Legislative Document No. 6

STATE OF NEW YORK

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

For the Year Ending December 31, 1918

ALBANY
J. B. LYON COMPANY, PRINTERS
1919

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STATE OF NEW YORK

BANKING DEPARTMENT

To the Legislature:

SIRS.— In accordance with the provisions of the Banking Law, I have the honor to transmit 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,

GEORGE I. SKINNER,

Superintendent of Banks.

ALBANY, N. Y., *March* 14, 1919.

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REPORT

To the Legislature:

In accordance with the provisions of the Banking Law, I 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.

At the beginning of the year when the part of my report relating to banks, private bankers and the general work of this Department was transmitted, the only recent reports of the banking institutions of this State available were the reports of State banks, trust companies and private bankers as of November 1, 1918 and, it appeared from such reports that from November 14, 1917, to November 1, 1918, the resources of the State banks had increased from $932,437,232 to $1,020,241,730 or $87,804,498; that the resources of such private bankers as are under supervision had increased from $15,505,206 to $19,670,503, or $4,165,297 and that the total resources of the trust companies of the State had increased from $3,164,170,014 to $3,221,371,809, or $57,201,795, making a total gain for the three classes of banking institutions of $149,171,590. The reports submitted by all other classes of institutions subject to the supervision of this Department as of the close of business on December 31, 1918, are now at hand and it is interesting to note the very general increase in the reported resources of these institutions notwithstanding the adverse conditions which have resulted from the entry of this country into the war and the extraordinary strain placed upon the banking resources of the country as the result of the efforts made to finance the National Government.

From these latter reports, it appears that from January 1, 1918, to January 1, 1919, the total resources of the savings banks increased from $2,165,939,081 to $2,231,461,928 or $65,522,847; that the resources of the investment companies increased from $55,079,104 to $95,400,400, or $40,321,296; that the resources of the safe deposit companies increased from $9,855,546 to

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$10,406,332 or $550,786; that there was a decrease in the resources of the personal loan companies and personal loan brokers from $1,022,331 to $1,001,873, or $20,458; that the reported resources of the savings and loan associations increased from $86,072,829 to $89,017,871 or $2,945,042; that there was a decrease in the resources of the Land Bank of the State of New York from $757,932 to $667,662 or $90,270, and that there was an increase in the resources of Credit Unions from $465,367 to $568,034 or $102,667.

According to their last reports, therefore, the total resources of all the institutions directly subject to the supervision of this Department amounted to $6,691,915,053, a net increase for the year 1918 of $258,417,900.

According to reports from the Comptroller of the Currency, the resources of the National Banks of the State of New York increased from November 20, 1917, to November 1, 1918, from $4,955,967,000 to $5,079,146,000, or $123,179,000.

According to the Comptroller's report as of December 2, 1918, the resources of the National Banks of the United States on November 1, 1918, had reached the unprecedented amount of $19,821,404,000, the highest point since the establishment of the National banking system.

The above figures indicate that, according to their last reports, the resources of the institutions incorporated under the Banking Law of this State exceeded by $1,600,000,000 the resources of all the National Banks of the State and were more than one-third as much as the resources of all the National Banks in the United States.

These figures demonstrate the extent to which the banking system of this State has been adapted to the needs of its people, its business and commerce and the confidence that it has inspired. They are all the more noteworthy when we consider the various measures passed, recently pending or proposed at Washington for the avowed purpose of enabling National banks to compete with State banking institutions and the discrimination that in certain quarters is being exercised against State banking institutions. Advantage has been taken of the Federal administration of railroads to order their deposits with State institutions whose sol-

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vency could not be questioned, removed to National Banks. This was done in one case, although the president of the railroad was a director of the institution from which its deposit was removed and in another case although the railroad was heavily indebted to the State institution for advances made to it.

I do not believe that the National banking system needs so much paternalism and avowed protection. In fact, it may be questioned if the National Banks do not really suffer from so many alleged and widely advertised attempts to promote their interests. In this State, at least, the National Banks are able to protect themselves and are worthy of the utmost confidence and respect. National and State institutions have constantly and consistently co-operated to promote the general welfare and during the War have united in giving patriotic support to the National Government by financing the various Liberty loans. They have whenever necessary, taken concerted action for the purpose of promoting and sustaining the business and commerce of the State and of the entire country. When left to themselves, there is no quarrel between them.

The National Banking Act was designed to give to the United States a uniform system of commercial banks adapted to the needs of every part of the country. In order to distinguish them from State institutions and give them the advantage of such reputation as they might earn, they were given the exclusive right to the use of the word "National." They were also given the power to issue currency secured by bonds of the National Government upon profitable terms, and the State Banks, by prohibitive taxation, were compelled to forego the privilege of issuing currency. So well have the National Banks fulfilled the purposes for which they were designed that the name National Bank is in itself an advertisement. It has become a title of honor, descriptive throughout the United States of uniform and well-defined banking institutions and the National Banks might to-day well resent the theory that they need such constant solicitude and assistance from official sources.

In the meantime, however, in various sections of the country, State institutions have been developed to meet the special business and commercial needs of different localities. Their special

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powers, however, are attended by special risks and safeguards against such risks have, as the result of experience, been embodied in the State laws which cannot be readily inserted in Federal Acts applicable to the entire country. As the National Banks were intended to be strictly commercial banks, they were prohibited from making long term loans upon real estate security and they did not solicit the small deposits of industrious laborers and wage-earners of other classes or pay interest thereon. As a consequence, mutual savings banks have been developed in the northeastern and middle states to encourage thrift by investing the small savings of the poor for them and returning to them the profits derived from such investments after deducting expenses and so much of the earnings as is deemed necessary to guarantee the safety of deposits during periods of depression. In order that their deposits might be safely used for the development of the communities in which the funds were accumulated, the trustees of these mutual institutions were originally authorized to invest in high grade mortgages. They were also authorized to invest in bonds of the United States, of the wealthiest and most populous states and in very high grade municipal securities. The system was developed to such an extent that further investments became necessary and the savings banks were authorized to assist in the development of the entire country by investing a portion of their deposits in the high grade railroad bonds. The laws under which these mutual savings banks have operated are so restrictive and the system of supervision evolved has been so efficient that, although the mutual savings banks of the State of New York alone now have total resources of $2,231,461,928, in a period of nearly forty years, only three savings banks have been closed by the Superintendent of Banks with any loss to depositors and such losses when compared with the vast amount of deposits received and returned during that period are of course almost infinitesimal.

It would be impossible to estimate their importance in developing the real estate resources of the State. Their present outstanding mortgages aggregate $1,104,068,865.

Mutual building and loan associations, or savings and loan associations, as they are now termed in this State, have been

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developed for the same general purpose and have been especially designed to promote the building of homes for their members and to care for the savings of an even less prosperous class of wage-earners than those which have so liberally patronized the savings banks. Practically all the funds accumulated by them are invested in real estate mortgages.

In the wealthier and more populous states, especially in those in which it became necessary to organize large corporations to promote manufacture, to engage in great commercial enterprises and to meet other industrial needs, the advantages of corporate trusteeship became evident. The power to act in a fiduciary capacity was conferred upon corporations organized under the laws of different states, such companies generally becoming known as trust companies, and, as their strength and stability was demonstrated, they were in many States authorized to receive general deposits and to engage in commercial banking. In this State, in the last forty years, only four such institutions have been closed by the superintendent of banks with any loss whatever to general creditors and even the four failed institutions repaid trust deposits in full.

The development of State financial institutions to meet special needs not provided for by the National Bank Act or the Federal Reserve Act still continues and within the last few years the investment company article of our Banking Law has been so amended as to provide for the organization of an entirely new type of institution intended to promote international commerce and to maintain the position of this country in connection with foreign trade that has been rendered possible by the European War.

These institutions will place at the disposal of our merchants and manufacturers the same facilities which have been extended to English and German merchants and manufacturers by the Discount Companies and International Banks of those countries. The stock of the oldest of these corporations is, I believe, held entirely by National Banks and the great increase in the resources of the investment companies of the State is very largely due to the organization and rapidly increasing business of such corporations.

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It is not surprising, in view of the extension of Federal control over various classes of business and industry as a result of the necessities of the war, that the attention of the advocates of centralization and Federal domination should be attracted by the prosperity and success of State banking institutions. In their desire to bring under Federal control all classes of banking institutions, they seem, in the first instance, to have conceived the idea of conferring all the multifarious powers of the different classes of State institutions in all the States upon National Banks and to create a Federal system of department banks into which all banking institutions would be ultimately driven. Such a bank would rather closely resemble one of our great department stores. A patron could go to one department for the transaction of commercial business; to another department to make his investments in bonds; to another department for trust business. He could deposit money not needed for immediate use in a savings department; another department would provide him with loans upon real estate mortgages and, in time, there might even be added a department corresponding to the Morris Plan Companies or Personal Loan Companies of this State to which the needy borrower might resort to escape from the exactions of the loan sharks and transact the business now done by such companies.

This trend has met with so much opposition and it is so impossible to create a uniform type of banking institution which would at one and the same time be adapted to all the financial and commercial needs of all the different states that the scheme seems to be temporarily abandoned. A bill, however, was pending before the last Congress which, under the guise of enabling the Treasury Department to supervise the export of savings, would have enabled the Treasury Department to supervise the business of any individual or corporation seeking to transmit money abroad in sums of less than one hundred dollars. Such a bill would make possible endless federal interference with the business of corporations and individuals transmitting money to foreign countries at a time when in order to promote foreign trade and commerce and to maintain and strengthen friendly international relations, the transmission of money to foreign countries ought to be made as easy as practicable.

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The proposed National excursions into fields which have heretofore been left entirely to State banking institutions have, moreover, not been abandoned but modified. According to some recent recommendations emanating from Washington, while the plan for uniform nation-wide department banks has been temporarily abandoned, State institutions are not to be left to exercise their special powers without competition. Encroachments upon their special powers are to be authorized and legalized even if it is necessary to destroy the uniformity now existing in the National banking system.

If these later theories be enacted into law, whenever a State has conferred upon any of its financial institutions the power to act in a fiduciary capacity, the National banks of that State will also have these powers, even if their exercise is not safeguarded in like manner. If in any State the State banks are permitted to have branches, the National Banks will in that State also be permitted to maintain branches. If in any State there has been created a great system of mutual savings banks, in that State the National Banks, although not mutual but operated for the profit of shareholders, will be authorized to call their interest departments savings departments, and so appropriate the word which has for a generation or more been synonymous in this State with mutual institutions created under State laws. These deposits moreover will not be segregated nor will the entire net income from investments be distributed among the depositors.

The result of continued encroachments upon the special powers of State banking institutions would, in my judgment, be more detrimental to the National Banks and the National banking system than to the State institutions for the reputation of the State institutions, in their own peculiar provinces is so well established and the confidence of the people in them is so great that they do not need protection from competition, while the National Banks would lose their greatest advertisement, which is derived from their title and distinctive character and results from the understanding that the system is uniform and that the title means practically the same thing throughout the United States. Instead of having a uniform system of National Banks consisting of strictly commercial banking institutions and needing no other definition than the name, we would have heterogeneous

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varieties of hybrid institutions of as many kinds perhaps as there are States or possibly of as many types as there are classes of State banking institutions in all the States. There would be a certain uniformity of banking institutions within State boundaries but an entire lack of uniformity throughout the nation. The National Banks of the State of New York would certainly differ as widely from the National Banks of the State of Nevada or the State of Oklahoma as the State banking institutions of New York differ from the State banking institutions organized under the laws of those States.

TRUST COMPANIES

The trust companies are the first institutions of this State to be affected by the determination upon the part of the Federal authorities to confer the distinctive powers and privileges of State institutions upon national banks and to subject State institutions to as much competition as possible in their special spheres. The success of the trust companies has been so great as to induce many national banks to undertake the exercise of trust powers, together with such few burdens as the Federal Reserve Act has imposed upon them, and over fifty National Banks of the State have already been authorized by the Federal Reserve Board to exercise such powers. There does not appear, however, to be any diminution in the prosperity of the trust companies and since the threat of competition along their own special lines has been rendered effective, the largest National Bank in the State outside of New York city has been converted into a trust company and the oldest National Bank in the State has been consolidated with a trust company.

It has taken years for the trust companies of the State to acquire the reputation they have achieved and to create the confidence in corporate trusteeship of which they are now enjoying the results. Their unrivalled record in the care of trust funds is not the consequence of such minor safeguards as have been inserted in the Federal Reserve Act, but of the provision in the Banking Law under which they are compelled to invest their entire capital stock in especially high grade securities and of the further provision of that statute that trust funds on deposit with a trust company must be preferred in case of liquidation.

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RESOURCES AND LIABILITIES OF TRUST COMPANIES AS REPORTED

The following table contains a summary statement of the resources and liabilities of the trust companies reporting to the Banking Department on the dates specified during the year 1918:

RESOURCES	Statement of condition Mar. 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments viz.:				
Public securities	$468,785,222	$371,916,792	$500,397,669	$413,221,939
Private securities	366,829,467	349,365,702	338,065,692	335,721,543
Real estate owned	48,273,660	49,906,448	49,987,001	49,899,159
Mortgages owned	95,204,967	95,970,711	94,259,579	93,377,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	13,460,801	13,098,615	13,823,336	11,809,848
Loans and discounts secured by other collateral	874,233,852	826,489,709	847,217,133	1,042,921,704
Loans, discounts and bills purchased, not secured by collateral	542,463,542	617,745,286	578,585,903	521,322,959
Overdrafts	530,320	1,108,111	467,920	476,467
Due from trust companies, banks and bankers	166,690,367	155,991,700	141,600,583	155,108,006
Specie	26,245,565	18,998,765	15,794,369	13,874,275
Other currency authorized by the laws of the United States	22,252,494	27,478,997	29,578,034	28,233,821
Cash items, viz.: Bills and checks for the next day's clearings; other cash items	41,162,661	50,754,243	74,639,077	77,510,741
Due from the Federal Reserve Bank of New York, less offsets	208,011,078	213,501,065	192,440,817	192,033,330
Customers' liability on acceptances (per contra, see liabilities)	115,989,104	118,055,047	110,686,511	129,024,536
Other assets	93,871,216	134,855,222	139,141,128	156,836,230
Add for cents	52	45	47	51
Total	$3,084,003,468	$3,045,236,458	$3,126,664,799	$3,221,371,809
LIABILITIES				
Capital	$115,475,200	$119,925,200	$119,932,200	$119,932,200
Surplus (including all undivided profits)	182,213,087	182,267,102	185,527,925	188,886,678
Preferred deposits, viz.:				
Due New York State savings banks	74,752,220	60,737,737	50,952,810	42,822,563
Due New York State savings and loan associations, credit unions and land bank	974,513	999,796	962,379	961,759
Due as executor, administrator, guardian, receiver, trustee, committee or depositary	88,406,393	91,456,710	89,844,794	86,951,601
Deposits by the State of New York	19,757,653	15,502,376	11,518,637	12,607,788
Deposits by the Superintendent of Banks of State of New York	567,585	757,048	644,223	723,335
Other deposits secured by a pledge of assets	105,180,347	142,072,268	91,422,583	258,722,446
Deposits otherwise preferred	3,514,424	6,026,659	4,408,017	10,020,608
Due depositors, not preferred	1,926,322,469	1,911,699,361	1,947,504,942	1,902,905,685
Amount due trust companies, banks and bankers	256,377,503	210,889,470	229,386,304	203,375,178
Bills payable	31,840,950	77,837,043	150,908,592	90,336,679
Rediscounts	64,354,241	60,102,668	83,148,697	118,211,329
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	109,059,029	115,595,960	108,014,526	129,001,489
Other liabilities	105,207,802	49,367,015	52,398,123	55,912,529
Add for cents	52	45	47	51
Total	$3,084,003,468	$3,045,236,458	$3,126,664,799	$3,221,371,809
Total deposits	$2,475,853,107	$2,440,141,425	$2,426,734,875	$2,516,751,349

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It will be noticed that there was a slight but continuous decrease in deposits at the close of each period until the last, which showed condition at the close of business on November 1, 1918, just prior to the signing of the armistice. It is understood that since the signing of the armistice, deposits with trust companies as well as with other financial institutions have materially increased.

While a number of informal applications for the organization of trust companies were received during the year, only one new trust company was authorized to engage in business, the Italian Discount and Trust Company, located in New York city, which commenced business with a capital of $500,000 and a surplus of $250,000.

The various changes in capital stock which resulted in an increase from $115,475,200 to $119,932,200 were fully set forth in the part of this report heretofore submitted.

The following table gives the names, locations, capital and surplus of the trust companies of the State as of November 1, 1918, according to their reports to this Department:

NAME AND LOCATION	Capital	Surplus
Adirondack Trust Company, The, Saratoga Springs	$100,000	$257,994
Albany Trust Company, The, Albany	400,000	271,005
Auburn Trust Company, Auburn	150,000	224,503
Bankers' Trust Company of Buffalo, Buffalo	2,000,000	861,550
Bankers' Trust Company, New York City	11,250,000	16,283,166
Brooklyn Trust Company, Brooklyn	1,500,000	2,518,283
Buffalo Trust Company, Buffalo	500,000	500,000
Central City Trust Company, Syracuse	300,000	326,605
Central Union Trust Company, New York City	12,500,000	18,046,696
Chemung Canal Trust Company, Elmira	600,000	559,001
Citizens' Commercial Trust Company, Buffalo	1,250,000	1,387,993
Citizens' Trust Company, Fredonia	100,000	84,565
Citizens' Trust Company of Patchogue, The, Patchogue	100,000	74,857
Citizens' Trust Company of Schenectady, N. Y., Schenectady	200,000	241,710
Citizens' Trust Company of Utica, N. Y., Utica	500,000	637,509
City Trust Company, Buffalo	500,000	379,601
Columbia Trust Company, New York City	5,000,000	6,850,478
Columbus Trust Company, Newburgh	100,000	129,755
Commercial Trust Company, New York City	500,000	123,238
Corporation Trust Company, The, New York City	500,000	112,241
Cortland Trust Company, Cortland	200,000	54,563
County Trust Company, The, White Plains	100,000	113,880
Empire Trust Company, New York City	1,500,000	1,558,477
Equitable Trust Company of New York, New York City	6,000,000	14,423,971
Erie County Trust Company, East Aurora	100,000	52,543

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NAME AND LOCATION	Capital	Surplus
Farmers' Loan and Trust Company, The, New York City	$5,000,000	$12,009,800
Fidelity Trust Company of Buffalo, The, Buffalo	500,000	525,659
Fidelity Trust Company, New York City	1,000,000	1,283,156
Fidelity Trust Company, Rochester	500,000	447,413
First Trust Company of Tonawanda, The, Tonawanda	500,000	539,576
First Trust Company of Wellsville, N. Y., The, Wellsville	300,000	41,677
Franklin Trust Company, Brooklyn	1,000,000	1,170,143
Fulton Trust Company, New York City	500,000	643,873
Genesee Valley Trust Company, Rochester	400,000	554,487
Glens Falls Trust Company, Glens Falls	100,000	165,040
Guaranty Trust Company of New York, New York	25,000,000	27,428,936
Hamilton Trust Company, Brooklyn	500,000	1,0[illegible]0,657
Herkimer County Trust Company, The, Little Falls	350,000	409,660
Hudson River Trust Company, Hudson	125,000	93,267
Hudson Trust Company, New York City	500,000	608,277
Huguenot Trust Company of New Rochelle, New Rochelle	150,000	91,575
Irving Trust Company, New York City	1,500,000	1,142,015
Ithaca Trust Company, Ithaca	200,000	220,183
Kings County Trust Company, Brooklyn	500,000	2,705,266
Lackawanna Trust Company, Lackawanna	100,000	26,352
Lawyers' Title and Trust Company, New York City	4,000,000	5,236,230
Lincoln Trust Company, New York City	1,000,000	614,328
Livingston County Trust Company, Geneseo	100,000	29,619
Madison County Trust and Deposit Company, Oneida	182,200	187,069
Manufacturers' Trust Company, Brooklyn	1,000,000	785,038
Mercantile Trust and Deposit Company, New York City	1,000,000	716,850
Metropolitan Trust Company, New York City	2,000,000	4,383,175
Montgomery County Trust Company, Amsterdam	200,000	144,004
Mount Vernon Trust Company, Mount Vernon	200,000	217,759
Mutual Trust Company of Westchester County, Port Chester	300,000	77,858
Nassau County Trust Company, Mineola	100,000	142,386
New Rochelle Trust Company, New Rochelle	200,000	113,714
New York Life Insurance and Trust Company, New York City	1,000,000	4,406,406
New York Trust Company, New York City	3,000,000	10,769,875
Niagara Falls Trust Company, Niagara Falls	100,000	219,680
Northern New York Trust Company, Watertown	400,000	644,787
Northport Trust Company, Northport	100,000	56,647
Olean Trust Company, Olean	100,000	27,936
Oneida County Trust Company, Utica	250,000	382,914
Ontario County Trust Company, Canandaigua	100,000	106,358
Orange County Trust Company, Middletown	100,000	226,917
Oswego County Trust Company, Fulton	100,000	62,703
Peoples' Trust Company of Binghamton, Binghamton	500,000	119,093
Peoples' Trust Company, The, Brooklyn	1,000,000	1,306,469
Poughkeepsie Trust Company, Poughkeepsie	125,000	206,935
Putnam County Trust Company, Brewster	100,000	27,617
Queens County Trust Company, Jamaica	600,000	113,662
Rochester Trust and Safe Deposit Company, Rochester	500,000	837,137
Rockland County Trust Company, Nyack	100,000	68,241
Rome Trust Company, Rome	300,000	146,560
St. Lawrence County Trust Company, Ogdensburg	100,000	34,253
Salamanca Trust Company, Salamanca	100,000	251,454
Scandinavian Trust Company, New York City	1,000,000	1,879,278
Schenectady Trust Company, Schenectady	300,000	428,429
Security Trust Company of Rochester, Rochester	300,000	690,353

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NAME AND LOCATION	Capital	Surplus
Security Trust Company of Troy, The, Troy	$200,000	$154,680
Suffolk County Trust Company, The, Riverhead	100,000	144,044
Syracuse Trust Company, Syracuse	500,000	775,956
Title Guarantee and Trust Company, New York City	5,000,000	11,947,880
Transatlantic Trust Company, New York City	700,000	440,122
Troy Trust Company, The, Troy	200,000	58,124
Trust Company of Fulton County, Gloversville	200,000	112,813
Trust Company of Wyoming County, Warsaw	100,000	47,886
Trust and Deposit Company of Onondaga, Syracuse	1,000,000	680,005
Union Trust Company of Albany, N. Y., The, Albany	250,000	571,964
Union Trust Company of Jamestown, Jamestown	300,000	303,601
Union Trust Company of Rochester, Rochester	1,000,000	565,864
United States Mortgage and Trust Company, New York City	2,000,000	4,628,625
United States Trust Company of New York, New York City	2,000,000	14,556,941
Utica Trust and Deposit Company, Utica	600,000	758,941
Westchester Trust Company, Yonkers	300,000	175,144
Workers Trust Company, Johnson City	100,000	47,168
Yonkers Trust Company, The, Yonkers	150,000	43,989

GROWTH OF THE SAVINGS BANKS OF THE STATE

War conditions and the appeal to the provident and thrifty of all classes to invest their savings either in Liberty bonds or War Savings certificates for a time more seriously affected the growth of the savings banks than any other class of financial institutions. They have, however, achieved such an enviable reputation for safety and their very name is so intimately associated with all movements for the promotion of thrift and economy that they will undoubtedly be ultimately greatly benefited by the various campaigns to promote thrift and economy that have been conducted in connection with War financing.

These mutual institutions were devised for the purpose of accumulating small savings and investing them solely for the benefit of the depositors. Their investments are so strictly limited by law to high grade securities bearing a low rate of interest that they cannot be profitably conducted unless a comparatively large amount of deposits is assured. None but the depositors reap any benefit from their organization other than a reasonable com-

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pensation for services rendered so that there are not the usual profit-making inducements to encourage individuals to undertake the trouble and expense of organizing them. Public spirit and a desire to benefit their fellows should be the principal motive of those who undertake the organization of such institutions and the same spirit of devotion to the general welfare should animate their officers and boards of trustees thereafter. Their special field is so fully covered by existing savings banks that no new savings bank was organized during the year nor has any such institution been incorporated since 1916.

The following table gives the resources and liabilities of the savings banks of the State, as shown by their reports to this Department, as of June 30 and December 31, 1918:

Resources

	June 30, 1918	Dec. 31, 1918
Bonds and mortgages	$1,109,373,838 31	$1,104,068,865 90
Stock and bond investments, estimated market value	864,396,163 32	928,829,963 37
Promissory notes	870,794 02	1,399,885 82
Bankers' acceptances and bills of exchange	2,022,864 39	.....
Banking houses and lots at actual cash value	18,899,826 66	18,721,596 04
Other real estate at actual cash value	17,099,973 16	16,659,987 11
Cash on deposit in banks and trust companies	115,405,734 54	115,367,170 92
Cash on hand	12,976,087 12	16,184,725 53
Total of collectible interest	25,448,023 30	25,587,786 39
Other assets	3,384,059 43	4,641,947 64
Total resources	$2,169,877,364 25	$2,231,461,928 72

Liabilities

Amount due depositors	$1,991,720,349 72	$2,042,011,104 81
Other liabilities	12,130,404 35	15,119,311 63
Surplus on estimated market value of stocks and bonds	166,026,610 18	174,331,512 28
Total liabilities	$2,169,877,364 25	$2,231,461,928 72
Surplus on par value of stocks and bonds	**$217,313,648 04**	**$224,609,012 11**

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The following table gives in somewhat greater detail but still in summary form the stock and bond investments of the savings banks of the State at the close of business on December 31, 1918:

Stocks and Bonds	
United States	$164,225,077 31
District of Columbia	160,000 00
New York State	22,294,750 00
Bonds of other states	39,454,904 00
Bonds of cities in other states	139,651,943 78
Bonds of counties, villages and towns in adjoining states	558,979 86
Bonds of cities in this state	200,406,095 97
Bonds of counties in this state	15,842,169 70
Bonds of towns in this state	8,242,080 47
Bonds of villages in this state	17,717,450 04
Bonds of school districts in this state	8,527,677 85
Railroad mortgage bonds	361,711,334 22
Bonds of Land Bank of the State of New York	315,000 00
Total par value of stocks and bonds	$979,107,463 20
Amount of stocks and bonds at present cost as determined by amortization	$997,634,845 23
Amount of stocks and bonds at original cost	1,011,649,474 93
Amount of stocks and bonds at estimated market value	928,829,963 37
Additional Statistical Items	
Number of open accounts December 31, 1918	3,467,644
Number of accounts opened or reopened during the year	552,779
Number of accounts closed during the year	545,347
Amounts deposited during the year, not including dividends credited	$497,192,956 16
Amount withdrawn during the year	515,240,913 44
Amount of dividends paid and credited during the year	73,772,298 63
Salaries paid for the year	4,032,472 21
Expenses other than salaries for the year	5,103,875 46

It is noticeable that during the year, their investments in bonds of the United States increased from $40,282,244.50 to $164,225,077.31. Among their other liabilities, moreover, are included partial payments to the amount of $5,262,186, made by their patrons upon Liberty Bonds purchased for them by the savings banks.

IMPORTANT CHANGES

The following table contains a comparative statement of salient features of savings bank transactions during the last three years:

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	Gain shown by 1916 reports over 1915	Gain shown by 1917 reports over 1916	Gain shown by 1918 reports over 1917
Gain in open accounts	173,950	42,900	7,432
Gain in resources	$165,252,661 89	$ 26,640,044 07	$65,522,747 14
Gain in amount due depositors	134,456,790 64	32,892,621 07	55,454,755 19
Increase in market value surplus	30,801,624 01	*14,212,645 88	3,618,266 64
Gain in par surplus	11,922,349 46	14,418,639 73	15,258,168 87
Gain in dividends paid or credited	3,657,827 39	3,440,924 18	1,548,923 70
Gain in amount deposited during the year	76,176,298 15	*11,398,299 17	19,911,593 86
Increase in amount withdrawn during the year	*6,919,553 34	93,604,231 59	*1,351,867 39

* Decrease.

It will be noticed that, while there has been a constant increase both in the open accounts held by such institutions, in their resources and in the amounts due depositors, the gains since the entry of the United States into the European War have been slight as compared with the gains shown for the year 1916.

The gain in resources and deposits, however, for the present year is much greater than for the previous year and the increase in deposits occurred almost entirely during the latter part of the year. The increase in deposits from the time the armistice was signed has been almost phenomenal and the deposits were made in such a form as to indicate beyond question that they consisted largely of hoarded money. Special reports made to the department for the period from December 28, 1918, to January 12, 1919, moreover, showed a net increase in deposits for that period of over $39,400,000, and I am informed that the increase in deposits is still continuing at a very remarkable rate.

SAVINGS BANKS DIVIDEND RATES

A number of savings banks which have heretofore only paid dividends at the rate of three and one-half per centum per annum have felt justified, by the comparatively high rates of interest that they have in recent years been able to obtain upon investments, in increasing their rates to four per centum per annum. Such

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increases in dividend rates should only be made after the most serious consideration. The profits of a savings bank which are not paid out in dividends to depositors are carried to their guaranty funds or undivided profit accounts, which serve the same purpose in protecting depositors from possible loss as the capital of a stock corporation. The amount due to any individual depositor in a savings bank is so small that a difference of one-half of one per centum per annum in the dividend rate is not of great consequence to the depositor. Depositors as well as officers and trustees should be more greatly concerned about the safety of the sums deposited rather than an inconsequential increase in the income derived from them, and I have a very great respect for the officers and trustees of savings banks who insist upon accumulating large guaranty funds for the protection of depositors, notwithstanding the temptation to increase the amount of deposits and the size of their institutions by declaring as large dividends as possible. In many parts of the State, there has been altogether too great a tendency among all classes of financial institutions to enter into an unwise competition for deposits by increasing the return to depositors.

The following table shows the rates of dividends paid by the savings banks of this State on the first days of January and July, 1918, and the first day of January, 1919, according to their reports to this Department:

	January, 1918	July, 1918	January, 1919
Number paying 4 per cent	107	110	117
Number paying 4 and 4½ per cent	2	2	2
Number paying 3½ per cent	26	21	15
Number paying 3 and 4 per cent	5	5	4
Number paying 3½ and 4 per cent	1	3	3

INVESTMENT COMPANIES

The Investment Company article of the Banking Law is largely a survival and adaptation of chapter 389 of the Laws of 1892, an act devised for the purpose of bringing under the supervision of the Superintendent of Banks all foreign corporations engaged

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in selling securities to the general public within this State through agents.

The powers of investment companies, as stated in the Banking Law, are so broad and expressed in such general terms that various investment companies organized under the same statute are very dissimilar in character. Some of them are absolutely unique in their operations, while others may be grouped in certain general classes.

The Law of 1892, to which I have called attention, was passed very largely as the result of the failure of many so-called "Western Farm Mortgage Companies" and the older investment companies of the State are of the original type and might perhaps be more accurately described as "Mortgage Companies." They are engaged in making loans upon real estate and sell bonds secured by real estate mortgages to investors.

Another type of investment companies is engaged in a class of business also contemplated at the time of the enactment of the original law, the purchase and sale of securities through agents or otherwise. If the spirit of the original enactment and the opinions of various Attorneys-General of the State are given due weight, it would seem that all corporations organized for this purpose should be organized under the Banking Law and should be subject to the supervision of this department. It must be admitted, however, that relying upon some uncertainties in the statute and the decision in the so-called Monaton Realty Company case, there are more corporations organized under the Business Corporations Law transacting business of this character than there are under the Banking Law.

Another class of investment companies has been authorized for the purpose of exercising the powers set forth in subdivisions 4 and 5 of section 293 of the Banking Law and are designed like several other classes of corporations provided for in the Banking Law to relieve necessitous borrowers from the exactions of the so-called loan sharks. As their work is more or less remedial and it is recognized that the investigation of the credit of such borrowers is expensive and that the return upon loans must be more or less in proportion to the risks assumed, these corporations are permitted by law to exact interest, to make charges for examina-

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tion and to exact fines for failure to make payments as agreed which would make the loans usurious unless specially authorized by law. All of the corporations thus far organized for this purpose have used the words "Morris Plan Company" as a part of their titles.

Another type of investment company is the result of modern industrial needs and corporations of this character are organized to assist in financing large manufacturing corporations and to facilitate sales to wholesalers or distributing agents.

Another class of investment companies exercise the general powers conferred by subdivision 1-a of section 293 of the Banking Law as recently amended. These companies are the outgrowth of recent developments in connection with the business and commerce of the State and nation. They are especially designed to make acceptances, to deal in bills of exchange and to promote foreign trade. The stock of the corporations thus far authorized is principally owned by the largest and strongest National Banks and Trust Companies in the country. The minimum capital of such an investment company is two millions of dollars and it seems probable that these international banking corporations will become a very important part of the State banking system.

During the past year, the total resources of the investment companies show a greater proportionate growth than any other class of financial institutions, the resources of the investment companies at the close of last year having been $55,079,104 and their resources at the close of the year 1918 $95,400,400, an increase of nearly 75 per cent. This very remarkable increase was largely the result of the organization and development of the last class of investment companies above mentioned.

Six new investment companies were organized during the year, the Utica Investment Company, Incorporated, with a capital of $100,000, the Mohawk Valley Investment Corporation, with a capital of $150,000, the Foreign Trade Banking Corporation, with a capital of $2,000,000, the Asia Banking Corporation, with a capital of $2,000,000 and the Discount Corporation of New York, with a capital of $5,000,000. The Essential Industries Finance Corporation, with a capital of $1,000,000, was organized to co-operate with the War Finance Corporation, but owing to

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the close of the War, it has not engaged in active business and will soon be dissolved.

During the year, the capital stock of the American Foreign Banking Corporation was increased from $2,500,000 to $3,500,000 and the capital of the Commercial Security Company, Inc., from $1,000,000 to $2,000,000.

The American Foreign Banking Corporation was authorized to open and maintain branch offices at Port Au Prince, Haiti; in the city of Panama in the Republic of Panama; in the city of Cristobal in the Canal Zone in the Republic of Panama; at Rio de Janeiro in the Republic of Brazil; at Cap-Haitien in the Republic of Haiti; at Saint Marc in the Republic of Haiti; at Cali in the Republic of Colombia and at Havana, Cuba.

The Asia Banking Corporation was authorized to open and occupy branch offices at Shanghai, Peking, Tientsin, Harbin and Hankow, in the Republic of China, and in Vladivostok, Siberia.

The Guaranty Securities Corporation was authorized to open and maintain branch offices in San Francisco, California, and in Montreal, Province of Quebec.

The following table contains a summary statement of the resources and liabilities of the investment companies of the State at the close of business December 31, 1917, and on the 31st day of December, 1918, as reported to this Department:

Resources	Dec. 31, 1917	Dec. 31, 1918
Loans secured by first liens on real estate	$15,925,344	$13,853,423
Loans secured by second liens on real estate	60,190	33,701
Loans on collateral security	16,925,392	15,927,490
Loans on personal security	674,436	7,700,993
Stocks and bonds	3,152,376	7,207,996
Office buildings	73,645	80,000
Other real estate	780,031	727,853
Premiums paid	3,223	5,117
Furniture and fixtures	92,888	88,408
Current expenses	34,727	135,423
Past due interest remitted for but not paid to us	22,653	35,015
Due from branch offices and agents	3,177	845,401
Due from sundry persons	5,185,058	377,245
Due from banks and bankers	2,081,453	9,858,260
Due on uncompleted loans	20,950	5,450
Cash	3,922,108	6,430,478
Other assets	6,121,453	32,088,147
Total resources	$55,079,104	$95,400,400

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Liabilities	*Dec. 31, 1917*	*Dec. 31, 1918*
Capital stock paid in	$11,600,000	$22,589,200
Surplus	3,954,117	6,608,455
Premiums	13,811	11,740
Bills payable	2,220,146	5,845,250
Debenture bonds outstanding	16,709,500	14,573,900
Dividends unpaid	37,500	57,500
Interest paid in advance by borrowers	218,173	353,652
Due borrowers on loans made	1,357,060	1,016,099
Certificates of deposit bearing interest	6,031,048	6,812,620
Deposits awaiting investment	23,565	57,037
Other deposits	591,622	1,791,216
Due to branch offices and agents		1,405,814
Due to banks and bankers	1,234,981	4,052,818
Other liabilities	11,087,581	30,225,099
Total liabilities	$55,079,104	$95,400,400

The name of the Guaranty Securities Corporation, of New York City, was changed to Continental Guaranty Corporation, and the Bankers Commercial Corporation was merged with the Commercial Security Company, Inc., the resulting corporation assuming the name Bankers Commercial Security Company, Inc.

CAPITAL AND SURPLUS OF INVESTMENT COMPANIES

The following table gives the names and location of the various investment companies of the State together with their capital and surplus as of December 31, 1918, as reported to this Department:

NAME AND LOCATION	Capital	Surplus as reported
American Foreign Banking Corporation, New York City	$3,239,200	$1,344,945
Asia Banking Corporation	2,000,000	536,833
Bankers' Commercial Security Company, Inc., New York City	2,000,000	643,030
Continental Guaranty Corporation, New York City	1,000,000	124,331
Discount Corporation of New York	5,000,000	1,000,000
Essential Industries Finance Corporation, New York City	1,000,000	197,968
First Mortgage Guarantee Company, Long Island City	500,000	219,404
Foreign Trade Banking Corporation, New York City	2,000,000	314,036
Guaranteed Mortgage Company of New York, New York City	375,000	138,216
Home Mortgage Investment Company of New York, Brooklyn, N.Y	100,000	51,732
Hudson Mortgage Company, New York City	100,000	25,606
Long Island Bond and Mortgage Guarantee Company, Jamaica, N.Y	200,000	134,781
Mohawk Valley Investment Corporation, Utica, N. Y	150,000	30,470
Morris Plan Company of Albany, Albany, N. Y	100,000	20,624
Morris Plan Company of Buffalo, Buffalo, N. Y	200,000	13,214
Morris Plan Company of New York, New York City	1,000,000	113,244
Morris Plan Company of Schenectady, Schenectady, N. Y	100,000	11,469
Morris Plan Company of Syracuse, The, Syracuse, N. Y	125,000	19,657
Mortgage Bond Company of New York, The, New York City	2,000,000	740,861
Nassau-Suffolk Bond and Mortgage Guarantee Company, Mineola, N. Y	200,000	150,064
National Thrift Bond Corporation, New York City	250,000	34,254
New York Investors' Corporation, New York City	100,000	39,496
S. W. Straus & Co., Incorporated, New York City	250,000	205,208
The Thrift, Brooklyn, N. Y	500,000	475,509
Utica Investment Company, Utica, N. Y	100,000	23,503

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SAFE DEPOSIT COMPANIES

The business transacted by the Safe Deposit Companies during the year calls for very little comment, although there was a considerable increase in the resources of these corporations. So many other corporations exercise the powers of Safe Deposit Companies and do a competitive business that few new Safe Deposit Companies are organized by individuals. A number of the existing Safe Deposit Companies were incorporated in connection with banks or trust companies by which their stock is almost entirely owned. The only new Safe Deposit Company organized during the year was the Tiffany & Co. Safe Deposit Company, located in New York City, with a capital of $100,000.

RESOURCES AND LIABILITIES OF SAFE DEPOSIT COMPANIES

The following table gives in summary form the resources and liabilities of the Safe Deposit Companies of the State as reported at the close of business on the last days of December, 1916, 1917 and 1918:

RESOURCES	1916	1917	1918
Bonds and mortgages	$268,625	$277,190	$296,035
Stock and bond investments	2,472,548	2,645,178	3,045,018
Real estate	2,430,863	3,151,560	3,333,666
Vaults and safes	3,087,553	3,083,609	3,027,426
Furniture and fixtures	76,505	56,172	48,195
Loans on collateral	700	15,758	17,062
Cash deposited	275,183	328,606	296,772
Cash on hand	3,662	6,400	14,428
Safe rentals due and accrued	68,710	73,829	75,278
Silver storage due and accrued	34,419	36,826	40,795
Warehouse storage due and accrued	142,376	148,771	173,412
Tin boxes on hand	241	290	287
Other assets	39,115	31,352	37,955
Add for cents	5	5	3
Totals	$8,900,505	$9,855,546	$10,406,332
LIABILITIES			
Capital stock	$6,000,000	$6,310,000	$6,360,000
Excess of assets over liabilities	2,016,041	2,610,718	2,819,545
Loans secured by bond and mortgage	670,000	570,000	570,000
Other loans	27,200	83,523	349,904
Interest due and accrued on loans	5,402	4,800	5,366
Expenses incurred and unpaid	10,733	22,735	22,321
Other liabilities	171,127	253,768	279,195
Add for cents	2	2	1
Totals	$8,900,505	$9,855,546	$10,406,332

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LIST OF SAFE DEPOSIT COMPANIES AND CAPITAL

The following table gives the names, locations and capital of the Safe Deposit Companies of the State which were engaged in business on the first day of January, 1919:

NAME	Location	Capital
Albany Safe Deposit and Storage Company	Albany	$90,000 00
Astor Safe Deposit Company, New York	New York City	100,000 00
Atlantic Safe Deposit Company	New York City	100,000 00
Bankers' Safe Deposit Company	New York City	100,000 00
Bank of Long Island Safe Deposit Company	Jamaica	100,000 00
Broadway Safe Deposit Company	New York City	100,000 00
Bronx Safe Deposit Company	New York City	110,000 00
Brooklyn City Safe Deposit Company	Brooklyn	100,000 00
Central Safe Deposit Company	Ossining	10,000 00
Central Union Safe Deposit Company	New York	100,000 00
Citizens Commercial Safe Deposit Company	Buffalo	150,000 00
City Safe Deposit Company of Albany, N. Y.	Albany	50,000 00
Colonial Bank Safe Deposit Company	New York City	100,000 00
Commercial Safe Deposit Company	New York City	100,000 00
Corn Exchange Safe Deposit Company	New York City	300,000 00
County Safe Deposit Company	White Plains	10,000 00
Empire City Safe Deposit Company	New York City	100,000 00
Empire Safe Deposit Company	New York City	100,000 00
Equitable Safe Deposit Company of New York, The	New York City	200,000 00
Farmers' Safe Deposit Company, The	New York City	100,000 00
Fidelity Safe Deposit Company	New York City	100,000 00
Fifth Avenue Safe Deposit Company	New York City	100,000 00
Franklin Safe Deposit Company	Brooklyn	100,000 00
Garfield Safe Deposit Company	New York City	150,000 00
Greenwich Safe Deposit Company	New York City	100,000 00
Guaranty Safe Deposit Company	New York City	200,000 00
Hanover Safe Deposit Company	New York City	200,000 00
Hudson Safe Deposit Company	New York City	100,000 00
Knickerbocker Safe Deposit Company	New York City	100,000 00
Lincoln Safe Deposit Company	New York City	1,000,000 00
Long Island Safe Deposit Company	Brooklyn	100,000 00
Madison Safe Deposit Company	New York City	100,000 00
Mercantile Safe Deposit Company	New York City	200,000 00
Metropolis Safe Deposit Company	New York City	100,000 00
Mount Vernon Safe Deposit Company	Mount Vernon	10,000 00
New Maiden Lane Safe Deposit Company	New York City	100,000 00
New Rochelle Safe Deposit Company	New Rochelle	10,000 00
New York Produce Exchange Safe Deposit and Storage Company	New York City	150,000 00
New York Stock Exchange Safe Deposit Company	New York City	100,000 00
Ossining Safe Deposit Company	Ossining	20,000 00
Power City Safe Deposit Corporation	Niagara Falls	15,000 00
Rockland County Safe Deposit Company	Nyack	10,000 00
Safe Deposit Company of New York	New York City	100,000 00
Security Safe Deposit Company of Brooklyn	Brooklyn	100,000 00
Security Safe Deposit Company of Troy	Troy	50,000 00
Standard Safe Deposit Company	New York City	200,000 00
State Safe Deposit Company	New York City	100,000 00
Thirty-fourth Street Safe Deposit Company	New York City	225,000 00
Tiffany & Co. Safe Deposit Company	New York City	100,000 00
United States Safe Deposit Company	New York City	200,000 00
Woolworth Building Safe Deposit Company	New York City	100,000 00
		$6,360,000 00

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PERSONAL LOAN COMPANIES AND PERSONAL LOAN BROKERS

The present article of the Banking Law relating to Personal Loan Companies and Personal Loan Brokers is a development as the result of experience of chapter 326 of the Laws of 1895, which was the initial attempt in this State to organize corporations of a remedial character for the relief of needy and indigent borrowers. Many States now have statutes relating to small loan brokers and their supervision, all intended, of course, to relieve the poor from oppression. I think, however, that New York State was the pioneer in this respect and that our statute is the most satisfactory to the borrowers, if not to the lenders.

Two Personal Loan Companies were organized during the year, the Merchants Personal Loan Company, of Brooklyn and the Broadway Personal Loan Company, located in the borough of Manhattan.

The capital of the Provident Loan Society, of Rochester, was increased from $50,000 to $100,000.

No personal Loan Broker was authorized to commence business during the year.

The following table shows the resources and liabilities of the Personal Loan Companies and Personal Loan Brokers of the State on the 31st day of December, 1917, and the 31st day of December, 1918, according to reports to this Department:

Resources	1917	1918
Cash in office	$9,776 36	$11,223 66
Cash on deposit	37,174 08	56,097 64
Loans on mortgage of personal property	718,078 79	569,111 41
Loans on notes endorsed or guaranteed by persons other than the borrowers	102,505 90	150,725 76
Loans on assignments or orders for the payment of salary or wages	2,204 46	1,716 05
Pawn brokers' loans	57,464 68	69,425 32
Furniture and fixtures	6,578 14	6,842 36
Other assets	88,549 44	136,628 73
Total resources	$1,022,331 85	$1,001,873 93
Liabilities		
Permanent capital	$718,875 00	$731,425 00
Surplus	81,222 45	89,628 52
Borrowed money	207,142 98	169,382 82
Other liabilities	15,091 42	11,437 59
Total liabilities	$1,022,331 85	$1,001,873 93

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LIST OF PERSONAL LOAN COMPANIES AND PERSONAL LOAN BROKERS TOGETHER WITH CAPITAL

The following table contains the names, locations and amount of capital of the Personal Loan Companies and Personal Loan Brokers engaged in business in this State on December 31, 1918:

NAME	Location	Capital
American Credit Company	Buffalo	$10,000 00
Broadway Personal Loan Company	New York	10,000 00
Buffalo Security Company	Buffalo	10,000 00
Cayuga Loan Company	Auburn	10,000 00
Chattel Loan Society of New York, Inc	New York City	200,000 00
City Personal Loan Company, Inc	New York City	10,000 00
Empire City Personal Loan Co., The	Elmhurst	10,000 00
Fidelity Personal Loan Company	New York City	10,000 00
Fourteenth Street Personal Loan Company	New York City	48,600 00
Guardian Personal Loan Company	New York City	100,000 00
Home Credit Company	Buffalo	10,000 00
Interborough Personal Loan Company	Brooklyn	10,000 00
Merchants Personal Loan Company	Brooklyn	10,000 00
Onondaga Provident Loan Association, Inc	Syracuse	40,000 00
Personal Loan Association of Onondaga County, Inc	Syracuse	10,000 00
Provident Loan Company of Buffalo	Buffalo	10,000 00
Provident Loan Society of Rochester	Rochester	64,550 00
Remedial Loan Society of Buffalo, Inc., The	Buffalo	18,000 00
St. Bartholomew's Loan Association	New York City	40,275 00
Standard Credit Company of Buffalo	Buffalo	10,000 00
Syracuse Loan Company	Syracuse	10,000 00
Union Loan Company	Syracuse	10,000 00
Utica Provident Loan Association	Utica	35,000 00
Westchester Provident Personal Loan Company	Mount Vernon	10,000 00
Yonkers Personal Loan Company	Yonkers	10,000 00
Abe H. Kavovitz and Lillia Kavovitz, Personal Loan Brokers	Port Chester	5,000 00
Charles C. Truesdell, Personal Loan Broker	Syracuse	10,000 00
Total		$731,425 00

FUNDS OF CLOSED SAVINGS BANKS STILL HELD BY THE SUPERINTENDENT

While the failure of a savings bank is exceedingly rare under present restrictions and supervision, there was a period, many years ago, in the early stages of their development when such failures were not uncommon.

The following table gives the names of closed savings banks, the years in which they were organized, the date of closing, the

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percentage of deposits paid to claimants, the amount deposited with this department, the amount disbursed to claimants and the balance still remaining in the custody of the Superintendent:

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	$483 70	$446 67
1860	1876	Bond Street Savings Bank, N. Y.....	86⅔	21,132 88	10,507 77	10,625 11
1868	1871	Bowling Green Savings Bank.....	35	3,994 29	22 51	3,971 78
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 Institute*.....	100	258 32	19 60	238 72
1871	1886	East Side Savings Bank for Sailors, New York*.....	100	796 51	.....	796 51
1869	1884	Eleventh Ward Savings Bank*.....	100	1,833 19	239 98	1,593 21
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	1,491 38	2,165 48
1866	1875	German Uptown Savings Bank.....	64	5,598 70	1,143 08	4,455 62
1904	1908	Guardian Savings Bank, Brooklyn *..	100	888 27	701 03	187 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	7,059 83	7,256 08
1865	1883	Morrisania Savings Bank *.....	100	842 74	670 88	171 86
1868	1875	Mutual Benefit Savings Bank.....	64	7,554 86	3,656 84	3,898 02
1869	1876	New Amsterdam Savings Bank.....	77	429 79	13 87	415 92
1874	1879	Newtown Savings Bank *.....	100	1 40	.....	1 40
1869	1877	Oriental Savings Bank, New York....	60½	2,255 50	299 86	1,955 64
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	3,214 84	2,316 12
1869	1881	Port Jervis Savings Bank *.....	100	251 97	248 13	3 84
1867	1877	Saratoga Savings Bank.....	88	437 88	1 82	436 06
1862	1876	Security Savings Bank, New York....	61½	1,865 72	630 92	1,234 80
1854	1878	Sixpenny Savings Bank, New York...	85.55	39,319 89	12,675 47	26,644 42
1851	1875	Third Ave. Savings Bank, New York.	19	895 15	479 60	415 55
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.....	.....	$118,155 29	$44,736 19	$73,419 10

* Closed voluntarily

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RESOURCES OF SAVINGS BANKS, STATE BANKS, TRUST COMPANIES AND SAFE DEPOSIT COMPANIES

In order to show the growth and development of the above-named classes of State institutions, it has been customary to publish in this part of the report a statement showing the total resources reported by them during a long series of years. A mere cursory examination of the figures is enlightening.

The following table shows the total reported resources of the institutions named as of the dates nearest January 1 from 1899 to 1919, inclusive:

DATE	Savings banks	Banks of deposit and discount	Trust companies	Safe deposit companies
1899, January 1.....	$923,420,861	$355,485,972	$579,205,442	$5,197,996
1900, January 1.....	1,000,209,099	366,304,182	672,190,671	5,269,271
1901, January 1.....	1,066,019,216	380,711,930	797,983,512	5,255,452
1902, January 1.....	1,131,564,624	421,616,408	969,403,911	5,663,016
1903, January 1.....	1,191,327,573	366,932,347	1,039,956,625	6,111,411
1904, January 1.....	1,238,800,468	382,080,238	1,039,735,828	6,939,799
1905, January 1.....	1,311,993,505	497,378,209	1,364,016,015	7,354,553
1906, January 1.....	1,405,800,904	522,616,915	1,312,799,130	7,419,085
1907, January 1.....	1,464,950,833	567,986,011	1,365,245,430	8,113,235
1908, January 1.....	1,465,295,677	509,680,073	1,012,747,930	8,375,569
1909, January 1.....	1,536,610,547	614,707,421	1,477,575,489	9,352,822
1910, January 1.....	1,628,916,868	610,421,807	1,604,203,727	9,583,960
1911, January 1.....	1,695,650,793	610,142,579	1,515,453,650	8,621,722
1912, January 1.....	1,780,862,290	611,632,378	1,690,075,954	8,094,038
1913, January 1.....	1,861,783,753	617,063,267	1,598,555,823	8,658,127
1914, January 1.....	1,926,334,331	625,806,406	1,574,666,207	8,964,583
1915, January 1.....	1,912,204,573	648,234,361	1,740,598,437	8,855,261
1916, January 1.....	1,974,046,375	793,428,884	2,532,892,786	8,912,606
1917, January 1.....	2,139,299,037	901,845,248	2,744,317,081	8,900,505
1918, January 1.....	2,165,939,081	932,437,232	3,164,170,014	9,855,546
1919, January.....	2,231,461,928	1,020,241,730	3,221,371,809	10,406,332

LIST OF SECURITIES HELD IN TRUST BY THE SUPERINTENDENT OF BANKS

State Banks and Investment Companies not engaged in the receipt of general deposits are required to deposit bonds with the Superintendent of Banks, in order to secure the payment of assessments for expenses made against them. Trust Companies and Investment Companies engaged in the receipt of deposits are required to make deposits with the Superintendent of Banks for

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the special protection of the depositors with and creditors of such companies. The following list gives in summary form the different securities held by the Superintendent of Banks for the benefit of the depositors with and creditors of the trust companies of the State and the depositors with the two investment companies which have qualified for this purpose:

United States 2 per cent bonds	$2,000 00
United States 3½ per cent bonds	37,000 00
United States 4 per cent bonds	100,000 00
United States 4¼ per cent bonds	700,000 00
New York State 3 per cent bonds	1,190,000 00
New York State 4 per cent bonds	393,000 00
New York State 4¼ per cent bonds	30,000 00
New York State 4½ per cent bonds	207,000 00
Albany City 3½ per cent bonds	10,600 00
Albany City 4 per cent bonds	6,000 00
Brooklyn City 3½ per cent bonds	240,000 00
Buffalo City 3½ per cent bonds	60,000 00
Buffalo City 4 per cent bonds	20,000 00
Buffalo City 4½ per cent bonds	56,000 00
Cohoes City 3½ per cent bonds	2,000 00
Jamestown City 4 per cent bonds	36,000 00
Jamestown City 4½ per cent bonds	5,000 00
Middletown City 3½ per cent bonds	20,000 00
Mount Vernon City 4 per cent bonds	12,000 00
Niagara Falls City 4 per cent bonds	30,000 00
New York City 2½ per cent bonds	330,000 00
New York City 3 per cent bonds	397,500 00
New York City 3½ per cent bonds	2,574,500 00
New York City 4 per cent bonds	1,070,500 00
New York City 4¼ per cent bonds	3,068,000 00
New York City 4½ per cent bonds	3,261,500 00
Rochester City 3½ per cent bonds	80,000 00
Rome City 4 per cent bonds	10,000 00
Troy City 4½ per cent bonds	25,000 00
Troy City 4¾ per cent bonds	2,000 00
Utica City 4 per cent bonds	8,000 00
Watertown City 4½ per cent bonds	40,000 00
Livingston County 4½ per cent bonds	25,000 00
Canadaigua Village 4.95 per cent bonds	2,000 00
Little Valley Village 4.95 per cent bonds	4,190 40
Total	$14,054,790 40

On the first day of January, 1918, the total United States bonds so held was only $29,000. It appears therefore that there has been an increase in the United States bonds held in trust of $810,000.

CONCLUSION

There will appear in the appendix to this report in condensed form the reports of the trust companies of the State as of the

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dates on which they were called upon for reports during the year and the reports of the savings banks, investment companies, safe deposit companies, personal loan companies and personal loan brokers as of the thirty-first day of December, 1918.

The appendix will also contain the usual large table showing the condition of the savings banks of the State at the close of business on December 31, 1918, and another statement, showing their resources and liabilities by counties. A third table will give general statistical information with reference to the savings banks from January 1, 1858 to the present time. There will also be published in the appendix a statement showing in detail the securities held by the Superintendent of Banks on the first day of January, 1919, in trust for the creditors of and depositors with each of the trust companies of the State and the two investment companies to which reference has been hereinbefore made.

Respectfully submitted,

GEORGE I. SKINNER,

Superintendent of Banks.

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APPENDIX

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DETAILED STATEMENT

OF THE

Condition of the Savings Banks

AND

INSTITUTIONS FOR SAVINGS IN THIS STATE

ON THE

First Day of January, 1919, as Compiled from Their Reports to the Superintendent of Banks

[THE BANKS ARE ARRANGED ALPHABETICALLY BY COUNTIES]

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ALBANY COUNTY

1. ALBANY CITY SAVINGS INSTITUTION, ALBANY

[100 State street; incorporated 1850]

WILLIAM S. HACKETT, President.
GEORGE H. THACHER, Vice-President.
JAMES W. COX, Vice-President.
FRANK H. WILLIAMS, Treasurer.
LOUIS F. HARTMANN, Asst. Treasurer.

TRUSTEES

JAMES W. COX,	WILLIAM S. DYER,	RUFUS K. PALMER.
GEORGE H. THACHER,	JOHN A. DELEHANTY,	FRANK C. HERRICK,
ALBERT HESSBERG,	CHARLES H. SABIN,	E. PALMER GAVIT,
JONAS H. BROOKS,	C. L. A. WHITNEY,	WM. J. NELLIS,
EDWARD J. GALLIEN,	WILLIAM S. HACKETT,	HORACE S. BELL,
P. N. BOUTON,	FRED'K W. KELLEY,	JACOB H. HERZOG.

FINANCIAL

RESOURCES

Bonds and mortgages				$7,115,500 81
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$462,950 00	$462,950 00	$462,950 00	
Cities in other States	396,000 00	415,799 78	397,870 00	
Cities in this State	517,300 00	536,762 22	509,462 80	
Counties in this State	62,000 00	66,020 92	63,180 00	
Towns in this State	153,500 00	164,510 01	162,624 50	
Villages in this State	289,313 28	296,633 08	296,809 79	
School districts in this State	228,400 00	236,484 84	236,475 88	
Railroad mortgage bonds	2,725,000 00	2,919,168 54	2,607,370 00	
	$4,839,963 28	$5,098,334 39	$4,736,742 97	4,736 742 97
Promissory notes				2,571 18
Banking house and lot, book value. $105,000; cost, $155,000; actual cash value				105,000 00
Other real estate, book value, $22,412.20; cost, $22,412.20; actual cash value				22,412 20
Cash on deposit in banks or trust companies				295,934 60
Cash on hand				116 369 97
Total of collectible interest				123,322 54
Amount of all other assets, viz.: Rent accrued				2,033 33
				$12,519,887 60

LIABILITIES

Amount due depositors, viz.:		
Principal	$11,566,034 62	
Dividends credited or to be credited for the six months ending with December 31, 1918	224,107 37	
		$11,790,141 99
Surplus on market value		729,745 61
		$12,519,887 60

Surplus on par value, $832,965.92.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$441,733 05
From depositors, not including dividends credited	2,194,499 37
From interest on loans, deposits and investments	620,258 56

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From rents from banking house	$13,071 08
From rents from all other real estate	1,238 36
From mortgages	296,439 05
From redemption of stocks and bonds	204,358 88
From stocks and bonds sold (total par value, $452,350)	451,906 00
From loans paid	38,499 41
From real estate sold	5,500 00
	$4,267,503 76

PAYMENTS

To depositors, including dividends paid to them		$2,985,323 13
For loans on bonds and mortgages		49,799 60
For loans on stocks and bonds and other securities		41,070 59
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $700,100)		700,100 00
For interest (other than dividend payments to depositors)		600 79
For current expenses of the bank, viz.:		
For salaries	$18,549 65	
For taxes: Banking house, $4,118.04; surplus, $3,839.69	7,957 73	
For expenses, except taxes, of banking house:		
Repairs	4,658 23	
Insurance	330 00	
Other	6,684 75	
For expenses of other real estate, viz.:		
Repairs	458 88	
Insurance	203 96	
Taxes	176 90	
Other	1 60	
For other expenses, not including expenses of other real estate nor other expenses of banking house	11,003 57	
		50,025 27
For real estate acquired by foreclosure, or in settlement of debts due the bank		28,235 05
Other payments, viz.: Cash short		44 76
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		412,304 57
		$4,267,503 76

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		17,015
Number of accounts opened or reopened during the year		5,203
Number of accounts closed during the year		3,914
Amount deposited during the year, not including dividends credited for that period		$2,194,499 37
Amount withdrawn during the year		2,985,323 13
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$228,287 59	
January 1, 1919	224,107 37	
		452,394 96
Average amount of each account January 1, 1919		692 92
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$615,120 63
Total expenses of the bank for the year 1918		50,025 27
Dividends paid to depositors for the year 1918		452,394 96
Net earnings for the year 1918 over expenses and dividends paid to depositors		112,700 40

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2. ALBANY COUNTY SAVINGS BANK, ALBANY

[88 State street; incorporated 1874]

SETH WHEELER, President.
F. C. CURTIS, Vice-President.
WILLIAM P. RUDD, Vice-President.
WM. N. S. SANDERS, Treasurer.
C. E. BYRON, Assistant Treasurer.
HENRY H. KOHN, Secretary.

TRUSTEES

FREDERIC C. CURTIS, SETH WHEELER, WM. N. S. SANDERS, JOHN R. CARNELL, WILLIAM SMITH, JAMES B. LYON, CHAS. E. BYRON, HENRY R. WRIGHT, WM. L. VISSCHER, JAMES MILWAIN, MALCOM S. FEAREY, GEORGE A. WHITE, WILLIAM P. RUDD, WILLIAM A. WHEELER, N. B. VANDERZEE, RICHARD STEPHENS, HENRY H. KOHN, EDWARD W. RANKIN, JOHN T. D. BLACKBURN. CARL H. GRAF.

FINANCIAL

RESOURCES

Bonds and mortgages				$6,899,223 91
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$655,150 00	$656,150 00	$655,150 00	
State of New York	100,000 00	102,656 25	101,000 00	
State of Massachusetts	250,000 00	260,417 50	221,300 00	
Cities in other States	159,000 00	161,893 00	151,210 00	
Cities in this State	1,101,500 00	1,144,005 63	1,061,560 00	
Counties in this State	229,000 00	233,467 67	226,840 00	
Villages in this State	5,000 00	5,000 00	4,600 00	
Railroad mortgage bonds	931,000 00	953,865 66	843,310 00	
	$3,430,650 00	$3,516,455 71	$3,264,970 00	3,264,970 00
Banking house and lot, book value, $205,000; cost, $225,000; actual cash value				205,000 00
Cash on deposit in banks or trust companies				328,163 23
Cash on hand				17,465 88
Total of collectible interest				172,387 35
Amount of all other assets, viz.:				
Thrift Stamps			$5 75	
Insurance premiums advanced			410 99	
				116 74
				$10,887,327 11

LIABILITIES

Amount due depositors, viz.: principal			$10,034,866 34
Other liabilities, viz.:			
Dividends accrued on deposits to January 1, 1919		$97,057 28	
Expenses incurred, but unpaid, viz.:			
Advertising		223 04	
Tax searches		250 00	
Sundries		60 39	
			97,590 71
Surplus on market value			754,870 06
			$10,887,327 11

Surplus on par value, $920,550.06.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$453,338 73
From depositors, not including dividends credited	2,378,681 23
From interest on loans, deposits and investments	542,302 48
From rents from banking house	3,825 08
From mortgages	592,195 00
From redemption of stocks and bonds	770,500 00
From stocks and bonds sold (total par value, $300,225)	297,845 56

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From all other sources, viz.:		
Refund — Insurance premiums advanced	$96 25	
U. S. War Savings and Thrift Stamps sold	1,791 40	
Difference between par value and cost of bonds purchased	3,414 20	
Difference between par value and proceeds of bonds sold	875 40	
		$6,177 25
		$4,944,865 33

PAYMENTS

To depositors, including dividends paid to them		$2,919,206 64
For loans on bonds and mortgages		65,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,566,310)		1,567,232 17
For interest (other than dividend payments to depositors)		2,080 71
For current expenses of the bank, viz.:		
For salaries	$19,053 81	
For taxes: Banking house, $4,308.48; surplus, $6,810.32	11,118 80	
For expenses, except taxes, of banking house:		
Repairs	1,326 01	
Insurance	83 88	
Other	3,305 69	
For expenses of other real estate, viz.: Taxes	94 32	
For other expenses not including expenses of other real estate nor other expenses of banking house	7,826 85	
		42,809 36
Other payments, viz.:		
Cash short	$44 50	
U. S. War Savings and Thrift stamps	2,351 85	
Insurance premiums advanced	110 99	
		2,507 34
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		345,629 11
		$4,944,865 33

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		18,183
Number of accounts opened or reopened during the year		2,362
Number of accounts closed during the year		2,420
Amount deposited during the year, not including dividends credited for that period		$2,378,681 23
Amount withdrawn during the year		2,919,206 64
Amount of dividends credited and paid for the year, viz.:		
April 1, 1918	$199,917 14	
October 1, 1918	196,536 20	
		396,453 34
Average amount of each account January 1, 1919		707 52
Rate per cent. of dividends to depositors during the six months ending March 31, 1918		4
Rate per cent. of dividends to depositors during the six months ending September 30, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$545,465 54
Total expenses of the bank for the year 1918		42,886 63
Dividends paid to depositors for the year 1918		396,453 34
Net earnings for the year 1918 over expenses and dividends paid to depositors		106,125 57

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3. ALBANY EXCHANGE SAVINGS BANK, ALBANY

[450 Broadway; incorporated 1856]

MARTIN T. NACHTMANN, President. MATTHEW J. WALLACE, Vice-President.
ALDEN CHESTER, Vice-President. LEMUEL B. WILMARTH, Treasurer.
CARL M. CRONK, Asst. Treasurer.

TRUSTEES

JOHN J. GALLOGLY, THOMAS E. FINEGAN, JAMES H. MEAD,
MATTHEW J. WALLACE, M. T. NACHTMANN, LEMUEL B. WILMARTH,
JACOB S. FRIEDMAN, W. S. VAN DERZEE, HUGH A. ARNOLD,
D. C. SLINGERLAND, LESTER H. HELMES, GEORGE B. RUSSELL,
ALDEN CHESTER, JOHN A. BECKER, HENRY H. BENNIT,
CHARLES H. TURNER, ARTHUR T. PALMER, CHAS. H. HAHN.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,164,282 50
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$133,400 00	$133,400 00	$133,400 00	
Cities in other States	194,252 00	207,462 89	196,276 51	
Cities in this State	342,239 78	361,831 23	343,499 94	
Towns in this State	43,175 00	45,371 78	44,402 75	
Villages in this State	191,853 40	196,843 42	188,079 13	
School districts in this State	84,860 00	89,496 58	88,254 50	
Railroad mortgage bonds	539,000 00	584,872 12	484,200 00	
	$1,528,780 18	$1,619,268 02	$1,478,112 83	
				1,478,112 83
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				85,410 37
Cash on hand				10,603 64
Total of collectible interest				60,553 29
Amount of all other assets, viz.: Rent accrued				127 08
				$3,843,238 49

LIABILITIES

Amount due depositors, viz.: Principal			$3,527,104 17
Other liabilities, viz.:			
Dividends accrued on deposits to January 1, 1919	$34,036 56		
Expenses incurred, but unpaid, viz.:			
Taxes accrued	2,561 40		
Elevator rent accrued	75 00		
			36,672 96
Surplus on market value			279,461 36
			$3,843,238 49

Surplus on par value, $330,128.71.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$42,094 40
From depositors, not including dividends credited	942,932 27
From interest on loans, deposits and investments	189,309 92
From rents from banking house	724 96
From mortgages	114,260 00
From redemption of stocks and bonds	116,113 98
From stocks and bonds sold (total par value, $132,150)	132,056 25
	$1,537,491 78

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PAYMENTS

To depositors, including dividends paid to them		$1,180,613 62
For loans on bonds and mortgages		11,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $230,200)		215,887 50
For interest (other than dividend payments to depositors)		776 30
For current expenses of the bank, viz.:		
For salaries	$8,725 00	
For taxes: Banking house, $1,250.77; surplus, $2,434.33; on mortgages, $50.00	3,735 10	
For expenses, except taxes of banking house:		
Repairs	137 02	
Insurance	180 36	
Other	1,993 36	
For other expenses, not including expenses of other read estate nor other expenses of banking house	3,660 55	
		18,431 39
Other payments, viz.:		
Insurance to adjust fire loss, over credit of interest returned, cash short	$456 46	
Deposit with subscription for bonds	14,312 50	
		14,768 96
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		96,014 01
		$1,537,491 78

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		6,715
Number of accounts opened or reopened during the year		1,394
Number of accounts closed during the year		1,442
Amount deposited during the year, not including dividends credited for that period		$942,932 27
Amount withdrawn during the year		1,180,613 62
Amount of dividends credited and paid for the year, viz:		
April 1, 1918	$70,953 31	
October 1, 1918	68,755 34	
		139,708 65
Average amount of each account January 1, 1919		525 25
Rate per cent. of dividends to depositors during the six months ending March 31, 1918		4
Rate per cent. of dividends to depositors during the six months ending September 30, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$183,517 38
Total expenses of the bank for the year 1918		18,627 88
Dividends paid to depositors for the year 1918		139,708 65
Net earnings for the year 1918 over expenses and dividends paid to depositors		25,180 85

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4. ALBANY SAVINGS BANK, ALBANY

[20 North Pearl street; incorporated 1820]

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

TRUSTEES

MARCUS T. HUN, FRED'K TOWNSEND, T. I. VAN ANTWERP,
GRANGE SARD, JAMES F. TRACY, HENRY M. SAGE,
LEDYARD COGSWELL, E. N. HUYCK, LUTHER H. TUCKER,
EDWARD N. McKINNEY, GERRIT Y. LANSING, ROBERT C. PRUYN,
ARTHUR W. ELTING WM. V. R. ERVING, EDWIN CORNING,
BENJAMIN W. ARNOLD, CHARLES E. McELROY.

FINANCIAL

RESOURCES

Bonds and mortgages				$21,610,971 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$2,291,646 00	$2,291,646 00	$2,291,646 00	
State of New York	136,000 00	140,904 85	133,740 00	
State of Massachusetts	50,000 00	55,169 00	43,500 00	
Cities in other States	2,240,500 00	2,410,368 78	2,173,970 00	
Cities in this State	2,083,375 00	2,236,501 93	2,072,336 50	
Counties in this State	812,454 43	860,484 42	790,820 34	
Villages in this State	10,000 00	10,987 50	9,900 00	
School districts in this State	69,300 00	71,292 00	71,927 00	
Railroad mortgage bonds	9,602,000 00	10,050,279 47	8,296,270 00	
	$17,300,275 43	$18,127,633 95	$15,889,109 84	
				15,889,109 84
Promissory notes				4,100 00
Banking house and lot, book value, $225,000; cost, $395,939.30; actual cash value				225,000 00
Other real estate, book value, $1,104,163.72; cost $1,104,163.72; actual cash value				972,846 88
Cash on deposit in banks or trust companies				1,299,738 52
Cash on hand				227,443 78
Total of collectible interest				334,980 61
Amount of all other assets, viz.:				
Rent accrued			$3,400 00	
U. S. Thrift Stamps			212 11	
				3,612 11
				$40,567,802 74

LIABILITIES

Amount due depositors, viz.:		
Principal	$37,406,420 79	
Dividends credited or to be credited for the six months ending with December 31, 1918	723,175 52	
		$38,129,596 31
Other liabilities: Deposits on account of Liberty Bonds purchased		57,322 89
Surplus on market value		2,380,883 54
		$40,567,802 74

Surplus on par value, $3,792,049.13.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$2,027,465 94
From depositors, not including dividends credited	6,161,183 12
From interest on loans, deposits and investments	1,825,666 77
From rents from other real estate	63,226 79
From mortgages	823,362 00
From redemption of stocks and bonds	1,145,327 82
From stocks and bonds sold (total par value, $894,750)	894,750 00
From loans paid	100,000 00
From real estate sold	136,500 00

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From all other sources, viz.:		
Refund insurance premiums advanced, cash over, sale old material	$173 48	
Interest on W. S. S., exchange and refunds	77 83	
Settlement of claim	238 68	
Sale War Savings and Thrift Stamps	1,532 89	
Partial payments on Liberty Bonds	277,359 73	
		$279,382 61
		$13,456,865 05

PAYMENTS

To depositors, including dividends paid to them		$7,839,198 67
For loans on bonds and mortgages		418,150 00
For loans on stocks and bonds and other securities		4,100 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $2,898,996)		2,898,390 40
For interest (other than dividend payments to depositors)		7,413 90
For current expenses of the bank, viz.:		
For salaries	$49,081 90	
For taxes: Banking house, $7,721.48; surplus, $20,481.89	28,203 37	
For expenses except taxes of banking house:		
Repairs	3,398 59	
Insurance	113 10	
Other	6,131 54	
For expenses of other real estate, viz.:		
Repairs	21,531 98	
Insurance	2,297 18	
Taxes	17,455 45	
Other	26,893 77	
For other expenses, not including expenses of other real estate nor other expenses of banking house	17,047 72	
		172,154 60
For real estate acquired by foreclosure, or in settlement of debts due the bank		369,147 08
Other payments, viz.:		
Cash short and interest adjustments	$232 27	
Paid for War Savings and Thrift Stamps	858 99	
Payments, Liberty Bond account	220,036 84	
		221,128 10
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		1,527,182 30
		$13,456,865 05

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		52,820
Number of accounts opened or reopened during the year		5,667
Number of accounts closed during the year		7,115
Amount deposited during the year, not including dividends credited for that period		$6,161,183 12
Amount withdrawn during the year		7,839,198 67
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$727,881 52	
January 1, 1919	723,175 52	
Paid but not credited	57 27	
		1,451,114 31
Average amount of each account January 1, 1919		721 88
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$1,857,199 55
Total expenses of the bank for the year 1918		172,386 87
Dividends paid to depositors for the year 1918		1,451,057 04
Net earnings for the year 1918 over expenses and dividends paid to depositors		233,755 64

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5. COHOES SAVINGS INSTITUTION, COHOES

[65 Remsen street; incorporated 1851]

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

TRUSTEES

GEO. H. McDOWELL, JOHN LAUGHLIN, 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,
JAMES AITKEN, JOHN F. SCOTT.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,707,742 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$467,350 00	$464,334 40	$467,350 00	
State of California	20,000 00	19,181 40	19,000 00	
Cities in other States	581,000 00	606,436 07	577,950 00	
Cities in this State	640,306 42	648,778 52	627,293 57	
Counties in this State	15,000 00	16,864 50	14,850 00	
Towns in this State	20,000 00	20,121 00	19,570 00	
Villages in this State	112,854 00	119,909 71	109,940 46	
School districts in this State	6,000 00	6,000 00	6,088 00	
Railroad mortgage bonds	610,000 00	610,827 98	526,350 00	
	$2,472,510 42	$2,512,453 58	$2,368,392 03	
				2,368,392 03
Banking house and lot, book value, $25,000; cost, $55,770.49; actual cash value				25,000 00
Cash on deposit in banks or trust companies				172,252 32
Cash on hand				15,272 11
Total of collectible interest				40,970 69
				$4,329,629 15

LIABILITIES

Amount due depositors, viz.:			
Principal	$3,937,643 68		
Dividends credited or to be credited for the six months ending with December 31, 1918	74,483 72		
		$4,012,127 40	
Surplus on market value		317,501 75	
		$4,329,629 15	

Surplus on par value, $421,620.14.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day			$117,760 97
From depositors, not including dividends credited			915,031 21
From interest on loans, deposits and investments			193,353 79
From mortgages			169,043 00
From redemption of stocks and bonds			171,899 17
From stocks and bonds sold (total par value, $319,445)			321,820 00
From loans paid			15,285 00
From all other sources, viz.:			
Pocket bank deposits	$56 00		
Cash over	140 00		
			196 00
			$1,904,389 14

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PAYMENTS

To depositors, including dividends paid to them		$932,614 28
For loans on bonds and mortgages		83,130 00
For loans on stocks and bonds and other securities		15,285 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $665,486)		662,470 40
For interest (other than dividend payments to depositors)		2,207 12
For current expenses of the bank, viz.:		
For salaries	$10,604 00	
For taxes: Banking house, $700.56; surplus, $2,232 40; on mortgages, $2.50	2,935 46	
For expenses, except taxes, of banking house:		
Repairs	126 87	
Insurance	179 97	
Other	2,801 06	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,510 55	
		21,157 91
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		187,524 43
		$1,904,389 14

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		9,679
Number of accounts opened or reopened during the year		2,690
Number of accounts closed during the year		1,919
Amount deposited during the year, not including dividends credited for that period		$915,031 21
Amounts withdrawn during the year		932,614 28
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$73,609 24	
January 1, 1919	74,483 72	
		148,092 96
Average amount of each account January 1, 1919		414 52
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$189,787 02
Total expenses of the bank for the year 1918		21,157 91
Dividends paid to depositors for the year 1918		148,092 96
Net earnings for the year 1918 over expenses and dividends paid to depositors		20,536 15

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

[13 North Pearl street; incorporated 1871]

THOMAS AUSTIN, President. ARTHUR H. GEER, Treasurer.
SAMUEL L. MUNSON, Vice-President. FREDERICK W. WHITE, Asst. Treasurer.
HOWARD N. FULLER, Vice-President. J. EDWARD POOLE, Secretary.

TRUSTEES

THOMAS AUSTIN,	GEORGE W. McEWAN,	W. W. BATCHELDER,
DAVID A. THOMPSON,	WILLIAM McDONALD,	GEO. W. VAN SLYKE,
SAMUEL L. MUNSON	HOWARD N. FULLER,	SILAS SPORBORG,
NOEL S. BENNETT,	THOMAS R. WARD, Jr.,	JAMES E. GLAVIN,
WILLIAM SAYLES,	HILDRETH J. ACKROYD,	WM. T. BYRNE,
M. W. TEBBUTT,	J. EDWARD POOLE,	E. A. VON SALIS.

FINANCIAL

RESOURCES

Bonds and mortgages				$6,333,306 87
Stocks and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$280,100 00	$280,100 00	$280,100 00	
State of Colorado	20,200 00	20,200 00	15,554 00	
State of Tennessee	19,304 00	19,798 39	19,497 04	
State of New Mexico	30,000 00	30,432 40	30,300 00	
State of Louisiana	8,000 00	8,242 40	8,480 00	
Cities in other States	332,665 38	354,791 49	345,926 85	
Cities in this State	341,826 23	357,891 31	342,600 44	
Counties in this State	8,000 00	7,863 44	7,750 00	
Towns in this State	25,240 00	25,870 17	25,281 10	
Villages in this State	152,140 00	158,820 28	152,272 90	
School districts in this State	76,572 45	80,502 80	76,977 60	
Railroad mortgage bonds	2,555,742 00	2,500,665 09	2,278,978 12	
	$3,849,790 06	$3,845,227 77	$3,583,618 05	
				3,583,618 05
Promissory notes				7,902 42
Banking house and lot, book value, $100,000; cost, $100,987.57; actual cash value				100,000 00
Other real estate, book value, $26,084.29; cost, $26,883.29; actual cash value				26,084 29
Cash on deposit in banks or trust companies				625,789 98
Cash on hand				9,569 12
Total of collectible interest				94,922 32
Amount of all other assets, viz.:				
Rent accrued			$329 98	
Insurance premiums and taxes advanced			4,633 55	
				4,963 53
				$10,786,156 58

LIABILITIES

Amount due depositors, viz.:		
Principal	$9,796,062 24	
Dividends credited or to be credited for the six months ending with December 31, 1918	188,252 44	
		$9,984,314 68
Other liabilities, viz.:		
Dividends accrued on deposits to January 1, 1919	$352 90	
Expenses incurred, but unpaid, viz.:		
Advertising	170 95	
Electricity	25 00	
		548 85
Surplus on market value		801,293 05
		$10,786,156 58

Surplus on par value, $1,067,465.06.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	702,249 13
From depositors, not including dividends credited	1,964,360 83
From interest on loans, deposits and investments	526,518 36
From rents from banking house	7,120 82
From rents from other real estate	2,312 00

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From mortgages		$426,060 70
From redemption of stocks and bonds		446,162 42
From stocks and bonds sold (total par value, $775,708)		752,084 45
From loans paid		51,501 81
From real estate sold		12,091 14
From all other sources, viz.:		
Insurance premiums and taxes advanced, refunded	$3,666 92	
Adjustment of depositor's account, appraisal expense refunded, rent	154 23	
Profit on sale of bonds	792 00	
		4,613 15
		$4,895,074 81

PAYMENTS

To depositors, including dividends paid to them		$2,537,403 44
For loans on bonds and mortgages		69,012 57
For loans on stocks and bonds and other securities		42,243 18
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,375,386.54)		1,548,418 86
For interest (other than dividend payments to depositors)		5,339 57
For current expenses of the bank, viz.:		
For salaries	$19,174 36	
For taxes: Banking house, $2,886.84; surplus, $6,536.76	9,423 60	
For expenses, except taxes of banking house:		
Repairs	119 17	
Insurance	74 28	
Other	4,642 74	
For expenses of other real estate, viz.:		
Repairs	525 57	
Taxes	908 89	
Other	114 60	
For other expenses, not including expenses of other real estate nor other expenses of banking house	8,880 28	
		43,863 49
For real estate acquired by foreclosure, or in settlement of debts due the bank		5,135 28
Other payments, viz.:		
Insurance premiums, repairs and taxes advanced	$7,861 84	
Assessment and cash short	230 26	
Tax adjustment on real property sold	207 22	
		8,299 32
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		635,359 10
		$4,895,074 81

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		15,087
Number of accounts opened or reopened during the year		2,233
Number of accounts closed during the year		2,148
Amount deposited during the year, not including dividends credited for that period		$1,964,360 83
Amount withdrawn during the year		2,537,403 44
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$190,235 98	
January 1, 1919	188,252 44	
Credited at other periods	1,565 58	
		380,054 00
Average amount of each account January 1, 1919		665 88
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$554,737 40
Total expenses of the bank for the year 1918		45,098 62
Dividends paid to depositors for the year 1918		380,054 00
Net earnings for the year 1918 over expenses and dividends paid to depositors		129,584 78

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7. THE MECHANICS & FARMERS SAVINGS BANK, ALBANY

[63 State street; incorporated 1855]

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

TRUSTEES

DUDLEY OLCOTT, JAMES McCREDIE, A. PAGE SMITH,
CHARLES NEWMAN, NATHAN HATCH, CHARLES H. DOUGLAS,
EDWARD W. VISSCHER, PARKER CORNING, JOHN T. NORTON,
ROBERT OLCOTT, WILLARD M. DOUGLAS, WALTER L. PALMER,
W. L. L. PELTZ,

FINANCIAL

RESOURCES

Bonds and mortgages				$805,581 89
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$193,500 00	$193,334 00	$193,346 00	
State of New York	25,000 00	25,095 40	25,250 00	
State of Massachusetts	25,000 00	25,375 00	21,750 00	
Cities in other States	391,000 00	416,570 07	376,775 00	
Cities in this State	502,000 00	523,376 65	466,865 00	
Counties in this State	14,000 00	14,000 00	13,600 00	
Villages in this State	29,000 00	29,894 88	29,190 00	
Railroad mortgage bonds	621,000 00	679,977 50	536,190 00	
	$1,800,500 00	$1,907,623 60	$1,662,966 00	
				1,662,966 00
Cash on deposit in banks or trust companies				170,865 12
Total of collectible interest				29,713 69
				$2,669,126 70

LIABILITIES

Amount due depositors, viz.: Principal	$2,261,567 57
Other liabilities, viz.: Dividends accrued on deposits to January 1, 1919	21,550 00
Surplus on market value	386,009 13
	$2,669,126 70

Surplus on par value, $523,543.13.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$181,147 20
From depositors, not including dividends credited	426,624 11
From interest on loans, deposits and investments	117,593 91
From mortgages	53,085 00
From redemption of stocks and bonds	96,717 37
From stocks and bonds sold (total par value, $73,000)	70,561 80
From real estate sold	6,063 05
	$951,792 44

PAYMENTS

To depositors, including dividends paid to them	$586,288 96
For loans on bonds and mortgages	500 00
For stock and bonds purchased, including premiums, commissions, etc. (total par value, $175,000)	175,000 00

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For current expenses of the bank, viz.:		
For salaries	$4,550 00	
For taxes: Surplus	3,757 96	
For rent of banking rooms	3,000 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	922 89	
		$12,230 85
For real estate acquired by foreclosure, or in settlement of debts due the bank		6,063 05
Other payments, viz.:		
U. S. War Savings stamps	$834 00	
Adjustment of interest	10 46	
		844 46
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		170,865 12
		$951,792 44

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		4,036
Number of accounts opened or reopened during the year		389
Number of accounts closed during the year		500
Amount deposited during the year, not including dividends credited for that period		$426,624 11
Amount withdrawn during the year		586,288 96
Amount of dividends credited and paid for the year, viz.:		
April 1, 1918	$44,294 15	
October 1, 1918	43,344 55	
Credited at other periods	10 46	
		87,649 16
Average amount of each account January 1, 1919		560 34
Rate per cent. of dividends to depositors during the six months ending March 31, 1918		4 and 3½
Rate per cent. of dividends to depositors during the six months ending September 30, 1918		4 and 3½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$111,667 81
Total expenses of the bank for the year 1918		12,230 85
Dividends paid to depositors for the year 1918		87,649 16
Net earnings for the year 1918 over expenses and dividends paid to depositors		11,787 80

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8. MECHANICS' SAVING BANK, COHOES

[89–91 Remsen street; incorporated 1873]

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

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages				$1,040,115 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$223,650 00	$223,650 00	$223,650 00	
Cities in other States	59,500 00	63,968 75	60,665 00	
Cities in this State	105,910 00	108,181 93	103,688 50	
Towns in this State	14,780 00	14,645 90	14,665 00	
Villages in this State	47,380 00	48,945 34	46,956 20	
School districts in this State	10,000 00	11,284 00	10,450 00	
Railroad mortgage bonds	431,000 00	421,973 97	367,210 00	
	$892,220 00	$892,649 89	$827,284 70	
				827,284 70
Other real estate, book value, $12,400; cost, $13,738.57; actual cash value				12,400 00
Cash on deposit in banks or trust companies				121,788 16
Cash on hand				20,862 47
Total of collectible interest				33,365 35
				$2,055,815 68

LIABILITIES

Amount due depositors, viz.:			
Principal	$1,892,985 33		
Dividends credited or to be credited for the six months ending with December 31, 1918	35,149 59		
		$1,928,134 92	
Surplus on market value			127,680 76
			$2,055,815 68

Surplus on par value, $192,616.06.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day			$91,527 36
From depositors, not including dividends credited			580,841 77
From interest on loans, deposits and investments			93,447 59
From rents from other real estate			1,545 00
From mortgages			93,052 00
From redemption of stocks and bonds			113,760 00
From stocks and bonds sold (total par value, $115,050)			115,050 00
From all other sources, viz.:			
Bills payable, loan	$50,000 00		
U. S. Thrift Stamps	790 00		
			50,790 00
			$1,140,013 72

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PAYMENTS

To depositors, including dividends paid to them		$577,214 63
For loans on bonds and mortgages		6,800 00
Bonds purchased, including premiums, commissions, etc. (total par value, $348,251)		348,251 00
For interest (other than dividend payments to depositors)		1,707 30
For current expenses of the bank, viz.:		
For salaries	$6,317 00	
For taxes: Surplus, $749.76; on mortgages, $10.00	759 76	
For rent of banking rooms	1,200 00	
For expenses of other real estate, viz.:		
Repairs	656 48	
Insurance	154 70	
Taxes	332 18	
Other	34 99	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,145 05	
		12,600 16
Other payments, viz.:		
Loan paid	$50,000 00	
U. S. Thrift stamps	790 00	
		50,790 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		142,650 63
		$1,140,013 72

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		4,285
Number of accounts opened or reopened during the year		1,482
Number of accounts closed during the year		962
Amount deposited during the year, not including dividends credited for that period		$580,841 77
Amount withdrawn during the year		577,214 63
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$34,642 12	
January 1, 1919	35,149 59	
		69,791 71
Average amount of each account January 1, 1919		449 97
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$94,223 32
Total expenses of the bank for the year 1918		13,898 77
Dividends paid to depositors for the year 1918		69,791 71
Net earnings for the year 1918 over expenses and dividends paid to depositors		10,532 84

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9. THE NATIONAL SAVINGS BANK OF THE CITY OF ALBANY, ALBANY

[70-72 State street; incorporated 1868]

JAMES H. MANNING, President. FREDERIC B. STEVENS, Treasurer.
CHARLES GIBSON, Vice-President. EDWARD J. HUSSEY, Vice-President.

TRUSTEES

JAMES H. MANNING, JAMES F. MAAS, EDWIN L. DRAPER,
JONAS MUHLFELDER, FRANK SHERMAN, FREDERIC B. STEVENS,
W. M. WOODWARD, SYDNEY T. JONES, EDGAR M. HAINES,
CHARLES GIBSON, THOMAS A. HORTON, CHARLES M. STUART.
EDWARD J. HUSSEY, JOHN ALLEN JAMISON, JR.

FINANCIAL

RESOURCES

Bonds and mortgages				$8,575,138 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$932,600 00	$932,600 00	$932,600 00	
State of New York	60,000 00	53,562 50	55,000 00	
State of Louisiana	130,000 00	178,236 00	135,400 00	
Cities in other States	493,000 00	522,543 78	503,083 60	
Cities in this State	489,400 00	506,690 66	498,981 00	
Counties in this State	79,000 00	81,918 38	80,364 40	
Towns in this State	67,900 00	69,563 10	68,256 00	
Villages in this State	280,600 00	289,363 48	284,670 30	
School districts in this State	42,985 00	43,776 16	43,366 60	
Railroad mortgage bonds	2,885,000 00	2,994,262 68	2,749,490 00	
	$5,500,485 00	$5,673,016 74	$5,401,211 90	5,401,211 90
Promissory notes				1,690 00
Banking house and lot, book value, $145,000; cost, $151,386.46; actual cash value				145,000 00
Other real estate, book value, $8,559.32; cost, $8,559.32; actual cash value				8,559 32
Cash on deposit in banks or trust companies				558,116 17
Cash on hand				60,394 73
Total of collectible interest				167,585 87
Amount of all other assets, viz.:				
Deposit against Liberty Bond installment payments			$109,207 31	
U. S. War Savings Stamps			846 00	
				110,053 31
				$15,027,749 30

LIABILITIES

Amount due depositors, viz.:		
Principal	$13,684,921 34	
Dividends credited or to be credited for the six months ending with December 31, 1918	265,843 59	
		$13,950,764 93
Other liabilities, viz.: Liberty bond deposits		109,207 31
Surplus on market value		967,777 06
		$15,027,749 30

Surplus on par value, $1,067,050.16.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$530,561 02
From depositors, not including dividends credited	2,821,309 97
From interest on loans, deposits and investments	716,671 34
From rents from other real estate	120 00
From mortgages	583,835 43
From redemption of stocks and bonds	643,530 00

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From stocks and bonds sold (total par value, $627,100)		$627,497 88
From loans paid		17,385 80
From all other sources, viz.:		
Cash over, sale of equipment and old material, sundries	$574 15	
Profit on bonds sold	84 97	
Difference between par value and purchase price of bonds	2,133 40	
		2,792 52
		$5,943,703 96

PAYMENTS

To depositors, including dividends paid to them		$3,489,306 99
For loans on bonds and mortgages		424,908 43
For loans on stocks and bonds and other securities		19,075 80
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,330,450)		1,330,479 64
For interest (other than dividend payments to depositors)		6,895 01
For current expenses of the bank, viz.:		
For salaries	$23,680 01	
For taxes: Banking house, $3,285.12; surplus, $5,926.63: on mortgages, $85.75	9,297 50	
For expenses, except taxes, of banking house:		
Repairs	203 90	
Insurance	83 21	
For expenses of other real estate, viz.:		
Insurance	9 45	
Taxes	191 13	
Other	16 15	
For other expenses, not including expenses of other real estate nor other expenses of banking house	16,067 06	
		49,548 41
For real estate acquired by foreclosure, or in settlement of debts due the bank		3,533 58
Other payments, viz.:		
U. S. War Saving Stamps purchased	$824 00	
Cash short and sundries	621 20	
		1,445 20
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		618,510 90
		$5,943,703 96

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		20,108
Number of accounts opened or reopened during the year		3,209
Number of accounts closed during the year		4,062
Amount deposited during the year, not including dividends credited for that period		$2,821,309 97
Amount withdrawn during the year		3,489,306 99
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$267,332 14	
January 1, 1919	265,843 59	
		533,175 73
Average amount of each account January 1, 1919		693 79
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$701,553 79
Total expenses of the bank for the year 1918		49,548 41
Dividends paid to depositors for the year 1918		533,175 73
Net earnings for the year 1918 over expenses and dividends paid to depositors		118,829 65

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10. THE BRONX SAVINGS BANK, NEW YORK CITY

[429 Tremont avenue; incorporated 1906]

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

TRUSTEES

WILLIAM B. AITKEN, F. BREVOORT ALLIN, CLIFTON B. BULL, WM. I. BROWN, NELSON F. GRIFFIN, JOHN F. HOLMES, CHAS. H. SCHUMANN, WILLIAM E. STEVENS, H. P. HARRINGTON, JOHN S. SUTPHEN, J. OSTRAM TAYLOR, LIVINGSTON WETMORE, T. TASSO FISCHER, ARTHUR M. KANE, THOS. A. NOSWORTHY, WM. L. DENNIS,

FINANCIAL

RESOURCES

Bonds and mortgages				$1,293,466 42
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$289,850 00	$289,850 00	$289,850 00	
Cities in other States	145,500 00	147,360 06	146,295 27	
Cities in this State	138,241 00	137,022 08	135,400 00	
Villages in this State	2,500 00	2,537 49	2,500 00	
Railroad mortgage bonds	403,000 00	395,523 51	369,020 00	
	$979,090 00	$972,293 14	$943,065 27	943,065 27
Other real estate, book value, $6,535.71; cost, $6,535.71; actual cash value				6,535 71
Cash on deposit in banks or trust companies				317,002 10
Cash on hand				21,567 75
Total of collectible interest				20,856 28
Amount of all other assets, viz.: Vault and fixtures				1,000 00
				$2,603,493 53

LIABILITIES

Amount due depositors, viz.:		
Principal	$2,422,994 41	
Dividends credited or to be credited for the six months ending with December 31, 1918	39,267 83	
		$2,462,262 24
Other liabilities, viz.: Liberty Bond deposits		93,577 00
Surplus on market value		47,654 29
		$2,603,493 53

Surplus on par value, $83,679.02.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$153,005 80
From depositors, not including dividends credited	1,500,481 68
From interest on loans, deposits and investments	107,265 33
From mortgages	51,056 66
From redemption of stocks and bonds	466,524 40
From stocks and bonds sold (total par value, $140,950)	140,950 00

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From all other sources, viz.:		
Cash over, adjustments and corrections	$243 79	
Rebate in foreclosure action	100 00	
Liberty Bond installment payments by subscribers	302,128 00	
		$302,471 79
		$2,721,755 66

PAYMENTS

To depositors, including dividends paid to them		$1,051,348 58
For loans on bonds and mortgages		193,166 66
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $649,450.23)		630,722 88
For interest (other than dividend payments to depositors)		3,729 46
For current expenses of the bank, viz.:		
For salaries	$10,936 55	
For rent of banking rooms	3,666 69	
For expenses of other real estate	61 07	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,736 42	
		19,400 73
For real estate acquired by foreclosure, or in settlement of debts due the bank		6,535 71
Other payments, viz.:		
Cash short, adjustments and corrections	$281 79	
Liberty Bonds purchased for subscribers	478,000 00	
		478,281 79
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		338,569 85
		$2,721,755 66

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		9,693
Number of accounts opened or reopened during the year		2,829
Number of accounts closed during the year		1,789
Amount deposited during the year, not including dividends credited for that period		$1,500,481 68
Amount withdrawn during the year		1,051,348 58
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$31,179 22	
January 1, 1919	39,267 83	
		70,447 05
Average amount of each account January 1, 1919		254 03
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$107,035 75
Total expenses of the bank for the year 1918		19,782 52
Dividends paid to depositors for the year 1918		70,447 05
Net earnings for the year 1918 over expenses and dividends paid to depositors		16,806 18

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11. DOLLAR SAVINGS BANK, NEW YORK CITY

[2808 Third avenue; incorporated 1890]

BRIAN G. HUGHES, President. WILLIAM M. KERN, Treasurer.
JAMES M. LACOSTE, Vice-President. HARRY F. REGAL, Secretary.
GEO. M. MACKELLAR, Vice-President. AUGUST J. DIPPEL, Asst. Secretary.

TRUSTEES

BRIAN G. HUGHES, CHARLES P. FABER, HOWELL T. MANSON.
WILLIAM M. KERN, CHARLES W. BOGART, FRED A. WURZBACH,
JAMES M. LA COSTE, JAMES S. BRYANT, SAMUEL TRIMMER,
BERNARD FRENCH, WILLIAM S. BECKLEY, JAMES L. WELLS,
GEO. M. MACKELLAR, J. HARRIS JONES, JOSEPH B. HARE,
FRED BERRY, HENRY W. NEUBECK, ROBERT GERBRACHT, JR.

FINANCIAL

RESOURCES

Bonds and mortgages				$9,154,200 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,077,100 00	$1,073,626 43	$1,077,100 00	
State of Massachusetts	90,000 00	89,219 52	89,550 00	
Cities in other States	140,000 00	142,959 86	141,000 00	
Cities in this State	1,273,500 00	1,300,325 81	1,283,430 00	
Counties in this State	89,000 00	91,642 55	89,410 00	
Railroad mortgage bonds	4,308,000 00	4,470,671 49	4,293,060 00	
	$6,977,600 00	$7,168,445 66	$6,973,550 00	
				6,973,550 00
Banking house and lot, book value, $253,180.63; cost, $253,180.63; actual cash value				253,180 63
Other real estate, book value, $55,472.16; cost, $55,472.16; actual cash value				55,472 16
Cash on deposit in banks or trust companies				1,066,226 65
Cash on hand				157,142 46
Total of collectible interest				101,623 97
Amount of all other assets, viz.: Liberty Bond partial payment stamps				19,321 00
				$17,780,716 87

LIABILITIES

Amount due depositors, viz.:		
Principal	$16,145,388 65	
Dividends credited or to be credited for the six months ending with December 31, 1918	279,023 47	
		$16,424,412 12
Other liabilities, viz.: Deposits to secure payment of assessments		500 00
Surplus on market value		1,355,804 75
		$17,780,716 87

Surplus on par value, $1,359,854.75.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day		$1,063,517 81
From depositors, not including dividends credited		6,496,232 08
From interest on loans, deposits and investments		787,458 75
From rents from banking house		200 00
From rents from other real estate		4,281 00
From mortgages		117,200 00
From redemption of stocks and bonds		1,963,000 00
From stocks and bonds sold (total par value, $1,579,056.21)		1,578,881 21
From bankers's acceptances and bills of exchange		199,197 22
From real estate sold		12,049 67
From all other sources, viz.:		
Subscribers' installments on Liberty Bonds	$24,153 00	
U. S. thrift stamps sold, receipts from auxiliary banks and tax bill service	1,840 80	

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Liberty Bond partial payment coupon stamps sold..	159,679 00	
Fourth Liberty Loan Bond account.....	58,728 00	
		$244,400 80
		$12,466,418 54

PAYMENTS

To depositors, including dividends paid to them.....		$5,356,788 26
For loans on bonds and mortgages.....		51,500 00
For bankers' acceptances and bills of exchange.....		199,197 22
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $5,103,899.96).....		5,101,520 10
For interest (other than dividend payments to depositors)..		34,951 44
For current expenses of the bank, viz.:		
For salaries	$56,214 22	
For taxes: Banking house, $1,860.00; surplus $10,930.70	12,790 70	
For expenses, except taxes, of banking house:		
Repairs	31 85	
Insurance	97 15	
Other	4,050 26	
For rent of banking rooms.....	4,260 00	
For expenses of other real estate, viz.:		
Repairs	483 89	
Insurance	61 79	
Taxes	1,541 78	
Other	1,106 62	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	9,651 56	
		90,289 82
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		9,076 85
Other payments, viz.:		
Payments on new bank building.....	$123,241 36	
U. S. Thrift Stamps, assessments on "other real estate"	7,797 38	
Liberty Bond payments.....	268,687 00	
		399,725 74
Cash on hand and in banks or trust companies December 31, 1918, after transaction of the day.....		1,223,369 11
		$12,466,418 54

STATISTICAL INFORMATION

Number of open accounts January 1, 1919.....		49,065
Number of accounts opened or reopened during the year....		11,702
Number of accounts closed during the year		11,366
Amount deposited during the year, not including dividends credited for that period		$6,496,232 08
Amount withdrawn during the year		5,356,788 26
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918.....	$235,647 47	
January 1, 1919.....	279,023 47	
		514,670 94
Average amount of each account January 1, 1919		334 75
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		$6,017 56
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$760,456 35
Total expenses of the bank for the year 1918		90,824 52
Dividends paid to depositors for the year 1918.....		514,670 94
Net earnings for the year 1918 over expenses and dividends paid to depositors		154,960 89

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12. NORTH SIDE SAVINGS BANK, NEW YORK CITY

[3230 Third avenue; incorporated 1905]

JOHN G. BORGSTEDE, President. GEORGE N. REINHARDT, Treasurer.
FRED H. WEFER, Vice-President. ARTHUR A. EKIRCH, Secretary.

TRUSTEES

JOHN G. BORGSTEDE, CHAS. F. MINOR, FRED. H. WEFER,
JOHN M. HAFFEN, GEO. N. REINHARDT, GEORGE WOHN,
HENRY HAHNENFELD, JOHN RIEGELMAN, JOSEPH MILLER,
JOHN C. HEINTZ, CONSTANTIN WAGNER, CHRISTIAN RIEGER, Jr.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,125,945 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$409,550 00	$407,379 13	$409,550 00	
State of California	13,000 00	12,773 28	12,740 00	
State of Idaho	19,000 00	18,240 00	18,430 00	
State of New Mexico	2,000 00	2,035 00	2,100 00	
State of Mississippi	12,000 00	12,387 00	12,840 00	
State of South Dakota	23,000 00	23,454 09	23,000 00	
Cities in other States	357,400 00	370,361 89	366,568 00	
Counties, villages and towns in adjoining States	41,000 00	42,052 98	42,540 00	
Cities in this State	216,111 67	216,963 62	215,593 69	
Counties in this State	3,000 00	2,796 90	2,910 00	
Towns in this State	15,101 00	15,652 52	15,554 03	
Villages in this State	43,367 78	41,798 62	41,463 13	
School districts in this State	6,000 00	6,013 38	5,880 00	
Railroad mortgage bonds	66,000 00	63,911 39	55,130 00	
	$1,226,530 45	$1,235,819 80	$1,224,298 85	
				1,224,298 85
Promissory notes				5,105 00
Other real estate, book value, $14,911.80; cost, $13,689; actual cash value				13,689 00
Cash on deposit in banks or trust companies				164,442 55
Cash on hand				38,198 02
Total of collectible interest				26,766 25
Amount of all other assets, viz.:				
Vault and fixtures			$1,000 00	
U. S. Thrift Stamps			400 00	
				1,400 00
				$2,599,844 65

LIABILITIES

Amount due depositors, viz.:			
Principal		$2,377,237 62	
Dividends credited or to be credited for the six months ending with December 31, 1918		39,472 11	
			$2,416,709 73
Other liabilities, viz.:			
Liberty Bond deposits		$114,644 00	
Deposit as security on real estate contract		500 00	
			115,144 00
Surplus on market value			67,990 92
			$2,599,844 65

Surplus on par value, $70,222.52.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$128,034 71
From depositors, not including dividends credited	1,319,680 26
From interest on loans, deposits and investments	103,126 49
From rents from other real estate	592 00
From mortgages	23,250 00

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From redemption of stocks and bonds		$332,700 00
From stocks and bonds sold (total par value, $241,850)		242,233 02
From loans paid		130 00
From real estate sold		4,375 00
From all other sources, viz.:		
Received on real estate contract	$500 00	
Sale U. S. War Savings Stamps	3,000 00	
Profit on bonds sold, appraisal fees, rebates	277 83	
Payments by Liberty Bond subscribers	114,644 00	
		118,421 83
		$2,272,543 31

PAYMENTS

To depositors, including dividends paid to them		$952 253 97
For loans on bonds and mortgages		19,600 00
For loans on stocks and bonds and other securities		5,235 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,009,880.28)		1,013,855 71
For interest (other than dividend payments to depositors)		4,883 33
For current expenses of the bank, viz.:		
For salaries	$9,104 49	
For taxes: Banking house, $26.00; surplus, $262.19	288 19	
For expenses, except taxes, of banking house:		
Insurance	52 76	
Other	158 00	
For rent of banking rooms	3,958 41	
For expenses of other real estate, viz.:		
Repairs	1,049 90	
Taxes	383 26	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,383 73	
		19,378 74
For real estate acquired by foreclosure, or in settlement of debts due the bank		3,173 29
Other payments, viz.:		
Repayment to trustees	$4,400 00	
U. S. War Savings and Thrift Stamps	3,400 00	
Vault and fixtures account	735 20	
Payments Liberty Bond account	42,987 50	
		51,522 70
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		202,640 57
		$2,272,543 31

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		9,030
Number of accounts opened or reopened during the year		2,876
Number of accounts closed during the year		1,904
Amount deposited during the year, not including dividends credited for that period		$1,319,680 26
Amount withdrawn during the year		952,253 97
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$31,993 96	
January 1, 1919	39,472 11	
		71,466 07
Average amount of each account January 1, 1919		267 63
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$104,149 85
Total expenses of the bank for the year 1918		19,378 74
Dividends paid to depositors for the year 1918		71,466 07
Net earnings for the year 1918 over expenses and dividends paid to depositors		13,305 04

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13. BINGHAMTON SAVINGS BANK, BINGHAMTON

[97 and 99 Collier street; incorporated 1867]

CHAS. W. GENNET, President. ASBURY C. DEYO, Treasurer.
CHARLES M. STONE, Vice-President. S. J. HIRSCHMANN, Secretary.
JOHN G. ORTON, Vice-President.

TRUSTEES

JOHN G. ORTON, CHARLES W. GENNET, GEO. C. BAYLESS,
EDWARD P. McKINNEY, CHARLES M. STONE, CHARLES A. WEED,
GEORGE M. HARRIS, S. J. HIRSCHMANN, WILLIAM H. OGDEN
LEWIS M. WEED, ASBURY C. DEYO.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,499,180 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$128,460 00	$128,460 00	$128,460 00	
State of Massachusetts	100,000 00	101,250 00	81,000 00	
Cities in other States	340,000 00	355,382 78	324,620 00	
Cities in this State	1,766,000 00	1,735,775 86	1,703,801 50	
Counties in this State	446,000 00	453,537 96	437,110 00	
Villages in this State	14,717 40	14,717 40	14,317 33	
School districts in this State	5,650 00	5,702 19	5,478 25	
Railroad mortgage bonds	875,000 00	881,800 00	710,500 00	
	$3,675,827 40	$3,726,626 19	$3,405,287 08	
				3,405,287 08
Banking house and lot, book value, $65,000; cost, $73,000; actual cash value				65,000 00
Other real estate, book value, $5,000; cost, $5,368.27; actual cash value				5,000 00
Cash on deposit in banks or trust companies				593,000 00
Cash on hand				60,408 19
Total of collectible interest				85,549 16
Amount of all other assets, viz.:				
Land contract			$2,600 00	
Rent accrued			379 59	
				2,979 59
				$7,716,404 02

LIABILITIES

Amount due depositors, viz.:			
Principal		$7,124,398 49	
Dividends credited or to be credited for the six months ending with December 31, 1918		116,781 79	
			$7,241,180 28
Surplus on market value			475,223 74
			$7,716,404 02

Surplus on par value, $745,764.06.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$479,162 12
From depositors, not including dividends credited	2,739,182 27
From interest on loans, deposits and investments	334,263 46

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From rents from banking house	$2,699 33
From mortgages	276,165 00
From redemption of stocks and bonds	230,738 20
From real estate sold	500 00
From all other sources, viz.: Land contract	500 00
	$4,063,210 38

PAYMENTS

To depositors, including dividends paid to them		$3,070,702 02
For loans on bonds and mortgages		46,200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $253,460)		253,460 00
For interest (other than dividend payments to depositors)		305 02
For current expenses of the bank, viz.:		
For salaries	$19,827 96	
For taxes: Banking house, $1,827.10; surplus, $4,469.32; on mortgages, $31.00	6,327 42	
For expenses, except taxes, of banking house:		
Repairs	385 35	
Insurance	105 97	
Other	2,878 28	
For expenses of other real estate, viz.:		
Insurance	51 39	
Taxes	58 14	
Other	7 65	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,124 72	
		33,766 88
For real estate acquired by foreclosure, or in settlement of debts due the bank		5,368 27
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		653,408 19
		$4,063,210 38

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		21,552
Number of accounts opened or reopened during the year		2,541
Number of accounts closed during the year		3,813
Amount deposited during the year, not including dividends credited for that period		$2,739,182 27
Amount withdrawn during the year		3,067,383 06
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$118,701 50	
January 1, 1919	116,781 79	
Paid but not credited	3,318 96	
		238,802 25
Average amount of each account January 1, 1919		335 98
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$326,465 96
Total expenses of the bank for the year 1918		33,766 88
Dividends paid to depositors for the year 1918		238,802 25
Net earnings for the year 1918 over expenses and dividends paid to depositors		53,896 83

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14. CHENANGO VALLEY SAVINGS BANK, BINGHAMTON

[2 Chenango street; incorporated 1867]

ARTHUR S. BARTLETT, President. WALKER F. SHERWOOD, Vice-Pres.
WILLIAM W. SISSON, Vice-President. WILLIAM R. ELY, Treasurer.

TRUSTEES

ARTHUR S. BARTLETT, JAMES M. McNAMARA, ARTHUR L. KENT,
C. F. HOTCHKISS, GEORGE F. O'NEIL, HARRY RUBIN,
WILLIAM W. SISSON, WILLIAM G. PHELPS, GEORGE W. TOPLIFF,
JAMES W. MANIER, LESLIE M. WILSON, RENNA Z. SPAULDING,
WALKER F. SHERWOOD.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,105,668 25
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$129,700 00	$129,700 00	$129,700 00	
State of Louisiana	50,000 00	52,055 00	50,450 00	
Cities in other States	50,000 00	53,288 53	50,500 00	
Cities in this State	122,500 00	120,227 00	113,072 50	
Counties in this State	20,000 00	22,225 60	21,600 00	
Towns in this State	2,000 00	2,000 00	2,000 00	
Villages in this State	37,500 00	38,436 31	37,360 00	
School districts in this State	78,385 00	85,456 26	83,474 22	
Railroad mortgage bonds	210,000 00	196,306 50	177,600 00	
	$700,585 00	$699,745 20	$665,756 72	
				665,756 72
Cash on deposit in banks or trust companies				198,337 24
Cash on hand				40,480 89
Total of collectible interest				25,143 23
				$2,035,386 33

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,937,976 39	
Dividends credited or to be credited for the six months ending with December 31, 1918	30,270 74	
		$1,968,247 13
Surplus on market value		67,139 20
		$2,035,386 33

Surplus on par value, $101,967.48.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$139,451 70
From depositors, not including dividends credited	1,205,514 31
From interest on loans, deposits and investments	97,458 97
From mortgages	86,387 00
From redemption of stocks and bonds	13,925 00
From stocks and bonds sold (total par value, $407,200)	409,529 13
	$1,952,266 11

PAYMENTS

To depositors, including dividends paid to them	$1,223,561 45
For loans on bonds and mortgages	200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $474,400)	468,160 00
For interest (other than dividend payments to depositors)	900 68

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For current expenses of the bank, viz.:		
For salaries	$9,304 85	
Ror taxes: Surplus, $514.58; on mortgages, $1.00	515 58	
For rent of banking rooms	3,000 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	7,697 82	
		20,518 25
Other payments, viz.: Cash short		107 60
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		238,818 13
		$1,952,266 11

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		13,005
Number of accounts opened or reopened during the year		3,691
Number of accounts closed during the year		3,145
Amount deposited during the year, not including dividends credited for that period		$1,205,514 31
Amount withdrawn during the year		1,223,561 45
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$30,292 15	
January 1, 1919	30,270 74	
Credited at other periods	1,145 06	
		61,707 95
Average amount of each account January 1, 1919		151 35
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		$13,471 02
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$90,835 08
Total expenses of the bank for the year 1918,		20,518 25
Dividends paid to depositors for the year 1918		61,707 95
Net earnings for the year 1918 over expenses and dividends paid to depositors		8,608 88

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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-Pres.

TRUSTEES

DAVID M. DUNNING, WILLIAM H. SEWARD, Jr., WILLIAM S. DOWNER,
GEORGE UNDERWOOD, HENRY D. NOBLE, HAROLD G. METCALF,
NELSON B. ELDRED, FREDERICK SEFTON, HERBERT G. ROBINSON,
HOBART L. ROMIG, HENRY D. TITUS, SAFFRINE L. DEPEW,
THOMAS S. RICHARDSON.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,898,796 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$831,891 73	$831,891 73	$931,891 73	
State of Massachusetts	8,000 00	8,536 00	6,880 00	
State of Utah	50,000 00	50,731 25	48,500 00	
Cities in other States	237,000 00	256,006 70	233,840 00	
Cities in this State	502,670 00	521,708 05	471,545 00	
Counties in this State	25,000 00	25,551 75	23,500 00	
Towns in this State	13,000 00	13,396 50	12,290 00	
Villages in this State	8,000 00	8,253 60	7,680 00	
School districts in this State	27,000 00	29,107 50	25,330 00	
Railroad mortgage bonds	896,000 00	934,088 25	785,910 00	
	$2,598,561 73	$2,679,266 33	$2,447,366 73	
				2,447,366 73
Banking house and lot, book value, $100,000; cost, $268,831.14; actual cash value				100,000 00
Other real estate, book value, $10,623.83; cost, $10,699.83; actual cash value				10,699 83
Cash on deposit in banks or trust companies				370,617 42
Cash on hand				64,044 40
Total of collectible interest				63,165 08
Amount of all other assets, viz.:				
Rent accrued			$690 41	
Taxes advanced			77 25	
Due on Liberty Bonds			25,638 75	
				26,406 41
				$6,981,095 87

LIABILITIES

Amount due depositors, viz.:		
Principal	$6,330,794 45	
Dividends credited or to be credited for the six months ending with December 31, 1918	121,949 41	
		$6,452,743 86
Other liabilities, viz.: Expenses incurred, but unpaid, repairs and sundries		625 84
Surplus on market value		527,726 17
		$6,981,095 87

Surplus on par value, $678,921.17.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$461,672 96
From depositors, not including dividends credited	1,699,939 33
From interest on loans, deposits and investments	321,461 95
From rents from banking house	7,217 55
From rents from other real estate	1,928 24
From mortgages	454,750 00
From redemption of stocks and bonds	613,880 10
From stocks and bonds sold (total par value, $2,447.27)	2,447 27
From real estate sold	2,500 00

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From all other sources, viz.:		
Insurance premiums and taxes advanced, repaid, received for fire losses, sale of old material, cash over and adjustment of interest	$2,784 71	
U. S. War Savings and Thrift Stamps and Liberty Bond sold	880 00	
Patriotic Farmers' Fund and accrued interest	5,736 86	
Liberty Bond payments by subscribers	256,350 81	
		$265,802 38
		$3,831,599 78

PAYMENTS

To depositors, including dividends paid to them		$1,822,855 28
For loans on bonds and mortgages		143,600 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,114,140)		1,114,787 70
For interest (other than dividend payments to depositors)		1,746 47
For current expenses of the bank, viz.:		
For salaries	$17,788 25	
For taxes: Banking house, $4,204.04; surplus, $4,942.31	9,146 35	
For expenses, except taxes, of banking house:		
Repairs	1,220 73	
Insurance	487 81	
Other	4,987 90	
For expenses of other real estate, viz.:		
Repairs	2,709 82	
Insurance	16 93	
Taxes	550 49	
Other	165 35	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,677 61	
		40,751 24
Other payments, viz.:		
Insurance premiums and taxes advanced, fire losses paid, cash short	$2,267 68	
U. S. War Savings and Thrift Stamps and Liberty Bond purchased	880 00	
Patriotic Farmers' Fund payments	3,916 59	
Payments on account of Liberty Bonds	266,133 00	
		273,197 27
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		434,661 82
		$3,831,599 78

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		13,367
Number of accounts opened or reopened during the year		1,384
Number of accounts closed during the year		1,599
Amount deposited during the year, not including dividends credited for that period		$1,699,939 33
Amount withdrawn during the year		1,822,855 28
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$123,383 94	
January 1, 1919	121,949 41	
Credited at other periods	1,899 54	
		247,232 89
Average amount of each account January 1, 1919		482 72
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$319,887 62
Total expenses of the bank for the year 1918		40,980 63
Dividends paid to depositors for the year 1918		247,232 89
Net earnings for the year 1918 over expenses and dividends paid to depositors		31,674 10

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16. CAYUGA COUNTY SAVINGS BANK, AUBURN

[113–115 Genesee street; incorporated 1864]

D. WADSWORTH, Jr., President. W. H. MEAKER, Treasurer.
CHARLES W. BRISTER, Vice-Pres. G. V. LOUGHBOROUGH, Asst. Treas.
CHAS. A. McCARTHY, Vice-Pres. A. L. HEMINGWAY, Secretary.

TRUSTEES

WILLIAM H. SEWARD, GEORGE B. TURNER, DANIEL L. RAMSEY,
BENJAMIN B. SNOW, SIDNEY J. WESTFALL, CHARLES W. BRISTER,
WILLIAM H. MEAKER, C. F. BALDWIN, JAMES E. ELDER,
CHARLES F. LYON, G. V. LOUGHBOROUGH, EDWIN F. METCALF,
CHAS. A. McCARTHY, HULL GREENFIELD, IRVING S. ROBINSON,
DAVID WADSWORTH, Jr., CHARLES P. MOSHER.

FINANCIAL RESOURCES

Bonds and mortgages				$2,784,410 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$605,800 00	$601,039 00	$605,800 00	
State of New York	100,000 00	105,921 87	101,000 00	
State of Massachusetts	200,000 00	217,022 50	179,050 00	
Cities in other States	60,000 00	62,223 75	57,300 00	
Cities in this State	215,550 00	223,530 00	213,394 00	
Counties in this State	19,766 87	19,766 87	19,766 87	
Towns in this State	6,000 00	6,000 00	5,820 00	
School districts in this State	1,000 00	1,025 25	990 00	
Railroad mortgage bonds	856,000 00	891,085 66	730,070 00	
	$2,064,116 87	$2,127,614 90	$1,913,190 87	1,913,190 87
Banking house and lot, book value, $78,000; cost, $100,307.17; actual cash value				78,000 00
Other real estate, book value, $9,033.71; cost, $9,033.71; actual cash value				9,033 71
Cash on deposit in banks or trust companies				153,638 02
Cash on hand				42,027 01
Total of collectible interest				43,638 64
Amount of other assets, viz.:				
Land contracts			$6,850 00	
Insurance premiums advanced			24 57	
Rent accrued			371 00	
Deficiency judgment			319 52	
				7,565 09
				$5,031,503 34

LIABILITIES

Amount due depositors, viz.:		
Principal	$4,634,408 63	
Dividends credited or to be credited for the six months ending with December 31, 1918	89,234 72	
		$4,723,643 35
Other liabilities, viz.:		
Liberty Bond deposits	$36,933 73	
Interest accrued on undelivered Liberty Bonds	177 58	
		37,111 31
Surplus on market value		270,748 68
		$5,031,503 34

Surplus on par value, $421,674.68.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$398,614 77
From depositors, not including dividends credited	1,504,933 69
From interest on loans, deposits and investments	227,808 45
From rents from banking house	1,791 75
From rents from other real estate	160 00
From mortgages	142,085 00
From redemption of stocks and bonds	297,708 37
From stocks and bonds sold (total par value, $218,021.74)	218,021 74

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From all other sources, viz.:		
Insurance premiums and taxes advanced repaid, land contracts, surplus in foreclosure action	$1,063 68	
U. S. War Savings and Thrift Stamps	10,384 75	
Payments by Liberty Bond subscribers	224,464 48	
		$235,912 91
		$3,027,036 68

PAYMENTS

To depositors, including dividends paid to them		$1,567,548 03
For loans on bonds and mortgages		61,825 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $974,843.09)		970,082 09
For interest (other than dividend payment to depositors)		1,137 35
For current expenses of the bank, viz.:		
For salaries	$13,292 57	
For taxes: Banking house, $2,642.72; surplus, $2,409.57; on mortgages, $15.50	5,067 79	
For expenses, except taxes, of banking house:		
Repairs	304 44	
Insurance	245 88	
For expenses of other real estate, viz.:		
Repairs	438 67	
Insurance	61 60	
Taxes	138 43	
Other	40 29	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,613 45	
		24,203 12
Other payments, viz.:		
Account of Liberty Bonds purchased for subscribers	$194,288 00	
U. S. War Savings and Thrift Stamps	11,184 86	
Insurance premiums and taxes advanced, deficiencies and taxes after foreclosures, suspense	1,103 20	
		206,576 06
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		195,665 03
		$3,027,036 68

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		10,777
Number of accounts opened or reopened during the year		1,657
Number of accounts closed during the year		1,555
Amount deposited during the year, not including dividends credited for that period		$1,504,933 69
Amount withdrawn during the year		1,567,548 03
Amount of dividends credited and paid for the year, viz.:		
June 30, 1918	$89,469 36	
December 31, 1918	89,234 72	
Credited at other periods	1,489 20	
		180,193 28
Average amount of each account January 1, 1919		438 31
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		6
Total amount of such accounts		$18,462 32
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$231,331 79
Total expenses of the bank for the year 1918		24,203 12
Dividends paid to depositors for the year 1918		180,193 28
Net earnings for the year 1918 over expenses and dividends paid to depositors		26,935 39

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17. THE ELMIRA SAVINGS BANK, ELMIRA

[212 East Water street; incorporated 1869]

W. H. FERGUSON, President. HUBERT C. MANDEVILLE, Treasurer.
HENRY SIMPSON, Vice-President. MICHAEL A. LEAHY, Secretary.
JOHN W. HUSTON, Vice-President.

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages				$586,850 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$137,750 00	$137,750 00	$137,750 00	
Cities in other States	47,000 00	46,525 00	45,750 00	
Cities in this State	113,000 00	113,700 00	112,600 00	
Counties in this State	40,000 00	40,767 00	41,100 00	
Towns in this State	4,000 00	4,000 00	4,040 00	
Villages in this State	87,400 00	88,956 00	88,666 00	
School districts in this State	30,000 00	30,245 00	30,400 00	
Railroad mortgage bonds	152,000 00	141,419 00	122,140 00	
	$611,150 00	$601,362 00	$582,446 00	
				582,446 00
Cash on deposit in banks or trust companies				68,942 31
Cash on hand				7,718 75
Total of collectible interest				6,906 15
				$1,252,863 21

LIABILITIES

Amount due depositors, viz.:			
Principal	$1,142,620 49		
Dividends credited or to be credited for the six months ending with December 31, 1918	17,545 88		
		$1,160,166 37	
Surplus on market value		92,696 84	
		$1,252,863 21	

Surplus on par value, $121,400.84.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$60,357 42
From depositors, not including dividends credited	562,026 97
From interest on loans, deposits and investments	56,179 45
From mortgages	54,135 00
From redemption of stocks and bonds	73,400 00
From stocks and bonds sold (total par value, $122,240)	120,179 98
From all other sources, viz.: U. S. Thrift Stamps sold	350 50
	$926,629 32

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PAYMENTS

To depositors, including dividends paid to them		$532,864 11
For loans on bonds and mortgages		19,540 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $292,740)		290,598 01
For interest (other than dividend payments to depositors)		90 87
For current expenses of the bank, viz.:		
For salaries	$3,236 03	
For taxes: Surplus	832 08	
For rent of banking rooms	1,095 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,361 66	
		6,524 77
Other payments, viz.: U. S. Thrift Stamps purchased		350 50
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		76,661 06
		$926,629 32

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		4,619
Number of accounts opened or reopened during the year		1,134
Number of accounts closed during the year		1,305
Amount deposited during the year, not including dividends credited for that period		562,026 97
Amount withdrawn during the year		532,864 11
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$17,290 70	
January 1, 1919	17,545 88	
		34,836 58
Average amount of each account January 1, 1919		251 17
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$57,097 51
Total expenses of the bank for the year 1918		6,524 77
Dividends paid to depositors for the year 1918		34,836 58
Net earnings for the year 1918 over expenses and dividends paid to depositors		15,736 16

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18. HUDSON CITY SAVINGS INSTITUTION, HUDSON

[560 Warren street; incorporated 1850]

CHAS. A. VAN DUESEN, President. JOHN W. GILLETTE, Vice-President.
ROBERT W. EVANS, Vice-President. S. MITCHELL RAINEY, Treasurer.

TRUSTEES

LOUIS A. BRISTOL, MALCOLM GIFFORD, JACOB P. MESICK,
NOAH H. BROWNING, ROBERT W. EVANS, S. MITCHELL RAINEY,
LOUIS P. CHURCH, JOHN W. GILLETTE. CHAS. A. VAN DEUSEN,
A. V. S. COCHRANE, EVERTS TEN BROECK, H. S. WILLIAMS,
GEORGE A. McKINSTRY.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,123,696 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$720,099 80	$720,099 80	$720,099 80	
State of New York	25,000 00	27,140 63	27,750 00	
Cities in other States	615,500 00	641,098 53	610,920 00	
Cities in this State	685,786 00	713,849 64	685,189 28	
Counties in this State	350,000 00	364,034 00	350,560 00	
Villages in this State	286,830 18	291,584 48	279,666 87	
School districts in this State	45,950 00	47,114 13	45,470 50	
Railroad mortgage bonds	912,000 00	925,277 87	796,900 00	
	$3,641,165 98	$3,730,199 08	$3,516,556 45	
				3,516,556 45
Promissory notes				3,250 00
Banking house and lot, book value, $35,000; cost, $74,690.76; actual cash value				35,000 00
Cash on deposit in banks or trust companies				194,418 22
Cash on hand				66,871 43
Total of collectible interest				71,029 51
Amount of other assets, viz.:				
Due on Liberty Bonds			$25,456 45	
U. S. Thrift Stamps			20 00	
				25,476 45
				$6,036,298 06

LIABILITIES

Amount due depositors, viz.:		
Principal	$5,385,375 46	
Dividends credited or to be credited for the six months ending with December 31, 1918	103,076 07	
		$5,488,451 53
Surplus on market value		547,846 53
		$6,036,298 06

Surplus on par value, $672,456.06.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$439,340 39
From depositors, not including dividends credited	1,077,425 19
From interest on loans, deposits and investments	273,012 81
From mortgages	217,385 00
From redemption of stocks and bonds	402,958 42
From loans paid	5,090 00

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From all other sources, viz.:		
Insurance premium advanced refunded	$33 75	
Cash over	14 00	
Liberty Bond payments by subscribers	204,727 87	
		$204,775 62
		$2,619,987 43

PAYMENTS

To depositors, including dividends paid to them		$1,281,993 32
For loans on bonds and mortgages		22,700 00
For loans on stocks and bonds and other securities		7,935 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $942,350)		942,045 93
For interest (other than dividend payments to depositors)		332 85
For current expenses of the bank, viz.:		
For salaries	$9,612 50	
For taxes: Banking house, $1,222.51; surplus, $4,976.53	6,199 04	
For expenses, except taxes, of banking house: Repairs	66 80	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,887 61	
		17,765 95
Other payments, viz.:		
U. S. War Savings Stamps, cash short	$307 81	
Liberty Bonds purchased for customers	85,616 92	
		85,924 73
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		261,289 65
		$2,619,987 43

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		10,362
Number of accounts opened or reopened during the year		1,247
Number of accounts closed during the year		1,582
Amount deposited during the year, not including dividends credited for that period		$1,077,425 19
Amount withdrawn during the year		1,281,993 32
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$103,516 71	
January 1, 1919	103,076 07	
		206,592 78
Average amount of each account January 1, 1919		529 67
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$266,087 92
Total expenses of the bank for the year 1918		17,765 95
Dividends paid to depositors for the year 1918		206,592 78
Net earnings for the year 1918 over expenses and dividends paid to depositors		41,729 19

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19. CORTLAND SAVINGS BANK, CORTLAND

[111 Main street; incorporated 1866]

BENJAMIN L. WEBB, President. WM. A. STOCKWELL, Secretary.
HUBERT T. BUSHNELL, Vice-President. WM. R. COLE, Treasurer.
LESTER P. BENNETT, Vice-President. EARL W. BENTLEY, Asst. Treasurer.

TRUSTEES

BENJAMIN L. WEBB, GROVE T. MAXON, BYRON MAXSON,
HUBERT T. BUSHNELL, ARTHUR F. STILSON, EDWARD S. DALTON,
EDWARD A. BREWER, WILLIAM J. BUCHANAN, H. DEWITT DEGROOAT,
LESTER P. BENNETT, A. ROSCOE ROWE, CHARLES P. SEYMOUR.
WM. A. STOCKWELL,

FINANCIAL

RESOURCES

Bonds and mortgages				$2,263.640 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$419,200 00	$419,200 00	$419,200 00	
State of New York	55,000 00	57,112 50	57,500 00	
State of Massachusetts	80,000 00	87,837 50	72,600 00	
Cities in other States	170,000 00	172,383 99	167,440 00	
Cities in this State	714,276 55	731,597 47	700,306 58	
Towns in this State	8,000 00	8,000 00	7,987 50	
Villages in this State	203,500 00	207,068 33	202,820 00	
School districts in this State	81,600 00	84,104 67	80,986 50	
Railroad mortgage bonds	400,000 00	390,065 00	306,100 00	
	$2,131,576 55	$2,157,369 46	$2,014,940 58	
				2,014,940 58
Promissory notes				3,680 00
Banking house and lot, book value, $152,293.69; cost $152,293.69; actual cash value				152,293 69
Other real estate, book value, $500; cost, $500; actual cash value				500 00
Cash on deposit in banks or trust companies				256,561 17
Cash on hand				109,962 47
Total of collectible interest				81,492 04
Amount of all other assets, viz.:				
Land contracts			$2,300 00	
Rent accrued			40 00	
U. S. Thrift Stamps			81 00	
				2,421 00
				$4,885,490 95

LIABILITIES

Amount due depositors, viz.:		
Principal	$4,398,996 93	
Dividends credited or to be credited for the six months ending with December 31, 1918	83,531 13	
		$4,482,528 06
Other liabilities, viz.:		
Liberty Bond deposits	$18,882 50	
Expenses incurred, but unpaid, advertising and miscellaneous	341 79	
		19,224 29
Surplus on market value		383,738 60
		$4,885,490 95

Surplus on par value, $500,374.57.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$435.484 44
From depositors, not including dividends credited	909.347 87
From interest on loans, deposits and investments	217,183 09

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From rents from banking house		$1,513 60
From rents from other real estate		3 00
From mortgages		197,884 00
From redemption of stocks and bonds		251,783 28
From stocks and bonds sold (total par value, $232,534.98)		232,534 98
From loans paid		745 00
From all other sources, viz.:		
Liberty Bond payments by subscribers	$235,261 50	
Sale U. S. War Savings Stamps, profit sale of bonds, suspense	3,340 59	
Land contracts, insurance premium advanced, repaid, sale of old material, sundries	686 98	
		239,289 07
		$2,485,768 33

PAYMENTS

To depositors, including dividends paid to them		$1,062,945 37
For loans on bonds and mortgages		60,475 00
For loans on stocks and bonds and other securities		4,170 00
For stock and bonds purchased, including premiums, commissions, etc. (total par value, $702,004.65)		702,004 65
For interest (other than dividend payments to depositors)		1,461 45
For current expenses of the bank, viz.:		
For salaries	$11,090 94	
For taxes: Banking house, $509.65; surplus, $3,542.15; on mortgages, $36.00	4,087 80	
For expenses, except taxes, of banking house:		
Repairs	85 82	
Insurance	177 96	
Other	4,561 52	
For rent of banking rooms	700 00	
For expenses of other real estate, viz.: Taxes	22 89	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,748 95	
		24,475 88
Other payments, viz.:		
On account banking house and lot	$39,811 96	
Liberty Bond, account	220,038 00	
U. S. War Savings Stamps	3,513 65	
Insurance premiums advanced, sundries	348 73	
		263,712 34
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		366,523 64
		$2,485,768 33

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		11,638
Number of accounts opened or reopened during the year		1,317
Number of accounts closed during the year		1,559
Amount deposited during the year, not including dividends credited for that period		$909,347 87
Amount withdrawn during the year		1,062,945 37
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$83,734 07	
January 1, 1919	83,531 13	
Credited at other periods	29 53	
		167,294 73
Average amount of each account January 1, 1919		385 16
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$215,354 75
Total expenses of the bank for the year 1918		23,868 80
Dividends paid to depositors for the year 1918		167,294 73
Net earnings for the year 1918 over expenses and dividends paid to depositors		24,191 22

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Federal Reserve Bank of St. Louis

20. FISHKILL SAVINGS INSTITUTE, FISHKILL

[Main street; incorporated 1857]

J. S. LUYSTER, President. CHARLES C. ROBINSON, Secretary.
C. D. SHERWOOD, Vice-President. RALPH BRINCKERHOFF, Treasurer.
JOHN RAPELJE, Vice-President.

TRUSTEES

J. S. LUYSTER,	S. L. VAN VOORHIS,	S. H. PARSONS,
CHAS. D. SHERWOOD,	LEWIS E. WOOD,	WM. H. HAIGHT,
RALPH BRINKERHOFF,	JARVIS S. PHILLIPS,	JAMES ADRIANCE,
ROBERT W. DOUGHTY,	CYRUS TOMPKINS,	J. B. WALDO,
C. C. ROBINSON,	JOHN RAPELJE,	FRANK D. KETCHAM,
J. H. SNYDER,	E. H. FOSHAY,	JOHN S. WARREN.

FINANCIAL

RESOURCES

Bonds and mortgages				$321,411 40
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$30,900 00	$30,087 12	$30,900 00	
Cities in other States	4,400 00	4,772 66	4,664 00	
Cities in this State	5,400 00	5,400 00	5,400 00	
Towns in this State	18,600 00	19,353 00	19,266 00	
Villages in this State	45,768 00	49,031 58	47,251 80	
School districts in this State	78,383 90	80,677 96	80,364 57	
Railroad mortgage bonds	61,000 00	60,738 46	46,960 00	
	$244,451 90	$250,060 78	$234,806 37	234,806 37
Promissory notes				40 00
Banking house and lot, book value, $2,500; cost, $2,500; actual cash value				2,500 00
Other real estate, book value, $250; cost, $250; actual cash value				250 00
Cash on deposit in banks or trust companies				51,504 49
Cash on hand				4,554 80
Total of collectible interest				9,295 16
Amount of all other assets, viz.:				
Due on Liberty Bonds			$12,268 75	
Land contract			250 00	
				12,518 75
				$636,880 97

LIABILITIES

Amount due depositors, viz.:		
Principal	$586,168 78	
Dividends credited or to be credited for the six months ending with December 31, 1918	11,409 28	
		$597,578 06
Other liabilities, viz.: Expenses incurred, but unpaid, miscellaneous		22 50
Surplus on market value		39,280 41
		$636,880 97

Surplus on par value, $48,925.94

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$59,949 15
From depositors, not including dividends credited	82,143 28
From interest on loans, deposits and investments	30,513 95
From mortgages	18,802 00
From redemption of stocks and bonds	18,757 10

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From all other sources, viz.:		
Received on land contract, suspense	$53 00	
Liberty bond installments from subscribers	89,790 75	
		$89,843 75
		$300,009 23

PAYMENTS

To depositors, including dividends paid to them		$94,683 33
For loans on bonds and mortgages		10,650 00
For loans on stocks and bonds and other securities		40 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $44,900)		43,427 26
For interest (other than dividend payments to depositors)		199 79
For current expenses of the bank, viz.:		
For salaries	$2,525 00	
For taxes: Banking house, $33.83; surplus, $314.46	348 29	
For expenses, except taxes, of banking house:		
Repairs	7 96	
Insurance	34 54	
Other	94 97	
For other expenses, not including expenses of other real estate nor other expenses of banking house	451 80	
		3,462 56
Other payments, viz.: Liberty Bond installment account		91,487 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		56,059 29
		$300,009 23

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		1,132
Number of accounts opened or reopened during the year		99
Number of accounts closed during the year		100
Amount deposited during the year, not including dividends credited for that period		$82,143 28
Amount withdrawn during the year		94,683 33
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$11,335 76	
January 1, 1919	11,409 28	
		22,745 04
Average amount of each account January 1, 1919		527 89
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$30,510 92
Total expenses of the bank for the year 1918		3,462 56
Dividends paid to depositors for the year 1918		22,745 04
Net earnings for the year 1918 over expenses and dividends paid to depositors		4,303 32

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21. MATTEAWAN SAVINGS BANK, BEACON

[572 Main street; incorporated 1866]

SAMUEL K. PHILLIPS, President. HENRY S. CORNEY, Treasurer.
FRANK H. BRETT, Vice-President. PETER H. VOSBURGH, Secretary.
B. FRANKLIN GREENE, Vice-President.

TRUSTEES

GEORGE H. WILLIAMS,	JOHN O. WIXOM,	EUGENE B. SMITH,
B. FRANKLIN GREENE,	PETER H. VOSBURGH,	HENRY D. JACKSON,
SAMUEL K. PHILLIPS,	HENRY D. WEEKS,	PAULL J. CHALLEN,
T. J. CUNNINGHAM,	SHERWOOD PHILLIPS,	F. H. VAN HOUTEN,
FRANK H. BRETT,	JOHN H. LYNCH,	ROSWELL S. JUDSON,
WM. H. SOUTHARD,	LOUIS E. KAMPF,	ELTON G. STORM,
BENJ. I. D. ROOSA,	HENRY S. CORNEY,	ROBERT L. GORDON.

FINANCIAL

RESOURCES

Bonds and mortgages				$518,813 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$141,012 92	$141,012 92	$141,012 92	
Cities in this State	113,000 00	108,366 60	107,850 00	
Towns in this State	5,000 00	5,225 00	5,150 00	
Villages in this State	108,070 00	111,838 43	108,923 00	
School districts in this State	19,720 00	20,955 85	19,665 00	
Railroad mortgage bonds	93,000 00	90,152 38	72,840 00	
	$479,802 92	$477,551 23	$455,440 92	
				455,440 92
Other real estate, book value, $461.49; cost, $461.49; actual cash value				461 49
Cash on deposit in banks or trust companies				42,548 75
Cash on hand				2,339 97
Total of collectible interest				16,099 41
Amount of all other assets, viz.: Land contract				1,076 00
				$1,036,779 54

LIABILITIES

Amount due depositors, viz.:			
Principal	$917,332 07		
Dividends credited or to be credited for the six months ending with December 31, 1918	17,406 20		
			$934,738 27
Other liabilities, viz.:			
Dividends accrued on deposits to January 1, 1919	$6,748 32		
Liberty Bond deposits	30,646 25		
			37,394 57
Surplus on market value			64,646 70
			$1,036,779 54

Surplus on par value, $89,008.70.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$47,107 25
From depositors, not including dividends credited	188,763 60
From interest on loans, deposits and investments	47,172 41
From mortgages	9,450 00
From redemption of stocks and bonds	124,677 50
From stocks and bonds sold (total par value, $3,295.90)	3,295 90
From loans paid	100 00
From real estate sold	60 00

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From all other sources, viz.:		
Insurance premiums and taxes advanced, repaid; foreclosure expense recovered; fir loss, insurance received	4,834 06	
Liberty Bond payments by subscribers	101,272 78	
		$106,106 84
		$526,733 50

PAYMENTS

To depositors, including dividends paid to them		$204,229 55
For loans on bonds and mortgages		3,200 00
For loans on stocks and bonds and other securities		100 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $173,106.58)		173,106 58
For interest (other than dividend payments to depositors)		617 46
For current expenses of the bank, viz.:		
For salaries	$2,810 00	
For taxes: Surplus	596 07	
For rent of banking rooms	408 00	
For expenses of other real estate, viz.:		
Insurance	4 95	
Taxes	26 26	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,324 41	
		5,169 69
For real estate acquired by foreclosure, or in settlement of debts due the bank		1,251 51
Other payments, viz.:		
Insurance premiums and taxes advanced; foreclosure expense	$380 19	
Liberty Bond account	93,789 80	
		94,169 99
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		44,888 72
		$526,733 50

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		2,360
Number of accounts opened or reopened during the year		354
Number of accounts closed during the year		324
Amount deposited during the year, not including dividends credited for that period		$188,763 60
Amount withdrawn during the year		204,229 55
Amount of dividends credited and paid for the year, viz..		
July 1, 1918	$17,683 53	
January 1, 1919	17,406 20	
		35,089 73
Average amount of each account January 1, 1919		396 07
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$47,554 77
Total expenses of the bank for the year 1918		5,169 69
Dividends paid to depositors for the year 1918		35,089 73
Net earnings for the year 1918 over expenses and dividends paid to depositors		7,295 35

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22. THE MECHANICS SAVINGS BANK, BEACON.

[91 Main street; incorporated 1866]

JOHN T. SMITH, President. GEORGE CHATTERTON, Secretary.
BENJAMIN HAMMOND, Vice-President. BERTRAM L. SMITH, Treasurer.
FERDINAND LOUGHRAN, Vice-President.

TRUSTEES

JOHN T. SMITH, ANDREW BARNES, WM. YATES,
BENJAMIN HAMMOND, JAMES E. VAN HOUTEN, GEORGE CHATTERTON
JOHN W. CORWIN, W. J. PRALATOWSKI, R. F. C. KIEB,
BERTRAM L. SMITH, AARON E. ALDRIDGE, HOMER H. STUART,
PRESTON GREENE, WM. J. CONKLIN, ROBERT McKINLEY,
FERD. LOUGHRAN, FRANK L. HOWARD, ROBERT B. LAMB,
CHESTER H. BOND, HENRY MONTGOMERY.

FINANCIAL

RESOURCES

Bonds and mortgages				$851,453 47
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$192,125 00	$192,125 00	$192,125 00	
Cities in other States	188,700 00	197,798 63	189,474 00	
Cities in this State	332,019 66	342,530 26	325,181 76	
Counties in this State	46,000 00	49,600 50	44,850 00	
Towns in this State	228,000 00	236,230 41	229,500 00	
Villages in this State	509,691 72	528,637 86	512,122 88	
School districts in this State	180,550 00	190,797 49	187,977 00	
Railroad mortgage bonds	242,000 00	239,050 00	186,610 00	
	$1,918,086 38	$1,976,770 15	$1,867,840 64	
				1,867,840 64
Banking house and lot, book value, $15,000; cost, $22,460.22; actual cash value				15,000 00
Other real estate, book value, $9,007.90; cost, $9,007.90; actual cash value				8,850 00
Cash on deposit in banks or trust companies				122,194 76
Cash on hand				1,601 05
Total of collectible interest				41,985 84
Amount of all other assets, viz.:				
Land contracts			$27,242 04	
Rent accrued			730 50	
Insurance premiums and taxes advanced			1,740 64	
War Savings Stamps			516 06	
				30,229 24
				$2,939,155 00

LIABILITIES

Amount due depositors, viz.:			
Principal		$2,495,124 29	
Dividends credited or to be credited for the six months ending with December 31, 1918		47,441 88	
			$2,542,566 17
Other liabilities, viz.:			
Dividends accrued on deposits to January 1, 1919		$16,950 44	
Expenses incurred, but unpaid, bonding officers		37 50	
Loan, account Liberty Bonds		75,000 00	
			91,987 94
Surplus on market value			304,600 89
			$2,939,155 00

Surplus on par value, $354,846.63.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$88,473 03
From depositors, not including dividends credited	494,173 47
From interest on loans, deposits and investments	129,497 73
From rents from banking house	805 50
From rents from other real estate	201 82
From mortgages	20,022 50
From redemption of stocks and bonds	38,466 67
From stocks and bonds sold (total par value, $139,050)	139,050 00
From real estate sold	4,000 00
From all other sources, viz.:	

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Insurance premiums and taxes advanced, refunded	$948 60	
Land contracts	662 96	
Insurance received for fire losses	3,405 15	
Suspense: dormant check	50 16	
Loan account Liberty Bonds	75,000 00	
		$80,066 87
		$994,757 59

PAYMENTS

To depositors, including dividends paid to them		$558,306 35
For loans on bonds and mortgages		4,150 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $224,545)		224,545 00
For interest (other than dividend payments to depositors)		3,957 87
For current expenses of the bank, viz.:		
For salaries	$6,976 21	
For taxes: Banking house, $617.60; surplus, $2,686.65	3,304 25	
For expenses, except taxes, of banking house:		
Repairs	52 13	
Insurance	285 97	
Other	805 25	
For expenses of other real estate, viz.:		
Repairs	34 40	
Insurance	153 05	
Taxes	321 15	
Other	26 29	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,920 78	
		14,879 48
For real estate acquired by foreclosure, or in settlement of debts due the bank		10,256 78
Other payments, viz.:		
Insurance premiums and taxes advanced	$776 34	
Insurance, fire losses paid to mortgagors	3,405 15	
U. S. War Savings Stamps purchased; Commission on real estate sold; Suspense	684 81	
Bills payable, Liberty Loan account	50,000 00	
		54,866 30
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		123,795 81
		$994,757 59

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		6,152
Number of accounts opened or reopened during the year		1,572
Number of accounts closed during the year		1,168
Amount deposited during the year, not including dividends credited for that period		$494,173 47
Amount withdrawn during the year		558,306 35
Amount of dividends credited and paid for the year, viz.:		
May 1, 1918	$48,123 84	
November 1, 1918	47,441 88	
		95,565 72
Average amount of each account January 1, 1919		413 29
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 (Liberty bond accounts, temporary)		$17,642 02
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$125,338 29
Total expenses of the bank for the year 1918		14,879 48
Dividends paid to depositors for the year 1918		95,565 72
Net earnings for the year 1918 over expenses and dividends paid to depositors		14,893 09

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23. PAWLING SAVINGS BANK, PAWLING

[Incorporated 1870]

MERRICK D. GREEN, President. HENRY D. WARNER, Vice-President.
WILLIAM H. OSBORN, Vice-President. HOWARD N. ALLEN, Secretary.
GEORGE A. DANIELS, Treasurer.

TRUSTEES

HENRY A. HOLMES,	WILLIAM H. OSBORN,	FRANK P. HOAG,
GEORGE A. ADAMS,	GEORGE A. DANIELS,	ORSON W. SLOAT,
HENRY S. WANZER,	FRED C. TABER,	HENRY D. WARNER,
MERRICK D. GREEN,	FRANK A. DENTON,	HENRY F. BLESSING.
	HOWARD N. ALLEN,	

FINANCIAL

RESOURCES

Bonds and mortgages				$428,905 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$25,000 00	$25,000 00	$25,000 00	
State of Massachusetts	10,000 00	10,900 00	9,000 00	
Cities in other States	40,000 00	41,302 00	40,475 00	
Cities in this State	35,000 00	35,807 19	33,385 00	
Counties in this State	15,000 00	16,200 00	14,700 00	
Towns in this State	27,000 00	28,069 40	27,780 00	
Villages in this State	52,660 00	53,607 71	51,893 60	
School districts in this State	65,500 00	67,784 98	67,252 51	
Railroad mortgage bonds	113,000 00	119,610 45	89,580 00	
	$383,160 00	$398,281 73	$359,066 11	
				359,066 11
Banking house and lot, book value, $10,000; cost, $10,825.54; actual cash value				6,000 00
Cash on deposit in banks or trust companies				49,988 88
Cash on hand				3,758 75
Total of collectible interest				10,102 48
				$857,821 22

LIABILITIES

Amount due depositors, viz.:		
Principal	$783,627 23	
Dividends credited or to be credited for the six months ending with December 31, 1918	14,312 63	
		$797,939 86
Surplus on market value		59,881 36
		$857,821 22

Surplus on par value, $83,975.25.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$57,594 56
From depositors, not including dividends credited	131,837 04
From interest on loans, deposits and investments	39,285 14
From rents from other real estate	45 00
From mortgages	27,025 00
From redemption of stocks and bonds	4,820 00
From stocks and bonds sold (total par value, $3,525)	2,522 85
From real estate sold	3,000 00
From all other sources, viz.: From sale of U. S. Thrift stamps	62 25
	$266,191 84

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PAYMENTS

To depositors, including dividends paid to them		$179,359 75
For loans on bonds and mortgages		8,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $18,525)		17,585 10
For current expenses of the bank, viz.:		
For salaries	$2,141 00	
For taxes: Banking house, $239.81; surplus, $486.01	725 82	
For expenses, except taxes, of banking house:		
Repairs	118 86	
Insurance	16 50	
Other	197 35	
For expenses of other real estate, viz.:		
Repairs	3 00	
Insurance	40 37	
Taxes	91 15	
Other	10 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,155 31	
		4,499 36
For real estate acquired by foreclosure, or in settlement of debts due the bank		3,000 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		53,747 63
		$266,191 84

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		2,144
Number of accounts opened or reopened during the year		197
Number of accounts closed during the year		180
Amount deposited during the year, not including dividends credited for that period		$131,837 04
Amount withdrawn during the year		179,359 75
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$14,437 25	
January 1, 1919	14,312 63	
		28,749 88
Average amount of each account January 1, 1919		371 22
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3 and 4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$38,733 95
Total expenses of the bank for the year 1918		4,499 36
Dividends paid to depositors for the year 1918		28,749 88
Net earnings for the year 1918 over expenses and dividends paid to depositors		5,484 71

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24. THE POUGHKEEPSIE SAVINGS BANK, POUGHKEEPSIE

[21 and 23 Market street; incorporated 1831]

FLOY M. JOHNSTON, President. J. FREDERICK LOVEJOY, Treasurer.
EDWARD S. ATWATER, Vice-Pres. HARRY E. MEEKS, Asst. Treasurer.
HENRY V. PELTON, Vice-President.

TRUSTEES

FRANK B. LOWN, HARRIS S. REYNOLDS, J. FREDERICK LOVEJOY,
HENRY V. PELTON, JOHN C. OTIS, WILLET E. HOYSRADT,
EDWARD S. ATWATER, FLOY M. JOHNSTON, HENRY BOOTH,
HENRY E. LOSEY, JAMES H. YOUNG, JOHN E. ADRIANCE.

FINANCIAL

RESOURCES

Bonds and mortgages				$8,606,899 41
Stock and bond investment, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$843,584 00	$843,584 00	$843,584 00	
State of Idaho	50,000 00	49,160 00	48,500 00	
State of Massachusetts	200,000 00	215,460 00	175,000 00	
State of Utah	90,000 00	90,054 50	87,300 00	
Cities in other States	412,000 00	427,176 48	401,140 00	
Cities in this State	1,922,400 32	1,980,228 85	1,862,423 87	
Counties in this State	81,500 00	81,969 70	80,395 00	
Towns in this State	131,682 99	136,706 96	133,878 97	
Villages in this State	670,377 30	686,979 06	673,630 20	
School districts in this State	195,550 00	203,304 71	199,263 25	
Railroad mortgage bonds	2,023,000 00	2,066,723 09	1,590,190 00	
	$6,620,094 61	$6,781,287 35	$6,095,310 29	6,095,310 29
Promissory notes				75,900 00
Banking house and lot, book value, $120,000; cost, $193,328.60; actual cash value				120,000 00
Other real estate, book value, $16,160.93; cost, $16,160.93; actual cash value				10,000 00
Cash on deposit in banks or trust companies				611,742 23
Cash on hand				130,610 87
Total of collectible interest				185,856 78
Amount of all other assets, viz.:				
Insurance premiums and taxes advanced			$592 82	
Rent accrued			60 00	
U. S. Thrift Stamps			532 00	
				1,184 82
				$15,837,504 40

LIABILITIES

Amount due depositors, viz.:			
Principal		$14,271,589 07	
Dividends credited or to be credited for the six months ending with December 31, 1918		274,933 47	
			$14,546,522 54
Other liabilities, viz.:			
Bills payable		$250,000 00	
Interest accrued on bills payable		1,977 43	
			251,977 43
Surplus on market value			1,039,004 43
			$15,837,504 40

Surplus on par value $1,563,788.75.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$711,936 83
From depositors, not including dividends credited	1,949,023 41
From interest on loans, deposits and investments	715,194 97
From rents from other real estate	300 00
From mortgages	258,252 75

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From redemption of stocks and bonds		$299,296 21
From stocks and bonds sold (total par value, $179,650)		179,650 00
From loans paid		63,183 62
From all other sources, viz.:		
Insurance premiums and taxes advanced, refunded	$3,390 36	
Received on land contract; examination fees; adjustment cash shortage	1,310 72	
Bills payable	350,000 00	
War Savings Stamps	2,186 00	
		356,887 08
		$4,533,724 87

PAYMENTS

To depositors, including dividends paid to them		$2,702,361 85
For loans on bonds and mortgages		64,506 32
For loans on stocks and bonds and other securities		50,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $802,193.77)		802,120 83
For interest (other than dividend payments to depositors)		4,103 72
For current expenses of the bank, viz.:		
For salaries	$26,139 80	
For taxes: Banking house, $1,839.61; surplus, $9,506.14	11,345 75	
For expenses, except taxes, of banking house:		
Repairs	126 45	
Insurance	68 75	
Other	724 21	
For expenses of other real estate, viz.:		
Repairs	22 50	
Insurance	73 82	
For other expenses, not including expenses of other real estate nor other expenses of banking house	6,980 66	
		45,481 94
For real estate acquired by foreclosure, or in settlement of debts due the bank		16,160 93
Other payments, viz.:		
Insurance premiums and taxes advanced	$3,918 18	
U. S. Thrift Stamps purchased	532 00	
Bills payable, paid on account	100,000 00	
War Savings Stamps	2,186 00	
		106,636 18
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		742,353 10
		$4,533,724 87

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		27,478
Number of accounts opened or reopened during the year		2,087
Number of accounts closed during the year		2,697
Amount deposited during the year, not including dividends credited for that period		$1,949,023 41
Amount withdrawn during the year		2,702,361 85
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$277,227 00	
January 1, 1919	274,933 47	
Credited at other periods	1 16	
		552,161 63
Average amount of each account January 1, 1919		529 38
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$700,713 13
Total expenses of the bank for the year 1918		45,481 94
Dividends paid to depositors for the year 1918		552,161 63
Net earnings for the year 1918 over expenses and dividends paid to depositors		103,069 56

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25. RHINEBECK SAVINGS BANK, RHINEBECK

[15 Montgomery street; incorporated 1860]

AUGUSTUS M. TRAVER, President. M. V. B. SCHRYVER, Vice-President.
JACOB H. STRONG Vice-President. A. LEE STICKLE, Treasurer.

TRUSTEES

AUGUSTUS M. TRAVER, WILLIAM R. CARROLL, CHARLES FERRIS,
M. V. B. SCHRYVER, MANDEVILLE S. FROST, TRACY DOWS,
JACOB H. STRONG, ELMER COON, MARCUS M. LOWN,
JAS. S. ARMSTRONG, CHAS. B. HOFFMAN, JOHN P. HERMANS,
A. LEE STICKLE, EUGENE P. BUDD, WILLIAM P. ADAMS.

FINANCIAL

RESOURCES

Bonds and mortgages				$440,879 75
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$45,934 00	$45,264 50	$45,946 00	
State of Louisiana	10,000 00	9,975 00	10,200 00	
Cities in other States	36,000 00	38,304 45	34,650 00	
Cities in this State	76,000 00	80,097 00	74,285 00	
Counties in this State	6,000 00	6,922 40	5,900 00	
Towns in this State	23,800 00	24,667 30	24,023 00	
Villages in this State	93,085 40	99,128 84	91,607 69	
Railroad mortgage bonds	174,000 00	179,349 68	150,080 00	
	$464,819 40	$483,709 17	$436,691 69	
				436,691 69
Banking house and lot, book value, $5,000; cost, $10,111.20; actual cash value				5,000 00
Cash on deposit in banks or trust companies				38,331 45
Cash on hand				6,531 63
Total of collectible interest				11,108 69
Amount of all other assets, viz.: Due on Liberty Bonds				4,682 50
				$943,225 71

LIABILITIES

Amount due depositors, viz.:			
Principal	$869,110 55		
Dividends credited or to be credited for the six months ending with December 31, 1918	16,618 76		
		$885,729 31	
Surplus on market value		57,496 40	
		$943,225 71	

Surplus on par value, $85,624.11.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day			$43,554 12
From depositors, not including dividends credited			124,917 64
From interest on loans, deposits and investments			43,071 97
From mortgages			28,900 00
From redemption of stocks and bonds			20,500 00
From stocks and bonds sold (total par value, $21,000)			21,553 00
From real estate sold			404 69
From all other sources, viz.:			
Insurance premiums and taxes advanced, refunded	$56 10		
Unpresented cashier's check credited to profit and loss	5 66		
Liberty Bond payments by subscribers	120,563 64		
U. S. War Savings Stamps sold	4,967 87		
		125,593 27	
		$408,494 69	

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PAYMENTS

To depositors, including dividends paid to them		$156,947 09
For loans on bonds and mortgages		20,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $50,934)		50,264 50
For interest (other than dividend payments to depositors)		306 22
For current expenses of the bank, viz.:		
For salaries	$3,230 00	
For taxes: Banking house, $145.43; surplus, $530.02	675 45	
For expenses, except taxes, of banking house:		
Repairs	11 56	
Insurance	29 92	
Other	6 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,142 99	
		5,096 42
For real estate acquired by foreclosure, or in settlement of debts due the bank		765 81
Other payments, viz.:		
Insurance premiums and taxes advanced	$37 56	
U. S. War Savings Stamps	4,967 87	
Liberty Bond account	125,246 14	
		130,251 57
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		44,863 08
		$408,494 69

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		2,915
Number of accounts opened or reopened during the year		211
Number of accounts closed during the year		255
Amount deposited during the year, not including dividends credited for that period		$124,917 64
Amount withdrawn during the year		156,947 09
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$15,931 14	
January 1, 1919	16,618 76	
To correct error in dividend of Jan. 1, 1918	27 18	
		32,522 72
Average amount of each account January 1, 1919		303 95
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$41,571 05
Total expenses of the bank for the year 1918		5,096 42
Dividends paid to depositors for the year 1918		32,549 90
Net earnings for the year 1918 over expenses and dividends paid to depositors		3,924 73

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26. WAPPINGER SAVINGS BANK, WAPPINGERS FALLS

[2 Mill street; incorporated 1869]

I. T. N. HARCOURT, Vice-President. WILLIAM A. BREWSTER, Treasurer.
CHARLES T. JONES, Vice-President. J. W. CORNELL, Asst. Treasurer.
J. WYCKOFF CORNELL, Secretary.

