

STATE OF NEW YORK

ANNUAL REPORT

OF THE

Superintendent of Banks

OF THE

State of New York

For the Year Ending December 31, 1918



ALBANY

J. B. LYON COMPANY, PRINTERS

1919

STATE OF NEW YORK

BANKING DEPARTMENT

To the Legislature:

SIRS.—I have the honor to submit to the Legislature, in accordance with the provisions of chapter 369 of the Laws of 1914, chapter 2 of the Consolidated Laws, the annual report of this Department for the year 1918, with reference to banks, individual bankers, such private bankers as are subject to the supervision of the Superintendent of Banks and the general work of the Department.

Very respectfully, your obedient servant,

GEORGE I. SKINNER,

Superintendent of Banks.

ALBANY, N. Y., *December 31, 1918.*

REPORT

To the Legislature:

In submitting for your consideration the second annual report of this Department since I became Superintendent of Banks, I cannot refrain from referring to the changed conditions under which it is written.

The year that has just elapsed has been one of the most trying and eventful years in the history of modern banking. During that period, the bankers of this State have not only been compelled to solve their own problems, but, with their working forces depleted by the draft, they have been called upon to conduct the sale of Liberty bonds and other government securities on behalf of the National Government.

At the beginning of the year, there were many who were filled with dark forebodings and believed that the difficulties to be encountered were almost insuperable; but the obstacles that loomed so large have been overcome, the problems which seemed so intricate have been solved and the fact that this country has emerged from a successful war without the slightest apparent financial stress or strain is due in a large measure to the courage, cooperation and resourceful intelligence, without class distinction, of the bankers of this State.

While they recognize the difficulties which will undoubtedly attend the task of reconstruction abroad and readjustment at home, the bankers of the State, encouraged by the results of their past efforts, are now facing the future with calm confidence and firm determination, believing that whatever trials may await them will be as successfully met as past difficulties and that we are today laying the foundations for a greater commerce, both domestic and foreign, than this State or this country has ever known.

The State banking institutions of this State are to be congratulated upon having maintained the high record of the past. During the year 1918, it was not found necessary for the Superintendent of Banks to close and liquidate the affairs of a single cor-

poration or individual under his supervision, and, when the great number and variety of corporations and individuals subject to the Banking Law and the trying times through which we have passed are taken into consideration, the record seems remarkable.

Notwithstanding the sacrifices incident to their patriotic efforts and the hoarding of money by individuals that has been noted from time to time in various sections of the State, the State institutions show a large increase in resources during the year, and during the latter part of the year there has been a very rapid increase in the deposits of the State Banks which do a more strictly commercial business than any other class of State banking institutions.

The total reported resources of the State Banks November 14, 1917, amounted to \$932,437,232. While there was a considerable falling off in resources between that date and the report as of March 14, 1918, from that time the increase was constant until on November 1, 1918, their total reported resources were \$1,020,241,730, a gain of \$87,804,498.

Their deposits on November 14, 1917, aggregated \$819,341,180, while on November 1, 1918, their deposits aggregated \$861,024,926, a gain of \$41,683,746.

In the mean time, the number of State banks decreased from two hundred and twelve to two hundred and eight, as the result of three State Banks being absorbed by other State institutions and one purchased and absorbed by a National Bank.

During the same period the reported resources of the private bankers under the supervision of this Department increased from \$15,505,206 to \$19,670,503, a gain of \$4,165,297, and their deposits from \$10,069,544 to \$13,656,670, a gain of \$3,587,126.

The total resources of the trust companies of the State on November 14, 1917, were \$3,164,170,014, while on November 1, 1918, they amounted to \$3,221,371,809.

There had been a continuous decrease in the deposits with these institutions, as indicated by their various reports during the year, until the report for the period from September 10 to November 1, 1918, during which period the increase, while not sufficient to compensate for the previous falling off in deposits, amounted to over \$90,000,000. It is noticeable, also, that the increase in the

deposits with the State Banks and authorized private bankers was most rapid during this period. From these facts and unofficial reports received from the savings banks since that date, it would appear certain that funds hoarded through fear of catastrophe and money stringency or withheld for more profitable investment were now being rapidly returned to ordinary business channels.

The total reported resources of the banks, authorized private bankers and trust companies of the State on November 1, 1918, aggregated \$4,261,284,042, as compared with \$4,112,112,452 on November 14, 1917, a gain of \$149,171,590.

The last available reports of the savings banks of the State were made as of June 30, 1918, at which time the reported resources of these institutions amounted to \$2,169,877,364. The last available reports of the savings and loan associations, investment companies, safe deposit companies and other corporations and individuals subject to the supervision of the Superintendent of Banks show condition as of December 31, 1917, at which time the total reported resources of the savings and loan associations were \$86,072,829, the total reported resources of the investment companies \$55,079,104, and the total reported resources of the safe deposit companies \$9,855,546. If it were assumed that the resources of all these institutions had remained stationary during the year, it would be found that the total resources of all the institutions and individuals subject to the supervision of the Superintendent of Banks amounted to \$6,586,607,026.

If the reported resources of the State banks, trust companies and savings banks be compared with their resources as last reported prior to the commencement of the European War, it will be found that the resources of the State banks have increased from \$693,463,184 to \$1,020,241,730, or forty-seven per cent; that the resources of the trust companies have increased from \$1,812,445,413 to \$3,221,371,809, a gain of over seventy-seven per cent., and that the resources of the savings banks have increased from \$1,912,023,874 to \$2,169,877,364 or approximately thirteen and one-half per cent.

The total resources of the National Banks of the State, according to their reports to the Comptroller of the Currency as of August 31, 1918, were \$4,481,426,000, while the reported resources

of the State banks, trust companies, savings banks and authorized private bankers in the State system, as shown by the above figures, are \$6,431,161,406.

According to statistics prepared by the Comptroller of the Currency as of June 30, 1918, the total resources of the National banks of the United States amounted to \$17,839,000,000, and the aggregate resources of the National and State banks, savings banks, private bankers and trust companies amounted to \$40,210,000,000. From these statements, it would appear that the resources of the State banks, trust companies, savings banks and authorized private bankers of this State were equal to approximately 36 per cent of the resources of all the national banks in the country and to nearly one-sixth of the total banking resources of the United States. If the total reported resources of all the institutions subject to the Banking Law of this State as shown by their last reports, amounting to \$6,586,607,026 were combined with the resources of the national banks, reported for August 31, 1918, the last date for which the figures are available, the grand total would be over eleven billions of dollars without taking into consideration the resources of the large private bankers and the so-called investment bankers, who are not under supervision.

STATE INSTITUTIONS AND THE FEDERAL RESERVE SYSTEM

At the end of the last fiscal year, thirty-one State Banks and Trust Companies had become members of the Federal Reserve system. As a result of continued appeals to the State institutions on the ground of patriotism and their belief that the Federal Reserve Bank of New York should be strengthened in order to meet all emergencies resulting from the war, forty-seven more State institutions have become members of that institution, making a total of seventy-eight State institutions that are now members of the Federal Reserve Bank. The total capital of the seventy-eight institutions which have become members of the Federal Reserve Bank is \$107,291,273, and their combined capital and surplus \$288,277,721.

From the same patriotic motives, practically all the other State institutions have joined with the institutions which are members of the Federal Reserve Bank of New York in strengthen-

ing the gold reserves of that Bank, by setting aside all gold and gold certificates received over the counter and transmitting them to that institution. They have also sent to it a very large portion, if not all, of the gold reserves which they formerly carried in their own vaults in compliance with the State law.

LIBERTY LOAN BONDS

The patriotism of all the State institutions was further demonstrated by the continued enthusiasm evinced in connection with the two Liberty loans placed during the year. The following tables show their subscriptions to the third and fourth Liberty loans and the subscriptions which they have obtained from their patrons, as reported to this Department, together with totals:

THIRD LIBERTY LOAN

	Amount subscribed by institutions	Subscriptions from patrons	Total
Trust companies	\$57, 379, 650	\$281, 471, 400	\$338, 851, 050
Banks of deposit and discount	36, 443, 800	149, 182, 800	185, 626, 600
Savings banks	22, 737, 800	36, 978, 900	59, 716, 700
Private bankers	619, 650	1, 599, 700	2, 219, 350
Agencies of foreign corporations	2, 645, 000	5, 876, 850	8, 521, 850
Savings and loan associations	746, 550	1, 319, 000	2, 065, 550
Investment companies	449, 650	1, 349, 350	1, 799, 000
Safe deposit companies	182, 850	209, 800	392, 650
Personal loan companies and brokers	11, 450	6, 850	18, 300
Credit unions	1, 800	309, 650	311, 450
	<u>\$121, 218, 200</u>	<u>\$478, 304, 300</u>	<u>\$599, 522, 500</u>

FOURTH LIBERTY LOAN

Trust companies	\$21, 694, 850	\$634, 639, 750	\$656, 334, 600
Banks of deposit and discount	16, 948, 500	211, 487, 550	228, 436, 050
Savings banks	52, 872, 725	34, 722, 300	87, 595, 025
Private bankers	1, 177, 250	1, 329, 400	2, 506, 650
Agencies of foreign corporations	3, 720, 200	21, 286, 400	25, 006, 600
Savings and loan associations	892, 550	1, 801, 550	2, 694, 100
Investment companies	613, 150	3, 237, 200	3, 850, 350
Safe deposit companies	251, 700	324, 800	576, 500
Personal loan companies and brokers	26, 700	7, 000	33, 700
Credit unions	3, 750	297, 550	301, 300
	<u>\$98, 201, 375</u>	<u>\$909, 133, 500</u>	<u>\$1, 007, 334, 875</u>

It is to be noted from these reports that in one respect the experience of England has been duplicated, as the general public subscribed for a larger proportion of each successive loan and a proportionately less amount was taken by the institutions themselves. It is also noteworthy that, while the subscriptions of the savings banks on their own account to the first three Liberty loans were small when compared with the subscriptions of the trust companies and the State banks, they, on their own account, subscribed for considerably more than half of the Fourth Liberty Loan bonds purchased by State institutions for their own account.

The following table gives the total subscriptions made to or obtained for the four issues of Liberty Loan bonds by State institutions according to their reports to this Department:

	Amount subscribed by institutions	Subscriptions from patrons	Total
Trust companies	\$236,411,350	\$1,503,003,100	\$1,739,414,450
Banks of deposit and dis- count	96,732,075	570,874,035	667,606,110
Savings banks	130,323,315	108,663,663	238,986,978
Private bankers	2,985,750	4,428,060	7,413,810
Foreign agencies	12,570,500	30,222,550	42,793,050
Savings and loan associa- tions	3,474,550	4,486,250	7,960,800
Investment companies	2,851,600	5,314,450	8,166,050
Safe deposit companies...	877,350	667,400	1,544,750
Personal loan companies and brokers	60,450	14,850	75,300
Credit unions	25,700	1,043,950	1,069,650
	<u>\$486,312,640</u>	<u>\$2,228,718,308</u>	<u>\$2,715,030,948</u>

The aggregate subscriptions to the four Liberty Loans, amounting to \$2,715,030,948, are approximately one-sixth of the total Liberty Loan bonds sold and equal to more than 40 per cent of the total resources of the State institutions making or obtaining such subscriptions.

AMENDMENTS TO THE BANKING LAW

Prior to this year, the Federal Reserve Act was amended so as to permit the Federal Reserve Board to authorize National Banks applying therefor to exercise certain powers of trust companies when not in contravention of State or local law. It has now been amended so as to authorize the Federal Reserve Board

to grant by special permit to National Banks applying therefor, when not in contravention of State or local law, the right to act as trustee, executor, administrator, registrar of stocks and bonds, guardian of estates, assignee, receiver, committee of estates of lunatics or in any other fiduciary capacity in which State banks, trust companies or other corporations which come into competition with National Banks are permitted to act under the laws of the State in which the National Bank is located.

This Act, as now amended, further provides:

“ Whenever the laws of such State authorize or permit the exercise of any or all of the foregoing powers by State banks, trust companies, or other corporations which compete with national banks, the granting to and the exercise of such powers by national banks shall not be deemed to be in contravention of State or local law within the meaning of this Act.

National banks exercising any or all of the powers enumerated in this subsection shall segregate all assets held in any fiduciary capacity from the general assets of the bank and shall keep a separate set of books and records showing in proper detail all transactions engaged in under authority of this subsection. Such books and records shall be open to inspection by the State authorities to the same extent as the books and records of corporations organized under State law which exercise fiduciary powers, but nothing in this Act shall be construed as authorizing the State authorities to examine the books, records, and assets of the national banks which are not held in trust under authority of this subsection.

No National bank shall receive in its trust department deposits of current funds subject to check or the deposit of checks, drafts, bills of exchange, or other items for collection or exchange purposes. Funds deposited or held in trust by the bank awaiting investment shall be carried in a separate account and shall not be used by the bank in the conduct of its business unless it shall have first set aside in the trust department United States bonds or other securities approved by the Federal Reserve Board.

In the event of the failure of such bank the owners of the funds held in trust for investment shall have a lien on the bonds or other securities so set apart in addition to their claim against the estate of the bank.

Whenever the laws of a State require corporations acting in a fiduciary capacity, to deposit securities with the State

authorities for the protection of private or court trusts, national banks so acting shall be required to make similar deposits, and securities so deposited shall be held for the protection of private or court trusts, as provided by the State law.

National banks in such cases shall not be required to execute the bond usually required of individuals if State corporations under similar circumstances are exempt from this requirement.

National banks shall have power to execute such bond when so required by the laws of the State.

In any case in which the laws of a State require that a corporation acting as trustee, executor, administrator, or in any capacity specified in this section, shall take an oath or make an affidavit, the president, vice-president, cashier, or trust officer of such national bank may take the necessary oath or execute the necessary affidavit.

It shall be unlawful for any national banking association to lend any officer, director, or employee any funds held in trust under the powers conferred by this section. Any officer, director or employee making such loan, or to whom such loan is made, may be fined not more than \$5,000 or imprisoned not more than five years, or may be both fined and imprisoned, in the discretion of the court.

In passing upon applicants for permission to exercise the powers enumerated in this subsection the Federal Reserve Board may take into consideration the amount of capital and surplus of the applying bank, whether or not such capital and surplus is sufficient under the circumstances of the case, the needs of the community to be served, and any other facts and circumstances that seem to it proper, and may grant or refuse the application accordingly: Provided, That no permit shall be issued to any national banking association having a capital and surplus less than the capital and surplus required by State law of State banks, trust companies and corporations exercising such powers."

It seems strange as well as inconsistent with any theory of State rights that, in order to protect national banks from competition or to enable them to compete with State institutions, it should be considered proper to take from the States the right to determine the qualifications of executors, administrators and trustees, or to provide that, when the exercise of such powers

by National banks is expressly in contravention of State laws, it shall not be deemed in contravention of such laws, if any competing institutions are permitted to exercise them. I am so thoroughly convinced that, not only during the period of the war, but during the reconstruction period, there should be the utmost harmony and co-operation between all banking institutions, both State and National, that I do not deem it wise to make comparisons, to express my opinion of proposed legislation that might compel all banking institutions to become members of the National system or of attempts to advertise one class of institutions at the expense of another and to promote competition, rivalry and ill feeling between them. The strength of the State banking system in this State has been due to its adaptation to local needs and changing conditions, to the fact that it has sought to promote intelligently the business and commerce of the State and its great metropolitan port, and to aid the nation in assuming its proper place in international commerce. The spirit of its bankers, whether connected with State or National banks, has not been narrow or sectional and the supremacy of New York city in business and finance, resulting from the foresight and enterprise of its merchants and the sound judgment of its financiers, cannot be taken from it by legislation.

Under existing circumstances and conditions, even discriminatory legislation, if passed by the National government, must be accepted in good faith, and some amendments to the State Banking Law are, in my judgment, rendered necessary by the enactments above referred to.

It is, I think, apparent that, if National banks are to exercise the powers specified, the same powers should be conferred upon State banks under substantially the same conditions and the Superintendent of Banks should also be authorized to perform such duties in connection with the receipt of deposits from National banks and to make such examinations of their trust departments as may be necessary under the National statute in order to carry it into effect. He has no authority to accept such deposits or make such examinations under the present Banking Law, but any refusal on his part, based upon lack of authority, would seem like a puerile attempt to nullify the Federal statute.

On the other hand, the trust companies of the State have built up a great reputation, not only on account of the safeguards that have been thrown about their investment of trust funds and the fact that but four such companies have occasioned any loss to depositors in forty-four years, but on account of the care which has been exercised by the various superintendents of banks in authorizing such corporations to engage in business. It has been the general policy of the Department not to authorize trust companies in small places where there was neither occasion nor opportunity for the exercise of trust powers to any considerable extent. As a result of this policy, there are only ninety-nine trust companies in the State, although they have aggregate reported resources of \$3,221,371,809, and every Superintendent of Banks in recent years has been compelled to refuse authorization to proposed trust companies in cases where it was evident that there was no real intention to exercise the powers of such a company but solely a desire to obtain the use of the name for advertising purposes. I think, therefore, that the Banking Law should be so amended, both for the protection of the trust companies and the people of the State, as to prevent the use of the title "trust company" by any corporation which has not been organized as a trust company under the laws of the State. Ample precedents may be found for this suggestion in the restrictions already contained in the Banking Law with reference to the use of the word "bank" and the use of the word "savings."

It is, moreover, only just that trust companies be able to make loans to their directors from their ordinary funds upon the same terms and under the same conditions as banks.

The reserves required by the Federal Reserve Act at the present time are in effect quite as onerous as those applicable to State institutions which are not members of the Federal Reserve Bank of New York. In order, however, to enable a member bank to ascertain whether it is complying with both the State Banking Law and the Federal Reserve Act, two computations are necessary, and I therefore recommend the adoption of an amendment to the Banking Law which will relieve banks and trust companies which are members of the Federal Reserve Bank of New York from the provisions of that statute, provided they comply with the provisions of the Federal Reserve Act.

I believe that it is desirable to give savings banks the power to borrow money, with the approval of the Superintendent of Banks, for the purpose of purchasing bonds of the United States. These bonds are, without laying undue emphasis upon patriotic motives, the most desirable investments that such institutions can have and it might easily happen that an institution desirous of subscribing for a large amount of such bonds and amply able to make such an investment might not be temporarily in funds at the exact time that a large issue was offered for sale.

Some slight amendments to the investment section of the savings bank article may also be desirable to prevent technical questions being raised with reference to its interpretation as a result of war conditions.

The provisions of the Banking Law which authorize trust companies to open and maintain branch offices in the cities or villages of the State in which they may be located, under specified conditions, seem to me rather liberal and I should favor greater, rather than less, restrictions in this respect. I believe, however, that banks should be authorized to open and maintain branches in cities of the first and second class under the same conditions as trust companies. Banks now have this right in New York city and there does not seem to be any reason why they should not have this privilege to the same extent as trust companies in cities like Buffalo, Rochester and Syracuse.

CO-OPERATION WITH BANKING INSTITUTIONS AND DEPARTMENTS

During the period covered by this report, the Department has been asked at various times to co-operate both with the Comptroller of the Currency and with the officers of the Federal Reserve Bank of New York in obtaining information deemed necessary for the national welfare to the end that the banking resources of the country might be placed at the disposal of the National Government to the fullest extent during the period of the war and the measures necessary to strengthen and maintain the financial structure be taken advisedly. The co-operation requested has been freely given and the interchange of views resulting therefrom has been mutually helpful. There were numerous conferences between the Superintendent of Banks and the Council

of State Banking Institutions, consisting of representatives of the Trust Companies Association of the State of New York, the Savings Bank Association of the State of New York and the Association of State Banks. While the members of this Council have no official position, they have freely rendered efficient service to the State and their advice and support have at times been almost invaluable. At meetings of the Council with the Superintendent, not only have the general banking situation and banking problems been discussed, but critical and discriminating consideration has been given to such legislation as has been either proposed or suggested as a result of war conditions. Serious consideration was also given to legislation deemed advisable for the purpose of adapting our banking facilities to present needs and promoting foreign trade and commerce.

The Department was again represented, both by the Superintendent and one of his examiners, at the Convention of the National Association of Supervisors of State Banks, which was held at Hot Springs, Ark., on the 23d, 24th, and 25th days of May, 1918. This association has wielded a constantly increasing influence in the banking affairs of the nation and the enactment of wise banking laws and the adoption of various measures for the protection of depositors have been promoted by it. The establishment of a Central Bureau for the interchange of information with reference to borrowers and their financial conditions, especially large corporations operating or obtaining loans in widely separated parts of the country, was favorably considered upon the report of a committee of which the Superintendent of Banks of this State was chairman, although the Bureau has not as yet been established on account of the lack of necessary funds. The Superintendent was also appointed chairman of the Executive Committee of the Association and of a special committee named to co-operate with the State banking institutions of the various States in the establishment of a nation-wide association of State institutions in order to promote sound banking legislation, both State and National. The work of this committee resulted in the organization at a meeting, attended by bankers from over thirty States and held in St. Louis, Mo., on July 15, 1918, of the United States Council of State Banking

Associations. The wide scope of this organization as conceived by its originators is indicated by the fact that the first president elected was a prominent banker of Los Angeles, Cal., while the secretary of the association is connected with one of the large trust companies of New York city. The first members of the Council were chosen by Federal Reserve Districts.

I ought, perhaps, to mention at this time that, as a natural outgrowth of the acquaintances formed at the conventions of the National Association of Supervisors of State Banks and the interchange of opinions at these conventions, there have been throughout the period of the war numerous conferences between the supervising officers of the northeastern States which have been, in my judgment, of great benefit to the supervising officers, to the institutions under their supervision and to the general public, and have also had considerable influence upon measures taken at Washington in connection with the financing of the war.

STATE BANKS

Few new banks were authorized during the year and none so located that an unwise competition for deposits might result from their establishment and undermine the strength and stability of established institutions.

The De Ruyter State Bank was organized for the purpose of taking over the business that had been previously conducted by the incorporators as individual bankers. As a result of this change, there are no persons in the State now doing business as individual bankers and as the provisions for authorizing persons to do business as individual bankers were omitted from the Banking Law at its revision in 1914, the definition of an "individual banker" contained in it becomes practically obsolete.

The Northern Westchester Bank, located at Katonah, was authorized to commence business on the 13th day of December, 1918, with a capital of \$50,000 and a surplus of \$25,000. The Livonia State Bank, located at Livonia, N. Y., with a capital of \$25,000 and a surplus of \$5,000, was authorized to commence business on the 18th day of December, 1918. The organization of this institution followed the failure of private bankers who had previously been engaged in business at this place. The Sin-

clairville State Bank, located at Sinclairville, N. Y., having a capital of \$25,000 and a surplus of \$5,000, was authorized to commence business on the 31st day of December, 1918. This institution will, it is understood, take over the business heretofore conducted by a firm of private bankers.

Four State banks were taken over by other banking institutions. The assets of the Bank of Flatbush, located in Brooklyn, were purchased by the Peoples Trust Company of Brooklyn and its business taken over by the latter institution. The assets of the Peoples Bank of the City of New York were purchased by a national bank and its liability to depositors assumed by the national bank. The West Side Bank of New York was merged with the Manufacturers Trust Company of Brooklyn and the Bank of the Metropolis, of New York, with the Manhattan Company.

As a result of these changes, there were at the close of the year 211 State banks.

The following table contains a summary statement of the resources and liabilities of the State banks reporting to the Banking Department at the times of their several reports during the year:

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition September 10, 1918	Statement of condition November 1, 1918
Stocks and bonds, viz.:				
Public securities.....	\$34,544,461	\$90,731,984	\$110,794,033	\$120,673,542
Private securities.....	94,502,531	88,802,548	87,088,754	85,853,786
Real estate owned.....	22,181,046	21,827,150	21,800,789	22,013,355
Mortgages owned.....	13,614,749	13,531,751	13,270,940	13,036,670
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	10,013,711	9,762,940	9,671,498	9,583,299
Loans and discounts secured by other collateral.....	176,887,006	175,545,024	179,889,692	213,415,613
Loans, discounts and bills purchased not secured by collateral.....	253,788,611	279,606,658	285,552,918	270,893,827
Overdrafts.....	206,498	363,174	254,215	358,199
Due from trust companies, banks and bankers.....	79,190,187	70,418,753	71,890,509	65,207,799
Specie.....	29,546,534	27,153,259	23,876,041	19,449,611
Other currency authorized by the laws of the United States.....	21,085,387	23,256,560	24,587,235	21,169,262
Cash items.....	67,877,453	77,740,896	86,036,683	104,904,133
Due from the Federal Reserve Bank of New York less offsets.....	30,964,099	44,442,368	36,644,742	46,359,153
Customers' liability on acceptances (per contra, see liabilities).....	8,286,692	8,896,505	9,924,739	13,123,605
Assets not included in any of the above heads.....	8,107,573	8,147,348	15,302,350	14,198,953
Add for cents.....	913	919	920	923
Total resources.....	\$900,797,451	\$940,227,837	\$976,586,058	\$1,020,241,730
LIABILITIES				
Capital.....	\$36,666,137	\$36,900,106	\$37,497,306	\$37,327,073
Surplus, including all undivided profits	56,948,405	57,824,794	58,975,157	59,176,162
Preferred deposits, viz.:				
Due New York State savings banks	25,583,243	25,867,858	23,281,996	22,509,892
Due New York State savings and loan associations, credit unions and land bank.....	954,757	1,021,837	863,574	731,318
Deposits by the State of New York	8,056,433	6,761,918	5,158,772	5,754,705
Deposits by the Superintendent of Banks of the State of New York...	570,228	669,195	513,966	492,488
Other deposits secured by pledge of assets.....	13,710,690	30,250,613	22,055,996	52,170,942
Deposits otherwise preferred.....	254,909	1,169,555	370,328	1,789,819
Due depositors, not preferred.....	680,245,466	693,149,744	719,528,935	727,854,002
Due to trust companies, banks and bankers.....	48,553,831	49,680,924	46,855,625	49,721,757
Bills payable.....	8,719,765	12,772,815	32,065,685	27,620,770
Rediscouts.....	3,884,781	5,405,355	8,657,475	7,881,581
Acceptances of drafts payable at a future date or authorized by com- mercial letters of credit.....	7,678,515	8,264,911	9,944,781	13,027,635
Other liabilities.....	8,989,874	10,487,776	10,796,055	14,183,165
Add for cents.....	417	436	407	421
Total liabilities.....	\$900,797,451	\$940,227,837	\$976,586,058	\$1,020,241,730
Total deposits.....	\$777,029,557	\$808,571,644	\$818,629,192	\$861,024,926

In my report of last year I called attention to the advantages of the rediscount privileges which practically form an inherent part of the Federal Reserve system and to the desirability, if not necessity, of taking advantage of such privileges under existing conditions. I also pointed out the prominent place that acceptances would undoubtedly have in our modern banking system, especially in connection with the development of foreign trade and commerce.

It is noticeable that the rediscounts reported by State banks increased from \$388,822 on the 14th day of November, 1917, to \$7,881,581 on the first day of November, 1918, and that the acceptance of drafts held by them payable at a future date or authorized by commercial letters of credit increased during the same period from \$6,207,256 to \$13,027,635.

During the same period the rediscounts of trust companies increased from \$30,585,248 to \$118,211,329 and the acceptances of drafts payable at a future date or authorized by commercial letters of credit held by them increased from \$96,342,346 to \$129,001,489.

PRIVATE BANKERS

At the close of the year 1917 there were eighty individuals or copartnerships conducting a private banking business under the supervision of this Department. Two of the firms discontinued business during the year, one of the partners of each firm obtaining a new authorization to continue business. Three additional new authorizations have been granted. The fact that there has been no failure among the private bankers subject to the supervision of this Department during the year emphasizes the wisdom of the Legislature in placing certain classes of private bankers under the supervision of this Department, at the time of the revision of the Banking Law, in 1914, as well as the improvement in banking methods and practices consequent upon such supervision.

There is a noticeable tendency on the part of private and investment bankers or brokers, who have hitherto been exempt from all supervision or have filed affidavits claiming partial exemption, to segregate their business in such a manner as to enable them to transact a regular banking business under the supervision of this Department.

Other private bankers more or less under the supervision of this Department for several years have become so fully impressed with the advantages of supervision and the desirability of conducting business in corporate form under full supervision, that proceedings for incorporation are already under way.

