

ANNUAL REPORT HISTORICAL
SOCIETY
OF THE OF MISSOURI

SUPERINTENDENT OF BANKS

RELATIVE TO

SAVINGS BANKS, TRUST COMPANIES, INVESTMENT
COMPANIES, SAFE DEPOSIT COMPANIES,
PERSONAL LOAN COMPANIES AND
PERSONAL LOAN BROKERS

FOR THE YEAR 1914

TRANSMITTED TO THE LEGISLATURE MARCH 15, 1915

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ANNUAL REPORT

OF THE

Superintendent of Banks, Relative to Savings Banks, Trust Companies, Investment Companies, Safe Deposit Companies, Personal Loan Companies and Personal Loan Brokers

STATE OF NEW YORK

BANKING DEPARTMENT

ALBANY, *March 15, 1915*

To the Honorable the Speaker of the Assembly:

SIR.— In accordance with the provisions of the Banking Law, I have the honor to transmit to the Legislature the annual report of this Department relating to savings banks, trust companies, investment companies, safe deposit companies, personal loan companies and personal loan brokers.

Very respectfully yours

EUGENE LAMB RICHARDS

Superintendent of Banks

REPORT

To the Legislature:

In accordance with the provisions of the Banking Law, I hereby submit that portion of the annual report of this department which relates to savings banks, trust companies, investment companies, safe deposit companies, personal loan companies and personal loan brokers.

GENERAL BANKING SITUATION

Prior to the present European war, credit had reached the straining point as was evidenced by several large failures. Subsequent to the outbreak of the war the situation became serious. It was found impossible to dispose of real estate holdings except at a sacrifice or to raise money on bond and mortgage except under onerous conditions. The closing of the principal stock exchanges of the country had completely demoralized the securities market. Peculiar local conditions further complicated the situation. Under the circumstances, it is worthy of note that no bank, trust company or savings bank under my jurisdiction has been forced to close its doors.

SAVINGS BANKS

The savings banks of this State were given a severe test during the past year. However, they have demonstrated that probably never in their history were they better able to meet the tremendous demand made upon them, due to general business depression and the European war. Following the formal declaration of war in July last it soon became evident that there was a general demand on the part of the depositors in the savings banks in New York State and particularly in New York City, to withdraw their money and in many instances for the sole purpose of hoarding it. Following conferences held between this Department and the officials of savings banks it was deemed advisable to require depositors to

file a sixty-day notice for the withdrawal of deposits. The application of this notice had the desired effect of restricting the withdrawal of funds on the part of those depositors who had become unduly excited over the war. However, large sums of money were withdrawn from our institutions within a few days before applying the time clause, although the exact amount cannot be stated.

Weekly reports made by every savings bank in this State for several months after the sixty-day notice was put in effect indicated a slow but steady return to almost normal conditions, with the result that early in November this Department issued another notice to the savings bank officials notifying them that we would no longer insist upon the enforcement of the sixty-day clause. The question of withdrawing funds was left to the discretion of the officers of the banks, with the suggestion from this Department, that uniform action in regard to future policy should be taken by each locality.

That the savings banks of the State were able to meet the heavy demands made upon them is shown by the reports filed with this Department giving their condition on January 1, 1915. While these reports show a loss in their total resources of \$14,129,757.84, this decrease is due partly to the fact that the new Banking Law provides that savings banks must report their surplus based on market values. Under the old law the surplus was based upon the so-called investment or amortization values. This change also brought the surplus reported by savings banks January 1, 1915, to \$139,704,327.90, whereas the surplus reported by them January 1, 1914, based upon investment or amortization values, was \$183,945,047.59.

The amount due depositors on January 1, 1915, was \$1,771,500,958.06, which is an increase of \$29,803,491.53 for the year. This amount includes interest accrued to depositors at the close of business December 31, 1914. The aggregate amount deposited during the year was \$410,275,689.33, whereas the withdrawals exceeded this amount by \$33,343,598.28.

The number of open accounts on January 1, 1915, was 3,171,305, an increase of 27,851. The total amount of dividends paid to the depositors of savings banks in this State for the year 1914 was \$63,163,709.36, which shows an increase of almost \$2,500,000.

Bonds and mortgages owned show an increase for the past year of \$27,703,210.21. On the same date the savings banks held stocks and bonds, the market value of which was \$721,683,644.36, and accrued interest was due them amounting to \$22,158,658.75.

Owing to the high responsibility placed upon incorporators and trustees of savings banks by the laws of this State and to the difficulty of finding capable and financially responsible men who are able to devote the time necessary in the organization and management of one, the number of savings banks operating in this State has remained the same for the past few years.

TRUST COMPANY FIGURES

Eighty-one trust companies reported to the Superintendent of Banks on December 24, 1914, or the same number as reported on December 9, 1913. Aggregate resources amounted to \$1,740,598,437, or an increase of \$165,942,230 for the year.

Total deposits increased \$173,939,420, which is offset by increases in stock and bond investments of \$40,232,531, in loans and discounts of \$75,187,334, and in amounts due from other banking institutions of \$47,524,811. It should be noted that in the case of loans the entire increase is accounted for in those secured by collateral other than real estate \$56,513,990, and in those unsecured \$19,255,960.

Total capital stock of trust companies under supervision on December 24, 1914, shows an increase over the previous year of \$1,750,000, although one company with a capital of \$250,000, which has been in liquidation for several years past, was closed, and two others with a combined capital of \$1,100,000 were merged with large banks of deposit and discount.

Three trust companies were chartered during the year 1914.

Total surplus, including all undivided profits, on market values, was \$162,552,043, a decrease during the year of \$12,389,759. The ratio of surplus and undivided profits to aggregate deposits

was 11.3 per cent. at the close of 1914, as compared with 13.8 per cent. at the close of 1913. The downward tendency of the security market which is largely responsible for this decrease is still more apparent when it is noted that this percentage was 14.5 per cent. at the close of 1912.

The amount of overdrafts shown in the last report of trust companies for the year 1914 was \$142,360, a decrease of \$15,149. This is less than one-tenth of one per cent. of total deposits. The practice of allowing overdrafts in institutions under the supervision of the Superintendent of Banks has been discouraged for years, and the total amount of such overdrafts has never been large enough to cause any apprehension.

HYPOTHECATION OF ASSETS

The trust companies of this State were borrowers on the date of the last call of the Superintendent of Banks, December 24th last, to the extent of \$885,316, and on the same date had a contingent liability for re-discounts of \$1,022,957. While the total amount of such borrowings and re-discounts is but a trifle more than one per cent. of total resources, the practice of hypothecating assets in order to obtain funds with which to extend excessive lines of credit has been and should be discouraged. Instances are on record where borrowing under the circumstances outlined has resulted subsequently in serious embarrassment, owing to the lack of liquid assets.

ACCEPTANCES

Under the provisions of the new Banking Law, trust companies are allowed the privilege of accepting for payment at a future date drafts drawn upon them by their customers. That this provision has been taken advantage of is shown by the fact that there was over \$23,500,000 of acceptances made by trust companies outstanding at the close of 1914. This form of financing is entirely new in America and, as marked differences of opinion exist as to its effect on credit, it may be found necessary to consider seriously some regulation of the amount which any one institution may accept.

COMPARISONS

The total resources of 26,765 banking institutions of the United States on July 1, 1914, as computed by the Comptroller of the Currency, was nearly \$27,000,000,000 or an average for each institution reporting of a little over \$1,000,000. Four hundred and twenty-one state banks, trust companies and savings banks in this state had resources of \$4,360,000,000, or an average of over \$10,300,000. From these figures it will be seen that the total resources of these state institutions is almost 16 per cent. of the total of the country.

Trust companies and banks of deposit and discount had total resources on December 24, 1914, of \$2,400,000,000, or about 9 per cent. of the total for the country.

The savings deposits of 634 mutual savings banks reporting to the Comptroller of the Currency on July 1, 1914, was \$3,915,000,000, of which amount \$1,773,000,000 was contributed by the 140 savings banks of New York State, or nearly 50 per cent. of the total.

The capital, surplus and undivided profits of trust companies, and banks of deposit and discount of the State of New York on December 24th was nearly \$332,000,000, and the surplus of savings banks was approximately \$139,000,000. This would make a grand total of \$471,000,000, or over 10 per cent. of the total of all of the banking institutions in the United States.

PRIVATE BANKERS

It is only in recent years that private bankers have been under jurisdiction or regulation of any kind. The so-called Wells act, chapter 185 of the Laws of 1907, as amended by chapter 478 of the Laws of 1908, and known as chapter 10 of the General Business Law was the first general legislation in the State relating to ticket agents and private bankers. This law was declared unconstitutional in 1908 and was repealed in 1910, chapters 348 and 349 of the laws of that year each containing express repealing clauses. That part of article 10 which related to private bankers was succeeded by article 3-a of the General Business Law entitled "Private Banking," known as the so-called Sullivan act. This law

was amended later by chapter 393 of the Laws of 1911 which was repealed on the passage of the present law.

Under the provisions of the new act, no person or persons to whom it was applicable could engage or continue in business as a private banker in any city of this State after October 31, 1914, unless he or they had complied with the provisions of the law and had received an authorization certificate from the Superintendent of Banks allowing them to conduct such business or had filed a claim of partial exemption which had been excepted by him. This law has necessitated the formation of a bureau known as the Private Bankers' Bureau, under the direction of an examiner designated by the Superintendent.

Soon after July 1, 1914, the date after which applications for license could be filed with the Superintendent of Banks, a number of examiners were assigned to make the investigations necessary before the applications could be accepted or refused. In some instances examinations were made of private bankers who had not applied for authorization. One private banking firm, Joseph Marcus & Sons, has voluntarily gone out of business, their liabilities being assumed by the Bank of the United States.

A great deal of work was done during the past year in investigating complaints of violations of the Banking Law, particularly in regard to those conducting a banking business without authority. For some months a large force of inspectors was constantly employed in this work. At present the Department is conducting a crusade against untrue and misleading banking advertisements and a great deal of good has been accomplished.

There were eighty-one authorized private bankers operating in this State on December 24, 1914, the date of the last call made by the Superintendent of Banks for reports showing their condition. Of these, twelve are in the partially exempt class and are not required to file reports with the State Banking Department. On that date the sixty-nine filing reports had aggregate resources of \$18,462,092; deposits aggregated \$9,882,211; aggregate capital was \$2,075,719, and aggregate surplus, including all undivided profits on market value of stocks and bonds, was \$3,149,602.

The following is a summarized statement of resources and liabilities of the private bankers reporting to the Banking Department on December 24, 1914:

RESOURCES

	December 24, 1914
STOCK AND BOND INVESTMENTS	
Public securities market value	\$2,217,117
Private securities market value	2,980,653
Real estate owned	5,573,448
Mortgages owned	1,434,865
Loans and discounts secured by bond and mortgage, deed, or other real estate collateral	281,079
Loans and discounts secured by other collateral	450,320
Loans, discounts and bills purchased, not secured by collateral	403,768
Accounts receivable	220,669
Due from customers for exchanges, money orders and steamship tickets sold	26,050
Overdrafts	18,900
Due from trust companies, banks and bankers	3,774,555
Deposits with express and steamship companies	15,357
Specie	99,179
United States legal tender notes and notes of national banks	291,919
Foreign currency	182,488
Foreign postage	3,554
Cash items: viz., exchanges and checks for next day's clearings; other cash items	56,314
Other assets	431,672
Add for cents	185
Total	\$18,462,092

LIABILITIES

Permanent capital	\$2,075,719
Surplus (including all undivided profits) on market value of stocks and bonds	3,149,602
Deposits	9,814,428
Due trust companies, banks and bankers	68,777
Bills payable	1,491,010
Rediscounts	20,332
Other liabilities	1,842,139
Add for cents	85
Total	\$18,462,092
Total deposits	\$9,882,211

The following private bankers had received licenses from the Superintendent prior to January 1, 1915, authorizing them to do business in this State:

NAME OF PRIVATE BANKER	Location	Date of authorization
Adam, Meldrum & Anderson Co.	Buffalo	Sept. 29, 1914
Pietro Alvino	New York	Sept. 14, 1914
Vincenzo Bajardi	New York	Aug. 13, 1914
Sigmund W. Barasch	New York	July 30, 1914

NAME OF PRIVATE BANKER	Location	Date of authorization
Michele Berardini	New York	Aug. 13, 1914
Bloomington Bros.	New York	July 28, 1914
D. Boffa & D. Di Sesa	New York	Oct. 31, 1914
Cesario Gerardi & Co.	New York	Aug. 13, 1914
Michael Del Papa	New York	July 30, 1914
Michael Del Papa	Elmira	Oct. 31, 1914
G. DeLuca & Co.	New York	Oct. 15, 1914
Vincenzo DeLuca	New York	July 28, 1914
Salvatore De Vita	New York	July 30, 1914
Pasquale Di Mezza	Amsterdam	Oct. 31, 1914
Pasquale De Marco	Schenectady	Oct. 28, 1914
Pietro Dinnella	Brooklyn	July 30, 1914
Morris Engel	New York	July 28, 1914
D. J. Faour & Bros.	New York	July 30, 1914
Louis V. Fugazy	New York	July 30, 1914
Nicola Gallo	Binghamton	Oct. 31, 1914
Gimbel Bros.	New York	Oct. 1, 1914
J. B. Greenhut & Co.	New York	Oct. 15, 1914
Guarini & Candela	New York	Sept. 29, 1914
A. & J. Hurwitz	Brooklyn	July 30, 1914
Frank X. Jagocki	Brooklyn	Sept. 2, 1914
S. Jarmulowsky	New York	Oct. 31, 1914
Jenkins & Co.	Brooklyn	Oct. 31, 1914
Julius Josephson	Brooklyn	Aug. 14, 1914
Michael Josephson	New York	Sept. 19, 1914
Miran Karagheusian	New York	Aug. 13, 1914
A. L. Kass	New York	Oct. 30, 1914
Emil Kiss	New York	Sept. 23, 1914
John Kovacs	Brooklyn	Oct. 31, 1914
Albert Krimmert	New York	July 30, 1914
James Lanzetta	Syracuse	Sept. 17, 1914
Richard M. Lederer	New York	Sept. 4, 1914
Angelo Legniti	New York	Aug. 13, 1914
Joseph Liccione	New York	Oct. 15, 1914
Giovanni Lordi	New York	July 30, 1914
R. H. Macy & Co.	New York	Nov. 4, 1914
Joseph S. Marcus & Sons	New York	July 30, 1914
Markel Bros.	New York	Aug. 13, 1914
Nicholas Marnell	Syracuse	Sept. 4, 1914
Vincenzo Marrone	Utica	Nov. 24, 1914
Joseph Martiniano	Brooklyn	Oct. 8, 1914
Guisepe Molea	New York	July 30, 1914
Adolph I. Namm	Brooklyn	Nov. 17, 1914
B. H. Nelson & Sons	Binghamton	Sept. 14, 1914
John Nemeth	New York	Sept. 14, 1914
Andrew J. Neubauer	Brooklyn	July 30, 1914
Nielsen & Lundbeck	New York	Aug. 13, 1914
Oliner Bros.	New York	Oct. 31, 1914
Harry Oppenheim	New York	July 28, 1914
Henry Ortolani	Buffalo	Sept. 24, 1914
Michele G. Pasca	New York	Oct. 8, 1914
Alfonso Pepe & Sons	Buffalo	Oct. 31, 1914
Lionella Perera	New York	Oct. 26, 1914
Raffaele Prisco	New York	July 30, 1914
Frank Sakser	New York	July 28, 1914
Vincent Schirripa	Albany	Sept. 4, 1914
Henry J. Schnitzer	New York	July 30, 1914

NAME OF PRIVATE BANKER	Location	Date of authorization
Raphael Scotto	New York.....	Oct. 1, 1914
Joseph Sessa.....	Brooklyn.....	Sept, 14, 1914
Francis R. Stabile.....	New York.....	July 31, 1914
C. Tarabella & Co.....	New York.....	Oct. 9, 1914
Guiseppa Termini.....	New York.....	Oct. 31, 1914
Felice Tocci.....	New York.....	July 30, 1914
Verrilli Bros.....	New York.....	July 30, 1914
Enrico Viggiani.....	New York.....	July 28, 1914
Henry C. Zaro.....	New York.....	Aug. 28, 1914
A. Zwilchenbart & Martin Gasser & Co.....	New York.....	July 30, 1914

The following applications of private bankers claiming partial exemption were accepted by the Superintendent and filed:

Edwin R. Fay & Sons.....	Auburn.....	July 20, 1914
Nathan Frank's Sons.....	Ogdensburg.....	Aug. 28, 1914
Charles Frazier & Co.....	New York.....	July 5, 1914
J. Lehrenkrauss & Sons.....	Brooklyn.....	July 22, 1914
Packard & Co.....	New York.....	July 2, 1914
J. W. Place & Co.....	New York.....	July 6, 1914
C. B. Richard & Co.....	New York.....	Aug. 14, 1914
Frederick Robertson & Co.....	North Tonawanda.....	July 20, 1914
Rothschild Bros. Co.....	Ithaca.....	Aug. 13, 1914
Royal Company.....	New York.....	July 6, 1914
W. H. Seward & Co.....	Auburn.....	July 20, 1914
Q. W. Wellington & Co.....	Corning.....	Aug. 10, 1914

PRIVATE BANKERS CLOSED

The examination for the first time by this Department of the private bankers disclosed the fact that some of the largest of these concerns in New York City had a large part of their funds invested in real estate securities, which were carried on the books at a far greater valuation than could have been realized in normal times. It was considered, by this Department, that the business of these bankers could not be conducted with the proper degree of safety to their depositors. The outbreak of the European war just at a time when the Department was about to assume jurisdiction over these banks aggravated the situation. Realizing that some of these bankers were unable to comply with the requirements of the new law and to meet the ordinary demands of the depositors, I found it necessary to close five of these institutions during July and August. Later it became necessary to close four other private bankers, two of these, A. L. Kass and Oliner Brothers, both of New York, were compelled to discontinue business because they were unable to raise sufficient cash to meet abnormal withdrawals, without sacrificing their assets. The other two, S.

Lunghino & Sons and Michael Lunghino, doing business in Buffalo and Rochester, were closed and taken over by this Department principally because we did not believe their condition was such as to justify the granting of licenses authorizing them to continue business. In one instance, that of Michael Lunghino, the private banker was permitted to reopen, under a Supreme Court order, upon his raising additional capital. A Supreme Court action to permit S. Lunghino & Sons to reopen is now pending.

While the Banking Law of this State empowers the Superintendent of Banks to close the business of the private banker and to liquidate the assets of his banking business for the benefit of depositors, in the same manner as a corporation, the Bankruptcy Law of the United States does not exempt such private banker from its provisions. In order for the State to liquidate as far as possible the assets of the closed private bankers, and in co-operation with the United States courts, I am serving, without compensation, under appointment from the Federal Judges in New York and Brooklyn as receiver for such institutions. All the expenses incurred in connection with the liquidation of these private bankers are paid from the assets of those banks, upon order from the Federal courts. In each instance I have designated one of our examiners as Special Deputy Superintendent of Banks to assist in the liquidation. We have endeavored to accomplish the best possible results for the benefit of the unfortunate depositors, most of whom are foreigners and upon whom the failures of these bankers have visited great hardships. It is my desire to liquidate the affairs of these private bankers in as economical a manner as possible so that the largest possible dividends will be paid to the depositors.

The liquidation of State Banks by the State Banking Department has been at an average cost of about 3 per cent. It is my ambition to see to it that the liquidation of these private bankers is consummated at as near the per cent. of cost achieved in the liquidation of State banks, as possible. I have also endeavored to pay dividends to the unfortunate depositors of these private bankers as quickly as possible. In four of these institutions the Federal courts, upon my motion, have declared dividends of from 10 to 20 per cent, with the result that approximately \$600,000 is being returned to the depositors. Plans are now under way for

the payment of a dividend in at least two of the other private bankers.

The following is a statistical table showing the date of closing, date the receiver or trustee was appointed and the dividends paid:

NAME	Date of Closing	Date of receivership or trusteeship	DIVIDENDS	
			Per cent.	Approximate amount to be paid
A. L. Kass.	Nov. 30, 1914	.....	.....	.....
Deutsch Brothers.	July 31, 1914	Nov. 6, 1914.	20	\$23,100
Oliner Brothers.	Nov. 23, 1914	Jan. 21, 1915. ....	.....	.....
L. W. Schwenk.	July 23, 1914	July 27, 1914 (Temp.)	15	85,000
A. Mandel.	Aug. 3, 1914	Nov. 11, 1914.	10	150,000
Max Kobre's Bank.	Aug. 4, 1914	*Nov. 11, 1914 (Temp.)	10	108,984
		†Oct. 16, 1914 (Temp.)	.....	240,000
M. & L. Jarmulowsky.	Aug. 3, 1914	‡Nov. 11, 1914. ....	.....	.....
S. Lughino & Sons.	Dec. 14, 1914	.....	.....	.....

* November 11, 1914, Brownsville branch.

† October 16, 1914, Williamsburgh and Canal street branches.

‡ On or about August 11, 1914, made assignment for the benefit of creditors.

PERSONAL LOAN COMPANIES AND BROKERS

During the year 1914 the Legislature passed and the Governor signed two acts regulating the conduct of personal loan companies and personal loan brokers. One is known as article 9, chapter 369 of the Laws of 1914, and the other as chapter 518 of the Laws of 1914. Both acts provide for a complete system of regulation of the same business, each different from the other and so inconsistent as to render it impossible to reconcile them and to administer them both at the same time.

In an opinion, dated December 29, 1914, Attorney-General James A. Parsons stated that because of the situation existing, the statute that became a law last must control to the exclusion of the earlier act, and I have acted accordingly under the provisions of chapter 518, or the so-called Murtaugh act.

While the Legislature made provision for the appointment of a Fourth Deputy Superintendent of Banks, to be known as Supervisor of Personal Loans, at a salary of \$5,000 per annum, no provision was made for the expenses to be incurred by such Deputy, or the Bureau to which he would be assigned. I therefore placed

the supervision of the personal loan companies and brokers, subject to the provisions of the act, under the direction of the examiner in charge of the Private Bankers' Bureau. Under these conditions it was deemed wise not to appoint a Fourth Deputy Superintendent of Banks for that particular work, especially as there are only twenty-one personal loan companies operating under the provisions of this law.

I believe that the law should be so amended as to do away with the present conflict between article 9, chapter 369 and chapter 518, and I have taken the matter up with that purpose in view, with representatives of the Russell Sage Foundation and the District Attorney of New York County. It has been agreed that it is desirable to make certain amendments to the existing law, which amendments will be presented to the Legislature.

CREDIT UNIONS

Two credit unions were incorporated during 1914. A number of other companies have applied for authorization and their applications are under investigation at the present time.

The credit union is the simplest form of co-operative credit organization and is readily adapted to the needs of its members, and I believe that before January 1, 1916, a great number of such organizations will be in existence.

INVESTMENT COMPANIES

The Morris Plan Company of New York is the only corporation which has taken advantage of the provisions of article 7 of the Banking Law which refers to investment companies. This company was authorized to do business on December 30, 1914 with a capital of \$100,000. A number of inquiries have been received however from people who are considering the organization of such companies, and it is probable that within a short time further applications for authorization will be received.

INSTITUTIONS UNDER THE SUPERVISION OF THE BANKING DEPARTMENT

The enactment of the new Banking Law last year increased materially the number of institutions under the supervision of

the Superintendent of Banks, the number of such institutions now totaling 1,038.

This increase makes it mandatory for the Superintendent to make in each year 1,540 examinations, in compliance with the provisions of section 39 of the Banking Law. Banks of deposit and discount, trust companies and sixty-nine of the eighty-one authorized private bankers operating in this State must be examined at least twice each year. When it is considered how thorough these examinations are, it will be readily seen that the task assigned to the examiners attached to this Department is extremely onerous and difficult.

The following table gives the number of institutions under the supervision of this Department January 1, 1915:

Banks of deposit and discount.....	201
Banks of deposit and discount (branches).....	107
Private bankers.....	81
Trust companies.....	81
Trust companies (branches).....	46
Savings banks.....	140
Safe deposit companies.....	46
Safe deposit companies (branches).....	31
Investment companies.....	13
Personal loan associations.....	21
Foreign corporation agencies.....	21
Savings and loan associations.....	246
Building lot associations.....	1
Land bank.....	1
Credit unions.....	2
	1,038

The following table shows the number of examinations required by law to be made of these institutions:

Banks of deposit and discount.....	402
Banks of deposit and discount (branches).....	214
Private bankers (69 twice yearly, 12 annually).....	150
Trust companies.....	162
Trust companies (branches).....	92
Savings banks.....	140
Safe deposit companies.....	46
Safe deposit companies (branches).....	31
Investment companies.....	11
Personal loan associations.....	21
Foreign corporation agencies.....	21
Building and loan associations.....	246
Building lot associations.....	1
Land bank.....	1
Credit unions.....	2
	1,540

PAYMENT OF DEPARTMENT'S EXPENSES

The expenses of the State Banking Department are paid, in the first instance, out of the State Treasury and reimbursement therefor made through assessment by the Superintendent of Banks upon the various institutions which are subject to his supervision. I think it opportune at this time to call your attention to the fact that the account with the Banking Department on the books of the State Comptroller shows that from the date of the Department's organization in 1851, to October 1, 1914, the Department has drawn from the State Treasury an aggregate of \$3,152,680.37 and paid into the State Treasury in the same time an aggregate of \$3,041,220.49. The balance which was due the State Treasury on October 1, 1914, has since been paid into the treasury.

It will be seen that the cost of running this Department since its organization in 1851 has been paid entirely by the institutions under its supervision, and no part thereof has been borne by the taxpayers of the State.

Statistical information of the year follows:

NEW TRUST COMPANIES

NAME	Location	Date of authorization	Capital
Central City Trust Company.....	Syracuse.....	April 25, 1914	\$300,000
Bankers' Trust Company of Buffalo....	Buffalo.....	Aug. 7, 1914	1,000,000
Olean Trust Company.....	Olean.....	Sept. 1, 1914	100,000

NEW TRUST COMPANY BRANCHES

NAME	Location	Location of new branch
Citizens Trust Company of Brooklyn.....	Brooklyn.....	84 Broadway, Brooklyn, N. Y.
Empire Trust Company.....	New York....	41 Threadneedle street, London, England.
Franklin Trust Company.....	Brooklyn.....	66 Washington avenue, Brooklyn, N. Y.
Franklin Trust Company.....	Brooklyn.....	44-46 Wall street, New York, N. Y.
Mutual Alliance Trust Company	New York....	165 Broadway, New York, N. Y.
People's Trust Company.....	Brooklyn.....	43 Flatbush avenue, Brooklyn, N. Y.

TRUST COMPANY BRANCHES CLOSED

NAME	Location	Location of new branch
Mutual Alliance Trust Company	New York....	165 Broadway, New York, N. Y.
Empire Trust Company.....	New York....	9 New Broad street, London, England.

INCREASES OF CAPITAL — TRUST COMPANIES

NAME	Location	Date of increase	Amount of increase
Trust and Deposit Company of Onondaga	Syracuse....	Jan. 24, 1914	\$400,000
Union Trust Company of Rochester....	Rochester....	Jan. 24, 1914	300,000
Broome County Trust Company.....	Binghamton..	April 7, 1914	300,000
Trust and Deposit Company of Onondaga	Syracuse....	Sept. 30, 1914	500,000
Union Trust Company of Jamestown...	Jamestown...	Oct. 21, 1914	200,000

TRUST COMPANY MERGERS

NAME	Location	Merger	Date of merger
The Washington Trust Company of the City of New York*.....	New York....	.....	Jan. 12, 1914
Queens County Mortgage Company.....	Jamaica.....	Into Lawyers' Title Insurance and Trust Co.	April 3, 1914
People's Bank of Binghamton.....	Binghamton..	Into Broome County Trust Company.....	April 18, 1914
The Nassau Trust Company of the City of Brooklyn.....	Brooklyn....	Mechanics' Bank of Brooklyn.....	July 6, 1914

*The Washington Trust Company discontinued active business on this date, having sold the major portion of its assets to the Corn Exchange Bank, although not legally merged with that bank.

CHANGE OF NAME OF TRUST COMPANIES

- May 23, 1914 Name of Broome County Trust Company changed to People's Trust Company of Binghamton.
- Aug. 1, 1914 Name of Columbia-Knickerbocker Trust Company changed to Columbia Trust Company.
- Sept. 21, 1914 Name of Citizens' Trust Company of Brooklyn changed to Manufacturers-Citizens Trust Company.

ANNUAL REPORT OF THE
NEW SAFE DEPOSIT COMPANIES

NAME	Location	Date of authorization	Capital
Woolworth Building Safe Deposit Company.....	New York....	Jan. 27, 1914.	\$100,000

SAFE DEPOSIT COMPANY CLOSED

NAME	Location	Date	Capital
Merchants Safe Deposit Company....	New York....	April 27, 1914	\$100,000

SAFE DEPOSIT COMPANY MERGER

NAME	Location	Merger	Date of merger
Federal Safe Deposit Company	New York....	Into Corn Exchange Safe Deposit Co...	April 1, 1914

INCREASES OF CAPITAL OF SAFE DEPOSIT COMPANIES

NAME	Location	Date of increase	Amount of increase
Thirty-fourth Street Safe Deposit Company.....	New York....	Dec. 2, 1913	\$50,000
Corn Exchange Safe Deposit Company..	New York....	April 1, 1914	100,000

DECREASES OF CAPITAL OF SAFE DEPOSIT COMPANIES

NAME	Location	Date of decrease	Amount of decrease
The Hanover Safe Deposit Company..	New York....	Nov. 17, 1914	\$100,000

PERSONAL LOAN COMPANIES AUTHORIZED

NAME	Location	Date of authorization	Capital
Equitable Personal Loan Company.....	New York.....	Oct. 8, 1914	\$100,000
Guardian Personal Loan Company.....	New York.....	Nov. 18, 1914	50,000

PERSONAL LOAN BROKER AUTHORIZED

NAME	Location	Date of authorization	Permanent capital
Izora F. Wilson.....	New York....	Sept. 29, 1914	\$10,000

NEW SAFE DEPOSIT COMPANY BRANCHES

NAME	Location	Location of new branch
Franklin Safe Deposit Company	Brooklyn:....	46 Wall street, New York, N. Y.
Corn Exchange Safe Deposit Company.....	New York....	Cor. Jackson avenue and 4th street, Long Island City, N. Y.
Colonial Bank Safe Deposit Company.....	New York....	Northeast corner Broadway and 102d street, New York, N. Y.

SAFE DEPOSIT COMPANY BRANCHES CLOSED

NAME	Location	Location of closed branch
Colonial Bank Safe Deposit Company.....	New York....	Northwest corner of Broadway and 103d street, New York, N. Y.

NEW INVESTMENT COMPANY

NAME	Location	Date of authorization	Capital
The Morris Plan Company of New York.	New York....	Dec. 30, 1914	\$100,000

LIQUIDATION OF CLOSED INSTITUTIONS
CARNEGIE TRUST CO.

On December 31, 1913, the amount of rejected claims against the Carnegie Trust Co. was \$3,284,625, of which \$879,496 was claimed to be entitled to preferential payment. During the past year the rejected claims have been reduced \$621,031 in amount by the termination of a part of the litigation in which the company has been involved. By the decision of the Court of Appeals in the Henkel and Morris cases, the accounts of trustees and receivers in bankruptcy were reduced from preferred to general claims. The claim of the New York Assets Realization Company for \$425,000 was adjusted for \$7,500, and the action brought by the Nineteenth Ward Bank to recover \$41,800 was discontinued.

On the other hand, the sovereign right of the State of New York to preferential payments of its claims was established by the Court of Appeals in actions brought by the United States Fidelity and Guaranty Company, which had satisfied the liability of the Carnegie Trust Company to the State, and had thus become subrogated to its rights. However, the attempt of the city of New York to assert a similar preferential right to payment of its claim for a balance on deposit of \$422,500 was abandoned.

Despite the progress made toward the final disposition of the litigation in which the Carnegie Trust Company is interested, the pendency of proceedings aggregating \$2,663,594, of which the sum of \$767,616 is claimed to be entitled to preferential payment, has prevented the payment of a dividend during the year 1914. The major deterrents to further payments to creditors, the cash on hand on December 31, 1914 totalling \$833,368, are the actions of John M. McGrath, Madison Trust Company and Jacques Lebaudy. The appeals of the Carnegie Trust Company from the judgments directing the preferential payment of the claims of McGrath and the Madison Trust Company, aggregating \$373,000 have been argued and are pending undetermined in the Appellate Division for the First Department. It is expected that the Lebaudy action will shortly be brought to trial.

Continued delay by the court in the determination of demurrers which have been interposed has prevented a trial on the merits of the action brought by the Superintendent of Banks to enforce the stockholders' liability.

The action brought in Tennessee to enforce the liability of the stockholders resident in that state and the actions against the note debtors in that state are being stubbornly contested on the grounds that the stock of the company for which the notes were given was sold under misrepresentation, deceit and fraud. A dividend of \$57,261.25 has been paid to the Superintendent of Banks on the stock of the Tennessee Packing and Stock Yards Corporation, which is in liquidation, and it is expected that a final dividend of a similar amount will be realized thereon.

On account of the unfavorable agreement entered into by the Trust Company in 1910 in connection with its interest in the Savannah, Augusta and Northern Railroad Company, it has heretofore been impossible to dispose of the asset which is carried at \$300,000. Negotiations for the sale of the interests of the Trust Company in the road in question are now being carried on and it is expected that shortly a substantial sum will be received for the same.

The condition of the real estate market has precluded the disposal of the two parcels in Westchester county, one of 113 and the other of 28 acres, which constitute the real property owned by the company.

The unproved and unallowed claims appearing on the books of the company amount to \$329,696.58.

Figured on a basis of assets at the closing of the Carnegie Trust Company on January 7, 1911, the cost of liquidation to December 31, 1914, has been 2.909 per cent.

The general claims allowed from January 7, 1911 to December 31, 1914, less offsets, amount to \$6,233,112.40, and after payment of dividends of 35 per cent. there remains due on general claims allowed a net amount of \$4,052,402.26, and for a like period preferred claims have been paid in the amount of \$722,345.02.

NEW YORK MORTGAGE COMPANY

The New York Mortgage Company was closed by the Superintendent of Banks on June 29, 1912. A large percentage of its investments was in real estate securities, and its business was closely interwoven with the Industrial Savings and Loan Company and the Columbia Real Estate Company. Both of these companies went into liquidation, at about the same time as the New York Mortgage Company. The New York Mortgage Company held mortgages on property located in Bergen county, N. J., a large part of which was vacant.

Considerable time has been consumed in connection with the business of these three companies in obtaining title to real estate which was covered by excessive mortgages. A considerable amount of real estate has been sold and it is expected that a large portion of the remaining property will be disposed of during the year 1915.

A dividend of 12 per cent. was paid to bondholders on October 30, 1914, and it is expected another dividend will be available to the bondholders before the close of the year 1915.

BINGHAMTON TRUST COMPANY

The Binghamton Trust Company, closed by the Department on April 9, 1909, has paid to its creditors three dividends aggregating 70 per cent.

With the exception of a coal mine located at Belspring, Va., containing approximately 4,000 acres, practically all the real estate held by this institution has been disposed of.

As a result of the action instituted by Wm. F. Gregory, as trustee of Knapp Bros., bankrupts, for the recovery of notes of the face value of approximately \$437,000, a judgment was entered May 25, 1914, against the Trust Company for \$219,258.39, representing the amount collected by the Trust Company, together with interest, costs and disbursements of the action, and until the title to the notes in suit is finally adjudicated on appeal the payment of further dividends to creditors must be postponed.

An assessment of 100 per cent. made by the Superintendent of Banks against stockholders has resulted in the collection to date of \$101,855.70. Action to recover the balance upon the capital stock of \$300,000 is now pending and it is expected that judgment in favor of the depositors will soon be secured.

The percentage cost of this liquidation, covering the collection of assets and the payment of dividends to the close of the year 1914 is 3.01 per cent.

LAFAYETTE TRUST COMPANY

There has been no material change in the liquidation of the Lafayette Trust Company, which was closed by the Department on November 30, 1908, and which has to date paid five dividends to its creditors aggregating 55 per cent.

The remaining assets consist in great part of real estate, which is being disposed of as rapidly as the inactive condition of the real estate market makes possible.

A 100 per cent. assessment made in this liquidation has affected the collection to date of \$15,000 and action against the stockholders to recover upon the capital stock of \$500,000 is now pending.

This institution has been liquidated up to the close of the year 1914 at a percentage cost of liquidation of 4.80 per cent.

STATE SAVINGS BANK

Four dividends, for a total of 44 per cent. have been paid to creditors of the State Savings Bank, closed by this Department December 1, 1911.

Through action brought against the bonding company for the recovery of moneys lost to depositors by the wrongful acts of certain officials of the bank, \$10,000 has been recovered and it is expected that the sale of certain real estate owned by the bank will permit of a further distribution to creditors within the next few months. The defalcation amounting to \$33,500 discovered after the closing of the institution, together with a considerable amount of litigation, has brought up the cost of this liquidation to 7.59 per cent. to the close of the year 1914.

THE WASHINGTON SAVINGS BANK

The Washington Savings Bank taken over by this Department on December 29, 1910, paid to its creditors on October 22, 1914, an additional 3 per cent., making in all a total of 61 per cent.

The action brought on behalf of the Northern Bank of New York in liquidation, for the recovery of mortgages held by the Washington Savings Bank, with an approximate face value of \$69,923, has resulted in a decision in favor of the latter. This decision, if upheld in the pending appeal, will vest title to these mortgages in the Washington Savings Bank and its depositors will profit to that extent.

The lack of any demand for the class of property held by this institution makes the progress of this liquidation very slow and its final outcome uncertain. The percentage cost up to the close of the year 1914 is 3.38 per cent.

UNION BANK OF BROOKLYN

For the purpose of promoting efficiency and economy in the liquidation of the Union Bank of Brooklyn, I found it necessary to make certain changes in the management of that liquidation.

On December 15, 1914, I designated Daniel W. Quinn, Jr., one of the examiners of this Department, as Special Deputy Superintendent of Banks to succeed Edward L. Dodge. I believe the results accomplished since Mr. Quinn assumed control of this liquidation has justified the change. Within a short period, a net saving in overhead charges of \$11,000 per annum has already been effected in the liquidation of this Bank. In the same period, Mr. Quinn has collected for the bank \$21,412.64. This amount is entirely over and above all moneys received on account of rents or through the sale of real estate.

Although we have paid out a large amount in taxes, over \$6,500 in interest on loans, and have reduced our indebtedness to the Metropolitan Trust Company over \$5,000, our cash on hand today is in excess of \$100,000 as compared with \$87,000 on hand December 15, 1914.

While realizing that this is a most inopportune time to sell real estate, we are sanguine of our ability to expedite the liquidation and at the same time best conserve the interest of the depositors.

At the same time Mr. Quinn succeeded Mr. Dodge, I appointed Mr. Joseph G. Deane, of New York, as attorney for the bank, to succeed Mr. Louis Goldstein, believing that such a change was required in the interests of the depositors. Upon the appointment of Mr. Deane, he was obliged to make a motion to compel Mr. Goldstein to turn over the papers of the bank, as he declined to do so until application was made to the court for an order compelling him to deliver the papers.

The entire mass of papers in connection with the affairs of the bank were turned over to Mr. Deane in bulk and necessitated a great deal of work in getting them in order. The most pressing matter was the case of the Union Bank vs. David A. Sullivan and others, which was an action to recover on a note of \$150,000. This action had been tried, resulting in a judgment dismissing the complaint, which judgment had been affirmed by the Appellate Division. The appeal in the Court of Appeals was argued by Mr. Deane January 13th, last, and has not yet been decided.

Another important litigation is that of the Union Bank vs. the estate of F. Augustus Heinze, which is pending in the Appellate Division, Second Department, on an appeal by the bank from a judgment in its favor of about \$45,000. This appeal which raises the insufficiency of said judgment should have been heard at the March term of the Court, but on application of the defendant has been set by the Court for the eighth day of April.

Another litigation of importance is a suit brought to enforce the liability of the stockholders of the bank and is for one million dollars. A number of demurrers had been interposed to the complaint but they had never been argued. Mr. Deane moved for judgment overruling the demurrers interposed on behalf of some twenty odd defendants. This motion was heard before Mr. Justice Jaycox who recently handed down a decision overruling the demurrers and giving the defendants leave to answer. A number of the defendants have died since the action was brought and proceedings are being taken to revive the action against their representatives. Every effort is being made to force this action for

trial this spring. If we are successful in this action, we should recover a very substantial amount of money for the benefit of the liquidation.

There are a number of other actions pending not yet reached on the calendars.

We have succeeded in obtaining a settlement of a number of pending actions, notably the actions by former attorneys of the bank. A claim of Messrs. Burstein, for upwards of \$30,000, has been settled by offsetting the claims of the bank against the Bursteins amounting to some \$11,000 in full offset for the Bursteins' claim.

In a number of minor matters, settlements have been made on equally favorable terms. It is expected that within a few months most of the pending litigations will have been tried or settled.

The day by day work in connection with the liquidation is very heavy. In each instance of a compromise or sale of property by the bank, we have to make a motion in Court for leave to compromise; and, in addition, many questions both of law and of discretion arise in connection with the various offers of settlement, proposal for sales of property and enforcement of claims.

Every effort has been made to force a sale of many pieces of real estate held by the bank, and we have been very fortunate in getting fair prices when general market conditions are taken into consideration. A great deal of time has been spent in trying to work out some plan for making valuable the unimproved real estate in the Briarwood properties controlled by the bank and which, for some cause or another have been hitherto allowed to get in a most precarious condition. It is hoped that an effective plan for realizing on this property can be arranged.

BOROUGH BANK

The liquidation of the Borough Bank has now reached the stage where its sole assets are claims in litigation and real estate. The real estate market during the past year was very inactive, so that the larger properties owned by the Borough Bank and located in suburban sections were practically unmarketable. A few of the properties which had been improved were sold. The largest sin-

gle asset of the Borough Bank was \$450,000 of Island Cities Debenture Bonds. These were second mortgage bonds. In the spring of 1913 an action was commenced by the Metropolitan Trust Company, holder of the first mortgage on the property of the Island Cities Company, to foreclose the first mortgage. Through negotiations by the Banking Department and its attorneys, the entry of judgment of foreclosure and sale was postponed until the fall of 1914. In the interval, efforts were made to reorganize the Island Cities Company and re-finance it, but the war and the attendant financial stringency made this impossible. All of the claims of the Borough Bank have either been advanced to judgment, or are now in suit and will undoubtedly be disposed of during the year 1915. Collections on notes have been difficult because of poor business conditions, but no effort has been spared to liquidate this form of indebtedness.

Stockholders and depositors of this bank have received a 10 per cent. dividend and would have received another 10 per cent. payment on the sale of the so-called Willett farm for which a contract was actually made, and on which \$24,000 has been paid. The purchase was for more than \$100,000. The amount would have more than paid the second 10 per cent. dividend but the purchaser has refused to complete his contract, and a suit is under way for the recovery of the balance over the \$24,000 already received. The Department, however, will meanwhile be in possession of the property.

Among the claims against the Borough Bank is a preferred claim by a surety company which preference was decided by the Court of Appeals against the Bank. The Department is obliged to keep ready to meet the claim, the amount of the preference, which totals \$50,000 although we have made arrangements with the surety company whereby we are not obliged to make full payment at one time. This institution has been liquidated up to the close of the year 1915 at a percentage cost of less than 3 per cent.

It is expected that the action instituted against the stockholders of this bank will be brought to trial in the near future and if collections thereon come up to reasonable expectations there ought to be a further substantial payment to depositors from this source.

DIVIDENDS IN FAILED INSTITUTIONS

The following table shows the names of closed institutions, date of suspension, number of dividends paid, when payments were made to creditors, and per cent. of dividends paid:

NAME OF INSTITUTION	Date of suspension	Dividends paid		
		Date	Per cent.	
Lafayette Trust Co.....	Nov. 30, 1908	1	May 1, 1909	10
		2	Oct. 1, 1909	20
		3	May 1, 1910	10
		4	July 15, 1911	10
		5	Aug. 11, 1913	5
Harbor and Suburban Building and Savings Association.....	Mar. 13, 1909	1	Sept. 20, 1910	9.36
Union Dime Permanent Loan Association.....	April 1, 1909	1	Sept. 1, 1910	50
		2	Dec. 31, 1910	15
		3	Jan. 7, 1913	10
		4	Mar. 31, 1914	9
Binghamton Trust Company.....	April 9, 1909	1	Sept. 1, 1909	50
		2	Feb. 1, 1910	10
		3	Sept. 1, 1910	10
Maiden Lane Safe Deposit Company.....	Aug. 3, 1909	1	Jan. 28, 1912	44.53
Nineteenth Ward Cooperative Savings and Loan Association.....	July 15, 1909	1	Sept. 30, 1910	62.69
Williamsburg Cooperative Savings and Loan Association.....	Aug. 19, 1909	1	Feb. 9, 1914	36.55
Borough Bank of Brooklyn.....	April 7, 1910	1	Oct. 2, 1911	10
European-American Bank.....	Aug. 6, 1910	1	Dec. 21, 1910	60
		2	Feb. 15, 1912	15
		3	June 3, 1913	6
Bank of Wayne.....	Nov. 9, 1910	1	April 1, 1911	50
		2	July 15, 1911	25
		3	May 19, 1913	15
Washington Savings Bank.....	Dec. 28, 1910	1	May 15, 1911	50
		2	Dec. 26, 1912	8
		3	Oct. 22, 1914	3
Knickerbocker Savings and Loan Company...	May 20, 1911	1	Oct. 27, 1911	25
		2	Dec. 1, 1911	15
		3	Oct. 19, 1914	8
Newark Dwinsker Cooperative Savings and Loan Association.....	July 13, 1911	.....	.....	.....
Afro-American Investment and Building Company.....	July 13, 1911	1	May 13, 1912	18
		2	Oct. 7, 1913	25
Carnegie Safe Deposit Company.....	Sept. 23, 1911	1	June 12, 1912	42.63
		2	Aug. 11, 1913	7.37
Sea Cliff Bank.....	Nov. 23, 1911	1	Mar. 14, 1912	80
		2	Feb. 10, 1913	9
Greenpoint Polish Cooperative Savings and Loan Association.....	Sept. 2, 1911	1	April 4, 1912	20
		2	May 9, 1912	12
		3	Feb. 20, 1914	28
Excelsior Building and Loan Association.....	Jan. 30, 1912	1	May 5, 1913	*.....

* General creditors paid in full.

NAME OF INSTITUTION	Date of suspension	Dividends paid	
		Date	Per cent.
Universal Trust Co.....	Feb. 16, 1912	.....	.....
Woodhaven Bank.....	Mar. 29, 1912	1 April 7, 1913	75
		2 Dec. 30, 1913	10
Empire Savings and Loan Association.....	July 29, 1912	1 Oct. 22, 1914	10
Birkbeck Investment, Savings and Loan Company of America.....	Dec. 27, 1912	1 July 29, 1914	†100
Popular Banking Savings and Loan Association.....	Mar. 29, 1912	1 Oct. 20, 1914	†286.2
State Savings Bank.....	Dec. 1, 1911	1 Mar. 30, 1912	15
		2 July 30, 1912	15
		3 Oct. 5, 1912	10
		4 Oct. 27, 1914	4
Northern Bank of New York.....	Dec. 27, 1910	1 April 17, 1911	50
		2 Nov. 24, 1911	10
Carnegie Trust Company.....	Jan. 7, 1911	1 May 26, 1911	25
		2 Oct. 31, 1912	10
Union Bank of Brooklyn.....	April 5, 1910	.....	.....
Industrial Savings and Loan Company.....	June 29, 1912	1 Dec. 13, 1913	15
		2 Oct. 26, 1914	10
New York Mortgage Company.....	June 29, 1912	1 Oct. 30, 1914	12
State Bank of Pike.....	Jan. 15, 1912	.....	†100

† Final.

‡ And interest.

SAVINGS BANK DIVIDEND RATES

The rates of dividends paid by the savings banks of the State in January and July, 1914, and in January, 1915, are shown in the following tables:

	January, 1914	July, 1914	January, 1915
Number paying 4 per cent.....	70	72	89
Number paying 3½ per cent.....	55	56	39
Number paying 3 and 4 per cent.....	9	8	8
Number paying 3 and 3½ per cent.....	1	1	.....
Number paying 3½ and 4 per cent.....	4	2	3
Number paying 3 per cent.....	1	1	1

CONDITION OF THE SAVINGS BANKS

Resources

Bonds and mortgages.....		\$1,017,493,972 67
Stock and bond investments:		
United States.....	\$642,080 00	
District of Columbia.....	171,000 00	
New York State.....	20,360,000 00	
Bonds of other States.....	37,989,904 00	
Bonds of cities in other States.....	136,124,496 08	
Bonds of cities in this State.....	215,406,099 67	
Bonds of counties in this State.....	21,320,774 74	
Bonds of towns in this State.....	8,632,057 72	
Bonds of villages in this State.....	20,922,165 62	
Bonds of school districts in this State.....	8,295,694 28	
Railroad mortgage bonds.....	282,905,766 62	
Total par value of stocks and bonds.....	<u>\$752,770,038 73</u>	
Amount of stocks and bonds at investment value.....	\$736,667,553 86	
Amount of stocks and bonds at cost.....	<u>794,231,484 82</u>	
Estimated market value of stocks and bonds.....		721,683,644 36
Loans on pledge of securities.....		564,950 00
Banking houses and lots at actual cash value.....		19,805,567 46
Other real estate at actual cash value.....		7,200,562 34
Cash on deposit in banks and trust companies.....		108,160,998 67
Cash on hand.....		14,843,846 22
Total of collectible interest.....		22,158,658 75
Other assets.....		292,373 45
Total resources.....		<u>\$1,912,204,573 92</u>

Liabilities

Amount due depositors.....	\$1,771,500,958 06
Other liabilities.....	999,287 96
Surplus on estimated market value of stocks and bonds.....	139,704,327 90
Total liabilities.....	<u>\$1,912,204,573 92</u>
Surplus on par value of stocks and bonds.....	<u>\$170,686,635 52</u>

Statistical Items

Number of open accounts.....	3,171,305
Number of accounts opened or reopened during the year.....	525,591
Number of accounts closed during the year.....	497,740
Amount deposited during the year not including dividends credited.....	\$410,275,689 33
Amount withdrawn during the year.....	443,619,287 61
Amount of dividends paid and credited during the year.....	63,163,709 36
Salaries paid for the year.....	3,159,611 78
Expenses other than salaries for the year.....	3,325,158 55

A comparison of certain salient features of the savings bank transactions of the last three years follows:

	Gain shown by 1912 reports over 1911	Gain shown by 1913 reports over 1912	Gain shown by 1914 reports over 1913
Gain in open accounts.....	77,370	78,539	27 8 ¹
Gain in resources.....	\$80,921,463 53	\$64,550,578 18	*\$14,129,757 84
Gain in amount due depositors.....	70,337,520 41	52,244,297 67	29,803,491 53
Increase in market value surplus.....	2,132,432 75	*1,615,981 64	22,915,321 71
Gain in par surplus.....	11,784,545 21	14,365,549 04	12,956,596 97
Gain in dividends paid or credited.....	1,891,917 61	1,997,697 41	2,552,679 46
Gain in amount deposited during year.....	7,097,374 26	4,908,512 19	*29,647,942 70
Increase in amount withdrawn during year.....	14,984,115 00	24,998,250 53	*4,654,612 90

* Decreases.

FUNDS OF CLOSED SAVINGS BANKS HELD BY THE BANKING
DEPARTMENT

Funds belonging to former depositors of thirty-four closed savings banks continue to be held by this Department. During the year 1914 payments aggregating \$32.63 were made to claimants who had furnished to the Superintendent of Banks satisfactory evidence of their right to the same. These payments were made from moneys remaining to the credit of three closed institutions, the Bond Street Savings Bank of New York, the Security Savings Bank of New York and the Sixpenny Savings Bank of New York. Following is the statement giving the names of the closed savings banks, the years they were chartered and closed, the rate per centum of dividends declared, unclaimed dividends deposited with the Superintendent of Banks, the amount disbursed to claimants, and the balance of unclaimed dividends:

Year chartered	Year closed	NAME OF INSTITUTION	Rate per cent. of dividend declared	Unclaimed dividends deposited with superintendent	Paid by superintendent to claimants	Balance unclaimed
1869	1876	Abingdon Square Savings Bank	48	\$930 37	\$481 78	\$448 59
1860	1876	Bond Street Savings Bank, N. Y.	86 5-8	21,132 88	10,436 44	10,696 44
1868	1871	Bowling Green Savings Bank	85	3,994 29	19 56	3,974 73
1852	1863	Buffalo Trust Company		378 98		378 98
1867	1875	Central Park Savings Bank	30	1,497 76	704 19	793 57
1857	1880	Central Savings Bank, Troy*	100	49 72		49 72
1866	1880	Chautauqua County Savings Bank*	100	2 24		2 24
1870	1877	Clairmont Savings Bank	15	501 90	17 98	483 92
1868	1877	Clinton Savings Bank	68.169	831 91	81 14	750 77
1868	1877	Coxsackie Savings Institution*	100	258 32	19 60	238 72
1869	1884	Eleventh Ward Savings Bank*	100	1,833 19	147 25	1,685 94
1869	1880	Equitable Savings Institution*	100	150 49	45	150 04
1892	1899	Fulton County Savings Bank*	100	26 32	4 22	22 10
1868	1877	German Savings Bank of the Town of Morrisania	46 1-6	3,656 86	1,488 39	2,168 47
1866	1875	German Uptown Savings Bank	64	5,598 70	1,142 92	4,455 78
1904	1908	Guardian Savings Bank, Brooklyn*	100	888 27	700 03	188 24
1871	1879	Haverstraw Savings Bank	75	596 04	327 21	268 83
1866	1880	Hope Savings Bank, Albany*	100	320 71		320 71
1871	1880	Mechanics' Savings Bank, Brooklyn*	100	329 39		329 39
1852	1876	Mechanics' and Traders' Savings Institution, New York	71	14,315 91	7,055 48	7,260 43
1865	1883	Morrisania Savings Bank*	100	842 74	670 88	171 86
1868	1875	Mutual Benefit Savings Bank	64	7,554 86	3,630 80	3,924 06
1869	1876	New Amsterdam Savings Bank	77	429 79	9 20	420 59
1874	1879	Newtown Savings Bank*	100	1 40		1 40
1869	1877	Oriental Savings Bank	60½	2,255 50	291 07	1,964 43
1868	1880	Park Savings Bank, Brooklyn*	100	329 44		329 44
1863	1875	People's Savings Bank, New York	48 7-12	5,530 96	3,027 14	2,503 82
1869	1881	Port Jervis Savings Bank*	100	251 97	248 13	3 84

* Closed voluntarily.

Year chartered	Year closed	NAME OF INSTITUTION	Rate per cent. of dividend declared	Unclaimed dividends deposited with superintendent	Paid by superintendent to claimants	Balance unclaimed
1867	1877	Saratoga Savings Bank.....	88	\$437 88	\$1 82	\$436 06
1868	1876	Security Savings Bank, New York...	61½	1,865 72	628 81	1,236 91
1854	1878	Sixpenny Savings Bank, New York...	85.55	39,319 89	12,645 86	26,674 03
1854	1875	Third Ave. Savings Bank, New York..	19	895 15	464 01	431 14
1870	1876	Trades Savings Bank, New York.....	15	547 32	3 72	543 60
1873	1878	Union Savings Bank, Saratoga Springs	6	180 89	36 17	144 72
Total.....				\$117,737 76	\$44,284 25	\$73,453 51

CAPITAL AND SURPLUS OF TRUST COMPANIES

The following table gives the titles, capital, book surplus and market value surplus of the trust companies which reported their condition to the Superintendent of Banks as of December 24, 1914:

NAME AND LOCATION	Capital	Surplus at book value of stocks and bonds	Surplus at market value of stocks and bonds
Adirondack Trust Company, The, Saratoga Springs...	\$100,000	\$152,891	\$124,614
Albany Trust Company, The, Albany.....	400,000	331,564	309,396
Astor Trust Company, New York City.....	1,250,000	1,137,234	1,038,788
Auburn Trust Company, Auburn.....	150,000	205,391	154,044
Bankers Trust Company of Buffalo, Buffalo.....	1,000,000	171,320	154,453
Bankers Trust Company, New York City.....	10,000,000	12,255,122	12,451,483
Broadway Trust Company, New York City.....	1,500,000	895,062	875,206
Brooklyn Trust Company, Brooklyn.....	1,500,000	3,573,377	3,349,033
Buffalo Trust Company, Buffalo.....	200,000	126,898	113,515
Central City Trust Company, Syracuse.....	300,000	291,256	290,867
Central Trust Company, New York City.....	3,000,000	15,798,301	15,874,337
Chemung Canal Trust Company, Elmira.....	600,000	590,479	565,633
Citizens' Trust Company, Fredonia.....	100,000	60,532	53,532
Citizens' Trust Company of Schenectady, N. Y., Schenectady.....	150,000	219,711	253,572
Citizens' Trust Company of Utica, N. Y., Utica.....	300,000	378,456	352,991
Columbia Trust Company, New York City.....	2,000,000	7,221,186	7,094,057
Columbus Trust Company, Newburgh.....	100,000	142,115	152,322
Commercial Trust Company, New York City.....	500,000	130,412	97,162
Commonwealth Trust Company, Buffalo.....	500,000	491,610	317,721
County Trust Company, White Plains.....	100,000	151,771	142,582
Empire Trust Company, New York City.....	1,500,000	1,672,600	1,531,612
Equitable Trust Company of New York, New York City	3,000,000	9,431,953	9,170,979
Farmers' Loan and Trust Company, New York City..	1,000,000	6,910,203	6,363,179
Fidelity Trust Company of Buffalo, Buffalo.....	500,000	487,066	450,376
Fidelity Trust Company, New York City.....	1,000,000	1,384,819	1,330,331
Fidelity Trust Company, Rochester.....	200,000	223,434	188,134
Franklin Trust Company, Brooklyn.....	1,000,000	1,146,263	1,036,924
Fulton Trust Company, New York City.....	500,000	686,915	656,568
Genesee Valley Trust Company, Rochester.....	400,000	279,374	163,810

NAME AND LOCATION	Capital	Surplus at book value of stocks and bonds	Surplus at market value of stocks and bonds
Glens Falls Trust Company, Glens Falls.....	\$100,000	\$160,563	\$173,316
Guaranty Trust Company of New York, New York City	10,000,000	22,047,321	21,360,824
Hamilton Trust Company, Brooklyn.....	500,000	1,067,182	1,020,729
Home Trust Company of New York, Brooklyn.....	750,000	398,121	390,204
Hudson River Trust Company, Hudson.....	125,000	76,656	79,834
Hudson Trust Company, New York City.....	500,000	654,276	657,119
Huguenot Trust Company of New Rochelle, New Rochelle.....	150,000	63,769	61,071
Ithaca Trust Company, Ithaca.....	200,000	132,212	139,009
Kings County Trust Company, Brooklyn.....	500,000	2,539,770	2,480,716
Lawyers' Title Insurance and Trust Company, New York City.....	4,000,000	5,168,112	5,083,232
Lincoln Trust Company, New York City.....	1,000,000	601,140	545,195
Madison County Trust and Deposit Company, Oneida	100,000	58,303	60,904
Manufacturers-Citizens Trust Company, Brooklyn...	1,000,000	237,558	200,016
Metropolitan Trust Company, New York City.....	2,000,000	5,901,150	6,123,408
Montgomery County Trust Company, Amsterdam.....	200,000	79,464	86,505
Mount Vernon Trust Company, Mount Vernon.....	200,000	365,328	344,780
Mutual Alliance Trust Company, New York City.....	1,000,000	481,764	404,554
Mutual Trust Company of Westchester County, Port Chester.....	300,000	103,381	53,082
Nassau County Trust Company, Mineola.....	100,000	90,588	77,377
New Rochelle Trust Company, New Rochelle.....	200,000	86,029	68,130
New York Life Insurance and Trust Company, New York City.....	1,000,000	3,868,716	3,493,586
New York Trust Company, New York City.....	3,000,000	11,874,738	11,647,593
Niagara Falls Trust Company, Niagara Falls.....	100,000	171,034	165,045
Northern New York Trust Company, Watertown.....	400,000	449,904	418,278
Northport Trust Company, Northport.....	100,000	49,285	45,494
Olean Trust Company, Olean.....	100,000	45,245	45,245
Orange County Trust Company, Middletown.....	100,000	328,164	262,142
Peoples Trust Company of Binghamton, Binghamton..	500,000	128,735	118,457
Peoples Trust Company, The, Brooklyn.....	1,000,000	1,401,715	1,376,715
Poughkeepsie Trust Company, Poughkeepsie.....	125,000	248,233	126,098
Queens County Trust Company, Jamaica.....	600,000	126,831	74,002
Rochester Trust and Safe Deposit Company, Rochester	500,000	1,009,481	792,504
Rockland County Trust Company, Nyack.....	100,000	56,323	33,473
Salamanca Trust Company, Salamanca.....	100,000	158,505	160,505
Schenectady Trust Company, Schenectady.....	250,000	385,825	312,854
Security Trust Company of Rochester, Rochester.....	300,000	546,218	469,218
Security Trust Company of Troy, The, Troy.....	200,000	234,287	157,262
Suffolk County Trust Company, The, Riverhead.....	100,000	105,736	100,929
Syracuse Trust Company, Syracuse.....	300,000	595,612	419,743
Title Guarantee and Trust Company, New York City..	5,000,000	11,921,632	11,652,099
Transatlantic Trust Company, New York City.....	700,000	386,326	388,029
Troy Trust Company, The, Troy.....	200,000	126,134	143,394
Trust Company of Wyoming County, Warsaw.....	100,000	43,082	36,860
Trust and Deposit Company of Onondaga, Syracuse...	1,000,000	681,947	672,156
Union Trust Company of Albany, N. Y., The, Albany..	250,000	495,330	508,520
Union Trust Company of Jamestown, Jamestown.....	300,000	168,301	201,506
Union Trust Company of New York, New York City..	3,000,000	5,430,013	4,660,200
Union Trust Company of Rochester, Rochester.....	500,000	475,323	454,717
United States Mortgage and Trust Company, New York City.....	2,000,000	4,174,075	4,226,937
United States Trust Company of New York, New York City.....	2,000,000	14,612,115	14,624,477
Utica Trust and Deposit Company, Utica.....	400,000	524,720	454,064
Westchester Trust Company, Yonkers.....	300,000	297,590	242,715

TRUST COMPANY STATISTICS

Following is a summarized statement of resources and liabilities of the trust companies reporting to the Banking Department on the dates specified during the past three years:

RESOURCES	December 26, 1912	December 9, 1913	December 24, 1914
Stock and bond investments, viz.:			
Public securities, market value.....	\$87,029,650	\$82,661,760	\$96,258,534
Private securities, market value.....	329,259,105	313,875,811	340,511,568
Real estate owned.....	39,001,793	40,932,080	42,245,370
Mortgages owned.....	94,018,090	93,032,052	94,302,392
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	14,457,522	14,443,270	13,860,654
Loans and discounts secured by other collateral.....	545,239,677	506,365,342	562,879,332
Loans, discounts and bills purchased not secured by collateral.....	146,384,674	188,956,827	208,212,787
Overdrafts.....	166,086	157,509	142,360
Due from trust companies, banks and bankers.....	142,864,878	140,205,606	187,730,417
Specie.....	111,240,545	108,587,054	90,874,350
United States legal tender notes and notes of National banks.....	16,644,724	15,697,213	16,123,335
Cash items, viz.: bills and checks for the next day's clearings; other cash items.....	18,095,485	15,441,540	16,116,106
Customers' liability on acceptances (per contra, see liabilities).....			23,542,185
Amount of assets not included in any of the above items.....	54,153,558	54,300,102	47,799,037
Add for cents.....	36	41	40
Total resources.....	\$1,598,555,823	\$1,574,656,207	\$1,740,598,437
LIABILITIES			
Capital.....	\$77,850,000	\$78,650,000	\$80,400,000
Surplus, including all undivided profits, on market values.....	185,286,988	174,941,802	162,552,043
Unpaid dividends and reserve for taxes, interest, etc.....	2,680,755	1,942,583	.....
Preferred deposits:			
Due New York State Savings Banks.....	42,408,252	50,987,337	56,105,624
Due New York State savings and loan associations and credit unions.....	546,317	553,473	379,660
Trust deposits not payable within 30 days.....	28,519,680	22,822,960	.....
Due as executor, administrator, guardian, etc.....	44,615,349	36,888,452	50,337,961
Other deposits preferred because secured by outstanding unmatured bonds issued by the State of New York.....	11,353,838	17,630,710	.....
Deposits by the State of New York.....			9,197,280
Deposits by the Superintendent of Banks of the State of New York.....			1,997,139
Other deposits preferred because secured by pledge of part of assets.....	4,520,215	5,130,251	7,671,015
Deposits otherwise preferred.....	1,481,486	2,242,240	1,106,852
Due depositors, not preferred.....	1,064,877,251	1,047,240,308	1,209,181,342

LIABILITIES	December 26, 1912	December 9, 1913	December 24, 1914
Amount due trust companies, banks and bankers	\$77,408,884	\$79,595,833	\$101,054,111
Bills payable.....	205,000	50,000	885,316
Rediscounts.....			1,022,957
Acceptance of drafts payable at a future date or authorized by commercial letters of credit.....			23,542,185
Other liabilities.....	56,801,772	55,980,217	35,164,912
Add for cents.....	36	41	40
Total liabilities.....	\$1,598,555,823	\$1,574,656,207	\$1,740,598,437
Total deposits.....	\$1,275,731,272	\$1,263,091,564	\$1,437,030,984

SAFE DEPOSIT COMPANIES

The following list gives the names, location and capital of the safe deposit companies as of January 1, 1915.

Name and Location	Capital
Albany Safe Deposit and Storage Company, Albany.....	\$90,000 00
Astor Safe Deposit Company, New York.....	100,000 00
Atlantic Safe Deposit Company, New York.....	100,000 00
Bankers Safe Deposit Company, New York.....	100,000 00
Broadway Safe Deposit Company, New York.....	100,000 00
Bronx Safe Deposit Company, New York.....	100,000 00
Brooklyn City Safe Deposit Company, Brooklyn.....	100,000 00
Central Safe Deposit Company, Ossining.....	10,000 00
City Safe Deposit Company of Albany, N. Y.....	50,000 00
Colonial Bank Safe Deposit Company, New York.....	100,000 00
Commercial Safe Deposit Company, New York.....	100,000 00
Corn Exchange Safe Deposit Company, New York.....	300,000 00
County Safe Deposit Company, White Plains.....	10,000 00
Empire City Safe Deposit Company, New York.....	100,000 00
Empire Safe Deposit Company, New York.....	100,000 00
Equitable Safe Deposit Company of New York, The.....	150,000 00
Fifth Avenue Safe Deposit Company, New York.....	100,000 00
Franklin Safe Deposit Company, Brooklyn.....	100,000 00
Garfield Safe Deposit Company, New York.....	150,000 00
Greenwich Safe Deposit Company, New York.....	100,000 00
Guaranty Safe Deposit Company, New York.....	100,000 00
Hanover Safe Deposit Company, New York.....	200,000 00
Hudson Safe Deposit Company, New York.....	100,000 00
Knickerbocker Safe Deposit Company, New York.....	100,000 00
Lincoln Safe Deposit Company, New York.....	1,000,000 00
Long Island Safe Deposit Company, Brooklyn.....	100,000 00
Madison Safe Deposit Company, New York.....	100,000 00
Mercantile Safe Deposit Company, New York.....	450,000 00
Metropolitan Safe Deposit Company, New York.....	100,000 00
Mount Vernon Safe Deposit Company, Mount Vernon.....	10,000 00
New Maiden Lane Safe Deposit Company, New York.....	100,000 00
New Rochelle Safe Deposit Company, New Rochelle.....	10,000 00
New York Produce Exchange Safe Deposit and Storage Company, New York.....	150,000 00
New York Stock Exchange Safe Deposit Company, New York.....	100,000 00
Ossining Safe Deposit Company, Ossining.....	20,000 00

Name and Location	Capital
Rockland County Safe Deposit Company, Nyack.....	\$10,000 00
Safe Deposit Company of New York, New York.....	100,000 00
Security Safe Deposit Company of Brooklyn.....	100,000 00
Security Safe Deposit Company, Buffalo.....	150,000 00
Security Safe Deposit Company of Troy.....	50,000 00
Standard Safe Deposit Company, New York.....	200,000 00
Thirty-fourth Street Safe Deposit Company, New York.....	225,000 00
Union Trust Safe Deposit Company, New York.....	100,000 00
United States Safe Deposit Company, New York.....	200,000 00
Wall Street Safe Deposit Company, New York.....	100,000 00
Woolworth Building Safe Deposit Company, New York.....	100,000 00
Total.....	<u>\$6,035,000 00</u>

CONDITION OF THE SAFE DEPOSIT COMPANIES

Arranged in comparative form, the various items of resources and liabilities of the safe deposit companies reporting to the Superintendent of Banks, as of the first day of January in each of the last three years are as follows:

RESOURCES	1913	1914	1915
Bonds and mortgages.....	\$187,600	\$137,550	\$141,600
Stock and bond investments.....	1,929,908	1,988,989	2,448,570
Real estate.....	2,677,043	2,653,617	2,432,935
Vaults and safes.....	3,090,349	3,149,080	3,069,971
Furniture and fixtures.....	135,702	189,998	181,925
Loans on collateral.....	3,450	23,150	1,000
Cash deposited.....	352,045	487,600	304,738
Cash on hand.....	3,416	2,819	2,189
Safe rentals due and accrued.....	67,449	64,507	62,134
Silver storage due and accrued.....	33,701	35,763	31,966
Warehouse storage due and accrued.....	110,823	127,674	134,744
Tin boxes.....	1,478	.....	.....
Other assets.....	65,156	103,832	43,485
Add for cents.....	7	4	4
Totals.....	<u>\$8,658,127</u>	<u>\$8,964,583</u>	<u>\$8,855,261</u>
LIABILITIES			
Capital stock.....	\$5,900,000	\$6,085,000	\$6,035,000
Excess of assets over liabilities.....	1,461,362	1,568,264	1,609,788
Bonds outstanding.....	22,000	.....	.....
Loans secured by bond and mortgage.....	1,018,000	1,018,000	970,000
Other loans.....	112,325	119,000	69,850
Interest due and accrued on loans.....	7,378	7,286	6,804
Expenses incurred but unpaid.....	11,717	10,109	10,865
Other liabilities.....	125,343	156,923	152,952
Add for cents.....	2	1	2
Totals.....	<u>\$8,658,127</u>	<u>\$8,964,583</u>	<u>\$8,855,261</u>

SECURITIES HELD IN TRUST

The securities held in trust by the Superintendent of Banks on the first day of January, 1915, for the protection of the depositors with and creditors of the several trust companies and of one mortgage, loan and investment company which is engaged in the business of receiving deposits, were as follows:

United States 2 per cent bonds	\$2,000
New York State 3 per cent bonds	241,000
New York State 4 per cent bonds	145,000
New York State 4½ per cent bonds	240,000
New York County 3.3 per cent bonds	50,000
New York City 2½ per cent bonds	318,000
New York City 3 per cent bonds	742,000
New York City 3½ per cent bonds	4,143,500
New York City 4 per cent bonds	744,500
New York City 4½ per cent bonds	1,957,000
New York City 4½ per cent bonds	546,500
Brooklyn City 3 per cent bonds	10,000
Brooklyn City 3½ per cent bonds	250,000
Niagara Falls 4 per cent bonds	30,000
Rochester City 3½ per cent bonds	80,000
Long Island City 3½ per cent bonds	10,000
Middletown City 3½ per cent bonds	20,000
Albany City 3½ per cent bonds	41,800
Albany City 4 per cent bonds	25,450
Jamestown City 4 per cent bonds	46,000
Jamestown City 4½ per cent bonds	5,000
Cohoes City 3½ per cent bonds	2,000
Utica City 4 per cent bonds	8,000
Buffalo City 3½ per cent bonds	10,000
Buffalo City 4 per cent bonds	20,000
Rensselaer City 4½ per cent bonds	3,800
Bonds and mortgages	594,500
Total	\$10,286,050

INSTITUTIONS SUBJECT TO THE SUPERVISION OF THE BANKING DEPARTMENT

The total resources of the savings banks, trust companies and safe deposit companies of the State of New York, on the first day of January in each year for the last twenty years, and of the State banks of deposit and discount as reported on the date nearest thereto, were:

TOTAL RESOURCES

DATE	Savings banks	Banks of deposit and discount	Trust companies	Safe deposit companies
1896, January 1.....	\$783,078,580 63	\$285,407,997	\$392,630,045	\$4,517,699 68
1897, January 1.....	812,173,632 37	280,691,855	396,742,947	4,677,325 07
1898, January 1.....	869,751,244 02	324,766,619	483,739,925	5,116,362 15
1899, January 1.....	923,420,861 82	355,485,972	579,205,442	5,197,996 76
1900, January 1.....	1,000,209,099 51	366,304,182	672,190,671	5,289,271 04
1901, January 1.....	1,066,019,216 98	380,711,930	797,983,512	5,255,452 04
1902, January 1.....	1,131,564,624 00	421,616,408	969,403,911	5,663,016 97
1903, January 1.....	1,191,327,573 18	366,932,347	1,039,956,625	6,111,411 42
1904, January 1.....	1,238,800,468 61	382,080,238	1,039,735,828	6,939,799 37
1905, January 1.....	1,311,993,505 17	497,378,209	1,364,016,015	7,354,553 41
1906, January 1.....	1,405,800,904 84	*522,616,915	1,312,799,130	7,419,085 95
1907, January 1.....	1,464,950,833 40	*567,986,011	1,365,245,430	8,113,235 04
1908, January 1.....	1,465,295,677 92	509,680,073	1,012,747,930	8,375,569 53
1909, January 1.....	1,536,610,547 64	*614,707,421	1,477,575,489	9,352,822 12
1910, January 1.....	1,628,916,868 60	*610,421,807	1,604,203,727	9,583,960 78
1911, January 1.....	1,695,650,793 54	*610,142,579	1,515,453,650	8,621,722 91
1912, January 1.....	1,780,862,290 05	611,632,378	†1,690,075,954	8,094,038 15
1913, January 1.....	1,861,783,753 58	617,063,267	†1,598,555,823	8,658,127 40
1914, January 1.....	1,926,334,331 76	625,806,406	†1,574,656,207	8,964,583 83
1915, January 1.....	1,912,204,573 92	648,234,361	†1,740,598,437	8,855,261 45

* November; the other bank reports called in December. The increase in resources of these four classes of institutions during the year 1914 was \$174,131,104.78.

† December.

The total resources of private bankers December 24, 1914, was \$18,462,092.

CONCLUSION

The Superintendent of Banks, in conclusion, wishes to express his grateful appreciation to those who framed the new Banking Law and whose untiring efforts finally resulted in the adoption of their views by the Legislature of 1914.

That part of the new law which was framed for the purpose of adapting the Banking Law of this State to present financial and business conditions by extending the jurisdiction of the Superintendent of Banks proved of inestimable value in deciding various questions raised during the past year as the result of the disturbed financial conditions following the formal declaration of the European War.

The Superintendent reiterates his opinion that no essential

amendments should be made to the law at this time. The slow but steady tendency toward improvement in the financial world is an augury for banking stability in the future.

Respectfully submitted

EUGENE LAMB RICHARDS

Superintendent of Banks

APPENDIX

[43]

DETAILED STATEMENT
OF THE
CONDITION OF THE SAVINGS BANKS
AND
INSTITUTIONS FOR SAVINGS IN THIS STATE
ON THE
FIRST DAY OF JANUARY, 1915, AS COMPILED FROM THEIR
REPORTS TO THE SUPERINTENDENT OF BANKS

[THE BANKS ARE ARRANGED ALPHABETICALLY BY COUNTIES]

From redemption of stocks and bonds.....	\$53,987 07
From stocks and bonds sold (total par value, \$183,333.33)....	182,153 03
From real estate sold.....	13,000 00
From all other sources, viz.:	
Excess proceeds sale real estate.....	\$89 41
Profit on bonds	85 00
	<u>174 41</u>
	<u>\$5,066,180 61</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,620,735 02
For loans on bonds and mortgages.....	990,083 94
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$744,900).....	748,230 56
For interest (other than dividend payments to depositors)...	6,739 06
For current expenses of the bank, viz.:	
For salaries	\$13,786 17
For taxes: Banking house, \$3,421.24; surplus, \$1,936.54	5,357 78
For expenses, except taxes, of banking house:	
Repairs	2,213 39
Insurance	448 02
Other	4,972 83
For expenses of other real estate, viz.:	
Taxes	79 52
Other	7 50
For other expenses, not including expenses of other real estate nor other expenses of banking house..	6,819 21
	<u>33,684 42</u>
Other payments, viz.:	
Over and short cash.....	\$104 00
Loss on real estate sale.....	447 62
Improvements to bank building.....	5,000 00
	<u>5,551 62</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	661,155 99
	<u>\$5,066,180 61</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	14,187
Number of accounts opened or reopened during the year.....	3,579
Number of accounts closed during the year.....	1,533
Amount deposited during the year, not including dividends credited for that period.....	\$3,407,123 10
Amount withdrawn during the year.....	2,620,735 02
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$204,296 13
January 1, 1915	212,935 02
	<u>417,231 15</u>
Average amount of each account January 1, 1915.....	774 88
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$529,696 15
Total expenses of the bank for the year 1914.....	33,684 42
Dividends paid to depositors for the year 1914.....	417,231 15
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>78,780 58</u>

2. ALBANY COUNTY SAVINGS BANK, ALBANY

[88 State street; incorporated 1874]

SETH WHEELER, President.
 F. C. CURTIS, Vice-President.
 WM. P. RUDD, Vice-President.

WM. N. S. SANDERS, Treasurer.
 C. E. BYRON, Assistant Treasurer.
 HENRY H. KOHN, Secretary.

TRUSTEES

WILLIAM P. RUDD,
 GEO. H. RUSSELL,
 FREDERIC C. CURTIS,
 SETH WHEELER,
 WM. N. S. SANDERS,
 JOHN R. CARNELL,

WILLIAM SMITH,
 JOHN W. EMERY,
 JAMES B. LYON,
 HENRY R. WRIGHT,
 MALCOLM S. FEAREY,
 WILLIAM L. VISSCHER,
 JAMES MILWAIN.

WM. A. WHEELER,
 CHAS. R. SUTHERLAND,
 GEORGE A. WHITE,
 NEWTON B. VANDERZEE,
 RICHARD STEPHENS,
 HENRY H. KOHN,

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$5,708,173 11
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts....	\$250,000 00	\$260,417 50	\$230,400 00	
Cities in other States....	257,000 00	259,931 30	242,800 00	
Cities in this State.....	1,152,500 00	1,202,263 92	1,135,922 00	
Counties in this State....	133,000 00	133,699 72	129,130 80	
Villages in this State.....	12,000 00	12,000 00	11,040 00	
School districts in this State.	900 00	900 00	900 00	
Railroad mortgage bonds...	740,000 00	835,333 37	692,920 00	
	<u>\$2,545,400 00</u>	<u>\$2,704,545 81</u>	<u>\$2,443,112 80</u>	2,443,112 80
Banking house and lot, book value, \$225,000; cost, \$225,000; actual cash value.....				225,000 00
Cash on deposit in banks or trust companies.....				274,550 29
Cash on hand.....				9,988 23
Total of collectible interest.....				131,453 15
Amount of all other assets, viz.:				
Cash advanced for insurance premiums, etc.....			\$56 00	
Suspense account.....			4 00	
				<u>60 00</u>
				<u>\$8,792,337 58</u>

LIABILITIES

Amount due depositors, viz.:	Principal.....	\$8,211,322 86
Other liabilities, viz.:		
Dividends accrued on deposits to January 1, 1915....	\$80,060 40	
Expenses incurred, but unpaid:		
Advertising.....	467 27	
Services bond and mortgage committee.....	180 00	
Sundry expenses.....	68 13	
		<u>80,775 80</u>
Surplus on market value.....		500,238 92
		<u>\$8,792,337 58</u>

Surplus on par value, \$602,526.12.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$200,758 61
From depositors, not including dividends credited.....	2,005,973 21
From interest on loans, deposits and investments.....	385,026 44
From rents from banking house.....	4,524 48

From mortgages	\$420,921 82	
From redemption of stocks and bonds.....	4,300 00	
From stocks and bonds sold (total par value, \$321,000)	318,114 70	
From all other sources, viz.:		
Advances for insurance premiums.....	\$20 00	
Cash over	1 00	
		21 00
		<u>\$3,339,640 26</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,174,869 60	
For loans on bonds and mortgages.....	833,550 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$11,500)	11,500 00	
For interest (other than dividend payments to depositors)...	51 75	
For current expenses of the bank, viz.:		
For salaries	\$15,624 81	
For taxes: Banking house, \$3,577.17; surplus, \$4,350.12.	7,927 29	
For expenses, except taxes, of banking house:		
Repairs	1,328 65	
Insurance	451 92	
Other	3,077 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	6,669 22	
		35,059 39
Other payments, viz.:		
Short cash	\$15 00	
Advances for insurance premiums, etc.....	56 00	
		71 00
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	284,538 52	
		<u>\$3,339,640 26</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	11,488
Number of accounts opened or reopened during the year.....	2,325
Number of accounts closed during the year.....	1,786
Amount deposited during the year, not including dividends credited for that period.....	\$2,005,973 21
Amount withdrawn during the year.....	2,174,869 60
Amount of dividends credited and paid for the year, viz.:	
April 1, 1914	\$138,355 10
October 1, 1914	154,115 34
	292,470 44
Average amount of each account January 1, 1915.....	714 78
Rate per cent. of dividends to depositors during the six months ending March 31, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending September 30, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$388,042 47
Total expenses of the bank for the year 1914.....	33,146 75
Dividends paid to depositors for the year 1914.....	292,470 44
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	62,425 28

3. ALBANY EXCHANGE SAVINGS BANK, ALBANY

[450 Broadway; incorporated 1856]

MARTIN T. NACHTMANN, President. ALDEN CHESTER, Vice-President.
 JOHN E. McELROY, Vice-President. JOSEPH GUARDENIER, Treasurer.
 LEMUEL B. WILMARTH, Assistant Treasurer.

TRUSTEES

JOHN E. McELROY,	JOHN A. BECKER,	FRED'K W. CAMERON,
JOHN J. GALLOGLY,	JAMES F. McELROY,	ARTHUR T. PALMER,
MATTHEW J. WALLACE,	THOMAS E. FINEGAN,	JAMES H. MEAD,
JACOB S. FRIEDMAN,	M. T. NACHTMANN,	JOSEPH GUARDENIER,
D. C. SLINGERLAND,	W. S. VAN DERZEE,	WALTER S. McEWAN,
ALDEN CHESTER,	LESTER H. HELMES,	HUGH A. ARNOLD,
CHARLES H. TURNER,		GEORGE B. RUSSELL.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$2,077,257 50
 Stock and bond investment, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$172,000 00	\$184,034 62	\$174,380 00
Cities in this State.....	229,472 50	246,225 22	232,572 78
Counties in this State.....	7,000 00	7,091 00	6,790 00
Towns in this State.....	2,500 00	2,739 55	2,545 00
Villages in this State.....	141,820 14	144,986 82	136,559 81
School districts in this State.	54,300 00	57,558 28	56,888 40
Railroad mortgage bonds...	524,000 00	576,571 28	495,060 00
	<u>\$1,131,092 64</u>	<u>\$1,219,206 77</u>	<u>\$1,105,395 99</u>

1, 105, 395 99

Banking house and lot, book value, \$44,148.78; cost, \$44,148.78; actual cash value.....	44, 148 78
Cash on deposit in banks or trust companies.....	158, 399 02
Cash on hand.....	5, 581 17
Total of collectible interest.....	44, 668 95
Amount of all other assets, viz.: Rents accrued.....	54 16
	<u>\$3, 435, 505 57</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,192,552 07
Other liabilities, viz.:	
Dividends accrued on deposits to January 1, 1915 (estimated)	\$30,528 78
Expenses incurred, but unpaid:	
Taxes on banking house.....	1,047 62
Tax on surplus (estimated).....	900 00
Elevator rent	75 00
	<u>32, 551 40</u>
Surplus on market value.....	210, 402 10
	<u>\$3, 435, 505 57</u>

Surplus on par value, \$236,098.75.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$38, 980 60
From depositors, not including dividends credited.....	798, 437 92
From interest on loans, deposits and investments.....	164, 937 96
From rents from banking house.....	1, 516 58
From mortgages	168, 846 68

From redemption of stocks and bonds.....	\$22,071 55	
From stocks and bonds sold (total par value, \$78,000).....	61,366 25	
From all other sources, viz.:		
Cash over	\$2 21	
Insurance premiums advanced, refunded.....	5 26	
		7 47
		<u>\$1,256,165 01</u>

PAYMENTS

To depositors, including interest paid to them.....		\$945,323 48
For loans on bonds and mortgages.....		128,585 00
For interest (other than dividend payments to depositors)...		104 44
For current expenses of the bank, viz.:		
For salaries	\$9,180 04	
For taxes: Banking house, \$975.15; surplus, \$1,742.54; on mortgages, \$214.	2,931 69	
For expenses, except taxes, of banking house:		
Repairs	385 72	
Insurance	392 88	
Other	2,202 90	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,074 67	
		18,167 90
Other payments, viz.:		
Protest fees	\$0 75	
Insurance premiums advanced.....	2 25	
Short cash	1 00	
		4 00
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		163,980 19
		<u>\$1,256,165 01</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	5,867
Number of accounts opened or reopened during the year.....	915
Number of accounts closed during the year.....	876
Amount deposited during the year, not including dividends credited for that period	\$798,437 92
Amount withdrawn during the year.....	945,323 48
Amount of dividends credited and paid for the year, viz.:	
April 1, 1914	\$54,855 05
October 1, 1914	61,194 89
	116,049 44
Average amount of each account January 1, 1915.....	544 15
Rate per cent. of dividends during the six months ending March 31, 1914.....	3½
Rate per cent. of dividends during the six months ending September 30, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$158,078 16
Total expenses of the bank for the year 1914.....	18,588 02
Dividends paid to depositors for the year 1914.....	116,049 44
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	23,440 70

4. ALBANY SAVINGS BANK, ALBANY

[20 North Pearl street; incorporated 1820]

MARCUS T. HUN, President. HENRY D. ROGERS, Treasurer.
 LEDYARD COGSWELL, Vice-Pres. EDWARD J. TOOLE, Assistant Treasurer.
 THOS. I. VAN ANTWERP, Vice-Pres. FREDERICK TOWNSEND, Secretary.
 JOHN T. PERRY, Assistant Secretary.

TRUSTEES

MARCUS T. HUN, BENJAMIN W. ARNOLD, WM. V. R. ERVING,
 GRANGE SARD, FRED'K TOWNSEND, T. I. VAN ANTWERP,
 LEDYARD COGSWELL, JAMES F. TRACY, HENRY M. SAGE,
 CLARENCE RATHBONE, E. N. HUÏCK, LUTHER H. TUCKER,
 EDWARD BOWDITCH, GERRIT Y. LANSING, ROBERT C. PRUYN,
 EDWARD N. MCKINNEY, OSCAR L. HASCY.

FINANCIAL**RESOURCES**

Bonds and mortgages.....\$20,435,155 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts....	\$50,000 00	\$55,169 00	\$46,000 00	
Cities in other States.....	2,194,500 00	2,388,703 43	2,146,765 00	
Cities in this State.....	2,443,861 28	2,593,764 07	2,369,667 67	
Counties in this State....	1,028,454 43	1,091,801 36	1,005,015 34	
Villages in this State.....	30,000 00	32,453 12	29,850 00	
School districts in this State.	16,700 00	17,600 00	16,591 00	
Railroad mortgage bonds...	8,033,500 00	8,520,440 95	7,112,230 00	
	<u>\$13,797,015 71</u>	<u>\$14,699,931 93</u>	<u>\$12,726,119 01</u>	12,726,119 01
Banking house and lot, book value, \$225,000; cost, \$395,939.30; actual cash value.....				225,000 00
Other real estate, book value, \$111,351.07; cost, \$113,906.58; actual cash value.....				111,351 07
Cash on deposit in banks or trust companies.....				2,291,904 40
Cash on hand.....				179,590 24
Total of collectible interest.....				300,384 37
				<u>\$36,269,504 09</u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$33,649,781 23	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	653,264 23	\$34,303,045 46
Surplus on market value.....		1,966,458 63
		<u>\$36,269,504 09</u>

Surplus on par value, \$3,037,355.33.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$1,891,247 66
From depositors, not including dividends credited.....	5,853,873 57
From interest on loans, deposits and investments.....	1,595,581 70
From rents from other real estate.....	5,499 96
From mortgages.....	507,925 00
From redemption of stocks and bonds.....	488,852 82
From stocks and bonds sold (total par value, \$203,500).....	196,524 14
From loans paid.....	235,000 00

From all other sources, viz.:

Stationery and paper sold	\$8 64	
Cash found on floor	9 00	
Insurance premiums refunded	27 22	
Overcharge refunded	18 58	
Cash over	17 00	
		\$80 44
		<u>\$10,774,585 29</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$7,632,079 71	
For loans on bonds and mortgages.....	329,300 00	
For loans on stocks and bonds and other securities.....	35,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$175,000).....	174,908 85	
For interest (other than dividend payments to depositors)...	470 92	
For current expenses of the bank, viz.:		
For salaries	\$45,849 25	
For taxes: Banking house, \$6,439.56; surplus, \$18,020.07 ..	24,459 63	
For expenses, except taxes, of banking house:		
Repairs	4,051 93	
Other	4,643 63	
For expenses of other real estate, viz.:		
Repairs	102 25	
Insurance	419 10	
Taxes	1,064 94	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	12,918 91	
		93,509 64
For real estate acquired by foreclosure, or in settlement of debts due the bank	37,555 51	
Other payments, viz.:		
Cash short	\$252 50	
Interest paid depositors, but not credited.....	13 52	
		266 02
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	2,471,494 64	
		<u>\$10,774,585 29</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	51,650
Number of accounts opened or reopened during the year....	6,450
Number of accounts closed during the year.....	7,195
Amount deposited during the year, not including dividends credited for that period.....	\$5,853,873 57
Amount withdrawn during the year.....	7,632,079 71
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$647,648 31
January 1, 1915.....	653,264 23
Paid but not credited.....	13 52
	1,300,926 06
Average amount of each account January 1, 1915.....	664 14
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$1,581,971 03
Total expenses of the bank for the year 1914.....	93,775 66
Dividends paid to depositors for the year 1914.....	1,300,926 06
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	187,282 83

5. COHOES SAVINGS INSTITUTION, COHOES

[65 Remsen street; incorporated 1851]

GEORGE H. McDOWELL, President. JAMES ABLETT, Vice-President.
 GEO. R. WILSDON, Vice-President. CHARLES R. FORD, Treasurer.

TRUSTEES

HENRY A. STRONG, JOHN F. SCOTT,
 GEO. H. McDOWELL, JAMES S. CALKINS,
 JAMES W. ABLETT, MERRITT D. HANSON, JOHN F. MCGARRAHAN,
 GEORGE R. WILSDON, WILLIAM D. BOSWELL, CHARLES L. MITCHELL,
 GEORGE A. HARPER, CHARLES R. FORD, WILLIAM J. ELLIOTT,
 JOHN W. KLINE, ISAIAH FELLOWS, NAPOLEON FAVREAU.

FINANCIAL

RESOURCES

Bonds and mortgages \$1,591,293 00
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$20,000 00	\$21,387 50	\$21,800 00	
Cities in other States.....	430,000 00	455,619 01	430,850 00	
Cities in this State.....	712,016 42	723,364 18	701,291 71	
Counties in this State.....	40,000 00	44,955 25	39,850 00	
Towns in this State.....	20,000 00	20,121 00	19,390 00	
Villages in this State.....	147,562 00	156,546 06	143,936 33	
Railroad mortgage bonds..	545,000 00	545,749 75	473,950 00	
	<u>\$1,914,578 42</u>	<u>\$1,968,242 75</u>	<u>\$1,831,068 09</u>	1,331,068 09
Banking house and lot, book value, \$25,000; cost, \$55,770.49; actual cash value.....				25,000 00
Other real estate, book value, \$5,622.89; cost, \$5,622.89; actual cash value				5,622 89
Cash on deposit in banks or trust companies.....				157,310 75
Cash on hand.....				7,976 39
Total of collectible interest				32,133 21
				<u>\$3,650,404 33</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$3,327,824 75		
Dividends credited or to be credited for the six months ending with December 31, 1914.....		64,268 77		\$3,392,083 52
Surplus on market value.....				258,320 81
				<u>\$3,650,404 33</u>
Surplus on par value, \$341,831.14.				

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$202,295 02
From depositors, not including dividends credited.....	654,967 73
From interest on loans, deposits and investments.....	162,699 74
From rents from other real estate.....	483 00
From mortgages	104,179 00
From redemption of stocks and bonds.....	91,307 00
From real estate sold	10,867 93
From all other sources, viz.:	
Loan fees	\$18 00
Short cash found.....	10 00
Fire loss adjusted	150 00
Insurance premium repaid.....	16 50
	<u>194 50</u>
	<u>\$1,226,993 92</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$822,983 75
For loans on bonds and mortgages.....		101,200 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$105,000).....		106,118 75
For interest (other than dividend payments to depositors)...		670 28
For current expenses of the bank, viz.:		
For salaries	\$7,142 00	
For taxes: Banking house, \$598.83; surplus, \$2,410.38; on mortgages, \$22.....	3,031 21	
For expenses, except taxes, of banking house:		
Repairs	388 96	
Insurance	85 46	
Other	544 25	
For expenses of other real estate, viz.: Repairs.:	31 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,609 78	
		<u>13,833 16</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank		16,405 85
Other payments, viz.: Judgment.....		494 99
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		165,287 14
		<u><u>\$1,226,993 92</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		7,718
Number of accounts opened or reopened during the year.....		1,120
Number of accounts closed during the year.....		1,196
Amount deposited during the year, not including dividends credited for that period.....		\$654,967 73
Amount withdrawn during the year.....		822,983 75
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$56,591 20	
January 1, 1915	64,258 77	
Credited at other periods.....	13 49	
		<u>120,863 46</u>
Average amount of each account January 1, 1915.....		439 50
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		2
Total amount of such accounts.....		\$10,528 96
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$159,730 77
Total expenses of the bank for the year 1914.....		13,833 16
Dividends paid to depositors for the year 1914.....		120,863 46
Net earnings for the year 1914 over expenses and dividends paid to depositors		<u><u>25,034 15</u></u>

6. HOME SAVINGS BANK OF THE CITY OF ALBANY, ALBANY

[13 North Pearl street; incorporated 1871]

DAVID A. THOMPSON, President. WM. F. HOURIGAN, Treasurer.
 SAMUEL L. MUNSON, Vice-President. ARTHUR H. GEER, Assistant Treasurer.
 HOWARD N. FULLER, Vice-President. J. EDWARD POOLE, Secretary.

TRUSTEES

THOMAS AUSTIN,	M. W. TEBBUTT,	J. EDWARD POOLE,
DAVID A. THOMPSON,	SAMUEL C. WOOSTER,	W. W. BATCHELDER,
SAMUEL L. MUNSON,	WILLIAM McDONALD,	GEO. W. VAN SLYKE,
HENRY RUSSELL,	HOWARD N. FULLER,	SILAS SPORBORG,
WILLIAM SAYLES,	THOMAS R. WARD, Jr.,	WM. F. HOURIGAN,
	HILDRETH J. ACKROYD.	

**FINANCIAL
RESOURCES**

Bonds and mortgages \$6,165,439 75

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Colorado	\$20,200 00	\$20,200 00	\$15,554 00	
State of Tennessee.....	39,304 00	40,232 81	40,676 16	
State of New Mexico.....	30,000 00	30,482 40	30,700 00	
State of Oklahoma.....	25,000 00	24,937 50	25,750 00	
State of California.....	35,000 00	34,133 50	34,150 00	
Cities in other States.....	670,333 38	696,759 23	683,730 52	
Cities in this State.....	333,183 16	351,603 80	334,191 86	
Counties in this State.....	5,000 00	5,000 00	4,950 00	
Towns in this State.....	155,692 82	160,364 80	158,796 11	
Villages in this State.....	411,324 54	424,772 45	413,996 21	
School districts in this State	511,014 49	527,546 50	520,210 75	
Railroad mortgage bonds..	802,500 00	816,057 39	727,935 00	
	<u>\$3,038,552 39</u>	<u>\$3,132,090 38</u>	<u>\$2,990,640 61</u>	2,990,640 61

Banking house and lot, book value, \$100,987.57; cost, \$100,000;
actual cash value..... 100,000 00

Cash on deposit in banks or trust companies..... 442,579 43

Cash on hand 4,912 92

Total of collectible interest..... 82,706 50

Amount of all other assets, viz.:

Rent accrued	\$1,018 32	
Taxes advanced	31 84	
		<u>1,050 16</u>

\$9,787,329 37**LIABILITIES**

Amount due depositors, viz.:

Principal	\$9,121,820 87	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	175,310 75	
		<u>\$9,297,131 62</u>

Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1915..	\$459 85	
Expenses incurred, but unpaid:		
Electric power for elevator for December, 1914..	25 00	
Electric lighting and gas bills for December, 1914	36 07	
Advertising	165 07	
		<u>685 99</u>

Surplus on market value 489,511 76

\$9,787,329 37

Surplus on par value, \$433,336.89.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$398,766 30
From depositors, not including dividends credited.....	2,753,789 63

From interest on loans, deposits and investments.....	\$457,809 30
From rents from banking house.....	6,717 09
From mortgages	292,371 66
From redemption of stocks and bonds.....	307,075 87
From stocks and bonds sold (total par value, \$300,500).....	308,392 67
From all other sources, viz.:	
Appraisal expenses refunded	\$717 80
Sale of old paper.....	3 75
Proceeds of "Employees Liability" insurance policy	5,489 57
Mortgage tax refunded.....	22 00
Overcredit of interest refunded.....	20 40
	<u>6,253 52</u>

\$4,531,176 04

PAYMENTS

To depositors, including dividends paid to them.....	\$2,377,262 90
For loans on bonds and mortgages.....	1,180,649 98
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$471,972.53).....	476,872 99
For interest (other than dividend payments to depositors)...	6,080 94
For current expenses of the bank, viz.:	
For salaries	\$16,466 50
For taxes: Banking house, \$2,153.25; surplus, \$3,996.11; on mortgages, \$315.....	6,464 36
For expenses, except taxes, of banking house:	
Repairs	776 84
Insurance	338 48
Other	3,806 14
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,264 57
	<u>35,116 89</u>
Other payments, viz.:	
Worthless checks	\$760 00
Paid judgment against bank.....	6,731 91
Taxes advanced	31 84
Error in interest.....	7 65
New furniture	66 50
Errors in cash	102 09
	<u>7,699 99</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	447,492 35
	<u>\$4,531,176 04</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	13,005
Number of accounts opened or reopened during the year.....	3,021
Number of accounts closed during the year.....	1,870
Amount deposited during the year, not including dividends credited for that period.....	\$2,753,789 63
Amount withdrawn during the year.....	2,377,262 90
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$170,411 10
January 1, 1915.....	175,310 75
Credited at other periods	1,872 97
	<u>347,594 82</u>
Average amount of each account January 1, 1915.....	714 88
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$467,414 91
Total expenses of the bank for the year 1914.....	37,291 32
Dividends paid to depositors for the year 1914.....	347,594 82
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>82,528 77</u>

7. THE MECHANICS AND FARMERS' SAVINGS BANK, ALBANY

[63 State street; incorporated 1855]

DUDLEY OLCOTT, President. ROBERT OLCOTT, Treasurer.
 CHARLES NEWMAN, Vice-President. IRA F. JAGGER, Assistant Treasurer.
 CLARENCE W. STEVENS, Secretary.

TRUSTEES

DUDLEY OLCOTT, JAMES McCREDIE, A. PAGE SMITH,
 CHARLES NEWMAN, NATHAN HATCH, CHARLES H. DOUGLAS,
 DANIEL LEONARD, PARKER CORNING, JOHN T. NORTON,
 ROBERT OLCOTT, WILLARD M. DOUGLAS, WALTER L. PALMER,
 ISAAC D. F. LANSING.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$766,338 02
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$25,000 00	\$25,095 40	\$25,500 00	
State of Massachusetts....	25,000 00	25,375 00	22,000 00	
Cities in other States.....	502,000 00	532,272 25	489,370 00	
Cities in this State.....	548,717 37	571,640 94	516,093 02	
Counties in this State....	15,000 00	15,000 00	14,620 00	
Railroad mortgage bonds..	646,500 00	711,540 50	587,650 00	
	<u>\$1,762,217 37</u>	<u>\$1,880,924 09</u>	<u>\$1,655,233 02</u>	1,655,233 02
Cash on deposit in banks or trust companies.....				207,601 34
Total of collectible interest.....				29,245 90
				<u>\$2,658,418 28</u>

LIABILITIES

Amount due depositors, viz.: Principal.....	\$2,274,853 27
Other liabilities, viz.: Dividends accrued on deposits to January 1, 1915 (estimated).....	21,830 40
Surplus on market value.....	361,734 61
	<u>\$2,658,418 28</u>

Surplus on par value, \$468,718.96.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$118,707 28
From depositors, not including dividends credited.....	378,001 70
From interest on loans, deposits and investments.....	116,687 08
From mortgages	67,553 00
From redemption of stocks and bonds.....	220,000 00
From real estate sold.....	219 90
	<u>\$901,168 96</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$546,418 38
For loans on bonds and mortgages.....		135,813 02
For current expenses of the bank, viz.:		
For salaries	\$3,850 00	
For taxes: Surplus	3,562 11	
For rent of banking rooms.....	3,000 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	899 11	
		11,311 22
Other payments, viz.: Forged endorsement.....		25 00
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		207,601 34
		<u>\$901,168 96</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		4,182
Number of accounts opened or reopened during the year.....		373
Number of accounts closed during the year.....		550
Amount deposited during the year, not including dividends credited for that period.....		\$378,001 70
Amount of dividends credited and paid for the year, viz.:		
April 1, 1914.....	\$38,976 33	
October 1, 1914.....	43,396 64	
		82,372 97
Average amount of each account January 1, 1915.....		543 96
Rate per cent. of dividends to depositors during the six months ending March 31, 1914.....		3 and 3½
Rate per cent. of dividends to depositors during the six months ending September 30, 1914.....		3½ and 4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$110,613 13	
Total expenses of the bank for the year 1914.....	11,311 22	
Dividends paid to depositors for the year 1914.....	82,372 97	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>16,928 94</u>

8. MECHANICS' SAVINGS BANK, COHOES

[89-91 Remsen street; incorporated 1873]

RODNEY WILCOX, President. JAMES S. CLUTE, Treasurer.
 HUGH GRAHAM, Vice-President. G. W. HUMPHREYS, Secretary.
 GEORGE OLIVER, Vice-President.

TRUSTEES

RODNEY WILCOX,	G. W. HUMPHREYS,	RICHARD BOLTON,
C. J. GRIFFIN,	WM. B. LE ROY,	JOHN F. REAVY,
FRANK TESSIER,	HUGH GRAHAM,	JAY GILBERT,
EDWARD FOLEY,	GEORGE OLIVER,	THOS. H. SPRAGUE,
JAMES S. CLUTE,	WILLIAM E. THORN,	HENRY L. SHAVER.
JOHN E. MACLEAN,	ANDREW SCOTLAND,	S. T. PAGE.

FINANCIAL

RESOURCES

Bonds and mortgages.....				\$936,980 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$61,500 00	\$65,957 59	\$63,215 00	
Cities in this State.....	139,970 00	142,595 18	139,283 50	
Towns in this State.....	15,280 00	15,145 90	14,997 80	
Villages in this State....	78,700 00	81,740 68	79,451 00	
School districts in this State	10,000 00	11,284 00	10,470 00	
Railroad mortgage bonds ..	299,000 00	287,304 75	247,025 00	
	<u>\$604,450 00</u>	<u>\$605,028 10</u>	<u>\$554,442 30</u>	554,442 30
Other real estate, book value, \$2,700; cost, \$4,890.37; actual cash value				2,700 00
Cash on deposit in banks or trust companies.....				95,654 51
Cash on hand				21,758 39
Total of collectible interest.....				27,581 67
				<u>\$1,639,116 87</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$1,509,021 75	
Dividends credited or to be credited for the six months ending with December 31, 1914.....		29,021 64	
		<u>\$1,538,043 39</u>	
Surplus on market value.....			101,073 48
			<u>\$1,639,116 87</u>

Surplus on par value, \$151,081.18.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$133,593 88
From depositors, not including dividends credited.....	350,494 98
From interest on loans, deposits and investments.....	73,584 95
From rents from other real estate.....	437 18
From mortgages	58,495 00
From redemption of stocks and bonds.....	4,750 00
From stocks and bonds sold (total par value, \$25,651.51)....	25,910 48
From real estate sold.....	1,700 00
From all other sources, viz.: Insurance premiums returned.	541 12
	<u>\$649,507 59</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$366,378 92
For loans on bonds and mortgages.....		105,950 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$53,500).....		49,783 84
For interest (other than dividend payments to depositors) ..		405 70
For current expenses of the bank, viz.:		
For salaries	\$3,906 00	
For taxes: Surplus, \$916.91; on mortgages, \$10....	926 91	
For rent of banking rooms.....	1,200 00	
For expenses of other real estate, viz.:		
Repairs	443 05	
Insurance	32 10	
Taxes	114 60	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,465 00	
		8,087 66
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		1,488 57
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		117,412 90
		<u>\$649,507 59</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		2,954
Number of accounts opened or reopened during the year....		506
Number of accounts closed during the year.....		486
Amount deposited during the year, not including dividends credited for that period.....		\$350,494 98
Amount withdrawn during the year.....		366,378 92
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$24,789 44	
January 1, 1915.....	29,021 64	
		53,811 08
Average amount of each account January 1, 1915.....		520 66
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$73,811 94
Total expenses of the bank for the year 1914.....		8,087 66
Dividends paid to depositors for the year 1914.....		53,811 08
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>11,913 20</u>

From all other sources, viz.:

Sundry credits	\$47 84	
Difference between book value and par value of bonds paid	140 38	
Premiums on bonds sold.....	9,176 68	
Profits on bonds sold.....	497 56	
Over cash	5 00	
		<u>\$9,867 46</u>
		<u><u>\$6,948,238 87</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,952,939 32	
For loans on bonds and mortgages.....	964,257 50	
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$975,000).....	979,907 88	
For interest (other than dividend payments to depositors) ..	7,247 33	
For current expenses of the bank, viz.:		
For salaries	\$23,935 00	
For taxes: Banking house, \$2,761.66; surplus, \$5,884.43; on mortgages, \$107.....	8,753 09	
For expenses, except taxes, of banking house:		
Repairs	149 30	
Insurance	20 62	
Other	1,232 91	
For expenses of other real estate, viz.:		
Taxes	354 20	
Other	91 05	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,078 29	
		43,614 46
Other payments, viz.:		
Sundry charges	\$208 91	
Commission on bonds sold.....	218 75	
Commission on sale of real estate.....	150 00	
		577 66
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	999,694 72	
		<u><u>\$6,948,238 87</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	17,577
Number of accounts opened or reopened during the year.....	2,932
Number of accounts closed during the year.....	3,718
Amount deposited during the year, not including dividends credited for that period.....	\$2,599,236 49
Amount withdrawn during the year.....	3,952,939 32
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$248,691 62
January 1, 1915.....	247,457 80
	<u>496,149 42</u>
Average amount of each account January 1, 1915.....	736 07
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$619,510 61
Total expenses of the bank for the year 1914.....	43,614 46
Dividends paid to depositors for the year 1914.....	496,149 42
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>79,746 73</u>

BRONX COUNTY,

10. THE BRONX SAVINGS BANK, NEW YORK CITY

[429 Tremont avenue; incorporated 1906]

WILLIAM B. AITKEN, President.	WILLIAM E. STEVENS, Treasurer.
JOHN F. HOLMES, Vice-President.	WM. J. CUNNINGHAM, Asst. Treasurer.
CHAS. H. SCHUMANN, Vice-President.	F. B. ALLIN, Secretary.
L. WETMORE, Vice-President.	T. A. TASSO FISCHER, Comptroller.

TRUSTEES

WILLIAM B. AITKEN,	JOHN F. HOLMES,	LIVINGSTON WETMORE,
F. BREVOORT ALLIN,	CHAS. F. SCHUMANN,	T. TASSO FISCHER,
CLIFTON B. BULL,	WILLIAM E. STEVENS,	WALTER S. WILSON,
WM. I. BROWN,	ALBERT E. COLFAX,	THOS. LE BOUTILLIER,
NELSON F. GRIFFIN,	JOHN S. SUTPHEN,	THOS. A. NOSWORTHY,
	J. OSTRAM TAYLOR.	

FINANCIAL RESOURCES

Bonds and mortgages	\$729,725 00
Stock and bond investments, viz.:	
<i>Stocks and bonds</i>	
Cities in other States.....	\$53,000 00
Cities in this State.....	118,000 00
Villages in this State.....	10,500 00
Railroad mortgage bonds...	157,000 00
	\$338,500 00
	\$340,233 26
	\$329,070 00
	329,070 00
Other real estate, book value, \$18,750; cost, \$19,437.31; actual cash value	18,750 00
Cash on deposit in banks or trust companies.....	91,105 80
Cash on hand	8,400 78
Total of collectible interest	11,894 34
Amount of all other assets, viz.: Vaults and fixtures.....	1,500 00
	\$1,190,454 92

LIABILITIES

Amount due depositors, viz.:	
Principal ..	\$1,155,960 26
Dividends credited or to be credited for the six months ending with December 31, 1914.....	18,156 41
	\$1,174,116 67
Surplus on market value	16,338 25
	\$1,190,454 92

Surplus on par value, \$25,763.25.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$102,871 29
From depositors, not including dividend credited.....	640,314 36
From interest on loans, deposits and investments.....	51,666 56
From mortgages ..	24,450 00
From redemption of stocks and bonds.....	15,500 00
From real estate sold	4,800 00

From all other sources, viz.:

Appraisal fees received	\$60 00	
Insurance rebate— Judge property	11 25	
Award D'Angelo property	534 26	
Other insurance rebates	58 60	
		\$664 11
		<u>\$840,266 32</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$606,683 60
For loans on bonds and mortgages.....		69,800 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$48,000).....		48,926 53
For interest (other than dividend payments to depositors)...		591 86
For current expenses of the bank, viz.:		
For salaries	\$7,059 27	
For other expenses, except taxes, of banking house.....	148 25	
For rent of banking rooms.....	2,500 00	
For expenses of other real estate, viz.: Insurance..	130 26	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,006 18	
		13,843 99
Other payments, viz.:		
Shortage teller's cash.....	\$17 00	
To correct error in depositor's interest.....	11 13	
Legal expenses, Judge property sale.....	119 80	
Arrears and fees on real estate account.....	756 83	
		904 76
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		99,515 58
		<u>\$840,266 32</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		5,674
Number of accounts opened or reopened during the year....		1,837
Number of accounts closed during the year.....		1,567
Amount deposited during the year, not including dividends credited for that period.....		\$640,314 36
Amount withdrawn during the year.....		606,683 60
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$16,876 41	
January 1, 1915	18,156 41	
		35,032 82
Average amount of each account January 1, 1915.....		203 70
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$54,819 58
Total expenses of the bank for the year 1914.....		15,083 44
Dividends paid to depositors for the year 1914.....		35,032 82
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>4,703 32</u>

REPORT ON SAVINGS BANKS

11. DOLLAR SAVINGS BANK, NEW YORK CITY

[2808 Third avenue; incorporated 1890]

GEORGE E. EDWARDS, President. WILLIAM M. KERN, Treasurer.
 BRIAN G. HUGHES, Vice-President. HARRY F. REGAL, Secretary.

TRUSTEES

GEORGE E. EDWARDS,	JOHN S. HANSON,	WILLIAM S. BECKLEY,
BRIAN G. HUGHES,	GEO. M. MACKELLAR,	HOWELL T. MANSON,
WILLIAM M. KERN,	CHARLES P. FABER.	FRED A. WURZBACH,
JAMES M. LA COSTE,	CHARLES W. BOGART.	SAMUEL TRIMMER.
BERNARD FRENCH,	JAMES S. BRYANT,	JAMES L. WELLS.
J. HARRIS JONES,		JOSEPH B. HARE.

FINANCIAL

RESOURCES

Bonds and mortgages				\$7,782,200 00
Stock and bond investments, viz.:				
<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$21,000 00	\$23,084 10	\$20,840 00	
Cities in this State.....	840,000 00	878,376 77	853,010 00	
Railroad mortgage bonds..	2,792,000 00	3,006,498 01	2,846,100 00	
	<u>\$3,653,000 00</u>	<u>\$3,906,958 88</u>	<u>\$3,719,950 00</u>	3,719 950 00
Other real estate, book value, \$3,000; cost, \$4,190.38; actual cash value, \$3,000.....				3,000 00
Cash on deposit in banks or trust companies.....				830,211 87
Cash on hand				133,576 67
Total of collectible interest				66,216 43
				<u>\$12,535,154 97</u>

LIABILITIES

Amount due depositors, viz.:		
Principal	\$11,634,510 97	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	187,546 34	
	<u>\$11,822,057 31</u>	
Surplus on market value		713,097 66
		<u>\$12,535,154 97</u>

Surplus on par value, \$646,147.66.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$870,924 04
From depositors, not including dividends credited.....	4,542,573 26
From interest on loans, deposits and investments.....	605,567 37
From mortgages	323,150 00
From redemption of stocks and bonds.....	1,112,600 00
From stocks and bonds sold (total par value, \$250,000).....	248,989 73
From real estate sold	17,000 00
From all other sources, viz.: Collateral deposited with the bank	500 00
	<u>\$7,721,304 40</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,649,143 45	
For loans on bonds and mortgages	857,800 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$797,000).....	1,170,555 01	
For interest (other than dividend payments to depositors)....	14,394 11	
For current expenses of the bank, viz.:		
For salaries	\$33,312 26	
For taxes: Surplus	5,024 48	
For rent of banking rooms.....	5,300 00	
For expenses of banking rooms.....	1,852 76	
For expenses of other real estate, viz.:		
Repairs	50	
Taxes	1,707 66	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,949 91	
	<u>52,147 57</u>	
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	8,525 72	
Other payments, viz.: Release of cash collateral held.....	4,950 00	
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	963,788 54	
	<u>\$7,721,304 40</u>	

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	42,825
Number of accounts opened or reopened during the year.....	11,804
Number of accounts closed during the year.....	12,636
Amount deposited during the year, not including dividends credited for that period.....	\$4,542,573 26
Amount withdrawn during the year.....	4,649,143 45
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$182,700 99
January 1, 1915	187,546 34
	<u>370,247 33</u>
Average amount of each account January 1, 1915.....	276 06
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	2
Total amount of such accounts.....	\$6,041 28
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$576,248 30
Total expenses of the bank for the year 1914.....	52,147 57
Dividends paid to depositors for the year 1914.....	370,247 33
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>153,853 40</u>

From all other sources, viz.:

Appraisal fees	\$50 00	
Refund on insurance	41 65	
Gain on bonds sold	351 65	
		<u>\$443 30</u>
		<u><u>\$953,622 24</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$584,200 33
For loans on bonds and mortgages.....		91,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$159,001).....		158,784 20
For interest (other than dividend payments to depositors) ..		1,516 75
For current expenses of the bank, viz.:		
For salaries	\$4,276 31	
For taxes: Banking house	4 60	
For expenses, except taxes, of banking house:		
Insurance	65 63	
Other	250 40	
For rent of banking rooms.....	3,275 00	
For expenses of other real estate, viz.:		
Taxes	115 92	
Other	2,049 70	
		<u>10,037 56</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		13,689 00
Other payments, viz.: Refund to mortgagor.....		12 50
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		<u>93,981 90</u>
		<u><u>\$953,622 24</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		5,864
Number of accounts opened or reopened during the year....		1,901
Number of accounts closed during the year.....		1,563
Amount deposited during the year, not including dividends credited for that period.....		\$702,458 53
Amount withdrawn during the year.....		584,200 33
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$19,380 30	
January 1, 1915	21,158 80	
		<u>40,539 10</u>
Average amount of each account January 1, 1915.....		231 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$60,690 41
Total expenses of the bank for the year 1914.....		10,050 06
Dividends paid to depositors for the year 1914.....		40,539 10
Net earnings for the year 1914 over expenses and dividends paid to depositors		<u><u>10,101 25</u></u>

From mortgages	\$186,780 00
From redemption of stocks and bonds.....	128,559 00
From stocks and bonds sold (total par value, \$200,000).....	201,288 13
From loans paid	19,000 00.
	<hr/>
	\$4,021,464 93

PAYMENTS

To depositors, including dividends paid to them.....	\$3,287,110 27
For loans on bonds and mortgages.....	267,850 00
For loans on stocks and bonds and other securities.....	9,000 00
For interest (other than dividend payments to depositors) ..	920 37
For current expenses of the bank, viz.:	
For salaries	\$16,499 45
For taxes: Banking house, \$1,160; surplus, \$3,137.27; on mortgages, \$1,084.25	5,381 52
For expenses, except taxes, of banking house:	
Repairs	583 32
Insurance	54 00
Other	2,306 35
For expenses of other real estate, viz.:	
Insurance	51 60
Taxes	81 20
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,753 65
	<hr/>
	29,710 09
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	426,874 20
	<hr/>
	\$4,021,464 93

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	21,818
Number of accounts opened or reopened during the year.....	3,645
Number of accounts closed during the year.....	3,784
Amount deposited during the year, not including dividends credited for that period.....	\$2,908,249 43
Amount withdrawn during the year.....	3,282,609 37
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$109,981 03
January 1, 1915	106,921 79
Paid but not credited	4,500 90
	<hr/>
	223,403 72
Average amount of each account January 1, 1915.....	307 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$299,407 32
Total expenses of the bank for the year 1914.....	29,710 09
Dividends paid to depositors for the year 1914.....	223,403 72
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	46,293 51

PAYMENTS

To depositors, including dividends paid to them.....		\$1,204,311 58
For loans on bonds and mortgages.....		181,330 50
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$212,840).....		227,020 23
For interest (other than dividend payments to depositors)...		2,067 30
For current expenses of the bank, viz.:		
For salaries	\$6,720 00	
For taxes: Surplus, \$272.63; on mortgages, \$754.25..	1,026 88	
For rent of banking rooms.....	2,400 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	8,284 32	
		18,431 20
Other payments, viz.:		
Overdrafts	\$58 34	
Difference in cash.....	116 25	
		174 59
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		141,571 24
		<u>\$1,774,906 69</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		10,640
Number of accounts opened or reopened during the year....		3,004
Number of accounts closed during the year.....		2,082
Amount deposited during the year, not including dividends credited for that period.....		\$1,233,579 84
Amount withdrawn during the year.....		1,204,311 58
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$30,226 82	
January 1, 1915.....	39,912 90	
Credited at other periods.....	1,056 74	
		62,196 46
Average amount of each account January 1, 1915.....		182 16
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$89,361 54	
Total expenses of the bank for the year 1914.....	18,431 20	
Dividends paid to depositors for the year 1914.....	62,196 46	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>8,733 88</u>

CAYUGA COUNTY

15. AUBURN SAVINGS BANK, AUBURN

[74 Genesee street; incorporated 1849]

DAVID M. DUNNING, President. WILLIAM S. DOWNER, Treasurer.
 NELSON B. ELDRED, Vice-President. ADOLPH KEIL, Assistant Treasurer.
 GEORGE UNDERWOOD, Vice-President.

TRUSTEES

EDWIN R. FAY,	GEORGE H. NYE,	HENRY D. NOBLE,
DAVID M. DUNNING,	WILLIAM E. KEELER,	FREDERICK SEFTON,
GEORGE UNDERWOOD,	HENRY D. TITUS,	WILLIAM S. DOWNER,
NELSON B. ELDRED,	HOBART L. ROMIG,	SAMUEL V. KENNEDY,
	WILLIAM H. SEWARD, JR.	

FINANCIAL

RESOURCES

Bonds and mortgages \$3,633 419 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts....	\$8,000 00	\$3,536 00	\$7,280 00	
State of Utah.....	50,000 00	50,731 25	47,500 00	
Cities in other States.....	261,000 00	288,190 50	259,680 00	
Cities in this State.....	639,440 40	666,112 25	609,970 70	
Counties in this State.....	50,000 00	50,551 75	48,750 00	
Towns in this State.....	15,500 00	16,027 25	14,770 00	
Villages in this State.....	27,000 00	29,797 95	26,520 00	
School districts in this State.....	48,000 00	51,538 00	47,050 00	
Railroad mortgage bonds...	621,000 00	684,869 50	572,290 00	
	<u>\$1,719,940 40</u>	<u>\$1,845,354 45</u>	<u>\$1,633,810 70</u>	1,633,810 70
Banking house and lot, book value, \$100,000; cost, \$268,831.14; actual cash value				100,000 00
Other real estate, book value, \$4,000; cost, \$4,076; actual cash value				4,076 00
Cash on deposit in banks or trust companies.....				510,835 93
Cash on hand				53,049 09
Total of collectible interest.....				51,406 26
Amount of all other assets, viz.:				
Land contracts			\$500 00	
Rents accrued			562 40	
Taxes and insurance advanced			136 11	
			<u>1,198 51</u>	
				<u>\$5,992,795 49</u>

LIABILITIES

Amount due depositors, viz.:				
Principal			\$5,468,869 52	
Dividends credited or to be credited for the six months ending with December 31, 1914.....			93,065 77	
			<u>\$5,561,935 29</u>	
Other liabilities, viz.: Expenses incurred but unpaid, printing, advertising and supplies.....				155 79
Surplus on market value.....				430,704 41
				<u>\$5,992,795 49</u>
Surplus on par value, \$516,834.11.				

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$447,066 73
From depositors, not including dividends credited.....	1,409,066 95

From interest on loans, deposits and investments.....	\$272,350 23
From rents from banking house.....	8,123 56
From rents from other real estate.....	1,425 39
From mortgages.....	376,154 00
From redemption of stocks and bonds.....	44,175 11
From stocks and bonds sold (total par value, \$243,000).....	220,823 20
From real estate sold.....	150 00
From all other sources, viz.:	
Cash over.....	\$25 00
Taxes and insurance advanced, refunded.....	725 26
	<u>750 96</u>

\$2,780,086 13

PAYMENTS

To depositors, including dividends paid to them.....	\$1,734,364 57
For loans on bonds and mortgages.....	415,095 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$25,000).....	25 000 00
For interest (other than dividend payments to depositors)....	16 82
For current expenses of the bank, viz.:	
For salaries.....	\$15,400 00
For taxes: Banking house, \$3,412.48; surplus, \$4,024.64.....	7,437 12
For expenses, except taxes, of banking house:	
Repairs.....	1,173 48
Insurance.....	114 00
Other.....	5,724 73
For expenses of other real estate, viz.:	
Repairs.....	1,299 15
Taxes.....	111 15
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,440 04
	<u>35,699 67</u>
Other payments, viz.:	
Cash short.....	\$56 05
Taxes and insurance advanced.....	807 50
Discount and expenses in sale of guaranteed mortgages.....	161 50
	<u>1,025 05</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	568,885 02

\$2,780,086 13

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	13,435
Number of accounts opened or reopened during the year.....	1,493
Number of accounts closed during the year.....	1,779
Amount deposited during the year, not including dividends credited for that period.....	\$1,409,066 95
Amount withdrawn during the year.....	1,734,364 57
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$94,279 29
January 1, 1915.....	93,065 77
Credited at other periods.....	1,605 47
	<u>188,950 53</u>
Average amount of each account January 1, 1915.....	413 98
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$270,019 50
Total expenses of the bank for the year 1914.....	35,238 86
Dividends paid to depositors for the year 1914.....	188,950 53
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>45,824 11</u>

16. CAYUGA COUNTY SAVINGS BANK, AUBURN

[113 and 115 Genesee street; incorporated 1864]

WILLIAM F. WAIT, President. W. H. MEAKER, Treasurer.
 D. WADSWORTH, JR., Vice-President. G. V. LOUGHBOROUGH, Asst. Treasurer.
 EDWIN D. METCALF, Vice-President. A. L. HEMINGWAY, Secretary.

TRUSTEES

WILLIAM H. SEWARD, WILLIAM F. WAIT, C. F. BALDWIN,
 BENJAMIN B. SNOW, DAVID WADSWORTH, JR., G. V. LOUGHBOROUGH,
 WILLIAM H. MEAKER, EDWIN D. METCALF, HULL GREENFIELD,
 JAMES LYON, GEORGE B. TURNER, CHARLES P. MOSHER,
 CHAS. A. MCCARTHY, SIDNEY J. WESTFALL, DANIEL L. RAMSEY.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,242,228 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$50,000 00	\$53,109 37	\$51,000 00
State of Massachusetts....	200,000 00	217,022 50	185,200 00
Cities in other States.....	60,000 00	62,223 75	56,350 00
Cities in this State.....	283,292 39	291,272 39	283,612 92
Counties in this State....	30,000 00	30,000 00	30,000 00
Towns in this State.....	6,000 00	6,000 00	5,760 00
School districts in this State	3,000 00	3,075 18	2,970 00
Railroad mortgage bonds...	756,000 00	798,304 41	672,190 00
	<u>\$1,388,292 39</u>	<u>\$1,461,007 60</u>	<u>\$1,287,082 92</u>

1,287,082 92

Banking house and lot, book value, \$83,000; cost, \$100,307.17;
actual cash value 83,000 00Other real estate, book value, \$5,431.59; cost, \$5,431.59; actual
cash value 5,431 59

Cash on deposit in banks or trust companies..... 357,755 28

Cash on hand 36,847 83

Total of collectible interest..... 32,450 28

Amount of all other assets, viz.:

Land contract	\$3,950 00
Rents accrued	130 00
Insurance advanced	5 00
	<u>4,085 00</u>

4,085 00

\$4,048,880 90

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,761,453 62
Dividends credited or to be credited for the six months ending with December 31, 1914.....	63,779 74
	<u>\$3,825,233 36</u>

\$3,825,233 36

Surplus on market value..... 223,647 54

\$4,048,880 90

Surplus on par value, \$324,857.01.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$348,334 91
From depositors, not including dividends credited.....	1,149,525 07
From interest on loans, deposits and investments.....	180,553 77
From rents from banking house.....	1,973 00
From mortgages	201,805 00
From redemption of stocks and bonds.....	152,974 42
From stocks and bonds sold (total par value, \$55,000).....	50,633 71

From all other sources, viz.:

Taxes and insurance advanced — repaid.....	\$642 08	
Suspense account	88 51	
Land contracts	650 00	
		<u>\$1,380 59</u>
		<u>\$2,087,180 47</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,333,596 55	
For loans on bonds and mortgages.....	297,025 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$35,356.95).....	35,356 95	
For interest (other than dividend payments to depositors) ..	206 16	
For current expenses of the bank, viz.:		
For salaries	\$11,900 00	
For taxes: Banking house, \$2,179.84; surplus, \$2,039.05	4,218 89	
For expenses, except taxes, of banking house:		
Repairs	103 76	
Insurance	21 81	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,069 57	
		<u>20,314 03</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	5,431 59	
Other payments, viz.: Taxes and insurance advanced.....	647 08	
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	394,603 11	
		<u>\$2,087,180 47</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	9,531
Number of accounts opened or reopened during the year.....	1,315
Number of accounts closed during the year.....	1,397
Amount deposited during the year, not including dividends credited for that period.....	\$1,149,525 07
Amount withdrawn during the year.....	1,333,596 55
Amount of dividends credited and paid for the year, viz.:	
June 30, 1914	\$64,491 92
December 31, 1914.....	63,779 74
Credited at other periods.....	1,314 75
	<u>129,586 41</u>
Average amount of each account January 1, 1915.....	401 34
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$179,258 48
Total expenses of the bank for the year 1914.....	20,314 03
Dividends paid to depositors for the year 1914.....	129,586 41
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>29,358 04</u>

CHEMUNG COUNTY

17. THE ELMIRA SAVINGS BANK, ELMIRA

[212 East Water street; incorporated 1869]

W. H. FERGUSON, President.	HUBERT C. MANDEVILLE, Treasurer.
JOHN J. CURTIS, Vice-President.	M. A. LEAHY, Secretary.
JOHN W. HUSTON, Vice-President.	

TRUSTEES

WILFRED I. BOOTH,	JOHN W. HUSTON,	HENRY SIMPSON,
JOHN J. CURTIS,	MICHAEL A. LEAHY,	WILLIAM M. UFFORD,
HENRY J. HAASE,	WM. H. FERGUSON,	ALEXANDER S. DIVEN,
FRED D. HERRICK,	H. C. MANDEVILLE,	GEORGE W. WYCKOFF.
	LOUIS N. MATHEWS.	

FINANCIAL

RESOURCES

Bonds and mortgages.....	\$412,007 00
Stock and bond investments, viz.:	

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other State.....	\$72,000 00	\$71,325 00	\$71,320 00	
Cities in this State.....	118,000 00	119,305 00	119,750 00	
Counties in this State.....	43,000 00	43,767 00	44,290 00	
Towns in this State.....	17,000 00	17,000 00	17,260 00	
Villages in this State.....	89,000 00	88,556 00	90,290 00	
School districts in this State.	10,000 00	10,000 00	10,500 00	
Railroad mortgage bonds...	72,000 00	66,519 00	53,580 00	
	<u>\$421,000 00</u>	<u>\$416,472 00</u>	<u>\$406,990 00</u>	406,990 00
Cash on deposit in banks or trust companies.....				63,108 18
Cash on hand.....				2,435 80
Total of collectible interest.....				5,260 17
				<u>\$889,801 15</u>

LIABILITIES

Amount due depositors, viz.:			
Principal.....		\$830,000 13	
Dividends credited or to be credited for the six months ending with December 31, 1914.....		13,154 24	\$843,154 37
Surplus on market value.....			46,646 78
			<u>\$889,801 15</u>

Surplus on par value, \$60,656.78.

CASH TRANSACTIONS DURING THE YEAR 1914

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$61,502 47
From depositors, not including dividends credited.....	389,535 63
From interest on loans, deposits and investments.....	40,057 05
From mortgages.....	38,740 50
From redemption of stocks and bonds.....	7,400 00
From all other sources, viz.: Premium charged off on bonds.	400 00
	<u>\$537,635 65</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$399,413 32
For loans on bonds and mortgages.....		55,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$12,000).....		12,000 00
For current expenses of the bank, viz.:		
For salaries.....	\$2,300 00	
For taxes: surplus, \$422.13; on mortgages, \$107.25....	529 38	
For expenses, except taxes, of banking house:		
For rent of banking rooms.....	780 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,268 97	
		4,878 35
Cash on hand and in banks or trust companies December 1, 1914, after transactions of the day.....		65,543 98
		<u>\$537,635 65</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		4,228
Number of accounts opened or reopened during the year....		1,252
Number of accounts closed during the year.....		1,294
Amount deposited during the year, not including dividends credited for that period.....	\$399,535 63	
Amount withdrawn during the year.....	399,413 32	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$13,211 30	
January 1, 1915.....	13,154 24	
		26,365 54
Average amount of each account January 1, 1915.....		199 42
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$40,778 10	
Total expenses of the bank for the year 1914.....	4,878 35	
Dividends paid to depositors for the year 1914.....	26,365 54	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>9,534 21</u>

COLUMBIA COUNTY

18. HUDSON CITY SAVINGS INSTITUTION, HUDSON

[560 Warren street; incorporated 1850]

R. B. BENEDICT, President.
H. F. DERNELL, Vice-President.

S. MITCHELL RAINEY, Treasurer.

TRUSTEES

RUSSEL B. BENEDICT,
LOUIS A. BRISTOL,
NOAH H. BROWNING,
LOUIS P. CHURCH,

A. V. S. COCHRANE,
HERMAN F. DERNELL,
ROBERT W. EVANS,
JOHN W. GILLETTE,
EVERTS TEN BROECK.

GEORGE A. MCKINSTRY,
JACOB P. MESICK,
S. MITCHELL RAINEY,
CHAS. A. VAN DEUSEN,

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,768,281 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$25,000 00	\$27,140 63	\$27,250 00	
State of Colorado.....	7,000 00	5,827 50	5,390 00	
Cities in other States.....	780,000 00	808,812 07	781,537 50	
Cities in this State.....	910,173 34	943,971 12	913,304 62	
Counties in this State.....	465,322 22	481,215 10	466,804 22	
Towns in this State.....	3,400 00	3,413 00	3,400 00	
Villages in this State.....	409,885 36	416,452 54	400,997 51	
School districts in this State.....	55,950 00	57,992 65	55,534 50	
Railroad mortgage bonds...	884,000 00	898,997 57	802,870 00	
	<u>\$3,541,230 92</u>	<u>\$3,644,827 18</u>	<u>\$3,457,138 35</u>	3,457,138 35
Banking house and lot, book value, \$40,000; cost, \$74,690.76; actual cash value.....				40,000 00
Other real estate, book value, \$48,000; cost, \$48,572.71; actual cash value				48,572 71
Cash on deposit in banks or trust companies.....				232,533 82
Cash on hand.....				73,526 45
Total of collectible interest.....				71,164 31
				<u>\$5,691,216 64</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$5,174,319 52	
Dividends credited or to be credited for the six months ending December 31, 1914.....	88,085 36	\$5,262,404 88
Surplus on market value.....		428,811 76
		<u>\$5,691,216 64</u>
Surplus on par value, \$512,904.33.		

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$298,755 26
From depositors, not including dividends credited.....	1,053,419 16
From interest on loans, deposits and investments.....	240,739 69
From mortgages	185,150 00
From redemption of stocks and bonds.....	214,944 03
From stocks and bonds sold (total par value, \$94,100).....	91,508 50
	<u>\$2,084,516 64</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,316,442 13
For loans on bonds and mortgages.....	117,900 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$281,022.22).....	278,049 30
For interest (other than dividend payments to depositors)...	1,288 83
For current expenses of the bank, viz.:	
For salaries	\$8,963 00
For taxes: Banking house, \$1,184.21; surplus, \$3,911.20	6,095 41
For expenses, except taxes, of banking house:	
Repairs	183 25
Insurance	56 00
For expenses of other real estate, viz.:	
Repairs	186 84
Taxes	1,372 25
Other	1,001 37
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,903 89
	<hr/>
	18,762 01
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	46,000 00
Other payments, viz.: Insurance premium advanced.....	14 10
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	306,060 27
	<hr/>
	\$2,084,516 64

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	10,541
Number of accounts opened or reopened during the year.....	1,334
Number of accounts closed during the year.....	1,479
Amount deposited during the year, not including dividends credited for that period.....	\$1,053,419 16
Amount withdrawn during the year.....	1,316,442 13
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$88,186 10
January 1, 1915.....	88,086 36
	<hr/>
	176,271 46
Average amount of each account January 1, 1915.....	490 87
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$234,174 53
Total expenses of the bank for the year 1914.....	18,762 01
Dividends paid to depositors for the year 1914.....	176,271 46
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	39,141 06

CORTLAND COUNTY

19. CORTLAND SAVINGS BANK, CORTLAND.

[111 Main street; incorporated 1866]

CALVIN P. WALRAD, President. STRATTON S. KNOX, Vice-President.
 MARCUS H. MCGRAW, Vice-President. BENJAMIN L. WEBB, Treasurer.

TRUSTEES

CALVIN P. WALRAD,	HUBERT T. BUSHNELL,	GROVE T. MAXON,
BENJAMIN L. WEBB,	PETER D. MULLER,	ARTHUR F. STILSON.
MARCUS H. MCGRAW,	STRATTON S. KNOX,	WILLIAM J. BUCHANAN,
LEWIS BOULTON,	LESTER F. BENNETT,	BYRON MAXSON,
	WM. A. STOCKWELL.	

FINANCIAL RESOURCES

Bonds and mortgages..... \$2,288,064 50
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$55,000 00	\$57,112 50	\$57,550 00	
State of Massachusetts....	30,000 00	37,837 50	75,100 00	
State of Colorado.....	62,500 00	62,500 00	48,125 00	
Cities in other States....	185,000 00	188,063 62	184,640 00	
Cities in this State.....	767,819 04	787,848 20	765,065 70	
Towns in this State.....	34,000 00	34,060 00	33,940 00	
Villages in this State.....	235,010 00	239,322 70	233,513 40	
School districts in this State.	96,800 00	99,513 19	95,650 00	
Railroad mortgage bonds...	375,000 00	387,315 00	304,650 00	
	<u>\$1,891,129 04</u>	<u>\$1,923,562 71</u>	<u>\$1,798,234 10</u>	
				1,798,234 10
Loans upon pledge of securities.....				550 00
Other real estate, book value, \$16,450; cost, \$24,650; actual cash value				16,450 00
Cash on deposit in banks or trust companies.....				266,709 42
Cash on hand.....				98,673 13
Total of collectible interest.....				76,197 13
Amount of all other assets, viz.: Rents due.....				201 00
				<u>\$4,545,079 28</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$4,167,633 84	
Dividends credited or to be credited for the six months ending with December 31, 1914.....		69,414 52	
			\$4,237,048 36
Surplus on market value.....			308,030 92
			<u>\$4,545,079 28</u>
Surplus on par value, \$400,925.86.			

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$364,384 47
From depositors, not including dividends credited.....	1,187,918 44
From interest on loans, deposits and investments.....	192,833 11
From rents from other real estate.....	1,142 00
From mortgages	126,447 50
From redemption of stocks and bonds.....	55,181 47
From stocks and bonds sold (total par value, \$30,000).....	24,637 50
From loans paid	585 00

From all other sources, viz.:

Exchange	\$22 16	
Rents received on property sold	155 20	
Rebate of insurance premiums	25 00	
Taxes, insurance and repairs advanced repaid	518 72	
Land contract	7,500 00	
Settlement of judgment	350 00	
Errors in dividends	29 70	
		\$8,600 78
		<u>\$1,961,730 27</u>

PAYMENTS

To depositors, including dividends paid to them		\$1,273,781 90
For loans on bonds and mortgages		231,200 00
For loans on stocks and bonds and other securities		610 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$64,778.52)		66,891 02
For interest (other than dividend payments to depositors)		211 87
For current expenses of the bank, viz.:		
For salaries	\$9,512 50	
For taxes: Surplus, \$2,771.75; on mortgages, \$59.50	2,831 25	
For rent of banking rooms	700 00	
For expenses of other real estate, viz.:		
Repairs	532 12	
Taxes	345 91	
Other	91 37	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,300 60	
		16,313 75
For real estate acquired by foreclosure, or in settlement of debts due the bank		900 00
Other payments, viz.:		
Taxes, insurance and repairs advanced	\$1,133 81	
Commission on sale of property	234 77	
Suspense account	20 60	
Allowance for building, charged to real estate	50 00	
		1,439 18
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day		365,382 55
		<u>\$1,961,730 27</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915	11,847
Number of accounts opened or reopened during the year	1,750
Number of accounts closed during the year	1,602
Amount deposited during the year, not including dividends credited for that period	\$1,187,918 44
Amount withdrawn during the year	1,278,781 90
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$69,183 32
January 1, 1915	69,414 52
Credited at other periods	1,014 17
	139,617 01
Average amount of each account January 1, 1915	357 65
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1
Total amount of such accounts	\$4,050 94
Rate per cent. of dividends to depositors during the six months ending June 30, 1914	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts	\$196,487 47
Total expenses of the bank for the year 1914	16,003 75
Dividends paid to depositors for the year 1914	139,617 01
Net earnings for the year 1914 over expenses and dividends paid to depositors	40,866 71

DUTCHESS COUNTY

20. FISHKILL SAVINGS INSTITUTE, FISHKILL

[Main street; incorporated 1857]

FRANKLIN R. BENJAMIN, President. CHAS. R. MONTFORT, Treasurer.
 J. S. LUYSTER, Vice-President. C. D. SHERWOOD, Secretary.
 A. H. DUDLEY, Vice-President.

TRUSTEES.

F. R. BENJAMIN,	HYMAN B. ROSA,	JOHN RAPELJE,
J. S. LUYSTER.	J. H. SNYDER.	E. H. FOSHAY,
ALEX. H. DUDLEY.	S. L. VAN VOORHIS,	S. H. PARSONS,
CHAS. D. SHERWOOD,	LEWIS E. WOOD.	WM. H. HAIGHT,
CHAS. R. MONTFORT.	JARVIS S. PHILLIPS,	JAMES ADRIANCE,
ROBERT W. DOUGHTY.	CYRUS TOMPKINS,	J. B. WALDO.

FINANCIAL RESOURCES

Bonds and mortgages..... \$303,303 40
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in this State.....	\$7,000 00	\$6,688 75	\$6,960 00	
Towns in this State.....	14,800 00	15,280 00	15,160 00	
Villages in this State.....	59,101 33	61,481 26	60,762 79	
School districts in this State.	71,936 00	74,967 80	74,352 33	
Railroad mortgage bonds...	51,000 00	51,362 00	41,620 00	
	<u>\$208,837 33</u>	<u>\$209,779 81</u>	<u>\$198,845 02</u>	198,845 02

Banking house and lot, book value, \$2,500; cost, \$2,000; actual cash value	2,000 00
Other real estate, book value, \$864.92; cost, \$914.92; actual cash value	864 92
Cash on deposit in banks or trust companies.....	41,846 38
Cash on hand.....	6,326 79
Total of collectible interest.....	7,674 64
Amount of all other assets, viz.: Land contracts.....	2,250 00
	<u>\$563,111 15</u>

LIABILITIES

Amount due depositors, viz.:	
Principal	\$528,769 13
Dividends credited or to be credited for the six months ending with December 31, 1914.....	10,244 47
	<u>\$538,953 60</u>
Surplus on market value.....	24,157 55
	<u>\$563,111 15</u>
Surplus on par value, \$29,149.86.	

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$37,877 87
From depositors, not including dividends credited.....	81,656 15
From interest on loans, deposits and investments.....	26,990 27
From mortgages	25,775 00
From redemption of stocks and bonds.....	5,815 00
From all other sources, viz.: Land contracts.....	875 00
	<u>\$178,989 29</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$91,430 41
For loans on bonds and mortgages.....		23,200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$10,000).....		12,617 00
For interest (other than dividend payments to depositors)....		155 99
For current expenses of the bank, viz.:		
For salaries	\$1,525 00	
For taxes: Banking house, \$23.04; surplus, \$178.91..	201 95	
For expenses, except taxes, of banking house:		
Insurance	39 29	
Other	337 65	
For expenses of other real estate, viz.:		
Taxes	14 23	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	679 68	
		2,797 80
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		614 92
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		48,173 17
		<u>\$178,989 29</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		1,043
Number of accounts opened or reopened during the year.....		77
Number of accounts closed during the year.....		92
Amount deposited during the year, not including dividends credited for that period.....		\$81,656 15
Amount withdrawn during the year.....		91,430 41
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$10,184 01	
January 1, 1915.....	10,244 47	
		20,428 48
Average amount of each account January 1, 1915.....		516 73
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$27,546 12
Total expenses of the bank for the year 1914.....		2,797 80
Dividends paid to depositors for the year 1914.....		20,428 48
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>4,319 84</u>

21. MATTEAWAN SAVINGS BANK, BEACON

[572 Main street; incorporated 1866]

SAMUEL K. PHILLIPS, President. BENJAMIN SULLIVAN, Treasurer.
 ADDISON G. ORMSBEE, Vice-President. PETER H. VOSBURGH, Secretary.
 FRANK H. BRETT, Vice-President.