TRUSTEES

MORTENSE H. CORNELL, J. WYCKOFF CORNELL, THOMAS J. CASHIN,
WM. A. BREWSTER, JOHN H. WIXSON, WILLIAM J. WORKMAN,
ERNEST D. BAXTER. GEORGE H. ANGELL, I. T. N. HARCOURT,
GEORGE W. ABBOTT, CHARLES T. JONES, G. A. CUNNINGHAM.

FINANCIAL

RESOURCES

Bonds and mortgages				$382,860 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$58,696 00	$58,634 00	$58,696 00	
Cities in this State	26,426 67	26,925 78	26,484 00	
Counties in this State	41,334 22	41,842 22	40,134 22	
Towns in this State	21,400 00	22,706 28	20,832 00	
Villages in this State	38,780 00	39,379 33	40,123 80	
School districts in this State	26,000 00	26,489 60	26,500 00	
Railroad mortgage bonds	104,000 00	107,291 25	85,710 00	
	$316,636 89	$323,313 46	$298,480 02	
				298,480 02
Cash on deposit in banks or trust companies				91,130 11
Cash on hand				3,652 62
Total of collectible interest				10,015 77
				$786,138 52

LIABILITIES

Amount due depositors, viz.:		
Principal	$719,769 86	
Dividends credited or to be credited for the six months ending with December 31, 1918	13,733 83	
		$733,503 69
Other liabilities, viz.: Dividends accrued on deposits to January 1, 1919		6,900 00
Surplus on market value		45,734 83
		$786,138 52

Surplus on par value, $63,891.70

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$109,427 03
From depositors, not including dividends credited	247,107 61
From interest on loans, deposits and investments	36,203 77
From mortgages	7,235 00
From redemption of stocks and bonds	57,054 22
From stocks and bonds sold (total par value, $81,800)	81,800 00
	$538,827 63

PAYMENTS

To depositors, including dividends paid to them	$243,466 69
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $196,168.22)	196,440 98
For interest (other than dividend payments to depositors)	90 37

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For current expenses of the bank, viz.:		
For salaries	$2,700 00	
For taxes: Surplus	473 54	
For expenses, except taxes, of banking house: Repairs	47 75	
For rent of banking rooms	180 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	630 17	
		$4,031 46
Other payments, viz.: Insurance premium advanced		15 40
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		94,782 73
		$538,827 63

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		1,775
Number of accounts opened and reopened during the year		202
Number of accounts closed during the year		189
Amount deposited during the year, not including dividends credited for that period		$247,107 61
Amount withdrawn during the year		243,466 69
Amount of dividends credited and paid for the year, viz.:		
April 1, 1918	$13,749 45	
October 1, 1918	13,733 83	
		27,483 28
Average amount of each account January 1, 1919		414 36
Rate per cent. of dividends to depositors during the six months ending April 1, 1918		4
Rate per cent. of dividends to depositors during the six months ending October 1, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$35,945 10
Total expenses of the bank for the year 1918		4,031 46
Dividends paid to depositors for the year 1918		27,483 28
Net earnings for the year 1918 over expenses and dividends paid to depositors		4,430 36

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27. AMERICAN SAVINGS BANK OF BUFFALO, BUFFALO

[215 Main street; incorporated 1907]

JOHN M. SATTERFIELD, President, JAMES HANRAHAN, Vice-President.
CHARLES J. FIX, Vice-Pres. WILLIAM P. LUEDEKE, Secretary.

TRUSTEES

FRANK X. ARGUS, F. E. FRONCZAK, WM. P. LUEDEKE,
WILLIAM T. ATWATER, JAMES HANRAHAN, NORMAN E. MACK,
ALFRED H. BURT, ROBERT H. HEUSSLER, J. M. SATTERFIELD,
MYRON P. BUSH, WM. H. HOTCHKISS, THOMAS STODDART,
EDWARD H. BUTLER, DUDLEY M. IRWIN, CHAS. W. TOYNBEE,
CHARLES J. FIX, BERT L. JONES, G. M. ZIMMERMAN.
HERBERT A. MELDRUM,

FINANCIAL

RESOURCES

Bonds and mortgages				$1,943,385 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$225,000 00	$225,000 00	$225,000 00	
State of New Mexico	30,000 00	29,333 86	29,400 00	
Cities in other States	65,000 00	66,771 77	65,650 00	
Cities in this State	138,739 03	139,403 83	137,796 68	
Towns in this State	24,000 00	24,937 92	24,500 00	
Villages in this State	70,100 00	70,289 27	70,104 00	
Railroad mortgage bonds	514,000 00	505,607 54	468,350 00	
	$1,066,839 03	$1,061,344 19	$1,021,300 68	
				1,021,300 68
Promissory notes				3,915 00
Cash on deposit in banks or trust companies				312,834 68
Cash on hand				16,466 27
Total of collectible interest				23,272 57
				$3,321,174 20

LIABILITIES

Amount due depositors, viz.:			
Principal	$3,191,943 09		
Dividends credited or to be credited for the six months ending with December 31, 1918	57,734 26		
		$3,249,677 35	
Surplus on market value		71,496 85	
			$3,321,174 20

Surplus on par value, $117,035.20

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$203,543 48
From depositors, not including dividends credited	1,493,003 51
From interest on loans, deposits and investments	150,377 70
From mortgages	104,310 00
From redemption of stocks and bonds	68,903 09
From stocks and bonds sold (total par value, $312,254.47)	312,254 47
From loans paid	2,095 00
From all other sources, viz.: Exchange and discount	123 90
	$2,334,611 15

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PAYMENTS

To depositors, including dividends paid to them		$1,332,947 63
For loans on bonds and mortgages		112,700 00
For loans on stocks and bonds and other securities		6,010 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $540,319.54)		535,507 04
For interest (other than dividend payments to depositors)		328 68
For current expenses of the bank, viz.:		
For salaries	$8,817 46	
For taxes: Surplus	477 21	
For rent of banking rooms	5,000 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,522 18	
		17,816 85
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		329,300 95
		$2,334,611 15

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		7,977
Number of accounts opened or reopened during the year		2,063
Number of accounts closed during the year		2,391
Amount deposited during the year, not including dividends credited for that period		$1,493,003 51
Amount withdrawn during the year		1,332,947 63
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$55,807 96	
January 1, 1919	57,477 65	
Credited at other periods	289 63	
		113,575 24
Average amount of each account January 1, 1919		407 38
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$151,567 82
Total expenses of the bank for the year 1918		17,816 85
Dividends paid to depositors for the year 1918		113,575 24
Net earnings for the year 1918 over expenses and dividends paid to depositors		20,175 73

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28. BUFFALO SAVINGS BANK, BUFFALO

[545 Main street; incorporated 1846]

E. CORNING TOWNSEND, President. GEORGE D. SEARS, Secretary.
CHARLES L. GURNEY, Vice-Pres. F. X. WANEMACHER, Treasurer.
SEYMOUR P. WHITE, Vice-Pres. CHARLES DENNY, Asst. Secretary.
OSCAR J. RODENBACH, Asst. Treasurer.

TRUSTEES

E. CORNING TOWNSEND,	JOHN L. CLAWSON,	I. S. UNDERHILL,
WM. H. GLENNY,	SEYMOUR P. WHITE,	JOHN A. MANN,
CHARLES B. HILL,	HENRY M. GERRANS,	WM. HUDSON,
RICHARD E. GAVIN,	DEWITT CLINTON,	HUGH KENNEDY,
CHARLES L. GURNEY,	C. B. PORTER,	EDWARD L. KOONS.

FINANCIAL

RESOURCES

Bonds and mortgages				$18,973,970 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$4,909,000 00	$4,886,793 80	$4,908,854 24	
State of California	101,000 00	96,328 75	94,940 00	
State of Louisiana	100,000 00	109,655 00	105,500 00	
Cities in other States	6,270,500 00	6,553,626 96	6,269,035 00	
Cities in this State	3,386,927 83	3,515,834 70	3,374,166 08	
Counties in this State	530,000 00	543,337 17	533,935 00	
Towns in this State	79,000 00	84,332 50	77,420 00	
Villages in this State	156,759 20	158,563 27	148,962 54	
School districts in this State	94,750 00	96,671 72	95,200 00	
Railroad mortgage bonds	9,711,000 00	10,209,667 68	8,923,520 00	
	$25,338,937 03	$26,254,811 55	$24,531,532 86	24,531,532 86
Banking house and lot, book value, $450,000; cost, $783,734.76; actual cash value				783,734 76
Other real estate, book value, $57,099.68; cost, $57,099.68; actual cash value				57,099 68
Cash on deposit in banks or trust companies				3,507,526 85
Cash on hand				402,896 97
Total of collectible interest				375,790 46
				$48,632,551 58

LIABILITIES

Amount due depositors, viz.:			
Principal	$44,352,774 95		
Dividends credited or to be credited for the six months ending with December 31, 1918	812,126 34		
		$45,164,901 29	
Surplus on market value		3,467,650 29	
		$48,632,551 58	

Surplus on par value, $4,275,054.46.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$3,750,791 98
From depositors, not including dividends credited	13,895,206 96
From interest on loans, deposits and investments	2,080,446 12
From rents from banking house	15,189 78
From rents from other real estate	17,057 55
From mortgages	2,141,553 70
From redemption of stocks and bonds	3,113,845 53
From loans paid	143,429 00
From real estate sold	193,900 00
From all other sources, viz.:	

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Insurance premiums advanced, refunded	$8 00	
Received in settlement deficiency judgment	755 73	
Settlement and adjustment "Other real estate"	7,820 00	
		$8,583 73
		$25,360,004 35

PAYMENTS

To depositors, including dividends paid to them		$12,405,233 83
For loans on bonds and mortgages		1,270,650 70
For loans on stocks and bonds and other securities		65,615 50
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $7,492,750)		7,474,648 80
For interest (other than dividend payments to depositors)		13,375 72
For current expenses of the bank, viz.:		
For salaries	$88,250 78	
For taxes: Banking house, $12,012.92; surplus $25,823.48	37,836 40	
For expenses, except taxes, of banking house:		
Repairs	702 86	
Insurance	1,706 84	
Other	13,550 00	
For expenses of other real estate, viz.:		
Repairs	1,098 87	
Insurance	220 21	
Taxes	4,444 72	
Other	11,505 27	
For other expenses, not including expenses of other real estate nor other expenses of banking house	16,288 89	
		175,604 84
For real estate acquired by foreclosure, or in settlement of debts due the bank		41,951 14
Other payments, viz.: From surplus to reduce "Book value" of other real estate		2,500 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		3,910,423 82
		$25,360,004 35

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		70,425
Number of accounts opened or reopened during the year		11,353
Number of accounts closed during the year		10,001
Amount deposited during the year, not including dividends credited for that period		$13,895,206 96
Amount withdrawn during the year		12,405,233 83
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$803,339 68	
January 1, 1919	812,126 34	
Credited at other periods	12,297 78	
Paid but not credited	110 84	
		1,627,874 64
Average amount of each account January 1, 1919		641 32
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		$11,106 51
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$2,065,622 21
Total expenses of the bank for the year 1918		175,604 84
Dividends paid to depositors for the year 1918		1,627,874 64
Net earnings for the year 1918 over expenses and dividends paid to depositors		262,142 73

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29. ERIE COUNTY SAVINGS BANK, BUFFALO

[Main, Niagara, Church and Pearl streets; incorporated 1854]

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

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages				$34,418,452 93
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$3,175,000 00	$3,175,000 00	$3,175,000 00	
State of Alabama	300,000 00	320,345 00	294,000 00	
State of Massachusetts	500,000 00	560,625 00	440,000 00	
Cities in other States	3,082,000 00	3,222,705 45	2,919,140 00	
Cities in this State	7,592,608 07	7,698,974 12	7,184,485 57	
Counties in this State	20,000 00	20,000 00	19,600 00	
Railroad mortgage bonds	10,175,000 00	10,748,732 30	8,436,730 00	
	$24,844,608 07	$25,746,381 87	$22,468,955 57	
				22,468,955 57
Promissory notes				228,291 89
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, $43,293.09; cost, $43,293.09; actual cash value				43,293 09
Cash on deposit in banks or trust companies				4,842,819 31
Cash on hand				218,861 36
Total of collectible interest				720,919 69
Amount of all other assets, viz.: Rent accrued				1,868 82
				$64,139,520 09

LIABILITIES

Amount due depositors, viz.:		
Principal	$59,230,724 92	
Dividends credited or to be credited for the six months ending with December 31, 1918	1,102,710 85	
		$60,333,435 77
Surplus on market value		3,806,084 32
		$64,139,520 09

Surplus on par value, $6,181,736.82.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	5,515,651 19
From depositors, not including dividends credited	14,195,430 93
From interest on loans, deposits and investments	2,746,318 25
From rents from banking house	60,506 93
From rents from other real estate	477 50
From mortgages	1,185,805 00
From redemption of stocks and bonds	871,199 98
From stocks and bonds sold (total par value, $24,640.28)	24,640 28
From loans paid	212,380 00
From real estate sold	10,296 23

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From all other sources, viz.:		
Settlement of fire loss bank building	$232 00	
Profit sale of real estate	329 71	
U. S. Thrift Stamps sold	1,695 00	
Sale of old material	219 13	
		$2,475 84
		$24,825,182 13

PAYMENTS

To depositors, including dividends paid to them		$14,804,306 88
For loans on bonds and mortgages		1,163,275 00
For loans on stocks and bonds and other securities		111,438 40
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $3,439,640.28)		3,439,640 28
For interest (other than dividend payments to depositors)		11,054 23
For current expenses of the bank, viz.:		
For salaries	$89,343 27	
For taxes: Banking house, $27,068.52; surplus, $28,244.78	55,313 30	
For expenses, except taxes, of banking house:		
Repairs	10,339 47	
Insurance	3,978 08	
Other	30,316 21	
For expenses of other real estate, viz.:		
Repairs	44 36	
Insurance	276 64	
Taxes	1,036 56	
For other expenses, not including expenses of other real estate nor other expenses of banking house	31,147 55	
		221,795 44
For real estate acquired by foreclosure, or in settlement of debts due the bank		10,296 23
Other payments, viz.: U. S. Thrift Stamps		1,695 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		5,061,680 67
		$24,825,182 13

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		93,427
Number of accounts opened or reopened during the year		12,033
Number of accounts closed during the year		12,835
Amount deposited during the year, not including dividends credited for that period		$14,195,430 93
Amount withdrawn during the year		14,804,306 88
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$1,099,614 52	
January 1, 1919	1,102,710 85	
Credited at other periods	1,777 45	
		2,204,102 82
Average amount of each account January 1, 1919		645 78
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$2,803,280 94
Total expenses of the bank for the year 1918		221,795 44
Dividends paid to depositors for the year 1918		2,204,102 82
Net earnings for the year 1918 over expenses and dividends paid to depositors		377,382 68

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30. THE WESTERN SAVINGS BANK, BUFFALO

[438 Main street; incorporated 1851]

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

TRUSTEES

HENRY ERB, HENRY E. BOLLER, CHAS. H. DONALDSON,
ALBERT J. WHEELER, LESLIE J. BENNETT, EDW. E. COATSWORTH,
HOWARD H. BAKER, F. W. H. BECKER, GEO. D. MONTGOMERY,
CHARLES DIEBOLD, JR., LEWIS J. HEINTZ, GROVER W. WENDE,
EDWARD A. EISELE, HENRY R. HOFFELD.

FINANCIAL

RESOURCES

Bonds and mortgages				$5,545,375 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,122,300 00	$1,109,268 60	$1,122,300 00	
Cities in other States	500,000 00	525,244 40	492,000 00	
Cities in this State	1,928,627 08	1,973,626 62	1,929,567 52	
Counties in this State	162,000 00	166,371 20	159,570 00	
Villages in this State	147,958 30	149,564 57	147,158 30	
School districts in this State	101,000 00	101,000 00	98,150 00	
Railroad mortgage bonds	2,425,000 00	2,398,062 50	2,024,250 00	
	$6,386,885 38	$6,423,137 89	$5,972,995 82	5,972,995 82
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				927,769 96
Cash on hand				131,579 80
Total of collectible interest				119,933 22
Amount of all other assets, viz.: Taxes advanced				1,447 48
				$12,849,101 28

LIABILITIES

Amount due depositors, viz.:		
Principal	$11,862,278 03	
Dividends credited or to be credited for the six months ending with December 31, 1918	225,053 20	
		$12,087,331 23
Surplus on market value		761,770 05
		$12,849,101 28

Surplus on par value, $1,175,659.61.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$1,082,263 85
From depositors, not including dividends credited	3,167,807 42
From interest on loans, deposits and investments	565,090 43
From rents from banking house	4,749 04
From mortgages	390,945 00
From redemption of stocks and bonds	623,616 69
From stocks and bonds sold (total par value, $581,200)	581,200 00
	$6,415,672 43

PAYMENTS

To depositors, including dividends paid to them	$3,228,201 30
For loans on bonds and mortgages	208,950 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,882,211.41)	1,863,637 89
For interest (other than dividend payments to depositors)	5,531 16

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For current expenses of the bank, viz.:		
For salaries	$28,686 66	
For taxes: Banking house, $9,226.75; surplus, $4,754.01	13,980 76	
For expenses, except taxes, of banking house:		
Repairs	860 21	
Insurance	990 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	5,484 69	
		$50,002 32
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		1,059,349 76
		$6,415,672 43

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		15,235
Number of accounts opened or reopened during the year		2,271
Number of accounts closed during the year		1,989
Amount deposited during the year, not including dividends credited for that period		$3,167,807 42
Amount withdrawn during the year		3,228,201 30
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$224,606 54	
January 1, 1919	225,053 20	
Credited at other periods	2,277 70	
		451,937 44
Average amount of each account January 1, 1919		793 39
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		$3,607 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$575,070 29
Total expenses of the bank for the year 1918		50,002 32
Dividends paid to depositors for the year 1918		451,937 44
Net earnings for the year 1918 over expenses and dividends paid to depositors		73,130 53

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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.
ADDISON P. JONES, Assistant Secretary.

TRUSTEES

W. IRVING JENNINGS,	EMORY A. CHASE,	GEORGE S. LEWIS,
JEREMIAH DAY,	JAMES L. MALCOLM,	FRANK H. OSBORN,
ORRIN DAY,	A. C. BLOODGOOD,	HOWARD C. SMITH,
WM. PALMATIER,	ADDISON P. JONES,	WILLIAM J. HUGHES.
CHARLES E. BASSETT,	WM. H. VAN ORDEN,	J. CLARK SALISBURY.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,134,394 89
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$610,634 00	$608,695 25	$610,634 00	
State of New York	45,000 00	45,356 25	45,450 00	
State of California	25,000 00	23,500 00	23,500 00	
State of South Dakota	18,000 00	18,000 00	18,000 00	
State of Wyoming	26,000 00	34,562 50	26,240 00	
Cities in other States	712,000 00	743,320 81	697,040 00	
Cities in this State	424,080 00	436,794 89	408,640 60	
Counties in this State	20,000 00	22,443 47	19,800 00	
Towns in this State	35,000 00	35,370 50	36,324 00	
Villages in this State	83,000 00	88,521 50	81,200 00	
School districts in this State	63,620 00	68,881 90	63,967 22	
Railroad mortgage bonds	494,000 00	516,947 11	430,330 00	
	$2,555,334 00	$2,642,894 18	$2,461,625 82	
				2,461,625 82
Banking house and lot, book value, $40,000; cost, $54,512.27; actual cash value				40,000 00
Other real estate, book value, $1,263.38; cost, $1,263.38; actual cash value				1,263 38
Cash on deposit in banks or trust companies				177,475 78
Cash on hand				40,151 86
Total of collectible interest				54,388 24
				$3,909,299 97

LIABILITIES

Amount due depositors, viz.:			
Principal	$3,498,741 24		
Dividends credited or to be credited for the six months ending with December 31, 1918	66,440 51		
			$3,565,181 75
Other liabilities, viz.: Liberty Bond deposits			7,571 00
Surplus on market value			336,547 22
			$3,909,299 97

Surplus on par value, $430,255.40.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$291,434 72
From depositors, not including dividends credited	856,675 55
From interest on loans, deposits and investments	159,234 91
From rents from other real estate	79 20
From mortgages	185,675 00
From redemption of stocks and bonds	555,330 00

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From stocks and bonds sold (total par value, $35,400)		$35,400 00
From all other sources, viz.:		
Liberty Bond payments by subscribers	$27,532 33	
Interest accrued on Liberty Bonds held for subscribers; material sold	85 01	
		27,617 34
		$2,111,446 72

PAYMENTS

To depositors, including dividends paid to them		$829,771 45
For loans on bonds and mortgages		28,450 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,001,534)		999,244 20
For interest (other than dividend payments to depositors)		1,446 02
For current expenses of the bank, viz.:		
For salaries	$8,440 61	
For taxes: Banking house, $972.52; surplus, $3,114.68; on mortgages, $65.00	4,152 20	
For expenses, except taxes, of banking house:		
Repairs	12 02	
Other	307 75	
For expenses of other real estate, viz.:		
Repairs	56 56	
Taxes	42 12	
Other	6 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,766 12	
		14,783 38
Other payments, viz.:		
Liberty Bond payments on bonds held for subscribers	$19,961 33	
Interest accrued on partial payments by Liberty Bond subscribers; cash shortage; adjustment of account	162 70	
		20,124 03
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		217,627 64
		$2,111,446 72

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		7,412
Number of accounts opened or reopened during the year		820
Number of accounts closed during the year		796
Amount deposited during the year, not including dividends credited for that period		$856,675 55
Amount withdrawn during the year		829,771 45
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$65,301 11	
January 1, 1919	66,440 51	
		131,741 62
Average amount of each account January 1, 1919		481 00
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		$3,668 86
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$157,943 53
Total expenses of the bank for the year 1918		14,794 71
Dividends paid to depositors for the year 1918		131,741 62
Net earnings for the year 1918 over expenses and dividends paid to depositors		11,407 20

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32. JEFFERSON COUNTY SAVINGS BANK, WATERTOWN

[202 Washington street; incorporated 1859]

HENRY PURCELL, President. GEORGE C. SHERMAN, Vice-President.
O. E. HUNGERFORD, Vice-President. A. T. E. LANSING, Treasurer.
GEORGE W. HULSE, Assistant Treasurer.

TRUSTEES

O. E. HUNGERFORD, S. R. CLEVELAND, S. A. UPHAM,
GEO. C. SHERMAN, D. M. ANDERSON, F. H. WADDINGHAM,
FRED W. COBURN, D. M. COSGROVE, P. A. PITCHER,
HENRY PURCELL, A. T. E. LANSING, CARL G. NILL,
J. MUNSON GAMBLE.

FINANCIAL

RESOURCES

Bonds and mortgages				$4,057,088 94
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,149,150 00	$1,140,696 20	$1,149,002 45	
State of Delaware	100,000 00	103,250 00	99,000 00	
Cities in other States	485,000 00	500,594 34	474,650 00	
Cities in this State	1,064,600 00	1,088,305 45	1,022,324 00	
Counties in this State	56,000 00	56,428 55	55,265 00	
Towns in this State	148,200 00	156,291 63	142,514 00	
Villages in this State	255,371 18	259,671 28	250,957 03	
School districts in this State	85,897 50	87,557 26	86,613 52	
Railroad mortgage bonds	2,332,000 00	2,343,353 13	1,983,100 00	
	$5,676,218 68	$5,736,047 84	$5,263,426 00	
				5,263,426 00
Banking house and lot, book value, $44,481; cost, $44,481; actual cash value				44,481 00
Cash on deposit in banks or trust companies				527,799 73
Cash on hand				124,496 70
Total of collectible interest				73,875 93
Amount of all other assets, viz.: Land contracts				159,814 68
				$10,250,982 98

LIABILITIES

Amount due depositors, viz.:			
Principal	$9,672,996 32		
Dividends credited or to be credited for the six months ending with December 31, 1918	183,380 53		
			$9,856,376 85
Other liabilities, viz.: Liberty Bond deposits			19,233 24
Surplus on market value			375,372 89
			$10,250,982 98

Surplus on par value, $788,165.57.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$875,221 00
From depositors, not including dividends credited	2,061,302 73
From interest on loans, deposits and investments	458,706 99
From rents from banking house	5,048 35
From rents from other real estate	236 25
From mortgages	398,742 94
From redemption of stocks and bonds	138,511 54

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From stocks and bonds sold (total par value, $260,238.75)		$260,238 75
From real estate sold		127,393 92
From all other sources, viz.:		
Insurance premiums and taxes advanced, refunded; appraisal fees, cash over	$2,629 66	
U. S. War Savings and Thrift Stamps sold; interest accrued on bonds	11,629 13	
Received on real estate contract; rent "Other real estate"	1,330 00	
Surplus in foreclosure action	2,985 44	
Liberty Bond payments by subscribers	131,609 02	
		150,183 25
		$4,475,585 72

PAYMENTS

To depositors, including dividends paid to them		$2,066,169 77
For loans on bonds and mortgages		267,573 51
For stocks and bonds purchased, including premiums, commissions, etc. (total parvalue, $1,210,628.75)		1,198,074 95
For interest (other than dividend payments to depositors)		8,149 51
For current expenses of the bank, viz.:		
For salaries	$23,098 50	
For taxes: Banking house, $4,643.31; surplus, $3,333.80; on mortgages, $60.00	8,037 11	
For expenses, except taxes, of banking house:		
Repairs	571 72	
Insurance	557 78	
Other	1,586 31	
For rent of banking rooms	900 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	6,387 25	
		41,138 67
Other payments, viz.:		
Account Bank building	$100,000 00	
U. S. War Savings and Thrift Stamps	11,600 63	
Liberty Bond account	125,372 50	
Insurance premiums and taxes advanced; Rent refunded on building sold; Appraisal fees	2,486 67	
Cost foreclosure actions; sundries	2,723 08	
		242,182 88
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		652,296 43
		$4,475,585 72

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		28,878
Number of accounts opened or reopened during the year		1,758
Number of accounts closed during the year		2,812
Amount deposited during the year, not including dividends credited for that period		$2,061,302 73
Amount withdrawn during the year		2,066,169 77
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$181,159 52	
January 1, 1919	183,380 53	
Credited at other periods	218 45	
		364,758 50
Average amount of each account January 1, 1919		341 41
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$456,354 92
Total expenses of the bank for the year 1918		41,138 67
Dividends paid to depositors for the year 1918		364,758 50
Net earnings for the year 1918 over expenses and dividends paid to depositors		50,457 75

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33. WATERTOWN SAVINGS BANK, WATERTOWN

[125 Washington street; incorporated 1893]

ISAAC L. HUNT, President. HARVEY W. STEELE, Treasurer.
SILAS L. GEORGE, Vice-President.

TRUSTEES

JOHN R. KILBORN,	HAROLD W. CONDE,	ISAAC L. HUNT,
JOHN R. PAWLING,	H. P. DUNLAP,	ANTONIO F. MILLS,
WILLIAM E. SILL,	CHARLES D. BINGHAM,	IRA SHARP,
SILAS L. GEORGE,	GEORGE H. BURNS,	ADAM BICKELHAUPT,
H. W. STEELE,	FRANK S. TISDALE,	ELI B. JOHNSON,
HERBERT E. HARMON,	ALBERT W. OATMAN,	KARL GEORGE.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,072,152 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$158,150 00	$158,150 00	$158,150 00	
State of Louisiana	25,000 00	24,943 00	25,300 00	
State of South Dakota	4,000 00	4,000 00	4,000 00	
Cities in other States	359,500 00	373,315 16	362,295 00	
Cities in this State	285,213 60	291,606 05	290,740 27	
Counties in this State	96,000 00	96,691 80	94,005 00	
Towns in this State	30,500 00	30,795 00	30,487 00	
Villages in this State	363,595 00	368,521 96	361,159 32	
School districts in this State	108,700 00	110,521 45	108,868 00	
Railroad mortgage bonds	370,000 00	371,003 50	322,300 00	
	$1,800,658 60	$1,829,547 92	$1,757,304 59	1,757,304 59
Promissory notes				4,570 00
Cash on deposit in banks or trust companies				310,162 90
Cash on hand				27,546 06
Total of collectible interest				29,127 89
				$4,200,863 44

LIABILITIES

Amount due depositors, viz.:			
Principal	$3,905,263 04		
Dividends credited or to be credited for the six months ending with December 31, 1918	75,640 50		
		3,980,903 54	
Other liabilities, viz.: Liberty Bond deposits		3,863 25	
Surplus on market value		216,096 65	
		$4,200,863 44	

Surplus on par value, $259,450.66.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$429,702 78
From depositors, not including dividends credited	693,206 54
From interest on loans, deposits and investments	196,126 58
From mortgages	127,350 00
From redemption of stocks and bonds	181,175 18
From stocks and bonds sold (total par value, $78,800)	78,513 00
From all other sources, viz.: Liberty Bond payments by subscribers	15,165 25
	$1,721,247 33

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PAYMENTS

To depositors, including dividends paid to them		$814,712 86
For loans on bonds and mortgages		171,250 00
For loans on stocks and bonds and other securities		4,570 00
For stocks and bonds purchased, including premiums, commissions, etc., (total par value, $359,625)		360,545 06
For interest (other than dividend payments to depositors)		1,335 29
For current expenses of the bank, viz.:		
For salaries	$11,952 00	
For taxes: Surplus, $1,882.91; on mortgages, $206.00	2,088 91	
For rent of banking rooms	1,500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,282 25	
		19,823 16
Other payments, viz.: Liberty Bond, fourth loan account		11,362 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		337,708 96
		$1,721,247 33

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		8,901
Number of accounts opened or reopened during the year		791
Number of accounts closed during the year		1,273
Amount deposited during the year, not including dividends credited for that period		693,206 54
Amount withdrawn during the year		814,712 86
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$75,632 25	
January 1, 1919	75,640 50	
		151,272 75
Average amount of each account January 1, 1919		447 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$193,585 79
Total expenses of the bank for the year 1918		19,823 16
Dividends paid to depositors for the year 1918		151,272 75
Net earnings for the year 1918 over expenses and dividends paid to depositors		22,489 88

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KINGS COUNTY

34. BAY RIDGE SAVINGS BANK, BROOKLYN

[5323 Fifth avenue; incorporated 1909]

MAURICE T. LEWIS, President.
MICHAEL MURPHY, Vice-President.
WM. A. FISCHER, Vice-President.
JOHN D. HOLSTEN, Treasurer.
PIERCE KEEFE, Secretary.
ROBERT S. DARBEE, Cashier.

TRUSTEES

MAURICE T. LEWIS, MICHAEL MURPHY, JOHN D. HOLSTEN, PIERCE KEEFE, GEORGE IHNKEN, JUSTUS BERGE, HENRY MEYER, HENRY SCHWANEWEDE, WM. E. KAY, PETER N. MEINCKE, HENRY KETTELHODT. OLAF OLAFSON, WILLIAM A. FISCHER, ROBERT S. DARBEE, WILLIAM J. WARD,

FINANCIAL

RESOURCES

Bonds and mortgages				$1,493,100 00
Stock and bond investment, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$441,000 00	$441,000 00	$441,000 00	
Cities in other States	62,000 00	63,855 47	62,150 00	
Cities in this State	62,000 00	57,499 40	58,230 00	
Towns in this State	5,000 00	5,136 46	5,100 00	
Villages in this State	70,880 74	71,257 72	71,987 11	
School districts in this State	11,000 00	11,342 91	11,282 50	
Railroad mortgage bonds	145,000 00	136,798 75	134,160 00	
	$796,880 74	$786,890 71	$783,889 61	
				783,889 61
Promissory notes				250 00
Other real estate, book value, $16,634.87; cost, $16,634.87; actual cash value				16,634 87
Cash on deposit in banks or trust companies				334,495 12
Cash on hand				29,383 44
Total of collectible interest				15,486 24
Amount of all other assets, viz.:				
Furniture and fixtures			$6,000 00	
Liberty Bond coupon stamps			7,767 00	
				13,767 00
				$2,687,006 28

LIABILITIES

Amount due depositors, viz.:			
Principal		$2,522,755 94	
Dividends credited or to be credited for the six months ending with December 31, 1918		36,164 13	
			$2,558,920 07
Other liabilities, viz.: Liberty Bond deposits			76,769 50
Surplus on market value			51,316 71
			$2,687,006 28

Surplus on par value, $64,307.84.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$214,009 54
From depositors, not including dividends credited	2,404,516 88
From interest on loans, deposits and investments	91,083 77

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From mortgages		$10,900 00
From redemption of stocks and bonds		190,333 33
From stocks and bonds sold (total par value, $256,050		255,706 25
From all other sources, viz.:		
Liberty Bond payments by subscribers	$274,779 00	
Liberty Bond partial payment coupon stamps sold	175,433 00	
Cash over	414 72	
		450,626 72
		$3,617,176 49

PAYMENTS

To depositors, including dividends paid to them		$1,348,475 81
For loans on bonds and mortgages		613,900 00
For loans on stocks and bonds and other securities		250 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $528,000)		522,317 98
For interest (other than dividend payments to depositors)		2,315 95
For current expenses of the bank, viz.:		
For salaries	$5,450 00	
For taxes: Surplus	347 90	
For rent of banking rooms	2,100 00	
For expenses of other real estate, viz.: Taxes	576 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,360 51	
		12,834 41
Other payments, viz.:		
Liberty Bonds purchased for customers	$560,500 00	
Liberty Bond coupon stamps	183,200 00	
Refunded Liberty Bond subscriptions	3,496 50	
Furniture and fixtures; cash short	6,007 28	
		753,203 78
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		363,878 56
		$3,617,176 49

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		10,166
Number of accounts opened or reopened during the year		5,290
Number of accounts closed during the year		2,571
Amount deposited during the year, not including dividends credited for that period		$2,404,516 88
Amount withdrawn during the year		1,348,475 81
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$27,529 55	
January 1, 1919	36,164 13	
		63,693 68
Average amount of each account January 1, 1919		248 15
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		$14,135 76
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$96,387 66
Total expenses of the bank for the year 1918		12,841 69
Dividends paid to depositors for the year 1918		63,693 68
Net earnings for the year 1918 over expenses and dividends paid to depositors		19,852 29

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35. BREVOORT SAVINGS BANK, BROOKLYN

[522 Nostrand avenue; incorporated 1890]

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

TRUSTEES

CHAS. M. AIKMAN,	ALFRED T. LEWARD,	L. A. WRAY,
JOSEPH M. BACON,	RAYMOND LOUNSBERRY,	PATRICK M. WOODS,
JOHN W. BAILEY,	EDWARD LYONS,	JOHN H. BURROUGHS,
CHARLES COOPER,	GEORGE W. PIPE,	ERNEST H. PILSBURY,
WILLIAM J. GILPIN,	HOWARD M. SMITH,	HENRY C. LA ROWE,
WILLIAM H. GOOD,	L. BERTRAND SMITH,	JOHN R. STINE,
G. W. HARMAN,	JOHN D. SULLIVAN,	CLARENCE B. SMITH.
WALTER C. HUMSTONE,	THOS. J. WASHBURN,	J. L. CHILDS.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,110,175 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$810,550 00	$800,696 25	$810,550 00	
State of New York	50,000 00	52,875 00	54,000 00	
State of Louisiana	45,000 00	47,365 87	47,150 00	
State of Maryland	25,000 00	23,630 90	23,750 00	
State of New Mexico	17,500 00	18,511 46	18,375 00	
State of Oklahoma	35,000 00	35,307 25	34,650 00	
State of Tennessee	25,000 00	26,272 75	25,750 00	
State of Utah	25,000 00	24,187 50	24,000 00	
Cities in other States	480,408 40	506,653 05	480,987 63	
Cities in this State	600,021 00	626,687 19	596,367 13	
Counties in this State	128,000 00	136,943 90	133,530 00	
Towns in this State	186,400 00	199,871 66	193,904 50	
Villages in this State	226,320 00	236,486 08	233,536 90	
School districts in this State	139,500 00	144,261 79	144,010 00	
Railroad mortgage bonds	355,000 00	367,071 85	365,550 00	
	$3,157,699 40	$3,245,822 50	$3,126,111 16	
				3,126,111 16
Banking house and lot, book value, $55,000; cost, $55,000; actual cash value				55,000 00
Other real estate, book value, $17,000; cost, $18,257.58; actual cash value				17,000 00
Cash on deposit in banks or trust companies				406,931 65
Cash on hand				31,370 67
Total of collectible interest				67,797 43
				$6,814,385 91

LIABILITIES

Amount due depositors, viz.:		
Principal	$6,324,586 96	
Dividends credited or to be credited for the six months ending with December 31, 1918	111,869 25	
		$6,436,456 21
Other liabilities, viz.: Liberty Bond deposits		40,338 00
Surplus on market value		337,591 70
		$6,814,385 91

Surplus on par value, $369,179.94

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$614,144 64
From depositors, not including dividends credited	2,602,349 17
From interest on loans, deposits and investments	288,976 71

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From rent from banking house		$1,800 00
From mortgages		46,050 00
From redemption of stocks and bonds		8,200 00
From stocks and bonds sold (total par value, $1,676,150)		1,671,150 00
From loans paid		1,500 00
From real estate sold		5,500 00
		$5,239,670 52

PAYMENTS

To depositors, including dividends paid to them		$2,214,134 97
For loans on bonds and mortgages		349,050 00
For loans on stocks and bonds and other securities		1,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $2,086,900)		2,178,338 43
For interest (other than dividend payments to depositors)		3,227 72
For current expenses of the bank, viz.:		
For salaries	$16,496 17	
For taxes: Banking house, $1,174.00; surplus, $2,555.78	3,729 78	
For expenses, except taxes, of banking house:		
Repairs	221 98	
Insurance	133 83	
For expenses of other real estate, viz.:		
Repairs	9 05	
Insurance	33 00	
Taxes	343 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,384 57	
		24,351 38
For real estate acquired by foreclosure, or in settlement of debts due the bank		8,022 01
Other payments, viz.:		
Liberty Bond account	$22,502 00	
Payment check with forged endorsement	241 69	
		22,743 69
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		438,302 32
		$5,239,670 52

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		18,284
Number of accounts opened or reopened during the year		3,509
Number of accounts closed during the year		2,863
Amount deposited during the year, not including dividends credited for that period		$2,602,349 17
Amount withdrawn during the year		2,214,134 97
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$108,688 08	
January 1, 1919	111,869 25	
		220,557 33
Average amount of each account January 1, 1919		352 03
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$287,158 47
Total expenses of the bank for the year 1918		24,351 38
Dividends paid to depositors for the year 1918		220,557 33
Net earnings for the year 1918 over expenses and dividends paid to depositors		42,249 76

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36. BROOKLYN SAVINGS BANK, BROOKLYN

[141 Pierrepont street; incorporated 1827]

CROWELL HADDEN, President. LAURUS E. SUTTON, Comptroller.
DANIEL J. CREEM, Vice-President. ARTHUR C. HARE, Cashier.
RICHARD L. EDWARDS, Vice-Pres. CHAS. C. PUTNAM, Asst. Comptroller.

TRUSTEES

CROWELL HADDEN, RICHARD L. EDWARDS, EDW. H. LITCHFIELD, FRANK LYMAN, DAVID G. LEGGET, SCOTT Mc LANAHAN, JOHN F. HALSTED, FRANK I. BABBOTT, HENRY F. NOYES,
SANFORD H. STEELE, DANIEL J. CREEM, CLINTON R. JAMES, B. HERBERT SMITH, FRANCIS L. NOBLE, F. A. M. BURRELL, EDWIN P. MAYNARD, WILLIAM L. MOFFAT,
HAROLD I. PRATT, CHARLES J. PEABODY, MARTIN JOOST, ALBERT L. MASON, FRANK D. TUTTLE, WILLIAM MASON, CHARLES L. MORSE, S. EDWIN BUCHANAN, JAMES H. JOURDAN.

FINANCIAL

RESOURCES

Bonds and mortgages				$33,408,500 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$3,346,450 00	$3,331,450 00	$3,346,450 00	
State of California	400,000 00	388,481 88	381,000 00	
State of Maryland	200,000 00	196,680 00	198,000 00	
State of Massachusetts	875,000 00	940,081 28	787,500 00	
State of Tennessee	300,000 00	300,819 37	299,050 00	
Cities in other States	5,443,000 00	5,588,267 61	5,095,840 00	
Cities in this State	7,482,942 50	7,746,766 08	7,413,455 14	
Counties in this State	714,000 00	742,106 29	729,580 00	
Towns in this State	68,000 00	68,277 50	66,980 00	
Railroad mortgage bonds	8,972,000 00	9,236,627 70	7,849,650 00	
	$27,801,392 50	$28,539,557 71	$26,172,505 14	26,172,505 14
Banking house and lot, book value, $427,000; cost, $893,047.87; actual cash value				427,000 00
Other real estate, book value, $23,000; cost, $23,000; actual cash value				23,000 00
Cash on deposit in banks or trust companies				4,248,920 28
Cash on hand				123,356 49
Total of collectible interest				847,328 07
				$65,250,609 98

LIABILITIES

Amount due depositors, viz.:			
Principal	$57,815,650 30		
Dividends credited or to be credited for the six months ending with December 31, 1918	1,101,631 28		
		$58,917,281 58	
Other liabilities, viz.: Liberty Bond deposits		329,070 29	
Surplus on market value		6,004,258 11	
		$65,250,609 98	

Surplus on par value, $7,633,145.47

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$4,481,885 48
From depositors, not including dividends credited	11,963,551 98
From interest on loans, deposits and investments	2,869,406 90
From rents from other real estate	8,065 79
From mortgages	420,483 33

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From redemption of stocks and bonds		$2,803,307 50
From stocks and bonds sold (total par value, $3,011,700)		2,961,460 00
From real estate sold		594,200 00
From all other sources, viz.:		
Insurance premium advanced, refunded	$12 46	
Adjustment insurance premium on property sold	301 25	
Liberty Bond payments by subscribers	862,994 79	
Adjustment Liberty Bond account	1,647 20	
		864,955 70
		$26,937,416 68

PAYMENTS

To depositors, including dividends paid to them		$14,003,037 18
For loans on bonds and mortgages		1,513,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $6,817,000)		6,795,111 23
From interest (other than dividend payments to depositors)		15,853 65
For current expenses of the bank, viz.:		
For salaries	$94,848 88	
For taxes: Banking house, $14,400; surplus, $54,465.76	68,865 76	
For expenses, except taxes, of banking house:		
Repairs	7,215 33	
Insurance	702 47	
Other	2,478 90	
For expenses of other real estate, viz.:		
Repairs	134 87	
Insurance	13 00	
Taxes	20,125 66	
Other	8,896 37	
For other expenses, not including expenses of other real estate nor other expenses of banking house	24,222 77	
		227,504 01
Other payments, viz.:		
Refunds to Liberty Bond subscribers	$10,374 50	
Teller's cash short	259 34	
		10,633 84
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		4,372,276 77
		$26,937,416 68

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		72,541
Number of accounts opened or reopened during the year		9,242
Number of accounts closed during the year		9,579
Amount deposited during the year, not including dividends credited for that period		$11,963,551 98
Amount withdrawn during the year		14,003,037 18
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$1,107,982 87	
January 1, 1919	1,101,631 28	
		2,209,614 15
Average amount of each account January 1, 1919		812 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$2,870,671 12
Total expenses of the bank for the year 1918		269,836 96
Dividends paid to depositors for the year 1918		2,209,614 15
Net earnings for the year 1918 over expenses and dividends paid to depositors		391,220 01

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37. THE BUSHWICK SAVINGS BANK, BROOKLYN

[726–730 Grand street; incorporated 1873]

JERE E. BROWN, President. LOUIS G. BURGER, Secretary.
GEO. W. SCHAEDLE, Vice-President. GEORGE J. MERKED, Cashier.
HENRY SCHADE, Vice-President.

TRUSTEES

JERE E. BROWN,	JOHN H. VANDERVEER,	HERMAN C. HUELLE,
RUFUS L. SCOTT,	M. L. REYNOLDS,	THEOPHILE THONET,
DANIEL CANTY,	F. H. NARWOOD,	CHRISTIAN D. HOMEYER,
EDWARD BUSH,	LOUIS G. BURGER,	DAVID H. MOORE,
HENRY SCHADE,	GEORGE W. SCHAEDLE,	FRANK L. BROWN,
JOHN H. SCHEIDT,	ANDREW WILSON,	C. H. TIEBOUT, JR.,
WILLIAM G. MILLER,	MICHAEL FACKENTHAL,	SMITH S. WANDEL,
AUGUSTUS P. AVERY,		GEORGE K. MERKED.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,666,520 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$493,000 00	$491,120 00	$493,000 00	
State of Alabama	3,500 00	3,697 49	3,482 50	
State of California	75,000 00	72,731 28	72,200 00	
State of Idaho	75,000 00	77,260 00	75,000 00	
State of Louisiana	50,000 00	49,313 80	51,000 00	
State of Mississippi	24,000 00	25,032 00	24,000 00	
State of New Mexico	50,000 00	50,596 45	49,500 00	
State of Oklahoma	70,000 00	69,732 74	68,500 00	
State of Tennessee	75,000 00	79,321 84	77,250 00	
Cities in other States	546,375 00	568,656 85	544,549 48	
Counties, villages and towns in adjoining States	25,000 00	25,359 77	26,000 00	
Cities in this State	1,051,706 77	1,077,480 69	1,048,295 70	
Counties in this State	125,640 00	130,248 37	127,499 20	
Towns in this State	42,500 00	44,296 82	43,239 00	
Villages in this State	76,674 96	81,153 18	75,545 08	
School districts in this State	54,600 00	58,502 45	57,330 00	
Railroad mortgage bonds	473,800 00	457,882 00	422,088 00	
	$3,311,796 73	$3,362,385 64	$3,258,469 96	
				3,258,469 96
Promissory notes				31,257 50
Banking house and lot, book value, $32,000; cost, $48,215.76; actual cash value				32,000 00
Other real estate, book value, $6,314.64; cost, $6,314.64; actual cash value				6,314 64
Cash on deposit in banks or trust companies				545,935 29
Cash on hand				220,140 51
Total of collectible interest				65,665 90
				$7,826,303 80

LIABILITIES

Amount due depositors, viz.:		
Principal	$7,113,150 69	
Dividends credited or to be credited for the six months ending with December 31, 1918	130,328 56	
		$7,243,979 25
Other liabilities, viz.: Reserve for taxes		3,140 00
Surplus on market value		579,184 55
		$7,826,303 80
Surplus on par value, $632,511.32		

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$647,824 16
From depositors, not including dividends credited	2,043,663 36
From interest on loans, deposits and investments	354,871 01
From rents from banking house	2,312 00
From rents from other real estate	10,785 77
From mortgages	90,450 00

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From redemption of stocks and bonds		$687,838 51
From stocks and bonds sold (total par value, $22,900)		22,900 00
From loans paid		85,297 50
From real estate sold		78,293 63
From all other sources, viz.:		
Profit, sale of real estate and bonds	$768 01	
Interest from participated mortgage	90 15	
		858 16
		$4,025,094 10

PAYMENTS

To depositors, including dividends paid to them		$1,934,953 72
For loans on bonds and mortgages		234,491 06
For loans on stocks and bonds and other securities		55,295 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $986,050)		984,438 86
For interest (other than dividend payments to depositors)		2,972 17
For current expenses of the bank, viz.:		
For salaries	$17,636 67	
For taxes: Banking house, $1,125.77; surplus, $5,141.00	6,266 77	
For expenses, except taxes, of banking house:		
Repairs	441 79	
Insurance	156 83	
Other	3,520 76	
For expenses of other real estate, viz.:		
Repairs	2,800 95	
Insurance	445 98	
Taxes	2,725 79	
Other	4,943 04	
For other expenses, not including expenses of other real estate nor other expenses of banking house	7,578 66	
		46,517 24
Other payments, viz.: Loss, sale of real estate; loss, sale of bonds		350 25
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		766,075 80
		$4,025,094 10

STATISTICAL INFORMATION

Number of open accounts January 1, 1919	16,530
Number of accounts opened or reopened during the year	2,487
Number of accounts closed during the year	2,183
Amount deposited during the year, not including dividends credited for that period	$2,043,663 36
Amount withdrawn during the year	1,934,953 72
Amount of dividends credited and paid for the year, viz.:	
July 1, 1918 $129,153 53	
January 1, 1919 130,828 56	
	259,982 09
Average amount of each account January 1, 1919	438 23
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 court of record or of a surrogate	1
Total amount of such accounts	$3,125 03
Rate per cent. of dividends to depositors during the six months ending June 30, 1918	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918	4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts	$362,605 42
Total expenses of the bank for the year 1918	48,007 49
Dividends paid to depositors for the year 1918	259,982 09
Net earnings for the year 1918 over expenses and dividends paid to depositors	54,615 84

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38. THE CITY SAVINGS BANK OF BROOKLYN, BROOKLYN

[Corner Lafayette and Flatbush avenues; incorporated 1886]

REMSEN RUSHMORE, President. STEPHEN VALENTINE, Treasurer.
THEOPHILUS OLENA, Vice-President. HENRY V. RAYMOND, Secretary.
FRED'K H. WEBSTER, Vice-President.

TRUSTEES

FRANCIS O. AFFELD, H. V. RAYMOND, FRANK C. SWAN,
FRANK M. SMITH, J. B. SUMMERFIELD, RALPH E. DAYTON,
DAVID F. BUTCHER, FRED'K H. WEBSTER, BARTHOL. A. GREENE,
JACOB G. DETTMER, EDWIN H. SAYRE, CLARENCE T. COREY.
THEOPHILUS OLENA, RUFUS T. GRIGGS, STEPHEN VALENTINE,
REMSEN RUSHMORE, JAMES G. SHAW, LESTER A. LEWIS,
JOHN M. RIDER, E. W. CONE.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,994,995 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,038,750 00	$1,030,932 50	$1,038,750 00	
State of California	43,000 00	41,970 09	40,870 00	
State of Delaware	20,000 00	21,050 00	19,800 00	
State of Louisiana	50,000 00	57,730 79	51,500 00	
State of Massachusetts	3,000 00	3,087 00	2,430 00	
State of Tennessee	45,000 00	48,045 11	48,150 00	
Cities in other States	327,000 00	351,446 95	332,035 00	
Cities in this State	283,437 00	298,957 81	286,869 81	
Counties in this State	49,033 00	50,358 54	49,632 67	
Towns in this State	113,800 00	122,619 83	117,771 00	
Villages in this State	123,973 66	126,584 47	124,887 66	
School districts in this State	27,000 00	27,804 32	27,285 00	
Railroad mortgage bonds	364,469 60	335,939 94	316,573 39	
	$2,488,463 26	$2,516,527 35	$2,456,604 53	
				2,456,604 53
Other real estate, book value, $16,575.64; cost, $16,575.64; actual cash value				16,575 64
Cash on deposit in banks or trust companies				488,538 16
Cash on hand				31,610 06
Total of collectible interest				64,895 02
Amount of all other assets, viz.:				
Furniture and fixtures			$6,500 00	
Insurance premium advanced			5 50	
				6,505 50
				$6,059,723 91

LIABILITIES

Amount due depositors, viz.:		
Principal	$5,598,642 62	
Dividends credited or to be credited for the six months ending with December 31, 1918	98,693 77	
		$5,697,336 39
Other liabilities, viz.:		
Liberty Bond deposits	$87,595 53	
Reserve for taxes	1,200 00	
		88,795 53
Surplus on market value		273,591 99
		$6,059,723 91

Surplus on par value, $305,450.72.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$460,574 38
From depositors, not including dividends credited	2,347,920 67
From interest on loans, deposits and investments	258,441 01
From rents from other real estate	1,453 90

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From mortgages		$121,500 00
From redemption of stocks and bonds		762.672 41
From stocks and bonds sold (total par value, $746,600)		739,171 99
From real estate sold		30,000 00
From all other sources, viz.:		
Insurance premiums advanced, refunded	$158 88	
Fees for exchanging and safe-keeping of bonds	209 51	
Liberty Bond payments by subscribers	531,460 55	
		531,828 94
		$5,253,563 30

PAYMENTS

To depositors, including dividends paid to them		$1,827,001 82
For loans on bonds and mortgages		304,100 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $2,080,794.87)		2,052,123 21
For interest (other than dividend payments to depositors)		4,976 02
For current expenses of the bank, viz.:		
For salaries	$21,199 30	
For taxes: Surplus	2,128 88	
For expenses, except taxes, of banking house:		
Insurance	31 90	
Other	95 00	
For rent of banking rooms	9,000 00	
For expenses of other real estate, viz.:		
Repairs	709 56	
Insurance	9 66	
Taxes	1,047 70	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,426 99	
		38,648 99
For real estate acquired by foreclosure, or in settlement of debts due the bank		16,575 64
Other payments, viz.:		
Insurance premiums advanced	$164 38	
Furniture and fixtures	6,500 00	
Liberty Bond account	483,325 02	
		489,989 40
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		520,148 22
		$5,253.563 30

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		12,766
Number of accounts opened or reopened during the year		3,278
Number of accounts closed during the year		2,372
Amount deposited during the year, not including dividends credited for that period		$2,347,920 67
Amount withdrawn during the year		1,827,001 82
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$94,186 54	
January 1, 1919	98,693 77	
Credited at other periods	88 37	
		192,968 68
Average amount of each account January 1, 1919		446 29
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$265,397 53
Total expenses of the banks for the year 1918		38,848 99
Dividends paid to depositors for the year 1918		192,968 68
Net earnings for the year 1918 over expenses and dividends paid to depositors		33,579 86

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39. THE DIME SAVINGS BANK OF BROOKLYN, BROOKLYN

[9 De Kalb avenue; incorporated 1859]

RUSSELL S. WALKER, President — FRED'K W. JACKSON, Treasurer.
GEORGE W. CHAUNCEY, Vice-Pres. — C. FRANK STREIGHTOFF, Secretary.
GEORGE T. MOON, Vice-president. — PHILIP A. BENSON, Asst. Secretary.

TRUSTEES

GEO. W. CHAUNCEY,	GEORGE COX,	FRED'K W. JACKSON,
SAMUEL ROWLAND,	CHARLES E. TEALE,	WALTER HAMMITT,
HORACE C. DU VAL,	GEORGE T. MOON,	F. L. CRANFORD,
LUDWIG NISSEN,	FRANK H. PARSONS,	EUGENE W. SUTTON,
WM. McCARROLL,	JAMES L. BRUMLEY,	STANLEY P. JADWIN.
N. TOWNSEND THAYER,	EDWIN A. AMES,	WM. J. WASON, JR.
RUSSELL S. WALKER,		FREDERICK W. ROWE,

FINANCIAL

RESOURCES

Bonds and mortgages				$33,887,838 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$7,358,239 16	$7,358,239 16	$7,358,239 16	
State of Massachusetts	1,250,000 00	1,334,550 00	1,082,500 00	
State of Mississippi	100,000 00	101,602 62	106,000 00	
Cities in other States	1,276,000 00	1,325,993 77	1,221,560 00	
Cities in this State	1,568,800 00	1,661,431 63	1,528,166 00	
Counties in this State	435,100 00	465,311 45	437,008 00	
Towns in this State	397,000 00	405,263 42	397,905 00	
Villages in this State	98,000 00	102,302 37	96,325 00	
Railroad mortgage bonds	10,109,968 00	10,445,891 08	9,308,612 48	
	$22,593,107 16	$23,201,085 50	$21,536,315 64	
				21,536,315 64
Promissory notes				6,178 00
Banking house and lot, book value, $558,000; cost, $863,319.04; actual cash value				558,000 00
Other real estate, book value, $350,230; cost, $426,066.26; actual cash value				350,230 00
Cash on deposit in banks or trust companies				3,591,103 74
Cash on hand				214,141 80
Total of collectible interest				652,403 59
Amount of all other assets, viz.:				
Rent accrued			$450 00	
Interest due on registered bonds sold			6,680 00	
				7,130 00
				$60,803,340 77

LIABILITIES

Amount due depositors, viz.:		
Principal	$54,738,011 39	
Dividends credited or to be credited for the six months ending with December 31, 1918	998,954 84	
		$55,736,966 23
Other liabilities, viz.:		
Liberty Bond deposits	$130,200 70	
Deposits to secure tax arrears, interest, and insurance	20,118 52	
		150,319 22
Surplus on market value		4,916,055 32
		$60,803,340 77

Surplus on par value, $5,972,846.84.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$3,853,604 11
From depositors, not including dividends credited	17,945,988 55
From interest on loans, deposits and investments	2,796,052 65
From rents from banking house	3,496 86
From rents from other real estate	6,307 70
From mortgages	2,654,972 00
From redemption of stocks and bonds	2,234,904 71
From stocks and bonds sold (total par value, $7,665,000)	7,717,631 65
From loans paid	1,025 00
From bankers' acceptances and bills of exchange	198,617 44
From real estate sold	543,266 09

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From all other sources, viz.:		
Liberty Bond payments by subscribers	$921,089 00	
Suspense, deposits account bond and mortgage interest, taxes, etc	166,875 38	
Profit, purchase of bond and mortgage	1,500 00	
Exchange items; refunds	445 50	
		$1,089,909 88
		$39,045,776 64

PAYMENTS

To depositors, including dividends paid to them		$15,552,360 08
For loans on bonds and mortgages		3,956,100 00
For loans on stocks and bonds and other securities		7,203 00
For bankers' acceptances and bills of exchange		198,617 44
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $13,384,693.87)		13,346,227 18
For interest (other than dividend payments to depositors)		81,402 83
For current expenses of the banks, viz.:		
For salaries	$96,290 00	
For taxes: Banking house, $13,940.30; surplus, $43,994.37	57,934 67	
For expenses, except taxes, of banking house:		
Repairs	5,090 61	
Insurance	560 99	
For expenses of other real estate, viz.:		
Repairs	8,628 10	
Insurance	298 39	
Taxes	14,045 53	
For other expenses, not including expenses of other real estate nor other expenses of banking house	70,344 18	
		253,192 47
For real estate acquired by foreclosure, or in settlement of debts due the bank		379,467 99
Other payments, viz.:		
Liberty Bond account, bonds delivered and refunds	$1,158,074 00	
Suspense, payments account bond and mortgage interest, taxes, etc	172,616 30	
Account of addition to bank building	135,105 80	
Tellers' cash short; sundries	164 01	
		1,465,960 11
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		3,805,245 54
		$39,045,776 64

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		112,704
Number of accounts opened or reopened during the year		21,533
Number of accounts closed during the year		18,298
Amount deposited during the year, not including dividends credited for that period		$17,945,988 55
Amount withdrawn during the year		15,552,360 08
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$970,873 10	
January 1, 1919	998,954 84	
		1,969,827 94
Average amount of each account January 1, 1919		494 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		$3,381 04
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$2,712,986 30
Total expenses of the bank for the year 1918		253,192 47
Dividends paid to depositors for the year 1918		1,969,827 94
Net earnings for the year 1918 over expenses and dividends paid to depositors		489,965 89

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40. THE DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN

[209 Havemeyer street; incorporated 1864]

WILLIAM P. STURGIS, President. C. M. LOWES, Treasurer.
H. F. MOLLENHAUER, Vice-Pres. CHARLES R. CRAIG, Asst. Treasurer.
H. R. FERGUSON, Vice-President.

TRUSTEES

WILLIAM P. STURGIS,	WARREN F. GOODWIN,	CORBETT McCARTHY,
AUGUSTUS WENZEL,	JOHN HOERLE,	JOHN J. COONEY,
H. F. MOLLENHAUER,	ALVAH MILLER,	WM. H. VOGEL,
OTTO F. STRUSE,	H. R. FERGUSON,	RUSSELL J. PERRINE,
ALEX. D. SEYMOUR,	C. C. MOLLENHAUER,	D. CLINTON JOHNSON.

FINANCIAL

RESOURCES

Bonds and mortgages				$7,888,750 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$400,000 00	$400,000 00	$400,000 00	
Cities in other States	1,054,000 00	1,078,950 55	1,007,005 00	
Cities in this State	2,123,850 00	2,220,710 47	2,088,598 00	
Counties in this State	225,000 00	236,122 28	225,100 00	
Towns in this State	89,875 00	92,734 35	90,860 00	
Villages in this State	50,000 00	54,792 65	49,450 00	
School districts in this State	25,000 00	25,248 25	26,000 00	
Railroad mortgage bonds	60,000 00	82,344 00	67,800 00	
	$4,027,725 00	$4,190,902 55	$3,954,813 00	
				3,954,813 00
Promissory notes				5,041 86
Banking house and lot, book value, $100,000; cost, $142,786.54; actual cash value				100,000 00
Other real estate, book value, $6,942.62; cost, $6,942.62; actual cash value				6,942 62
Cash on deposit in banks or trust companies				575,509 68
Cash on hand				46,079 28
Total of collectible interest				89,078 34
Amount of all other assets, viz.:				
Liberty Bond payments for subscribers			$375,940 05	
Advanced for taxes			222 55	
				376,162 60
				$13,042,377 38

LIABILITIES

Amount due depositors, viz.:			
Principal		$11,956,942 55	
Dividends credited or to be credited for the six months ending with December 31, 1918		225,100 67	
			$12,182,043 22
Other liabilities, viz.: Liberty Bond deposits			130,684 54
Surplus on market value			729,649 62
			$13,042,377 38
Surplus on par value, $802,561.62.			

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$735,286 96
From depositors, not including dividends credited	3,040,933 40
From interest on loans, deposits and investments	588,120 56
From rents from other real estate	600 00
From mortgages	117,650 00
From redemption of stocks and bonds	438,362 50
From stocks and bonds sold (total par value, $150,000)	150,000 00
From bankers' acceptances and bills of exchange	107,257 61
From real estate sold	23,090 69

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From all other sources, viz.:		
Liberty Bond payments by subscribers	$525,354 55	
Received from sale Liberty Bond coupon books, coupons and stamps	66,249 00	
Interest received in adjustment Liberty Bond sales	3,637 86	
Received on contract sale of real property	2,000 00	
Tellers' cash over; excess payment sale real property	203 10	
		$597,444 51
		$5,798,746 23

PAYMENTS

To depositors, including dividends paid to them		$3,265,724 36
For loans on bonds and mortages		37,500 00
For loans on stocks and bonds and other securities		6,041 86
For bankers' acceptances and bills of exchange		107,257 61
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $800,000)		800,000 00
For interest (other than dividend payments to depositors)		1,787 21
For current expenses of the bank, viz.:		
For salaries	$32,165 32	
For taxes: Banking house, $3,011.25; surplus, $6,602.13	9,613 38	
For expenses, except taxes, of banking house:		
Repairs	1,895 37	
Insurance	155 24	
Other	3,121 19	
For expenses of other real estate, viz.:		
Repairs	135 89	
Taxes	194 96	
For other expenses, not including expenses of other real estate nor other expenses of banking house	12,496 04	
		59,777 39
Other payments, viz.:		
Liberty Bond account	$816,300 00	
Refunds to Liberty Bond purchasers; adjustment interest Liberty Bond account	10,747 54	
Liberty Bond coupon-books, coupons and stamps purchased	66,249 00	
Payment on real estate contract; tellers' cash short; refund excess payment sale real property	5,772 30	
		899,068 84
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		621,588 96
		$5,798,746 23

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		16,554
Number of accounts opened or reopened during the year		2,652
Number of accounts closed during the year		2,360
Amount deposited during the year, not including dividends credited for that period		$3,040,933 40
Amount withdrawn during the year		3,265,724 36
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$226,157 29	
January 1, 1919	225,100 67	
		451,257 96
Average amount of each account January 1, 1919		735 89
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$577,143 37
Total expenses of the bank for the year 1918		60,206 07
Dividends paid to depositors for the year 1918		451,257 96
Net earnings for the year 1918 over expenses and dividends paid to depositors		65,679 34

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41. EAST BROOKLYN SAVINGS BANK, BROOKLYN

[643 Myrtle avenue; incorporated 1860]

EUGENE F. BARNES, President. DAVID MOREHOUSE, Treasurer.
JOHN H. IRELAND, Vice-President. JAMES S. DAVIS, Vice-President.
WM. A. GRAHAM, Vice-President.

TRUSTEES

EUGENE F. BARNES, ROBERT L. WENSLEY, HARRY A. MOODY,
JOHN H. IRELAND, E. J. PHILLIPS, WILLIAM A. GRAHAM,
JAMES S. DAVIS, FRED'K E. GUNNISON, ALFRED S. HUGHES,
EDWARD F. GEER, REMSEN A. BOERUM, GEORGE NICHOLSON,
HENRY VON GLAHN, CLINTON P. CASE, DAVID MOREHOUSE,
JOHN T. BARRY, LUTHER M. WERNER.

FINANCIAL

RESOURCES

Bonds and mortgages				$5,211,375 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,029,050 00	$1,021,829 20	$1,029,050 00	
Cities in other States	1,045,000 00	1,109,572 33	1,022,230 00	
Cities in this State	1,297,089 66	1,308,750 13	1,267,270 99	
Counties in this State	132,000 00	133,232 47	132,000 00	
Villages in this State	15,000 00	17,137 50	14,850 00	
Railroad mortgage bonds	1,115,000 00	1,127,374 25	934,000 00	
	$4,633,139 66	$4,717,895 88	$4,399,400 99	
				4,399,400 99
Banking house and lot, book value, $20,000; cost, $48,741.60; actual cash value				20,000 00
Cash on deposit in banks or trust companies				719,804 75
Cash on hand				49,393 24
Total of collectible interest				89,132 56
				$10,489,106 54

LIABILITIES

Amount due depositors, viz.:			
Principal	$9,586,128 84		
Dividends credited or to be credited for the six months ending with December 31, 1918	175,709 65		
		$9,761,838 49	
Other liabilities, viz.: Liberty Bond deposits			71,215 00
Surplus on market value			656,053 05
			$10,489,106 54

Surplus on par value, $889,791.72.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$922,346 08
From depositors, not including dividends credited	2,852,898 37
From interest on loans, deposits and investments	452,359 72
From rents from banking house	448 00
From mortgages	94,850 00
From redemption of stocks and bonds	519,320 19
From stocks and bonds sold (total par value, $463,450)	463,450 00
From real estate sold	28,860 02

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From all other sources, viz.:		
Liberty Bond installment payments by subscribers..	$150,000 00	
U. S. War Savings Stamps sold	413 00	
Deficiency judgment in foreclosure action	900 00	
Insurance premiums advanced, refunded; appraisal and tax search fees; profit sale of bonds; sundries	905 61	
		$182,218 61
		$5,516,750 99

PAYMENTS

To depositors, including dividends paid to them		$2,462,181 63
For loans on bonds and mortgages		240,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,860,050)		1,846,457 98
For interest (other than dividend payments to depositors)		5,043 54
For current expenses of the bank, viz.:		
For salaries	$27,693 12	
For taxes: Banking house, $502.20; surplus, $6,133.80	6,636 00	
For expenses, except taxes, of banking house:		
Repairs	589 38	
Other	2,302 69	
For expenses of other real estate, viz.:		
Repairs	34 00	
Other	62 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	7,877 66	
		45,245 35
For real estate acquired by foreclosure, or in settlement of debts due the bank		24,697 26
Other payments, viz.:		
Liberty Bond coupon books purchased	$12,685 00	
Liberty Bonds delivered to customers and refunds of installments	96,100 00	
Loss account of bank burglars in "hold up" of December 13, 1918	14,127 69	
U. S. War Savings Stamps purchased; insurance premiums advanced	264 55	
		123,177 24
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		769,197 99
		$5,516,750 99

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		17,875
Number of accounts opened or reopened during the year		3,117
Number of accounts closed during the year		3,205
Amount deposited during the year, not including dividends credited for that period		$2,852,898 37
Amount withdrawn during the year		2,462,181 63
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$170,509 52	
January 1, 1919	175,709 65	
		346,219 17
Average amount of each account January 1, 1919		546 11
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$455,593 71
Total expenses of the bank for the year 1918		45,615 67
Dividends paid to depositors for the year 1918		346,219 17
Net earnings for the year 1918 over expenses and dividends paid to depositors		63,758 87

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42. EASTERN DISTRICT SAVINGS BANK OF THE CITY OF BROOKLYN, BROOKLYN

[1024–1026 Gates avenue; incorporated 1895]

JOHN W. FRASER, President. CHAS. LOUIS SICARD, Secretary.
PARKER SLOANE, Vice-President. A. MANNING SHEVILLE, Cashier.
HOMER L. BARTLETT, Vice-President.

TRUSTEES

PARKER SLOANE, C. A. VAN IDERSTINE, CHARLES JACOB,
CHARLES L. SICARD, HOMER L. BARTLETT, JOHN W. MOORE,
JOHN W. FRASER, C. JEROME EDWARDS, JOHN BOSSERT,
GEO. W. PAYNTAR, JAMES A. STEWART, GEO. H. ILER,
HENRY L. GAUS.

FINANCIAL

RESOURCES

Bonds and mortgages				$5,544,368 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,101,500 00	$1,101,500 00	$1,101,500 00	
State of Alabama	16,000 00	15,833 19	15,920 00	
State of California	50,000 00	48,611 55	48,500 00	
State of Maine	50,000 00	48,372 43	50,000 00	
State of Missouri	50,000 00	48,121 68	49,000 00	
State of New Mexico	50,000 00	50,963 75	52,500 00	
State of North Carolina	5,000 00	5,030 74	5,075 00	
Cities in other States	1,668,500 00	1,746,794 50	1,696,550 00	
Counties, villages and towns in adjoining States	50,000 00	50,087 29	50,500 00	
Cities in this State	738,739 38	757,549 72	737,144 40	
Counties in this State	50,000 00	52,305 55	51,400 00	
Towns in this State	24,000 00	24,302 28	24,620 00	
Villages in this State	16,000 00	16,000 00	16,000 00	
Railroad mortgage bonds	1,079,000 00	1,089,525 14	958,030 00	
	$4,948,739 38	$5,054,997 82	$4,856,739 40	
				4,856,739 40
Promissory notes				31,944 00
Other real estate, book value, $62,815.24; cost, $65,090.24; actual cash value				62,815 24
Cash on deposit in banks or trust companies				953,753 21
Cash on hand				9,899 66
Total of collectible interest				106,240 80
Amount of all other assets, viz.:				
Liberty Bond payments for subscribers			$93,488 15	
Insurance premium advanced			6 50	
				93,494 65
				$11,659,254 96

LIABILITIES

Amount due depositors, viz.:			
Principal		$10,983,172 72	
Dividends credited or to be credited for the six months ending with December 31, 1918		195,101 06	
			$11,178,273 78
Surplus on market value			480,981 18
			$11,659,254 96

Surplus on par value, $572,981.16.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$865,434 03
From depositors, not including dividends credited	4,196,791 20
From interest on loans, deposits and investments	505,805 10

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From rents from other real estate		$3,951 71
From mortgages		189,047 00
From redemption of stocks and bonds		1,332,790 00
From stocks and bonds sold (total par value, $419,167.78)		420,089 39
From loans paid		32,521 20
From real estate sold		10,450 00
From all other sources, viz.:		
Liberty Bond receipts from subscribers	$376,209 58	
Insurance premiums and taxes advanced, refunded	289 75	
Received on real estate contract	1,100 00	
		377,599 33
		$7,934,478 96

PAYMENTS

To depositors, including dividends paid to them		$3,400,795 27
For loans on bonds and mortgages		104,400 00
For loans on stocks and bonds and other securities		64,465 20
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $2,984,249.38)		2,984,768 09
For interest (other than dividend payments to depositors)		10,761 07
For current expenses of the bank, viz.:		
For salaries	$25,785 64	
For taxes: Surplus	3,906 24	
For rent of banking rooms	3,947 77	
For expenses of other real estate, viz.:		
Repairs	1,805 04	
Insurance	517 61	
Taxes	1,532 24	
Other	266 31	
For other expenses, not including expenses of other real estate nor other expenses of banking house	7,387 20	
		45,148 05
Other payments, viz.:		
Insurance premiums and taxes advanced	$263 59	
Liberty Bond account	360,136 82	
Tellers' cash short; adjustment error in computing interest	88 00	
		360,488 41
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		963,652 87
		$7,934,478 96

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		29,333
Number of accounts opened or reopened during the year		5,774
Number of accounts closed during the year		3,753
Amount deposited during the year, not including dividends credited for that period		$4,196,791 20
Amount withdrawn during the year		3,400,795 27
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$186,411 75	
January 1, 1919	195,101 06	
		381,512 81
Average amount of each account January 1, 1919		381 08
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$510,181 79
Total expenses of the bank for the year 1918		45,148 05
Dividends paid to depositors for the year 1918		381,512 81
Net earnings for the year 1918 over expenses and dividends paid to depositors		83,520 93

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43. EAST NEW YORK SAVINGS BANK, BROOKLYN

[2644 Atlantic avenue; incorporated 1868]

FREDERICK MIDDENDORF, President. JOHN M. LINZ, Treasurer.
ADOLPH KIENDL, Vice-President. EDWARD A. RICHARDS, Secretary.
CLARENCE F. COLYER, Vice-Pres. FRED M. LINZ, Asst. Treasurer.

TRUSTEES

FRED'K MIDDENDORF,	JOHN M. LINZ,	G. F. MIDDENDORF, Jr.,
RUDOLPH REIMER,	ADOLPH KIENDL,	JOHN MEYN, Sr.,
FRANK C. LANG,	A. H. ACKERMAN.	N. WILLARD CURTIS,
FREDERICK D. HART,	CHARLES J. BENISCH,	JAS. K. ALEXANDER,
CLARENCE F. COLYER,	EDWARD A. RICHARDS,	ANDREW BRISLIN.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,840,250 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$564,650 00	$561,740 00	$564,650 00	
State of California	53,000 00	61,675 00	51,410 00	
Cities in other States	240,000 00	251,277 31	243,250 00	
Cities in this State	702,000 00	713,847 35	691,750 00	
Towns in this State	30,000 00	33,900 00	31,880 00	
Villages in this State	15,000 00	18,060 00	15,200 00	
Railroad mortgage bonds	445,000 00	501,805 82	393,850 00	
	$2,049,650 00	$2,132,295 48	$1,991,990 00	
				1,991,990 00
Banking house and lot, book value, $25,000; cost, $35,399.70; actual cash value				25,000 00
Other real estate, book value, $7,674.17; cost, $7,674.17; actual cash value				7,000 00
Cash on deposit in banks and trust companies				452,146 28
Cash on hand				29,065 20
Total of collectible interest				66,681 41
				$5,412,132 89

LIABILITIES

Amount due depositors, viz.:			
Principal	$4,843,246 64		
Dividends credited or to be credited for the six months ending with December 31, 1918	86,614 38		
		$4,929,861 02	
Other liabilities, viz.: Expenses incurred, but unpaid, Repairs		744 00	
Surplus on market value		481,527 87	
		$5,412,132 89	

Surplus on par value, $539,187.87.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$401,794 81
From depositors, not including dividends credited	1,634,247 28
From interest on loans, deposits and investments	242,263 91
From rents from banking house	300 00
From mortgages	49,500 00
From redemption of stocks and bonds	113,200 00
From all other sources, viz.: Insurance premium advanced, refunded	13 75
	$2,441,319 75

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PAYMENTS

To depositors, including dividends paid to them		$1,300,258 54
For loans on bonds and mortgages		153,100 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $475,000)		473,288 65
For interest (other than dividend payments to depositors)		948 21
For current expenses of the bank, viz.:		
For salaries	$15,309 50	
For taxes: Banking house, $613.60; surplus, $4,337.17	4,950 17	
For expenses, except taxes, of banking house:		
Repairs	84 09	
Insurance	241 66	
Other	652 18	
For expenses of other real estate, viz.:		
Repairs	1,069 00	
Insurance	15 52	
Taxes	171 32	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,700 28	
		26,193 72
For real estate acquired by foreclosure, or in settlement of debts due the bank		6,000 00
Other payments, viz.:		
Insurance premiums advanced	$35 75	
Fees paid in foreclosure action	283 40	
		319 15
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		481,211 48
		$2,441,319 75

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		10,683
Number of accounts opened or reopened during the year		2,050
Number of accounts closed during the year		1,804
Amount deposited during the year, not including dividends credited for that period		$1,634,247 28
Amount withdrawn during the year		1,300,258 54
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$82,990 81	
January 1, 1919	86,614 38	
		169,605 19
Average amount of each account January 1, 1919		453 36
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$241,753 58
Total expenses of the bank for the year 1918		27,256 87
Dividends paid to depositors for the year 1918		169,605 19
Net earnings for the year 1918 over expenses and dividends paid to depositors		44,891 52

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44. FLATBUSH SAVINGS BANK, BROOKLYN

[910 Flatbush avenue; incorporated 1916]

HARRY B. HAWKINS, President. EVERETT E. TERRY, Vice-President.
FREDERICK A. KOCH, Vice-President. DANIEL A. BENTIEN, Secretary.
STARKS W. SALT, Vice-President.

TRUSTEES

HARRY B. HAWKINS, FREDERICK A. KOCH, STARKS W. SALT, EVERETT E. TERRY, JOHN A. COOK, HENRY B. DAVENPORT, GEORGE C. DICKEL, WILLIAM HAWKINS, J. PAUL HOFFMAN, GRISWOLD I. KEENEY, ALEXANDER MacDONALD, JAMES McILRAVY, HENRY J. DAVENPORT, DeWITT V. D. REILEY, T. SCHENCK REMSEN, ALLAN STEVENSON, HENRY L. UGHETTA, RICHARD VOM LEHN, WILLIAM T. WELCH.

FINANCIAL

RESOURCES

Bonds and mortgages				$858,200 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$135,350 00	$133,400 00	$135,350 00	
State of Idaho	5,000 00	4,747 24	4,850 00	
State of Massachusetts	5,000 00	4,960 50	4,975 00	
Cities in other States	35,000 00	35,806 39	35,400 00	
Cities in this State	99,200 00	100,045 44	99,704 00	
Railroad mortgage bonds	142,000 00	138,892 75	133,400 00	
	$421,550 00	$417,852 32	$413,679 00	
				413,679 00
Other real estate, book value, $706.88; cost, $706.88; actual cash value				706 88
Cash on deposit in banks or trust companies				170,368 89
Cash on hand				15,562 00
Total of collectible interest				20,517 16
Amount of all other assets, viz.: Liberty bond payments for subscribers				10,194 00
				$1,489,227 93

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,449,947 04	
Dividends credited or to be credited for the six months ending with December 31, 1918	20,210 38	
		$1,470,157 42
Surplus on market value		19,070 51
		$1,489,227 93

Surplus on par value, $26,941.51.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$87,350 09
From depositors, not including dividends credited	1,430,394 79
From interest on loans, deposits and investments	40,958 87
From mortgages	18,600 00
From redemption of stocks and bonds	50,000 00
From stocks and bonds sold (total par value, $2,450)	2,450 00
From all other sources, viz.: Liberty Bond installments paid by subscribers	78,256 00
	$1,708,009 75

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PAYMENTS

To depositors, including dividends paid to them		$688,489 82
For loans on bonds and mortgages		481,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $254,200)		252,167 91
For interest (other than dividend payments to depositors)		1,158 30
For current expenses of the bank, viz.:		
For salaries	$6,072 53	
For expenses, except taxes, of banking house: Insurance	44 81	
For rent of banking rooms	1,774 97	
For expenses of other real estate, viz.: Taxes	42 57	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,827 95	
		10,762 83
Other payments, viz.: Liberty Bonds purchased for subscribers		88,450 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		185,930 89
		$1,708,009 75

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		8,373
Number of accounts opened or reopened during the year		4,106
Number of accounts closed during the year		1,491
Amount deposited during the year, not including dividends credited for that period		$1,430,394 79
Amount withdrawn during the year		688,489 82
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$14,546 96	
January 1, 1919	20,210 38	
Credited at other periods	59 28	
		34,816 62
Average amount of each account January 1, 1919		175 53
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$50,747 19
Total expenses of the bank for the year 1918		10,762 83
Dividends paid to depositors for the year 1918		34,816 62
Net earnings for the year 1918 over expenses and dividends paid to depositors		5,167 74

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45. FULTON SAVINGS BANK, KINGS COUNTY, BROOKLYN

[375 Fulton street; incorporated 1867 as Germania Savings Bank, Kings county]

A. GOEPEL, President.
PETER H. REPPENHAGEN, Vice-Pres.
OTTO WISSNER, 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,
JACOB DANGLER,
AUGUST JAHN,
J. F. HILDEBRAND,
RICHARD KNY,
OTTO WISSNER,
J. R. MANNHEIM.
HERMAN A. METZ,
FREDERICK RENKEN,
OTTO E. REIMER,
OSCAR THOMASS,
BERTHOLD FALLERT,
G. WM. RASCH.
LOUIS SCHELING.

FINANCIAL

RESOURCES

Bonds and mortgages				$7,798,200 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$191,500 00	$191,500 00	$191,500 00	
State of California	90,000 00	90,608 40	90,100 00	
State of Oklahoma	20,000 00	20,494 60	19,800 00	
Cities in other States	1,096,000 00	1,147,516 64	1,094,940 00	
Cities in this State	2,145,481 82	2,259,553 86	2,063,894 54	
Counties in this State	336,000 00	352,491 67	337,500 00	
Towns in this State	12,175 00	13,496 31	12,021 50	
Villages in this State	21,900 00	22,968 60	22,337 00	
Railroad mortgage bonds	730,000 00	705,246 71	657,200 00	
	$4,643,056 82	$4,803,876 79	$4,489,293 04	4,489,293 04
Banking house and lot, book value, $322,900.27; cost, $374,620.05; actual cash value				322,900 27
Other real estate, book value, $110,176.16; cost, $119,165.58; actual cash value				111,500 00
Cash on deposit in banks or trust companies				974,116 19
Cash on hand				17,481 69
Total of collectible interest				111,447 63
Amount of all other assets, viz.: Rent accrued				490 00
				$13,825,428 82

LIABILITIES

Amount due depositors, viz.:			
Principal	$12,633,108 26		
Dividends credited or to be credited for the six months ending with December 31, 1918	237,781 33		
		$12,870,889 59	
Surplus on market value		954,539 23	
		$13,825,428 82	

Surplus on par value, $1,108,303.01.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$800,308 83
From depositors, not including dividends credited	3,111,388 31
From interest on loans, deposits and investments	613,531 30
From rents from banking house	15,417 89
From rents from other real estate	7,798 01
From mortgages	328,275 00
From redemption of stocks and bonds	75,780 91
From stocks and bonds sold (total par value $170,300)	170,300 00
From real estate sold	36,000 00

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From all other sources, viz.:		
Appraisal fees	$332 60	
Insurance premiums advanced, refunded	271 72	
Deficiency judgment; old safe sold; refund, advertising	105 30	
		$709 02
		$5,159,509 27

PAYMENTS

To depositors, including dividends paid to them		$3,667,636 64
For loans on bonds and mortgages		75,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $272,850)		272,850 00
For current expenses of the bank, viz.:		
For salaries	$23,209 65	
For taxes: Banking house, $9,041.55; surplus, $8,699.35	17,740 90	
For expenses, except taxes, of banking house:		
Repairs	1,050 79	
Insurance	270 80	
Other	10,181 59	
For expenses of other real estate, viz.:		
Repairs	934 58	
Insurance	1,427 34	
Taxes	2,214 74	
Other	1,011 23	
For other expenses, not including expenses of other real estate nor other expenses of banking house	5,817 85	
		63,859 47
For real estate acquired by foreclosure, or in settlement of debts due the bank		87,334 38
Other payments, viz.:		
Commissions paid sale of real property	$340 00	
Improvements, real property	200 00	
Insurance premiums advanced; interest adjustment Liberty Bond account	190 90	
		730 90
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		991,597 88
		$5,159,509 27

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		20,719
Number of accounts opened or reopened during the year		2,806
Number of accounts closed during the year		3,070
Amount deposited during the year, not including dividends credited for that period		$3,111,388 31
Amount withdrawn during the year		3,667,636 64
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$240,388 20	
January 1, 1919	237,781 33	
		478,169 53
Average amount of each account January 1, 1919		621 21
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$630,124 93
Total expenses of the bank for the year 1918		70,106 30
Dividends paid to depositors for the year 1918		478,169 53
Net earnings for the year 1918 over expenses and dividends paid to depositors		81,849 10

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46. THE GREATER NEW YORK SAVINGS BANK, BROOKLYN

[498 Fifth avenue; incorporated 1897]

C. J. OBERMAYER, President. WM. K. CLEVERLY, Vice-Pres.
ALEXANDER G. CALDER, Vice-Pres. WM. OBERMAYER, Secretary,
THOMAS L. GRACE, Assistant Secretary.

TRUSTEES

C. J. OBERMAYER, WM. OBERMAYER, FREDERICK W. STARR,
CHARLES RUSTON, W. M. MESEROLE, WM. W. SPENCE,
WILLIAM J. MAXWELL, WM. K. CLEVERLEY, LUDWIG MERKLEIN,
W. F. VANDEN HOUTEN, WALTER CRITCHLEY, GUY LOOMIS,
ALEX. G. CALDER, JOHN LAMONT, WM. D. BUCKNER,
FRANK A. SELLE, ARCHIBALD SIMPSON. RAYMOND H. FIERO,
MILO M. BELDING, JR., GUSTAVE HARTUNG, HARRY M. DeMOTT,
H. B. McNAIR, JOHN E. RUSTON, ELISHA W. HINMAN.
THOMAS M. DELANEY,

FINANCIAL

RESOURCES

Bonds and mortgages				$3,936,575 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,266,000 00	$1,266,000 00	$1,266,000 00	
State of New York	100,000 00	105,387 00	106,000 00	
Cities in other States	786,500 00	828,546 24	788,305 00	
Cities in this State	630,000 00	644,850 18	612,225 00	
Towns in this State	10,000 00	10,060 00	10,170 00	
Villages in this State	10,000 00	10,711 00	10,015 00	
School districts in this State	16,000 00	16,558 30	15,990 00	
	$2,818,500 00	$2,882,112 72	$2,808,705 00	
				2,808,705 00
Cash on deposit in banks or trust companies				521,712 41
Cash on hand				58,145 91
Total of collectible interest				68,136 67
				$7,393,274 99

LIABILITIES

Amount due depositors, viz.:			
Principal	$6,694,362 37		
Dividends credited or to be credited for the six months ending with December 31, 1918	112,720 65		
		$6,807,083 02	
Other liabilities, viz.: Liberty Bond deposits			342,515 50
Surplus on market value			243,676 47
			$7,393,274 99

Surplus on par value, $253,471.47.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day			$442,244 57
From depositors, not including dividends credited			3,372,933 30
From interest on loans, deposits and investments			297,884 84
From mortgages			93,150 00
From redemption of stocks and bonds			600,000 00
From stocks and bonds sold (total par value $1,210,650)			1,210,650 00
From all other sources, viz.:			
Liberty Bond payments by subscribers	$1,443,808 00		
Profit sale of bonds	1,848 81		
Cash over; Sundries	25 43		
		1,445,682 24	
			$7,462,544 95

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PAYMENTS

To depositors, including dividends paid to them		$2,261,593 88
For loans on bonds and mortgages		610,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $2,843,000)		2,745,044 06
For interest (other than dividend payments to depositors)		3,679 86
For current expenses of the bank, viz.:		
For salaries	$26,537 77	
For taxes: Surplus	1,928 12	
For expenses, except taxes, of banking house:		
Repairs	375 21	
Insurance	10 71	
For rent of banking rooms	3,925 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	16,663 23	
		49,440 04
Other payments, viz.: Liberty Bond payments for subscribers		1,212,928 79
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		579,858 32
		$7,462,544 95

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		22,301
Number of accounts opened or reopened during the year		5,892
Number of accounts closed during the year		3,718
Amount deposited during the year, not including dividends credited for that period		$3,372,933 30
Amount withdrawn during the year		2,261,593 88
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$102,749 79	
January 1, 1919	112,720 65	
		215,470 44
Average amount of each account January 1, 1919		305 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$307,674 22
Total expenses of the bank for the year 1918		49,440 04
Dividends paid to depositors for the year 1918		215,470 44
Net earnings for the year 1918 over expenses and dividends paid to depositors		42,763 74

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47. THE GREEN POINT SAVINGS BANK, BROOKLYN

[807 Manhattan avenue; incorporated 1868]

GEORGE W. FELTER, President. FRANK S. HARLOW, Secretary.
CHAS. H. REYNOLDS, Vice-President. WILLIAM J. FLEMING, Asst. Sec.
D. A. MANSON, Vice-President.

TRUSTEES

WILLIAM C. REID, JAS. A. McCAFFERTY, FRANK S. HARLOW,
HENRY DUCKER, GEORGE W. FELTER, WILLIAM B. CATER,
DONALD A. MANSON, CHAS. H. REYNOLDS, GEORGE H. PERRY,
LEWIS JURGENS, DAVID MARTIN, FREDERICK W. SMITH,
JOSEPH S. MONTGOMERY.

FINANCIAL

RESOURCES

Bonds and mortgages				$6,507,225 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,221,000 00	$1,198,176 06	$1,221,000 00	
State of Oklahoma	70,000 00	70,654 62	69,300 00	
State of Tennessee	150,000 00	154,538 00	154,500 00	
State of Idaho	25,000 00	25,492 50	25,250 00	
State of California	84,000 00	85,957 86	84,730 00	
Cities in other States	1,178,000 00	1,210,948 75	1,166,335 00	
Cities in this State	787,800 00	807,370 66	774,342 00	
Counties in this State	275,000 00	295,202 51	264,050 00	
Towns in this State	45,000 00	45,432 77	45,000 00	
Railroad mortgage bonds	1,492,000 00	1,460,084 33	1,287,460 00	
	$5,327,800 00	$5,354,358 11	$5,091,967 00	
				5,091,967 00
Banking house and lot, book value, $125,000; cost, $169,227.76 actual cash value				125,000 00
Other real estate, book value, $28,398.01; cost, $28,398.01; actual cash value				28,398 01
Cash on deposit in banks or trust companies				731,802 11
Cash on hand				86,706 07
Total of collectible interest				107,974 62
Amount of all other assets, viz.: Advanced for Liberty Bond subscribers				57,500 00
				$12,736,572 81

LIABILITIES

Amount due depositors, viz.:			
Principal	$11,385,012 69		
Dividends credited or to be credited for the six months ending with December 31, 1918	204,493 73		
		$11,589,506 42	
Other liabilities, viz.: Expenses incurred, but unpaid, Taxes accrued		5,450 00	
Surplus on market value		1,141,616 39	
		$12,736,572 81	

Surplus on par value, $1,377,449.39

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$649,884 18
From depositors, not including dividends credited	3,411,633 34
From interest on loans, deposits and investments	560,049 86
From rents from other real estate	2,112 45
From mortgages	157,000 00
From redemption of stocks and bonds	296,850 00

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From stocks and bonds sold (total par value, $478,000)	$470,125 50
From real estate sold	29,387 50
From all other sources, viz.: Liberty bond payments by subscribers	776,300 00
	$6,353,342 83

PAYMENTS

To depositors, including dividends paid to them		$2,704,421 69
For loans on bonds and mortgages		236,950 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,977,200)		1,940,451 88
For interest (other than dividend payments to depositors)		7,818 19
For current expenses of the bank, viz.:		
For salaries	$41,443 00	
For taxes: Banking house, $2,974.16; surplus, $10,560.32	13,534 48	
For expenses, except taxes, of banking house:		
Repairs	717 54	
Insurance	52 50	
For expenses of other real estate, viz:		
Repairs	1,140 68	
Insurance	130 01	
Taxes	1,020 54	
Other	259 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	7,373 09	
		65,671 34
For real estate acquired by foreclosure, or in settlement of debts due the bank		41,921 55
Other payments, viz.: Liberty Bond payments for subscribers		537,600 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		818,508 18
		$6,353,342 83

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		21,214
Number of accounts opened or reopened during the year		3,793
Number of accounts closed during the year		2,680
Amount deposited during the year, not including dividends credited for that period		$3,411,633 34
Amount withdrawn during the year		2,704,421 69
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$197,979 30	
January 1, 1919	204,493 73	
		402,473 03
Average amount of each account January 1, 1919		546 31
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$575,453 93
Total expenses of the bank for the year 1918		67,653 87
Dividends paid to depositors for the year 1918		402,473 03
Net earnings for the year 1918 over expenses and dividends paid to depositors		105,327 03

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48 HAMBURG SAVINGS BANK, BROOKLYN

[1451 Myrtle avenue; incorporated 1906]

DAVID ENGEL, President. NICHOLAS A. STEMMERMANN, Vice-Pres.
ROBERT E. MOFFETT, Vice-Pres. GEO. C. UNBESCHEIDEN, Secretary.

TRUSTEES

DAVID ENGEL,	C. WM. WOHLERS,	ROBERT E. MOFFETT,
N. A. STEMMERMANN,	H. J. HOLTERMANN,	W. P. BOGGS,
H. L. SCHELLING,	CHAS. AICHMANN,	HENRY F. WAGNER,
HENRY C. BOHACK,	ERNEST A. FLEISCHER,	F. AUGUST SCHURMANN,
ALBERT L. LEVI.	OTTO SPANGENBERG,	GEO. C. UNBESCHEIDEN.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,623,750 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$302,250 00	$299,639 40	$302,250 00	
State of New Mexico	15,000 00	16,172 58	15,750 00	
State of Massachusetts	12,000 00	10,464 12	10,760 00	
State of South Carolina	10,000 00	10,000 00	10,000 00	
Cities in other States	118,400 00	124,985 37	120,760 00	
Towns in this State	36,000 00	37,309 34	37,310 00	
Villages in this State	111,980 00	114,943 76	114,372 05	
School districts in this State	50,050 00	52,048 28	51,156 75	
Railroad mortgage bonds	69,000 00	64,853 76	59,250 00	
	$991,180 02	$997,651 59	$984,457 15	
				984,457 15
Cash on deposit in banks or trust companies				218,162 28
Cash on hand				19,540 25
Total of collectible interest				22,237 76
				$2,868,147 44

LIABILITIES

Amount due depositors, viz.:		
Principal	$2,735,589 98	
Dividends credited or to be credited for the six months ending with December 31, 1918	48,460 31	
		$2,784,050 29
Surplus on market value		84,097 15
		$2,868,147 44

Surplus on par value, $90,820.02.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day		$215,883 43
From depositors, not including dividends credited		1,091,269 68
From interest on loans, deposits and investments		124,506 60
From mortgages		35,800 00
From redemption of stocks and bonds		139,386 67
From stocks and bonds sold (total par value, $3,167.50)		3,184 48
From all other sources, viz.:		
U. S. Thrift Stamps sold	$1,575 00	
Cash over; Profit, bond sale; Advertising refund; Commission on bond purchases	131 11	
		1,706 11
		$1,611,736 97

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PAYMENTS

To depositors, including dividends paid to them		$828,980 74
For loans on bonds and mortgages		117,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $418,167.50)		413,046 04
For interest (other than dividend payments to depositors)		1,420 66
For current expenses of the bank, viz.:		
For salaries	$6,779 97	
For taxes: Banking house, $576.00; surplus, $492.11	1,068 11	
For expenses, except taxes, of banking house:		
Repairs	134 86	
Insurance	50 00	
For rent of banking rooms	1,500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,379 06	
		11,912 00
Other payments, viz.:		
Adjustment of depositor's account	$100 00	
U. S. Thrift Stamps	1,575 00	
		1,675 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		237,702 53
		$1,611,736,97

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		9,132
Number of accounts opened or reopened during the year		1,657
Number of accounts closed during the year		1,353
Amount deposited during the year, not including dividends credited for that period		$1,091,269 68
Amount withdrawn during the year		828,980 74
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$46,072 30	
January 1, 1919	48,455 51	
Credited at other periods	4 80	
		94,532 61
Average amount of each account January 1, 1919		304 86
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$124,919 53
Total expenses of the bank for the year 1918		12,012 00
Dividends paid to depositors for the year 1918		94,532 61
Net earnings for the year 1918 over expenses and dividends paid to depositors		18,374 92

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49. HOME SAVINGS BANK, BROOKLYN

[804 Manhattan avenue; incorporated 1906]

MARSHALL W. GLEASON, President. JOHN W. BURR, Vice-President.
LOUIS STERN, Vice-President. V. M. POWELL, Cashier.

TRUSTEES

M. W. GLEASON, OSCAR A. BOCH, CHARLES H. HAWKINS,
JOHN W. BURR, CHAS. F. BALL, THOMAS F. KELLY,
HARRY A. JEWELL, CHAS. W. GRIFFIN, J. R. HAZELWOOD,
MORRIS SALZMAN, EDGAR H. HAZELWOOD, M. H. CAVANAUGH,
LOUIS STERN, EDWIN J. SUTPHIN, GEORGE H. ROWE.

FINANCIAL

RESOURCES

Bonds and mortgages				$418,150 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$33,650 00	$33,650 00	$33,650 00	
Cities in other States	115,500 00	120,464 92	118,860 00	
Counties, villages and towns in adjoining States	15,000 00	15,285 62	15,960 00	
Cities in this State	20,500 00	20,378 92	20,605 00	
Towns in this State	5,750 00	5,879 80	5,780 00	
Villages in this State	22,000 00	23,210 16	22,984 00	
School districts in this State	15,400 00	16,030 80	15,821 00	
Railroad mortgage bonds	21,000 00	18,112 27	18,480 00	
	$248,800 00	$253,012 49	$252,140 00	
				252,140 00
Cash on deposit in banks or trust companies				57,188 49
Cash on hand				6,055 19
Total of collectible interest				5,351 39
Amount of all other assets, viz.: Vaults, furniture, and fixtures				3,000 00
				$741,885 07

LIABILITIES

Amount due depositors, viz.:		
Principal	$703,252 00	
Dividends credited or to be credited for the six months ending with December 31, 1918	12,520 45	
		$715,772 45
Surplus on market value		26,112 62
		$741,885 07

Surplus on par value, $22,772.62.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$35,177 41
From depositors, not including dividends credited	311,768 63
From interest on loans, deposits and investments	35,137 76
From mortgages	21,900 00
From redemption of stocks and bonds	26,250 00
From stocks and bonds sold (total par value, $81,000)	79,706 25
From all other sources, viz.: Profit, sale of bonds	359 43
	$510,299 48

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PAYMENTS

To depositors, including dividends paid to them		$263,055 74
For loans on bonds and mortgages		19,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $160,800)		157,262 63
For interest (other than dividend payments to depositors)		1,009 54
For current expenses of the bank, viz.:		
For salaries	$3,812 00	
For taxes: Surplus	64 94	
For expenses, except taxes, of banking house: Other	96 58	
For rent of banking rooms	1,400 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	854 37	
		6,227 89
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		63,243 68
		$510,299 48

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		2,666
Number of accounts opened or reopened during the year		603
Number of accounts closed during the year		635
Amount deposited during the year, not including dividends credited for that period		$311,768 63
Amount withdrawn during the year		263,055 74
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$11,991 96	
January 1, 1919	12,520 45	
		24,512 41
Average amount of each account January 1, 1919		268 48
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$34,413 37
Total expenses of the bank for the year 1918		6,227 89
Dividends paid to depositors for the year 1918		24,512 41
Net earnings for the year 1918 over expenses and dividends paid to depositors		3,673 07

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50. THE KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN

[135 Broadway, corner Bedford avenue; incorporated 1860]

HUBERT G. TAYLOR, President.
ALFRED HODGES, Vice-President.
J. CARLISLE LOUDON, Vice-President.
MARTIN MULLER, Cashier.
GODFREY BAUER, Asst. Cashier.

TRUSTEES

ROBERT LIPTROTT, EDWARD McGARVEY, HUBERT G. TAYLOR, JACOB C. KLINCK, AUGUSTUS P. DAY, WALTER MATHISON, WILLIAM C. CARRICK, J. CARLISLE LOUDON, ALFRED HODGES, C. E. DONNELLON, W. WINTHROP TAYLOR, S. A. COYKENDALL, CHAS. F. TUTTLE,

FINANCIAL

RESOURCES

Bonds and mortgages				$6,187,650 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$293,000 00	$293,000 00	$293,000 00	
State of California	25,000 00	23,500 00	23,500 00	
State of Maryland	25,000 00	24,750 00	24,750 00	
State of Oklahoma	25,000 00	25,385 25	24,750 00	
Cities in other States	1,310,000 00	1,356,630 01	1,308,557 00	
Cities in this State	1,704,400 00	1,775,854 36	1,649,219 20	
Counties in this State	63,533 47	68,982 62	62,262 80	
Villages in this State	131,000 00	137,576 22	137,340 00	
School districts in this State	77,000 00	78,249 62	76,554 00	
Railroad mortgage bonds	3,605,000 00	3,771,781 56	3,287,260 00	
	$7,258,933 47	$7,554,709 64	$6,887,193 00	
				6,887,193 00
Banking house and lot, book value $50,000; cost, $142,637; actual cash value				50,000 00
Other real estate, book value, $251,400.74; cost, $251,400.74; actual cash value				251,400 74
Cash on deposit in banks or trust companies				930,284 47
Cash on hand				47,059 27
Total of collectible interest				124,969 99
Amount of all other assets, viz.:				
Liberty Bonds for counter sale			$73,500 00	
Deficiency judgments			2,003 28	
U. S. Thrift Stamps			400 00	
				75,903 28
				$14,554,460 75

LIABILITIES

Amount due depositors, viz.:		
Principal	$13,323,658 41	
Dividends credited or to be credited for the six months ending with December 31, 1918	256,542 95	
		$13,580,201 36
Other liabilities, viz.: Suspense		1,783 71
Surplus on market value		972,475 68
		$14,554,460 75

Surplus on par value, $1,344,216.15.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$946,013 11
From depositors, not including dividends credited	2,139,153 87
From interest on loans, deposits and investments	658,191 55
From rents from other real estate	16,451 34
From mortgages	160,696 69

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From redemption of stocks and bonds		$220,600 00
From real estate sold		19,501 25
From all other sources, viz.:		
Liberty Bonds, counter sales, and interest on same	$198,384 22	
Fees for tax searches; Deficiency judgment; Collection fees	172 75	
		198,556 97
		$4,368,164 78

PAYMENTS

To depositors, including dividends paid to them		$2,921,779 62
For loans on bonds and mortgages		14,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $110,000)		110,000 00
For current expenses of the bank, viz.:		
For salaries	$34,455 00	
For taxes: Banking house, $1,190.65; surplus, $8,081.12	9,271 77	
For expenses, except taxes, of banking house:		
Repairs	246 79	
Insurance	182 93	
For expenses of other real estate viz.:		
Repairs	8,357 61	
Insurance	1,113 74	
Taxes	5,728 01	
Other	2,492 31	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,382 18	
		66,230 34
For real estate acquired by foreclosure, or in settlement of debts due the bank		25,500 00
Other payments, viz.:		
Insurance premiums advanced	$93 32	
Liberty Bonds purchased for counter sale	250,000 00	
U. S. War Savings Stamps	400 00	
Expenses in foreclosure actions; taxes paid on foreclosed properties	2,817 76	
		253,311 08
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		977,343 74
		$4,368,164 78

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		14,190
Number of accounts opened or reopened during the year		1,200
Number of accounts closed during the year		1,329
Amount deposited during the year, not including dividends credited for that period		$2,139,153 87
Amount withdrawn during the year		2,921,779 62
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$261,536 59	
January 1, 1919	256,542 95	
		518,079 54
Average amount of each account January 1, 1919		957 02
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$663,155 81
Total expenses of the bank for the year 1918		66,230 34
Dividends paid to depositors for the year 1918		518,079 54
Net earnings for the year 1918 over expenses and dividends paid to depositors		78,845 93

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51. LINCOLN SAVINGS BANK OF BROOKLYN, BROOKLYN

[531 Broadway; incorporated 1866 as German Savings Bank of Brooklyn]

CHARLES FROEB, President. JOHN M. OTTO, Vice-President.
JOSEPH HUBER, Vice-President. HENRY STUMPF, Secretary.

TRUSTEES

THEO. ENGELHARDT, JOHN M. OTTO, JOSEPH HUBER,
CHARLES FROEB, GEORGE B. GOODWIN, LOUIS ZOELLNER,
HERMAN F. SCHARMANN, J. H. SCHUMANN, JOHN PROBST,
HENRY C. DECK, HENRY STUMPF, FREDERICK WEISBROD,
CHARLES VOGT, FRED. GRETSCH, HARRY M. EDWARDS.

FINANCIAL

RESOURCES

Bonds and mortgages				$13,371,675 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$2,215,750 00	$2,205,268 60	$2,215,750 00	
State of Louisiana	12,000 00	12,743 33	12,120 00	
State of Mississippi	23,000 00	24,180 11	23,470 00	
State of Montana	10,000 00	10,000 00	10,600.00	
State of Oregon	10,000 00	9,748 68	9,720 00	
State of South Carolina	25,000 00	24,968 75	25,000 00	
State of Tennessee	1,000 00	1,000 00	1,010 00	
Cities in other States	2,774,408 00	2,905,487 57	2,761,581 58	
Cities in this State	2,337,277 18	2,468,629 67	2,268,516 54	
Counties in this State	114,400 00	120,378 69	111,744 20	
Towns in this State	59,500 00	62,137 63	60,640 00	
Villages in this State	24,000 00	23,803 03	23,800 00	
Railroad mortgage bonds	2,743,848 48	2,878,916 95	2,703,509 69	
	$10,350,183 66	$10,747,263 01	$10,227,462 01	
				10,227,462 01
Promissory notes				5,690 00
Banking house and lot, book value, $65,000; cost, $120,714.59; actual cash value				65,000 00
Cash on deposit in banks or trust companies				2,365,000 00
Cash on hand				111,054 35
Total of collectible interest				204,452 73
Amount of all other assets, viz.: Rent accrued				412 09
				$26,350,746 18

LIABILITIES

Amount due depositors, viz.:			
Principal	$23,925,244 63		
Dividends credited or to be credited for the six months ending with December 31, 1918	432,042 16		
			$24,357,286 79
Other liabilities, viz.: Liberty Bond deposits			46,022 20
Surplus on market value			1,947,437 19
			$26,350,746 18

Surplus on par value, $2,070,158.84.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day		$2,651,298 24
From depositors, not including dividends credited		7,395,271 95
From interest on loans, deposits and investments		1,163,142 78
From rents from banking house		3,525 50
From rents from other real estate		41 00
From mortgages		238,600 00
From redemption of stocks and bonds		2,057,757 26
From stocks and bonds sold (total par value, $887,160.12)		893,195 51
From loans paid		17,948 86
From real estate sold		7,490 03
From all other sources, viz.:		
Liberty Bond subscriptions, Fourth Loan	$128,722 20	
U. S. Thrift Stamps sold	17,284 50	

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Insurance premiums advanced, refunded; fees for tax searches, collections, and satisfaction pieces..	$275 58	
Sale of old material; profit, sale of bonds; sundry rebates	273 06	
		$146,555 34
		$14,574,826 47

PAYMENTS

To depositors, including dividends paid to them		$6,607,653 48
For loans on bonds and mortgages		231,600 00
For loans on stocks and bondse and other securities		23,638 86
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $5,046,755.18)		5,036,165 43
For interest (other than dividend payments to depositors)		16,417 66
For current expenses of the bank, viz.:		
For salaries	$46,247 95	
For taxes: Banking house, $1,692.70; surplus, $15,266.00	16,958 70	
For expenses, except taxes, of banking house:		
Repairs	812 11	
Insurance	109 76	
For expenses of other real estate, viz.:		
Repairs	885 00	
Taxes	299 60	
Other	11 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house..	10,388 70	
		75,712 82
For real estate acquired by foreclosure, or in settlement of debts due the bank		7,400 77
Other payments, viz.:		
Insurance premiums advanced	$48 60	
Payment of forged draft	150 00	
Liberty Bonds, Fourth Loan purchased for customers	82,700 00	
U. S. Thrift Stamps	17,284 50	
		100,183 10
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		2,476,054 35
		$14,574,826 47

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		45,753
Number of accounts opened or reopened during the year		5,746
Number of accounts closed during the year		6,339
Amount deposited during the year, not including dividends credited for that period		$7,395,271 95
Amount withdrawn during the year		6,607,653 48
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$424,204 64	
January 1, 1919	432,042 16	
		856,246 80
Average amount of each account January 1, 1919		532 35
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		$26,095 77
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$1,138,144 38
Total expenses of the bank for the year 1918		75,712 82
Dividends paid to depositors for the year 1918		856,246 80
Net earnings for the year 1918 over expenses and dividends paid to depositors		206,184 76

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52. PRUDENTIAL SAVINGS BANK, BROOKLYN

[Broadway and Vernon avenue; incorporated 1908]

DIETRICH W. KAATZE, President. LEWIS C. GEHRING, Treasurer.
JOHN AUER, Sr., Vice-President. HOLLIS H. SEARLES, Cashier.
JOHN H. SCANNELL, Vice-President. LOUIS P. BUCK, Assistant Cashier.

TRUSTEES

DIETRICH W. KAATZE,	CHARLES WISSMAN,	CHAS. W. GANS,
JOHN AUER, Sr.,	B. P. VAN BENTHUYSEN,	WM. J. ELLIOTT,
JOHN H. SCANNELL,	FREDERICK PAPE,	JOS. VOLLKOMMER,
HERBERT A. O'BRIEN,	MANASSEH MILLER,	LOUIS P. BUCK,
FRANCIS B. MULLIN,	AUGUST HASENFLUG,	GEORGE P. BUSCH,
HOLLIS H. SEARLES,	CHAS. VOLLMER,	LEWIS C. GEHRING.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,141,900 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$598,872 80	$580,457 20	$598,872 80	
State of Oklahoma	10,800 00	10,883 41	10,692 00	
Cities in other States	156,000 00	163,968 16	160,069 50	
Cities in this State	44,304 88	44,155 59	44,198 01	
Counties in this State	1,000 00	1,000 00	1,010 00	
Towns in this State	77,050 00	80,104 27	79,278 75	
Villages in this State	127,479 20	127,985 44	128,702 79	
Railroad mortgage bonds	431,500 00	436,857 72	421,490 00	
	$1,447,006 88	$1,455,411 79	$1,444,313 85	
				1,444,313 85
Promissory notes				4,750 00
Other real estate, book value, $24,038.83; cost, $24,038.83; actual cash value				24,038 83
Cash on deposit in banks or trust companies				356,555 09
Cash on hand				50,970 69
Total of collectible interest				31,235 15
Amount of all other assets, viz.:				
Interest accrued on real estate contracts			$800 00	
Insurance premiums advanced			48 25	
U. S. Thrift Stamps			127 20	
				975 45
				$4,054,739 06

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,846,715 71	
Dividends credited or to be credited for the six months ending with December 31, 1918	66,948 37	
		$3,913,664 08
Other liabilities, viz.: Deposits on contracts, sale of real estate		1,130 22
Surplus on market value		139,944 76
		$4,054,739 06

Surplus on par value, $142,637.79

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$290,809 43
From depositors, not including dividends credited	1,724,867 14
From interest on loans, deposits and investments	194,276 83
From rents from other real estate	1,348 05
From mortgages	71,050 00
From redemption of stocks and bonds	102,982 00
From stocks and bonds sold (total par value, $445,310.64)	449,455 46
From loans paid	1,700 00
From real estate sold	56,881 40

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From all other sources, viz.:		
Insurance premiums advanced, refunded	$30 80	
Profit on real estate and bonds sold	1,721 35	
From receiver of foreclosed real estate	45 74	
Deposits on contract real estate sold	1,415 46	
U. S. War Savings and Thrift Stamps sold	10,263 80	
		$13,477 15
		$2,906,847 46

PAYMENTS

To depositors, including dividends paid to them		$1,289,486 68
For loans on bonds and mortgages		107,650 00
For loans on stocks and bonds and other securities		6,450 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,006,198.56)		998,502 21
For interest (other than dividend payments to depositors)		6,072 86
For current expenses of the bank, viz.:		
For salaries	$10,827 81	
For taxes: Surplus	778 45	
For expenses, except taxes, of banking house:		
Repairs	145 20	
Insurance	141 77	
Other	819 12	
For rent of banking rooms	7,200 00	
For expenses of other real estate, viz.:		
Repairs	646 52	
Taxes	175 13	
Other	50 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,765 62	
		22,549 62
For real estate acquired by foreclosure, or in settlement of debts due the bank		54,687 30
Other payments, viz.:		
Taxes on real estate sold; real estate contract closed out	$735 24	
U. S. War Savings and Thrift Stamps	13,108 72	
Insurance premiums advanced	79 05	
		13,923 01
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		407,525 78
		$2,906,847 46

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		10,058
Number of accounts opened or reopened during the year		2,144
Number of accounts closed during the year		1,573
Amount deposited during the year, not including dividends credited for that period		$1,724,867 14
Amount withdrawn during the year		1,289,486 68
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$63,405 69	
January 1, 1919	66,948 37	
		130,354 06
Average amount of each account January 1, 1919		389 11
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$190,376 60
Total expenses of the bank for the year 1918		22,639 43
Dividends paid to depositors for the year 1918		130,354 06
Net earnings for the year 1918 over expenses and dividends paid to depositors		37,383 11

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53. THE SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN

[160–162 Atlantic avenue; incorporated 1850]

WILLIAM J. COOMBS, President. CLARENCE S. DUNNING, Treasurer.
WALTER M. AIKMAN, Vice-President. JACOB STEINER, Comptroller.
ALBRO J. NEWTON, Vice-President. BERNARD A. BURGER, Secretary.
JOHN J. PIERREPONT, Vice-President

TRUSTEES

WALTER M. AIKMAN, CHARLES A. BOODY, WILLIAM J. COOMBS, ISAAC H. CARY, CHARLES B. DENNY, CLARENCE S. DUNNING, J. MORTON HALSTEAD, DAVID H. LANMAN, G. FOSTER SMITH, 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, JOHN T. UNDERWOOD, D. IRVING MEAD, ARNOLD W. SHERMAN, BERNARD A. BURGER, JOSIAH O. LOW, HIRAM R. STEELE, JOSEPH W. GREENE, Jr., WM. H. CARY.

FINANCIAL

RESOURCES

Bonds and mortgages				$10,786,575 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$4,251,450 00	$4,251,450 00	$4,251,450 00	
State of New York	400,000 00	415,562 50	412,000 00	
State of Maryland	75,000 00	76,375 00	74,250 00	
State of Missouri	21,000 00	20,410 11	20,580 00	
State of Tennessee	200,000 00	199,625 76	198,800 00	
Cities in other States	2,744,420 00	2,839,590 01	2,730,935 00	
Cities in this State	4,800,200 00	4,957,735 77	4,711,020 75	
Counties in this State	305,500 00	319,982 47	302,192 50	
Towns in this State	13,000 00	13,682 50	12,870 00	
Villages in this State	116,000 00	120,292 64	116,860 00	
School districts in this State	29,000 00	30,357 40	29,585 00	
Railroad mortgage bonds	4,596,000 00	4,814,361 69	3,956,210 00	
	$17,551,570 00	$18,058,425 85	$16,816,753 25	16,816,753 25
Promissory notes				6,000 00
Banking house and lot, book value, $75,000; cost, $198,000; actual cash value				75,000 00
Other real estate, book value, $157,250; cost, $180,058.59; actual cash value				157,250 00
Cash on deposit in banks or trust companies				1,806,271 84
Cash on hand				78,870 00
Total of collectible interest				343,909 25
				$30,070,629 34

LIABILITIES

Amount due depositors, viz.:			
Principal	$26,225,319 22		
Dividends credited or to be credited for the six months ending with December 31, 1918	492,601 37		
		$26,717,920 59	
Other liabilities, viz.:			
Liberty Bond deposits	$162,267 11		
Deposit on contract, sale of real estate	500 00		
		162,767 11	
Surplus on market value		3,189,941 64	
			$30,070,629 34

Surplus on par value $3,924,758.39.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$3,138,210 26
From depositors, not including dividends credited	6,135,097 22
From interest on loans, deposits and investments	1,273,166 66
From rents from banking house	915 00
From rents from other real estate	21,288 61
From mortgages	418,760 00
From redemption of stocks and bonds	3,963,150 00
From stocks and bonds sold (total par value, $1,583,300)	1,583,300 00

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From loans paid		$1,000 00
From real estate sold		44,450 00
From all other sources, viz.:		
Liberty Bond installments from subscribers	$335,691 35	
Suspense account, adjustment of cash over and short	270 00	
Profit sale of "other real estate"	550 00	
Collected on deficiency judgment	1,323 35	
Deposit on land contract	500 00	
		388,334 70
		$16,967,672 45

PAYMENTS

To depositors, including dividends paid to them		$6,277,577 03
For loans on bonds and mortgages		67,250 00
For loans on stocks and bonds and other securities		7,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $8,352,500)		8,352,703 31
For interest (other than dividend payments to depositors)		5,089 84
For current expenses of the bank, viz.:		
For salaries	$63,075 82	
For taxes: Banking house, $1,825.85; surplus, $27,742.40; on mortgages, $240.00	26,808 25	
For expenses, except taxes, of banking house:		
Repairs	663 34	
Other	4,854 26	
For expenses of other real estate, viz.:		
Repairs	5,962 45	
Insurance	424 38	
Taxes	8,427 14	
Other	3,705 89	
For other expenses, not including expenses of other real estate nor other expenses of banking house	25,889 39	
		139,810 92
For real estate acquired by foreclosure, or in settlement of debts due the bank		9,042 29
Other payments, viz.:		
Liberty Bond installments payments completed	$223,424 24	
Suspense account, adjustment cash over and short	481 00	
Deposit on land contract transferred to "other real estate" account; adjustment errors in depositor's account	151 98	
		224,057 22
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		1,885,141 84
		$16,967,672 45

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		37,405
Number of accounts opened or reopened during the year		5,587
Number of accounts closed during the year		7,051
Amount deposited during the year, not including dividends credited for that period		$6,135,097 22
Amount withdrawn during the year		6,277,577 03
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$488,081 04	
January 1, 1919	492,601 37	
		980,682 41
Average amount of each account January 1, 1919		714 29
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$1,299,718 75
Total expenses of the bank for the year 1918		177,503 76
Dividends paid to depositors for the year 1918		980,682 41
Net earnings for the year 1918 over expenses and dividends paid to depositors		141,532 58

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54. SUMNER SAVINGS BANK, BROOKLYN

[12 Graham avenue; incorporated 1906]

ARTHUR S. SOMERS, President. JOHN D. H. SCHULZ, Vice-President.
NATHAN S. JONAS, Vice-President. WALLACE L. CONNER, Secretary.

TRUSTEES

NATHAN S. JONAS, HENRY NEWMAN, CHARLES A. GORMAN,
RALPH JONAS, BENJ. H. ROTH, WALTER GRETSCH.
EDWARD LAZANSKY, ARTHUR S. SOMERS, JOHN D. H. SCHULZ.
BEN. LEVY, VICTOR B. WOLF, EUGENE T. TROTTER,
CHAS. LYON, MOSES BERNSTEIN, E. S. POWELL, JR.,
MATTHEW T. MEAGHER, CARL BAUER, LOUIS CHARLES WILLS,
S. B. KRAUS, GEORGE W. BAKER.

FINANCIAL

RESOURCES

Bonds and mortgages				$609,875 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$318,417 68	$317,960 68	$318,417 68	
State of New York	5,000 00	5,050 00	5,050 00	
Cities in this State	118,000 00	114,986 87	114,210 00	
Railroad mortgage bonds	345,000 00	316,531 25	290,700 00	
	$786,417 68	$754,528 80	$728,377 68	
				728,377 68
Cash on deposit in banks or trust companies				83,598 33
Cash on hand				22,146 21
Total of collectible interest				11,930 74
				$1,455,927 96

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,406,241 03	
Dividends credited or to be credited for the six months ending with December 31, 1918	23,614 51	
		$1,429,855 54
Other liabilities, viz.: Expenses incurred, but unpaid, rent		625 00
Surplus on market value		25,447 42
		$1,455,927 96

Surplus on par value, $83,487.42.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day		$114,812 08
From depositors, not including dividends credited		773,866 72
From interest on loans, deposits and investments		62,094 98
From rents from banking house		285 00
From mortgages		26,125 00
From redemption of stocks and bonds		130,000 00
From stocks and bonds sold (total par value, $153,800)		153,800 00
From all other sources, viz.:		
Liberty Bond payments by subscribers	$18,603 00	
Profit bond subscription cancellations; tellers' cash over; error and refund	890 47	
Insurance premiums advanced, refunded	171 24	
		19,664 71
		$1,280,648 49

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PAYMENTS

To depositors, including dividends paid to them		$607,873 29
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $528,017.68)		549,261 93
For interest (other than dividend payments to depositors)		1,557 21
For current expenses of the bank, viz.:		
For salaries	$5,132 31	
For expenses, except taxes, of banking house:		
Repairs	310 32	
Insurance	16 20	
For rent of banking rooms	1,875 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,680 00	
		11,013 83
Other payments, viz.:		
Liberty Bonds purchased for subscribers	$4,450 00	
Insurance premiums advanced	199 84	
Tellers' cash short; refunds bond subscription cancellations	547 85	
		5,197 69
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		105,744 54
		$1,280,648 49

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		5,192
Number of accounts opened or reopened during the year		3,115
Number of accounts closed during the year		2,767
Amount deposited during the year, not including dividends credited for that period		$773,866 72
Amount withdrawn during the year		607,873 29
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$22,355 00	
January 1, 1919	23,614 51	
		45,969 51
Average amount of each account January 1, 1919		275 39
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		8
Total amount of such accounts		$26,900 65
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$63,572 65
Total expenses of the bank for the year 1918		11,638 83
Dividends paid to depositors for the year 1918		45,969 51
Net earnings for the year 1918 over expenses and dividends paid to depositors		5,964 31

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55. THE WILLIAMSBURGH SAVINGS BANK, BROOKLYN

[175 Broadway; incorporated 1851]

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

TRUSTEES

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

FINANCIAL

RESOURCES

Bonds and mortgages				$46,743,975 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$8,925,750 00	$8,925,750 00	$8,925,750 00	
State of New York	1,666,750 00	1,718,477 64	1,668,826 25	
State of Arizona	100,000 00	101,089 00	102,000 00	
State of Massachusetts	429,000 00	450,303 46	390,390 00	
State of New Mexico	219,000 00	226,759 79	231,030 00	
State of Oklahoma	46,200 00	46,836 99	45,738 00	
State of Tennessee	635,000 00	667,967 96	667,400 00	
State of Utah	100,000 00	103,750 00	102,000 00	
Cities in other States	12,517,000 00	13,270,220 62	12,427,831 00	
Cities in this State	13,428,266 59	14,635,296 40	13,382,401 42	
Counties in this State	277,075 00	286,576 07	281,280 38	
Towns in this State	253,250 00	262,651 72	259,332 50	
Villages in this State	123,000 00	126,547 69	124,270 00	
School districts in this State	41,500 00	43,358 98	42,122 50	
Railroad mortgage bonds	4,638,968 00	4,942,118 02	4,368,972 48	
	$43,400,759 59	$45,807,703 34	$43,009,344 53	43,009,344 53
Promissory notes				6,033 00
Banking house and lot, book value, $250,000; cost, $689,000; actual cash value				250,000 00
Other real estate, book value, $149,562.66; cost, $155,880.35; actual cash value				149,562 66
Cash on deposit in banks or trust companies				3,702,811 98
Cash on hand				513,035 63
Total of collectible interest				791,509 64
Amount of all other assets, viz.:				
Insurance on bonds and mortgages			$1,953 65	
Canaseraga Creek improvement			27,964 47	
				$95,196,190 56

LIABILITIES

Amount due depositors, viz.:		
Principal	$81,181,465 72	
Dividends credited or to be credited for the six months ending with December 31, 1918	1,521,557 66	
		$82,703,023 38
Other liabilities, viz.: Liberty Bond deposits		392,275 00
Surplus on market value		12,100,892 18
		$95,196,190 56

Surplus on par value, $12,492,307.24.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$5,928,878 16
From depositors, not including dividends credited	16,994,192 46
From interest on loans, deposits and investments	4,220,681 50

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From rents from other real estate		$14,112 69
From mortgages		1,085,897 00
From redemption of stocks and bonds		3,545,208 33
From stocks and bonds sold (total par value, $1,945,300)		2,057,706 25
From loans paid		5,500 00
From real estate sold		39,240 80
From all other sources, viz.:		
Liberty Bond payments by subscribers	$2,729,759 00	
Insurance premiums advanced, refunded	2,721 55	
Inspection of mortgage loans	268 00	
		2,732,748 55
		$36,624,165 74

PAYMENTS

To depositors, including dividends paid to them		$17,969,332 86
For loans on bonds and mortgages		1,032,247 00
For loans on stocks and bonds and other securities		11,533 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $12,961,500)		12,951,500 00
For interest (other than dividend payments to depositors)		25,188 20
For current expenses of the bank, viz.:		
For salaries	$146,518 16	
For taxes: Banking house, $9,349.73; surplus, $98,545.07	107,894 80	
For expenses, except taxes, of banking house:		
Repairs	3,694 86	
Insurance	80 70	
Other	3,807 97	
For expenses of other real estate, viz.:		
Repairs	27,105 98	
Insurance	959 67	
Taxes	6,925 78	
For other expenses, not including expenses of other real estate nor other expenses of banking house	72,739 04	
		369,726 96
For real estate acquired by foreclosure, or in settlement of debts due the bank		23,658 82
Other payments, viz.:		
Liberty Bond payments for subscribers	$22,023 00	
Insurance premiums advanced	2,590 74	
Cash short	517 55	
		25,131 29
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		4,215,847 61
		$36,624,165 74

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		112,998
Number of accounts opened or reopened during the year		12,820
Number of accounts closed during the year		12,335
Amount deposited during the year, not including dividends credited for that period		$16,994,192 46
Amount withdrawn during the year		17,969,332 86
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$1,519,968 00	
January 1, 1919	1,521,557 66	
		3,041,525 66
Average amount of each account January 1, 1919		731 89
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$4,130,038 95
Total expenses of the bank for the year 1918		450,847 48
Dividends paid to depositors for the year 1918		3,041,525 66
Net earnings for the year 1918 over expenses and dividends paid to depositors		637,665 81

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56. ONEIDA SAVINGS BANK, ONEIDA

[103–105 Main street; incorporated 1866]

EUGENE E. COON, President. IRA L. SNELL, Vice-President.
HARRISON W. COLEY, Vice-President. H. L. BALDWIN, Treasurer.

TRUSTEES

EUGENE E. COON, HARRISON W. COLEY, HOWARD L. BALDWIN,
IRA L. SNELL, JOHN W. GREGG, RHODY TOHER,
THEO. F. HAND, GEO. A. MARCELLUS, FREDERICK A. GARVIN,
HOLTON V. NOYES, ANTHONY B. MUNROE, WALCOTT D. BARTLETT,
E. LELAND HUNT, WILLIAM M. BALLARD.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,331,146 71
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$254,350 00	$254,350 00	$254,350 00	
Cities in other States	225,000 00	229,306 45	220,640 00	
Cities in this State	376,467 60	388,316 48	368,390 46	
Counties in this State	132,000 00	134,344 80	129,830 00	
Towns in this State	3,500 00	3,500 00	3,325 00	
Villages in this State	126,800 00	129,297 68	124,654 00	
School districts in this State	71,125 00	74,186 97	71,830 00	
Railroad mortgage bonds	432,000 00	440,689 25	351,020 00	
	$1,621,242 60	$1,653,991 63	$1,524,039 46	
				1,524,039 46
Banking house and lot, book value, $28,000; cost, $54,351.61; actual cash value				28,000 00
Other real estate, book value, $24,592.90; cost, $26,322.04; actual cash value				24,592 90
Cash on deposit in banks or trust companies				198,315 12
Cash on hand				56,641 35
Total of collectible interest				81,363 52
Amount of all other assets, viz.:				
Land contracts			$12,281 44	
Insurance premiums and taxes advanced			263 14	
Liberty Bonds			28,444 00	
				41,088 58
				$4,285,187 64

LIABILITIES

Amount due depositors, viz.:			
Principal		$3,863,899 52	
Dividends credited or to be credited for the six months ending with December 31, 1918		74,425 32	
			$3,938,324 84
Other liabilities, viz.: Mortgage suspense			277 46
Surplus on market value			346,585 34
			$4,285,187 64

Surplus on par value, $443,788.48.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$293,597 61
From depositors, not including dividends credited	962,066 96
From interest on loans, deposits and investments	194,769 93
From rents from banking house	616 90
From rents from other real estate	2,112 75
From mortgages	152,471 55
From redemption of stocks and bonds	88,970 95
From real estate sold	4,947 31

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From all other sources, viz.:		
Liberty Bond payments by subscribers	$241,950 62	
Mortgage suspense account	6,319 79	
Payments received on land contracts	1,814 06	
Insurance premiums and taxes advanced, refunded	533 97	
Suspense; profit and loss	1,371 51	
		$251,989 95
		$1,951,543 91

PAYMENTS

To depositors, including dividends paid to them		$1,170,937 62
For loans on bonds and mortgages		70,971 54
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $190,900)		190,900 00
For interest (other than dividend payments to depositors)		425 10
For current expenses of the bank, viz.:		
For salaries	$8,132 00	
For taxes: Banking house, $967.32; surplus, $3,092.04.	4,059 36	
For expenses, except taxes, of banking house:		
Repairs	826 31	
Insurance	198 35	
Other	1,453 13	
For expenses of other real estate, viz.:		
Repairs	1,639 79	
Insurance	162 25	
Taxes	854 79	
Other	59 02	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,113 18	
		19,498 18
For real estate acquired by foreclosure, or in settlement of debts due the bank		2,496 31
Other payments, viz.:		
Liberty Bond accounts	$228,047 39	
Mortgage suspense account	6,266 04	
Land contracts	5,300 00	
Insurance premiums and taxes advanced	604 75	
Suspense; profit and loss	1,140 51	
		241,358 69
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		254,956 47
		$1,951,543 91

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		9,674
Number of accounts opened or reopened during the year		1,467
Number of accounts closed during the year		1,486
Amount deposited during the year, not including dividends credited for that period		$962,066 96
Amount withdrawn during the year		1,170,937 62
Amount of dividends credited and paid for the year, viz.:		
July 1 1918	$75,842 04	
January 1, 1919	74,425 32	
Credited at other periods	1,187 91	
		151,455 27
Average amount of each account January 1, 1919		407 10
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$206,602 41
Total expenses of the bank for the year 1918		19,498 18
Dividends paid to depositors for the year 1918		151,455 27
Net earnings for the year 1918 over expenses and dividends paid to depositors		35,648 96

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57. THE EAST SIDE SAVINGS BANK OF ROCHESTER, ROCHESTER

[233 Main street, East; incorporated 1869]

W. HENRY MATHEWS, President. ALEX. B. LAMBERTON, Vice-Pres.
WILLIAM BAUSCH, Vice-President. AUSTIN C. JACKSON, Treasurer.

TRUSTEES

CASSIUS C. DAVY, WILLIAM BAUSCH, V. F. WHITMORE,
W. HENRY MATHEWS, FRANK A. BROWNELL, JOHN H. ENGERT,
ALEX. B. LAMBERTON, CHARLES A. GREEN, CHAS. H. OCUMPAUGH,
AUSTIN C. JACKSON, WILLIAM H. DUNN, FRED'K A. SHERWOOD.

FINANCIAL

RESOURCES

Bonds and mortgages				$10,265,998 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,817,560 19	$1,817,560 19	$1,817,560 19	
District of Columbia	100,000 00	81,171 25	101,000 00	
State of Massachusetts	150,000 00	168,259 60	135,000 00	
State of Wyoming	5,000 00	6,350 00	5,650 00	
State of Alabama	100,000 00	106,800 00	98,000 00	
State of Maryland	200,000 00	198,380 90	198,000 00	
Cities in other States	102,000 00	100,980 00	95,340 00	
Cities in this State	2,509,760 00	2,544,599 00	2,451,976 70	
Railroad mortgage bonds	400,000 00	406,312 50	336,000 00	
	$5,384,320 19	$5,420,913 44	$5,238,526 89	
				5,238,526 89
Banking house and lot, book value, $120,000; cost, $120,350.81; actual cash value				120,000 00
Other real estate, book value, $666.22; cost, $666.22; actual cash value				666 22
Cash on deposit in banks or trust companies				888,527 76
Cash on hand				69,858 69
Total of collectible interest				147,841 74
Amount of all other assets, viz.: U. S. Thrift Stamps				1,209 00
				$16,732,628 30

LIABILITIES

Amount due depositors, viz.: Principal			$15,714,389 02
Other liabilities, viz.:			
Liberty Bond deposits	$173,403 66		
Dividends accrued on deposits to January 1, 1919	48,426 73		
Expenses incurred, but unpaid, taxes accrued	9,353 15		
			231,183 54
Surplus on market value			787,055 74
			$16,732,628 30

Surplus on par value, $932,849.04.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$1,123,665 11
From depositors, not including dividends credited	4,822,424 03
From interest on loans, deposits and investments	738,243 16
From rents from banking house	5,764 00
From mortgages	318,021 00
From redemption of stocks and bonds	793,882 05
From stocks and bonds sold (total par value, $818,731.18)	818,731 18

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From all other sources, viz.:		
Liberty Bond payments by subscribers	$450,213 11	
Insurance premium advanced, refunded; expense item refunded	71 13	
U. S. Thrift Stamps sold	3,594 25	
		$453,878 49
		$9,074,609 02

PAYMENTS

To depositors, including dividends paid to them		$4,611,910 59
For loans on bonds and mortgages		411,550 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $2,736,611.37)		2,736,622 00
For interest (other than dividend payments to depositors)		3,439 20
For current expenses of the bank, viz.:		
For salaries	$27,327 32	
For taxes: Banking house	14,532 96	
For expenses, except taxes, of banking house:		
Repairs	312 30	
Insurance	716 71	
Other	5,898 30	
For expenses of other real estate, viz.:		
Repairs	241 70	
Insurance	128 70	
For other expenses, not including expenses of other real estate nor other expenses of banking house	19,205 96	
		68,363 95
For real estate acquired by foreclosure, or in settlement of debts due the bank		666 22
Other payments, viz.:		
Withdrawals from Liberty Bond accounts	$278,774 04	
U. S. Thrift Stamps	4,803 25	
Tellers' suspense account charged off	93 32	
		283,670 61
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		958,386 45
		$9,074,609 02

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		47,578
Number of accounts opened or reopened during the year		7,831
Number of accounts closed during the year		9,386
Amount deposited during the year, not including dividends credited for that period		$4,822,424 03
Amount withdrawn during the year		4,611,910 59
Amount of dividends credited and paid for the year, viz.:		
June 1, 1918	$284,285 59	
December 1, 1918	286,801 35	
Credited at other periods	5,888 30	
		576,975 24
Average amount of each account January 1, 1919		330 28
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		$3,120 69
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$735,556 22
Total expense of the bank for the year 1918		68,688 95
Dividends paid to depositors for the year 1918		578,939 83
Net earnings for the year 1918 over expenses and dividends paid to depositors		87,927 44

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58. MECHANICS SAVINGS BANK, ROCHESTER

[18 Exchange street; incorporated 1867]

ADELBERT P. LITTLE, President. WILMOT CASTLE, Treasurer.
WILLIAM R. SEWARD, Vice-President. FEDOR WILLIMEK, Asst. Secretary.
WILLIAM B. HALE, Vice-President.

TRUSTEES

JOHN J. BAUSCH,	WENDELL J. CURTIS,	JOHN S. BRONK,
ADELBERT P. LITTLE,	WILLIAM KARLE,	CHAS. C. BEAHAN,
WILLIAM R. SEWARD,	WILLIAM B. HALE,	MORRIS D. KNAPP,
LOUIS J. ERNST,	WILMOT CASTLE,	GEORGE W. ROBESON,
JAMES H. BOUCHER,	JAMES T. HUTCHINGS,	JAMES C. CLEMENTS.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,425,950 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$809,250 00	$809,094 00	$809,098 00	
State of Massachusetts	15,000 00	12,796 50	12,000 00	
Cities in other States	180,000 00	182,168 91	177,000 00	
Cities in this State	501,500 00	508,623 19	471,572 50	
Counties in this State	35,000 00	36,954 86	36,000 00	
Villages in this State	62,000 00	63,762 70	63,625 00	
School districts in this State	65,750 00	68,380 32	67,560 63	
Railroad mortgage bonds	675,000 00	667,517 40	552,860 00	
	$2,343,500 00	$2,349,297 88	$2,189,716 13	
				2,189,716 13
Promissory notes				1,280 00
Banking house and lot, book value, $75,000; cost, $94,684.16; actual cash value				75,000 00
Other real estate, book value, $6,222.59; cost, $6,222.59; actual cash value				6,222 59
Cash on deposit in banks or trust companies				201,523 63
Cash on hand				32,937 20
Total of collectible interest				55,812 35
Amount of all other assets, viz.: Taxes advanced				2,773 84
				$5,991,215 74

LIABILITIES

Amount due depositors, viz.:		
Principal	$4,868,142 04	
Dividends credited or to be credited for the six months ending with November 30, 1918	95,344 35	
		$4,963,486 39
Other liabilities, viz.:		
Dividends accrued on deposits to January 1, 1919	$15,890 72	
Expenses incurred, but unpaid, taxes accrued	1,377 16	
Bills payable — Liberty Bond loans	700,000 00	
		717,267 88
Surplus on market value		310,461 47
		$5,991,215 74

Surplus on par value, $464,245.34.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$187,619 08
From depositors, not including dividends credited	1,659,134 80
From interest on loans, deposits and investments	264,777 86
From rents from banking house	567 60
From rents from other real estate	2,923 50
From mortgages	119,750 00
From redemption of stocks and bonds	39,307 65
From stocks and bonds sold (total par value, $716,900)	716,900 00

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From loans paid		$4,000 00
From real estate sold		47,000 00
From all other sources, viz.:		
Liberty Bond loans, bills payable	$1,425,000 00	
Taxes advanced, refunded	7,538 01	
Land contract	2,350 00	
Receipts, sale of old material	8 00	
		1,434,896 01
		$4,476,876 50

PAYMENTS

To depositors, including dividends paid to them		$1,977,847 25
For loans on bonds and mortgages		60,200 00
For loans on stocks and bonds and other securities		5,280 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,002,550)		1,002,394 00
For interest (other than dividend payments to depositors)		18,265 01
For current expenses of the bank, viz.:		
For salaries	$19,105 77	
For taxes: Banking house, $1,574.83; surplus, $2,754.33	4,329 16	
For expenses, except taxes, of banking house:		
Repairs	111 10	
Insurance	185 90	
For expenses of other real estate, viz:		
Insurance	176 00	
Taxes	1,301 03	
Other	107 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	7,900 64	
		33,216 60
For real estate acquired by foreclosure, or in settlement of debts due the bank		7,610 90
Other payments, viz.:		
Bills payable, paid on Liberty Bond loans	$1,130,000 00	
Taxes advanced	7,460 48	
Error Christmas Club; cash short	141 43	
		1,137,601 91
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		234,460 83
		$4,476,876 50

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		18,420
Number of accounts opened or reopened during the year		11,566
Number of accounts closed during the year		8,709
Amount deposited during the year, not including dividends for that period		$1,659,134 80
Amount withdrawn during the year		1,977,847 25
Amount of dividends credited and paid for the year, viz.:		
June 1, 1918	$97,163 35	
December 1, 1918	95,261 92	
Credited at other periods	346 59	
		192,771 86
Average amount of each account January 1, 1919		215 17
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$255,473 64
Total expenses of the bank for the year 1918		32,190 09
Dividends paid to depositors for the year 1918		192,771 86
Net earnings for the year 1918 over expenses and dividends paid to depositors		30,511 69

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59. MONROE COUNTY SAVINGS BANK, ROCHESTER

[33–35 State street; incorporated 1850]

JAMES E. BOOTH, President. ALEX. M. LINDSAY, Vice-Pres.
RUFUS K. DRYER, Vice-President. WM. CARSON, Treasurer.
FRANK C. FENN, Cashier.

TRUSTEES

JAMES E. BOOTH, WILLIAM B. LEE, MARTIN F. BRISTOL,
RUFUS K. DRYER, PHAR. V. CRITTENDEN, JOSEPH MICHAELS,
ALEX. M. LINDSAY, EDWARD BAUSCH, WM. A. HUBBARD, JR.,
CYRUS F. PAINE, WILLIAM CARSON, WILLIAM C. BARRY,
HENRY A. STRONG, WILLIAM V. HAMILTON.

FINANCIAL

RESOURCES

Bonds and mortgages				$17,800,756 18
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,992,250 00	$2,010,761 00	$1,995,522 00	
State of New York	500,000 00	502,625 00	503,000 00	
State of Massachusetts	350,000 00	372,250 00	303,000 00	
State of Tennessee	176,000 00	188,979 14	184,800 00	
Cities in other States	2,310,500 00	2,387,237 39	2,237,882 50	
Cities in this State	1,548,000 00	1,616,878 52	1,488,430 00	
Counties in this State	215,000 00	216,644 50	217,025 00	
Towns in this State	48,000 00	49,575 00	48,240 00	
Villages in this State	87,600 00	89,244 23	88,308 00	
Railroad mortgage bonds	2,917,000 00	3,064,253 75	2,404,490 00	
	$10,144,350 00	$10,498,438 53	$9,470,697 50	
				9,470,697 50
Banking house and lot, book value, $100,000; cost, $100,000; actual cash value				100,000 00
Other real estate, book value, $7,024.81; cost, $7,024.81; actual cash value				7,024 81
Cash on deposit in banks or trust companies				729,726 89
Cash on hand				271,975 42
Total of collectible interest				503,223 27
Amount of all other assets, viz.: U. S. Thrift Stamps				467 59
				$28,883,871 66

LIABILITIES

Amount due depositors, viz.:			
Principal		$24,878,036 08	
Dividends credited or to be credited for the six months ending with December 31, 1918		492,701 33	
			$25,370,737 41
Other liabilities, viz.:			
Bills payable and accrued interest on same	$1,301,396 86		
Dividends accrued on deposits to January 1, 1919	82,800 00		
Expenses incurred but unpaid — Taxes	12,000 00		
			1,396,196 86
Surplus on market value			2,116,937 39
			$28,883,871 66

Surplus on par value, $2,790,589.89.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$1,269,738 43
From depositors, not including dividends credited	5,083,034,84
From interest on loans, deposits and investments	1,337,878 50
From rents from banking house	583 00
From rents from other real estate	214 06
From mortgages	436,425 58
From redemption of stocks and bonds	192,600 00
From stocks and bonds sold (total par value, $510,000)	503,750 00
From real estate sold	18,175 20

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From all other sources, viz.:		
Bills payable	$647,505 00	
Land contract	6,000 00	
Profit, bonds sold; fees	3,642 00	
U. S. Thrift Stamps sold	2,488 62	
		$659,636 62
		$9,502,036 23

PAYMENTS

To depositors, including dividends paid to them		$6,735,517 47
For loans on bonds and mortgages		64,575 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $875,700)		870,288 00
For interest (other than dividend payments to depositors)		40,588 64
For current expenses of the bank, viz.:		
For salaries	$53,417 06	
For taxes: Banking house $4,326.89; surplus, $19,706.71	24,033 60	
For expenses, except taxes, of banking house:		
Repairs	1,787 74	
Insurance	442 48	
Other	974 37	
For expenses of other real estate, viz.:		
Repairs	60 37	
Insurance	105 71	
Taxes	114 55	
Other	318 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	22,777 45	
		104,031 33
For real estate acquired by foreclosure, or in settlement of debts due the bank		22,109 65
Other payments, viz.:		
Bills payable	$655,000 00	
Loss on bonds and real estate sold	5,293 59	
U. S. Thrift Stamps	2,896 34	
Cash short	33 90	
		663,223 83
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		1,001,702 31
		$9,502,036 23

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		36,289
Number of accounts opened or reopened during the year		3,535
Number of accounts closed during the year		5,788
Amount deposited during the year, not including dividends credited for that period		$5,083,034 84
Amount withdrawn during the year		6,735,517 47
Amount of dividends credited and paid for the year, viz.:		
June 1, 1918	$496,298 59	
December 1, 1918	486,338 84	
Credited at other periods	13,227 06	
		995,864 49
Average amount of each account January 1, 1919		692 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$1,314,848 36
Total expenses of the bank for the year 1918		154,330 24
Dividends paid to depositors for the year 1918		995,864 49
Net earnings for the year 1918 over expenses and dividends paid to depositors		164,653 63

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60. 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 G. CUTLER, DANIEL M. BEACH,
JOSIAH ANSTICE, WILLIAM S. MORSE, HENRY S. HANFORD.

FINANCIAL

RESOURCES

Bonds and mortgages				$17,529,743 44
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$6,110,350 00	$6,106,412 50	$6,110,350 00	
State of New York	100,000 00	101,750 00	101,000 00	
State of Massachusetts	150,000 00	163,312 50	135,000 00	
State of Mississippi	100,000 00	101,345 00	100,000 00	
Cities in other States	2,125,500 00	2,210,621 43	2,075,340 00	
Cities in this State	2,310,100 00	2,381,743 67	2,285,950 00	
Counties in this State	288,000 00	298,435 49	280,920 00	
Towns in this State	37,288 26	37,652 36	37,528 26	
Villages in this State	157,200 00	160,021 79	157,054 00	
School districts in this State	60,560 50	62,802 22	60,697 50	
Railroad mortgage bonds	6,846,000 00	7,110,827 44	5,893,060 00	
	$18,284,998 76	$18,734,924 40	$17,236,899 76	17,236,899 76
Promissory notes				145,380 74
Banking house and lot, book value, $200,000; cost, $449,690.46; actual cash value				200,000 00
Other real estate, book value, $8,135; cost, $8,135; actual cash value				8,135 00
Cash on deposit in banks or trust companies				1,625,122 15
Cash on hand				592,679 55
Total of collectible interest				426,154 98
Amount of all other assets, viz.:				
Land contracts			$26,645 06	
Taxes and insurance advanced			651 73	
				27,296 79
				$37,791,412 41

LIABILITIES

Amount due depositors, viz.: Principal			$31,073,438 14
Other liabilities, viz.:			
Liberty Bond deposits		$1,085,852 38	
Dividends accrued on deposits to January 1, 1919		100,166 67	
Reserve for taxes		14,500 00	
Bills payable		3,100,000 00	
Interest accrued Liberty Bond deposits and bills payable		59,653 07	
Insurance held pending settlement		600 00	
			4,360,772 12
Surplus on market value			2,357,202 15
			$37,791,412 41

Surplus on par value, $3,405,301.15.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$1,733,445 61
From depositors, not including dividends credited	7,425,435 00
From interest on loans, deposits and investments	1,442,336 35
From rents from banking house	7,979 78

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From rents from other real estate		$78 00
From mortgages		398,677 00
From redemption of stocks and bonds		3,330,293 23
From loans paid		16,991 06
From all other sources, viz.:		
Land contracts, insurance and taxes, appraisal fees	$3,100 77	
Insurance held pending rebuilding — bills payable	5,589,280 09	
Liberty Loan account	3,391,685 56	
Cash short — forged check repaid, collections	512 00	
		8,984,578 42
		$23,339,814 45

PAYMENTS

To depositors, including dividends paid to them		$6,608,951 34
For loans on bonds and mortgages		514,200 00
For loans on stocks and bonds and other securities		162,371 80
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $7,322,300)		7,302,737 35
For interest (other than dividend payments to depositors)		1,785 14
For current expenses of the bank, viz.:		
For salaries	$75,283 33	
For taxes: Banking house, $8,022.19; surplus, $20,801.61	28,823 80	
For expenses, except taxes, of banking house:		
Repairs	5,200 12	
Insurance	1,574 86	
Other	13,324 36	
For expenses of other real estate, viz.:		
Insurance	9 90	
For other expenses, not including expenses of other real estate nor other expenses of banking house	26,483 77	
		150,700 14
For real estate acquired by foreclosure, or in settlement of debts due the bank		8,135 00
Other payments, viz.:		
Land contracts, insurance and taxes, forged check	$5,502 45	
Cash differences, fraudulent check cashed, check lost	2,215 42	
Bills payable, Liberty Loan accounts	6,365,414 11	
		6,373,131 98
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		2,217,801 70
		$23,339,814 45

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		68,810
Number of accounts opened or reopened during the year		12,499
Number of accounts closed during the year		11,000
Amount deposited during the year, not including dividends credited for that period		$7,425,435 00
Amount withdrawn during the year		6,608,951 34
Amount of dividends credited and paid for the year, viz.:		
June 1, 1918	$562,098 10	
December 1, 1918	573,645 85	
Credited at other periods	8,580 39	
		1,144,324 34
Average amount of each account January 1, 1919		451 58
Rate per cent. of dividends to depositors during the six months ending May 31, 1918		4
Rate per cent. of dividends to depositors during the six months ending November 30, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$1,476,603 48
Total expenses of the bank for the year 1918		205,208 21
Dividends paid to depositors for the year 1918		1,144,324 34
Net earnings for the year 1918 over expenses and dividends paid to depositors		127,070 93

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MONTGOMERY COUNTY

61. AMSTERDAM SAVINGS BANK, AMSTERDAM

[11 Division street; incorporated 1836]

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

TRUSTEES

S. H. FRENCH,	W. BARLOW DUNLAP,	NATHAN B. SMITH,
BERNARD P. MACHOLD,	JAMES T. SUGDEN,	ROBERT J. LINDSAY,
THOMAS MORPHY,	C. VAN BUREN,	W. C. SCHAUFLER,
THOMAS MANSFIELD,	CHARLES E. FRENCH,	JAMES A. HAYS,
SEELY CONOVER,	WILLIAM J. KLINE,	THOMAS F. KENNEDY.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,538,351 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$533,000 00	$528,544 20	$528,500 00	
State of New York	75,000 00	81,725 00	81,750 00	
State of Wyoming	3,000 00	4,005 00	3,390 00	
State of South Dakota	20,000 00	20,000 00	20,000 00	
State of Oregon	25,000 00	23,756 29	23,250 00	
State of Utah	25,000 00	25,125 00	24,500 00	
Cities in other States	220,000 00	228,050 40	226,800 00	
Cities in this State	870,155 12	888,697 32	852,140 17	
Counties in this State	180,000 00	182,185 51	180,550 00	
Towns in this State	44,200 00	44,519 20	43,960 00	
Villages in this State	230,302 65	238,085 72	229,043 31	
School districts in this State	44,450 00	45,647 80	46,250 00	
Railroad mortgage bonds	526,000 00	555,536 74	482,750 00	
	$2,796,107 77	$2,865,878 68	$2,742,883 48	
				2,742,883 48
Banking house and lot, book value, $38,000; cost, $104,391.65; actual cash value				38,000 00
Cash on deposit in banks or trust companies				540,961 87
Cash on hand				42,334 92
Total of collectible interest				84,696 55
				$6,987,227 82

LIABILITIES

Amount due depositors, viz.:			
Principal	$6,298,434 12		
Dividends credited or to be credited for the six months ending with December 31, 1918	115,335 25		
		$6,413,769 37	
Surplus on market value		573,458 45	
		$6,987,227 82	

Surplus on par value, $626,682.74.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$587,099 44
From depositors, not including dividends credited	1,856,717 82
From interest on loans, deposits and investments	299,920 04

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From mortgages		$245,000 00
From redemption of stocks and bonds		458,408 70
From stocks and bonds sold (total par value, $7,300)		6,929 38
		$3,454,075 38

PAYMENTS

To depositors, including dividends paid to them		$1,410,869 53
For loans on bonds and mortgages		161,200 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,278,600)		1,264,584 71
For interest (other than dividend payments to depositors)		5,008 08
For current expenses of the bank, viz.:		
For salaries	$12,615 26	
For taxes: Banking house $1,752.58; surplus, $5,293.01; on mortgages, $349.50	7,395 09	
For expenses, except taxes, of banking house: Repairs	240 51	
For other expenses, not including expenses of other real estate nor other expenses of banking house	8,615 41	
		28,866 27
Other payments, viz.: Profit and loss		250 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		583,296 79
		$3,454,075 38

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		15,436
Number of accounts opened or reopened during the year		1,601
Number of accounts closed during the year		1,458
Amount deposited during the year, not including dividends credited for that period		$1,856,717 82
Amount withdrawn during the year		1,410,869 53
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$109,911 55	
January 1, 1919	115,335 25	
		225,246 80
Average amount of each account January 1, 1919		415 50
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$300,845 08
Total expenses of the bank for the year 1918		28,866 27
Dividends paid to depositors for the year 1918		225,246 80
Net earnings for the year 1918 over expenses and dividends paid to depositors		46,732 01

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62. ROSLYN SAVINGS BANK OF ROSLYN, ROSLYN

[Incorporated 1875]

THOMAS MOTT, President. FREDERICK E. WILLITS, Treasurer.
HENRY M. W. EASTMAN, Vice-President. FREDERICK C. DAVIS, Secretary.
JOHN C. BAKER, Vice-President.

TRUSTEES

HENRY M. W. EASTMAN, THOMAS MOTT, JOSEPH H. BOGART, FRED'K E. WILLITS, THOS. W. ALBERTSON, FREDERICK C. HICKS, DANIEL J. HEGEMAN, JOTHAM POST, S. T. RUSHMORE, WILLIAM W. COCKS, J. CLIFTON MONFORT, RICHARD DOWNING, WILLIAM WITTE, GEORGE W. EASTMAN, JOHN C. BAKER, DANIEL UNDERHILL, JOHN A. ALBERTSON, DANIEL S. WOOLLEY, EUGENE W. DENTON, ALFRED V. FRASER, JAMES WILLITS, GEORGE S. EMORY, STIMUSSON M. POWELL, BEEKMAN WINTHROP, J. W. B. VANDEWATER.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,662,200 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$114,350 00	$114,238 11	$114,350 00	
State of New York	20,000 00	21,450 00	22,200 00	
Cities in other States	118,000 00	124,009 73	118,830 00	
Cities in this State	121,000 00	126,035 80	119,975 00	
Counties in this State	30,000 00	30,486 34	30,700 00	
Towns in this State	7,000 00	8,100 00	7,420 00	
Villages in this State	8,000 00	8,280 00	7,980 00	
School districts in this State	87,900 00	88,331 99	88,893 50	
Railroad mortgage bonds	538,000 00	528,635 00	470,770 00	
	$1,044,250 00	$1,049,566 97	$981,118 50	
				981,118 50
Banking house and lot, book value, $25,000; cost, $36,514.17; actual cash value				25,000 00
Other real estate, book value, $28,994.28; cost, $31,391.22; actual cash value				31,391 22
Cash on deposit in banks or trust companies				197,631 44
Cash on hand				82 80
Total of collectible interest				39,221 09
Amount of all other assets, viz.:				
Insurance premiums and taxes advanced			$5,404 89	
Partial payment on bonds			1,200 00	
				6,604 89
				$2,943,249 94

LIABILITIES

Amount due depositors, viz.:			
Principal		$2,635,586 10	
Dividends credited or to be credited for the six months ending with December 31, 1918		48,643 71	
			$2,684,229 81
Surplus on market value			259,020 13
			$2,943,249 94
Surplus on par value, $322,151.63.			

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$124,334 69
From depositors, not including dividends credited	571,151 42
From interest on loans, deposits and investments	142,038 34
From rents from banking house	1,993 50
From rents from other real estate	1,411 50
From mortgages	59,700 00

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From redemption of stocks and bonds		$48,000 00
From stocks and bonds sold (total par value, $61,200)		60,930 97
From real estate sold		14,275 00
From all other sources, viz.:		
Appraisal fees, release, taxes, protest and satisfaction piece	$2,642 96	
Assignment fee, insurance, tax search, expense refund	20 02	
Thrift stamps	50 00	
		2,712 98
		$1,026,548 40

PAYMENTS

To depositors, including dividends paid to them		$590,568 31
For loans on bonds and mortgages		53,425 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $151,600)		151,165 11
For interest (other than dividend payments to depositors)		72 59
For current expenses of the bank, viz.:		
For salaries	$8,178 80	
For taxes: Banking house, $894.27; surplus, $2,443.98; on mortgages, $139.50	3,477 75	
For expenses, except taxes, of banking house:		
Repairs	169 65	
Insurance	124 03	
Other	102 55	
For expenses of other real estate, viz.:		
Repairs	380 21	
Insurance	253 00	
Taxes	657 81	
Other	27 75	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,968 96	
		16,340 54
For real estate acquired by foreclosure, or in settlement of debts due the bank		10,142 32
Other payments, viz.:		
Thrift Stamps, appraisal fees, taxes, protest fees	$5,823 86	
Release, cash shortage, insurance, assignment fee	88 93	
Bid on school bonds, satisfaction piece	1,207 50	
		7,120 29
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		197,714 24
		$1,026,548 40

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		5,351
Number of accounts opened or reopened during the year		813
Number of accounts closed during the year		947
Amount deposited during the year, not including dividends credited for that period		$571,151 42
Amount withdrawn during the year		590,568 31
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$48,409 33	
January 1, 1919	48,643 71	
Credited at other periods	2 82	
		97,055 86
Average amount of each account January 1, 1919		501 63
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$145,191 03
Total expenses of the bank for the year 1918		16,340 54
Dividends paid to depositors for the year 1918		97,055 86
Net earnings for the year 1918 over expenses and dividends paid to depositors		31,794 63

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68. AMERICAN SAVINGS BANK, NEW YORK CITY

[115 West 42d street; incorporated 1883]

WILLIAM M. CAMPBELL, President.
JAMES F. FARGO, Vice-President.
L. DUNCAN BULKLEY, Vice-Pres.
JOHN V. IRWIN, Secretary.
JOSEPH L. HASTE, Treasurer.
GEO. F. BROPHY, Jr., Asst. Treasurer.