The following table contains a summary of the condition of the private bankers of the State as shown by their reports on dates designated by the Superintendent during the year:

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition September 10, 1918	Statement of condition November 1, 1918
Stocks and bonds, viz.:				
Public securities.....	\$3,491,517	\$3,257,888	\$4,379,208	\$4,935,381
Private securities.....	1,754,606	2,229,065	2,101,336	2,098,345
Real estate owned.....	2,407,553	2,405,013	2,392,528	2,392,746
Mortgages owned.....	468,483	504,718	528,743	549,487
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	113,139	110,379	108,829	104,309
Loans and discounts secured by other collateral.....	1,071,727	1,268,908	1,185,351	1,459,534
Loans, discounts and bills purchased not secured by collateral.....	569,070	598,291	745,549	666,932
Accounts receivable.....	721,089	1,372,900	1,594,725	1,183,442
Due from customers for exchange, money orders and steamship tickets sold.....	200,504	322,601	354,330	245,087
Overdrafts.....	8,650	11,018	9,669	11,583
Due from trust companies, banks and bankers.....	4,401,271	4,394,685	4,961,495	5,025,643
Deposits with express and steamship companies.....	13,913	14,061	38,928	13,149
Specie.....	55,050	50,919	49,162	54,108
Other currency authorized by the laws of the United States.....	341,537	379,378	415,607	407,908
Foreign currency.....	132,880	131,466	119,390	138,545
Foreign postage.....	5,663	6,812	6,111	7,353
Cash items.....	58,786	108,752	111,210	160,952
Due from the Federal reserve bank of New York less offsets.....	4,000	71,000	92,000	13,000
Customers' liability on acceptances (per contra, see liabilities).....	2,000			13,455
Other assets.....	169,910	484,422	204,670	189,321
Add for cents.....	203	216	221	223
Total resources.....	\$15,991,551	\$17,722,492	\$19,399,062	\$19,670,503
LIABILITIES				
Permanent capital.....	\$1,182,000	\$1,198,500	\$1,299,000	\$1,303,500
Surplus.....	2,357,693	3,007,941	2,918,028	3,173,644
Deposits.....	10,173,576	10,897,679	12,447,239	13,074,022
Due to trust companies, banks and bankers.....	574,021	734,678	524,582	582,648
Bills payable.....	405,485	322,227	884,382	221,915
Rediscounts.....		4,300	28,611	11,532
Acceptances of drafts payable at a future date or authorized by com- mercial letters of credit.....	2,000			13,455
Other liabilities.....	1,296,671	1,557,068	1,297,124	1,289,686
Add for cents.....	105	99	96	101
Total liabilities.....	\$15,991,551	\$17,722,492	\$19,399,062	\$19,670,503

In addition to the very large classes of private bankers that are entirely exempt from supervision, there are a limited number of private bankers who obtain practical exemption by filing affidavits in accordance with the provisions of section 160 of the Banking Law.

The following table gives the partially exempt private bankers, together with the location of their places of business, the date when their last affidavit was accepted and the amount of permanent capital of each:

NAME	Location	Affidavit accepted	Permanent capital
William H. Seward and William H. Seward, Jr. (William H. Seward & Co.)	Auburn	Jan. 1, 1918	\$100,000
Edwin R. Fay, Fred H. Fay and Charles R. Fay (Edwin R. Fay & Sons)	Auburn	Jan. 1, 1918	100,000
Charles Frazier and Charles W. Frazier (Chas. Frazier & Company)	New York	Jan. 1, 1918	100,000
Jacob Rothschild, Isaac Rothschild and Daniel Rothschild (Rothschild Bros. & Company)	Ithaca	Jan. 1, 1918	25,000
Julius Frank and Leo Frank (Nathan Frank's Sons)	Ogdensburg	Jan. 1, 1918	25,000
William W. Robertson and Frederick Robertson (Fred'k Robertson & Company)	North Tonawanda	Jan. 1, 1918	50,000
Moses Packard and Nathan J. Packard (Packard and Company)	New York	Jan. 1, 1918	100,000
Quincy W. Wellington and Benjamin W. Wellington (Q. W. Wellington & Co.'s Bank)	Corning	Jan. 1, 1918	100,000
Philip Sugerman, Mark H. Sugerman and Frank C. Straat (The Royal Company of New York)	New York	Jan. 1, 1918	100,000
Oscar L. Richard, Leonard W. Simmons, Albert F. Egelhoff and G. N. Richard (C. B. Richard & Company)	New York	Jan. 1, 1918	100,000

NEW BANKING INSTITUTIONS

The following tables contains a complete statement of all the corporations and individuals who have been authorized to transact business during the year 1918, with their names, locations, the dates on which their organization or application certificates were approved and the dates on which their respective authorization certificates were issued:

NAME	Location	Certificate approved	Date of authorization	Capital
De Ruyter State Bank	De Ruyter . . .	April 22, 1918	June 24, 1918	\$25,000
Northern Westchester Bank	Katonah	Oct. 11, 1918	Dec. 13, 1918	50,000
Livonia State Bank	Livonia	Oct. 14, 1918	Dec. 18, 1918	25,000
Sinclairville State Bank	Sinclairville . .	Dec. 9, 1918	Dec. 31, 1918	25,000
Italian Discount and Trust Company	New York	Sept. 27, 1918	Nov. 9, 1918	500,000
Carlo Calvosa	New York	May 3, 1918	June 21, 1918	10,000
Edward A. Hedman, Elsa M. Hornborg and Anna I. Antell (Hedman, Hornborg & Company)	New York	Feb. 8, 1918	June 21, 1918	20,000
James Imbrie, Wm. Morris Imbrie, Frederick Lage, Roswell C. Tripp, Charles G. West, Jr., Waldo S. Kendall and John S. Trow (Imbrie & Co.)	New York	July 24, 1918	July 28, 1918	100,000
Joseph Vet.	Mechanicville . .	Sept. 27, 1918	Oct. 28, 1918	5,000
Cesare Sconfietti	Rochester	Nov. 29, 1918	Dec. 27, 1918	5,000
Merchants Personal Loan Company	Brooklyn	Jan. 7, 1918	Mar. 1, 1918	10,000
Broadway Personal Loan Company	New York	April 29, 1918	May 18, 1918	10,000
Foreign Trade Banking Corporation	New York	Mar. 29, 1918	April 16, 1918	2,000,000
Utica Investment Company, Inc.	Utica	Jan. 21, 1918	April 22, 1918	100,000
Mohawk Valley Investment Corporation	Utica	May 22, 1918	July 19, 1918	150,000
Asia Banking Corporation	New York	July 9, 1918	Aug. 9, 1918	2,000,000
Essential Industries Finance Corporation	New York	Oct. 7, 1918	Oct. 15, 1918	1,000,000
Discount Corporation of New York	New York	Aug. 9, 1918	Dec. 28, 1918	5,000,000
Tiffany & Co. Safe Deposit Company	New York	June 24, 1918	July 5, 1918	100,000
East New York Commercial Credit Union	Brooklyn	Jan. 4, 1918	Jan. 18, 1918	.....
Japanese Credit Union of New York	New York	April 8, 1918	May 24, 1918	.....
Niagara Employees' Credit Union	New York	May 15, 1918	June 27, 1918	.....
Progressive Credit Union	New York	June 13, 1918	July 15, 1918	.....
B'nai Scholem Credit Union	New York	Aug. 3, 1918	Aug. 17, 1918	.....
Manhattan Credit Union	New York	Aug. 1, 1918	Sept. 5, 1918	.....
Liberal Credit Union	New York	Sept. 21, 1918	Oct. 22, 1918	.....

All of these corporations and individuals are understood to have commenced business during the year, except the Essential Industries Corporation, an organization formed for the purpose of extending aid to Public Utility Corporations with the cooperation of the War Finance Corporation of the National Government which, on account of the termination of the war, will be dissolved at an early date, and the Sinclairville State Bank, which will commence business on January 2, 1919.

CLOSED INSTITUTIONS

As has already been stated, no banking institution subject to the supervision of the Superintendent of Banks has been closed by him during the year.

The following table shows a complete statement of the corporations and individuals subject to such supervision whose business has been voluntarily closed during the year, together with the total amount of their resources and of their deposits and other liabilities as last reported:

NAME	Location	Total amount of resources	Total deposits	Stock or share liability	Other liabilities
Bank of Flatbush.....	Brooklyn.....	\$1,933,823	\$1,739,427	\$100,000	\$49,048
People's Bank of the City of New York.....	New York.....	5,415,783	4,337,512	200,000	340,427
De Ruyter Banking Company.....	De Ruyter.....	326,580	250,524	25,000	38,039
Eagle Savings and Loan Company	Brooklyn.....	2,495,270		2,087,639	153,106
Italian-American Savings and Loan Association.....	Buffalo.....	22,136		11,215	10,000
Hercules Permanent Savings and Loan Association.....	Buffalo.....	2,947		2,804	
Mutual Savings, Loan and Building Association of Rome, N. Y.....	Rome.....	4,174		4,027	
Hammondsport Savings and Loan Association.....	Hammondsport	20,370		20,297	
*Merchants Personal Loan Company.....	Brooklyn.....				
David Gordon Personal Loan Broker.....	New York.....	10,000		†10,000	
Marx & Rawolle Employees' Credit Union.....	Brooklyn.....	1,263		1,197	
Amkanko Credit Union.....	New York.....	10,474	187	9,348	
The Jewish Farmers' Co-operative Credit Union of Hurleyville, New York.....	Hurleyville....	1,956		622	1,000
The Jewish Farmers' Co-operative Credit Union of Maplewood, New York.....	Maplewood....	1,402		485	700
The Jewish Farmers' Co-operative Credit Union of Ferndale and Stevensville, New York.....	Ferndale.....	1,573		435	1,000
Standard Credit Union.....	New York.....	2,282	11	2,100	
		\$10,250,039	\$6,327,661	\$2,475,169	\$593,380

* Never reported.

† Permanent capital.

No unclaimed and unpaid deposits, dividends or interest have as yet been paid over to the Superintendent of Banks or are now held by him on account of these institutions.

CHANGES OF NAME

There have been an unusual number of changes in the names of existing banking corporations during the year. These changes were in most cases made for the purpose of altering titles which might be considered indicative of pro-German sympathies. Changes of name, except where they result from the assumption of a new name in a merger agreement, are made only upon an order of the Supreme Court.

The following table gives the names assumed, former names, dates of orders authorizing the change and the dates when such changes were made effective:

NAME ASSUMED	Former name	Date of order authorizing change	When change effective
Commercial Exchange Bank.....	The German Exchange Bank of the City of New York...	Jan. 21, 1918	Mar. 4, 1918
Commonwealth Bank.....	The Germania Bank of the City of New York.....	Jan. 28, 1918	April 15, 1918
Liberty Bank of Buffalo.....	German American Bank of Buffalo, N. Y.....	Mar. 15, 1918	April 15, 1918
Continental Guaranty Corporation.....	Guaranty Securities Corporation.....	Mar. 7, 1918	April 15, 1918
The Enterprise Savings and Loan Association.....	The German American Building and Loan Association of the City of New York.....	April 25, 1918	June 5, 1918
The Continental Bank of New York.....	The German American Bank..	April 30, 1918	June 1, 1918
Fulton Savings Bank, Kings County.....	Germania Savings Bank, Kings County.....	June 25, 1918	Aug. 1, 1918
The Lincoln Savings Bank of Brooklyn.....	The German Savings Bank of Brooklyn.....	June 17, 1918	July 18, 1918
Central Savings Bank in the City of New York.....	The German Savings Bank in the City of New York.....	June 19, 1918	Aug. 1, 1918
Central Union Safe Deposit Company.....	Union Trust Safe Deposit Company.....	July 5, 1918	Aug. 12, 1918
Lincoln Savings and Loan Association.....	German Co-operative Savings and Loan Association..	Aug. 12, 1918	Sept. 16, 1918
First Trust and Deposit Company	Trust and Deposit Company of Onondaga.....	Dec. 14, 1918	Jan. 14, 1919

CHANGES IN CAPITALIZATION

The constant tendency of modern banking is towards the creation of larger and stronger institutions so that any change in the capital of an incorporated banking institution is almost invariably an increase.

As a result of such increases and the merger or consolidation of institutions, banks and trust companies are being created in some of our cities of a size heretofore unknown outside of the metropolitan district.

The following table shows increases in capital effective during the year, together with the location of the institution, the date of approval of the increase of capital, the amount of the increase and the capital as increased:

NAME	Location	Date of approval of increase	Amount of increase	Capital as increased
City Bank of Syracuse	Syracuse	Dec. 31, 1917	\$500,000	\$1,000,000
Columbia bank	New York	Jan. 22, 1918	700,000	1,000,000
Bank of Gowanda	Gowanda	Jan. 23, 1918	70,000	100,000
The Manhattan Company	New York	Feb. 7, 1918	450,000	2,500,000
The German American Bank	New York	May 14, 1918	250,000	1,000,000
Fifth Avenue Bank	New York	May 28, 1918	100,000	200,000
Yorkville Bank	New York	June 10, 1918	100,000	200,000
The State Bank	New York	Aug. 3, 1918	500,000	2,000,000
The Bank of United States	New York	Dec. 2, 1918	800,000	1,000,000
Union Stock Yards Bank	Buffalo	Dec. 10, 1918	250,000	500,000
Genesee Valley Trust Company	Rochester	Feb. 16, 1918	150,000	650,000
The Citizens Trust Company of Schenectady, N. Y.	Schenectady	Mar. 29, 1918	50,000	200,000
Central Trust Company of New York	New York	April 17, 1918	7,500,000	12,500,000
Union Trust Company of New York	New York	April 17, 1918	300,000	3,300,000
Empire Trust Company	New York	Nov. 25, 1918	500,000	2,000,000
Syracuse Trust Company	Syracuse	Dec. 6, 1918	1,000,000	1,500,000
Trust & Deposit Company of Onondaga	Syracuse	Dec. 9, 1918	1,500,000	2,500,000
Fidelity Trust Company of Buffalo	Buffalo	Dec. 13, 1918	500,000	1,000,000
Bankers Trust Company	New York	Dec. 28, 1918	3,750,000	15,000,000
The Equitable Safe Deposit Company of New York	New York	Feb. 5, 1918	50,000	200,000
American Foreign Banking Corporation	New York	Mar. 18, 1918	700,000	3,200,000
Commercial Security Company, Inc.	New York	May 14, 1918	1,000,000	2,000,000
American Foreign Banking Corporation	New York	June 1, 1918	300,000	3,500,000
Provident Loan Society of Rochester, New York	Rochester	Mar. 13, 1918	50,000	100,000

There have been two reductions in the capital of incorporated institutions during the year. There have also been two reductions in the so-called permanent capital of private bankers due to the changed or varying conditions under which their business was being conducted.

The following table shows corresponding items with reference to such changes:

NAME	Location	Date of approval of decrease	Amount of decrease	Capital as reduced
Genesee Valley Trust Company.....	Rochester.....	April 26, 1918	\$250,000	\$400,000
The Mercantile Safe Deposit Company	New York.....	Sept. 27, 1918	100,000	200,000
Henry J. Schuitzer.....	New York.....	April 5, 1918	20,000	5,000
Louis V. Fugazy.....	New York.....	May 24, 1918	2,500	7,500

MERGERS AND CONSOLIDATIONS

The merger or consolidation of well-established and strong institutions is another evidence of the tendency to create large and powerful institutions in order to meet the demands of modern business and several important mergers under the provisions of the Banking Law were completed during the year.

The following table gives the names and locations of the merged institutions, the name after merger and the date of merger:

NAME	Location	Name after merger	Date of merger
Bank of the Metropolis.....	New York..	President and Directors of the Manhattan Company.....	Feb. 7, 1918
President and Directors of the Manhattan Company.....	New York..		
West Side Bank.....	New York..	Manufacturers Trust Company	June 15, 1918
Manufacturers Trust Company..	Brooklyn..		
Central Trust Company of New York.....	New York..	Central Union Trust Company of New York.	June 18, 1918
Union Trust Company of New York.....	New York..		
Bankers Commercial Corporation.....	New York..	Bankers Commercial Security Company, Inc.	May 14, 1918
Commercial Security Company, Inc.....	New York..		

There is apparently no statute under which State and National banks and trust companies can merge, but consolidations, which are practically identical in their results with mergers, are frequently effected.

The institution which is to continue in business purchases the assets of the other institution, and, with the consent of its depositors and creditors, assumes its liabilities. The increase of the capital stock of the Syracuse Trust Company from \$500,000 to \$1,500,000 was in anticipation of the consolidation with it of the National Bank of Syracuse, and the increase of the capital stock of the Trust and Deposit Company of Onondaga from \$1,000,000 to \$2,500,000 was in preparation for the consolidation with it of the First National Bank of Syracuse, said to be the oldest National bank in the State. From information already received it is believed that even more important mergers or consolidations than those above mentioned are contemplated and will soon be consummated.

BRANCH OFFICES

I can recall the time when the maintenance of a branch office by a bank or trust company in the city in which it was located was so much of an innovation that the establishment of such branch offices was looked upon askance by some conservative bankers. At the present time the establishment of branch offices has become so much a matter of course that the largest of our State banks has no less than forty branch offices and a national bank in New York City has been permitted by indirection to maintain twelve such offices.

The banks and trust companies of this State have for some time been permitted by statute to maintain branch offices in foreign countries, and, under this authority, several of our large trust companies were before the war represented by branch offices in London, Paris and Berlin.

In this respect, the national government has followed the precedent established by the State of New York, and the largest of the national banks of the country now maintains numerous branch offices abroad. With the participation of the United States in the European War, it became necessary to increase our banking

facilities in France, and our trust companies have, in this respect, fully performed their duty to the American government and the American soldier. In anticipation of present developments the investment company article of the Banking Law was recently so amended as to enable such corporations to promote foreign trade and commerce by dealing in acceptances and establishing branch offices for the convenience of customers in foreign lands and the enterprising and progressive bankers of New York City, in furtherance of the commercial interests of the whole country, have organized and are organizing investment companies for the purpose of promoting and maintaining, if possible, that supremacy in financial affairs after the war which has resulted during the war from unprecedented conditions and from our having become for the first time in history a creditor nation. As a result, New York investment companies have now been authorized to maintain branch offices, not only in the West Indies, South America and in the Republic of Panama, but also in China and Siberia. It seems probable that our participation in international banking will be as momentous in its results as our national loans to the allied governments.

The following tables show the location of the new branch offices of State institutions authorized during the year and the branch offices closed:

NEW BRANCH OFFICES

NAME OF INSTITUTION	Location	Location of branch offices
President and Directors of the Manhattan Company.....	New York....	31 Union Square, Borough of Manhattan.
The Corn Exchange Bank.....	New York....	Northeast corner of Fulton and Pearl sts., Borough of Manhattan.
The State Bank.....	New York....	100-102 Essex st., Borough of Manhattan.
Twenty-third Ward Bank of the City of New York.....	New York....	2808 Third ave., Borough of Bronx.
The Corn Exchange Bank.....	New York....	Southeast corner of 55th st. and Broadway, Borough of Manhattan.
The Corn Exchange Bank.....	New York....	Northwest corner of Fifth ave. and 20th st. Borough of Manhattan.
The Bank of United States.....	New York....	320 Fifth ave., Borough of Manhattan.
Irving Trust Company.....	New York....	81-83 Fulton st., Borough of Manhattan.
Farmers Loan and Trust Company	New York....	City of Bordeaux, in the Republic of France.
Farmers Loan and Trust Company	New York....	At a place in the War Zone, in the interior of France convenient to the Headquarters of the United States Expeditionary Forces.
Farmers Loan and Trust Company	New York....	On the coast of France, in the War Zone.
Guaranty Trust Company.....	New York....	Tours, Republic of France.
Guaranty Trust Company.....	New York....	5 Lower Grosvenor Place, London, in the Kingdom of Great Britain.
Guaranty Trust Company.....	New York....	Liverpool, England.
Guaranty Trust Company.....	New York....	Brussels, Belgium.
The Central Union Trust Company of New York.....	New York....	40 East 42d st., Borough of Manhattan.
Central Union Trust Company of New York.....	New York....	54 Wall st., Borough of Manhattan.
Central Union Trust Company of New York.....	New York....	425 Fifth ave., Borough of Manhattan.
Central Union Trust Company of New York.....	New York....	786 Fifth ave., Borough of Manhattan.
Equitable Trust Company of New York.....	New York....	City of Bordeaux in the Republic of France.
The Peoples Trust Company.....	Brooklyn....	885 Flatbush ave., Borough of Brooklyn.
The Equitable Trust Company....	New York....	Corner Madison ave. and 45th st., in the Borough of Manhattan.
The New York Trust Company...	New York....	1 East 57th st., in the Borough of Manhattan.
Manufacturers Trust Company....	Brooklyn....	481 Eighth ave., corner of 34th st., Borough of Manhattan.
Franklin Trust Company.....	Brooklyn....	21 East 40th st., in the Borough of Manhattan.
Guaranty Securities Corporation..	New York....	1336 Van Ness ave., San Francisco, California.
Guaranty Securities Corporation..	New York....	153 St. James st., Montreal, P. Q.
American Foreign Banking Corporation.....	New York....	Port Au Prince, Haiti.
American Foreign Banking Corporation.....	New York....	City of Panama, Republic of Panama.
American Foreign Banking Corporation.....	New York....	City of Cristobal, Canal Zone, Republic of Panama.
American Foreign Banking Corporation.....	New York....	Rio de Janeiro, Republic of Brazil.
American Foreign Banking Corporation.....	New York....	Cap-Haitien, Republic of Haiti.

NEW BRANCH OFFICES — *Continued*

NAME OF INSTITUTION	Location	Location of branch offices
American Foreign Banking Corporation.....	New York....	Saint Marc, Republic of Haiti.
American Foreign Banking Corporation.....	New York....	Cali, Republic of Columbia.
American Foreign Banking Corporation.....	New York....	Havana, Cuba.
Asia Banking Corporation.....	New York....	Shanghai, Republic of China.
Asia Banking Corporation.....	New York....	Peking, Republic of China.
Asia Banking Corporation.....	New York....	Tientsin, Republic of China.
Asia Banking Corporation.....	New York....	Harbin, Republic of China.
Asia Banking Corporation.....	New York....	Hankow, Republic of China.
Asia Banking Corporation.....	New York....	Vladivostok, Siberia.
The Equitable Safe Deposit Company of New York.....	New York....	Corner of Madison ave. and 45th st., Borough of Manhattan.
Bank of Long Island Safe Deposit Company.....	Jamaica.....	Corner Jamaica ave. and Forest Parkway, Woodhaven, N. Y.
Bank of Long Island Safe Deposit Company.....	Jamaica.....	1801 Myrtle ave., Ridgewood.

BRANCH OFFICES DISCONTINUED

NAME OF INSTITUTION	Location	Location of branch offices
The State Bank.....	New York....	153 Rivington st., Borough of Manhattan.
The Twenty-third Ward Bank of the City of New York.....	New York....	2803 Third ave., Borough of Bronx.
The Corn Exchange Bank.....	New York....	Southeast corner of 57th st. and Eighth ave., Borough of Manhattan.
The Corn Exchange Bank.....	New York....	Fifth ave. and 19th st., Borough of Manhattan.
The Equitable Safe Deposit Company of New York.....	New York....	618 Fifth ave., Borough of Manhattan.
The Equitable Trust Company of New York.....	New York....	618 Fifth ave., Borough of Manhattan.

AGENCIES OF FOREIGN CORPORATIONS

Long before the War, foreign banking corporations were authorized to maintain agencies in this State for certain limited purposes. These agencies have undoubtedly been of great assistance in promoting commerce and in stimulating trade between this country and the countries in which such corporations are located.

In earlier days, our lists of agencies consisted principally of English and Canadian Banks. In recent years, the strongest banks of Italy and banking institutions of Japan, China and the Philippine Islands have been represented here.

The following list contains the names of the agencies that have thus far been licensed:

NAME	Address	Address of agency
African Banking Corporation, Ltd.....	London, England..	64 Wall st., New York, N. Y.
Anglo South American Bank, Ltd.....	London, England..	60 Wall st., New York, N. Y.
Bank of British North America.....	London, England..	52 Wall st., New York, N. Y.
Bank of British West Africa, Ltd.....	London, England..	64 Wall st., New York, N. Y.
Bank of Montreal.....	Montreal, P. Q....	64 Wall st., New York, N. Y.
Bank of Nova Scotia.....	Halifax, N. S.	52 Wall st., New York, N. Y.
Canadian Bank of Commerce.....	Toronto, Canada..	16 Exchange pl., New York, N. Y.
Colonial Bank.....	London, England..	22 William st., New York, N. Y.
Chartered Bank of India, Australia and China.....	London, England..	88 Wall st., New York, N. Y.
International Banking Corporation.....	Bridgeport, Conn..	55 Wall st., New York, N. Y.
London and Brazilian Bank, Ltd.....	London, England..	56 Wall st., New York, N. Y.
The London and River Plate Bank, Ltd.	London, England..	51 Wall st., New York, N. Y.
Merchants Bank of Canada.....	Montreal, P. Q....	63 Wall st., New York, N. Y.
Royal Bank of Canada.....	Montreal, P. Q....	68 William st., New York, N. Y.
Standard Bank of South Africa, Ltd.....	London, England..	55 Wall st., New York, N. Y.
Yokohama Specie Bank, Ltd.....	Yokohama, Japan..	120 Broadway, New York, N. Y.
Banco Di Napoli.....	Naples, Italy.....	526-528 Broadway and 88-94 Spring st., New York, N. Y.
Banco Di Napoli.....	Naples, Italy.....	355 East 149th st., New York, N. Y.
Hong Kong and Shanghai Banking Cor- poration.....	Hong Kong, China.	36 Wall st., New York, N. Y.
Mercantile Bank of the Americas, Inc....	Hartford, Conn. . .	38 Pine st., New York, N. Y.
National Bank of South Africa, Ltd.	Pretoria, Union of South Africa....	6 Wall st., New York, N. Y.
The Commercial Bank of Spanish America, Ltd.....	London, England..	100 Beaver st., New York, N. Y.
Philippine National Bank.....	Manila, P. I.	37 Broadway, New York, N. Y.
Union Bank of Canada.....	Winnipeg, Canada.	49 Wall st., New York, N. Y.
Bank of Taiwan, Ltd.....	Taihoku, Island of Taiwan.....	165 Broadway, New York, N. Y.
First National Corporation.....	Boston, Mass.....	14 Wall st., New York, N. Y.
The Sumitomo Bank, Ltd.....	Osaka, Japan.....	149 Broadway, New York, N. Y.
Banca Commerciale Italiana.....	Milan, Italy.....	165 Broadway, New York, N. Y.

SCOPE OF DEPARTMENT WORK AND EXAMINATION

The different classes of banking institutions subject to the supervision of this department, the number in each class, their deposits and resources as last reported and totals are shown in the following table:

INSTITUTIONS	Deposits	Resources
208 banks of deposit and discount.....	\$861,024,926	\$1,020,241,730
141 savings banks.....	1,991,720,349	2,169,877,364
98 trust companies.....	2,516,751,340	3,221,371,809
84 private bankers.....	13,656,670	19,670,503
50 safe deposit companies.....		9,855,546
20 investment companies.....	6,646,235	55,079,104
2 security companies.....		2,186,227
253 savings and loan associations.....		\$6,072,829
1 building lot association.....		6,284
1 land bank of the State of New York.....		757,932
39 credit unions.....	53,633	465,367
21 personal loan companies.....		996,727
3 personal loan brokers.....		25,604
921	\$5,389,853,153	\$6,586,607,026

In addition to their principal offices, these institutions maintain 202 branch offices in this State and 34 branch offices without the State; 28 foreign banking corporations maintain offices in this State for their duly authorized agencies so that there are 1,185 separate offices of banking corporations to be examined by this department.

It is evident that no complete examination of a domestic corporation can be made without simultaneously examining its branch offices, both foreign and domestic and, with the extension of our banking facilities to far distant countries, the problem of effective supervision and examination becomes more and more difficult of solution. From lack of appropriations and an adequate force of examiners, the examination of foreign branch offices has sometimes been deferred, and it is probably unnecessary to subject our institutions to the expense of a semi-annual examination of foreign offices. If the branch offices of State institutions in foreign countries, however, should be examined only once in each year and the examination of a branch office be classed as a separate examination, the total number of examinations which

this department would be required to make in a single year in order to comply with the statute would be 1,754.

So long as there is a constant increase in the number and size of our financial institutions and a continued extension of their field of operations, it will be necessary for the department to ask for constantly increasing appropriations in order to do effective work.

SCHOOL SAVINGS BANKS AND THRIFT FUNDS

The various activities of the National Government in the sale of small bonds and thrift stamps has not been conducive to the organization of school savings banks. Three additional philanthropic agencies have, however, been authorized to conduct thrift funds during the year.