TRUSTEES

ADDISON G. ORMSBEE,	BENJ. I. D. ROOSA,	JOHN H. LYNCH,
BENJAMIN SULLIVAN,	JOHN O. WIXOM,	LOUIS E. KAMPF,
B. FRANK GREENE,	PETER H. VOSBURGH,	HENRY S. CORNEY,
SAMUEL K. PHILLIPS,	GUSTAVE A. SCHRADER,	EUGENE B. SMITH,
T. J. CUNNINGHAM,	SHERWOOD PHILLIPS,	HENRY D. JACKSON,
FRANK H. BRETT,	MYRON SMITH,	PAULL J. CHALLEN,
WM. H. SOUTHARD,		F. H. VAN HOUTEN.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$501,967 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in this State.....	\$110,000 00	\$105,366 60	\$105,900 00	
Towns in this State.....	5,000 00	5,225 00	5,300 00	
Villages in this State.....	116,950 00	120,818 18	117,926 00	
School districts in this State.....	31,975 00	34,217 11	32,171 50	
Railroad mortgage bonds...	76,000 00	74,831 25	60,320 00	
	<u>\$339,925 00</u>	<u>\$340,458 14</u>	<u>\$321,617 50</u>	321,617 50
Cash on deposit in banks or trust companies.....				52,849 51
Cash on hand.....				1,407 68
Total of collectible interest.....				12,128 15
Amount of all other assets, viz.: Land contract.....				36 00
				<u>\$890,004 84</u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$828,004 13	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	16,191 59	\$844,195 72
Other liabilities, viz.: Dividends accrued on deposits to Janu- ary 1, 1915.....	4,783 49	
Surplus on market value.....	41,025 63	
		<u>\$890,004 84</u>

Surplus on par value, \$59,333.13.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$65,118 76
From depositors, not including dividends credited.....	151,490 00
From interest on loans, deposits and investments.....	42,331 49
From mortgages.....	21,365 70
From redemption of stocks and bonds.....	10,900 00
From all other sources, viz.: Insurance premiums advanced repaid.....	21 75
	<u>\$291,227 70</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$181,408 88
For loans on bonds and mortgages.....		51,915 70
For interest (other than dividend payments to depositors)....		5 00
For current expenses of the bank, viz.:		
For salaries	\$2,346 00	
For taxes: Surplus.....	348 85	
For rent of banking rooms.....	360 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	508 58	
		<u>3,563 43</u>
Other payments, viz.: Insurance premiums advanced.....		78 50
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		54,256 19
		<u><u>\$291,227 70</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		2,002
Number of accounts opened or reopened during the year....		242
Number of accounts closed during the year.....		252
Amount deposited during the year, not including dividends credited for that period.....		\$151,490 00
Amount withdrawn during the year.....		181,408 88
Amount of dividends credited and paid for the year, viz.:		
May 1, 1914.....	\$16,547 56	
November 1, 1914.....	16,191 59	
		<u>32,739 15</u>
Average amount of each account January 1, 1915.....		421 65
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$43,615 62
Total expenses of the bank for the year 1914.....		3,563 43
Dividends paid to depositors for the year 1914.....		32,739 15
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u><u>7,313 04</u></u>

22. MECHANICS' SAVINGS BANK, BEACON

[81 Main street; incorporated 1866]

JOHN T. SMITH, President. BERTRAM L. SMITH, Treasurer.
EDWARD R. CORWIN, Secretary.**TRUSTEES**JOHN T. SMITH,
BENJAMIN HAMMOND,
JOHN F. RIDER,
JOHN W. CORWIN,
BERTRAM L. SMITH,
PRESTON GREENE,
FERD. LOUGHEAN,CHESTER BOND,
ANDREW BARNES,
JAMES VAN HOUTEN,
W. J. PRALATOWSKI,
AARON E. ALDRIDGE,
WM. J. CONKLIN,FRANK L. HOWARD,
S. M. DAVIDSON,
A. H. BLACKBURN,
HENRY MONTGOMERY,
WM. YATES,
GEORGE CHATTERTON,
RAYMOND F. KEIL.**FINANCIAL****RESOURCES**Bonds and mortgages..... \$861,896 41
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$127,000 00	\$132,631 90	\$129,820 00	
Cities in this State.....	301,619 66	309,219 56	292,834 07	
Counties in this State.....	46,000 00	49,600 50	46,450 00	
Towns in this State.....	241,500 00	250,247 41	242,220 00	
Villages in this State.....	559,768 40	578,980 53	557,075 81	
School districts in this State.....	180,250 00	190,391 85	183,655 00	
Railroad mortgage bonds...	242,000 00	239,050 00	194,120 00	
	<u>\$1,697,028 06</u>	<u>\$1,750,121 75</u>	<u>\$1,645,074 88</u>	1,645,074 88

Banking house and lot, book value, \$22,460.22; cost, \$15,000;
actual cash value..... 15,000 00Other real estate, book value, \$7,250.87; cost, \$7,250.87; actual
cash value 7,150 00

Cash on deposit in banks or trust companies..... 104,358 55

Cash on hand..... 908 65

Total of collectible interest..... 37,348 33

Amount of all other assets, viz.:

Rents accrued	\$115 99	
Land contracts	23,200 00	
		<u>23,315 99</u>

\$2,695,052 81**LIABILITIES**

Amount due depositors, viz.:

Principal	\$2,384,211 67	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	47,662 82	
		<u>\$2,431,874 49</u>

Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1915....	\$16,222 49	
Expenses incurred, but unpaid, bonds for officers..	37 50	
		<u>16,259 99</u>

Surplus on market value..... 246,918 33\$2,695,052 81

Surplus on par value, \$298,871.51.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$105,333 75
From depositors, not including dividends credited.....	297,790 17
From interest on loans, deposits and investments.....	121,698 50
From rents from banking house.....	907 50

From rents from other real estate.....		\$544 47
From mortgages		63,210 00
From redemption of stocks and bonds.....		41,866 67
From all other sources, viz.:		
County clerk	\$66 15	
Insurance advanced	78 08	
Land contracts	1,747 19	
For fire loss.....	795 00	
		<u>2,686 42</u>
		<u>\$634,037 48</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$452,365 10
For loans on bonds and mortgages.....		36,850 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$27,000).....		27,521 60
For interest (other than dividend payments to depositors)...		55 19
For current expenses of the bank, viz.:		
For salaries	\$5,600 00	
For taxes: Banking house, \$371.80; surplus, \$2,235.16.	2,606 96	
For expenses, except taxes, of banking house:		
Repairs	477 97	
Insurance	95 86	
Other	1,059 55	
For expenses of other real estate, viz.:		
Repairs	579 42	
Insurance	77 90	
Taxes	104 10	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	383 99	
		<u>10,985 25</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		250 00
Other payments, viz.:		
County clerk	\$70 80	
Suspense	50 00	
Insurance advanced	77 24	
Fire loss	545 00	
		<u>743 14</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		105,267 20
		<u>\$634,037 48</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		5,045
Number of accounts opened or reopened during the year.....		433
Number of accounts closed during the year.....		457
Amount deposited during the year, not including dividends credited for that period.....		\$297,790 17
Amount withdrawn during the year.....		452,365 10
Amount of dividends credited and paid for the year, viz.:		
May 1, 1914	\$48,791 22	
November 1, 1914.....	47,662 82	
Error in interest.....	20 00	
		<u>96,474 04</u>
Average amount of each account January 1, 1915.....		483 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$120,463 39
Total expenses of the bank for the year 1914.....		10,985 95
Dividends paid to depositors for the year 1914.....		96,474 04
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>13,003 40</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$155,026 28
For loans on bonds and mortgages.....	31,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,500).....	1,522 50
For current expenses of the bank, viz.:	
For salaries	\$1,846 00
For taxes: Banking house, \$148.97; surplus, \$361.29; on mortgages, \$60.....	570 26
For expenses, except taxes, of banking house:	
Repairs	53 91
Other	111 75
For other expenses, not including expenses of other real estate nor other expenses of banking house..	849 68
	<u>3,431 60</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	52,934 25
	<u><u>\$244,414 63</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	2,052
Number of accounts opened or reopened during the year.....	245
Number of accounts closed during the year.....	220
Amount deposited during the year, not including dividends credited for that period.....	\$139,365 07
Amount withdrawn during the year.....	155,026 28
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$13,663 61
January 1, 1915	13,725 11
	<u>27,388 72</u>
Average amount of each account January 1, 1915.....	363 06
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3 and 4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$34,700 44
Total expenses of the bank for the year 1914.....	3,426 60
Dividends paid to depositors for the year 1914.....	27,388 72
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u><u>3,885 12</u></u>

24. POUGHKEEPSIE SAVINGS BANK, POUGHKEEPSIE

[21 Market street; incorporated 1831]

FLOY M. JOHNSTON, President. J. FRED LOVEJOY, Treasurer.
 EDWARD S. ATWATER, Vice-President. HARRY E. MEEKS, Assistant Treasurer.
 CHARLES F. COSSUM, Vice-President.

TRUSTEES

FRANK B. LOWN,	WM. T. REYNOLDS,	CHARLES F. COSSUM,
HENRY V. PELTON,	JOHN C. OTIS,	CLARENCE W. PIERCE,
EDWARD S. ATWATER,	FLOY M. JOHNSTON,	WILLET E. HOYSRADT,
HENRY E. LOSEY,	GUILFORD DUDLEY,	HENRY BOOTH,
	JAMES H. YOUNG.	

FINANCIAL
RESOURCES

Bonds and mortgages..... \$7,781,728 19
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Idaho.....	\$50,000 00	\$49,160 00	\$49,000 00	
State of Massachusetts...	200,000 00	215,460 00	185,000 00	
State of Utah.....	90,000 00	90,054 50	85,500 00	
Cities in other States.....	578,500 00	604,980 63	565,065 00	
Cities in this State.....	1,994,535 33	2,042,750 30	1,945,341 93	
Counties in this State.....	289,500 00	310,224 60	288,565 00	
Towns in this State.....	269,682 99	287,269 56	278,983 97	
Villages in this State.....	1,032,891 98	1,054,492 95	1,025,979 36	
School districts in this State..	255,350 00	266,652 80	259,063 00	
Railroad mortgage bonds...	2,033,000 00	2,078,673 09	1,679,310 00	
	<u>\$6,793,460 30</u>	<u>\$6,999,718 43</u>	<u>\$6,361,808 26</u>	
				6,361,808 26
Loans upon pledge of securities.....				900 00
Banking house and lot, book value, \$140,042.05; cost, \$193,- 328.60; actual cash value.....				140,042 05
Cash on deposit in banks or trust companies.....				431,985 76
Cash on hand.....				113,779 41
Total of collectible interest.....				175,625 71
Amount of all other assets, viz.:				
Land contracts			\$1,720 00	
Cherry Street Realty Company account.....			23,213 37	
Insurance advanced			478 31	
				<u>25,411 68</u>
				<u>\$15,031,281 06</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$13,962,125 36		
Dividends credited or to be credited for the six months ending with December 31, 1914.....		270,666 22		
				<u>\$14,232,791 58</u>
Surplus on market value.....				798,489 48
				<u>\$15,031,281 06</u>
Surplus on par value, \$1,230,141.52.				

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....		\$479,042 82
From depositors, not including dividends credited.....	2,183,268 44	
From interest on loans, deposits and investments.....	659,317 44	
From rents from other real estate.....	54 00	
From mortgages	308,672 80	
From redemption of stocks and bonds.....	439,518 54	
From stocks and bonds sold (total par value, \$9,000).....	9,083 70	
From loans paid.....	88,700 00	
From real estate sold.....	1,200 00	

From all other sources, viz.:

Land contracts	\$35 00	
Attorney and examination fees.....	2,847 72	
Taxes and insurance advanced.....	781 98	
Cherry Street Realty Co. account.....	11,505 00	
		\$15,169 70
		<u>\$4,184,027 44</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$2,615,732 31
For loans on bonds and mortgages.....		871,892 20
For loans on stocks and bonds and other securities.....		28,900 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$65,470.04).....		65,839 54
For interest (other than dividend payments to depositors)....		348 14
For current expenses of the bank, viz.:		
For salaries	\$20,858 99	
For taxes: Banking house, \$1,705.17; surplus, \$7,244.05	8,949 22	
For expenses, except taxes, of banking house:		
Repairs	470 08	
Insurance	367 00	
Other	855 80	
For expenses of other real estate, viz.: Taxes....	18 19	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,425 35	
		36,944 63
Other payments, viz.:		
Taxes and insurance advanced.....	\$1,083 59	
Cherry Street Realty Co. account.....	13,868 76	
Forged order	100 00	
Addition to banking house.....	2,153 10	
Loss on mortgage assigned.....	1,400 00	
		18,605 45
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		545,765 17
		<u>\$4,184,027 44</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	26,657
Number of accounts opened or reopened during the year.....	2,432
Number of accounts closed during the year.....	2,397
Amount deposited during the year, not including dividends credited for that period.....	\$2,183,268 44
Amount withdrawn during the year.....	2,615,732 31
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$268,796 87
January 1, 1915	270,666 22
Credited at other periods.....	20
	<u>\$539,463 29</u>
Debited at other periods.....	10 33
	539,452 96
Average amount of each account January 1, 1915.....	533 92
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$651,061 04
Total expenses of the bank for the year 1914.....	36,944 63
Dividends paid to depositors for the year 1914.....	539,452 96
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>74,663 45</u>

25. RHINEBECK SAVINGS BANK, RHINEBECK

[15 Montgomery street; incorporated 1860]

AUGUSTUS M. TRAVER, President. WILLIAM THOMSON, Vice-President.
 M. V. B. SCHRYVER, Vice-President. THADDEUS A. TRAVER, Treasurer.

TRUSTEES

AUGUSTUS M. TRAVER, A. LEE WAGER, ELMER COON,
 M. V. B. SCHRYVER, JAS. S. ARMSTRONG, CHAS. B. HOFFMAN,
 WILLIAM THOMSON, WILLIAM R. CARROLL, EUGENE P. BUDD,
 THAD. A. TRAVER, MANDEVILLE S. FROST, CHARLES FERRIS,
 MARTIN HEERMANCE, TRACY DOWS.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$344,834 57
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$10,000 00	\$12,050 00	\$11,100 00	
State of Massachusetts....	4,000 00	4,185 00	3,800 00	
State of Louisiana.....	10,000 00	9,975 00	10,300 00	
Cities in other States.....	64,000 00	70,221 90	62,940 00	
Cities in this State.....	108,300 00	113,666 00	106,865 00	
Counties in this State.....	8,000 00	9,165 00	7,900 00	
Towns in this State.....	28,300 00	29,346 40	28,285 00	
Villages in this State.....	128,585 40	136,547 08	128,731 81	
Railroad mortgage bonds...	138,000 00	143,857 80	125,500 00	
	<u>\$499,185 40</u>	<u>\$529,014 18</u>	<u>\$483,421 81</u>	483,421 81

Banking house and lot, book value, \$5,000; cost, \$10,111.22;
 actual cash value..... 5,000 00
 Cash on deposit in banks or trust companies..... 33,257 71
 Cash on hand..... 5,688 65
 Total of collectible interest..... 11,101 56
 Amount of all other assets, viz.: Taxes advanced..... 11 76

\$883,316 06

LIABILITIES

Amount due depositors, viz.:

Principal	\$820,284 29	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	15,007 67	
		\$835,291 96
Surplus on market value.....		48,024 10
		<u><u>\$883,316 06</u></u>

Surplus on par value, \$63,787.69.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$39,406 32
From depositors, not including dividends credited.....	129,149 18
From interest on loans, deposits and investments.....	38,022 86
From mortgages	12,465 00
From redemption of stocks and bonds.....	24,650 00
From stocks and bonds sold (total par value, \$2,000).....	2,000 00
From real estate sold.....	500 00
From all other sources, viz.: Taxes advanced.....	40 94
	<u><u>\$246,234 30</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$125,375 66
For loans on bonds and mortgages.....		52,450 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$23,000).....		24,885 00
For interest (other than dividend payments to depositors)...		150 03
For current expenses of the bank, viz.:		
For salaries.....	\$3,145 00	
For taxes: Banking house, \$120.26; surplus, \$429.76; on mortgages, \$7.00.....	557 02	
For expenses, except taxes, of banking house:		
Repairs.....	6 92	
Insurance.....	27 20	
Other.....	18 33	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	620 08	
		4,374 55
Other payments, viz.: Taxes advanced.....		52 70
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		38,946 36
		<u>\$246,234 30</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		2,944
Number of accounts opened or reopened during the year.....		248
Number of accounts closed during the year.....		227
Amount deposited during the year, not including dividends credited for that period.....		\$129,149 18
Amount withdrawn during the year.....		125,375 66
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$14,696 61	
January 1, 1915.....	15,007 67	
		29,704 28
Average amount of each account January 1, 1915.....		283 72
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3 and 4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$37,394 93
Total expenses of the bank for the year 1914.....		4,374 55
Dividends paid to depositors for the year 1914.....		29,704 28
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>3,316 10</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$148,902 24
For loans on bonds and mortgages.....	55,270 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$51,800).....	51,800 00
For interest (other than dividend payments to depositors)...	4 47
For current expenses of the bank, viz.:	
For salaries	\$2,650 00
For taxes: Surplus.....	407 33
For rent of banking rooms.....	180 00
For expenses of other real estate, viz.:	
Repairs	183 68
Taxes	139 67
Other	12 56
For other expenses, not including expenses of other real estate nor other expenses of banking house..	734 44
	<hr/>
	4,307 67
Other payments, viz.: Expenses incurred in collecting award from New York city.....	73 91
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	47,043 89
	<hr/>
	\$307,402 18

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	1,705
Number of accounts opened or reopened during the year.....	250
Number of accounts closed during the year.....	210
Amount deposited during the year, not including dividends credited for that period.....	\$133,830 00
Amount withdrawn during the year.....	148,902 24
Amount of dividends credited and paid for the year, viz.:	
April 1, 1914	\$12,629 39
October 1, 1914	12,697 30
	<hr/>
	25,326 69
Average amount of each account January 1, 1915.....	330 11
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,093 80
Rate per cent. of dividends to depositors during the six months ending March 31, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending September 30, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$31,742 26
Total expenses of the bank for the year 1914.....	4,381 58
Dividends paid to depositors for the year 1914.....	25,326 69
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	2,033 99

ERIE COUNTY

27. AMERICAN SAVINGS BANK OF BUFFALO, BUFFALO

[215 Main street ; incorporated 1907]

HERBERT A. MELDRUM, President. CHARLES J. FIX, Vice-President.
 JOHN M. SATTERFIELD, Vice-President, WILLIAM P. LUEDEKE, Secretary.

TRUSTEES

FRANK X. ARGUS,
 CHAS. ANTONIAZZI,
 WILLIAM T. ATWATER,
 GEORGE K. BIRGE,
 ALFRED H. BURT,
 MYRON P. BUSH,
 EDWARD H. BUTLER,
 CHARLES J. FIX,

F. E. FRONCZAK,
 L. P. FUHRMANN,
 JAMES HANRAHAN,
 ROBERT H. HEUSSLER,
 WM. H. HOTCHKISS,
 DUDLEY M. IRWIN,
 BERT L. JONES,
 WM. P. LUEDEKE,
 NORMAN E. MACK.

GEORGE A. RAY,
 J. M. SATTERFIELD,
 THOMAS STODDART,
 GEORGE E. TELLER,
 CHAS. W. TOYNBEE,
 H. A. MELDRUM,
 G. M. ZIMMERMAN,
 J. G. WALLEMEIER, JR.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,401,570 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$50,000 00	\$51,557 04	\$51,900 00	
Cities in this State.....	155,071 85	153,803 92	153,736 20	
Towns in this State.....	36,000 00	37,073 08	36,760 00	
Villages in this State.....	59,000 00	59,639 41	59,440 00	
Railroad mortgage bonds...	372,000 00	368,781 30	348,650 00	
	<u>\$672,071 85</u>	<u>\$670,854 75</u>	<u>\$650,486 20</u>	
Cash on deposit in banks or trust companies.....				650,486 20
Cash on hand.....				130,050 46
Total of collectible interest.....				7,870 16
				<u>17,914 24</u>
				<u>\$2,207,891 06</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,144,260 67	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	40,621 08	
		<u>\$2,184,881 75</u>
Surplus on market value.....		23,009 31
		<u>\$2,207,891 06</u>

Surplus on par value, \$44,594.96.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$146,953 10
From depositors, not including dividends credited.....	937,054 93
From interest on loans, deposits and investments.....	103,843 32
From rents from other real estate.....	172 50
From mortgages	58,900 00
From redemption of stocks and bonds.....	10,000 00
From stocks and bonds sold (total par value, \$78,179.25)....	83,342 03
From real estate sold.....	868 63
	<u>\$1,341,134 51</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$902,189 10
For loans on bonds and mortgages.....		152,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$131,678).....		134,713 72
For interest (other than dividend payments to depositors)...		1,559 63
For current expenses of the bank, viz.:		
For salaries	\$5,922 24	
For taxes: Surplus	116 83	
For rent of banking rooms.....	3,999 98	
For expenses of other real estate, viz.:		
Repairs	48 70	
Taxes	270 55	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,343 14	
		12,701 44
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		137,920 62
		<u>\$1,341,134 51</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		5,206
Number of accounts opened or reopened during the year.....		1,983
Number of accounts closed during the year.....		1,929
Amount deposited during the year, not including dividends credited for that period.....	\$937,054 93	
Amount withdrawn during the year.....	902,189 10	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$39,611 24	
January 1, 1915	40,585 32	
Credited at other periods	186 04	
		80,382 60
Average amount of each account January 1, 1915.....		419 69
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$102,868 60	
Total expenses of the bank for the year 1914.....	12,701 44	
Dividends paid to depositors for the year 1914.....	80,382 60	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>9,784 56</u>

28. BUFFALO SAVINGS BANK, BUFFALO

[545 Main street; incorporated 1846]

E. CORNING TOWNSEND, President. GUSTAVE J. ADOLFF, Treasurer.
 CHARLES L. GURNEY, Vice-President. FRANK NOBLE, Secretary.
 F. X. WANEMACHER, Assistant Secretary.

TRUSTEES

E. CORNING TOWNSEND, CHARLES L. GURNEY, HENRY M. GERRANS,
 WM. H. GLENNY, JOHN L. CLAWSON, DEWITT CLINTON,
 GEORGE BLEISTEIN, SEYMOUR P. WHITE, C. B. PORTER,
 RICHARD E. GAVIN, JOHN B. OLMSTED.

FINANCIAL**RESOURCES**

Bonds and mortgages.....\$19,279,124 45
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of California.....	\$101,000 00	\$96,328 75	\$96,960 00	
State of Louisiana.....	100,000 00	109,655 00	110,000 00	
Cities in other States.....	6,026,500 00	6,303,017 63	6,098,625 00	
Cities in this State.....	3,455,545 16	3,600,171 96	3,484,802 20	
Counties in this State.....	544,000 00	657,337 17	649,840 00	
Towns in this State.....	79,000 00	84,332 50	76,630 00	
Villages in this State.....	182,574 00	184,615 29	174,306 04	
School districts in this State.	105,750 00	107,649 43	106,435 00	
Railroad mortgage bonds...	6,691,000 00	7,915,166 50	6,617,020 00	
	<u>\$17,285,369 16</u>	<u>\$18,958,274 22</u>	<u>\$17,314,618 24</u>	17,314,618 24
Banking house and lot, book value, \$250,000; cost, \$583,- 734.76; actual cash value.....				583,734 76
Other real estate, book value, \$390,276.19; cost, \$390,276.19; actual cash value.....				390,276 19
Cash on deposit in banks or trust companies.....				2,034,956 98
Cash on hand.....				455,642 93
Total of collectible interest.....				353,774 73
				<u>\$40,412,128 28</u>

LIABILITIES

Amount due depositors, viz.:				
Principal ..		\$36,746,580 22		
Dividends credited or to be credited for the six months ending with December 31, 1914.....		707,275 87		\$37,453,856 09
Surplus on market value.....				2,958,272 19
				<u>\$40,412,128 28</u>
Surplus on par value, \$2,929,023.11.				

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$3,073,627 18
From depositors, not including dividends credited.....	9,945,070 77
From interest on loans, deposits and investments.....	1,823,517 31
From rents from other real estate.....	16,662 85
From mortgages	870,527 69
From redemption of stocks and bonds.....	365,045 53
From all other sources, viz.:	
Received from sale of other real estate.....	\$233 34
Sale of lumber	1,560 74
From land contracts.....	3,942 53
Satisfaction of judgment.....	100 00
	<u>5,837 11</u>
	<u>\$16,100,288 44</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$10,957,688 65	
For loans on bonds and mortgages.....		1,373,168 18
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$967,000).....	996,363 22	
For interest (other than dividend payments to depositors)..	9,857 95	
For current expenses of the bank, viz.:		
For salaries	\$65,920 61	
For taxes: Banking house, \$15,973.12; surplus, \$20,841.53	36,814 65	
For expenses, except taxes, of banking house:		
Repairs	1,012 83	
Insurance	640 04	
Other	9,558 65	
For expenses of other real estate, viz.:		
Repairs	2,616 95	
Insurance	1,107 68	
Taxes	16,625 52	
Other	5,414 69	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	11,247 96	
		150,959 58
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		121,600 00
Other payments, viz.: Interest paid but not credited.....		50 95
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		2,490,599 91
		<u>\$16,100,288 44</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	63,883
Number of accounts opened or reopened during the year.....	11,328
Number of accounts closed during the year.....	10,740
Amount deposited during the year, not including dividends credited for that period.....	\$9,945,070 77
Amount withdrawn during the year.....	10,957,688 65
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$710,127 97
January 1, 1915.....	707,275 87
Credited at other periods.....	11,428 84
Paid but not credited.....	50 95
	<u>1,428,881 63</u>
Average amount of each account January 1, 1915.....	586 29
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	3
Total amount of such accounts.....	\$9,218 75
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$1,735,985 51
Total expenses of the bank for the year 1914.....	150,959 58
Dividends paid to depositors for the year 1914.....	1,428,881 63
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>156,144 30</u>

29. ERIE COUNTY SAVINGS BANK, BUFFALO

[Niagara, Church and Main streets; incorporated 1864]

ROBERT S. DONALDSON, President. ROBERT D. YOUNG, Treasurer.
 G. BARRETT RICH, Vice-President. STEPHEN B. LEE, Assistant Treasurer.
 GEORGE R. HOWARD, Vice-President.

TRUSTEES

ROBT. S. DONALDSON, L. D. RUMSEY, WHITNEY G. CASE,
 GEORGE L. WILLIAMS, CARLTON M. SMITH, ROBERT D. YOUNG,
 WILLIAM A. ROGERS, THOS. T. RAMSDELL, GEORGE C. GINTHER,
 G. BARRETT RICH, JOHN W. ROBINSON, SEYMOUR H. KNOX,
 GEORGE R. HOWARD, H. W. SPRAGUE, JOHN K. WALKER.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$31,420,335 00
 Stock and bond investments viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Alabama.....	\$300,000 00	\$320,345 00	\$300,000 00	
State of Massachusetts....	500,000 00	560,625 00	465,000 00	
Cities in other States....	3,282,000 00	3,432,899 95	3,190,410 00	
Cities in this State.....	8,296,265 55	8,447,630 11	7,935,498 53	
Counties in this State....	170,000 00	170,000 00	168,900 00	
Railroad mortgage bonds...	10,175,000 00	10,743,732 30	8,816,000 00	
	<u>\$22,723,265 55</u>	<u>\$23,680,232 36</u>	<u>\$20,875,808 53</u>	20,875,808 58
Loans upon pledge of securities.....				75,000 00
Banking house and lot, book value, \$1,196,057.43; cost, \$1,196,057.43; actual cash value.....				1,196,057 43
Other real estate, book value, \$60,999.24; cost, \$60,999.24; actual cash value.....				60,999 24
Cash on deposit in banks or trust companies.....				3,116,377 80
Cash on hand.....				180,212 38
Total of collectible interest.....				652,985 78
Amount of all other assets, viz.: Rents due and unpaid.....				1,936 97
				<u>\$57,579,713 18</u>

LIABILITIES

Amount due depositors, viz.:				
Principal.....		\$53,623,132 30		
Dividends credited or to be credited for the six months ending with December 31, 1914.....		<u>1,019,612 56</u>		
				\$54,642,744 86
Surplus on market value.....				2,936,968 32
				<u>\$57,579,713 18</u>
Surplus on par value, \$4,784,425.29.				

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$3,413,933 70
From depositors, not including dividends credited.....	12,820,462 46
From interest on loans, deposits and investments.....	2,444,924 68
From rents from banking house.....	57,635 73
From rents from other real estate.....	300 00
From mortgages.....	1,124,422 25
From redemption of stocks and bonds.....	405,359 36
From loans paid.....	45,000 00
From all other sources, viz.: Sale of old iron.....	88 79
	<u>\$20,312,131 97</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$14,329,733 00	
For loans on bonds and mortgages	2,454,200 00	
For interest (other than dividend payments to depositors)....	2,187 50	
For current expenses of the bank, viz.:		
For salaries	\$64,823 91	
For taxes: Banking house, \$26,201.66; surplus, \$21,309.50	47,511 16	
For expenses, except taxes, of banking house:		
Repairs	6,012 14	
Insurance	2,427 20	
Other	25,418 60	
For expenses of other real estate, viz.:		
Repairs	35 74	
Insurance	458 70	
Taxes	1,568 14	
For other expenses not including expenses of other real estate nor other expenses of bank- ing house	20,166 46	
		168,422 05
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		60,999 24
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		3,296,590 18
		<u>\$20,312,131 97</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	91,558
Number of accounts opened or reopened during the year.....	14,232
Number of accounts closed during the year.....	13,805
Amount deposited during the year, not including dividends credited for that period.....	\$12,820,462 46
Amount withdrawn during the year.....	14,329,733 00
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$1,018,346 82
January 1, 1915	1,019,612 56
Credited at other periods.....	673 45
	<u>2,038,632 83</u>
Average amount of each account January 1, 1915.....	596 81
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$2,495,213 56
Total expenses of the bank for the year 1914.....	168,422 05
Dividends paid to depositors for the year 1914.....	2,038,632 83
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>288,158 68</u>

30. THE WESTERN SAVINGS BANK, BUFFALO

[438 Main street; incorporated 1851]

ALBERT J. WHEELER, President.
HENRY ERB, Vice-President.HOWARD H. BAKER, Vice-President.
FRANKLIN W. H. BECKER, Treasurer.

TRUSTEES

HENRY ERB,
HENRY ZIPP,
ALBERT J. WHEELER,
HOWARD H. BAKER,
CHARLES DIEBOLD, Jr.,HENRY E. ROLLER,
WILLIAM F. WENDT,
F. W. H. BECKER,
WILLIAM SIMON,
LEWIS J. HEINTZ,CARL A. STRANGMANN,
CHAS. H. DONALDSON,
EDW. E. COATSWORTH,
GEO. D. MONTGOMERY,
GROVER W. WEND.FINANCIAL
RESOURCESBonds and mortgages \$4, 828, 270 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$575,000 00	\$607,331 90	\$571,000 00
Cities in this State.....	2,650,476 93	2,684,427 29	2,662,414 97
Counties in this State.....	162,000 00	166,371 20	160,380 00
Villages in this State.....	179,902 70	181,326 83	179,931 72
School districts in this State..	105,000 00	105,000 00	102,350 00
Railroad mortgage bonds....	1,575,000 00	1,605,562 50	1,324,500 00
	<u>\$5,247,379 63</u>	<u>\$5,360,519 72</u>	<u>\$5,000,576 69</u>

5, 000, 576 69

Banking house and lot, book value, \$100,000; cost, \$150,000; actual cash value,	150,000 00
Cash on deposit in banks or trust companies.....	776,015 01
Cash on hand	85,490 51
Total of collectible interest.....	102,269 73
Amount of all other assets, viz.: Taxes advanced on bond and mortgage	2,139 01

\$10, 944, 760 95

LIABILITIES

Amount due depositors, viz.:

Principal	\$10,146,246 35
Dividends credited or to be credited for the six months ending with December 31, 1914.....	197,217 05
	<u>\$10, 343, 463 40</u>
Surplus on market value.....	601,297 55
	<u>\$10, 944, 760 95</u>

Surplus on par value, \$843,100.49.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$819,490 59
From depositors, not including dividends credited.....	2,427,379 67
From interest on loans, deposits and investments.....	478,044 93
From rents from banking house.....	3,899 92
From mortgages	312,832 00
From redemption of stocks and bonds.....	531,687 96
	<u>\$4, 573, 335 07</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,714,512 36	
For loans on bonds and mortgages	409,950 00	
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$558,300.03)	543,282 01	
For interest (other than dividend payments to depositors)...	294 88	
For current expenses of the bank, viz.:		
For salaries	\$25,311 60	
For taxes: Banking house, \$7,274.23; surplus, \$5,508.26	12,782 49	
For expenses, except taxes, of banking house:		
Repairs	1,888 47	
Insurance	353 60	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,449 14	
		43,790 30
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		861,505 52
		<u>\$4,573,335 07</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		13,138
Number of accounts opened or reopened during the year.....		1,893
Number of accounts closed during the year.....		1,666
Amount deposited during the year, not including dividends credited for that period	\$2,427,379 67	
Amount withdrawn during the year.....	2,714,512 36	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$197,455 03	
January 1, 1915	197,217 05	
Credited at other periods.....	1,910 92	
		396,583 00
Average amount of each account January 1, 1915.....		787 29
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		1
Total amount of such accounts	\$3,117 13	
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	497,598 83	
Total expenses of the bank for the year 1914.....	43,790 30	
Dividends paid to depositors for the year 1914.....	396,583 00	
Net earnings for the year 1914 over expenses and dividends paid to depositors	57,225 53	

GREENE COUNTY

31. CATSKILL SAVINGS BANK, CATSKILL

[343 Main street; incorporated 1868]

W. IRVING JENNINGS, President, ORRIN DAY, Treasurer.
EMORY A. CHASE, Vice-President. JEREMIAH DAY, Secretary.

TRUSTEES

W. I. JENNINGS,	EMORY A. CHASE,	WM. H. VAN ORDEN,
JEREMIAH DAY,	JAMES L. MALCOLM,	GEORGE S. LEWIS,
ORRIN DAY,	A. C. BLOODGOOD,	FRANK H. OSBORN,
WM. PALMATIER,	LUCIUS R. DOTY,	OMAR V. SAGE,
CHARLES E. BASSETT,	ADDISON P. JONES,	WILLIAM J. HUGHES.

FINANCIAL RESOURCES

Bonds and mortgages \$1,216,229 45
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$45,000 00	\$45,856 25	\$45,900 00
State of Wyoming.....	25,000 00	34,562 50	27,070 00
State of California.....	25,000 00	23,500 00	24,000 00
Cities in other States.....	768,000 00	801,595 81	758,810 00
Cities in this State.....	482,080 00	497,535 49	470,698 00
Counties in this State.....	63,000 00	69,816 97	62,660 00
Towns in this State.....	59,000 00	59,870 50	60,120 20
Villages in this State.....	120,000 00	127,367 95	117,790 00
School districts in this State.....	86,440 00	92,596 68	87,222 13
Railroad mortgage bonds...	523,500 00	559,537 74	478,070 00
	<u>\$2,197,020 00</u>	<u>\$2,312,339 89</u>	<u>\$2,132,330 33</u>

Banking house and lot, book value, \$40,000; cost, \$54,512.27;	2,132,330 33
actual cash value.....	40,000 00
Cash on deposit in banks or trust companies.....	216,306 80
Cash on hand	33,524 45
Total of collectible interest.....	47,450 25
	<u>\$3,685,841 28</u>

LIABILITIES

Amount due depositors, viz.:	
Principal	\$3,360,030 36
Dividends credited or to be credited for the six months ending with December 31, 1914.....	56,702 14
	\$3,416,732 50
Other liabilities, viz.: Expenses incurred, but unpaid, light..	3 70
Surplus on market value.....	269,105 08
	<u>\$3,685,841 28</u>
Surplus on par value, \$333,794.75.	

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$241,360 64
From depositors, not including dividends credited.....	716,217 57
From interest on loans, deposits and investments.....	152,413 35
From mortgages	109,702 53
From redemption of stocks and bonds.....	41,330 00
	<u>\$1,261,024 09</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$882,239 10
For loans on bonds and mortgages.....		60,650 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$56,080).....		55,443 09
For interest (other than dividend payments to depositors)...		336 07
For current expenses of the bank, viz.:		
For salaries.....	\$7,599 67	
For taxes: Banking house, \$810.12; surplus, \$2,385.32; on mortgages, \$80.50.....	3,275 94	
For expenses, except taxes, of banking house:		
Repairs.....	34 80	
Insurance.....	20 00	
Other.....	200 97	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,393 20	
		12,524 58
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		249,831 25
		<u>\$1,261,024 09</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		7,419
Number of accounts opened or reopened during the year....		873
Number of accounts closed during the year.....		878
Amount deposited during the year, not including dividends credited for that period.....	\$716,217 57	
Amount withdrawn during the year.....	882,239 10	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$56,462 77	
January 1, 1915.....	56,702 14	
		113,164 91
Average amount of each account January 1, 1915.....		460 54
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....		1
Total amount of such accounts.....	\$3,399 16	
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$148,521 86	
Total expenses of the bank for the year 1914.....	12,524 86	
Dividends paid to depositors for the year 1914.....	113,164 91	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	22,832 09	

JEFFERSON COUNTY

32. JEFFERSON COUNTY SAVINGS BANK, WATERTOWN

[202 Washington street; incorporated 1859]

A. T. E. LANSING, President. F. B. RICE, Treasurer.
 F. R. FARWELL, Vice-President. O. E. HUNGERFORD, Secretary.
 H. PURCELL, Vice-President.

TRUSTEES

F. R. FARWELL.	ROBT. J. BUCK,	D. M. COSGROVE,
D. C. MIDDLETON.	H. PURCELL,	A. T. E. LANSING,
O. E. HUNGERFORD,	S. R. CLEVELAND,	S. A. UPHAM,
G. V. S. CAMP.	D. M. ANDERSON.	F. H. WADDINGHAM,
GEO. C. SHERMAN,		P. A. PITCHER.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$4,089,894 60
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Delaware.....	\$100,000 00	\$103,250 00	\$100,000 00
Cities in other States.....	670,000 00	689,582 55	653,050 00
Cities in this State.....	1,098,500 00	1,431,449 90	1,051,977 00
Counties in this State.....	147,000 00	150,876 75	145,510 00
Towns in this State.....	195,200 00	205,127 31	187,419 00
Villages in this State.....	323,280 70	328,710 62	316,737 03
School districts in this State.....	61,434 14	62,832 26	60,474 26
Railroad mortgage bonds.....	1,317,000 00	1,379,013 75	1,137,680 00
	<u>\$3,912,414 84</u>	<u>\$4,050,843 14</u>	<u>\$3,653,147 29</u>

3,653,147 29

Banking house and lot, book value, \$111,500; cost, \$115,548.78; actual cash value..... 111,500 00

Other real estate, book value, \$185,906; cost, \$191,906; actual cash value 191,906 00

Cash on deposit in banks or trust companies..... 481,699 60

Cash on hand 104,496 58

Total of collectible interest..... 85,375 70

Amount of all other assets, viz.:

Land contract	\$550 00
Rents due	1,064 17

1,614 17

\$8,719,633 94

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,216,963 67
Dividends credited or to be credited for the six months ending with December 31, 1914.....	146,382 45

\$3,363,336 12

Surplus on market value..... 356,297 82

\$8,719,633 94

Surplus on par value, \$615,565.37.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$662,302 59
From depositors, not including dividends credited.....	1,505,188 73
From interest on loans, deposits and investments.....	364,024 61

JEFFERSON COUNTY

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From rents from banking house.....	\$5,744 37	
From rents from other real estate.....	5,634 41	
From mortgages	278,493 00	
From redemption of stocks and bonds.....	68,311 54	
From all other sources, viz.:		
Appraisal fees	\$59 11	
Insurance refunded	394 00	
		453 11
		<u>\$2,890,152 36</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,972,011 37
For loans on bonds and mortgages.....		225,330 00
For current expenses of the bank, viz.:		
For salaries	\$18,261 33	
For taxes: Banking house, \$2,110.51; surplus, \$3,653.72	5,764 23	
For expenses, except taxes, of banking house:		
Repairs	84 80	
Insurance	606 97	
Other	1,587 35	
For expenses of other real estate, viz.:		
Repairs	725 64	
Insurance	846 52	
Taxes	1,868 64	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,704 92	
		33,450 40
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		70,201 00
Variation in cash.....	\$80 80	
Taxes paid	282 37	
Insurance paid	574 25	
Foreclosure, including taxes.....	1,623 41	
Taxes advanced	402 58	
		2,963 41
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		586,196 18
		<u>\$2,890,152 36</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	30,463
Number of accounts opened or reopened during the year.....	2,899
Number of accounts closed during the year.....	2,644
Amount deposited during the year, not including dividends credited for that period.....	\$1,505,188 73
Amount withdrawn during the year.....	1,972,011 37
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$146,935 10
January 1, 1915	146,382 45
Credited at other periods.....	56 74
	293,374 29
Average amount of each account January 1, 1915.....	274 54
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3 and 4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discount.....	\$372,926 35
Total expenses of the bank for the year 1914.....	33,450 40
Dividends paid to depositors for the year 1914.....	293,374 29
Net earnings for the year 1914 over expenses and dividends paid to depositors	46,101 66

33. WATERTOWN SAVINGS BANK, WATERTOWN.

[125 Washington street; incorporated 1893]

I. L. HUNT, President. W. W. CONDE, Vice-President.
 GEORGE H. BABCOCK, Vice-President. HARVEY W. STEELE, Treasurer.

TRUSTEES

ALLEN C. BEACH,	HERBERT E. HARMON,	LORENZO SMITH,
JOHN R. PAWLING,	W. W. CONDE,	ISAAC L. HUNT,
WILLIAM E. SILL,	H. P. DUNLAP,	ANTONIO F. MILLS,
GEORGE H. BABCOCK,	CHARLES D. BINGHAM,	IRA SHARP,
SILAS L. GEORGE,	ANDREW C. CORNWALL,	ADAM BICKELHAUPT,
H. W. STEELE,	GEORGE J. DRYDEN,	ELI B. JOHNSON.

FINANCIAL

RESOURCES

Bonds and mortgages \$1, 878, 184 57
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Louisiana.....	\$25,000 00	\$24,943 00	\$25,512 50	
Cities in other States.....	288,000 00	294,018 16	289,100 00	
Cities in this State.....	212,327 51	218,461 83	217,168 74	
Counties in this State.....	116,000 00	116,771 80	114,230 00	
Towns in this State.....	44,375 00	44,933 00	44,488 50	
Villages in this State.....	404,437 88	409,390 49	400,161 72	
School districts in this State.	153,809 00	155,649 18	153,253 00	
Railroad mortgage bonds...	240,000 00	247,355 65	213,250 00	
	<u>\$1,481,940 39</u>	<u>\$1,511,526 11</u>	<u>\$1,457,262 46</u>	1, 457, 262 46
Cash on deposit in banks or trust companies.....				355, 377 19
Cash on hand.....				24, 414 93
Total of collectible interest.....				25, 141 24
				<u>\$3, 740, 380 39</u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$3,529,220 78	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	63,913 44	\$3, 593, 134 22
Surplus on market value.....		147, 246 17
		<u>\$3, 740, 380 39</u>

Surplus on par value, \$171,924.10.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$348,005 44
From depositors, not including dividends credited.....	666,699 56
From interest on loans, deposits and investments.....	165,124 60
From mortgages.....	152,207 00
From redemption of stocks and bonds.....	86,876 07
From all other sources, viz.: Receipts on account of mortgage.....	338 25
	<u>\$1, 419, 250 92</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$774,875 86
For loans on bonds and mortgages.....	176,739 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$74,492.51).....	75,028 27
For interest (other than dividend payments to depositors)...	678 76
For current expenses of the bank, viz.:	
For salaries	\$7,480 00
For taxes: Surplus, \$1,410.15; on mortgages, \$295.15.	1,705 30
For rent of banking rooms.....	850 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,895 67
	<u>11,930 97</u>
Other payments, viz.: Payments on account of mortgage....	205 94
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	379,792 12
	<u><u>\$1,419,250 92</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	9,528
Number of accounts opened or reopened during the year.....	1,203
Number of accounts closed during the year.....	1,031
Amount deposited during the year, not including dividends credited for that period.....	\$666,699 56
Amount withdrawn during the year.....	774,875 36
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$63,729 38
January 1, 1915	63,913 44
	<u>127,642 82</u>
Average amount of each account January 1, 1915.....	377 23
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3 and 4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$163,499 76
Total expenses of the bank for the year 1914.....	12,136 91
Dividends paid to depositors for the year 1914.....	127,642 82
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u><u>23,720 03</u></u>

KINGS COUNTY

34. BAY RIDGE SAVINGS BANK, BROOKLYN

[5517 Fifth avenue; incorporated 1909]

MAURICE T. LEWIS, President. JOHN D. HOLSTEN, Treasurer.
MICHAEL MURPHY, Vice-President. PIERCE KEEFE, Secretary.

TRUSTEES

MAURICE T. LEWIS,	GEORGE IHNKEN,	HENRY KETTELHODT,
MICHAEL MURPHY,	JUSTUS BERGE,	WILLIAM BOLGER,
JOHN D. HOLSTEN,	HENRY MEYER,	OLAF OLAFSON,
GUSTAVE GRAFENSTEIN,	HENRY SCHWANEWEDER,	WILLIAM FISCHER,
PIERCE KEEFE,	WM. E. KAY,	WILLIAM F. KENNY,
	PETER N. MEINKE.	

FINANCIAL RESOURCES

Bonds and mortgages \$408,900 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$30,000 00	\$29,976 57	\$30,050 00	
Cities in this State.....	34,000 00	29,363 25	29,580 00	
Towns in this State.....	5,000 00	5,136 46	5,150 00	
Villages in this State.....	36,333 26	36,113 92	36,693 26	
School districts in this State.	11,500 00	11,348 30	11,795 00	
Railroad mortgage bonds...	30,000 00	28,031 25	26,650 00	
	<u>\$146,833 26</u>	<u>\$140,969 75</u>	<u>\$139,918 26</u>	139,918 26
Cash on deposit in banks or trust companies.....				29,124 95
Cash on hand				336 89
Total of collectible interest.....				5,808 54
				<u>\$584,088 64</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$561,198 99	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	9,797 20	\$570,996 19
Surplus on market value.....		13,092 45
		<u>\$584,088 64</u>

Surplus on par value, \$20,007.45.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$53,403 54
From depositors, not including dividends credited.....	517,695 17
From interest on loans, deposits and investments.....	27,228 30
From mortgages	3,500 00
From redemption of stocks and bonds.....	1,333 33
	<u>\$603,160 34</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$451,878 42
For loans on bonds and mortgages		99,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$17,500).....		17,801 01
For interest (other than interest payments to depositors)		137 40
For current expenses of the bank, viz.:		
For salaries	\$2,129 20	
For taxes: Surplus	102 70	
For expenses, except taxes, of banking house:		
Repairs	28 85	
Insurance	54 10	
For rent of banking rooms.....	1,090 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	635 82	
		<u>4,040 67</u>
Other payments, viz.: Profit and loss, cash short.....		41 00
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		<u>29,461 34</u>
		<u><u>\$603,160 34</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		3,490
Number of accounts opened or reopened during the year.....		1,647
Number of accounts closed during the year.....		1,396
Amount deposited during the year, not including dividends credited for that period.....	\$517,697 47	
Amount withdrawn during the year.....	451,878 42	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$8,736 93	
January 1, 1915	9,797 20	
		<u>18,534 13</u>
Average amount of each account January 1, 1915.....		163 61
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate		3
Total amount of such accounts.....	\$9,287 93	
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$27,633 69	
Total expenses of the bank for the year 1914.....	4,081 67	
Dividends paid to depositors for the year 1914.....	18,536 43	
Net earnings for the year 1914 over expenses and dividends paid to depositors		<u>5,015 59</u>

35. BREVOORT SAVINGS BANK, BROOKLYN

[522 Nostrand avenue; incorporated 1890]

HOWARD M. SMITH, President. WALTER C. HUMSTONE, Treasurer.
 EDWARD LYONS, Vice-President. RAYMOND LOUNSBERY, Secretary.
 GRANVILLE W. HARMAN, Vice-Pres.

TRUSTEES

CHAS. M. AIKMAN,	WALTER C. HUMSTONE,	BERTRAND L. SMITH,
JOSEPH M. BACON,	ALFRED T. SEWARD,	JOHN D. SULLIVAN,
JOHN W. BAILEY,	R. LOUNSBERY,	THOS. J. WASHBURN,
CHARLES COOPER,	EDWARD LYONS,	L. A. WRAY,
WILLIAM J. GILPIN,	ERNST NATHAN,	PATRICK M. WOODS,
WILLIAM H. GOOD,	GEORGE W. PIPE,	JOHN H. BURROUGHS,
WILLIAM H. HARDING,	JAMES R. ROSS,	ERNEST H. PILSBURY,
G. W. HARMAN,	HOWARD M. SMITH,	HENRY C. LA. ROWE.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$2,033,297 50
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$25,000 00	\$26,312 50	\$27,250 00	
State of Maryland.....	25,000 00	23,630 90	23,750 00	
State of New Mexico.....	12,000 00	12,548 16	12,600 00	
State of Oklahoma.....	35,000 00	35,307 25	35,700 00	
State of Louisiana.....	45,000 00	47,365 87	47,100 00	
Cities in other States.....	289,000 00	306,168 98	296,180 00	
Cities in this State.....	534,021 00	540,542 51	520,117 63	
Counties in this State.....	128,000 00	136,943 90	133,930 00	
Towns in this State.....	138,500 00	148,485 63	144,834 00	
Villages in this State.....	211,820 00	222,014 84	217,806 40	
School districts in this State.....	123,000 00	126,787 15	125,545 00	
Railroad mortgage bonds...	245,000 00	263,285 94	219,200 00	
	<u>\$1,811,341 00</u>	<u>\$1,889,893 63</u>	<u>\$1,804,013 03</u>	
Other real estate, book value, \$32,502.80; cost, \$33,308.33; actual cash value.....				33,308 33
Cash on deposit in banks or trust companies.....				318,853 61
Cash on hand.....				12,262 94
Total of collectible interest.....				45,003 93
				<u>\$4,246,739 34</u>

LIABILITIES

Amount due depositors, viz.:			
Principal	\$3,949,891 97		
Dividends credited or to be credited for the six months ending with December 31, 1914.....	73,074 63		
Surplus on market value.....		223,772 74	\$4,022,966 60
		<u>\$4,246,739 34</u>	

Surplus on par value, \$231,100.71.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$299,992 23
From depositors, not including dividends credited.....	1,587,727 28
From dividends on loans, deposits and investments.....	190,982 41
From rents from banking house.....	1,746 00
From rents from other real estate.....	2,634 32

KINGS COUNTY

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From mortgages	\$70,900 00
From redemption of stocks and bonds.....	18,500 00
From stocks and bonds sold (total par value, \$10,000).....	8,982 50
	<u>\$2,181,464 74</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,562,620 18
For loans on bonds and mortgages.....	36,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$184,000).....	196,154 83
For interest (other than dividend payments to depositors) ..	1,982 99
For current expenses of the bank, viz.:	
For salaries	\$9,286 33
For taxes: Surplus	1,596 95
For rent of banking rooms.....	3,876 64
For expenses of other real estate, viz.:	
Repairs	854 83
Insurance	195 91
Taxes	561 00
Other	217 05
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,193 15
	<u>19,781 86</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	33,308 33
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	331,116 55
	<u>\$2,181,464 74</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	14,986
Number of accounts opened or reopened during the year....	2,582
Number of accounts closed during the year.....	2,208
Amount deposited during the year, not including dividends credited for that period.....	\$1,587,727 28
Amount withdrawn during the year.....	1,562,620 18
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$61,984 94
January 1, 1915	73,074 63
Credited at other periods.....	14 74
	<u>135,074 31</u>
Average amount of each account January 1, 1915.....	269 12
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$193,582 18
Total expenses of the bank for the year 1914.....	19,781 86
Dividends paid to depositors for the year 1914.....	135,074 31
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>38,726 01</u>

From mortgages	\$831,800 00
From redemption of stocks and bonds.....	262,500 00
From stocks and bonds sold (total par value, \$830,000).....	807,105 10
	<u>\$17,438,876 94</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$10,794,945 25
For loans on bonds and mortgages.....	2,249,550 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$785,000).....	789,506 88
For interest (other than dividend payments to depositors) ..	6,748 85
For current expenses of the bank, viz.:	
For salaries	\$79,808 01
For taxes: Banking house, \$3,392.00; surplus, \$47,154.75 ..	55,546 75
For expenses, except taxes, of banking house:	
Repairs	1,402 11
Insurance	1,196 75
Other	1,973 35
For expenses of other real estate, viz.:	
Taxes	289 00
Other	19,451 31
	<u>159,667 28</u>
Other payments, viz.:	
Final payment on bank building addition.....	\$33,109 88
Teller's cash short	82 00
	<u>33,191 88</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	3,405,266 80
	<u>\$17,438,876 94</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	70,075
Number of accounts opened or reopened during the year.....	10,547
Number of accounts closed during the year.....	9,009
Amount deposited during the year, not including dividends credited for that period.....	\$10,387,622 63
Amount withdrawn during the year.....	10,794,945 25
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$988,745 07
January 1, 1915	1,007,375 34
	<u>1,996,120 41</u>
Average amount of each account January 1, 1915.....	756 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$2,465,516 79
Total expenses of the bank for the year 1914.....	205,034 44
Dividends paid to depositors for the year 1914.....	1,996,120 41
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>264,361 94</u>

37. THE BUSHWICK SAVINGS BANK, BROOKLYN

[726-730 Grand street; incorporated 1873]

JERE E. BROWN, President. LOUIS J. BURGER, Secretary.
 GEO. W. SCHAEDEL, Vice-President. GEORGE J. MERKED, Cashier.
 WILLIAM S. WANDEL, Vice-President.

TRUSTEES.

RUFUS L. SCOTT,	JERE E. BROWN,	M. FACKENTHAL,
DANIEL CANTY,	JOHN H. VANDERVEER,	HERRMAN C. HUELLE,
EDWARD BUSH,	M. L. REYNOLDS,	THEOPHILE THONET,
HENRY SCHADE,	F. H. NARWOOD,	CHRISTIAN D. HOMEYER,
JOHN H. SCHEIDT,	LOUIS G. BURGER,	CHARLES TRIETSCHLER,
WILLIAM S. WANDEL,	GEORGE W. SCHAEDEL,	DAVID H. MOORE,
WILLIAM G. MILLER,	ANDREW F. WILSON.	FRANK L. BROWN,
AUGUSTUS P. AVERY,		C. S. H. TIEBAUT, Jr.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$3,356,875 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Alabama.....	\$3,500 00	\$3,697 40	\$3,500 00	
State of California.....	75,000 00	72,731 28	72,950 00	
State of Idaho.....	75,000 00	77,260 00	76,500 00	
State of Louisiana.....	50,000 00	49,313 80	51,500 00	
State of Mississippi.....	24,000 00	25,032 00	23,760 00	
State of New Mexico.....	50,000 00	50,596 25	50,500 00	
State of Oklahoma.....	70,000 00	69,732 74	69,800 00	
State of Missouri.....	51,000 00	50,354 00	50,235 00	
Cities in other States.....	610,475 00	634,687 24	614,629 15	
Cities in this State.....	1,129,017 44	1,156,567 86	1,130,328 51	
Counties in this State.....	95,000 00	99,842 22	97,890 00	
Towns in this State.....	15,500 00	16,203 34	14,770 00	
Villages in this State.....	81,252 72	85,488 77	79,232 77	
Railroad mortgage bonds...	65,000 00	69,248 40	58,650 00	
	<u>\$2,394,745 16</u>	<u>\$2,460,755 50</u>	<u>\$2,394,305 43</u>	2,394,305 43
Banking house and lot, book value, \$37,210.37; cost, \$46,210.37; actual cash value.....				37,210 37
Other real estate, book value, \$96,174.67; cost, \$96,174.67; actual cash value.....				96,174 67
Cash on deposit in banks or trust companies.....				456,194 01
Cash on hand.....				66,899 07
Total of collectible interest.....				52,414 37
				<u>\$6,460,072 92</u>

LIABILITIES

Amount due depositors, viz.:			
Principal.....		\$5,928,329 69	
Dividends credited or to be credited for the six months ending with December 31, 1914.....		113,416 25	
			\$6,041,745 94
Surplus on market value.....			418,326 98
			<u>\$6,460,072 92</u>
Surplus on par value, \$418,766.71.			

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$447,212 07
From depositors, not including dividends credited.....	1,718,432 11
From interest on loans, deposits and investments.....	296,828 16

From rents from banking house.....	\$2,008 00
From rents from other real estate.....	8,899 15
From mortgages	120,725 00
From redemption of stocks and bonds.....	444,965 76
From all other sources, viz.: Discount on bonds purchased below par	4,197 92
	<u>\$3,043,268 17</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,723,684 36
For loans on bonds and mortgages.....	270,082 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$475,291.59).....	480,628 06
For interest (other than dividend payments to depositors) ..	3,060 86
For current expenses of the bank, viz.:	
For salaries	\$15,600 00
For taxes: Banking house, \$641.65; surplus, \$3,610.14.	4,261 79
For expenses, except taxes, of banking house:	
Repairs	529 85
Insurance	170 34
Other	936 78
For expenses of other real estate, viz.:	
Repairs	1,323 07
Insurance	352 63
Taxes	2,048 80
Other	1,862 99
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,446 14
	<u>31,522 44</u>
Other payments, viz.:	
Purchase extension to bank building.....	\$8,210 37
Transfer from mortgage to real estate account....	2,987 00
	<u>11,197 37</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	523,093 08
	<u>\$3,043,268 17</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	13,881
Number of accounts opened or reopened during the year....	2,147
Number of accounts closed during the year.....	1,963
Amount deposited during the year, not including dividends credited for that period.....	\$1,718,432 11
Amount withdrawn during the year.....	1,723,684 36
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$110,402 30
January 1, 1915	113,416 25
	<u>223,818 55</u>
Average amount of each account January 1, 1915.....	435 25
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$302,153 19
Total expenses of the bank for the year 1914.....	32,522 44
Dividends paid to depositors for the year 1914.....	223,818 55
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>45,812 20</u>

38. THE CITY SAVINGS BANK OF BROOKLYN, BROOKLYN

[Corner Lafayette and Flatbush avenues; incorporated 1886]

REMSEN RUSHMORE, President.
 THEOPHILUS OLENA, Vice-President.
 FRED'K H. WEBSTER, Vice-President.

WILLIAM A. AVIS, Treasurer.
 HENRY V. RAYMOND, Secretary.

TRUSTEES

FRANCIS O. AFFELD,
 WILLIAM A. AVIS,
 DAVID F. HUTCHER,
 JACOB G. DETTMER,
 THEOPHILUS OLENA,
 REMSEN RUSHMORE,

JOHN M. RIDER,
 H. V. RAYMOND,
 J. B. SUMMERFIELD,
 FRED'K H. WEBSTER,
 EDWIN H. SAUNDERS,
 RUFUS T. GRIGGS,
 JAMES G. SHAW.

CLARENCE T. COREY,
 FRANK C. SWAN,
 RALPH E. DAYTON,
 BARTHOL'W A. GREENE,
 CHARLES H. KELBY,
 STEPHEN VALENTINE.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$1,783,600 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of Massachusetts....	\$7,000 00	\$6,970 60	\$6,480 00
State of Delaware.....	20,000 00	21,050 00	19,000 00
State of Louisiana.....	80,000 00	88,303 13	82,600 00
State of Tennessee.....	20,000 00	20,309 30	20,300 00
State of California.....	43,000 00	41,970 09	41,670 00
Cities in other States.....	413,500 00	440,267 49	427,224 50
Cities in this State.....	242,179 00	255,709 82	246,637 21
Counties in this State.....	37,000 00	38,100 00	38,207 60
Towns in this State.....	102,000 00	109,341 70	104,768 90
Villages in this State.....	65,500 00	67,297 91	66,309 50
School districts in this State.	19,250 00	19,492 44	19,242 50
	<u>\$1,049,429 00</u>	<u>\$1,108,812 48</u>	<u>\$1,072,440 21</u>

1,072,440 21

Cash on deposit in banks or trust companies..... 292,071 21

Cash on hand..... 9,203 45

Total of collectible interest..... 33,268 65

Amount of all other assets, viz.: Furniture and fixtures.... 4,500 00

\$3,195,083 52**LIABILITIES**

Amount due depositors, viz.:

Principal..... \$2,948,934 54

Dividends credited or to be credited for the six months ending with December 31, 1914..... 55,094 73

\$3,004,029 27

Other liabilities, viz.: Reserved for surplus tax..... 750 00

Surplus on market value..... 190,304 25

\$3,195,083 52

Surplus on par value, \$167,293.04.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$248,218 19
From depositors, not including dividends credited.....	1,107,205 96
From interest on loans, deposits and investments.....	149,533 16
From mortgages.....	124,850 00
From redemption of stocks and bonds.....	57,660 00
From stocks and bonds sold (total par value, \$145,000).....	156,501 93
From all other sources, viz.: Taxes and insurance advanced repaid.....	507 58
	<u>\$1,844,476 82</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,089,965 40
For loans on bonds and mortgages.....	136,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$280,000).....	289,071 90
For interest (other than dividend payments to depositors) ..	2,149 82
For current expenses of the bank, viz.:	
For salaries	\$14,320 00
For taxes: Surplus.....	1,548 81
For expenses, except taxes, of banking house:	
Insurance	11 50
Other	50 00
For rent of banking rooms.....	7,500 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,027 15
	<u>25,457 46</u>
Other payments, viz.: Taxes and insurance advanced.....	507 58
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	301,274 66
	<u><u>\$1,844,476 82</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	8,504
Number of accounts opened or reopened during the year.....	1,909
Number of accounts closed during the year.....	1,812
Amount deposited during the year, not including dividends credited for that period.....	\$1,107,205 96
Amount withdrawn during the year.....	1,089,965 40
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$46,638 27
January 1, 1915	55,094 73
Credited at other periods.....	17 96
	<u>101,750 96</u>
Average amount of each account January 1, 1915.....	353 25
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositor's ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,156 96
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$145,445 72
Total expenses of the bank for the year 1914.....	27,352 70
Dividends paid to depositors for the year 1914.....	101,750 96
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u><u>16,342 06</u></u>

From redemption of stocks and bonds.....	\$1,144,600 00
From stocks and bonds sold (total par value \$1,500,000)....	1,503,307 25
From loans paid	1,142,000 00
From real estate sold	154,750 00
From all other sources, viz.: Insurance premium returned..	3 20
	<u>\$21,740,813 94</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$12,669,632 45
For loans on bonds and mortgages.....	3,487,943 00
For loans on stocks and bonds and other securities.....	1,142,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$835,000).....	867,560 76
For interest (other than dividend payments to depositors)..	9,340 98
For current expenses of the bank, viz.:	
For salaries	\$30,050 00
For taxes: Banking house, \$10,363.69; surplus, \$31,409.77	41,773 46
For expenses, except taxes, of banking house:	
Repairs	513 80
Insurance	967 93
For expenses of other real estate, viz.:	
Repairs	6,095 30
Insurance	272 42
Taxes	12,127 03
Other	9,449 05
For other expenses, not including expenses of other real estate nor other expenses of banking house..	31,798 46
	<u>183,047 44</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	218,682 85
Other payments, viz.:	
Teller's cash short.....	\$82 00
Insurance premium	8 40
	<u>90 40</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	3,162,516 06
	<u>\$21,740,813 94</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	95,270
Number of accounts opened or reopened during the year.....	18,034
Number of accounts closed during the year.....	17,846
Amount deposited during the year, not including dividends credited for that period.....	\$11,306,337 49
Amount withdrawn during the year.....	12,669,632 45
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$670,463 38
January 1, 1915	773,062 24
	<u>1,443,515 62</u>
Average amount of each account January 1, 1915.....	435 20
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$2,010,428 93
Total expenses of the bank for the year 1914.....	183,047 44
Dividends paid to depositors for the year 1914.....	1,443,515 62
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>383,865 87</u>

40. THE DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN

[209 Havemeyer street; incorporated 1864]

W. P. STURGIS, President. C. M. LOWES, Treasurer.
 JACOB F. HEALEY, Vice-President. CHARLES KRECK, Assistant Treasurer.
 H. F. MOLLENHAUER, Vice-President.

TRUSTEES

JACOB F. HEALEY, H. F. MOLLENHAUER, JAMES A. SPERRY,
 WILLIAM P. STURGIS, JOHN MCKEE, JOHN H. HOERLE,
 ROBERT B. FERGUSON, OTTO F. STRUSE, ALVAH MILLER,
 AUGUSTUS WENZEL, ALEX. D. SEYMOUR, H. R. FERGUSON,
 FREDERICK V. DARE, WARREN F. GOODWIN, C. C. MOLLENHAUER.

FINANCIAL**RESOURCES**

Bonds and mortgages \$6,936,450 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$1,035,000 00	\$1,057,914 26	\$996,760 00	
Cities in this State.....	1,594,300 00	1,668,045 01	1,562,666 00	
Counties in this State.....	150,000 00	159,939 00	151,150 00	
Towns in this State.....	80,000 00	82,066 23	80,655 00	
Villages in this State.....	50,000 00	54,792 65	49,060 00	
School districts in this State.....	25,000 00	25,248 25	26,250 00	
Railroad mortgage bonds...	60,000 00	82,344 00	73,200 00	
	<u>\$2,994,300 00</u>	<u>\$3,130,349 40</u>	<u>\$2,939,741 00</u>	2,939,741 00
Banking house and lot, book value, \$125,000; cost, \$142,786.54; actual cash value				125,000 00
Other real estate, book value, \$15,000; cost, \$67,583.73; actual cash value				15,000 00
Cash on deposit in banks or trust companies.....				806,923 79
Cash on hand				38,949 87
Total of collectible interest				81,962 09
				<u>\$10,944,026 75</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$10,193,372 31	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	197,042 60	\$10,390,414 91
Other liabilities, viz.: Reserved for taxes, etc.....	1,049 04	
Surplus on market value.....	552,562 80	
		<u>\$10,944,026 75</u>

Surplus on par value, \$607,121.80.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$741,974 63
From depositors, not including dividends credited.....	2,793,423 15
From interest on loans, deposits and investments.....	485,771 30
From rents from other real estate.....	195 00
From mortgages	113,900 00
From redemption of stocks and bonds.....	127,500 00
From stocks and bonds sold (total par value, \$100,000).....	103,713 90

From all other sources, viz.:

Insurance premium repaid.....	\$284 40	
Refund on liability insurance premium.....	37 00	
Cash over.....	10 00	
Check received and later returned N. G.....	50 00	
		<u>\$381 40</u>
		<u>\$4,366,859 38</u>

PAYMENTS

To depositors, including interest paid to them.....		\$2,603,995 84
For loans on bonds and mortgages.....		688,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$169,000).....		176,764 48
For interest (other than dividend payments to depositors) ..		2,722 09
For current expenses of the bank, viz.:		
For salaries.....	\$27,571 00	
For taxes: Banking house, \$1,618.66; surplus, \$4,814.82	6,433 48	
For expenses, except taxes, of banking house:		
Repairs.....	919 15	
Other.....	2,244 58	
For expenses of other real estate, viz.:		
Repairs.....	20 20	
Insurance.....	62 50	
Taxes.....	260 80	
Other.....	14 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	10,462 76	
		<u>47,988 97</u>
Other payments, viz.:		
Insurance premium advanced.....	\$123 15	
Error in tellers' cash.....	9 00	
Paid for mortgage.....	200 00	
Charged premium account on New York city note..	532 19	
Check received and later returned N. G.....	50 00	
		<u>914 34</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		<u>845,873 66</u>
		<u>\$4,366,859 38</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	15,159
Number of accounts opened or reopened during the year....	2,632
Number of accounts closed during the year.....	2,349
Amount deposited during the year, not including dividends credited for that period.....	\$2,793,423 15
Amount withdrawn during the year.....	2,603,995 84
Amount of interest credited and paid for the year, viz.:	
July 1, 1914.....	\$189,692 07
January 1, 1915.....	197,042 60
	<u>386,734 67</u>
Average amount of each account January 1, 1915.....	685 42
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$479,064 14
Total expenses of the bank for the year 1914.....	49,394 05
Dividends paid to depositors for the year 1914.....	386,734 67
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>42,935 42</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$2,092,018 43
For loans on bonds and mortgages.....		190,250 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$226,000).....		230,238 74
For interest (other than dividend payments to depositors) ..		873 74
For current expenses of the bank, viz.:		
For salaries	\$22,843 99	
For taxes: Banking house, \$416.76; surplus, \$4,925.40	5,342 16	
For expenses, except taxes, of banking house:		
Repairs	511 75	
Insurance	44 00	
Other	15 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,938 57	
		34,695 47
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		562,484 71
		<u>\$3,110,561 09</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		15,889
Number of accounts opened or reopened during the year....		2,524
Number of accounts closed during the year.....		2,745
Amount deposited during the year, not including dividends credited for that period.....	\$1,801,951 61	
Amount withdrawn during the year.....	2,092,018 43	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$119,119 47	
January 1, 1915	138,399 31	
		257,518 78
Average amount of each account January 1, 1915.....		462 81
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$350,353 50	
Total expenses of the bank for the year 1914.....	34,695 47	
Dividends paid to depositors for the year 1914.....	257,518 78	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>58,139 25</u>

42. EASTERN DISTRICT SAVINGS BANK, BROOKLYN

[1024-1026 Gates avenue; incorporated 1895]

LEWIS E. MEEKER, President. A. MANNING SHEVILL, Cashier.
 J. PARKER SLOANE, Vice-President. CHAS. LOUIS SICARD, Secretary.
 HOMER L. BARTLETT, Vice-President.

TRUSTEES

J. PARKER SLOANE, HENRY L. GAUS, JOHN W. MOORE,
 CHARLES L. SICARD, HENRY VOLLWEILER, FRED E. BRANDIS,
 JOHN W. FRASER, HOMER L. BARTLETT, JOHN BOSSERT,
 GEO. W. PAYNTAR, C. JEROME EDWARDS, LEWIS E. MEEKER,
 CHARLES JACOB.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$4,423,871 66
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Missouri.....	\$50,000 00	\$48,121 68	\$48,500 00	
State of California.....	50,000 00	48,611 55	49,000 00	
Cities in other States.....	1,208,772 70	1,266,572 43	1,242,098 40	
Cities in this State.....	677,550 00	695,043 84	682,778 10	
Counties in this State.....	85,000 00	87,595 50	87,750 00	
Villages in this State.....	8,687 78	9,382 87	8,407 74	
Railroad mortgage bonds...	391,000 00	422,369 75	368,010 00	
	<u>\$2,465,990 48</u>	<u>\$2,577,702 62</u>	<u>\$2,486,544 24</u>	2,486,544 24
Other real estate, book value, \$3,055.29; cost, \$3,055.29; actual cash value.....				3,055 29
Cash on deposit in banks or trust companies.....				635,471 61
Cash on hand.....				15,185 41
Total of collectible interest.....				73,963 34
Amount of all other assets, viz.: Insurance premium.....				23 75
				<u>\$7,638,115 30</u>

LIABILITIES

Amount due depositors, viz.:			
Principal ..	\$7,203,346 39		
Dividends credited or to be credited for the six months ending with December 31, 1914.....	134,284 16		
			\$7,337,630 55
Surplus on market value.....			300,484 75
			<u>\$7,638,115 30</u>

Surplus on par value, \$279,930.99.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$496,499 29
From depositors, not including dividends credited.....	3,265,802 65
From interest on loans, deposits and investments.....	344,857 08
From rents from other real estate.....	243 74
From mortgages	98,445 00
From redemption of stocks and bonds.....	100,000 00
From stocks and bonds sold (total par value, \$168,590).....	168,370 22
From all other sources, viz.: Insurance premiums received..	363 44
	<u>\$4,474,581 42</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$2,792,187 31
For loans on bonds and mortgages.....		495,566 66
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$504,272.70).....		509,181 49
For interest (other than interest payments to depositors)...		4,325 81
For current expenses of the bank, viz.:		
For salaries	\$13,454 33	
For taxes: Surplus.....	2,079 39	
For expenses, except taxes, of banking house:		
Other	510 09	
For rent of banking rooms.....	2,606 15	
For expenses of other real estate, viz.:		
Taxes	76 48	
Other	3 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,561 50	
		<u>22,290 94</u>
Other payments, viz.: Insurance premiums.....		372 19
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		650,657 02
		<u><u>\$4,474,581 42</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		22,565
Number of accounts opened or reopened during the year....		5,259
Number of accounts closed during the year.....		4,363
Amount deposited during the year, not including dividends credited for that period.....		\$3,265,802 65
Amount withdrawn during the year.....		2,792,187 31
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$125,452 60	
January 1, 1915	134,284 16	
		<u>259,736 76</u>
Average amount of each account January 1, 1915.....		314 79
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....		1
Total amount of such accounts.....		\$3,778 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		344,732 20
Total expenses of the bank for the year 1914.....		22,290 94
Dividends paid to depositors for the year 1914.....		259,736 76
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u><u>62,704 50</u></u>

43. EAST NEW YORK SAVINGS BANK, BROOKLYN

[2644 Atlantic avenue; incorporated 1863]

FREDERICK MIDDENDORF, President. JOHN M. LINZ, Treasurer.
 C. W. COLYER, Vice-President. LOUIS A. TRANBERG, Secretary.
 CLARENCE F. COLYER, Vice-President. FRED M. LINZ, Assistant Treasurer.

TRUSTEES

FRED'K MIDDENDORF, LOUIS A. TRANBERG, A. H. ACKERMAN,
 C. W. COLYER, CLARENCE F. COLYER, EDWARD A. RICHARDS,
 RUDOLPH REIMER, JOHN M. LINZ, HENRY MEYER,
 FRANK C. LANG, ADOLPH KIENDL, G. F. MIDDLEDORF, JR.,
 FREDERICK D. HART, CARL E. ANSELM, JOHN MEIN, SR.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,250,000 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of California.....	\$53,000 00	\$51,675 00	\$51,940 00	
Cities in other States.....	140,000 00	143,755 91	142,650 00	
Cities in this State.....	662,000 00	673,347 35	663,785 00	
Towns in this State.....	57,000 00	63,330 00	59,420 00	
Villages in this State.....	24,000 00	28,596 00	24,330 00	
Railroad mortgage bonds ..	445,000 00	501,805 32	408,500 00	
	<u>\$1,381,000 00</u>	<u>\$1,463,010 08</u>	<u>\$1,351,125 00</u>	1,351,125 00
Banking house and lot, book value, \$35,399.70; cost, \$35,399.70; actual cash value.....				25,000 00
Cash on deposit in banks or trust companies.....				291,602 18
Cash on hand				11,318 63
Total of collectible interest.....				52,291 25
				<u>\$3,981,337 06</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$3,580,380 90	
Dividends credited or to be credited for the six months ending with December 31, 1914.....		67,495 97	
			\$3,647,876 87
Surplus on market value.....			333,460 19
			<u>\$3,981,337 06</u>

Surplus on par value, \$363,335.19.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$306,285 83
From depositors, not including dividends credited.....	1,063,659 39
From interest on loans, deposits and investments.....	187,761 89
From rents from banking house.....	300 00
From mortgages	89,150 00
	<u>\$1,647,157 11</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,086,166 01
For loans on bonds and mortgages.....		188,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$53,000).....		51,675 00
For interest (other than interest payments to depositors)...		630 11
For current expenses of the bank, viz.: *		
For salaries	\$12,300 00	
For taxes: Banking house, \$374.21; surplus, \$2,918.98.	3,293 19	
For expenses, except taxes, of banking house:		
Repairs	107 50	
Insurance	22 38	
Other	368 45	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	954 18	
		17,045 68
Other payments, viz.: Insurance premium advanced.....		19 50
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		302,920 81
		<u>\$1,647,157 11</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		8,981
Number of accounts opened or reopened during the year.....		1,500
Number of accounts closed during the year.....		1,507
Amount deposited during the year, not including dividends credited for that period.....	\$1,063,659 39	
Amount withdrawn during the year.....	1,086,166 01	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$65,899 30	
January 1, 1915.....	67,495 97	
Credited at other periods.....	212 84	
		133,608 11
Average amount of each account January 1, 1915.....		398 66
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$188,799 21	
Total expenses of the bank for the year 1914.....	17,065 18	
Dividends paid to depositors for the year 1914.....	133,395 27	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>38,338 76</u>

44. GERMANIA SAVINGS BANK, KINGS COUNTY, BROOKLYN

[375 Fulton street; incorporated 1867]

A. GOEPEL, President.

CHAS. A. SCHIEREN, Vice-President.

PETER H. REPPENHAGEN, Vice-President.

OSCAR THOMASS, Treasurer.

J. C. M. LORENZ, Secretary.

JOHN W. HASS, Cashier.

TRUSTEES

ADOLPH GOEPEL,
CHAS. A. SCHIEREN,
P. H. REPPENHAGEN,
T. ELLETT HODGSKIN,
EDWARD L. GRAEF,
JACOB DANGLER,AUGUST JAHN,
J. C. HACKER,
J. F. HILDEBRAND,
RICHARD KNY,
OTTO WISSNER,G. W. RASCH,
J. R. MANNHEIM,
HERMAN A. METZ,
LOUIS SCHELING,
FREDERICK RENKEN,
WILLIAM RASMUS.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$7,343,650 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of California.....	\$50,000 00	\$48,690 00	\$49,000 00	
Cities in other States:.....	563,000 00	588,012 49	565,500 00	
Cities in this State.....	2,339,605 46	2,476,046 17	2,279,023 34	
Counties in this State.....	386,000 00	406,991 67	386,530 00	
Towns in this State.....	32,175 00	35,396 31	31,761 50	
Villages in this State.....	178,900 00	194,782 94	179,119 00	
Railroad mortgage bonds...	20,000 00	20,448 00	16,200 00	
	<u>3,569,680 46</u>	<u>\$3,769,367 58</u>	<u>\$3,507,138 84</u>	3,507,138 84

Banking house and lot, book value, \$322,900.27; cost, \$374-
620.05; actual cash value..... 322,900 27Other real estate, book value, \$35,000; cost, \$38,980.42; actual
cash value 35,000 00

Cash on deposit in banks or trust companies..... 827,861 05

Cash on hand..... 15,839 78

Total of collectible interest..... 86,898 96

Amount of all other assets, viz.:

Fire insurance premium on bank building.....	\$2,000 00	
Rents accrued	480 00	
	<u>2,480 00</u>	

\$12,141,718 90

LIABILITIES

Amount due depositors, viz.:

Principal	\$11,219,474 24	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	215,592 46	
	<u>\$11,435,066 70</u>	

Surplus on market value..... 706,652 20

\$12,141,718 90

Surplus on par value, \$769,193.82.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$1,156,014 78
From depositors, not including dividends credited.....	2,831,596 11
From interest on loans, deposits and investments.....	540,822 22
From rents from banking house.....	17,890 00
From rents from other real estate.....	3,059 17
From mortgages	168,475 00
From redemption of stocks and bonds.....	198,930 91
From real estate sold.....	28,250 00

From all other sources, viz.:

Appraisal fees and insurance premiums refunded..	\$79 49	
Telephone collections	14 48	
Sale of old fixtures.....	26 00	
Water rent refunded.....	4 00	
Third tracking of elevated railroad.....	338 25	
		<u>\$462 22</u>
		<u><u>\$4,945,500 41</u></u>

PAYMENTS.

To depositors, including dividends paid to them.....	\$3,494,911 23	
For loans on bonds and mortgages.....	423,100 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$125,000).....	125,265 00	
For interest (other than interest payments to depositors)...	1,767 13	
For current expenses of the bank, viz.:		
For salaries	\$19,023 33	
For taxes: Banking house, \$7,191.40; surplus, \$6,322.42	13,513 83	
For expenses, except taxes, of banking house:		
Repairs	1,087 16	
Insurance	369 83	
Other	9,119 50	
For expenses of other real estate, viz.:		
Repairs	510 60	
Insurance	554 47	
Taxes	817 28	
Other	539 95	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,321 19	
		49,857 12
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	6,197 10	
Other payments, viz.:		
Commission on real estate sold.....	\$410 00	
Profit and loss.....	292 00	
		702 00
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	843,700 83	
		<u>\$4,945,500 41</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	19,771
Number of accounts opened or reopened during the year.....	2,818
Number of accounts closed during the year.....	2,767
Amount deposited during the year, not including dividends credited for that period.....	\$2,831,596 11
Amount withdrawn during the year.....	3,494,911 23
Amount of dividends credited and paid for the year viz.:	
July 1, 1914.....	\$188,495 81
January 1, 1915.....	215,592 46
	404,088 27
Average amount of each account January 1, 1915.....	578 37
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$553,522 46
Total expenses of the bank for the year 1914.....	56,862 56
Dividends paid to depositors for the year 1914.....	404,088 27
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	92,571 63

45. GERMAN SAVINGS BANK OF BROOKLYN, BROOKLYN

[531 Broadway; incorporated 1866]

CHARLES FROEB, President.
AUGUST C. SCHARMANN, Vice-Pres.J. A. MOLLENHAUER, Vice-Pres.
HENRY M. STUMPF, Secretary.

TRUSTEES

JOHN L. GAUS,
THEO. ENGELHARDT,
J. A. MOLLENHAUER,
CHARLES FROEB,
A. C. SCHARMANN,HENRY C. DECK,
J. HENRY DICK,
JOHN R. THOMPSON,
J. M. OTTO,
GEORGE B. GOODWIN,J. H. SCHUMANN,
HENRY STUMPF,
JOSEPH HUBER,
LOUIS ZOLLNER,
JOHN PROBST.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$10,812,300 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Utah.....	\$44,000 00	\$48,655 20	\$48,664 00	
State of California.....	12,000 00	11,757 00	11,760 00	
Cities in other States.....	2,115,630 00	2,198,214 45	2,115,807 90	
Cities in this State.....	2,621,852 79	2,735,613 95	2,506,961 10	
Counties in this State.....	235,000 00	255,253 99	231,335 00	
Towns in this State.....	45,000 00	46,886 24	45,300 00	
Railroad mortgage bonds... 1,406,500 00	1,406,500 00	1,542,698 02	1,476,345 00	
	<u>\$6,481,982 79</u>	<u>\$6,839,034 45</u>	<u>\$6,437,173 00</u>	6,437,173 00
Banking house and lot, book value, \$83,714.59; cost, \$120,- 714.59; actual cash value.....				83,714 59
Other real estate, book value, \$7,500; cost, \$6,831.27; actual cash value				6,831 27
Cash on deposit in banks or trust companies.....				1,713,000 00
Cash on hand.....				73,486 81
Total of collectible interest.....				143,667 07
Amount of all other assets, viz.: Rents accrued.....				351 67
				<u><u>\$19,270,524 41</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$17,604,833 97	
Dividends credited or to be credited for the six month ending with December 31, 1914.....	334,021 71	\$17,938,855 68
Surplus on market value.....		1,331,668 73
		<u><u>\$19,270,524 41</u></u>

Surplus on par value, \$1,376,478.52.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$1,678,737 27
From depositors, not including dividends credited.....	5,359,743 20
From interest on loans, deposits and investments.....	890,438 21
From rents from banking house.....	4,170 65
From mortgages	223,475 00
From redemption of stocks and bonds.....	397,577 96
From stocks and bonds sold (total par value \$775,800).....	779,931 16

From all other sources, viz.:

Insurance premiums repaid.....	\$301 88	
Rebate overcharge for electric light.....	230 47	
Sale of drinking cups.....	5 07	
Rebate on bonds purchased.....	66 38	
Satisfaction pieces.....	110 00	
Award for damages — Municipal R. R. Co.....	416 25	
		\$1,030 05
		<u>\$9,335,103 50</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$6,155,347 32
For loans on bonds and mortgages.....		472,625 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$811,330).....		849,168 00
For interest (other than dividend payments to depositors) ..		7,661 60
For current expenses of the bank, viz.:		
For salaries.....	\$36,529 00	
For taxes: Banking house, \$1,252.44; surplus, \$11,164.74.....	12,417 18	
For expenses, except taxes, of banking house:		
Repairs.....	742 57	
Insurance.....	99 22	
For expenses of other real estate, viz.:		
Taxes.....	56 70	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	6,951 95	
		56,796 62
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		6,831 27
Other payments, viz.: Insurance premiums advanced.....		186 88
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		1,786,486 81
		<u>\$9,335,103 50</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		41,542
Number of accounts opened or reopened during the year....		6,469
Number of accounts closed during the year.....		6,532
Amount deposited during the year, not including dividends credited for that period.....	\$5,359,743 20	
Amount withdrawn during the year.....	6,155,347 32	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$290,340 38	
January 1, 1915.....	334,021 71	
		624,362 09
Average amount of each account January 1, 1915.....		431 82
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....		5
Total amount of such accounts.....	\$19,416 20	
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$860,499 47	
Total expenses of the bank for the year 1914.....	56,796 62	
Dividends paid to depositors for the year 1914.....	624,362 09	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		179,340 76

46. THE GREATER NEW YORK SAVINGS BANK, BROOKLYN

[498 Fifth avenue; incorporated 1897]

C. J. OBERMAYER, President.
ALEXANDER G. CALDER, Vice-Pres.
CHAS. G. BALMANN, Vice-Pres

WM. OBERMAYER, Secretary.

TRUSTEES

C. J. OBERMAYER,
CHARLES RUSTON,
WILLIAM J. MAXWELL,
W. F. VANDEN HOUTEN,
ALLAN BOWIE,
THOMAS MURPHY,
ALEX. G. CALDER,
FRANK A. SELLE,

MILO M. BELDING, JR.,
H. B. McNAIK,
CHAS. G. BALMANN,
WM. OBERMAYER,
W. M. MESEROLE,
ADOLPH REHBEIN,
WALTER CRITCHLEY,
JOHN LAMONT,
ARCHIBALD SIMPSON.

GUSTAVE HARTUNG,
JOHN E. RUSTON,
FREDERICK W. STARR,
WM. W. SPENCE,
LUDWIG MERKLEIN,
GUY LOOMIS,
WM. D. BUCKNER,
RAYMOND H. FIERO.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,333,300 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$555,000 00	\$576,743 20	\$557,005 00	
Cities in this State.....	355,200 00	352,505 46	326,467 00	
Towns in this State.....	25,000 00	25,457 50	24,750 00	
Villages in this State.....	14,500 00	15,436 00	14,270 00	
School districts in this State.....	17,500 00	13,105 55	17,570 00	
	<u>\$967,200 00</u>	<u>\$983,247 71</u>	<u>\$940,062 00</u>	940,062 00
Other real estate, book value, \$27,500; cost, \$32,034.99; actual cash value				27,500 00
Cash on deposit in banks or trust companies.....				302,184 65
Cash on hand.....				28,678 92
Total of collectible interest.....				34,758 76
				<u>\$3,666,484 33</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$3,471,820 28	
Dividends credited or to be credited for the six months ending with December 31, 1914.....		63,914 50	
			\$3,535,734 78
Surplus on market value.....			130,749 55
			<u>\$3,666,484 33</u>

Surplus on par value, \$157,887.55.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$367,286 53
From depositors, not including dividends credited.....	1,533,475 60
From interest on loans, deposits and investments.....	174,948 93
From rents from other real estate.....	2,429 00
From mortgages	110,050 00
From redemption of stocks and bonds.....	500 00
From stocks and bonds sold (total par value, \$65,300).....	65,692 05

From all other sources, viz.:

Banks lost and paid for.....	\$14 00	
Judgment collected.....	149 70	
		\$163 70
		<u>\$2,254,545 81</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,668,771 23	
For loans on bonds and mortgages.....	140,650 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$79,000).....	78,563 25	
For interest (other than dividend payments to depositors) ..	741 24	
For current expenses of the bank, viz.:		
For salaries	\$14,683 33	
For taxes: Surplus.....	1,088 72	
For expenses, except taxes, of banking house:		
Repairs	172 70	
For rent of banking rooms.....	3,300 00	
For expenses of other real estate, viz.:		
Repairs	308 85	
Insurance	47 53	
Taxes	579 23	
Other	328 58	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,375 64	
		24,884 58
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	10,071 94	
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	330,863 57	
		<u>\$2,254,545 81</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	15,619
Number of accounts opened or reopened during the year....	3,602
Number of accounts closed during the year.....	3,872
Amount deposited during the year, not including dividends credited for that period.....	\$1,533,475 60
Amount withdrawn during the year.....	1,668,771 23
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$54,444 88
January 1, 1915.....	63,914 50
	118,359 38
Average amount of each account January 1, 1915.....	226 37
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$176,002 57
Total expenses of the bank for the year 1914.....	26,656 02
Dividends paid to depositors for the year 1914.....	118,359 38
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	30,987 17

47. THE GREEN POINT SAVINGS BANK, BROOKLYN

[807 Manhattan avenue; incorporated 1868]

EPHRAIM A. WALKER, President.
C. H. REYNOLDS, Vice-President.
D. A. MANSON, Vice-President.GEORGE W. FELTER, Secretary.
FRANK S. HARLOW, Asst. Secretary.

TRUSTEES

EPHRAIM A. WALKER,
PETER BURDEN,
HENRY DUCKER,
DONALD A. MANSON,LEWIS JURGENS,
JAS. A. McCAFFERTY,
GEORGE W. FELTER,
CHAS H. REYNOLDS,DAVID MARTIN,
FRANK S. HARLOW,
FERNAND S. BELLEVUE,
WILLIAM B. CATER.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$4,914,575 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Oklahoma.....	\$50,000 00	\$50,389 50	\$50,500 00	
State of Tennessee.....	20,000 00	20,235 80	20,125 00	
Cities in other States.....	1,039,000 00	1,059,162 51	1,038,130 00	
Cities in this State.....	1,396,100 00	1,420,594 91	1,384,825 75	
Counties in this State.....	455,000 00	479,976 63	441,350 00	
Towns in this State.....	72,000 00	72,596 24	72,000 00	
Railroad mortgage bonds...	575,000 00	575,520 63	466,250 00	
	<u>\$3,607,100 00</u>	<u>\$3,673,476 22</u>	<u>\$3,472,180 75</u>	3,472,180 75

Banking house and lot, book value, \$140,000; cost, \$169,227.76; actual cash value.....	140,000 00
Cash on deposit in banks or trust companies.....	511,784 58
Cash on hand.....	34,645 90
Total of collectible interest.....	74,172 85
	<u>\$9,147,359 17</u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$8,111,068 01
Dividends credited or to be credited for the six months ending with December 31, 1914.....	153,663 19
	<u>\$8,264,721 20</u>
Surplus on market value.....	882,637 97
	<u>\$9,147,359 17</u>

Surplus on par value, \$1,017,557.22.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$612,549 58
From depositors, not including dividends credited.....	2,413,715 79
From interest on loans, deposits and investments.....	415,197 42
From mortgages.....	82,900 00
From redemption of stocks and bonds.....	286,250 00
From stocks and bonds sold.....	72,140 00
	<u>\$3,882,752 79</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,302,291 58
For loans on bonds and mortgages.....	489,825 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$483,500).....	490,338 51
For interest other than dividend payments to depositors....	4,839 06
For current expenses of the bank, viz.:	
For salaries	\$34,673 50
For taxes: Banking house, \$2,287.10; surplus, \$8,355.98	10,643 08
For expenses, except taxes, of banking house:	
Repairs	126 72
Insurance	31 02
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,553 75
	49,028 07
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	546,430 57
	<u>\$3,882,752 79</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	17,850
Number of accounts opened or reopened during the year.....	3,330
Number of accounts closed during the year.....	3,342
Amount deposited during the year, not including dividends credited for that period.....	\$2,413,715 79
Amount withdrawn during the year.....	2,302,291 58
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$148,520 76
January 1, 1915	153,663 19
	302,183 95
Average amount of each account January 1, 1915.....	463 01
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$413,003 48
Total expenses of the bank for the year 1914.....	49,028 07
Dividends paid to depositors for the year 1914.....	302,183 95
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>61,791 46</u>

For current expenses of the bank, viz.:

For salaries	\$3,053 00	
For taxes: Banking house, \$460; surplus, \$148.....	608 00	
For expenses, except taxes of banking house:		
Repairs	102 87	
For rent of banking rooms.....	1,500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,417 78	
		\$6,686 65
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		72,501 10
		<u>\$997,616 86</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		6,269
Number of accounts opened or reopened during the year.....		1,550
Number of accounts closed during the year.....		1,005
Amount deposited during the year, not including dividends credited for that period.....		\$747,142 97
Amount withdrawn during the year.....		587,948 39
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$27,361 95	
January 1, 1915.....	29,844 87	
		57,206 82
Average amount of each account January 1, 1915.....		244 36
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$75,496 92
Total expenses of the bank for the year 1914.....		6,686 65
Dividends paid to depositors for the year 1914.....		57,206 82
Net earnings for the year 1914 over expnses and dividends paid to depositors.....		<u>11,603 45</u>

49. HOME SAVINGS BANK, BROOKLYN

[804 Manhattan avenue; incorporated 1906]

GEO. H. GERARD, President.
 MARSHALL W. GLEASON, Vice-President.
 JOHN W. BURR, Vice-President.

V. M. POWELL, Cashier.

TRUSTEES

GEORGE H. GERARD,
 M. W. GLEASON,
 JOHN W. BURR,
 HARRY H. JEWELL,
 MORRIS SALZMAN.

LOUIS STERN,
 OSCAR A. BOCH,
 CHAS. F. BALL,
 CHAS. W. GRIFFIN,
 EDGAR H. HAZELWOOD,

EDWIN J. SUTPHIN,
 THOMAS F. KELLY,
 J. R. HAZELWOOD,
 M. H. KAVANAGH,
 GEORGE H. ROWE.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$346,700 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$28,500 00	\$29,500 65	\$28,815 00	
Cities in this State.....	32,400 00	33,292 27	33,918 00	
Towns in this State.....	10,750 00	10,337 80	10,790 00	
Villages in this State.....	41,750 00	43,253 18	42,545 00	
School districts in this State.....	38,200 00	39,824 67	38,627 00	
	<u>\$151,600 00</u>	<u>\$156,822 57</u>	<u>\$154,995 00</u>	154,995 00
Cash on deposit in banks or trust companies.....				27,047 12
Cash on hand.....				2,944 52
Total of collectible interest.....				4,304 23
Amount of all other assets, viz.: Vaults, furniture and fixtures				3,000 00
				<u>\$538,990 87</u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$516,389 50	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	9,632 47	\$526,021 97
Surplus on market value.....		12,968 90
		<u>\$538,990 87</u>

Surplus on par value, \$9,573.90.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$44,190 21
From depositors, not including dividends credited.....	253,089 14
From interest on loans, deposits and investments.....	27,166 23
From mortgages.....	13,800 00
From redemption of stocks and bonds.....	4,250 00
	<u>\$342,495 58</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$283,983 85
For loans on bonds and mortgages.....	18,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$4,000).....	4,280 62
For interest (other than dividend payments to depositors)...	19 73

For current expenses of the bank, viz.:

For salaries	\$3,112 00	
For expenses, except taxes, of banking house:		
Other	289 42	
For rent of banking rooms	1,400 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	668 32	
		\$5,469 74
Cash on hand in banks or trust companies December 31, 1914, after transactions of the day		29,991 64
		<u>\$342,495 58</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915		2,276
Number of accounts opened or reopened during the year		560
Number of accounts closed during the year		536
Amount deposited during the year, not including dividends credited for that period		\$253,089 14
Amount withdrawn during the year		233,983 85
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$9,634 56	
January 1, 1915	9,632 47	
		19,267 03
Rate per cent. of dividends to depositors during the six months ending June 30, 1914		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts	\$26,951 26	
Total expenses of the bank for the year 1914	5,469 74	
Dividends paid to depositors for the year 1914	19,267 03	
Net earnings for the year 1914 over expenses and dividends paid to depositors		<u>2,214 49</u>

50. THE KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN

[Broadway corner Bedford avenue; incorporated 1860]

HUBERT G. TAYLOR, President.
 ALFRED HODGES, Vice-President.
 J. CARLISLE LOUDON, Vice-President.

JOHN S. MCKEON, Secretary.
 JACOB HENTZ, Cashier.

TRUSTEES

WM. S. LIPTROTT,	GEORGE P. JACOBS,	J. CARLISLE LOUDON,
EDWARD MCGARVEY,	AUGUSTUS P. DAY,	CORNELIUS E. DONNELSON,
HUBERT G. TAYLOR,	WALTER MATHISON,	JAMES R. BRENNEN,
JACOB C. KLINCH,	WILLIAM C. CARRICK,	W. WINTHROP TAYLOR,
ALFRED HODGES,	CHARLES G. BENNETT,	S. A. COYKENDALL.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$6,373,650 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of California.....	\$25,000 00	\$23,500 00	\$24,000 00
State of Oklahoma.....	25,000 00	25,385 25	25,500 00
Cities in other States.....	1,359,000 00	1,415,350 64	1,378,745 00
Cities in this State.....	1,831,500 00	1,891,388 57	1,748,189 00
Counties in this State.....	63,533 47	68,982 62	62,698 13
Villages in this State.....	86,000 00	89,471 72	87,170 00
School districts in this State.	99,000 00	100,705 62	98,310 00
Railroad mortgage bonds...	2,933,700 00	3,219,017 03	2,856,492 00
	<u>\$6,422,733 47</u>	<u>\$6,833,801 45</u>	<u>\$6,281,104 13</u>
Banking house and lot, book value, \$70,000; cost, \$142,637; actual cash value.....			70,000 00
Other real estate, book value, \$154,089.04; cost, \$154,173.69; actual cash value.....			154,089 04
Cash on deposit in banks or trust companies.....			904,522 54
Cash on hand.....			43,918 45
Total of collectible interest.....			114,079 59
			<u>\$13,941,363 75</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$12,787,248 41	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	249,622 54	\$13,036,870 95
Surplus on market value.....		904,492 80
		<u>\$13,941,363 75</u>

Surplus on par value, \$1,046,122.14.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$1,036,610 17
From depositors, not including dividends credited.....	2,375,976 22
From interest on loans, deposits and investments.....	628,955 30
From rents from other real estate.....	9,396 98
From mortgages.....	277,100 00
From redemption of stocks and bonds.....	311,000 00
From stocks and bonds sold (total par value, \$25,000).....	25,000 00
From real estate sold.....	44,718 31

From all other sources, viz.:

Deposit sale of real estate.....	\$200 00	
Taxes and insurance repaid.....	148 08	
Warrant repaid	9 00	
		<u>\$357 08</u>
		<u>\$4,709,114 06</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$2,389,519 04
For loans on bonds and mortgages.....		180,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$960,500).....		987,622 67
For interest (other than dividend payments to depositors)....		8,793 24
For current expenses of the bank, viz.:		
For salaries	\$36,940 00	
For taxes: Banking house, \$930.40; surplus, \$7,200.91.	8,131 31	
For expenses, except taxes, of banking house:		
Insurance	46 42	
For expenses of other real estate, viz.:		
Repairs	3,150 63	
Insurance	804 88	
Taxes	4,067 15	
Other	1,537 04	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,016 20	
		57,493 63
For real estate acquired by foreclosure or in settlement of debts due the bank.....		126,000 00
Other payments, viz.:		
Taxes and insurance advanced.....	\$125 40	
Brokerage	467 00	
Foreclosure expenses	9,893 09	
Warrant	9 00	
		10,494 49
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		948,440 99
		<u>\$4,709,114 06</u>

STATISTICAL INFORMATION

Number of open accounts, January 1, 1915.....		14,312
Number of accounts opened or reopened during the year.....		1,428
Number of accounts closed during the year.....		1,372
Amount deposited during the year, not including dividends credited for that period.....	\$2,375,976 22	
Amount withdrawn during the year.....	2,389,519 04	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$243,512 51	
January 1, 1915.....	249,622 54	
		493,135 05
Average amount of each account January 1, 1915.....		910 90
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$612,708 68	
Total expenses of the bank for the year 1914.....	57,493 63	
Dividends paid to depositors for the year 1914.....	493,135 05	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>62,080 00</u>

51. PRUDENTIAL SAVINGS BANK, BROOKLYN

[Broadway and Vernon avenue; incorporated 1908]

DIETRICH W. KAATZE, President.
JOHN AUER, Sr., Vice-President.
JOHN H. SCANNELL, Vice-President.HERBERT A. O'BRIEN, Treasurer.
HOLLIS H. SEARLES, Cashier.
LOUIS P. BUCK, Assistant Cashier.

TRUSTEES

DIETRICH W. KAATZE,
JOHN AUER, Sr.,
JOHN H. SCANNELL,
HERBERT A. O'BRIEN,
FRANCIS B. MULLIN,
HOLLIS H. SEARLES,
LOUIS P. BUCK,CHARLES WISSMAN,
B. P. VAN BENTHUYSEN,
ALFRED E. PECK,
MANASSEH MILLER,
AUGUST HASENFLUG,
CHAS. VOLLMER,ROBERT W. MARTIN,
WM. J. ELLIOTT,
JOS. VOLLKOMMER,
WM. H. FRANK,
THOS. H. IRELAND,
GEORGE P. BUSCH,
LEWIS C. GEHRING.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,384,250 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Oklahoma.....	\$10,800 00	\$10,883 41	\$11,016 00	
Cities in other States.....	91,000 00	93,266 17	93,115 00	
Cities in this State.....	32,636 32	32,713 23	32,795 41	
Towns in this State.....	122,962 44	129,208 40	127,539 06	
Villages in this State.....	239,127 72	245,207 79	242,961 91	
Railroad mortgage bonds...	41,000 00	39,465 34	38,850 00	
	<u>\$537,526 48</u>	<u>\$550,744 34</u>	<u>\$546,327 38</u>	546,327 38
Cash on deposit in banks or trust companies.....				178,298 42
Cash on hand.....				27,799 34
Total of collectible interest.....				18,140 35
				<u>\$2,154,815 40</u>

LIABILITIES

Amount due depositors, viz.:				
Principal.....			\$2,067,725 40	
Dividends credited or to be credited for the six months ending with December 31, 1914.....			38,250 96	\$2,105,976 36
Surplus on market value.....				48,839 13
				<u>\$2,154,815 49</u>
Surplus on par value, \$40,036.23.				

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$126,953 86
From depositors, not including dividends credited.....	987,609 00
From interest on loans, deposits and investments.....	108,135 11
From mortgages.....	40,125 00
From redemption of stocks and bonds.....	31,150 00
From stocks and bonds sold (total par value, \$32,476.71)....	32,544 81
From all other sources, viz.:	
Cash, "telephone".....	\$17 83
Profit on sale of bonds.....	4 18
	<u>22 01</u>
	<u>\$1,326,539 79</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$808,792 48
For loans on bonds and mortgages.....		220,350 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$74,612.44).....		75,430 25
For interest (other than dividend payments to depositors)...		999 55
For current expenses of the bank, viz.:		
For salaries	\$5,134 08	
For taxes: Surplus.....	278 91	
For expenses, except taxes, of banking house:		
Repairs	32 98	
Insurance	83 37	
Other	735 23	
For rent of banking rooms.....	7,200 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house.	1,406 18	
		<u>14,869 75</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		206,097 76
		<u>\$1,326,539 79</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		6,188
Number of accounts opened or reopened during the year.....		1,635
Number of accounts closed during the year.....		1,062
Amount deposited during the year, not including dividends credited for that period.....		\$967,609 00
Amount withdrawn during the year.....		808,792 48
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$34,881 41	
January 1, 1915.....	33,250 96	
		<u>73,132 37</u>
Average amount of each account January 1, 1915.....		340 33
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$104,915 94
Total expenses of the bank for the year 1914.....		14,869 75
Dividends paid to depositors for the year 1914.....		73,132 37
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>16,913 82</u>

52. THE SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN

[160-162 Atlantic avenue; incorporated 1850]

WILLIAM J. COOMBS, President.
 JOSEPH E. BROWN, Vice-President.
 WALTER M. AIKMAN, Vice-President.
 ALBRO J. NEWTON, Vice-President.

C. S. DUNNING, Treasurer.
 JACOB STEINER, Comptroller.
 BERNARD A. BURGER, Secretary.

TRUSTEES

WALTER M. AIKMAN,
 CHARLES A. BOODY,
 JOSEPH E. BROWN,
 WILLIAM J. COOMBS,
 WALTER V. CRANFORD,
 ISAAC H. CARY,
 CHARLES B. DENNY,
 CLARENCE S. DUNNING,
 J. WARREN GREEN,

J. MORTON HALSTEAD,
 ARTHUR M. HATCH,
 PERCY S. MALLETT,
 EDGAR McDONALD,
 ALBRO J. NEWTON,
 WILLIAM L. NEWTON,
 JOHN J. PIERREPONT,
 ROBT. L. PIERREPONT,

JACOB STEINER,
 JOSEPH H. SUTPHIN,
 HENRY N. WHITNEY,
 WILLIAM H. CARY,
 D. IRVING MEAL,
 ARNOLD W. SHERMAN,
 BERNARD A. BURGER,
 JOSIAH O. LOW,
 HIRAM R. STEEL,

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$12,504,250 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$300,000 00	\$311,812 50	\$307,000 00	
State of Missouri.....	110,000 00	107,346 02	107,590 00	
Cities in other States.....	1,663,920 00	1,768,932 23	1,672,378 40	
Cities in this State.....	3,809,800 00	3,922,333 79	3,736,814 00	
Counties in this State.....	232,000 00	244,254 55	228,540 00	
Towns in this State.....	25,000 00	26,312 50	24,650 00	
Villages in this State.....	125,000 00	129,363 80	126,880 00	
Railroad mortgage bonds...	4,453,500 00	4,725,842 00	4,005,835 00	
	<u>\$10,719,220 00</u>	<u>\$11,236,197 39</u>	<u>\$10,209,687 40</u>	10,209,687 40
Banking house and lot, book value, \$75,000; cost, \$198,000; actual cash value.....				75,000 00
Other real estate, book value, \$37,066.99; cost, \$37,066.99; actual cash value.....				37,066 99
Cash on deposit in banks or trust companies.....				2,635,822 90
Cash on hand.....				84,862 37
Total of collectible interest.....				303,936 77
				<u>\$25,850,626 43</u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$22,596,185 66
Dividends credited or to be credited for the six months ending with December 31, 1914.....	436,781 12
	<u>\$23,032,966 78</u>

Other liabilities, viz.:

Amount advanced by mortgagors on account of unpaid taxes.....	\$338 97
Amount withheld on account of income tax for employees.....	181.67
	<u>520 64</u>
Surplus on market value.....	2,817,139 01
	<u>\$25,850,626 43</u>
Surplus on par value, \$3,326,671.61.	

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$1,879,697 44
From depositors, not including dividends credited.....	4,747,354 29
From interest on loans, deposits and investments.....	1,187,994 59
From rents from banking house.....	1,244 00
From rents from other real estate.....	1,179 44
From mortgages.....	627,650 00
From redemption of stocks and bonds.....	824,300 00

From all other sources, viz.:

Cash over	\$30 00	
Profit on option of bonds not delivered	405 00	
Taxes and insurance premiums refunded	368 28	
Examination fee mortgage loan refunded	6 00	
Fire insurance loss	1,600 00	
Income tax deducted from employees' salaries	181 67	
		<u>\$2,590 95</u>

\$9,272,010 71

PAYMENTS

To depositors, including dividends paid to them		\$4,868,674 92
For loans on bonds and mortgages		561,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$971,000)		1,007,487 74
For interest (other than dividend payments to depositors)		8,489 43
For current expenses of the bank, viz.:		
For salaries	\$54,666 66	
For taxes: Banking house, \$1,391.80; surplus, \$24,039.10	25,430 90	
For expenses, except taxes, of banking house:		
Repairs	478 42	
Insurance	228 00	
Other	3,264 87	
For expenses of other real estate, viz.:		
Repairs	3,629 30	
Insurance	227 95	
Taxes	767 68	
Other	619 40	
For other expenses, not including expenses of other real estate nor other expenses of banking house	11,382 68	
		<u>100,695 36</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank		2,924 49
Other payments, viz.:		
Forged draft	\$325 20	
Cash short	75 00	
Error in deposit	30 00	
Overdraft	10 80	
Insurance advanced	12 50	
Fire loss repaid	1,600 00	
		<u>2,053 50</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day		2,720,685 27

\$9,272,010 71

STATISTICAL INFORMATION

Number of open accounts January 1, 1915	35,521
Number of accounts opened or reopened during the year	5,554
Number of accounts closed during the year	5,466
Amount deposited during the year, not including dividends credited for that period	\$4,747,354 29
Amount withdrawn during the year	4,868,674 92
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$424,888 43
January 1, 1915	436,781 12
	<u>861,669 55</u>
Average amount of each account January 1, 1915	648 43
Rate per cent. of dividends to depositors during the six months ending June 30, 1914	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts	\$1,135,889 15
Total expenses of the bank for the year 1914	102,558 86
Dividends paid to depositors for the year 1914	861,669 55
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>171,660 74</u>

53. SUMNER SAVINGS BANK, BROOKLYN

[12 Graham avenue; incorporated 1906]

ARTHUR S. SOMERS, President. NATHAN S. JONAS, Vice-President.
 GEORGE FREIFELD, Vice-President. WALLACE L. CONNER, Secretary.

TRUSTEES

GEORGE FREIFELD, BEN LEVY, HENRY ROTH,
 NATHAN S. JONAS, CHAS. LYON, ARTHUR S. SOMERS,
 RALPH JONAS, MATTHEW T. MEAGHER, VICTOR B. WOLF,
 EDWARD LAZANSKY, S. B. KRAUS, MOSES BERNSTEIN,
 HENRY NEWMAN,

FINANCIAL

RESOURCES

Bonds and mortgages..... \$436,825 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$5,000 00	\$5,050 00	\$5,100 00	
Cities in this State.....	88,000 00	85,274 37	84,760 00	
Railroad mortgage bonds....	150,000 00	141,570 00	131,950 00	
	<u>\$243,000 00</u>	<u>\$231,894 37</u>	<u>\$221,810 00</u>	221,810 00
Cash on deposit in banks or trust companies.....				77,634 41
Cash on hand.....				11,894 40
Total of collectible interest.....				5,987 95
				<u>\$754,151 76</u>

LIABILITIES

Amount due depositors, viz.:

Principal ..	\$723,880 93	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	13,426 64	
		\$737,307 57
Surplus on market value.....		16,844 19
		<u>\$754,151 76</u>

Surplus on par value, \$38,034.19.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$88,800 86
From depositors, not including dividends credited.....	352,496 94
From interest on loans, deposits and investments.....	34,611 99
From rents from banking house.....	1,050 00
From mortgages	60,175 00
From all other sources, viz.:	
From counsel	\$150 00
From trustees	650 00
	<u>800 00</u>
	<u>\$537,934 79</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$372,481 93
For loans on bonds and mortgages.....	63,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$5,000).....	4,150 00
For interest (other than dividend payments to depositors) ..	40 83
For current expenses of the bank, viz.:	
For salaries	\$3,880 00
For expenses, except taxes, of banking house:	
Repairs	247 98
For rent of banking rooms.....	2,500 00
For other expenses, not including expenses of other real estate nor other expenses of banking house.	2,105 24
	8,733 22
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	89,528 81
	<u>\$537,934 79</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	2,502
Number of accounts opened or reopened during the year....	761
Number of accounts closed during the year.....	691
Amount deposited during the year, not including dividends credited for that period.....	\$352,496 94
Amount withdrawn during the year.....	372,481 93
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$12,514 53
January 1, 1915	13,426 64
	25,941 17
Average amount of each account January 1, 1915.....	294 40
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$36,718 79
Total expenses of the bank for the year 1914.....	8,733 22
Dividends paid to depositors for the year 1914.....	25,941 17
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	2,044 40

54. THE WILLIAMSBURGH SAVINGS BANK, BROOKLYN

[175 Broadway; incorporated 1851]

ANDREW D. BAIRD, President. EDWARD T. HORWILL, Secretary.
 SAMUEL M. MEEKER, Vice-President. CHARLES J. PASFIELD, Cashier.
 JOHN V. JEWELL, Vice-President. HENRY R. KINSEY, Asst. Cashier.
 VICTOR A. LERSNER, Comptroller.

TRUSTEES

BRAINARD G. LATIMER, EDWARD T. HORWILL, PAUL E. BONNER,
 ANDREW D. BAIRD, ALFRED ROMER, EDWARD E. PEARCE,
 SAMUEL M. MEEKER, WELDING RING, ALBERT S. RICHEY,
 JAMES H. POST, HERBERT F. GUNNISON, RALPH H. TIEBOUT,
 JAS. F. BENDERNAGEL, JOHN V. JEWELL, WINTHROP M. TUTTLE,
 FRANCIS W. YOUNG.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$40,047,525 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$1,635,000 00	\$1,689,546 00	\$1,672,700 00	
State of Massachusetts....	429,000 00	450,303 46	401,960 00	
State of New Mexico.....	219,000 00	226,759 79	231,570 00	
State of Arizona.....	100,000 00	101,089 00	102,000 00	
Cities in other States.....	12,672,500 00	13,278,053 44	12,761,829 00	
Cities in this State.....	16,701,111 19	18,386,249 72	16,830,504 16	
Counties in this State....	418,000 00	431,214 86	425,740 00	
Towns in this State.....	188,000 00	191,228 32	188,660 00	
Villages in this State....	354,000 00	372,231 95	360,700 00	
School districts in this State.	89,500 00	93,140 18	91,290 00	
Railroad mortgage bonds...	2,736,000 00	3,139,832 33	2,779,440 00	
	<u>\$35,542,111 19</u>	<u>\$38,359,647 06</u>	<u>\$35,846,393 16</u>	35,846,393 16
Banking house and lot, book value, \$250,000; cost, \$689,000; actual cash value.....				250,000 00
Other real estate, book value, \$93,606.16; cost, \$91,146.84; actual cash value.....				91,146 84
Cash on deposit in banks or trust companies.....				4,264,541 58
Cash on hand.....				784,070 00
Total of collectible interest.....				726,854 56
Amount of all other assets, viz.: Insurance advanced.....				1,562 75
				<u>\$82,012,093 89</u>

LIABILITIES

Amount due depositors, viz.:			
Principal.....		\$70,733,065 21	
Dividends credited or to be credited for the six months ending with December 31, 1914.....		1,362,441 29	
		<u>\$72,095,506 50</u>	
Surplus on market value.....			9,916,587 39
			<u>\$82,012,093 89</u>

Surplus on par value, \$9,612,305.42.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$4,229,903 11
From depositors, not including dividends credited.....	16,887,027 46
From interest on loans, deposits and investments.....	3,622,777 24
From rents from other real estate.....	8,138 70

From mortgages	\$881,333 00	
From redemption of stocks and bonds	277,493 33	
From stocks and bonds sold (total par value, \$5,309,900)....	5,125,640 09	
From real estate sold.....	25,504 75	
From all other sources, viz.:		
Insurance advanced repaid.....	\$5,018 52	
Inspection of mortgage loans.....	3,110 00	
Refund purchase of bonds.....	29 53	
		8,158 05
		<u>\$31,066,025 73</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$15,430,310 84	
For loans on bonds and mortgages	4,311,900 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$5,843,000).....	5,952,939 91	
For interest (other than dividend payments to depositors)...	52,303 75	
For current expenses of the bank, viz.:		
For salaries	\$97,981 46	
For taxes: Banking house, \$7,171.80; surplus, \$76,895.25; on mortgages, \$176.36.....	84,243 41	
For expenses, except taxes, of banking house:		
Repairs	12,673 70	
Other	3,443 49	
For expenses of other real estate, viz.:		
Repairs	6,461 34	
Insurance	211 82	
Taxes	2,663 44	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	44,613 47	252,292 13
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	12,348 13	
Other payments, viz.:		
Insurance advanced	\$5,232 02	
Cash short	87 37	
		5,319 39
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	5,048,611 58	
		<u>\$31,066,025 73</u>

STATISTICAL INFORMATION

Number of accounts January 1, 1915.....	107,933
Number of accounts opened or reopened during the year.....	15,417
Number of accounts closed during the year.....	12,860
Amount deposited during the year, not including dividends credited for that period.....	\$16,887,027 46
Amount withdrawn during the year.....	15,430,310 84
Amount of interest credited and paid for the year, viz.:	
July 1, 1914	\$1,318,782 42
January 1, 1915	1,362,441 29
	2,681,223 71
Average amount of each account January 1, 1915.....	667 96
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$3,485,984 62
Total expenses of the bank for the year 1914.....	259,851 11
Dividends paid to depositors for the year 1914.....	2,681,223 71
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	544,909 80

MADISON COUNTY

55. ONEIDA SAVINGS BANK, ONEIDA

[103-105 Main street; incorporated 1866]

R. B. DOWNING, President. H. L. BALDWIN, Treasurer.
 E. E. COON, Vice-President.
 IRA L. SNELL, Vice-President.

TRUSTEES

ROSWELL B. DOWNING,	LE GRAND COLTON,	GEO. A. MARCELLUS,
EUGENE E. COON,	E. LELAND HUNT,	ANTHONY B. MUNROE,
IRA L. SNELL,	WILLIAM M. BAKER,	HOWARD L. BALDWIN,
THEO. F. HAND, Jr.,	H. W. COLEY.	RHODY TOHER,
E. EMMONS COE,		FREDERICK A. GARVIN,

FINANCIAL

RESOURCES

Bonds and mortgages \$1,692,009 55
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Colorado.....	\$16,100 00	\$16,100 00	\$14,168 00	
Cities in other States.....	260,000 00	266,093 95	256,340 00	
Cities in this State.....	445,471 19	460,293 27	440,226 86	
Counties in this State.....	168,000 00	169,754 77	166,530 00	
Towns in this State.....	33,400 00	33,780 34	33,138 00	
Villages in this State.....	167,800 00	171,232 11	164,615 00	
School districts in this State.	97,125 00	101,278 65	97,466 25	
Railroad mortgage bonds...	444,200 00	456,391 25	374,872 00	
	<u>\$1,632,096 19</u>	<u>\$1,673,924 34</u>	<u>\$1,547,156 11</u>	1,547,156 11
Banking house and lot, book value, \$28,000; cost, \$54,351.60; actual cash value.....				28,000 00
Other real estate, book value, \$2,651; cost, \$2,992.33; actual cash value				2,651 00
Cash on deposit in banks or trust companies.....				254,055 08
Cash on hand.....				12,850 81
Total of collectible interest.....				59,956 75
Amount of all other assets, viz.:				
Land contracts			\$9,029 00	
Insurance premiums advanced.....			264 37	
			<u>9,293 37</u>	
				<u>\$3,605,972 67</u>

LIABILITIES

Amount due depositors, viz.:

Principal ..	\$3,288,875 13	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	62,479 04	
	<u>\$3,351,354 17</u>	
Other liabilities, viz.:		
Suspense account and mortgage suspense account	1,595 75	
Surplus on market value	253,022 75	
	<u>\$3,605,972 67</u>	

Surplus on par value, \$337,962.83.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$227,267 31
From depositors, not including dividends credited.....	1,087,589 72
From interest on loans, deposits and investments.....	151,100 82

From rents from banking house.....	\$526 88
From mortgages	129 044 00
From redemption of stocks and bonds.....	73,721 66
From all other sources, viz.:	
Taxes and insurance advanced refunded.....	\$1,041 04
Suspense account	1,155 25
Mortgage suspense account.....	3,351 19
Land contracts	1,425 00
Profit and loss.....	27 42
	<u>11,999 90</u>
	<u>\$1,681,250 29.</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,112,593 18
For loans on bonds and mortgages.....	270,547 84
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$5,900).....	5,900 00
For interest (other than dividend payments to depositors)...	28 40
For current expenses of the bank, viz.:	
For salaries	\$6,924 00
For taxes: Banking house, \$772.53; surplus, \$2,400.67; on mortgages, \$33.....	3,206 20
For expenses, except taxes, of banking house:	
Repairs	647 99
Insurance	348 90
Other	1,002 64
For expenses of other real estate, viz.:	
Insurance	19 75
Taxes	52 39
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,261 64
	<u>13,463 51</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,451 00
Other payments, viz.:	
Taxes and insurance advanced.....	\$1,134 50
Suspense account	1,249 53
Mortgage suspense account.....	6,976 39
	<u>9,360 47</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	266,905 89
	<u>\$1,681,250 29</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	8,834
Number of accounts opened or reopened during the year....	1,272
Number of accounts closed during the year.....	1,279
Amount deposited during the year, not including dividends credited for that period.....	\$1,087,589 72
Amount withdrawn during the year.....	1,112,593 18
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$53,185 27
January 1, 1915	62,479 04
Credited at other periods.....	812 37
	<u>116,476 68</u>
Average amount of each account January 1, 1915.....	379 37
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$155,943 96
Total expenses of the bank for the year 1914.....	13,463 51
Dividends paid to depositors for the year 1914.....	116,476 68
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>26,003 77</u>

MONROE COUNTY

56. THE EAST SIDE SAVINGS BANK OF ROCHESTER, ROCHESTER

[233 Main street; incorporated 1869]

BENJAMIN E. CHASE, President. ALEX. B. LAMBERTON, Vice-President.
 W. HENRY MATHEWS, Vice-President. AUSTIN C. JACKSON, Treasurer.

TRUSTEES

CASSIUS C. DAVY,	AUSTIN C. JACKSON,	ARTHUR T. HAGEN,
BENJAMIN E. CHASE,	WILLIAM BAUSCH,	V. F. WHITMORE,
W. HENRY MATHEWS,	FRANK A. BROWNELL,	JOHN H. ENGERT,
WILLIAM R. PETERS,	CHARLES A. GREEN,	CHAS. H. OCUMPAUGH,
ALEX. B. LAMBERTON,	WILLIAM H. DUNN,	FOLLETT L. GREENO.

FINANCIAL RESOURCES

Bonds and mortgages..... \$9,593,549 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$200,000 00	\$238,000 00	\$232,000 00	
District of Columbia.....	100,000 00	81,171 25	106,000 00	
State of Alabama.....	100,000 00	106,800 00	100,000 00	
State of Massachusetts....	150,000 00	168,259 60	186,500 00	
State of Wyoming.....	5,000 00	6,850 00	5,650 00	
Cities in other States.....	145,000 00	143,980 00	141,680 00	
Cities in this State.....	2,090,122 05	2,109,370 93	2,054,880 00	
Villages in this State.....	7,500 00	8,587 50	7,500 00	
Railroad mortgage bonds...	200,000 00	223,812 50	162,000 00	
	<u>\$2,997,622 05</u>	<u>\$3,076,831 78</u>	<u>\$2,936,090 00</u>	

Banking house and lot, book value, \$120,000; cost, \$120,000;		2,936,090 00
actual cash value	120,000 00	
Other real estate, book value, \$20,787.64; cost, \$20,787.64;		
actual cash value	17,990 85	
Cash on deposit in banks or trust companies	817,354 02	
Cash on hand.....	474,842 06	
Total of collectible interest.....	137,480 66	
Amount of all other assets, viz.:		
Land contract	\$2,538 70	
Cash in transit.....	2,967 70	
	<u>4,906 40</u>	

LIABILITIES

Amount due depositors, viz.:		\$14,102,221 99
Principal	\$13,306,271 29	
Dividends credited or to be credited for the six months ending with November 30, 1914.....	276,157 63	<u>\$13,582,428 91</u>
Other liabilities, viz.:		
Dividends accrued on deposits to January 1, 1915..	\$44,467 50	
Expenses incurred, but unpaid: City, county and surplus taxes accrued	6,658 92	
Sundry expenses	983 33	
	<u>52,109 80</u>	
Surplus on market value.....	467,683 28	
Surplus on par value, \$529,215.33.		<u>\$14,102,221 99</u>

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$1,004,083 55
From depositors, not including dividends credited.....	4,721,060 27
From interest on loans, deposits and investments.....	672,875 49
From rents from banking house.....	5,287 92
From mortgages	482,030 00
From redemption of stocks and bonds.....	759,135 00
From stocks and bonds sold (total par value, \$375,000).....	375,000 00

From all other sources, viz.:

Interest on land contract.....	\$3 10	
Insurance advanced.....	189 27	
Payment on land contract.....	50 00	
Exchange.....	41 66	
Federal income tax withheld.....	68	
Loan.....	500,000 00	
		\$500,284 71
		<u>\$8,609,756 94</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$5,973,474 97
For loans on bonds and mortgages.....		395,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$375,000).....		375,000 00
For current expenses of the bank, viz.:		
For salaries.....	\$22,834 42	
For taxes: Banking house, \$4,865.39; surplus, \$6,283.91.....	11,149 30	
For expenses, except taxes, of banking house:		
Repairs.....	615 72	
Insurance.....	784 06	
Other.....	5,854 59	
For expenses of other real estate, viz.:		
Insurance.....	11 16	
Taxes.....	6 10	
Other.....	4 75	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,017 76	
		49,777 86
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		20,787 64
Other payments, viz.:		
Loan paid.....	\$500,000 00	
Insurance advanced.....	82 00	
Overdrafts charged off.....	17 00	
Income tax paid.....	17 44	
Suspense charged off.....	286 25	
		500,402 69
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		1,294,563 78
		<u>\$8,609,756 94</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	44,315
Number of accounts opened or reopened during the year.....	8,647
Number of accounts closed during the year.....	9,667
Amount deposited during the year, not including dividends credited for that period.....	\$4,721,060 27
Amount withdrawn during the year.....	5,973,474 97
Amount of dividends credited and paid for the year, viz.:	
June 1, 1914.....	\$272,952 39
December 1, 1914.....	273,814 79
Credited at other periods.....	5,544 94
	552,312 12
Average amount of each account January 1, 1915.....	306 50
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	4
Total amount of such accounts.....	\$12,321 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$676,482 23
Total expenses of the bank for the year 1914.....	50,827 54
Dividends paid to depositors for the year 1914.....	552,312 12
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>73,342 57</u>

MONROE COUNTY

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From interest on loans, deposits and investments.....	\$229,979 84
From rents from banking house.....	1,088 00
From mortgages	149,850 00
From redemption of stocks and bonds.....	12,307 65
From all other sources, viz.: Taxes advanced.....	1,554 09
	<hr/>
	\$1,612,334 38
	<hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,122,402 99
For loans on bonds and mortgages.....	189,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$25,000).....	26,500 00
For interest (other than dividend payments to depositors) ..	15 63
For current expenses of the bank, viz.:	
For salaries	\$13,400 00
For taxes: Banking house, \$1,116.78; surplus, \$2,386.87	3,503 65
For expenses, except taxes, of banking house:	
Repairs	379 99
Insurance	262 50
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,970 53
	<hr/>
	21,506 67
Other payments, viz.:	
Taxes advanced	\$2,249 32
Cash differences	239 25
	<hr/>
	2,488 57
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	250,120 52
	<hr/>
	\$1,612,334 38
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	7,536
Number of accounts opened or reopened during the year....	748
Number of accounts closed during the year.....	759
Amount deposited during the year, not including dividends credited for that period.....	\$382,233 99
Amount withdrawn during the year.....	1,122,402 99
Amount of dividends credited and paid for the year, viz.:	
June 1, 1914.....	\$93,593 76
December 1, 1914.....	93,243 32
Credited at other periods.....	925 81
	<hr/>
	187,762 89
Average amount of each account January 1, 1915.....	631 35
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$223,713 01
Total expenses of the bank for the year 1914.....	21,761 72
Dividends paid to depositors for the year 1914.....	187,762 89
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	23,188 40
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58. MONROE COUNTY SAVINGS BANK, ROCHESTER

[33-35 State street; incorporated 1850]

JAMES E. BOOTH, President.
RUFUS K. DRYER, Vice-President.

ALEX. M. LINDSAY, Vice-President.
DAVID HOYT, Secretary.

TRUSTEES

JAMES E. BOOTH,
RUFUS K. DRYER,
ALEX. M. LINDSAY,
CYRUS F. PAINE,
HENRY A. STRONG.

THOMAS J. DEVINE,
WILLIAM B. LEE,
PHAR. V. CRITTENDEN
EDWARD BAUSCH,
WILLIAM CARSON,

WILLIAM C. BARRY,
DAVID HOYT,
MARTIN F. BRISTOL,
JOSEPH MICHAELS,
WM. A. HUBBARD.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$17,141,170 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$50,000 00	\$68,750 00	\$55,500 00	
State of New York.....	500,000 00	542,625 00	510,000 00	
State of Massachusetts....	350,000 00	372,250 00	320,500 00	
Cities in other States.....	2,807,000 00	2,996,102 64	2,741,455 00	
Cities in this State.....	1,446,000 00	1,515,738 85	1,403,200 00	
Counties in this State.....	445,000 00	443,374 50	446,350 00	
Towns in this State.....	60,000 00	61,963 00	61,200 00	
Villages in this State.....	31,000 00	32,698 80	30,450 00	
Railroad mortgage bonds...	2,857,000 00	3,143,022 50	2,436,800 00	
	<u>\$8,596,000 00</u>	<u>\$9,131,530 29</u>	<u>\$8,055,515 00</u>	8,055,515 00
Banking house and lot, book value, \$75,000; cost, \$75,000; actual cash value.....				75,000 00
Other real estate, book value, \$2,990.98; cost, \$2,990.98; actual cash value				2,990 98
Cash on deposit in banks or trust companies.....				707,411 62
Cash on hand.....				235,015 73
Total of collectible interest.....				485,010 87
				<u>\$26,702,114 20</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$24,487,920 64	
Dividends credited or to be credited for the six months ending with December 1, 1914.....		487,089 80	\$24,975,010 44
Other liabilities, viz.:			
Dividends accrued on deposits to January 1, 1915...		\$80,700 00	
Expenses incurred, but unpaid:			
Taxes		9,500 00	
Mortgages consummated unpaid.....		9,541 17	99,741 17
Surplus on market value.....			1,627,362 59
			<u>\$26,702,114 20</u>

Surplus on par value, \$2,167,847.59.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$1,210,570 52
From depositors, not including dividends credited.....	5,436,450 78
From interest on loans, deposits and investments.....	1,183,640 06
From rents from banking house.....	199 92
From rents from other real estate.....	380 07

From mortgages		\$728,990 00
From redemption of stocks and bonds.....		1,100 00
From real estate sold.....		21,271 52
From all other sources, viz.:		
Mortgages consummated unpaid.....	\$42,296 39	
Land contracts	2,750 00	
Insurance advanced	331 75	
New York drafts unclaimed.....	39 22	
Profit on real estate sold.....	502 80	
Over cash	8 18	
		<u>45,928 34</u>

\$8,628,531 21

PAYMENTS

To depositors, including dividends paid to them.....		\$5,896,765 28
For loans on bonds and mortgages.....		1,632,900 00
For current expenses of the bank, viz.:		
For salaries	\$41,161 70	
For taxes; Banking house, \$4,040.94; surplus, \$14,- 960.24	19,001 18	
For expenses, except taxes, of banking house:		
Repairs	1,052 93	
Insurance	521 53	
Other	14,925 84	
For expenses of other real estate, viz.:		
Repairs	112 75	
Insurance	33 00	
Taxes	124 47	
Other	421 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	6,435 03	
		<u>83,789 93</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		13,488 18
Other payments, viz.:		
Short cash	\$112 54	
Loss real estate sold.....	1,774 32	
Mortgages consummated paid.....	57,273 61	
		<u>59,160 47</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		942,427 35

\$8,628,531 21

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		39,365
Number of accounts opened or reopened during the year....		5,010
Number of accounts closed during the year.....		5,059
Amount deposited during the year, not including dividends credited for that period.....		\$5,436,450 78
Amount withdrawn during the year.....		5,896,765 28
Amount of dividends credited and paid for the year, viz.:		
June 1, 1914.....	\$475,747 70	
December 1, 1914.....	481,728 03	
Credited at other periods.....	10,905 54	
		<u>968,381 27</u>
Average amount of each account January 1, 1915.....		631 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$1,192,254 49	
Total expenses of the bank for the year 1914.....	86,976 79	
Dividends paid to depositors for the year 1914.....	968,381 27	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	136,896 43	

59. ROCHESTER SAVINGS BANK, ROCHESTER

[47 Main street, West; incorporated 1831]

HAROLD P. BREWSTER, President. JOSIAH ANSTICE, Vice-President.
 GRANGER A. HOLLISTER, Vice-Pres. HENRY S. HANFORD, Treasurer.
 JAMES S. WATSON, Vice-President. CHARLES F. TURTON, Secretary.

TRUSTEES

GRANGER A. HOLLISTER, THOS. W. FINUCANE, J. CRAIG POWERS,
 JAMES S. WATSON, HAROLD P. BREWSTER, WM. A. E. DRESCHER,
 HIRAM W. SIBLEY, GEORGE EASTMAN, EDWARD HARRIS,
 ERICKSON PERKINS, JAMES C. CUTLER, DANIEL M. BEACH,
 JOSIAH ANSTICE, WILLIAM S. MORSE, HENRY S. HANFORD.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$14,127,568 63
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$100,000 00	\$101,750 00	\$102,000 00	
State of Massachusetts....	150,000 00	163,312 50	139,500 00	
Cities in other States.....	1,482,000 00	1,536,846 43	1,449,520 00	
Cities in this State.....	2,199,000 00	2,272,956 60	2,079,570 00	
Counties in this State.....	616,000 00	643,707 69	598,100 00	
Towns in this State.....	24,250 00	24,250 00	24,250 00	
Villages in this State.....	129,100 00	130,171 00	127,186 00	
School districts in this State.	74,184 18	74,958 48	74,153 00	
Railroad mortgage bonds:..	5,124,000 00	5,410,352 75	4,456,940 00	
	<u>\$9,893,634 18</u>	<u>\$10,358,305 45</u>	<u>\$9,051,224 00</u>	9,051,224 00
Banking house and lot, book value. \$200,000; cost, \$449,- 690.46; actual cash value.....				200,000 00
Cash on deposit in banks or trust companies.....				1,209,417 17
Cash on hand.....				415,156 21
Total of collectible interest.....				291,601 01
Amount of all other assets, viz.: Land contracts.....				30,641 25
				<u>\$25,325,608 27</u>

LIABILITIES

Amount due depositors, viz.: Principal.....	\$23,169,462 03
Other liabilities, viz.:	
Dividends accrued on deposits to January 1, 1915..	\$74,436 67
Expenses incurred, but unpaid:	
Reserved for taxes.....	10,500 00
Insurance held pending rebuilding.....	5,575 00
	<u>90,511 67</u>
Surplus on market value.....	2,065,634 57
	<u>\$25,325,608 27</u>

Surplus on par value, \$2,912,944.75.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$1,224,151 43
From depositors, not including dividends credited.....	4,990,427 52
From interest on loans, deposits and investments.....	1,130,525 36
From rents from banking house.....	8,623 22
From rents from other real estate.....	4 00
From mortgages.....	652,781 53
From redemption of stocks and bonds.....	180,418 42
From stocks and bonds sold (total par value, \$253,000).....	243,460 40
From real estate sold.....	7,056 73

From all other sources, viz.:

Land contracts	\$3,613 87	
Insurance held pending rebuilding.....	37,830 84	
Insurance premiums repaid.....	666 80	
Appraisal fees collected.....	600 00	
Profit and loss.....	11 40	
		<u>\$47,722 91</u>
		<u><u>\$8,485,171 52</u></u>

PAYMENTS

To depositors, including dividends paid to them.....	\$5,808,020 24	
For loans on bonds and mortgages.....	749,821 28	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$140,000).....	142,350 50	
For interest (other than dividend payments to depositors)...	1,505 89	
For current expenses of the bank, viz.:		
For salaries	\$54,690 58	
For taxes: Banking house, \$6,633.33; surplus, \$19,690.54	26,323 87	
For expenses, except taxes, of banking house:		
Repairs	1,173 34	
Insurance	713 36	
Other	13,271 10	
For expenses of other real estate, viz.:		
Taxes	383 85	
Other	13,355 06	
		109,911 16
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,831 49	
Other payments, viz.:		
Land contracts	\$1,050 00	
Cash differences	126 26	
Insurance paid mortgagors.....	44,598 02	
Insurance premiums advanced.....	323 30	
Branch banks redeemed.....	60 00	
		46,157 58
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	1,624,573 38	
		<u>\$8,485,171 52</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	52,364
Number of accounts opened or reopened during the year.....	9,679
Number of accounts closed during the year.....	10,009
Amount deposited during the year, not including dividends credited for that period.....	\$4,990,427 52
Amount withdrawn during the year.....	5,808,020 24
Amount of dividends credited and paid for the year, viz.:	
June 1, 1914	\$386,267 14
December 1, 1914	435,427 78
Credited at other periods.....	8,191 12
	829,886 04
Average amount of each account January 1, 1915.....	442 46
Rate per cent. of dividends to depositors during the six months ending May 31, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending November 30, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$1,115,455 56
Total expenses of the bank for the year 1914.....	119,747 83
Dividends paid to depositors for the year 1914.....	829,886 04
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	165,821 69

MONTGOMERY COUNTY

60. AMSTERDAM SAVINGS BANK, AMSTERDAM

[11 Division street; incorporated 1886]

S. H. FRENCH, President.	CHARLES E. FRENCH, Treasurer.
JAMES T. SUGDEN, Vice-President.	THOMAS MORPHY, Secretary.
SAMUEL WALLIN, Vice-President.	

TRUSTEES

S. H. FRENCH,	W. BARLOW DUNLAP,	CHARLES E. FRENCH,
BERNARD MACHOLD,	JOHN KAVANAUGH,	WILLIAM J. KLINE,
THOMAS MORPHY,	JAMES T. SUGDEN,	NATHAN B. SMITH,
THOMAS MANSFIELD,	C. VAN BUREN,	ROBERT J. LINDSEY,
SEELY CONOVER,	SAMUEL WALLIN,	W. C. SCHAUFLEER.

FINANCIAL RESOURCES

Bonds and mortgages..... \$3,312,584 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$50,000 00	\$54,225 00	\$54,000 00	
State of Utah.....	25,000 00	25,125 00	23,750 00	
State of Wyoming.....	3,000 00	4,005 00	3,420 00	
Cities in other States.....	20,000 00	21,588 40	19,840 00	
Cities in this State.....	773,850 00	790,993 28	759,842 00	
Countries in this State.....	241,000 00	243,342 00	240,060 00	
Towns in this State.....	74,748 46	75,402 46	74,238 46	
Villages in this State.....	287,956 71	297,799 13	282,684 63	
School districts in this State.....	14,170 00	14,225 00	14,060 00	
Railroad mortgage bonds...	291,500 00	364,111 55	295,150 00	
	<u>\$1,781,225 17</u>	<u>\$1,890,816 82</u>	<u>\$1,767,045 09</u>	1,767,045 09

Banking house and lot, book value, \$75,000; cost, \$104,391.65; actual cash value	75,000 00
Cash on deposit in banks or trust companies.....	496,928 57
Cash on hand.....	32,155 98
Total of collectible interest.....	66,486 45
	<u>\$5,750,200 09</u>

LIABILITIES

Amount due depositors, viz.:	
Principal	\$5,230,423 21
Dividends credited or to be credited for the six months ending with December 31, 1914.....	86,746 96
	\$5,317,170 16
Surplus on market value.....	433,029 93
	<u>\$5,750,200 09</u>

Surplus on par value, \$447,210.01.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$463,464 09
From depositors, not including dividends credited.....	1,517,938 25
From interest on loans, deposits and investments.....	257,633 64
From mortgages	351,811 00
From redemption of stocks and bonds.....	142,873 55
From stocks and bonds sold (total par value, \$37,000).....	29,800 00

From all other sources, viz.:

Mortgage taxes refunded.....	\$12 50	
Sale of safes and furniture.....	755 00	
		\$767 50
		<u>\$2,764,288 13</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,792,070 32
For loans on bonds and mortgages.....		310,250 00.
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$86,850).....		91,647 10
For interest (other than dividend payments to depositors) ..		533 28
For current expenses of the bank, viz.:		
For salaries	\$10,904 66	
For taxes: Banking house, \$783.56; surplus, \$3,875.20; on mortgages, \$1,224	5,882 76	
For expenses, except taxes, of banking house:		
Insurance	76 75	
For rent of banking rooms.....	437 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	6,044 03	
		23,345 70
Other payments, viz.:		
Payments on bank building.....	\$13,385 02	
Furniture and fixtures.....	3,457 12	
Profit and loss	107 42	
Settlement of litigation	407 62	
		17,357 18
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		529,084 55
		<u>\$2,764,288 13</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		14,490
Number of accounts opened or reopened during the year....		2,034
Number of accounts closed during the year.....		1,998
Amount deposited during the year, not including dividends credited for that period.....	\$1,517,938 35	
Amount withdrawn during the year.....	1,792,070 32	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$87,632 40	
January 1, 1915	86,746 95	
		174,379 35
Average amount of each account January 1, 1915.....		366 99
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$251,144 07	
Total expenses of the bank for the year 1914.....	23,345 70	
Dividends paid to depositors for the year 1914.....	174,379 35	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>53,419 02</u>

From all other sources, viz.:		
Satisfaction piece	\$15 00	
Overpayment of interest.....	23 50	
Appraisal fees and tax search refund.....	266 00	
Excess in cash drawer.....	6 00	
Check to attorney not invested.....	2,900 00	
Insurance advanced refunded.....	10 60	
Disbursements foreclosing mortgage refunded.....	3,802 06	
Return of contribution toward expense of keeping type savings bank law.....	2 00	
		<u>\$7,026 16</u>
		<u>\$794,829 15</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$477,037 33
For loans on bonds and mortgages.....		85,000 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$87,500).....		87,060 60
For interest (other than dividend payments to depositors)..		656 75
For current expenses of the bank, viz.:		
For salaries	\$6,564 98	
For taxes: Banking house, \$427.54; surplus, \$1,574.60; on mortgages, \$182.50.....	2,184 64	
For expenses, except taxes, of banking house:		
Repairs	96 15	
Other	49 89	
For expenses of other real estate, viz.:		
Repairs	5 00	
Insurance.....	28 30	
Taxes	58 36	
Other	1 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,236 07	
		11,224 89
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		13,353 06
Other payments, viz.:		
Satisfaction piece	\$15 00	
Overpayment of interest.....	28 25	
Taxes, insurance premiums and appraisal fees ad- vanced	282 75	
Check to attorney for investment.....	2,900 00	
Cash short	5 00	
Disbursements foreclosing mortgage.....	3,788 06	
Contribution toward expense of keeping type sav- ings bank law.....	2 00	
		7,021 06
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		113,475 46
		<u>\$794,829 15</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		4,047
Number of accounts opened or reopened during the year.....		508
Number of accounts closed during the year.....		375
Amount deposited during the year, not including dividends credited for that period.....		\$451,435 65
Amount withdrawn during the year.....		477,037 33
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$37,570 12	
January 1, 1915	37,771 20	
		75,341 32
Average amount of each account January 1, 1915.....		491 12
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$112,366 97
Total expenses of the bank for the year 1914.....		11,167 09
Dividends paid to depositors for the year 1914.....		75,341 32
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>25,858 56</u>

NEW YORK COUNTY

62. AMERICAN SAVINGS BANK, NEW YORK CITY

[115 West 42nd street; incorporated 1882]

WILLIAM M. CAMPBELL, President. WILLIAM M. HAZELTON, Treasurer.
 JAMES F. FARGO, Vice-President. DAVID ORR, Secretary.
 L. DUNCAN BULKLEY, Vice-President.

