -----	1 00	Overdrafts and bills payable --	28,000 00
Advances, ledger accounts --	68 30	Reserve and undivided profits	8,181 68
		All other liabilities, interest on bills payable -----	323 57
<b>Total assets -----</b>	<b>\$238,373 43</b>	<b>Total liabilities -----</b>	<b>\$238,373 43</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ----	\$17,141 73	Overdrafts and bills payable --	\$16,000 00
Installment shares, dues ----	48,424 69	Loans on mortgages and shares -----	92,085 00
Interest -----	17,186 14	Interest paid -----	2,565 00
Fees -----	208 54	Dues repaid, installment shares -----	25,762 66
Loans repaid -----	76,139 79	Profits repaid, installment shares -----	4,244 36
Advances repaid, personal ac- counts -----	1,352 55	Paid-up and prepaid shares, dividends -----	2,059 15
All other receipts, real estate, etc. -----	892 17	Advances, personal accounts	1,300 00
		Salaries -----	2,809 50
		Taxes -----	223 54
		Other expenses -----	1,134 80
		All other disbursements, real estate, etc. -----	9,823 22
		Balance, cash in office and bank -----	3,338 38
<b>Total receipts -----</b>	<b>\$161,345 61</b>	<b>Total disbursements ---</b>	<b>\$161,345 61</b>

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

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 5 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus profits apportioned.

**No. 55. SAN FRANCISCO.**  
**GLOBE MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 30, 1898.)

R. F. CASSIDY, Secretary.

FRANK OTIS, President.

Fiscal year ended March 31, 1918.

No. of series, 16.      No. of members and investors, 163.      No. of shares, 3,227.

Assets.	Liabilities.
Loans, on definite contract, \$120,769.67; on shares, \$30 ----- \$120,799 67	Installment shares, dues---- \$34,633 20
Arrearages—	Installment shares, profits___ 11,110 82
On shares ----- \$162 90	Paid-up and prepaid shares, On interest ---- 775 91
938 81	capital ----- 64,700 00
Cash in bank----- 3,875 84	Paid-up and prepaid shares, dividends ----- 3,563 10
Real estate owned----- 1,532 21	Advance payments ----- 966 00
Advances, ledger accounts--- 366 65	Reserve and undivided profits 13,512 64
Other assets, U. S. bonds--- 1,000 00	Loans due and incomplete--- 27 42
Total assets ----- \$128,513 18	Total liabilities ----- \$128,513 18

Receipts for Fiscal Year.	Disbursements for Fiscal Year.
Balance from last report---- \$905 10	Overdrafts and bills payable_ \$6,000 00
Installment shares, dues---- 6,750 60	Loans on mortgages and shares ----- 28,338 08
Investment certificates ----- 5,900 00	Interest paid ----- 88 86
Interest ----- 10,678 01	Dues repaid, installment shares ----- 1,290 00
Fines ----- 111 35	Profits repaid, installment shares ----- 255 00
Fees ----- 12 50	Paid-up and prepaid shares, capital ----- 500 00
Loans repaid ----- 32,886 82	Paid-up and prepaid shares, dividends ----- 5,207 00
Overdrafts and bills payable_ 3,750 00	Investment certificates, prin- cipal ----- 10,400 00
Total receipts ----- \$60,994 38	Investment certificates, divi- dends ----- 342 07
	Advances, personal accounts_ 355 60
	Salaries ----- 1,427 50
	Taxes ----- 3 80
	Other expenses ----- 378 42
	All other disbursements, real estate, etc. ----- 2,532 21
	Balance, cash in office and bank ----- 3,875 84
	Total disbursements --- \$60,994 38

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
34-----	114	\$57 00	\$85 82	\$80 68
37-----	96	48 00	67 87	63 80
39-----	84	42 00	56 90	53 49
41-----	72	36 00	46 74	44 14
43-----	60	30 00	36 70	34 50
45-----	48	24 00	28 66	26 95
47-----	36	18 00	20 63	19 81
49-----	24	12 00	13 20	12 81
51-----	12	6 00	6 33	6 27

## No. 56. SAN FRANCISCO.

**HOME MUTUAL DEPOSIT LOAN COMPANY.**

(Incorporated November 30, 1885.)

A. R. KNOLL, Secretary.

GEO. M. MITCHELL, President.

Fiscal year ended December 31, 1917.

No. of series, none. No. of members and investors, 149. No. of shares, 721.

Assets.		Liabilities.	
Loans, on definite contract, \$248,164.89; on contract sales, \$1,463.89	\$249,628 78	Guarantee stock, capital	\$25,000 00
Arrearages, on interest	2,375 93	Guarantee stock, surplus	923 75
Cash, in office, \$221.40; in bank, \$1,572.64	1,794 04	Installment shares, dues	23,995 40
Real estate owned	3,971 66	Installment shares, profits	7,997 09
Furniture and fixtures	100 00	Paid-up and prepaid shares, capital	44,025 70
Advances, ledger accounts	1,191 91	Paid-up and prepaid shares, dividends	1,353 30
Other assets, Liberty Bonds	2,000 00	Investment certificates, prin- cipal	109,566 00
		Investment certificates, divi- dends	4,263 43
		Overdrafts and bills payable	9,000 00
		Reserve and undivided profits	19,059 90
		Loans due and incomplete	11,390 96
		Sundry ledger accounts	300 86
		All other liabilities, dividends, etc.	4,185 93
<b>Total assets</b>	<b>\$261,062 32</b>	<b>Total liabilities</b>	<b>\$261,062 32</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$310 59	Overdrafts and bills payable	\$47,500 00
Installment shares, dues	8,868 65	Loans on mortgages and shares	68,386 31
Investment certificates	50,154 30	Interest paid	560 25
Interest	18,854 39	Dividends on guarantee stock	3,640 00
Fines	257 77	Dues repaid, installment shares	12,711 45
Loans repaid	73,739 22	Profits repaid, installment shares	2,997 15
Overdrafts and bills payable	54,500 00	Paid-up and prepaid shares, capital	2,800 00
Advances repaid, personal ac- counts	2,817 25	Paid-up and prepaid shares, dividends	2,116 60
All other receipts, real estate, etc.	4,261 82	Investment certificates, prin- cipal	54,927 60
		Investment certificates, divi- dends	4,499 25
		Advances, personal accounts	4,163 18
		Salaries	3,557 50
		Taxes	409 68
		Other expenses	1,700 98
		All other disbursements, Lib- erty Bonds	2,000 00
		Balance, cash in office and bank	1,794 04
<b>Total receipts</b>	<b>\$213,763 99</b>	<b>Total disbursements</b>	<b>\$213,763 99</b>

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

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, dues plus 95 per cent of profits.

No. 57. SAN FRANCISCO.

**MECHANICS BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 6, 1891.)

W. E. BOUTON, Secretary.

FREDERICK FILLMORE, President.

Fiscal year ended December 31, 1917.

No. of series, 26.

No. of members and investors, 59.

No. of shares, 954.

Assets.		Liabilities.	
Loans, on mortgages, \$78,600; on definite contract, \$7,- 196.39; on shares, \$750--	\$86,546 39	Installment shares, dues----	\$35,317 00
Cash in bank-----	190 94	Installment shares, profits--	7,893 62
Advances, ledger accounts--	21 00	Paid-up and prepaid shares, capital-----	5,000 00
		Advance payments-----	31 53
		Overdrafts and bills payable	31,250 00
		Reserve and undivided profits	7,094 46
		All other liabilities, interest and taxes-----	171 72
<b>Total assets-----</b>	<b>\$86,758 33</b>	<b>Total liabilities-----</b>	<b>\$86,758 33</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$528 58	Overdrafts and bills payable	\$5,150. 00
Installment shares, dues----	9,646 05	Loans on mortgages and shares-----	7,950 00
Paid-up and prepaid shares, dues-----	3,000 00	Interest paid-----	1,697 11
Interest-----	6,420 41	Dues repaid, installment shares-----	13,990 00
Fines-----	83 17	Profits repaid, installment shares-----	4,527 24
Fees-----	13 70	Paid-up and prepaid shares, dividends-----	296 00
Loans repaid-----	6,746 48	Advances, personal accounts--	20 76
Overdrafts and bills payable--	8,900 00	Salaries-----	1,137 00.
Advances repaid, personal ac- counts-----	25 76	Taxes-----	358 47
All other receipts, tax adjust- ments-----	117 28	Other expenses-----	163 91
		Balance, cash in office and bank-----	190 94
<b>Total receipts-----</b>	<b>\$35,481 43</b>	<b>Total disbursements---</b>	<b>\$35,481 43</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
29-----	120	\$120 00	\$167 19	
31-----	108	108 00	146 25	
33-----	96	96 00	126 26	
36-----	84	84 00	107 20	
40-----	72	72 00	89 08	
44-----	60	60 00	71 90	
49-----	45	45 00	51 72	
52-----	36	36 00	40 32	
56-----	24	24 00	25 95	
60-----	12	12 00	12 46	

## No. 58. SAN FRANCISCO.

**OCCIDENTAL LOAN ASSOCIATION.**

(Incorporated August 26, 1885.)

BENJ. M. STICH, Secretary.

S. CAMPBELL, President.

Fiscal year ended September 4, 1917.

No. of series, 10.

No. of members and investors, 56.

No. of shares, 442.