The following table gives the names of such philanthropic agencies, their location, the name of the superintendent or head of such agency and the date of authorization :

NAME	Location	Superintendent	Date of authorization
The Flatbush Boys' Club.....	Brooklyn.	Herman D. Best..	Jan. 10, 1918
The Womans' Institute of Yonkers...	Yonkers..	Sarah Williams...	April 25, 1918
Columbia House Settlement.....	Brooklyn..	Katherine Vesey..	July 24, 1918

LIQUIDATION BUREAU

A special effort is being made to complete the liquidation of the assets of all failed institutions and to distribute the proceeds of such liquidations among the depositors and creditors. A single bank examiner now acts as the special deputy superintendent in charge of all such liquidations but one, and, as the result of the consolidation of the work and the practical completion of certain liquidations, large economies have been effected. During the past year, there has been an approximate reduction of fifty per cent in the amount paid for rentals and for clerical service. Dividends have been paid to the depositors and creditors of the following institutions: The Borough Bank of Brooklyn, Union Bank of Brooklyn, Excelsior Building and Loan Association, Model Build-

ing and Loan Association of Mott Haven, Industrial Savings and Loan Company, New York Mortgage Company, Washington Savings Bank and Sea Cliff Bank. An agreement has been entered into for the sale of the sole remaining property of any size belonging to the Binghamton Trust Company upon such terms as will ultimately permit the payment of a further dividend to the depositors with that corporation. An offer has been received which practically involves the settlement of the action against the stockholders of the Lafayette Trust Company and the sale of its remaining assets. This offer, if accepted, will permit an immediate additional payment to depositors with that institution of more than one-half as much as has been paid in the ten years since the institution was closed. They have already received fifty-five per centum of their claims. In view of the final disposition of bitterly contested litigation and the large immediate payment to depositors rendered possible by this offer, it will be submitted to the court for its approval.

The following table shows the cash dividends paid during the year to the depositors with and creditors of failed institutions, the percentages and dates of payment.

NAME OF INSTITUTION	Dividends paid	Rate per cent	Date of payment
Model Building and Loan Association of Mott Haven..	\$146,598 00	*35	Mar. 1, 1918
		†100	
Union Bank of Brooklyn.....	179,357 00	5	May 26, 1918
Industrial Savings and Loan Company.....	144,365 00	6	Aug. 1, 1918
New York Mortgage Company.....	28,908 00	6	Aug. 31, 1918
Excelsior Building and Loan Association.....	31,036 00	18	Oct. 21, 1918
The Borough Bank of Brooklyn.....	54,782 23	6	Dec. 13, 1918
Union Bank of Brooklyn.....	179,770 82	5	Dec. 21, 1918
Washington Savings Bank.....	170,730 20	12	Dec. 23, 1918
Sea Cliff Bank.....	16,000 00	11	Dec. 27, 1918
Total.....	\$951,547 25		

* To share-holders.

† To general creditors.

The following table shows the names of the institutions whose affairs are still being liquidated by this Department, the date of closing and the percentage and amount of the dividends paid :

NAME OF INSTITUTION	Cash dividends paid	Per-centage	Date of closing
Afro-American Investment and Building Company.....	\$1,922 30	*43	July 13, 1911
Bank of Cape Vincent.....	35,398 24	50	May 4, 1915
Binghamton Trust Company.....	1,933,509 89	70	April 9, 1909
Borough Bank of Brooklyn.....	270,407 31	29	April 7, 1910
Carnegie Safe Deposit Company.....	286,126 29	61	Sept. 23, 1911
Empire Savings and Loan Association.....	1,262 13	*10	July 29, 1912
European-American Bank.....	143,452 93	81	Aug. 6, 1910
Excelsior Building and Loan Association.....	31,036 43	*18	Jan. 30, 1912
Knickerbocker Savings and Loan Company.....	46,538 95	*48	May 20, 1911
Lafayette Trust Company.....	766,989 52	55	Nov. 30, 1908
Newmark Dwinsker Cooperative Savings and Loan As- sociation.....			July 13, 1911
Northern Bank of New York.....	3,883,889 12	70	Dec. 24, 1910
Sea Cliff Bank.....	102,551 85	†100	Nov. 23, 1911
Universal Trust Company.....	1,073 98	*5	Feb. 16, 1912
Washington Savings Bank.....	1,067,098 88	75	Dec. 28, 1910
Woodhaven Bank.....	516,694 21	85	Oct. 28, 1912
Union Bank.....	719,076 35	20	April 5, 1910
Model Building and Loan Association of Mott Haven..	146,598 51	*35	Mar. 9, 1917
Carnegie Trust Company.....	3,824,667 20	44	Jan. 6, 1911
New York Mortgage Company.....	261,028 78	54	June 29, 1912
Industrial Savings and Loan Company.....	1,229,399 34	*51	June 29, 1912
Total.....	\$14,268,722 30		

* General creditors paid in full.

† With additional payments on account of interest.

This Bureau is still rendering such assistance as is practicable in the liquidation of the affairs of private bankers which were closed by it.

As such liquidations are conducted under the Bankruptcy Law of the United States, it is not practicable to set forth the details in this report. Notwithstanding the delays and expensive litigation sometimes incident to liquidation by this Department, I believe the interests of depositors with private bankers would be better protected, if private bankers who set aside a permanent capital and segregate their banking assets, as required by the Banking Law, were exempted from the provisions of the Bankruptcy Law and their affairs in case of failure liquidated by the Superintendent of Banks in the same manner as the affairs of

incorporated institutions. The liquidation of failed institutions is at best a thankless task. Depositors with such institutions who cannot of course be paid the full amount of their claims are always dissatisfied and suspicious, forgetful of the fact that in such liquidations the Superintendent of Banks and his examiners can have but one ambition which is to realize as much as possible for them. No Superintendent would therefore recommend an extension of his duties and responsibilities in connection with such liquidations, except as a matter of public duty.

IMPORTANT LEGAL DECISIONS

Two decisions of importance in the liquidation of institutions under the supervision of this Department were rendered by Supreme Court Justice Stephen Callaghan, of Brooklyn, in actions to enforce the double liability of stockholders of the Union Bank of Brooklyn and The Borough Bank of Brooklyn. Justice Callaghan upheld the contention of the attorneys for the Superintendent that they were entitled to collect interest upon the principal sums involved from the time when demand for the payment of an assessment of one hundred per centum was made by the Superintendent of Banks.

In connection with the liquidation of the Carnegie Trust Company, the local courts of Tennessee have refused to enforce the double liability of stockholders against residents of that State and thus far their decision has been upheld by the United States Courts.

SECURITIES DEPOSITED WITH THE SUPERINTENDENT OF BANKS

On December 31, 1918, the Superintendent of Banks held securities in trust for banks of deposit and discount, private bankers, investment companies and trust companies as follows:

United States 2 per cent. bonds.....	\$38,000 00	
United States 3 per cent. bonds.....	5,000 00	
United States 3½ per cent. bonds.....	71,100 00	
United States 4 per cent. bonds.....	177,250 00	
United States 4¼ per cent. bonds.....	808,500 00	
		\$1,099,850 00
New York State 3 per cent. bonds.....	\$1,211,000 00	
New York State 4 per cent. bonds.....	569,000 00	
New York State 4¼ per cent. bonds.....	44,000 00	
New York State 4½ per cent. bonds.....	214,000 00	
		2,038,000 00

SUPERINTENDENT OF BANKS

New York City 2½ per cent. bonds.....	\$330,000 00	
New York City 3 per cent. bonds.....	398,500 00	
New York City 3½ per cent. bonds.....	2,597,500 00	
New York City 4 per cent. bonds.....	1,265,500 00	
New York City 4¼ per cent. bonds.....	3,526,000 00	
New York City 4½ per cent. bonds.....	3,512,500 00	
		\$11,630,000 00
Brooklyn City 3½ per cent. bonds.....		240,000 00
Albany City 3½ per cent. bonds.....	\$10,600 00	
Albany City 4 per cent. bonds.....	6,000 00	
Albany City 4¼ per cent. bonds.....	2,000 00	
		18,600 00
Buffalo City 3½ per cent. bonds.....	\$80,000 00	
Buffalo City 4 per cent. bonds.....	20,000 00	
Buffalo City 4¼ per cent. bonds.....	5,800 00	
Buffalo City 4½ per cent. bonds.....	58,000 00	
		143,800 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	
		41,000 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
North Tonawanda City 4½ per cent. bonds.....		1,650 00
Rochester City 3½ per cent. bonds.....		80,000 00
Rome City 4 per cent. bonds.....		10,000 00
Schenectady City 4½ per cent. bonds.....		3,000 00
Troy City 4½ per cent. bonds.....	\$25,000 00	
Troy City 4¾ per cent. bonds.....	2,000 00	
		27,000 00
Utica City 4 per cent. bonds.....	\$8,000 00	
Utica City 4½ per cent. bonds.....	5,000 00	
		13,000 00
Watertown City 4½ per cent. bonds.....		40,000 00
Massachusetts State 3½ per cent. bonds.....		2,000 00
Boston City 4 per cent. bonds.....		1,000 00
Cincinnati City 4 per cent. bonds.....		500 00
Providence City 4 per cent. bonds.....		1,000 00
San Francisco City and County 5 per cent. bonds.....		2,000 00
Livingston County 4¼ per cent. bonds.....		25,000 00
Schoharie County 4½ per cent. bonds.....		2,000 00
Canandaigua Village 4 per cent. bonds.....		2,000 00
Kenmore Village 4.4 per cent. bonds.....		2,000 00
Little Valley Village 4.95 per cent. bonds.....		4,190 40
Moravia Village 4 per cent. bonds.....		500 00
Solvay Village 4½ per cent. bonds.....		6,000 00
White Plains Village 5 per cent. bonds.....		3,516 00
Railroad 3 per cent. bonds.....	\$2,000 00	
Railroad 3½ per cent. bonds.....	39,000 00	
Railroad 4 per cent. bonds.....	230,000 00	
Railroad 4½ per cent. bonds.....	241,000 00	
Railroad 5 per cent. bonds.....	25,000 00	
		537,000 00
Total		\$16,038,606 40

UNCLAIMED DEPOSITS OR DIVIDENDS OF CLOSED INSTITUTIONS
OTHER THAN SAVINGS BANKS

During the year payments aggregating \$2,136.79 were made to claimants against closed institutions other than savings banks from the funds deposited with the Department upon final liquidation of such institutions. These payments were made to the depositors or shareholders of the following institutions:

Albany County Bank, Albany; Birkbeck Investment Savings and Loan Company of America, New York; Bank of Staten Island, Stapleton; Bank of Wayne, of Lyons, N. Y.; Gansvoort Bank, New York; Greenpoint Polish Co-operative Savings and Loan Association, Brooklyn; James Lanzetta, Private Banker, Syracuse; Terminal Bank, Brooklyn; Washington Trust Company, New York, and the Williamsburgh Trust Company, Brooklyn.

The following table contains a statement of the funds still held by the Superintendent of Banks in trust for unknown creditors of closed institutions other than savings banks, the amounts originally deposited with him, the total payments to claimants and the balances remaining in his hands:

Year chartered	Year closed	NAME OF INSTITUTION	Rate per cent. of payment	Unclaimed deposits or dividends deposited with Superintendent	Paid by Superintendent to claimants	Balances unclaimed
1871	1913	Albany County Bank*	100	\$2,403 63	\$247 75	\$2,155 88
1885	1903	Bank of Staten Island		2,161 71	93 65	2,068 06
1895	1910	Bank of Wayne of Lyons, N. Y.	93.22	48 16	1 70	46 46
1892	1912	Birkbeck Investment, Savings and Loan Company of America	100	994 79	150 17	844 62
1860	1911	Brooklyn Bank*	100	2,534 94	40 18	2,494 76
1852	1863	Buffalo Trust Company		378 98		378 98
1868	1893	Commercial Bank of Brooklyn	89½	981 20	2 88	978 32
1903	1905	Cooper Exchange Bank	87½	1,346 23	2 37	1,343 86
1894	1900	Delaware Loan and Trust Company*	100	73 60		73 60
1903	1906	Eastern Discount Bank*	100	8,279 16	6,979 13	1,300 03
1888	1905	Gansevoort Bank*	100	743 82	276 68	467 14
1875	1906	German American Bank of Rochester*	100	2,229 39		2,229 39
1904	1911	Greenpoint Polish Cooperative Savings and Loan Association	67	656 76	43 96	612 80
1888	1909	Harbor and Suburban Building and Savings Association	16.541	155 78		155 78
1907	1912	Hungarian American Bank*	100	751 46	496 57	254 89
1904	1908	Interboro Bank*	100	339 15	149 65	189 50
....	1914	Jenkins and Company, private bankers*	100	97 71		97 71
1914	1917	Lanzetta, James, private banker*	100	91 00	5 00	86 00
1888	1912	Long Island Building and Loan Association*	100	55 96		55 96
1914	1916	Namm, Adolph I., private banker*	100	64 27		64 27
1902	1909	Nineteenth Ward Co-operative Savings and Loan Association	62.69	11 14		11 14
1886	1912	Popular Banking, Savings and Loan Association	†286.2	407 41		407 41
1888	1915	Produce Exchange Building and Loan Association*	100	40 43		40 43
1905	1911	Terminal Bank*	100	164 18	75 04	89 14
1887	1909	Union Dime Permanent Loan Association	84	223 73		223 73
1905	1908	United States Exchange Bank*	100	118 81	85	117 96
1889	1914	Washington Trust Company*	100	530 82	346 05	184 77
1905	1909	Williamsburgh Co-operative Savings and Loan Association	36.55	21 89	20 11	1 78
1899	1911	Williamsburg Trust Company*	100	14,182 70	9,306 56	4,876 14
				\$40,088 81	\$18,238 30	\$21,850 51

* Voluntary liquidation.

† Paid to shareholders.

COST OF MAINTAINING DEPARTMENT

The total expenses of the Department during the fiscal year which ended June 30, 1918, amounted to \$268,358.40 as against \$240,565.49 during the preceding fiscal year. Attention has already been called to the fact that, on account of the great

increase in the number and size of institutions under the supervision of the Department and the extension of their business to foreign countries, there must be a constant increase in the expenses of the Department. These expenses are, however, ultimately paid by the institutions under its supervision and the institutions themselves would gladly have their assessments still further increased could there be a proportionate increase in the efficiency of examinations. The account of the Banking Department on the books of the State Comptroller shows that from the date of the Department's organization in 1851 to June 30, 1918, the Department has received from the State Treasurer an aggregate of \$4,072,500.07 and has paid into the State Treasury in the same time a total of \$3,944,534.32. The balance which was due the State Treasury on July 1, 1918, has since been paid. It will thus be seen that the cost of maintaining this Department since its organization in 1851 has been paid entirely by the institutions under its supervision.

The appropriations and expenses paid during the fiscal year ended June 30, 1918, follows:

PERSONAL SERVICE

Dr.

Appropriation, Chapter 646, Laws of 1916

Balance July 1, 1917.....	\$13,704 96
---------------------------	-------------

Cr.

Salaries and expenses of

Adams, G. S.....	\$309 80
Andrews, H. S.....	480 00
Barber, A. S.....	363 25
Blackford, C. E., Jr.....	306 20
Bullock, Ben. B.....	319 00
Campbell, A. T.....	468 00
Crane, F. G.....	364 00
Dodge, E. L.....	379 10
Duerr, E. A.....	257 01
Egbert, G. W.....	375 00
Eshelman, E. T.....	480 97
Frazer, J. S.....	302 58
Hendrickson, G. R.....	237 04
Horne, C. A.....	420 86
Howe, E. F.....	319 00
Humphrey, R. W.....	385 70
Hutchins, Claude.....	392 00
Kennedy, H. B.....	354 51
Kennedy, J. J.....	364 00
Killip, N. T.....	340 46
Kinney, J. M.....	322 98
Love, J. S.....	378 20
MacCallum, W. A.....	475 17
Macdonald, N. J.....	381 30

McArdle, J. J.....	213 02	
Mesick, J. I.....	350 37	
Moreland, Andrew	426 25	
Morey, A. H.....	327 19	
O'Shaughnessy, J. J.....	364 82	
Piderit, F. W.....	319 48	
Scott, I. V.....	378 00	
Smith, G. F.....	411 04	
Snodgrass, A. H.....	224 00	
Taylor, R. W.....	297 00	
Tompkins, H. L.....	434 89	
Van Pelt, A. J.....	287 34	
Wheeler, A. B.....	297 00	
Young, H. J.....	474 54	
	<hr/>	
	\$13,581 07	
Lapsed appropriations	123 89	
	<hr/>	
		13,704 96

MAINTENANCE AND OPERATION

Dr.

Appropriation, Chapter 646, Laws of 1916

Balance July 1, 1917.....		\$6,806 28
---------------------------	--	------------

Cr.

Printing	\$3,782 06	
Equipment:		
Furniture and furnishings.....	565 77	
Lawbooks, newspapers, financial periodicals, etc.	115 35	
Supplies	272 25	
Traveling expenses:		
Eugene Lamb Richards.....	19 25	
George I. Skinner.....	99 22	
Guernsey R. Jewett.....	14 71	
Edward R. Anker.....	32 00	
Albert De Lisser.....	5 35	
Communication:		
Express and cartage.....	55 46	
Telephone and telegraph.....	239 79	
Postage	2 83	
General plant service, reports of financial agen- cios, etc	1,002 25	
	<hr/>	
	\$6,206 29	
Lapsed appropriations	599 99	
	<hr/>	
		6,806 28

PERSONAL SERVICE

Dr.

Appropriation, Chapter 181, Laws of 1917

Administration		
General		
Salaries, regular		
Superintendent	\$10,000 00	
First deputy superintendent.....	6,000 00	
Second deputy superintendent.....	5,500 00	
Third deputy superintendent.....	5,000 00	
Land and opinion clerk.....	3,900 00	
Hearing stenographer	1,700 00	
Stenographer and clerk.....	1,500 00	
Filing clerk	1,350 00	
File and index clerk.....	1,350 00	

Salaries, temporary		
Bookkeeper or clerk, 4½ months.....	\$500	00
Accounts		
Salaries, regular		
Bookkeeper	1,200	00
Junior clerk	900	00
Bureau of Savings and Loan		
Salaries, regular		
Stenographer and clerk.....	1,500	00
New York Office		
Salaries, regular		
Confidential stenographer	1,800	00
Stenographer	1,500	00
Clerk	1,350	00
Bureau of Bank Examination		
Salaries, regular		
Stenographer	1,700	00
Bureau of Credit and Verification		
Salaries, regular		
Examiner	1,800	00
Stenographer and clerk.....	1,400	00
Stenographer and clerk.....	1,100	00
Stenographer	780	00
Typewriter copyist and clerk.....	1,000	00
Bureau of Bank Examination		
For salaries and expenses of examiners in connection with the examination of corporations and individual bankers pursuant to the Banking Law under the following bureaus: Bureau of Savings and Loan, Bureau of Credit and Verification, Metropolitan district, Central district, Eastern district and Savings Banks	162,500	00
Private Bankers' Bureau		
Salaries, regular		
Confidential clerk and private secretary....	2,820	00
Confidential messenger	1,500	00
Stenographer	900	00
Inspector, three at \$1,680.....	5,040	00
Examiners		
For salaries and expenses of examiners, including examiner in charge in connection with the examination of private bankers.....	7,500	00
Appropriation, Chapter 151, Laws of 1918		
Salaries and expenses of examiners.....	5,000	00
		<hr/>
		\$238,090 00
	<i>Cr.</i>	
Salaries of		
George I. Skinner, superintendent.....	\$10,000	00
Frank S. Kenyon, first deputy superintendent.	2,750	00
Guernsey R. Jewett, second deputy superintendent	5,500	00
Frank S. Kenyon, third deputy superintendent	2,708	29
George Overocker, third deputy superintendent	2,291	71
Edward R. Anker, land and opinion clerk....	3,900	00
Caroline M. Clancy, hearing stenographer....	1,700	00
Blanche M. Borthwick, stenographer and clerk	1,500	00
Elizabeth E. Staley, filing clerk.....	1,350	00
Lilian F. Carabine, file and index clerk.....	1,350	00
William Taner, temporary bookkeeper.....	442	86
Ambrose J. Delaney, bookkeeper.....	916	67
Parker F. Shea, bookkeeper.....	138	71
John J. Sullivan, junior clerk.....	900	00

Mary H. Shields, stenographer.....	\$1,500 00
Harry W. Briarly, confidential stenographer..	4 84
Florence Sellvin, stenographer.....	1,000 00
Michael Monahan, confidential stenographer..	520 16
Elizabeth S. Van Vranken, stenographer.....	459 68
Harriet B. Kennedy, clerk.....	1,350 00
Clinton D. Ganse, stenographer.....	1,700 00
Joseph Meltaner, examiner.....	1,800 00
Arthur I. Rand, stenographer and clerk.....	1,400 00
Hazel Sullivan, stenographer and clerk.....	1,100 00
Rosamond Trilling, stenographer.....	149 50
May E. Macdonna, stenographer.....	33 76
Doris Weinstein, stenographer.....	465 83
Ottilia M. Dinsbacher, typewriter copyist and clerk.....	1,000 00
Salaries and expenses of	
Adams, G. S., examiner.....	\$3,241 57
Andrews, H. S., examiner.....	4,837 64
Barber, A. S., examiner.....	364 02
Berger, G. F., Jr., examiner.....	1,531 66
Bullock, B. B., examiner.....	3,386 09
Blackford, C. E., Jr., examiner....	2,306 37
Campbell, A. T., examiner.....	4,968 00
Chittenden, S. I., examiner.....	1,544 61
Clark, A. B., examiner.....	2,216 77
Crane, F. G., examiner.....	280 00
Cline, Howard, examiner.....	216 00
Dodge, E. L., examiner.....	4,012 46
Duerr, E. A., examiner.....	2,845 44
Egbert, G. W., examiner.....	3,997 50
Eshelman, E. T., examiner.....	1,189 73
Fairbanks, Benjamin, Jr., examiner	837 26
Frazer, J. S., examiner.....	3,820 55
Gallagher, F. A., examiner.....	1,305 38
Haight, Benjamin D., examiner....	280 00
Hendrickson, G. R., examiner.....	2,427 30
Horne, C. A., examiner.....	4,186 76
Howe, E. F., examiner.....	2,212 39
Humphrey, R. W., examiner.....	4,144 28
Hutchins, Claude, examiner.....	4,597 37
Irving, Emmett, examiner.....	1,076 82
Kennedy, H. B., examiner.....	3,884 82
Kennedy, J. J., examiner.....	3,064 79
Kilip, N. T., examiner.....	3,694 38
Kinney, J. M., examiner.....	3,414 42
Love, J. S., examiner.....	3,836 99
MacCallum, W. A., examiner.....	5,359 34
Macdonald, N. J., examiner.....	3,839 38
McArdle, A. J., examiner.....	93 48
McCaffrey, W. T., examiner.....	2,613 65
McLaughlin, G. V., examiner.....	14 00
Mesick, J. I., examiner.....	3,680 56
Moreland, Andrew, examiner.....	1,468 97
Morey, A. H., examiner.....	3,601 27
O'Byrne, J. C., examiner.....	2,027 26
Orens, N., examiner.....	3,076 97
O'Shaughnessy, J. J., examiner....	3,689 58
Piderit, F. W., examiner.....	3,079 11
Plant, G. A., examiner.....	4,162 86
Scott, I. V., examiner.....	4,191 20
Shippee, P. N., examiner.....	3,381 95
Smith, G. F., examiner.....	4,121 01
Snodgrass, A. H., examiner.....	2,352 34
Taylor, R. W., examiner.....	805 75

Tompkins, H. L., examiner.....	\$4,060 90	
Van Pelt, A. J., examiner.....	2,941 91	
Wheeler, A. B., examiner.....	3,193 12	
Young, H. J.....	5,413 80	
		<u>\$146,889 78</u>
Salaries of		
Michael Monahan, confidential clerk and private secretary		6 72
J. Johnson Ray, confidential clerk and private secretary		2,812 42
Cornelius E. Price, confidential messenger.....		1,500 00
Mary F. Hogan, stenographer.....		900 00
Albert De Lisser, inspector.....		1,680 00
Benedetto A. Palumbo, inspector.....		1,680 00
John A. Murray, inspector.....		700 00
Charles Clarke, inspector.....		876 13
Salaries and expenses of		
Crane, F. G., examiner.....	3,864 00	
Andrews, H. S., examiner.....	16 00	
Barber, A. S., examiner.....	106 12	
Blackford, C. E., Jr., examiner....	10 00	
Bullock, B. B., examiner.....	22 00	
Chittenden, S. I., examiner.....	8 00	
Duerr, E. A., examiner.....	16 00	
Eshelman, E. T., examiner.....	105 35	
Frazer, J. S., examiner.....	60 00	
Gallagher, F. A., examiner.....	8 00	
Hendrickson, G. R., examiner.....	8 00	
Howe, E. F., examiner.....	22 00	
Hutchins, Claude, examiner.....	94 00	
Kinney, J. M., examiner.....	224 35	
Moreland, Andrew, examiner.....	86 00	
Morey, A. H., examiner.....	118 73	
O'Byrne, J. C., examiner.....	32 00	
Piderit, F. W., examiner.....	10 00	
Scott, I. V., examiner.....	42 00	
Smith, G. F., examiner.....	14 00	
Snodgrass, A. H., examiner.....	16 00	
Taylor, R. W., examiner.....	2,384 25	
Tompkins, H. L., examiner.....	42 00	
Wheeler, A. B., examiner.....	11 00	
		<u>7,319 80</u>
		<u>\$212,296 86</u>
Lapsed appropriations		9,002 72
		<u>\$221,299 58</u>
Available balance July 1, 1918.....		<u>\$16,790 42</u>
RETIRED EMPLOYEES		
<i>Dr.</i>		
Lapsed appropriations.....		3,000 00
<i>Cr.</i>		
Lapsed appropriations		3,000 00
MAINTENANCE AND OPERATION		
<i>Dr.</i>		
Appropriation, Chapter 181, Laws of 1917, as follows:		
Printing	\$8,000 00	
Advertising	2,500 00	
Equipment	1,750 00	
Supplies	2,000 00	
Traveling expenses, other than examiners.....	5,000 00	

SUPERINTENDENT OF BANKS

47

Communication	\$7,500 00	
General plant service.....	3,000 00	
For publication of lists of unclaimed deposits...	11,000 00	
Rents	7,500 00	
Appropriation, chapter 151, Laws of 1918, rents	1,666 67	\$49,916 67

Cr.

Printing	\$2,783 72	
Advertising (publication of summaries of reports)	2,242 00	
Equipment:		
Furniture and furnishings.....	627 94	
Law books, financial periodicals, etc.....	852 69	
Supplies: Stationery, etc.....	890 12	
Traveling expenses:		
George I. Skinner.....	1,086 27	
Frank S. Kenyon.....	71 70	
Guernsey R. Jewett.....	7 08	
George Overocker	14 22	
J. Johnson Ray.....	17 55	
Edward R. Anker.....	268 76	
Albert De Lisser.....	13 25	
Elizabeth E. Staley.....	514 91	
Communication:		
Express and cartage	153 77	
Telephone and telegraph.....	3,040 64	
Stamps and stamped envelopes.....	3,824 32	
General plant service (reports of financial agencies, rental of safe deposit vaults, etc.).....	931 90	
Publication of lists of unclaimed deposits.....	10,600 00	
Rent of New York office.....	8,333 34	
Lapsed appropriations	\$36,274 18	43,332 08
	7,057 90	\$6,584 59

Available balance July 1, 1918..... \$6,584 59

PETTY FUND — FEES FOR COPYING, ETC.

Dr.

Balance July 1, 1917.....	\$29 75	
Received during the year.....	173 50	\$203 25

Cr.

Payments to State Treasurer.....		197 90
Balance July 1, 1918.....		\$5 35

INTEREST FUND — FAILED SAVINGS INSTITUTIONS

Dr.

Balance July 1, 1917.....	\$15,515 59	
Interest September 30, 1917.....	630 10	
Interest December 31, 1917.....	1,258 12	
Interest March 31, 1918.....	629 70	
Interest June 30, 1918.....	1,292 91	\$19,326 42

Cr.

Paid State Treasurer, interest credited during the year.....		3,810 83
Balance		\$15,515 59

INTEREST FUND — OTHER FAILED INSTITUTIONS

	<i>Dr.</i>	
Interest received during the year.....		\$496 09
	<i>Cr.</i>	
Payments to State Treasurer.....		\$496 09
		<hr/> <hr/>

DEPARTMENT ROSTER

During the year, Third Deputy Superintendent Frank S. Kenyon, of Adams, N. Y., was appointed First Deputy Superintendent and the vacancy thus created was filled by the appointment of Judge George Overocker, of Poughkeepsie.

The Legislature having, for the first time, made provision for the salary of a Fourth Deputy Superintendent of Banks, a position provided for in the Banking Law at the time of its revision in 1914, the position was filled by the appointment of Mr. Collin H. Woodward, of New York city.