TRUSTEES

VINCENT PISEK, JAMES F. FARGO, L. DUNCAN BULKLEY, JOHN V. IRWIN, WM. M. CAMPBELL, DAVID ORR,	WILLIAM C. STORY, HENRY R. SUTPHEN, EDMOND E. ROBERT, FRED. MATHESIUS, JR., HENRY B. BRITTON, FRED. M. JOHNSON,	WARREN THORPE, CHAS. O. KIMBALL, CARL L. VIETOR, HICKS A. WEATHERBEE, JOHN R. CHRISTIE, MICHAEL I. PUPIN.
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FINANCIAL RESOURCES

Bonds and mortgages..... \$1,698,215 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Colorado.....	\$15,400 00	\$15,400 00	\$11,858 00	
Cities in other States....	112,000 00	110,869 35	110,150 00	
Cities in this State.....	193,000 00	201,721 42	193,750 00	
Towns in this State.....	30,000 00	35,955 00	32,700 00	
Villages in this State....	127,000 00	130,082 63	124,860 00	
School districts in this State.	28,000 00	29,938 40	27,675 00	
Railroad mortgage bonds...	535,000 00	544,561 65	437,300 00	
	<u>\$1,040,400 00</u>	<u>\$1,068,528 45</u>	<u>\$938,293 00</u>	938,293 00
Banking house and lot, book value, \$16,992.19; cost, \$34,721.64; actual cash value.....			34,721 64	34,721 64
Other real estate, book value, \$128,553.46; cost, \$129,235.33; actual cash value.....			128,232 44	128,232 44
Cash on deposit in banks or trust companies.....			242,615 44	242,615 44
Cash on hand.....			3,568 46	3,568 46
Total of collectible interest.....			37,561 08	37,561 08
Amount of all other assets, viz.: Suspense account.....			814 59	814 59
			<u>\$3,084,021 65</u>	<u>\$3,084,021 65</u>

LIABILITIES

Amount due depositors, viz.:		
Principal	\$2,990,731 55	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	49,142 49	\$3,039,874 04
Other liabilities, viz.: Expenses incurred, but unpaid; rent accrued	1,166 66	1,166 66
Surplus on market value.....	42,980 95	42,980 95
	<u>\$3,084,021 65</u>	<u>\$3,084,021 65</u>
Surplus on par value, \$145,087.95.		

CASH TRANSACTIONS DURING THE YEAR 1914 RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$226,456 39
From depositors, not including dividends credited.....	1,050,466 38
From interest on loans, deposits and investments.....	131,623 75

From rents from banking house.....	\$2,716 62
From rents from other real estate.....	8,547 57
From mortgages	53,400 00
From redemption of stocks and bonds.....	35,500 00
From real estate sold.....	8,800 00
From all other sources, viz.: Suspense account repaid by fore- closed mortgages	1,604 49
	<u>\$1,519,115 20</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,126,194 42
For loans on bonds and mortgages.....	72,100 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$37,000).....	36,094 35
For interest (other than dividend payments to depositors) ..	461 77
For current expenses of the bank, viz.:	
For salaries	\$11,430 50
For taxes: Banking house, \$24.80; surplus, \$279.01.	303 31
For expenses, except taxes, of banking house:	
Repairs	766 01
Insurance	411 30
For rent of banking rooms.....	7,000 00
For expenses of other real estate, viz.:	
Repairs	2,542 27
Insurance	104 32
Taxes	2,242 69
Other	977 47
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,335 22
	<u>28,113 59</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	9,269 84
Other payments, viz.: Suspense account, mortgages under foreclosure	697 33
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	246,183 90
	<u>\$1,519,115 20</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	8,546
Number of accounts opened or reopened during the year.....	1,500
Number of accounts closed during the year.....	1,359
Amount deposited during the year, not including dividends credited for that period.....	\$1,050,466 38
Amount withdrawn during the year.....	1,126,194 41
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$48,315 88
January 1, 1915	49,142 49
	<u>97,458 37</u>
Average amount of each account January 1, 1915.....	355 71
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$143,021 46
Total expenses of the bank for the year 1914.....	28,113 59
Dividends paid to depositors for the year 1914.....	97,458 37
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>17,449 50</u>

From all other sources, viz.:

From receiver of 320 Central Park West.....	\$6,860 47	
Taxes advanced refunded.....	1,453 11	
		\$8,313 58
		<u>\$26,624,495 06</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$21,680,861 25	
For loans on bonds and mortgages.....	7,000 00	
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$1,031,000).....	1,050,919 98	
For interest (other than dividend payments to depositors) ..	31,251 13	
For current expenses of the bank, viz:		
For salaries	\$108,994 00	
For taxes: Banking house, \$12,988.27; surplus, \$38,519.11	51,507 38	
For expenses, except taxes, of banking house:		
Repairs	3,317 66	
For expenses of other real estate, viz.:		
Insurance	477 59	
Taxes	3,304 88	
Other	641 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	28,474 32	
		196,716 83
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		255,482 42
Other payments, viz.:		
Loss at counter	\$45 00	
Prepaid interest, New York City note.....	546 58	
Taxes advanced	1,062 89	
		1,654 47
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		3,400,608 98
		<u>\$26,624,495 06</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	148,098
Number of accounts opened or reopened during the year.....	16,567
Number of accounts closed during the year.....	21,664
Amount deposited during the year, not including dividends credited for that period.....	\$14,538,319 65
Amount withdrawn during the year.....	21,680,861 25
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$1,550,903 33
January 1, 1915	1,549,842 36
	3,100,745 69
Average amount of each account January 1, 1915.....	628 76
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$4,130,190 04
Total expenses of the bank for the year 1914.....	196,716 83
Dividends paid to depositors for the year 1914.....	3,100,745 69
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	832,727 52

64. THE BOWERY SAVINGS BANK, NEW YORK CITY

[128-130 Bowery; incorporated 1834]

HENRY A. SCHENCK, President. JOSEPH G. LIDDLE, Secretary.
 WM. M. SPACKMAN, Vice-President. PERCY G. DELAMATER, Asst. Secy.
 WILLIAM A. NASH, Vice-President. WILLIAM E. KNOX, Comptroller.

TRUSTEES

HENRY A. SCHENCK,	I. W. DRUMMOND.	JAMES STILLMAN,
WM. M. SPACKMAN,	H. B. DOMINICK.	SETH M. MILLIKEN,
WM. A. NASH,	C. LAWRENCE PERKINS,	RICHARD M. HOE,
JOHN J. SINCLAIR,	ROBERT M. GALLAWAY,	GEORGE McNEIR,
GEORGE ROBINSON,	C. H. HACKETT,	CHARLES H. TENNEY,
ALBERT JEREMIAH,	ROBT. B. WOODWARD,	HOBART J. PARK,
HENRY C. BERLIN,	JOHN W. AITKEN,	W. HULL WICKHAM,
CHARLES E. BIGELOW,	MARK W. MACLAY,	STEPHEN BAKER,
JOHN C. MOORE,	ED. D. FAULKNER,	ARTHUR L. LESHNER,
WILLIAM C. WOOD,	THOMAS B. KENT,	S. W. FAIRCHILD,
	FRANCIS S. BANGS.	

FINANCIAL**RESOURCES**

Bonds and mortgages.....\$61, 308, 393 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$874,000 00	\$897,210 00	\$865,260 00	
State of Massachusetts....	1,215,000 00	1,277,858 80	1,116,970 00	
State of Rhode Island.....	50,000 00	54,562 50	48,000 00	
Cities in other States.....	7,307,000 00	7,847,514 17	7,080,700 00	
Cities in this State.....	9,550,299 43	9,959,311 32	9,013,777 94	
Railroad mortgage bonds...	25,306,000 00	28,542,537 20	23,746,170 00	
	<u>\$44,302,299 43</u>	<u>\$48,578,993 99</u>	<u>\$41,870,877 94</u>	41, 870, 877 94
Banking house and lot, book value, \$225,000; cost, \$796,080.91; actual cash value.....				225, 000 00
Other real estate, book value, \$142,500; cost, \$150,817.76; actual cash value.....				142, 500 00
Cash on deposit in banks or trust companies.....				7, 443, 832 32
Cash on hand.....				819, 114 98
Total of collectible interest.....				1, 687, 912 24
Amount of all other assets, viz.:				
Rents accrued			\$325 00	
Advance payments on property under foreclosure..			3, 308 55	
				<u>3, 628 55</u>
				<u>\$113, 501, 259 03</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$100,574,708 91		
Dividends credited or to be credited for the six months ending with December 31, 1914.....		1,680,221 41		
				<u>\$102, 254, 930 32</u>
Surplus on market value.....				11, 246, 328 71
Surplus on par value, \$13,677,750.20.				<u>\$113, 501, 259 03</u>

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$6, 235, 805 18
From depositors, not including dividends credited.....	20, 037, 867 08
From interest on loans, deposits and investments.....	4, 768, 264 06
From rents from other real estate.....	5, 570 63
From mortgages	1, 269, 347 00
From redemption of stocks and bonds.....	1, 450, 750 00
From stocks and bonds sold (total par value, \$634,000).....	617, 448 69
From real estate sold.....	94, 000 00

From all other sources, viz.:

Interest and insurance premiums returned.....	\$138 71	
Satisfaction of mortgages.....	114 00	
Sale of old material.....	90 67	
Notarial fees.....	54 25	
Public telephone.....	14 67	
Deposit on account of sale of real estate.....	5,000 00	
		<u>\$5,412 30</u>

\$34,484,464 94

PAYMENTS

To depositors, including dividends paid to them.....	\$21,859,489 68	
For loans on bonds and mortgages.....	2,235,350 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,446,000).....	1,560,573 06	
For interest (other than dividend payments to depositors) ..	14,784 63	
For current expenses of the bank, viz.:		
For salaries.....	\$111,091 50	
For taxes: Banking house, \$6,299.84; surplus, \$93,262.67 ..	99,562 51	
For expenses, except taxes, of banking house:		
Repairs ..	2,389 12	
Other ..	12,915 00	
For expenses of other real estate, viz.:		
Repairs ..	2,136 43	
Taxes ..	3,221 80	
Other ..	2,024 86	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	40,002 38	
		<u>273,343 60</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	274,104 12	
Other payments, viz.:		
Advanced to pay liens on property under foreclosure ..	\$3,303 55	
Tellers' deficits ..	569 00	
		<u>3,872 55</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	8,262,947 30	

\$34,484,464 94

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	141,545	
Number of accounts opened or reopened during the year....	22,227	
Number of accounts closed during the year.....	20,934	
Amount deposited during the year, not including dividends credited for that period.....	\$20,037,867 08	
Amount withdrawn during the year.....	21,859,489 63	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914 ..	\$1,669,382 75	
January 1, 1915 ..	1,680,221 41	
		<u>3,349,604 16</u>
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	7	
Total amount of such accounts.....	\$24,442 38	
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½	
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½	
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$4,646,904 23	
Total expenses of the bank for the year 1914.....	273,343 60	
Dividends paid to depositors for the year 1914.....	3,349,604 16	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>1,023,956 47</u>	

65. BROADWAY SAVINGS INSTITUTION, NEW YORK CITY

[5 and 7 Park place; incorporated 1851]

HORACE F. HUTCHINSON, President. EUGENE BRITTON, Treasurer.
 J. A. GEISSENHAINER, Vice-President. WILLIAM H. ROSE, Secretary.
 RICHARD B. KELLY, Vice-President.

TRUSTEES

J. A. GEISSENHAINER, OSCAR T. MACKAY, CHARLES A. FRANK,
 H. F. HUTCHINSON, RICHARD B. KELLY, SAMUEL S. BLOOD,
 W. A. CONOVER, REMSEN JOHNSON, HENRY A. HOWARTH,
 EUGENE BRITTON, EDWARD TOWNSEND, WILLIAM H. ROSE,
 H. MONTIMER BRUSH, FREDERICK W. HUNTER, A. B. WESTERVELT,

FINANCIAL**RESOURCES**

Bonds and mortgages.....				\$8,514,350 00
Stock and bond investments, viz.:				
	<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
	State of New York.....	\$50,000 00	\$51,437 50	\$51,000 00
	State of Missouri.....	321,000 00	315,988 50	316,515 00
	State of Maryland.....	100,000 00	99,875 00	99,500 00
	Cities in other States.....	200,000 00	222,328 00	194,000 00
	Cities in this State.....	625,800 00	645,071 34	627,968 00
	Counties in this State.....	300,000 00	300,000 00	288,000 00
	Railroad mortgage bonds...	2,276,000 00	2,485,427 49	2,214,100 00
		<u>\$3,872,800 00</u>	<u>\$4,120,127 83</u>	<u>\$3,791,083 00</u>
				3,791,083 00
Loans upon pledge of securities.....				10,000 00
Banking house and lot, book value, \$270,000; cost, \$271,261.83; actual cash value.....				270,000 00
Other real estate, book value, \$315,500; cost, \$331,637.82; actual cash value.....				315,500 00
Cash on deposit in banks or trust companies.....				858,502 87
Cash on hand.....				76,017 16
Total of collectible interest.....				140,494 20
				<u>\$13,975,947 23</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$13,143,095 01	
Dividends credited or to be credited for the six months ending with December 31, 1914.....		253,658 99	
		<u>\$13,396,754 00</u>	
Surplus on market value.....			579,193 23
			<u>\$13,975,947 23</u>
Surplus on par value, \$660,910.23.			

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....		\$787,633 71
From depositors, not including dividends credited.....		2,945,020 17
From interest on loans, deposits and investments.....		637,569 96
From rents from other real estate.....		799 26
From mortgages		228,050 00
From redemption of stocks and bonds.....		533,100 00
From stocks and bonds sold (total par value, \$100,000).....		106,666 40
From loans paid.....		50,000 00
From real estate sold.....		14,079 71
		<u>\$5,302,919 21</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,936,232 30
For loans on bonds and mortgages.....	234,300 00
For loans on stocks and bonds and other securities.....	50,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$943,800).....	947,972 49
For interest (other than dividend payments to depositors)...	10,662 81
For current expenses of the bank, viz.:	
For salaries	\$33,891 00
For taxes: Banking house, \$3,258.60; surplus, \$4,753.15	8,011 75
For expenses, except taxes, of banking house:	
Repairs	80 73
Other	400 00
For expenses of other real estate, viz.: Taxes....	3,557 53
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,312 08
	<u>51,253 09</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	137,978 49
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	934,520 03
	<u><u>\$5,302,919 21</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	15,172
Number of accounts opened or reopened during the year....	2,210
Number of accounts closed during the year.....	1,395
Amount deposited during the year, not including dividends credited for that period.....	\$2,945,020 17
Amount withdrawn during the year.....	2,936,232 30
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$248,946 32
January 1, 1915	253,653 99
	<u>502,605 31</u>
Average amount of each account January 1, 1915.....	882 99
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$605,492 08
Total expenses of the bank for the year 1914.....	51,253 09
Dividends paid to depositors for the year 1914.....	502,605 31
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u><u>51,633 68</u></u>

66. CITIZENS' SAVINGS BANK, NEW YORK CITY

[56 and 58 Bowery; incorporated 1860]

HENRY HASLER, President. **HENRY SAYLER, Secretary.**
CHARLES H. CLARK, Vice-President. **EMIL A. HUBER, Assistant Secretary.**
CHARLES H. SMITH, Vice-President.

TRUSTEES

CHAS. H. STEINWAY,	JOHN M. FUCHS,	BARAK G. COLES,
HENRY HASLER,	DAVID C. TOWNSEND,	RICHARD A. BACHIA,
CHARLES GULDEN,	FRED'K W. WURSTER,	JULIUS DE LONG,
PERCIVAL KUENE,	CHARLES H. SMITH,	JOHN L. DUDLEY,
JAMES ROWLAND,	JOHN A. BEALL,	HENRY SAYLER,
ARTHUR W. WATSON,	CHARLES H. CLARK,	WARNER D. ORVIS,
JOHN C. JUHRING,	EDWARD H. TITUS,	WILLIAM H. SCHMIDT.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$8,999,400 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$900,000 00	\$983,151 90	\$932,000 00	
State of Massachusetts....	1,000,000 00	1,122,117 00	928,000 00	
State of Colorado.....	21,000 00	21,000 00	16,170 00	
Cities in other States....	2,250,000 00	2,476,282 50	2,221,500 00	
Cities in this State.....	3,195,000 00	3,457,128 25	3,078,696 00	
Counties in this State....	280,000 00	320,495 00	277,600 00	
	<u>\$7,646,000 00</u>	<u>\$8,380,174 65</u>	<u>\$7,453,966 00</u>	7,453,966 00
Banking house and lot, book value \$86,000; cost, \$223,972.81; actual cash value.....				86,000 00
Cash on deposit in banks or trust companies.....				1,343,063 20
Cash on hand.....				370,574 39
Total of collectible interest.....				168,081 51
				<u>\$18,421,085 10</u>

LIABILITIES

Amount due depositors, viz.:			
Principal	\$16,117,098 13		
Dividends credited or to be credited for the six months ending with December 31, 1914.....	270,041 78		
			\$16,387,139 91
Surplus on market value.....			2,033,945 19
			<u>\$18,421,085 10</u>

Surplus on par value, \$2,225,979.19.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$1,707,746 45
From depositors, not including dividends credited.....	3,547,681 87
From interest on loans, deposits and investments.....	776,441 73
From rents from banking house.....	4,332 07
From mortgages	122,500 00
From redemption of stocks and bonds.....	46,000 00
From stocks and bonds sold (total par value, \$243,000).....	242,953 58
	<u>\$6,447,655 70</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,378,603 25
For loans on bonds and mortgages.....	49,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$200,000).....	215,901 90
For interest (other than dividend payments to depositors)....	3,800 00
For current expenses of the bank, viz.:	
For salaries	\$52,900 00
For taxes: Banking house, \$4,033.58; surplus, \$19,106.64	23,140 22
For expenses, except taxes, of banking house:	
Repairs	367 80
Insurance	75 38
For other expenses, not including expenses of other real estate nor other expenses of banking house..	10,229 56
	86,712 96
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	1,713,637 59
	<u>\$6,447,655 70</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	27,018
Number of accounts opened or reopened during the year.....	3,415
Number of accounts closed during the year.....	3,291
Amount deposited during the year, not including dividends credited for that period.....	\$3,547,681 87
Amount withdrawn during the year.....	4,378,603 25
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$272,475 07
January 1, 1915	270,041 78
	542,516 85
Average amount of each account January 1, 1915.....	606 52
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$7,039 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$752,339 97
Total expenses of the bank for the year 1914.....	86,712 96
Dividends paid to depositors for the year 1914.....	542,516 85
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>123,110 16</u>

67. COMMONWEALTH SAVINGS BANK OF NEW YORK CITY

[2007 Amsterdam avenue; incorporated 1910]

JOHN H. BOSCHEN, President. LOUIS K. UNGRICH, Vice-President.
 JOHN A. MURRAY, Vice-President. CHARLES S. GAUBERT, Secretary.

TRUSTEES

HERMAN W. BEYER,	PHILIP HANO,	RICHARD H. SMITH,
JOHN H. BOSCHEN,	HENRY O. HEUER,	LOUIS K. UNGRICH,
JOHN F. COWAN,	CORNELIUS HUTH,	MARTIN WALLACE,
JOHN R. DAVIES,	GEORGE H. HYDE,	BURTON J. WILKE,
FRANK B. FRENCH,	THOMAS F. McAVOY,	WILLIAM S. BENNETT,
SIGMUND WECHSLER,	JOHN A. MURRAY,	OTTO H. SCHLOBOHM,
CHARLES S. GAUBERT,	CHRISTIAN SCHIERLOH,	FRANK P. SCHIMPF,
VALENTINE J. HAHN,	WM. F. SCHNEIDER,	GUSTAV SCHOLER,
	DONALD G. SINCLAIR.	

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$394,050 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of California.....	\$10,000 00	\$9,706 20	\$9,700 00	
Cities in other States.....	25,000 00	25,659 02	25,500 00	
Cities in this State.....	100,000 00	98,494 96	98,660 00	
School districts in this State.	4,600 00	4,894 09	4,856 00	
Railroad mortgage bonds..	37,000 00	35,839 63	32,210 00	
	<u>\$176,600 00</u>	<u>\$174,593 90</u>	<u>\$170,926 00</u>	170,926 00
Cash on deposit in banks or trust companies.....				62,718 66
Cash on hand.....				7,073 24
Total of collectible interest.....				10,855 98
Amount of all other assets, viz.: Furniture and fixtures.....				1,600 00
				<u>\$647,223 88</u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$622,546 48	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	10,986 83	
		\$633,533 31
Surplus on market value.....		13,690 57
		<u>\$647,223 88</u>

Surplus on par value, \$19,364.57.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$64,461 47
From depositors, not including dividends credited.....	427,047 49
From interest on loans, deposits and investments.....	25,948 16
From mortgages.....	1,000 00
From stocks and bonds sold (total par value, \$3,000).....	3,168 00
From all other sources, viz.: Contributions by trustees.....	2,526 78
	<u>\$524,151 90</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$331,685 29
For loans on bonds and mortgages.....		70,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$43,600).....		44,354 33
For interest (other than dividend payments to depositors)...		401 80
For current expenses of the bank, viz:		
For salaries	\$3,860 00	
For taxes: Supplies.....	106 28	
For expenses, except taxes, of banking house:		
Repairs	13 50	
For rent of banking rooms.....	1,200 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	654 78	
		5,834 56
Other payments, viz.:		
Advance payment of interest on bond and mortgage.....	\$220 00	
Deceased trustee's estate reimbursed.....	825 00	
		1,045 00
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		70,030 92
		<u>\$524,151 90</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		3,959
Number of accounts opened or reopened during the year.....		1,342
Number of accounts closed during the year.....		742
Amount deposited during the year, not including dividends credited for that period.....	\$427,047 49	
Amount withdrawn during the year.....	331,685 29	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$9,691 82	
January 1, 1915.....	10,986 83	
		20,678 65
Average amount of each account January 1, 1915.....		160 02
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$28,456 93	
Total expenses of the bank for the year 1914.....	4,090 44	
Dividends paid to depositors for the year 1914.....	20,678 65	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>3,687 84</u>

68. DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY

[341 Bowery; incorporated 1848]

ANDREW MILLS, President.
WM F. PATTERSON, Vice-President.
BENJ. D&F. CURTISS, Vice-President.

CHARLES MIEHLING, Secretary.
SAMUEL WEBSTER, Asst. Secy.

TRUSTEES

DAVID J. TAFF,
ANDREW MILLS,
FREDERICK ZITTEL,
JOHN A. TACKABERRY,
WILLIAM S. GRAY,

BENJ. D&F. CURTISS,
W. M. BENNETT,
WALTER E. FREW,
WM. H. REMICK,
LORENZO DANIELS,

WM. F. PATTERSON,
SAMUEL E. SLAYMAKER,
AUGUSTUS H. TENNIS,
GEORGE B. HODGMAN,
RICHARD T. DAVIES.

FINANCIAL
RESOURCES

Bonds and mortgages.....\$26,100,800 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
District of Columbia.....	\$11,000 00	\$11,900 90	\$11,660 00	
State of New York.....	200,000 00	201,000 00	204,000 00	
State of Maryland.....	100,000 00	94,524 36	95,000 00	
State of California.....	100,000 00	96,623 20	98,000 00	
State of Massachusetts....	900,000 00	980,557 50	839,000 00	
Cities in other States.....	4,419,000 00	4,704,442 81	4,395,740 00	
Cities in this State.....	5,192,528 94	5,326,222 21	5,030,073 83	
Counties in this State....	250,000 00	272,150 00	249,000 00	
Railroad mortgage bonds...	5,544,000 00	6,025,487 09	5,087,370 00	
	<u>\$16,716,528 94</u>	<u>\$17,712,908 07</u>	<u>\$16,009,843 83</u>	
Banking house and lot, book value, \$200,000; cost, \$568,571.31; actual cash value.....				16,009,843 83
Other real estate, book value, \$14,936.53; cost, \$14,936.53; actual cash value.....				200,000 00
Cash on deposit in banks or trust companies.....				14,936 53
Cash on hand.....				2,645,816 02
Total of collectible interest.....				723,505 31
				<u>737,107 78</u>
				<u>\$46,432,009 47</u>

LIABILITIES

Amount due depositors, viz.:				
Principal.....		\$42,191,982 32		
Dividends credited or to be credited for the six months ending with December 31, 1914.....		687,259 67		
				<u>\$42,879,241 99</u>
Surplus on market value.....				3,552,767 48
				<u>\$46,432,009 47</u>

Surplus on par value, \$4,259,452.59.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$3,003,808 15
From depositors, not including dividends credited.....	10,520,040 62
From interest on loans, deposits and investments.....	1,909,593 15
From rents from other real estate.....	3,140 00
From mortgages.....	862,500 00
From redemption of stocks and bonds.....	970,750 00
From stocks and bonds sold (total par value, \$325,000).....	310,502 45

NEW YORK COUNTY

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From loans paid	\$100,000 00
From real estate sold.....	98,000 00
From all other sources, viz.: Rebate of taxes and insurance premiums on other real estate sold.....	81 91
	<u>\$17,778,416 28</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$10,515,749 09
For loans on bonds and mortgages.....	2,424,500 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$1,170,000).....	1,198,501 50
For interest (other than dividend payments to depositors) ..	8,291 05
For current expenses of the bank, viz.:	
For salaries	\$76,010 00
For taxes: Banking house, \$3,774.02; surplus, \$32,526.13	36,300 15
For expenses, except taxes, of banking house:	
Repairs	419 37
For expenses of other real estate, viz.: Taxes.....	1,183 70
For other expenses, not including expenses of other real estate nor other expenses of banking house..	14,929 39
	<u>128,842 61</u>
For real estate acquired by foreclosure or in settlement of debts due the bank.....	127,937 78
Other payments, viz.: Adjustment of sundry depositors' ac- counts charged to profit and loss.....	5,272 92
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	3,369,321 33
	<u>\$17,778,416 28</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	75,153
Number of accounts opened or reopened during the year....	18,377
Number of accounts closed during the year.....	14,393
Amount deposited during the year, not including dividends credited for that period.....	\$10,520,040 62
Amount withdrawn during the year.....	10,515,749 09
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$682,354 36
January 1, 1915.....	687,259 67
	<u>1,370,114 03</u>
Average amount of each account January 1, 1915.....	570 55
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,047 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1914	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$1,908,500 76
Total expenses of the bank for the year 1914.....	128,842 61
Dividends paid to depositors for the year 1914.....	1,370,114 03
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>409,544 12</u>

69. THE EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY

[291-295 Broadway; incorporated 1848]

DICK S. RAMSAY, President.
CHARLES F. BASSETT, Vice-President.GEORGE ABEEL, Vice-President.
CHARLES A. WHITNEY, Secretary.**TRUSTEES**HENRY T. NICHOLS,
GEORGE ABEEL,
DICK S. RAMSAY,
WARREN C. BARBER,
RICHARD YOUNG,
J. WORRALL ARTHUR,
WILLIAM C. SMITH,DANIEL W. WHITMORE,
CHAS. A. O'DONOHUE,
CHARLES F. BASSETT,
WILLIAM C. TABER,
WILLIAM D. FAIRCHILD,
WILLIAM COVERLY,
EVERSLY CHILDS,JAMES B. CLEWS,
J. FRED. PIERSON,
JULIAN P. FAIRCHILD,
RICHARD YOUNG, JR.,
DARWIN R. JAMES, JR.,
JAMES A. SMITH,
CHARLES E. PERKINS.**FINANCIAL
RESOURCES**Bonds and mortgages.....\$18,467 650 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$500,000 00	\$513,150 00	\$495,000 00	
State of Massachusetts.....	1,250,000 00	1,328,506 15	1,161,150 00	
Cities in other States.....	3,391,000 00	3,530,880 37	3,362,570 00	
Cities in this State.....	6,742,000 00	6,692,828 06	6,456,735 00	
Counties in this State.....	300,000 00	321,363 75	294,500 00	
Towns in this State.....	36,000 00	36,574 92	37,080 00	
Railroad mortgage bonds...	2,032,000 00	2,052,295 50	1,713,940 00	
	<u>\$14,251,000 00</u>	<u>\$14,475,597 75</u>	<u>\$13,519,975 00</u>	13,519,975 00
Banking house and lot, book value, \$1,596,985.74; cost, \$1,596,- 985.74; actual cash value.....				1,596,985 74
Other real estate, book value, \$131,510.73; cost, \$131,510.73; actual cash value.....				131,510 73
Cash on deposit in banks or trust companies.....				3,076,340 66
Cash on hand.....				6,336 15
Total of collectible interest.....				338,135 40
Amount of all other assets, viz.: Rents due.....				707 50
				<u><u>\$37,137,641 18</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$32,957,918 94	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	639,686 79	\$33,597,605 73
Surplus on market value.....		<u>3,540,035 45</u>
		<u><u>\$37,137,641 18</u></u>

Surplus on par value, \$4,271,060.45.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$3,543,630 49
From depositors, not including dividends credited.....	7,652,831 81
From interest on loans, deposits and investments.....	1,527,641 57
From rents from banking house.....	82,020 46
From rents from other real estate.....	10,743 78
From mortgages.....	359,550 00
From redemption of stocks and bonds.....	335,500 00
From real estate sold.....	98,222 02

From all other sources, viz.:

Mortgage extension agreements.....	\$25 00
Satisfaction of mortgages.....	30 25
Appraisal fees.....	510 00
Refund account.....	610 03
From tenants for alterations.....	837 42
From receiver.....	526 02
Taxes and repairs advanced refunded.....	3,168 77

\$5,707 49

\$13,615,847 62

PAYMENTS

To depositors, including dividends paid to them.....	\$7,250,329 57
For loans on bonds and mortgages.....	983,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,003,000).....	1,997,716 22
For interest (other than dividend payments to depositors)...	15,768 13
For current expenses of the bank, viz.:	
For salaries.....	\$39,980 00
For taxes: Banking house, \$23,347.23; surplus, \$26,075.16.	49,422 39
For expenses, except taxes, of banking house:	
Repairs.....	2,616 22
Insurance.....	3,922 33
Other.....	23,577 93
For rent of banking rooms.....	20,000 00
For expenses of other real estate, viz.:	
Repairs.....	2,569 76
Insurance.....	322 08
Taxes.....	3,339 95
Other.....	2,433 99
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,493 94
	153,678 59
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	128,370 34
Other payments, viz.:	
Fitting up offices for tenants.....	\$613 17
Taxes and repairs advanced.....	3,694 79
	4,307 96

Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	3,082,676 81
	<u>\$13,615 847 62</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	31,262
Number of accounts opened or reopened during the year.....	5,707
Number of accounts closed during the year.....	4,501
Amount deposited during the year, not including dividends credited for that period.....	7,652,831 81
Amount withdrawn during the year.....	7,250,329 57
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$621,724 98
January 1, 1915.....	639,686 79
	1,261,411 77
Average amount of each account January 1, 1915.....	1,074 71
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	5
Total amount of such accounts.....	\$15,530 02
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$1,636,016 84
Total expenses of the bank for the year 1914.....	153,678 59
Dividends paid to depositors for the year 1914.....	1,261,411 77
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>220,926 48</u>

70. EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY.

[51 Chambers street; incorporated 1850]

THOMAS M. MULRY, President.
 MYLES TIERNEY, Vice-President.
 MICHAEL J. DRUMMOND, Vice-Pres.

JOHN J. PULLEYN, Comptroller.
 LOUIS V. O'DONOHUE, Secretary.

TRUSTEES

L. V. O'DONOHUE,
 C. V. FORNES,
 JAMES G. JOHNSON,
 HERMAN RIDDER,
 MYLES TIERNEY,
 M. J. DRUMMOND,
 JOSEPH P. GRACE,

THOS. M. MULRY,
 M. F. McDERMOTT,
 JAMES CLARKE,
 FRANK S. GANNON,
 JOHN J. PULLEYN,
 JOHN G. O'KEEFFE.

HENRY HEIDE,
 WILLIAM HARKNESS,
 JOHN J. DEERY,
 SAMUEL ADAMS,
 JOHN D. RYAN,
 F. F. FITZPATRICK,
 THOMAS E. MURRAY.

FINANCIAL
RESOURCES

Bonds and mortgages.....\$76, 270, 195 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$7,100,000 00	\$7,311,712 11	\$7,282,000 00	
State of Alabama.....	1,000,000 00	1,068,098 62	1,000,000 00	
State of Arizona.....	250,000 00	252,721 75	255,000 00	
State of California.....	280,000 00	269,288 83	270,830 00	
State of Massachusetts....	2,276,000 00	2,510,459 72	2,113,280 00	
State of New Mexico.....	250,000 00	251,875 00	252,500 00	
Cities in other States.....	5,607,700 00	5,760,691 58	5,537,328 00	
Cities in this State.....	11,001,250 00	11,752,757 60	11,394,285 00	
Counties in this State....	1,387,208 66	1,453,737 58	1,454,279 00	
Towns in this State.....	337,000 00	348,963 49	344,360 00	
Villages in this State.....	543,884 57	572,022 63	553,507 60	
Railroad mortgage bonds..	29,712,666 62	31,847,350 55	28,558,759 95	
	<u>\$59,745,709 85</u>	<u>\$63,399,679 46</u>	<u>\$59,416,129 64</u>	59,416,129 64
Banking house and lot, book value, \$3,900,000; cost, \$4,441,636.33; actual cash value.....				3,900,000 00
Other real estate, book value, \$311,049.56; cost, \$311,049.56; actual cash value.....				275,000 00
Cash on deposit in banks or trust companies.....				6,464,803 76
Cash on hand.....				588,152 65
Total of collectible interest.....				2,026,251 14
				<u>\$148,940,532 19</u>

LIABILITIES

Amount due depositors, viz.:				
Principal.....			\$136,509,498 44	
Dividends credited or to be credited for the six months ending with December 31, 1914.....			2,621,516 01	
				<u>\$139,131,014 45</u>
Surplus on market value.....				9,809,517 74
				<u>\$148,940,532 19</u>
Surplus on par value, \$10,139,097.95.				

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$7,149,254 79
From depositors, not including dividends credited.....	30,142,895 46
From interest on loans, deposits and investments.....	6,133,233 46
From rents from banking house.....	158,454 60
From rents from other real estate.....	3,935 72

From mortgages	\$1,606,830 00
From redemption of stocks and bonds.....	59,000 00
From stocks and bonds sold (total par value, \$1,545,500)....	1,565,053 28
From real estate sold.....	8,870 27
From all other sources, viz.:	
Profit on sale of sterling coupons.....	\$30 95
Deficiency judgment.....	910 20
Comptroller's check canceled.....	82 72
	<u>1,023 87</u>
	<u>\$46,828,551 45</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$28,115,945 93
For loans on bonds and mortgages.....	4,969,000 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$6,172,427.25).....	6,182,487 60
For interest (other than dividend payments to depositors) ..	53,771 63
For current expenses of the bank, viz.:	
For salaries	\$172,470 00
For taxes: Banking house, \$54,623.70; surplus, \$43,632.92	98,256 62
For expenses, except taxes, of banking house:	
Repairs	9,574 58
Insurance	1,308 63
Other	78,643 62
For expenses of other real estate, viz.:	
Repairs	5,224 86
Insurance	129 10
Taxes	4,396 50
Other	8,646 32
For other expenses, not including expenses of other real estate nor other expenses of banking house..	<u>54,823 35</u>
	433,473 58
Other payments, viz.: Permanent betterments to bank building	20,916 30
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	<u>7,052,956 41</u>
	<u>\$46,828,551 45</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	157,216
Number of accounts opened or reopened during the year.....	29,349
Number of accounts closed during the year.....	20,485
Amount deposited during the year, not including dividends credited for that period.....	\$30,142,895 46
Amount withdrawn during the year.....	28,115,945 93
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$2,557,276 55
January 1, 1915.....	<u>2,621,516 01</u>
	5,178,792 56
Average amount of each account January 1, 1915.....	884 96
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$6,313,452 64
Total expenses of the bank for the year 1914.....	433,473 58
Dividends paid to depositors for the year 1914.....	5,178,792 56
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>701,186 50</u>

71. EMPIRE CITY SAVINGS BANK, NEW YORK CITY.

[231 West 125th street; incorporated 1889]

JOHN BEAVER, President. A. S. VANWINKLE, Secretary.
 JOHN H. LOOS, Vice-President. HOWARD C. MURPHY, Asst Secretary.
 J. C. WATSON, Vice-President.

TRUSTEES

WILLIAM MOORES,	E. H. HAMILTON,	EDWARD L. YOUNG,
JOHN H. LOOS,	WILLIAM T. KOCH,	RICHARD E. COCHRAN,
B. G. MITCHELL,	J. C. WATSON,	LYMAN T. DYER,
JOHN BEAVER,	JOHN BOTTOMLEY,	CHAS. W. DAYTON,
ARTHUR E. WOOD,	GEO. H. TAYLOR,	ALBERT E. MERRALL.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,721,050 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$191,980 00	\$199,469 79	\$199,339 40	
Cities in this State.....	432,000 00	433,759 62	399,050 00	
Counties in this State.....	160,000 00	163,118 20	162,160 00	
Towns in this State.....	77,500 00	78,101 88	78,530 00	
Villages in this State.....	44,200 00	44,776 97	46,236 00	
School districts in this State.	53,000 00	53,715 80	52,830 00	
Railroad mortgage bonds...	317,000 00	349,445 93	335,380 00	
	<u>\$1,275 680 00</u>	<u>\$1,322,388 19</u>	<u>\$1,273,525 40</u>	1,273,525 40
Other real estate, book value, \$167,000; cost, \$161,593.38; actual cash value.....				159,082 99
Cash on deposit in banks or trust companies.....				343,869 16
Cash on hand.....				7,427 01
Total of collectible interest.....				40,752 80
Amount of all other assets, viz.:				
Rents accrued			\$122 00	
Insurance premiums advanced.....			466 45	
				<u>568 45</u>
				<u>\$4,546,275 81</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$4,257,317 66		
Dividends credited or to be credited for the six months ending with December 31, 1914.....		68,789 23		
				<u>\$4,326,106 89</u>
Surplus on market value.....				220,168 92
				<u>\$4,546,275 81</u>

Surplus on par value, \$222,323.52.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$301,957 78
From depositors, not including dividends credited.....	1,709,568 71
From interest on loans, deposits and investments.....	201,470 05
From rents from banking house.....	420 00
From rents from other real estate.....	13,685 91
From mortgages	71,450 00
From redemption of stocks and bonds.....	157,300 00
From real estate sold.....	54,550 00

From all other sources, viz.:

Insurance premium refunded	\$187 50	
Award—Ada Park property	500 49	
		\$687 99
		<u>\$2,511,090 44</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,765,054 75	
For loans on bonds and mortgages.....	148,700 00	
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$141,980).....	147,655 74	
For interest (other than dividend payments to depositors)...	1,102 25	
For current expenses of the bank, viz.:		
For salaries	\$17,900 00	
For taxes: Banking house, \$1,088.80; surplus, \$1,643.87	2,732 67	
For expenses, except taxes, of banking house:		
Repairs	231 33	
Insurance	390 20	
For rent of banking rooms.....	2,310 00	
For expenses of other real estate, viz.:		
Repairs	3,464 76	
Insurance	444 15	
Taxes	4,700 18	
Other	4,163 15	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,711 54	
		42,047 98
For real estate acquired by foreclosure or in settlement of debts due the bank.....	54,787 10	
Other payments, viz: Insurance premiums advanced.....	446 45	
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	351,296 17	
		<u>\$2,511,090 44</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	16,123
Number of accounts opened or reopened during the year.....	4,646
Number of accounts closed during the year.....	4,834
Amount deposited during the year, not including dividends credited for that period.....	\$1,709,568 71
Amount withdrawn during the year.....	1,765,054 75
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$67,003 11
January 1, 1915	68,789 23
Credited at other periods.....	2 11
	<u>\$135,794 45</u>
Charged at other periods.....	3 85
	135,790 60
Average amount of each account January 1, 1915.....	268 32
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$214,050 42
Total expenses of the bank for the year 1914.....	42,047 98
Dividends paid to depositors for the year 1914.....	135,790 60
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>36,211 84</u>

72. EXCELSIOR SAVINGS BANK, NEW YORK CITY

[79 West Twenty-third street; incorporated 1869]

WILLIAM J. ROOME, President. JOHN C. GRISWOLD, Secretary.
 WILLIAM H. BARRON, Vice-President. ARTHUR PLAGE, Assistant Secretary.
 JOHN BURKE, Vice-President.

TRUSTEES

JOHN C. GULICK, HENRY D. BREWSTER, PATRICK F. GRIFFIN,
 ROBERT C. BROWN, JOHN BURKE, EPHRAIM M. YOUNG,
 HENRY DAZIAN, ROBERT J. HORNER, BENJ. A. HEGEMAN, Jr.,
 WILLIAM H. BARRON, WILLIAM CRAWFORD, CLARENCE PRICE,
 WILLIAM J. ROOME, RICH. G. HOLLAMAN, MICHAEL COLEMAN.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$8,523,325 00
 Stock and bond investments viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of North Dakota.....	\$10,000 00	\$10,686 00	\$9,900 00	
State of Tennessee.....	200,000 00	200,970 80	200,000 00	
State of New Mexico.....	168,000 00	173,873 38	176,400 00	
State of Louisiana.....	250,000 00	244,649 80	257,500 00	
State of Oklahoma.....	200,000 00	203,070 00	204,000 00	
State of California.....	300,000 00	287,065 64	283,550 00	
Cities in other States.....	1,576,000 00	1,655,586 58	1,634,610 00	
Cities in this State.....	316,500 00	313,814 26	309,152 50	
Counties in this State.....	77,500 00	78,696 82	77,015 00	
Towns in this State.....	187,500 00	209,857 11	200,550 00	
Villages in this State.....	369,107 66	389,720 24	378,787 57	
School districts in this State...	166,000 00	173,808 20	168,480 00	
Railroad mortgage bonds...	1,650,400 00	1,773,954 50	1,521,264 00	
	<u>\$5,471,007 66</u>	<u>\$5,715,783 33</u>	<u>\$5,426,159 07</u>	5,426,159 07
Other real estate, book value, \$67,877.76; cost, \$69,530.47; actual cash value.....				69,530 47
Cash on deposit in banks or trust companies.....				774,781 15
Cash on hand.....				49,991 80
Total of collectible interest.....				207,313 55
Amount of all other assets, viz.: Insurance premiums ad- vanced				220 50
				<u>\$15,051,321 54</u>

LIABILITIES

Amount due depositors, viz.:			
Principal.....	\$14,134,471 76		
Dividends credited or to be credited for the six months ending with December 31, 1914.....	268,616 18		
			<u>\$14,403,087 94</u>
Surplus on market value.....			648,233 60
			<u>\$15,051,321 54</u>
Surplus on par value, \$693,082.19.			

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$769,408 57
From depositors, not including dividends credited.....	4,258,927 71
From interest on loans, deposits and investments.....	710,202 89
From rents from other real estate.....	4,281 93
From mortgages.....	544,675 00
From redemption of stocks and bonds.....	1,155,900 00
From loans paid.....	211,000 00
From real estate sold.....	25,000 00

From all other sources, viz.:

Error in July dividend	\$4 26	
Insurance returned	241 46	
Coupon overlooked when due.....	297 50	
Return premium on bond canceled.....	21 30	
Cash received for small safes.....	91 00	
Appraisal fees refunded.....	10 00	
Excess of exchange	23 03	
Cash deposit on bid for bonds returned.....	4,000 00	
Insurance premium returned	112 24	
		<u>\$4,800 79</u>

\$7,684,196 89

PAYMENTS

To depositors, including dividends paid to them.....	\$4,207,419 55
For loans on bonds and mortgages.....	544,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,920,000).....	1,925,498 00
For interest (other than dividend payments to depositors)...	21,819 11

For current expenses of the bank, viz.:

For salaries	\$37,689 36	
For taxes: Surplus.....	4,413 11	
For expenses, except taxes, of banking house:		
Repairs	143 12	
Insurance	28 40	
For rent of banking rooms.....	8,500 00	
For expenses of other real estate, viz.:		
Repairs	2,044 76	
Insurance	197 60	
Taxes	591 92	
Other	415 02	
For other expenses, not including expenses of other real estate nor other expenses of banking house.....	8,485 99	
		62,509 28

For real estate acquired by foreclosure, or in settlement of debts due the bank

93,376 21

Other payments, viz.:

Interest correction	\$ 01	
Short and over cash items.....	8 58	
Insurance premiums advanced.....	293 20	
Cash deposit with bid for bonds.....	4,000 00	
		4,301 79

Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....

824,772 95

\$7,684,196 89

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	27,301
Number of accounts opened or reopened during the year.....	5,666
Number of accounts closed during the year.....	4,650
Amount deposited during the year, not including dividends credited for that period.....	\$4,258,927 71
Amount withdrawn during the year.....	4,207,419 55
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$263,840 23
January 1, 1915.....	268,616 18
	532,456 41
Average amount of each account January 1, 1915.....	527 56
Rate per cent. of dividends to depositors during the six months ending June 30, 1914	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$698,773 15
Total expenses of the bank for the year 1914.....	62,509 28
Dividends paid to depositors for the year 1914.....	532,456 41
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	103,807 46

73. FRANKLIN SAVINGS BANK, NEW YORK CITY

[656-658 Eighth avenue; incorporated 1860]

WILLIAM G. CONKLIN, President
 JOHN D. ROBINSON, Vice-President.
 JOHN S. SILLS, Vice-President.
 J. EDGAR LEAYCRAFT, Treasurer.

JAMES A. STENHOUSE, Secretary.
 H. W. NORDELL, Assistant Secretary.
 WALTER F. DEXTER, Comptroller.

TRUSTEES

JOHN D. ROBINSON,
 JOHN S. SILLS,
 WM. H. VAN KLEECK,
 BERNARD KARSCH,
 JAMES G. CANNON,
 J. EDGAR LEAYCRAFT,

WILLIAM G. CONKLIN,
 WILSON M. POWELL, JR.,
 HOWARD C. SMITH,
 CHARLES A. WALKER,
 WILLIAM H. PORTER,

STUART DUNCAN,
 GARDNER WETHERBEE,
 WM. C. MUSCHENHEIM,
 T. FRANK MANVILLE,
 JOHN I. DOWNEY,
 SIMBON FORD.

**FINANCIAL
RESOURCES**

Bonds and mortgages\$12, 836, 100 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$625,000 00	\$648,005 00	\$630,750 00	
State of California.....	150,000 00	142,605 00	142,000 00	
State of Delaware.....	78,000 00	80,340 00	76,440 00	
State of Idaho.....	140,000 00	133,477 50	129,100 00	
State of Massachusetts....	550,000 00	596,145 35	505,500 00	
State of Washington.....	25,000 00	24,562 50	24,250 00	
Cities in other States.....	3,060,900 00	3,188,909 51	2,959,788 00	
Cities in this State.....	2,958,459 12	3,093,723 47	2,873,419 12	
Counties in this State....	1,121,000 00	1,146,936 59	1,074,280 00	
Railroad mortgage bonds...	1,540,000 00	1,639,765 87	1,389,930 00	
	<u>\$10,238,359 12</u>	<u>\$10,694,470 79</u>	<u>\$9,805,457 12</u>	9,805,457 12
Banking house and lot, cost \$200,000; book value, \$441,692.66; actual cash value.....				200,000 00
Other real estate, book value, \$100,369.98; cost, \$99,869.98; actual cash value.....				99,869 98
Cash on deposit in banks or trust companies.....				1,379,526 33
Cash on hand.....				42,312 68
Total of collectible interest.....				397,851 65
Amount of all other assets, viz.: Rents due.....				75 00
				<u>\$24,761,192 76</u>

LIABILITIES

Amount due depositors, viz.:				
Principal.....			\$22,963,021 23	
Dividends credited or to be credited for the six months ending with December 31, 1914.....			379,817 13	\$23,342,838 36
Surplus on market value.....				1,418,354 40
				<u>\$24,761,192 76</u>
Surplus on par value, \$1,851,256.40.				

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$1,218,971 40
From depositors, not including dividends credited.....	6,286,426 83
From interest on loans, deposits and investments.....	1,082,593 85
From rents from other real estate.....	1,188 66
From mortgages.....	504,000 00

From redemption of stocks and bonds.....	\$454,884	50
From stocks and bonds sold (total par value, \$450,000).....	427,970	42
From loans paid	576,000	00
From real estate sold	55,484	87
From all other sources, viz.:		
Foreclosure expenses returned.....	\$74	43
From receiver of foreclosed property for rents....	1,054	01
Unearned premium on policy canceled.....	14	08
Sale of property	500	00
	<u>1,642</u>	<u>52</u>
	<u>\$10,609,163</u>	<u>05</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$6,502,007	93
For loans on bonds and mortgages.....	705,500	00
For loans on stocks and bonds and other securities.....	350,000	00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$1,338,113.72).....	1,376,744	46
For interest (other than dividend payments to depositors)...	13,224	74
For current expenses of the bank, viz.:		
For salaries	\$50,657	94
For taxes: Banking house, \$6,591.13; surplus, \$12,766.48	19,357	61
For expenses, except taxes, of banking house:		
Repairs	237	91
For expenses of other real estate, viz.:		
Repairs	1,708	61
Insurance	138	75
Taxes	908	81
For other expenses, not including expenses of other real estate nor other expenses of banking house..	10,104	78
	<u>83,114</u>	<u>41</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	156,732	50
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	1,421,839	01
	<u>\$10,609,163</u>	<u>05</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	53,690	
Number of accounts opened or reopened during the year.....	9,225	
Number of accounts closed during the year.....	9,040	
Amount deposited during the year, not including dividends credited for that period.....	\$6,286,426	83
Amount withdrawn during the year.....	6,502,007	93
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$373,170	17
January 1, 1915.....	379,817	13
	<u>\$752,987</u>	<u>30</u>
Paid but not credited.....	212	20
	<u>752,775</u>	<u>10</u>
Average amount of each account January 1, 1915.....	434	77
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½	
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½	
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$1,074,009	78
Total expenses of the bank for the year 1914.....	83,114	41
Dividends paid to depositors for the year 1914.....	752,775	10
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>238,120</u>	<u>27</u>

74. GERMAN SAVINGS BANK IN THE CITY OF NEW YORK

[157 Fourth avenue; incorporated 1859]

ALFRED ROELKER, President. CHAS. W. MUHLHAUSEN, Comptroller.
 CARL GOPEL, Vice-President. ADOLPH REPPERT, Cashier.
 EDW. C. SCHAEFER, Vice-President. THEO. SCHORSKE, Secretary.
 ADOLF KOPPEL, Treasurer.

TRUSTEES

ALFRED ROELKER,	LOUIS WATJEN,	AUGUST ZINSSER,
DALLAS B. PRATT,	THOMAS F. VIETOR,	A. PAGENSTECHEK,
JAMES SPEYER,	GEORGE S. RUNK,	WILLIAM SCHALL,
EDW. C. SCHAEFER,	GEORGE LEASK,	F. T. FLEITMANN,
R. SIEDENBURG,	CARL GOPEL,	RUDOLPH KEPPLER,
FRITZ ACHEBLIS,	O. F. ZOLLIKOFFER,	JOSEPH F. STILLMAN,
D. SCHNAKENBERG,	ADOLF KUTTROFF,	ERNST PFARRIUS,
ALBERT TAG,	HUBERT CILLIS,	RUDOLF ERBSLOH.

FINANCIAL

RESOURCES

Bonds and mortgages.....\$51,786,718 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$1,622,000 00	\$1,712,909 38	\$1,686,440 00	
State of Massachusetts....	2,150,000 00	2,320,409 50	1,977,000 00	
State of South Carolina....	500,000 00	507,500 00	500,000 00	
State of Alabama.....	500,000 00	546,200 00	500,000 00	
State of Maryland.....	300,000 00	286,610 00	290,000 00	
State of California.....	1,000,000 00	935,000 00	960,000 00	
State of Oklahoma.....	300,000 00	305,174 90	306,000 00	
Cities in other States.....	3,113,750 00	3,487,215 19	3,073,230 00	
Cities in this State.....	5,494,000 00	5,599,394 02	5,330,940 00	
Railroad mortgage bonds... 21,178,000 00		21,980,994 80	19,245,620 00	
	<u>\$41,157,750 00</u>	<u>\$42,681,407 79</u>	<u>\$38,869,230 00</u>	38,869,230 00
Banking house and lot, book value, \$898,432.30; cost, \$1,408,- 331.08; actual cash value.....				898,842 30
Other real estate, book value, \$127,095.40; cost, \$127,095.40; actual cash value.....				127,095 40
Cash on deposit in banks or trust companies.....				4,051,516 28
Cash on hand.....				2,229,368 16
Total of collectible interest.....				1,145,880 07
				<u>\$99,108,650 21</u>

LIABILITIES

Amount due depositors, viz.:			
Principal	\$90,041,755 90		
Dividends credited or to be credited for the six months ending with December 31, 1914.....	1,726,279 95		
			<u>\$91,768,035 85</u>
Surplus on market value.....			7,340,614 36
			<u>\$99,108,650 21</u>
Surplus on par value, \$9,629,134.36.			

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$5,856,469 27
From depositors, not including dividends credited.....	20,379,599 01
From interest on loans, deposits and investments.....	4,360,477 51
From rents from banking house.....	39,749 40
From rents from other real estate.....	9,961 97
From mortgages	900,275 78
From redemption of stocks and bonds.....	2,988,016 58
From stocks and bonds sold (total par value, \$1,393,715)....	1,378,818 13

From loans paid	\$1,554,000 00	
From real estate sold.....	27,500 00	
From all other sources, viz.:		
Refund of collection charges on bonds.....	\$536 56	
Payment on account by purchaser of property, who failed to fulfill his contract.....	1,484 75	
		<u>2,021 31</u>
		<u>\$37,496,888 96</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$24,449,706 71	
For loans on bonds and mortgages.....	1,978,056 03	
For loans on stocks and bonds and other securities.....	1,050,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$3,360,715).....	3,348,175 30	
For interest (other than dividend payments to depositors) ..	20,266 51	
For current expenses of the bank, viz.:		
For salaries	\$117,984 67	
For taxes: Banking house, \$13,611.66; surplus, \$67,239.76	80,851 42	
For expenses, except taxes, of banking house:		
Repairs	2,191 98	
Insurance	2,976 48	
Other	11,077 90	
For expenses of other real estate, viz.:		
Repairs	5,562 22	
Insurance	1,173 03	
Taxes	7,517 06	
Other	4,172 71	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	27,687 35	
		<u>261,224 82</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	108,575 15	
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	6,280,884 44	
		<u>\$37,496,888 96</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	154,228
Number of accounts opened or reopened during the year.....	23,414
Number of accounts closed during the year.....	26,087
Amount deposited during the year, not including dividends credited for that period.....	\$20,379,599 01
Amount withdrawn during the year.....	24,449,706 71
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$1,514,939 65
January 1, 1915	1,726,279 95
	<u>3,241,219 60</u>
Average amount of each account January 1, 1915.....	595 02
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,070 91
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$4,295,217 12
Total expenses of the bank for the year 1914.....	261,224 82
Dividends paid to depositors for the year 1914.....	3,241,219 60
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>792,772 70</u>

75. THE GREENWICH SAVINGS BANK, NEW YORK CITY

[246 and 248 Sixth avenue; incorporated 1833]

JAMES QUINLAN, President. CHARLES L. SEIBERT, Asst. Treas.
 A. S. FRISSELL, Vice-President. F. EUGENE COBB, Assistant Treasurer.
 DAVID M. MORRISON, Vice-President. ROSTON PELL, Comptroller.
 CHARLES M. DUTCHER, Treasurer. L. D. QUACKENBUSH, Asst. Comptroller.

TRUSTEES

LOWELL LINCOLN,	GEO. A. MORRISON,	LAWRENCE L. GILLESPIE.
EDWARD N. TAILER,	CARL SCHEFER,	ALLEN WARDWELL,
ALGERNON S. FRISSELL,	CHAS. F. HOFFMAN,	EDWIN S. MARSTON,
DAVID M. MORRISON,	FRANK H. DODD,	EDWIN G. MERRILL,
JAMES QUINLAN,	JOHN H. RHOADES,	W. DE L. KOUNTZE,
WM. R. STEWART,	ARTHUR ISELIN,	ALBERT H. WIGGIN,
B. AYMAR SANDS,	FRANCIS M. BACON, JR.,	GATES W. MCGARRAH,
L. K. WILMERDING,	WM. WOODWORTH,	ELGIN R. L. GOULD,
CHAS. D. DICKEY,	GEORGE BLAGDEN,	ARCHIBALD D. RUSSELL.
THEO. F. WHITMARSH,	HENRY C. SWORDS,	B. OGDEN CHISOLM.
BRADISH JOHNSON,		

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$38,203,700 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$550,000 00	\$600,053 14	\$599,500 00	
State of Massachusetts....	2,200,000 00	2,374,049 51	2,030,920 00	
State of Rhode Island.....	295,000 00	326,286 16	274,350 00	
State of California.....	300,000 00	292,019 13	291,800 00	
Cities in other States.....	6,389,400 00	6,925,025 89	6,255,705 00	
Cities in this State.....	3,915,804 27	4,110,048 25	3,812,300 40	
Counties in this State.....	10,000 00	9,981 00	10,000 00	
Railroad mortgage bonds...	18,662,000 00	20,881,784 03	18,544,355 00	
	<u>\$32,322,204 27</u>	<u>\$35,519,247 71</u>	<u>\$31,818,930 40</u>	
Banking house and lot, book value, \$250,000; cost, \$611,686.52; actual cash value.....				31,818,930 40
Other real estate, book value, \$109,944.47; cost, \$120,329.94; actual cash value.....				300,000 00
Cash on deposit in banks or trust companies.....				95,000 00
Cash on hand.....				3,777,500 32
Total of collectible interest.....				789,534 36
Amount of all other assets, viz.: Insurance premiums ad- vanced.....				1,069,185 81
				<u>94 62</u>

LIABILITIES

Amount due depositors, viz.:				
Principal.....		\$68,671,988 71		
Dividends credited or to be credited for the six months ending with December 31, 1914.....		1,269,680 22		
Other liabilities, viz.:				\$69,941,668 93
Expenses incurred, but unpaid:				
Stationery.....		\$393 80		
Water and ice.....		26 90		
Burglar alarm.....		47 50		
Auto repairs.....		51 80		
Maps.....		62 50		
Fuel and light.....		55 67		
Legal.....		226 45		
Repairs to other real estate.....		1,548 85		
Supplies and sundries.....		526 70		
Held for mortgagor's account.....		3,313 18		
				<u>6,253 35</u>
Surplus on market value.....				6,106,023 23
Surplus on par value, \$6,609,297.10.				<u>\$76,053,945 51</u>

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$3,919,912 29
From depositors, not including dividends credited.....	12,022,312 89
From interest on loans, deposits and investments.....	3,236,761 76
From rents from other real estate.....	8,502 44
From mortgages.....	<u>2,414,550 00</u>

From redemption of stocks and bonds.....		\$435,000 00
From stocks and bonds sold (total par value, \$45,000)		46,664 00
From real estate sold.....		352,500 00
From all other sources, viz.:		
Account, second mortgagee.....	\$6,760 01	
Expenses of other real estate refunded.....	483 62	
Insurance premiums advanced repaid.....	805 55	
Portion of account paid in error.....	2,026 41	
Adjustment of unpaid check.....	2,941 09	
Expense returned.....	210 87	
Rentals of mortgaged property.....	10,374 35	
Foreclosure expense returned.....	9,723 81	
Insurance—fire damage.....	1,548 85	
		<u>34,874 96</u>
		<u>\$22,521,078 04</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$12,126,732 27	
For loans on bonds and mortgages.....		1,312,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$4,080,500)		4,064,043 60
For interest (other than dividend payments to depositors) ..		36,251 76
For current expenses of the bank, viz.:		
For salaries.....	\$107,894 42	
For taxes: Banking house, \$8,824; surplus, \$50,002.54.....	58,826 54	
For expenses, except taxes, of banking house:		
Repairs.....	3,599 75	
Other.....	6,349 75	
For expenses of other real estate, viz.:		
Repairs.....	403 43	
Insurance.....	432 88	
Taxes.....	2,723 40	
Other.....	3,988 96	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	29,981 08	
		<u>214,150 21</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		172,969 87
Other payments, viz.:		
Paid over to second mortgagee.....	\$6,760 01	
Taxes and insurance advanced.....	609 47	
Adjustment of unpaid check.....	2,941 09	
Disbursements for interest and taxes from rentals of mortgaged property.....	7,061 17	
Foreclosure expenses.....	9,723 81	
		<u>27,095 65</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		4,567,034 68
		<u>\$22,521,078 04</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		101,397
Number of accounts opened or reopened during the year.....		16,191
Number of accounts closed during the year.....		13,232
Amount deposited during the year, not including dividends credited for that period.....	\$12,022,312 89	
Amount withdrawn during the year.....	12,126,732 27	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$1,242,114 80	
January 1, 1915.....	1,269,680 22	
		<u>2,511,795 02</u>
Average amount of each account January 1, 1915.....		689 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½ and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3½ and 4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$3,134,825 55	
Total expenses of the bank for the year 1914.....	215,477 79	
Dividends paid to depositors for the year 1914.....	2,511,795 02	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>407,552 74</u>

76. HARLEM SAVINGS BANK, NEW YORK CITY

[124 East 125th street; incorporated 1863]

WILLIAM E. TROTTER, President. THOMAS R. EBERT, Secretary.
 GRANVILLE F. DAILEY, Vice-Pres. FRED'K M. GALLAGHER, Asst. Secy.

TRUSTEES

WILLIAM E. TROTTER, HENRY B. PYE, WARREN A. LEONARD,
 GRANVILLE F. DAILEY, M. J. ENNIS, ALEXANDER WALKER,
 WILLIAM SOMERVILLE, JOHN F. STEEVES, THOMAS R. EBERT,
 JOHN J. BELL, WALTER P. SILLECK, RANSOM E. WILCOX,
 FRANK E. WISE, OLIN J. STEPHENS, JAMES A. BENNETT.

FINANCIAL
RESOURCES

Bonds and mortgages.....\$14,714,350 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$500,000 00	\$504,562 50	\$510,000 00	
State of Massachusetts....	220,000 00	242,092 00	204,400 00	
State of California.....	100,000 00	95,250 00	96,000 00	
Cities in other States.....	700,000 00	731,995 16	680,000 00	
Cities in this State.....	4,617,490 00	4,746,754 19	4,568,714 90	
Counties in this State.....	24,000 00	24,163 20	23,520 00	
Villages in this State.....	240,000 00	259,997 60	234,430 00	
Railroad mortgage bonds...	4,480,000 00	4,711,865 84	4,098,000 00	
	<u>\$10,381,490 00</u>	<u>\$11,316,680 49</u>	<u>\$10,415,064 90</u>	10,415,064 90
Banking house and lot, book value, \$275,000; cost, \$354,253.91; actual cash value				275,000 00
Other real estate, book value, \$202,567.51; cost, \$202,567.51; actual cash value.....				202,567 51
Cash on deposit in banks or trust companies.....				1,433,364 84
Cash on hand.....				327,054 74
Total of collectible interest.....				243,719 14
				<u>\$27,611,321 13</u>

LIABILITIES

Amount due depositors, viz.:	
Principal	\$25,386,744 67
Dividends credited or to be credited for the six months ending with December 31, 1914.....	421,940 68
	<u>\$25,808,685 35</u>
Surplus on market value.....	1,802,635 78
	<u>\$27,611,321 13</u>
Surplus on par value, \$2,269,060.88.	

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$2,152,714 60
From depositors, not including dividends credited.....	6,630,466 76
From interest on loans, deposits and investments.....	1,228,622 73
From rents from other real estate.....	4,428 94
From mortgages	391,475 00
From redemption of stocks and bonds.....	636,090 00
From real estate sold.....	15,961 53
From all other sources, viz.:	
Appraisements	\$30 00
Deficiency judgments	146 25
	<u>176 25</u>
	<u>\$11,069,935 81</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$7,419,713 14
For loans on bonds and mortgages.....		1,020,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$599,000).....		593,427 82
For interest (other than dividend payments to depositors)...		4,870 07
For current expenses of the bank, viz.:		
For salaries	\$49,000 00	
For taxes: Banking house, \$4,143.85; surplus, \$15,652.75	19,796 60	
For expenses, except taxes, of banking house:		
Repairs	663 55	
Insurance	280 38	
For expenses of other real estate, viz.:		
Repairs	746 01	
Insurance	287 00	
Taxes	2,501 73	
Other	1,439 18	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,002 94	
		<u>33,717 39</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		177,587 81
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		1,760,619 58
		<u>\$11,059,935 81</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		57,981
Number of accounts opened or reopened during the year.....		9,798
Number of accounts closed during the year.....		11,009
Amount deposited during the year, not including dividends credited for that period.....	\$6,630,466 76	
Amount withdrawn during the year.....	7,419,713 14	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$416,338 36	
January 1, 1915	421,940 68	
		<u>838,279 04</u>
Average amount of each account January 1, 1915.....		445 12
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$1,203,379 82	
Total expenses of the bank for the year 1914.....	83,717 39	
Dividends paid to depositors for the year 1914.....	838,279 04	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>281,333 39</u>

77. THE IRVING SAVINGS INSTITUTION, NEW YORK CITY

[115 Chambers street; incorporated 1851]

HAMPDEN E. TENER, President, GEORGE B. DUNNING, Secretary.
 HENRY KROGER, Vice-President. J. B. ANDERSON, Assistant Secretary.
 JOHN O. WILLIAMS, Vice-President.

TRUSTEES

JOHN W. NIX,	SAMUEL S. CONOVER,	LEWIS E. PIERSON,
HENRY KROGER,	GEORGE B. DUNNING,	NATHAN F. VOUGHT,
JOHN O. WILLIAMS,	HAMPDEN E. TENER,	WILLIAM H. FRAME,
WM. C. DEMOREST,	SAMUEL B. DOWNES,	JOHN J. WALTON,
JAMES H. KILLOUGH,	JOHN TIEBOUT,	WILLARD S. BROWN,
D. BECKERMANN,	EUGENE M. TRAVIS,	GEORGE N. ROBINSON.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$10,417,200 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of California.....	\$50,000 00	\$48,246 45	\$49,000 00	
State of Maryland.....	100,000 00	98,340 00	100,000 00	
State of Oklahoma.....	50,000 00	50,772 30	51,000 00	
State of Utah.....	50,000 00	49,221 85	49,250 00	
Cities in other States.....	1,781,800 00	1,894,937 70	1,799,615 00	
Cities in this State.....	1,931,650 00	1,991,545 47	1,847,241 00	
Counties in this State.....	426,000 00	432,890 50	413,650 00	
Towns in this State.....	48,000 00	49,834 80	46,200 00	
Villages in this State.....	114,500 00	120,245 70	108,050 00	
Railroad mortgage bonds...	3,480,000 00	3,690,012 18	3,220,800 00	
	<u>\$8,031,950 00</u>	<u>\$8,426,046 95</u>	<u>\$7,684,806 00</u>	
				7,684,806 00
Loans upon pledge of securities.....				175,000 00
Banking house and lot, book value, \$110,000; cost, \$115,000; actual cash value.....				110,000 00
Other real estate, book value, \$186,331.78; cost, \$184,221.52; actual cash value.....				180,785 18
Cash on deposit in banks or trust companies.....				1,200,027 90
Cash on hand.....				54,940 15
Total of collectible interest.....				202,305 52
				<u>\$20,025,064 75</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$18,659,585 14	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	362,653 16	\$19,022,238 30
Surplus on market value.....		1,002,826 45
		<u>\$20,025,064 75</u>

Surplus on par value, \$1,349,970.45.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$705,561 04
From depositors, not including dividends credited.....	3,972,165 17
From interest on loans, deposits and investments.....	907,340 10
From rents from other real estate.....	14,288 67
From mortgages	460,200 00

From redemption of stocks and bonds.....	\$275,100 00
From stocks and bonds sold (total par value, \$290,000).....	291,231 03
From loans paid	201,000 00
	\$6,826,886 01

PAYMENTS

To depositors, including dividends paid to them.....	\$3,367,774 75
For loans on bonds and mortgages.....	334,500 00
For loans on stocks and bonds and other securities.....	275,000 00
For stocks and bonds purchased, including premiums, commissions, etc (par value \$1,482,500).....	1,504,023 44
For interest (other than dividend payments to depositors)...	14,758 21
For current expenses of the bank, viz.:	
For salaries	\$30,722 83
For taxes: Banking house, \$1,497.77; surplus, \$8,598.77	10,096 54
For expenses, except taxes, of banking house:	
Repairs	115 70
Insurance	25 00
Other	578 40
For expenses of other real estate, viz.:	
Repairs	2,216 48
Insurance	67 15
Taxes	3,025 00
Other	4,402 14
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,674 98
	56,925 22
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	18,936 34
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	1,254,968 05
	\$6,826,886 01

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	23,591
Number of accounts opened or reopened during the year.....	2,860
Number of accounts closed during the year.....	2,635
Amount deposited during the year, not including dividends credited for that period.....	\$3,972,165 17
Amount withdrawn during the year.....	3,367,774 75
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$349,125 28
January 1, 1915	362,653 16
	711,778 44
Average amount of each account January 1, 1915.....	806 33
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$878,926 97
Total expenses of the bank for the year 1914.....	61,502 12
Dividends paid to depositors for the year 1914.....	711,778 44
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	105,646 41

78. ITALIAN SAVINGS BANK OF THE CITY OF NEW YORK

[64 and 66 Spring street; incorporated 1896]

JOSEPH M. FRANCOLINI, President. JOHN ELTON WAYLAND, Vice-President
DOMENICO SALADINO, Vice-President. PASQUALE T. SIMONELLI, Secretary.

TRUSTEES

DOMENICO ABBATE,	LAWRENCE M. D. MCGUIRE,	ANTONIO STELLA,
ANTONIO C. ASTARITA,	ANTONIO PISANI,	JOHN ELTON WAYLAND,
NICHOLAS BARRETT,	CELESTINO PIVA,	ALEXANDER S. WEBB,
VITO CONTESSA,	DOMENICO SALADINO,	ANTONIO ZUCCA,
JOS. N. FRANCOLINI,	P. I. SIMONELLI,	SILVIO VILLA.
JOSEPH GERLI,	BERNARD J. McCANN,	
	GEORGE LOFT,	

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,878,075 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$24,000 00	\$24,596 00	\$23,760 00	
Cities in other States.....	141,000 00	147,311 98	146,570 00	
Cities in this State.....	288,500 00	292,822 70	288,155 00	
Counties in this State.....	10,000 00	11,062 00	10,000 00	
Villages in this State.....	25,000 00	25,093 75	24,000 00	
Railroad mortgage bonds...	825,000 00	849,821 03	802,420 00	
	<u>\$1,313,500 00</u>	<u>\$1,350,707 46</u>	<u>\$1,294,905 00</u>	1,294,905 00
Other real estate, book value, \$54,682.87; cost, \$54,682.87; actual cash value.....				54,682 87
Cash on deposit in banks or trust companies.....				382,949 16
Cash on hand.....				44,903 34
Total of collectible interest.....				31,291 17
				<u>\$4,686,806 54</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,449,130 79	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	69,218 70	
		\$4,518,349 49
Surplus on market value		168,457 05
		<u>\$4,686,806 54</u>

Surplus on par value, \$187,052.05.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$310,047 52
From depositors, not including dividends credited.....	2,310,046 18
From interest on loans, deposits and investments.....	231,426 14
From rents from other real estate.....	1,060 10
From mortgages	73,900 00
From redemption of stocks and bonds.....	539,500 00
From real estate sold	1,698 84
From all other sources, viz.: Taxes advanced refunded.....	1,000 00
	<u>\$3,468,678 78</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,624,445 76	
For loans on bonds and mortgages.....	208,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$132,000).....	138,627 06	
For interest (other than dividend payments to depositors)....	1,740 83	
For current expenses of the bank, viz.:		
For salaries	\$16,874 30	
For taxes: Surplus.....	996 69	
For rent of banking rooms.....	4,999 92	
For expenses of other real estate, viz.:		
Repairs	100 00	
Taxes	424 80	
Other	217 61	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,071 81	
		32,685 13
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	33,729 04	
Other payments, viz.: Taxes advanced.....	1,598 46	
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	427,852 50	
		<u>\$3,468,678 78</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	16,147
Number of accounts opened or reopened during the year.....	4,468
Number of accounts closed during the year.....	4,950
Amount deposited during the year, not including dividends credited for that period.....	\$2,316,046 18
Amount withdrawn during the year.....	2,624,445 76
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$69,372 72
January 1, 1915.....	69,218 70
	<u>138,591 42</u>
Average amount of each account January 1, 1915.....	275 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$216,176 49
Total expenses of the bank for the year 1914.....	32,685 13
Dividends paid to depositors for the year 1914.....	138,591 42
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>44,899 94</u>

MAIDEN LANE SAVINGS BANK, NEW YORK CITY

[170 Broadway; incorporated 1903]

F. A. RINGLER, President. JOEL S. DESELDING, Vice-President.
 WALTER G. KING, Vice-President. J. HEYNEN, Secretary.

TRUSTEES

ISAAC W. COKEFAIR,	AUG. OPPENHEIMER,	LEOPOLD STERN,
JOHN Q. ADAMS,	ANDREW PATTERSON,	C. EDWARD BILLQUIST,
CHARLES R. JUNG,	F. A. RINGLER,	CHAS. W. LUCAS,
L. BURTON HALL,	HUGO B. ROELKER,	JOHN P. WINDOLPH,
WALTER G. KING,	JOEL S. DESELDING,	JACOB WERNER,
J. HEYNEN,	ROBT. SCHALKENBACH,	HUGO R. RITTERBUSCH,
	M. M. SCHWARZSCHILD.	

FINANCIAL
RESOURCES

Bonds and mortgages..... \$774,600 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Oklahoma.....	\$25,800 00	\$26,072 33	\$28,606 25	
Cities in other States.....	142,685 00	145,315 15	147,383 68	
Cities in this State.....	150,900 00	150,203 70	148,135 00	
Villages in this State....	20,500 00	20,394 25	21,139 50	
School districts in this State.	3,000 00	3,024 60	3,095 00	
Railroad mortgage bonds...	102,000 00	97,203 75	86,592 50	
	<u>\$443,985 00</u>	<u>\$442,213 78</u>	<u>\$432,951 93</u>	432,951 93
Other real estate, book value, \$12,747.53; cost, \$12,592.53; actual cash value.....				12,592 53
Cash on deposit in banks or trust companies.....				93,846 44
Cash on hand.....				6,296 00
Total of collectible interest.....				17,340 32
				<u>\$1,337,627 22</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,292,444 32	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	24,124 45	\$1,316,568 77
Surplus on market value.....		21,058 45
		<u>\$1,337,627 22</u>

Surplus on par value, \$32,091.52.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$93,201 44
From depositors, not including dividends credited.....	609,126 72
From interest on loans, deposits and investments.....	61,476 17
From rents from other real estate.....	1,022 00
From mortgages	20,750 00
From redemption of stocks and bonds.....	84,250 00
From stocks and bonds sold (total par value, \$105,000)....	105,062 50
From loans paid	8,000 00
	<u>\$982,888 83</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$498,565 45
For loans on bonds and mortgages.....		126,750 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$245,485).....		246,625 84
For interest (other than dividend payments to depositors)...		1,930 62
For current expenses of the bank, viz.:		
For salaries	\$3,648 00	
For taxes: Surplus	115 67	
For rent of banking rooms.....	1,500 00	
For expenses of other real estate, viz.:		
Repairs	345 73	
Insurance	10 00	
Taxes	182 40	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,572 68	
		7,374 48
Other payments, viz.: Returned to trustees.....		1,500 00
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		100,142 44
		<u>\$982,888 83</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		4,773
Number of accounts opened or reopened during the year....		1,188
Number of accounts closed during the year.....		1,005
Amount deposited during the year, not including dividends credited for that period.....		\$609,126 72
Amount withdrawn during the year.....		498,565 45
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$22,366 77	
January 1, 1915	24,124 45	
		46,491 22
Average amount of each account January 1, 1915.....		275 83
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$61,107 00
Total expenses of the bank for the year 1914.....		7,374 48
Dividends paid to depositors for the year 1914.....		46,491 22
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>7,241 30</u>

80. THE MANHATTAN SAVINGS INSTITUTION, NEW YORK CITY

[644 and 646 Broadway; incorporated 1850]

JOSEPH BIRD, President.

CONSTANT M. BIRD, Secretary.

FRANK G. STILES, Vice-President.

ARTHUR STILES, Assistant Secretary.

TRUSTEES

BENJAMIN GRIFFEN,
EDWARD V. Z. LANE,
RICHARD LATHERS, JR.,
ROBERT A. MCKIM,
JOSEPH BIRD,
FRANK G. STILES,

EDWIN S. SCHENCK,
JOSEPH T. BROWN,
SAMUEL CAREY,
J. MCLEAN WALTON,
WALTER C. STOKES,
JAMES E. WARE,
CONSTANT M. BIRD.

PHILIP J. ROSS,
FRANCIS B. GRIFFIN,
HERBERT W. MORSE,
Z. TAYLOR EMERY,
FREDERIC W. FROST,
THOMAS E. LOVEJOY.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$6,897,900 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$75,000 00	\$95,625 00	\$83,250 00	
Cities in other States.....	530,000 00	566,132 65	512,000 00	
Cities in this State.....	1,953,000 00	2,113,292 30	1,742,240 00	
Counties in this State.....	73,000 00	73,992 80	70,810 00	
Towns in this State.....	125,000 00	125,000 00	116,450 00	
Villages in this State.....	17,500 00	17,500 00	17,374 88	
Railroad mortgage bonds...	1,606,000 00	1,822,787 50	1,514,520 00	
	<u>\$4,379,500 00</u>	<u>\$4,814,330 25</u>	<u>\$4,056,644 88</u>	4,056,644 88
Banking house and lot, book value, \$600,000; cost, \$810,169.09; actual cash value.....				600,000 00
Other real estate, book value, \$424,140.65; cost, \$424,140.65; actual cash value.....				424,140 65
Cash on deposit in banks or trust companies.....				599,385 52
Cash on hand.....				92,726 75
Total of collectible interest.....				96,432 08
Amount of all other assets, viz.: Rents due.....				557 00
				<u>\$12,767,786 88</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$11,773,625 55	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	197,660 49	\$11,971,286 04
Surplus on market value.....		796,500 84
		<u>\$12,767,786 88</u>
Surplus on par value, \$1,119,355.96.		

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$999,057 07
From depositors, not including dividends credited.....	2,944,131 55
From interest on loans, deposits and investments.....	516,141 00
From rents from banking house.....	23,500 00
From rents from other real estate.....	27,011 83
From mortgages	377,350 00
From redemption of stocks and bonds.....	2,500 00
From real estate sold.....	79,000 00
	<u>\$4,968,691 45</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$3,478,742 40
For loans on bonds and mortgages.....		345,500 00
For current expenses of the bank, viz.:		
For salaries.....	\$40,940 00	
For taxes: Banking house, \$7,208.40; surplus, \$7,282.45.....	14,485 85	
For expenses, except taxes, of banking house:		
Repairs.....	2,902 97	
Insurance.....	577 52	
Other.....	8,464 46	
For expenses of other real estate, viz.:		
Repairs.....	5,936 21	
Insurance.....	1,022 70	
Taxes.....	7,763 72	
Other.....	10,956 75	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	10,014 47	
		<u>103,065 25</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		349,271 52
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		692,112 27
		<u><u>\$4,968,691 45</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		21,358
Number of accounts opened or reopened during the year.....		3,194
Number of accounts closed during the year.....		3,349
Amount deposited during the year, not including dividends credited for that period.....	\$2,944,131 55	
Amount withdrawn during the year.....	3,478,742 40	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$198,485 13	
January 1, 1915.....	197,660 49	
		<u>396,145 62</u>
Average amount of each account January 1, 1915.....		560 51
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$552,274 19	
Total expenses of the bank for the year 1914.....	103,065 25	
Dividends paid to depositors for the year 1914.....	396,145 62	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u><u>53,063 32</u></u>

81. METROPOLITAN SAVINGS BANK, NEW YORK CITY

[1 and 3 Third avenue; incorporated 1852]

J. B. CURREY, President.

EDWARD SHERER, Secretary.

AUGUSTUS HUTCHINS, Vice-Pres.

ROBERT D. ANDREWS, Asst. Secy.

WILLIAM SHERER, Vice-President.

TRUSTEES

AUG. S. HUTCHINS,

LEE W. GROVES,

EDWARD H. SWAN,

WILLIAM SHERER,

WILLIS S. PAINE,

CHAS. P. EMMONS,

JONATHAN B. CURREY,

AUGUSTUS K. SLOAN,

EDWARD SHERER,

WALDO HUTCHINS,

ROBERT D. ANDREWS,

DEWITT C. FALLS,

WILLIAM E. HUTCHINS,

AUGUSTUS H. SANDS,

JOHN S. SPENCER.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$8,155,778 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts....	\$200,000 00	\$213,833 96	\$178,500 00	
Cities in other States.....	1,072,000 00	1,110,780 38	1,036,970 00	
Cities in this State.....	2,338,000 00	2,338,050 47	2,173,820 00	
Counties in this State.....	50,000 00	55,350 69	50,000 00	
Railroad mortgage bonds...	998,000 00	1,123,788 09	869,990 00	
	<u>\$4,658,000 00</u>	<u>\$4,841,808 59</u>	<u>\$4,309,270 00</u>	4,309,270 00
Banking house and lot, book value, \$95,000; cost, \$243,346.71; actual cash value.....				95,000 00
Other real estate, book value, \$132,003.53; cost, \$132,003.53; actual cash value.....				121,000 00
Cash on deposit in banks or trust companies.....				952,050 67
Cash on hand.....				23,934 72
Total of collectible interest.....				105,810 60
Amount of all other assets, viz.: Rents accrued.....				66 66
				<u>\$13,762,910 65</u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$12,790,585 93	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	218,691 09	\$13,009,277 02
Other liabilities, viz.: Suspense account.....		3,377 17
Surplus on market value.....		750,256 46
		<u>\$13,762,910 65</u>
Surplus on par value, \$1,098,986.46.		

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$877,007 02
From depositors, not including dividends credited.....	2,331,797 58
From interest on loans, deposits and investments.....	664,963 42
From rents from banking house.....	4,070 00
From rents from other real estate.....	6,900 40
From mortgages.....	245,837 00
From redemption of stocks and bonds.....	783,868 33
From stocks and bonds sold (total par value \$800,000).....	747,188 00
From real estate sold.....	26,856 98
From all other sources, viz.: Loan.....	250,000 00
	<u>\$5,938,488 73</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$4,352,628 59
For loans on bonds and mortgages.....		115,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$165,000).....		157,162 50
For interest (other than dividend payments to depositors)...		7,509 86
For current expenses of the bank, viz.:		
For salaries	\$29,900 00	
For taxes: Banking house, \$1,826.69; surplus, \$7,232.91	9,059 51	
For expenses, except taxes, of banking house:		
Repairs	344 05	
Insurance	201 67	
For expenses of other real estate, viz.:		
Repairs	1,798 03	
Insurance	610 00	
Taxes	2,732 25	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,716 88	
		<u>54,362 39</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		25,298 61
Other payments, viz.:		
Advance payment of loan.....	\$143 14	
Insurance advanced	398 25	
Loan paid	250,000 00	
		<u>250,541 39</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		975,985 39
		<u>\$5,938,488 73</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		16,375
Number of accounts opened or reopened during the year.....		1,916
Number of accounts closed during the year.....		2,591
Amount deposited during the year, not including dividends credited for that period.....	\$2,331,797 58	
Amount withdrawn during the year.....	4,352,628 59	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$228,692 63	
January 1, 1915	218,691 09	
		<u>447,383 72</u>
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3¼
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	629,686 07	
Total expenses of the bank for the year 1914.....	54,362 39	
Dividends paid to depositors for the year 1914.....	447,384 25	
Net earnings for the year 1914 over expenses and dividends paid to depositors	127,939 43	
		<u><u>127,939 43</u></u>

82. NEW YORK SAVINGS BANK, NEW YORK CITY

[83 Eighth avenue; incorporated 1854]

WILLIAM FELSINGER, President. **JAMES L. WANDLING, Treasurer.**
BENJ. A. WILLIAMS, Vice-President. **WALTER R. BRINCKERHOF, Sec.**

TRUSTEES

WILLIAM FELSINGER, **JOHN A. GREENE,** **ALEXANDER M. WELCH,**
JAMES L. WANDLING, **FRANK B. SMIDT,** **WILLIAM W. HALL,**
FIBE D. CORDTS, **THOMAS P. SPENCER,** **WILLIAM J. SLOANE,**
BENJ. A. WILLIAMS, **WILLIAM J. HOE,** **W. R. BRINCKERHOFF.**

FINANCIAL**RESOURCES**

Bonds and mortgages.....\$24,478,800 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$300,000 00	\$307,125 00	\$313,000 00	
State of California.....	300,000 00	282,000 00	288,000 00	
State of Maryland.....	100,000 00	94,645 00	96,000 00	
State of Massachusetts....	650,000 00	703,710 00	603,000 00	
Cities in other States.....	3,995,500 00	4,187,293 11	3,964,432 50	
Cities in this State.....	4,947,000 00	5,151,296 16	4,967,620 00	
Counties in this State....	246,000 00	249,486 00	241,080 00	
Railroad mortgage bonds...	4,371,000 00	4,577,939 80	4,083,360 00	
	<u>\$14,900,500 00</u>	<u>\$15,553,495 07</u>	<u>\$14,506,492 50</u>	
				14,506,492 50
Banking house and lot, book value, \$250,000; cost, \$449,851.80; actual cash value.....				250,000 00
Other real estate, book value, \$63,000; cost, \$63,000; actual cash value				63,000 00
Cash on deposit in banks or trust companies.....				2,310,310 46
Cash on hand.....				143,553 04
Total of collectible interest.....				353,260 63
				<u>\$42,105,416 63</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$38,153,833 41		
Dividends credited or to be credited for the six months ending with December 31, 1914.....		736,340 40		
				<u>\$38,890,173 81</u>
Surplus on market value.....				3,215,242 82
				<u>\$42,105,416 63</u>

Surplus on par value, \$3,618,250.32.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$1,982,187 31
From depositors, not including dividends credited.....	8,266,310 39
From interest on loans, deposits and investments.....	1,816,399 33
From rents from other real estate.....	7,372 69
From mortgages	609,250 00
From redemption of stocks and bonds.....	580,500 00
From stocks and bonds sold (total par value, \$240,000).....	243,535 20
From real estate sold.....	18,000 00
	<u>\$13,523,554 92</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$7,487,677 37
For loans on bonds and mortgages.....	1,326,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$2,094,000).....	2,136,891 86
For interest (other than dividend payments to depositors)...	10,402 36
For current expenses of the bank, viz.:	
For salaries.....	\$58,378 30
For taxes: Banking house, \$5,110.33; surplus, \$28,959.54.....	34,069 92
For expenses, except taxes, of banking house:	
Repairs.....	374 26
Insurance.....	427 32
For expenses of other real estate, viz.:	
Repairs.....	657 33
Insurance.....	22 94
Taxes.....	1,774 60
Other.....	2,453 08
For other expenses, not including expenses of other real estate nor other expenses of banking house..	10,562 06
	<u>108,719 83</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	2,453,863 50
	<u><u>\$13,523,554 92</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	48,065
Number of accounts opened or reopened during the year.....	8,216
Number of accounts closed during the year.....	6,962
Amount deposited during the year, not including dividends credited for that period.....	\$8,266,310 39
Amount withdrawn during the year.....	7,487,677 37
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$713,129 98
January 1, 1915.....	736,340 40
	<u>1,449,470 38</u>
Average amount of each account January 1, 1915.....	809 11
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$1,817,563 52
Total expenses of the bank for the year 1914.....	108,719 83
Dividends paid to depositors for the year 1914.....	1,449,470 38
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u><u>259,373 31</u></u>

83. NORTH RIVER SAVINGS BANK, NEW YORK CITY

[31 West Thirty-fourth street; incorporated 1866]

ADOLPHO H. FISCHER, President. GEORGE T. CONNETT, Treasurer.
 JOHN H. SELMES, Vice-President. HERMAN F. DIETMANN, Asst. Treas.
 CHRISTIAN F. TIETJEN, Vice-Pres. HOBART G. MILBANK, Asst. Secy.

TRUSTEES

BENJAMIN F. MILLS, R. H. MACDONALD, W. C. OTTERSON,
 ADOLPHO H. FISCHER, WILLIAM H. SAGE, T. A. BALL,
 CHRISTIAN F. TIETJEN, ALBERT B. ASHFORTH, THEODORE H. BANKS,
 JOHN H. SELMES, JOHN A. HANCE, ROBERT GOFFE,
 CHARLES ROHE, CHAS. W. CARPENTER, HENRY B. FISCHER.
 THOMAS STOKES, CHARLES H. PARSONS, GEORGE T. CONNETT.

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$4,951,500 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$100,000 00	\$107,890 63	\$109,000 00	
State of Massachusetts....	300,000 00	329,069 00	277,000 00	
Cities in other States.....	705,000 00	744,341 40	693,850 00	
Cities in this State.....	987,000 00	1,054,904 33	1,029,960 00	
Counties in this State.....	110,000 00	115,203 39	115,400 00	
Villages in this State.....	73,000 00	79,483 18	80,372 00	
Railroad mortgage bonds...	923,000 00	1,024,465 07	865,230 00	
	<u>\$3,203,000 00</u>	<u>\$3,455,357 00</u>	<u>\$3,170,812 00</u>	3,170,812 00
Banking house and lot, book value, \$237,000; cost, \$237,000; actual cash value.....				237,000 00
Other real estate, book value, \$98,571.50; cost, \$98,571.50; actual cash value.....				98,571 50
Cash on deposit in banks or trust companies.....				682,343 50
Cash on hand.....				13,335 51
Total of collectible interest.....				106,231 27
Amount of all other assets, viz.: Rents due.....				520 83
				<u><u>\$9,260,314 61</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$3,604,363 90	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	143,686 55	\$8,748,050 45
Surplus on market value.....		512,264 16
		<u><u>\$9,260,314 61</u></u>

Surplus on par value, \$544,452.16.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$523,419 95
From depositors, not including dividends credited.....	2,248,531 05
From interest on loans, deposits and investments.....	384,906 20
From rents from other real estate.....	5,087 50
From mortgages.....	303,250 00
From redemption of stocks and bonds.....	80,473 85

From all other sources, viz.:

For account subordinate interest in mortgages.....	\$20,820 30	
Satisfaction pieces, notarial fees, etc.....	73 16	
Refund for appraisals.....	480 00	
Refund in adjusting telephone charges.....	2 65	
Satisfaction of fire loss claim.....	1,500 00	
		\$22,876 11
		\$3,568,544 66

PAYMENTS

To depositors, including dividends paid to them.....	\$2,429,256 49	
For loans on bonds and mortgages.....	98,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$260,000).....	271,619 51	
For interest (other than dividend payments to depositors) ..	3,600 69	
For current expenses of the bank, viz.:		
For salaries	\$29,645 00	
For taxes: Banking house, \$3,185.60; surplus, \$3,977.75 ..	7,163 35	
For expenses, except taxes, of banking house:		
Repairs	103 87	
Insurance	182 00	
Other	1,642 77	
For expenses of other real estate, viz.:		
Insurance	11 13	
Taxes	801 74	
Other	105 52	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,439 85	
		44,095 23
Other payments, viz.:		
To subordinate interest in mortgages.....	\$20,820 30	
Advance payments of taxes.....	3,973 43	
Repairing fire damage	1,500 00	
		26,293 73
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	695,679 01	
		\$3,568,544 66

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	18,430
Number of accounts opened or reopened during the year....	2,960
Number of accounts closed during the year.....	2,524
Amount deposited during the year, not including dividends credited for that period.....	\$2,248,531 05
Amount withdrawn during the year.....	2,429,256 49
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$141,912 53
January 1, 1915	143,686 65
	285,599 08
Average amount of each account January 1, 1915.....	474 66
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	387,468 14
Total expenses of the bank for the year 1914.....	48,068 66
Dividends paid to depositors for the year 1914.....	285,599 08
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	53,800 40

84. SEAMEN'S BANK FOR SAVINGS IN THE CITY OF NEW YORK

[74 Wall, street; incorporated 1829]

DANIEL BARNES, President.
 GEORGE H. MACY, Vice-President.
 GEORGE F. CRANE, Vice-President.

CHARLES R. CARPENTER, Treasurer.
 WILLISTON H. BENEDICT, Secretary.
 GEORGE M. HALSEY, Cashier.

TRUSTEES

GEORGE H. MACY,
 ANSON W. HARD,
 WILLIAM E. STIGER,
 GEORGE F. CRANE,
 W. H. BENEDICT,
 ANTON A. RAVEN,

DANIEL BARNES,
 EDWARD W. SHELDON,
 GEORGE C. CLARK,
 F. A. S. FRANKLIN,
 EUGENE DELANO,
 SAMUEL SLOAN,
 HENRY R. TAYLOR,

THOMAS H. HUBBARD,
 V. EVERIT MACY,
 WILLIAM A. HAZARD,
 ELLIS G. RICHARDS,
 GEO. M. HALSEY,
 WM. H. WHEELLOCK,

**FINANCIAL
RESOURCES**

Bonds and mortgages.....\$38,459,200 00
 Stock and bond investments, viz:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$419,000 00	\$423,802 50	\$424,860 00	
State of Maryland.....	100,000 00	98,000 00	96,000 00	
State of Massachusetts....	5,900,000 00	6,448,061 50	5,517,690 00	
Cities in other States.....	5,275,000 00	5,661,854 33	5,082,250 00	
Cities in this State.....	10,448,250 00	10,974,753 56	10,010,681 50	
Counties in this State....	1,086,500 00	1,083,690 89	1,052,515 00	
Railroad mortgage bonds...	17,665,000 00	19,054,743 64	16,012,910 00	
	<u>\$40,893,750 00</u>	<u>\$43,739,926 42</u>	<u>\$38,196,906 50</u>	38,196,906 50
Banking house and lot, book value, \$477,964.85; cost, \$477,964.85; actual cash value.....				477,964 85
Other real estate, book value, \$321,365.31; cost, \$322,147.26; actual cash value.....				322,147 26
Cash on deposit in banks or trust companies.....				4,469,048 35
Cash on hand.....				627,281 90
Total of collectible interest.....				861,064 26
Amount of all other assets, viz.: Insurance premiums advanced				119 10
				<u><u>\$83,413,732 22</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$75,952,392 60	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	1,446,476 41	\$77,398,869 01
Surplus on market value.....		6,014,863 21
		<u><u>\$83,413,732 22</u></u>

Surplus on par value, \$8,711,706.71.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$3,320,539 71
From depositors, not including dividends credited.....	14,242,720 08
From interest on loans, deposits and investments.....	3,439,035 14
From rents from banking house.....	5,465 00
From rents from other real estate.....	5,359 04

From mortgages	\$1,170,000 00
From redemption of stocks and bonds.....	1,477,150 00
From real estate sold.....	220,000 00
	<u>\$23,880,268 97</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$13,985,677 62
For loans on bonds and mortgages.....	3,253,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,029,500).....	974,684 02
For interest (other than dividend payments to depositors) ..	8,330 62
For current expenses of the bank, viz.:	
For salaries	\$77,283 00
For taxes: Banking house, \$11,453.36; surplus, \$55,976.33 ..	67,430 19
For expenses, except taxes, of banking house:	
Repairs	5,010 61
Insurance	602 00
Other	13,750 15
For expenses of other real estate, viz.:	
Insurance	121 05
Taxes	930 05
Other	1,051 35
For other expenses, not including expenses of other real estate nor other expenses of banking house..	19,433 53
	<u>185,611 93</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	374,389 43
Other payments, viz.: Commission on sale of other real estate ..	1,745 10
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	5,096,330 25
	<u>\$23,880,268 97</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	100,774
Number of accounts opened or reopened during the year.....	14,746
Number of accounts closed during the year.....	13,036
Amount deposited during the year, not including dividends credited for that period.....	\$14,242,720 08
Amount withdrawn during the year.....	13,985,677 62
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$1,430,626 35
January 1, 1915	1,446,476 41
	<u>2,877,102 76</u>
Average amount of each account January 1, 1915.....	768 04
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$3,418,504 63
Total expenses of the bank for the year 1914.....	185,611 93
Dividends paid to depositors for the year 1914.....	2,877,102 76
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>355,789 94</u>

85. THE UNION DIME SAVINGS BANK, NEW YORK CITY

[701 Sixth avenue; incorporated 1859]

ALEX. P. W. KINNAN, President. WM. H. LOCKE, Assistant Treasurer.
 FRED'K H. ECKER, Vice-President. WILLIAM G. ROSS, Secretary.
 CLERMONT H. WILCOX, Vice-Pres. FRANK T. HAZARD, Asst. Secy.
 FRANCIS M. LEAKE, Treasurer.

TRUSTEES

WM. H. LOCKE,	CLERMONT H. WILCOX,	WM. McMASTER MILLS.
CHARLES A. SACKETT,	ALEX. P. W. KINNAN,	EDGAR A. TREDWELL,
JAMES H. HERRMAN,	FRED'K H. ECKER,	WILLIAM R. INNIS,
JOHN R. HEGEMAN,	WILLIAM C. LANE,	GEORGE HADDEN,
FRANCIS M. LEAKE,	ABRAM C. DeGRAW,	WILLARD E. EDMISTER.
WM. G. ROSS,	JOHN F. THOMSON,	FRED'K C. MEACHAM.

FINANCIAL
RESOURCES

Bonds and mortgages.....\$24,889,050 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts....	\$50,000 00	\$49,513 95	\$46,000 00	
Cities in other States....	1,580,000 00	1,669,363 52	1,581,640 00	
Cities in this State.....	4,069,100 00	4,377,197 02	4,056,255 00	
Towns in this State.....	102,000 00	105,276 60	100,380 00	
Villages in this State....	454,000 00	490,940 00	449,730 00	
Railroad mortgage bonds...	7,115,000 00	7,322,637 67	6,513,450 00	
	<u>\$13,370,100 00</u>	<u>\$14,014,923 76</u>	<u>\$12,747,455 00</u>	12,747,455 00
Banking house and lot, book value, \$750,000; cost, \$846,336.37; actual cash value.....				750,000 00
Other real estate, book value, \$393,333.31; cost, \$413,337.19; actual cash value.....				393,333 31
Cash on deposit in banks or trust companies.....				2,761,108 41
Cash on hand.....				706,554 57
Total of collectible interest.....				401,088 64
Amount of all other assets, viz.: Rents due.....				3,080 00

LIABILITIES

Amount due depositors, viz.:		\$42,651,669 93
Principal.....	\$39,068,926 70	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	634,947 90	
	<u>\$39,703,874 60</u>	
Other liabilities, viz.: Reserve for tax on surplus.....	13,221 75	
Surplus on market value.....	2,934,573 58	
	<u>\$42,651,669 93</u>	
Surplus on par value, \$3,557,218.58.		

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$3,321,176 08
From depositors, not including dividends credited.....	12,381,173 17
From interest on loans, deposits and investments.....	1,795,149 10
From rents from other real estate.....	7,935 60
From mortgages.....	586,850 00
From redemption of stocks and bonds.....	128,600 00
From loans paid.....	538,000 00
From all other sources, viz.:	
Refund of expense paid.....	\$61 15
Taxes received from tenant.....	700 00
Taxes advanced refunded.....	161 29
Insurance premiums returned on canceled policies..	69 17
On account of deficiency in foreclosure.....	1 26
	<u>992 87</u>
	<u>\$18,759,676 82</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$11,835,918 72	
For loans on bonds and mortgages.....	2,525,500 00	
For loans on stocks and bonds and other securities.....	385,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$220,000).....	224,245 40	
For interest (other than dividend payments to depositors)...	2,233 33	
For current expenses of the bank, viz.:		
For salaries	\$33,941 90	
For taxes: Banking house, \$10,131.82; surplus, \$26,008.31	36,140 13	
For expenses, except taxes, of banking house:		
Repairs	640 24	
Insurance	20 90	
Other	3,316 26	
For expenses of other real estate, viz.:		
Insurance	65 33	
Taxes	105 95	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	28,284 23	
		152,514 94
For real estate acquired by foreclosure or in settlement of debts due the bank		166,179 01
Other payments, viz.:		
Expense paid and refunded.....	\$61 15	
Taxes advanced	161 29	
Settlement of litigation.....	150 00	
		372 44
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	3,467,662 98	
		<u>\$18,759,676 82</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	115,264
Number of accounts opened or reopened during the year	26,704
Number of accounts closed during the year.....	23,518
Amount deposited during the year, not including dividends credited for that period.....	\$12,381,173 17
Amount withdrawn during the year.....	11,835,918 72
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$617,506 08
January 1, 1915.....	634,947 90
	1,252,453 98
Average amount of each account January 1, 1915.....	344 46
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	2
Total amount of such accounts.....	\$6,277 33
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$1,797,708 36
Total expenses of the bank for the year 1914.....	155,500 69
Dividends paid to depositors for the year 1914.....	1,252,453 98
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>389,753 69</u>

86. UNION SQUARE SAVINGS BANK, NEW YORK CITY

[20 Union square; incorporated 1848]

WM. H. ROCKWOOD, President. SAMUEL WOOLVERTON, Treasurer.
 EGERTON L. WINTHROP, Vice-Pres. FREDERIC C. MILLS, Cashier.
 W. EMLEN ROOSEVELT, Vice-Pres. HUGH B. GARDNER, Asst. Cashier.
 HENRY R. BRINCKERHOFF, Secy.

TRUSTEES

E. L. WINTHROP, ALBERT M. PATTERSON, BRONSON WINTHROP,
 HEWLETT SCUDDER, WM. DE F. HAYNES, EDWARD M. TOWNSEND,
 W. EMLEN ROOSEVELT, ISAAC TOWNSEND, LORIN K. SCUDDER,
 CHAS. G. THOMPSON, SAMUEL WOOLVERTON, WM. H. ROCKWOOD,
 FREDERIC S. WELLS, FRANK B. KEECH, NEWBOLD T. LAWRENCE.

FINANCIAL**RESOURCES**

Bond and mortgages \$6,202,900 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$300,000 00	\$305,125 00	\$300,000 00	
State of Maryland.....	100,000 00	98,500 00	100,000 00	
Cities in this State.....	1,052,655 20	1,103,962 11	1,016,458 65	
Railroad mortgage bonds...	2,775,000 00	2,850,237 50	2,413,000 00	
	<u>\$4,227,655 20</u>	<u>\$4,366,824 61</u>	<u>\$3,829,458 65</u>	3,829,458 65

Banking house and lot, book value, \$350,000; cost, \$465,-
 073.76; actual cash value 350,000 00
 Cash on deposit in banks or trust companies..... 580,303 24
 Cash on hand 44,973 98
 Total of collectible interest..... 164,460 90

\$11,172,096 77**LIABILITIES**

Amount due depositors, viz.:

Principal \$10,209,141 10
 Dividends credited or to be credited for the six
 months ending with December 31, 1914..... 171,346 52

Surplus on market value..... 791,609 15

\$11,172,096 77

Surplus on par value, \$1,189,805.70.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1,
 1914, before transactions of the day..... \$536,719 69
 From depositors, not including dividends credited..... 2,789,398 25
 From interest on loans, deposits and investments..... 458,162 79
 From rents from banking house..... 1,000 00
 From mortgages 144,000 00
 From redemption of stocks and bonds..... 79,344 80
 From stocks and bonds sold (total par value, \$485,000)..... 440,020 07

\$4,448,645 60

PAYMENTS

To depositors, including dividends paid to them.....	\$2,954,898 19
For loans on bonds and mortgages.....	536,000 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$300,000).....	284,250 00
For interest (other than dividend payments to depositors)...	1,866 67
For current expenses of the bank, viz.:	
For salaries	\$26,346 50
For taxes: Banking house, \$8,140.80; surplus, \$5,641.12	13,781 92
For expenses, except taxes, of banking house:	
Repairs	303 97
Insurance	57 33
Other	1,312 60
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,549 94
	<u>46,351 26</u>
Other payments, viz.: Small balances transferred to profit and loss account now paid depositors.....	2 26
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	625,277 22
	<u><u>\$4,448,645 60</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	15,495
Number of accounts opened or reopened during the year.....	3,215
Number of accounts closed during the year.....	3,088
Amount deposited during the year, not including dividends credited for that period.....	\$2,789,398 25
Amount withdrawn during the year.....	2,954,898 19
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$163,406 99
January 1, 1915.....	171,346 52
	<u>339,753 51</u>
Average amount of each account January 1, 1915.....	669 92
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$465,492 33
Total expenses of the bank for the year 1914.....	46,351 26
Dividends paid to depositors for the year 1914.....	339,753 51
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>79,387 56</u>

87. UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK

[606 Madison avenue; incorporated 1889]

CHARLES N. TAINTOR, President. JOHN HYSLOP, Treasurer.
 WILLIAM C. ADAMS, Vice-President. EDWARD H. LANDON, Secretary.
 FRANCIS G. LLOYD, Vice-President. ADOLPHE F. LEGOST, Cashier.

TRUSTEES

RICHARD A. ANTHONY,	JAMES A. FRAME,	N. C. FISHER,
PAYSON MERRILL,	EDWARD I. DEVLIN,	EDWIN J. GILLIES,
NOAH C. ROGERS,	EDWARD H. LANDON,	JOHN E. WEEKS,
JOHN HYSLOP,	WM. C. ADAMS,	ADOLPHE F. LE GOST,
ALFRED E. MARLING,	WILLIAM E. PECK,	ISAAC N. SELIGMAN,
CHARLES N. TAINTOR,	FRANCIS G. LLOYD,	LANGLEY W. WIGGIN,
JOHN P. MUNN,	W. WILLIS REESE,	J. ADAMS BROWN,

**FINANCIAL
RESOURCES**

Bond and mortgages \$3,124,550 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts....	\$40,000 00	\$39,735 00	\$35,600 00	
Cities in other States.....	169,000 00	170,946 25	167,840 00	
Cities in this State.....	587,400 00	598,717 61	571,116 00	
Railroad mortgage bonds...	911,000 00	886,046 03	794,510 00	
	<u>\$1,707,400 00</u>	<u>\$1,695,444 89</u>	<u>\$1,569,066 00</u>	1,569,066 00
Other real estate, book value, \$30,000; cost, \$30,000; actual cash value				30,000 00
Cash on deposit in banks or trust companies.....				434,053 98
Cash on hand				9,330 19
Total of collectible interest.....				46,889 34
				<u>\$5,213,889 51</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,978,041 50	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	81,219 19	
		\$5,059,260 69
Surplus on market value		154,628 82
		<u>\$5,213,889 51</u>
Surplus on par value, \$292,962.82.		

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$381,481 00
From depositors, not including dividends credited.....	1,745,965 57
From interest on loans, deposits and investments.....	227,562 03
From rents from other real estate.....	58 50
From mortgages	131,000 00
From redemption of stocks and bonds.....	55,000 00
From all other sources, viz.:	
Interest collected for subordinate mortgagee.....	\$500 00
Certified check deposited with bid for bonds re- turned	1,000 00
Subpoena fees	4 75
	<u>1,504 75</u>
	<u>\$2,542,571 85</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,628,609 80
For loans on bonds and mortgages.....		222,000 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$190,000).....		185,109 73
For interest (other than dividend payments to depositors)...		1,524 17
For current expenses of the bank, viz.:		
For salaries.....	\$11,785 50	
For taxes: Surplus.....	2,714 32	
For rent of banking rooms.....	6,000 00	
For expenses of other real estate, viz.:		
Repairs.....	49 05	
Insurance.....	7 68	
Taxes.....	544 18	
Other.....	31 16	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,611 59	
		23,743 48
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		30,000 00
Other payments, viz.:		
Cash short.....	\$13 00	
Interest paid over to subordinate mortgagee.....	500 00	
Certified check deposited with bid for bonds.....	1,000 00	
Refunded to trustees account of organization ex- penses.....	6,687 50	
		8,200 50
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		443,384 17
		<u>\$2,542,571 85</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		13,042
Number of accounts opened or reopened during the year.....		2,624
Number of accounts closed during the year.....		2,347
Amount deposited during the year, not including dividends credited for that period.....	\$1,745,965 57	
Amount withdrawn during the year.....	1,628,609 80	
Amount of dividends credited and paid for the year viz.:		
July 1, 1914.....	\$77,728 17	
January 1, 1915.....	81,219 19	
Credited at other periods.....	4 00	
		158,951 36
Average amount of each account January 1, 1915.....		387 92
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$230,688 79	
Total expenses of the bank for the year 1914.....	30,443 98	
Dividends paid to depositors for the year 1914.....	158,951 36	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>41,293 45</u>

88. THE UNIVERSAL SAVINGS BANK, NEW YORK CITY

[149 Broadway; incorporated 1907]

WILBUR F. BROWN, President.
 ROBERT McLEAN, Vice-President.
 CHAUNCEY L. MITCHELL, Vice-Pres.

WILBUR F. BROWN, Jr., Treasurer.
 BYRON W. GREENE, Secretary.

TRUSTEES

WILBUR F. BROWN,
 ROBERT McLEAN,
 C. L. MITCHELL,
 BYRON W. GREENE,
 WILBUR F. BROWN, Jr.,
 ROBERT MAZET,
 RUSSELL DART,

SAMUEL D. FOLSOM,
 FRANK H. HINES,
 COURTNEY HYDE,
 AUGUST H. TIEMEYER,
 GROVER A. WHALEN,
 BLAIR S. WILLIAMS,

WILLIAM M. MORGAN,
 ROBERT C. HILL,
 CHARLES J. AUSTIN,
 SAM. R. OUTERBRIDGE,
 JEREMIAH A. O'LEARY,
 JAMES L. BEYEA,
 JOHN H. HALLOCH,

FINANCIAL
RESOURCES

Bonds and mortgages..... \$123,400 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in this State.....	\$7,000 00	\$6,782 50	\$6,990 00	
Railroad mortgage bonds...	62,000 00	53,935 00	57,787 50	
	<u>\$69,000 00</u>	<u>\$65,717 50</u>	<u>\$64,717 50</u>	64,717 50
Cash on deposit in banks or trust companies.....				13,619 32
Cash on hand				1,190 23
Total of collectible interest.....				2,277 51
Amount of all other assets, viz.:				
Equipment		\$300 00		
Rents due		5 00		
				<u>305 00</u>
				<u>\$205,509 56</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$198,905 56		
Dividends credited or to be credited for the six months ending with December 31, 1914.....		3,466 81		
				<u>\$202,372 37</u>
Other liabilities, viz.:				
Expenses incurred but unpaid:				
Repairs		\$128 00		
Clerks' salaries		17 86		
				<u>145 86</u>
Surplus on markets value.....				2,991 33
				<u>\$205,509 56</u>

Surplus on par value, \$7,273.83.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$17,228 59
From depositors, not including dividends credited.....	191,895 41
From interest on loans, deposits and investments.....	8,475 45
From rents from other real estate.....	416 00
From mortgages	13,600 00
From stocks and bonds sold (total par value, \$19,000).....	19,077 17
From real estate sold	7,000 00

From all other sources, viz.:

Trustees	\$2,330 00	
Sundries	34 16	
Commission on mortgage	37 50	
		<u>\$2,401 66</u>
		<u><u>\$260,094 28</u></u>

PAYMENTS

To depositors, including dividends paid to them		\$174,633 45
For loans on bonds and mortgages		30,250 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$39,000)		36,979 38
For interest (other than dividends payments to depositors)		292 95
For current expenses of the bank, viz.:		
For salaries	\$1,294 00	
For expenses, except taxes, of banking house:		
Insurance	5 35	
For rent of banking rooms	1,200 00	
For expenses of other real estate, viz.:		
Repairs	23 22	
Taxes	110 35	
Other	24 60	
For other expenses, not including expenses of other real estate nor other expenses of banking house	393 73	
		<u>3,051 25</u>
Other payments, viz.:		
Real estate improvement	\$58 80	
Profit and loss	18 90	
		<u>77 70</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day		<u>14,809 55</u>
		<u><u>\$260,094 28</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915		1,954
Number of accounts opened or reopened during the year		1,406
Number of accounts closed during the year		912
Amount deposited during the year, not including dividends credited for that period		\$191,895 41
Amount withdrawn during the year		174,633 45
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$3,046 88	
January 1, 1915	3,466 81	
Credited at other periods	17 31	
		<u>6,531 00</u>
Average amount of each account January 1, 1915		103 57
Rate per cent. of dividends to depositors during the six months ending June 30, 1914		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts		\$12,323 28
Total expenses of the bank for the year 1914		3,274 81
Dividends paid to depositors for the year 1914		6,531 00
Net earnings for the year 1914 over expenses and dividends paid to depositors		<u>2,517 47</u>

89. WEST SIDE SAVINGS BANK, NEW YORK CITY

[110-112 Sixth avenue; incorporated 1868]

CLARENCE O. BIGELOW President.
NELSON S. WESTCOTT, Vice-Pres.
GEORGE E. MARKS, Vice-President.WILLIAM V. HUDSON, Secretary.
JOHN J. BURKE, Assistant Secretary.**TRUSTEES**CLARENCE O. BIGELOW,
JOHN J. BROGAN,
JOHN C. CARPENTER,
CHARLES E. DUROSS,
EDWARD R. FINCH,
FRANK L. FRUGONE,
ROBERT L. HARRISON,JOHN W. JACOBUS,
GEORGE E. MARKS,
ARTHUR J. McCLURE,
JOSEPH ROWAN,
F. L. SATTERLEE,
PETER J. L. SEARING,THOMAS F. SOMERS,
CHAS. H. VAN AKEN,
W. I. LINCOLN ADAMS,
V. CHAPIN DAGGETT,
JOSEPH H. EMERY,
N. S. WESTCOTT,
WM. V. HUDSON.**FINANCIAL****RESOURCES**Bonds and mortgages \$2,247,200 00
Stock and bonds investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$50,000 00	\$53,968 75	\$54,500 00	
State of Alabama.....	25,000 00	27,310 00	25,000 00	
State of California.....	20,000 00	19,411 40	19,400 00	
Cities in other States.....	162,000 00	183,224 36	174,970 00	
Cities in this State.....	388,646 49	396,302 51	390,596 49	
Counties in this State.....	66,000 00	67,521 75	66,400 00	
Towns in this State.....	112,050 00	118,017 25	113,956 24	
Villages in this State.....	152,246 66	160,203 06	151,518 25	
School districts in this State...	138,379 96	149,044 68	141,657 31	
Railroad mortgage bonds...	184,000 00	177,442 25	156,930 00	
	<u>\$1,304,323 11</u>	<u>\$1,352,446 01</u>	<u>\$1,294,928 29</u>	1,294,928 29
Other real estate, book value, \$25,125.95; cost, \$25,125.95; actual cash value.....				25,125 95
Cash on deposit in banks or trust companies.....				93,227 55
Cash on hand.....				9,071 29
Total of collectible interest.....				38,841 68
				<u>\$3,708,394 76</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,456,954 77	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	57,387 83	\$3,514,342 60
Surplus on market value.....		194,052 16
		<u>\$3,708,394 76</u>

Surplus on par value, \$203,446.98.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$218,553 87
From depositors, not including dividends credited.....	1,094,318 94
From interest on loans, deposits and investments.....	172,411 67
From rents from other real estate.....	1,654 63
From mortgages.....	93,900 00
From redemption of stocks and bonds.....	71,566 66
From stocks and bonds sold (total par value, \$15,837.91).....	15,932 57
From real estate sold.....	32,000 00

From all other sources, viz.:

Expenses repaid	\$71 38	
Home savings banks.....	51 00	
Teller's cash over.....	2 59	
Costs and disbursements, foreclosure proceedings..	141 50	
		\$266 47
		<u>\$1,700,604 81</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,287,216 91	
For loans on bonds and mortgages.....	119,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$135,000).....	139,894 07	
For interest (other than dividend payments to depositors)...	853 34	
For current expenses of the bank, viz.:		
For salaries	\$12,533 00	
For taxes: Surplus	1,457 10	
For expenses, except taxes, of banking house:		
Repairs	37 85	
Insurance	25 19	
Other	142 48	
For rent of banking rooms.....	3,666 66	
For expenses of other real estate, viz.:		
Repairs	164 91	
Insurance	19 16	
Taxes	1,577 32	
Other	732 17	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,343 87	
		21,699 71
For real estate acquired by foreclosure, or in settlement of debts due the bank	29,641 94	
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	102,298 84	
		<u>\$1,700,604 81</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	11,463
Number of accounts opened or reopened during the year.....	2,222
Number of accounts closed during the year.....	2,437
Amount deposited during the year, not including dividends credited for that period.....	\$1,094,318 94
Amount withdrawn during the year.....	1,287,216 91
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$56,975 32
January 1, 1915	57,387 83
	114,363 15
Average amount of each account January 1, 1915.....	306 58
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$173,748 80
Total expenses of the bank for the year 1914.....	20,860 78
Dividends paid to depositors for the year 1914.....	114,363 15
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	38,524 87

NIAGARA COUNTY

90. FARMERS AND MECHANICS' SAVINGS BANK OF THE CITY OF LOCKPORT

[116 Main street; incorporated 1870]

WILLIAM A. WILLIAMS, President.	J. E. EMERSON, Secretary.
CHARLES A. HOAG, Vice-President.	CHARLES W. WENDELL, Asst. Secy.
JOSEPH DUMVILLE, Vice-President.	

TRUSTEES

WM. A. WILLIAMS,	GEORGE H. MOODY,	THOS. M. McGRATH,
CHARLES A. HOAG,	JOHN T. DARRISON.	M. D. CLAPSATLE,
JOSEPH DUMVILLE,	H. J. BABCOCK.	JOHN B. ARNOLD,
JEROME E. EMERSON,	WM. RICHMOND,	E. M. GRIGG,
	I. A. BRONSON.	

FINANCIAL RESOURCES

Bonds and mortgages..... \$3,836,919 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Louisiana.....	\$100,000 00	\$99,065 00	\$102,000 00	
Cities in other States.....	114,000 00	115,977 67	116,810 00	
Cities in this State.....	241,389 36	243,936 43	241,473 47	
Counties in this State.....	29,600 00	29,600 00	29,671 00	
Towns in this State.....	107,005 72	107,021 72	101,338 57	
Villages in this State.....	162,000 00	163,892 65	156,900 00	
School districts in this State..	101,450 00	104,022 55	102,341 50	
Railroad mortgage bonds...	696,000 00	736,494 79	602,290 00	
	<u>\$1,551,445 08</u>	<u>\$1,600,080 81</u>	<u>\$1,453,324 54</u>	1,453,324 54
Banking house and lot, book value, \$143,955.70; cost, \$143,955.70; actual cash value.....				140,000 00
Cash on deposit in banks or trust companies.....				546,812 85
Cash on hand.....				107,631 94
Total of collectible interest.....				53,912 33
Amount of all other assets, viz.:				
Suspense account.....			\$2,504 63	
Land contracts.....			2,781 17	
Rents accrued.....			260 00	
			<u>5,545 80</u>	

LIABILITIES

Amount due depositors, viz.:		<u>\$6,144,146 46</u>
Principal.....	\$5,746,169 13	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	55,063 30	
		<u>\$5,801,232 43</u>
Other liabilities, viz.: Expenses incurred but unpaid: One-half franchise tax estimated.....		1,050 00
Surplus on market value.....		341,864 03
		<u>\$6,144,146 46</u>
Surplus on par value, \$439,984.57.		

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$870,106 45
From depositors, not including dividends credited.....	2,294,500 20
From interest on loans, deposits and investments.....	280,066 78
From rents from banking house.....	6,497 12
From mortgages.....	256,900 00
From redemption of stocks and bonds.....	145,434 92

NIAGARA COUNTY

225

From all other sources, viz.:

Land contracts	\$215 13	
Waste paper	14 68	
Deficiency judgment	47 68	
		<u>\$277 49</u>
		<u>\$3,853,782 96</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$2,533,842 63
For loans on bonds and mortgages.....		396,080 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$244,448.40).....		244,470 15
For interest (other than dividend payments to depositors) ..		624 30
For current expenses of the bank, viz.:		
For salaries	\$12,800 00	
For taxes: Banking house, \$2,857.66; surplus, \$2,158.25	5,015 91	
For expenses, except taxes, of banking house:		
Repairs	848 74	
Insurance	124 59	
Other	3,393 08	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,128 47	
		<u>24,310 79</u>
Other payments, viz.: Overdraft		10 30
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		654,444 79
		<u>\$3,853,782 96</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		12,410
Number of accounts opened or reopened during the year....		1,931
Number of accounts closed during the year.....		1,879
Amount deposited during the year, not including dividends credited for that period.....	\$2,294,149 51	
Amount withdrawn during the year.....	2,533,842 63	
Amount of dividends credited and paid for the year, viz.:		
April 1, 1914	\$56,881 32	
July 1, 1914	56,384 21	
October 1, 1914	55,557 68	
January 1, 1915	55,063 30	
Credited at other periods.....	4 07	
		<u>223,890 58</u>
Average amount of each account January 1, 1915.....		467 46
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....		17
Total amount of such accounts.....	\$55,671 54	
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$286,542 98	
Total expenses of the bank for the year 1914.....	25,371 09	
Dividends paid to depositors for the year 1914.....	223,539 89	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>37,632 00</u>

91. NIAGARA COUNTY SAVINGS BANK, NIAGARA FALLS

[304 Niagara street; incorporated 1890]

C. M. YOUNG, President.

HENRY HUBBS, Vice-President.

JOSEPH E. MONTAGUE, Vice-President.

JOHN MACKAY, Secretary.

TRUSTEES

L. W. PETTEBONE,
ALEX. J. PORTER,
JULIUS KRAKOSKI,
FRANCIS H. SALT,
FRED J. COE,
GEORGE F. NYE,

WILLIAM C. WALLACE,
JOSEPH E. MONTAGUE,
JOHN T. WILLIAMSON,
CHRIS. M. YOUNG,
AUGUSTUS G. PORTER,
EUGENE CARY,
HENRY HUBBS.

DE LANCY RANKINE,
JOHN H. ELLENBAUM,
RICHARD CRICK,
FRED'K CHORMANN,
DRAKE WHITNEY,
JOHN MACKAY.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$1,075,376 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$5,000 00	\$5,247 25	\$5,100 00	
Cities in this State.....	266,054 00	270,569 06	266,396 41	
Counties in this State.....	5,000 00	4,900 00	4,900 00	
Towns in this State.....	16,000 00	16,557 12	16,430 00	
Villages in this State.....	57,000 00	57,928 16	58,250 00	
School districts in this State.	40,000 00	41,802 10	40,950 00	
Railroad mortgage bonds....	18,000 00	18,907 25	14,480 00	
	<u>\$407,054 00</u>	<u>\$415,910 94</u>	<u>\$406,506 41</u>	406,506 41
Other real estate, book value, \$4,500; cost, \$4,028.81; actual cash value				4,028 81
Cash on deposit in banks or trust companies.....				175,698 92
Cash on hand.....				8,191 14
Total of collectible interest.....				37,212 67
				<u>\$1,707,013 95</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,615,289 86	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	29,899 76	\$1,645,189 62
Surplus on market value.....		61,824 33
		<u>\$1,707,013 95</u>

Surplus on par value, \$62,371.82.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$218,519 94
From depositors, not including dividends credited.....	1,193,403 67
From interest on loans, deposits and investments.....	76,960 92
From rents from other real estate.....	213 35
From mortgages	75,100 97
From redemption of stocks and bonds.....	15,238 00
From all other sources, viz.:	
Unpaid on mortgages	\$17,266 75
Rent of lock box.....	3 00
	<u>17,269 75</u>
	<u>\$1,596,756 60</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,152,076 81
For loans on bonds and mortgages.....		147,850 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$71,202).....		69,671 03
For current expenses of the bank, viz.:		
For salaries	\$5,406 67	
For taxes: Surplus	448 49	
For expenses, except taxes, of banking house: Insurance	8 60	
For rent of banking rooms.....	900 00	
For expenses of other real estate, viz.:		
Repairs	27 59	
Taxes	38 49	
Other	11 59	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,284 43	
		<u>9,125 86</u>
Other payments, viz.: Paid on mortgages.....		34,142 84
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		183,890 06
		<u><u>\$1,596,756 60</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		5,992
Number of accounts opened or reopened during the year.....		2,374
Number of accounts closed during the year.....		2,030
Amount deposited during the year, not including dividends credited for that period.....		\$1,193,403 67
Amount withdrawn during the year.....		1,152,076 81
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$28,354 78	
January 1, 1915	29,470 83	
Credited at other periods.....	1,033 49	
		<u>58,859 10</u>
Average amount of each account January 1, 1915.....		274 56
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$86,864 72
Total expenses of the bank for the year 1914.....		9,125 86
Dividends paid to depositors for the year 1914.....		58,859 10
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u><u>18,879 76</u></u>

ONEIDA COUNTY

92. THE ONEIDA COUNTY SAVINGS BANK, ROME

[178 West Dominick street; incorporated 1869]

CHAS. W. LEE, President.
W. W. PARRY, Vice-President.
F. M. ORTON, Vice-President.

A. E. WETHERBEE, Treasurer.
G. L. PRESCOTT, Secretary.

TRUSTEES

F. M. ORTON,
D. L. GREENFIELD,
HOWARD C. WIGGINS,
JOHN R. EDWARDS,

W. W. PARRY,
LAWRENCE CAREY,
ARTHUR J. WYLLIE,
D. W. WARDWELL,
CHARLES W. LEE.

JAMES P. OLNEY,
F. G. RATHBUN,
D. L. BRADT,
E. A. SMITH.

FINANCIAL RESOURCES

Bonds and mortgages..... \$1,402,395 55
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$85,000 00	\$87,614 30	\$84,600 00	
Cities in this State.....	153,260 00	157,044 81	144,296 60	
Towns in this State.....	28,500 00	30,055 50	28,655 00	
Villages in this State.....	266,690 00	272,420 44	258,869 40	
School districts in this State.	31,050 00	31,735 20	31,150 00	
Railroad mortgage bonds...	391,000 00	390,923 50	314,560 00	
	<u>\$955,500 00</u>	<u>\$969,793 75</u>	<u>\$862,131 00</u>	862,131 00
Banking house and lot, book value, \$20,342.30; cost, \$20,000; actual cash value			20,000 00	
Cash on deposit in banks or trust companies.....			147,446 92	
Cash on hand			34,722 48	
Total of collectible interest.....			44,573 95	
Amount of all other assets, viz.: Taxes and insurance advanced.			111 36	
			<u>\$2,511,381 26</u>	

LIABILITIES

Amount due depositors, viz.:				
Principal		\$2,397,803 66		
Dividends credited or to be credited for the six months ending with December 31, 1914.....		40,454 32		
			<u>\$2,438,257 98</u>	
Surplus on market value.....			73,123 28	
			<u>\$2,511,381 26</u>	

Surplus on par value, \$166,492.28.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$132,024 20
From depositors, not including dividends credited.....	592,240 04
From interest on loans, deposits and investments.....	112,190 18
From rents from banking house.....	429 50
From mortgages	94,824 50
From redemption of stocks and bonds.....	40,545 00
From stocks and bonds sold (total par value, \$33,500).....	32,363 13

From all other sources, viz.:

Correction of interest to depositors.....	\$28 56	
Interest on mortgages.....	75 96	
Appraisals refunded	19 00	
Mortgage insurance and tax account.....	97 16	
Home safes, chandelier and clock sold.....	13 93	
Damage to filing cases.....	5 00	
Dues overpaid New York State Bankers' Association	5 00	
		<u>\$244 61</u>
		<u>\$1,004,861 16</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$674,455 04
For loans on bonds and mortgages.....		137,448 00
For interest (other than dividend payments to depositors)..		2 68
For current expenses of the bank, viz.:		
For salaries	\$7,369 00	
For taxes: Banking house, \$348.44; surplus, \$676.60.	1,025 04	
For expenses, except taxes, of banking house:		
Repairs	82 19	
Insurance	68 13	
Other	196 94	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,843 34	
		<u>10,584 64</u>
Other payments, viz.:		
Correction of interest on mortgage.....	\$1 25	
Mortgage insurance and tax account.....	150 15	
Correction of error on mortgage.....	50 00	
		<u>201 40</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		182,169 40
		<u>\$1,004,861 16</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	7,583
Number of accounts opened or reopened during the year.....	759
Number of accounts closed during the year.....	771
Amount deposited during the year, not including dividends credited for that period.....	\$592,240 04
Amount withdrawn during the year.....	674,455 04
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$40,378 71
January 1, 1915	40,454 32
	<u>80,833 03</u>
Average amount of each account January 1, 1915.....	321 54
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allow- ing for amortization of premiums and discounts.....	\$111,614 83
Total expenses of the bank for the year 1914.....	10,635 89
Dividends paid to depositors for the year 1914.....	80,833 03
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>20,145 91</u>

93. THE ROME SAVINGS BANK, ROME

[122 West Dominick street; incorporated 1851]

SAMUEL H. BEACH, President.
HENRY BARNARD, Sr., Vice-President.
JAMES A. BAILEY, Vice-President.

JAMES T. STONE, Treasurer.
FRANK M. MERTZ, Asst. Treas.
F. M. SHELLEY, Secretary.

TRUSTEES

SAMUEL H. BEACH,
HENRY BARNARD, Sr.,
JOHN D. McMAHON,
THEO. J. MOWRY,

JAMES M. ETHRIDGE,
CARL SIMON,
FRED M. SHELLEY,
GEO. G. CLARABUT,
JAMES A. BAILEY,

HERBERT T. DYETT,
JAMES A. SPARGO,
GEORGE A. CLYDE,
A. R. KESSINGER,

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$2,042,073 44
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of California	\$30,000 00	\$28,575 00	\$28,800 00	
State of Massachusetts....	80,000 00	83,790 00	73,600 00	
Cities in other States.....	228,000 00	234,999 65	221,050 00	
Cities in this State.....	542,724 23	364,560 65	309,139 23	
Counties in this State.....	96,000 00	104,140 00	96,000 00	
Towns in this State.....	35,000 00	35,831 50	35,575 00	
Villages in this State.....	46,600 00	47,994 75	43,137 00	
School districts in this State.	27,000 00	27,687 00	27,240 00	
Railroad mortgage bonds...	522,500 00	554,061 47	475,015 00	
	<u>\$1,407,824 23</u>	<u>\$1,481,660 02</u>	<u>\$1,309,556 23</u>	
				1,309,556 23
-Banking house and lot, book value, \$52,000; cost, \$54,000; actual cash value				52,000 00
Other real estate, book value, \$3,500; cost, \$5,265.92; actual cash value				3,500 00
Cash on deposit in banks or trust companies				418,583 33
Cash on hand.....				31,560 37
Total of collectible interest.....				58,189 91
Amount of all other assets, viz.:				
Land contracts			\$2,000 00	
Mortgagor's tax and insurance account.....			146 53	
			<u>2,146 53</u>	
				<u>\$3,917,609 81</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$3,590,291 47		
Dividends credited or to be credited for the six months ending with December 31, 1914.....		60,550 89		
		<u>\$3,650,842 36</u>		
Surplus on market value.....			266,767 45	
			<u>\$3,917,609 81</u>	
Surplus on par value, \$365,035.45.				

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$246,914 76
From depositors, not including dividends credited.....	825,055 74
From interest on loans, deposits and investments.....	172,550 86
From rents from banking house.....	300 00
From mortgages	274,983 66
From redemption of stocks and bonds.....	9,633 32
From stocks and bonds sold (total par value, \$140,000).....	109,106 25
From real estate sold.....	185 00

From all other sources, viz.:

Land contracts	\$1,000 06	
Appraisal	9 00	
Mortgagor's tax and insurance account.....	657 73	
Suspense account	168 47	
Rents of banking house.....	125 00	
Old furniture sold.....	6 50	
		<u>\$1,966 75</u>
		<u><u>\$1,640,696 34</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$969,839 91
For loans on bonds and mortgages.....		161,515 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$34,824.24).....		33,399 24
For interest (other than dividend payments to depositors)...		335 77
For current expenses of the bank, viz.:		
For salaries	\$11,499 00	
For taxes: Banking house, \$695.54; surplus, \$2,622.07; on mortgages, \$5.....	3,322 61	
For expenses, except taxes, of banking house:		
Repairs	267 61	
Insurance	146 40	
Other	517 37	
For expenses of other real estate, viz.:		
Taxes	1 06	
Other	74 44	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,848 22	
		19,676 71
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		5,265 92
Other payments, viz.:		
Mortgagor's tax and insurance account.....	\$156 22	
Suspense account	363 87	
		520 09
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		450,143 70
		<u>\$1,640,696 34</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		9,534
Number of accounts opened or reopened during the year.....		1,155
Number of accounts closed during the year.....		971
Amount deposited during the year, not including dividends credited for that period.....		\$825,055 74
Amount withdrawn during the year.....		969,839 91
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$60,559 43	
January 1, 1915	60,550 89	
		121,110 32
Average amount of each account January 1, 1915.....		382 92
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$169,847 76
Total expenses of the bank for the year 1914.....		19,676 71
Dividends paid to depositors for the year 1914.....		121,110 32
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>29,060 73</u>

94. THE SAVINGS BANK OF UTICA, UTICA

[233 Genesee street; incorporated 1839]

CHARLES A. MILLER, President. RUFUS P. BIRDSEYE, Treasurer.
 THEODORE S. SAYRE, Vice-President. HARRY A. HILLSINGER, Secretary.
 WILLIAM KERNAN, Vice-President.

TRUSTEES

WILLIAM KERNAN, CHARLES S. SYMONDS, GEORGE L. CURRAN,
 RUFUS P. BIRDSEYE, FRANK E. WHEELER, GEO. L. BRADFORD,
 THOMAS R. PROCTOR, THEODORE S. SAYRE, J. DE PEYSTER LYNCH,
 CHARLES A. MILLER, HENRY H. COOPER, CHARLES B. ROGERS,
 N. E. DEVEREUX.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$8,326,488 31
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$250,000 00	\$250,912 00	\$251,250 00
State of Missouri.....	65,000 00	64,311 07	64,350 00
Cities in other States.....	1,764,100 00	1,832,169 47	1,773,457 00
Cities in this State.....	2,413,600 00	2,765,163 64	2,463,046 00
Counties in this State.....	273,923 99	273,506 20	272,823 99
Towns in this State.....	60,900 00	63,744 40	59,291 00
Villages in this State.....	295,412 52	302,657 88	289,634 53
School districts in this State.....	41,700 00	44,200 00	42,036 00
Railroad mortgage bonds...	1,917,000 00	2,109,288 63	1,790,620 00
	<u>\$7,081,636 51</u>	<u>\$7,706,953 29</u>	<u>\$7,006,508 62</u>

7,006,508 62

Loans upon pledge of securities..... 100,000 00

Banking house and lot, book value, \$93,000; cost, \$249,203.30;
actual cash value..... 93,000 00

Cash on deposit in banks or trust companies..... 1,258,575 20

Cash on hand..... 111,241 27

Total of collectible interest..... 212,796 08

Amount of all other assets, viz.:

Land contract.....	\$1,700 00
Interest accrued.....	45 33
Mortgagors' tax account.....	10,861 60
Mortgagors' insurance account.....	189 68
Suspense account.....	435 90
	<u>13,232 51</u>

\$17,121,841 99**LIABILITIES**

Amount due depositors, viz.:

Principal.....	\$15,273,847 28
Dividends credited or to be credited for the six months ending with December 31, 1914.....	257,426 49
	<u>\$15,531,273 77</u>

Other liabilities, viz.:

Dividends accrued on deposits to January 1, 1915...	\$4,829 22
Expenses incurred, but unpaid:	
Attorneys.....	1,250 00
Sundry small items.....	320 83
	<u>6,400 05</u>

Surplus on market value..... 1,584,168 17

\$17,121,841 99

Surplus on par value, \$1,659,296.06.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$1,128,349 09
From depositors, not including dividends credited.....	3,194,559 92
From interest on loans, deposits and investments.....	796,989 40
From mortgages.....	377,921 79
From redemption of stocks and bonds.....	524,407 23
From stocks and bonds sold (total par value, \$1,408,000)....	1,370,138 62
From real estate sold.....	5,000 00

From all other sources, viz.:

Mortgagors' tax account.....	\$2,217 95	
Mortgagors' insurance account.....	275 73	
Suspense account	94 85	
Interest sundries	59 56	
Profit and loss	3 94	
Salaries tax	80 00	
Bond purchase	900 00	
		<u>\$3,632 03</u>
		<u>\$7,400,998 08</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$4,248,394 04	
For loans on bonds and mortgages.....	486,495 00	
For loans on stocks and bonds and other securities.....	100,000 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,106,423.99).....	1,126,685 39	
For interest (other than dividend payments to depositors)....	8,202 89	
For current expenses of the bank, viz.:		
For salaries	\$25,729 80	
For taxes: Banking house, \$6,488.97; surplus, \$14,002.11; on mortgages, \$1,769.50.....	22,260 58	
For expenses, except taxes, of banking house:		
Repairs	91 17	
Insurance	36 60	
Other	1,933 49	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	8,528 81	
		<u>58,580 45</u>

Other payments, viz.:

Mortgagors' tax account.....	\$1,519 61	
Mortgagors' insurance account.....	236 68	
Suspense account	132 27	
Profit and loss.....	15 28	
Bond purchase	900 00	
Salaries tax	20 00	
		<u>2,823 84</u>

Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....

1,369,816 47
\$7,400,998 08

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	33,136	
Number of accounts opened or reopened during the year.....	4,394	
Number of accounts closed during the year.....	5,588	
Amount deposited during the year, not including dividends credited for that period.....	\$3,194,559 92	
Amount withdrawn during the year.....	4,248,394 04	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$260,748 82	
January 1, 1915	257,426 49	
Credited at other periods.....	6,462 16	
		<u>524,637 47</u>
Average amount of each account January 1, 1915.....	469 37	
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	I	
Total amount of such accounts.....	\$3,009 64	
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½	
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½	
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$745,389 05	
Total expenses of the bank for the year 1914.....	58,397 20	
Dividends paid to depositors for the year 1914.....	524,637 47	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>162,354 38</u>	

ONONDAGA COUNTY

95. ONONDAGA COUNTY SAVINGS BANK, SYRACUSE

[101 South Salina street; incorporated 1856]

HENRY M. RAWLING, President. ANSON N. PALMER, Vice-President.
 WM. D. DUNNING, Vice-President. DOUGLAS E. PETIT, Treasurer.

TRUSTEES

GEO. M. BARNES,	T. WM. MEACHEM,	HENRY M. ROWLING,
CHAS. E. CHAPPELL,	A. E. NETTLETON,	ADOLPH H. SCHWARZ,
W. D. DUNNING,	ANSON N. PALMER,	CHARLES W. SNOW,
CHARLES A. HUDSON,	HIRAM W. PLUMB,	CHARLES L. STONE,
SALEM HYDE,	JOHN R. CLANCY,	EDWARD A. POWELL,
A. E. MCCHESENEY,		DOUGLAS E. PETTIT.

FINANCIAL RESOURCES

Bonds and mortgages.....\$16,365,243 93
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$500,000 00	\$519,027 25	\$516,000 00	
Cities in this State.....	3,361,500 00	3,559,715 11	3,165,445 00	
Counties in this State.....	48,000 00	48,048 00	44,200 00	
Towns in this State.....	28,800 00	31,320 85	28,368 00	
Villages in this State.....	25,000 00	28,000 00	24,500 00	
Railroad mortgage bonds...	3,475,000 00	3,766,728 75	3,250,050 00	
	<u>\$7,438,300 00</u>	<u>\$7,952,839 96</u>	<u>\$7,028,563 00</u>	7,028,563 00

Banking house and lot, book value, \$760,000; cost, \$860,445.08; actual cash value.....	760,000 00
Cash on deposit in banks or trust companies.....	1,068,307 57
Cash on hand.....	94,770 14
Total of collectible interest.....	450,207 50
Amount of all other assets, viz.:	
Land contracts	\$62,769 58
Insurance advanced on mortgaged premises.....	256 70
Taxes advanced on mortgaged premises.....	3,185 85
Rent accrued on bank building.....	4,418 82
	<u>70,630 45</u>
	<u>\$25,837,722 59</u>

LIABILITIES

Amount due depositors, viz.:	
Principal	\$23,415,733 74
Dividends credited or to be credited for the six months ending with December 31, 1914.....	399,755 44
	<u>\$23,815,489 18</u>
Other liabilities, viz.: Treasurer's checks outstanding.....	26,946 02
Surplus on market value.....	1,995,287 39
	<u>\$25,837,722 59</u>
Surplus on par value, \$2,405,024.39.	

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$1,054,486 30
From depositors, not including dividends credited.....	5,596,133 58
From interest on loans, deposits and investments.....	1,154,077 50
From rents from banking house.....	51,708 59
From rents from other real estate.....	1,804 76
From mortgages	1,358,203 80
From redemption of stocks and bonds.....	163,100 00
From stocks and bonds sold (total par value, \$67,000).....	66,413 75
From real estate sold.....	7,650 00

From all other sources, viz.:

Treasurer's check outstanding.....	\$76,970 35	
Insurance advanced on mortgaged premises.....	448 00	
Taxes advanced on mortgaged premises.....	7,518 27	
Payments on land contracts.....	19,466 05	
Rent on other real estate heretofore sold.....	950 00	
		<u>\$105,352 67</u>
		<u>\$9,558,930 95</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$7,149,393 27
For loans on bonds and mortgages.....		771,497 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$250,000).....		251,306 30
For interest (other than dividend payments to depositors)...		412 50
For current expenses of the bank, viz.:		
For salaries.....	\$39,462 32	
For taxes: Banking house, \$18,207.03; surplus, \$17,344.12.....	35,551 20	
For expenses, except taxes, of banking house:		
Repairs.....	5,207 63	
Insurance.....	911 56	
Other.....	31,595 53	
For expenses of other real estate, viz.:		
Repairs.....	2,424 29	
Taxes.....	1,212 84	
Other.....	33 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	12,973 48	
		<u>129,371 85</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		5,742 70
Other payments, viz.:		
Treasurer's checks outstanding.....	\$77,331 73	
Insurance and taxes advanced.....	10,023 71	
Teller's cash short.....	154 13	
Settlement of suit against bank.....	146 50	
Taxes, repairs and expenses on real estate heretofore sold.....	53 92	
Paid on forged receipts depositors' accounts.....	419 63	
		<u>88,129 62</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		<u>1,163,077 71</u>
		<u>\$9,558,930 95</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	53,358
Number of accounts opened or reopened during the year.....	7,399
Number of accounts closed during the year.....	9,057
Amount deposited during the year, not including dividends credited for that period.....	\$5,596,133 58
Amount withdrawn during the year.....	7,139,163 20
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$405,848 19
January 1, 1915.....	399,755 44
Paid but not credited.....	10,230 07
	<u>815,833 70</u>
Average amount of each account January 1, 1915.....	444 66
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$1,208,121 53
Total expenses of the bank for the year 1914.....	130,146 03
Dividends paid to depositors for the year 1914.....	815,833 70
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>262,141 80</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$674,392 47
For loans on bonds and mortgages.....		71,500 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$10,000).....		10,043 83
For interest (other than dividend payments to depositors)...		216 25
For current expenses of the bank, viz.:		
For salaries	\$4,700 00	
For taxes: Banking house, \$178.50; surplus, \$855.72.	1,034 22	
For expenses, except taxes, of banking house:		
Repairs	54 29	
Other	1,239 45	
		7,027 96
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		113,977 16
		<u>\$877,157 67</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		3,678
Number of accounts opened or reopened during the year.....		361
Number of accounts closed during the year.....		282
Amount deposited during the year, not including dividends credited for that period.....		\$632,362 14
Amount withdrawn during the year.....		674,392 47
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$18,736 54	
January 1, 1915	18,727 74	
Credited at other periods.....	387 78	
		37,852 06
Average amount of each account January 1, 1915.....		308 94
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$55,091 07
Total expenses of the bank for the year 1914.....		7,027 96
Dividends paid to depositors for the year 1914.....		37,852 06
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>10,211 05</u>

97. SYRACUSE SAVINGS BANK, SYRACUSE

[102 North Salina street; incorporated 1849]

GEORGE DOHENY, President.
FRANCIS HENDRICKS, Vice-Pres.NICHOLAS PETERS, Vice-President.
WILLIAM J. REIDEL, Treasurer.**TRUSTEES**JACOB AMOS,
FREDERICK W. BARKER,
ALEXANDER H. COWIE,
JOSEPH W. DAWSON,
J. FRANK DURSTON,
GEORGE DOHENY,ALAN C. FOBES,
WALTER E. GARDNER,
FRANCIS HENDRICKS,
EDWARD JOY,
WILLIAM MUENCH,
DENNIS McCARTHY,A. JUDD NORTHRUP,
NICHOLAS PETERS,
W. J. RIDDELL,
WING R. SMITH,
DE FOREST SETTLE,
LEROY B. WILLIAMS.**FINANCIAL
RESOURCES**Bonds and mortgages..... \$9,320,865 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Mississippi.....	\$100,000 00	\$100,125 00	\$89,000 00	
Cities in other States.....	650,000 00	678,425 73	634,720 00	
Cities in this State.....	1,265,500 00	1,375,613 07	1,241,195 00	
Counties in this State.....	157,000 00	155,974 76	149,260 00	
Towns in this State.....	68,000 00	68,928 88	63,820 00	
Villages in this State.....	75,000 00	87,900 00	75,750 00	
Railroad mortgage bonds...	2,503,000 00	2,586,313 30	2,151,690 00	
	<u>\$4,818,500 00</u>	<u>\$5,053,280 74</u>	<u>\$4,405,435 00</u>	4,405,435 00
Banking house and lot, book value, \$269,551; cost, \$423,569.97; actual cash value.....				269,551 00
Other real estate, book value, \$10,000; cost, \$19,560.84; actual cash value				10,000 00
Cash on deposit in banks or trust companies.....				336,449 59
Cash on hand.....				43,217 92
Total of collectible interest.....				107,049 45
				<u>\$14,492,567 96</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$12,560,405 30	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	217,328 89	\$12,777,734 19
Other liabilities, viz.:		
Deposits for searches loaned.....	\$150 00	
Treasurer's checks outstanding.....	1,602 07	
Teller's checks outstanding.....	10,551 15	12,303 22
Surplus on market value.....		1,702,530 55
		<u>\$14,492,567 96</u>
Surplus on par value, \$2,115,595.55.		