Assets.		Liabilities.	
Loans, on mortgages, \$36,000;		Installment shares, dues----	\$26,400 00
on mortgages, flat, \$10,-		Installment shares, profits--	7,462 82
285.27; on shares, \$7,000;		Overdrafts and bills payable--	22,950 00
on contract sales, \$4,835.45	\$58,120 72	Reserve and undivided profits	22,066 16
Arrearages—		Sundry ledger accounts-----	162 30
On shares -----	\$1,238 00		
On interest -----	1,149 35		
On premium ---	542 15		
	2,929 50		
Cash in bank-----	3,372 60		
Real estate owned-----	1,172 16		
Advances, ledger accounts---	13,446 30		
<b>Total assets -----</b>	<b>\$79,041 28</b>	<b>Total liabilities -----</b>	<b>\$79,041 28</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$4,645 20	Overdrafts and bills payable--	\$3,000 00
Installment shares, dues----	5,580 00	Loans on mortgages and	
Interest -----	4,760 00	shares -----	7,947 26
Premiums -----	1,113 35	Interest paid -----	1,392 00
Fees -----	2 50	Dues repaid, installment	
Loans repaid -----	13,314 55	shares -----	4,206 00
Overdrafts and bills payable--	500 00	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	2,010 18
counts -----	9,886 59	Advances, personal accounts--	17,637 98
All other receipts, real estate,		Salaries -----	1,530 00
etc. -----	5,645 93	Taxes -----	485 10
		Other expenses -----	201 59
		All other disbursements, real	
		estate, etc. -----	3,665 41
		Balance, cash in office and	
		bank -----	3,372 60
<b>Total receipts -----</b>	<b>\$45,448 12</b>	<b>Total disbursements ---</b>	<b>\$45,448 12</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
23-----	120	\$120 00	\$182 97	\$167 22
24-----	108	108 00	156 72	142 10
25-----	96	96 00	132 88	119 97
26-----	84	84 00	111 10	100 26
27-----	72	72 00	91 07	82 84
28-----	60	60 00	72 60	66 30
29-----	48	48 00	55 64	51 82
30-----	36	36 00	40 09	38 04
31-----	24	24 00	25 17	24 88
32-----	12	12 00	12 45	12 22

No. 59. SAN FRANCISCO.

**PACIFIC LOAN ASSOCIATION.**

(Incorporated December 8, 1884.)

BENJ. M. STICH, Secretary.

B. M. GUNZBURGER, President.

Fiscal year ended December 5, 1917.

No. of series, 8.

No. of members and investors, 45.

No. of shares, 157.

Assets.		Liabilities.	
Loans, on mortgages, \$16,380;		Installment shares, dues----	\$9,780 00
on contract sales, \$5,586.35	\$21,966 35	Intsallment shares, profits----	2,341 22
Arrearages—		Overdrafts and bills payable—	17,521 01
On shares -----	\$371 00	Reserve and undivided profits	8,152 51
On interest ----	320 75	Sundry ledger accounts-----	47 04
On premium ---	180 31		
	872 06		
Cash, in office, \$126.40; in			
bank, \$285.53 -----	411 93		
Real estate owned-----	13,140 95		
Advances, ledger accounts---	1,450 49		
<b>Total assets -----</b>	<b>\$37,841 78</b>	<b>Total liabilities -----</b>	<b>\$37 841 78</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$542 26	Overdrafts and bills payable--	\$6,755 84
Installment shares, dues----	2,395 00	Loans on mortgages and	
Interest -----	1,869 72	shares -----	1,207 35
Premiums -----	529 09	Interest paid -----	452 60
Fees -----	1 10	Dues repaid, installment	
Loans repaid -----	1,919 38	shares -----	5,426 00
Overdrafts and bills payable--	12,476 85	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	2,075 79
counts -----	473 00	Advances, personal accounts--	1,372 07
All other receipts, real estate,		Salaries -----	1,260 00
etc. -----	5,657 51	Taxes -----	148 99
		Other expenses -----	124 13
		All other disbursements, real	
		estate, etc. -----	6,629 21
		Balance, cash in office and	
		bank -----	411 93
<b>Total receipts -----</b>	<b>\$25,863 91</b>	<b>Total disbursements ---</b>	<b>\$25,863 91</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
22-----	132	\$132 00	\$185 05	\$171 78
23-----	120	120 00	161 91	151 43
24-----	108	108 00	140 55	130 78
28-----	60	60 00	70 22	65 11
29-----	48	48 00	53 74	50 87
30-----	36	36 00	39 12	37 56
31-----	24	24 00	25 33	24 66
32-----	12	12 00	12 32	12 16

## No. 60. 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, 1917.

No. of series, none.

No. of members and investors, 2,173.

No. of shares, 4,044.

Assets.		Liabilities.	
Loans, on mortgages, \$280,- 022.58; on definite con- tract, \$914,945.80; on shares, \$3,435 -----	\$1,198,403 38	Paid-up and prepaid shares, capital -----	\$201,550 00
Arrearages— On certificates -- \$4,298 00 On interest --- 5,391 03	9,689 03	Paid-up and prepaid shares, dividends -----	91,214 35
Cash, in office, \$1,715.36; in bank, \$70,332.91 -----	72,048 27	Investment certificates, prin- cipal -----	815,875 42
Real estate owned -----	76,421 70	Investment certificates, divi- dends -----	143,062 85
Furniture and fixtures -----	300 00	Advance payments -----	7,457 55
Advances, ledger accounts --	3,156 99	Reserve and undivided profits	169,683 59
Other assets, bonds, etc. ---	123,153 00	Loans due and incomplete ---	32,314 79
<b>Total assets -----</b>	<b>\$1,483,172 37</b>	Sundry ledger accounts ---	10,081 37
		All other liabilities, tax re- serve, etc. -----	11,932 45
		<b>Total liabilities -----</b>	<b>\$1,483,172 37</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report ---	\$89,900 18	Loans on mortgages and shares -----	\$571,755 48
Installment shares, dues ---	969 00	Dues repaid, installment shares -----	23,736 30
Investment certificates ---	229,529 31	Profits repaid, installment shares -----	9,766 25
Interest -----	110,514 15	Paid-up and prepaid shares, capital -----	6,360 00
Premiums -----	300 00	Paid-up and prepaid shares, dividends -----	20,151 00
Loans repaid -----	475,121 69	Investment certificates, prin- cipal -----	127,075 91
Advances repaid, personal accounts -----	18,279 92	Investment certificates, divi- dends -----	21,221 23
All other receipts, real es- tate, rents, etc. -----	23,993 71	Advances, personal accounts	15,866 91
		Salaries -----	16,225 00
		Taxes -----	2,381 95
		Other expenses -----	11,967 67
		All other disbursements, bonds, real estate, etc. ---	50,051 99
		Balance, cash in office and bank -----	72,048 27
<b>Total receipts -----</b>	<b>\$948,607 96</b>	<b>Total disbursements ---</b>	<b>\$948,607 96</b>

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

Dayton plan.

Dues, 60 cents per share per month.

Dividend, last fiscal year, 7 per cent.

Book value, dues plus dividend.

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

No. 61. SAN FRANCISCO.

**PROGRESS MUTUAL LOAN ASSOCIATION.**

(Incorporated December 31, 1894.)

N. STEINBERGER, Secretary.

JAMES A. WHITE, President.

Fiscal year ended December 31, 1917.

No. of series, 11.

No. of members and investors, 129.

No. of shares, 949.

Assets.		Liabilities.	
Loans, on definite contract, \$48,743.66; on shares, \$2,- 850 -----	\$51,593 66	Installment shares, dues ----	\$35,209 20
Cash in bank -----	562 34	Installment shares, profits --	8,454 23
Real estate owned -----	1,187 12	Overdrafts and bills payable	7,500 00
		Reserve and undivided profits	2,179 69
<b>Total assets -----</b>	<b>\$53,343 12</b>	<b>Total liabilities -----</b>	<b>\$53,343 12</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$936 55	Overdrafts and bills payable	\$11,500 00
Installment shares, dues ---	8,265 40	Loans on mortgages and shares -----	17,520 00
Interest -----	4,262 22	Interest paid -----	188 47
Fines -----	24 67	Dues repaid, installment shares -----	16,487 20
Fees -----	22 25	Profits repaid, installment shares -----	5,153 54
Loans repaid -----	20,686 69	Advances, personal accounts	8 55
Overdrafts and bills payable	19,000 00	Salaries -----	1,298 00
Advances repaid, personal ac- counts -----	75 55	Taxes -----	185 81
		Other expenses -----	374 42
		Balance, cash in office and bank -----	562 34
<b>Total receipts -----</b>	<b>\$53,273 33</b>	<b>Total disbursements ---</b>	<b>\$53,273 33</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
14 -----	120	\$120 00	\$161 90	\$157 50
15 -----	108	108 00	141 27	137 50
16 -----	96	96 00	121 62	118 00
17 -----	84	84 00	103 08	100 00
18 -----	72	72 00	85 60	83
19 -----	60	60 00	60 19	67 50
20 -----	48	48 00	53 76	52 77
21 -----	36	36 00	39 18	38 50
22 -----	24	24 00	25 40	25 00
23 -----	12	12 00	12 36	12 25

## No. 62. SAN FRANCISCO.

**PROVIDENT MUTUAL LOAN ASSOCIATION.**

(Incorporated September 24, 1887.)

N. STEINBERGER, Secretary.

JAMES ROLPH, President.

Fiscal year ended September 30, 1917.

No. of series, 10.

No. of members and investors, 270.

No. of shares, 3,171.