In my previous report, I called attention to the difficulty of retaining capable and efficient examiners in the service of the State, on account of the very limited compensation paid them as compared with the salaries paid to the officers and employees of the larger financial institutions. During the year that has passed, four of the examiners of this Department resigned to accept positions with State or National Banking institutions and another to accept employment in France with the Young Men's Christian Association. Four of its employees have entered the service of the United States, three of whom are still serving with the American military forces abroad. To fill the vacancies thus caused and to meet the constantly increasing demands made upon the Department, the following examiners were appointed from the State Civil Service list established as the result of examinations by the Civil Service Commission: A. B. Mc Ardle, New York; Rho L. Bush, Horseheads; Louis N. Roe, New York; Ralph T. Simmons, Troy; Ralph E. Haven, Clayton; Arthur Koch, Amsterdam; George Monroe Aldrich, Buffalo; F. L. H. Holzer, Syracuse.

Two of our stenographers, also, resigned their positions in the Department on account of the largely increased compensation which they could obtain elsewhere.

The temporary appointment of Charles Clarke, of Albany, as an inspector in this Department has been made permanent.

The total number of employees on the Department roster is eighty-two, including the employees who are serving in the United States Army. This roster also includes a bookkeeper and clerk who have been employed temporarily on account of the onerous demands that are now being made upon our regular office force.

A complete roster showing the names and titles of the officers and employees of the Department, the year of their first appointment to service in the Department and their present compensation follows:

NAMES AND TITLES	Year of appointment	Compensation
George I. Skinner, superintendent.....	1897	\$10,000 per annum
Frank S. Kenyon, first deputy superintendent. . . .	1916	6,000 per annum
Guernsey R. Jewett, second deputy superintendent.	1914	5,500 per annum
George Overocker, third deputy superintendent. . .	1918	5,000 per annum
Collin H. Woodward, fourth deputy superintendent	1918	4,500 per annum
Edward R. Anker, land and opinion clerk.	1914	3,900 per annum
J. Johnson Ray, confidential clerk and private secretary	1917	3,200 per annum
Caroline M. Clancy, hearing stenographer	1901	1,800 per annum
Clinton D. Ganse, stenographer, New York office. .	1904	1,700 per annum
Blanche M. Borthwick, stenographer and clerk, Albany office	1907	1,600 per annum
Mary H. Shields, stenographer and clerk, Albany office.	1907	1,500 per annum
Arthur I. Rand, stenographer and clerk, New York office.	1900	1,400 per annum
Harriet B. Kennedy, clerk, New York office.	1912	1,500 per annum
Cornelius E. Price, confidential messenger, New York office.	1914	1,500 per annum
Elizabeth E. Staley, filing clerk, Albany office. . .	1908	1,500 per annum
Lillian F. Carabine, file and index clerk, Albany office.	1914	1,500 per annum
Ottilia M. Dinsbacher, typewriter copyist.	1913	1,100 per annum
Mary F. Hogan, stenographer, New York office. . .	1916	1,100 per annum
John J. Sullivan, clerk, Albany office.	1912	900 per annum
Ambrose J. Delaney, bookkeeper, Albany office. . .	1916	1,200 per annum
Doris Weinstein, stenographer, New York office. . .	1917	900 per annum
Elizabeth S. Van Vranken, stenographer, New York office.	1917	1,500 per annum
Parker F. Shea, temporary bookkeeper, Albany office.	1918	1,200 per annum
Grace E. White, temporary clerk, New York office	1918	1,200 per annum
Dina B. Rosenfeld, stenographer.	1918	900 per annum
		Per diem when actually employed
A. T. Campbell, chief examiner.	1898	\$18 and railroad fare
H. S. Andrews, examiner.	1908	17 and railroad fare
H. J. Young, examiner.	1895	16 and railroad fare
Claude Hutchins, examiner.	1908	16 and railroad fare
W. A. MacCallum, examiner.	1908	15 and railroad fare

NAMES AND TITLES	Year of Appointment	Compensation
G. W. Egbert, examiner	1910	\$15 and railroad fare
Charles A. Horne, examiner	1909	15 and railroad fare
James J. Kennedy, examiner	1910	15 and railroad fare
F. G. Crane, examiner	1910	15 and railroad fare
G. V. McLaughlin, examiner	1911	15 and railroad fare
I. V. Scott, examiner	1911	15 and railroad fare
Benjamin D. Haight, examiner	1907	15 and railroad fare
E. L. Dodge, examiner	1904	14 and railroad fare
G. F. Smith, examiner	1907	14 and railroad fare
Robert W. Humphrey, examiner	1902	14 and railroad fare
N. J. Macdonald, examiner	1911	14 and railroad fare
James S. Love, examiner	1895	14 and railroad fare
T. Arthur Pyterman, examiner	1910	14 and railroad fare
J. Stuart Frazer, examiner	1915	14 and railroad fare
George A. Plant, examiner	1906	13 and railroad fare
Benjamin B. Bullock, examiner	1911	12 and railroad fare
A. H. Morey, examiner	1911	12 and railroad fare
H. B. Kennedy, examiner	1911	12 and railroad fare
Ralph W. Taylor, examiner	1913	12 and railroad fare
John I. Mesiok, examiner	1913	12 and railroad fare
Peter N. Shippee, examiner	1906	12 and railroad fare
John M. Kinney, examiner	1915	12 and railroad fare
George S. Adams, examiner	1905	11 and railroad fare
A. B. Wheeler, examiner	1912	11 and railroad fare
F. W. Piderit, examiner	1914	11 and railroad fare
Arthur J. Van Pelt, examiner	1914	11 and railroad fare
Benjamin Fairbanks, Jr., examiner	1914	11 and railroad fare
Nathaniel Orens, examiner	1906	11 and railroad fare
N. T. Killip, examiner	1909	10 and railroad fare
Gilbert R. Hendrickson, examiner	1916	10 and railroad fare
E. A. Duerr, examiner	1917	9 and railroad fare
A. H. Snodgrass, examiner	1917	9 and railroad fare
W. T. McCaffrey, examiner	1917	9 and railroad fare
Arthur B. Clark, examiner	1917	9 and railroad fare
John C. O'Byrne, examiner	1917	9 and railroad fare
Sidney I. Chittenden, examiner	1917	9 and railroad fare
G. F. Berger, Jr., examiner	1917	9 and railroad fare
F. A. Gallagher, examiner	1917	9 and railroad fare
E. W. Irving, examiner	1917	9 and railroad fare
A. B. McArdle, examiner	1918	8 and railroad fare
Rho L. Bush, examiner	1918	8 and railroad fare
Ralph E. Haven, examiner	1918	8 and railroad fare
Louis N. Roe, examiner	1918	8 and railroad fare
Ralph T. Simmons, examiner	1918	8 and railroad fare
Arthur Koch, examiner	1918	8 and railroad fare
George M. Aldrich, examiner	1918	8 and railroad fare
F. L. H. Holzer, examiner	1918	8 and railroad fare
Joseph Meltsner, examiner, private bankers	1914	\$1,800 per annum
Albert De Lisser, inspector, private bankers	1915	1,800 per annum
Benedetto A. Palumbo, inspector, private bankers	1915	1,800 per annum
John A. Murray, inspector, private bankers	1914	1,800 per annum
Charles Clarke, inspector, private bankers	1917	1,800 per annum

CONCLUSION

In bringing this report to a close, I desire to acknowledge my very great indebtedness to the officers and employees of the Department for the efficient and patriotic service rendered by them. A number of examiners have refused positions in which they would have been paid salaries much in excess of those which they are now receiving and in excess of any amounts which they can hope to receive while they remain in the public service, and I know that their decisions were to some extent influenced by their realization of the necessity of maintaining the high standard of Department work during the War. To some extent at least, they have placed the public welfare and department efficiency above their own personal advantage. In other cases, examiners who were animated by the greatest patriotic enthusiasm and personally desired to enlist in order that they might at the earliest possible date participate in the work being performed by American soldiers on the battlefields of France, refrained from gratifying their personal ambitions and sacrificed their own desires for what seemed to be the undoubted advantage of depositors with failed institutions, preferring the performance of drab but insistent duties to that prompt recognition of patriotism which is always accorded to military service. One of these examiners, after being dissuaded from enlisting in more or less congenial capacities, was drafted as a private and assigned to the infantry, but has played his part so well that he returns as a commissioned officer.

In the appendix to this report, there will be printed summaries of the statements of condition of the various banks and private bankers of the State as of the various dates for which such reports were required, the weekly bulletins published by the Department during the year, a statement of the securities held by the Superintendent on behalf of individuals and various institutions and the usual tables.

Respectfully submitted,

GEORGE I. SKINNER,

Superintendent of Banks.

APPENDIX

[53]

WEEKLY BULLETINS

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., JANUARY 4, 1918

- Dec. 31, 1917. **THE CITY BANK OF SYRACUSE**
Location: Syracuse, N. Y.
Approval given to an increase of the capital stock of The City Bank of Syracuse from \$500,000 to \$1,000,000.
- Dec. 31, 1917. **AMERICAN FOREIGN BANKING CORPORATION**
Location: 56 Wall street, New York, N. Y.
Application received from the American Foreign Banking Corporation for approval of the opening and maintenance of a branch of that corporation in the city of Port Au Prince, Republic of Hayti.
- Jan. 1, 1918. **PACKARD & COMPANY, PRIVATE BANKERS**
Location: 1 Wall street, New York, N. Y.
Permanent capital: \$100,000.
Affidavit submitted by Nathan J. Packard and Moses Packard, engaged in business under the name "Packard & Company, Private Bankers," claiming partial exemption from the provisions of the Banking Law, accepted and filed in the State Banking Department on January 2, 1918.
- Jan. 1, 1918. **CHARLES FRAZIER & COMPANY, PRIVATE BANKERS**
Location: 93 Nassau street, New York, N. Y.
Permanent capital: \$100,000.
Affidavit submitted by Charles Frazier and Charles W. Frazier, engaged in business under the name "Charles Frazier & Company, Private Bankers," claiming partial exemption from the provisions of the Banking Law, accepted and filed in the State Banking Department on January 2, 1918.
- Jan. 1, 1918. **THE ROYAL COMPANY OF NEW YORK, PRIVATE BANKERS**
Location: 95 Nassau street, New York, N. Y.
Permanent capital: \$100,000.
Affidavit submitted by Philip Sugarman, Mark H. Sugarman and Frank C. Straat, engaged in business under the name "The Royal Company of New York, Private Bankers," claiming partial exemption from the provisions of the Banking Law, accepted and filed in the State Banking Department on January 2, 1918.
- Jan. 1, 1918. **C. B. RICHARD & COMPANY, PRIVATE BANKERS**
Location: 29 Broadway, New York, N. Y.
Permanent capital: \$100,000.
Affidavit submitted by Oscar L. Richard, Leonard W. Simmons, Albert F. Egelhoff and George N. Richard, engaged in business under the name "C. B. Richard & Company, Private Bankers," claiming partial exemption from the provisions of the Banking Law, accepted and filed in the State Banking Department on January 2, 1918.
- Jan. 1, 1918. **ROTHSCHILD BROTHERS & COMPANY, PRIVATE BANKERS**
Location: East State and South Tioga streets, Ithaca, N. Y.
Permanent capital: \$25,000.
Affidavit submitted by Jacob Rothschild, Isaac Rothschild and Daniel Rothschild, engaged in business under the name "Rothschild Brothers & Company, Private Bankers," claiming partial exemption from the provisions of the Banking Law, accepted and filed in the State Banking Department on January 2, 1918.

- Jan. 1, 1918. **NATHAN FRANK'S SONS, PRIVATE BANKERS**
 Location: 46 Ford street, Ogdensburg, N. Y.
 Permanent capital: \$25,000.
 Affidavit submitted by Julius Frank and Leo Frank, engaged in business under the name "Nathan Frank's Sons, Private Bankers," claiming partial exemption, accepted and filed in the State Banking Department on January 2, 1918.
- Jan. 1, 1918. **EDWIN R. FAY & SONS, PRIVATE BANKERS**
 Location: 72 Genesee street, Auburn, N. Y.
 Permanent capital: \$100,000.
 Affidavit submitted by Edwin R. Fay, Fred H. Fay and Charles R. Fay, engaged in business under the name "Edwin R. Fay & Sons, Private Bankers," claiming partial exemption from the provisions of the Banking Law, accepted and filed in the State Banking Department on January 2, 1918.
- Jan. 1, 1918. **WM. H. SEWARD & COMPANY, PRIVATE BANKERS**
 Location: 96 Genesee street, Auburn, N. Y.
 Permanent capital: \$100,000.
 Affidavit submitted by William H. Seward and William H. Seward, Jr., engaged in business under the name "Wm. H. Seward & Company, Private Bankers," claiming partial exemption from the provisions of the Banking Law accepted and filed in the State Banking Department on January 2, 1918.
- Jan. 1, 1918. **Q. W. WELLINGTON & COMPANY'S BANK, PRIVATE BANKERS**
 Location: Corner Market and Pine streets, Corning, N. Y.
 Permanent capital: \$100,000.
 Affidavit submitted by Quincy W. Wellington and Benjamin W. Wellington, engaged in business under the name "Q. W. Wellington & Co.'s Bank, Private Bankers," claiming partial exemption from the provisions of the Banking Law, accepted and filed in the State Banking Department on January 2, 1918.
- Jan. 1, 1918. **FRED'K ROBERTSON & COMPANY, PRIVATE BANKERS**
 Location: 94 Webster street, North Tonawanda, N. Y.
 Permanent capital: \$50,000.
 Affidavit submitted by William W. Robertson and Frederick Robertson, engaged in business under the name "Fred'k Robertson & Company, Private Bankers," claiming partial exemption from the provisions of the Banking Law, accepted and filed in the State Banking Department on January 2, 1918.
- Jan. 2, 1918. **LACKAWANNA SAVINGS AND LOAN ASSOCIATION**
 Location: 1005 Ridge road, Lackawanna, N. Y.
 Approval given to a change of location, on or after January 3, 1918, of the office of the Lackawanna Savings and Loan Association from 1005 Ridge road, Lackawanna, N. Y. to 955 Ridge road, Lackawanna, N. Y.

 STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., JANUARY 11, 1918

- Jan. 5, 1918. **JAMES V. LAGO, PRIVATE BANKER**
 Location: 200 Fifth avenue, New York, N. Y.
 Approval given to a change of location of the office at which James V. Lago is transacting business as a private banker, on or after January 7, 1918, from No. 200 Fifth avenue in the borough of Manhattan and city of New York, to No. 154 West 14th street, in the same borough and city.
- Jan. 5, 1918. **DAVID GORDON, PERSONAL LOAN BROKER**
 Location: 280 Broadway, New York, N. Y.
 Approval given to a change of location of the office at which David Gordon is transacting business as a personal loan broker, on or after January 7, 1918, from No. 280 Broadway, in the borough of Manhattan and city of New York, to No. 277 Broadway, in the same borough and city.

- Jan. 7, 1918. **THE SUMITOMO BANK, LIMITED**
 Location: Osaka, Japan.
 The Superintendent of Banks granted a license to the Sumitomo Bank, Limited, permitting it under the provisions of section 145 of the Banking Law to conduct a branch of its business at No. 149 Broadway, in the borough of Manhattan and city of New York.
- Jan. 10, 1918. **MARX & RAWOLLE EMPLOYEES' CREDIT UNION**
 Location: 9 Van Brunt street, Brooklyn, N. Y.
 Affidavit of the last president and last treasurer of the Marx & Rawolle Employees' Credit Union to the effect that said credit union's general creditors and shareholders have been paid in full, and that there are no outstanding obligations whatever of said credit union, filed in the State Banking Department.
- Jan. 10, 1918. **UTICA INVESTMENT COMPANY, INC.**
 Location: Utica, N. Y.
 Capital: \$100,000.
 Organisation certificate filed for examination in the State Banking Department.
 Incorporators: Graham Coventry, William C. J. Doolittle,
 Jenner Lowery, Lytton W. Doolittle,
 Frederick H. Cookinham
- Jan. 10, 1918. **AMERICAN FOREIGN BANKING CORPORATION**
 Location: 56 Wall street, New York, N. Y.
 Consent given to the opening and occupation of a branch of the American Foreign Banking Corporation, on or after February 15, 1918, in the city of Port Au Prince, in the Republic of Hayti.

 STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., JANUARY 18, 1918

- Jan. 14, 1918. **APPOINTMENT OF FIRST DEPUTY SUPERINTENDENT**
 Superintendent promoted Hon. Frank S. Kenyon, of Adams, N. Y., from the position of Third Deputy Superintendent of Banks to the position of First Deputy Superintendent of Banks, at a compensation of \$6,000 per annum, such appointment to become effective January 16, 1918.
- Jan. 14, 1918. **APPOINTMENT OF THIRD DEPUTY SUPERINTENDENT**
 Superintendent appointed Hon. George Overocker, of Poughkeepsie, N. Y., to the position of Third Deputy Superintendent of Banks, at a compensation of \$5,000 per annum, effective January 16, 1918.
- Jan. 15, 1918. **GUARANTY SECURITIES CORPORATION**
 Location: 244 Madison avenue, New York, N. Y.
 Application received from the Guaranty Securities Corporation for permission to maintain branches of that institution in the city of San Francisco, California, and in the city of Montreal, in the Province of Quebec.
- Jan. 17, 1918. **HEDMAN, HORNBERG & COMPANY**
 Location: 5 State street, New York, N. Y.
 Permanent capital: \$20,000.
 Verified certificate of Edward A. Hedman, Elsa M. Hornborg and Anna I. Antell, applying for authorization to engage in business as private bankers under the name "Hedman, Hornborg & Company," filed for examination in the State Banking Department.
- Jan. 17, 1918. **THE MANHATTAN COMPANY**
 Location: 40 Wall street, New York, N. Y.
 Application received from The Manhattan Company for the approval of the opening and maintenance of a branch of that institution at 31 Union Square, in the borough of Manhattan and city of New York.

Jan. 18, 1918. **LOFARO & ROSSI, PRIVATE BANKERS**

Location: 445 Bleecker street, Utica, N. Y.

Approval given to a change of location, on or after January 19, 1918, of the office at which Lofaro & Rossi are transacting business as private bankers, from No. 445 Bleecker street, in the city of Utica, N. Y., to No. 672 Bleecker street, in the same city.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., JANUARY 25, 1918

Jan. 18, 1918. **PRESIDENT AND DIRECTORS OF THE MANHATTAN COMPANY**

Location: 40 Wall street, New York, N. Y.

Approval given to the opening and maintenance of a branch office by the President and Directors of the Manhattan Company, at No. 31 Union Square, in the borough of Manhattan and city of New York, on February 1, 1918, or as soon thereafter as the merger of the Bank of the Metropolis into the President and Directors of the Manhattan Company shall have become effective.

Jan. 21, 1918. **CATSKILL SAVINGS AND LOAN ASSOCIATION**

Location: 375 Main street, Catskill, N. Y.

Approval given to a change of location of the office of the Catskill Savings and Loan Association, on or after January 22, 1918, from No. 375 Main street, Catskill, N. Y., to No. 325 Main street, in the same city.

Jan. 18, 1918. **EAST NEW YORK COMMERCIAL CREDIT UNION**

Location: Brooklyn, N. Y.

Authorization certificate issued.

Jan. 22, 1918. **COLUMBIA BEANK**

Location: 507 Fifth avenue, New York, N. Y.

Approval given to an increase of the capital stock of the Columbia Bank from \$300,000 to \$1,000,000.

Jan. 23, 1918. **BANK OF GOWANDA**

Location: Gowanda, N. Y.

Approval given to an increase of the capital stock of the Bank of Gowanda from \$30,000 to \$100,000.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., FEBRUARY 1, 1918

Jan. 28, 1918. **THE GERMAN AMERICAN BUILDING AND LOAN ASSOCIATION OF THE CITY OF NEW YORK**

Location: 1 Third avenue, New York, N. Y.

Approval given to petition for change of name of The German American Building and Loan Association of the City of New York to "The Enterprise Savings and Loan Association," and "The Sun" and "The Tribune," two newspapers published in the city of New York, designated as the newspapers in which to publish notice of the presentation of the petition.

Jan. 31, 1918. **APPOINTMENT OF TEMPORARY BOOKKEEPER.**

From the eligible civil service list, the Superintendent of Banks appointed Mr. William Taner, of No. 215 East Sixth street, New York, N. Y., as temporary bookkeeper in the New York office of this Department, for a period not to exceed four and one-half months, at a compensation of \$100 per month, the appointment to become effective on February 4, 1918.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., FEBRUARY 8, 1918

- Feb. 5, 1918. **THE EQUITABLE SAFE DEPOSIT COMPANY**
 Location: 43 Exchange Place, New York, N. Y.
 Approval given to an increase in the capital stock of The Equitable Safe Deposit Company from \$150,000 to \$200,000.
- Feb. 6, 1918. **GUARANTY SECURITIES CORPORATION**
 Location: 244 Madison Avenue, New York, N. Y.
 The Guaranty Securities Corporation authorized to open and occupy a branch office, on or after February 11, 1918, at No. 1336 Van Ness avenue, in the city of San Francisco, California.
- Feb. 6, 1918. **GUARANTY SECURITIES CORPORATION**
 Location: 244 Madison avenue, New York, N. Y.
 The Guaranty Securites Corporation authorized to open and occupy a branch office, on or after February 11, 1918, at No. 153 St. James street, in the city of Montreal, Providence of Quebec, Canada.
- Feb. 6, 1918. **THE CORN EXCHANGE BANK**
 Location: William and Beaver streets, New York, N. Y.
 Application made by The Corn Exchange Bank, whose principal office is located at the corner of William and Beaver streets, in the borough of Manhattan and city of New York, for permission to open a branch office at the northeast corner of Fulton and Pearl streets, in the same borough and city.
- Feb. 7, 1918. **HOME BUILDERS CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION**
 Location: 236 State street, Rochester, N. Y.
 Approval given to a change of location of the office of the Home Builders Co-operative Savings and Loan Association, on or after February 8, 1918, from No. 236 State street, Rochester, N. Y. to No. 721 Powers building, in the same city.
- Feb. 7, 1918. **THE CORN EXCHANGE BANK**
 Location: William and Beaver streets, New York, N. Y.
 The Corn Exchange Bank authorized to open and occupy a branch office, on or after February 15, 1918, at the northeast corner of Fulton and Pearl streets, in the borough of Manhattan and city of New York.
- Feb. 7, 1918. **BANK OF THE METROPOLIS**
 Location: 31 Union Square, New York, N. Y.
PRESIDENT AND DIRECTORS OF THE MANHATTAN COMPANY
 Location: 40 Wall street, New York, N. Y.
 Certificate of proceedings of meetings of stockholders of the Bank of the Metropolis and the President and Directors of the Manhattan Company, approving an agreement for the merger of the Bank of the Metropolis into the President and Directors of the Manhattan Company, filed in the State Banking Department.
- Feb. 7, 1918. **PRESIDENT AND DIRECTORS OF THE MANHATTAN COMPANY**
 Location: 40 Wall street, New York, N. Y.
 Approval given to an increase in the capital stock of the President and Directors of the Manhattan Company from \$2,050,000 to \$2,500,000.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin, as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., FEBRUARY 15, 1918

- Feb. 8, 1918. **FRANK ROSSI, PRIVATE BANKER**
 Location: 672 Bleecker street, Utica, N. Y.
 Permanent capital: \$5,000.
 Verified certificate of Frank Rossi, applying for authorization to engage in business as a private banker, filed for examination in the State Banking Department.
- Feb. 14, 1918. **GUARANTY SECURITIES CORPORATION**
 Location: 244 Madison avenue, New York, N. Y.
 Approval given to petition for change of name of the Guaranty Securities Corporation to "Continental Guaranty Corporation," and "The Sun" and "The Tribune," two newspapers published in the city of New York, designated as the newspapers in which to publish notice of the presentation of the petition.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., FEBRUARY 23, 1918

- Feb. 16, 1918. **GENESEE VALLEY TRUST COMPANY**
 Location: Rochester, N. Y.
 Approval given to an increase in the capital stock of the Genesee Valley Trust Company from \$500,000 to \$650,000.
- Feb. 19, 1918. **GERMAN AMERICAN BANK OF BUFFALO, N. Y.**
 Approval given to petition for change of name of the German American Bank of Buffalo, N. Y., to "Liberty Bank of Buffalo," and the "Express" a newspaper published in the city of Buffalo designated as the newspaper in which to publish notice of the presentation of the petition.
- Feb. 18, 1918. **THE MUTUAL SAVINGS, LOAN AND BUILDING ASSOCIATION OF ROME, N. Y.**
 Location: Rome, N. Y.
 Certified copy of order granted at a Special Term of the Supreme Court held in and for the county of Oneida, at the court house in the city of Utica, N. Y. on the 16th day of February, 1918, declaring the business of said association closed, filed in the State Banking Department.
- Feb. 19, 1918. **DOLLAR SAVINGS BANK**
 Location: 2808 Third avenue, New York, N. Y.
 Approval given to a change of location on or after April 1, 1918, of the place of business of the Dollar Savings Bank from No. 2808 Third avenue, in the borough of the Bronx and city of New York to No. 2737 Third avenue, in the same borough and city.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., MARCH 1, 1918

- Feb. 25, 1918. **RESIGNATION OF STENOGRAPHER**
 The resignation of Miss Florence E. Sellvin, a stenographer employed in the New York office of the State Banking Department, tendered and accepted to take effect March 1, 1918.
- Feb. 28, 1918. **THE MANHATTAN SAVINGS AND LOAN ASSOCIATION**
 Location: 185 East 117th street, New York, N. Y.
 Approval given to a change of location of the office of The Manhattan Savings and Loan Association from No. 185 East 117th street, in the borough of Manhattan and city of New York, to No. 2394 Second avenue, in the same borough and city. Effective on or after March 1, 1918.

- Feb. 28, 1918. **FERRARI & D'ONOFRIO COMPANY**
 Location: 2112-2114 Second avenue, New York, N. Y.
 Permanent capital: \$5,000.
 Verified certificate executed by Francesco Maria Ferrari and Giuseppe D'Onofrio, applying for authorization to engage in business as private bankers under the name "Ferrari & D'Onofrio Company," filed for examination in the State Banking Department.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., MARCH 8, 1918

- Mar. 1, 1918. **MERCHANTS PERSONAL LOAN COMPANY**
 Location: 44 Court street, Brooklyn, N. Y.
 Capital: \$10,000.
 Authorization certificate issued.
 Incorporators: Nathan Sweedler, 404 Beverly road, Brooklyn, N. Y.
 Sarah A. Sweedler, 462 Stone avenue, Brooklyn, N. Y.
 Julius Zweig, 438 East 88th street, New York, N. Y.
- Mar. 2, 1918. **IRVING TRUST COMPANY**
 Location: 233 Broadway, New York, N. Y.
 Application made by the Irving Trust Company for permission to open and occupy a branch office of that institution at Nos. 81-83 Fulton street, in the borough of Manhattan and city of New York.
- Mar. 2, 1918. **APPOINTMENT OF STENOGRAPHER**
 Miss Elizabeth S. Van Vranken transferred from the position of stenographer in the office of the State Civil Service Commission to the position of stenographer in the New York office of the State Banking Department, at a compensation of \$1,500 per annum, the appointment to become effective on March 11, 1918.
- Mar. 4, 1918. **IRVING TRUST COMPANY**
 Location: 233 Broadway, New York, N. Y.
 The Irving Trust Company of New York, N. Y., authorized to open and occupy a branch office of that institution, on or after March 5, 1918, at Nos. 81-83 Fulton street, in the borough of Manhattan and city of New York.
- Mar. 6, 1918. **EDGEHILL CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION**
 Location: 37 Liberty street, New York, N. Y.
 Approval given to a change of location of the office of the Edgehill Co-operative Savings and Loan Association, of New York city, from Room 803, No. 37 Liberty street, New York, N. Y., to Room 2174, No. 233 Broadway, New York city. This change becomes effective on or after March 7, 1918.
- Mar. 6, 1918. **RESIGNATION OF BANK EXAMINER**
 The resignation of Mr. E. F. Howe, an examiner in the State Banking Department, tendered and accepted to take effect March 1, 1918.
- Mar. 7, 1918. **UNION TRUST COMPANY OF NEW YORK**
 Location: 80 Broadway, New York, N. Y.
CENTRAL TRUST COMPANY OF NEW YORK
 Location: 54 Wall street, New York, N. Y.
 Approval given by the Superintendent of Banks to the merger of the Union Trust Company of New York into the Central Trust Company of New York, under the title of "Central Union Trust Company," the capital of the Central Union Trust Company to be \$12,500,000.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., MARCH 15, 1918

Mar. 11, 1918. FERRARI & D'ONOFRIO COMPANY

Location: 2112-2114 Second avenue, New York, N. Y.

Verified application executed by Francesco Maria Ferrari and Giuseppe D'Onofrio, applying for authorization to engage in business as private bankers refused.