TRUSTEES

VINCENT PISEK, JOHN V. IRWIN, WARREN THORPE,
JAMES F. FARGO, HENRY R. SUTPHEN, HENRY S. PARKER,
L. DUNCAN BULKLEY, FRED. M. JOHNSON, CHAS. F. DESHLER,
WILLIAM C. STORY, GEORGE DEBEVOISE, H. S. CARPENTER.
WM. M. CAMPBELL, F. CLIFFE JOHNSTON,

FINANCIAL

RESOURCES

Bonds and mortgages				$2,077,215 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$615,400 00	$610,415 90	$615,400 00	
Cities in this State	195,000 00	206,230 28	194,350 00	
Towns in this State	30,000 00	35,965 00	33,000 00	
Villages in this State	47,000 00	46,191 29	45,940 00	
School districts in this State	16,000 00	17,104 00	15,840 00	
Railroad mortgage bonds	583,000 00	565,028 05	448,030 00	
	$1,486,400 00	$1,480,924 52	$1,352,560 00	
				1,352,560 00
Promissory notes				4,451 00
Banking house and lot, book value, $8,885.28; cost, $34,721.64; actual cash value				30,000 00
Other real estate, book value, $127,884.83; cost, $129,566.70; actual cash value				127,714 15
Cash on deposit in banks or trust companies				239,120 38
Cash on hand				7,134 94
Total of collectible interest				46,564 02
Amount of all other assets, viz.: Suspense account				169 88
				$3,884,929 37

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,626,611 36	
Dividends credited or to be credited for the six months ending with December 31, 1918	55,156 09	
		$3,681,767 45
Other liabilities, viz.:		
Liberty Bond deposits	$88,825 00	
Expenses incurred but unpaid — rent accrued	1,166 66	
		89,991 66
Surplus on market value		113,170 26
		$3,884,929 37

Surplus on par value, $247,010.26.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$270,802 93
From depositors, not including dividends credited	1,582,413 52
From interest on loans, deposits and investments	158,424 95
From rents from banking house	3,785 00
From rents from other real estate	9,543 00
From mortgages	45,550 00

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From redemption of stocks and bonds		$363,000 00
From stocks and bonds sold (total par value, $72,000)		69,575 00
From loans paid		2,452 00
From all other sources, viz.:		
Suspense account, receiver's returns	$905 80	
Liberty Loan bonds	753,267 00	
Unclaimed Liberty Loan Bond (fund)	421 00	
Forfeit — real estate	200 00	
		754,793 80
		$3,260,340 20

PAYMENTS

To depositors, including dividends paid to them		$1,434,754 65
For loans on bonds and mortgages		4,500 00
For loans on stocks and bonds and other securities		6,903 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,201,350)		1,195,991 00
For interest (other than dividend payments to depositors)		2,670 37
For current expenses of the bank, viz.:		
For salaries	$15,086 39	
For taxes: Banking house, $61.50; surplus, $852.29	913 79	
For expenses, except taxes, of banking house:		
Repairs	932 42	
Insurance	111 79	
Other	218 61	
For rent of banking rooms	7,000 00	
For expenses of other real estate, viz.:		
Repairs	2,226 21	
Insurance	379 01	
Taxes	2,631 04	
Other	1,412 62	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,140 73	
		35,052 61
For real estate acquired by foreclosure, or in settlement of debts due the bank		6,322 36
Other payments, viz.:		
Liberty Loan Bonds	$326,950 00	
Suspense account	914 89	
Unclaimed Liberty Loan Bond — refund	26 00	
		327,890 89
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		246,255 32
		$3,260,340 20

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		11,658
Number of accounts opened or reopened during the year		2,972
Number of accounts closed during the year		1,730
Amount deposited during the year, not including dividends credited for that period		$1,582,413 52
Amount withdrawn during the year		1,434,754 65
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$54,500 12	
January 1, 1919	55,156 09	
		109,656 21
Average amount of each account January 1, 1919		315 81
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$174,952 66
Total expenses of the bank for the year 1918		50,673 52
Dividends paid to depositors for the year 1918		109,656 21
Net earnings for the year 1918 over expenses and dividends paid to depositors		14,622 93

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64. THE BANK FOR SAVINGS IN THE CITY OF NEW YORK

[280 Fourth avenue; incorporated 1819]

WALTER TRIMBLE, President.
FREDERIC W. STEVENS, Vice-Pres.
CHARLES S. BROWN, Vice-Pres.
ADRIAN ISELIN, Vice-Pres.
LEWIS B. GAWTRY, Secretary.
EDMUND W. RYAN, Asst. Secretary.
JOHN HARPER, Comptroller.
RICHARD W. MOTT, Deputy Comptroller.

TRUSTEES

WALTER TRIMBLE, FREDERIC W. STEVENS, CHARLES S. BROWN, ADRIAN ISELIN, LEWIS B. GAWTRY, HENRY W. DE FOREST, W. IRVING CLARK, WILLIAM J. RIKER, WM. W. APPLETON, HENRY R. HOYT, AUGUST BELMONT, WILLIAM SLOANE, THOMAS DENNY, JOHN E. COWDIN, JAMES S. ALEXANDER, NICHOLAS BIDDLE, GEORGE F. BAKER, JR., OTTO M. EIDLITZ, GEO. E. ROOSEVELT, THATCHER M. BROWN, JULIAN PEABODY, E. TOWNSEND IRVIN, JOHN Y. G. WALKER.

FINANCIAL

RESOURCES

Bonds and mortgages				$41,619,800 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$4,464,700 00	$4,464,700 00	$4,464,700 00	
State of New York	3,364,000 00	3,445,011 25	3,351,360 00	
State of Maryland	830,000 00	786,404 16	795,300 00	
Cities in other States	5,743,600 00	6,076,073 29	5,436,567 00	
Cities in this State	15,421,800 00	16,076,527 35	14,673,223 00	
Counties in this State	773,000 00	817,588 70	804,660 00	
Railroad mortgage bonds	25,621,000 00	25,788,357 48	20,337,180 00	
	$56,223,100 00	$57,454,662 23	$49,862,990 00	
				49,862,990 00
Banking house and lot, book value, $400,000; cost, $751,301.06; actual cash value				400,000 00
Other real estate, book value, $1,852,811.41; cost, $1,868,895.41 actual cash value				1,424,000 00
Cash on deposit in banks or trust companies				2,828,000 11
Cash on hand				744,256 62
Total of collectible interest				1,111,488 39
Amount of all other assets, viz.: U. S. War Savings Stamps				899 00
				$97,991,434 12

LIABILITIES

Amount due depositors, viz.:		
Principal	$88,794,103 81	
Dividends credited or to be credited for the six months ending with December 31, 1918	1,692,620 25	
		$90,486,724 06
Other liabilities, viz.: Liberty Bond deposits		5,400 00
Surplus on market value		7,499,310 06
		$97,991,434 12

Surplus on par value, $13,859,420.06.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$4,071,083 32
From depositors, not including dividends credited	14,095,992 53
From interest on loans, deposits and investments	4,063,182 33
From rents from other real estate	69,370 30
From mortgages	1,560,050 00
From redemption of stocks and bonds	3,860,500 00

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From stocks and bonds sold (total par value, $3,513,150)		$3,507,488 20
From real estate sold		177,500 00
From all other sources, viz.: Prepayments U. S. Government Bonds		22,996 08
		$31,428,162 76

PAYMENTS

To depositors, including dividends paid to them		$18,306,487 77
For loans on bonds and mortgages		410,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $8,784,000)		8,784,105 46
For interest (other than dividend payments to depositors)		8,785 77
For current expenses of the bank, viz.:		
For salaries	$130,871 00	
For taxes: Banking house, $16,917.01; surplus, $44,747.72	61,664 73	
For expenses, except taxes, of banking house:		
Repairs	540 92	
Insurance	87 60	
For expenses of other real estate, viz.:		
Repairs	42,451 47	
Insurance	171 41	
Taxes	42,116 50	
Other	300 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	31,423 96	
		309,627 59
For real estate acquired by foreclosure, or in settlement of debts due the bank		24,932 32
Other payments, viz.:		
Commission on real estate sold	$1,800 00	
Liberty Loan Bonds	9,812 50	
Loss at counter	354 62	
		11,967 12
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		3,572,256 73
		$31,428,162 76

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		136,316
Number of accounts opened or reopened during the year		12,087
Number of accounts closed during the year		18,291
Amount deposited during the year, not including dividends credited for that period		$14,095,992 53
Amount withdrawn during the year		18,306,487 77
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$1,696,515 11	
January 1, 1919	1,692,620 25	
		3,389,135 36
Average amount of each account January 1, 1919		663 80
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		6,051 48
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$4,096,146 23
Total expenses of the bank for the year 1918		317,988 21
Dividends paid to depositors for the year 1918		3,389,135 36
Net earnings for the year 1918 over expenses and dividends paid to depositors		389,022 66

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65. THE BOWERY SAVINGS BANK, NEW YORK CITY

[128-30 Bowery; incorporated 1834]

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

TRUSTEES

HENRY A. SCHENCK, WILLIAM C. WOOD, GEORGE McNEIR,
WM. M. SPACKMAN, I. W. DRUMMOND, CHARLES H. TENNEY,
WM. A. NASH, H. B. DOMINICK, W. HULL WICKHAM,
GEO. H. ROBINSON, C. LAWRENCE PERKINS, STEPHEN BAKER,
GEORGE JEREMIAH, FRANCIS S. BANGS, ARTHUR L. LESHER,
HENRY C. BERLIN, LEWIS L. CLARKE, S. W. FAIRCHILD.
CHARLES E. BIGELOW, RICHARD M. HOE, LINCOLN CROMWELL,
THOMAS B. KENT, AUSTIN B. FLETCHER, J. S. ARMSTRONG.
WILLIAM E. KNOX,

FINANCIAL

RESOURCES

Bonds and mortgages				$65,110,040 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$9,880,600 00	$9,880,585 50	$9,880,600 00	
State of New York	874,000 00	897,210 00	865,280 00	
State of Massachusetts	400,000 00	411,375 00	363,000 00	
Cities in other States	6,090,000 00	6,569,056 45	5,876,715 00	
Cities in this State	6,477,299 43	6,786,444 25	6,257,300 94	
Railroad mortgage bonds	28,589,000 00	31,261,477 73	25,937,520 00	
Land Bank of the State of New York	35,000 00	35,288 33	35,000 00	
	$52,345,899 43	$55,841,437 26	$49,215,395 94	49,215,395 94
Banking house and lot, book value, $175,000; cost, $796,080.91; actual cash value				175,000 00
Other real estate, book value, $167,840.47; cost, $186,922.24; actual cash value				167,840 47
Cash on deposit in banks or trust companies				6,625,919 33
Cash on hand				1,462,646 47
Total of collectible interest				1,864,519 26
Amount of all other assets, viz.: Advanced for taxes				14,181 60
				$124,635,543 07

LIABILITIES

Amount due depositors, viz.:		
Principal	$106,900,972 35	
Dividends credited or to be credited for the six months ending with December 31, 1918	1,954,335 28	
		$108,855,307 63
Other liabilities, viz.: Bills payable and accrued interest—Fourth Liberty Loan		1,814,080 84
Surplus on market value		13,966,154 60
		$124,635,543 07

Surplus on par value, $17,096,658.09.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day		$5,927,547 51
From depositors, not including dividends credited		26,192,354 43
From interest on loans, deposits and investments		5,118,286 01
From rents from other real estate		31,076 01
From mortgages		909,350 00
From redemption of stocks and bonds		3,366,750 00
From stocks and bonds sold (total par value, $6,534,300)		6,370,310 46
From loans paid		10,962 00
From real estate sold		487,179 71
From all other sources, viz.:		
Satisfactions, notary fees, sale old material, public telephone, insurance	$269 08	

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Liberty Loan Bonds	$1,800,000 00	
Receipts other real estate; taxes advanced, refunded	53,502 61	
Tellers' account	830 00	
		$1,854,601 69
		$50,268,417 82

PAYMENTS

To depositors, including dividends paid to them		$26,023,378 60
For loans on bonds and mortgages		2,255,800 00
For loans on stocks and bonds and other securities		10,962 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $13,309,500)		13,315,062 60
For interest (other than dividend payments to depositors)		43,618 65
For current expenses of the bank, viz.:		
For salaries	$145,280 00	
For taxes: Banking house, $8,176.75; surplus, $103,913.48	112,090 23	
For expenses, except taxes, of banking house:		
Repairs	3,338 27	
Insurance	254 65	
Other	15,999 00	
For expenses of other real estate, viz.:		
Repairs	5,234 82	
Insurance	3,101 73	
Taxes	9,361 02	
Other	13,593 26	
For other expenses, not including expenses of other real estate nor other expenses of banking house	56,428 52	
		364,681 50
For real estate acquired by foreclosure, or in settlement of debts due the bank		111,578 97
Other payments, viz.:		
Tellers' account	$1,072 00	
Claim allowed depositors	1,554 54	
Advanced for taxes	52,143 16	
		54,769 70
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		8,088,565 80
		$50,268,417 82

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		143,323
Number of accounts opened or reopened during the year		22,709
Number of accounts closed during the year		23,377
Amount deposited during the year, not including dividends credited for that period		$26,192,354 43
Amount withdrawn during the year		26,023,378 60
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$1,939,839 76	
January 1, 1919	1,954,335 28	
		3,894,175 04
Average amount of each account January 1, 1919		759 51
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		6
Total amount of such accounts		21,114 55
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$5,064,930 80
Total expenses of the bank for the year 1918		378,762 34
Dividends paid to depositors for the year 1918		3,894,175 04
Net earnings for the year 1918 over expenses and dividends paid to depositors		791,993 42

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66. BROADWAY SAVINGS INSTITUTION, NEW YORK CITY

[5–7 Park place; incorporated 1851]

HORACE F. HUTCHINSON, President. EUGENE BRITTON, Vice-President.
RICHARD B. KELLY, Vice-President. LOUIS F. FERRIS, Secretary.

TRUSTEES

H. F. HUTCHINSON, EUGENE BRITTON, OSCAR T. MACKEY, RICHARD B. KELLY, REMSEN JOHNSON, EDWARD TOWNSEND, FREDERICK W. HUNTER CHARLES A. FRANK, SAMUEL S. BLOOD, HENRY A. HOWARTH, EDWARD E. WATTS. RICHARD KELLY, COURTLANDT P. DIXON. EDWARD D. KING,

FINANCIAL

RESOURCES

Bonds and mortgages				$9,008,850 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$375,400 00	$372,380 00	$375,400 00	
State of New York	50,000 00	51,437 50	50,500 00	
Cities in other States	200,000 00	222,328 00	194,000 00	
Cities in this State	244,000 00	252,533 69	242,660 00	
Counties in this State	300,000 00	300,000 00	291,000 00	
Railroad mortgage bonds	2,763,000 00	2,935,536 57	2,637,760 00	
	$3,932,400 00	$4,134,715 76	$3,791,320 00	3,791,320 00
Promissory notes				17,740 00
Banking house and lot, book value, $250,000; cost, $271,261.83; actual cash value				250,000 00
Other real estate, book value, $772,100; cost, $791,094.64; actual cash value				772,100 00
Cash on deposit in banks or trust companies				291,336 71
Cash on hand				83,994 86
Total of collectible interest				162,545 23
				$14,377,886 80

LIABILITIES

Amount due depositors, viz.:		
Principal	$13,516,534 11	
Dividends credited or to be credited for the six months ending with December 31, 1918	260,726 26	
		$13,777,260 37
Other liabilities, viz.:		
Liberty Bond deposits	$6,663 00	
Held for mortgagors' account	3,427 48	
		10,090 48
Surplus on market value		590,535 95
		$14,377,886 80

Surplus on par value, $731,615.95.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$1,211,463 55
From depositors, not including dividends credited	2,432,341 00
From interest on loans, deposits and investments	660,444 44
From rents from other real estate	12,347 14
From mortgages	379,000 00
From redemption of stocks and bonds	281,000 00

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From stocks and bonds sold (total par value, $144,500)		$141,500 00
From loans paid		32,000 00
From real estate sold		77,053 81
From all other sources, viz.:		
Profit sale Liberty Loan Bonds	$1,514 60	
Deficiency judgment	4,398 39	
Taxes and interest from mortgagors	23,386 41	
Subscriptions to Liberty Loan Bonds	45,625 00	
		74,924 40
		$5,302,074 34

PAYMENTS

To depositors, including dividends paid to them		$4,030,589 80
For loans on bonds and mortgages		93,500 00
For loans on stocks and bonds and other securities		46,240 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $420,900)		414,624 79
For interest (other than dividend payments to depositors)		1,765 90
For current expenses of the bank, viz.:		
For salaries	$37,216 50	
For taxes. Banking house, $4,165.90; surplus, $4,272.76	8,438 66	
For expenses, except taxes, of banking house:		
Repairs	463 79	
Insurance	61 90	
For expenses of other real estate, viz.:		
Repairs	844 85	
Insurance	375 02	
Taxes	12,305 08	
Other	711 53	
For other expenses, not including expenses of other real estate nor other expenses of banking house	7,653 00	
		68,070 33
For real estate acquired by foreclosure, or in settlement of debts due the bank		182,923 70
Other payments, viz.:		
Defalcation	$30,107 32	
Payments account interest and taxes	19,958 93	
Liberty Loan Bond account	38 962 00	
		89,028 25
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		375,331 57
		$5,302,074 34

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		15,256
Number of accounts opened or reopened during the year		1,689
Number of accounts closed during the year		2,385
Amount deposited during the year, not including dividends credited for that period		$2,432,341 00
Amount withdrawn during the year		4,030,589 80
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$274,202 03	
January 1, 1918	260,726 26	
		534,928 29
Average amount of each account January 1, 1919		903 07
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$646,115 56
Total expenses of the bank for the year 1918		68,070 33
Dividends paid to depositors for the year 1918		534,928 29
Net earnings for the year 1918 over expenses and dividends paid to depositors		43,116 94

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Federal Reserve Bank of St. Louis

67. CENTRAL SAVINGS BANK IN THE CITY OF NEW YORK

[157 Fourth avenue; incorporated 1859 as German Savings Bank in the City of New York]

HUBERT CILLIS, President.
CARL GOEPEL, Vice-Pres.
EDW. C. SCHAEFER, Vice-President.
ADOLF KOPPEL, Treasurer.
CHAS. W. MUHLHAUSEN, Comptroller.
ADOLPH REPPERT, Cashier.
THEO. SCHORSKE, Secretary.

TRUSTEES

DALLAS B. PRATT,
JAMES SPEYER,
EDW. C. SCHAEFER,
R. SIEDENBURG,
FRITZ ACHELIS,
D. SCHNAKENBERG,
ALBERT TAG,
LOUIS WATJEN,
THOMAS F. VIETOR,
GEORGE LEASK,
CARL GOEPEL,
ADOLF KUTTROFF,
HUBERT CILLIS,
GUSTAVE SCHWAB,
WILLIAM SCHALL,
F. W. LAFRENTZ,
F. T. FLEITMANN,
JOSEPH F. STILLMAN,
ERNST PFARRIUS,
RUDOLF ERBSLOH,
AUGUST ZINSSER,
CARL L. SCHURZ,
GEORGE H. KRETZ,
HENRY RUHLENDER.

FINANCIAL

RESOURCES

Bonds and mortgages				$51,912,514 06
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$3,433,200 00	$3,391,160 00	$3,433,200 00	
State of New York	1,150,000 00	1,218,583 75	1,177,500 00	
State of Alabama	500,000 00	546,200 00	490,000 00	
State of California	900,000 00	841,500 00	846,000 00	
State of Louisiana	250,000 00	250,156 25	250,000 00	
State of Maryland	100,000 00	100,695 00	99,000 00	
State of Massachusetts	2,150,000 00	2,320,409 50	1,921,500 00	
State of Tennessee	982,900 00	1,053,716 99	1,014,179 00	
State of Utah	275,900 00	278,141 88	264,000 00	
Cities in other States	7,608,750 00	8,011,142 38	7,504,500 00	
Cities in this State	3,030,000 00	3,122,366 73	2,827,340 00	
Railroad mortgage bonds	23,444,848 00	24,050,191 41	20,245,529 28	
	$43,823,798 00	$45,194,263 89	$40,072,739 28	
				40,072,739 28
Promissory notes				250 00
Banking house and lot, book value, $850,000; cost, $1,408,331.08; actual cash value				850,000 00
Other real estate, book value, $569,844.99; cost, $589,566.59; actual cash value				569,844 99
Cash on deposit in banks or trust companies				6,095,639 49
Cash on hand				886,249 94
Total of collectible interest				1,173,902 37
				$101,561,140 13

LIABILITIES

Amount due depositors, viz.:			
Principal	$91,283,000 48		
Dividends credited or to be credited for the six months ending with December 31, 1918	1,719,821 18		
		$93,002,821 66	
Surplus on market value			8,558,318 47
			$101,561,140 13

Surplus on par value, $12,309,377.19.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day		$8,072,194 56
From depositors, not including dividends credited		17,882,313 61
From interest on loans, deposits and investments		4,470,595 22
From rents from banking house		36,613 97

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From rents from other real estate		$90,132 79
From mortgages		1,573,015 31
From redemption of stocks and bonds		2,904,000 00
From stocks and bonds sold (total par value, $2,990,674)		2,960,820 27
From real estate sold		186,700 00
From all other sources, viz.:		
Rentals collected during foreclosures	$3,733 41	
Insurance	133 72	
		3,867 13
		$38,180,252 86

PAYMENTS

To depositors, including dividends paid to them		$22,230,534 24
For loans on bonds and mortgages		516,835 37
For loans on stocks and bonds and other securities		250 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $7,851,000)		7,809,853 55
For interest (other than dividend payments to depositors)		15,927 79
For current expenses of the bank, viz.:		
For salaries	$145,296 47	
For taxes. Banking house, $18,186.50; surplus, $57,802.18	75,988 68	
For expenses, except taxes, of banking house:		
Repairs	2,526 69	
Insurance	651 79	
Other	14,826 31	
For expenses of other real estate, viz.:		
Repairs	26,744 96	
Insurance	3,315 04	
Taxes	19,287 15	
Other	27,156 85	
For other expenses, not including expenses of other real estate nor other expenses of banking house	39,286 37	
		355,080 31
For real estate acquired by foreclosure, or in settlement of debts due the bank		254,091 35
Other payments, viz.: Foreclosure costs — Expenses on real estate		15,790 82
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		6,981,889 43
		$38,180,252 86

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		133,961
Number of accounts opened or reopened during the year		11,724
Number of accounts closed during the year		19,256
Amount deposited during the year, not including dividends credited for that period		$17,882,313 61
Amount withdrawn during the year		22,230,534 24
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$1,747,338 31	
January 1, 1919	1,719,821 18	
		3,467,159 49
Average amount of each account January 1, 1919		694 25
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$4,505,732 28
Total expenses of the bank for the year 1918		355,080 31
Dividends paid to depositors for the year 1918		3,467,159 49
Net earnings for the year 1918 over expenses and dividends paid to depositors		683,492 48

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68. CITIZENS' SAVINGS BANK, NEW YORK CITY

[54–58 Bowery; incorporated 1860]

HENRY HASLER, President.
CHARLES H. SMITH, Vice-Pres.
JAMES ROWLAND, Vice-President.
HENRY SAYLER, Secretary.
EDWIN A. LAHM, Asst. Secretary.

TRUSTEES

CHAS. H. STEINWAY,
HENRY HASLER,
PERCIVAL KUHNE,
JAMES ROWLAND,
ARTHUR W. WATSON,
JOHN C. JUHRING,
JOHN M. FUCHS,
DAVID C. TOWNSEND,
CHARLES H. SMITH,
JOHN A. BEALL,
EDWARD H. TITUS,
BARAK G. COLES, JR.
RICHARD A. BACHIA,
JULIUS DE LONG,
HENRY SAYLER,
WARNER D. ORVIS,
WILLIAM H. SCHMIDT,
AUGUSTUS W. KELLEY,
EDWIN E. DICKINSON,
SAMUEL R. MARSHALL,
FRANK GULDEN.

FINANCIAL

RESOURCES

Bonds and mortgages				$8,689,775 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,653,650 00	$1,642,480 00	$1,653,650 00	
State of New York	900,000 00	983,151 90	927,000 00	
State of Massachusetts	1,000,000 00	1,122,117 00	890,000 00	
Cities in other States	2,900,000 00	3,036,575 80	2,732,400 00	
Cities in this State	3,126,000 00	3,374,285 05	3,002,820 00	
	$9,479,650 00	$10,158,609 75	$9,205,870 00	
				9,205,870 00
Banking house and lot, book value, $125,000; cost, $277,115.16; actual cash value				125,000 00
Other real estate, book value, $120,000; cost, $171,940.41; actual cash value				120,000 00
Cash on deposit in banks or trust companies				1,191,960 76
Cash on hand				240,059 22
Total of collectible interest				187,433 89
Amount of all other assets, viz.: U. S. War Savings and Thrift Stamps				292 62
				$19,760,391 49

LIABILITIES

Amount due depositors, viz.:		
Principal	$17,182,131 72	
Dividends credited or to be credited for the six months ending with December 31, 1918	310,373 24	
		$17,492,504 96
Surplus on market value		2,267,886 53
		$19,760,391 49

Surplus on par value, $2,541,666.53.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$1,503,841 57
From depositors, not including dividends credited	4,709,822 74
From interest on loans, deposits and investments	771,280 01
From rents from banking house	7,215 00
From rents from other real estate	10,695 58
From mortgages	150,475 00
From redemption of stocks and bonds	595,000 00
From stocks and bonds sold (total par value, $187,100)	187,100 00
From real estate sold	48,500 00

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From all other sources, viz.:		
Profit and loss account	$2,342 17	
Insurance account	98 40	
		$2,440 57
		$7,986,370 47

PAYMENTS

To depositors, including dividends paid to them		$4,170,395 16
For loans on bonds and mortgages		45,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $2,153,000)		2,141,830 00
For interest (other than dividend payments to depositors)		3,651 56
For current expenses of the bank, viz.:		
For salaries	$53,390 00	
For taxes: Banking house, $3,187.33; surplus, $20,864.54	24,051 87	
For expenses, except taxes, of banking house:		
Repairs	1,370 75	
Insurance	1,974 95	
For expenses of other real estate, viz.:		
Repairs	6,299 47	
Insurance	1,092 11	
Taxes	2,797 78	
For other expenses, not including expenses of other real estate nor other expenses of banking house	12,672 05	
		103,648 98
For real estate acquired by foreclosure, or in settlement of debts due the bank		87,860 77
Other payments, viz.: Commissions and insurance premiums advanced		1,171 40
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		1,432,312 60
		$7,986,370 47

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		27,363
Number of accounts opened or reopened during the year		4,054
Number of accounts closed during the year		3,667
Amount deposited during the year, not including dividends credited for that period		$4,709,822 74
Amount withdrawn during the year		4,170,395 16
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$304,380 23	
January 1, 1919	310,373 24	
		614,753 47
Average amount of each account January 1, 1919		639 27
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, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$776,020 68
Total expenses of the bank for the year 1918		103,648 98
Dividends paid to depositors for the year 1918		614,753 47
Net earnings for the year 1918 over expenses and dividends paid to depositors		57,618 23

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69. COMMONWEALTH SAVINGS BANK OF NEW YORK CITY

[2007 Amsterdam avenue; incorporated 1910]

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

TRUSTEES

HERMAN W. BEYER, JOHN H. BOSCHEN, GEORGE H. HYDE, JOHN R. DAVIES, FRANK B. FRENCH, SIGMUND WECHSLER, CHARLES S. GAUBERT, VALENTINE J. HAHN, CORNELIUS HUTH, THOMAS F. McAVOY, JOHN A. MURRAY, CHRISTIAN SCHIERLOH, WM. F. SCHNEIDER, GUSTAV SCHOLER, DONALD G. C. SINCLAIR, JOHN T. McNEILL, LOUIS K. UNGRICH, MARTIN WALLACE, BURTON J. WILKE, CHARLES W. APPLETON, OTTO H. SCHLOBOHM, FREDERICK KEIM, JOHN E. O'CONNELL, DANIEL F. MAHONY, JR. WILLIAM S. GREGORY.

FINANCIAL

RESOURCES

Bonds and mortgages				$951,000 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$87,367 36	$87,365 36	$87,365 36	
Cities in other States	15,000 00	15,465 29	15,150 00	
Cities in this State	110,000 00	107,326 99	106,200 00	
School districts in this State	4,600 00	4,894 09	4,806 00	
Railroad mortgage bonds	229,000 00	216,081 62	202,110 00	
	$445,965 36	$431,133 35	$415,631 36	
				415,631 36
Other real estate, book value, $24,672.50; cost, $24,672.50; actual cash value				24,672 50
Cash on deposit in banks or trust companies				191,624 20
Cash on hand				12,364 87
Total of collectible interest				24,791 68
Amount of all other assets, viz.:				
Furniture and fixtures			$1,000 00	
Liberty Bonds held for subscribers			47,697 50	
U. S. Thrift Stamps			41 75	
				48,737 25
				$1,668,821 86

LIABILITIES

Amount due depositors, viz.:			
Principal		$1,613,136 44	
Dividends credited or to be credited for the six months ending with December 31, 1918		26,072 64	
			$1,639,209 08
Surplus on market value			29,612 78
			$1,668,821 86

Surplus on par value, $59,946.78.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$94,872 40
From depositors, not including dividends credited	978,660 32
From interest on loans, deposits and investments	68,701 83
From rents from other real estate	108 00
From mortgages	32,350 00
From redemption of stocks and bonds	3,000 00
From stocks and bonds sold (total par value, $1,166.12)	1,166 12
From real estate sold	9,450 00

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From all other sources, viz.:		
Liberty Loan Bonds	$112,459 50	
U. S. certificates of indebtedness	50,000 00	
War Savings Stamps, Thrift Stamps	1,765 74	
Fire insurance premium	6 60	
		$164,231 84
		$1,352,540 51

PAYMENTS

To depositors, including dividends paid to them		$757,380 61
For loans on bonds and mortgages		59,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $68,534)		63,866 50
For interest (other than divdend payments to depositors)		302 37
For current expenses of the bank, viz.:		
For salaries	$6,506 34	
For expenses, except taxes, of banking house:		
Repairs	228 72	
Insurance	26 94	
For rent of banking rooms	1,200 00	
For expenses of other real estate, viz.:		
Repairs	15 10	
Taxes	1,398 55	
Other	69 40	
For other expenses, not including expenses of other real estate nor other expenses of banking house	784 48	
		10,229 53
For real estate acquired by foreclosure, or in settlement of debts due the bank		29,040 37
Other payments, viz.:		
Commission selling real estate	$212 38	
Liberty Loan Bonds, U. S. certificates of indebtedness	227,005 00	
Thrift Stamps, fire insurance premium	1,014 68	
		228,232 06
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		203,989 07
		$1,352,540 51

STATISTICAL INFORMATION

Number of open accounts January 1, 1919	8,539
Number of accounts opened or reopened during the year	2,547
Number of accounts closed during the year	1,558
Amount deposited during the year, not including dividends credited for that period	$978,660 32
Amount withdrawn during the year	757,380 61
Amount of dividends credited and paid for the year, viz.:	
July 1, 1918 $25,106 64	
January 1, 1919 26,072 64	
	51,179 28
Average amount of each account January 1, 1919	191 97
Rate per cent. of dividends to depositors during the six months ending June 30, 1918	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918	4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts	$71,189 62
Total expenses of the bank for the year 1918	10,229 53
Dividends paid to depositors for the year 1918	51,179 28
Net earnings for the year 1918 over expenses and dividends paid to depositors	9,780 81

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70. DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY

[341 Bowery; incorporated 1848]

ANDREW MILLS, President. RICHARD T. DAVIES, Vice-President.
WM. F. PATTERSON, Vice-President. SAMUEL WEBSTER, Secretary.
BENJ. DeF. CURTISS, Vice-President. FRERERICK SHERWOOD, Treasurer.

TRUSTEES

ANDREW MILLS, W. M. BENNETT, GEORGE B. HODGMAN,
FREDERICK ZITTEL, WALTER E. FREW, RICHARD T. DAVIES,
JOHN A. TACKABERRY, WM. H. REMICK, ANDREW MILLS, JR.,
WILLIAM S. GRAY, LORENZO DANIELS, WALDRON P. BELKNAP,
BENJ. DeF. CURTISS, WM. F. PATTERSON. AUGUSTUS H. TENNIS,

FINANCIAL

RESOURCES

Bonds and mortgages				$28,977,275 00
Stock and bond investment, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$7,990,850 00	$7,966,316 20	$7,990,850 00	
State of New York	200,000 00	201,000 00	202,000 00	
State of Maryland	100,000 00	94,524 36	95,000 00	
State of California	100,000 00	96,623 20	97,000 00	
State of Tennessee	250,000 00	257,740 23	257,500 00	
State of Massachusetts	900,000 00	930,557 50	810,000 00	
Cities in other States	4,578,000 00	4,858,396 03	4,480,755 00	
Cities in this State	4,783,028 94	4,927,185 75	4,691,897 20	
Railroad mortgage bonds	8,869,000 00	9,437,976 20	8,222,180 00	
	$27,770,878 94	$28,820,319 47	$26,847,182 20	26,847,182 20
Banking house and lot, book value, $150,000; cost, $568,571.31; actual cash value				150,000 00
Other real estate, book value, $93,083.54; cost, $109,771.06; actual cash value				93,083 54
Cash on deposit in banks or trust companies				2,846,951 89
Cash on hand				1,314,857 53
Total of collectible interest				908,691 14
Amount of all other assets, viz.: U. S. War Savings Stamps				2,444 00
				$61,140,485 30

LIABILITIES

Amount due depositors, viz.:		
Principal	$55,027,488 36	
Dividends credited or to be credited for the six months ending with December 31, 1918	844,649 39	
		$55,872,137 75
Other liabilities, viz.: Expenses incurred but unpaid, taxes		24,000 00
Surplus on market value		5,244,347 55
		$61,140,485 30
Surplus on par value, $6,168,044.29.		

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transaction of the day	$3,948,995 35
From depositors, not including dividends credited	17,758,311 29
From interest on loans, deposits and investments	2,482,232 93
From rents from other real estate	2,644 05
From mortgages	499,700 00
From redemption of stocks and bonds	6,235,300 00
From stocks and bonds sold (total par value, $1,477,350.00)	1,471,350 00
From bankers' acceptances and bills of exchange	966,676 38
From all other sources, viz.: Sale of scrap iron	45 25
	$33,365,255 25

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PAYMENTS

To depositors, including dividends paid to them		$14,243,318 03
For loans on bonds and mortgages		993,000 00
For bankers' acceptances and bills of exchange		966,676 38
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $12,788,400.00)		12,764,224 26
For interest (other than dividend payments to depositors)		13,713 10
For current expenses of the bank, viz.:		
For salaries	$95,767 66	
For taxes: Banking house, $4,992.65; surplus, $41,845.26	46,837 91	
For expenses, except taxes, of banking house:		
Repairs	903 40	
Insurance	605 04	
For expenses of other real estate, viz.:		
Repairs	1,322 03	
Insurance	363 31	
Taxes	2,216 10	
For other expenses, not including expenses of other real estate nor other expenses of banking house	23,955 35	
		171,970 80
For real estate acquired by foreclosure, or in settlement of debts due the bank		48,998 26
Other payments, viz.: War Savings Stamps		1,545 00
Cash on hand in banks or trust companies December 31, 1918, after transactions of the day		4,161,809 42
		$33,365,255 25

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		87,175
Number of accounts opened or reopened during the year		17,608
Number of accounts closed during the year		14,768
Amount deposited during the year, not including dividends credited for that period		$17,758,311 29
Amount withdrawn during the year		14,243,318 03
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$826,792 47	
January 1, 1919	844,649 39	
		1,671,441 86
Average amount of each account January 1, 1919		631 23
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$2,468,394 93
Total expenses of the bank for the year 1918		171,970 80
Dividends paid to depositors for the year 1918		1,671,441 86
Net earnings for the year 1918 over expenses and dividends paid to depositors		624,982 27

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71. THE EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY

[291–295 Broadway; incorporated 1848]

DICK S. RAMSAY, President.
HENRY T. NICHOLS, Vice-President.
DANIEL W. WHITMORE, Vice-President.
LESTER VAN BRUNT, Secretary.
WILLIAM G. TERLINDE, Asst. Sec.

TRUSTEES

HENRY T. NICHOLS, DICK S. RAMSAY, WILLIAM C. SMITH, DANIEL W. WHITMORE, PERCY C. MAGNUS, CHAS. A. O'DONOHUE, WILLIAM C. TABER, JULIAN D. FAIRCHILD, JAMES B. CLEWS, J. FRED. PIERSON, JULIAN P. FAIRCHILD, DARWIN R. JAMES, JR., JAMES A. SMITH, CHARLES E. PERKINS, FRANK A. HORNE, FRED. G. FISCHER.

FINANCIAL

RESOURCES

Bonds and mortgages				$17,509,420 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$3,461,300 00	$3,461,300 00	$3,461,300 00	
State of New York	850,000 00	860,900 00	841,500 00	
State of Massachusetts	1,250,000 00	1,328,505 15	1,124,000 00	
State of Tennessee	100,000 00	99,625 00	96,000 00	
Cities in other States	3,143,000 00	3,246,486 44	3,072,940 00	
Cities in this State	6,785,500 00	6,725,860 31	6,426,910 00	
Counties in this State	210,000 00	229,267 50	205,900 00	
Towns in this State	36,000 00	36,574 92	37,060 00	
Railroad mortgage bonds	3,853,000 00	3,702,311 75	3,199,640 00	
	$19,688,800 00	$19,690,831 07	$18,465,270 00	18,465,270 00
Banking house and lot, book value, $1,300,000; cost, $1,596,985.74; actual cash value				1,300,000 00
Other real estate, book value, $599,874.08; cost, $599,874.08; actual cash value				599,874 08
Cash on deposit in banks or trust companies				854,784 12
Cash on hand				11,401 86
Total of collectible interest				362,335 92
Amount of all other assets, viz.: Rent accrued				575 00
				$39,103,660 98

LIABILITIES

Amount due depositors, viz.:		
Principal	$34,580,440 04	
Dividends credited or to be credited for the six months ending with December 31, 1918	668,335 34	
		$35,248,775 38
Other liabilities, viz.: Liberty Bonds deposits		17,732 83
Surplus on market value		3,837,152 77
		$39,103,660 98

Surplus on par value, $5,060,682.77.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$5,166,364 94
From depositors, not including dividends credited	6,225,780 93
From interest on loans, deposits and investments	1,682,146 16
From rents from banking house	121,897 12
From rents from other real estate	66,055 76
From mortgages	731,970 00
From redemption of stocks and bonds	3,605,800 00
From stocks and bonds sold (total par value, $205,350)	205,350 00
From all other sources, viz.:	

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Satisfactions, appraisal fees, refund account	$4,330 76	
From tenants for repairs, for power and heat	1,497 80	
Liberty Loan Bonds	100,847 02	
		$106,675 58
		$17,912,040 49

PAYMENTS

To depositors, including dividends paid to them		$9,412,738 66
For loans on bonds and mortgages		419,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $6,850,200)		6,850,200 00
For interest (other than dividend payments to depositors)		5,732 85
For current expenses of the bank, viz.:		
For salaries	$36,651 15	
For taxes: Banking house, $28,572.48; surplus, $27,782.97;	56,355 45	
For expenses, except taxes, of banking house:		
Repairs	23,445 64	
Insurance	1,189 78	
Other	41,680 50	
For rent of banking rooms	20,000 00	
For expenses of other real estate, viz.:		
Repairs	17,900 60	
Insurance	2,156 32	
Taxes	14,465 36	
Other	14,684 84	
For other expenses, not including expenses of other real estate nor other expenses of banking house	6,940 77	
		235,470 41
For real estate acquired by foreclosure, or in settlement of debts due the bank		13,884 40
Other payments, viz.:		
Repairs to banking house	$3,159 91	
Repairing fire damage	2,199 50	
Liberty Loan Bonds	102,718 78	
		108,078 19
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		866,185 98
		$17,912,040 49

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		31,931
Number of accounts opened or reopened during the year		3,897
Number of accounts closed during the year		4,979
Amount deposited during the year, not including dividends credited for that period		$6,225,780 93
Amount withdrawn during the year		9,412,738 66
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$690,550 84	
January 1, 1919	668,335 34	
		1,358,886 18
Average amount of each account January 1, 1919		1,142 62
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		$13,545 53
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$1,868,498 76
Total expenses of the bank for the year 1918		235,470 41
Dividends paid to depositors for the year 1918		1,358,886 18
Net earnings for the year 1918 over expenses and dividends paid to depositors		274,142 17

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72. EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY

[51 Chambers street; incorporated 1850]

JOHN J. PULLEYN, President. LOUIS V. O'DONOHUE, Secretary.
MYLES TIERNEY, Vice-President. JOHN S. DALY, Comptroller.
JAMES CLARKE, Vice-President. JOHN T. BRENNAN, Deputy Comptroller.

TRUSTEES

L. V. O'DONOHUE,	JOHN J. PULLEYN,	F. F. FITZPATRICK,
C. V. FORNES,	JOHN G. O'KEEFFE,	ROBERT L. HOGUET,
MYLES TIERNEY,	HENRY HEIDE,	EDWARD F. McMANUS,
JOSEPH P. GRACE,	JOHN J. DEERY,	NICHOLAS F. BRADY,
M. F. McDERMOTT,	JOHN D. RYAN,	THOMAS W. JOHNSON,
JAMES CLARKE,	THOMAS E. MURRAY,	FRANK S. GANNON.

FINANCIAL

RESOURCES

Bonds and mortgages $85,065,578 00

Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
United States	$11,000,000 00	$10,851,243 80	$11,000,000 00
State of New York	7,100,000 00	7,311,712 11	7,251,000 00
State of Alabama	1,000,000 00	1,068,098 62	930,000 00
State of Arizona	250,000 00	252,721 75	255,000 00
State of California	834,000 00	826,008 64	834,590 00
State of Massachusetts	1,855,000 00	1,980,421 49	1,634,560 00
State of New Mexico	250,000 00	251,875 00	247,500 00
Cities in other States	5,900,138 00	6,055,954 36	5,837,866 19
Cities in this State	12,752,948 55	13,510,124 41	13,003,830 53
Counties in this State	1,406,208 66	1,469,794 79	1,475,777 00
Towns in this State	1,022,884 57	1,061,535 66	1,062,157 65
Villages in this State	18,000 00	18,189 48	17,415 00
Railroad mortgage bonds	45,190,152 58	46,028,671 40	41,311,804 12
	$88,579,332 36	$90,686,351 51	$84,911,500 49

$84,911,500 49

Promissory notes 12,739 02

Banking house and lot, book value, $2,750,000; cost, $4,441,636.33; actual cash value 2,750,000 00

Other real estate, book value, $2,250,416.88; cost, $2,250,416.88; actual cash value 2,232,500 00

Cash on deposit in banks or trust companies 5,571,241 57

Cash on hand 1,015,586 35

Total of collectible interest 2,724,390 80

Amount of all other assets, viz.:

Liberty Bonds for subscribers	$266,000 00	
U. S. certificate of indebtedness	1,000,000 00	
		1,266,000 00

$185,549,536 23

LIABILITIES

Amount due depositors, viz.:

Principal	$171,782,823 30	
Dividends credited or to be credited for the six months ending with December 31, 1918	3,257,528 57	
		$175,040,351 87

Other liabilities, viz.: Liberty Bond deposits 21,890 00

Surplus on market value 10,487,294 36

$185,549,536 23

Surplus on par value, $14,155,126.23.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day $8,988,494 09

From depositors, not including dividends credited 37,015,589 72

From interest on loans, deposits and investments 7,880,076 60

From rents from banking house 226,763 37

From rents from other real estate 99,199 47

From mortgages 2,573,974 00

From redemption of stocks and bonds 6,624,469 00

From bankers' acceptances and bills of exchange 532,303 56

From real estate sold 11,800 00

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From all other sources, viz.:		
Liberty Loan Bonds	$2,030,535 00	
Sale of old machinery	4,500 00	
Discounted bank books	19,604 75	
Closing sundry dormant accounts	2,115 75	
		$2,056,755 50
		$66,009,425 31

PAYMENTS

To depositors, including dividends paid to them		$37,343,473 37
For loans on bonds and mortgages		663,950 00
For bankers' acceptances and bills of exchange		532,303 56
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $18,463,927.27)		18,247,534 46
For interest (other than dividend payments to depositors)		59,425 03
For current expenses of the bank, viz.:		
For salaries	$226,253 73	
For taxes Banking house, $70,086.20; surplus, $27,338.68	97,424 88	
For expenses, except taxes, of banking house:		
Repairs	34,988 54	
Insurance	2,399 27	
Other	113,578 64	
For expenses of other real estate, viz.:		
Repairs	34,750 04	
Insurance	6,216 79	
Taxes	50,657 84	
Other	32,119 80	
For other expenses, not including expenses of other real estate nor other expenses of banking house	70,553 73	
		668,943 26
Other payments, viz.:		
Liberty Loan Bonds	$1,856,215 00	
Permanent improvements to other real estate	17,944 70	
Discounted bank books, judgment on depositors' acct	32,808 01	
		1,906,967 71
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		6,586,827 92
		$66,009,425 31

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		186,766
Number of accounts opened or reopened during the year		27,494
Number of accounts closed during the year		23,343
Amount deposited during the year, not including dividends credited for that period		$37,015,589 72
Amount withdrawn during the year		37,343,473 37
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$3,230,192 83	
January 1, 1918	3,257,528 57	
		6,487,721 40
Average amount of each account January 1, 1919		937 21
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		$3,292 66
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$8,192,802 40
Total expenses of the bank for the year 1918		668,943 26
Dividends paid to depositors for the year 1918		6,487,721 40
Net earnings for the year 1918 over expense and dividends paid to depositors		1,036,137 74

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73. EMPIRE CITY SAVINGS BANK, NEW YORK CITY

[281 West 125th street; incorporated 1889]

RICHARD E. COCHRAN, President.
JOHN H. LOOS, Vice-President.
JOSEPH WALKER, Jr., Vice-President.
A. S. VAN WINKLE, Secretary.
HOWARD C. MURPHY, Asst. Secy.

TRUSTEES

WILLIAM MOORES, JOHN H. LOOS, ARTHUR E. WOOD, WILLIAM T. KOCH, A. PARKER NEVIN, EDWARD C. DELAFIELD, GEO. H. TAYLOR, LYMAN T. DYER, CHAS. W. DAYTON, CARL A. KOELSCH, RICHARD E. COCHRAN, CURTIS J. BEARD, JOSEPH WALKER, Jr., M. L. KING, HARTWELL A. WILKINS.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,135,250 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$748,700 33	$742,273 23	$748,700 33	
State of New York	50,000 00	58,251 75	55,500 00	
Cities in other States	206,396 00	217,084 42	208,607 98	
Cities in this State	373,500 00	375,737 42	342,470 00	
Counties in this State	62,000 00	64,452 80	63,640 00	
Towns in this State	49,500 00	49,957 35	50,027 50	
Villages in this State	36,000 00	36,489 97	38,310 00	
School districts in this State	32,000 00	32,443 50	31,785 00	
Railroad mortgage bonds	980,484 84	1,017,794 81	958,506 96	
	$2,538,581 17	$2,594,485 25	$2,497,547 77	
				2,497,547 77
Promissory notes				4,901 14
Other real estate, book value, $263,745.06; cost, $270,415.76; actual cash value				263,745 06
Cash on deposit in banks or trust companies				587,506 14
Cash on hand				31,123 45
Total of collectible interest				52,072 17
Amount of all other assets, viz.:				
Rent accrued			$75 00	
U. S. Thrift Stamps			57 25	
Liberty Bond account			40 00	
				172 25
				$6,572,317 98

LIABILITIES

Amount due depositors, viz.:		
Principal	$6,105,484 52	
Dividends credited or to be credited for the six months ending with December 31, 1918	102,376 38	
		$6,207,860 90
Surplus on market value		364,457 08
		$6,572,317 98

Surplus on par value, $405,490.48.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$404,926 15
From depositors, not including dividends credited	3,075,197 86
From interest on loans, deposits and investments	269,080 30
From rents from banking house	7,080 00
From rents from other real estate	26,928 43
From mortgages	60,500 00
From redemption of stocks and bonds	337,696 00
From stocks and bonds sold (total par value $380,000)	380,000 00
From real estate	1,919 82

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From all other sources, viz.:		
Liberty Loan account	$126,364 66	
Submarine damage	100 00	
		$126,464 66
		$4,689,793 22

PAYMENTS

To depositors, including dividends paid to them		$2,518,305 91
For loans on stocks and bonds and other securities		6,820 96
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,352,900.36)		1,346,768 71
For interest (other than dividend payments to depositors)		5,582 16
For current expenses of the bank, viz.:		
For salaries	$21,237 18	
For taxes: Banking house, $2,931.10; surplus, $2,957.10	5,888 20	
For expenses, except taxes, of banking house:		
Repairs	130 07	
Insurance	427 03	
For rent of banking rooms	10,000 00	
For expenses of other real estate, viz.:		
Repairs	6,034 19	
Insurance	1,552 84	
Taxes	5,997 84	
Other	6,417 15	
For other expenses, not including expenses of other real estate nor other expenses of banking house	7,868 14	
		65,552 64
For real estate acquired by foreclosure, or in settlement of debts due the bank		1,671 34
Other payments, viz.:		
Liberty Loan account	$126,404 66	
Thrift Stamps	57 25	
		126,461 91
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		618,629 59
		$4,689,793 22

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		19,531
Number of accounts opened or reopened during the year		5,484
Number of accounts closed during the year		4,666
Amount deposited during the year, not including dividends credited for that period		$3,075,197 86
Amount withdrawn during the year		2,518,305 91
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$86,253 20	
January 1, 1919	102,376 38	
Charged at other periods	18 27	
		188,616 31
Average amount of each account January 1, 1919		317 85
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		$6,266 79
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$298,601 39
Total expenses of the bank for the year 1918		65,552 64
Dividends paid to depositors for the year 1918		188,616 31
Net earnings for the year 1918 over expenses and dividends paid to depositors		44,432 44

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74. EXCELSIOR SAVINGS BANK, NEW YORK CITY

[79 West Twenty-third street; incorporated 1869]

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

TRUSTEES

HENRY DAZIAN,	WILLIAM CRAWFORD,	MICHAEL COLEMAN,
WILLIAM H. BARRON,	EPHRAIM M. YOUMANS,	SAFFORD S. DELANO,
WILLIAM J. ROOME,	HENRY D. BREWSTER,	CHARLES H. CLASS,
JOHN BURKE,	BENJ. A. HEGEMAN, JR.,	WILLIAM H. WILLIAMS,
ROBERT J. HORNER,	CLARENCE PRICE,	LUCIUS S. STORRS.

FINANCIAL

RESOURCES

Bonds and mortgages				$10,320,225 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,806,000 00	$1,797,251 90	$1,806,000 00	
State of North Dakota	10,000 00	10,686 00	9,900 00	
State of New Mexico	168,000 00	173,873 38	176,400 00	
State of Louisiana	250,000 00	244,649 80	256,370 00	
State of Oklahoma	250,000 00	253,773 55	247,500 00	
State of South Carolina	100,000 00	99,875 00	100,000 00	
State of California	300,000 00	287,095 64	232,550 00	
Cities in other States	1,364,000 00	1,426,303 93	1,403,020 00	
Cities in this State	193,250 00	199,220 75	192,052 50	
Counties in this State	41,500 00	42,189 31	40,995 00	
Towns in this State	173,500 00	194,877 39	182,535 00	
Villages in this State	276,392 28	294,637 26	281,121 94	
School districts in this State	303,000 00	312,121 33	308,220 00	
Railroad mortgage bonds	3,176,624 00	3,088,783 28	2,798,188 96	
	$8,412,266 28	$8,425,338 52	$8,084,853 40	
				8,084,853 40
Other real estate, book value, $613,801.06; cost, $616,640.83; actual cash value				616,640 83
Cash on deposit in banks or trust companies				942,683 32
Cash on hand				38,984 72
Total of collectible interest				273,057 10
Amount of all other assets, viz.:				
U. S. War Savings and Thrift Stamps			$62 20	
Insurance premiums advanced			25 64	
				87 84
				$20,276,532 21

LIABILITIES

Amount due depositors, viz.:		
Principal	$18,915,540 28	
Dividends credited or to be credited for the six months ending with December 31, 1918	349,095 46	
		$19,264,635 74
Other liabilities, viz.: Deposits to secure payment of rent		158 34
Surplus on market value		1,011,738 13
		$20,276,532 21

Surplus on par value, $1,339,151.01.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$1,124,712 62
From depositors, not including dividends credited	6,310,985 50
From interest on loans, deposits and investments	883,482 02
From rents from other real estate	78,519 64
From mortgages	390,050 00
From redemption of stocks and bonds	987,188 46
From stocks and bonds sold (total par value, $1,258,000)	1,257,595 50

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From bankers' acceptances and bills of exchange		$99,278 12
From real estate sold		65,000 00
From all other sources, viz.:		
Gain and loss account; real estate account	$7,078 64	
War Savings and Thrift Stamps	9,851 80	
Rent security account, insurance account, premiums and discount	2,303 71	
U. S. certificate of indebtedness	200,000 00	
Liberty Loan Bonds	749,319 26	
Rents other real estate, insurance premiums refunded	14,581 32	
		983,135 23
		$12,179,947 09

PAYMENTS

To depositors, including dividends paid to them		$6,031,257 03
For loans on bonds and mortgages		258,000 00
For bankers' acceptances and bills of exchange		99,278 12
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $3,818,800)		3,802,359 44
For interest (other than dividend payments to depositors)		6,790 27
For current expenses of the bank, viz.:		
For salaries	$53,020 03	
For taxes: Surplus	8,119 36	
For expenses, except taxes, of banking house:		
Repairs	155 22	
Other	404 59	
For rent of banking rooms	10,000 00	
For expenses of other real estate, viz.:		
Repairs	17,265 94	
Insurance	2,471 32	
Taxes	14,512 86	
Other	31,759 87	
For other expenses, not including expenses of other real estate nor other expenses of banking house	12,841 54	
		150,550 73
For real estate acquired by foreclosure, or in settlement of debts due the bank		105,468 37
Other payments, viz.:		
Liberty Loan Bonds, certificates of indebtedness	$569,919 26	
War Savings and Thrift Stamps, insurance, revenue stamps	10,071 01	
Real estate, profit and loss	64,584 82	
		744,575 09
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		981,668 04
		$12,179,947 09

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		33,698
Number of accounts opened or reopened during the year		8,317
Number of accounts closed during the year		5,859
Amount deposited during the year, not including dividends credited for that period		$6,310,985 50
Amount withdrawn during the year		6,031,257 03
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$347,689 91	
January 1, 1919	349,095 46	
		696,785 37
Average amount of each account January 1, 1919		571 67
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$972,882 48
Total expenses of the bank for the year 1918		150,550 73
Dividends paid to depositors for the year 1918		696,785 37
Net earnings for the year 1918 over expenses and dividends paid to depositors		125,546 38

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75. FRANKLIN SAVINGS BANK, NEW YORK CITY

[656–658 Eighth avenue; incorporated 1860]

ERNEST K. SATTERLEE, President. WALTER B. BROWN, Secretary.
JAMES R. TROWBRIDGE, Comptroller. HENRY P. AICHELE, Asst. Secretary.

TRUSTEES

BERNARD KARSCH, STUART DUNCAN, WM. L. DEBOST,
HOWARD C. SMITH, T. FRANK MANVILLE, J. HARPER POOR,
CHARLES A. WALKER, JOHN I. DOWNEY, ERNEST K. SATTERLEE,
WILLIAM H. PORTER, SIMEON FORD, HENRY J. COCHRAN,
JAMES R. TROWBRIDGE, THEODORE HETZLER, MICHAEL FRIEDSAM,
H. K. TWITCHELL, WILSON M. POWELL.

FINANCIAL

RESOURCES

Bonds and mortgages				$13,865,225 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,875,000 00	$1,857,511 80	$1,875,000 00	
State of New York	625,000 00	648,005 00	640,750 00	
State of California	150,000 00	142,605 00	142,000 00	
State of Delaware	78,000 00	80,340 00	77,220 00	
State of Idaho	130,000 00	133,477 50	129,100 00	
State of Massachusetts	550,000 00	596,145 35	496,500 00	
State of Oklahoma	60,000 00	61,178 06	59,400 00	
Cities in other States	3,389,700 00	3,549,744 43	3,371,089 00	
Cities in this State	3,875,950 00	4,043,634 78	3,865,587 75	
Counties in this State	1,022,000 00	1,046,311 48	1,014,510 00	
Railroad mortgage bonds	2,088,000 00	2,197,135 40	1,879,510 00	
	$13,843,650 00	$14,356,088 80	$13,550,616 75	$13,550,616 75
Banking house and lot, book value, $200,000; cost, $441,692.66; actual cash value				200,000 00
Other real estate, book value, $124,378.66; cost, $152,675.34; actual cash value				124,378 66
Cash on deposit in banks or trust companies				1,674,968 48
Cash on hand				41,814 39
Total of collectible interest				447,328 97
Amount of all other assets, viz.:				
Liberty Bonds held for subscribers			$118,518 50	
U. S. War Savings Stamps			5,124 71	
				123,643 21
				$30,027,975 46

LIABILITIES

Amount due depositors, viz.:			
Principal		$27,073,951 78	
Dividends credited or to be credited for the six months ending with December 31, 1918		427,108 34	
			$27,501,060 12
Surplus on market value			2,526,915 34
			$30,027,975 46

Surplus on par value, $2,819,948.59.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$1,444,000 56
From depositors, not including dividends credited	8,343,440 64
From interest on loans, deposits and investments	1,269,748 56
From rents from other real estate	14,482 88
From mortgages	233,000 00

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From redemption of stocks and bonds		$1,080,050 00
From stocks and bonds sold (total par value, $540,000)		538,763 31
From real estate sold		7,500 00
From all other sources, viz.:		
Refunds — Telephone, appraisals, insurance, taxes, compensation	$153 50	
Sundry credits, closed accounts	102 00	
Liberty Loan account	966,519 50	
War Savings Stamps	12,477 42	
		979,252 42
		$13,910,238 37

PAYMENTS

To depositors, including dividends paid to them		$7,883,760 86
For loans on bonds and mortgages		11,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $3,060,000)		3,042,511 80
For interest (other than dividend payment to depositors)		10,226 99
For current expenses of the bank, viz.:		
For salaries	$66,779 87	
For taxes: Banking house, $9,394.98; surplus, $17,846.45	27,241 43	
For expenses, except taxes, of banking house: Repairs	1,116 15	
For expenses of other real estate, viz.:		
Repairs	2,821 34	
Insurance	484 32	
Taxes	3,173 32	
Other	3,841 26	
For other expenses, not including expenses of other real estate nor other expenses of banking house	24,517 99	
		129,975 68
For real estate acquired by foreclosure, or in settlement of debts due the bank		13,340 04
Other payments, viz.:		
Liberty Loan Bonds	$1,085,038 00	
War Savings Stamps	17,602 13	
		1,102,640 13
Cash on hand and in banks or trust companies December 31, 1918, after transaction of the day		1,716,782 87
		$13,910,238 37

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		58,397
Number of accounts opened or reopened during the year		10,027
Number of accounts closed during the year		8,576
Amount deposited during the year, not including dividends credited for that period		$8,343,440 64
Amount withdrawn during the year		7,883,760 86
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$422,927 79	
January 1, 1919	427,108 34	
Credited at other periods	106 22	
		850,142 35
Average amount of each account January 1, 1919		470 93
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$1,269,272 24
Total expenses of the bank for the year 1918		129,975 68
Dividends paid to depositors for the year 1918		850,142 35
Net earnings for the year 1918 over expenses and dividends paid to depositors		289,154 21

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76. THE GREENWICH SAVINGS BANK, NEW YORK CITY

[246–248 Sixth avenue; incorporated 1833]

JAMES QUINLAN, President. L. D. QUACKENBUSH, Comptroller.
DAVID M. MORRISON, Vice-President. WALTER H. LYMAN, Asst. Comptroller.
FRANCIS M. BACON, Jr., Vice-President. F. EUGENE COBB, Assistant Treasurer.
CHARLES M. DUTCHER, Treasurer. HUBERT E. BROWER, Asst. Treasurer.
CHARLES L. SEIBERT, Asst. Treas.

TRUSTEES

DAVID M. MORRISON, JAMES QUINLAN, WM. R. STEWART, L. K. WILMERDING, CHAS. D. DICKEY, THEO. F. WHITMARSH, ARTHUR ISELIN, FRANCIS M. BACON, JR., WM. WOODWARD, GEORGE BLAGDEN, HENRY C. SWORDS, ALLEN WARDWELL, EDWIN S. MARSTON, EDWIN G. MERRILL, ALBERT H. WIGGIN, GATES W. McGARRAH, B. OGDEN CHISOLM, THOMAS W. SLOCUM, C. MORTON WHITMAN.

FINANCIAL

RESOURCES

Bonds and mortgages				$32,684,000 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$2,957,529 72	$2,957,529 72	$2,957,529 72	
State of New York	650,000 00	706,697 33	708,000 00	
State of Massachusetts	2,035,000 00	2,182,167 01	1,826,020 00	
State of Rhode Island	295,000 00	326,286 16	277,300 00	
State of Maryland	400,000 00	402,175 91	396,000 00	
State of Missouri	50,000 00	48,274 69	49,000 00	
State of Tennessee	500,000 00	515,021 70	509,500 00	
State of California	300,000 00	292,019 13	288,140 00	
Cities in other States	7,502,000 00	7,978,995 52	7,263,015 00	
Cities in this State	7,782,558 33	8,142,963 78	7,672,008 66	
Railroad mortgage bonds	18,281,000 00	20,131,199 38	17,238,820 00	
	$40,753,088 05	$43,683,330 33	$39,185,333 38	39,185,333 38
Banking house and lot, book value, $250,000; cost, $611,686.52; actual cash value				300,000 00
Other real estate, book value, $1,039,193.24; cost, $1,357,909.99; actual cash value				1,014,000 00
Cash on deposit in banks or trust companies				3,090,103 57
Cash on hand				774,328 24
Total of collectible interest				1,120,139 60
Amount of all other assets, viz.:				
Rent accrued			$1,085 98	
U. S. Thrift Stamps			4 96	
				1,090 94
				$78,168,995 73

LIABILITIES

Amount due depositors, viz.:			
Principal		$70,330,791 21	
Dividends credited or to be credited for the six months ending with December 31, 1918		1,359,949 57	
			$71,690,740 78
Other liabilities, viz..			
Held for mortgagor's account and for fire losses		$8,765 16	
Expenses incurred, but unpaid		2,058 09	
			10,823 25
Surplus on market value			6,467,431 70
			$78,168,995 73

Surplus on par value, $8,035,186.37.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$5,129,529 46
From depositors, not including dividends credited	10,323,043 54
From interest on loans, deposits and investments	3,412,563 97
From rents from other real estate	120,952 05

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From mortgages		$1,363,525 00
From redemption of stocks and bonds		699,250 00
From stocks and bonds sold (total par value, $1,561,056.82)		1,561,056 82
From real estate sold		143,000 00
From all other sources, viz.:		
Rentals of mortgaged property — account second mortgage	$66,519 60	
Repayments — expenses, advances for mortgagors	27,307 06	
Fire losses, receiver	4,684 33	
		98,510 99
		$22,851,431 83

PAYMENTS

To depositors, including dividends paid to them		$14,610,419 12
For loans on bonds and mortgages		245,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $3,251,158.50)		3,251,158 50
For interest (other than dividend payments to depositors)		7,987 28
For current expenses of the bank, viz.:		
For salaries	$140,048 28	
For taxes: Banking house, $9,008.40; surplus, $56,053.95	65,062 35	
For expenses, except taxes, of banking house:		
Repairs	1,244 87	
Insurance	1,039 50	
Other	2,839 46	
For expenses of other real estate, viz.:		
Repairs	10,522 19	
Insurance	4,624 15	
Taxes	26,607 00	
Other	40,694 67	
For other expenses, not including expenses of other real estate nor other expenses of banking house	36,785 42	
		329,467 89
For real estate acquired by foreclosure, or in settlement of debts due the bank		439,438 34
Other payments, viz.:		
Mortgagor's rentals to second mortgagee	$66,895 24	
Alterations, other real estate	9,292 51	
Advances for mortgagor's account	25,591 14	
Tellers' shortage — refunded	1,000 00	
		102,778 89
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		3,864,431 81
		$22,851,431 83

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		100,010
Number of accounts opened or reopened during the year		10,037
Number of accounts closed during the year		12,720
Amount deposited during the year, not including dividends credited for that period		$10,323,043 54
Amount withdrawn during the year		14,610,419 12
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$1,317,929 71	
January 1, 1919	1,359,949 57	
		2,677,879 28
Average amount of each account January 1, 1919		716 83
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½ and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$3,408,679 60
Total expenses of the bank for the year 1918		329,628 53
Dividends paid to depositors for the year 1918		2,677,879 28
Net earnings for the year 1918 over expenses and dividends paid to depositors		401,171 79

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77. HARLEM SAVINGS BANK, NEW YORK CITY

[124 East 125th street; incorporated 1863]

WILLIAM E. TROTTER, President.
GRANVILLE F. DAILEY, Vice-Pres.
JOHN J. BELL, Vice-President.
THOMAS R. EBERT, Secretary.
FRED'K M. GALLAGHER, Asst. Secy.
ROBERT C. HART, Asst. Secretary.

TRUSTEES

WILLIAM E. TROTTER, GRANVILLE F. DAILEY, WILLIAM SOMERVILLE, JOHN J. BELL, FRANK E. WISE, HENRY B. PYE, JOHN F. STEEVES, WALTER P. SILLECK, ERNEST V. CONNOLLY, A. B. WESTERVELT, OLIN J. STEPHENS, WARREN A. LEONARD, ALEXANDER WALKER, THOMAS R. EBERT, RANSOM E. WILCOX.

FINANCIAL

RESOURCES

Bonds and mortgages				$15,443,280 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,717,050 00	$1,717,050 00	$1,717,050 00	
State of New York	700,000 00	713,052 50	715,000 00	
State of Massachusetts	220,000 00	242,092 00	193,600 00	
State of California	100,000 00	95,250 00	94,000 00	
State of Tennessee	200,000 00	209,329 89	208,000 00	
Cities in other States	650,000 00	681,432 66	622,500 00	
Cities in this State	4,135,630 00	4,262,873 49	4,100,321 30	
Villages in this State	189,000 00	205,404 10	184,020 00	
Railroad mortgage bonds	5,245,000 00	5,407,121 90	4,617,600 00	
	$13,206,680 00	$13,534,116 54	$12,452,591 30	12,452,591 30
Banking house and lot, book value, $225,000; cost, $354,253.91; actual cash value				225,000 00
Other real estate, book value, $331,500; cost, $375,401.66; actual cash value				331,500 00
Cash on deposit in banks or trust companies				1,818,967 46
Cash on hand				302,637 77
Total of collectible interest				299,943 66
				$30,873,920 19

LIABILITIES

Amount due depositors, viz.:		
Principal	$27,821,377 74	
Dividends credited or to be credited for the six months ending with December 31, 1918	506,770 54	
		$28,328,148 28
Surplus on market value		2,545,771 91
		$30,873,920 19

Surplus on par value, $3,299,860.61.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$1,790,679 78
From depositors, not including dividends credited	7,311,086 97
From interest on loans, deposits and investments	1,310,140 10
From rents from other real estate	40,121 74
From mortgages	566,020 00
From redemption of stocks and bonds	188,290 00
From stocks and bonds sold (total par value, $382,650)	382,650 00
From real estate sold	257,323 92
From all other sources, viz.:	
Receiverships	2,398 91
	$11,848,711 42

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PAYMENTS

To depositors, including dividends paid to them		$7,353,837 99
For loans on bonds and mortgages		245,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,750,000)		1,750,000 00
For interest (other than dividend payments to depositors)		526 63
For current expenses of the bank, viz.:		
For salaries	$62,082 49	
For taxes: Banking house, $6,903.98; surplus, $23,212.25	30,116 23	
For expenses, except taxes, of banking house:		
Repairs	239 14	
Insurance	185 67	
For expenses of other real estate, viz.:		
Repairs	22,537 57	
Insurance	989 27	
Taxes	10,446 22	
For other expenses, not including expenses of other real estate nor other expenses of banking house	14,965 95	
		141,612 54
For real estate acquired by foreclosure or in settlement of debts due the bank		236,129 03
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		2,121,605 23
		$11,848,711 42

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		57,333
Number of accounts opened or reopened during the year		7,928
Number of accounts closed during the year		9,685
Amount deposited during the year, not including dividends credited for that period		$7,311,086 97
Amount withdrawn during the year		7,353,837 99
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$441,977 98	
January 1, 1919	506,770 54	
		948,748 52
Average amount of each account January 1, 1919		494 09
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$1,350,177 33
Total expenses of the bank for the year 1918		141,612 54
Dividends paid to depositors for the year 1918		948,748 52
Net earnings for the year 1918 over expenses and dividends paid to depositors		259,816 27

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78. 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, WILLIAM H. FRAME,
HENRY KROGER, GEORGE B. DUNNING, JOHN J. WALTON,
JOHN O. WILLIAMS, HAMPDEN E. TENER, WILLARD S. BROWN,
WM. C. DEMOREST, SAMUEL B. DOWNES, GEORGE N. ROBINSON,
JAMES H. KILLOUGH, JOHN TIEBOUT, WM. F. MORGAN,
D. BECKERMANN, EUGENE M. TRAVIS, WM. P. MASON.
NATHAN F. VOUGHT.

FINANCIAL

RESOURCES

Bonds and mortgages				$11,670,200 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$905,375 50	$877,783 76	$905,375 50	
State of California	50,000 00	48,246 45	48,500 00	
State of Oklahoma	50,000 00	50,772 30	49,500 00	
State of Tennessee	100,000 00	103,491 40	104,000 00	
State of Utah	50,000 00	49,221 85	49,000 00	
Cities in other States	1,561,000 00	1,654,828 96	1,558,705 00	
Cities in this State	1,677,400 00	1,740,256 70	1,648,953 00	
Counties in this State	70,000 00	73,335 00	69,375 00	
Towns in this State	26,000 00	26,707 20	24,980 00	
Villages in this State	96,500 00	101,808 50	91,565 00	
Railroad mortgage bonds	4,713,000 00	4,911,977 13	4,317,610 00	
	$9,299,275 50	$9,638,429 25	$8,867,563 50	
				8,867,563 50
Banking house and lot, book value, $80,000; cost, $115,000; actual cash value				80,000 00
Other real estate, book value, $163,902.54; cost, $167,785.65; actual cash value				167,785 65
Cash on deposit in banks or trust companies				593,946 42
Cash on hand				98,875 56
Total of collectible interest				206,669 99
				$21,685,041 12

LIABILITIES

Amount due depositors, viz.:			
Principal	$19,938,255 76		
Dividends credited or to be credited for the six months ending with December 31, 1918	386,106 04		
		$20,324,361 80	
Surplus on market value		1,360,679 32	
		$21,685,041 12	

Surplus on par value, $1,792.391.32.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$1,470,715 18
From depositors, not including dividends credited	3,030,688 87
From interest on loans, deposits and investments	1,009,363,63
From rents from other real estate	9,948 00
From mortgages	247,550 00
From redemption of stocks and bonds	404,750 00
From stocks and bonds sold (total par value, $1,018,876.27)	1,000,079 57
From loans paid	100,000 00
From all other sources, viz.: Thrift Stamps	172 00
	$7,273,267 25

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PAYMENTS

To depositors, including dividends paid to them		$4,871,882 23
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,502,629)		1,475,037 26
For interest (other than dividend payments to depositors)		5,629 35
For current expenses of the bank, viz.:		
For salaries	$36,483 97	
For taxes: Banking house, $1,986.00; surplus, $8,065.26	10,051 26	
For expenses, except taxes, of banking house:		
Repairs	236 28	
Insurance	24 34	
Other	579 62	
For expenses of other real estate, viz.:		
Repairs	1,447 50	
Insurance	317 52	
Taxes	1,593 00	
Other	2,706 87	
For other expenses, not including expenses of other real estate nor other expenses of banking house	6,570 42	
		60,010 78
For real estate acquired by foreclosure, or in settlement of debts due the bank		167,785 65
Other payments, viz.: Thrift Stamps		100 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		692,821 98
		$7,273,267 25

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		22,416
Number of accounts opened or reopened during the year		1,904
Number of accounts closed during the year		3,078
Number deposited during the year, not including dividends credited for that period		$3,030,688 87
Amount withdrawn during the year		4,871,882 23
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$398,621 79	
January 1, 1919	386,106 04	
		784,727 83
Average amount of each account January 1, 1919		906 69
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$1,001,683 25
Total expenses of the bank for the year 1918		60,010 78
Dividends paid to depositors for the year 1918		784,727 83
Net earnings for the year 1918 over expenses and dividends paid to depositors		156,944 64

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79. ITALIAN SAVINGS BANK OF THE CITY OF NEW YORK

[64–66 Spring street; incorporated 1896]

JOSEPH N. FRANCOLINI, President. BERNARD J. McCANN, Treasurer.
DOMENICO SALADINO, Vice-President. PASQUALE I. SIMONELLI, Secretary.
JOHN ELTON WAYLAND, Vice-President.

TRUSTEES

DOMENICO ABBATE, CELESTINO PIVA, ANTONIO STELLA,
ANTONIO C. ASTARITA, DOMENICO SALADINO, JOHN ELTON WAYLAND,
NICHOLAS J. BARRETT, P. I. SIMONELLI, ALEXANDER S. WEBB,
VITO CONTESSA, BERNARD J. McCANN, ANTONIO ZUCCA,
JOS. N. FRANCOLINI, GEORGE W. LOFT, ROBERT W. BERNARD,
ANTONIO PISANI, GIAMBATISTA VITELLI.

FINANCIAL

RESOURCES

Bonds and mortgages				$4,175,585 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,267,150 00	$1,249,944 70	$1,267,150 00	
State of New York	24,000 00	24,596 00	23,760 00	
Cities in other States	259,000 00	267,186 25	265,010 00	
Cities in this State	261,700 00	267,755 34	260,087 25	
Villages in this State	25,000 00	25,093 75	24,250 00	
Railroad mortgage bonds	1,090,000 00	1,111,393 75	1,024,840 00	
	$2,926,850 00	$2,945,975 29	$2,865,097 25	
				2,865,097 25
Promissory notes				345,000 00
Other real estate, book value, $72,183.69; cost, $72,183.69; actual cash value				72,183 69
Cash on deposit in banks or trust companies				622,028 92
Cash on hand				63,943 96
Total of collectible interest				56,231 76
				$8,200,070 58

LIABILITIES

Amount due depositors, viz.:			
Principal	$7,660,464 65		
Dividends credited or to be credited for the six months ending with December 31, 1918	109,229 64		
		$7,769,694 29	
Other liabilities, viz.: Liberty Bond deposits			42,896 00
Surplus on market value			387,480 29
			$8,200,070 58

Surplus on par value, $449,233.04.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$565,409 06
From depositors, not including dividends credited	4,401,914 21
From interest on loans, deposits and investments	322,055 06
From rents from other real estate	2,915 62
From mortgages	98,665 00
From redemption of stocks and bonds	1,373,800 00
From bankers' acceptances and bills of exchange	75,000 00
From real estate sold	8,301 34
From all other sources, viz.: Liberty Loan club	281,183 00
	$7,129,243 29

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PAYMENTS

To depositors, including dividends paid to them		$2,978,632 75
For loans on bonds and mortgages		129,000 00
For loans on stocks and bonds and other securities		420,000 00
For stock and bonds purchased, including premiums, commissions, etc. (total par value, $2,554,700)		2,540,888 28
For interest (other than dividend payments to depositors)		4,502 92
For current expenses of the bank, viz.:		
For salaries	$24,361 71	
For taxes: Surplus	1,976 15	
For rent of banking rooms	4,152 38	
For expenses of other real estate, viz.:		
Repairs	699 60	
Taxes	578 20	
For other expenses, not including expenses of other real estate nor other expenses of banking house	11,884 14	
		43,652 18
For real estate acquired by foreclosure, or in settlement of debts due the bank		54,774 28
Other payments, viz.: Liberty Loan Club		271,820 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		685,972 88
		$7,129,243 29

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		20,595
Number of accounts opened or reopened during the year		4,527
Number of accounts closed during the year		3,272
Amount deposited during the year, not including dividends credited for that period		$4,401,914 21
Amount withdrawn during the year		2,978,632 75
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$98,506 92	
January 1, 1919	109,229 64	
		207,736 56
Average amount of each account January 1, 1919		371 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$329,200 34
Total expenses of the bank for the year 1918		43,652 18
Dividends paid to depositors for the year 1918		207,736 56
Net earnings for the year 1918 over expenses and dividends paid to depositors		77,811 60

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80. MAIDEN LANE SAVINGS BANK, NEW YORK CITY

[170 Broadway; incorporated 1903]

F. A. RINGLER, President. HUGO H. RITTERBUSCH, Vice-Pres.
CHARLES R. JUNG, Vice-President. J. HEYNEN, Secretary.

TRUSTEES

ISAAC W. COKEFAIR, AUG. OPPENHEIMER, C. EDWARD BILLQUIST,
JOHN Q. ADAMS, F. A. RINGLER, CHAS. W. LUCAS,
CHARLES R. JUNG, HUGO B. ROELKER, JOHN P. WINDOLPH,
L. BURTON HALL, ROBT. SCHALKENBACH, JACOB WERNER,
WALTER G. KING, LEOPOLD STERN, HUGO H. RITTERBUSCH.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,267,725 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$290,250 00	$290,250 00	$290,250 00	
State of Oklahoma	42,500 00	43,012 08	42,075 00	
State of New Mexico	14,500 00	14,526 25	14,525 00	
Cities in other States	105,077 00	107,442 38	106,192 38	
Cities in this State	138,900 00	139,235 00	133,771 00	
Counties in this State	13,000 00	13,192 97	12,675 00	
Villages in this State	14,500 00	14,562 46	14,570 00	
Railroad mortgage bonds	216,000 00	206,777 03	185,420 00	
	834,727 00	$828,998 17	$799,478 38	
				799,478 38
Promissory notes				1,580 00
Other real estate, book value, $91,941.39; cost, $91,941.39; actual cash value				91,941 39
Cash on deposit in banks or trust companies				129,455 21
Cash on hand				10,943 38
Total of collectible interest				30,984 42
				$2,332,107 78

LIABILITIES

Amount due depositors, viz.:		
Principal	$2,258,670 69	
Dividends credited or to be credited for the six months ending with December 31, 1918	38,532 93	
		$2,297,203 62
Surplus on market value		34,904 16
		$2,332,107 78

Surplus on par value, $70,152.78.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$84,671 74
From depositors, not including dividends credited	1,535,028 08
From interest on loans, deposits and investments	109,652 14
From rents from other real estate	6,652 00
From mortgages	54,450 00
From redemption of stocks and bonds	181,247 00
From stocks and bonds sold (total par value, $390,950.00)	390,950 00
From loans paid	680 00
From real estate sold	26,000 00
	$2,389,330 96

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PAYMENTS

To depositors including dividends paid to them		$1,567,825 78
For loans on bonds and mortgages		24,000 00
For loans on stocks and bonds and other securities		2,260 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $495,199.93)		495,199 93
For interest (other than dividend payments to depositors)		1,850 94
For current expenses of the bank, viz.:		
For salaries	$9,208 15	
For taxes: Surplus	284 72	
For rent of banking rooms	2,500 00	
For expenses of other real estate, viz.:		
Repairs	2,460 11	
Insurance	767 68	
Taxes	2,766 70	
Other	962 37	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,408 24	
		22,357 97
For real estate acquired by foreclosure, or in settlement of debts due the bank		23,633 40
Other payments, viz.:		
Repayment of loans	$104,262 50	
Improvement to real estate	7,141 85	
War Savings Stamps	400 00	
		111,804 35
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		140,398 59
		$2,389,330 96

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		7,403
Number of accounts opened or reopened during the year		2,010
Number of accounts closed during the year		1,863
Amount deposited during the year, not including dividends credited for that period		$1,535,028 08
Amount withdrawn during the year		1,567,825 78
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$38,922 72	
January 1, 1919	38,532 93	
		77,455 65
Average amount of each account January 1, 1919		310 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$116,581 99
Total expenses of the bank for the year 1918		26,620 47
Dividends paid to depositors for the year 1918		77,455 65
Net earnings for the year 1918 over expenses and dividends paid to depositors		12,505 87

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THE MANHATTAN SAVINGS INSTITUTION, NEW YORK CITY

[644–646 Broadway; incorporated 1850]

CONSTANT M. BIRD, President. ARTHUR STILES, Secretary.
BENJAMIN GRIFFEN, Vice-President. DAVID SANDS, Assistant Secretary.

TRUSTEES

BENJAMIN GRIFFEN, WALTER C. STOKES, FREDERIC W. FROST,
EDWARD V. Z. LANE, CONSTANT M. BIRD, THOMAS E. LOVEJOY.
RICHARD LATHERS, Jr., PHILIP J. ROSS, EDMOND L. KNOEDLER,
ROBERT A. McKIM, FRANCIS B. GRIFFIN, WALTER W. STOKES.
EDWIN S. SCHENCK, HERBERT W. MORSE, ARTHUR C. CROMBRE.
J. McLEAN WALTON, Z. TAYLOR EMERY, ARTHUR STILES,
FRANKLIN B. WARE, HARRISON K. BIRD, S. JOSEPH DRAKE.

FINANCIAL

RESOURCES

Bonds and mortgages				$6,312,550 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$414,050 00	$414,050 00	$414,050 00	
Cities in other State	330,000 00	358,582 65	308,000 00	
Cities in this State	1,690,000 00	1,835,382 50	1,486,700 00	
Towns in this State	115,000 00	115,000 00	106,720 00	
Villages in this State	7,500 00	7,500 00	7,312 50	
Railroad mortgage bonds	1,496,000 00	1,667,137 50	1,310,480 00	
	$4,042,550 00	$4,397,652 65	$3,633,262 50	
				3,633,262 50
Banking house and lot, book value, $550,000; cost, $810,169.09; actual cash value				550,000 00
Other real estate, book value, $500,452.48; cost, $561,020.66 actual cash value				500,452 48
Cash on deposit in banks or trust companies				773,202 51
Cash on hand				71,295 71
Total of collectible interest				85,066 34
Amount of all other assets, viz.: Rent accrued				420 50
				$11,926,250 04

LIABILITIES

Amount due depositors, viz.:		
Principal	$10,764,628 09	
Dividends credited or to be credited for the six months ending with December 31, 1918	183,516 80	
		$10,948,144 89
Other liabilities, viz.: Liberty Bond deposits		81,041 49
Surplus on market value		897,063 66
		$11,926,250 04

Surplus on par value, $1,306,351.16.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day		$631,356 28
From depositors, not including dividends credited		3,387,288 38
From interest on loans, deposits and investments		500,669 20
From rents from banking house		20,000 00
From rents from other real estate		46,307 84
From mortgages		413,850 00
From redemption of stocks and bonds		102,500 00
From stocks and bonds sold (total par value, $736,500)		728,551 39
From real estate sold		10,000 00
From all other sources, viz.:		
Liberty Loan account	$23,623 00	
Settlement of legal action	2,500 00	
		26,123 00
		$5,866,646 09

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PAYMENTS

To depositors, including dividends paid to them		$4,082,290 26
For loans on bond and mortgages		60,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $619,300)		619,300 00
For interest (other than dividend payments to depositors)		1,377 45
For current expenses of the bank, viz.:		
For salaries	$40,395 41	
For taxes: Banking house, $7,366.80; surplus, $6,566.18	13,932 98	
For expenses, except taxes, of banking house:		
Repairs	3,560 18	
Insurance	1,130 52	
Other	11,813 76	
For expenses of other real estate, viz.:		
Repairs	7,481 58	
Insurance	3,020 25	
Taxes	10,408 42	
Other	26,972 40	
For other expenses, not including expenses of other real estate nor other expenses of banking house	12,896 49	
		131,611 99
For real estate acquired by foreclosure, or in settlement of debts due the bank		126,808 17
Other payments, viz.: Liberty Loan account		260 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		844,498 22
		$5,866,646 09

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		21,244
Number of accounts opened or reopened during the year		3,512
Number of accounts closed during the year		3,593
Amount deposited during the year, not including dividends credited for that period		$3,387,288 38
Amount withdrawn during the year		4,082,290 26
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$178,520 44	
January 1, 1919	183,516 80	
		362,037 24
Average amount of each account January 1, 1919		515 35
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3½ and 4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		553,295 44
Total expenses of the bank for the year 1918		132,567 43
Dividends paid to depositors for the year 1918		362,037 24
Net earnings for the year 1918 over expenses and dividends paid to depositors		58,690 77

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82. METROPOLITAN SAVINGS BANK, NEW YORK CITY

[1–3 Third avenue; incorporated 1852]

ROBERT D. ANDREWS, President. EDWARD H. SWAN, Vice-President.
AUGUSTUS K. SLOAN, Vice-President. FRANCIS H. MOFFET, Secretary.

TRUSTEES

AUG. S. HUTCHINS,	AUGUSTUS K. SLOAN,	THOMAS DARLINGTON,
JONATHAN B. CURREY,	ROBERT D. ANDREWS,	JOHN S. SPENCER,
WALDO HUTCHINS,	AUGUSTUS H. SANDS,	EDWARD S. PEGRAM
LEE W. GROVES,	EDWARD H. SWAN,	H. R. ANDERSON,
WILLIS S. PAINE,	WILLIAM C. EDWARDS,	PRESTON P. LYNN.

FINANCIAL

RESOURCES

Bonds and mortgages				$8,141,693 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,138,300 00	$1,133,340 00	$1,138,300 00	
State of Massachusetts	200,000 00	213,250 00	175,500 00	
Cities in other States	1,221,000 00	1,268,411 45	1,179,625 00	
Cities in this State	2,022,900 00	2,062,359 50	1,892,985 00	
Railroad mortgage bonds	2,131,000 00	2,183,846 25	1,834,520 00	
	$6,713,200 00	$6,851,707 20	$6,220,930 00	
				6,220,930 00
Banking house and lot, book value, $95,000; cost, $243,346.21; actual cash value				95,000 00
Other real estate, book value, $320,678; cost, $320,678; actual cash value				263,764 36
Cash on deposit in banks or trust companies				661,009 08
Cash on hand				31,929 13
Total of collectible interest				140,013 15
				$15,554,338 72

LIABILITIES

Amount due depositors, viz.:		
Principal	$14,440,210 21	
Dividends credited or to be credited for the six months ending with December 31, 1918	274,904 10	
		$14,715,114 31
Surplus on market value		839,224 41
		$15,554,338 72

Surplus on par value, $1,331,494.41.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day		$831,683 97
From depositors, not including dividends credited		3,196,770 02
From interest on loans, deposits and investments		672,822 84
From rents from banking house		3,937 13
From rents from other real estate		21,511 98
From mortgages		95,970 00
From redemption of stocks and bonds		170,000 00
From stocks and bonds sold (total par value, $616,537.20)		613,637 20
From real estate sold		7,756 69
From all other sources, viz.:		
Liberty Loan account	$10,098 00	
Interborough Company account	825 00	
		10,923 00
		$5,625,012 83

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PAYMENTS

To depositors, including dividends paid to them		$3,504,951 26
For loans on bonds and mortgages		27,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,325,402.50)		1,320,007 15
For interest (other than dividend payments to depositors)		2,803 63
For current expenses of the bank, viz.:		
For salaries	$23,354 61	
For taxes: Banking house, $2,222.85; surplus, $8,079.40	10,302 25	
For expenses, except taxes, of banking house:		
Repairs	676 11	
Insurance	207 95	
Other	26 90	
For expenses of other real estate, viz.:		
Repairs	10,779 63	
Insurance	982 61	
Taxes	5,449 16	
For other expenses, not including expenses of other real estate nor other expenses of banking house	14,170 57	
		65,929 79
For real estate acquired by foreclosure, or in settlement of debts due the bank		11,382 79
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		692,938 21
		$5,625,012 83

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		19,444
Number of accounts opened or reopened during the year		2,897
Number of accounts closed during the year		4,236
Amount deposited during the year, not including dividends credited for that period		$3,196,770 02
Amount withdrawn during the year		3,504,951 26
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$275,718 98	
January 1, 1919	274,904 10	
		550,623 08
Average amount of each account January 1, 1919		756 79
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		694,909 89
Total expenses of the bank for the year 1918		65,929 79
Dividends paid to depositors for the year 1918		550,623 08
Net earnings for the year 1918 over expenses and dividends paid to depositors		78,357 02

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Federal Reserve Bank of St. Louis

83. NEW YORK SAVINGS BANK, NEW YORK CITY

[83 Eighth avenue; incorporated 1854]

WILLIAM FELSINGER, President. WALTER R. BRINCKERHOFF, Sec.
ALEXANDER M. WELCH, Vice-Pres. JAMES L. WANDLING, Treasurer.
C. L. BLAKELOCK, Asst. Treasurer,

TRUSTEES

ALEXANDER M. WELCH, HERBERT D. BROWN, WILLIAM W. HALL,
WILLIAM FELSINGER, FRANK B. SMIDT, WILLIAM J. SLOANE,
JAMES L. WANDLING, THOMAS P. SPENCER, W. R. BRINCKERHOFF,
EIBE D. CORDTS, WILLIAM J. HOE, JOHN A. DUTTON.

FINANCIAL

RESOURCES

Bonds and mortgages				$23,183,575 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$2,738,350 00	$2,718,295 60	$2,738,350 00	
State of New York	300,000 00	307,125 00	312,000 00	
State of California	400,000 00	376,000 00	376,000 00	
State of Maryland	100,000 00	94,645 00	96,000 00	
State of Massachusetts	650,000 00	703,710 00	579,500 00	
State of Tennessee	400,000 00	426,390 60	414,000 00	
Cities in other States	5,910,500 00	6,208,962 05	5,842,425 00	
Cities in this State	4,018,500 00	4,091,395 40	3,998,190 00	
Counties in this State	246,000 00	249,486 00	237,360 00	
Railroad mortgage bonds	7,857,000 00	8,074,435 09	7,207,930 00	
	$22,620,350 00	$23,245,964 74	$21,801,755 00	21,801,755 00
Promissory notes				5,450 00
Banking house and lot, book value, $250,000; cost, $449,851.80; actual cash value				250,000 00
Other real estate, book value, $420,808.71; cost, $437,901.68; actual cash value				420,808 71
Cash on deposit in banks or trust companies				2,300,730 72
Cash on hand				64,285 21
Total of collectible interest				436,523 85
				$48,463,128 49

LIABILITIES

Amount due depositors, viz.:			
Principal	$43,784,009 47		
Dividends credited or to be credited for the six months ending with December 31, 1918	834,459 69		
		$44,618,469 16	
Surplus on market value		3,844,659 33	
		$48,463,128 49	

Surplus on par value, $4,663,254.33.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$3,134,344 40
From depositors, not including dividends credited	7,905,872 84
From interest on loans, deposits and investments	2,127,576 88
From rents from other real estate	44,490 63
From mortgages	767,562 53
From redemption of stocks and bonds	3,286,000 00
From stocks and bonds sold (total par value, $1,004,350)	1,004,350 00

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From loans paid		$400 00
From real estate sold		113,650 00
From all other sources, viz.:		
From insurance, fire losses	$854 76	
Insurance premiums refunded	91 95	
Rents, real estate under foreclosure	276 10	
		1,222 81
		$18,385,470 09

PAYMENTS

To depositors, including dividends paid to them		$9,302,227 68
For loans on bonds and mortgages		383,000 00
For loans on stocks and bonds and other securities		5,850 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $6,045,500)		6,025,376 00
For interest (other than dividend payments to depositors)		11,620 96
For current expenses of the bank, viz.:		
For salaries	$81,594 70	
For taxes: Banking house, $6,076.50; surplus, $27,315.96	33,392 46	
For expenses, except taxes, of banking house: Repairs	757 25	
For expenses of other real estate, viz.:		
Repairs	6,711 18	
Insurance	3,579 50	
Taxes	8,991 21	
Other	12,456 15	
For other expenses, not including expenses of other real estate nor other expenses of banking house	12,662 23	
		160,144 68
For real estate acquired by foreclosure, or in settlement of debts due the bank		121,941 88
Other payments, viz.:		
Real estate improvements	$8,893 30	
Commission, expense, sale of real estate	827 90	
Fire loss	571 76	
		10,292 96
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		2,365,015 93
		$18,385,470 09

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		51,003
Number of accounts opened or reopened during the year		6,819
Number of accounts closed during the year		7,907
Amount deposited during the year, not including dividends credited for that period		$7,905,872 84
Amount withdrawn during the year		9,302,227 68
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$839,725 25	
January 1, 1919	834,459 69	
		1,674,184 94
Average amount of each account January 1, 1919		874 81
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$2,175,668 64
Total expenses of the bank for the year 1918		164,144 68
Dividends paid to depositors for the year 1918		1,674,184 94
Net earnings for the year 1918 over expenses and dividends paid to depositors		341,339 02

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84. NORTH RIVER SAVINGS BANK, NEW YORK CITY

[31 West 34th street; incorporated 1866]

CHARLES ROHE, President.
RANALD H. MACDONALD, Vice-Pres.
ALBERT B. ASHFORTH, Vice-President.
GEORGE T. CONNETT, Treasurer.
HERMAN F. DIETMANN, Asst. Treas.
HOBART G. MILBANK, Asst. Secy.

TRUSTEES

CHARLES ROHE,
R. H. MACDONALD,
WILLIAM H. SAGE,
ALBERT B. ASHFORTH,
JOHN A. HANCE,
CHAS. W. CARPENTER,
CHARLES H. PARSONS,
T. A. BALL,
THEODORE H. BANKS,
ROBERT H. GOFFE,
GEORGE G. FOSTER,
HENRY B. FISCHER,
GEORGE T. CONNETT,
FRANK PRESBREY,
LAURENCE McGUIRE,
THOMAS HILDT,
SAMUEL W. REYBURN.

FINANCIAL

RESOURCES

Bonds and mortgages				$5,105,651 05
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$783,650 00	$781,555 00	$781,555 00	
State of New York	100,000 00	107,890 63	110,000 00	
State of Massachusetts	300,000 00	329,069 00	264,000 00	
State of Tennessee	50,000 00	52,545 10	51,500 00	
Cities in other States	895,000 00	945,525 65	879,650 00	
Cities in this State	925,000 00	996,200 48	954,225 00	
Counties in this State	110,000 00	115,203 39	113,250 00	
Villages in this State	103,000 00	104,807 28	106,040 00	
Railroad mortgage bonds	1,175,000 00	1,222,072 18	1,040,000 00	
	$4,441,650 00	$4,654,868 71	$4,300,220 00	4,300,220 00
Banking house and lot, book value, $237,000; cost, $237,000; actual cash value				237,000 00
Cash on deposit in banks or trust companies				442,737 16
Cash on hand				16,697 34
Total of collectible interest				107,609 41
Amount of all other assets, viz.: U. S. War Savings and Thrift Stamps				180 00
				$10,210,094 96

LIABILITIES

Amount due depositors, viz.:		
Principal	$9,416,972 16	
Dividends credited or to be credited for the six months ending with December 31, 1918	164,464 25	
		$9,581,436 41
Other liabilities, viz.:		
Liberty Bond deposits	$12,992 50	
Rents received to be applied as per agreement	2,847 73	
		15,840 23
Surplus on market value		612,818 32
		$10,210,094 96

Surplus on par value, $754,248.32.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$763,044 13
From depositors, not including dividends credited	2,972,336 62
From interest on loans, deposits and investments	440,838 35
From rents from other real estate	1,052 01
From mortgages	85,998 95
From redemption of stocks and bonds	980,000 00

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From stocks and bonds sold (total par value, $739,650)		$739,650 00
From loans paid		98,921 87
From real estate sold		55,000 00
From all other sources, viz.:		
Interest, satisfaction pieces, appraisals, insurance premium	$579 15	
Surety bond premium, adjustment of rents, commission, insurance	4,830 88	
Liberty Loan Bonds, War Savings Stamps	536,607 43	
Deposit on account of sale of real estate	5,000 00	
		547,017 46
		$6,683,859 39

PAYMENTS

To depositors, including dividends paid to them		$3,263,055 48
For loans on bonds and mortgages		30,000 00
For bankers' acceptances and bills of exchange		98,921 87
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $2,175,050.)		2,172,955 00
For interest (other than dividend payments to depositors)		4,320 01
For current expenses of the bank, viz.:		
For salaries	$32,372 53	
For taxes: Banking house, $7,598.52; surplus, $5,821.23	13,419 75	
For expenses, except taxes, of banking house:		
Repairs	177 80	
Other	1,220 22	
For expenses of other real estate, viz.:		
Repairs	425 59	
Taxes	941 58	
Other	1,982 81	
For other expenses, not including expenses of other real estate nor other expenses of banking house	10,140 34	
		60,680 62
Other payments, viz.:		
Liberty Loan Bonds	$577,804 28	
War Savings Stamps and Certificates	13,636 93	
Adjustment of rents, interest in mortgages	3,050 70	
		594,491 91
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		459,434 50
		$6,683,859 39

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		21,324
Number of accounts opened or reopened during the year		3,760
Number of accounts closed during the year		3,415
Amount deposited during the year, not including dividends credited for that period		$2,972,336 62
Amount withdrawn during the year		3,263,055 48
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$163,174 81	
January 1, 1919	164,464 25	
		327,639 06
Average amount of each account January 1, 1919		449 32
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½ and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3½ and 4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$436,665 81
Total expenses of the bank for the year 1918		62,994 90
Dividends paid to depositors for the year 1918		327,639 06
Net earnings for the year 1918 over expenses and dividends paid to depositors		46,031 85

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85. SEAMEN'S BANK FOR SAVINGS IN THE CITY OF NEW YORK

[74–76 Wall street; incorporated 1829]

DANIEL BARNES, President.
GEORGE F. CRANE, Vice-President.
EUGENE DELANO, Vice-President.
FREDERICK A. CUMMINGS, Treasurer.
WILLISTON H. BENEDICT, Secretary.
GEORGE M. HALSEY, Cashier.

TRUSTEES

WILLIAM E. STIGER, GEORGE F. CRANE, W. H. BENEDICT, ANTON A. RAVEN, WM. A. BUTLER, DANIEL BARNES, WILLIAM L. BENEDICT, GEORGE C. CLARK, P. A. S. FRANKLIN, EUGENE DELANO, SAMUEL SLOAN, HENRY R. TAYLOR, E. H. OUTERBRIDGE, CORNELIUS ELDERT, WILLIAM A. HAZARD, ELLIS G. RICHARDS, GEO. M. HALSEY, W. N. DUANE, ROBERT S. BREWSTER, V. EVERIT MACY.

FINANCIAL

RESOURCES

Bonds and mortgages				$42,122,675 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$4,504,650 00	$4,504,650 00	$4,504,650 00	
State of New York	869,000 00	896,053 50	906,010 00	
State of Massachusetts	3,825,000 00	4,156,732 50	3,520,380 00	
Cities in other States	4,790,000 00	5,149,300 83	4,570,680 00	
Cities in this State	6,802,650 00	7,038,834 42	6,310,189 50	
Counties in this State	706,500 00	696,981 34	686,105 00	
Railroad mortgage bonds	18,979,000 00	19,918,315 96	16,393,550 00	
	$40,476,800 00	$42,360,868 55	$36,891,564 50	36,891,564 50
Banking house and lot, book value, $478,352.78; cost, $478,352.78; actual cash value				478,352 78
Other real estate, book value, $1,891,000; cost, $1,891,000; actual cash value				1,572,000 00
Cash on deposit in banks or trust companies				3,757,137 34
Cash on hand				596,925 75
Total of collectible interest				798,591 86
Amount of all other assets, viz.: Insurance premiums advanced				42 60
				$86,217,289 83

LIABILITIES

Amount due depositors, viz.:		
Principal	$78,663,030 27	
Dividends credited or to be credited for the six months ending with December 31, 1918	1,494,779 89	
		$80,157,810 16
Surplus on market value		6,059,479 67
		$86,217,289 83

Surplus on par value, $9,644,715.17.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$3,479,582 37
From depositors, not including dividends credited	13,104,037 76
From interest on loans, deposits and investments	3,698,356 38
From rents from banking house	9,690 57
From rents from other real estate	101,354 90
From mortgages	640,500 00
From redemption of stock and bonds	965,650 00

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From stocks and bonds sold (total par value, $3,999,700)		$3,619,293 90
From real estate sold		11,000 00
From all other sources, viz.:		
Received for fire loss	$11,577 00	
Return of fire insurance premium	763 50	
		12,340 50
		$25,641,806 38

PAYMENTS

To depositors, including dividends paid to them		$16,952,300 26
For loans on bonds and mortgages		266,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $3,650,000)		3,650,000 00
For interest (other than dividend payments to depositors)		7,864 97
For current expenses of the bank, viz.:		
For salaries	$84,224 66	
For taxes: Banking house, $10,746.55; surplus, $39,480.15	50,226 70	
For expenses, except taxes, of banking house:		
Repairs	4,033 04	
Insurance	390 92	
Other	19,182 86	
For expenses of other real estate, viz.:		
Repairs	4,869 39	
Insurance	9,403 50	
Taxes	37,032 10	
For other expenses, not including expenses of other real estate nor other expenses of banking house	30,380 34	
		239,748 51
For real estate acquired by foreclosure, or in settlement of debts due the bank		145,365 39
Other payments, viz.:		
Improvements on other real estate	$14,455 63	
Improvements on banking house	387 93	
Fire loss repairs, insurance premium advanced	11,620 60	
		26,464 16
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		4,354,063 09
		$25,641,806 38

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		96,642
Number of accounts opened or reopened during the year		11,021
Number of accounts closed during the year		14,964
Amount deposited during the year, not including dividends credited for that period		$13,104,037 76
Amount withdrawn during the year		16,952,300 26
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$1,511,093 90	
January 1, 1919	1,494,779 89	
		3,005,873 79
Average amount of each account January 1, 1919		829 43
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$3,704,938 58
Total expenses of the bank for the year 1918		239,748 51
Dividends paid to depositors for the year 1918		3,005,873 79
Net earnings for the year 1918 over expenses and dividends paid to depositors		459,316 28

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86. THE UNION DIME SAVINGS BANK, NEW YORK CITY

[701 Sixth avenue; incorporated 1859]

ALEX. P. W. KINNAN, President. FRANCIS M. LEAKE, Treasurer.
FRED'K H. ECKER, Vice-President. FRANK F. HAZARD, Secretary.
CLERMONT H. WILCOX, Vice-Pres.

TRUSTEES

CHARLES A. SACKETT. FRED'K H. ECKER, WILLIAM R. INNIS,
JAMES S. HERRMAN. WILLIAM C. LANE, GEORGE HADDEN,
JOHN R. HEGEMAN. ABRAM C. DEGRAW, WILLARD E. EDMISTER,
FRANCIS M. LEAKE. WM. McMASTER MILLS, JOHN C. VAN CLEAF,
CLERMONT H. WILCOX. EDGAR A. TREDWELL, JOHN ANDERSON.
ALEX. P. W. KINNAN, MALCOM B. DUTCHER.

FINANCIAL

RESOURCES

Bonds and mortgages				$32,280,050 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,523,650 00	$1,523,650 00	$1,523,650 00	
State of Massachusetts	50,000 00	49,513 95	43,500 00	
Cities in other States	1,906,000 00	1,906,751 35	1,818,800 00	
Cities in this State	4,076,500 00	4,395,847 86	4,056,502 50	
Towns in this State	54,000 00	55,755 00	52,800 00	
Villages in this State	144,000 00	153,032 50	139,570 00	
Railroad mortgage bonds	8,390,000 00	8,530,236 27	7,305,150 00	
	$16,044,150 00	$16,614,786 93	$14,939,972 50	
				14,939,972 50
Promissory notes				203,000 00
Banking house and lot, book value, $600,000; cost, $846,336.37; actual cash value				600,000 00
Other real estate, book value, $430,000; cost, $468,378.65; actual cash value				430,000 00
Cash on deposit in banks or trust companies				4,853,846 89
Cash on hand				721,329 25
Total of collectible interest				544,188 35
Amount of all other assets, viz.:				
Rent accrued			$10,456 67	
Insurance premiums and taxes advanced			119 71	
				10,576 38
				$54,582,963 37

LIABILITIES

Amount due depositors, viz.:		
Principal	$49,309,117 55	
Dividends credited or to be credited for the six months ending with December 31, 1918	772,023 95	
		$50,081,146 50
Other liabilities, viz.:		
Expenses incurred, but unpaid; reserve for franchise tax	$24,510 00	
Custodian of rents, alien property	468 84	
		24,978 84
Surplus on market value		4,476,838 03
		$54,582,963 37

Surplus on par value, $5,581,015.53.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$4,213,543 44
From depositors, not including dividends credited	16,804,838 50
From interest on loans, deposits and investments	2,329,720 57
From rents from other real estate	28,189 48
From mortgages	236,200 00
From redemption of stocks and bonds	415,000 00
From stocks and bonds sold (total par value, $1,816,378.03)	1,786,534 37

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From loans paid		$6,000 00
From all other sources, viz.:		
Refund of expense paid	$218 33	
Maintenance real estate	432 08	
Insurance premiums	497 48	
Rents, as custodian	3,331 97	
		4,479 86
		$25,821,506 22

PAYMENTS

To depositors, including dividends paid to them		$17,045,790 79
For loans on bonds and mortgages		186,500 00
For loans on stocks and bonds and other securities		206,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $2,595,000)		2,595,000 00
For interest (other than dividend payments to depositors)		221 92
For current expenses of the bank, viz.:		
For salaries	$108,755 86	
For taxes: Banking house, $14,024.10; surplus, $39,921.69	53,945 79	
For expenses, except taxes, of banking house:		
Repairs	1,136 61	
Insurance	157 48	
Other	5,100 50	
For expenses of other real estate, viz.:		
Repairs	2,767 31	
Insurance	22 72	
Taxes	11,120 40	
Other	7,632 58	
For other expenses, not including expenses of other real estate nor other expenses of banking house	17,797 14	
		208,436 39
Other payments, viz.:		
Expense paid, maintenance real estate, insurance	$1,267 60	
As custodian of rents	2,863 13	
Payment to trust company to restore interest	250 25	
		4,380 98
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		5,575,176 14
		$25,821,506 22

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		132,366
Number of accounts opened or reopened during the year		21,988
Number of accounts closed during the year		23,400
Amount deposited during the year, not including dividends credited for that period		$16,804,838 50
Amount withdrawn during the year		17,045,790 79
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$771,581 54	
January 1, 1919	772,028 95	
		1,543,610 49
Average amount of each account January 1, 1919		378 35
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		9
Total amount of such accounts		$31,496 15
Rate per cent of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent of dividends to depositors during the six months ending December 31, 1918		3½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$2,361,807 01
Total expenses of the bank for the year 1918		210,876 64
Dividends paid to depositors for the year 1918		1,543,610 49
Net earnings for the year 1918 over expenses and dividends paid to depositors		607,319 88

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87. UNION SQUARE SAVINGS BANK, NEW YORK CITY

[20 Union Square; incorporated 1848]

WM. H. ROCKWOOD, President. FREDERIC C. MILLS, Treasurer.
W. EMLEN ROOSEVELT, Vice-Pres. HUGH B. GARDNER, Cashier.
EDWARD M. TOWNSEND, Vice-Pres. IRVING VAN ZANDT, Asst. Cashier.
HENRY R. BRINCKERHOFF, Secy.

TRUSTEES

W. EMLEN ROOSEVELT, ISAAC TOWNSEND, LORIN K. SCUDDER,
FREDERIC C. MILLS, SAMUEL WOOLVERTON, WM. H. ROCKWOOD,
FREDERIC S. WELLS, FRANK B. KEECH, NEWBOLD T. LAWRENCE,
ALBERT M. PATTERSON, BRONSON WINTHROP, EDWARD C. EVANS,
WM. DEF. HAYNES. EDWARD M. TOWNSEND, JULIAN W. ROBBINS.

FINANCIAL

RESOURCES

Bonds and mortgages				$8,846,082 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$2,176,950 00	$2,168,910 00	$2,176,950 00	
State of New York	200,000 00	203,250 00	198,000 00	
State of California	250,000 00	251,852 35	252,500 00	
Cities in this State	1,027,000 00	1,076,168 20	987,280 00	
Railroad mortgage bonds	2,925,000 00	3,017,852 45	2,423,250 00	
	$6,578,950 00	$6,718,033 50	$6,037,980 00	6,037,980 00
Banking house and lot, book value, $350,000; cost, $465,078.76; actual cash value				350,000 00
Other real estate, book value, $184,456.85; cost, $184,456.85; actual cash value				175,000 00
Cash on deposit in banks or trust companies				837,158 25
Cash on hand				118,563 49
Total of collectible interest				238,875 27
				$16,603,659 01

LIABILITIES

Amount due depositors, viz.:			
Principal	$15,404,158 78		
Dividends credited or to be credited for the six months ending with December 31, 1918	286,470 85		
			$15,690,629 63
Surplus on market value			913,029 38
			$16,603,659 01

Surplus on par value, $1,453,999.38.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$1,048,071 40
From depositors, not including dividends credited	4,664,636 37
From interest on loans, deposits and investments	698,308 16
From rents from banking house	1,000 00
From mortgages	72,418 00
From redemption of stocks and bonds	2,250,000 00
From stocks and bonds sold (total par value, $369,300)	369,300 00
	$9,103,733 93

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PAYMENTS

To depositors, including dividends paids to them		$3,943,703 63
For loans on bonds and mortgages		283,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $3,835,000)		3,827,292 39
For interest (other than dividends payments to depositors)		4,671 00
For current expenses of the bank, viz.:		
For salaries	$40,078 80	
For taxes: Banking house, $10,069.08; surplus, $6,661.19	16,730 27	
For expenses, except taxes, of banking house:		
Repairs	879 99	
Insurance	166 77	
Other	1,860 41	
For expenses of other real estate, viz.:		
Other	8,140 83	
		67,857 07
Taxes advanced on mortgaged property		21,488 10
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		955,721 74
		$9,103,733 93

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		20,739
Number of accounts opened or reopened during the year		4,474
Number of accounts closed during the year		3,363
Amount deposited during the year, not including dividends credited for that period		$4,664,636 37
Amount withdrawn during the year		3,943,703 63
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$280,154 96	
January 1, 1919	286,470 85	
		566,625 81
Average amount of each account January 1, 1919		756 58
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$706,994 16
Total expenses of the bank for the year 1918		67,857 07
Dividends paid to depositors for the year 1918		566,625 81
Net earnings for the year 1918 over expenses and dividends paid to depositors		72,511 28

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Federal Reserve Bank of St. Louis

88. UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK

[606 Madison avenue; incorporated 1889]

CHARLES N. TAINTOR, President.
WILLIAM C. ADAMS, Vice-President.
FRANCIS G. LLOYD, Vice-President.
JOHN HYSLOP, Treasurer.
ADOLPHE F. LeGOST, Secretary.

TRUSTEES

PAYSON MERRILL, NOAH C. ROGERS, JOHN HYSLOP, CHARLES N. TAINTOR, EDWARD I. DEVLIN, WM. C. ADAMS, WILLIAM E. PECK, FRANCIS G. LLOYD, W. WILLIS REESE, JOHN P. MUNN, JOHN E. WEEKS, ADOLPHE F. LE GOST, LANGLEY W. WIGGIN, EDWIN J. GILLIES, MORRIS S. BARNET, PHILIP W. HENRY, EDGAR C. LEAYCRAFT.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,808,425 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$705,750 00	$705,750 00	$705,750 00	
State of Massachusetts	40,000 00	39,735 00	34,000 00	
Cities in other States	172,000 00	173,954 99	170,140 00	
Cities in this State	576,400 00	594,831 61	573,817 50	
Railroad mortgage bonds	1,074,000 00	1,043,396 41	912,410 00	
	$2,568,150 00	$2,557,668 01	$2,396,117 50	
				2,396,117 50
Banking house and lot, book value, $130,000; cost, $130,000; actual cash value				130,000 00
Cash on deposit in banks or trust companies				322,879 86
Cash on hand				20,707 69
Total of collectible interest				58,094 99
				$6,736,225 04

LIABILITIES

Amount due depositors, viz.:		
Principal	$6,280,911 34	
Dividends credited or to be credited for the six months ending with December 31, 1918	112,514 01	
		$6,393,425 35
Surplus on market value		342,799 69
		$6,736,225 04

Surplus on par value, $514,832.19.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day		$455,179 80
From depositors, not including dividends credited		2,452,003 88
From interest on loans, deposits and investments		303,397 20
From rents from banking house		6,936 64
From rents from other real estate		120 00
From mortgages		154,378 98
From redemption of stocks and bonds		601,000 00
From stocks and bonds sold (total par value, $519,182.76)		519,182 76
From real estate sold		148,953 98
From all other sources, viz.:		
Interest collected, telephone charges refunded	$601 77	
Appraisal fees, sale of old material, subpoena fee	67 90	
Cash over, refund of unearned premium	65 82	
Thrift Stamps	1,516 25	
		2,251 74
		$4,643,404 98

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PAYMENTS

To depositors, including dividends paid to them		$2,442,517 28
For loans on bonds and mortgages		141,253 98
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,530,882.76)		1,530,882 76
For interest (other than dividends payments to depositors)		554 80
For current expenses of the bank, viz.:		
For salaries	$21,373 50	
For taxes: Banking house, $2,879.20; surplus, $3,051 84	5,931 04	
For expenses, except taxes, of banking house:		
Repairs	610 67	
Insurance	234 83	
Other	3,290 31	
For expenses of other real estate, viz.:		
Other	200 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,202 31	
		34,842 66
For real estate acquired by foreclosure, or in settlement of debts due the bank		147,524 81
Other payments, viz.:		
Interest, cash short, expenses	$724 89	
Thrift Stamps	1,516 25	
		2,241 14
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		343,587 55
		$4,643,404 98

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		15,884
Number of accounts opened or reopened during the year		3,481
Number of accounts closed during the year		3,547
Amount deposited during the year, not including dividends credited for that period		$2,452,003 88
Amount withdrawn during the year		2,442,517 28
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$98,267 62	
January 1, 1919	112,514 01	
		210,781 63
Average amount of each account January 1, 1919		402 50
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$306,658 12
Total expenses of the bank for the year 1918		35,067 55
Dividends paid to depositors for the year 1918		210,781 63
Net earnings for the year 1918 over expenses and dividends paid to depositors		60,808 94

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Federal Reserve Bank of St. Louis

89. THE UNIVERSAL SAVINGS BANK, NEW YORK CITY

[149 Broadway; incorporated 1907]

WILBUR F. BROWN, President. WILBUR F. BROWN, Jr., Treasurer.
BLAIR S. WILLIAMS, Vice-President. BYRON W. GREENE, Secretary.
AUGUST H. TIEMEYER, Vice-Pres. RAYMOND K. MEIXSELL, Comptroller.

TRUSTEES

WILBUR F. BROWN, FRANK H. HINES, SAM. R. OUTERBRIDGE.
BYRON W. GREENE, COURTNEY HYDE, JOHN H. HALLOCK,
WILBUR F. BROWN, Jr., AUGUST H. TIEMEYER, HAROLD G. HESSE,
ROBERT MAZET, BLAIR S. WILLIAMS, FRANK M. GORDON,
RUSSELL DART, WILLIAM M. MORGAN, FRANK L. GODDARD,
ROBERT McLEAN.

FINANCIAL

RESOURCES

Bonds and mortgages				$344,625 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$210,575 71	$210,082 81	$210,575 71	
Railroad mortgage bonds	116,000 00	110,593 75	101,800 00	
	$326,575 71	$320,676 56	$312,375 71	
				312,375 71
Promissory notes				4,749 25
Cash on deposit in banks or trust companies				46,002 22
Cash on hand				6,829 19
Total of collectible interest				8,245 50
Amount of all other assets, viz.:				
Furniture and fixtures			$2,202 32	
U. S. Thrift Stamps			76 39	
				2,278 71
				$725,105 58

LIABILITIES

Amount due depositors, viz.:			
Principal		$712,600 79	
Dividends credited or to be credited for the six months ending with December 31, 1918		9,938 73	
			$722,539 52
Surplus on market value			2,566 06
			$725,105 58

Surplus on par value, $16,766.06.

CASH TRANSACTIONS DURING THE YEAR 1918

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day		$28,305 88
From depositors, not including dividends credited		1,009,558 01
From interest on loans, deposits and investments		28,927 46
From rents from other real estate		306 73
From mortgages		11,450 00
From stocks and bonds sold (total par value, $276,925)		275,318 76
From loans paid		325 00
From bankers' acceptances and bills of exchange		8,507 75
From real estate sold		21,000 00
From all other sources, viz.:		
Exchange, appraisal fees, discount on acceptances	$501 27	
Liberty Loan Bonds	972 47	
Thrift Stamps	4,565 11	
		6,038 85
		$1,389,738 44

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PAYMENTS

To depositors, including dividends paid to them		$810,189 05
For loans on bonds and mortgages		70,000 00
For loans on stocks and bonds and other securities		5,074 25
For bankers' acceptances and bills of exchange		8,507 75
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $376,840)		374,382 98
For interest (other than dividend payments to depositors)		1,235 14
For current expenses of the bank, viz.:		
For salaries	$6,575 05	
For expenses, except taxes, of banking house:		
Insurance	7 01	
For rent of banking rooms	3,249 96	
For expenses of other real estate, viz.:		
Insurance	8 50	
Other	166 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,670 50	
		11,677 52
Other payments, viz.:		
Equipment, cash difference	$32 38	
Real estate, emergency fund, Thrift Stamps	5,807 96	
Notes payable	50,000 00	
		55,840 34
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		52,831 41
		$1,389,738 44

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		9,708
Number of accounts opened or reopened during the year		8,803
Number of accounts closed during the year		6,153
Amount deposited during the year, not including dividends credited for that period		$1,009,558 01
Amount withdrawn during the year		810,189 05
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$8,727 05	
January 1, 1919	9,938 73	
		18,665 78
Average amount of each account January 1, 1919		74 42
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$31,482 44
Total expenses of the bank for the year 1918		11,677 52
Dividends paid to depositors for the year 1918		18,665 78
Net earnings for the year 1918 over expenses and dividends paid to depositors		1,139 14

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Federal Reserve Bank of St. Louis

90. WEST SIDE SAVINGS BANK, NEW YORK CITY

[110–112 Sixth avenue; incorporated 1868.]

CLARENCE O. BIGELOW, President. WILLIAM V. HUDSON, Secretary.
NELSON S. WESTCOTT, Vice-Pres. JOHN J. V. BURKE, Assistant Secretary.
GEORGE E. MARKS, Vice-President.

TRUSTEES

CLARENCE O. BIGELOW, CHAS. H. VAN AKEN, RUEL W. POOR,
CHARLES E. DUROSS, V. CHAPIN DAGGETT, HERBERT B. HARDING,
ROBERT L. HARRISON, JOSEPH H. EMERY, G. ELLIS REED,
JOHN W. JACOBUS, N. S. WESTCOTT, WM. F. H. KOELSCH.
GEORGE E. MARKS, WM. V. HUDSON, JAMES BOYD,
ARTHUR J. McCLURE, M. P. GOULD, WILLIAM S. DENISON,
THOMAS F. SOMERS, EDWARD C. TITUS.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,099,925 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$549,600 00	$549,600 00	$549,600 00	
State of New York	50,000 00	53,968 75	55,350 00	
State of Alabama	25,000 00	27,310 00	24,500 00	
State of California	20,000 00	19,411 40	19,200 00	
Cities in other States	233,000 00	250,871 66	239,900 00	
Cities in this State	410,000 00	424,347 19	412,250 00	
Counties in this State	46,000 00	46,157 75	45,770 00	
Towns in this State	95,925 00	100,887 25	97,815 04	
Villages in this State	94,086 66	100,757 68	94,776 35	
School districts in this State	100,129 98	108,353 45	102,016 23	
Railroad mortgage bonds	359,000 00	335,386 00	297,190 00	
	$1,982,741 64	$2,017,051 13	$1,938,367 62	
				1,938,367 62
Other real estate, book value, $10,573.46; cost, $10,573.46; actual cash value				10,573 46
Cash on deposit in banks or trust companies				423,500 00
Cash on hand				6,872 19
Total collectible interest				56,044 17
				$5,535,282 44

LIABILITIES

Amount due depositors, viz.:		
Principal	$5,137,996 04	
Dividends credited or to be credited for the six months ending with December 31, 1918	93,119 47	
		$5,231,115 51
Other liabilities, viz.: Liberty Bond deposits		3,310 00
Surplus on market value		300,856 93
		$5,535,282 44

Surplus on par value, $345,230.95.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$379,678 08
From depositors, not including dividends credited	1,738,892 49
From interest on loans deposits and investments	237,210 29
From rents from other real estate	1,066 12
From mortgages	69,100 00
From redemption of stocks and bonds	323,887 91

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From stocks and bonds sold (total par value, $29,800)		$29,800 00
From real estate sold		88,000 00
From all other sources, viz.:		
Expense, profit and loss, suspense accounts	$5,545 74	
Real estate	1,472 09	
Liberty Loan account	5,147 50	
		12,165 33
		$2,879,800 22

PAYMENTS

To depositors, including dividends paid to them		$1,406,389 01
For loans on bonds and mortgages		300,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $667,250)		667,610 48
For interest (other than dividend payments to depositors)		192 95
For current expenses of the bank, viz.:		
For salaries	$18,998 65	
For taxes: Surplus	2,554 01	
For expenses, except taxes, of banking house:		
Repairs	37 46	
Other	557 04	
For rent of banking rooms	3,000 00	
For expenses of other real estate, viz.:		
Repairs	1,113 08	
Insurance	90 80	
Taxes	910 35	
Other	1,004 89	
For other expenses, not including expenses of other real estate nor other expenses of banking house		
		29,315 94
For real estate acquired by foreclosure, or in settlement of debts due the bank		32,963 89
Other payments, viz.:		
Suspense accounts	$7,472 61	
Real estate accounts	1,999 08	
Profit and loss account, Liberty Loan account	2,984 07	
		12,455 76
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		430,372 19
		$2,879,800 22

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		13,176
Number of accounts opened or reopened during the year		2,078
Number of accounts closed during the year		2,070
Amount deposited during the year, not including dividends credited for that period		$1,738,392 49
Amount withdrawn during the year		1,406,389 01
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$89,606 38	
January 1, 1919	93,119 47	
		182,725 85
Average amount of each account January 1, 1919		397 02
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$256,059 49
Total expenses of the bank for the year 1918		39,684 44
Dividends paid to depositors for the year 1918		182,725 85
Net earnings for the year 1918 over expenses and dividends paid to depositors		33,649 18

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91. 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 H. WENDELL, Asst. Secy.
JOHN T. DARRISON, Vice-President.

TRUSTEES

WM. A. WILLIAMS, JOHN T. DARRISON, M. D. CLAPSATTLE,
CHARLES A. HOAG, H. J. BABCOCK, JOHN B. ARNOLD,
JOSEPH DUMVILLE, WM. RICHMOND, E. M. GRIGG,
JEROME E. EMERSON, I. A. BRONSON, ROBERT HALL.
THOS M. McGRATH,

FINANCIAL RESOURCES

Bonds and mortgages			$4,026,012 00
Stock and bond investments, viz.:			
Stocks and bonds	Par value	Original cost	Estimated market value
United States	$606,050 00	$606,050 00	$606,050 00
State of Louisiana	100,000 00	99,085 00	101,000 00
Cities in other States	73,000 00	73,825 65	74,925 00
Cities in this State	132,401 82	134,934 23	130,512 84
Towns in this State	153,251 88	153,318 38	149,223 23
Villages in this State	138,000 00	138,802 33	134,690 00
School districts in this State	61,250 00	62,536 35	61,791 40
Railroad mortgage bonds	802,000 00	832,085 54	671,740 00
	$2,065,953 70	$2,100,637 48	$1,929,932 47
			1,929,932 47
Banking house and lot, book value, $143,955.70; cost, $143,955.70; actual cash value			140,000 00
Other real estate, book value, $19,405.48; cost, $29,758.17; actual cash value			29,758 17
Cash on deposit in banks or trust companies			1,031,283 60
Cash on hand			124,419 42
Total of collectible interest			60,201 56
Amount of all other assets, viz.:			
Land contracts and interest accrued on same		$2,357 50	
Rent accrued		778 66	
U. S. War Savings Stamps		418 77	
			3,554 93
			$7,345,162 15

LIABILITIES

Amount due depositors, viz.:		
Principal	$6,815,546 66	
Dividends credited or to be credited for the six months ending with December 31, 1918	61,400 66	
		$6,876,947 32
Surplus on market value		468,214 83
		$7,345,162 15

Surplus on par value, $604,236.06.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$823,808 31
From depositors, not including dividends credited	3,039,587 37
From interest on loans, deposits and investments	315,062 88
From rents from banking house	7,453 75
From rents from other real estate	4,650 48
From mortgages	144,855 00

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From redemption of stocks and bonds		$267,503 00
From stocks and bonds sold (total par value, $451,800)		451,800 00
From real estate sold		6,000 00
From all other sources, viz.:		
Article sold	$33 14	
Suspense account	5,139 42	
Profit and loss — judgment	379 84	
Insurance repaid	75 99	
		5,628 39
		$5,066,349 18

PAYMENTS

To depositors, including dividends paid to them		$2,773,891 06
For loans on bonds and mortgages		93,800 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,001,791.21)		1,001,791 21
For interest (other than dividend payments to depositors)		741 63
For current expenses of the bank, viz.:		
For salaries	$16,421 00	
For taxes: Banking house, $3,399.46; surplus, $2,722.95	6,122 41	
For expenses, except taxes, of banking house:		
Repairs	901 66	
Other	3,757 14	
For expenses of other real estate, viz.:		
Repairs	25 32	
Insurance	19 80	
Taxes	882 48	
Other	3,008 40	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,861 20	
		34,999 41
For real estate acquired by foreclosure, or in settlement of debts due the bank		4,405 48
Other payments, viz.: Suspense account		598 60
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		1,156,121 79
		$5,066,349 18

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		13,997
Number of accounts opened or reopened during the year		1,919
Number of accounts closed during the year		2,673
Amount deposited during the year, not including dividends credited for that period		$3,039,587 37
Amount withdrawn during the year		2,773,891 06
Amount of dividends credited and paid for the year, viz.:		
April 1, 1918	$61,397 51	
July 1, 1918	59,568 42	
October 1, 1918	59,678 65	
January 1, 1919	61,400 66	
Credited at other periods	20 10	
		242,065 34
Average amount of each account January 1, 1919		491 31
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		8
Total amount of such accounts		$30,971 81
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$324,095 85
Total expenses of the bank for the year 1918		34,999 41
Dividends paid to depositors for the year 1918		242,065 34
Net earnings for the year 1918 over expenses and dividends paid to depositors		47,031 10

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92. NIAGARA COUNTY SAVINGS BANK, NIAGARA FALLS

[304 Niagara street; incorporated 1890]

C. M. YOUNG, President.
JOSEPH E. MONTAGUE, Vice-President.
HENRY HUBBS, Vice-President.
JAMES T. LOW, Secretary.
JOHN P. DOLAN, Treasurer.

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, de LANCEY RANKINE, JOHN H. ELLENBAUM, FRED'K CHORMANN, HENRY HUBBS.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,750,179 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$346,784 00	$346,784 00	$346,784 00	
Cities in other States	5,000 00	5,247 25	5,100 00	
Cities in this State	329,518 86	333,326 46	329,016 48	
Counties in this State	5,000 00	4,900 00	4,850 00	
Towns in this State	21,600 00	22,157 12	21,926 00	
Villages in this State	92,000 00	93,563 86	93,615 00	
School districts in this State	36,000 00	37,562 10	36,740 00	
Railroad mortgage bonds	270,000 00	257,740 50	238,750 00	
	$1,105,902 86	$1,101,281 29	$1,076,781 48	1,076,781 43
Cash on deposit in banks or trust companies				380,675 69
Cash on hand				11,332 16
Total of collectible interest				51,590 81
				$3,270,559 14

LIABILITIES

Amount due depositors, viz.:			
Principal	$3,071,857 11		
Dividends credited or to be credited for the six months ending with December 31, 1918	52,320 07		
		$3,124,177 18	
Other liabilities, viz.: Due mortgagors		1,063 65	
Surplus on market value		145,318 31	
		$3,270,559 14	

Surplus on par value, $174,439.69.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$274,924 51
From depositors, not including dividends credited	2,010,498 37
From interest on loans, deposits and investments	148,631 44
From mortgages	182,816 00
From redemption of stocks and bonds	243,072 00
From all other sources, viz.: Due on mortgages	5,981 97
	$2,865,924 29

PAYMENTS

To depositors, including dividends paid to them	$1,727,810 68
For loans on bonds and mortgages	138,250 00

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For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $553,431.86)		$552,313 79
For interest (other than dividend payments to depositors)		931 55
For current expenses of the bank, viz.:		
For salaries	$12,204 46	
For taxes: Surplus	1,345 03	
For rent of banking rooms	1,050 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,363 46	
		17,962 95
Other payments, viz.: Due on mortgages		36,647 47
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		392,007 85
		$2,865,924 29

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		8,830
Number of accounts opened or reopened during the year		3,109
Number of accounts closed during the year		3,074
Amount deposited during the year, not including dividends credited for that period		$2,010,498 37
Amount withdrawn during the year		1,727,810 68
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$47,684 22	
January 1, 1919	50,857 55	
Credited at other periods	2,157 09	
		100,698 86
Average amount of each account January 1, 1919		353 81
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		$33,523 57
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$148,695 41
Total expenses of the bank for the year 1918		17,962 95
Dividends paid to depositors for the year 1918		100,698 86
Net earnings for the year 1918 over expenses and dividends paid to depositors		30,033 60

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Federal Reserve Bank of St. Louis

ONEIDA COUNTY

93. THE ONEIDA COUNTY SAVINGS BANK, ROME

[178 West Dominick street; incorporated 1869]

CHAS. W. LEE, President.
JAMES P. OLNEY, Vice-President.
F. M. ORTON, Vice-President.
A. E. WETHERBEE, Treasurer.
A. M. HOOKE, Asst. 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. WYLIE, D. W. WARDWELL, CHARLES W. LEE, JAMES P. OLNEY, F. G. RATHBUN, D. L. BRADT, E. A. SMITH,

FINANCIAL

RESOURCES

Bonds and mortgages				$1,400,863 38
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$165,050 00	$165,050 00	$165,050 00	
Cities in other States	55,000 00	56,864 47	55,150 00	
Cities in this State	135,340 00	138,881 60	127,794 55	
Towns in this State	9,500 00	9,867 50	9,555 00	
Villages in this State	199,030 00	202,180 70	192,562 60	
School districts in this State	19,000 00	19,214 17	19,095 00	
Railroad mortgage bonds	456,000 00	453,586 00	366,710 00	
	$1,038,920 00	$1,045,644 44	$935,917 15	
				935,917 15
Promissory notes				475 00
Banking house and lot, book value, $29,000; cost, $29,342.30; actual cash value				29,000 00
Other real estate, book value, $943.68; cost, $943.68; actual cash value				943 68
Cash on deposit in banks or trust companies				166,277 40
Cash on hand				31,573 11
Total of collectible interest				48,614 64
Amount of all other assets, viz.:				
Insurance premiums and taxes advanced			$137 72	
U. S. Thrift Stamps			61 00	
				198 72
				$2,613,863 08

LIABILITIES

Amount due depositors, viz.:			
Principal		$2,347,602 85	
Dividends credited or to be credited for the six months ending with December 31, 1918		40,165 49	
			$2,387,768 34
Other liabilities, viz.:			
Liberty Bond deposits		$8,779 50	
Bills payable		60,000 00	
			68,779 50
Surplus on market value			157,315 24
			$2,613,863 08

Surplus on par value, $260,318.09.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$183,620 84
From depositors, not including dividends credited	505,111 56
From interest on loans, deposits and investments	119,501 89
From rents from banking house	442 00
From mortgages	113,704 00

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From redemption of stocks and bonds		$23,820 00
From stocks and bonds sold (total par value, $96,817)		96,817 00
From loans paid		4,685 00
From all other sources, viz.:		
Interest	$905 18	
Appraisals recording and mortgage insurance tax	430 26	
Demand loan	99,000 00	
Liberty Loan subscriptions	138,973 00	
U. S. certificates of indebtedness	60,000 00	
Thrift Stamps and certificates	2,350 00	
Examining fee, sale of old iron, miscellaneous	18 88	
		301,677 32
		$1,349,379 61

PAYMENTS

To depositors, including dividends paid to them		$635,879 74
For loans on bonds and mortgages		37,102 25
For loans on stocks and bonds and other securities		255 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $289,268)		289,260 13
For interest (other than dividend payments to depositors)		2 70
For current expenses of the bank, viz.:		
For salaries	$9,108 01	
For taxes: Banking house, $442.94; surplus, $1,366.84; on mortgages, $135.20	1,944 98	
For expenses, except taxes, of banking house:		
Repairs	223 44	
Insurance	117 35	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,137 68	
		13,531 46
For real estate acquired by foreclosure, or in settlement of debts due the bank		943 68
Other payments, viz.:		
U. S. Certificates of indebtedness	$60,000 00	
Liberty Loan subscribers	73,309 00	
Demand loan	39,000 00	
Thrift Stamps and certificates	1,661 00	
Mortgage insurance and tax accounts	253 95	
Loss on mortgage — correction to depositor	330 19	
		174,554 14
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		197,850 51
		$1,349,379 61

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		7,573
Number of accounts opened or reopened during the year		803
Number of accounts closed during the year		838
Amount deposited during the year, not including dividends credited for that period		$505,111 56
Amount withdrawn during the year		635,879 74
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$20,310 52	
January 1, 1919	19,876 97	
Credited at other periods	40,859 64	
Paid but not credited	128 93	
		81,176 06
Average amount of each account January 1, 1919		315 04
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$121,429 99
Total expenses of the bank for the year 1918		13,842 90
Dividends paid to depositors for the year 1918		81,176 06
Net earnings for the year 1918 over expenses and dividends paid to depositors		26,411 03

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Federal Reserve Bank of St. Louis

94. 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.
CARL SIMON, Secretary.

TRUSTEES

SAMUEL H. BEACH, HENRY BARNARD, Sr., JOHN D. McMAHON, THEO. J. MOWRY, JAMES M. ETHRIDGE, CARL SIMON, FRED M. SHELLEY, JAMES A. BAILEY, WESTON JENKINS, JAMES A. SPARGO, GEORGE A. CLYDE, A. R. KESSINGER, HOWARD J. ROWLAND.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,834,849 74
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
State of New York	$50,000 00	$52,000 00	$50,200 00	
State of Massachusetts	80,000 00	83,790 00	70,200 00	
State of California	30,000 00	28,575 00	28,200 00	
Cities in other States	168,000 00	172,086 43	160,750 00	
Cities in this State	323,627 26	345,126 17	325,463 21	
Towns in this State	30,000 00	30,819 00	30,900 00	
Villages in this State	46,600 00	47,994 75	43,736 00	
School districts in this State	23,000 00	23,623 00	23,000 00	
Railroad mortgage bonds	759,500 00	804,166 55	696,745 00	
	$1,510,727 26	$1,588,180 90	$1,429,194 21	
				1,429,194 21
Banking house and lot, book value, $52,000; cost, $54,000; actual cash value				52,000 00
Other real estate, book value, $13,378.72; cost, $14,265.97; actual cash value				13,378 72
Cash on deposit in banks or trust companies				176,276 98
Cash on hand				50,626 72
Total of collectible interest				65,396 58
Amount of all other assets, viz.:				
Liberty Bonds held for subscribers			$282,700 00	
Land contracts			3,652 00	
Insurance premiums and taxes advanced			2,858 12	
U. S. certificates of indebtedness			40,000 00	
				329,210 12
				$3,950,933 07

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,504,558 84	
Dividends credited or to be credited for the six months ending with December 31, 1918	59,299 99	
		$3,563,858 83
Other liabilities, viz.: Liberty Bond deposits		26,190 40
Surplus on market value		360,883 84
		$3,950,933 07

Surplus on par value, $442,416.89.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$199,530 73
From depositors, not including dividends credited	774,882 88
From interest on loans, deposits and investments	183,179 45
From rents from banking house	300 00
From rents from other real estate	268 70
From mortgages	198,113 11
From redemption of stocks and bonds	33,781 54
From stocks and bonds sold (total par value, $50,000)	47,500 00

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From real estate sold		$3,164 94
From all other sources, viz.:		
Suspense	$338 10	
Mortgagors tax and insurance	97 69	
Profit and loss — bonds purchased	57 51	
Land contracts	900 00	
Liberty Bonds, U. S. certificates of indebtedness	536,039 18	
Insurance returned	51 31	
		537,483 79
		$1,978,205 14

PAYMENTS

To depositors, including dividends paid to them		$922,381 76
For loans on bonds and mortgages		38,096 68
For interest (other than dividend payments to depositors)		706 24
For current expenses of the bank, viz.:		
For salaries	$15,394 00	
For taxes: Banking house, $761.29; surplus, $3,229.26; on mortgages, $178.00	4,168 55	
For expenses, except taxes, of banking house:		
Repairs	111 20	
Insurance	159 04	
Other	755 00	
For expenses of other real estate, viz.:		
Repairs	32 75	
Insurance	258 82	
Taxes	296 41	
Other	25 95	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,704 74	
		25,906 46
For real estate acquired by foreclosure, or in settlement of debts due the bank		5,428 72
Other payments, viz.:		
Suspense account	$288 28	
Mortgage tax and insurance account	2,864 58	
Thrift and War Savings Stamps	13,041 28	
Liberty Bonds	519,472 50	
U. S. certificates of indebtedness	220,000 00	
Land contracts	2,250 00	
Profit and loss — real estate sold	864 94	
		758,781 58
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		226,903 70
		$1,978,205 14

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		10,573
Number of accounts opened or reopened during the year		1,059
Number of accounts closed during the year		1,035
Amount deposited during the year, not including dividends credited for that period		$774,882 88
Amount withdrawn during the year		922,381 76
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$29,884 19	
January 1, 1919	29,550 54	
Credited at other periods	60,245 21	
Paid but not credited	306 55	
		119,986 49
Average amount of each account January 1, 1919		336 67
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$179,874 15
Total expenses of the bank for the year 1918		25,906 46
Dividends paid to depositors for the year 1918		119,986 49
Net earnings for the year 1918 over expenses and dividends paid to depositors		33,981 20

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95. THE SAVINGS BANK OF UTICA, UTICA

[233 Genesee street; incorporated 1839]

CHARLES A. MILLER, President. RUFUS P. BIRDSEYE, Treasurer.
NICHOLAS E. DEVEREAUX, Vice-Pres. HARRY A. HILSINGER, Secretary.
STEPHEN J. ELDRED, Asst. Secretary.

TRUSTEES

RUFUS P. BIRDSEYE, N. E. DEVEREUX, CHARLES B. ROGERS,
THOMAS R. PROCTOR, GEORGE L. CURRAN, WARNICK J. KERNAN,
CHARLES A. MILLER, GEO. L. BRADFORD, OTTO A. MEYER,
CHARLES S. SYMONDS, EDMUND C. RICHARDS, GEORGE C. MASON.
FRANK E. WHEELER.

FINANCIAL

RESOURCES

Bonds and mortgages				$7,854,531 06
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,947,429 89	$1,928,471 69	$1,947,429 89	
State of California	95,000 00	96,500 05	96,900 00	
Cities in other States	1,425,600 00	1,458,142 50	1,409,577 00	
Counties, villages and towns in adjoining States	96,000 00	99,215 88	98,400 00	
Cities in this State	2,105,936 60	2,223,444 34	2,124,514 17	
Counties in this State	75,000 00	76,603 99	75,150 00	
Towns in this State	76,800 00	79,811 97	76,734 00	
Villages in this State	410,007 88	423,849 22	408,442 06	
School districts in this State	99,500 00	105,275 98	101,405 00	
Railroad mortgage bonds	2,298,362 72	2,369,391 36	2,188,251 94	
Land Bank of the State of New York	40,000 00	40,280 25	40,000 00	
	$8,669,637 09	$8,900,987 23	$8,566,804 06	
				8,566,804 06
Promissory notes				5,545 00
Banking house and lot, book value, $93,000; cost, $249,203.30; actual cash value				93,000 00
Other real estate, book value, $5,012.80; cost, $5.012.80 actual cash value				5,012 80
Cash on deposit in banks or trust companies				1,429,810 16
Cash on hand				125,838 96
Total of collectible interest				201,823 27
Amount of all other assets, viz.:				
Insurance premiums and taxes advanced			$298 22	
Suspense account			1,024 62	
Land contract and accrued interest on same			3,035 00	
Liberty Bonds held for subscribers			56,500 00	
U. S. Thrift Stamps			887 05	
				61,744 89
				$18,344,110 20

LIABILITIES

Amount due depositors, viz.:		
Principal	$16,063,147 53	
Dividends credited or to be credited for the six months ending with December 31, 1918	261,965 93	
		$16,325,113 46
Other liabilities, viz.:		
Liberty Bond deposits	$93,998 73	
Expenses incurred, but unpaid	5,461 04	
		99,459 77
Surplus on market value		1,919,536 97
		$18,344,110 20

Surplus on par value, $2,022,370.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$1,355,631 20
From depositors, not including dividends credited	4,103,237 16

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From interest on loans, deposits and investments		$838,335 44
From rents from other real estate		132 57
From mortgages		400,374 14
From redemption of stocks and bonds		551,587 31
From stocks and bonds sold (total par value, $2,065,511.75)		1,862,091 04
From loans paid		4,560 00
From real estate sold		18,500 00
From all other sources, viz.:		
Liberty Bond subscriptions	$599,713 23	
Thrift Stamps	39,181 20	
Town of Oswego	2,380 00	
Land contracts	500 00	
Suspense account	2,856 43	
Profit and loss	310 00	
Interest sundries	460 68	
Mortgagors' tax and insurance accounts	630 30	
		646,031 84
		$9,780,480 70

PAYMENTS

To depositors, including dividends paid to them		$4,356,063 06
For loans on bonds and mortgages		285,925 00
For loans on stocks and bonds and other securities		10,105 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $2,734,387.49)		2,548,351 38
For interest (other than dividend payments to depositors)		26,817 51
For current expenses of the bank, viz.:		
For salaries	$42,281 79	
For taxes: Banking house, $7,879.65; surplus, $17,308.27 on mortgages, $1,376.50	26,564 42	
For expenses, except taxes, of banking house:		
Repairs	502 05	
Insurance	53 19	
Other	2,446 60	
For expenses of other real estate, viz.:		
Repairs	893 18	
Taxes	74 44	
Other	325 27	
For other expenses, not including expenses of other real estate nor other expenses of banking house	17,534 30	
		90,675 24
For real estate acquired by foreclosure, or in settlement of debts due the bank		8,512 80
Other payments, viz.:		
Bills payable	$847,900 00	
Thrift Stamps	39,950 00	
Refunded Liberty Loan subscriptions	3,108 50	
Mortgagors' tax and insurance accounts	674 43	
Land contract	3,500 00	
Suspense, profit and loss, interest sundries	3,248 66	
		898,381 59
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		1,555,649 12
		$9,780,480 70

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		34,783
Number of accounts opened or reopened during the year		6,049
Number of accounts closed during the year		6,857
Amount deposited during the year, not including dividends credited for that period		$4,103,237 16
Amount withdrawn during the year		4,356,063 06
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$265,530 53	
January 1, 1919	261,965 93	
Credited at other periods	11,113 20	
		538,609 66
Average amount of each account January 1, 1919		469 39

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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	10
Total amount of such accounts	$33,204 92
Rate per cent. of dividends to depositors during the six months ending June 30, 1918	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918	3½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts	$782,819 60
Total expenses of the bank for the year 1918	188,732 69
Dividends paid to depositors for the year 1918	538,609 66
Net earnings for the year 1918 over expenses and dividends paid to depositors	55,477 25

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Federal Reserve Bank of St. Louis

96. ONONDAGA COUNTY SAVINGS BANK, SYRACUSE

[101 South Salina street; incorporated 1855]

HENRY M. ROWLING, President. DOUGLAS E. PETIT, Treasurer.
EDWARD A. POWELL, Vice-President. CHARLES A. HUDSON, Secretary.
SALEM HYDE, Vice-President.

TRUSTEES

CHAS. E. CHAPPELL, T. WM. MEACHEM, RALPH E. BOWEN,
EDWARD N. TRUMP, A. E. NETTLETON, CHARLES L. STONE,
CHARLES A. HUDSON, HIRAM W. PLUMB, EDWARD A. POWELL,
SALEM HYDE, JOHN R. CLANCY, DOUGLAS E. PETIT,
A. E. McCHESNEY, HENRY M. ROWLING, GEORGE TIMMINS.
ADOLPH H. SCHWARZ,

FINANCIAL

RESOURCES

Bonds and mortgages				$18,167,952 32
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$2,806,600 00	$2,770,810 65	$2,806,600 00	
Cities in other States	825,000 00	855,014 25	838,350 00	
Cities in this State	1,880,000 00	1,952,754 54	1,781,725 00	
Counties in this State	33,000 00	33,038 00	35,185 00	
Towns in this State	14,400 00	15,660 47	14,058 00	
Villages in this State	25,000 00	28,000 00	24,250 00	
Railroad mortgage bonds	5,569,968 00	5,839,100 05	5,065,592 48	
	$11,158,968 00	$11,499,377 96	$10,565,760 48	
				10,565,760 48
Promissory notes				3,000 00
Banking house and lot, book value, $760,000; cost, $860,445.08; actual cash value				760,000 00
Other real estate, book value, $5,884.83; cost, $5,884.83; actual cash value				5,800 00
Cash on deposit in banks or trust companies				1,040,894 11
Cash on hand				203,255 88
Total of collectible interest				521,313 27
Amount of all other assets, viz.:				
Land contracts			$34,853 60	
Insurance premiums and taxes advanced			2,531 69	
Rent accrued			3,498 00	
				40,883 29
				$31,308,859 35

LIABILITIES

Amount due depositors, viz.:			
Principal		$28,288,907 59	
Dividends credited or to be credited for the six months ending with December 31, 1918		542,288 29	
			$28,831,195 88
Other liabilities, viz.: Treasurer's checks outstanding			33,377 07
Surplus on market value			2,444,286 40
			$31,308,859 35

Surplus on par value, $3,037,493.92.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$1,325,368 11
From depositors, not including dividends credited	7,367,219 10

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From interest on loans, deposits and investments		$1,405,572 39
From rents from banking house		48,092 19
From rents from other real estate		84 20
From mortgages		546,192 00
From redemption of stocks and bonds		1,172,400 00
From stocks and bonds sold (total par value, $1,761,618.79)		1,752,091 59
From all other sources, viz.:		
Treasurer's checks	$74,584 50	
Land contracts	11,602 00	
Insurance premiums and taxes advanced refunded	6,998 50	
War Savings Stamps	8,248 91	
Thrift Stamps sold	2,400 00	
		103,833 91
		$13,720,853 49

PAYMENTS

To depositors, including dividends paid to them		$7,835,322 38
For loans on bonds and mortgages		109,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $3,778,841)		3,743,051 65
For interest (other than dividend payments to depositors)		15,857 47
For current expenses of the bank, viz.:		
For salaries	$49,656 21	
For taxes: Banking house, $21,192.40; surplus, $22,125.11	43,317 51	
For expenses, except taxes, of banking house:		
Repairs	2,596 27	
Insurance	575 66	
Other	41,391 30	
For expenses of other real estate, viz.:		
Repairs	140 53	
Taxes	415 30	
Other	200 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	13,910 15	
		152,202 93
For real estate acquired by foreclosure, or in settlement of debts due the bank		11,761 71
Other payments, viz.:		
Treasurers' checks	$89,255 50	
Insurance premiums and taxes advanced	7,403 69	
Thrift and War Savings Stamps	11,328 67	
Note paid	500,000 00	
Teller's cash short, other real estate	743 33	
Commission, repairs, judgment	276 17	
		609,007 36
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		1,244,149 99
		$13,720,853 49

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		55,591
Number of accounts opened or reopened during the year		11,373
Number of accounts closed during the year		11,256
Amount deposited during the year, not including dividends credited for that period		$7,367,219 10
Amount withdrawn during the year		7,821,665 60
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$538,527 95	
January 1, 1919	542,288 29	
Paid but not credited	13,656 78	
		1,094,473 02

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Average amount of each account January 1, 1919	$518 63
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	12
Total amount of such accounts	36,670 98
Rate per cent. of dividends to depositors during the six months ending June 30, 1918	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918	4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts	$1,454,026 00
Total expenses of the bank for the year 1918	161,024 85
Dividends paid to depositors for the year 1918	1,094,473 02
Net earnings for the year 1918 over expenses and dividends paid to depositors	198,528 13

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97. SKANEATELES SAVINGS BANK, SKANEATELES

[Genesee street; incorporated 1866]

J. HORATIO EARLL, President. W. F. CUDDEBACK, Vice-President.
J. C. STEPHENSON, Vice-President. H. WINSLOW THURLOW, Treasurer.

TRUSTEES

J. HORATIO EARLL, DAVID COLTON, F. EUGENE STONE,
JOHN C. STEPHENSON, WILLIAM T. THORNE, WILLIAM LOCKWOOD,
W. F. CUDDEBACK, CHARLES W. HUNT, CORNELIUS MITCHELL,
H. WINSLOW THURLOW, GEORGE SMITH. T. S. SHOTWELL,
FOREST G. WEEKS,

FINANCIAL

RESOURCES

Bonds and mortgages				$891,250 74
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$79,250 00	$79,250 00	$79,250 00	
State of New York	30,000 00	30,250 00	30,300 00	
Cities in this State	166,500 00	168,184 35	164,110 00	
Villages in this State	48,500 00	49,052 00	47,731 00	
School districts in this State	45,600 00	45,621 90	44,604 25	
Railroad mortgage bonds	110,000 00	101,557 91	79,650 00	
	$479,850 00	$473,916 16	$445,645 25	
				445,645 25
Banking house and lot, book value, $9,500; cost, $13,591.31; actual cash value				9,500 00
Cash on deposit in banks or trust companies				162,056 33
Cash on hand				19,288 35
Total of collectible interest				22,744 02
Amount of all other assets, viz.: Rent accrued				77 00
				$1,550,561 69

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,408,462 28	
Dividends credited or to be credited for the six months ending with December 31, 1918	26,908 99	
		$1,435,371 27
Surplus on market value		115,190 42
		$1,550,561 69

Surplus on par value, $149,395.17.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$196,322 11
From depositors, not including dividends credited	919,667 40
From interest on loans, deposits and investments	74,475 07
From rents from banking house	324 00
From mortgages	39,235 00
From redemption of stocks and bonds	78,950 00
From stocks and bonds sold (total par value, $34,500)	34,500 00
	$1,343,473 58

PAYMENTS

To depositors, including dividends paid to them	$949,015 45
For loans on bonds and mortgages	67,250 00

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For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $137,100)		$137,100 00
For interest (other than dividend payments to depositors)		12 39
For current expenses of the bank, viz.:		
For salaries	$5,380 00	
For taxes: Banking house, $195.62; surplus, $1,086.83	1,282 45	
For expenses, except taxes, of banking house:		
Repairs	227 42	
Insurance	79 20	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,781 99	
		8,751 06
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		181,344 68
		$1,343,473 58

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		4,061
Number of accounts opened or reopened during the year		386
Number of accounts closed during the year		357
Amount deposited during the year, not including dividends credited for that period		$919,667 40
Amount withdrawn during the year		949,015 45
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$26,468 78	
January 1, 1919	26,342 67	
Credited at other periods	771 95	
		53,583 40
Average amount of each account January 1, 1919		353 27
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$73,299 20
Total expenses of the bank for the year 1918		8,751 06
Dividends paid to depositors for the year 1918		53,583 40
Net earnings for the year 1918 over expenses and dividends paid to depositors		10,964 74

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98. SYRACUSE SAVINGS BANK, SYRACUSE

[102 North Salina street; incorporated 1849]

GEORGE DOHENY, President. EDWARD JOY, Vice-President.
WILLIAM J. REIDEL, Treasurer.

TRUSTEES

JACOB AMOS, ALAN C. FOBES, W. J. REIDEL,
FRED'K W. BARKER, WALTER E. GARDNER, WING R. SMITH,
ALEXANDER H. COWIE, EDWARD JOY, DE FOREST SETTLE,
JOSEPH W. DAWSON, WILLIAM MUENCH, LEROY B. WILLIAMS,
J. FRANK DURSTON, DENNIS McCARTHY, ARTHUR W. LOASBY.
GEORGE DOHENY, A. JUDD NORTHRUP,

FINANCIAL

RESOURCES

Bonds and mortgages				$10,651,055 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$831,520 48	$831,519 96	$831,520 48	
State of Mississippi	100,000 00	100,125 00	92,000 00	
Cities in other States	453,000 00	478,714 80	416,940 00	
Cities in this State	1,337,150 00	1,445,082 02	1,312,616 50	
Counties in this State	105,000 00	103,544 76	100,180 00	
Towns in this State	56,000 00	56,764 96	52,750 00	
Railroad mortgage bonds	4,003,000 00	3,979,081 51	3,400,750 00	
	$6,885,670 48	$6,994,833 01	$6,206,756 98	6,206,756 98
Banking house and lot, book value, $258,619; cost $423,569.97; actual cash value				258,619 00
Cash on deposit in banks or trust companies				297,195 42
Cash on hand				59,510 22
Total of collectible interest				78,438 58
Amount of all other assets, viz.: U. S. Thrift stamps				50
				$17,551,575 70

LIABILITIES

Amount due depositors, viz.:		
Principal	$15,142,082 14	
Dividends credited or to be credited for the six months ending with December 31, 1918	294,413 60	
		$15,436,495 74
Other liabilities, viz.:		
Liberty Loan deposits	$49,138 00	
Tellers' and treasurers' check outstanding	14,194 67	
Fire insurance deposit pending settlement	2,186 00	
Deposit as security for searches loaned	290 00	
		65,808 67
Surplus on market value		2,049,271 29
		$17,551,575 70

Surplus on par value, $2,728,184.79.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$467,892 47
From depositors, not including dividends credited	3,889,103 71
From interest on loans, deposits and investments	832,395 94
From rents from banking house	22,286 26
From mortgages	423,700 00
From redemption of stocks and bonds	25,350 00

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From stocks and bonds sold (total par value, $206,349.96)		$207,165 56
From real estate sold		1,853 00
From all other sources, viz.:		
Tellers' and treasurers' checks	$1,440,531 90	
Deposits for application fees and searches loaned	7,532 00	
Fire losses pending	12,597 70	
War Savings certificates and Thrift Stamps	9,190 93	
Deposits for Liberty Bonds; Liberty Bonds sold	835,810 27	
U. S. certificates of indebtedness	150,000 00	
Depositors' notes, deficiency judgments	3,415 89	
Reserved for taxes	13,000 00	
		2,472,078 69
		$8,341,825 63

PAYMENTS

To depositors, including dividends paid to them		$4,143,990 49
For loans on bonds and mortgages		451,700 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $6,155.38)		6,155 38
For interest (other than dividend payments to depositors)		12,121 90
For current expenses of the bank, viz.:		
For salaries	$33,594 82	
For taxes: Banking house, $6,261.15; surplus, $13,612.78	19,873 93	
For expenses, except taxes, of banking house:		
Repairs	10,904 41	
Insurance	103 95	
Other	8,463 79	
For rent of banking rooms	6,500 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	7,700 27	
		87,141 17
Other payments, viz.:		
Tellers' and treasurers' checks paid	$1,451,879 69	
Application fees, deposits for searches loaned	8,053 90	
Fire losses, taxes, depositors' notes	25,856 40	
Liberty Bonds purchased, Liberty Loan deposits	1,635,687 52	
War Savings Certificates, Thrift Stamps	162,533 54	
		3,284,011 05
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		356,705 64
		$8,341,825 63

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		28,692
Number of accounts opened or reopened during the year		2,841
Number of accounts closed during the year		2,500
Amount deposited during the year, not including dividends credited for that period		$3,889,103 71
Amount withdrawn during the year		4,143,990 49
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$292,290 36	
January 1, 1919	294,413 60	
Credited at other periods	575 81	
		587,279 77
Average amount of each account January 1, 1919		538 00
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$821,493 57
Total expenses of the bank for the year 1918		87,141 17
Dividends paid to depositors for the year 1918		587,279 77
Net earnings for the year 1918 over expenses and dividends paid to depositors		147,072 63

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99. GENEVA SAVINGS BANK, GENEVA

[31 Seneca street; incorporated 1910]

JAMES E. BROWN, President — H. A. WHEAT, Vice-President.
A. P. ROSE, 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. JORDON, ALFRED G. LEWIS, GEORGE F. LICHT, PATRICK O'MALLEY, CHARLES S. BURRALL, ARTHUR P. ROSE, H. H. SCHIEFFELIN, THEODORE J. SMITH, EDWIN S. THORNE, HENRY A. WHEAT, GEORGE D. WHEDON, THOMAS B. WILSON, FREDERICK D. WHITWELL, JOHN PARMENTER.