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$449,522 23
From depositors, not including dividends credited.....	3,278,835 00
From interest on loans, deposits and investments.....	706,083 32
From rents from banking house.....	21,163 33
From rents from other real estate.....	1,680 00
From mortgages	1,195,850 00
From redemption of stocks and bonds.....	34,200 00
From real estate sold.....	1,733 34

From all other sources, viz.:

From teller's checks issued.....	\$726,275 97	
From treasurer's checks issued.....	964,536 45	
From deposits for application fees.....	1,567 00	
From deposits for searches loaned.....	5,530 00	
		<u>\$1,697,090 42</u>
		<u>\$7,386,976 64</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$4,266,276 75
For loans on bonds and mortgages.....		512,850 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$400,000).....		383,750 00
For interest (other than dividend payments to depositors) ..		1,775 00
For current expenses of the bank, viz.:		
For salaries	\$26,565 45	
For taxes: Banking house, \$5,250.03; surplus, \$15,744.13	20,994 16	
For expenses, except taxes, of banking house:		
Repairs	8,044 62	
Insurance	93 81	
Other	4,929 50	
For rent of banking rooms.....	6,500 00	
For expenses of other real estate, viz.:		
Repairs	6 36	
Taxes	923 41	
For other expenses, not including expenses of other real estate nor other expenses of banking house...	6,445 92	
		74,503 23
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		1,733 34
Other payments, viz.:		
For teller's checks.....	\$734,336 67	
For treasurer's checks	1,024,391 47	
For application fees refunded.....	1,821 00	
For deposits for searches loaned refunded.....	5,610 00	
For payment on accounts claimed to be forgeries....	261 67	
		1,766,420 81
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		379,667 51
		<u>\$7,386,976 64</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		25,871
Number of accounts opened or reopened during the year		3,217
Number of accounts closed during the year.....		3,828
Amount deposited during the year, not including dividends credited for that period.....	\$3,278,835 00	
Amount withdrawn during the year.....	4,266,276 75	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$221,834 66	
January 1, 1915	217,328 89	
Credited at other periods.....	3,048 73	
		442,212 28
Average amount of each account January 1, 1915.....		493 90
Rate per cent. of dividends to depositors during the six months ending June 30, 1914		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$691,712 17	
Total expenses of the bank for the year 1914.....	74,503 23	
Dividends paid to depositors for the year 1914.....	442,212 28	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		174,996 66

ONTARIO COUNTY

98. GENEVA SAVINGS BANK, GENEVA

[31 Seneca street; incorporated 1910]

JAMES E. BROWN, President.
A. P. ROSE, Vice-President.

H. A. WHEAT, Vice-President.
GEORGE D. WHEDON, Treasurer.

TRUSTEES

ALEXANDER D. ALLEN,
JAMES E. BROWN,
WILLIAM G. DOVE,
FREDERICK M. FAST,
JOHN C. FITZWATER,
LANSING G. HOSKINS,
WHITMAN H. JORDAN,

ALFRED G. LEWIS,
GEORGE H. LICHT,
PATRICK O'MALLEY,
CHARLES S. BURRELL,
ARTHUR P. ROSE,
H. H. SCHIEFFELIN,

THEODORE J. SMITH,
EDWIN S. THORNE,
D. J. VAN AUKEN,
HENRY A. WHEAT,
GEORGE D. WHEDON,
GEORGE H. WHITWELL,
THOMAS B. WILSON.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$424,225 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$37,000 00	\$38,002 00	\$37,600 00	
Cities in this State.....	59,000 00	59,520 50	60,435 00	
Villages in this State.....	47,000 00	47,661 14	47,595 00	
School districts in this State:	46,400 00	47,708 45	47,565 50	
Railroad mortgage bonds..	76,000 00	72,967 51	69,210 00	
	265,400 00	\$265,859 60	\$262,405 50	
Cash on deposit in banks or trust companies.....				262,405 50
Cash on hand.....				77,395 66
Total of collectible interest.....				3,938 50
Amount of all other assets, viz.: Banking house furniture....				6,905 49
				758 00
				\$775,628 15

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$753,362 30	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	12,132 04	
		\$765,494 34
Surplus on market value.....		10,133 81
		\$775,628 15
Surplus on par value, \$13,128.31.		

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$77,562 41
From depositors, not including dividends credited.....	483,263 12
From interest on loans, deposits and investments.....	34,275 31
From mortgages.....	35,575 00
From redemption of stocks and bonds.....	19,207 68
	\$649,883 52

PAYMENTS

To depositors, including dividends paid to them.....		\$481,909 08
For loans on bonds and mortgages.....		70,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$10,000).....		10,366 80
For interest (other than dividend payments to depositors) ..		179 16
For current expenses of the bank, viz.:		
For salaries	\$3,953 32	
For taxes: Surplus	109 82	
For rent of banking rooms.....	518 75	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	952 43	
		5,534 32
Other payments, viz.: Banking house furniture.....		60 00
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		81,334 16
		<u>\$649,883 52</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		4,401
Number of accounts opened or reopened during the year....		1,504
Number of accounts closed during the year.....		1,207
Amount deposited during the year, not including dividends credited for that period.....		\$483,263 12
Amount withdrawn during the year.....		481,909 08
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$11,567 45	
January 1, 1915	11,935 29	
Credited at other periods.....	483 95	
		23,986 69
Average amount of each account January 1, 1915.....		173 93
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$34,030 48
Total expenses of the bank for the year 1914.....		5,534 32
Dividends paid to depositors for the year 1914.....		23,986 69
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>4,509 47</u>

ORANGE COUNTY

99. THE CORNWALL SAVINGS BANK, CORNWALL-ON-THE-HUDSON

[Incorporated 1871]

TOWNSEND D. WOOD, President. HENRY N. CLARK, Vice-President.
 ROWLAND COCKS, Vice-President. GILBERT T. COCKS, Treasurer.

TRUSTEES

WILLIAM BREWSTER.	CHARLES C. COCKS,	FRANK E. VICKERE,
PATRICK BEVANS,	GILBERT T. COCKS,	TOWNSEND D. WOOD,
HENRY N. CLARK,	HARVEY A. CALL,	STEPHEN B. YOUNG,
ROWLAND COCKS,	L. GRANT GOODNOUGH,	GEORGE B. MAILLER,
	EDWARD L. SYLCOX.	

FINANCIAL

RESOURCES

Bonds and mortgages..... \$247,651 40
 Stock and bond investments, viz.:

<i>Stock and bonds</i>	Par value	Original cost	Estimated market value	
State of Virginia.....	\$5,000 00	\$4,516 50	\$4,350 00	
State of Colorado.....	12,400 00	12,400 00	10,912 00	
Cities in this State.....	36,000 00	36,974 74	36,710 00	
Towns in this State.....	12,500 00	12,500 00	12,690 00	
Villages in this State....	15,400 00	15,585 59	15,276 00	
Railroad mortgage bonds...	39,000 00	39,790 29	31,490 00	
	<u>\$120,300 00</u>	<u>\$121,767 12</u>	<u>\$111,423 00</u>	111,423 00
Banking house and lot, book value, \$5,700; cost, \$5,728.13; actual cash value.....				5,700 00
Other real estate, book value, \$250; cost, \$250; actual cash value				250 00
Cash on deposit in banks or trust companies.....				40,712 74
Cash on hand.....				2,042 42
Total of collectible interest.....				5,832 08
Amount of all other assets, viz.: Safe, furniture and fix- tures				950 00
				<u>\$414,566 64</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$390,903 58	
Dividends credited or to be credited for the six months ending with December 31, 1914.....		7,411 75	
		<u>\$398,315 33</u>	
Surplus on market value.....			16,251 31
			<u>\$414,566 64</u>

Surplus on par value, \$25,123.31.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, . 1914, before transactions of the day.....	\$18,966 84
From depositors, not including dividends credited.....	84,866 90

From interest on loans, deposits and investments.....	\$19,037 85
From rents from banking house.....	160 00
From mortgages	29,475 00
From redemption of stocks and bonds.....	1,800 00
	<hr/>
	\$154,306 59
	<hr/> <hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$105,142 69
For loans on bonds and mortgages.....	3,100 00
For current expenses of the bank, viz.:	
For salaries	\$1,120 00
For taxes: Banking house, \$45.68; surplus, \$162.08..	207 76
For expenses, except taxes, of banking house:	
Repairs	15 17
Insurance	57 75
Other	76 75
For expenses of other real estate, viz.: Taxes....	3 29
For other expenses, not including expenses of other real estate nor other expenses of banking house..	292 87
	<hr/>
	1,773 59
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	250 00
Other payments, viz.:	
Finishing upper floor of banking house.....	\$710 00
Fire insurance loss paid to borrower.....	575 15
	<hr/>
	1,285 15
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	42,755 16
	<hr/>
	\$154,306 59
	<hr/> <hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	1,335
Number of accounts opened or reopened during the year.....	157
Number of accounts closed during the year.....	164
Amount deposited during the year, not including dividends credited for that period.....	\$84,866 90
Amount withdrawn during the year.....	105,142 69
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$7,329 51
January 1, 1915	7,411 75
	<hr/>
	14,741 26
Average amount of each account January 1, 1915.....	298 36
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$18,624 31.
Total expenses of the bank for the year 1914.....	1,783 59
Dividends paid to depositors for the year 1914.....	14,741 26
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	2,099 46
	<hr/> <hr/>

100. GOSHEN SAVINGS BANK, GOSHEN

[11 West Main street; incorporated 1871]

W. D. VAN VLIET, President. AARON V. D. WALLACE, Vice-President.
 WILLIAM KNIFFIN, Vice-President. HENRY B. KNIGHT, Treasurer.

TRUSTEES

HENRY BACON,
 FRANK DRAKE,
 SENECA JESSUP,
 WILLIAM KNIFFIN,

HENRY B. KNIGHT,
 RALPH L. MCGEOCH,
 THOMAS MOULD,
 EDWIN L. ROYS,
 WM. D. VAN VLIET.

AARON V. D. WALLACE,
 G. H. BENNET,
 WILLIAM A. WELLS,
 HARRY B. SMITH,

**FINANCIAL
RESOURCES**

Bonds and mortgages \$868,550 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in this State.....	\$111,200 00	\$114,530 26	\$108,800 00	
Towns in this State.....	41,000 00	43,160 61	43,385 00	
Villages in this State....	83,000 00	83,431 30	84,615 00	
School districts in this State.	55,000 00	56,041 60	55,760 00	
Railroad mortgage bonds...	221,500 00	221,386 25	185,545 00	
	<u>\$511,700 00</u>	<u>\$518,550 02</u>	<u>\$478,105 00</u>	478,105 00
Cash on deposit in banks or trust companies.....				76,301 38
Cash on hand.....				5,814 40
Total of collectible interest.....				18,575 17

\$1,447,345 95

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,363,575 71	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	24,970 79	\$1,388,546 50
Surplus on market value.....		58,799 45

\$1,447,345 95

Surplus on par value, \$92,394.45.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$74,937 63
From depositors, not including dividends credited.....	276,644 19
From interest on loans, deposits and investments.....	64,706 11
From mortgages	62,300 00
From redemption of stocks and bonds.....	38,600 00
	<u>\$517,187 93</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$280,756 37
For loans on bonds and mortgages.....	113,400 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$34,000).....	34,000 00
For interest (other than dividend payments to depositors) ..	427 81

For current expenses of the bank, viz.:

For salaries	\$4,500 00	
For taxes: Surplus, \$525.83; on mortgages, \$192.50..	718 33	
For rent of banking rooms.....	480 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	789 64	
		<u>\$6,487 97</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		82,115 78
		<u><u>\$517,187 93</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		3,348
Number of accounts opened or reopened during the year....		453
Number of accounts closed during the year.....		404
Amount deposited during the year, not including dividends credited for that period.....	\$276,644 19	
Amount withdrawn during the year.....	280,756 37	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$24,721 39	
January 1, 1915	24,970 79	
		<u>49,692 18</u>
Average amount of each account January 1, 1915.....		414 74
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3 and 4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$62,746 27	
Total expenses of the bank for the year 1914.....	6,487 97	
Dividends paid to depositors for the year 1914.....	49,692 18	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u><u>6,566 12</u></u>

101. MIDDLETOWN SAVINGS BANK, MIDDLETOWN

[2 South street; incorporated 1866]

GEO. A. SWAYZE, President. HAROLD B. WOODWARD, Treasurer.
 JESSE W. CANFIELD, Vice-President. JAMES F. DOLSON, Asst. Treas.
 EDMUND MILLEN, Vice-President. CHAS. B. BUCKLEY, Asst. Secy.

TRUSTEES

EDMUND MILLEN, JOHN W. SLAUSON, GEORGE W. BALLOU,
 JESSE W. CANFIELD, EDWARD CANFIELD, JAMES E. GIBBS,
 JOHN E. ISEMAN, CHARLES L. MEAD, JAMES H. SMITH,
 JAMES A. CLARK, GEORGE A. SWAYZE, H. B. WOODWARD,

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$2,958,300 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts....	\$75,000 00	\$82,687 50	\$69,000 00	
Cities in other States....	206,500 00	210,816 02	207,520 00	
Cities in this State.....	521,000 00	545,682 39	520,020 00	
Counties in this State....	105,000 00	108,150 00	97,125 00	
Towns in this State.....	68,000 00	68,490 50	65,410 00	
Villages in this State....	140,000 00	146,688 59	139,265 00	
School districts in this State..	38,000 00	38,422 53	38,580 00	
Railroad mortgage bonds...	558,000 00	585,381 25	490,730 00	
	<u>\$1,711,500 00</u>	<u>\$1,786,318 78</u>	<u>\$1,627,650 00</u>	1,627,650 00
Banking house and lot, book value, \$21,345.30; cost, \$26- 284.98; actual cash value.....				25,000 00
Other real estate, book value, \$150,143.21; cost, \$150,143.21; actual cash value.....				150,143 21
Cash on deposit in banks or trust companies.....				365,068 89
Cash on hand.....				32,775 97
Total of collectible interest.....				49,784 68
Amount of all other assets, viz.: Rents due.....				410 00
				<u>\$5,209,132 75</u>

LIABILITIES

Amount due depositors, viz.:				
Principal.....		\$4,921,609 66		
Dividends credited or to be credited for the six months ending with December 31, 1914.....		94,331 25		
				<u>\$5,015,940 91</u>
Surplus on market value.....				193,191 84
				<u>\$5,209,132 75</u>
Surplus on par value, \$277,041.84.				

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$354,116 16
From depositors, not including dividends credited.....	1,165,756 58
From interest on loans, deposits and investments.....	236,335 59
From rents from banking house.....	420 00
From rents from other real estate.....	1,800 00
From mortgages.....	201,775 00
From redemption of stocks and bonds.....	26,000 00
From stocks and bonds sold (total par value, \$58,000).....	55,410 00
	<u>\$2,041,613 33</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,113,528 76
For loans on bonds and mortgages.....		66,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$293,000).....		293,726 37
For interest (other than dividend payments to depositors) ..		2,929 88
For current expenses of the bank, viz.:		
For salaries	\$9,380 00	
For taxes: Banking house, \$357.22; surplus, \$1,694.93; on mortgages, \$67.50.....	2,119 65	
For expenses, except taxes, of banking house:		
Repairs	457 78	
Insurance	174 05	
For expenses of other real estate, viz.:		
Insurance	219 87	
Taxes	1,468 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	3,482 35	
		17,301 90
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		150,143 21
Other payments, viz.:		
Additional interest to depositors.....	\$58 70	
Variations in cash.....	9 65	
		138 35
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		397,844 86
		<u>\$2,041,613 33</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		12,586
Number of accounts opened or reopened during the year....		1,664
Number of accounts closed during the year.....		1,409
Amount deposited during the year, not including dividends credited for that period.....	\$1,165,756 58	
Amount withdrawn during the year.....	1,113,528 76	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$91,087 98	
January 1, 1915	94,331 25	
Credited at other periods.....	58 70	
		185,477 93
Average amount of each account January 1, 1915.....		398 53
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$232,750 86	
Total expenses of the bank for the year 1914.....	17,301 90	
Dividends paid to depositors for the year 1914.....	185,477 93	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>29,971 03</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,888,094 24
For loans on bonds and mortgages.....	1,353,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$252,772.01).....	252,772 01
For current expenses of the bank, viz.:	
For salaries	\$24,040 00
For taxes: Banking house, \$1,149.09; surplus, \$15,715.24	16,864 33
For expenses, except taxes, of banking house:	
Repairs	240 21
Insurance	195 91
Other	467 03
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,093 09
	<u>45,900 57</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	1,199,870 27
	<u>\$4,740,337 09</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	18,991
Number of accounts opened or reopened during the year....	1,375
Number of accounts closed during the year.....	1,503
Amount deposited during the year, not including dividends credited for that period.....	\$1,450,846 89
Amount withdrawn during the year.....	1,888,094 24
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$238,716 37
January 1, 1915	239,843 26
	<u>478,559 63</u>
Average amount of each account January 1, 1915.....	660 78
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$616,769 29
Total expenses of the bank for the year 1914.....	45,900 57
Dividends paid to depositors for the year 1914.....	478,559 63
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>92,309 09</u>

103. WALDEN SAVINGS BANK, WALDEN.

[Corner Ulster avenue and Bank street; incorporated 1872]

HIRAM B. WOOSTER, President. CHARLES W. SADLIER, Treasurer.
 THERON L. MILLSPAUGH, Vice-Pres. LOUIS H. CLUM, Assistant Secretary.
 ELIAS MULFORD, Vice-President.

TRUSTEES

T. L. MILLSPAUGH, ELIAS MULFORD, C. FRED FOWLER,
 HIRAM B. WOOSTER, EDWARD WHITEHEAD, HARVEY N. SMITH,
 ALBERT S. EMBLER, CHARLES W. SADLIER, SAMUEL ANDREWS,
 SIMON VERNOOY, R. A. DEMAREST, JOHN SIMPSON,
 GEORGE N. STODDARD.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$602,054 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Massachusetts....	\$5,000 00	\$5,637 50	\$4,650 00	
Cities in other States....	40,000 00	42,606 48	41,100 00	
Cities in this State.....	77,000 00	79,031 10	73,990 00	
Counties in this State....	15,000 00	16,347 65	14,900 00	
Towns in this State.....	50,000 00	51,431 63	48,750 00	
Villages in this State....	99,877 05	102,123 45	97,307 05	
School districts in this State.	31,200 00	32,237 33	31,643 00	
Railroad mortgage bonds...	70,000 00	68,425 00	56,500 00	
	<u>\$388,077 05</u>	<u>\$397,840 14</u>	<u>\$368,840 05</u>	368,840 05
Banking house and lot, book value, \$19,000; cost, \$19,262.54; actual cash value.....				19,000 00
Cash on deposit in banks or trust companies.....				56,146 37
Cash on hand.....				12,204 23
Total of collectible interest.....				17,309 88
Amount of all other assets, viz.:				
Land contract.....			\$1,600 00	
Furniture and fixtures.....			500 00	
			<u>2,100 00</u>	2,100 00
				<u>\$1,077,654 53</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$976,209 44	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	18,181 01	
	<u>\$994,390 45</u>	
Surplus on market value.....		83,264 08
		<u>\$1,077,654 53</u>

Surplus on par value, \$102,501.08.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$66,762 32
From depositors, not including dividends credited.....	211,203 76
From interest on loans, deposits and investments.....	47,915 01
From mortgages.....	43,250 00
From redemption of stocks and bonds.....	19,500 00
From all other sources, viz.: On Land Contract.....	150 00
	<u>\$388,781 09</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$236,887 46
For loans on bonds and mortgages.....		49,250 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$28,877.05).....		29,097 93
For interest (other than dividend payments to depositors)..		100 70
For current expenses of the bank, viz.:		
For salaries	\$3,200 00	
For taxes: Banking house, \$170.33; surplus, \$789.20; on mortgages, \$178.50.....	1,138 03	
For expenses, except taxes, of banking house:		
Repairs	15 13	
Other	411 07	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	321 17	
		5,085 40
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		68,350 60
		<u>\$388,781 09</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		3,139
Number of accounts opened or reopened during the year....		350
Number of accounts closed during the year.....		304
Amount deposited during the year, not including dividends credited for that period.....		\$211,203 76
Amount withdrawn during the year.....		236,887 46
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$18,279 51	
January 1, 1915	18,181 01	
		36,460 52
Average amount of each account January 1, 1915.....		316 78
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3 and 4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$47,528 15
Total expenses of the bank for the year 1914.....		5,085 40
Dividends paid to depositors for the year 1914.....		36,460 52
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>5,982 23</u>

104. THE WARWICK SAVINGS BANK, WARWICK

[12 Main street; incorporated 1875]

JOHN SAYER, President. WILBUR C. LAZEAR, Vice-President.
 THOMAS WELLING, Vice-President. JOSEPH E. V. MILLER, Treasurer.

TRUSTEES

JOHN SAYER, BENJ. F. VAIL, CLIFFORD S. BEATTIE,
 JOS. E. V. MILLER, HENRY PELTON, JOHN B. BRADNER,
 THOMAS WELLING, JOHN W. SANFORD, FRED C. CARY,
 WILBUR C. LAZEAR, JOEL H. CRISSEY, W. B. VAN DEVOORT,
 MORRIS RUTHERFURD.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$650,440 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$12,000 00	\$12,227 50	\$11,960 00	
Cities in this State.....	152,000 00	175,259 40	152,140 00	
Counties in this State.....	20,000 00	23,500 00	19,800 00	
Towns in this State.....	34,000 00	35,329 00	33,840 00	
Villages in this State.....	149,050 00	153,348 76	146,682 00	
School districts in this State...	61,500 00	62,415 78	62,125 00	
Railroad mortgage bonds...	239,000 00	237,982 15	215,030 00	
	<u>\$667,550 00</u>	<u>\$700,062 59</u>	<u>\$641,577 00</u>	
				641,577 00
Cash on deposit in banks or trust companies.....				108,522 14
Cash on hand.....				506 98
Total of collectible interest.....				16,062 29
				<u>\$1,417,108 41</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,326,856 17	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	24,589 03	\$1,351,445 20
Surplus on market value.....		65,663 21
		<u>\$1,417,108 41</u>

Surplus on par value, \$91,636.21.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$125,205 58
From depositors, not including dividends credited.....	243,720 06
From interest on loans, deposits and investments.....	61,169 97
From mortgages	79,000 00
From redemption of stocks and bonds.....	19,103 00
From all other sources, viz.:	
For expense of preparing satisfaction piece.....	\$5 00
For appraisal, attorney's fee and assignment.....	25 00
Insurance advanced	84 50
Tax and protest fee.....	1 71
	<u>116 21</u>
	<u>\$528,314 82</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$263,234 03
For loans on bonds and mortgages.....		75,246 25
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$79,253).....		73,413 67
For interest (other than dividend payments to depositors)....		1,081 90
For current expenses of the bank, viz.:		
For salaries	\$4,400 00	
For taxes: Surplus.....	580 22	
For rent of banking rooms.....	300 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	913 42	
		6,193 64
Other payments, viz.:		
For drawing satisfaction piece.....	\$5 00	
For attorney's fees, appraisal and assignment.....	25 00	
Insurance advanced	84 50	
Tax and protest fee.....	1 71	
		116 21
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		109,029 12
		<u>\$528,314 82</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		3,630
Number of accounts opened or reopened during the year.....		332
Number of accounts closed during the year.....		295
Amount deposited during the year, not including dividends credited for that period.....		\$243,720 06
Amount withdrawn during the year.....		263,234 03
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$24,288 01	
January 1, 1915	24,589 03	
		48,877 04
Average amount of each account January 1, 1915.....		372 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		3 and 4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$60,114 22
Total expenses of the bank for the year 1914.....		6,193 64
Dividends paid to depositors for the year 1914.....		48,877 04
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>5,043 54</u>

OSWEGO COUNTY

105. FULTON SAVINGS BANK, FULTON

[75 South First street; incorporated 1871]

WM. J. LOVEJOY, President. HARRY L. STOUT, Treasurer.
 GEO. D. CHAUNCEY, Vice-President. CAMERON C. BENEDICT, Secretary.
 WATSON A. BUTTS, Vice-President.

TRUSTEES

GILES S. PIPER,	EDWIN F. PALMER,	HERBERT J. WILSON,
WILLIAM J. LOVEJOY,	ARTHUR G. GILBERT,	GEORGE G. CHAUNCEY,
GEORGE P. WELLS,	HARRY L. STOUT,	ALBERT I. MORTON,
H. PUTNAM ALLEN,	WATSON A. BUTTS,	FRANK W. LASHER,
CAMERON C. BENEDICT,	ELMER E. MORRILL,	JOHN R. SULLIVAN.
	GEORGE E. TRUB.	

FINANCIAL RESOURCES

Bonds and mortgages..... \$1,549,394 21
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$12,500 00	\$12,762 50	\$12,625 00	
Cities in this State.....	239,073 15	246,682 11	236,483 15	
Counties in this State.....	10,000 00	10,323 00	10,200 00	
Towns in this State.....	21,000 00	21,058 22	21,650 00	
Villages in this State.....	162,100 00	164,995 61	162,545 00	
School districts in this State.	33,200 00	34,150 34	32,788 00	
Railroad mortgage bonds...	191,000 00	209,410 80	189,040 00	
	<u>\$668,873 15</u>	<u>\$699,382 58</u>	<u>\$665,331 15</u>	665,331 15
Banking house and lot, book value, \$29,062.50; cost, \$30- 647.50; actual cash value.....				29,062 50
Cash on deposit in banks or trust companies.....				243,495 19
Cash on hand.....				27,981 71
Total of collectible interest.....				43,564 77
Amount of all other assets, viz.:				
Land contracts			\$1,300 00	
Equipment, consisting of safes, furniture, etc.....			6,530 00	
Taxes advanced			1 74	
			<u>7,831 74</u>	7,831 74
			<u>\$2,566,661 27</u>	

LIABILITIES

Amount due depositors, viz.:			
Principal	\$2,362,993 57		
Dividends credited or to be credited for the six months ending with December 31, 1914.....	45,426 19		
		<u>\$2,408,419 76</u>	
Surplus on market value.....		158,241 51	
		<u>\$2,566,661 27</u>	
Surplus on par value, \$161,783.51.			

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$207,036 02
From depositors, not including dividends credited.....	863,659 56
From interest on loans, deposits and investments.....	113,184 09
From rents from banking house.....	400 00
From mortgages	93,401 83

From redemption of stocks and bonds.....		\$21,760 32
From real estate sold.....		1,453 42
From all other sources, viz.:		
Exchange.....	\$3 92	
Money deposited as security for abstracts loaned..	55 00	
Received for appraisals, \$68.50; land contracts, \$850.	918 50	
Errors in teller's cash, \$73.21; profits on English		
gold sold, \$4.14.....	77 35	
Steel banks paid for.....	2 00	
		<u>1,056 77</u>
		<u>\$1,301,952 01</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$866,259 35
From loans on bonds and mortgages.....		151,680 00
For current expenses of the bank, viz.:		
For salaries.....	\$5,174 59	
For taxes: Banking house, \$925.35; surplus, \$1,084.42;		
on mortgages, \$1.50.....	2,011 27	
For expenses, except taxes, of banking house:		
Repairs.....	670 89	
Insurance.....	123 72	
For other expenses, not including expenses of other		
real estate nor other expenses of banking house..	3,214 19	
		<u>11,194 66</u>
For real estate acquired by foreclosure, or in settlement of		
of debts due the bank.....		1,250 00
Other payments, viz.:		
Errors in teller's cash, \$3.11; paid exchange, \$1.25..	\$4 36	
Deposits as security for abstracts returned.....	85 00	
Taxes advanced on mortgaged property.....	1 74	
		<u>91 10</u>
Cash on hand and in banks or trust companies December 31,		
1914, after transactions of the day.....		271,476 90
		<u>\$1,301,952 01</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		6,126
Number of accounts opened or reopened during the year....		1,042
Number of accounts closed during the year.....		898
Amount deposited during the year, not including dividends		
credited for that period.....	\$863,650 56	
Amount withdrawn during the year.....	866,259 35	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$44,393 92	
January 1, 1915.....	45,426 19	
Credited at other periods.....	726 05	
		<u>90,546 16</u>
Average amount of each account January 1, 1915.....		393 14
Number of accounts which exceeded \$3,000, exclusive of divi-		
dends credited, at the last trial balance of depositors'		
ledgers, except deposits arising from society accounts, or		
judicial sales, or trust funds, or by order of a court of		
record or of a surrogate.....		1
Total amount of such accounts.....	\$3,508 93	
Rate per cent. of dividends to depositors during the six months		
ending June 30, 1914.....		3 and 4
Rate per cent. of dividends to depositors during the six months		
ending December 31, 1914.....		3 and 4
Total earnings of the bank for the year 1914, after allowing		
for amortization of premiums and discounts.....	\$115,616 39	
Total expenses of the bank for the year 1914.....	12,449 02	
Dividends paid to depositors for the year 1914.....	90,546 16	
Net earnings for the year 1914 over expenses and dividends		
paid to depositors.....	<u>12,621 21</u>	

106. OSWEGO CITY SAVINGS BANK, OSWEGO

[214 West First street; incorporated 1889]

ELLIOTT B. MOTT, President. CHARLES S. WRIGHT, Treasurer.
 THOMAS F. GLEASON, Vice-President. MELVIN S. CRUMBIE, Secretary.
 JAMES B. FARWELL, Vice-President.

TRUSTEES

KARL KELLOGG, FRANK P. FARRELL, ELISHA B. POWELL,
 NIEL GRAY, JR., CHARLES H. BOND, ELLIOTT B. MOTT,
 BENJAMIN DENTON, JAMES K. STOCKWELL, ARTHUR C. HALL,
 JOHN SMITH, EDGAR D. JOHNSON, JOHN D. HIGGINS,
 JAMES B. FARWELL, THOMAS F. GLEASON, FRANK E. SAYER.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,201,678 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$7,000 00	\$7,498 75	\$7,498 75	
State of Louisiana.....	15,000 00	15,443 50	15,550 00	
State of Oklahoma.....	10,000 00	10,200 00	10,200 00	
State of California.....	10,000 00	9,729 00	9,800 00	
Cities in other States.....	111,000 00	117,326 67	114,120 00	
Cities in this State.....	422,554 00	463,273 56	431,776 20	
Towns in this State.....	149,549 94	154,244 05	148,925 06	
Villages in this State.....	422,400 00	438,272 62	422,052 25	
School districts in this State.	150,900 00	156,425 72	154,022 64	
Railroad mortgage bonds...	302,600 00	324,513 17	261,566 00	
	<u>\$1,601,003 94</u>	<u>\$1,696,927 04</u>	<u>\$1,575,510 90</u>	1,575,510 90
Banking house and lot, book value, \$38,642.78; cost, \$70,- 593.96; actual cash value.....				35,000 00
Cash on deposit in banks or trust companies.....				169,413 50
Cash on hand.....				28,433 52
Total of collectible interest.....				65,306 13
				<u>\$4,075,342 05</u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$3,798,666 64	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	73,757 51	
		3,872,424 15
Surplus on market value.....		202,917 90
		<u>\$4,075,342 05</u>

Surplus on par value, \$228,410.94.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$229,723 80
From depositors, not including dividends credited.....	1,025,163 32
From interest on loans, deposits and investments.....	181,450 06
From rents from banking house.....	1,151 26
From mortgages.....	116,310 00
From redemption of stocks and bonds.....	30,150 00
From stocks and bonds sold (total par value, \$52,000).....	52,817 50
From all other sources, viz.: Exchange.....	22 85
	<u>\$1,636,788 79</u>

PAYMENTS

To depositors, including interest paid to them.....	\$1,113,922 81
For loans on bonds and mortgages.....	268,350 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$42,000).....	42,871 25
For interest (other than dividend payments to depositors) ..	313 21
For current expenses of the bank, viz.:	
For salaries	\$8,158 00
For taxes: Banking house, \$907.20; surplus, \$1,509.46; on mortgages, \$143.....	2,559 66
For expenses, except taxes, of banking house:	
Repairs	541 05
Insurance	348 46
Other	502 74
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,374 59
	<u>13,484 50</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	197,847 02
	<u><u>\$1,636,788 79</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	7,855
Number of accounts opened or reopened during the year....	1,233
Number of accounts closed during the year.....	1,237
Amount deposited during the year, not including dividends credited for that period.....	\$1,025,163 32
Amount withdrawn during the year.....	1,113,922 81
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$73,585 92
January 1, 1915	73,757 51
Credited at other periods.....	1,127 16
	<u>148,470 59</u>
Average amount of each account January 1, 1915.....	493 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$183,908 50
Total expenses of the bank for the year 1914.....	13,484 50
Dividends paid to depositors for the year 1914.....	148,470 59
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u><u>21,953 41</u></u>

107. OSWEGO COUNTY SAVINGS BANK, OSWEGO

[44 East Bridge street; incorporated 1870]

W. B. COUCH, President.

HERBERT A. WILCOX, Vice-President.

CHAS. A. TANNER, Vice-President.

JAMES DUNLAP, Treasurer.

TRUSTEES.

CADWELL B. BENSON,
LAURENCE CLANCY,
W. B. COUCH,
R. ARTHUR DOWNEY,
PETER HILBERT,

FRED'K B. SHEPHERD,
O. S. OSTERHOUT,
HUBERT J. PEEBLES,
CHARLES A. TANNER,

HERBERT A. WILCOX,
FRED A. GAGE,
A. RAYBORG HUNT,
ALBERT F. MCCARTHY,
ALANSON S. PAGE,

FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,238,595 38
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$281,000 00	\$292,536 91	\$284,630 00	
Cities in this State.....	306,059 24	310,533 72	302,449 24	
Counties in this State.....	55,579 75	59,955 34	56,612 94	
Towns in this State.....	95,653 30	97,129 64	96,766 10	
Villages in this State.....	161,100 00	167,673 84	161,273 00	
School districts in this State.	112,300 00	116,745 82	112,786 00	
Railroad mortgage bonds...	523,700 00	627,872 87	519,527 00	
	<u>\$1,534,392 29</u>	<u>\$1,672,448 14</u>	<u>\$1,534,044 28</u>	1,534,044 28
Banking house and lot, book value, \$20,000; cost, \$29,000; actual cash value.....			20,000 00	
Cash on deposit in banks or trust companies.....			250,942 00	
Cash on hand.....			15,952 26	
Total of collectible interest.....			61,054 85	
Amount of all other assets, viz.:				
Land contracts			\$1,515 00	
Taxes advanced			762 47	
			<u>2,277 47</u>	
			<u><u>\$4,122,866 24</u></u>	

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,791,530 39	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	73,596 54	
	<u>\$3,865,126 93</u>	
Surplus on market value.....		257,739 31
		<u><u>\$4,122,866 24</u></u>

Surplus on par value, \$258,087.32.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$295,035 53
From depositors, not including dividends credited.....	1,017,471 15
From interest on loans, deposits and investments.....	186,829 93
From rents from banking house.....	1,277 15
From mortgages	119,431 50
From redemption of stocks and bonds.....	90,139 78

From all other sources, viz.:

Balance of fire insurance account after making repairs	\$150 69	
Taxes advanced on mortgaged property, repaid	542 05	
		\$692 74
		<u>\$1,710,877 78</u>

PAYMENTS

To depositors, including dividends paid to them		\$1,121,872 94
For loans on bonds and mortgages		284,325 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$25,055.37)		25,055 37
For interest (other than dividend payments to depositors)		90 00
For current expenses of the bank, viz.:		
For salaries	\$6,282 00	
For taxes: Banking house, \$845.31; surplus, \$2,051.76; on mortgages, \$67.50	2,964 57	
For expenses, except taxes, of banking house:		
Repairs	434 21	
Insurance	175 05	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,441 79	
		11,297 62
Other payments, viz.:		
Balance of "tellers' cash differences" account	\$83 56	
Taxes advanced on mortgaged property	1,259 03	
		1,342 59
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day		266,894 26
		<u>\$1,710,877 78</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915		6,512
Number of accounts opened or reopened during the year		1,102
Number of accounts closed during the year		1,093
Amount deposited during the year, not including interest credited for that period	\$1,017,471 15	
Amount withdrawn during the year	1,121,872 94	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$73,031 90	
January 1, 1915	73,596 54	
Paid but not credited	1,193 29	
		147,821 73
Average amount of each account January 1, 1915		593 53
Rate per cent. of dividends to depositors during the six months ending June 30, 1914		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts	\$185,101 35	
Total expenses of the bank for the year 1914	11,297 62	
Dividends paid to depositors for the year 1914	147,821 73	
Net earnings for the year 1914 over expenses and dividends paid to depositors		<u>25,982 00</u>

PUTNAM COUNTY

108. PUTNAM COUNTY SAVINGS BANK, BREWSTER

[Main street; incorporated 1871]

WARREN S. PADDOCK, President. S. PIERRE FIELDS, Vice-President.
 ARTHUR P. BUDD, Vice-President. GEORGE H. REYNOLDS, Treasurer.

TRUSTEES

WARREN S. PADDOCK,	ALEX. F. LOBDELL.	OSCAR BAILEY,
MYRON P. HOWES,	ARTHUR P. BUDD.	GEO. H. REYNOLDS,
FREDERIC S. BARNUM,	WILLIAM E. SMITH,	DANIEL M. BARNES,
DAVID P. VAIL.	EMERSON W. ADDIS,	FRED. A. PURDY,
L. STARR BARNUM,	H. FRANK PADDOCK,	BENJAMIN O. NICHOLS,
	S. PIERRE FIELDS.	

FINANCIAL RESOURCES

Bonds and mortgages..... \$548,220 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$17,000 00	\$17,365 70	\$16,730 00	
Cities in this State.....	184,987 17	197,687 32	184,722 55	
Counties in this State.....	24,000 00	24,074 88	24,000 00	
Towns in this State.....	25,050 00	26,419 31	25,725 46	
Villages in this State.....	234,563 19	242,121 40	238,690 37	
School districts in this State.	70,850 00	73,471 74	71,496 57	
Railroad mortgage bonds...	20,000 00	18,600 00	16,150 00	
	<u>\$575,950 36</u>	<u>\$599,740 35</u>	<u>\$577,514 95</u>	577,514 95
Banking house and lot, book value, \$20,000; cost, \$20,230.22; actual cash value.....			20,000 00	
Cash on deposit in banks or trust companies.....			95,187 94	
Cash on hand.....			6,813 08	
Total of collectible interest.....			14,311 27	
Amount of all other assets, viz.: Rents due and accrued.....			94 00	
				<u>\$1,262,141 24</u>

LIABILITIES

Amount due depositors, viz.:				
Principal		\$1,180,770 35		
Dividends credited or to be credited for the six months ending with December 31, 1914.....		22,401 81		
		<u>\$1,203,172 16</u>		
Surplus on market value.....			58,969 08	
				<u>\$1,262,141 24</u>

Surplus on par value, \$57,404.49.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$79,820 89
From depositors, not including dividends credited.....	255,485 75

From interest on loans, deposits and investments.....	\$55,660 39
From rents from banking house.....	556 00
From mortgages	24,930 00
From redemption of stocks and bonds.....	9,015 00
	<hr/>
	\$425,468 03
	<hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$231,368 71
For loans on bonds and mortgages.....	86,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$1,000).....	1,020 99
For interest (other than dividend payments to depositors)...	15 01
For current expenses of the bank, viz.:	
For salaries	\$2,474 00
For taxes: Banking house, \$213.19; surplus, \$462.90; on mortgages, \$250.....	896 09
For expenses, except taxes, of banking house:	
Repairs	43 00
Insurance	56 25
Other	312 88
For other expenses, not including expenses of other real estate nor other expenses of banking house..	480 08
	<hr/>
	4,262 30
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	102,001 02
	<hr/>
	\$425,468 03
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	2,782
Number of accounts opened or reopened during the year.....	482
Number of accounts closed during the year.....	399
Amount deposited during the year, not including dividends credited for that period.....	\$255,485 75
Amount withdrawn during the year.....	231,368 71
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$21,502 95
January 1, 1915.....	22,401 81
	<hr/>
	43,904 76
Average amount of each account January 1, 1915.....	424 43
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$54,575 39
Total expenses of the bank for the year 1914.....	4,262 30
Dividends paid to depositors for the year 1914.....	43,904 76
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	6,408 33
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QUEENS COUNTY

109. COLLEGE POINT SAVINGS BANK, COLLEGE POINT

[254 Second avenue; incorporated 1872]

FRED. W. GRELL, President. ALFRED H. SCHLESINGER, Vice-Pres.
WM. W. WEITLING, Vice-President. GEORGE W. GILLETTE, Secretary.

TRUSTEES

FERDINAND MARTENS,	FRANK HUNOLD,	HENRY BOHNE,
WM. W. WEITLING.	FRED. W. GRELL,	GEORGE DUER.
A. H. SCHLESINGER,	EDWIN P. ROE.	WILLIAM SCHMIDT,
GEORGE W. GILLETTE,	WILLIAM F. BUHL.	G. A. S. WIENERS,
	H. C. POPPENHUSEN.	

FINANCIAL RESOURCES

Bonds and mortgages..... \$832,460 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of California.....	\$10,000 00	\$9,400 00	\$9,600 00	
Cities in other States.....	119,350 00	126,303 58	117,663 00	
Cities in this State.....	132,000 00	135,900 62	123,000 00	
Counties in this State.....	10,000 00	10,855 70	10,900 00	
Villages in this State.....	19,200 00	19,200 00	18,720 00	
School districts in this State.....	38,500 00	41,369 60	40,025 00	
Railroad mortgage bonds...	391,000 00	399,420 75	347,130 00	
	<u>\$720,050 00</u>	<u>\$742,450 25</u>	<u>\$667,038 00</u>	667,038 00
Cash on deposit in banks or trust companies.....				89,689 99
Cash on hand.....				10,466 74
Total of collectible interest.....				29,648 21
				<u>\$1,629,302 94</u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$1,494,778 33	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	28,541 71	\$1,523,320 04
Other liabilities, viz.: Holding against taxes.....		15 46
Surplus on market value.....		105,967 44
		<u>\$1,629,302 94</u>

Surplus on par value, \$158,979.44.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$111,950 27
From depositors, not including dividends credited.....	420,185 70
From interest on loans, deposits and investments.....	77,349 07
From mortgages.....	35,920 00
From redemption of stocks and bonds.....	1,200 00

From all other sources, viz.:

Telephone calls	\$1 30	
Notary fees	3 25	
Satisfaction of mortgages	18 00	
Attorney's fees	89 00	
Advertising lost pass-books	1 40	
To hold against taxes	47 41	
Excess interest	2 13	
Protest fees	1 30	
		<u>\$163 79</u>
		<u>\$646,768 83</u>

PAYMENTS

To depositors, including dividends paid to them		\$445,335 08
For loans on bonds and mortgages		83,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$10,000)		9,400 00
For interest (other than dividend payments to depositors)		45 56
For current expenses of the bank, viz.:		
For salaries	\$5,855 20	
For taxes: Surplus, \$944.24; on mortgages, \$226.	1,170 24	
For rent of banking rooms	540 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house ..	695 95	
		<u>8,261 39</u>

Other payments, viz.:

Telephone calls	\$1 30	
Notary fees	3 25	
Satisfaction of mortgage	18 00	
Attorney's fees	89 00	
Advertising lost pass-books	1 40	
Held against taxes returned	49 69	
Excess interest returned	2 13	
Protest fees	1 30	
Fire insurance premium	4 00	
		<u>170 07</u>

Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day	100,156 73
	<u>\$646,768 83</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915	3,380
Number of accounts opened or reopened during the year	485
Number of accounts closed during the year	393
Amount deposited during the year, not including dividends credited for that period	\$420,185 70
Amount withdrawn during the year	445,335 08
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$27,896 88
January 1, 1915	28,541 71
	<u>56,438 59</u>
Average amount of each account January 1, 1915	450 69
Rate per cent. of dividends to depositors during the six months ending June 30, 1914	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts	\$78,156 28
Total expenses of the bank for the year 1914	8,261 39
Dividends paid to depositors for the year 1914	56,438 59
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>13,456 30</u>

110. JAMAICA SAVINGS BANK, JAMAICA

[360 Fulton street; incorporated 1850]

WILLIAM A. WARNOCK, President. J. TYLER WATTS, Treasurer.
 WM. W. GILLEN, Vice-President. MARTIN S. RAPELYE, Secretary.
 STEPHEN RYDER, Vice-President.

TRUSTEES

WILLIAM A. WARNOCK, LEANDER B. FABER, ROBERT W. HIGBIE,
 WILLIAM W. GILLEN, GEORGE K. MEYNER, EDGAR DUBS SHIMER,
 STEPHEN RYDER, WILLET C. DURLAND, CHARLES E. TWOMBLY,
 J. TYLER WATTS, WILLIAM L. WOOD, A. JAMES VAN SICLEN,
 MARTIN S. RAPELYE, PHILIP M. WOOD, STARR BRINCKERHOFF.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$3,009 740 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
District of Columbia.....	\$10,000 00	\$10,369 38	\$10,600 00	
Cities in other States.....	397,500 00	424,944 08	393,340 00	
Cities in this State.....	1,164,870 01	1,231,435 14	1,146,216 30	
Counties in this State.....	75,000 00	78,001 00	75,650 00	
Towns in this State.....	20,000 00	20,000 00	19,800 00	
Villages in this State.....	85,000 00	89,414 40	83,090 00	
School districts in this State.	56,500 00	58,004 00	55,765 00	
Railroad mortgage bonds...	90,000 00	86,168 75	67,050 00	
	<u>\$1,898,870 01</u>	<u>\$1,999,336 75</u>	<u>\$1,851,511 30</u>	1,851,511 30
Banking house and lot, book value, \$60,000; cost, \$71,899.81; actual cash value.....				65,000 00
Other real estate, book value, \$159,601.45; cost, \$159,601.45; actual cash value.....				155,150 00
Cash on deposit in banks or trust companies.....				473,918 33
Cash on hand.....				33,864 05
Total of collectible interest.....				55,435 51
Amount of all other assets, viz.: Rents due and accrued....				238 50
				<u>\$5,644,857 69</u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$5,192,366 23	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	97,941 70	
		\$5,290,307 93
Surplus on market value.....		354,549 76
		<u>\$5,644,857 69</u>

Surplus on par value, \$401,908.47.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$408,130 51
From depositors, not including dividends credited.....	1,337,785 72
From interest on loans, deposits and investments.....	248,378 91
From rents from banking house.....	4,818 00
From rents from other real estate.....	13,647 10
From mortgages.....	70,650 00
From redemption of stocks and bonds.....	11,500 00

From stocks and bonds sold (total par value, \$116,000)	\$115,256 65	
From real estate sold	706 75	
From all other sources, viz.:		
Insurance paid for mortgagors	\$27 00	
Sale of set of frame steps	5 00	
		<u>32 00</u>
		<u>\$2,210,905 64</u>

PAYMENTS

To depositors, including dividends paid to them	\$1,317,931 14	
For loans on bonds and mortgages	176,900 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$168,855.91)	175,083 69	
For interest (other than dividend payments to depositors)	1,581 46	
For current expenses of the bank, viz.:		
For salaries	\$9,650 50	
For taxes: Banking house, \$1,134; surplus, \$3,108.41	4,242 41	
For expenses, except taxes, of banking house:		
Repairs	1,231 93	
Insurance	172 52	
Other	3,632 61	
For expenses of other real estate, viz.:		
Repairs	2,859 48	
Insurance	253 28	
Taxes	2,978 42	
Other	3,854 80	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,544 77	
		<u>30,420 72</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	1,060 47	
Other payments, viz.:		
Insurance paid for mortgagors	\$18 00	
Arrears of taxes	127 78	
		<u>145 78</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day	507,782 38	
		<u>\$2,210,905 64</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915	10,689
Number of accounts opened or reopened during the year	1,641
Number of accounts closed during the year	1,288
Amount deposited during the year, not including dividends credited for that period	\$1,337,785 72
Amount withdrawn during the year	1,317,931 14
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$94,302 04
January 1, 1915	97,941 70
	<u>192,243 74</u>
Average amount of each account January 1, 1915	494 93
Rate per cent. of dividends to depositors during the six months ending June 30, 1914	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts	\$266,084 26
Total expenses of the bank for the year 1914	30,420 72
Dividends paid to depositors for the year 1914	192,243 74
Net earnings for the year 1914 over expenses and dividends paid to depositors	43,419 80

111. LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY

[Bridge Plaza ; incorporated 1875]

W. J. BURNETT, President. JARVIS S. HICKS, Secretary.
 DANIEL S. JONES, Vice-President. ARTHUR WOODBURY, Asst. Secy.
 BENJAMIN MOORE, Vice-President.

TRUSTEES

WILLIAM J. BURNETT,
 D. S. JONES,
 A. T. PAYNE,
 J. HARVEY SMEDLEY,

C. A. THOMPSON.
 H. F. JONES,
 D. G. MORRISON,
 L. P. DEXTER.
 W. H. SIEBRECHT.

JOHN HARVEY,
 BENJAMIN MOORE,
 H. K. LINES.
 JARVIS S. HICKS,

FINANCIAL
RESOURCES

Bonds and mortgages..... \$4,169,120 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$45,000 00	\$45,761 13	\$45,900 00	
State of Louisiana.....	40,000 00	42,479 12	42,500 00	
State of Oklahoma.....	25,000 00	25,387 50	25,500 00	
Cities in other States.....	483,000 00	494,679 73	492,650 00	
Cities in this State.....	1,124,747 50	1,145,220 57	1,118,045 03	
Counties in this State.....	453,890 00	469,990 10	455,748 90	
Towns in this State.....	73,500 00	74,542 81	75,205 00	
Villages in this State.....	605,570 00	619,088 59	604,304 40	
School districts in this State.....	226,500 00	232,231 96	227,695 00	
Railroad mortgage bonds...	265,000 00	282,388 01	230,500 00	
	<u>\$3,342,207 50</u>	<u>\$3,431,769 52</u>	<u>\$3,318,048 33</u>	3,318,048 33
Banking house and lot, book value, \$27,000; cost, \$32,077; actual cash value.....				27,000 00
Other real estate, book value, \$14,658.92; cost, \$14,681.42; actual cash value.....				14,658 92
Cash on deposit in banks or trust companies.....				544,540 38
Cash on hand.....				4,804 39
Total of collectible interest.....				73,040 69
				<u>\$8,151,212 71</u>

LIABILITIES

Amount due depositors, viz.:				
Principal.....		\$7,296,618 28		
Dividend credited or to be credited for the six months ending with December 31, 1914.....		136,267 44		
				<u>\$7,432,885 72</u>
Surplus on market value.....				718,326 99
				<u>\$8,151,212 71</u>

Surplus on par value, \$742,486.16.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$609,790 82
From depositors, not including dividends credited.....	2,492,885 22
From interest on loans, deposits and investments.....	384,563 40
From rents from banking house.....	180 00
From rents from other real estate.....	1,139 00

From mortgages	\$197,150 00
From redemption of stocks and bonds.....	59,680 00
From stocks and bonds sold (total par value, \$57,500)	57,690 98
	<u>\$3,803,079 42</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$2,295,905 45
For loans on bonds and mortgages.....	552,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$356,000).....	364,468 71
For interest (other than dividend payments to depositors)...	3,147 76
For current expenses of the bank, viz.:	
For salaries	\$18,859 99
For taxes: Banking house, \$575.99; surplus, \$6,275.56; on mortgages, \$2,279	9,130 55
For expenses, except taxes, of banking house:	
Repairs	12 44
Insurance	50 70
For rent of banking rooms.....	4,999 92
For expenses of other real estate, viz.:	
Repairs	1,998 16
Insurance	6 74
Taxes	450 99
Other	42 45
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,160 79
	<u>37,712 73</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	549,344 77
	<u>\$3,803,079 42</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	20,788
Number of accounts opened or reopened during the year.....	3,890
Number of accounts closed during the year.....	2,758
Amount deposited during the year, not including dividends credited for that period.....	\$2,492,885 22
Amount withdrawn during the year.....	2,295,905 45
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$131,368 23
January 1, 1915.....	136,267 44
	<u>267,635 67</u>
Average amount of each account January 1, 1915.....	357 56
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$387,335 00
Total expenses of the bank for the year 1914.....	37,712 73
Dividends paid to depositors for the year 1914.....	267,635 67
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>81,986 60</u>

112. THE QUEENS COUNTY SAVINGS BANK, FLUSHING

[80 Main street; incorporated 1859]

WILLIAM T. JAMES, President. HENRY L. BOGERT, Treasurer.
 FRANK A. COLLINS, Vice-President. ABRAM C. HAGEMAN, Cashier.
 JOHN HEFBURN, Vice-President.

TRUSTEES

HENRY L. BOGERT, EDGAR BROWNE, HARRISON S. MOORE,
 LEWIS B. FRANKLIN, JOHN HEFBURN, JAMES H. QUINLAN,
 JOHN W. WEED, WILLIAM T. JAMES, D. H. VANDERWATER,
 E. COVERT HULST, FRANK A. COLLINS, JAMES A. MACDONALD,
 ABRAM C. HAGEMAN, GEORGE E. LEWIS, DAVID MASTER.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,348,650 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Colorado.....	\$31,400 00	\$31,400 00	\$24,178 00	
Cities in other States.....	151,000 00	159,506 00	152,110 00	
Cities in this State.....	272,000 00	294,411 30	253,220 00	
Towns in this State.....	101,500 00	107,773 53	103,260 00	
Villages in this State.....	116,600 00	123,743 80	116,596 00	
School districts in this State.....	75,000 00	76,486 20	76,290 00	
Railroad mortgage bonds....	320,000 00	362,279 00	299,610 00	
	<u>\$1,067,500 00</u>	<u>\$1,155,609 88</u>	<u>\$1,030,264 00</u>	1,030,264 00
Banking house and lot, book value, \$63,000; cost, \$63,765.88; actual cash value.....				63,000 00
Other real estate, book value, \$40,033.22; cost, \$40,033.22; actual cash value.....				40,033 22
Cash on deposit in banks or trust companies.....				316,351 88
Cash on hand.....				6,337 29
Total of collectible interest.....				31,736 30
				<u>\$3,836,372 69</u>

LIABILITIES

For amount due depositors, viz.:

Principal.....	\$3,524,420 27	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	65,796 31	\$3,590,216 58
Surplus on market value.....		246,156 11
		<u>\$3,836,372 69</u>

Surplus on par value, \$283,392.11.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$296,695 93
From depositors, not including dividends credited.....	1,036,278 71
From interest on loans, deposits and investments.....	180,626 32
From rents from other real estate.....	2,021 21
From mortgages.....	122,050 00
From redemption of stocks and bonds.....	4,800 00
From real estate sold.....	40,000 00
	<u>\$1,682,472 17</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$959,737 82
For loans on bonds and mortgages.....		301,200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$63,000).....		64,283 05
For interest (other than dividend payments to depositors)...		330 63
For current expenses of the bank, viz.:		
For salaries	\$8,150 00	
For taxes: Banking house, \$677.16; surplus, \$2,161.99	2,839 15	
For expenses, except taxes, of banking house:		
Repairs	120 19	
Insurance	52 26	
For expenses of other real estate, viz.:		
Repairs	1,080 46	
Insurance	637 77	
Taxes	381 36	
Other	347 20	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,497 18	
		16,105 57
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		18,125 93
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		322,689 17
		<u>\$1,682,472 17</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		8,576
Number of accounts opened or reopened during the year.....		1,426
Number of accounts closed during the year.....		1,046
Amount deposited during the year, not including dividends credited for that period.....	\$1,036,278 71	
Amount withdrawn during the year.....	959,737 82	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$63,356 29	
January 1, 1915.....	65,796 31	
		129,152 60
Average amount of each account January 1, 1915.....		418 63
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	182,434 28	
Total expenses of the bank for the year 1914.....	16,105 57	
Dividends paid to depositors for the year 1914.....	129,152 60	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>37,176 11</u>

RENSELAER COUNTY

113. TROY SAVINGS BANK, TROY

[State and Second streets; incorporated 1823]

C. E. HANAMAN, President.
THOMAS VAIL, Vice-President.

WM. H. SHIELDS, Vice-President.
J. E. ANTHONY, Treasurer.

TRUSTEES

CHARLES E. HANAMAN,
EDWARD C. GALE,
JAMES K. P. PINE,
GEORGE S. ROBINSON,
THOMAS VAIL,
JAMES H. CALDWELL,

WILLIAM F. GURLEY,
HARVEY S. MCLEOD,
WILLIAM H. SHIELDS,
WILLIAM M. SANFORD,
FRANK E. NORTON,
HENRY S. LUDLOW,
W. L. THOMPSON.

ELIAS P. MANN,
PAUL COOK,
ALBERT E. CLUETT,
HERBERT S. IDE,
JOHN PAINE,
FRANK B. TWINING,

FINANCIAL RESOURCES

Bonds and mortgages..... \$2,821,950 00

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$100,000 00	\$135,406 25	\$111,000 00	
State of New York.....	204,000 00	214,970 00	215,360 00	
State of Massachusetts....	369,000 00	383,767 50	324,720 00	
Cities in other States.....	2,866,000 00	2,976,362 59	2,771,760 00	
Cities in this State.....	2,509,854 40	2,635,524 30	2,515,518 35	
Counties in this State.....	415,500 00	425,224 46	402,665 00	
Villages in this State.....	93,000 00	94,207 50	89,790 00	
School districts in this State.	42,000 00	42,000 00	39,900 00	
Railroad mortgage bonds..	2,323,000 00	2,461,400 76	2,050,410 00	
	<u>\$8,922,354 40</u>	<u>\$9,371,863 36</u>	<u>\$8,521,123 35</u>	
Banking house and lot, book value, \$120,000; cost, \$481,675; actual cash value.....				8,521,123 35
Cash on deposit in banks or trust companies.....				120,000 00
Cash on hand.....				787,231 35
Total of collectible interest.....				38,282 10
Amount of all other assets, viz.: Rents accrued.....				153,146 70
				<u>227 09</u>
				<u>\$12,441,960 59</u>

LIABILITIES

Amount due depositors, viz.: Principal.....	\$11,457,364 89
Other liabilities, viz.: Dividends accrued on deposits to January 1, 1915.....	97,960 47
Surplus on market value.....	886,635 23
	<u>\$12,441,960 59</u>

Surplus on par value, \$1,287,866.28.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$926,123 14
From depositors, not including dividends credited.....	1,746,612 35
From interest on loans, deposits and investments.....	516,037 67
From rents from banking house.....	4,837 55

[270]

From mortgages	\$196,400 00
From redemption of stocks and bonds.....	258,110 55
From stocks and bonds sold (total par value, \$650,000).....	661,466 72
From all other sources, viz.: Taxes advanced repaid.....	229 90
	<hr/> <hr/>
	\$4,309,817 88

PAYMENTS

To depositors, including dividends paid to them.....	\$2,355,220 66
For loans on bonds and mortgages.....	60,100 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$935,000).....	1,016,498 62
For interest (other than dividend payments to depositors)....	7,424 15
For current expenses of the bank, viz.:	
For salaries	\$17,200 00
For taxes: Banking house, \$9,462.70; surplus, \$10,231.33; on mortgages, \$3.50.....	19,697 53
For expenses, except taxes, of banking house:	
Repairs	871 20
Insurance	579 39
Other	2,112 04
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,370 94
	<hr/>
	44,831 10
Other payments, viz.: Taxes advanced.....	229 90
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	825,513 45
	<hr/> <hr/>
	\$4,309,817 88

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	19,310
Number of accounts opened or reopened during the year.....	1,975
Number of accounts closed during the year.....	2,813
Amount deposited during the year, not including dividends credited for that period.....	\$1,746,612 35
Amount withdrawn during the year.....	2,355,220 66
Amount of dividends credited and paid for the year, viz.:	
April 3, 1914	\$199,551 30
October 3, 1914.....	198,137 46
	<hr/>
	397,688 76
Average amount of each account January 1, 1915.....	593 34
Rate per cent. of dividends to depositors during the six months ending April 3, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending October 3, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$500,132 90
Total expenses of the bank for the year 1914.....	44,831 10
Dividends paid to depositors for the year 1914.....	396,468 81
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	58,882 99
	<hr/> <hr/>

RICHMOND COUNTY

114. RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON

[1619 Richmond Terrace; incorporated 1886]

J. F. SMITH, President.
F. W. TOMPKINS, Treasurer.

GEORGE H. TREDWELL, Secretary.

TRUSTEES

JOHN F. SMITH,
AZEL F. MERRELL,
BENEDICT PARKER,
GEORGE M. MATTHIUS,
FRANK W. TOMPKINS,

JOHN A. SNYDER,
HENRY P. MORRISON,
GEORGE H. TREDWELL,
WM. J. DAVIDSON,
SAMUEL ECKSTEIN,
JOSEPH H. MALOY.

ALBERT K. BUHL,
SAMUEL W. FANCHER,
MELVIN L. DECKER,
CHAS. E. SIMONSON,
JACOB I. HOUSMAN,

FINANCIAL RESOURCES

Bonds and mortgages..... \$972,156 60
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$35,000 00	\$36,362 50	\$37,450 00	
State of Louisiana.....	15,000 00	14,913 00	15,300 00	
Cities in other States.....	20,000 00	21,150 00	19,400 00	
Cities in this State.....	72,000 00	74,314 81	70,300 00	
Counties in this State.....	5,500 00	5,950 00	5,335 00	
Villages in this State.....	112,000 00	117,840 74	113,100 00	
School districts in this State.....	48,739 21	50,410 08	49,269 21	
Railroad mortgage bonds...	157,000 00	153,049 50	142,010 00	
	<u>\$465,239 21</u>	<u>\$477,490 73</u>	<u>\$452,664 21</u>	452,664 21
Banking house and lot, book value, \$7,000; cost, \$7,197.23; actual cash value.....				7,000 00
Other real estate, book value, \$9,205; cost, \$9,676.95; actual cash value.....				9,205 00
Cash on deposit in banks or trust companies.....				100,461 49
Cash on hand.....				20,452 19
Total of collectible interest.....				11,590 27
Amount of all other assets, viz.:				
Amount due unknown depositors.....			\$197 00	
Land contract.....			5,220 00	
				<u>5,417 00</u>
				<u>\$1,578,946 76</u>

LIABILITIES

Amount due depositors, viz.:				
Principal.....		\$1,475,946 34		
Dividends credited or to be credited for the six months ending with December 31, 1914.....		27,717 22		
				\$1,503,663 56
Other liabilities, viz.: Amount due unknown depositors.....				197 00
Surplus on market value.....				75,086 20
				<u>\$1,578,946 76</u>
Surplus on par value, \$87,661.20.				

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$187,917 66
From depositors, not including dividends credited.....	568,355 99
From interest on loans, deposits and investments.....	80,735 41

From rents from banking house.....	\$5,468 00
From mortgages	68,720 00
From redemption of stocks and bonds.....	16,741 71
From real estate sold.....	6,175 00
From all other sources, viz.: Real estate in contract.....	30 00
	<hr/>
	\$929,148 77
	<hr/>

PAYMENTS

To depositors, including dividends paid to them.....	\$631,080 17
For loans on bonds and mortgages.....	90,291 25
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$65,000).....	56,947 61
For interest (other than dividend payments to depositors)....	165 41
For current expenses of the bank, viz.:	
For salaries	\$5,625 00
For taxes: Banking house, \$164.85; surplus, \$639.45; on mortgages, \$392.25.....	1,196 55
For expenses, except taxes, of banking house:	
Repairs	310 03
Insurance	42 36
Other	23 40
For expenses of other real estate, viz.:	
Repairs	1,126 52
Insurance	99 04
Taxes	1,119 13
Other	15 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,818 50
	<hr/>
	11,375 53
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	11,441 95
Other payments, viz.:	
Foreclosure expenses	\$1,683 17
Land contracts	5,250 00
	<hr/>
	6,933 17
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	120,913 68
	<hr/>
	\$929,148 77
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STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	5,248
Number of accounts opened or reopened during the year.....	749
Number of accounts closed during the year.....	634
Amount deposited during the year, not including dividends credited for that period.....	\$568,355 99
Amount withdrawn during the year.....	631,080 17
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$27,394 48
January 1, 1915.....	27,717 22
	<hr/>
	55,111 70
Average amount of each account January 1, 1915.....	281 23
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$84,014 17
Total expenses of the bank for the year 1914.....	13,530 65
Dividends paid to depositors for the year 1914.....	55,111 70
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	15,371 82
	<hr/>

115. STATEN ISLAND SAVINGS BANK, STAPLETON

[81 Water street; incorporated 1864]

EDWARD C. BRIDGMAN, President. HERMAN C. HAGEDORN, Cashier.
 EDUARD C. MEURER, Vice-President. GEO. C. HALL, Assistant Cashier.
 GEO. S. HUMPHREY, Vice-President.

TRUSTEES

E. C. BRIDGMAN, WILLY SONNTAG, W. HUDSON CLARK, FEDOR SCHMIDT, J. B. PEARSON, ERNEST WEHNCKE, OTTO LINDEMANN,	PATRICK BRADY, ED. C. MEURER, CHAS. A. BRUNS, OTTO P. HEYN, WILLIAM L. VOORHIS, CHARLES KAPPES, EDMUND L. JUDSON,	GEO. S. HUMPHREY, J. ED. STAKE, WM. J. WELSH, JOHN CARMICHAEL, OTTO J. THOMEN, CARL F. GRIESHABER, ERNEST R. MOODY.
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FINANCIAL
RESOURCES

Bonds and mortgages..... \$2,805,151 50

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$368,200 00	\$370,799 76	\$363,822 00
Cities in this State.....	489,000 00	491,609 19	480,820 00
Counties in this State.....	124,000 00	130,769 00	123,120 00
Towns in this State.....	25,000 00	25,325 10	24,750 00
Villages in this State.....	27,500 00	27,832 29	27,672 00
School districts in this State.....	128,600 00	138,473 50	134,832 00
Railroad mortgage bonds....	816,000 00	818,966 00	736,280 00
	<u>\$1,978,300 00</u>	<u>\$2,003,774 84</u>	<u>\$1,891,296 00</u>

1,891,296 00

Banking house and lot, book value, \$16,000; cost, \$49,192.47;

actual cash value..... 49,192 47

Other real estate, book value, \$15,469.63; cost, \$15,469.63;

actual cash value..... 13,150 00

Cash on deposit in banks or trust companies..... 280,001 18

Cash on hand..... 56,574 87

Total of collectible interest..... 69,484 12

Amount of all other assets, viz.:

Due from mortgagors for insurance and taxes.....	\$579 50
Due from mortgagors for release.....	5 00
	<u>584 50</u>

\$5,165,434 64

Amount due depositors, viz. LIABILITIES

Principal.....	\$4,733,757 51
Dividends credited or to be credited for the six months ending with December 31, 1914.....	88,478 05
	<u>\$4,822,235 56</u>

Other liabilities, viz.: Expenses incurred, but unpaid, taxes and insurance premiums refunded..... 282 37

Surplus on market value..... 342,916 71

Surplus on par value, \$429,920.71.

\$5,165,434 64

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$317,623 85
From depositors, not including dividends credited.....	1,505,113 09
From interest on loans, deposits and investments.....	238,566 62
From rents from banking house.....	4,668 24
From rents from other real estate.....	746 00
From mortgages.....	178,237 50
From redemption of stocks and bonds.....	4,900 00
From stocks and bonds sold (total par value, \$50,000).....	51,281 25
From real estate sold.....	3,550 00
From all other sources, viz.:	
Taxes and interest.....	\$1,584 14
Insurance premiums.....	653 62
Drawing release.....	5 00

Sale of safe.....	\$25 00	
Fire insurance loss.....	4,221 00	
Sale of real estate.....	150 00	
		<u>\$6,638 76</u>

PAYMENTS

		<u>\$2,311,325 31</u>
To depositors, including dividends paid to them.....	\$1,537,849 53	
For loans on bonds and mortgages.....	335,450 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$50,000).....	54,937 50	
For interest (other than dividend payments to depositors)...	322 47	
For current expenses of the bank, viz.:		
For salaries.....	\$16,943 33	
For taxes: Banking house, \$902.02; surplus, \$2,666.90; on mortgages, \$1,520.....	5,088 92	
For expenses, except taxes, of banking house:		
Repairs.....	945 51	
Insurance.....	310 07	
Other.....	1,759 23	
For expenses of other real estate, viz.:		
Repairs.....	233 12	
Insurance.....	30 55	
Taxes.....	427 03	
Other.....	52 40	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,116 78	
		<u>30,806 94</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	8,641 66	
Other payments, viz.:		
Interest and taxes.....	\$2,342 17	
Insurance premiums advanced.....	784 69	
Fire losses repaid.....	3,429 30	
Commission on sale of real estate.....	75 00	
Cost of drawing release.....	10 00	
Real estate sold.....	100 00	
		<u>6,741 16</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	336,576 05	
		<u>\$2,311,325 31</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	13,653
Number of accounts opened or reopened during the year.....	1,830
Number of accounts closed during the year.....	1,366
Amount deposited during the year, not including dividends credited for that period.....	\$1,505,113 09
Amount withdrawn during the year.....	1,537,849 53
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$86,496 65
January 1, 1915.....	88,478 05
	<u>174,974 70</u>
Average amount of each account January 1, 1915.....	353 19
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3,434 14
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$249,048 11
Total expenses of the bank for the year 1914.....	30,806 94
Dividends paid to depositors for the year 1914.....	174,974 70
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>43,266 47</u>

SAINT LAWRENCE COUNTY

116. SAINT LAWRENCE COUNTY SAVINGS BANK, OGDENSBURG

[79 State street; incorporated 1909]

ANDREW IRVING, President.
D. C. MADILL, Vice-President.
JOHN HANNAN, Vice-President.

JAMES E. KELLY, Treasurer.
C. D. RANGLES, Secretary.

TRUSTEES

ERNEST M. AKINS,
FRANK W. AMES,
FRANK CHAPMAN,
GEORGE F. DARROW,
EDWARD DEROCHE,
ROBT. J. DONAHUE,
EDGAR B. ELLIOTT,
JOHN HANNAN,

JOHN C. HOWARD,
FELIX HULSER,
RICHARD H. HUTCHINS,
ANDREW IRVING,
WALTER G. KELLOGG,
JAMES E. KELLY,
SAMUEL W. LEONARD,
DENNIS LYNCH,

GRANT C. MADILL,
CHAS. D. RANGLES,
JAS. SPRATT,
JOHN B. TYO,
GEO. E. VAN KENNEN,
JAMES M. WELLS,
ABNER D. WHITNEY,
DENNIS B. LUCEY.

FINANCIAL RESOURCES

Bonds and mortgages..... \$383,550 92
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Louisiana.....	\$5,000 00	\$4,970 00	\$5,100 00	
Cities in other States.....	76,000 00	78,108 80	78,080 00	
Cities in this State.....	129,020 18	129,931 83	130,078 78	
Counties in this State.....	5,000 00	5,093 75	5,093 75	
Towns in this State.....	18,700 00	19,038 59	19,044 00	
Villages in this State.....	58,880 00	58,911 72	58,911 50	
School districts in this State.	38,100 00	38,764 95	38,500 00	
Railroad mortgage bonds...	112,000 00	107,907 50	100,430 00	
	<u>\$442,200 18</u>	<u>\$442,727 14</u>	<u>\$435,238 03</u>	435,238 03
Cash on deposit in banks or trust companies.....				87,588 65
Cash on hand.....				698 42
Total of collectible interest.....				7,878 89
				<u>\$914,954 91</u>

LIABILITIES

Amount due depositors, viz.:			
Principal.....		\$880,666 98	
Dividends credited or to be credited for the six months ending with December 31, 1914.....		11,969 26	
			\$892,636 24
Surplus on market value.....			22,318 67
			<u>\$914,954 91</u>

Surplus on par value, \$29,280.82.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$83,903 37
From depositors, not including dividends credited.....	376,238 19
From interest on loans, deposits and investments.....	39,340 12

SAINT LAWRENCE COUNTY

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From mortgages	\$33,391 17
From redemption of stocks and bonds.....	22,300 00
From stocks and bonds sold (total par value, \$49,000)	48,418 31
From all other sources, viz.: Cash over.....	29 33
	<hr/>
	\$603,620 49

PAYMENTS

To depositors, including dividends paid to them.....	\$370,960 86
For loans on bonds and mortgages.....	96,524 30
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$39,500).....	39,926 88
For interest (other than dividend payments to depositors) ..	620 24
For current expenses of the bank, viz.:	
For salaries	\$4,564 94
For taxes: Surplus, \$190.98; on mortgages, \$1.....	191 98
For rent of banking rooms.....	700 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,266 55
	<hr/>
	6,723 47
Other payments, viz.:	
Refund to trustees.....	\$527 16
Cash short	50 51
	<hr/>
	577 67
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	88,287 07
	<hr/>
	\$603,620 49

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	3,565
Number of accounts opened or reopened during the year.....	969
Number of accounts closed during the year.....	824
Amount deposited during the year, not including dividends credited for that period.....	\$376,238 19
Amount withdrawn during the year.....	370,960 86
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$11,772 82
January 1, 1915.....	11,969 26
	<hr/>
	23,742 08
Average amount of each account January 1, 1915.....	250 39
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$39,087 79
Total expenses of the banks for the year 1914.....	6,723 47
Dividends paid to depositors for the year 1914.....	23,742 08
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	8,622 24

SCHENECTADY COUNTY

117. SCHENECTADY SAVINGS BANK, SCHENECTADY

[500 State street; incorporated 1834]

EVERETT SMITH, President. H. W. DENNINGTON, Vice-President.
 WM. L. PEARSON, Vice-President. ALLEN W. JOHNSTON, Treasurer.

TRUSTEES

EVERETT SMITH,	HENRY BRADT,	WILLIAM DALTON,
WILLIAM L. PEARSON,	ALLEN W. JOHNSTON,	GEORGE E. EMMONS,
H. W. DENNINGTON,	HERMAN V. MYNDERSE,	H. ROGER HEGEMAN,
JOHN McDERMOTT,	LEWIS A. SKINNER,	CHAS. S. WASHBURN,
	F. W. McCLELLAN.	

FINANCIAL RESOURCES

Bonds and mortgages..... \$4,835,233 36
 Stock and bond investments, viz:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Alabama.....	\$25,000 00	\$26,695 00	\$25,000 00	
State of Massachusetts.....	50,000 00	49,000 00	46,000 00	
Cities in other States.....	1,293,500 00	1,316,761 25	1,239,240 00	
Cities in this State.....	1,270,014 27	1,301,967 35	1,256,717 51	
Counties in this State.....	221,750 00	233,476 15	219,502 50	
Towns in this State.....	59,000 00	58,536 21	58,060 00	
Villages in this State.....	254,600 00	258,301 27	256,926 00	
School districts in this State...	34,000 00	35,256 12	34,780 00	
Railroad mortgage bonds...	275,000 00	250,687 50	229,500 00	
	<u>\$3,481,864 27</u>	<u>\$3,531,080 85</u>	<u>\$3,365,726 01</u>	3,365,726 01

Banking house and lot, book value, \$100,000; cost, \$76,050.27; actual cash value.....	76,050 27
Other real estate, book value, \$3,156.17; cost, \$3,156.17; actual cash value.....	3,156 17
Cash on deposit in banks or trust companies.....	523,076 43
Cash on hand.....	144,604 58
Total of collectible interest.....	139,010 96
	<u><u>\$9,086,857 78</u></u>

LIABILITIES.

Amounts due depositors, viz:	
Principal	\$8,327,685 18
Dividends credited or to be credited for the six months ending with December 31, 1914.....	138,319 17
	<u>\$8,466,004 35</u>
Other liabilities, viz:	
Junior department (without dividends).....	\$202 47
Dividends due	1,277 80
Loans on pledged securities.....	300,000 00
	<u>301,480 27</u>
Surplus on market value.....	319,373 16
	<u><u>\$9,086,857 78</u></u>
Surplus on par value, \$435,511.42.	

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$687,810 91
From depositors, not including dividends credited.....	2,859,116 34
From interest on loans, deposits and investments.....	395,317 05

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SCHENECTADY COUNTY

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From rents from other real estate.....	\$40 00
From mortgages	147,700 00
From redemption of stocks and bonds.....	393,988 81
From stocks and bonds sold (total par value, \$173,000)....	172,836 61
From all other sources, viz.:	
Loaned on pledged security.....	\$300,000 00
Profit and loss	979 53
Sundries	1,374 97
	<u>302,354 50</u>
	<u>\$4,959,164 22</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$3,552,463 91
For loans on bonds and mortgages.....	368,085 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$239,000).....	292,532 29
For interest (other than dividend payments to depositors) ..	5,645 22
For current expenses of the bank, viz.:	
For salaries	\$30,941 49
For taxes: Banking house, \$2,136; surplus, \$2,958.58.	5,094 58
For expenses, except taxes, of banking house:	
Repairs	1,690 53
Insurance	60 00
For expenses of other real estate, viz.:	
Repairs	216 59
Insurance	17 60
Taxes	73 90
Other	548 08
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,651 33
	<u>48,294 10</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	2,300 00
Other payments, viz.:	
C. R. F. & P. R. R. bonds.....	\$19,500 00
Sundries	2,662 69
	<u>22,162 69</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	667,681 01
	<u>\$4,959,164 22</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	33,650
Number of accounts opened or reopened during the year.....	5,239
Number of accounts closed during the year.....	5,836
Amount deposited during the year, not including dividends credited for that period	\$2,859,116 34
Amount withdrawn during the year.....	3,552,463 91
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$140,846 59
January 1, 1915	138,219 17
	<u>279,165 76</u>
Average amount of each account January 1, 1915.....	247 48
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$396,335 44
Total expenses of the bank for the year 1914.....	49,571 90
Dividends paid to depositors for the year 1914.....	279,165 76
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>67,597 78</u>

SENECA COUNTY

118. THE SENECA FALLS SAVINGS BANK, SENECA FALLS

[55 Fall street; incorporated 1870]

EDWARD W. ADDISON, President. ELIAS LESTER, Vice-President.
 FRED MAIER, Vice-President. M. E. TRAUTMAN, Assistant Treasurer.
 THOMAS J. YAWGER, Vice-President.

TRUSTEES.

EDWARD W. ADDISON,	ELIAS LESTER.	CHAS. S. SANDERSON,
HAMILTON GARNSEY,	FRED MAIER,	FRED L. STORY,
CHAS. F. HAMMOND,	CARL W. MAIER.	ALBERT P. HANEY,
HORACE D. KNIGHT,	C. A. MACDONALD,	THOMAS J. YAWGER,
	HENRY R. MICKS.	

FINANCIAL RESOURCES

Bonds and mortgages..... \$307,078 36
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Arizona.....	\$5,000 00	\$5,103 25	\$5,100 00	
State of Mississippi.....	10,000 00	10,350 00	9,900 00	
Cities in other States.....	33,500 00	34,333 35	33,375 00	
Cities in this State.....	51,000 00	52,000 31	50,630 00	
Counties in this State.....	41,333 36	41,875 36	41,775 06	
Towns in this State.....	19,500 00	19,945 43	19,590 00	
Villages in this State.....	141,100 00	144,512 20	141,970 00	
School districts in this State.	42,340 00	43,885 75	41,785 70	
Railroad mortgage bonds...	201,000 00	214,327 77	187,435 00	
	<u>\$544,773 36</u>	<u>\$566,333 42</u>	<u>\$532,060 76</u>	532,060 76
Other real estate, book value, \$11,676.85; cost, \$11,676.85; actual cash value.....				11,535 15
Cash on deposit in banks or trust companies.....				105,298 51
Cash on hand.....				6,002 28
Total of collectible interest.....				11,599 23
Amount of all other assets, viz.: Land contract.....				550 00
				<u>\$974,124 29</u>

LIABILITIES

Amount due depositors, viz.:			
Principal.....		\$904,291 50	
Dividends credited or to be credited for the six months ending with December 31, 1914.....		14,783 17	
		<u>\$919,074 67</u>	
Surplus on market value.....			55,049 62
			<u>\$974,124 29</u>
Surplus on par value, \$67,762.22.			

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$119,000 33
From depositors, not including dividends credited..	276,675 20
From interest on loans, deposits and investments.....	44,687 93

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From mortgages	\$11,399 85
From redemption of stocks and bonds.....	45,744 44
	<hr/>
	\$497,507 75
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PAYMENTS

To depositors, including dividends paid to them.....	\$321,458 62
For loans on bonds and mortgages.....	49,550 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$10,000).....	9,575 00
For interest (other than dividend payments to depositors)...	27 50
For current expenses of the bank, viz.:	
For salaries	\$4,110 59
For taxes: Surplus, \$445.77; on mortgages, \$37.25...	483 02
For rent of banking rooms.....	360 00
For other expenses, not including expenses of other real estate nor other expenses of banking house..	642 23
	<hr/>
	5,595 84
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	111,300 79
	<hr/>
	\$497,507 75
	<hr/>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	3,718
Number of accounts opened or reopened during the year....	556
Number of accounts closed during the year.....	547
Amount deposited during the year, not including dividends credited for that period.....	\$276,695 30
Amount withdrawn during the year.....	321,458 98
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$14,976 65
January 1, 1915	14,783 17
	<hr/>
	29,759 82
Average amount of each account January 1, 1915.....	247 19
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$41,229 16
Total expenses of the bank for the year 1914.....	5,595 84
Dividends paid to depositors for the year 1914.....	29,759 82
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	5,873 50
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SUFFOLK COUNTY

119. RIVERHEAD SAVINGS BANK, RIVERHEAD

[Main street; incorporated 1872]

CHAS M. BLYDENBURGH, President. USHER B. HOWELL, Secretary.
 GEORGE M. VAIL, Vice-President. OTIS G. PIKE, Assistant Secretary.

TRUSTEES

TIMOTHY M. GRIFFING,	THAD. N. BENJAMIN,	JACOB MEYER,
GEORGE W. COOPER,	OTIS G. PIKE,	FRANK H. WELLS,
GEO. F. STACKPOLE,	HENRY H. PRESTON,	O. EDMUND GRISWOLD,
C. M. BLYDENBURGH,	ERASTUS F. POST,	ELBERT M. DAVIS,
GEORGE M. VAIL,	NAT. S. TUTHILL,	ABRAM S. POST,
USHER B. HOWELL,	GEORGE H. PERKINS,	WILLIS D. VAN BRUNT,
JOSEPH M. BELFORD,	F. PORTER HOWELL,	GILBERT D. ROGERS.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$4,274,287 77
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$290,000 00	\$307,347 70	\$285,000 00	
Cities in this State.....	618,500 00	643,736 20	625,482 50	
Counties in this State.....	24,000 00	24,144 80	24,360 00	
Towns in this State.....	149,500 00	156,564 04	153,985 00	
Villages in this State.....	163,693 12	165,757 79	161,872 27	
School districts in this State..	326,728 00	346,117 24	334,247 83	
Railroad mortgage bonds...	200,000 00	220,512 50	177,800 00	
	<u>\$1,772,421 12</u>	<u>\$1,864,180 27</u>	<u>\$1,762,747 60</u>	1,762,747 60
Banking house and lot, book value, \$25,000; cost, \$50,043.29; actual cash value.....				25,000 00
Other real estate, book value, \$95,078.49; cost, \$95,078.49; actual cash value.....				95,078 49
Cash on deposit in banks or trust companies.....				572,006 30
Cash on hand.....				38,325 32
Total of collectible interest.....				83,314 40
				<u>\$6,850,759 83</u>

LIABILITIES

Amount due depositors, viz.:			
Principal		\$5,728,271 13	
Dividends credited or to be credited for the six months ending with December 31, 1914.....		111,142 58	
			\$5,839,413 71
Surplus on market value.....			1,011,346 17
			<u>\$6,850,759 83</u>

Surplus on par value, \$1,021,019.69.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$581,875 08
From depositors, not including dividends credited.....	859,481 01
From interest on loans, deposits and investments.....	337,867 39

From rents from banking house.....	\$2,990 00	
From rents from other real estate.....	1,830 59	
From mortgages	228,114 97	
From redemption of stocks and bonds.....	38,148 32	
From stocks and bonds sold (total par value, \$115,200).....	111,681 08	
From real estate sold.....	12,000 00	
From all other sources, viz.:		
Sale of grass	\$6 00	
Mortgage tax refunded.....	35 00	
		41 00
		<u>\$2,174,029 44</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,020,993 32	
For loans on bonds and mortgages.....	274,035 55	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$186,968).....	190,811 03	
For interest (other than dividend payments to depositors)...	1,572 06	
For current expenses of the bank, viz.:		
For salaries	\$12,769 94	
For taxes: Banking house, \$894.47; surplus, \$9,245.07; on mortgages, \$587.....	10,726 54	
For expenses, except taxes, of banking house:		
Repairs	514 43	
Insurance	322 24	
Other	1,992 58	
For expenses of other real estate, viz.:		
Repairs	1 262 14	
Insurance	130 55	
Taxes	2,524 45	
Other	300 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,737 88	
		33,080 75
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	43,205 11	
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	610,331 62	
		<u>\$2,174,029 44</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	8,962
Number of accounts opened or reopened during the year.....	800
Number of accounts closed during the year.....	745
Amount deposited during the year, not including dividends credited for that period.....	\$859,481 01
Amount withdrawn during the year.....	1,020,993 32
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$110,231 69
January 1, 1915	111,142 58
	221,374 27
Average amount of each account January 1, 1915.....	651 57
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$345,496 19
Total expenses of the bank for the year 1914.....	44,015 21
Dividends paid to depositors for the year 1914.....	221,374 27
Net earnings for the year 1914 over expenses and dividends paid to depositors	80,106 71

120. SAG HARBOR SAVINGS BANK, SAG HARBOR

[Main street; incorporated 1860]

HERVEY T. HEDGES, President. EVERETT L. TINDALL, Treasurer.
 WM. R. REIMAN, Vice-President. JOHN Y. CORWIN, Asst. Treasurer.
 CLIFFORD J. FOSTER, Vice-President.

TRUSTEES

JOHN H. HUNT,	JOHN M. WOODWARD,	JOHN SCOTT,
HERVEY T. HEDGES,	BURTON D. CORWIN,	CHARLES W. RACKETT,
OLIVER H. NICKERSON,	ED. B. HILL,	CHAS. W. RACKETT, JR.
HENRY F. COOK,	FRANK W. CORWIN,	HENRY SCHWENK,
WILLIAM C. GREENE,	ADDISON M. COOK,	J. H. MULFORD,
EVERETT L. TINDALL,	EDWARD A. HILDRETH,	NELSON C. OSBORNE,
WILLIAM R. REIMANN,	WILLIAM D. HALSEY,	JONATHAN BAKER,
OLIN M. EDWARDS,	EDGAR A. HILDRETH,	WILLIAM H. PIERSON,
JOHN Y. CORWIN,	JOHN NUGENT,	BENJ. F. ROGERS,
CASPER SCHAEFER,		CLIFFORD J. FOSTER.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$1,397,855 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$151,000 00	\$160,661 30	\$147,020 00	
Cities in this State.....	67,000 00	69,416 61	61,750 00	
Counties in this State.....	35,000 00	35,987 00	34,200 00	
Towns in this State.....	24,000 00	25,268 00	22,640 00	
Villages in this State.....	49,200 00	49,483 50	48,544 00	
School districts in this State.	106,800 00	114,422 94	113,715 00	
Railroad mortgage bonds...	190,000 00	195,562 50	167,150 00	
	<u>\$623,000 00</u>	<u>\$650,901 85</u>	<u>\$595,019 00</u>	\$595,019 00

Banking house and lot, book value, \$37,500; cost, \$47,515.56;
 actual cash value 37,500 00
 Other real estate, book value, \$21,821.76; cost, \$21,821.76;
 actual cash value 21,821 76
 Cash on deposit in banks or trust companies..... 141,583 58
 Cash on hand 15,667 35
 Total of collectible interest..... 32,029 92
 Amount of all other assets, viz.:

Taxes advanced on mortgaged property.....	\$28 64	
Insurance advanced on mortgaged property.....	711 50	
	<u>740 14</u>	
		<u>\$2,242,216 75</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,017,198 01	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	38,897 68	\$2,056,095 69
Surplus on market value	186,121 06	
		<u>\$2,242,216 75</u>

Surplus on par value, \$214,102.06.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$160,261 80
From depositors, not including dividends credited.....	345,293 07
From interest on loans, deposits and investments.....	105,838 49
From rents from banking house.....	925 00
From rents from other real estate.....	410 00
From mortgages	79,640 00
From redemption of stocks and bonds.....	10,700 00

From stocks and bonds sold (total par value, \$10,000).....	\$10,029 03
From real estate sold	23,500 00
From all other sources, viz.:	
Insurance advanced	\$21 03
Taxes advanced	22 15
For insurance on other real estate sold.....	363 00
Tax refunded to correct error.....	3 27
	<u>409 45</u>
	<u>\$737,006 84</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$400,976 89
For loans on bonds and mortgages.....	147,500 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$10,000).....	10,750 39
For interest (other than dividend payments to depositors) ..	439 30
For current expenses of the bank, viz.:	
For salaries	\$4,758 33
For taxes: Banking house, \$594.04; surplus, \$1,708.97; on mortgages, \$498.50.....	2,801 51
For expenses, except taxes, of banking house:	
Repairs	32 17
Insurance	15 93
Other	216 00
For expenses of other: real estate, viz.:	
Repairs	274 51
Insurance	76 98
Taxes	517 18
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,773 90
	<u>11,466 51</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	7,859 50
Other payments, viz.:	
Insurance advanced	\$712 53
Taxes advanced	50 79
	<u>763 32</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	157,250 93
	<u>\$737,006 84</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	4,191
Number of accounts opened or reopened during the year....	335
Number of accounts closed during the year.....	331
Amount deposited during the year, not including dividends credited for that period.....	\$345,293 07
Amount withdrawn during the year.....	400,976 89
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$38,818 06
January 1, 1915	38,897 68
	<u>77,715 74</u>
Average amount of each account January 1, 1915.....	490 59
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$108,988 77
Total expenses of the bank for the year 1914.....	11,466 51
Dividends paid to depositors for the year 1914.....	77,715 74
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>19,806 52</u>

121. THE SOUTHOLD SAVINGS BANK, SOUTHOLD

[Main street; incorporated 1858]

HENRY W. PRINCE, President. FREDERICH H. TERRY, Asst. Treas.
 CLARENCE C. MILES, Vice-President. RENSSELAER G. TERRY, Asst. Treas.
 H. HOWARD HUNTING, Treasurer.

TRUSTEES

FREDERICH H. TERRY, CHAS. GILDERSLEEVE, CLARENCE C. MILES,
 HENRY W. PRINCE, WILLIAM A. FLEET, ELIAS P. JENNINGS,
 H. HOWARD HUNTING, FRANKLIN F. OVERTON, JOHN H. BROWN,
 ABRAHAM F. LOWERRE, GEORGE H. TERRY, EDWARD W. LATHAM,
 WILLIAM H. TERRY, JOHN J. BARTLETT, JOSIAH C. CASE,
 JOSEPH N. HALLOCK, RALPH G. DUVAL.

**FINANCIAL
RESOURCES**

Bonds and mortgages \$3,253,630 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$36,000 00	\$37,974 40	\$37,280 00	
Cities in this State.....	196,000 00	211,481 50	200,185 00	
Towns in this State.....	307,343 88	327,305 11	302,775 26	
Villages in this State.....	696,633 33	728,133 95	691,588 08	
School districts in this State.	303,862 00	320,654 41	306,146 01	
Railroad mortgage bonds...	75,000 00	76,812 50	73,000 00	
	<u>\$1,614,839 21</u>	<u>\$1,702,361 87</u>	<u>\$1,610,974 35</u>	1,610,974 35
Banking house and lot, book value, \$14,500; cost, \$22,184.16;				
actual cash value				14,500 00
Other real estate, book value, \$67,266.03; cost, \$73,611.60;				
actual cash value				71,000 00
Cash on deposit in banks or trust companies.....				429,428 40
Cash on hand				31,226 07
Total of collectible interest.....				58,876 82
				<u>\$5,469,635 64</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,634,668 10	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	90,256 43	
		<u>\$4,724,924 53</u>
Surplus on market value		744,711 11
		<u>\$5,469,635 64</u>
Surplus on par value, \$748,575.97.		

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$350,519 66
From depositors, not including dividends credited.....	556,468 40
From interest on loans, deposits and investments.....	263,204 60
From rents from banking house.....	104 00
From rents from other real estate.....	2,506 37
From mortgages	185,275 00
From redemption of stocks and bonds.....	120,528 04
From real estate sold	13,800 00
	<u>\$1,492,406 07</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$655,099 88
For loans on bonds and mortgages.....		193,250 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$121,500).....		125,461 29
For interest (other than dividend payments to depositors)...		649 90
For current expenses of the bank, viz.:		
For salaries	\$11,199 00	
For taxes: Banking house, \$215.44; surplus, \$6,913.24; on mortgages, \$321.....	7,949 68	
For expenses, except taxes, of banking house:		
Repairs	171 01	
Insurance	145 63	
For expenses of other real estate, viz.:		
Repairs	1,340 16	
Insurance	588 86	
Taxes	1,603 16	
For current expenses, not including expenses of other real estate nor other expenses of banking house..	2,868 95	
		<u>25,866 45</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank		31,424 08
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		460,654 47
		<u>\$1,492,406 07</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		6,166
Number of accounts opened or reopened during the year....		424
Number of accounts closed during the year.....		370
Amount deposited during the year, not including dividends credited for that period.....	\$556,468 40	
Amount withdrawn during the year.....	655,099 88	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$89,649 05	
January 1, 1915	90,256 43	
		<u>179,905 48</u>
Average amount of each account January 1, 1915.....		766 28
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$260,043 71	
Total expenses of the bank for the year 1914.....	25,866 45	
Dividends paid to depositors for the year 1914.....	179,905 48	
Net earnings for the year 1914 over expenses and dividends paid to depositors		<u>54,271 78</u>

122. THE UNION SAVINGS BANK OF PATCHOGUE, PATCHOGUE

[Corner Ocean avenue and Church street; incorporated 1896]

JOSEPH BAILEY, President.

WALTER S. ROSE, Secretary.

EMERSON G. TERRELL, Vice-Pres.

E. JOHANKNECHT, JR., Secretary.

WILLIAM A. HULSE, Vice-President.

TRUSTEES

WALTER H. JAYCOX,
JOSEPH BAILEY,
EMERSON G. TERRELL,
ARTHUR H. TERRY,
NELSON MCBRIDE,
MILTON G. WIGGINS,
ALDEN J. WOODRUFF,
GELSTON G. ROE,

GEORGE B. HOWELL,
WILLIAM A. HULSE,
JOSIAH ROBBINS,
CHARLES E. ROSE,
WINFIELD S. BENNETT,
JOHN T. DARE,
CHARLES W. AVERY,
RALPH B. DAYTON,
E. EUGENE HAWKINS.

FRANCIS GERBER,
JACOB OCKERS,
JULIUS HAUSER,
ROBT. S. PELLETTREAU,
ARTHUR M. SWEEZEY,
JOSEPH T. LOSEE,
RILEY P. HOWELL,
WALTER S. ROSE,

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,739,459 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$30,000 00	\$32,175 00	\$32,700 00	
State of Tennessee.....	25,000 00	24,735 50	24,940 00	
State of Wyoming.....	1,000 00	1,068 50	1,080 00	
Cities in other States.....	102,000 00	107,175 83	104,430 00	
Cities in this State.....	104,750 00	108,943 80	106,555 00	
Counties in this State.....	25,000 00	26,687 50	26,250 00	
Towns in this State.....	17,900 00	18,726 43	18,745 00	
Villages in this State.....	229,450 00	236,822 74	232,316 00	
School districts in this State..	171,500 00	174,475 75	174,770 25	
Railroad mortgage bonds....	87,000 00	94,422 92	89,570 00	
	<u>\$793,600 00</u>	<u>\$825,233 97</u>	<u>\$811,306 25</u>	811,306 25
Banking house and lot, book value, \$41,500; cost, \$42,607.01; actual cash value.....				41,500 00
Other real estate, book value, \$8,336.20; cost, \$8,336.20; actual cash value.....				8,336 20
Cash on deposit in banks or trust companies.....				230,730 12
Cash on hand.....				48,419 17
Total of collectible interest.....				27,452 01
Amount of all other assets, viz.: Insurance advanced.....				50 00
				<u><u>\$2,907,252 75</u></u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,650,353 33	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	50,442 37	
	<u>2,700,795 70</u>	
Surplus on market value.....		206,457 05
		<u><u>\$2,907,252 75</u></u>
Surplus on par value, \$188,750.80.		

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$219,868 18
From depositors, not including dividends credited.....	679,499 70
From interest on loans, deposits and investments.....	142,167 94
From mortgages	103,575 00

From redemption of stocks and bonds.....	\$45,150 00
From all other sources, viz.: On account of contract for sale of real estate.....	500 00
	<u>\$1,190,760 82</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$629,992 64
For loans on bonds and mortgages.....	164,450 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$93,000).....	96,130 03
For interest (other than dividend payments to depositors) ..	629 95
For current expenses of the bank, viz.:	
For salaries	\$6,952 86
For taxes: Banking house, \$469.97; surplus, \$1,679.92.	2,149 89
For expenses, except taxes, of banking house:	
Repairs	138 35
For expenses of other real estate, viz.:	
Insurance	34 62
Taxes	85 50
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,161 34
	<u>11,522 66</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	8,836 20
Other payments, viz.: Insurance premium advanced.....	50 00
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	279,149 29
	<u>\$1,190,760 82</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	5,971
Number of accounts opened or reopened during the year....	866
Number of accounts closed during the year.....	700
Amount deposited during the year, not including dividends credited for that period.....	\$679,499 70
Amount withdrawn during the year.....	629,992 64
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$48,643 44
January 1, 1915	50,442 37
	<u>99,085 81</u>
Average amount of each account January 1, 1915.....	452 31
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$141,645 70
Total expenses of the bank for the year 1914.....	11,522 66
Dividends paid to depositors for the year 1914.....	99,085 81
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>31,037 23</u>

TOMPKINS COUNTY

123. ITHACA SAVINGS BANK, ITHACA

[118 North Tioga street; incorporated 1888]

ROGER B. WILLIAMS, President. G. LOUIS COOK, Treasurer.
 JOHN C. GAUNTLETT, Vice-Pres. EDWARD H. BOSTWICK, Secretary.
 EMMONS L. WILLIAMS, Vice-Pres.

TRUSTEES

CHARLES H. BLOOD, JAMES A. MCKINNEY, HENRY A. St. JOHN,
 EDWARD H. BOSTWICK, JARED T. NEWMAN, ROBERT H. TREMAN,
 F. C. CORNELL, GEORGE E. PRIEST, MYNDERSE VAN CLEEF,
 JOHN C. GAUNTLETT, DAVID B. STEWART, ROGER B. WILLIAMS,
 R. B. WILLIAMS, Jr., EMMONS L. WILLIAMS.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,109,332 72
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$157,080 00	\$202,332 78	\$174,261 60
State of New York.....	80,000 00	85,225 00	81,600 00
State of Louisiana.....	50,000 00	49,547 50	51,000 00
State of Massachusetts....	76,000 00	82,946 10	69,930 00
State of Mississippi.....	30,000 00	30,085 50	26,700 00
State of New Mexico.....	30,000 00	31,617 50	29,100 00
State of Wyoming.....	6,000 00	7,539 60	6,510 00
Cities in other States.....	430,500 00	452,580 10	429,650 00
Cities in this State.....	498,500 00	514,109 67	490,190 00
Countries in this State.....	88,184 00	91,326 40	90,274 00
Towns in this State.....	120,947 66	122,660 16	119,249 21
Villages in this State.....	465,178 40	473,983 60	459,236 98
School districts in this State.	338,550 00	346,952 48	333,115 00
Railroad mortgage bonds... .	297,000 00	332,192 70	253,370 00
	<u>\$2,667,940 06</u>	<u>\$2,823,099 09</u>	<u>\$2,614,186 79</u>
			2,614,186 79
Banking house and lot, book value, \$45,000; cost, \$87,134.74; actual cash value.....			60,000 00
Cash on deposit in banks or trust companies.....			284,345 62
Cash on hand.....			77,342 64
Total of collectible interest.....			53,461 78
Amount of all other assets, viz.:			
Land contract			\$50 00
Interest on land contract.....			6 88
Rents accrued			1,090 41
			1,147 29
			<u>\$4,199,816 84</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,829,007 57
Dividends credited or to be credited for the six months ending with December 31, 1914.....	63,392 40
	\$3,892,399 97
Other liabilities, viz.: Expenses incurred, but unpaid, surplus tax accrued	1,000 00
Surplus on market value.....	306,416 87
	\$4,199,816 84
Surplus on par value, \$360,170.14.	

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$280,397 42
From depositors, not including dividends credited.....	1,352,364 37
From interest on loans, deposits and investments.....	174,071 34
From rents from banking house.....	4,487 64
From mortgages	69,325 32
From redemption of stocks and bonds.....	110,490 00
From all other sources, viz.: Payment on land contract....	50 00
	<u>\$1,991,186 09</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,369,280 18
For loans on bonds and mortgages.....	118,288 04
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$119,126.06).....	118,673 56
For interest (other than dividend payments to depositors)....	129 46
For current expenses of the bank, viz.:	
For salaries	\$12,913 17
For taxes: Banking house, \$2,469; surplus, \$2,-393.70; on mortgages, \$541.....	5,403 70
For expenses, except taxes, of banking house:	
Repairs	909 80
Insurance	84 00
Other	1,563 53
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,233 23
	<u>23,107 43</u>
Other payments, viz.: Suspense items.....	19 16
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	361,688 26
	<u>\$1,991,186 09</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	11,245
Number of accounts opened or reopened during the year....	1,899
Number of accounts closed during the year.....	1,631
Amount deposited during the year, not including dividends credited for that period.....	\$1,352,364 37
Amount withdrawn during the year.....	1,369,280 18
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$62,444 80
January 1, 1915	63,392 40
Credited at other periods.....	886 94
	<u>126,724 14</u>
Average amount of each account January 1, 1915.....	346 15
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$170,944 67
Total expenses of the bank for the year 1914.....	24,126 59
Dividends paid to depositors for the year 1914.....	126,724 14
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>20,093 94</u>

ULSTER COUNTY

124. ELLENVILLE SAVINGS BANK, ELLENVILLE

[108 Canal street ; incorporated 1869]

DWIGHT DIVINE, President. HENRY F. HOORNBECK, Treasurer.
 WILLIAM H. DEYO, Vice-President. JOHN A. TICE, Secretary.
 C. DWIGHT DIVINE, Vice-President.

TRUSTEES

DWIGHT DIVINE,	WEBSTER WILKINSON,	GEORGE B. HOLMES,
GEO. H. DUTCHEE,	GILBERT DU BOIS,	PHILLIP PATTERSON,
WILLIAM H. DEYO,	U. E. TERWILLIGER,	CORNELIUS H. SHEELY,
JAMES B. SMITH,	R. DWIGHT CLARK,	WILLIAM A. HOAR.
ISAAC N. COX,	WILLIAM C. ROSE,	GARRET LE ROY.
HENRY F. HOORNBECK,	C. D. DIVINE,	BERT H. TERWILLIGER.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$423,040 50
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Tennessee.....	\$10,000 00	\$10,000 00	\$10,050 00	
State of Idaho.....	25,000 00	25,757 50	25,500 00	
State of Louisiana.....	10,000 00	9,858 00	10,200 00	
Cities in other States.....	200,500 00	203,609 27	204,010 00	
Counties in this State.....	280,950 00	297,968 41	280,732 00	
Towns in this State.....	130,000 00	133,352 90	130,270 00	
Villages in this State.....	159,000 00	162,450 20	160,142 50	
School districts in this State.....	375,083 24	381,502 69	375,713 70	
Railroad mortgage bonds...	127,500 00	121,095 98	129,010 00	
	<u>\$1,527,033 24</u>	<u>\$1,579,198 20</u>	<u>\$1,519,608 20</u>	1,519,608 20

Banking house and lot, book value, \$20,000; cost, \$27,620.05;	
actual cash value	20,000 00
Cash on deposit in banks or trust companies.....	146,814 24
Cash on hand.....	8,043 93
Total of collectible interest.....	33,734 77
Amount of all other assets, viz.: Contract on sale of real estate	200 00
	<u>\$2,151,441 64</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$1,992,908 56	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	36,507 63	\$2,029,416 19
Other liabilities, viz.: Past due interest.....	550 00	
Surplus on market value.....	121,475 45	
		<u>\$2,151,441 64</u>

Surplus on par value, \$128,900.49.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$121,830 72
From depositors, not including dividends credited.....	400,699 36

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ULSTER COUNTY

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From interest on loans, deposits and investments.....	\$88,970 88
From rents from banking house.....	1,571 74
From mortgages	35,250 00
From redemption of stocks and bonds.....	104,091 66
From all other sources, viz.: Sale of fixtures and cash over...	12 00

\$752,426 36

PAYMENTS

To depositors, including dividends paid to them.....	\$415,906 77
For loans on bonds and mortgages.....	68,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$102,200).....	103,684 15
For interest (other than dividend payments to depositors) ..	912 85
For current expenses of the bank, viz.:	

For salaries	\$3,300 00
For taxes: Banking house, \$654.58; surplus, \$1,020.96; on mortgages, \$337.....	2,012 54
For expenses, except taxes, of banking house:	
Repairs	318 34
Insurance	119 69
Other	98 37
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,610 99

7,459 93

Other payments, viz.:

Insurance on mortgaged property.....	\$1,192 49
Short cash	12 00

1,204 49

Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	154,858 17
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\$752,426 36

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	5,996
Number of accounts opened or reopened during the year....	501
Number of accounts closed during the year.....	469
Amount deposited during the year, not including dividends credited for that period.....	\$400,699 36
Amount withdrawn during the year.....	415,906 77
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$35,548 69
January 1, 1915.....	36,507 63
	<u>72,056 32</u>
Average amount of each account January 1, 1915.....	338 46
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½ and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	3½ and 4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$86,677 61
Total expenses of the bank for the year 1914.....	7,459 93
Dividends paid to depositors for the year 1914.....	72,056 32
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>7,161 36</u>

125. KINGSTON SAVINGS BANK, KINGSTON

[273 Wall street; incorporated 1874]

JAMES A. BETTS, President.
MYRON TELLER, Vice-President.
JOHN E. KRAFT, Vice-President.

CHARLES TAPPEN, Treasurer.
CHAS. H. DE LA VERGNE, Asst. Treas.

TRUSTEES

JAMES A. BETTS,
GEORGE BURGEVIN,
ZADOC P. BOICE,
SAM BERNSTEIN,

JOSEPH DE GRAFF,
EVERETT FOWLER,
JOHN E. KRAFT,
JOHN J. LINSON,
D. N. MATHEWS.

CHARLES TAPPEN,
MYRON TELLER,
V. B. VAN WAGONEN,
LEVAN S. WINNE,

FINANCIAL**RESOURCES**

Bonds and mortgages..... \$2, 306, 598 80
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$25,000 00	\$25,843 75	\$25,500 00	
State of Colorado.....	45,200 00	45,200 00	39,776 00	
Cities in other States.....	25,000 00	25,337 50	26,000 00	
Cities in this State.....	751,773 48	741,657 64	737,262 67	
Counties in this State.....	30,000 00	29,975 00	29,900 00	
Towns in this State.....	249,271 00	255,206 87	249,679 94	
Villages in this State.....	463,602 03	467,811 19	460,576 68	
School districts in this State.	78,555 00	79,523 22	78,191 95	
	<u>\$1,667,401 56</u>	<u>\$1,671,055 17</u>	<u>\$1,646,887 24</u>	1, 646, 887 24
Banking house and lot, book value, \$25,000; cost, \$29,034.15; actual cash value.....				25,000 00
Other real estate, book value, \$4,500; cost, \$9,503.02; actual cash value.....				4,500 00
Cash on deposit in banks or trust companies.....				306,906 74
Cash on hand.....				7,418 41
Total of collectible interest.....				62,367 32
Amount of all other assets, viz.: Land contract.....				1,200 00
				<u>\$4, 360, 878 51</u>

LIABILITIES

Amount due depositors, viz.:			
Principal.....		\$4,023,752 26	
Dividends credited or to be credited for the six months ending with December 31, 1914.....		78,968 57	
		<u>\$4, 107, 720 83</u>	
Surplus on market value.....			253,157 68
			<u>\$4, 360, 878 51</u>
Surplus on par value, \$273,672.			

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$207,588 30
From depositors, not including dividends credited.....	603,925 04
From interest on loans, deposits and investments.....	193,445 00
From rents from other real estate.....	265 50
From mortgages.....	156,955 00
From redemption of stocks and bonds.....	295,569 64
From all other sources, viz.: Taxes advanced repaid.....	2,581 79
	<u>\$1, 460, 330 27</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$883,723 55
For loans on bonds and mortgages.....		152,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$94,098.78).....		95,313 78
For interest (other than dividend payments to depositors)...		102 38
For current expenses of the bank, viz.:		
For salaries	\$6,000 00	
For taxes: Banking house, \$674.98; surplus, \$2,295.97.	2,970 95	
For expenses, except taxes, of banking house:		
Repairs	14 05	
For expenses of other real estate, viz.:		
Repairs	60 90	
Insurance	116 07	
Taxes	163 73	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,193 16	
		11,518 86
Other payments, viz.:		
Taxes advanced	\$2,581 79	
Dividend credited depositor.....	14 76	
		2,596 55
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		314,325 15
		<u>\$1,460,330 27</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		6,540
Number of accounts opened or reopened during the year.....		670
Number of accounts closed during the year.....		703
Amount deposited during the year, not including dividends credited for that period.....		\$603,925 04
Amount withdrawn during the year.....		883,723 55
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$71,885 51	
January 1, 1915	78,968 57	
Credited at other periods.....	14 76	
		150,868 84
Average amount of each account January 1, 1915.....		628 09
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$192,049 95
Total expenses of the bank for the year 1914.....		11,518 86
Dividends paid to depositors for the year 1914.....		150,868 84
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>29,662 25</u>

126. NEW PALTZ SAVINGS BANK, NEW PALTZ

[Main street; incorporated 1871]

LEWIS H. WOOLSEY, President. JESSE ELTINGE, Vice-President.
 C. M. HARCOURT, Vice-President. ABRAM B. DUBOIS, Secretary.

TRUSTEES

LEWIS H. WOOLSEY, A. W. WILLIAMS, LUTHER HASBROUCK,
 JESSE ELTINGE, THOMAS SNYDER, C. L. VAN ORDEN,
 ABRAM B. DUBOIS, FRANK J. LEFEVER, CHARLES M. HARCOURT,
 DANIEL BLACK, ABRAM P. LEFEVER, JOSIAH P. LEFEVER,
 JOHN J. HULL, C. I. LEFEVER, SIMON DUBOIS,
 PHILIP DEYO.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$931,681 13
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Arizona.....	\$10,000 00	\$10,206 50	\$10,200 00	
State of Idaho.....	25,000 00	24,660 00	24,500 00	
Cities in other States.....	10,000 00	9,570 00	9,900 00	
Cities in this State.....	278,671 00	283,489 82	281,958 29	
Counties in this State.....	111,000 00	112,785 40	111,850 00	
Towns in this State.....	162,987 85	165,364 95	161,894 13	
Villages in this State.....	218,040 00	220,481 30	218,351 40	
School districts in this State.....	64,750 00	65,516 20	65,075 00	
Railroad mortgage bonds..	29,000 00	28,147 00	20,270 00	
	<u>\$909,448 85</u>	<u>\$920,221 17</u>	<u>\$903,998 82</u>	903,998 82
Banking house and lot, book value, \$10,000; cost, \$10,097; actual cash value.....				10,000 00
Cash on deposit in banks or trust companies.....				114,286 51
Cash on hand.....				12,808 43
Total of collectible interest.....				28,630 46
Amount of all other assets, viz.: Rents accrued.....				64 00
				<u>\$2,001,469 35</u>

LIABILITIES

Amount due depositors, viz.:			
Principal.....		\$1,863,965 36	
Dividends credited or to be credited for the six months ending with December 31, 1914.....		36,209 01	\$1,900,174 37
Surplus on market value.....			101,294 98
			<u>\$2,001,469 35</u>

Surplus on par value, \$106,745.01.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$105,806 44
From depositors, not including dividends credited.....	300,961 20
From interest on loans, deposits and investments.....	85,536 85
From rents from banking house.....	176 00
From mortgages.....	44,900 87
From redemption of stocks and bonds.....	67,719 00
From loans paid.....	28,700 00
From real estate sold.....	2,000 00

From all other sources, viz.:

Rent of safe deposit boxes.....	\$252 00	
Rent of property previously sold.....	27 00	
		<u>\$279 00</u>
		<u>\$636, 128 36</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$339, 652 06
For loans on bonds and mortgages.....		95, 500 00
For loans on stocks and bonds and other securities.....		28, 700 00
For stocks and bonds purchased, not including premiums, commissions, etc. (total par value, \$38,200).....		38, 376 00
For interest (other than dividend payments to depositors)...		64 58
For current expenses of the bank, viz.:		
For salaries	\$3, 435 00	
For taxes: Banking house, \$183.36; surplus, \$382.23; on mortgages, \$2.50.....	1, 068 14	
For expenses, except taxes, of banking house:		
Repairs	53 53	
Insurance	48 60	
Other	162 94	
For expenses of other real estate:		
Taxes	19 58	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	848 19	
		5, 635 98
Other payments, viz.:		
Loss on sale of real estate.....	\$1,100 00	
Insurance premium on mortgage.....	4 80	
		1, 104 80
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		127, 094 94
		<u>\$636, 128 36</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	3, 178
Number of accounts opened or reopened during the year.....	285
Number of accounts closed during the year.....	329
Amount deposited during the year, not including dividends credited for that period.....	\$300, 961 20
Amount withdrawn during the year.....	339, 652 06
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$35, 744 63
January 1, 1915	36, 200 01
	71, 953 64
Average amount of each account January 1, 1915.....	597 91
Number of accounts which exceeded \$3,000, exclusive of dividends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate.....	1
Total amount of such accounts.....	\$3, 056 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$86, 189 61
Total expenses of the bank for the year 1914.....	5, 635 98
Dividends paid to depositors for the year 1914.....	71, 953 64
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>8, 599 99</u>

127. RONDOUT SAVINGS BANK, KINGSTON

[20 Ferry street; incorporated 1868]

J. E. DERRENBACHER, President. F. M. GRIFFITHS, Vice-President.
T. C. COYKENDALL, Vice-President. L. L. OSTERHOUDT, Secretary.

TRUSTEES.

T. C. COYKENDALL,	FRED'K STEPHAN, JR.,	JAMES G. ROSE,
JOHN S. THOMPSON,	ALEXANDER A. STERN,	HARRY H. FLEMING,
WESLEY D. HALE,	J. D. SCHOONMAKER,	NICHOLAS STOCK,
F. H. GRIFFITHS,	EDWARD COYKENDALL,	L. L. OSTERHOUDT,
	J. E. DERRENBACHER.	

FINANCIAL**RESOURCES**

Bonds and mortgages \$2,270,307 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$20,000 00	\$21,725 00	\$21,800 00	
Cities in this State.....	1,026,856 04	1,061,048 19	1,013,141 04	
Counties in this State.....	309,000 00	351,815 00	305,970 00	
Towns in this State.....	87,271 90	90,401 30	85,260 90	
Villages in this State.....	46,129 67	48,653 27	45,396 64	
School districts in this State.	3,500 00	3,500 87	3,490 00	
	<u>\$1,492,757 61</u>	<u>\$1,577,143 63</u>	<u>\$1,475,058 58</u>	1,475,058 58
Other real estate, book value, \$18,455.64; cost, \$19,673.46; actual cash value.....				18,315 00
Cash on deposit in banks or trust companies.....				369,506 79
Cash on hand				40,197 90
Total of collectible interest				75,883 84
Amount of all other assets, viz.: Rents accrued				116 50
				<u>\$4,249,385 61</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,780,340 38	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	73,875 12	\$3,854,215 50
Other liabilities, viz.:		
Loan	\$100,000 00	
Interest on loan.....	25 00	100,025 00
Surplus on market value.....		295,145 11
		<u>\$4,249,385 61</u>

Surplus on par value. \$312,844.14.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$336,202 49
From depositors, not including dividends credited.....	714,807 59
From interest on loans, deposits and investments.....	183,420 77
From rents from other real estate.....	983 35
From mortgages	211,721 00
From redemption of stocks and bonds.....	85,004 97
From stocks and bonds sold (total par value, \$4,000).....	4,000 00
From real estate sold	3,800 00

From all other sources, viz.:

Recording repaid	\$32 63	
Insurance repaid	66 10	
Mortgage tax repaid.....	30 00	
Taxes repaid	300 88	
Expenses repaid	10 00	
Loan repaid	100,000 00	
		<u>\$100,439 61</u>
		<u><u>\$1,640,379 78</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$961,940 21
For loans on bonds and mortgages.....		174,325 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$78,574.58).....		80,199 58
For interest (other than dividend payments to depositors)...		697 90
For current expenses of the bank, viz.:		
For salaries	\$6,200 00	
For taxes: Surplus, \$2,892.74; on mortgages, \$122.50.	3,015 24	
For rent of banking rooms.....	1 200 00	
For expenses of other real estate, viz.:		
Repairs	372 77	
Insurance	9 22	
Taxes	282 17	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,094 00	
		<u>13,173 40</u>
Other payments, viz.:		
Recording advanced	\$101 50	
Insurance advanced	237 50	
		<u>339 00</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		409,704 69
		<u><u>\$1,640,379 78</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	7,033
Number of accounts opened or reopened during the year.....	853
Number of accounts closed during the year.....	961
Amount deposited during the year, not including dividends credited for that period.....	\$714,807 59
Amount withdrawn during the year.....	961,940 21
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$66,730 94
January 1, 1915	73,875 12
	<u>140,606 06</u>
Average amount of each account January 1, 1915.....	548 01
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$181,047 42
Total expenses of the bank for the year 1914.....	13,173 40
Dividends paid to depositors for the year 1914.....	140,606 06
Net earnings for the year 1914 over expenses and dividends paid to depositors	<u>27,267 96</u>

128. SAUGERTIES SAVINGS BANK, SAUGERTIES

[444 Main street; incorporated 1871]

ALBERT CARNRIGHT, President. J. A. FRELEIGH, Secretary.
 JAMES T. MAXWELL, Vice-President.

TRUSTEES

J. H. VAN GELDER. CHAS. T. MONTGOMERY, CHARLES LUSK,
 JOHN W. SHULTS. LOUIS J. BUTZEL, CHARLES H. LAMB,
 ALBERT CARNRIGHT, JAMES T. MAXWELL, ORVILLE M. CARN,
 THEO. B. CORNWELL, MYRON BEDELL, BYRON DAVIS,
 ED. M. WILBUR.

FINANCIAL
RESOURCES

Bond and mortgages \$461,101 50
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
State of New York.....	\$10,000 00	\$10,000 00	\$10,200 00
Cities in other States.....	34,500 00	36,037 50	35,000 00
Cities in this State.....	422,063 56	428,373 04	392,697 83
Countries in this State.....	147,000 00	152,057 38	147,590 00
Towns in this State.....	172,472 09	175,261 67	176,611 53
Villages in this State.....	374,874 50	380,433 65	374,310 51
School districts in this State.	262,716 30	267,626 56	264,865 96
Railroad mortgage bonds...	78,000 00	88,446 80	77,840 00
	<u>\$1,501,626 45</u>	<u>\$1,538,236 60</u>	<u>\$1,479,115 83</u>

1,479,115 83

Banking house and lot, book value, \$3,000; cost, \$10,000;
 actual cash value..... 3,000 00
 Other real estate, book value, \$32,509.55; cost, \$35,009.55;
 actual cash value..... 32,509 55
 Cash on deposit in banks or trust companies..... 231,327 98
 Cash on hand 17,968 76
 Total of collectible interest..... 34,044 70
 Amount of all other assets, viz.:

Insurance and tax account.....	\$359 90
Land contract	2,200 00
Rents due and accrued.....	440 65
	<u>3,000 55</u>

\$2,262,068 87

LIABILITIES

Amount due depositors, viz.:

Principal	\$2,041,860 23
Dividends credited or to be credited for the six months ending with December 31, 1914.....	39,716 01
	<u>\$2,081,576 24</u>
Surplus on market value.....	180,492 63

\$2,262,068 87

Surplus on par value, \$203,003.25.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$212,116 28
From depositors, not including dividends credited.....	359,837 14
From interest on loans, deposits and investments.....	93,241 56
From rents from banking house.....	239 00

From rents from other real estate.....	\$2,264 00	
From mortgages	19,020 00	
From redemption of stocks and bonds.....	128,983 24	
From real estate sold.....	5,800 00	
From all other sources, viz.:		
Insurance and tax repaid.....	\$1 75	
From land contract.....	300 00	
		<u>301 75</u>
		<u>\$821,802 97</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$405,062 63	
For loans on bonds and mortgages.....	27,125 00	
For loans on stocks and bonds and other securities.....	800 00	
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$128,809.78).....	131,661 20	
For interest (other than dividend payments to depositors)...	1,058 73	
For current expenses of the bank, viz.:		
For salaries.....	\$2,400 00	
For taxes: Banking house, \$219.08; surplus, \$1,581.46; on mortgages, \$44.....	1,844 54	
For expenses, except taxes, of banking house:		
Repairs	5 27	
Insurance	38 50	
Other	13 00	
For expenses of other real estate, viz.:		
Repairs	41 42	
Insurance	79 84	
Taxes	488 93	
Other	349 28	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,482 20	
		<u>6,742 98</u>
Other payments, viz.: Insurance and tax advanced.....	55 69	
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	249,296 74	
		<u>\$821,802 97</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	3,996
Number of accounts opened or reopened during the year.....	377
Number of accounts closed during the year.....	340
Amount deposited during the year, not including dividends credited for that period.....	\$359,837 14
Amount withdrawn during the year.....	405,062 63
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$34,622 01
January 1, 1915.....	39,716 01
	<u>74,338 02</u>
Average amount of each account January 1, 1915.....	520 91
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$93,716 65
Total expenses of the bank for the year 1914.....	6,742 98
Dividends paid to depositors for the year 1914.....	74,338 02
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	12,635 65

129. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON

[280 Wall street; incorporated 1851]

E. H. LOUGHRAN, President. **JOHN B. ALLIGER**, Treasurer.
G. W. WASHBURN, Vice-President. **J. M. SCHAEFFER**, Secretary.
H. R. BRIGHAM, Vice-President.

TRUSTEES

JOHN B. ALLIGER, **PHILIP ELTING**, **CHARLES S. WOOD**,
MARCY R. BRIGHAM, **GEORGE HUTTON**, **GEO. W. WASHBURN**,
PETER C. BLACK, **E. H. LOUGHRAN**, **J. M. SCHAEFFER**,
HOWARD CHIPP, **JOHN L. McGRATH**, **A. W. THOMPSON**,
D. G. B. HASBROUCK.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$2,845,967 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Utah	\$25,000 00	\$26,500 00	\$25,000 00	
Cities in other States.....	45,000 00	46,166 90	45,300 00	
Cities in this State.....	963,586 02	981,247 36	947,403 39	
Counties in this State.....	169,169 85	178,288 73	168,634 85	
Towns in this State.....	271,477 07	275,345 82	269,267 07	
Villages in this State.....	400,252 50	406,783 28	396,394 00	
School districts in this State..	130,850 00	130,156 31	129,587 00	
Railroad mortgage bonds...	150,000 00	144,562 50	125,000 00	
	<u>\$2,155,135 44</u>	<u>\$2,189,050 90</u>	<u>\$2,106,586 31</u>	2,106,586 31
Banking house and lot, book value, \$45,000; cost, \$75,000; actual cash value				45,000 00
Other real estate, book value, \$8,200; cost, \$18,132.45; actual cash value				8,200 00
Cash on deposit in banks and trust companies.....				207,377 99
Cash on hand				54,497 54
Total of collectible interest.....				69,371 14
Amount of all other assets, viz.:				
Land contracts			\$21,190 00	
Insurance advanced			569 40	
Taxes advanced			2,417 64	
Rents accrued			1,000 00	
				<u>25,177 04</u>
				<u>\$5,362,177 02</u>

LIABILITIES

Amount due depositors, viz.:				
Principal			\$5,051,714 01	
Dividends credited or to be credited for the six months ending with December 31, 1914.....			98,680 56	
				<u>\$5,150,394 57</u>
Surplus on market value.....				211,782 45
				<u>\$5,362,177 02</u>
Surplus on par value, \$260,331.58.				

CASH TRANSACTIONS DURING THE DURING YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$356,163 34
From depositors, not including dividends credited.....	856,217 09
From interest on loans, deposits and investments.....	232,900 57
From rents from banking house.....	2,094 12

From rents from other real estate.....		\$442 00
From mortgages		113,859 00
From redemption of stocks and bonds.....		146,524 13
From all other sources, viz.:		
Land contracts	\$50 00	
Insurance advanced	800 99	
Taxes advanced	781 06	
Credit to profit and loss.....	1,624 81	
		<u>3,256 86</u>
		<u>\$1,711,457 11</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,189,173 62
For loans on bonds and mortgages.....		129,970 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$110,850.32).....		111,121 82
For current expenses of the bank, viz.:		
For salaries	\$8,020 00	
For taxes: Banking house, \$1,291.23; surplus, \$1,830.22	3,121 50	
For expenses, except taxes, of banking house:		
Repairs	310 49	
Insurance	270 95	
For expenses of other real estate, viz.:		
Repairs	60 10	
Insurance	28 00	
Taxes	326 13	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,090 45	
		<u>16,727 62</u>
Other payments, viz.:		
Insurance advanced	\$460 50	
Taxes advanced	2,105 03	
Charged to profit and loss.....	22 99	
		<u>2,588 52</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		261,875 53
		<u>\$1,711,457 11</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		9,373
Number of accounts opened or reopened during the year.....		993
Number of accounts closed during the year.....		1,097
Amount deposited during the year, not including dividends credited for that period.....		\$856,217 09
Amount withdrawn during the year.....		1,189,173 62
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$88,401 07	
January 1, 1915	98,680 56	
		<u>187,081 63</u>
Average amount of each account January 1, 1915.....		549 49
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$236,402 97	
Total expenses of the bank for the year 1914.....	16,727 62	
Dividends paid to depositors for the year 1914.....	187,081 63	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>32,593 72</u>

WESTCHESTER COUNTY

130. THE BANK FOR SAVINGS OF OSSINING, OSSINING

[Main street; incorporated 1854]

C. T. YOUNG, President. DUDLEY B. HOLBROOK, Treasurer.
 GEORGE HYATT, Vice-President. SETH G. ELLEGOOD, Secretary.
 WILBUR F. FOSHAY, Vice-President.

TRUSTEES

S. M. SHERWOOD,	WILBUR F. FOSHAY,	LEONARD A. BALLARD,
C. TOWNSEND YOUNG,	WARREN A. MINER.	G. S. HILLIKER,
THEODORE H. CALAM,	GEORGE HYATT,	LOUIS F. WASHBURNE,
SETH G. ELLEGOOD,	DUDLEY B. HOLBROOK,	EDWIN L. TODD.
	JACOB CHADEAYNE.	

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,427,235 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in other States.....	\$105,000 00	\$113,090 75	\$109,050 00	
Cities in this State.....	186,000 00	187,442 35	179,780 00	
Counties in this State.....	48,242 00	51,009 70	46,330 00	
Towns in this State.....	53,000 00	54,931 95	51,370 00	
Villages in this State.....	237,107 25	240,957 77	237,225 25	
School districts in this State.	87,250 00	91,297 66	88,170 00	
Railroad mortgage bonds...	385,000 00	381,723 67	318,550 00	
	<u>\$1,101,599 25</u>	<u>\$1,120,453 85</u>	<u>\$1,030,975 25</u>	1,030,975 25

Banking house and lot, book value, \$70,000; cost, \$79,653.63;
 actual cash value..... 70,000 00

Cash on deposit in banks or trust companies..... 206,132 52

Cash on hand..... 14,725 62

Total of collectible interest..... 61,793 17

\$3,810,861 56

LIABILITIES

Amount due depositors, viz.:

Principal	\$3,408,682 90	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	65,669 34	<u>\$3,474,352 24</u>

Surplus on market value..... 336,509 32

\$3,810,861 56

Surplus on par value, \$407,133.32.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$164,461 93
From depositors, not including dividends credited.....	663,178 76
From interest on loans, deposits and investments.....	173,338 00
From rents from banking house.....	300 00

From mortgages	\$129,956 00
From redemption of stocks and bonds.....	39,162 00
From stocks and bonds sold (total par value, \$69,562)	25,922 92
	<hr/>
	\$1,196,319 61

PAYMENTS

To depositors, including dividends paid to them.....	\$757,825 05
For loans on bonds and mortgages.....	121,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$78,729.25)	79,479 25
For interest (other than dividend payments to depositors)...	838 35
For current expenses of the bank, viz.:	
For salaries	\$9,665 00
For taxes: Banking house. \$1,061.21; surplus, \$3,169.50	4,230 71
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,023 11
	<hr/>
	15,918 82
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	220,858 14
	<hr/>
	\$1,196,319 61

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	5,646
Number of accounts opened or reopened during the year.....	658
Number of accounts closed during the year.....	665
Amount deposited during the year, not including dividends credited for that period.....	\$663,178 76
Amount withdrawn during the year.....	757,825 05
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$65,179 84
January 1, 1915	65,669 34
	<hr/>
	130,849 18
Average amount of each account January 1, 1915.....	615 36
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	173,573 79
Total expenses of the bank for the year 1914.....	15,918 82
Dividends paid to depositors for the year 1914.....	130,849 18
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	26,805 79

131. EASTCHESTER SAVINGS BANK, MOUNT VERNON

[9 South Third avenue; incorporated 1871]

GEORGE H. BROWN, President. SAMUEL W. BERTINE, Vice-Pres.
 MINOT C. KELLOGG, Vice-President. OLIVER A. WESTFALL, Secretary.

TRUSTEES

J. MORTIMER BELL, FRANKLIN T. DAVIS, JAMES S. VAN COURT,
 SAMUEL W. BERTINE, MINOT C. KELLOGG, OLIVER A. WESTFALL,
 GEORGE H. BROWN, J. MILFORD MCKEE, MARK WINTJEN,
 A. M. CAMPBELL, JONAH ROCKETT, CHARLES ROCKWELL,
 THEODORE TAYLOR.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$1,681,185 00

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Louisiana.....	\$10,000 00	\$9,975 00	\$10,400 00	
Cities in other States.....	234,500 00	232,041 19	239,350 00	
Cities in this State.....	160,108 33	165,606 34	158,279 49	
Counties in this State.....	15,000 00	16,856 25	15,000 00	
Towns in this State.....	46,500 00	47,264 80	47,355 50	
Villages in this State.....	53,800 00	55,253 03	54,613 75	
School districts in this State	57,660 00	62,496 88	60,976 88	
Railroad mortgage bonds...	335,000 00	305,382 92	255,130 00	
	<u>\$962,568 33</u>	<u>\$954,876 41</u>	<u>\$891,105 62</u>	391,105 62

Banking house and lot, book value, \$13,500; cost, \$17,362.76;
actual cash value..... 13,500 00Other real estate, book value, \$6,000; cost, \$6,000; actual
cash value 6,000 00

Cash on deposit in banks or trust companies..... 234,502 79

Cash on hand 3,203 87

Total of collectible interest..... 24,530 28

Amount of all other assets, viz.:

Taxes advanced on loans.....	\$521 95	
Insurance premiums advanced.....	45 00	
		<u>566 95</u>

\$2,854,594 51

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,670,751 78	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	50,016 36	
		<u>\$2,720,768 14</u>

Other liabilities, viz.: Suspense account..... 130 00

Surplus on market value..... 133,696 37\$2,854,594 51

Surplus on par value, \$205,159.08.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$210,398 69
From depositors, not including dividends credited.....	1,013,141 71
From interest on loans, deposits and investments.....	139,669 74
From rents from banking house.....	1,056 00
From rents from other real estate.....	15 00
From mortgages	55,425 00

From redemption of stocks and bonds.....		\$5,640 00
From real estate sold.....		7,313 16
From all other sources, viz.:		
Satisfaction pieces.....	\$38 75	
Insurance premiums repaid.....	28 70	
Cash over.....	33 50	
Taxes repaid.....	600 00	
Profit on real estate sold.....	139 28	
		<u>840 23</u>
		<u>\$1,433,499 53</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$891,970 70
For loans on bonds and mortgages.....		168,850 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$102,800).....		106,572 41
For interest (other than dividend payments to depositors)...		884 77
For current expenses of the bank, viz.:		
For salaries.....	\$10,279 00	
For taxes: Banking house, \$244.14; surplus, \$1,109.18.	1,353 32	
For expenses, except taxes, of banking house:		
Repairs.....	20 75	
Other.....	259 30	
For expenses of other real estate, viz.:		
Insurance.....	95 22	
Other.....	3 05	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	912 04	
		<u>12,922 68</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		13,313 16
Other payments, viz.:		
Insurance premium advanced.....	\$73 70	
Taxes advanced.....	1,121 95	
Cash over found.....	83 50	
		<u>1,279 15</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		237,706 66
		<u>\$1,433,499 53</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		7,268
Number of accounts opened or reopened during the year.....		1,231
Number of accounts closed during the year.....		830
Amount deposited during the year, not including dividends credited for that period.....	\$1,013,141 71	
Amount withdrawn during the year.....	891,970 70	
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$48,106 79	
January 1, 1915.....	50,016 36	
		<u>98,123 15</u>
Average amount of each account January 1, 1915.....		374 37
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$143,684 46	
Total expenses of the bank for the year 1914.....	12,922 68	
Dividends paid to depositors for the year 1914.....	98,123 15	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	32,638 63	

132. THE GREENBURGH SAVINGS BANK, DOBBS FERRY

[Main street; incorporated 1909]

W. WARD TOMPKINS, President. W. HOWARD LOSEE, Secretary.
 CHARLES G. STORMS, Treasurer.

TRUSTEES

W. W. TOMPKINS,	CHARLES H. BEVERS,	JEROME BRADLEY,
THOMAS LOSEE,	HENRY E. BLISS,	WALTER KEYS,
THOMAS MAHER,	SYLVESTER BUCKHOUT,	W. HOWARD LOSEE,
CHARLES G. STORMS,	ROBERT DENNISTON,	ANTHONY S. LESTER,
SYLVESTER L. STORMS,	MATTHEW ALLISON,	ELLERY E. ALBEE.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$367,990 00

Stocks and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$10,000 00	\$10,593 75	\$10,900 00	
Cities in other States.....	10,000 00	10,603 50	10,600 00	
Cities in this State.....	47,000 00	48,349 34	47,440 00	
Counties in this State....	5,000 00	5,409 00	5,300 00	
Towns in this State.....	24,000 00	23,886 48	23,760 00	
Villages in this State....	23,500 00	23,567 79	23,980 00	
School districts in this State.	12,000 00	12,211 32	11,770 00	
Railroad mortgage bonds...	38,000 00	40,086 75	34,310 00	
	<u>\$169,500 00</u>	<u>\$174,707 93</u>	<u>\$168,060 00</u>	
				168,060 00
Cash on deposit in banks or trust companies.....				66,156 30
Cash on hand.....				4,291 26
Total of collectible interest.....				11,768 06
				<u>\$618,265 62</u>

LIABILITIES

Amount due depositors, viz.:

Principal.....	\$565,102 58	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	10,707 68	
		\$575,810 26
Surplus on market value.....		42,455 36
		<u>\$618,265 62</u>

Surplus on par value, \$43,895.36.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$57,511 35
From depositors, not including dividends credited.....	165,946 71
From interest on loans, deposits and investments.....	30,269 31
From mortgages.....	15,750 00
From redemption of stocks and bonds.....	3,000 00
	<u>\$272,477 37</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$166,405 43
For loans on bonds and mortgages.....	20,550 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$10,000).....	10,593 75

For interest (other than dividend payments to depositors)		\$32 50
For current expenses of the bank, viz.:		
For salaries	\$2,610 00	
For taxes: Surplus	368 56	
For rent of banking rooms	499 99	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	969 58	
		<u>4, 448 13</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day		70, 447 56
		<u><u>\$272, 477 37</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915		1, 697
Number of accounts opened or reopened during the year		263
Number of accounts closed during the year		264
Amount deposited during the year, not including dividends credited for that period		\$165, 946 71
Amount withdrawn during the year		166, 405 43
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$10, 536 50	
January 1, 1915	10, 707 68	
		<u>21, 244 18</u>
Average amount of each account January 1, 1915		339 31
Rate per cent. of dividends to depositors during the six months ending June 30, 1914		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts		\$30, 777 98
Total expenses of the bank for the year 1914		4, 448 13
Dividends paid to depositors for the year 1914		21, 244 18
Net earnings for the year 1914 over expenses and dividends paid to depositors		<u><u>5, 085 67</u></u>

133. THE HOME SAVINGS BANK, WHITE PLAINS

[156 Main street; incorporated 1893]

DAVID CROMWELL, President. JOHN F. KREPPS, Secretary.
 HARRY S. HAMILTON, Vice-Pres. ADELBERT T. SHAW, Asst. Secy.
 J. T. LOCKWOOD, Vice-President.

TRUSTEES

HENRY R. BARRETT,	HARRY S. HAMILTON,	EDWARD SCHIRMER,
T. E. CARPENTER,	JAMES F. HORAN,	STEPHEN C. SMITH,
DAVID CROMWELL,	CHARLES D. HORTON,	ELIJAH C. SNIFFEN,
CHARLES J. P. DECKER,	HARVEY HUSTED,	JOHN F. KREPPS,
HENRY P. GRIFFIN,	JOHN Y. LAVERY,	J. T. LOCKWOOD,
CHARLES HAMMOND,	F. HERBERT NOWILL,	WILLIAM H. LYON,
	AARON RADICK.	

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,908,750 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$15,000 00	\$15,300 00	\$14,850 00	
Cities in other States.....	125,000 00	153,159 00	129,250 00	
Cities in this State.....	150,000 00	142,837 50	136,000 00	
Counties in this State.....	39,875 00	40,415 25	41,468 50	
Towns in this State.....	303,900 00	310,512 90	307,356 00	
Villages in this State.....	177,350 00	180,749 34	179,966 50	
School districts in this State.	155,850 00	161,792 61	157,300 50	
Railroad mortgage bonds...	475,000 00	482,875 00	416,750 00	
	<u>\$1,441,775 00</u>	<u>\$1,467,621 60</u>	<u>\$1,382,941 50</u>	1,382,941 50
Banking house and lot, book value, \$40,000; cost, \$41,817.90; actual cash value.....				40,000 00
Other real estate, book value, \$60,119.81; cost, \$61,791.56; actual cash value.....				60,119 81
Cash on deposit in banks or trust companies.....				394,989 64
Cash on hand.....				25,213 58
Total of collectible interest.....				53,450 48
Amount of all other assets, viz.:				
Rentals accrued			\$495 00	
Insurance premiums advanced.....			945 62	
				<u>1,440 62</u>
				<u>\$4,866,905 63</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,572,859 90	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	86,245 51	\$4,659,105 41
Other liabilities, viz.: Expenses incurred, but unpaid. Ex- penses of other real estate.....		80 00
Surplus on market value.....		207,720 22
		<u>\$4,866,905 63</u>

Surplus on par value, \$266,553.72.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$359,732 63
From depositors, not including dividends credited.....	1,242,225 19
From interest on loans, deposits and investments.....	226,127 17

WESTCHESTER COUNTY

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From rents from banking house.....	\$375 00
From rents from other real estate.....	2,744 50
From mortgages	93,750 00
From redemption of stocks and bonds.....	60,900 00
From all other sources, viz.: Insurance premiums returned..	50 00
	<u>\$1,985,904 49</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,235,657 48
For loans on bonds and mortgages.....	219,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$57,000).....	57,948 00
For interest (other than dividend payments to depositors)....	130 63
For current expenses of the bank, viz.:	
For salaries	\$18,680 00
For taxes: Banking house, \$577.54; surplus, \$1,669.76; on mortgages, \$979.....	3,226 30
For expenses, except taxes, of banking house:	
Repairs	481 12
Insurance	216 57
Other	647 03
For expenses of other real estate, viz.:	
Repairs	773 70
Insurance	121 50
Taxes	843 44
Other	620 58
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,908 71
	<u>30,518 95</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	21,282 70
Other payments, viz.:	
Insurance premiums advanced.....	\$713 37
Taxes advanced	50 14
	<u>763 51</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	420,203 22
	<u>\$1,985,904 49</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	12,473
Number of accounts opened or reopened during the year....	2,070
Number of accounts closed during the year.....	1,881
Amount deposited during the year, not including dividends credited for that period.....	\$1,242,225 19
Amount withdrawn during the year.....	1,235,657 48
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$84,434 56
January 1, 1915	86,245 51
Credited at other periods.....	6 00
	<u>170,686 07</u>
Average amount of each account January 1, 1915.....	373 54
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$226,926 50
Total expenses of the bank for the year 1914.....	35,610 50
Dividends paid to depositors for the year 1914.....	170,686 07
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>20,629 78</u>

134. PEEKSKILL SAVINGS BANK, PEEKSKILL

[920 South street; incorporated 1859]

CHARLES C. KNIGHT, President. EDWARD E. YOUNG, Treasurer.
 FRANK M. DAIN, Vice-President. SANFORD R. KNAPP, Secretary.
 FREDERICK LENT, Vice-President. R. S. ALLEN, Cashier.