Assets.		Liabilities.	
Loans, on definite contract, \$153,211.03; on shares, \$2,- 140 -----	\$155,351 03	Installment shares, dues----	\$128,047 20
Arrearages—		Installment shares, profits--	32,763 13
On shares -----	\$63 70	Reserve and undivided profits	7,905 00
On interest ----	582 93	Loans due and incomplete---	667 30
	646 63	All other liabilities, tax re- serve -----	60 00
Cash in bank-----	11,107 17		
Real estate owned-----	1,436 89		
Furniture and fixtures-----	200 00		
Advances, ledger accounts--	700 91		
<b>Total assets -----</b>	<b>\$169,442 63</b>	<b>Total liabilities -----</b>	<b>\$169,442 63</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report---	\$12,372 93	Overdrafts and bills payable--	\$57,500 00
Installment shares, dues----	27,782 00	Loans on mortgages and shares -----	51,132 70
Interest -----	13,249 80	Interest paid -----	452 38
Fines -----	69 91	Dues repaid, installment shares -----	34,342 80
Fees -----	51 25	Profits repaid, installment shares -----	11,977 56
Loans repaid -----	59,315 13	Advances, personal accounts--	347 25
Overdrafts and bills payable	57,500 00	Salaries -----	2,690 00
Advances repaid, personal ac- counts -----	228 73	Taxes -----	389 53
		Other expenses -----	600 86
		All other disbursements, fix- tures, etc. -----	29 50
		Balance, cash in office and bank -----	11,107 17
<b>Total receipts -----</b>	<b>\$170,569 75</b>	<b>Total disbursements ---</b>	<b>\$170,569 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
23-----	120	\$120 00	\$168 30	\$168 30
24-----	108	108 00	146 53	146 53
25-----	96	96 00	125 96	121 00
26-----	84	84 00	106 55	101 60
27-----	72	72 00	88 30	83 75
28-----	60	60 00	71 08	67 50
29-----	48	48 00	54 94	52 80
30-----	36	36 00	39 81	38 70
31-----	24	24 00	25 66	25 20
32-----	12	12 00	12 42	12 25

No. 63. SAN FRANCISCO.

**UNION LOAN ASSOCIATION.**

(Incorporated May 6, 1881.)

B. M. GUNZBURGER, Secretary.

H. DEDERKY, JR., President.

Fiscal year ended May 7, 1918.

No. of series, 10.

No. of members and investors, 69.

No. of shares, 328.

Assets.		Liabilities.	
Loans, on mortgages, \$25,600;		Installment shares, dues	\$13,908 00
on shares, \$1,150; on contract sales, \$6,264.07	\$33,014 07	Installment shares profits	2,885 40
Arrearages—		Overdrafts and bills payable	12,575 00
On shares	\$560 85	Reserve and undivided profits	11,802 87
On interest	664 42	All other liabilities, suspense	678 91
On premium	427 59		
	\$1,652 86		
Cash, in office, \$508.90; in bank, \$3,784.67	4,293 57		
Real estate owned	2,194 94		
Advances, ledger accounts	694 74		
<b>Total assets</b>	<b>\$41,850 18</b>	<b>Total liabilities</b>	<b>\$41,850 18</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$6,022 40	Overdrafts and bills payable	\$7,150 00
Installment shares, dues	4,636 15	Loans on mortgages and shares	4,493 94
Interest	3,267 58	Interest paid	559 62
Premiums	961 36	Dues repaid, installment shares	4,505 00
Fees	2 70	Profits repaid, installment shares	1,501 29
Loans repaid	6,682 98	Advances, personal accounts	459 82
Overdrafts and bills payable	5,000 00	Salaries	1,230 00
Advances repaid, personal accounts	161 20	Taxes	385 12
All other receipts, real estate, etc.	606 31	Other expenses	264 63
		All other disbursements, real estate, etc.	2,497 69
		Balance, cash in office and bank	4,293 57
<b>Total receipts</b>	<b>\$27,340 68</b>	<b>Total disbursements</b>	<b>\$27,340 68</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
28	120	\$120 00	\$173 88	\$160 41
29	108	108 00	149 55	137 08
30	96	96 00	127 02	116 16
31	84	84 00	106 54	97 52
32	72	72 00	87 67	80 62
33	60	60 00	70 29	65 14
34	48	48 00	54 26	51 13
35	36	36 00	39 44	37 72
36	24	24 00	25 52	24 76
37	12	12 00	12 39	12 19

## No. 64. SAN FRANCISCO.

**WESTERN LOAN ASSOCIATION.**

(Incorporated November 12, 1886.)

BENJ. M. STICH, Secretary.

FRANK R. DANN, President.

Fiscal year ended November 19, 1917.

No. of series, 10.

No. of members and investors, 74.

No. of shares, 543.

Assets.		Liabilities.	
Loans, on mortgages, \$41,900;		Installment shares, dues	\$39,324 00
on shares, etc., \$3,300; on		Installment shares, profits	12,890 65
contract sales, \$6,928.62	\$52,328 62	Overdrafts and bills payable	15,500 00
Arrearages—		Reserve and undivided profits	13,398 90
On shares	\$1,820 00	Sundry ledger accounts	120 34
On interest	1,882 39		
On premium	715 00		
	4,417 39		
Cash, in office, \$496.12; in			
bank, \$955.93	1,452 05		
Real estate owned	21,630 72		
Advances, ledger accounts	1,405 11		
Total assets	\$81,233 89	Total liabilities	\$81,233 89
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,361 37	Overdrafts and bills payable	\$5,000 00
Installment shares, dues	6,198 00	Loans on mortgages and	
Interest	4,177 62	shares	6,735 36
Premiums	1,106 20	Interest paid	840 00
Fees	1 30	Dues repaid, installment	
Loans repaid	20,948 29	shares	3,059 00
Overdrafts and bills payable	5,000 00	Profits repaid, installment	
Advances repaid, personal ac-		shares	1,417 29
counts	756 01	Advances, personal accounts	1,238 54
All other receipts, real estate,		Salaries	1,560 00
etc.	2,056 35	Taxes	700 68
		Other expenses	247 04
		All other disbursements, real	
		estate, etc.	20,355 18
		Balance, cash in office and	
		bank	1,452 05
Total receipts	\$42,605 14	Total disbursements	\$42,605 14

## 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	\$181 34	\$166 01
23	168	108 00	155 24	141 06
24	96	96 00	131 40	119 01
25	84	84 00	109 73	99 43
26	72	72 00	89 98	81 88
27	60	60 00	71 92	65 96
28	48	48 00	55 34	51 67
29	36	36 00	40 01	38 00
30	24	24 00	25 77	24 88
31	12	12 00	12 45	12 22

No. 65. SAN JOSE.

**MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 12, 1889.)

RALPH E. SANDERS, Secretary.

GEO. E. GRAFT, President.

Fiscal year ended December 31, 1917.

No. of series, none.

No. of members and investors, 1,027.

No. of shares, 4,357.

Assets.		Liabilities.	
Loans, on definite contract, \$769,258.75; on shares, \$6,827; on contract sales, \$37,762.06 -----	\$813,847 81	Installment shares, dues-----	\$152,006 39
Cash, in office, \$75; in bank, \$25,265.46 -----	25,340 46	Installment shares, profit----	58,707 65
Real estate, owned-----	27,406 89	Paid-up and prepaid shares, capital -----	590,410 00
Furniture and fixtures-----	2,539 20	Paid-up and prepaid shares, dividends -----	18,877 42
Other assets, Liberty Bonds--	10,000 00	Investment certificates, prin- cipal -----	24,109 50
		Reserve and undivided profits	23,827 27
		Loans due and incomplete----	11,034 54
		Sundry ledger accounts-----	161 59
<b>Total assets -----</b>	<b>\$879,134 36</b>	<b>Total liabilities -----</b>	<b>\$879,134 36</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$9,138 21	Overdrafts and bills payable	\$157,500 00
Installment shares, dues----	59,846 33	Loans on mortgages and shares -----	173,133 86
Paid-up and prepaid shares, dues -----	335,075 00	Interest paid -----	1,452 20
Investment certificates -----	39,361 50	Dues repaid, installment shares -----	293,322 26
Interest -----	64,154 49	Profits repaid, installment shares -----	32,483 67
Loans repaid -----	218,669 91	Paid-up and prepaid shares, capital -----	82,900 00
Overdrafts and bills payable	157,500 00	Paid-up and prepaid shares, dividends -----	24,726 92
Advances repaid, personal ac- counts -----	94 18	Investment certificates, prin- cipal -----	51,271 00
All other receipts, real estate, etc. -----	20,906 44	Salaries -----	7,825 00
		Taxes -----	1,341 66
		Other expenses -----	4,562 68
		All other disbursements, real estate, bonds, etc.-----	48,886 35
		Balance, cash in office and bank -----	25,340 46
<b>Total receipts -----</b>	<b>\$904,746 06</b>	<b>Total disbursements ---</b>	<b>\$904,746 06</b>

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

Dayton plan.  
Dues, \$1.00 per share per month.  
Dividend, last fiscal year, 5½ per cent.  
Book value, dues plus dividend.  
Withdrawal value, full book value.

## No. 66. SAN JOSE.

**NUCLEUS BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 28, 1889.)

C. H. JOHNSON, Secretary.

GEO. B. MCKEE, President.

Fiscal year ended April 2, 1918.

No. of series, none.

No. of members and investors, 419.

No. of shares, 4,838.