FINANCIAL

RESOURCES

Bonds and mortgages				$721,290 50
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$98,600 00	$98,600 00	$98,600 00	
Cities in other States	35,000 00	35,967 00	35,050 00	
Cities in this State	56,000 00	56,707 51	57,702 50	
Villages in this State	40,000 00	40,603 45	40,420 00	
School districts in this State	25,800 00	26,547 66	27,030 25	
Railroad mortgage bonds	176,000 00	169,361 26	155,670 00	
	$431,400 00	$427,791 88	$414,472 75	
				414,472 75
Promissory notes				2,154 40
Cash on deposit in banks or trust companies				98,031 43
Cash on hand				9,040 68
Total of collectible interest				11,040 89
Amount of all other assets, viz.:				
Furniture and fixtures			$350 00	
U. S. Thrift Stamps			107 50	
				457 50
				$1,256,488 15

LIABILITIES

Amount due depositors, viz.:			
Principal		$1,210,905 69	
Dividends credited or to be credited for the six months ending with December 31, 1918		21,375 40	
			$1,232,281 09
Surplus on market value			24,207 06
			$1,256,488 15

Surplus on par value, $41,134.31.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$102,648 45
From depositors, not including dividends credited	639,791 00
From interest on loans, deposits and investments	59,606 59
From mortgages	16,364 00

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From redemption of stocks and bonds		$34,550 00
From stocks and bonds sold (total par value, $123,158.64)		123,158 64
From loans paid		20,951 30
From all other sources, viz.:		
Sale of home banks	$37 00	
War Savings and Thrift Stamps	12,959 04	
		12,996 04
		$1,010,066 02

PAYMENTS

To depositors, including dividends paid to them		$649,451 54
For loans on bonds and mortgages		10,316 60
For loans on stocks and bonds and other securities		23,105 70
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $197,770.61)		197,770 61
For interest (other than dividend payments to depositors)		173 84
For current expenses of the bank, viz.:		
For salaries	$6,053 90	
For taxes: Surplus	205 39	
For rent of banking rooms	550 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,596 89	
		8,406 18
Other payments, viz.: War Savings and Thrift stamps		13,769 54
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		107,072 11
		$1,010,066 02

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		5,233
Number of accounts opened or reopened during the year		1,029
Number of accounts closed during the year		1,086
Amount deposited during the year, not including dividends credited for that period		$639,791 00
Amount withdrawn during the year		649,451 54
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$21,619 68	
January 1, 1919	21,375 40	
		42,995 08
Average amount of each account January 1, 1919		230 05
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$59,114 62
Total expenses of the bank for the year 1918		8,700 18
Dividends paid to depositors for the year 1918		42,995 08
Net earnings for the year 1918 over expenses and dividends paid to depositors		7,419 36

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100. THE CORNWALL SAVINGS BANK, CORNWALL-ON-THE-HUDSON

[Incorporated 1871]

TOWNSEND D. WOOD, President. PATRICK BEVANS, Vice-President.
L. GRANT GOODNOUGH, Vice-Pres. GILBERT T. COCKS, Treasurer.

TRUSTEES

PATRICK BEVANS,	L. GRANT GOODNOUGH,	GEORGE B. MAILLER.
CHARLES C. COCKS,	EDWARD L. SYLCOX,	FLOYD W. MAILLER,
GILBERT T. COCKS,	FRANK E. VICKERE,	JAMES C. KETCHAM,
HARVEY A. CALL,	TOWNSEND D. WOOD,	GEORGE H. C. HOLE.

FINANCIAL

RESOURCES

Bonds and mortgages				$283,627 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$14,846 00	$14,834 00	$14,846 00	
State of Virginia	5,000 00	4,516 50	4,450 00	
State of Colorado	12,400 00	12,400 00	11,036 00	
Cities in this State	36,000 00	36,974 74	35,970 00	
Towns in this State	8,200 00	8,200 00	8,344 00	
Villages in this State	12,200 00	12,362 39	12,033 50	
Railroad mortgage bonds	39,000 00	39,790 29	29,340 00	
	$127,646 00	$129,077 92	$116,019 50	
				116,019 50
Banking house and lot, book value, $5,700.00; cost, $5,728.13; actual cash value				5,700 00
Cash on deposit in banks or trust companies				41,357 74
Cash on hand				1,802 15
Total of collectible interest				8,016 38
Amount of all other assets, viz.:				
Furniture and fixtures			$950 00	
Taxes advanced			80 08	
				1,030 08
				$457,552 85

LIABILITIES

Amount due depositors, viz.:		
Principal	$424,909 50	
Dividends credited or to be credited for the six months ending with December 31, 1918	7,943 75	
		$432,853 25
Surplus on market value		24,699 60
		$457,552 85

Surplus on par value, $36,326.10.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$27,923 21
From depositors, not including dividends credited	86,919 66
From interest on loans, deposits and investments	21,110 49
From rents from banking house	100 00
From mortgages	25,655 00
From redemption of stocks and bonds	20,500 00
	$182,208 36

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PAYMENTS

To depositors, including dividends paid to them		$104,852 53
For loans on bonds and mortgages		2,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $29.834)		29,834 00
For interest (other than dividend payments to depositors)		74 99
For current expenses of the bank, viz.:		
For salaries	$1,450 00	
For taxes: Banking house, $35.59; surplus, $224,46	260 05	
For expenses, except taxes, of banking house:		
Repairs	17 26	
Other	91 83	
For other expenses, not including expenses of other real estate nor other expenses of banking house	387 73	
		2,206 87
Other payments, viz.: Taxes advanced		80 08
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		43,159 89
		$182,208 36

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		1,324
Number of accounts opened or reopened during the year		126
Number of accounts closed during the year		130
Amount deposited during the year, not including dividends credited for that period		$86,919 66
Amount withdrawn during the year		104,852 53
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$8,117 65	
January 1, 1919	7,943 75	
		16,061 40
Average amount of each account January 1, 1919		327 18
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		$3,174 68
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$21,774 15
Total expenses of the bank for the year 1918		2,206 87
Dividends paid to depositors for the year 1918		16,061 40
Net earnings for the year 1918 over expenses and dividends paid to depositors		3,505 88

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101. GOSHEN SAVINGS BANK, GOSHEN

[11 West Main street; incorporated 1871]

AARON V. D. WALLACE, President.
WILLIAM KNIFFIN, Vice-President.
THOMAS MOULD, Vice-President.
H. B. SMITH, Treasurer.
GEORGE LUFT, Jr., Asst. Treasurer.

TRUSTEES

FRANK DRAKE, WILLIAM KNIFFIN, RALPH L. McGEOCH, THOMAS MOULD, EDWIN L. ROYS, G. H. BENNETT, WILLIAM A. WELLS, HARRY B. SMITH, JOSEPH MERRITT, AARON V. D. WALLACE.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,023,710 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$110,000 00	$110,000 00	$110,000 00	
Cities in this State	65,800 00	66,754 32	63,126 00	
Counties in this State	18,000 00	18,471 38	18,570 00	
Towns in this State	33,000 00	35,216 10	35,310 00	
Villages in this State	107,500 00	109,598 82	111,086 25	
School districts in this State	42,000 00	42,884 10	42,515 50	
Railroad mortgage bonds	211,500 00	214,646 25	185,085 00	
	$587,800 00	$597,570 97	$565,692 75	
				565,692 75
Cash on deposit in banks or trust companies				77,745 47
Cash on hand				12,719 80
Total of collectible interest				21,499 70
Amount of all other assets, viz.: Liberty Bonds held for customers				17,568 72
				$1,718,936 44

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,595,688 86	
Dividends credited or to be credited for the six months ending with December 31, 1918	30,367 39	
		$1,626,056 25
Other liabilities, viz.: Liberty Bond deposits		7,007 00
Surplus on market value		85,873 19
		$1,718,936 44

Surplus on par value, $107,980.44.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$105,060 59
From depositors, not including dividends credited	322,121 96
From interest on loans, deposits and investments	78,906 85
From mortgages	127,850 00
From redemption of stocks and bonds	22,100 00
From all other sources, viz.: U. S. Liberty Bonds sold	15,529 00
	$671,568 40

PAYMENTS

To depositors, including dividends paid to them	$398,571 95
For loans on bonds and mortgages	67,300 00

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For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $88,000)		$88,471 38
For interest (other than dividend payments to depositors)		6 25
For current expenses of the bank, viz.:		
For salaries	$3,300 00	
For taxes: Surplus	818 21	
For rent of banking rooms	480 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,055 24	
		5,653 55
Other payments, viz.: U. S. Liberty Loan Bonds		21,100 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		90,465 27
		$671,568 40

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		3,384
Number of accounts opened or reopened during the year		335
Number of accounts closed during the year		446
Amount deposited during the year, not including dividends credited for that period		$322,121 96
Amount withdrawn during the year		398,571 95
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$31,130 97	
January 1, 1919	30,367 39	
		61,498 36
Average amount of each account January 1, 1919		480 51
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$77,843 35
Total expenses of the bank for the year 1918		5,653 55
Dividends paid to depositors for the year 1918		61,498 36
Net earnings for the year 1918 over expenses and dividends paid to depositors		10,691 44

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102. MIDDLETOWN SAVINGS BANK, MIDDLETOWN

[2 South street; incorporated 1866]

GEO. A. SWAYZE, President. HAROLD B. WOODWARD, Treasurer.
EDMUND MILLEN, Vice-President. CHAS. B. BUCKLEY, Asst. Treas.
JAMES A. CLARK, Vice-President. GEORGE R. WENGENROTH, Asst. Secy.
JAMES F. DOLSON, Asst. Secy.

TRUSTEES

EDMUND MILLEN, CHARLES L. MEAD, JAMES E. GIBBS,
JOHN E. ISEMAN, GEORGE A. SWAYZE, JAMES H. SMITH,
JAMES A. CLARK, GEORGE W. BALLOU, H. B. WOODWARD,
JOHN W. SLAUSON, DANIEL B. SWEENEY,

FINANCIAL

RESOURCES

Bonds and mortgages				$3,277,370 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$440,836 58	$438,540 89	$440,836 58	
State of Massachusetts	75,000 00	82,687 50	65,250 00	
State of California	10,000 00	10,152 30	10,150 00	
Cities in other States	144,500 00	146,886 10	144,125 00	
Cities in this State	408,000 00	427,847 69	402,875 00	
Counties in this State	105,000 00	108,150 00	97,650 00	
Towns in this State	40,000 00	40,000 00	38,000 00	
Villages in this State	133,000 00	143,990 73	141,565 00	
School districts in this State	47,000 00	47,291 13	47,660 00	
Railroad mortgage bonds	1,100,598 00	1,092,169 66	947,912 76	
	$2,508,934 58	$2,537,716 00	$2,336,024 34	
				2,336,024 34
Promissory notes				10,539 42
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, $151,481.69; actual cash value				151,000 00
Cash on deposit in banks or trust companies				411,104 76
Cash on hand				88,941 00
Total of collectible interest				64,341 48
Amount of all other assets, viz.:				
Rent accrued			$35 00	
U. S. Thrift Stamps			65 00	
				100 00
				$6,364,421 00

LIABILITIES

Amount due depositors, viz.:		
Principal	$5,850,159 37	
Dividends credited or to be credited for the six months ending with December 31, 1918	111,061 13	
		$5,961,210 50
Other liabilities, viz.:		
Liberty Bond deposits	$27,282 00	
Bills payable, Liberty Bond loans	90,000 00	
		117,282 00
Surplus on market value		285,928 50
		$6,364,421 00

Surplus on par value, $458,838.74.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$531,356 86
From depositors, not including dividends credited	1,261,494 11
From interest on loans, deposits and investments	279,488 45
From rents from banking house	420 00

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From rents from other real estate		$8,428 60
From mortgages		89,740 00
From redemption of stocks and bonds		136,500 00
From stocks and bonds sold (total par value, $351,420.60)		351,420 60
From loans paid		37,086 70
From all other sources, viz.: War Savings and Thrift Stamps and Liberty Loan bonds		206,118 45
		$2,902,053 77

PAYMENTS

To depositors, including dividends paid to them		$1,340,193 67
For loans on bonds and mortgages		45,300 00
For loans on stocks and bonds and other securities		45,791 12
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $692,944.86)		691,793 51
For interest (other than dividend payments to depositors)		706 56
For current expenses of the bank, viz.:		
For salaries	$17,733 00	
For taxes: Banking house, $417.70; surplus, $2,533.64; on mortgages, $116.50	3,067 84	
For expenses, except taxes, of banking house:		
Repairs	104 92	
Insurance	90 03	
For expenses of other real estate, viz.:		
Insurance	673 54	
Taxes	3,785 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,647 51	
		30,101 84
Other payments, viz.:		
Variation in cash	$86 92	
Thrift and War Savings Stamps, Liberty Loan bonds	247,932.90	
Loss on mortgage	98 16	
Error in interest	3 33	
		248,121 31
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		500,045 76
		$2,902,053 77

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		13,140
Number of accounts opened or reopened during the year		1,424
Number of accounts closed during the year		1,448
Amount deposited during the year, not including dividends credited for that period		$1,261,494 11
Amount withdrawn during the year		1,340,193 67
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$110,874 70	
January 1, 1919	111,051 13	
		221,925 83
Average amount of each account January 1, 1919		453 59
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$288,962 85
Total expenses of the bank for the year 1918		30,290 25
Dividends paid to depositors for the year 1918		221,925 83
Net earnings for the year 1918 over expenses and dividends paid to depositors		36,746 77

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103. NEWBURGH SAVINGS BANK, NEWBURGH

[40 Smith street: incorporated 1852]

THOMAS F. BALFE, President.
F. W. SENFF, Vice-President.
WM. F. CASSEDY, Vice-President.
JOHN T. HOWELL, Secretary.
FREDERICK C. BALFE, Treasurer.
HARRY F. SMITH, Asst. Treas.

TRUSTEES

THOMAS F. BALFE, GEORGE W. GREEN, FRED'K C. BALFE,
SAMUEL L. STEWART, F. W. SENFF, JOHN T. HOWELL,
WILLIAM O. MAILLER, WILLIAM F. CASSEDY, HIRAM MERRITT,
JOSEPH CHADWICK, THOS. F. CHADWICK. EDWARD B. WEED.

FINANCIAL

RESOURCES

Bonds and mortgages				$7,432,662 75
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,772,100 00	$1,772,100 00	$1,772,100 00	
State of New York	100,000 00	100,000 00	101,000 00	
State of Massachusetts	115,000 00	119,600 00	110,400 00	
Cities in other States	400,500 00	431,649 80	402,510 00	
Cities in this State	3,356,151 57	3,564,977 21	3,375,247 67	
Counties in this State	414,000 00	450,026 80	412,795 00	
Towns in this State	61,000 00	61,653 80	61,070 00	
School districts in this State	9,000 00	9,000 00	9,000 00	
Land Bank of the State of New York	160,000 00	160,429 44	159,200 00	
	$6,387,751 57	$6,669,437 05	$6,403,322 67	
				6,403,322 67
Banking house and lot, book value, $20,000; cost, $115,527.16; actual cash value				20,000 00
Cash on deposit in banks or trust companies				822,315 15
Cash on hand				80,088 92
Total of collectible interest				177,591 93
Amount of all other assets, viz.: U. S. War Savings Stamps				123 50
				$14,936,104 92

LIABILITIES

Amount due depositors, viz.:		
Principal	$12,550,747 05	
Dividends credited or to be credited for the six months ending with December 31, 1918	240,998 37	
		$12,791,745 42
Surplus on market value		2,144,359 50
		$14,936,104 92

Surplus on par value, $2,128,788.40.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$938,847 11
From depositors, not including dividends credited	1,659,944 27
From interest on loans, deposits and investments	663,249 79
From rents from banking house	1,783 13
From mortgages	601,725 00
From redemption of stocks and bonds	1,862,247 54
From stocks and bonds sold (total par value, $258,200)	258,200 00
From loans paid	8,475 00
From all other sources, viz.: War Savings Stamps	1,106 40
	$5,995,578 24

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PAYMENTS

To depositors, including dividends paid to them		$2,172,017 24
For loans on stocks and bonds and other securities		8,475 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $2,858,561.57)		2,858,561 57
For interest (other than dividend payments to depositors)		402 21
For current expenses of the bank, viz.:		
For salaries	$27,928 07	
For taxes: Banking house, $745.68; surplus, $19,359.72	20,105 40	
For expenses, except taxes, of banking house:		
Repairs	258 21	
Insurance	192 38	
Other	598 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,406 19	
		52,488 25
Other payments, viz.:		
Liberty Bonds	$300 00	
War Savings Certificates	929 90	
		1,229 90
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		902,404 07
		$5,995,578 24

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		18,843
Number of accounts opened or reopened during the year		2,182
Number of accounts closed during the year		2,474
Amount deposited during the year, not including dividends credited for that period		$1,659,944 27
Amount withdrawn during the year		2,172,017 24
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$242,677 98	
January 1, 1919	240,998 37	
		483,676 35
Average amount of each account January 1, 1919		678 85
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$657,230 85
Total expenses of the bank for the year 1918		52,488 25
Dividends paid to depositors for the year 1918		483,676 35
Net earnings for the year 1918 over expenses and dividends paid to depositors		121,066 25

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104. 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, Asst. Secretary.
EDWARD WHITEHEAD, Vice-President.

TRUSTEES

T. L. MILLSPAUGH, EDWARD WHITEHEAD, HARVEY N. SMITH,
HIRAM B. WOOSTER, CHARLES W. SADLIER, JOHN SIMPSON,
ALBERT S. EMBLER, R. A. DEMAREST, JOHN AHRENS,
JAMES H. DENNISTON, C. FRED FOWLER, J. LOUIS SCHRADE.

FINANCIAL

RESOURCES

Bonds and mortgages				$665,750 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$106,000 00	$105,334 00	$105,846 00	
State of Massachusetts	5,000 00	5,637 50	4,500 00	
Cities in other States	40,000 00	42,606 48	40,900 00	
Cities in this State	76,000 00	77,796 10	72,280 00	
Towns in this State	38,000 00	39,028 79	37,140 00	
Villages in this State	73,500 00	75,331 70	71,550 00	
School districts in this State	19,900 00	20,763 56	20,106 00	
Railroad mortgage bonds	90,000 00	87,062 50	72,800 00	
	$448,400 00	$454,060 63	$425,122 00	
				425,122 00
Banking house and lot, book value, $19,000.00; cost, $19,262.54; actual cash value				19,000 00
Cash on deposit in banks or trust companies				93,748 35
Cash on hand				17,274 55
Total of collectible interest				19,617 14
				$1,240,512 04

LIABILITIES

Amount due depositors, viz.:			
Principal	$1,110,828 06		
Dividends credited or to be credited for the six months ending with December 31, 1918	20,180 56		
			$1,131,008 62
Surplus on market value			109,503 42
			$1,240,512 04

Surplus on par value, $132,781.42.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$92,415 21
From depositors, not including dividends credited	283,458 99
From interest on loans, deposits and investments	54,628 15
From mortgages	34,154 00
From redemption of stocks and bonds	89,800 00
From all other sources, viz.: Land contract	1,350 00
	$555,806 35

PAYMENTS

To depositors, including dividends paid to them	$285,590 04
For loans on bonds and mortgages	2,100 00

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For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $151,834)		$150,834 00
For interest (other than dividend payments to depositors)		2 47
For current expenses of the bank, viz.:		
For salaries	$4,147 16	
For taxes: Banking house, $256.06; surplus, $894.44; on mortgages, $10.50	1,161 00	
For expenses, except taxes, of banking house:		
Repairs	15 93	
Insurance	55 44	
Other	395 29	
For other expenses, not including expenses of other real estate nor other expenses of banking house	482 12	
		6,256 94
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		111,022 90
		$555,806 35

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		3,337
Number of accounts opened or reopened during the year		380
Number of accounts closed during the year		411
Amount deposited during the year, not including dividends credited for that period		$283,458 99
Amount withdrawn during the year		285,590 04
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$19,887 01	
January 1, 1919	20,180 56	
		40,067 57
Average amount of each account January 1, 1919		338 93
Rate per cent. of dividends to depositors during the six months ending June 30 1918		3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3 and 4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$53,700 36
Total expenses of the bank for the year 1918		6,256 94
Dividends paid to depositors for the year 1918		40,067 57
Net earnings for the year 1918 over expenses and dividends paid to depositors		7,375 85

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105. THE WARWICK SAVINGS BANK, WARWICK

[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 DERVORT,
MORRIS RUTHERFURD.

FINANCIAL

RESOURCES

Bonds and mortgages				$553,660 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$170,084 40	$167,588 40	$170,084 40	
Cities in other States	7,000 00	7,227 50	6,860 00	
Cities in this State	97,000 00	113,905 99	98,145 00	
Counties in this State	20,000 00	23,500 00	19,600 00	
Towns in this State	34,000 00	35,329 00	33,730 00	
Villages in this State	158,250 00	162,325 62	158,964 37	
School districts in this State	52,500 00	53,495 18	53,725 00	
	$538,834 40	$563,871 69	$541,108 77	
				541,108 77
Cash on deposit in banks or trust companies				179,364 13
Cash on hand				352 83
Total of collectible interest				13,346 02
Amount of all other assets, viz.: Land contract				5,000 00
				$1,292,831 75

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,206,500 32	
Dividends credited or to be credited for the six months ending with December 31, 1918	22,077 16	
		$1,228,577 48
Surplus on market value		64,254 27
		$1,292,831 75

Surplus on par value, $61,979.90.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$254,644 42
From depositors, not including dividends credited	214,554 55
From interest on loans, deposits and investments	58,624 93
From mortgages	64,025 00
From redemption of stocks and bonds	134,700 00
From stocks and bonds sold (total par value, $80,000)	77,526 00
From real estate sold	16,897 31
From all other sources, viz.: Sale of bonds — profit	820 69
	$821,792 90

PAYMENTS

To depositors, including dividends paid to them	$318,120 06
For loans on bonds and mortgages	40,250 00

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For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $280,084.40)		$275,092 40
For interest (other than dividend payments to depositors)		1,126 66
For current expenses of the bank, viz.:		
For salaries	$5,220 00	
For taxes: Surplus	598 77	
For rent of banking rooms	300 00	
For expenses of other real estate, viz.:		
Insurance	239 47	
Taxes	321 22	
Other	184 05	
For other expenses, not including expenses of other real estate nor other expenses of banking house	623 31	
		7,486 82
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		179,716 96
		$821,792 90

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		3,428
Number of accounts opened or reopened during the year		265
Number of accounts closed during the year		352
Amount deposited during the year, not including dividends credited for that period		214,554 55
Amount withdrawn during the year		318,120 06
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$22,757 42	
January 1, 1919	22,077 16	
		44,834 58
Average amount of each account January 1, 1919		358 36
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		$3,148 15
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3 and 4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$55,810 35
Total expenses of the bank for the year 1918		7,486 82
Dividends paid to depositors for the year 1918		44,834 58
Net earnings for the year 1918 over expenses and dividends paid to depositors		3,488 95

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106. FULTON SAVINGS BANK, FULTON

[75 South First street; incorporated 1871]

WM. J. LOVEJOY, President. HARRY L. STOUT, Treasurer.
GEO. G. CHAUNCEY, Vice-President. GEORGE E. TRUE, Secretary.
WATSON A. BUTTS, Vice-President.

TRUSTEES

GILES S. PIPER, BERT W. BENNETT, HERBERT J. WILSON,
WILLIAM J. LOVEJOY, HARRY L. STOUT, GEORGE G. CHAUNCEY,
GEORGE P. WELLS, WATSON A. BUTTS, ALBERT I. MORTON,
H. PUTNAM ALLEN, ELMER E. MORRILL, FRANK W. LASHER,
CAMERON C. BENEDICT, GEORGE E. TRUE, JOHN R. SULLIVAN,
EDWIN F. PALMER, WILLIS P. MORIN.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,718,112 55
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$156,500 00	$153,891 83	$156,500 00	
State of New York	25,000 00	26,062 50	26,500 00	
Cities in this State	218,500 00	224,124 16	214,980 00	
Counties in this State	10,000 00	10,323 00	10,000 00	
Towns in this State	17,000 00	17,057 50	17,390 00	
Villages in this State	186,300 00	190,272 73	188,270 00	
School districts in this State	26,300 00	27,065 40	25,989 00	
Railroad mortgage bonds	271,000 00	287,575 65	260,930 00	
	$910,600 00	$936,372 77	$900,559 00	
				900,559 00
Promissory notes				4,300 00
Banking house and lot, book value, $28,062.50; cost, $30,647.00; actual cash value				28,062 50
Cash on deposit in banks or trust companies				301,351 63
Cash on hand				31,922 28
Total of collectible interest				47,520 27
Amount of all other assets, viz.: Land contracts				850 00
				$3,032,678 23

LIABILITIES

Amount due depositors, viz.:			
Principal	$2,774,260 30		
Dividends credited or to be credited for the six months ending with December 31, 1918	52,770 59		
		$2,827,030 89	
Other liabilities, viz.: Deposits as security for abstracts			60 00
Surplus on market value			205,587 34
			$3,032,678 23

Surplus on par value, $215,628.34.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$293,215 74
From depositors, not including dividends credited	1,213,978 16
From interest on loans, deposits and investments	139,675 97
From rents from banking house	400 00
From mortgages	95,683 22
From redemption of stocks and bonds	24,300 00

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From stocks and bonds sold (total par value, $418,138.51)		$418,738 51
From loans paid		4,710 00
From all other sources, viz.:		
Exchange; deposits securing abstracts loaned	$385 58	
Small steel banks sold, cash corrections	18 01	
Land contracts	300 00	
Liberty Bonds, Thrift Stamps	135 68	
Insurance, taxes and expenses advanced, repaid	362 35	
		1,201 62
		$2,191,903 22

PAYMENTS

To depositors including dividends paid to them		$1,215,678 67
For loans on bonds and mortgages		126,659 73
For loans on stocks and bonds and other securities		9,010 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $490,191.80)		487,579 63
For interest (other than dividend payments to depositors)		1,732 33
For current expenses of the bank, viz.:		
For salaries	$9,227 81	
For taxes: Banking house, $716.37; surplus, $1,825.87	2,542 24	
For expenses, except taxes, of banking house: Repairs	465 96	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,200 68	
		16,436 69
Other payments, viz.:		
Cash corrections	$78 55	
Deposits securing abstracts loaned, returned	382 00	
Money advanced, Liberty Loan campaign	100 00	
Thrift Stamps, War Savings Stamps	971 71	
		1,532 26
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		333,273 91
		$2,191,903 22

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		7,828
Number of accounts opened or reopened during the year		3,409
Number of accounts closed during the year		2,825
Amount deposited during the year, not including dividends credited for that period		$1,213,978 16
Amount withdrawn during the year		1,215,678 67
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$51,250 53	
January 1, 1919	52,309 81	
Credited at other periods	791 45	
		104,351 79
Average amount of each account January 1, 1919		361 09
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		$3,058 77
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$136,660 88
Total expenses of the bank for the year 1918		17,636 69
Dividends paid to depositors for the year 1918		104,351 79
Net earnings for the year 1918 over expenses and dividends paid to depositors		14,672 40

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107. OSWEGO CITY SAVINGS BANK, OSWEGO

[214 West First street; Incorporated 1859]

ELLIOTT B. MOTT, President. CHARLES S. WRIGHT, Secretary.
THOMAS F. GLEASON, Vice-President. WM. P. BURR, Treasurer.
JAMES B. FARWELL, Vice-President.

TRUSTEES

NEIL GRAY, JR., JAMES K. STOCKWELL, ARTHUR C. HALL,
BENJAMIN DENTON, M. PROUSE NEAL, JOHN D. HIGGINS,
JAMES B. FARWELL, THOMAS F. GLEASON, FRANK E. SAYER,
FRANK P. FARRELL, ELISHA B. POWELL, THOMPSON KINGSFORD,
CHARLES H. BOND, ELLIOTT B. MOTT, DAVID D. LONG

FINANCIAL

RESOURCES

Bonds and mortgages				$2,245,566 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$480,877 06	$480,877 06	$480,877 06	
State of New York	7,000 00	7,498 75	7,700 00	
State of California	10,000 00	9,729 00	9,700 00	
State of Louisiana	15,000 00	15,443 50	15,450 00	
State of Oklahoma	10,000 00	10,200 00	9,900 00	
Cities in other States	93,000 00	97,332 92	94,380 00	
Cities in this State	360,838 90	388,623 81	364,698 40	
Towns in this State	89,566 62	90,929 47	89,843 29	
Villages in this State	358,050 00	369,570 97	358,012 74	
School districts in this State	123,600 00	127,762 53	125,451 95	
Railroad mortgage bonds	266,000 00	279,513 65	216,120 00	
	$1,813,982 58	$1,877,481 66	$1,772,133 44	
				1,772,133 44
Promissory notes				834 00
Banking house and lot, book value, $35,000; cost, $70,593.96; actual cash value				35,000 00
Cash on deposit in banks or trust companies				249,352 13
Cash on hand				71,449 55
Total of collectible interest				65,863 12
Amount of all other assets, viz.: U. S. Thrift stamps				202 25
				$4,440,400 49

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,992,527 67	
Dividends credited or to be credited for the six months ending with December 31, 1918	75,045 80	
		$4,067,573 47
Other liabilities, viz.: Liberty Bond deposits		70,825 50
Surplus on market value		302,001 52
		$4,440,400 49

Surplus on par value, $343,850.66.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$302,085 98
From depositors, not including dividends credited	1,120,582 38
From interest on loans, deposits and investments	202,649 42
From rents from banking house	1,607 89
From mortgages	214,975 00
From redemption of stocks and bonds	326,860 37
From stocks and bonds sold (total par value, $271,694.84)	265,594 84

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From bankers' acceptances and bills of exchange		$1,595 00
From real estate sold		5,250 00
From all other sources, viz.:		
Exchange	$73 82	
Deposits, partial payments on Liberty Bonds	254,655 50	
War Savings Certificates	971 66	
		255,700 98
		$2,696,901 86

PAYMENTS

To depositors, including dividends paid to them		$1,155,003 01
For loans on bonds and mortgages		89,080 00
For loans on stocks and bonds and other securities		849 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $892,966.90)		892,966 90
For current expenses of the bank, viz.:		
For salaries	$10,302 32	
For taxes: Banking house, $979.18; surplus, $2,570.08; on mortgages, $7.00	3,556 26	
For expenses, except taxes, of banking house:		
Repairs	370 18	
Insurance	422 87	
Other	623 76	
For expenses of other real estate, viz.:		
Insurance	9 60	
Taxes	154 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,059 87	
		17,498 86
Other payments, viz.:		
Paid on deposits against Liberty Bonds	$218,528 50	
War Savings Stamps	2,173 91	
		220,702 41
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		320,801 68
		$2,696,901 86

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		8,187
Number of accounts opened or reopened during the year		1,127
Number of accounts closed during the year		1,065
Amount deposited during the year, not including dividends credited for that period		$1,120,582 38
Amount withdrawn during the year		1,155,003 01
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$75,353 79	
January 1, 1919	75,045 80	
Credited at other periods	1,130 25	
		151,529 84
Average amount of each account January 1, 1919		487 65
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$197,480 56
Total expenses of the bank for the year 1918		17,498 86
Dividends paid to depositors for the year 1918		151,529 84
Net earnings for the year 1918 over expenses and dividends paid to depositors		28,451 86

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108. OSWEGO COUNTY SAVINGS BANK, OSWEGO

[44 East Bridge street; incorporated 1870]

W. B. COUCH, President. HUBERT J. PEEBLES, Vice-President.
CHAS A. TANNER, Vice-President. JAMES DUNLAP, Treasurer.

TRUSTEES

W. B. COUCH,	J. FRANK MARSDEN,	CHARLES A. TANNER,
PETER HILBERT,	THOMAS H. BENNETT,	FRED A. GAGE,
NORMAN L. BATES,	FRED'K B. SHEPHERD,	A. RABORG HUNT,
UDELLE BARTLETT,	O. S. OSTERHOUT,	ALANSON S. PAGE.
M. T. CRIMMINS,	HUBERT J. PEEBLES,	JAMES G. MERRIMAN,

FINANCIAL

RESOURCES

Bonds and mortgages				$2,375,310 16
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$497,150 00	$492,429 90	$497,150 00	
Cities in other States	164,000 00	172,255 66	166,740 00	
Counties, villages and towns in adjoining States	203,979 86	208,966 36	202,704 86	
Cities in this State	14,579 75	15,847 84	15,679 75	
Counties in this State	68,419 98	69,274 36	69,028 98	
Towns in this State	122,100 00	126,523 15	122,492 00	
Villages in this State	95,500 00	98,595 52	95,925 00	
School districts in this State	449,000 00	522,829 50	422,250 00	
	$1,614,729 59	$1,706,722 29	$1,591,970 59	
				1,591,970 59
Promissory notes				10,247 00
Banking house and lot, book value, $50,083.49; cost, $59,083.49; actual cash value				50,083 49
Other real estate, book value, $2,756.03; cost, $3,625.97; actual cash value				2,756 03
Cash on deposit in banks or trust companies				237,331 91
Cash on hand				39,125 23
Total of collectible interest				59,215 54
Amount of all other assets, viz.:				
Land contracts			$540 00	
Insurance premiums and taxes advanced			137 39	
				677 39
				$4,366,717 34

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,896,743 91	
Dividends credited or to be credited for the six months ending with December 31, 1918	75,003 08	
		$3,971,746 99
Other liabilities, viz.: Liberty Bond deposits		29,335 90
Surplus on market value		365,634 45
		$4,366,717 34

Surplus on par value, $388,393.45.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$348,242 28
From depositors, not including dividends credited	864,634 08
From interest on loans, deposits and investments	202,139 44
From rents from banking house	1,024 35
From rents from other real estate	85 00
From mortgages	102,619 70

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From redemption of stocks and bonds		$165,864 02
From stocks and bonds sold (total par value, $171,400)		168,462 50
From loans paid		62,141 50
From all other sources, viz.:		
War Savings Stamps, Liberty Loan Bonds	$29,935 90	
Appraisal fees, taxes and insurance on mortgaged property	1,191 93	
Old material sold	129 42	
Tellers' cash difference account	59 06	
		31,316 31
		$1,946,529 18

PAYMENTS

To depositors, including dividends paid to them		$957,061 87
For loans on bonds and mortgages		43,555 00
For loans on stocks and bonds and other securities		50,935 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $568,880.18)		564,160 08
For interest (other than dividend payments to depositors)		1,619 96
For current expenses of the bank, viz.:		
For salaries	$9,098 00	
For taxes: Banking house, $761.20; surplus, $2,550.38; on mortgages, $29.50	3,341 08	
For expenses, except taxes, of banking house: Repairs	286 12	
Insurance	694 62	
For expenses of other real estate, viz.: Repairs	123 13	
Other	2,894 09	
		16,437 04
For real estate acquired by foreclosure, or in settlement of debts due the bank		3,625 97
Other payments, viz.:		
Alterations to bank building, furniture, tellers' cash account	$30,906 88	
Insurance and taxes on mortgaged property	1,270 24	
U. S. War Saving Stamps	500 00	
		32,677 12
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		276,457 14
		$1,946,529 18

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		6,362
Number of accounts opened or reopened during the year		905
Number of accounts closed during the year		916
Amount deposited during the year, not including dividends credited for that period		$864,634 08
Amount withdrawn during the year		956,490 73
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$74,938 42	
January 1, 1919	75,003 08	
Paid but not credited	1,099 21	
		151,040 71
Average amount of each account January 1, 1919		624 29
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$197,664 12
Total expenses of the bank for the year 1918		17,885 87
Dividends paid to depositors for the year 1918		151,040 71
Net earnings for the year 1918 over expenses and dividends paid to depositors		28,737 54

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109. PUTNAM COUNTY SAVINGS BANK, BREWSTER

[Main street; incorporated 1871]

ALEXANDER F. LOBDELL, President. DAVID P. VAIL, Vice-President.
S. PIERRE FIELD, Vice-President. GEORGE H. REYNOLDS, Treasurer.

TRUSTEES

MYRON P. HOWES, EMERSON W. ADDIS, FRED. A. PURDY,
FREDERIC S. BARNUM, S. PIERRE FIELD, BENJAMIN O. NICHOLS,
DAVID P. VAIL, H. FRANK PADDOCK, JOHN R. YALE,
L. STARR BARNUM, OSCAR BAILEY, GEORGE E. JENNING,
ALEX. F. LOBDELL, GEO. H. REYNOLDS, FRANK S. REYNOLDS.
WILLIAM E. SMITH, DANIEL M. BARNES,

FINANCIAL

RESOURCES

Bonds and mortgages				$762,825 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$104,950 00	$104,950 00	$104,950 00	
Cities in other States	7,000 00	7,128 20	6,360 00	
Cities in this State	198,987 17	210,370 22	198,307 63	
Counties in this State	14,000 00	14,056 63	13,949 88	
Towns in this State	16,950 00	17,960 43	17,492 70	
Villages in this State	208,603 19	215,555 64	212,149 54	
School districts in this State	66,300 00	69,277 12	67,071 30	
Railroad mortgage bonds	50,000 00	49,550 00	41,350 00	
	$666,790 36	$688,848 36	$662,631 05	
				662,631 05
Promissory notes				11,000 00
Banking house and lot, book value, $20,000; cost, $20,230.22; actual cash value				20,000 00
Other real estate, book value, $7,201.36; cost, $7,201.36; actual cash value				7,201 36
Cash on deposit in banks or trust companies				101,780 78
Cash on hand				7,224 58
Total of collectible interest				21,875 08
Amount of all other assets, viz.: Rent accrued				347 50
				$1,594,885 35

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,478,216 09	
Dividends credited or to be credited for the six months ending with December 31, 1918	27,849 87	
		$1,506,065 96
Surplus on market value		88,819 39
		$1,594,885 35

Surplus on par value, $92,978.70.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$90,798 73
From depositors, not including dividends credited	296,727 78
From interest on loans, deposits and investments	70,444 82

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From rents from banking house		$476 00
From rents from other real estate		439 82
From mortgages		55,125 00
From redemption of stocks and bonds		16,615 00
From real estate sold		4,065 00
		$528,692 15

PAYMENTS

To depositors, including dividends paid to them		$285,552 47
For loans on bonds and mortgages		6,000 00
For loans on stocks and bonds and other securities		11,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $109,300)		109,725 90
For interest (other than dividend payments to depositors)		195 67
For current expenses of the bank, viz.:		
For salaries	$4,200 00	
For taxes: Banking house, $325.00; surplus, $744.68;	1,069 68	
For expenses, except taxes, of banking house:		
Repairs	109 45	
Other	282 23	
For expenses of other real estate, viz.:		
Repairs	70 81	
Insurance	133 08	
Taxes	461 35	
Other	886 15	
		7,212 75
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		109,005 36
		$528,692 15

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		3,208
Number of accounts opened or reopened during the year		583
Number of accounts closed during the year		409
Amount deposited during the year, not including dividends credited for that period		$290,727 78
Amount withdrawn during the year		285,552 47
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$27,442 30	
January 1, 1919	27,849 87	
		55,292 17
Average amount of each account January 1, 1919		460 79
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$72,620 85
Total expenses of the bank for the year 1918		7,212 75
Dividends paid to depositors for the year 1918		55,292 17
Net earnings for the year 1918 over expenses and dividends paid to depositors		10,115 93

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110. COLLEGE POINT SAVINGS BANK, COLLEGE POINT

[313 Thirteenth street; incorporated 1872]

WM. W. WEITLING, President. GEORGE W. GILLETTE, Secretary.
ALFRED H. SCHLESINGER, Vice-Pres. E. A. PLITT, Asst. Secretary.
EDWIN P. ROE, Vice-President

TRUSTEES

FERDINAND MARTENS,	FRANK HUNOLD,	HENRY BOHNE,
WM. W. WEITLING,	EDWIN P. ROE,	GEORGE DUER,
A. H. SCHLESINGER,	WILLIAM F. BUHL,	WILLIAM SCHMIDT,
GEORGE W. GILLETTE,	H. C. POPPENHUSEN,	G. A. S. WIENERS.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,012,255 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$105,000 00	$105,000 00	$105,000 00	
State of California	10,000 00	9,400 00	9,400 00	
Cities in other States	129,350 00	135,211 08	126,169 50	
Cities in this State	172,000 00	176,550 62	165,140 00	
Counties in this State	41,000 00	42,315 69	42,710 00	
Villages in this State	36,331 24	37,150 27	36,268 24	
School districts in this State	56,900 00	60,044 26	57,998 00	
Railroad mortgage bonds	391,000 00	403,611 05	331,050 00	
	$941,581 24	$969,282 97	$873,735 74	
				873,735 74
Banking house and lot, book value, $27,288.97; cost, $27,288.97; actual cash value				27,288 97
Other real estate, book value, $43,986.97; cost, $43,986.97; actual cash value				43,986 97
Cash on deposit in banks or trust companies				154,645 75
Cash on hand				13,193 30
Total of collectible interest				31,100 01
Amount of all other assets, viz.: Liberty Bond subscriptions and accrued interest on same				47,683 06
				$2,203,888 80

LIABILITIES

Amount due depositors, viz.:		
Principal	$2,033,718 85	
Dividends credited or to be credited for the six months ending with December 31, 1918	37,180 08	
		$2,070,898 93
Surplus on market value		132,989 87
		$2,203,888 80

Surplus on par value, $200,835.37.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$101,255 36
From depositors, not including dividends credited	601,159 54
From interest on loans, deposits and investments	94,053 50
From rents from other real estate	3,917 50
From mortgages	49,620 00
From redemption of stocks and bonds	16,200 00
From real estate sold	5,000 00

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From all other sources, viz.:		
Telephone, advertising and sale of clock	$11 58	
Mortgage satisfaction	17 50	
Liberty Loan Association, book subscribers	23,817 59	
Excess, Liberty Loan and War Savings Stamp interest	398 76	
Taxes	70 00	
Liberty Bonds for subscribers	152,325 00	
Furniture charge and fire insurance premiums returned	18 18	
Teller's Cash over	6 00	
Releases	10 00	
		$176,674 61
		$1,047,880 51

PAYMENTS

To depositors including dividends paid to them		$458,282 24
For loans on bonds and mortgages		104,475 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $80,000)		80,000 00
For interest (other than dividend payments to depositors)		6 17
For current expenses of the bank, viz.:		
For salaries	$7,397 20	
For taxes: Banking house, $509.10; surplus, $1,173.82; on mortgages, $84.00	1,766 92	
For expenses of other real estate, viz.:		
Repairs	1,723 26	
Insurance	156 05	
Taxes	1,156 96	
Other	469 13	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,390 84	
		14,060 36
Other payments, viz.:		
Telephone, advertising, excess interest	$6 85	
Mortgage satisfaction	17 50	
Taxes	70 00	
Liberty Loan Association (book subscribers)	23,817 59	
Liberty Bonds bought for subscribers	199,200 00	
Teller's cash short and releases	35 00	
Fixtures	70 75	
		223,217 69
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		167,839 05
		$1,047,880 51

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		4,094
Number of accounts opened or reopened during the year		685
Number of accounts closed during the year		372
Amount deposited during the year, not including dividends credited for that period		$601,159 54
Amount withdrawn during the year		458,282 24
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$35,264 32	
January 1, 1919	37,180 08	
		72,444 40
Average amount of each account January 1, 1919		505 84
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$98,933 08
Total expenses of the bank for the year 1918		16,973 24
Dividends paid to depositors for the year 1918		72,444 40
Net earnings for the year 1918 over expenses and dividends paid to depositors		9,515 44

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111. JAMAICA SAVINGS BANK, JAMAICA

[360 Fulton street; incorporated 1850]

WILLIAM W. GILLEN, President. M S. RAPELYE, Vice-Pres and Sec.
STEPHEN RYDER, Vice-President. J. TYLER WATTS, Treasurer.
G. WARREN SMITH, Asst. Secretary.

TRUSTEES

WILLIAM W. GILLEN,	GEORGE K. MEYNEN,	CHARLES E. TWOMBLY,
STEPHEN RYDER,	WILLETT C. DURAND,	A. JAMES VAN SICLEN,
J. TYLER WATTS,	WILLIAM L. WOOD,	STARR BRINCKERHOFF,
MARTIN S. RAPELYE,	ROBERT W. HIGBIE,	CLIFFORD M. TAPPEN.
LEANDER B. FABER,	EDGAR DUBS SHIMER,	CHARLES R. DOUGHTY.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,621,375 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$675,395 00	$675,380 37	$675,380 37	
District of Columbia	10,000 00	10,369 38	10,100 00	
Cities in other States	781,000 00	832,608 95	781,690 00	
Cities in this State	1,106,264 10	1,166,607 92	1,081,906 91	
Counties in this State	75,000 00	78,001 00	76,200 00	
Towns in this State	20,000 00	20,000 00	19,700 00	
Villages in this State	71,000 00	75,285 00	68,960 00	
School districts in this State	40,500 00	41,552 80	39,845 00	
Railroad mortgage bonds	190,000 00	181,106 25	158,150 00	
	$2,969,159 10	$3,080,911 67	$2,911,932 28	2,911,932 28
Banking house and lot, book value, $60,000; cost, $71,899.81; actual cash value				65,000 00
Other real estate, book value, $145,791.99; cost, $161,178.08; actual cash value				157,150 00
Cash on deposit in banks or trust companies				557,181 57
Cash on hand				61,610 34
Total of collectible interest				76,927 61
Amount of all other assets, viz.:				
U. S. Thrift Stamps			$34 00	
Rent accrued			265 50	
Insurance premiums and taxes advanced			1,993 50	
				2,293 00
				$7,453,469 80

LIABILITIES

Amount due depositors, viz.:			
Principal		$6,813,443 95	
Dividends credited or to be credited for the six months ending with December 31, 1918		122,847 74	
			$6,936,291 69
Surplus on market value			517,178 11
			$7,453,469 80

Surplus on par value, $574,404.93.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$519,282 23
From depositors, not including dividends credited	2,029,477 11
From interest on loans, deposits and investments	316,207 61
From rents from banking house	4,860 00
From rents from other real estate	14,944 78
From mortgages	89,800 00
From redemption of stocks and bonds	104,000 00

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From stocks and bonds sold (total par value, $279,880)		$279,738 38
From real estate sold		7,080 00
From all other sources, viz.:		
Insurance paid for mortgagors	$111 60	
Sale of old typewriter	10 00	
Satisfaction of deficiency judgment	313 44	
Return premium on indemnity bond	2 75	
Refund on expense, inspection of property	483 75	
Thrift Stamps	141 00	
Interest, War Savings Stamps	4 62	
		1,067 16
		$3,366,457 27

PAYMENTS

To depositors, including dividends paid to them		$1,777,490 90
For loans on bonds and mortgages		114,750 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $804,475)		804,318 75
For interest (other than dividend payments to depositors)		90 40
For current expenses of the bank, viz.:		
For salaries	$14,174 65	
For taxes: Banking house, $1,518.30; surplus, $4,615.29	6,133 59	
For expenses, except taxes, of banking house:		
Repairs	736 46	
Insurance	248 58	
Other	4,297 74	
For expenses of other real estate, viz.:		
Repairs	6,349 02	
Insurance	296 39	
Taxes	3,270 76	
Other	5,461 67	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,830 11	
		43,798 97
For real estate acquired by foreclosure, or in settlement of debts due the bank		5,046 34
Other payments, viz.:		
Insurance and taxes	$1,995 00	
Thrift Stamps	175 00	
		2,170 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		618,791 91
		$3,366,457 27

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		13,976
Number of accounts opened or reopened during the year		3,305
Number of accounts closed during the year		2,191
Amount deposited during the year, not including dividends credited for that period		$2,029,477 11
Amount withdrawn during the year		1,777,490 90
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$118,916 92	
January 1, 1919	122,847 74	
		241,764 66
Average amount of each account January 1, 1919		496 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$339,408 24
Total expenses of the bank for the year 1918		43,315 22
Dividends paid to depositors for the year 1918		241,764 66
Net earnings for the year 1918 over expenses and dividends paid to depositors		54,328 36

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112. LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY

[Bridge Plaza; incorporated 1875]

W. J. BURNETT, President.
BENJAMIN MOORE, Vice-President.
DAVID G. MORRISON, Vice-President.
JARVIS S. HICKS, Treasurer.
ARTHUR WOODBURY, Asst. Secy.
C. L. PAETZOLD, Asst. Treasurer.

TRUSTEES

WILLIAM J. BURNETT, D. S. JONES, A. T. PAYNE, J. HARVEY SMEDLEY, H. F. JONES, D. G. MORRISON, W. H. SIEBRECHT, JOHN HARVEY, G. L. STUEBNER, BENJAMIN MOORE, H. K. LINES, JARVIS S. HICKS, C. CURTIS WOODRUFF.

FINANCIAL

RESOURCES

Bonds and mortgages				$6,327,157 18
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$1,030,000 00	$1,030,000 00	$1,030,000 00	
State of New York	45,000 00	45,761 13	45,450 00	
State of Louisiana	40,000 00	42,479 12	41,320 00	
State of Massachusetts	25,000 00	21,430 50	22,130 00	
State of Oklahoma	25,000 00	25,387 50	24,750 00	
Cities in other States	721,500 00	751,298 89	731,523 00	
Counties, villages and towns in adjoining States	59,000 00	60,032 50	61,950 00	
Cities in this State	1,208,987 50	1,232,762 89	1,200,199 50	
Counties in this State	436,000 00	453,695 83	442,912 00	
Towns in this State	113,500 00	115,123 60	116,605 00	
Villages in this State	636,229 32	650,919 07	644,205 17	
School districts in this State	221,700 00	227,065 24	225,322 50	
Railroad mortgage bonds	525,000 00	539,670 46	450,200 00	
	$5,086,916 82	$5,195,626 73	$5,036,567 17	
				5,036,567 17
Other real estate, book value, $33,226.61; cost, $33,226.61; actual cash value				33,226 61
Cash on deposit in banks or trust companies				718,466 92
Cash on hand				6,966 72
Total of collectible interest				113,142 02
Amount of all other assets, viz.:				
U. S. certificate of indebtedness			$100,000 00	
Insurance premium advanced			9 60	
				100,009 60
				$12,335,536 22

LIABILITIES

Amount due depositors, viz.:			
Principal		$10,879,530 01	
Dividends credited or to be credited for the six months ending with December 31, 1918		193,049 62	
			$11,072,579 63
Other liabilities, viz.: Liberty Bond deposits			142,792 51
Surplus on market value			1,120,164 08
			$12,335,536 22

Surplus on par value, $1,170,513.73.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$950,557 25
From depositors, not including dividends credited	3,904,386 31
From interest on loans, deposits and investments	566,879 52
From rents from other real estate	3,446 00
From mortgages	276,059 00
From redemption of stocks and bonds	193,277 50
From stocks and bonds sold (total par value, $612,950)	612,950 00
From bankers' acceptances and bills of exchange	359,688 06

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From real estate sold		$41,150 00
From all other sources, viz.:		
Liberty Loan subscribers	$457,045 82	
U. S. certificates	850,000 00	
Insurance rebate	34 54	
Real estate contract	500 00	
		1,207,580 36
		$8,115,974 00

PAYMENTS

To depositors, including dividends paid to them		$3,182,674 48
For loans on bonds and mortgages		628,640 60
For bankers' acceptances and bills of exchange		359,688 06
For stocks and bonds purchased, including premiums, commission, etc. (total par value, $1,900,000)		1,909,490 77
For interest (other than dividend payments to depositors)		6,054 62
For current expenses of the bank, viz.:		
For salaries	$32,360 79	
For taxes: Surplus, $9,938.38; on mortgages, $1,943.50.	11,881 88	
For rent of banking rooms	5,499 96	
For expenses of other real estate, viz.:		
Repairs	1,439 51	
Insurance	303 33	
Taxes	1,184 08	
Other	1,659 56	
For other expenses, not including expenses of other real estate nor other expenses of banking house	6,717 69	
		61,046 80
For real estate acquired by foreclosure, or in settlement of debts due the bank		18,173 21
Other payments, viz.:		
Liberty Loan subscriptions	$374,512 22	
U. S. certificates	850,000 00	
Real estate contract	250 00	
Insurance premium	9 60	
		1,224,771 82
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		725,433 64
		$8,115,974 00

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		24,813
Number of accounts opened or reopened during the year		4,841
Number of accounts closed during the year		5,146
Amount deposited during the year, not including dividends credited for that period		$3,904,386 31
Amount withdrawn during the year		3,182,674 48
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$186,042 28	
January 1, 1919	193,049 62	
		379,091 90
Average amount of each account January 1, 1919		446 24
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		$12,150 69
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$574,339 16
Total expenses of the bank for the year 1918		61,046 80
Dividends paid to depositors for the year 1918		379,623 41
Net earnings for the year 1918 over expenses and dividends paid to depositors		133,668 95

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Federal Reserve Bank of St. Louis

113. THE QUEENS COUNTY SAVINGS BANK, FLUSHING

[80 Main street; incorporated 1859]

WILLIAM T. JAMES, President. ABRAM C. HAGEMAN, Cashier.
FRANK A. COLLINS, Vice-President. HENRY L. BOGERT, Treasurer.
JOHN HEPBURN, Vice-President.

TRUSTEES

HENRY L. BOGERT, JOHN HEPBURN, DURWARD B. KENNEDY,
LEWIS B. FRANKLIN, WILLIAM T. JAMES, JAMES A. MACDONALD,
E. COVERT HULST, FRANK A. COLLINS, DAVID MASTER,
ABRAM C. HAGEMAN, GEORGE E. LEWIS, GEORGE O. HILDRETH,
EDGAR BOWNE, HARRISON S. MOORE, GILBERT W. ROBERTS.
JAMES H. QUINLAN,

FINANCIAL

RESOURCES

Bonds and mortgages				$2,850,425 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$176,000 00	$176,000 00	$176,000 00	
Cities in other States	85,000 00	91,039 25	84,300 00	
Cities in this State	293,000 00	315,832 09	278,105 00	
Towns in this State	82,500 00	86,561 38	82,292 50	
Villages in this State	192,900 00	205,157 68	196,629 25	
School districts in this State	438,750 00	459,450 38	450,507 50	
Railroad mortgage bonds	500,000 00	536,492 75	447,930 00	
Land Bank of the State of New York	80,000 00	80,649 92	80,000 00	
	$1,848,150 00	$1,951,183 45	$1,795,764 25	1,795,764 25
Banking house and lot, book value, $56,000; cost, 63,765.88; actual cash value				56,000 00
Other real estate, book value, $75,200; cost, $78,789.53; actual cash value				75,200 00
Cash on deposit in banks or trust companies				368,220 79
Cash on hand				1,395 37
Total of collectible interest				39,819 93
Amount of all other assets, viz.:				
Interest accrued on real estate contract			$313 50	
Liberty Bonds held for customers and interest accrued			15,724 00	
U. S. certificates of indebtedness and interest accrued			100,234 25	116,271 75
				$5,303,097 09

LIABILITIES

Amount due depositors, viz.:			
Principal		$4,819,117 82	
Dividends credited or to be credited for the six months ending with December 31, 1918		86,939 69	
			$4,906,057 51
Surplus on market value			397,039 58
			$5,303,097 09

Surplus on par value, $449,425.33.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$265,327 51
From depositors, not including dividends credited	1,473,203 62
From interest on loans, deposits and investments	248,103 98

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From rents from other real estate		$891 37
From mortgages		113,250 00
From redemption of stocks and bonds		34,800 00
From stocks and bonds sold (total par value, $491.43)		491 43
From real estate sold		10,552 50
From all other sources, viz.:		
Real estate sold under contract	$2,000 00	
Interest on real estate sold	3,825 42	
Thrift Stamps	1,716 98	
Liberty Bonds	179,630 00	
U. S. certificates	135,000 00	
		322,172 40
		$2,468,792 81

PAYMENTS

To depositors, including dividends paid to them		$1,312,825 83
For loans on bonds and mortgages		209,500 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $176,474.79)		176,474 79
For interest (other than dividend payments to depositors)		396 28
For current expenses of the bank, viz.:		
For salaries	$12,068 25	
For taxes: Banking house, $1,097.52; surplus, $3,464.96	4,562 48	
For expenses, except taxes, of banking house:		
Repairs	110 16	
Insurance	44 70	
For expenses of other real estate, viz.:		
Repairs	793 48	
Taxes	477 15	
Other	643 79	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,570 84	
		21,270 85
Other payments, viz.:		
Thrift Stamps	$1,708 90	
Liberty Bonds	142,000 00	
U. S. certificates	235,000 00	
		378,708 90
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		369,616 16
		$2,468,792 81

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		10,509
Number of accounts opened or reopened during the year		1,566
Number of accounts closed during the year		1,872
Amount deposited during the year, not including dividends credited for that period		$1,473,203 62
Amount withdrawn during the year		1,312,825 83
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$84,530 34	
January 1, 1919	86,939 69	
		171,470 03
Average amount of each account January 1, 1919		466 84
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$247,913 27
Total expenses of the bank for the year 1918		21,270 85
Dividends paid to depositors for the year 1918		171,470 03
Net earnings for the year 1918 over expenses and dividends paid to depositors		55,172 39

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Federal Reserve Bank of St. Louis

RENSSELAER COUNTY

114. TROY SAVINGS BANK, TROY

[32–38 Second street; incorporated 1823]

WILLIAM H. SHIELDS, President. JAMES H. CALDWELL, Vice-President.
THOMAS VAIL, Vice-President. J. E. ANTHONY, Treasurer.

TRUSTEES

EDWARD C. GALE, FRANK E. NORTON, JOHN PAINE,
JAMES K. P. PINE, HENRY S. LUDLOW, FRANK B. TWINING,
THOMAS VAIL, W. L. THOMPSON, HENRY WHEELER,
JAMES H. CALDWELL, C. W. T. BARKER, PAUL COOK,
HARVEY S. McLEOD, ALBERT E. CLUETT, HOBART W. THOMPSON,
WILLIAM H. SHIELDS, HERBERT S. IDE, WILLIAM B. FREAR.
DELMER RUNKLE,

FINANCIAL

RESOURCES

Bonds and mortgages				$3,182,565 50
Stock and bond investments, viz:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$977,450 00	$977,450 00	$977,450 00	
State of New York	204,000 00	214,970 00	215,400 00	
State of Tennessee	300,000 00	308,783 88	307,900 00	
Cities in other States	2,002,000 00	2,082,813 20	1,946,330 00	
Cities in this State	2,125,712 20	2,237,752 47	2,102,203 96	
Counties in this State	317,500 00	323,942 79	305,220 00	
Villages in this State	66,000 00	66,345 00	64,680 00	
School districts in this State	38,000 00	38,000 00	36,480 00	
Railroad mortgage bonds	2,779,000 00	2,883,645 82	2,372,600 00	
	$8,809,662 20	$9,133,703 16	$8,328,263 96	
				8,328,263 96
Banking house and lot, book value, $120,000; cost, $481,675; actual cash value				120,000 00
Cash on deposit in banks or trust companies				574,730 60
Cash on hand				72,664 20
Total of collectible interest				159,490 87
Amount of all other assets, viz.:				
Rent accrued			$698 75	
Taxes advanced			271 92	
				970 67
				$12,438,685 80

LIABILITIES

Amount due depositors, viz.: Principal	$11,367,856 44
Other liabilities, dividends accrued on deposits to January 1, 1919	110,268 21
Surplus on market value	960,561 15
	$12,438,685 80

Surplus on par value, $1,441,959.39.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$393,901 91

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From depositors, not including dividends credited	$2,120,401 71
From interest on loans, deposits and investments	525,912 77
From rents from banking house	2,478 35
From mortgages	65,720 00
From redemption of stocks and bonds	718,160 55
From stocks and bonds sold (total par value, $512,800)	497,111 25
From real estate sold	5,012 00
	$4,328,698 54

PAYMENTS

To depositors, including dividends paid to them		$2,186,934 74
For loans on bonds and mortgages		84,850 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $1,350,000)		1,349,785 79
For interest (other than dividend payments to depositors)		2,423 26
For current expenses of the bank, viz.:		
For salaries	$18,006 67	
For taxes: Banking house, $9,465.89; surplus, $9,620.70; on mortgages, $196.50	19,283 09	
For expenses, except taxes, of banking house:		
Repairs	2,769 35	
Insurance	750 08	
Other	2,176 86	
For other expenses, not including expenses of other real estate nor other expenses of banking house	8,547 04	
		51,533 09
For real estate acquired by foreclosure, or in settlement of debts due the bank		5,522 44
Other payments, viz.: Taxes on mortgaged premises		254 42
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		647,394 80
		$4,328,698 54

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		18,635
Number of accounts opened or reopened during the year		2,418
Number of accounts closed during the year		2,474
Amount deposited during the year, not including dividends credited for that period		$2,120,401 71
Amount withdrawn during the year		2,186,934 74
Amount of dividends credited and paid for the year, viz.:		
April 3, 1918	$215,737 02	
October 3, 1918	217,288 04	
		433,025 06
Average amount of each account January 1, 1919		610 27
Rate per cent. of dividends to depositors during the six months ending April 3, 1918		4
Rate per cent. of dividends to depositors during the six months ending Oct. 3, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$521,191 96
Total expenses of the bank for the year 1918		51,533 09
Dividends paid to depositors for the year 1918		442,905 82
Net earnings for the year 1918 over expenses and dividends paid to depositors		26,753 05

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115. RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON

[1619 Richmond terrace; incorporated 1886]

JOHN F. SMITH, President. F. W. TOMPKINS, Treasurer.
AZEL F. MERRELL, Vice-President. GEORGE H. TREDWELL, Secretary.
BENEDICT PARKER, Vice-President.

TRUSTEES

JOHN F. SMITH, JOHN A. SNYDER, JOSEPH H. MALOY,
AZEL F. MERRELL, GEO. H. TREDWELL, ALBERT K. BUHL,
BENEDICT PARKER, WM. J. DAVIDSON, SAMUEL W. FANCHER,
GEORGE MATTHIUS, SAMUEL ECKSTEIN, MELVIN L. DECKER,
FRANK W. TOMPKINS, CHAS. E. SIMONSON.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,143,505 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$488,300 00	$488,300 00	$488,300 00	
State of New York	35,000 00	36,862 50	35,350 00	
State of Louisiana	15,000 00	14,913 00	15,150 00	
Cities in other States	30,000 00	31,987 00	29,350 00	
Cities in this State	106,000 00	109,114 91	104,890 00	
Counties in this State	18,000 00	18,192 44	18,040 00	
Villages in this State	93,000 00	98,733 63	94,200 00	
School districts in this State	35,000 00	36,156 80	35,350 00	
Railroad mortgage bonds	246,000 00	242,319 50	215,250 00	
	$1,066,300 00	$1,076,579 83	$1,035,880 00	
				1,035,880 00
Banking house and lot, book value, $8,000; cost, $8,000; actual cash value				8,000 00
Other real estate, book value, $705; cost, $705; actual cash value				705 00
Cash on deposit in banks or trust companies				228,486 43
Cash on hand				60,395 73
Total of collectible interest				16,950 08
Amount of all other assets, viz.:				
Land contracts			$11,735 69	
Interest accrued on bonds purchased			784 62	
				12,520 31
				$2,506,442 55

LIABILITIES

Amount due depositors, viz.:		
Principal	$2,254,022 06	
Dividends credited or to be credited for the six months ending with December 31, 1918	39,184 84	
		$2,293,206 90
Other liabilities, viz.:		
Liberty Bond deposits	$85,135 50	
Held for unknown depositors	197 00	
		85,332 50
Surplus on market value		127,903 15
		$2,506,442 55

Surplus on par value, $158,323.15.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$247,588 15
From depositors, not including dividends credited	1,104,971 25
From interest on loans, deposits and investments	110,377 38
From rents from banking house	443 00
From mortgages	86,646 00

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From redemption of stocks and bonds		$8,720 00
From stocks and bonds sold (total par value, $240,650)		240,650 00
From real estate sold		7,691 16
From all other sources, viz.:		
Land contract	$7,975 57	
Liberty Bond subscriptions	287,957 50	
Rebate on insurance	45 75	
U. S. certificates of indebtedness	150,000 00	
		445,978 82
		$2,253,065 76

PAYMENTS

To depositors, including dividends paid to them		$861,709 01
For loans on bonds and mortgages		55,942 25
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $436,282.44)		436,282 44
For interest (other than dividend payments to depositors)		2,362 77
For current expenses of the bank, viz.:		
For salaries	$7,967 00	
For taxes: Surplus, $1,509.45; on mortgages, $239.50	1,748 95	
For expenses, except taxes, of banking house:		
Repairs	135 39	
Insurance	40 00	
Other	10 45	
For rent of banking rooms	840 00	
For expenses of other real estate, viz.:		
Insurance	61 50	
Taxes	625 91	
Other	2,547 02	
For other expenses, not including expenses of other real estate nor other expenses of banking house	162 50	
		14,138 72
For real estate acquired by foreclosure, or in settlement of debts due the bank		8,191 16
Other payments, viz.:		
Advance payments Liberty Bonds	138,300 00	
Installment payments on Liberty Bonds withdrawn	240,650 00	
Insurance advanced	107 25	
Real estate contract	6,500 00	
U. S. certificates	200,000 00	
		585,557 25
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		288,882 16
		$2,253,065 76

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		6,801
Number of accounts opened or reopened during the year		1,288
Number of accounts closed during the year		737
Amount deposited during the year, not including dividends credited for that period		$1,104,971 25
Amount withdrawn during the year		861,709 01
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$36,688 85	
January 1, 1919	39,184 84	
		75,873 69
Average amount of each account January 1, 1919		331 42
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$110,956 22
Total expenses of the bank for the year 1918		14,638 72
Dividends paid to depositors for the year 1918		75,873 69
Net earnings for the year 1918 over expenses and dividends paid to depositors		20,443 81

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116. 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, PATRICK BRADY, J. EDW. STAKE,
WILLY SONNTAG, ED. C. MEURER, WM. J. WELSH,
W. HUDSON CLARK, CHAS. A. BRUNS, JOHN CARMICHEL,
FEDOR SCHMIDT, WILLIAM L. VOORHIS, OTTO J. THOMEN,
ALBERT C. FACH, EDMUND L. JUDSON, CARL F. GRIESHABER,
ERNST WEHNCKE, GEO. S. HUMPHREY, ERNEST R. MOODY,
OTTO LINDEMANN, JOHN B. PEARSON, J. DWIGHT LEGGETT.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,555,196 50
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$592,650 00	$592,650 00	$592,650 00	
Cities in other States	344,000 00	351,447 05	336,820 00	
Cities in this State	528,000 00	530,947 65	515,580 00	
Counties in this State	120,000 00	128,747 40	119,000 00	
Towns in this State	25,000 00	25,325 10	25,000 00	
Villages in this State	20,000 00	20,140 04	19,980 00	
School districts in this State	121,200 00	130,973 70	127,147 00	
Railroad mortgage bonds	1,242,000 00	1,267,675 62	1,124,790 00	
	$2,992,850 00	$3,047,906 56	$2,860,967 00	
				2,860,967 00
Banking house and lot, book value, $16,000; cost, $49,192.47; actual cash value				49,192 47
Other real estate, book value, $27,733.86; cost, $27,733.86; actual cash value				27,733 86
Cash on deposit in banks or trust companies				400,929 35
Cash on hand				96,488 70
Total of collectible interest				121,502 45
Amount of all other assets, viz.:				
Liberty Bonds held for subscribers			$227,275 00	
Insurance premiums and taxes advanced			527 79	
				227,802 79
				$7,339,813 12

LIABILITIES

Amount due depositors, viz.:		
Principal	$6,610,826 08	
Dividends credited or to be credited for the six months ending with December 31, 1918	116,867 49	
		$6,727,693 57
Other liabilities, viz.:		
Liberty Bond deposits	$138,238 10	
Deposits to secure payment of insurance premiums and taxes	1,047 55	
		139,285 65
Surplus on market value		472,833 90
		$7,339,813 12

Surplus on par value, $604,716.90.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$342,306 13

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From depositors, not including dividends credited		$2,354,723 34
From interest on loans, deposits and investments		326,415 17
From rents from banking house		5,054 08
From rents from other real estate		1,615 80
From mortgages		272,100 00
From redemption of stocks and bonds		190,700 00
From real estate sold		16,393 75
From all other sources, viz.:		
Subscribers to Liberty Bonds	$852,187 10	
Bonds purchased for subscribers	2,650 00	
Insurance premiums, taxes and interest refunded	5,003 09	
Cash over	344 71	
Deposits on real estate sale	25 00	
Fire loss mortgaged premises	2,500 00	
Withheld on loan closed	1,500 00	
Liberty Bond coupon book stamps	9,992 00	
Coupons collected for customers	4,103 55	
Collection items	2,797 22	
		881,102 67
		$4,390,410 94

PAYMENTS

To depositors, including dividends paid to them		$1,860,546 55
For loans on bonds and mortgages		355,550 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $713,650)		713,650 00
For interest (other than dividend payments to depositors)		4,057 18
For current expenses of the bank, viz.:		
For salaries	$26,189 48	
For taxes: Banking house, $1,213.15; surplus, $3,984.68; on mortgages, $1,594.95	6,792 78	
For expenses, except taxes, of banking house:		
Repairs	1,289 72	
Insurance	196 59	
Other	2,416 48	
For expenses of other real estate, viz.:		
Repairs	1,174 34	
Insurance	84 70	
Taxes	404 42	
Other	160 60	
For other expenses, not including expenses of other real estate nor other expenses of banking house	11,094 09	
		49,803 20
For real estate acquired by foreclosure, or in settlement of debts due the bank		17,175 78
Other payments, viz.:		
Insurance, taxes and interest	$5,573 77	
Cash short	238 64	
Return of deposit, sale of real estate	25 00	
Amount withheld on loan	1,500 00	
Fire insurance loss	2,500 00	
Collection	2,737 22	
Liberty Bond coupon book stamps	9,992 00	
Proceeds of coupons paid to customers	4,103 55	
Bonds purchased for subscribers	863,825 00	
Cancelled Liberty Bond subscriptions	1,715 00	
		892,210 18
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		497,418 05
		$4,390,410 94

STATISTICAL INFORMATION

Number of open accounts January 1, 1919	17,408
Number of accounts opened or reopened during the year	2,686

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Number of accounts closed during the year		1,338
Amount deposited during the year, not including dividends credited for that period		$2,354,723 34
Amount withdrawn during the year		1,860,546 55
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$111,578 89	
January 1, 1919	116,867 49	
		228,446 38
Average amount of each account January 1, 1919		386 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		12
Total amount of such accounts		$37,360 25
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$331,490 06
Total expenses of the bank for the year 1918		49,803 20
Dividends paid to depositors for the year 1918		228,446 38
Net earnings for the year 1918 over expenses and dividends paid to depositors		53,240 48

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117. ST. LAWRENCE COUNTY SAVINGS BANK, OGDENSBURG

[79 State street; incorporated 1909]

ANDREW IRVING, President. JAMES E. KELLY, Treasurer.
G. C. MADILL, Vice-President. JOSEPH W. FLEMING, Secretary
R. H. HUTCHINGS, Vice-President.

TRUSTEES

ERNEST M. AKINS, RICHARD H. HUTCHINGS, JOHN B. TYO,
FRANK W. AMES, ANDREW IRVING, GEO. E. VAN KENNEN,
FRANK CHAPMAN, WALTER G. KELLOGG, JAMES M. WELLS,
GEORGE F. DARROW, JAMES E. KELLY, ABNER D. WHITNEY,
ROBT. J. DONAHUE, SAMUEL W. LEONARD, DENNIS B. LUCEY,
EDGAR B. ELETHORP, DENNIS LYNCH, WILLIAM E. WHITFORD,
JOHN T. HANNAN, GRANT C. MADILL, THOMAS SPRATT,
JOHN C. HOWARD, CHAS. D. RANDLES, JOSEPH W. FLEMING.
FELIX HULSER,

FINANCIAL

RESOURCES

Bonds and mortgages				$400,100 91
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$109,150 00	$109,150 00	$109,150 00	
Cities in other States	86,000 00	89,484 26	86,490 00	
Cities in this State	95,270 18	96,092 53	95,486 36	
Counties in this State	10,000 00	10,295 73	10,400 00	
Towns in this State	20,000 00	20,854 16	21,125 00	
Villages in this State	42,080 00	42,835 43	42,688 00	
School districts in this State	28,000 00	28,535 75	28,210 00	
Railroad mortgage bonds	244,000 00	235,348 75	214,830 00	
	$634,500 18	$632,646 61	$608,379 36	
				608,379 36
Other real estate, book value, $854.73; cost, $854.73; actual cash value				854 73
Cash on deposit in banks or trust companies				79,581 64
Cash on hand				1,930 72
Total of collectible interest				13,260 95
Amount of all other assets, viz.: Insurance premiums and taxes advanced				654 71
				$1,104,763 02

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,035,358 98	
Dividends credited or to be credited for the six months ending with December 31, 1918	16,797 97	
		$1,052,156 95
Other liabilities, viz.: Liberty Bond deposits		17,299 00
Surplus on market value		35,307 07
		$1,104,763 02

Surplus on par value, $61,427.89.

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CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day		$67,212 77
From depositors, not including dividends credited		356,374 26
From interest on loans, deposits and investments		49,167 43
From mortgages		57,346 39
From redemption of stocks and bonds		22,900 00
From stocks and bonds sold (total par value, $188,300.00)		188,222 00
From all other sources, viz.:		
Cash over	$67 99	
Insurance premium advanced refunded	5 00	
Liberty Loan installments	63,560 23	
		63,633 22
		$804,856 07

PAYMENTS

To depositors, including dividends paid to them		$412,546 00
For loans on bonds and mortgages		26,791 46
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $212,740.00)		211,855 58
For interest (other than dividend payments to depositors)		945 66
For current expenses of the bank, viz.:		
For salaries	$5,102 93	
For taxes: Surplus	131 20	
For rent of banking rooms	654 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,339 98	
		7,228 11
For real estate acquired by foreclosure, or in settlement of debts due the bank		854 73
Other payments, viz.:		
Insurance premiums and taxes advanced	$647 71	
Cash short	95 96	
Liberty Loan installments	62,378 50	
		63,122 17
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		81,512 36
		$804,856 07

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		3,655
Number of accounts opened or reopened during the year		473
Number of accounts closed during the year		704
Amount deposited during the year, not including dividends credited for that period		$356,374 26
Amount withdrawn during the year		412,546 00
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$17,159 73	
January 1, 1919	16,797 97	
Credited at other periods	274 31	
		34,232 01
Average amount of each account January 1, 1919		287 86
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$51,536 44
Total expenses of the bank for the year 1918		7,228 11
Dividends paid to depositors for the year 1918		34,232 01
Net earnings for the year 1918 over expenses and dividends paid to depositors		10,076 32

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Federal Reserve Bank of St. Louis

118. SCHENECTADY SAVINGS BANK, SCHENECTADY

[500 State street; incorporated 1834]

EVERETT SMITH, President. WM. L. PEARSON, Vice-President.
ALLEN W. JOHNSTON, Treasurer.

TRUSTEES

EVERETT SMITH, WILLIAM L. PEARSON, DAYTON L. KATHAN, HENRY BRADT, ALLEN W. JOHNSTON, HERMAN V. MYNDERSE, LEWIS A. SKINNER, F. W. McCLELLAN, WILLIAM DALTON, GEORGE E. EMMONS, H. ROGER HEGEMAN, CHAS. WASHBURN, JOHN G. BARRY.

FINANCIAL

RESOURCES

Bonds and mortgages				$5,695,950 11
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$3,068,092 77	$3,068,075 80	$3,068,092 77	
State of Alabama	25,000 00	26,695 00	24,500 00	
State of Massachusetts	50,000 00	49,000 00	43,500 00	
Cities in other States	1,147,904 00	1,189,728 02	1,102,471 12	
Cities in this State	1,270,790 23	1,306,538 85	1,259,028 79	
Counties in this State	443,000 00	465,963 50	442,760 00	
Towns in this State	119,000 00	121,512 78	124,400 00	
Villages in this State	228,100 00	230,721 29	230,508 00	
School districts in this State	34,000 00	35,256 12	34,920 00	
Railroad mortgage bonds	125,000 00	118,687 50	100,250 00	
	$6,510,887 00	$6,612,178 86	$6,430,430 68	
				6,430,430 68
Banking house and lot, book value, $100,000; cost, $76,050.27; actual cash value				76,050 27
Other real estate, book value, $6,085.12; cost, $6,085.12; actual cash value				6,085 12
Cash on deposit in banks or trust companies				777,703 51
Cash on hand				198,058 84
Total of collectible interest				199,885 90
Amount of all other assets, viz.:				
U. S. Thrift Stamps			$25,023 85	
Rebates — adjustment W. S. S. and certificates			2,130 32	
Cash from December sales W. S. S. and certificates			12,788 54	
				39,942 71
				$13,424,107 14

LIABILITIES

Amount due depositors, viz.:			
Principal		$10,433,085 01	
Dividends credited or to be credited for the six months ending with December 31, 1918		161,200 78	
			$10,594,285 79
Other liabilities, viz.:			
Liberty Bond deposits and accrued interest		$600,181 49	
Bills payable — Liberty Bond and W. S. S. Loans		1,602,061 21	
Deposits — junior department		131 44	
			2,202,374 14
Surplus on market value			627,447 21
			$13,424,107 14

Surplus on par value, $707,903.53.

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Federal Reserve Bank of St. Louis

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day		$616,191 52
From depositors, not including dividends credited		6,223,494 32
From interest on loans, deposits and investments		446,290 42
From rents from other real estate		334 00
From mortgages		278,842 50
From redemption of stocks and bonds		2,057,850 34
From stocks and bonds sold (total par value $412,171.95)		404,331 95
From real estate sold		3,747 06
From all other sources, viz.:		
Junior department — without interest	$87 63	
Exchange on travelers' checks	2 95	
Suspense account	100 71	
Mortgage taxes and insurance	935 95	
Over credit, error and duplication, interest adjustments	16 66	
War certificates, difference in rating	10 39	
To bring to par U. S. Bonds purchased over window	16 97	
U. S. Certificates and Thrift Stamps	230,969 12	
Interest U. S. Liberty Loans and mortgages	63,671 18	
U. S. Liberty Loan bills payable	2,270,100 00	
		2,565,911 56
		$12,596,993 67

PAYMENTS

To depositors, including dividends paid to them		$5,227,893 99
For loans on bonds and mortgages		464,610 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $3,470,995.15)		3,473,323 22
For interest (other than dividend payments to depositors)		1,129 50
For current expenses of the bank, viz.:		
For salaries	$41,003 81	
For taxes: Banking house, $4,497.46; surplus, 4,190.96	8,688 42	
For expenses, except taxes, of banking house: Repairs	64 26	
For expenses of other real estate, viz.:		
Repairs	567 55	
Insurance	23 44	
Taxes	222 37	
Other	4 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	12,063 43	
		62,637 78
For real estate acquired by foreclosure, or in settlement of debts due the bank		4,089 71
Other payments, viz.:		
U. S. certificates, and Thrift Stamps	$196,853 32	
Suspense account	32 90	
Junior department (without interest)	101 72	
Mortgage taxes and insurance	1,397 89	
Notes and interest U. S. Bonds and Loans	2,187,619 70	
Short credit interest	58 33	
Interest on dormant accounts	541 39	
Miscellaneous	13 10	
Paving	648 23	
Difference on sale of property	280 04	
		2,387,547 12
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		975,762 35
		$12,596,993 67

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STATISTICAL INFORMATION

Number of open accounts January 1, 1919		43,875
Number of accounts opened or reopened during the year		9,363
Number of accounts closed during the year		8,204
Amount deposited during the year, not including dividends credited for that period		$4,552,014 33
Amount withdrawn during the year		3,913,882 38
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$153,099 79	
January 1, 1918	170,595 96	
		323,695 75
Average amount of each account January 1, 1919		237 79
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3½
Total earnings of the bank for the year 1918, after allowing for amortization of permiums and discounts		$482,250 56
Total expenses of the bank for the year 1918		71,221 95
Dividends paid to depositors for the year 1918		323,695 75
Net earnings for the year 1918 over expenses and dividends paid to depositors		87,332 86

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119. THE SENECA FALLS SAVINGS BANK, SENECA FALLS

[76 Fall street; incorporated 1870]

T. JEFFERSON YAWGER, President. HORACE D. KNIGHT, Vice-President.
ELIAS LESTER, Vice-President. S. ROMAYNE SOMERS, Treasurer.
HAMILTON GARNSEY, Vice-President.
EDWARD W. ADDISON, Asst. Treas.

TRUSTEES

EDWARD W. ADDISON, ELIAS LESTER, E. WILLIAM MEDDEN,
HAMILTON GARNSEY, JOHN C. DAVIS, FRED L. STORY,
CHAS. F. HAMMOND, CLAUDE L. PALMER, ALBERT P. HANEY,
HORACE D. KNIGHT, C. A. MacDONALD, T. JEFFERSON YAWGER
HENRY R. MICKS.

FINANCIAL

RESOURCES

Bonds and mortgages				$338,720 88
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$39,634 00	$39,634 00	$39,634 00	
State of Arizonia	5,000 00	5,103 25	5,100 00	
State of Mississippi	10,000 00	10,355 00	10,000 00	
Cities in other States	24,000 00	24,727 60	24,100 00	
Cities in this State	30,000 00	30,348 75	29,100 00	
Counties in this State	20,167 50	20,709 50	20,418 34	
Towns in this State	5,500 00	5,558 93	5,510 00	
Villages in this State	136,500 00	139,856 33	137,872 50	
School districts in this State	26,040 00	26,565 45	25,750 80	
Railroad mortgage bonds	316,000 00	317,219 51	276,300 00	
	$612,841 50	$620,078 32	$573,785 64	
				573,785 64
Promissory notes				597 00
Banking house and lot, book value, $19,000.00; cost, $19,834.52; actual cash value				19,000 00
Other real estate, book value, $8,000.00; cost, $11,485.15; actual cash value				11,485 15
Cash on deposit in banks or trust companies				136,396 16
Cash on hand				8,929 90
Total of collectible interest				12,091 07
Amount of all other assets, viz.:				
Land contract			$550 00	
Furniture and fixtures			4,000 00	
Insurance and taxes advanced			344 11	
Premium account			439 56	
				5,333 67
				$1,106,339 47

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,032,614 59	
Dividends credited or to be credited for the six months ending with December 31, 1918	18,920 71	
		$1,051,535 30
Surplus on market value		54,804 17
		$1,106,339 47

Surplus on par value, $93,860.03.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$109,039 40

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From depositors, not including dividends credited		$372,644 63
From interest on loans, deposits and investments		49,942 41
From rents from banking house		410 00
From rents from other real estate		994 07
From mortgages		28,707 39
From redemption of stocks and bonds		15,518 50
From stocks and bonds sold (total par value, $8,300)		8,300 00
From loans paid		4,770 00
From all other sources, viz.:		
Thrift Stamps	$1,732 72	
Taxes and insurance advanced, refunded	646 55	
Sundries	19 96	
		2,399 23
		$592,725 63

PAYMENTS

To depositors, including dividends paid to them		$368,900 69
For loans on bonds and mortgages		40,050 00
For loans on stocks and bonds and other securities		5,367 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $23,290)		23,290 00
For interest (other than dividend payments to depositors)		87 86
For current expenses of the bank, viz.:		
For salaries	$4,040 00	
For taxes: Banking house, $385.05; surplus, $115.95; on mortgages, $159.00	960 00	
For expenses, except taxes, of banking house:		
Repairs	13 41	
Insurance	11 00	
Other	293 64	
For expenses of other real estate, viz.:		
Repairs	205 55	
Taxes	328 61	
Other	102 15	
For other expenses, not including expenses of other real estate nor other expenses of banking house	875 56	
		6,829 92
Other payments, viz.:		
Insurance and taxes advanced	$307 38	
Thrift and War Savings Stamps	2,566 72	
		2,874 10
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		145,326 06
		$592,725 63

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		3,134
Number of accounts opened or reopened during the year		557
Number of accounts closed during the year		549
Amount deposited during the year, not including dividends credited for that period		$372,644 63
Amount withdrawn during the year		368,900 69
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$18,761 71	
January 1, 1919	18,920 71	
		37,682 42
Average amount of each account January 1, 1919		335 52
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$50,658 59
Total expenses of the bank for the year 1918		6,829 92
Dividends paid to depositors for the year 1918		37,682 42
Net earnings for the year 1918 over expenses and dividends paid to depositors		6,146 25

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120. RIVERHEAD SAVINGS BANK, RIVERHEAD

[Main street; incorporated 1872]

USHER B. HOWELL, President. OTIS G. PIKE Secretary.
GEORGE M. VAIL, Vice-President. FRED RIESDORPH, Asst. Secretary.
ERASTUS F. POST, Vice-President.

TRUSTEES

TIMOTHY M. GRIFFING, HENRY H. PRESTON, O. EDMUND GRISWOLD,
GEORGE W. COOPER, ERASTUS F. POST, ABRAM S. POST,
GEORGE M. VAIL, NAT. S. TUTHILL, WILLIS D. VAN BRUNT,
USHER B. HOWELL, GEORGE H. PERKINS, GILBERT D. ROGERS.
THAD. N. BENJAMIN, F. PORTER HOWELL, EDWIN D. FISHEL,
OTIS G. PIKE, JACOB MEYER, ERNEST W. TOOKER,
FRANK H. WELLS, ALEXANDER B. SOYARS.

FINANCIAL

RESOURCES

Bonds and mortgages				$5,038,375 88
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$485,400 00	$484,816 00	$485,400 00	
Cities in other States	365,000 00	383,512 45	359,950 00	
Counties, villages and towns in adjoining States	40,000 00	42,358 20	43,528 00	
Cities in this State	470,500 00	490,477 03	472,702 50	
Counties in this State	16,000 00	16,120 20	16,080 00	
Towns in this State	94,000 00	98,342 27	99,969 30	
Villages in this State	222,019 84	228,624 58	226,548 23	
School districts in this State	323,446 50	343,098 68	333,108 18	
Railroad mortgage bonds	200,000 00	220,512 50	162,000 00	
	$2,216,366 34	$2,307,861 91	$2,199,286 81	2,199,286 81
Banking house and lot, book value, $25,000.00; cost, $50,043.29; actual cash value				25,000 00
Other real estate, book value, $94,771.83; cost, $94,771.83; actual cash value				94,771 83
Cash on deposit in banks or trust companies				726,201 35
Cash on hand				95,244 33
Total of collectible interest				90,177 50
				$8,269,057 70

LIABILITIES

Amount due depositors, viz.:		
Principal	$6,781,280 58	
Dividends credited or to be credited for the six months ending with December 31, 1918	136,406 79	
		$6,917,687 37
Surplus on market value		1,351,370 33
		$8,269,057 70

Surplus on par value, $1,368,449.86.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$852,670 18

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From depositors, not including dividends credited		$1,118,251 49
From interest on loans, deposits and investments		405,409 59
From rents from banking house		2,833 00
From rents from other real estate		7,562 48
From mortgages		219,514 16
From redemption of stocks and bonds		425,589 32
From stocks and bonds sold (total par value, $195,000)		195,735 46
From loans paid		100 00
From real estate sold		109,363 20
From all other sources, viz.:		
Waste paper and card index	$20 96	
Profit, exchange of Liberty Bonds	23 21	
		44 17
		$3,337,073 05

PAYMENTS

To depositors, including dividends paid to them		$1,209,498 58
For loans on bonds and mortgages		276,846 86
For loans on stocks and bonds and other securities		100 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $930,400)		932,939 76
For interest (other than dividend payments to depositors)		1,988 05
For current expenses of the bank, viz.:		
For salaries	$15,624 47	
For taxes: Banking house, $1,005.57; surplus, $12,587.72; on mortgages, $60.00	13,653 29	
For expenses, except taxes, of banking house:		
Repairs	205 25	
Other	2,794 26	
For expenses of other real estate, viz.:		
Repairs	1,909 98	
Insurance	238 12	
Taxes	3,702 27	
Other	1,669 43	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,301 51	
		43,098 58
For real estate acquired by foreclosure, or in settlement of debts due the bank		51,155 54
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		821,445 68
		$3,337,073 05

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		9,864
Number of accounts opened or reopened during the year		921
Number of accounts closed during the year		835
Amount deposited during the year, not including dividends credited for that period		$1,118,251 49
Amount withdrawn during the year		1,209,498 58
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$136,600 22	
January 1, 1919	136,406 79	
		273,007 01
Average amount of each account January 1, 1919		701 30
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4 and 4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4 and 4½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$414,166 45
Total expenses of the bank for the year 1918		45,836 71
Dividends paid to depositors for the year 1918		273,007 01
Net earnings for the year 1918 over expenses and dividends paid to depositors		95,322 73

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121. SAG HARBOR SAVINGS BANK, SAG HARBOR

[Main street; incorporated 1860]

WILLIAM D. HALSEY, 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, CHAS. W. RACKETT, JR.,
ALBERT H. ROGERS, BURTON D. CORWIN, HENRY SCHWENK,
OLIVER H. NICKERSON, ED. B. HILL, JONATHAN BAKER,
HENRY F. COOK, FRANK W. CORWIN, WILLIAM H. PIERSON,
WILLIAM C. GREENE, ADDISON M. COOK, CLIFFORD J. FOSTER,
EVERETT L. TINDALL, EDWARD A. HILDRETH, WM. H. BARNES.
WILLIAM R. REIMAN, WILLIAM D. HALSEY, J. HERVEY TOPPING.
OLIN M. EDWARDS, EDGAR A. HILDRETH, JOHN NUGENT.
JOHN Y. CORWIN, CHARLES W. RACKETT, WM. H. STAFFORD,
CASPER SCHAEFER, JAMES H. MULFORD, GEORGE H. HAND.

FINANCIAL

RESOURCES

Bonds and mortgages				$1,436,035 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$120,329 68	$120,328 56	$120,329 68	
Cities in other States	116,000 00	125,311 30	112,530 00	
Cities in this State	63,000 00	65,311 01	57,680 00	
Counties in this State	5,000 00	5,141 00	4,900 00	
Towns in this State	24,000 00	25,368 00	23,040 00	
Villages in this State	59,400 00	61,522 00	60,255 00	
School districts in this State	103,000 00	110,582 03	109,412 50	
Railroad mortgage bonds	190,000 00	195,562 50	159,150 00	
	$680,729 68	$709,126 40	$647,297 18	647,297 18
Banking house and lot, book value, $29,950.00; cost, $47,465.56; actual cash value				29,950 00
Other real estate, book value, $108,219.48; cost, $108,219.48; actual cash value				108,219 48
Cash on deposit in banks or trust companies				133,410 86
Cash on hand				19,071 49
Total of collectible interest				39,042 03
Amount of all other assets, viz.:				
Land contracts and interest			$29,320 19	
Accrued rents			543 75	
Taxes and insurance advanced			220 28	
Balance due on Liberty bonds			414 26	
				30,498 48
				$2,443,524 52

LIABILITIES

Amount due depositors, viz.:			
Principal		$2,161,939 95	
Dividends credited or to be credited for the six months ending with December 31, 1918		41,395 87	
			$2,203,335 82
Surplus on market value			240,188 70
			$2,443,524 52

Surplus on par value, $273,621.20.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$206,221 24
From depositors, not including dividends credited	353,294 08
From interest on loans, deposits and investments	112,860 71
From rents from banking house	1,364 00

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From rents from other real estate		$3,627 00
From mortgages		64,931 00
From redemption of stocks and bonds		88,000 00
From stocks and bonds sold (total par value, $4,111.78)		4,111 78
From real estate sold		33,070 00
From all other sources, viz:		
Insurance and taxes advanced refunded	$1,043 82	
Judgment	33 00	
Liberty Bond subscriptions and Thrift Stamps	29,791 46	
Land contracts	1,015 00	
		31,883 28
		$899,363 09

PAYMENTS

To depositors, including dividends paid to them		$480,738 77
For loans on bonds and mortgages		14,650 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $169,456.95)		169,455 83
For interest (other than dividend payments to depositors)		146 84
For current expenses of the bank, viz.:		
For salaries	$4,922 25	
For taxes: Banking house, $472.53; surplus, $2,171.95; on mortgages, $30.00	2,674 48	
For expenses, except taxes, of banking house:		
Repairs	66 98	
Insurance	156 12	
Other	720 00	
For expenses of other real estate, viz.:		
Repairs	1,090 19	
Insurance	717 01	
Taxes	2,177 10	
Other	136 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,034 24	
		14,694 87
For real estate acquired by foreclosure, or in settlement of debts due the bank		6,274 73
Other payments, viz.:		
Insurance and taxes advanced	$833 23	
Liberty Bond subscriptions and Thrift Stamps	30,186 47	
Land contracts	29,900 00	
		60,919 70
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		152,482 35
		$899,363 09

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		4,170
Number of accounts opened or reopened during the year		283
Number of accounts closed during the year		403
Amount deposited during the year, not including dividends credited for that period		$353,294 08
Amount withdrawn during the year		480,738 77
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$41,986 62	
January 1, 1919	41,395 87	
Credited at other periods	8 00	
		83,390 49
Average amount of each account January 1, 1919		528 37
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$119,344 49
Total expenses of the bank for the year 1918		14,694 87
Dividends paid to depositors for the year 1918		83,390 49
Net earnings for the year 1918 over expenses and dividends paid to depositors		21,259 13

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122. THE SOUTHOLD SAVINGS BANK, SOUTHOLD

[Main street; incorporated 1858]

HENRY W. PRINCE, President.
CLARENCE C. MILES, Vice-President.
H. HOWARD HUNTTNG, Treasurer.
FREDERICK K. TERRY, Asst. Treas.
RENSSELAER G. TERRY, Asst. Treas.

TRUSTEES

FREDERICK K. TERRY, HENRY W. PRINCE, H. HOWARD HUNTTING, EDWARD D. CAHOON, WILLIAM H. TERRY, JOSEPH N. HALLOCK, CHAS. GILDERSLEEVE, WILLIAM A. FLEET, FRANKLIN F. OVERTON, GEORGE H. TERRY, JOHN J. BARTLETT, CLARENCE C. MILES, JOHN H. BROWN, EDWARD W. LATHAM, JOSIAH C. CASE, RALPH G. DUVALL, GEORGE B. PRESTON.

FINANCIAL

RESOURCES

Bonds and mortgages				$3,826,055 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$408,300 00	$408,300 00	$408,300 00	
Cities in other States	61,000 00	64,371 18	61,770 00	
Cities in this State	176,700 00	190,966 81	173,917 50	
Towns in this State	298,625 00	315,403 93	296,647 75	
Villages in this State	660,976 58	686,633 98	664,550 96	
School districts in this State	300,502 00	316,959 21	305,121 18	
Railroad mortgage bonds	75,000 00	76,812 50	68,250 00	
	$1,981,103 58	$2,059,497 61	$1,978,557 39	1,978,557 39
Banking house and lot, book value, $14,500.00; cost, $22,184.16; actual cash value				14,500 00
Other real estate, book value, $99,724.71; cost, $116,260.59; actual cash value				100,200 00
Cash on deposit in banks or trust companies				468,823 07
Cash on hand				44,281 99
Total of collectible interest				64,488 60
Amount of all other assets, viz.:				
Insurance and taxes advanced			$211 18	
Land contract			6,000 00	
				6,211 18
				$6,503,117 23

LIABILITIES

Amount due depositors, viz.:		
Principal	$5,462,790 90	
Dividends credited or to be credited for the six months ending with December 31, 1918	110,436 17	
		$5,573,227 07
Surplus on market value		929,890 16
		$6,503,117 23

Surplus on par value, $932,436.35.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$550,986 38
From depositors, not including dividends credited	720,184 44
From interest on loans, deposits and investments	321,297 83
From rents from banking house	104 00
From rents from other real estate	7,036 95
From mortgages	166,965 00

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From redemption of stocks and bonds		$563,608 05
From loans paid		15,000 00
From real estate sold		26,588 90
From all other sources, viz.: Insurance and taxes advanced refunded		2,157 29
		$2,373,928 84

PAYMENTS

To depositors, including dividends paid to them		$821,931 31
For loans on bonds and mortgages		127,875 00
For loans on stocks and bonds and other securities		15,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $782,150)		782,833 70
For interest (other than dividend payments to depositors)		451 73
For current expenses of the bank, viz.:		
For salaries	$12,526 91	
For taxes: Banking house, $166.99; surplus, $8,767.91; on mortgages, $278.00	9,212 90	
For expenses, except taxes, of banking house: Repairs	74 45	
For expenses of other real estate, viz.: Repairs	4,185 29	
Insurance	329 29	
Taxes	2,412 02	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,775 10	
		32,515 96
For real estate acquired by foreclosure, or in settlement of debts due the bank		77,229 88
Other payments, viz.:		
Insurance and taxes advanced	$1,667 02	
Loss, mortgage	1,319 18	
		2,986 20
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		513,105 06
		$2,373,928 84

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		7,060
Number of accounts opened or reopened during the year		494
Number of accounts closed during the year		387
Amount deposited during the year, not including dividends credited for that period		$720,184 44
Amount withdrawn during the year		821,931 31
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$110,342 77	
January 1, 1919	110,436 17	
		220,778 94
Average amount of each account January 1, 1919		789 40
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4 and 4½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4 and 4½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$317,831 75
Total expenses of the bank for the year 1918		32,515 96
Dividends paid to depositors for the year 1918		220,778 94
Net earnings for the year 1918 over expenses and dividends paid to depositors		64,536 85

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123. THE UNION SAVINGS BANK OF PATCHOGUE, PATCHOGUE

[Ocean avenue; incorporated 1896]

JOSEPH BAILEY, President.
WILLIAM A. HULSE, Vice-President.
EMERSON G. TERRELL, Vice-Pres.
WALTER S. ROSE, Secretary.
E. JOHANKNECHT, Jr., Asst. Secy.

TRUSTEES

WALTER J. 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, WINFIELD S. BENNETT, JOHN T. DARE, RALPH B. DAYTON, E. EUGENE HAWKINS, E. JOHANKNECHT, Jr., FRANCIS GERBER, JULIUS HAUSER, ROBT. S. PELLETREAU, ARHUR M. SWEZEY, JOSEPH T. LOSEE, RILEY P. HOWELL, WALTER S. ROSE, JOHN J. ROE.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,060,519 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$325,185 00	$322,896 00	$325,198 00	
State of New York	30,000 00	32,175 00	33,300 00	
Cities in other States	133,000 00	139,886 86	134,770 00	
Cities in this State	157,500 00	164,754 52	160,168 75	
Counties in this State	25,000 00	26,687 50	26,000 00	
Towns in this State	16,900 00	17,715 03	17,745 00	
Villages in this State	199,450 00	205,907 55	201,557 75	
School districts in this State	122,700 00	124,629 40	125,064 75	
Railroad mortgage bonds	285,000 00	289,627 05	279,120 00	
	$1,294,736 00	$1,324,278 91	$1,302,924 25	
				1,302,924 25
Promissory notes				150,000 00
Banking house and lot, book value, $37,500.00; cost, $42,607.01; actual cash value				37,500 00
Other real estate, book value, $30,082.27; cost, $30,082.27; actual cash value				30,082 27
Cash on deposit in banks or trust companies				256,191 18
Cash on hand				45,472 88
Total of collectible interest				32,639 64
Amount of all other assets, viz.:				
Insurance and taxes advanced			$1,329 27	
Thrift stamps			125 00	
				1,454 27
				$3,916,783 49

LIABILITIES

Amount due depositors, viz.:			
Principal		$3,485,256 87	
Dividends credited or to be credited for the six months ending with December 31, 1918		64,997 20	
			3,550,254 07
Other liabilities, viz.: Liberty Loan subscriptions			16,605 00
Surplus on market value			349,924 42
			$3,916,783 49

Surplus on par value, $341,736.17.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$431,286 48
From depositors, not including dividends credited	863,681 00
From interest on loans, deposits and investments	190,673 40

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From mortgages		$105,270 00
From redemption of stocks and bonds		589,850 00
From stocks and bonds sold (total par value, $100,650)		100,650 00
From all other sources, viz.:		
Taxes advanced refunded	$221 88	
War Savings and Thrift Stamps	1,390 94	
Liberty Loan subscriptions	93,055 00	
		94,667 82
		$2,376,078 70

PAYMENTS

To depositors, including dividends paid to them		$820,664 56
For loans on bonds and mortgages		75,300 00
For loans on stocks and bonds and other securities		150,000 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $925,400)		920,907 35
For interest (other than dividend payments to depositors)		2,116 14
For current expenses of the bank, viz.:		
For salaries	$10,412 37	
For taxes: Banking house, $410.06; surplus, $3,001.12;	3,411 18	
For expenses, except taxes, of banking house:		
Repairs	16 40	
Insurance	84 95	
For expenses of other real estate, viz.:		
Repairs	279 77	
Insurance	34 10	
Taxes	863 84	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,945 39	
		18,048 00
For real estate acquired by foreclosure, or in settlement of debts due the bank		7,025 50
Other payments, viz.:		
Taxes and insurance advanced	$1,551 15	
War Savings and Thrift Stamps	2,351 94	
Liberty Loan subscriptions	76,450 00	
		80,353 09
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		301,664 06
		$2,376,078 70

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		6,993
Number of accounts opened or reopened during the year		896
Number of accounts closed during the year		1,056
Amount deposited during the year, not including dividends credited for that period		$863,681 00
Amount withdrawn during the year		820,664 56
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$63,964 24	
January 1, 1919	64,997 20	
		128,961 44
Average amount of each account January 1, 1919		507 68
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$187,757 13
Total expenses of the bank for the year 1918		18,048 00
Dividends paid to depositors for the year 1918		128,961 44
Net earnings for the year 1918 over expenses and dividends paid to depositors		40,747 69

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124. ITHACA SAVINGS BANK, ITHACA

[118 North Tioga street; incorporated 1868]

ROGER B. WILLIAMS, President. G. LOUIS COOK, Treasurer.
EMMONS L. WILLIAMS, Vice-Pres. EDWARD H. BOSTWICK, Secretary.
ROBERT H. TREMAN, Vice-Pres.

TRUSTEES

CHARLES H. BLOOD, JARED T. NEWMAN, MYNDERSE VAN CLEEF,
EDWARD H. BOSTWICK, EDWIN C. STEWART, ROGER B. WILLIAMS,
F. C. CORNELL, HENRY A. St. JOHN, EMMONS L. WILLIAMS,
R. B. WILLIAMS, Jr., ROBERT H. TREMAN, PAUL S. LIVERMORE,
JAMES A. McKINNEY, JOHN M. GAUNTLETT,

FINANCIAL

RESOURCES

Bonds and mortgages $1,217,441 22

Stock and bond investments, viz.:

Stocks and bonds	Par value	Original cost	Estimated market value
United States	$230,550 00	$258,891 34	$230,550 00
State of New York	130,000 00	144,225 00	137,300 00
State of California	25,000 00	25,000 00	23,750 00
State of Louisiana	50,000 00	49,547 50	50,000 00
State of Massachusetts	76,000 00	82,946 10	66,150 00
State of Mississippi	30,000 00	30,085 50	27,600 00
State of New Mexico	30,000 00	31,617 50	29,100 00
State of South Carolina	25,000 00	25,406 25	24,625 00
State of Wyoming	6,000 00	7,539 60	6,315 00
Cities in other States	456,000 00	471,861 67	444,620 00
Cities in this State	475,500 00	483,819 43	463,166 70
Counties in this State	45,000 00	48,142 40	47,600 00
Towns in this State	98,530 60	100,075 21	97,177 58
Villages in this State	424,055 44	432,797 22	419,784 99
School districts in this State	298,550 00	309,145 12	299,380 00
Railroad mortgage bonds	290,000 00	321,837 70	230,090 00
	$2,690,186 04	$2,822,937 54	$2,597,209 27

2,597,209 27

Banking house and lot, book value, $45,000; cost, $87,134.74; actual cash value 60,000 00

Other real estate, book value, $558.82; cost, $558.82; actual cash value 558 82

Cash on deposit in banks or trust companies 236,015 56

Cash on hand 51,496 79

Total of collectible interest 63,048 20

Amount of all other assets, viz.:

Land contract and interest	$51 38	
Liberty bonds, customers subscription	14,933 39	
U. S. certificates	30,000 00	
Rents accrued	1,148 75	
		46,134 02

$4,271,903 88

LIABILITIES

Amount due depositors, viz.:

Principal	$3,816,437 10	
Dividends credited or to be credited for the six months ending with December 31, 1918	62,865 81	
		3,879,302 91

Other liabilities viz.: Surplus tax accrued 2,000 00

Surplus on market value 390,600 97

$4,271,903 88

Surplus on par value, $483,577.74.

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CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day		$209,094 34
From depositors, not including dividends credited		1,466,880 12
From interest on loans, deposits and investments		189,812 29
From rents from banking house		5,587 25
From mortgages		56,247 16
From redemption of stocks and bonds		152,479 96
From stocks and bonds sold (total par value, $500)		480 00
From real estate sold		90 00
From all other sources, viz.:		
Liberty Loan accounts	$829,309 81	
Land contract	50 00	
Cash over	67 74	
Profit and loss	11 65	
		829,439 20
		$2,910,110 32

PAYMENTS

To depositors, including dividends paid to them		$1,637,284 02
For loans on bonds and mortgages		22,523 38
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $144,050)		143,420 04
For interest (other than dividend payments to depositors)		1,881 08
For current expenses of the bank, viz.:		
For salaries	$17,375 57	
For taxes: Banking house, $1,976 07; surplus, $3,534.38; on mortgages, $110.00	5,620 45	
For expenses, except taxes, of banking house:		
Repairs	396 89	
Other	2,170 05	
For expenses of other real estate, viz.:		
Taxes	14 14	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,037 75	
		29,614 85
Other payments, viz.:		
Liberty Loan Account	$637,695 77	
U. S. certificate of indebtedness	150,000 00	
Profit and loss	167 37	
Cash short	11 46	
		787,874 60
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		287,512 35
		$2,910,110 32

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		10,928
Number of accounts opened or reopened during the year		1,417
Number of accounts closed during the year		2,071
Amount deposited during the year, not including dividends credited for that period		$1,466,880 12
Amount withdrawn during the year		1,637,284 02
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$64,760 18	
January 1, 1919	62,865 81	
Credited at other periods	1,275 87	
		128,901 86
Average amount of each account January 1, 1919		354 98
Number of accounts which exceeded $3,000, exclusive of dividends credited, at the last trial balance of depositors'		

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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	$8,173 69
Rate per cent. of dividends to depositors during the six months ending June 30, 1918	3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918	3½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts	$187,701 16
Total expenses of the bank for the year 1918	29,614 85
Dividends paid to depositors for the year 1918	128,901 86
Net earnings for the year 1918 over expenses and dividends paid to depositors	29,184 45

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125. ELLENVILLE SAVINGS BANK, ELLENVILLE

[Canal street; incorporated 1869]

DWIGHT DIVINE, President.
WILLIAM H. DEYO, Vice-President.
C. DWIGHT DIVINE, Vice-President.
HENRY F. HOORNBECK, Treasurer.
JOHN A. TICE, Secretary.

TRUSTEES

DWIGHT DIVINE,
WILLIAM H. DEYO,
JAMES B. SMITH,
HENRY F. HOORNBECK,
CHARLES ANDERSON,
GILBERT DU BOIS,
U. E. TERWILLIGER,
M. E. CLARK,
WILLIAM C. ROSE,
C. D. DIVINE,
R. A. MONROE,
GEORGE B. HOLMES,
PHILIP PATTERSON,
CORNELIUS H. SHEELY,
WILLIAM A. HOAR,
GARRET LE ROY,
BERT H. TERWILLIGER,
ARTH. A. HOORNBECK,
CHESTER YOUNG.

FINANCIAL

RESOURCES

Bonds and mortgages				$423,605 50
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$145,000 00	$145,000 00	$145,000 00	
State of Idaho	25,000 00	25,757 50	25,900 00	
State of Louisiana	10,000 00	9,958 00	10,000 00	
State of Tennessee	30,000 00	30,850 00	30,300 00	
Cities in other States	232,000 00	243,399 40	234,965 00	
Cities in this State	242,650 00	258,438 27	240,809 50	
Counties in this State	102,000 00	104,379 26	102,090 00	
Towns in this State	164,300 00	168,148 78	166,165 00	
Villages in this State	366,376 60	372,294 60	367,708 06	
School districts in this State	118,333 34	121,980 22	119,836 67	
Railroad mortgage bonds	255,000 00	253,612 25	222,450 00	
	$1,690,659 94	$1,733,809 40	$1,664,524 23	1,664,524 23
Banking house and lot, book value, $20,000.00; cost, $27,620.05; actual cash value				20,000 00
Other real estate, book value, $38,153.93; cost, $38,153.93; actual cash value				38,153 93
Cash on deposit in banks or trust companies				157,266 99
Cash on hand				16,154 97
Total of collectible interest				36,510 53
Amount of all other assets, viz.:				
Land contract			$175 00	
Rent accrued			30 00	
				205 00
				$2,356,421 15

LIABILITIES

Amount due depositors, viz.:		
Principal	$2,160,024 22	
Dividends credited or to be credited for the six months ending with December 31, 1918	38,922 64	
		2,198,946 86
Surplus on market value		157,474 29
		$2,356,421 15

Surplus on par value, $183,610.00.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$129,068 79

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From depositors, not including dividends credited		$430,349 05
From interest on loans, deposits and investments		99,955 35
From rents from banking house		1,598 00
From rents from other real estate		495 00
From mortgages		55,210 00
From redemption of stocks and bonds		206,194 99
From all other sources, viz.:		
Taxes and insurance refunded	$457 32	
Fixtures sold	15 00	
		472 32
		$923,343 50

PAYMENTS

To depositors, including dividends paid to them		$528,693 33
For loans on bonds and mortgages		1,100 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $205,000)		205,000 00
For interest (other than dividend payments to depositors)		14 75
For current expenses of the bank, viz.:		
For salaries	$3,800 00	
For taxes: Banking house, $873.01; surplus, $1,343.44; on mortgages, $5.50	2,221 95	
For expenses, except taxes, of banking house:		
Repairs	44 47	
Insurance	161 71	
Other	97 79	
For expenses of other real estate, viz.:		
Insurance	860 86	
Taxes	1,028 18	
Other	99 84	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,873 34	
		10,188 14
For real estate acquired by foreclosure, or in settlement of debts due the bank		4,580 24
Other payments, viz.:		
Taxes and insurance advanced	$333 08	
Cash short	12 00	
		345 08
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		173,421 96
		$923,343 50

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		6,038
Number of accounts opened or reopened during the year		439
Number of accounts closed during the year		528
Amount deposited during the year, not including dividends credited for that period		$430,349 05
Amount withdrawn during the year		528,693 33
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$38,980 23	
January 1, 1919	38,922 64	
		77,902 87
Average amount of each account January 1, 1919		364 18
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3 and 4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3 and 4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$98,635 32
Total expenses of the bank for the year 1918		10,188 14
Dividends paid to depositors for the year 1918		77,902 87
Net earnings for the year 1918 over expenses and dividends paid to depositors		10,544 31

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126. KINGSTON SAVINGS BANK, KINGSTON

[273 Wall street; incorporated 1874]

MYRON TELLER, President. V. B. VAN WAGONEN, Vice-President.
GEORGE BURGEVIN, Vice-President. CHARLES TAPPEN, Treasurer.

TRUSTEES

JAMES A. BETTS, JOHN E. KRAFT, MYRON TELLER,
GEORGE BURGEVIN, D. N. MATHEWS, V. B. VAN WAGONEN,
ZADOC P. BOICE, ABRAM D. ROSE. LEVAN S. WINNE,
SAM BERNSTEIN, CHARLES TAPPEN, ERVIN E. NORWOOD.
EVERETT FOWLER,

FINANCIAL

RESOURCES

Bonds and mortgages				$2,506,048 33
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$300,836 00	$300,836 00	$300,836 00	
State of New York	25,000 00	25,843 75	25,250 00	
Cities in other States	25,000 00	25,837 50	25,500 00	
Cities in this State	749,797 02	739,993 37	733,943 96	
Counties in this State	20,000 00	19,975 00	19,800 00	
Towns in this State	241,337 00	249,769 62	243,669 00	
Villages in this State	562,178 98	568,172 86	561,137 32	
School districts in this State	83,000 00	84,344 20	82,920 00	
	$2,007,149 00	$2,014,772 30	$1,993,056 28	
				1,993,056 28
Banking house and lot, book value, $25,000.00; cost, $29,034.17; actual cash value				25,000 00
Other real estate, book value, $1,500.00; cost, $2,484.74; actual cash value				1,500 00
Cash on deposit in banks or trust companies				247,345 87
Cash on hand				16,395 07
Total of collectible interest				68,770 89
Amount of all other assets, viz.:				
Land contract			$1,200 00	
Taxes and insurance advanced			497 94	
				1,697 94
				$4,859,814 38

LIABILITIES

Amount due depositors, viz.:		
Principal	$4,421,981 07	
Dividends credited or to be credited for the six months ending with December 31, 1918	85,009 50	
		$4,506,990 57
Surplus on market value		352,823 81
		$4,859,814 38

Surplus on par value, $366,916.53.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$350,819 60
From depositors, not including dividends credited	711,722 10
From interest on loans, deposits and investments	211,735 12
From rents from other real estate	180 50
From mortgages	98,305 00
From redemption of stocks and bonds	249,134 03
From real estate sold	4,627 08
	$1,626,523 43

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PAYMENTS

To depositors, including dividends paid to them		$870,137 72
For loans on bonds and mortgages		34,250 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $440,280.16)		440 280 16
For current expenses of the bank, viz.:		
For salaries	$6,200 00	
For taxes: Banking house, $1,008.13; surplus, $3,249.83	4,257 96	
For expenses, except taxes, of banking house:		
Insurance	68 75	
For expenses of other real estate, viz.:		
Repairs	5 10	
Insurance	128 35	
Taxes	217 01	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,585 88	
		13,463 05
For real estate acquired by foreclosure, or in settlement of debts due to the bank		2,627 08
Other payments, viz.:		
Taxes and insurance advanced	$173 45	
Loss sale real estate	1,851 03	
		2,024 48
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		263,740 94
		$1,626,523 43

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		6,813
Number of accounts opened or reopened during the year		673
Number of accounts closed during the year		683
Amount deposited during the year, not including dividends credited for that period		$711,722 10
Amount withdrawn during the year		870,137 72
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$85,806 84	
January 1, 1919	85,009 50	
		170,816 34
Average amount of each account January 1, 1919		661 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		$6,033 66
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$212,763 65
Total expenses of the bank for the year 1918		13,463 05
Dividends paid to depositors for the year 1918		170,816 34
Net earnings for the year 1918 over expenses and dividends paid to depositors		28,484 26

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127. NEW PALTZ SAVINGS BANK, NEW PALTZ

[Incorporated 1871]

C. L. VAN ORDEN, President. C. I. LEFEVRE, Vice-Pres.
JESSE ELTING, Vice-Pres. H. H. GRIMM, Secretary.

TRUSTEES

JESSE ELTING, ABRAM P. LEFEVRE, SIMON DUBOIS,
JOHN J. HULL, C. I. LEFEVRE, HOWARD H. GRIMM,
A. W. WILLIAMS, PHILIP DEYO, EUGENE VAN WAGENEN,
THOMAS SNYDER, LUTHER HASBROUCK, J. E. HASBROUCK, Jr.,
FRANK J. LEFEVRE, C. L. VAN ORDEN. FRIEND WILKLOW.
JOSIAH P. LEFEVRE,

FINANCIAL

RESOURCES

Bonds and mortgages			$972,366 63
Stock and bond investments, viz.:			
Stocks and bonds	Par value	Original cost	Estimated market value
United States	$66,339 44	$66,339 44	$66,339 44
State of Idaho	25,000 00	24,660 00	24,250 00
State of Arizona	10,000 00	10,206 50	10,200 00
Cities in other States	17,000 00	16,570 00	16,700 00
Cities in this State	259,995 00	263,490 51	261,671 77
Counties in this State	87,000 00	87,963 30	87,165 00
Towns in this State	135,927 85	138,135 13	134,988 63
Villages in this State	241,810 00	245,596 92	243,353 75
School districts in this State	91,550 00	94,384 64	93,644 50
Railroad mortgage bonds	39,000 00	37,434 50	26,670 00
	$973,622 29	$984,780 94	$964,983 09
			964,983 09
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			80,663 42
Cash on hand			13,383 40
Total of collectible interest			31,883 70
Amount of all other assets, viz.: Rent accrued			80 00
			$2,073,360 24

LIABILITIES

Amount due depositors, viz.:		
Principal	$1,895,906 89	
Dividends credited or to be credited for the six months ending with December 31, 1918	36,801 68	
		$1,932,708 57
Surplus on market value		140,651 67
		$2,073,360 24

Surplus on par value, $149,290.87.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day		$124,472 13
From depositors, not including dividends credited		304,514 03
From interest on loans, deposits and investments		94,527 82
From rents from banking house		160 00
From mortgages		71,137 50
From redemption of stocks and bonds		128,559 56
From all other sources, viz.:		
Rent safe deposit boxes	$367 46	
Liberty Loan payments	43,565 99	
Insurance and surety bond premium returned	135 51	
		44,068 96
		$767,440 00

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PAYMENTS

To depositors, including dividends paid to them		$407,260 79
For loans on bonds and mortgages		66,750 00
For stocks and bonds purchased, including premiums, commissions, etc., (total par value, $188,450)		191,386 68
For interest (other than dividend payments to depositors)		989 11
For current expenses of the bank, viz.:		
For salaries	$3,469 99	
For taxes: Banking house, $251.39; surplus, $1,238.09	1,489 48	
For expenses, except taxes, of banking house:		
Repairs	79 03	
Insurance	59 40	
Other	211 18	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,247 52	
		6,556 60
Other payments, viz.: Loss on mortgage sold		450 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		94,046 82
		$767,440 00

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		3,053
Number of accounts opened or reopened during the year		250
Number of accounts closed during the year		301
Amount deposited during the year, not including dividends credited for that period		$304,514 03
Amount withdrawn during the year		407,260 79
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$37,025 68	
January 1, 1919	36,801 68	
		73,827 36
Average amount of each account January 1, 1919		633 05
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$93,409 25
Total expenses of the bank for the year 1918		6,556 60
Dividends paid to depositors for the year 1918		73,827 36
Net earnings for the year 1918 over expenses and dividends paid to depositors		13,025 29

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128. RONDOUT SAVINGS BANK, KINGSTON

[20 Ferry street; incorporated 1868]

J. E. DERRENBACHER, President. F. H. GRIFFITHS, Vice-President.
T. C. COYKENDALL, Vice-President. DAYTON MURRAY, 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,

FINANCIAL

RESOURCES

Bonds and mortgages				$2,260,444 50
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$602,600 00	$602,600 00	$602,600 00	
State of New York	20,000 00	21,725 00	22,000 00	
Cities in other States	50,000 00	52,778 60	51,000 00	
Cities in this State	1,078,754 09	1,113,948 23	1,054,525 59	
Counties in this State	222,000 00	251,095 20	218,580 00	
Towns in this State	73,300 00	76,001 00	72,394 00	
Vilages in this State	52,668 50	55,619 74	52,562 38	
School districts in this State	3,000 00	3,000 00	3,075 00	
	$2,102,322 59	$2,176,767 77	$2,076,736 97	
				2,076,736 97
Promissory notes				450 00
Other real estate, book value, $14,255.19; cost, $15,492.51; actual cash value				14,414 40
Cash on deposit in banks or trust companies				295,810 68
Cash on hand				30,207 80
Total of collectible interest				70,097 28
Amount of all other assets, viz.:				
Rents			$122 50	
Land contract			150 00	
				272 50
				$4,748,434 13

LIABILITIES

Amount due depositors, viz.:		
Principal	$4,309,353 69	
Dividends credited or to be credited for the six months ending with December 31, 1918	82,073 92	
		4,391,427 61
Surplus on market value		357,006 52
		$4,748,434 13

Surplus on par value, $382,592.14.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$470,132 86
From depositors, not including dividends credited	900,968 12
From interest on loans, deposits and investments	197,429 71
From rents from other real estate	611 00
From mortgages	216,717 50
From redemption of stocks and bonds	342,769 22

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From loans paid		$2,200 00
From real estate sold		4,620 00
From all other sources, viz.:		
Surplus sale of real estate	$168 57	
Recording, taxes, insurance, attorneys fees and advertising refunded	549 59	
Real estate contract	5 50	
Discount on bonds purchased	4,050 00	
Suspense account	327 64	
		5,101 30
		$2,140,549 71

PAYMENTS

To depositors, including dividends paid to them		$940,610 51
For loans on bonds and mortgages		46,680 00
For loans on stocks and bonds and other securities		2,650 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $806,811.64)		806,811 64
For interest (other than dividend payments to depositors)		1,222 83
For current expenses of the bank, viz.:		
For salaries	$6,800 00	
For taxes: Surplus	3,328 45	
For rent of banking rooms	1,800 00	
For expenses of other real estate, viz.:		
Repairs	130 22	
Insurance	6 60	
Taxes	463 36	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,271 45	
		14,800 08
For real estate acquired by foreclosure, or in settlement of debts due the bank		707 97
Other payments, viz.:		
Insurance and taxes advanced	$748 50	
Surplus in foreclosure	93 26	
Suspense account	206 44	
		1,048 20
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		326,018 48
		$2,140,549 71

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		7,176
Number of accounts opened or reopened during the year		903
Number of accounts closed during the year		994
Amount deposited during the year, not including dividends credited for that period		$900,968 12
Amount withdrawn during the year		940,610 51
Amount dividends credited and paid for the year, viz.:		
July 1, 1918	$81,349 16	
January 1, 1919	82,073 92	
		163,423 08
Average amount of each account January 1, 1919		611 96
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$202,525 36
Total expenses of the bank for the year 1918		14,200 08
Dividends paid to depositors for the year 1918		163,423 08
Net earnings for the year 1918 over expenses and dividends paid to depositors		24,902 20

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129. SAUGERTIES SAVINGS BANK, SAUGERTIES

[244 Main street; incorporated 1871]

JAMES T. MAXWELL, Vice-President. CHARLES H. LAMB, Vice-Pres.
LOUIS J. BUTZEL, Vice-President J. A. FRELIGH, Secretary.

TRUSTEES

THEO. B. CORNWELL, ORVILLE L. CARN, MARTIN CANTINE,
LOUIS J. BUTZEL, BYRON L. DAVIS, WILLIAM ZIEGLER.
JAMES T. MAXWELL, JOHN SEAMON, HARRY WELLS.
MYRON BEDELL, J. C. SUDERLEY, WINNIE FINCH.
CHARLES H. LAMB, JOHN A. SNYDER.

FINANCIAL

RESOURCES

Bonds and mortgages				$568,579 50
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$85,834 00	$85,834 00	$85,852 44	
State of New York	10,000 00	10,000 00	10,000 00	
Cities in other States	65,500 00	68,746 10	66,035 00	
Cities in this State	432,344 11	439,888 24	401,035 70	
Counties in this State	74,000 00	76,870 35	74,160 00	
Towns in this State	160,336 92	162,869 45	163,419 96	
Villages in this State	400,857 62	406,947 40	400,822 37	
School districts in this State	305,600 00	312,556 78	310,462 90	
Railroad mortgage bonds	73,000 00	82,544 55	68,830 00	
	$1,607,472 65	$1,646,256 87	$1,580,618 37	
				1,580,618 37
Promissory notes				3,525 00
Banking house and lot, book value, $3,000; cost, $10,000; actual cash value				3,000 00
Other real estate, book value, $37,725.74; cost, $40,225.74; actual cash value				37,725 74
Cash on deposit in banks or trust companies				206,740 39
Cash on hand				13,457 82
Total of collectible interest				34,613 66
Amount of all other assets, viz.:				
Insurance and tax account			$164 71	
Land contracts			1,640 00	
Rents due and accrued			265 84	
				2,070 55
				$2,450,331 03

LIABILITIES

Amount due depositors, viz.:		
Principal	$2,198,972 14	
Dividends credited or to be credited for the six months ending with December 31, 1918	41,779 68	
		$2,240,751 82
Surplus on market value		209,579 21
		$2,450,331 03

Surplus on par value, $236,433.49.

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CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day		$171,461 54
From depositors, not including dividends credited		407,489 61
From interest on loans, deposits and investments		104,919 70
From rents from banking house		85 00
From rents from other real estate		2,067 00
From mortgages		35,340 00
From redemption of stocks and bonds		59,460 32
From loans paid		3,100 00
From all other sources, viz.:		
Insurance and taxes advanced, refunded	$733 27	
Repairs	249 17	
Sale of hay	56 50	
		1,038 94
		$784,962 11

PAYMENTS

To depositors, including dividends paid to them		$462,123 06
For loans on bonds and mortgages		2,600 00
For loans on stocks and bonds and other securities		3,525 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $79,834)		79,885 80
For interest (other than dividend payments to depositors)		200 69
For current expenses of the bank, viz.:		
For salaries	$3,730 00	
For taxes: Banking house, $167.09; surplus, $1,760.44; on mortgages, $13.00	1,940 53	
For expenses, except taxes, of banking house:		
Repairs	6 58	
Insurance	84 81	
Other	150 45	
For expenses of other real estate, viz.:		
Repairs	192 18	
Insurance	57 81	
Taxes	393 97	
Other	552 60	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,218 56	
		8,327 49
For real estate acquired by foreclosure, or in settlement of debts due the bank		4,921 41
Other payments, viz.:		
Taxes advanced	$80 45	
Loans on pass books	3,100 00	
		3,180 45
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		220,198 21
		$784,962 11

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		4,131
Number of accounts opened or reopened during the year		361
Number of accounts closed during the year		395
Amount deposited during the year, not including dividends credited for that period		$407,566 93
Amount withdrawn during the year		462,123 06
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$41,627 47	
January 1, 1919	41,779 68	
		83,407 15

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Average amount of each account January 1, 1919	$542 42
Rate per cent. of dividends to depositors during the six months ending June 30, 1918	4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918	4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts	$100,728 98
Total expenses of the bank for the year 1918	8,327 69
Dividends paid to depositors for the year 1918	83,407 15
Net earnings for the year 1918 over expenses and dividends paid to depositors	8,994 14

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130. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON

[280 Wall street; incorporated 1851]

WM. C. SHAFER, President.
H. R. BRIGHAM, Vice-President.
CHARLES S. WOOD, Vice-President.
JOHN B. ALLIGER, Treasurer.
J. M. SCHAEFFER, Secretary.

TRUSTEES

JOHN B. ALLIGER, HARRY R. BRIGHAM, HOWARD CHIPP, PHILIP ELTING, GEORGE HUTTON, G. D. B. HASBROUCK, CHARLES S. WOOD, J. M. SCHAEFFER, ABRAM V. DEGRAFF, OGDEN F. WINNE, DAVID BURGEVIN, WM. C. SHAFER, W. R. HARRISON.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,965,681 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$505,100 00	$505,100 00	$505,100 00	
Cities in other States	45,000 00	46,166 90	44,700 00	
Cities in this State	1,125,974 64	1,139,794 03	1,099,426 51	
Counties in this State	101,500 00	106,704 88	100,660 00	
Towns in this State	214,100 00	217,685 00	211,091 00	
Villages in this State	338,953 44	344,844 44	336,393 54	
School districts in this State	127,950 00	127,950 00	126,588 00	
Railroad mortgage bonds	150,000 00	144,562 50	120,000 00	
	$2,608,578 08	$2,632,807 75	$2,543,959 05	2,543,959 05
Banking house and lot, book value, $45,000; cost, $75,000; actual cash value				45,000 00
Other real estate, book value, $9,320; cost, $17,745; actual cash value				9,320 00
Cash on deposit in banks or trust companies				269,637 66
Cash on hand				59,625 57
Total of collectible interest				73,384 90
Amount of all other assets, viz.:				
Insurance and taxes advanced			$4,868 60	
Land contracts			13,715 00	
Rents accrued			700 00	
				19,283 60
				$5,985,891 78

LIABILITIES

Amount due depositors, viz.:			
Principal		$5,590,527 57	
Dividends credited or to be credited for the six months ending with December 31 1918		107,222 93	
			$5,697,750 50
Surplus on market value			288,141 28
			$5,985,891 78

Surplus on par value, $352,760.31.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$251,701 09
From depositors, not including dividends credited	961,468 42
From interest on loans, deposits and investments	262,253 78
From rents from banking house	2,217 04
From rents from other real estate	496 00

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From mortgages		$147,610 00
From redemption of stocks and bonds		428,553 30
From real estate sold		1,500 00
From all other sources, viz.:		
Land contracts	$1,600 00	
Insurance and taxes advanced, refunded	2,668 33	
Profit and loss	5 00	
		4,273 33
		$2,060,072 96

PAYMENTS

To depositors, including dividends paid to them		$1,142,516 64
For loans on bonds and mortgages		26,100 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $536,725.10)		536,725 10
For current expenses of the bank, viz.:		
For salaries	$7,606 59	
For taxes: Banking house, $1,843.80; surplus, $2,638.85	4,482 65	
For expenses, except taxes, of banking house:		
Repairs	663 57	
Insurance	91 18	
For expenses of other real estate, viz.:		
Repairs	172 52	
Insurance	66 95	
Taxes	422 59	
For other expenses, not including expenses of other real estate nor other expenses of banking house	5,137 78	
		18,643 83
For real estate acquired by foreclosure, or in settlement of debts due the bank		2,820 00
Other payments, viz.:		
Insurance and taxes	$3,291 49	
Profit and loss	62 67	
Real estate sold	650 00	
		4,004 16
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		329,263 23
		$2,060,072 96

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		9,666
Number of accounts opened or reopened during the year		1,010
Number of accounts closed during the year		986
Amount deposited during the year, not including dividends credited for that period		$961,468 42
Amount withdrawn during the year		1,142,516 64
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$107,466 60	
January 1, 1919	107,222 93	
		214,689 53
Average amount of each account January 1, 1919		589 46
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$263,958 44
Total expenses of the bank for the year 1918		18,643 83
Dividends paid to depositors for the year 1918		214,689 53
Net earnings for the year 1918 over expenses and dividends paid to depositors		30,625 08

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131. THE BANK FOR SAVINGS OF OSSINING, OSSINING

[Main street; incorporated 1854]

C. T. YOUNG, President.
GEORGE HYATT, Vice-President.
WILBUR F. FOSHAY, Vice-President.
DUDLEY B. HOLBROOK, Treasurer.
SETH G. ELLEGOOD, Secretary.

TRUSTEES

C. TOWNSEND YOUNG, SETH G. ELLEGOOD, WILBUR F. FOSHAY, WARREN A. MINER, GEORGE HYATT, DUDLEY B. HOLBROOK, JACOB CHADEAYNE, LEONARD A. BALLARD, G. S. HILLIKER, LOUIS F. WASHBURNE, EDWIN L. TODD, JOHN P. HOBBIE, WALTER B. MAHONY.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,239,280 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$204,386 00	$204,386 00	$204,386 00	
Cities in other States	105,000 00	113,090 75	105,775 00	
Cities in this State	176,000 00	176,992 35	167,490 00	
Counties in this State	26,742 00	28,500 20	25,137 00	
Towns in this State	38,000 00	40,709 76	39,060 00	
Villages in this State	226,922 00	231,077 70	227,429 00	
School districts in this State	98,450 00	102,483 19	100,390 00	
Railroad mortgage bonds	560,000 00	538,949 67	457,550 00	
	$1,435,500 00	$1,436,194 62	$1,327,217 00	
				1,327,217 00
Banking house and lot, book value, $67,000; cost, $79,653.63; actual cash value				67,000 00
Other real estate, book value, $37,634.60; cost, $37,634.60; actual cash value				37,634 60
Cash on deposit in banks or trust companies				285,369 33
Cash on hand				32,513 31
Total of collectible interest				68,216 02
				$4,057,230 26

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,566,207 09	
Dividends credited or to be credited for the six months ending with December 31, 1918	67,700 82	
		$3,633,907 91
Surplus on market value		423,322 35
		$4,057,230 26

Surplus on par value, $531,605.35.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$343,589 43
From depositors, not including dividends credited	626,244 92

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From interest on loans, deposits and investments		$187,556 62
From rents from banking house		324 00
From rents from other real estate		909 98
From mortgages		227,225 00
From redemption of stocks and bonds		34,900 00
From stocks and bonds sold (total par value, $14,800)		14,800 00
		$1,435,549 95

PAYMENTS

To depositors, including dividends paid to them		$825,023 99
For loans on bonds and mortgages		40,162 77
For stocks and bonds purchased, including premiums, commissions, etc. (total par value $193,669)		193,669 00
For interest (other than dividend payments to depositors)		24 66
For current expenses of the bank, viz.:		
For salaries	$11,250 00	
For taxes: Banking house, $1,475.72; surplus, $4,027.42	5,503 14	
For expenses of other real estate, viz.:		
Repairs	107 55	
Insurance	93 35	
Taxes	743 46	
For other expenses, not including expenses of other real estate nor other expenses of banking house	3,401 29	
		21,099 29
For real estate acquired by foreclosure, or in settlement of debts due the bank		37,634 60
Other payments, viz.:		
Profit and loss	$25 00	
Insurance	28 00	
		53 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		317,882 64
		$1,435,549 95

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		5,811
Number of accounts opened or reopened during the year		562
Number of accounts closed during the year		692
Amount deposited during the year, not including dividends credited for that period		$626,244 92
Amount withdrawn during the year		825,023 99
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$68,577 72	
January 1, 1919	67,700 82	
		136,278 54
Average amount of each account January 1, 1919		625 35
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$185,847 29
Total expenses of the bank for the year 1918		21,099 29
Dividends paid to depositors for the year 1918		136,278 54
Net earnings for the year 1918 over expenses and dividends paid to depositors		28,469 46

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132. EASTCHESTER SAVINGS BANK, MOUNT VERNON

[9 South Third avenue; incorporated 1871]

GEORGE H. BROWN, President. FRANKLIN T. DAVIS, Vice-President.
SAMUEL W. BERTINE, Vice-President. OLIVER A. WESTFALL, Secretary.

TRUSTEES

SAMUEL W. BERTINE, JONAH ROCKETT, MERWIN E. GENUNG,
GEORGE H. BROWN, THEODORE TAYLOR, CHARLES F. SHERMAN,
A. M. CAMPBELL, OLIVER A. WESTFALL, EDWARD W. STORMS,
FRANKLIN T. DAVIS, ABIAL B. DAVIS, ODELL D. TOMPKINS.
J. MILFORD McKEE.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,196,550 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$321,169 50	$321,169 50	$321,169 50	
State of Louisiana	10,000 00	9,975 00	10,300 00	
State of New Mexico	35,000 00	38,437 00	37,450 00	
Cities in other States	390,500 00	400,255 41	395,855 00	
Cities in this State	112,308 33	115,777 86	114,349 33	
Towns in this State	55,000 00	57,046 50	56,910 00	
Villages in this State	46,100 00	47,880 36	46,631 00	
School districts in this State	90,230 00	95,875 76	96,882 17	
Railroad mortgage bonds	523,000 00	478,062 92	401,265 00	
	$1,583,307 83	$1,564,480 31	$1,482,812 00	
				1,482,812 00
Promissory notes				213 00
Banking house and lot, book value, $18,000; cost, $22,984.30; actual cash value				18,000 00
Other real estate, book value, $60,798.25; cost, $60,798.25; actual cash value				60,798 25
Cash on deposit in banks or trust companies				338,448 34
Cash on hand				13,544 39
Total of collectible interest				51,065 70
Amount of all other assets, viz.:				
Insurance premiums advanced			$935 86	
Rents accrued			52 00	
				987 86
				$4,162,419 54

LIABILITIES

Amount due depositors, viz.:		
Principal	$3,815 189 91	
Dividends credited or to be credited for the six months ending with December 31, 1918	68,932 07	
		$3,884,121 98
Surplus on market value		278,297 56
		$4,162,419 54

Surplus on par value, $378,793.39.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$371,294 62
From depositors not including dividends credited	1,443,227 29
From interest on loans, deposits and investments	200,829 28
From rents from banking house	1,044 00
From rents from other real estate	3,085 10
From mortgages	79,140 00
From redemption of stocks and bonds	171,530 00
From stocks and bonds sold (total par value, $337,292.50)	337,869 94
From loans paid	498 00
From real estate sold	3,145 81

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From all other sources, viz.:		
Satisfaction pieces, rebate insurance	$23 12	
Profit Liberty Bonds returned	19 98	
Taxes, insurance and interest	11,489 01	
Cash over	569 26	
Thrift Stamps	390 00	$12,491 37
		$2,624,155 41

PAYMENTS

To depositors, including dividends paid to them		$1,363,210 62
For loans on bonds and mortgages		62,150 00
For loans on stocks and bonds and other securities		711 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $784,382)		785,243 39
For interest (other than dividend payments to depositors)		1,653 27
For current expenses of the bank, viz.:		
For salaries	$14,221 66	
For taxes: Banking house, $371.37; surplus, $2,080.02;	2,451 39	
For expenses, except taxes, of banking house:		
Repairs	62 54	
Insurance	52 80	
Other	365 06	
For expenses of other real estate, viz.:		
Repairs	407 09	
Insurance	16 56	
Taxes	1,083 09	
Other	6 00	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,348 20	20,014 39
For real estate acquired by foreclosure, or in settlement of debts due the bank		23,743 08
Other payments, viz.:		
Over in teller's cash found	$627 60	
Taxes, insurance and interest	12,198 08	
Thrift Stamps	390 00	
Loss sale real estate and bonds	2,221 25	15,436 93
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		351,992 73
		$2,624,155 41

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		9,182
Number of accounts opened or reopened during the year		1,567
Number of accounts closed during the year		1,296
Amount deposited during the year, not including dividends credited for that period		$1,443,227 29
Amount withdrawn during the year		1,363,210 62
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$68,079 98	
January 1, 1919	68,932 07	137,012 05
Average amount of each account January 1, 1919		423 01
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		5,778 62
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$208,118 03
Total expenses of the bank for the year 1918		22,235 64
Dividends paid to depositors for the year 1918		137,012 05
Net earnings for the year 1918 over expenses and dividends paid to depositors		48,870 34

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133. THE GREENBURGH SAVINGS BANK, DOBBS FERRY

[Main street; incorporated 1869]

W. WARD TOMPKINS, President.
THOMAS LOSEE, Vice-President.
SYLVESTER BUCKHOUT, Vice-Pres.
W. HOWARD LOSEE, Secretary.
C. G. STORMS, Treasurer.

TRUSTEES

W. W. TOMPKINS,	SYLVESTER BUCKHOUT,	W. HOWARD LOSEE,
THOMAS LOSEE,	ROBERT DENNISTON,	ANTHONY S. LESTER,
CHARLES G. STORMS,	MATTHEW ALLISON,	ELLERY E. ALBEE,
SYLVESTER L. STORMS,	JEROME BRADLEY,	WM. L. HAMILL,
CHARLES H. BEVERS,	WALTER KEYS,	B. WILBUR McDOWELL.

FINANCIAL

RESOURCES

Bonds and mortgages				$410,040 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$10,834 00	$10,834 00	$10,834 00	
State of New York	10,000 00	10,593 75	11,100 00	
Cities in other States	10,000 00	10,603 50	10,300 00	
Cities in this State	61,000 00	63,234 84	61,140 00	
Counties in this State	20,000 00	21,326 19	20,650 00	
Towns in this State	37,000 00	37,575 98	37,610 00	
Vilages in this State	32,500 00	33,019 24	32,525 00	
School districts in this State	28,000 00	29,005 38	29,025 00	
Railroad mortgage bonds	36,000 00	37,436 75	30,960 00	
	$245,334 00	$253,629 63	$244,144 00	
				244,144 00
Banking house and lot, book value, $7,919.43; cost, $8,000; actual cash value				8,000 00
Other real estate, book value, $35,823.87; cost, $35,654.87; actual cash value				35,654 87
Cash on deposit in banks or trust companies				61,143 97
Cash on hand				3,941 77
Total of collectible interest				15,637 97
Amount of all other assets, viz.: Balance due Liberty Bonds.				1,860 00
				$780,422 58

LIABILITIES

Amount due depositors, viz.:		
Principal	$704,527 47	
Dividends credited or to be credited for the six months ending with December 31, 1918	13,347 31	
		$717,874 78
Surplus on market value		62,547 80
		$780,422 58

Surplus on par value, $63,737.80.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$63,905 47
From depositors, not including dividends credited	202,776 40
From interest on loans, deposits and investments	40,709 95
From rents from banking house	440 00
From rents from other real estate	125 00
From mortgages	39,150 00

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From redemption of stocks and bonds		$1,000 00
From real estate sold		3,375 00
		$351,481 82

PAYMENTS

To depositors, including dividends paid to them		$231,915 98
For loans on bonds and mortgages		6,250 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $834)		834 00
For current expenses of the bank, viz.:		
For salaries	$3,722 00	
For taxes: Banking site, $183.28; surplus, $547.53	730 81	
For expenses, except taxes, of banking house:		
Repairs	83 19	
Insurance	87 12	
Other	93 16	
For rent of banking rooms	499 95	
For expenses of other real estate, viz.:		
Repairs	10 66	
Insurance	219 48	
Taxes	36 36	
Other	27 50	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,021 71	
		6,531 94
For real estate acquired by foreclosure, or in settlement of debts due the bank		39,004 16
Other payments, viz.: Liberty Bond subscriptions		1,860 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		65,085 74
		$351,481 82

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		1,882
Number of accounts opened or reopened during the year		232
Number of accounts closed during the year		247
Amount deposited during the year, not including dividends credited for that period		$202,776 40
Amount withdrawn during the year		231,915 98
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$13,362 28	
January 1, 1919	13,347 31	
		26,709 59
Average amount of each account January 1, 1919		381 44
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$38,555 94
Total expenses of the bank for the year 1918		6,531 94
Dividends paid to depositors for the year 1918		26,709 59
Net earnings for the year 1918 over expenses and dividends paid to depositors		5,314 41

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134. THE HOME SAVINGS BANK, WHITE PLAINS

[156 Main street; incorporated 1893]

DAVID CROMWELL, President.
HARRY S. HAMILTON, Vice-Pres.
J. T. LOCKWOOD, Vice-President.
JOHN F. KREPPS, Secretary.
ADELBERT T. SHAW, Asst. Secy.

TRUSTEES

HENRY R. BARRETT.
DAVID CROMWELL,
CHARLES J. F. DECKER,
HENRY P. GRIFFIN.
HARRY S. HAMILTON,
CHARLES D. HORTON,
HARVEY HUSTED,
F. HERBERT NOWILL,
AARON RADICK,
EDWARD SCHIRMER,
STEPHEN C. SMITH.
ELIJAH C. SNIFFEN,
WM. J. WHITE,
JOHN F. KREPPS,
J. T. LOCKWOOD,
WILLIAM H. LYON,
THOMAS SIMPSON,
HENRY T. KELLY.
CHARLES J. PRIGGE.

FINANCIAL

RESOURCES

Bonds and mortgages				$2,905,900 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$289,800 00	$289,800 00	$289,800 00	
State of New York	15,000 00	15,300 00	14,850 00	
Cities in other States	185,000 00	198,710 93	190,250 00	
Cities in this State	255,760 00	280,450 44	272,306 10	
Counties in this State	39,675 00	40,415 25	40,921 75	
Towns in this State	247,700 00	255,637 80	254,420 50	
Villages in this State	153,000 00	162,321 83	159,333 50	
School districts in this State	207,415 00	217,388 58	210,900 82	
Railroad mortgage bonds	535,000 00	596,723 75	510,490 00	
	$2,008,350 00	$2,056,748 58	$1,943,172 67	1,943,172 67
Banking house and lot, book value, $40,000.00; cost, $41,817.90; actual cash value				40,000 00
Other real estate, book value, $313,615.66; cost $313,804.69; actual cash value				313,615 66
Cash on deposit in banks or trust companies				286,791 54
Cash on hand				29,441 83
Total of collectible interest				63,429 85
Amount of all other assets, viz.:				
Rentals accrued			$1,875 00	
War Savings stamps			200 00	
Insurance premiums advanced			214 42	
				2,289 42
				$5,584,640 97

LIABILITIES

Amount due depositors, viz.:		
Principal	$5,127,451 82	
Dividends credited or to be credited for the six months ending with December 31, 1918	94,855 81	
		$5,222,307 63
Other liabilities, viz.:		
Liberty Loan subscriptions	$44,297 50	
Expenses incurred, but unpaid:		
Interest accrued	75 00	
Expenses, other real estate	975 00	
		45,347 50
Surplus on market value		316,985 84
		$5,584,640 97

Surplus on par value, $382,163.17.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$290,913 45
From depositors, not including dividends credited	1,208,146 01
From interest on loans, deposits and investments	258,494 60
From rents from banking house	375 00

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From rents from other real estate		$16,196 85
From mortgages		215,650 00
From redemption of stocks and bonds		43,455 00
From stocks and bonds sold (total par value, $237,450)		237,450 00
From real estate sold		20,398 00
From all other sources, viz.:		
Liberty Loan subscriptions	$257,288 00	
Insurance premiums and taxes returned	417 66	
Sale of real estate, smokestack and lumber	1,857 78	
Real estate contract	17,000 00	
		276,563 44
		$2,567,642 35

PAYMENTS

To depositors, including dividends paid to them		$1,407,671 04
For loans on bonds and mortgages		34,050 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $405,850)		405,850 00
For interest (other than dividend payments to depositors)		1,092 36
For current expenses of the bank, viz.:		
For salaries	$24,195 84	
For taxes: Banking house, $697.52; surplus, $2,449.77; on mortgages, $127.50	3,274 79	
For expenses, except taxes, of banking house:		
Repairs	88 15	
Insurance	119 10	
Other	972 38	
For expenses of other real estate, viz.:		
Repairs	6,300 14	
Insurance	1,178 50	
Taxes	5,705 84	
Other	4,530 44	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,971 20	51,336 38
For real estate acquired by foreclosure, or in settlement of debts due the bank		110,714 00
Other payments, viz.:		
Liberty Loan subscriptions	$237,563 50	
Insurance premiums	249 60	
Additions and improvements other real estate	2,782 00	
War Savings Stamps	100 10	240,695 20
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		316,233 37
		$2,567,642 35

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		13,591
Number of accounts opened or reopened during the year		1,420
Number of accounts closed during the year		1,712
Amount deposited during the year, not including dividends credited for that period		$1,208,146 01
Amount withdrawn during the year		1,407,671 04
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$95,178 27	
January 1, 1919	94,855 81	
Credited at other periods	4 00	190,038 08
Average amount of each account January 1, 1919		384 24
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$273,897 54
Total expenses of the bank for the year 1918		51,524 38
Dividends paid to depositors for the year 1918		190,038 08
Net earnings for the year 1918 over expenses and dividends paid to depositors		32,335 08

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135. PEEKSKILL SAVINGS BANK, PEEKSKILL

[920 South street; incorporated 1859]

FRANK M. DAIN, President.
FREDERICK LENT, Vice-President.
EDWARD G. HALSEY, Vice-President.
SANFORD R. KNAPP, Secretary.
EDWARD E. YOUNG, Treasurer.
R. S. ALLEN, Cashier.

TRUSTEES

SANFORD R. KNAPP, HENRY L. ARMSTRONG, FREDERICK LENT, OSCAR GRIFFIN, ALONZO SEYMOUR, FRANK M. DAIN, EDWARD E. YOUNG, J. R. DECATUR, EDWARD JORDON, EDWARD G. HALSEY, WILLIAM H. CROFT, GEORGE W. BUCHANAN, ROBERT S. ALLEN, EDWARD F. HILL, THEODORE F. TOMPKINS,

FINANCIAL

RESOURCES

Bonds and mortgages				$2,641,807 90
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$280 750 00	$286,643 75	$282,150 00	
State of North Dakota	50,000 00	53,720 00	49,500 00	
State of Wyoming	5,000 00	6,375 00	5,000 00	
Cities in other States	398,500 00	417,348 30	394,075 00	
Cities in this State	289,600 00	303,543 84	279,498 50	
Counties in this State	31,000 00	31,656 20	31,960 00	
Towns in this State	67,008 36	67,526 56	66,829 91	
Villages in this State	609,713 77	615,771 84	600,743 60	
School districts in this State	241,796 68	244,952 85	242,757 49	
Railroad mortgage bonds	30,000 00	35,575 00	23,300 00	
	$2,003,368 81	$2,063,613 34	$1,975,814 50	
				1,975,814 50
Promissory notes				7,310 00
Banking house and lot, book value, $28,675.83; cost $50,411.76; actual cash value				30,000 00
Other real estate, book value, $16,933.92; cost, $16,933.92; actual cash value				16,687 40
Cash on deposit in banks or trust companies				342,226 97
Cash on hand				24,096 62
Total of collectible interest				58,207 13
Amount of all other assets, viz.:				
Liberty Bonds for subscribers			$21,050 00	
Rents due and accrued			137 50	
				21,187 50
				$5,117,338 02

LIABILITIES

Amount due depositors, viz.:		
Principal	$4,411,168 32	
Dividends credited or to be credited for the six months ending with December 31, 1918	84,493 17	
		$4,495,661 49
Other liabilities, viz.:		
Liberty Loan club	$5,934 00	
Expenses incurred, but unpaid, miscellaneous	7 93	
		5,941 93
Surplus on market value		615,734 60
		$5,117,338 02
Surplus on par value, $643,288.91.		

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$345,940 19
From depositors, not including dividends credited	648,848 24
From interest on loans, deposits and investments	232,800 30
From rents from banking house	1,025 00

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From rents from other real estate		$622 50
From mortgages		149,135 00
From redemption of stocks and bonds		96,824 18
From stocks and bonds sold		133,050 10
From loans paid		350 00
From all other sources, viz.:		
Insurance premium returned	$340 36	
Typewriter and telephone	29 62	
Cash error	85 00	
Thrift Stamps and Liberty Loan club	6,351 00	
		6,805 98
		$1,615,401 49

PAYMENTS

To depositors, including dividends paid to them		$802,040 22
For loans on bonds and mortgages		27,900 00
For loans on stocks and bonds and other securities		7,660 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $346,140.74)		347,966 69
For interest (other than dividend payments to depositors)		1,604 22
For current expenses of the bank, viz.:		
For salaries	$11,843 28	
For taxes: Banking house, $1,019.82; surplus, $5,759.94; on mortgages, $39.25	6,819 01	
For expenses, except taxes, of banking house:		
Repairs	207 79	
Insurance	96 90	
Other	2,340 08	
For expenses of other real estate, viz.:		
Repairs	68 00	
Taxes	70 67	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,703 87	
		23,149 60
For real estate acquired by foreclosure, or in settlement of debts due the bank		16,933 92
Other payments, viz.:		
Insurance advanced	$195 15	
Cash short	161 10	
Liberty Bonds and Thrift Stamps	21,467 00	
		21,823 25
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		366,323 59
		$1,615,401 49

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		8,680
Number of accounts opened or reopened during the year		782
Number of accounts closed during the year		873
Amount deposited during the year, not including dividends credited for that period		$648,848 24
Amount withdrawn during the year		802,040 22
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$85,123 01	
January 1, 1919	84,493 17	
Credited at other periods	46 39	
		169,662 57
Average amount of each account January 1, 1919		517 93
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$228,779 92
Total expenses of the bank for the year 1918		23,157 53
Dividends paid to depositors for the year 1918		169,662 57
Net earnings for the year 1918 over expenses and dividends paid to depositors		35,959 82

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136. PEOPLE'S BANK FOR SAVINGS OF NEW ROCHELLE

[228 Huguenot street; incorporated 1906]

GEORGE WATSON, President. JOHN F. LAMBDEN, Vice-President.
SAMUEL F. SWINBURNE, Vice-Pres. ALFRED L. HAMMETT, Secretary.

TRUSTEES

W. W. BISSELL,	GEO. W. MAHLSTEDT,	ALFRED L. HAMMETT.
JOHN CONLON,	JOHN F. NEW,	HARRY E. COLWELL,
R. C. EDDY,	GEORGE WATSON,	GEORGE WOOD,
G. F. FLANDREAUX,	SAM'L F. SWINBURNE,	HENRY A. DOERING,
GEO. E. GALGANO,	L. E. VAN ETTEN,	JOHN FARRELL,
WILLIAM KIRCHHOFF,	HOWARD R. WARE,	OSCAR HEYMAN,
J. F. LAMBDEN,	JOHN H. TROY,	W. HOWARD LE COUNT.

FINANCIAL

RESOURCES

Bonds and mortgages				$526,725 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$74,208 00	$74,046 74	$74,208 00	
Cities in this State	26,240 00	25,887 83	25,269 00	
Counties in this State	4,000 00	3,960 00	3,880 00	
Villages in this State	44,200 00	45,576 25	45,057 00	
School districts in this State	35,800 00	37,165 00	36,184 00	
Railroad mortgage bonds	104,000 00	101,170 81	88,630 00	
	$288,448 00	$287,806 63	$273,228 00	
				273,228 00
Promissory notes				970 00
Cash on deposit in banks or trust companies				12,862 32
Cash on hand				4,444 49
Total of collectible interest				7,408 64
Amount of all other assets, viz.:				
Liberty Loan Club			$18,275 00	
Furniture and fixtures			1,393 00	
				19,668 00
				$845,306 45

LIABILITIES

Amount due depositors, viz.:		
Principal	$758,325 86	
Dividends credited or to be credited for the six months ending with December 31, 1918	10,790 71	
		$769,116 57
Other liabilities, viz.: Liberty Loan subscriptions		48,000 00
Surplus on market value		28,189 88
		$845,306 45

Surplus on par value, $43,409.88.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$7,905 67
From depositors, not including dividends credited	474,866 92
From interest on loans, deposits and investments	47,073 61
From mortgages	24,400 00
From redemption of stocks and bonds	3,400 00
From stocks and bonds sold (total par value, $145,350)	147,148 40
From loans paid	1,999 00

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From all other sources, viz.:		
Sundry receipts	$37 41	
Borrowed money	55,000 00	
Liberty Bonds held for subscribers	106,450 00	
Received on Government plan	31,200 00	
		$192,687 41
		$899,481 01

PAYMENTS

To depositors, including dividends paid to them		$519,329 98
For loans on bonds and mortgages		4,650 00
For loans on stocks and bonds and other securities		2,969 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $165,800)		164,489 19
For interest (other than dividend payments to depositors)		2,181 84
For current expenses of the bank, viz.:		
For salaries	$4,637 62	
For taxes: Surplus	409 84	
For expenses, except taxes, of banking house: Insurance	8 80	
For rent of banking rooms	1,821 24	
For other expenses, not including expenses of other real estate nor other expenses of banking house	1,687 97	
		8,565 47
Other payments, viz.:		
Trustees certificates	$665 71	
Loan	7,000 00	
Miscellaneous	238 72	
Liberty Loan payments	172,084 29	
		179,988 72
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		17,306 81
		$899,481 01

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		4,361
Number of accounts opened or reopened during the year		1,144
Number of accounts closed during the year		692
Amount deposited during the year, not including dividends credited for that period		$474,866 92
Amount withdrawn during the year		519,329 98
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$11,873 70	
January 1, 1919	10,790 71	
Credited at other periods	62 77	
		22,727 18
Average amount of each account January 1, 1919		176 36
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		$3,592 60
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		3½
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		3½
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$42,951 66
Total expenses of the bank for the year 1918		8,565 47
Dividends paid to depositors for the year 1918		22,727 18
Net earnings for the year 1918 over expenses and dividends paid to depositors		11,659 01

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137. PEOPLES' SAVINGS BANK OF THE TOWN OF YONKERS, YONKERS

[12 and 14 Getty square; incorporated 1866]

CHARLES E. GORTON, President. FRANK E. WHEELER, Treasurer.
ROBERT H. NEVILLE, Vice-President. ALBERT B. LOSEL, Asst. Treasurer.
ANDREW B. BARR, Vice-President.

TRUSTEES

FRANK E. WHEELER, ANDREW B. BARR, RALPH B. HIBBARD,
CHARLES E. GORTON, ALONZO P. HAZARD, LOUIS SPRECKLES,
ROBERT H. NEVILLE, ALBERT C. BENEDICT, WILLIAM HALLEY,
GUSTAV SCHLEUTER, GEORGE H. WARREN, ARTHUR LAND,
CHARLES E. SKINNER, JOSEPH MILLER, E. B. EMBREE,
R. H. GOODWILLIE, JAMES C. FULTON.

FINANCIAL

RESOURCES

Bonds and mortgages				$5,395,550 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$550,000 00	$550,000 00	$550,000 00	
State of Alabama	17,000 00	18,465 00	16,915 00	
Cities in other States	446,000 00	466,369 07	444,420 00	
Cities in this State	1,129,585 00	1,156,768 48	1,129,484 45	
Counties in this State	47,060 00	49,138 21	47,530 60	
Towns in this State	441,686 73	454,807 24	442,179 60	
Villages in this State	984,490 92	1,012,326 19	986,732 62	
School districts in this State	401,200 00	420 920 73	403,965 50	
Railroad mortgage bonds	50,000 00	52,668 75	43,000 00	
	$4,067,022 65	$4,181,463 67	$4,064,227 77	
				4,064,227 77
Promissory notes				300 00
Banking house and lot, book value, $62,889.64; cost, $61,586.48; actual cash value				61,500 00
Other real estate, book value, $91,490.03; cost, $87,381.08; actual cash value				87,381 08
Cash on deposit in banks or trust companies				541,316 68
Cash on hand				105,100 70
Total of collectible interest				99,630 77
Amount of all other assets, viz.:				
Rents due and accrued			$201 00	
Liberty Loan account			99,815 81	
Insurance premium advanced			24 75	
				100,041 56
				$10,455,048 56

LIABILITIES

Amount due depositors, viz.:		
Principal	$9,478,789 16	
Dividends credited or to be credited for the six months ending with December 31, 1918	176,774 40	
		$9,655,563 56
Surplus on market value		799,485 00
		$10,455,048 56

Surplus on par value, $802,279.88.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$565,930 45
From depositors, not including dividends credited	2,095,947 73

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From interest on loans, deposits and investments		$474,840 67
From rents from banking house		710 00
From rents from other real estate		7,887 13
From mortgages		100,650 00
From redemption of stocks and bonds		229,660 88
From real estate sold		32,250 00
From all other sources, viz.: Payments Liberty Loan Bonds		413,502 00
		$3,921,378 86

PAYMENTS

To depositors, including dividends paid to them		$2,132,211 70
For loans on bonds and mortgages		36,000 00
For loans on stocks and bonds and other securities		300 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $550,000)		550,000 00
For interest (other than dividend payments to depositors)		2,806 08
For current expenses of the bank, viz.:		
For salaries	$15,647 76	
For taxes: Banking house, $2,414.10; surplus, $7,333.64	9,747 74	
For expenses, except taxes, of banking house:		
Repairs	13 48	
Other	7 73	
For expenses of other real estate, viz.:		
Repairs	3,415 48	
Insurance	571 10	
Taxes	2,731 34	
Other	3,447 66	
For other expenses, not including expenses of other real estate nor other expenses of banking house	4,043 32	
		39,625 61
For real estate acquired by foreclosure, or in settlement of debts due the bank		52,193 34
Other payments, viz.:		
Liberty Loan Bonds for customers	$461,800 00	
Insurance premiums	24 75	
		461,824 75
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		646,417 38
		$3,921,378 86

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		18,292
Number of accounts opened or reopened during the year		2,450
Number of accounts closed during the year		2,481
Amount deposited during the year, not including dividends credited for that period		$2,095,947 73
Amount withdrawn during the year		2,132,211 70
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$175,574 51	
January 1, 1919	176,774 40	
		352,348 91
Average amount of each account January 1, 1919		532 19
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$475,517 41
Total expenses of the bank for the year 1918		41,378 55
Dividends paid to depositors for the year 1918		352,348 91
Net earnings for the year 1918 over expenses and dividends paid to depositors		81,789 95

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138. THE PORT CHESTER SAVINGS BANK, PORT CHESTER

[Corner North Main and Willett streets; incorporated 1865]

WILLIAM RYAN, President.
ELLWOOD BURDSALL, Vice-Pres.
JOHN W. McCARTY, Vice-Pres.
ROBERT B. M. COOK, Secretary.
JOHN W. DIEHL, Cashier.
GEORGE A. STUDWELL, Asst. Cashier.