TRUSTEES

SANFORD R. KNAPP, ALONZO SEYMOUR, EDWARD G. HALSEY,
 HENRY L. ARMSTRONG, FRANK M. DAIN, WILLIAM H. CROFT,
 IRA D. STRANG, EDWARD E. YOUNG, GEORGE W. BUCHANAN,
 FREDERICK LENT, J. R. DECATUR, CHARLES C. KNIGHT,
 OSCAR GRIFFIN, EDMUND JORDAN.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$2,774,593 90
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
United States	\$20,000 00	\$25,893 75	\$22,200 00	
State of North Dakota...	50,000 00	53,720 00	49,500 00	
State of Wyoming.....	5,000 00	6,375 00	5,250 00	
Cities in other States.....	410,400 00	429,351 73	403,480 00	
Cities in this State.....	306,500 00	332,042 00	296,245 00	
Counties in this State....	50,000 00	50,500 00	48,500 00	
Towns in this State.....	62,726 19	62,726 19	61,468 27	
Villages in this State....	524,991 18	527,582 99	505,278 84	
School districts in this State.	208,000 00	208,411 60	205,752 40	
Railroad mortgage bonds...	30,000 00	35,575 00	25,800 00	
	<u>\$1,667,617 37</u>	<u>\$1,732,678 26</u>	<u>\$1,623,474 51</u>	1,623,474 51
Banking house and lot, book value, \$28,455.21; cost, \$50- 191.41; actual cash value.....				30,000 00
Cash on deposit in banks or trust companies.....				372,954 48
Cash on hand.....				26,734 41
Total of collectible interest.....				54,547 35
Amount of all other assets, viz.: Rents due and accrued.....				212 50
				<u>\$4,882,517 15</u>

LIABILITIES

Amount due depositors, viz.:

Principal	\$4,327,618 18	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	83,595 18	
		\$4,411,213 36
Other liabilities, viz.: Expenses incurred, but unpaid.....		15 00
Surplus on market value.....		471,288 79
		<u>\$4,882,517 15</u>

Surplus on par value, \$515,431.65.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day:.....	\$382,481 25
From depositors, not including dividends credited.....	651,793 23
From interest on loans, deposits and investments.....	220,670 72
From rents from banking house.....	900 00
From mortgages	166,470 00
From redemption of stocks and bonds.....	39,948 56
From stocks and bonds sold (total par value, \$62,000).....	53,320 00

From all other sources, viz.:

Deposit with bid for bonds.....	\$1,250 00	
Telephone calls	25	
Deposit on account of mortgage purchase.....	500 00	
Insurance premiums returned.....	1 02	
		<u>\$1,751 27</u>
		<u><u>\$1,517,335 03</u></u>

PAYMENTS

To depositors, including dividends paid to them.....		\$852,917 80
For loans on bonds and mortgages.....		154,061 25
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$86,770.35).....		87,800 81
For interest (other than dividend payments to depositors)....		1,016 31
For current expenses of the bank, viz.:		
For salaries	\$10 900 00	
For taxes: Banking house \$1,042.60; surplus, \$4,430.12; on mortgages, \$70.50.....	5,543 22	
For expenses, except taxes, of banking house:		
Repairs	111 02	
Insurance	119 41	
Other	2,138 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,188 57	
		<u>20,000 22</u>
Other payments, viz.:		
Deposit with bid for bonds.....	\$1,250 00	
Short cash	84 73	
Deposit on account of mortgage purchased.....	500 00	
Overpayment of interest returned.....	15 00	
		<u>1,849 75</u>
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		399,688 89
		<u><u>\$1,517,335 03</u></u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	8,712
Number of accounts opened or reopened during the year....	745
Number of accounts closed during the year.....	838
Amount deposited during the year, not including dividends credited for that period.....	\$651,793 23
Amount withdrawn during the year.....	852,917 80
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914	\$84,361 89
January 1, 1915	83,595 18
	<u>167,957 07</u>
Average amount of each account January 1, 1915.....	506 34
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	218,718 43
Total expenses of the bank for the year 1914.....	20,004 12
Dividends paid to depositors for the year 1914.....	167,957 07
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u><u>30,757 24</u></u>

135. PEOPLE'S BANK FOR SAVINGS, NEW ROCHELLE

[252 Huguenot street; incorporated 1906]

HENRY M. LESTER, President.
JOHN A. PECK, Vice-President.CHARLES PRYER, Vice-President.
ALFRED L. HAMMETT, Secretary.

TRUSTEES

W. W. BISSELL,
JOHN CONLON,
GEORGE T. DAVIS,
R. C. EDDY,
MOTT EMIGH,
G. F. FLANDREAUX,
GEO. E. GALGANO,WILLIAM KIRCHHOFF,
J. F. LAMBDEN,
HENRY M. LESTER,
GEORGE W. MAHLSTEDT,
W. R. MARVIN,
JOHN F. NEW,
GEORGE WATSON,JOHN A. PECK,
CHARLES PRYER,
SAMUEL F. SWINBURNE,
L. E. VAN ETTEN,
HOWARD R. WARE,
JAMES S. HAVILAND,
JOHN H. TROY.

FINANCIAL

RESOURCES

Bonds and mortgages..... \$376,225 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
Cities in this State.....	\$23,990 00	\$23,472 67	\$23,580 00	
Counties in this State.....	4,000 00	3,910 00	3,880 00	
Towns in this State.....	10,000 00	10,121 36	10,099 00	
Villages in this State.....	21,500 00	21,994 46	21,655 00	
Railroad mortgage bonds...	104,000 00	101,170 81	93,810 00	
	<u>\$163,490 00</u>	<u>\$160,669 30</u>	<u>\$153,024 00</u>	153,024 00
Cash on deposit in banks or trust companies.....				27,155 15
Cash on hand.....				942 73
Total of collectible interest.....				4,635 07
				<u>\$561,981 95</u>

LIABILITIES

Amount due depositors, viz.:				
Principal.....			\$543,341 05	
Dividends credited or to be credited for the six months ending with December 31, 1914.....			9,762 10	
				<u>\$553,103 15</u>
Surplus on market value.....				8,878 80
				<u>\$561,981 95</u>
Surplus on par value, \$19,344.80.				

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$42,958 09
From depositors, not including dividends credited.....	302,519 60
From interest on loans, deposits and investments.....	29,190 54
From mortgages.....	2,900 00
From redemption of stocks and bonds.....	83,400 00
From all other sources, viz.:	
Home banks.....	\$8 50
Telephone and typewriting.....	21 03
Christmas Club.....	52 35
Difference.....	67 00
Pass books.....	2 20
Appraisal fees.....	20 00
Postage and exchange.....	12
	<u>171 20</u>
	<u>\$461,139 43</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$278,119 49
For loans on bonds and mortgages.....		51,300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$97,450)		96,562 71
For interest (other than dividend payments to depositors) ..		6 75
For current expenses of the bank, viz.:		
For salaries	\$3,482 00	
For taxes: Surplus.....	75 44	
For rent of banking rooms.....	1,492 25	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,477 35	
		6,527 04
Other payments, viz.:		
Trustees fund	\$350 00	
Christmas Club drafts.....	159 51	
Correction of difference.....	16 05	
		525 56
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		28,097 88
		<u>\$461,139 43</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		3,244
Number of accounts opened or reopened during the year....		707
Number of accounts closed during the year.....		587
Amount deposited during the year, not including dividends credited for that period.....		\$302,519 60
Amount withdrawn during the year.....		278,119 49
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$9,604 45	
January 1, 1915	9,785 61	
Credited at other periods.....	14 91	
		19,404 97
Average amount of each account January 1, 1915.....		173 58
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$29,790 68	
Total expenses of the bank for the year 1914.....	6,527 04	
Dividends paid to depositors for the year 1914.....	19,404 97	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>3,858 67</u>

136. PEOPLES SAVINGS BANK OF THE TOWN OF YONKERS, YONKERS

[12 and 14 South Broadway; incorporated 1866]

CHARLES E. GORTON, President. FRANK E. WHEELER, Treasurer.
ROBERT H. NEVILLE, Vice-President. ALBERT B. LOSELLE, Asst. Treas.
ANDREW B. BARR, Vice-President.

TRUSTEES

FRANK E. WHEELER,	ANDREW B. BARR,	CAMPBELL SCOTT,
CHARLES E. GORTON,	ALONZO P. HAZARD,	RALPH B. HIBBARD,
ROBERT H. NEVILLE,	ALBERT C. BENEDICT,	LOUIS SPRECKLES,
ALEXANDER SAUNDERS,	GEORGE H. WARREN,	WILLIAM HALLEY,
GUSTAV SCHELEUTER,	JOSEPH MILLER,	ARTHUR LAND,
CHARLES E. SKINNER.		E. B. EMBREE.

FINANCIAL RESOURCES

Bonds and mortgages..... \$4,783,250 00
Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of Alabama.....	\$17,000 00	\$18,465 00	\$17,000 00	
Cities in other States.....	174,000 00	182,986 00	179,520 00	
Cities in this State.....	958,005 18	976,014 69	965,011 38	
Counties in this State.....	35,000 00	36,856 25	36,400 00	
Towns in this State.....	458,203 88	469,701 32	458,572 12	
Villages in this State.....	865,612 63	888,806 17	867,211 84	
School districts in this State.....	317,850 00	333,006 40	321,498 25	
Railroad mortgage bonds...	50,000 00	52,668 75	46,000 00	
	<u>\$2,875,671 69</u>	<u>\$2,958,504 58</u>	<u>\$2,891,213 59</u>	2,391,213 59
Loans upon pledge of securities.....				1,500 00
Banking house and lot, book value, \$57,855.45; cost, \$61,586.48; actual cash value.....				61,500 00
Other real estate, book value, \$11,712.96; cost, \$10,768.85; actual cash value.....				10,500 00
Cash on deposit in banks or trust companies.....				446,312 85
Cash on hand.....				80,161 04
Total of collectible interest.....				74,522 55
Amount of all other assets, viz.: Rents accrued.....				215 00
				<u>\$8,349,175 03</u>

LIABILITIES

Amount due depositors, viz.:				
Principal.....		\$7,674,408 22		
Dividends credited or to be credited for the six months ending with December 31, 1914.....		146,490 76		
				<u>\$7,820,898 98</u>
Surplus on market value.....				528,276 05
				<u>\$8,349,175 03</u>
Surplus on par value, \$512,734.15.				

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....		\$507,395 75
From depositors, not including dividends credited.....	1,791,494 85	
From interest on loans, deposits and investments.....	377,950 73	
From rents from banking house.....	830 00	
From rents from other real estate.....	297 00	
From mortgages.....	103,450 00	
From redemption of stocks and bonds.....	108,029 29	
From stocks and bonds sold (total par value, \$7,000).....	7,105 10	
		<u>\$2,896,552 72</u>

PAYMENTS

To depositors, including dividends paid to them.....	\$1,844,946	17
For loans on bonds and mortgages.....	341,050	00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$151,648).....	153,332	36
For interest (other than dividend payments to depositors)...	1,506	43
For current expenses of the bank, viz.:		
For salaries	\$13,470	00
For taxes: Banking house, \$1,307.25; surplus, \$4,582.93	5,890	18
For expenses, except taxes, of banking house:		
Repairs	38	31
Insurance	155	40
Other	14	03
For expenses of other real estate, viz.:		
Repairs	186	99
Insurance	29	50
Taxes	221	39
Other	31	70
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,699	46
	<u>22,736</u>	<u>96</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	6,506	91
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....	526,473	89
	<u>\$2,896,552</u>	<u>72</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	16,883	
Number of accounts opened or reopened during the year....	2,746	
Number of accounts closed during the year.....	2,867	
Amount deposited during the year, not including dividends credited for that period.....	\$1,791,494	85
Amount withdrawn during the year.....	1,844,946	17
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914	\$143,854	65
January 1, 1915	146,490	76
	<u>290,345</u>	<u>41</u>
Average amount of each account January 1, 1915.....	463	24
Number of accounts which exceeded \$3,000, exclusive of divi- dends credited, at the last trial balance of depositors' ledgers, except deposits arising from society accounts, or judicial sales, or trust funds, or by order of a court of record or of a surrogate	1	
Total amount of such account.....	\$3,087	47
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4	
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4	
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$380,148	81
Total expenses of the bank for the year 1914.....	22,736	96
Dividends paid to depositors for the year 1914.....	290,345	41
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	67,066	44

137. THE PORT CHESTER SAVINGS BANK, PORT CHESTER

[North Main and Willett streets; incorporated 1865]

WILLIAM RYAN, President. JOHN W. McCARTY, Secretary.
 EDWIN F. STUDWELL, Vice-Pres. JOHN W. DIEHL, Cashier.
 ELLWOOD BURDSALL, Vice-Pres. GEORGE STUDWELL, Asst. Cashier.

TRUSTEES

WILLIAM RYAN, JOSIAH N. WILCOX, THOMAS BYRNES, JR.,
 EDWIN F. STUDWELL, JOHN W. McCARTY, THEODORE C. PARKER,
 JOHN MILLER, CHARLES H. TIBBITS, SAMUEL GLOCK,
 ELLWOOD BURDSALL, ROBERT B. M. COOK, ARTHUR R. WILCOX,
 H. L. MARSHALL, JR., LEANDER HORTON, JOHN W. DIEHL,
 FRANK H. BROWN.

**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$2,160,599 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value	
State of New York.....	\$40,000 00	\$40,287 50	\$40,500 00	
Cities in other States.....	48,000 00	50,177 40	48,320 00	
Cities in this State.....	589,650 00	604,404 60	583,408 50	
Counties in this State.....	96,400 00	101,116 83	97,165 00	
Towns in this State.....	43,078 25	43,124 42	41,847 46	
Villages in this State.....	176,900 00	179,042 66	174,605 00	
School districts in this State.	143,600 00	147,644 50	140,240 00	
Railroad mortgage bonds...	341,000 00	342,001 25	295,930 00	
	<u>\$1,478,628 25</u>	<u>\$1,507,799 16</u>	<u>\$1,422,515 96</u>	1,422,515 96
Banking house and lot, book value, \$25,000; cost, \$44,682.06; actual cash value.....				25,000 00
Cash on deposit in banks or trust companies.....				211,477 23
Cash on hand.....				31,170 01
Total of collectible interest.....				30,236 92
				<u>\$3,880,999 12</u>

LIABILITIES

Amount due depositors, viz.:			
Principal.....		\$3,573,157 64	
Dividends credited or to be credited for the six months ending with December 31, 1914.....		68,080 48	
		<u>\$3,641,238 12</u>	
Surplus on market value.....			239,761 00
			<u>\$3,880,999 12</u>

Surplus on par value, \$295,873.29.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$179,152 86
From depositors, not including dividends credited.....	785,420 42
From interest on loans, deposits and investments.....	174,516 65
From mortgages.....	50,679 00
From redemption of stocks and bonds.....	93,900 00
From all other sources, viz.: Insurance advanced repaid.....	5 00
	<u>\$1,283,673 93</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$989,427 17
For loans on bonds and mortgages.....		25,700 00
For stocks and bonds purchased, including premiums, commis- sions, etc. (total par value, \$12,000).....		11,904 60
For interest (other than dividend payments to depositors)...		170 67
For current expenses of the bank, viz.:		
For salaries	\$8,500 00	
For taxes: Banking house, \$775.42; surplus, \$2,156.97.	2,932 39	
For expenses, except taxes, of banking house:		
Insurance	112 50	
Other	742 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	1,532 36	
		<hr/>
		13,819 25
Other payments, viz.: Insurance advanced.....		5 00
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		242,647 24
		<hr/>
		\$1,283,673 93

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		8,488
Number of accounts opened or reopened during the year....		1,394
Number of accounts closed during the year.....		1,540
Amount deposited during the year, not including dividends credited for that period.....		\$785,420 42
Amount withdrawn during the year.....		989,427 17
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$66,587 52	
January 1, 1915.....	68,080 48	
		<hr/>
		134,668 00
Average amount of each account January 1, 1915.....		428 98
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$172,371 30
Total expenses of the bank for the year 1914.....		13,819 25
Dividends paid to depositors for the year 1914.....		134,668 00
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<hr/>
		23,834 05

WESTCHESTER COUNTY

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PAYMENTS

To depositors, including dividends paid to them.....		\$220,424 36
For loans on bonds and mortgages.....		24,240 00
For stocks and bonds purchased, including premiums, com- missions, etc. (total par value, \$10,325).....		10,453 41
For interest (other than dividend payments to depositors)...		36 87
For current expenses of the bank, viz.:		
For salaries	\$3,800 00	
For taxes: Surplus, \$411.23; on mortgages, \$104.75..	515 98	
For expenses, except taxes, of banking house:		
Insurance	6 00	
Other	232 00	
For rent of banking rooms.....	660 00	
For expenses of other real estate, viz.: Taxes.....	135 62	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	594 88	
		5,944 48
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		107,884 60
		<u>\$368,983 72</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		2,321
Number of accounts opened or reopened during the year....		359
Number of accounts closed during the year.....		318
Amount deposited during the year, not including dividends credited for that period.....		\$222,354 00
Amount withdrawn during the year.....		220,424 36
Amount of dividends credited and paid for the year, viz.:		
July 1, 1914.....	\$13,238 94	
January 1, 1915.....	13,745 05	
		26,983 99
Average amount of each account January 1, 1915.....		317 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....		\$38,855 21
Total expenses of the bank for the year 1914.....		5,808 86
Dividends paid to depositors for the year 1914.....		26,983 99
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		<u>6,062 36</u>

139. WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN

[Broadway and Main street; incorporated 1853]

ISAAC REQUA, President.
ELMORE T. WILLSEA, Treasurer.

CHARLES T. WOOD, Secretary.

TRUSTEESRICHARD B. COUTANT,
MOSES W. TAYLOR,
DAVID SILVER,
ISAAC REQUA,ELMORE T. WILLSEA.
CHAS. E. EDDISON,
WM. A. BURNHAM,
JOSEPH BLOUIN,
B. F. TOMPKINS.CHARLES F. SMITH,
CHARLES C. BRACE.
EDGAR ALLEN,
WM. H. VINALL,**FINANCIAL
RESOURCES**

Bonds and mortgages..... \$2,364,136 47

Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
United States	\$30,000 00	\$34,343 75	\$33,300 00
District of Columbia.....	50,000 00	48,100 00	53,000 00
Cities in other States.....	116,000 00	123,428 00	117,920 00
Cities in this State.....	670,000 00	688,931 18	669,800 00
Counties in this State.....	50,000 00	52,210 00	47,000 00
Towns in this State.....	15,000 00	15,000 00	14,400 00
Villages in this State.....	289,000 00	298,585 65	283,715 00
School districts in this State.	31,000 00	33,083 32	30,620 00
Railroad mortgage bonds...	472,000 00	521,718 90	436,140 00
	<u>\$1,723,000 00</u>	<u>\$1,815,400 80</u>	<u>\$1,685,895 00</u>

1,685,895 00

Banking house and lot, book value, \$25,000; cost, \$37,365.22;
actual cash value..... 25,000 00Other real estate, book value, \$103,559.47; cost, \$98,694.48;
actual cash value..... 98,694 48

Cash on deposit in banks or trust companies..... 430,696 52

Cash on hand..... 47,173 20

Total of collectible interest..... 95,402 14

Amount of all other assets, viz.: Insurance advanced..... 36 00

\$4,747,033 81**LIABILITIES**

Amount due depositors, viz.:

Principal..... \$3,969,068 65

Dividends credited or to be credited for the six
months ending with December 31, 1914..... 76,593 46\$4,045,662 11

Surplus on market value..... 701,371 70

\$4,747,033 81

Surplus on par value, \$738,476.70.

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$376,057 63
From depositors, not including dividends credited.....	659,616 89
From interest on loans, deposits and investments.....	231,415 53
From rents from other real estate.....	110 16
From mortgages.....	206,377 18
From redemption of stocks and bonds.....	47,500 00
From real estate sold.....	11,402 03
From all other sources, viz.:	
Taxes refunded.....	\$1,376 55
Cash over.....	8 00
Insurance premium retained.....	150 00
	<u>1,534 55</u>

\$1,534,013 97

PAYMENTS

To depositors, including dividends paid to them.....		\$778,476 80
For loans on bonds and mortgages.....		75,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$100,000).....		106,875 00
For current expenses of the bank, viz.:		
For salaries.....	\$9,800 00	
For taxes: Banking house, \$480.87; surplus, \$6,396.03; on mortgages, \$221.41.....	7,088 31	
For expenses, except taxes, of banking house:		
Repairs.....	24 70	
Insurance.....	52 50	
For expenses of other real estate, viz.:		
Repairs.....	301 27	
Insurance.....	31 00	
Taxes.....	621 09	
Other.....	304 63	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	2,629 21	
		20,862 71
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		74,048 94
Other payments, viz.:		
Account 29091 short credit.....	\$5 00	
Shortage in cash.....	42 94	
Profit and loss, forged signature on order.....	45 00	
Accrued interest.....	750 00	
Errors in interest.....	1 86	
Insurance advanced.....	36 00	
		880 80
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		477,869 72
		<u>\$1,534,013 97</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....	6,717
Number of accounts opened or reopened during the year.....	705
Number of accounts closed during the year.....	712
Amount deposited during the year, not including dividends credited for that period.....	\$659,916 89
Amount withdrawn during the year.....	778,476 80
Amount of dividends credited and paid for the year, viz.:	
July 1, 1914.....	\$78,047 84
January 1, 1915.....	76,593 46
	152,641 30
Average amount of each account January 1, 1915.....	602 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....	4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$224,808 22
Total expenses of the bank for the year 1914.....	20,862 71
Dividends paid to depositors for the year 1914.....	152,641 30
Net earnings for the year 1914 over expenses and dividends paid to depositors.....	<u>51,304 21</u>

140. YONKERS SAVINGS BANK, YONKERS

[16 South Broadway; incorporated 1854]

JAMES H. WELLER, President. JOHN BELLOWES, Secretary.
 WM. H. THORNE, Vice-President. RUDOLF EICKHEIMER, Asst. Secy.
 ALBERT L. SKINNER, Vice-President. CHARLES P. MARSDEN, Cashier.
 CHAS. F. HULBERT, Treasurer.

TRUSTEES

WM. H. THORNE, CHARLES F. HULBERT, EUGENE C. CLARK,
 JAMES H. WELLER, BENJ. W. STILWELL, L. J. SCHLESINGER,
 R. EICKHEIMER, WM. M. DICK, JOSEPH H. BEALL,
 ALBERT L. SKINNER, JOHN BELLOWES, CHARLES H. KETCHAM,
 HARRY L. TWINE, WM. W. SCRUGHAM, N. A. WARREN,
 JOHN O. CAMPBELL, WM. S. SAUNDERS.

FINANCIAL
RESOURCES

Bonds and mortgages..... \$5,438,275 00
 Stock and bond investments, viz.:

<i>Stocks and bonds</i>	Par value	Original cost	Estimated market value
Cities in other States.....	\$582,000 00	\$623,425 56	\$593,350 00
Cities in this State.....	1,196,400 00	1,219,159 43	1,206,274 00
Counties in this State.....	77,560 00	80,196 00	81,338 95
Towns in this State.....	87,000 00	88,346 13	87,480 00
Villages in this State.....	260,500 00	269,018 52	265,029 13
School districts in this State.	85,000 00	89,663 85	86,430 00
Railroad mortgage bonds...	745,000 00	809,143 23	706,300 00
	<u>\$3,033,460 00</u>	<u>\$3,173,952 72</u>	<u>\$3,031,202 08</u>
			3,031,202 08
Banking house and lot, book value, \$100,000; cost, \$100,000; actual cash value.....			100,000 00
Cash on deposit in banks or trust companies.....			571,080 03
Cash on hand.....			82,775 43
Total of collectible interest.....			77,818 04
Amount of all other assets, viz.: Rents accrued.....			100 00
			<u>\$9,301,250 58</u>

LIABILITIES

Amount due depositors, viz.:		
Principal.....	\$8,362,037 67	
Dividends credited or to be credited for the six months ending with December 31, 1914.....	160,094 65	
		\$8,522,132 32
Surplus on market value.....		779,118 26
		<u>\$9,301,250 58</u>

Surplus on par value, \$781,376.18.

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS.

Cash on hand and in banks or trust companies January 1, 1914, before transactions of the day.....	\$547,358 32
From depositors, not including dividends credited.....	1,887,919 57
From interest on loans, deposits and investments.....	434,584 45
From rents from banking house.....	5,449 94
From mortgages.....	182,875 00
From redemption of stocks and bonds.....	111,500 00
	<u>\$3,169,687 28</u>

PAYMENTS

To depositors, including dividends paid to them.....		\$1,865,664 93
For loans on bonds and mortgages.....		324,650 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, \$285,500).....		292,781 09
For interest (other than dividend payments to depositors)...		1,439 15
For current expenses of the bank, viz:		
For salaries.....	\$14,920 00	
For taxes: Banking house, \$1,901.46; surplus, \$6,904.70.	8,806 16	
For expenses, except taxes, of banking house:		
Repairs.....	268 07	
Insurance.....	160 11	
Other.....	3,060 67	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	4,081 64	
		31,296 65
Cash on hand and in banks or trust companies December 31, 1914, after transactions of the day.....		653,855 46
		<u>\$3,169,687 28</u>

STATISTICAL INFORMATION

Number of open accounts January 1, 1915.....		17,643
Number of accounts opened or reopened during the year.....		2,546
Number of accounts closed during the year.....		2,428
Amount deposited during the year, not including dividends credited for that period.....	\$1,887,919 57	
Amount withdrawn during the year.....	1,865,664 93	
Amount of dividends credited and paid for the year, viz:		
July 1, 1914.....	\$157,085 21	
January 1, 1915.....	160,094 65	
		317,179 86
Average amount of each account January 1, 1915.....		483 03
Rate per cent. of dividends to depositors during the six months ending June 30, 1914.....		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1914.....		4
Total earnings of the bank for the year 1914, after allowing for amortization of premiums and discounts.....	\$433,132 95	
Total expenses of the bank for the year 1914.....	31,296 65	
Dividends paid to depositors for the year 1914.....	317,179 86	
Net earnings for the year 1914 over expenses and dividends paid to depositors.....		84,656 44

STATEMENT
OF THE
CONDITION OF THE SAVINGS BANKS
OF THE
STATE OF NEW YORK
ON
July 1, 1914, and January 1, 1915

[327]

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1914

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1914
ALBANY COUNTY						
Albany City Savings Institution.....	\$11,511,028 85	\$11,102,499 89		\$408,528 96	\$305,338 62	13,863
Albany County Savings Bank, Albany.....	8,382,790 35	7,824,623 34	\$77,444 44	490,722 57	435,012 34	10,874
Albany Exchange Savings Bank.....	3,379,272 52	3,140,503 91	32,256 34	206,512 27	226,553 91	5,809
Albany Savings bank.....	35,966,683 26	33,980,673 72		1,986,004 54	2,930,255 44	51,547
Cohoes Savings Institution.....	3,667,758 14	3,410,304 98		257,453 16	332,273 49	7,829
Home Savings Bank of the City of Albany.....	9,803,727 47	9,343,472 36	660 84	459,594 27	399,611 01	12,974
Mechanics and Farmers' Savings Bank, The, Albany.....	2,686,185 47	2,298,215 31	18,464 00	369,506 16	466,525 53	4,232
Mechanics' Savings Bank, Cohoes.....	1,610,469 24	1,506,907 02		103,562 22	103,448 96	2,937
National Savings Bank of the City of Albany, The.....	13,651,754 78	12,959,328 10	10 00	692,416 68	681,933 41	17,629
Total.....	\$90,659,670 08	\$85,566,533 63	\$128,835 62	\$4,964,300 83	\$5,880,952 71	127,694
BRONX COUNTY						
Bronx Savings Bank, The, New York.....	\$1,174,672 12	\$1,159,166 94		\$15,505 18	\$23,348 18	5,771
Dollar Savings Bank, New York.....	12,658,907 39	11,976,488 93	\$250 00	682,168 46	584,188 46	44,276
North Side Savings Bank, New York.....	1,356,011 60	1,330,667 65		25,343 95	28,943 03	5,931
Total.....	\$15,189,591 11	\$14,466,323 52	\$250 00	\$723,017 59	\$636,479 67	55,978
BROOME COUNTY						
Binghamton Savings Bank.....	\$7,130,268 83	\$6,815,482 29		\$314,786 54	\$522,564 60	21,920
Chenango Valley Savings Bank, Binghamton.....	1,982,362 77	1,935,175 55		47,187 22	45,337 64	10,282
Total.....	\$9,112,631 60	\$8,750,657 84		\$361,973 76	\$567,902 24	32,202
CAYUGA COUNTY						
Auburn Savings Bank.....	\$6,067,524 47	\$5,046,995 02	\$307 43	\$420,222 02	\$507,648 92	13,555
Cayuga County Savings Bank, Auburn.....	4,114,174 49	3,893,712 48	171 20	220,290 81	314,425 23	9,577
Total.....	\$10,181,698 96	\$9,540,707 50	\$478 63	\$640,512 83	\$822,074 15	23,132
CHEMUNG COUNTY						
Elmira Savings Bank, The.....	\$887,853 17	\$845,640 44		\$42,212 73	\$55,496 73	4,325

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1913 — Continued

NAMES	Number of accounts opened or reopened during year ending June 30, 1914	Number of accounts closed during year ending June 30, 1914	Amount deposited during year ending June 30, 1914 not including dividends credited for that period	Amount withdrawn during year ending June 30, 1914	Amount of dividends credited and paid during year ending June 30, 1914	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1914
ALBANY COUNTY							
Albany City Savings Institution.....	4,419	1,480	\$4,064,876 30	\$2,430,540 45	\$388,069 48	\$17,882 51	4
Albany County Savings Bank, Albany.....	1,714	2,057	1,731,460 26	2,635,707 73	282,508 31	14,840 51	3½
Albany Exchange Savings Bank.....	918	973	836,915 09	1,186,400 56	112,273 09	8,675 04	3½
Albany Savings Bank.....	6,307	7,945	5,649,380 31	8,765,157 29	1,229,796 26	42,913 40	3½
Cohoes Savings Institution.....	1,216	1,223	685,195 92	881,416 38	113,497 89	5,560 33	3½
Home Savings Bank of the City of Albany.....	3,885	1,739	3,399,756 25	2,174,502 91	328,867 01	16,560 02	4
Mechanics and Farmers' Savings Bank, The, Albany.....	375	606	384,077 22	584,145 85	78,866 28	3,865 09	3½
Mechanics' Savings Bank, Cohoes.....	562	530	397,550 34	447,580 41	49,509 03	3,616 84	3½
National Savings Bank of the City of Albany, The.....	2,949	4,514	2,588,174 74	5,256,146 97	481,507 98	20,286 24	3½
Total.....	22,345	21,067	\$19,737,386 43	\$24,361,598 55	\$3,064,895 33	\$134,199 98	.....
BRONX COUNTY							
Bronx Savings Bank, The, New York.....	2,102	1,539	\$715,285 76	\$637,897 52	\$33,055 31	\$6,952 81	3½
Dollar Savings Bank, New York.....	14,043	12,547	5,270,972 96	4,691,548 42	358,162 75	21,275 44	3½
North Side Savings Bank, New York.....	2,357	1,509	771,858 50	594,604 30	37,021 10	5,066 32	3½
Total.....	18,502	15,595	\$6,758,117 22	\$5,924,050 24	\$428,239 16	\$33,294 57	.....
BROOME COUNTY							
Binghamton Savings Bank.....	3,979	3,810	\$3,145,843 50	\$3,431,513 71	\$224,884 90	\$13,511 93	3½
Chenango Valley Savings Bank, Binghamton.....	3,252	1,946	1,258,968 46	1,174,480 36	60,128 88	8,524 42	3½
Total.....	7,231	5,756	\$4,404,811 96	\$4,605,994 07	\$285,013 78	\$22,036 35	.....
CAYUGA COUNTY							
Auburn Savings Bank.....	1,637	1,788	\$1,426,159 86	\$1,709,457 69	\$191,356 37	\$15,347 00	3½
Cayuga County Savings Bank, Auburn.....	1,394	1,403	1,235,707 75	1,310,722 27	129,824 17	8,817 65	3½
Total.....	3,031	3,191	\$2,661,867 61	\$3,020,179 96	\$321,180 54	\$24,164 65	.....
CHEMUNG COUNTY							
Elmira Savings Bank, The.....	1,365	1,091	\$421,662 90	\$386,084 68	\$25,685 37	\$2,332 38	3½

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1914 — Continued

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REPORT ON SAVINGS BANKS

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1914
COLUMBIA COUNTY						
Hudson City Savings Institution.....	\$5,744,663 96	\$5,315,220 36	.....	\$429,443 60	\$497,206 27	10,541
CORTLAND COUNTY						
Cortland Savings Bank.....	\$4,555,241 16	\$4,259,301 57	.....	\$295,849 59	\$380,792 52	11,782
DUTCHESS COUNTY						
Fishkill Savings Institute, Fishkill.....	\$565,430 46	\$542,751 35	.....	\$22,679 11	\$27,108 51	1,048
Mattewan Savings Bank, Beacon.....	900,639 63	856,041 21	\$5,492 93	39,105 49	55,449 49	2,025
Mechanics' Savings Bank, The, Beacon.....	2,736,453 85	2,477,143 27	16,864 28	242,446 30	292,345 15	5,081
Pawling Savings Bank.....	803,168 94	760,287 01	12 70	42,869 23	61,272 95	2,084
Poughkeepsie Savings Bank, The.....	15,024,823 46	14,236,669 85	.....	788,153 61	1,191,748 33	26,668
Rhinebeck Savings Bank.....	871,888 95	825,133 92	.....	46,555 03	61,416 17	2,949
Wappinger Savings Bank, Wappingers Falls.....	696,018 81	654,336 18	6,425 00	35,257 63	50,046 57	1,724
Total.....	\$21,598,224 10	\$20,352,362 79	\$28,794 91	\$1,217,066 40	\$1,739,387 17	41,559
ERIE COUNTY						
American Savings Bank of Buffalo.....	\$2,183,363 23	\$2,160,565 28	.....	\$22,797 95	\$39,748 60	5,189
Buffalo Savings Bank.....	40,909,089 80	37,754,323 89	.....	3,184,765 91	2,490,520 75	64,167
Erie County Savings Bank, Buffalo.....	57,719,952 24	54,772,375 09	.....	2,947,577 15	4,643,342 12	91,513
Western Savings Bank, Buffalo.....	11,010,998 10	10,408,292 67	.....	602,705 43	815,448 51	13,054
Total.....	\$111,823,403 37	\$105,065,556 93	.....	\$6,757,846 44	\$7,989,059 98	173,923
GREENE COUNTY						
Catskill Savings Bank.....	\$3,706,938 53	\$3,435,562 32	\$68 82	\$271,307 39	\$321,237 19	7,392
JEFFERSON COUNTY						
Jefferson County Savings Bank, Watertown.....	\$8,786,409 86	\$8,411,099 57	.....	\$375,310 29	\$600,577 81	30,414
Watertown Savings Bank.....	3,719,629 70	3,578,614 80	.....	141,014 90	160,767 41	9,508
Total.....	\$12,506,039 56	\$11,989,714 37	.....	\$516,325 19	\$761,345 22	39,922

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1914 — Continued

NAMES	Number of accounts opened or reopened during year ending June 30, 1914	Number of accounts closed during year ending June 30, 1914	Amount deposited during year ending June 30, 1914 not including dividends credited for that period	Amount withdrawn during year ending June 30, 1914	Amount of dividends credited and paid during year ending June 30, 1914	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1914
COLUMBIA COUNTY							
Hudson City Savings Institution	1,415	1,494	\$1,142,341 53	\$1,401,258 40	\$176,444 13	\$6,410 34	3½
CORTLAND COUNTY							
Cortland Savings Bank	1,773	1,572	\$1,218,126 01	\$1,257,084 15	\$137,666 52	\$6,432 44	3½
DUTCHESS COUNTY							
Fishkill Savings Institute, Fishkill	92	90	\$87,429 40	\$89,482 69	\$20,094 66	\$1,306 14	4
Matteawan Savings Bank, Beacon	317	279	171,596 41	178,972 14	32,466 88	1,638 57	4
Mechanics' Savings Bank, The, Beacon	513	576	318,520 23	472,944 73	96,978 66	3,942 71	4
Pawling Savings Bank	247	187	143,716 12	137,957 43	27,040 45	1,835 73	3½
Poughkeepsie Savings Bank, The	2,653	2,429	2,323,803 68	2,713,247 88	535,452 79	15,811 46	4
Rhinebeck Savings Bank	276	231	139,919 67	135,512 44	28,866 23	2,029 61	3½
Wappinger Savings Bank, Wappingers Falls	285	193	147,977 35	166,300 35	25,002 90	2,064 75	4
Total	4,383	3,985	\$3,332,962 86	\$3,894,417 66	\$765,922 66	\$28,628 97	.....
ERIE COUNTY							
American Savings Bank of Buffalo	2,228	2,095	\$1,042,497 84	\$980,905 19	\$77,242 70	\$6,015 98	4
Buffalo Savings Bank	12,411	10,258	10,791,438 31	10,823,231 96	1,411,268 59	53,009 44	4
Erie County Savings Bank, Buffalo	15,040	14,152	13,988,122 02	14,386,938 88	2,016,185 15	62,749 92	4
Western Savings Bank, Buffalo	2,007	1,660	2,623,999 81	2,665,441 48	392,137 64	17,810 73	4
Total	31,686	28,165	\$28,446,057 98	\$28,856,517 51	\$3,896,834 08	\$139,586 07	.....
GREENE COUNTY							
Catskill Savings Bank	959	938	\$762,382 82	\$849,850 90	\$114,083 71	\$5,247 64	3½
JEFFERSON COUNTY							
Jefferson County Savings Bank, Watertown	3,244	2,688	\$1,683,802 56	\$2,064,594 34	\$295,065 56	\$17,202 62	3½
Watertown Savings Bank	1,482	1,079	724,741 87	797,670 44	127,060 92	4,747 75	3½
Total	4,726	3,767	\$2,408,544 43	\$2,862,264 78	\$422,126 48	\$21,950 37	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1914 — Continued

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REPORT ON SAVINGS BANKS

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1914
KINGS COUNTY						
Bay Ridge Savings Bank, Brooklyn.....	\$578,074 52	\$566,464 44	.....	\$11,610 08	\$17,600 08	3,488
Brevoort Savings Bank, Brooklyn.....	4,242,610 16	4,028,342 23	.....	214,267 93	214,995 90	15,077
Brooklyn Savings Bank.....	57,391,510 59	52,421,510 61	\$20,000 00	4,949,999 98	6,060,124 98	69,916
Bushwick Savings Bank, The, Brooklyn.....	6,441,889 01	6,042,282 52	3,000 00	396,606 49	394,330 36	14,026
City Savings Bank of Brooklyn, The.....	3,194,759 31	3,010,157 41	1,548 81	183,053 09	159,872 28	8,628
Dime Savings Bank of Brooklyn, The.....	45,440,670 54	41,986,048 98	13,000 00	3,441,621 56	4,054,268 56	96,586
Dime Savings Bank of Williamsburgh, Brooklyn.....	10,711,368 46	10,180,789 39	2,585 39	527,993 68	581,692 68	15,134
East Brooklyn Savings Bank, Brooklyn.....	7,952,863 26	7,441,221 55	4,000 00	507,641 71	631,420 47	16,282
Eastern District Savings Bank of the City of Brooklyn.....	7,416,071 30	7,135,379 94	.....	280,691 36	249,739 14	22,644
East New York Savings Bank, Brooklyn.....	3,976,660 99	3,652,277 84	.....	324,383 15	343,365 15	9,182
Germania Savings Bank of Kings County, Brooklyn.....	12,313,288 97	11,635,222 83	.....	678,066 14	736,541 76	19,875
German Savings Bank of Brooklyn, The.....	19,532,578 29	18,258,147 89	.....	1,274,430 40	1,305,179 15	42,016
Greater New York Savings Bank, The, Brooklyn.....	3,703,240 61	3,583,554 48	.....	119,686 13	145,327 13	10,035
Green Point Savings Bank, The, Brooklyn.....	9,085,898 90	8,229,265 71	.....	856,633 19	984,384 94	18,230
Hamburg Savings Bank, Brooklyn.....	1,621,450 49	1,592,092 24	.....	29,358 25	34,660 52	6,230
Home Savings Bank, Brooklyn.....	556,006 78	544,136 59	.....	11,870 19	8,175 19	2,346
Kings County Savings Institution, The, Brooklyn.....	13,822,664 30	12,922,520 41	200 00	899,943 89	1,019,355 72	14,383
Prudential Savings Bank, Brooklyn.....	2,085,754 62	2,045,543 88	.....	40,210 74	31,191 09	6,115
South Brooklyn Savings Institution, The, Brooklyn.....	25,610,278 94	22,825,505 27	20 00	2,784,753 67	3,243,000 27	35,719
Sumner Savings Bank, Brooklyn.....	736,651 35	718,629 56	.....	18,021 79	36,781 79	2,491
Williamsburgh Savings Bank, Brooklyn.....	80,772,630 84	71,046,304 33	35,000 00	9,691,326 51	9,361,496 15	107,440
Total.....	\$317,186,922 23	\$289,865,398 10	\$79,354 20	\$27,242,169 93	\$29,613,586 31	541,843
MADISON COUNTY						
Oneida Savings Bank.....	\$3,494,581 79	\$3,242,033 20	\$1,780 00	\$250,768 59	\$327,331 57	8,701
MONROE COUNTY						
East Side Savings Bank, The, Rochester.....	\$14,918,778 47	\$14,433,067 13	\$51,495 53	\$434,215 81	\$493,972 85	45,946
Mechanics Savings Bank, Rochester.....	5,110,263 79	4,843,524 51	18,070 43	248,668 85	367,685 20	7,614
Monroe County Savings Bank, Rochester.....	26,706,933 69	24,957,904 56	155,514 78	1,593,514 35	2,089,449 35	39,424
Rochester Savings Bank.....	24,970,051 50	22,782,713 26	106,484 43	2,080,853 81	2,847,532 41	52,076
Total.....	\$ 71,706,027 45	\$67,017,209 46	\$331,565 17	\$4,357,252 82	\$5,798,639 81	145,060

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1914—Continued

NAMES	Number of accounts opened or reopened during year ending June 30, 1914	Number of accounts closed during year ending June 30, 1914	Amount deposited during year ending June 30, 1914 not including dividends credited for that period	Amount withdrawn during year ending June 30, 1914	Amount of dividends credited and paid during year ending June 30, 1914	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1914
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn	1,904	1,269	\$564,725 80	\$424,198 69	\$16,110 54	\$1,890 77	4
Brevoort Savings Bank, Brooklyn	2,818	2,139	1,688,365 62	1,601,879 24	122,040 08	9,792 03	3½
Brooklyn Savings Bank	10,758	9,093	10,585,005 91	11,279,292 66	1,961,665 71	59,558 94	4
Bushwick Savings Bank, The, Brooklyn	2,466	1,947	1,968,868 97	1,754,213 54	216,778 09	14,380 84	4
City Savings Bank of Brooklyn, The	2,164	1,794	1,185,124 69	1,100,661 95	91,919 36	12,194 77	3½
Dime Savings Bank of Brooklyn, The	19,916	17,956	12,290,614 56	13,261,247 07	1,336,238 51	74,004 86	3½
Dime Savings Bank of Williamsburgh, Brooklyn	2,718	2,304	2,875,555 74	2,621,871 81	372,683 32	22,841 40	4
East Brooklyn Savings Bank, Brooklyn	2,926	2,848	2,036,437 97	2,200,412 01	238,541 90	15,698 77	3½
Eastern District Savings Bank of the City of Brooklyn	5,938	4,223	3,533,936 47	2,798,391 92	241,183 68	9,284 93	4
East New York Savings Bank, Brooklyn	1,817	1,420	1,183,619 40	1,055,356 97	129,882 64	7,530 85	4
Germania Savings Bank of Kings County, Brooklyn	3,257	2,880	3,381,414 83	3,843,761 10	377,831 66	22,744 22	3½
German Savings Bank of Brooklyn, The	7,320	6,330	5,975,407 02	6,418,280 12	579,704 20	24,307 48	3½
Greater New York Savings Bank, The, Brooklyn	4,235	3,804	1,777,795 10	1,741,613 22	108,225 95	11,887 03	3½
Green Point Savings Bank, The, Brooklyn	3,725	3,116	2,631,697 31	2,349,563 39	290,318 78	24,083 24	4
Hamburg Savings Bank, Brooklyn	1,892	957	860,730 37	577,370 78	51,602 41	3,445 77	4
Home Savings Bank, Brooklyn	783	617	328,608 13	285,106 34	18,794 01	2,851 55	4
Kings County Savings Institution, The, Brooklyn	1,619	1,417	2,591,221 88	2,521,731 39	480,065 39	27,501 40	4
Prudential Savings Bank, Brooklyn	1,893	945	1,147,108 10	813,462 29	66,856 58	7,389 67	4
South Brooklyn Savings Institution, The, Brooklyn	6,140	5,729	4,987,066 51	5,085,980 85	842,876 63	38,049 46	4
Sumner Savings Bank, Brooklyn	799	668	390,484 76	401,034 71	23,604 48	4,130 18	3½
Williamsburgh Savings Bank, Brooklyn	15,841	12,301	17,497,552 99	15,193,785 56	2,585,759 24	87,129 68	4
Total	100,689	83,807	\$79,481,342 13	\$77,359,315 61	\$10,152,683 16	\$480,697 84	.....
MADISON COUNTY							
Oneida Savings Bank	1,336	1,364	\$1,052,045 59	\$1,173,221 62	\$107,533 79	\$6,050 26	3½
MONROE COUNTY							
East Side Savings Bank, The, Rochester	9,672	7,773	\$5,195,770 68	\$5,036,484 52	\$542,532 70	\$25,692 66	4
Mechanics' Savings Bank, Rochester	770	722	983,439 69	1,102,436 05	187,556 55	10,366 64	4
Monroe County Savings Bank, Rochester	5,343	5,127	5,800,973 98	5,807,063 79	951,534 52	36,720 21	4
Rochester Savings Bank	9,794	10,490	4,908,183 17	5,859,699 69	781,093 16	49,514 00	3½
Total	25,579	24,112	\$16,888,367 52	\$17,805,684 05	\$2,462,716 93	\$122,293 51	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1914 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1914
MONTGOMERY COUNTY						
Amsterdam Savings Bank.....	\$5,917,435 05	\$5,501,003 30	.....	\$416,431 75	\$424,398 95	14,701
NASSAU COUNTY						
Roslyn Savings Bank of Roslyn.....	\$2,190,654 86	\$2,021,072 77	\$57 80	\$169,524 29	\$181,269 79	3,971
NEW YORK COUNTY						
American Savings Bank, New York.....	\$3,125,047 40	\$3,069,260 99	\$1,166 66	\$54,619 84	\$144,776 84	8,540
Bank for Savings in the City of New York, The.....	100,578,056 85	94,276,656 21	15,000 00	6,286,400 64	11,170,174 64	150,039
Bowery Savings Bank, The, New York.....	113,201,368 82	102,122,069 09	5,000 00	11,074,299 73	13,195,331 22	140,054
Broadway Savings Institution, New York.....	13,883,358 81	13,326,221 55	.....	557,135 26	623,400 26	15,159
Citizens Savings Bank, New York.....	18,658,490 53	16,670,876 74	.....	1,987,613 79	2,161,964 79	26,502
Commonwealth Savings Bank of New York City.....	611,760 52	597,406 80	.....	14,353 72	18,737 72	3,717
Dry Dock Savings Institution, New York.....	45,925,725 77	42,458,365 55	14,000 00	3,453,360 22	4,078,927 26	71,600
East River Savings Institution, New York.....	36,592,995 91	33,090,383 93	.....	3,502,611 98	4,148,106 98	31,075
Emigrant Industrial Savings Bank, New York.....	147,624,469 99	137,491,486 36	.....	10,132,983 63	9,947,571 83	154,809
Empire City Savings Bank, New York.....	4,611,290 10	4,407,883 13	.....	208,426 97	203,750 97	16,598
Excelsior Savings Bank, New York.....	15,202,967 04	14,596,946 05	82 50	606,938 40	625,761 15	27,534
Franklin Savings Bank, New York.....	24,840,220 34	23,504,446 91	.....	1,335,773 43	1,764,982 43	54,334
German Savings Bank in the City of New York.....	101,245,816 23	93,966,840 67	.....	7,278,975 56	9,329,115 56	158,251
Greenwich Savings Bank, The, New York.....	77,752,749 53	69,644,723 42	22,884 45	6,085,141 66	6,451,010 53	101,283
Harlem Savings Bank, New York.....	27,775,283 95	26,046,737 76	.....	1,728,546 19	2,136,170 39	59,223
Irving Savings Institution, The, New York.....	19,532,934 41	18,551,402 56	.....	981,531 85	1,298,200 85	23,558
Italian Savings Bank of the City of New York.....	4,819,193 12	4,668,254 34	.....	150,938 78	164,303 78	16,564
Maiden Lane Savings Bank, New York.....	1,305,411 27	1,235,774 90	.....	19,636 37	30,916 77	4,820
Manhattan Savings Institution, The, New York.....	13,021,673 18	12,226,177 74	.....	795,495 44	1,082,090 44	21,613
Metropolitan Savings Bank, New York.....	14,538,280 29	13,775,439 35	3,377 17	759,483 77	1,094,021 37	16,856
New York Savings Bank, New York.....	41,505,034 01	38,329,442 50	.....	3,175,591 51	3,480,174 01	48,128
North River Savings Bank, New York.....	9,366,639 73	8,867,743 19	79 17	498,817 37	515,525 37	18,462
Seamen's Bank for Savings in the City of New York.....	82,503,280 95	76,395,854 79	.....	6,107,406 16	8,508,004 66	100,933
Union Dime Savings Bank, New York.....	42,667,769 72	39,827,991 33	20,815 00	2,818,963 39	3,359,758 39	116,180
Union Square Savings Bank, New York.....	11,209,916 97	10,423,804 66	.....	786,112 31	1,145,508 86	15,611
United States Savings Bank in the City of New York.....	5,165,526 00	5,017,878 23	.....	147,847 77	271,431 77	13,065
Universal Savings Bank, The, New York.....	188,731 28	186,557 25	25 95	2,148 08	5,698 08	1,618
West Side Savings Bank, New York.....	3,772,231 06	3,592,108 87	.....	180,122 19	184,476 99	11,647
Total.....	\$979,226,201 87	\$903,418,514 87	\$82,430 90	\$70,725,256 10	\$87,137,873 91	1,427,773

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1914 — Continued

NAMES	Number of accounts opened or reopened during year ending June 30, 1914	Number of accounts closed during year ending June 30, 1914	Amount deposited during year ending June 30, 1914 not including dividends credited for that period	Amount withdrawn during year ending June 30, 1914	Amount of dividends credited and paid during year ending June 30, 1914	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1914
MONTGOMERY COUNTY							
Amsterdam Savings Bank.....	2,276	1,934	\$1,741,985 04	\$1,811,726 51	\$173,891 74	\$10,286 72	3½
NASSAU COUNTY							
Roslyn Savings Bank of Roslyn.....	492	397	\$485,439 80	\$469,993 40	\$73,921 95	\$4,501 70	4
NEW YORK COUNTY							
American Savings Bank, New York.....	1,662	1,490	\$1,166,229 32	\$1,226,226 81	\$95,932 80	\$13,360 05	3½
Bank for Savings in the City of New York, The.....	17,281	22,374	15,749,265 39	22,581,589 22	3,156,805 40	84,240 32	3½
Bowery Savings Bank, The, New York.....	19,538	21,463	20,021,600 60	22,716,475 13	3,324,849 69	88,134 70	3½
Broadway Savings Institution, New York.....	2,330	1,919	3,013,388 60	3,040,741 48	491,166 50	23,180 94	4
Citizens Savings Bank, New York.....	2,861	3,587	3,758,793 50	4,255,341 22	544,801 62	34,556 01	3½
Commonwealth Savings Bank of New York City.....	1,561	868	449,453 00	340,075 38	17,872 26	2,901 99	4
Dry Dock Savings Institution, New York.....	15,101	14,664	10,275,505 24	10,147,878 26	1,351,117 55	49,468 45	3½
East River Savings Institution, New York.....	5,954	4,667	7,977,750 56	7,715,124 23	1,223,491 16	81,075 64	4
Emigrant Industrial Savings Bank, New York.....	29,462	20,811	32,073,735 67	28,048,847 38	5,021,873 83	217,387 03	3½
Empire City Savings Bank, New York.....	5,264	5,054	1,918,357 50	1,825,540 90	131,999 75	21,925 31	4
Excelsior Savings Bank, New York.....	6,281	4,618	4,505,177 17	4,249,087 01	517,084 80	29,034 68	4
Franklin Savings Bank, New York.....	10,499	9,047	6,937,883 47	6,754,037 14	735,646 28	37,863 93	3½
German Savings Bank in the City of New York.....	27,427	25,753	23,235,488 02	24,622,006 00	3,011,361 57	107,379 04	3½
Greenwich Savings Bank, The, New York.....	16,701	13,483	12,657,778 50	12,578,312 76	2,456,049 52	85,326 65	3½
Harlem Savings Bank, New York.....	11,684	11,445	7,685,129 97	7,916,682 92	827,275 07	35,051 73	3½
Irving Savings Institution, The, New York.....	2,804	2,769	3,879,399 71	3,535,423 29	684,343 45	25,564 75	4
Italian Savings Bank of the City of New York.....	5,471	4,611	2,781,987 10	2,599,879 43	137,705 03	14,984 15	3½
Maiden Lane Savings Bank, New York.....	1,290	985	649,337 20	497,055 72	42,578 42	3,466 54	4
Manhattan Savings Institution, The, New York.....	3,510	3,387	3,233,110 71	3,680,309 59	395,053 79	45,714 08	3½
Metropolitan Savings Bank, New York.....	2,574	2,352	3,273,895 63	4,072,427 55	468,776 79	23,977 43	3½
New York Savings Bank, New York.....	8,794	6,991	8,788,667 17	7,702,160 57	1,398,740 83	42,720 72	4
North River Savings Bank, New York.....	3,143	2,722	2,489,444 12	2,579,778 72	281,494 97	21,359 39	3½
Seaman's Bank for Savings in the City of New York.....	14,469	12,781	13,695,810 64	13,962,506 61	2,832,907 49	71,906 64	4
Union Dime Savings Bank, New York.....	29,197	23,305	13,667,257 17	12,350,017 89	1,206,864 09	68,367 69	3½
Union Square Savings Bank, New York.....	3,307	2,989	2,875,133 49	3,006,326 21	334,464 79	24,522 46	3½
United States Savings Bank in the City of New York.....	2,767	2,348	1,846,642 24	1,721,398 98	152,659 95	10,134 66	3½
Universal Savings Bank, The, New York.....	1,203	890	178,389 47	153,431 96	6,028 16	1,471 80	4
West Side Savings Bank, New York.....	2,614	2,820	1,269,339 53	1,389,436 47	113,794 34	9,476 30	3½
Total.....	254,749	229,993	\$210,053,950 69	\$215,268,118 83	\$30,962,739 90	\$1,274,558 08	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1914 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1914
NIAGARA COUNTY						
Farmers and Mechanics' Savings Bank of the City of Lockport	\$6,167,006 75	\$5,838,419 50	\$2,158 25	\$326,429 00	\$419,500 97	12,384
Niagara County Savings Bank, Niagara Falls	1,705,079 57	1,634,137 36	17,076 78	53,865 43	53,117 30	5,899
Total	\$7,872,086 32	\$7,472,556 86	\$19,235 03	\$380,294 43	\$472,618 27	18,283
ONEIDA COUNTY						
Oneida County Savings Bank, The, Rome	\$2,527,903 94	\$2,457,188 65	.....	\$70,715 29	\$157,099 29	7,595
Rome Savings Bank, The	3,936,982 82	3,667,910 32	.....	269,072 50	381,096 00	9,457
Savings Bank of Utica, The	17,434,659 58	15,883,655 87	\$7,696 52	1,543,307 19	1,612,863 24	33,755
Total	\$23,899,546 34	\$22,008,754 84	\$7,696 52	\$1,883,094 98	\$2,151,058 53	50,807
ONONDAGA COUNTY						
Onondaga County Savings Bank, Syracuse	\$26,275,055 90	\$24,300,599 82	\$76,024 33	\$1,898,431 75	\$2,258,368 75	54,094
Skaneateles Savings Bank	1,226,149 89	1,138,827 57	.....	87,322 32	114,105 32	3,616
Syracuse Savings Bank	14,927,291 77	13,255,658 66	18,077 04	1,653,556 07	2,023,121 07	26,246
Total	\$42,428,497 56	\$38,695,086 05	\$94,101 37	\$3,639,310 14	\$4,395,595 14	83,956
ONTARIO COUNTY						
Geneva Savings Bank	\$750,555 77	\$741,923 31	.....	\$8,632 46	\$10,981 96	4,233
ORANGE COUNTY						
Cornwall Savings Bank, The	\$407,209 81	\$391,002 25	.....	\$16,207 56	\$24,221 56	1,337
Goshen Savings Bank	1,436,175 96	1,378,353 65	.....	57,822 31	88,912 61	3,325
Middletown Savings Bank	5,084,966 43	4,903,516 24	.....	181,450 19	262,837 69	12,498
Newburgh Savings Bank	14,236,817 82	12,532,405 92	.....	1,704,411 90	1,621,645 80	19,100
Walden Savings Bank	1,091,092 26	1,008,781 66	.....	82,310 60	99,568 60	3,117
Warwick Savings Bank, The	1,402,543 03	1,336,829 53	.....	65,713 50	89,032 50	3,617
Total	\$23,658,805 31	\$21,550,889 25	.....	\$2,107,916 06	\$2,186,218 76	42,994

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1914 — Continued

NAMES	Number of accounts opened or reopened during year ending June 30, 1914	Number of accounts closed during year ending June 30, 1914	Amount deposited during year ending June 30, 1914 not including dividends credited for that period	Amount withdrawn during year ending June 30, 1914	Amount of dividends credited and paid during year ending June 30, 1914	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1914
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank of the City of Lockport.....	2,215	1,892	\$2,624,116 07	\$2,465,664 72	\$219,333 92	\$10,657 56	3½
Niagara County Savings Bank, Niagara Falls.....	2,828	2,138	1,302,249 88	1,130,703 22	55,891 43	4,255 16	4
Total.....	5,043	4,030	\$3,926,365 95	\$3,596,367 94	\$274,725 35	\$14,912 72	.....
ONEIDA COUNTY							
Oneida County Savings Bank, The, Rome.....	847	780	\$635,964 43	\$655,763 49	\$80,197 43	\$5,013 20	3½
Rome Savings Bank, The.....	1,252	1,014	936,686 24	976,653 02	120,455 32	8,835 52	3½
Savings Bank of Utica, The.....	4,787	5,654	3,502,453 21	4,333,705 24	530,240 15	21,510 94	3½
Total.....	6,866	7,448	\$5,075,103 88	\$5,966,121 75	\$730,892 90	\$35,359 66	.....
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse.....	7,844	9,319	\$5,891,128 72	\$7,132,503 39	\$825,477 29	\$48,254 32	3½
Skaneateles Savings Bank.....	342	274	689,150 68	698,641 97	37,351 01	2,970 80	3½
Syracuse Savings Bank.....	3,600	3,937	3,544,276 51	4,204,081 45	448,270 29	29,221 31	3½
Total.....	11,786	13,530	\$10,124,555 91	\$12,035,226 81	\$1,311,098 59	\$80,446 43	.....
ONTARIO COUNTY							
Geneva Savings Bank.....	1,608	1,166	\$532,379 06	\$460,771 80	\$23,077 84	\$2,599 60	3½
ORANGE COUNTY							
Cornwall Savings Bank, The.....	193	183	\$86,133 44	\$120,140 68	\$14,872 65	\$821 43	4
Goshen Savings Bank.....	462	466	292,480 76	301,016 47	48,695 32	2,893 04	3½
Middletown Savings Bank.....	1,689	1,358	1,131,365 14	1,049,906 31	179,988 60	6,808 63	4
Newburgh Savings Bank.....	1,509	1,637	1,567,750 14	2,083,419 05	476,527 62	15,115 37	4
Walden Savings Bank.....	406	313	235,101 96	228,845 47	35,926 62	2,174 81	3½
Warwick Savings Bank, The.....	355	341	264,732 45	296,815 69	48,089 32	2,656 12	3½
Total.....	4,614	4,298	\$3,577,563 89	\$4,078,143 67	\$804,100 13	\$30,469 40	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1914 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1914
OSWEGO COUNTY						
Fulton Savings Bank	\$2,518,995 73	\$2,365,429 56	\$85 00	\$153,481 17	\$155,211 67	6,025
Oswego City Savings Bank	4,053,301 58	3,866,525 48	.....	186,776 10	211,339 89	7,829
Oswego County Savings Bank, Oswego	4,087,202 13	3,838,098 99	.....	249,103 14	242,954 32	6,569
Total	\$10,659,499 44	\$10,070,054 03	\$85 00	\$589,360 41	\$609,505 88	20,423
PUTNAM COUNTY						
Putnam County Savings Bank, Brewster	\$1,222,886 37	\$1,166,550 78	.....	\$56,335 59	\$53,681 58	2,742
QUEENS COUNTY						
College Point Savings Bank	\$1,642,758 57	\$1,536,991 98	\$57 85	\$105,708 74	\$151,990 74	3,392
Jamaica Savings Bank	5,500,552 86	5,171,653 23	.....	328,896 63	380,845 84	10,620
Long Island City Savings Bank	8,029,135 68	7,351,711 70	.....	677,423 98	699,630 60	20,570
Queens County Savings Bank, The, Flushing	3,756,516 56	3,525,021 50	.....	231,495 06	264,491 06	8,498
Total	\$18,928,963 67	\$17,585,378 41	\$57 85	\$1,343,527 41	\$1,496,958 24	43,080
RENSSELAER COUNTY						
Troy Savings Bank	\$12,688,638 57	\$11,697,610 15	\$99,429 68	\$891,598 74	\$1,269,103 74	19,781
RICHMOND COUNTY						
Richmond County Savings Bank, West New Brighton	\$1,603,325 03	\$1,534,112 64	\$197 00	\$69,015 39	\$80,225 39	5,230
Staten Island Savings Bank, Stapleton	5,128,059 56	4,803,900 34	3,889 14	320,300 08	406,075 61	13,588
Total	\$6,731,414 59	\$6,338,012 98	\$4,086 14	\$389,315 47	\$486,301 00	18,818
ST. LAWRENCE COUNTY						
St. Lawrence County Savings Bank, Ogdensburg	\$899,884 37	\$880,786 04	.....	\$19,098 33	\$25,086 85	3,511
SCHENECTADY COUNTY						
Schenectady Savings Bank	\$9,202,629 84	\$8,887,125 51	\$217 37	\$315,286 96	\$427,788 95	34,517
SENECA COUNTY						
Seneca Falls Savings Bank, The	\$984,846 13	\$930,985 09	.....	\$53,861 04	\$64,046 79	3,710

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1914 — Continued

NAMES	Number of accounts opened or reopened during year ending June 30, 1914	Number of accounts closed during year ending June 30, 1914	Amount deposited during year ending June 30, 1914 not including dividends credited for that period	Amount withdrawn during year ending June 30, 1914	Amount of dividends credited and paid during year ending June 30, 1914	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1914
OSWEGO COUNTY							
Fulton Savings Bank.....	1,083	913	\$931,265 50	\$853,346 24	\$88,312 40	\$5,447 13	3½
Oswego City Savings Bank.....	1,434	1,215	1,134,180 14	1,126,457 01	146,358 31	6,200 85	4
Oswego County Savings Bank, Oswego.....	1,159	1,031	1,074,346 52	1,092,204 96	146,390 38	4,406 75	4
Total.....	3,676	3,159	\$3,139,792 16	\$3,072,008 21	\$381,061 09	\$16,054 73	.....
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster.....	515	410	\$268,758 38	\$245,226 74	\$42,443 66	\$2,083 24	4
QUEENS COUNTY							
College Point Savings Bank.....	498	364	\$463,860 54	\$435,351 11	\$55,484 13	\$3,709 65	4
Jamaica Savings Bank.....	1,845	1,260	1,484,787 94	1,358,547 53	186,238 06	14,009 59	4
Long Island City Savings Bank.....	4,286	2,911	2,730,210 55	2,236,714 10	255,450 64	18,393 25	4
Queens County Savings Bank, The, Flushing.....	1,548	1,049	1,096,785 75	946,453 24	124,463 56	7,582 24	4
Total.....	8,177	5,584	\$5,775,644 78	\$4,977,065 98	\$621,636 39	\$43,694 73	.....
RENSSELAER COUNTY							
Troy Savings Bank.....	2,288	2,808	\$1,959,082 83	\$2,311,490 16	\$398,028 49	\$14,634 99	3½
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton.....	851	640	\$670,549 28	\$636,188 25	\$54,261 06	\$4,350 66	4
Staten Island Savings Bank, Stapleton.....	1,972	1,318	1,694,632 77	1,524,821 40	170,636 55	14,001 87	4
Total.....	2,823	1,958	\$2,365,182 05	\$2,161,009 65	\$224,897 61	\$18,352 53	.....
ST. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg.....	1,089	839	\$409,943 61	\$390,291 00	\$23,041 69	\$3,250 86	3
SCHENECTADY COUNTY							
Schenectady Savings Bank.....	6,970	5,663	\$3,682,813 60	\$3,699,044 45	\$279,747 81	\$24,057 75	3½
SENECA COUNTY							
Seneca Falls Savings Bank, The.....	609	533	\$292,440 72	\$321,600 99	\$29,819 22	\$2,730 46	3½

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1914 — Concluded

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts July 1, 1914
SUFFOLK COUNTY						
Riverhead Savings Bank.....	\$6,720,592 93	\$5,750,209 95	\$4,000 00	\$966,382 98	\$974,624 12	8,888
Sag Harbor Savings Bank.....	2,233,935 60	2,053,088 85	750 00	180,116 75	204,997 75	4,188
Southold Savings Bank, The.....	5,372,990 58	4,657,679 13	.....	715,311 45	721,944 15	6,128
Union Savings Bank of Patchogue, The.....	2,798,728 06	2,606,566 27	.....	192,161 79	174,565 57	5,872
Total.....	\$17,126,247 17	\$15,067,524 20	\$4,750 00	\$2,053,972 97	\$2,076,131 59	25,076
TOMPKINS COUNTY						
Ithaca Savings Bank.....	\$4,123,496 83	\$3,824,200 18	\$2,400 00	\$296,896 65	\$329,237 34	11,059
ULSTER COUNTY						
Ellenville Savings Bank.....	\$2,079,732 14	\$1,961,197 53	\$775 00	\$117,759 61	\$126,983 37	5,947
Kingston Savings Bank.....	4,547,094 27	4,300,630 95	.....	246,463 32	264,343 79	6,604
New Paltz Savings Bank.....	1,961,942 32	1,865,591 46	.....	96,350 86	102,752 20	3,202
Rondout Savings Bank, Kingston.....	4,279,572 51	3,989,698 10	600 00	289,274 41	305,163 44	7,146
Saugerties Savings Bank.....	2,285,912 81	2,105,504 86	.....	180,407 95	198,716 03	4,013
Ulster County Savings Institution, Kingston.....	5,508,972 62	5,311,236 13	.....	197,736 49	246,171 75	9,453
Total.....	\$20,663,226 67	\$19,533,859 03	\$1,375 00	\$1,127,992 64	\$1,244,130 58	36,365
WESTCHESTER COUNTY						
Bank for Savings of Ossining, The.....	\$3,810,780 76	\$3,476,907 17	.....	\$333,873 59	\$395,691 59	5,687
Eastchester Savings Bank, Mount Vernon.....	2,798,347 69	2,674,361 65	\$200 00	123,786 04	188,753 08	7,126
Greenburgh Savings Bank, The, Dobbs Ferry.....	616,736 84	576,370 40	.....	40,366 44	41,366 44	1,714
Home Savings Bank, The, White Plains.....	4,833,159 78	4,626,852 96	.....	206,306 82	260,626 57	12,462
Peekskill Savings Bank.....	4,926,412 01	4,469,867 65	3 90	456,540 46	500,060 32	8,791
People's Bank for Savings of New Rochelle, N. Y.....	574,657 82	565,909 89	.....	8,747 93	17,888 93	3,243
People's Savings Bank of the Town of Yonkers.....	8,316,599 18	7,820,320 61	.....	496,278 57	478,900 93	17,014
Port Chester Savings Bank, The.....	3,863,110 16	3,627,800 88	1,000 00	234,309 28	284,692 49	8,541
Union Savings Bank of Westchester County, The, Mamaroneck.....	783,112 95	730,565 09	400 00	52,147 86	66,961 01	2,321
Westchester County Savings Bank, Tarrytown.....	4,739,713 22	4,052,060 86	.....	687,652 36	718,178 26	6,750
Yonkers Savings Bank.....	9,232,240 58	8,488,181 95	.....	744,058 63	740,975 88	17,745
Total.....	\$44,494,870 99	\$41,109,199 11	\$1,603 90	\$3,384,067 98	\$3,694,095 30	91,391
Grand totals for the State.....	\$1,912,023,874 79	\$1,773,213,398 79	\$388,653 91	\$137,921,822 09	\$164,127,574 69	3,181,248

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1914 — Concluded

SEMI-ANNUAL STATEMENT

NAMES	Number of accounts opened or reopened during year ending June 30, 1914	Number of accounts closed during year ending June 30, 1914	Amount deposited during year ending June 30, 1914 not including dividends credited for that period	Amount withdrawn during year ending June 30, 1914	Amount of dividends credited and paid during year ending June 30, 1914	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1914
SUFFOLK COUNTY							
Riverhead Savings Bank.....	826	783	\$892,962 93	\$1,068,611 42	\$220,241 10	\$12,867 34	4
Sag Harbor Savings Bank.....	326	324	372,915 18	400,235 69	77,094 28	5,601 82	4
Southold Savings Bank, The.....	425	395	546,117 44	675,713 50	178,522 93	9,727 81	4
Union Savings Bank of Patchogue, The.....	894	675	727,366 87	647,661 89	95,797 32	4,723 25	4
Total.....	2,471	2,177	\$2,539,362 22	\$2,792,222 50	\$571,645 63	\$32,920 22	.....
TOMPKINS COUNTY							
Ithaca Savings Bank.....	1,841	1,684	\$1,335,813 85	\$1,430,508 98	\$125,943 19	\$11,831 19	3½
ULSTER COUNTY							
Ellenville Savings Bank.....	583	488	\$422,880 70	\$481,111 38	\$70,845 91	\$3,585 01	3½
Kingston Savings Bank.....	807	667	764,616 70	837,550 58	152,397 12	5,043 79	3½
New Paltz Savings Bank.....	294	319	291,373 32	348,638 48	71,438 09	2,378 23	4
Roundout Savings Bank, Kingston.....	1,040	900	858,050 63	879,232 09	141,907 80	4,316 86	3½
Saugerties Savings Bank.....	474	356	447,410 83	387,648 11	72,989 44	2,709 29	3½
Ulster County Savings Institution, Kingston.....	1,188	1,072	1,025,733 87	1,061,457 22	188,135 03	7,810 27	3½
Total.....	4,386	3,802	\$3,810,066 05	\$3,995,632 86	\$697,713 39	\$25,843 45	.....
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The.....	741	702	\$689,458 78	\$768,085 96	\$129,395 42	\$6,134 80	4
Eastchester Savings Bank, Mount Vernon.....	1,284	825	1,117,901,25	933,665 46	92,760 03	6,242 06	4
Greenburgh Savings Bank, The, Dobbs Ferry.....	310	262	187,800 72	153,112 68	20,670 28	2,119 99	4
Home Savings Bank, The, White Plains.....	2,344	1,876	1,371,745 96	1,348,093 95	166,238 88	14,211 17	4
Peekskill Savings Bank.....	815	839	702,595 77	874,875 55	168,114 97	8,161 43	4
People's Bank for Savings of New Rochelle, N. Y.....	850	566	300,689 63	247,845 30	18,475 27	3,214 64	4
People's Savings Bank of the Town of Yonkers.....	3,195	3,009	2,093,524 22	2,010,611 25	283,135 52	8,504 26	4
Port Chester Savings Bank, The.....	1,718	1,622	993,962 92	1,115,476 03	134,029 74	5,536 26	4
Union Savings Bank of Westchester County, The, Mamaroneck.....	401	315	250,990 82	249,917 83	26,183 44	2,708 94	4
Westchester County Savings Bank, Tarrytown.....	740	786	682,697 87	798,492 67	151,769 58	6,956 90	4
Yonkers Savings Bank.....	2,949	2,520	2,119,415 36	1,972,215 89	308,273 37	10,894 90	4
Total.....	15,347	13,302	\$10,510,583 10	\$10,472,392 57	\$1,499,046 50	\$74,685 35	.....
Grand totals for the State.....	562,646	500,619	\$440,322,844 56	\$453,312,486 98	\$61,610,498 71	\$2,758,599 18	.....

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1915

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1915	Number of accounts opened or reopened during year 1914
ALBANY COUNTY							
Albany City Savings Institution.....	\$11,640,598 96	\$11,206,207 90	.....	\$434,391 06	\$352,814 64	14,187	3,579
Albany County Savings Bank, Albany.....	8,792,337 58	8,211,322 86	\$80,775 80	500,238 92	602,526 12	11,488	2,325
Albany Exchange Savings Bank.....	3,435,505 87	3,192,552 07	32,551 40	210,402 10	236,098 75	5,867	915
Albany Savings Bank.....	36,269,504 09	34,303,045 46	.....	1,966,458 63	3,037,355 33	51,650	6,450
Cohoes Savings Institution.....	3,650,404 33	3,392,083 52	.....	258,320 81	341,831 14	7,718	1,120
Home Savings Bank of the City of Albany.....	9,787,329 37	9,297,131 62	885 99	489,511 76	433,336 89	13,005	3,021
Mechanics and Farmers' Savings Bank, The, Albany.....	2,658,418 28	2,274,853 27	21,830 40	361,784 61	468,718 96	4,182	373
Mechanics' Savings Bank, Cohoes.....	1,639,116 87	1,538,043 39	.....	101,073 48	151,081 18	2,954	506
National Savings Bank of the City of Albany, The.....	13,649,184 53	12,937,955 79	.....	711,228 74	723,496 14	17,577	2,932
Total.....	\$91,522,399 58	\$86,353,195 88	\$135,843 59	\$5,033,360 11	\$6,347,259 15	128,628	21,221
BRONX COUNTY							
Bronx Savings Bank, The, New York.....	\$1,190,454 92	\$1,174,116 67	.....	\$16,338 25	\$25,768 25	5,764	1,837
Dollar Savings Bank, New York.....	12,535,154 97	11,822,057 31	.....	713,097 66	846,147 66	42,825	11,804
North Side Savings Bank, New York.....	1,383,324 87	1,355,661 32	.....	27,663 55	33,867 63	5,864	1,901
Total.....	\$15,108,934 76	\$14,351,835 30	.....	\$757,099 46	\$705,783 54	54,453	15,542
BROOME COUNTY							
Binghamton Savings Bank.....	\$7,030,392 53	\$6,704,498 14	.....	\$325,894 39	\$543,408 92	21,818	3,645
Chenango Valley Savings Bank, Binghamton.....	1,985,585 91	1,938,216 59	.....	47,369 32	53,003 74	10,640	3,004
Total.....	\$9,015,978 44	\$8,642,714 73	.....	\$373,263 71	\$596,412 66	32,458	6,649
CAYUGA COUNTY							
Auburn Savings Bank.....	\$5,992,795 49	\$5,561,935 29	\$155,79	\$430,704 41	\$516,834 11	13,435	1,493
Cayuga County Savings Bank, Auburn.....	4,048,880 90	3,825,233 36	.....	223,647 54	324,857 01	9,531	1,315
Total.....	\$10,041,676 39	\$9,387,168 65	\$155 79	\$654,351 95	\$841,691 12	22,966	2,808
CHEMUNG COUNTY							
Elmira Savings Bank, The.....	\$889,801 15	\$843,154 37	.....	\$46,646 78	\$60,656 78	4,228	1,252

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1915 — Continued

NAMES	Number of accounts closed during the year 1914	Amount deposited during the year 1914 not including dividends credited during that period	Amount withdrawn during the year 1914	Amount of dividends credited and paid for the year 1914	Salaries for the year 1914	Expenses other than salaries for the year 1914	Average rate per cent. of dividends for year ending December 31, 1914
ALBANY COUNTY							
Albany City Savings Institution.....	1,533	\$3,407,123 10	\$2,620,735 02	\$417,231 15	\$13,786 17	\$19,898 25	4
Albany County Savings Bank, Albany.....	1,786	2,005,973 21	2,174,869 60	292,470 44	15,624 81	19,434 58	3½
Albany Exchange Savings Bank.....	876	798,437 92	945,323 48	116,049 44	9,180 04	8,987 86	3½
Albany Savings Bank.....	7,195	5,853,873 57	7,632,079 71	1,300,926 06	45,849 25	47,660 39	4
Cohoes Savings Institution.....	1,196	654,967 73	822,933 75	120,863 46	7,142 00	6,691 16	3½
Home Savings Bank of the City of Albany.....	1,870	2,753,789 63	2,377,262 90	347,594 82	16,466 50	18,650 39	4
Mechanics and Farmers' Savings Bank, The, Albany.....	550	378,001 70	546,418 38	82,372 97	3,850 00	7,461 22	3½
Mechanics' Savings Bank, Cohoes.....	486	350,494 98	366,378 92	53,811 08	3,906 00	4,181 66	3½
National Savings Bank of the City of Albany, The.....	3,718	2,599,236 49	3,952,939 32	496,149 42	23,935 00	19,679 46	4
Total.....	19,210	\$18,801,898 33	\$21,438,991 08	\$3,227,468 84	\$139,739 77	\$152,644 97	.....
BRONX COUNTY							
Bronx Savings Bank, The, New York.....	1,567	\$640,314 36	\$606,633 60	\$35,032 82	\$7,059 27	\$6,784 72	3½
Dollar Savings Bank, New York.....	12,636	4,542,573 26	4,649,143 45	370,247 33	33,312 26	18,835 31	3½
North Side Savings Bank, New York.....	1,563	702,458 53	584,200 33	40,539 10	4,276 31	5,761 25	3½
Total.....	15,766	\$5,885,346 15	\$5,840,027 38	\$445,819 25	\$44,647 84	\$31,381 28	.....
BROOME COUNTY							
Binghamton Savings Bank.....	3,784	\$2,908,249 43	\$3,282,609 37	\$223,403 72	\$16,499 45	\$13,210 64	3½
Chenango Valley Savings Bank, Binghamton.....	2,062	1,233,579 84	1,204,311 58	62,196 46	6,720 00	11,711 20	3½
Total.....	5,866	\$4,141,829 27	\$4,486,920 95	\$285,600 18	\$23,219 45	\$24,921 84	.....
CAYUGA COUNTY							
Auburn Savings Bank.....	1,779	\$1,409,066 95	\$1,734,364 57	\$188,950 53	\$15,400 00	\$20,299 67	3½
Cayuga County Savings Bank, Auburn.....	1,397	1,149,525 07	1,333,596 55	129,586 41	11,900 00	8,414 03	3½
Total.....	3,176	\$2,558,592 02	\$3,067,961 12	\$318,536 94	\$27,300 00	\$28,713 70	.....
CHEMUNG COUNTY							
Elmira Savings Bank, The.....	1,294	\$389,535 63	\$399,413 32	\$26,365 54	\$2,300 00	\$2,578 35	3½

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1915	Number of accounts opened or reopened during year 1914
COLUMBIA COUNTY							
Hudson City Savings Institution	\$5,691,216 64	\$5,262,404 88	.....	\$428,811 76	\$512,904 33	10,541	1,334
CORTLAND COUNTY							
Cortland Savings Bank	\$4,545,079 28	\$4,237,048 36	.....	\$308,030 92	\$400,925 86	11,847	1,750
DUTCHESS COUNTY							
Fishkill Savings Institute, Fishkill	\$563,611 15	\$538,953 60	.....	\$24,657 55	\$29,649 86	1,043	77
Mattewan Savings Bank, Beacon	890,004 84	844,195 72	\$4,783 49	41,025 63	59,333 13	2,002	242
Mechanics' Savings Bank, The, Beacon	2,695,052 81	2,431,874 49	16,259 99	246,918 33	298,871 51	5,045	433
Pawling Savings Bank	798,790 76	755,275 85	.....	43,514 91	63,746 44	2,052	245
Poughkeepsie Savings Bank, The	15,031,281 06	14,232,791 58	.....	798,489 48	1,230,141 52	26,657	2,432
Rhinebeck Savings Bank	883,316 06	835,291 96	.....	48,024 10	63,787 69	2,944	248
Wappinger Savings Bank, Wappingers Falls	704,615 14	682,849 79	6,360 00	35,405 35	51,229 29	1,705	250
Total	\$21,566,671 82	\$20,301,232 99	\$27,403 48	\$1,238,035 35	\$1,796,759 44	41,448	3,927
ERIE COUNTY							
American Savings Bank of Buffalo	\$2,207,891 06	\$2,184,881 75	.....	\$23,009 31	\$44,594 96	5,206	1,983
Buffalo Savings Bank	40,412,128 28	37,453,856 09	.....	2,958,272 19	2,929,023 11	63,883	11,328
Erie County Savings Bank, Buffalo	57,579,713 18	54,642,744 86	.....	2,936,968 32	4,784,425 29	91,558	14,232
Western Savings Bank, Buffalo	10,944,760 95	10,343,463 40	.....	601,297 55	848,100 49	13,138	1,893
Total	\$111,144,493 47	\$104,624,946 10	.....	\$6,519,547 37	\$8,606,143 85	173,785	29,436
GREENE COUNTY							
Catskill Savings Bank	\$3,685,841 28	\$3,416,732 50	\$3 70	\$269,105 08	\$333,794 75	7,419	873
JEFFERSON COUNTY							
Jefferson County Savings Bank, Watertown	\$3,719,633 94	\$3,363,336 12	.....	\$356,297 82	\$615,565 37	30,463	2,899
Watertown Savings Bank,	3,740,380 39	3,593,134 22	.....	147,246 17	171,924 10	9,628	1,203
Total	\$12,460,014 33	\$11,956,470 34	.....	\$503,543 99	\$787,489 47	39,991	4,102

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1915 — Continued

NAMES	Number of accounts closed during the year 1914	Amount deposited during the year 1914 not including dividends credited during that period	Amount withdrawn during the year 1914	Amount of dividends credited and paid for the year 1914	Salaries for the year 1914	Expenses other than salaries for the year 1914	Average rate per cent. of dividends for year ending December 31, 1914
COLUMBIA COUNTY							
Hudson City Savings Institution	1,479	\$1,053,419 16	\$1,316,442 13	\$176,271 46	\$8,963 00	\$7,799 01	3½
CORTLAND COUNTY							
Cortland Savings Bank	1,602	\$1,187,918 44	\$1,278,781 90	\$139,617 01	\$9,512 50	\$6,801 25	3½
DUTCHESS COUNTY							
Fishkill Savings Institute, Fishkill	92	\$81,656 15	\$91,430 41	\$20,428 48	\$1,525 00	\$1,272 80	4
Mattewan Savings Bank, Beacon	252	151,490 00	181,408 88	32,739 15	2,346 00	1,217 43	4
Mechanics' Savings Bank, The, Beacon	457	297,790 17	452,365 10	96,474 04	5,600 00	5,385 25	4
Pawling Savings Bank	220	139,365 07	155,026 28	27,388 72	1,846 00	1,588 60	3½
Poughkeepsie Savings Bank, The	2,397	2,183,268 44	2,615,732 31	539,452 96	20,858 99	16,085 64	4
Rhinebeck Savings Bank	227	129,149 18	125,375 66	29,704 28	3,145 00	1,220 55	3½
Wappinger Savings Bank, Wappingers Falls	210	133,830 00	148,902 24	25,326 69	2,650 00	1,731 58	4
Total	3,855	\$3,116,549 01	\$3,770,240 88	\$771,514 32	\$37,970 99	\$28,507 85	.....
ERIE COUNTY							
American Savings Bank of Buffalo	1,929	\$937,054 93	\$902,189 10	\$80,382 60	\$5,922 24	\$6,779 20	4
Buffalo Savings Bank	10,740	9,945,070 77	10,957,688 65	1,428,881 63	65,920 61	85,038 97	4
Erie County Savings Bank, Buffalo	13,805	12,820,462 46	14,329,733 00	2,038,632 83	64,823 91	103,598 14	4
Western Savings Bank, Buffalo	1,666	2,427,379 67	2,714,512 36	396,583 00	25,311 60	18,473 70	4
Total	28,140	\$26,129,967 83	\$28,904,123 11	\$3,944,480 06	\$161,978 36	\$213,896 01	.....
GREENE COUNTY							
Catskill Savings Bank	878	\$716,217 57	\$882,239 10	\$113,164 91	\$7,599 67	\$4,924 91	3½
JEFFERSON COUNTY							
Jefferson County Savings Bank, Watertown	2,644	\$1,505,188 73	\$1,972,011 37	\$293,374 29	\$18,261 33	\$15,189 07	3½
Watertown Savings Bank	1,081	666,699 56	774,875 86	127,642 82	7,480 00	4,450 97	3½
Total	3,675	\$2,171,888 29	\$2,746,887 23	\$421,017 11	\$25,741 33	\$19,640 04

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Statement of the Condition of the Savings Banks of the State of New York, January 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1915	Number of accounts opened or reopened during year 1914
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn.....	\$584,088 64	\$570,996 19	.....	\$13,092 45	\$20,007 45	3,490	1,647
Brevort Savings Bank, Brooklyn.....	4,246,739 34	4,022,966 60	.....	223,772 74	231,100 71	14,986	2,582
Brooklyn Savings Bank.....	58,047,461 96	52,992,171 34	.....	5,055,290 62	6,258,445 62	70,075	10,547
Bushwick Savings Bank, The, Brooklyn.....	6,460,072 92	6,041,745 94	.....	418,326 98	418,766 71	13,831	2,147
City Savings Bank of Brooklyn, The.....	3,195,083 52	3,004,029 27	\$750 00	190,304 25	167,293 04	8,504	1,909
Dime Savings Bank of Brooklyn, The.....	44,969,856 46	41,462,176 82	.....	3,507,679 64	4,214,891 64	95,270	18,034
Dime Savings Bank of Williamsburgh, Brooklyn.....	10,944,026 75	10,390,414 91	1,049 04	552,562 80	607,121 80	15,159	2,632
East Brooklyn Savings Bank, Brooklyn.....	7,872,111 85	7,353,596 61	.....	518,515 24	653,183 99	15,889	2,524
Eastern District Savings Bank of the City of Brooklyn.....	7,638,115 30	7,337,630 55	.....	300,484 75	279,930 90	22,565	5,259
East New York Savings Bank, Brooklyn.....	3,981,337 06	3,647,876 87	.....	333,460 19	363,335 19	8,981	1,500
Germania Savings Bank of Kings County, Brooklyn.....	12,141,718 90	11,435,066 70	.....	706,652 20	769,193 82	19,771	2,818
German Savings Bank of Brooklyn, The.....	19,270,524 41	17,938,855 68	.....	1,331,668 73	1,376,473 52	41,542	6,469
Greater New York Savings Bank, The, Brooklyn.....	3,666,494 33	3,535,734 78	.....	130,749 55	157,887 55	15,619	3,602
Green Point Savings Bank, The, Brooklyn.....	9,147,359 17	8,264,721 20	.....	882,637 97	1,017,557 22	17,850	3,330
Hamburg Savings Bank, Brooklyn.....	1,666,283 95	1,631,936 37	.....	34,327 58	40,712 25	6,269	1,550
Home Savings Bank, Brooklyn.....	538,990 87	526,021 97	.....	12,968 90	9,573 90	2,276	560
Kings County Savings Institution, The, Brooklyn.....	13,941,363 75	13,036,870 95	.....	904,492 80	1,046,122 14	14,312	1,428
Prudential Savings Bank, Brooklyn.....	2,154,815 49	2,105,976 36	.....	48,839 13	40,038 23	6,188	1,635
South Brooklyn Savings Institution, The, Brooklyn.....	25,850,628 43	23,032,966 78	\$20 64	2,817,139 01	3,326,671 61	35,921	5,554
Sumner Savings Bank, Brooklyn.....	754,151 76	737,307 57	.....	16,844 19	38,034 19	2,502	761
Williamsburgh Savings Bank, Brooklyn.....	82,012,093 89	72,095,506 50	.....	9,916,587 39	9,612,305 42	107,933	15,417
Total.....	\$319,083,286 75	\$291,164,569 96	\$2,319 68	\$27,916,397 11	\$30,648,651 99	538,583	91,905
MADISON COUNTY							
Oneida Savings Bank.....	\$3,605,972 67	\$3,351,354 17	\$1,595 75	\$253,022 75	\$337,962 83	8,834	1,272
MONROE COUNTY							
East Side Savings Bank, The, Rochester.....	\$14,102,221 99	\$12,582,428 91	\$52,109 80	\$467,683 28	\$529,215 33	44,315	8,647
Mechanics' Savings Bank, Rochester.....	5,027,110 00	4,757,859 53	16,803 68	252,446 79	380,691 14	7,536	748
Monroe County Savings Bank, Rochester.....	26,702,114 20	24,975,010 44	99,741 17	1,627,362 59	2,167,847 59	39,365	5,010
Rochester Savings Bank.....	25,325,608 27	23,169,462 03	90,511 67	2,065,634 57	2,912,944 75	52,364	9,679
Total.....	\$71,157,054 46	\$66,484,760 91	\$259,166 32	\$4,413,127 23	\$5,990,698 81	143,580	24,084

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1915 — Continued

NAMES	Number of accounts closed during the year 1914	Amount deposited during the year 1914 not including dividends credited during that period	Amount withdrawn during the year 1914	Amount of dividends credited and paid for the year 1914	Salaries for the year 1914	Expenses other than salaries for the year 1914	Average rate per cent. of dividends for year ending December 31, 1914
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn.....	1,396	\$517,697 47	\$451,878 42	\$18,534 13	\$2,129 20	\$1,911 47	4
Brevoort Savings Bank, Brooklyn.....	2,208	1,587,727 28	1,562,620 18	135,074 31	9,286 33	10,495 53	3½
Brooklyn Savings Bank.....	9,009	10,387,622 63	10,794,945 25	1,996,120 41	79,808 01	79,859 27	4
Bushwick Savings Bank, The, Brooklyn.....	1,963	1,718,432 11	1,723,684 36	223,818 55	15,600 00	15,922 44	4
City Savings Bank of Brooklyn, The.....	1,812	1,107,205 96	1,089,965 40	101,750 96	14,320 00	11,137 46	3½
Dime Savings Bank of Brooklyn, The.....	17,846	11,306,337 49	12,669,632 45	1,443,515 62	80,050 00	102,997 44	3½
Dime Savings Bank of Williamsburgh, Brooklyn.....	2,349	2,793,423 15	2,603,995 84	386,734 67	27,571 00	20,417 97	4
East Brooklyn Savings Bank, Brooklyn.....	2,745	1,801,951 61	2,092,018 43	257,518 78	22,843 99	11,851 48	3½
Eastern District Savings Bank of the City of Brooklyn.....	4,363	3,265,802 65	2,792,187 31	259,736 76	13,454 33	8,836 61	4
East New York Savings Bank, Brooklyn.....	1,507	1,063,659 39	1,086,166 01	133,608 11	12,300 00	5,345 68	4
Germania Savings Bank of Kings County, Brooklyn.....	2,767	2,831,596 11	3,494,911 23	404,088 27	19,023 33	30,833 79	3½
German Savings Bank of Brooklyn, The.....	6,532	5,359,743 20	6,155,347 32	624,362 09	36,529 00	20,267 62	3½
Greater New York Savings Bank, The, Brooklyn.....	3,872	1,533,475 60	1,668,771 23	118,359 38	14,683 33	10,201 25	3½
Green Point Savings Bank, The, Brooklyn.....	3,342	2,413,715 79	2,302,291 58	302,183 95	34,673 50	14,354 57	4
Hamburg Savings Bank, Brooklyn.....	1,005	747,142 97	587,948 39	57,206 82	3,058 00	3,628 65	4
Home Savings Bank, Brooklyn.....	586	253,089 14	283,983 85	19,267 03	3,112 00	2,357 74	4
Kings County Savings Institution, The, Brooklyn.....	1,372	2,375,976 22	2,389,519 04	493,135 05	36,940 00	20,553 63	4
Prudential Savings Bank, Brooklyn.....	1,062	987,609 00	808,792 48	73,132 37	5,134 08	9,735 67	4
South Brooklyn Savings Institution, The, Brooklyn.....	5,466	4,747,354 29	4,868,674 92	861,669 55	54,666 66	46,028 70	4
Sumner Savings Bank, Brooklyn.....	691	352,496 94	372,481 93	25,941 17	3,880 00	4,853 22	4
Williamsburgh Savings Bank, Brooklyn.....	12,860	16,887,027 46	15,430,310 84	2,681,223 71	97,981 46	154,310 67	4
Total.....	84,753	\$74,039,086 46	\$75,230,126 46	\$10,616,981 69	\$587,044 22	\$585,900 86	.....
MADISON COUNTY							
Oneida Savings Bank.....	1,279	\$1,087,589 72	\$1,112,593 18	\$116,476 68	\$6,924 00	\$6,539 51	3½
MONROE COUNTY							
East Side Savings Bank, The, Rochester.....	9,667	\$4,721,060 27	\$5,973,474 97	\$552,312 12	\$22,834 42	\$26,943 44	4
Mechanics' Savings Bank, Rochester.....	759	882,233 99	1,122,402 99	187,762 89	13,400 00	8,106 67	4
Monroe County Savings Bank, Rochester.....	5,059	5,436,450 78	5,896,765 28	968,381 27	41,161 70	42,628 23	4
Rochester Savings Bank.....	10,009	4,900,427 52	5,808,020 24	829,886 04	54,690 58	55,220 58	3½
Total.....	25,494	\$16,030,172 56	\$18,800,663 48	\$2,538,342 32	\$132,086 70	\$132,898 92

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Statement of the Condition of the Savings Banks of the State of New York, January 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1915	Number of accounts opened or reopened during year 1914
MONTGOMERY COUNTY							
Amsterdam Savings Bank.....	\$5,750,200 09	\$5,317,170 16	.....	\$433,029 93	\$447,210 01	14,490	2,034
NASSAU COUNTY							
Roslyn Savings Bank of Roslyn.....	\$2,200,456 14	\$2,025,346 71	.....	\$175,109 43	\$194,655 93	4,047	508
NEW YORK COUNTY							
American Savings Bank, New York.....	\$3,084,021 65	\$3,039,874 04	\$1,166 66	\$42,980 95	\$145,087 95	8,548	1,500
Bank for Savings in the City of New York, The.....	99,389,311 77	93,117,872 78	.....	6,271,439 01	11,598,853 01	148,098	16,567
Bowery Savings Bank, The, New York.....	113,501,259 03	102,254,930 32	.....	11,246,328 71	13,677,750 20	141,545	22,227
Broadway Savings Institution, New York.....	13,975,947 23	13,396,754 00	.....	579,193 23	660,910 23	15,172	2,210
Citizens Savings Bank, New York.....	18,421,085 10	16,387,139 91	.....	2,033,945 19	2,225,979 19	27,018	3,415
Commonwealth Savings Bank of New York City.....	647,223 88	633,533 31	.....	13,690 57	10,364 57	3,959	1,342
Dry Dock Savings Institution, New York.....	46,432,009 47	42,879,241 99	.....	3,552,767 48	4,259,452 59	75,153	18,377
East River Savings Institution, New York.....	37,137,641 18	33,597,605 73	.....	3,540,035 45	4,271,060 45	31,262	5,707
Emigrant Industrial Savings Bank, New York.....	148,940,532 19	139,131,014 45	.....	9,809,517 74	10,139,097 95	157,218	29,349
Empire City Savings Bank, New York.....	4,546,275 81	4,326,106 89	.....	220,168 92	222,323 82	16,123	4,646
Excelsior Savings Bank, New York.....	15,051,321 54	14,403,087 94	.....	648,233 60	693,082 19	27,301	5,666
Franklin Savings Bank, New York.....	24,761,192 76	23,342,838 36	.....	1,418,354 40	1,851,256 40	53,690	9,225
German Savings Bank in the City of New York.....	99,108,650 21	91,768,035 85	.....	7,340,614 36	9,629,134 36	154,228	23,414
Greenwich Savings Bank, The, New York.....	76,053,945 51	69,941,668 93	6,253 35	6,106,023 23	6,609,297 10	101,397	16,191
Harlem Savings Bank, New York.....	27,611,321 13	25,808,685 35	.....	1,802,635 78	2,269,060 88	57,981	9,798
Irving Savings Institution, The, New York.....	20,025,064 75	19,022,238 30	.....	1,002,826 45	1,349,970 45	23,591	2,880
Italian Savings Bank of the City of New York.....	4,686,896 54	4,518,349 49	.....	168,457 05	187,052 05	16,147	4,468
Maiden Lane Savings Bank, New York.....	1,337,627 22	1,316,568 77	.....	21,058 45	32,091 52	4,773	1,188
Manhattan Savings Institution, The, New York.....	12,767,786 88	11,971,286 04	.....	796,500 84	1,119,355 96	21,358	3,194
Metropolitan Savings Bank, New York.....	13,762,910 65	13,009,277 02	3,377 17	750,256 46	1,098,986 46	16,375	1,916
New York Savings Bank, New York.....	42,105,416 63	38,890,173 81	.....	3,215,242 82	3,618,250 32	48,065	8,216
North River Savings Bank, New York.....	9,280,314 61	8,748,050 45	.....	512,264 16	544,452 16	18,430	2,960
Seamen's Bank for Savings in the City of New York.....	83,413,732 22	77,398,869 01	.....	6,014,863 21	8,711,706 71	100,774	14,746
Union Dime Savings Bank, New York.....	42,651,689 93	39,703,874 60	13,221 75	2,934,573 58	3,557,218 58	115,264	26,704
Union Square Savings Bank, New York.....	11,172,096 77	10,380,487 62	.....	791,609 15	1,189,805 70	15,495	3,215
United States Savings Bank in the City of New York.....	5,213,889 51	5,059,260 69	.....	154,628 82	292,962 82	13,042	2,624
Universal Savings Bank, The, New York.....	205,509 56	202,372 37	145 86	2,991 33	7,273 83	1,954	1,406
West Side Savings Bank, New York.....	3,708,394 76	3,514,342 60	.....	194,052 16	203,446 98	11,463	2,222
Total.....	\$978,972,958 49	\$907,763,540 60	\$24,164 79	\$71,185,253 10	\$90,184,284 13	1,425,420	245,373

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1915 — Continued

NAMES	Number of accounts closed during the year 1914	Amount deposited during the year 1914 not including dividends credited during that period	Amount withdrawn during the year 1914	Amount of dividends credited and paid for the year 1914	Salaries for the year 1914	Expenses other than salaries for the year 1914	Average rate per cent. of dividends for year ending December 31, 1914
MONTGOMERY COUNTY							
Amsterdam Savings Bank	1,998	\$1,517,938 35	\$1,792,070 32	\$174,379 35	\$10,904 66	\$12,441 04	3½
NASSAU COUNTY							
Roslyn Savings Bank of Roslyn	375	\$451,435 65	\$477,037 33	\$75,341 32	\$6,564 98	\$4,659 01	4
NEW YORK COUNTY							
American Savings Bank, New York	1,359	\$1,050,466 38	\$1,126,194 41	\$97,458 37	\$11,430 50	\$16,683 09	3½
Bank for Savings in the City of New York, The	21,664	14,638,319 65	21,680,861 25	3,100,745 69	108,994 00	87,722 83	3½
Bowery Savings Bank, The, New York	20,934	20,037,867 08	21,859,489 68	3,349,604 16	111,091 50	162,252 10	3½
Broadway Savings Institution, New York	1,895	2,945,020 17	2,936,232 30	502,605 31	33,891 00	17,362 09	4
Citizens Savings Bank, New York	3,291	3,547,681 87	4,378,603 25	542,516 85	52,900 00	33,812 96	3½
Commonwealth Savings Bank of New York City	742	427,047 49	331,685 29	20,678 65	3,860 00	1,974 56	4
Dry Dock Savings Institution, New York	14,393	10,520,040 62	10,515,749 09	1,370,114 03	76,010 00	52,832 61	3½
East River Savings Institution, New York	4,501	7,652,831 81	7,250,329 57	1,261,411 77	39,980 00	113,698 59	4
Emigrant Industrial Savings Bank, New York	20,485	30,142,895 46	28,115,945 93	5,178,792 56	172,470 00	261,003 58	4
Empire City Savings Bank, New York	4,834	1,709,568 71	1,765,054 75	135,790 60	17,900 00	24,147 98	3½
Excelsior Savings Bank, New York	4,650	4,258,927 71	4,207,419 55	532,456 41	37,689 36	24,819 92	4
Franklin Savings Bank, New York	9,040	6,286,426 83	6,502,007 93	752,775 10	50,657 94	32,456 47	3½
German Savings Bank in the City of New York	26,087	20,379,599 01	24,449,706 71	3,241,219 60	117,984 67	143,240 15	3½
Greenwich Savings Bank, The, New York	13,232	12,022,312 89	12,126,732 27	2,511,795 02	107,894 42	106,255 79	3½
Harlem Savings Bank, New York	11,009	6,630,466 76	7,419,713 14	838,279 04	49,000 00	34,717 39	3½
Irving Savings Institution, The, New York	2,635	3,972,165 17	3,367,774 75	711,778 44	30,722 83	26,202 39	4
Italian Savings Bank of the City of New York	4,950	2,310,046 18	2,624,445 76	138,591 42	16,874 30	15,810 83	3½
Maiden Lane Savings Bank, New York	1,005	609,126 72	498,565 45	46,491 22	3,648 00	3,726 48	4
Manhattan Savings Institution, The, New York	3,349	2,944,131 55	3,478,742 40	396,145 62	40,940 00	62,125 25	3½
Metropolitan Savings Bank, New York	2,591	2,331,797 58	4,352,628 59	447,383 72	29,900 00	24,462 39	3½
New York Savings Bank, New York	6,962	8,266,310 39	7,487,677 37	1,449,470 38	58,378 30	50,341 53	4
North River Savings Bank, New York	2,524	2,248,631 05	2,429,256 49	285,599 08	29,645 00	14,450 23	3½
Seamen's Bank for Savings in the City of New York	13,036	14,242,720 08	13,985,677 62	2,877,102 76	77,283 00	108,328 93	4
Union Dime Savings Bank, New York	23,518	12,381,173 17	11,835,918 72	1,252,453 98	83,941 90	68,573 04	3½
Union Square Savings Bank, New York	3,088	2,789,998 25	2,954,898 19	339,753 51	26,345 50	20,005 76	3½
United States Savings Bank in the City of New York	2,347	1,745,965 67	1,628,609 80	153,951 36	11,785 50	11,957 98	3½
Universal Savings Bank, The, New York	912	191,895 41	174,633 45	6,531 00	1,294 00	1,757 25	4
West Side Savings Bank, New York	2,437	1,094,318 94	1,287,216 91	114,363 15	12,533 00	9,166 71	3½
Total	227,470	\$197,277,052 50	\$210,771,770 62	\$31,660,858 80	\$1,415,044 72	\$1,529,888 88	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1915	Number of accounts opened or reopened during year 1914
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank of the City of Lockport.	\$6,144,146 46	\$5,801,232 43	\$1,050 00	\$341,864 03	\$439,984 57	12,410	1,931
Niagara County Savings Bank, Niagara Falls.....	1,707,013 95	1,645,189 62	.....	61,824 33	62,371 82	5,992	2,374
Total.....	\$7,851,160 41	\$7,446,422 05	\$1,050 00	\$403,688 36	\$502,356 39	18,402	4,305
ONEIDA COUNTY							
Oneida County Savings Bank, The, Rome.....	\$2,511,351 26	\$2,438,257 98	.....	\$73,123 28	\$166,492 28	7,583	769
Rome Savings Bank, The.....	3,917,609 81	3,650,842 36	.....	266,767 45	365,035 45	9,534	1,155
Savings Bank of Utica, The.....	17,121,841 99	15,531,273 77	\$6,400 05	1,584,168 17	1,659,296 06	33,136	4,394
Total.....	\$23,550,833 06	\$21,620,374 11	\$6,400 05	\$1,924,058 90	\$2,190,823 79	50,253	6,308
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse.....	\$25,837,722 59	\$23,815,489 18	\$26,946 02	\$1,995,287 39	\$2,405,024 39	53,358	7,399
Skaneateles Savings Bank.....	1,226,433 03	1,136,318 92	.....	90,114 11	118,597 11	3,678	361
Syracuse Savings Bank.....	14,482,567 96	12,777,734 19	12,303 22	1,702,530 55	2,115,595 55	25,871	3,217
Total.....	\$41,556,723 58	\$37,729,542 29	\$39,249 24	\$3,787,932 05	\$4,639,217 05	82,907	10,977
ONTARIO COUNTY							
Geneva Savings Bank.....	\$775,628 15	\$765,494 34	.....	\$10,133 81	\$13,128 31	4,401	1,504
ORANGE COUNTY							
Cornwall Savings Bank, The.....	\$414,566 64	\$398,315 33	.....	\$16,251 31	\$25,123 31	1,335	157
Goshen Savings Bank.....	1,447,345 95	1,388,546 50	.....	58,799 45	92,394 45	3,348	453
Middletown Savings Bank.....	5,209,132 75	5,015,940 91	.....	193,191 84	277,041 84	12,586	1,664
Newburgh Savings Bank.....	14,278,321 58	12,548,905 97	.....	1,729,415 61	1,654,847 11	18,991	1,375
Walden Savings Bank.....	1,077,654 58	994,390 45	.....	83,264 08	102,501 08	3,139	350
Warwick Savings Bank, The.....	1,417,108 41	1,351,445 20	.....	65,663 21	91,636 21	3,630	332
Total.....	\$23,844,129 86	\$21,697,544 36	.....	\$2,146,585 50	\$2,243,544 00	43,029	4,331

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1915 — Continued

NAMES	Number of accounts closed during the year 1914	Amount deposited during the year 1914 not including dividends credited during that period	Amount withdrawn during the year 1914	Amount of dividends credited and paid for the year 1914	Salaries for the year 1914	Expenses other than salaries for the year 1914	Average rate per cent. of dividends for year ending December 31, 1914
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank of the City of Lockport.....	1,879	\$2,294,149 51	\$2,533,842 63	\$223,890 58	\$12,800 00	\$11,510 79	4
Niagara County Savings Bank, Niagara Falls.....	2,090	1,193,403 67	1,152,076 81	58,859 10	5,406 67	3,719 19	4
Total.....	3,909	\$3,487,553 18	\$3,685,919 44	\$282,749 68	\$18,206 67	\$15,229 98	.....
ONRIDA COUNTY							
Oneida County Savings Bank, The, Rome.....	771	\$592,240 04	\$674,455 04	\$80,833 03	\$7,369 00	\$3,215 64	3½
Rome Savings Bank, The.....	971	325,055 74	969,839 91	121,110 32	11,499 00	8,177 71	3½
Savings Bank of Utica, The.....	5,588	3,194,559 92	4,248,394 04	524,637 47	25,729 80	32,850 65	3½
Total.....	7,330	\$4,611,855 70	\$5,892,688 99	\$726,580 82	\$44,597 80	\$44,244 00	.....
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse.....	9,057	\$5,596,133 58	\$7,139,163 20	\$815,833 70	\$39,462 32	\$89,876 53	3½
Skaneateles Savings Bank.....	282	632,362 14	674,392 47	37,852 06	4,700 00	2,327 96	3½
Syracuse Savings Bank.....	3,823	3,278,835 00	4,266,276 75	442,212 28	26,565 45	47,937 78	3½
Total.....	13,167	\$9,507,330 72	\$12,079,832 42	\$1,295,898 04	\$70,727 77	\$140,142 27	.....
ONTARIO COUNTY							
Geneva Savings Bank.....	1,207	\$483,263 12	\$481,909 08	\$23,986 69	\$3,953 32	\$1,581 00	3½
ORANGE COUNTY							
Cornwall Savings Bank, The.....	164	\$84,866 90	\$105,142 69	\$14,741 26	\$1,120 00	\$653 59	4
Goshen Savings Bank.....	404	276,644 19	280,756 37	49,692 18	4,500 00	1,987 97	3½
Middletown Savings Bank.....	1,409	1,165,756 58	1,113,528 76	185,477 93	9,380 00	7,921 90	4
Newburgh Savings Bank.....	1,503	1,450,846 89	1,888,094 24	478,559 63	24,040 00	21,860 57	4
Walden Savings Bank.....	304	211,203 76	236,887 46	36,460 52	3,200 00	1,885 40	3½
Warwick Savings Bank, The.....	295	243,720 06	263,234 03	48,877 04	4,400 00	1,793 64	3½
Total.....	4,079	\$3,433,038 38	\$3,887,643 55	\$813,808 56	\$46,640 00	\$36,103 07	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1915 — Continued

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1915	Number of accounts opened or reopened during year 1914
OSWEGO COUNTY							
Fulton Savings Bank.....	\$2,566,661 27	\$2,408,419 76	.....	\$158,241 51	\$161,783 51	6,126	1,042
Oswego City Savings Bank.....	4,075,342 05	3,872,424 15	.....	202,917 90	228,410 94	7,855	1,283
Oswego County Savings Bank, Oswego.....	4,122,866 24	3,865,126 93	.....	257,739 81	258,087 32	6,512	1,102
Total.....	\$10,764,869 56	\$10,145,970 84	.....	\$618,898 72	\$648,281 77	20,493	3,427
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster.....	\$1,262,141 24	\$1,203,172 16	.....	\$58,969 08	\$57,404 49	2,782	482
QUEENS COUNTY							
College Point Savings Bank.....	\$1,620,302 94	\$1,523,320 04	\$15 46	\$105,967 44	\$158,079 44	3,380	485
Jamaica Savings Bank.....	5,644,857 69	5,290,307 93	.....	354,549 78	401,906 47	10,689	1,641
Long Island City Savings Bank.....	8,151,212 71	7,432,885 72	.....	718,326 99	742,486 16	20,788	3,890
Queens County Savings Bank, The, Flushing.....	3,836,372 69	3,590,216 58	.....	246,156 11	283,302 11	8,576	1,426
Total.....	\$19,261,746 03	\$17,836,780 27	\$15 46	\$1,425,000 30	\$1,586,766 18	43,433	7,442
RENSSELAER COUNTY							
Troy Savings Bank.....	\$12,441,960 59	\$11,457,364 89	\$97,960 47	\$886,635 23	\$1,287,866 28	19,310	1,975
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton.....	\$1,578,946 76	\$1,503,663 56	\$197 00	\$75,086 20	\$87,661 20	5,248	749
Staten Island Savings Bank, Stapleton.....	5,165,434 64	4,822,235 56	282 37	342,916 71	429,020 71	13,653	1,880
Total.....	\$6,744,381 40	\$6,325,899 12	\$479 37	\$418,002 91	\$517,581 91	18,901	2,579
ST. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg.....	\$914,954 91	\$892,636 24	.....	\$22,318 67	\$29,280 82	3,565	969
SCHENECTADY COUNTY							
Schenectady Savings Bank.....	\$9,086,857 78	\$8,466,004 35	\$301,480 27	\$319,373 16	\$435,511 42	33,650	5,239
SENECA COUNTY							
Seneca Falls Savings Bank, The.....	\$974,124 29	\$919,074 67	.....	\$55,049 62	\$67,762 22	3,718	556

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1915 — Continued

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NAMES	Number of accounts closed during the year 1914	Amount deposited during the year 1914 not including dividends credited during that period	Amount withdrawn during the year 1914	Amount of dividends credited and paid for the year 1914	Salaries for the year 1914	Expenses other than salaries for the year 1914	Average rate per cent. of dividends for year ending December 31, 1914
OSWEGO COUNTY							
Fulton Savings Bank.....	898	\$363,659 56	\$666,259 35	\$90,546 16	\$5,174 59	\$6,020 07	3½
Oswego City Savings Bank.....	1,237	1,025,163 32	1,113,922 81	148,470 59	8,158 00	5,326 50	4
Oswego County Savings Bank, Oswego.....	1,093	1,017,471 15	1,121,872 94	147,821 73	6,282 00	5,015 62	4
Total.....	3,228	\$2,906,294 03	\$3,102,055 10	\$386,838 48	\$19,614 59	\$16,362 19	.....
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster.....	399	\$255,485 75	\$231,368 71	\$43,904 76	\$2,474 00	\$1,788 30	4
QUEENS COUNTY							
College Point Savings Bank.....	393	\$420,185 70	\$445,335 08	\$56,438 59	\$5,855 20	\$2,406 19	4
Jamaica Savings Bank.....	1,288	1,337,785 72	1,317,931 14	192,243 74	9,650 50	20,770 22	4
Long Island City Savings Bank.....	2,758	2,492,885 22	2,295,905 45	267,635 67	18,859 99	18,352 74	4
Queens County Savings Bank, The, Flushing.....	1,046	1,036,278 71	959,737 82	129,152 60	8,150 00	7,955 87	4
Total.....	5,485	\$5,287,135 35	\$5,018,909 49	\$645,470 60	\$42,515 69	\$49,984 72	.....
RENSSELAER COUNTY							
Troy Savings Bank.....	2,813	\$1,746,612 35	\$2,355,220 66	\$397,688 76	\$17,200 00	\$27,631 10	3½
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton.....	634	\$568,355 99	\$631,080 17	\$55,111 70	\$5,625 00	\$5,750 53	4
Staten Island Savings Bank, Stapleton.....	1,366	1,505,113 09	1,537,849 53	174,974 70	16,843 33	13,963 61	4
Total.....	2,000	\$2,073,469 08	\$2,168,929 70	\$230,086 40	\$22,468 33	\$19,714 14	.....
ST. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg.....	824	\$376,238 19	\$370,960 86	\$23,742 08	\$4,564 94	\$2,158 53	3
SOHENECTADY COUNTY							
Sohenectady Savings Bank.....	5,836	\$2,859,116 34	\$3,552,463 91	\$279,165 76	\$30,941 49	\$17,352 61	3½
SENECA COUNTY							
Seneca Falls Savings Bank, The.....	547	\$276,695 30	\$321,458 98	\$29,759 82	\$4,110 59	\$1,485 25	3½

SEMI-ANNUAL STATEMENT

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Statement of the Condition of the Savings Banks of the State of New York, January 1, 1915 — Concluded

NAMES	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Surplus on par value of stocks and bonds	Number of open accounts, January 1, 1915	Number of accounts opened or reopened during year 1914
SUFFOLK COUNTY							
Riverhead Savings Bank	\$6,850,759 88	\$5,839,413 71	.....	\$1,011,346 17	\$1,021,019 69	8,962	800
Sag Harbor Savings Bank	2,242,216 75	2,056,095 69	.....	186,121 06	214,102 06	4,191	335
Southold Savings Bank, The	5,469,635 64	4,724,924 53	.....	744,711 11	748,575 97	6,166	424
Union Savings Bank of Patchogue, The	2,907,252 75	2,700,795 70	.....	206,457 05	188,750 80	5,971	866
Total	\$17,469,865 02	\$15,321,229 63	.....	\$2,148,635 39	\$2,172,448 52	25,290	2,425
TOMPKINS COUNTY							
Ithaca Savings Bank	\$4,199,816 84	\$3,892,399 97	\$1,000 00	\$306,416 87	\$360,170 14	11,245	1,899
ULSTER COUNTY							
Ellenville Savings Bank	\$2,151,441 64	\$2,029,416 19	\$550 00	\$121,475 45	\$128,900 49	5,996	501
Kingston Savings Bank	4,360,878 51	4,107,720 83	.....	253,157 68	273,672 00	6,540	670
New Paltz Savings Bank	2,001,469 35	1,900,174 37	.....	101,294 98	106,745 01	3,178	285
Rondout Savings Bank, Kingston	4,249,385 61	3,854,215 50	100,025 00	295,145 11	312,844 10	7,033	853
Saugerties Savings Bank	2,262,068 87	2,081,576 24	.....	180,492 63	203,003 25	3,996	377
Ulster County Savings Institution, Kingston	5,362,177 02	5,150,394 57	.....	211,782 45	260,331 58	9,373	993
Total	\$20,337,421 00	\$19,123,497 70	\$100,575 00	\$1,163,348 30	\$1,285,496 47	36,116	3,679
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The	\$3,810,861 56	\$3,474,352 24	.....	\$336,509 32	\$407,133 32	5,646	658
Eastchester Savings Bank, Mount Vernon	2,854,594 51	2,720,768 14	\$130 00	133,696 37	205,169 08	7,268	1,231
Greenburgh Savings Bank, The, Dobbs Ferry	618,265 62	575,810 26	.....	42,455 36	43,895 36	1,697	263
Home Savings Bank, The, White Plains	4,866,905 63	4,659,105 41	80 00	207,720 22	266,553 72	12,473	2,070
Peekskill Savings Bank	4,882,517 15	4,411,213 36	15 00	471,288 79	515,431 65	8,712	745
People's Bank for Savings of New Rochelle, N. Y.	561,981 95	553,103 15	.....	8,878 80	19,344 80	3,244	707
People's Savings Bank of the Town of Yonkers	8,349,175 03	7,820,898 98	.....	528,276 05	512,734 15	16,883	2,746
Port Chester Savings Bank, The	3,880,999 12	3,641,238 12	.....	239,761 00	295,873 29	8,488	1,394
Union Savings Bank of Westchester County, The, Mamaroneck	802,339 50	749,670 37	200 00	52,469 13	69,732 86	2,321	359
Westchester County Savings Bank, Tarrytown	4,747,033 81	4,045,662 11	.....	701,371 70	738,476 70	6,717	705
Yonkers Savings Bank	9,301,250 58	8,522,132 32	.....	779,118 26	781,376 18	17,643	2,546
Totals	\$44,675,924 46	\$41,173,954 46	\$425 00	\$3,501,545 00	\$3,855,711 11	91,092	13,424
Grand totals for the State	\$1,912,204,573 92	\$1,771,500,958 06	\$999,287 96	\$139,704,327 90	\$170,666,635 52	3,171,305	525,591

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1915 — Concluded

NAMES	Number accounts closed during the year 1914	Amount deposited during the year 1914 not including dividends credited during that period	Amount withdrawn during the year 1914	Amount of dividends credited and paid for the year 1914	Salaries for the year 1914	Expenses other than salaries for the year 1914	Average rate per cent. of dividends for year ending December 31, 1914
SUFFOLK COUNTY							
Riverhead Savings Bank.....	745	\$359,481 01	\$1,020,993 32	\$221,374 27	\$12,769 94	\$20,310 81	4
Sag Harbor Savings Bank.....	331	345,293 07	400,976 89	77,715 74	4,758 33	6,708 18	4
Southold Savings Bank, The.....	370	556,468 40	655,099 88	179,905 48	11,199 00	14,667 45	4
Union Savings Bank of Patchogue, The.....	700	679,499 70	629,992 64	99,085 81	6,952 96	4,569 70	4
Total.....	2,146	\$2,440,742 18	\$2,707,062 73	\$578,081 30	\$35,680 23	\$46,256 14	.....
TOMPKINS COUNTY							
Ithaca Savings Bank.....	1,631	\$1,352,364 37	\$1,369,280 18	\$126,724 14	\$12,913 17	\$10,194 26	3½
ULSTER COUNTY							
Fillenville Savings Bank.....	469	\$400,699 36	\$415,906 77	\$72,056 32	\$3,300 00	\$4,159 93	3
Kingston Savings Bank.....	703	603,925 04	883,723 55	150,868 84	6,000 00	5,518 86	3
New Paltz Savings Bank.....	329	300,961 20	339,652 06	71,953 64	3,435 00	2,200 98	4
Rondout Savings Bank, Kingston.....	961	714,807 59	961,940 21	140,606 06	6,200 00	6,973 40	3
Saugerties Savings Bank.....	340	359,837 14	405,062 63	74,338 02	2,400 00	4,342 98	3
Ulster County Savings Institution, Kingston.....	1,097	856,217 39	1,189,173 62	187,081 63	8,020 00	8,707 62	3
Total.....	3,899	\$3,236,447 42	\$4,195,458 84	\$696,904 51	\$29,355 00	\$31,903 77	.....
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The.....	665	\$663,178 76	\$757,825 05	\$130,849 18	\$9,665 00	\$6,253 82	4
Eastchester Savings Bank, Mount Vernon.....	830	1,013,141 71	891,970 70	98,123 15	10,279 00	2,643 68	4
Greenburgh Savings Bank, The, Dobbs Ferry.....	264	165,946 71	166,405 43	21,244 18	2,610 00	1,838 13	4
Home Savings Bank, The, White Plains.....	1,881	1,242,225 19	1,235,657 48	170,686 07	18,680 00	11,838 95	4
Peekskill Savings Bank.....	838	651,793 23	852,917 80	167,957 07	10,900 00	9,100 22	4
People's Bank for Savings of New Rochelle, N. Y.....	587	302,519 60	278,119 49	19,404 97	3,482 00	3,045 04	4
People's Savings Bank of the Town of Yonkers.....	2,867	1,791,494 85	1,844,946 17	290,345 41	13,470 00	9,266 96	4
Port Chester Savings Bank, The.....	1,540	785,420 42	989,427 17	134,668 00	8,500 00	5,319 25	4
Union Savings Bank of Westchester County, The, Mamaroneck.....	318	222,354 00	220,424 36	26,983 99	3,800 00	2,144 48	4
Westchester County Savings Bank, Tarrytown.....	712	659,616 89	778,476 80	152,641 30	9,800 00	1,062 71	4
Yonkers Savings Bank.....	2,428	1,887,919 57	1,865,664 93	317,179 86	14,920 00	16,376 65	4
Total.....	12,930	\$9,385,610 93	\$9,881,835 38	\$1,530,083 18	\$106,106 00	\$68,889 89	.....
Grand totals for the State.....	497,740	\$410,275,689 33	\$443,619,287 61	\$63,163,709 36	\$3,159,611 78	\$3,325,153 55	.....

SEMI-ANNUAL STATEMENT

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1915

COUNTIES	Bonds and mortgages	PAR VALUE							
		United States bonds	District of Columbia bonds	New York State bonds	Bonds of other States	Bonds of cities in other States	Bonds of cities in this State	Bonds of counties in this State	Bonds of towns in this State
Albany	\$52,570,530 45			\$95,000 00	\$797,904 00	\$5,422,833 88	\$7,428,240 37	\$1,523,454 43	\$538,144 10
Bronx	9,290,475 00				34,000 00	185,000 00	1,192,474 00	3,000 00	15,101 00
Broome	4,051,684 50				150,000 00	581,000 00	2,004,055 56	421,000 00	55,000 00
Cayuga	5,875,647 00			50,000 00	258,000 00	321,000 00	922,732 79	80,000 00	21,500 00
Chemung	412,007 00					72,000 00	118,000 00	43,000 00	17,000 00
Columbia	1,768,281 00			25,000 00	7,000 00	780,000 00	910,173 34	465,822 22	3,400 00
Cortland	2,288,064 50			55,000 00	142,500 00	185,000 00	787,819 04		34,000 00
Dutchess	10,554,296 57	\$10,000 00			384,000 00	809,500 00	2,577,881 66	429,300 00	607,682 99
Erie	56,929,299 45				1,001,000 00	9,933,500 00	14,557,359 49	876,000 00	115,000 00
Greene	1,216,229 45			45,000 00	50,000 00	768,000 00	482,080 00	63,000 00	59,000 00
Jefferson	5,968,079 17				125,000 00	956,000 00	1,310,827 51	263,000 00	239,575 00
Kings	170,673,477 16			2,190,000 00	4,633,300 00	32,067,297 70	46,548,037 50	4,969,133 47	1,562,887 44
Madison	1,692,009 55				16,100 00	260,000 00	445,471 19	168,000 00	33,400 00
Monroe	44,171,912 63	250,000 00	\$100,000 00	600,000 00	770,000 00	4,614,000 00	6,300,452 65	1,096,000 00	92,250 00
Montgomery	3,312,594 00			50,000 00	25,000 00	20,000 00	773,850 00	241,000 00	74,748 46
Nassau	1,373,125 00			20,000 00		94,000 00	116,500 00	10,000 00	12,500 00
New York	513,004,399 00	75,000 00	11,000 00	16,319,000 00	27,955,200 00	65,279,315 00	98,400,833 45	6,477,208 66	1,055,050 00
Niagara	4,912,295 00				100,000 00	119,000 00	507,443 36	34,600 00	123,005 72
Oneida	11,770,957 30			250,000 00	175,000 00	2,077,100 00	2,909,584 23	369,923 99	124,400 00
Onondaga	26,435,168 67			30,000 00	100,000 00	1,150,000 00	4,733,500 00	205,000 00	96,800 00
Ontario	424,225 00					37,000 00	59,000 00		
Orange	12,987,618 15			100,000 00	212,400 00	1,004,000 00	4,467,300 00	646,548 01	298,500 00
Oswego	5,989,667 59			7,000 00	35,000 00	404,500 00	966,686 39	65,579 75	266,203 24
Putnam	548,220 00					17,000 00	184,987 17	24,000 00	25,050 00
Queens	10,359,970 00		10,000 00	45,000 00	106,400 00	1,150,850 00	2,693,617 51	538,890 00	195,000 00
Rensselaer	2,821,950 00	100,000 00		204,000 00	369,000 00	2,866,000 00	2,509,854 40	415,500 00	
Richmond	3,777,308 10			35,000 00	15,000 00	388,200 00	561,000 00	129,500 00	25,000 00
St. Lawrence	383,550 92				5,000 00	76,000 00	129,020 18	5,000 00	18,700 00
Schenectady	4,835,233 36				75,000 00	1,293,500 00	1,270,014 27	221,750 00	58,000 00
Seneca	307,078 36				15,000 00	33,500 00	51,000 00	41,333 36	19,500 00
Suffolk	10,665,231 77			30,000 00	26,000 00	579,000 00	986,250 00	84,000 00	498,743 88
Tompkins	1,109,332 72	157,080 00		80,000 00	192,000 00	430,500 00	498,500 00	88,184 00	120,947 66
Ulster	9,288,695 93			55,000 00	150,200 00	315,000 00	3,723,900 10	896,189 85	1,101,479 91
Westchester	25,775,418 37	50,000 00	50,000 00	75,000 00	82,000 00	1,854,900 00	4,297,653 51	420,877 00	1,124,488 32
Totals	\$1,017,493,972 67	\$642,080 00	\$171,000 00	\$20,380,000 00	\$37,989,904 00	\$136,124,496 08	\$215,406,099 67	\$21,320,774 74	\$8,632,057 72

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1915 — Continued

COUNTIES	PAR VALUE			Total par value of stocks and bonds	Investment value of stocks and bonds	Original cost of bonds	Estimated market value of stocks and bonds	Loans upon pledge of securities	Banking houses and lots at actual cash value
	Bonds of villages in this State	School district bonds	Railroad mortgage bonds						
Albany.....	\$1,687,549 93	\$936,744 49	\$14,489,500 00	\$32,924,270 70	\$33,957,313 56	\$34,748,627 87	\$31,506,285 01		\$644,148 78
Bronx.....	49,200 00	4,000 00	2,995,000 00	4,477,775 00	4,644,708 71	4,735,410 63	4,529,090 92		
Broome.....	195,870 20	114,905 00	935,000 00	4,436,830 76	4,484,835 34	4,513,628 30	4,213,681 81	\$2,000 00	65,000 00
Cayuga.....	27,000 00	51,000 00	1,377,000 00	3,108,232 79	3,228,835 81	3,306,362 05	2,920,893 62		183,000 00
Chemung.....	89,000 00	10,000 00	72,000 00	421,000 00	417,624 60	416,472 00	406,990 00		
Columbia.....	409,888 36	55,950 00	884,000 00	3,541,230 92	3,603,219 81	3,644,827 18	3,457,138 35		40,000 00
Cortland.....	235,010 00	96,800 00	375,000 00	1,891,129 04	1,911,817 97	1,923,562 71	1,798,234 10	550 00	
Dutchess.....	2,015,627 11	610,311 00	2,787,000 00	10,181,302 76	10,355,317 77	10,502,404 67	9,622,578 67	900 00	168,542 05
Erie.....	421,476 70	210,750 00	18,813,000 00	45,928,086 19	47,361,208 65	48,669,881 05	43,841,489 71	75,000 00	1,929,792 19
Greene.....	120,000 00	86,440 00	523,500 00	2,197,020 00	2,243,893 30	2,312,339 89	2,132,330 33		40,000 00
Jefferson.....	727,718 58	215,234 14	1,557,000 00	5,394,355 23	5,504,994 63	5,562,369 25	5,110,409 75		111,500 00
Kings.....	1,786,051 48	495,300 00	27,644,700 00	121,896,707 59	125,913,306 94	129,110,101 41	119,164,452 71	200,000 00	2,212,513 67
Madison.....	167,800 00	97,125 00	444,200 00	1,632,096 19	1,654,839 26	1,673,924 34	1,547,156 11		28,000 00
Monroe.....	327,600 00	148,834 18	8,686,000 00	22,985,136 83	23,617,636 17	24,069,138 07	21,407,565 25		445,000 00
Montgomery.....	287,956 71	14,170 00	291,500 00	1,781,225 17	1,829,766 10	1,890,816 82	1,767,045 09		75,000 00
Nassau.....	8,000 00	80,300 00	323,000 00	664,300 00	675,803 56	687,573 42	644,753 50		25,000 00
New York.....	2,185,938 89	392,979 96	179,529,066 62	397,680,592 58	371,297,183 71	420,548,800 08	378,681,561 55	185,000 00	11,256,514 53
Niagara.....	219,000 00	141,450 00	714,000 00	1,958,499 08	1,990,772 83	2,015,941 75	1,859,830 95		140,000 00
Oneida.....	608,702 52	99,750 00	2,830,500 00	9,444,960 74	9,711,422 49	10,157,407 06	9,178,195 85	100,000 00	165,000 00
Onondaga.....	167,100 00	50,200 00	6,088,000 00	12,620,600 00	13,089,867 76	13,363,426 25	11,769,315 00		1,039,051 00
Ontario.....	47,000 60	46,400 00	76,000 00	265,400 00	265,404 61	265,859 60	262,408 50		
Orange.....	488,327 05	198,700 00	1,127,500 00	8,843,275 06	8,794,889 81	9,099,261 14	8,446,316 56		79,700 00
Oswego.....	745,600 00	296,400 00	1,017,300 00	3,804,269 38	3,949,044 37	4,068,757 76	3,774,886 83		84,062 50
Putnam.....	234,563 19	70,350 00	20,000 00	575,950 36	587,786 76	599,740 35	577,814 95		20,000 00
Queens.....	826,370 00	396,500 00	1,066,000 00	7,028,627 51	7,227,182 40	7,329,166 40	6,866,861 63		155,000 00
Rensselaer.....	93,000 00	42,000 00	2,323,000 00	8,922,354 40	9,233,716 99	9,371,863 36	8,521,123 55		120,000 00
Richmond.....	139,500 00	177,339 21	973,000 00	2,443,539 21	2,462,005 85	2,481,265 57	2,343,960 21		56,192 47
St. Lawrence.....	58,380 00	38,100 00	112,000 00	442,200 18	442,212 75	442,727 14	435,238 03		
Schenectady.....	254,600 00	34,000 00	275,000 00	3,481,864 27	3,508,008 35	3,531,080 85	3,365,726 01		76,050 27
Seneca.....	141,100 00	42,340 00	201,000 00	544,773 36	556,437 94	566,333 42	532,090 76		
Suffolk.....	1,138,976 45	908,890 00	582,000 00	4,803,860 33	4,961,997 87	5,042,677 96	4,780,047 20		118,500 00
Tompkins.....	466,178 40	338,550 00	297,000 00	2,667,940 06	2,747,157 83	2,823,099 09	2,614,186 79		60,000 00
Ulster.....	1,878,981 99	667,671 30	485,000 00	9,253,403 15	9,356,097 72	9,474,905 67	9,131,254 98		103,000 00
Westchester.....	2,674,101 06	1,126,210 00	3,072,000 00	14,827,229 89	15,082,342 64	15,281,731 71	14,473,063 78	1,500 00	365,000 00
Totals.....	\$20,922,165 62	\$8,295,694 28	\$282,905,766 62	\$752,770,038 73	\$736,667,553 86	\$794,231,484 82	\$721,683,644 36	\$564,950 00	\$19,805,567 46

ANNUAL STATEMENT

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1915 — Continued

COUNTIES	Other real estate at actual cash value	Cash on deposit in banks and trust companies	Cash on hand	Total of collectible interest	Other assets	Total resources	Amount due depositors	Other liabilities	Surplus on estimated market value of stocks and bonds	Total liabilities
Albany.....	\$361,162 64	\$5,193,713 88	\$324,943 91	\$918,029 76	\$3,585 15	\$91,522,399 58	\$86,353,195 88	\$135,843 59	\$5,033,360 11	\$91,522,399 58
Bronx.....	35,439 00	1,005,293 83	151,992 19	93,143 82	3,500 00	15,108,934 76	14,351,835 30	.....	757,099 46	15,108,934 76
Broome.....	4,412 28	490,997 23	77,448 21	110,077 56	726 85	9,015,978 44	8,642,714 73	.....	373,263 71	9,015,978 44
Cayuga.....	9,507 59	868,591 21	94,896 92	83,856 54	5,283 51	10,041,676 39	9,387,168 65	155 79	654,351 95	10,041,676 39
Chemung.....	.....	63,108 18	2,435 80	5,260 17	.....	889,801 15	843,154 37	.....	46,646 78	889,801 15
Columbia.....	48,572 71	232,533 82	73,526 45	71,164 31	.....	5,691,216 64	5,262,404 88	.....	428,811 76	5,691,216 64
Cottle.....	16,450 00	266,709 42	98,673 13	76,197 13	201 00	4,545,079 28	4,237,048 36	.....	308,030 92	4,545,079 28
Dutchess.....	14,888 54	760,636 94	131,749 29	262,054 33	51,025 43	21,566,671 82	20,301,232 99	27,403 48	1,238,035 35	21,566,671 82
Erie.....	451,275 43	6,057,400 25	729,215 98	1,126,944 48	4,075 98	111,144,493 47	104,624,946 10	.....	6,519,547 37	111,144,493 47
Greene.....	.....	216,306 80	33,524 45	47,450 25	.....	3,685,841 28	3,416,732 50	3 70	269,105 08	3,685,841 28
Jefferson.....	191,906 00	837,076 79	128,911 51	110,516 94	1,614 17	12,460,014 33	11,956,470 34	.....	503,543 99	12,460,014 33
Kings.....	871,522 43	21,181,349 08	1,556,655 04	3,209,558 82	13,757 84	319,083,286 75	291,164,569 96	2,319 68	27,916,397 11	319,083,286 75
Madison.....	2,651 00	254,055 08	12,850 81	59,956 75	9,293 37	3,605,972 67	3,351,354 17	1,595 75	253,022 75	3,605,972 67
Monroe.....	20,981 83	2,959,467 63	1,149,849 70	962,783 01	39,494 41	71,157,054 46	66,484,760 91	259,166 32	4,413,127 23	71,157,054 46
Montgomery.....	.....	496,928 57	32,155 98	66,486 45	.....	5,750,200 09	5,317,170 16	.....	433,029 93	5,750,200 09
Nassau.....	17,368 31	110,499 80	2,975 66	26,728 97	4 90	2,200,456 14	2,025,346 71	.....	175,109 43	2,200,456 14
New York.....	4,303,994 28	51,073,766 97	8,615,690 28	11,839,674 08	12,357 80	978,972,958 49	907,763,540 60	24,164 79	71,185,253 10	978,972,958 49
Niagara.....	4,028 81	722,511 77	115,823 08	91,125 00	5,545 80	7,851,160 41	7,446,422 05	1,050 00	403,688 36	7,851,160 41
Oneida.....	3,500 00	1,824,605 45	177,524 12	315,559 94	15,490 40	23,550,833 06	21,620,374 11	6,400 05	1,924,058 90	23,550,833 06
Onondaga.....	10,000 00	1,508,437 25	148,285 13	575,754 58	70,711 95	41,556,723 58	37,729,542 29	39,249 24	3,787,932 05	41,556,723 58
Ontario.....	.....	77,395 66	3,938 50	6,905 49	758 00	11,775,628 15	765,494 34	.....	10,133 81	11,775,628 15
Orange.....	150,393 21	1,791,202 71	108,763 08	276,676 15	3,460 00	23,844,129 86	21,697,544 36	.....	2,146,585 50	23,844,129 86
Oswego.....	.....	663,850 69	72,367 49	169,925 75	10,109 21	10,764,869 56	10,145,970 84	.....	618,898 72	10,764,869 56
Putnam.....	.....	95,187 94	6,813 08	14,311 27	94 00	1,262,141 23	1,203,172 16	.....	58,969 08	1,262,141 23
Queens.....	209,842 14	1,424,500 58	55,472 47	189,860 71	238 50	19,261,746 03	17,836,730 27	15 46	1,425,000 30	19,261,746 03
Rensselaer.....	.....	787,231 35	38,282 10	153,146 70	227 09	12,441,960 59	11,457,364 89	97,960 47	886,635 23	12,441,960 59
Richmond.....	22,355 00	380,462 67	77,027 06	81,074 39	6,001 50	6,744,351 40	6,325,899 12	479 37	418,002 91	6,744,351 40
St. Lawrence.....	.....	87,588 65	698 42	7,878 89	.....	914,954 91	892,636 24	.....	22,318 67	914,954 91
Schenectady.....	3,156 17	523,076 43	144,604 58	139,010 96	.....	9,086,857 78	8,466,004 35	301,480 27	319,373 16	9,086,857 78
Seneca.....	11,535 15	105,298 51	6,002 28	11,599 23	550 00	974,124 29	919,074 67	.....	55,049 62	974,124 29
Suffolk.....	196,236 45	1,373,748 40	133,637 91	201,673 15	790 14	17,469,865 02	15,321,229 63	.....	2,148,635 39	17,469,865 02
Tompkins.....	.....	284,345 62	77,342 64	53,461 78	1,147 29	4,199,816 84	3,892,399 97	1,000 00	306,416 87	4,199,816 84
Ulster.....	63,524 55	1,376,220 25	140,934 97	304,032 23	29,758 09	20,387,421 00	19,123,497 70	100,575 00	1,163,348 30	20,387,421 00
Westchester.....	175,858 82	3,066,899 26	318,834 00	496,779 16	2,571 07	44,675,924 46	41,173,954 46	425 00	3,501,545 00	44,675,924 46
Totals.....	\$7,200,562 34	\$108,160,998 67	\$14,843,846 22	\$22,158,658 75	\$292,373 45	\$1,912,204,573 92	\$1,771,500,958 06	\$999,287 96	\$139,704,327 90	\$1,912,204,573 92

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1915 — Concluded

COUNTIES	Surplus on par value of stocks and bonds	Number of open accounts January 1, 1915	Number of accounts opened or reopened during year 1914	Number of accounts closed during the year 1914	Amount deposited during the year 1914, not including dividends credited during that period	Amount withdrawn during the year 1914	Amount of dividends credited and paid for the year 1914	Salaries paid for the year 1914	Expenses other than salaries for the year 1914
Albany.....	\$6,347,259 15	128,628	21,221	19,210	\$18,801,898 33	\$21,438,991 03	\$3,227,468 84	\$139,739 77	\$152,644 97
Bronx.....	705,783 54	54,453	15,542	15,766	5,885,346 15	5,840,027 38	445,819 25	44,647 84	31,381 28
Broome.....	596,412 66	32,458	6,649	5,866	4,141,829 27	4,486,920 95	285,600 18	23,210 45	24,921 84
Cayuga.....	841,691 12	22,966	2,808	3,176	2,558,592 02	3,067,961 12	318,536 94	27,300 00	28,713 70
Chemung.....	60,656 78	4,228	1,252	1,294	389,535 63	399,413 32	26,365 54	2,300 00	2,578 35
Columbia.....	512,904 33	10,541	1,334	1,479	1,053,419 16	1,316,442 13	176,271 46	8,963 00	7,799 01
Cortland.....	400,925 86	11,847	1,750	1,602	1,187,918 44	1,278,781 90	139,617 01	9,512 50	6,901 25
Dutchess.....	1,796,759 44	41,448	3,927	3,855	3,116,549 01	3,770,240 88	771,514 32	37,970 99	28,507 85
Erie.....	8,606,143 85	173,785	29,436	28,140	26,129,967 83	28,904,123 11	3,944,480 06	161,978 36	213,895 01
Greene.....	333,794 75	7,419	873	878	716,217 57	882,239 10	113,164 91	7,599 67	4,924 91
Jefferson.....	787,489 47	39,991	4,102	3,675	2,171,888 29	2,746,887 23	421,017 11	25,741 33	19,640 04
Kings.....	30,648,651 99	538,583	91,905	84,753	74,039,086 46	75,230,126 46	10,616,981 69	587,044 22	585,900 86
Madison.....	337,962 83	8,834	1,272	1,279	1,087,589 72	1,112,593 18	116,476 68	6,924 60	6,539 61
Monroe.....	5,990,698 81	143,580	24,084	25,494	16,030,172 56	18,800,663 48	2,538,342 32	132,036 70	132,898 92
Montgomery.....	447,210 01	14,490	2,034	1,998	1,517,938 35	1,792,070 32	174,379 35	10,904 66	12,441 04
Nassau.....	194,655 93	4,047	503	375	451,435 65	477,037 33	75,341 32	6,564 98	4,659 91
New York.....	90,184,284 13	1,425,420	245,373	227,470	197,277,052 50	210,771,770 62	31,660,858 80	1,415,044 72	1,529,888 88
Niagara.....	502,356 39	18,402	4,305	3,909	3,487,553 18	3,685,919 44	282,749 68	18,206 67	15,229 98
Oneida.....	2,190,823 79	50,253	6,308	7,330	4,611,855 70	5,892,688 99	726,580 82	44,244 00	44,244 00
Onondaga.....	4,639,217 05	82,907	10,977	13,167	9,507,330 72	12,079,832 42	1,295,898 04	70,727 77	140,142 27
Ontario.....	13,128 31	4,401	1,207	1,207	483,263 12	481,909 08	23,986 69	3,953 32	1,581 00
Orange.....	2,243,544 00	43,029	4,331	4,079	3,433,038 38	3,887,643 55	813,808 56	46,640 00	36,103 07
Oswego.....	648,281 77	20,493	3,427	3,226	2,906,294 03	3,102,055 10	386,838 48	19,614 59	16,362 19
Putnam.....	57,404 49	2,782	482	399	255,485 75	231,368 71	43,904 76	2,474 00	1,788 30
Queens.....	1,586,766 18	43,433	7,442	5,485	5,287,135 35	5,018,909 49	645,470 60	42,515 69	49,984 72
Rensselaer.....	1,287,866 25	19,310	1,975	2,813	1,746,612 35	2,355,220 66	397,688 76	17,200 00	27,631 10
Richmond.....	517,581 91	18,901	2,579	2,000	2,073,469 08	2,168,929 70	230,086 40	22,468 33	19,714 14
St. Lawrence.....	29,280 82	3,565	969	824	376,538 19	370,960 86	23,742 08	4,564 94	2,158 53
Schenectady.....	435,511 42	33,650	5,239	5,836	2,859,116 84	3,552,463 91	279,165 76	30,941 49	17,352 61
Seneca.....	67,762 22	3,718	556	547	276,695 30	321,458 98	29,759 82	4,110 59	1,485 25
Suffolk.....	2,172,448 52	25,290	2,425	2,146	2,440,742 18	2,707,062 73	578,081 30	35,680 23	46,256 14
Tompkins.....	360,170 14	11,245	1,899	1,631	1,352,364 37	1,369,280 18	126,724 14	12,913 17	10,194 26
Ulster.....	1,285,496 47	36,116	3,679	3,899	3,236,447 42	4,195,458 84	696,904 51	29,355 00	31,903 77
Westchester.....	3,855,711 11	91,092	13,424	12,930	9,385,610 93	9,881,835 38	1,530,083 18	106,106 00	68,889 89
Totals.....	\$170,686,635 52	3,171,305	525,591	497,740	\$410,275,689 33	\$443,619,287 61	\$63,163,709 36	\$3,159,611 78	\$3,325,158 55

ANNUAL STATEMENT

Statement relating to Savings Banks on the first day of January in each year from 1858 to 1915

YEAR	Deposits	Increase or decrease in deposits	Number of open accounts	Average of each account	Surplus on market value as reported	Per cent. of such surplus to total deposits	Available fund, consisting of cash deposits and loans	Per cent. of available fund to total assets	Amount invested in real estate	Per cent. of assets invested in real estate	Number of institutions reporting
January 1, 1858	\$41,422,672	.....	203,804	\$203 24	\$2,437,623	.0588	\$5,337,680	.1216	\$947,165	.0216	54
January 1, 1859	48,194,847	\$6,772,175	230,074	209 47	2,472,658	.0513	6,208,234	.1224	1,072,845	.0212	57
January 1, 1860	58,178,160	9,983,313	273,697	208 91	2,552,085	.0439	7,175,937	.1181	1,101,791	.0161	64
January 1, 1861	67,440,397	9,262,237	300,693	224 26	2,949,195	.0437	9,312,885	.1323	1,942,805	.0148	71
January 1, 1862	64,083,119	*	300,511	213 21	3,056,066	.0477	5,575,567	.1426	1,010,295	.0150	74
January 1, 1863	76,538,183	12,455,064	347,184	220 45	3,846,102	.0503	13,303,685	.1654	1,111,470	.0138	71
January 1, 1864	93,786,384	17,248,201	400,194	234 35	5,085,583	.0542	14,200,484	.1436	1,237,532	.0125	71
January 1, 1865	111,737,763	17,951,379	456,403	244 82	7,500,174	.0579	16,249,229	.1361	1,311,498	.0110	73
January 1, 1866	115,472,566	3,734,803	465,001	248 33	8,964,885	.0776	13,883,422	.1151	1,452,805	.0171	75
January 1, 1867	131,769,074	16,296,508	488,501	270 10	9,865,441	.0749	19,160,281	.1353	1,737,020	.0123	86
January 1, 1868	151,127,562	19,358,488	537,466	281 18	11,119,861	.0736	20,469,121	.1260	2,387,280	.0147	102
January 1, 1869	169,808,678	18,681,116	588,556	288 51	12,088,216	.0712	19,871,992	.1092	2,739,834	.0150	110
January 1, 1870	194,360,217	24,551,539	651,474	296 80	14,023,880	.0722	25,444,602	.1220	3,285,608	.0157	133
January 1, 1871	230,749,408	36,389,191	712,109	324 03	14,253,397	.0618	30,301,071	.1236	4,140,681	.0169	136
January 1, 1872	267,905,826	37,156,418	776,700	344 92	14,738,491	.0550	36,204,240	.1279	5,790,987	.0205	147
January 1, 1873	285,286,621	17,380,805	822,642	246 70	19,776,864	.0693	34,049,066	.1115	6,469,430	.0212	150
January 1, 1874	285,520,085	233,464	839,472	240 12	21,443,796	.0751	29,027,719	.0944	7,435,328	.0242	155
January 1, 1875	303,935,649	18,415,564	872,498	248 35	24,310,086	.0800	30,192,413	.0919	8,598,861	.0262	158
January 1, 1876	319,260,202	15,324,553	959,738	371 35	33,689,701	.1055	29,803,353	.0842	9,595,173	.0271	154
January 1, 1877	316,677,285	†	849,639	372 72	34,176,903	.1079	24,540,305	.0697	10,367,704	.0295	150
January 1, 1878	312,823,058	‡	844,550	370 40	32,050,550	.1024	24,400,011	.0704	11,215,402	.0323	138
January 1, 1879	299,074,639	§	810,017	369 22	34,553,262	.1155	21,302,642	.0637	**12,816,145	**0383	132
January 1, 1880	319,258,501	20,183,862	864,456	369 32	34,781,952	.1089	26,039,503	.0735	10,430,579	.0294	128
January 1, 1881	353,629,657	34,371,156	953,707	370 79	47,099,044	.1332	35,488,865	.0855	10,412,881	.0259	128
January 1, 1882	387,832,893	34,203,236	1,036,106	374 32	55,044,756	.1419	43,536,884	.0982	9,527,517	.0215	127
January 1, 1883	412,147,213	24,314,320	1,095,971	376 05	60,630,827	.1471	52,299,786	.1105	8,630,319	.0182	127
January 1, 1884	431,080,010	18,932,797	1,147,588	375 64	68,009,559	.1577	49,531,525	.0992	8,428,757	.0169	127
January 1, 1885	437,107,501	6,027,491	1,165,174	375 14	68,669,001	.1670	41,699,854	.0804	8,116,813	.0161	126
January 1, 1886	457,050,250	19,942,749	1,208,072	378 33	77,282,889	.1690	41,595,692	.0778	8,208,215	.0183	123
January 1, 1887	482,486,730	25,436,480	1,264,535	381 55	85,633,329	.1774	51,162,150	.0900	8,034,553	.0141	124

January 1, 1888	505,017,751	22,531,021	1,325,062	331 12	85,249,647	.1688	49,662,771	.0841	7,736,103	.0131	125
January 1, 1889	523,877,515	18,659,764	1,362,852	384 25	92,009,091	.1757	46,683,388	.0758	7,695,586	.0125	125
January 1, 1890	550,066,657	26,389,142	1,420,997	387 10	94,601,800	.1719	47,539,963	.0737	8,140,408	.0126	124
January 1, 1891	574,069,972	24,603,315	1,477,819	388 20	89,741,231	.1561	55,866,127	.0836	8,602,985	.0128	124
January 1, 1892	568,425,420	13,755,448	1,516,289	388 07	87,317,105	.1484	50,538,939	.0747	9,623,173	.0139	122
January 1, 1893	629,358,273	40,932,853	1,593,804	394 87	88,752,443	.1410	57,925,149	.0806	10,519,326	.0146	124
January 1, 1894	617,089,448	††	1,585,155	390 50	87,141,451	.1412	51,544,710	.0731	11,428,689	.0162	125
January 1, 1895	643,873,574	26,784,126	1,615,178	398 63	91,574,734	.1422	50,547,892	.0686	11,894,881	.0161	125
January 1, 1896	691,764,503	47,890,929	1,695,767	407 93	90,955,321	.1323	54,628,289	.0690	13,088,915	.0167	126
January 1, 1897	718,176,888	26,412,385	1,736,968	413 46	93,653,237	.1303	52,719,071	.0649	12,542,285	.0164	128
January 1, 1898	766,684,916	48,508,028	1,805,280	424 69	102,426,162	.1335	59,897,220	.0688	14,268,766	.0164	129
January 1, 1899	816,144,367	49,459,451	1,865,653	437 45	106,896,623	.1309	64,024,865	.0693	14,995,339	.0162	129
January 1, 1900	887,480,650	71,336,282	1,981,371	447 91	111,920,290	.1262	65,514,436	.0655	15,705,165	.0157	129
January 1, 1901	947,129,638	59,648,988	2,072,190	457 06	118,294,674	.1249	74,661,217	.0700	15,670,678	.0146	128
January 1, 1902	1,014,305,857	67,176,219	2,174,511	466 45	116,754,992	.1151	75,682,429	.0668	15,197,776	.0134	128
January 1, 1903	1,077,383,743	63,077,886	2,275,383	473 49	113,286,775	.1051	77,284,631	.0648	14,864,625	.0124	127
January 1, 1904	1,131,281,943	53,898,200	2,365,583	478 22	107,049,076	.0946	79,714,947	.0643	15,348,049	.0123	128
January 1, 1905	1,198,583,142	67,301,199	2,443,555	490 50	112,853,766	.0941	81,086,557	.0618	15,946,715	.0121	129
January 1, 1906	1,292,358,866	93,775,724	2,569,779	502 90	112,834,424	.0802	83,000,889	.0590	15,415,408	.0109	130
January 1, 1907	1,362,035,836	69,676,970	2,685,809	507 12	102,192,265	.0750	88,366,580	.0603	15,964,377	.0108	135
January 1, 1908	1,380,399,090	18,363,254	2,731,447	505 37	83,255,275	.0603	93,605,146	.0633	16,485,287	.0112	138
January 1, 1909	1,396,443,327	16,044,237	2,736,285	510 30	105,493,132	.0755	95,536,973	.0621	17,426,454	.0113	138
January 1, 1910	1,483,449,494	87,006,167	2,831,380	523 93	106,835,540	.0720	90,665,358	.0566	18,421,648	.0113	140
January 1, 1911	1,542,933,693	59,484,199	2,907,608	530 65	107,156,492	.0694	97,962,559	.0577	19,180,188	.0113	141
January 1, 1912	1,619,115,648	76,181,955	2,987,535	541 95	116,272,555	.0711	103,309,336	.0580	21,525,436	.0120	140
January 1, 1913	1,689,453,168	70,337,520	3,064,905	551 22	118,404,967	.0700	102,812,552	.0552	24,117,778	.0129	140
January 1, 1914	1,741,697,466	52,244,298	3,143,444	554 07	116,789,096	.0670	111,356,910	.0578	25,200,643	.0130	140
January 1, 1915	1,771,500,958	29,803,492	3,171,305	558 60	139,704,327	.0788	123,569,794	.0646	27,006,129	.0141	140

* Decrease, \$3,357,278. † Decrease, \$2,582,917. The amount of deposits January 1, 1876, of savings banks that failed during the year was \$5,097,310. There was, therefore, an increase in the aggregate of deposits of savings banks that continued business during 1876 amounting to \$2,514,393. ‡ Decrease, \$3,854,227. The amount of deposits January 1, 1877, of savings banks that failed during the year was \$2,075,218. The decrease in deposits of savings banks continuing business was \$1,776,009. § Decrease, \$13,743,419. The amount of deposits January 1, 1878, of savings banks that failed during the year was \$3,170,017. The decrease in deposits of savings banks continuing business was \$10,573,402. ¶ The amount of surplus shown January 1, 1879, was based upon market value of stocks and cost of real estate, while the surplus of January 1, 1880, and of all succeeding years is based upon market value of both stocks and real estate. Upon this latter basis the surplus of January 1, 1879, is \$31,723,824, making a gain in surplus for the year of \$3,053,128. ** Real estate was reported January 1, 1879, at cost, and January 1, 1880, and each succeeding year at estimated market value until January 1, 1915, when it was reported at actual cash value. †† Decrease, \$12,268,825.