Assets.		Liabilities.	
Loans, on definite contract	\$301,238 33	Installment shares, dues	\$231,344 40
Arrearages, on interest	1,479 96	Installment shares, profits	38,093 60
Cash, in office, \$730.39; in bank, \$4,204.91	4,935 30	Paid-up and prepaid shares, capital	27,500 00
Furniture and fixtures	350 00	Paid-up and prepaid shares, dividends	677 50
Advances, ledger accounts	18 27	Reserve and undivided profits	6,094 08
		Loans due and incomplete	4,312 28
<b>Total assets</b>	<b>\$308,021 86</b>	<b>Total liabilities</b>	<b>\$308,021 86</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$14,173 64	Loans on mortgages and shares	\$90,491 27
Installment shares, dues	92,346 94	Dues repaid, installment shares	46,224 39
Paid-up and prepaid shares, dues	5,500 00	Profits repaid, installment shares	7,360 58
Interest	18,828 98	Paid-up and prepaid shares, capital	5,800 00
Loans repaid	33,868 07	Paid-up and prepaid shares, dividends	1,452 45
All other receipts, real estate, etc.	3,751 50	Advances, personal accounts	18 27
		Salaries	2,063 00
		Taxes	295 35
		Other expenses	540 47
		All other disbursements, real estate, etc.	288 05
		Balance, cash in office and bank	4,935 30
<b>Total receipts</b>	<b>\$168,469 13</b>	<b>Total disbursements</b>	<b>\$168,469 13</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. 67. SAN JOSE.

**SAN JOSE BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 30, 1885.)

W. M. SONTHEIMER, Secretary.

V. KOCH, President.

Fiscal year ended December 30, 1917.

No. of series, none.

No. of members and investors, 763.

No. of shares, 13,728.

Assets.		Liabilities.	
Loans, on mortgages, \$497,- 645; on contract sales, \$7,- 109.13 -----	\$504,804 13	Installment shares, dues ----	\$428,301 24
Arrearages—		Installment shares, profits ---	58,068 92
On interest ---- \$1,406 41		Paid-up and prepaid shares, capital -----	4,000 00
On fines ----- 33 70	1,440 11	Investment certificates, prin- cipal -----	53,234 58
Cash, in office, \$635.41; in bank, \$17,788.92 -----	18,424 33	Investment certificates, divi- dends -----	766 13
Real estate owned (office building, \$17,703.42) ----	23,078 89	Reserve and undivided profits	15,211 40
Furniture and fixtures -----	688 30	Loans due and incomplete ---	182 60
Advances, ledger accounts ---	329 11		
Other assets, Liberty Bonds--	11,000 00		
<b>Total assets -----</b>	<b>\$559,764 87</b>	<b>Total liabilities -----</b>	<b>\$559,764 87</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$4,778 92	Overdrafts and bills payable_	\$11,500 00
Installment shares, dues ---	163,920 58	Loans on mortgages and shares -----	92,578 62
Investment certificates	25,467 58	Interest paid -----	195 60
Interest -----	41,505 91	Dues repaid, installment shares -----	179,258 77
Fines -----	270 30	Profits repaid, installment shares -----	15,110 53
Loans repaid -----	130,304 17	Paid-up and prepaid shares, dividends -----	200 00
Overdrafts and bills payable_	11,500 00	Investment certificates, prin- cipal -----	17,920 00
Advances repaid, personal ac- counts -----	1,450 91	Investment certificates, divi- dends -----	2,491 08
All other receipts, real estate, etc. -----	11,578 48	Advances, personal accounts_	1,613 88
		Salaries -----	4,060 00
		Taxes -----	303 31
		Other expenses -----	2,131 64
		All other disbursements, real estate, bonds, etc. -----	44,989 09
		Balance, cash in office and bank -----	18,424 33
<b>Total receipts -----</b>	<b>\$390,776 85</b>	<b>Total disbursements ---</b>	<b>\$390,776 85</b>

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

Dayton plan.  
Dues 50 cents per share per month.  
Dividend, last fiscal year, 5 per cent.  
Book value, dues plus dividend.  
Withdrawal value, full book value.

## No. 68. SAN LUIS OBISPO.

**SAN LUIS BUILDING AND LOAN ASSOCIATION.**

(Incorporated March 1, 1888.)

M. LEWIN, Secretary.

BENJ. BROOKS, President.

Fiscal year ended March 1, 1918.

No. of series, 16.

No. of members and investors, 287.

No. of shares, 2,601.

Assets.		Liabilities.	
Loans, on mortgages, \$164- 630; on shares, \$40; on contract sales, \$564.75-----	\$165,234 75	Installment shares, dues-----	\$130,446 00
Arrearages—		Installment shares, profits----	28,840 95
On shares -----	\$186 00	Paid-up and prepaid shares, capital -----	800 00
On interest -----	292 55	Paid-up and prepaid shares, dividends -----	27 60
On fines -----	108 85	Advance payments -----	3,265 00
	587 40	Reserve and undivided profits	4,545 97
Cash in bank-----	3,151 51	Sundry ledger accounts-----	95 28
Advances, ledger accounts----	85 66	All other liabilities, tax re- serve -----	1,038 52
Total assets -----	\$169,059 32	Total liabilities -----	\$169,059 32

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Installment shares, dues----	\$31,889 00	Overdrafts and bills payable	\$99 15
Interest -----	14,252 92	Loans on mortgages and shares -----	33,465 00
Fines -----	174 47	Interest paid -----	416 78
Fees -----	46 23	Dues repaid, installment shares -----	28,477 00
Loans repaid -----	20,485 25	Profits repaid, installment shares -----	8,489 28
Advances repaid, personal ac- counts -----	400 39	Paid-up and prepaid shares, dividends -----	56 60
All other receipts, real estate, etc. -----	1,330 50	Advances, personal accounts--	91 29
		Salaries -----	1,686 43
		Taxes -----	963 31
		Other expenses -----	331 41
		All other disbursements, fire loss, etc. -----	351 00
		Balance, cash in office and bank -----	3,151 51
Total receipts -----	\$77,578 76	Total disbursements ---	\$77,578 76

## 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	\$168 31	\$165 89
20-----	108	108 00	146 79	141 94
21-----	96	96 00	125 94	119 95
22-----	84	84 00	106 37	100 22
23-----	72	72 00	88 20	82 53
25-----	60	60 00	71 11	66 39
27-----	48	48 00	55 07	51 54
29-----	36	36 00	39 98	37 99
31-----	24	24 00	25 77	24 89
33-----	12	12 00	12 47	12 24

No. 69. SAN MATEO.

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

(Incorporated June 22, 1896.)

C. H. KIRKBRIDE, Secretary.

WM. F. TURNBULL, President.

Fiscal year ended December 31, 1917.

No. of series, 40.

No. of members and investors, 147.

No. of shares, 1,284.

Assets.		Liabilities.	
Loans, on mortgages, \$91,825; on shares, \$300	\$92,125 00	Installment shares, dues	\$55,647 00
Arrearages—		Installment shares, profits	13,764 27
On shares	\$1,241 00	Paid-up and prepaid shares, capital	28,200 00
On interest	1,100 00	Paid-up and prepaid shares, dividends	835 50
On fines	100 00	Advance payments	342 00
	2,441 00	Overdrafts and bills payable	1,357 00
Cash in bank	4,552 42	Reserve and undivided profits	5,373 21
Real estate owned	3,915 00	Loans due and incomplete	3 27
Furniture and fixtures	120 00	Sundry ledger accounts	2 90
Advances, ledger accounts	1,020 67	All other liabilities	148 94
Other assets, Liberty Bonds	1,500 00		
<b>Total assets</b>	<b>\$105,674 09</b>	<b>Total liabilities</b>	<b>\$105,674 09</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$2,874 82	Overdrafts and bills payable	\$10,255 00
Installment shares, dues	13,869 00	Loans on mortgages and shares	15,933 03
Paid-up and prepaid shares, dues	3,200 00	Interest paid	495 87
Interest	7,865 04	Dues repaid, installment shares	18,644 00
Premiums	234 88	Profits repaid, installment shares	5,845 18
Fines	123 00	Paid-up and prepaid shares, capital	1,200 00
Fees	39 25	Paid-up and prepaid shares, dividends	1,601 50
Loans repaid	24,470 00	Advances, personal accounts	169 91
Overdrafts and bills payable	5,437 00	Salaries	1,382 00
Advances repaid, personal ac- counts	87 65	Taxes	299 47
All other receipts, real estate, etc.	4,285 40	Other expenses	335 15
		All other disbursements, bonds, real estate, etc.	1,772 51
		Balance, cash in office and bank	4,552 42
<b>Total receipts</b>	<b>\$62,486 04</b>	<b>Total disbursements</b>	<b>\$62,486 04</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
47	120	\$120 00	\$171 87	\$168 43
51	108	108 00	149 14	146 16
55	96	96 00	127 99	125 23
59	84	84 00	107 79	105 63
63	72	72 00	89 09	87 31
67	60	60 00	71 63	70 20
71	48	48 00	55 30	64 19
75	36	36 00	40 04	39 24
79	24	24 00	25 28	25 26
83	12	12 00	12 46	12 21

No. 70. 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, 1917.

No. of series, 19. No. of members and investors, 250. No. of shares, 3,130.