TRUSTEES

WILLIAM RYAN,
ELLWOOD BURDSALL,
H. L. MARSHALL, Jr.,
JOSIAH N. WILCOX,
JOHN W. McCARTY,
CHARLES H. TIBBITS,
ROBERT B. M. COOK,
LEANDER HORTON,
THOMAS BYRNES, Jr.
SAMUEL GLOCK,
ARTHUR R. WILCOX,
JOHN W. DIEHL,
JOHN W. RYAN,
DeWITT H. LYON.
H. RUSSELL REQUA.
PHILIP R. MALLORY,

FINANCIAL

RESOURCES

Bonds and mortgages				$2,411,807 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$666,084 61	$661,894 61	$666,084 61	
State of New York	40,000 00	40,287 50	39,900 00	
Cities in other States	121,000 00	123,724 25	120,375 00	
Cities in this State	559,832 96	573,992 99	561,630 00	
Counties in this State	86,000 00	90,156 03	86,530 00	
Towns in this State	82,073 25	82,545 16	80,957 47	
Villages in this State	223,025 00	226,508 05	222,431 15	
School districts in this State	126,425 00	130,316 02	124,295 25	
Railroad mortgage bonds	436,000 00	436,026 35	366,170 00	
	$2,340,445 82	$2,365,451 01	$2,258,473 48	
				2,258,473 48
Banking house and lot, book value, $25,000.00; cost, $44,682.06; actual cash value				25,000 00
Other real estate, book value, $9,936.43; cost, $10,662.71; actual cash value				9,936 43
Cash on deposit in banks or trust companies				171,505 24
Cash on hand				30,133 42
Total of collectible interest				42,066 44
Amount of all other assets, viz.: Taxes advanced for mortgagor				609 26
				$4,949,531 27

LIABILITIES

Amount due depositors, viz.:			
Principal	$4,471,419 77		
Dividends credited or to be credited for the six months ending with December 31, 1918	82,656 20		
		$4,554,075 97	
Other liabilities, viz.: Partial Payment on Liberty Bonds		64,924 00	
Surplus on market value		330,531 30	
		$4,949,531 27	

Surplus on par value, $412,503.64.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$195,837 19
From depositors, not including dividends credited	1,069,013 19
From interest on loans, deposits and investments	228,695 19
From rents from other real estate	1,224 00

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From mortgages		$78,749 00
From redemption of stocks and bonds		313,358 47
From all other sources, viz.:		
Liberty Bond payments	$247,791 00	
Taxes repaid by mortgagor	53 76	
Profit and loss	12 52	
		247,857 28
		$2,134,734 32

PAYMENTS

To depositors, including dividends paid to them		$1,050,923 99
For loans on bonds and mortgages		4,400 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $855,823.41)		851,633 41
For interest (other than dividend payments to depositors)		4,534 00
For current expenses of the bank, viz.:		
For salaries	$11,676 65	
For taxes: Banking house, $1,087.16; surplus, $2,969.55	4,056 71	
For expenses, except taxes, of banking house:		
Other	1,084 72	
For expenses of other real estate, viz.:		
Repairs	397 30	
Insurance	66 00	
Taxes	241 94	
Other	476 39	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,941 53	
		20,941 24
Other payments, viz.: Taxes advanced for mortgagor		663 02
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		201,638 66
		$2,134,734 32

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		9,300
Number of accounts opened or reopened during the year		1,393
Number of accounts closed during the year		1,637
Amount deposited during the year, not including dividends credited for that period		$1,069,013 19
Amount withdrawn during the year		1,050,923 99
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$81,932 21	
January 1, 1919	82,656 20	
		164,588 41
Average amount of each account January 1, 1919		489 68
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$224,645 76
Total expenses of the bank for the year 1918		20,910 04
Dividends paid to depositors for the year 1918		164,588 41
Net earnings for the year 1918 over expenses and dividends paid to depositors		39,147 31

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139. THE UNION SAVINGS BANK OF WESTCHESTER COUNTY, MAMARONECK

[60 West Post road; incorporated 1887]

REUBEN G. BREWER, President. GEO. L. LYON, Treasurer.
CHARLES FIELD GRIFFEN, Vice-Pres. ELISHA H. GEDNEY, Asst. Treas.
WILLIAM A. BOYD, Vice-Pres.

TRUSTEES

BRADFORD RHODES,	WILLIAM R. BULL,	CHARLES M. BAXTER,
WILLIAM A. BOYD,	EDWIN T. CORNELL,	PATRICK H. COLLINS,
REUBEN G. BREWER,	GEORGE L. LYON,	SAMUEL R. BELL,
CHAS. FIELD GRIFFEN,	DANIEL WARREN,	EDWARD M. CLARK,
BURTON C. MEIGHAN,	CHARLES C. HOLDEN,	HUGH S. JARVIS.

FINANCIAL

RESOURCES

Bonds and mortgages				$516,723 58
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$122,500 00	$122,066 61	$122,500 00	
State of New York	10,000 00	10,300 00	9,900 00	
Cities in this State	10,000 00	10,275 00	9,800 00	
Counties in this State	2,000 00	2,087 04	2,080 00	
Towns in this State	21,445 12	21,777 00	21,376 00	
Villages in this State	83,307 00	84,440 56	84,219 00	
School districts in this State	18,000 00	18,350 37	17,710 00	
Railroad mortgage bonds	159,000 00	155,861 25	138,040 00	
	$426,252 12	$425,157 83	$405,625 00	
				405,625 00
Promissory notes				3,745 00
Other real estate, book value, $5,181.40; cost, $5,181.40; actual cash value				5,181 40
Cash on deposit in banks or trust companies				66,725 00
Cash on hand				1,914 30
Total of collectible interest				11,779 74
Amount of all other assets, viz.: Land contracts				3,628 05
				$1,015,322 07

LIABILITIES

Amount due depositors, viz.:		
Principal	$920,036 45	
Dividends credited or to be credited for the six months ending with December 31, 1918	16,872 72	
		$936,909 17
Other liabilities, viz.: Expenses incurred, but unpaid, Tax on surplus		350 00
Surplus on market value		78,062 90
		$1,015,322 07

Surplus on par value, $98,690.02.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$118,299 97
From depositors, not including dividends credited	276,772 92
From interest on loans, deposits and investments	47,668 75
From rents from other real estate	271 50
From mortgages	32,550 00

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From redemption of stocks and bonds	$81,825 57
From loans paid	5,400 00
From real estate sold	150 00
From all other sources, viz.: Land contract	325 00
	$563,263 71

PAYMENTS

To depositors, including dividends paid to them		$296,999 22
For loans on bonds and mortgages		4,000 00
For loans on stocks and bonds and other securities		9,145 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $174,250)		174,816 61
For interest (other than dividend payments to depositors)		127 78
For current expenses of the bank, viz.:		
For salaries	$4,700 00	
For taxes: Surplus	574 97	
For expenses, except taxes, of banking house:		
Repairs	190 58	
Insurance	6 60	
Other	270 71	
For rent of banking rooms	660 00	
For expenses of other real estate, viz.:		
Repairs	30 25	
Taxes	149 11	
For other expenses, not including expenses of other real estate nor other expenses of banking house	790 98	
		7,373 20
For real estate acquired by foreclosure, or in settlement of debts due the bank		2,162 60
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		68,639 30
		$563,263 71

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		2,655
Number of accounts opened or reopened during the year		428
Number of accounts closed during the year		406
Amount deposited during the year, not including dividends credited for that period		$276,772 92
Amount withdrawn during the year		296,999 22
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$17,002 15	
January 1, 1919	16,872 72	
		33,874 87
Average amount of each account January 1, 1919		315 20
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$49,340 73
Total expenses of the bank for the year 1918		7,373 20
Dividends paid to depositors for the year 1918		33,874 87
Net earnings for the year 1918 over expenses and dividends paid to depositors		8,092 66

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140. WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN

[Broadway and Main street; incorporated 1853]

ISAAC REQUA, President.
RICHARD B. COUTANT, Vice-Pres.
MOSES W. TAYLOR, Vice-President.
ELMORE T. WILLSEA, Treasurer.
CHARLES A. WOOD, Secretary.

TRUSTEES

RICHARD B. COUTANT, MOSES W. TAYLOR, ISAAC REQUA, ELMORE T. WILLSEA, CHAS. EDDISON, WM. A. BURNHAM, GEORGE S. WOOD, B. F. TOMPKINS, MICHAEL J. LYNCH, HERBERT A. REYNOLDS, CHARLES C. BRACE, EDGAR ALLEN, WM. H. VINALL,

FINANCIAL

RESOURCES

Bonds and mortgages				$2,095,223 70
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
United States	$115,000 00	$119,343 75	$117,100 00	
District of Columbia	50,000 00	48,100 00	50,500 00	
Cities in other States	116,000 00	123,228 00	116,560 00	
Cities in this State	640,000 00	658,781 18	629,375 00	
Counties in this State	50,000 00	52,210 00	47,000 00	
Towns in this State	15,000 00	15,000 00	14,550 00	
Villages in this State	316,000 00	323,307 40	314,090 00	
School districts in this State	14,000 00	15,264 00	13,770 00	
Railroad mortgage bonds	792,000 00	835,607 50	705,920 00	
	$2,108,000 00	$2,190,841 83	$2,008,865 00	2,008,865 00
Banking house and lot, book value, $25,000.00; cost, $37,365.32; actual cash value				25,000 00
Other real estate, book value, $252,704.59; cost, $242,546.66; actual cash value				242,546 66
Cash on deposit in banks or trust companies				387,652 10
Cash on hand				68,302 02
Total of collectible interest				91,420 71
Amount of all other assets, viz.: Land contract				9,780 85
				$4,928,791 04

LIABILITIES

Amount due depositors, viz.:		
Principal	$4,012,037 29	
Dividends credited or to be credited for the six months ending with December 31, 1918	76,273 66	
		$4,088,310 95
Surplus on market value		840,480 09
		$4,928,791 04

Surplus on par value, $939,615.09.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$443,856 82
From depositors, not including dividends credited	598,174 20
From interest on loans, deposits and investments	226,286 95
From rents from other real estate	7,005 55
From mortgages	66,600 00
From redemption of stocks and bonds	25,500 00
From loans paid	2,250 00
From real estate sold	100 50

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From all other sources, viz.:		
Cash over	$5 89	
Insurance dividend and water rebate	68 77	
On account of loss on contract	118 65	
		$193 31
		$1,369,967 33

PAYMENTS

To depositors, including dividends paid to them		$847,111 40
For loans on bonds and mortgages		7,400 00
For loans on stocks and bonds and other securities		2,250 00
For interest (other than dividend payments to depositors)		3 70
For current expenses of the bank, viz.:		
For salaries	$10,540 00	
For taxes: Banking house, $584.23; surplus, $7,997.35;	8,581 58	
For expenses of other real estate, viz.:		
Repairs	4,386 08	
Insurance	900 81	
Taxes	5,806 11	
For other expenses, not including expenses of other real estate nor other expenses of banking house	2,278 15	
		32,492 73
For real estate acquired by foreclosure, or in settlement of debts due the bank		24,523 93
Other payments, viz.:		
Cash short	$166 49	
Insurance advanced	64 96	
		231 45
Cash on hand and in banks or trust companies December 1, 1918, after transactions of the day		455,954 12
		$1,369,967 33

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		6,800
Number of accounts opened or reopened during the year		712
Number of accounts closed during the year		715
Amount deposited during the year, not including dividends credited for that period		$598,174 20
Amount withdrawn during the year		847,111 40
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$77,970 34	
January 1, 1919	76,273 66	
		154,244 00
Average amount of each account January 1, 1919		600 10
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$233,776 55
Total expenses of the bank for the year 1918		32,492 73
Dividends paid to depositors for the year 1918		154,244 00
Net earnings for the year 1918 over expenses and dividends paid to depositors		47,039 82

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141. YONKERS SAVINGS BANK, YONKERS

[16 South Broadway; incorporated 1854]

ALBERT L. SKINNER, President.
JOHN O. CAMPBELL, Vice-President.
BENJAMIN W. STILWELL, Vice-Pres.
WM. W. SCRUGHAM, Vice-Pres.
JAMES E. HOWES, Treasurer.
JOHN BELLOWS, Secretary.
RUDOLF EICKEMEYER, Secretary.
A. B. CUNNINGHAM, Cashier.

TRUSTEES

R. EICKEMEYER,
ALBERT L. SKINNER,
HARRY L. TWINE,
JOHN O. CAMPBELL,
WM. V. CAMPBELL,
BENJ. W. STILWELL,
WM. M. DICK,
JOHN BELLOWS,
WM. W. SCRUGHAM,
L. J. SCHLESINGER,
CHARLES H. KETCHAM,
N. A. WARREN,
WM. L. SAUNDERS,
EDWARD A. FITCH,
WILLIAM J. WALLIN,
HERBERT G. GOLDING,
JOSEPH E. THOMPSON.

FINANCIAL

RESOURCES

Bonds and mortgages				$5,594,550 00
Stock and bond investments, viz.:				
Stocks and bonds	Par value	Original cost	Estimated market value	
Cities in other States	1,205,000 00	1,270,565 77	1,220,375 00	
Cities in this State	939,200 00	961,997 51	940,546 00	
Counties in this State	77,560 00	80,196 00	80,464 30	
Towns in this State	152,159 32	156,983 43	154,288 50	
Villages in this State	110,500 00	113,233 92	112,335 00	
School districts in this State	113,250 00	115,731 40	113,900 00	
Railroad mortgage bonds	1,348,000 00	1,374,456 52	1,219,630 00	
	$3,945,669 32	$4,073,164 55	$3,841,538 80	
				3,841,538 80
Banking house and lot, book value, $100,000; cost, $100,000; actual cash value				100,000 00
Other real estate, book value, $85,068.46; cost, $85,068.46; actual cash value				85,068 46
Cash on deposit in banks or trust companies				613,391 27
Cash on hand				84,411 96
Total of collectible interest				91,262 34
Amount of all other assets, viz.:				
Rents due			$395 85	
Liberty Loan accounts			711,100 00	
				711,495 85
				$11,121,718 68

LIABILITIES

Amount due depositors, viz.:			
Principal		$9,869,809 30	
Dividends credited or to be credited for the six months ending with December 31, 1918		184,933 69	
			$10,054,742 99
Surplus on market value			1,066,975 69
			$11,121,718 68

Surplus on par value, $1,171,106.21.

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or trust companies January 1, 1918, before transactions of the day	$633,290 24
From depositors, not including dividends credited	2,146,496 98
From interest on loans, deposits and investments	511,139 17

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From rents from banking house		$4,729 55
From rents from other real estate		10,637 50
From mortgages		159,475 00
From redemption of stocks and bonds		386,550 00
From real estate sold		12,042 50
From all other sources, viz.:		
Liberty Bond account	$377,275 00	
Bankers Fidelity and Casualty Co	8,361 63	
		385,636 63
		$4,249,997 57

PAYMENTS

To depositors, including dividends paid to them		$2,281,799 10
For loans on bonds and mortgages		15,100 00
For stocks and bonds purchased, including premiums, commissions, etc. (total par value, $200,000)		200,000 00
For current expenses of the bank, viz.:		
For salaries	$16,991 74	
For taxes: Banking house, $3,510.91; surplus, $9,651.24	13,162 15	
For expenses, except taxes, of banking house:		
Repairs	1,286 29	
Insurance	170 50	
Other	2,750 88	
For expenses of other real estate, viz.:		
Repairs	1,920 90	
Insurance	90 92	
Taxes	2,500 16	
Other	4,445 66	
For other expenses, not including expenses of other real estate nor other expenses of banking house	7,164 24	
		50,483 44
For real estate acquired by foreclosure, or in settlement of debts due the bank		21,055 80
Other payments, viz.: Liberty bond account		983,756 00
Cash on hand and in banks or trust companies December 31, 1918, after transactions of the day		697,803 23
		$4,249,997 57

STATISTICAL INFORMATION

Number of open accounts January 1, 1919		20,481
Number of accounts opened or reopened during the year		3,577
Number of accounts closed during the year		3,235
Amount deposited during the year, not including dividends credited for that period		$2,146,496 98
Amount withdrawn during the year		2,281,799 10
Amount of dividends credited and paid for the year, viz.:		
July 1, 1918	$185,034 62	
January 1, 1919	184,933 69	
		369,968 31
Average amount of each account January 1, 1919		490 93
Rate per cent. of dividends to depositors during the six months ending June 30, 1918		4
Rate per cent. of dividends to depositors during the six months ending December 31, 1918		4
Total earnings of the bank for the year 1918, after allowing for amortization of premiums and discounts		$531,979 77
Total expenses of the bank for the year 1918		50,483 44
Dividends paid to depositors for the year 1918		369,968 31
Net earnings for the year 1918 over expenses and dividends paid to depositors		111,528 02

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STATEMENT

OF THE

Condition of the Savings Banks

OF THE

STATE OF NEW YORK

ON

July 1, 1918, and January 1, 1919

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1918

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, 1918	Number of accounts opened or reopened during year ending June 30, 1918
ALBANY COUNTY							
Albany City Savings Institution	$12,623,698 66	$11,936,187 74	.....	$687,510 92	$767,482 13	16,313	3,558
Albany County Savings Bank, Albany	10,807,436 86	10,009,026 23	$98,628 50	699,832 13	866,107 13	11,365	2,625
Albany Exchange Savings Bank	3,805,305 16	3,505,399 02	37,049 09	262,857 05	314,820 41	6,757	1,566
Albany Savings Bank	40,145,342 73	37,914,122 12	26,979 16	2,204,241 45	3,793,490 31	53,185	6,078
Cohoes Savings Institution	4,177,249 29	3,883,166 75	.....	294,082 54	405,269 39	9,231	2,061
Home Savings Bank of the City of Albany	10,722,573 25	10,013,158 04	559 17	708,856 04	1,001,913 73	14,972	2,442
Mechanics and Farmers' Savings Bank, The, Albany	2,685,523 13	2,281 852 34	21,750 00	381,920 79	517,240 79	4,059	394
Mechanics' Savings Bank, Cohoes	2,014,917 30	1,850,591 17	50,000 00	114,326 13	186,476 43	4,033	1,115
National Savings Bank of the City of Albany, The	14,884,897 29	13,901,551 57	100,432 24	882,913 48	1,000,761 86	20,411	3,496
Total	$101,866,993 67	$95,295,054 98	$335,398 16	$6,236,540 53	$8,853,553 18	143,326	23,245
BRONX COUNTY							
Pronx Savings Bank, The, New York	$2,279,633 26	$2,138,819 07	$104,639 00	$36,175 19	$75,995 19	9,159	2,546
Dollar Savings Bank, New York	16,366,789 61	15,112,473 87	12,416 00	1,241,899 74	1,295,789 74	48,019	11,364
North Side Savings Bank, New York	2,202,341 83	2,150,149 47	500 00	52,192 36	61,950 31	8,343	2,389
Total	$20,849,264 70	$19,401,442 41	$117,555 00	$1,330,267 29	$1,433,675 24	65,521	16,297
BROOME COUNTY							
Binghamton Savings Bank	$7,596,922 46	$7,149,990 58	.....	$446,931 88	$720,444 70	21,989	2,837
Chenango Valley Savings Bank, Binghamton	1,934,072 61	1,873,360 80	.....	60,711 81	89,970 09	12,721	3,525
Total	$9,539,995 07	$9,023,351 38	.....	$507,643 69	$810,414 79	34,710	6,362
CAYUGA COUNTY							
Auburn Savings Bank	$6,941,362 54	$6,441,086 93	$300 90	$499,974 71	$662,052 69	13,440	1,453
Cayuga County Savings Bank, Auburn	4,979,688 24	4,691,592 18	38,591 73	249,504 33	403,745 78	10,686	1,611
Total	$11,921,050 78	$11,132,679 11	$38,892 63	$749,479 04	$1,065,798 47	24,126	3,067
CHEMUNG COUNTY							
Elmira Savings Bank, The	$1,178,405 78	$1,095,197 96	.....	$83,207 82	$114,268 16	4,674	1,117

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1918 — Continued

NAMES	Number of accounts closed during year ending June 30, 1918	Amount deposited during year ending June 30, 1918, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1918	Amount of dividends credited and paid during year ending June 30, 1918	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1918
ALBANY COUNTY						
Albany City Savings Institution	2,628	$2,151,428 91	$2,929,869 23	$460,779 12	$26,050 66	4
Albany County Savings Bank, Albany	2,414	2,398,440 79	3,060,660 04	401,386 33	19,019 63	4
Albany Exchange Savings Bank	1,210	881,653 74	1,263,199 06	143,867 92	9,049 79	4
Albany Savings Bank	7,165	6,041,361 82	8,060,659 55	1,461,245 69	82,209 46	4
Cohoes Savings Institution	1,483	785,004 58	919,417 28	147,183 75	8,904 08	4
Home Savings Bank of the City of Albany	2,149	2,082,769 05	2,761,235 28	384,617 91	20,662 52	4
Mechanics and Farmers Savings Bank, The, Albany	531	451,634 78	646,024 49	89,593 74	4,168 50	3½
Mechanics Savings Bank, Cohoes	667	468,321 49	536,890 21	69,437 10	5,686 74	4
National Savings Bank of the City of Albany, The	4,237	2,751,686 31	3,555,166 98	537,962 85	22,417 80	4
Total	22,484	$18,012,301 47	$23,733,172 12	$3,696,074 41	$198,169 18	.....
BRONX COUNTY						
Bronx Savings Bank, The, New York	1,774	$1,218,297 78	$999,613 99	$59,810 28	$9,469 98	3½
Dollar Savings Bank, New York	12,195	5,473,766 70	5,573,814 33	466,793 80	36,552 52	3½
North Side Savings Bank, New York	1,964	1,047,578 46	920,044 63	62,410 94	10,204 59	3½
Total	15,933	$7,739,642 94	$7,493,472 95	$589,015 02	$56,227 09	.....
BROOME COUNTY						
Binghamton Savings Bank	3,936	$2,863,255 77	$3,595,879 91	$242,662 34	$15,102 16	3½
Chenango Valley Savings Bank, Binghamton	2,827	1,133,900 83	1,244,426 67	62,104 48	9,462 68	3½
Total	6,763	$3,997,156 60	$4,750,306 58	$304,766 82	$24,564 84	.....
CAYUGA COUNTY						
Auburn Savings Bank	1,685	$1,666,768 80	$1,855,911 79	$246,246 19	$16,509 05	4
Cayuga County Savings Bank, Auburn	1,525	1,449,011 49	1,549,191 12	178,933 36	11,157 88	4
Total	3,210	$3,115,780 29	$3,405,102 91	$425,179 55	$27,666 93	.....
CHEMUNG COUNTY						
Elmira Savings Bank, The	1,356	$525,095 60	$601,451 02	$34,135 92	$2,827 39	3½

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1918 — 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, 1918	Number of accounts opened or reopened during year ending June 30, 1918
COLUMBIA COUNTY							
Hudson City Savings Institution	$5,945,875 34	$5,428,674 01	.....	$517,201 33	$650,421 61	10,416	1,283
CORTLAND COUNTY							
Cortland Savings Bank	$4,825,337 84	$4,440,514 33	$19,198 00	$365,625 51	$490,856 48	11,685	1,278
DUTCHESS COUNTY							
Fishkill Savings Institute	$637,097 37	$600,712 28	$20 00	$36,365 09	$45,912 37	1,143	125
Matteawan Savings Bank, Beacon	1,006,171 87	895,135 83	48,924 23	62,111 81	87,238 21	2,330	389
Mechanics' Savings Bank, The, Beacon	2,884,036 81	2,496,093 45	91,678 12	296,265 24	349,342 81	6,025	1,556
Pawling Savings Bank	857,212 58	803,030 31	.....	54,182 27	80,299 64	2,130	210
Poughkeepsie Savings Bank, The	15,533,038 19	14,540,468 77	.....	992,569 42	1,528,368 24	27,740	2,319
Rhinebeck Savings Bank	937,159 46	881,431 56	686 15	55,041 75	82,826 46	2,941	222
Wappinger Savings Bank, Wappingers Falls	760,255 69	710,071 44	6,850 00	43,334 25	61,619 95	1,755	198
Total	$22,614,971 97	$20,926,943 64	$148,158 50	$1,539,869 83	$2,235,607 68	44,070	5,010
ERIE COUNTY							
American Savings Bank of Buffalo	$3,091,036 90	$3,035,934 75	.....	$55,102 15	$101,482 50	7,981	2,287
Buffalo Savings Bank	45,793,794 92	42,562,408 46	.....	3,231,386 46	4,130,278 37	68,996	10,186
Erie County Savings Bank, Buffalo	62,222,606 64	58,657,343 81	.....	3,565,262 83	5,977,615 33	92,920	11,372
Western Savings Bank, The, Buffalo	12,437,190 25	11,757,488 81	.....	679,701 44	1,130,088 50	14,988	2,476
Total	$123,544,628 71	$116,013,175 83	.....	$7,531,452 88	$11,339,464 70	184,885	26,321
GREENE COUNTY							
Catskill Savings Bank	$3,776,922 02	$3,440,974 86	$7,038 75	$328,908 41	$422,437 95	7,391	877
JEFFERSON COUNTY							
Jefferson County Savings Bank, Watertown	$9,978,845 35	$9,610,444 88	$27,231 75	$341,168 72	$759,700 85	29,343	1,975
Watertown Savings Bank	4,164,051 38	3,960,840 66	.....	203,210 72	247,797 05	9,241	885
Total	$14,142,896 73	$13,571,285 54	$27,231 75	$544,379 44	$1,007,497 90	38,584	2,860

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1918]—Continued

NAMES	Number of accounts closed during year ending June 30, 1918	Amount deposited during year ending June 30, 1918, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1918	Amount of dividends credited and paid during year ending June 30, 1918	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1918
COLUMBIA COUNTY						
Hudson City Savings Institution	1,696	$1,037,838 52	$1,359,270 85	$207,215 12	$7,203 07	4
CORTLAND COUNTY						
Cortland Savings Bank	1,572	$898,119 10	$1,100,091 11	$168,101 63	$7,978 89	4
DUTCHESS COUNTY						
Fishkill Savings Institute	93	$88,145 24	$94,296 47	$22,542 56	$1,540 08	4
Matteawan Savings Bank, Beacon	372	160,815 27	233,440 00	35,901 57	2,381 84	4
Mechanics' Savings Bank, The, Beacon	855	416,036 02	536,763 49	96,932 74	5,411 14	4
Pawling Savings Bank	233	136,394 16	188,993 72	29,293 92	2,231 80	3½
Poughkeepsie Savings Bank, The	2,725	1,939,192 28	2,716,635 74	557,416 20	19,418 37	4
Rhinebeck Savings Bank	241	119,031 09	160,142 49	31,920 67	2,529 29	3½
Wappinger Savings Bank, Wappingers Falls	249	210,178 12	240,891 66	27,409 77	1,875 14	4
Total	4,768	$3,069,792 18	$4,171,163 57	$801,417 43	$35,387 66	.....
ERIE COUNTY						
American Savings Bank of Buffalo	2,522	$1,413,939 54	$1,446,437 65	$110,333 17	$8,224 94	4
Buffalo Savings Bank	11,123	11,256,982 70	12,801,519 42	1,615,308 69	69,455 31	4
Erie County Savings Bank, Buffalo	14,030	12,683,893 15	15,334,807 41	2,199,113 38	108,748 95	4
Western Savings Bank, The, Buffalo	2,367	2,778,187 01	3,277,410 68	450,545 24	19,938 98	4
Total	30,042	$28,133,002 40	$32,860,175 16	$4,375,300 48	$206,368 18	.....
GREENE COUNTY						
Catskill Savings Bank	852	$858,440 22	$856,158 51	$128,728 01	$5,917 45	4
JEFFERSON COUNTY						
Jefferson County Savings Bank, Watertown	2,738	$2,046,665 09	$1,954,952 55	$353,014 43	$21,896 97	4
Watertown Savings Bank	1,130	674,290 42	747,834 05	150,439 83	8,368 68	4
Total	3,868	$2,720,955 51	$2,702,786 60	$503,454 26	$30,265 65	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1918 — 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, 1918	Number of accounts opened or reopened during year ending June 30, 1918
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn	$2,004,222 04	$1,874,234 65	$92,606 00	$37,381 39	$52,899 62	8,550	4,029
Brevoort Savings Bank, Brooklyn	6,445,273 73	6,093,101 85	44,364 00	307,807 88	343,282 13	17,825	3,230
Brooklyn Savings Bank	64,248,963 12	58,471,234 67	30,500 00	5,747,228 45	7,393,015 20	72,474	8,964
Bushwick Savings Bank, The, Brooklyn	7,559,520 46	7,005,498 33	5,500 00	548,522 13	599,886 91	16,487	2,714
City Savings Bank of Brooklyn, The	5,568,747 85	5,258,104 74	70,930 82	239,712 29	266,531 53	12,208	3,121
Dime Savings Bank of Brooklyn, The	57,991,411 27	53,162,713 87	233,104 77	4,595,592 63	5,706,559 65	110,718	20,625
Dime Savings Bank of Williamsburgh, The, Brooklyn	12,870,720 07	11,986,339 47	189,133 87	695,246 73	768,121 23	16,492	2,514
East Brooklyn Savings Bank, Brooklyn	9,967,626 31	9,305,161 28	87,215 00	625,250 03	864,801 06	17,760	3,545
Eastern District Savings Bank of the City of Brooklyn	10,825,054 96	10,374,556 82	.....	450,498 14	536,661 52	27,931	5,014
East New York Savings Bank, Brooklyn	5,012,562 71	4,563,215 45	.....	449,347 26	515,297 26	10,425	2,166
Flatbush Savings Bank, Brooklyn	1,036,295 53	1,022,912 36	.....	13,383 17	21,583 17	7,079	3,715
Germania Savings Bank, Kings County, Brooklyn	13,699,276 37	12,783,888 61	.....	915,387 76	1,068,456 74	20,517	2,714
German Savings Bank of Brooklyn	24,835,442 65	23,004,475 57	8,000 00	1,822,967 08	1,947,449 78	45,468	5,787
Greater New York Savings Bank, The, Brooklyn	6,428,691 40	5,949,049 80	258,119 45	221,522 15	231,317 15	20,921	5,124
Green Point Savings Bank, The, Brooklyn	11,844,135 67	10,759,789 25	8,500 00	1,075,855 42	1,305,353 42	20,378	3,096
Hamburg Savings Bank, Brooklyn	2,619,631 24	2,548,744 82	.....	70,886 42	79,177 30	8,902	1,733
Home Savings Bank, Brooklyn	689,816 22	668,111 42	.....	21,704 80	19,019 80	2,715	718
Kings County Saving Institution, The, Brooklyn	14,592,050 56	13,672,740 22	.....	919,310 34	1,294,507 01	14,205	1,146
Prudential Savings Bank, Brooklyn	3,692,500 68	3,575,910 99	745 22	115,844 47	110,435 20	9,779	2,413
South Brooklyn Savings Institution, The, Brooklyn	29,252,852 11	26,084,041 17	84,070 00	3,084,740 94	3,836,162 94	37,872	7,075
Sumner Savings Bank, Brooklyn	1,319,923 10	1,300,967 88	.....	18,955 22	79,895 22	6,330	3,964
Williamsburgh Savings Bank, Brooklyn	92,800,661 50	80,734,009 12	318,998 00	11,747,654 38	12,117,441 02	112,214	11,977
Total	$385,305,379 55	$350,198,793 34	$1,381,787 13	$33,724,799 08	$39,147,764 85	617,050	105,384
MADISON COUNTY							
Oneida Savings Bank	$4,257,578 20	$3,943,465 57	$480 12	$313,632 51	$419,771 01	9,476	1,368
MONROE COUNTY							
East Side Savings Bank of Rochester, The	$15,693,319 31	$14,783,785 82	$165,407 45	$744,126 04	$839,933 64	46,703	8,635
Mechanics' Savings Bank, Rochester	5,750,290 95	5,051,419 54	418,993 25	279,879 16	444,456 03	18,201	10,651
Monroe County Savings Bank, Rochester	28,726,192 28	25,479,973 58	1,221,275 12	2,024,943 58	2,713,368 08	37,236	3,573
Rochester Savings Bank	34,404,464 88	29,360,804 54	2,765,501 19	2,278,159 15	3,314,123 71	67,343	11,559
Total	$84,574,267 42	$74,675 983 48	$4,571,176 01	$5,327,107 93	$7,361,880 46	169,483	34,418

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1918 — Continued

NAMES	Number of accounts closed during year ending June 30, 1918	Amount deposited during year ending June 30, 1918, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1918	Amount of dividends credited and paid during year ending June 30, 1918	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1918
KINGS COUNTY						
Bay Ridge Savings Bank, Brooklyn	2,497	$1,586,954 18	$1,051,589 55	$50,366 83	$6,054 35	4
Brevoort Savings Bank, Brooklyn	2,990	2,366,477 82	2,158,591 00	212,779 08	11,520 11	4
Brooklyn Savings Bank	9,845	11,250,116 53	13,871,779 64	2,223,761 38	94,718 10	4
Bushwick Savings Bank, The, Brooklyn	2,021	1,781,695 90	1,855,742 62	257,306 81	22,703 35	4
City Savings Bank of Brooklyn, The	2,448	2,022,880 60	1,757,195 58	183,246 62	16,508 22	4
Dime Savings Bank of Brooklyn, The	19,141	16,024,363 16	15,231,240 45	1,913,760 12	106,087 42	4
Dime Savings Bank of Williamsburgh, The, Brooklyn	2,552	2,765,542 20	3,194,088 54	451,980 04	26,896 15	4
East Brooklyn Savings Bank, Brooklyn	3,254	2,570,357 32	2,478,142 41	336,770 37	20,469 10	4
Eastern District Savings Bank of the City of Brooklyn	4,295	3,704,680 03	3,493,833 55	367,434 71	20,524 90	4
East New York Savings Bank, Brooklyn	1,666	1,336,012 61	1,252,198 08	164,099 21	10,721 32	4
Flatbush Savings Bank, Brooklyn	1,278	955,172 29	482,109 91	24,883 89	4,566 60	4
Germania Savings Bank, Kings County, Brooklyn	3,265	2,966,425 07	3,782,883 67	484,153 89	31,851 60	4
German Savings Bank of Brooklyn	6,743	6,385,067 52	6,751,346 57	845,621 14	31,712 93	4
Greater New York Savings Bank, The, Brooklyn	3,989	2,675,721 62	2,229,312 77	199,341 45	19,823 77	4
Green Point Savings Bank, The, Brooklyn	2,955	2,799,076 48	2,784,740 86	390,728 17	29,018 31	4
Hamburg Savings Bank, Brooklyn	1,249	934,860 89	805,276 76	89,791 94	5,192 19	4
Home Savings Bank, Brooklyn	634	269,373 23	289,702 93	23,624 76	3,150 10	4
Kings County Savings Institution, The, Brooklyn	1,342	2,048,792 24	2,811,8'5 02	526,068 32	33,258 41	4
Prudential Savings Bank, Brooklyn	1,463	1,522,060 13	1,249,823 49	123,087 68	10,132 75	4
South Brooklyn Savings Institution, The, Brooklyn	6,782	5,569,794 11	6,269,168 34	973,597 13	61,102 12	4
Sumner Savings Bank, Brooklyn	1,638	634,142 07	514,445 89	43,639 59	5,488 15	4
Williamsburgh Savings Bank, Brooklyn	13,023	15,154,233 60	17,998,991 38	3,040,477 28	130,138 77	4
Total	95,070	$87,314,809 50	$92,395,009 52	$12,925,520 41	$701,638 72	.....
MADISON COUNTY						
Oneida Savings Bank	1,370	$963,247 41	$1,132,728 91	$152,869 94	$8,920 06	4
MONROE COUNTY						
East Side Savings Bank of Rochester, The	10,106	$4,248,486 35	$4,853,361 47	$574,450 18	$30,612 58	4
Mechanics Savings Bank, Rochester	8,947	1,461,847 71	1,677,324 46	196,276 11	16,818 64	4
Monroe County Savings Bank, Rochester	5,484	5,126,495 40	6,841,444 51	1,013,490 08	45,525 79	4
Rochester Savings Bank	11,977	6,343,793 90	6,765,948 41	1,125,782 21	65,884 37	4
Total	36,514	$17,180,633 36	$20,138,078 85	$2,909,998 58	$158,841 38	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1918 — 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, 1918	Number of accounts opened or reopened during year ending June 30, 1918
MONTGOMERY COUNTY							
Amsterdam Savings Bank	$6,533,994 33	$5,981,596 07	.....	$552,398 26	$503,901 58	15,238	1,498
NASSAU COUNTY							
Roslyn Savings Bank of Roslyn	$2,812,420 31	$2,575,528 98	.....	$239,891 33	$304,275 83	5,434	1,721
NEW YORK COUNTY							
American Savings Bank, New York	$3,670,830 95	$3,517,227 25	$54,396 66	$99,207 04	$235,287 04	10,882	2,572
Bank for Savings in the City of New York, The	96,819,259 15	89,546,068 59	9,812 50	7,263,378 06	13,655,058 06	138,153	13,483
Bowery Savings Bank, The, New York	118,124,241 73	104,422,374 44	3,500 00	13,698,367 29	16,771,570 78	142,421	22,774
Broadway Savings Institution, New York	15,040,127 75	14,456,336 91	.....	583,790 84	727,690 84	15,664	1,814
Citizens Savings Bank, New York	18,641,030 57	16,391,534 23	.....	2,249,496 34	2,521,276 34	27,183	3,774
Commonwealth Savings Bank of New York City	1,523,110 80	1,499,594 96	.....	23,515 84	51,049 84	8,233	2,637
Dry Dock Savings Institution, New York	57,100,201 87	52,150,361 26	48,000 00	4,901,840 61	5,814,182 35	85,085	17,105
East River Savings Institution, The, New York	39,972,838 31	36,280,210 50	18,511 24	3,674,116 57	4,897,646 57	32,538	4,226
Emigrant Industrial Savings Bank, New York	182,068,319 86	171,782,835 99	162,021 00	10,123,462 87	13,714,340 78	185,225	27,816
Empire City Savings Bank, New York	6,031,065 75	5,688,501 14	.....	342,564 61	388,908 01	18,798	4,912
Excelsior Savings Bank, New York	19,741,573 04	18,865,477 80	.....	876,095 24	1,260,136 12	32,144	7,302
Franklin Savings Bank, New York	28,748,440 79	26,385,058 50	1,947 46	2,361,434 83	2,655,386 08	56,819	8,575
German Savings Bank in the City of New York	100,364,758 49	92,225,629 18	.....	8,139,129 31	11,957,088 03	136,589	11,597
Greenwich Savings Bank, The, New York	78,731,039 32	72,476,704 21	34,423 47	6,219,911 64	7,825,201 31	101,384	10,345
Harlem Savings Bank, New York	29,726,800 85	27,310,293 68	.....	2,426,507 17	3,209,864 97	57,740	8,638
Irving Savings Institution, The, New York	22,120,818 99	20,869,821 86	.....	1,250,997 13	1,708,984 13	23,063	2,229
Italian Savings Bank of the City of New York	7,024,956 76	6,653,281 27	52,423 00	319,252 49	390,772 49	19,530	3,675
Maiden Lane Savings Bank, New York	2,375,338 94	2,346,966 18	.....	28,372 76	65,047 36	7,411	2,045
Manhattan Savings Institution, The, New York	11,988,804 90	11,025,634 26	81,855 84	881,314 80	1,283,850 30	21,124	3,139
Metropolitan Savings Bank, New York	15,451,970 87	14,627,821 12	.....	824,149 75	1,320,799 75	20,259	4,490
New York Savings Bank	48,077,111 98	44,420,694 89	.....	3,656,417 09	4,473,027 09	51,332	7,817
North River Savings Bank, New York	10,212,322 24	9,555,831 43	71,419 73	585,071 08	727,406 08	21,054	3,636
Seamen's Bank for Savings in the City of New York	86,223,233 07	80,361,327 66	.....	5,861,905 41	9,569,390 91	98,413	12,042
Union Dime Savings Bank, New York	53,113,350 99	48,946,367 79	44,640 00	4,122,343 20	5,272,978 20	132,463	23,235
Union Square Savings Bank, New York	16,125,015 25	15,244,396 46	.....	880,618 79	1,417,088 79	20,329	5,019
United States Savings Bank in the City of New York	6,567,761 82	6,257,077 80	.....	310,684 02	491,216 52	16,327	4,101
Universal Savings Bank, The, New York	639,652 61	639,104 52	22 44	525 65	14,875 65	8,771	7,644
West Side Savings Bank, New York	5,200,050 65	4,913,836 25	1,837 50	284,376 90	328,350 92	13,140	2,328
Total	$1,081,434,028 30	$998,860,370 13	$584,810 84	$81,988,847 33	$112,748,175 31	1,502,074	228,970

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1918 — Continued

NAMES	Number of accounts closed during year ending June 30, 1918	Amount deposited during year ending June 30, 1918, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1918	Amount of dividends credited and paid during year ending June 30, 1918	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1918
MONTGOMERY COUNTY						
Amsterdam Savings Bank	1,710	$1,468,752 93	$1,511,951 93	$216,447 56	$11,772 92	4
NASSAU COUNTY						
Roslyn Savings Bank of Roslyn	859	$534,254 15	$600,714 52	$96,645 46	$6,328 02	4
NEW YORK COUNTY						
American Savings Bank, New York	1,831	$1,395,749 88	$1,444,926 49	$107,948 51	$16,495 84	3½
Bank for Savings in the City of New York, The	19,468	12,574,996 10	20,085,178 91	3,216,424 41	154,174 06	3½
Bowery Savings Bank, The, New York	24,001	21,602,787 42	27,151,339 14	3,659,172 69	136,423 23	3½
Broadway Savings Institution, New York	2,342	2,676,309 70	3,911,803 55	554,997 41	31,551 30	4
Citizens Savings Bank, New York	3,440	3,563,083 79	4,343,142 03	572,436 98	44,576 09	3¾
Commonwealth Savings Bank of New York City	1,317	844,821 47	728,155 73	48,124 21	4,586 33	4
Dry Dock Savings Institution, New York	15,092	14,511,746 95	13,675,907 28	1,637,378 08	63,872 99	3½
East River Savings Institution, The, New York	5,065	6,601,313 42	9,385,400 54	1,395,115 55	128,004 73	4
Emigrant Industrial Savings Bank, New York	23,675	35,081,934 65	36,577,485 71	6,406,562 23	357,250 76	4
Empire City Savings Bank, New York	4,993	2,473,580 52	2,480,127 81	170,468 46	30,368 97	3½
Excelsior Savings Bank, New York	5,729	5,860,903 26	5,892,769 88	686,603 80	75,207 58	4
Franklin Savings Bank, New York	9,304	7,460,525 30	8,504,152 41	847,250 34	60,672 33	3½
German Savings Bank in the City of New York	22,028	16,394,564 94	24,373,941 51	3,525,813 57	146,988 40	4
Greenwich Savings Bank, The, New York	12,930	9,943,954 31	14,821,233 94	2,651,277 52	127,557 27	3¾
Harlem Savings Bank, New York	9,862	6,239,252 13	7,728,346 26	887,602 08	60,720 28	3½
Irving Savings Institution, The, New York	3,061	3,273,625 45	4,349,149 79	395,643 89	23,059 14	4
Italian Savings Bank of the City of New York	3,141	3,249,124 26	2,527,884 20	191,601 91	20,375 77	3½
Maiden Lane Savings Bank, New York	1,844	1,499,327 06	1,495,673 68	76,781 09	10,223 60	4
Manhattan Savings Institution, The, New York	3,694	2,990,207 77	4,018,560 84	361,795 05	67,602 54	3½
Metropolitan Savings Bank, New York	3,607	3,166,165 75	3,481,267 13	548,364 02	28,227 69	4
New York Savings Bank	7,688	7,401,951 90	9,226,691 49	1,679,778 87	67,190 31	4
North River Savings Bank, New York	3,560	2,840,967 81	3,351,821 70	316,095 56	28,613 63	3¾
Seamen's Bank for Savings in the City of New York	15,674	12,703,162 80	17,211,830 72	3,035,148 85	106,035 80	4
Union Dime Savings Bank, New York	25,199	15,329,916 52	17,125,775 90	1,541,857 59	90,281 65	3½
Union Square Savings Bank, New York	3,211	4,664,808 68	3,668,406 61	545,105 97	34,020 68	4
United States Savings Bank in the City of New York	3,228	2,270,196 29	2,448,427 48	195,758 95	16,041 60	3½
Universal Savings Bank, The, New York	5,231	839,659 80	667,414 90	15,741 19	6,248 37	4
West Side Savings Bank, New York	2,053	1,606,534 00	1,403,619 99	175,165 50	14,381 97	4
Total	242,268	$209,061,171 93	$252,580,435 62	$35,856,014 28	$1,950,752 91	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1918 — 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, 1918	Number of accounts opened or reopened during year ending June 30, 1918
NIAGARA COUNTY							
Farmers and Mechanics' Savings Bank of the City of Lockport	$6,716,225 14	$6,285,050 42	.....	$431,174 72	$579,657 64	13,945	2,753
Niagara County Savings Bank, Niagara Falls	2,901,862 99	2,767,360 10	$4,918 32	129,584 57	159,546 20	8,869	3,289
Total	$9,618,088 13	$9,052,410 52	$4,918 32	$560,759 29	$739,203 84	22,814	6,042
ONEIDA COUNTY							
Oneida County Savings Bank, The, Rome	$2,533,939 28	$2,387,835 74	$8,170 00	$137,933 54	$247,272 54	7,518	705
Rome Savings Bank, The	3,894,522 17	3,541,171 30	10,365 00	342,985 87	427,584 92	10,364	1,287
Savings Bank of Utica, The	18,105,120 91	15,821,271 61	455,353 65	1,828,495 65	1,936,033 05	35,332	6,122
Total	$24,533,582 36	$21,750,278 65	$473,888 65	$2,309,415 06	$2,611,790 51	53,214	8,174
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse	$31,154,554 72	$28,277,336 20	$541,207 43	$2,335,961 09	$2,940,118 61	55,734	10,983
Skaneateles Savings Bank	1,537,253 74	1,427,319 43	.....	109,934 31	144,689 06	4,034	374
Syracuse Savings Bank	17,240,218 02	15,158,157 78	142,477 41	1,939,582 83	2,645,466 33	28,383	2,877
Total	$49,932,026 48	$44,862,863 41	$683,684 84	$4,385,478 23	$5,730,274 00	88,151	14,234
ONTARIO COUNTY							
Geneva Savings Bank	$1,224,042 06	$1,203,503 39	.....	$20,539 27	$37,373 02	5,206	1,155
ORANGE COUNTY							
Cornwall Savings Bank, The, Cornwall-on-the-Hudson	$447,352 48	$424,806 67	$100 00	$22,445 81	$34,472 31	1,311	124
Goshen Savings Bank	1,732,305 73	1,648,349 16	4,491 00	79,465 57	101,775 82	3,428	366
Middletown Savings Bank	6,141,704 68	5,860,652 40	16,378 00	264,774 28	438,499 52	13,079	1,338
Newburgh Savings Bank	14,754,013 42	12,665,084 83	19,821 64	2,068,106 95	2,052,743 35	18,842	2,161
Walden Savings Bank	1,195,724 95	1,090,931 28	.....	104,793 67	129,583 67	3,313	357
Warwick Savings Bank, The	1,314,149 47	1,248,053 36	.....	68,096 11	65,140 79	3,460	255
Total	$25,585,250 73	$22,936,877 70	$40,690 64	$2,607,682 39	$2,832,215 46	43,433	4,601

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1918 — Continued

NAMES	Number of accounts closed during year ending June 30, 1918	Amount deposited during year ending June 30, 1918, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1918	Amount of dividends credited and paid during year ending June 30, 1918	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1918
NIAGARA COUNTY						
Farmers and Mechanics Savings Bank of the City of Lockport	2,992	$2,546,185 13	$2,771,328 98	$240,978 49	$16,187 18	4
Niagara County Savings Bank, Niagara Falls	2,664	1,795,949 86	1,743,561 89	97,599 71	7,810 89	4
Total	5,656	$4,342,134 99	$4,514,890 87	$338,578 20	$23,998 07	.....
ONEIDA COUNTY						
Oneida County Savings Bank, The, Rome	884	$515,076 76	$677,835 60	$82,477 47	$5,865 36	3½
Rome Savings Bank, The	1,098	745,179 10	965,478 91	121,434 07	11,536 00	3½
Savings Bank of Utica, The	7,350	3,568,858 91	4,611,061 35	546,500 71	31,488 81	3½
Total	9,332	$4,829,114 77	$6,254,395 86	$750,412 25	$48,890 17	.....
ONONDAGA COUNTY						
Onondaga County Savings Bank, Syracuse	10,662	$7,100,935 34	$7,773,491 35	$1,088,258 68	$50,053 92	4
Skaneateles Savings Bank	277	687,877 45	675,897 29	52,654 26	4,007 45	4
Syracuse Savings Bank	2,480	3,820,899 42	4,100,436 89	582,898 98	44,234 67	4
Total	13,419	$11,609,712 21	$12,549,825 53	$1,723,811 92	$98,296 04	.....
ONTARIO COUNTY						
Geneva Savings Bank	1,255	$607,093 33	$613,056 44	$42,742 82	$4,215 34	4
ORANGE COUNTY						
Cornwall Savings Bank, The, Cornwall-on-the-Hudson	161	$79,355 42	$104,948 06	$16,323 15	$998 19	4
Goshen Savings Bank	446	344,525 45	405,883 23	62,072 00	2,450 97	4
Middletown Savings Bank	1,485	1,129,922 62	1,282,000 31	221,101 79	13,315 67	4
Newburgh Savings Bank	2,212	1,483,622 81	2,176,391 35	487,630 41	17,634 67	4
Walden Savings Bank	421	246,194 45	294,474 96	39,813 67	2,454 78	3½
Warwick Savings Bank, The	378	224,985 27	344,266 77	46,018 09	3,690 68	3½
Total	5,103	$3,511,606 03	$4,607,963 68	$872,959 11	$40,544 96	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1919—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, 1918	Number of accounts opened or reopened during year ending June 30, 1918
OSWEGO COUNTY							
Fulton Savings Bank	$2,924,921 29	$2,724,985 07	.....	$199,936 22	$208,627 22	7,796	3,224
Oswego City Savings Bank	4,261,625 32	3,946,867 02	$29,003 00	285,755 30	326,871 44	8,141	1,170
Oswego County Savings Bank, Oswego	4,253,408 57	3,904,979 84	.....	348,428 73	374,246 63	6,334	862
Total	$11,439,955 18	$10,576,831 93	$29,003 00	$834,120 25	$909,745 29	22,271	5,256
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster	$1,546,165 77	$1,462,922 12	.....	$83,243 65	$87,325 05	3,155	611
QUEENS COUNTY							
College Point Savings Bank	$2,036,853 70	$1,911,076 50	.....	$125,777 20	$194,532 70	3,922	633
Jamaica Savings Bank	6,938,347 18	6,451,393 43	.....	486,953 75	546,115 94	13,564	2,826
Long Island City Savings Bank	11,396,197 79	10,277,754 83	$71,702 45	1,046,740 51	1,108,610 21	23,916	4,237
Queens County Savings Bank, The, Flushing	4,977,869 14	4,611,284 22	.....	366,584 92	422,620 67	10,600	2,148
Total	$25,349,267 81	$23,251,508 98	$71,702 45	$2,026,056 38	$2,271,879 52	52,002	9,844
RENSSELAER COUNTY							
Troy Savings Bank	$12,118,449 97	$11,073,010 32	$107,685 03	$937,754 62	$1,425,645 08	18,588	2,302
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton	$2,278,220 54	$2,087,203 05	$71,251 50	$119,774 99	$150,944 99	6,402	1,012
Staten Island Savings Bank, Stapleton	6,765,643 46	6,185,966 74	141,324 30	438,352 42	577,168 42	16,581	2,213
Total	$9,043,873 00	$8,273,169 79	$212,575 80	$558,127 41	$728,113 41	22,983	3,225
ST. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg	$1,085,841 24	$1,040,191 82	$19,274 50	$26,374 92	$54,165 41	3,675	636
SCHENECTADY COUNTY							
Schenectady Savings Bank	$13,349,293 47	$9,723,547 14	$3,030,882 36	$594,863 97	$679,308 51	42,995	9,156
SENECA COUNTY							
Seneca Falls Savings Bank, The	$1,078,884 95	$1,027,866 74	$81 93	$50,936 28	$90,588 13	3,137	497

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1918 — Continued

NAMES	Number of accounts closed during year ending June 30, 1918	Amount deposited during year ending June 30, 1918, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1918	Amount of dividends credited and paid during year ending June 30, 1918	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1918
OSWEGO COUNTY						
Fulton Savings Bank	1,972	$1,176,830 86	$1,170,789 46	$102,595 09	$7,477 87	4
Oswego City Savings Bank	1,131	934,141 26	1,103,489 18	152,043 36	6,584 61	4
Oswego County Savings Bank, Oswego	939	806,206 52	984,180 21	150,961 17	5,650 58	4
Total	4,042	$2,917,178 64	$3,258,458 85	$405,599 62	$19,713 06	4
PUTNAM COUNTY						
Putnam County Savings Bank, Brewster	455	$274,659 31	$309,181 28	$54,465 52	$3,568 62	4
QUEENS COUNTY						
College Point Savings Bank	424	$527,837 54	$470,769 52	$69,677 33	$6,717 48	4
Jamaica Savings Bank	1,773	1,748,666 74	1,734,933 64	235,872 95	19,720 46	4
Long Island City Savings Bank	5,368	3,258,922 96	3,124,922 59	368,213 26	30,057 89	4
Queens County Savings Bank, The, Flushing	1,696	1,283,452 06	1,355,018 62	167,731 39	9,545 05	4
Total	9,261	$6,818,879 30	$6,685,644 37	$841,494 93	$66,040 88	.....
RENSSELAER COUNTY						
Troy Savings Bank	2,625	$1,819,801 23	$2,166,929 79	$430,461 68	$25,286 41	4
RICHMOND COUNTY						
Richmond County Savings Bank, West New Brighton	773	$932,825 25	$829,982 41	$71,874 79	$5,734 70	4
Staten Island Savings Bank, Stapleton	1,476	1,969,964 59	1,940,347 06	220,475 64	19,988 89	4
Total	2,249	$2,902,789 84	$2,770,329 47	$292,350 43	$25,723 59	.....
ST. LAWRENCE COUNTY						
St. Lawrence County Savings Bank, Ogdensburg	920	$388,701 82	$457,889 24	$35,168 80	$3,666 64	3½
SCHENECTADY COUNTY						
Schenectady Savings Bank	7,107	$3,756,263 23	$3,789,707 48	$306,191 04	$25,765 69	3½
SENECA COUNTY						
Seneca Falls Savings Bank, The	514	$336,774 02	$370,193 96	$37,313 42	$3,126 41	4

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1918 — 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, 1918	Number of accounts opened or reopened during year ending June 30, 1918
SUFFOLK COUNTY							
Riverhead Savings Bank	$8,084,062 20	$6,785,427 66	$6,000 00	$1,292,634 54	$1,318,813 21	9,757	988
Sag Harbor Savings Bank	2,435,801 50	2,208,367 93	1,520 76	225,913 81	259,845 31	4,210	307
Southold Savings Bank, The	6,383,713 05	5,482,249 38	.....	901,463 67	907,769 99	6,999	533
Union Savings Bank of Patchogue, The	3,742,816 41	3,411,836 89	6,720 00	324,259 52	319,561 70	7,035	1,192
Total	$20,646,393 16	$17,887,881 86	$14,240 76	$2,744,270 54	$2,805,990 21	28,001	3,020
TOMPKINS COUNTY							
Ithaca Savings Bank	$4,328,599 28	$3,839,928 81	$60,029 06	$378,641 41	$465,102 42	11,147	1,870
ULSTER COUNTY							
Ellenville Savings Bank	$2,290,712 83	$3,140,898 65	.....	$149,814 18	$176,851 66	6,031	468
Kingston Savings Bank	4,817,773 59	4,477,094 78	.....	340,678 72	355,401 56	6,802	693
New Paltz Savings Bank	2,064,753 05	1,931,693 42	.....	133,059 63	142,701 84	3,053	447
Rondout Savings Bank, Kingston	4,606,950 44	4,262,318 70	$690 00	344,031 74	368,938 18	7,155	783
Saugerties Savings Bank	2,388,943 17	2,182,035 84	.....	206,907 33	231,966 47	4,121	338
Ulster County Savings Institution, Kingston	5,896,410 32	5,622,296 32	.....	274,114 00	337,704 96	9,607	986
Total	$22,065,543 31	$20,616,337 71	$690 00	$1,448,605 60	$1,613,564 67	36,769	3,515
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The	$4,016,450 73	$3,607,910 81	.....	$408,539 92	$517,726 92	5,813	570
Eastchester Savings Bank, Mount Vernon	3,975,640 27	3,730,023 23	.....	245,617 04	355,861 84	9,080	1,714
Greenburgh Savings Bank, The, Dobbs Ferry	771,366 05	711,623 20	.....	59,742 85	61,262 85	1,868	237
Home Savings Bank, The, White Plains	5,415,959 62	5,107,347 76	$21,177 12	287,434 74	361,237 07	13,602	1,519
Peekskill Savings Bank	5,044,597 90	4,448,368 07	.....	596,229 83	625,526 14	8,772	768
Peoples Bank for Savings of New Rochelle, N. Y.	871,990 38	794,169 35	55,000 00	22,821 03	38,069 23	3,839	626
Peoples Savings Bank of Yonkers, N. Y.	10,158,876 02	9,399,604 77	.....	759,271 25	764,156 81	18,174	2,294
Port Chester Savings Bank, The	4,757,540 56	4,382,689 45	72,543 00	302,308 11	385,170 86	9,244	1,322
Union Savings Bank of Westchester County, The, Mamaroneck	1,002,307 52	933,408 35	700 00	68,199 17	94,649 92	2,668	495
Westchester County Savings Bank, Tarrytown	4,926,398 72	4,107,121 47	.....	819,277 25	919,252 25	6,845	748
Yonkers Savings Bank	10,875,968 26	9,866,920 75	.....	1,009,047 51	1,117,683 43	21,287	3,969
Total	$51,817,096 03	$47,089,187 21	$149,420 12	$4,578,488 70	$5,241,597 32	101,192	14,262
Grand totals for the State	$2,169,877,364 25	$1,991,720,349 72	$12,130,404 35	$166,026,610 18	$217,313,648 00	3,446,876	549,476

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1918 — Concluded

NAMES	Number of accounts closed during year ending June 30, 1918	Amount deposited during year ending June 30, 1918, not including dividends credited for that period	Amount withdrawn during year ending June 30, 1918	Amount of dividends credited and paid during year ending June 30, 1918	Current expenses for six months	Average rate per cent. of dividends for year ending June 30, 1918
SUFFOLK COUNTY						
Riverhead Savings Bank	852	$1,139,388 29	$1,198,532 16	$269,631 13	$17,232 66	4½
Sag Harbor Savings Bank	414	398,545 83	527,940 76	84,353 41	7,060 02	4
Southold Savings Bank, The	339	713,500 65	808,664 89	219,030 39	12,230 42	4½
Union Savings Bank of Patchogue, The	898	844,833 46	801,986 85	126,497 87	7,554 48	4
Total	2,553	$3,096,268 23	$3,337,124 66	$699,512 80	$44,067 58	.....
TOMPKINS COUNTY						
Ithaca Savings Bank	1,999	$1,403,882 19	$1,719,469 70	$131,505 21	$13,789 30	3½
ULSTER COUNTY						
Ellenville Savings Bank	559	$409,049 29	$538,284 67	$78,900 16	$4,131 41	3½
Kingston Savings Bank	590	710,507 45	863,029 18	171,536 09	5,483 78	4
New Paltz Savings Bank	317	304,673 33	383,064 22	74,545 40	2,777 19	4
Rondout Savings Bank, Kingston	925	809,533 98	935,281 58	162,520 46	5,695 04	4
Saugerties Savings Bank	429	345,702 36	497,577 51	83,595 38	3,549 02	4
Ulster County Savings Institution, Kingston	1,021	934,186 32	1,145,909 42	214,956 37	8,761 98	4
Total	3,841	$3,513,652 73	$4,363,146 58	$786,053 86	$30,398 42	.....
WESTCHESTER COUNTY						
Bank for Savings of Ossining, The	674	$609,148 64	$907,311 65	$138,478 09	$8,332 51	4
Eastchester Savings Bank, Mount Vernon	1,251	1,339,941 28	1,352,445 94	134,829 43	9,534 90	4
Greenburgh Savings Bank, The, Dobbs Ferry	269	209,505 34	235,616 47	26,744 70	2,990 23	4
Home Savings Bank, The, White Plains	1,928	1,178,428 19	1,546,100 64	192,116 39	23,449 01	4
Peekskill Savings Bank	801	553,191 55	827,727 01	171,286 38	8,886 22	4
Peoples Bank for Savings of New Rochelle, N. Y.	702	416,425 71	496,068 24	24,103 44	4,126 72	3½
Peoples Savings Bank of Yonkers, N. Y.	2,089	1,896,279 43	2,224,417 67	350,443 92	13,284 20	4
Port Chester Savings Bank, The	1,757	1,023,147 56	1,171,127 23	163,246 75	9,090 72	4
Union Savings Bank of Westchester County, The, Mamaroneck	466	287,636 53	315,672 59	33,762 05	3,475 42	4
Westchester County Savings Bank, Tarrytown	796	599,414 68	894,247 94	157,048 63	11,564 38	4
Yonkers Savings Bank	2,717	1,895,695 31	2,257,346 95	369,352 20	17,242 78	4
Total	14,050	$10,008,714 27	$12,228,082 33	$1,761,411 98	$111,977 12	.....
Grand totals for the State	554,716	$448,708,201 24	$521,298,368 85	$72,905,918 47	$4,029,898 64	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1919

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, 1919	Number of accounts opened or reopened during year 1918
ALBANY COUNTY							
Albany City Savings Institution	$12,519,887 60	$11,790,141 99	.....	$729,745 61	$832,965 92	17,015	5,203
Albany County Savings Bank, Albany	10,887,327 11	10,034,866 34	$97,590 71	754,870 06	920,550 06	14,183	2,362
Albany Exchange Savings Bank	3,843,238 49	3,527,104 17	36,672 96	279,461 36	330,128 71	6,715	1,394
Albany Savings Bank	40,567,802 74	38,129,596 31	57,322 89	2,380,883 54	3,792,049 13	52,820	5,667
Cohoes Savings Institution	4,329,629 15	4,012,127 40	.....	317,501 75	421,620 14	9,679	2,690
Home Savings Bank of the City of Albany	10,786,156 58	9,984,314 68	548 85	801,293 05	1,067,465 06	15,087	2,233
Mechanics and Farmers Savings Bank, The, Albany	2,669,126 70	2,261,567 57	21,550 00	386,009 13	523,543 13	4,036	389
Mechanics Savings Bank, Cohoes	2,055,815 68	1,928,134 92	.....	127,680 76	192,616 06	4,285	1,482
National Savings Bank of the City of Albany, The	15,027,749 30	13,950,764 93	109,207 31	967,777 06	1,067,050 16	20,108	3,209
Total	$102,686,733 35	$95,618,618 31	$322,892 72	$6,745,222 32	$9,147,988 37	143,928	24,629
BRONX COUNTY							
Bronx Savings Bank, The, New York	$2,603,493 53	$2,462,262 24	$93,577 00	$47,654 29	$83,679 02	9,693	2,829
Dollar Savings Bank, New York	17,780,716 87	16,424,412 12	500 00	1,355,804 75	1,359,854 75	49,065	11,702
North Side Savings Bank, New York	2,599,844 65	2,416,709 73	115,144 00	67,990 92	70,222 52	9,030	2,876
Total	$22,984,055 05	$21,303,384 09	$209,221 00	$1,471,449 96	$1,513,756 29	67,788	17,407
BROOME COUNTY							
Binghamton Savings Bank	$7,716,404 02	$7,241,180 28	.....	$475,223 74	$745,764 06	21,552	2,541
Chenango Valley Savings Bank, Binghamton	2,035,386 33	1,968,247 13	.....	67,139 20	101,967 48	13,005	3,691
Total	$9,751,790 35	$9,209,427 41	.....	$542,362 94	$847,731 54	34,557	6,232
CAYUGA COUNTY							
Auburn Savings Bank	$6,981,095 87	$6,452,743 86	$625 84	$527,726 17	$678,921 17	13,367	1,384
Cayuga County Savings Bank, Auburn	5,031,503 34	4,723,643 35	37,111 31	270,748 68	421,674 68	10,777	1,657
Total	$12,012,599 21	$11,176,387 21	$37,737 15	$798,474 85	$1,100,595 85	24,144	3,041
CHEMUNG COUNTY							
Elmira Savings Bank, The	$1,252,863 21	$1,160,166 37	.....	$92,696 84	$121,400 84	4,619	1,134

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1919 — Continued

NAMES	Number of accounts closed during the year 1918	Amount deposited during the year 1918 not including dividends credited during that period	Amount withdrawn during the year 1918	Amount of dividends credited and paid for the year 1918	Salaries paid for the year 1918	Expenses other than salaries for the year 1918	Average rate per cent. of dividends for year ending December 31, 1918
ALBANY COUNTY							
Albany City Savings Institution	3,914	$2,194,499 37	$2,985,323 13	$452,394 96	$18,549 65	$31,475 62	4
Albany County Savings Bank, Albany	2,420	2,378,681 23	2,919,206 64	396,453 34	19,053 81	23,755 55	4
Albany Exchange Savings Bank	1,442	942,932 27	1,180,613 62	139,708 65	8,725 00	9,706 39	4
Albany Savings Bank	7,115	6,161,183 12	7,839,198 67	1,451,114 31	49,081 90	123,072 70	4
Cohoes Savings Institution	1,919	915,031 21	932,614 28	148,092 96	10,604 00	10,553 91	4
Home Savings Bank of the City of Albany	2,148	1,964,360 83	2,537,403 44	389,054 00	19,174 36	24,689 13	4
Mechanics and Farmers Savings Bank, The, Albany	500	426,624 11	586,288 96	87,649 16	4,550 00	7,680 85	3¾
Mechanics Savings Bank, Cohoes	962	580,841 77	577,214 63	69,791 71	6,317 00	6,283 16	4
National Savings Bank of the City of Albany, The	4,062	2,821,309 97	3,489,306 99	533,175 73	23,680 01	25,868 40	4
Total	24,482	$18,385,463 88	$23,047,170 36	$3,638,434 82	$159,735 73	$263,085 71	.....
BRONX COUNTY							
Bronx Savings Bank, The, New York	1,739	$1,500,481 68	$1,051,348 58	$70,447 05	$10,936 55	$8,464 18	3¾
Dollar Savings Bank, New York	11,366	6,496,232 08	5,356,788 26	514,670 94	56,214 22	34,075 60	3½
North Side Savings Bank, New York	1,904	1,319,680 26	952,253 97	71,466 07	9,104 49	10,274 21	3½
Total	15,059	$9,316,394 02	$7,360,390 81	$656,584 06	$76,255 26	$52,813 99	.....
BROOME COUNTY							
Binghamton Savings Bank	3,813	$2,739,182 27	$3,067,383 06	$238,802 25	$19,827 96	$13,938 92	3½
Chenango Valley Savings Bank, Binghamton	3,145	1,205,514 31	1,223,561 45	61,707 95	9,304 85	11,213 40	3½
Total	6,958	$3,944,696 58	$4,290,944 51	$300,510 20	$29,132 81	$25,152 32	.....
CAYUGA COUNTY							
Auburn Savings Bank	1,599	$1,699,939 33	$1,822,855 28	$247,232 89	$17,788 25	$22,962 99	4
Cayuga County Savings Bank, Auburn	1,555	1,504,933 69	1,567,548 03	180,193 28	13,292 57	10,910 55	4
Total	3,154	$3,204,873 02	$3,390,403 31	$427,426 17	$31,080 82	$33,873 54	.....
CHEMUNG COUNTY							
Elmira Savings Bank, The	1,305	$562,026 97	$532,864 11	$34,836 58	$3,236 03	$3,288 74	3½

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1919 — 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, 1919	Number of accounts opened or reopened during year 1918
COLUMBIA COUNTY							
Hudson City Savings Institution	$6,036,298 06	$5,488,451 53	.....	$547,846 53	$672,456 06	10,362	1,247
CORTLAND COUNTY							
Cortland Savings Bank	$4,885,490 95	$4,482,528 06	$19,224 29	$383,738 60	$500,374 57	11,638	1,317
DUTCHESS COUNTY							
Fishkill Savings Institute	$636,880 97	$507,578 06	$22 50	$39,280 41	$48,925 94	1,132	99
Matteawan Savings Bank, Beacon	1,035,779 54	934,733 27	37,394 57	64,646 70	89,008 70	2,360	354
Mechanics Savings Bank, The, Beacon	2,939,155 00	2,542,566 17	91,987 94	304,600 89	354,846 63	6,152	1,572
Pawling Savings Bank	857,821 22	707,939 86	.....	59,881 36	83,975 25	2,144	197
Poughkeepsie Savings Bank, The	15,837,504 40	14,546,522 54	151,977 43	1,039,004 43	1,563,788 75	27,478	2,087
Rhinebeck Savings Bank	943,225 71	885,729 31	.....	57,496 40	85,624 11	2,915	211
Wappinger Savings Bank, Wappingers Falls	786,138 52	733,503 60	6,900 00	45,734 83	63,891 70	1,775	202
Total	$23,037,505 36	$21,038,577 90	$388,282 44	$1,610,645 02	$2,290,061 08	43,956	4,722
ERIE COUNTY							
American Savings Bank of Buffalo	$3,321,174 20	$3,249,677 35	.....	$71,496 85	$117,035 20	7,977	2,063
Buffalo Savings Bank	48,632,551 58	45,164,901 29	.....	3,467,650 29	4,275,054 46	70,425	11,353
Erie County Savings Bank, Buffalo	64,139,520 09	60,333,435 77	.....	3,806,084 32	6,181,736 82	93,427	12,033
Western Savings Bank, The, Buffalo	12,849,101 28	12,087,331 23	.....	761,770 05	1,175,659 61	15,235	2,271
Total	$128,942,347 15	$120,835,345 64	.....	$8,107,001 51	$11,749,486 09	187,064	27,720
GREENE COUNTY							
Catskill Savings Bank	$3,909,299 97	$3,565,181 75	$7,571 00	$336,547 22	$430,255 40	7,412	820
JEFFERSON COUNTY							
Jefferson County Savings Bank, Watertown	$10,250,982 98	$9,856,376 85	$19,233 24	$375,372 89	$788,165 57	28,878	1,758
Watertown Savings Bank	4,200,863 44	3,980,903 54	3,863 25	216,096 65	259,450 66	8,901	791
Total	$14,451,846 42	$13,837,280 39	$23,096 49	$591,469 54	$1,047,616 23	37,779	2,549

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1919 — Continued

NAMES	Number of accounts closed during the year 1918	Amount deposited during the year 1918 not including dividends credited during that period	Amount withdrawn during the year 1918	Amount of dividends credited and paid for the year 1918	Salaries paid for the year 1918	Expenses other than salaries for the year 1918	Average rate per cent. of dividends for year ending December 31, 1918
COLUMBIA COUNTY							
Hudson City Savings Institution	1,582	$1,077,435 19	$1,281,993 32	$206,592 78	$9,612 50	$8,153 45	4
CORTLAND COUNTY							
Cortland Savings Bank	1,559	$909,347 87	$1,062,945 37	$167,294 73	$11,090 94	$13,384 94	4
DUTCHESS COUNTY							
Fishkill Savings Institute	100	$82,143 28	$94,683 33	$22,745 04	$3,525 00	$937 56	4
Matteawan Savings Bank, Beacon	334	188,763 60	204,329 55	35,089 73	2,810 00	2,359 60	4
Mechanics Savings Bank, The, Beacon	1,163	491,173 47	558,306 35	95,565 72	6,976 21	7,903 27	4
Pawling Savings Bank	180	131,837 04	179,359 75	28,749 88	2,141 00	2,358 36	3½
Poughkeepsie Savings Bank, The	2,697	1,949,023 41	2,702,361 85	552,161 63	26,139 80	19,342 14	4
Rhinebeck Savings Bank	255	124,917 64	156,947 00	32,522 72	3,230 00	1,866 42	3½
Wappinger Savings Bank, Wappingers Falls	189	247,107 61	243,406 69	27,483 28	2,700 00	1,331 46	4
Total	4,913	$3,217,966 05	$4,139,354 61	$794,318 00	$46,522 01	$36,098 90	.....
ERIE COUNTY							
American Savings Bank of Buffalo	2,391	$1,493,003 51	$1,332,947 63	$113,575 24	$8,817 46	$7,957 57	4
Buffalo Savings Bank	10,001	13,895,206 96	12,405,233 83	1,627,874 64	88,250 78	87,354 06	4
Erie County Savings Bank, Buffalo	12,835	14,195,430 93	14,804,306 88	2,204,102 82	89,343 27	132,452 17	4
Western Savings Bank, The, Buffalo	1,989	3,167,807 42	3,228,201 30	451,937 44	28,686 66	21,315 66	4
Total	27,216	$32,751,448 82	$31,770,689 64	$4,397,490 14	$215,098 17	$249,079 46	.....
GREENE COUNTY							
Catskill Savings Bank	796	$856,675 55	$829,771 45	$131,741 62	$8,440 61	$6,342 77	4
JEFFERSON COUNTY							
Jefferson County Savings Bank, Watertown	2,812	$2,061,302 73	$2,066,169 77	$364,758 50	$23,098 50	$18,049 17	4
Watertown Savings Bank	1,273	693,206 54	814,712 86	151,272 75	11,952 00	7,871 16	4
Total	4,085	$2,754,509 27	$2,880,882 63	$516,031 25	$35,050 50	$25,911 33	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1919 — 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, 1919	Number of accounts opened or reopened during year 1918
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn	$2,687,006 28	$2,558,920 07	$76,769 50	$51,316 71	$64,307 84	10,166	5,200
Brevoort Savings Bank, Brooklyn	6,814,385 91	6,436,456 21	40,338 00	337,591 70	369,179 94	18,284	3,509
Brooklyn Savings Bank	65,250,609 98	58,917,281 58	329,070 29	6,004,258 11	7,633,145 47	72,541	9,242
Bushwick Savings Bank, The, Brooklyn	7,326,303 80	7,243,979 25	3,140 00	579,184 55	632,511 32	16,530	2,487
City Savings Bank of Brooklyn, The	6,059,723 91	5,697,336 39	88,795 53	273,591 99	305,450 72	12,766	3,278
Dime Savings Bank of Brooklyn, The	60,803,340 77	55,736,966 23	150,319 22	4,916,055 32	5,972,846 84	112,704	21,533
Dime Savings Bank of Williamsburgh, The, Brooklyn	13,042,377 38	12,182,043 22	130,684 54	729,649 62	802,561 62	16,554	2,652
East Brooklyn Savings Bank, Brooklyn	10,489,106 54	9,761,838 49	71,215 00	656,053 05	889,791 72	17,875	3,117
Eastern District Savings Bank of the City of Brooklyn	11,659,254 96	11,178,273 78	.....	480,981 18	572,981 16	29,333	5,774
East New York Savings Bank, Brooklyn	5,412,132 89	4,929,861 02	744 00	481,527 87	539,187 87	10,683	2,050
Flatbush Savings Bank, Brooklyn	1,489,227 93	1,470,157 42	.....	19,070 51	26,941 51	8,373	4,106
Fulton Savings Bank, Kings County, Brooklyn	13,825,428 82	12,870,889 59	.....	954,539 23	1,108,303 01	20,719	2,896
Greater New York Savings Bank, The, Brooklyn	7,393,274 99	6,807,083 02	342,515 50	243,676 47	253,471 47	22,301	5,892
Green Point Savings Bank, The, Brooklyn	12,736,572 81	11,589,506 42	5,450 00	1,141,616 39	1,377,449 39	21,214	3,793
Hamburg Savings Bank, Brooklyn	2,868,147 44	2,784,050 29	.....	84,097 15	90,820 02	9,132	1,657
Home Savings Bank, Brooklyn	741,885 07	715,772 45	.....	26,112 62	22,772 62	2,666	603
Kings County Savings Institution, The, Brooklyn	14,554,460 75	13,580,201 36	1,783 71	972,475 68	1,344,216 15	14,190	1,200
Lincoln Savings Bank of Brooklyn, The	26,350,746 18	24,357,286 79	46,022 20	1,947,437 19	2,070,158 84	45,753	5,746
Prudential Savings Bank, Brooklyn	4,054,739 06	3,913,664 08	1,130 22	139,944 76	142,637 79	10,058	2,144
South Brooklyn Savings Institution, The, Brooklyn	30,070,629 34	26,717,920 59	162,767 11	3,189,941 64	3,924,758 39	37,405	5,587
Sumner Savings Bank, Brooklyn	1,455,927 96	1,429,855 54	625 00	25,447 42	83,487 42	5,192	3,115
Williamsburgh Savings Bank, Brooklyn	95,196,190 56	82,703,023 38	392,275 00	12,100,892 18	12,492,307 24	112,998	12,830
Total	$400,781,473 33	$363,582,367 17	$1,843,644 82	$35,355,461 34	$40,719,288 35	627,437	108,401
MADISON COUNTY							
Oneida Savings Bank	$4,285,187 64	$3,938,324 84	$277 46	$346,585 34	$443,788 48	9,674	1,467
MONROE COUNTY							
East Side Savings Bank of Rochester, The	$16,732,628 30	$15,714,389 02	$231,183 54	$787,055 74	$932,849 04	47,578	7,831
Mechanics Savings Bank, Rochester	5,991,215 74	4,963,486 39	717,267 88	310,461 47	464,245 34	18,420	11,566
Monroe County Savings Bank, Rochester	28,883,871 66	25,370,757 41	1,396,196 86	2,116,937 39	2,790,589 89	36,289	3,535
Rochester Savings Bank	37,791,412 41	31,073,438 14	4,360,772 12	2,357,202 15	3,405,301 15	68,810	12,499
Total	$89,399,128 11	$77,122,050 96	$6,705,420 40	$5,571,656 75	$7,592,985 42	171,097	35,431

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1919 — Continued

NAMES	Number of accounts closed during the year 1918	Amount deposited during the year 1918 not including dividends credited during that period	Amount withdrawn during the year 1918	Amount of dividends credited and paid for the year 1918	Salaries paid for the year 1918	Expenses other than salaries for the year 1918	Average rate per cent. of dividends for year ending December 31, 1918
KINGS COUNTY							
Bay Ridge Savings Bank, Brooklyn	2,571	$2,404,516 88	$1,348,475 81	$63,693 68	$5,450 00	$7,384 41	4
Brevoort Savings Bank, Brooklyn	2,863	2,692,349 17	2,214,134 97	220,557 33	16,496 17	7,855 21	4
Brooklyn Savings Bank	9,579	11,963,551 98	14,003,037 18	2,209,614 15	94,848 88	132,655 13	4
Bushwick Savings Bank, The, Brooklyn	2,183	2,043,663 36	1,934,953 72	259,982 09	17,636 67	28,880 57	4
City Savings Bank of Brooklyn, The	2,372	2,347,920 67	1,827,001 82	192,968 68	21,199 30	17,449 69	4
Dime Savings Bank of Brooklyn, The	18,298	17,945,988 55	15,552,360 08	1,969,827 94	96,290 00	156,902 47	4
Dime Savings Bank of Williamsburgh, The, Brooklyn	2,360	3,040,933 40	3,265,724 36	451,257 96	32,165 32	27,612 07	4
East Brooklyn Savings Bank, Brooklyn	3,205	2,852,898 37	2,462,181 63	346,219 17	27,693 12	17,552 23	4
Eastern District Savings Bank of the City of Brooklyn	3,753	4,196,791 20	3,400,795 27	381,512 81	25,785 64	19,362 41	4
East New York Savings Bank, Brooklyn	1,804	1,634,247 28	1,300,258 54	169,605 19	15,309 50	11,203 37	4
Flatbush Savings Bank, Brooklyn	1,491	1,430,394 79	688,489 82	34,816 62	6,073 53	4,690 30	4
Fulton Savings Bank, Kings County, Brooklyn	3,070	3,111,388 31	3,667,636 64	478,169 53	23,209 65	40,649 82	4
Greater New York Savings Bank, The, Brooklyn	3,718	3,372,933 30	2,261,593 88	215,473 44	26,537 77	22,902 27	4
Green Point Savings Bank, The, Brooklyn	2,680	3,411,633 34	2,704,421 69	402,473 03	41,443 00	24,228 34	4
Hamburg Savings Bank, Brooklyn	1,353	1,091,269 68	828,980 74	94,532 61	6,779 97	5,132 03	4
Home Savings Bank, Brooklyn	635	311,768 63	263,055 74	24,512 41	3,812 00	2,415 89	4
Kings County Savings Institution, The, Brooklyn	1,329	2,139,153 87	2,921,779 62	518,079 54	34,455 00	31,775 34	4
Lincoln Savings Bank of Brooklyn, The	6,339	7,395,271 95	6,607,653 48	856,246 80	46,247 95	29,464 87	4
Prudential Savings Bank, Brooklyn	1,573	1,724,867 14	1,289,486 68	130,354 06	10,827 81	11,721 81	4
South Brooklyn Savings Institution, The, Brooklyn	7,051	6,135,097 22	6,277,577 03	980,682 41	63,675 82	76,735 10	4
Sumner Savings Bank, Brooklyn	2,767	773,866 72	607,873 29	45,960 51	5,132 31	5,881 52	4
Williamsburgh Savings Bank, Brooklyn	12,335	16,994,192 46	17,969,332 86	3,041,525 66	146,518 16	223,208 80	4
Total	93,329	$98,924,698 27	$93,396,804 85	$13,088,071 62	$766,986 57	$905,663 65	.....
MADISON COUNTY							
Oneida Savings Bank	1,486	$962,066 96	$1,170,937 62	$151,455 27	$8,132 00	$11,366 18	4
MONROE COUNTY							
East Side Savings Bank of Rochester, The	9,386	$4,822,424 03	$4,611,910 59	$576,975 24	$27,327 32	$41,036 63	4
Mechanics Savings Bank, Rochester	8,709	1,659,134 80	1,977,847 25	192,771 86	19,105 77	14,110 83	4
Monroe County Savings Bank, Rochester	5,788	5,083,034 84	6,735,517 47	995,864 49	53,417 06	50,614 27	4
Rochester Savings Bank	11,000	7,425,435 00	6,608,951 34	1,144,324 34	75,283 33	75,416 81	4
Total	34,883	$18,990,028 67	$19,934,226 65	$2,909,935 93	$175,133 48	$181,178 54	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1919 — 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, 1919	Number of accounts opened or reopened during year 1918
MONTGOMERY COUNTY							
Amsterdam Savings Bank	$6,987,227 82	$6,413,769 37	.....	$573,458 45	$626,682 74	15,436	1,601
NASSAU COUNTY							
Roslyn Savings Bank of Roslyn	$2,943,249 94	$3,684,229 81	.....	$259,020 13	$322,151 63	5,351	813
NEW YORK COUNTY							
American Savings Bank, New York	$3,884,929 37	$3,681,767 45	$89,991 66	$113,170 26	$247,010 26	11,658	2,972
Bank for Savings in the City of New York, The	97,991,434 12	90,486,724 06	5,400 00	7,499,310 06	13,859,420 06	136,316	12,087
Bowery Savings Bank, The, New York	124,635,543 07	108,855,307 63	1,814,080 84	13,966,154 60	17,096,658 09	143,323	22,709
Broadway Savings Institution, New York	14,377,886 80	13,777,260 37	10,090 48	590,535 95	731,615 95	15,256	1,689
Central Savings Bank in the City of New York	101,561,140 13	93,002,821 66	.....	8,558,318 47	12,309,377 19	133,961	11,734
Citizens Savings Bank, New York	19,760,391 49	17,492,504 96	.....	2,267,886 53	2,541,666 53	27,363	4,054
Commonwealth Savings Bank of New York City	1,668,821 86	1,639,209 08	.....	29,612 78	59,946 78	8,539	2,547
Dry Dock Savings Institution, New York	61,140,485 30	55,872,137 75	24,000 00	5,244,347 55	6,168,044 29	87,175	17,608
East River Savings Institution, The, New York	39,103,660 98	35,248,775 38	17,732 83	3,837,152 77	5,060,682 77	31,931	3,897
Emigrant Industrial Savings Bank, New York	185,549,536 23	175,040,351 87	21,890 00	10,487,294 36	14,155,126 23	186,766	27,494
Empire City Savings Bank, New York	6,572,317 98	6,207,860 90	.....	364,457 08	405,490 48	19,531	5,484
Excelsior Savings Bank, New York	20,276,532 21	19,264,635 74	158 34	1,011,738 13	1,339,151 01	33,608	8,317
Franklin Savings Bank, New York	30,027,975 46	27,501,060 12	.....	2,526,915 34	2,819,948 59	58,397	10,027
Greenwich Savings Bank, The, New York	78,168,995 73	71,690,740 78	10,823 25	6,467,431 70	8,035,186 37	100,010	10,037
Harlem Savings Bank, New York	30,873,920 19	28,328,148 28	.....	2,545,771 91	3,299,860 61	57,333	7,928
Irving Savings Institution, The, New York	21,685,041 12	20,324,361 80	.....	1,360,679 32	1,792,391 32	22,416	1,904
Italian Savings Bank of the City of New York	8,200,070 58	7,769,694 29	42,896 00	387,480 29	449,233 04	20,595	4,527
Maiden Lane Savings Bank, New York	2,332,107 78	2,297,203 62	.....	34,904 16	70,152 78	7,403	2,010
Manhattan Savings Institution, The, New York	11,926,250 04	10,948,144 89	81,041 49	897,063 66	1,306,351 16	21,244	3,512
Metropolitan Savings Bank, New York	15,554,338 72	14,715,114 31	.....	839,224 41	1,331,494 41	19,444	2,897
New York Savings Bank	48,463,128 49	44,618,469 16	.....	3,844,659 33	4,663,254 33	51,003	6,819
North River Savings Bank, New York	10,210,094 96	9,581,436 41	15,840 23	612,818 32	754,248 32	21,324	3,760
Seamen's Bank for Savings in the City of New York	86,217,289 83	80,157,810 16	.....	6,059,479 67	9,644,715 17	96,642	11,021
Union Dime Savings Bank, New York	54,582,963 37	50,081 146,50	24,978 84	4,476,838 03	5,581,015 53	132,366	21,988
Union Square Savings Bank, New York	16,603,659 01	15,690,629 63	.....	913,029 38	1,453,999 38	20,739	4,474
United States Savings Bank in the City of New York	6,736,225 04	6,393,425 35	.....	342,799 69	514,832 19	15,884	3,481
Universal Savings Bank, The, New York	725,105 58	722,539 52	.....	2,566 06	16,766 06	9,708	8,803
West Side Savings Bank, New York	5,535,282 44	5,231,115 51	3,310 00	300,856 93	345,230 95	13,176	2,078
Total	$1,104,365,127 88	$1,016,620,397 18	$2,162,233 96	$85,582,496 74	$116,052,869 85	1,503,201	225,848

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1919 — Continued

NAMES	Number of accounts closed during the year 1918	Amount deposited during the year 1918 not including dividends credited during that period	Amount withdrawn during the year 1918	Amount of dividends credited and paid for the year 1918	Salaries paid for the year 1918	Expenses other than salaries for the year 1918	Average rate per cent. of dividends for year ending December 31, 1918
MONTGOMERY COUNTY							
Amsterdam Savings Bank	1,458	$1,856,717 82	$1,410,869 53	$225,246 80	$12,615 26	$16,251 01	4
NASSAU COUNTY							
Roslyn Savings Bank of Roslyn	947	$571,151 42	$590,568 31	$97,055 86	$8,178 80	$8,161 74	4
NEW YORK COUNTY							
American Savings Bank, New York	1,730	$1,582,413 52	$1,434,754 65	$109,656 21	$15,086 39	$19,966 22	3½
Bank for Savings in the City of New York, The	18,291	14,095,992 53	18,306,487 77	3,389,135 36	130,871 00	178,756 59	4
Bowery Savings Bank, The, New York	23,377	26,102,354 43	26,023,378 60	3,894,175 04	145,280 00	219,401 50	4
Broadway Savings Institution, New York	2,385	2,432,341 00	4,030,589 80	534,928 29	37,216 50	30,853 83	4
Central Savings Bank in the City of New York	19,256	17,882,313 61	22,230,534 24	3,467,159 49	145,296 47	208,553 84	4
Citizens Savings Bank, New York	3,667	4,709,822 74	4,170,395 16	614,753 47	53,390 00	50,258 98	4
Commonwealth Savings Bank of New York City	1,558	978,660 32	757,380 61	51,179 28	6,506 34	3,723 19	4
Dry Dock Savings Institution, New York	14,768	17,758,311 29	14,243,318 03	1,671,441 86	95,767 66	76,203 14	3½
East River Savings Institution, The, New York	4,979	6,225,780 93	9,412,738 66	1,358,886 18	36,651 15	198,819 26	4
Emigrant Industrial Savings Bank, New York	23,343	37,015,589 72	37,343,473 37	6,487,721 40	226,253 73	442,689 53	4
Empire City Savings Bank, New York	4,666	3,075,197 86	2,518,305 91	188,616 31	21,237 18	44,315 46	3½
Excelsior Savings Bank, New York	5,859	6,310,985 50	6,031,257 03	696,785 37	53,020 03	97,530 70	4
Franklin Savings Bank, New York	8,576	8,343,440 64	7,883,760 86	850,142 35	66,779 87	63,195 81	3½
Greenwich Savings Bank, The, New York	12,720	10,323,043 54	14,610,419 12	2,677,879 28	140,048 28	189,419 61	3½
Harlem Savings Bank, New York	9,685	7,311,086 97	7,353,837 99	948,748 52	62,082 49	79,530 05	3½
Irving Savings Institution, The, New York	3,078	3,030,688 87	4,871,882 23	784,727 83	36,483 97	23,526 81	4
Italian Savings Bank of the City of New York	3,272	4,401,914 21	2,978,632 75	207,736 56	24,361 71	19,290 47	3½
Maiden Lane Savings Bank, New York	1,863	1,535,028 08	1,567,825 78	77,455 65	9,208 15	13,149 82	4
Manhattan Savings Institution, The, New York	3,593	3,387,288 38	4,082,290 26	362,037 24	40,395 41	91,216 58	3½
Metropolitan Savings Bank, New York	4,286	3,196,770 02	3,504,951 26	550,623 08	23,354 61	42,575 18	4
New York Savings Bank	7,907	7,905,872 84	9,302,227 68	1,674,184 94	81,594 70	78,549 98	4
North River Savings Bank, New York	3,415	2,972,336 62	3,263,055 48	327,639 06	32,372 53	28,308 09	3½
Seamen's Bank for Savings in the City of New York	14,964	13,104,037 76	16,952,300 26	3,005,873 79	84,224 66	155,523 85	4
Union Dime Savings Bank, New York	23,400	16,804,338 50	17,045,790 79	1,543,610 49	108,755 86	99,680 53	3½
Union Square Savings Bank, New York	3,363	4,664,636 37	3,943,703 63	566,625 81	40,078 80	27,778 27	4
United States Savings Bank in the City of New York	3,547	2,452,003 88	2,442,517 28	210,781 63	21,373 50	13,469 16	3½
Universal Savings Bank, The, New York	6,153	1,009,558 01	810,189 05	18,665 78	6,575 05	5,102 47	4
West Side Savings Bank, New York	2,070	1,738,892 49	1,406,389 01	182,725 85	18,998 65	10,317 29	4
Total	235,771	$230,441,200 63	$248,522,387 26	$36,453,896 12	$1,763,264 69	$2,511,706 21	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1919 — 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, 1919	Number of accounts opened or reopened during year 1918
NIAGARA COUNTY							
Farmers and Mechanics Savings Bank in the City of Lockport	$7,345,162 15	$6,876,947 32	.....	$468,214 83	$604,236 06	13,997	1,919
Niagara County Savings Bank, Niagara Falls	3,270,559 14	3,124,177 18	$1,063 65	145,318 31	174,439 69	8,830	3,109
Total	$10,615,721 29	$10,001,124 50	$1,063 65	$613,533 14	$778,675 75	22,827	5,028
ONEIDA COUNTY							
Oneida County Savings Bank, The, Rome	$2,613,863 08	$2,387,768 34	$68,779 50	$157,315 24	$360,318 09	7,573	803
Rome Savings Bank, The	3,950,933 07	3,563,858 83	26,190 40	360,883 84	443,416 89	10,573	1,059
Savings Bank of Utica, The	18,344,110 20	16,325,113 46	99,459 77	1,919,536 97	2,022,370 00	34,783	6,049
Total	$24,908,906 35	$22,276,740 63	$194,429 67	$2,437,736 05	$2,725,104 98	52,929	7,911
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse	$31,308,859 35	$28,831,195 88	$33,377 07	$2,444,286 40	$3,037,493 92	55,591	11,373
Skaneateles Savings Bank	1,550,561 69	1,435,371 27	.....	115,190 42	149,395 17	4,061	385
Syracuse Savings Bank	17,551,575 70	15,436,495 74	65,838 67	2,049,271 29	2,728,184 79	28,692	2,841
Total	$50,410,996 74	$45,703,062 89	$99,185 74	$4,608,748 11	$5,915,073 88	88,344	14,600
ONTARIO COUNTY							
Geneva Savings Bank	$1,256,488 15	$1,232,281 09	.....	$24,207 06	$41,134 31	5,233	1,029
ORANGE COUNTY							
Cornwall Savings Bank, The, Cornwall-on-the-Hudson	$457,552 85	$432,853 25	.....	$24,699 60	$36,326 10	1,324	126
Goshen Savings Bank	1,718,936 44	1,636,056 25	$7,007 00	85,873 19	107,980 44	3,384	335
Middletown Savings Bank	6,364,421 00	5,961,210 50	117,282 00	285,928 50	438,838 74	13,140	1,424
Newburgh Savings Bank	14,936,104 92	12,791,745 42	.....	2,144,359 50	2,128,788 40	18,843	2,182
Walden Savings Bank	1,240,512 04	1,131,008 62	.....	109,503 42	132,781 42	3,337	380
Warwick Savings Bank, The	1,292,831 75	1,228,577 48	.....	64,254 27	61,979 90	3,428	265
Total	$26,010,359 00	$23,171,451 52	$124,289 00	$2,714,618 48	$2,926,695 00	43,456	4,712

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1919 — Continued

NAMES	Number of accounts closed during the year 1918	Amount deposited during the year 1918 not including dividends credited during that period	Amount withdrawn during the year 1918	Amount of dividends credited and paid for the year 1918	Salaries paid for the year 1918	Expenses other than salaries for the year 1918	Average rate per cent. of dividends for year ending December 31, 1918
NIAGARA COUNTY							
Farmers and Mechanics Savings Bank in the City of Lockport	2,673	$3,039,587 37	$2,773,891 06	$242,065,34	$16,421 00	$18,578 41	4
Niagara County Savings Bank, Niagara Falls	3,074	2,010,498 37	1,727,810 68	100,698 86	12,204 46	5,758 49	4
Total	5,747	$5,050,085 74	$4,501,701 74	$342,764 20	$28,625 46	$24,336 90	.....
ONEIDA COUNTY							
Oneida County Savings Bank, The, Rome	838	$505,111 56	$635,879 74	$81,176 06	$9,108 01	$4,423 45	3½
Rome Savings Bank, The	1,035	774,882 88	922,381 76	119,986 49	15,394 00	10,512 46	3½
Savings Bank of Utica, The	6,857	4,103,237 16	4,356,063 06	538,609 66	42,281 79	48,393 45	3½
Total	8,730	$5,383,231 60	$5,914,324 56	$730,772 21	$66,783 80	$63,329 36	.....
ONONDAGA COUNTY							
Onondaga County Savings Bank, Syracuse	11,256	$7,367,219 10	$7,821,665 60	$1,094,473 02	$49,656 21	$102,546 72	4
Skaneateles Savings Bank	357	919,667 40	949,015 45	53,583 40	5,380 00	3,371 06	4
Syracuse Savings Bank	2,500	3,889,103 71	4,143,990 49	587,279 77	33,594 82	53,546 35	4
Total	14,113	$12,175,990 21	$12,914,671 54	$1,735,336 19	$88,631 03	$159,464 13	.....
ONTARIO COUNTY							
Geneva Savings Bank	1,086	$639,791 00	$649,451 54	$42,995 08	$6,053 90	$2,352 28	4
ORANGE COUNTY							
Cornwall Savings Bank, The, Cornwall-on-the-Hudson	130	$86,919 66	$104,852 53	$16,061 40	$1,450 00	$756 87	4
Goshen Savings Bank	446	322,121 96	398,571 95	61,498 36	3,300 00	2,353 55	4
Middletown Savings Bank	1,448	1,261,494 11	1,340,193 67	221,925 83	17,733 00	12,368 84	4
Newburgh Savings Bank	2,474	1,659,944 27	2,172,017 24	483,676 35	27,928 07	24,560 18	4
Walden Savings Bank	411	283,458 99	285,590 04	40,067 57	4,147 16	2,109 78	3½
Warwick Savings Bank, The	352	214,554 55	318,120 06	44,834 58	5,220 00	2,266 82	3½
Total	5,261	$3,828,493 54	$4,619,345 49	$868,064 09	$59,778 23	$44,416 04	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1919 — 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, 1919	Number of accounts opened or reopened during year 1918
OSWEGO COUNTY							
Fulton Savings Bank	$3,032,678 23	$2,827,030 89	$60 00	$205,587 34	$215,628 34	7,828	3,499
Oswego City Savings Bank	4,440,400 49	4,067,573 47	70,825 50	302,001 52	343,850 66	8,187	1,127
Oswego County Savings Bank, Oswego	4,366,717 34	3,971,746 99	29,335 90	365,634 45	388,393 45	6,362	905
Total	$11,839,796 06	$10,866,351 35	$100,221 40	$873,223 31	$947,872 45	22,377	5,441
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster	$1,594,885 35	$1,506,065 96	.....	$88,819 39	$92,978 70	3,208	583
QUEENS COUNTY							
College Point Savings Bank	$2,203,888 80	$2,070,898 93	.....	$132,989 87	$200,835 37	4,094	685
Jamaica Savings Bank	7,453,469 80	6,936,291 69	.....	517,178 11	574,404 93	13,976	3,305
Long Island City Savings Bank	12,335,536 22	11,072,579 63	$142,792 51	1,120,164 08	1,170,513 73	24,813	4,841
Queens County Savings Bank, The, Flushing	5,303,097 09	4,906,057 51	.....	397,039 58	449,425 33	10,509	1,566
Total	$27,295,991 91	$24,985,827 76	$142,792 51	$2,167,371 34	$2,395,179 36	53,392	10,397
RENSSELAER COUNTY							
Troy Savings Bank	$12,438,685 80	$11,367,856 44	$110,268 21	$960,561 15	$1,441,959 39	18,635	2,418
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton	$2,506,442 55	$2,293,206 90	$85,332 50	$127,903 15	$158,323 15	6,801	1,288
Staten Island Savings Bank, Stapleton	7,339,813 12	6,727,693 57	139,285 65	472,833 90	604,716 90	17,408	2,686
Total	$9,846,255 67	$9,020,900 47	$224,618 15	$600,737 05	$763,040 05	24,209	3,974
ST. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg	$1,104,763 02	$1,052,156 95	$17,299 00	$35,307 07	$61,427 89	3,655	473
SCHENECTADY COUNTY							
Schenectady Savings Bank	$13,424,107 14	$10,594,285 79	$2,202,374 14	$627,447 21	$707,903 53	43,875	9,363
SENECA COUNTY							
Seneca Falls Savings Bank, The	$1,106,339 47	$1,051,535 30	.....	$54,804 17	$93,860 03	3,134	557

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1919 — Continued

NAMES	Number of accounts closed during the year 1918	Amount deposited during the year 1918 not including dividends credited during that period	Amount withdrawn during the year 1918	Amount of dividends credited and paid for the year 1918	Salaries paid for the year 1918	Expenses other than salaries for the year 1918	Average rate per cent. of dividends for year ending December 31, 1918
OSWEGO COUNTY							
Fulton Savings Bank	2,825	$1,213,978 16	$1,215,678 67	$104,351 79	$9,227 81	$7,208 88	4
Oswego City Savings Bank	1,065	1,120,582 38	1,155,003 01	151,529 84	10,302 32	7,196 54	4
Oswego County Savings Bank, Oswego	916	864,634 08	956,490 73	151,040 71	9,098 00	7,339 04	4
Total	4,806	$3,199,194 62	$3,327,172 41	$406,922 34	$28,628 13	$21,744 46	.....
PUTNAM COUNTY							
Putnam County Savings Bank, Brewster	409	$390,727 78	$385,552 47	$55,292 17	$4,200 00	$3,012 75	4
QUEENS COUNTY							
College Point Savings Bank	372	$601,159 54	$458,282 24	$72,444 40	$7,397 20	$6,663 16	4
Jamaica Savings Bank	2,191	2,029,477 11	1,777,490 90	241,764 66	14,174 65	29,624 32	4
Long Island City Savings Bank	5,146	3,904,386 31	3,182,674 48	379,091 90	32,360 79	28,686 01	4
Queens County Savings Bank, The, Flushing	1,872	1,473,203 62	1,312,825 83	171,470 03	12,068 25	9,202 60	4
Total	9,581	$8,008,226 58	$6,731,273 45	$864,770 99	$66,000 89	$74,176 09	.....
RENSSELAER COUNTY							
Troy Savings Bank	2,474	$2,120,401 71	$2,186,934 74	$433,025 06	$18,006 67	$33,526 42	4
RICHMOND COUNTY							
Richmond County Savings Bank, West New Brighton	737	$1,104,971 25	$861,709 01	$75,873 69	$7,967 00	$6,171 72	4
Staten Island Savings Bank, Stapleton	1,338	2,354,723 34	1,860,546 55	228,446 38	26,189 48	23,613 72	4
Total	2,075	$3,459,694 59	$2,722,255 56	$304,320 07	$34,156 48	$29,785 44	.....
ST. LAWRENCE COUNTY							
St. Lawrence County Savings Bank, Ogdensburg	704	$356,374 26	$412,546 00	$34,232 01	$5,102 93	$2,125 18	3½
SCHENECTADY COUNTY							
Schenectady Savings Bank	8,204	$4,552,014 33	$3,913,882 38	$313,641 27	$41,003 81	$21,633 97	3½
SENECA COUNTY							
Seneca Falls Savings Bank, The	549	$372,644 63	$368,900 69	$37,682 42	$4,040 00	$2,789 92	4

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1919 — 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, 1919	Number of accounts opened or reopened during year 1918
SUFFOLK COUNTY							
Riverhead Savings Bank	$3,269,057 70	$6,917,687 37	.....	$1,351,370 33	$1,368,449 86	9,864	921
Sag Harbor Savings Bank	2,443,524 52	2,203,335 82	.....	240,188 70	273,621 20	4,170	283
Southold Savings Bank, The	6,503,117 23	5,573,227 07	.....	929,890 16	932,436 35	7,060	494
Union Savings Bank of Patchogue, The	3,916,783 49	3,550,254 07	$16,605 00	349,924 42	341,736 17	6,993	896
Total	$21,132,482 94	$18,244,504 33	$16,605 00	$2,871,373 61	$2,916,243 58	28,087	2,594
TOMPKINS COUNTY							
Ithaca Savings Bank	$4,271,903 88	$3,879,302 91	$2,000 00	$390,600 97	$483,577 74	10,928	1,417
ULSTER COUNTY							
Ellenville Savings Bank	$2,356,421 15	$2,198,946 86	.....	$157,474 29	$183,610 00	6,038	439
Kingston Savings Bank	4,859,814 38	4,506,990 57	.....	352,823 81	366,916 53	6,813	673
New Paltz Savings Bank	2,073,360 24	1,932,708 57	.....	140,651 67	149,290 87	3,053	250
Rondout Savings Bank, Kingston	4,748,434 13	4,391,427 61	.....	357,006 52	382,592 14	7,176	903
Saugerties Savings Bank	2,450,331 03	2,240,751 82	.....	209,579 21	236,433 49	4,131	361
Ulster County Savings Institution, Kingston	5,985,891 78	5,697,750 50	.....	288,141 28	352,760 31	9,666	1,010
Total	$22,474,252 71	$20,968,575 93	.....	$1,505,676 78	$1,671,603 34	36,877	3,036
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The	$4,057,230 26	$3,633,907 91	.....	$423,322 35	$531,605 35	5,811	562
Eastchester Savings Bank, Mount Vernon	4,162,419 54	3,884,121 98	.....	278,297 56	378,793 39	9,182	1,567
Greenburgh Savings Bank, The, Dobbs Ferry	780,422 58	717,874 78	.....	62,547 80	63,737 80	1,382	232
Home Savings Bank, The, White Plains	5,584,640 97	5,222,307 63	$45,347 50	316,985 84	382,163 17	13,591	1,420
Peekskill Savings Bank	5,117,338 02	4,495,661 49	5,941 93	615,734 60	643,288 91	8,680	782
Peoples Bank for Savings of New Rochelle, N. Y.	845,306 45	769,116 57	48,000 00	28,189 88	43,409 88	4,361	1,144
Peoples Savings Bank of Yonkers, N. Y.	10,455,048 56	9,655,563 56	.....	799,485 00	802,279 88	18,292	2,450
Port Chester Savings Bank, The	4,949,531 27	4,554,075 97	64,924 00	330,531 30	412,503 64	9,300	1,393
Union Savings Bank of Westchester County, The, Mamaroneck	1,015,322 07	936,909 17	350 00	78,062 90	98,690 02	2,655	428
Westchester County Savings Bank, Tarrytown	4,928,791 04	4,088,310 95	.....	840,480 09	939,615 09	6,800	712
Yonkers Savings Bank	11,121,718 68	10,054,742 99	.....	1,066,975 69	1,171,106 21	20,481	3,577
Total	$53,017,769 44	$48,012,593 00	$164,563 43	$4,840,613 01	$5,467,193 34	101,035	14,267
Grand totals for the State	$2,231,461,928 72	$2,042,011,104 81	$15,119,311 63	$174,331,512 28	$224,609,012 11	3,467,644	552,779

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks of the State of New York, January 1, 1919 — Concluded

NAMES	Number of accounts closed during the year 1918	Amount deposited during the year 1918 not including dividends credited during that period	Amount withdrawn during the year 1918	Amount of dividends credited and paid for the year 1918	Salaries paid for the year 1918	Expenses other than salaries for the year 1918	Average rate per cent. of dividends for year ending December 31, 1918
SUFFOLK COUNTY							
Riverhead Savings Bank	835	$1,118,251 49	$1,209,498 58	$273,007 01	$15,624 47	$27,474 11	4½
Sag Harbor Savings Bank	403	353,294 08	480,738 77	83,390 49	4,922 25	9,772 62	4
Southold Savings Bank, The	387	720,184 44	821,931 31	220,778 94	12,536 91	19,989 05	4½
Union Savings Bank of Patchogue, The	1,056	863,681 00	820,664 56	128,961 44	10,412 37	7,635 63	4
Total	2,681	$3,055,411 01	$3,332,833 22	$706,137 88	$43,486 00	$64,871 41	.....
TOMPKINS COUNTY							
Ithaca Savings Bank	2,071	$1,466,880 12	$1,637,284 02	$128,901 86	$17,375 57	$12,239 28	3½
ULSTER COUNTY							
Ellenville Savings Bank	528	$430,349 05	$528,693 33	$77,902 87	$3,800 00	$6,388 14	3½
Kingston Savings Bank	683	711,722 10	870,137 72	170,816 34	6,200 00	7,263 05	4
New Paltz Savings Bank	301	304,514 03	407,269 79	73,827 36	3,469 99	3,086 61	4
Rondout Savings Bank, Kingston	994	900,968 12	940,610 51	163,423 08	6,800 00	8,000 08	4
Saugerties Savings Bank	395	407,566 93	462,123 06	83,407 15	3,730 00	4,597 49	4
Ulster County Savings Institution, Kingston	986	961,468 42	1,142,516 64	214,689 53	7,606 59	11,037 24	4
Total	3,887	$3,716,588 65	$4,351,342 05	$784,066 33	$31,606 58	$40,372 61	.....
WESTCHESTER COUNTY							
Bank for Savings of Ossining, The	692	$626,244 92	$825,023 99	$136,278 54	$11,250 00	$9,849 29	4
Eastchester Savings Bank, Mount Vernon	1,296	1,443,227 29	1,363,210 62	137,012 05	14,221 66	5,792 73	4
Greenburgh Savings Bank, The, Dobbs Ferry	247	202,776 40	231,915 98	26,709 59	3,722 00	2,809 94	4
Home Savings Bank, The, White Plains	1,712	1,208,146 01	1,407,671 04	190,038 08	24,195 84	27,140 54	4
Peekskill Savings Bank	873	648,848 24	802,040 22	169,662 57	11,843 28	11,306 32	4
Peoples Bank for Savings of New Rochelle, N. Y.	692	474,866 92	519,329 98	22,727 18	4,637 62	3,927 85	3½
Peoples Savings Bank of Yonkers, N. Y.	2,481	2,095,947 73	2,132,211 70	352,348 91	15,647 76	23,977 85	4
Port Chester Savings Bank, The	1,637	1,069,013 19	1,050,923 99	164,588 41	11,676 65	9,264 59	4
Union Savings Bank of Westchester County, The, Mamaroneck	406	276,772 92	296,999 22	33,874 87	4,700 00	2,673 20	4
Westchester County Savings Bank, Tarrytown	715	598,174 20	847,111 40	154,244 00	10,540 00	21,952 73	4
Yonkers Savings Bank	3,235	2,146,496 98	2,281,799 10	369,968 31	16,991 74	33,491 70	4
Total	13,986	$10,790,514 80	$11,758,237 24	$1,757,452 51	$129,426 55	$152,186 74	.....
Grand totals for the State	545,347	$497,192,956 16	$515,240,913 44	$73,772,298 63	$4,032,472 21	$5,103,875 46	.....

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1919

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 counties, villages and towns in adjoining States	Bonds of cities in this State	Bonds of counties in this State	Bonds of towns in this State
Albany	$56,251,861 98	$5,640,346 00		$311,000 00	$602,504 00	$4,846,917 38		$6,128,857 43	$1,219,454 00	$329,595 00
Bronx	11,573,611 42	1,776,500 00			159,000 00	642,900 00	$41,000 00	1,627,851 67	92,000 00	15,101 00
Broome	4,604,848 25	258,160 00			150,000 00	390,000 00		1,888 500 00	466,000 00	2,000 00
Cayuga	6,683,206 00	1,437,691 73		100,000 00	258,000 00	297,000 00		718,220 00	44,766 87	19,000 00
Chemung	586,850 00	137,750 00				47,000 00		113,000 00	40,000 00	4,000 00
Columbia	2,123,696 00	720,099 80		25,000 00		615,500 00		685,786 00	350,000 00	
Cortland	2,263,640 00	419,200 00		55,000 00	80,000 00	170,000 00		714,276 55		8,000 00
Dutchess	11,551,222 03	1,337,251 92			360,000 00	652,100 00	29,000 00	2,510,246 65	188,834 22	455,482 99
Erie	60,881,182 93	9,431,300 00			1,031,000 00	9,917,500 00		13,046,902 01	712,000 00	103,000 00
Greene	1,134,394 89	610,634 00		45,000 00	68,000 00	712,000 00		424,080 00	20,000 00	35,000 00
Jefferson	6,129,240 94	1,307,300 00			129,000 00	844,500 00		1,349,813 69	152,000 00	178,700 00
Kings	201,029,621 00	36,336,179 64		2,221,750 00	6,633,000 00	34,973,511 40	90,000 00	42,301,516 80	3,231,281 47	1,468,300 00
Madison	2,331,146 71	254,350 00				225,000 00		376,467 60	132,000 00	3,500 00
Monroe	49,022,447 62	10,729,410 19	$100,000 00	600,000 00	1,246,000 00	4,718 000 00		6,869,360 00	538,000 00	85,288 26
Montgomery	3,538,351 00	533,000 00		75,000 00	73,000 00	220,000 00		870,155 13	180,000 00	44,200 00
Nassau	1,662,200 00	114,350 00		20,000 00		118,000 00		121,000 00	30,000 00	7,000 00
New York	536,728,208 11	69,275,046 62		18,056,000 00	27,039 000 00	66,473,161 00		92,963,415 25	5,011,208 66	1,602,809 57
Niagara	5,776,191 00	952,834 00			100,000 00	78,000 00		461,920 68	5,000 00	174,851 88
Oneida	11,090,244 18	2,112,479 89		50,000 00	205,000 00	1,648,600 00	96,000 00	2,564,903 86	75,000 00	116,300 00
Onondaga	29,710,258 06	3,717,370 48		30,000 00	100,000 00	1,278,000 00		3,383,650 00	143,000 00	70,400 00
Ontario	721,290 50	98,600 00				35,000 00		56,000 00		
Orange	13,236,779 75	2,613,866 98		100,000 00	222,400 00	592,000 00		4,038,951 57	557,000 00	210,000 00
Oswego	6,338,988 71	1,134,527 06		32,000 00	35,000 00	257,000 00	203,979 86	593,968 65	78,419 98	228,666 62
Putnam	762,825 00	104,950 00				7,000 00		198,987 17	14,000 00	16,950 00
Queens	13,811,212 18	1,986,395 00	10,000 00	45,000 00	100,000 00	1,716,850 00	59,000 00	2,780,251 60	552,000 00	216,000 00
Rensselaer	3,182,565 50	977,450 00		204,000 00	300,000 00	2,002,000 00		2,125,712 20	317,500 00	
Richmond	4,698,701 50	1,080,950 00		35,000 00	15,000 00	374,000 00		634,000 00	138,000 00	25,000 00
St. Lawrence	400,100 91	109,150 00				86,000 00		95,270 18	10,000 00	20,000 00
Schenectady	5,695,950 11	3,068,092 77			75,000 00	1,147,904 00		1,270,790 23	443,000 00	119,000 00
Seneca	338,720 88	39,634 00			15,000 00	24,000 00		30,000 00	20,167 50	5,500 00
Suffolk	12,360,984 88	1,339,215 68		30,000 00		675,000 00	40,000 00	867,700 00	46,000 00	433,525 00
Tompkins	1,217,441 22	230,550 00		130,000 00	242,000 00	456,000 00		475,500 00	45,000 00	98,530 60
Ulster	9,696,725 46	1,705,709 44		55,000 00	100,000 00	434,500 00		3,889,514 86	606,500 00	989,301 77
Westchester	26,934,157 18	2,634,732 11	50,000 00	75,000 00	117,000 00	2,977 000,00		4,229,526 29	384,037 00	1,157,077 78
Totals	$1,104,068,865 90	$164,225,077 31	$160,000 00	$22,294,750 00	$39,454,904 00	$139,651,943 78	$558,979 86	$200,406,095 97	$15,842,169 70	$8,242,080 47

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1919 — Continued

COUNTIES	PAR VALUE — *Concluded*				Total par value of stocks and bonds	Original cost of stocks and bonds	Present cost of stocks and bonds as determined by amortization	Estimated market value of stocks and bonds	Promissory notes
	Bonds of villages in this State	School district bonds	Railroad mortgage bonds	Bonds of Land Bank of the State of New York					
Albany	$1,118,641 11	$518,117 45	$20,899,742 00	.....	$41,615,174 37	$43,192,663 55	$42,411,017 70	$39,212,408 32	$16,263 60
Bronx	45,867 78	6,000 00	4,777,000 00	.....	9,183,220 45	9,376,558 60	9,287,435 43	9,140,914 12	5,105 00
Broome	52,217 40	84,535 00	1,085,000 00	.....	4,376,412 40	4,426,371 39	4,390,958 67	4,071,043 80	.....
Cayuga	8,000 00	28,000 00	1,752,000 00	.....	4,662,678 60	4,806,881 23	4,734,083 27	4,360,557 60	.....
Chemung	87,400 00	30,000 00	152,000 00	.....	611,150 00	601,362 00	603,725 47	582,446 00	.....
Columbia	286,830 18	45,950 00	912,000 00	.....	3,641,165 98	3,730,199 08	3,681,802 37	3,516,556 45	3,250 00
Cortland	203,500 00	81,600 00	400,000 00	.....	2,131,576 55	2,157,369 46	2,145,408 45	2,014,940 58	3,680 00
Dutchess	1,518,432 42	565,703 90	2,810,000 00	.....	10,427,052 10	10,690,978 87	10,565,024 94	9,747,636 04	75,940 00
Erie	374,817 50	195,750 00	22,825,000 00	.....	57,637,269 51	59,485,675 50	58,389,408 92	53,994,784 93	232,206 89
Greene	83,000 00	63,620 00	494,000 00	.....	2,555,334 00	2,642,894 18	2,582,954 94	2,461,625 82	.....
Jefferson	618,966 18	194,597 50	2,702,000 00	.....	7,476,877 28	7,565,595 76	7,507,052 39	7,020,730 59	4,570 00
Kings	1,379,208 56	486,050 00	41,933,554 08	.....	171,054,351 95	176,835,267 59	174,294,204 54	165,690,524 94	97,144 36
Madison	126,800 00	71,125 00	432,000 00	.....	1,621,242 60	1,653,991 63	1,636,675 66	1,524,039 46	.....
Monroe	306,800 00	126,310 50	10,838,000 00	.....	36,157,168 95	37,003,574 25	36,667,410 56	34,135,840 28	146,660 74
Montgomery	230,302 65	44,450 00	526,000 00	.....	2,796,107 77	2,865,878 68	2,824,273 15	2,742,883 48	.....
Nassau	8,000 00	87,900 00	538,000 00	.....	1,044,250 00	1,049,566 97	1,038,833 38	981,118 50	.....
New York	1,050,978 94	455,729 98	219,424,109 42	$35,000 00	501,386,459 44	519,639,288 94	512,288,179 94	470,916,086 33	599,860 41
Niagara	230,000 00	97,250 00	1,072,000 00	.....	3,171,856 56	3,201,918 77	3,172,721 21	3,006,713 95	.....
Oneida	655,637 88	141,500 00	3,513,862 72	40,000 00	11,219,284 35	11,534,812 57	11,356,856 94	10,931,915 42	6,020 00
Onondaga	73,500 00	45,600 00	9,682,968 00	.....	18,524,488 48	18,968,127 13	18,785,856 75	17,218,162 71	3,000 00
Ontario	40,000 00	25,800 00	176,000 00	.....	431,400 00	427,791 88	427,689 02	414,472 75	2,154 40
Orange	489,450 00	174,600 00	1,441,098 00	160,000 00	10,599,366 55	10,951,734 26	10,765,293 13	10,387,290 03	10,539 42
Oswego	639,850 00	598,900 00	537,000 00	.....	4,339,312 17	4,520,576 72	4,440,360 65	4,264,663 03	15,381 00
Putnam	208,603 19	66,300 00	50,000 00	.....	666,790 36	688,848 36	676,283 38	662,631 05	11,000 00
Queens	936,460 56	757,850 00	1,606,000 00	80,000 00	10,845,807 16	11,197,004 82	11,079,888 31	10,617,999 44	.....
Rensselaer	66,000 00	38,000 00	2,779,000 00	.....	8,809,662 20	9,133,703 16	9,044,557 96	8,328,263 96	.....
Richmond	113,000 00	156,200 00	1,488,000 00	.....	4,059,150 00	4,124,486 39	4,093,050 88	3,896,847 00	.....
St. Lawrence	42,080 00	28,000 00	244,000 00	.....	634,500 18	632,646 61	632,159 84	608,379 36	.....
Schenectady	228,100 00	34,000 00	125,000 00	.....	6,510,887 00	6,612,178 86	6,658,694 57	6,430,430 68	.....
Seneca	136,500 00	26,040 00	316,000 00	.....	612,841 50	620,078 32	612,593 48	573,785 64	597 00
Suffolk	1,141,846 42	849,648 50	750,000 00	.....	6,172,935 60	6,400,764 83	6,313,589 32	6,128,065 63	150,000 00
Tompkins	424,055 44	298,550 00	290,000 00	.....	2,690,186 04	2,822,937 54	2,754,493 25	2,597,239 27	.....
Ulster	1,962,845 14	729,433 34	517,000 00	.....	10,989,804 55	11,189,195 03	11,069,293 70	10,823,877 99	3,975 00
Westchester	2,829,758 69	1,374,566 68	4,623,000 00	.....	20,451,698 55	20,898,552 00	20,703,013 06	19,825,118 22	12,538 00
Totals	$17,717,450 04	$8,527,677 85	$361,711,334 22	$315,000 00	$979,107,463 20	$1,011,649,474 93	$997,634,845 23	$928,829,963 37	$1,399,885 82

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1919 — Continued

COUNTIES	Banking houses and lots at actual cash value	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
Albany	$849,148 78	$1,042,302 69	$3,659,058 47	$476,981 70	$1,057,801 71	$120,906 10	$102,686,733 35	$95,618,618 31	$322,892 72	$6,745,222 32
Bronx	253,180 63	75,696 87	1,547,671 30	216,908 23	149,246 48	21,721 00	22,984,055 05	21,303,384 09	209,221 00	1,471,449 96
Broome	65,000 00	5,000 00	791,337 24	100,889 08	110,692 39	2,979 59	9,751,790 35	9,209,427 41	.....	542,362 94
Cayuga	178,000 00	19,733 54	524,255 44	106,071 41	106,803 72	33,971 50	12,012,599 21	11,176,387 21	37,737 15	798,474 85
Chemung	.....	.....	68,942 31	7,718 75	6,906 15	.....	1,252,863 21	1,160,166 37	.....	92,696 84
Columbia	35,000 00	.....	194,418 22	66,871 43	71,029 51	25,476 45	6,036,298 06	5,488,451 53	.....	547,846 53
Cortland	152,293 69	500 00	256,561 17	109,962 47	81,492 04	2,421 00	4,835,490 95	4,483,528 06	19,224 29	383,738 60
Dutchess	148,500 00	19,561 49	1,007,440 67	153,049 69	284,464 13	49,691 31	23,037,505 36	21,038,577 90	388,283 44	1,610,645 02
Erie	2,129,792 19	100,392 77	9,590,950 80	769,804 40	1,239,915 94	3,316 30	128,942,347 15	120,835,345 64	.....	8,107,001 51
Greene	40,000 00	1,263 38	177,475 78	40,151 86	54,388 24	.....	3,909,299 97	3,565,181 75	7,571 00	336,547 22
Jefferson	44,481 00	.....	837,962 63	152,042 76	103,003 82	159,814 68	14,451,846 42	13,837,280 39	23,096 49	591,469 54
Kings	2,104,900 27	1,229,370 13	24,235,010 24	1,811,067 61	3,908,382 09	675,452 69	400,781,473 33	363,582,367 17	1,843,644 82	35,355,461 34
Madison	28,000 00	24,592 90	198,315 12	56,641 35	81,363 52	41,088 58	4,285,187 64	3,938,324 84	277 46	346,585 34
Monroe	495,000 00	22,048 62	3,444,900 43	967,450 86	1,133,032 34	31,747 22	89,399,128 11	77,122,050 96	6,705,420 40	5,571,656 75
Montgomery	38,000 00	.....	540,961 87	42,334 92	84,696 55	.....	6,987,227 82	6,413,769 37	.....	573,458 45
Nassau	25,000 00	31,391 22	197,631 44	82 80	39,221 09	6,604 89	2,943,249 94	2,684,229 81	.....	259,020 13
New York	9,525,352 78	12,186,404 02	50,614,442 11	8,796,639 08	13,526,343 26	1,471,791 78	1,104,365,127 88	1,016,620,397 18	2,162,233 96	85,582,496 74
Niagara	140,000 00	29,758 17	1,411,959 29	135,751 58	111,792 37	3,554 93	10,615,721 29	10,001,124 50	1,063 65	613,533 14
Oneida	174,000 00	19,335 20	1,772,364 54	208,038 79	315,834 49	391,153 73	24,908,906 35	22,276,740 63	194,429 67	2,437,736 05
Onondaga	1,028,119 00	5,800 00	1,500,145 86	282,054 45	622,495 87	40,960 79	50,410,996 74	45,703,062 89	99,185 74	4,608,748 11
Ontario	.....	.....	98,031 43	9,040 68	11,040 89	457 50	1,256,488 15	1,232,281 09	.....	24,207 06
Orange	69,700 00	151,000 00	1,625,635 60	201,179 25	304,412 65	23,832 30	26,010,359 00	23,171,451 52	124,289 00	2,714,618 48
Oswego	113,145 99	2,756 03	788,035 67	142,497 06	172,598 93	1,729 64	11,839,796 06	10,866,351 35	100,221 40	873,223 31
Putnam	20,000 00	7,201 36	101,780 78	7,224 58	21,875 08	347 50	1,594,885 35	1,506,065 96	.....	88,819 39
Queens	148,288 97	309,563 58	1,798,515 03	83,165 73	260,939 57	266,257 41	27,295,991 91	24,985,327 76	142,792 51	2,167,371 64
Rensselaer	120,000 00	.....	574,730 60	72,664 20	159,490 87	970 67	12,438,685 80	11,367,856 44	110,268 21	960,561 15
Richmond	57,192 47	28,438 86	629,415 78	156,884 43	138,452 53	240,323 10	9,846,255 67	9,020,900 47	224,618 15	600,737 05
St. Lawrence	.....	854 73	79,581 64	1,930 72	13,260 95	654 71	1,104,763 02	1,052,156 95	17,299 00	35,307 07
Schenectady	76,050 27	6,085 12	777,703 51	198,058 84	199,885 90	39,942 71	13,424,107 14	10,594,285 79	2,202,374 14	627,447 21
Seneca	19,000 00	11,485 15	136,396 16	8,929 90	12,091 07	5,333 67	1,106,339 47	1,051,535 30	.....	54,804 17
Suffolk	106,950 00	333,273 58	1,584,626 46	204,070 69	226,347 77	38,163 93	21,132,482 94	18,244,504 33	16,605 00	2,871,373 61
Tompkins	60,000 00	558 82	236,015 56	51,496 79	63,048 50	46,134 02	4,271,903 88	3,879,302 91	2,000 00	390,600 97
Ulster	103,000 00	101,114 07	1,257,465 01	149,224 63	315,260 96	23,609 59	22,474,252 71	20,968,575 93	.....	1,505,676 78
Westchester	374,500 00	894,504 81	3,107,432 76	397,844 81	600,125 31	871,548 35	53,017,769 44	48,012,593 00	164,563 43	4,840,613 01
Totals	$18,721,596 04	$16,659,987 11	$115,367,170 92	$16,184,725 53	$25,587,786 39	$4,641,947 64	$2,231,461,928 72	$2,042,011,104 81	$15,119,311 63	$174,331,512 28

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Federal Reserve Bank of St. Louis

Statement of the Condition of the Savings Banks in Aggregate by Counties, January 1, 1919 — Concluded

COUNTIES	Total liabilities	Surplus on par value of stocks and bonds	Number of open accounts January 1, 1919	Number of accounts opened or reopened during year 1918	Number of accounts closed during the year 1918	Amount deposited during the year 1918 not including dividends credited during that period	Amount withdrawn during the year 1918	Amount of dividends credited and paid for the year 1918	Salaries paid for the year 1918	Expenses other than salaries for the year 1918
Albany	$102,686,733 35	$9,147,988 37	143,928	24,629	24,482	$18,385,463 88	$23,047,170 36	$3,658,434 82	$159,735 73	$263,085 71
Bronx	22,984,055 05	1,513,756 29	67,788	17,407	15,059	9,316,394 02	7,360,390 81	656,584 06	76,255 26	52,813 99
Broome	9,751,790 35	847,731 54	34,557	6,232	6,958	3,944,696 58	4,290,944 51	300,510 20	29,132 81	25,152 32
Cayuga	12,012,599 21	1,100,595 85	24,144	3,041	3,154	3,204,873 02	3,390,403 31	427,426 17	31,080 82	33,873 54
Chemung	1,252,863 21	121,400 84	4,019	1,134	1,305	562,028 97	532,864 11	34,836 58	3,236 03	3,288 74
Columbia	6,036,298 06	672,456 06	10,362	1,247	1,582	1,077,425 19	1,281,993 32	206,592 78	9,612 50	8,153 45
Cortland	4,885,490 96	500,374 57	11,638	1,317	1,559	909,347 87	1,062,945 37	167,294 73	11,090 94	13,384 94
Dutchess	23,037,505 36	2,290,061 08	43,956	4,722	4,913	3,217,966 05	4,139,354 61	794,318 00	46,522 01	36,098 90
Erie	128,942,347 15	11,749,486 09	187,064	27,720	27,216	32,751,448 82	31,770,689 64	4,397,490 14	215,098 17	249,079 46
Greene	3,909,299 97	430,255 40	7,412	820	796	856,675 55	820,771 45	131,741 62	8,440 61	6,342 77
Jefferson	14,451,846 42	1,047,616 23	37,779	2,549	4,085	2,754,509 27	2,880,882 63	516,031 25	35,050 50	25,911 33
Kings	400,781,473 33	40,719,288 35	627,437	108,401	93,329	98,924,698 27	93,396,804 85	13,088,071 62	766,986 57	905,663 65
Madison	4,285,187 64	443,788 48	9,674	1,467	1,486	962,066 96	1,170,937 62	151,455 27	8,132 00	11,366 18
Monroe	89,399,128 11	7,592,985 42	171,097	35,431	34,883	18,990,028 67	19,934,226 65	2,909,935 93	175,133 48	181,178 54
Montgomery	6,987,227 82	626,682 74	15,436	1,601	1,458	1,856,717 82	1,410,869 53	225,246 80	12,615 26	16,251 01
Nassau	2,943,249 94	322,151 63	5,351	813	947	571,151 42	590,568 31	97,055 86	8,178 80	8,161 74
New York	1,104,365,127 88	116,052,869 85	1,503,201	225,848	235,771	230,441,200 63	248,522,387 26	36,453,896 12	1,763,264 69	2,511,706 21
Niagara	10,615,721 29	778,675 75	22,827	5,028	5,747	5,050,085 74	4,501,701 74	342,764 20	28,625 46	24,336 90
Oneida	24,908,906 35	2,725,104 98	52,929	7,911	8,730	5,383,231 60	5,914,324 56	739,772 21	66,783 80	63,329 36
Onondaga	50,410,996 74	5,915,073 88	88,344	14,600	14,113	12,175,990 21	12,914,671 54	1,735,336 19	88,631 03	159,464 13
Ontario	1,256,488 15	41,134 31	5,233	1,029	1,086	639,791 00	649,451 54	42,995 08	6,053 90	2,352 28
Orange	26,010,359 00	2,926,695 00	43,456	4,712	5,261	3,828,403 54	4,619,345 49	368,064 09	59,778 23	44,416 04
Oswego	11,839,796 06	947,872 45	22,377	5,441	4,806	3,199,194 62	3,327,172 41	406,922 34	28,628 13	21,744 46
Putnam	1,594,885 30	92,978 70	3,208	583	409	290,727 78	285,552 47	55,292 17	4,200 00	3,012 75
Queens	27,295,991 91	2,395,179 36	53,392	10,397	9,581	8,008,226 58	6,731,273 45	864,770 99	66,000 89	74,176 09
Rensselaer	12,438,685 80	1,441,959 39	18,635	2,418	2,474	2,120,401 71	2,186,934 74	433,025 06	18,006 67	33,526 42
Richmond	9,846,255 67	763,040 05	24,209	3,974	2,075	3,459,694 59	2,722,255 56	304,320 07	34,156 48	29,785 44
St. Lawrence	1,104,763 02	61,427 89	3,655	473	704	356,374 26	412,546 00	34,232 01	5,102 93	2,125 18
Schenectady	13,424,107 14	707,903 53	43,875	9,363	8,204	4,552,014 33	3,913,882 38	313,641 27	41,003 81	21,633 97
Seneca	1,106,339 47	93,860 03	3,134	557	549	372,644 63	368,900 69	37,682 42	4,040 00	2,789 92
Suffolk	21,132,482 94	2,916,243 58	28,087	2,594	2,681	3,055,411 01	3,332,833 22	706,137 88	43,486 00	64,871 41
Tompkins	4,271,903 88	483,577 74	10,928	1,417	2,071	1,466,880 12	1,637,234 02	128,901 86	17,875 57	12,239 28
Ulster	22,474,252 71	1,671,603 34	36,877	3,636	3,887	3,716,588 65	4,351,342 05	784,066 33	31,606 58	40,372 61
Westchester	53,017,769 44	5,467,193 34	101,035	14,267	13,986	10,790,514 80	11,758,237 24	1,757,452 51	129,426 55	152,186 74
Totals	$2,231,461,928 72	$224,609,012 11	3,467,644	552,779	545,347	$497,192,956 16	$515,240,913 44	$73,772,298 63	$4,032,472 21	$5,103,875 46

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Federal Reserve Bank of St. Louis

Statement relating to Savings Banks on the first day of January in each year from 1858 *to* 1919

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	.0101	64
January 1, 1861	67,440,397	9,262,237	300,693	224 28	2,949,195	.0437	9,312,885	.1323	1,942,305	.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	7,590,174	.0579	16,249,229	.1361	1,314,498	.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	.0117	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	2,733,834	.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	346 79	19,776,864	.0693	34,049,066	.1115	6,469,430	.0212	150
January 1, 1874	285,520,085	233,464	839,472	340 12	21,448,796	.0751	29,027,719	.0944	7,435,328	.0242	155
January 1, 1875	303,935,649	18,415,564	872,498	348 35	24,310,086	.0800	30,192,413	.0919	8,598,861	.0262	158
January 1, 1876	319,260,202	15,324,553	859,738	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	34,176,603	.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	47,099,094	.1332	35,488,865	.0885	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	41,698,854	.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	.0153	123
January 1, 1887	482,486,730	25,436,480	1,264,535	381 55	85,633,329	.1774	51,162,150	.0900	8,034,653	.0141	124

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January 1, 1888	505,017,751	22,531,021	1,325,062	381 12	85,249,647	.1688	49,662,771	.0841	7,736,103	.0131	125
January 1, 1889	523,677,515	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	574,669,972	24,603,315	1,477,819	388 20	89,741,231	.1561	55,866,127	.0836	8,602,985	.0128	124
January 1, 1892	588,425,420	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	1,695,787	407 93	90,955,321	.1323	54,628,289	.0699	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	.0154	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	.0638	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	.0556	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	118,404,987	.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	116,789,006	.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
January 1, 1916	1,819,206,937	47,705,979	3,243,362	560 90	154,124,167	.0847	138,155,347	.0699	31,477,403	.0159	140
January 1, 1917	1,953,663,728	134,456,790	3,417,312	571 69	184,925,791	.0946	152,986,952	.0715	32,054,262	.0149	141
January 1, 1918	1,986,556,349	32,892,621	3,460,212	574 11	170,713,145	.0859	141,173,963	.0651	35,057,422	.0161	141
January 1, 1919	2,042,011,104	55,454,755	3,467,644	588 87	174,331,512	.0853	132,951,782	.0595	35,381,583	.0158	141

* 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 $2,078,218. The decrease in deposits of savings banks continuing business was $1,776,000. § Decrease, $13,748,419. 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 $10,578,402. ¶ 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, to and including January 1, 1914, 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 $3,058,128. The surplus on January 1, 1915 and each succeeding year is based upon market value of stocks and actual cash value of real estate. ** Real estate was reported January 1, 1879, at cost, and January 1, 1880 to and including January 1, 1914 at estimated market value. On January 1, 1915, and each succeeding year it was reported at actual cash value. †† Decrease, $12,268,825.

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STATEMENT OF SECURITIES

Held by the Superintendent of Banks in trust for the creditors of and depositors with the trust companies and two investment companies of this State, January 1, 1919

NAMES OF COMPANIES AND DESCRIPTION OF BONDS		Amount of bonds held
Adirondack Trust Co., Saratoga Springs, New York City 3½ per cent		$25,000 00
Albany Trust Co., The, Albany, New York City 3½ per cent		50,000 00
Auburn Trust Co., Auburn, New York City 4½ per cent	$30,000 00	
Auburn Trust Co., Auburn, New York City 4½ per cent	2,000 00	
		32,000 00
Bankers Trust Company of Buffalo, New York City 4 per cent	$100,000 00	
Bankers Trust Company of Buffalo, New York City 4½ per cent	100,000 00	
Bankers Trust Company of Buffalo, Buffalo City 4½ per cent	6,000 00	
		206,000 00
Bankers Trust Co., New York, New York State 3 per cent	$985,000 00	
Bankers Trust Co., New York, New York State 4 per cent	30,000 00	
Bankers Trust Co., New York, New York City 4½ per cent	32,000 00	
Bankers Trust Co., New York, New York City 4½ per cent	170,000 00	
		1,217,000 00
Brooklyn Trust Co., Brooklyn, New York City 4½ per cent		150,000 00
Buffalo Trust Co., Buffalo, United States 3½ per cent	$10,000 00	
Buffalo Trust Co., Buffalo, New York City 4 per cent	40,000 00	
Buffalo Trust Co., Buffalo, New York City 4½ per cent	10,000 00	
		60,000 00
Central City Trust Co., Syracuse, New York City 4½ per cent		50,000 00
Central Union Trust Co. of New York, New York State 4 per cent	12,000 00	
Central Union Trust Co. of New York, New York City 3 per cent	222,000 00	
Central Union Trust Co. of New York, New York City 3½ per cent	162,000 00	
Central Union Trust Co. of New York, New York City 4½ per cent	1,000,000 00	
		1,396,000 00
Chemung Canal Trust Co., Elmira, New York City 3½ per cent	$37,000 00	
Chemung Canal Trust Co., Elmira, Rochester City 3½ per cent	30,000 00	
		67,000 00
Citizens Commercial Trust Co., Buffalo, New York City 4½ per cent		125,000 00
Citizens Trust Co. of Fredonia, Jamestown City 4½ per cent	$10,000 00	
Citizens Trust Co. of Fredonia, New York City 4 per cent	10,000 00	
Citizens Trust Co. of Fredonia, Troy City 4½ per cent	2,000 00	
		22,000 00
Citizens Trust Company of Patchogue, New York City 4½ per cent		20,000 00
Citizens Trust Co. of Schenectady, New York City 3½ per cent		36,000 00
Citizens Trust Co. of Utica, New York City 3½ per cent	$30,000 00	
Citizens Trust Co. of Utica, Utica City 4 per cent	8,000 00	
		38,000 00
City Trust Co., Buffalo, Buffalo City 3½ per cent		60,000 00
Columbia Trust Co., New York, United States 4½ per cent		550,000 00
Columbus Trust Co., Newburgh, New York City 3 per cent	$25,000 00	
Columbus Trust Co., Newburgh, New York City 4 per cent	12,500 00	
		37,500 00
Commercial Trust Co., New York, New York City 4 per cent	$100,000 00	
Commercial Trust Co., New York, New York City 4½ per cent	6,500 00	
		106,500 00
Continental Guaranty Corp., New York, New York State 4 per cent	$1,000 00	
Continental Guaranty Corp., New York, New York City 4½ per cent	100,000 00	
		101,000 00
Corporation Trust Co., New York, New York City 4½ per cent		120,000 00
Cortland Trust Co, Cortland, New York City 4 per cent		20,000 00
County Trust Co., The, White Plains, New York City 3½ per cent		25,000 00
Empire Trust Co., New York, New York City 3½ per cent	$100,000 00	
Empire Trust Co., New York, New York State 4 per cent	75,000 00	
		175,000 00
Equitable Trust Co. of New York, New York City 4½ per cent		310,000 00
Erie County Trust Co., East Aurora, New York City 4½ per cent		20,000 00
Farmers Loan & Trust Co., The, New York, New York City 4 per cent	$198,000 00	
Farmers Loan & Trust Co., The, New York, New York City 4½ per cent	322,000 00	
		520,000 00
Fidelity Trust Co. of Buffalo, The, Buffalo, New York City 3½ per cent	$4,000 00	
Fidelity Trust Co. of Buffalo, The, Buffalo, Buffalo City 4½ per cent	50,000 00	
Fidelity Trust Co. of Buffalo, The, Buffalo, United States 4½ per cent	100,000 00	
		154,000 00

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STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS — *Continued*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS		Amount of bonds held
Fidelity Trust Co. of New York, New York City 4 per cent	$100,000 00	
Fidelity Trust Co. of New York, New York City 4½ per cent	10,000 00	
		$110,000 00
Fidelity Trust Co. of Rochester, New York City 3½ per cent	$50,000 00	
Fidelity Trust Co. of Rochester, New York City 4 per cent	5,000 00	
		55,000 00
First Trust Co. of Tonawanda, The, Tonawanda, New York City 4 per cent		55,000 00
First Trust Co. of Wellsville, New York, The, Wellsville, New York State 4 per cent		20,000 00
Franklin Trust Co., Brooklyn, New York City 3½ per cent		130,000 00
Fulton Trust Co., New York, New York City 2½ per cent	$12,000 00	
Fulton Trust Co., New York, New York City 4 per cent	100,000 00	
		112,000 00
Genesee Valley Trust Co., Rochester, United States 4½ per cent		50,000 00
Glens Falls Trust Co., Glens Falls, Middletown City 3½ per cent	$20,000 00	
Glens Falls Trust Co., Glens Falls, New York City 3½ per cent	2,000 00	
		22,000 00
Guaranty Trust Co. of New York, New York City 4½ per cent		2,600,000 00
Guardian Trust Co. of New York City, New York State 4 per cent		100,000 00
Hamilton Trust Co., Brooklyn, New York City 4½ per cent		100,000 00
Herkimer County Trust Co., Little Falls, New York State 4 per cent		40,000 00
Hudson River Trust Co., Hudson, New York State 4 per cent		25,000 00
Hudson Trust Co., New York, New York State 3 per cent	$5,000 00	
Hudson Trust Co., New York, New York City 3½ per cent	10,000 00	
Hudson Trust Co., New York, New York City 4 per cent	100,000 00	
		115,000 00
Huguenot Trust Co., New Rochelle, New York City 4½ per cent		30,000 00
Irving Trust Co., New York, New York City 3 per cent	$50,000 00	
Irving Trust Co., New York, New York City 3½ per cent	10,000 00	
Irving Trust Co., New York, New York City 4 per cent	2,000 00	
Irving Trust Co., New York, New York City 4½ per cent	30,000 00	
Irving Trust Co., New York, New York City 4½ per cent	75,000 00	
Irving Trust Co., New York, United States 2 per cent	2,000 00	
		169,000 00
Italian Discount and Trust Co., New York, New York City 4½ per cent		105,000 00
Ithaca Trust Co., Ithaca, New York State 4½ per cent	$7,000 00	
Ithaca Trust Co., Ithaca, New York City 3½ per cent	10,000 00	
Ithaca Trust Co., Ithaca, New York City 4 per cent	5,000 00	
		22,000 00
Kings County Trust Co., Brooklyn, City of Brooklyn 3½ per cent	$90,000 00	
Kings County Trust Co., Brooklyn, New York City 4 per cent	20,000 00	
		110,000 00
Lackawanna Trust Co., Lackawanna, New York City 4 per cent	$20,000 00	
Lackawanna Trust Co., Lackawanna, New York City 4½ per cent	2,000 00	
		22,000 00
Lawyers Title & Trust Co., New York, New York City 3½ per cent.	$250,000 00	
Lawyers Title & Trust Co., New York, New York City 4½ per cent.	200,000 00	
		450,000 00
Lincoln Trust Co., New York, New York State 3 per cent		100,000 00
Livingston County Trust Co., Geneseo, Livingston County 4½ per cent		25,000 00
Madison County Trust & Deposit Co., Oneida, New York State 4 per cent		20,000 00
Manufacturers Trust Co., Brooklyn, New York City 3½ per cent		125,000 00
Mercantile Trust & Deposit Co., New York, New York City 3 per cent	$18,000 00	
Mercantile Trust & Deposit Co., New York, New York City 3½ per cent	50,000 00	
Mercantile Trust & Deposit Co., New York, New York City 4 per cent	42,000 00	
		110,000 00
Metropolitan Trust Co. of the City of New York, New York City 3 per cent	$50,000 00	
Metropolitan Trust Co. of the City of New York, New York City 3½ per cent	200,000 00	
		250,000 00
Montgomery County Trust Co., Amsterdam, New York City 4½ per cent		30,000 00
Mt. Vernon Trust Co., Mt. Vernon, New York City 3 per cent	$4,000 00	
Mt. Vernon Trust Co., Mt. Vernon, New York City 4½ per cent	5,000 00	
Mt. Vernon Trust Co., Mt. Vernon, Mt. Vernon 4 per cent	12,000 00	
		21,000 00
Mutual Trust Co. of Westchester County, New York City 3½ per cent	$4,000 00	
Mutual Trust Co. of Westchester County, New York City 4½ per cent	30,000 00	
		34,000 00
Nassau County Trust Co., Mineola, New York City 4½ per cent		21,000 00
New Rochelle Trust Co., New Rochelle, New York City 3½ per cent		30,000 00
New York Life Insurance & Trust Co., The, New York, New York City 3½ per cent	$100,000 00	
New York Life Insurance & Trust Co., The, New York, New York City 4 per cent	20,000 00	
		120,000 00

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STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS — *Continued*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS		Amount of bonds held
New York Trust Co., New York, New York City 2½ per cent	$318,000 00	
New York Trust Co., New York, New York City 4½ per cent	75,000 00	
		$393,000 00
Niagara Falls Trust Co., Niagara Falls, New York City 3½ per cent.	$20,000 00	
Niagara Falls Trust Co., Niagara Falls, Niagara Falls City 4 per cent	12,000 00	
		32,000 00
Northern New York Trust Co., Watertown, Watertown City 4½ per cent		40,000 00
Northport Trust Co., Northport, New York City 4½ per cent		21,000 00
Olean Trust Co., Olean, New York City 4 per cent		21,000 00
Oneida County Trust Co., Utica, New York State 4½ per cent		30,000 00
Ontario County Trust Co., Canandaigua, New York State 4 per cent	$20,000 00	
Ontario County Trust Co., Canandaigua, Canandaigua Village 4 per cent	2,000 00	
		22,000 00
Orange County Trust Co., Middletown, New York City 4 per cent		25,000 00
Oswego County Trust Co., Fulton, New York City 3½ per cent	$5,000 00	
Oswego County Trust Co., Fulton, New York City 4 per cent	2,000 00	
Oswego County Trust Co., Fulton, New York City 4½ per cent	12,000 00	
Oswego County Trust Co., Fulton, New York City 4½ per cent	3,000 00	
		22,000 00
Peoples Trust Co. of Binghamton, Buffalo City 4 per cent	$20,000 00	
Peoples Trust Co. of Binghamton, New York City 4 per cent	30,000 00	
		50,000 00
Peoples Trust Co., The, Brooklyn, Brooklyn City 3½ per cent	$100,000 00	
Peoples Trust Co., The, Brooklyn, New York City 3½ per cent	20,000 00	
		120,000 00
Poughkeepsie Trust Co., Cohoes City 3½ per cent	$2,000 00	
Poughkeepsie Trust Co., New York City 4 per cent	15,000 00	
Poughkeepsie Trust Co., Niagara Falls 4 per cent	18,000 00	
		35,000 00
Putnam County Trust Co., Brewster, New York City 4½ per cent		20,000 00
Queens County Trust Co., Jamaica, New York City 3½ per cent	$5,000 00	
Queens County Trust Co., Jamaica, New York State 3 per cent	100,000 00	
		105,000 00
Rochester Trust & Safe Deposit Co., New York City 3½ per cent		60,000 00
Rockland County Trust Co., Nyack, New York City 3½ per cent	$21,000 00	
Rockland County Trust Co., Nyack, New York City 4 per cent	1,000 00	
Rockland County Trust Co., Nyack, New York City 4½ per cent	3,000 00	
		25,000 00
Rome Trust Co., Rome, New York State 4 per cent	$1,000 00	
Rome Trust Co., Rome, Rome City 4 per cent	10,000 00	
Rome Trust Co., Rome, New York City 4½ per cent	25,000 00	
		36,000 00
St. Lawrence Trust Company, Ogdensburg, New York State 4 per cent		20,000 00
Salamanca Trust Co., Salamanca, New York City 3½ per cent	$4,000 00	
Salamanca Trust Co., Salamanca, New York City 4½ per cent	15,000 00	
Salamanca Trust Co., Salamanca, Little Valley Village 4.95 per cent.	4,190 40	
		23,190 40
Scandinavian Trust Co., New York, New York City 3 per cent	$28,500 00	
Scandinavian Trust Co., New York, New York City 3½ per cent	32,000 00	
Scandinavian Trust Co., New York, New York City 4 per cent	15,000 00	
Scandinavian Trust Co., New York, New York City 4½ per cent	30,000 00	
		105,500 00
Schenectady Trust Co., Schenectady, New York City 3½ per cent		35,000 00
Security Trust Co. of Rochester, Rochester City 3½ per cent	$50,000 00	
Security Trust Co. of Rochester, New York City 4 per cent	10,000 00	
		60,000 00
Security Trust Co. of Troy, The, New York City 3½ per cent		38,000 00
Suffolk County Trust Co., Riverhead, New York City 4½ per cent		20,000 00
Syracuse Trust Co., Syracuse, New York City 3½ per cent		60,000 00
The Thrift, Brooklyn, New York City 4½ per cent	$100,000 00	
The Thrift, Brooklyn, New York State 3 per cent	1,000 00	
		101,000 00
Title Guarantee & Trust Co., New York, Brooklyn City 3½ per cent.	$50,000 00	
Title Guarantee & Trust Co., New York, New York City 3½ per cent.	442,500 00	
Title Guarantee & Trust Co., New York, New York City 4½ per cent.	25,000 00	
Title Guarantee & Trust Co., New York, New York City 4½ per cent.	5,000 00	
Title Guarantee & Trust Co., New York, United States 3½ per cent.	27,000 00	
		549,500 00
Transatlantic Trust Co., New York, United States 4 per cent	$100,000 00	
Transatlantic Trust Co., New York, Albany City 4 per cent	6,000 00	
		106,000 00
Troy Trust Co., The, Troy, New York City 3½ per cent	$30,000 00	
Troy Trust Co., The, Troy, Albany City 3½ per cent	10,600 00	
		40,600 00

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STATEMENT OF SECURITIES HELD BY SUPT. OF BANKS — *Concluded*

NAMES OF COMPANIES AND DESCRIPTION OF BONDS		Amount of bonds held
Trust Co. of Fulton County, Gloversville, Troy City 4½ per cent		$25,000 00
Trust Co. of Wyoming County, Warsaw, New York City 4¼ per cent.	$5,000 00	
Trust Co. of Wyoming County, Warsaw, New York City 4½ per cent.	15,000 00	
		20,000 00
Trust & Deposit Co. of Onondaga, Syracuse, New York City 3½ per cent	$54,000 00	
Trust & Deposit Co. of Onondaga, Syracuse, New York City 4 per cent	2,000 00	
		56,000 00
Union Trust Co. of Albany, New York City 4½ per cent		50,000 00
Union Trust Co. of Jamestown, Jamestown City 4 per cent	$26,000 00	
Union Trust Co. of Jamestown, Jamestown City 4½ per cent	5,000 00	
		31,000 00
Union Trust Co. of Rochester, New York City 4¼ per cent		55,000 00
United States Mortgage & Trust Co., New York, New York State 4½ per cent		200,000 00
United States Trust Co. of New York, New York City 3½ per cent		255,000 00
Utica Trust & Deposit Co., Utica, New York City 3½ per cent		45,000 00
Westchester Trust Co., Yonkers, New York City 3½ per cent		33,000 00
Workers Trust Co., Johnson City, New York City 4¼ per cent		20,000 00
Yonkers Trust Co., The, Yonkers, New York State 4 per cent		30,000 00
		$14,056,790 40

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STATEMENTS

SHOWING THE

Condition of the Trust Companies operating under the Laws of this State

ON

March 14, 1918, June 20, 1918, September 10, 1918, and November 1, 1918

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1. 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*, WM. BRYAR WHITE, *Asst. Treasurer*.
CHARLES C. VAN DUESEN, *Vice-President*,

DIRECTORS

JOSEPH H. CLARK, CHARLES C. BULLOCK, LEMAN A. 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, WILLIAM B. MILLIMAN, HARRY E. PETTEE, WINFIELD A. HUPPUCH, CHARLES C. VAN DUESEN.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$794,876	$957,739	$658,735	$1,404,439
Private securities	1,820,290	1,899,428	2,022,462	1,958,808
Real estate owned	17,752	17,752	17,758	17,758
Mortgages owned	198,164	219,677	192,581	192,581
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	57,247	57,247	56,984	45,006
Loans and discounts secured by other collateral	613,946	625,666	547,479	599,173
Loans, discounts and bills purchased not secured by collateral	881,480	931,859	968,535	859,371
Overdrafts	386	3,770	2,591	528
Due from trust companies, banks and bankers	114,546	70,798	194,005	170,992
Specie	4,801	5,486	10,184	5,464
Other currency authorized by the laws of the United States	50,335	63,627	151,505	51,130
Cash items	3,199	5,946	15,857	11,010
Customers' liability on acceptances (per contra, see liabilities)	50,000	.....	50,000	.....
Assets not included in any of the above heads	40,329	58,296	123,966	43,842
Total resources	$4,647,351	$4,917,291	$5,012,642	$5,360,102

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	238,515	245,567	247,131	257,994
Preferred deposits, viz.:				
Due New York State savings banks	10,000	10,000	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	43,991	36,216	32,712	30,619
Due depositors, not preferred	4,111,046	3,970,552	4,544,155	4,188,506
Due to trust companies, banks and bankers	11,230	12,164	5,585	2
Bills payable	50,000	500,000	.....	763,500
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	50,000	.....	50,000	.....
Other liabilities	32,569	42,792	33,059	19,481
Total liabilities	$4,647,351	$4,917,291	$5,012,642	$5,360,102

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2. THE ALBANY TRUST COMPANY, ALBANY

CHARLES H. BISSIKUMMER, *President*, [Broadway and State street; organized 1900] ALONZO P. ADAMS, JR., *Vice-President*.
GEO. C. VAN TUYL, JR., *Vice-President*, PHILIP FITZSIMONS, JR., *Treasurer*, JAMES H. WALLACE, *Assistant Secretary*,
J. S. FRIEDMAN, *Vice-President*, SAMUEL C. HARCOURT, *Assistant Treasurer*.

DIRECTORS

HORACE G. YOUNG, *Chairman of the Board*.

LOUIS W. EMERSON,	JAMES R. WATT,	JOHN KURTZ, JR.,	CHAS. H. BISSIKUMMER,	PETER KEELER,
J. S. FRIEDMAN,	E. PALMER GAVIT	RANDALL J. LE BOUEF,	JOSEPH A. MINST,	GEO. C. VAN TUYL, JR.,
WYATT T. MAYER,	JOHN S. HOY,	CHARLES V. MANN,	NATHAN HATCH,	THOS. R. WARD, JR.,
E. C. DEARSTYNE,	ALONZO P. ADAMS, JR.,	GUSTAVUS MICHAELIS,	NEILE F. TOWNER,	WILLIAM G. FURLONG,
		EDWIN VAN WORMER.		