Mar. 11, 1918. JAMESTOWN TRUST COMPANY

Location: 101 West Third street, Jamestown, N. Y.

Notice of intention to organize the Jamestown Trust Company filed in the State Banking Department. The "Jamestown Evening Journal" a newspaper published in the city of Jamestown, N. Y., designated as the newspaper in which to publish notice of such intention to organize.

Incorporators: Elmer E. Wellman,	Frederick W. Hyde.
William R. Reynolds,	Edward N. Wilkes,
Erwin D. Shearman,	Royal S. Blodget,
George F. Cokey.	Nathan M. Willson,
Dr. Warren D. Wellman,	Marion H. Fisher,
Emil A. Peterson.	

Mar. 12, 1918. LIONELLO PERERA, PRIVATE BANKER

Location: 69 Wall street, New York, N. Y.

Approval given to a change of location of the place of business of Lionello Perera, a private banker, on or after May 1, 1918, from No. 69 Wall street, in the borough of Manhattan and city of New York, to Nos. 63-65 Wall street, in the same borough and city.

Mar. 13, 1918. PROVIDENT LOAN SOCIETY OF ROCHESTER, N. Y.

Location: Rochester, N. Y.

Approval given to an increase of the capital stock of the Provident Loan Society of Rochester, N. Y., from \$50,000 to \$100,000.

Mar. 14, 1918. BAY RIDGE SAVINGS BANK

Location: 5517 Fifth avenue, Brooklyn, N. Y.

Approval given to a change of location of the place of business of the Bay Ridge Savings Bank, on or after March 18, 1918, from No. 5517 Fifth avenue, in the borough of Brooklyn, city of New York, to No. 5323 Fifth avenue, in the same borough and city.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., MARCH 22, 1918

Mar. 16, 1918. CALL FOR REPORTS

Call issued by the Superintendent of Banks for quarterly reports by banks, trust companies, individual and private bankers, the close of business on Thursday, March 14, 1918, being designated as the day with reference to which such reports shall be made.

Mar. 16, 1918. RESIGNATION OF BANK EXAMINER

The resignation of Mr. Charles E. Blackford, Jr., a State bank examiner, tendered and accepted to take effect March 18, 1918.

Mar. 18, 1918. AMERICAN FOREIGN BANKING CORPORATION

Location: 58 Wall street, New York, N. Y.

Approval given to an increase of the capital stock of the American Foreign Banking Corporation from \$2,500,000 to \$3,200,000.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., MARCH 29, 1918

Mar. 26, 1918. THE FARMERS' LOAN AND TRUST COMPANY

Location: 16-22 William street, New York, N. Y.

Application made by The Farmers' Loan and Trust Company, of New York, for permission to open and occupy branch offices of that institution in the Republic of France, to be located as follows.

One in the city of Bordeaux;

Another at a place in the War Zone, in the interior of France, convenient to the headquarters of the United States forces, which cannot be more definitely named for military reasons;

Another at a place on the coast of France, in the War Zone, now occupied by the United States Expeditionary Forces, which for military reasons cannot be more definitely named.

Mar. 28, 1918. BRONX BUSINESSMEN CREDIT UNION, INC.

Location: 168 Brown place, Borough of Bronx, New York, N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Solomon Horovits,	Max Brandwain,
Max Levitt,	Jackial Michlin,
Nathan Goldin,	Helech Pismanow,
	Benjamin Leitner.

Mar. 28, 1918. MERCHANTS CREDIT UNION

Location: Brooklyn, N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: David Markowitz,	Max Zelenetzky,
Ephraim Silverman,	Bernard Kaplan,
Max Kleinman,	Harry Lipshitz,
	Max Lederman.

Mar. 28, 1918. THE FARMERS' LOAN AND TRUST COMPANY

Location: 16-22 William street, New York, N. Y.

The Farmers' Loan and Trust Company, of New York, N. Y., authorized to open and occupy branch offices, on or after April 1, 1918, at each of the following places.

In the city of Bordeaux, in the Republic of France;

At a place in the War Zone, in the interior of France, convenient to the headquarters of the United States forces, which cannot be more definitely named for military reasons;

At a place on the coast of France, in the War Zone, now occupied by the United States Expeditionary Forces, which for military reasons cannot be more definitely named.

Mar. 29, 1918. FOREIGN TRADE BANKING CORPORATION

Location: New York, N. Y.

Capital. \$2,000,000.

Organization certificate filed for examination in the State Banking Department.

Incorporators: George A. Gaston, Garden City, Long Island, N. Y.
Max May, New York, N. Y.
Wade Robinson, Scarsdale, Westchester county, N. Y.
Benjamin S. Guinness, New York, N. Y.
Harry T. Hall, New York, N. Y.

64 REPORT ON BANKS OF DEPOSIT AND DISCOUNT

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., APRIL 5, 1918

April 2, 1918. **CARLO CALVOSA, PRIVATE BANKER**
Location: 89 Park street, New York, N. Y.
Permanent capital: \$10,000.
Verified certificate of Carlo Calvosa, applying for authorization to engage in business as a Private Banker, filed for examination in the State Banking Department.

April 4, 1918. **THE GERMAN-AMERICAN BANK**
Location: 23 Broad street, New York, N. Y.
Approval given to petition for change of name of The German-American Bank to "The Continental Bank of New York," and the "New York Sun" and the "New York Tribune" newspapers published in the city of New York designated as the newspapers in which to publish notice of the presentation of the petition.

Mar. 29, 1918. **THE CITIZENS TRUST COMPANY OF SCHENECTADY, N. Y.**
Location: Schenectady, N. Y.
Approval given to an increase in the capital stock of The Citizens Trust Company of Schenectady, N. Y. from \$150,000 to \$200,000.

April 5, 1918. **HENRY J. SCHNITZER, PRIVATE BANKER**
Location: 141 Washington street, New York, N. Y.
Approval given to a reduction in the permanent capital of Henry J. Schnitzer, private banker, from \$25,000 to \$5,000.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., APRIL 12, 1918

April 1, 1918. **INTERNATIONAL CREDIT UNION**
Location: Brooklyn, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Charles Schwartz, Morris L. Levinson,
Max Markowitz, Harry Krems,
Joseph Lederer, Charles M. Fergess,
Max Goldberg.

April 5, 1918. **AMERICAN FOREIGN BANKING CORPORATION**
Location: 56 Wall street, New York, N. Y.
Application made by the American Foreign Banking Corporation for leave to open and occupy a branch office of such institution at each of the following locations.
In the city of Panama, in the Republic of Panama. in the city of Cristobal, in the Canal Zone, Republic of Panama.

April. 5, 1918. **JAPANESE CREDIT UNION**
Location: 41 Park Row, New York, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Lester S. Kafer, Percival Wilds,
Albert R. Jube, Clara Nulle,
A. J. DeMarrais, Jr., Shozo Midsutani,
LeRoy F. Hovey

- April 5, 1918. **VINCENZO MARRONE, PRIVATE BANKER**
 Location: 407 Second street, Utica, N. Y.
 Approval given to a change of location, on or after April 5, 1918, of the private banking business of Vincenzo Marrone, from No. 407 Second street in the city of Utica, county of Oneida, N. Y., to No. 445 Bleecker street, in the same city.
- April 5, 1918. **THE PEOPLES WELFARE CREDIT UNION**
 Location: 43 Ellery street, Brooklyn, N. Y.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Harry A. Waldman, Sam Leitner,
 Harry Siglag, Max Spiegel,
 Hyman Feld, M. D., Philip Aderman,
 Rubin Schulman.
- April 6, 1918. **THE PARAGON CREDIT UNION**
 Location: 216 East 114th street, New York, N. Y.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Alfred D. Jahr, Samuel Young,
 Isidore Lattman, Hyman Grob,
 Joseph Spruch, Jacob Freidlander,
 Max Steinfeld.
- April 8, 1918. **AMERICAN FOREIGN BANKING CORPORATION**
 Location: 56 Wall street, New York, N. Y.
 The American Foreign Banking Corporation of New York, N. Y., authorized to open and occupy a branch office of that institution, on or after April 15, 1918, at each of the following places:
 In the city of Panama, in the Republic of Panama; in the city of Cristobal, in the Canal Zone, in the Republic of Panama.
- April 8, 1918. **NESHWISER CREDIT UNION**
 Location: New York, N. Y.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Harry Bergstein, Morris Black,
 Adolph M. Taylor, Samuel Lande,
 Abraham Sepersky, Julius Blachinsky,
 Albert Berkowitz
- April 10, 1918. **BRONX BUSINESS MEN CREDIT UNION, INC.**
 Location: 168 Brown Place, Bronx, N. Y.
 Application for authorization refused.
- April 11, 1918. **NATIONAL CREDIT UNION**
 Location: 57 St. Mark's Place, New York, N. Y.
 Organization certificate filed for examination in the State Banking department.
 Incorporators: George Gottlieb, Joseph Kunken,
 Sigmund Barnowitz, Harry A. Goldberg,
 Goodman Kunken, Samuel Cohen,
 Benjamin Cohen, Meyer Trupin.

 STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., APRIL 19, 1918

- April 12, 1918. **APPOINTMENT OF BANK EXAMINER**
 Mr. Howard Cline, of Lake Placid, appointed from the competitive civil service list, an examiner in the State Banking Department at a compensation of eight dollars per day, when actually employed, and railroad fare, the appointment to become effective May 1, 1918.

- April 16, 1918. FOREIGN TRADE BANKING CORPORATION**
 Location: New York, N. Y.
 Authorization certificate issued.
 Capital: \$2,000,000. Surplus. \$200,000.
 Incorporators: George A. Gaston, 93 Fifth street, Garden City, Long Island, N. Y.
 Max May, 404 Riverside Drive, New York, N. Y.
 Harry T. Hall, 850 Park avenue, New York, N. Y.
 Wade Robinson, Griffin avenue, Scarsdale, N. Y.
 Benjamin S. Guinness, 8 Washington Square, New York, N. Y.
- April 16, 1918. BROADWAY PERSONAL LOAN COMPANY**
 Location: West 125th street, New York, N. Y.
 Capital: \$10,000.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Harry H. Oshrin, 277 Broadway, New York, N. Y.
 Adolf Gutman, 130 West 113th street, New York, N. Y.
 Louis S. Goodman, 130 West 113th street, New York, N. Y.
- April 17, 1918. UNION TRUST COMPANY OF NEW YORK**
 Location: 80 Broadway, New York, N. Y.
 Approval given to an increase of the capital stock of the Union Trust Company of New York, from \$3,000,000 to \$3,300,000.
- April 17, 1918. HOMLER CREDIT UNION**
 Location: 151 Clinton street, New York, N. Y.
 Approval given to a change of location, on or after April 18, 1918, of the office of the Homler Credit Union from No. 151 Clinton street, in the borough of Manhattan and city of New York, to No. 175 East Broadway, in the same borough and city.
- April 17, 1918. CENTRAL TRUST COMPANY OF NEW YORK**
 Location: 54 Wall street, New York, N. Y.
 Approval given to an increase of the capital stock of the Central Trust Company of New York from \$5,000,000 to \$12,500,000.
- April 18, 1918. THE PEOPLES WELFARE CREDIT UNION**
 Location: 43 Ellery street, Brooklyn, N. Y.
 Application for authorization refused.
- April 18, 1918. INTERNATIONAL CREDIT UNION**
 Location: Brooklyn, N. Y.
 Application for authorization refused.
- April 18, 1918. PARAGON CREDIT UNION**
 Location: 216 East 114th street, New York, N. Y.
 Application for authorization refused.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., APRIL 26, 1918

- April 19, 1918. HENRY C. ZARO, PRIVATE BANKER**
 Location: 1-3 Third avenue, New York, N. Y.
 Approval given to a change of location, on or after May 1, 1918, of the private banking business conducted by Henry C. Zaro, from Nos. 1-3 Third avenue in the borough of Manhattan and city of New York, to No. 39 Cooper Square in the same borough and city.

- April 22, 1918. **UTICA INVESTMENT COMPANY, INC.**
 Location: Utica, N. Y.
 Capital: \$100,000. Surplus. \$10,000.
 Authorization certificate issued.
 Incorporators: Graham Coventry, Jenner Lowery,
 William C. J. Doolittle, Lytton W. Doolittle,
 Frederick H. Cookinham, all of Utica, N. Y.
- April 22, 1918. **DE RUYTER STATE BANK**
 Location: DeRuyter, N. Y.
 Capital: \$25,000.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Byron S. Bryant, DeRuyter, N. Y.
 Harry M. Schellinger, DeRuyter, N. Y.
 Florence L. Mitchell, DeRuyter, N. Y.
 Warren J. Smith, DeRuyter, N. Y.
 Albertus C. Warren, DeRuyter, N. Y.
 Fred A. Tallett, DeRuyter, N. Y.
 Morrell E. Tallett, DeRuyter, N. Y.
 Nellie M. Tallett, DeRuyter, N. Y.
 Henry Howes, DeRuyter, N. Y.
 John Wolfe, DeRuyter, N. Y.
 Alfred R. Bryant, Truxton, N. Y.
 Frank J. Peck, Cortland, N. Y.
 Josie E. Kingsley, Cortland, N. Y.
 Elsie V. Mitchell, Syracuse, N. Y.
 Rena R. Lee, Syracuse, N. Y.
- April 23, 1918. **VINCENZO LAPORTA, PRIVATE BANKER**
 Location: 586 Morris avenue, Bronx, New York, N. Y.
 Permanent capital: \$7,000.
 Verified certificate applying for authorization to engage in business as a private banker filed for examination in the State Banking Department.
- April 24, 1918. **NESHWISER CREDIT UNION**
 Location: New York, N. Y.
 Application for authorization refused.
- April 26, 1918. **NATIONAL CREDIT UNION**
 Location: 57 St. Mark's place, New York, N. Y.
 Application for authorization refused.

 STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., MAY 3, 1918

- April 26, 1918. **GENESEE VALLEY TRUST COMPANY**
 Location: Rochester, N. Y.
 Approval given to a reduction in the capital stock of the Genesee Valley Trust Company, from \$650,000 to \$400,000.
- April 27, 1918. **RESIGNATION OF BANK EXAMINER**
 The resignation of Mr. James J. O'Shaughnessy, an examiner in the State Banking Department, tendered and accepted to take effect May 1, 1918.
- April 29, 1918. **LINCOLN CREDIT UNION**
 Location: 79-81 Forsythe street, New York, N. Y.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Isaac Jacobson, 205 Rochester avenue, Brooklyn, N. Y.
 Barnet Gerber, 1841 Park place, Brooklyn, N. Y.
 Samuel Gold, 429 Seventh avenue, Brooklyn, N. Y.
 Charles Leschinsky, 89 avenue "C", New York, N. Y.
 Harry Davidson, 128 Rivington street, New York, N. Y.
 Simon Cohen, 98 Hart street, Brooklyn, N. Y.
 Max Feldman, 1925 Bergen street, Brooklyn, N. Y.

68 REPORT ON BANKS OF DEPOSIT AND DISCOUNT

April 29, 1918. BRONX CREDIT UNION

Location: 953 Southern Boulevard, Bronx, New York City, N. Y.
Organisation certificate filed for examination in the State Banking Department.
Incorporators: Abraham L. Aronoff, 89 Delancey street, New York, N. Y.
Samuel D. Greenberg, 704 Caldwell avenue, Bronx, N. Y.
David Levy, 926 East 169th Street, Bronx, N. Y.
Sol Cohen, 856 Whitlock avenue, Bronx, N. Y.
Benjamin Nemaizer, 730 Caldwell avenue, Bronx, N. Y.
Morris Harrow, 1021 East 178th street, Bronx, N. Y.
Jacob Bock, 48-50 East 103d street, New York, N. Y.

April 27, 1918. BANKERS COMMERCIAL CORPORATION

Location: 14 Wall street, New York, N. Y.
COMMERCIAL SECURITY COMPANY, INC.
Location: 501 Fifth avenue, New York, N. Y.
Approval given to the merger of the Bankers' Commercial Corporation into the Commercial Security Company, Inc.

April 27, 1918. COMMERCIAL SECURITY COMPANY, INC.

Location: 501 Fifth avenue, New York, N. Y.
Approval given to a change of location of the office of the Commercial Security Company, Inc., on or after May 15th, 1918, from No. 501 Fifth avenue, in the borough of Manhattan and city of New York, to No. 14 Wall street, in the same borough and city.

April 29, 1918. APPOINTMENT OF TEMPORARY BOOKKEEPER

Mr. James F. Wansbury of No. 190 Hill street., Troy, N. Y., appointed from the eligible civil service list, at a salary of \$1200 per annum to temporary service in place of Mr. Ambrose J. Delaney, who has been drafted into the military service of the national government, the appointment to become effective May 6, 1918.

April 29, 1918. THE STATE BANK

Location: 376-378 Grand street, New York, N. Y.
Application received from The State Bank for permission to open a branch office of that institution at No. 100 Essex street, in the borough of Manhattan and city of New York on or after July 1, 1918, conditioned upon the closing of the branch heretofore maintained by it at No. 158 Rivington street, in the same borough and city.

May 1, 1918. LAND BANK OF THE STATE OF NEW YORK

Location: 115 Broadway, New York, N. Y.
Approval given to a change of location of the place of business of the Land Bank of the State of New York, on or after May 1, 1918, from No. 115 Broadway, in the borough of Manhattan and city of New York, to No. 220 Broadway, in the same borough and city.

April 29, 1918. NIAGARA EMPLOYEES CREDIT UNION

Location: 123 William street, New York, N. Y.
Organisation certificate filed for examination in the State Banking Department.
Incorporators: John H. Butt, 1225 Manor avenue, Ozone Park, L. I.
Charles F. Ashbee, 619 West 175th street, New York, N. Y.
Mary A. Farren, 1552 Pacific street, Brooklyn, N. Y.
Ethel Hetherington, 417 Ridgewood avenue, Brooklyn, N. Y.
William G. Martin, 46 Fabyan place, Newark, N. J.
Walter W. Richey, 85 Vernon terrace, East Orange, N. J.
John C. Richters, 131 Joramemon street, Brooklyn, N. Y.

April 29, 1918. LUIGI DE MAIO, PRIVATE BANKER

Location: 536 Ninth avenue, New York, N. Y.
Permanent capital. \$7,000.
Verified certificates executed by Luigi De Maio, applying for authorisation to engage in business as a private banker, filed for examination in the State Banking Department.

May 2, 1918. EASTERN CREDIT UNION

Location: 20 Desbrosses street, New York, N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Phillip Putterman, 469 Greenwich street, New York, N. Y.
 Morris Dreilinger, 469 Greenwich street, New York, N. Y.
 Abraham Barchoff, 469 Greenwich street, New York, N. Y.
 William Berk, 20 Desbrosses street, New York, N. Y.
 Benjamin Putterman, 20 Desbrosses street, New York, N. Y.
 Abram Harrison, 29 West 17th street, New York, N. Y.
 Louis Farber, 15 Crosby street, New York, N. Y.
 Harry Farber, 15 Crosby street, New York, N. Y.
 Benjamin Flaumenbaum, 22-26 West 22d street, New York, N. Y.
 Joseph Greenberg, 36 Eldridge street, New York, N. Y.

May 2, 1918. BOROUGH OF BROOKLYN CREDIT UNION

Location: 115-117 Manhattan avenue, Brooklyn, N. Y.

Approval given to a change of location, on or after May 3, 1918, of the office of the Borough of Brooklyn Credit Union, from Nos. 115-117 Manhattan avenue, in the borough of Brooklyn, city of New York, to No. 831½ DeKalb avenue, in the same borough and city.

May 2, 1918. THE CORN EXCHANGE BANK

Location: William and Beaver streets, New York, N. Y.

Application made by The Corn Exchange Bank for permission to open a branch of that institution at the southeast corner of 55th street and Broadway, on or after September 1, 1918, conditioned upon the closing of the branch of that institution heretofore maintained at the southeast corner of 57th street and Eighth avenue.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., MAY 10, 1918

May 6, 1918. TWENTY-THIRD WARD BANK OF THE CITY OF NEW YORK

Application made by the Twenty-third Ward Bank of the City of New York for permission to open and occupy a branch office of that institution at No. 2808 Third avenue, in the borough of the Bronx and city of New York.

May 6, 1918. NIMETZ CREDIT UNION

Location: 714 Eighth avenue, New York, N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Abraham Rubin, 503 West 176th street, New York, N. Y.
 Louis Popish, 602 West 139th street, New York, N. Y.
 Nathan Nimetz, 714 Eighth avenue, New York, N. Y.
 Philip Goldberg, 804 East 178th street, New York, N. Y.
 Nathan Willens, 794 Eighth avenue, New York, N. Y.
 Samuel Horn, 440 West 53rd street, New York, N. Y.
 Frederick Schroeder, 244 West 114th street, New York, N. Y.
 Abraham H. Nimetz, 714 Eighth avenue, New York, N. Y.

May 6, 1918. PEOPLES CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Location: 14 Graham avenue, Brooklyn, N. Y.

Approval given to a change of location of the office of the Peoples Co-operative Savings and Loan Association, on or after May 7, 1918, from No. 14 Graham avenue, in the borough of Brooklyn and city of New York, to No. 879 Gates avenue, in the same borough and city.

- May 7, 1918. **THE STATE BANK**
 Location: 376-378 Grand street, New York, N. Y.
 The State Bank authorized to open and occupy a branch office at Nos. 100-102 Essex street, in the borough of Manhattan and city of New York, on or after July 1, 1918, conditioned upon the closing of the branch office of that institution heretofore maintained at No. 158 Rivington street, in the same borough and city.
- May 3, 1918. **PROGRESSIVE SAVINGS AND LOAN ASSOCIATION**
 Location: New York, N. Y.
 Organization certificate filed for examination in the State Banking Department.
- May 8, 1918. **TWENTY-THIRD WARD BANK OF THE CITY OF NEW YORK**
 Location: Third avenue and 137th street, New York, N. Y.
 The Twenty-third Ward Bank of the City of New York authorized to open and occupy a branch office of that institution at No. 2808 Third avenue, in the borough of the Bronx and city of New York, on or after June 1, 1918, conditioned upon the closing of the branch office heretofore maintained by said institution at No. 2803 Third avenue, in the same borough and city.
- May 10, 1918. **VINCENZO LAPORTA**
 Location: 586 Morris avenue, Bronx, New York, N. Y.
 Permanent capital: \$7,000.
 Application for authorization as a private banker refused.
- May 10, 1918. **J. B. GREENHUT & COMPANY, PRIVATE BANKERS**
 Location: Sixth avenue and 18th street, New York, N. Y.
 Approval given to a change of location of the private banking business of J. B. Greenhut & Company, on or after May 13, 1918, from the corner of Sixth avenue and 18th street, in the borough of Manhattan and city of New York, to the corner of Sixth avenue and 33d street, in the same borough and city.
- May 8, 1918. **THE CORN EXCHANGE BANK**
 Location: William and Beaver streets, New York, N. Y.
 The Corn Exchange Bank authorized to open and occupy a branch office at the southeast corner of 55th street and Broadway, in the borough of Manhattan and city of New York, on or after September 1, 1918, conditioned upon the closing of the branch office heretofore maintained by said institution at the southeast corner of 57th street and Eighth avenue, in the same borough and city.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., MAY 17, 1918

- May 10, 1918. **PROGRESSIVE CREDIT UNION**
 Location: 371 Willis avenue, Bronx, N. Y.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Morris Wollman, Harry Wishnewetsky,
 Harry Pugach, Morris Horowitz,
 Bernard Berg, Abraham Neuman,
 Harry Pantuck.
- May 14, 1918. **THE GERMAN AMERICAN BANK OF NEW YORK**
 Location: 23 Broad street, New York, N. Y.
 Approval given to an increase in the capital stock of The German American Bank of New York, N. Y., from \$750,000 to \$1,000,000.
- May 14, 1918. **COMMERCIAL SECURITY COMPANY, INC.**
 Location: 501 Fifth avenue, New York, N. Y.
 Approval given to an increase of the capital stock of the Commercial Security Company, Inc., of New York, N. Y., from \$1,000,000 to \$2,000,000.

- May 14, 1918. **MERCHANTS' CREDIT UNION**
 Location: Brooklyn, N. Y.
 Application for authorization refused.
- May 15, 1918. **LINCOLN CREDIT UNION**
 Location: 79-91 Forsythe street, New York, N. Y.
 Application for authorization refused.
- May 16, 1918. **APPOINTMENT OF STATE BANK EXAMINER**
 Mr. Arthur B. McArdle, of No. 601 West 156th street, New York, N. Y., appointed from the eligible civil service list an examiner in the State Banking Department at a compensation of eight dollars per day, when actually employed, and railroad fare, the appointment to become effective on May 17, 1918.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., MAY 24, 1918

- May 17, 1918. **APPOINTMENT OF TEMPORARY BOOKKEEPER**
 Mr. Parker F. Shea, of 117 Ten Broeck street, Albany, N. Y., transferred from the position of bookkeeper in the State Department of Health to the position of temporary bookkeeper in the State Banking Department at a salary of \$900 per year, in place of Mr. Ambrose J. Delaney, who has been drafted into the military service of the United States government, the appointment becoming effective May 20, 1918.
- May 18, 1918. **EASTERN CREDIT UNION**
 Location: 20 Desbrosses street, New York, N. Y.
 Application for authorization refused.
- May 18, 1918. **NIMETZ CREDIT UNION**
 Location: 714 Eighth avenue, New York, N. Y.
 Application for authorization refused.
- May 18, 1918. **BRONX CREDIT UNION**
 Location: 953 Southern boulevard, borough of the Bronx, N. Y.
 Application for authorization refused.
- May 21, 1918. **THE GERMAN SAVINGS BANK OF BROOKLYN**
 Location: Brooklyn, N. Y.
 Approval given to petition for change of name of The German Savings Bank of Brooklyn, to "The Lincoln Savings Bank of Brooklyn," in accordance with the provisions of section 60 of the General Corporation Law, and "Brooklyn Daily Times" and "Brooklyn Daily Eagle" designated as the newspapers in which to publish notice of the presentation of such petition.
- May 22, 1918. **MOHAWK VALLEY INVESTMENT CORPORATION**
 Location: Utica, N. Y.
 Capital: \$150,000.
 Organisation certificate filed for examination in the State Banking Department.
 Incorporators: Charles B. Rogers, William I. Taber,
 D. Clinton Murray, T. Harvey Ferris,
 Beecher M. Crouse, Adam J. Eckert,
 William C. Wright, Charles A. Miller,
 Joseph H. Reaney.
- May 22, 1918. **GERMANIA SAVINGS BANK, KINGS COUNTY**
 Location: Brooklyn, N. Y.
 Approval given to petition for change of name of the Germania Savings Bank, Kings County, to "Fulton Savings Bank, Kings County," in accordance with the provisions of section 60 of the General Corporation Law, and the "Standard Union" designated as the newspaper in which to publish notice of the presentation of such petition.

- May 22, 1918. PROGRESSIVE SAVINGS AND LOAN ASSOCIATION**
 Location: New York, N. Y.
 Application for authorization refused.
- May 18, 1918. BROADWAY PERSONAL LOAN COMPANY**
 Location: 271 West 125th street, New York, N. Y.
 Capital: \$10,000.
 Authorization certificate issued.
 Incorporators: Harry H. Oshrin, 277 Broadway, New York, N. Y.
 Adolf Gutman, 130 West 113th street, New York, N. Y.
 Louis S. Goodman, 130 West 113th street, New York, N. Y.
- May 24, 1918. JAPANESE CREDIT UNION OF NEW YORK**
 Location: 41 Park Row, New York, N. Y.
 Authorization certificate issued.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., MAY 31, 1918

- May 24, 1918. LOUIS V. FUGAZY, PRIVATE BANKER**
 Location: 153 Bleecker street, New York, N. Y.
 Approval given to a reduction in the permanent capital of Louis V. Fugazy a private banker, from \$10,000 to \$7,500.
- May 28, 1918. THE UNION TRUST SAFE DEPOSIT COMPANY**
 Location: 425 Fifth avenue, New York, N. Y.
 Approval given to petition for change of name of The Union Trust Safe Deposit Company to "Central Union Safe Deposit Company," and "The Sun" and "The Tribune" designated as the newspapers in which to publish notice of the presentation of the petition as required by the provisions of section 62 of the General Corporation Law.
- May 28, 1918. FIFTH AVENUE BANK OF NEW YORK**
 Location: 530 Fifth avenue, New York, N. Y.
 Approval given to an increase in the capital stock of The Fifth Avenue Bank of New York, from \$100,000 to \$200,000.
- May 27, 1918. THE GERMAN SAVINGS BANK IN THE CITY OF NEW YORK**
 Location: 157 Fourth avenue, New York, N. Y.
 Approval given to petition for change of name of The German Savings Bank in the City of New York to "Central Savings Bank in the City of New York," and "The Sun" and "The Tribune" two newspapers published in the city of New York, designated as the newspapers in which to publish notice of the presentation of the petition as required by the provisions of section 62 of the General Corporation Law.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., JUNE 7, 1918

- May 31, 1918. LAWRENCE LAUDISI, PRIVATE BANKER**
 Location: 101 Vernon avenue, New York, N. Y.
 Permanent capita : \$6,000.
 Verified certificate executed by Lawrence Laudisi applying for authorization to engage in business as a private banker, filed for examination in the State Banking Department.