STATEMENT OF SECURITIES

*Held by the Superintendent of Banks in trust for the creditors of
and depositors with the trust companies and one mortgage, loan and
investment company of this State, January 1, 1915*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS	Amount of bonds held
Adirondack Trust Co., Saratoga Springs, New York City 3½ per cent.	\$25,000
Albany Trust Co., The, Albany, New York City 3½ per cent.	50,000
Astor Trust Co., New York, New York City 4½ per cent.	125,000
Auburn Trust Co., Auburn, New York City 4½ per cent.	\$30,000
Auburn Trust Co., Auburn, New York City 4½ per cent.	2,000
Bankers Trust Company of Buffalo, New York City 3½ per cent.	\$50,000
Bankers Trust Company of Buffalo, New York City 4 per cent.	25,000
Bankers Trust Company of Buffalo, New York State 3 per cent.	35,000
Bankers Trust Co., New York, New York City 4½ per cent.	110,000
Bankers Trust Co., New York, New York City 4½ per cent.	1,000,000
Broadway Trust Co., New York, Long Island City 3½ per cent.	\$10,000
Broadway Trust Co., New York, New York City 3 per cent.	105,000
Broadway Trust Co., New York, New York City 3½ per cent.	50,000
Broadway Trust Co., New York, New York City 4 per cent.	2,000
Broadway Trust Co., New York, United States 2 per cent.	2,000
Brooklyn Trust Co., Brooklyn, New York City 3½ per cent.	\$6,000
Brooklyn Trust Co., Brooklyn, New York City 4½ per cent.	150,000
Buffalo Trust Co., Buffalo, New York City 3½ per cent.	60,000
Central City Trust Co., Syracuse, New York City 4½ per cent.	50,000
Central Trust Co., New York, New York City 3 per cent.	\$304,000
Central Trust Co., New York, New York City 3½ per cent.	36,000
Chemung Canal Trust Co., Elmira, New York City 3½ per cent.	\$37,000
Chemung Canal Trust Co., Elmira, Rochester City 3½ per cent.	30,000
Citizens' Trust Co. of Fredonia, Jamestown City 4 per cent.	67,000
Citizens' Trust Co. of Schenectady, New York City 3½ per cent.	20,000
Citizens' Trust Co. of Utica, New York City 3½ per cent.	37,000
Citizens' Trust Co. of Utica, Utica City 4 per cent.	\$30,000
Citizens' Trust Co. of Utica, Utica City 4 per cent.	8,000
Columbia Trust Co., New York, New York City 3 per cent.	38,000
Columbia Trust Co., New York, New York City 3½ per cent.	\$195,000
Columbia Trust Co., New York, New York City 3½ per cent.	40,000
Columbus Trust Co., Newburgh, New York City 3 per cent.	\$25,000
Columbus Trust Co., Newburgh, New York City 4 per cent.	12,500
Commercial Trust Co., New York, New York City 4 per cent.	\$100,000
Commercial Trust Co., New York, New York City 4½ per cent.	6,500
Commonwealth Trust Co., Buffalo, New York City 3½ per cent.	\$50,000
Commonwealth Trust Co., Buffalo, Buffalo City 3½ per cent.	10,000
Commonwealth Trust Co., New York, New York City 3½ per cent.	60,000
County Trust Co., The, White Plains, New York City 3½ per cent.	130,000
Empire Trust Co., New York, bonds and mortgages.	25,000
Empire Trust Co., New York, bonds and mortgages.	177,500
Equitable Trust Co. of New York, New York City 4½ per cent.	310,000
Farmers' Loan & Trust Co., The, New York, New York City 4 per cent.	\$100,000
Farmers' Loan & Trust Co., The, New York, New York City 4½ per cent.	50,000
Fidelity Trust Co. of Buffalo, The, Buffalo, New York City 3½ per cent.	150,000
Fidelity Trust Co. of Buffalo, The, Buffalo, New York City 3½ per cent.	54,000
Fidelity Trust Co. of New York, New York City 4 per cent.	\$100,000
Fidelity Trust Co. of New York, New York City 4½ per cent.	10,000
Fidelity Trust Co. of Rochester, New York City 3½ per cent.	110,000
Fidelity Trust Co. of Rochester, New York City 4 per cent.	\$50,000
Fidelity Trust Co. of Rochester, New York City 4 per cent.	5,000
Franklin Trust Co., Brooklyn, New York City 3½ per cent.	55,000
Fulton Trust Co., New York, New York City 4 per cent.	130,000
Genesee Valley Trust Co., Rochester, County of New York 3.3 per cent.	106,000
Genesee Valley Trust Co., Rochester, New York City 4 per cent.	\$50,000
Genesee Valley Trust Co., Rochester, New York City 4 per cent.	5,000
Glens Falls Trust Co., Glens Falls, Middletown City 3½ per cent.	55,000
Glens Falls Trust Co., Glens Falls, New York City 3½ per cent.	\$20,000
Glens Falls Trust Co., Glens Falls, New York City 3½ per cent.	2,000
	22,000

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS—Continued

NAMES OF COMPANIES AND DESCRIPTION OF BONDS		Amount of bonds held
Guaranty Trust Co. of New York, New York City 3 per cent.	\$59,000	
Guaranty Trust Co. of New York, New York City 3½ per cent.	1,155,000	
Guardian Trust Co. of New York City, New York State 4 per cent.		1,214,000
Hamilton Trust Co., Brooklyn, New York City 4½ per cent.		100,000
Home Trust Co. of New York, Brooklyn, New York City 3½ per cent.	\$96,000	100,000
Home Trust Co. of New York, Brooklyn, bonds and mortgages.	17,000	
Hudson River Trust Co., Hudson, New York State 4 per cent.		113,000
Hudson Trust Co., New York, New York State 3 per cent.	\$5,000	25,000
Hudson Trust Co., New York, New York City 3½ per cent.	110,000	
Huguenot Trust Co., New Rochelle, New York City 3½ per cent.	\$10,000	115,000
Huguenot Trust Co., New Rochelle, New York City 4½ per cent.	20,000	
Ithaca Trust Co., Ithaca, City of Brooklyn 3 per cent.	\$10,000	30,000
Ithaca Trust Co., Ithaca, New York City 3½ per cent.	10,000	
Ithaca Trust Co., Ithaca, New York City 4 per cent.	5,000	
Kings County Trust Co., Brooklyn, City of Brooklyn 3½ per cent.	\$100,000	25,000
Kings County Trust Co., Brooklyn, New York City 4 per cent.	10,000	
Lawyers Title Insurance & Trust Co., New York, bonds and mortgages.		110,000
Lincoln Trust Co., New York, New York State 3 per cent.		400,000
Madison County Trust & Deposit Co., Oneida, New York State 4 per cent.		100,000
Manufacturers-Citizens Trust Co., Brooklyn, New York City 3½ per cent.		20,000
Metropolitan Trust Co. of the City of New York, New York City 3 per cent.		125,000
Metropolitan Trust Co. of the City of New York, New York City 3½ per cent.	\$50,000	
Metropolitan Trust Co. of the City of New York, New York City 3½ per cent.	200,000	
Montgomery County Trust Co., Amsterdam, New York City 4½ per cent.		250,000
Mt. Vernon Trust Co., Mt. Vernon, New York City 3 per cent.	\$4,000	30,000
Mt. Vernon Trust Co., Mt. Vernon, New York City 3½ per cent.	12,000	
Mt. Vernon Trust Co., Mt. Vernon, New York City 4½ per cent.	5,000	
Mt. Vernon Trust Co., Rensselaer City 4½ per cent.	3,800	
Mutual Alliance Trust Co. of New York, New York City 4 per cent.		24,800
Mutual Trust Co. of Westchester County, New York City 3½ per cent.		110,000
Nassau County Trust Co., Mineola, New York City 4½ per cent.		34,000
New Rochelle Trust Co., New Rochelle, New York City 3½ per cent.		21,000
New Rochelle Trust Co., New Rochelle, New York City 3½ per cent.		30,000
New York Life Insurance & Trust Co., The, New York, New York City 3½ per cent.	\$100,000	
New York Life Insurance & Trust Co., The, New York, New York City 4 per cent.	20,000	
New York Trust Co., New York, New York City 2½ per cent.	\$318,000	120,000
New York Trust Co., New York, New York City 4½ per cent.	75,000	
Niagara Falls Trust Co., Niagara Falls, New York City 3½ per cent.	\$20,000	393,000
Niagara Falls Trust Co., Niagara Falls, Niagara Falls City 4 per cent.	12,000	
Northern New York Trust Co., Watertown, New York State 4½ per cent.		32,000
Northport Trust Co., Northport, New York City 4½ per cent.		40,000
Olean Trust Co., Olean, New York City 4 per cent.		21,000
Orange County Trust Co., Middletown, New York City 4 per cent.		21,000
Peoples Trust Co. of Binghamton, Buffalo City 4 per cent.	\$20,000	25,000
Peoples Trust Co. of Binghamton, New York City 4 per cent.	30,000	
Peoples Trust Co., The, Brooklyn, Brooklyn City 3½ per cent.	\$100,000	50,000
Peoples Trust Co., The, Brooklyn, New York City 3½ per cent.	20,000	
Poughkeepsie Trust Co., Cohoes City 3½ per cent.	\$2,000	120,000
Poughkeepsie Trust Co., New York City 4 per cent.	15,000	
Poughkeepsie Trust Co., Niagara Falls City 4 per cent.	18,000	
Queens County Trust Co., Jamaica, New York City 3½ per cent.	\$5,000	35,000
Queens County Trust Co., Jamaica, New York State 3 per cent.	100,000	
Rochester Trust & Safe Deposit Co., New York City 3½ per cent.		105,000
Rockland County Trust Co., Nyack, New York City 3½ per cent.	\$21,000	60,000
Rockland County Trust Co., Nyack, New York City 4 per cent.	1,000	
Rockland County Trust Co., Nyack, New York City 4½ per cent.	3,000	
Salamanca Trust Co., Salamanca, New York City 3½ per cent.		25,000
Schenectady Trust Co., Schenectady, New York City 3½ per cent.		24,000
Security Trust Co. of Rochester, Rochester City 3½ per cent.	\$50,000	35,000
Security Trust Co. of Rochester, New York City 4 per cent.	10,000	
		60,000

STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS—*Concluded*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS	Amount of bonds held
Security Trust Co. of Troy, The, New York City 3½ per cent.	\$38,000
Suffolk County Trust Co., Riverhead, New York City 4½ per cent.	20,000
Syracuse Trust Co., Syracuse, New York City 3½ per cent.	60,000
The Thrift, New York, New York City 4½ per cent.	\$100,000
The Thrift, New York, New York State 3 per cent.	1,000
	101,000
Title Guarantee & Trust Co., New York, Brooklyn City 3½ per cent.	\$50,000
Title Guarantee & Trust Co., New York, New York City 3½ per cent.	499,500
	549,500
Transatlantic Trust Co., New York, New York City 4½ per cent.	100,000
Troy Trust Co., The, Troy, New York City 3½ per cent.	\$30,000
Troy Trust Co., The, Troy, Albany City 3½ per cent.	10,600
	40,600
Trust Co. of Wyoming County, Warsaw, New York City 4 per cent.	20,000
Trust & Deposit Co. of Onondaga, Syracuse, New York City 3½ per cent.	\$54,000
Trust & Deposit Co. of Onondaga, Syracuse, New York City 4 per cent.	2,000
	56,000
Union Trust Co. of Albany, Albany City 3½ per cent.	\$31,200
Union Trust Co. of Albany, Albany City 4 per cent.	25,450
	56,650
Union Trust Co. of Jamestown, Jamestown City 4 per cent.	\$26,000
Union Trust Co. of Jamestown, Jamestown City 4½ per cent.	5,000
	31,000
Union Trust Co. of New York, New York City 3½ per cent.	\$100,000
Union Trust Co. of New York, New York City 4½ per cent.	220,000
	320,000
Union Trust Co. of Rochester, New York City 4½ per cent.	55,000
United States Mortgage & Trust Co., New York, New York State 4½ per cent.	200,000
United States Trust Co. of New York, New York City 3½ per cent.	255,000
Utica Trust & Deposit Co., Utica, New York City 3½ per cent.	45,000
Washington Trust Co., The, New York, New York City 3½ per cent.	\$100,000
Washington Trust Co., The, New York, New York City 4 per cent.	20,000
	120,000
Westchester Trust Co., Yonkers, New York City 3½ per cent.	33,000
	<u>\$10,286,050</u>



STATEMENTS

SHOWING THE

CONDITION OF THE TRUST COMPANIES OPERATING
UNDER THE LAWS OF THIS STATE

ON

MARCH 2, 1914, JUNE 30, 1914, SEPTEMBER 12, 1914, AND DECEMBER
24, 1914



[365]

I. THE ADIRONDACK TRUST COMPANY, SARATOGA SPRINGS

EDGAR T. BRACKETT, *President.*

[473 Broadway; organized 1901]

FRANK G. HOWLAND, *Treasurer.*

CHARLES C. BULLOCK, *Vice-President,*

DOUGLASS W. MABEE, *Vice-President,*

CHARLES C. VAN DUSEN, *Vice-President.*

DIRECTORS

GEORGE E. ADEE,

CHARLES C. BULLOCK,

BARTLETT B. GRIPPIN,

DOUGLASS W. MABEE,

JOHN K. WALBRIDGE,

WILLIAM W. ALLERDICE,

FRED H. BAKER,

JOSEPH P. MCGIRR,

HIRAM C. TODD,

WILLIAM B. GAGE,

EDGAR T. BRACKETT,

JOHN DIX COFFIN,

HARRY E. PETTEE,

WINFIELD A. HUPPUGH,

CHARLES C. VAN DUSEN.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz:				
Public securities, market value.....	\$27,462	\$27,462	\$26,800	\$26,800
Private securities, market value.....	854,966	960,345	959,735	950,722
Real estate owned.....	2,615	2,615	2,695	2,695
Mortgages owned.....	82,359	75,368	79,132	86,632
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	28,397	28,581	26,841	26,511
Loans and discounts secured by other collateral.....	225,052	311,056	269,550	268,394
Loans, discounts and bills purchased not secured by collateral.....	707,256	586,632	613,464	592,390
Overdrafts.....	992	81	956	239
Due from trust companies, banks and bankers.....	132,424	132,709	114,087	139,232
Specie.....	51,366	81,312	78,435	37,559
Legal tender notes and notes of National Banks.....	49,185	14,818	43,250	35,864
Cash items.....	3,069	8,320	12,184	4,817
Customers' liability on acceptances (per contra, see liabilities).....				48,500
Assets not included in any of the above heads.....	14,434	11,360	17,782	18,363
Total resources.....	\$2,179,577	\$2,240,659	\$2,244,911	\$2,238,718

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value)	137,019	132,713	120,499	124,614
Unpaid dividends, reserve for taxes, rents and dividends	1,530			
Preferred deposits, viz.:				
Due New York State savings banks	25,000	25,000	25,000	25,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	16,208	58,441	51,741	50,173
Deposits by the Superintendent of Banks of State of New York	5,000	5,000	5,000	5,000
Deposits otherwise preferred	1,876,899	1,900,846	1,916,009	1,865,342
Due depositors, not preferred	7,100	8,326	9,328	2,000
Due to trust companies, banks and bankers				
Acceptances of drafts payable at a future date or authorized by commercial letters of credit				48,500
Other liabilities	10,821	10,333	17,334	18,089
Total liabilities	\$2,179,577	\$2,240,659	\$2,244,911	\$2,238,718

2. THE ALBANY TRUST COMPANY, ALBANY

CHARLES H. BISSIKUMMER, *President.*

[Broadway and State street; organized 1900]

ALONZO P. ADAMS, JR., *Secretary.*J. S. FRIEDMAN, *Vice-President,*PHILIP FITZ SIMONS, JR., *Treasurer,*HORACE G. YOUNG, *Chairman of the Board,*GEO. C. VAN TUYL, JR., *Vice-President,*JAMES H. WALLACE, *Assistant Secretary.*

DIRECTORS

JOHN DIX COFFIN,
JOHN DON,
LOUIS W. EMERSON,
J. S. FRIEDMAN,
HORACE G. YOUNG,JOHN J. GALLOGLY,
E. PALMER GAVIT,
JOHN S. HOY,
FRANK E. HOWE,
A. P. ADAMS, JR.,JOHN KURTZ, JR.,
RANDALL J. LE BOUEF,
CHARLES V. MANN,
GUSTAVUS MICHAELIS,CHAS. H. BISSIKUMMER,
JOSEPH A. MINST,
EDWARD N. MCKINNEY,
FRANK A. McNAMEE,
MORRIS L. RYDER,CLIFFORD S. SIMS,
NEILE F. TOWNER,
EDWIN VAN WORMER,
PETER KEELER,
GEO. C. VAN TUYL, JR.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$725,919	\$684,000	\$659,000	\$649,133
Private securities, market value.....	1,722,407	1,864,482	1,847,878	1,854,450
Real estate owned.....	317,654	317,654	317,704	317,704
Mortgages owned.....	164,600	169,550	174,550	220,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	70,208	74,999	74,733	83,567
Loans and discounts secured by other collateral.....	2,078,259	2,028,453	1,933,178	1,933,082
Loans, discounts and bills purchased not secured by collateral.....	1,881,570	1,806,923	1,566,978	1,481,015
Overdrafts.....	82	21	25	17
Due from trust companies, banks and bankers.....	1,464,741	1,824,887	1,495,860	2,078,389
Specie.....	292,635	255,599	190,851	243,387
Legal tender notes and notes of national banks.....	43,745	36,290	45,290	41,805
Cash items.....	65,546	55,133	68,926	44,453
Customers' liability on acceptance (per contra, see liabilities).....	.....	.....	.....	.....
Assets not included in any of the above heads.....	62,862	75,237	61,295	70,251
Total resources.....	\$8,890,228	\$9,193,228	\$8,436,268	\$9,017,753

LIABILITIES				
Capital.....	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits (market value).....	334,518	301,398	302,289	309,396
Unpaid dividends, reserve for taxes, rents and dividends.....	3,181	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks.....	967,946	689,531	717,207	818,128
Due New York State savings and loan associations and credit unions.....	2,200	13,637	3,974	2,869
Trust deposits not payable under the conditions of the trusts within thirty days.....	43,490	.....	.....	51,499
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	21,902	183,869	172,978	.....
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	313,322	.....	.....	.....
Deposits by the State of New York.....	.....	1,021,332	708,392	791,920
Deposits by the Superintendent of Banks of the State of New York.....	.....	170,572	170,858	155,262
Other deposits secured by pledge of assets.....	29,754	2,388	7,810	130,562
Deposits otherwise preferred.....	170,582	.....	1,268	762
Due depositors, not preferred.....	5,286,251	4,893,628	4,918,068	5,040,958
Due to trust companies, banks and bankers.....	1,281,757	1,499,694	995,687	1,231,485
Other liabilities.....	35,325	17,179	37,737	84,912
Total liabilities.....	\$8,890,228	\$9,193,228	\$8,436,268	\$9,017,753

3. ASTOR TRUST COMPANY, NEW YORK CITY

E. C. CONVERSE, *President.*

[389 Fifth avenue; organized 1906 as New Netherland Trust Company]

JAMES R. TROWBRIDGE, *Secretary.*ALEXANDER H. STEVENS, *Vice-President,*
RANALD H. MACDONALD, *Vice-President,*
THOMAS HILDT, *Vice-President,*HENRY J. COCHRAN, *Vice-President,*HOWARD BOOCOCK, *Treasurer,*
BARKLEY WYCKOFF, *Cashier,*
CLIFFORD WILMURT, *Assistant Cashier.*

DIRECTORS

VINCENT ASTOR,
GEORGE F. BAKER,
STEPHEN BAKER,
GEORGE B. CASE,
E. C. CONVERSE,NICHOLAS BIDDLE,
HENRY J. COCHRAN,
THOMAS HILDT,
THOMAS COCHRAN,
JOHN I. DOWNEY,
M. FRIEDSAM,CHARLES L. TIFFANY,
ROBT. WALTON GOELET,
FRANCIS L. HINE,
RANALD H. MACDONALD,
EDGAR L. MARSTON,
J. B. MARTINDALE,THEODORE N. VAIL,
GATES W. MCGARRAH,
CHARLES A. PEABODY,
D. E. POMEROY,
WILLIAM H. PORTER,
SEWARD PROSSER.ALBERT H. WIGGIN,
DANIEL G. REID,
DOUGLAS ROBINSON,
ARCHIBALD D. RUSSELL,
ALEXANDER H. STEVENS,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$355,175	\$358,287	\$979,124	\$411,743
Private securities, market value	9,015,121	9,153,974	9,383,319	9,169,501
Mortgages owned	950,000	920,000	920,000	1,070,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	279,321	273,721	233,121	192,871
Loans and discounts secured by other collateral	4,917,622	5,554,253	5,815,857	6,418,545
Loans, discounts and bills purchased not secured by collateral	4,951,021	4,413,116	4,076,531	2,903,123
Overdrafts	2,698	707	2,675	994
Due from trust companies, banks and bankers	2,832,970	2,831,803	1,134,516	834,895
Specie	2,097,015	2,047,311	1,629,526	1,441,115
Legal tender notes and notes of national banks	18,095	116,440	217,594	223,291
Cash items	558,264	763,368	507,349	380,617

Customers' liability on acceptances (per contra, see liabilities)			17,500	.....
Assets not included in any of the above heads	175,465	250,288	279,687	276,752
Total resources	\$26,152,767	\$26,683,268	\$25,196,799	\$23,323,447
LIABILITIES				
Capital	\$1,250,000	\$1,250,000	\$1,250,000	\$1,250,000
Surplus, including all undivided profits (market value)	1,349,915	1,201,319	1,197,104	1,038,788
Unpaid dividends, reserve for taxes, rents and dividends	25,201			
Preferred deposits, viz.:				
Due New York State savings banks	1,351,015	1,762,327	1,256,728	897,781
Trust deposits not payable under the conditions of the trusts within thirty days	138,855			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	110,271	170,680	161,569	39,242
Deposits secured by outstanding unmatured bonds issued by the State of New York	227,955			
Deposits by the State of New York		550,000	400,000	200,000
Other deposits secured by pledge of assets				28,622
Deposits otherwise preferred		28,285	28,622	
Due depositors, not preferred	20,849,978	20,579,346	20,223,302	19,095,063
Due to trust companies, banks and bankers	367,722	996,170	468,300	519,755
Acceptances of drafts payable at a future date or authorized by commercial letters of credit			17,500	
Other liabilities	481,855	145,141	193,674	254,196
Total liabilities	\$26,152,767	\$26,683,268	\$25,196,799	\$23,323,447

4. AUBURN TRUST COMPANY, AUBURN

RALPH R. KEELER, *President.*

[63 Genesee street; organized 1906]

NEAL W. REMINGTON, *Secretary.*GEORGE W. BENHAM, *Vice-President,*D. EDWIN FRENCH, *Vice-President.*

DIRECTORS

WILBUR B. BARNES,
GEORGE W. BENHAM,
JAMES C. BISHOP,
GEORGE W. BOWEN,THOMAS F. DIGNUM,
FRANK A. ELDREDGE,
GURDON S. FANNING,
D. EDWIN FRENCH,JOHN TABER,
THOMAS H. GARRETT, JR.,
WILLIAM J. HENRY,
PATRICK M. HERRON,
RALPH R. KEELER.SIDNEY J. WESTFALL,
JOHN F. KINGSTON,
JULIUS KRAFT,
SANFORD G. LYON,HAROLD G. METCALF,
DOUGLAS A. WHITE,
HENRY D. NOBLE,
NEAL W. REMINGTON,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$277,925	\$291,941	\$230,697	\$255,458
Private securities, market value.....	540,462	498,456	494,058	425,836
Mortgages owned.....	270,737	380,347	394,697	392,824
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	95,915	86,625	96,373	89,666
Loans and discounts secured by other collateral.....	553,547	485,524	518,272	520,721
Loans, discounts and bills purchased not secured by collateral.....	433,608	479,694	461,793	452,626
Overdrafts.....	16	37	11	62
Due from trust companies, banks and bankers.....	279,996	180,810	173,343	145,287
Specie.....	58,197	47,547	48,893	50,087
Legal tender notes and notes of national banks.....	56,412	76,868	49,752	40,707
Cash items.....	8,410	12,533	6,016	6,812
Assets not included in any of the above heads.....	20,812	15,266	22,881	17,862
Total resources.....	\$2,596,037	\$2,555,648	\$2,496,786	\$2,397,948

LIABILITIES				
Capital.....	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits (market value).....	172,050	156,032	154,911	154,044
Unpaid dividends, reserve for taxes, rents and dividends.....	1,254	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks.....	49,580	47,340	34,442	34,280
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	10,327	23,951	23,423	17,159
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	88,027	.....	.....	.....
Deposits by the State of New York.....	.....	105,000	76,000	75,000
Deposits by the Superintendent of Banks of the State of New York.....	.....	5,000	5,000	5,000
Deposits otherwise preferred.....	5,000	.....	.....	.....
Due depositors, not preferred.....	2,105,127	2,060,239	1,952,254	1,927,270
Due to trust companies, banks and bankers.....	3,369	1,027	1,954	339
Bills payable.....	.....	.....	80,000	.....
Other liabilities.....	11,303	7,059	18,802	34,856
Total liabilities.....	\$2,596,037	\$2,555,648	\$2,496,786	\$2,397,948

5. BANKERS TRUST COMPANY OF BUFFALO, BUFFALO

LOUIS H. GETHOEFER, *President.*

[242 Main street; organized 1914]

RUSSELL J. H. HUTTON, *Secretary.*SEYMOUR H. KNOX, *Vice-President.*BAMBRIDGE D. FOLWELL, *Treasurer.*

DIRECTORS

JOHN J. ALBRIGHT,
JOSEPH BLOCK,WALTER P. COOKE,
LE GRAND S. DE GRAFF,LOUIS H. GETHOEFER,
CLIFFORD HUBBELL,CHARLES R. HUNTLEY,
SEYMOUR H. KNOX,HERBERT A. MELDRUM,
GEORGE F. RAND.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investment, viz.:				
Public securities, market value			\$268,687	\$723,828
Private securities, market value				233,361
Mortgages owned				552,500
Loans and discounts secured by other collateral			685,310	1,478,284
Loans, discounts and bills purchased not secured by collateral			790,131	584,704
Due from trust companies, banks and bankers			2,220,475	1,181,153
Specie			56,933	69,527
Legal tender notes and notes of national banks			30,492	24,137
Cash items			943	9,927
Customers' liability on acceptances (per contra, see liabilities)				70,000
Assets not included in any of the above heads			8,076	23,986
Total resources			\$4,061,047	\$4,951,407

LIABILITIES			
Capital.....		\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....		104,400	154,453
Preferred deposits, viz.:			
Due New York State savings banks.....		75,125	205,005
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....			13
Deposits by the State of New York.....		500,000	560,000
Deposits by the Superintendent of Banks of the State of New York.....			10,000
Other deposits secured by pledge of assets.....			367,000
Due depositors, not preferred.....		2,165,982	2,366,612
Due to trust companies, banks and bankers.....		183,620	173,025
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....			70,000
Other liabilities.....		31,920	45,299
Total liabilities.....		\$4,061,047	\$4,951,407

6. BANKERS' TRUST COMPANY, NEW YORK CITY

SEWARD PROSSER, *President*.

[16 Wall street; organized 1903]

G. G. THOMSON, *Secretary*.

W. C. POILLON, *Vice-President*,
 D. E. POMEROY, *Vice-President*,
 W. N. DUANE, *Vice-President*,
 F. I. KENT, *Vice-President*,
 H. B. THORNE, *Vice-President*,

F. N. B. CLOSE, *Vice-President*,
 G. W. BENTON, *Treasurer*,
 R. H. GILES, *Assistant Treasurer*,
 H. W. DONOVAN, *Assistant Treasurer*,
 H. N. DUNHAM, *Assistant Treasurer*,

H. F. WILSON, JR., *Assistant Secretary*,
 P. D. BOGUE, *Assistant Secretary*,
 G. RICHARDS, *Assistant Secretary*,
 B. W. JONES, *Assistant Secretary*,
 I. MICHAELS, *Trust Officer*.

DIRECTORS

JAMES S. ALEXANDER,
 STEPHEN BAKER,
 SAMUEL G. BAYNE,
 EDWIN M. BULKLEY,
 EDMUND C. CONVERSE,

WILLIAM NORTH DUANE,
 F. I. KENT,
 T. DEWITT CUYLER,
 HENRY P. DAVISON,
 RUDOLPH ELLIS,
 E. HAYWARD FERRY,

WALTER E. FREW,
 FREDERICK T. HASKELL,
 A. BARTON HEPBURN,
 FRANCIS L. HINE,
 EDGAR L. MARSTON,
 JOSEPH B. MARTINDALE,

GATES W. McGARRAH,
 CHARLES D. NORTON,
 WILLIAM C. POILLON,
 DANIEL E. POMEROY,
 SEWARD PROSSER,
 DANIEL G. REID.

EDWARD F. SWINNEY,
 GILBERT G. THORN,
 EDWARD TOWNSEND,
 ALBERT H. WIGGIN,
 SAMUEL WOOLVERTON,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$6,715,974	\$12,465,277	\$17,347,069	\$11,972,676
Private securities, market value.....	25,812,988	21,476,126	22,251,071	23,290,784
Real estate owned.....	4,375,343	4,383,942	4,886,634	4,386,634
Mortgages owned.....	3,095,000	3,091,000	2,692,000	2,804,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	271,785	171,271	171,271	71,803
Loans and discounts secured by other collateral.....	65,275,245	82,897,362	74,422,512	76,665,472
Loans, discounts and bills purchased not secured by collateral.....	15,787,693	15,003,540	9,801,571	13,348,547
Due from trust companies, banks and bankers.....	38,843,119	20,908,034	16,192,959	19,199,059
Specie.....	11,804,118	15,894,868	16,061,853	10,426,147
Legal tender notes and notes of national banks.....	737,300	1,244,440	1,321,940	269,925

Cash items	6,294,737	5,547,249	515,734	2,521,349
Customers' liability on acceptances (per contra, see liabilities)				571,982
Assets not included in any of the above heads	639,995	1,015,919	1,038,203	1,209,996
Total resources	\$179,653,297	\$184,099,028	\$166,202,817	\$166,738,374

LIABILITIES

Capital	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Surplus, including all undivided profits (market value)	14,801,017	13,065,504	12,513,527	12,451,483
Unpaid dividends, reserve for taxes, rents and dividends	208,200			
Preferred deposits, viz.:				
Due New York State savings banks	4,396,769	4,705,158	4,179,143	5,201,151
Due New York State savings and loan associations and credit unions	989	1,807	3,293	102
Trust deposits not payable under the conditions of the trusts within thirty days	1,796,000			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	9,258,404	21,357,473	11,468,382	10,578,103
Deposits secured by outstanding unmatured bonds issued by the State of New York	1,595,360			
Deposits by the State of New York		679,000	400,000	182,000
Deposits by the Superintendent of Banks of the State of New York		41,531	38,293	68,361
Other deposits secured by pledge of assets		1,200,239	1,101,748	1,068,671
Deposits otherwise preferred		40,001	36,001	42,719
Due depositors, not preferred	101,078,053	101,268,239	94,896,139	102,627,893
Due to trust companies, banks and bankers	30,055,131	31,314,630	26,022,626	22,761,400
Acceptances of drafts payable at a future date or authorized by commercial letters of credit				571,982
Other liabilities	6,463,374	425,446	5,543,665	1,184,509
Total liabilities	\$179,653,297	\$184,099,028	\$166,202,817	\$166,738,374

7. BROADWAY TRUST COMPANY, NEW YORK CITY

FREDERIC G. LEE, *President.*

[233 Broadway; organized 1902]

JOHN W. H. BERGEN, *Secretary.*

M. M. BELDING, JR., *Vice-President,*
 THEODORE F. WHITMARSH, *Vice-President,*
 WILLIAM GAMBLE, *Vice-President,*
 ALEX. C. SNYDER, *Vice-President,*

JOHN WILLIAMS, *Treasurer,*
 ARTHUR P. SMITH, *Assistant Secretary,*
 FRANKLIN SCHENCK, *Assistant Secretary,*
 LOUIS S. QUIMBY, *Assistant Secretary,*
 GEORGE F. GENTES, *Assistant Secretary,*

JOHN EGOLF, *Assistant Secretary,*
 LEONARD F. MAYR, *Assistant Secretary,*
 GEORGE W. BERRY, *Assistant Secretary,*
 WILLIAM F. FITZSIMMONS, *Assistant Secretary.*

DIRECTORS

M. M. BELDING,
 M. M. BELDING, JR.,
 EUGENE S. BENJAMIN,
 WILLIAM C. BREED,
 JOHN H. FLAGLER,

HORACE HAVEMEYER,
 MARTIN A. METZNER,
 GEO. C. MEYER,
 J. L. REISS,
 ELBRIDGE G. SNOW,

F. A. M. BURRELL,
 JAMES CLARKE,
 JAMES COCHRAN,
 WARREN CRUIKSHANK,

FRANK W. WOOLWORTH,
 CHARLES E. FINLAY,
 WILLIAM GAMBLE,
 EMANUEL GERLI,
 WALTER M. GLADDING,

W. O. JONES,
 FREDERIC G. LEE,
 ADAM K. LUKE,
 LEWIS E. PIERSON,
 THEO. F. WHITMARSH.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$664,322	\$818,563	\$1,357,426	\$864,968
Private securities, market value.....	1,117,937	1,233,516	1,169,379	1,197,698
Real estate owned.....	145,453	145,477	145,477	145,376
Mortgages owned.....	697,800	763,800	822,200	819,380
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	125,675	159,200	173,375	168,100
Loans and discounts secured by other collateral.....	3,323,474	3,329,128	3,257,621	2,586,817
Loans, discounts and bills purchased not secured by collateral.....	6,866,132	7,671,745	7,689,853	7,564,945
Overdrafts.....	1,099	4,453	1,573	2,085
Due from trust companies, banks and bankers.....	2,614,187	3,211,891	2,190,187	2,702,498
Specie.....	1,324,488	1,415,773	1,467,438	1,615,745
Legal tender notes and notes of national banks.....	568,300	695,975	356,785	513,995

Cash items.....	652,666	637,913	539,723	474,241
Customers' liability on acceptances (per contra, see liabilities).....	.....	64,787	160,126	181,321
Assets not included in any of the above heads.....	61,703	73,921	74,679	72,519
Total resources.....	\$18,163,236	\$20,226,142	\$19,405,842	\$18,909,688
LIABILITIES				
Capital.....	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits (market value).....	838,858	848,523	864,947	875,206
Unpaid dividends, reserve for taxes, rents and dividends.....	24,528	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks.....	627,066	804,996	832,405	936,587
Due New York State savings and loan associations and credit unions.....	50,764	30,540	5,465	6,458
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	35,187	44,799	41,994	59,424
Deposits by the State of New York.....	.....	30,000	30,000	42,000
Deposits by the Superintendent of Banks of the State of New York.....	.....	.....	188,626	30,000
Other deposits secured by pledge of assets.....	60,986	109,995	.....	341,749
Deposits otherwise preferred.....	351	85	.....	767
Due depositors, not preferred.....	14,297,865	15,928,453	14,868,489	14,419,255
Due to trust companies, banks and bankers.....	591,777	778,994	452,118	422,236
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	.....	64,787	160,126	181,321
Other liabilities.....	135,854	84,970	461,672	94,685
Total liabilities.....	\$18,163,236	\$20,226,142	\$19,405,842	\$18,909,688

8. BROOKLYN TRUST COMPANY, BROOKLYN

EDWIN P. MAYNARD, *President.*

[177 Montague street; chartered 1866]

FREDERICK T. ALDRIDGE, *Secretary.*DAVID H. LANNAN, *Vice-President,*
CLINTON L. ROSSITER, *Vice-President,*
FRANK J. W. DILLER, *Vice-President,*WILLIS McDONALD, Jr., *Treasurer,*
WILLARD P. SCHENCK, *Assistant Secretary,*HORACE W. FARRELL, *Assistant Secretary,*
C. O. BRINCKERHOFF, *Assistant Secretary,*
HERBERT U. SILLECK, *Assistant Secretary.*

TRUSTEES

FRANK L. BABBOTT,	JOHN H. EMANUEL, Jr.,	WILLIAM A. JAMISON,	ALEXANDER M. WHITE,	WILLIS D. WOOD,
WALTER ST. J. BENEDICT,	JOHN ENGLIS,	DAVID H. LANMAN,	HOWARD W. MAXWELL,	ROBERT L. PIERREPONT,
SAMUEL W. BOOCOCK,	WILLIAM HESTER,	DAVID G. LEGGETT,	EDWIN P. MAYNARD,	HAROLD I. PRATT,
WILLIAM N. DYKMAN,	FRANCIS L. HINE,	FRANK LYMAN,	WILLIS L. OGDEN,	CLINTON L. ROSSITER,
EDGAR M. CULLEN,	J. H. WALLBRIDGE,		JOSEPH E. OWENS,	CHARLES A. SCHIEREN.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$1,442,610	\$1,533,654	\$1,362,071	\$2,093,445
Private securities, market value	8,302,480	9,286,971	9,434,057	9,782,596
Real estate owned	226,885	446,295	446,385	571,570
Mortgages owned	1,689,240	1,735,990	1,503,250	2,122,750
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	814,710	646,736	677,036	599,586
Loans and discounts secured by other collateral	8,244,630	8,893,844	9,923,773	9,710,723
Loans, discounts and bills purchased not secured by collateral	3,021,472	3,301,537	3,075,682	4,411,347
Overdrafts	1,082	2,119	1,014	8,996
Due from trust companies, banks and bankers	4,705,253	4,411,865	2,556,652	2,663,316
Specie	1,913,941	1,908,859	2,115,133	1,725,075
Legal tender notes and notes of national banks	965,247	1,034,078	906,225	473,620
Cash items	638,736	771,819	106,637	524,145
Assets not included in any of the above heads	220,140	279,593	738,731	377,358
Total resources	\$32,186,426	\$34,253,360	\$32,846,646	\$35,064,527

LIABILITIES				
Capital	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits (market value)	3,741,479	3,706,752	3,471,856	3,349,033
Unpaid dividends, reserve for taxes, rents and dividends	117,838			
Preferred deposits, viz.:				
Due New York State savings banks	1,974,664	2,285,328	1,778,871	2,167,324
Due New York State savings and loan associations and credit unions	11,638	6,323	5,273	6,035
Trust deposits not payable under the conditions of the trusts within thirty days	1,520,293			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	13,505	1,540,273	1,284,458	1,239,417
Deposits secured by outstanding unmatured bonds issued by the State of New York	90,457			
Deposits by the State of New York		2,071	1,244	
Deposits by the Superintendent of Banks of the State of New York				2,158
Other deposits secured by pledge of assets	128,389	231,353	334,513	431,161
Deposits otherwise preferred	9,725	17,477	9,578	33,032
Due depositors, not preferred	22,527,805	24,737,738	24,190,393	26,107,840
Due to trust companies, banks and bankers	19,748	29,381	43,698	23,663
Other liabilities	530,885	196,664	226,762	204,834
Total liabilities	\$32,186,426	\$34,253,360	\$32,846,646	\$35,064,527

9. BUFFALO TRUST COMPANY, BUFFALO
(Formerly Buffalo Loan, Trust and Safe Deposit Company)

ALFRED A. BERRICK, *President.*

[449 Main street; chartered 1881]

MYRON S. HALL, *Secretary.*CHARLES E. CLARK, *Vice-President.*OSCAR C. MILLER, *Assistant Secretary.*THOS. R. WOLFE, *Assistant Secretary.*L. FRANKLIN MESSER, *Vice-President.*FRANK R. COLLINS, *Trust Officer.*

TRUSTEES

PHILIP BACHERT,
ALFRED A. BERRICK,
ARNOLD B. WATSON,

GEO. C. LAUB,
WM. G. HOUCK,
CHARLES E. CLARK,
LINCOLN A. GROAT,

MYRON S. HALL,
JOHN B. WINKLER,
EARL P. LOTHROP,
L. FRANKLIN MESSER,

E. G. S. MILLER,
JOHN A. MILLER,
FRANK P. PERSONS,
WILLIAM C. RUSSELL.

VALENTINE P. YOUNG,
EUGENE TANKE,
GEORGE URBAN, JR.,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$79,300	\$65,462	\$64,475	\$64,800
Private securities, market value.....	691,849	757,451	776,699	769,649
Real estate owned.....		3,293	3,293	3,293
Mortgages owned.....	1,077,631	1,077,926	1,104,891	1,059,512
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	99,520	97,207	95,607	93,920
Loans and discounts secured by other collateral.....	1,035,595	1,214,143	1,342,811	1,358,736
Loans, discounts and bills purchased not secured by collateral.....	240,175	320,318	330,760	270,686
Overdrafts.....	108	368	231	32
Due from trust companies, banks and bankers.....	267,800	372,762	251,842	289,947
Specie.....	95,190	71,371	62,942	51,500
Legal tender notes and notes of national banks.....	103,453	44,413	37,000	44,660
Cash items.....	29,069	16,773	9,944	14,406
Assets not included in any of the above heads.....	47,414	32,073	51,950	44,952
Total resources.....	\$3,767,104	\$4,073,560	\$4,132,445	\$4,066,093

LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	52,918	105,737	108,587	113,515
Unpaid dividends, reserve for taxes, rents and dividends.....	7,925			
Preferred deposits, viz.:				
Due New York State savings banks.....	124,162	124,648	124,648	124,895
Due New York State savings and loan associations and credit unions.....	13,961	11,397	10,798	16,890
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	84,125	99,151	105,823	89,945
Deposits by the State of New York.....		100,000	63,000	85,000
Other deposits secured by pledge of assets.....	55,614	58,394	111,939	78,813
Due depositors, not preferred.....	3,185,090	3,345,336	3,359,688	3,296,663
Due to trust companies, banks and bankers.....	19,422	14,279	3,671	8,058
Other liabilities.....	23,887	14,568	44,291	52,314
Total liabilities.....	\$3,767,104	\$4,073,560	\$4,132,445	\$4,066,093

10. CENTRAL CITY TRUST COMPANY, SYRACUSE

GEO. M. BARNES, *President.*

[East Washington street; Organized 1914]

L. D. HOLMES, *Secretary.*JOHN S. GRAY, *Vice-President.*W. SNOWDON SMITH, *Vice-President.*CHAS. E. CHAPPELL, *Vice-President.*LOUIS WILL, *Chairman of board*

DIRECTORS

ANTON V. ALTMANN,
GEO. M. BARNES,
FRANK R. CANDEE,
CHARLES E. CHAPPELL,
D. RAYMOND COBB,
CHARLES E. COONEY,T. FRANK DOLAN,
JOHN S. GRAY,
H. E. HESSLER,
EMIL M. KOTZ,
JAMES LANZETTA,
WM. G. LAPHAM,LOUIS LEITER,
JAMES M. LYNCH,
ALBERT E. McCHESENEY,
FREDERICK MARTY, Sr.,
WM. MUENCH,
ANDREW H. POND,WM. F. RAFFERTY,
WILLIAM RUBIN,
EDWARD SCHOENECK,
CHAS. H. SKIFF,
W. SNOWDON SMITH,
FRANK W. TRAUOGOTT,CHAS. F. TUPPEN,
WILLIAM L. WALLACE,
DOUGLAS A. WHITE,
LOUIS WILL,
DWIGHT B. WOODFORD,
ERNEST A. YOUNG.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value		\$51,000	\$50,500	\$50,500
Private securities, market value		138,502	141,452	142,236
Mortgages owned		165,000	232,500	232,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		3,175	9,175	24,225
Loans and discounts secured by other collateral		64,215	105,730	172,679
Loans, discounts and bills purchased not secured by collateral		233,795	386,560	423,954
Overdrafts			14	15
Due from trust companies, banks and bankers		325,643	217,447	254,361
Specie		20,805	7,243	4,850
Legal tender notes and notes of national banks		10,891	3,803	16,119
Cash items		10,044	6,047	5,603
Customers' liability on acceptances (per contra, see liabilities)			40,000	30,000
Assets not included in any of the above heads		6,876	10,579	13,200
Total resources		\$1,029,946	\$1,211,050	\$1,370,242

		LIABILITIES		
	Capital	\$300,000	\$300,000	\$300,000
	Surplus, including all undivided profits (market value)	288,437	286,343	290,867
	Preferred deposits, viz.:			
	Due New York State savings banks	50,000	50,000	50,000
1	Other deposits due as executor, administrator, guardian, receiver, trustee,			
CS	committee, or depository			413
	Deposits by the State of New York	50,000	50,000	83,000
	Due depositors, not preferred	251,846	393,574	482,685
	Due to trust companies, banks and bankers	88,257	86,760	75,567
	Rediscouts			50,000
	Acceptances of drafts payable at a future date or authorized by commercial			
	letters of credit		40,000	30,000
	Other liabilities	1,406	4,373	7,710
	Total liabilities	\$1,029,946	\$1,211,050	\$1,370,242

II. CENTRAL TRUST COMPANY OF NEW YORK, NEW YORK CITY

J. N. WALLACE, *President.*

[54 Wall street; organized 1873]

M. FERGUSON, *Secretary.*

E. F. HYDE, *Vice-President.*

B. G. MITCHELL, *Vice-President.*

C. P. STALLKNECHT, *Assistant Secretary.*

D. OLCOTT, *Vice-President.*

G. W. DAVISON, *Vice-President.*

FREDERIC J. FULLER, *Assistant Secretary.*

F. B. SMIDT, *Assistant Secretary.*

TRUSTEES

G. MACCULLOCH MILLER, JAMES N. WALLACE,
JAMES N. JARVIE, JAMES C. BRADY,
WILLIAM A. READ, CORNELIUS N. BLISS, JR.,
DUDLEY OLCOTT,

SAMUEL THORNE,
ADRIAN ISELIN, JR.,
E. FRANCIS HYDE,
JACOB H. SCHIFF,

HENRY EVANS,
DUDLEY OLCOTT, 2D.,
MILTON FERGUSON,
GEORGE W. DAVISON.

CHARLES LANIER,
AUGUSTUS D. JUILLIARD,
HENRY D. BABCOCK,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$4,940,082	\$11,281,587	\$12,486,745	\$10,108,081
Private securities, market value.....	17,973,675	25,940,748	23,014,739	25,058,132
Real estate owned.....	1,159,468	1,151,856	1,190,288	1,287,013
Mortgages owned.....	786,486	174,044	138,644	431,064
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	224,500	227,100	226,100	225,100
Loans and discounts secured by other collateral.....	45,786,774	42,708,873	45,536,852	44,211,020
Loans, discounts and bills purchased not secured by collateral.....	9,091,142	8,490,616	6,838,474	8,092,664
Overdrafts.....	64	123	568	425
Due from trust companies, banks and bankers.....	20,098,777	20,101,292	19,282,718	24,353,538
Specie.....	8,995,467	5,232,870	6,823,042	8,904,414
Legal tender notes and notes of national banks.....	17,200	159,000	78,200	17,500
Cash items.....	49	2,610	311	8,468
Assets not included in any of the above heads.....	689,129	973,221	886,141	1,108,755
Total resources.....	\$109,762,813	\$116,443,940	\$116,502,822	\$123,806,174

LIABILITIES				
Capital	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Surplus, including all undivided profits (market value)	17,678,327	17,481,123	15,715,328	15,874,337
Unpaid dividends, reserve for taxes, rents and dividends	181,107	.....	.....	.....
Preferred deposits, viz :				
Due New York State savings banks	203,247	221,338	212,384	212,384
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	774,375	965,731	853,537	1,177,503
Deposits secured by outstanding unmatured bonds issued by the State of New York	1,500,000	.....	.....	.....
Deposits by the State of New York .....	.....	1,300,000	.....	.....
Deposits by the Superintendent of Banks of the State of New York .....	.....	1,227	1,210	1,160
Due depositors, not preferred	82,012,412	88,010,642	85,437,981	91,407,600
Due to trust companies, banks and bankers	3,871,549	5,032,722	10,307,567	10,608,705
Other liabilities	541,796	431,157	974,815	1,524,485
Total liabilities	\$109,762,813	\$116,443,940	\$116,502,822	\$123,806,174

12. CHEMUNG CANAL TRUST COMPANY, ELMIRA

RAY TOMPKINS, *President.*

[415 East Water street; organized 1902 as Elmira Trust Company]

EDWARD O. ELDRIDGE, *Secretary.*JAMES B. RATHBONE, *Vice-President.*EDWARD J. DUNN, *Treasurer,*F. E. SACKETT, *Cashier.*

DIRECTORS

WILLIAM H. LOVELL,
ISAAC BALDWIN,
J. SCOTT BALDWIN,LAWRENCE W. EIGHMEY, B. S. CHAMBERLIN,
W. S. McCORD, FREDERICK B. SMITH,
E. E. BUCHANAN, FRED D. HERRICK,
DANIEL SHEEHAN.H. C. MANDEVILLE,
J. ARNOT RATHBONE,
JAMES B. RATHBONE,FREDERICK W. SWAN,
ALEXANDER D. FALCK,
RAY TOMPKINS,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$645,452	\$711,580	\$712,806	\$719,946
Private securities, market value.....	1,961,779	1,701,068	1,655,744	1,622,819
Real estate owned.....	63,441	46,362	46,362	46,362
Mortgages owned.....	34,650	34,650	34,450	34,400
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	172,624	186,699	79,375	195,237
Loans and discounts secured by other collateral.....	812,848	1,003,503	1,066,571	782,491
Loans, discounts and bills purchased not secured by collateral.....	1,635,430	1,509,514	1,732,534	1,661,996
Overdrafts.....	646	2,387	879	1,483
Due from trust companies, banks and bankers.....	394,227	517,298	314,135	391,083
Specie.....	253,857	196,472	199,317	230,212
Legal tender notes and notes of national banks.....	50,000	118,836	117,941	59,305
Cash items.....	33,789	65,414	27,545	17,085
Assets not included in any of the above heads.....	30,736	21,421	22,528	23,669
Total resources.....	\$6,089,479	\$6,115,204	\$6,010,187	\$5,786,088

LIABILITIES				
Capital	\$600,000	\$600,000	\$600,000	\$600,000
Surplus, including all undivided profits (market value)	529,337	521,777	532,699	565,633
Unpaid dividends, reserve for taxes, rents and dividends	8,370			
Preferred deposits, viz.:				
Due New York State savings banks	40,972	69,761	39,099	48,079
Due New York State savings and loan associations and credit unions	8,370	3,285	10,085	8,397
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	5,822	28,082	26,359	82,138
Deposits secured by outstanding unmatured bonds issued by the State of New York	24,626			
Deposits by the State of New York		315,000	315,000	204,000
Other deposits secured by pledge of assets	20,783	20,256	22,359	24,351
Due depositors, not preferred	4,744,048	4,419,219	4,360,750	4,127,822
Due to trust companies, banks and bankers	26,703	32,057	6,820	20,672
Other liabilities	80,448	105,767	97,016	104,996
Total liabilities	\$6,089,479	\$6,115,204	\$6,010,187	\$5,786,088

13. CITIZENS' TRUST COMPANY OF FREDONIA, FREDONIA

E. L. COLVIN, *President.*

[1 East Main street; organized 1906]

F. L. SACKETT, *Secretary.*S. H. ALBRO, *Vice-President.*B BELDEN, *Treasurer.*H. L. CUMMING, *Cashier.*F. W. CASE, *Vice-President.*H. G. WOOD, *Assistant Cashier.*

DIRECTORS

S. H. ALBRO,

F. M. ROESCH,

B. BELDEN,

J. H. LARDER,

F. MERZ,

E. L. COLVIN,

F. L. SACKETT,

L. ROESCH,

H. CARD,

J. M. ZAHM,

H. LEWORTHY,

G. T. HAMMOND,

F. W. CASE,

H. J. CRISSEY,

R. W. WRIGHT,

W. M. BLACKSTONE,

H. L. CUMMING,

E. N. BUTTON.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$68,007	\$67,122	\$66,122	\$71,122
Private securities, market value.....	140,453	146,273	140,273	141,263
Real estate owned.....	28,000	28,000	28,000	28,000
Mortgages owned.....	67,831	75,116	80,491	74,366
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	33,000	40,000	39,000	35,000
Loans and discounts secured by other collateral.....	90,500	95,500	88,500	84,500
Loans, discounts and bills purchased not secured by collateral.....	244,085	194,350	209,757	266,697
Overdrafts.....	311	255	218	448
Due from trust companies, banks and bankers.....	52,615	86,023	30,327	53,147
Specie.....	16,591	18,891	15,997	14,677
Legal tender notes and notes of national banks.....	11,000	13,000	12,000	10,000
Cash items.....	1,064	358	271	443
Assets not included in any of the above heads.....	4,902	2,201	4,503	4,002
Total resources.....	\$758,359	\$767,089	\$715,459	\$783,665

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value)	52,429	51,117	52,166	53,532
Unpaid dividends, reserve for taxes, rents and dividends	2,242	.....	.....	.....
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	4,147	8,046	6,547	10,387
Deposits secured by outstanding unmatured bonds issued by the State of New York	15,000	.....	.....	.....
Deposits by the State of New York .....	.....	15,000	10,000	15,000
Other deposits secured by pledge of assets	5,123	5,097	5,097	5,196
Due depositors, not preferred	552,075	576,689	499,000	589,455
Due to trust companies, banks and bankers	3,441	4,739	447	892
Bills payable	20,000	.....	35,000	.....
Other liabilities	3,902	6,401	7,202	9,203
Total liabilities	\$758,359	\$767,089	\$715,459	\$783,665

14. THE CITIZENS' TRUST COMPANY OF SCHENECTADY, N. Y.

WM. G. SCHERMERHORN, *President.*

[434 State street; organized 1906 as Security Trust Company]

WM. G. SHAIBLE, *Secretary.*JAMES W. YELVERTON, *Vice-President,*GEORGE W. FEATHERSTONHAUGH, *Vice-President.*FRANK D. KING, *Assistant Secretary.*

DIRECTORS

JOHN ALLEN,
CLEMENT W. BAILEY,
HENRY S. DEFOREST,
LOUIS FAUST,
JOHN C. VAN VOAST,G. W. FEATHERSTON-
HAUGH,
JOHN F. HORMAN,
HENRY HORSTMAYER,
CHARLES F. VEEDER,DAYTON L. KATHAN,
ALBERT J. LEVI,
W. DEWEY LOUCKS,
JOHN McDERMOTT,JAMES B. McKAIN,
WILLIAM G. NICKLAS,
ALVIN J. QUACKENBUSH,
WM. G. SCHERMERHORN,
ABRAM G. VEEDER,N. I. SCHERMERHORN,
WILLIAM G. SHAIBLE,
CHARLES S. SMITH,
MARTIN P. SWART,
JAMES W. YELVERTON.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$196,786	\$190,551	\$190,266	\$188,171
Private securities, market value	948,907	1,017,784	964,867	945,644
Mortgages owned	154,550	154,900	149,750	130,950
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	55,189	65,670	63,990	64,638
Loans and discounts secured by other collateral	304,306	261,647	261,628	284,577
Loans, discounts and bills purchased not secured by collateral	1,051,246	1,051,328	1,021,663	1,077,047
Overdrafts	112	65	60	58
Due from trust companies, banks and bankers	395,167	345,783	380,237	235,406
Specie	36,169	39,791	22,869	22,015
Legal tender notes and notes of national banks	147,033	173,508	190,209	106,710
Cash items	19,509	27,716	45,906	15,945
Assets not included in any of the above heads	38,250	41,304	37,046	39,314
Total resources	\$3,347,224	\$3,370,047	\$3,328,491	\$3,110,475

LIABILITIES				
Capital	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits (market value)	253,207	258,918	244,086	253,572
Unpaid dividends, reserve for taxes, rents and dividends	3,595			
Preferred deposits, viz.:				
Due New York State savings banks	60,654	51,642	51,642	51,642
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	12,866	2,811	2,674	2,668
Deposits secured by outstanding unmatured bonds issued by the State of New York	93,053			
Deposits by the State of New York		80,000	80,000	73,000
Deposits by the Superintendent of Banks of the State of New York		10,000	10,000	10,000
Other deposits secured by pledge of assets	19,721	31,776	38,705	34,787
Due depositors, not preferred	2,740,666	2,779,811	2,734,323	2,500,069
Other liabilities	13,462	5,089	17,061	34,737
Total liabilities	\$3,347,224	\$3,370,047	\$3,328,491	\$3,110,475

15. CITIZENS' TRUST COMPANY OF UTICA, N. Y.

W. I. TABER, *President.*

[8 Elizabeth street; organized 1903]

F. H. DOOLITTLE, *Secretary.*

W. T. DUNMORE, *Vice-President.*

EDGAR B ODELL, *Vice President,*

G. LYNN. *Treasurer,*

DIRECTORS.

GEORGE B. ALLEN,
JACOB AGNE,
B. K. BROWN,
JOHN L. MAHER,

JOHN CARSTENSEN,
GEORGE G. CLARABUT,
W. T. DUNMORE,
T. HARVEY FERRIS,

W. B. FOSTER,
J. C. FULMER,
GEORGE I. HOVEY,
W. I. TABER,

WILLIAM E. LEWIS,
HENRY MARTIN,
A. B. MAYNARD,
F. H. DOOLITTLE.

E. B. ODELL,
W. H. ROBERTS,
ARTHUR HIND,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$229,462	\$241,655	\$243,470	\$239,470
Private securities, market value.....	906,475	1,047,020	1,082,485	1,071,301
Real estate owned.....	213,471	201,730	226,959	320,057
Mortgages owned.....	502,439	422,981	439,190	422,781
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	306,083	391,107	321,217	397,145
Loans and discounts secured by other collateral.....	1,399,516	1,383,300	1,496,454	1,427,264
Loans, discounts and bills purchased not secured by collateral.....	2,071,058	2,247,423	2,228,868	2,102,554
Overdrafts.....	141	251	166	434
Due from trust companies, banks and bankers.....	625,971	451,633	339,819	344,267
Specie.....	87,112	87,542	198,733	200,047
Legal tender notes and notes of national banks.....	196,000	232,525	103,452	89,975
Cash items.....	37,673	25,143	29,139	21,696
Assets not included in any of the above heads.....	45,168	48,863	50,713	62,411
Total resources.....	\$6,620,569	\$6,781,173	\$6,760,665	\$6,699,402

LIABILITIES				
Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value)	361,099	379,075	334,014	352,991
Unpaid dividends, reserve for taxes, rents and dividends	238			
Preferred deposits, viz.:				
Due New York State savings banks	10,000	10,000	10,000	110,000
Due New York State savings and loan associations and credit unions	13,904	1,794	1,037	2
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	10,445	17,579	13,452	62,464
Deposits secured by outstanding unmatured bonds issued by the State of New York	100,000			
Deposits by the State of New York		200,000	135,000	95,000
Deposits by the Superintendent of Banks of the State of New York			16,624	16,624
Other deposits secured by pledge of assets	100,000			
Deposits otherwise preferred	55,839	115,793	71,070	30,505
Due depositors, not preferred	5,464,870	5,575,747	5,686,345	5,480,249
Due to trust companies, banks and bankers	121,081	145,622	101,746	116,352
Other liabilities	83,093	35,563	91,377	135,215
Total liabilities	\$6,620,569	\$6,781,173	\$6,760,665	\$6,699,402

16. COLUMBIA TRUST COMPANY,* NEW YORK CITY

[60 Broadway; organized 1912 by merger of Columbia and Knickerbocker Trust Companies]

WILLARD V. KING, *President.*LANGLEY W. WIGGIN, *Secretary.*BENJAMIN L. ALLEN, *Vice-President.*FRED C. MARSTON, *Assistant Treasurer.*FREDERICK V. CLOWES, *Assistant Secretary.*HOWARD BAYNE, *Vice-President.*CHELLIS A. AUSTIN, *Assistant Secretary.*GEORGE EARLE WARREN, *Trust Officer.*JAMES ELY MILLER, *Vice-President.*J. SPERRY KANE, *Assistant Secretary.*ORRIN R. JUDD, *Assistant Trust Officer.*HARRIS A. DUNN, *Treasurer.*PARK TERRELL, *Assistant Secretary.*ARTHUR N. HAZELTINE, *Assistant Trust Officer.*

DIRECTORS

CHARLES H. KEEP,
BENJAMIN L. ALLEN,
JOHN D. BARRETT,
HOWARD BAYNE,
SAMUEL G. BAYNE,
UNION N. BETHELL,G. LOUIS BOISSEVAIN,
FREDERICK G. BOURNE,
FRANKLIN Q. BROWN,
EDWARD H. CLARK,
FREDERICK STRAUSS,
G. CRAWFORD CLARK, JR.,HAROLD BENJ. CLARK,
EDWARD CORNELL,
FREDERICK H. EATON,
JAMES M. GIFFORD,
WILLIAM A. TUCKER,CHARLES F. MATHEWSON,
HENRY GOLDMAN,
E. H. R. GREEN,
J. HORACE HARDING,
A. BARTON HEPBURN,
WILLARD V. KING,ANTHONY R. KUSER,
PHILIP LEHMAN,
AUGUSTUS G. PAINE, JR.,
NOAH C. ROGERS,
HERMANN SIELCKEN,
FREDERICK W. WHITE.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$2,032,330	\$839,233	\$2,307,404	\$778,417
Private securities, market value.....	7,612,537	7,923,166	6,406,478	6,231,921
Real estate owned.....	5,807,991	5,803,425	5,737,573	5,747,036
Mortgages owned.....	1,955,171	2,423,671	2,279,588	2,407,743
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	1,715,124	1,508,464	1,416,518	1,647,168
Loans and discounts secured by other collateral.....	24,517,103	25,294,868	30,265,051	28,600,811
Loans, discounts and bills purchased not secured by collateral.....	8,310,695	10,164,028	8,043,013	14,443,811
Overdrafts.....	1,485	450	122	564
Due from trust companies, banks and bankers.....	6,086,313	6,822,180	4,983,075	5,286,285
Specie.....	5,313,075	5,194,704	4,413,502	3,964,550

Legal tender notes and notes of national banks	669,148	525,345	991,955	1,389,260
Cash items	2,009,105	1,486,183	328,054	990,509
Assets not included in any of the above heads	422,816	391,824	395,464	270,382
Total resources	\$66,452,893	\$68,377,541	\$67,616,797	\$71,758,457
LIABILITIES				
Capital	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits (market value)	7,351,629	7,348,257	7,103,617	7,094,057
Unpaid dividends, reserve for taxes, rents and dividends	144,148	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks	582,653	768,438	512,923	490,816
Due New York State savings and loan associations and credit unions	67,323	66,541	49,581	36,747
Trust deposits not payable under the conditions of the trusts within thirty days	239,234	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	2,536,678	4,895,920	2,512,810	3,566,547
Deposits secured by outstanding unmatured bonds issued by the State of New York	807,159	.....	.....	.....
Deposits by the Superintendent of Banks of the State of New York .....	.....	30,862	34,574	80,507
Other deposits secured by pledge of assets	163,499	163,500	154,511	76,942
Deposits otherwise preferred	24,174	.....	.....	.....
Due depositors, not preferred	48,007,988	48,977,010	51,702,035	55,445,699
Due to trust companies, banks and bankers	3,888,336	3,907,081	2,585,436	2,551,244
Other liabilities	1,140,072	219,923	961,310	415,898
Total liabilities	\$66,452,893	\$68,377,541	\$67,616,797	\$71,758,457

* Formerly Columbia-Knickerbocker Trust Company.

17. THE COLUMBUS TRUST COMPANY, NEWBURGH

STEPHEN M. BULL, *President.*

[76-78 Broadway; organized 1893]

BARCLAY VAN CLEFT, *Secretary.*EDWIN W. BARNES, *Vice-President.*HENRY M. LEONARD, *Treasurer.*

DIRECTORS

WALTER C. ANTHONY,
WILLIAM D. BAGSHAW,
EDWIN W. BARNES,A. J. FOWLER,
BARCLAY VAN CLEFT,
J. J. FLANAGAN,JESSE BULL,
STEPHEN M. BULL,SAMUEL W. EAGER,
JOHN H. FLANAGAN,
F. J. L. KIEFER,CORNELIUS H. MASTIN,
A. H. F. SEEGER,
STEPHEN SMITH.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$132,553	\$112,623	\$107,395	\$115,537
Private securities, market value	1,240,773	1,222,960	1,191,895	1,182,561
Real estate owned	91,365	91,365	91,365	74,641
Mortgages owned	692,421	722,446	773,346	766,156
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	16,904	31,476	33,955	33,096
Loans and discounts secured by other collateral	146,271	136,551	121,859	121,986
Loans, discounts and bills purchased not secured by collateral	405,814	409,243	403,473	383,145
Overdrafts	22	50	27	8
Due from trust companies, banks and bankers	257,282	241,749	200,696	225,295
Specie	62,087	53,504	81,755	17,948
Legal tender notes and notes of national banks	41,920	17,520	26,390	56,125
Cash items	5,066	4,130	2,642	9,424
Assets not included in any of the above heads	36,885	34,755	36,201	32,330
Total resources	\$3,129,363	\$3,078,372	\$3,070,999	\$3,018,252

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value)	173,308	176,642	156,702	152,322
Unpaid dividends, reserve for taxes, rents and dividends	88	.....	.....	.....
Preferred deposits, viz.: Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	17,698	20,712	18,903	26,397
Due depositors, not preferred	2,792,002	2,740,611	2,721,992	2,703,064
Due to trust companies, banks and bankers	7,600	20,554	35,053	18,248
Other liabilities	38,667	19,853	38,349	18,221
Total liabilities	\$3,129,363	\$3,078,372	\$3,070,999	\$3,018,252

18. THE COMMERCIAL TRUST COMPANY, NEW YORK CITY

R. R. MOORE, *President.*

[1451 Broadway; organized 1906]

J. G. HEMERICK, *Secretary.*G. J. BAUMANN, *Vice-President.*

DIRECTORS

KIMBALL C. ATWOOD,
G. J. BAUMANN,
WM. HARMAN BLACK,GEORGE W. ELKINS,
A. L. ERLANGER,FRANCIS D. GALLATIN,
JOHN F. GALVIN,
MARC KLAW,KNEELAND MOORE,
JOSEPH R. GRISMER,L. D. SMITH,
H. M. SWETLAND,
R. R. MOORE.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$784,703	\$797,599	\$926,814	\$820,500
Private securities, market value.....	254,635	260,018	260,018	280,310
Real estate owned.....	323,303	323,303	323,303	323,303
Mortgages owned.....	5,000	5,000	.....	.....
Loans and discounts secured by other collateral.....	711,378	622,492	590,892	626,238
Loans, discounts and bills purchased not secured by collateral.....	1,461,301	1,537,906	1,462,345	1,441,651
Overdrafts.....	2,857	4,939	6,544	3,294
Due from trust companies, banks and bankers.....	679,888	638,689	421,308	154,214
Specie.....	502,349	222,500	104,926	92,000
Legal tender notes and notes of national banks.....	125,000	77,500	78,000	46,566
Cash items.....	18,290	10,840	15,734	10,866
Assets not included in any of the above heads.....	81,662	81,716	77,011	81,927
Total resources.....	\$4,950,366	\$4,582,502	\$4,266,895	\$3,880,869

LIABILITIES				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	117,209	132,739	117,044	97,162
Unpaid dividends, reserve for taxes, rents and dividends.....	4,657			
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	6,813	6,558	6,408	6,223
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	150,000			
Deposits by the State of New York.....		200,000	154,000	87,000
Due depositors, not preferred.....	3,941,762	3,658,525	3,110,152	3,016,737
Due to trust companies, banks and bankers.....	41,108	28,344	24,248	23,370
Bills payable.....			117,500	65,000
Rediscounts.....			172,436	20,000
Other liabilities.....	188,817	56,336	65,107	65,377
Total liabilities.....	\$4,950,366	\$4,582,502	\$4,266,895	\$3,880,869

19. COMMONWEALTH TRUST COMPANY, BUFFALO

EBEN O. McNAIR, *President.*

[Main and Niagara streets; organized 1903]

WM. E. DANFORTH, *Secretary.*

J. F. SCHOELLKOPF, *Vice-President.*

HARRY YATES, *Vice-President.*
WILLIAM B. FRYE, *Trust Officer.*

H. W. DRESSER, *Assistant Secretary.*

DIRECTORS

JACOB F. SCHOELLKOPF,	THEO. H. WICKWIRE, Jr.,	HARDIN H. LITTELL,	FRANK B. BAIRD,	H. E. MONTGOMERY,
HENRY WARE SPRAGUE,	WILLIAM H. CROSBY,	WILLIAM W. REILLEY,	WILLIAM H. HOTCHKISS,	WILLIAM T. ROBERTS,
ALFRED W. THORN,	SAMUEL J. DARK,	ALBERT J. WRIGHT,	WILLIAM B. HOYT,	C. TOWNSEND WILSON,
CONRAD E. WETTLAUFER,	JOHN D. LARKIN,	HARRY YATES,	EDWARD L. KOONS,	WILLIAM N. WHEELER,
		EBEN O. McNAIR.		

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$504,804	\$504,767	\$504,767	\$504,710
Private securities, market value.....	3,262,991	3,087,602	3,045,376	3,844,620
Mortgages owned.....	646,261	694,731	642,188	628,938
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	212,670	207,302	168,987	167,359
Loans and discounts secured by other collateral.....	2,727,975	3,146,532	3,365,370	2,228,842
Loans, discounts and bills purchased not secured by collateral.....	320,220	98,100	63,003	130,816
Overdrafts.....	351	236	177	105
Due from trust companies, banks and bankers.....	847,753	1,346,139	607,475	951,602
Specie.....	35,847	39,835	46,498	47,744
Legal tender notes and notes of national banks.....	343,481	289,868	390,066	256,566
Cash items.....	63,453	98,908	19,705	14,791
Assets not included in any of the above heads.....	55,162	57,339	74,757	90,241
Total resources.....	\$9,020,968	\$9,571,359	\$8,928,369	\$8,866,334

LIABILITIES				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	388,514	355,587	351,767	317,721
Unpaid dividends, reserve for taxes, rents and dividends.....	5,371			
Preferred deposits, viz.:				
Due New York State savings banks.....	264,815	320,674	290,840	301,347
Due New York State savings and loan associations and credit unions.....	25,924	11,021	14,141	9,195
Trust deposits not payable under the conditions of the trusts within thirty days.....	196,500			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	20,145	109,461	76,706	94,984
Deposits by the State of New York.....		352,000	277,000	195,000
Deposits by the Superintendent of Banks of the State of New York.....		10,000	10,000	10,000
Other deposits secured by pledge of assets.....	229,087	357,616	345,008	301,756
Due depositors, not preferred.....	7,281,226	7,438,207	6,967,554	7,006,468
Due to trust companies, banks and bankers.....	61,598	103,773	38,384	63,008
Other liabilities.....	47,788	13,020	56,971	66,855
Total liabilities.....	\$9,020,968	\$9,571,359	\$8,928,369	\$8,866,334

20. COMMONWEALTH TRUST COMPANY OF NEW YORK, NEW YORK CITY

P. R. BOMEISLER, *President.*

[27 Pine street; organized 1902 as Trust Company of the Republic]

WILLIAM HUCK, JR., *Secretary.*FRANCIS S. HUTCHINS, *Vice-President.*FREDERICK W. GARVIN, *Vice-President.*CHARLES H. WENMAN, *Treasurer.*STUYVESANT FISH JR., *Vice-President.*

DIRECTORS

GEORGE C. BOLDT,
P. R. BOMEISLER,STUYVESANT FISH,
STUYVESANT FISH, JR.,
ALBERT R. PALMER,GORDON GRAND,
FREDERICK W. GARVIN,
H. SELLERS McKEE,IRVING G. KNOX,
GEORGE C. LAY,
CHARLES H. WENMAN.FRANCIS H. HUTCHINS,
WALTON H. MARSHALL,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$261,800	.....	.....	.....
Private securities, market value.....	144,476	.....	.....	.....
Due from trust companies, banks and bankers.....	289,394	.....	.....	.....
Specie.....	114	.....	.....	.....
Legal tender notes and notes of national banks.....	150	.....	.....	.....
Assets not included in any of the above heads.....	5,000	.....	.....	.....
Total resources.....	\$700,934	.....	.....	.....

LIABILITIES				
Capital	\$250,000	.....	.....	.....
Surplus, including all undivided profits (market value).....	450,476	.....	.....	.....
Due depositors, not preferred.....	458	.....	.....	.....
Total liabilities.....	\$700,934	.....	.....	.....

21. THE COUNTY TRUST COMPANY, WHITE PLAINS

JAMES F. HORAN, *President.*

[162-164 Main street; organized 1903]

JOSEPH H. MEAD, *Secretary.*DAVID CROMWELL, *Vice-President.*J. DOUGLAS MEAD, *Assistant Secretary.*

DIRECTORS

JAMES F. HORAN,
FREDERICK GELLER,
WILLIAM A. DUNCAN,J. DOUGLASS MEAD,
ELIAS W. DUSENBERRY,
GEORGE S. MITTENDORF,
RICHARD SUTRO,
HENRY KING SMITH,
JOSEPH H. MEAD,
WILSON BROWN, Jr.CORNELIUS P. YOUNG,
CORNELIUS R. AGNEW,
JOHN J. RICKER,DAVID CROMWELL,
RUSSELL MARSTON,
BENJAMIN W. LOEB,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$257,674	\$212,909	\$159,544	\$247,134
Private securities, market value	404,097	421,110	414,460	382,019
Real estate owned .....	.....	80,000	80,000	80,000
Mortgages owned	734,447	722,947	691,447	690,234
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	65,275	49,080	49,225	77,625
Loans and discounts secured by other collateral	85,184	98,874	102,434	98,214
Loans, discounts and bills purchased not secured by collateral	38,540	25,271	33,307	40,817
Overdrafts	49	188	127	273
Due from trust companies, banks and bankers	209,217	245,132	319,365	188,457
Specie	20,447	22,684	7,848	3,215
Legal tender notes and notes of national banks	29,850	14,480	32,204	37,161
Cash items	2,745	3,708	2,068	4,008
Assets not included in any of the above heads	38,712	30,368	31,192	34,892
Total resources	\$1,886,237	\$1,926,751	\$1,923,221	\$1,884,049

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value)	153,259	159,519	152,811	142,582
Unpaid dividends, reserve for taxes, rents and dividends	1,300	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks	31,240	56,184	28,093	34,098
Due New York State savings and loan associations and credit unions	941	1,789	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	36,968	38,689	36,656	36,842
Due depositors, not preferred	1,492,892	1,426,430	1,410,711	1,289,959
Due to trust companies, banks and bankers	58,139	91,899	137,014	230,714
Other liabilities	11,498	52,241	57,936	49,854
Total liabilities	\$1,886,237	\$1,926,751	\$1,923,221	\$1,884,049

22. EMPIRE TRUST COMPANY, NEW YORK CITY

LE ROY W. BALDWIN, *President.*

[42 Broadway; organized 1902]

MYRON J. BROWN, *Secretary.*HENRY P. TALMADGE, *Vice-President.*W. BARTON BALDWIN, *Treasurer.*EUGENE MILLER, *Assistant Secretary.*FRANCIS HENDERSON, *Vice-President.*EDWARD C. WILSON, *Assistant Treasurer.*PAUL H. HUDSON, *Assistant Secretary.*FREDERICK L. ELDRIDGE, *Vice-President.*WILLIAM MCKINNEY, *Trust Officer.*EDWARD A. LYON, *Assistant Secretary.*WILLIAM H. ENGLISH, *Vice-President.*BOYD G. CURTS, *Assistant Trust Officer.*

DIRECTORS

WILLIAM O. ALLISON,
JULES S. BACHE,
LE ROY W. BALDWIN,
WILLIAM A. BARBER,C. VANDERBILT BARTON,
T. COLEMAN DU PONT,
WILLIAM H. ENGLISH,
NEWMAN ERB,
THOMAS F. SMITH,HENRY S. FLEMING,
CLEMENT A. GRISCOM, JR.,
H. H. HARRISON,
AUGUST HECKSCHER,HENRY P. TALMADGE,
ROBERT E. JENNINGS,
MINOR C. KEITH,
PERCIVAL KUHNE,
CHARLES H. ZEHNDER.PIERRE LORILLARD,
WARD E. PEARSON,
H. P. ROBBINS,
CHARLES M. SCHWAB,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,631,485	\$1,648,172	\$2,458,707	\$1,668,270
Private securities, market value.....	3,695,541	3,969,254	3,624,408	3,357,000
Real estate owned.....	473,608	469,595	464,675	460,483
Mortgages owned.....	885,693	901,116	877,606	818,428
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	291,527	286,167	287,520	326,374
Loans and discounts secured by other collateral.....	8,612,607	9,150,264	9,234,009	9,088,095
Loans, discounts and bills purchased not secured by collateral.....	2,556,055	2,411,849	2,327,907	2,283,120
Overdrafts.....	561	523	5,805	1,618
Due from trust companies, banks and bankers.....	5,440,119	7,349,866	3,732,774	5,020,930
Specie.....	1,741,140	1,288,374	787,635	830,857

Legal tender notes and notes of national banks	386,200	170,745	369,380	471,206
Cash items	1,744	.....	.....	1,562
Assets not included in any of the above heads	271,458	288,730	315,827	435,525
Total resources	\$25,987,738	\$27,934,655	\$24,486,253	\$24,763,468
LIABILITIES				
Capital	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Surplus, including all undivided profits (market value)	1,580,190	1,596,688	1,510,759	1,531,612
Unpaid dividends, reserve for taxes, rents and dividends	26,254	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks	1,221,006	1,378,520	1,180,053	1,263,815
Due New York State savings and loan associations and credit unions	599	1,324	446	21
Trust deposits not payable under the conditions of the trusts within thirty days	35,067	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	272,969	512,019	591,454	603,684
Deposits secured by outstanding unmatured bonds issued by the State of New York	801,469	.....	.....	.....
Deposits by the State of New York .....	.....	715,000	715,000	400,000
Deposits by the Superintendent of Banks of the State of New York .....	.....	651,915	622,644	644,124
Other deposits secured by pledge of assets .....	.....	22,102	22,102	22,102
Deposits otherwise preferred	653,565	.....	.....	.....
Due depositors, not preferred	15,843,446	17,216,580	15,511,073	15,639,862
Due to trust companies, banks and bankers	3,953,948	4,283,822	2,711,113	2,981,289
Other liabilities	99,225	56,685	121,609	176,959
Total liabilities	\$25,987,738	\$27,934,655	\$24,486,253	\$24,763,468

23. THE EQUITABLE TRUST COMPANY OF NEW YORK, NEW YORK CITY

ALVIN W. KRECH, *President.*

[37 Wall street; chartered 1871 as Traders' Deposit Company]

RICHARD R. HUNTER, *Secretary.*HENRY E. COOPER, *Vice-President,*
FREDERICK W. FULLE, *Vice-President,*
HEMAN DOWD, *Vice-President,*
LYMAN RHODES, *Vice-President,*
R. W. PRESPRICH, *Vice-President,*H. MERCER WALKER, *Treasurer,*
CARLETON BUNCE, *Assistant Treasurer,*
HERMAM J. COOK, *Assistant Treasurer,*
DUNCAN P. SQUIRE, *Assistant Secretary,*SAMUEL ARMSTRONG, *Assistant Secretary,*
JOSEPH N. BABCOCK, *Assistant Secretary,*
WILLIAM J. ECK, *Assistant Secretary,*
LAWRENCE SLADE, *Assistant Secretary,*
ROLAND P. JACKSON, *Trust officer,*

TRUSTEES

CHARLES B. ALEXANDER,	HENRY F. COOPER,	ALBERT STRAUSS,	EDWARD T. JEFFERY,	CHARLES G. MEYER,
ALBERT B. BOARDMAN,	FREDERIC R. COUDERT,	FREDERICK W. FULLE,	BRADISH JOHNSON,	GEORGE W. MURRAY,
HARRY BRONNER,	PAUL D. CRAVATH,	ROBERT GOELET,	OTTO H. KAHN,	WINSLOW S. PIERCE,
HENRY R. CARSE,	WILLIAM H. CROCKER,	CHARLES HAYDEN,	ALVIN W. KRECH,	LYMAN RHOADES,
ROBERT C. CLOURY,	THOMAS DeWITT CUYLER,	THOMAS H. HUBBARD,	LEONOR F. LOREE,	HENRY R. WINTHROP,
		HENRY E. HUNTINGTON.		

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$2,798,888	\$5,287,781	\$7,653,702	\$4,062,747
Private securities, market value.....	21,150,609	21,245,174	20,523,025	20,136,355
Real estate owned.....	3,645,392	3,645,392	3,664,726	3,664,726
Mortgages owned.....	2,921,989	3,042,509	3,034,109	2,761,319
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	192,256	214,756	232,556	187,556
Loans and discounts secured by other collateral.....	26,158,341	35,390,953	34,107,683	31,619,004
Loans, discounts and bills purchased not secured by collateral.....	2,710,634	3,242,309	2,841,501	3,315,189
Overdrafts.....	9,397	13,323	11,678	24,455
Due from trust companies, banks and bankers.....	19,232,041	14,008,274	7,357,899	16,787,487
Specie.....	5,915,686	5,142,822	3,078,838	4,064,775
Legal tender notes and notes of national banks.....	661,566	621,944	1,007,439	1,216,972

Cash items.....	600,734	1,064,108	213,108	169,053
Customers' liability on acceptance (per contra, see liabilities).....	.....	50,000	25,000	2,400,726
Assets not included in any of the above heads.....	2,399,388	6,010,231	2,411,270	3,424,822
Total resources.....	\$88,396,921	\$98,979,576	\$86,162,034	\$93,835,186
LIABILITIES				
Capital.....	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Surplus, including all undivided profits (market value).....	10,443,817	9,259,446	9,024,827	9,170,979
Unpaid dividends, reserve for taxes, rents and dividends.....	106,461	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks.....	3,018,999	4,114,735	2,318,352	2,919,460
Due New York State savings and loan associations and credit unions.....	2,450	12,460	27,862	27,060
Trust deposits not payable under the conditions of the trusts within thirty days.....	296,337	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,083,367	2,911,734	2,036,506	2,052,009
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	400,000	.....	.....	.....
Deposits by the State of New York.....	.....	400,000	325,000	170,000
Deposits by the Superintendent of Banks of the State of New York.....	.....	6,728	9,919	1,611
Other deposits secured by pledge of assets.....	88,000	84,317	84,788	84,788
Deposits otherwise preferred.....	.....	.....	.....	42,382
Due depositors, not preferred.....	52,479,319	60,838,642	54,312,108	60,325,964
Due to trust companies, banks and bankers.....	13,151,692	13,523,296	7,779,762	9,854,425
Bills payable.....	.....	.....	1,425,000	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	.....	50,000	25,000	2,400,726
Other liabilities.....	3,326,479	4,778,218	5,792,910	3,785,782
Total liabilities.....	\$88,396,921	\$98,979,576	\$86,162,034	\$93,835,186

24. FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY

EDWIN S. MARSTON, *President*. [16-22 William street; chartered 1822 as Farmers' Fire Insurance and Loan Company] AUGUSTUS V. HEELY, *Secretary*.

CORNELIUS R. AGNEW, *Vice-President*,
SAMUEL SLOAN, *Vice-President*,
WILLIAM B. CARDOZO, *Vice-President*,

J. HERBERT CASE, *Vice-President*,
HORACE F. HOWLAND, *Assistant Secretary*,

WILLIAM A. DUNCAN, *Assistant Secretary*,
ROBERT E. BOYD, *Assistant Secretary*,
EDWIN GIBBS, *Assistant Secretary*.

DIRECTORS

HENRY A. C. TAYLOR,
CHARLES A. PEABODY,
WM. WALDORF ASTOR,
OGDEN MILLS,
FRANKLIN D. LOCKE,

PERCY CHUBB,
GEORGE F. BAKER,
FRANCIS M. BACON, JR.,
SAMUEL SLOAN,
JOHN J. RIKER,
EDWIN S. MARSTON,

PERCY A. ROCKEFELLER, THOMAS F. VIETOR,
HENRY R. TAYLOR, JOHN W. STERLING,
THOMAS THACHER, EDGAR PALMER,
ANTON A. RAVEN, MOSES TAYLOR PYNE,
BEEKMAN WINTHROP, J. WILLIAM CLARK,
CLEVELAND H. DODGE.

HENRY HENTZ,
EDWARD R. BACON,
FRANK A. VANDERLIP,
JAMES A. STILLMAN,
ARCHIBALD D. RUSSELL,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$9,515,516	\$5,163,507	\$8,488,570	\$6,440,433
Private securities, market value.....	23,964,081	24,074,740	22,987,673	24,457,974
Real estate owned.....	3,647,831	3,625,000	3,624,700	3,619,000
Mortgages owned.....	5,802,929	5,157,329	4,676,579	4,312,529
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	52,000	122,000	50,150	45,300
Loans and discounts secured by other collateral.....	31,642,811	34,078,694	42,685,035	35,991,473
Loans, discounts and bills purchased not secured by collateral.....	20,708,462	24,676,729	19,053,540	20,099,669
Overdrafts.....	644	1,009	33,472	1,084
Due from trust companies, banks and bankers.....	20,005,994	23,032,787	16,727,342	19,065,493
Specie.....	11,550,094	7,850,092	8,094,069	8,445,086
Legal tender notes and notes of national banks.....	467,100	503,200	1,070,300	711,800

Cash items.....	.....	43,232	.....	.....
Customers' liability on acceptances (per contra, see liabilities).....	.....	1,237,790	996,415	1,256,779
Assets not included in any of the above heads.....	1,146,502	974,325	947,010	1,038,954
Total resources.....	\$128,503,964	\$130,540,434	\$129,434,855	\$125,485,574
LIABILITIES				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	6,559,480	6,259,256	6,001,733	6,363,179
Unpaid dividends, reserve for taxes, rents and dividends.....	284,016	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks.....	3,600,184	3,692,211	2,970,757	4,494,387
Trust deposits not payable under the conditions of the trusts within thirty days.....	2,591,241	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	604,065	1,254,119	911,809	746,752
Deposits by the Superintendent of Banks of the State of New York.....	.....	10,000	13,099	13,025
Due depositors, not preferred.....	103,799,629	106,833,179	109,337,188	101,907,089
Due to trust companies, banks and bankers.....	9,135,953	9,422,686	7,035,351	8,112,069
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	.....	1,237,790	996,415	1,256,779
Other liabilities.....	929,396	831,193	1,168,503	1,592,234
Total liabilities.....	\$128,503,964	\$130,540,434	\$129,434,855	125,485,574

25. THE FIDELITY TRUST COMPANY OF BUFFALO, BUFFALO

ROBERT L. FRYER, *President.*

[284 Main street; organized 1893]

FRANK W. ALDERMAN, *Secretary.*FRANKLIN D. LOCKE, *Vice-President,*WALTER L. CURTISS, *Assistant Secretary,*PERRY E. WURST, *Trust Officer.*

TRUSTEES

FRANK W. ALDERMAN,
CASSIUS M. CARRIER,
JOHN S. ROBERTSON,
WILLIS O. CHAPIN,ROBERT L. FRYER,
HOWARD A. FORMAN,
ROBERT K. ROOT,WALTER ASPINWALL,
CHARLES L. GURNEY,
H. D. KIRKOVER,
FRANKLIN D. LOCKE,GEORGE C. MILLER,
EDWARD McM. MILLS,
GEORGE L. WILLIAMS,ROBERT W. POMEROY,
FREDERICK L. PRATT,
HARRY T. RAMSDALL,
SAMUEL ELLIS.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$345,460	\$325,520	\$325,520	\$325,520
Private securities, market value	5,140,151	5,459,630	5,561,990	5,491,886
Real estate owned	750,000	750,000	750,000	750,000
Mortgages owned	960,405	934,996	963,296	723,826
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	30,300	33,300	31,900	31,300
Loans and discounts secured by other collateral	2,480,195	2,712,380	2,817,908	2,786,873
Loans, discounts and bills purchased not secured by collateral	444,738	501,860	361,430	505,982
Overdrafts	277	114	89	363
Due from trust companies, banks and bankers	1,080,783	1,621,482	1,281,514	1,058,896
Specie	13,994	223,901	162,248	170,806
Legal tender notes and notes of national banks	481,849	350,526	202,783	191,338
Cash items	72,390	82,784	32,121	19,077
Assets not included in any of the above heads	110,904	104,743	143,529	147,407
Total resources	\$11,911,446	\$13,101,236	\$12,634,328	\$12,203,274

LIABILITIES				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	386,532	399,198	433,069	450,376
Unpaid dividends, reserve for taxes, rents and dividends.....	12,643	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks.....	230,084	280,957	175,566	251,185
Due New York State savings and loan associations and credit unions.....	22,463	18,610	18,485	38,240
Trust deposits not payable under the conditions of the trusts within thirty days.....	80,000	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	282,616	754,477	796,077	488,231
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	223,240	.....	.....	.....
Deposits by the State of New York.....	.....	306,000	247,000	205,000
Deposits by the Superintendent of Banks of the State of New York.....	.....	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	60,946	175,031	268,183	237,789
Due depositors, not preferred.....	9,649,970	9,960,387	9,691,547	9,490,661
Due to trust companies, banks and bankers.....	390,136	665,601	415,150	431,977
Other liabilities.....	72,816	30,975	79,251	99,815
Total liabilities.....	\$11,911,446	\$13,101,236	\$12,634,328	\$12,203,274

26. FIDELITY TRUST COMPANY, NEW YORK CITY

SAMUEL S. CONOVER, *President.*

[1 Hudson street; organized 1907 as the Irving Trust Company]

ANDREW H. MARS, *Secretary.*JOHN W. NIX, *Vice-President,*ARTHUR W. MELLEN, *Assistant Secretary,*STEPHEN L. VIELLE, *Assistant Secretary.*

DIRECTORS

WILLIAM H. BARNARD,	JAMES M. DONALD,	JAMES H. KILLOUGH,	CHARLES E. RUSHMORE,	STEPHEN K. REED,
JAMES BUTLER,	CHARLES F. DROSTE,	LEE KOHNS,	EDWARD E. MOBERLY,	GEORGE H. SARGENT,
JAMES G. CANNON,	W. J. FULLERTON,	HENRY KROGER,	VINCENT S. MULFORD,	HAMPDEN E. TENER,
SAMUEL S. CONOVER,	FRANK A. HORNE,	ANDREW H. MARS,	JOHN W. NIX,	EDWARD H. TITUS,
SAMUEL CROOKS,	EDWIN E. JACKSON, Jr.,	CHARLES H. MATTLAGE,	JOHN A. PHILBRICK,	D. W. WHITMORE,
WILLIAM C. DEMOREST,	ADOLPH KASTOR,		ALEXANDER M. POWELL,	JOHN O. WILLIAMS.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$489,898	\$593,443	\$836,259	\$543,269
Private securities, market value	1,275,912	1,287,892	1,507,608	1,659,918
Mortgages owned	637,000	632,000	567,500	567,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	30,000			
Loans and discounts secured by other collateral	1,356,951	1,352,356	1,398,641	1,255,048
Loans, discounts and bills purchased not secured by collateral	3,230,514	4,094,319	3,508,270	3,913,939
Overdrafts	24			
Due from trust companies, banks and bankers	2,320,477	1,703,817	1,129,895	1,362,618
Specie	589,348	947,346	1,045,004	478,127
Legal tender notes and notes of national banks	264,945	39,312	161,713	198,137
Cash items	364,219	553,515	202,104	256,021
Customers' liability on acceptances (per contra, see liabilities)		42,345	25,000	16,365
Assets not included in any of the above heads	66,094	60,889	73,461	107,698
Total resources	\$10,625,382	\$11,307,234	\$10,515,455	\$10,358,640

LIABILITIES				
Capital	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value)	1,352,399	1,307,945	1,331,538	1,330,331
Unpaid dividends, reserve for taxes, rents and dividends	17,196			
Preferred deposits, viz.:				
14 Due New York State savings banks	704,117	572,064	824,022	913,071
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	16,762	14,063	16,863	12,750
Deposits secured by outstanding unmatured bonds issued by the State of New York	60,000			
Deposits by the State of New York		60,000	60,000	22,000
Due depositors, not preferred	6,504,100	7,031,215	6,518,770	6,243,201
Due to trust companies, banks and bankers	930,701	1,208,766	665,776	701,770
Acceptances of drafts payable at a future date or authorized by commercial letters of credit		42,345	25,000	16,365
Other liabilities	40,107	70,836	73,486	119,152
Total liabilities	\$10,625,382	\$11,307,234	\$10,515,455	\$10,358,640

27. THE FIDELITY TRUST COMPANY OF ROCHESTER, ROCHESTER

LEWIS P. ROSS, *President.*

[2 Main street, West; organized 1898.]

GEORGE J. KEYES, *Secretary.*EDWARD BAUSCH, *Vice-President,*JOHN CRAIG POWERS, *Vice-President,*EDWARD P. VOLLERTSEN, *Assistant Secretary.*

DIRECTORS.

JAMES E. BOOTH,
WALTER W. POWERS,
J. J. L. FRIEDERICH,
ABRAM J. KATZ,JOSEPH MICHAELS,
GUSTAV ERBE,
EDWARD BAUSCH,
WILLIAM R. SEWARD,JOHN CRAIG POWERS,
ARTHUR T. HAGEN,
CHARLES H. BABCOCK,
RICHARD GORSLINE,
LEWIS P. ROSS.HERBERT J. WINN,
WALTER S. HUBBELL,
GEORGE J. KEYES,
EDGAR N. CURTICE,WM. A. E. DRESCHER,
JAMES C. DRYER,
JOSEPH FARLEY,
ALBERT B. EASTWOOD,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$119,300	\$87,475	\$87,475	\$87,335
Private securities, market value	3,457,779	3,411,808	3,405,487	3,348,274
Mortgages owned	1,579,189	1,721,939	1,730,074	1,698,359
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	244,059	322,524	282,794	251,230
Loans and discounts secured by other collateral	2,434,483	2,528,991	2,601,688	2,717,465
Loans, discounts and bills purchased not secured by collateral	145,734	99,329	100,243	105,489
Overdrafts	28	11	147	74
Due from trust companies, banks and bankers	779,671	845,886	719,382	606,718
Specie	347,411	317,226	332,245	318,755
Legal tender notes and notes of national banks	70,000	40,000	50,000	40,000
Cash items	37,722	18,001	4,380	13,309
Assets not included in any of the above heads	48,259	77,239	59,864	108,946
Total resources	\$9,263,635	\$9,470,429	\$9,373,779	\$9,295,954

LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	230,330	203,834	167,585	188,134
Preferred deposits, viz.:				
Due New York State savings banks.....	50,000	50,000	40,000	80,000
Trust deposits not payable under the conditions of the trusts within thirty days.....	118,310			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....		167,189	194,274	264,400
Deposits by the State of New York.....		108,000	98,000	69,000
Deposits by the Superintendent of Banks of the State of New York.....		10,000	10,000	10,000
Deposits otherwise preferred.....	10,000			
Due depositors, not preferred.....	8,512,667	8,629,505	8,506,280	8,396,237
Due to trust companies, banks and bankers.....	66,826	74,899	66,837	63,182
Other liabilities.....	75,502	27,002	90,803	25,001
Total liabilities.....	\$9,263,635	\$9,470,429	\$9,373,779	\$9,295,954

28. FRANKLIN TRUST COMPANY, BROOKLYN

ARTHUR KING WOOD, *President*.

[166 Montague street; organized 1888]

CLINTON W. LUDLUM, *Secretary*.EDWARD C. DELAFIELD, *Vice-President*,
WM. J. MONTGOMERY, *Assistant Secretary*,THORNTON GERRISH, *Trust Officer*,GEORGE SWITZER, *Assistant Secretary*,
C. CARLTON KELLY, *Assistant Secretary*.

TRUSTEES

CHARLES F. BASSETT,	WILLIAM G. LOW,	WILLIAM H. WALLACE,	JAMES IMBRIE,	WM G. LOW, JR.,
UNION N. BETHELL,	CHARLES J. PEABODY,	ARTHUR KING WOOD,	JOHN H. ISELIN,	JOHN SLOANE,
WILLIAM ALLEN BUTLER,	JAMES H. POST,	EDWARD C. DELAFIELD,	A. LUDLOW KRAMER,	GRISWOLD A. THOMPSON,
CHARLES B. DENNY,	GEORGE H. PRENTISS,	LAWRENCE L. GILLESPIE,	R. STUYV. PIERREPONT,	GUY E. TRIPP,
CROWELL HADDEN,	FRANK DAY TUTTLE,	HENRY R. HAYES,	WM. M. RAMSAY,	R. BAYARD CUTTING.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$827,500	\$850,300	\$1,461,250	\$1,386,024
Private securities, market value.....	1,689,045	1,937,087	2,307,459	3,230,337
Real estate owned.....	528,000	528,000	528,000	528,000
Mortgages owned.....	899,485	688,785	695,635	771,885
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	8,950	35,250	37,500	38,775
Loans and discounts secured by other collateral.....	2,958,678	2,574,673	3,067,582	4,803,106
Loans, discounts and bills purchased not secured by collateral.....	4,336,935	4,257,848	3,207,189	2,808,226
Overdrafts.....	315	375	19	272
Due from trust companies, banks and bankers.....	2,078,810	2,191,294	1,867,535	916,100
Specie.....	1,027,431	960,867	908,028	726,748
Legal tender notes and notes of national banks.....	158,500	140,500	493,000	485,600
Cash items.....	312,156	250,042	180,356	692,086
Customers' liability on acceptances (per contra, see liabilities).....	.....	.....	.....	586,697
Assets not included in any of the above heads.....	61,799	55,956	71,112	115,707
Total resources.....	\$14,887,604	\$14,470,977	\$14,324,665	\$17,089,563

LIABILITIES				
Capital	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value)	1,228,368	1,165,474	1,126,796	1,036,924
Unpaid dividends, reserve for taxes, rents and dividends	14,876	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks	961,263	1,278,158	1,071,517	1,550,812
Due New York State savings and loan associations and credit unions	5,690	1,716	1,609	1,824
Trust deposits not payable under the conditions of the trusts within thirty days	105,291	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	61,288	22,915	141,173	96,409
Deposits secured by outstanding unmatured bonds issued by the State of New York	155,038	.....	.....	.....
Deposits by the State of New York .....	.....	100,000	65,000	50,000
Other deposits secured by pledge of assets	166,726	244,459	269,195	331,591
Deposits otherwise preferred .....	.....	33	.....	.....
Due depositors, not preferred	10,225,306	10,047,776	10,000,510	11,904,369
Due to trust companies, banks and bankers	645,151	505,889	538,949	417,599
Acceptances of drafts payable at a future date or authorized by commercial letters of credit .....	.....	.....	.....	586,697
Other liabilities	318,607	104,557	109,916	113,338
Total liabilities	\$14,887,604	\$14,470,977	\$14,324,665	\$17,089,563

29. FULTON TRUST COMPANY OF NEW YORK, NEW YORK CITY

HENRY C. SWORDS, *President*. [149 Broadway; organized 1887 as the Real Estate Trust Company of N. Y.] CHARLES M. VAN KLEECK, *Secretary*H. H. CAMMANN, *Vice-President*,HENRY W. REIGHLEY, *Vice-President*.

TRUSTEES

HENRY C. SWORDS,	LISPENARD STEWART,	HENRY K. POMROY,	FREDERIC D ^{ES} P. FOSTER,	ARCHIBALD D. RUSSELL,
H. H. CAMMANN,	HENRY LEWIS MORRIS,	J. R. ROOSEVELT,	ALFRED E. MARLING,	ARTHUR D. WEEKES,
HENRY W. REIGHLEY,	EDWIN A. CRUIKSHANK,	FRANK S. WITHERBEE,	RICHARD H. WILLIAMS,	CHARLES M. NEWCOMBE,
CHARLES C. BURKE,	CHARLES S. BROWN,	ROBERT GOELET,	HOWLAND PELL,	ROBERT L. GERRY,
JAMES S. ALEXANDER,	CHARLES SCRIBNER,		EDWARD D ^{ES} WITT,	JOHN D. PEABODY.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$391,615	\$401,600	\$734,615	\$506,372
Private securities, market value	2,082,680	1,998,425	1,902,492	1,898,539
Mortgages owned	467,500	458,500	458,500	497,000
Loans and discounts secured by other collateral	4,783,175	5,773,585	4,665,612	3,976,860
Loans, discounts and bills purchased not secured by collateral	427,374	318,932	293,034	114,500
Overdrafts	7,682	18,038	4,558	8,104
Due from trust companies, banks and bankers	784,987	621,139	652,673	981,849
Specie	942,767	688,365	901,377	735,082
Legal tender notes and notes of national banks	123,020	114,699	125,344	153,898
Assets not included in any of the above heads	50,938	25,379	67,956	91,027
Total resources	\$10,061,738	\$10,418,662	\$9,806,161	\$8,963,231

LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	741,831	717,762	642,655	656,568
Unpaid dividends, reserve for taxes, rents and dividends	8,115	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks	28,045	27,344	27,016	28,016
Trust deposits not payable under the conditions of the trusts within thirty days	116,008	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository .....	.....	134,998	184,988	116,140
Deposits secured by outstanding unmatured bonds issued by the State of New York	77,860	.....	.....	.....
Deposits by the State of New York .....	.....	50,000	40,000	10,000
Other deposits secured by pledge of assets .....	.....	27,754	26,727	25,893
Due depositors, not preferred	8,493,748	8,892,056	8,301,279	7,519,339
Due to trust companies, banks and bankers	59,064	56,655	36,850	9,738
Other liabilities	37,067	12,093	46,646	97,537
Total liabilities	\$10,061,738	\$10,418,662	\$9,806,161	\$8,963,231

30. GENESEE VALLEY TRUST COMPANY, ROCHESTER

DARRELL D. SULLY, *President.*

[21 Exchange street; organized 1901]

HERBERT C. HOWLETT, *Secretary.*

CHARLES H. PALMER, *Vice-President,*

ALEXANDER T. SIMPSON, *Assistant Secretary.*

DIRECTORS

JOHN F. ALDEN,
CHARLES C. BEAHAN,
R. TITUS COAN,
AUG. J. CUNNINGHAM,
CHARLES A. DEWEY,

WILLIAM B. HALE,
FRANK H. HAMLIN,
GEORGE W. HAMLIN,
ALEX. B. LAMBERTON,
HENRY T. WILLIAMS,
HIRAM R. WOOD,

FREDERICK C. LOEBS,
WILLIAM C. LIKLY,
AMOS P. MACK,
W. HENRY MATHEWS,
CHAS. H. PALMER,

CLINTON ROGERS,
M. S. SANDFORD,
JOHN S. SHEPPARD,
FRANK A. STETCHER,
DARRELL D. SULLY,
PHILIP H. YAWMAN.

CHARLES M. THOMS,
MONROE WHEELER,
V. F. WHITMORE,
JOHN C. WINTERS,
WILLIAM W. WEBB,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$189,160	\$186,020	\$186,480	\$185,885
Private securities, market value	4,544,251	4,824,258	4,807,302	4,594,907
Real estate owned	93,500	93,500	93,500	93,500
Mortgages owned	740,163	703,528	709,411	673,156
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	124,872	144,599	159,592	149,178
Loans and discounts secured by other collateral	1,485,056	1,432,695	1,517,585	1,399,907
Loans, discounts and bills purchased not secured by collateral	911,363	991,575	889,472	635,196
Overdrafts	324	248	1,330	272
Due from trust companies, banks and bankers	637,371	824,622	639,137	861,458
Specie	125,038	130,407	130,499	142,437
Legal tender notes and notes of national banks	288,680	210,307	222,798	181,775
Cash items	23,413	9,627	3,235	3,548
Assets not included in any of the above heads	82,804	73,503	98,505	116,004
Total resources	\$9,245,995	\$9,624,889	\$9,458,846	\$9,037,223

LIABILITIES				
Capital.....	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits (market value).....	195,710	214,566	200,933	163,810
Unpaid dividends, reserve for taxes, rents and dividends.....	9,587			
Preferred deposits, viz.:				
Trust deposits not payable under the conditions of the trusts within thirty days.....	240,193			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	14,253	269,084	258,301	176,256
Deposits by the State of New York.....		95,000	95,000	65,000
Deposits by the Superintendent of Banks of the State of New York.....		10,000	10,000	10,000
Due depositors, not preferred.....	8,269,124	8,577,971	8,395,936	8,188,121
Due to trust companies, banks and bankers.....	39,394	14,042	7,170	5,620
Other liabilities.....	77,734	44,226	91,506	28,416
Total liabilities.....	\$9,245,995	\$9,624,889	\$9,458,846	\$9,037,223

31. GLENS FALLS TRUST COMPANY, GLENS FALLS

ADDISON B. COLVIN, *President.*

[152 Glen street; organized 1897]

A. EUGENE MASON, *Treasurer.*J. HUYLER WHITE, *Vice-President,*WINFIELD A. HUPPUGH, *Vice-President.*

DIRECTORS

EDWARD M. ANGELL,
ADDISON B. COLVIN,
CHARLES H. CARSON,
JOHN B. CONWAY,CHARLES F. EVEREST,
HARRY E. FLOYD,
MARION H. FRASIER,
W. IRVING GRIFFING,
JOSEPH GOODFELLOW,E. M. GARNAR, Jr.,
WINFIELD A. HUPPUGH,
ASHLEY T. KELLOGG,
GEORGE M. MEAD,D. McLOUGHLIN,
JAMES McPHILLIPS,
PATRICK MOYNEHAN,
A. EUGENE MASON,
GEORGE N. OSTRANDER.WILLIAM H. PARKER,
JOSEPH E. SAWYER,
JOHN H. SHEEHAN,
J. HUYLER WHITE,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz:				
Public securities, market value.....	\$21,875	\$27,306	\$25,663	\$25,663
Private securities, market value.....	6,800	8,725	8,725	8,725
Real estate owned.....	49,990	49,990	49,990	49,990
Mortgages owned.....	132,981	133,101	129,751	130,201
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	87,170	99,170	99,437	120,363
Loans and discounts secured by other collateral.....	195,096	136,639	141,522	152,020
Loans, discounts and bills purchased not secured by collateral.....	543,954	620,657	618,365	611,269
Overdrafts.....	110	130	778	1,123
Dues from trust companies, banks and bankers.....	124,926	116,571	99,159	74,499
Specie.....	13,950	11,999	17,072	7,108
Legal tender notes and notes of national banks.....	28,008	34,100	28,134	19,902
Cash items.....	2,096	6,500	6,829	1,780
Assets not included in any of the above heads.....	17,403	17,445	19,172	29,014
Total resources.....	\$1,224,359	\$1,262,333	\$1,244,597	\$1,231,657

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	171,023	170,371	168,292	173,316
Preferred deposits, viz:				
Trust deposits not payable under the conditions of the trusts within thirty days.....	8,182			
Other deposits due as executor, administrator, guardian, receiver, trustee committee, or depository.....	2,609	3,292	3,255	17,000
Deposits by the State of New York.....		100,000	90,000	100,000
Deposits by the superintendents of banks of the State of New York.....		5,000	5,000	5,000
Deposits otherwise preferred.....	5,000			
Due depositors, not preferred.....	890,027	842,451	814,211	769,339
Due to trust companies, banks and bankers.....	44,362	37,511	41,738	16,011
Bills payable.....			16,000	40,000
Other liabilities.....	3,156	3,708	6,101	10,991
Total liabilities.....	\$1,224,359	\$1,262,333	\$1,244,597	\$1,231,657

32. GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY

ALEXANDER J. HEMPHILL, *President*. [140 Broadway; chartered 1864 as New York Guaranty and Indemnity Company] E. C. HEBBARD, *Secretary*.

CHARLES H. SABIN, *Vice-President*,
 WILLIAM C. POTTER, *Vice-President*,
 WILLIAM C. LANE, *Vice-President*,
 MAX MAY, *Vice-President*,
 LEWIS B. FRANKLIN, *Vice-President*,
 JAMES M. PRATT, *Vice-President*,
 WILLIAM C. COX, *Vice-President*,

WILLIAM C. EDWARDS, *Treasurer*,
 CHARLES M. BILLINGS, *Assistant Treasurer*,
 F. C. HARRIMAN, *Assistant Treasurer*,
 WILLIAM P. CONWAY, *Assistant Treasurer*,
 WALTER MEACHAM, *Assistant Secretary*,
 JOHN J. LEWIS, *Assistant Secretary*,

J. I. BURKE, *Assistant Secretary*,
 N. D. PUTNAM, JR., *Assistant Secretary*,
 E. B. BULKLEY, *Assistant Secretary*,
 G. W. WILLIAMSON, *Assistant Secretary*,
 F. J. H. SUTTON, *Trust Officer*,
 R. J. F. ALLEN, *Assistant Trust Officer*.

DIRECTORS

LEVI P. MORTON,
 GEORGE F. BAKER,
 EDWARD J. BERWIND,
 T. DEWITT CUYLER,
 JAMES B. DUKE,
 ROBERT W. GOELET,

GEORGE J. GOULD,
 DANIEL GUGGENHEIM,
 ALEX. J. HEMPHILL,
 WALTER S. JOHNSTON,
 JOHN S. RUNNELLS,
 JOHN A. SPOOR,

AUGUSTUS D. JUILLIARD,
 THOMAS W. LAMONT,
 WILLIAM C. LANE,
 EDGAR L. MARSTON,
 JOHN R. MORRON,

GATES W. MCGARRAH,
 CHARLES A. PEABODY,
 CHARLES H. ALLEN,
 WILLIAM C. POTTER,
 DANIEL G. REID,
 JOHN D. RYAN,

THOMAS F. RYAN,
 CHARLES H. SABIN,
 WILLIAM D. SLOANE,
 VALENTINE P. SNYDER,
 HARRY PAYNE WHITNEY,
 ALBERT H. WIGGIN.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz:				
Public securities, market value.....	\$13,781,773	\$15,547,393	\$20,840,950	\$13,535,032
Private securities, market value.....	49,819,324	50,278,053	54,359,446	54,826,585
Real estate owned.....	2,571,955	2,603,657	2,615,258	2,615,260
Mortgages owned.....	528,605	285,600	233,350	230,850
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	250,000	147,088	179,108	494,324
Loans and discounts secured by other collateral.....	77,369,232	101,558,233	103,315,188	96,331,885
Loans, discounts and bills purchased not secured by collateral.....	15,944,746	16,314,412	15,243,741	18,200,714
Overdrafts.....	3,892	4,962	1,584	6,472
Due from trust companies, banks and bankers.....	20,021,732	27,133,113	17,169,438	15,113,560
Specie.....	16,347,692	15,846,089	16,035,015	13,926,421

Legal tender notes and notes of national banks.....	1,179,000	1,220,000	1,379,040	. 885,225
Cash items.....	15,555,535	22,925,956	1,960,771	5,937,323
Customers' liability on acceptances (per contra, see liabilities).....		12,782,235	9,894,750	18,241,228
Assets not included in any of the above heads.....	52,538,581	29,193,624	19,256,454	28,864,397
Total resources.....	\$265,912,067	\$295,840,415	\$262,484,093	\$269,209,276

LIABILITIES

Capital.....	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
Surplus, including all undivided profits (market value).....	24,193,796	21,222,068	21,415,438	21,360,824
Unpaid dividends, reserve for taxes, rents and dividends.....	260,801			
Preferred deposits, viz:				
Due New York State savings banks.....	2,818,134	3,434,827	2,837,820	3,930,965
Trust deposits not payable under the conditions of the trusts within thirty days.....	4,360,000			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	7,448,558	14,693,267	19,563,136	10,658,726
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	7,236,000			
Deposits by the State of New York.....		1,800,000	1,000,000	500,000
Deposits by the superintendent of banks of the State of New York.....		20,000	21,081	20,000
Other deposits secured by pledge of assets.....	1,139,112	2,510,779	3,875,157	661,784
Deposits otherwise preferred.....		12,722,000		
Due depositors, not preferred.....	162,122,128	184,473,981	164,565,559	183,269,937
Due to trust companies, banks and bankers.....	18,798,061	20,541,213	11,731,270	14,219,960
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....		12,782,235	9,894,750	18,241,228
Other liabilities.....	27,535,477	11,640,045	17,579,882	6,345,852
Total liabilities.....	\$265,912,067	\$295,840,415	\$262,484,093	\$269,209,276

33. HAMILTON TRUST COMPANY, BROOKLYN

WILLARD E. EDMISTER, *President.*

[189 Montague street; organized 1891]

GEORGE HADDEN, *Secretary.*

WILLIAM BERRI, *Vice-President,*

WALTER C. HUMSTONE, *Vice-President,*

ROBERT S. GIRLING, *Assistant Secretary*

JOSEPH C. HECKER, *Jr., Assistant Secretary,*

TRUSTEES

WILLIAM BERRI,
CHARLES COOPER,
JOHN C. McQUIRE,
HENRY N. WHITNEY,
JOHN R. HEGEMAN,

WALTER C. HUMSTONE,
JOHN N. PARTRIDGE,
EZRA D. BUSHNELL,
DANIEL J. CREEM,
DAVID F. BUTCHER,

FREDERICK H. POUCH,
EVERSLEY CHILDS,
FRANK SULLIVAN SMITH,
H. C. FOLGER, Jr.,

GEORGE HADDEN,
FREDERICK H. ECKER,
WILLARD E. EDMISTER,
JULIUS B. DAVENPORT,
CHARLES J. McDERMOTT,

FRED B. DALZELL,
CHARLES E. KEATOR,
JOHN ANDERSON,
EDWIN A. AMES,
FREDERICK H. WEBSTER.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz:				
Public securities, market value.....	\$454,500	\$455,000	\$693,000	\$448,500
Private securities, market value.....	1,814,890	1,945,750	1,902,500	2,018,247
Real estate owned.....	4,500	4,500	4,500	4,500
Mortgages owned.....	541,600	542,350	535,750	674,300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	106,900	101,450	101,100	90,450
Loans and discounts secured by other collateral.....	3,314,989	3,520,495	3,379,401	4,020,102
Loans, discounts and bills purchased not secured by collateral.....	221,775	210,866	238,069	279,347
Overdrafts.....	3	5	59	21
Due from trust companies, banks and bankers.....	1,671,421	1,256,267	870,897	747,433
Specie.....	654,594	659,009	688,617	575,290
Legal tender notes and notes of national banks.....	102,610	108,920	121,155	65,950
Cash items.....	4,692	4,125	7,623	1,251
Assets not included in any of the above heads.....	72,836	91,374	88,267	105,960
Total resources.....	\$8,965,310	\$8,900,111	\$8,630,938	\$9,031,351

LIABILITIES				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	1,075,699	1,076,123	1,057,045	1,020,729
Unpaid dividends, reserve for taxes, rents and dividends.....	9,438			
Preferred deposits, viz:				
Due New York State savings banks.....	1,330,463	1,347,758	1,193,002	1,259,359
Due New York state savings and loan associations and credit unions.....	21,528	27,366	35,858	20,817
Trust deposits not payable under the conditions of the trusts within thirty days.....	88,343			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	9,740	117,339	124,011	151,685
Deposits secured by outstanding unmatured bonds issued by the state of New York.....	301,890			
Deposits by the state of New York.....		200,000	135,000	63,000
Deposits by the superintendent of banks of the state of New York.....		1,597	7,918	5,174
Other deposits secured by pledge of assets.....		123,128	124,996	131,035
Due depositors, not preferred.....	5,562,864	5,368,863	5,383,167	5,708,762
Due to trust companies, banks and bankers.....	23,104	65,709	23,430	57,716
Other liabilities.....	42,241	72,228	46,511	113,074
Total liabilities.....	\$8,965,310	\$8,900,111	\$8,630,938	\$9,031,351

34. HOME TRUST COMPANY OF NEW YORK, BROOKLYN

FREDERIC E. GUNNISON, *President.*

[44 Court street; organized 1905]

WILLIAM K. SWARTZ, *Secretary.*WILLIAM M. CALDER, *Vice-President,*JAMES N. BROWN, *Vice-President,*JOSEPH P. STAIR, *Assistant Secretary.*

DIRECTORS

KIMBALL C. ATWOOD,
WILLIAM BARBOUR,
DEWITT BAILEY,
JAMES N. BROWN,
CHARLES M. BULL,WILLIAM M. CALDER,
JOHN F. CALDERWOOD,
JOHN LEWIS CHILDS,
DAVID PORTER,CHAS. E. NEWTON,
WILLIAM K. SWARTZ,
AUDLEY CLARKE,
CHARLES I. DeBEVOISE,
HENRY A. FAIRBAIRN,WILLIAM G. GILMORE,
FREDERIC E. GUNNISON,
H. B. HUBBARD,
THOMAS W. HYNES,FRANCIS MacD. SINCLAIR,
BENJAMIN H. KNOWLES,
FRANK LAMBERT,
M. F. McGOLDRICK,
THOMAS P. PETERS.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz:				
Public securities, market value.....	\$440,570	\$498,450	\$572,050	\$456,560
Private securities, market value.....	819,403	867,058	870,359	856,990
Real estate owned.....	38,468	38,468	38,468	44,234
Mortgages owned.....	417,654	486,644	494,794	490,825
Loans and discounts secured by bond and mortgages, deed or other real estate collateral.....	163,016	112,124	113,623	163,122
Loans and discounts secured by other collateral.....	789,105	948,842	939,217	812,553
Loans, discounts and bills purchased not secured by collateral.....	833,617	869,910	753,815	788,981
Overdrafts.....	96	108	125	35
Due from trust companies, banks and bankers.....	423,419	498,069	269,671	277,015
Specie.....	165,116	169,450	193,511	172,362
Legal tender notes and notes of national banks.....	76,400	69,000	65,200	30,400
Assets not included in any of the above heads.....	38,550	31,503	43,503	48,819
Total resources.....	\$4,205,414	\$4,589,626	\$4,364,336	\$4,141,896

LIABILITIES				
Capital.....	\$750,000	\$750,000	\$750,000	\$750,000
Surplus, including all undivided profits (market value).....	400,281	413,907	383,677	390,204
Unpaid dividends, reserve for taxes, rents and dividends.....	7,884			
Preferred deposits, viz:				
Due New York state savings banks.....	325,220	392,185	298,437	352,661
Due New York state savings and loan associations and credit unions.....	35,525	27,981	9,907	12,360
Trust deposits not payable under the conditions of the trusts within thirty days.....	26,080			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	36,871	41,624	49,278	31,337
Deposits secured by outstanding unmatured bonds issued by the state of New York.....	35,338			
Other deposits secured by pledge of assets.....	89,176	144,202	171,537	185,674
Deposits by the state of New York.....		264,000	164,000	86,000
Deposits by the superintendent of banks of the state of New York.....		25,000	25,000	50,000
Due depositors, not preferred.....	2,409,864	2,492,232	2,472,115	2,240,999
Due to trust companies, banks and bankers.....	78,357	22,507	20,611	10,087
Other liabilities.....	10,818	15,988	19,774	32,574
Total liabilities.....	\$4,205,414	\$4,589,626	\$4,364,336	\$4,141,896

35. HUDSON RIVER TRUST COMPANY, HUDSON

DELBERT DINEHART, *President.*

[520 Warren street; organized 1912]

CHARLES W. CLAPPER, *Secretary.*ROBERT W. EVANS, *Vice-President.*CHARLES W. BOSTWICK, *Vice-President.*

DIRECTORS

DELBERT DINEHART,
R. W. EVANS,
C. W. BOSTWICK,
ARTHUR GIFFORD,H. R. BRYAN,
E. E. BRIGGS,
L. A. BRISTOL,HENRY HUDSON,
EUGENE WOLFE,
E. W. SCOVILL,
JOHN NICHOLS,JAMES J. FOX,
S. V. WHITBECK,
HERMAN LIVINGSTON,L. R. TILDEN,
A. W. HOVER,
J. A. REYNOLDS,
WILLIAM A. MALLERY, JR.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$51,546	\$81,598	\$80,597	\$81,511
Private securities, market value	126,547	184,353	182,059	151,160
Real estate owned	30,000	30,000	30,000	30,000
Mortgages owned	106,731	110,831	126,061	130,450
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	28,457	34,572	28,256	25,623
Loans and discounts secured by other collateral	93,285	80,107	85,487	95,297
Loans, discounts and bills purchased not secured by collateral	333,627	370,209	348,321	367,482
Overdrafts	21	18	101	91
Due from trust companies, banks and bankers	119,647	78,269	56,405	58,682
Specie	4,874	2,882	3,999	2,662
Legal tender notes and notes of national banks	35,800	34,300	31,200	16,600
Cash items	10,500	15,646	7,048	7,009
Assets not included in any of the above heads	4,410	3,451	6,119	5,714
Total resources	\$945,445	\$1,026,236	\$985,653	\$972,281

LIABILITIES				
Capital.....	\$125,000	\$125,000	\$125,000	\$125,000
Surplus, including all undivided profits (market value).....	70,897	74,642	77,849	79,834
Unpaid dividends, reserve for taxes, rents and dividends.....	2,132			
Preferred deposits, viz.:				
Due New York State savings banks.....	9,396	26,326	11,589	17,558
Due New York State savings and loan associations and credit unions.....	1,535	17	987	651
Trust deposits not payable under the conditions of the trusts within thirty days.....	619			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....		1,008	1,191	1,322
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	13,811			
Deposits by the State of New York.....		100,000	85,000	64,000
Other deposits secured by pledge of assets.....	1,011	14,783	16,138	15,982
Due depositors, not preferred.....	719,631	671,966	650,040	595,231
Due to trust companies, banks and bankers.....	330	5,331	3,170	5,833
Bills payable.....			10,000	60,000
Other liabilities.....	1,083	7,163	4,689	6,870
Total liabilities.....	\$945,445	\$1,026,236	\$985,653	\$972,281

36. HUDSON TRUST COMPANY, NEW YORK CITY

ELVERTON R. CHAPMAN, *President.*

[1411 Broadway; organized 1906]

RICHARD A. PURDY, *Secretary.*LOUIS H. HOLLOWAY, *Vice-President,*HENRY C. STRAHMANN, *Vice-President,*JOHN GERKEN, *Vice-President.*

DIRECTORS

WILLIAM O. ALLISON, RICHARD A. PURDY,
ELVERTON R. CHAPMAN, FRED H. EHLEN,
JAMES H. PARKER,JOHN GERKEN,
LOUIS H. HOLLOWAY,
CHARLES F. HOLM,E. A. McALPIN,
WM. P. RINCKHOFF,GUSTAV SCHOLER,
HENRY C. STRAHMANN,
WM. VON TWISTERN.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$934,486	\$929,509	\$1,027,710	\$921,310
Private securities, market value	246,680	237,597	230,947	229,108
Real estate owned	86,938	222,281	212,975	238,541
Mortgages owned	131,000	130,500	130,500	130,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	197,470	217,525	234,176	178,554
Loans and discounts secured by other collateral	999,698	871,856	838,677	857,324
Loans, discounts and bills purchased not secured by collateral	1,067,020	1,115,924	1,056,514	913,363
Overdrafts	1,933	2,641	5,771	614
Due from trust companies, banks and bankers	908,956	971,457	560,418	626,517
Specie	272,705	206,858	311,967	195,689
Legal tender notes and notes of national banks	40,198	18,033	32,500	60,650
Cash items	123,766	74,425	108,476	46,076
Assets not included in any of the above heads	20,631	28,658	23,347	27,925
Total resources	\$5,031,481	\$5,027,264	\$4,773,978	\$4,426,171

LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value)	719,317	642,730	646,775	657,119
Unpaid dividends, reserve for taxes, rents and dividends	5,407			
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	130,123	306,535	256,415	77,066
Deposits secured by outstanding unmatured bonds issued by the State of New York	355,565			
Deposits by the State of New York		300,000	175,000	127,000
Due depositors, not preferred	2,945,361	2,729,067	2,792,723	2,444,145
Due to trust companies, banks and bankers	166,320	112,790	60,641	161,643
Other liabilities	209,388	436,142	342,424	459,198
Total liabilities	\$5,031,481	\$5,027,264	\$4,773,978	\$4,426,171

37. HUGUENOT TRUST COMPANY OF NEW ROCHELLE, NEW ROCHELLE

CHARLES W. BRYAN, *President.*

[32 North avenue; organized 1910]

R. J. WALTERS, *Secretary.*MICHAEL J. MARTIN, *Vice-President.*

DIRECTORS

CHARLES W. BRYAN,
ARTHUR L. DAVIS,
MARK M. SCHLESINGER,CHARLES W. BRYAN, JR.,
JOHN T. FENLON,
GEORGE J. FERNSCHILD,GEORGE W. SUTTON,
GEORGE J. GALGANO,
ALBERT B. GROSS,ADAM KISTINGER,
FRANK C. KOCH,
FREDERICK H. WALDORF,MICHAEL J. MARTIN,
RAYMOND J. WALTERS,
CHARLES H. REISIG.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$113,000	\$151,368	\$57,482	\$112,245
Private securities, market value.....	1,532			
Real estate owned.....		36,000	36,261	36,000
Mortgages owned.....	71,500	76,500	78,500	78,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	13,750	37,563	12,262	21,830
Loans and discounts secure by other collateral.....	32,271	40,686	78,170	29,467
Loans, discounts and bills purchased not secured by collateral.....	285,987	245,016	271,730	328,691
Due from trust companies, banks and bankers.....	29,419	176,243	116,810	23,363
Specie.....	3,392	1,856	11,166	8,256
Legal tender notes and notes of national banks.....	6,918	19,682	17,162	3,387
Cash items.....	778	3,143	2,677	7,625
Assets not included in any of the above heads.....	9,539	4,749	5,192	4,723
Total resources.....	\$568,086	\$792,806	\$687,412	\$654,087

LIABILITIES				
Capital	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits (market value)	63,382	60,725	61,438	61,071
Unpaid dividends, reserve for taxes, rents and dividends	360			
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository		400	400	400
Deposits secured by outstanding unmatured bonds issued by the State of New York				3,541
Deposits by the State of New York		75,000	60,000	38,000
Other deposits secured by pledge of assets	2,491	2,768	3,321	
Due depositors, not preferred	349,188	495,326	404,623	390,213
Due to trust companies, banks and bankers	1,807	1,067	1,012	2,797
Other liabilities	858	7,520	6,618	8,065
Total liabilities	\$568,086	\$792,806	\$687,412	\$654,087

38. ITHACA TRUST COMPANY, ITHACA

MYNDERSE VAN CLEEF, *President.*

[110 North Tioga street; organized 1891]

WILLIAM H. STORMS, *Secretary.*

EMMONS L. WILLIAMS, *Vice-President.*

CHARLES E. TREMAN, *Vice-President.*

DIRECTORS

CHARLES H. BLOOD,
CHARLES D. BOSTWICK,
FORDYCE A. COBB,

FRANKLIN C. CORNELL,
JOHN C. GAUNTLETT,
JOHN M. GAUNTLETT,
FREDERIC J. WHITON,

SHERMAN PEER,
JACOB ROTHSCHILD,
LOUIS P. SMITH,

DAVID B. STEWART,
WILLIAM A. STORMS,
CHARLES E. TREMAN,
EMMONS L. WILLIAMS.

ROBERT H. TREMAN,
MYNDERSE VAN CLEEF,
LEROY H. VAN KIRK,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$217,350	\$210,350	\$210,482	\$204,352
Private securities, market value	925,749	970,609	956,683	960,438
Real estate owned	20,000	20,000	20,000	20,000
Mortgages owned	714,049	719,554	749,954	753,089
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	33,034	31,000	30,000	50,880
Loans and discounts secured by other collateral	393,834	421,215	446,408	432,653
Loans, discounts and bills purchased not secured by collateral	170,237	181,505	188,254	201,367
Overdrafts	842	553	1,301	473
Due from trust companies, banks and bankers	245,707	257,398	190,695	174,089
Specie	54,733	55,089	66,049	33,969
Legal tender notes and notes of national banks	17,657	16,375	13,647	18,556
Cash items	19,250	20,581	5,322	2,223
Assets not included in any of the above heads	37,304	45,812	35,862	48,623
Total resources	\$2,849,746	\$2,950,041	\$2,914,657	\$2,900,712

LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	146,219	162,876	142,011	139,009
Preferred deposits, viz.:				
Trust deposits not payable under the conditions of the trusts within thirty days.....	46,472	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee or depositary.....	35,274	100,587	99,895	93,687
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	50,000	.....	.....	.....
Deposits by the State of New York.....	.....	50,000	50,000	36,000
Deposits by the Superintendent of Banks of the State of New York.....	.....	15,000	15,000	15,000
Deposits otherwise preferred.....	15,000	.....	.....	.....
Due depositors, not preferred.....	2,338,484	2,421,093	2,393,750	2,381,875
Other liabilities.....	18,297	485	14,001	35,141
Total liabilities.....	\$2,849,746	\$2,950,041	\$2,914,657	\$2,900,712

39. KINGS COUNTY TRUST COMPANY, BROOKLYN

JULIAN D. FAIRCHILD, *President.*

[342 Fulton street; organized 1889]

THOMAS BLAKE, *Secretary.*

JULIAN P. FAIRCHILD, *Vice-President,*
WILLIAM HARKNESS, *Vice-President,*

D. W. McWILLIAMS, *Vice-President,*
WILLIAM J. WASON, JR., *Vice-President,*

HOWARD D. JOOST, *Assistant Secretary,*
J. NORMAN CARPENTER, *Trust Officer.*

TRUSTEES

WALTER E. BEDELL,
EDWARD C. BLUM,
GEO. V. BROWER,
F. L. CRANFORD,
JOHN T. UNDERWOOD,

ROBERT A. DRYSDALE,
JULIAN D. FAIRCHILD,
JULIAN P. FAIRCHILD,
JOSEPH P. GRACE,

W. M. VAN ANDEN,
WILLIAM HARKNESS,
JOSEPH HUBER,
WHITMAN W. KENYON,
D. W. McWILLIAMS,

HENRY A. MEYER,
CHARLES A. O'DONOHUE,
CHARLES E. PERKINS,
JOHN J. WILLIAMS,

DICK S. RAMSAY,
H. B. SCHARMANN,
JOHN F. SCHMADEKE,
OSWALD W. UHL,
LLEWELLYN A. WRAY.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$729,070	\$729,070	\$1,346,070	\$1,665,737
Private securities, market value.....	3,896,908	5,004,173	5,426,320	5,852,435
Real estate owned.....	210,000	210,000	210,000	210,000
Mortgages owned.....	919,500	915,250	903,750	868,750
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	234,826	206,700	181,340	178,350
Loans and discounts secured by other collateral.....	7,964,328	8,345,924	7,480,529	7,562,931
Loans, discounts and bills purchased not secured by collateral.....	2,415,340	1,561,594	1,877,360	1,759,981
Overdrafts.....	100	.....	9	94
Due from trust companies, banks and bankers.....	1,787,530	3,143,333	2,747,291	1,525,965
Specie.....	1,010,807	1,071,354	996,379	896,194
Legal tender notes and notes of national banks.....	220,455	219,455	578,835	430,655
Cash items.....	25,977	130,842	11,243	12,869
Assets not included in any of the above heads.....	120,466	151,749	123,809	212,762
Total resources.....	\$19,535,307	\$21,689,444	\$21,882,935	\$21,176,723

LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value)	2,401,823	2,425,321	2,436,060	2,480,716
Unpaid dividends, reserve for taxes, rents and dividends	22,156			
Preferred deposits, viz.:				
Due New York State savings banks	3,306,110	3,631,753	3,522,718	3,937,009
Due New York State savings and loan associations and credit unions	36,695	36,637	9,308	9,838
Trust deposits not payable under the conditions of the trusts within thirty days	249,946			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	107,405	381,783	262,099	319,538
Deposits secured by outstanding unmatured bonds issued by the State of New York	80,545			
Deposits by the State of New York		544,000	519,000	301,000
Deposits by the Superintendent of Banks of the State of New York		1,240	56,452	55,858
Other deposits secured by pledge of assets	167,161	185,977	343,884	339,084
Due depositors, not preferred	12,397,475	13,694,053	13,858,289	12,792,004
Due to trust companies, banks and bankers	143,939	205,362	234,768	197,335
Other liabilities	122,052	83,318	140,357	244,341
Total liabilities	\$19,535,307	\$21,689,444	\$21,882,935	\$21,176,723

40. LAWYERS' TITLE INSURANCE AND TRUST COMPANY, NEW YORK CITY

[160 Broadway; organized 1905 by merger of Central Realty Bond and Trust Company and Lawyers' Title Insurance Company.]