Assets.		Liabilities.	
Loans, on mortgages-----	\$143,200 00	Installment shares, dues-----	\$107,352 00
Arrearages—		Installment shares, profits---	24,548 90
On shares -----	\$105 00	Investment certificates, prin-	
On interest ----	157 50	cipal -----	8,550 00
On fines -----	13 15	Investment certificates, divi-	
	275 65	dends -----	54 58
Real estate owned-----	8,555 37	Advance payments -----	50 00
Advances, ledger accounts---	63 70	Overdrafts and bills payable--	3,460 77
		Reserve and undivided profits	7,478 47
		Loans due and incomplete---	600 00
<b>Total assets -----</b>	<b>\$152,004 72</b>	<b>Total liabilities -----</b>	<b>\$152,004 72</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$1,068 00	Loans on mortgages and	
Installment shares, dues----	40,566 00	shares -----	\$26,000 00
Investment certificates -----	3,000 00	Interest paid -----	78 88
Interest -----	13,943 70	Dues repaid, installment	
Fines -----	156 17	shares -----	48,150 00
Fees -----	93 60	Profits repaid, installment	
Loans repaid -----	41,125 48	shares -----	18,161 35
Overdrafts and b'ills payable--	2,460 77	Investment certificates, prin-	
All other receipts, rents, etc.	295 46	cipal -----	4,550 00
		Investment certificates, divi-	
		dends -----	421 40
		Advances, personal accounts--	24 50
		Salaries -----	1,560 00
		Taxes -----	241 45
		Other expenses -----	416 60
		All other disbursements, real	
		estate, etc. -----	3,105 00
<b>Total receipts -----</b>	<b>\$102,709 18</b>	<b>Total disbursements ---</b>	<b>\$102,709 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
29-----	114	\$114 00	\$184 25	\$180 74
30-----	108	108 00	167 44	164 47
32-----	96	96 00	141 09	136 58
34-----	84	84 00	117 19	110 55
36-----	72	72 00	95 40	88 33
38-----	60	60 00	75 44	69 26
40-----	48	48 00	57 64	52 82
42-----	36	36 00	41 20	38 60
44-----	24	24 00	26 28	25 14
46-----	12	12 00	12 60	12 30

## No. 71. SANTA ANA.

**HOME MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated April 1, 1893.)

O. M. ROBBINS, Secretary.

FRANK EY, President.

Fiscal year ended December 31, 1917.

No. of series, 24.

No. of members and investors, 1,142.

No. of shares, 5,637.

Assets.		Liabilities.	
Loans, on mortgages, \$433,- 050; on definite contract, \$50,702.51; on shares, \$5,- 915 -----	\$489,667 51	Installment shares, dues ----	\$252,051 00
Arrearages— On shares -----	\$733 00	Installment shares, profits ---	62,937 09
On interest -----	895 60	Investment notes, principal --	184,410 00
	1,628 60	Investment notes, dividends accrued -----	3,420 00
Cash in bank -----	9,422 96	Advance payments -----	178 35
Real estate owned (office building) -----	19,582 77	Reserve and undivided profits	17,339 67
Furniture and fixtures -----	384 76	Loans due and incomplete ---	440 65
Advances, ledger accounts ---	90 16		
<b>Total assets -----</b>	<b>\$520,776 76</b>	<b>Total liabilities -----</b>	<b>\$520,776 76</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.*</b>	
Balance from last report ---	\$28,953 63	Loans on mortgages and shares -----	\$117,089 35
Installment shares, dues ---	73,002 25	Dues repaid, installment shares -----	99,849 25
Investment notes -----	53,405 00	Profits repaid, installment shares -----	35,217 64
Interest -----	38,389 27	Investment notes, principal --	45,240 00
Fines -----	340 43	Investment notes, dividends --	10,710 47
Fees -----	97 45	Advances, personal accounts --	99 26
Loans repaid -----	127,747 49	Salaries -----	2,805 00
Advances repaid, personal ac- counts -----	111 23	Taxes -----	860 64
All other receipts, rents, etc.	1,229 24	Other expenses -----	1,512 37
		All other disbursements, real estate and insurance -----	469 05
		Balance, cash in office and bank -----	9,422 96
<b>Total receipts -----</b>	<b>\$323,275 99</b>	<b>Total disbursements ---</b>	<b>\$323,275 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
22 -----	120	\$120 00	\$180 75	\$180 75
24 -----	108	108 00	155 77	155 77
26 -----	96	96 00	132 64	130 80
28 -----	84	84 00	111 21	106 21
30 -----	72	72 00	91 38	86 38
32 -----	60	60 00	73 05	68 20
34 -----	48	48 00	56 07	52 05
36 -----	36	36 00	40 41	38 20
38 -----	24	24 00	25 90	24 95
40 -----	12	12 00	12 46	12 23

## No. 72. SANTA BARBARA.

## LOAN AND BUILDING ASSOCIATION.

(Incorporated May 23, 1887.)

J. M. ABBOTT, Secretary.

HENRY L. STAMBACH, President.

Fiscal year ended June 30, 1918.

No. of series, 23.

No. of members and investors, 531.

No. of shares, 3,434.

Assets.		Liabilities.	
Loans, on mortgages, \$422,- 987; on shares, \$3,375	\$426,362 00	Installment shares, dues	\$159,468 00
Arrearages—		Installment shares, profits	31,153 23
On shares	\$657 00	Investment certificates, principal	237,900 00
On interest	607 42	Investment certificates, dividends	1,564 50
On fines	60 05	Advance payments	495 60
	1,324 47	Reserve and undivided profits	6,136 81
Cash, in office, \$491.52; in bank, \$5,017.07	5,508 59	Sundry ledger accounts	94 85
Real estate owned	2,197 82		
Furniture and fixtures	500 00		
Advances, ledger accounts	920 11		
<b>Total assets</b>	<b>\$436,812 99</b>	<b>Total liabilities</b>	<b>\$436,812 99</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$8,566 76	Overdrafts and bills payable	\$3,800 00
Installment shares, dues	45,986 00	Loans on mortgages and shares	99,670 00
Investment certificates	47,900 00	Dues repaid installment shares	31,987 00
Interest	30,165 35	Profits repaid, installment shares	7,729 91
Premiums	140 25	Investment certificates, principal	37,700 00
Fines	494 26	Investment certificates, dividends	14,065 60
Fees	66 40	Advances, personal accounts	1,933 23
Loans repaid	72,874 00	Salaries	1,462 50
Advances repaid, personal accounts	1,759 89	Taxes	530 20
All other receipts	11 60	Other expenses	905 23
		All other disbursements, real estate, etc.	2,672 25
		Balance, cash in office and bank	5,508 59
<b>Total receipts</b>	<b>\$207,964 51</b>	<b>Total disbursements</b>	<b>\$207,964 51</b>

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

Serial No.	Age in months	Total dues per share	Book value per share	Withdrawal value
28	120	\$120 00	\$162 06	\$162 06
30	108	108 00	141 67	141 67
32	96	96 00	122 04	122 04
34	84	84 00	103 56	103 56
36	72	72 00	86 07	86 07
38	60	60 00	69 54	69 54
40	48	48 00	53 95	53 95
42	36	36 00	39 33	39 33
44	24	24 00	25 53	25 53
46	12	12 00	12 40	12 40

No. 73. 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, 1918.

No. of series, none.

No. of members and investors, 1,089.

No. of shares, 16,028.

Assets.		Liabilities.	
Loans, on mortgages	\$628,093 01	Installment shares, dues	\$558,541 33
Arrearages, on interest	7,321 64	Installment shares, profits	162,007 17
Cash in bank	81,231 73	Reserve and undivided profits	5,000 00
Real estate owned	8,693 81	Loans due and incomplete	3,180 97
Advances, ledger accounts	3,389 28		
<b>Total assets</b>	<b>\$728,729 47</b>	<b>Total liabilities</b>	<b>\$728,729 47</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$75,263 73	Loans on mortgages and shares	\$192,186 97
Installment shares, dues	151,039 41	Dues repaid, installment shares	149,993 44
Interest	43,548 15	Profits repaid, installment shares	15,337 87
Fees	58 50	Advances, personal accounts	3,659 25
Loans repaid	177,267 32	Salaries	2,899 95
Advances repaid, personal accounts	269 97	Taxes	834 62
All other receipts, real estate, etc.	712 17	Other expenses	1,974 60
		All other disbursements	40 82
		Balance, cash in office and bank	81,231 73
<b>Total receipts</b>	<b>\$448,159 25</b>	<b>Total disbursements</b>	<b>\$448,159 25</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. 74. 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, 1918.

No. of series, 21.

No. of members and investors, 289.

No. of shares, 2,535.

Assets.		Liabilities.	
Loans, on mortgages, \$186,-		Installment shares, dues	\$145,438 50
150; on shares, \$475; on		Installment shares, profits	42,594 06
contract sales, \$3,359.88	\$180,984 88	Paid-up and prepaid shares,	
Arrearages—		capital	15,200 00
On shares	\$2,945 50	Paid-up and prepaid shares,	
On interest	4,057 05	dividends	152 00
On fines	225 70	Advance payments	134 40
	7,228 25	Reserve and undivided profits	12,706 75
Cash in bank	7,106 43	Loans due and incomplete	1,611 00
Real estate owned	15,000 00	Sundry ledger accounts	1,189 00
Other assets	110 50	All other liabilities, tax re-	
		serve	404 35
Total assets	\$219,430 06	Total liabilities	\$219,430 06
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$7,142 64	Loans on mortgages and	
Installment shares, dues	32,468 00	shares	\$30,784 10
Interest	17,854 75	Dues repaid, installment	
Fines	142 00	shares	47,261 25
Loans repaid	55,006 37	Profits repaid, installment	
Advances repaid, personal ac-		shares	20,600 35
counts	350 39	Paid-up and prepaid shares,	
All other receipts, real estate,		capital	3,000 00
etc.	5,749 11	Paid-up and prepaid shares,	
		dividends	744 95
		Advances, personal accounts	141 89
		Salaries	1,320 00
		Taxes	2,578 94
		Other expenses	251 85
		All other disbursements, real	
		estate, etc.	4,833 50
		Balance, cash in office and	
		bank	7,106 43
Total receipts	\$118,713 26	Total disbursements	\$118,713 26

## 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	\$177 18	\$177 18
25	108	108 00	152 95	152 95
27	96	96 00	130 47	129 00
29	84	84 00	109 60	108 00
31	72	72 00	90 24	88 00
33	60	60 00	72 26	70 00
35	48	48 00	55 58	52 50
37	36	36 00	40 10	38 00
39	24	24 00	25 75	25 00
41	12	12 00	12 42	12 25

## No. 75. SANTA CRUZ.

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

(Incorporated May 20, 1908.)