- May 31, 1918. **GUARANTY TRUST COMPANY OF NEW YORK**
Location: 140 Broadway, New York, N. Y.
Application made by the Guaranty Trust Company, of New York, for permission to open and occupy a branch office at Tours, in the Republic of France.
- June 1, 1918. **AMERICAN FOREIGN BANKING CORPORATION**
Location: 56 Wall street, New York, N. Y.
Approval given to an increase of the capital stock of the American Foreign Banking Corporation from \$3,200,000 to \$3,500,000.
- June 1, 1918. **GERMAN AMERICAN BANK OF ROCHESTER**
Location: Rochester, N. Y.
Certified copy of an order granted at a Special Term of the Supreme Court of the State of New York, held in and for the county of Monroe, at the court house in the city of Rochester, on the 25th day of May, 1918, dissolving the German American Bank of Rochester, filed in the State Banking Department
- June 1, 1918. **GUARANTY TRUST COMPANY OF NEW YORK**
Location: 140 Broadway, New York, N. Y.
Approval given to the opening and maintenance of a branch of the Guaranty Trust Company of New York, on or after June 3, 1918, at such convenient location as it may select in the city of Tours, in the Republic of France.
- June 4, 1918. **BANCA COMMERCIALE ITALIANA**
Location: 165 Broadway, New York, N. Y.
Superintendent of Banks issued a license to the Banca Commerciale Italiana, of Milan, Italy, permitting it to maintain an agency at 165 Broadway in the borough of Manhattan and city of New York, under the provisions of section 145 of the Banking Law.
- June 4, 1918. **BROADWAY PERSONAL LOAN COMPANY**
Location: 271 West 125th street, New York, N. Y.
Approval given to a change of location, on or after June 5, 1918, of the office of the Broadway Personal Loan Company, from No. 271 West 125th street, in the borough of Manhattan and city of New York, to No. 277 Broadway, in the same borough and city.
- June 6, 1918. **REVOCATION OF AUTHORIZATION CERTIFICATE**
The authorisation certificate issued by the Superintendent of Banks on April 9, 1915, to David Gordon, permitting him to engage in business as a personal loan broker, revoked.
- June 6, 1918. **MANUFACTURERS TRUST COMPANY**
Location: 774-776 Broadway, corner Sumner avenue, Brooklyn, N. Y.
Application made by the Manufacturers Trust Company for consent to the opening of a branch office of that company at No. 481 Eighth avenue, corner 34th street, in the borough of Manhattan and city of New York.
- June 7, 1918. **WEST SIDE BANK**
Location: 481 Eighth avenue, New York, N. Y.
MANUFACTURERS TRUST COMPANY
Location: 774 Broadway, corner Sumner avenue, Brooklyn, N. Y.
Approval given to the merger of the West Side Bank into the Manufacturers Trust Company.
- June 7, 1918. **MANUFACTURERS TRUST COMPANY**
Location: 774-776 Broadway, corner Sumner avenue, Brooklyn, N. Y.
Consent given to the opening and maintenance of a branch office by the Manufacturers Trust Company, on or after June 15, 1918, at No. 481 Eighth avenue, corner 34th street, in the borough of Manhattan and city of New York.

74 REPORT ON BANKS OF DEPOSIT AND DISCOUNT

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., JUNE 14, 1918

June 10, 1918. YORKVILLE BANK

Location: 1511 Third avenue, New York, N. Y.

Approval given to an increase of the capital stock of the Yorkville Bank from \$100,000 to \$200,000.

June 11, 1918. GUARANTY TRUST COMPANY OF NEW YORK

Location: 140 Broadway, New York, N. Y.

Application made by the Guaranty Trust Company of New York for approval of the opening and maintenance of a branch of that institution at No. 5 Lower Grosvenor place, in the city of London, Kingdom of Great Britain.

June 12, 1918. GUARANTY TRUST COMPANY OF NEW YORK

Location: 140 Broadway, New York, N. Y.

The Guaranty Trust Company of New York authorized to open and occupy a branch office of that institution, on or after June 15, 1918, at No. 5 Lower Grosvenor place, in the city of London, Kingdom of Great Britain.

June 13, 1918. EMPIRE CITY SAFE DEPOSIT COMPANY

Location: 160 Fifth avenue, New York, N. Y.

Approval given to a change of location of the office of the Empire City Safe Deposit Company, on or after June 15, 1918, from No. 160 Fifth avenue, in the borough of Manhattan and city of New York, to premises now known as Nos. 921-925 Broadway, and Nos. 149-151 Fifth avenue, in the same borough and city.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., JUNE 21, 1918

June 15, 1918. MANUFACTURERS TRUST COMPANY

Location: 774-776 Broadway corner Sumner avenue, Brooklyn, N. Y.

WEST SIDE BANK

Location: 481 Eighth avenue, New York, N. Y.

Agreement of merger and certified copies of proceedings of special meetings of stockholders of the Manufacturers Trust Company and the West Side Bank approving the merger of the West Side Bank into Manufacturers Trust Company, held on the 14th day of June, 1918, filed in the State Banking Department.

June 17, 1918. CENTRAL UNION TRUST COMPANY OF NEW YORK

Location: 80 Broadway, New York, N. Y.

Application made by the Central Union Trust Company of New York for approval of the opening of branch offices by that institution at each of the following locations:

40 East Forty-second street, New York, N. Y.

54 Wall street, New York, N. Y.

425 Fifth avenue, New York, N. Y.

786 Fifth avenue, New York, N. Y.

June 18, 1918. HOME BUILDERS' CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION

Location: 721 Powers Building, Rochester, N. Y.

Approval given to a change of location of the office of the Home Builders' Co-operative Savings and Loan Association from No. 721 Powers Building, Rochester, N. Y., to No. 236 State street, in the same city, such change of location to become effective on or after June 20, 1918.

- June 18, 1918. **CENTRAL TRUST COMPANY OF NEW YORK**
 Location: 54 Wall street, New York, N. Y.
UNION TRUST COMPANY OF NEW YORK
 Location: 80 Broadway, New York, N. Y.
 Agreement of merger and certified copies of proceedings of special meetings of the stockholders of the Central Trust Company of New York and the Union Trust Company of New York, respectively, approving the merger of the Union Trust Company of New York into the Central Trust Company of New York, held on the eleventh day of April, 1918, filed in the State Banking Department.
- June 18, 1918. **CENTRAL UNION TRUST COMPANY OF NEW YORK**
 Location: 80 Broadway, New York, N. Y.
 The Central Union Trust Company of New York authorized by the Superintendent of Banks to open and occupy branch offices of that institution at each of the following locations, on or after June 18, 1918:
 40 East 42d street, New York, N. Y.
 54 Wall street, New York, N. Y.
 425 Fifth avenue, New York, N. Y.
 786 Fifth avenue, New York, N. Y.

 STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., JUNE 28, 1918

- June 21, 1918. **CARLO CALVOSA, PRIVATE BANKER**
 Location: 89 Park street, New York, N. Y.
 Permanent capital, \$10,000.
 Authorization certificate issued.
- June 21, 1918. **HEDMAN, HORNBERG & COMPANY**
 Location: 5 State street, New York, N. Y.
 Permanent capital, \$20,000.
 Authorization certificate issued to Edward A. Hedman, Elsa M. Hornborg and Anna I. Antell, permitting them to engage in business as private bankers, under the name "Hedman Hornborg & Company".
- June 21, 1918. **LAWRENCE LAUDISI, PRIVATE BANKER**
 Location: 101 Vernon avenue, borough of Queens, N. Y.
 Authorization certificate refused.
- June 22, 1918. **TIFFANY & Co. SAFE DEPOSIT COMPANY**
 Location: 401 Fifth avenue, New York, N. Y.
 Capital, \$100,000.
 Organisation certificate filed for examination in State Banking Department.
 Incorporators: John C. Moore, Oyster Bay, N. Y.
 Louis C. Tiffany, Oyster Bay, N. Y.
 Charles L. Tiffany, Oyster Bay, N. Y.
 George F. Kuns, New York, N. Y.
 Harry H. Treadwell, New York, N. Y.
 E. Dimon Bird, Greenwich, Conn.
 Louis deB. Moore, Oyster Bay, N. Y.
- June 24, 1918. **THE FIRST NATIONAL CORPORATION**
 Location: Boston, Mass.
 The Superintendent of Banks granted a license to The First National Corporation, of Boston, Mass., authorizing it under the provisions of section 145 of the Banking Law, to maintain an agency in this State at 14 Wall street, in the borough of Manhattan and city of New York.

76 REPORT ON BANKS OF DEPOSIT AND DISCOUNT

- June 24, 1918. **JACOB GOLDSTEIN ASSOCIATION CREDIT UNION**
 Location: 115 Rivington street, New York, N. Y.
 Organization certificate filed for examination in the State Banking Department.
- June 24, 1918. **DE RUYTER STATE BANK**
 Location: De Ruyter, N. Y.
 Capital: \$25,000.
 Authorization certificate issued.
- June 24, 1918. **HAMMONDSPORT SAVINGS AND LOAN ASSOCIATION**
 Location: Hammondsport, N. Y.
 Certified copy of minutes of meeting of shareholders, held for the purpose of closing the affairs of this association and winding up its business, filed in the State Banking Department.
- June 26, 1918. **AMKANKO CREDIT UNION**
 Location: 120 Broadway, New York, N. Y.
 Certified copy of order of the Supreme Court, held June 24, 1918, at the county court house, in the borough of Manhattan, ordering the business of the Amkanko Credit Union closed, filed in the State Banking Department.
- June 27, 1918. **NIAGARA EMPLOYEES' CREDIT UNION**
 Location: 123 William street, New York, N. Y.
 Authorization certificate issued.
 Incorporators: John H. Butt, Charles F. Ashbee,
 Harry A. Farren, Ethel Hetherington,
 William G. Martin, Walter W. Richey,
 John C. Richers.
- June 28, 1918. **LUIGI DE MAIO, PRIVATE BANKER**
 Location: 536 Ninth street, New York, N. Y.
 Verified application of Luigi De Maio for authorization to engage in business as a private banker refused.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., JULY 5, 1918

- June 26, 1918. **APPOINTMENT OF INSPECTOR**
 Mr. Charles Clarke of Delmar, N. Y., appointed to the position of Permanent Inspector in the State Banking Department, at a compensation of \$1,800 per annum, such appointment to become effective on July 1, 1918.
- June 29, 1918. **CALL FOR REPORTS**
 Superintendent of Banks issued a call for reports of condition by state banks, trust companies and private bankers, the close of business on Thursday, June 20, 1918, being designated as the day with reference to which such reports shall be made.
- July 3, 1918. **ASIA BANKING CORPORATION**
 Location: New York, N. Y.
 Capital: \$2,000,000.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Charles H. Sabin, New York, N. Y.
 Thatcher M. Brown, Middletown, N. J.
 Albert Breton, New York, N. Y.
 Eugene W. Stetson, New York, N. Y.
 George Ed Smith, New York, N. Y.
 Ralph Dawson, Kew Gardens, Long Island, N. Y.
 Russell S. Coutant, Flushing, L. I., N. Y.
 George A. Hannigan, Mount Vernon, N. Y.
 Frederick W. Trabold, Arverne, Long Island, N. Y.
 Lansing P. Reed, New York, N. Y.
 Havens Grant, Montclair, N. J.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., JULY 12, 1918

- July 5, 1918. **TIFFANY & Co. SAFE DEPOSIT COMPANY**
 Location: 401 Fifth avenue, New York, N. Y.
 Capital: \$100,000. Surplus: \$10,000.
 Authorization certificate issued.
- July 8, 1918. **JAMESTOWN TRUST COMPANY**
 Location: Jamestown, N. Y.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Elmer E. Wellman, Jamestown, N. Y.
 Frederick W. Hyde, Jamestown, N. Y.
 William R. Reynolds, Jamestown, N. Y.
 Edward N. Wilkes, Buffalo, N. Y.
 Erwin D. Shearman, Jamestown, N. Y.
 Royal S. Blodget, Jamestown, N. Y.
 George F. Gokey, Jamestown, N. Y.
 Nathan M. Willson, Jamestown, N. Y.
 Dr. Warren D. Wellman, Jamestown, N. Y.
 Marion H. Fisher, Jamestown, N. Y.
 Emil A. Peterson, Falconer, N. Y.

- July 10, 1918. **RESIGNATION OF BANK EXAMINER**
 The resignation of Mr. Harry L. Tompkins, as State Bank Examiner tendered, and accepted to take effect July 16, 1918.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., JULY 19, 1918

- July 15, 1918. **GERMAN Co-OPERATIVE SAVINGS AND LOAN ASSOCIATION**
 Location: 568 Genesee street, Buffalo, N. Y.
 Approval given to Petition for change of name of the German Co-operative Savings and Loan Association to "Lincoln Savings and Loan Association" and the "Buffalo Express," a newspaper published in the city of Buffalo, N. Y., designated as the newspaper in which to publish notice of the presentation of such petition.
- July 15, 1918. **PROGRESSIVE CREDIT UNION**
 Location: 371 Willis avenue, Bronx, New York, N. Y.
 Authorization certificate issued.
- July 16, 1918. **AMERICAN FOREIGN BANKING CORPORATION**
 Location: 56 Wall street, New York, N. Y.
 Application made by the American Foreign Banking Corporation of New York, N. Y., for authorization to open and maintain branch offices of that institution at each of the following places:
 Rio de Janeiro, Republic of Brazil.
 Cap-Haitien, Republic of Haiti.
 Saint-Marc, Republic of Haiti.
 Cali, Republic of Columbia.
- July 16, 1918. **THE PEOPLES TRUST COMPANY**
 Location: 181-183 Montague street, Brooklyn, N. Y.
 Application made by The Peoples Trust Company for authorization to open a branch office of that institution at 885 Flatbush avenue, in the borough of Brooklyn and city of New York.

78 REPORT ON BANKS OF DEPOSIT AND DISCOUNT

July 17, 1918. **MOHAWK VALLEY INVESTMENT CORPORATION**

Location: Utica, N. Y.
Capital: \$150,000.
Authorization certificate issued.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, JULY 26, 1918

July 22, 1918. **APPOINTMENT OF FOURTH DEPUTY SUPERINTENDENT OF BANKS**

Superintendent of Banks appointed Mr. Collin H. Woodward of 66 Pinehurst avenue, New York, N. Y., to the position of Fourth Deputy Superintendent, at a salary of \$4,500 per annum, such appointment becoming effective immediately.

July 23, 1918. **ORAZIO CIACCIA, PRIVATE BANKER**

Location: 117 South Center street, Schenectady, N. Y.
Permanent capital, \$5,000.
Verified application executed by Orazio Ciaccia for authorization as a private banker, filed for examination in the State Banking Department.

July 23, 1918. **AMERICAN FOREIGN BANKING CORPORATION**

Location: 56 Wall street, New York, N. Y.
The American Foreign Banking Corporation authorized by the Superintendent of Banks to open and occupy a branch office of such institution, on or after August 1, 1918, at each of the following cities:
Rio de Janeiro in the Republic of Brazil.
Cap-Haitien in the Republic of Haiti.
Saint Marc in the Republic of Haiti.
Cali in the Republic of Colombia.

July 23, 1918. **THE PEOPLES TRUST COMPANY**

Location: 181-183 Montague street, Brooklyn, N. Y.
The Peoples Trust Company of Brooklyn authorized to open and occupy a branch office of that institution, on or after July 29, 1918, at No. 885 Flatbush avenue in the borough of Brooklyn and city of New York.

July 24, 1918. **HERCULES PERMANENT SAVINGS AND LOAN ASSOCIATION**

Location: Buffalo, N. Y.
Sworn copy of resolution adopted by the Board of Directors of the Hercules Permanent Savings and Loan Association of Buffalo, N. Y., adopted April 15, 1918 to the effect that all the assets of said association have been distributed and paid out, that all the shares issued have been redeemed, that there are no shares outstanding, that it has neither assets nor liabilities and that the corporate existence of such association be and the same is hereby terminated, filed in the State Banking Department.

July 24, 1918. **THE CORN EXCHANGE BANK**

Location: William and Beaver streets, New York, N. Y.
Application made to the Superintendent of Banks by The Corn Exchange Bank, of New York, N. Y., for authorization to open a branch office of that institution at the Northwest corner of Fifth avenue and 20th street in the borough of Manhattan and city of New York.

July 24, 1918. **IMBRIE & COMPANY, PRIVATE BANKERS**

Location: 61 Broadway, New York, N. Y.
Permanent capital: \$100,000. Surplus: \$25,000
Verified certificate executed by James Imbrie, Wm. Morris Imbrie, Frederico Laga, Roswell C. Tripp, Charles G. West, Jr., John F. Trow, and Waldo S. Kendall, applying for authorization to transact business as private bankers under the name "Imbrie & Co.," filed for examination in the State Banking Department.

- July 25, 1918. **RESIGNATION OF BANK EXAMINER**
The resignation of Mr. Howard Cline, an examiner employed by the State Banking Department, tendered and accepted to take effect July 27, 1918.
- July 25, 1918. **ITALIAN DISCOUNT AND TRUST COMPANY**
Location: New York, N. Y.
Notice of intention to organize the Italian Discount and Trust Company filed in the State Banking Department.
"The Sun" a newspaper published in the city of New York, designated as the newspaper in which to publish notice of such intention to organize.
- July 25, 1918. **THE CORN EXCHANGE BANK**
Location: William and Beaver Streets, New York, N. Y.
The Corn Exchange Bank of New York, N. Y., authorized by the Superintendent of Banks to open and maintain a branch office of that institution, on or after August 1, 1918, at the northwest corner of Fifth avenue and 20th street, in the borough of Manhattan and city of New York, conditioned upon the closing of the branch office of that institution heretofore maintained at Fifth avenue and 19th street, in the same borough and city.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

- ALBANY, N. Y., AUGUST 2, 1918
- July 26, 1918. **IMBRIE & Co., PRIVATE BANKERS**
Location: 61 Broadway, New York, N. Y.
Permanent capital: \$100,000. Surplus. \$25,000.
Authorization certificate issued.
- July 27, 1918. **B'NAI SCHOLEM CREDIT UNION**
Location: 105 Eldridge street, New York, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Samuel Kaufman, Jacob B. Lindner,
Isidor Schwartz, Meyer Heller,
Israel Greenblatt, Jacob Jarmulowsky,
Julius Browner, Isack Weiss,
Samuel Ellis.
- Aug. 1, 1918. **MANHATTAN CREDIT UNION**
Location: 57 St. Marks place, New York, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Alexander Altman, Emil Strauss,
Herman Friedman, Louis Schechwitz,
Alexander Farkas, William Weiss,
Arthur P. Monk.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

- ALBANY, N. Y., AUGUST 9, 1918
- Aug. 3, 1918. **THE STATE BANK**
Location: 374-378 Grand Street, New York, N. Y.
Approval given to the increase of the capital stock of The State Bank, New York, N. Y., from \$1,500,000 to \$2,000,000.

80 REPORT ON BANKS OF DEPOSIT AND DISCOUNT

Aug. 6, 1918. **CENTRAL CREDIT UNION**
Location: 606 Cleveland street, Brooklyn, N. Y.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Louis F. Itzler, Benjamin Weisinger,
Mayer Margulies, Samuel Greenberg,
Jacob Summer, Adolph Finkler,
Max Strammer.

Aug. 8, 1918. **DISCOUNT CORPORATION OF NEW YORK**
Location: New York, N. Y.
Capital: \$5,000,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: William H. Porter, James A. Stillman,
Eugene V. R. Thayer, John McHugh,
Seward Prosser, James S. Alexander,
George F. Baker, Jr. Edwin S. Marston
James N. Wallace, Charles H. Sabin.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., AUGUST 16, 1918

Aug. 13, 1918. **KINGS COUNTY CREDIT UNION**
Location: 60 Graham avenue, Brooklyn, N. Y.
Approval given to a change of location of the Kings County Credit Union from No. 60 Graham avenue, Brooklyn, N. Y., to No. 52 Tompkins avenue in the same city, the change to become effective on and after August 14, 1918.

Aug. 14, 1918. **CENTRAL CREDIT UNION**
Location: Brooklyn, N. Y.
Application for authorization refused.

Aug. 15, 1918. **ASIA BANKING CORPORATION**
Location: 66 Liberty street, New York, N. Y.
Application made by the Asia Banking Corporation, New York, N. Y., for authorization to open and maintain branch offices of that institution at each of the following places.
Shanghai, Republic of China.
Peking, Republic of China.
Tientsin, Republic of China.
Harbin, Republic of China.
Hankow, Republic of China.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., AUGUST 23, 1918.

Aug. 16, 1918. **ASIA BANKING CORPORATION**
Location: New York, N. Y.
The Asia Banking Corporation authorized by the Superintendent of Banks to open and occupy a branch office of such institution, on or after August 19, 1918, at each of the following cities.
Tientsin, in the Republic of China
Shanghai, in the Republic of China.
Hankow, in the Republic of China.
Peking, in the Republic of China.
Harbin, in the Republic of China.

- Aug. 16, 1918. **LIBERAL CREDIT UNION**
 Location: 209 East Broadway, New York, N. Y.
 Organization certificate filed for examination in the State Banking Department
 Incorporators: Harry Blumenson, Israel Soloff,
 Samuel Cohen, Isaac Rifkin,
 Benjamin Rubin, David T. Smith,
 Isidor L. Romanoff.
- Aug. 17, 1918. **B'NAI SCHOLEM CREDIT UNION**
 Location: 105 Eldridge street, New York, N. Y.
 Authorization certificate issued.
- Aug. 17, 1918. **JACOB GOLDSTEIN ASSOCIATION CREDIT UNION**
 Location: 115 Rivington street, New York, N. Y.
 Authorization certificate refused.
- Aug. 21, 1918. **NORTHERN WESTCHESTER BANK**
 Location: Katonah, Westchester county, N. Y.
 Notice of intention to organize the Northern Westchester Bank filed in the State
 Banking Department. The "Katonah Record" a newspaper published at
 Katonah, N. Y., designated as the newspaper in which to publish notice of
 intention to organize.

 STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of
 the Laws of 1914

ALBANY, N. Y., AUGUST 30, 1918

- Aug. 24, 1918. **THE EQUITABLE TRUST COMPANY OF NEW YORK**
 Location: 37 Wall street, New York, N. Y.
 The Equitable Trust Company of New York authorized to open and occupy a
 branch office of that institution on or after September 1, 1918, in the city of
 Bordeaux, in the Republic of France.
- Aug. 29, 1918. **LIVONIA STATE BANK**
 Location: Livonia, N. Y.
 Notice of intention to organize the Livonia State Bank filed in the State Bank-
 ing Department. The "Livonia Gazette" a newspaper published at Livonia,
 N. Y. designated as the newspaper in which to publish notice of such inten-
 tion to organize.

 STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of
 the Laws of 1914

ALBANY, N. Y., SEPTEMBER 6, 1918

- Aug. 27, 1918. **THE EQUITABLE TRUST COMPANY OF NEW YORK**
 Location: 37 Wall street, New York, N. Y.
 Application received from the Equitable Trust Company of New York for
 consent to the opening of a branch office of that institution at the corner of
 Madison avenue and 45th street, in the borough of Manhattan and city of
 New York.
- Aug. 27, 1918. **THE EQUITABLE SAFE DEPOSIT COMPANY OF NEW YORK**
 Location: 43 Exchange place, New York, N. Y.
 Application received from the Equitable Safe Deposit Company for consent to
 the opening of a branch office of that institution at the corner of Madison
 avenue and 45th street in the borough of Manhattan and city of New York.

82 REPORT ON BANKS OF DEPOSIT AND DISCOUNT

- Aug. 30, 1918. **ITALIAN DISCOUNT AND TRUST COMPANY**
Location: New York, N. Y.
Capital: \$500,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Alexander J. Hemphill, New York, N. Y.
Eugene W. Stetson, New York, N. Y.
George P. Kennedy, Brooklyn, N. Y.
Harry Lawton, New Rochelle, N. Y.
Theodore Rousseau, Tenafly, N. J.
Emanuel Gerli, New York, N. Y.
John J. Freschi, New York, N. Y.
Emilio I. Wirz, Rome, Italy.
Stuart H. Patterson, Plainfield, N. J.
- Sept. 4, 1918. **THE EQUITABLE TRUST COMPANY OF NEW YORK**
Location: 37 Wall Street, New York, N. Y.
The Equitable Trust Company of New York authorized to open and occupy a branch office of that institution, on or after September 9, 1918, at the corner of Madison avenue and 45th street, in the borough of Manhattan and city of New York, conditioned upon the closing of the branch heretofore maintained by said institution at No. 618 Fifth avenue, in the same borough and city.
- Sept. 4, 1918. **THE EQUITABLE SAFE DEPOSIT COMPANY OF NEW YORK**
Location: 43 Exchange place, New York, N. Y.
The Equitable Safe Deposit Company of New York authorized to open and occupy a branch office, on or after September 9, 1918, at the corner of Madison avenue and 45th street, in the borough of Manhattan and city of New York, conditioned upon the closing of the branch heretofore maintained by said institution at No. 618 Fifth avenue, in the same borough and city.
- Sept. 5, 1918. **MANHATTAN CREDIT UNION**
Location: 57 St. Marks place, New York, N. Y.
Authorization certificate issued.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., SEPTEMBER 13, 1918

- Sept. 11, 1918. **BANK OF LONG ISLAND SAFE DEPOSIT COMPANY**
Location: 359 Fulton street, Jamaica, N. Y.
Application made by the Bank of Long Island Safe Deposit Company, of Jamaica, N. Y., for permission to open and occupy branch offices at each of the following locations;
Corner of Jamaica avenue and Forest Parkway, Woodhaven, N. Y.
1801 Myrtle avenue, Ridgewood, N. Y.
- Sept. 12, 1918. **BANCO DI NAPOLI**
Location: 526-528 Broadway, New York, N. Y.
Superintendent of Banks granted a license to the Banco Di Napoli, of Naples, Italy, permitting it, under the provisions of section 145 of the Banking Law to maintain a branch of its business at No. 355 East 149th street in the borough of Manhattan and city of New York.
- Sept. 13, 1918. **BANK OF LONG ISLAND SAFE DEPOSIT COMPANY**
Location: 359 Fulton street, Jamaica, N. Y.
The Bank of Long Island Safe Deposit Company authorized by the Superintendent of Banks to open and occupy branch offices at each of the following locations, on or after September 16, 1918.
Corner of Jamaica avenue and Forest Parkway, Woodhaven, N. Y.
1801 Myrtle avenue, Ridgewood, N. Y.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., SEPTEMBER 20, 1918

- Sept. 13, 1918. **CALL FOR REPORTS**
Call issued for quarterly reports by banks, trust companies, individual and private bankers, the close of business on Tuesday, September 10, 1918, being designated as the day with reference to which such reports shall be made.
- Sept. 18, 1918. **RESIGNATION OF STENOGRAPHER**
The resignation of Miss Hazel K. Sullivan of New York, a stenographer in the New York office of the State Banking Department, tendered and accepted, to take effect on Monday, September 23, 1918.
- Sept. 19, 1918. **FRATERNAL CREDIT UNION**
Location: 86 Gerry street, Brooklyn, N. Y.
Approval given to a change of location on or after September 20, 1918, of the office of the Fraternal Credit Union from No. 86 Gerry street in the borough of Brooklyn and city of New York to No. 43 Ellery street in the same city and borough.
- Sept. 19, 1918. **LOCKPORT SAVINGS AND LOAN ASSOCIATION**
Location: 6 Market street, Lockport, N. Y.
Consent given to a change of location on or after September 20, 1918, of the office of the Lockport Savings and Loan Association from No. 6 Market street, Hodge Opera House Block, Lockport, N. Y., to Nos. 18-20 Market street in the same city.
- Sept. 19, 1918. **RICHMOND BOROUGH CO-OPERATIVE SAVINGS AND LOAN ASSOCIATION**
Location: 16 Bush avenue, Mariner's Harbor, N. Y.
Consent given to a change of location on or after September 20, 1918, of the office of the Richmond Borough Co-operative Savings and Loan Association from No. 16 Bush avenue, Mariner's Harbor, N. Y., to No. 2948 Richmond terrace, Mariner's Harbor, N. Y.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., SEPTEMBER 27, 1918

- Sept. 19, 1918. **THE MORRIS PLAN COMPANY OF NEW YORK**
Location: 120 Broadway, New York, N. Y.
Consent given to a change of location of the principal place of business of The Morris Plan Company of New York, on or after October 1, 1918, from the third floor of No. 120 Broadway, in the borough of Manhattan and city of New York, to the second floor of No. 261 Broadway, in the same borough and city.
- Sept. 20, 1918. **THE BANK OF CASTILE**
Location: Castile, N. Y.
Consent given to a change of location of the place of business of The Bank of Castile, on or after September 27, 1918, from its present location at the north-easterly corner of Main and Chapel streets, in the village of Castile, N. Y., to its new building at the northwesterly corner of Main and Washington streets, in the same village.
- Sept. 23, 1918. **APPOINTMENT OF BANK EXAMINER**
Mr. Louis N. Roe, of No. 720 West 180th street, New York, N. Y., appointed from the eligible civil service list an examiner in the State Banking Department at a compensation of eight dollars per day, when actually employed, and railroad fare.