LOUIS V. BRIGHT, *President.*

WALTER N. VAIL, *Secretary.*

THORWALD STALLKNECHT, *Vice-President,*

ARCHIBALD FORBES, *Treasurer,*

EDWIN W. COGGESHALL, *Chairman of Board,*

HERBERT E. JACKSON, *Vice-President,*

U. CONDIT VARICK, *Assistant Treasurer,*

FREDERICK D. REED, *Assistant Secretary,*

LEWIS H. LOSEE, *Vice-President,*

ROBERT I. SMYTH, *Assistant Treasurer,*

GEORGE F. PARMELEE, *Assistant Secretary,*

DIRECTORS

LUCIUS H. BEERS,

ARCHIBALD FORBES,

JAMES N. WALLACE,

PHILIP LEHMAN,

DAVID B. OGDEN,

LOUIS V. BRIGHT,

RICHARD T. GREENE,

HENRY GOLDMAN,

LEWIS H. LOSEE,

DICK S. RAMSAY,

G. F. BUTTERWORTH,

WILLIAM P. DIXON,

HERBERT E. JACKSON,

J. L. MARCELLUS,

WILLIAM SCHRAMM,

EDWIN W. COGGESHALL,

PHILIP T. DODGE,

J. F. KERNOCHAN,

PAYSON MERRILL,

T. STALLKNECHT,

WALTER N. VAIL,

AMOS F. ENO,

WM. IVES WASHBURN,

ALBERT H. WIGGIN.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$561,062	\$1,025,380	\$1,479,369	\$561,360
Private securities, market value.....	4,143,543	3,860,920	3,568,617	3,216,225
Real estate owned.....	4,272,486	4,363,565	4,420,753	3,641,656
Mortgages owned.....	6,741,821	6,651,286	6,935,929	8,733,728
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	196,800	248,800	197,000	188,000
Loans and discounts secured by other collateral.....	2,578,062	1,657,680	2,112,955	1,235,124
Loans, discounts and bills purchased not secured by collateral.....	2,817,106	2,057,227	1,586,701	456,841
Overdrafts.....	.....	42	13	.....
Due from trust companies, banks and bankers.....	1,433,640	1,852,745	1,374,066	926,963
Specie.....	1,595,674	1,281,462	1,180,014	128,480

Legal tender notes and notes of national banks.....	328,145	490,875	726,095	1,081,830
Cash items.....	656,067	271,254	44,761	91,979
Assets not included in any of the above heads.....	314,985	481,386	379,476	370,408
Total resources.....	\$25,639,391	\$24,242,622	\$24,005,749	\$20,632,594
LIABILITIES				
Capital.....	\$4,000,000	\$4,000,000	\$4,000,000	\$4,000,000
Surplus, including all undivided profits (market value).....	5,544,350	5,388,871	5,214,496	5,083,232
Unpaid dividends, reserve for taxes, rents and dividends.....	136,603			
Preferred deposits, viz.:				
Due New York State savings banks.....	59,350	218,419	262,250	145,280
Due New York State savings and loan associations and credit unions.....	3,180	5,673	7,167	4,644
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	475,740	476,526	526,509	762,761
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	300,000			
Deposits by the State of New York.....		300,000	150,000	31,000
Deposits by the Superintendent of Banks of the State of New York.....			60,811	60,968
Deposits otherwise preferred.....	326,453	298,389	309,002	227,513
Due depositors, not preferred.....	12,140,501	12,379,991	11,724,452	9,852,565
Due to trust companies, banks and bankers.....	857,760	872,330	176,239	150,521
Other liabilities.....	1,795,454	302,423	1,574,823	314,110
Total liabilities.....	\$25,639,391	\$24,242,622	\$24,005,749	\$20,632,594

41. LINCOLN TRUST COMPANY, NEW YORK CITY

ALEXANDER S. WEBB, *President*,
 ABRAM M. HYATT, *Vice-President*,

[2077 Broadway; organized 1902]
 OWEN WARD, *Vice-President*,

FREDERIC P. DAVIS, *Secretary*,
 HORACE F. POOR, *Treasurer*,

BRECKENRIDGE CARROLL, *Assistant Treasurer*.

DIRECTORS

W. D. BALDWIN,
 GEORGE BLAGDEN,
 GEORGE C. BOLDT,
 WM. G. CONKLIN,
 O. L. DOMERICH,

WILLIAM FELSINGER,
 HERMAN C. FLEITMANN,
 ERSKINE HEWITT,
 SAMUEL V. HOFFMAN,
 EDWARD W. HUMPHREYS,
 WM. H. WHEELOCK,

ABRAM M. HYATT,
 ARTHUR ISELIN,
 BRADISH JOHNSON,
 CLARENCE H. KELSEY,
 W. DeLANCEY KOUNTZE,

GEORGE LEASK,
 JOHN P. MUNN,
 P. F. MURPHY,
 IRVING E. RAYMOND,
 C. MORTON WHITMAN,
 JESSE I. STRAUS,

B. AYMAR SANDS,
 ISAAC N. SELIGMAN,
 LOUIS STERN,
 OWEN WARD,
 ALEXANDER S. WEBB.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.	\$507,300	\$557,300	\$829,262	\$535,711
Private securities, market value.	1,861,783	1,755,214	1,729,175	1,758,993
Real estate owned.	10,000	10,000	10,000	10,000
Mortgages owned.	977,869	913,967	903,467	873,913
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.	158,900	175,400	161,000	143,650
Loans and discounts secured by other collateral.	5,707,876	5,477,641	4,787,827	4,956,996
Loans, discounts and bills purchased not secured by collateral.	1,218,807	1,498,915	1,677,916	1,906,983
Overdrafts.	1,721	1,174	4,009	2,954
Due from trust companies, banks and bankers.	1,703,483	1,362,212	1,535,417	1,222,059
Specie.	1,134,891	1,114,281	790,482	825,487
Legal tender notes and notes of national banks.	221,000	219,700	420,600	148,700
Cash items.	350,801	281,603	137,651	536,610
Assets not included in any of the above heads.	185,043	228,478	224,435	248,726
Total resources.	\$14,039,474	\$13,595,885	\$13,211,241	\$13,170,782

LIABILITIES				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	547,509	555,750	571,475	545,195
Unpaid dividends, reserve for taxes, rents and dividends.....	17,069			
Preferred deposits, viz.:				
Due New York State savings banks.....	427,322	526,821	398,195	468,799
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	262,541	198,989	254,150	92,533
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	50,000			
Deposits by the State of New York.....		373,000	50,000	57,000
Deposits by the Superintendent of Banks of the State of New York.....		5,000	8,193	6,512
Deposits otherwise preferred.....	5,000			
Due depositors, not preferred.....	11,241,222	10,599,442	9,951,276	10,646,573
Due to trust companies, banks and bankers.....	321,663	283,321	214,131	240,460
Other liabilities.....	167,148	53,562	763,821	113,710
Total liabilities.....	\$14,039,474	\$13,595,885	\$13,211,241	\$13,170,782

42. MADISON COUNTY TRUST AND DEPOSIT COMPANY, ONEIDA

JOHN H. BROWN, *President.*

[85 Main street; organized 1913]

JAY FARRIER, *Secretary.*JOHN MAXWELL, *Vice-President,*A. V. NEEDHAM, *Vice-President,*J. L. OAKES, *Treasurer.*

DIRECTORS

JOHN H. BROWN,
WILLIAM W. WARR,
JAY FARRIER,
CHARLES R. COVILLE,A. V. NEEDHAM,
CRAWFORD GETMAN,
JULIAN E. TAFT,JOHN E. SPERRY,
CHARLES M. STONE,
ROBERT PAUL,
JOHN MAXWELL,JAMES MOORE,
WILLIAM R. OLNEY,
JOHN R. LOOMIS,ROBERT L. CROCKETT,
T. W. ANGELL,
MANFORD J. DEWEY,
E. E. TORREY.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$102,376	\$103,076	\$103,076	\$102,476
Private securities, market value	17,400	41,843	41,843	56,543
Real estate owned	24,885	30,427	30,427	30,447
Mortgages owned	109,525	202,556	229,188	244,750
Loans and discounts secured by other collateral	59,984	89,509	74,794	71,386
Loans, discounts and bills purchased not secured by collateral	120,778	172,653	178,063	183,275
Overdrafts	10	24	8	10
Due from trust companies, banks and bankers	62,732	35,005	59,219	67,772
Specie	910	3,185	1,926	3,926
Legal tender notes and notes of national banks	8,461	10,602	9,816	9,846
Cash items	8,585	8,120	10,683	7,646
Assets not included in any of the above heads	8,822	9,102	12,582	13,204
Total resources	\$524,468	\$706,102	\$751,625	\$791,281

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	54,045	60,052	57,931	60,904
Unpaid dividends, reserve for taxes, rents and dividends.....	90	.....	.....	.....
Preferred deposits, viz.:				
15 Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	810	824	847	856
Deposits by the State of New York.....	.....	40,000	40,000	34,000
Other deposits secured by pledge of assets.....	3,418	3,430	4,205	4,590
Due depositors, not preferred.....	361,261	501,284	546,041	586,706
Other liabilities.....	4,844	512	2,601	4,225
Total liabilities.....	\$524,468	\$706,102	\$751,625	\$791,281

43. MANUFACTURERS-CITIZENS' TRUST COMPANY,* BROOKLYN

NATHAN S. JONAS, *President.*

[774 Broadway; organized 1905]

JAMES H. CONROY, *Secretary.*

GEORGE FREIFELD, *Vice-President,*
 CHAS. FROEB, *Vice-President.*
 CHARLES M. MOTT, *Assistant Secretary,*

WM. K. DICK, *Vice-President,*
 WILLIAM SCHNEIDER, *Assistant Secretary,*
 REUBEN W. SHELTER, *Assistant Secretary,*

S. B. KRAUS *Vice-President,*
 NORMAN B. TYLER, *Assistant Secretary,*
 J. C. NIGHTINGALE *Cashier.*

DIRECTORS

NATHAN S. JONAS,
 AARON WESTHEIM,
 HENRY L. BATTERMAN,
 A. N. BERNSTEIN,
 MARTIN DERX,
 GEORGE FREIFELD,

LEON LOURIA,
 RALPH JONAS,
 S. B. KRAUS,
 VICTOR A. LERSNER,
 MAX LEVY,
 JULIUS LIEBMANN,

ARTHUR S. SOMERS,
 CHARLES LYON,
 JOHN McKEE,
 JOHN H. SCHUMANN,
 LOUIS NEWMAN,
 H. B. SCHURMANN,

JOHN R. THOMPSON,
 ALEX. D. SEYMOUR,
 ANDREW D. BAIRD,
 J. HENRY DICK,
 Wm. K. DICK,
 CHARLES FROEB,

BERNARD GALLAGHER,
 GEORGE P. JACOBS,
 J. A. MOLLENHAUER,
 M. B. STREETER,
 WILLIAM P. STURGIS,
 WILLIAM H. VOGEL.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz:				
Public securities, market value.....	\$1,200,165	\$1,264,575	\$1,316,840	\$1,262,575
Private securities, market value.....	525,237	569,034	2,303,737	1,661,130
Real estate owned.....	619,712	761,846	861,846	941,495
Mortgages owned.....	400,374	439,330	482,155	665,230
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	172,260	169,582	269,512	180,716
Loans and discounts secured by other collateral.....	512,568	460,284	1,638,867	1,564,819
Loans, discounts and bills purchased not secured by collateral.....	2,490,381	2,667,124	4,824,123	4,845,319
Overdrafts.....	317	35	81	128
Due from trust companies, banks and bankers.....	916,277	703,887	1,245,991	638,517
Specie.....	463,543	330,377	561,303	611,006
Legal tender notes and notes of national banks.....	160,525	224,405	307,539	261,975

Cash items.....	21,186	37,035	61,254	34,470
Assets not included in any of the above heads.....	61,003	73,004	149,004	176,938
Total resources.....	\$7,543,548	\$7,700,518	\$14,022,252	\$12,844,318
LIABILITIES				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	296,523	283,900	224,150	200,016
Unpaid dividends, reserve for taxes, rents and dividends.....	34,449	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks.....	639,355	674,590	1,065,567	1,474,663
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	38,415	31,267	26,183	18,582
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	573,295	.....	.....	.....
Deposits by the State of New York.....	.....	504,491	291,675	206,182
Deposits by the Superintendent of Banks of the State of New York.....	.....	.....	1,504	20,228
Other deposits secured by pledge of assets.....	127,115	201,812	217,787	294,197
Deposits otherwise preferred.....	.....	.....	.....	43,514
Due depositors, not preferred.....	4,798,151	4,810,432	10,193,270	8,473,251
Due to trust companies, banks and bankers.....	.....	50,296	5,487	541
Rediscounts.....	.....	.....	813,791	897,957
Other liabilities.....	36,245	143,730	182,838	215,187
Total liabilities.....	\$7,543,548	\$7,700,518	\$14,022,252	\$12,844,318

* Formerly Citizens Trust Company of Brooklyn.

44. METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK

GEORGE C. VAN TUYL, JR., *President.*

[49 Wall street; chartered 1881]

GEORGE N. HARTMANN, *Secretary.*BEVERLY CHEW, *Vice-President,*BERTRAM CRUGER, *Treasurer,*WILLARD E. McHARG, *Assistant Secretary.*EDWIN F. ROREBECK, *Vice-President*RUPERT W. K. ANDERSON, *Assistant Treasurer,*JAMES F. McNAMARA, *Trust Officer.*FREDERICK E. FRIED, *Assistant Secretary.*

DIRECTORS

JAMES G. CANNON,
WILLIAM CARPENDER,
BEVERLY CHEW,
JOHN W. SIMPSON,
THOS. DeWITT CUYLER,HENRY W. DeFORREST,
HALEY FISKE,
J. HORACE HARDING,
JOSEPH J. SLOCUM,
ERSKINE HEWITT,
ROBERT HOE,BARDLEY MARTIN,
GEO. C. VAN TUYL, JR.,
WALTER E. MAYNARD,
OGDEN MILLS,
E. D. MORGAN,JOHN T. TERRY,
JOHN E. PARSONS,
ANTON A. RAVEN,
HORACE WHITE,
THEODORE C. CAMP,
HAROLD HERRICK.HENRY W. MARSH,
CHARLES W. OGDEN,
WILLIAM ROSS PROCTOR,
ALFRED P. WALKER,
WILLIAM G. WILCOX,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz:				
Public securities, market value.....	\$1,685,360	\$3,495,647	\$4,663,064	\$3,511,905
Private securities, market value.....	2,869,095	3,931,362	3,786,175	4,113,234
Real estate owned.....	66,054	66,836	66,058	64,764
Mortgages owned.....	1,153,600	1,119,600	1,170,595	1,170,595
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....		202,152	202,152	216,463
Loans and discounts secured by other collateral.....	12,074,989	10,041,854	9,687,956	11,309,341
Loans, discounts and bills purchased not secured by collateral.....	5,715,543	10,270,480	8,890,456	9,156,884
Overdrafts.....		1,503	9	561
Due from trust companies, banks and bankers.....	4,090,042	4,644,564	1,931,317	3,194,406
Specie.....	2,237,997	2,749,491	645,987	1,704,745
Legal tender notes and notes of national banks.....	7,040	173,100	1,349,965	632,495

Cash items.....	1,407,246	492,324	85,568	396,395
Customers' liability on acceptances (per contra, see liabilities).....	.....	.....	.....	80,000
Assets not included in any of the above heads.....	1,299,754	334,819	543,303	638,801
Total resources.....	\$32,606,720	\$37,523,732	\$33,022,605	\$36,190,589
LIABILITIES				
Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits (market value).....	6,794,314	5,892,609	6,089,088	6,123,408
Unpaid dividends, reserve for taxes, rents and dividends.....	61,498	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks.....	1,728,638	1,687,531	1,627,384	1,924,204
Trust deposits not payable under the conditions of the trusts within thirty days.....	1,723,450	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	.....	1,643,787	1,362,241	1,563,714
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	416,000	.....	.....	.....
Deposits by the State of New York.....	.....	1,995,000	1,595,000	1,100,000
Deposits by the Superintendent of Banks of the State of New York.....	.....	400,290	407,761	292,550
Deposits otherwise preferred.....	205,219	.....	.....	.....
Due depositors, not preferred.....	15,368,025	15,769,754	16,579,297	18,334,704
Due to trust companies, banks and bankers.....	3,584,681	7,888,833	2,886,865	4,405,065
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	.....	.....	.....	80,000
Other liabilities.....	724,895	245,928	474,969	366,944
Total liabilities.....	\$32,606,720	\$37,523,732	\$33,022,605	\$36,190,589

45. MONTGOMERY COUNTY TRUST COMPANY, AMSTERDAM

JOHN BARNES, *President.*

[26 Market street; organized 1912]

THOMAS W. SWAN, *Treasurer.*DEBAUN VAN AKEN, *Vice-President,*WILLIAM J. KLINE, *Vice-President,*THEODORE J. YUND, *Vice-President.*

DIRECTORS

JOHN BARNES,
JAMES BLOOD,
JOHN R. BLOOD,
DEBAUN VAN AKEN,THEODORE S. DUTCHER,
JAMES W. FERGUSON,
SOLOMON HOLZHEIMER,
SPENCER K. WARNICK,MARTIN KENNEDY, Jr.,
WILLIAM J. KLINE,
THOMAS F. McCAFFREY,WILLIAM McCLEARY,
CARL MARK,
KUNO B. SCHOTTE,
CHARLES C. YUND,P. DATER SHAUL,
LIVINGSTON C. SMITH,
THOMAS W. SWAN,
THEODORE J. YUND.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$115,000	\$226,104	\$228,105	\$227,605
Private securities, market value	275,860	450,974	492,843	465,495
Real estate owned	51,485	54,079	53,813	54,070
Mortgages owned	244,325	263,509	268,500	268,400
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	3,600	6,000	3,000	6,450
Loans and discounts secured by other collateral	52,425	46,828	55,567	67,985
Loans, discounts and bills purchased not secured by collateral	243,045	257,760	299,273	304,578
Overdrafts	59	112	61	756
Due from trust companies, banks and bankers	32,896	61,869	133,898	48,357
Specie	16,802	12,582	8,546	7,120
Legal tender notes and notes of national banks	4,030	12,405	12,840	11,750
Cash items	3,663	1,775	7,370	2,862
Assets not included in any of the above heads	25,732	33,381	36,548	41,225
Total resources	\$1,068,922	\$1,427,378	\$1,600,364	\$1,506,653

LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	66,668	74,598	77,375	86,505
Unpaid dividends, reserve for taxes, rents and dividends.....	1,978	.....	.....	.....
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	10,624	6,549	4,514	4,477
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	75,000	.....	.....	.....
Deposits by the State of New York.....	.....	365,000	265,000	102,000
Deposits by the Superintendent of Banks of the State of New York.....	.....	10,000	10,000	10,000
Due depositors, not preferred.....	679,253	763,855	1,029,277	990,877
Due to trust companies, banks and bankers.....	4,580	2,864	.....	147
Bills payable.....	25,000	.....	.....	100,000
Other liabilities.....	5,819	4,512	14,198	12,647
Total liabilities.....	\$1,068,922	\$1,427,378	\$1,600,364	\$1,506,653

46. THE MOUNT VERNON TRUST COMPANY, MOUNT VERNON

ARCHIBALD M. CAMPBELL, *President.*

[20 East First street; organized 1903]

P. W. SHEPARD, *Treasurer.*MARK D. STILES, *Vice-President,*EDWIN H. PECK, *Vice-President,*
STEPHEN VAN TASSEL, *Assistant Treasurer.*M. H. HALL, *Assistant Treasurer,*

DIRECTORS

GEORGE H. BROWN,
J. HOWARD BURTON,
A. M. CAMPBELL,JAMES M. DONALD,
W. S. FLEMING,
E. H. HUFNAGEL,
S. H. VORHEES,N. H. IVES,
EDSON LEWIS,
D. W. WHITMORE,CHARLES M. MILLER,
E. H. PECK,
W. B. RANDALL,
JOHN G. WINTJEN.MARK D. STILES,
F. A. STRATTON,
W. F. TILTON,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$189,043	\$185,562	\$185,562	\$185,562
Private securities, market value.....	515,276	513,179	525,867	530,604
Real estate owned.....	159,789	167,807	167,768	168,712
Mortgages owned.....	360,492	404,592	387,392	375,932
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	59,444	261,968	261,483	154,308
Loans and discounts secured by other collateral.....	295,115	456,392	306,805	64,608
Loans, discounts and bills purchased not secured by collateral.....	1,438,532	1,325,076	1,382,729	1,460,985
Overdrafts.....	170	12	33	837
Due from trust companies, banks and bankers.....	544,842	610,915	444,303	437,441
Specie.....	25,417	79,702	87,688	104,519
Legal tender notes and notes of national banks.....	120,480	46,520	48,537	23,420
Cash items.....	9,762	7,528	8,070	6,993
Assets not included in any of the above heads.....	17,885	18,069	24,656	39,366
Total resources.....	\$3,736,247	\$4,077,322	\$3,830,893	\$3,553,287

LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	344,612	321,990	338,462	344,780
Unpaid dividends, reserve for taxes, rents and dividends.....	3,771			
Preferred deposits, viz.:				
Due New York State savings banks.....	90,022	136,060	90,990	141,387
Due New York State savings and loan associations and credit unions.....		5,409	5,697	9,321
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	57,847	62,561	31,447	24,196
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	147,868			
Deposits by the State of New York.....		250,000	200,000	127,000
Other deposits secured by pledge of assets.....	14,253	15,862	17,034	18,263
Due depositors, not preferred.....	2,857,390	3,042,120	2,891,970	2,654,563
Due to trust companies, banks and bankers.....	12,135	39,564	45,609	10,061
Other liabilities.....	8,349	3,756	9,684	23,716
Total liabilities.....	\$3,736,247	\$4,077,322	\$3,830,893	\$3,553,287

47. THE MUTUAL ALLIANCE TRUST COMPANY, NEW YORK CITY

JAMES H. PARKER, *President.*

[35 Wall street; organized 1902]

H. A. CLINKUNBROOMER, *Treasurer.*FRANK V. BALDWIN, *Vice-President*R. B. MINIS, *Vice-President*F. B. FRENCH, *Assistant Secretary.*F. H. HORNBY, *Secretary.*

DIRECTORS

JAMES H. PARKER,
S. B. BROWN,
H. A. CLINKUNBROOMER,
R. W. NELSON,
CHARLES K. BEEKMAN,

GEORGE T. DEXTER,
LYNN H. DINKINS,
C. P. ELLIS,
F. H. REED,
WEBB FLOYD,

F. V. BALDWIN,
WILLIAM J. GRIFFIN,
FRANK B. HAYNE,
EUGENE KREMER,
ELLISON A. SMYTH,

THOS. W. LAUDERDALE,
H. I. MILLER,
MASON B. STARRING,
WILLIAM O. ALLISON,

ERSKINE HEWITT,
ARCHIBALD M. McCREA,
N. J. MILLER,
R. H. ROUNDTREE,
E. A. FISHER.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz:				
Public securities, market value.....	\$1,191,750	\$1,000,000	\$1,326,000	\$953,750
Private securities, market value.....	5,000	5,001	5,001	1,225
Real estate owned.....	190,000	190,000	190,000	190,000
Mortgages owned.....	22,500	27,500	27,500	26,250
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	113,848	113,848	138,848	102,048
Loans and discounts secured by other collateral.....	3,563,460	4,520,810	3,260,748	2,950,863
Loans, discounts and bills purchased not secured by collateral.....	4,482,858	3,500,641	3,981,491	2,175,901
Overdrafts.....	1,926	6,388	9,476	1,702
Due from trust companies, banks and bankers.....	3,676,464	2,774,335	1,386,707	3,143,063
Specie.....	929,174	673,933	378,195	681,852
Legal tender notes and notes of national banks.....	181,900	196,850	163,535	185,702
Cash items.....	27,425	27,716	18,669	22,122
Customer's liability on acceptances (per contra, see liabilities).....	.....	.....	.....	9,587
Assets not included in any of the above heads.....	26,561	12,301	35,507	16,727
Total resources.....	\$14,412,866	\$13,049,323	\$10,921,677	\$10,460,792

LIABILITIES				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	451,361	453,675	461,802	404,554
Unpaid dividends, reserve for taxes, rents and dividends.....	10,950	.....	.....	.....
Preferred deposits, viz:				
Due New York State savings banks.....	69,215	45,589	50,413	50,830
Trust deposits not payable under the conditions of the trusts within thirty days.....	3,201	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	25,169	36,851	26,706	21,709
Deposits by the State of New York.....	.....	608,000	373,000	180,000
Deposits by the Superintendent of Banks of the State of New York.....	.....	5,000	43,905	51,007
Deposits otherwise preferred.....	5,000	.....	.....	.....
Due depositors, not preferred.....	9,478,429	8,042,250	6,940,821	6,768,181
Due to trust companies, banks and bankers.....	3,253,072	2,744,560	1,921,833	1,872,622
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	.....	.....	.....	9,587
Other liabilities.....	116,469	113,398	103,197	102,302
Total liabilities.....	\$14,412,866	\$13,049,323	\$10,921,677	\$10,460,792

48. MUTUAL TRUST COMPANY OF WESTCHESTER COUNTY, PORT CHESTER

GEORGE R. READ, *President.*

[Main and King streets; organized 1901]

DEAN SMITH, *Secretary.*FREDERICK W. HORTON, *Vice-President,*JOHN LEONARD, *Assistant Treasurer.*WILLIAM J. KUDER, *Assistant Secretary,*

DIRECTORS

FRANK H. BROWN,
ANDREW BURNS,
EDWARD F. BURNES,M. FRIEDSAM,
AARON A. CARPENTER,
STANLEY W. DEXTER,
FREDERICK W. HORTON,JOHN W. STERLING,
EDWIN H. PECK,
J. MAYHEW WAINWRIGHT,J. ALVORD PECK,
GEORGE R. READ,
WILLIAM O. REMSEN,
A. H. WIGGIN.JOHN SCHICK,
ABRAHAM H. SLATER,
DEAN SMITH,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stocks and bond investments, viz:				
Public securities, market value.....	\$94,180	\$205,000	\$202,747	\$147,715
Private securities, market value.....	379,081	399,262	381,714	372,381
Real estate owned.....	53,750	53,750	53,750	53,750
Mortgages owned.....	312,755	361,255	364,419	360,419
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	34,450	36,450	37,225	21,665
Loans and discounts secured by other collateral.....	108,382	109,826	119,023	110,803
Loans, discounts and bills purchased not secured by collateral.....	317,867	343,929	369,522	339,448
Overdrafts.....	19	10	18	105
Due from trust companies, banks and bankers.....	193,338	134,965	153,894	110,401
Specie.....	9,371	8,693	6,425	6,424
Legal tender notes and notes of national banks.....	32,681	45,461	36,308	43,219
Cash items.....	1,153	537	1,426	2,344
Assets not included in any of the above heads.....	15,622	23,893	18,404	23,067
Total resources.....	\$1,552,649	\$1,723,031	\$1,744,875	\$1,591,741

LIABILITIES				
Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value).....	94,547	94,647	64,453	53,082
Unpaid dividends, reserve for taxes, rents and dividends.....	2,754			
Preferred deposits, viz:				
Due New York State savings banks.....	32,834	33,449	57,103	56,102
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	20,773	44,921	41,885	46,949
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	59,705			
Deposits by the State of New York.....		210,000	135,000	115,000
Deposits by the Superintendent of Banks of the State of New York.....		5,000	5,000	5,000
Other deposits secured by pledge of assets.....				11,880
Deposits otherwise preferred.....	51,000	8,537	10,918	
Due depositors, not preferred.....	950,292	982,032	1,035,490	966,584
Due to trust companies, banks and bankers.....	37,142	37,271	36,088	20,948
Bills payable.....			50,000	
Other liabilities.....	3,602	7,174	8,938	16,196
Total liabilities.....	\$1,552,649	\$1,723,031	\$1,744,875	\$1,591,741

49. NASSAU COUNTY TRUST COMPANY, MINEOLA

GEORGE S. EMORY, *President.*

[Main street; organized 1910]

JOHN O. BERGEN, *Secretary.*EDWARD L. FROST, *Vice-President.*JOHN A. ALBERTSON, *Vice-President.*

DIRECTORS

JOHN A. ALBERTSON, JOHN C. BAKER,
 THOMAS W. ALBERTSON, GEORGE S. EMORY,
 FRED H. POST, LORIN K. SCUDDER,

EDWARD L. FROST,
 FREDERICK C. HICKS,

GEORGE L. HUBBELL,
 HENRY F. HUETTNER,
 DANIEL UNDERHILL,

FREDERICK P. MORRIS,
 JOTHAM POST,
 FREDERICK E. WILLITS.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz:				
Public securities, market value.....	\$38,380	\$38,843	\$38,423	\$37,658
Private securities, market value.....	353,081	410,312	406,631	372,502
Real estate owned.....	10,000	10,000	10,000	12,680
Mortgages owned.....	244,560	296,260	281,710	278,110
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	41,604	37,416	58,106	58,120
Loans and discounts secured by other collateral.....	53,535	50,284	61,723	27,418
Loans, discounts and bills purchased not secured by collateral.....	276,194	229,896	258,141	248,792
Overdrafts.....	3	3	5	1
Due from trust companies, banks and bankers.....	120,074	255,160	130,239	165,829
Specie.....	30,688	54,038	31,313	35,118
Legal tender notes and notes of national banks.....	24,070	5,190	19,805	14,088
Cash items.....	222	935	1,036	189
Assets not included in any of the above heads.....	11,847	13,390	13,303	13,432
Total resources.....	\$1,204,258	\$1,401,727	\$1,310,435	\$1,263,937

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	92,385	91,479	80,799	77,377
Unpaid dividends, reserve for taxes, rents and dividends.....	40			
Preferred deposits, viz:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,113	5,735	3,297	3,483
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	3,083			
Deposits by the State of New York.....		30,000	15,000	30,000
Other deposits secured by pledge of assets.....		3,711	4,956	5,725
Due depositors, not preferred.....	998,699	1,159,494	1,002,484	956,896
Due to trust companies, banks and bankers.....	2,134	3,382	6,753	3,275
Bills payable.....			90,000	75,000
Other liabilities.....	5,804	7,926	7,146	12,181
Total liabilities.....	\$1,204,258	\$1,401,727	\$1,310,435	\$1,263,937

50. THE NASSAU TRUST COMPANY OF THE CITY OF BROOKLYN

ANDREW F. SULLIVAN, *President.*

[136 Broadway; organized 1888]

FRANCIS WEEKS, *Secretary.*

JOHN TRUSLOW, *Vice-President,*

EDWARD T. HORWILL, *Vice-President,*

C. WOODWORTH *Assistant Secretary.*

HARRY F. BURNS, *Vice-President,*

JOSEPH STEWART, Jr., *Assistant Secretary.*

TRUSTEES

ANDREW D. BAIRD,
HERBERT F. GUNNISON,
EDWARD T. HORWILL,
E. COVERT HULST,

JOHN V. JEWELL,
JAMES H. POST,
FREDERICK D. MACKEY,
JOHN MAY,

ALVAH MILLER,
F. D. MOLLENHAUER,
W. AVERILL PENDLETON,
ALBERT L. PERRY,
F. W. WURSTER.

G. WM. RASCH,
HENRY ROTH,
FREDERICK W. ROWE,
JAMES A. SPERRY,

ANDREW T. SULLIVAN,
JOHN TRUSLOW,
WINTHROP M. TUTTLE,
WM. E. WHEELOCK,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stocks and bond investments, viz:				
Public securities, market value.....	\$389,990	.....	.....	.....
Private securities, market value.....	773,890	.....	.....	.....
Real estate owned.....	177,700	.....	.....	.....
Mortgages owned.....	502,000	.....	.....	.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	241,785	.....	.....	.....
Loans and discounts secured by other collateral.....	1,549,247	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral.....	1,417,973	.....	.....	.....
Overdrafts.....	314	.....	.....	.....
Due from trust companies, banks and bankers.....	1,212,894	.....	.....	.....
Specie.....	455,489	.....	.....	.....
Legal tender notes and notes of national banks.....	96,600	.....	.....	.....
Cash items.....	2,362	.....	.....	.....
Assets not included in any of the above heads.....	62,266	.....	.....	.....
Total resources.....	\$6,882,510	.....	.....	.....

LIABILITIES			
Capital.....	\$600,000		
Surplus, including all undivided profits (market value).....	354,528		
Unpaid dividends, reserve for taxes, rents and dividends.....	6,768		
Preferred deposits, viz:			
Due New York State savings banks.....	655,380		
Due New York State savings and loan associations and credit unions.....	70,065		
Trust deposits not payable under the conditions of the trusts within thirty days.....	75,786		
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	87,896		
Other deposits secured by pledge of assets.....	46,031		
Due depositors, not preferred.....	4,965,212		
Other liabilities.....	20,844		
Total liabilities.....	\$6,882,510		

51. NEW ROCHELLE TRUST COMPANY, NEW ROCHELLE

WILLIAM W. BISSELL, *President.*

[264-268 Main street; organized 1901]

HENRI J. VAN ZELM, *Secretary.*ROBERT P. CARPENTER, *Vice-President,*J. ARTHUR HUNTINGTON, *Assistant Secretary,*J. MARSHALL PERLEY, *Trust Officer.*

DIRECTORS

WILLIAM W. BISSELL,
ALBERT MAHLSTEDT,
CHARLES W. HARMAN,ALONZO GUEST,
H. E. COLWELL,
CHARLES BABER,ROBERT P. CARPENTER, THOMAS S. DRAKE,
HENRI J. VAN ZELM, J. ADDISON YOUNG,
JOHN H. TROY,SAMUEL F. SWINBURNE,
EDSON S. LOTT,
D. W. TIERNEY.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz:				
Public securities, market value.....	\$269,480	\$297,130	\$111,055	\$151,505
Private securities, market value.....	851,512	943,412	852,943	712,871
Real estate owned.....	142,750	142,750	142,750	142,750
Mortgages owned.....	324,950	311,150	295,400	304,825
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	234,591	251,160	250,551	238,899
Loans and discounts secured by other collateral.....	230,613	198,913	255,153	228,883
Loans, discounts and bills purchased not secured by collateral.....	560,427	583,326	548,014	555,307
Overdrafts.....	96	91	107	112
Due from trust companies, banks and bankers.....	306,856	194,567	239,316	197,569
Specie.....	11,731	45,580	72,230	66,900
Legal tender notes and notes of national banks.....	73,430	46,579	50,857	38,283
Cash items.....	3,524	8,635	2,621	3,755
Assets not included in any of the above heads.....	30,718	35,467	32,862	42,197
Total resources.....	\$3,040,678	\$3,058,760	\$2,853,859	\$2,683,856

LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	98,442	95,405	56,157	68,130
Unpaid dividends, reserve for taxes, rents and dividends.....	3,944	.....	.....	.....
Preferred deposits, viz:				
Due New York State savings banks.....	6,159	11,019	13,280	4,057
Due New York State savings and loan associations and credit unions.....	11,369	2,275	11,144	7,979
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	120,087	77,397	92,348	91,823
Deposits by the State of New York.....	.....	40,000	40,000	25,000
Other deposits secured by pledge of assets.....	3,766	3,744	4,867	5,292
Due depositors, not preferred.....	2,559,748	2,591,949	2,359,977	2,229,332
Due to trust companies, banks and bankers.....	23,822	26,896	10,076	23,497
Bills payable.....	.....	.....	50,000	.....
Other liabilities.....	13,341	10,075	16,010	28,746
Total liabilities.....	\$3,040,678	\$3,058,760	\$2,853,859	\$2,683,856

52. NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY

HENRY PARISH, *President.*

[52 Wall street; chartered 1830]

ZEGER W. VAN ZELM, *Secretary.*WALTER KERR, *Vice-President,*SAMUEL M. B. HOPKINS, *Vice-President,*J. LOUIS VAN ZELM, *Assistant Secretary,*HENRY PARISH, JR., *Vice-President,*IRVING L. ROWE, *Assistant Secretary.*JOHN C. VEDDER, *Assistant Secretary.*

TRUSTEES

CHARLES G. THOMPSON,
HENRY PARISH,
FREDERIC W. STEVENS,
STUYVESANT FISH,
EDMUND L. BAYLIES,FRANK S. WITHERBEE,
HENRY A. C. TAYLOR,
C. O'D. ISELIN,
W. EMLÉN ROOSEVELT,
JOSEPH H. CHOATE,
SAMUEL THORNE,WM. DE FOREST HAYNES,
AUGUSTUS D. JULLIARD,
HENRY LEWIS MORRIS,
CORNELIUS VANDERBILT,
JOHN McL. NASH,CLEVELAND H. DODGE,
THOMAS DENNY,
LINCOLN CROMWELL,
PAUL TUCKERMAN,
EDWARD M. TOWNSEND,
WALTER KERR.HOWARD TOWNSEND,
EUGENE DELANO,
ALFRED E. MARLING,
MOSES TAYLOR,
EDWARD J. HANCY,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz:				
Public securities, market value.....	\$1,815,880	\$2,443,041	\$2,445,115	\$2,860,475
Private securities, market value.....	11,628,329	13,412,708	13,108,929	14,250,235
Real estate owned.....	1,530,043	1,794,405	1,878,162	1,878,139
Mortgages owned.....	5,384,073	5,052,742	4,947,442	4,681,571
Loans and discounts secured by other collateral.....	3,416,613	3,270,701	3,627,476	3,784,038
Loans, discounts and bills purchased not secured by collateral.....	11,973,021	9,950,009	10,826,505	11,563,980
Overdrafts.....	30,301	30,795	75,147	53,087
Due from trust companies, banks and bankers.....	1,183,465	1,274,118	2,453,467	2,399,202
Specie.....	3,700,000	3,000,000	3,002,050	3,002,215
Legal tender notes and notes of national banks.....	200,000	100,000	100,000	100,410
Assets not included in any of the above heads.....	998,322	595,147	998,800	520,722
Total resources.....	\$41,860,047	\$40,923,666	\$43,463,093	\$45,094,074

LIABILITIES				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value).....	3,956,043	3,827,788	3,607,148	3,493,586
Unpaid dividends, reserve for taxes, rents and dividends.....	33,346			
Preferred deposits, viz:				
Due New York State savings banks.....	1,022,826	513,866	444,702	474,702
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,552,186	2,764,299	3,236,410	2,782,658
Due depositors, not preferred.....	29,454,156	29,183,406	31,426,304	33,815,970
Due to trust companies, banks and bankers.....	289,658	297,373	221,734	286,734
Other liabilities.....	3,551,832	3,336,934	3,526,795	3,240,424
Total liabilities.....	\$41,860,047	\$40,923,666	\$43,463,093	\$45,094,074

53. NEW YORK TRUST COMPANY, NEW YORK CITY

OTTO T. BANNARD, *President.*

[26 Broad street; organized 1889 as New York Security and Trust Company.]

HERBERT W. MORSE, *Secretary.*MORTIMER N. BUCKNER, *Vice President,*H. WALTER SHAW, *Assistant Secretary,*MONTROSE STUART, *Assistant Secretary.*FREDERICK J. HORNE, *Vice-President,*CHARLES C. HAYDOCK, *Assistant Secretary,*ARTHUR S. GIBBS, *Assistant Secretary.*JAMES DODD, *Treasurer,*

TRUSTEES

OTTO T. BANNARD,

JOHN B. DENNIS,

FREDERIC B. JENNINGS,

JAMES PARMELEE,

DEAN SAGE,

S. READING BERTRON,

JOSEPH P. GRACE,

WALTER JENNINGS,

GEORGE W. PERKINS,

B. AYMAR SANDS,

JAMES A. BLAIR,

BENJAMIN S. GUINNESS,

CHAUNCEY KEEP,

JOHN S. PHIPPS,

JOSEPH J. SLOCUM,

MORTIMER N. BUCKNER,

CHARLES W. HARKNESS,

DARWIN P. KINGSLEY,

E. PARMELEE PRENTICE,

JOHN W. STERLING,

JAMES C. COLGATE,

F. N. HOFFSTOT,

JOHN J. MITCHELL,

EDMUND D. RANDOLPH,

JAMES STILLMAN,

ROBERT W. DE FOREST,

ARTHUR CURTISS JAMES,

NORMAN B. REAM,

MILES TIERNEY.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz:				
Public securities, market value.....	\$3,443,486	\$2,717,786	\$3,890,786	\$2,896,146
Private securities, market value.....	9,793,790	9,322,128	9,096,054	9,022,616
Real estate owned.....	58,274	58,274	58,244	182,921
Mortgages owned.....	2,304,975	2,670,310	2,668,760	2,592,630
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	1,360,200	780,700	834,448	1,540,331
Loans and discounts secured by other collateral.....	24,339,867	25,580,145	26,389,079	21,691,033
Loans, discounts and bills purchased not secured by collateral.....	3,776,046	4,676,084	4,016,601	9,155,055
Overdrafts.....	7,056	137,497	2,657	4,127
Due from trust companies, banks and bankers.....	5,826,858	8,132,534	4,539,142	7,999,016
Specie.....	4,037,099	4,078,807	4,199,850	3,596,000
Legal tender notes and notes of national banks.....	346,000	401,000	164,800	179,420
Cash items.....	1,936,780	2,119,635	228,232	985,345
Assets not included in any of the above heads.....	357,730	425,811	433,010	499,792
Total resources.....	\$57,588,161	\$61,100,711	\$56,521,663	\$60,344,432

LIABILITIES				
Capital.....	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Surplus, including all undivided profits (market value).....	12,020,004	11,545,329	11,586,409	11,647,593
Unpaid dividends, reserve for taxes, rents and dividends.....	114,000	.....	.....	.....
Preferred deposits, viz:				
Due New York State savings banks.....	1,430,500	1,637,616	1,241,722	1,734,794
Due New York State savings and loan associations and credit unions.....	12,296	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,838,284	2,792,404	1,423,863	1,846,232
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	700,000	.....	.....	.....
Deposits otherwise preferred.....	780,133	2,139,839	432,504	645,166
Due depositors, not preferred.....	30,068,142	34,301,159	35,595,492	37,550,005
Due to trust companies, banks and bankers.....	4,864,409	5,469,423	2,493,364	3,122,806
Other liabilities.....	1,760,393	214,941	748,309	797,836
Total liabilities.....	\$57,588,161	\$61,100,711	\$56,521,663	\$60,344,432

54. NIAGARA FALLS TRUST COMPANY, NIAGARA FALLS

GEORGE G. SHEPARD, *President*.

[45 Falls street; organized 1904]

FELIX M. WOOLWORTH, *Secretary*.C. M. YOUNG, *Vice-President*,ASHER T. CUDABACK, *Vice-President*.

DIRECTORS

ASHER T. CUDABACK,
C. M. YOUNG,
ALFRED W. GRAY,SANFORD T. CHURCH,
ANTHONY C. DOUGLASS,
WM. A. JAMESON,FELIX M. WOOLWORTH,
JAMES F. MURPHY,
NELSON J. BOWKER,GEORGE G. SHEPARD,
JOHN H. LEGGETT,
M. J. NOONAN,HARRY C. KINSEY,
F. L. LOVELACE,
F. K. PADDOCK.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz:				
Public securities, market value.....	\$109,022	\$106,000	\$81,000	\$97,500
Private securities, market value.....	182,912	192,988	191,988	201,000
Real estate owned.....	57,820	57,820	57,820	58,042
Mortgages owned.....	53,400	52,622	52,622	33,125
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	185,000	200,000	225,000	250,000
Loans and discounts secured by other collateral.....	450,000	450,000	450,000	450,000
Loans, discounts and bills purchased not secured by collateral.....	254,451	314,638	260,713	271,379
Overdrafts.....	78	266	40	70
Due from trust companies, banks and bankers.....	298,437	188,413	281,985	202,238
Specie.....	9,981	22,000	24,500	22,582
Legal tender notes and notes of national banks.....	46,999	24,263	21,215	24,000
Cash items.....	5,464	6,927	10,887	2,956
Assets not included in any of the above heads.....	8,692	5,894	7,944	8,325
Total resources.....	\$1,662,256	\$1,621,831	\$1,665,714	\$1,621,217

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	156,918	153,560	159,678	165,045
Unpaid dividends, reserve for taxes, rents and dividends.....	1,437	.....	.....	.....
Preferred deposits, viz:				
Due New York State savings banks.....	50,000	50,981	50,000	50,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,467	2,417	2,930	2,383
Deposits by the State of New York.....	.....	174,000	139,000	90,000
Other deposits secured by pledge of assets.....	9,483	9,447	10,265	12,103
Due depositors, not preferred.....	1,277,679	1,076,736	1,116,199	1,143,868
Due to trust companies, banks and bankers.....	60,768	52,474	81,424	46,417
Other liabilities.....	3,504	2,216	6,218	11,401
Total liabilities.....	\$1,662,256	\$1,621,831	\$1,665,714	\$1,621,217

55. THE NORTHERN NEW YORK TRUST COMPANY, WATERTOWN

D. C. MIDDLETON, *President.*

[118-124 Washington street; organized 1910]

H. D. MATTESON, *Treasurer.*F. L. CARLISLE, *Vice-President.*D. C. MURRAY, *Vice-President.*W. A. HICKOK, *Assistant Secretary.*W. L. SHEPPARD, *Assistant Treasurer.*

DIRECTORS

DAVID M. ANDERSON,
CHAS. H. ANTHONY,
ROBERT J. BUCK,
CELESTIN C. BURNS,
GEORGE V. S. CAMP,JAMES E. CAMPBELL,
FLOYD L. CARLISLE,
STEPHEN R. CLEVELAND,
FRED L. DEWEY,
J. FRANCIS DAY,
JOHN WEEKES,FRANK A. EMPSALL,
G. H. P. GOULD,
WILLIAM P. HERRING,
GEORGE W. KNOWLTON,
STUART D. LANSING,GEORGE W. WHITE,
DEWITT C. MIDDLETOWN,
D. CLINTON MURRAY,
HENRY PURCELL,
WILLIAM S. RICE,
CHARLES B. ROGERS.MARK S. WILDER,
BERTRAND H. SNELL,
WILLIAM H. STEVENS,
LUCIEN S. STROUGH,
BYRON B. TAGGART,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$134,175	\$143,818	\$141,760	\$142,260
Private securities, market value.....	498,350	713,260	769,674	721,167
Real estate owned.....	54,973	54,973	54,973	54,973
Mortgages owned.....	405,675	406,900	406,200	365,158
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	61,790	55,793	55,825	55,673
Loans and discounts secured by other collateral.....	769,522	724,869	741,908	705,107
Loans, discounts and bills purchased not secured by collateral.....	1,579,111	1,505,182	1,430,541	1,562,478
Overdrafts.....	216	162	348	260
Due from trust companies, banks and bankers.....	315,034	365,952	214,577	323,695
Specie.....	42,558	53,566	29,620	54,041
Legal tender notes and notes of national banks.....	56,370	40,343	70,675	53,767
Cash items.....	20,718	18,252	14,341	9,930
Assets not included in any of the above heads.....	16,565	26,015	29,044	38,607
Total resources.....	\$3,955,057	\$4,109,085	\$3,959,486	\$4,087,116

LIABILITIES				
Capital	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits (market value)	432,043	420,604	410,103	418,278
Unpaid dividends, reserve for taxes, rents and dividends	4,125			
Preferred deposits, viz.:				
Due New York State savings banks	197,138	206,428	176,889	225,105
Due New York State savings and loan associations and credit unions	2,769	3,655	4,096	2,316
Trust deposits not payable under the conditions of the trusts within thirty days	19,458			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	4,160	47,078	40,486	93,795
Deposits secured by outstanding unmatured bonds issued by the State of New York	70,259			
Deposits by the State of New York		250,000	180,000	129,000
Other deposits secured by pledge of assets	3,116	34,728	31,685	25,678
Due depositors, not preferred	2,781,125	2,683,853	2,623,917	2,718,183
Due to trust companies, banks and bankers	25,257	42,121	56,741	20,491
Other liabilities	15,607	20,618	35,569	54,270
Total liabilities	\$3,955,057	\$4,109,085	\$3,959,486	\$4,087,116

56. NORTHPORT TRUST COMPANY, NORTHPORT

HENRY S. MOTT, *President.*

[45 Main street; organized 1912]

CHARLES S. C. SMITH, *Secretary.*DEXTER K. COLE, *Vice-President.*J. B. MORRELL, *Vice-President,*
HOWARD T. LEFFERTS, *Trust Officer.*CHARLES S. MOTT, *Treasurer.*

DIRECTORS

N. S. ACKERLY,
GEORGE W. BRUSH,
CARLL S. BURR, Jr.,DEXTER K. COLE,
A. O. GILDERSLEEVE,
RICHARD W. HAWKINS,THOMAS F. MAGNER,
JOSEPH B. MORRELL,
CHARLES S. MOTT,FREEMAN T. HULSE,
HENRY S. MOTT,
FRANK QUACKENBUSH,HENRY M. RANDALL,
CHARLES T. SAMMIS,
EDWARD THOMPSON.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$60,540	\$61,555	\$61,546	\$64,713
Private securities, market value.....	54,222	58,279	58,279	57,538
Real estate owned.....	12,000	12,000	12,000	12,000
Mortgages owned.....	69,850	72,650	77,350	77,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	24,325	22,975	22,975	23,975
Loans and discounts secured by other collateral.....	75,302	93,152	108,957	100,269
Loans, discounts and bills purchased not secured by collateral.....	122,845	114,808	112,220	121,721
Overdrafts.....	34	195	45	17
Due from trust companies, banks and bankers.....	43,453	28,435	33,550	25,203
Specie.....	3,722	3,637	3,688	3,197
Legal tender notes and notes of national banks.....	12,937	12,429	9,329	12,864
Cash items.....	513	295	265	1,060
Assets not included in any of the above heads.....	3,902	6,004	5,404	6,004
Total resources.....	\$483,645	\$486,414	\$505,608	\$505,661

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	44,609	43,337	44,793	45,494
Unpaid dividends, reserve for taxes, rents and dividends	1,500	.....	.....	.....
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	3,711	9,561	7,384	4,769
Deposits secured by outstanding unmatured bonds issued by the State of New York	3,048	.....	.....	.....
Deposits by the State of New York .....	.....	30,000	20,000	30,000
Other deposits secured by pledge of assets .....	.....	3,905	4,345	4,550
Due depositors, not preferred	327,543	292,561	313,585	296,827
Due to trust companies, banks and bankers	67	4,049	11,700	19,019
Other liabilities	3,167	3,001	3,801	5,002
Total liabilities	\$483,645	\$486,414	\$505,608	\$505,661

57. OLEAN TRUST COMPANY

J. P. HERRICK, *President.*

[129 Union street; organized 1914]

C. A. KEENER, *Secretary.*T. H. QUINN, *Vice-President.*JOHN C. BURGER, *Assistant Secretary.*M. H. SCULLY, *Assistant Secretary.*

DIRECTORS

M. J. HAUGH,
O. W. PIERCE,WM. J. FOSS,
F. L. BARTLETT,
C. J. DUFFY,T. B. LOUGHLEN,
F. C. OLDS,W. A. DUSENBURY,
C. A. KEENER,
J. P. HERRICK.WM. H. MOUNTAIN,
T. H. QUINN,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....			\$125,975	\$148,316
Private securities, market value.....			230,685	125,803
Mortgages owned.....				38,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....			14,154	17,230
Loans and discounts secured by other collateral.....			144,700	128,550
Loans, discounts and bills purchased not secured by collateral.....			364,960	330,693
Overdrafts.....			417	158
Due from trust companies, banks and bankers.....			60,440	29,450
Specie.....			5,759	6,566
Legal tender notes and notes of national banks.....			26,436	41,651
Cash items.....			3,435	3,057
Assets not included in any of the above heads.....			20,203	24,260
Total resources.....			\$997,164	\$893,734

LIABILITIES				
Capital.....			\$100,000	\$100,000
Surplus, including all undivided profits (market value).....			38,985	45,245
Preferred deposits, viz.: Deposits by the State of New York.....			30,000	23,000
Due depositors, not preferred.....			753,119	721,106
Other liabilities.....			75,060	4,383
Total liabilities.....			\$997,164	\$893,734

58. ORANGE COUNTY TRUST COMPANY, MIDDLETOWN

FRANK HARDING, *President.*

[75 North street; organized 1892]

G. SPENCER COWLEY, *Secretary.*

JAMES H. SMITH, *Vice-President.*

WM. W. WOODWARD, *Assistant Secretary.*

DIRECTORS.

EDWIN FANCHER,
RUSSELL WIGGINS,

JAMES G. HARDING,
EUGENE HORTON,
W. E. DOUGLAS,

C. J. EVERSON,
JOHN BRIGHT,
JOHN H. MORRISON,

GEORGE A. SWAYZE,
FRANK HARDING,
G. SPENCER COWLEY.

THOMAS WATTS,
JAMES H. SMITH,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$723,735	\$828,127	\$805,905	\$804,977
Private securities, market value.....	1,587,282	1,610,370	1,597,797	1,645,797
Real estate owned.....	27,000	27,000	27,000	27,000
Mortgages owned.....	383,094	408,950	408,250	401,850
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	50,158	45,503	61,483	62,433
Loans and discounts secured by other collateral.....	418,793	423,174	419,300	432,800
Loans, discounts and bills purchased not secured by collateral.....	176,570	206,605	222,600	248,004
Overdrafts.....	132	33	196	217
Due from trust companies, banks and bankers.....	440,624	330,675	384,231	311,573
Specie.....	83,438	71,963	106,362	75,128
Legal tender notes and notes of national banks.....	21,500	36,315	41,810	54,530
Cash items.....	6,544	9,668	11,567	15,444
Assets not included in any of the above heads.....	8,936	8,535	10,720	8,057
Total resources.....	\$3,927,806	\$4,006,918	\$4,097,221	\$4,087,810

		LIABILITIES			
	Capital	\$100,000	\$100,000	\$100,000	\$100,000
	Surplus, including all undivided profits (market value)	254,733	263,130	252,907	262,142
	Preferred deposits, viz.:				
	Due New York State savings banks	15,041	14,316	14,764	21,356
	Due New York State savings and loan associations and credit unions	950	8,219	11,922	13,797
	Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	51,296	60,798	69,078	64,000
	Deposits secured by outstanding unmatured bonds issued by the State of New York	7,929	5,301	5,314	4,456
	Deposits by the State of New York				
	Other deposits secured by pledge of assets				
	Due depositors, not preferred	3,462,836	3,599,021	3,604,990	3,547,605
	Due to trust companies, banks and bankers	4,884	525	1,046	5,433
	Other liabilities	31,237	15,613	37,265	69,021
	Total liabilities:	\$3,927,806	\$4,006,918	\$4,097,221	\$4,087,810

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59. THE PEOPLE'S TRUST COMPANY OF BINGHAMTON,* BINGHAMTON

FRANK B. NEWELL, *President.*

[81 Court street; organized 1914]

THEODORE R. TUTHILL, *Secretary.*ALONZO ROBERTSON, *Vice-President.*WILLIS SHARP KILMER, *Vice-President.*MARTIN H. SAWTELLE, *Treasurer.*

DIRECTORS

ALONZO ROBERSON,
FRANK B. NEWELL,
JOHN HULL, JR.,GEORGE W. FAIRCHILD,
J. FRANCIS DAY,
THEODORE R. TUTHILL,
EDWARD N. ABBOT,EDWARD M. HANRAHAN,
JOHN B. SIMPSON,
CHARLES S. DARLING,
W. WIRT NEWELL,GEORGE R. NELSON,
WILLIS SHARPE KILMER,
JEROME B. HADSELL,
NORMAN W. WALDRON.J. HARRY UNDERWOOD,
BENJAMIN T. ASH,
FRANK L. DENNIS,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$298,422	\$366,129	\$377,821	\$375,530
Private securities, market value	670,510	989,221	987,096	988,689
Real estate owned	70,000	70,000	70,000	70,000
Mortgages owned	300,450	343,700	361,700	385,610
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	48,500	58,500	76,525	71,375
Loans and discounts secured by other collateral	210,463	407,246	435,730	440,680
Loans, discounts and bills purchased not secured by collateral	311,463	905,768	912,343	790,185
Overdrafts	134	48	48	1
Due from trust companies, banks and bankers	429,886	328,557	251,500	163,893
Specie	12,920	35,730	24,575	20,148
Legal tender notes and notes of national banks	34,726	107,900	92,356	71,290
Cash items	12,328	41,167	19,427	24,343
Assets not included in any of the above heads	19,752	15,502	28,952	33,164
Total resources	\$2,349,420	\$3,669,554	\$3,638,073	\$3,434,908

LIABILITIES				
Capital.....	\$200,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	133,777	110,542	112,511	118,457
Unpaid dividends, reserve for taxes, rents and dividends.....	1,675			
Preferred deposits, viz.:				
Due New York State savings banks.....	43,000	48,000	30,000	25,000
Due New York State savings and loan associations and credit unions.....				4,949
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	15,889	22,301	21,773	18,007
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	86,135			
Deposits by the State of New York.....		92,000	67,000	50,000
Deposits by the Superintendent of Banks of the State of New York.....		23,047	23,007	28,836
Other deposits secured by pledge of assets.....	54,212	98,290	106,687	114,074
Deposits otherwise preferred.....	6,212			
Due depositors, not preferred.....	1,790,314	2,677,056	2,721,950	2,315,002
Due to trust companies, banks and bankers.....	8,487	91,617	40,393	42,763
Bills payable.....				185,316
Other liabilities.....	9,719	6,701	14,752	32,504
Total liabilities.....	\$2,349,420	\$3,669,554	\$3,638,073	\$3,434,908

* Formerly Broome County Trust Company.

60. THE PEOPLE'S TRUST COMPANY, BROOKLYN

CHARLES A. BOODY, *President.*

[181-183 Montague street; organized 1889]

CHARLES L. SCHENCK, *Secretary.*J. G. DETTMER, *Vice-President.*WILLIAM A. FISHER, *Assistant Secretary.*HENRY M. HEATH, *Assistant Secretary.*HORACE J. MORSE, *Vice-President.*J. FRANK BIRDSSELL, *Assistant Secretary.*CLARANCE I. MCGOWAN, *Assistant Secretary.*WILLIAM F. AYLING, *Assistant Secretary.*

TRUSTEES

J. G. DETTMER,
HORACE J. MORSE,
WILLIAM B. HILL,
HOWARD M. SMITH,ALBERT TAG,
ANDREW D. BAIRD,
DAVID A. BOODY,
CLARENCE W. SEAMANS,
HERBERT I. PRATT,WILLIAM C. COURTNEY,
WILLIAM H. GOOD,
W. EUGENE KIMBALL,
ADRIAN T. KIERNAN,
CHARLES M. ENGLIS,GEORGE W. DAVISON,
WILLIAM E. HARMON,
CHARLES A. BOODY,
MAX RUCKGABER, Jr.,
WALTER V. CRANFORD.CHARLES E. ROBERTSON,
JAMES H. JOURDAN,
JOHN F. HILDEBRAND,
THOMAS E. MURRAY,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,158,775	\$1,081,400	\$1,676,400	\$1,060,400
Private securities, market value.....	4,686,089	5,192,983	4,937,453	4,951,154
Real estate owned.....	584,296	586,000	582,500	577,250
Mortgages owned.....	1,029,592	1,148,707	1,083,317	1,146,701
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	432,641	531,036	546,951	541,786
Loans and discounts secured by other collateral.....	6,387,513	5,767,923	6,072,417	6,402,670
Loans, discounts and bills purchased not secured by collateral.....	2,284,228	2,246,965	2,299,582	2,508,226
Overdrafts.....	640	347	499	209
Due from trust companies, banks and bankers.....	3,210,186	3,097,762	2,160,664	2,040,832
Specie.....	1,645,377	1,733,283	1,635,074	1,433,167
Legal tender notes and notes of national banks.....	379,000	404,000	456,910	268,241
Cash items.....	626,725	1,360,928	342,470	401,977
Assets not included in any of the above heads.....	116,510	154,000	154,813	207,858
Total resources.....	\$22,541,572	\$23,305,334	\$21,949,050	\$21,540,471

LIABILITIES				
Capital	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits (market value)	1,572,619	1,566,841	1,359,804	1,376,715
Unpaid dividends, reserve for taxes, rents and dividends	29,580			
Preferred deposits, viz.:				
Due New York State savings banks	1,774,081	2,000,279	1,691,342	2,305,204
Due New York State savings and loan associations and credit unions	57,474	46,249	42,280	35,711
Trust deposits not payable under the conditions of the trusts within thirty days	314,441			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	578,097	615,308	558,132	552,475
Deposits secured by outstanding unmatured bonds issued by the State of New York	541,829			
Deposits by the State of New York		300,000	225,000	129,000
Deposits by the Superintendent of Banks of the State of New York		77,953	77,953	77,950
Other deposits secured by pledge of assets		229,406	258,861	355,330
Due depositors, not preferred	16,455,774	17,329,768	16,186,364	15,567,674
Due to trust companies, banks and bankers	28,717	22,804	79,748	15,389
Other liabilities	188,960	116,726	469,566	125,023
Total liabilities	\$22,541,572	\$23,305,334	\$21,949,050	\$21,540,471

6r. POUGHKEEPSIE TRUST COMPANY, POUGHKEEPSIE

STEPHEN G. GUERNSEY, *President.*

[236 Main street; organized 1901]

C. W. H. ARNOLD, *Secretary.*

CHARLES W. PILGRIM, *Vice-President.*

ADNA F. HEATON, *Vice-President.*
WALTER J. WESLEY, *Assistant Treasurer.*

THOMAS W. BARRETT, *Treasurer.*

DIRECTORS

S. G. GUERNSEY,
PETER H. TROY,
J. WILSON POUCHER,

THOMAS W. BARRETT,
B. P. WAYNE,
C. W. H. ARNOLD,

SAMUEL K. RUPLEY,
ADNA F. HEATON,
CHARLES W. PILGRIM,

ANDREW C. ZABRISKIE,
FRANK J. LEFEVER,
SILAS HINKLEY,

FRANK J. SCHWARTZ,
L. H. VAIL,
E. LYMAN BROWN.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$130,000	\$130,220	\$146,000	\$144,800
Private securities, market value.....	1,132,026	1,090,620	1,104,900	1,105,682
Real estate owned.....	136,700	136,700	136,700	136,700
Mortgages owned.....	568,651	575,465	569,915	566,156
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	43,734	77,184	43,975	49,517
Loans and discounts secured by other collateral.....	422,150	424,760	437,490	489,591
Loans, discounts and bills purchased not secured by collateral.....	425,480	450,593	458,679	491,530
Overdrafts.....	67	3,315	500	277
Due from trust companies, banks and bankers.....	246,248	205,771	171,252	118,912
Specie.....	59,713	61,091	63,055	59,722
Legal tender notes and notes of national banks.....	44,067	37,613	82,900	79,306
Cash items.....	24,565	17,738	9,726	9,087
Assets not included in any of the above heads.....	34,875	29,694	35,008	40,967
Total resources.....	\$3,268,276	\$3,240,764	\$3,260,100	\$3,292,247

LIABILITIES				
Capital	\$125,000	\$125,000	\$125,000	\$125,000
Surplus, including all undivided profits (market value)	176,425	136,108	125,506	126,098
Unpaid dividends, reserve for taxes, rents and dividends	69			
Preferred deposits, viz.:				
Due New York State savings banks	10,000	10,000	20,000	20,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	23,021	37,577	26,141	27,930
Deposits secured by outstanding unmatured bonds issued by the State of New York	82,526			
Deposits by the State of New York		87,032	72,417	124,785
Other deposits secured by pledge of assets	3,795	4,857	5,865	7,579
Deposits otherwise preferred		3,502	3,518	5,055
Due depositors, not preferred	2,828,147	2,825,629	2,834,545	2,802,310
Due to trust companies, banks and bankers	4,411	10,652	33,047	15,130
Other liabilities	14,882	407	14,061	38,360
Total liabilities	\$3,268,276	\$3,240,764	\$3,260,100	\$3,292,247

62. QUEENS COUNTY TRUST COMPANY, JAMAICA

ROBERT B. AUSTIN, *President.*

[375 Fulton street; organized 1904]

W. E. STECHER, *Secretary.*WILLIS H. YOUNG, *Vice-President.*THOMAS NAPIER, *Vice-President.*HARRY V. HOTE, *Assistant Secretary.*THOMAS F. HASTE, *Assistant Secretary.*

DIRECTORS

JAMES MACBETH,
LEANDER B. FABER,
Wm. M. GRIFFITH,CHARLES E. COVERT,
THOMAS NAPIER,
Wm. H. CUMMINGS,
CHAS. F. LEWIS,WILLIS H. YOUNG,
W. ELMER PAYNTAR,
C. B. WHEELER,
W. J. WHEELER,JOHN F. FITZ GERALD,
Wm. H. WILLIAMS,
ARTHUR S. WILLDIGG,
JOHN J. ROBERTS.ROBERT B. AUSTIN,
ROBERT W. HIGBIE,
CLARENCE A. LUDLUM,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$231,167	\$355,892	\$432,705	\$349,630
Private securities, market value.....	214,008	195,778	186,926	188,300
Real estate owned.....	383,103	383,103	383,103	383,103
Mortgages owned.....	494,460	498,647	532,110	547,697
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	126,649	134,649	146,552	237,687
Loans and discounts secured by other collateral.....	470,967	445,529	346,370	419,013
Loans, discounts and bills purchased not secured by collateral.....	470,630	572,853	656,397	507,171
Overdrafts.....	2,893	585	762	982
Due from trust companies, banks and bankers.....	135,031	254,141	195,192	112,388
Specie.....	55,857	45,504	94,101	41,662
Legal tender notes and notes of national banks.....	111,715	118,480	94,860	84,320
Cash items.....	6,097	6,148	2,088	1,961
Assets not included in any of the above heads.....	56,262	55,426	61,027	64,538
Total resources.....	\$2,758,839	\$3,066,735	\$3,132,163	\$2,938,452

LIABILITIES				
Capital	\$600,000	\$600,000	\$600,000	\$600,000
Surplus, including all undivided profits (market value)	102,289	102,172	92,902	74,002
Unpaid dividends, reserve for taxes, rents and dividends	4,113	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings and loan associations and credit unions	580	589	589	589
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	36,825	41,907	45,806	39,484
Deposits secured by outstanding unmatured bonds issued by the State of New York	50,000	.....	.....	.....
Deposits by the State of New York .....	.....	50,000	50,000	36,000
Other deposits secured by pledge of assets	29,950	155,824	208,815	133,980
Due depositors, not preferred	1,734,894	1,964,810	1,968,018	1,763,455
Due to trust companies, banks and bankers	36,735	38,175	43,851	43,275
Bills payable	50,000	.....	.....	100,000
Other liabilities	113,453	113,258	122,182	147,667
Total liabilities	\$2,758,839	\$3,066,735	\$3,132,163	\$2,938,452

63. ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER

WILLIAM C. BARRY, *President*. [5 Main street, west; chartered 1868 as the Safe Deposit Company of Rochester]ROBERT C. WATSON, *Secretary*.E. FRANK BREWSTER, *Vice-President*.TAYLOR D. BIDWELL, *Assistant Secretary*.

DIRECTORS

FRANK A. WARD,
E. FRANK BREWSTER,
WILLIAM C. BARRY,THOMAS J. DEVINE,
JOSIAH ANSTICE,
WM. A. HUBBARD, JR.,
V. MOREAU SMITH,BENJAMIN E. CHASE,
ROBERT C. WATSON,
FRANK T. SAGE,
JAMES S. HAVENS,THOMAS H. CHEW,
GEORGE W. THAYER,
GEORGE C. GORDON,
LUCIUS W. ROBINSON.EDWARD G. MINER,
R. ANDREW HAMILTON,
JOHN E. DURAND,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,324,692	\$1,217,052	\$1,210,432	\$1,210,432
Private securities, market value.....	7,589,958	7,665,800	7,499,577	7,254,471
Real estate owned.....	360,000	360,000	360,000	360,000
Mortgages owned.....	6,284,493	6,551,570	6,593,553	6,580,828
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	54,200	47,516	38,300	32,300
Loans and discounts secured by other collateral.....	5,802,129	5,188,228	5,197,227	5,258,225
Overdrafts.....	190	95	92	347
Due from trust companies, banks and bankers.....	1,342,554	1,362,121	1,231,660	1,179,471
Specie.....	212,236	213,626	208,245	205,928
Legal tender notes and notes of national banks.....	805,802	779,114	804,915	762,585
Cash items.....	51,874	160,514	11,864	12,488
Assets not included in any of the above heads.....	171,612	203,369	154,872	267,786
Total resources.....	\$23,999,740	\$23,749,005	\$23,310,737	\$23,124,861

LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	967,078	945,734	800,644	792,504
Preferred deposits, viz.:				
Due New York State savings banks	23,119	23,166	23,166	33,166
Due New York State savings and loan associations and credit unions.....	1,536	13,117	5,749	4,530
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	469,094	408,180	392,222	426,398
Deposits secured by outstanding unmatured bonds issued by the State of New York	250,000	.....	.....	.....
Deposits by the State of New York .....	.....	250,000	165,000	119,000
Due depositors, not preferred	21,547,130	21,508,758	21,170,134	21,159,725
Due to trust companies, banks and bankers	43,045	38,048	30,149	25,735
Other liabilities	198,738	62,002	223,673	63,803
Total liabilities	\$23,999,740	\$23,749,005	\$23,310,737	\$23,124,861

64. ROCKLAND COUNTY TRUST COMPANY, NYACK

FRANK R. CRUMBIE, *President.*

[Broadway and Main street; chartered 1906]

ARTHUR A. G. LUDERS, *Secretary.*WILSON P. FOSS, *Vice-President,*EUGENE F. PERRY, *Vice-President.*

DIRECTORS

C. V. A. BLAUVELT,
FRANK R. CRUMBIE,
EUGENE F. PERRY,HARVEY DeBAUN,
F. MONROE DYER,
ROBERT SCHMITT,JOHN M. ERNST,
CHARLES FRANCIS,WILSON P. FOSS,
WALTER G. HAMILTON,
HOWARD VAN BUREN,LEWIS H. HUTTON,
C. CARLTON KELLEY,
E. J. S. VAN HOUTTON.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$47,093	\$47,093	\$41,451	\$41,451
Private securities, market value.....	357,187	359,479	356,487	331,835
Real estate owned.....	43,000	43,000	43,000	43,000
Mortgages owned.....	206,412	179,982	172,313	181,032
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	42,928	39,223	37,798	38,348
Loans and discounts secured by other collateral.....	73,405	93,064	83,177	100,617
Loans, discounts and bills purchased not secured by collateral.....	231,644	249,586	236,182	260,307
Overdrafts.....	185	173	114	114
Due from trust companies, banks and bankers.....	54,380	74,342	58,536	40,699
Specie.....	45,880	54,472	36,090	14,858
Legal tender notes and notes of national banks.....	9,700	11,600	21,000	20,000
Cash items.....	940	797	928	282
Assets not included in any of the above heads.....	9,569	13,526	9,534	14,351
Total resources.....	\$1,122,323	\$1,166,337	\$1,096,610	\$1,086,894

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value)	48,984	40,318	33,174	33,473
Unpaid dividends, reserve for taxes, rents and dividends	1,000	.....	.....	.....
Preferred deposits, viz.:				
Trust deposits not payable under the conditions of the trusts within thirty days	2,650	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository .....	.....	3,357	5,621	3,975
Deposits secured by outstanding unmatured bonds issued by the State of New York	3,787	.....	.....	.....
Deposits by the State of New York .....	.....	32,000	20,000	32,000
Other deposits secured by pledge of assets .....	.....	4,419	5,210	6,973
Due depositors, not preferred	957,265	980,252	921,366	895,973
Due to trust companies, banks and bankers	3,175	1,088	1,849	772
Other liabilities	5,453	4,903	9,390	13,728
Total liabilities	\$1,122,323	\$1,166,337	\$1,096,610	\$1,086,894

65. SALAMANCA TRUST COMPANY, SALAMANCA

E. B. VREELAND, *President.*

[Main street; organized 1902]

W. A. HEVENOR, *Secretary.*C. M. DOW, *Vice-President,*C. R. GIBSON, *Vice-President,*F. A. RHODES, *Cashier.*

DIRECTORS

EDWARD B. VREELAND,
TINT CHAMPLIN,
EDWARD BOLARD,
WILLIAM H. HAZARD,CHARLES W. TERRY,
WILLIAM S. MORTON,
CHARLES R. GIBSON,
ARTHUR D. BEDELL,
FRANK A. RHODES,JOHN C. KREIGER,
ALBERT T. FANCHER,
JOHN B. McCABE,
EDWARD B. FITZGERALD,
EDWARD F. NORTON,MARC D. JOHNSON,
CHARLES M. DOW,
JAMES W. MULCAY,
CHARLES F. HESS,
THOMAS STONE BELL.DWIGHT F. RUNDELL,
CAREY E. DAVIE,
MORTIMER A. JAQUAY,
LYMAN L. DECK,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$175,780	\$173,573	\$176,852	\$231,167
Private securities, market value	59,252	91,571	81,571	111,734
Real estate owned	10,298	10,325	10,347	10,285
Mortgages owned	142,616	147,161	157,851	157,419
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	60,140	81,400	64,200	65,180
Loans and discounts secured by other collateral	109,440	101,762	138,479	126,404
Loans, discounts and bills purchased not secured by collateral	532,286	547,365	519,785	495,915
Overdrafts	1,055	180	310	112
Due from trust companies, banks and bankers	162,054	75,017	146,717	106,267
Specie	37,066	25,509	55,555	23,808
Legal tender notes and notes of national banks	12,450	32,086	40,550	51,550
Cash items	1,961	790	923	1,387
Assets not included in any of the above heads	6,354	6,755	6,836	6,485
Total resources	\$1,310,752	\$1,293,494	\$1,399,976	\$1,387,713

LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value)	142,963	151,012	152,165	160,505
Unpaid dividends, reserve for taxes, rents and dividends	111			
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	10,311	11,615	9,419	8,214
Deposits secured by outstanding unmatured bonds issued by the State of New York	14,682			
Other deposits secured by pledge of assets	4,760	16,493	18,489	20,423
Due depositors, not preferred	1,028,669	1,006,853	1,112,274	1,090,962
Due to trust companies, banks and bankers	51	119	178	107
Other liabilities	9,205	7,402	7,451	7,502
Total liabilities	\$1,310,752	\$1,293,494	\$1,399,976	\$1,387,713

66. SCHENECTADY TRUST COMPANY, SCHENECTADY

GERARDUS SMITH, *President.*

[318-320 State street; organized 1902]

HENRY B. BOARDMAN, *Treasurer.*JOSEPH W. SMITLEY, *Vice-President,*EDWARD D. PALMER, *Cashier,*HENRY A. ALLEN, JR., *Assistant Treasurer.*

DIRECTORS

CARROLL BALDWIN,
HENRY B. BOARDMAN,
CHARLES G. BRIGGS,JAMES A. VAN VOAST,
B. R. CAREY,
ALFRED DE GRAFF,
WM. W. WEMPLE,G. E. EMMONS,
JAMES P. FELTON,
J. R. LOVEJOY,
EDWARD F. PECK,WILLIAM I. REID,
E. WILBUR RICE, JR.,
EDWARD C. WHITMYER,
GERARDUS SMITH.JOSEPH W. SMITLEY,
ALONZO P. STRONG,
W. H. WRIGHT,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$175,903	\$168,725	\$168,900	\$180,675
Private securities, market value.....	2,244,285	2,310,932	2,244,640	2,170,610
Real estate owned.....	56,500	56,500	56,500	56,500
Mortgages owned.....	217,450	236,000	243,625	242,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	42,743	49,139	21,822	45,337
Loans and discounts secured by other collateral.....	270,795	346,376	303,352	307,852
Loans, discounts and bills purchased not secured by collateral.....	1,259,936	1,259,246	1,183,763	1,176,685
Overdrafts.....	72	163	90	82
Due from trust companies, banks and bankers.....	435,390	247,872	314,792	301,679
Specie.....	70,872	73,826	67,510	66,143
Legal tender notes and notes of national banks.....	227,897	241,189	223,979	136,349
Cash items.....	30,969	38,212	35,329	13,499
Assets not included in any of the above heads.....	36,068	42,242	15,927	38,467
Total resources.....	\$5,068,880	\$5,070,422	\$4,880,229	\$4,736,478

LIABILITIES				
Capital.....	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits (market value).....	341,850	337,673	312,958	312,854
Unpaid dividends, reserve for taxes, rents and dividends.....	5,038	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks.....	135,451	155,055	148,326	135,785
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	4,886	2,140	1,888	2,454
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	67,103	.....	.....	.....
Deposits by the State of New York.....	.....	140,336	141,050	134,393
Deposits by the Superintendent of Banks of the State of New York.....	.....	32,201	32,695	32,695
Other deposits secured by pledge of assets.....	12,140	83,832	91,306	95,236
Deposits otherwise preferred.....	32,201	.....	.....	.....
Due depositors, not preferred.....	4,183,864	4,009,864	3,700,112	3,652,044
Due to trust companies, banks and bankers.....	19,529	54,277	129,634	70,327
Other liabilities.....	16,818	5,044	12,260	50,690
Total liabilities.....	\$5,068,880	\$5,070,422	\$4,880,229	\$4,736,478

67. SECURITY TRUST COMPANY OF ROCHESTER, ROCHESTER

JAMES S. WATSON, *President.*

[103 Main street, east; chartered 1892]

FRANK M. ELLERY, *Secretary.*ALEXANDER, M. LINDSAY, *Vice-President,*
MORTIMER E. WILE, *Assistant Secretary,*JULIUS M. WILE, *Vice-President,*GRANGER A. HOLLISTER, *Vice-President,*
WILLIAM H. STACKEL, *Trust Officer.*

TRUSTEES

JAMES S. WATSON,
HIRAM W. SIBLEY,
RUFUS A. SIBLEY,
GRANGER A. HOLLISTER,
R. M. SEARLE,RUFUS K. DRYER,
ALEX. M. LINDSAY,
GEORGE EASTMAN,
EDWARD HARRIS,
O'DONNELL ISELIN,JULIUS M. WILE,
WILLIAM E. WERNER,
JOSEPH T. ALLING,
CHARLES M. EVEREST,HENRY A. STRONG,
CARL F. LOMB,
CHARLES STERN,
J. WARREN CUTLER,
DANIEL M. BEACH,P. V. CRITTENDEN,
MORLEY A. STERN,
JOHN C. BARNARD,
IRVING ROUSE,
F. HARPER SIBLEY.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$504,700	\$515,800	\$515,800	\$507,000
Private securities, market value.....	3,693,000	3,529,400	3,509,000	3,453,700
Real estate owned.....	106,500	106,500	106,500	106,500
Mortgages owned.....	812,900	774,750	774,100	762,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	83,700	86,700	98,200	123,100
Loans and discounts secured by other collateral.....	3,485,910	3,876,666	4,274,692	3,911,013
Loans, discounts and bills purchased not secured by collateral.....	3,122,226	3,719,716	3,096,077	2,573,958
Overdrafts.....	781	.....	349	286
Due from trust companies, banks and bankers.....	1,682,013	1,507,330	1,191,991	1,937,131
Specie.....	360,325	361,640	417,157	384,531
Legal tender notes and notes of national banks.....	240,210	241,090	278,105	256,350
Cash items.....	35,315	70,663	12,652	35,877
Assets not included in any of the above heads.....	58,405	89,404	73,405	94,407
Total resources.....	\$14,185,985	\$14,879,659	\$14,348,028	\$14,146,453

LIABILITIES				
Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value).....	613,014	620,238	476,892	469,218
Unpaid dividends, reserve for taxes, rents and dividends.....	225			
Preferred deposits, viz.:				
Due New York State savings and loan associations and credit unions.....	30,138	21,434	18,705	20,834
Trust deposits not payable under the conditions of the trusts within thirty days.....	10,000			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	413,867	787,742	620,554	530,486
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	80,000			
Deposits by the State of New York.....		80,000	55,000	40,000
Deposits by the Superintendent of Banks of the State of New York.....		10,000	10,000	10,000
Due depositors, not preferred.....	12,616,288	12,983,243	12,714,369	12,729,710
Other liabilities.....	122,453	77,002	152,508	46,205
Total liabilities.....	\$14,185,985	\$14,879,659	\$14,348,028	\$14,146,453

68. THE SECURITY TRUST COMPANY OF TROY, TROY

FRANK E. NORTON, *President.*

[Fourth and Grand streets; organized 1902]

GEORGE L. HARE, *Secretary.*

JAMES K. P. PINE, *Vice-President,*

JOHN DON, *Vice-President,*
JAMES J. CHILD, *Vice-President.*

FRANK E. HOWE, *Vice-President,*

DIRECTORS

E. H. BETTS,
C. P. BOLAND,
THOS. C. BOSWELL,
CHAS. CLEMINSHAW,
J. J. CHILD,

Wm. CONNORS,
JOHN DON,
Wm. H. THOMPSON,
Wm. H. FREAR,
Wm. B. FREAR,

DANFORTH GEER,
J. H. GREEN,
FRANK E. HOWE,
HERBERT S. IDE,

JOSEPH J. MURPHY,
JOSEPH MCKAY,
FRANK E. NORTON,
JAMES O'NEIL,
J. K. P. PINE,

FRANK L. STEVENS,
A. J. COOPER,
GEORGE A. CLUETT,
Wm. H. SHIELDS,
ROBERT M. TAYLOR.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$256,881	\$258,605	\$284,105	\$259,950
Private securities, market value.....	1,337,950	1,354,207	1,303,084	1,278,284
Real estate owned.....	50,000	50,000	50,000	50,000
Mortgages owned.....	9,000	8,000	8,000	8,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	18,736	16,736	14,286	14,636
Loans and discounts secured by other collateral.....	436,843	526,988	597,866	574,983
Loans, discounts and bills purchased not secured by collateral.....	916,158	705,396	584,561	612,360
Overdrafts.....	15	13	197	84
Due from trust companies, banks and bankers.....	420,086	382,669	343,945	289,614
Specie.....	89,804	92,346	88,645	87,028
Legal tender notes and notes of national banks.....	98,500	118,770	72,445	90,015
Cash items.....	13,733	23,283	10,621	9,673
Assets not included in any of the above heads.....	22,080	12,690	27,647	29,903
Total resources.....	\$3,669,786	\$3,540,703	\$3,385,402	\$3,304,530

LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value).....	210,190	188,143	159,826	157,262
Unpaid dividends, reserve for taxes, rents and dividends.....	2,300			
Preferred deposits, viz.:				
Due New York State savings banks.....	110,132	104,991	122,692	97,749
Due New York State savings and loan associations and credit unions.....	4,000	3,286	4,752	7,950
Trust deposits not payable under the conditions of the trusts within thirty days.....	14,451			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	1,134	18,275	20,550	15,133
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	50,000			
Deposits by the State of New York.....		50,000	40,000	29,000
Deposits by the Superintendent of Banks of the State of New York.....		5,000	5,000	5,000
Deposits otherwise preferred.....	5,000			
Due depositors, not preferred.....	3,043,800	2,956,946	2,791,496	2,750,553
Due to trust companies, banks and bankers.....	15,394	7,823	17,517	5,885
Other liabilities.....	15,585	15,239	23,563	35,998
Total liabilities.....	\$3,669,786	\$3,549,703	\$3,385,402	\$3,304,530

69. THE SUFFOLK COUNTY TRUST COMPANY, RIVERHEAD

GEORGE M. VAIL, *President.*

[Main street; organized 1910]

JOHN S. HOWE, *Secretary.*JOHN H. BENJAMIN, *Vice-President.*O. EDMUND GRISWOLD, *Vice-President.*

DIRECTORS

GEORGE M. VAIL,
D. HENRY BROWN,
W. W. DEBEVOISE,
CHARLES W. WICKHAM,JOHN S. HOWE,
JAMES ELTON,
ORVIS H. LUCE,
CHARLES McCABE,FRANK W. YOUNG,
JACOB MEYER,
THADDEUS N. BENJAMIN,JOHN H. BENJAMIN,
O. EDMUND GRISWOLD,
JOSEPH M. BELFORD,
EDWIN D. FISHEL,JOHN SCOTT,
F. PORTER HOWELL,
ERNEST W. TOOKER,
HUDSON V. GRIFFIN.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$157,042	\$139,042	\$135,442	\$265,042
Private securities, market value.....	59,697	55,047	81,687	109,860
Real estate owned.....	15,000	15,000	15,000	15,000
Mortgages owned.....	279,200	276,700	275,000	268,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	75,437	67,950	75,450	55,000
Loans and discounts secured by other collateral.....	223,473	237,549	322,423	307,540
Loans, discounts and bills purchased not secured by collateral.....	211,266	162,511	137,971	116,730
Due from trust companies, banks and bankers.....	86,747	90,998	49,762	132,204
Specie.....	5,394	6,792	9,431	7,320
Legal tender notes and notes of national banks.....	37,756	28,985	29,450	27,800
Assets not included in any of the above heads.....	6,004	5,003	5,502	4,691
Total resources.....	\$1,157,016	\$1,085,577	\$1,137,118	\$1,310,087

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	87,456	92,550	93,210	100,929
Preferred deposits, viz.:				
Due New York State savings banks.....	30,000	30,000	30,000	30,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....		55,749	48,000	50,000
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	75,127			
Deposits by the State of New York.....		30,000	20,000	20,000
Other deposits secured by pledge of assets.....		50,000	55,000	50,982
Due depositors, not preferred.....	861,687	721,612	784,913	948,380
Due to trust companies, banks and bankers.....	245	664	493	298
Other liabilities.....	2,501	5,002	5,502	9,498
Total liabilities.....	\$1,157,016	\$1,085,577	\$1,137,118	\$1,310,087

70. THE SYRACUSE TRUST COMPANY, SYRACUSE

F. R. HAZARD, *President.*

[330 South Warren street; organized 1903]

HARREI S. TENNEY, *Secretary.*WILLIAM NOTTINGHAM, *Vice-President,*WILBERT L. SMITH, *Vice-President,*JAMES M. GILBERT, *Treasurer.*WILLIS A. HOLDEN, *Vice-President.*

DIRECTORS.

F. R. HAZARD,

E. C. WITHERBY,

GATES THALHEIMER,

EDWARD JOY,

J. FRANK DURSTON,

WILLIAM NOTTINGHAM,

WILLIS A. HOLDEN,

EDWIN NOTTINGHAM,

ANTHONY LAMB,

M. E. DRISCOLL,

WILBERT L. SMITH,

WILLIAM H. STANSFIELD,

ALBERT E. NETTLETON,

HIRAM W. PLUMB,

DEAN E. BROWN,

HENDRICK S. HOLDEN,

FRANK C. SOULE,

JAMES M. GILBERT,

C. S. ESTABROOK.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	61,029	54,729	56,743	55,739
Private securities, market value.....	2,010,424	1,853,605	1,889,535	1,953,018
Real estate owned.....	330,938	330,938	330,938	330,938
Mortgages owned.....	400,505	439,117	439,117	439,117
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	69,998	109,373	125,323	125,748
Loans and discounts secured by other collateral.....	1,870,622	2,169,172	2,101,807	2,193,605
Loans, discounts and bills purchased not secured by collateral.....	699,692	921,113	838,634	849,689
Overdrafts.....	218	1,315	801	1,050
Due from trust companies, banks and bankers.....	467,001	437,932	477,874	406,692
Specie.....	182,070	191,940	216,969	187,051
Legal tender notes and notes of national banks.....	112,620	58,392	54,370	75,265
Cash items.....	86,187	76,246	23,750	26,914
Customers' liability on acceptances (per contra, see liabilities).....				24,000
Assets not included in any of the above heads.....	66,241	59,806	64,169	73,937
Total resources.....	\$6,357,545	\$6,703,177	\$6,620,030	\$6,742,763

LIABILITIES				
Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value).....	501,400	394,703	376,584	419,743
Unpaid dividends, reserve for taxes, rents and dividends.....	6,280			
Preferred deposits, viz.:				
Due New York State savings banks.....	91,617	254,869	291,887	244,572
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	33,751	38,083	36,303	46,781
Deposits by the State of New York.....		185,762	173,762	144,000
Deposits by the Superintendent of Banks of the State of New York.....		12,561	12,541	2,203
Deposits otherwise preferred.....	12,533		669	669
Due depositors, not preferred.....	5,232,054	5,376,719	5,259,776	5,327,885
Due to trust companies, banks and bankers.....	152,672	112,512	130,047	121,726
Rediscounts.....				25,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....				24,000
Other liabilities.....	27,238	27,968	38,461	86,184
Total liabilities.....	\$6,357,545	\$6,703,177	\$6,620,030	\$6,742,763

71. TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY

[176 Broadway; chartered 1882 as the German-American Loan and Trust Company of New York]

CLARENCE H. KELSEY, *President.*

J. WRAY CLEVELAND, *Secretary.*

FRANK BAILEY, *Vice-President,*
 EDWARD O. STANLEY, *Vice-President,*
 CLINTON D. BURDICK, *Vice-President,*

JOHN W. SHEPARD, *Assistant Treasurer,*
 CHARLES C. DICKSON, *Assistant Treasurer,*
 NELSON B. SIMON, *Assistant Secretary,*

HORACE ANDERSON, *Assistant Secretary,*
 DAVID BLANK, *Assistant Secretary,*
 C. C. HARMSTAD, *Assistant Secretary.*

TRUSTEES

FRANK BAILEY,
 EDWARD T. BEDFORD,
 CHARLES S. BROWN,
 JULIAN T. DAVIES,
 ROBERT W. DuFOREST,
 SANFORD H. STEELE,

ROBERT GOELET,
 MARTIN JOOST,
 AUGUSTUS D. JULLIARD,
 CLARANACE H. KELSEY,
 JAMES D. LYNCH,
 CORNELIUS VANDERBILT,

RANALD H. MacDONALD,
 JAMES H. MANNING,
 EDGAR L. MARSTON,
 WILLIAM J. MATHESON,
 CHARLES MATLACK,

WILLIAM A. NASH,
 WILLIAM H. NICHOLS,
 ROBERT OLYPHANT,
 CHARLES A. PEABODY,
 WILLIAM H. PORTER,
 JOHN H. McCLEMENT,

FREDERICK POTTER,
 CHARLES RICHARDSON,
 HENRY ROTH,
 ARCHIBALD D. RUSSELL,
 JAMES SPEYER,
 ELLIS D. WILLIAMS.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$582,398	\$587,095	\$1,413,972	\$580,547
Private securities, market value.....	7,111,779	7,401,183	6,893,645	6,961,584
Real estate owned.....	2,320,541	2,553,100	2,553,814	2,579,148
Mortgages owned.....	10,194,793	12,590,571	12,142,941	12,111,716
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	2,398,122	1,454,376	2,381,519	1,259,876
Loans and discounts secured by other collateral.....	7,771,695	7,779,836	7,601,009	10,862,439
Loans, discounts and bills purchased not secured by collateral.....	3,842,219	4,397,523	3,623,699	3,141,820
Overdrafts.....	930	3,313	10,536	1,361
Due from trust companies, banks and bankers.....	7,037,854	3,340,540	2,797,119	2,589,898
Specie.....	1,922,383	3,066,766	2,606,837	1,969,199

Legal tender notes and notes of national banks	987,354	375,566	770,386	385,478
Cash items	1,829,257	2,346,954	644,294	942,167
Assets not included in any of the above heads	592,641	668,202	851,918	684,246
Total resources	\$46,591,966	\$46,565,025	\$44,291,689	\$44,069,479
LIABILITIES				
Capital	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
Surplus, including all undivided profits (market value)	11,736,145	11,614,004	11,532,271	11,652,099
Unpaid dividends, reserve for taxes, rents and dividends	185,514	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks	1,901,370	2,233,830	1,416,866	2,794,053
Due New York State savings and loan associations and credit unions	30,260	56,015	74,151	45,959
Trust deposits not payable under the conditions of the trusts within thirty days	310,719	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	385,233	696,064	738,926	628,112
Deposits secured by outstanding unmatured bonds issued by the State of New York	54,008	.....	.....	.....
Other deposits secured by pledge of assets .....	.....	53,317	59,484	46,431
Due depositors, not preferred	24,669,610	25,412,648	23,851,976	22,474,119
Due to trust companies, banks and bankers	817,497	1,136,227	1,142,813	920,275
Other liabilities	1,501,610	362,920	475,202	508,431
Total liabilities	\$46,591,966	\$46,565,025	\$44,291,689	\$44,069,479

72. TRANSATLANTIC TRUST COMPANY, NEW YORK CITY

JULIUS PIRNITZER, *President.*

[67 William street; organized 1912]

GEORGE PLOCHMANN, *Treasurer,*H. B. FONDA, *Vice-President,*H. L. SERVOSS, *Secretary.*E. S. CUBBERLEY, *Assistant Treasurer.*

DIRECTORS

H. REIMAN DUVAL,
JAMES G. CANNON,
GUSTAVE LEVE,JOHN W. PLATLEN,
CALVERT BREWER,
MORRIS CUKOR,WALTHER LUTTGEN,
HENRY H. WEHRHANE,JULIUS PIRNITZER,
WALTER G. OAKMAN,
ARNOLD SOMLYO,ALEXANDER VON NUBER,
ARFAD G. GERSTER,
H. B. FONDA.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value	\$732,625	\$739,893	\$810,900	\$711,575
Private securities, market value	925,446	911,878	907,396	1,008,000
Loans and discounts secured by other collateral	705,444	557,812	486,025	1,003,875
Loans, discounts and bills purchased not secured by collateral	501,355	804,185	607,717	272,867
Overdrafts	5	792	.....	12
Due from trust companies, banks and bankers	1,135,888	1,257,472	1,021,581	993,822
Specie	1,990	51,007	94,000	51,409
Legal tender notes and notes of national banks	46,490	10,110	13,473	14,400
Cash items	3,503	38,678	29,635	27,231
Assets not included in any of the above heads	17,039	20,222	16,422	38,327
Total resources	\$4,069,285	\$4,392,049	\$3,987,149	\$4,121,518

LIABILITIES				
Capital	\$700,000	\$700,000	\$700,000	\$700,000
Surplus, including all undivided profits (market value)	384,607	364,155	361,301	388,029
Unpaid dividends, reserve for taxes, rents and dividends	6,982			
Preferred deposits, viz.:				
Trust deposits not payable under the conditions of the trusts within thirty days	100			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	40,991	39,778	44,589	29,186
Deposits by the State of New York		248,000	173,000	100,000
Deposits by the Superintendent of Banks of the State of New York		30,000	30,000	30,000
Other deposits secured by pledge of assets		23,229	23,000	23,000
Deposits otherwise preferred	394,914	150,000	157,136	30,000
Due depositors, not preferred	2,266,551	2,765,231	2,237,636	2,534,680
Due to trust companies, banks and bankers	257,311	55,524	240,834	259,322
Other liabilities	17,829	16,132	19,653	27,301
Total liabilities	\$4,069,285	\$4,392,049	\$3,987,149	\$4,121,518

73. THE TROY TRUST COMPANY, TROY

JAMES DUANE LIVINGSTON, *President.*

[33 Third street; organized 1901]

HAROLD K. DOWNING, *Secretary.*ARTHUR T. SMITH, *Vice-President.*HENRY S. LUDLOW, *Vice-President.*

DIRECTORS

JAMES H. CALDWELL,
JOHN T. CHRISTIE,
HENRY A. CONWAY,
HENRY S. DARBY,F. E. DRAPER,
JOHN M. FRANCIS,
MAX GOODKIND,
WILLIAM ROSS,
M. H. HARTIGAN,H. S. KENNEDY,
E. Q. LASELL,
HENRY S. LUDLOW,
ARTHUR T. SMITH,
J. DUANE LIVINGSTON,WILLIAM R. LEE,
ELIAS P. MANN,
FRANK McCARTHY,
CHARLES B. McMURRAY,
WM. HENRY WARREN.CHARLES W. REYNOLDS,
R. C. REYNOLDS,
C. W. T. BARKER,
I. A. WILLIAMSON,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$261,521	\$261,327	\$261,327	\$254,483
Private securities, market value.....	229,396	188,571	186,547	196,065
Real estate owned.....	29,495	29,495	29,495	29,495
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	4,000	9,000	21,500	6,500
Loans and discounts secured by other collateral.....	494,899	515,237	506,906	514,576
Loans, discounts and bills purchased not secured by collateral.....	1,026,978	1,088,717	1,061,668	877,760
Overdrafts.....	241	321	91	1,850
Due from trust companies, banks and bankers.....	149,433	130,226	156,292	43,190
Specie.....	24,326	48,044	23,807	22,971
Legal tender notes and notes of national banks.....	78,383	92,367	116,672	91,214
Cash items.....	32,475	40,311	8,225	6,531
Assets not included in any of the above heads.....	20,572	20,101	20,158	19,542
Total resources.....	\$2,351,719	\$2,423,717	\$2,392,688	\$2,064,177

LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits (market value)	189,942	154,509	157,969	143,394
Unpaid dividends, reserve for taxes, rents and dividends	1,307			
Preferred deposits, viz.:				
Due New York State savings banks	80,864	78,487	82,059	82,785
Due New York State savings and loan associations and credit unions	965	6,008	4,316	683
Trust deposits not payable under the conditions of the trusts within thirty days	4,882			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee or depository		4,872	4,205	3,334
Deposits secured by outstanding unmatured bonds issued by the State of New York	36,301			
Deposits by the State of New York		115,513	98,089	68,000
Deposits by the Superintendent of Banks of the State of New York		5,000	5,000	5,000
Other deposits secured by pledge of assets		41,813	46,298	30,094
Deposits otherwise preferred	5,000			
Due depositors, not preferred	1,800,010	1,778,965	1,759,584	1,457,950
Due to trust companies, banks and bankers	25,857	32,064	23,137	25,345
Rediscounts				30,000
Other liabilities	6,591	6,486	12,031	17,592
Total liabilities	\$2,351,719	\$2,423,717	\$2,392,688	\$2,064,177

74. TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE

ARTHUR W. LOASBY, *President.*

[100 North Salina street; chartered 1886]

LUCIUS M. KINNE, *Secretary.*FREDERICK W. BARKER, *Vice-President.*MERCER V. WHITE, *Trust Officer.*

TRUSTEES

ARTHUR W. LOASBY,
FRANCIS HENDRICKS,FREDERICK W. BARKER,
GEORGE DOHENY,
JAMES BARNES,CARLETON A. CHASE,
LUCIUS M. KINNE,
CORNELIA S. BIGELOW,WILLIAM S. LANDON,
GEORGE A. WOOD,
LEROY B. WILLIAMS.WILLIAM W. WIARD,
A. H. COWIE,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$443,877	\$387,692	\$435,801	\$285,466
Private securities, market value.....	7,063,138	7,747,585	7,481,614	7,558,248
Real estate owned.....	7,046	.....	.....	.....
Mortgages owned.....	339,704	358,135	366,824	476,178
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	80,200	44,150	20,700	34,191
Loans and discounts secured by other collateral.....	1,041,831	1,122,529	1,242,317	1,314,037
Loans, discounts and bills purchased not secured by collateral.....	2,061,045	2,134,388	2,029,571	3,074,336
Overdrafts.....	56	18	44	63
Due from trust companies, banks and bankers.....	1,372,088	1,065,798	752,274	983,644
Specie.....	223,018	264,955	273,322	337,668
Legal tender notes and notes of national banks.....	427,620	291,383	231,195	234,798
Cash items.....	137,010	66,112	23,831	52,626
Assets not included in any of the above heads.....	36,711	26,635	24,097	33,845
Total resources.....	\$13,233,344	\$13,509,380	\$12,881,590	\$14,385,100

		LIABILITIES			
	Capital	\$100,000	\$500,000	\$500,000	\$1,000,000
	Surplus, including all undivided profits (market value)	424,633	570,840	389,941	672,156
	Unpaid dividends, reserve for taxes, rents and dividends	1,209			
	Preferred deposits, viz.:				
	Due New York State savings banks	141,116	372,902	343,767	354,187
	Due New York State savings and loan associations and credit unions	3	3	3	3
17	Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	92,932	125,243	113,348	127,245
	Deposits secured by outstanding unmatured bonds issued by the State of New York	200,000			
	Deposits by the State of New York		350,000	267,000	257,000
	Deposits by Superintendent of Banks of the State of New York		25,000	25,000	25,000
	Deposits otherwise preferred		1,753	1,753	1,653
	Due depositors, not preferred	11,324,925	11,511,880	11,113,089	11,720,145
	Due to trust companies, banks and bankers	305,723	33,546	30,961	23,384
	Other liabilities	642,803	18,213	96,728	204,327
	Total liabilities	\$13,233,344	\$13,509,380	\$12,881,590	\$14,385,100

75. TRUST COMPANY OF WYOMING COUNTY, WARSAW

HENRY A. PIERCE, *President.*

[85 North Main street; organized 1913]

CHESTER A. VAN ARSDALE, *Secretary.*JOSEPH C. BUXTON, *Vice-President,*CLAYTON E. GILL, *Vice-President,*GEO. LINN HICKEY, *Assistant Secretary.*

DIRECTORS

HENRY A. PIERCE,
CLAYTON E. GILL,JOHN HANIGAN,
CHARLES R. VAN ALLEN,
MYRON H. KELLEY,WILLIAM METCALF,
GEORGE E. HOGUE,
LEWIS BENEDICT,JOSEPH C. BUXTON,
C. A. VAN ARSDALE,
GLEN F. METCALF.GEORGE P. BAUER,
JAMES E. SLAUGHT,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$60,936	\$62,265	\$61,775	\$95,918
Private securities, market value.....	147,277	162,942	155,173	154,542
Mortgages owned.....	18,650	33,600	34,100	43,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....		14,350	14,350	18,000
Loans and discounts secured by other collateral.....	23,600	20,350	9,350	17,142
Loans and discounts and bills purchased not secured by collateral.....	31,733	77,398	100,880	82,992
Overdrafts.....		28	179	34
Due from trust companies, banks and bankers.....	26,796	27,444	36,399	17,582
Specie.....	2,278	2,144	4,760	5,867
Legal tender notes and notes of national banks.....	11,360	10,579	2,962	8,850
Cash items.....	1,014	362	100	413
Assets not included in any of the above heads.....	11,983	12,648	13,853	13,831
Total resources.....	\$335,627	\$424,110	\$433,881	\$458,771

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits (market value).....	45,709	44,802	36,294	36,860
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....			7,484	878
Deposits by the State of New York.....		36,000	28,000	36,000
Deposits otherwise preferred.....	30,000			
Due depositors, not preferred.....	153,901	182,277	174,216	173,887
Bills payable.....		60,000	85,000	110,000
Other liabilities.....	1,017	1,031	2,887	1,146
Total liabilities.....	\$335,627	\$424,110	\$433,881	\$458,771

76. THE UNION TRUST COMPANY OF ALBANY, N. Y.

[47 State street; organized 1902]

GRANGE SARD, *President.*

T. I. VAN ANTWERP, *Vice-President,*

MACNAUGHTON MILLER, *Secretary.*

DIRECTORS

ARTHUR L. ANDREWS,
BENJAMIN W. ARNOLD,
H. H. BENDER,
CHARLES J. BUCHANAN,
JOHN R. CARNELL,
JAMES H. PERKINS,

LEDYARD COGSWELL,
DONALD McDONALD,
ROBERT C. PRUYN,
S. W. ROSENDALE,
CHARLES H. SABIN,
JAMES B. McEWAN,

W N. S. SANDERS,
GRANGE SARD,
GEORGE H. THACHER,
T. I. VAN ANTWERP,
LOUIS I. WALDMAN,

JOHN E. WALKER,
SAMUEL HESSBERG,
WILLIAM S. DYER,
WILLIAM T. MAYER,
ROBERT OLCOTT,
JAMES H. MANNING,

CHARLES GIBSON,
LESTER H. HELMES,
GEORGE W. STEDMAN,
JAMES B. LYON,
HENRY M. SAGE,
JOHN A. BECKER.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$482,367	\$483,869	\$479,956	\$479,375
Private securities, market value.....	1,855,712	2,299,301	2,209,549	2,139,789
Real estate owned.....	75,000	75,000	75,000	75,000
Mortgages owned.....	42,200	80,450	58,400	55,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	25,100	27,200	25,100	20,972
Loans and discounts secured by other collateral.....	2,005,926	2,012,281	1,986,243	2,108,865
Loans, discounts and bills purchased not secured by collateral.....	773,137	552,935	504,777	441,713
Overdrafts.....	3,473	798	1,621	214
Due from trust companies, banks and bankers.....	330,331	427,721	372,519	310,126
Specie.....	12,187	14,336	15,554	47,009
Legal tender notes and notes of national banks.....	214,317	157,585	105,935	35,469
Cash items.....	71,082	93,185	32,717	33,600
Assets not included in any of the above heads.....	55,096	49,946	61,729	71,171
Total resources.....	\$5,945,928	\$6,274,607	\$5,929,100	\$5,819,203

LIABILITIES				
Capital.....	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits (market value).....	537,577	551,934	508,778	508,520
Unpaid dividends, reserve for taxes, rents and dividends.....	10,767			
Preferred deposits, viz.:				
Due New York State savings banks.....	468,384	554,580	474,892	605,065
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	109,342	185,762	183,247	175,226
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	266,423			
Deposits by the State of New York.....		200,000	175,000	114,000
Deposits by the Superintendent of Banks of the State of New York.....		41,436	41,520	41,644
Other deposits secured by pledge of assets.....	467,175	530,602	402,401	236,728
Due depositors, not preferred.....	3,744,992	3,867,893	3,789,447	3,778,029
Due to trust companies, banks and bankers.....	65,060	66,183	62,883	59,691
Other liabilities.....	26,208	26,217	40,932	50,300
Total liabilities.....	\$5,945,928	\$6,274,607	\$5,929,100	\$5,819,203

77. UNION TRUST COMPANY OF JAMESTOWN, JAMESTOWN

FRANK MERZ, *President.*

[211 Main street; organized 1894]

ARTHUR H. GREENLUND, *Treasurer.*FREDERICK P. HALL, *Vi.e-President,*ARTHUR K. BRIGGS, *Vice-President,*
GEORGE R. BUTTS, *Assistant Cashier.*HARRY L. BRIGGS, *Cashier,*

DIRECTORS

FREDERICK P. HALL,
ARTHUR K. BRIGGS,ARTHUR H. GREENLUND, HARRY L. BRIGGS,
WM. M. BLACKSTONE, RALPH C. SHELDON,
FRED BRIGGS, FRANK B. BUSH,WILLIAM M. TAIT,
HARRY R. LEWIS,
FRANK MERZ.WILLIAM A. BROADHEAD,
HENRY H. COOPER,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$143,968	\$143,968	\$143,968	\$168,888
Private securities, market value.....	285,830	281,560	282,560	296,393
Real estate owned.....	40,300	40,300	40,300	40,300
Mortgages owned.....	551,292	574,136	599,335	588,152
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	59,926	82,920	79,016	73,774
Loans and discounts secured by other collateral.....	245,017	209,862	225,905	236,840
Loans, discounts and bills purchased not secured by collateral.....	371,963	405,988	376,060	431,402
Overdrafts.....	38	2	57	8
Due from trust companies, banks and bankers.....	206,095	199,063	170,880	67,893
Specie.....	27,994	28,648	30,178	26,081
Legal tender notes and notes of national banks.....	20,000	20,000	15,000	25,000
Cash items.....	5,336	8,011	3,266	11,975
Assets not included in any of the above heads.....	10,004	8,004	14,004	8,003
Total resources.....	\$1,967,763	\$2,002,462	\$1,980,529	\$1,974,709

LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$300,000
Surplus, including all undivided profits (market value).....	370,798	377,792	385,144	201,506
Unpaid dividends, reserve for taxes, rents and dividends.....	4,531			
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	34,612	37,375	35,959	33,340
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	25,000			
Deposits by the State of New York.....		25,000	25,000	22,000
Other deposits secured by pledge of assets.....	15,067	15,813	18,351	19,537
Due depositors, not preferred.....	1,411,367	1,438,980	1,402,419	1,379,825
Due to trust companies, banks and bankers.....	268			
Other liabilities.....	6,120	7,502	13,656	18,501
Total liabilities.....	\$1,967,763	\$2,002,462	\$1,980,529	\$1,974,709

78. UNION TRUST COMPANY OF NEW YORK, NEW YORK CITY

EDWIN G. MERRILL, *President.*

[80 Broadway; chartered 1864]

HENRY M. MYRICK, *Secretary.*

JOHN V. B. THAYER, *Vice-President,*
 J. Y. G. WALKER, *Vice-President,*
 W. McMASTER MILLS, *Vice-President,*

HENRY M. POPHAM, *Vice-President,*
 CARROLL C. RAWLINGS, *Vice-President,*

C. W. PARSON, *Assistant Secretary,*
 T. W. HARTSHORNE, *Assistant Secretary,*
 BENJAMIN A. MORTON, *Assistant Trust Officer.*

DIRECTORS

WALTER P. BLISS,	ERNEST ISELIN,	V. EVERIT MACY,	W. EMLEN ROOSEVELT,	JOHN V. B. THAYER,
RICHARD DELAFIELD,	AUGUST W. KELLEY,	EDWIN G. MERRILL,	JAMES SPEYER,	FRANK TRUMBULL,
FREDERIC DEP. FOSTER,	JAMES GORE KING,	WM. H. NICHOLS, JR.,	N. PARKER SHORTRIDGE,	CHARLES H. TWEED,
	FRANCIS M. WELD,	M. ORME WILSON,	WILLIAM WOODWARD.	

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$3,617,336	\$5,128,893	\$6,987,489	\$5,041,033
Private securities, market value.....	12,915,136	13,683,982	12,900,622	14,910,517
Real estate owned.....	2,400,000	2,400,000	2,400,000	2,400,000
Mortgages owned.....	649,000	649,000	649,000	569,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	50,000	50,000	.....	10,000
Loans and discounts secured by other collateral.....	24,344,147	27,277,003	28,773,188	27,013,962
Loans, discounts and bills purchased not secured by collateral.....	6,647,383	4,544,660	4,464,336	5,143,562
Overdrafts.....	15,460	10,082	2,611	2,045
Due from trust companies, banks and bankers.....	9,420,191	9,973,994	6,055,043	6,648,575
Specie.....	6,300,653	5,908,246	6,361,384	5,657,929
Legal tender notes and notes of national banks.....	416,500	506,263	504,979	634,585
Cash items.....	2,816	3,837	703	1,106
Assets not included in any of the above heads.....	389,055	448,806	429,734	626,508
Total resources.....	\$67,167,677	\$70,584,766	\$69,529,089	\$68,658,822

LIABILITIES				
Capital.....	\$3,000,000	\$3,000,000	\$3,000,000	\$3,000,000
Surplus, including all undivided profits (market value).....	5,370,624	5,311,908	4,891,270	4,660,200
Unpaid dividends, reserve for taxes, rents and dividends.....	70,700			
Preferred deposits, viz.:				
Due New York State savings banks.....	3,694,332	4,190,775	4,036,067	4,359,074
Other deposits due as executor, administrator, guardian, receiver, trustee committee, or depository.....	3,488,526	3,522,960	3,463,881	2,942,883
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	750,000			
Deposits by the State of New York.....		550,000	350,000	168,000
Deposits by the Superintendent of Banks of the State of New York.....				32,005
Other deposits secured by pledge of assets.....	822,550	337,603	335,512	335,512
Due depositors, not preferred.....	47,971,492	52,251,107	52,239,108	51,290,413
Due to trust companies, banks and bankers.....	1,583,274	1,057,013	796,193	1,024,038
Other liabilities.....	416,179	363,400	417,058	846,697
Total liabilities.....	\$67,167,677	\$70,584,766	\$69,529,089	\$68,658,822

79. UNION TRUST COMPANY OF ROCHESTER, ROCHESTER

FREDERICK W. ZOLLER, *President.*

[25 State street; organized 1897]

BLAKE I. RAPLEE, *Secretary.*

ALLAN B. FRASER, *Vice-President,*

MARTIN E. WOLFF, *Vice-President,*

DELOSS M. ROSE, *Assistant Secretary.*

DIRECTORS

MARTIN F. BRISTOL,
CHARLES F. CRANDALL,
GEORGE DIETRICH,
FRANK TAYLOR,

WILLIAM H. DUNN,
EUGEN J. DWYER,
JOHN B. FREY,
FREDERICK C. MALLING,

ALLAN B. FRASER,
WILBUR S. GRANT,
J. E. McKELVEY,

E. S. OSBORNE,
ERICKSON PERKINS,
CHARLES F. POND,
MARTIN E. WOLFF,

CHARLES P. SCHLEGEL,
A. E. SUTHERLAND,
THOMAS J. SWANTON,
FREDERICK W. ZOLLER.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$270,637	\$240,546	\$249,825	\$240,400
Private securities, market value.....	1,724,164	1,654,373	1,636,627	1,615,620
Real estate owned.....	115,371	111,621	117,244	120,920
Mortgages owned.....	504,357	586,204	584,447	626,227
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	479,191	553,996	443,755	472,920
Loans and discounts secured by other collateral.....	2,272,388	2,649,119	2,884,386	2,807,508
Loans, discounts and bills purchased not secured by collateral.....	2,284,960	2,634,187	2,758,640	2,537,820
Overdrafts.....	2,645	4,330	4,727	2,680
Due from trust companies, banks and bankers.....	973,800	779,230	476,339	505,140
Specie.....	252,053	213,778	246,731	223,034
Legal tender notes and notes of national banks.....	125,000	120,000	105,525	90,500
Cash items.....	124,699	61,310	30,367	37,895
Customers' liability on acceptances (per contra, see liabilities).....				25,000
Assets not included in any of the above heads.....	38,729	74,901	81,643	75,567
Total resources.....	\$9,167,994	\$9,683,645	\$9,620,256	\$9,381,231

LIABILITIES				
Capital.....	\$200,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits (market value).....	235,106	451,330	453,295	454,717
Unpaid dividends, reserve for taxes, rents and dividends.....	528,025			
Preferred deposits, viz.:				
Due New York State savings banks.....	157,857	136,308	100,805	141,636
Due New York State savings and loan associations and credit unions.....	7,016	5,348	11,452	21,835
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	69,409	55,830	85,795	65,260
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	100,000			
Deposits by the State of New York.....		100,000	100,000	100,000
Deposits by the Superintendent of Banks of the State of New York.....		10,000	10,000	10,000
Other deposits secured by pledge of assets.....			7,510	7,500
Due depositors, not preferred.....	7,551,986	8,310,953	7,973,248	7,784,143
Due to trust companies, banks and bankers.....	56,092	81,374	92,554	79,317
Bills payable.....	200,000		200,000	150,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....				25,000
Other liabilities.....	62,503	32,502	85,597	41,823
Total liabilities.....	\$9,167,994	\$9,683,645	\$9,620,256	\$9,381,231

80. UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK CITY

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REPORT ON TRUST COMPANIES

JOHN W. PLATTEN, *President*. [55 Cedar street; chartered 1871 as the United States Mortgage Company] ALEXANDER PHILLIPS, *Secretary*.
 CALVERT BREWER, *Vice-President*, JOSEPH ADAMS, *Treasurer*, CHAUNCEY H. MURPHEY, *Assistant Treasurer*,
 CARL G. RASMUS, *Vice-President*, HENRY L. SERVOSS, *Assistant Treasurer*, T. W. B. MIDDLETOWN, *Assistant Secretary*,
 FRANK J. PARSONS, *Vice-President*, HARRY W. HADLEY, *Assistant Treasurer*, WILLIAM T. LAW, *Assistant Secretary*,
 RALPH L. CERERO, *Assistant Secretary*.

DIRECTORS

NICHOLAS BIDDLE, LEWIS L. CLARKE, HENRY R. ICKELHEIMER, ADOLPH LEWISOHN, EBEN B. THOMAS,
 CHARLES S. BROWN, THOS. DEWITT CUYLER, WILLIAM A. JAMISON, ROBERT OLYPHANT, JAMES TIMPSON,
 BURNS D. CALDWELL, CHARLES D. DICKEY, LOUIS C. KRAUTHOFF, JOHN W. PLATTEN, GUY E. TRIPP,
 ARTHUR TURNBULL, ALLEN B. FORBES, JULIUS KRUTTSCHNITT, MORTIMER L. SCHIFF, GEORGE G. WARD,
 CORNELIUS VANDERBILT, HENRY TATNALL.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$2,947,384	\$2,776,525	\$3,744,711	\$3,314,445
Private securities, market value.....	5,358,421	7,291,554	7,132,769	8,340,068
Mortgages owned.....	10,744,760	10,479,884	10,591,618	10,462,103
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	75,000	75,000	75,000	75,000
Loans and discounts secured by other collateral.....	16,419,498	21,897,468	19,165,263	20,695,427
Loans, discounts and bills purchased not secured by collateral.....	8,771,142	6,001,462	4,496,172	5,407,925
Overdrafts.....	118	.....	450	43
Due from trust companies, banks and bankers.....	11,942,275	15,098,539	6,160,672	9,470,525
Specie.....	4,410,217	4,281,078	3,877,048	3,550,889
Legal tender notes and notes of national banks.....	324,576	786,012	533,435	408,595
Cash items.....	16,188	29,937	16,249	19,372
Assets not included in any of the above heads.....	3,392,853	7,658,020	4,424,178	3,062,959
Total resources.....	\$64,402,432	\$76,375,479	\$60,217,565	\$64,807,351

LIABILITIES				
Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits (market value).....	4,411,998	4,211,417	4,259,296	4,226,937
Unpaid dividends, reserve for taxes, rents and dividends.....	151,583	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks.....	534,894	649,186	471,617	474,740
Trust deposits not payable under the conditions of the trusts within thirty days.....	33,850	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	1,578,133	7,707,785	2,744,406	2,110,135
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	380,784	.....	.....	.....
Other deposits secured by pledge of assets.....	.....	303,178	264,932	253,504
Due depositors, not preferred.....	34,678,131	38,954,392	31,963,860	38,078,910
Due to trust companies, banks and bankers.....	10,944,156	13,675,617	9,812,696	9,023,259
Other liabilities.....	9,688,903	8,873,904	8,700,758	8,639,866
Total liabilities.....	\$64,402,432	\$76,375,479	\$60,217,565	\$64,807,351

81. UNITED STATES TRUST COMPANY OF NEW YORK, NEW YORK CITY

EDWARD W. SHELDON, *President.*

[45 and 47 Wall street; chartered 1853]

WILFRED J. WORCESTER, *Secretary.*WILLIAM M. KINGSLEY, *Vice-President,*WILLIAMSON PELL, *Assistant Secretary,*CHARLES A. EDWARDS, *Assistant Secretary.*

TRUSTEES

JOHN A. STEWART,
WILLIAM ROCKEFELLER,
WILLIAM D. SLOANE,
FRANK LYMAN,JAMES STILLMAN,
JOHN CLAFLIN,
JOHN J. PHELPS,
HENRY W. DEFOREST,
LEWIS CASS LEDYARD,LYMAN J. GAGE,
PAYNE WHITNEY,
EDWARD W. SHELDON,
ROBERT I. GAMMELL,
CHAUNCEY KEEP,GEORGE L. RIVES,
ARTHUR CURTISS JAMES,
WILLIAM M. KINGSLEY,
WM. VINCENT ASTOR,
WM. STEWART TOD.OGDEN MILLS,
EGERTON L. WINTHROP,
CORNELIUS N. BLISS, JR.,
CHAS. F. HOFFMAN,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$1,420,000	\$1,420,000	\$1,126,000	\$1,126,000
Private securities, market value.....	9,882,865	10,149,635	10,016,885	10,217,160
Real estate owned.....	1,200,000	1,150,000	1,150,000	1,150,000
Mortgages owned.....	3,478,125	3,450,125	3,383,625	3,636,625
Loans and discounts secured by other collateral.....	32,623,370	43,714,370	42,229,785	40,042,085
Loans, discounts and bills purchased not secured by collateral.....	13,484,511	10,184,314	11,907,264	9,291,768
Due from trust companies, banks and bankers.....	5,461,687	6,348,333	9,207,150	9,700,912
Specie.....	6,000,000	5,000,000	3,500,000	4,600,000
Legal tender notes and notes of national banks.....	.....	.....	1,000,000	.....
Assets not included in any of the above heads.....	416,906	412,080	451,470	633,246
Total resources.....	\$73,967,464	\$81,828,857	\$83,972,179	\$80,397,796

LIABILITIES				
Capital.....	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits (market value).....	14,417,272	14,151,944	14,302,048	14,624,477
Unpaid dividends, reserve for taxes, rents and dividends.....	133,150			
Preferred deposits, viz.:				
Due New York State savings banks.....	5,103,936	5,093,015	4,019,943	4,500,387
Trust deposits not payable under the conditions of the trusts within thirty days.....	5,772,369			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	2,228,819	4,047,100	3,129,664	1,932,926
Other deposits secured by pledge of assets.....	442,888	611,418	605,520	605,520
Due depositors, not preferred.....	39,069,830	52,256,528	55,670,063	53,021,602
Due to trust companies, banks and bankers.....	4,228,720	2,809,191	3,592,525	2,836,388
Other liabilities.....	570,480	859,661	652,416	876,496
Total liabilities.....	\$73,967,464	\$81,828,857	\$83,972,179	\$80,397,796

82. UTICA TRUST AND DEPOSIT COMPANY, UTICA

J. FRANCIS DAY, *President.*

[Genesee and Lafayette streets; organized 1899]

GRAHAM COVENTRY, *Secretary.*CHARLES S. SYMONDS, *Vice-President,*D. CLINTON MURRAY, *Vice President,*
GEORGE E. DUNHAM, *Vice-President,*CHARLES J. LAMB, *Assistant Treasurer.*

DIRECTORS

THOMAS F. BAKER,
GEORGE L. BRADFORD,
FRANK A. BOSWORTH,J. FRANCIS DAY,
GEORGE DuFOREST,
WILLIAM S. DOOLITTLE,
SANFORD F. SHERMAN,GEORGE E. DUNHAM,
FREDERICK S. EASTON,
FRANKLIN A. ETHERIDGE,ROBERT FRASER,
J. J. GILBERT,
D. CLINTON MURRAY,
CHARLES S. SYMONDS.THOMAS R. PROCTOR,
CHARLES B. ROGERS,
RICHARD U. SHERMAN,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz:				
Public securities, market value.....	\$473,895	\$611,945	\$583,379	\$582,556
Private securities, market value.....	1,877,082	1,977,959	1,994,149	1,983,993
Real estate owned.....	242,375	242,300	242,225	240,000
Mortgages owned.....	1,230,332	1,247,107	1,235,982	1,170,632
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	232,658	234,370	233,981	237,766
Loans and discounts secured by other collateral.....	1,883,126	1,979,559	2,021,182	1,821,908
Loans, discounts and bills purchased not secured by collateral.....	2,207,556	2,153,196	2,212,869	2,564,632
Overdrafts.....	70	628	86	231
Due from trust companies, banks and bankers.....	1,253,277	1,145,323	864,963	840,377
Specie.....	8,897	13,959	13,845	13,062
Legal tender notes and notes of national banks.....	424,656	324,898	331,147	311,133
Cash items.....	43,566	40,332	19,710	31,204
Assets not included in any of the above heads.....	77,147	69,821	92,414	111,654
Total resources.....	\$9,954,637	\$10,041,447	\$9,845,932	\$9,909,198

LIABILITIES				
Capital.....	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits (market value).....	549,375	511,176	482,360	454,064
Preferred deposits, viz:				
Due New York State savings banks	103,152	104,944	104,571	104,571
Trust deposits not payable under the conditions of the trusts within thirty days.....	145,710	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository	2,355	170,114	2,944	2,713
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	350,000	.....	.....	.....
Deposits by the State of New York.....	.....	350,000	237,000	162,000
Deposits by the Superintendent of Banks of the State of New York .....	.....	16,617	16,617	16,617
Deposits otherwise preferred.....	16,362	2,484	4,352	3,070
Due depositors, not preferred.....	8,160,129	8,401,615	8,424,424	8,524,673
Due to trust companies, banks and bankers.....	158,882	77,056	106,793	100,809
Other liabilities.....	68,672	7,441	66,871	140,681
Total liabilities.....	\$9,954,637	\$10,041,447	\$9,845,932	\$9,909,198

83. THE WASHINGTON TRUST COMPANY OF THE CITY OF NEW YORK

FRANCIS H. PAG *President.*

[253 Broadway; organized 1889]

GEORGE W. TOERGE, *Secretary.*GEORGE AUSTIN MORRISON, *Vice-President,*PHINEAS C. LOUNSBURY, *Vice-President,*S. W. WHITSON, *Assistant Secretary,*MOSES S. LOTT, *Vice-President,*T. T. STURGES, JR., *Assistant Secretary.*

DIRECTORS

PHINEAS C. LOUNSBURY,
DAVID M. MORRISON,
LUCIUS K. WILMERDING,
GEO. AUSTIN MORRISON,
GEORGE E. IDE,HY. J. S. HALL,
CLARENCE W. SEAMANS,
WILLIAM A. PUTNAM,
CHARLES M. CLARK,
HARRY K. KNAPP,FRANCIS H. PAGE,
GEORGE W. JENKINS,
JOHN P. MUNN,
GEORGE GRAY WARD,ROBERT A. DRYSDALE,
WILLIAM F. WHITING,
BRENT GOOD,
JOSEPH C. BALDWIN, JR.,
JOHN J. PULLEYN,HENRY STEERS,
WILLIAM A. NASH,
WALTER E. FREW,
ROSWELL ELDRIDGE,
J. LOUIS SCHAEFER.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$487,865	.....	.....	.....
Private securities, market value.....	1,545,586	.....	.....	.....
Mortgages owned.....	15,000	.....	.....	.....
Due from trust companies, banks and bankers.....	200,787	.....	.....	.....
Total resources.....	\$2,249,238	.....	.....	.....

LIABILITIES				
Capital.....	\$500,000			
Surplus, including all undivided profits (market value).....	1,118,236			
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	128,137			
Due to trust companies, banks and bankers.....	502,865			
Total liabilities.....	\$2,249,238			

84. WESTCHESTER TRUST COMPANY, YONKERS

CHARLES R. DUSENBERRY, *President.*

[8 Getty square; organized 1898]

JAMES E. HOWES, *Secretary.*FRANCIS M. CARPENTER, *Vice-President,*RICHARD EDIE, JR., *Vice-President,*
GEORGE E. EDIE, *Vice-President,*JAMES W. SHAUGHNESSY, *Assistant Secretary.*

DIRECTORS

J. HARVEY BELL,
RICHARD H. BIRDSALL,
FRANCIS M. CARPENTER,EUGENE C. CLARK,
CHAS. R. DUSENBERRY,
CHAS. DUSENBERRY, JR.,
BENJAMIN W. STILWELL,WILLIAM PALMER EAST,
GEORGE S. EDIE,
RICHARD EDIE, JR.,J. MAYHEW WAINWRIGHT,
CHARLES E. GORTON,
HENRY R. HICKS,
ELIJAH M. YERKS.JOHN HOAG,
EDSON LEWIS,
DANIEL S. REMSEN,

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investments, viz.:				
Public securities, market value.....	\$329,123	\$451,915	\$453,685	\$440,619
Private securities, market value.....	288,715	300,666	300,864	290,592
Real estate owned.....	210,975	216,341	234,915	249,914
Mortgages owned.....	495,466	502,616	524,116	525,316
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	409,961	464,392	468,317	445,854
Loans and discounts secured by other collateral.....	334,582	350,216	370,651	516,993
Loans, discounts and bills purchased not secured by collateral.....	908,127	812,960	779,288	766,771
Overdrafts.....	590	260	238	476
Due from trust companies, banks and bankers.....	259,558	187,497	379,194	332,094
Specie.....	20,466	37,747	9,534	10,122
Legal tender notes and notes of national banks.....	166,812	132,543	142,838	106,900
Cash items.....	32,253	50,201	34,460	40,924
Assets not included in any of the above heads.....	9,293	2,505	7,505	6,507
Total resources.....	\$3,465,921	\$3,509,859	\$3,705,605	\$3,733,082

LIABILITIES				
Capital.....	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits (market value).....	259,594	248,316	253,425	242,715
Preferred deposits, viz.:				
Due New York State savings banks.....	251,232	253,595	243,454	319,556
Due New York State savings and loan associations and credit unions.....	8,889	6,677	4,171	1,024
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	56,423	54,876	33,498	41,533
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	60,000	.....	.....	.....
Deposits by the State of New York.....	.....	60,000	60,000	39,000
Other deposits secured by pledge of assets.....	11,023	11,644	13,005	13,005
Deposits otherwise preferred.....	.....	.....	.....	45
Due depositors, not preferred.....	2,461,192	2,510,005	2,706,109	2,701,446
Due to trust companies, banks and bankers.....	27,129	42,743	61,041	33,055
Other liabilities.....	30,439	22,003	30,902	41,703
Total liabilities.....	\$3,465,921	\$3,509,859	\$3,705,605	\$3,733,082

Summary showing the aggregate Resources and Liabilities of the Trust Companies as exhibited by their Reports to the Superintendent of Banks on the several dates named below.

RESOURCES	Statement of condition March 2, 1914	Statement of condition June 30, 1914	Statement of condition Sept. 12, 1914	Statement of condition Dec. 24, 1914
Stock and bond investment, viz:				
Public securities, market value.....	\$83,137,316	\$96,932,271	\$127,148,793	\$96,258,534
Private securities, market value.....	318,884,573	332,772,236	330,625,774	340,511,568
Real estate owned.....	41,141,330	42,173,455	42,502,036	42,245,370
Mortgages owned.....	91,069,842	92,837,305	91,535,302	94,302,392
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	14,527,806	13,311,108	13,862,595	13,860,654
Loans and discounts secured by other collateral.....	501,485,000	573,771,673	582,026,645	562,879,332
Loans, discounts and bills purchased not secured by collateral.....	208,165,243	208,837,300	191,150,969	208,212,787
Overdrafts.....	110,558	264,022	199,285	142,360
Due from trust companies, banks and bankers.....	229,612,649	221,822,302	160,761,527	187,730,417
Specie.....	110,513,298	103,835,988	98,511,297	90,874,350
Legal tender notes and notes of national banks.....	16,081,104	15,919,455	20,707,727	16,123,335
Cash items.....	35,248,120	42,618,694	6,951,342	16,116,106
Customers' liability on acceptances (per contra, see liabilities).....		14,177,157	11,158,791	23,542,185
Assets not included in any of the above heads.....	68,915,258	53,172,408	37,811,700	47,799,007
Add for cents.....	43	39	40	40
Total resources.....	\$1,718,892,140	\$1,812,445,413	\$1,714,953,823	\$1,740,598,437

LIABILITIES				
Capital.....	\$78,650,000	\$78,600,000	\$79,700,000	\$80,400,000
Surplus, including all undivided profits (market value).....	177,523,707	166,860,986	162,158,956	162,552,043
Unpaid dividends, reserve for taxes, rents and dividends.....	3,106,580	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks.....	49,391,121	54,269,870	45,834,112	56,105,624
Due New York State savings and loan associations and credit unions.....	563,989	458,202	414,303	379,660
Trust deposits not payable under the conditions of the trusts within thirty days.....	20,727,537	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depository.....	40,349,796	78,210,620	61,880,179	50,337,961
Deposits secured by outstanding unmatured bonds issued by the State of New York.....	20,812,903	.....	.....	.....
Deposits by the State of New York.....	.....	18,740,767	13,157,385	9,197,280
Deposits by the Superintendent of Banks of the State of New York.....	.....	1,786,848	1,955,423	1,997,139
Other deposits secured by pledge of assets.....	4,598,321	8,564,291	10,343,046	7,671,015
Deposits otherwise preferred.....	2,829,263	15,523,178	1,066,391	1,106,852
Due depositors, not preferred.....	1,135,067,764	1,207,488,278	1,172,642,306	1,209,181,342
Due to trust companies, banks and bankers.....	120,182,053	132,104,294	97,516,501	101,054,111
Bills payable.....	295,000	60,000	2,158,500	885,316
Rediscounts.....	.....	.....	986,227	1,022,957
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	.....	14,177,157	11,158,791	23,542,185
Other liabilities.....	64,794,063	35,595,883	53,981,663	35,164,912
Add for cents.....	43	39	40	40
Total liabilities.....	\$1,718,892,140	\$1,812,445,413	\$1,714,953,823	\$1,740,598,437

SUMMARY

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DETAILED STATEMENT

OF THE CONDITION OF THE

Safe Deposit Companies in this State

ON THE

FIRST DAY OF JANUARY, 1915

AS COMPILED FROM THEIR REPORTS TO THE SUPERINTENDENT
OF BANKS

1. THE ALBANY SAFE DEPOSIT AND STORAGE COMPANY, ALBANY

[Maiden Lane and Lodge street; incorporated 1833]

OFFICERS

DANIEL LEONARD, President. EDGAR C. LEONARD, Treasurer.
D. A. THOMPSON, Vice-President.

DIRECTORS

DANIEL C. LEONARD, DONALD MCCREDIE, DAVID A. THOMPSON,
EDGAR C. LEONARD, A. PAGE SMITH.

FINANCIAL

RESOURCES

Stock and bond investments: Market value.....		\$22,200 00
Real estate, cost, \$51,550.79; estimated present value.....		51,550 79
Vaults and safes, cost, \$37,628.20; estimated present value..		37,628 20
Cash on deposit with banks or other moneyed institutions....		5,415 96
Cash on hand.....		106 62
Safe rentals due and accrued.....		1,242 50
Silver storage due and accrued.....		1,638 75
Warehouse storage due and accrued.....		505 50
Other assets, viz.:		
Fur storage.....	\$1,166 85	
Safe deposit.....	47 50	
Sundries.....	1 00	
		<u>1,215 35</u>
		<u>\$121,503 67</u>

LIABILITIES

Capital stock.....		\$90,000 00
Other liabilities viz.: Overpaid accounts.....		63 55
Excess of assets over liabilities.....		31,440 12
		<u>\$121,503 67</u>

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions		
January 1, 1914, before transactions of the day.....		\$6,960 52
From rent of safes.....		11,662 98
From storage of valuables the safety of which is guaranteed		
by the company.....		6,999 32
From silver storage.....		2,466 30
From warehouse storage.....		1,165 00
From interest on loans, deposits and investments.....		997 18
From all other sources, viz.: Opening safes, etc.....		22 79
		<u>\$30,274 09</u>

PAYMENTS

For dividends to shareholders.....		\$9,000 00
For expenses, viz.:		
Salaries.....	\$10,448 87	
Taxes and repairs on building.....	2,279 44	
Other expenses.....	2,722 16	
		<u>15,450 47</u>
Other payments, viz.:		
Safes and vaults.....	\$288 00	
Rebates on safes given up, etc.....	13 04	
		<u>301 04</u>
Cash on hand and in banks or other moneyed institutions De-		
cember 31, 1914, after transactions of the day.....		5 522 58
		<u>\$30,274 09</u>

2. ASTOR SAFE DEPOSIT COMPANY, NEW YORK CITY

[389 Fifth avenue; incorporated 1907]

OFFICERS

THOMAS COCHRAN, President. JAMES R. TROWBRIDGE, Treasurer.
EDGAR L. MARSTON, Vice-President.

DIRECTORS

HOWARD ROOCOCK, HENRY J. COCHRAN, WM. H. PORTER,
BARKLEY WYCKOFF, THOMAS COCHRAN, JR., JAS. R. TROWBRIDGE,
EDGAR L. MARSTON.

**FINANCIAL
RESOURCES**

Stock and bond investments: Market value.....		\$117,404 00
Vaults and safes and furniture and fixtures, cost, \$50,000; estimated present value.....		7,048 68
Cash on deposit with banks or other moneyed institutions..		298 12
Safe rentals due and accrued.....		1,640 31
Other assets, viz.:		
Interest accrued	\$2,098 92	
Accounts receivable	1 00	
Deficit	300 25	
		<u>2,400 17</u>
		<u>\$128,791 28</u>

LIABILITIES

Capital stock		\$100,000 00
Other loans		24,000 00
Interest due and accrued on loans.....		335 00
Other liabilities, viz.:		
Salaries accrued	\$31 00	
Rents unearned	4,425 28	
		<u>4,456 28</u>
		<u>\$128,791 28</u>

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....		\$257 17
From rent of safes.....		9,914 65
From interest on loans, deposits and investments.....		9,571 80
From loans paid		1,000 00
From all other sources, viz.: Repairs.....		12 75
		<u>\$20,756 37</u>

PAYMENTS

For loans paid		\$3,000 00
For interest on bonds, loans and mortgages.....		1,078 80
For expenses, viz.:		
Salaries	\$3,429 04	
Taxes and repairs on building.....	203 16	
Other expenses	2,974 75	
		<u>6,606 95</u>
Other payments, viz.: Stock and bond investments.....		9,772 50
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....		298 12
		<u>\$20,756 37</u>

3. ATLANTIC SAFE DEPOSIT COMPANY, NEW YORK CITY

[49 Wall street; incorporated 1901]

OFFICERS

G. S. FLOYD-JONES, President. G. S. BREWSTER, Vice-President.
M. JEROME PENDERGAST, Secretary.

DIRECTORS

G. S. BREWSTER, BEVERLY CHEW, A. E. G. GOODRIDGE,
D. CRAWFORD CLARK, JAMES M. GIFFORD, ANTON A. RAVEN,
G. S. FLOYD-JONES, GEO. J. GILLESPIE.

FINANCIAL**RESOURCES**

Bonds and mortgages	\$21,000 00
Stock and bond investments: Market value.....	108,127 00
Furniture and fixtures, cost, \$1,100; estimated present value..	1,000 00
Cash on deposit with banks or other moneyed institutions....	7,522 02
Cash on hand	60 12
Safe rentals due and accrued.....	2,399 50
Other assets, viz.: Interest accrued.....	1,541 23
	<hr/>
	\$141,649 87
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Expenses incurred but unpaid.....	85 20
Excess of assets over liabilities.....	41,564 67
	<hr/>
	\$141,649 87
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$8,268 53
From rent of safes.....	20,564 84
From interest on loans, deposits and investments.....	6,173 97
From all other sources, viz.: Rent of office.....	550 00
	<hr/>
	\$35,557 34
	<hr/>

PAYMENTS

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	
Salaries	\$8,596 00
Taxes	95 18
Rent of plant	6,600 00
Other expenses	1,684 02
	<hr/>
	16,975 20
Other payments, viz.: Notes purchased.....	5,000 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1914, after transactions of the day.....	7,582 14
	<hr/>
	\$35,557 34
	<hr/>

4. BANKERS' SAFE DEPOSIT COMPANY, NEW YORK CITY

[4 Wall street; incorporated 1880]

OFFICERS

S. A. CUNNINGHAM, President. CHAS. VAN ORDEN, Treasurer.
 GEORGE F. BAKER, Vice-President.

TRUSTEES

S. A. CUNNINGHAM, WM. FAHNESTOCK, CHARLES D. BACKUS,
 GEORGE F. BAKER, FISHER A. BAKER.

**FINANCIAL
RESOURCES**

Stock and bond investments: Market value.....	\$153,400 00
Vaults and safes, cost, \$71,428.82; estimated present value....	16,428 82
Furniture and fixtures, cost, \$500; estimated present value..	200 00
Cash on deposit with banks or other moneyed institutions....	2,995 24
	<hr/>
	\$173,024 06
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	73,024 06
	<hr/>
	\$173,024 06
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$2,976 00
From rent of safes	23,304 83
From interest on loans, deposits and investments.....	11,614 41
	<hr/>
	\$37,895 24
	<hr/>

PAYMENTS

For dividends to shareholders.....	\$20,000 00
For expenses, viz.:	
Salaries	\$8,737 00
Taxes and repairs on building.....	1,005 32
Rent of building	2,400 00
Other expenses	2,757 68
	<hr/>
	14,900 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1914, after transactions of the day.....	2,995 24
	<hr/>
	\$37,895 24
	<hr/>

5. BROADWAY SAFE DEPOSIT COMPANY, NEW YORK CITY

[4th avenue and Twenty-third street; incorporated 1902]

OFFICERS

M. J. O'BRIEN, JR., President.
DAN FROHMAN, Vice-President.

CARL J. DEUTSCH, Treasurer.
CHAS. STRAUSS, Secretary.

DIRECTORS

M. J. O'BRIEN, JR.,
DAN FROHMAN,

C. J. DEUTSCH,
CHAS. STRAUSS,
GEO. B. M. HARVEY.

HENRY REUBEL,
C. CRIMMINS,

FINANCIAL

RESOURCES

Stock and bond investments: Market value.....	\$12,000 00
Vaults and safes, cost, \$78,986.44, estimated present value....	78,986 44
Furniture and fixtures, cost, \$10,391.66, estimated present value	10,391 66
Cash on deposit with banks or other moneyed institutions....	1,858 71
Safe rentals due and accrued.....	155 00
Warehouse storage due and accrued.....	31 50
Other assets, viz.: Overpaid rent unrefunded.....	208 31
	<hr/>
	\$103,631 62
	<hr/> <hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	3,631 62
	<hr/>
	\$103,631 62
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$2,042 30
From rent of safes.....	8,328 05
From warehouse storage.....	177 46
From interest on loans, deposits and investments.....	468 00
	<hr/>
	\$11,015 81
	<hr/> <hr/>

PAYMENTS

For expenses, viz.:		
Salaries	\$4,420 00	
Taxes and repairs on building.....	251 85	
Rent of building	1,250 04	
Other expenses	1,143 75	
	<hr/>	\$7,065 64
Other payments, viz.: Stock and bond investments.....		2,091 46
Cash on hand and in banks or other moneyed institutions		
December 31, 1914, after transactions of the day.....		1,858 71
		<hr/>
		\$11,015 81
		<hr/> <hr/>

6. THE BRONX SAFE DEPOSIT COMPANY, NEW YORK CITY

[429 Tremont avenue; incorporated 1908]

OFFICERS

WILLIAM B. AITKEN, President. **WILLIAM E. STEVENS**, Treasurer.
T. TASSO FISCHER, Vice-President. **F. BRÉVOORT ALLIN**, Secretary.
JOHN S. SUTPHEN, Vice-President.

DIRECTORS

W. B. AITKEN, **T. T. FISCHER**, **WM. E. STEVENS**,
F. B. ALLIN, **P. H. LA ROCHE, JR.**, **J. S. SUTPHEN**,
C. H. BULL, **C. H. SCHUMANN**, **J. O. TAYLOR**,
A. E. COLFAX, **W. S. WILSON**.

**FINANCIAL
RESOURCES**

Stock and bond investments: Market value.....		\$960 00
Real estate, cost, \$142,000, estimated present value.....		142,000 00
Vaults and safes, cost, \$28,413.95, estimated present value....		28,413 95
Cash on deposit with banks or other moneyed institutions.....		6,116 88
Cash on hand		27 50
Other assets, viz.:		
Accrued rents	\$776 67	
Unexpended insurance	26 33	
Impressed cash account.....	290 02	
		<u>1,093 02</u>
		<u>\$178,611 35</u>

LIABILITIES

Capital stock	\$100,000 00
Loans secured by bond and mortgage.....	70,000 00
Interest due and accrued on loans.....	1,050 00
Other liabilities, viz.: Bond discount unaccumulated.....	12 77
Excess of assets over liabilities.....	7,548 58
	<u>\$178,611 35</u>

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$4,014 52
From rent of that portion of the building not occupied by the company	15,924 57
From rent of safes	2,141 52
From silver storage	282 35
From interest on loans, deposits and investments.....	155 67
From all other sources, viz.: Rebates from telephone, salaries and insurance	322 25
	<u>\$22,840 88</u>

PAYMENTS

For interest on bonds, loans and mortgages.....	\$3,150 00
For dividends to shareholders.....	6,000 00
For expenses, viz.:	
Salaries	\$1,858 87
Taxes and repairs on building.....	3,336 62
Other expenses	2,351 01
	<u>7,546 50</u>
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....	6,144 38
	<u>\$22,840 88</u>

7. BROOKLYN CITY SAFE DEPOSIT COMPANY, BROOKLYN

[177-179 Montague street; incorporated 1872]

OFFICERS

DAVID H. LANMAN, President. FRANK O. EDGERTON, Treasurer.
 GEORGE W. CHAUNCEY, Vice-President.