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$869,851	$836,425	$1,358,302	$990,380
Private securities	2,421,690	2,332,268	2,234,229	2,239,351
Real estate owned	319,221	319,221	316,821	316,821
Mortgages owned	220,150	223,560	223,150	223,150
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	33,810	31,663	24,435	24,435
Loans and discounts secured by other collateral	2,128,575	2,360,471	2,032,817	2,310,855
Loans, discounts and bills purchased not secured by collateral	1,233,057	1,218,583	1,007,640	1,011,547
Due from trust companies, banks and bankers	2,191,642	2,055,678	1,224,745	1,089,952
Specie	203,444	7,356	10,552	10,582
Other currency authorized by the laws of the United States	67,810	225,729	233,057	249,530
Cash items	27,967	51,883	40,018	71,642
Assets not included in any of the above heads	71,086	64,280	70,508	68,577
Total resources	$9,788,303	$9,737,117	$8,776,274	$8,606,822

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LIABILITIES				
Capital	$400,000	$400,000	$400,000	$400,000
Surplus, including all undivided profits	323,694	287,756	259,034	271,005
Preferred deposits, viz.:				
Due New York State savings banks	670,100	566,184	566,783	432,520
Due New York State savings and loan a sociations, credit unions and land bank	9,256	6,048	9,808	9,279
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	69,693	72,074	38,382	25,366
Deposits by the State of New York	1,409,868	1,223,513	749,501	875,534
Deposits by the Superintendent of Banks of the State of New York	39,575	38,290	37,892	37,631
Other deposits secured by pledge of assets	105,510	99,098	273,522	274,440
Deposits otherwise preferred	721	782	685	674
Due depositors, not preferred	5,429,911	5,629,666	5,464,399	5,552,770
Due to trust companies, banks and bankers	1,276,426	1,315,758	930,829	660,417
Other liabilities	53,549	97,948	45,439	67,186
Total liabilities	$9,788,303	$9,737,117	$8,776,274	$8,606,822

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3. AUBURN TRUST COMPANY, AUBURN

RALPH R. KEELER, *President.* [64-66 Genesee street; organized 1906] JAMES A. JONES, *Secretary.*
GEORGE W. BENHAM, *Vice-President,* D. EDWIN FRENCH, *Vice-President,* GEO. W. BOWEN, *Vice-President.*

DIRECTORS

WILBUR B. BARNES, GEORGE W. BOWEN, D. EDWIN FRENCH, PATRICK M. HERRON, JULIUS KRAFT,
GEORGE W. BENHAM, THOMAS F. DIGNUM, JOHN TABER, RALPH R. KEELER, SANFORD G. LYON,
GURDON S. FANNING, WILLIAM J. HENRY, THOMAS H. GARRETT, JR., SIDNEY J. WESTFALL, HENRY D. NOBLE.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$455,528	$642,880	$467,176	$393,923
Private securities	632,131	630,459	893,919	621,597
Real estate owned	14,000	14,000	14,000	14,000
Mortgages owned	615,047	559,154	550,829	549,029
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	148,715	180,078	173,025	146,827
Loans and discounts secured by other collateral	1,161,359	816,956	910,454	1,321,188
Loans, discounts and bills purchased not secured by collateral	507,739	809,613	632,379	537,439
Overdrafts	25	349	123	285
Due from trust companies, banks and bankers	389,459	249,654	250,799	240,702
Specie	52,220	59,238	59,200	28,384
Other currency authorized by the laws of the United States	58,977	66,920	53,890	62,556
Cash items	8,531	13,123	7,582	13,713
Due from the Federal Reserve Bank of New York less offsets	.....	.....	.....	30,000
Assets not included in any of the above heads	50,930	49,793	54,455	47,603
Total resources	$4,094,661	$4,092,217	$4,067,831	$4,007,246

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LIABILITIES				
Capital	$150,000	$150,000	$150,000	$150,000
Surplus, including all undivided profits	213,875	223,046	224,814	224,503
Preferred deposits, viz.:				
Due New York State savings banks	93,514	103,003	113,800	104,441
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	26,395	22,783	23,066	28,036
Deposits by the State of New York	81,903	248,918	164,527	178,876
Other deposits secured by pledge of assets	24,618	63,822	158,037	22,569
Due depositors, not preferred	3,360,040	3,208,520	3,091,400	3,018,738
Due to trust companies, banks and bankers	18,402	25,085	18,978	52,375
Bills payable	100,000	.....	100,000	100,000
Rediscounts	.....	.....	.....	91,287
Other liabilities	25,914	47,040	23,209	36,421
Total liabilities	$4,094,661	$4,092,217	$4,067,831	$4,007,246

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4. BANKERS TRUST COMPANY OF BUFFALO, BUFFALO

[242 Main street; organized 1914]

WALTER P. COOKE, *Chairman of the Board.*
CHARLES R. HUNTLEY, *Vice-President,*
RUSSELL J. H. HUTTON, *Vice-President,*
RAYMOND E. WINFIELD, *Vice-President,*
HENRY H. WORK, *Assistant treasurer,*
E. FLOYD BRANCH, *Treasurer.*
C. RAY PHILLIPS, *Assistant Treasurer,*
ALANSON E. THOMAS, *Assistant Treasurer,*
ALVA L. DUTTON, *Secretary.*
GEORGE F. RAND, JR., *Assistant Secretary.*
WILLIAM HARDLEBEN, JR., *Assistant Secretary,*
ARTHUR P. C. RODENBACH, *Assistant Treasurer,*
FRANK H. GOODYEAR, *Assistant Treasurer.*
LLOYD P. WILLIAMS, *Assistant Treasurer.*

DIRECTORS

LANGDON ALBRIGHT, WALTER P. COOKE, EDWARD J. SMITH, LE GRAND S. DE GRAFF, GEORGE A. BALL, DANIEL GOOD, E. CORNING TOWNSEND, CHARLES R. HUNTLEY, HENRY P. SMITH, HERBERT A. MELDRUM, GEORGE F. RAND, W. H. KINCH, J. F. SCHOELLKOPF, J. F. SCHOELLKOPF, JR., CHAS. MOSIER.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$2,152,518	$2,059,663	$3,731,258	$3,169,284
Private securities	4,110,940	4,290,119	4,297,189	4,415,172
Real estate owned	150,000	150,000	150,000	150,000
Mortgages owned	345,800	400,700	399,700	399,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	40,300	38,334	29,000	28,370
Loans and discounts secured by other collateral	6,230,115	7,062,253	6,700,151	7,990,402
Loans, discounts and bills purchased not secured by collateral	2,864,828	2,536,430	2,529,056	2,326,394
Overdrafts	424	700	2,066	331
Due from trust companies, banks and bankers	1,910,675	1,976,060	1,687,964	1,347,301
Specie	365,567	250,398	253,867	233,434
Other currency authorized by the laws of the United States	214,611	213,021	219,905	170,840
Cash items	68,942	85,894	98,440	131,740
Customers' liability on acceptances (per contra, see liabilities)	1,000	1,500	1,500	1,500
Assets not included in any of the above heads	148,406	142,168	128,974	105,684
Total resources	$18,604,126	$19,207,240	$20,229,070	$20,470,052

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LIABILITIES				
Capital	$2,000,000	$2,000,000	$2,000,000	$2,000,000
Surplus, including all undivided profits	607,062	685,833	714,063	861,550
Preferred deposits, viz.:				
Due New York State savings banks	1,573,614	1,275,823	1,082,696	937,998
Due New York State savings and loan associations, credit unions and land bank	10,000	10,000	10,000	10,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	125,553	2,688,021	3,922,331	2,116,889
Deposits by the State of New York	920,000	725,000	475,000	475,000
Other deposits secured by pledge of assets	620,142	498,695	407,368	2,691,070
Due depositors, not preferred	12,184,896	10,643,561	11,020,660	10,717,314
Due to trust companies, banks and bankers	337,016	520,352	413,665	501,557
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	1,000	1,500	1,500	1,500
Other liabilities	224,843	158,455	181,787	157,174
Total liabilities	$18,604,126	$19,207,240	$20,229,070	$20,470,052

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5. BANKERS' TRUST COMPANY, NEW YORK CITY

[16 Wall street; organized 1903]

SEWARD PROSSER, *President.*
B. W. JONES, *Secretary.*

D. E. POMEROY, *Vice-President,*
W. N. DUANE, *Vice-President,*
F. I. KENT, *Vice-President,*
F. N. B. CLOSE, *Vice-President,*
A. H. MARCKWALD, *Vice-President,*
A. A. TILNEY, *Vice-President,*
H. J. COCHRAN, *Vice-President,*
THOMAS HILDT, *Vice-President,*
H. F. WILSON, JR., *Vice-President,*
W. P. BELKNAP, *Vice-President,*
S. M. GREER, *Vice-President,*

R. H. GILES, *Treasurer,*
H. N. DUNHAM, *Assistant Treasurer,*
BEACH POLK, *Assistant Treasurer,*
J. F. SCHMID, *Assistant Treasurer,*
G. F. TREFCER, *Assistant Treasurer,*
L. C. OUTCAULT, *Assistant Treasurer,*
GUY RICHARDS, *Assistant Secretary,*
P. D. BOGUE, *Assistant Secretary,*

J. H. LEWIS, *Assistant Secretary,*
R. G. PAGE, *Assistant Secretary,*
H. H. MARTIN, *Assistant Secretary,*
H. B. WATT, *Assistant Secretary,*
L. S. STILLMAN, *Assistant Secretary,*
B. A TOMPKINS, *Assistant Secretary,*
I. MICHAELS, *Trust Officer,*
P. A. GODRIDGE, *Assistant Trust Officer,*
A. C. LIVINGSTON, *Assistant Trust Officer,*
BARKLEY WYCKOFF, *Cashier,*
CLIFFORD WILMURT, *Assistant Cashier.*

DIRECTORS

STEPHEN BAKER, SAMUEL G. BAYNE, EDWIN M. BULKLEY, EDMUND C. CONVERSE, FRANK N. B. CLOSE, WILLIAM NORTH DUANE, FRED I. KENT, T. DEWITT CUYLER, HENRY P. DAVISON, WALTER E. FREW, FREDERICK T. HASKELL, EDGAR L. MARSTON, HERBERT L. PRATT, DANIEL E. POMEROY, SEWARD PROSSER, DANIEL G. REID, EDWARD TOWNSEND, HERBERT K. TWITCHELL, CORNELIUS N. BLISS, JR., THOMAS COCHRAN, H. C. MCELDOWNEY, NICHOLAS BIDDLE, HORACE HAVEMEYER, CHAS. L. TIFFANY, JOHN I. DOWNEY, RANALD H. MACDONALD, OWEN D. YOUNG, ALLEN B. FORBES, WM. H. PORTER, M. FRIEDSAM.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$54,305,122	$33,925,077	$34,358,161	$24,303,680
Private securities	37,465,174	25,842,178	25,936,071	26,026,821
Real estate owned	4,068,546	4,053,670	4,036,314	4,024,653
Mortgages owned	3,386,500	3,311,500	3,209,000	3,209,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	112,188	97,828	115,528	114,148
Loans and discounts secured by other collateral	121,107,498	131,643,615	125,010,926	161,378,518

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Loans, discounts and bills purchased not secured by collateral	48,355,204	47,451,796	55,155,180	53,823,374
Overdrafts	7,195	7,172	21,303	12,669
Due from trust companies, banks and bankers	10,764,438	6,958,176	10,224,832	12,618,895
Specie	46,963	49,910	40,206	33,701
Other currency authorized by the laws of the United States	1,549,047	1,054,472	1,024,725	926,445
Cash items	6,563,569	9,459,967	9,700,005	9,896,699
Due from the Federal Reserve Bank of New York less offsets	28,357,684	31,658,389	26,621,597	24,134,675
Customers liability on acceptances (per contra, see liabilities)	24,456,546	21,425,606	15,948,904	19,361,108
Assets not included in any of the above heads	6,389,348	2,349,406	1,671,350	2,234,380
Total resources	$346,935,022	$319,288,762	$313,074,102	$342,098,766
LIABILITIES				
Capital	$11,250,000	$11,250,000	$11,250,000	$11,250,000
Surplus, including all undivided profits	13,932,115	14,842,266	15,822,558	16,283,166
Preferred deposits, viz.:				
Due New York State savings banks	10,764,704	7,714,666	7,564,559	5,962,966
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	21,581,157	22,243,545	16,017,164	14,784,836
Deposits by the State of New York	100,000	85,000	60,166	100,183
Deposits by the Superintendent of Banks of the State of New York	1,136	610	610	587
Other deposits secured by pledge of assets	16,226,336	17,539,102	13,167,027	55,396,217
Deposits otherwise preferred	26,700	46,124	90,622	88,260
Due depositors, not preferred	194,217,409	173,613,165	175,008,735	183,597,701
Due to trust companies, banks and bankers	48,078,443	33,722,125	45,509,315	34,747,763
Bills payable	.....	17,000,000	13,000,000	.....
Rediscounts	2,000,000	.....	.....	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	18,138,082	18,583,388	14,443,253	18,494,346
Other liabilities	10,618,940	2,648,771	1,140,093	1,392,741
Total liabilities	$346,935,022	$319,288,762	$313,074,102	$342,098,766

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6. BROOKLYN TRUST COMPANY, BROOKLYN

EDWIN P. MAYNARD, *President.* [177 Montague street; chartered 1866] WILLARD P. SCHENCK, *Secretary.*

DAVID H. LANMAN, *Vice-President,* GILBERT H. THIRKIELD, *Assistant Secretary,* CHARLES B. ROYCE, *Assistant Secretary,*
FRANK J. W. DILLER, *Vice-President,* AUSTIN W. PENCHOEN, *Assistant Secretary,* HORACE W. FARRELL, *Assistant Secretary,*
FREDERICK T. ALDRIDGE, *Vice-President,* EDMUND N. SCHMIDT, *Assistant Secretary,* HERBERT U. SILLECK, *Assistant Secretary.*
WILLIS McDONALD, Jr., *Vice-President,* FREDERICK B. LINDSAY, *Assistant Secretary.*

TRUSTEES

FRANK L. BABBOTT, JOHN H. EMANUEL, Jr., DAVID H. LANMAN, HOWARD W. MAXWELL, WILLIS D. WOOD,
WALTER ST. J. BENEDICT, GEORGE M. BOARDMAN, DAVID G. LEGGETT, EDWIN P. MAYNARD, ROBERT L. PIERREPONT,
SAMUEL W. BOOCOCK, FRANCIS L. HINE, FRANK LYMAN, JOSEPH E. OWENS, HAROLD I. PRATT,
WILLIAM N. DYKMAN, J. H. WALLBRIDGE, FRANK C. MUNSON, ALEXANDER M. WHITE, CLINTON L. ROSSITER,
EDGAR M. CULLEN, HENRY F. NOYES.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$7,222,421	$5,717,670	$7,458,491	$8,632,355
Private securities	13,801,266	15,458,438	15,048,608	14,657,467
Real estate owned	1,101,076	1,103,572	1,107,217	1,106,902
Mortgages owned	1,467,888	1,493,315	1,541,270	1,437,770
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	642,500	481,675	481,950	408,378
Loans and discounts secured by other collateral	7,431,119	5,266,996	5,465,133	6,904,373
Loans, discounts and bills purchased not secured by collateral	3,358,228	6,261,613	5,033,059	5,470,604
Overdrafts	728	1,104	739	14,238
Due from trust companies, banks and bankers	501,218	888,955	608,043	1,045,567
Specie	314,494	242,130	224,489	194,953
Other currency authorized by the laws of the United States	472,295	549,615	512,315	368,095
Cash items	862,317	1,810,231	431,721	1,143,293

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Due from the Federal Reserve Bank of New York less offsets	3,448,323	3,604,830	3,665,720	3,151,895
Customers' liability on acceptances (per contra, see liabilities)	.....	417,648	313,476	1,443,958
Assets not included in any of the above heads	386,762	425,991	436,186	427,491
Total resources	$41,010,635	$43,723,783	$42,328,417	$46,407,339
LIABILITIES				
Capital	$1,500,000	$1,500,000	$1,500,000	$1,500,000
Surplus, including all undivided profits	2,175,360	2,227,547	2,368,194	2,518,283
Preferred deposits, viz.:				
Due New York State savings banks	3,363,122	2,620,520	2,374,563	2,144,026
Due New York State savings and loan associations, credit unions and land bank	5,072	2,222	2,977	1,847
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	1,575,734	1,508,895	1,628,339	1,603,086
Deposits by the Superintendent of Banks of the State of New York	5,000	5,000	5,000	5,000
Other deposits secured by pledge of assets	1,672,603	7,482,138	2,922,153	5,892,375
Due depositors, not preferred	28,719,707	25,994,274	27,329,034	24,168,129
Due to trust companies, banks and bankers	1,624,711	29,253	21,296	22,466
Bills payable	.....	540,000	3,200,000	5,444,500
Rediscounts	.....	1,070,000	253,162	1,192,200
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	417,648	313,476	1,443,958
Other liabilities	369,326	326,286	410,223	471,469
Total liabilities	$41,010,635	$43,723,783	$42,328,417	$46,407,339

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7. BUFFALO TRUST COMPANY, BUFFALO

(Formerly Buffalo Loan, Trust and Safe Deposit Company)

MYRON S. HALL, *President*, [449 Main street; chartered 1881] FRANK R. COLLINS, *Secretary*.

L. FRANKLIN MESSER, *Vice-President*, THOS. R. WOLFE, *Assistant Secretary*.

WALTER J. MONRO, *Vice-President*, OSCAR C. MILLER, *Assistant Secretary*,

TRUSTEES

ALFRED A. BERRICK, ARNOLD B. WATSON, GEORGE P. URBAN, WM. G. HOUCK, LINCOLN A. GROAT, MYRON S. HALL, GEO. C. LAUB, JOHN B. WINKLER, L. FRANKLIN MESSER, WILLIAM R. HUNTLEY, JOHN A. MILLER, FRANK P. PERSONS, EDWIN LANG MILLER, CLARENCE H. LITTELL, VALENTINE P. YOUNG, EUGENE TANKE, GEORGE URBAN, JR.,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$283,750	$431,631	$1,728,315	$1,382,424
Private securities	3,028,363	3,162,521	3,072,697	2,942,149
Real estate owned	3,293	3,293	3,293	3,293
Mortgages owned	945,094	916,486	932,609	948,128
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	120,865	71,510	30,700	84,360
Loans and discounts secured by other collateral	2,907,983	3,226,837	3,033,446	3,273,660
Loans, discounts and bills purchased not secured by collateral	1,968,986	2,126,198	2,767,984	2,342,860
Overdrafts	1,021	1,039	1,392	1,663
Due from trust companies, banks and bankers	719,148	412,498	421,074	656,582
Specie	105,361	106,917	53,197	38,994
Other currency authorized by the laws of the United States	115,067	115,750	87,256	181,104
Cash items	14,846	34,080	47,683	127,466
Due from the Federal Reserve Bank of New York less offsets	745,141	524,541	598,010	776,527
Customers' liability on acceptances (per contra, see liabilities)	236,552	331,500	138,125	69,142
Assets not included in any of the above heads	107,458	99,707	132,649	148,403
Total resources	$11,302,928	$11,564,508	$13,048,430	$12,976,755

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits	485,109	495,373	500,000	500,000
Preferred deposits, viz.:				
Due New York State savings banks	313,334	330,000	290,251	290,424
Due New York State savings and loan associations, credit unions and land bank	10,992	16,073	18,804	26,666
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	175,630	152,173	154,242	115,740
Deposits by the State of New York	250,000	200,000	140,000	140,000
Other deposits secured by pledge of assets	374,855	386,044	532,256	217,476
Due depositors, not preferred	7,951,367	7,567,991	8,221,714	8,487,783
Due to trust companies, banks and bankers	34,722	36,895	36,709	79,042
Bills payable	.....	225,000	1,218,250	1,668,250
Rediscounts	869,355	1,183,713	1,163,901	766,305
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	236,552	331,500	138,125	69,142
Other liabilities	101,012	139,746	134,178	115,927
Total liabilities	$11,302,928	$11,564,508	$13,048,430	$12,976,755

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8. CENTRAL CITY TRUST COMPANY, SYRACUSE

[East Washington street; organized 1914]

JOHN S. GRAY, *President*,
W. SNOWDON SMITH, *Vice-President*,
H. E. HESSLER, *Vice-President*,
L. D. HOLMES, *Treasurer*,
M. R. AMES, *Secretary*,
CHAS. E. CHAPPELL, *Vice-President*,
A. E. McCHESNEY, *Trust Officer*.

DIRECTORS

ANTON V. ALTMANN, ALBERT E. McCHESNEY, CHARLES E. CHAPPELL, D. RAYMOND COBB, CHARLES E. COONEY, T. FRANK DOLAN, JOHN S. GRAY, H. E. HESSLER, EMIL M. KOTZ, WM. B. SMITH, LOUIS LEITER, FREDERICK MARTY, SR., WM. MUENCH, ANDREW H. POND, WM. F. RAFFERTY, WILLIAM RUBIN, EDWARD SCHOENECK, CHAS. H. SKIFF, W. SNOWDON SMITH, FRANK W. TRAUGOTT, CHAS. F. TUPPEN, WILLIAM L. WALLACE, LOUIS WILL, ERNEST A. YOUNG, HENRY W. COOK, GEO. C. HANFORD, NICHOLAS G. PETERS, DOUGLAS A. WHITE.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$349,866	$1,643,466	$1,436,066	$1,184,471
Private securities	88,939	88,989	194,339	196,839
Real estate owned	.....	5,010	7,064	7,225
Mortgages owned	192,540	196,040	210,540	210,540
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	87,487	73,187	69,987	69,987
Loans and discounts secured by other collateral	2,123,188	1,215,935	1,207,130	1,410,471
Loans, discounts and bills purchased not secured by collateral	1,441,258	1,383,066	1,365,781	1,329,322
Overdrafts	108	214	350	400
Due from trust companies, banks and bankers	321,029	354,224	342,782	306,221
Specie	9,167	8,928	5,234	8,470
Other currency authorized by the laws of the United States	98,464	98,860	93,808	67,218
Cash items	24,564	14,705	24,921	44,054
Customers' liability on acceptances (per contra, see liabilities)	50,000	50,000	.....	.....
Assets not included in any of the above heads	77,757	47,295	56,662	40,323
Total resources	$4,864,367	$5,179,919	$5,014,664	$4,875,541

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LIABILITIES				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits	360,420	349,628	343,661	326,605
Preferred deposits, viz.:				
Due New York State savings banks	175,000	175,000	100,000	100,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	11,694	11,694	16,088	21,562
Deposits by the State of New York	600,000	540,000	440,000	440,000
Deposits otherwise preferred	51,959	.....	.....	52,732
Due depositors, not preferred	2,235,887	2,261,848	2,445,457	2,318,424
Due to trust companies, banks and bankers	14,029	113,940	16,684	13,495
Bills payable	841,709	1,023,109	959,715	607,095
Rediscounts	165,000	220,000	270,000	246,500
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	50,000	50,000	.....	.....
Other liabilities	58,669	134,700	123,059	449,128
Total liabilities	$4,864,367	$5,179,919	$5,014,664	$4,875,541

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9. CENTRAL TRUST COMPANY OF NEW YORK, NEW YORK CITY

[54 Wall street; organized 1873]

J. N. WALLACE, *President*,
E. F. HYDE, *Vice-President*,
D. OLCOTT, *2d Vice-President*,
G. W. DAVISON, *Vice-President*,
C. R. BERRIEN, *Vice-President*,
F. B. SMIDT, *Vice-President*,
FREDERIC J. FULLER, *Vice-President*,
F. J. LEARY, *Vice-President*,
OSCAR L. COLES, *Assistant Secretary*,
C. P. STALLKNECHT, *Assistant Secretary*,
GEORGE J. CORBETT, *Assistant Secretary*,
M. FERGUSON, *Secretary*,
H. C. HOLT, *Assistant Secretary*,
WM. H. LUDLUM, *Assistant Secretary*,
STEPHEN H. TALLMAN, *Assistant Secretary*,
L. M. GOODEVE, *Assistant Secretary*,
R. N. McENANY, *Assistant Secretary*.

TRUSTEES

JAMES N. JARVIE, JAMES N. WALLACE, CLARENCE DILLON, JAMES C. BRADY, CORNELIUS N. BLISS, JR., DUDLEY OLCOTT, JACOB H. SCHIFF, EDWIN THORNE, ADRIAN ISELIN, JR., E. FRANCIS HYDE, HENRY EVANS, DUDLEY OLCOTT, 2D., FREDERICK STRAUSS, HENRY D. BABCOCK, GEORGE W. DAVISON, CHARLES LANIER, AUGUSTUS D. JULLIARD.

RESOURCES	Statement of condition March 14, 1918*	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$22,575,427	.....	.....	.....
Private securities	19,604,829	.....	.....	.....
Real estate owned	1,152,861	.....	.....	.....
Mortgages owned	130,000	.....	.....	.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	92,000	.....	.....	.....
Loans and discounts secured by other collateral	57,880,669	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral	67,542,049	.....	.....	.....
Overdrafts	356	.....	.....	.....
Due from trust companies, banks and bankers	9,839,048	.....	.....	.....
Specie	1,607,471	.....	.....	.....
Other currency authorized by the laws of the United States	172,600	.....	.....	.....

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Due from the Federal Reserve Bank of New York less offsets	18,038,660			
Customers' liability on acceptances (per contra, see liabilities)	2,703,000			
Assets not included in any of the above heads	1,372,968			
Total resources	$202,711,938			
LIABILITIES				
Capital	$5,000,000			
Suplus, including all undivided profits	16,101,347			
Preferred deposits, viz.:				
Due New York State savings banks	682,641			
Due New York State savings and loan associations, credit unions and land bank	13,264			
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	775,515			
Other deposits secured by pledge of assets	6,380,000			
Due depositors, not preferred	129,093,209			
Due to trust companies, banks and bankers	10,391,957			
Rediscounts	30,000,000			
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	2,703,000			
Other liabilities	1,571,005			
Total liabilities	$202,711,938			

*Merged with Union Trust Company of New York under the name Central Union Trust Company, New York City. For subsequent reports see Central Union Trust Company, New York City.

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10. CENTRAL UNION TRUST COMPANY, NEW YORK CITY

[54 Wall street; organized 1918 by merger of Central Trust Company of New York and Union Trust Company of New York]

JAMES N. WALLACE, *President*,
EDWIN G. MERRILL, *Vice-President*,
GEORGE W. DAVISON, *Vice-President*,
E. F. HYDE, *Vice-President*,
DUDLEY OLCOTT, 2ND, *Vice-President*,
J. Y. G. WALKER, *Vice-President*,
J. V. B. THAYER, *Vice-President*,
F. B. SMIDT, *Vice-President*,
B. A. MORTON, *Vice-President*,
F. J. LEARY, *Vice-President*,
H. M. POPHAM, *Vice-President*,
F. J. FULLER, *Vice-President*,
W. McMASTER MILLS, *Vice-President*,
C. R. BERRIEN, *Vice-President*,
CHAS. P. STALLKNECHT, *Assistant Secretary*,
O. L. COLES, *Assistant Secretary*,
GEO. J. CORBETT, *Assistant Secretary*,
T. W. HARTSHORNE, *Assistant Secretary*,
M. FERGUSON, *Secretary*,
H. M. MYRICK, *Treasurer*,
E. P. ROGERS, *Assistant Secretary*,
W. H. LUDLUM, *Assistant Treasurer*,
S. H. TALLMAN, *Assistant Treasurer*,
D. A. ROWE, *Assistant Treasurer*,
ERNEST H. COOK, *Assistant Treasurer*,
HENRY C. HOLT, *Assistant Treasurer*,
R. N. McENANY, *Assistant Treasurer*,
C. W. PARSONS, *Assistant Treasurer*.

TRUSTEES

WALTER P. BLISS,
JAMES C. BRADY,
JAMES BROWN,
GEORGE W. DAVISON,
JOHNSTON DE FOREST,
RICHARD DELAFIELD,
CLARENCE DILLON,
HENRY EVANS,
FREDERIC DE P. FOSTER,
ADRIAN ISELIN
JAMES N. JARVIS,
AUGUSTUS D. JUILLIARD,
AUGUSTUS W. KELLEY,
CHARLES LANIER,
V. EVERIT MACY,
EDWIN G. MERRILL,
WILLIAM H. NICHOLS, JR.,
DUDLEY OLCOTT,
DUDLEY OLCOTT, 2ND,
W. EMLEN ROOSEVELT,
JACOB H. SCHIFF,
FREDERICK STRAUSS,
JAMES N. WALLACE,
EDWIN THORNE,
CORNELIUS VANDERBILT,
J. Y. G. WALKER,
FRANCIS M. WELD,
M. ORME WILSON,
WILLIAM WOODWARD.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.				
Public securities	.....	$39,119,063	$30,018,081	$47,643,084
Private securities	.....	25,101,114	25,042,994	24,415,982
Real estate owned	.....	5,053,495	5,116,186	5,089,360
Mortgages owned	.....	1,468,700	1,345,100	1,341,475
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	.....	272,650	915,950	246,750
Loans and discounts secured by other collateral	.....	71,409,043	85,917,252	98,480,279

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Loans, discounts and bills purchased not secured by collateral	.....	82,293,803	57,936,339	47,871,676
Overdrafts	.....	14,026	11,423	12,756
Due from trust companies, banks and bankers	.....	12,609,386	10,761,742	15,845,793
Specie	.....	2,792,187	2,826,552	2,527,825
Other currency authorized by the laws of the United States	.....	482,699	326,939	1,040,686
Due from the Federal Reserve Bank of New York less offsets	.....	28,360,742	23,189,642	22,747,492
Customers' liability on acceptances (per contra, see liabilities)	.....	3,950,770	6,880,137	9,414,214
Assets not included in any of the above heads	.....	2,067,685	1,569,874	1,519,384
Total resources	.....	$274,995,363	$251,858,211	$278,196,756
LIABILITIES				
Capital	.....	$12,500,000	$12,500,000	$12,500,000
Surplus including all undivided profits	.....	17,256,473	17,301,994	18,046,696
Preferred deposits, viz.:				
Due New York State savings banks	.....	5,448,344	4,729,884	3,309,536
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	.....	3,038,329	3,112,288	2,926,383
Deposits by the State of New York	.....	200,000	70,000	270,000
Deposits by the Superintendent of Banks of the State of New York	.....	89,148	28,741	27,746
Other deposits secured by pledge of assets	.....	10,970,923	10,748,199	48,146,569
Due depositors, not preferred	.....	193,715,500	182,386,295	172,703,899
Due to trust companies, banks and bankers	.....	5,205,596	10,844,761	8,431,050
Rediscounts	.....	19,000,000	1,000,000	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	3,950,770	6,880,137	9,414,214
Other liabilities	.....	3,620,280	2,255,912	2,420,663
Total liabilities	.....	$274,995,363	$251,858,211	$278,196,756

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11. CHEMUNG CANAL TRUST COMPANY, ELMIRA

JAMES B. RATHBONE, *President*, [415 East Water street; organized 1902 as Elmira Trust Company] J. ERNEST WEBB, *Secretary*,
EDWARD O. ELDREDGE, *Vice-President*, EDWARD J. DUNN, *Treasurer*, F. E. SACKETT, *Cashier*.
PAUL G. KINGSTON, *Assistant Treasurer*,

DIRECTORS

ISAAC BALDWIN,	W. S. McCORD,	FREDERICK B. SMITH,	J. ARNOT RATHBONE,	ALEXANDER D. FALCK,
J. SCOTT BALDWIN,	E. E. BUCHANAN,	FRED D. HERRICK,	JAMES B. RATHBONE,	EDWARD J. DUNN,
FREDERICK COLLIN,	B. S. CHAMBERLIN,	DANIEL SHEEHAN,	FREDERICK W. SWAN,	EDWARD O. ELDREDGE.
		H. C. MANDEVILLE,		

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$1,390,787	$1,714,998	$866,194	$866,194
Private securities	1,241,924	1,238,970	1,224,009	1,224,009
Real estate owned	59,500	66,131	66,131	70,031
Mortgages owned	97,650	100,837	100,637	88,597
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	262,738	246,621	212,404	230,781
Loans and discounts secured by other collateral	1,826,833	2,616,257	2,238,909	2,901,311
Loans, discounts and bills purchased not secured by collateral	1,822,445	1,678,225	1,466,970	1,551,056
Overdrafts	1,546	675	2,557	2,986
Due from trust companies, banks and bankers	330,310	441,523	505,285	450,632
Specie	6,473	11,248	9,645	12,029
Other currency authorized by the laws of the United States	168,679	152,950	180,022	129,014
Cash items	24,670	48,103	34,070	43,530
Due from the Federal Reserve Bank of New York less offsets	376,807	210,923	344,804	385,788
Assets not included in any of the above heads	21,541	45,373	1,013,383	1,534,857
Total resources	$7,631,903	$8,572,834	$8,265,020	$9,489,915

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LIABILITIES				
Capital	$600,000	$600,000	$600,000	$600,000
Surplus, including all undivided profits	495,355	553,630	522,783	559,001
Preferred deposits, viz.:				
Due New York State savings banks	36,020	83,099	36,182	29,661
Due New York State savings and loan associations, credit unions and land bank	6,289	3,916	8,534	7,004
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	13,893	11,221	46,002	73,134
Deposits by the State of New York	385,000	305,000	225,000	225,000
Other deposits secured by pledge of assets	55,791	55,455	52,579	54,180
Due depositors, not preferred	5,033,993	5,319,629	5,425,101	5,399,003
Due to trust companies, banks and bankers	18,670	20,200	18,913	16,108
Bills payable	350,000	300,000	300,000	1,000,000
Rediscounts	472,598	738,898	823,006	671,917
Other liabilities	164,294	581,786	206,920	854,907
Total liabilities	$7,631,903	$8,572,834	$8,265,020	$9,489,915

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12. CITIZENS' COMMERCIAL TRUST COMPANY, BUFFALO

[291 Main Street; organized 1916]

WILLIAM H. CROSBY, *President*,
WILLIAM H. ANDREWS, *Vice-President*,
NORMAN A. MACDONALD, *Vice-President*,
ROY H. GRIFFIN, *Vice-President*,
SYDNOR J. TUCKER, *Vice-President*,
WILLIAM F. CHASE, *Treasurer*,
LEO B. SEITZ, *Assistant Secretary*,
GORDON B. CLEVERSLEY, *Assistant Secretary*,
ROBERT W. MORRIS, *Secretary*,
IRA D. LOCKWOOD, *Assistant Secretary*,
B. M. NORCROSS, *Assistant Secretary*,
H. G. HOFFMAN, *Assistant Secretary*,
ROBT. W. H. CAMPBELL, *Assistant Secretary*.

DIRECTORS

WILLIAM H. ANDREWS, WILLIAM H. CROSBY, R. T. JONES, F. E. WATTLES, J. J. SIEGRIST,
E. J. BARCALO, LAURENS ENOS, ARCHER A. LANDON, WM. F. WENDT, ALBERT D. SIKES,
JOSEPH BLOCK, HORACE F. TAYLOR, NORMAN A. MACDONALD, HENRY D. MILES, W. H. SCHOELLKOPF,
EMANUEL BOASBERG, SYDNOR J. TUCKER, WM. F. MACGLASHAN, EDWIN S. MILLER, HENRY D. KNOX,
ADAM E. CORNELIUS, ROY H. GRIFFIN, J. H. MCNULTY, JOHN C. SCHENK, J. FRED ZELLER.
EDW. B. HOLMES,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$2,128,718	$2,347,538	$4,321,103	$6,095,000
Private securities	2,440,332	1,299,803	1,443,154	1,135,584
Real estate owned	106,590	106,590	98,740	97,907
Mortgages owned	421,250	424,650	422,300	479,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	277,535	194,278	225,425	149,261
Loans and discounts secured by other collateral	4,213,044	5,398,734	5,758,989	4,807,632
Loans, discounts and bills purchased not secured by collateral	9,138,442	8,608,134	9,333,311	8,007,831
Overdrafts	484	3,667	1,812	1,042
Due from trust companies, banks and bankers	2,584,976	2,491,727	2,490,025	2,508,839
Specie	80,845	87,453	37,889	41,514
Other currency authorized by the laws of the United States	561,168	791,970	807,643	673,262
Cash items	197,387	266,883	311,478	245,891

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Due from the Federal Reserve Bank of New York less offsets	801,097	1,484,599	1,012,970	1,103,049
Customers liability on acceptances (per contra, see liabilities)	157,075	186,175	125,975	125,090
Assets not included in any of the above heads	89,900	114,204	152,175	169,896
Total resources	$23,198,843	$23,806,405	$26,542,989	$25,640,798
LIABILITIES				
Capital	$1,250,000	$1,250,000	$1,250,000	$1,250,000
Surplus, including all undivided profits	1,359,523	1,449,622	1,381,005	1,387,993
Preferred deposits, viz.:				
Due New York State savings banks	965,444	850,425	675,000	485,000
Due New York State savings and loan associations, credit unions and land bank	83,448	49,960	42,562	57,027
Deposits by the State of New York	1,000,000	820,000	590,000	590,000
Other deposits secured by pledge of assets	1,422,642	1,263,187	729,972	2,953,303
Due depositors, not preferred	12,188,022	12,895,470	14,245,551	14,386,752
Due to trust companies, banks and bankers	1,307,534	1,713,212	1,628,032	1,910,437
Bills payable	1,225,000	850,000	3,415,000	.....
Rediscounts	2,116,118	2,317,905	2,260,234	2,230,853
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	157,075	186,175	125,975	125,090
Other liabilities	124,037	160,449	199,658	214,343
Total liabilities	$23,198,843	$23,806,405	$26,542,989	$25,640,798

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13. CITIZENS' TRUST COMPANY OF FREDONIA, FREDONIA

E. L. COLVIN, *President.*
F. W. CASE, *Vice-President.*
E. N. BUTTON, *Vice-President.*

[1 East Main street; organised 1906]
H. L. CUMMING, *Cashier.*

B. BELDEN, *Treasurer.*
F. L. SACKETT, *Secretary.*
H. A. FRANCIS, *Assistant Cashier.*

DIRECTORS

E. L. COLVIN,	GEORGE HAMMOND,	LEWIS ROESCH,	HENRY CARD,	FRANK MERZ,
H. LEWORTHY,	W. M. BLACKSTONE,	R. S. MARSH,	B. F. SIMONS,	J. M. ZAHM,
F. L. SACKETT,	B. BELDEN,	D. H. COWDEN,	E. N. BUTTON.	R. W. WRIGHT.
		J. H. LARDER,		

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$165,575	$160,625	$160,125	$170,025
Private securities	320,025	318,471	313,528	301,015
Real estate owned	24,000	24,000	23,000	23,000
Mortgages owned	80,328	79,240	77,365	77,090
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	43,712	43,150	42,262	41,800
Loans and discounts secured by other collateral	124,263	153,149	149,135	222,500
Loans, discounts and bills purchased not secured by collateral	265,201	279,150	302,596	286,181
Overdrafts	106	474	546	584
Due from trust companies, banks and bankers	68,819	80,968	96,720	129,488
Specie	26,250	18,037	19,507	9,524
Other currency authorized by the laws of the United States	12,000	24,000	25,000	22,450
Cash items	957	455	540	4,334
Assets not included in any of the above heads	9,004	6,003	7,503	8,004
Total resources	$1,140,240	$1,187,722	$1,217,827	$1,295,995

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	78,342	82,423	81,495	84,565
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	26,823	29,494	45,119	51,159
Deposits by the State of New York	35,000	31,000	31,000	31,000
Other deposits secured by pledge of assets	5,468	60,041	14,833	64,833
Due depositors, not preferred	884,535	821,990	894,582	883,272
Due to trust companies, banks and bankers	370	72	1,097	464
Bills payable	.....	50,000	40,000	70,000
Other liabilities	9,702	12,702	9,701	10,702
Total liabilities	$1,140,240	$1,187,722	$1,217,827	$1,295,995

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14. THE CITIZENS' TRUST COMPANY OF PATCHOGUE, PATCHOGUE

WALTER S. ROSE, *President.* [59 West Main street; organized 1916] SIDNEY N. GERARD, *Treasurer,*
FRANK A. REMINGTON, *Vice-President,* WINFIELD S. BENNETT, *Vice-President,* JERRY S. NOHOWEC, *Assistant Secretary.*

DIRECTORS

JEROME W. ACKERLY, JAMES A. CANFIELD, E. EUGENE HAWKINS, JR. FRANK A. REMINGTON, JOHN R. VUNK,
JOSEPH BAILEY, SHERMAN GERARD, NELSON McBRIDE, WALTER S. ROSE, S. MILLARD WEEKS,
WINFIELD S. BENNETT, SIDNEY N. GERARD, ROBERT S. PELLETREAU, EMERSON G. TERRELL, MILTON G. WIGGINS.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$166,272	$132,730	$253,991	$288,139
Private securities	210,464	200,624	192,913	192,900
Mortgages owned	157,780	166,044	169,494	169,694
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	500	9,975	9,475	6,475
Loans and discounts secured by other collateral	64,673	62,534	61,465	85,053
Loans, discounts and bills purchased not secured by collateral	344,282	321,088	314,171	272,529
Overdrafts	44	.....	85	14
Due from trust companies, banks and bankers	41,777	38,608	156,222	166,070
Specie	54,486	53,229	39,728	48,887
Other currency authorized by the laws of the United States	27,865	4,755	32,570	31,129
Cash items	5,000	3,453	7,727	5,351
Assets not included in any of the above heads	14,099	12,972	14,096	17,645
Total resources	$1,087,242	$1,006,012	$1,251,937	$1,283,886

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	67,409	72,808	73,569	74,857
Preferred deposits, viz.:				
Due New York State savings banks	20,000	20,000	20,000	20,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	14,432	4,797	3,400	3,412
Deposits by the State of New York	27,000	27,000	27,000	27,000
Other deposits secured by pledge of assets	29,041	46,366	30,857	17,603
Due depositors, not preferred	824,084	728,526	937,477	1,011,993
Due to trust companies, banks and bankers	269	8	53,127	19,019
Other liabilities	5,007	6,507	6,507	10,002
Total liabilities	$1,087,242	$1,006,012	$1,251,937	$1,283,886

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15. THE CITIZENS' TRUST COMPANY OF SCHENECTADY, N. Y.

WM. G. SCHERMERHORN, *President.* [434 State street; organized 1906 as Security Trust Company] CHARLES F. VEEDER, *Vice-President,*
JAMES W. YELVERTON, *Vice-President,* ARTHUR S. BARBER, *Treasurer,*
GEORGE W. FEATHERSTONHAUGH, *Vice-President.* ALLAN P. McKAIN, *Secretary.*

DIRECTORS

JOHN ALLEN, CLEMENT W. BAILEY, ARTHUR S. BARBER, LOUIS FAUST, JOHN C. VAN VOAST, G. W. FEATHERSTONHAUGH, JOHN F. HORMAN, HENRY HORSTMEYER, CHARLES F. VEEDER, DAYTON L. KATHAN, ALBERT J. LEVI, F. R. CHAMPION, P. H. 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, GEORGE K. MORRIS, JAMES W. YELVERTON.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$256,206	$374,407	$598,342	$514,562
Private securities	1,185,570	1,026,517	1,125,734	1,089,835
Real estate owned	.....	.....	79,014	78,964
Mortgages owned	173,750	160,625	155,525	156,925
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	43,100	20,331	44,616	44,515
Loans and discounts secured by other collateral	200,196	423,802	347,025	410,422
Loans, discount and bills purchased not secured by collateral	1,275,035	1,235,938	1,139,948	1,084,816
Overdrafts	1,192	472	104	184
Due from trust companies, banks and bankers	429,340	234,679	276,748	334,910
Specie	17,993	22,707	10,298	10,720
Other currency authorized by the laws of the United States	58,985	95,415	228,012	84,443
Cash items	8,747	12,952	19,410	27,022
Assets not included in any of the above heads	15,289	20,029	27,217	23,352
Total resources	$3,665,403	$3,627,874	$4,051,993	$3,860,670

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LIABILITIES				
Capital	$150,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits	289,466	239,149	239,212	241,710
Preferred deposits, viz.:				
Due New York State savings banks	38,535	38,535	54,203	54,203
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	4,152	2,965	4,155	4,568
Deposits by the State of New York	97,000	80,000	60,000	60,000
Other deposits secured by pledge of assets	48,401	47,424	134,562	.....
Deposits otherwise preferred	.....	.....	.....	56,568
Due depositors, not preferred	2,983,428	2,960,428	3,225,925	3,150,723
Bills payable	.....	.....	100,000	50,000
Other liabilities	54,421	59,373	33,936	42,898
Total liabilities	$3,665,403	$3,627,874	$4,051,993	$3,860,670

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16. CITIZENS' TRUST COMPANY OF UTICA, N. Y.

W. I. TABER, *President.*
W. T. DUNMORE, *Vice-President.*
F. H. DOOLITTLE, *Vice-President,*

[520 Seneca street: organized 1903]
EDGAR B. ODELL, *Vice-President,*

F. C. THURWOOD, *Secretary,*
G. LYNN MARRIOTT, *Treasurer.*
EDWARD FUESS, *Assistant Treasurer.*

DIRECTORS

GEORGE B. ALLEN,	JOHN CARSTENSEN,	J. C. FULMER,	C. SAUTTER, JR.,	FRED W. SESSIONS,
CHAS. W. WICKS,	W. T. DUNMORE,	W. I. TABER,	F. H. DOOLITTLE,	LESLIE W. BRENNAN,
B. K. BROWN,	T. HARVEY FERRIS,	HERBERT T. DYETT,	E. B. ODELL,	M. JESSIE BRAYTON,
JOHN L. MAHER,	W. B. FOSTER,	JOHN M. ROSS,	ARTHUR HIND,	C. A. POWELL.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$730,851	$2,521,551	$3,213,741	$3,529,951
Private securities	1,317,760	1,338,292	1,281,219	1,310,389
Real estate owned	365,688	368,000	368,231	382,128
Mortgages owned	735,781	788,077	757,592	764,465
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	587,239	582,948	497,931	498,651
Loans and discounts secured by other collateral	3,113,050	2,271,940	2,372,569	2,364,252
Loans, discounts and bills purchased not secured by collateral	4,039,229	4,242,568	4,098,501	4,148,140
Overdrafts	1,456	1,582	3,883	4,258
Due from trust companies, banks and bankers	456,362	540,293	515,146	476,076
Specie	33,128	30,310	25,654	36,560
Other currency authorized by the laws of the United States	259,184	346,451	468,318	484,444
Cash items	128,664	92,577	74,378	115,709
Due from the Federal Reserve Bank of New York less offsets	252,049	396,374	398,886	196,009
Customers' liability on acceptances (per contra, see liabilities)	100,000	100,000	.....	.....
Assets not included in any of the above heads	95,171	64,500	98,829	79,160
Total resources	$12,215,612	$13,685,463	$14,174,878	$14,390,192

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits	592,075	630,714	616,141	637,509
Preferred deposits, viz.:				
Due New York State savings banks	102,000	102,000	100,000	100,000
Due New York State savings and loan associations, credit unions and land bank	3,681	184	7,569	612
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	50,649	60,042	77,921	62,857
Deposits by the State of New York	300,000	235,000	170,000	170,000
Other deposits secured by pledge of assets	.....	17,200	215,000	249,050
Deposits otherwise preferred	91,320	364,800	56,773	80,054
Due depositors, not preferred	8,631,513	8,672,678	9,377,101	9,764,637
Due to trust companies, banks and bankers	93,646	98,018	100,027	78,431
Bills payable	655,000	1,940,000	2,305,000	2,206,000
Rediscounts	1,008,989	823,604	561,492	348,392
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	100,000	100,000	.....	.....
Other liabilities	86,739	141,223	87,854	192,650
Total liabilities	$12,215,612	$13,685,463	$14,174,878	$14,390,192

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17. CITY TRUST COMPANY, BUFFALO

ELLIOTT C. McDOUGAL, *President.* [Main and Niagara streets; organised 1903 as Commonwealth Trust Company] W. E. DANFORTH, *Treasurer,*
CARLTON M. SMITH, *Vice-President.* H. W. DRESSER, *Secretary,* W. G. RICHARD, *Assistant Secretary,*
EDWARD L. KOONS, *Vice-President,* A. E. AGTHE, *Assistant Secretary,*

DIRECTORS

LOUIS L. BABCOCK, GEORGE R. HOWARD, HARDIN H. LITTELL, WM. W. REILLEY, ALFRED W. THORN,
EMANUEL BOASBERG, CHARLES KENNEDY, ELLIOTT C. MACDOUGAL, WM. T. ROBERTS, CONRAD E. WETTLAUFER,
SAMUEL J. DARK, EDWARD L. KOONS, GEO. A. MITCHELL, ROBERT K. ROOT, C. TOWNSEND WILSON,
WM. H. DANIELS, JOHN D. LARKIN, HENRY E. MONTGOMERY, CARLTON M. SMITH, HARRY YATES.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$927,300	$1,302,800	$1,240,150	$1,502,333
Private securities	5,089,652	5,031,664	4,925,147	4,938,217
Mortgages owned	1,679,676	1,655,148	1,653,748	1,650,698
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	189,853	189,752	186,752	176,010
Loans and discounts secured by other collateral	1,721,408	1,449,704	1,263,754	1,399,698
Loans, discounts and bills purchased not secured by collateral	149,511	156,600	149,326	135,954
Overdrafts	239	539	524	667
Due from trust companies, banks and bankers	1,011,037	1,537,699	947,732	942,578
Specie	120,864	114,096	106,612	114,318
Other currency authorized by the laws of the United States	254,010	294,157	293,203	197,656
Cash items	27,230	24,678	36,626	76,408
Assets not included in any of the above heads	122,401	130,503	115,813	107,130
Total resources	$11,293,181	$11,887,340	$10,919,387	$11,241,667

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits	369,561	377,077	367,613	379,601
Preferred deposits, viz.:				
Due New York State savings banks	711,939	574,922	523,148	478,965
Due New York State savings and loan associations, credit unions and land bank	47,819	39,041	42,016	65,068
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	178,736	164,709	136,088	144,333
Deposits by the State of New York	275,000	245,000	170,000	170,000
Other deposits secured by pledge of assets	306,341	338,988	396,777	727,962
Due depositors, not preferred	8,780,111	8,800,493	7,996,486	8,728,307
Due to trust companies, banks and bankers	43,125	767,619	721,679	15,207
Other liabilities	80,549	79,491	65,280	32,224
Total liabilities	$11,293,181	$11,887,340	$10,919,387	$11,241,667

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18. COLUMBIA TRUST COMPANY, NEW YORK CITY

[60 Broadway; organised 1912 by merger of Columbia and Knickerbocker Trust Companies]

WILLARD V. KING, *President.*
HOWARD BAYNE, *Vice-President.*
BENJAMIN L. ALLEN, *Vice-President.*
S. STERN, *Vice-President.*
CHAS. F. MINOR, *Vice-President.*
GEORGE E. WARREN, *Vice-President.*
HARRIS A. DUNN, *Vice-President.*
JOHN MATTHEWS, Jr., *Assistant Treasurer.*
FRED C. MARSTON, *Treasurer.*
ROBERT I. CURRAN, *Assistant Treasurer.*
WALTER G. KIMBALL, *Assistant Treasurer.*
HOWARD E. RIDER, *Assistant Treasurer.*
ARTHUR W. HUTCHINS, *Assistant Treasurer.*
J. SPERRY KANE, *Assistant Secretary.*
FREDERICK G. HERBST, *Assistant Secretary.*
LANGLEY W. WIGGIN, *Secretary.*
FREDERICK V. CLOWES, *Assistant Secretary.*
ORRIN R. JUDD, *Trust Officer.*
ARTHUR N. HAZELTINE, *Assistant Trust Officer.*
CHARLES E. WOLFF, *Assistant Secretary.*
W. C. MASON, *Assistant Trust Officer.*
HENRY M. ATKINS, *Assistant Trust Officer.*
SAMUEL M. SPEDON, *Assistant Trust Officer.*

DIRECTORS

CHARLES H. KEEP, BENJAMIN L. ALLEN, HOWARD BAYNE, SAMUEL G. BAYNE, UNION N. BETHELL, ANCELL H. BALL, FRANKLIN Q. BROWN, EDWARD H. CLARK, FREDERICK STRAUSS, G. CRAWFORD CLARK, Jr., HAROLD BENJ. CLARK, EDWARD CORNELL, JAMES M. GIFFORD, WILLIAM A. TUCKER, A. CHESTER BEATTY, ARTHUR SACHS, E. H. R. GREEN, A. BARTON HEPBURN, WILLARD V. KING, FREDERICK W. WHITE, ANTHONY R. KUSER, PHILIP LEHMAN, J. HORACE HARDING, NOAH C. ROGERS, NEWCOMB CARLTON, MOREAU DELANO, ALFRED E. MARLING, A. E. CARLTON, AUGUSTUS G. PAINE, Jr.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$9,809,974	$6,255,855	$14,460,133	$5,961,923
Private securities	7,371,648	13,179,886	12,140,570	11,265,495
Real estate owned	5,378,391	5,357,621	5,326,157	5,305,106
Mortgages owned	3,320,819	3,282,378	3,177,042	3,180,130
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	702,788	938,684	889,152	855,521
Loans and discounts secured by other collateral	29,822,588	24,318,645	23,324,482	30,982,890
Loans, discounts and bills purchased not secured by collateral	30,416,386	28,531,601	29,701,694	28,417,370
Overdrafts	474	5,554	1,595	3,358
Due from trust companies, banks and bankers	3,586,005	5,078,351	3,529,048	3,151,597
Specie	536,862	74,620	165,310	156,602

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Other currency authorized by the laws of the United States	544,155	1,149,781	771,384	565,663
Cash items	4,023,726	6,393,119	3,557,092	5,677,402
Due from the Federal Reserve Bank of New York less offsets	6,405,666	4,862,806	9,026,033	8,488,596
Customers' liability on acceptances (per contra, see liabilities)	6,259,907	6,312,804	10,415,544	11,434,167
Assets not included in any of the above heads	3,713,661	3,570,261	5,466,590	5,654,210
Total resources	$111,893,050	$109,311,966	$121,951,826	$121,100,030
LIABILITIES				
Capital	$5,000,000	$5,000,000	$5,000,000	$5,000,000
Surplus, including all undivided profits	6,502,467	6,693,220	6,895,437	6,850,478
Preferred deposits, viz.:				
Due New York State savings banks	936,195	848,500	602,901	641,825
Due New York State savings and loan associations, credit unions and land bank	31,584	21,143	31,137	24,051
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	1,142,784	1,453,957	1,739,174	1,075,143
Deposits by the Superintendent of Banks of the State of New York	786	786	787	789
Other deposits secured by pledge of assets	4,931,864	5,148,659	5,171,538	7,158,371
Due depositors, not preferred	82,386,762	79,047,016	78,311,631	77,680,411
Due to trust companies, banks and bankers	3,121,715	2,512,169	3,427,966	2,118,721
Bills payable	.....	.....	3,000,000	.....
Rediscounts	600,000	1,577,895	6,450,661	7,902,510
Acceptances of drafts payable at a future date or authorised by commercial letters of credit	6,459,907	6,312,804	10,665,544	11,934,167
Other liabilities	778,986	695,817	655,050	713,564
Total liabilities	$111,893,050	$109,311,966	$121,951,826	$121,100,030

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19. THE COLUMBUS TRUST COMPANY, NEWBURGH

HENRY M. LEONARD, *President*, [76–78 Broadway; organized 1893] BARCLAY VAN CLEFT, *Secretary*.

EDWIN W. BARNES, *Vice-President*. WILLIAM D. BAGSHAW, *Vice-President*. JAMES J. FLANAGAN, *Treasurer*.

DIRECTORS

WALTER C. ANTHONY, WILLIAM D. BAGSHAW, EDWIN W. BARNES, ANSON J. FOWLER, BARCLAY VAN CLEFT, ERIK S. LAGERQUIST, JESSE BULL, HENRY M. LEONARD, SAMUEL W. EAGER, JOHN H. FLANAGAN, F. J. L. KIEFER, CORNELIUS H. MASTIN, A. H. F. SEEGER, JAMES J. FLANAGAN.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$414,300	$1,226,100	$329,600	$494,000
Private securities	1,220,800	359,000	1,167,700	1,162,700
Real estate owned	103,409	102,459	102,459	102,459
Mortgages owned	709,930	722,610	718,451	710,631
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	47,283	46,600	43,200	46,300
Loans and discounts secured by other collateral	297,983	297,104	243,301	255,629
Loans, discounts and bills purchased not secured by collateral	498,193	530,333	440,892	423,441
Overdrafts	143	182	43	49
Due from trust companies, banks and bankers	231,244	228,525	219,225	241,134
Specie	72,312	16,413	56,117	74,321
Other currency authorized by the laws of the United States	22,000	81,267	68,210	40,304
Cash items	4,617	3,225	13,102	50,826
Assets not included in any of the above heads	37,375	25,482	197,803	27,333
Total resources	$3,659,589	$3,639,300	$3,600,103	$3,629,127

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	150,934	151,140	126,204	129,755
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	28,300	31,878	32,218	35,273
Other deposits secured by pledge of assets	160,000	.....	.....	.....
Due depositors, not preferred	3,151,614	3,246,239	3,288,583	3,287,387
Due to trust companies, banks and bankers	20,514	35,035	15,524	23,207
Bills payable	.....	50,000	.....	.....
Other liabilities	48,227	25,008	37,574	53,505
Total liabilities	$3,659,589	$3,639,300	$3,600,103	$3,629,127

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20. THE COMMERCIAL TRUST COMPANY, NEW YORK CITY

R. R. MOORE, *President.* [1451 Broadway; organised 1906] J. G. HEMERICH, *Secretary*
G. J. BAUMANN, *Vice-President.* J. C. WATSON, *Assistant Secretary.*

DIRECTORS

KIMBALL C. ATWOOD, WM. HARMAN BLACK, H. D. NESSLER, KNEELAND MOORE, H. M. SWETLAND,
G. J. BAUMANN, LOUIS HAAS, JOSEPH R. GRISMER, R. R. MOORE.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$1,044,188	$932,155	$1,088,737	$946,141
Private securities	99,750	99,750	99,750	99,750
Real estate owned	417,835	395,835	395,835	400,939
Mortgages owned	198,000	220,000	220,000	220,000
Loans and discounts secured by other collateral	1,257,480	1,504,958	1,458,570	1,496,651
Loans, discounts and bills purchased not secured by collateral	1,691,880	1,737,599	1,743,560	1,707,207
Overdrafts	38,399	38,790	50,270	23,773
Due from trust companies, banks and bankers	292,784	446,803	536,457	285,820
Specie	203,129	252,250	268,815	327,281
Other currency authorized by the laws of the United States	182,200	165,000	65,000	70,000
Cash items	32,742	26,817	138,573	96,248
Assets not included in any of the above heads	147,233	194,129	173,505	434,846
Total resources	$5,605,620	$6,014,086	$6,239,072	$6,108,656

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits	137,598	130,375	129,213	123,238
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	5,488	66,229	82,739	31,199
Deposits by the State of New York	200,000	155,000	90,000	150,000
Other deposits secured by pledge of assets	.....	65,062	193,000	125,000
Due depositors, not preferred	4,675,067	4,780,037	4,682,067	4,557,086
Due to trust companies, banks and bankers	14,299	28,169	22,521	10,162
Bills payable	.....	150,000	383,000	532,000
Rediscounts	.....	65,663	84,263	3,775
Other liabilities	73,168	73,551	72,269	76,196
Total liabilities	$5,605,620	$6,014,086	$6,239,072	$6,108,656

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21. THE CORPORATION TRUST COMPANY, NEW YORK CITY

KENNETH K. McLAREN, *President*,
GEO. R. SHELDON, *Vice-President*,
RAYMOND NEWMAN, *Vice-President*,
HORACE S. GOULD, *Secretary*,

[37 Wall street; organized 1917]

THOMAS F. BARRETT, *Assistant Secretary*,
WM. P. POWELL, *Assistant Secretary*,
TRACY S. BUCKINGHAM, *Asst. Trust Officer*.

B. STAFFORD MANTZ, *Treasurer*,
NORMAN H. McLAREN, *Asst. Treasurer*.
JOHN J. JANSEN, JR., *Asst. Secretary*.
HARLAN S. PERRIGO, *Asst. Secretary*.

DIRECTORS

KENNETH K. McLAREN, OAKLEIGH THORNE, FRANK W. BLACK, GEO. R. SHELDON, CHAS. E. MITCHELL, HORACE S. GOULD, RAYMOND NEWMAN,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.: Public securities	$502,384	$552,384	$562,384	$568,912
Loans and discounts secured by other collateral	.....	.....	6,033	15,524
Due from trust companies, banks and bankers	104,527	43,755	26,034	14,549
Specie	.....	.....	88	76
Other currency authorized by the laws of the United States	1,300	1,300	613	1,525
Cash items	899	.....	126	693
Assets not included in any of the above heads	15,256	38,983	26,399	35,207
Total resources	$624,366	$636,422	$621,677	$636,486

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits	124,366	120,814	116,530	112,241
Bills payable	.....	.....	.....	15,000
Other liabilities	.....	15,608	5,147	9,245
Total liabilities	$624,366	$636,422	$621,677	$636,486

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22. CORTLAND TRUST COMPANY, CORTLAND

EDWARD KEATOR, *President.* [Organized 1916] GEORGE V. CLARK, *Secretary.*
FREDERICK R. WICKWIRE, *Vice-President.* ROWLAND L. DAVIS, *Vice-President.*

DIRECTORS

EDWARD KEATOR, F. R. WICKWIRE, A. A. CARLEY, GEO. V. CLARK, MYRON H. CROSLEY,
T. K. NORRIS, A. H. WOLCOTT, O. U. KELLOGG, J. C. SEAGER, ALFRED H. BRYANT,
H. CORCORAN, F. A. PURCHASE, THOS. SMITH, ROWLAND L. DAVIS, RALPH SMITH.
W. R. HALSTEAD, JAMES H. STARIN,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$244,670	$244,670	$272,332	$272,332
Private securities	274,332	279,332	220,370	232,720
Real estate owned	37,300	41,800	41,800	41,800
Mortgages owned	135,000	144,725	155,475	155,475
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	32,464	33,549	35,410	28,270
Loans and discounts secured by other collateral	95,286	118,490	136,090	138,990
Loans, discounts and bills purchased not secured by collateral	539,013	549,412	531,532	510,688
Overdrafts	3,748	1,543	687	2,144
Due from trust companies, banks and bankers	88,586	38,334	86,177	60,738
Specie	382	2,433	1,423	2,422
Other currency authorized by the laws of the United States	49,575	42,240	46,952	46,063
Cash items	2,373	6,606	6,821	3,218
Assets not included in any of the above heads	26,870	27,001	26,717	29,421
Total resources	$1,529,599	$1,530,135	$1,561,786	$1,524,281

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LIABILITIES				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits	50,548	56,652	50,339	54,563
Preferred deposits, viz.: Other deposits secured by pledge of assets	16,603	16,295	20,520	20,100
Due depositors, not preferred	1,198,701	1,092,279	1,133,206	1,099,760
Due to trust companies, banks and bankers	327	12,479	3,227	3,352
Bills payable	50,000	85,000	50,000	35,000
Rediscounts	.....	50,000	91,592	96,592
Other liabilities	13,420	17,430	12,902	14,914
Total liabilities	$1,529,599	$1,530,135	$1,561,786	$1,524,281

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23. THE COUNTY TRUST COMPANY, WHITE PLAINS

DAVID CROMWELL, *President.* [162-164 Main street; organised 1903] H. D. VINCENT, *Secretary.*
CORNELIUS R. AGNEW, *Vice-President.* ERNEST C. LYON, *Assistant Secretary.*

DIRECTORS

FREDERICK GELLER, J. DOUGLASS MEAD, RICHARD SUTRO, CORNELIUS P. YOUNG, DAVID CROMWELL,
WILLIAM A. DUNCAN, ELIAS W. DUSENBERRY, WILSON BROWN, Jr. CORNELIUS R. AGNEW, RUSSELL MARSTON,
FRANCIS M. CARPENTER, CHAS. J. F. DECKER, EDWIN GIBBS, BENJAMIN W. LOEB.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$588,170	$448,726	$395,851	$759,702
Private securities	595,822	584,356	566,112	573,956
Real estate owned	93,462	85,478	87,762	99,762
Mortgages owned	591,113	595,113	540,313	520,663
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	79,392	74,952	53,925	48,425
Loans and discounts secured by other collateral	99,946	242,628	356,504	611,331
Loans, discounts and bills purchased not secured by collateral	136,309	109,227	81,378	75,757
Overdrafts	77	649	542	389
Due from trust companies, banks and bankers	261,395	172,140	100,987	145,133
Specie	3,861	4,179	3,687	1,513
Other currency authorized by the laws of the United States	57,716	49,026	40,972	20,478
Cash items	4,479	4,923	6,732	6,802
Due from the Federal Reserve Bank of New York less offsets	.....	.....	138,455	139,953
Assets not included in any of the above heads	37,413	34,204	38,738	39,988
Total resources	$2,549,155	$2,405,601	$2,411,958	$3,043,852

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	104,423	92,755	104,785	113,880
Preferred deposits, viz.:				
Due New York State savings banks	20,213	30,393	21,248	21,326
Due New York State savings and loan associations, credit unions and land bank	2,189	3,415	3,345	3,260
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	36,516	38,298	64,124	46,287
Deposits by the State of New York	75,000	65,000	55,000	73,000
Other deposits secured by pledge of assets	40,000	69,216	72,000	356,500
Due depositors, not preferred	1,951,445	1,794,261	1,762,939	2,072,010
Due to trust companies, banks and bankers	155,497	155,512	165,229	174,647
Other liabilities	63,872	56,751	63,288	82,942
Total liabilities	$2,549,155	$2,405,601	$2,411,958	$3,043,852

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24. EMPIRE TRUST COMPANY, NEW YORK CITY,

LE ROY W. BALDWIN, *President.* [120 Broadway; organised 1902] MYRON J. BROWN, *Secretary.*

HENRY P. TALMADGE, *Vice-President.*
FRANCIS HENDERSON, *Vice-President.*
FREDERICK L. ELDRIDGE, *Vice-President.*
WILLIAM H. ENGLISH, *Vice-President.*
W. BARTON BALDWIN, *Treasurer.*
EDWARD C. WILSON, *Assistant Treasurer.*
EUGENE MILLER, *Assistant Secretary.*
PAUL H. HUDSON, *Assistant Secretary.*
EDWARD A. LYON, *Assistant Secretary.*
WM. J. HANCE, *Assistant Secretary.*
HENRY F. WHITNEY, *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, THOMAS F. SMITH, HENRY S. FLEMING, CLEMENT A. GRISCOM, AUGUST HECKSCHER, HENRY P. TALMADGE, ALFRED P. SLOAN, JR., ROBERT E. JENNINGS, MINOR C. KEITH, CHARLES H. ZEHNDER, WM. C. HEPPENHEIMER, H. P. ROBBINS, CHARLES M. SCHWAB, WILLIAM A. BRADFORD, PHILIP DE RONDE.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$8,222,175	$6,236,096	$6,812,346	$12,392,805
Private securities	4,702,686	4,612,171	4,335,510	4,402,716
Real estate owned	575,334	568,238	561,179	556,473
Mortgages owned	559,238	546,669	544,579	585,929
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	513,324	522,976	457,275	456,275
Loans and discounts secured by other collateral	16,389,830	16,393,130	16,833,410	21,256,420
Loans, discounts and bills purchased not secured by collateral	4,972,956	5,344,693	4,894,649	4,596,496
Overdrafts	333	4,022	1,221	4,746
Due from trust companies, banks and bankers	7,394,805	6,903,600	8,960,317	7,108,991
Specie	1,730,469	1,558,421	1,571,023	93,483
Other currency authorized by the laws of the United States	723,126	840,457	1,070,946	2,382,021

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Cash items	19,403	12,962	17,253	18,391
Customers' liability on acceptances (per contra, see liabilities)	.....	1,424,962	85,641	158,509
Assets not included in any of the above heads	2,480,076	731,176	829,760	618,054
Total resources	$48,283,755	$45,699,573	$46,975,109	$54,631,309
LIABILITIES				
Capital	$1,500,000	$1,500,000	$1,500,000	$1,500,000
Surplus, including all undivided profits	1,304,521	1,404,692	1,514,093	1,558,477
Preferred deposits, viz.:				
Due New York State savings banks	1,506,201	1,108,884	1,261,392	1,040,782
Due New York State savings and loan associations, credit unions and land bank	14,045	1,951	1,523	2,530
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	3,787,002	3,534,888	3,974,298	4,079,391
Deposits by the State of New York	1,131,608	710,367	760,008	1,090,698
Deposits by the Superintendent of Banks of the State of New York	242,869	255,320	240,768	299,708
Other deposits secured by pledge of assets	1,798,980	1,999,792	1,284,291	10,276,591
Due depositors, not preferred	31,437,679	28,779,328	32,063,834	31,602,291
Due to trust companies, banks and bankers	3,709,124	4,364,185	4,062,162	2,668,677
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	1,431,402	83,441	158,509
Other liabilities	1,851,726	608,764	229,299	353,655
Total liabilities	$48,283,755	$45,699,573	$46,975,109	$54,631,309

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25. THE EQUITABLE TRUST COMPANY OF NEW YORK, NEW YORK CITY

ALVIN W. KRECH, *President.* [37 Wall street; chartered 1871 as Traders' Deposit Company] WILLIAM J. ECK, *Secretary.*

HENRY E. COOPER, *Vice-President,*
FREDERICK W. FULLE, *Vice-President,*
HEMAN DOWD, *Vice-President,*
LYMAN RHOADES, *Vice-President,*
GEO. LE BLANC, *Vice-President,*
MORRIS K. PARKER, *Vice-President,*
H. MERCER WALKER, *Vice-President,*
HERMAN J. COOK, *Vice-President,*
RICHARD R. HUNTER, *Vice-President,*
JOSEPH N. BABCOCK, *Vice-President,*

ARTHUR A. MILLER, *Treasurer,*
CARLETON BUNCE, *Assistant Treasurer,*
CHARLES H. MARFIELD, *Assistant Treasurer,*
WM. F. CASSIN, *Assistant Treasurer,*
ALBERT E. BATES, *Assistant Secretary,*
SAMUEL ARMSTRONG, *Assistant Secretary,*
JOSEPH E. SMITH, *Assistant Secretary,*
VIRGIL MILLER, *Assistant Secretary,*
RUSSELL BRITTINGHAM, *Assistant Secretary,*

GEORGE V. DREW, *Assistant Secretary,*
ROLAND P. JACKSON, *Assistant Secretary,*
WORCESTER BOUCK, *Assistant Secretary,*
DUNCAN P. SQUIRE, *Assistant Secretary,*
HARRY M. NOBLE, *Assistant Secretary,*
ALFRED D. SNYDER, *Assistant Secretary,*
JOHN Y. ROBBINS, *Assistant Secretary.*
JOHN J. GRAEBER, JR., *Assistant Secretary,*
FRANK H. SHIPMAN, *Assistant Secretary,*
HARRY P. NASH, JR., *Assistant Secretary.*

TRUSTEES

CHARLES B. ALEXANDER, ALBERT B. BOARDMAN, ROBERT C. CLOWRY, HENRY E. COOPER, FREDERIC R. COUDERT, PAUL D. CRAVATH, THOMAS DEWITT CUYLER, FREDERICK W. FULLE, ROBERT GOELET, CHARLES HAYDEN, WALTER C. TEAGLE, EDWARD T. JEFFERY, JAMES W. LANE, OTTO H. KAHN, ALVIN W. KRECH, CHARLES G. MEYER, GEORGE W. MURRAY, WINSLOW S. PIERCE, LYMAN RHOADES, HENRY R. WINTHROP, HENRY E. HUNTINGTON. F. W. M. CUTCHEON, BERTRAM CUTLER, HOWARD E. COLE, HUNTER S. MARSTON, HARRY H. PIERCE.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$43,181,779	$29,051,766	$38,721,877	$19,792,140
Private securities	22,530,453	21,677,364	22,018,635	24,808,153
Real estate owned	3,677,522	3,675,124	3,702,980	3,701,980
Mortgages owned	2,478,081	2,345,131	2,328,047	2,317,547
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	362,978	525,452	413,222	443,922
Loans and discounts secured by other collateral	66,553,913	62,001,241	70,785,143	70,406,345
Loans, discounts and bills purchased not secured by collateral	31,077,576	38,246,361	27,311,404	28,068,661

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Overdrafts	14,086	204,881	33,849	40,630
Due from trust companies, banks and bankers	16,527,398	16,193,748	14,332,176	23,221,600
Specie	852,636	1,677,220	33,665	339,901
Other currency authorized by the laws of the United States	811,054	1,206,062	1,263,985	1,169,038
Cash items	185,231	1,882,354	199,378	314,607
Due from the Federal Reserve Bank of New York less offsets	24,994,934	31,691,976	23,200,696	11,764,367
Customers' liability on acceptances (per contra, see liabilities)	18,267,901	17,308,247	14,562,995	16,444,017
Assets not included in any of the above heads	44,640,191	54,609,026	61,925,933	68,917,957
Total resources	$276,155,733	$282,295,953	$280,833,985	$271,750,865
LIABILITIES				
Capital	$6,000,000	$6,000,000	$6,000,000	$6,000,000
Surplus, including all undivided profits	12,981,125	13,483,972	14,298,140	14,423,971
Preferred deposits, viz.:				
Due New York State savings banks	4,372,552	3,699,627	2,690,629	2,271,300
Due New York State savings and loan associations, credit unions and land bank	17,207	13,707	26,385	25,517
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	23,339,677	25,722,251	23,721,250	23,277,923
Deposits by the Superintendent of Banks of the State of New York	688	660	660	633
Other deposits secured by pledge of assets	8,460,101	7,905,861	6,783,534	10,877,285
Deposits otherwise preferred	69,544	52,403	.....	12,778
Due depositors, not preferred	154,506,068	169,667,238	148,080,776	154,550,344
Due to trust companies, banks and bankers	21,553,496	23,148,046	24,972,464	26,846,598
Bills payable	.....	7,810,000	27,263,600	4,120,000
Rediscounts	1,935,163	5,256,891	2,026,312	1,664,971
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	17,732,754	17,901,825	13,162,857	16,477,398
Other liabilities	25,187,358	1,633,472	11,807,378	11,202,147
Total liabilities	$276,155,733	$282,295,953	$280,833,985	$271,750,865

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26. ERIE COUNTY TRUST COMPANY, EAST AURORA

GEORGE E. MERRILL, *President*, [Main and Church streets; organised 1916] CHARLES H. NORTON, *Secretary*.
WILLIAM TACKBARY, *Vice-President*, VINCENT RAGAN, *Assistant Secretary*.

DIRECTORS

FAY H. BALL, WALTER F. KELSEY, WM. S. BUTLIN, GEO. E. MERRILL, F. HENRY FULLER,
CHARLES W. DIEMER, LOUIS H. MONCHOW, WM. TACKBARY, SILAS W. WILLIAMS, PERRY E. WURST,
B. FRANK WEBSTER, ELGENE E. GODFREY, SAMUEL A. WILLIAMS, GEO. H. VAN KEUREN.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$161,082	$209,007	$260,757	$245,257
Private securities	196,544	176,949	194,478	180,891
Real estate owned	19,015	19,015	19,015	19,015
Mortgages owned	90,033	88,153	90,603	90,503
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	8,963	11,963	11,651	11,101
Loans and discounts secured by other collateral	152,002	137,469	111,189	149,050
Loans, discounts and bills purchased not secured by collateral	252,734	238,506	227,883	218,033
Overdrafts	774	247	1,027	730
Due from trust companies, banks and bankers	137,512	107,189	41,996	100,399
Specie	6,880	4,747	4,628	4,725
Other currency authorized by the laws of the United States	8,478	7,872	14,728	14,639
Cash items	301	1,140	1,130	830
Due from the Federal Reserve Bank of New York less offsets	.....	.....	42,169	57,549
Assets not included in any of the above heads	11,614	12,055	12,019	11,714
Total resources	$1,045,932	$1,014,312	$1,033,273	$1,104,436

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	55,614	55,929	55,770	52,543
Preferred deposits, viz.:				
Due New York State savings banks	35,000	35,000	35,000	35,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	4,089	3,422	1,794	39,784
Deposits by the State of New York	27,000	24,000	24,000	24,000
Other deposits secured by pledge of assets	39,293	72,677	31,793	44,588
Due depositors, not preferred	780,026	712,790	778,961	801,116
Other liabilities	4,910	10,494	5,955	7,405
Total liabilities	$1,045,932	$1,014,312	$1,033,273	$1,104,436

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27. FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY

[16–22 William street; chartered 1822 as Farmers' Fire Insurance and Loan Company]

EDWIN S. MARSTON, *President.* AUGUSTUS V. HEELY, *Secretary.*

CORNELIUS R. AGNEW, *Vice-President,*
SAMUEL SLOAN, *Vice-President,*
WILLIAM B. CARDOZO, *Vice-President,*
HENRY KING SMITH, *Vice-President,*
HORACE F. HOWLAND, *Vice-President,*
WILLIAM A. DUNCAN, *Vice-President,*
EDWARD J. BOYD, *Assistant Secretary,*
JAMES B. LITTLE, *Assistant Secretary,*
EDWIN GIBBS, *Assistant Secretary.*
HARRY D. SAMMIS, *Assistant Secretary,*
J. C. TALLEY, *Assistant Secretary,*
IRVING H. MEEHAN, *Assistant Secretary.*
WILLIAM A. WILSON, *Assistant Secretary.*

DIRECTORS

CHARLES A. PEABODY, AUGUSTUS V. HEELY, OGDEN MILLS, FRANKLIN D. LOCKE, FRANCIS M. BACON, Jr., SAMUEL SLOAN, JOHN J. RIKER, EDWIN S. MARSTON, HENRY R. TAYLOR, THOMAS THACHER, ANTON A. RAVEN, BEEKMAN WINTHROP, PERCY R. PYNE, J. WILLIAM CLARK, HENRY HENTZ, ARCHIBALD D. RUSSELL, PARKER D. HANDY, ROBERT L. GERRY.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$35,012,334	$28,495,372	$49,271,171	$40,802,626
Private securities	19,759,544	18,905,603	18,123,317	17,002,325
Real estate owned	3,714,640	3,822,253	3,821,747	3,821,747
Mortgages owned	2,346,368	2,341,004	2,287,634	2,224,149
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	31,800	21,800	21,300	21,300
Loans and discounts secured by other collateral	28,341,968	30,746,934	33,456,635	40,050,018
Loans, discounts and bills purchased not secured by collateral	46,537,473	48,034,926	38,450,950	28,354,728
Overdrafts	310,095	536,540	62,166	119,536
Due from trust companies, banks and bankers	31,042,203	23,939,638	11,759,866	9,517,039
Specie	3,317,044	3,492,027	3,492,041	3,492,010
Other currency authorized by the laws of the United States	722,700	652,900	595,700	600,500
Cash items	2,214,011	4,298,610	2,512,341	5,041,741

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Due from the Federal Reserve Bank of New York less offsets	17,960,280	15,830,346	16,204,986	16,512,174
Customers' liability on acceptances (per contra, see liabilities)	7,397,934	7,890,554	7,046,821	9,470,958
Assets not included in any of the above heads	918,618	851,195	35,285,745	40,443,658
Total resources	$199,627,012	$189,859,702	$222,392,420	$217,474,509
LIABILITIES				
Capital	$5,000 000	$5,000,000	$5,000,000	$5,000,000
Surplus, including all undivided profits	10,706,042	10,965,155	11,436,835	12,009,800
Preferred deposits, viz.:				
Due New York State savings banks	2,453,976	3,448,652	2,578,958	1,439,160
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	3,172,832	2,148,632	3,173,078	3,400,122
Other deposits secured by pledge of assets	22,188,000	21,641,764	7,625,000	4,891,470
Due depositors, not preferred	137,698,400	127,927,425	161,642,000	159,218,164
Due to trust companies, banks and bankers	8,556,893	8,273,423	6,699,994	7,381,543
Bills payable	.....	.....	.....	11,000,000
Rediscounts	.....	.....	15,000,000	1,000,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	7,397,934	7,890,554	7,046,821	9,720,958
Other liabilities	2,452,935	2,564,097	2,189,734	2,413,292
Total liabilities	$199,627,012	$189,859,702	$222,392,420	$217,474,509

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28. THE FIDELITY TRUST COMPANY OF BUFFALO, BUFFALO

CLIFFORD HUBBELL, *President*, [284 Main street; organized 1893] MERLE H. DENISON, *Treasurer*,
ROBERT W. POMEROY, *Vice-President*, THOMAS B. LOCKWOOD, *Vice-President*, WALTER L. CURTISS, *Assistant Secretary*,
PERRY E. WURST, *Vice-President*, GEORGE B. MACPHAIL, *Assistant Secretary*,
HARRY T. RAMSDELL, *Vice-President*, LLOYD P. WILLIAMS, *Assistant Treasurer*.

TRUSTEES

CLIFFORD HUBBELL, HARRY D. KIRKOVER, FRANKLIN D. LOCKE, THOMAS B. LOCKWOOD, WILLIAM A. DOUGLASS,
FRANK B. BAIRD, HOWARD A. FORMAN, CHARLES W. GOODYEAR, ROBERT W. POMEROY, DUDLEY M. IRWIN,
JOHN S. ROBERTSON, ROBERT K. ROOT, EDWARD McM. MILLS, HARRY T. RAMSDELL, HENRY P. WERNER,
HUMPHREY BIRGE, CHARLES L. GURNEY, EUGENE J. McCARTHY, CLINTON R. WYCKOFF.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$994,974	$1,634,728	$1,648,592	$1,433,913
Private securities	6,304,575	6,125,667	5,837,400	5,760,897
Real estate owned	750,000	750,000	750,000	750,000
Mortgages owned	1,176,047	1,105,922	1,138,272	1,140,323
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	76,103	69,947	69,247	58,645
Loans and discounts secured by other collateral	3,844,163	3,500,645	3,628,782	4,725,204
Loans, discounts and bills purchased not secured by collateral	726,692	565,124	470,601	523,131
Overdrafts	87	1,316	7,188	281
Due from trust companies, banks and bankers	1,119,796	885,501	1,133,718	822,767
Specie	292,421	230,758	142,882	188,372
Other currency authorized by the laws of the United States	244,373	252,236	351,599	365,800
Cash items	51,032	36,660	64,099	59,189
Customers' liability on acceptances (per contra, see liabilities)	.....	15,000	.....	.....
Assets not included in any of the above heads	160,231	167,233	172,579	124,428
Total resources	$15,740,494	$15,340,737	$15,414,959	$15,952,950

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits	544,371	480,721	498,850	525,659
Preferred deposits, viz.:				
Due New York State savings banks	355,125	325,091	360,537	335,841
Due New York State savings and loan associations, credit unions and land bank	25,878	13,519	30,854	25,205
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	405,101	260,213	338,792	444,171
Deposits by the State of New York	275,000	240,000	170,000	170,000
Deposits by the Superintendent of Banks of the State of New York	68	68	68	68
Other deposits secured by pledge of assets	679,160	808,811	607,979	974,451
Due depositors, not preferred	12,449,253	12,047,619	12,166,228	12,057,683
Due to trust companies, banks and bankers	354,630	205,146	109,534	73,261
Bills payable	.....	300,000	500,000	750,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	15,000	.....	.....
Other liabilities	151,908	144,549	132,117	96,611
Total liabilities	$15,740,494	$15,340,737	$15,414,959	$15,952,950

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29. FIDELITY TRUST COMPANY, NEW YORK CITY

SAMUEL S. CONOVER, *President.* [1 Hudson street; organized 1907 as the Irving Trust Company] ANDREW H. MARS, *Secretary.*

E. TILDEN MATTOX, *Assistant to the President,* ARTHUR W. MELLEN, *Assistant Secretary,* STEPHEN L. VIELE, *Assistant Secretary.*
JOHN W. NIX, *Vice-President,* EDWARD A. DANNENBERG, *Assistant Secretary,* CHAS. R. BUTLER, *Assistant Secretary.*

DIRECTORS

JAMES BUTLER,	W. J. FULLERTON,	HENRY KROGER,	JOHN W. NIX,	EDWARD H. TITUS,
SAMUEL S. CONOVER,	FRANK A. HORNE,	ANDREW H. MARS,	JOHN A. PHILBRICK,	D. W. WHITMORE, Jr.
PAUL ARMITAGE,	VINCENT S. MULFORD,	CHARLES H. MATTLAGE,	ALEXANDER M. POWELL,	JOHN O. WILLIAMS,
WILLIAM C. DEMOREST,	ADOLPH KASTOR,	CHARLES E. RUSHMORE,	STEPHEN K. REED,	WILLIAM ZIEGLER, Jr.
CHARLES F. DROSTE,	JAMES H. KILLOUGH,	EDWARD E. MOBERLY,	JOHN SARGENT,	STEPHEN L. VIELE,
H. F. TURTLE,	FRANCIS E. WALTON,		HAMPDEN E. TENER,	HUGH GRANT STRAUS.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$1,884,550	$1,172,199	$1,799,014	$2,508,200
Private securities	2,108,612	2,327,800	1,967,875	2,020,975
Mortgages owned	581,500	571,500	569,250	561,750
Loans and discounts secured by other collateral	1,956,735	2,971,642	2,808,483	2,621,183
Loans, discounts and bills purchased not secured by collateral	4,912,148	4,169,630	3,722,040	3,752,222
Overdrafts	121	.....	2,372	221
Due from trust companies, banks and bankers	2,375,012	1,172,201	1,106,863	958,163
Specie	161,353	157,303	131,792	141,273
Other currency authorized by the laws of the United States	192,574	213,675	183,661	192,937
Cash items	890,419	890,752	453,330	411,818
Due from the Federal Reserve Bank of New York less offsets	941,782	544,763	1,249,804	1,109,165
Customers' liability on acceptances (per contra, see liabilities)	127,714	139,711	125,557	100,573
Assets not included in any of the above heads	121,546	238,250	324,796	234,539
Total resources	$16,254,066	$14,569,426	$14,444,837	$14,613,019

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LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits	1,267,017	1,288,613	1,291,756	1,283,156
Preferred deposits, viz.:				
Due New York State savings banks	922,357	538,015	413,452	469,230
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	50,477	16,944	22,542	11,634
Other deposits secured by pledge of assets	1,200,571	1,321,029	609,394	1,359,626
Due depositors, not preferred	10,783,440	9,220,520	9,019,735	9,429,802
Due to trust companies, banks and bankers	767,328	701,648	693,323	588,893
Bills payable	.....	.....	500,000	.....
Rediscounts	.....	.....	451,000	55,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	127,714	139,711	125,557	.....
Other liabilities	135,162	342,946	318,078	415,678
Total liabilities	$16,254,066	$14,569,426	$14,444,837	$14,613,019

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30. THE FIDELITY TRUST COMPANY OF ROCHESTER, ROCHESTER

JOHN CRAIG POWERS, *President.* [2 W. Main street; organized 1898] GEORGE J. KEYES, *Vice-President.*
EDWARD BAUSCH, *Vice-President,* EDWARD P. VOLLERTSEN, *Secretary.*

DIRECTORS

JAMES E. BOOTH,	JOSEPH MICHAELS,	JOHN CRAIG POWERS,	HERBERT J. WINN,	WM. A. E. DRESCHER,
WALTER W. POWERS,	GUSTAV ERBE,	CHARLES H. BABCOCK,	WALTER S. HUBBELL,	JAMES C. DRYER,
J. J. L. FRIEDERICH,	EDWARD BAUSCH,	RICHARD GORSLINE,	GEORGE J. KEYES,	JOSEPH FARLEY,
EDWARD P. VOLLERTSEN,	WILLIAM R. SEWARD,	W. ROY McCANNE,	EDGAR N. CURTICE,	ALBERT B. EASTWOOD.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$354,251	$456,433	$381,627	$560,450
Private securities	3,495,243	3,613,642	3,327,246	3,220,030
Mortgages owned	1,809,813	1,792,413	1,768,838	1,767,413
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	405,129	361,310	284,720	259,310
Loans and discounts secured by other collateral	3,318,441	3,327,777	3,103,418	4,240,580
Loans, discounts and bills purchased not secured by collateral	190,514	159,560	192,856	328,345
Overdrafts	146	20	71	117
Due from trust companies, banks and bankers	581,561	450,293	868,784	703,636
Specie	34,488	56,322	50,103	44,199
Other currency authorised by the laws of the United States	345,000	298,000	290,000	280,000
Cash items	6,449	17,771	41,079	82,266
Assets not included in any of the above heads	117,671	164,956	107,846	103,067
Total resources	$10,658,706	$10,698,497	$10,416,588	$11,589,413

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits	421,416	427,704	440,899	447,413
Preferred deposits, viz.:				
Due New York State savings banks	15,000	15,000	15,000	15,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	422,614	340,149	300,981	292,256
Deposits by the State of New York	153,000	125,000	85,000	135,000
Due depositors, not preferred	8,334,021	8,426,989	8,486,078	8,525,643
Due to trust companies, banks and bankers	50,517	15,773	21,135	88,110
Bills payable	587,111	724,025	447,837	1,426,387
Other liabilities	175,027	123,857	119,658	159,604
Total liabilities	$10,658,706	$10,698,497	$10,416,588	$11,589,413

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31. THE FIRST TRUST COMPANY OF TONAWANDA, TONAWANDA

HENRY P. SMITH, *President.* [Main and Niagara streets; organized 1916] E. HERBERT SMITH, *Secretary.*

T. J. WILSON, *Vice-President.* W. R. MARTIN, *Treasurer.* M. L. SNYDER, *Assistant Secretary*

DIRECTORS

E. HERBERT SMITH, FRED ENGELKING, T. J. WILSON, GEO. F. RAND, J. T. SHANAHAN, J. G. JOSEPH. HENRY P. SMITH,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$567,557	$784,107	$756,344	$1,181,475
Private securities	1,183,852	1,103,852	1,103,402	1,186,227
Real estate owned	40,000	40,000	40,000	40,000
Mortgages owned	54,500	58,100	57,800	52,300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	46,131	41,860	43,137	43,000
Loans and discounts secured by other collateral	1,643,000	1,501,400	1,438,806	1,210,000
Loans, discounts and bills purchased not secured by collateral	1,304,085	964,168	991,884	1,201,495
Overdrafts	258	222	1,070	1,274
Due from trust companies, banks and bankers	256,842	385,890	223,827	264,830
Specie	22,602	15,046	10,994	11,296
Other currency authorized by the laws of the United States	109,078	104,137	87,585	139,117
Cash items	4,549	1,553	1,750	8,019
Assets not included in any of the above heads	17,138	18,002	20,002	12,001
Total resources	$5,249,592	$5,018,337	$4,776,601	$5,351,054

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits	637,961	542,722	550,623	539,576
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	39,088	55,387	35,657	20,064
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	.....	2,000	4,000	6,750
Deposits by the State of New York	360,000	265,000	200,000	200,000
Other deposits secured by pledge of assets	80,608	310,173	78,632	445,662
Due depositors, not preferred	3,569,707	3,266,231	3,351,287	3,561,253
Due to trust companies, banks and bankers	17,726	18,442	19,440	18,748
Other liabilities	44,502	58,382	36,962	59,001
Total liabilities	$5,249,592	$5,018,337	$4,776,601	$5,351,054

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32. THE FIRST TRUST COMPANY OF WELLSVILLE, NEW YORK, WELLSVILLE

E. C. BROWN, *President*, [Main street; organised 1917] GEO. B. ROOTH, JR., *Treasurer*,
S. F. BOOTH, *Vice-President*, JAMES P. COYLE, *Assistant Cashier*.

DIRECTORS

E. C. BROWN, GEO. H. BRADLEY, S. F. BOOTH, J. M. CARPENTER, B. C. TULLAR,
RILEY ALLEN, J. L. MOORE, F. W. HIGGINS, F. E. RICHART, WM. DUKE, JR.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$175,222	$111,338	$94,381	$43,244
Private securities	30,243	30,633	32,133	36,422
Real estate owned	42,404	40,306	40,066	14,629
Mortgages owned	24,090	41,991	53,949	67,898
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	12,824	5,551	4,872	4,872
Loans and discounts secured by other collateral	293,688	290,095	279,053	256,136
Loans, discounts and bills purchased not secured by collateral	1,163,619	1,126,670	1,046,455	989,830
Overdrafts	3,591	1,688	1,621	2,925
Due from trust companies, banks and bankers	82,849	76,088	123,265	166,973
Specie	9,710	10,498	24,986	8,100
Other currency authorized by the laws of the United States	14,946	11,973	3,904	19,573
Cash items	8,126	5,304	2,990	3,876
Assets not included in any of the above heads	6,005	6,005	6,005	31,004
Total resources	$1,867,317	$1,758,140	$1,713,680	$1,645,482

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LIABILITIES				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits	59,461	66,653	42,265	41,677
Preferred deposits, viz.: Deposits by the State of New York	96,332	90,332	90,879	90,880
Due depositors, not preferred	1,146,524	1,051,154	1,070,534	1,052,924
Bills payable	265,000	250,000	210,000	160,000
Other liabilities	.....	1	2	1
Total liabilities	$1,867,317	$1,758,140	$1,713,680	$1,645,482

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33. FRANKLIN TRUST COMPANY, BROOKLYN

EDWARD C. DELAFIELD, *President*,
THORNTON GERRISH, *Vice-President*,
WM. J. MONTGOMERY, *Vice-President*,
CLARK B. DAVIS, *Assistant Secretary*,
ARTHUR H. HACKER, *Assistant Secretary*,

[166 Montague street; organized 1888]

CHARLES E. CURTIS, *Treasurer*,
HENRY J. SCHULER, *Assistant Treasurer*,
FREDERICK G. CURRY, *Trust Officer*,

CLARENCE M. FINCKE, *Secretary*,
PHILIP L. WATKINS, *Assistant Secretary*,
A. WILLIS WEST, *Assistant Secretary*,
WM. R. MOLLINEAUX, JR., *Asst. Trust Officer*,

TRUSTEES

WILLIAM ALLEN BUTLER,	LUCIUS WILMERDING,	JOHN H. ISELIN,	GRISWOLD A. THOMPSON,	HENRY BRUERE,
CHARLES A. DANA,	FREDERICK D. ASCHE,	R. STUYV. PIERREPONT,	ROBERT J. HILLAS,	ALLEN CURTIS,
CROWELL HADDEN,	EDWARD C. DELAFIELD,	WM. M. RAMSAY,	MARTIN JOOST,	MURRAY W. DODGE,
CHARLES J. PEABODY,	R. G. HUTCHINS, JR.,	WM. G. LOW, JR.,	R. WALTER LEIGH,	GEO. HEWLETT,
JAMES H. POST,	ARCHIBALD DOUGLAS,		CHARLES K. BEEKMAN,	WILLIAM G. LOW, SR.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$5,576,911	$6,637,596	$4,913,834	$8,043,208
Private securities	3,478,699	3,304,746	3,020,451	2,821,166
Real estate owned	548,000	542,000	536,000	539,548
Mortgages owned	739,000	745,850	689,200	667,550
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	100,910	102,000	103,043	103,043
Loans and discounts secured by other collateral	6,057,737	5,010,940	4,399,549	8,678,573
Loans, discounts and bills purchased not secured by collateral	4,160,467	5,506,119	5,437,290	5,740,482
Overdrafts	128	1,037	1,540	824
Due from trust companies, banks and bankers	1,099,121	1,185,848	854,480	482,761
Specie	91,491	107,602	34,486	26,681
Other currency authorized by the laws of the United States	344,416	320,293	405,467	314,655
Cash items	971,130	756,835	1,360,930	981,688

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Due from the Federal Reserve Bank of New York less offsets	2,274,672	2,754,189	1,979,603	2,166,382
Customers' liability on acceptances (per contra, see liabilities)	1,304,458	2,119,860	1,007,150	1,823,387
Assets not included in any of the above heads	165,189	143,108	101,942	86,497
Total resources	$26,912,329	$29,238,023	$24,844,965	$32,476,445
LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits	1,089,748	1,106,889	1,145,913	1,170,143
Preferred deposits, viz.:				
Due New York State savings banks	2,012,416	1,730,912	1,296,328	953,107
Due New York State savings and loan associations, credit unions and land bank	1,293	54,262	2,993	2,687
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	298,072	327,307	510,608	556,106
Deposits by the State of New York	445,000	300,000	170,000	220,000
Other deposits secured by pledge of assets	729,470	743,774	777,605	791,075
Deposits otherwise preferred	1,485,741	2,727,187	1,167,738	3,745,091
Due depositors, not preferred	16,262,166	14,771,347	14,317,006	14,453,396
Due to trust companies, banks and bankers	711,334	595,646	1,564,058	173,051
Bills payable	350,000	2,100,000	.....	5,698,125
Rediscounts	1,136,756	1,536,195	1,630,386	1,766,813
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	1,304,458	2,119,860	1,157,150	1,823,387
Other liabilities	85,875	124,644	105,180	123,464
Total liabilities	$26,912,329	$29,238,023	$24,844,965	$32,476,445

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34. FULTON TRUST COMPANY OF NEW YORK, NEW YORK CITY

HENRY C. SWORDS, *President*, [149 Broadway; organised 1887 as the Real Estate Trust Company of N. Y.] ARTHUR J. MORRIS, *Secretary*.
H. H. CAMMANN, *Vice-President*, CHARLES M. VAN KLEECK, *Vice-President*, P. W. SHEPARD, *Assistant Secretary*.

TRUSTEES

HENRY C. SWORDS,	HERBERT P. HOWELL,	CHARLES SCRIBNER,	ALFRED E. MARLING,	CHARLES M. NEWCOMBE,
H. H. CAMMANN,	LISPENARD STEWART,	J. ROOS'LT ROOSEVELT,	RICHARD H. WILLIAMS,	ROBERT L. GERRY,
CHAS. M. VAN KLEECK,	LEWIS SPENCER MORRIS,	ROBERT GOELET,	HOWLAND PELL,	JOHN D. PEABODY,
CHARLES C. BURKE,	EDWIN A. CRUIKSHANK,	FREDERIC DEP. FOSTER,	ARCHIBALD D. RUSSELL,	EDWARD DEWITT,
HENRY K. POMROY,		CHARLES S. BROWN,		ARTHUR D. WEEKES, Jr.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$727,074	$743,466	$1,275,989	$836,177
Private securities	1,778,454	1,807,530	1,744,095	1,728,444
Mortgages owned	418,500	414,500	414,500	414,000
Loans and discounts secured by other collateral	4,665,420	4,046,843	4,399,325	4,279,148
Loans, discounts and bills purchased not secured by collateral	92,500	101,959	59,000	66,364
Overdrafts	9,117	13,819	8,986	5,598
Due from trust companies, banks and bankers	718,770	340,197	209,019	319,429
Specie	685,523	45,792	49,380	49,212
Other currency authorized by the laws of the United States	48,628	74,000	106,000	98,573
Cash items	2,334	1,925	4,319	32,911
Due from the Federal Reserve Bank of New York less offsets	.....	902,500	1,011,798	947,184
Assets not included in any of the above heads	56,635	56,840	53,842	40,142
Total resources	$9,202,955	$8,549,371	$9,336,253	$8,817,182

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits	608,068	643,613	630,511	643,873
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	127,580	99,182	124,303	99,500
Deposits by the State of New York	50,101	45,000	30,000	30,000
Other deposits secured by pledge of assets	13,950	166,890	196,668	325,449
Due depositors, not preferred	7,843,490	6,982,389	7,795,333	7,134,391
Due to trust companies, banks and bankers	5,462	5,462	5,524	.....
Other liabilities	54,304	106,835	53,914	83,969
Total liabilities	$9,202,955	$8,549,371	$9,336,253	$8,817,182

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35. 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

ALBERT L. SWETT,	CHARLES A. DEWEY,	HENRY T. WILLIAMS,	CLINTON ROGERS,	J. WARRANT CASTLEMAN,
CHARLES C. BEAHAN,	WILLIAM B. HALE,	PHILIP H. YAWMAN,	M. S. SANDFORD,	CHARLES F. WRAY,
R. TITUS COAN,	FRANK H. HAMLIN,	W. HENRY MATHEWS,	CHARLES J. WOLCOTT,	JOHN C. WINTERS,
AUG. J. CUNNINGHAM,	ALEX. B. LAMBERTON,	CHAS. H. PALMER,	DARRELL D. SULLY,	WILLIAM W. WEBB.
		THERON E. BASTIAN,		

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$1,174,852	$1,251,933	$1,535,344	$1,618,181
Private securities	3,375,459	3,198,586	3,174,661	3,171,673
Real estate owned	98,700	98,700	98,700	98,700
Mortgages owned	654,366	640,891	637,060	629,310
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	101,042	113,542	100,842	97,224
Loans and discounts secured by other collateral	1,762,106	1,776,833	1,681,485	1,978,760
Loans, discounts and bills purchased not secured by collateral	659,936	653,615	563,009	600,835
Overdrafts	264	118	36	2,299
Due from trust companies, banks and bankers	961,127	627,836	644,503	917,673
Specie	51,604	45,779	48,961	46,636
Other currency authorized by the laws of the United States	218,427	210,778	293,503	237,926
Cash items	9,207	15,254	12,789	86,112
Due from the Federal Reserve Bank of New York less offsets	75,000	75,000	75,000	75,000
Assets not included in any of the above heads	84,501	77,924	76,003	75,005
Total resources	$9,226,591	$8,786,789	$8,941,896	$9,635,334

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LIABILITIES				
Capital	$500,000	$400,000	$400,000	$400,000
Surplus, including all undivided profits	300,106	580,095	566,836	554,487
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	86,839	81,411	86,334	87,048
Deposits by the State of New York	185,000	155,000	110,000	110,000
Other deposits secured by pledge of assets	100,000	17,203	100,000	399,085
Due depositors, not preferred	7,727,214	7,331,912	7,251,759	6,856,922
Due to trust companies, banks and bankers	3,601	1,166	1,166	1,166
Bills payable	150,000	200,000	350,000	779,000
Rediscounts	87,230	.....	.....	336,625
Other liabilities	86,601	20,002	75,801	111,001
Total liabilities	$9,226,591	$8,786,789	$8,941,896	$9,635,334

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36. GLENS FALLS TRUST COMPANY, GLENS FALLS

ADDISON B. COLVIN, *President.* [152 Glen street; organised 1897] A. EUGENE MASON, *Treasurer.*
JAMES McPHILLIPS, *Vice-President.* WINFIELD A. HUPPUCH, *Vice-President.* A. L. SITTERLY, *Assistant Treasurer.*

DIRECTORS

EDWARD M. ANGELL, ADDISON B. COLVIN, CHARLES H. CARSON, JOHN B. CONWAY, HARRY E. FLOYD, MARION H. FRASIER, W. IRVING GRIFFING, JOSEPH GOODFELLOW, WINFIELD A. HUPPUCH, GEORGE M. MEAD, FRANK D. MOREHOUSE, A. EUGENE MASON, WILLIAM H. PARKER, JOSEPH E. SAWYER, JOHN H. SHEEHAN, JAMES McPHILLIPS, WM. B. LAVARNWAY, HARRIS S. MASON, E. M. GARNAR, JR.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$145,195	$162,967	$200,617	$187,840
Private securities	7,300	7,300	7,300	7,300
Real estate owned	86,089	77,839	78,645	81,484
Mortgages owned	70,291	71,446	70,721	70,721
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	130,713	113,946	108,526	104,366
Loans and discounts secured by other collateral	99,083	117,983	115,114	116,090
Loans, discounts and bills purchased not secured by collateral	503,334	518,901	530,978	545,321
Overdrafts	805	1,579	771	5,159
Due from trust companies, banks and bankers	93,879	91,221	58,827	28,973
Specie	2,769	2,003	2,678	1,646
Other currency authorized by the laws of the United States	17,832	25,947	40,807	23,812
Cash items	3,882	1,889	5,219	1,475
Assets not included in any of the above heads	80,202	81,681	80,477	83,722
Total resources	$1,241,374	$1,274,702	$1,300,680	$1,257,909

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	166,090	172,028	165,684	165,040
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	37,125	34,166	38,198	38,713
Deposits by the State of New York	110,000	102,000	100,000	100,000
Other deposits secured by pledge of assets	.....	2,155	50,000	.....
Due depositors, not preferred	657,001	700,571	684,776	696,640
Due to trust companies, banks and bankers	22,578	15,670	19,614	13,350
Bills payable	143,000	143,000	136,000	136,000
Other liabilities	5,580	5,112	6,408	8,166
Total liabilities	$1,241,374	$1,274,702	$1,300,680	$1,257,909

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37. GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY

CHARLES H. SABIN, *President.* [140 Broadway; chartered 1864 as New York Guaranty and Indemnity Company] MATTHEW T. MURRAY, JR., *Secretary.*

CHARLES M. BILLINGS, *Vice-President,*
FRANCIS H. SISSON, *Vice-President,*
WILLIAM C. LANE, *Vice-President,*
WILLIS H. BOOTH, *Vice-President,*
JAMES M. PRATT, *Vice-President,*
WILLIAM C. COX, *Vice-President,*
GRAYSON M. P. MURPHY, *Vice-President,*
WILLIAM C. EDWARDS, *Vice-President,*
JOHN J. LEWIS, *Vice-President,*
HAROLD STANLEY, *Vice-President,*
J. L. O'NEIL, *Vice-President,*
E. C. HEBBARD, *Vice-President,*
N. D. JAY, *Vice-President,*
ALBERT BRETON, *Vice-President,*
E. W. STETSON, *Vice-President,*
WILLIAM P. CONWAY, *Vice-President,*
CHALLEN R. PARKER, *Vice-President,*
JOSEPH R. SWAN, *Vice-President,*
F. J. H. SUTTON, *Vice-President,*

N. DEVEREUX PUTNAM, *Treasurer,*
LOUIS D. STANTON, *Assistant Treasurer,*
G. J. GEER, JR., *Assistant Treasurer,*
GEO. A. HANNIGAN, *Assistant Treasurer,*
HARRY LAWTON, *Assistant Treasurer,*
ARTHUR B. HATCHER, *Assistant Treasurer,*
EDMUND P. TATE, *Assistant Treasurer,*
WILLIAM G. AVERY, *Assistant Treasurer,*
W. R. NELSON, *Assistant Treasurer,*
ST. GEORGE B. TUCKER, *Assistant Treasurer*
J. LOWRY DALE, *Assistant Treasurer,*
STUART H. PATTERSON, *Comptroller,*
R. J. F. ALLEN, *Assistant Comptroller,*
F. C. HARRIMAN, *Assistant Secretary,*
WALTER MEACHAM, *Assistant Secretary,*
DAVID P. HUGHES, *Assistant Secretary,*
RALPH DAWSON, *Assistant Secretary,*
FRANK J. FROST, *Assistant Secretary,*

L. S. CRITCHELL, *Assistant Secretary,*
H. A. DUNCAN, *Assistant Secretary,*
AUSTIN L. BABCOCK, *Assistant Secretary,*
ALBERT HOPKINS, *Assistant Secretary,*
MORRIS J. DUMONT, *Assistant Secretary,*
JAMES I. BURKE, *Assistant Secretary,*
JOHN A. GRISWOLD, *Assistant Secretary,*
HUGH R. JOHNSTON, *Assistant Secretary,*
ELLSWORTH ST. J. PRENTICE, *Assistant Secretary,*
SAMUEL STUART RAPP, *Assistant Secretary,*
ROBERT H. COX, *Assistant Secretary,*
ARTHUR R. JONES, *Assistant Secretary,*
R. B. F. RANDOLPH, *Trust Officer,*
F. T. SHERMAN, *Assistant Trust Officer.*
C. H. PLATNER, *Assistant Trust Officer,*
ROWLAND E. COCKS, *Assistant Trust Officer,*
LEWIS G. HARRIMAN, *Assistant Trust Officer,*
HENRY A. THEIS, *Assistant Trust Officer.*

DIRECTORS

EDWARD J. BERWIND, DANIEL GUGGENHEIM, THOMAS W. LAMONT, CHARLES H. ALLEN, WILLIAM A. HARRIMAN,
T. DEWITT CUYLER, THOS. E. WILSON, WILLIAM C. LANE, WILLIAM C. POTTER, GRAYSON M. P. MURPHY,
JAMES B. DUKE, JOHN S. RUNNELLS, EDGAR L. MARSTON, A. C. BEDFORD, ALBERT H. HARRIS,
ROBERT W. GOELET, JOHN A. SPOOR, THOMAS F. RYAN, CHARLES H. SABIN, W. MURRAY CRANE,
CORNELIUS F. KELLEY, AUGUSTUS D. JUILLIARD, CHARLES A. PEABODY, HARRY PAYNE WHITNEY, CALEB C. DULA,
ALEX. J. HEMPHILL.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$167,512,219	$100,708,594	$175,096,989	$96,224,399
Private securities	50,441,552	52,388,704	46,794,659	45,349,645
Real estate owned	5,000,000	5,000,000	5,000,000	5,000,000

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Mortgages owned	1,641,400	1,646,400	1,595,525	1,754,800
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	28,715	20,424	11,298	10,798
Loans and discounts secured by other collateral	213,247,373	192,792,271	202,593,267	270,744,007
Loans, discounts and bills purchased not secured by collateral	98,576,020	145,481,623	143,854,651	117,012,530
Overdrafts	1,740	2,597	50,695	3,181
Due from trust companies, banks and bankers	17,491,333	20,083,843	23,251,947	23,718,586
Specie	3,748,393	32,191	28,923	23,884
Other currency authorized by the laws of the United States	1,482,825	4,895,842	4,949,690	4,807,868
Cash items	13,112,932	10,157,835	40,873,864	34,687,839
Due from the Federal Reserve Bank of New York less offsets	57,500,002	53,667,164	42,262,070	63,542,167
Customers' liability on acceptances (per contra, see liabilities)	49,977,903	50,629,196	49,999,576	50,521,984
Assets not included in any of the above heads	23,020,420	59,533,901	20,996,549	23,441,034
Total resources	$702,782,827	$697,040,585	$757,359,703	$736,842,722
LIABILITIES				
Capital	$25,000,000	$25,000,000	$25,000,000	$25,000,000
Surplus, including all undivided profits	26,270,652	26,725,681	27,084,578	27,428,936
Preferred deposits, viz.:				
Due New York State savings banks	7,563,117	5,624,634	2,338,894	1,995,865
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	84,711	86,440	372,182	251,103
Deposits by the State of New York	102,158	97,198	52,234	102,254
Deposits by the Superintendent of Banks of the State of New York	41,530	75,603	60,928	61,183
Other deposits secured by pledge of assets	3,272,675	25,533,608	15,337,113	27,841,108
Due depositors, not preferred	427,494,303	451,940,849	459,564,231	437,454,988
Due to trust companies, banks and bankers	104,885,391	88,077,930	92,595,638	83,516,390
Bills payable	8,050,478	10,000,000	45,000,000	.....
Rediscounts	10,403,785	.....	27,335,847	70,076,502
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	49,977,903	50,629,196	49,999,576	50,521,984
Other liabilities	39,636,124	13,249,446	12,618,482	12,592,409
Total liabilities	$702,782,827	$697,040,585	$757,359,703	$736,842,722

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38. HAMILTON TRUST COMPANY, BROOKLYN

WILLARD E. EDMISTER, *President*, [189 Montague street; organized 1891] GEORGE HADDEN, *Secretary*,
WALTER C. HUMSTONE, *Vice-President*, JOSEPH C. HECKER, JR., *Assistant Secretary*, ROBERT S. GIRLING, *Assistant Secretary*,
JOHN ANDERSON, *Vice-President*, GEORGE A. KINNEY, *Assistant Secretary*.

TRUSTEES

ALVAH MILLER, JOHN R. HEGEMAN, DAVID F. BUTCHER, GEORGE HADDEN, CHARLES E. KEATOR,
CHARLES COOPER, WALTER C. HUMSTONE, FREDERICK H. POUCH, FREDERICK H. ECKER, JOHN ANDERSON,
JOHN C. McGUIRE, JOHN N. PARTRIDGE, EVERSLEY CHILDS, WILLARD E. EDMISTER, EDWIN A. AMES,
HENRY N. WHITNEY, EZRA D. BUSHNELL, FRANK SULLIVAN SMITH, JULIUS B. DAVENPORT, FREDERICK H. WEBSTER,
F. W. LAFRENTZ, DANIEL J. CREEM, CHARLES J. McDERMOTT, H. C. FOLGER.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$1,546,500	$1,237,550	$1,190,500	$1,123,400
Private securities	2,500,603	2,476,174	2,418,674	2,373,187
Real estate owned	79,085	80,249	80,249	80,249
Mortgages owned	621,500	599,975	592,375	593,400
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	109,800	114,450	88,350	82,900
Loans and discounts secured by other collateral	3,940,830	3,246,415	3,202,322	3,316,069
Loans, discounts and bills purchased not secured by collateral	172,474	305,479	355,018	342,322
Overdrafts	1	398	5	95
Due from trust companies, banks and bankers	1,009,829	971,305	790,582	837,972
Specie	369,263	402,906	391,548	330,013
Other currency authorized by the laws of the United States	242,370	117,120	86,910	104,600
Cash items	1,458	2,086	1,238	5,245
Assets not included in any of the above heads	81,818	84,451	79,189	63,241
Total resources	$10,675,531	$9,638,558	$9,276,960	$9,252,693

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits	1,007,827	1,012,366	1,028,533	1,030,657
Preferred deposits, viz.:				
Due New York State savings banks	1,365,003	1,134,542	1,083,308	976,954
Due New York State savings and loan associations, credit unions and land bank	12,626	13,429	12,768	11,647
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	264,486	126,786	168,410	197,485
Deposits by the State of New York	325,000	285,000	130,000	130,000
Deposits by the Superintendent of Banks of the State of New York	34	28,923	25,043	26,644
Other deposits secured by pledge of assets	822,951	1,148,698	831,667	1,253,872
Due depositors, not preferred	6,191,615	5,180,079	5,349,392	5,029,660
Due to trust companies, banks and bankers	118,774	105,244	90,150	19,992
Other liabilities	67,215	103,491	57,689	75,782
Total liabilities	$10,675,531	$9,638,558	$9,276,960	$9,252,693

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39. THE HERKIMER COUNTY TRUST COMPANY, LITTLE FALLS

J. JUDSON GILBERT, *President*, [500 East Main street; organized 1917] LORNE M. GRAVES, *Treasurer*,
HOWARD C. MILLER, *Secretary*. JIREH W. SHERMAN, *Assistant Secretary*.

DIRECTORS

J. JUDSON GILBERT, JULIUS BRECKWOLDT, JOHN O'ROURKE, IRVING E. STACEY, HOWARD C. MILLER,
FRANK SENIOR, DAVID J. WILLIAMS, MYRON G. BRONNER, CHARLES A. MILLER, SLYVAN M. BARNET,
LANDON U. LYNT, NELSON R. GILBERT, CHARLES T. DASEY.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$606,293	$665,689	$1,091,696	$1,327,457
Private securities	293,338	287,836	285,198	316,362
Real estate owned	77,359	77,359	82,231	82,231
Mortgages owned	221,086	234,951	234,751	234,751
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	28,507	29,731	25,613	20,612
Loans and discounts secured by other collateral	1,487,356	1,170,623	1,031,593	1,138,991
Loans, discounts and bills purchased not secured by collateral	902,940	958,175	979,487	1,072,607
Overdrafts	159	355	136	61
Due from trust companies, banks and bankers	250,647	183,927	196,508	277,375
Specie	11,473	11,302	11,547	10,147
Other currency authorized by the laws of the United States	129,305	136,958	93,034	59,641
Cash items	2,069	3,460	1,676	12,836
Due from the Federal Reserve Bank of New York less offsets	.....	.....	125,000	129,189
Customers' liability on acceptances (per contra, see liabilities)	16,500	.....	.....	.....
Assets not included in any of the above heads	45,551	51,260	66,752	53,091
Total resources	$4,072,583	$3,811,626	$4,225,222	$4,735,351

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LIABILITIES				
Capital	$350,000	$350,000	$350,000	$350,000
Surplus, including all undivided profits	396,284	405,056	405,470	409,660
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	4,001	1,314	138	8
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	78	4,029	12,361	10,887
Deposits by the State of New York	165,000	135,000	120,000	120,000
Other deposits secured by pledge of assets	23,508	20,178	119,351	117,327
Due depositors, not preferred	2,188,491	2,175,419	2,448,704	2,433,063
Due to trust companies, banks and bankers	29,180	14,284	350	548
Bills payable	825,000	565,000	625,000	985,000
Other liabilities	91,041	141,346	143,848	308,858
Total liabilities	$4,072,583	$3,811,626	$4,225,222	$4,735,351

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40. 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*. CLYDE N. HOLSAPPLE, *Assistant Secretary*,

DIRECTORS

DELBERT DINEHART,	ARTHUR GIFFORD,	JAMES J. FOX,	ALEXANDER W. HOVER,	HAROLD E. FRITTS,
ROBERT W. EVANS,	LOUIS A. BRISTOL,	S. V. WHITBECK,	WILLIAM A. MALLERY, JR.,	T. B. KEATING,
CHAS. W. BOSTWICK,	HENRY HUDSON,	HERMAN LIVINGSTON,	ARTHUR FARRAND,	E. W. SCOVILLE,
JOHN V. WHITBECK, JR.,	JOHN NICHOLS,		EDWARD TINKER,	FRANK V. UHRIG.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$130,855	$259,713	$334,049	$633,479
Private securities	624,866	582,149	542,066	425,674
Real estate owned	25,000	25,000	25,000	25,000
Mortgages owned	151,651	149,334	148,808	148,687
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	67,914	58,425	45,907	43,782
Loans and discounts secured by other collateral	154,689	184,084	144,123	158,311
Loans, discounts and bills purchased not secured by collateral	428,128	450,550	410,355	409,194
Overdrafts	835	431	734	763
Due from trust companies, banks and bankers	108,512	98,283	91,647	91,184
Specie	11,485	9,035	11,301	24,933
Other currency authorized by the laws of the United States	36,582	31,792	41,847	36,887
Cash items	6,986	7,036	4,402	9,494
Assets not included in any of the above heads	15,851	14,754	7,671	13,827
Total resources	$1,763,354	$1,870,586	$1,807,910	$2,021,215

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LIABILITIES				
Capital	$125,000	$125,000	$125,000	$125,000
Surplus, including all undivided profits	86,815	86,438	94,854	93,267
Preferred deposits, vis.:				
Due New York State savings banks	21,827	15,278	12,526	14,452
Due New York State savings and loan associations, credit unions and land bank	1,041	25	1,564	18
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	19,160	17,557	13,776	13,750
Deposits by the State of New York	85,000	70,000	50,000	50,000
Other deposits secured by pledge of assets	15,697	11,411	43,779	137,853
Due depositors, not preferred	1,361,925	1,527,071	1,308,306	1,456,363
Due to trust companies, banks and bankers	3,793	757	1,573	63
Bills payable	35,000	.....	150,000	120,000
Other liabilities	8,096	17,049	6,532	10,449
Total liabilities	$1,763,354	$1,870,586	$1,807,910	$2,021 215

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41. HUDSON TRUST COMPANY, NEW YORK CITY

FRANK V. BALDWIN, *President*, [1411 Broadway; organized 1906] JOHN J. BRODERICK, JR., *Treasurer*,
JOHN GERKEN, *Vice-President*, RICHARD A. PURDY, *Secretary*. WILLIAM J. TERRY, *Assistant Treasurer*.

DIRECTORS

FRANK V. BALDWIN, ROBERT H. ROUNTREE, FRED H. EHLEN, WM. P. RINCKHOFF, WM. VON TWISTERN,
CLARENCE P. KING, PAUL B. SCARFF, JOHN GERKEN, GUSTAV SCHOLER, LYNN H. DINKINS,
CHARLES F. HOLM, VICTOR A. RENDON, BARRON G. COLLIER, TUCKER K. SANDS.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$1,270,756	$1,263,457	$1,724,764	$1,577,888
Private securities	1,218,778	1,125,168	938,067	938,067
Mortgages owned	93,000	93,000	88,000	62,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	141,682	149,127	145,740	139,640
Loans and discounts secured by other collateral	1,278,094	1,320,637	1,045,916	1,135,854
Loans, discounts and bills purchased not secured by collateral	1,171,159	1,280,419	1,184,307	994,702
Overdrafts	.....	706	.....	.....
Due from trust companies, banks and bankers	1,730,780	1,080,807	1,427,370	960,779
Specie	262,040	227,140	158,855	189,094
Other currency authorized by the laws of the United States	167,095	162,075	173,084	158,828
Cash items	4,838	7,661	18,860	23,867
Customers' liability on acceptances (per contra, see liabilities)	44,858	.....	.....	.....
Assets not included in any of the above heads	51,581	31,715	28,348	32,102
Total resources	$7,434,661	$6,741,912	$6,933,311	$6,212,821

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits	574,566	615,622	596,728	608,277
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	7,088	9,592	5,799	5,799
Deposits by the State of New York	285,000	210,000	115,000	115,000
Deposits by the Superintendent of Banks of the State of New York	9,785	9,785	9,785	9,785
Other deposits secured by pledge of assets	112,000	155,617	355,000	150,710
Deposits otherwise preferred	88,079	72,532	57,839	43,624
Due depositors, not preferred	4,778,963	4,137,128	4,514,048	4,188,444
Due to trust companies, banks and bankers	611,115	409,737	462,876	503,779
Bills payable	300,000	300,000	.....	.....
Rediscounts	.....	275,125	265,659	55,705
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	44,858	2,000	.....	.....
Other liabilities	123,207	44,774	50,577	31,698
Total liabilities	$7,434,661	$6,741,912	$6,933,311	$6,212,821

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42. HUGUENOT TRUST COMPANY OF NEW ROCHELLE, NEW ROCHELLE

RAYMOND J. WALTERS, *President*, [32 North avenue; organized 1910] EVERETT A. CULP, *Secretary*,
MICHAEL J. MARTIN, *Vice-President*, GEORGE E. GALGANO, *Vice-President*, GEORGE W. SUTTON, *Treasurer*.

DIRECTORS

RAYMOND J. WALTERS, GEORGE E. GALGANO, ALBERT B. GROSS, FREDERICK H. WALDORF, CHARLES H. REISIG,
ARTHUR L. DAVIS, GEORGE W. SUTTON, ADAM KISTINGER, MICHAEL J. MARTIN, ALBERT M. BEDFORD,
CHARLES W. BRYAN, JR., CHARLES W. BRYAN, FRANK C. KOCH, GEO. M. L. LA BRANCHE.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$349,894	$435,494	$283,470	$486,677
Private securities	264,416	277,828	283,582	285,627
Real estate owned	32,000	32,000	32,000	32,000
Mortgages owned	90,275	105,200	105,200	105,125
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	35,166	44,650	50,540	21,400
Loans and discounts secured by other collateral	70,675	118,217	103,547	144,854
Loans, discounts and bills purchased not secured by collateral	314,474	319,006	355,861	330,122
Overdrafts	.....	.....	.....	206
Due from trust companies, banks and bankers	128,038	130,527	86,880	172,915
Specie	23,034	21,756	23,114	18,817
Other currency authorized by the laws of the United States	12,739	16,539	31,430	20,697
Cash items	3,275	7,445	3,529	3,807
Assets not included in any of the above heads	4,492	4,615	5,295	13,223
Total resources	$1,328,478	$1,513,277	$1,364,448	$1,635,470

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LIABILITIES				
Capital	$150,000	$150,000	$150,000	$150,000
Surplus, including all undivided profits	76,695	82,696	80,292	91,575
Preferred deposits, viz.:				
Due New York State savings banks	273	273	273	273
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	19,371	19,002	4,514	4,500
Deposits by the State of New York	85,698	75,738	55,583	55,442
Other deposits secured by pledge of assets	3,760	3,760	17,539	150,389
Due depositors, not preferred	979,483	1,164,831	1,042,231	1,168,098
Due to trust companies, banks and bankers	5,751	5,233	4,853	5,671
Other liabilities	7,447	11,754	9,163	9,522
Total liabilities	$1,328,478	$1,513,277	$1,364,448	$1,635,470

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43. IRVING TRUST COMPANY, NEW YORK CITY

[233 Broadway; organized 1902 as Broadway Trust Company]

FREDERIC G. LEE, *President.*
JOHN WILLIAMS, *Vice-President,*
LOUIS S. QUIMBY, *Vice-President,*
ALEX. C. SNYDER, *Vice-President,*
WILLIAM GAMBLE, *Vice-President,*
ARTHUR P. SMITH, *Assistant Secretary.*

HERMAN W. WILLIS, *Assistant Trust Officer.*
WM. M. ROSENDALE, *Cashier,*
A. D. BERRY, *Assistant Cashier,*
WM. H. MILLIKEN, *Assistant Cashier,*
LEONARD F. MAYR, *Assistant Secretary.*

GEORGE W. BERRY, *Secretary,*
JOHN EGOLF, *Assistant Secretary,*
C. E. Du FRESNE, *Assistant Secretary,*
ROBERT L. SMITH, *Assistant Secretary,*
L. L. HOPKINS, *Assistant Secretary,*
FRANKLIN SCHENCK, *Assistant Secretary.*

DIRECTORS

ALEX. GILBERT, M. M. BELDING, AUSTIN B. FLETCHER, EUGENE S. BENJAMIN, WILLIAM C. BREED, JOHN H. FLAGLER, ROLLIN P. GRANT, GEO. C. MEYER, J. L. REISS, J. AMORY HASKELL, LEE KOHNS, HAROLD A. HATCH, SIDNEY G. MITCHELL, WILLIAM SKINNER, F. A. M. BURRELL, JAMES CLARKE, WILLIAM K. DICK, WARREN CRUIKSHANK, FRANK W. WOOLWORTH, EMANUEL GERLI, THOMAS B. KENT, FREDERIC G. LEE, HARRY E. WARD, ADAM K. LUKE, LEWIS E. PIERSON, THEO. F. WHITMARSH, JOHN H. LOVE, JOHN J. PULLEYN, DANIEL W. WHITMORE.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$3,251,354	$1,800,455	$2,644,075	$1,239,496
Private securities	3,085,384	2,414,508	2,143,210	2,202,269
Real estate owned	633,295	633,468	633,468	633,468
Mortgages owned	1,060,275	1,069,550	1,076,100	1,087,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	261,148	260,333	228,666	212,429
Loans and discounts secured by other collateral	11,423,263	13,487,092	11,413,292	19,052,787
Loans, discounts and bills purchased not secured by collateral	17,213,898	18,200,273	18,685,998	18,340,547
Overdrafts	1,017	2,482	686	431
Due from trust companies, banks and bankers	3,794,845	4,045,749	2,178,552	763,969
Specie	361,910	192,310	161,095	164,814
Other currency authorized by the laws of the United States	2,474,403	2,545,770	2,702,441	2,228,811
Cash items	2,283,177	2,615,504	2,236,403	2,310,986

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Due from the Federal Reserve Bank of New York less offsets	4,895,157	3,446,675	5,375,148	4,470,496
Customers' liability on acceptances (per contra, see liabilities)	762,269	594,482	1,091,256	1,203,276
Assets not included in any of the above heads	163,273	164,750	163,272	171,007
Total resources	$51,664,668	$51,473,401	$50,733,662	$54,082,386
LIABILITIES				
Capital	$1,500,000	$1,500,000	$1,500,000	$1,500,000
Surplus, including all undivided profits	1,020,076	1,100,709	1,060,949	1,142,015
Preferred deposits, viz.:				
Due New York State savings banks	1,919,988	1,589,420	1,370,281	1,157,163
Due New York State savings and loan associations, credit unions and land bank	15,377	17,630	38,478	23,316
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	68,543	53,493	55,969	146,722
Other deposits secured by pledge of assets	2,041,026	4,198,893	2,240,560	7,913,404
Deposits otherwise preferred	391	16,195	25,693	.....
Due depositors, not preferred	37,927,788	38,427,047	37,536,864	35,400,001
Due to trust companies, banks and bankers	5,349,333	1,567,735	1,979,905	1,184,303
Bills payable	.....	.....	1,000,000	2,000,000
Rediscounts	805,210	2,069,914	2,452,761	1,780,463
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	803,305	675,595	1,091,256	1,414,183
Other liabilities	213,631	256,770	380,946	420,816
Total liabilities	$51,664,668	$51,473,401	$50,733,662	$54,082,386

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44. 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.* ARTHUR B. WELLAR, *Assistant Cashier.*

DIRECTORS

CHARLES H. BLOOD, CHARLES D. BOSTWICK, FORDYCE A. COBB, FRANKLIN C. CORNELL, JOHN M. GUANTLETT, FREDERIC J. WHITON, FRANK L. MORSE, SHERMAN PEER, JACOB ROTHSCHILD, LOUIS P. SMITH, WILLIAM H. STORMS, CHARLES E. TREMAN, EMMONS L. WILLIAMS, EDWIN C. STEWART, ROBERT H. TREMAN, MYNDERSE VAN CLEEF, LEROY H. VAN KIRK,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$176,798	$178,000	$306,160	$113,520
Private securities	988,798	963,558	928,171	988,288
Real estate owned	29,016	29,016	29,050	29,050
Mortgages owned	790,054	800,204	778,299	778,299
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	34,000	36,000	34,000	37,000
Loans and discounts secured by other collateral	403,074	417,506	413,767	402,764
Loans, discounts and bills purchased not secured by collateral	225,892	254,979	219,180	190,717
Overdrafts	183	267	138	185
Due from trust companies, banks and bankers	265,198	179,903	134,879	32,166
Specie	18,135	6,120	31,203	2,127
Other currency authorized by the laws of the United States	36,634	29,902	6,794	34,988
Cash items	10,989	13,093	8,496	26,243
Due from the Federal Reserve Bank of New York less offsets	.....	.....	119,009	100,645
Assets not included in any of the above heads	143,907	143,561	64,846	226,37.)
Total resources	$3,122,678	$3,052,109	$3,073,992	$2,962,371

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LIABILITIES				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits	146,261	146,046	152,180	220,183
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	32,828	105,328	126,294	138,209
Deposits by the State of New York	51,000	45,000	35,000	35,000
Other deposits secured by pledge of assets	.....	.....	40,000	.....
Due depositors, not preferred	2,656,336	2,430,987	2,481,618	2,337,334
Due to trust companies, banks and bankers	22,751	21,624	11,906	7,643
Other liabilities	13,502	103,124	26,994	24,002
Total liabilities	$3,122,678	$3,052,109	$3,073,992	$2,962,371

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45. KINGS COUNTY TRUST COMPANY, BROOKLYN

JULIAN D. FAIRCHILD, *President.* [342 Fulton street; organised 1889] THOMAS BLAKE, *Secretary.*
JULIAN P. FAIRCHILD, *Vice-President.* D. W. McWILLIAMS, *Vice-President.* HOWARD D. JOOST, *Assistant Secretary.*
WILLIAM J. WASON, JR., *Vice-President.* J. NORMAN CARPENTER, *Trust Officer.*

TRUSTEES

WALTER E. BEDELL, ROBERT A. DRYSDALE, JOSEPH HUBER, CHARLES E. PERKINS, OSWALD W. UHL,
EDWARD C. BLUM, JULIAN D. FAIRCHILD, WHITMAN W. KENYON, JOHN J. WILLIAMS, LLEWELLYN A. WRAY.
GEO. V. BROWER, JULIAN P. FAIRCHILD, D. W. McWILLIAMS, DICK S. RAMSAY, FREDERICK G. FISCHER,
JOHN T. UNDERWOOD, JOHN F. SCHMADEKE. HENRY A. MEYER, H. B. SCHARMANN, WILLIAM J. WASON, JR.,
CHARLES A. O'DONOHUE,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$2,888,170	$2,354,959	$3,983,820	$2,617,560
Private securities	7,739,689	6,730,014	6,274,190	5,810,638
Real estate owned	431,000	430,550	434,921	434,921
Mortgages owned	1,135,950	1,101,950	1,075,050	1,049,550
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	275,925	265,375	254,925	242,325
Loans and discounts secured by other collateral	9,973,378	9,607,047	8,313,411	8,361,136
Loans, discounts and bills purchased not secured by collateral	1,447,435	1,688,104	1,753,734	1,855,900
Overdrafts	736	560	1,538	1,118
Due from trust companies, banks and bankers	2,493,300	2,265,846	1,669,694	2,632,550
Specie	13,632	235,000	21,422	18,551
Other currency authorized by the laws of the United States	1,725,692	1,245,878	1,317,383	1,273,890
Cash items	19,601	19,634	10,043	13,450
Assets not included in any of the above heads	171,889	174,853	180,526	135,327
Total resources	$28,316,397	$26,119,770	$25,290,657	$24,446,916

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits	2,652,862	2,684,945	2,703,235	2,705,266
Preferred deposits, viz.:				
Due New York State savings banks	4,961,785	3,630,646	3,237,642	2,444,144
Due New York State savings and loan associations, credit unions and land bank	18,677	12,443	10,303	6,308
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	497,041	478,827	421,621	419,637
Deposits by the State of New York	1,028,000	835,000	885,000	901,760
Deposits by the Superintendent of Banks of the State of New York	22,726	27,428	26,529	22,091
Other deposits secured by pledge of assets	961,088	1,885,418	1,500,104	1,731,365
Due depositors, not preferred	16,871,862	15,643,524	15,649,084	15,371,651
Due to trust companies, banks and bankers	607,189	104,093	185,249	107,470
Other liabilities	195,167	317,446	171,890	237,224
Total liabilities	$28,316,397	$26,119,770	$25,290,657	$24,446,916

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46. LACKAWANNA TRUST COMPANY, LACKAWANNA

IRA P. TREVETT, *President.* [1009 Ridge road; organized 1917] FRANK J. TWIST, *Secretary.*

EDWARD C. COATSWORTH, *Vice-President.* CHARLES DIEBOLD, JR., *Treasurer.*
HARRY J. KELLEY, *Vice-President* HARRY M. WINKELMAN, *Assistant Secretary.*

DIRECTORS

JOHN H. CROSTA, JAMES J. REDMOND, TALMADGE BLASS, HUGH NEVINS, JOHN W. O'CONNOR,
EDW. E. COATSWORTH, MICHAEL A. SULLIVAN, MARTIN I. DELANEY, JOS. E. DONNELLY, IRA P. TREVETT,
CHARLES DIEBOLD, JR., HARRY J. KELLEY, CHRISTOPHER G. BOLAND, MICHAEL F. MURPHY, FRANK J. LEUTHNER.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$107,611	$176,861	$173,861	$185,861
Private securities	63,117	63,117	63,117	63,117
Mortgages owned	108,549	110,799	117,199	115,386
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	.....	2,500	4,000	14,194
Loans and discounts secured by other collateral	530	650	755	1,311
Loans, discounts and bills purchased not secured by collateral	96,749	107,279	91,765	82,387
Due from trust companies, banks and bankers	65,495	25,565	60,828	115,426
Specie	5,000	5,000	6,000	6,000
Other currency authorised by the laws of the United States	9,518	5,638	5,784	7,631
Cash items	150	842	1,225	25
Assets not included in any of the above heads	11,126	10,886	11,351	12,105
Total resources	$467,845	$509,137	$535,886	$603,443

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	20,350	22,581	21,165	26,352
Preferred deposits, viz.:				
Due New York State savings banks	10,000	10,000	10,000	10,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	.....	104	1,165	1,365
Deposits by the State of New York	20,000	20,000	20,000	20,000
Other deposits secured by pledge of assets	40,000	40,000	30,000	30,000
Deposits otherwise preferred	.....	3,322	3,225	.....
Due depositors, not preferred	240,671	260,415	329,368	393,926
Due to trust companies, banks and bankers	35,398	35,000	20,000	20,000
Bills payable	.....	15,000	.....	.....
Other liabilities	1,426	2,715	963	1,800
Total liabilities	$467,845	$509,137	$535,886	$603,443

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47. LAWYERS' TITLE 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.*
THORWALD STALLKNECHT, *Vice-President.*
HERBERT E. JACKSON, *Vice-President.*
LEWIS H. LOSEE, *Vice-President.*
FREDERIC E. GUNNISON, *Vice-President.*
ARCHIBALD FORBES, *Treasurer.*
ROBERT I. SMYTH, *Assistant Treasurer.*
U. CONDIT VARICK, *Assistant Secretary.*
WALTER N. VAIL, *Secretary.*
FREDERICK D. REED, *Assistant Secretary.*
GEORGE F. PARMELEE, *Assistant Secretary.*
JOSEPH P. STAIR, *Trust Officer.*

DIRECTORS

LUCIUS H. BEERS, LOUIS V. BRIGHT, G. F. BUTTERWORTH, EDWIN W. COGGESHALL, ALBERT H. WIGGIN, RICHARD T. GREENE, WILLIAM P. DIXON, HENRY GOLDMAN, J. FREDERIC KERNOCHAN, PHILIP LEHMAN, PAYSON MERRILL, WM. IVES WASHBURN, DICK S. RAMSAY, THORWALD STALLKNECHT, DEWITT BAILEY, AUGUST HECKSCHER, WILLIAM SCHRAMM, WILLIAM G. GILMORE, EDGAR J. PHILLIPS, FRED. E. GUNNISON, EDWIN C. JAMESON, WILLIAM M. CALDER, JOHN J. WATSON, JR., WALTER E. SACHS.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$2,447,233	$3,142,233	$3,193,944	$2,922,836
Private securities	4,444,483	3,955,529	3,624,064	3,426,200
Real estate owned	3,332,659	3,270,584	3,247,975	3,251,692
Mortgages owned	8,128,300	7,727,357	7,562,041	7,499,833
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	165,080	201,931	191,031	133,931
Loans and discounts secured by other collateral	3,797,802	2,538,240	2,358,665	3,695,427
Loans, discounts and bills purchased not secured by collateral	2,534,618	2,281,427	3,003,586	3,250,109
Overdrafts	315	2,427	2,578	5,472
Due from trust companies, banks and bankers	1,138,416	1,138,588	1,161,088	1,309,143
Specie	724,021	504,137	513,329	522,562
Other currency authorized by the laws of the United States	365,358	349,369	371,602	311,845
Cash items	494,082	436,517	351,420	845,988

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Due from the Federal Reserve Bank of New York less offsets	686,514	493,989	646,379	235,517
Customers' liability on acceptances (per contra, see liabilities)	450,000	465,000	337,500	400,000
Assets not included in any of the above heads	449,668	454,373	434,540	482,217
Total resources	$29,158,549	$26,961,701	$26,999,742	$28,292,772
LIABILITIES				
Capital	$4,000,000	$4,000,000	$4,000,000	$4,000,000
Surplus, including all undivided profits	5,169,197	5,205,308	5,199,600	5,236,230
Preferred deposits, viz.:				
Due New York State savings banks	857,406	533,506	538,832	489,372
Due New York State savings and loan associations, credit unions and land bank	170,924	167,771	98,080	104,679
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	399,267	721,746	722,637	413,088
Deposits by the State of New York	1,299,802	395,609	229,019	216,923
Deposits by the Superintendent of Banks of the State of New York	33,206	.....	.....	.....
Other deposits secured by pledge of assets	532,744	726,576	354,054	1,171,933
Deposits otherwise preferred	163,404	150,977	202,153	272,595
Due depositors, not preferred	15,060,797	13,002,629	13,788,083	12,270,689
Due to trust companies, banks and bankers	224,842	233,279	193,263	206,588
Bills payable	.....	500,000	500,000	2,000,000
Rediscounts	75,000	100,000	200,000	733,066
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	450,000	465,000	337,500	400,000
Other liabilities	721,960	759,300	636,521	777,609
Total liabilities	$29,158,549	$26,961,701	$26,999,742	$28,292,772

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48. LINCOLN TRUST COMPANY, NEW YORK CITY

ALEXANDER S. WEBB, *President*, [1124 Broadway; organized 1902] FREDERIC P. DAVIS, *Secretary*.
ABRAM M. HYATT, *Vice-President*, PAUL H. SELCHOW, *Trust Officer*, CHAS. E. CALHOUN, *Assistant Secretary*.
OWEN WARD, *Vice-President*, NORMAN W. ANDREWS, *Assistant Trust Officer*, NELSON F. GRIFFIN, *Assistant Treasurer*.

DIRECTORS

W. D. BALDWIN,	HERMAN C. FLEITMANN,	ABRAM M. HYATT,	P. F. MURPHY, JR.	GEO. A. VON DER MUHLL,
GEORGE BLAGDEN,	ERSKINE HEWITT,	AUGUSTUS F. KOUNTZE,	BEVERLY R. ROBINSON,	LOUIS STERN,
WM. G. CONKLIN,	L. M. BOOMER,	GEORGE LEASK,	C. MORTON WHITMAN,	OWEN WARD,
WILLIAM FELSINGER,	WM. H. WHEELOCK,	JOHN P. MUNN,	JESSE I. STRAUS,	ALEXANDER S. WEBB.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$2,020,465	$1,388,040	$1,934,174	$1,327,047
Private securities	1,305,220	1,237,409	1,164,799	1,106,984
Real estate owned	74,350	167,910	67,574	40,466
Mortgages owned	754,880	738,716	738,937	827,737
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	20,758	38,358	35,958	21,700
Loans and discounts secured by other collateral	7,850,237	7,768,313	6,325,146	12,027,703
Loans, discounts and bills purchased not secured by collateral	2,859,426	4,127,704	4,465,883	3,952,508
Overdrafts	9,214	7,612	6,142	15,440
Due from trust companies, banks and bankers	939,065	904,942	1,035,841	1,002,246
Specie	181,244	25,338	26,500	30,504
Other currency authorized by the laws of the United States	152,300	384,000	357,692	367,342
Cash items	753,510	832,679	791,043	618,690
Due from the Federal Reserve Bank of New York less offsets	1,599,964	1,615,839	2,097,383	1,549,171
Assets not included in any of the above heads	286,724	124,544	160,242	169,869
Total resources	$18,807,357	$19,361,404	$19,207,314	$23,057,407

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LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits	566,091	552,093	590,617	614,328
Preferred deposits, viz.:				
Due New York State savings banks	457,726	392,708	455,660	370,686
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	321,021	1,103,833	1,136,069	1,231,645
Deposits by the State of New York	360,000	240,000	130,000	130,000
Deposits by the Superintendent of Banks of the State of New York	1,527	1,527	1,512	1,512
Other deposits secured by pledge of assets	682,376	962,139	415,000	4,708,520
Due depositors, not preferred	14,336,840	13,942,135	13,836,369	13,134,042
Due to trust companies, banks and bankers	113,864	99,602	93,528	53,195
Bills payable	.....	.....	910,000	1,300,000
Rediscounts	690,030	838,771	488,663	341,224
Other liabilities	277,882	228,506	149,896	172,255
Total liabilities	$18,807,357	$19,361,404	$19,207,314	$23,057,407

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49. LIVINGSTON COUNTY TRUST COMPANY, GENESEO

JAMES W. WADSWORTH, *President*, [56 Main street; organized 1915] PERRY C. EUCHNER, *Secretary*.
B. E. BROPHEL, *Vice-President*, FRED G. OLP, *Vice-President*. CHAS. G. HOPKINS, *Assistant Secretary*.

DIRECTORS

B. E. BROPHEL,	R. S. FOLTS,	W. G. MARKHAM,	FRED G. OLP,	JAMES W. WADSWORTH, JR.,
JOHN F. CONNOR,	EDWARD J. FORBES,	JACOB NAST,	WM. A. DWYER,	FOSTER W. WALKER,
E. E. DOTY,	WM. J. MALONEY,	CHARLES D. NEWTON,	JAMES W. WADSWORTH,	EUGENE B. WILHELM.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$83,183	$206,135	$231,608	$199,533
Private securities	150,917	171,402	161,294	207,190
Real estate owned	260	260	.....	.....
Mortgages owned	129,246	123,025	121,540	122,205
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	34,772	39,661	59,900	33,700
Loans and discounts secured by other collateral	196,219	108,716	98,505	114,020
Loans, discounts and bills purchased not secured by collateral	171,694	198,192	172,466	258,116
Overdrafts	17	163	92	7
Due from trust companies, banks and bankers	118,652	54,189	44,637	51,513
Specie	2,859	987	2,491	9,869
Other currency authorized by the laws of the United States	7,520	8,378	9,217	11,891
Cash items	2,868	1,741	8,170	2,114
Customers' liability on acceptances (per contra, see liabilities)	20,000	20,000	98,996	89,022
Assets not included in any of the above heads	12,124	14,699	14,305	14,003
Total resources	$930,331	$947,548	$1,023,221	$1,113,183

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	25,181	28,079	27,730	29,619
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	21,832	11,044	11,538	14,557
Deposits by the State of New York	35,000	31,000	31,000	31,000
Due depositors, not preferred	627,760	666,724	656,794	707,183
Due to trust companies, banks and bankers	9,398	.....	8,861	1,300
Bills payable	80,000	80,000	75,000	105,000
Rediscounts	.....	.....	98,996	20,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	20,000	20,000	.....	89,022
Other liabilities	11,160	10,701	13,302	15,502
Total liabilities	$930,331	$947,548	$1,023,221	$1,113,183

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50. MADISON COUNTY TRUST AND DEPOSIT COMPANY, ONEIDA

JOHN H. BROWN, *President.* [85 Main street; organized 1913] JAMES MOORE, *Vice-President,*
JOHN MAXWELL, *Vice-President,* A. V. NEEDHAM, *Vice-President,* J. L. OAKES, *Treasurer.*

DIRECTORS

JOHN H. BROWN,	JOHN E. SPERRY,	JOHN R. LOOMIS,	WILLIAM J. CLARKE,	PAUL A. MEAD,
J. L. BENTLEY,	ROBERT PAUL,	ROBERT I. CROCKETT,	CHARLES E. FARR,	J. FENN SMITH,
CHARLES R. COVILLE,	JOHN MAXWELL,	M. J. DEWEY,	E. B. ROBIE,	C. M. STONE,
A. V. NEEDHAM,	JAMES MOORE,	RALPH HINMAN,	M. D. STEWART,	LYSLE R. DUNBAR,
JULIAN E. TAFT,	WILLIAM R. OLNEY,	MARTIN CAVANA,	CLARK W. DAVIS,	J. L. OAKES.
	GEO. H. NEWMAN,		H. P. DENNISON,	

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$418,504	$543,304	$473,873	$753,373
Private securities	310,874	303,074	307,949	314,299
Real estate owned	29,900	29,900	29,700	29,700
Mortgages owned	460,774	468,089	471,264	471,884
Loans and discounts secured by other collateral	129,364	131,980	129,468	133,414
Loans, discounts and bills purchased not secured by collateral	993,708	963,108	989,612	945,727
Overdrafts	.....	120	23	368
Due from trust companies, banks and bankers	180,332	61,728	215,954	320,797
Specie	5,028	5,461	3,697	6,547
Other currency authorized by the laws of the United States	17,967	20,682	23,663	34,871
Cash items	2,127	9,180	4,958	16,219
Due from Federal Reserve Bank of New York less offsets	109,357	108,044	112,312	96,394
Assets not included in any of the above heads	28,565	27,804	31,128	34,813
Total resources	$2,686,500	$2,675,474	$2,793,601	$3,158,406

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LIABILITIES				
Capital	$175,200	$175,200	$182,200	$182,200
Surplus, including all undivided profits	166,369	169,630	177,032	187,069
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	309	473	2,441	374
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	160,520	113,561	154,702	168,274
Other deposits secured by pledge of assets	4,660	4,071	3,815	3,815
Deposits otherwise preferred	.....	.....	.....	251,000
Due depositors, not preferred	1,994,741	2,030,312	2,199,058	2,259,973
Bills payable	100,000	75,000	.....	.....
Rediscounts	73,400	96,224	62,151	.....
Other liabilities	11,301	11,003	12,202	105,701
Total liabilities	$2,686,500	$2,675,474	$2,793,601	$3,158,406

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51. MANUFACTURERS' TRUST COMPANY, BROOKLYN

NATHAN S. JONAS, *President.* [774 Broadway; organized 1905, as Citizens Trust Company of Brooklyn] JAMES H. CONROY, *Secretary.*

S. B. KRAUS, *Vice-President,*
JULIUS LIEBMANN, *Vice-President,*
CHAS. FROEB, *Vice-President,*
W. I. L. ADAMS, *Vice-President,*

WILLIAM L. SCHNEIDER, *Assistant Secretary,*
REUBEN W. SHELTER, *Assistant Secretary,*
F. W. BRUCHHAUSER, *Assistant Secretary,*
THEODORE M. BERTINE, *Assistant Secretary.*

NORMAN B. TYLER, *Assistant Secretary,*
HENRY C. VON ELM, *Assistant Secretary,*
NATHANIEL MILLS, JR., *Assistant Secretary,*
JOHN H. MEYERHOLZ, JR., *Assistant Secretary.*

DIRECTORS

NATHAN S. JONAS, AARON WESTHEIM, A. N. BERNSTEIN, MARTIN DERX, LEON LOURIA, ALEXANDER D. SEYMOUR,
RALPH JONAS, S. B. KRAUS, VICTOR A. LERSNER, MAX LEVY, ARTHUR S. SOMERS,
CHARLES LYON, JOHN H. SCHUMANN, LOUIS NEWMAN, H. B. SCHARMANN, JULIUS LIEBMANN,
J. HENRY DICK, WM. K. DICK, CHARLES FROEB, W. I. LINCOLN ADAMS, J. A. MOLLENHAUER,
M. B. STREETER, WILLIAM P. STURGIS, WILLIAM H. VOGEL, ELIAS REISS, JAMES H. CONROY, ROSWELL C. TRIPP.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$2,990,236	$6,561,920	$5,485,695	$13,150,373
Private securities	745,715	1,912,436	1,945,685	1,798,589
Real estate owned	851,524	1,485,405	1,452,834	1,429,634
Mortgages owned	912,509	894,754	916,929	924,729
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	37,300	46,000	39,680	27,052
Loans and discounts secured by other collateral	3,876,779	3,652,128	3,493,066	5,540,355
Loans, discounts and bills purchased not secured by collateral	5,407,095	7,170,518	7,986,290	8,903,916
Overdrafts	1,816	758	307	489
Due from trust companies, banks and bankers	743,269	1,332,298	1,298,794	1,338,494
Specie	234,484	132,996	124,315	104,772
Other currency authorized by the laws of the United States	313,667	817,506	853,400	793,596

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Cash items	50,746	117,774	95,468	71,347
Due from the Federal Reserve Bank of New York less offsets	1,546,480	2,515,499	2,775,681	2,422,445
Customers' liability on acceptances (per contra, see liabilities)	.....	4,985	.....	.....
Assets not included in any of the above heads	117,505	165,431	140,003	148,805
Total resources	$17,829,125	$26,810,408	$26,608,147	$36,654,596
LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits	407,379	731,262	775,666	785,038
Preferred deposits, viz.:				
Due New York State savings banks	1,266,860	1,651,288	1,108,682	1,261,626
Due New York State savings and loan associations, credit unions and land bank	2,885	25,108	17,673	24,087
Other deposits due as executor, administrator, guardian, receiver, trustee committee, or depositary	27,886	29,705	27,353	27,908
Deposits by the State of New York	255,000	220,000	130,000	130,000
Deposits by the Superintendent of Banks of the State of New York	9,760	9,806	9,760	9,760
Other deposits secured by pledge of assets	1,503,622	964,328	1,249,528	8,464,009
Deposits otherwise preferred	.....	74,068	34,519	42,312
Due depositors, not preferred	12,065,354	16,401,873	18,238,649	18,123,580
Bills payable	.....	4,500,000	3,000,000	5,750,000
Rediscounts	1,126,295	878,599	698,764	728,650
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	4,985	.....	.....
Other liabilities	164,084	319,386	317,553	307,626
Total liabilities	$17,829,125	$26,810,408	$26,608,147	$36,654,596

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52. MERCANTILE TRUST AND DEPOSIT COMPANY, NEW YORK

CHELLIS A. AUSTIN, *President*,
CHARLES D. MAKEPEACE, *Vice-President*,
PETER S. DURYEE, *Vice-President*,

[115 Broadway; organized 1917]

J. C. TRAPHAGEN, *Treasurer*,
CORNELIUS J. MURRAY, *Assistant Treasurer*,
JOHN A. BURNS, *Trust Officer*,

H. D. CAMPBELL, *Secretary*,
F. ROGERS PARKINS, *Assistant Secretary*,
JAMES M. WADE, *Assistant Treasurer*.

DIRECTORS

EUGENE V. R. THAYER, HARRY BRONNER, EARL D. BABST, J. S. COFFIN, ELGOOD C. LUFKIN, F. T. WALKER, JOHN McHUGH, THEODORE F. MERSELES, SHERBURNE PRESCOTT, ELLIOTT AVERETT, HENRY S. BOWERS, CHARLES G. DuBOIS, WILLIAM GIBLIN, ALBERT G. MILBANK, CHARLES S. SARGENT, JR., HARVEY D. GIBSON, EDWARD J. BARBER, CHELLIS A. AUSTIN, FRANK N. B. CLOSE, DELOS W. COOKE, FRED'K F. FITZPATRICK, THOMAS HILDT, ALFRED R. HORR, HERBERT P. HOWELL, JACKSON E. REYNOLDS, SAMUEL H. MILLER. EDWARD R. TINKER, JOHN J. RASKOB.

RESOURCES —	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$1,448,259	$3,289,072	$1,310,142	$1,032,500
Private securities	319,906	110,446	129,670	472,190
Loans and discounts secured by other collateral	2,879,500	3,445,323	3,600,765	6,236,946
Loans, discounts and bills purchased not secured by collateral	4,483,946	5,890,650	6,859,250	7,483,358
Overdrafts	.....	1	.....	116
Due from trust companies, banks and bankers	254,774	158,805	145,853	198,051
Specie	22,527	5,951	2,204	3,502
Other currency authorized by the laws of the United States	35,000	25,000	56,000	63,000
Due from the Federal Reserve Bank of New York less offsets	700,325	755,674	717,159	1,510,901
Customers' liability on acceptances (per contra, see liabilities)	111,470	116,701	125,270	235,763
Assets not included in any of the above heads	14,373	37,024	17,858	2,399
Total resources	$10,270,080	$13,834,647	$12,964,171	$17,238,726

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LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits	570,359	622,329	685,208	716,850
Preferred deposits, viz.:				
Deposits by the State of New York	200,000	140,000	85,000	85,000
Other deposits secured by pledge of assets	690,000	761,627	654,074	2,287,617
Due depositors, not preferred	6,369,832	7,744,753	9,690,580	12,213,415
Due to trust companies, banks and bankers	838,322	820,437	622,954	603,263
Bills payable	400,000	2,500,000	.....	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	111,470	116,701	125,270	235,763
Other liabilities	90,097	128,800	100,995	96,818
Total liabilities	$10,270,080	$13,834,647	$12,964,171	$17,238,726

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53. METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK

GEORGE C. VAN TUYL, JR., *President.* [60 Wall street; chartered 1881] GEORGE N. HARTMANN, *Secretary.*

BEVERLY CHEW, *Vice-President.*
EDWIN F. ROREBECK, *Vice-President.*
HAROLD B. THORNE, *Vice-President.*
JAMES F. McNAMARA, *Vice-President,*
ROGER P. KAVANAGH, *Vice-President,*

BERTRAM CRUGER, *Treasurer.*
JOHN F. CISSEL, *Assistant Treasurer,*
RUPERT W. K. ANDERSON, *Assistant Treasurer.*
CLARENCE KLINCK, *Assistant Treasurer,*

FREDERICK E. FRIED, *Assistant Secretary.*
WILLARD E. McHARG, *Assistant Secretary.*
IRWIN G. JENNINGS, *Assistant Secretary,*
LINUS P. HOSMER, *Assistant Secretary,*
JACOB C. KLINCK, *Trust Officer.*

DIRECTORS

WILLIAM CARPENDER, BEVERLY CHEW, JOHN W. SIMPSON, THOS. DeWITT CUYLER, HALEY FISKE, PIERRE C. CARTIER, RAYMOND T. MARSHALL, JOSEPH J. SLOCUM, ERSKINE HEWITT, HAROLD I. PRATT, BRADLEY MARTIN, GEO. C. VAN TUYL, JR., WALTER E. MAYNARD, OGDEN MILLS, EDWIN D. MORGAN, JOHN T. TERRY, JR., HERBERT PARSONS, HORACE WHITE, THEODORE C. CAMP, HAROLD HERRICK, HENRY W. MARSH, CHARLES W. OGDEN, WILLIAM ROSS PROCTOR, ALFRED P. WALKER, CORNELIUS ELDERT, JOSEPH WALKER, JR., CHAS. J. McDERMOTT.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$11,623,007	$9,127,780	$14,622,089	$12,681,887
Private securities	6,603,086	6,356,259	6,473,948	6,043,434
Real estate owned	1,471,464	868,265	870,937	851,270
Mortgages owned	728,233	1,327,333	1,335,833	1,318,133
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	921,498	760,444	1,515,416	797,914
Loans and discounts secured by other collateral	17,449,424	15,915,825	14,211,336	17,826,111
Loans, discounts and bills purchased not secured by collateral	17,121,610	17,004,095	15,152,094	13,793,191
Overdrafts	780	579	2,206	7,366
Due from trust companies, banks and bankers	1,595,696	1,608,375	1,474,635	1,460,455
Specie	391,385	381,776	196,866	119,426
Other currency authorized by the laws of the United States	377,342	537,000	590,600	583,400
Cash items	2,247,262	1,756,308	1,627,394	2,331,393

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Due from the Federal Reserve Bank of New York less offsets	4,103,623	2,798,528	4,063,170	3,041,107
Customers' liability on acceptances (per contra, see liabilities)	450,000	250,000	.....	.....
Assets not included in any of the above heads	331,390	270,016	321,136	269,500
Total resources	$65,415,800	$58,962,583	$62,457,660	$61,124,587
LIABILITIES				
Capital	$2,000,000	$2,000,000	$2,000,000	$2,000,000
Surplus, including all undivided profits	4,168,885	4,312,596	4,402,310	4,383,175
Preferred deposits, viz.:				
Due New York State savings banks	3,910,892	2,208,344	2,014,568	1,421,028
Due New York State savings and loan associations, credit unions and land bank	318	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	2,296,138	2,347,391	2,083,329	2,179,848
Deposits by the State of New York	1,310,000	1,210,000	750,000	1,000,000
Deposits by the Superintendent of Banks of the State of New York	59,925	123,528	99,455	98,477
Other deposits secured by pledge of assets	2,988,500	2,031,803	1,928,316	3,047,391
Due depositors, not preferred	27,490,933	27,417,708	24,707,381	24,416,170
Due to trust companies, banks and bankers	11,707,603	6,693,379	5,789,438	4,749,943
Bills payable	4,700,000	2,300,000	9,026,200	7,200,000
Rediscounts	3,878,971	7,465,657	9,342,957	10,389,728
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	450,000	250,000	.....	.....
Other liabilities	453,635	602,177	313,706	238,827
Total liabilities	$65,415,800	$58,962,583	$62,457,660	$61,124,587

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54. MONTGOMERY COUNTY TRUST COMPANY, AMSTERDAM

JOHN BARNES, *President.*
WILLIAM J. KLINE, *Vice-President.*

[6½ Market street; organized 1912]

DeBAUN VAN AKEN, *Vice-President.*
THEODORE J. YUND, *Vice-President.*

THOMAS W. SWAN, *Treasurer.*
C. F. ROTHMEYER, *Assistant Treasurer.*

DIRECTORS

JOHN BARNES, JOHN R. BLOOD, DeBAUN VAN AKEN, SPENCER K. WARNICK, THEODORE S. DUTCHER, JAMES W. FERGUSON, SOLOMON HOLZHEIMER, MARTIN KENNEDY, Jr., WILLIAM J. KLINE, THOMAS F. McCAFFREY, WILLIAM McCLEARY, CARL MARK, KUNO B. SCHOTTE, CHARLES C. YUND, LIVINGSTON C. SMITH, THOMAS W. SWAN, THEODORE J. YUND, P. DATER SHAUL.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$495,037	$558,987	$467,437	$861,573
Private securities	635,971	709,051	937,982	595,114
Real estate owned	34,000	34,000	34,000	34,000
Mortgages owned	195,390	196,890	193,390	193,390
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	7,595	7,545	8,400	8,400
Loans and discounts secured by other collateral	247,076	380,513	360,653	677,140
Loans, discounts and bills purchased not secured by collateral	473,099	490,250	511,795	278,188
Overdrafts	244	479	475	799
Due from trust companies, banks and bankers	108,157	31,851	31,817	22,721
Specie	15,576	12,614	5,408	5,045
Other currency authorized by the laws of the United States	19,650	15,533	33,280	24,300
Cash items	2,076	3,305	2,438	2,000
Due from the Federal Reserve Bank of New York less offsets	.....	54,993	64,841	89,368
Assets not included in any of the above heads	39,650	51,293	47,379	46,861
Total resources	$2,273,521	$2,547,304	$2,699,295	$2,838,899

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LIABILITIES				
Capital	$200,000	$200,000	$200,000	$200,000
Surpus including all undivided profits	153,887	130,628	139,674	144,004
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	20,811	13,146	19,969	19,683
Deposits by the State of New York	232,008	202,969	120,948	120,000
Other deposits secured by pledge of assets	66,125	73,965	113,409	362,785
Due depositors, not preferred	1,322,718	1,481,164	1,679,385	1,749,770
Due to trust companies, banks and bankers	.....	411	302	.....
Bills payable	240,000	255,000	300,000	125,000
Rediscounts	22,200	165,330	109,105	104,105
Other liabilities	15,772	24,691	16,503	13,552
Total liabilities	$2,273,521	$2,547,304	$2,699,295	$2,838,899

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55. THE MOUNT VERNON TRUST COMPANY, MOUNT VERNON

ARCHIBALD M. CAMPBELL, *President.* [20 East First street; organized 1903] M. H. HALL *Secretary.*

MARK D. STILES, *Vice-President.* STEPHEN VAN TASSEL, *Assistant Treasurer.*
EDWIN H. PECK, *Vice-President.* J. M. BROMLEY *Assistant Secretary.*

DIRECTORS

GEORGE H. BROWN, W. S. FLEMING, N. H. IVES, CHARLES M. MILLER JOHN G. WINTJEN.
J. HOWARD BURTON, E. H. HUFNAGEL, EDSON LEWIS, E. H. PECK, MARK D. STILES,
A. M. CAMPBELL, W. B. RANDALL, F. A. STRATTON,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$431,062	$576,476	$413,362	$469,188
Private securities	693,718	336,312	571,851	547,414
Real estate owned	196,305	197,525	196,935	242,120
Mortgages owned	374,657	373,507	363,257	377,194
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	187,813	184,543	170,407	144,942
Loans and discounts secured by other collateral	480,000	706,807	728,811	679,031
Loans, discounts and bills purchased not secured by collateral	1,301,434	1,354,509	1,544,438	1,365,128
Overdrafts	41	54	143	393
Due from trust companies, banks and bankers	542,693	466,085	421,169	433,877
Specie	104,533	56,261	51,749	30,555
Other currency authorized by the laws of the United States	60,492	101,510	103,075	91,062
Cash items	8,987	5,810	16,897	17,233
Assets not included in any of the above heads	51,525	71,456	175,563	127,521
Total resources	$4,433,260	$4,430,855	$4,757,657	$4,525,658

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LIABILITIES				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits	300,250	207,122	210,590	217,759
Preferred deposits, viz.:				
Due New York State savings banks	103,500	101,820	97,870	105,771
Due New York State savings and loan associations, credit unions and land bank	4,152	3,550	7,393	2,699
Other deposits due as executor, administrator, guardian, receiver, trustee, committee or depositary	20,806	31,347	27,781	24,788
Deposits by the State of New York	180,000	135,000	115,000	140,000
Other deposits secured by pledge of assets	112,071	112,514	199,968	262,913
Due depositors, not preferred	3,333,924	3,572,289	3,724,776	3,445,233
Due to trust companies, banks and bankers	4,185	3,642	116,638	538
Rediscounts	54,000	.....	.....	.....
Other liabilities	120,372	63,571	57,641	125,957
Total liabilities	$4,433,260	$4,430,855	$4,757,657	$4,525,658

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56. MUTUAL TRUST COMPANY OF WESTCHESTER COUNTY, PORT CHESTER

FREDERICK W. HORTON, *President*, [Main and King streets; organized 1901] DEAN SMITH, *Secretary*.