GEO. W. WOOD, Secretary.

GEO. W. STONE, President.

Fiscal year ended April 20, 1918.

No. of series, none.

No. of members and investors, 60.

No. of shares, 382.

Assets.		Liabilities.	
Loans, on definite contract	\$35,446 46	Guarantee stock, capital	\$21,700 00
Cash, in office, \$73.95; in bank, \$348.44	422 39	Guarantee stock, surplus	1,605 77
Real estate owned	916 77	Installment shares, dues	4,486 00
Furniture and fixtures	165 00	Installment shares, profits	1,584 97
		Paid-up and prepaid shares, capital	4,200 00
		Paid-up and prepaid shares, dividends	126 00
		Investment certificates, principal	713 27
		Investment certificates, dividends	247 99
		Reserve and undivided profits	642 12
		Sundry ledger accounts	21 26
		All other liabilities, unearned premiums	1,623 24
<b>Total assets</b>	<b>\$36,950 62</b>	<b>Total liabilities</b>	<b>\$36,950 62</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report	\$2,165 27	Overdrafts and bills payable	\$2,500 00
Installment shares, dues	587 50	Loans on mortgages and shares	5,648 02
Investment certificates	26 24	Interest paid	28 40
Interest	2,196 27	Dividends on guarantee stock	651 00
Premiums	182 00	Dues repaid, installment shares	67 00
Fines	70 24	Profits repaid, installment shares	16 73
Fees	15 50	Paid-up and prepaid shares, capital	2,100 00
Loans repaid	5,232 38	Paid-up and prepaid shares, dividends	318 00
Overdrafts and bills payable	2,500 00	Investment certificates, principal	353 99
Advances repaid, personal accounts	1,253 77	Investment certificates, dividends	27 16
All other receipts	3 88	Advances, personal accounts	1,242 24
		Salaries	515 00
		Taxes	54 75
		Other expenses	282 11
		All other disbursements	6 26
		Balance, cash in office and bank	422 39
<b>Total receipts</b>	<b>\$14,233 05</b>	<b>Total disbursements</b>	<b>\$14,233 05</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. 76. SANTA PAULA.

**SANTA PAULA BUILDING AND LOAN ASSOCIATION.**

(Incorporated April 21, 1890.)

H. H. YOUNGKEN, Secretary.

D. W. MOTT, President.

Fiscal year ended May 18, 1918.

No. of series, 18.

No. of members and investors, 466.

No. of shares, 7,253.

Assets.		Liabilities.	
Loans, on mortgages, \$502,- 700; on shares, \$1,400-----	\$504,100 00	Installment shares, dues-----	\$232,651 20
Arrearages—		Installment shares, profits----	44,720 09
On shares -----	\$2,597 20	Investment notes, principal-----	213,700 00
On interest ----	2,135 66	Advance payments -----	1,319 75
On fines -----	236 76	Overdrafts and bills payable-----	13,000 00
	4,969 62	Reserve and undivided profits-----	11,300 00
Cash in bank-----	2,772 02	Loans due and incomplete----	4,976 09
Furniture and fixtures-----	1,866 74		
Advances, ledger accounts----	1,074 48		
Other assets, street bonds, etc.	6,884 27		
<b>Total assets -----</b>	<b>\$521,667 13</b>	<b>Total liabilities -----</b>	<b>\$521,667 13</b>
<b>Receipts for Fiscal Year.</b>		<b>Disbursements for Fiscal Year.</b>	
Balance from last report----	\$3,228 02	Overdrafts and bills payable-----	\$10,000 00
Installment shares, dues-----	80,058 10	Loans on mortgages and shares -----	151,394 52
Investment notes -----	63,850 00	Interest paid -----	150 84
Interest -----	40,076 19	Dues repaid, installment shares -----	83,935 75
Premiums -----	62 60	Profits repaid, installment shares -----	21,182 48
Fines -----	346 14	Investment notes, principal-----	62,525 00
Fees -----	199 15	Investment notes, dividends-----	11,922 95
Loans repaid -----	149,200 00	Advances, personal accounts-----	4,496 54
Overdrafts and bills payable-----	18,000 00	Salaries -----	3,684 67
Advances repaid, personal ac- counts -----	4,667 83	Taxes -----	388 43
All other receipts, street bonds and real estate-----	4,666 41	Other expenses -----	2,258 31
		All other disbursements, street bonds, etc.-----	9,642 93
		Balance, cash in office and bank -----	2,772 02
<b>Total receipts -----</b>	<b>\$364,354 44</b>	<b>Total disbursements ---</b>	<b>\$364,354 44</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—A-----	120	\$60 00	\$90 68	\$89 15
20—A-----	108	54 00	78 17	76 97
23—C-----	72	72 00	91 84	90 85
24—C-----	60	60 00	73 42	72 08
25—C-----	48	48 00	56 40	54 74
26—C-----	36	36 00	40 64	39 34
27—C-----	24	24 00	26 04	25 50
28—C-----	12	12 00	12 52	12 38

No. 77. SANTA ROSA.

**SANTA ROSA BUILDING AND LOAN ASSOCIATION.**

(Incorporated October 3, 1888.)

C. D. BARNETT, Secretary.

D. P. ANDERSON, Vice-President.

Fiscal year ended October 31, 1917.

No. of series, 11.

No. of members and investors, 250.

No. of shares, 2,179.

Assets.		Liabilities.	
Loans, on definite contract, \$118,756.61; on shares, \$3,- 285 -----	\$122,041 61	Installment shares, dues----	\$84,063 60
Arrearages—		Installment shares, profits---	20,996 45
On shares -----	\$56 90	Investment certificates, prin- cipal -----	25,886 18
On interest ----	570 40	Advance payments -----	24 53
	627 30	Reserve and undivided profits	4,398 84
Cash in bank-----	12,117 02	Loans due and incomplete---	507 90
Advances, ledger accounts---	71 57		
Other assets, bonds-----	1,020 00		
		<b>Total liabilities -----</b>	<b>\$135,877 50</b>
<b>Total assets -----</b>	<b>\$135,877 50</b>		

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$6,761 54	Loans on mortgages and shares -----	\$39,419 90
Installment shares, dues----	18,110 40	Interest paid -----	5 00
Investment certificates -----	18,067 91	Dues repaid, installment shares -----	16,843 80
Interest -----	9,273 76	Profits repaid, installment shares -----	5,47 68
Fees -----	35 00	Investment certificates, prin- cipal -----	23,835 78
Loans repaid -----	49,093 67	Investment certificates, divi- dends -----	1,417 35
Advances repaid, personal ac- counts -----	143 87	Advances, personal accounts--	136 47
		Salaries -----	1,000 00
		Taxes -----	124 37
		Other expenses -----	153 78
		All other disbursements, bonds -----	1,020 00
		Balance, cash in office and bank -----	12,117 02
<b>Total receipts -----</b>	<b>\$101,491 15</b>	<b>Total disbursements ---</b>	<b>\$101,491 15</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 31	\$160 50
21-----	108	108 00	145 11	139 59
22-----	96	96 00	124 96	120 00
23-----	84	84 00	105 83	101 64
24-----	72	72 00	87 74	84 42
25-----	60	60 00	70 72	68 25
26-----	48	48 00	54 74	53 04
27-----	36	36 00	39 74	38 70
28-----	24	24 00	25 65	25 14
29-----	12	12 00	12 42	12 30

No. 78. SAUSALITO.

**SAUSALITO MUTUAL LOAN ASSOCIATION.**

(Incorporated December 1, 1887.)

J. J. ROSS, Secretary.

C. O. SHARPE, President.

Fiscal year ended October 31, 1917.

No. of series, 8.

No. of members and investors, 106.

No. of shares, 961.

Assets.		Liabilities.	
Loans, on mortgages, \$29,575; on definite contract, \$2,568.32; on contract sales, \$3,508.92 -----	\$35,652 24	Installment shares, dues ----	\$28,610 00
Arrearages—		Installment shares, profits ----	4,052 51
On shares -----	\$278 00	Advance payments -----	10 00
On interest -----	185 38	Overdrafts and bills payable..	2,000 00
	463 38	Reserve and undivided profits	3,957 30
Cash, in bank -----	54 95	All other liabilities, con-	
Real estate owned -----	3,143 21	tingent profits -----	683 97
<b>Total assets -----</b>	<b>\$39,313 78</b>	<b>Total liabilities -----</b>	<b>\$39,313 78</b>

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$5,275 99	Overdrafts and bills payable..	\$3,021 45
Installment shares, dues ----	12,574 00	Loans on mortgages and	
Interest -----	2,826 83	shares -----	8,275 00
Fines -----	56 17	Interest paid -----	488 64
Fees -----	15 80	Dues repaid, installment	
Loans repaid -----	14,280 73	shares -----	23,036 00
Overdrafts and bills payable..	5,021 45	Profits repaid, installment	
Advances repaid, personal ac-		shares -----	4,462 77
counts -----	24 73	Advances, personal accounts..	810 88
All other receipts, real estate,		Salaries -----	540 00
etc. -----	881 59	Other expenses -----	167 60
		All other disbursements, sus-	
		pense -----	100 00
		Balance, cash in office and	
		bank -----	54 95
<b>Total receipts -----</b>	<b>\$40,957 29</b>	<b>Total disbursements ---</b>	<b>\$40,957 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 -----	72	\$72 00	\$91 60	
26 -----	60	60 00	73 42	
27 -----	48	48 00	56 38	
28 -----	36	36 00	40 55	
29 -----	24	24 00	26 00	
30 -----	18	18 00	19 16	
31 -----	12	12 00	12 52	
32 -----	6	6 00	6 14	

Dues plus profits as per by-laws.