DIRECTORS

WILLARD P. SCHENCK, HORACE C. DUVAL, W. McDONALD, JR.,
 GEORGE W. CHAUNCEY, FRANK J. W. DILLER, JOSEPH E. OWENS,
 DAVID H. LANMAN.

**FINANCIAL
 RESOURCES**

Stock and bond investments: Market value.....	\$122,700 00	
Cash on deposit with banks or other moneyed institutions....	4,370 89	
Cash on hand.....	18 84	
Safe rentals due and accrued.....	1,916 25	
Silver storage due and accrued.....	1,432 00	
Other assets, viz:		
Insurance prepaid	\$38 19	
Accrued interest on bonds.....	1,325 00	
		1,363 19
		<hr/>
		\$131,801 17

LIABILITIES

Capital stock	\$100,000 00	
Expenses incurred but unpaid.....	134 20	
Excess of assets over liabilities.....	31,666 97	
		<hr/>
		\$131,801 17

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions		
January 1, 1914, before transactions of the day.....	\$6,855 31	
From rent of that portion of the building not occupied by the company	8,125 41	
From rent of safes.....	15,881 07	
From storage of valuables the safety of which is guaranteed by the company	3,000 42	
From interest on loans, deposits and investments.....	4,087 50	
From all other sources, viz:		
Refund of insurance.....	\$738 41	
New locks	17 25	
Sale of real estate equity.....	152,000 00	
Interest on deposit	45 93	
		152,801 59
		<hr/>
		\$190,751 30

PAYMENTS

For loans paid	\$30,000 00	
For interest on bonds, loans and mortgages.....	3,305 00	
For dividends to shareholders	7,000 00	
For expenses, viz:		
Salaries	\$11,100 52	
Taxes and repairs on building.....	1,998 81	
Rent of building	2,250 00	
Other expenses	4,551 01	
		19,900 34
Other payments, viz.:		
Insurance	\$11 90	
Bonds purchased	125,700 00	
Refund of building rents.....	412 50	
Refund of safe rentals.....	31 83	
		126,156 23
Cash on hand and in banks or other moneyed institutions		
December 31, 1914, after transactions of the day.....	4,389 73	
		<hr/>
		\$190,751 30

8. CENTRAL SAFE DEPOSIT COMPANY OF OSSINING, N. Y.

[Pleasant square; incorporated 1908]

OFFICERSC. TOWNSEND YOUNG, President.
GEORGE HYATT, Vice-President.DUDLEY B. HOLBROOK, Treasurer.
O. J. TEN HAGEN, Secretary.**DIRECTORS**C. T. YOUNG,
S. M. SHERWOOD,
F. L. YOUNG,
E. A. BARTO,
A. B. MURRAY, JR.GEO. HYATT,
W. F. FOSHAY,
D. B. HOLBROOK,
ADELBERT GRIFFIN,
W. A. MINER,JACOB CHADEAYNE,
F. BRANDRETH,
O. J. TEN HAGEN,
GRIFFIN S. HILLIKER,
LEONARD A. BALLARD.**FINANCIAL
RESOURCES**

Bonds and mortgages.....	\$14,200 00
Stock and bond investments: Market value.....	942 50
Cash on deposit with banks or other moneyed institutions....	534 22
Silver storage due and accrued.....	142 75
	<hr/>
	\$15,819 47

LIABILITIES

Capital stock	\$10,000 00
Other loans	350 00
Interest due and accrued on loans.....	2 64
Other liabilities, viz.:	
Salaries accrued	\$25 00
Rent	160 00
	<hr/>
	185 00
Excess of assets over liabilities.....	5,281 83
	<hr/>
	\$15,819 47

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$1,739 48
From rent of safes.....	996 25
From silver storage.....	210 00
From interest on loans, deposits and investments.....	828 42
From all other sources, viz.: Borrowed on note.....	500 00
	<hr/>
	\$4,274 15

PAYMENTS

For loans paid	\$150 00
For interest on bonds, loans and mortgages.....	19 33
For dividends to shareholders.....	600 00
For expenses, viz.:	
Salaries	\$75 00
Rent of building	300 00
Other expenses	95 60
	<hr/>
	470 60
Other payments, viz.: Bond and mortgage purchased.....	2,500 00
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....	534 22
	<hr/>
	\$4,274 15

9. CITY SAFE DEPOSIT COMPANY OF ALBANY, N. Y.

[100 State street; incorporated 1903]

OFFICERSJOHN E. WALKER, President.
G. Y. LANSING, Vice-President.WM. S. HACKETT, Treasurer.
WILLIAM D. WADE, Manager.**DIRECTORS**JOHN E. WALKER.
GERRIT Y. LANSING,
HORACE S. BELL,
PARKER CORNING,WM. S. HACKETT,
ALBERT HESSBERG,
LEWIS R. PARKER,
W. W. BATCHELDER,
JACOB S. FRIEDMAN.GEO. W. STEDMAN,
CHAS. W. REYNOLDS,
WILLIAM S. DYER,
WM. J. NELLIS,**FINANCIAL
RESOURCES**

Stock and bond investments: Market value.....	\$29,966 25
Vaults and safes, cost, \$40,297.33, estimated present value....	39,581 93
Furniture and fixtures, cost, \$3,770.92, estimated present value	5 00
Cash on deposit with banks or other moneyed institutions....	3,144 39
Cash on hand.....	20 00
Safe rentals due and accrued.....	1,072 79
Silver storage due and accrued.....	263 50
Warehouse storage due and accrued.....	635 95
Other assets, viz.: Interest accrued.....	329 56
	<hr/>
	\$75,019 37

LIABILITIES

Capital stock	\$50,000 00
Excess of assets over liabilities.....	25,019 37
	<hr/>
	\$75,019 37

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$2,340 83
From rent of safes.....	10,031 76
From storage of valuables the safety of which is guaranteed by the company	3,358 02
From silver storage	569 35
From warehouse storage	185 00
From interest on loans, deposits and investments.....	1,719 14
	<hr/>
	\$18,204 10

PAYMENTS

For dividends to shareholders.....	\$5,000 00
For expenses, viz.:	
Salaries	\$3,439 50
Rent of building	1,200 00
Other expenses	1,717 06
	<hr/>
	6,356 56
Other payments, viz.:	
Bonds purchased	\$1,881 25
Taxes	454 00
New nest of boxes.....	1,347 90
	<hr/>
	3,683 15
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....	3,164 39
	<hr/>
	\$18,204 10

10. COLONIAL BANK SAFE DEPOSIT COMPANY, NEW YORK CITY

[441 Columbus avenue; incorporated 1912]

OFFICERS

ALEXANDER WALKER, President. **CHARLES S. WILLIAMS**, Secretary.
GEORGE S. CARR, Treasurer.

DIRECTORS

ALEXANDER WALKER, **CHARLES S. WILLIAMS**,
EDWIN W. ORVIS, **WILLIAM C. DUNCAN**,
GEORGE S. CARR.

FINANCIAL**RESOURCES**

Stock and bond investments: Market value.....	\$49,390 00
Vaults and safes, cost, \$38,657.25, estimated present value....	34,000 00
Furniture and fixtures, cost, \$13,456, estimated present value	6,000 00
Cash on deposit with banks or other moneyed institutions....	11,694 66
Other assets, viz.: Automobile.....	600 00
	<hr/>
	\$101,684 66
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	1,684 66
	<hr/>
	\$101,684 66
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$10,068 24
From rent of safes and from storage of valuables the safety of which is guaranteed by the company.....	33,841 92
From interest on loans, deposits and investments.....	2,165 50
	<hr/>
	\$46,075 66
	<hr/>

PAYMENTS**For expenses, viz.:**

Salaries	\$6,375 00
Taxes and repairs on building.....	726 99
Rent of buildings	15,000 00
Other expenses	2,333 84
	<hr/>
	\$24,435 83

Other payments, viz.:

Bonds purchased	\$4,450 00
Insurance	2,233 92
Holmes Electric Protective Co.....	2,505 00
New boxes	756 25
	<hr/>
	9,945 17

Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....	11,694 66
	<hr/>
	\$46,075 66
	<hr/>

11. THE COMMERCIAL SAFE DEPOSIT COMPANY, NEW YORK CITY

[1451 Broadway; incorporated 1908]

OFFICERS

R. R. MOORE, President. G. J. BAUMANN, Treasurer.
A. L. ERLANGER, Vice-President.

DIRECTORS

R. R. MOORE, G. J. BAUMANN, E. H. FALLOWS,
A. L. ERLANGER, JOHN F. GALVIN.

**FINANCIAL
RESOURCES**

Stock and bond investments: Market value.....	\$39,785 00
Vaults and safes, cost, \$42,300; estimated present value.....	22,300 00
Cash on deposit with banks or other moneyed institutions....	41,804 98
Safe rentals due and accrued.....	35 00
	<hr/>
	\$103,924 98
	<hr/> <hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	3,924 98
	<hr/>
	\$103,924 98
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$49,329 33
From rent of safes.....	6,767 16
From storage of valuables the safety of which is guaranteed by the company	257 94
From interest on loans, deposits and investments.....	3,090 99
From all other sources, viz.:	
Opening safes	\$1 50
Sale of bonds.....	19,768 90
	<hr/>
	19,770 40
	<hr/>
	\$79,215 82
	<hr/> <hr/>

PAYMENTS

For expenses, viz.:	
Salaries	\$1,900 01
Taxes and repairs on building.....	758 22
Rent of building	4,000 00
Other expenses	685 95
	<hr/>
	\$7,344 18
Other payments, viz.:	
Rebate on rentals.....	\$10 66
Stock and bond investments.....	30,056 00
	<hr/>
	30,066 66
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....	41,804 98
	<hr/>
	\$79,215 82
	<hr/> <hr/>

13. COUNTY SAFE DEPOSIT COMPANY, WHITE PLAINS

[162-164 Railroad avenue; incorporated 1913]

OFFICERS

JAMES F. HORAN, President.
C. P. YOUNG, Vice-President.

JOSEPH H. MEAD, Secretary.
J. DOUGLASS MEAD, Assistant Secretary.

DIRECTORS

JAMES F. HORAN,
CORNELIUS R. AGNEW,
JOHN J. RIKER,
RUSSELL MARSTON,

J. DOUGLASS MEAD,
FREDERICK GELLER,
ELIAS W. DUSENBERRY,
C. P. YOUNG,
JOSEPH H. MEAD.

FINANCIAL

. RESOURCES

Bonds and mortgages.....	\$1,500 00
Vaults and safes, cost, \$8,123.22, estimated present value.....	8,123 22
Furniture and fixtures, cost, \$269.20, estimated present value.....	269 20
Cash on deposit with banks or other moneyed institutions....	785 43
Safe rentals due and accrued.....	33 96
Silver storage due and accrued.....	72 40
Other assets viz.: Interest accrued.....	37 50
	<hr/>
	\$10,821 71
	<hr/>

LIABILITIES

Capital stock	\$10,000 00
Excess of assets over liabilities.....	821 71
	<hr/>
	\$10,821 71
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$493 26
From rent of safes.....	607 50
From silver storage.....	69 00
From interest on loans, deposits and investments.....	85 45
	<hr/>
	\$1,255 21
	<hr/>

PAYMENTS

For expenses, viz.:	
Taxes	\$8 76
Rent of vault space in building.....	300 00
Other expenses	161 02
	<hr/>
	\$469 78
Cash on hand and in banks or other moneyed institutions	
December 31, 1914, after transactions of the day.....	785 43
	<hr/>
	\$1,255 21
	<hr/>

14. EMPIRE CITY SAFE DEPOSIT COMPANY, NEW YORK CITY

[160 Fifth avenue; incorporated 1905]

OFFICERS

B. J. GREENHUT, President. **EDWARD SEARLE**, Secretary.
SYDNEY H. HERMAN, Vice-President. **WM. E. BURNETT**, Assistant Secretary.
SAMUEL KRIDEL, Vice-President. **DAVID NEVIUS**, Treasurer.

DIRECTORS

JOSEPH FREEMAN, **SAMUEL KRIDEL**, **JACOB A. STEIN**,
B. J. GREENHUT, **HERBERT S. MARTIN**, **S. LEVY**,
JOSEPH HORNTHAL, **DAVID NEVIUS**, **H. H. VREELAND**,
W. A. GILLESPIE, **S. H. HERMAN**.

**FINANCIAL
RESOURCES**

Stock and bond investments: Market value.....	\$23,637 50
Vaults and safes, cost, \$81,318.75, estimated present value....	77,000 00
Furniture and fixtures, cost, \$1,146.75, estimated present value ..	1 00
Cash on deposit with banks or other moneyed institutions....	1,109 97
Safe rentals due and accrued.....	693 00
Silver storage due and accrued.....	233 92
Warehouse storage due and accrued.....	96 75
Other assets, viz.: Interest accrued.....	254 90
	<hr/>
	\$103,027 04

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	3,027 04
	<hr/>
	\$103,027 04

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$2,298 94
From rent of that portion of the building not occupied by the company	2,500 00
From rent of safes.....	10,276 99
From silver storage.....	768 42
From warehouse storage	1,233 30
From interest on loans, deposits and investments.....	853 34
From stocks and bonds, sold, (par value, \$5,000.) Amount received therefor	5,000 00
From all other sources, viz.:	
Sale of electric lamp.....	\$1 40
Lost keys	7 30
Telephone	10 10
Breaking open boxes	15 00
Rebate on insurance premium.....	20 22
Sale of electric fans.....	27 00
Cartage and packing.....	88 00
	<hr/>
	169 02
	<hr/>
	\$23,100 01

PAYMENTS

For expenses, viz.:	
Salaries	\$5,900 00
Taxes and repair on building.....	208 08
Rent of building	3,000 00
Other expenses	2,405 82
Other payments, viz.:	
Rebate on rent of safes.....	\$9 26
Cartage and packing.....	85 55
Bonds purchased	10,383 33
	<hr/>
	10,478 14
Cash on hand and in banks or other moneyed institutions	
December 31, 1914, after transactions of the day	1,109 97
	<hr/>
	\$23,100 01

15. EMPIRE SAFE DEPOSIT COMPANY, NEW YORK CITY

[580 Fifth avenue; incorporated 1913]

OFFICERS

LE ROY W. BALDWIN, President. W. H. ENGLISH, Vice-President.
 PAUL H. HUDSON, Secretary. W. B. BALDWIN, Treasurer.
 AMBROSE M. THAYER, Asst. Secretary. EDWARD C. WILSON, Asst. Treasurer.

DIRECTORS

LE ROY W. BALDWIN, WM. H. ENGLISH, AUGUST HECKSCHER,
 W. B. BALDWIN, C. VANDERBILT BARTON, HENRY P. TALMADGE,
 CHAS. H. ZEHNDER.

**FINANCIAL
RESOURCES**

Valuts and safes, cost, \$87,040, estimated present value.....	\$87,040 00
Cash on deposit with banks or other moneyed institutions.....	13,308 62
	<hr/>
	\$100,348 62
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	348 62
	<hr/>
	\$100,348 62
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$20,000 00
From rent of safes.....	9,264 34
From silver storage.....	1,717 00
From interest on loans, deposits and investments.....	914 82
From all other sources, viz.: Drayage, packing and sundries..	205 15
	<hr/>
	\$32,101 31
	<hr/>

PAYMENTS

For expenses, viz.:		
Salaries.....	\$5,465 00	
Rent of offices.....	3,500 00	
Other expenses	2,787 69	
	<hr/>	\$11,752 69
Other payments, viz.: Vault construction.....		7,040 00
Cash on hand and in banks or other moneyed institutions		
December 31, 1914, after transactions of the day.....		13,308 62
		<hr/>
		\$32,101 31
		<hr/>

**16. THE EQUITABLE SAFE DEPOSIT COMPANY OF NEW YORK,
NEW YORK CITY**

[43-49 Exchange place; incorporated 1909]

OFFICERS

ALVIN W. KRECH , President.	GEO. V. DREW , Asst. Secretary.
R. BRITTINGHAM , Vice-President.	STEPHEN J. BROOKS , Asst. Secretary.
GEORGE M. STOLL , Secretary.	FRANK E. RYON , Asst. Secretary.
	GEORGE W. SMITH , Asst. Secretary.

DIRECTORS

ALVIN W. KRECH ,	RICHARD R. HUNTER ,	RUSSELL BRITTINGHAM ,
LYMAN RHOADES ,	FRED'K W. FULLE ,	ROLAND P. JACKSON .

FINANCIAL

RESOURCES

Stock and bond investments: Market value.....	\$16,815 00
Vaults and safes, furniture and fixtures, cost, \$202,622.71, estimated present value.....	135,000 00
Cash on deposit with banks or other moneyed institutions....	3,475 84
Cash on hand	50 00
Safe rentals due and accrued.....	2,668 25
Silver storage due and accrued.....	247 21
Other assets, viz.: Interest accrued.....	190 00
	<hr/> <hr/>
	\$158,446 30

LIABILITIES

Capital stock	\$150,000 00
Excess of assets over liabilities.....	8,446 30
	<hr/> <hr/>
	\$158,446 30

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$1,592 18
From rent of safes	40,696 61
From silver storage	2,360 70
From interest on loans, deposits and investments.....	901 20
	<hr/> <hr/>
	\$45,550 69

PAYMENTS

For dividends to shareholders.....	\$7,500 00
For expenses, viz.:	
Salaries	\$19,595 77
Taxes and repairs on building.....	261 17
Rent of building	8,999 96
Other expenses	5,667 95
	<hr/>
	34,524 85
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....	3,525 84
	<hr/> <hr/>
	\$45,550 69

17. FIFTH AVENUE SAFE DEPOSIT COMPANY, NEW YORK CITY

[250 Fifth avenue; incorporated 1883]

OFFICERS

EDWARD H. PEASLEE, President. WM. A. SIMONSON, Treasurer.
 JOHN W. AITKEN, Vice-President. WM. J. STURZENEGGER, Secretary.

TRUSTEES

JOHN W. AITKEN, WM. A. SIMONSON, LOUIS M. STARR,
 JAMES A. STILLMAN, DANIEL C. SILLECK, EDWARD H. PEASLEE.

FINANCIAL
 RESOURCES

Stock and bond investments: Market value.....	\$98,700 00
Vaults and safes, cost, \$54,493, estimated present value.....	10,000 00
Cash on deposit with banks or other moneyed institutions....	17,907 09
	<hr/>
	\$126,607 09
	<hr/> <hr/>

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.:	
Unpaid dividends	\$3,000 00
Rent accrued	1,166 67
	<hr/>
	4,166 67
Excess of assets over liabilities	22,440 42
	<hr/>
	\$126,607 09
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$109,566 14
From rent of safes.....	25,626 52
From interest on loans, deposits and investments.....	4,789 25
From stocks and bonds sold.....	311,413 89
From all other sources, viz.: Opening safes, payment for keys.	39 50
	<hr/>
	\$451,435 30
	<hr/> <hr/>

PAYMENTS

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	
Salaries	\$7,949 42
Taxes	329 90
Rent of building.....	7,000 00
Other expenses	1,815 84
	<hr/>
	17,095 16
Other payments, viz.: Bond investments.....	410,433 05
Cash on hand and in banks or other moneyed institutions	
December 31, 1914, after transactions of the day.....	17,907 09
	<hr/>
	\$451,435 30
	<hr/> <hr/>

18. FRANKLIN SAFE DEPOSIT COMPANY, BROOKLYN

[166 Montague street; incorporated 1891]

OFFICERS

ARTHUR K. WOOD, President. CLINTON W. LUDLUM, Treasurer.
 CROWELL HADDEN, Vice-President.

TRUSTEES

CHARLES C. FOSTER, JOHN HILL MORGAN, FRANK DAY TUTTLE,
 CROWELL HADDEN, EDWIN PACKARD, WM. H. WALLACE,
 MARTIN JOOST, JAMES H. POST, ARTHUR KING WOOD.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....	\$23,800 00
Stock and bond investments: Market value.....	44,336 00
Vaults and safes, cost, \$65,135.84; furniture and fixtures, cost, \$4,544.29, estimated present value.....	41,500 00
Cash on deposit with banks or other moneyed institutions....	3,650 50
	<hr/>
	\$113,286 50

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	13,286 50
	<hr/>
	\$113,286 50

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions Janu- ary 1, 1914, before transactions of the day.....	\$1,918 78
From rent of safes.....	19,084 32
From storage of valuables the safety of which is guaranteed by the company.....	2,919 36
From warehouse storage	33 00
From interest on loans, deposits and investments.....	4,279 58
	<hr/>
	\$28,235 04

PAYMENTS

For dividends to shareholders.....	\$10,000 00
For expenses, viz.:	
Salaries	\$6,630 00
Taxes and repairs on building	905 38
Rent of building	5,333 83
Other expenses	1,715 83
	<hr/>
	14,584 54
Cash on hand and in banks or other moneyed institutions De- cember 31, 1914, after transactions of the day.....	3,650 50
	<hr/>
	\$28,235 04

19. GARFIELD SAFE DEPOSIT COMPANY, NEW YORK CITY

[7 West Twenty-third street; incorporated 1888]

OFFICERSRUEL W. POOR, President.
L. A. BEVIN, Vice-President.CHAS. T. WILLS, Vice-President.
GEO. D. WEEKS, Treasurer.**TRUSTEES**LEANDER A. BEVIN,
WILLIAM CRAWFORD,
ADOLPHE H. FISCHER,JOHN S. HOLBROOK,
THOS. E. KIRBY,
JAMES F. SUTTON,
EDWARD HOLBROOK.GEORGE D. WEEKS,
CHARLES T. WILLS,
RUEL W. POOR,**FINANCIAL****RESOURCES**

Stock and bond investments: Market value.....	\$31,734 20
Vaults and safes, cost, \$88,956.48; estimated present value....	88,000 00
Furniture and fixtures, cost, \$41,682.87; estimated present value	40,000 00
Cash on deposit with banks or other moneyed institutions....	1,954 51
Cash on hand.....	23 97
Safe rentals due and accrued.....	4,275 73
Silver storage due and accrued.....	3,528 82
Warehouse storage due and accrued.....	484 94
	<hr/>
	\$170,002 17

LIABILITIES

Capital stock	\$150,000 00
Expenses incurred but unpaid.....	353 38
Other liabilities, viz.:	
Unpaid dividends	\$60 00
Taxes accrued	541 34
Salaries accrued	148 75
Reserve account	15,000 00
	<hr/>
	15,750 09
Excess of assets over liabilities.....	3,898 70

\$170,002 17**CASH TRANSACTIONS DURING THE YEAR 1914****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$2,514 65
From rent of safes.....	35,258 08
From storage of valuables the safety of which is guaranteed by the company, and warehouse storage.....	7,274 76
From interest on loans, deposits and investments.....	1,605 00
From all other sources, viz.:	
New locks, keys, etc.....	\$155 25
Electric current	307 57
Telephone tolls	7 05
	<hr/>
	469 87

\$47,122 36**PAYMENTS**

For dividends to shareholders.....	\$12,000 00
For expenses, viz.:	
Salaries	\$16,059 43
Taxes and repairs on building.....	843 89
Rent of building	10,000 00
Other expenses	6,440 56
	<hr/>
	33,143 88

Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....

1,978 48

\$47,122 36

20. GREENWICH SAFE DEPOSIT COMPANY, NEW YORK CITY

[135 William street; incorporated 1913]

OFFICERS

WILLIAM C. DUNCAN, President. FRANK HAMMOND, Treasurer.
 CHARLES E. ORVIS, Vice-President.

DIRECTORS

WM. C. DUNCAN, FRANK HAMMOND, CHARLES E. ORVIS,
 HENRY R. CARSE, ALEXANDER WALKER.

**FINANCIAL
RESOURCES**

Stock and bond investments: Market value.....	\$42,154 82
Vaults and safes, cost, \$60,000; estimated present value.....	58,500 00
Cash on deposit with banks or other moneyed institutions....	65 56
Safe rentals due and accrued.....	1,131 39
	<hr/>
	\$101,851 77
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	1,851 77
	<hr/>
	\$101,851 77
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$42,424 46
From rent of safes.....	11,449 92
From interest on loans, deposits and investments.....	1,800 00
	<hr/>
	\$55,674 38
	<hr/>

PAYMENTS

For expenses, viz.:	
Salaries	\$5,411 42
Rent of building	4,299 97
Other expenses	3,742 61
	<hr/>
	\$13,454 00
Other payments, viz.: Bonds purchased.....	42,154 82
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....	65 56
	<hr/>
	\$55,674 38
	<hr/>

21. GUARANTY SAFE DEPOSIT COMPANY, NEW YORK CITY

[514 Fifth avenue; incorporated 1912]

OFFICERS

ALEXANDER J. HEMPHILL, President. WALTER MEACHAM, Treasurer.
 CHARLES H. SABIN, Vice-President. CHARLES M. BILLINGS, Secretary.

DIRECTORS

EDWARD J. BERWIND, AUGUSTUS D. JUILLIARD, CHARLES H. SABIN,
 HENRY P. DAVISON, THOMAS W. LAMONT, WILLIAM D. SLOANE,
 ALEX. J. HEMPHILL, ALBERT H. WIGGIN.

**FINANCIAL
 RESOURCES**

Stock and bond investments: Market value.....	\$49,625 00
Vaults and safes, cost, \$50,000; estimated present value.....	38,000 00
Cash on deposit with banks or other moneyed institutions....	22,345 93
Safe rentals due and accrued.....	2,262 50
Other assets, viz.: Accrued interest.....	687 50
	<hr/>
	\$112,920 93

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.: Advance rentals.....	11,024 77
Excess of assets over liabilities.....	1,896 16
	<hr/>
	\$112,920 93

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$15,926 74
From rent of safes.....	24,576 75
From interest on loans, deposits and investments.....	3,328 43
From all other sources, viz.:	
Bonds sold	\$148,412 50
Opening boxes	42 00
	<hr/>
	148,454 50
	<hr/>
	\$192,286 42

PAYMENTS

For interest on bonds, loans and mortgages.....	\$260 25
For dividends to shareholders.....	6,000 00
For expenses, viz.:	
Salaries	\$5,079 53
Taxes and repairs on building.....	287 12
Rent of building	4,000 00
Other expenses	5,313 59
	<hr/>
	14,660 24
Other payments, viz.:	
Bonds purchased	\$148,412 50
Cash rebates	607 50
	<hr/>
	149,020 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1914, after transactions of the day.....	22,345 93
	<hr/>
	\$192,286 42

22. THE HANOVER SAFE DEPOSIT COMPANY, NEW YORK CITY

[5 Nassau street; incorporated 1903]

OFFICERS

WILLIAM WOODWARD , President.	EUGENE A. VAN NEST , Secretary.
WILLIAM BARBOUR , Vice-President.	HENRY R. CARSE , Treasurer.

DIRECTORS

WM. WOODWARD ,	HENRY R. CARSE ,	SAMUEL T. PETERS ,
WILLIAM BARBOUR ,		ERNEST ISELIN .

**FINANCIAL
RESOURCES**

Vaults and safes, cost, \$200,000.00, estimated present value..	\$200,000 00
Cash on deposit with banks or other moneyed institutions..	1,777 30
Safe rentals due and accrued.....	495 00
	<hr/>
	\$202,272 30
	<hr/> <hr/>

LIABILITIES

Capital stock	\$200,000 00
Excess of assets over liabilities.....	2,272 30
	<hr/>
	\$202,272 30
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$1,196 58
From rent of safes.....	50,272 57
From all other sources, viz.:	
Keys, locks, etc.....	\$406 87
Key deposit account.....	35 00
	<hr/>
	441 87
	<hr/>
	\$51,911 02
	<hr/> <hr/>

PAYMENTS

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	
Salaries	\$12,479 20
Taxes and repairs on building	1,062 88
Rent of building	24,000 00
Other expenses	6,586 64
	<hr/>
	44,128 72
Other payments, viz.: Key deposit returned.....	5 00
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....	1,777 30
	<hr/>
	\$51,911 02
	<hr/> <hr/>

23. HUDSON SAFE DEPOSIT COMPANY, NEW YORK CITY

[1411 Broadway; incorporated 1902 as the New Amsterdam Safe Deposit Company]

OFFICERS

ELVERTON R. CHAPMAN, President.
LOUIS H. HOLLOWAY, Vice-President.
WARREN M. HEALEY, Vice-President.

ALBERT HICKS, Treasurer.
RICHARD A. PURDY, Secretary.

DIRECTORS

J. ROMAINE BROWN,
E. R. CHAPMAN,
WILLIAM O. ALLISON,

WARREN M. HEALEY,
CHARLES F. HOLM,
LOUIS H. HOLLOWAY,

JOHN GERKEN,
RICHARD A. PURDY,
WM. P. RINCKHOFF.

**FINANCIAL
RESOURCES**

Stock and bond investments: Market value.....	\$95,884 00
Vaults and safes, estimated present value.....	21,000 00
Cash on deposit with banks or other moneyed institutions....	12,853 85
	<hr/>
	\$129,737 85

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	29,737 85
	<hr/>
	\$129,737 85

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$5,936 66
From rent of safes.....	8,037 41
From warehouse storage.....	205 25
From interest on loans, deposits and investments.....	6,681 53
From stocks and bonds sold, par value, \$36,000. Amount received therefor	36,409 13
From all other sources, viz.:	
Opening boxes	\$56 75
New keys	7 50
Sundries	36 00
Adjustment of salaries, telephone and electric bells for past four years.....	1,582 23
	<hr/>
	1,682 48
	<hr/>
	\$58,952 46

PAYMENTS

For expenses, viz.:	
Salaries	\$6,149 55
Taxes and repairs on building.....	647 02
Rent of building	1,800 00
Other expenses	1,891 39
	<hr/>
	\$10,487 96
Other payments, viz.:	
Holmes Electric Protective Co.....	\$437 00
Stationery	62 75
Advertising	124 77
Bond purchased	34,596 13
Directors' fees	390 00
	<hr/>
	35,610 65
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....	12,853 85
	<hr/>
	\$58,952 46

24. KNICKERBOCKER SAFE DEPOSIT COMPANY, NEW YORK CITY

[358 Fifth avenue; incorporated 1901]

OFFICERSCHARLES H. KEEP, President.
BENJ. L. ALLEN, Vice-President.CHARLES S. ADAMS, Treasurer.
HARRIS A. DUNN, Secretary.**DIRECTORS**BENJAMIN L. ALLEN,
HOWARD BAYNE,

CHARLES H. KEEP,

FRED'K G. BOURNE,
HARRIS A. DUNN.**FINANCIAL****RESOURCES**

Stock and bond investments: Market value.....	\$65,550 00
Real estate, cost, \$86,649.18; estimated present value.....	64,438 93
Vaults and safes, cost, \$19,712.20; estimated present value...	7,870 30
Cash on deposit with banks or other moneyed institutions....	907 17
Cash on hand	50 00
	<hr/>
	\$138,816 40

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	38,816 40
	<hr/>
	\$138,816 40

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$2,758 38
From rent of safes.....	40,052 51
From interest on loans, deposits and investments.....	4,139 30
From all other sources, viz.: Stocks and bonds sold.....	35,887 83
	<hr/>
	\$82,838 02

PAYMENTS

For dividends to shareholders.....	\$5,000 00
For expenses, viz.:	
Salaries	\$7,336 01
Taxes and repairs on building.....	1,774 05
Rent of building	26,916 82
Other expenses	2,760 47
	<hr/>
	38,787 35
Other payments, viz.:	
Stock and bond investments.....	\$34,431 25
Safes purchased	3,662 25
	<hr/>
	38,093 50
Cash on hand and in banks or other moneyed institutions	
December 31, 1914, after transactions of the day.....	957 17
	<hr/>
	\$82,838 02

25. THE LINCOLN SAFE DEPOSIT COMPANY, NEW YORK CITY

[60-70 East 42d street; incorporated 1881]

OFFICERSTHOMAS L. JAMES, President.
E. E. OLCOTT, Vice-President.F. EGERTON WEBB, Vice-President.
WILLIAM J. MURPHY, Treasurer.**TRUSTEES**THOMAS L. JAMES,
F. W. VANDERBILT,
JAMES STILLMAN,
RUFUS B. COWING,PERCIVAL KUHNE,
E. E. OLCOTT,
F. EGERTON WEBB,
FREDERIC R. COUDERT,WILLIAM A. SIMONSON,
WM. K. VANDERBILT, JR.,
JOSEPH P. GRACE,
RUFUS B. COWING.**FINANCIAL****RESOURCES**

Stock and bond investments: Market value.....	\$450,812 50
Real estate, cost, \$1,720,000; estimated present value.....	1,720,000 00
Vaults and safes, cost, \$80,000; estimated present value....	80,000 00
Cash on deposit with banks or other moneyed institutions....	24,700 21
Cash on hand.....	500 00
Safe rentals due and accrued.....	11,632 22
Silver storage due and accrued.....	17,639 89
Warehouse storage due and accrued.....	131,362 80
Other assets, viz.: Supplies on hand.....	3,500 00

\$2,440,147 62**LIABILITIES**

Capital stock	\$1,000,000 00
Loans secured by bond and mortgage.....	800,000 00
Interest due and accrued on loans.....	3,750 00
Expenses incurred but unpaid.....	3,860 16
Other liabilities, viz.: Taxes accrued.....	2,000 00
Excess of assets over liabilities.....	630,537 46

\$2,440,147 62**CASH TRANSACTIONS DURING THE YEAR 1914****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$42,408 72
From rent of that portion of the building not occupied by the company	45,966 68
From rent of safes.....	80,199 95
From storage of valuables the safety of which is guaranteed by the company	39,491 22
From warehouse storage.....	247,169 40
From interest on loans, deposits and investments.....	18,692 70

\$473,928 67**PAYMENTS**

For interest on bonds, loans and mortgages.....	\$36,000 00
For dividends to shareholders.....	100,000 00
For expenses, viz.:	
Salaries	\$123,694 32
Taxes and repairs on building.....	42,715 23
Other expenses	78,629 14
	<hr/> 245,038 69
Other payments, viz.:	
Stock and bond investments	\$64,328 47
Refunds to customers.....	3,361 30
	<hr/> 67,689 77
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....	25,200 21

\$473,928 67

26. THE LONG ISLAND SAFE DEPOSIT COMPANY, BROOKLYN

[196 Montague street; incorporated 1867]

OFFICERSFRANK L. SNIFFEN, President.
FRANK BAILEY, Vice-President.

JOHN F. TALMADGE, Treasurer.

DIRECTORSFRANK BAILEY,
HENRY C. BALDWIN,
EDWARD T. BEDFORD,
MATHEW DEAN,
JOHN A. DITMAS,
JOHN D. DITMIS,
DESMOND DUNNE,JOHN L. HEINS,
REMSEN JOHNSON,
CLEMENT LOCKITT,
EDGAR McDONALD,
D. IRVING MEAD,
CHAS. A. O'DONOHUE,
EDWARD W. RIDER,NELSON B. SIMON.
FRANK L. SNIFFEN,
JOHN J. SPOWERS,
EDWARD O. STANLEY,
JULIUS STRAUSS,
WM. M. VAN ANDEN,
EDWARD D. WHITE.**FINANCIAL
RESOURCES**

Bonds and mortgages.....	\$55,750 00
Stock and bond investments: Market value.....	39,000 00
Real estate, cost, \$47,940.95; estimated present value.....	8,000 00-
Furniture, fixtures and safes, cost, \$26,994.35; estimated present value	4,000 00
Cash on deposit with banks or other moneyed institutions....	4,044 62
Safe rentals due and accrued.....	1,976 00
Warehouse storage due and accrued.....	220 00
Other assets, viz.: Accrued interest.....	868 90

\$113,859 52**LIABILITIES**

Capital stock	\$100,000 00
Other liabilities, viz.:	
Unpaid dividends	\$2,500 00
Taxes accrued	692 07
Prepaid safe rentals	6,809 10
Prepaid storage rentals.....	352 21
	<hr/> 10,353 38
Excess of assets over liabilities.	3,506 14

\$113,859 52

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS.**

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$3,648 96
From rent of safes.....	15,593 25
From storage of valuables the safety of which is guaranteed by the company.....	1,329 25
From interest on loans, deposits and investments.....	5,011 82
From all other sources, viz.:	
Lost keys	\$5 00
Bonds and mortgages.....	6,750 00
	<hr/> 6,755 00

\$32,338 28

PAYMENTS

For dividends to shareholders.....	\$5,000 00
For expenses, viz.:	
Salaries	\$6,808 00
Taxes and repairs on building.....	428 71
Rent of building	2,895 65
Other expenses	1,661 30
	<hr/> 11,793 66
Other payments, viz.: Bonds and mortgages purchased.....	11,500 00
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....	4,044 62

\$32,338 28

27. MADISON SAFE DEPOSIT COMPANY, NEW YORK CITY

[204 Fifth avenue; incorporated 1903]

OFFICERS

ALEXANDER S. WEBB, President. HORACE F. POOR, Treasurer.
OWEN WARD, Vice-President. BRECKENRIDGE CARROLL, Secretary.

DIRECTORS

CHAS. E. CALHOUN, CHAS. W. KRAUSHAAR, ABRAM M. HYATT,
BRECKENRIDGE CARROLL, GEORGE LEASK, LOUIS STERN,
CLARENCE H. KELSEY, J. B. MARTIN, OWEN WARD,
C. MORTON WHITMAN, HORACE F. POOR, ALEXANDER S. WEBB,
IRVING E. RAYMOND.

**FINANCIAL
RESOURCES**

Stock and bond investments: Market value.....	\$16,760 00
Vaults and safes, cost, \$101,363.92; estimated present value..	100,000 00
Cash on deposit with banks or other moneyed institutions....	4,702 83
Safe rentals due and accrued.....	1,309 35
Silver storage due and accrued.....	744 17
Other assets, viz.:	
Petty cash	\$73 02
Salaries paid in advance.....	55 00
Rent paid in advance.....	250 00
	378 02
	\$123,894 37

LIABILITIES

Capital stock	\$100,000 00
Expenses incurred but unpaid.....	60 25
Other liabilities, viz.: Taxes accrued.....	150 36
Excess of assets over liabilities.....	23,683 76
	\$123,894 37

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$8,012 76
From rent of safes.....	16,640 78
From silver storage.....	2,211 07
From interest on loans, deposits and investments.....	1,306 27
From all other sources, viz.:	
Refund of salary advanced.....	\$10 00
Expense, refund	7 33
Sale of railroad rights.....	9 20
New locks and keys.....	74 25
	100 78
	\$28,271 66

PAYMENTS

For dividends to shareholders.....	\$4,000 00
For expenses, viz.:	
Salaries	\$6,342 08
Taxes	1,260 85
Rent of building	3,000 00
Other expenses	2,732 17
	13,355 10
Other payments, viz.:	
Removal expense	\$6,181 98
Rebate of safe rentals.....	13 25
Locks and keys.....	18 50
	6,213 73
Cash on hand and in banks or other moneyed institutions	
December 31, 1914, after transactions of the day.....	4,702 83
	\$28,271 66

28. THE MERCANTILE SAFE DEPOSIT COMPANY, NEW YORK CITY

[115 Broadway; incorporated 1875]

OFFICERS

WILLIAM GIBLIN, President.

J. B. RUSSELL, Treasurer.

DIRECTORS

JAMES S. ALEXANDER,
LOUIS V. BRIGHT,
LEWIS L. CLARKE,
ALLEN B. FORBES,

PHILIP A. S. FRANKLIN,
SAMUEL L. FULLER,
WILLIAM GIBLIN,
CLARENCE H. KELSEY,
ANSON W. BURCHARD.

SEWARD PROSSER,
CHARLES H. SABIN,
F. A. VANDERLIP,
ALBERT H. WIGGIN,

**FINANCIAL
RESOURCES**

Stock and bond investments: Market value.....		\$134,092 99
Vaults and safes, estimated present value.....		407,742 16
Cash on deposit with banks or other moneyed institutions....		217 70
Cash on hand.....		250 00
Safe rentals due and accrued.....		10,979 71
Other assets, viz.:		
Advanced Mercantile Burglar Alarm Co.....	\$4,483 34	
Interest accrued	1,893 74	
		<u>6,377 08</u>

\$559,659 64**LIABILITIES**

Capital stock		\$450,000 00
Other liabilities, viz.:		
Reserve for taxes.....	\$259 73	
Advance rentals	43,712 78	
		<u>43,972 51</u>
Excess of assets over liabilities.....		65,687 13

\$559,659 64**CASH TRANSACTIONS DURING THE YEAR 1914****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....		\$1,688 78
From rent of that portion of the building not occupied by the company		916 66
From rent of safes.....		106,133 82
From storage of valuables the safety of which is guaranteed by the company.....		199 00
From silver storage.....		52 30
From interest on loans, deposits and investments.....		5,887 56
From loans paid.....		20,827 36
From all other sources, viz.: From notes paid.....		2,150 00

\$137,855 48**PAYMENTS**

For dividends to shareholders.....		\$27,000 00
For expenses, viz.:		
Salaries	\$34,614 74	
Taxes and repairs on building.....	940 27	
Rent of building	18,250 00	
Other expenses	8,793 81	
		<u>62,598 82</u>
Other payments, viz.:		
Supt. of Banks, account, Carnegie Safe Deposit Co.....	\$41 89	
Tlu Boxes, etc.	746 36	
Stocks and bonds	47,000 71	
		<u>47,788 96</u>
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....		467 70

\$137,855 48

29. METROPOLITAN SAFE DEPOSIT COMPANY, NEW YORK CITY

[3 East 14th street; incorporated 1895]

OFFICERS

SAMUEL R. SMITH, President. CHAS. E. RAYNOR, Treasurer.
 ROBERT J. MACFARLAND, Vice-President. E. T. McDONALD, Secretary.

DIRECTORS

A. BJORNSON, LAWRENCE H. TASKER, S. R. SMITH,
 ROBERT J. MACFARLAND, CHAS. E. RAYNOR, W. A. COVENTRY,
 R. I. BREWSTER,

FINANCIAL

RESOURCES

Stock and bond investments: Market value.....		\$20,200 00
Real estate, cost, \$100,000; estimated present value.....		50,000 00
Vaults and safes, cost, \$65,000; estimated present value.....		35,000 00
Furniture and fixtures, estimated present value.....		5,000 00
Cash on deposit with banks or other moneyed institutions....		1,991 08
Cash on hand.....		185 56
Safe rentals due and accrued.....		3,055 10
Silver storage and warehouse storage due and accrued.....		723 10
Other assets, viz.:		
Improvements and fixtures.....	\$7,362 11	
Drayage	17 14	
Insurance paid in advance.....	1,107 11	
Interest prepaid.....	59 00	
		<u>8,545 36</u>
		<u><u>\$124,700 20</u></u>

LIABILITIES

Capital stock.....		\$100,000 00
Other loans.....		3,000 00
Other liabilities, viz.:		
Taxes accrued.....	\$4,383 42	
Accrued ground rent.....	1,000 00	
		<u>5,383 42</u>
Excess of assets over liabilities.....		<u>16,316 78</u>
		<u><u>\$124,700 20</u></u>

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions		
January 1, 1914, before transactions of the day.....		\$2,220 41
From rent of that portion of the building not occupied by the company.....		12,311 50
From rent of safes.....		7,219 89
From storage of valuables the safety of which is guaranteed by the company, silver storage and warehouse storage.....		2,594 59
From interest on loans, deposits and investments.....		911 22
From notes.....		6,500 00
From all other sources, viz.:		
Drayage	\$11 40	
Expense	163 88	
Investments	43,768 00.	
Profit and loss.....	35,000 00	
		<u>78,943 28</u>
		<u><u>\$110,700 89</u></u>

PAYMENTS

For loans paid.....		\$12,500 00
For interest on bonds, loans and mortgages.....		377 16

568 REPORT ON DEPOSIT AND STORAGE COMPANIES

For expenses, viz.:		
Salaries	\$5,024 58	
Taxes and repairs on building	436 52	
Rent of building	6,000 00	
Other expenses	2,389 76	
	<hr/>	\$13,850 86
Other payments, viz.:		
Drayage	\$10 61	
Insurance	166 90	
Advertising	110 00	
Accrued taxes	10,998 08	
Improvements and fixtures	5,048 81	
Interest payable accrued	1,498 83	
Investments	63,968 00	
	<hr/>	81,796 23
Cash on hand and in banks or other moneyed institutions		
December 31, 1914, after transactions of the day		2,176 64
		<hr/>
		<u>\$110,700 89</u>

**30. THE MOUNT VERNON SAFE DEPOSIT COMPANY, MOUNT VERNON
N. Y.**

[20 East First street ; incorporated 1905]

OFFICERS

ARCHIBALD M. CAMPBELL, Pres.
MARK D. STILES, Vice-President,

P. W. SHEPARD, Treasurer.

DIRECTORS

ARCH. M. CAMPBELL,

A. F. GESCHEIDT,
MARK D. STILES.

P. W. SHEPARD,

FINANCIAL

RESOURCES

Bonds and mortgages.....	\$2,350 00
Stock and bond investments: Market value.....	9,100 00
Cash on deposit with banks or other moneyed institutions....	1,169 19
Safe rentals due and accrued.....	170 00
Silver storage due and accrued.....	415 00
Other assets, viz.: Participation in mortgage loans.....	3,300 00
	<u>\$16,504 19</u>

LIABILITIES

Capital stock	\$10,000 00
Excess of assets over liabilities.....	6,504 19
	<u>\$16,504 19</u>

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$806 34
From rent of safes.....	2,781 75
From silver storage.....	619 00
From interest on loans, deposits and investments.....	717 16
	<u>\$4,924 25</u>

PAYMENTS

For expenses, viz.:	
Salaries	\$1,229 70
Rent of building.....	1,500 00
Other expenses	225 36
	<u>\$2,955 06</u>
Other payments, viz.: Mortgage loan.....	800 00
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....	1,169 19
	<u>\$4,924 25</u>

31. NEW MAIDEN LANE SAFE DEPOSIT COMPANY, NEW YORK CITY

[170 Broadway ; incorporated 1911]

OFFICERS**AUGUST OPPENHEIMER**, President.
I. W. COKEFAIR, Vice-President.**J. HEYNEN**, Treasurer.**DIRECTORS****ISAAC W. COKEFAIR**,
FRED GOLDSMITH,
CHARLES R. JUNG,
AUGUST OPPENHEIMER,**RUDOLPH REINHART**,
LEOPOLD STERN,
LEO WORMSER,**LUDWIG NISSEN**,
J. HEYNEN,
GEO. R. WHITEHEAD,
MAX KALLMAN.**FINANCIAL****RESOURCES**

Stock and bond investments: Market value.....	\$21,106 66
Vaults and safes, estimated present value.....	80,591 50
Furniture and fixtures, estimated present value.....	4,000 00
Cash on deposit with banks or other moneyed institutions....	1,589 05
Cash on hand	257 44
Safe rentals due and accrued.....	1,203 75
Other assets, viz.: Room privilege due and accrued.....	375 00
	<u>\$109,123 40</u>

LIABILITIES

Capital stock	\$100,000 00
Other liabilities, viz.: Key account.....	65 00
Excess of assets over liabilities.....	9,058 40
	<u>\$109,123 40</u>

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$819 98
From rent of that portion of the building not occupied by the company	2,057 25
From rent of safes	16,035 18
From interest on loans, deposits and investments.....	998 14
From all other sources, viz.: Key deposit.....	62 00
	<u>\$19,972 55</u>

PAYMENTS

For expenses, viz.:		
Salaries ..	\$6,599 77	
Taxes and repairs on building.....	48 68	
Rent of building	7,680 00	
Other expenses	2,557 55	
		<u>\$16,886 00</u>
Other payments, viz.:		
Fixtures ..	\$1,233 06	
Key deposit	7 00	
		<u>1,240 06</u>
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....		1,846 49
		<u>\$19,972 55</u>

32. NEW ROCHELLE SAFE DEPOSIT COMPANY, NEW ROCHELLE

[264-268 Main street; incorporated 1902]

OFFICERS

WILLIAM W. BISSELL, President. HENRI J. VAN ZELM, Secretary.
ROBERT P. CARPENTER, Vice-President. IRVING R. TODD, Asst. Secretary.

DIRECTORS

W. W. BISSELL, THOS. S. DRAKE, ALBERT MAHLSTEDT,
R. P. CARPENTER, ALONZO GUEST, J. A. YOUNG.

FINANCIAL

RESOURCES

Stock and bond investments: Market value.....	\$3,500 00
Vaults and safes, cost, \$16,268.23, estimated present value..	15,500 00
Cash on deposit with banks or other moneyed institutions....	770 41
Safe rentals due and accrued.....	288 75
Silver storage due and accrued.....	674 11
	<hr/>
	\$20,733 27
	<hr/> <hr/>

LIABILITIES

Capital stock	\$10,000 00
Excess of assets over liabilities.....	10,733 27
	<hr/>
	\$20,733 27
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$242 84
From rent of safes.....	2,547 00
From silver storage.....	1,206 23
From interest on loans, deposits and investments.....	178 79
	<hr/>
	\$4,174 86
	<hr/> <hr/>

PAYMENTS

For dividends to shareholders.....	\$1,600 00
For expenses, viz.:	
Salaries	\$400 00
Rent of building	1,000 00
Other expenses	384 95
	<hr/>
	1,784 95
Other payments, viz.: Vaults.....	19 50
Cash on hand and in banks or other moneyed institutions	
December 31, 1914, after transactions of the day.....	770 41
	<hr/>
	\$4,174 86
	<hr/> <hr/>

33. NEW YORK PRODUCE EXCHANGE SAFE DEPOSIT AND STORAGE COMPANY, NEW YORK CITY

[2 Broadway; incorporated 1883]

OFFICERS

WM. A. NASH, President.

SAMUEL G. BAYNE, Treasurer.
EDGAR G. SEE, Secretary.**TRUSTEES**J. F. ARCHBOLD,
S. G. BAYNE,
HENRY E. COOPER,
JOHN A. HANCE,FRED'K LEWISOHN,
WILLIAM A. NASH,
SAMUEL OWEN,
FORREST H. PARKER,EDWARD C. BODMAN,
RICHARD M. HOE,
E. H. R. GREEN,
GUSTAV SCHWAB.**FINANCIAL RESOURCES**

Stock and bond investments: Market value.....	\$9,500 00
Vaults and safes, costs, \$131,909.55, estimated present value..	92,800 27
Furniture and fixtures, cost, \$76,499.73, estimated present value	76,499 73
Cash on deposit with banks or other moneyed institutions....	6,470 03
Other assets, viz.: Insurance paid in advance.....	2,463 84

\$187,733 87**LIABILITIES**

Capital stock	\$150,000 00
Expenses incurred but unpaid.....	2,416 67
Other liabilities, viz.:	
Key deposit	\$1,420 00
Special deposit	567 50
	<u>1,987 50</u>
Excess of assets over liabilities.....	33,329 70

\$187,733 87**CASH TRANSACTIONS DURING THE YEAR 1914****RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$14,956 32
From rent of safes.....	52,733 40
From storage of valuables the safety of which is guaranteed by the company	765 95
From warehouse storage.....	18,012 66
From interest on loans, deposits and investments.....	508 72
From all other sources, viz.:	
Lost keys	\$31 50
Special deposit	529 00
Produce exchange membership	300 00
	<u>860 50</u>

\$87,837 55**PAYMENTS**

For dividends to shareholders.....	\$21,000 00
For expenses, viz.:	
Salaries	\$18,347 21
Taxes and repairs on building.....	2,219 22
Rent of building.....	13,500 00
Other expenses	10,874 57
	<u>44,941 00</u>
Other payments, viz.:	
City taxes in suspense.....	\$6,463 77
Vaults, furniture and fixtures.....	8,962 75
	<u>15,426 52</u>
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....	6,470 03

\$87,837 55

34. NEW YORK STOCK EXCHANGE SAFE DEPOSIT COMPANY, NEW YORK CITY

[10 Broad street; incorporated 1913]

OFFICERS

JAMES B. MABON, President.	ERNEST GROESBECK, Treasurer.
RUDOLPH KEPPLER, Vice-President.	WARREN B. NASH, Assistant Treasurer.
MARION J. VERDERY, Secretary.	JOHN R. KNAPP, Assistant Secretary.

DIRECTORS

JAMES B. MABON,	ERNEST GROESBECK,	WARREN B. NASH,
RUDOLPH KEPPLER,		HENRY K. POMROY.

FINANCIAL RESOURCES

Stock and bond investments: Market value.....	\$76,000 00
Vaults, safes, furniture and fixtures, estimated present value..	25,000 00
Cash on deposit with banks or other moneyed institutions....	15,402 00
	<hr/>
	\$116,402 00
	<hr/>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	16,402 00
	<hr/>
	\$116,402 00
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$31,474 96
From rent of safes.....	66,715 24
From all other sources, viz.: Interest on deposits and investments	3,976 65
	<hr/>
	\$102,166 85
	<hr/>

PAYMENTS

For dividends to shareholders.....		\$6,000 00
For expenses, viz.:		
Salaries	\$15,870 00	
Rent of building.....	33,000 00	
Other expenses	4,557 58	
	<hr/>	53,427 58
Other payments, viz.:		
Stock and bond investments	\$25,000 00	
Taxes	507 27	
Premiums on bonds purchased.....	1,730 00	
Petty cash	100 00	
	<hr/>	27,337 27
Cash on hand and in banks or other moneyed institutions		
December 31, 1914, after transactions of the day.....		15,402 00
		<hr/>
		\$102,166 85
		<hr/>

35. OSSINING SAFE DEPOSIT COMPANY, OSSINING

[139 Main street; incorporated 1906]

OFFICERS

GEORGE F. SECOR, President.
PAUL M. PIERSON, Vice-President.

MERRITT N. BARNUM, Treasurer.
HARRY M. CARPENTER, Secretary.

DIRECTORS

ROBERT M. AKIN,
MERRITT W. BARNUM,
T. HENRY CALAM,
HARRY M. CARPENTER,

GEORGE F. HOAG,
WALTER W. LAW, JR.,
MILTON C. PALMER,
PAUL M. PIERSON,

JOHN P. POWERS,
GEORGE F. SECOR,
CHARLES G. WASHBURN,
EDWARD B SECOR.

FINANCIAL

RESOURCES

Bonds and mortgages.....	\$6,000 00
Vaults and safes, cost, \$13,000; estimated present value.....	13,000 00
Loans on collaterals and personal securities.....	1,000 00
Cash on deposit with banks or other moneyed institutions..	669 35
	<hr/>
	\$20,669 35
	<hr/>

LIABILITIES

Capital stock	\$20,000 00
Other liabilities, viz.: Unpaid dividends.....	500 00
Excess of assets over liabilities.....	169 35
	<hr/>
	\$20,669 35
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
· January 1, 1914, before transactions of the day.....	\$627 93
From rent of safes.....	551 50
From silver storage.....	248 10
From interest on loans, deposits and investments.....	320 00
	<hr/>
	\$1,747 53
	<hr/>

PAYMENTS

For dividends to shareholders.....	\$1,000 00
For expenses, viz.:	
Taxes and repairs on building.....	\$42 17
Other expenses	36 01
	<hr/>
	78 18
Cash on hand and in banks or other moneyed institutions	
December 31, 1914, after transactions of the day.....	669 35
	<hr/>
	\$1,747 53
	<hr/>

36. ROCKLAND COUNTY SAFE DEPOSIT COMPANY, NYACK

[Broadway and Main street; incorporated 1910]

OFFICERS

FRANK R. CRUMBIE, President. C. CARLTON KELLEY, Treasurer.
EUGENE F. PERRY, Vice-President.

DIRECTORS

FRANK R. CRUMBIE, C. CARLTON KELLEY, EUGENE F. PERRY,
C. V. A. BLAUVELT, HOWARD VAN BUREN, ROBERT SCHMITT,
A. S. TOMPKINS.

**FINANCIAL
RESOURCES**

Bonds and mortgages.....	\$2,000 00
Vaults and safes, cost, \$8,000; estimated present value.....	8,000 00
Cash on deposit with banks or other moneyed institutions....	1,559 97
Safe rentals due and accrued.....	165 00
Silver storage due and accrued.....	33 00
	<hr/>
	\$11,757 97

LIABILITIES

Capital stock	\$10,000 00
Excess of assets over liabilities.....	1,757 97
	<hr/>
	\$11,757 97

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$622 93
From rent of safes.....	329 00
From silver storage.....	50 22
From interest on loans, deposits and investments.....	137 03
From all other sources, viz.: Rent of vault.....	450 00
	<hr/>
	\$1,589 18

PAYMENTS

For expenses, viz.: Other expenses.....	\$29 21
Cash on hand and in banks or other moneyed institutions	
December 31, 1914, after transactions of the day.....	1,559 97
	<hr/>
	\$1,589 18

38. SECURITY SAFE DEPOSIT COMPANY OF BROOKLYN, BROOKLYN

[De Kalb avenue and Fulton street; incorporated 1909]

OFFICERS

GEORGE A. FLEURY, President. ARTHUR J. MAUGER, Secretary.
 GEORGE COX, Vice-President.

DIRECTORS

GEORGE A. FLEURY,	EDWARD C. BLUM,	GEORGE H. ROBERTS,
R. W. BAINBRIDGE,	GEORGE COX,	E. W. SUTTON,
WILLIAM BERRI,	JULIAN P. FAIRCHILD,	CHARLES E. TEALE,
E. F. BARNES,		RUSSELL S. WALKER.

FINANCIAL

RESOURCES

Bonds and mortgages.....	\$15,000 00
Stock and bond investments: Market value.....	21,786 00
Vaults and safes, cost, \$66,741.50; estimated present value..	66,741 50
Furniture and fixtures, cost, \$8,332.30; estimated present value	3,500 00
Cash on deposit with banks or other moneyed institutions....	3,790 96
Cash on hand.....	71 50
Safe rentals due and accrued.....	1,306 50
Silver storage due and accrued.....	766 30
Other assets, viz.: Accrued interest.....	610 00
	\$113,572 76

Capital stock	\$100,000 00
Expenses incurred but unpaid.....	485 76
Other liabilities, viz.: Box rents unearned.....	7,364 11
Excess of assets over liabilities.....	5,722 89
	\$113,572 76

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$5,152 99
From rent of safes.....	17,418 23
From storage of valuables the safety of which is guaranteed by the company	2,198 50
From interest on loans, deposits and investments.....	1,897 46
	\$26,667 18

PAYMENTS

For loans paid.....	\$3,007 71
For dividends to shareholders.....	7,000 00
For expenses, viz.:	
Salaries	\$5,941 00
Taxes and repairs on building.....	572 54
Rent of building.....	2,171 38
Other expenses	2,513 09
	11,198 01
Other payments, viz.: Safe deposit boxes.....	1,599 00
Cash on hand and in banks or other moneyed institutions	
December 31, 1914, after transactions of the day.....	3,862 46
	\$26,667 18

40. SECURITY SAFE DEPOSIT COMPANY OF TROY, TROY

[408 Grand street; incorporated 1903]

OFFICERS

FRANK E. NORTON, President.	JAMES O'NEIL, Vice-President.
JAMES K. P. PINE, Vice-President.	GEO. L. HARE, Secretary.
JOHN DON, Vice-President.	

DIRECTORS

JAMES J. CHILD,	FRANK E. HOWE,	FRANK E. NORTON,
CHAS. CLEMINSHAW,	A. HARRIS IDE,	JAMES O'NEIL,
JOHN DON,	EDWARD MURPHY, 2d,	JAMES K. P. PINE,
WILLIAM B. FREAR,	GEO. A. CLUETT,	SEYMOUR VAN SANTVOORD,
	DANFORTH GEER.	

FINANCIAL

RESOURCES

Real estate, cost, \$58,579.10; estimated present value.....	\$58,579 10
Vaults and safes, cost, \$33,178.47; estimated present value..	33,178 47
Furniture and fixtures, cost, \$1,564.65; estimated present value	1,564 65
Cash on deposit with banks or other moneyed institutions....	1,195 48
Safe rentals due and accrued.....	783 00
Silver storage due and accrued.....	285 00
	<hr/>
	\$95,585 70
	<hr/>

LIABILITIES

Capital stock	\$50,000 00
Other loans	15,000 00
Other liabilities, viz.:	
Taxes accrued	\$375 00
Interest accrued on debenture notes, but not due	76 66
Debenture notes of the company outstanding....	23,000 00
	<hr/>
	23,451 66
Excess of assets over liabilities.....	7,134 04
	<hr/>
	\$95,585 70
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$1,474 78
From rent of safes.....	5,688 77
From silver storage.....	513 25
From interest on loans, deposits and investments.....	32 65
	<hr/>
	\$7,709 45
	<hr/>

PAYMENTS

For loans paid.....	\$2,000 00
For interest on bonds, loans and mortgages.....	1,552 35
For expenses, viz.:	
Salaries	\$1,306 66
Taxes and repairs on building.....	1,422 76
Other expenses	232 20
	<hr/>
	2,961 62
Cash on hand and in banks or other moneyed institutions	
December 31, 1914, after transactions of the day.....	1,195 48
	<hr/>
	\$7,709 45
	<hr/>

41. THE STANDARD SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[25 Broad street; incorporated 1901]

OFFICERS

WILLIAM C. LANE, President. WILLIAM C. COX, Secretary.
 FRANK K. STURGIS, Vice-President. JOS. M. CUNNINGHAM, Asst. Treasurer.
 WALTER J. BARROWS, Vice-President.

DIRECTORS

WILLIAM C. LANE, WM. D. GUTHRIE, FRANK H. DAVIS,
 FRANK K. STURGIS, WM. SHILLABER, C. C. TEGETHOFF,
 ALWYN BALL, JR., WALTER J. BARROWS.

FINANCIAL RESOURCES

Stock and bond investments: Market value.....	\$46,385 00
Vaults and safes, cost, \$256,396.62; estimated present value..	232,842 50
Cash on deposit with banks or other moneyed institutions....	3,085 58
Safe rentals due and accrued.....	671 41
	\$282,984 49

LIABILITIES

Capital stock	\$200,000 00
Excess of assets over liabilities.....	82,984 49
	\$282,984 49

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$9,135 94
From rent of safes.....	66,542 57
From silver storage.....	340 70
From warehouse storage.....	214 82
From interest on loans, deposits and investments.....	1,990 54
	\$78,224 57

PAYMENTS

For interest on bonds, loans and mortgages.....	\$93 06
For dividends to shareholders.....	18,000 00
For expenses, viz.:	
Salaries	\$16,245 49
Taxes and repairs on building.....	3,345 73
Rent of building.....	12,000 00
Other expenses	4,837 62
	36,428 84
Other payments, viz.:	
Repairs to vaults.....	\$642 23
Bond investments	19,974 86
	20,617 09
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....	3,085 58
	\$78,224 57

42. THE THIRTY-FOURTH STREET SAFE DEPOSIT COMPANY, NEW YORK CITY

[41 West 34th street; incorporated 1904]

OFFICERS

J. ADAMS BROWN, President. CURTIS J. BEARD, Treasurer.

DIRECTORS

J. ADAMS BROWN, UDO M. FLEISCHMANN, WILLIAM H. SEAICH,
CURTIS J. BEARD, HENRY W. SACKETT. WYLLYS TERRY.

FINANCIAL

RESOURCES

Real estate, cost, \$269,235.22; estimated present value.....	\$338,366 55
Vaults and safes, cost, \$31,684.09; estimated present value..	26,174 54
Furniture and fixtures, cost, \$17,118.18; estimated present value	7,860 74
Cash on deposit with banks or other moneyed institutions....	1,282 13
Safe rentals due and accrued.....	652 50
Silver storage due and accrued.....	300 82
	<hr/>
	\$374,637 28

LIABILITIES

Capital stock	\$225,000 00
Loans secured by bond and mortgage.....	100,000 00
Interest due and accrued on loans.....	1,666 66
Excess of assets over liabilities.....	47,970 62
	<hr/>
	\$374,637 28

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$3,482 69
From rent of that portion of the building not occupied by the company	27,150 00
From rent of safes.....	5,011 65
From silver storage.....	499 25
From all other sources, viz.:	
Advances for cartage, etc.....	\$115 97
Loans	48,500 00
Capital stock increased.....	50,000 00
	<hr/>
	98,615 97
	<hr/>
	\$134,759 56

PAYMENTS

For loans paid.....	\$51,500 00
For interest on bonds, loans and mortgages.....	4,038 33
For dividends to shareholders.....	11,500 00
For expenses, viz.:	
Salaries	\$5,281 03
Taxes and repairs on building.....	8,628 56
Other expenses	4,473 18
	<hr/>
	18,382 77
Other payments, viz.:	
Advances for cartage.....	\$154 50
Replacing silver vault, and new boxes.....	4,674 54
Betterments to real estate.....	35,366 55
New furniture and fixtures.....	7,860 74
	<hr/>
	48,056 33
Cash on hand and in banks or other moneyed institutions	
December 31, 1914, after transactions of the day.....	1,282 13
	<hr/>
	\$134,759 56

43. UNION TRUST SAFE DEPOSIT COMPANY, NEW YORK CITY
[425 Fifth avenue 1907]

OFFICERS

W. McMASTER MILLS, President.
RICHARD DELAFIELD, Vice-President.

ERNEST H. COOK, Treasurer.

DIRECTORS

RICHARD DELAFIELD,
WM. M. V. HOFFMAN,

FRED. DE P. FOSTER,

BERNHARD BEINECKE,
W. McMASTER MILLS.

**FINANCIAL
RESOURCES**

Stock and bond investments: Market value.....	\$2,000 00
Vaults and safes, costs, \$146,863.27, estimated present value..	118,000 00
Furniture and fixtures, cost, \$23,895.02, estimated present value	16,375 00
Cash on deposit with banks or other moneyed institutions....	502 31
Safe rentals due and accrued.....	709 62
Silver storage due and accrued.....	1,332 59
	<hr/>
	\$138,919 52

LIABILITIES

Capital stock	\$100,000 00
Other loans	27,500 00
Other liabilities, viz.: Box rentals paid in advance.....	11,081 83
Excess of assets over liabilities.....	337 69
	<hr/>
	\$138,919 52

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$3,968 21
From rent of safes.....	24,748 02
From silver storage.....	3,683 11
From interest on loans, deposits and investments.....	47 28
From all other sources, viz.: Expressage.....	316 25
	<hr/>
	\$32,762 87

PAYMENTS

For loans paid.....	\$8,500 00
For interest on bonds, loans and mortgages.....	1,550 99
For expenses, viz.:	
Salaries	\$8,958 66
Taxes and repairs on building.....	808 36
Rent of building.....	8,000 04
Other expenses	2,114 90
	<hr/>
	19,881 96
Other payments, viz.:	
Investments	\$2,000 00
Expressage	327 61
	<hr/>
	2,327 61
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....	502 31
	<hr/>
	\$32,762 87

44. UNITED STATES SAFE DEPOSIT COMPANY, NEW YORK CITY

[32 Liberty street; incorporated 1902]

OFFICERS

J. LYNCH PENDERGAST, President. FERDINAND J. CLAUSSEN, Treasurer.
HENRY L. SERVOSS, Vice-President. JOSEPH ADAMS, Secretary.

DIRECTORS

NICHOLAS BIDDLE,	A. J. HEMPHILL,	B. AYMAR SANDS,
CHARLES S. BROWN,	WILLIAM A. JAMISON,	ARTHUR TURNBULL.
LEWIS L. CLARKE,	JOHN W. PLATTEN,	JAMES TIMPSON,
DAVID L. GALLUP,	MORTIMER L. SCHIFF,	W. H. WILLIAMS,
	J. L. PENDERGAST.	

FINANCIAL

RESOURCES

Stock and bond investments: Market value.....	\$302,800 00
Vaults and safes, cost, \$76,004.27, estimated present value...	54,000 00
Furniture and fixtures, cost, \$424.58, estimated present value...	219 57
Cash on deposit with banks or other moneyed institutions....	11,146 71
Cash on hand	100 00
Safe rentals due and accrued.....	3,856 50
Silver storage due and accrued.....	84 13
warehouse storage due and accrued.....	1,358 07
Other assets, viz:	
Cartage advanced	\$30 00
Burglar alarm services rendered.....	414 65
Interest accrued	2,250 00
	<u>2,694 65</u>

\$376,259 63

LIABILITIES

Capital stock	\$200,000 00
Expenses incurred but unpaid.....	3,416 67
Other liabilities, viz.: Rentals paid in advance.....	107 50
Excess of assets over liabilities.....	172,735 46

\$376,259 63

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
January 1, 1914, before transactions of the day.....	\$5,506 10
From rent of safes.....	57,278 40
From silver storage.....	1,060 90
From warehouse storage.....	4,356 75
From interest on loans, deposits and investments.....	13,914 46
From all other sources, viz:	
Rent of letter boxes.....	\$80 00
Burglar alarm service.....	1,878 96
	<u>1,958 96</u>

\$84,075 57

PAYMENTS

For dividends to shareholders.....	\$17,000 00
For expenses, viz:	
Salaries	\$21,787 94
Taxes and repairs on building.....	731 84
Rent of building.....	20,500 00
Other expenses	9,687 00
	<u>52,706 78</u>
Other payments, viz:	
Plant	\$2,697 50
Burglar alarm plant.....	424 58
	<u>3,122 08</u>

Cash on hand and in banks or other moneyed institutions	
December 31, 1914, after transactions of the day.....	11,246 71

\$84,075 57

45. WALL STREET SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[48 Wall street; incorporated 1908]

OFFICERS**HERBERT L. GRIGGS**, President.**CLIFFORD P. HUNT**, Treasurer.**DIRECTORS****HENRY D. COOPER**,
HERBERT L. GRIGGS,**CHARLES OLNEY**,**GEORGE L. RIVES**,
HENRY C. SWORDS.**FINANCIAL
RESOURCES**

Stock and bond investments: Market value.....	\$111,768 75
Cash on deposit with banks or other moneyed institutions....	1,443 23
	<u>\$113,211 98</u>

LIABILITIES

Capital stock	\$100,000 00
Excess of assets over liabilities.....	13,211 98
	<u>\$113,211 98</u>

CASH TRANSACTIONS DURING THE YEAR 1914**RECEIPTS**

Cash on hand and in banks or other moneyed institutions January 1, 1914, before transactions of the day.....	\$5,692 83
From rent of safes.....	11,692 69
From interest on loans, deposits and investments.....	3,653 77
From all other sources, viz.:	
Sundry credits, expense account.....	\$24 45
Sale of bonds.....	99,175 00
	<u>99,199 45</u>
	<u>\$120,238 74</u>

PAYMENTS

For dividends to shareholders.....	\$6,000 00
For expenses, viz.:	
Salaries	\$6,053 88
Taxes and repairs.....	184 04
Rent of building.....	5,000 00
Other expenses	307 59
	<u>11,545 51</u>
Other payments, viz.: Bond investments.....	101,250 00
Cash on hand and in banks or other moneyed institutions December 31, 1914, after transactions of the day.....	1,443 23
	<u>\$120,238 74</u>

46. WOOLWORTH BUILDING SAFE DEPOSIT COMPANY, NEW YORK CITY

[233 Broadway; incorporated 1914]

OFFICERS

F. W. WOOLWORTH, President.	H. C. PARSON, Treasurer.
ROLLIN P. GRANT, Vice-President.	L. C. HAYNES, Secretary.
FREDERIC G. LEE, Vice-President.	

DIRECTORS

F. W. WOOLWORTH,	FREDERIC G. LEE,	CHAS. E. F. McCANN.
ROLLIN P. GRANT,	HUBERT T. PARSON,	FRANKLYN L. HUTTON.
	L. C. HAYNES.	

FINANCIAL RESOURCES

Vaults and safes, cost, \$75,000; estimated present value....	\$90,000 00
Furniture and fixtures, cost, \$1,041.45; estimated present value	1,041 45
Cash on deposit with banks or other moneyed institutions..	20,263 15
Safe rentals due and accrued.....	190 00
Warehouse storage due and accrued.....	49 00
	<hr/>
	\$111,543 60

LIABILITIES

Capital stock	\$100,000 00
Expenses incurred but unpaid.....	53 15
Other liabilities, viz.: Taxes accrued.....	650 00
Excess of assets over liabilities.....	10,840 45
	<hr/>
	\$111,543 60

CASH TRANSACTIONS DURING THE YEAR 1914

RECEIPTS

Cash on hand and in banks or other moneyed institutions	
February 1, 1914, before transactions of the day.....	\$25,000 00
From rent of safes.....	10,772 82
From warehouse storage.....	42 65
From sale of tin boxes for safes.....	879 44
	<hr/>
	\$36,694 91

PAYMENTS

For expenses, viz.:		
Salaries	\$4,752 32	
Rent of building.....	7,791 63	
Other expenses	2,846 36	
	<hr/>	\$15,390 31
Other payments, viz.: Furniture and fixtures.....		1,041 45
Cash on hand and in banks or other moneyed institutions		
December 31, 1914, after transactions of the day.....		20,263 15
	<hr/>	\$36,694 91

TABULAR STATEMENT
OF THE CONDITION OF THE
Safe Deposit and Storage Companies
OF THE
STATE OF NEW YORK
FOR
January 1, 1915

[587]

*Statement of the Condition of the Safe Deposit Companies of the State of New York on the Morning of Friday,
January 1, 1915*

588

REPORT ON DEPOSIT AND STORAGE COMPANIES

NAMES	RESOURCES					
	Bonds and mortgages	Stock investments	Real estate	Vaults and safes	Furniture and fixtures	Loans on collaterals
Albany Safe Deposit and Storage Company, Albany		\$22,200 00	\$51,550 79	\$37,628 20		
Astor Safe Deposit Company, New York		117,404 00		*7,048 68		
Atlantic Safe Deposit Company, New York	\$21,000 00	108,127 00			\$1,000 00	
Bankers Safe Deposit Company, New York		153,400 00		16,428 82	200 00	
Broadway Safe Deposit Company, New York		12,000 00		78,986 44	10,391 66	
Bronx Safe Deposit Company, New York		960 00	142,000 00	28,413 95		
Brooklyn City Safe Deposit Company, Brooklyn		122,700 00				
Central Safe Deposit Company, Ossining	14,200 00	942 50				
City Safe Deposit Company of Albany, N. Y.		29,966 25		39,581 93	5 00	
Colonial Bank Safe Deposit Company, New York		49,390 00		34,000 00	6,000 00	
Commercial Safe Deposit Company, New York		39,785 00		22,300 00		
Corn Exchange Safe Deposit Company, New York		20,410 00		278,509 73		
County Safe Deposit Company, White Plains	1,500 00			8,123 22	269 20	
Empire City Safe Deposit Company, New York		23,637 50		77,000 00	1 00	
Empire Safe Deposit Company, New York				87,040 00		
Equitable Safe Deposit Company of New York, The		16,815 00		*135,000 00		
Fifth Avenue Safe Deposit Company, New York		98,700 00		10,000 00		
Franklin Safe Deposit Company, Brooklyn	23,800 00	44,336 00		*41,500 00		
Garfield Safe Deposit Company, New York		31,734 20		88,000 00	40,000 00	
Greenwich Safe Deposit Company, New York		42,154 82		58,500 00		
Guaranty Safe Deposit Company, New York		49,625 00		38,000 00		
Hanover Safe Deposit Company, New York				200,000 00		
Hudson Safe Deposit Company, New York		95,884 00		21,000 00		
Knickerbocker Safe Deposit Company, New York		65,550 00	64,438 93	7,870 30		
Lincoln Safe Deposit Company, New York		450,812 50	1,720,000 00	80,000 00		
Long Island Safe Deposit Company, Brooklyn	55,750 00	39,000 00	8,000 00		4,000 00	
Madison Safe Deposit Company, New York		16,760 00		100,000 00		
Mercantile Safe Deposit Company, New York		134,092 99		407,742 16		
Metropolitan Safe Deposit Company, New York		50,200 00	50,000 00	35,000 00	5,000 00	
Mount Vernon Safe Deposit Company, Mount Vernon	2,350 00	9,100 00				
New Maiden Lane Safe Deposit Company, New York		21,106 66		80,591 50	4,000 00	
New Rochelle Safe Deposit Company, New Rochelle		3,500 00		15,500 00		

New York Produce Exchange Safe Deposit and Storage Company, New York.....	9,500 00		92,800 27	76,499 73	
New York Stock Exchange Safe Deposit Company, New York.....	76,000 00		*25,000 00		
Ossining Safe Deposit Company, Ossining.....	6,000 00		13,000 00		\$1,000 00
Rockland County Safe Deposit Company, Nyack.....	2,000 00		8,000 00		
Safe Deposit Company of New York, New York.....		29,587 50	129,000 00		
Security Safe Deposit Company of Brooklyn.....	15,000 00	21,786 00	66,741 50	3,500 00	
Security Safe Deposit Company, Buffalo.....		8,450 00	147,469 68	3,997 18	
Security Safe Deposit Company of Troy.....			33,178 47	1,564 65	
Standard Safe Deposit Company, New York.....		46,385 00	232,842 50		
Thirty-fourth Street Safe Deposit Company, New York.....			26,174 54	7,860 74	
Union Trust Safe Deposit Company, New York.....		2,000 00	118,000 00	16,375 00	
United States Safe Deposit Company, New York.....		302,800 00	54,000 00	219 57	
Wall Street Safe Deposit Company, New York.....		111,768 75			
Woolworth Building Safe Deposit Company, New York.....			90,000 00	1,041 45	
Totals.....	\$141,600 00	\$2,448,570 67	\$2,432,935 37	\$3,069,971 89	\$181,925 18
					\$1,000 00

* Includes furniture and fixtures.

Statement of the Condition of the Safe Deposit Companies of the State of New York — Continued

NAMES	RESOURCES						Total resources
	Cash deposited	Cash on hand	Safe rentals due and accrued	Silver storage due and accrued	Warehouse storage due and accrued	Other assets	
Albany Safe Deposit and Storage Company, Albany	\$5,415 96	\$106 62	\$1,242 50	\$1,638 75	\$505 50	\$1,215 35	\$121,503 67
Astor Safe Deposit Company, New York	298 12		1,640 31			12,400 17	128,791 28
Atlantic Safe Deposit Company, New York	7,522 02	60 12	2,399 50			1,541 23	141,640 87
Bankers Safe Deposit Company, New York	2,995 24						173,024 06
Broadway Safe Deposit Company, New York	1,858 71		155 00		31 50	208 31	103,631 62
Bronx Safe Deposit Company, New York	6,116 88	27 50				1,093 02	178,611 35
Brooklyn City Safe Deposit Company, Brooklyn	4,370 89	18 84	1,916 25	1,432 00		1,363 19	131,801 17
Central Safe Deposit Company, Ossining	534 22			142 75			15,810 47
City Safe Deposit Company of Albany, N. Y.	3,144 39	20 00	1,072 79	263 50	635 95	329 56	75,010 37
Colonial Bank Safe Deposit Company, New York	11,694 66					600 00	101,684 66
Commercial Safe Deposit Company, New York	41,804 93		35 00				103,924 98
Corn Exchange Safe Deposit Company, New York	17,484 67					50 00	316,434 40
County Safe Deposit Company, White Plains	785 43		33 96	72 40		37 50	10,821 71
Empire City Safe Deposit Company, New York	1,109 97		693 00	233 92	96 75	254 90	103,027 04
Empire Safe Deposit Company, New York	13,308 62						100,348 62
Equitable Safe Deposit Company of New York, The	3,475 84	50 00	2,668 25	247 21		190 00	158,446 30
Fifth Avenue Safe Deposit Company, New York	17,907 09						126,607 09
Franklin Safe Deposit Company, Brooklyn	3,650 50						113,266 50
Garfield Safe Deposit Company, New York	1,954 51	23 97	4,275 73	3,528 82	484 94		170,002 17
Greenwich Safe Deposit Company, New York	65 56		1,131 39				101,851 77
Guaranty Safe Deposit Company, New York	22,345 93		2,262 50			687 50	119,920 93
Harbor Safe Deposit Company, New York	1,777 30		495 00				202,272 30
Hudson Safe Deposit Company, New York	12,853 85						129,737 85
Kriegerbecker Safe Deposit Company, New York	907 17	50 00					138,816 40
Lincoln Safe Deposit Company, New York	24,700 21	500 00	11,632 22	17,639 89	131,362 80	3,500 00	2,440,147 62
Long Island Safe Deposit Company, Brooklyn	4,044 62		1,976 00		220 00	868 90	113,869 52
Madison Safe Deposit Company, New York	4,702 83		1,309 35	744 17		378 02	123,894 37
Maritime Safe Deposit Company, New York	217 70	250 00	10,979 71			6,377 08	559,659 64
Metropolitan Safe Deposit Company, New York	1,991 08	185 56	3,055 10	1723 10		8,545 36	124,700 20
Mount Vernon Safe Deposit Company, Mount Vernon	1,169 19		170 00	415 00		3,300 00	16,504 19
New Maiden Lane Safe Deposit Company, New York	1,589 05	257 44	1,203 75	375 00			109,123 40
New Rochelle Safe Deposit Company, New Rochelle	776 41		288 75	674 11			20,733 27

New York Produce Exchange Safe Deposit and Storage Company, New York	6,470 03					2,463 84	187,733 87
New York Stock Exchange Safe Deposit Company, New York	15,402 00						116,402 00
Ossining Safe Deposit Company, Ossining	669 35						20,669 35
Rockland County Safe Deposit Company, Nyack	1,559 97		165 00	33 00			11,757 97
Safe Deposit Company of New York, New York	12,877 43	200 00					171,664 93
Security Safe Deposit Company of Brooklyn	3,790 96	71 50	1,306 50	766 30		610 00	113,572 76
Security Safe Deposit Company, Buffalo	2,502 34	267 54	3,164 18	1,034 04		4,776 62	171,661 58
Security Safe Deposit Company of Troy	1,195 48		783 00	285 00			95,585 70
Standard Safe Deposit Company, New York	3,085 58		671 41				282,984 49
Thirty-fourth Street Safe Deposit Company, New York	1,282 13		652 50	300 82			374,637 28
Union Trust Safe Deposit Company, New York	502 81		709 62	1,332 59			138,919 52
United States Safe Deposit Company, New York	11,146 71	100 00	3,856 50	84 13	1,358 07	2,694 65	376,259 63
Wall Street Safe Deposit Company, New York	1,443 23						113,211 98
Woolworth Building Safe Deposit Company, New York	20,263 15		190 00		49 00		111,543 60
Totals	\$304,738 27	\$2,189 09	\$62,134 77	\$31,966 50	\$134,744 51	\$43,485 20	\$8,855,261 45

† Includes warehouse storage. ‡ Includes Deficit, \$300.25.

Statement of the Condition of the Safe Deposit Companies of the State of New York — Concluded

NAMES	LIABILITIES							Total liabilities
	Capital	Excess of assets over liabilities	Loans secured by bonds and mortgages	Other loans	Interest due and accrued on loans	Expenses incurred but unpaid	Other liabilities	
Albany Safe Deposit and Storage Company, Albany	\$90,000 00	\$31,440 12					\$63 55	\$121,503 67
Astor Safe Deposit Company, New York	100,000 00			\$24,000 00	\$335 00		4,456 28	128,791 28
Atlantic Safe Deposit Company, New York	100,000 00	41,564 67				\$85 20		141,649 87
Bankers Safe Deposit Company, New York	100,000 00	73,024 06						173,024 06
Broadway Safe Deposit Company, New York	100,000 00	3,631 62						103,631 62
Bronx Safe Deposit Company, New York	100,000 00	7,548 58	\$70,000 00		1,050 00		12 77	178,611 35
Brooklyn City Safe Deposit Company, Brooklyn	100,000 00	31,666 97				184 20		131,801 17
Central Safe Deposit Company, Ossining	10,000 00	5,281 83		350 00	2 64		185 00	15,819 47
City Safe Deposit Company of Albany, N. Y.	50,000 00	25,019 37						75,019 37
Colonial Bank Safe Deposit Company, New York	100,000 00	1,684 66						101,684 66
Commercial Safe Deposit Company, New York	100,000 00	3,924 98						103,924 98
Corn Exchange Safe Deposit Company, New York	300,000 00	11,434 40					5,000 00	316,434 40
County Safe Deposit Company, White Plains	10,000 00	821 71						10,821 71
Empire City Safe Deposit Company, New York	100,000 00	3,027 04						103,027 04
Empire Safe Deposit Company, New York	100,000 00	348 62						100,348 62
Equitable Safe Deposit Company of New York, The	150,000 00	8,446 30						158,446 30
Fifth Avenue Safe Deposit Company, New York	100,000 00	22,440 42					-4,166 67	126,607 09
Franklin Safe Deposit Company, Brooklyn	100,000 00	13,286 50						113,286 50
Garfield Safe Deposit Company, New York	150,000 00	3,898 70				353 38	15,750 00	170,002 17
Greenwich Safe Deposit Company, New York	100,000 00	1,851 77						101,851 77
Guaranty Safe Deposit Company, New York	100,000 00	1,896 16					11,024 77	112,920 93
Hanover Safe Deposit Company, New York	200,000 00	2,272 30						202,272 30
Hudson Safe Deposit Company, New York	100,000 00	29,737 85						129,737 85
Knickrbocker Safe Deposit Company, New York	100,000 00	38,816 40						138,816 40
Lincoln Safe Deposit Company, New York	1,000,000 00	630,537 46	800,000 00		3,750 00	3,860 16	2,000 00	2,440,147 62
Long Island Safe Deposit Company, Brooklyn	100,000 00	3,506 14					10,353 38	113,859 52
Madison Safe Deposit Company, New York	100,000 00	23,683 76				60 25	150 36	123,894 37
Mercantile Safe Deposit Company, New York	450,000 00	65,687 13					43,972 51	559,656 64
Metropolitan Safe Deposit Company, New York	100,000 00	16,316 78		3,000 00			5,383 42	124,700 20
Mount Vernon Safe Deposit Company, Mount Vernon	10,000 00	6,504 19						16,504 19
New Maiden Lane Safe Deposit Company, New York	100,000 00	9,058 40					65 00	109,123 40
New Rochelle Safe Deposit Company, New Rochelle	10,000 00	10,733 27						20,733 27

New York Produce Exchange Safe Deposit and Storage Company, New York.....	150,000 00	33,329 70				2,416 67	1,987 50	187,733 87
New York Stock Exchange Safe Deposit Company, New York.....	100,000 00	16,402 00						116,402 00
Ossining Safe Deposit Company, Ossining.....	20,000 00	169 35					500 00	20,669 35
Rockland County Safe Deposit Company, Nyack.....	10,000 00	1,757 97						11,757 97
Safe Deposit Company of New York, New York.....	100,000 00	71,622 93					42 00	171,664 93
Security Safe Deposit Company of Brooklyn.....	100,000 00	5,722 89				485 76	7,364 11	113,572 76
Security Safe Deposit Company, Buffalo.....	150,000 00	16,477 08					5,184 50	171,661 58
Security Safe Deposit Company of Troy.....	50,000 00	7,134 04		15,000 00			23,451 66	95,585 70
Standard Safe Deposit Company, New York.....	200,000 00	82,984 49						282,984 49
Thirty-fourth Street Safe Deposit Company, New York...	225,000 00	47,970 62	100,000 00		1,666 66			374,637 28
Union Trust Safe Deposit Company, New York.....	100,000 00	337 69		27,500 00			11,081 83	138,919 52
United States Safe Deposit Company, New York.....	200,000 00	172,735 46				3,416 67	107 50	376,259 63
Wall Street Safe Deposit Company, New York.....	100,000 00	13,211 98						113,211 98
Woolworth Building Safe Deposit Company, New York...	100,000 00	10,840 45				53 15	650 00	111,543 60
Totals.....	\$6,035,000 00	\$1,609,788 81	\$970,000 00	\$89,850 00	\$6,804 30	\$10,865 44	\$152,952 90	\$8,855,261 45

REPORTS
OF
Securities Companies

[595]

EQUITABLE SECURITIES COMPANY, NEW YORK CITY

[24 Broad street; organized 1894]

ASSETS

Stocks and bonds: Market value.....	\$828,881 07
Other real estate.....	116,462 62
Due from sundry persons.....	203 67
Cash	14,106 43
Other assets, viz.: Accrued dividends and interest.....	15,151 11

Total \$974,804 90

LIABILITIES

Capital stock paid in.....	\$961,400 00
Surplus fund	10,799 41
Other liabilities, viz.:	
Debenture certificates	\$123 07
Taxes accrued	2,482 42
	<u>2,605 49</u>

Total \$974,804 90

When organized: 1894.

Under what State laws: New York.

Principal place of business: 24 Broad street, New York City.

Authorized amount of capital: \$1,000,000.

Amount of capital subscribed: \$961,400.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$300.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: \$37,500 in 1912; \$17,000 in 1913; 6 per cent. on preferred in 1914, none on common.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? No loans made.

State sections of country in which loans are made, giving the principal counties: None.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: None.

Total amount of loans paid: None.

Total amount of loans unpaid and outstanding: None.

Total amount of loans unpaid and outstanding: Guaranteed, none. Unguaranteed, none.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No. How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None of our own issue.

What are the "Other Deposits" mentioned in the statements? No such item.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): All debentures retired.

OFFICERS AND DIRECTORS

N. S. MELDRUM.....	<i>President</i>
H. R. DENNIS.....	<i>Vice-Pres. and Treas.</i>
E. G. WOODLING.....	<i>Sec'y and Asst. Treas.</i>
N. S. MELDRUM.....	<i>Director</i>
H. R. DENNIS.....	<i>Director</i>
E. G. WOODLING.....	<i>Director</i>
W. W. MILLER.....	<i>Director</i>
JAMES A. BLAIR, JR.....	<i>Director</i>

INVESTMENT SECURITIES COMPANY, NEW YORK CITY

[37 Wall street; organized 1895]

ASSETS

Stocks and bonds: Market value.....	\$637,933 33
Other real estate.....	87,573 88
Due from banks and bankers.....	25,301 15
Other assets, viz.: Adjustment account.....	458,053 33
Total	<u>\$1,208,861 69</u>

LIABILITIES

Capital stock paid in.....	\$637,933 33
Debenture bonds outstanding	570,669 13
Other liabilities, viz.: Distribution awaiting presentation of certificate	259 23
Total	<u>\$1,208,861 69</u>

When organized: April 23, 1895.

Under what State laws: New York.

Principal place of business: 37 Wall street.

Authorized amount of capital: \$2,500,000.

Amount of capital subscribed: \$637,933.33.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? None.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors? None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Make no loans.

State the sections of country in which loans are made, giving the principal counties: None.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: Nothing.

Total amount of loans paid: \$723,650.57.

Total amount of loans unpaid and outstanding: None.

Total amount of loans unpaid and outstanding: Guaranteed, none. Unguaranteed, none.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? No.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statements? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: \$570,669.13.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Assets in liquidation for benefit of holders of debenture certificates.

OFFICERS AND DIRECTORS

HEMAN DOWD	<i>President</i>
R. R. HUNTER.....	<i>Vice-President</i>
H. J. COOK.....	<i>Secretary</i>
F. W. BLACK.....	<i>Treasurer</i>
LAWRENCE SLADE	<i>Director</i>
CARLETON BUNCE	<i>Director</i>
HEMAN DOWD	<i>Director</i>
R. R. HUNTER.....	<i>Director</i>
H. J. COOK.....	<i>Director</i>
F. W. BLACK.....	<i>Director</i>
J. L. DEROSSET.....	<i>Director</i>

REPORTS
OF
Investment Companies

[601]

FIRST MORTGAGE GUARANTEE COMPANY, LONG ISLAND CITY

[Bridge Plaza, north; organized 1911]

ASSETS

Loans secured by first liens on real estate.....		\$749,850 00
Stocks and bonds: Market value.....		1,000 00
Furniture and fixtures.....		4,314 21
Due from sundry persons.....		3,012 60
Cash		9,400 24
Other assets, viz.:		
Interest accrued on bonds and mortgages.....	\$66,090 87	
Certificates not yet issued against \$6,000 mortgage guaranteed	4,600 00	
		<u>70,690 87</u>
 Total		<u><u>\$838,267 92</u></u>

LIABILITIES

Capital stock paid in.....		\$500,000 00
Surplus fund		125,000 00
Undivided profits		9,347 83
Bills payable		145,000 00
Deposits awaiting investment.....		8,000 00
Other deposits		53 52
Other liabilities, viz.:		
Reserve for building loans.....	\$21,875 00	
Interest accrued on bonds and mortgages.....	28,833 90	
Interest accrued on deposits for investment....	157 67	
		<u>50,866 57</u>
 Total		<u><u>\$838,267 92</u></u>

When organized: March 1, 1911.
 Under what State laws: New York.
 Principal place of business: Bridge Plaza North, Borough of Queens, New York City.
 Authorized amount of capital: \$500,000.
 Amount of capital subscribed: \$500,000.
 What is the personal liability of stockholders? None.
 How much of its capital stock is owned by the officers of the company? \$54,300. 543 shares.
 How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.
 Amount of loans due from directors: None.
 Total amount of its capital stock held by the company as collateral: None.
 Rates of dividends for past five years: 5½ per cent. on July 1, 1912, 6 per cent. from January 1, 1913, to July 1, 1914.
 Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.
 State the sections of country in which loans are made, giving the principal counties: Counties of Queens, Nassau, Suffolk and Kings.
 State the number and amount of mortgages with interest six months or more in arrears: 38 mortgages; \$206,750.
 Total amount loaned to date: \$3,806,495.
 Total amount of loans paid: \$1,339,850.
 Total amount of loans unpaid and outstanding: \$2,466,645.
 Total amount of loans unpaid and outstanding: Guaranteed, \$1,716,795. Unguaranteed, \$749,850.

Number and amount of loans extended the past two years: 119 loans; \$579,750.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: 6 mortgages; \$21,250.

Total amount in process of foreclosure: \$8,000.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$826,895.

What are the "Other Deposits" mentioned in the statements? Interest collected for second mortgage and title charges.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

WM. H. WILLIAMS.....	<i>President</i>
CLINTON R. JAMES.....	<i>Vice-President</i>
H. PUSHAE WILLIAMS.....	<i>Treasurer</i>
ARVINE C. LEACH.....	<i>Secretary</i>
PAUL BONYNGE.....	<i>Director</i>
DANIEL M. BRADY.....	<i>Director</i>
JULES S. BACHE.....	<i>Director</i>
CYRIL CRIMMINS.....	<i>Director</i>
STEWART W. EAMES.....	<i>Director</i>
JOHN J. HALLERAN.....	<i>Director</i>
E. COVERT HULST.....	<i>Director</i>
JOHN F. JAMES.....	<i>Director</i>
CHARLES H. JONES.....	<i>Director</i>
JOHN ANDERSON LEACH.....	<i>Director</i>
JOSEPH T. McMAHON.....	<i>Director</i>
MORGAN J. O'BRIEN.....	<i>Director</i>
W. ELMER PAYNTAR.....	<i>Director</i>
H. P. READ.....	<i>Director</i>
SAMUEL RIKER, JR.....	<i>Director</i>
J. A. WIGMORE.....	<i>Director</i>
WM. H. WILLIAMS.....	<i>Director</i>
CLINTON R. JAMES.....	<i>Director</i>
H. PUSHAE WILLIAMS.....	<i>Director</i>

GUARANTEED MORTGAGE COMPANY OF NEW YORK, NEW YORK CITY

[200 Broadway; organized 1909]

ASSETS

Loans secured by first liens on real estate.....		\$273,500 00
Stocks and bonds: Market value.....		46,967 50
Other real estate.....		5,368 08
Due from sundry persons.....		993 06
Due from Banks and Bankers.....		62,988 81
Other assets, viz:		
Accrued interest on mortgages.....	\$8,562 21	
Accrued premiums	1,825 53	
		10,387 74
Total		\$400,205 19

LIABILITIES

Capital stock paid in.....		\$250,000 00
Surplus fund		100,000 00
Undivided profits		34,746 04
Bills payable		5,000 00
Dividends unpaid		5,000 00
Other liabilities, viz:		
Accounts payable	\$1,939 54	
Accrued interest payable.....	204 17	
Premiums prepaid	3,315 44	
		5,459 15
Total		\$400,205 19

When organized: June 22, 1909.

Under what State laws: New York.

Principal place of business: 200 Broadway, New York City.

Authorized amount of capital: \$250,000.

Amount of capital subscribed: \$250,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$69,200.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends, for past five years: 1910, 6 per cent.; 1911, 7 per cent.; 1912, 7½ per cent.; 1913, 8 per cent.; 1914, 8 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes, except examinations are made by officers who do not receive salaries.

State the sections of country in which loans are made, giving the principal counties: New York and Bronx.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$4,892,550.

Total amount of loans paid: \$1,629,575.

Total amount of loans unpaid and outstanding: \$3,262,975.

Total amount of loans unpaid and outstanding: Guaranteed, \$2,989,475; unguaranteed, \$273,500.

Number and amount of loans extended the past two years: 81 — \$625,850.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: \$6,600.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$464,650.

What are the "Other Deposits" mentioned in the statements? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

JAMES L. BENNETT.....	<i>President</i>
AUGUSTUS B. CARRINGTON.....	<i>Vice-President</i>
JOSEPH H. SPAFFORD.....	<i>Vice-President</i>
CHARLES L. ACKER.....	<i>Treasurer</i>
WILLIAM D. LEONARD.....	<i>Secretary</i>
JAMES L. BENNETT.....	<i>Director</i>
AUGUSTUS B. CARRINGTON.....	<i>Director</i>
JOSEPH H. SPAFFORD.....	<i>Director</i>
CHARLES L. ACKER.....	<i>Director</i>
WILLIAM D. LEONARD.....	<i>Director</i>
GEORGE A. BRINKERHOFF.....	<i>Director</i>
JOHN E. EUSTIS.....	<i>Director</i>
EDWARD COSTERTON.....	<i>Director</i>
FRANKLIN P. DURYEA.....	<i>Director</i>
RUSSELL FROST.....	<i>Director</i>
GEORGE B. HARDIE.....	<i>Director</i>
HENRY M. HEATH.....	<i>Director</i>
HENRY A. INGRAHAM.....	<i>Director</i>
ALFRED L. LANE.....	<i>Director</i>
JOHN L. SHEA.....	<i>Director</i>
JAMES B. TURK.....	<i>Director</i>
MAJOR A. WHITE.....	<i>Director</i>

**HOME MORTGAGE INVESTMENT COMPANY OF NEW YORK,
BROOKLYN**

[383 Jay street; organized 1911]

ASSETS

Loans secured by first liens on real estate.....	\$270,762 25
Loans secured by second liens on real estate.....	2,650 00
Loans on collateral security.....	9,500 00
Loans on personal security.....	5,500 00
Stocks and bonds: Market value.....	5,960 00
Due from banks and bankers.....	7,343 27
Other assets, viz.: Accrued interest.....	3,052 18
Total	\$304,767 70

LIABILITIES

Capital stock paid in.....	\$100,000 00
Surplus fund	50,000 00
Undivided profits	69 83
Bills payable	100,000 00
Certificates of deposit bearing interest.....	54,323 56
Other liabilities, viz.: Accrued interest.....	374 31
Total	\$304,767 70

When organized: February 2, 1911.

Under what State laws: New York.

Principal place of business: 383 Jay street, Brooklyn.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$1,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1911, 4 per cent.; 1912, 9 per cent.; 1913, 8¼ per cent.; 1914, 7 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Kings and Queens.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$5,120,874.51.

Total amount of loans paid: \$4,832,462.26.

Total amount of loans unpaid and outstanding: \$288,412.25.

Total amount of loans unpaid and outstanding: Guaranteed, \$270,762.25; unguaranteed, none.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: \$7,200.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$1,282,438.70.

What are the "Other Deposits" mentioned in the statements? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

EDWARD S. BANCROFT.....	<i>President</i>
HARRY GRATTAN	<i>Vice-President</i>
DWIGHT COMSTOCK	<i>Secretary</i>
HENRY B. DAVENPORT.....	<i>Treasurer</i>
EDWARD S. BANCROFT.....	<i>Director</i>
HARRY GRATTAN	<i>Director</i>
HENRY B. DAVENPORT.....	<i>Director</i>
DWIGHT COMSTOCK	<i>Director</i>
ALEXANDER G. CALDER.....	<i>Director</i>
GEO. H. ROBERTS.....	<i>Director</i>

HUDSON MORTGAGE COMPANY, NEW YORK CITY

[135 Broadway; organized 1906]

ASSETS

Loans secured by first liens on real estate.....	\$10,000 00
Loans secured by second liens on real estate.....	24,000 00
Loans on collateral security.....	2,050 00
Stocks and bonds: Market value.....	1,125 00
Other real estate.....	604,791 32
Due from sundry persons.....	8,181 39
Due from banks and bankers.....	5,273 63
Other assets, viz.: Accrued interest.....	596 26
Total	\$656,017 60

LIABILITIES

Capital stock paid in.....	\$100,000 00
Undivided profits	42,013 46
Other liabilities, viz.:	
Accrued interest	\$8,209 75
Accounts payable	2 81
Reserve for taxes.....	220 00
Bonds and mortgages payable	505,571 58
	514,004 14
Total	\$656,017 60

When organized: March 26, 1906.

Under what State laws: New York.

Principal place of business: 135 Broadway, New York City.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$58,600.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: \$2,050.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1906, 3 per cent.; 1907, 6 per cent.; 1908, 6 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? All examinations made by the officers and members of the executive committee personally.

State the sections of country in which loans are made giving the principal counties: New York State, New York, Kings, Queens, Westchester, Bronx and Richmond.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$4,575,391.02.

Total amount of loans paid: \$4,541,391.02.

Total amount of loans unpaid and outstanding: \$34,000.

Total amount of loans unpaid and outstanding: Guaranteed, none: unguaranteed, \$34,000.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: Two—\$10,000.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$58,650.

What are the "Other Deposits" mentioned in the statements? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

OFFICERS AND DIRECTORS

W. N. HARTE.....	<i>President</i>
WM. F. CLARE.....	<i>Vice-President</i>
CYRIL H. BURDETT.....	<i>Treasurer</i>
FRANK L. COOKE.....	<i>Secretary</i>
GERHARD KUHNE	<i>Asst. Sec'y and Asst. Treas.</i>
ASHBEL H. BARNEY.....	<i>Director</i>
W. N. HARTE.....	<i>Director</i>
WM. F. CLARE.....	<i>Director</i>
CYRIL H. BURDETT.....	<i>Director</i>
FRANK L. COOKE.....	<i>Director</i>
GERHARD KUHNE	<i>Director</i>
JAMES L. CLARE.....	<i>Director</i>

LONG ISLAND BOND AND MORTGAGE GUARANTEE COMPANY,
JAMAICA

[375 Fulton street; organized 1905]

ASSETS

Loans secured by first liens on real estate.....	\$292,130 00
Stocks and bonds: Market value.....	970 00
Other real estate.....	30,063 12
Due on uncompleted loans.....	12,750 00
Cash	4,312 15
Other assets, viz.: Bills receivable.....	3,300 00
Total	<u>\$343,525 27</u>

LIABILITIES

Capital stock paid in.....	\$200,000 00
Surplus fund	100,000 00
Undivided profits	12,775 27
Bills payable	10,000 00
Due borrowers on loans made.....	12,750 00
Other liabilities, viz.: Special reserve fund.....	8,000 00
Total	<u>\$343,525 27</u>

When organized: April 6, 1905.

Under what State laws: New York.

Principal place of business: Queens County Trust Bldg., Jamaica, N. Y.

Authorized amount of capital: \$200,000.

Amount of capital subscribed: \$200,000.

What is the personal liability of stockholders: None.

How much of its capital stock is owned by the officers of the company:
\$59,700.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 5% up to January 1, 1908, since then 6% annually.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Queens.

State the number and amount of mortgages with interest six months or more in arrears: 5 — \$18,150.

Total amount loaned to date: \$3,115,600.

Total amount of loans paid: \$759,270.

Total amount of loans unpaid and outstanding: \$2,356,330.

Total amount of loans unpaid and outstanding: Guaranteed, \$2,038,850; unguaranteed, \$317,480.

Number and amount of loans extended the past two years: 12 — \$35,900..

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: 2 — \$16,000.

Total amount in process of foreclosure: \$10,000.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$198,350.

What are the "Other Deposits" mentioned in the statements? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

WILLIS H. YOUNG.....	<i>President.</i>
JAMES MACBETH	<i>Vice-President.</i>
CLINTON T. ROE.....	<i>Vice-President.</i>
THEODORE G. CLARKE.....	<i>Treasurer.</i>
GEO. T. WATTS.....	<i>Secretary.</i>
M. A. STANSFIELD.....	<i>Asst. Secretary.</i>
WILLIS H. YOUNG.....	<i>Director.</i>
JAMES MACBETH	<i>Director.</i>
THEODORE G. CLARKE.....	<i>Director.</i>
CLINTON T. ROE.....	<i>Director.</i>
WM. J. WHEELER.....	<i>Director.</i>
ROBERT W. HIGBIE.....	<i>Director.</i>
CHAS. F. LEWIS.....	<i>Director.</i>
ROBERT B. AUSTIN.....	<i>Director.</i>
GEORGE T. WATTS.....	<i>Director.</i>
DITMARS ELDERT	<i>Director.</i>
JAMES VANDERVEER	<i>Director.</i>
FREDERICK D. BACKUS.....	<i>Director.</i>
FREDERICK P. MORRIS.....	<i>Director.</i>
CHARLES STUART FOLSOM.....	<i>Director.</i>
HENRY A. MEYER.....	<i>Director.</i>

MORRIS PLAN COMPANY OF NEW YORK, NEW YORK CITY

[52 William street; organized 1914]

ASSETS

Loans on collateral security.....	\$300 00
Due from banks and bankers.....	109,500 00
Cash	226 00
Total	<u>\$110,026 00</u>

LIABILITIES

Capital stock paid in.....	\$100,000 00
Surplus fund	10,000 00
Interest paid in advance by borrowers.....	18 00
Other liabilities, viz.: Payments made on instalment certificates of investment held as security for loans.....	8 00
Total	<u>\$110,026 00</u>

When organized: December 30, 1914.

Under what State Laws: New York.

Principal place of business: 52 William street, New York City.

Authorized amount of capital: \$100,000.

Amount of capital subscribed, \$100,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$2,700.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: Began business December 31, 1914.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: New York.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$300.

Total amount of loans unpaid and outstanding: \$300.

Total amount of loans unpaid and, outstanding: Guaranteed, none; unguaranteed, none.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statements? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

HENRY R. TOWNE.....	<i>President.</i>
HERBERT L. SATTERLEE.....	<i>Vice-President.</i>
CLARK WILLIAMS.....	<i>Vice-President.</i>
CHARLES H. SABIN.....	<i>Treasurer.</i>
WALLACE D. MCLEAN.....	<i>Gen. Manager</i>
JOHN MARKLE.....	<i>Director.</i>
LEWIS B. GAWTRY.....	<i>Director.</i>
RAYMOND DUPUY.....	<i>Director.</i>
CLARK WILLIAMS.....	<i>Director.</i>
ARTHUR J. MORRIS.....	<i>Director.</i>
GEORGE F. CANFIELD.....	<i>Director.</i>
JOHN R. MACARTHUR.....	<i>Director.</i>
MALCOLM D. WHITMAN.....	<i>Director.</i>
CHARLES H. SABIN.....	<i>Director.</i>
HENRY R. TOWNE.....	<i>Director.</i>
CHARLES T. WILLS.....	<i>Director.</i>
JASON A. NEILSON.....	<i>Director.</i>
RICHARD T. H. HALSEY.....	<i>Director.</i>
GUY E. TRIPP.....	<i>Director.</i>
WILLIAM TURNBULL.....	<i>Director.</i>
ARTHUR WILLIAMS.....	<i>Director.</i>
THEODORE P. SHONTS.....	<i>Director.</i>
THOMAS COCHRAN.....	<i>Director.</i>
THOMAS H. GILLESPIE.....	<i>Director.</i>
EDWIN O. HOLTER.....	<i>Director.</i>
WILLARD STRAIGHT.....	<i>Director.</i>
FREDERIC W. ALLEN.....	<i>Director.</i>
SAM A. LEWISOHN.....	<i>Director.</i>
JAMES E. RUSSELL.....	<i>Director.</i>
LIONEL SUTRO.....	<i>Director.</i>
WILLIAM D. BALDWIN.....	<i>Director.</i>

THE MORTGAGE BOND COMPANY OF NEW YORK, NEW YORK CITY

[55 Liberty street; organized 1905]

ASSETS

Loans secured by first liens on real estate.....	\$7,063,915 80
Stocks and bonds: Market value.....	2,315 00
Past due interest remitted for but not paid to us.....	6,544 76
Cash	230,988 70
Other assets, viz.:	
Accrued interest on mortgages.....	\$131,766 65
Accrued interest on U S mortgage bonds.....	10 00
Taxes advanced	244 88
	<u>132,021 53</u>
Total	<u>\$7,435,785 79</u>

LIABILITIES

Capital stock paid in.....	\$2,000,000 00
Surplus fund	400,000 00
Undivided profits.....	145,105 78
Debenture bonds outstanding.....	4,549,200 00
Mortgage certificates bearing interest.....	260,758 30
Other liabilities, viz.:	
Accrued interest on bond and mortgage certificates	\$77,299 19
Insurance money held in trust.....	3,252 57
Taxes withheld, account United State Income tax	169 95
	<u>80,721 71</u>
Total	<u>\$7,435,785 79</u>

When organized: March 27, 1905.

Under what State laws: New York.

Principal place of business: 55 Liberty street, New York City.

Authorized amount of capital: \$2,000,000.

Amount of capital subscribed: \$2,000,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company?
\$14,500.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1910-14, 1½ quarterly.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties, South and West, New York, Kings county, Washington, Jefferson county, Alabama, Fulton county, Georgia.

State the number and amount of mortgages with interest six months or more in arrears: 3,\$10,650.

Total amount loaned to date: \$13,984,146.50.

Total amount of loans paid: \$6,920,230.70.

Total amount of loans unpaid and outstanding: \$7,063,915.80.

Total amount of loans unpaid and outstanding: Guaranteed, \$276,500; unguaranteed, \$6,787,415.80.

Number and amount of loans extended the past two years: 287 loans, \$797,525.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: \$10,650.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$338,000.

What are the "Other Deposits" mentioned in the statements? None.

Total amount of debentures certified: \$338,000 during year.

Trustees for debentures (if more than one class, state series certified to by each): Series 1, Guaranty Trust Co.; series 2, U. S. Trust Co.; series 3, U. S. Trust Co.

OFFICERS AND DIRECTORS

GEORGE A. HURD.....	<i>President.</i>
R. M. HURD.....	<i>Vice-President.</i>
JULIAN D. FAIRCHILD.....	<i>Vice-President.</i>
GURDON M. MAYNARD.....	<i>Secretary.</i>
J. HENRY WESTON.....	<i>Treasurer.</i>
GUY CARY.....	<i>Director.</i>
HARRIS D. COLT.....	<i>Director.</i>
WILLIAM P. DIXON.....	<i>Director.</i>
CHARLES EINSEIDLER.....	<i>Director.</i>
CECIL C. EVERS.....	<i>Director.</i>
JULIAN D. FAIRCHILD.....	<i>Director.</i>
ROBERT WALTON GOELET.....	<i>Director.</i>
CHARLES P. HOWLAND.....	<i>Director.</i>
THOMAS H. HUBBARD.....	<i>Director.</i>
FRANCIS C. HUNTINGTON.....	<i>Director.</i>
GEORGE A. HURD.....	<i>Director.</i>
RICHARD M. HURD.....	<i>Director.</i>
ANDREW J. MILLER.....	<i>Director.</i>
GEORGE WELWOOD MURRAY.....	<i>Director.</i>
GEORGE L. RIVES.....	<i>Director.</i>
FELIX ROSEN.....	<i>Director.</i>
MORITZ ROSENTHAL.....	<i>Director.</i>
B. AYMAR SANDS.....	<i>Director.</i>
JOHN TATLOCK.....	<i>Director.</i>
BETRAM H. BORDEN.....	<i>Director.</i>
HERBERT PARSONS.....	<i>Director.</i>

**NASSAU-SUFFOLK BOND AND MORTGAGE GUARANTEE COMPANY,
MINEOLA**
[Organized 1910]

ASSETS

Loans secured by first liens on real estate.....	\$410,200 00
Loans secured by second liens on real estate.....	1,000 00
Stocks and bonds: Market value.....	970 00
Other real estate.....	32,500 00
Due from banks and bankers.....	30,431 10
Other assets, viz.: Interest due and accrued.....	84,139 60
Total	\$559,240 70

LIABILITIES

Capital stock paid in.....	\$200,000 00
Surplus fund	60,000 00
Undivided profits	43,658 55
Bills payable	57,100 00
Dividends unpaid	5,000 00
Interest paid in advance by borrowers.....	5,878 70
Deposits awaiting investment.....	2,210 00
Other liabilities, viz.:	
Accrued interest	\$61,301 65
Mortgage certificates	124,250 00
Income tax deduction.....	41 80
	<u>185,593 45</u>
Total	\$559,240 70

When organized: April, 1910.

Under what State laws: New York.

Principal place of business: Mineola.

Authorized amount of capital: \$200,000.

Amount of capital subscribed: \$200,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$14,500.00.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: \$27,250; secured by their bonds and mortgages.

Total amount of its capital stock held by the company as collateral? None.

Rates of dividends for past five years, 5% since January 1, 1913.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? All examinations made personally by officers, members of executive committee or directors.

State the sections of country in which loans are made, giving the principal counties: Queens, Nassau, and Suffolk counties, New York.

State the number and amount of mortgages with interest six months or more in arrears: Thirty, \$84,700.

Total amount loaned to date: \$4,379,187.

Total amount of loans paid: \$308,087.

Total amount of loans unpaid and outstanding: \$4,071,100.

Total amount of loans unpaid and outstanding: Guaranteed, mortgages, \$3,659,900; certificates, \$124,250; unguaranteed, \$286,950.

Number and amount of loans extended the past two years: 282 — \$862,850.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: 7 — \$16,450.

Total amount in process of foreclosure: \$66,350.

Is the company subject to examination by local State officers? Yes.
 What officer? Superintendent of Banks.
 Amount of securities sold in New York State for the past year: \$839,450.
 What are the "Other Deposits" mentioned in the statements? None.
 Total amount of debentures certified: None.
 Less amount on hand and with agents: None.
 Total liability for debenture bonds as per statement: None.
 What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.
 Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

JOHN C. BAKER.....	<i>President.</i>
JOHN J. BARTLETT.....	<i>Vice-President.</i>
JOHN A. ALBERTSON.....	<i>Vice-Pres. and Treasurer.</i>
ERASTUS F. POST.....	<i>Vice-President.</i>
JOHN W. B. VAN DE WATER.....	<i>Secretary and Asst. Treas.</i>
JOHN A. ALBERTSON.....	<i>Director.</i>
THOMAS W. ALBERTSON.....	<i>Director.</i>
JOSEPH H. BOGART.....	<i>Director.</i>
WILLIAM W. COCKS.....	<i>Director.</i>
JOHN J. BARTLETT.....	<i>Director.</i>
JOHN C. BAKER.....	<i>Director.</i>
DOUGLAS CONKLIN.....	<i>Director.</i>
RICHARD DOWING.....	<i>Director.</i>
GEORGE S. EMORY.....	<i>Director.</i>
EDWARD L. FROST.....	<i>Director.</i>
FREDERICK C. HICKS.....	<i>Director.</i>
GEORGE L. HUBBELL.....	<i>Director.</i>
HENRY F. HULTNER.....	<i>Director.</i>
EDGAR JACKSON.....	<i>Director.</i>
WILLIAM G. MILLER.....	<i>Director.</i>
FREDERICK P. MORRIS.....	<i>Director.</i>
NELSON C. OSBORNE.....	<i>Director.</i>
EDWARD T. PAYNE.....	<i>Director.</i>
ROBERT S. PELLETREAU.....	<i>Director.</i>
RALPH PETERS.....	<i>Director.</i>
ERASTUS F. POST.....	<i>Director.</i>
JOTHAM POST.....	<i>Director.</i>
JEREMIAH ROBBINS.....	<i>Director.</i>
WILLIAM H. ROBBINS.....	<i>Director.</i>
LORIN K. SCUDDER.....	<i>Director.</i>
ROBERT SEABURY.....	<i>Director.</i>
HIRAM R. SMITH.....	<i>Director.</i>
DANIEL UNDERHILL.....	<i>Director.</i>
GEORGE M. VAIL.....	<i>Director.</i>
JOHN W. B. VAN DE WATER.....	<i>Director.</i>
FREDERICK E. WILLITS.....	<i>Director.</i>

NEW YORK INVESTORS' CORPORATION, NEW YORK CITY

[176 Broadway; organized 1905]

ASSETS

Loans secured by first liens on real estate.....	\$119,614 51
Stocks and bonds: Market value.....	2,635 00
Cash	4,992 83
Other assets, viz.: Accrued interest.....	1,764 05

Total	\$129,006 39

LIABILITIES

Capital stock paid in.....	\$100,000 00
Undivided profits	26,808 52
Interest paid in advance by borrowers.....	145 25
Other deposits	1,552 62
Other liabilities, viz.: Accrued expenses.....	500 00

Total	129,006 39

When organized: December 13, 1905.

Under what State laws: New York.

Principal place of business: 176 Broadway, New York City.

Authorized amount of capital: \$100,000.

Amount of capital subscribed: \$100,000.

What is the personal liability of stockholders: None.

How much of its capital stock is owned by the officers of the company? \$200.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral? None.

Rates of dividends for past five years: 6 per cent. per annum.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? We deal only in guaranteed mortgages.

State the sections of country in which loans are made, giving the principal counties: New York, Richmond, Bronx, Kings and Queens Counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: \$17,306,172.76.

Total amount of loans paid: \$2,356,858.25.

Total amount of loans unpaid and outstanding, \$14,949,314.51.

Total amount of loans unpaid and outstanding: Guaranteed, \$14,906,314.51. Unguaranteed, \$43,000.

Number and amount of loans extended the past two years: Seven—\$578,000.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: One—\$6,892.68.

Total amount in process of foreclosure: \$148,927.85.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$1,800,000.

What are the "Other Deposits" mentioned in the statements? Interest credited to clients whose addresses are unknown.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.

Trustees for debentures (if more than one class, state series certified to by each: None.

OFFICERS AND DIRECTORS

EDWARD O. STANLEY.....	<i>President</i>
HERBERT C. BOTHWELL.....	<i>Vice-President</i>
RANDALL SALISBURY.....	<i>Vice-President</i>
NELSON B. SIMON.....	<i>Vice-President</i>
J. WRAY CLEVELAND.....	<i>Treasurer</i>
CLARENCE C. HARMSTAD.....	<i>Secretary</i>
EDWARD O. STANLEY.....	<i>Director</i>
CHARLES P. BROWN.....	<i>Director</i>
RANALD H. MACDONALD.....	<i>Director</i>
MARTIN JOOST.....	<i>Director</i>
J. WRAY CLEVELAND.....	<i>Director</i>
HORACE ANDERSON.....	<i>Director</i>
FRANK BAILEY.....	<i>Director</i>
CLARENCE H. KELSEY.....	<i>Director</i>

NEW YORK MORTGAGE AND SECURITY COMPANY, NEW YORK CITY

[135 Broadway; organized 1902]

ASSETS

Loans secured by first liens on real estate.....	\$1,280,456 50
Loans secured by second liens on real estate.....	648,148 26
Loans on collateral security.....	74,975 00
Stocks and bonds: Market value.....	172,220 00
Other real estate.....	165,165 88
Foreclosure account	11,299 08
Due from sundry persons.....	69,189 55
Cash	418,812 32
Other assets, viz.: Accrued interest.....	827,583 24
Total	\$3,667,849 83

LIABILITIES

Capital stock paid in.....	\$1,500,000 00
Surplus fund	1,000,000 00
Undivided profits	319,399 52
Bills payable	390,000 00
Other liabilities, viz.:	
Accrued interest	\$452,729 98
Reserve for taxes.....	5,720 33
	<u>458,450 31</u>
Total	\$3,667,849 83

When organized: April 19, 1902.

Under what State laws: New York.

Principal place of business: 135 Broadway, New York City.

Authorized amount of capital: \$1,500,000.

Amount of capital subscribed: \$1,500,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$38,100.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors: None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 12%.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: State of New York, New York and Kings counties.

State the number and amount of mortgages with interest six months or more in arrears: 299 — \$2,923,331.25.

Total amount loaned to date: \$138,917,381.66.

Total amount of loans paid: \$101,165,496.13.

Total amount of loans unpaid and outstanding: \$37,751,885.53.

Total amount of loans unpaid and outstanding: Guaranteed, \$35,771,848.88; unguaranteed, \$1,980,036.65.

Number and amount of loans extended the past two years: 1,736 — \$13,380,889.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: 22 — \$217,000.

Total amount in process of foreclosure: 29 — \$521,150.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: \$4,102,509.85.

What are the "Other Deposits" mentioned in the statements? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.

Trustees for debentures (if more than one class, state series certified to by each: None.

OFFICERS AND DIRECTORS

HARRY A. KOHLER.....	<i>President</i>
JOHN D. CRIMMINS.....	<i>Vice-President</i>
CYRIL H. BURDETT.....	<i>Secretary</i>
GERHARD KUEHNE.....	<i>Treasurer</i>
HENRY S. ACKEN.....	<i>Asst. Secretary</i>
CLINTON R. JAMES.....	<i>Director</i>
CHARLES V. FORNES.....	<i>Director</i>
ASHBEL H. BARNEY.....	<i>Director</i>
JAMES A. DEERING.....	<i>Director</i>
EDWIN M. BURGHARD.....	<i>Director</i>
JOHN D. CRIMMINS.....	<i>Director</i>
WILLIAM H. CHEESEBROUGH.....	<i>Director</i>
WILLIAM F. CLARE.....	<i>Director</i>
WILLIAM E. HARMON.....	<i>Director</i>
WILLIAM N. HARTE.....	<i>Director</i>
WILLIAM JAY.....	<i>Director</i>
MARTIN W. LITTLETON.....	<i>Director</i>
MORGAN J. O'BRIEN.....	<i>Director</i>
LAWSON PURDY.....	<i>Director</i>
GEORGE ZABRISKIE.....	<i>Director</i>
WILLIAM R. WILLCOX.....	<i>Director</i>
CHAS. J. OBERMAYER.....	<i>Director</i>

THE THRIFT, BROOKLYN

[207 Ryerson street; organized 1907]

ASSETS

Loans secured by first liens on real estate.....	\$4,453,029 18
Loans secured by second liens on real estate.....	80,000 00
Stocks and bonds: Market value.....	479,068 75
Other real estate	17,928 89
Furniture and fixtures.....	100 00
Due from sundry persons.....	736 39
Due from banks and bankers.....	106,595 84
Cash	28,035 92
Other assets, viz.: Interest accrued.....	51,046 46
Total	\$5,216,541 43

LIABILITIES

Capital stock paid in.....	\$250,000 00
Surplus fund	500,000 00
Guaranty fund, reserve for bonus.....	45,992 00
Undivided profits	66,003 87
Other liabilities, viz.:	
Installment certificates	\$648,494 80
Paid up certificates.....	3,041,818 57
Deposit accounts	597,442 15
Interest accrued.....	64,416 00
Accounts payable	2,374 04
	<u>4,354,545 56</u>
Total	\$5,216,541 43

When organized: October 1, 1907.

Under what State laws: New York.

Principal place of business: 207 Ryerson street, Brooklyn.

Authorized amount of capital: \$250,000.

Amount of capital subscribed: \$250,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? \$11,000.

How much, if any, of the stock owned by its officers is pledged to the company as collateral? None.

Amount of loans due from directors? None.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 12 per cent.

Do you cause a personal examination of offered security to be made by salaried employees of the company who are entirely free from local influences before money is advanced to borrower? Yes.

State the sections of country in which loans are made, giving the principal counties: Kings, Queens, Nassau and Suffolk Counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: Seven — \$39,265.

Total amount loaned to date: \$15,083,363.09.

Total amount of loans paid: \$10,550,333.91.

Total amount of loans unpaid and outstanding: \$4,533,029.18.

Total amount of loans unpaid and outstanding: Guaranteed, \$80,000. Unguaranteed, \$4,453,029.18.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? None.

Number and amount of mortgages foreclosed in the past year: Three — \$14,228.89.

Total amount in process of foreclosure: \$40,575.

Is the company subject to examination by local State officers? Yes.

What officer? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statements? None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

CHARLES M. PRATT.....	<i>President</i>
FRANCIS L. NOBLE.....	<i>Vice-President</i>
HAROLD I. PRATT.....	<i>Treasurer</i>
FRANCIS JORDAN.....	<i>Secretary</i>
PHILLIP S. CLARKE.....	<i>Asst. Secretary</i>
JOHN C. MADDOCK.....	<i>Cashier</i>
ROY HUME.....	<i>Asst. Cashier</i>
ALFRED C. BEDFORD.....	<i>Director.</i>
EDWARD T. HORWILL.....	<i>Director.</i>
FRANCIS JORDAN.....	<i>Director.</i>
W. EUGENE KIMBALL.....	<i>Director.</i>
FRANCIS L. NOBLE.....	<i>Director.</i>
CHARLES M. PRATT.....	<i>Director.</i>
FREDERIC B. PRATT.....	<i>Director.</i>
GEORGE D. PRATT.....	<i>Director.</i>
HAROLD I. PRATT.....	<i>Director.</i>
HERBERT L. PRATT.....	<i>Director.</i>
JOHN T. PRATT.....	<i>Director.</i>

REPORTS
OF
PERSONAL LOAN COMPANIES

[625]

AMERICAN CREDIT COMPANY, BUFFALO

[322 Ellicott square; incorporated 1901]

M. R. BLUMENTHAL, President.

I. K. BLUMENTHAL, Treasurer.

RESOURCES

Cash in office.....	\$32 78
Cash on deposit.....	149 96
Loans on mortgage of personal property.....	28,215 51
Pawnbrokers' loans	3,076 54
Furniture and fixtures.....	202 00
Total	\$31,676 79

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	2,250 08
Borrowed money	19,426 71
Total	\$31,676 79

BUFFALO SECURITY COMPANY, BUFFALO

[737 Ellicott square; incorporated 1902]

ROBERT V. HEWLETT, President.

JOSEPHINE HEWLETT, Secretary.

RESOURCES

Cash in office.....	\$126 01
Cash on deposit.....	1,401 27
Loans on mortgage of personal property.....	35,499 59
Pawnbrokers' loans	4,344 57
Furniture and fixtures.....	121 38
Total	\$41,492 82

LIABILITIES

Capital paid in cash.....	10,000 00
Surplus and undivided profits.....	2,492 82
Borrowed money	29,000 00
Total	\$41,492 82

CAYUGA LOAN COMPANY, AUBURN

[99 Genesee street; incorporated 1897]

RENA O. BRONNER, President.

EMANUEL BRONNER, Secretary.

RESOURCES

Cash in office.....	\$43 58
Cash on deposit.....	142 14
Loans on mortgage of personal property.....	23,046 58
Pawnbrokers' loans	589 00
Furniture and fixtures.....	389 67
Total	\$24,210 97

REPORTS OF

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	1,432 29
Borrowed money	12,778 68
Total	\$24,210 97

CHATTEL LOAN SOCIETY OF NEW YORK, INC., NEW YORK CITY

[50 Union square; incorporated 1912]

JOHNSTON DE FOREST, President. ARTHUR H. HAM, Secretary.

PIERRE JAY, Treasurer.

RESOURCES

Cash in office.....	\$986 47
Cash on deposit.....	7,293 15
Loans on mortgage of personal property.....	123,742 03
Other assets, viz.:	
Accrued interest receivable.....	\$4,293 59
Securities	79,893 75
Accounts receivable	24 72
	<u>84,212 06</u>
Total	\$216,233 71

LIABILITIES

Capital paid in cash.....	\$200,000 00
Surplus and undivided profits.....	14,233 71
Other liabilities, viz.: Reserve for depreciation in securities..	2,000 00
Total	\$216,233 71

EQUITABLE PERSONAL LOAN COMPANY, NEW YORK CITY

[3 East Fourteenth street; incorporated 1914]

ROBERT J. MACFARLAND, President. WRIGHT F. LEWIS, Secretary.

JOHN A. LOOPE, Treasurer.

RESOURCES

Cash in office.....	\$699 87
Cash on deposit.....	6,093 65
Loans on notes endorsed or guaranteed by persons other than the borrowers	5,000 00
Pawnbrokers' loans	19,413 15
Furniture and fixtures.....	2,600 00
Total	\$33,806 67

LIABILITIES

Capital paid in cash.....	\$28,750 00
Surplus and undivided profits.....	56 67
Borrowed money	5,000 00
Total	\$33,806 67

FIDELITY CREDIT COMPANY, BUFFALO

[390 Ellicott square; incorporated 1906]

A. H. KAHN, President.

R. E. MASON, Secretary.

RESOURCES

Cash in office.....	\$253 60
Cash on deposit.....	597 90
Loans on mortgage of personal property.....	10,328 00
Pawnbrokers' loans	970 68
Furniture and fixtures.....	175 00
Total	\$12,325 18

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	325 18
Borrowed money	2,000 00
Total	\$12,325 18

GUARDIAN PERSONAL LOAN COMPANY, NEW YORK CITY

[51 Liberty street; incorporated 1914]

I. NEWTON RUDGERS, President.

ANDREW J. HEDGES, Secretary.

RESOURCES

Cash in office.....	\$89 10
Cash on deposit.....	2,192 50
Loans on mortgage of personal property.....	6,929 50
Furniture and fixtures.....	139 50
Other assets, viz.: Stationery and supplies.....	26 70
Deficit	622 70
Total	\$10,000 00

LIABILITIES

Capital paid in cash.....	\$10,000 00
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HOME CREDIT COMPANY, BUFFALO

[224 Main street; incorporated 1902]

W. C. MOORE, President.

MARGARET A. BEDDES, Secretary.

RESOURCES

Cash in office.....	\$46 47
Cash on deposit.....	79 64
Loans on mortgage of personal property.....	19,622 70
Furniture and fixtures.....	332 08
Total	\$20,080 89

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	474 89
Borrowed money	9,606 00
Total	\$20,080 89

ONONDAGA PROVIDENT LOAN ASSOCIATION, SYRACUSE

[1002 Onondaga County Savings Bank Building; incorporated 1912]

FREDERICK R. HAZARD, President. STEWART F. HANCOCK, Secretary.
 CHESTER H. KING, Treasurer.

RESOURCES

Cash in office.....	\$34 31
Cash on deposit.....	21 00
Loans on mortgage of personal property.....	25, 531 46
Pawnbrokers' loans	6, 184 36
Furniture and fixtures.....	532 29
Total	<u>\$32, 303 42</u>

LIABILITIES

Capital paid in cash.....	\$30, 000 00
Surplus and undivided profits.....	2, 303 42
Total	<u>\$32, 303 42</u>

PERSONAL LOAN ASSOCIATION OF ONONDAGA COUNTY, INC., SYRACUSE

[303 Kirk Building; incorporated 1912]

SYLVESTER VAN ANTWERP, President. RALPH THULMAN, Secretary.
 OTIS W. KENYON, Treasurer.

RESOURCES

Cash in office.....	\$34 30
Cash on deposit.....	300 15
Loans on mortgage of personal property.....	8, 762 26
Loans on notes endorsed or guaranteed by persons other than the borrowers	743 24
Furniture and fixtures.....	165 00
Total	<u>\$10, 004 95</u>

LIABILITIES

Capital paid in cash.....	\$10, 000 00
Surplus and undivided profits.....	4 95
Total	<u>\$10, 004 95</u>

THE POPULAR LOAN COMPANY OF ONONDAGA COUNTY, SYRACUSE.

[936 University block; incorporated 1898]

FRANK T. MILLER, President. FRANK K. ROBINSON, Secretary.

RESOURCES

Cash in office.....	\$7, 587 33
Loans on mortgage of personal property.....	1, 740 90
Loans on notes endorsed or guaranteed by persons other than the borrowers	365 40
Furniture and fixtures.....	886 50
Other assets, viz.: Due for insurance advanced.....	25 95
Total	<u>\$10, 606 08</u>

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	286 08
Borrowed money	320 00
Total	\$10,606 08

PROVIDENT LOAN COMPANY OF BUFFALO

[344 Ellicott square; incorporated 1895]

RODNEY S. GELSTON, President.

HUGH GELSTON, Secretary.

WM. F. GELSTON, Treasurer.

RESOURCES

Cash in office.....	\$91 43
Cash on deposit.....	80 30
Loans on mortgage of personal property.....	9,406 23
Pawnbrokers' loans	8,263 00
Total	\$17,840 96

LIABILITIES

Capital paid in cash.....	\$10 000 00
Surplus and undivided profits.....	7,405 96
Borrowed money	435 00
Total	\$17,840 96

PROVIDENT LOAN SOCIETY OF ROCHESTER

[31 Exchange street; incorporated 1912]

HARPER SIBLEY, President.

GEORGE S. VAN SCHAICK, Secretary.

O'DONNELL ISELIN, Treasurer.

RESOURCES

Cash in office.....	\$246 18
Cash on deposit.....	20,319 54
Loans on mortgage of personal property.....	31,393 62
Furniture and fixtures.....	286 45
Other assets, viz.:	
Accrued interest	\$66 54
Suspense account	32 03
Furniture sales account.....	25 53
	<u>124 10</u>
Total	\$52,369 89

LIABILITIES

Capital paid in cash.....	\$50,000 00
Surplus and undivided profits.....	1,700 00
Other liabilities, viz.: Reserve for losses.....	669 89
Total	\$52,369 89

REMEDIAL LOAN SOCIETY OF BUFFALO

[223 Ellicott square; incorporated 1912]

ANSLEY WILCOX, President.

FREDERICK C. GRATWICK, Secretary.

RODERICK POTTER, Treasurer.

RESOURCES

Cash in office.....		\$329 02
Cash on deposit.....		126 55
Loan on mortgage of personal property.....		32,320 52
Pawnbrokers' loans		7,506 35
Furniture and fixtures.....		897 06
Other assets, viz:		
Accrued interest	\$1,220 99	
Prepaid items	108 95	
Deficit	235 56	
		<u>1,565 50</u>
Total		<u>\$42,745 00</u>

LIABILITIES

Capital paid in cash.....	\$20,000 00
Borrowed money	22,500 00
Other liabilities, viz: Fire Insurance reserve fund.....	245 00
Total	<u>\$42,745 00</u>

ST. BARTHOLOMEW'S LOAN ASSOCIATION, NEW YORK CITY

[211 East 42d street; incorporated 1885]

LEIGHTON PARKS, President.

AMBROSE D. HENRY, Secretary.

WILLIAM A. GREER, Treasurer.

RESOURCES

Cash in office.....		\$50 00
Cash on deposit		1,196 23
Loans on mortgage of personal property.....		54,635 96
Furniture and fixtures.....		400 00
Other assets, viz:		
Balance, piano account.....	\$70 00	
Balance outstanding in foreclosure fees.....	26 26	
		<u>96 26</u>
Total		<u>\$56,378 45</u>

LIABILITIES

Capital paid in cash.....	\$40,275 00
Surplus and undivided profits.....	16,103 45
Total	<u>\$56,378 45</u>

STANDARD CREDIT COMPANY OF BUFFALO

[907 Lafayette avenue; incorporated 1905]

LEONARD C. DODGE, President.

BESSIE D. DODGE, Secretary.

RESOURCES

Cash in office.....		\$181 89
Cash on deposit.....		544 88
Loans on mortgage of personal property.....		19,287 86
Total		<u>\$20,014 63</u>

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	585 63
Borrowed money	9,429 00
Total	\$20,014 63

SYRACUSE LOAN COMPANY, SYRACUSE

[314 Kirk building ; incorporated 1912]

SAMUEL KELSON, President.

SOLOMON FERGUSON, Secretary.

RESOURCES

Cash in office.....	\$88 89
Cash on deposit.....	1,319 48
Loans on mortgage of personal property.....	8,380 20
Furniture and fixtures.....	699 50
Deficit	311 93
Total	\$10,800 00

LIABILITIES

Capital paid in cash.....	\$10,000 00
Borrowed money	800 00
Total	\$10,800 00

UNION LOAN COMPANY, SYRACUSE

[206 S. A. & K. building, East Genesee street ; incorporated 1912]

WILLIAM ROSMAN, President.

M. ROSMAN, Secretary.

H. ROSMAN, Treasurer.

RESOURCES

Cash in office.....	\$41 35
Cash on deposit.....	1,824 58
Loans on mortgage of personal property.....	6,031 06
Loans on notes endorsed or guaranteed by persons, other than the borrowers	1,887 92
Furniture and fixtures.....	200 00
Deficit	15 09
Total	\$10,000 00

LIABILITIES

Capital paid in cash.....	\$10,000 00
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UTICA PROVIDENT LOAN ASSOCIATION

[209 Elizabeth street; incorporated 1912]

GEORGE S. DANA, President.

MERWIN K. HART, Secretary.

RESOURCES

Cash in office.....	\$121 32
Cash on deposit.....	760 44
Loans on mortgage of personal property.....	16,375 66
Pawnbrokers' loans	4,270 30
Total	\$21,527 72

LIABILITIES

Capital paid in cash.....	\$10,000 00
Surplus and undivided profits.....	527 72
Borrowed money	11,000 00
Total	\$21,527 72

REPORTS
OF
PERSONAL LOAN BROKERS

[635]

IZORA F. WILSON, PERSONAL LOAN BROKER, NEW YORK CITY

[99 Nassau street; incorporated 1914]

RESOURCES

Cash in office.....	\$60 00
Cash on deposit.....	4,600 00
Loans on assignments or orders for the payment of salary or wages	4,566 70
Deficit	773 30
Total	<u>\$10,000 00</u>

LIABILITIES

Permanent capital	<u>\$10,000 00</u>
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[637]

REPORTS
OF
CREDIT UNIONS

[639]

GREAT NORTHERN CREDIT UNION, WOODHAVEN

[3966 Fulton street; organized 1914]

RESOURCES

Loans to members.....	\$894 42
Cash deposited in banks, trust companies and savings banks..	81 20
Cash on hand	5 00
Interest on loans due and accrued.....	6 05
Other assets, viz.:	
Organization expenses.....	\$39 64
Accrued fines.....	65
	40 29
Total	\$1,026 96

LIABILITIES

Shares, fully paid.....	\$965 00
Shares, instalment	47 55
Amount due members for deposits.....	14 41
Total	\$1,026 96

RECEIPTS

Payments on shares.....	\$1,221 55
Deposits	325 42
Loans to members repaid.....	162 06
Interest received	15 66
Entrance fees received.....	25 50
Fines received	1 91
Total	\$1,752 10

DISBURSEMENTS

Shares withdrawn	\$209 00
Deposits withdrawn	311 01
Loans to members.....	1,056 48
Printing and stationery.....	78 10
Other disbursements: Miscellaneous	11 31
Cash on hand and on deposit December 31, 1914.....	86 20
Total	\$1,752 10

What is the par value per share? \$5.
 How many shares were in force January 1, 1914? None.
 How many shares were issued during the year 1914? 260.
 How many shares were withdrawn during the year 1914? 44.
 How many shares in force at the close of business December 31, 1914? 216.
 How many borrowing members have you? 26.
 Give total number of shares held by them December 31, 1914: 66.
 How many non-borrowing members have you? 35.
 Give total number of shares held by them December 31, 1914: 150.
 How many female shareholders? 24.
 Give total number of shares held by them December 31, 1914: 73.
 How many members are depositors? 3.
 State amount of largest deposit balance standing to the credit of a member
 December 31, 1914: \$10.

[641]

Give total dividends credited members on shares during the year 1914: None.

Give total amount of interest credited or paid in cash to members on deposits during the year 1914: None.

State total amount of filed and unpaid withdrawals December 31, 1914: None.

Do you charge an entrance fee? Yes.

What is the amount? Ten cents per share.

Do you charge a transfer fee? Yes.

What is the amount? Twenty-five cents per share.

State total fees received by the Credit Union and its agents during the year: \$25.50.

What officers are under bond as per subdivision 2 of section 469 of Banking Law? None.

What rate of interest is paid by borrowing members? One per cent per month on monthly balances.

State amount of the largest loan you have outstanding: \$90.

OFFICERS AND DIRECTORS

CHARLES SCHNEE	<i>President</i>
I. B. KRANZ.....	<i>Vice-President</i>
A. M. FIEBIG.....	<i>Treasurer</i>
E. M. HIGBEE.....	<i>Secretary</i>
CHARLES SCHNEE	<i>Director</i>
H. F. KRANG.....	<i>Director</i>
A. M. FIEBIG.....	<i>Director</i>
E. M. HIGBEE.....	<i>Director</i>
I. B. KRANZ.....	<i>Director</i>

SPEEDWELL CREDIT UNION, NEW YORK CITY

[119 West 40th street; organized 1914]

RESOURCES	
Loans to members.....	\$540 00
Cash	3,668 77
Interest on bank balances accrued.....	30 00
Other assets, viz.:	
Bond investments.....	\$1,015 00
Interest accrued.....	14 16
	1,029 16
Total	\$5,267 93

LIABILITIES	
Shares, fully paid.....	\$4,346 00
Shares, instalment	25
Amount due members for deposits.....	809 65
Guaranty fund	28 24
Undivided profits	71 88
Interest accrued on deposits.....	11 91
	\$5,267 93
Total	\$5,267 93

RECEIPTS	
Payments on shares.....	\$4,810 25
Deposits	1,785 60
Loans to members repaid.....	586 50
Interest received	74 31
Fines received	31
	\$7,256 97
Total	\$7,256 97

DISBURSEMENTS	
Shares withdrawn.....	\$464 00
Deposits withdrawn	975 95
Loans to members.....	1,126 50
Printing and stationery.....	6 75
Other disbursements: Bond investments	1,015 00
Cash on hand and on deposit December 31, 1914.....	3,668 77
	\$7,256 97
Total	\$7,256 97

What is the par value per share? \$1.

How many shares were in force January 1, 1914? None.

How many shares were issued during the year 1914? 4,810.

How many shares were withdrawn during the year 1914? 464.

How many shares in force at the close of business December 31, 1914?
4,346.

How many borrowing members have you? 31.

Give total number of shares held by them December 31, 1914? 845.

How many nonborrowing members have you? 111.

Give total number of shares held by them December 31, 1914? 3,501.

How many female shareholders? 17.

Give total number of shares held by them December 31, 1914: 560.

How many members are depositors? 31.

State amount of largest deposit balance standing to the credit of a member December 31, 1914: \$304.65.

Give total dividends credited members on shares during the year 1914:
None.

Give total amount of interest credited or paid in cash to members on deposits during the year 1914: None.

State total amount of filed and unpaid withdrawals December 31, 1914: None.

Do you charge an entrance fee? No.

Do you charge a transfer fee? No.

State total fees received by the Credit Union and its agents during the year: None.

What officers are under bond as per subdivision 2 of section 469 of Banking Law? Treasurer.

State amount of each bond and date of expiration: Treasurer, \$5,000. Expires January 5, 1915.

What rate of interest is paid by borrowing members? Amounts less than \$50.00 12 per cent. per annum; \$50.00 to \$75.00, 9 per cent. per annum; over \$75.00, 6 per cent per annum.

State amount of the largest loan you have outstanding: \$91.00.

OFFICERS AND DIRECTORS

MARTIN SAMUELS	<i>President</i>
MILLARD SHROEDER	<i>Vice-President</i>
RUTH M. WHEELER	<i>Treasurer</i>
T. FRANKLIN BLUDWORTH, JR.	<i>Secretary</i>
MARTIN SAMUELS	<i>Director</i>
MILLARD SHROEDER	<i>Director</i>
WM. H. PARISH	<i>Director</i>
SAMUEL KITT	<i>Director</i>
JOHN NUMMEY	<i>Director</i>
RUTH M. WHEELER	<i>Director</i>
T. FRANKLIN BLUDWORTH, JR.	<i>Director</i>

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