JEROME A. PECK, *Vice-President* EDWARD W. SIMONS *Vice-President*, THEO. F. FLANDREAU, JR., *Treasurer*,

DIRECTORS

EDWARD W. SIMONS, FREDERICK W. HORTON, EDWIN H. PECK, WILLIAM O. REMSEN, ABRAHAM H. SLATER,
ANDREW BURNS, AARON A. CARPENTER, J. MAYHEW WAINWRIGHT, JOHN SCHICK, DEAN SMITH,
EDWARD F. BURNES, JEROME A. PECK, JONAS GOLDOVITZ.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$202,871	$231,067	$326,820	$319,561
Private securities	321,235	326,439	298,542	303,217
Real estate owned	44,000	44,000	44,000	44,000
Mortgages owned	455,869	459,969	463,969	461,469
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	17,500	17,000	15,300	15,000
Loans and discounts secured by other collateral	254,214	314,002	287,627	353,856
Loans, discounts and bills purchased not secured by collateral	490,295	494,422	467,694	413,741
Overdrafts	66	222	131	472
Due from trust companies, banks and bankers	145,737	107,772	56,653	46,138
Specie	31,211	14,898	14,117	10,379
Other currency authorized by the laws of the United States	15,462	26,752	30,921	23,479
Cash items	3,507	627	753	496
Due from the Federal Reserve Bank of New York less offsets	.....	.....	147,686	121,235
Assets not included in any of the above heads	23,663	23,322	24,240	27,436
Total resources	$2,005,630	$2,060,492	$2,178,453	$2,140,479

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LIABILITIES				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits	59,931	64,302	73,969	77,858
Preferred deposits, viz.:				
Due New York State savings banks	30,401	37,631	33,240	30,422
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	15,651	17,272	17,347	16,277
Deposits by the State of New York	170,000	150,000	135,000	135,000
Other deposits secured by pledge of assets	20,004	52,504	30,608	31,063
Due depositors, not preferred	1,388,049	1,401,273	1,568,878	1,446,603
Due to trust companies, banks and bankers	6,874	7,022	4,313	17,508
Bills payable	.....	.....	.....	65,000
Rediscounts	.....	3,150	.....	.....
Other liabilities	14,720	27,338	15,098	20,748
Total liabilities	$2,005,630	$2,060,492	$2,178,453	$2,140,479

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57. NASSAU COUNTY TRUST COMPANY, MINEOLA

GEORGE S. EMORY, *President.* [Second street and Boulevard; organized 1910] JOHN O. BERGEN, *Secretary.*
EDWARD L. FROST, *Vice-President.* JOHN A. ALBERTSON, *Vice-President.* CHARLES L. CONKLIN, *Assistant Secretary.*

DIRECTORS

JOHN A. ALBERTSON, JOHN C. BAKER, EDWARD L. FROST, GEORGE L. HUBBELL, JOTHAM POST,
THOMAS W. ALBERTSON, GEORGE S. EMORY, FREDERICK C. HICKS, HENRY F. HUETTNER, FREDERICK E. WILLITS,
FRED H. POST, WILLIAM M. BALDWIN, LORIN K. SCUDDER, DANIEL UNDERHILL, J. J. LANNIN.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$265,297	$254,142	$393,917	$407,117
Private securities	622,692	219,997	676,314	616,445
Real estate owned	109,000	109,000	109,000	109,000
Mortgages owned	314,078	329,283	328,477	340,316
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	36,714	47,881	55,398	42,144
Loans and discounts secured by other collateral	118,849	132,687	123,893	117,199
Loans, discounts and bills purchased not secured by collateral	261,392	681,509	268,331	250,690
Overdrafts	22	4	108	84
Due from trust companies, banks and bankers	313,159	168,140	68,528	105,455
Specie	25,451	25,091	34,565	22,677
Other currency authorized by the laws of the United States	56,404	79,814	105,507	43,379
Cash items	1,027	1,151	2,170	1,625
Due from the Federal Reserve Bank of New York less offsets	.....	78,159	158,743	151,615
Assets not included in any of the above heads	21,167	22,147	24,298	40,350
Total resources	$2,145,252	$2,149,005	$2,349,249	$2,248,096

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	145,100	143,471	138,942	142,386
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	41,696	57,311	67,546	61,799
Deposits by the State of New York	30,000	27,000	27,000	27,000
Other deposits secured by pledge of assets	6,037	6,038	5,648	5,743
Due depositors, not preferred	1,736,736	1,687,920	1,882,793	1,744,163
Due to trust companies, banks and bankers	1,256	10,717	6,652	2,754
Bills payable	75,000	100,000	110,000	150,000
Other liabilities	9,427	16,548	10,668	14,251
Total liabilities	$2,145,252	$2,149,005	$2,349,249	$2,248,096

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58. 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,*
IRVING R. TODD *Assistant Secretary,*

J. ARTHUR HUNTINGTON, *Assistant Secretary,*
J. MARSHALL PERLEY, *Trust Officer.*

DIRECTORS

WILLIAM W. BISSELL, ALONZO GUEST, HENRI J. VAN ZELM, JOHN H. TROY, D. W. TIERNEY.
ALBERT MAHLSTEDT, H. E. COLWELL, CHARLES BABER, SAMUEL F. SWINBURNE, FREDERICK H. SEACORD,
CHARLES W. HARMAN, ROBERT P. CARPENTER, EDSON S. LOTT, THOMAS S. DRAKE,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investment, viz.:				
Public securities	$570,025	$660,163	$548,963	$514,679
Private securities	740,690	780,440	753,440	842,767
Real estate owned	159,769	159,769	159,769	147,750
Mortgages owned	412,670	421,020	419,920	423,620
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	248,519	236,886	204,508	218,126
Loans and discounts secured by other collateral	262,009	376,262	386,625	367,339
Loans, discounts and bills purchased not secured by collateral	696,141	639,313	798,927	809,045
Overdrafts	248	201	215	196
Due from trust companies, banks and bankers	421,263	370,726	391,472	515,616
Specie	58,772	33,802	24,927	49,205
Other currency authorized by the laws of the United States	67,124	130,814	73,343	77,638
Cash items	3,542	8,126	12,260	4,025
Assets not included in any of the above heads	47,699	52,625	52,664	58,504
Total resources	$3,688,471	$3,870,147	$3,827,033	$4,028,510

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LIABILITIES				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits	95,679	108,080	109,666	113,714
Preferred deposits, viz.:				
Due New York State savings banks	2,304	12,451	5,566	6,302
Due New York State savings and loan associations, credit unions and land bank	6,836	9,225	6,652	4,013
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	214,551	199,251	274,815	117,070
Deposits by the State of New York	85,000	70,000	50,000	50,000
Other deposits secured by pledge of assets	117,680	35,633	66,022	420,990
Deposits otherwise preferred	.....	.....	.....	5,022
Due depositors, not preferred	2,941,543	3,196,909	3,087,347	3,083,016
Due to trust companies, banks and bankers	2,694	4,031	5,453	.....
Other liabilities	22,184	34,567	21,512	28,383
Total liabilities	$3,688,471	$3,870,147	$3,827,033	$4,028,510

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59. NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY

WALTER KERR, *President.* [52 Wall street; chartered 1830] IRVING L. ROE, *Secretary,*
HENRY PARISH, Jr., *Vice-President,* J. LOUIS VAN ZELM, *Assistant Secretary,* ALGERNON J. PURDY, *Assistant Secretary,*
ZEGER W. VAN ZELM, *Vice-President,* WM. B. AUSTIN, *Assistant Secretary,*
SAMUEL M. B. HOPKINS, *Vice-President,* JOHN C. VEDDER, *Assistant Secretary.*

TRUSTEES

CHARLES G. THOMPSON,	THOMAS DENNY,	HENRY PARISH, Jr.,	LINCOLN CROMWELL,	ALFRED E. MARLING,
LEWIS SPENCER MORRIS,	HENRY A. C. TAYLOR,	AUGUSTUS D. JUILLIARD,	EDWARD M. TOWNSEND,	MOSES TAYLOR,
FREDERIC W. STEVENS,	C. O'D. ISELIN,	STEPHEN P. NASH,	WALTER KERR,	EDWARD J. HANCY,
STUYVESANT FISH,	W. EMLEN ROOSEVELT,	CLEVELAND H. DODGE,	HOWARD TOWNSEND,	NICHOLAS BIDDLE,
EDMUND L. BAYLIES,	JOSEPH H. CHOATE, Jr.,	PAUL TUCKERMAN,	EUGENE DELANO,	Wm. M. CRUIKSHANK.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$3,951,802	$4,094,433	$4,574,295	$5,436,695
Private securities	13,979,348	13,999,516	13,945,976	13,861,046
Real estate owned	2,214,659	2,214,558	2,209,358	2,209,358
Mortgages owned	3,724,940	3,741,601	3,751,508	3,751,508
Loans and discounts secured by other collateral	891,926	932,675	786,075	695,375
Loans, discounts and bills purchased not secured by collateral	9,606,504	4,582,368	4,825,823	2,970,269
Overdrafts	39,875	129,605	77,311	88,096
Due from trust companies, banks and bankers	1,170,156	1,369,471	822,428	930,841
Specie	2,010,367	1,812,437	1,813,157	1,814,187
Other currency authorized by the laws of the United States	1,020	1,020	1,020	1,020
Assets not included in any of the above heads	654,009	209,168	634,075	837,725
Total resources	$38,244,606	$33,086,852	$33,441,026	$32,596,120

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LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits	4,262,308	4,168,804	4,356,165	4,406,406
Preferred deposits, viz.:				
Due New York State savings banks	377,165	347,165	435,822	360,822
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	2,882,210	3,093,789	2,421,486	2,227,844
Other deposits secured by pledge of assets	720,000	744,262	236,187	2,664,580
Due depositors, not preferred	25,426,000	20,654,961	21,665,086	18,439,954
Due to trust companies, banks and bankers	18,371	8,371	8,596	8,596
Other liabilities	3,558,552	3,069,500	3,317,684	3,487,918
Total liabilities	$38,244,606	$33,086,852	$33,441,026	$32,596,120

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60. NEW YORK TRUST COMPANY, NEW YORK CITY

MORTIMER N. BUCKNER, *President*, [26 Broad street; organized 1889 as New York Security and Trust Company] BOYD G. CURTS, *Secretary*,
FREDERICK J. HORNE, *Vice-President*, HARRY FORSYTH, *Treasurer*, WALTER MACNAUGHTEN, *Assistant Secretary*,
JAMES DODD, *Vice-President*, EDWARD B. LEWIS, *Assistant Treasurer*, ARTHUR S. GIBBS, *Assistant Secretary*,
CHARLES E. HAYDOCK, *Vice-President*, H. WALTER SHAW, *Assistant Secretary*, JOS. A. FLYNN, *Assistant Secretary*,
HERBERT W. MORSE, *Vice-President*, AUGUSTUS C. DOWNING, JR., *Assistant Secretary*.

TRUSTEES

OTTO T. BANNARD,	ROBERT W. DE FOREST,	JOHN HENRY HAMMOND,	OGDEN L. MILLS,	ARTHUR J. CUMNOCK
S. READING BERTRON,	JOHN B. DENNIS,	JOHN C. McCALL,	EDMUND D. RANDOLPH,	JOHN A. GARVER,
JAMES A. BLAIR,	BENJAMIN S. GUINNESS,	JOHN J. MITCHELL,	NORMAN P. REAM,	MYLES TIERNEY,
MORTIMER N. BUCKNER,	F. N. HOFFSTOT,	JAMES PARMELEE,	DEAN SAGE,	ALFRED A. COOK,
JAMES C. COLGATE,	FREDERIC B. JENNINGS,	HENRY C. PHIPPS,	BUCHANAN HOUSTON,	PHILIP T. DODGE,
SAMUEL H. FISHER,	WALTER JENNINGS,	GEORGE DOUBLEDAY,	JOSEPH J. SLOCUM,	CLARENCE M. WOOLLEY.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$6,547,410	$7,992,169	$13,784,640	$8,458,264
Private securities	9,017,098	7,019,081	7,007,312	6,819,081
Real estate owned	331,195	323,846	402,628	402,608
Mortgages owned	2,768,350	3,111,400	3,071,750	2,877,750
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	747,626	712,621	589,572	660,446
Loans and discounts secured by other collateral	47,422,588	46,030,742	43,628,596	58,182,004
Loans, discounts and bills purchased not secured by collateral	16,407,669	20,592,862	17,133,142	21,521,824
Overdrafts	8,939	62,946	55,061	45,771
Due from trust companies, banks and bankers	1,075,166	1,107,556	1,278,856	5,528,598
Specie	32,231	40,353	37,400	63,356
Other currency authorized by the laws of the United States	225,528	259,913	256,892	194,049
Cash items	1,269,530	2,899,753	3,507,428	2,315,673

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Due from the Federal Reserve Bank of New York less offsets	7,322,228	6,061,677	5,941,638	5,367,524
Customers' liability on acceptances (per contra, see liabilities)	619,900	1,052,272	665,805	3,522,493
Assets not included in any of the above heads	557,824	537,158	668,689	532,927
Total resources	$94,353,282	$97,804,349	$98,029,409	$116,492,368
LIABILITIES				
Capital	$3,000,000	$3,000,000	$3,000,000	$3,000,000
Surplus, including all undivided profits	10,532,978	10,510,750	10,665,260	10,769,875
Preferred deposits, viz.:				
Due New York State savings banks	2,890,403	566,589	386,673	1,842,105
Due New York State savings and loan associations, credit unions and land bank	.....	.....	.....	9,574
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	4,845,738	4,441,650	4,952,071	7,250,355
Other deposits secured by pledge of assets	4,493,009	8,464,803	2,451,000	19,212,110
Deposits otherwise preferred	793,500	1,254,530	1,166,305	1,901,411
Due depositors, not preferred	52,941,110	46,952,143	50,751,425	45,240,964
Due to trust companies, banks and bankers	4,362,776	3,140,149	2,571,996	2,948,467
Bills payable	5,500,000	12,488,000	18,028,530	15,941,760
Rediscounts	3,831,758	5,141,183	2,538,490	3,998,086
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	319,900	752,272	665,805	3,522,493
Other liabilities	842,110	1,092,280	851,854	855,168
Total liabilities	$94,353,282	$97,804,349	$98,029,409	$116,492,368

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61. NIAGARA FALLS TRUST COMPANY, NIAGARA FALLS

GEORGE G. SHEPARD, *President.* [45 Falls street; organized 1904] FELIX M. WOOLWORTH, *Secretary.*
C. M. YOUNG, *Vice-President.* ALFRED W. GRAY, *Vice-President.* HARRY M. CLARK, *Assistant Secretary*

DIRECTORS

ASHER T. CUDABACK, C. M. YOUNG, ALFRED W. GRAY, SANFORD T. CHURCH, ANTHONY C. DOUGLASS, WM. A. JAMESON, F. K. PADDOCK, FELIX M. WOOLWORTH, GEORGE G. SHEPARD, JOHN H. LEGGETT, NELSON J. BOWKER, HARRY C. KINSEY, M. J. NOONAN, W. M. HARRIGAN, CHARLES J. ELDERFIELD, FREDERICK L. LOVELACE, J. ALLAN SMITH,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$400,723	$240,126	$399,756	$452,295
Private securities	240,126	330,744	330,744	330,744
Real estate owned	60,946	61,650	62,883	62,863
Mortgages owned	55,250	54,150	52,150	50,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	275,000	275,000	250,000	250,000
Loans and discounts secured by other collateral	820,000	810,000	733,612	756,245
Loans, discounts and bills purchased not secured by collateral	313,149	435,526	450,000	400,000
Overdrafts	390	210	634	252
Due from trust companies, banks and bankers	436,919	433,328	321,357	344,190
Specie	28,724	12,473	10,851	10,530
Other currency authorized by the laws of the United States	50,000	81,000	80,000	79,000
Cash items'	10,533	18,241	12,822	14,611
Customers' liability on acceptances (per contra, see liabilities)	.....	.....	65,000	50,000
Assets not included in any of the above heads	7,163	83,959	15,623	18,651
Total resources	$2,698,923	$2,836,407	$2,785,432	$2,820,281

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	221,365	220,746	207,497	219,680
Preferred deposits, viz.:				
Due New York State savings banks	125,000	132,000	108,486	108,486
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	2,343	4,213	8,736	8,736
Deposits by the State of New York	165,000	125,000	100,000	125,000
Other deposits secured by pledge of assets	80,355	55,305	75,387	50,387
Due depositors, not preferred	1,688,470	1,843,369	1,900,135	1,906,684
Due to trust companies, banks and bankers	149,838	138,499	60,095	140,221
Bills payable	148,740	108,740	147,062	91,100
Rediscounts	.....	76,654	65,000	50,000
Other liabilities	17,812	31,881	13,034	19,987
Total liabilities	$2,698,923	$2,836,407	$2,785,432	$2,820,281

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62. THE NORTHERN NEW YORK TRUST COMPANY, WATERTOWN

FLOYD L. CARLISLE, *President*, [118-124 Washington street; organized 1910] H. A. HICKOK, *Secretary*
D. C. MIDDLETON, *Vice-President*, R. K. FERGUSON, *Assistant Secretary*, G. B. TUCKER, *Assistant Secretary*,
D. C. MURRAY, *Vice-President*, BERNARD A. GRAY, *Assistant Secretary*.

DIRECTORS

DAVID M. ANDERSON, FLOYD L. CARLISLE, G. H. P. GOULD, HENRY PURCELL, FRANK J. BAUMERT,
CELESTIN C. BURNS, FRED L. DEWEY, BYRON B. TAGGART, WILLIAM S. RICE, S. B. RICHARDSON,
WILLIAM H. STEVENS, J. FRANCIS DAY, GEORGE W. WHITE, CHARLES B. ROGERS, W. C. STEBBINS,
JAMES E. CAMPBELL, JOHN WEEKES, DEWITT C. MIDDLETON, MARK S. WILDER, JAMES V. CLEVELAND,
MARK A. HANNA, FRANK A. EMPSALL, D. CLINTON MURRAY, BERTRAND H. SNELL, H. A. HICKOK.
RALPH B. MALTBY.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$1,119,693	$1,525,541	$2,081,176	$3,309,901
Private securities	1,623,374	1,510,491	1,433,081	1,469,041
Real estate owned	39,719	5,230	8,029	7,087
Mortgages owned	444,088	442,273	435,373	433,973
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	43,008	48,106	72,743	81,612
Loans and discounts secured by other collateral	1,514,239	1,525,831	1,449,924	1,446,857
Loans, discounts and bills purchased not secured by collateral	2,631,242	3,254,870	3,179,751	3,060,705
Overdrafts	4,255	698	1,663	1,372
Due from trust companies, banks and bankers	431,443	486,183	348,761	351,606
Specie	7,931	9,449	5,635	6,006
Other currency authorized by the laws of the United States	197,197	179,258	254,743	154,410
Cash items	49,407	23,314	73,625	71,497
Due from the Federal Reserve Bank of New York less offsets	278,046	296,941	191,130	209,573
Customers' liability on acceptances (per contra, see liabilities)	100,000	150,000	111,648	227,661
Assets not included in any of the above heads	95,698	142,125	105,186	107,774
Total resources	$8,579,340	$9,600,310	$9,752,468	$10,939,075

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LIABILITIES				
Capital	$400,000	$400,000	$400,000	$400,000
Surplus, including all undivided profits	610,630	612,204	626,021	644,787
Preferred deposits, viz.:				
Due New York State savings banks	318,272	328,353	239,379	262,049
Due New York State savings and loan associations, credit unions and land bank	3,027	3,399	8,181	778
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	161,900	183,367	186,608	221,747
Deposits by the State of New York	280,000	210,000	415,000	165,000
Deposits by the Superintendent of Banks of the State of New York	4,310	4,246	10,121	10,121
Other deposits secured by pledge of assets	23,005	625,509	30,767	1,420,331
Due depositors, not preferred	5,870,774	5,661,018	5,880,850	5,567,802
Due to trust companies, banks and bankers	232,515	285,993	11,887	240,117
Bills payable	200,000	300,000	950,000	1,200,000
Rediscounts	322,113	741,565	835,273	503,212
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	100,000	150,000	111,648	227,661
Other liabilities	52,794	94,656	46,733	75,470
Total liabilities	$8,579,340	$9,600,310	$9,752,468	$10,939,075

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63. NORTHPORT TRUST COMPANY, NORTHPORT

HENRY S. MOTT, *President.* [45 Main street; organised 1912] CHARLES S. C. SMITH, *Secretary.*

N. S. ACKERLY, *Vice-President.* J. B. MORRELL, *Vice-President.* CHARLES S. MOTT, *Treasurer.*
HOWARD T. LEFFERTS, *Trust Officer.*

DIRECTORS

NATHANIEL S. ACKERLY, FRANK QUACKENBUSH, JOSEPH B. MORRELL, FREEMAN T. HULSE, HENRY M. RANDALL,
CARLL S. BURR, RICHARD W. HAWKINS, CHARLES S. MOTT, HENRY S. MOTT, ROSWELL DAVIS.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$151,517	$152,449	$229,823	$330,434
Private securities	105,165	105,195	110,632	110,088
Real estate owned	12,000	12,000	12,000	12,000
Mortgages owned	91,750	91,300	89,100	88,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	16,225	10,300	16,225	15,475
Loans and discounts secured by other collateral	168,516	124,277	161,731	253,579
Loans, discounts and bills purchased not secured by collateral	109,607	126,649	110,928	115,497
Overdrafts	5	23	548	532
Due from trust companies, banks and bankers	80,533	53,345	77,463	61,678
Specie	5,275	6,279	6,840	4,359
Other currency authorized by the laws of the United States	12,802	14,315	12,934	11,500
Cash items	165	605	184	389
Assets not included in any of the above heads	8,003	88,252	5,004	5,004
Total resources	$761,563	$784,989	$833,412	$1,009,135

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	47,552	55,045	55,119	56,647
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	6,702	7,638	6,642	7,002
Deposits by the State of New York	35,000	31,000	31,000	31,000
Other deposits secured by pledge of assets	24,252	8,775	6,884	236,321
Due depositors, not preferred	534,512	566,457	629,266	572,663
Due to trust companies, banks and bankers	9,443	8,572	.....	.....
Other liabilities	4,102	7,502	4,501	5,502
Total liabilities	$761,563	$784,989	$833,412	$1,009,135

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64. OLEAN TRUST COMPANY, OLEAN

[129 N. Union street; organized 1914]

THOMAS H. QUINN, *President*, JOHN C. BURGER, *Vice-President*, W. J. BRAUNSCHWEIGER, *Secretary*,
C. E. DITTRICH, *Assistant Secretary*.

DIRECTORS

M. J. HAUGH, Wm. J. FOSS, T. B. LOUGHLEN, THOMAS H. QUINN, JOHN C. BURGER.
W. J. BRAUNSCHWEIGER, FRANK L. BARTLETT, W. A. DUSENBURY, FRED C. OLDS,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$266,000	$225,150	$364,975	$473,700
Private securities	144,000	187,000	171,000	127,000
Mortgages owned	138,788	135,486	134,311	135,861
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	18,400	11,900	8,700	6,400
Loans and discounts secured by other collateral	171,499	142,456	139,857	144,454
Loans, discounts and bills purchased not secured by collateral	191,706	231,300	208,918	243,941
Due from trust companies, banks and bankers	98,782	106,850	121,485	55,415
Specie	15,765	14,440	2,317	2,091
Other currency authorized by the laws of the United States	9,380	7,254	16,150	19,200
Cash items	1,326	1,285	4,146	3,724
Assets not included in any of the above heads	18,232	15,922	21,006	20,189
Total resources	$1,073,878	$1,079,043	$1,192,865	$1,231,975

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	27,312	27,419	26,311	27,936
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	2,466	10,985	7,451	7,467
Deposits by the State of New York	29,000	29,000	29,000	29,000
Other deposits secured by pledge of assets	20,000	.....	66,000	40,000
Due depositors, not preferred	892,098	903,338	961,302	1,019,820
Other liabilities	3,002	8,301	2,801	7,752
Total liabilities	$1,073,878	$1,079,043	$1,192,865	$1,231,975

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65. ONEIDA COUNTY TRUST COMPANY, UTICA

CHARLES B. ROGERS, *President.* [73–75 Genesee street; organized 1916] FRED G. REUSSWIG, *Secretary.*
D. CLINTON MURRAY, *Vice-President.* JAMES W. LAMB, *Treasurer.*

DIRECTORS

THOMAS R. PROCTOR, W. D. MIDDLETON, WM. T. BAKER, JOHN A. GIBLIN, EDWIN H. MARTIN,
D. CLINTON MURRAY, JOHN H. SHEEHAN, JOHN J. TOWN, J. LINDSEY HUGHES, FRANK R. WINANT,
OTTO A. MEYER, FREDERICK T. PROCTOR, CHAS. B. ROGERS, GEO. M. WEAVER, SAMUEL A. BEARDSLEY, JR.
JOSEPH H. REANEY,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$206,045	$235,749	$405,815	$445,865
Private securities	263,075	243,800	266,200	258,797
Mortgages owned	215,900	218,900	211,250	207,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,624	1,400	.....	.....
Loans and discounts secured by other collateral	673,919	781,807	754,266	1,066,122
Loans, discounts and bills purchased not secured by collateral	1,145,635	1,175,906	1,231,571	1,151,651
Overdrafts	.....	.....	123	356
Due from trust companies, banks and bankers	335,278	289,054	244,000	258,993
Specie	9,605	5,104	4,626	2,701
Other currency authorized by the laws of the United States	56,593	57,472	57,934	69,356
Cash items	19,222	18,743	22,511	34,678
Due from the Federal Reserve Bank of New York less offsets	96,884	82,153	100,627	93,408
Customers' liability on acceptances (per contra, see liabilities)	16,666	.....	.....	.....
Assets not included in any of the above heads	9,028	6,498	9,298	7,931
Total resources	$3,049,474	$3,116,586	$3,308,221	$3,597,458

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LIABILITIES				
Capital	$250,000	$250,000	$250,000	$250,000
Surplus, including all undivided profits	384,930	377,391	392,054	382,914
Preferred deposits, viz.:				
Due New York State savings banks	105,000	105,000	100,000	100,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	3,970	13,814	18,689	39,285
Deposits by the State of New York	293,000	276,000	265,000	265,000
Other deposits secured by pledge of assets	52,000	.....	55,000	429,500
Due depositors, not preferred	1,702,083	1,441,068	1,608,474	1,575,694
Due to trust companies, banks and bankers	19,285	21,171	15,982	17,204
Bills payable	80,000	383,200	438,200	424,450
Rediscounts	129,953	226,090	153,000	99,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	16,666	.....	.....	.....
Other liabilities	12,587	22,852	11,822	14,411
Total liabilities	$3,049,474	$3,116,586	$3,308,221	$3,597,458

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66. ONTARIO COUNTY TRUST COMPANY, CANANDAIGUA

EDWARD G. HAYES, *President*, [128 Main street; organized 1917] J. EDWARD DAYTON, *Secretary*,
C. BRADLEY ANDERSON, *Vice-President*, PETER P. TURNER, *Cashier*, HEBER E. WHEELER, *Treasurer*.
WALTER S. SLEGHT, *Assistant Cashier*.

DIRECTORS

C. BRADLEY ANDERSON, E. RAYMOND CHURCH, EDWARD G. HAYES, FRANK O. SISSON, HEBER E. WHEELER,
THOMAS P. MURRAY, J. EDWARD DAYTON, MYRON B. LINDSLEY, ARTHUR E. THOMPSON, CLARK WILLIAMS,
FRANK A. CHRISTIAN, WILLIS C. ELLIS, ROBT. F. THOMPSON, THOS. B. WILSON.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$431,282	$362,548	$498,287	$791,265
Private securities	279,493	335,645	389,497	432,814
Real estate owned	34,000	34,000	34,000	33,420
Mortgages owned	67,050	70,850	77,750	76,550
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	14,210	14,710	20,190	6,915
Loans and discounts secured by other collateral	115,201	121,680	115,030	195,817
Loans, discounts and bills purchased not secured by collateral	352,191	429,534	380,128	374,775
Overdrafts	1,177	2,279	757	816
Due from trust companies, banks and bankers	144,090	81,046	123,212	398,517
Specie	17,602	11,377	9,570	14,442
Other currency authorized by the laws of the United States	19,380	21,142	22,451	16,335
Cash items	2,680	2,871	4,720	12,621
Assets not included in any of the above heads	19,976	19,251	22,185	21,077
Total resources	$1,498,332	$1,506,933	$1,697,777	$2,375,364

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	106,593	111,375	112,806	106,358
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	.....	400	456	456
Deposits by the State of New York	50,000	45,000	36,000	36,000
Other deposits secured by pledge of assets	.....	20,273	16,000	312,545
Deposits otherwise preferred	28,686	28,930	28,884	28,884
Due depositors, not preferred	1,087,257	1,042,267	1,096,442	1,190,777
Due to trust companies, banks and bankers	10	.....	.....	.....
Bills payable	116,384	150,000	298,000	162,000
Other liabilities	9,402	8,688	9,189	438,344
Total liabilities	$1,498,332	$1,506,933	$1,697,777	$2,375,364

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67. 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, JOHN H. MORRISON, JOHN BRIGHT, FRANK HARDING, JAMES H. SMITH,
JAMES G. HARDING, THOMAS WATTS, G. SPENCER COWLEY, WALTER J. STARTUP.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$1,763,906	$1,362,429	$1,749,996	$1,850,954
Private securities	1,500,150	1,750,315	1,545,574	1,743,515
Real estate owned	22,000	22,000	22,000	22,000
Mortgages owned	391,544	384,444	374,944	361,644
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	41,750	33,775	34,325	41,150
Loans and discounts secured by other collateral	259,748	266,070	220,274	235,253
Loans, discounts and bills purchased not secured by collateral	345,571	360,534	253,196	248,724
Overdrafts	18	52	28	47
Due from trust companies, banks and bankers	274,382	377,762	417,530	282,682
Specie	10,606	20,300	20,729	11,936
Other currency authorized by the laws of the United States	94,130	84,160	86,340	93,840
Cash items	5,712	20,622	13,958	21,551
Assets not included in any of the above heads	13,702	10,461	13,483	12,501
Total resources	$4,723,219	$4,692,924	$4,752,377	$4,925,797

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	227,605	230,634	237,800	226,917
Preferred deposits, viz.:				
Due New York State savings banks	21,338	13,463	16,483	22,182
Due New York State savings and loan associations, credit unions and land bank	5,186	10,642	3,666	5,917
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	59,221	56,298	55,648	57,412
Other deposits secured by pledge of assets	7,336	7,099	7,208	6,735
Due depositors, not preferred	3,958,185	3,895,732	3,991,613	3,918,626
Due to trust companies, banks and bankers	2,826	2,373	2,816	423
Bills payable	300,000	300,000	300,000	530,000
Other liabilities	41,522	76,683	37,143	57,585
Total liabilities	$4,723,219	$4,692,924	$4,752,377	$4,925,797

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68. OSWEGO COUNTY TRUST COMPANY, FULTON, N. Y.

EDWARD QUIRK, *President.* (Organized 1917) CLAYTON E. BIXBY, *Treasurer,*
LOUIS W. EMERICK, *Vice-President.* NELSON L. WHITAKER, *Vice-President.* ABRAM F. NELLIS, *Vice-President.*

DIRECTORS

THADDEUS C. SWEET, EDW. QUIRK, ABRAM F. NELLIS, C. W. TOOKE, WATSON A. BUTTS,
LOUIS W. EMERICK, J. R. SULLIVAN, N. L. WHITAKER, WINDSOR MORRIS, ERNEST R. MULCOCK.
FRANK C. ASH,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$259,115	$222,415	$296,752	$435,652
Private securities	90,665	89,503	100,405	82,683
Real estate owned	25,000	25,000	25,000	25,000
Mortgages owned	128,996	134,319	151,105	151,105
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	18,633	14,532	21,676	23,416
Loans and discounts secured by other collateral	308,444	359,337	366,019	460,744
Loans, discounts and bills purchased not secured by collateral	613,290	634,904	669,403	660,670
Overdrafts	366	113	182	47
Due from trust companies, banks and bankers	107,189	32,686	83,380	63,524
Specie	9,445	5,841	3,670	3,312
Other currency authorized by the laws of the United States	18,714	15,551	21,030	26,692
Cash items	6,682	15,849	3,260	7,281
Assets not included in any of the above heads	49,217	22,654	25,092	25,537
Total resources	$1,635,756	$1,572,704	$1,766,974	$1,965,663

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	68,316	57,511	57,868	62,703
Preferred deposits, viz.:				
Deposits by the State of New York	100,302	90,000	85,000	85,000
Other deposits secured by pledge of assets	.....	.....	.....	25,000
Due depositors, not preferred	1,175,204	1,110,382	1,151,903	1,165,749
Due to trust companies, banks and bankers	30,032	30,032	10,000	10,283
Bills payable	123,500	119,901	230,000	387,500
Rediscounts	24,784	45,050	116,665	110,540
Other liabilities	13,618	19,828	15,538	18,888
Total liabilities	$1,635,756	$1,572,704	$1,766,974	$1,965,663

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69. THE PEOPLE'S TRUST COMPANY OF BINGHAMTON, BINGHAMTON

FRANK B. NEWELL, *President.* [84 Court street; organised 1914] THEODORE R. TUTHILL, *Secretary.*
ALONZO ROBERSON, *Vice-President.* WILLIS SHARP KILMER, *Vice-President.* MARTIN H. SAWTELLE, *Treasurer.*

DIRECTORS

ALONZO ROBERSON,	J. FRANCIS DAY,	JOHN B. SIMPSON,	WILLIS SHARPE KILMER,	BENJAMIN T. ASH,
FRANK B. NEWELL,	THEODORE R. TUTHILL,	CHARLES S. DARLING,	JEROME B. HADSELL,	FRANK L. DENNIS,
JOHN HULL, JR.,	EDWARD N. ABBOT,	W. WIRT NEWELL,	NORMAN W. WALDRON,	HENRY L. BEACH,
GEORGE W. FAIRCHILD,	EDWARD M. HANRAHAN,	GEORGE R. NELSON,	J. HARRY UNDERWOOD,	GEORGE H. BARLOW.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$894,475	$786,199	$562,358	$1,051,943
Private securities	739,495	681,551	1,239,164	642,587
Real estate owned	265,000	265,000	265,000	265,000
Mortgages owned	706,667	603,368	588,646	580,846
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	63,726	62,758	66,674	37,520
Loans and discounts secured by other collateral	521,617	735,675	730,848	1,009,793
Loans, discounts and bills purchased not secured by collateral	923,330	968,095	995,418	939,560
Overdrafts	7	4	.....	9
Due from trust companies, banks and bankers	245,343	218,660	220,336	227,863
Specie	14,837	14,486	16,180	13,506
Other currency authorized by the laws of the United States	88,880	103,858	144,904	81,642
Cash items	42,553	20,857	41,380	30,342
Due from the Federal Reserve Bank of New York less offsets	243,704	195,857	250,987	206,194
Assets not included in any of the above heads	93,006	102,003	97,003	90,003
Total resources	$4,842,640	$4,758,371	$5,218,898	$5,176,808

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits	107,875	125,087	116,102	119,093
Preferred deposits, viz.:				
Due New York State savings banks	40,000	40,538	40,000	40,000
Due New York State savings and loan associations, credit unions and land bank	942	3,924	690	1,899
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	55,819	19,427	18,318	5,765
Deposits by the State of New York	70,000	55,000	40,000	40,000
Deposits by the Superintendent of Banks of the State of New York	347	1,200	314	314
Other deposits secured by pledge of assets	126,513	113,327	231,414	134,485
Due depositors, not preferred	3,558,612	3,367,363	3,589,971	3,685,869
Due to trust companies, banks and bankers	27,690	20,028	10,435	8,108
Bills payable	100,000	200,000	600,000	525,000
Rediscounts	230,840	269,400	52,736	79,359
Other liabilities	24,002	43,077	18,918	36,916
Total liabilities	$4,842,640	$4,758,371	$5,218,898	$5,176,808

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70. THE PEOPLE'S TRUST COMPANY, BROOKLYN

[181-183 Montague street; organized 1889]

CHARLES A. BOODY, *President.*
J. G. DETTMER, *Vice-President.*
HORACE J. MORSE, *Vice-President.*
WILLIAM A. FISCHER, *Secretary.*
J. FRANK BIRDSELL, *Assistant Secretary.*
WILLIAM F. AYLING, *Assistant Secretary.*
CHARLES L. SCHENCK, *Vice-President.*
HENRY M. HEATH, *Assistant Secretary.*
ARTHUR V. BENNETT, *Assistant Secretary.*

DIRECTORS

J. G. DETTMER, HORACE J. MORSE, WILLIAM B. HILL, HOWARD M. SMITH, CHAS. L. SCHENCK, ALBERT TAG, ANDREW D. BAIRD, DAVID A. BOODY, 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., STANLEY P. JADWIN, CHARLES E. ROBERTSON, JAMES H. JOURDAN, JOHN F. HILDEBRAND, THOMAS E. MURRAY, FRANCIS L. NOBLE, E. DWIGHT CHURCH.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$4,420,202	$2,760,322	$3,995,292	$4,502,512
Private securities	6,008,127	5,771,563	6,271,210	6,208,060
Real estate owned	629,011	623,011	706,561	696,761
Mortgages owned	1,712,932	1,579,332	1,636,613	1,655,938
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	422,615	458,380	584,607	583,951
Loans and discounts secured by other collateral	6,526,968	4,735,432	4,839,778	6,534,917
Loans, discounts and bills purchased not secured by collateral	4,478,379	6,940,168	6,661,869	6,752,966
Overdrafts	3,046	752	5,690	4,631
Due from trust companies, banks and bankers	805,626	773,900	819,313	686,325
Specie	330,405	300,531	291,379	263,422
Other currency authorized by the laws of the United States	393,075	586,145	653,520	527,925
Cash items	509,712	784,210	904,408	1,841,362

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Due from the Federal Reserve Bank of New York less offsets	2,337,965	2,877,153	2,599,218	2,285,944
Customers' liability on acceptances (per contra, see liabilities)	.....	40,000	85,000	100,000
Assets not included in any of the above heads	226,590	218,517	216,148	181,481
Total resources	$28,804,653	$28,449,416	$30,270,606	$32,826,195
LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits	1,284,745	1,274,375	1,335,888	1,306,469
Preferred deposits, viz.:				
Due New York State savings banks	3,233,006	2,776,373	2,480,136	2,264,935
Due New York State savings and loan associations, credit unions and land bank	58,122	7,850	34,453	24,784
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	701,155	602,567	529,186	305,561
Deposits by the State of New York	284,000	185,000	70,000	70,000
Deposits by the Superintendent of Banks of the State of New York	3,050	2,640	2,949	2,949
Other deposits secured by pledge of assets	2,194,275	2,487,051	2,074,926	2,936,101
Due depositors, not preferred	19,601,634	19,548,651	22,091,376	21,386,208
Due to trust companies, banks and bankers	121,361	34,332	146,451	216,952
Bills payable	.....	.....	.....	2,400,000
Rediscounts	50,000	230,978	105,000	454,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	40,000	85,000	100,000
Other liabilities	273,305	259,599	315,241	358,236
Total liabilities	$28,804,653	$28,449,416	$30,270,606	$32,826,195

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71. POUGHKEEPSIE TRUST COMPANY, POUGHKEEPSIE

STEPHEN G. GUERNSEY, *President.* [236 Main street; organized 1901] THOMAS W. BARRETT, *Treasurer.*
CHARLES W. PILGRIM, *Vice-President.* E. P. CORLISS, *Assistant Treasurer.*
ADNA F. HEATON, *Vice-President.* C. W. H. ARNOLD, *Secretary.* WALTER J. WESLEY, *Assistant Treasurer.*

DIRECTORS

S. G. GUERNSEY, THOMAS W. BARRETT, SAMUEL K. RUPLEY, FRANK J. LEFEVER, E. LYMAN BROWN,
PETER H. TROY, B. P. WAYNE, ADNA F. HEATON, FRANK J. SCHWARTZ, GEORGE A. COLEMAN,
J. WILSON POUCHER, C. W. H. ARNOLD, CHARLES W. PILGRIM, L. H. VAIL, STEPHEN S. MAPES.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$672,297	$744,424	$880,708	$992,144
Private securities	1,143,252	1,143,505	1,072,731	1,048,314
Real estate owned	157,727	169,644	170,017	172,108
Mortgages owned	1,008,438	1,014,653	1,008,453	1,005,303
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	91,413	115,203	140,927	134,096
Loans and discounts secured by other collateral	710,439	781,152	741,500	1,050,909
Loans, discounts and bills purchased not secured by collateral	662,644	669,275	558,734	557,247
Overdrafts	457	793	1,356	715
Due from trust companies, banks and bankers	215,005	236,452	357,945	137,553
Specie	5,942	3,698	2,911	1,970
Other currency authorized by the laws of the United States	37,215	47,516	45,213	35,193
Cash items	11,612	16,853	12,744	37,275
Assets not included in any of the above heads	48,540	50,024	52,231	51,119
Total resources	$4,764,981	$4,993,192	$5,045,470	$5,223,946

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LIABILITIES				
Capital	$125,000	$125,000	$125,000	$125,000
Surplus, including all undivided profits	245,685	223,545	216,057	206,935
Preferred deposits, viz.:				
Due New York State savings banks	20,000	20,000	20,000	20,000
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	43,831	34,889	47,756	37,589
Deposits by the State of New York	96,881	92,756	73,586	95,076
Deposits by the Superintendent of Banks of the State of New York	.....	.....	.....	25,000
Other deposits secured by pledge of assets	8,046	7,805	5,950	5,950
Deposits otherwise preferred	61,696	60,658	72,850	72,426
Due depositors, not preferred	3,969,710	4,071,230	4,155,036	3,923,488
Due to trust companies, banks and bankers	12,335	4,758	7,067	30
Bills payable	164,002	294,000	294,000	670,000
Other liabilities	17,795	58,551	28,168	42,452
Total liabilities	$4,764,981	$4,993,192	$5,045,470	$5,223,946

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72. PUTNAM COUNTY TRUST COMPANY, BREWSTER

[Main street; organized 1916]

J. DOUGLAS MEAD, *President.* FRANK WELLS, *Vice-President.* WILSON H. CRANE, *Secretary.*

DIRECTORS

J. DOUGLAS MEAD, CLAYTON RYDER, G. MORTIMER RUNDLE, H. HOBART KEELER, HENRY H. WELLS,
FREDERIC S. BARNUM, AMBROSE F. McCABE, EDW. D. STANNARD, FRANK WELLS.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$136,378	$136,378	$119,486	$129,486
Private securities	3,108	3,108	3,108	3,108
Mortgages owned	17,000	17,000	17,000	17,000
Loans, discounts and bills purchased not secured by collateral	800	550	200	650
Due from trust companies, banks and bankers	10,154	15,229	32,278	15,762
Specie	291	316	608	433
Other currency authorized by the laws of the United States	953	1,032	882	733
Cash items	38	.....	.....	1,604
Assets not included in any of the above heads	2,815	2,470	2,996	1,533
Total resources	$171,537	$176,083	$176,558	$170,309

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	25,115	26,455	27,017	27,617
Preferred deposits, viz.: Deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	1,568	4,672	5,592	5,757
Due depositors, not preferred	44,252	44,339	43,939	36,915
Other liabilities	602	617	10	20
Total liabilities	$171,537	$176,083	$176,558	$170,309

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73. QUEENS COUNTY TRUST COMPANY, JAMAICA

[375 Fulton street; organized 1904]

D. W. QUINN, JR., *President*, THOMAS NAPIER, *Vice-President*, W. E. STECHER, *Secretary*.
HARRY V. HOYT, *Vice-President*, THOMAS F. HASTE, *Assistant Secretary*.

DIRECTORS

EDWARD L. FROST, THOMAS NAPIER, CHAS. B. WHEELER, H. PUSHAE WILLIAMS, ROBERT B. AUSTIN,
LEANDER B. FABER, WM. H. CUMMINGS, WM. J. WHEELER, ARTHUR S. WILLDIGG, STEPHEN H. VORIS,
D. W. QUINN, JR., HARRY V. HOYT, JOHN F. FITZGERALD, JOHN J. ROBERTS, CHAS. STUART FOLSOM.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$461,217	$369,454	$523,518	$596,181
Private securities	440,228	499,743	431,969	430,654
Real estate owned	343,177	381,882	381,389	412,066
Mortgages owned	695,506	666,561	686,270	669,679
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	117,754	150,746	151,637	128,432
Loans and discounts secured by other collateral	700,249	668,116	675,098	544,211
Loans, discounts and bills purchased not secured by collateral	749,379	782,363	788,646	911,249
Overdrafts	930	1,198	981	3,427
Due from trust companies, banks and bankers	269,597	100,382	204,155	222,306
Specie	40,176	37,692	38,766	31,097
Other currency authorized by the laws of the United States	80,350	79,813	88,482	84,420
Cash items	1,246	2,651	3,860	2,963
Assets not included in any of the above heads	116,670	282,382	158,342	116,340
Total resources	$4,016,479	$4,022,983	$4,133,113	$4,153,025

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LIABILITIES				
Capital	$600,000	$600,000	$600,000	$600,000
Surplus, including all undivided profits	136,671	138,102	136,965	113,662
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	632	332	2,253	491
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	41,359	26,057	48,690	48,246
Deposits by the State of New York	150,000	115,000	80,000	80,000
Deposits by the Superintendent of Banks of the State of New York	35,100	35,000	35,000	35,000
Other deposits secured by pledge of assets	183,248	99,359	76,261	104,616
Due depositors, not preferred	2,255,524	2,267,143	2,543,390	2,461,189
Due to trust companies, banks and bankers	66,462	98,979	26,736	59,927
Bills payable	425,526	386,718	430,533	398,258
Other liabilities	121,957	256,293	153,285	251,636
Total liabilities	$4,016,479	$4,022,983	$4,133,113	$4,153,025

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74. ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER

[5 Main street, west; chartered 1868 as the Safe Deposit Company of Rochester]

ROBERT C. WATSON, *President*, FRANK A. WARD, *Vice-President*, TAYLOR D. BIDWELL, *Secretary*.
LUCIUS W. ROBINSON, *Vice-President*, LEIGH H. PIERSON, *Assistant Secretary*, EDWARD L. WILLIAMS, *Assistant Secretary*

DIRECTORS

LUCIUS W. ROBINSON, JOSIAH ANSTICE, ROBERT C. WATSON, GEORGE W. THAYER, EDWARD G. MINER,
FRANK A. WARD, WM. A. HUBBARD, JR., FRANK T. SAGE, GEORGE C. GORDON, R. ANDREW HAMILTON,
WM. C. BARRY, V. MOREAU SMITH, JAMES S. HAVENS, THOMAS H. CHEW. JOHN E. DURAND.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$1,432,993	$1,749,443	$1,978,595	$2,391,495
Private securities	6,923,857	6,476,132	6,258,248	6,143,973
Real estate owned	360,000	360,000	360,000	360,000
Mortgages owned	6,865,703	6,833,728	6,941,593	6,916,973
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	194,476	224,551	96,024	92,324
Loans and discounts secured by other collateral	6,108,436	5,616,475	6,025,353	6,707,361
Loans, discounts and bills purchased not secured by collateral	34,700	22,000	27,000	27,000
Overdrafts	82	30	280	1,634
Due from trust companies, banks and bankers	1,270,379	1,242,816	1,338,387	1,171,902
Specie	59,833	60,297	60,304	60,370
Other currency authorized by the laws of the United States	749,985	791,378	741,291	708,240
Cash items	22,580	56,242	81,697	120,379
Assets not included in any of the above heads	147,112	272,334	138,625	174,258
Total resources	$24,170,136	$23,705,426	$24,047,397	$24,875,909

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits	877,610	830,555	847,408	837,137
Preferred deposits, viz.:				
Due New York State savings banks	31,278	31,278	31,563	21,563
Due New York State savings and loan associations, credit unions and land bank	2,392	6,326	6,448	5,432
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	588,992	581,724	685,676	628,467
Deposits by the State of New York	230,000	185,000	115,000	115,000
Other deposits secured by pledge of assets	.....	.....	.....	494,318
Due depositors, not preferred	21,471,202	21,077,320	20,649,300	20,471,716
Due to trust companies, banks and bankers	27,020	27,020	38,728	39,750
Bills payable	200,000	400,000	950,000	1,450,000
Other liabilities	241,642	66,203	223,274	312,526
Total liabilities	$24,170,136	$23,705,426	$24,047,397	$24,875,909

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75. ROCKLAND COUNTY TRUST COMPANY, NYACK

FRANK R. CRUMBIE, *President.* [Broadway and Main street; organised 1906] ARTHUR A. G. LUDERS, *Secretary.*
EUGENE F. PERRY, *Vice-President.* WILSON P. FOSS, *Vice-President.*

DIRECTORS

FRANK R. CRUMBIE, ROBERT SCHMITT, HARVEY DE BAUN, CHARLES FRANCIS, LOUIS H. HUTTON,
EUGENE F. PERRY, HOWARD VAN BUREN, F. MONROE DYER, WILSON P. FOSS, JAMES KILBY.
ARTHUR A. G. LUDERS, JOHN M. ERNST, WALTER G. HAMILTON, E. J. S. VAN HOUTEN.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$294,362	$461,613	$414,107	$598,849
Private securities	506,887	497,393	492,024	484,872
Real estate owned	54,000	54,000	54,000	54,000
Mortgages owned	363,332	348,932	346,582	341,682
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	41,736	39,619	38,919	41,085
Loans and discounts secured by other collateral	275,954	274,179	203,215	340,485
Loans, discounts and bills purchased not secured by collateral	253,838	296,095	306,309	274,165
Overdrafts	.....	1,828	57	521
Due from trust companies, banks and bankers	63,028	31,905	45,768	60,231
Specie	2,937	3,010	3,552	3,157
Other currency authorized by the laws of the United States	24,625	23,020	25,652	22,163
Cash items	1,110	703	1,604	7,087
Due from the Federal Reserve Bank of New York less offsets	.....	.....	.....	14,599
Assets not included in any of the above heads	17,710	26,992	19,868	22,613
Total resources	$1,899,519	$2,059,289	$1,951,657	$2,265,509

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	59,061	66,540	70,307	68,241
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	44,641	76,942	83,258	88,361
Deposits by the State of New York	35,000	31,000	31,000	31,000
Other deposits secured by pledge of assets	107,418	10,156	42,567	44,504
Due depositors, not preferred	1,535,266	1,535,555	1,519,087	1,471,898
Due to trust companies, banks and bankers	5,581	584	382	4,286
Bills payable	.....	50,000	95,000	50,000
Other liabilities	12,552	188,512	10,056	407,219
Total liabilities	$1,899,519	$2,059,289	$1,951,657	$2,265,509

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76. ROME TRUST COMPANY, ROME

[101–103 South James street; organized 1915]

F. M. SHELLEY, *President*, C. FRANK FLOYD, *Vice-President*, H. W. BARNARD, *Treasurer*,
JOHN D. McMAHON, *Vice-President*, A. D. WHITE, *Secretary*.

DIRECTORS

W. T. BINKS,	LAWRENCE CAREY,	C. FRANK FLOYD,	JOHN D. McMAHON,	J. L. WILLIAMS,
G. A. CLYDE,	H. T. DYETT,	BARTON HASELTON,	F. J. DEBISSCHOP,	A. D. WHITE,
G. H. BROWN,	MICHAEL DULY,	F. J. HAGER,	F. M. SHELLEY,	ALBERT R. KESSINGER,
H. W. BARNARD,	A. S. EVANS,	JACOB KARLEN,	P. C. THOMAS,	FRANKLIN A. ETHRIDGE,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$209,745	$193,111	$189,981	$194,584
Private securities	846,737	837,419	761,112	763,030
Real estate owned	84,684	85,173	85,173	85,173
Mortgages owned	455,892	469,595	473,157	470,181
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	8,751	16,771	16,671	16,771
Loans and discounts secured by other collateral	874,270	913,340	653,269	633,201
Loans, discounts and bills purchased not secured by collateral	1,058,228	1,168,676	1,147,892	1,095,257
Overdrafts	705	8,419	1,368	1,530
Due from trust companies, banks and bankers	148,784	226,515	132,804	13,549
Specie	17,137	14,151	6,226	6,317
Other currency authorised by the laws of the United States	98,688	57,131	87,671	73,240
Cash items	27,161	30,282	13,396	15,580
Due from the Federal Reserve Bank of New York less offsets	51,248	184,557	126,782	220,569
Assets not included in any of the above heads	123,819	47,275	131,713	42,887
Total resources	$4,005,849	$4,252,415	$3,827,215	$3,631,878

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LIABILITIES				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits	151,223	146,905	130,208	146,560
Preferred deposits, viz.:				
Due New York State savings banks	123,977	90,899	113,544	95,206
Due New York State savings and loan associations, credit unions and land bank	1,655	6	6	6
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	100	100	4,874	4,861
Deposits by the State of New York	225,000	185,000	170,000	145,000
Due depositors, not preferred	2,675,509	2,650,283	2,488,261	2,274,570
Due to trust companies, banks and bankers	9,854	2,229	2,824	2,078
Bills payable	250,000	400,000	332,156	265,000
Rediscounts	253,510	453,562	266,339	386,720
Other liabilities	15,021	23,431	19,003	11,877
Total liabilities	$4,005,849	$4,252,415	$3,827,215	$3,631,878

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77. ST. LAWRENCE TRUST COMPANY, OGDENSBURG

[45 Ford street; organized 1915]

WILLIAM M. STEPHENS, *President.* THOMAS H. LAWRANCE, *Secretary.*
ROBERT E. WATERMAN, *Vice-President.* RICH. C. KIRKPATRICK, *Treasurer.*

DIRECTORS

CHARLES W. McCLAIR,	DUNCAN McGRUER,	W. F. WELLS,	REUBEN W. DOBISKY,	LEO FRANK,
WILLARD N. BELL,	JOSEPH E. FELL,	WILLIAM A. HAWKSHAW,	J. LESLIE CRAIG,	THOMAS H. LAWRANCE,
CHARLES W. LOOMIS,	WILLIAM D. BRITTON,	HYMAN S. FISHER,	HERBERT G. CHANDLER,	WILLIAM M. STEPHENS,
WILLIAM CRAIG,	D. EDWARD A. PEARSON,		ROBERT S. WATERMAN,	WILLIAM H. JONES.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$158,572	$136,160	$280,422	$417,294
Private securities	119,715	131,122	149,253	144,203
Mortgages owned	74,016	74,016	66,916	66,749
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	6,680	6,936	9,436	6,621
Loans and discounts secured by other collateral	73,261	80,572	77,171	73,618
Loans, discounts and bills purchased not secured by collateral	325,448	365,758	377,134	383,967
Overdrafts	903	274	1,442	237
Due from trust companies, banks and bankers	52,344	76,391	76,465	64,682
Specie	1,583	3,265	3,730	3,707
Other currency authorized by the laws of the United States	29,182	11,296	24,721	24,970
Cash items	5,692	7,974	5,896	2,019
Due from the Federal Reserve Bank of New York less offsets	46,305	58,975	56,120	49,191
Assets not included in any of the above heads	25,500	31,204	28,904	27,966
Total resources	$919,201	$983,943	$1,157,610	$1,265,224

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	31,362	32,632	32,376	34,253
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	7,857	7,561	7,165	7,024
Deposits by the State of New York	55,000	50,000	40,000	40,000
Other deposits secured by pledge of assets	.....	.....	46,000	108,750
Due depositors, not preferred	576,883	640,112	677,584	670,070
Due to trust companies, banks and bankers	62,304	39,117	67,064	5[illegible],889
Bills payable	50,000	50,000	160,000	225,000
Rediscounts	30,296	57,370	20,822	15,720
Other liabilities	5,499	7,151	6,599	4,518
Total liabilities	$919,201	$983,943	$1,157,610	$1,265,224

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78. SALAMANCA TRUST COMPANY, SALAMANCA

[127 Main street; organized 1902]

E. B. VREELAND, *President.* C. R. GIBSON, *Vice-President.* H. W. DAVIS, *Secretary.*
WILLIAM H. HAZARD, *Vice-President.* W. A. HEVENOR, *Cashier,* J. H. RHODES, *Assistant Cashier.*

DIRECTORS

EDWARD B. VREELAND, WILLIAM H. HAZARD, JOHN C. KREIGER, MARC D. JOHNSON, CHARLES F. HESS,
TINT CHAMPLIN, GEORGE WITHERELL, ALBERT T. FANCHER, CHARLES M. DOW, CAREY D. DAVIE,
EDWARD BOLARD, WILLIAM S. MORTON, EDWARD B. FITZGERALD, JAMES W. MULCAY, MORTIMER A. JAQUAY.
CHARLES R. GIBSON, EDWARD F. NORTON,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$489,243	$390,143	$545,690	$631,233
Private securities	115,829	115,208	105,657	105,270
Real estate owned	8,695	8,589	8,576	8,536
Mortgages owned	136,829	135,460	134,264	131,299
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	171,872	170,048	160,198	166,366
Loans and discounts secured by other collateral	173,071	186,331	177,772	170,760
Loans, discounts and bills purchased not secured by collateral	538,269	572,587	530,627	500,784
Overdrafts	978	428	950	1,205
Due from trust companies, banks and bankers	228,883	256,793	130,523	285,971
Specie	22,887	12,894	21,332	13,106
Other currency authorized by the laws of the United States	74,015	46,328	58,345	20,363
Cash items	6,403	2,672	6,394	3,500
Due from the Federal Reserve Bank of New York less offsets	.....	9,500	.....	.....
Assets not included in any of the above heads	14,985	15,434	15,434	17,435
Total resources	$1,981,959	$1,922,355	$1,895,762	$2,055,828

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	241,042	253,401	247,011	251,454
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	2,531	86	4,662	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	34,097	28,622	28,543	26,850
Deposits by the State of New York	50,000	50,000	50,000	75,000
Other deposits secured by pledge of assets	8,607	8,349	7,609	7,609
Due depositors, not preferred	1,526,498	1,461,534	1,437,557	1,477,924
Due to trust companies, banks and bankers	180	360	377	96,990
Other liabilities	19,004	20,003	20,003	20,001
Total liabilities	$1,981,959	$1,922,355	$1,895,762	$2,055,828

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79. SCANDINAVIAN TRUST COMPANY, NEW YORK CITY

ALEXANDER V. OSTROM, *President*,
B. E. SMYTHE, *Vice-President*,
MAURICE F. BAYARD, *Treasurer*,

[56 Broadway; organized 1917]

D. CARDOZO, *Secretary*,
C. C. KELLEY, *Assistant Secretary*.
E. J. WHALEN, *Assistant Secretary*.

DIRECTORS

JOHS. ANDERSEN,	JAMES F. BELL,	GERHARD M. DAHL,	EDWARD F. GEER,	FREDERICK W. HVOSLEF,
KNUT BACHKE,	JOHN E. BERWIND,	S. E. DAHL,	CHARLES S. HAIGHT,	EDWIN A. POTTER, JR.,
PHILIP G. BARTLETT,	R. R. BROWN,	W. EDWARD FOSTER,	G. KAMSTRUP HEGGE,	ALEX. V. OSTROM,
CHARLES E. BEDFORD,	WILLIAM R. COE,	SAMUEL L. FULLER,	EDWIN O. HOLTER,	BIRGER OSLAND,
E. A. CAPPELEN SMITH,	CHARLES HAYDEN,	C. M. MACNEIL,	ALEXANDER R. NICOL,	NIEL A. WEATHERS.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$2,454,462	$4,039,180	$4,690,383	$5,488,460
Private securities	570,604	417,873	308,279	382,404
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	.....	.....	100,000	.....
Loans and discounts secured by other collateral	5,573,344	7,705,287	7,749,548	9,908,042
Loans, discounts and bills purchased not secured by collateral	9,205,651	13,267,558	12,572,402	13,896,081
Overdrafts	7	.....	2,240	613
Due from trust companies, banks and bankers	1,303,757	985,056	854,927	758,753
Specie	45,726	1,979	441	3,436
Other currency authorized by the laws of the United States	72,205	124,988	204,891	194,797
Cash items	7,301	2,402	1,493	5,721
Due from the Federal Reserve Bank of New York less offsets	2,144,222	2,783,274	2,676,004	2,936,980
Customers' liability on acceptances (per contra, see liabilities)	301,510	403,410	227,899	778,389
Assets not included in any of the above heads	1,240,086	78,579	66,795	82,609
Total resources	$22,918,875	$29,809,586	$29,455,302	$34,436,285

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LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits	1,633,555	1,706,767	1,805,571	1,879,278
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	271,785	189,276	251,106	280,163
Deposits by the State of New York	.....	25,000	25,000	25,000
Other deposits secured by pledge of assets	905,000	1,078,998	510,000	195,000
Due depositors, not preferred	11,769,487	18,345,404	16,226,941	18,913,552
Due to trust companies, banks and bankers	5,848,033	6,785,092	8,088,180	8,181,572
Bills payable	.....	.....	500,000	2,100,000
Rediscounts	.....	.....	485,000	745,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	301,510	403,410	227,899	778,389
Other liabilities	1,189,505	275,639	335,605	338,331
Total liabilities	$22,918,875	$29,809,586	$29,455,302	$34,436,285

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80. SCHENECTADY TRUST COMPANY, SCHENECTADY

HENRY B. BOARDMAN, *President*, [318-320 State street; organized 1902] HENRY A. ALLEN, JR., *Treasurer*.
JOSEPH W. SMITLEY, *Vice-President*, EDWARD D. PALMER, *Cashier*, J. J. BARRINGER, *Assistant Treasurer*.

DIRECTORS

HENRY B. BOARDMAN,	JAMES A. VAN VOAST,	GERARDUS SMITH,	AUSTIN N. LIECTY,	JOSEPH W. SMITLEY,
CHARLES G. BRIGGS,	B. R. CAREY,	G. E. EMMONS,	E. WILBUR RICE, JR.,	ALONZO P. STRONG,
JOHN G. BARRY,	ALFRED DE GRAFF,	JAMES P. FELTON,	EDWARD C. WHITMYER,	W. H. WRIGHT,
DAVID A. TERBUSH,	WM. W. WEMPLE,	J. R. LOVEJOY,	EDWARD F. PECK,	J. R. MAGARVEY.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$329,041	$285,622	$739,489	$734,870
Private securities	2,933,614	2,886,488	2,706,774	2,622,543
Real estate owned	166,410	156,400	154,900	153,900
Mortgages owned	275,460	263,610	259,360	252,960
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	36,940	35,986	30,382	30,120
Loans and discounts secured by other collateral	755,267	1,128,458	1,178,806	1,128,804
Loans, discounts and bills purchased not secured by collateral	1,117,364	1,155,642	1,088,175	1,014,049
Overdrafts	129	16	23	120
Due from trust companies, banks and bankers	494,054	60,136	313,316	133,599
Specie	17,753	12,661	18,777	5,775
Other currency authorized by the laws of the United States	266,262	219,563	265,994	46,671
Cash items	18,044	23,781	30,682	29,437
Due from the Federal Reserve Bank of New York less offsets	.....	298,111	358,867	330,595
Assets not included in any of the above heads	44,581	48,446	46,556	57,162
Total resources	$6,454,919	$6,574,920	$7,192,101	$6,540,605

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LIABILITIES				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits	499,211	457,389	474,999	428,429
Preferred deposits, viz.:				
Due New York State savings banks	180,730	177,017	217,363	207,624
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	16,936	11,921	11,951	8,719
Deposits by the State of New York	120,923	96,180	75,601	75,720
Other deposits secured by pledge of assets	134,463	221,348	192,950	139,943
Due depositors, not preferred	5,098,206	5,137,088	5,786,858	5,238,111
Due to trust companies, banks and bankers	63,519	104,560	93,983	82,153
Other liabilities	40,931	69,417	38,396	59,906
Total liabilities	$6,454,919	$6,574,920	$7,192,101	$6,540,605

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81. 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,* JULIUS M. WILE, *Vice-President,* MORTIMER E. WILE, *Assistant Secretary,*
GRANGER A. HOLLISTER, *Vice-President,* CARL S. POTTER, *Assistant Secretary,* WILLIAM H. STACKEL, *Trust Officer.*

TRUSTEES

JAMES S. WATSON, HIRAM W. SIBLEY, GRANGER A. HOLLISTER, ROBERT M. SEARLE, J. WARREN CUTLER, RUFUS K. DRYER, ALEX. M. LINDSAY, EDWARD HARRIS, O'DONNELL ISELIN, P. V. CRITTENDEN, DANIEL M. BEACH, JULIUS M. WILE, F. HARPER SIBLEY. HENRY A. STRONG, CARL F. LOMB, CHARLES STERN, FRANK W. LOVEJOY, MORLEY A. STERN, JOHN C. BARNARD, IRVING ROUSE, ERNEST L. WOODWARD, JESSE W. LINDSAY.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$559,500	$568,100	$569,150	$568,150
Private securities	4,540,300	4,475,300	4,378,500	4,389,000
Real estate owned	105,000	105,000	105,000	105,000
Mortgages owned	723,480	691,180	695,680	725,680
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	94,100	101,000	101,000	101,000
Loans and discounts secured by other collateral	4,677,263	4,882,280	4,899,275	5,430,245
Loans, discounts and bills purchased not secured by collateral	2,458,426	1,898,604	3,607,792	1,689,932
Overdrafts	384	800	869	1,019
Due from trust companies, banks and bankers	1,374,837	1,907,393	1,234,288	1,313,745
Specie	433,508	482,329	425,296	397,142
Other currency authorized by the laws of the United States	364,635	321,503	283,531	264,762
Cash items	19,754	38,341	43,874	76,539
Customers' liability on acceptances (per contra, see liabilities)	100,000	100,000	100,000	100,000
Assets not included in any of the above heads	76,256	121,407	80,690	444,756
Total resources	$15,527,443	$15,693,237	$16,524,945	$15,606,970

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LIABILITIES				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits	612,689	673,842	681,658	690,353
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	17,146	23,390	7,382	8,377
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	331,608	391,401	444,742	629,367
Deposits by the State of New York	75,000	60,000	50,000	50,000
Due depositors, not preferred	13,926,607	14,068,603	14,800,480	13,622,585
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	100,000	100,000	100,000	100,000
Other liabilities	164,393	46,001	140,683	206,288
Total liabilities	$15,527,443	$15,693,237	$16,524,945	$15,606,970

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82. THE SECURITY TRUST COMPANY OF TROY, TROY

FRANK E. NORTON, *President.* [Fourth and Grand streets; organised 1902] GEORGE L. HARE, *Treasurer,*
JAMES K. P. PINE, *Vice-President,* JOHN DON, *Vice-President,* HERBERT S. IDE, *Vice-President.*
JAMES J. CHILD, *Vice-President.* WM. H. JARVIS, *Assistant Treasurer*

DIRECTORS

EDGAR H. BETTS,	JOHN DON,	DANFORTH GEER,	JOSEPH McKAY,	J. K. P. PINE,
THOS. C. BOSWELL,	WM. LELAND THOMPSON,	J. H. GREEN,	FRANK E. NORTON,	FRANK L. STEVENS,
GEO. L. HARE,	WM. H. SHIELDS,	HERBERT S. IDE,	JAMES O'NEIL,	GEORGE A. CLUETT,
JAMES J. CHILD,	WM. B. FREAR,	JOSEPH J. MURPHY,	ROBERT M. TAYLOR,	A. J. COOPER.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$725,194	$949,938	$1,258,026	$1,274,623
Private securities	1,229,407	1,166,078	1,187,765	1,212,498
Real estate owned	50,000	50,000	50,000	50,000
Mortgages owned	7,000	7,000	7,000	7,000
Loans and discounts secured by other collateral	550,675	564,796	563,441	681,887
Loans, discounts and bills purchased not secured by collateral	444,344	434,380	378,883	328,959
Overdrafts	197	221	160	247
Due from trust companies, banks and bankers	466,465	424,422	872,895	381,375
Specie	53,595	39,570	28,784	25,306
Other currency authorized by the laws of the United States	115,768	107,580	165,952	127,626
Cash items	14,219	15,570	12,427	14,858
Assets not included in any of the above heads	123,194	37,349	41,330	38,639
Total resources	$3,780,058	$3,796,904	$4,566,663	$4,143,018

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LIABILITIES				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits	124,042	144,306	143,565	154,680
Preferred deposits, viz.:				
Due New York State savings banks	96,029	86,419	83,076	84,278
Due New York State savings and loan associations, credit unions and land bank	6,307	5,474	5,935	6,820
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	34,478	26,912	43,127	29,712
Deposits by the State of New York	75,000	65,000	45,000	70,000
Other deposits secured by pledge of assets	93,942	77,345	14,068	175,457
Due depositors, not preferred	3,110,373	3,145,523	3,804,969	3,290,733
Due to trust companies, banks and bankers	6,970	5,960	1,641	890
Bills payable	.....	.....	200,000	100,000
Other liabilities	32,917	39,965	25,282	30,448
Total liabilities	$3,780,058	$3,796,904	$4,566,663	$4,143,018

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83. THE SUFFOLK COUNTY TRUST COMPANY, RIVERHEAD

GEORGE M. VAIL, *President.* [Main street; organized 1910] JOHN S. HOWE, *Secretary.*
O. EDMUND GRISWOLD, *Vice-President.* F. PORTER HOWELL, *Vice-President.*

DIRECTORS

GEORGE M. VAIL, JOHN S. HOWE, JACOB MEYER, FRED S. HILL, HUDSON V. GRIFFIN,
D. HENRY BROWN, JAMES ELTON, THADDEUS N. BENJAMIN, EDWIN D. FISHEL. CLARENCE SCOTT,
W. W. DEBEVOISE, ORVIS H. LUCE, CHARLES McCABE, F. PORTER HOWELL, RALPH C. BROWN.
FRANK W. YOUNG, O. EDMUND GRISWOLD, ERNEST W. TOOKER,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$534,553	$713,844	$909,496	$1,204,981
Private securities	442,099	361,653	301,755	321,645
Real estate owned	22,500	22,500	22,500	22,500
Mortgages owned	342,650	346,950	343,350	335,010
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	20,000	27,300	75,000	9,350
Loans and discounts secured by other collateral	202,500	165,450	150,750	435,000
Loans, discounts and bills purchased not secured by collateral	406,321	315,925	391,152	199,632
Due from trust companies, banks and bankers	150,499	148,610	247,069	380,536
Specie	30,489	30,754	35,463	25,743
Other currency authorized by the laws of the United States	87,105	46,025	55,113	45,351
Assets not included in any of the above assets	19,043	7,501	12,502	24,328
Total resources	$2,257,759	$2,186,512	$2,544,150	$3,004,076

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	130,535	125,345	131,295	144,044
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 depositary	75,315	94,352	80,475	75,350
Deposits by the State of New York	36,000	32,000	32,000	32,000
Other deposits secured by pledge of assets	81,438	63,491	64,571	58,131
Due depositors, not preferred	1,792,469	1,716,146	2,092,049	2,537,199
Due to trust companies, banks and bankers	.....	777	391	.....
Other liabilities	12,002	24,401	13,369	27,352
Total liabilities	$2,257,759	$2,186,512	$2,544,150	$3,004,076

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84. THE SYRACUSE TRUST COMPANY, SYRACUSE

J. M. GILBERT, *President*, [330 South Warren street; organised 1903] F. L. BARNES, *Secretary*,
E. T. ESHELMAN, *Vice-President*, C. H. SANFORD, *Vice-President*, T. J. BRITCHER, *Asst. Secretary*,
G. L. TICKNER, *Vice-President*, J. H. WILSON, *Treasurer*, H. C. BEATTY, *Trust Officer*.

DIRECTORS

C. H. SANFORD,	JAMES M. GILBERT,	R. S. BOWEN,	T. G. MEACHEM,	P. B. NOYES,
E. T. ESHELMAN,	M. E. DRISCOLL,	E. C. WITHERBY,	T. G. CRANWELL,	A. C. FOBES,
G. L. TICKNER,	C. S. ESTABROOK,	C. L. AMOS,	EDWIN NOTTINGHAM,	N. L. MILLER.
W. L. SMITH,	JAS. C. DELONG,	H. P. DENISON,	H. W. SMITH,	J. F. DURSTON,
GATES THALHEIMER,	F. E. WADE,	W. S. PECK,	ROBERT DEY,	A. E. NETTLETON,
EDWARD JOY,	H. C. HEMINGWAY,		F. C. SOULE,	B. L. SMITH.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$1,707,737	$1,239,059	$2,001,228	$1,616,779
Private securities	1,610,458	1,881,000	1,913,181	2,374,672
Real estate owned	343,613	343,724	343,736	343,760
Mortgages owned	687,425	685,252	685,252	685,252
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	194,538	184,688	182,188	182,188
Loans and discounts secured by other collateral	7,062,726	7,458,553	7,341,272	8,027,066
Loans, discounts and bills purchased not secured by collateral	2,831,843	2,834,074	2,785,567	2,984,904
Overdrafts	1,889	2,234	2,960	3,546
Due from trust companies, banks and bankers	863,279	713,105	720,649	466,777
Specie	352,858	238,001	151,854	105,234
Other currency authorized by the laws of the United States	151,225	208,567	388,317	290,063
Cash items	65,457	56,207	68,566	127,476
Assets not included in any of the above heads	111,601	113,759	116,075	87,035
Total resources	$15,984,649	$15,958,223	$16,700,845	$17,294,752

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LIABILITIES				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus, including all undivided profits	724,781	761,296	753,833	775,956
Preferred deposits, viz.:				
Due New York State savings banks	606,119	513,798	373,083	387,204
Due New York State savings and loan associations, credit unions and land bank	7,816	5,100	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	183,790	247,035	300,777	389,362
Deposits by the State of New York	305,000	230,000	155,000	155,000
Deposits by the Superintendent of Banks of the State of New York	623	608	620	620
Other deposits secured by pledge of assets	275,000	181,916	.....	.....
Deposits otherwise preferred	116,983	113,965	87,443	87,371
Due depositors, not preferred	10,814,584	11,256,631	11,922,009	12,427,598
Due to trust companies, banks and bankers	319,531	198,574	388,224	316,893
Bills payable	1,830,000	1,327,000	1,337,000	1,042,000
Rediscounts	200,000	435,000	782,154	1,103,250
Other liabilities	100,422	187,300	100,702	109,498
Total liabilities	$15,984,649	$15,958,223	$16,700,845	$17,294,752

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85. 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*,
C. C. HARMSTAD, *Treasurer*,
STEPHEN T. KELSEY, *Assistant Treasurer*,
JOHN W. SHEPARD, *Assistant Treasurer*,
LOREN H. ROCKWELL, *Assistant Treasurer*,
NELSON B. SIMON, *Assistant Secretary*,
RANDALL SALISBURY, *Assistant Secretary*,
FRED H. FREEMAN, *Assistant Secretary*,
DAVID BLANK, *Assistant Secretary*,
HAROLD W. HOYT, *Assistant Secretary*,
FREDERICK P. CONDIT, *Assistant Secretary*,
FRANCIS F. THOMASSEN, *Trust Officer*.
FRANK E. MORGAN, *Comptroller*,
WILLIAM B. EWING, *Asst. Trust Officer*,
ALLEN H. REMSEN, *Asst. Trust Officer*.

TRUSTEES

FRANK BAILEY, EDWARD T. BEDFORD, CHARLES S. BROWN, JULIEN T. DAVIES, SANFORD H. STEELE, ROBERT GOELET, MARTIN JOOST, AUGUSTUS D. JUILLIARD, JAMES SPEYER, DARWIN R. JAMES, Jr., RANALD H. MacDONALD, JAMES H. MANNING, CLARENCE H. KELSEY, ROBERT W. DeFOREST, CHARLES MATLACK, WILLIAM A. NASH, WILLIAM H. NICHOLS, GEORGE E. IDE, CHARLES A. PEABODY, WILLIAM H. PORTER, FREDERICK POTTER.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$548,000	$2,732,951	$2,101,246	$5,460,732
Private securities	7,936,535	6,584,631	6,300,580	6,159,046
Real estate owned	2,479,700	2,438,911	2,438,932	2,439,013
Mortgages owned	9,628,453	10,557,684	9,445,074	8,896,744
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,047,571	730,096	674,951	593,365
Loans and discounts secured by other collateral	17,654,454	14,036,325	14,846,813	12,453,532
Loans, discounts and bills purchased not secured by collateral	3,196,174	3,250,670	3,763,339	3,762,757
Overdrafts	2,036	1,320	5,980	1,544
Due from trust companies, banks and bankers	2,033,259	4,132,266	2,950,601	2,672,775
Specie	2,184,222	307,044	269,433	337,868
Other currency authorized by the laws of the United States	558,031	492,730	761,752	685,386
Cash items	1,019,804	1,104,130	1,368,800	1,995,364

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Due from the Federal Reserve Bank of New York less offsets	.....	1,381,050	1,338,054	1,021,271
Customers' liabilities on acceptances (per contra, see liabilities)	.....	126,000	.....	.....
Assets not included in any of the above heads	558,841	610,636	563,336	516,921
Total resources	$48,847,080	$48,486,444	$46,828,891	$46,996,318
LIABILITIES				
Capital	$5,000,000	$5,000,000	$5,000,000	$5,000,000
Surplus, including all undivided profits	11,751,795	11,834,819	11,871,054	11,947,880
Preferred deposits, viz.:				
Due New York State savings banks	1,824,556	1,659,922	1,326,613	1,061,866
Due New York State savings and loan associations, credit unions and land bank	287,173	366,268	404,528	415,127
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	742,952	727,889	951,018	792,681
Other deposits secured by pledge of assets	2,390,750	3,538,402	981,812	3,467,550
Deposits otherwise preferred	.....	.....	.....	3,385
Due depositors, not preferred	23,308,315	20,359,226	24,027,889	23,621,147
Due to trust companies, banks and bankers	3,155,617	4,362,408	1,825,836	317,395
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	.....	126,000	.....	.....
Other liabilities	385,922	511,510	440,141	369,287
Total liabilities	$48,847,080	$48,486,444	$46,828,891	$46,996,318

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86. TRANSATLANTIC TRUST COMPANY, NEW YORK

Z. S. FREEMAN, *President*, [67 William street; organized 1912] LYN G. MUNSON, *Treasurer*,

JOSEPH A. BOWER, *Vice-President*, E. S. CUBBERLEY, *Assistant Treasurer*

DIRECTORS

H. REIMAN DUVAL, JOHN F. CALHOUN, JAMES A. DELEHANTY, Z. S. FREEMAN, FRANK S. HASTINGS,
WM. R. BARBOUR, STARLING W. CHILDS, WALTHER LUTTGEN, WALTER G. OAKMAN, HENRY C. HAWK,
JOSEPH A. BOWER, WM. H. ENGLISH, ERNEST STAUFFER, JR.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$974,945	$980,959	$961,419	$1,349,552
Private securities	966,642	909,899	805,821	500,389
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	3,155	2,387	2,135	1,635
Loans and discounts secured by other collateral	1,676,771	1,646,623	2,061,138	2,285,612
Loans, discounts and bills purchased not secured by collateral	1,513,844	1,826,197	978,593	487,685
Overdrafts	19	34	.....	.....
Due from trust companies, banks and bankers	3,151,743	3,131,588	3,182,334	3,279,471
Specie	209,118	223,420	229,315	21,200
Other currency authorized by the laws of the United States	26,308	5,555	8,882	110,000
Cash items	35,125	34,996	34,986	34,986
Due from the Federal Reserve Bank of New York less offsets	.....	.....	.....	112,405
Assets not included in any of the above heads	34,810	43,093	34,626	19,278
Total resources	$8,592,480	$8,804,751	$8,299,249	$8,202,213

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LIABILITIES				
Capital	$700,000	$700,000	$700,000	$700,000
Surplus, including all undivided profits	497,696	525,992	480,376	440,122
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	16,370	12,326	8,383	8,571
Deposits by the State of New York	249,000	185,000	105,000	105,000
Other deposits secured by pledge of assets	193,036	113,575	99,890	383,540
Deposits otherwise preferred	25,000	.....	.....	.....
Due depositors, not preferred	5,697,729	5,827,173	5,716,927	6,231,407
Due to trust companies, banks and bankers	638,943	631,980	637,670	20,276
Bills payable	270,000	473,700	257,000	.....
Other liabilities	304,706	335,005	294,003	313,297
Total liabilities	$8,592,480	$8,804,751	$8,299,249	$8,202,213

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87. THE TROY TRUST COMPANY, TROY

[33 Third street; organized 1901]

HENRY S. LUDLOW, *President.* HENRY S. DARBY, *Vice-President,* HAROLD K. DOWNING, *Secretary,*
ARTHUR T. SMITH, *Vice-President,* FRED BUNCE, *Treasurer,*

DIRECTORS

JAMES H. CALDWELL, WILLIAM ROSS, HENRY S. LUDLOW, WILLIAM R. LEE, WM. HENRY WARREN,
JOHN T. CHRISTIE, M. H. HARTIGAN, ARTHUR T. SMITH, C. W. TILLING'ST BARKER, ALFRED E. ROCHE,
HENRY S. DARBY, EDWIN Q. LASELL, ROBERT MORRIS, CHARLES B. McMURRAY, ORTON H. THOMAS.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$292,685	$510,815	$556,065	$607,307
Private securities	413,262	406,933	360,904	360,899
Real estate owned	29,495	29,495	29,495	29,495
Mortgages owned	104,000	104,000	104,000	104,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	16,500	16,500	16,500	16,500
Loans and discounts secured by other collateral	478,313	440,213	445,265	476,087
Loans, discounts and bills purchased not secured by collateral	684,209	702,182	592,022	623,201
Overdrafts	824	259	4	.....
Due from trust companies, banks and bankers	150,589	34,197	58,320	108,850
Specie	9,171	12,344	12,332	11,735
Other currency authorized by the laws of the United States	53,304	40,943	57,206	40,894
Cash items	11,775	15,890	16,899	18,741
Due from the Federal Reserve Bank of New York less offsets	20,000	723	144	77
Assets not included in any of the above heads	19,222	21,532	21,068	22,334
Total resources	$2,283,349	$2,336,026	$2,270,224	$2,420,120

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LIABILITIES				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits	50,366	56,820	51,881	58,124
Preferred deposits, viz.:				
Due New York State savings banks	53,675	51,693	54,354	53,778
Due New York State savings and loan associations, credit unions and land bank	4,666	6,170	1,692	6,686
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	61,663	73,859	51,865	53,923
Deposits by the State of New York	95,069	75,796	55,585	55,442
Due depositors, not preferred	1,759,636	1,773,365	1,814,004	1,767,073
Due to trust companies, banks and bankers	44,960	48,844	27,949	77,203
Bills payable	.....	25,000	.....	130,000
Other liabilities	13,314	24,479	12,894	17,891
Total liabilities	$2,283,349	$2,336,026	$2,270,224	$2,420,120

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88. TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE

ARTHUR W. LOASBY, *President.* [100 North Salina street; chartered 1886] WM. A. BOYD, *Treasurer.*

FREDERICK W. BARKER, *Vice-President,*
LOUIS S. BRADY, *Vice-President,*
EDWARD S. TEFFT, *Vice-President,*
LUCIUS M. KINNE, *Vice-President,*
FREDERICK E. MAURER, *Secretary,*
THORPE HISCOCK, *Assistant Secretary,*
THOMAS J. WALDORF, *Assistant Secretary,*
GEORGE A. CHOLET, *Assistant Treasurer,*
EUGENE A. THOLENS, *Assistant Treasurer,*
MERCER V. WHITE, *Vice-President and Trust Officer.*
ALBERT B. MERRILL, *Assistant Secretary.*

TRUSTEES

ARTHUR W. LOASBY,	FREDERICK W. BARKER,	WILLIAM S. LANDON,	LEROY B. WILLIAMS,	EDMUND L. FRENCH,
HUNTINGTON B. CROUSE,	GEORGE DOHENY,	ARTHUR E. PARSONS,	WILLIAM W. WIARD,	DEFOREST SETTLE.
LEONARD A. SAXER,	CARLETON A. CHASE,	FRED'K P. ASSMAN,	A. H. COWIE.	IRVING S. MERRELL,
CHARLES J. BARNARD,	CHAS. M. CROUSE,	LOUIS S. BRADY,	BERT E. SALISBURY,	EDWARD L. PIERCE,
ALEX. T. BROWN,	ALFRED W. HUDSON,	HENRY H. S. HANDY,	WM. R. CAHILL,	EDWARD J. RICE,
H. WINFIELD CHAPIN,	DENNIS McCARTHY,	JOHN A. MATHEWS,	M. CROUSE KLOCK,	HORACE S. WILKINSON.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$1,988,727	$754,336	$2,411,623	$1,112,839
Private securities	10,420,803	10,061,028	9,080,673	11,415,912
Mortgages owned	964,483	844,285	828,113	793,862
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	22,940	15,613	15,312	14,408
Loans and discounts secured by other collateral	4,450,348	4,809,759	4,565,468	5,572,337
Loans, discounts and bills purchased not secured by collateral	3,945,324	3,582,961	3,324,382	3,188,197
Overdrafts	413	458	268	179
Due from trust companies, banks and bankers	2,066,000	1,529,423	1,786,887	803,747
Specie	541,353	457,248	89,402	101,095
Other currency authorized by the laws of the United States	74,464	71,331	459,085	487,297
Cash items	52,497	63,617	54,751	119,594

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Due from the Federal Reserve Bank of New York less offsets	200,000	200,000	200,000	200,000
Customers' liability on acceptances (per contra, see liabilities)	15,000	207,633	22,765	.....
Assets not included in any of the above heads	287,167	627,297	370,850	62,047
Total resources	$25,029,519	$23,224,989	$23,209,579	$23,871,514
LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits	660,173	710,608	713,283	680,005
Preferred deposits, viz.:				
Due New York State savings banks	695,381	66,354	465,906	435,005
Due New York State savings and loan associations, credit unions and land bank	3	3	3	3
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	385,187	308,419	420,070	441,403
Deposits by the State of New York	480,000	370,000	270,000	270,000
Deposits by the Superintendent of Banks of the State of New York	2,500	2,500	2,500	2,500
Other deposits secured by pledge of assets	.....	108,744	.....	.....
Deposits otherwise preferred	88,700	45,050	45,873	35,878
Due depositors, not preferred	20,411,390	18,551,671	19,120,918	19,796,654
Due to trust companies, banks and bankers	81,479	641,496	116,087	84,146
Bills payable	1,002,000	850,000	850,000	850,000
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	15,000	207,633	22,765	....
Other liabilities	207,706	362,511	182,174	276,420
Total liabilities	$25,029,519	$23,224,989	$23,209,579	$23,871,514

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89. TRUST COMPANY OF FULTON COUNTY, GLOVERSVILLE

EDWIN C. NAYLOR, *President*,
W. DONALD HYDE, *Vice-President*,
ALVAH H. ROGERS, *Vice-President*,

[51 North Main street; organized 1917]

F. P. RIGHTMYER, *Treasurer*,

O. L. EVEREST, *Secretary*,
H. L. BOWERS, *Assistant Secretary*,
H. RUSSELL HILL, *Trust Officer*.

DIRECTORS

EDWIN C. NAYLOR,	FRED ACKEL,	W. W. STRONG,	FRANK S. HOUCK,	A. TREHER, JR.,
W. DONALD HYDE,	JOHN A. WILLARD,	JAMES H. FOSTER,	S. PARK HALLENBECK,	H. G. HILTS,
ALVAH H. ROGERS,	EDWARD VOSBURG,	CHARLES H. LEACH,	ALDEN HART,	W. S. CASSEDY,
CHAS. TIBBETTS,	RALPH E. BRADFORD,	CRAWFORD O. GETMAN,	JOSEPH BACHNER,	J. LEROY BURR,
O L. EVEREST,	MORRELL VROOMAN,	JOHN A. STOCKAMORE,	F. P. RIGHTMYER,	GEO. F. TROUTWINE, SR

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$233,116	$253,904	$286,241	$308,249
Private securities	29,000	10,000	20,000	29,000
Real estate owned	.....	50,157	50,157	50,157
Mortgages owned	61,625	128,875	135,275	134,275
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	.....	.....	2,800	3,700
Loans and discounts secured by other collateral	74,187	67,310	116,316	116,831
Loans, discounts and bills purchased not secured by collateral	373,325	519,948	473,231	511,445
Overdrafts	56	885	301	2,117
Due from trust companies, banks and bankers	95,964	10,077	21,642	18,997
Specie	11,165	7,814	3,772	1,851
Other currency authorized by the laws of the United States	.....	7,000	19,872	6,770
Cash items	2,847	705	2,706	4,272
Due from the Federal Reserve Bank of New York less offsets	14,500	35,646	17,637	13,452
Assets not included in any of the above heads	12,007	12,987	15,952	21,087
Total resources	$907,792	$1,105,308	$1,165,902	$1,222,203

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LIABILITIES				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus, including all undivided profits	100,000	103,256	107,544	112,813
Preferred deposits, viz.:				
Deposits by the State of New York	50,000	45,000	35,000	35,000
Other deposits secured by pledge of assets	.....	.....	27,000	14,000
Due depositors, not preferred	339,629	379,294	464,234	438,993
Due to trust companies, banks and bankers	.....	650	440	5,732
Bills payable	127,500	140,000	115,069	161,069
Rediscounts	88,363	193,080	169,106	204,941
Other liabilities	2,300	44,028	47,509	49,655
Total liabilities	$907,792	$1,105,308	$1,165,902	$1,222,203

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Federal Reserve Bank of St. Louis

90. TRUST COMPANY OF WYOMING COUNTY, WARSAW

JOSEPH C. BUXTON, *President*, [27 Main street; organised 1913] CHESTER A. VAN ARSDALE, *Secretary*.
JAMES E. SLAUGHT, *Vice-President*, CLAYTON E. GILL, *Vice-President*,

DIRECTORS

CLAYTON E. GILL, MYRON H. KELLEY, JOSEPH C. BUXTON, CHESTER A. VAN ARSDALE, GEORGE P. BAUER,
JOHN HANIGAN, WILLIAM W. METCALF, GLENN F. METCALF. JAMES E. SLAUGHT.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$118,444	$86,553	$141,919	$230,230
Private securities	139,825	132,125	133,125	133,125
Real estate owned	32,878	43,146	44,518	47,763
Mortgages owned	106,061	101,904	100,979	103,479
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	60,627	33,033	45,883	25,466
Loans and discounts secured by other collateral	26,055	44,165	43,565	.....
Loans, discounts and bills purchased not secured by collateral	228,407	236,034	217,693	294,344
Overdrafts	768	219	319	160
Due from trust companies, banks and bankers	27,246	30,671	32,617	55,203
Specie	1,156	4,575	3,860	2,357
Other currency authorized by the laws of the United States	7,900	7,002	9,029	6,684
Cash items	212	498	455	2,682
Due from the Federal Reserve Bank of New York less offsets	.....	20,300	22,262	20,859
Assets not included in any of the above heads	15,575	14,543	14,559	16,181
Total resources	$765,154	$754,768	$810,783	$938,533

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	52,106	50,230	48,573	47,886
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	25,216	32,950	41,243	49,262
Deposits by the State of New York	60,000	54,000	54,000	54,000
Due depositors, not preferred	367,646	345,339	362,182	375,764
Due to trust companies, banks and bankers	3,296	318	.....	313
Bills payable	81,000	85,000	78,000	166,005
Rediscounts	70,544	82,578	120,883	137,801
Other liabilities	5,346	4,353	5,902	7,502
Total liabilities	$765,154	$754,768	$810,783	$938,533

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91. THE UNION TRUST COMPANY OF ALBANY, N. Y.

[47 State street; organized 1902]

THOMAS I. VAN ANTWERP, *President.* CHAS. M. McGARVEY, *Assistant Secretary.* MACNAUGHTON MILLER, *Treasurer.*
EDMUND N. HUYCK, *Vice-President,* LEO K. FOX, *Assistant Treasurer.*

DIRECTORS

ARTHUR L. ANDREWS,	DONALD McDONALD,	GRANGE SARD,	WILLIAM S. DYER,	LESTER H. HELMES,
BENJAMIN W. ARNOLD,	ROBERT C. PRUYN,	GEORGE H. THACHER,	EDMUND N. HUYCK,	GEORGE W. STEDMAN,
H. H. BENDER,	S. W. ROSENDALE,	T. I. VAN ANTWERP,	ROBERT OLCOTT,	WILLIAM S. HACKETT,
JOHN R. CARNELL,	FRANCIS C. HUYCK,	LOUIS I. WALDMAN,	JAMES H. MANNING,	HENRY M. SAGE,
LEDYARD COGSWELL,	W N. S. SANDERS,	SAMUEL HESSBERG.	CHARLES GIBSON,	JOHN A. BECKER.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$675,394	$790,764	$908,217	$1,220,281
Private securities	2,380,334	2,268,627	2,141,527	2,125,527
Real estate owned	75,000	75,000	75,000	75,000
Mortgages owned	100,650	100,350	100,350	96,350
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	21,250	24,562	18,150	18,512
Loans and discounts secured by other collateral	2,522,734	2,464,764	2,511,660	2,563,137
Loans, discounts and bills purchased not secured by collateral	282,778	265,508	298,749	268,207
Overdrafts	1,013	257	468	713
Due from trust companies, banks and bankers	289,672	310,303	291,378	298,213
Specie	14,056	15,529	21,092	10,992
Other currency authorized by the laws of the United States	79,841	80,305	66,953	70,535
Cash items	34,790	37,897	40,339	98,409
Assets not included in any of the above heads	71,071	77,028	67,471	60,936
Total resources	$6,548,583	$6,510,894	$6,541,354	$6,906,812

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LIABILITIES				
Capital	$250,000	$250,000	$250,000	$250,000
Surplus, including all undivided profits	545,781	559,145	569,011	571,964
Preferred deposits, viz.:				
Due New York State savings banks	415,685	399,499	390,074	234,456
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	385,273	366,608	256,853	497,335
Deposits by the State of New York	210,000	155,000	100,000	150,000
Other deposits secured by pledge of assets	236,847	223,413	300,193	495,812
Due depositors, not preferred	4,349,804	4,411,317	4,526,071	4,588,688
Due to trust companies, banks and bankers	111,259	91,709	99,751	74,464
Other liabilities	43,934	54,203	49,401	44,093
Total liabilities	$6,548,583	$6,510,894	$6,541,354	$6,906,812

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92. UNION TRUST COMPANY OF JAMESTOWN, JAMESTOWN

FRANK MERZ, *President.* [211 Main street; organized 1894] GEORGE R. BUTTS, *Treasurer.*
FREDERICK P. HALL, *Vice-President,* ARTHUR K. BRIGGS, *Vice-President,* HARRY L. BRIGGS, *Cashier.*

DIRECTORS

FREDERICK P. HALL, LYLE B. HIMEBAUGH, HARRY L. BRIGGS, WILLIAM M. TAIT, WILLIAM A. BROADHEAD,
ARTHUR K. BRIGGS, WM. M. BLACKSTONE, RALPH C. SHELDON, HARRY R. LEWIS, HENRY H. COOPER.
FRED BRIGGS, FRANK B. BUSH, FRANK MERZ,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$222,346	$223,134	$347,513	$252,593
Private securities	354,371	348,194	345,194	348,036
Real estate owned	40,300	40,300	40,300	40,300
Mortgages owned	535,133	515,382	515,421	516,672
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	46,943	103,570	43,720	46,218
Loans and discounts secured by other collateral	431,293	387,687	406,987	454,013
Loans, discounts and bills purchased not secured by collateral	401,503	414,179	371,376	416,720
Overdrafts	461	73	736	71
Due from trust companies, banks and bankers	287,929	124,740	208,715	95,916
Specie	35,620	38,389	8,789	7,330
Other currency authorized by the laws of the United States	20,000	20,000	60,720	40,810
Cash items	2,078	6,659	7,637	4,414
Assets not included in any of the above heads	21,013	7,071	17,037	24,505
Total resources	$2,398,990	$2,229,378	$2,374,145	$2,247,598

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LIABILITIES				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits	298,486	300,629	297,017	303,601
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	89,662	96,893	97,970	95,427
Deposits by the State of New York	25,000	25,000	25,000	25,000
Other deposits secured by pledge of assets	41,828	16,323	44,740	14,740
Due depositors, not preferred	1,632,513	1,470,532	1,598,917	1,494,328
Other liabilities	11,501	20,001	10,501	14,502
Total liabilities	$2,398,990	$2,229,378	$2,374,145	$2,247,598

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93. 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,*
B. A. MORTON, *Assistant Trust Officer,*
T. W. HARTSHORNE, *Assistant Secretary*
ERNEST H. COOK, *Assistant Secretary,*
DAVID A. ROWE, *Assistant Secretary,*
EDMUND P. ROGERS, *Assistant Secretary,*

TRUSTEES

WALTER P. BLISS, RICHARD DELAFIELD, FREDERIC DEP. FOSTER, ERNEST ISELIN, AUGUSTUS W. KELLEY, JAMES GORE KING, FRANCIS M. WELD, V. EVERIT MACY, EDWIN G. MERRILL, J. Y. G. WALKER, WM. H. NICHOLS, JR., M. ORME WILSON, W. EMLEN ROOSEVELT, WILLIAM WOODWARD, JOHN V. B. THAYER, JOHNSTON DEFOREST, JAMES BROWN, CORNELIUS VANDERBILT,

RESOURCES	Statement of condition March 14, 1918*	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$14,360,352	.....	.....	.....
Private securities	9,515,110	.....	.....	.....
Real estate owned	2,448,886	.....	.....	.....
Mortgages owned	1,192,300	.....	.....	.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	135,500	.....	.....	.....
Loans and discounts secured by other collateral	32,495,532	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral	4,954,422	.....	.....	.....
Overdrafts	36,531	.....	.....	.....
Due from trust companies, banks and bankers	5,244,770	.....	.....	.....
Specie	1,133,595	.....	.....	.....
Other currency authorized by the laws of the United States	354,752	.....	.....	.....

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Cash items	14,650	.....	.....	.....
Due from the Federal Reserve Bank of New York less offsets	7,297,437	.....	.....	.....
Assets not included in any of the above heads	551,286	.....	.....	.....
Total resources	$79,735,123	.....	.....	.....
LIABILITIES				
Capital	$3,000,000	.....	.....	.....
Surplus, including all undivided profits	5,383,811	.....	.....	.....
Preferred deposits, viz.:				
Due New York State savings banks	4,532,564	.....	.....	.....
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	3,204,102	.....	.....	.....
Deposits by the State of New York	320,000	.....	.....	.....
Deposits by the Superintendent of Banks of the State of New York	8,033	.....	.....	.....
Other deposits secured by pledge of assets	3,153,054	.....	.....	.....
Due depositors, not preferred	57,711,611	.....	.....	.....
Due to trust companies, banks and bankers	1,699,462	.....	.....	.....
Other liabilities	722,486	.....	.....	.....
Total liabilities	$79,735,123	.....	.....	.....

* Merged with Central Trust Company of New York under the name Central Union Trust Company, New York City. For subsequent reports see Central Union Trust Company, New York City.

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94. UNION TRUST COMPANY OF ROCHESTER, ROCHESTER

[25 State street; organized 1897]

FREDERICK W. ZOLLER, *President*,
ALLAN B. FRASER, *Vice-President*,
MARTIN E. WOLLF, *Vice-President*,
BLAKE S. RAPLEE, *Secretary*,
W. C. WAIT, *Assistant Trust Officer*,
DELOSS M. ROSE, *Assistant Secretary*,
M. G. PALMATEER, *Assistant Secretary*,
CARL R. SNIDER, *Assistant Secretary*,

DIRECTORS

MARTIN F. BRISTOL, JOHN B. FREY, WILLIS A. MATSON, MARTIN E. WOLLF, INNIS P. ALLEN,
CHARLES F. CRANDALL, FREDERICK C. MALLING, ERICKSON PERKINS, CHARLES P. SCHLEGEL, JAMES E. GLEASON,
FRANK TAYLOR, ALLAN B. FRASER, CHARLES F. POND, ARTHUR E. SUTHERLAND, CHAS. WINSLOW SMITH,
GORDON E. THING, J. E. McKELVEY, FREDERICK W. ZOLLER, IRVING S. ROBESON.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$495,992	$969,581	$1,696,174	$1,386,076
Private securities	1,515,309	1,682,873	1,555,938	1,683,638
Real estate owned	199,416	204,600	161,641	158,110
Mortgages owned	833,015	834,190	903,902	904,802
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	517,177	457,685	447,618	449,158
Loans and discounts secured by other collateral	5,397,272	5,636,292	5,356,825	5,528,747
Loans, discounts and bills purchased not secured by collateral	4,334,326	4,616,002	4,870,712	4,575,022
Overdrafts	5,290	5,834	6,678	6,695
Due from trust companies, banks and bankers	755,944	594,977	724,427	767,979
Specie	290,375	295,133	291,792	287,951
Other currency authorised by the laws of the United States	216,655	200,541	225,377	182,152
Cash items	31,899	60,927	73,153	118,688
Assets not included in any of the above heads	54,397	98,017	58,779	57,062
Total resources	$14,647,067	$15,656,652	$16,373,016	$16,106,080

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LIABILITIES				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus, including all undivided profits	550,658	550,475	554,521	565,864
Preferred deposits, viz.:				
Due New York State savings banks	379,036	269,034	224,093	212,182
Due New York State savings and loan associations, credit unions and land bank	8,616	9,760	10,116	16,507
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	181,298	174,326	125,284	124,212
Deposits by the State of New York	230,000	175,000	110,000	110,000
Other deposits secured by pledge of assets	7,500	7,275	6,630	6,630
Due depositors, not preferred	11,621,968	11,661,818	11,807,241	11,589,231
Due to trust companies, banks and bankers	68,334	66,073	71,857	251,183
Bills payable	.....	575,000	1,290,000	1,240,000
Rediscounts	430,500	378,250	540,275	292,175
Other liabilities	169,157	789,641	632,999	698,096
Total liabilities	$14,647,067	$15,656,652	$16,373,016	$16,106,080

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95. UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK CITY

JOHN W. PLATTEN, *President.* [55 Cedar street: chartered 1871 as the United States Mortgage Company] HENRY L. SERVOSS, *Secretary.*

CALVERT BREWER, *Vice-President,* CHAUNCEY H. MURPHEY, *Treasurer,* RALPH L. CERERO, *Assistant Secretary,*
FRANK J. PARSONS, *Vice-President,* HARRY W. HADLEY, *Assistant Treasurer,* T. W. B. MIDDLETON, *Assistant Secretary,*
JOSEPH ADAMS, *Vice-President,* JOHN A. HOPPER, *Assistant Treasurer,* GEO. C. HOFFMAN, *Assistant Treasurer.*
EUGENE W. DUTTON, *Assistant Treasurer*

DIRECTORS

CHARLES B. SEGER, LEWIS L. CLARKE, HENRY R. ICKELHEIMER, ROBERT OLYPHANT, EBEN B. THOMAS,
CHARLES S. BROWN, THOS. DEWITT CUYLER, WILLIAM A. JAMISON, JOHN W. PLATTEN, JAMES TIMPSON,
BURNS D. CALDWELL, CHARLES D. DICKEY, JULIUS KRUTTSCHNITT, MORTIMER L. SCHIFF, GEORGE G. WARD,
ARTHUR TURNBULL, ALLEN B. FORBES, HENRY TATNALL, ELBRIDGE G. SNOW,
CORNELIUS VANDERBILT, DONALD G. GEDDES, WILLIAM H. WILLIAMS, THOMAS WILLIAMS.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$4,871,979	$7,356,213	$5,828,072	$5,844,415
Private securities	9,675,114	9,033,738	8,529,265	8,542,218
Real estate owned	155,644	157,242	160,825	161,678
Mortgages owned	8,081,347	7,791,939	7,679,589	7,498,620
Loans and discounts secured by other collateral	25,941,818	23,609,539	32,308,231	38,863,711
Loans, discounts and bills purchased not secured by collateral	15,163,533	16,251,651	14,976,703	14,586,236
Overdrafts	731	2,803	1,242	3,788
Due from trust companies, banks and bankers	3,108,956	2,414,657	2,580,971	2,455,548
Specie	419,705	386,637	107,246	73,648
Other currency authorized by the laws of the United States	357,138	568,692	856,072	463,568
Cash items	2,237,839	2,915,255	2,755,732	4,312,507
Due from the Federal Reserve Bank of New York less offsets	6,742,941	5,309,030	6,490,967	4,024,261
Customers' liability on acceptances (per contra, see liabilities)	1,600,985	1,963,985	1,000,000	1,900,000
Assets not included in any of the above heads	564,578	614,905	520,619	554,383
Total resources	$78,922,308	$78,376,286	$83,795,534	$89,284,581

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LIABILITIES				
Capital	$2,000,000	$2,000,000	$2,000,000	$2,000,000
Surplus, including all undivided profits	4,605,046	4,790,993	4,592,431	4,628,625
Preferred deposits, viz.:				
Due New York State savings banks	432,389	409,791	476,529	374,511
Due New York State savings and loan associations, credit unions and land bank	1,391	577	1,379	814
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	2,253,460	1,712,216	5,102,118	3,612,777
Deposits by the Superintendent of Banks of the State of New York	45,007	44,372	45,181	45,217
Other deposits secured by pledge of assets	3,901,859	3,348,753	2,300,212	8,938,902
Deposits otherwise preferred	.....	678,024	867,415	723,689
Due depositors, not preferred	46,988,055	42,312,000	48,071,772	44,620,780
Due to trust companies, banks and bankers	8,618,881	7,036,120	6,956,454	9,030,853
Bills payable	.....	979,250	2,279,440	159,680
Rediscounts	.....	4,515,297	2,007,106	6,118,332
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	1,600,985	1,963,985	1,000,000	1,900,000
Other liabilities	8,475,235	8,584,908	8,095,497	7,130,401
Total liabilities	$78,922,308	$78,376,286	$83,795,534	$89,284,581

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96. 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,* FREDERICK W. ROBBERT, *Assistant Secretary,* CHARLES A. EDWARDS, *Assistant Secretary.*

TRUSTEES

WILLIAM ROCKEFELLER, HENRY W. DEFOREST, PAYNE WHITNEY, CHAS. F. HOFFMAN, WM. VINCENT ASTOR,
WILLIAM SLOANE, LEWIS CASS LEDYARD, EDWARD W. SHELDON, ARTHUR CURTISS JAMES, WM. STEWART TOD,
FRANK LYMAN, JOHN A. STEWART, CHAUNCEY KEEP, WILLIAM M. KINGSLEY, OGDEN MILLS,
JOHN J. PHELPS, LYMAN J. GAGE, CORNELIUS N. BLISS, JR.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$3,714,500	$5,459,248	$3,528,500	$4,690,000
Private securities	6,946,850	6,835,903	6,309,915	5,988,685
Real estate owned	1,195,000	1,195,000	1,192,500	1,045,000
Mortgages owned	3,920,631	4,054,153	4,209,655	4,415,024
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	61,250	51,250	51,250	51,250
Loans and discounts secured by other collateral	33,351,085	30,220,135	24,276,285	21,294,985
Loans, discounts and bills purchased not secured by collateral	14,055,816	9,275,612	13,143,824	6,984,891
Due from trust companies, banks and bankers	3,733,375	6,117,065	5,067,953	5,502,768
Other currency authorized by the laws of the United States	100,000	100,000	100,000	100,000
Due from the Federal Reserve Bank of New York less offsets	4,900,000	4,800,000	4,100,000	3,200,000
Assets not included in any of the above heads	479,952	494,633	482,547	351,788
Total resources	$72,458,459	$68,602,999	$62,462,429	$53,624,391

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LIABILITIES				
Capital	$2,000,000	$2,000,000	$2,000,000	$2,000,000
Surplus, including all undivided profits	14,401,800	14,801,420	14,492,229	14,556,941
Preferred deposits, viz.:				
Due New York State savings banks	3,200,216	3,572,566	3,138,190	2,347,657
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	8,251,144	7,783,509	7,140,482	7,713,457
Other deposits secured by pledge of assets	3,928,090	2,494,388	2,414,522	1,692,807
Due depositors, not preferred	35,657,313	32,017,524	28,359,388	21,212,650
Due to trust companies, banks and bankers	3,539,346	5,051,920	3,724,522	3,080,862
Rediscounts	650,000	.....	500,000	300,000
Other liabilities	830,550	881,672	693,096	720,017
Total liabilities	$72,458,459	$68,602,999	$62,462,429	$53,624,391

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97. UTICA TRUST AND DEPOSIT COMPANY, UTICA

J. FRANCIS DAY, *President.*
D. CLINTON MURRAY, *Vice-President,*
GEORGE E. DUNHAM, *Vice-President,*

[Genesee and Lafayette streets; organized 1899]

THOMAS R. PROCTOR, *Vice-President,*
GROVER C. CLARK, *Assistant Secretary.*

GRAHAM COVENTRY, *Secretary.*
CHARLES J. LAMB, *Treasurer.*
GEO. W. WILLIAMS, *Assistant Treasurer.*

DIRECTORS

J. FRANCIS DAY, JULIUS T. A. DOOLITTLE, SANFORD F. SHERMAN, GEORGE E. DUNHAM, FREDERICK S. EASTON, FRANKLIN A. ETHRIDGE, GEORGE DEFOREST, ROBERT FRASER, J. J. GILBERT, D. CLINTON MURRAY, THOMAS R. PROCTOR, RICHARD U. SHERMAN, GRAHAM COVENTRY, CHARLES B. MASON, ANDREW FREY, FRANK E. WHEELER, GEORGE C. VAN TUYL, JR.,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$2,374,194	$2,927,899	$3,745,709	$3,651,109
Private securities	3,225,730	3,268,865	3,100,712	3,041,738
Real estate owned	360,300	360,000	359,977	359,959
Mortgages owned	1,113,450	1,103,699	1,042,541	1,056,266
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	305,576	302,109	269,946	267,777
Loans and discounts secured by other collateral	2,786,543	3,130,503	3,188,724	4,768,070
Loans, discounts and bills purchased not secured by collateral	2,420,562	2,866,348	2,764,508	2,439,136
Overdrafts	104	57	313	218
Due from trust companies, banks and bankers	549,792	499,096	679,313	378,502
Specie	7,599	10,533	6,992	7,184
Other currency authorized by the laws of the United States	147,928	129,615	132,198	129,689
Cash items	19,731	43,391	26,865	75,275
Due from the Federal Reserve Bank of New York less offsets	502,081	328,906	396,824	289,308
Customers' liability on acceptances (per contra, see liabilities)	288,956	257,046	53,971	49,325
Assets not included in any of the above heads	118,781	1,190,386	123,723	2,468,687
Total resources	$14,221,327	$16,418,453	$15,892,316	$18,982,243

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LIABILITIES				
Capital	$600,000	$600,000	$600,000	$600,000
Surplus, including all undivided profits	673,093	684,038	709,713	758,941
Preferred deposits, viz.:				
Due New York State savings banks	110,406	105,406	100,482	100,482
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	218,744	202,226	151,805	139,002
Deposits by the State of New York	248,000	195,000	125,000	125,000
Other deposits secured by pledge of assets	3,350	3,259	2,970	2,970
Deposits otherwise preferred	360,000	41,421	257,000	2,009,085
Due depositors, not preferred	9,716,009	10,436,544	10,070,484	11,606,125
Due to trust companies, banks and bankers	94,160	49,223	39,685	78,674
Bills payable	1,300,000	2,171,400	2,434,000	2,457,000
Rediscounts	521,480	1,523,077	1,269,936	960,010
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	288,956	257,046	53,971	49,325
Other liabilities	87,129	149,813	77,270	95,629
Total liabilities	$14,221,327	$16,418,453	$15,892,316	$18,982,243

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98. WESTCHESTER TRUST COMPANY, YONKERS

CHARLES R. DUSENBERRY, *President.* [8 Getty square; organised 1898] HORACE P ALLEN, *Secretary.*
FRANCIS M. CARPENTER, *Vice-President,* RICHARD EDIE, Jr., *Vice-President,* JAMES W. SHAUGHNESSY, *Treasurer.*
GEORGE S. EDIE, *Vice-President,* WILLIAM H. RADCLIFF, *Assistant Secretary.*

DIRECTORS

FRANCIS M. CARPENTER, ARTHUR LAND, RICHARD EDIE, Jr., CHARLES E. GORTON, EDSON LEWIS,
JAS. E. HOWES, WILLIAM PALMER EAST, BENJAMIN W. STILWELL. ELIJAH M. YERKS, DANIEL S. REMSEN,
CHAS. R. DUSENBERRY. GEORGE S. EDIE, J. MAYHEW WAINWRIGHT, JOHN HOAG, WM. J. WALLIN,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$402,536	$432,292	$409,618	$409,383
Private securities	347,053	345,108	326,123	332,400
Real estate owned	327,091	387,728	395,149	395,104
Mortgages owned	700,150	667,555	647,990	644,240
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	490,892	471,688	473,893	490,559
Loans and discounts secured by other collateral	329,009	432,322	393,253	439,664
Loans, discounts and bills purchased not secured by collateral	687,675	698,618	720,611	727,322
Overdrafts	239	297	456	336
Due from trust companies, banks and bankers	327,537	102,647	173,221	189,570
Specie	26,999	25,685	28,412	29,592
Other currency authorized by the laws of the United States	146,937	134,187	174,743	123,922
Cash items	63,376	54,096	53,029	77,379
Assets not included in any of the above heads	219,701	156,352	373,256	395,388
Total resources	$4,069,195	$3,908,575	$4,169,754	$4,254,859

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LIABILITIES				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus, including all undivided profits	180,886	190,995	167,561	175,145
Preferred deposits, viz.:				
Due New York State savings banks	289,911	309,444	287,105	199,803
Due New York State savings and loan associations, credit unions and land bank	8,657	8,693	1,331	569
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	40,281	54,110	51,773	54,419
Deposits by the State of New York	60,000	50,000	40,000	40,000
Other deposits secured by pledge of assets	13,305	12,906	11,762	11,762
Deposits otherwise preferred	50,000	228,191	133,000	108,169
Due depositors, not preferred	3,086,247	2,512,752	3,027,440	2,476,957
Due to trust companies, banks and bankers	14,440	52,769	3,723	4,564
Bills payable	.....	150,000	100,000	850,000
Other liabilities	25,468	38,715	46,059	33,471
Total liabilities	$4,069,195	$3,908,575	$4,169,754	$4,254,859

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99. WORKERS' TRUST COMPANY, JOHNSON CITY

ELIOT SPALDING, *President*, [239 Main street; organized 1916] W. H. WINDUS, *Secretary*,
C. FRED JOHNSON, *Vice-President*, FRANK WINDUS. *Assistant treasurer*, A. M. CODDINGTON, *Assistant Treasurer*.

DIRECTORS

ELIOT SPALDING, C. FRED JOHNSON, W. H. WINDUS, WM. H. HILL, A. M. CODDINGTON, FRANK WINDUS. ALBERT H. BIXBY,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$427,209	$278,892	$416,340	$1,329,390
Private securities	31,600	44,175	22,770	20,350
Real estate owned	26,000	26,000	20,000	20,000
Mortgages owned	135,350	137,880	133,275	129,786
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	33,304	30,169	27,101	25,745
Loans and discounts secured by other collateral	140,971	141,349	140,538	140,119
Loans, discounts and bills purchased not secured by collateral	447,920	548,405	551,083	464,618
Overdrafts	1,588	14,148	5,563	788
Due from trust companies, banks and bankers	210,872	381,199	592,126	525,018
Specie	135,280	63,042	26,672	17,236
Other currency authorized by the laws of the United States	65,200	115,761	118,269	67,299
Cash items	100,664	64,192	6,609	4,395
Due from the Federal Reserve Bank of New York less offsets	.....	140,670	148,802	191,065
Assets not included in any of the above heads	6,504	6,002	6,004	4,003
Total resources	$1,762,462	$1,991,884	$2,215,152	$2,939,812

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LIABILITIES				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus, including all undivided profits	47,758	49,175	44,453	47,168
Preferred deposits, viz.:				
Deposits by the State of New York	18,000	18,000	18,000	18,000
Other deposits secured by pledge of assets	45,949	43,434	45,452	45,653
Deposits otherwise preferred	12,000	67,500	200,000	400,000
Due depositors, not preferred	1,507,521	1,609,791	1,774,491	1,482,343
Due to trust companies, banks and bankers	2,280	.....	.....	7,294
Other liabilities	28,954	103,984	32,756	839,354
Total liabilities	$1,762,462	$1,991,884	$2,215,152	$2,939,812

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100. THE YONKERS TRUST COMPANY, YONKERS

JOHN J. WALSH, *President*, [515 South Broadway; organized 1916] A. D. FERGUSON, *Vice-President*.
JOSEPH HACKETT, *Secretary*,

DIRECTORS

ROBERT BOETTGER, HENRY W. BOETTGER, BENJAMIN M. KAYE, JOHN J. WALSH, GOUVERNEUR MORRIS CARNOCHAN, ARTHUR D. FERGUSON, EUGENE H. GIBSON, BERT L. HASKINS, CHAS. C. HUBBELL, D. H. WILSON, Jr., FRANK HUDSON, JULIUS TACKMAN,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$115,000	$108,000	$135,000	$103,000
Private securities	107,305	135,305	106,305	154,246
Mortgages owned	44,000	44,000	44,000	44,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	5,000	7,000	26,000	25,000
Loans and discounts secured by other collateral	325,324	307,765	245,026	299,176
Loans, discounts and bills purchased not secured by collateral	201,780	207,116	168,863	174,475
Overdrafts	118	138	4	115
Due from trust companies, banks and bankers	72,317	46,410	55,727	108,245
Specie	2,124	2,630	3,813	3,064
Other currency authorized by the laws of the United States	21,000	27,300	28,022	22,984
Cash items	526	1,519	3,825	4,943
Assets not included in any of the above heads	9,116	14,420	58,952	50,112
Total resources	$903,610	$901,603	$875,537	$989,360

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LIABILITIES				
Capital	$150,000	$150,000	$150,000	$150,000
Surplus, including all undivided profits	57,041	60,392	58,089	43,989
Preferred deposits, viz.:				
Other deposits due as executor, administrator, guardian, receiver, trustee, committee, or depositary	1,132	1,118	.....	.....
Deposits by the State of New York	60,000	55,000	45,000	45,000
Other deposits secured by pledge of assets	.....	.....	56,000	.....
Due depositors, not preferred	616,174	514,690	512,937	572,647
Due to trust companies, banks and bankers	15,806	15,914	10,995	175,123
Bills payable	.....	.....	40,000	.....
Other liabilities	3,457	104,489	2,516	2,601
Total liabilities	$903,610	$901,603	$875,537	$989,360

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RESOURCES AND LIABILITIES OF TRUST COMPANIES AS REPORTED

The following table contains a summary statement of the resources and liabilities of the trust companies reporting to the Banking Department on the dates specified during the year 1918:

RESOURCES	Statement of condition Mar. 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stock and bond investments, viz.:				
Public securities	$468,785,222	$371,916,792	$500,397,669	$413,221,939
Private securities	366,829,467	349,365,702	338,065,692	335,721,543
Real estate owned	48,273,660	49,906,448	49,987,001	49,899,159
Mortgages owned	95,204,067	95,970,711	94,259,579	93,377,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	13,460,801	13,098,615	13,823,336	11,809,848
Loans and discounts secured by other collateral	874,233,852	826,489,709	847,217,133	1,042,921,704
Loans, discounts and bills purchased, not secured by collateral	542,463,542	617,745,286	578,585,903	521,322,959
Overdrafts	530,320	1,108,111	467,920	476,467
Due from trust companies, banks and bankers	166,690,367	155,991,700	141,600,583	155,108,006
Specie	26,245,565	18,998,765	15,794,369	13,874,275
Other currency authorized by the laws of the United States	22,252,494	27,478,997	29,578,034	28,233,821
Cash items, viz.: Bills and checks for the next day's clearings; other cash items	41,162,661	50,754,243	74,639,077	77,510,741
Due from the Federal Reserve Bank of New York, less offsets	208,011,078	213,501,065	192,440,817	192,033,330
Customers' liability on acceptances (per contra, see liabilities)	115,989,104	118,055,047	110,686,511	129,924,536
Other assets	93,871,216	134,855,222	139,121,128	156,836,330
Add for cents	52	45	47	51
Total	$3,084,003,468	$3,045,236,458	$3,126,664,799	$3,221,371,809
LIABILITIES				
Capital	$115,475,200	$119,925,200	$119,932,200	$119,932,200
Surplus (including all undivided profits)	182,213,087	182,267,102	185,527,925	188,886,678
Preferred deposits, viz.:				
Due New York State savings banks	74,752,220	60,737,737	50,952,810	42,822,563
Due New York State savings and loan associations, credit unions and land bank	974,513	999,796	962,379	961,750
Due as executor, administrator, guardian, receiver, trustee, committee or depositary	88,406,393	91,456,710	89,844,794	86,951,601
Deposits by the State of New York	19,757,653	15,502,376	11,518,037	12,607,788
Deposits by the Superintendent of Banks of State of New York	567,585	757,048	644,223	723,335
Other deposits secured by a pledge of assets	105,180,347	142,072,268	91,422,583	258,722,446
Deposits otherwise preferred	3,514,424	6,026,659	4,498,017	10,020,508
Due depositors, not preferred	1,926,322,469	1,911,699,361	1,947,504,942	1,902,905,685
Amount due trust companies, banks and bankers	256,377,503	210,889,470	229,336,304	203,375,178
Bills payable	31,840,950	77,837,043	150,908,592	90,336,679
Rediscounts	64,354,241	60,102,668	83,148,697	118,211,329
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	109,059,029	115,595,960	108,014,526	129,001,489
Other liabilities	105,207,802	49,367,015	52,398,123	55,912,529
Add for cents	52	45	47	51
Total	$3,084,003,468	$3,045,236,458	$3,126,664,799	$3,221,371,809
Total deposits	$2,475,853,107	$2,440,141,425	$2,426,734,875	$2,516,751,340

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DETAILED STATEMENT

OF THE CONDITION OF THE

Safe Deposit Companies in this State

ON THE

FIRST DAY OF JANUARY, 1919

As Compiled from Their Reports to the Superintendent of Banks

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1. THE ALBANY SAFE DEPOSIT AND STORAGE COMPANY, ALBANY

[Maiden lane and Lodge street; incorporated 1833]

OFFICERS

EDGAR C. LEONARD, President. A. PAGE SMITH, Treasurer.
DONALD McCREDIE, Vice-President. C. C. DeROUVILLE, Secretary.

DIRECTORS

G. C. LEONARD, DONALD McCREDIE, A. PAGE SMITH.
EDGAR C. LEONARD, GEO. A. WHITE, C. C. DeROUVILLE,
G. WM. McEWAN,

FINANCIAL

RESOURCES

Stock and bond investments, market value		$23,175 00
Real estate, cost, $51,550.79; estimated present value		51,550 79
Vaults and safes, cost, $38,087.50; estimated present value		38,087 50
Cash on hand		105 99
Safe rentals due and accrued		2,050 75
Silver storage due and accrued		2,450 35
Warehouse storage due and accrued		570 25
Other assets, viz.:		
Fur storage	$1,422 69	
Safe deposit	57 00	
Custodian service	118 51	
		1,598 20
		$119,588 83

LIABILITIES

Capital stock	$90,000 00
Other loans	622 81
Other liabilities, viz.: Accounts paid in advance	36 50
Excess of assets over liabilities	28,929 52
	$119,588 83

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$3,794 39
From rent of safes		15,327 05
From storage of valuables the safety of which is guaranteed by the company		6,466 08
From silver storage		2,653 70
From warehouse storage		1,752 00
From interest on loans, deposits and investments		967 40
From loans paid		1,622 81
From all other sources, viz.:		
Custodian service	$90 00	
Sale of wagon and sleigh	70 00	
Freights, etc.	167 52	
		327 52
		$32,910 95

PAYMENTS

For loans paid		$1,000 00
For interest on bonds, loans and mortgages		2 50
For dividends to shareholders		12,600 00
For expenses, viz.:		
Salaries	$9,845 35	
Taxes and repairs on building	3,287 55	
Other expenses	3,541 83	
		16,675 23
Other payments, viz.:		
Vaults and safes	$304 80	
Liberty Loan Bonds	2,000 00	
Freights — rebates, etc.	222 43	
		2,527 23
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		105 99
		$32,910 95

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2. ASTOR SAFE DEPOSIT COMPANY, NEW YORK CITY

[501 Fifth avenue; incorporated 1907]

OFFICERS

SEWARD PROSSER, President. WALDRON P. BELKNAP, Treasurer.
HENRY J. COCHRAN, Vice-President. JAMES L. NICHOLS, Secretary.

DIRECTORS

HENRY J. COCHRAN, THOMAS HILDT, GATES W. McGARRAH,
THOMAS COCHRAN, FRANCIS L. HINE, SEWARD PROSSER,
ALBERT H. WIGGIN.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$120,635 12
Vaults and safes, cost, $32,026.97; estimated present value		27,086 19
Furniture and fixtures, cost, $5,284.55; estimated present value		5,194 94
Cash on deposit with banks or other moneyed institutions		3,906 65
Safe rentals due and accrued		1,399 41
Other assets, viz.: Interest accrued		1,906 64
		$160,128 95

LIABILITIES

Capital stock		$100,000 00
Expenses incurred but unpaid, boxes ordered		4,290 00
Other liabilities, viz.:		
Accounts payable	31 00	
Rents unearned	10,067 02	
		10,098 02
Excess of assets over liabilities		45,740 93
		$160,128 95

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$986 34
From rent of safes		27,632 60
From interest on loans, deposits and investments		7,700 17
From stocks and bonds sold, par value $47,500. Amount received therefor		55,934 05
From all other sources, viz.: Loan		15,500 00
		$107,753 16

PAYMENTS

For loans paid		$23,000 00
For interest on bonds, loans and mortgages		533 82
For expenses, viz.:		
Salaries	$8,238 43	
Taxes and repairs on building	666 27	
		8,904 70
Other payments, viz.:		
Balance vault	$3,311 52	
Safe deposit boxes	3,612 00	
Furniture and equipment	183 81	
Expense account	14,242 54	
Stocks and bonds	44,396 88	
Refund of rents paid	161 24	
		71,407 99
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		3,906 65
		$107,753 16

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3. ATLANTIC SAFE DEPOSIT COMPANY, NEW YORK CITY

[49 Wall street; incorporated 1901]

OFFICERS

G. S. FLOYD-JONES, President. G. S. BREWSTER, VicePresident.
JOHN M. HOGAN, Secretary.

DIRECTORS

G. S. BREWSTER, BEVERLY CHEW, ANTON A. RAVEN,
D. CRAWFORD CLARK, S. R. BERTRON, GEO. J. GILLESPIE,
G. S. FLOYD-JONES, OTTO SARTORIUS.

FINANCIAL

RESOURCES

Bonds and mortgages	$14,000 00
Stock and bond investments, market value	133,827 50
Furniture and fixtures, cost, $1,100; estimated present value	900 00
Cash on deposit with banks or other moneyed institutions	9,260 30
Cash on hand	50 00
Safe rentals, silver storage and warehouse storage, due and accrued	1,836 15
Other assets, viz.: Interest accrued	1,621 71
	$161,495 66

LIABILITIES

Capital stock	$100,000 00
Expenses incurred but unpaid	108 81
Other liabilities, viz.: Rents unearned	12,500 00
Excess of assets over liabilities	48,886 85
	$161,495 66

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$6,822 18
From rent of that portion of the building not occupied by the company	600 00
From rent of safes, storage of valuables, silver storage and warehouse storage	30,339 79
From interest on loans, deposits and investments	7,074 23
From stocks and bonds sold, par value, $23,000. Amount received therefor	23,217 50
From loans paid	11,500 00
	$79,553 70

PAYMENTS

For dividends to shareholders		$6,000 00
For expenses, viz.:		
Salaries	$8,053 00	
Taxes	1,012 13	
Rent of building and other expenses	10,577 34	
		19,642 47
Other payments, viz.: Bonds purchased		44,600 93
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		9,310 30
		$79,553 70

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4. BANKERS' SAFE DEPOSIT COMPANY, NEW YORK CITY

[4 Wall street; incorporated 1880]

OFFICERS

CHARLES VAN ORDEN, President. JOSEPH S. MAXWELL, Treasurer.
GEORGE F. BAKER, JR., Vice-President.

TRUSTEES

JOSEPH S. MAXWELL, WM. FAHNESTOCK, CHARLES VAN ORDEN,
GEORGE F. BAKER, JR., ROBERT B. DODSON.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$160,800 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	373 67
	$177,802 49

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	77,802 49
	$177,802 49

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$1,479 11
From rent of safes	22,196 37
From interest on loans, deposits and investments	11,565 03
From stocks and bonds sold, par value $1,000. Amount received therefor	994 60
	$36,235 11

PAYMENTS

For dividends to shareholders		$20,000 00
For expenses, viz.:		
Salaries	$7,590 53	
Taxes and repairs on building	2,940 25	
Rent of building	2,400 00	
Other expenses	2,930 66	
		15,861 44
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		373 67
		$36,235 11

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5. BANK OF LONG ISLAND SAFE DEPOSIT COMPANY, JAMAICA, N. Y.

[359 Fulton street; incorporated 1917]

OFFICERS

SAMUEL R. SMITH, President. FRANKLIN A. ROGERS, Vice-Pres.
VALENTINE W. SMITH, Vice-Pres. GEORGE S. DOWNING, Treasurer.
WILLIS B. INGLEE, Secretary.

DIRECTORS

SAMUEL R. SMITH, FRANKLIN A. ROGERS, BERNARD D. FORSTER,
VALENTINE W. SMITH, WILLIS B. INGLEE, GEORGE S. DOWNING,
WILLIAM W. GILLEN.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$95,190 00
Vaults and safes, cost, $5,800; estimated present value	5,800 00
Cash on deposit with banks or other moneyed institutions	6,056 24
	$107,046 24

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	7,046 24
	$107,046 24

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$4,007 42
From rent of safes	8,920 00
From storage of valuables the safety of which is guaranteed by the company	675 24
From silver storage	129 80
From interest on loans, deposits and investments	4,585 00
	$18,317 46

PAYMENTS

For dividends to shareholders		$6,000 00
For expenses, viz.:		
Salaries	$2,400 00	
Taxes	50	
Rent of building	1,500 00	
Purchase of boxes	800 00	
Other expenses	1,560 72	
		6,261 22
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		6,056 24
		$18,317 46

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6. BROADWAY SAFE DEPOSIT COMPANY, NEW YORK CITY

[1 Madison avenue; incorporated 1902]

OFFICERS

M. J. O'BRIEN, Jr., President, HENRY REUBEL, Vice-President,
MAX WEISTEIN, Vice-President, CARL J. DEUTSCH, Treasurer.
CHAS. STRAUSS, Secretary.

DIRECTORS

M. J. O'BRIEN, Jr., C. J. DEUTSCH, GEO. B. M. HARVEY,
MAX WEISTEIN, CHAS. STRAUSS, HENRY REUBEL,
HENRY OLLESHEIMER.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$26,818 00
Real estate and vaults and safes, cost, $89,378.10; estimated present value	75,986 44
Furniture and fixtures, estimated present value	1,000 00
Cash on deposit with banks or other moneyed institutions	587 18
Safe rentals due and accrued	219 00
Silver storage due and accrued	168 00
	$104,778 62

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	4,778 62
	$104,778 62

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$886 81
From rent of safes	13,381 00
From warehouse storage	288 75
From interest on loans, deposits and investments	1,003 77
	$15,560 33

PAYMENTS

For expenses, viz.:		
Salaries	$4,916 00	
Taxes and repairs on building	463 12	
Rent of building	1,500 00	
Other expenses	2,326 03	
		$9,205 15
Other payments, viz.: Investments		5,768 00
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		587 18
		$15,560 33

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7. THE BRONX SAFE DEPOSIT COMPANY, NEW YORK CITY

[429 Tremont avenue; incorporated 1906]

OFFICERS

WILLIAM B. AITKEN, President, WILLIAM E. STEVENS, Treasurer,
JOHN S. SUTPHEN, Vice-President. F. BREEVOORT ALLIN, Secretary,
T. TASSO FISCHER, Vice-President.

DIRECTORS

W. B. AITKEN, T. T. FISCHER, P. B. LA ROCHE, Jr.,
F. B. ALLIN, EUGENE E. HINKLE, J. S. SUTPHEN.

FINANCIAL

RESOURCES

Real estate, cost, $142,000; estimated present value	$142,000 00
Vaults and safes and furniture and fixtures, cost, $34,724.95; estimated present value	34,724 95
Cash on deposit with banks or other moneyed institutions	9,655 59
Cash on hand	532 40
Other assets, viz.: Rents accrued	45 00
	$186,957 94

LIABILITIES

Capital stock	$110,000 00
Loans secured by bond and mortgage	70,000 00
Interest due and accrued on loans	991 67
Excess of assets over liabilities	5,966 27
	$186,957 94

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$10,115 21
From rent of that portion of the building not occupied by the company	7,725 03
From rent of safes	6,420 20
From silver storage	253 50
From interest on loans, deposits and investments	464 07
From stocks and bonds sold, par value $1,000. Amount received therefor	1,050 00
	$26,028 01

PAYMENTS

For interest on bonds, loans and mortgages		$3,383 33
For expenses, viz.:		
Salaries	$2,430 62	
Taxes and repairs on building	5,057 11	
Other expenses	2,112 96	
		9,600 69
Other payments, viz.: Safe deposit boxes		2,856 00
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		10,187 99
		$26,028 01

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8. BROOKLYN CITY SAFE DEPOSIT COMPANY, BROOKLYN

[177–179 Montague street; incorporated 1872]

OFFICERS

DAVID H. LANMAN, President. GEORGE W. CHAUNCEY, Vice-President.
FRANK O. EDGERTON, Secretary.

DIRECTORS

WILLARD P. SCHENCK, HORACE C. DUVAL, FRANK J. W. DILLER,
GEORGE W. CHAUNCEY, JOSEPH E. OWNES, W. McDONALD, JR.,
DAVID H. LANMAN.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$130,309 00
Cash on deposit with banks or other moneyed institutions	550 19
Cash on hand	309 50
Safe rentals due and accrued	923 76
Silver storage due and accrued	2,002 15
Other assets, viz.: Accrued interest	1,161 58
	$135,256 18

LIABILITIES

Capital stock	$100,000 00
Expenses incurred but unpaid	416 75
Other liabilities, viz.: Unearned safe rentals and storage charges	10,899 72
Excess of assets over liabilities	23,939 71
	$135,256 18

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$1,704 24
From rent of safes		21,704 39
From storage of valuables the safety of which is guaranteed by the company		3,217 72
From interest on loans, deposits and investments		6,510 89
From all other sources, viz.:		
New locks	$22 00	
Expressage	42 75	
		64 75
		$33,201 99

PAYMENTS

For dividends to shareholders		$6,000 00
For expenses, viz.:		
Salaries	$10,671 74	
Rent of building	6,000 00	
Other expenses	2,613 83	
		19,285 57
Other payments, viz.:		
Bonds	$7,000 00	
Refund safe rentals	52 23	
Refund storage charges	4 50	
		7,056 73
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		859 69
		$33,201 99

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9. CENTRAL SAFE DEPOSIT COMPANY OF OSSINING, OSSINING, N. Y.

[Pleasant square; incorporated 1908]

OFFICERS

C. TOWNSEND YOUNG, President, DUDLEY B. HOLBROOK, Treasurer,
GEORGE HYATT, Vice-President, O. J. TEN HAGEN, Secretary.

DIRECTORS

C. T. YOUNG, W. F. FOSHAY, JACOB CHADEAYNE,
F. L. YOUNG, D. B. HOLBROOK, F. BRANDRETH,
E. A. BARTO, W. A. MINER, O. J. TEN HAGEN,
A. B. MURRAY, Jr., GRIFFIN S. HILLIKER, LEONARD A. BALLARD.
GEO. HYATT,

FINANCIAL

RESOURCES

Bonds and mortgages	$10,200 00
Stock and bond investments, market value	2,142 50
Real estate, cost, $3,650; estimated present value	3,650 00
Cash on deposit with banks or other moneyed institutions	719 13
Silver storage due and accrued	119 00
	$16,830 63

LIABILITIES

Capital stock	$10,000 00
Expenses incurred but unpaid	162 00
Excess of assets over liabilities	6,668 63
	$16,830 63

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$696 02
From rent of safes	1,367 83
From silver storage	295 25
From interest on loans, deposits and investments	750 74
From all other sources, viz.: Brooklyn Rapid Transit note	300 00
	$3,409 84

PAYMENTS

For dividends to shareholders		$800 00
For expenses, viz.:		
Salaries	$100 00	
Taxes and repairs on building	370 76	
Rent of building	324 00	
Other expenses	595 95	
		1,390 71
Other payments, viz.: Liberty Bond		500 00
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		719 13
		$3,409 84

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10. CENTRAL UNION SAFE DEPOSIT COMPANY, NEW YORK CITY

[425 Fifth avenue; incorporated 1907 as Union Trust Safe Deposit Company]

OFFICERS

W. McMASTER MILLS, President. ERNEST H. COOK, Treasurer.
RICHARD DELAFIELD, Vice-President.

DIRECTORS

RICHARD DELAFIELD, FRED DE P. FOSTER, BERNHARD BEINECKE,
WM. M. V. HOFFMAN, W. McMASTER MILLS.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$8,250 00
Vaults and safes, cost, $146,863.27; estimated present value		109,950 00
Cash on deposit with banks or other moneyed institutions		5,437 52
Safe rentals due and accrued		1,109 90
Silver storage due and accrued		1,291 16
		$126,038 58

LIABILITIES

Capital stock		$100,000 00
Expenses incurred but unpaid		2,600 00
Other liabilities, viz.:		
Taxes accrued	$1,937 71	
Safe rentals paid in advance	14,489 03	
		16,426 74
Excess of assets over liabilities		7,011 84
		$126,038 58

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$1,778 39
From rent of safes		31,332 61
From silver storage		3,814 98
From interest on loans, deposits and investments		47 84
From loans paid		800 00
From all other sources, viz.:		
Sundry income	$1,697 98	
Expressage	247 50	
		1,945 48
		$39,719 30

PAYMENTS

For loans paid		$800 00
For bonds purchased		4,250 00
For interest on bonds, loans and mortgages		2 00
For dividends to shareholders		4,000 00
For expenses, viz.:		
Salaries	$11,550 50	
Taxes	2,676 25	
Rent of building	8,000 00	
Other expenses	3,000 30	
		25,227 05
Other payments, viz.: Expressage		2 73
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		5,437 52
		$39,719 30

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11. CITIZENS COMMERCIAL SAFE DEPOSIT CO., BUFFALO, N. Y.

[1 Ellicott Square; incorporated 1899 as Security Safe Deposit Company]

OFFICERS

ROY H. GRIFFIN, President. WILLIAM F. CHASE, Treasurer.
NORMAN A. MACDONALD, Vice-Pres. GASTON ROSENSTIEL, Secretary.
LEONARD W. SMITH, Asst. Secretary.

DIRECTORS

EDWARD B. HOLMES, N. A. MACDONALD, FRANK E. WATTLES,
LAURENS ENOS, ROY H. GRIFFIN, J. H. McNULTY,
WM. H. CROSBY,

FINANCIAL

RESOURCES

Stock and bond investments, market value		$8,800 00
Vaults and safes and furniture and fixtures, cost, $151,811.39; estimated present value		166,367 77
Cash on deposit with banks or other moneyed institutions		66 34
Cash on hand		50 00
Safe rentals due and accrued		3,493 97
Silver storage due and accrued		1,042 93
Warehouse storage due and accrued (cold storage for furs)		5,130 61
Other assets, viz.:		
Amount held for accounts charged off	$22 00	
Insurance (unearned premiums)	858 53	
Auto tires purchased but not used	331 05	
Sundries	14 64	
		1,226 22
		$186,177 84

LIABILITIES

Capital stock		$150,000 00
Other loans		5,000 00
Other liabilities, viz.:		
Reserve for bad debts	$18 37	
Reserve for depreciation of property	15,000 00	
Reserve for refrigeration charges	500 00	
		15,518 37
Excess of assets over liabilities		15,659 47
		$186,177 84

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$2,182 58
From rent of that portion of the building not occupied by the company		1,083 42
From rent of safes		12,385 35
From silver storage		1,105 25
From warehouse storage (cold storage for furs)		17,437 80
From interest on loans, deposits and investments		403 15
From all other sources, viz.:		
Sundries	$251 00	
For light, auto service, etc.	1,181 44	
Loans	6,000 00	
		7,432 44
		$42,029 99

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PAYMENTS

For loans paid		$1,000 00
For interest on bonds, loans and mortgages		112 83
For dividends to shareholders		9,000 00
For expenses, viz.:		
Salaries	$9,364 87	
Taxes and repairs on building	1,579 92	
Rent of building	4,000 00	
Other expenses	4,622 12	
		19,566 91
Other payments, viz.:		
Equipment	$10,316 51	
Insurance	1,447 45	
Sundries	437 05	
Refund	27 90	
		12,228 91
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		121 34
		$42,029 99

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12. CITY SAFE DEPOSIT COMPANY OF ALBANY, N. Y.

[100 State street; incorporated 1903]

OFFICERS

WM. S. HACKETT, President,
G. Y. LANSING, Vice-President,
HORACE S. BELL, Treasurer,
WILLIAM D. WADE, Secretary.

DIRECTORS

CHAS. W. REYNOLDS, GERRIT Y. LANSING, HORACE S. BELL, PARKER CORNING, WM. S. HACKETT, ALBERT HESSBERG, LEWIS R. PARKER, W. W. BATCHELDER, JAMES C. FARRELL, GEO. W. STEDMAN, WILLIAM S. DYER, WM. J. NELLIS, JACOB S. FRIEDMAN.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$37,096 25
Vaults and safes, cost, $43,762.38; estimated present value		37,347 91
Furniture and fixtures, cost, $3,770.92; estimated present value		5 00
Cash on deposit with banks or other moneyed institutions		3,641 14
Cash on hand		20 00
Safe rentals due and accrued		1,290 20
Silver storage due and accrued		431 00
Warehouse storage due and accrued		577 25
Other assets, viz.:		
Accrued interest	$479 68	
Automobile	800 00	
		1,279 68
		$81,688 43

LIABILITIES

Capital stock	$50,000 00
Excess of assets over liabilities	31,688 43
	$81,688 43

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$2,899 96
From rent of safes	13,396 47
From storage of valuables the safety of which is guaranteed by the company	3,823 50
From silver storage	587 85
From interest on loans, deposits and investments	2,039 47
From stocks and bonds sold, par value $1,000; amount received therefor	1,000 00
	$23,747 25

PAYMENTS

For dividends to shareholders		$6,000 00
For expenses, viz.:		
Salaries	$4,511 50	
Rent of building	1,200 00	
Other expenses	2,376 37	
		8,087 87
Other payments, viz.:		
Bonds	$2,941 49	
Deposit boxes	911 35	
Automobile	1,055 17	
Taxes	1,090 23	
		5,998 24
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		3,661 14
		$23,747 25

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13. COLONIAL BANK SAFE DEPOSIT COMPANY, NEW YORK CITY

[441 Columbus avenue; incorporated 1912]

OFFICERS

ALEXANDER WALKER, President, ALEXANDER C. WALKER, Secretary.
EDWIN W. OBVIS, Vice-President, GEORGE S. CARR, Treasurer.

DIRECTORS

ALEXANDER WALKER, GEORGE S. CARR, AUGUSTUS W. KELLEY,
EDWIN W. OBVIS, ALEXANDER C. WALKER.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$23,700 00
Vaults and safes, cost, $99,405.80; estimated present value		66,000 00
Furniture and fixtures, cost, $19,910.70; estimated present value		1,150 00
Cash on deposit with banks or other moneyed institutions		6,078 53
Other assets, viz.:		
Vault door	$6,000 00	
Automobile	1,726 50	
		7,726 50
		$104,655 03

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	4,655 03
	$104,655 03

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$3,173 90
From rent of safes	46,038 45
From silver storage	8,562 55
From interest on loans, deposits and investments	1,775 00
From stocks and bonds sold, par value $20,000. Amount received therefor	19,237 50
	$78,787 40

PAYMENTS

For expenses, viz.:		
Salaries	$9,811 97	
Taxes and repairs on building	1,316 16	
Rent of building	18,991 62	
Other expenses	2,596 19	
		$32,715 94
Other payments, viz.:		
Insurance	$1,466 82	
Electric protection	3,239 50	
Equipment and improvements	35,286 61	
		39,992 93
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		6,078 53
		$78,787 40

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14. 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, JOHN F. GALVIN, G. J. BAUMANN,
A. L. ERLANGER, KNEELAND MOORE.

FINANCIAL

RESOURCES

Bonds and mortgages	$39,000 00
Stock and bond investments, market value	67,500 00
Vaults and safes, cost, $43,900 estimated present value	23,900 00
Cash on deposit with banks or other moneyed institutions	2,145 52
Other assets, viz.: Reserved for new safes	1,995 00
	$134,540 52

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	34,540 52
	$134,540 52

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$21,847 34
From rent of safes	9,951 19
From storage of valuables the safety of which is guaranteed by the company	210 50
From interest on loans, deposits and investments	5,131 36
From stocks and bonds sold, par value $2,250. Amount received therefor	2,300 25
	$39,440 64

PAYMENTS

For expenses, viz.:		
Salaries	$2,129 07	
Taxes and repairs on building	988 26	
Rent of building	4,000 00	
Other expenses	954 34	
		$8,071 67
Other payments, viz.:		
Refund to customers	$21 50	
Opening safes	201 95	
U. S. certificate of indebtedness	5,000 00	
Bonds and mortgages	24,000 00	
		29,223 45
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		2,145 52
		$39,440 64

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15. CORN EXCHANGE SAFE DEPOSIT COMPANY, NEW YORK CITY

[13 William street; incorporated 1912]

OFFICERS

WILLIAM A. NASH, President, RICHARD D. BROWN, Vice-President,
WALTER E. FREW, Vice-President, WARD C. PITKIN, Treasurer,

DIRECTORS

WILLIAM A. NASH, WILLIAM H. NICHOLS, DAVID BINGHAM.
WALTER E. FREW, CLARENCE H. KELSEY,

FINANCIAL

RESOURCES

Vaults and safes, furniture and fixtures, cost, $390,000.97; estimated present value		$315,823 46
Cash on deposit with banks or other moneyed institutions		7,602 15
Other assets, viz.:		
War Savings Stamps	$100 00	
Managers fund	50 00	
		150 00
		$323,575 61

LIABILITIES

Capital stock	$300,000 00
Other loans	10,000 00
Other liabilities, viz.: Federal Safe Deposit Co., stock outstanding	5,000 00
Excess of assets over liabilities	8,575 61
	$323,575 61

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$1,634 40
From rent of safes		91,159 74
From storage of valuables the safety of which is guaranteed by the company		9,941 68
From interest on loans, deposits and investments		459 72
From stocks and bonds sold, par value $10,000. Amount received therefor		9,912 50
From all other sources, viz.:		
Loan	$20,000 00	
Miscellaneous	71 60	
		20,071 60
		$133,179 64

PAYMENTS

For loans paid		$10,000 00
For interest on bonds, loans and mortgages		206 66
For dividends to shareholders		15,000 00
For expenses, viz.:		
Salaries	$26,501 76	
Taxes and repairs on building	2,759 34	
Rent of building	18,841 68	
Other expenses	11,030 87	
		60,133 65
Other payments, viz.:		
Vault and fixtures	$27,383 08	
Extra compensation	3,995 00	
Employees profit sharing fund	8,675 20	
War Savings Stamps	100 00	
Refunds	83 90	
		40,237 18
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		7,602 15
		$133,179 64

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16. COUNTY SAFE DEPOSIT COMPANY, WHITE PLAINS

[162–164 Main street; incorporated 1913]

OFFICERS

C. P. YOUNG, Vice-President, H. B. VINCENT, Secretary,
C. R. AGNEW, Vice-President, J. DOUGLASS MEAD, Asst. Secretary.

DIRECTORS

CORNELIUS R. AGNEW, ELIAS W. DUSENBERRY, C. P. YOUNG,
RUSSELL MARSTON, H. B. VINCENT, WILLIAM A. DUNCAN.
J. DOUGLASS MEAD, FREDERICK GELLER, WILSON BROWN, JR.,
DAVID CROMWELL,

FINANCIAL

RESOURCES

Bonds and mortgages	$2,000 00
Vaults and safes, cost, $11,300; estimated present value	11,300 00
Cash on deposit with banks or other moneyed institutions	1,079 07
Safe rentals due and accrued	170 00
Silver storage due and accrued	273 76
	$14,822 83

LIABILITIES

Capital stock	$10,000 00
Excess of assets over liabilities	4,822 83
	$14,822 83

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$572 09
From rent of safes	1,405 30
From silver storage	286 50
From interest on loans, deposits and investments	103 52
	$2,367 41

PAYMENTS

For expenses, viz.:		
Salaries	$235 00	
Rent of building	200 00	
Other expenses	163 91	
		598 91
Other payments, viz.:		
Vault construction	$146 13	
Insurance	43 30	
Bond and mortgage	500 00	
		689 43
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		1,079 07
		$2,367 41

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17. EMPIRE CITY SAFE DEPOSIT COMPANY, NEW YORK CITY

[160 Fifth avenue; incorporated 1905.]

OFFICERS

B. J. GREENHUT, President,
SYDNEY H. HERMAN, Vice-President,
SAMUEL KRIDEL, Vice-President,
EDWARD SEARLE, Secretary,
ADOLPH V. CARLSON, Asst. Sec.
LOUIS J. WEIL, Treasurer.

DIRECTORS

B. J. GREENHUT, JOSEPH HORNTHAL, W. A. GILLESPIE, SAMUEL KRIDEL, HERBERT S. MARTIN, JACOB A. STEIN, S. LEVY, H. H. VREELAND, D. J. WEIL, S. H. HERMAN.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$34,184 00
Vaults and safes, cost, $81,318.75; estimated present value	68,000 00
Furniture and fixtures, cost, $1,146.75; estimated present value	1 00
Cash on deposit with banks or other moneyed institutions	3,483 96
Safe rentals due and accrued	860 87
Silver storage due and accrued	729 89
Warehouse storage due and accrued	115 15
Other assets, viz.: Interest accrued	457 90
	$107,832 77

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	7,832 77
	$107,832 77

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$1,454 44
From rent of that portion of the building not occupied by the company	2,500 00
From rent of safes	15,170 29
From silver storage	510 77
From warehouse storage	510 75
From interest on loans, deposits and investments	1,496 90
From all other sources, viz.: Sundries	58 21
	$21,701 36

PAYMENTS

For expenses, viz.:		
Salaries	$6,454 67	
Taxes and repairs on building	635 65	
Rent of building	3,000 00	
Other expenses	3,796 37	
		$13,936 69
Other payments, viz.:		
Safes purchased	$2,237 74	
Bonds	2,000 00	
Cartage and packing	35 69	
Rebate on safe deposit box	7 28	
		4,280 71
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		3,483 96
		$21,701 36

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18. EMPIRE SAFE DEPOSIT COMPANY, NEW YORK CITY

[120 Broadway; incorporated 1913]

OFFICERS

LE ROY W. BALDWIN, President.
JOHN B. RUSSELL, Vice-President.
W. H. ENGLISH, Vice-President.
PAUL H. HUDSON, Secretary.
W. B. BALDWIN, Treasurer.
EDWARD C. WILSON, Asst. Treasurer.
AMBROSE M. THAYER, Asst. Secretary.
ORIE R. KELLY, Asst. Treasurer.

DIRECTORS

LE ROY W. BALDWIN,
W. B. BALDWIN,
WM. H. ENGLISH,
C. VANDERBILT BARTON,
CHAS. H. ZEHNDER,
HENRY P. TALMADGE,
AUGUST HECKSCHER,
LEWIS L. DUNHAM,
T. COLEMAN DU PONT,
L. L. GILLESPIE,
JOHN H. ISELIN,
C. DE L. OELRICHS,
CHARLES M. SCHWAB,

FINANCIAL

RESOURCES

Stock and bond investments, market value	$15,000 00
Vaults and safes, cost, $94,723.37; estimated present value	94,723 37
Cash on deposit with banks or other moneyed institutions	27,196 82
Cash on hand	100 00
Other assets, viz.: Accrued interest	97 41
	$137,117 60

LIABILITIES

Capital stock	$100,000 00
Other liabilities, viz.: Equitable Building Corporation	27,190 98
Excess of assets over liabilities	9,926 62
	$137,117 60

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$20,337 63
From rent of safes		54,334 19
From silver storage		1,655 01
From interest on loans, deposits and investments		860 09
From all other sources, viz.:		
Miscellaneous income	$63 85	
Rent of vaults	11,133 32	
		11,197 17
		$88,384 09

PAYMENTS

For expenses, viz.:		
Salaries	$26,064 28	
Taxes and repairs on building	1,061 93	
Rent of building	21,976 85	
Other expenses	6,415 36	
		$55,458 42
Other payments, viz.:		
Bonds	$5,000 00	
Equipment	628 85	
		5,628 85
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		27,296 82
		$88,384 09

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19. THE EQUITABLE SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[43–49 Exchange place; incorporated 1909]

OFFICERS

ALVIN W. KRECH, President. FRANK E. RYON, Secretary.
R. BRITTINGHAM, Vice-President.