- Sept. 24, 1918. **APPOINTMENT OF BANK EXAMINER**
Mr. Rho L. Bush, of Horseheads, N. Y., appointed from the eligible civil service list an examiner in the State Banking Department, at a compensation of eight dollars per day, when actually employed and railroad fare.
- Sept. 24, 1918. **JOSEPH VET, PRIVATE BANKER**
Location: 107 Saratoga avenue, Mechanicville, N. Y.
Permanent capital. \$5,000.
Verified certificate executed by Joseph Vet, applying for authorization to engage in business as a private banker, at Mechanicville, N. Y., filed for examination in the State Banking Department.
- Sept. 24, 1918. **APPOINTMENT OF BANK EXAMINER**
Mr. Ralph T. Simmons, of No. 30 Belle avenue, Troy, N. Y., appointed from the eligible civil service list an examiner in the State Banking Department, at a compensation of eight dollars per day, when actually employed, and railroad fare.
- Sept. 26, 1918. **FARMERS AND MERCHANTS STATE BANK**
Location: Oneida, N. Y.
Certified copy of an order granted at a term of the Supreme Court, held at the Court House in the village of Owego, in and for the county of Tioga, on the 23d day of September, 1918 declaring the Farmers and Merchants State Bank, of Oneida, N. Y. finally dissolved and its corporate existence terminated filed in the State Banking Department.
- Sept. 26, 1918. **APPOINTMENT OF STENOGRAPHER**
Miss Dina B. Rosenfeld, of No. 850 East 164th street, New York, N. Y. appointed from the eligible civil service list to the position of stenographer in the New York office of the State Banking Department, at a compensation of \$1,000 per annum, the appointment becoming effective on or after October 1, 1918.
- Sept. 27, 1918. **APPOINTMENT OF BANK EXAMINER**
Mr. Ralph E. Haven of Clayton, N. Y., appointed from the eligible civil service list an examiner in the State Banking Department, at a compensation of eight dollars per day, when actually employed, and railroad fare.
- Sept. 26, 1918. **APPOINTMENT OF STENOGRAPHER**
Miss Mary L. Hogan, of New York, N. Y., a stenographer employed at the New York office of the State Banking Department, appointed to fill vacancy created by the resignation of Miss Hazel K. Sullivan, at a compensation of \$1,100 per annum, the appointment to become effective on October 1, 1918.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, OCTOBER 4, 1918

- Sept. 27, 1918. **THE MERCANTILE SAFE DEPOSIT COMPANY**
Location: 115 Broadway, New York, N. Y.
Approval given to a reduction in the capital stock of The Mercantile Safe Deposit Company from \$300,000 to \$200,000.
- Sept. 28, 1918. **NORTHERN WESTCHESTER BANK**
Location: Katonah, Westchester county, N. Y.
Capital: \$500,000.
Organization certificate filed for examination in the State Banking Department.
Incorporators: Edwin Tathan, Somers, N. Y.
Frederick B. Studwell, Lake Waccabuc, N. Y.
Ferdinand T. Hopkins, Jr., Somers, N. Y.
Harry Z. Mayne, Katonah, N. Y.
DeWitt Benedict, Katonah, N. Y.
J. Franklin Ryan, Katonah, N. Y.
James A. Garfield MacPhail, Katonah, N. Y.
Charles E. Haydock, Chappaqua, N. Y.

- Sept 28, 1918. **BANK OF FLATBUSH**
 Location: 885 Flatbush avenue, Brooklyn, N. Y.
 Certified copy of an order granted at a Special Term of the Supreme Court held at No. 26 Court street, in and for the county of Kings, in the borough of Brooklyn, county of Kings, and city of New York, on September 25, 1918, ordering and declaring the business of the Bank of Flatbush closed, filed in the State Banking Department.
- Oct. 1, 1918. **JAMESTOWN TRUST COMPANY**
 Location: Jamestown, N. Y.
 Application for authorization refused.
- Oct. 2, 1918. **AMERICAN FOREIGN BANKING CORPORATION**
 Location: 56 Wall street, New York, N. Y.
 Application made by the American Foreign Banking Corporation, of New York, N. Y., for permission to open and occupy a branch office of that institution in the city of Havana, in the Republic of Cuba.
- Oct. 4, 1918. **EAST SIDE CREDIT UNION**
 Location: 115 Broadway, New York, N. Y.
 Organisation certificate filed for examination in the State Banking Department.
 Incorporators: Simon Fogel, Jacob Baranowsky,
 Jacob A. Balamuth, Joel Gross,
 Benjamin Pickholz, Moses J. Goldstein,
 Hyman Landau.
- Oct. 4, 1918. **AMERICAN FOREIGN BANKING CORPORATION**
 Location: 56 Wall street, New York, N. Y.
 The American Foreign Banking Corporation, of New York, N. Y., authorized to open and occupy a branch office, on or after October 7, 1918, in the city of Havana, in the Republic of Cuba.

 STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., OCTOBER 11, 1918

- Oct. 4, 1918. **THE NEW YORK TRUST COMPANY**
 Location: 26 Broad street, New York, N. Y.
 Application made by The New York Trust Company for permission to open and occupy a branch office of that institution at No. 1 East 57th street, in the borough of Manhattan and city of New York.
- Oct. 7, 1918. **ESSENTIAL INDUSTRIES FINANCE CORPORATION**
 Location: New York, N. Y.
 Capital: \$1,000,000.
 Organisation certificate filed for examination in the State Banking Department.
 Incorporators: Eugene V. R. Thayer, New York, N. Y.
 Gerhard M. Dahl, New York, N. Y.
 Frederick Strauss, New York, N. Y.
 Edward W. Clark, Philadelphia, Pa.
 Harold Stanley, New York, N. Y.
- Oct. 7, 1918. **APPOINTMENT OF BANK EXAMINER**
 Mr. Arthur Koch, of No. 30 Stewart street, Amsterdam, N. Y., appointed from the eligible civil service list an examiner in the State Banking Department, at a compensation of eight (8) dollars per day, when actually employed, and railroad fare.
- Oct. 7, 1918. **THE NEW YORK TRUST COMPANY**
 Location: 26 Broad street, New York, N. Y.
 The New York Trust Company authorized to open and occupy a branch office of that institution, on or after October 8, 1918, at No. 1 East 57th street, in the borough of Manhattan and city of New York.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., OCTOBER 18, 1918

Oct. 15, 1918. ESSENTIAL INDUSTRIES FINANCE CORPORATION

Location: New York, N. Y.

Capital: \$1,000,000. Surplus: \$200,000.

Authorization certificate issued.

Incorporators: Eugene V. R. Thayer, New York, N. Y.

Gerhard M. Dahl, New York, N. Y.

Frederick Strauss, New York, N. Y.

Edward W. Clark, Philadelphia, Pa.

Harold Stanley, New York, N. Y.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., OCTOBER 25, 1918

Oct. 18, 1918. APPOINTMENT OF TEMPORARY CLERK

Miss Grace E. White, of No. 13 Bank street, New York, appointed from the eligible civil service list to the position of clerk in the New York office of the State Banking Department, for a period not to exceed six months from October 28, 1918, at a compensation of \$100 per month.

Oct. 21, 1918. ABE HERMAN KAVOVITZ, PERSONAL LOAN BROKER

Location: 57 East Broadway, Port Chester, N. Y.

Verified certificate executed by Abe Herman Kavovits applying for authorization to engage in business as a Personal Loan Broker, filed for examination in the State Banking Department.

Oct. 21, 1918. ABE HERMAN KAVOVITZ, PERSONAL LOAN BROKER

Location: 57 East Broadway, Port Chester, N. Y.

Application for authorization to engage in business as a Personal Loan Broker refused.

Oct. 22, 1918. LIBERAL CREDIT UNION

Location: 209 East Broadway, New York, N. Y.

Authorization certificate issued.

Oct. 23, 1918. ASIA BANKING CORPORATION

Location: 66 Liberty street, New York, N. Y.

Application made by the Asia Banking Corporation for permission to open and occupy a branch office of that institution at Vladivostok, Siberia.

Oct. 23, 1918. ASIA BANKING CORPORATION

Location: 66 Liberty street, New York, N. Y.

Asia Banking Corporation authorized to open and occupy a branch office of that institution on or after October 28, 1918, at Vladivostok, Siberia.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., NOVEMBER 1, 1918

Oct. 25, 1918. WADSWORTH DIME BANKING AID AND LOAN ASSOCIATION

Location: 576 Hudson avenue, Rochester, N. Y.

Approval given to a change of location of the office of the Wadsworth Dime Banking Aid and Loan Association, on or after October 26, 1918, from No. 576 Hudson avenue, Rochester, N. Y., to No. 993 North street, in the same city.

- Oct. 25, 1918. **P. S. C. EMPLOYEES' CREDIT UNION**
 Location: 120 Broadway, New York, N. Y.
 Approval given to a change of location of the office of the P. S. C. Employees' Credit Union, on or after October 26, 1918, from No. 120 Broadway, in the borough of Manhattan and city of New York to 49 Lafayette street, in the same city.
- Oct. 26, 1918. **JOSEPH VET, PRIVATE BANKER**
 Location: 109 Saratoga avenue, Mechanicville, N. Y.
 Permanent capital: \$5,000.
 Authorization certificate issued.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., NOVEMBER 8, 1918

- Nov. 1, 1918. **EAST SIDE CREDIT UNION**
 Location: 115 Broadway, New York, N. Y.
 Application for authorization refused.
- Nov. 7, 1918. **WILLIAM V. GAPCZYNSKI, PRIVATE BANKER**
 Location: 304 Union street, Schenectady, N. Y.
 Permanent capital: \$5,000.
 Verified certificate of William V. Gapczynski, applying for authorization to engage in business as a private banker filed for examination in the State Banking Department.
- Nov. 7, 1918. **APPOINTMENT OF SPECIAL DEPUTY SUPERINTENDENT**
 Mr. George V. McLaughlin appointed Special Deputy Superintendent of Banks to assist in the liquidation of the business and affairs of the following associations to succeed Mr. Benjamin D. Haight, who has returned to the examining force.
 Model Building and Loan Association of Mott Haven, Bronx county, N. Y.
 Industrial Savings and Loan Company, New York, N. Y.
 New York Mortgage Company, New York, N. Y.
- Nov. 7, 1918. **NATHAN FRANK'S SONS, PRIVATE BANKERS**
 Location: 46 Ford street, Ogdensburg, N. Y.
 Affidavit executed by Julius Frank and Leo Frank, private bankers, claiming partial exemption and transacting business under the name "Nathan Frank's Sons, Private Bankers," filed for examination in the State Banking Department.
- Nov. 7, 1918. **WM. H. SEWARD & COMPANY, PRIVATE BANKERS**
 Location: 96 Genesee street, Auburn, N. Y.
 Affidavit executed by William H. Seward and William H. Seward, Jr., private bankers, claiming partial exemption and transacting business under the name "William H. Seward & Co.," filed for examination in the State Banking Department.
- Nov. 8, 1918. **EDWIN R. FAY & SONS, PRIVATE BANKERS**
 Location: 72 Genesee street, Auburn, N. Y.
 Affidavit executed by Edwin R. Fay, Fred H. Fay and Charles R. Fay, Private Bankers, claiming partial exemption and transacting business under the name "Edwin R. Fay & Sons, Bankers," filed for examination in the State Banking Department.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., NOVEMBER 15, 1918

Nov. 8, 1918. CALL FOR REPORTS

Call issued for quarterly reports by banks, trust companies and private bankers, the close of business on Friday, November 1, 1918, being designated as the day with reference to which such reports shall be made.

Nov. 8, 1918. BROWNSVILLE CREDIT UNION

Location: 599 Sutter avenue, Brooklyn, N. Y.

Organization certificate filed for examination in the State Banking Department.

Incorporators: Max Shagan, Louis Balke,
Jacob Mishelow, Samuel Ulanosky,
Elias Linetaky, Morris E. Passes,
William Lazar, all of Brooklyn, N. Y.

Nov. 9, 1918. ITALIAN DISCOUNT AND TRUST COMPANY

Location: New York, N. Y.

Capital: \$500,000. Surplus: \$250,000.

Authorization certificate issued.

Incorporators: Alexander J. Hemphill, Eugene W. Stetson,
George P. Kennedy, Harry Lawton,
Theodore Rousseau, Emmanuel Gerli,
John J. Freschi, Emilio L. Wirz,
Stuart H. Patterson.

Nov. 13, 1918. ROTHSCHILD BROS. & COMPANY

Location: East State and South Tioga streets, Ithaca, N. Y.

Permanent capital: \$25,000.

Affidavit of Jacob Rothschild, Isaac Rothschild and Daniel Rothschild, Private Bankers, transacting business under the name "Rothschild Bros. & Company" and claiming partial exemption under the provisions of section 160 of the Banking Law, filed for examination in the State Banking Department.

Nov. 13, 1918. APPOINTMENT OF BANK EXAMINER

Mr. George M. Aldrich, of No. 92 19th street, Buffalo, N. Y., appointed from the eligible civil service list an examiner in the State Banking Department, at a compensation of eight dollars per day, when actually employed and railroad fare.

Nov. 13, 1918. APPOINTMENT OF BANK EXAMINER

Mr. F. L. H. Holzer of No. 204 Second North street, Syracuse, N. Y., appointed from the eligible civil service list an examiner in the State Banking Department at a compensation of eight dollars per day, when actually employed and railroad fare.

Nov. 14, 1918. MICHAEL GALLO, PRIVATE BANKER

Location: 151 Fourth street, Troy, N. Y.

Permanent capital: \$5,000.

Verified certificate of Michael Gallo, applying for authorization to engage in business as a private banker filed for examination in the State Banking Department.

Nov. 13, 1918. CHARLES FRAZIER & COMPANY

Location: 93 Nassau street, New York, N. Y.

Permanent capital: \$100,000.

Affidavit executed by Charles Frasier and Charles W. Frasier, Private Bankers, claiming partial exemption from the provisions of the Banking Law and transacting business under the name "Charles Frasier & Company," filed for examination in the State Banking Department.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., NOVEMBER 22, 1918

- Nov. 15, 1918. LOVEJOY PERMANENT DIME SAVINGS AND LOAN ASSOCIATION**
Location: 668 William Street, Buffalo, N. Y.
Approval given to a change of location, on or after November 16, 1918, of the office of the Lovejoy Permanent Dime Savings and Loan Association from No. 668 William street, Buffalo, N. Y., to No. 687 William street, in the same city.
- Nov. 15, 1918. THE JEWISH FARMERS CO-OPERATIVE CREDIT UNION OF MAPLEWOOD, NEW YORK**
Location: Maplewood, N. Y.
Affidavit of the last president and last secretary of The Jewish Farmers' Co-operative Credit Union to the effect that said Credit Union has gone into voluntary dissolution, all its assets having been disposed of and all its liabilities, including its liabilities to shareholders, paid in full and that at the date thereof said Credit Union had neither officers nor members, assets nor liabilities, filed in the State Banking Department.
- Nov. 18, 1918. FRED'K ROBERTSON & Co., PRIVATE BANKERS**
Location: 94 Webster street, North Tonawanda, N. Y.
Affidavit executed by Frederick Robertson and William W. Robertson, private bankers claiming partial exemption and transacting business under the name "Fred'k Robertson & Co." filed for examination in the State Banking Department.
- Nov. 19, 1918. APPOINTMENT**
Mr. George A. White of Albany, N. Y., appointed by the Comptroller and the Superintendent of Banks to examine and receipt for the securities deposited in the State Banking Department by the corporations and individuals under its supervision, in accordance with the provisions of section 36, of the Banking Law.
- Nov. 20, 1918. FRANKLIN TRUST COMPANY**
Location: 46 Wall street, New York, N. Y.
Application received from the Franklin Trust Company whose principal office is located at No. 46 Wall street, in the borough of Manhattan and city of New York, for approval of the opening of a branch office of that institution at No. 21 East 40th street, in the same borough and city.
- Nov. 21, 1918. BROWNSVILLE CREDIT UNION**
Location: 599 Sutter avenue, Brooklyn, N. Y.
Application for authorization refused.
- Nov. 21, 1918. STANDARD CREDIT UNION**
Location: 68 First street, New York, N. Y.
Affidavit of the last President and last Secretary of the Standard Credit Union to the effect that the Credit Union has been dissolved, that all of the general creditors and all of the shareholders have been paid in full and that there are no outstanding obligations of the Credit Union, filed in the State Banking Department.
- Nov. 21, 1918. GUARANTY TRUST COMPANY**
Location: New York, N. Y.
Application received from the Guaranty Trust Company for approval of the opening of a branch office of that institution in the city of Brussels, Belgium.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., NOVEMBER 29, 1918

- Nov. 22, 1918. **GUARANTY TRUST COMPANY OF NEW YORK**
 Location: 140 Broadway, New York, N. Y.
 Approval given to the opening and maintenance of a branch office of the Guaranty Trust Company of New York, on or after November 25, 1918, in the city of Brussels, Belgium.
- Nov. 22, 1918. **TRUST AND DEPOSIT COMPANY OF ONONDAGA**
 Location: 100 North Salina street, Syracuse, N. Y.
 Approval given to petition for change of name of the Trust and Deposit Company of Onondaga to "First Trust and Deposit Company" and the "Evening Herald," a newspaper published in the city of Syracuse, N. Y., designated as the newspaper in which to publish notice of the presentation of such petition.
- Nov. 25, 1918. **EMPIRE TRUST COMPANY**
 Location: 120 Broadway, New York, N. Y.
 Approval given to an increase of the capital stock of the Empire Trust Company from \$1,500,000 to \$2,000,000.
- Nov. 26, 1918. **MICHAEL DULY, PRIVATE BANKER**
 Location: 610 North Washington street, Rome, N. Y.
 Verified certificate executed by Michael Duly applying for authorization to engage in business as a private banker, filed for examination in the State Banking Department.
- Nov. 26, 1918. **FRANKLIN TRUST COMPANY**
 Location: 166 Montague street, Brooklyn, N. Y.
 Approval given to the opening and maintenance of a branch office of the Franklin Trust Company, Brooklyn, N. Y., on or after December 2, 1918, at No. 21 East 40th street, in the borough of Manhattan and City of New York.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., DECEMBER 6, 1918

- Nov. 29, 1918. **CESARE SCONFIETTI, PRIVATE BANKER**
 Location: 359 State Street, Rochester, N. Y.
 Permanent capital: \$5,000.
 Verified certificate of Cesare Sconfietti, applying for authorization to engage in business as a private banker, filed for examination in the State Banking Department.
- Dec. 2, 1918. **Q. W. WELLINGTON & Co's. BANK**
 Location: Corner Pine and Market streets, Corning, N. Y.
 Permanent capital: \$100,000.
 Affidavit of Quincy W. Wellington and Benjamin W. Wellington, private bankers claiming partial exemption from the provisions of the Banking Law, under section 160 of that statute, filed for examination in the State Banking Department.
- Nov. 30, 1918. **THE ROYAL COMPANY OF NEW YORK, PRIVATE BANKERS**
 Location: 93-95 Nassau street.
 Permanent capital: \$100,000
 Verified affidavit of Philip Sugerman, Mark H. Sugerman and Frank C. Straat, private bankers claiming partial exemption from the provisions of the Banking Law, under section 160 of that statute, filed for examination in the State Banking Department.

- Dec. 3, 1918. CATSKILL SAVINGS AND LOAN ASSOCIATION**
 Location: 325 Main street, Catskill, N. Y.
 Approval given to a change of location, on or after December 4, 1918, of the office of the Catskill Savings and Loan Association from No. 385 Main street, Catskill, N. Y., to No. 367 Main street, in the same village.
- Dec. 4, 1918. JEWISH FARMERS COOPERATIVE CREDIT UNION OF FERDALE AND STEVENSVILLE, NEW YORK**
 Location: Ferndale, N. Y.
 Affidavit of the last president and last secretary of The Jewish Farmers Cooperative Credit Union of Ferndale and Stevensville, New York, to the effect that said association has gone into voluntary dissolution, all its assets having been disposed of and all its liabilities paid in full, and that at the date thereof said Credit Union had neither officers nor members, assets nor liabilities, filed in the State Banking Department.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., DECEMBER 13, 1918

- Dec. 2, 1918. THE BANK OF UNITED STATES**
 Location: 77-79 Delancey street, New York, N. Y.
 Approval given to an increase of the capital stock of The Bank of United States from \$200,000 to \$1,000,000.
- Dec. 6, 1918. THE JEWISH FARMERS' COOPERATIVE CREDIT UNION OF HURLEYVILLE, NEW YORK**
 Location: Hurleyville, N. Y.
 Affidavit of the last president and last secretary to the effect that The Jewish Farmers' Cooperative Credit Union of Hurleyville, New York had gone into voluntary dissolution, all of its assets having been disposed of, all its liabilities, including its liabilities to shareholders, paid in full and that at the date thereof it had neither assets nor liabilities, officers nor members, filed in the State Banking Department.
- Dec. 9, 1918. SINCLAIRVILLE STATE BANK**
 Location: Sinclairville, N. Y.
 Organization certificate filed for examination in the State Banking Department.
 Capital: \$25,000.
 Incorporators: F. Burdett Putnam, Wm. G. Prentice,
 Eugene M. Cobb, Frank T. Denison,
 George M. Tarbox, John H. Cummings,
 Wm. N. Spear, Alex J. Rood,
 Arthur J. Straight, Clinton H. Edson,
 John M. Crofoot, Ernest F. Irvin,
 Lee O. Gravit.
- Dec. 9 1918. REAL ESTATE OWNERS CREDIT UNION**
 Location: 604 Sackman street, Brooklyn, N. Y.
 Organization certificate filed for examination in the State Banking Department.
 Incorporators: Isaac Pearlman, William Taubin,
 Samuel Friedland, William Larkin,
 Philip Koporowsky, Charles Platsman,
 Jacob Feder.
- Dec. 9, 1918. TRUST AND DEPOSIT COMPANY OF ONONDAGA**
 Location: Syracuse, N. Y.
 Approval given to an increase of the capital stock of the Trust and Deposit Company of Onondaga from \$1,000,000 to \$2,500,000.

- Dec. 10, 1918. **THE BANK OF UNITED STATES**
 Location: 77-79 Delancey street, New York, N. Y.
 Application received from The Bank of United States for consent to the opening and maintenance of a branch office of that institution at No. 320 Fifth avenue, in the borough of Manhattan and city of New York.
- Dec. 10, 1918. **UNION STOCK YARDS BANK OF BUFFALO**
 Location: Buffalo, N. Y.
 Approval given to an increase of the capital stock of the Union Stock Yards Bank of Buffalo from \$250,000 to \$500,000.
- Dec. 11, 1918. **LAWRENCE LAUDISI, PRIVATE BANKER**
 Location: 101 Vernon avenue, Long Island City, N. Y.
 Verified certificate executed by Lawrence Laudisi applying for authorization to engage in business as a private banker, filed for examination in the State Banking Department.
- Dec. 11, 1918. **GARFUNKEL & TAUSTER, PRIVATE BANKERS**
 Location: 133 Rivington street, New York, N. Y.
 Permanent capital: \$10,000.
 Verified certificate executed by Max Garfunkel and Marcus Tauster applying for authorization to engage in business as private bankers under the name "Garfunkel & Tauster", filed for examination in the State Banking Department.
- Dec. 6, 1918. **THE SYRACUSE TRUST COMPANY**
 Location: Syracuse, N. Y.
 Approval given to an increase of the capital stock of The Syracuse Trust Company from \$500,000 to \$1,500,000.
- Dec. 11, 1918. **TWENTY-NINTH WARD COOPERATIVE SAVINGS AND LOAN ASSOCIATION**
 Location: 142 East Fourth street, Brooklyn, N. Y.
 Approval given to a change of location, on or after December 12, 1918, of the office of the Twenty-Ninth Ward Co-operative Savings and Loan Association from No. 142 East Fourth street, Brooklyn, N. Y., to No. 1305 Prospect avenue, in the same city.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., DECEMBER 20, 1918

- Dec. 13, 1918. **NORTHERN WESTCHESTER BANK**
 Location: Katonah, N. Y.
 Capital: \$50,000; Surplus. \$25,000.
 Authorization certificate issued.
- Dec. 13, 1918. **KNAUTH, NACHOD & KUHNE, PRIVATE BANKERS**
 Location: 120 Broadway, New York, N. Y.
 Permanent capital: \$100,000.
 Verified certificate executed by Oscar L. Gubelman, Rollin C. Newton, James F. Shaw and Mary W. Knauth, private bankers, transacting business under the name "Knauth, Nachod and Kuhne," claiming partial exemption filed for examination in the State Banking Department; also affidavit of private bankers engaged in business in a city of the first class.
- Dec. 13, 1918. **THE FIDELITY TRUST COMPANY OF BUFFALO**
 Location: 284 Main street, Buffalo, N. Y.
 Approval given to an increase of the capital stock of The Fidelity Trust Company of Buffalo from \$500,000 to \$1,000,000.

- Dec. 17, 1918. **GUARANTY TRUST COMPANY OF NEW YORK**
 Location: 140 Broadway, New York, N. Y.
 Application made by the Guaranty Trust Company of New York for approval of the opening of a branch office of that institution in the city of Liverpool, in the Kingdom of Great Britain.
- Dec. 17, 1918. **GUARANTY TRUST COMPANY OF NEW YORK**
 Location: 140 Broadway, New York, N. Y.
 The Guaranty Trust Company of New York authorized to open and occupy a branch office of that institution, on or after December 19, 1918, in the city of Liverpool, in the Kingdom of Great Britain.
- Dec. 18, 1918. **THE BANK OF UNITED STATES**
 Location: 77-79 Delancey street, New York, N. Y.
 The Bank of United States authorized to open and occupy a branch office of that institution, on or after January 2, 1919, at No. 320 Fifth avenue, in the borough of Manhattan and city of New York.
- Dec. 18, 1918. **LIVONIA STATE BANK**
 Location: Livonia, Livingston county, N. Y.
 Capital: \$25,000. Surplus: \$5,000.
 Authorization certificate issued.
- Dec. 19, 1918. **CITIZENS CREDIT UNION**
 Location: 115 Manhattan avenue, Brooklyn, N. Y.
 Approval given to a change of location of the office of the Citizens Credit Union, on or after December 20, 1918, from No. 115 Manhattan avenue, in the borough of Brooklyn and city of New York, to No. 76 Throop avenue, in the same borough and city.

STATE OF NEW YORK, BANKING DEPARTMENT

Weekly bulletin as required by the provisions of section 82 of the Banking Law, chapter 369 of the Laws of 1914

ALBANY, N. Y., DECEMBER 27, 1918

- Dec. 20, 1918. **APPOINTMENT OF CONFIDENTIAL STENOGRAPHER**
 Miss Hazel Callahan, of 249 Delaware avenue, Albany, N. Y., appointed to the position of confidential stenographer in the branch office of the State Banking Department, in New York city, at a compensation of \$1800 per annum, such appointment becoming effective on January 1, 1919.