No. 79. 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, 1917.

No. of series, none.

No. of members and investors, 1,953.

No. of shares, 17,748.

Assets.		Liabilities.	
Loans, on mortgages	\$814,126 07	Installment shares, dues	\$370,458 90
Arrearages, on interest	5,234 10	Installment shares, profits	99,802 60
Cash in bank	44,118 46	Paid-up and prepaid shares, capital	310,654 51
Real estate owned	19,352 31	Paid-up and prepaid shares, dividends	62,401 05
Advances, ledger accounts	2,694 56	Reserve and undivided profits	38,000 00
Other assets	10 00	Loans due and incomplete	4,218 44
<b>Total assets</b>	<b>\$885,535 50</b>	<b>Total liabilities</b>	<b>\$885,535 50</b>

  

Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$69,408 04	Overdrafts and bills payable	\$15,000 00
Installment shares, dues	146,438 01	Loans on mortgages and shares	304,062 41
Paid-up and prepaid shares, dues	81,071 20	Interest paid	182 15
Interest	62,701 39	Dues repaid, installment shares	143,915 23
Loans repaid	244,407 85	Profits repaid, installment shares	23,138 52
Overdrafts and bills payable	15,000 00	Paid-up and prepaid shares, capital	45,718 76
Advances repaid, personal accounts	1,429 43	Paid-up and prepaid shares, dividends	7,591 15
All other receipts, real estate	3,864 25	Advances, personal accounts	16,896 13
<b>Total receipts</b>	<b>\$624,320 17</b>	Salaries	6,670 00
		Taxes	1,147 88
		Other expenses	2,055 35
		All other disbursements	13,824 13
		Balance, cash in office and bank	44,118 46
		<b>Total disbursements</b>	<b>\$624,320 17</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. 80. STOCKTON.

**SECURITY BUILDING AND LOAN ASSOCIATION.**

(Incorporated October 25, 1912.)

F. L. WILLIAMS, Secretary.

E. S. VAN PELT, President.

Fiscal year ended December 31, 1917.

No. of series, none.

No. of members and investors, 512.

No. of shares, 250.

Assets.		Liabilities.	
Loans, on definite contract, \$266,072.56; on shares, \$50; on contract sales, \$5,479.98 -----	\$271,602 54	Guarantee stock, capital....	\$25,000 00
Cash, in office, \$213.70; in bank, \$20,217.01 -----	20,430 71	Guarantee stock, surplus....	3,642 65
Real estate owned.....	2,073 74	Investment certificates, prin- cipal -----	244,863 97
Furniture and fixtures.....	665 45	Loans due and incomplete...	22,337 52
Advances, ledger accounts...	1,072 74	Sundry ledger accounts.....	11 04
Other assets -----	10 00		
<b>Total assets -----</b>	<b>\$295,855 18</b>	<b>Total liabilities -----</b>	<b>\$295,855 18</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report....	\$12,650 75	Overdrafts and bills payable..	\$4,000 00
Investment certificates .....	145,825 20	Loans on mortgages and shares -----	176,945 95
Interest .....	18,913 02	interest paid .....	58 00
Fees .....	487 00	Dividends on guarantee stock	1,500 00
Loans repaid .....	101,330 15	Investment certificates, prin- cipal .....	61,725 85
Overdrafts and bills payable..	4,000 00	Investment certificates, divi- dends .....	12,005 00
Advances repaid, personal ac- counts .....	2,005 60	Advances, personal accounts..	2,457 73
All other receipts, real estate, etc. ....	2,544 49	Salaries .....	2,125 00
		Taxes .....	180 20
		Other expenses .....	1,927 51
		All other disbursements, real estate, etc. ....	4,400 26
		Balance, cash in office and bank .....	20,430 71
<b>Total receipts -----</b>	<b>\$287,756 21</b>	<b>Total disbursements ---</b>	<b>\$287,756 21</b>

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

Dayton plan.

Dues 50 cents per share per month.

Dividend, last fiscal year, 6 per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

## No. 81. STOCKTON.

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

(Incorporated January 3, 1887.)

CHAS. E. LITTLEHALE, Secretary.

C. M. JACKSON, President.

Fiscal year ended December 31, 1917.

No. of series, none.

No. of members and investors, 1,037.

No. of shares, 13,216.

Assets.		Liabilities.	
Loans, on mortgages, \$908,- 206.77; on shares, \$14,800; on contract sales, \$3,276.98	\$926,283 75	Installment shares, dues ----	\$506,343 78
Arrearages, on interest ----	3,236 80	Installment shares, profits ---	198,468 34
Cash, in office, \$4,008.09; in bank, \$21,529.81	25,537 90	Paid-up and prepaid shares, capital -----	196,800 00
Real estate owned -----	2,752 06	Paid-up and prepaid shares, dividends -----	9,126 52
Furniture and fixtures -----	800 00	Reserve and undivided profits	45,618 31
Advances, ledger accounts ---	4,171 83	Loans due and incomplete --	10,325 99
Other assets, Liberty Bonds --	5,000 00	Sundry ledger accounts ----	1,100 00
<b>Total assets -----</b>	<b>\$967,782 94</b>	<b>Total liabilities -----</b>	<b>\$967,782 94</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report ---	\$60,016 45	Loans on mortgages and shares -----	\$238,787 42
Installment shares, dues ---	96,558 71	Interest rebate -----	81 95
Paid-up and prepaid shares, dues -----	4,400 00	Dues repaid, installment shares -----	61,099 08
Interest -----	62,138 37	Profits repaid, installment shares -----	28,283 12
Fees -----	138 20	Paid-up and prepaid shares, capital -----	20,600 00
Loans repaid -----	173,341 72	Paid-up and prepaid shares, dividends -----	9,567 25
Advances repaid, personal ac- counts -----	2,007 27	Advances, personal accounts --	2,100 78
All other receipts, real estate, etc. -----	3,705 20	Salaries -----	3,770 00
<b>Total receipts -----</b>	<b>\$402,305 92</b>	Taxes -----	1,061 02
		Other expenses -----	2,659 54
		All other disbursements, bonds, real estate, etc. ---	8,757 86
		Balance, cash in office and bank -----	25,537 90
		<b>Total disbursements ---</b>	<b>\$402,305 92</b>

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

Dayton plan.

Dues, \$1.00 per share per month.

Dividend, last fiscal year, 6½ per cent.

Book value, dues plus dividend.

Withdrawal value, full book value.

No. 82. TULARE.

**TULARE BUILDING AND LOAN ASSOCIATION.**

(Incorporated January, 1889.)

J. L. WILDER, Secretary.

A. W. WHEELER, President.

Fiscal year ended December 31, 1917.

No. of series, 21.

No. of members and investors, 84.

No. of shares, 703.

Assets.		Liabilities.	
Loans, on mortgages-----	\$48,930 00	Installment shares, dues----	\$40,318 00
Arrearages—		Installment shares, profits---	10,134 40
On shares -----	\$25 00	Advance payments -----	1,059 30
On interest ----	19 00	Overdrafts and bills payable	1,250 00
Cash in bank-----	4,319 69	Reserve and undivided profits	773 68
Real estate owned -----	150 00	Sundry ledger accounts----	108 31
Furniture and fixtures----	200 00		
<b>Total assets -----</b>	<b>\$53,643 69</b>	<b>Total liabilities -----</b>	<b>\$53,643 69</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report---	\$9,158 00	Overdrafts and bills payable--	1,750 00
Installment shares, dues----	8,156 00	Loans on mortgages and	
Interest -----	3,738 57	shares -----	17,185 00
Fees -----	32 80	Interest paid -----	82 59
Loans repaid -----	5,175 00	Dues repaid, installment	
Overdrafts and bills payable--	3,000 00	shares -----	3,975 00
Advances repaid, personal ac-		Profits repaid, installment	
counts -----	50 25	shares -----	993 42
		Advances, personal accounts--	70 25
		Salaries -----	737 50
		Taxes -----	126 72
		Other expenses -----	70 45
		Balance, cash in office and	
		bank -----	4,319 69
<b>Total receipts -----</b>	<b>\$29,310 62</b>	<b>Total disbursements ---</b>	<b>\$29,310 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
19-----	120	\$120 00	\$164 31	\$153 23
21-----	108	108 00	143 16	134 37
23-----	96	96 00	123 36	116 52
24-----	84	84 00	104 52	99 30
26-----	72	72 00	86 98	83 23
28-----	60	60 00	70 28	65 14
30-----	48	48 00	54 59	51 30
32-----	36	36 00	39 71	37 85
33-----	24	24 00	25 65	24 82
35-----	12	12 00	12 42	12 21

## No. 83. UPLAND.

**MAGNOLIA MUTUAL BUILDING AND LOAN ASSOCIATION.**

(Incorporated September 24, 1901.)

M. F. PALMER, Secretary.

CHAS. RUEDY, President.

Fiscal year ended September 30, 1917.

No. of series, none.

No. of members and investors, 470.

No. of shares, 4,121.