DIRECTORS

ALVIN W. KRECH, RUSSELL BRITTINGHAM, HENRY E. COOPER,
LYMAN RHOADES, A. S. POST, HENRY R. WINTHROP,
R. R. HUNTER.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$12,530 00
Vaults and safes, furniture and fixtures, cost, $306,250.92; estimated present value		198,628 21
Cash on deposit with banks or other moneyed institutions		1,984 57
Cash on hand		50 00
Safe rentals due and accrued		4,756 00
Silver storage due and accrued		182 20
Other assets, viz.: Interest accrued		168 33
		$218,299 31

LIABILITIES

Capital stock		$200,000 00
Other loans		8,000 00
Excess of assets over liabilities		10,299 31
		$218,299 31

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$15,420 13
From rent of safes		71,745 66
From silver storage		757 00
From interest on loans, deposits and investments		1,453 09
From stocks and bonds sold, par value $22,000. Amount received therefor		21,266 63
From loans paid		32,400 00
From all other sources, viz.:		
Interest accrued	$383 11	
New capital	50,000 00	
		50,383 11
		$193,425 62

PAYMENTS

For loans paid		$24,400 00
For interest on bonds, loans and mortgages		158 32
For dividends to shareholders		11,583 33
For expenses, viz.:		
Salaries	$33,317 14	
Taxes and repairs on building	1,208 75	
Rent of building	5,000 00	
Other expenses	6,899 91	
		46,425 80
Other payments, viz.:		
Extra compensation	$4,978 39	
New vaults	103,628 21	
Rentals paid in advance	217 00	
		108,823 60
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		2,034 57
		$193,425 62

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20. THE FARMERS' SAFE DEPOSIT COMPANY, NEW YORK CITY

[475 Fifth avenue; incorporated 1915]

OFFICERS

EDWIN S. MARSTON, President.
SAMUEL SLOAN, Vice-President.
AUGUSTUS V. HEELY, Secretary.
HORACE F. HOWLAND, Asst. Secretary.
JAMES B. LITTLE, Asst. Secretary.
WM. A. WILSON, Asst. Secretary.

DIRECTORS

EDWIN S. MARSTON, SAMUEL SLOAN, AUGUSTUS V. HEELY, WILLIAM B. CARDOZO, CORNELIUS R. AGNEW, HORACE F. HOWLAND.

FINANCIAL

RESOURCES

Bonds and mortgages	$100,000 00
Stock and bond investments, market value	16,545 00
Cash on deposit with banks or other moneyed institutions	6,355 53
Safe rentals due and accrued	777 91
Silver and warehouse storage due and accrued	23 00
	$123,701 44

LIABILITIES

Capital stock	$100,000 00
Other liabilities, viz.: Safe rentals unearned	6,837 67
Excess of assets over liabilities	16,863 77
	$123,701 44

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$3,813 29
From rent of safes	11,133 03
From silver and warehouse storage	148 00
From interest on loans, deposits and investments	5,568 34
	$20,662 66

PAYMENTS

For expenses, viz.:		
Salaries	$4,545 40	
Rent of building	3,200 00	
Other expenses	2,561 73	
		$10,307 13
Other payments, viz.: Bonds purchased		4,000 00
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		6,355 53
		$20,662 66

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21. FIDELITY SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[1 Hudson street; incorporated 1917]

OFFICERS

SAMUEL S. CONOVER, President. ANDREW H. MARS, Secretary.
HAMPDEN E. TENNER, Vice-Pres. ARTHUR W. MELLEN, Asst. Sec.

DIRECTORS

SAMUEL S. CONOVER, JAMES H. KILLOUGH, HAMPDEN E. TENER,
ADOLPH KASTOR, D. W. WHITMORE, JR.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$95,235 00
Vaults and safes, cost, $23,927.20; estimated present value	22,000 00
Cash on deposit with banks or other moneyed institutions	2,195 09
Safe rentals due and accrued	177 50
Other assets, viz.: Accrued interest	511 95
	$120,119 54

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	20,119 54
	$120,119 54

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$23,573 50
From rent of safes		8,887 55
From warehouse storage		26 25
From interest on loans, deposits and investments		5,015 94
From stocks and bonds sold, par value $85,000. Amount received therefor		83,767 00
From all other sources, viz.:		
Bonds depreciation and charge off	$2,483 00	
Vault depreciation and charge off	927 20	
Accrued interest	3,415 11	
		6,825 31
		$128,095 55

PAYMENTS

For expenses, viz.:		
Salaries	$2,530 00	
Rent of building	1,500 00	
Other expenses	1,438 45	
		$5,468 45
Other payments, viz.:		
Vault	$1,427 20	
Bonds and stocks	111,829 75	
Accrued interest	3,764 86	
Profit and loss	3,410 20	
		120,432 01
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		2,195 09
		$128,095 55

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22. FIFTH AVENUE SAFE DEPOSIT COMPANY, NEW YORK CITY

[250 Fifth avenue; incorporated 1883]

OFFICERS

EDWARD H. PEASLEE, President. WM. A. SIMONSON, Treasurer.
JAMES A. STILLMAN, Vice-President. WM. J. STURZENEGGER, Secretary.

TRUSTEES

JAMES A. STILLMAN, LOUIS M. STARR, EDWARD H. PEASLEE,
WM. A. SIMONSON, H. B. DOMINICK.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$131,010 00
Vaults and safes, cost, $54,493; estimated present value		10,000 00
Cash on deposit with banks or other moneyed institutions		5,197 30
		$146,207 30

LIABILITIES

Capital stock		$100,000 00
Other loans		4,000 00
Other liabilities, viz.:		
Unpaid dividends	$4,000 00	
Rent accrued	1,166 67	
		5,166 67
Excess of assets over liabilities		37,040 63
		$146,207 30

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$5,464 64
From rent of safes		31,179 81
From interest on loans, deposits and investments		5,373 28
From stocks and bonds sold, par value $200,000. Amount received therefor		200,000 00
From all other sources, viz.:		
Opening safes and keys	$91 80	
Borrowed money	4,000 00	
		4,091 80
		$246,109 53

PAYMENTS

For loans paid		$500 00
For dividends to shareholders		11,000 00
For expenses, viz.:		
Salaries	$11,110 60	
Taxes	1,197 96	
Rent of building	7,000 00	
Other expenses	2,907 67	
		22,216 23
Other payments, viz.:		
Safe deposit boxes	$2,196 00	
Bonds	205,000 00	
		207,196 00
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		5,197 30
		$246,109 53

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23. FRANKLIN SAFE DEPOSIT COMPANY, BROOKLYN

[166 Montague street; incorporated 1891]

OFFICERS

EDWARD C. DELAFIELD, President. CROWELL HADDEN, Vice-President.
THORNTON GERRISH, Treasurer.

TRUSTEES

CROWELL HADDEN, EDWARD C. DELAFIELD, CALVIN TRUESDALE,
MARTIN JOOST, SIDNEY R. KENNEDY, W. T. DIEFENDORF,
JOHN HILL MORGAN, THORNTON GERRISH, R. E. PRENTISS,
EDWIN PACKARD, BAYARD S. LITCHFIELD, FREDERIC T. PARSONS,
JOHN S. ROGERS.

FINANCIAL

RESOURCES

Bonds and mortgages	$33,750 00
Stock and bond investments, market value	48,575 00
Vaults and safes and furniture and fixtures, cost, $69,679.60; estimated present value	39,500 00
Cash on deposit with banks or other moneyed institutions	2,133 38
	$123,958 38

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	23,958 38
	$123,958 38

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$3,482 56
From rent of safes	22,344 38
From storage of valuables the safety of which is guaranteed by the company	3,077 10
From warehouse storage	6 00
From interest on loans, deposits and investments	3,926 05
From stocks and bonds sold, par value $12,000. Amount received therefor	8,371 00
From loans paid	2,550 00
	$43,757 09

PAYMENTS

For dividends to shareholders		$8,000 00
For expenses, viz.:		
Salaries	$8,981 93	
Rent of building	6,794 17	
Other expenses	3,347 61	
		19,123 71
Other payments, viz.: Bond and mortgage		14,500 00
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		2,133 38
		$43,757 09

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24. GARFIELD SAFE DEPOSIT COMPANY, NEW YORK CITY

[7 West Twenty-third street; incorporated 1888]

OFFICERS

RUEL W. POOR, President. WM. CRAWFORD, Vice-President.
L. A. BEVIN, Vice-President. GEO. D. WEEKS, Treasurer.

DIRECTORS

LEANDER A. BEVIN, HENRY B. FISHER, RUEL W. POOR,
WILLIAM CRAWFORD, EDWARD HOLBROOK, GEORGE D. WEEKS,
ELMER A. DARLING, THOS. E. KIRBY, CHARLES S. WILLS.

FINANCIAL

RESOURCES

Bonds and mortgages		$37,819 05
Vaults and safes, cost, $88,956.48; estimated present value		88,000 00
Furniture and fixtures, cost, $41,682.87; estimated present value		27,000 00
Cash on deposit with banks or other moneyed institutions		2,957 11
Cash on hand		29 57
Safe rentals due and accrued		4,340 55
Silver storage due and accrued		3,603 15
Warehouse storage due and accrued		352 90
		$164,102 33

LIABILITIES

Capital stock		$150,000 00
Expenses incurred but unpaid		497 50
Other liabilities, viz.:		
Taxes accrued	$724 90	
Salaries accrued	68 25	
Reserve	5,000 00	
		5,793 15
Excess of assets over liabilities		7,811 68
		$164,102 33

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions, January 1, 1918, before transactions of the day		$1,251 80
From rent of safes		44,356 35
From storage of valuables the safety of which is guaranteed by the company and from silver and warehouse storage		6,704 69
From interest on loans, deposits and investments		1,846 05
From all other sources, viz.:		
Locks and keys	$223 50	
Telephone	3 20	
Electric current	263 43	
		490 13
		$54,649 02

PAYMENTS

For dividends to shareholders		$11,250 00
For expenses, viz.:		
Salaries	$15,868 85	
Taxes and repairs on building	1,185 97	
Rent of building	10,000 00	
Other expenses	8,357 52	
		35,412 34
Other payments, viz.: Bonds		5,000 00
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		2,986 68
		$54,649 02

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25. GREENWICH SAFE DEPOSIT COMPANY, NEW YORK CITY

[135 William street; incorporated 1913]

OFFICERS

H. WARD FORD, President. FRANK HAMMOND, Treasurer.
ALEXANDER WALKER, Vice-President.

DIRECTORS

H. WARD FORD, FRANK HAMMOND, EDWIN W. ORVIS,
HENRY R. CARSE, ALEXANDER WALKER.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$45,245 00
Vaults and safes, cost, $61,374.35; estimated present value	56,500 00
Cash on deposit with banks or other moneyed institutions	1,636 96
Safe rentals due and accrued	1,055 00
	$104,436 96

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	4,436 96
	$104,436 96

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$1,708 86
From rent of safes	17,670 88
From interest on loans, deposits and investments	1,977 51
From stocks and bonds sold, par value $21,000. Amount received therefor	22,548 74
	$43,905 99

PAYMENTS

For expenses, viz.:		
Salaries	$7,212 67	
Taxes and repairs on building	1,243 00	
Rent of building	4,299 96	
Other expenses	3,139 05	
		$15,894 68
Other payments, viz.:		
Liberty Bonds	$25,000 00	
Safe deposit boxes	1,374 35	
		26,374 35
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		1,636 96
		$43,905 99

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26. GUARANTY SAFE DEPOSIT COMPANY, NEW YORK CITY

[513 Fifth avenue; incorporated 1912]

OFFICERS

ALEXANDER J. HEMPHILL, President. WALTER MEACHAM, Treasurer.
CHARLES H. SABIN, Vice-President. CHARLES M. BILLINGS, Secretary.
L. D. STANTON, Asst. Secretary.

DIRECTORS

EDWARD J. BERWIND, ALEX. J. HEMPHILL, THOMAS W. LAMONT,
HENRY P. DAVISON, A. D. JUILLIARD, CHARLES H. SABIN,
ALBERT H. WIGGIN.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$9,600 00
Vaults and safes, cost, $256,549.43; estimated present value		192,303 52
Cash on deposit with banks or other moneyed institutions		38,916 08
Safe rentals due and accrued		3,155 00
Other assets, viz.: Interest accrued		106 26
		$244,080 86

LIABILITIES

Capital stock		$200,000 00
Other liabilities, viz.:		
Taxes accrued	$305 50	
Advance rentals	25,182 34	
		25,487 84
Excess of assets over liabilities		18,593 02
		$244,080 86

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$74,961 38
From rent of safes		59,399 36
From interest on loans, deposits and investments		1,977 50
From stocks and bonds sold, par value $35,000. Amount received therefor		35,000 00
		$171,338 24

PAYMENTS

For expenses, viz.:		
Salaries	$14,267 75	
Taxes and repairs on building	1,351 62	
Rent of building	16,620 00	
Other expenses	11,988 30	
		$44,227 67
Other payments, viz.:		
U. S. certificates	$35,401 30	
Liberty Bonds	9,703 85	
Vault and equipment	42,138 36	
Unearned rentals	950 98	
		88,194 49
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		38,916 08
		$171,338 24

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27. THE HANOVER SAFE DEPOSIT COMPANY, NEW YORK CITY

[5 Nassau street; incorporated 1903]

OFFICERS

WILLIAM WOODWARD, President. HENRY R. CARSE, Treasurer.
ERNEST ISELIN, Vice-President. EUGENE A. VAN NEST, Secretary.
HERBERT T. MAGRUDER, Asst. Secy.

DIRECTORS

WM. WOODWARD, HENRY R. CARSE, SAMUEL T. PETERS,
WILLIAM W. BARBOUR, ERNEST ISELIN.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$5,415 00
Vaults and safes, cost, $200,000; estimated present value	200,000 00
Cash on deposit with banks or other moneyed institutions	1,455 28
Safe rentals due and accrued	525 00
	$207,395 28

LIABILITIES

Capital stock	$200,000 00
Excess of assets over liabilities	7,395 28
	$207,395 28

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$5,367 72
From rent of safes		61,587 89
From interest on loans, deposits and investments		121 11
From all other sources, viz.: Locks, keys, etc		1,390 60
		$68,467 32

PAYMENTS

For dividends to shareholders		$12,000 00
For expenses, viz.:		
Salaries	$17,117 60	
Taxes and repairs on building	2,132 45	
Rent of building	24,000 00	
Other expenses	6,415 46	
		49,665 51
Other payments, viz.:		
Key deposit refund	$5 00	
Bonds	5,341 58	
		5,346 58
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		1,455 28
		$68,467 32

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28. HUDSON SAFE DEPOSIT COMPANY, NEW YORK CITY

[1411 Broadway; incorporated 1902 as the New Amsterdam Safe Deposit Company]

OFFICERS

FRANK V. BALDWIN, President. RICHARD A. PURDY, Secretary.
JOHN GERKIN, Vice-President.

DIRECTORS

J. ROMAINE BROWN, CHARLES F. HOLM, JOHN GERKEN, PAUL B. SCARFF, RICHARD A. PURDY, WM. P. RINCKHOFF, CLARENCE P. KING, ROBERT H. ROUNTREE, FRANK V. BALDWIN, BARRON G. COLLIER,

FINANCIAL

RESOURCES

Stock and bond investments, market value	$108,878 00
Vaults and safes, cost, $35,890; estimated present value	6,000 00
Cash on deposit with banks or other moneyed institutions	1,989 91
Safe rentals due and accrued	2,189 50
Warehouse storage due and accrued	321 50
	$119,378 91

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	19,378 91
	$119,378 91

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$418 43
From rent of safes		12,127 27
From warehouse storage		617 22
From interest on loans, deposits and investments		6,343 49
From stocks and bonds sold, par value $5,000. Amount received therefor		4,908 53
From all other sources, viz.:		
Opening safes	$67 50	
Keys	22 65	
Sundries	156 25	
		246 40
		$24,661 34

PAYMENTS

For dividends to shareholders		$5,000 00
For expenses, viz.:		
Salaries	$4,906 08	
Taxes and repairs on building	1,322 59	
Rent of building	1,800 00	
Other expenses	601 07	
		8,629 74
Other payments, viz.:		
Attorney's fees	$300 45	
Electric protection	437 00	
Locks, keys, etc.	1,064 55	
Stationery, advertising, etc.	473 00	
Rebates	49 58	
Directors' fees	515 00	
Contribution to Red Cross, etc.	350 00	
Accrued interest	2 11	
Bonds	5,826 00	
		9,041 69
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		1,989 91
		$24,661 34

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29. KNICKERBOCKER SAFE DEPOSIT COMPANY, NEW YORK CITY

[353 Fifth avenue; incorporated 1901]

OFFICERS

CHARLES H. KEEP, President. CHARLES S. ADAMS, Treasurer.
BENJ. L. ALLEN, Vice-President. HARRIS A. DUNN, Secretary.
LANGLEY W. WIGGIN, Vice-President. CHARLES F. MINOR, Asst. Treas.

DIRECTORS

BENJAMIN L. ALLEN, CHARLES H. KEEP, FRED'K G. BOURNE,
HOWARD BAYNE, HARRIS A. DUNN.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$73,525 00
Real estate, cost, $69,242.43; estimated present value	64,698 93
Vaults and safes, cost, $19,712.20; estimated present value	7,399 30
Cash on deposit with banks or other moneyed institutions	8,480 05
Cash on hand	50 00
	$154,153 28

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	54,153 28
	$154,153 28

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$1,809 78
From rent of safes	55,528 40
From interest on loans, deposits and investments	5,062 33
	$62,420 51

PAYMENTS

For dividends to shareholders		$5,000 00
For expenses, viz.:		
Salaries	$13,576 20	
Taxes and repairs on building	2,469 61	
Rent of building	29,000 16	
Other expenses	2,434 49	
		47,480 46
Other payments, viz.: Liberty bonds		1,410 00
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		8,530 05
		$62,420 51

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30. THE LINCOLN SAFE DEPOSIT COMPANY, NEW YORK CITY

[60–72 East Forty-second street; incorporated 1881]

OFFICERS

F. EGERTON WEBB, President. WALTER C. REID, Vice-President.
E. E. OLCOTT, Vice-President. WILLIAM J. MURPHY, Treasurer.

TRUSTEES

RUFUS H. COWING, FREDERIC R. COUDERT, HENRY R. TOWNE,
E. E. OLCOTT, WILLIAM A. SIMONSON, LEWIS ISELIN,
F. EGERTON WEBB, W. K. VANDERBILT, JR., WILLIAM S. HAWK,
JOSEPH P. GRACE.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$405,193 00
Real estate and vaults and safes, cost, $2,471,516; estimated present value		2,500,000 00
Cash on deposit with banks or other moneyed institutions		18,580 87
Cash on hand		700 00
Safe rentals due and accrued		10,777 26
Silver storage due and accrued		22,544 58
Warehouse storage due and accrued		162,645 97
Other assets, viz.:		
Packing material	$3,400 00	
Building equipment	1,800 00	
		5,200 00
		$3,125,641 68

LIABILITIES

Capital stock	$1,000,000 00
Loans secured by bond and mortgage	400,000 00
Other loans	134,000 00
Interest due and accrued on loans	1,875 00
Expenses incurred but unpaid	6,997 76
Other liabilities, viz.: Taxes accrued	17,500 00
Excess of assets over liabilities	1,565,268 92
	$3,125,641 68

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$23,543 12
From rent of that portion of the building not occupied by the company	53,666 66
From rent of safes	92,232 41
From silver storage	46,846 47
From warehouse storage	248,201 57
From cold storage	51,251 11
From interest on loans, deposits and investments	11,691 57
From all other sources, viz.: Money borrowed	140,000 00
	$667,432 91

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PAYMENTS

For loans paid		$60,000 00
For interest on bonds, loans and mortgages		18,000 00
For dividends to shareholders		100,000 00
For expenses, viz.:		
Salaries	$139,829 97	
Taxes and repairs on building	78,250 68	
Other expenses	93,648 25	
		311,728 90
Other payments, viz.:		
Bonds	$146,000 00	
Charges advanced for customers	7,443 16	
Refund to customers	4,979 98	
		158,423 14
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		19,280 87
		$667,432 91

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31. THE LONG ISLAND SAFE DEPOSIT COMPANY, BROOKLYN

[196 Montague street; incorporated 1867]

OFFICERS

FRANK L. SNIFFEN, President. JOHN F. TALMADGE, Treasurer.
FRANK BAILEY, Vice-President. HARRY V. WING, Secretary.

DIRECTORS

FRANK BAILEY, JOHN L. HEINS, EDWARD W. RIDER.
HENRY C. BALDWIN, REMSEN JOHNSON, NELSON B. SIMON,
EDWARD T. BEDFORD, CLEMENT LOCKITT, FRANK L. SNIFFEN,
MATHEW DEAN, EDGAR McDONALD, JOHN F. TALLMADGE,
JOHN A. DITMAS, D. IRVING MEAD, EDWARD O. STANLEY,
DESMOND DUNNE, CHAS. A. O'DONOHUE, JULIUS STRAUSS.

FINANCIAL

RESOURCES

Bonds and mortgages		$70,100 00
Stock and bond investments, market value		48,000 00
Furniture and fixtures and safes, cost, $26,994.35; estimated present value		2,000 00
Cash on deposit with banks or other moneyed institutions		4,424 71
Safe rentals due and accrued		2,317 75
Warehouse storage due and accrued		144 50
Other assets, viz.: Accrued interest		1,176 76
		$128,163 72

LIABILITIES

Capital stock		$100,000 00
Other liabilities, viz.:		
Dividends declared	$3,000 00	
Taxes accrued	793 79	
Prepaid safe and storage rentals	8,547 48	
		12,341 27
Excess of assets over liabilities		15,822 45
		$128,163 72

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$7,231 38
From rent of safes		18,246 00
From storage of valuables the safety of which is guaranteed by the company		1,276 25
From interest on loans, deposits and investments		5,987 00
From loans paid		8,125 00
From all other sources, viz.: Refund on surety policy premium		1 94
		$40,867 57

PAYMENTS

For interest on bonds, loans and mortgages		$24 04
For dividends to shareholders		6,000 00
For expenses, viz.:		
Salaries	$8,660 34	
Taxes and repairs on building	715 57	
Rent of building	2,209 99	
Other expenses	2,332 92	
		14,918 82
Other payments, viz.: Bonds and mortgages		15,500 00
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		4,424 71
		$40,867 57

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82. MADISON SAFE DEPOSIT COMPANY, NEW YORK CITY

[204 Fifth avenue; incorporated 1903]

OFFICERS

ALEXANDER S. WEBB, President. CHARLES E. CALHOUN, Treasurer.
OWEN WARD, Vice-President. ARNOLD F. SCHMITT, Secretary.

DIRECTORS

CHAS. E. CALHOUN, HORACE F. POOR, ARNOLD F. SCHMITT,
C. MORTON WHITMAN, CHAS. C. VALENTINE, ABRAM M. HYATT,
LEOPOLD DEMUTH, SYDNEY ARONSTEIN, LOUIS STERN,
GEORGE LEASK, NELSON F. GRIFFIN, OWEN WARD,
ALEXANDER S. WEBB.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$31,190 00
Vaults and safes, cost, $101,363.92; estimated present value		86,000 00
Cash on deposit with banks or other moneyed institutions		2,997 56
Cash on hand		73 44
Safe rentals due and accrued		632 15
Silver storage due and accrued		1,347 65
Other assets, viz.:		
Salaries and rent paid in advance	$300 00	
Interest accrued	48 08	
		348 08
		$122,588 88

LIABILITIES

Capital stock	$100,000 00
Expenses incurred but unpaid	19 00
Other liabilities, viz.: Taxes accrued	603 79
Excess of assets over liabilities	21,966 09
	$122,588 88

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$11,660 84
From rent of safes		22,361 81
From storage of valuables and silver the safety of which is guaranteed by the company		2,304 80
From interest on loans, deposits and investments		1,406 55
From all other sources, viz.:		
U. S. certificates of indebtedness	$13,096 62	
Locks and keys	163 75	
Expense refund	125 48	
		13,315 85
		$51,049 85

PAYMENTS

For dividends to shareholders		$5,500 00
For expenses, viz.:		
Salaries	$5,797 25	
Taxes	1,934 81	
Rent of building	2,875 00	
Other expenses	3,640 42	
		14,157 48
Other payments, viz.:		
U. S. certificates of indebtedness	$28,096 62	
Rebate safe rentals	100 57	
Rebate storage	1 00	
Locks and keys	256 62	
		28,394 81
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		2,997 56
		$51,049 85

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33. THE MERCANTILE SAFE DEPOSIT COMPANY, NEW YORK CITY

[115 Broadway; incorporated 1875]

OFFICERS

WILLIAM GIBLIN, President. F. J. MOONEY, Treasurer.
CHELLIS A. AUSTIN, Vice-President.

DIRECTORS

JAMES S. ALEXANDER, PHILIP A. S. FRANKLIN, SEWARD PROSSER,
LOUIS V. BRIGHT, CHELLIS A. AUSTIN, CHARLES H. SABIN,
LEWIS L. CLARKE, WILLIAM GIBLIN, F. A. VANDERLIP,
ALLEN B. FORBES, CLARENCE H. KELSEY, ALBERT H. WIGGIN,
ANSON W. BURCHARD.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$15,000 00
Vaults and safes, cost, $430,222.26; estimated present value		241,901 05
Loans on collaterals and personal securities		16,247 41
Cash on deposit with banks or other moneyed institutions		7,624 60
Cash on hand		316 01
Safe rentals due and accrued		9,665 42
Other assets, viz.: Interest accrued		30 10
		$290,784 59

LIABILITIES

Capital stock		$200,000 00
Other loans		7,500 00
Other liabilities, viz.:		
Reserve for taxes	$4,949 71	
Advance rentals unearned	53,836 10	
		58,785 81
Excess of assets over liabilities		24,498 78
		$290,784 59

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$310 34
From rent of that portion of the building not occupied by the company		10,862 43
From rent of safes		120,643 53
From storage of valuables the safety of which is guaranteed by the company		84 37
From interest on loans, deposits and investments		5,704 76
From stocks and bonds sold, par value $110,000. Amount received therefor		105,264 07
		$242,869 50

PAYMENTS

For loans		$1,189 41
For dividends to shareholders		16,500 00
For expenses, viz.:		
Salaries	$34,570 62	
Taxes and repairs on building	3,489 67	
Rent of building	38,016 68	
Other expenses	11,856 36	
		87,933 33
Other payments, viz.:		
Stocks and bonds	$28,000 00	
Equipment	1,306 15	
Capital stock reduced	100,000 00	
		129,306 15
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		7,940 61
		$242,869 50

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34. METROPOLIS SAFE DEPOSIT COMPANY, NEW YORK CITY

[31 Union square; incorporated 1917]

OFFICERS

STANLEY T. COZZENS, President. EDWIN S. LAFFEY, Treasurer.
CHARLES SCRIBNER, Vice-President.

DIRECTORS

STEPHEN BAKER, STANLEY T. COZZENS, EDWARD C. EVANS,
CHARLES SCRIBNER, JOHN C. MOORE, SAMUEL SLOAN,
WILLIAM SCHRAMM, HAROLD H. HACKETT, MICHAEL FRIEDSAM.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$101,760 00
Vaults and safes, cost, $1.00; estimated present value	5,000 00
Cash on deposit with banks or other moneyed institutions	5,866 60
Safe rentals due and accrued	1,897 50
Silver storage due and accrued	208 23
	$114,732 33

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	14,732 33
	$114,732 33

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$7,290 32
From rent of safes		20,622 64
From silver storage		347 25
From interest on loans, deposits and investments		4,660 45
From stocks and bonds sold, par value, $25,000. Amount received therefor		25,718 75
From all other sources, viz.:		
Payment for lost keys	$15 10	
Payment for breaking open safes	53 25	
		68 35
		$58,707 76

PAYMENTS

For expenses, viz.:		
Salaries	$7,578 18	
Rent of building	12,000 00	
Other expenses	4,262 98	
		$23,841 16
Other payments, viz.: Bonds purchased		29,000 00
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		5,866 60
		$58,707 76

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85. THE MOUNT VERNON SAFE DEPOSIT COMPANY, MOUNT VERNON

[20 East First street; incorporated 1905]

OFFICERS

ARCHIBALD M. CAMPBELL, President. M. H. HALL, Treasurer.
MARK D. STILES, Vice-President.

DIRECTORS

ARCH. M. CAMPBELL, MARK D. STILES, M. H. HALL,
A. F. GESCHEIDT, GEORGE H. BROWN.

FINANCIAL

RESOURCES

Bonds and mortgages	$5,735 00
Stock and bond investments, market value	14,755 00
Cash on deposit with banks or other moneyed institution	144 97
Safe rentals due and accrued	149 00
Silver storage due and accrued	447 00
	$21,230 97

LIABILITIES

Capital stock	$10,000 00
Other loans	3,000 00
Excess of assets over liabilities	8,230 97
	$21,230 97

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$586 92
From rent of safes	4,885 00
From storage of valuables the safety of which is guaranteed by the company	115 25
From silver storage	738 40
From interest on loans, deposits and investments	1,370 11
From loans paid	580 00
	$8,275 68

PAYMENTS

For loans paid		$1,523 95
For interest on bonds, loans and mortgages		230 95
For expenses, viz.:		
Salaries	$2,177 78	
Rent of building	3,450 00	
Other expenses	748 03	
		6,375 81
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		144 97
		$8,275 68

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36. NEW MAIDEN LANE SAFE DEPOSIT COMPANY, NEW YORK CITY

[170 Broadway; incorporated 1911]

OFFICERS

AUGUST OPPENHEIMER, President. J. HEYNEN, Treasurer.
I. W. COKEFAIR, Vice-President.

DIRECTORS

ISAAC W. COKEFAIR, RUDOLPH REINHART, LUDWIG NISSEN,
FRED GOLDSMITH, LEOPOLD STERN, J. HEYNEN,
CHARLES R. JUNG, LEO WORMSER, GEO. R. WHITEHEAD,
AUGUST OPPENHEIMER, MAX KALLMAN.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$25,240 00
Vaults and safes, cost, $80,826.50; estimated present value		79,526 50
Furniture and fixtures, cost, $5,838.84; estimated present value		3,000 00
Cash on deposit with banks or other moneyed institutions		4,694 33
Cash on hand		111 22
Other assets, viz.: Interest accrued		357 33
		$112,929 38

LIABILITIES

Capital stock		$100,000 00
Other liabilities, viz.:		
Unpaid dividends	$2,500 00	
Key deposits	498 00	
		2,998 00
Excess of assets over liabilities		9,931 38
		$112,929 38

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$5,326 28
From rent of that portion of the building not occupied by the company		3,148 90
From rent of safes		18,084 14
From interest on loans, deposits and investments		1,202 25
From all other sources, viz.: Key deposits		203 00
		$27,964 57

PAYMENTS

For interest on bonds, loans and mortgages		$3 00
For dividends to shareholders		2,500 00
For expenses, viz.:		
Salaries	$7,594 57	
Rent of building	7,680 00	
Other expenses	1,346 90	
		16,621 77
Other payments, viz.:		
Insurance	$148 05	
Taxes	734 20	
Counsel fee	100 00	
Key deposits	52 00	
U. S. certificates	3,000 00	
		4,034 25
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		4,805 55
		$27,964 57

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37. NEW ROCHELLE SAFE DEPOSIT COMPANY, NEW ROCHELLE, N. Y.

[264–266 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	$6,000 00
Vaults and safes, cost, $18,749.28; estimated present value	16,464 00
Cash on deposit with banks or other moneyed institutions	1,760 43
Safe rentals due and accrued	469 50
Silver storage due and accrued	1,370 36
	$26,064 29

LIABILITIES

Capital stock	$10,000 00
Excess of assets over liabilities	16,064 29
	$26,064 29

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$633 96
From rent of safes	4,483 04
From silver storage	1,716 07
From interest on loans, deposits and investments	373 09
	$7,206 16

PAYMENTS

For dividends to shareholders		$1,600 00
For expenses, viz.:		
Salaries	$800 00	
Taxes and repairs on building	313 04	
Rent of building	1,000 00	
Other expenses	268 69	
		2,381 73
Other payments, viz.: New safes		1,464 00
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		1,760 43
		$7,206 16

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38. 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.
PARMLY S. CLAPP, Vice-President. EDGAR G. SEE, Secretary.

TRUSTEES

S. G. BAYNE, FRED'K LEWISOHN, ALFRED C. BEDFORD,
HENRY E. COOPER, WILLIAM A. NASH, RICHARD M. HOE,
JOHN A. HANCE, SAMUEL OWEN, E. H. R. GREEN,
L. M. DASHIELL, PETER McDONNELL, GUSTAV SCHWAB,
PARMLY S. CLAPP.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$49,640 00
Vaults and safes and furniture and fixtures, cost, $212,944.52; estimated present value		173,835 24
Cash on deposit with banks or other moneyed institutions		17,112 49
Other assets, viz.: Insurance paid in advance		6,537 00
		$247,124 73

LIABILITIES

Capital stock		$150,000 00
Expenses incurred but unpaid		2,416 67
Other liabilities, viz.:		
Key deposits	$1,420 00	
Special deposits	2,613 50	
		4,033 50
Excess of assets over liabilities		90,674 56
		$247,124 73

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$9,270 17
From rent of safes		69,412 33
From storage of valuables the safety of which is guaranteed by the company		170 00
From warehouse storage		25,033 76
From interest on loans, deposits and investments		2,079 47
From all other sources, viz.:		
Lost keys	$73 80	
Special deposits	2,000 00	
		2,073 80
		$108,039 53

PAYMENTS

For dividends to shareholders		$18,000 00
For expenses, viz.:		
Salaries	$20,572 87	
Taxes and repairs on building	5,063 13	
Rent of building	13,500 00	
Other expenses	15,745 21	
		54,881 21
Other payments, viz.:		
Cartage and freight	$4,074 83	
Investments	13,465 00	
Charged special accounts	506 00	
		18,045 83
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		17,112 49
		$108,039 53

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39. NEW YORK STOCK EXCHANGE SAFE DEPOSIT COMPANY, NEW YORK CITY

[10 Broad street; incorporated 1913]

OFFICERS

JAMES B. MABON, President.
HENRY K. POMROY, Vice-President,
MARION J. VERDERY, Secretary.
WARREN B. NASH, Treasurer.
WILLIAM B. POTTS, Assistant Treasurer.

DIRECTORS

JAMES B. MABON, SEYMOUR L. CROMWELL, HENRY K. POMROY,
WILLIAM B. POTTS, WARREN B. NASH.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$100,275 00
Vaults and safes, cost, $24,500; estimated present value	24,500 00
Furniture and fixtures, cost, $500; estimated present value	500 00
Loans on collaterals and personal securities	115 00
Cash on deposit with banks or other moneyed institutions	5,852 81
Cash on hand	100 00
	$140,342 81

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	40,342 81
	$140,342 81

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$8,216 74
From rent of that portion of the building not occupied by the company		1,000 00
From rent of safes		67,995 62
From interest on loans, deposits and investments		5,251 25
From stocks and bonds sold, par value $10,000. Amount received therefor		10,010 00
From all other sources, viz.: From safe holders for sundry items		175 35
		$92,648 96

PAYMENTS

For dividends to shareholders		$6,000 00
For expenses, viz.:		
Salaries	$20,259 20	
Taxes and repairs on building	1,562 13	
Rent of building	35,500 00	
Other expenses	5,710 84	
		63,032 17
Other payments, viz.:		
Accrued interest	$38 98	
Bonds	17,500 00	
Employees Liberty Loan account	115 00	
Refund safe rent	10 00	
		17,663 98
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		5,952 81
		$92,648 96

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40. OSSINING SAFE DEPOSIT COMPANY, OSSINING

[139 Main street; incorporated 1906]

OFFICERS

GEORGE F. SECOR, President. MERRITT W. BARNUM, Treasurer.
PAUL M. PIERSON, Vice-President. HARRY M. CARPENTER, Secretary.

DIRECTORS

ROBERT M. AKIN, GEORGE F. HOAG, GEORGE F. SECOR,
MERRITT W. BARNUM, MILTON C. PALMER, CHAS. G. WASHBURN,
T. HENRY CALAM, PAUL M. PIERSON, WILLIAM A. RANNEY,
HARRY M. CARPENTER, JOHN P. POWERS, EDWARD B. SHERWOOD.

FINANCIAL

RESOURCES

Bonds and mortgages	$2,500 00
Stock and bond investments, market value	3,916 50
Vaults and safes, cost, $13,000; estimated present value	13,000 00
Loans on collaterals and personal securities	700 00
Cash on deposit with banks or other moneyed institutions	723 82
	$20,840 32

LIABILITIES

Capital stock	$20,000 00
Excess of assets over liabilities	840 32
	$20,840 32

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$493 53
From rent of safes	525 00
From silver storage	78 88
From interest on loans, deposits and investments	203 70
From all other sources, viz.: Assessment of shareholders	1,492 50
	$2,793 61

PAYMENTS

For expenses, viz.: Other expenses	$174 32
Other payments, viz.: Purchase of Liberty bonds	1,895 47
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day	723 82
	$2,793 61

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41. POWER CITY SAFE DEPOSIT CORPORATION, NIAGARA FALLS

[207 Falls street; incorporated 1916]

OFFICERS

PAUL A. SCHOELLKOPF, President.
FRED J. COE, Vice-President.
FRANCIS H. SALT, Treasurer.
EDSON P. PFOHL, Secretary.

DIRECTORS

FRED J. COE,
MORRIS COHN, JR.,
CHAS. E. HAEBERLE,
FRANK W. HASKELL,
JOSEPH E. MONTAGUE,
FRED MASON,
EDSON P. PFOHL,
FRANCIS H. SALT,
PAUL A. SCHOELLKOPF.

FINANCIAL

RESOURCES

Real estate, cost, $14,902.92; estimated present value	$14,902 92
Cash on deposit with banks or other moneyed institutions	2,346 13
Safe rentals due and accrued	76 00
	$17,325 05

LIABILITIES

Capital stock	$15,000 00
Excess of assets over liabilities	2,325 05
	$17,325 05

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$1,561 18
From rent of safes	1,702 75
	$3,263 93

PAYMENTS

For dividends to shareholders	$900 00
For expenses, viz.: Other expenses	17 80
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day	2,346 13
	$3,263 93

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42. ROCKLAND COUNTY SAFE DEPOSIT COMPANY, NYACK

[2 South Broadway; incorporated 1910]

OFFICERS

FRANK R. CRUMBIE, President. EUGENE F. PERRY, Vice-President.
ARTHUR A. G. LUDERS, Treasurer.

DIRECTORS

FRANK R. CRUMBIE, HOWARD VAN BUREN, A. S. TOMPKINS,
JAMES KILBY, EUGENE F. PERRY, ARTHUR A. G. LUDERS,
ROBERT SCHMITT.

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	1,157 40
Safe rentals due and accrued	214 00
Silver storage due and accrued	216 75
	$11,588 15

LIABILITIES

Capital stock	$10,000 00
Excess of assets over liabilities	1,588 15
	$11,588 15

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$1,021 52
From rent of safes	1,185 75
From silver storage	69 85
From interest on loans, deposits and investments	63 34
	$2,340 46

PAYMENTS

For dividends to shareholders	$1,000 00
For expenses, viz.: Other expenses	183 06
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day	1,157 40
	$2,340 46

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43. THE SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[149 Broadway; incorporated 1861]

OFFICERS

FRANKLIN A. PARK, President. W. J. RAMSEY, Secretary.
STEPHEN C. CLARK, Vice-President. STEPHEN H. ANDERSON, Asst. Secty.
C. L. MITCHELL, Vice-President.

DIRECTORS

THAD. T. GROVER, STEPHEN C. CLARK, FRANKLIN A. PARK,
FRED'K G. BOURNE, ARTHUR K. BOURNE, C. L. MITCHELL.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$100,808 00
Vaults and safes, cost, $156,000; estimated present value	90,000 00
Cash on deposit with banks or other moneyed institutions	8,333 68
Cash on hand	200 00
	$199,341 68

LIABILITIES

Capital stock	$100,000 00
Other liabilities, viz.: Unpaid dividends	65 00
Excess of assets over liabilities	99,276 68
	$199,341 68

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$5,506 76
From rent of safes		73,957 78
From storage of valuables the safety of which is guaranteed by the company		519 75
From interest on loans, deposits and investments		4,531 40
From all other sources, viz.:		
Telephones	$9 64	
Breaking locks and new keys	52 85	
Letter boxes	55 00	
Vaults and safes	995 00	
		1,112 49
		$85,628 18

PAYMENTS

For dividends to shareholders		$8,000 00
For expenses, viz.:		
Salaries	$20 996 83	
Rent of building	22,500 00	
Other expenses	11,410 14	
		54,906 97
Other payments, viz.:		
Pro rata rentals returned	$32 21	
Investments, bonds purchased	14,000 00	
Accrued interest	40 22	
Vaults and safes	115 10	
		14,187 53
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		8,533 68
		$85,628 18

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44. 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, CHARLES E. TEALE, RUSSELL S. WALKER,
E. F. BARNES, JULIAN P. FAIRCHILD, JOHN W. NIX,
EDWARD C. BLUM, E. W. SUTTON, GEORGE T. MOON,
GEORGE COX, F. W. JACKSON.

FINANCIAL

RESOURCES

Bonds and mortgages		$16,750 00
Stock and bond investments, market value		25,121 50
Vaults and safes, cost, $76,223.10; estimated present value		76,223 10
Cash on deposit with banks or other moneyed institutions		8,747 50
Cash on hand		117 56
Safe rentals due and accrued		1,172 00
Silver storage due and accrued		1,152 50
Other assets, viz.: Interest accrued		649 33
		$129,933 49

LIABILITIES

Capital stock		$100,000 00
Expenses incurred but unpaid		1,030 59
Other liabilities, viz.:		
Taxes accrued	$1,200 00	
Unearned rents	13,546 32	
		14,746 32
Excess of assets over liabilities		14,156 58
		$129,933 49

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$2,666 20
From rent of safes		30,581 95
From storage of valuables the safety of which is guaranteed by the company		2,942 25
From interest on loans, deposits and investments		2,389 26
From stocks and bonds sold, par value $900. Amount received therefor		900 00
		$39,479 66

PAYMENTS

For dividends to shareholders		$11,000 00
For expenses, viz.:		
Salaries	$9,469 70	
Taxes and repairs on building	1,233 92	
Rent of building	3,401 86	
Other expenses	3,509 12	
		17,614 60
Other payments, viz.: Liberty bonds		2,000 00
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		8,865 06
		$39,479 66

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45. SECURITY SAFE DEPOSIT COMPANY OF TROY, TROY

[408 Grand street; incorporated 1903]

OFFICERS

FRANK E. NORTON, President. JOHN DON, Vice-President.
JAMES K. P. PINE, Vice-President. GEO. L. HARE, Secretary.

DIRECTORS

JAMES J. CHILD, FRANK E. HOWE, R. A. DUCKROW,
HERBERT S. IDE, A. HARRIS IDE, JAMES K. P. PINE,
JOHN DON, EDWARD MURPHY, S. VAN SANTVOORD,
WILLIAM B. FREAR, GEO. A. CLUETT, GEORGE L. HARE,
FRANK E. NORTON.

FINANCIAL

RESOURCES

Real estate, cost, $58,579.10; estimated present value		$58,579 10
Vaults and safes, cost, $34,173.47; estimated present value		34,173 47
Furniture and fixtures, cost, $1,564.65; estimated present value		1,564 65
Cash on deposit with banks or other moneyed institutions		704 40
Safe rentals due and accrued		1,218 50
Silver storage due and accrued		309 00
		$96,549 12

LIABILITIES

Capital stock		$50,000 00
Other loans		6,000 00
Other liabilities, viz.:		
Taxes accrued	$1,050 00	
Interest accrued on debenture notes	95 83	
Debenture notes of company outstanding	23,000 00	
		24,145 83
Excess of assets over liabilities		16,403 29
		$96,549 12

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$655 67
From rent of safes		7,157 02
From silver storage		568 25
From interest on loans, deposits and investments		3 25
		$8,384 19

PAYMENTS

For loans paid		$3,000 00
For interest on bonds, loans and mortgages		1,541 38
For expenses, viz.:		
Salaries	$1,562 32	
Taxes and repairs on building	947 32	
Other expenses	628 77	
		3,138 41
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		704 40
		$8,384 19

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46. THE STANDARD SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY

[25 Broad street; incorporated 1901]

OFFICERS

WILLIAM C. LANE, President. WILLIAM C. COX, Treasurer.
FRANK K. STURGIS, Vice-President. JOS. M. CUNNINGHAM, Secretary.
WALTER J. BARROWS, Vice-President. S. WELLMER HANSON, Asst Secretary.

DIRECTORS

WILLIAM C. LANE,	WM. D. GUTHRIE,	C. C. TEGETHOFF,
FRANK K. STURGIS,	WM. SHELLABER,	WALTER J. BARROWS,
ALWYN BALL, JR.,	FRANK H. DAVIS,	EDWIN M. BULKLEY.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$93,050 00
Vaults and safes, cost, $273,581.62; estimated present value	151,925 00
Cash on deposit with banks or other moneyed institutions	1,013 28
Safe rentals due and accrued	532 82
	$246,521 10

LIABILITIES

Capital stock	$200,000 00
Other loans	19,000 00
Excess of assets over liabilities	27,521 10
	$246,521 10

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$733 22
From rent of safes		79,533 19
From silver and warehouse storage		603 66
From interest on loans, deposits and investments		4,410 25
From stocks and bonds sold, par value $5,000. Amount received therefor		5,000 00
From all other sources, viz.:		
Time loans	$19,000 00	
Cutting locks, sale of keys	112 95	
		19,112 95
		$109,393 27

PAYMENTS

For interest on bonds, loans and mortgages		$236 89
For dividends to shareholders		20,000 00
For expenses, viz.:		
Salaries	$24,749 50	
Taxes and repairs on building	6,693 39	
Rent of building	12,000 00	
Other expenses	5,487 41	
		48,930 30
Other payments, viz.:		
Addition to vault	$5,925 00	
Investments	28,773 60	
Extra compensation	4,514 20	
		39,212 80
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		1,013 28
		$109,393 27

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47. STATE SAFE DEPOSIT COMPANY, NEW YORK CITY

[378 Grand street; incorporated 1915]

OFFICERS

OSCAR L. RICHARD, President. ALBERT I. VOORHIS, Treasurer.
ARNOLD KOHN, Vice-President. WALTER L. BURCKETT, Secretary.

DIRECTORS

OSCAR L. RICHARD, WALTER L. BURCKETT, JOHN KNEISEL,
ARNOLD KOHN, ALBERT I. VOORHIS.

FINANCIAL

RESOURCES

Real estate, cost, $95,918.50; estimated present value	$88,298 63
Cash on hand	11,486 12
Tin boxes on hand	287 25
	$100,072 00

LIABILITIES

Capital stock	$100,000 00
Excess of assets over liabilities	72 00
	$100,072 00

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$6,572 02
From rent of safes		38,315 35
From sale of tin boxes for safes		3 60
From interest on loans, deposits and investments		2,172 22
From stocks and bonds sold, par value $65,000. Amount received therefor		50,750 00
From all other sources, viz.:		
Repairs of boxes and locks	$491 50	
Old safe doors	55 00	
		546 50
		$98,359 69

PAYMENTS

For dividends to shareholders		$6,000 00
For expenses, viz.:		
Salaries	$12,732 87	
Taxes and repairs on building	616 40	
Rent of building	13,500 00	
Other expenses	2,035 85	
		28,885 12
Other payments, viz.:		
Securities bought	$22,750 00	
Safe deposit and tin boxes	29,238 45	
		51,988 45
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		11,486 12
		$98,359 69

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48. THE THIRTY-FOURTH STREET SAFE DEPOSIT COMPANY, NEW YORK CITY

[41 West Thirty-fourth street; incorporated 1904]

OFFICERS

WILLIAM F. H. KOELSCH, President. CURTIS J. BEARD, Treasurer.

DIRECTORS

CURTIS J. BEARD, UDO M. FLEISCHMANN, WILLIAM H. SEAICH,
WM. F. H. KOELSCH, PAUL A. SALEMBIER, WYLLYS TERRY.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$1,620 78
Real estate, cost, $269,235.22; estimated present value	334,000 00
Vaults and safes, cost, $40,836.07; estimated present value	33,000 00
Furniture and fixtures, cost, $10,172.77; estimated present value	3,500 00
Cash on deposit with banks or other moneyed institutions	4,783 56
Safe rentals due and accrued	680 00
Silver storage due and accrued	347 75
	$377,932 09

LIABILITIES

Capital stock	$225,000 00
Loans secured by bond and mortgage	100,000 00
Interest due and accrued on loans	2,500 00
Excess of assets over liabilities	50,432 09
	$377,932 09

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day	$11,146 47
From rent of that portion of the building not occupied by the company	30,000 00
From rent of safes	10,331 05
From silver storage	925 17
	$52,402 69

PAYMENTS

For interest on bonds, loans and mortgages		$5,250 00
For dividends to shareholders		9,000 00
For expenses, viz.:		
Salaries	$6,520 93	
Taxes and repairs on building	11,302 12	
Other expenses	6,619 49	
		24,442 54
Other payments, viz.:		
Safe deposit boxes	$4,672 00	
New vault (on account)	2,500 00	
Bonds	1,700 00	
New electric sign	54 59	
		8,926 59
Cash on hand and in banks or other moneyed institutions December 31 1918, after transactions of the day		4,783 56
		$52,402 69

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49. TIFFANY & CO. SAFE DEPOSIT COMPANY, NEW YORK CITY

[401 Fifth avenue; incorporated 1918]

OFFICERS

JOHN C. MOORE, President.
LOUIS C TIFFANY, Vice-President.
CHARLES L. TIFFANY, Vice-President.
GEORGE F. KUNZ, Vice-President.
HARRY H. TREADWELL, Secretary.
LOUIS DE B. MOORE, Asst. Secretary.

DIRECTORS

JOHN C. MOORE, LOUIS C. TIFFANY, CHARLES L. TIFFANY, GEORGE F. KUNZ, HARRY H. TREADWELL, LOUIS DE B. MOORE, E. DIMON BIRD.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$96,400 00
Cash on deposit with banks or other moneyed institutions		27,805 59
Safe rentals and silver storage due and accrued		10,446 91
Other assets, viz.: Accrued interest on investments		1,239 59
		$135,892 09

LIABILITIES

Capital stock		$100,000 00
Other loans		22,781 20
Other liabilities, viz.:		
Taxes accrued	$1,500 00	
Salaries accrued	103 50	
		1,603 50
Excess of assets over liabilities		11,507 39
		$135,892 09

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

From rent of safes, storage of silver and valuables		$17,235 38
From interest on loans, deposits and investments		582 21
From all other sources, viz.:		
Capital stock sold	$100,000 00	
Premium on capital stock sold	10,000 00	
		110,000 00
		$127,817 59

PAYMENTS

Other payments, viz.:		
Investment in bonds	$100,000 00	
Refund of overpayment	12 00	
		$100,012 00
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		27,805 59
		$127,817 59

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50. 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

CHARLES B. SEGER, A. J. HEMPHILL, ARTHUR TURNBULL,
CHARLES S. BROWN, WILLIAM A. JAMISON, JAMES TIMPSON,
LEWIS L. CLARKE, JOHN W. PLATTEN, W. H. WILLIAMS,
DAVID L. GALLUP, MORTIMER L. SCHIFF, DONALD G. GEDDES,
J. L. PENDERGAST.

FINANCIAL

RESOURCES

Stock and bond investments, market value		$421,400 00
Vaults and safes, cost, $98,271.72; estimated present value		62,850 00
Furniture and fixtures, cost, $3,931.29; estimated present value		3,303 00
Cash on deposit with banks or other moneyed institutions		3,492 72
Cash on hand		100 00
Safe rentals due and accrued		4,071 17
Silver storage due and accrued		535 00
Warehouse storage due and accrued		3,465 45
Other assets, viz.:		
Liberty Bonds held for employees	$970 55	
Burglar alarm services	485 38	
Interest accrued	607 44	
		2,063 37
		$501,280 71

LIABILITIES

Capital stock	$200,000 00
Other loans	130,000 00
Expenses incurred but unpaid	3,663 00
Other liabilities, viz.: Renewals paid in advance	119 50
Excess of assets over liabilities	167,498 21
	$501,280 71

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions, January 1, 1918, before transactions of the day		$2,029 51
From rent of safes		74,882 29
From silver storage		3,742 72
From warehouse storage		7,075 28
From interest on loans, deposits and investments		13,725 57
From all other sources, viz.:		
Rental of letter boxes	$97 00	
Liberty Loan installments	9,083 07	
Cartage	384 47	
Burglar alarm services	871 71	
		10,436 25
		$111,891 62

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PAYMENTS

For interest on bonds, loans and mortgages		$2,098 06
For dividends to shareholders		17,000 00
For expenses, viz.:		
Salaries	$28,336 88	
Taxes and repairs on building	1,818 32	
Rent of building	21,000 00	
Other expenses	20,061 69	
		71,306 89
Other payments, viz.:		
Liberty Loan bonds (sold to employees)	$9,545 00	
Plant (safes)	5,748 95	
Automobile	2,600 00	
		17,893 95
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		3,592 72
		$111,891 62

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51. WOOLWORTH BUILDING SAFE DEPOSIT COMPANY, NEW YORK CITY

[233 Broadway; incorporated 1914]

OFFICERS

F. W. WOOLWORTH, President. H. T. PARSON, Treasurer.
ROLLIN P. GRANT, Vice-President. L. C. HAYNES, Secretary.
FREDERIC G. LEE, Vice-President.

DIRECTORS

F. W. WOOLWORTH, ROLLIN P. GRANT, FREDERIC G. LEE, HUBERT T. PARSON, CHAS. E. F. McCANN, L. C HAYNES, CHARLES F. VALENTINE.

FINANCIAL

RESOURCES

Stock and bond investments, market value	$24,844 05
Vaults and safes, cost, $80,058; estimated present value	93,156 84
Furniture and fixtures, cost, $1,082.45; estimated present value	876 79
Cash on deposit with banks or other moneyed institutions	7,463 30
Safe rentals due and accrued	627 85
Warehouse storage due and accrued	88 49
Other assets, viz.: Interest accrued	228 03
	$127,285 35

LIABILITIES

Capital stock	$100,000 00
Expenses incurred but unpaid	119 20
Other liabilities viz.: Unpaid dividends	1,296 99
Excess of assets over liabilities	25,869 16
	$127,285 35

CASH TRANSACTIONS DURING THE YEAR 1918

RECEIPTS

Cash on hand and in banks or other moneyed institutions January 1, 1918, before transactions of the day		$4,955 91
From rent of safes		27,427 88
From warehouse storage		197 68
From interest on loans, deposits and investments		1,234 54
From all other sources, viz.:		
Income accrued	$136 24	
New locks (cut open)	52 50	
		188 74
		$34,004 75

PAYMENTS

For expenses, viz.:		
Salaries	$5,039 90	
Rent of building	8,499 96	
Other expenses	4,147 70	
		$17,687 56
Other payments, viz.:		
Liberty Bonds	$5,482 00	
Vaults and safes	3,358 00	
Accrued interest	8 39	
Refund	5 50	
		8,853 89
Cash on hand and in banks or other moneyed institutions December 31, 1918, after transactions of the day		7,463 30
		$34,004 75

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TABULAR STATEMENT

OF THE CONDITION OF THE

Safe Deposit and Storage Companies

OF THE

STATE OF NEW YORK

FOR

January 1, 1919

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Statement of the Condition of the Safe Deposit Companies of the State of New York on the morning of Wednesday, January 1, 1919

NAMES	RESOURCES						
	Bonds and mortgages	Stock investments	Real estate	Vaults and safes	Furniture and fixtures	Loans on collaterals	Cash deposited
Albany Safe Deposit and Storage Company, Albany	.....	$23,175 00	$51,550 79	$38,087 50	.....	.....	.....
Astor Safe Deposit Company, New York	.....	120,635 12	.....	27,086 19	$5,194 94	.....	$3,906 65
Atlantic Safe Deposit Company, New York	$14,000 00	133,827 50	.....	.....	900 00	.....	9,260 30
Bankers Safe Deposit Company, New York	.....	160,800 00	.....	16,428 82	200 00	.....	373 67
Bank of Long Island Safe Deposit Company, Jamaica	.....	95,190 00	.....	5,830 00	.....	.....	6,056 24
Broadway Safe Deposit Company, New York	.....	26,818 00	*75,986 44	.....	1,000 00	.....	537 18
Bronx Safe Deposit Company, New York	.....	.....	142,000 00	†34,724 95	.....	.....	9,655 59
Brooklyn City Safe Deposit Company, Brooklyn	.....	130,309 00	.....	.....	.....	.....	550 19
Central Safe Deposit Company, Ossining	10,200 00	2,142 50	3,650 00	.....	.....	.....	719 13
Central Union Safe Deposit Company, New York	.....	8,250 00	.....	109,930 00	.....	.....	5,437 52
Citizens Commercial Safe Deposit Company, Buffalo	.....	8,800 00	.....	†166,367 77	.....	.....	66 34
City Safe Deposit Company of Albany, N. Y	.....	37,096 25	.....	37,347 91	5 00	.....	3,641 14
Colonial Bank Safe Deposit Company, New York	.....	23,700 00	.....	66,000 00	1,150 00	.....	6,078 53
Commercial Safe Deposit Company, New York	39,000 00	67,500 00	.....	23,990 00	.....	.....	2,145 52
Corn Exchange Safe Deposit Company, New York	.....	.....	.....	†315,823 46	.....	.....	7,602 15
County Safe Deposit Company, White Plains	2,000 00	.....	.....	11,300 00	.....	.....	1,079 07
Empire City Safe Deposit Company, New York	.....	34,134 00	.....	68,000 00	1 00	.....	3,483 96
Empire Safe Deposit Company, New York	.....	15,000 00	.....	94,723 37	.....	.....	27,196 82
Equitable Safe Deposit Company of New York, The	.....	12,530 00	.....	198,628 21	.....	.....	1,984 57
Farmers Safe Deposit Company, The, New York	100,000 00	16,545 00	.....	.....	.....	.....	6,355 53
Fidelity Safe Deposit Company, New York	.....	95,235 00	.....	22,000 00	.....	.....	2,195 09
Fifth Avenue Safe Deposit Company, New York	.....	131,010 00	.....	10,000 00	.....	.....	5,197 30
Franklin Safe Deposit Company, Brooklyn	33,750 00	48,575 00	.....	†39,500 00	.....	.....	2,133 38
Garfield Safe Deposit Company, New York	.....	37,819 05	.....	88,000 00	27,000 00	.....	2,937 11
Greenwich Safe Deposit Company, New York	.....	45,245 00	.....	56,500 00	.....	.....	1,636 96
Guaranty Safe Deposit Company, New York	.....	9,600 00	.....	192,303 52	.....	.....	38,916 08
Hanover Safe Deposit Company, New York	.....	5,415 00	.....	200,000 00	.....	.....	1,455 28
Hudson Safe Deposit Company, New York	.....	108,878 00	.....	6,000 00	.....	.....	1,989 91
Knickerbocker Safe Deposit Company, New York	.....	73,525 00	64,698 93	7,399 39	.....	.....	8,480 05
Lincoln Safe Deposit Company, New York	.....	495,193 00	*2,500,000 00	.....	.....	.....	18,580 87
Long Island Safe Deposit Company, Brooklyn	70,100 00	48,000 00	.....	†2,000 00	.....	.....	4,424 71
Madison Safe Deposit Company, New York	.....	31,190 00	.....	86,000 00	.....	.....	2,997 56
Mercantile Safe Deposit Company, New York	.....	15,000 00	.....	241,901 05	.....	$16,247 41	7,624 60
Metropolis Safe Deposit Company, New York	.....	101,760 00	.....	5,000 00	.....	.....	5,836 60

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Mount Vernon Safe Deposit Company, Mount Vernon	5,735 00	14,755 00	.....	.....	.....	.....	144 97
New Maiden Lane Safe Deposit Company, New York	.....	25,240 00	.....	79,526 50	3,000 00	.....	4,694 33
New Rochelle Safe Deposit Company, New Rochelle	.....	6,000 00	.....	16,464 00	.....	.....	1,760 48
New York Produce Exchange Safe Deposit and Storage Company, New York	.....	49,640 00	.....	†173,835 24	.....	.....	17,112 49
New York Stock Exchange Safe Deposit Company, New York	.....	109,275 00	.....	24,500 00	500 00	115 00	5,852 81
Ossining Safe Deposit Company Ossining	2,500 00	3,916 50	.....	13,000 00	.....	700 00	723 82
Power City Safe Deposit Corporation, Niagara Falls	.....	.....	14,902 92	.....	.....	.....	2,346 13
Rockland County Safe Deposit Company, Nyack	2,000 00	.....	.....	8,000 00	.....	.....	1,157 40
Safe Deposit Company of New York, New York	.....	100,808 00	.....	90,000 00	.....	.....	8,333 68
Security Safe Deposit Company of Brooklyn	16,750 00	25,121 50	.....	76,223 10	.....	.....	8,747 50
Security Safe Deposit Company of Troy	.....	.....	58,579 10	34,173 47	1,564 65	.....	704 40
Standard Safe Deposit Company, New York	.....	93,050 00	.....	151,925 00	.....	.....	1,013 28
State Safe Deposit Company, New York	.....	.....	68,298 03	.....	.....	.....	.....
Thrity-fourth Street Safe Deposit Company, New York	.....	1,620 78	334,000 00	33,000 00	3,500 00	.....	4,783 56
Tiffany & Company Safe Deposit Company, New York	.....	96,400 00	.....	.....	.....	.....	27,805 59
United States Safe Deposit Company, New York	.....	421,400 00	.....	62,850 00	3,303 00	.....	3,492 72
Woolworth Building Safe Deposit Company, New York	.....	24,841 05	.....	93,156 84	876 70	.....	7,463 30
Totals	$296,035 00	$3,045,018 25	$3,333,666 81	$3,027,426 20	$48,195 35	$17,062 41	$296,772 01

* Includes vaults and safes. † Includes furniture and fixtures.

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Statement of the condition of the Safe Deposit Companies of the State of New York on the morning of Wednesday, January 1, 1919 — (Continued)

NAMES	RESOURCES						
	Cash on hand	Safe rentals due and accrued	Silver storage due and accrued	Warehouse storage due and accrued	Tin boxes on hand	Other assets	Total resources
Albany Safe Deposit and Storage Company, Albany	$105 99	$2,050 75	$2,450 35	$570 25	.....	$1,598 20	$119,588 83
Astor Safe Deposit Company, New York	.....	1,399 41	.....	.....	.....	1,906 64	160,128 95
Atlantic Safe Deposit Company, New York	50 00	1,836 15	.....	.....	.....	1,621 71	161,495 66
Bankers Safe Deposit Company, New York	.....	.....	.....	.....	.....	.....	177,802 49
Bank of Long Island Safe Deposit Company, Jamaica	.....	.....	.....	.....	.....	.....	107,046 24
Broadway Safe Deposit Company, New York	.....	219 00	168 00	.....	.....	.....	104,778 62
Bronx Safe Deposit Company, New York	532 40	.....	.....	.....	.....	45 00	186,957 94
Brooklyn City Safe Deposit Company, Brooklyn	309 50	923 76	2,002 15	.....	.....	1,161 58	135,256 18
Central Safe Deposit Company, Ossining	.....	.....	119 00	.....	.....	.....	16,830 63
Central Union Safe Deposit Company, New York	.....	1,109 90	1,291 16	.....	.....	.....	126,038 58
Citizens Commercial Safe Deposit Company, Buffalo	50 00	3,493 97	1,042 93	5,130 61	.....	1,226 22	186,177 84
City Safe Deposit Company of Albany, N. Y	20 00	1,290 20	431 00	577 25	.....	1,279 68	81,683 43
Colonial Bank Safe Deposit Company, New York	.....	.....	.....	.....	.....	7,726 50	104,655 03
Commercial Safe Deposit Company, New York	.....	.....	.....	.....	.....	1,995 00	134,540 52
Corn Exchange Safe Deposit Company, New York	.....	.....	.....	.....	.....	150 00	323,575 61
County Safe Deposit Company, White Plains	.....	170 00	273 76	.....	.....	.....	14,822 83
Empire City Safe Deposit Company, New York	.....	880 87	729 89	115 15	.....	457 90	107,832 77
Empire Safe Deposit Company, New York	100 00	.....	.....	.....	.....	97 41	137,117 60
Equitable Safe Deposit Company of New York, The	50 00	4,756 00	182 20	.....	.....	168 33	218,299 31
Farmers Safe Deposit Company, The, New York	.....	777 91	$23 00	.....	.....	.....	123,701 44
Fidelity Safe Deposit Company, New York	.....	177 50	.....	.....	.....	511 95	120,119 54
Fifth Avenue Safe Deposit Company, New York	.....	.....	.....	.....	.....	.....	146,207 30
Franklin Safe Deposit Company, Brooklyn	.....	.....	.....	.....	.....	.....	123,958 38
Garfield Safe Deposit Company, New York	29 57	4,340 55	3,603 15	352 90	.....	.....	164,102 33
Greenwich Safe Deposit Company, New York	.....	1,055 00	.....	.....	.....	.....	104,436 96
Guaranty Safe Deposit Company, New York	.....	3,155 00	.....	.....	.....	106 26	244,080 86
Hanover Safe Deposit Company, New York	.....	525 00	.....	.....	.....	.....	207,395 28
Hudson Safe Deposit Company, New York	.....	2,189 50	.....	321 50	.....	.....	119,378 91
Knickerbocker Safe Deposit Company, New York	50 00	.....	.....	.....	.....	.....	154,153 28
Lincoln Safe Deposit Company, New York	700 00	10,777 26	22,544 58	162,645 97	.....	5,200 00	3,125,641 68
Long Island Safe Deposit Company, Brooklyn	.....	2,317 75	.....	144 50	.....	1,176 76	128,163 72
Madison Safe Deposit Company, New York	.....	632 15	1,347 65	.....	.....	421 52	122,588 88
Mercantile Safe Deposit Company, New York	316 01	9,665 42	.....	.....	.....	30 10	290,784 59
Metropolis Safe Deposit Company, New York	.....	1,897 50	208 23	.....	.....	.....	114,732 33

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Mount Vernon Safe Deposit Company, Mount Vernon	.....	149 00	447 00	.....	.....	.....	21,230 97
New Maiden Lane Safe Deposit Company, New York	111 22	.....	.....	.....	.....	357 33	112,929 38
New Rochelle Safe Deposit Company, New Rochelle	.....	469 50	1,370 36	.....	.....	.....	26,064 29
New York Produce Exchange Safe Deposit and Storage Company, New York	.....	.....	.....	.....	.....	6,537 00	247,124 73
New York Stock Exchange Safe Deposit Company, New York	100 00	.....	.....	.....	.....	.....	140,342 81
Ossining Safe Deposit Company, Ossining	.....	.....	.....	.....	.....	.....	20,840 32
Power City Safe Deposit Corporation, Niagara Falls	.....	76 00	.....	.....	.....	.....	17,325 05
Rockland County Safe Deposit Company, Nyack	.....	214 00	216 75	.....	.....	.....	11,588 15
Safe Deposit Company of New York, New York	200 00	.....	.....	.....	.....	.....	199,341 68
Security Safe Deposit Company of Brooklyn	117 56	1,172 00	1,152 50	.....	.....	649 33	129,933 49
Security Safe Deposit Company of Troy	.....	1,218 50	309 00	.....	.....	.....	96,549 12
Standard Safe Deposit Company, New York	.....	532 82	.....	.....	.....	.....	246,521 10
State Safe Deposit Company, New York	11,486 12	.....	.....	.....	$287 25	.....	100,072 00
Thirty-fourth Street Safe Deposit Company, New York	.....	680 00	347 75	.....	.....	.....	377,934 09
Tiffany & Company Safe Deposit Company, New York	.....	‡10,446 91	.....	.....	.....	1,239 59	135,892 09
United States Safe Deposit Company, New York	100 00	4,071 17	535 00	3,465 45	.....	2,063 37	531,280 71
Woolworth Building Safe Deposit Company, New York	.....	627 85	.....	88 49	.....	228 03	137,285 35
Totals	$14,428 37	$75,278 30	$40,795 41	$173,412 07	$287 25	$37,955 41	$10,406,332 87

‡ Includes silver and warehouse storage due and accrued. § Includes warehouse storage.

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Statement of the condition of the Safe Deposit Companies of the State of New York on the morning of Wednesday, January 1, 1919 — (Concluded)

NAMES	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	Total liabilities
Albany Safe Deposit and Storage Company, Albany	$90,000 00	$28,929 52	.....	$622 81	.....	.....	$36 50	$119,588 83
Astor Safe Deposit Company, New York	100,000 00	45,740 93	.....	.....	.....	$4,290 00	10,098 02	160,128 95
Atlantic Safe Deposit Company, New York	100,000 00	48,886 85	.....	.....	.....	108 81	12,500 00	161,495 66
Bankers Safe Deposit Company, New York	100,000 00	77,802 49	.....	.....	.....	.....	.....	177,802 49
Bank of Long Island Safe Deposit Company, Jamaica	100,000 00	7,046 24	.....	.....	.....	.....	.....	107,046 24
Broadway Safe Deposit Company, New York	100,000 00	4,778 62	.....	.....	.....	.....	.....	104,778 62
Bronx Safe Deposit Company, New York	110,000 00	5,966 27	$70,000 00	.....	$991 67	.....	.....	186,957 94
Brooklyn City Safe Deposit Company, Brooklyn	100,000 00	23,939 71	.....	.....	.....	416 75	10,899 72	135,256 18
Central Safe Deposit Company, Ossining	10,000 00	6,668 63	.....	.....	.....	162 00	.....	16,830 63
Central Union Safe Deposit Company, New York	100,000 00	7,011 84	.....	.....	.....	2,600 00	16,426 74	126,038 58
Citizens Commercial Safe Deposit Company, Buffalo	150,000 00	15,659 47	.....	5,030 00	.....	.....	15,518 37	186,177 84
City Safe Deposit Company of Albany, N. Y	50,000 00	31,688 43	.....	.....	.....	.....	.....	81,688 43
Colonial Bank Safe Deposit Company, New York	100,000 00	4,655 03	.....	.....	.....	.....	.....	104,655 03
Commercial Safe Deposit Company, New York	100,000 00	34,540 52	.....	.....	.....	.....	.....	134,540 52
Corn Exchange Safe Deposit Company, New York	300,000 00	8,575 61	.....	10,000 00	.....	.....	5,000 00	323,575 61
County Safe Deposit Company, White Plains	10,000 00	4,822 83	.....	.....	.....	.....	.....	14,822 83
Empire City Safe Deposit Company, New York	100,000 00	7,832 77	.....	.....	.....	.....	.....	107,832 77
Empire Safe Deposit Company, New York	100,000 00	9,926 62	.....	.....	.....	.....	27,190 98	137,117 60
Equitable Safe Deposit Company of New York, The	200,000 00	10,299 31	.....	8,000 00	.....	.....	.....	218,299 31
Farmers Safe Deposit Company, The, New York	100,000 00	16,863 77	.....	.....	.....	.....	6,837 67	123,701 44
Fidelity Safe Deposit Company, New York	100,000 00	20,119 54	.....	.....	.....	.....	.....	120,119 54
Fifth Avenue Safe Deposit Company, New York	100,000 00	37,040 63	.....	4,000 00	.....	.....	5,166 67	146,207 30
Franklin Safe Deposit Company, Brooklyn	100,000 00	23,958 38	.....	.....	.....	.....	.....	123,958 38
Garfield Safe Deposit Company, New York	150,000 00	7,811 68	.....	.....	.....	497 50	5,793 15	164,102 33
Greenwich Safe Deposit Company, New York	100,000 00	4,436 96	.....	.....	.....	.....	.....	104,436 96
Guaranty Safe Deposit Company, New York	200,000 00	18,593 02	.....	.....	.....	.....	25,487 84	244,080 86
Hanover Safe Deposit Company, New York	200,000 00	7,395 28	.....	.....	.....	.....	.....	207,395 28
Hudson Safe Deposit Company, New York	100,000 00	19,378 91	.....	.....	.....	.....	.....	119,378 91
Knickerbocker Safe Deposit Company, New York	100,000 00	54,153 28	.....	.....	.....	.....	.....	154,153 28
Lincoln Safe Deposit Company, New York	1,000,000 00	1,565,268 92	400,000 00	134,000 00	1,875 00	6,997 76	17,500 00	3,125,641 68
Long Island Safe Deposit Company, Brooklyn	100,000 00	15,822 45	.....	.....	.....	.....	12,341 27	128,163 72
Madison Safe Deposit Company, New York	100,000 00	21,986 09	.....	.....	.....	19 00	603 79	122,588 88
Mercantile Safe Deposit Company, New York	200,000 00	24,498 78	.....	7,500 00	.....	.....	58,785 81	290,784 59
Metropolis Safe Deposit Company, New York	100,000 00	14,732 33	.....	.....	.....	.....	.....	114,732 33

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Mount Vernon Safe Deposit Company, Mount Vernon	10,000 00	8,230 97	.....	3,000 00	.....	.....	.....	21,230 97
New Maiden Lane Safe Deposit Company, New York	100,000 00	9,931 38	.....	.....	.....	.....	2,998 00	112,929 38
New Rochelle Safe Deposit Company, New Rochelle	10,000 00	16,064 29	.....	.....	.....	.....	.....	26,064 29
New York Produce Exchange Safe Deposit and Storage Company, New York	150,000 00	90,674 56	.....	.....	.....	2,416 67	4,033 50	247,124 73
New York Stock Exchange Safe Deposit Company, New York	100,000 00	40,342 81	.....	.....	.....	.....	.....	140,342 81
Ossining Safe Deposit Company, Ossining	20,000 00	840 32	.....	.....	.....	.....	.....	20,840 32
Power City Safe Deposit Corporation, Niagara Falls	15,000 00	2,325 05	.....	.....	.....	.....	.....	17,325 05
Rockland County Safe Deposit Company, Nyack	10,000 00	1,588 15	.....	.....	.....	.....	.....	11,588 15
Safe Deposit Company of New York, New York	100,000 00	99,276 68	.....	.....	.....	.....	65 00	199,341 68
Security Safe Deposit Company of Brooklyn	100,000 00	14,156 58	.....	.....	.....	1,030 59	14,746 32	129,933 49
Security Safe Deposit Company of Troy	50,000 00	16,403 29	.....	6,000 00	.....	.....	24,145 83	96,549 12
Standard Safe Deposit Company, New York	200,000 00	27,521 10	.....	19,000 00	.....	.....	.....	246,521 10
State Safe Deposit Company, New York	100,000 00	72 00	.....	.....	.....	.....	.....	100,072 00
Thirty-fourth Street Safe Deposit Company, New York	225,000 00	50,432 09	100,000 00	.....	2,500 00	.....	.....	377,932 09
Tiffany & Company Safe Deposit Company, New York	100,000 00	11,507 39	.....	22,781 20	.....	.....	1,603 50	135,892 09
United States Safe Deposit Company, New York	200,000 00	167,498 21	.....	130,000 00	.....	3,663 00	119 50	501,280 71
Woolworth Building Safe Deposit Company, New York	100,000 00	25,869 16	.....	.....	.....	119 20	1,296 99	127,285 35
Totals	$6,360,000 00	$2,819,545 74	$570,000 00	$349,904 01	$5,366 67	$22,321 28	$279,195 17	$10,406,332 87

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EQUITABLE SECURITIES COMPANY, NEW YORK CITY

[24 Broad street; organized 1894]

ASSETS

Loans secured by first liens on real estate		$6,000 00
Stocks and bonds		845,026 24
Other real estate		101,894 58
Cash		28,979 23
Other assets, viz.:		
Accounts receivable	$15,299 72	
Interest accrued	9,699 51	
		24,999 23
Total		$1,006,899 28

LIABILITIES

Capital stock paid in		$961,400 00
Undivided profits		39,950 57
Debenture certificates		123 07
Other liabilities, viz.:		
Accounts payable	$825 64	
Taxes accrued	4,600 00	
		5,425 64
Total		$1,006,899 28

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 the 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: Six per cent. on preferred stock in 1914 and 1915; 6 per cent. on preferred and .3926 per cent. on common stock in 1917, and 6 per cent. on preferred stock in 1918.

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 such loans made.

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: None.

Total amount of loans paid: 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 officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? None.

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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

N. S. MELDRUM	*President*
H. R. DENNIS	*Vice-president*
E. G. WOODLING	*Secretary*
N. S. MELDRUM	*Director*
H. R. DENNIS	*Director*
E. G. WOODLING	*Director*
W. W. MILLER	*Director*
J. A. BLAIR, JR.	*Director*

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INVESTMENT SECURITIES COMPANY, NEW YORK CITY

[37 Wall street; organized 1895]

ASSETS

Stocks and bonds	$637,933 33
Due from banks and bankers	8,032 05
Other assets, viz.: Adjustment account	429,844 07
Total	$1,075,809 45

LIABILITIES

Capital stock paid in	$637,933 33
Debenture bonds outstanding	433,808 60
Other liabilities, viz.: Distributions awaiting presentation of certificates	4,067 52
Total	$1,075,809 45

When organized: April 23, 1895.
Under what State laws: New York.
Principal place of business: 37 Wall street, New York City.
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? No loans made.
State the sections of country in which loans are made, giving the principal counties: No loans made.
State the number and amount of mortgages with interest six months or more in arrears: None.
Total amount loaned to date: No loans made.
Total amount of loans paid: $728,650.57.
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.
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.
Total amount of debentures certified: None.
Less amount on hand and with agents: None.
Total liability for debenture bonds as per statement: $433,808.60.
What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? No outstanding guaranteed mortgages. Assets liquidated.
Trustees for debentures (if more than one class, state series certified to by each): None.

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OFFICERS AND DIRECTORS

HERMAN DOWD	*President*
R. R. HUNTER	*Vice-president*
F. W. BLACK	*Treasurer*
H. J. COOK	*Secretary*
CARLETON BUNCE	*Director*
J. L. DEROSSET	*Director*
HERMAN DOWD	*Director*
R. R. HUNTER	*Director*
F. W. BLACK	*Director*
H. J. COOK	*Director*

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AMERICAN FOREIGN BANKING CORPORATION, NEW YORK CITY

[56 Wall street; organized 1917]

ASSETS

Loans on collateral security		$7,403,951 55
Loans on personal security		1,211,619 39
Stocks and bonds		333,008 13
Furniture and fixtures		8,002 65
Due from branch offices and agents		518,978 13
Due from sundry persons		43,504 91
Due from banks and bankers		1,047,146 44
Cash		584,908 67
Other assets, viz.:		
War tax stamps	$275 55	
Suspense account	7,080 77	
Foreign currency	8,970 00	
Credit granted on acceptances	11,280,567 29	
		11,296,893 61
Total		$22,448,013 48

LIABILITIES

Capital stock paid in		$3,239,200 00
Surplus fund		1,166,112 00
Undivided profits		178,833 90
Other deposits		1,343,961 28
Due to branch offices and agents		1,405,814 79
Due to banks and bankers		2,412,834 88
Other liabilities, viz.:		
Accounts payable	$28,557 43	
Unearned discount	12,168 99	
Money order suspense	19 85	
Drafts outstanding	168,901 79	
Certified checks	513 83	
Travelers letters of credit	8,312 50	
Acceptances anticipated	1,202,214 95	
Acceptances, domestic and foreign	11,280,567 29	
		12,701,256 63
Total		$22,448,013 48

When organized: 1917.

Under what State laws: New York.

Principal place of business: 56 Wall street, New York City.

Authorized amount of capital: $3,500,000.

Amount of capital subscribed: $3,239,200.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $301,240.

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? Yes.

State the sections of country in which loans are made, giving the principal counties: New York City.

State the number and amount of mortgages with interest six months or more in arrears: None.

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Total amount loaned to date: $88,019,395.50.
Total amount of loans paid: $79,403,824.56.
Total amount of loans unpaid and outstanding: Guaranteed, $7,602,-617.66; unguaranteed, $1,012,953.28.
Number and amount of loans extended the past two years: None.
Do you advance interest on unguaranteed loans? No.
How much have you advanced? Nothing.
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 officers? Superintendent of Banks.
Amount of securities sold in New York State for the past year: None.
What are the "Other Deposits" mentioned in the statement? Due firms and individuals in connection with transactions covering foreign trade.
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

ARCHIBALD KAINS	*President*
HAYDEN B. HARRIS	*Vice-President*
T. FRED ASPDEN	*Vice-President*
A. G. FLETCHER	*Vice-President*
CHAS. A. MACKENZIE	*Secretary*
ALBERT H. WIGGIN	*Director*
T. FRED ASPDEN	*Director*
GERHARD M. DAHL	*Director*
NORMAN H. DAVIS	*Director*
CHARLES L. FARRELL	*Director*
ERNEST A. HAMILL	*Director*
CHARLES A. HINSCH	*Director*
W. R. IRBY	*Director*
C. T. JAFFRAY	*Director*
JOHN G. LONSDALE	*Director*
LEVI L. RUE	*Director*
JOHN SHERWIN	*Director*
EUGENE V. R. THAYER	*Director*
FRED VOGEL, JR	*Director*
HENRY B. WILCOX	*Director*
C. H. EASSON	*Director*
A. G. FLETCHER	*Director*
HARRISON NESBIT	*Director*
H. T. RAMSDELL	*Director*
GEORGE H. PRINCE	*Director*
A. L. RIPLEY	*Director*
JOHN N. STALEY	*Director*

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ASIA BANKING CORPORATION, NEW YORK CITY

[66 Liberty street; organized 1918]

ASSETS

Loans on collateral security		$950,000 00
Stocks and bonds		274,730 00
Furniture and fixtures		1,525 40
Current expenses		63,269 67
Due from branch offices and agents		316,626 02
Due from sundry persons		600 00
Due from banks and bankers		206,935 47
Cash		38 78
Other assets, viz.:		
Credit on domestic acceptances	$1,221,154 00	
Acceptances purchased	743,262 42	
Interest accrued	462 33	
		1,964,878 75
Total		$3,778,604 09

LIABILITIES

Capital stock paid in		$2,000,000 00
Surplus fund		500,000 00
Undivided profits		36,833 92
Other deposits		10,416 64
Other liabilities, viz.:		
Domestic acceptances	$1,221,154 00	
Unearned interest	3,538 89	
Unearned discount	6,660 64	
		1,231,353 53
Total		$3,778,604 09

When organized: 1918.

Under what State laws: New York.

Principal place of business: 66 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? 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? Yes.

State the sections of country in which loans are made, giving the principal counties: New York county.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: $2,050,000.

Total amount of loans paid: $1,100,000.

Total amount of loans unpaid and outstanding: Guaranteed, $950,000; 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.

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Total amount in process of foreclosure: None.

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: None.

What are the "Other Deposits" mentioned in the statement? Unpaid salaries.

Total amount of debentures certified: None.

Less amount on hand and with agents: 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

CHARLES H. SABIN	*President*
ALBERT BRETON	*Vice-President*
RALPH DAWSON	*Vice-President*
FRANKLIN R. SANDFORD, JR.	*Treasurer*
ROBERT A. SHAW	*Secretary*
E. C. BROWNELL	*Assistant Treasurer*
ROBERT BUCHAN	*Assistant Treasurer*
J. H. WICHERS	*Manager*
CHARLES H. SABIN	*Director*
ALBERT BRETON	*Director*
JOHN H. HAMMOND	*Director*
GEORGE EDWARD SMITH	*Director*
FRED I. KENT	*Director*
EUGENE W. STETSON	*Director*
C. F. ADAMS	*Director*
M. F. BACKUS	*Director*
HERBERT FLEISHHACKER	*Director*
SEWARD PROSSER	*Director*
WILLIAM C. LANE	*Director*

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BANKERS COMMERCIAL SECURITY COMPANY, INC.

[14 Wall street; organized 1917]

ASSETS

Stocks and bonds		$384,831 00
Current expenses		16,402 68
Due from sundry persons		160,130 22
Cash		1,862,768 56
Other assets, viz.:		
Inventory account	$73,485 89	
Notes, contracts, leases and mortgages purchased	8,075,174 07	
Interest accrued	165,822 80	
		8,314,482 76
Total		$10,738,615 22

LIABILITIES

Capital stock paid in		$2,000,000 00
Surplus fund		500,000 00
Undivided profits		143,030 62
Bills payable: Liberty loan account		179,700 00
Debenture bonds outstanding		6,090,000 00
Dividends accrued		40,000 00
Other liabilities, viz.:		
Interest accrued on contingent liabilities	$49,430 12	
Contingent reserves	1,722,513 88	
Suspense	6,016 59	
Employees' Liberty Bond subscription payments	2,355 50	
Insurance payable, accrued	5,568 26	
Income tax coupons	25	
		1,785,884 60
Total		$10,738,615 22

When organized: May 21, 1917.

Under what State laws: New York.

Principal place of business: 14 Wall 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? $1,278,900.

How much, if any, of the stock owned by the 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: 8 per cent. per annum since organization.

Do you cause a personal examination of paper offered for sale to be made by salaried employees of the company who are entirely free from local influences before purchase is made? Yes.

State the sections of country in which loans are made, giving the principal counties: Throughout the United States.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount of contracts purchased to date: $32,253,424.10.

Total amount of contracts paid since organization: $23,552,785.06.

Total amount of contracts unpaid and outstanding: Guaranteed, $8,700,639.04.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

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Number and amount of mortgages foreclosed in the past year: No real estate mortgages held.

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: $1,350,000.

Total amount of debentures certified: $6,090,000.

Amount on hand and with agents: $166,500.

Total liability for debenture bonds: $6,090,000.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures: Central Trust Co. of Illinois, Chicago; Bankers Trust Co., of New York, New York City; Guaranty Trust Co. of New York City.

OFFICERS AND DIRECTORS

GEO. G. FOSTER	*President*
R. A. CRANDALL	*Vice-President and Treasurer*
J. H. SHALE	*Vice-President*
D. C. McCORD	*Vice-President*
J. A. BOWER	*Vice-President*
W. LEE WHITE	*Secretary*
E. H. TROYKE	*Assistant Secretary*
S. J. DAVIS	*Assistant Secretary*
A. M. VAN NESS	*Assistant Treasurer*
J. A. BOWER	*Director*
R. A. CRANDALL	*Director*
GEO. G. FOSTER	*Director*
WM. T. GRAHAM	*Director*
A. L. SCHEUER	*Director*
E. C. CONVERSE	*Director*
J. H. SHALE	*Director*
GEO. L. EATON	*Director*
FREDERICK W. ZOLLER	*Director*

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CONTINENTAL GUARANTY CORPORATION, NEW YORK CITY

[248 Madison avenue; organized 1916 as Guaranty Securities Corporation]

ASSETS

Loans on collateral security		$6,801,790 94
Stocks and bonds		1,140,766 39
Premiums paid		5,117 85
Furniture and fixtures		24,468 43
Due from sundry persons		49,719 34
Cash		2,267,702 81
Other assets, viz.:		
Interest accrued on loans	$41,107 82	
Prepaid discount on debentures and collateral trust notes	84,675 53	
		125,783 35
Total		$10,415,349 11

LIABILITIES

Capital stock paid in		$1,000,000 00
Undivided profits		124,331 78
Bills payable and interest accrued thereon		2,535,388 25
Debenture bonds outstanding		3,146,000 00
Interest paid in advance by borrowers		89,261 55
Certificates of deposit bearing interest		1,712,663 44
Other deposits		427,414 05
Other liabilities, viz.:		
Deferred certificates and interest accrued thereon	$105,707 02	
Due banks for notes and acceptances rediscounted	148,511 35	
Accounts payable; insurance premiums; current purchases	34,792 48	
Acceptances rediscounted	1,017,809 22	
Reserves for contingencies and taxes	73,469 97	
		1,380,290 04
Total		$10,415,349 11

When organized: March 20, 1916.

Under what State laws: New York.

Principal place of business: 248 Madison avenue, New York City.

Authorized amount of capital: $2,000,000.

Amount of capital subscribed: $1,000,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $102,300.

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: 1916, no dividends; 1917, 2 per cent. quarterly; 1918, 2 per cent. 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? No.

State the sections of country in which loans are made, giving the principal counties: All States of United States and all provinces of Canada.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: $54,315,170.12.

Total amount of loans paid: $47,513,379.18.

Total amount of loans unpaid and outstanding: Guaranteed, $6,801,790.94; unguaranteed, none.

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Number and amount of loans extended the past two years: Number, 28; amount, $80,763.29.

Do you advance interest on unguaranteed loans? No.

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 officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: $2,636,000.

What are the "Other Deposits" mentioned in the statement? Non-interest-bearing deposits and certificates of deposit.

Total amount of debentures certified: $32,078,500 (during 1918, $8,901,000).

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: $3,146,000.

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): Metropolitan Trust Co. of the City of New York, 60 Wall street, New York City; trustee for debentures on U. S. paper. National Trust Co., 153 St. James street, Montreal, Canada; trustee for collateral trust gold debentures on Canadian paper.

OFFICERS AND DIRECTORS

GEORGE C. VAN TUYL, JR.	*Chairman of the Board*
EDWARD S. MADDOCK	*President*
PAUL FITZPATRICK	*Vice-President*
HOWARD L. WYNEGAR	*Vice-President*
BURT A. McDONALD	*Vice-President*
FRED A. FRANKLIN	*Treasurer*
HAROLD M. BENSON	*Secretary*
W. J. BOLD	*Asst. Sec'y and Asst. Treas.*
ROBERT F. WINGARD	*Assistant Treasurer*
A. BRUNSWICK	*Assistant Treasurer*
J. D. DORT	*Director*
PAUL FITZPATRICK	*Director*
CHARLES P. HOWLAND	*Director*
D. R. McLENNAN	*Director*
EDWARD S. MADDOCK	*Director*
T. G. MEACHEM	*Director*
STANLEY ROBERTS	*Director*
ALFRED P. SLOAN, JR.	*Director*
GEORGE C. VAN TUYL, JR.	*Director*
JOHN N. WILLYS	*Director*
W. B. JOYCE	*Director*
WILLIAM M. RAMSAY	*Director*
H. MERCER WALKER	*Director*

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DISCOUNT CORPORATION OF NEW YORK, NEW YORK CITY

[52 Wall street; organized 1918]

ASSETS

Stocks and bonds	$985 00
Current expenses	3,958 34
Past-due interest remitted for, but not paid to us	12 00
Due from banks and bankers	5,995,044 66
Total	$6,000,000 00

LIABILITIES

Capital stock paid in	$5,000,000 00
Surplus fund	1,000,000 00
Total	$6,000,000 00

When organized: December 28, 1918.
Under what State laws: New York.
Principal place of business: 52 Wall street, New York City.
Authorized amount of capital, $5,000,000.
Amount of capital subscribed: $5,000,000.
What is the personal liability of stockholders? None.
How much of its capital stock is owned by the officers of the company? $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: 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? Yes.
State the sections of country in which loans are made, giving the principal counties: New York county, New York.
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.
Number and amount of loans extended the past two years: None.
Do you advance interest on unguaranteed loans? No.
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 officers? Superintendent of Banks.
Amount of securities sold in New York State for the past year: None.
Total amount of debentures certified: 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

JOHN McHUGH	*President*
JEROME THRALLS	*Secretary and Treasurer*
FRANCIS L. HINES	*Director*
EDWIN S. MARSTON	*Director*
GATES W. McGARRAH	*Director*
JOHN McHUGH	*Director*
J. P. MORGAN	*Director*
SEWARD PROSSER	*Director*
CHARLES H. SABIN	*Director*
JAMES A. STILLMAN	*Director*
EUGENE V. R. THAYER	*Director*
JAMES N. WALLACE	*Director*

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ESSENTIAL INDUSTRIES FINANCE CORPORATION, NEW YORK CITY

[61 Broadway; organized 1918]

ASSETS

Stocks and bonds	$1,032 16
Cash	1,196,936 59
Total	$1,197,968 75

LIABILITIES

Capital stock paid in	$1,000,000 00
Surplus fund	197,968 75
Total	$1,197,968 75

When organized: October 7, 1918.
Under what State laws: New York.
Principal place of business: 61 Broadway, New York City.
Authorized amount of capital: $1,000,000.
Amount of capital subscribed: $1,000,000.
What is the personal liability of stockholders? None.
How much of its capital stock is owned by the officers of the company? $1,000,000.
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: 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? Yes.
State the sections of country in which loans are made, giving the principal counties: No loans made.
State the number and amount of mortgages with interest six months or more in arrears: None.
Total amount loaned to date: No loans made.
Total amount of loans paid: None.
Total amount of loans unpaid and outstanding: None.
Number and amount of loans extended the past two years: None.
Do you advance interest on unguaranteed loans? No.
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 officers? Superintendent of Banks.
Amount of securities sold in New York State for the past year: None.
Total amount of debentures certified: None.
Total liability for debenture bonds as per statement: None.
What do you estimate will be lost to the company on outstanding guaranteed mortgage and debenture securities? Nothing.
Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

EUGENE V. R. THAYER	*President*
FREDERICK STRAUSS	*Vice-President*
GERHARD M. DAHL	*Vice-President*
NIEL A. WEATHERS	*Secretary and Treasurer*
EUGENE V. R. THAYER	*Director*
FREDERICK STRAUSS	*Director*
E. W. CLARK	*Director*
HAROLD STANLEY	*Director*
GERHARD M. DAHL	*Director*

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FIRST MORTGAGE GUARANTEE COMPANY, LONG ISLAND CITY

[Bridge Plaza — north; organized 1911]

ASSETS

Loans secured by first liens on real estate		$459,776 38
Stocks and bonds		975 00
Other real estate		30,683 59
Furniture, fixtures and plant		3,884 32
Due from sundry persons		3,489 13
Cash		96,539 11
Other assets, viz.:		
U. S. War Savings Stamps	$100 00	
Interest receivable, accrued	61,367 57	
Contracts receivable, real estate	3,415 35	
Mortgage certificates, not issued and on hand	32,461 00	
U. S. certificates of indebtedness	50,000 00	
U. S. Liberty Bonds	38,000 00	
		185,343 92
Total		$780,691 45

LIABILITIES

Capital stock paid in		$500,000 00
Surplus fund		125,000 00
Undivided profits		94,404 03
Due borrowers on loans made		5,687 50
Deposits awaiting investment		14,490 18
Other liabilities, viz.:		
Interest payable, accrued	$38,026 75	
Funds awaiting distribution	3,082 99	
		41,109 74
Total		$780,691 45

When organized: March 1, 1911.

Under what State laws: New York.

Principal place of business: Bridge Plaza, North, Long Island City, New York.

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? $20,700 (207 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: 6 per cent for 1914. None declared since.

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, Kings, Nassau and Suffolk counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: Number, 3; amount, $74,500.

Total amount loaned to date, $5,305,961.38.

Total amount of loans paid, $2,377,545.00.

Total amount of loans unpaid and outstanding: Guaranteed, $2,468,640.00; unguaranteed, $459,776.38.

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Number and amount of loans extended the past two years: Number, 182; amount, $926,975.00.

Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: Number, 1; amount, $2,000.

Total amount in process of foreclosure: None.

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: $317,575.00.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures: None.

OFFICERS AND DIRECTORS

H. PUSHAE WILLIAMS	*President*
CLINTON R. JAMES	*Vice-President*
E. COVERT HULST	*Treasurer*
ARVINE C. LEACH	*Secretary*
JULES S. BACHE	*Director*
PAUL BONYNGE	*Director*
CYRIL CRIMMINS	*Director*
STEWART W. EAMES	*Director*
JOHN J. HALLERAN	*Director*
E. COVERT HULST	*Director*
CLINTON R. JAMES	*Director*
JOHN F. JAMES	*Director*
CHARLES H. JONES	*Director*
JOHN ANDERSON LEACH	*Director*
JOSEPH T. McMAHON	*Director*
MORGAN J. O'BRIEN, JR.	*Director*
SAMUEL RIKER, JR.	*Director*
H. PUSHAE WILLIAMS	*Director*
MAURICE D. BARRY	*Director*

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FOREIGN TRADE BANKING CORPORATION, NEW YORK CITY

[35 Wall street; organized 1918]

ASSETS

Loans on collateral security		$424,562 08
Stocks and bonds		144,739 50
Due from banks and bankers		1,268,859 00
Cash		1,661 41
Other assets, viz.:		
Foreign exchange	$2,200,240 94	
Bank acceptances	2,078,807 04	
Trade acceptances and bills purchased	248,060 49	
Interest receivable accrued	1,892 36	
Customers' liability on acceptances	2,972,185 39	
		7,501,186 22
Total		$9,341,008 21

LIABILITIES

Capital stock paid in		$2,000,000 00
Surplus fund		200,000 00
Undivided profits		114,036 43
Due to banks and bankers		1,626,846 56
Other liabilities viz.:		
Balances arising from discounts	$2,384,210 74	
Unearned discount	22,908 86	
Reserves for taxes, etc	20,761 20	
Interest payable, accrued	59 03	
Acceptances executed for customers	2,972,185 39	
		5,400,125 22
Total		$9,341,008 21

When organized: March 28, 1918.

Under what State laws: New York.

Principal place of business: 35 Wall 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? $1,128,400.

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? No.

State the sections of country in which loans are made, giving the principal counties: New York City.

Total amount loaned to date: $15,697,475.87.

Total amount of loans paid: $15,272,913.79.

Total amount of loans unpaid and outstanding: Guaranteed, $424,562.08; unguaranteed, none.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

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 officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

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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

GEORGE A. GASTON	*President*
MAX MAY	*Vice-President*
WILLIAM T. LAW	*Secretary*
GEORGE A. GASTON	*Director*
MAX MAY	*Director*
BENJAMIN S. GUINNESS	*Director*
HARRY T. HALL	*Director*
WADE ROBINSON	*Director*
PAUL SALEMBIER	*Director*
CECIL P. STEWART	*Director*

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GUARANTEED MORTGAGE COMPANY OF NEW YORK, NEW YORK CITY

[200 Broadway; organized 1909]

ASSETS

Loans secured by first liens on real estate		$252,494 13
Loans secured by second liens on real estate		4,000 00
Loans on collateral security		100,000 00
Stocks and bonds		109,150 00
Other real estate		42,523 80
Due from banks and bankers		24,897 35
Other assets, viz.:		
Interest receivable, accrued	$4,070 31	
Premiums receivable, accrued	2,751 93	
		6,822 24
Total		$539,887 52

LIABILITIES

Capital stock paid in		$375,000 00
Surplus fund		125,000 00
Equalization fund		1,867 02
Undivided profits		11,349 97
Premiums prepaid		671 91
Bills payable		2,500 00
Dividends unpaid		7,500 00
Other liabilities, viz.:		
Accounts payable	$14,882 31	
Interest payable, accrued	1,116 31	
		15,998 62
Total		$539,887 52

When organized: June 22, 1909.

Under what State laws: New York.

Principal place of business: 200 Broadway, New York City.

Authorized amount of capital: $375,000.

Amount of capital subscribed: $375,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $87,900.

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: 8 per cent per annum, 1914–1918 inclusive.

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? Examinations of security are made by unsalaried officers.

State the sections of country in which loans are made, giving the principal counties: New York and Bronx counties, State of New York.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: $6,489,207.74.

Total amount of loans paid: $2,516,508.61.

Total amount of loans unpaid and outstanding: Guaranteed, $3,616,205.00; unguaranteed, $356,494.13.

Number and amount of loans extended the past two years: Number, 100; amount $1,500,660.

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Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: Number, 1; amount, $1,200.

Total amount in process of foreclosure: None.

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: $226,925.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds: 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

JOHN E. EUSTIS	*President*
AUGUSTUS B. CARRINGTON	*Vice-President*
JOHN L. SHEA	*Vice-President*
CHAS. L. ACKER	*Treasurer*
JAMES B. TURK	*Secretary*
GEO. A. BRINKERHOFF	*Director*
GEO. D. CARRINGTON	*Director*
FRANKLIN P. DURYEA	*Director*
RUSSELL FROST	*Director*
GEORGE B. HARDIE	*Director*
HENRY A. INGRAHAM	*Director*
ALFRED L. LANE	*Director*
WILBUR F. RANDALL	*Director*
JOHN L. SHEA	*Director*
JOHN E. EUSTIS	*Director*
AUGUSTUS B. CARRINGTON	*Director*
CHAS. L. ACKER	*Director*
JAMES B. TURK	*Director*
FRANK BEGRISCH, JR	*Director*
CARLTON B. PIERCE	*Director*

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HOME MORTGAGE INVESTMENT COMPANY OF NEW YORK, BROOKLYN

[383 Jay street; organized 1911]

ASSETS

Loans secured by first liens on real estate	$169,775 00
Loans secured by second liens on real estate	14,606 10
Loans on collateral security	13,975 00
Stocks and bonds	2,595 21
Cash	3,044 55
Other assets, viz.: Interest receivable accrued	1,644 31
Total	$205,640 17

LIABILITIES

Capital stock paid in		$100,000 00
Surplus fund		50,000 00
Undivided profits		1,732 28
Certificates of deposit bearing interest		52,609 00
Other liabilities, viz.:		
Interest payable, accrued	$298 89	
Money held for investment	1,000 00	
		1,298 89
Total		$205,640 17

When organized: February 2, 1911.

Under what State laws: New York.

Principal place of business: 383 Jay street, Brooklyn, N. Y.

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: 1914, 7 per cent.; 1915, 7½ per cent.; 1916, 8 per cent.; 1917, 7 per cent.; 1918, 7½ 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 counties, New York State.

State the number and amount of mortgages with interest six months or more in arrears: Number, 1; amount, $18.

Total amount loaned to date: $10,428,803.67.

Total amount of loans paid: $10,230,447.57.

Total amount of loans unpaid and outstanding: Guaranteed, $184,381.10; unguaranteed, $13,975.00.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

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 officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: $1,060,741.82.

Total amount of debentures certified: None.

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Less amount on hand and with agents: None.
Total liability for debenture bonds: 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

EDWARD S. BANCROFT	*President*
HARRY GRATTAN	*Vice-President*
HENRY B. DAVENPORT	*Treasurer*
DWIGHT COMSTOCK	*Secretary*
ALEXANDER G. CALDER	*Director*
THOMAS W. RUTHERFORD	*Director*
EDWARD S. BANCROFT	*Director*
HARRY GRATTAN	*Director*
HENRY B. DAVENPORT	*Director*
DWIGHT COMSTOCK	*Director*

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HUDSON MORTGAGE COMPANY, NEW YORK CITY

[135 Broadway; organized 1906]

ASSETS

Loans secured by first liens on real estate		$37,500 00
Stocks and bonds		4,125 00
Other real estate		355,009 75
Due from agents		2,847 23
Due from sundry persons		1,724 02
Due from banks and bankers		4,314 58
Other assets, viz.: Interest receivable, accrued		286 38
Total		$405,806 96

LIABILITIES

Capital stock paid in		$100,000 00
Undivided profits		25,606 95
Premiums		950 00
Other liabilities, viz.:		
Interest payable, accrued	$4,125 01	
Reserve for taxes	125 00	
Bonds and mortgages payable	275,000 00	
		279,250 01
Total		$405,806 96

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? $49,000.

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: 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? All examinations are made by officers or directors.

State the sections of country in which loans are made, giving the principal counties: New York City.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: $4,637,191.02.

Total amount of loans paid: $4,599,691.02.

Total amount of loans unpaid and outstanding: Guaranteed, none; unguaranteed, $37,500.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

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 officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: None.

Total amount of debentures certified: None.

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Less amount on hand and with agents: None.

Total liability for debenture bonds: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? None outstanding.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

WM. N. HARTE	*President*
WM. F. CLARE	*Vice-President*
CYRIL H. BURDETT	*Treasurer*
HERBERT MARPLES	*Secretary*
WM. F. CLARE	*Director*
JAMES A. TROWBRIDGE	*Director*
WM. N. HARTE	*Director*
GARDINER TROWBRIDGE	*Director*
CYRIL H. BURDETT	*Director*
HERBERT MARPLES	*Director*
JAMES A. TROWBRIDGE, JR.	*Director*

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LONG ISLAND BOND AND MORTGAGE GUARANTEE COMPANY, JAMAICA

[375 Fulton street; organized 1905]

ASSETS

Loans secured by first liens on real estate		$117,050 00
Stocks and bonds		61,198 80
Other real estate		61,204 21
Past-due interest remitted for, but not paid to us		4,242 16
Due from banks and bankers		92,622 30
Due on uncompleted loans		5,450 00
Cash		100 00
Other assets, viz.:		
Interest receivable, accrued	$48,581 83	
Automobile account	354 62	
		48,936 45
Total		$390,803 92

LIABILITIES

Capital stock paid in		$200,000 00
Surplus fund		100,000 00
Undivided profits		34,781 73
Due borrowers on loans made		5,450 00
Other liabilities, viz.:		
Interest payable, accrued	$40,347 19	
Real estate contract	2,525 00	
Special reserve fund	7,700 00	
		50,572 19
Total		$390,803 92

When organized: April 6, 1905.

Under what State laws: New York.

Principal place of business: 317 Fulton street, Queens County Trust Building, 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? $39,300.

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: $15,000, secured by bond and mortgage.

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? Yes.

State the sections of country in which loans are made, giving the principal counties: Queens Borough, New York City.

State the number and amount of mortgages with interest six months or more in arrears: Number, 23; amount, $67,800.

Total amount loaned to date: $3,875,250.

Total amount of loans paid: $1,279,750 (includes $138,200 foreclosed).

Total amount of loans unpaid and outstanding: Guaranteed, $2,473,000; unguaranteed, $122,500.

Number and amount of loans extended the past two years: Number, 202; amount, $561,600.

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Do you advance interest on unguaranteed loans? No.

Number and amount of mortgages foreclosed in the past year: Number, 9; amount, $24,400.

Total amount in process of foreclosure: $29,250.

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: $168,900.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds: None.

What do you estimate will be lost to the company on outstanding guaranteed mortgages and debenture securities? Nothing.

Trustees for debentures: None.

OFFICERS AND DIRECTORS

JAMES MACBETH	*President*
THEODORE G. CLARKE	*Vice-President*
CLINTON T. ROE	*Vice-President*
DANIEL W. QUINN, JR.	*Treasurer*
GEORGE T. WATTS	*Secretary*
M. A. STANSFIELD	*Asst. Secretary*
JAMES MACBETH	*Director*
ROBERT B. AUSTIN	*Director*
THEODORE G. CLARKE	*Director*
GEORGE T. WATTS	*Director*
WM. J. WHEELER	*Director*
CLINTON T. ROE	*Director*
CHARLES F. LEWIS	*Director*
DITMARS ELDERT	*Director*
JAMES VANDERVEER	*Director*
GEORGE S. DOWNING	*Director*
FREDERICK D. BACKUS	*Director*
CHARLES STUART FOLSOM	*Director*
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DANIEL W. QUINN, JR.	*Director*
FRANK S. HARLOW	*Director*
M. A. STANSFIELD	*Director*

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MOHAWK VALLEY INVESTMENT CORPORATION, UTICA

[110 Genesee street; organized 1918]

ASSETS

Loans on collateral security		$4,480 00
Loans on personal security		125,000 00
Stocks and bonds		336,231 66
Current expenses		12,555 41
Due from sundry persons		15,334 00
Due from banks and bankers		26,209 66
Cash		92 06
Other assets, viz.: Interest paid in advance		1,875 00
Total		$521,777 79

LIABILITIES

Capital stock paid in		$150,000 00
Undivided profits		30,470 46
Bills payable		185,177 02
Interest paid in advance by borrowers		1,916 68
Other liabilities, viz.:		
Bills rediscounted	$125,000 00	
Accounts payable	29,213 63	
		154,213 63
Total		$521,777 79

When organized: May 14, 1918.

Under what State Laws: New York.

Principal place of business: 110 Genesee street, Utica, N. Y.

Authorized amount of capital: $150,000. Amount of capital subscribed: $150,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $60,000.

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: None (organized 1918).

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 on bonds and mortgages.

State the sections of country in which loans are made, giving the principal counties: Oneida county, New York.

Total amount loaned to date: $129,500.

Total amount of loans paid: $20.

Total amount of loans unpaid and outstanding: Guaranteed, $4,480; unguaranteed, $125,000.

Do you advance interest on unguaranteed loans? No.

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: $1,878,615.85.

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.

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OFFICERS AND DIRECTORS

D. CLINTON MURRAY	*President*
T. HARVEY FERRIS	*Vice-President*
A. JAMES ECKERT	*Treasurer*
DOUGLAS M. ROSS	*Secretary*
ARTHUR HIND	*Director*
WILLIAM I. TABER	*Director*
CHAS. A. MILLER	*Director*
CHAS. B. ROGERS	*Director*
D. CLINTON MURRAY	*Director*
BEECHER M. CROUSE	*Director*
JOSEPH H. REANEY	*Director*
A. JAMES ECKERT	*Director*

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MORRIS PLAN COMPANY OF ALBANY, N. Y.

[67 State street; organized 1915]

ASSETS

Loans on collateral security		$46,750 00
Loans on personal security		219,625 00
Stocks and bonds		1,000 00
Furniture and fixtures		2,416 06
Due from banks and bankers		3,860 98
Cash		1,502 59
Other assets, viz.:		
Loans on Liberty Bonds	$18,647 08	
Sundries	28 00	
		18,675 08
Total		$293,829 71

LIABILITIES

Capital stock paid in		$100,000 00
Surplus fund		10,000 00
Undivided profits		10,624 36
Dividends unpaid		3,000 00
Interest paid in advance by borrowers		8,965 91
Due to banks and bankers		13,000 00
Other liabilities, viz.:		
Investment certificates outstanding	$25,450 00	
Installment certificates hypothecated	113,663 60	
Installment certificates unhypothecated	754 00	
Installment payments on Liberty Bonds	4,756 00	
Reserve for interest	1,175 72	
Reserve for losses	1,550 19	
Reserve for taxes and licenses	506 41	
Cash differences; insurance premiums accrued	37 41	
U. S. Bond interest	132 94	
U. S. bond profit and loss	213 17	
		148,239 44
Total		$293,829 71

When organized: July 29, 1915.

Under what State Laws: New York.

Principal place of business: 67 State street, Albany, N. Y.

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? $7,500.

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: 3 per cent. semi-annually, in January and July, since organization.

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: Albany and Rensselaer counties, New York.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: $958,450.

Total amount of loans paid: $690,525.

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Total amount of loans unpaid and outstanding: Guaranteed, $266,375; unguaranteed, none.

Do you advance interest on unguaranteed loans? No.

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 officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: $13,100.

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

CHARLES L. A. WHITNEY	*President*
DONALD McDONALD	*Vice-President*
SAMUEL HESSBERG	*Vice-President*
LUTHER H. TUCKER	*Sec.-Treasurer*
HILDRETH J. ACKROYD	*Director*
WILLIAM L. AUSTIN	*Director*
WALTER W. BATCHELDER	*Director*
JOHN A. BECKER	*Director*
HORACE S. BELL	*Director*
LEDYARD COGSWELL, JR	*Director*
MALCOLM S. FEARY	*Director*
FRANK B. GILBERT	*Director*
FRANK C. HERRICK	*Director*
SAMUEL HESSBERG	*Director*
THOMAS HUN	*Director*
EDWARD J. HUSSEY	*Director*
HENRY H. KOHN	*Director*
FRED E. LINDER	*Director*
DONALD McDONALD	*Director*
G. WILLIAM McEWAN	*Director*
JONAS MUHLFELDER	*Director*
WILLIAM J. MULLEN	*Director*
S. L. MUNSON, JR	*Director*
FRANCIS A. SHIELDS	*Director*
JOHN K. SPENCER	*Director*
ALFRED J. SPORBORG	*Director*
GEORGE W. STEDMAN	*Director*
LUTHER H. TUCKER	*Director*
THOMAS I. VAN ANTWERP	*Director*
JAMES R. WATT	*Director*
JAMES A. WENDELL	*Director*
WILLIAM A. WHEELER	*Director*
CHARLES L. A. WHITNEY	*Director*
WILLIAM G. FURLONG	*Director*
A. J. MORRIS	*Director*
RUSSELL E. SARD	*Director*

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MORRIS PLAN COMPANY OF BUFFALO, BUFFALO, N. Y.

[400 General Electric Building; organized 1916]

ASSETS

Loans on collateral security		$27,960 00
Loans on personal security		594,924 00
Stocks and bonds		1,062 39
Furniture and fixtures		3,736 08
Current expenses		33,939 49
Cash		9,670 27
Other assets, viz.:		
Reserve for interest on borrowed money	$881 15	
Liberty Bonds	10,000 00	
Interest accrued on Liberty Bonds	396 80	
Claims and judgments	16 00	
		11,093 95
Total		$682,386 18

LIABILITIES

Capital stock paid in		$200,000 00
Surplus fund		10,000 00
Undivided profits		3,214 30
Premiums		10,119 15
Bills payable		84,800 00
Dividends unpaid		2,500 00
Interest paid in advance by borrowers		54,737 86
Other liabilities, viz.:		
Installment investment certificates hypothecated	$276,370 00	
Investment certificates outstanding	25,300 00	
Installment certificates outstanding	12,490 00	
Due other Morris Plan Companies	138 00	
Interest accrued on balances and bonds	219 24	
Interest accrued on investment certificates outstanding	592 40	
Reserve for losses and depreciation	1,056 60	
Insurance commissions on automobile loans	848 63	
		317,014 87
Total		$682,386 18

When organized: March 7, 1916

Under what State Laws: New York.

Principal place of business: 400 General Electric Building, Buffalo, 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? $18,000 by officers, $58,000 by directors.

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: 1¼ per cent. payable January, 1919.

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: Buffalo, Niagara Falls, Tonawanda, Lackawanna and vicinity.

State the number and amount of mortgages with interest six months or more in arrears: None.

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Total amount loaned to date: $1,370,366.30.
Total amount of loans paid: $747,482.30.
Total amount of loans unpaid and outstanding: Guaranteed, $622,884; unguaranteed, none.
Do you advance interest on unguaranteed loans? No.
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 officers? Superintendent of Banks.
Amount of securities sold in New York State for the past year: None.
What are the "Other Deposits" mentioned in the statement? Investment certificates paid for by weekly installments.
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

CLARENCE H. LITTELL	*President*
WILLIAM H. HILL	*Vice-President*
ARNOLD B. WATSON	*Vice-President*
DANIEL W. STREETER	*Secretary and Treasurer*
FRANK C. TRUBEE	*Asst. Sec'y and Asst. Treas.*
ELLIOTT C. McDOUGAL	*Director*
MYRON S. HALL	*Director*
NORMAN P. CLEMENT	*Director*
LOUIS L. BABCOCK	*Director*
FRANK B. BAIRD	*Director*
JACOB C. DOLD	*Director*
WILLIAM J. DONOVAN	*Director*
HOMER R. GRAY	*Director*
WILLIAM H. HILL	*Director*
AUGUST KEISER	*Director*
EDWARD L. KOONS	*Director*
JOHN D. LARKIN	*Director*
F. PARK LEWIS	*Director*
CLARENCE H. LITTELL	*Director*
CHARLES H. McCULLOUGH, JR	*Director*
ROSCOE R. MITCHELL	*Director*
JACOB J. SIEGRIST	*Director*
CARLTON M. SMITH	*Director*
DANIEL W. STREETER	*Director*
EUGENE TANKE	*Director*
ARNOLD B. WATSON	*Director*
COLEMAN DU PONT	*Director*
JAMES H. DYETT	*Director*

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MORRIS PLAN COMPANY OF NEW YORK, NEW YORK CITY

[261 Broadway; organized 1914]

ASSETS

Loans on personal security		$5,012,113 52
Stocks and bonds		10,581 25
Furniture and fixtures		37,727 81
Cash		78,922 55
Other assets, viz.:		
Lease account receivable	$34,000 00	
Interest receivable accrued	5,346 71	
Expense prepaid	6,030 21	
		45,376 92
Total		$5,184,722 05

LIABILITIES

Capital stock paid in		$1,000,000 00
Undivided profits		113,244 03
Bills payable		600,000 00
Interest paid in advance by borrowers		169,200 48
Other liabilities, viz.:		
Amount paid on installment certificates held as collateral	$2,241,652 65	
Amount paid on installment certificates unhypothecated	11,520 00	
Investment certificates outstanding	992,400 00	
Interest payable, accrued	22,816 79	
Reserve for losses	32,248 57	
Reserve for taxes	639 53	
		3,302,277 54
Total		$5,184,722 05

When organized: December 30, 1914.

Under what State Laws: New York.

Principal place of business: 261 Broadway, New York City.

Authorized amount of capital: $1,000,000.

Amount of capital subscribed: $1,000,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $90,900.

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: 1915 and 1916 no dividends; 6 per cent. per annum in 1917 and 1918.

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: All Boroughs of New York City.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: $13,256,808.35.

Total amount of loans paid: $8,244,694.83.

Total amount of loans unpaid and outstanding: Guaranteed, $5,012,113.52; unguaranteed, none.

Number and amount of loans extended the past two years: Number, 65,481; amount, $9,805,448.35.

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Do you advance interest on unguaranteed loans? No.
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 officers? Superintendent of Banks.
Amount of securities sold in New York State for the past year: $590,650.
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

HENRY R. TOWNE	*Chairman of the Board*
ARTHUR J. MORRIS	*President*
HERBERT L. SATTERLEE	*Vice-President*
CLARK WILLIAMS	*Vice-President*
WILLIAM E. WOODWARD	*Vice-President*
JOHN MARKEL	*Vice-President*
WALLACE D. McLEAN	*Vice-President*
CHARLES H. SABIN	*Treasurer*
GEORGE J. SCHUTZ	*Secretary*
B. F. BOOS	*Asst. Secretary*
H. B. JACKSON	*Asst. Secretary*
JAMES B. MORRIS	*Asst. Treasurer*
JOHN MARKLE	*Director*
LEWIS B. GAWTRY	*Director*
RAYMOND DUPUY	*Director*
CLARK WILLIAMS	*Director*
ARTHUR J. MORRIS	*Director*
GEORGE F. CANFIELD	*Director*
JOHN R. MacARTHUR	*Director*
MALCOM D. WHITMAN	*Director*
CHARLES H. SABIN	*Director*
HENRY R. TOWNE	*Director*
JASON A. NEILSON	*Director*
RICHARD T. H. HALSEY	*Director*
GUY E. TRIPP	*Director*
WILLIAM TURNBULL	*Director*
ARTHUR WILLIAMS	*Director*
JAS. E. RUSSELL	*Director*
EDWIN O. HOLTER	*Director*
WILLARD STRAIGHT	*Director*
SAM A. LEWISOHN	*Director*
HUGER W. JERVEY	*Director*
LIONEL SUTRO	*Director*
WILLIAM D. BALDWIN	*Director*
WILLIAM E. WOODWARD	*Director*
CARLL TUCKER	*Director*
ALEX. V. ROE	*Director*
COLEMAN DU PONT	*Director*
EUGENE W. STETSON	*Director*
EUGENE V. R. THAYER	*Director*

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MORRIS PLAN COMPANY OF SCHENECTADY, SCHENECTADY

[512 State street; organized 1916]

ASSETS

Loans secured by first liens on real estate		$1,650 00
Loans on collateral security		35,420 00
Loans on personal security		220,265 00
Stocks and bonds		11,047 00
Due from banks and bankers		5,051 05
Cash		3,230 39
Other assets, viz.:		
U. S. War Savings and Thrift Stamps	$198 88	
Interest accrued receivable	52 08	
		250 96
Total		$276,914 40

LIABILITIES

Capital stock paid in		$100,000 00
Surplus fund		5,000 00
Undivided profits		6,469 58
Interest paid in advance by borrowers		7,804 55
Certificates of deposit bearing interest		154,636 00
Other liabilities, viz.:		
Reserve for losses	$1,639 88	
Reserve for taxes and licenses	337 00	
Reserve for interest	1,027 39	
		3,004 27
Total		$276,914 40

When organized: June 20, 1916.

Under what State Laws: New York.

Principal place of business: 512 State street, Schenectady, N. Y.

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? $4,500.

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: $100.00.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: 1916, no dividend; 1917, 2 per cent. (July), and 2½ per cent., payable Jan., 1918; 1918, 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? Yes.

State the sections of country in which loans are made, giving the principal counties: Schenectady and adjoining 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: $656,773.

Total amount of loans paid: $399,438.

Total amount of loans unpaid and outstanding: Guaranteed, $37,070; unguaranteed, $220,265.

Number and amount of loans extended the past two years: None.

Do you advance interest on unguaranteed loans? No.

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.

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What officers? Superintendent of Banks.
Amount of securities sold in New York State for the past year: 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

JAS. W. YELVERTON	*President*
G. E. EMMONS	*Vice-President*
C. W. JEFFERSON	*Vice-President*
N. I. SCHERMERHORN	*Vice-President*
E. E. THORNTON	*Sec'y and Treasurer*
JOHN ALEXANDER	*Director*
JAMES M. ANDREWS	*Director*
EDWARD B. BAKER	*Director*
H. B. BOARDMAN	*Director*
THOS. C. BROWN	*Director*
B. R. CAREY	*Director*
EDWARD F. COHEN	*Director*
JOS. E. DWYER	*Director*
G. E. EMMONS	*Director*
D. F. FLINN	*Director*
J. F. HAMILTON	*Director*
W. T. HANSON	*Director*
C. W. JEFFERSON	*Director*
THOMAS KERLEY	*Director*
L. W. KILLEEN	*Director*
J. R. MAGARVEY	*Director*
E. L. MILMINE	*Director*
ARTHUR J. MORRIS	*Director*
DANIEL NAYLON, JR.	*Director*
H. W. PECK	*Director*
F. C. PRATT	*Director*
J. TELLER SCHOOLCRAFT	*Director*
C. A. RICHMOND	*Director*
N. I. SCHERMERHORN	*Director*
A. G. VEEDER	*Director*
JAS. W. YELVERTON	*Director*
WILLIAM P. FAUST	*Director*
W. T. HANSON, JR.	*Director*
E. E. THORNTON	*Director*
JOHN WEBER	*Director*

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MORRIS PLAN COMPANY OF SYRACUSE, SYRACUSE

[115 East Genesee street; organized 1916]

ASSETS

Loans on collateral security		$7,780 00
Loans on personal security		297,045 00
Stocks and bonds		9,048 86
Furniture and fixtures		1,625 46
Due from sundry persons		48 18
Due from banks and bankers		3,817 35
Cash		1,915 52
Other assets, viz.:		
Interest prepaid	$53 00	
Claims and sundries	18 40	
		71 70
Total		$321,302 07

LIABILITIES

Capital stock paid in		$125,000 00
Surplus fund		6,250 00
Undivided profits		13,407 83
Bills payable		17,700 00
Interest paid in advance by borrowers		8,980 09
Certificates of investment bearing interest		9,000 00
Other liabilities, viz.:		
Payments on installment certificates, hypothecated	$136,666 45	
Payments on installment certificates, unhypothecated	1,319 25	
Payments by subscribers on Liberty Bonds	1,036 50	
Reserve for interest on investment certificate	328 46	
Reserve for taxes	400 00	
Reserve for losses	1,213 49	
		140,964 15
Total		$321,302 07

When organized: January 28, 1916.

Under what State laws: New York.

Principal place of business: 115 East Genesee street, Syracuse, N. Y.

Authorized amount of capital: $125,000.

Amount of capital subscribed: $125,000.

What is the personal liability of stockholders? None.

How much of its capital stock is owned by the officers of the company? $9,700.

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: $4,775, as co-makers.

Total amount of its capital stock held by the company as collateral: None.

Rates of dividends for past five years: None declared since organization.

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: Onondaga, Cortland, Oswego, Cayuga and Madison 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: $732,767.

Total amount of loans paid: $427,992.

Total amount of loans unpaid and outstanding: Guaranteed, $304,775; unguaranteed, none.

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Number and amount of loans extended the past two years: None.
Do you advance interest on unguaranteed loans? No.
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 officers? Superintendent of Banks.
Amount of securities sold in New York State for the past year: 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

ALBERT E. NETTLETON	*President*
THOMAS W. MEACHAM	*Vice-President*
JOHN J. KESEL	*Vice-President*
WILLIAM G. MAROT	*Secretary*
ROBERT H. DIETZ	*Treasurer*
C. LOOMIS ALLEN	*Director*
FRANK A. BARTON	*Director*
SAMUEL H. COOK	*Director*
JOS. W. DAWSON	*Director*
ROBERT DEY	*Director*
ARTHUR N. ELLIS	*Director*
FRED FRAZER	*Director*
WM. L. HINDS	*Director*
ALFRED W. HUDSON	*Director*
JOHN J. KESEL	*Director*
M. CROUSE KLOCK	*Director*
WM. A. MacKENZIE	*Director*
JOHN A. MATHEWS	*Director*
THOMAS W. MEACHAM	*Director*
ALBERT E. NETTLETON	*Director*
BERT C. SALISBURY	*Director*
C. H. SANFORD	*Director*
LEONARD A. SAXER	*Director*
FRED B. SCOTT	*Director*
HARRAL S. TENNEY	*Director*
GATES THALHEIMER	*Director*
BENJ. E. TILTON	*Director*
FRANK E. WADE	*Director*
WM. W. WIARD	*Director*
LOUIS WILL	*Director*
CLARK WILLIAMS	*Director*
CHARLES M. BEDELL	*Director*
ROBERT H. DIETZ	*Director*
WILLIAM G. MAROT	*Director*

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THE MORTGAGE BOND COMPANY OF NEW YORK, NEW YORK CITY

[55 Liberty street; organized 1905]

ASSETS

Loans secured by first liens on real estate		$7,338,160 50
Stocks and bonds		329,198 00
Other real estate		102,112 93
Past-due interest remitted for, but not paid to us		9,086 47
Cash		279,472 48
Other assets, viz.:		
Interest accrued on mortgages	$137,326 18	
Taxes advanced	1,641 15	
Interest accrued on U. S. certificates of indebtedness	3,485 66	
		142,452 99
Total		$8,200,483 37

LIABILITIES

Capital stock paid in		$2,000,000 00
Surplus fund		500,000 00
Undivided profits		240,861 71
Debenture bonds outstanding		5,337,900 00
Other liabilities viz.:		
Interest accrued on bonds	$97,021 66	
Taxes held in trust	700 00	
Reserve for taxes	24,000 00	
		121,721 66
Total		$8,200,483 37

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? $32,000.

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: 1914, 6 per cent.; 1915, 1916, 1917, 1918, 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: New York State; Ring county, Washington; Jefferson county, Alabama; Fulton county, Georgia.

State the number and amount of mortgages with interest six months or or more in arrears: Number, 10; amount, $51,025.

Total amount loaned to date, $18,823,071.50.

Total amount of loans paid: $11,484,911.

Total amount of loans unpaid and oustanding: Unguaranteed, $7,338,160.50.

Number and amount of loans extended the past two years: Number, 557; amount, $1,495,910.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? Nothing.

Number and amount of mortgages foreclosed in the past year: Number, 2; amount, $11,126.27.

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Total amount in process of foreclosure: $21,450.
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: None.
Total amount of debentures certified: $5,337,910.
Less amount on hand and with agents: $107,800.
Total liability for debenture bonds as per statement: $5,337,900.
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): Guaranty Trust Co., Series 1; U. S. Trust Co., Series 2; U. S. Trust Co., Series 3.

OFFICERS AND DIRECTORS

GEORGE A. HURD	*President*
RICHARD M. HURD	*Vice-President*
JULIAN D. FAIRCHILD	*Vice-President*
GURDON M. MAYNARD	*Secretary*
J. HENRY WESTON	*Treasurer*
GUY CARY	*Director*
HARRIS D. COLT	*Director*
WILLIAM P. DIXON	*Director*
CHARLES EINSIEDLER	*Director*
CECIL C. EVERS	*Director*
JULIAN D. FAIRCHILD	*Director*
ROBERT WALTON GOELET	*Director*
CHARLES P. HOWLAND	*Director*
GEORGE A. HURD	*Director*
RICHARD M. HURD	*Director*
ANDREW J. MILLER	*Director*
GEORGE WELWOOD MURRAY	*Director*
FELIX T. ROSEN	*Director*
MORITZ ROSENTHAL	*Director*
JOHN TATLOCK	*Director*
BERTRAM H. BORDEN	*Director*
HERBERT PARSONS	*Director*

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NASSAU-SUFFOLK BOND AND MORTGAGE GUARANTEE COMPANY, MINEOLA

[Organized 1910]

ASSETS

Loans secured by first liens on real estate		$453,400 00
Loans secured by second liens on real estate		15,095 00
Stocks and bonds		42,496 32
Other real estate		115,827 05
Due from banks and bankers		72,283 66
Cash		25 00
Other assets, viz.:		
Interest accrued	$120,549 45	
Insurance premiums advanced	857 99	
Taxes advanced	2,250 22	
		123,657 66
Total		$822,784 69

LIABILITIES

Capital stock paid in		$200,000 00
Surplus fund		75,000 00
Reserve		20,000 00
Undivided profits		55,045 07
Dividends unpaid		7,000 00
Interest paid in advance by borrowers		12,789 00
Deposits awaiting investment		3,150 00
Other liabilities, viz.:		
Interest accrued	$97,862 90	
Mortgage certificates	348,800 00	
Deposit for taxes	180 67	
Deposit — fire loss	233 20	
Accounts payable	2,374 74	
Suspense account	349 11	
		449,800 62
Total		$822,784 69

When organized: April, 1910.

Under what State laws: New York.

Principal place of business: Mineola, 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? $19,500.

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: $32,250, 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 per cent. January 1, 1913, to July 1, 1915; 6 per cent., 1916; 7 per cent., 1917.

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: Number 22; amount, $58,700.

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Total amount loaned to date: $7,646,907.80.
Total amount of loans paid and foreclosed: $1,252,297.80.
Total amount of loans unpaid and outstanding: Guaranteed, $5,920,115; mortgage certificates, $348,800; unguaranteed, $119,695.
Number and amount of loans extended the past two years: Number, 885; amount, $2,819,885.
Do you advance interest on unguaranteed loans? No.
How much have you so advanced? Nothing.
Number and amount of mortgages foreclosed in the past year: Number, 20; amount, $90,750.
Total amount in process of foreclosure, $78,550.
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: $761,800.
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

JOHN C. BAKER	*President*
JOHN J. BARTLETT	*Vice-President*
JOHN A. ALBERTSON	*Vice-Pres. and Treasurer*
ERASTUS F. POST	*Vice-President*
JOHN W. B. VAN DE WATER	*Secretary and Asst. Treas.*
JOHN A. ALBERTSON	*Director*
THOMAS W. ALBERTSON	*Director*
JOSEPH H. BOGART	*Director*
WILLIAM W. COCKS	*Director*
JOHN J. BARTLETT	*Director*
JOHN C. BAKER	*Director*
DOUGLAS CONKLIN	*Director*
RICHARD DOWNING	*Director*
GEORGE S. EMORY	*Director*
EDWARD L. FROST	*Director*
FREDERICK C. HICKS	*Director*
GEORGE L. HUBBELL	*Director*
WILLIAM G. MILLER	*Director*
NELSON C. OSBORNE	*Director*
EDWARD T. PAYNE	*Director*
ROBERT S. PELLETREAU	*Director*
RALPH PETERS	*Director*
ERASTUS F. POST	*Director*
JOTHAM POST	*Director*
JEREMIAH ROBBINS	*Director*
WILLIAM H. ROBBINS	*Director*
LORIN K. SCUDDER	*Director*
HIRAM R. SMITH	*Director*
DANIEL UNDERHILL	*Director*
GEORGE M. VAIL	*Director*
JOHN W. B. VAN DE WATER	*Director*
FREDERICK E. WILLITS	*Director*
HENRY F. HUETTNER	*Director*
WILLIAM M. BALDWIN	*Director*
WILLIAM T. JAMES	*Director*

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NATIONAL THRIFT BOND CORPORATION, NEW YORK CITY

[61 Broadway; organized 1917]

ASSETS

Stocks and bonds		$2,627,444 00
Due from branch offices and agents		6,950 00
Due from banks and bankers		165,665 56
Other assets, viz.: Interest accrued		28,826 73
Total		$2,828,886 29

LIABILITIES

Capital stock paid in		$250,000 00
Surplus fund		34,273 38
Bills payable		2,192,485 00
Other liabilities, viz.:		
Thrift receipts	$347,217 00	
Reserves	4,910 91	
		352,127 91
Total		$2,828,886 29

When organized: 1917.

Under what State laws: New York.

Principal place of business: 61 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? $400 (4 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 year: 4 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? No money loaned.

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: None.

Total amount of loans paid: None.

Total amount of loans unpaid and outstanding: 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? Nothing.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: Nothing.

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: None.

Total amount of debentures certified: None.

Less amount on hand and with agents: None.

Total liability for debenture bonds as per statement: Nothing.

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.

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OFFICERS AND DIRECTORS

INGALLS KIMBALL	*President*
HENRY E. COOPER	*Vice-President*
JESSE I. STRAUS	*Vice-President*
RAYMOND E. JONES	*Treasurer*
JAMES R. BARTHOLOMEW	*Asst. Treasurer*
NEWTON WYLIE	*Asst. Secretary*
RALPH V. SCHEFFEY	*Asst. Secretary*
HENRY BRUERE	*Director*
LINDLEY M. GARRISON	*Director*
CHARLES P. HOWLAND	*Director*
JAMES IMBRIE	*Director*
DARWIN R. JAMES, JR.	*Director*
JOHN H. RHOADES	*Director*
EDWARD C. DELAFIELD	*Director*
INGALLS KIMBALL	*Director*
HENRY E. COOPER	*Director*
JESSE I. STRAUS	*Director*
RAYMOND E. JONES	*Director*

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NEW YORK INVESTORS' CORPORATION, NEW YORK CITY

[176 Broadway; organized 1905]

ASSETS

Loans secured by first liens on real estate		$91,918 25
Stocks and bonds		44,507 20
Cash		2,850 92
Other assets, viz.:		
Interest accrued	$1,478 91	
Mortgages securing investment and collateral bonds	1,610,475 00	
		1,611,953 91
Total		$1,751,230 28

LIABILITIES

Capital stock paid in		$100,000 00
Undivided profits		39,496 29
Other deposits		758 99
Other liabilities, viz.:		
Expenses accrued	$500 00	
Investment and collateral bonds outstanding	1,610,475 00	
		1,610,975 00
Total		$1,751,230 28

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., 1914, 1915, 1916; 10 per cent., 1917, 1918.

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? Deal in guaranteed mortgages only.

State the sections of country in which loans are made, giving the principal counties: New York, Richmond, Kings and Queens counties, New York.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: $17,809,799.95.

Total amount of loans paid: $5,707,406.70.

Total amount of loans unpaid and outstanding: Guaranteed, $12,065,893.25; unguaranteed, $36,500.

Number and amount of loans extended the past two years: Number, 19; amount, $822,975.

Do you advance interest on unguaranteed loans? No.

How much have you so advanced? Nothing.

Number and amount of mortgages foreclosed in the past year: Number, 1; amount, $15,500.

Total amount in process of foreclosure: $43,250.

Is the company subject to examination by local State officers? Yes.

What officers? Superintendent of Banks.

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Amount of securities sold in New York State for the past year: None.

What are the "Other Deposits" mentioned in the statement? 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? Nothing.

Trustees for debentures (if more than one class, state series certified to by each): None.

OFFICERS AND DIRECTORS

EDWARD O. STANLEY	*President*
HERBERT C. BOTHWELL	*Vice-President*
RANDALL SALISBURY	*Vice-President*
NELSON B. SIMON	*Vice-President*
J. WRAY CLEVELAND	*Treasurer*
CLARENCE C. HARMSTAD	*Secretary*
EDGAR I. HILLARY	*Assistant Treasurer*
EDWARD O. STANLEY	*Director*
CHARLES S. BROWN	*Director*
RANALD H. MacDONALD	*Director*
MARTIN JOOST	*Director*
J. WRAY CLEVELAND	*Director*
HORACE ANDERSON	*Director*
FRANK BAILEY	*Director*
CLARENCE H. KELSEY	*Director*

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S. W. STRAUS & CO., INCORPORATED, NEW YORK CITY

[150 Broadway; organized 1916]

ASSETS

Loans secured by first liens on real estate		$662,800 00
Loans on collateral security		108,695 00
Loans on personal security		20,402 08
Stocks and bonds		95,399 53
Other real estate		1,776 93
Furniture and fixtures		100 00
Past-due interest remitted for, but not paid to us		21,675 97
Due from sundry persons		102,401 93
Due from banks and bankers		660,285 50
Cash		8,686 52
Other assets, viz.:		
Interest accrued	$16,956 00	
War Savings Stamps	445 21	
Postage and document stamps	380 43	
Deferred charges	335 34	
		18,117 58
Total		$1,700,341 04

LIABILITIES

Capital stock paid in		$250,000 00
Surplus fund		205,208 39
Due borrowers on loans made		728,592 52
Other liabilities, viz.:		
Prepayments, principal and interest	$244,463 99	
Accounts payable	210,414 10	
Reserves	61,662 04	
		516,540 13
Total		$1,700,341 04

When organized: January 29, 1916.

Under what State laws: New York.

Principal place of business: 150 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? $247,400.

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 paid.

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: In all parts of the United States.

State the number and amount of mortgages with interest six months or more in arrears: None.

Total amount loaned to date: $12,080,000.

Total amount of loans paid: $1,832,000.

Total amount of loans unpaid and outstanding: Unguaranteed, $10,248,000.

Number and amount of loans extended the past two years: None.

Number and amount of mortgages foreclosed in the past year: None.

Total amount in process of foreclosure: None.

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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: No record.
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

S. W. STRAUS	*President*
S. J. T. STRAUS	*Vice-President*
NICHOLAS ROBERTS	*Vice-President*
WALTER S. KLEE	*Secretary and Treasurer*
S. W. STRAUS	*Director*
S. J. T. STRAUS	*Director*
NICHOLAS ROBERTS	*Director*
WALTER S. KLEE	*Director*
SIDNEY H. KAHN	*Director*

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THE THRIFT, BROOKLYN

[255 Ryerson street; organized 1907]

ASSETS

Loans secured by first liens on real estate		$4,268,900 47
Loans on collateral security		2,177 59
Stocks and bonds		1,139,200 00
Office building		80,000 00
Other real estate		18,719 76
Furniture and fixtures		4,925 79
Due from sundry persons		296 13
Due from banks and bankers		183,136 27
Cash		26,104 03
Other assets, viz.:		
Liberty Loan bonds for subscribers	$221,050 00	
Liberty Loan Stamps	2,000 00	
War Savings Stamps	899 00	
Interest accrued	49,964 24	
		273,913 24
Total		$5,997,373 28

LIABILITIES

Capital stock paid in		$500,000 00
Surplus fund		375,000 00
Guaranty fund		52,442 95
Undivided profits		48,067 93
Certificates of deposit bearing interest		4,892,712 52
Other deposits		8,667 36
Other liabilities, viz.:		
Accounts payable	$1,439 54	
Interest accrued	58,488 26	
Liberty Loan installments	60,554 72	
		120,482 52
Total		$5,997,373 28

When organized: October 1, 1907.

Under what State laws: New York.

Principal place of business: 255 Ryerson street, Brooklyn.

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? $19,900.

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., 1914, 1915, 1916; 6 per cent., first half, 1917; 3 per cent., second half, 1917; 6 per cent., 1918.

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 the number and amounts of mortgages with interest six months or more in arrears: Number, 5; amount, $14,009.

Total amount loaned to date: $17,762,430.59.

Total amount of loans paid, $13,491,352.53.

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Total amount of loans unpaid and outstanding: Guaranteed, $4,271,078.06; 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? Nothing.

Number and amount of mortgages foreclosed in the past year: Number, 4; amount, $21,379.44.

Total amount in process of foreclosure: $14,009.

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: Nothing.

What are the "Other Deposits" mentioned in the statement? Deposits not bearing interest — Christmas Club.

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

CHARLES M. PRATT	*President*
FRANCIS L. NOBLE	*Vice-President*
HAROLD I. PRATT	*Treasurer*
FRANCIS JORDAN	*Secretary*
PHILIP S. CLARKE	*Asst. Secretary*
JOHN C. MADDOCK	*Cashier*
ALFRED C. BEDFORD	*Director*
EDWARD T. HORWILL	*Director*
FRANCIS JORDAN	*Director*
FRANCIS L. NOBLE	*Director*
CHARLES M. PRATT	*Director*
FREDERIC B. PRATT	*Director*
GEORGE D. PRATT	*Director*
HAROLD I. PRATT	*Director*
HERBERT L. PRATT	*Director*
JOHN T. PRATT	*Director*
RICHARDSON PRATT	*Director*

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UTICA INVESTMENT COMPANY, UTICA

[Utica City National Bank Bldg.; organized 1918]

ASSETS

Stocks and bonds	$102,649 42
Current expenses	5,300 64
Due from banks and bankers	102,451 17
Other assets, viz.: Bills purchased	365,588 68
Total	$575,989 91

LIABILITIES

Capital stock paid in	$100,000 00
Surplus fund	10,000 00
Undivided profits	13,503 33
Bills payable	47,500 00
Deposits awaiting investment	39,397 90
Other liabilities, viz.: Notes and acceptances sold	365,588 68
Total	$575,989 91

When organized: April 22, 1918.

Under what State laws: New York.

Principal place of business: Rooms, 13–16 Utica City National Bank Building, Utica.

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? $88,800.

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: 2 per cent. quarterly since organization.

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? Do not loan.

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: None.

Total amount of loans paid: None.

Total amount of loans unpaid and outstanding: 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? Nothing.

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 officers? Superintendent of Banks.

Amount of securities sold in New York State for the past year: No record.

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.

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OFFICERS AND DIRECTORS

WALTER J. GREEN	*President*
J. FRANCIS DAY	*Vice-President*
W. C. J. DOOLITTLE	*Vice-President*
GRAHAM COVENTRY	*Sec. and Treasurer*
CHARLES S. SYMONDS	*Director*
ROBERT FRASER	*Director*
R. U. SHERMAN	*Director*
J. J. GILBERT	*Director*
F. S. EASTON	*Director*
H. W. BARNARD	*Director*
CHARLES W. CUSHMAN	*Director*
D. BARTON CASE	*Director*
ROBERT U. HAYES	*Director*
SANFORD F. SHERMAN	*Director*
WALTER J. GREEN	*Director*
J. FRANCIS DAY	*Director*
W. C. J. DOOLITTLE	*Director*
GRAHAM COVENTRY	*Director*

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REPORTS

OF

PERSONAL LOAN COMPANIES

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AMERICAN CREDIT COMPANY, BUFFALO

[322 Ellicott square; incorporated 1901]

M. R. BLUMENTHAL, President. I. K. BLUMENTHAL, Treasurer.

RESOURCES

Cash in office	$706 95
Cash on deposit	569 86
Loans on mortgage of personal property	31,727 55
Pawnbrokers' loans	4,263 54
Furniture and fixtures	202 00
Other assets: U. S. Liberty Bonds	500 00
Total	$37,969 90

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	3,043 19
Borrowed money	24,926 71
Total	$37,969 90

BROADWAY PERSONAL COMPANY, NEW YORK

[277 Broadway; incorporated 1918]

HARRY H. OSHRIN, President. BENJAMIN ROBINS, Secretary.

RESOURCES

Cash in office	$1,120 42
Cash on deposit	1,475 87
Loans on notes endorsed or guaranteed by persons other than the borrowers	7,529 00
Total	$10,125 29

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	125 29
Total	$10,125 29

BUFFALO SECURITY COMPANY, BUFFALO

[737 Ellicott square; incorporated 1902]

ROBERT V. HEWLETT, President. JOSEPHINE HEWLETT, Secretary.

RESOURCES

Cash in office	$65 06
Cash on deposit	1,295 85
Loans on mortgage of personal property	39,712 85
Loans on notes endorsed or guaranteed by persons other than the borrowers	225 00
Pawnbrokers' loans	3,499 42
Furniture and fixtures	177 03
Other assets: Liberty bonds	4,000 00
Total	$48,975 21

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	3,475 21
Borrowed money	35,500 00
Total	$48,975 21

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CAYUGA LOAN COMPANY, AUBURN

[99 Genesee street; incorporated 1897]

RENA O. BRONNER, President. EMANUEL BRONNER, Secretary.

RESOURCES

Cash in office	$78 70
Cash on deposit	72 04
Loans on mortgage of personal property	17,907 28
Loans on notes endorsed or guaranteed by persons other than the borrowers	75 00
Pawnbrokers' loans	115 00
Furniture and fixtures	200 00
Total	$18,448 02

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	1,506 84
Borrowed money	6,941 18
Total	$18,448 02

CHATTEL LOAN SOCIETY OF NEW YORK, INC., NEW YORK CITY

[50 Union square; incorporated 1912]

JOHNSTON De FOREST, President. ARTHUR H. HAM, Secretary.
HAROLD T. WHITE, Treasurer.

RESOURCES

Cash in office		$4,868 71
Cash on deposit		4,682 58
Loans on mortgage of personal property		159,552 80
Loans on notes endorsed or guaranteed by persons other than the borrowers		285 00
Other assets, viz.:		
Accrued interest receivable	$3,296 53	
Securities	71,000 00	
		74,296 53
Total		$243,685 62

LIABILITIES

Capital paid in cash	$200,000 00
Surplus and undivided profits	33,685 62
Borrowed money	10,000 00
Total	$243,685 62

CITY PERSONAL LOAN COMPANY, INC., NEW YORK CITY

[140 Nassau street; incorporated 1916]

LOUIS SILVERMAN, President. W. A. FARRELL, Secretary-Treasurer.

RESOURCES

Cash in office	$804 46
Loans on notes endorsed or guaranteed by persons other than the borrowers	26,413 26
Other assets: Liberty Bonds	295 00
Total	$27,512 72

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	3,341 29
Borrowed money	14,171 43
Total	$27,512 72

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THE EMPIRE CITY PERSONAL LOAN COMPANY, ELMHURST

[148 Kingsland avenue; incorporated 1915]

JAMES R. FERGUSON, President. JOHN W. THOMPSON, Secretary.
AUGUSTA RASSIGA, Treasurer.

RESOURCES

Cash in office	$25 00
Cash on deposit	4 69
Loans on mortgage of personal property	11,673 25
Loans on notes endorsed or guaranteed by persons other than the borrowers	395 00
Total	$12,097 94

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	1,247 94
Borrowed money	850 00
Total	$12,097 94

FIDELITY PERSONAL LOAN COMPANY, NEW YORK CITY

[47 West Thirty-fourth street; incorporated 1916]

A. H. KAHN, President. B. KAHN, Secretary.

RESOURCES

Cash in office	$256 85
Cash on deposit	1,500 69
Loans on mortgage of personal property	22,306 45
Pawnbrokers' loans	2,994 20
Furniture and fixtures	155 00
Total	$27,213 19

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	213 19
Borrowed money	17,000 00
Total	$27,213 19

FOURTEENTH STREET PERSONAL LOAN COMPANY, NEW YORK CITY

[3 East Fourteenth street; incorporated 1914]

ROBERT J. MACFARLAND, President. JOHN A. LOOPE, Treasurer.
HENRY C. MILLER, Secretary.

RESOURCES

Cash on deposit	$455 97
Loans on notes endorsed or guaranteed by persons other than the borrowers	43,950 00
Furniture and fixures	1,676 42
Other assets, viz.: Deficit	12,517 61
Total	$58,600 00

LIABILITIES

Capital paid in cash	$48,600 00
Other liabilities, viz.: Advances by directors	10,000 00
Total	$58,600 00

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GUARDIAN PERSONAL LOAN COMPANY, NEW YORK CITY

[51 Liberty street; incorporated 1914]

I. NEWTON RUDGERS, President. ANDREW J. HEDGES, Secretary-Treasurer.

RESOURCES

Cash in office		$672 98
Cash on deposit		20,896 29
Loans on mortgage of personal property		31,979 45
Loans on notes endorsed or guaranteed by persons other than the borrowers		40,000 00
Furniture and fixtures		1,017 98
Other assets, viz.:		
U. S. bonds	$5,000 00	
Accrued interest receivable	1,670 00	
Storage, fees, etc.	421 29	
		7,091 29
Total		$101,657 99

LIABILITIES

Capital paid in cash	$100,000 00
Surplus and undivided profits	1,657 99
Total	$101,657 99

HOME CREDIT COMPANY, BUFFALO

[509 Peoples Bank Building; incorporated 1902]

W. C. MOORE, President. MARGARET A. GEDDES, Secretary.

RESOURCES

Cash in office	$19 00
Cash on deposit	211 59
Loans on mortgage of personal property	17,290 57
Furniture and fixtures	392 08
Other assets: Liberty bonds	1,920 23
Total	$19,833 47

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	1,302 97
Borrowed money	8,530 50
Total	$19,833 47

INTERBOROUGH PERSONAL LOAN COMPANY, BROOKLYN

[392 East Seventeenth street; incorporated 1916]

ROSA MAYERS, President. JAMES MAYERS, Secretary-Treasurer.

RESOURCES

Cash in office	$115 60
Cash on deposit	109 77
Loans on notes endorsed or guaranteed by persons other than the borrowers	16,403 73
Total	$16,629 10

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	679 10
Borrowed money	5,950 00
Total	$16,629 10

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MERCHANTS PERSONAL LOAN COMPANY, BROOKLYN

[44 Court Street; incorporated 1918]

NATHAN SWEEDLER, President. SARAH A. SWEEDLER, Secretary.

RESOURCES

Cash on deposit		$327 74
Loans on mortgage of personal property		130 00
Furniture and fixtures		167 00
Other assets, viz.:		
Securities bought	$8,992 96	
Deficit	382 30	
		9,375 26
Total		$10,000 00

LIABILITIES

Capital paid in cash	$10,000 00

ONONDAGA PROVIDENT LOAN ASSOCIATION, INC., SYRACUSE

[1002 Onondaga County Bank Building; incorporated 1912]

THOMAS W. MEACHEM, President. STEWART F. HANCOCK, Secretary.
CHESTER H. KING, Treasurer.

RESOURCES

Cash in office	$152 33
Cash on deposit	4,042 77
Loans on mortgage of personal property	18,256 13
Pawnbrokers' loans	11,296 56
Other assets, viz.: Liberty bonds	8,000 00
Total	$41,747 79

LIABILITIES

Capital paid in cash	$40,000 00
Surplus and undivided profits	1,747 79
Total	$41,747 79

PERSONAL LOAN ASSOCIATION OF ONONDAGA COUNTY, INC., SYRACUSE

[504 McCarthy Building; incorporated 1912]

JOSHUA JACOBS, President. RALPH SHULMAN, Secretary.

RESOURCES

Cash in office	$129 85
Cash on deposit	552 63
Loans on mortgage of personal property	8,594 64
Loans on notes endorsed or guaranteed by persons other than the borrowers	2,273 70
Furniture and fixtures	170 00
Total	$11,720 82

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	520 82
Borrowed money	1,200 00
Total	$11,720 82

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PROVIDENT LOAN COMPANY OF BUFFALO

[346 Ellicott square; incorporated 1895]

W. F. GELSTON, President. HUGH GELSTON, Secretary.

RESOURCES

Cash in office		$17 54
Cash on deposit		553 65
Loans on mortgage of personal property		5,911 44
Pawnbrokers' loans		5,065 00
Other assets: U. S. bonds		800 00
Total		$12,347 63

LIABILITIES

Capital paid in cash		$10,000 00
Surplus and undivided profits		2,347 63
Total		$12,347 63

PROVIDENT LOAN SOCIETY OF ROCHESTER

[81 Exchange street; incorporated 1912]

HARPER SIBLEY, President. GEORGE S. VAN SCHAICK, Secretary.
KINGMAN ROBINS, Treasurer.

RESOURCES

Cash in office		$678 97
Cash on deposit		1,398 94
Loans on mortgage of personal property		43,994 00
Loans on assignments or orders for the payment of salary or wages		323 50
Pawnbrokers' loans		28,115 10
Furniture and fixtures		1,000 00
Other assets, viz.:		
Accrued interest	$2,633 54	
Furniture sales account	198 20	
		2,831 74
Total		$78,342 25

LIABILITIES

Capital paid in cash		$64,550 00
Surplus and undivided profits		10,436 50
Borrowed money		3,000 00
Other liabilities, viz.:		
Reserve for losses	$347 75	
Donated dividends	8 00	
		355 75
Total		$78,342 25

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THE REMEDIAL LOAN SOCIETY OF BUFFALO, INC., BUFFALO

[223 Ellicott square; incorporated 1913]

ANSLEY WILCOX, President FREDERICK GRATWICK, Secretary
RODERICK POTTER, Treasurer.

RESOURCES

Cash in office		$515 41
Cash on deposit		8,345 83
Loans on mortgage of personal property		11,271 91
Pawnbrokers' loans		28 00
Furniture and fixtures		330 14
Other assets, viz.:		
Accrued interest	$334 52	
Deferred items	7 30	
		341 82
Total		$20,833 11

LIABILITIES

Capital paid in cash	$18,000 00
Surplus and undivided profits	2,387 04
Other liabilities: Reserve	446 07
Total	$20,833 11

ST. BARTHOLOMEW'S LOAN ASSOCIATION, NEW YORK CITY

[221 East 42d street; incorporated 1895]

LEIGHTON PARKS, President. AMBROSE D. HENRY, Secretary.
WILLIAM A. GREER, Treasurer.

RESOURCES

Cash in office	$80 00
Cash on deposit	271 91
Loans on mortgage of personal property	53,443 15
Other assets, viz.: Bills receivable	42 00
Total	$53,837 06

LIABILITIES

Capital paid in cash	$40,275 00
Surplus and undivided profits	13,562 06
Total	$53,837 06

STANDARD CREDIT COMPANY OF BUFFALO, BUFFALO

[907 Lafayette avenue; incorporated 1905]

LEONARD C. DODGE, President. BESSIE D. DODGE, Secretary.

RESOURCES

Cash in office	$81 41
Cash on deposit	828 20
Loans on mortgage of personal property	21,839 28
Total	$22,748 89

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	1,035 89
Borrowed money	11,713 00
Total	$22,748 89

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SYRACUSE LOAN COMPANY, SYRACUSE

[315 Bastable Building; incorporated 1912]

ALICE F. PACKARD, President. ISADORE H. PACKARD, Secretary.

RESOURCES

Cash in office		$328 87
Cash on deposit		2,185 47
Loans on mortgage of personal property		5,706 42
Loans on notes endorsed or guaranteed by persons other than the borrowers		66 00
Pawnbrokers' loans		657 50
Furniture and fixtures		699 50
Other assets, viz.:		
Deficit	$39 10	
Liberty bonds, $100.00; W. S. S., $217.14	317 14	
		356 24
Total		$10,000 00

LIABILITIES

Capital paid in cash	$10,000 00

UNION LOAN COMPANY, SYRACUSE

[205–206 S. A. & K. building, East Genesee street; incorporated 1912]

WILLIAM ROSMAN, President. M. ROSMAN, Secretary.

RESOURCES

Cash in office	$463 54
Cash on deposit	1,734 78
Loans on mortgage of personal property	4,790 85
Loans on notes endorsed or guaranteed by persons other than the borrowers	2,766 66
Furniture and fixtures	250 00
Total	$10,005 83

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	5 83
Total	$10,005 83

UTICA PROVIDENT LOAN ASSOCIATION, UTICA

[209 Elizabeth street; incorporated 1912]

ISAAC N. MAYNARD, President GEORGE E. UPSON, Secretary.

RESOURCES

Cash in office	$189 79
Cash on deposit	1,201 06
Loans on mortgage of personal property	26,265 50
Loans on notes endorsed or guaranteed by persons other than the borrowers	7,141 50
Pawnbrokers' loans	6,392 70
Other assets: Liberty bonds	10,000 00
Total	$51,190 55

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LIABILITIES

Capital paid in cash		$35,000 00
Surplus and undivided profits		4,495 41
Borrowed money		11,600 00
Other liabilities, viz.:		
Cash fund	$34 41	
Interest accrued	60 73	
		95 14
Total		$51,190 55

WESTCHESTER PROVIDENT PERSONAL LOAN COMPANY, INC., MOUNT VERNON

[22 West First street; incorporated 1916]

NILE E. VAIL, President. MICHAEL J. MORIARTY, Secretary.

RESOURCES

Cash in office	$470 74
Cash on deposit	228 09
Loans on mortgage of personal property	15,700 63
Pawnbrokers' loans	2,774 00
Other assets: Rent paid in advance	35 00
Total	$19,208 46

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	1,108 46
Borrowed money	8,100 00
Total	$19,208 46

YONKERS PERSONAL LOAN COMPANY, YONKERS

[53-57 South Broadway; organized 1916]

JOHN A. RIORDAN, President. M. FLORENCE SIEMON, Secretary.

RESOURCES

Cash in office	$207 36
Cash on deposit	12 32
Loans on mortgage of personal property	17,410 53
Loans on notes endorsed or guaranteed by persons other than the borrowers	1,209 91
Loans on assignments or orders for the payment of salary or wages	1,322 55
Furniture and fixtures	240 89
Other assets: Liberty bonds	330 00
Total	$20,733 56

LIABILITIES

Capital paid in cash	$10,000 00
Surplus and undivided profits	833 56
Borrowed money	9,900 00
Total	$20,733 56

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REPORTS

OF

PERSONAL LOAN BROKERS

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ABE H. KAVOVITZ AND LILLIA KAVOVITZ, PERSONAL LOAN BROKERS, PORT CHESTER, N. Y.

[126 South Main street; authorized 1916]

RESOURCES

Cash in office		$81 58
Cash on deposit		784 90
Loans on mortgage of personal property		1,881 73
Loans on notes endorsed or guaranteed by persons other than the borrowers		500 00
Pawnbrokers' loans		2,421 30
Furniture and fixtures		164 32
Other assets, viz.:		
Accrued interest	$278 41	
Liberty bond	100 00	
		378 41
Total		$6,212 24

LIABILITIES

Permanent capital		$5,000 00
Surplus		671 61
Other liabilities, viz.:		
Expense unpaid	$20 63	
Salary unpaid	520 00	
		540 63
Total		$6,212 24

CHARLES C. TRUESDELL, PERSONAL LOAN BROKER, SYRACUSE, N. Y.

[201 East Genesee street; authorized 1917]

RESOURCES

Cash on deposit	$1,549 69
Loans on mortgage of personal property	1,765 00
Loans on notes endorsed or guaranteed by persons other than the borrowers	1,492 00
Loans on assignments or orders for the payment of salary or wages	70 00
Pawnbrokers' loans	1,803 00
Other assets: Accounts receivable	3,517 60
Total	$10,197 29

LIABILITIES

Permanent capital	$10,000 00
Surplus	197 29
Total	$10,197 29

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