Assets.		Liabilities.	
Loans, on mortgages, \$224,527; on shares, \$3,500	\$228,027 00	Installment shares, dues	\$73,978 85
Arrearages, on interest	3,140 86	Installment shares, profits	22,369 80
Cash, in office, \$93.46; in bank, \$10,284.92	10,378 38	Paid-up and prepaid shares, capital	134,800 00
Furniture and fixtures	240 00	Paid-up and prepaid shares, dividends	7,549 32
Advances, ledger accounts	581 43	Advance payments	151 10
		Reserve and undivided profits	3,518 60
<b>Total assets</b>	<b>\$242,367 67</b>	<b>Total liabilities</b>	<b>\$242,367 67</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$7,395 19	Overdrafts and bills payable	\$8,500 00
Installment shares, dues	18,863 86	Loans on mortgages and shares	55,477 00
Paid-up and prepaid shares, dues	38,100 00	Interest paid	65 84
Interest	17,296 49	Dues repaid, installment shares	32,086 84
Fines	391 01	Profits, repaid, installment shares	8,620 80
Fees	127 25	Paid-up and prepaid shares, capital	37,800 00
Loans repaid	74,450 00	Paid-up and prepaid shares, dividends	7,671 26
Overdrafts and bills payable	6,000 00	Advances, personal accounts	464 95
Advances repaid, personal accounts	842 12	Salaries	1,345 00
All other receipts	5 00	Taxes	235 70
		Other expenses	505 29
		All other disbursements, fixtures, etc.	319 86
		Balance, cash in office and bank	10,378 38
<b>Total receipts</b>	<b>\$163,470 92</b>	<b>Total disbursements</b>	<b>\$163,470 92</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, dues plus dividends as per by-laws.

## No. 84. VALLEJO.

## VALLEJO BUILDING AND LOAN ASSOCIATION.

(Incorporated October 26, 1911.)

J. R. WILSON, Secretary.

J. B. McCAULEY, President.

Fiscal year ended December 31, 1917.

No. of series, none.

No. of members and investors, 27.

No. of shares, 65.

Assets.		Liabilities.	
Loans, on definite contract	\$10,346 82	Guarantee stock, capital	\$4,150 00
Cash in bank	126 04	Investment certificates, principal	261 00
Other assets	50 00	Investment certificates, dividends	32 09
		Advance payments	16 70
		Overdrafts and bills payable	5,750 00
		Reserve and undivided profits	303 07
		Sundry ledger accounts	1 00
<b>Total assets</b>	<b>\$10,522 86</b>	<b>Total liabilities</b>	<b>\$10,522 86</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report	\$294 99	Overdrafts and bills payable	\$450 00
Guarantee stock	53 00	Loans on mortgages and shares	3,156 80
Investment certificates	165 00	Interest paid	273 60
Interest	700 68	Advances, personal accounts	127 00
Fines	75	Taxes	27 53
Fees	5 60	Other expenses	24 50
Loans repaid	1,387 45	Balance cash in office and bank	126 04
Overdrafts and bills payable	1,450 00		
Advances repaid, personal accounts	128 00		
<b>Total receipts</b>	<b>\$4,185 47</b>	<b>Total disbursements</b>	<b>\$4,185 47</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. 85. VISALIA.

**VISALIA BUILDING AND LOAN ASSOCIATION.**

(Incorporated January 5, 1887.)

C. L. JOHNSON, Secretary.

C. J. GIDDINGS, President.

Fiscal year ended January 31, 1918.

No. of series, none.

No. of members and investors, 305.

No. of shares, 6,684.

Assets.		Liabilities.	
Loans, on mortgages.....	\$315,075 00	Installment shares, dues.....	\$135,194 05
Arrearages, on interest.....	1,199 08	Installment shares, profits...	62,630 05
Cash in bank.....	4,199 89	Paid-up and prepaid shares,	
Furniture and fixtures.....	60 00	capital .....	93,000 00
Advances, ledger accounts...	44 95	Paid-up and prepaid shares,	
		dividends .....	2,790 00
		Overdrafts and bills payable..	15,100 00
		Reserve and undivided profits	11,361 82
		Loans due and incomplete....	50 00
		All other liabilities, interest	
		on bills payable.....	453 00
<b>Total assets .....</b>	<b>\$320,578 92</b>	<b>Total liabilities .....</b>	<b>\$320,578 92</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report...	\$21,415 07	Loans on mortgages and	
Installment shares, dues....	35,872 71	shares .....	\$58,972 68
Paid-up and prepaid shares,		Interest paid .....	972 04
dues .....	1,700 00	Dues repaid, installment	
Interest .....	25,856 11	shares .....	51,931 70
Fees .....	173 00	Profits repaid, installment	
Loans repaid .....	80,250 00	shares .....	23,425 15
Advances repaid, personal ac-		Paid-up and prepaid shares,	
counts .....	291 40	capital .....	18,400 00
All other receipts, real estate	1,710 00	Paid-up and prepaid shares,	
		dividends .....	6,606 67
		Advances, personal accounts..	301 36
		Salaries .....	1,800 00
		Taxes .....	417 81
		Other expenses .....	139 48
		All other disbursements.....	101 51
		Balance, cash in office and	
		bank .....	4,199 89
<b>Total receipts .....</b>	<b>\$167,268 29</b>	<b>Total disbursements ...</b>	<b>\$167,268 29</b>

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

Dayton plan.  
 Dues, 50 cents per share per month.  
 Dividend, last fiscal year, 8.7 per cent.  
 Book value, dues plus dividend.  
 Withdrawal value, full book value.

## No. 86. WOODLAND.

**NORTHERN CALIFORNIA BUILDING AND LOAN  
ASSOCIATION.**

(Incorporated October 2, 1911.)

JAMES L. HARE, Secretary.

HARRY L. HUSTON, President.

Fiscal year ended December 31, 1917.

No. of series, none.

No. of members and investors, 27.

No. of shares, 250.

Assets.		Liabilities.	
Loans, on definite contract, \$30,650.53; on shares, \$160	\$30,810 53	Guarantee stock, capital----	\$10,638 30
Cash in bank-----	5,045 96	Guarantee stock, surplus----	6,033 26
Furniture and fixtures-----	450 00	Investment certificates, prin- cipal -----	14,900 50
		Investment certificates, divi- dends -----	635 05
		Overdrafts and bills payable--	2,500 00
		Loans due and incomplete----	1,509 38
		All other liabilities-----	90 00
<b>Total assets -----</b>	<b>\$36,306 49</b>	<b>Total liabilities -----</b>	<b>\$36,306 49</b>
Receipts for Fiscal Year.		Disbursements for Fiscal Year.	
Balance from last report----	\$3,938 88	Loans on mortgages and shares -----	\$17,790 62
Investment certificates -----	3,621 00	Investment certificates, prin- cipal -----	3,125 00
Interest -----	3,308 00	Investment certificates, divi- dends -----	612 02
Fees, loan -----	380 10	Salaries -----	420 00
Loans repaid -----	13,857 33	Taxes -----	74 79
Overdrafts and bills payable--	2,500 00	Other expenses -----	648 70
All other receipts, insurance com. -----	111 78	Balance, cash in office and bank -----	5,045 96
<b>Total receipts -----</b>	<b>\$27,717 09</b>	<b>Total disbursements ---</b>	<b>\$27,717 09</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 ASSOCIATION.

SALT LAKE CITY, UTAH.

WESTERN LOAN AND BUILDING COMPANY.

(Incorporated April, 1892.)

DR. JOHN T. WHITE, Secretary.

P. W. MADSEN, President.

Statement of Conditions, July 13, 1918.

No. of series, 187.

No. of shares, 150,783.

Assets.		Liabilities.	
Real estate loans (net)—		Reserve fund capital-----	\$200,000 00
California ..	\$213,959 05	General fund capital-----	100,000 00
Idaho .....	963,985 59	Installment stock—	
Montana .....	498,702 76	"C" .....	\$4,524 23
Miscellaneous ..	4,984 13	"CC" .....	399,480 90
Nevada .....	35,800 08	"E" .....	205,052 15
Oregon .....	354,958 10	"F" .....	1,317,835 78
Washington ..	145,565 44	"H" .....	268,183 08
Wyoming .....	75,556 83		2,195,076 14
Utah .....	488,560 19	"D" Full paid stock-----	36,400 00
		"B" and "I" stock, prepaid	109,808 83
Total .....	\$2,782,072 17	Savings stock .....	271,038 76
Stock loans .....	74,833 36	Extra payment stock-----	80,137 47
Real estate contract sales		Coupons "D" stock .....	580 00
(net) .....	125,518 42	Sundry ledger accounts----	22,610 17
Cash in office .....	13,442 87	Overdraft, Utah State Na-	
F. & S. bank balance .....	6,095 03	tional Bank .....	5,022 05
Office building, real estate--	45,000 00	Agents commissions .....	124 50
Reserve fund real estate, 77		Wyoming forfeiture account	1,119 37
pieces .....	7,700 00	Reserve fund real estate sold	56,770 00
Advances, insurance and		Undivided profits .....	3,388 90
taxes .....	14,176 37		
Advances in foreclosure----	12,713 63		
Advances to agents-----	524 43		
			\$3,082,076 28
	\$3,082,076 28		

California Business.

Stock in force—			
"C" 186 shares. Dues paid in-----			\$9,334 77
"E" 1,268 shares. Dues paid in-----			14,550 48
"F" 5,616 shares. Dues paid in-----			72,933 66
"H" 137 shares. Dues paid in-----			3,434 42
	7,207 shares. Dues paid in-----		\$100,253 32
Mortgage loans, face value-----		\$249,175 00	
Less repayments-----		35,215 95	
Net value .....		\$213,959 05	
Loans on shares .....		1,012 78	
Real estate—9 pieces at \$100 each-----		900 00	
Total California assets-----		\$215,871 83	
Number of shareholders in California-----		500	
Number of borrowers in California-----		75	
Number of loans on deposit in California-----		58	
Face value of same .....		\$84,875 00	
Less repayments .....		30,800 53	
Net value .....		\$54,074 47	