*STATEMENT of Securities held by the Superintendent of Banks
in trust for the account of each of the banks and private bankers
under his supervision on December 31, 1918*

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Adam, Meldrum and Anderson Company, Buffalo, United States 4 per cent.	\$15,000
Union Pacific 4 per cent.	30,000
Atchison, Topeka and Santa Fe 4 per cent.	20,000
New York City 4½ per cent.	10,000
Baltimore and Ohio Railroad Co. 5 per cent.	2,000
	<hr/>
	\$85,000
Alden State Bank, Alden, New York State 4 per cent.	1,000
Alliance Bank, Rochester, United States 4½ per cent.	1,000
Alvino, Pietro, New York City 4½ per cent.	20,000
Andover State Bank, Andover, New York State 4 per cent.	1,000
Arkport State Bank, Arkport, New York State 4 per cent.	1,000
Baccelli, Germano, P., Albany, North Tonawanda City 4½ per cent.	\$1,650
White Plains Village 5 per cent.	3,516
Minn. St. Paul & Sault St. Marie Ry. 4 per cent.	2,000
	<hr/>
	7,166
Bajardi, Vincenzo, New York, New York City 4 per cent.	\$6,000
New York City 4½ per cent.	10,000
	<hr/>
	16,000
Baldwin's Bank of Penn Yan, New York State 4 per cent.	1,000
Baldwinsville State Bank, Baldwinsville, United States 2 per cent.	1,000
Bank of America, The, New York, United States 2 per cent.	1,000
Bank of Amityville, The, Amityville, United States 4 per cent.	1,000
Bank of Angelica, Angelica, New York State 4 per cent.	1,000
Bank of Angola, Angola, New York State 4 per cent.	1,000
Bank of Antwerp, Antwerp, New York State 3 per cent.	1,000
Bank of Attica, Attica, New York State 4 per cent.	1,000
Bank of Ausable Forks, New York State 4 per cent.	1,000
Bank of Avoca, Avoca, New York State 4 per cent.	1,000
Bank of Babylon, Babylon, New York State 4 per cent.	1,000
Bank of Batavia, Batavia, New York State 4 per cent.	1,000
Bank of Belfast, Belfast, New York State 4 per cent.	1,000
Bank of Buffalo, Buffalo, New York State 4 per cent.	1,000
Bank of Castile, The, Castile, New York State 4 per cent.	1,000
Bank of Cattaraugus, Cattaraugus, New York State 4 per cent.	1,000
Bank of Cincinnatus, Cincinnatus, New York State 4 per cent.	1,000
Bank of Coney Island, Coney Island, New York State 4 per cent.	1,000
Bank of Corfu, Corfu, New York State 3 per cent.	1,000
Bank of Cuba in New York, New York, New York State 4 per cent.	1,000
Bank of Delevan, Delevan, New York State 4 per cent.	1,000
Bank of Discount, New York, New York State 3 per cent.	1,000
Bank of East Aurora, East Aurora, New York State 4 per cent.	1,000
Bank of Elba, Elba, New York State 4 per cent.	1,000
Bank of Ellicottville, Ellicottville, New York State 4 per cent.	1,000
Bank of Europe, New York, New York State 4 per cent.	1,000
Bank of Farmingdale, Farmingdale, United States 4 per cent.	1,000
Bank of Genesee, Batavia, United States, 4½ per cent.	1,000
Bank of Gouverneur, Gouverneur, New York State 4 per cent.	1,000
Bank of Gowanda, Gowanda, New York State 4 per cent.	1,000
Bank of Great Neck, Great Neck, United States 2 per cent.	1,000
Bank of Hamburg, Hamburg, New York State 4 per cent.	1,000
Bank of Hammondsport, Hammondsport, New York State 4 per cent.	1,000
Bank of Hempstead Harbor, Roslyn, United States 3 per cent.	1,000
Bank of Hicksville, Hicksville, United States 2 per cent.	1,000

Statement of Securities, Etc.—(Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Bank of Holland, Holland, New York State 4 per cent.	\$1,000
Bank of Huntington, The, Huntington, United States 2 per cent.	1,000
Bank of Jamestown, Jamestown, United States 3½ per cent.	1,000
Bank of Lake Placid, Lake Placid, New York State 3 per cent.	1,000
Bank of Lancaster, Lancaster, United States 4 per cent.	1,000
Bank of Lawrence, Lawrence, New York State 4 per cent.	1,000
Bank of LeRoy, The, LeRoy, New York State 4 per cent.	1,000
Bank of Lima, Lima, New York State 4 per cent.	1,000
Bank of Long Island, Jamaica, United States 4½ per cent.	1,000
Bank of Millbrook, Millbrook, New York State 4 per cent.	1,000
Bank of Nassau County, Great Neck Station, United States 3 per cent.	1,000
Bank of Niagara, Niagara Falls, New York State 4 per cent.	1,000
Bank of North Collins, The, North Collins, New York State 4 per cent.	1,000
Bank of North Hempstead, The, Port Washington, United States, 4 per cent.	1,000
Bank of Onondaga, Onondaga Valley, New York State 4 per cent.	1,000
Bank of Orchard Park, Orchard Park, New York State 4 per cent.	1,000
Bank of Philadelphia, Philadelphia, United States 4 per cent.	1,000
Bank of Port Jefferson, Port Jefferson, United States 4½ per cent.	1,000
Bank of Richmondville, Richmondville, New York State 4 per cent.	1,000
Bank of Rockville Centre, Rockville Centre, New York State 4 per cent.	1,000
Bank of South Dayton, South Dayton, New York State 4 per cent.	1,000
Bank of Southold, Southold New York State 4 per cent.	1,000
Bank of Spencerport, Spencerport, New York State 4 per cent.	1,000
Bank of Steuben, Hornell, New York State 4 per cent.	1,000
Bank of Suffolk County, Stony Brook, New York State 4 per cent.	1,000
Bank of United States, The, New York, New York State 4 per cent.	1,000
Bank of Washington Heights, New York, United States 4 per cent.	1,000
Bank of Westbury, Westbury Station, New York State 4 per cent.	1,000
Bank of Williamsville, Williamsville, New York State 4 per cent.	1,000
Bank of Worcester, Worcester, United States 4½ per cent.	1,000
Barasch, Sigmund W., New York City, New York City 4½ per cent.	10,000
Bigelow & Company, New York, Monongahela River R. R. Co 5 per cent.	\$3,000
Pennsylvania R. R. Co. 4½ per cent.	10,000
Greenwich & Johnsonville Ry. Co. 4 per cent.	7,000
	<hr/>
	20,000
Bingham State Bank, Mount Morris, New York State 4 per cent.	1,000
Bloomington Brothers, New York, New York City 4½ per cent.	\$11,000
New York City 4½ per cent.	50,000
New York Central & Hudson River R. R. Co. 4½ per cent.	25,000
United States 3½ per cent.	5,000
	<hr/>
	91,000
Boffa, D. & D. Di Sesa, New York City, New York City 4 per cent.	\$6,000
United States 4 per cent.	1,000
United States 4½ per cent.	500
	<hr/>
	7,500
Bowery Bank of New York, The, New York, United States 4 per cent.	1,000
Broadway Central Bank, New York, New York State 4 per cent.	1,000
Bronx Borough Bank, New York, United States 4 per cent.	1,000
Bryant Park Bank, New York, United States 2 per cent.	1,000
Calvosa, Carlo, New York, United States 4 per cent.	11,000
Cappellino, C. & S., Rochester, New York State 4 per cent.	\$5,000
Southern Pacific Ry. 4 per cent.	1,000
	<hr/>
	6,000
Cattaraugus County Bank, Little Valley, New York State 4 per cent.	1,000
Central Bank of Medina, Medina, New York State 4 per cent.	1,000
Central Bank of Rochester, The, United States 2 per cent.	1,000
Central Bank of Westchester County, White Plains, New York State 4 per cent.	1,000

Statement of Securities, Etc.—(Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Central Mercantile Bank of New York, New York, New York State 4 per cent.....	\$1,00 ⁰
Centre Moriches Bank, Centre Moriches, United States 2 per cent.....	1,00 ⁰
Cesario, Girardi & Company, New York, New York City 3½ per cent.....	12,00 ⁰
Chelsea Exchange Bank, New York, United States 2 per cent.....	1,00 ⁰
Citizens' Bank of Arcade, Arcade, United States 4 per cent.....	1,00 ⁰
Citizens' Bank of Attica, Attica, New York State 4 per cent.....	1,00 ⁰
Citizens' Bank of Binghamton, Binghamton, New York State 4 per cent.....	1,00 ⁰
Citizens' Bank of Dansville, Dansville, New York State 4 per cent.....	1,000
Citizens' Bank of Griffin Corners, Fleischmanns, New York State 4 per cent.....	1,000
Citizens' Bank of Locke, N. Y., The, Locke, New York 4 per cent.....	1,000
Citizens' Bank of Monroe, Monroe, New York State 4½ per cent.....	1,000
Citizens' Bank of Penn Yan, The, Penn Yan, New York State 4 per cent.....	1,000
Citizens' Bank of Perry, The, Perry, New York State 4 per cent.....	1,000
Citizens' Bank of Rochester, New York State 4 per cent.....	1,000
Citizens' Bank of Waverly, Waverly, New York State 3 per cent.....	1,000
Citizens' Bank of Westfield, Westfield, New York State 4 per cent.....	1,000
Citizens' Bank of White Plains, United States 4 per cent.....	1,000
Citizens' State Bank of Lyndonville, Lyndonville, New York State 4 per cent.....	1,000
City Bank of Syracuse, Syracuse, New York State 4 per cent.....	1,000
Clymer State Bank, Clymer, New York State 4 per cent.....	1,000
Cohocton State Bank, Cohocton, New York State 4 per cent.....	1,000
Colonial Bank, The, New York, United States 2 per cent.....	1,000
Columbia Bank, New York, United States 2 per cent.....	1,000
Commercial Exchange Bank, New York, United States 4 per cent.....	1,000
Commonwealth Bank, New York, New York State, 4 per cent.....	1,000
Continental Bank of New York, New York, New York State 4 per cent.....	1,000
Corn Exchange Bank, New York, United States 2 per cent.....	1,000
Cosmopolitan Bank, New York, United States 3½ per cent.....	1,000
De Luca, Gaetano & Company, New York, New York City 4 per cent.....	\$5,500
Pennsylvania R. R. Co. 4½ per cent.....	2,000
United States 3½ per cent.....	3,000
	10,500
De Luca, Vincenzo, New York, New York City 4½ per cent.....	20,000
De Marco, Pasquale, Schenectady, Schenectady City 4½ per cent.....	\$3,000
Schoharie County 4½ per cent.....	2,000
New York City 4½ per cent.....	1,000
United States 4 per cent.....	2,000
United States 4½ per cent.....	2,000
	10,000
Del Papa, Michael, Elmira, New York City 4½ per cent.....	6,000
Del Papa, Michael, New York, New York City 4½ per cent.....	6,000
De Ruyter State Bank, De Ruyter, New York State 3 per cent.....	1,000
De Vita, Salvatore, New York, Baltimore and Ohio R. R. Co. 4½ per cent....	\$6,000
New York City 4½ per cent.....	500
	6,500
Di Messa, Pasquale, Amsterdam, Baltimore and Ohio R. R. Co. 5 per cent..	\$1,000
Chicago, Milwaukee & St. Paul R. R. Co. 4 per cent.....	5,000
Atch., Topeka & Santa Fe Ry. Co. 4 per cent.....	1,000
	7,000
Dinnella, Pietro, Brooklyn, New York City 4½ per cent.....	14,000
Dobbs Ferry Bank, Dobbs Ferry, New York State 4 per cent.....	1,000
Dundee State Bank, Dundee, United States 4 per cent.....	1,000
Engel, Morris, New York, New York City 4½ per cent.....	6,000
Exchange Bank, Oakfield, New York State 4 per cent.....	1,000
Faour, D. J., and Brothers, New York, New York City 4 per cent.....	\$20,000
New York City 4½ per cent.....	30,000
	50,000
Farmers' Bank of Springville, Erie county, N. Y., The, Springville, New York State 4 per cent.....	1,000

Statement of Securities, Etc.—(Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Farmers and Mechanics' Bank of Bath, Bath, New York State 4 per cent.	\$1,000
Farmers and Mechanics' Bank, Fort Plain, United States 2 per cent.	1,000
Farmers and Mechanics' Bank, Jamestown, New York State 4 per cent.	1,000
Farmers and Merchants' Bank, Cobleskill, New York State 3 per cent.	1,000
Farmers and Merchants' Bank of Geneva, Geneva, N. Y., New York State 4½ per cent. .	1,000
Farmers and Merchants' Bank, Spencer, United States 2 per cent.	1,000
Fidelity Bank, New York, United States 2 per cent.	1,000
Fifth Avenue Bank of New York, The, New York, United States 4 per cent.	1,000
First State Bank, Canisteo, New York State 4 per cent.	1,000
Floral Park Bank, Floral Park, United States 2 per cent.	1,000
Freeport Bank of Freeport, Queens county, N. Y., The, Freeport, United States 4 per cent.	1,000
Fugazy, Louis V., New York, New York City 4 per cent.	6,000
Gallo, Nicola, Binghamton, Solvay Village 4½ per cent.	6,000
Gimbel Brothers, New York, New York City 4½ per cent.	55,000
Glen Cove Bank of Glen Cove, Glen Cove, New York State 4 per cent.	1,000
Goldberger, Morris B., New York, New York City 4 per cent.	6,000
Goodman, David C., New York, New York City 4½ per cent.	\$2,000
New York City 4½ per cent.	4,000
	6,000.
Greenhut, J. B. & Company, New York, New York City 4½ per cent.	10,000
Greenwich Bank of the City of New York, New York, United States 4 per cent.	1,000
Guarini & Candela, New York, New York City 4½ per cent.	\$20,000
New York City 4½ per cent.	15,000
New York City 4 per cent.	25,000
United States 4½ per cent.	10,000
	70,000
Hedman, Hornborg & Co., New York, United States 4 per cent.	5,500
Hempstead Bank, Hempstead, New York State 3 per cent.	1,000
Henry J. Schnitzer State Bank, New York, New York State 4½ per cent.	1,000
Herz, Isidor, New York, Massachusetts State 3½ per cent.	\$ 2,000
Boston City 4 per cent.	1,000
Cincinnati City 4 per cent.	500
Providence City 4 per cent.	1,000
New York City 3½ per cent.	1,000
New York City 4 per cent.	1,000
	6,500
Hillside Bank, Richmond Hill, United States 2 per cent.	1,000
Homestead Bank of Brooklyn, The, Brooklyn, United States 4 per cent.	1,000
Hurwitz, A. & J., Brooklyn, New York City 4½ per cent.	5,000
Hurwitz, A. & J., Brooklyn, New York City 4½ per cent.	5,000
Imbrie & Co., New York, New York City 4½ per cent.	26,000
International Bank, New York, New York State 4 per cent.	1,000
Jagooki, Frank X., Brooklyn, New York City 4½ per cent.	6,000
Jefferson Bank, New York, United States 2 per cent.	1,000
John Nemeth State Bank, New York, New York State 4 per cent.	1,000
Johnstown Bank, Johnstown, United States 4½ per cent.	1,000
Josephsohn, Michael, New York, New York City 4½ per cent.	\$6,000
New York City 4½ per cent.	2,000
Pennsylvania R. R. Co., 4½ per cent.	1,000
United States 4 per cent.	1,000
	10,000
Josephson, Julius, New York, New York City 4 per cent.	\$26,000
New York City 4½ per cent.	1,000
Louisville & Nashville R. R. Company 4 per cent.	5,000
Chicago, Milwaukee & St. Paul R. R. Company 4½ per cent.	1,000
	33,000
Juliand Bank, The, Greene, New York State 4 per cent.	1,000

Statement of Securities, Etc.—(Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Karagheusian, Miran, New York, New York City 4½ per cent.....	\$5,000
Kiss, Emil, New York, New York City 4½ per cent.....	6,000
Krimmer, Albert, New York, New York City 4 per cent.....	10,000
Lago, James V., New York, Southern Pacific Ry. Co. 4 per cent.....	\$4,000
Pennsylvania R. R. Co. 4½ per cent.....	9,000
Minn., St. Paul & Sault St. Marie Ry. Co. 4 per cent.....	6,000
United States 4½ per cent.....	2,000
	<hr/>
	21,000
Lederer, Richard M., New York, New York City 4½ per cent.....	15,000
Legniti, Angelo, New York, New York City 4½ per cent.....	6,000
Liberty Bank of Buffalo, Buffalo, New York State 4 per cent.....	1,000
Liccione, Joseph, New York, Baltimore and Ohio R. R. Co. 3½ per cent.....	6,000
Lichtman, Benjamin H., Amsterdam, Chicago, Milwaukee & St. Paul R. R. Co. 4½ per cent.....	\$1,000
Fonda, Johnstown & Gloversville R. R. Co. 4½ per cent.....	2,000
New York Central & Hudson River R. R. Co. 4½ per cent.....	3,000
Baltimore & Ohio R. R. Co. 5 per cent.....	1,000
	<hr/>
	7,000
Livonia State Bank, Livonia, New York State 4 per cent.....	1,000
Lofaro & Rossi, Utica, New York State 4 per cent.....	\$5,000
United States 4 per cent.....	250
	<hr/>
	5,250
Lordi, Giovanni, New York, Baltimore and Ohio R. R. Co. 3½ per cent.....	11,000
Lunghino, Michael A., Buffalo, Chicago, Milwaukee & St. Paul R. R. Co. 4½ per cent.....	\$10,000
New York Central & Hudson River R. R. Co. 4½ per cent.....	6,000
	<hr/>
	16,000
Lunghino, S. & Sons, Buffalo, New York City 4½ per cent.....	\$5,000
Chicago, Milwaukee & St. Paul R. R. Co. 4 per cent.....	6,000
Baltimore & Ohio R. R. Co. 4½ per cent.....	5,000
Pennsylvania R. R. Co. 4½ per cent.....	12,000
Union Pacific R. R. Co. 4 per cent.....	2,000
	<hr/>
	30,000
Lunham & Moore, New York City, Chicago, Burlington & Quincy 3½ per cent	\$6,000
Baltimore & Ohio R. R. Co. 5 per cent.....	5,000
New York & Harlem R. R. Co. 3½ per cent.....	5,000
New York City 4½ per cent.....	5,000
Pennsylvania R. R. Co. 4½ per cent.....	5,000
	<hr/>
	26,000
Macy, R. H. & Company, New York, Southern Pacific Railway Company 4 per cent.....	\$52,000
Chicago, Milwaukee & St. Paul Railway Company 4 per cent.....	70,000
Delaware & Hudson Railway Company 4 per cent.....	6,000
Baltimore & Ohio Railroad Company 4½ per cent.....	25,000
New York Central & Hudson River Railroad Company 4½ per cent.....	30,000
New York City 4½ per cent.....	25,000
Pennsylvania R. R. Co. 4½ per cent.....	25,000
	<hr/>
	233,000
Madrid Bank, Madrid, United States 2 per cent.....	1,000
Manhattan Company, The, New York, New York State 4 per cent.....	1,000
Manufacturers' Bank of Cohoes, Cohoes, New York State 4 per cent.....	1,000
Marcus, Joseph S., and Sons, New York, New York City 4½ per cent.....	5,000
Market Brothers, New York, New York City 4½ per cent.....	15,000
Market Bank of Buffalo, Buffalo, United States 4½ per cent.....	1,000
Marnell, Nicholas, Syracuse, New York State 4½ per cent.....	\$5,000
New York City 4½ per cent.....	3,000
United States 3½ per cent.....	2,000

Statement of Securities, Etc.—(Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Marrone, Vincenzo, Utica, Chicago, Burlington & Quincy Railway Company	
3½ per cent.....	\$5,000
New York city 3 per cent.....	1,000
Moravia Village 4 per cent.....	500
Baltimore & Ohio R. R. Co. 5 per cent.....	1,000
	<hr/>
	\$7,500
Martiniano, Joseph, Brooklyn, New York City 4 per cent.....	7,000
Mattituck Bank, Mattituck, New York State 4 per cent.....	1,000
M. Berardini, State Bank, New York, New York State 4 per cent.....	1,000
Mechanics' Bank, Brooklyn, United States 2 per cent.....	1,000
Mechanics' Bank of Groton, N. Y., Groton, United States 4 per cent.....	1,000
Mechanics' and Farmers' Bank of Albany, Albany, New York State 4 per cent.....	1,000
Merchants' Bank of Buffalo, Buffalo, New York State 4 per cent.....	1,000
Merchants' Bank of Rochester, Rochester, New York State 4 per cent.....	1,000
Metropolitan Bank, New York, United States 2 per cent.....	1,000
Moles, Guiseppe, New York, New York City 4 per cent.....	6,000
Montauk Bank, Brooklyn, New York State 3 per cent.....	1,000
Mount Pleasant Bank, Pleasantville, New York State 4 per cent.....	1,000
Mutual Bank, The, New York, United States 2 per cent.....	1,000
Nassau Union Bank, Glen Cove, United States 2 per cent.....	1,000
Nelson, B. H. & Son, Binghamton, Baltimore & Ohio 3½ per cent.....	6,000
Nemeth, John, New York, New York City 4½ per cent.....	10,000
Neubauer, Andrew J., Brooklyn, New York City 4 per cent.....	6,000
New Netherland Bank of New York, New York, United States 2 per cent.....	1,000
New York Produce Exchange Bank, New York, New York State 3 per cent.....	1,000
Nielsen & Lundbeck, New York, New York State 4 per cent.....	10,000
North Avenue Bank, New Rochelle, New York State 4 per cent.....	1,000
Northern Westchester Bank, Katonah, New York State 4 per cent.....	1,000
North Shore Bank, Oyster Bay, New York State 4 per cent.....	1,000
North Side Bank of Brooklyn, Brooklyn, New York State 4 per cent.....	1,000
Northville Bank, The, Northville, United States 3 per cent.....	1,000
Ogdensburg Bank, Ogdensburg, United States 2 per cent.....	1,000
Oppenheim, Harry, New York, New York City 4½ per cent.....	\$10,000
New York City 4 per cent.....	6,000
	<hr/>
	16,000
Ortolani, Enrico, New York City 4½ per cent.....	\$10,000
New York City 4 per cent.....	10,000
	<hr/>
	20,000
Osborne Bank, East Hampton, New York State 4 per cent.....	1,000
Oyster Bay Bank, Oyster Bay, United States 4 per cent.....	1,000
Pacific Bank, The, New York, New York State 3 per cent.....	1,000
Pasca, Michele G., New York, New York City 4½ per cent.....	\$5,000
Chicago, Milwaukee & St. Paul Ry. 4½ per cent.....	-1,000
	<hr/>
	6,000
Patchogue Bank, The, Patchogue, New York State 4 per cent.....	1,000
Peconic Bank, The, Sag Harbor, United States 2 per cent.....	1,000
People's Bank of Buffalo, The, Buffalo, New York State 4 per cent.....	1,000
People's Bank of Hamburg, The, Hamburg, New York State 4 per cent.....	1,000
People's Bank of Haverstraw, Haverstraw, New York State 3 per cent.....	1,000
People's Bank of Johnstown, N. Y., The, Johnstown, United States 4 per cent.....	1,000
People's Bank of the City of New York, The, New York, New York State 3 per cent.....	1,000
People's Bank of Niagara Falls, Niagara Falls, New York State 4 per cent.....	1,000
People's Bank of Potsdam, The, Potsdam, United States 4 per cent.....	1,000
People's Bank of Troy, Troy, New York State 3 per cent.....	1,000
People's State Bank of East Randolph, The, East Randolph, New York State 3 per cent.....	1,000
Pepe, Alphonso & Sons, Buffalo, Kenmore Village 4.40 per cent.....	\$2,000
Baltimore and Ohio R. R. Co. 4 per cent.....	3,000
Chicago, Milwaukee & St. Paul 4½ per cent.....	2,000
Buffalo City 4½ per cent.....	2,000
United States 4½ per cent.....	10,000
	<hr/>
	19,000

Statement of Securities, Etc.—(Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
Perera, Lionello & Company, New York, New York City 4½ per cent.	\$50,000
New York City 4½ per cent.	50,000
Chicago, Milwaukee & St. Paul Railway 4½ per cent.	20,000
United States 3½ per cent.	20,000
United States 4 per cent.	20,000
United States 4½ per cent.	50,000
	\$210,000
Perretta, Rocco & Co., Utica, Utica City 4½ per cent.	\$5,000
United States 3½ per cent.	2,000
United States 4½ per cent.	3,000
	10,000
Phoenix Bank, The, Phoenix, United States 2 per cent.	1,000
Power City Bank, Niagara Falls, New York State 4 per cent.	1,000
Prattsburgh State Bank, Prattsburgh, New York State 4 per cent.	1,000
Prisco, Raffaele, New York, New York City 3½ per cent.	10,000
Rensselaer County Bank, Rensselaer, New York State 4 per cent.	1,000
Rushville State Bank, Rushville, New York State 4 per cent.	1,000
Russian National St. Vladimir Home Unincorporated Association, New York, New York City 4 per cent.	6,000
Ruttkay, Eugene, New York, New York City 4 per cent.	\$5,000
New York City 4½ per cent.	500
United States 4 per cent.	300
	5,800
Sakser, Frank, New York, New York State 4 per cent.	\$5,000
United States 4 per cent.	300
	5,300
Saugerties Bank, The, Saugerties, New York State 4 per cent.	1,000
Scheidt, John H., Brooklyn, New York City 4½ per cent.	6,000
Schirripa, Vincent, Albany, New York State 4 per cent.	\$5,000
United States 4½ per cent.	500
	5,500
Schnitzer, Henry J., New York, New York State 4 per cent.	6,000
Schoharie County Bank, The, Schoharie, New York State 3 per cent.	1,000
Schreiber, Charles William, Ridgewood, Buffalo City 4½ per cent.	5,800
Schwabach, Sigmund Geza, New York, New York City 4 per cent.	\$400
New York City 4½ per cent.	5,000
	5,400
Soonfetti, C. & Company, Northern Pacific Ry. Co. 3 per cent.	\$2,000
Baltimore and Ohio R. R. Co. 4 per cent.	3,000
Illinois Central R. R. Co. 4 per cent.	2,000
	7,000
Soonfetti, Cesare, Rochester, United States 4½ per cent.	5,500
Scotto, L. & Son, & Joseph Martiniano, New York, New York City 4 per cent.	\$3,000
New York City 4½ per cent.	33,000
	41,000
Scotto, Raphael, New York, New York City 4½ per cent.	7,000
Sea Side Bank, West Hampton Beach, New York State 4 per cent.	1,000
Security Bank of New York, The, New York, United States 4½ per cent.	1,000
Sessa, Joseph, New York, New York City 4½ per cent.	\$31,000
New York City 4 per cent.	19,000
Chicago, Milwaukee & St. Pau Ry. Co. 4½ per cent.	15,000
Baltimore & Ohio R. R. Co. 4½ per cent.	15,000
	80,000
Sinclairville State Bank, Sinclairville, United States 4½ per cent.	1,000
Solvay Bank, Solvay, New York State 4 per cent.	1,000
Southampton Bank, The, Southampton, United States 2 per cent.	1,000
South Side Bank of Bay Shore, N. Y., Bay Shore, New York State 4 per cent.	1,000
Stabile, Francis R., New York, New York City 4½ per cent.	\$5,000
New York City 4½ per cent.	5,000
	10,000

Statement of Securities, Etc.—(Continued)

NAME OF BANK OR BANKER AND DESCRIPTION OF BONDS	Amount of bonds held
State Bank of Avon, Avon, New York State 3 per cent.....	\$1,000
State Bank of Belmont, The, Belmont, New York State 4 per cent.....	1,000
State Bank of Bolivar, Bolivar, United States 2 per cent.....	1,000
State Bank of Brocton, Brocton, New York State 4 per cent.....	1,000
State Bank of Canastota, Canastota, New York State 4 per cent.....	1,000
State Bank of Chatham, Chatham, New York State 4 per cent.....	1,000
State Bank of Churchville, Churchville, New York State 4 per cent.....	1,000
State Bank of Commerce, Brockport, N. Y., Brockport, New York State 4 per cent..	1,000
State Bank of Fillmore, Fillmore, New York State 4 per cent.....	1,000
State Bank of Hilton, Hilton, New York State 3 per cent.....	1,000
State Bank of Kenmore, Kenmore, New York State 4½ per cent.....	1,000
State Bank of Mayville, Mayville, New York State 4 per cent.....	1,000
State Bank of Newfane, Newfane, New York State 4 per cent.....	1,000
State Bank, The, New York, New York State 4 per cent.....	1,000
State Bank of Norwood, Norwood, New York State 3 per cent.....	1,000
State Bank of Ontario, Ontario, New York State 4 per cent.....	1,000
State Bank of Randolph, Randolph, New York State 4 per cent.....	1,000
State Bank of Ransomville, Ransomville, New York State 4 per cent.....	1,000
State Bank of Seneca Falls, N. Y., The, Seneca Falls, United States 2 per cent.....	1,000
State Bank of Sherman, Sherman, New York State 4 per cent.....	1,000
State Bank of Syracuse, Syracuse, United States 2 per cent.....	1,000
State Bank of Theresa, Theresa, New York State 4 per cent.....	1,000
State Bank of Trumansburg, Trumansburg, New York State 4 per cent.....	1,000
State Bank of Williamson, Williamson, New York State 4 per cent.....	1,000
State Exchange Bank of Holley, The, Holley, United States 3 per cent.....	1,000
Straus, Max, New York, New York City 4 per cent.....	\$100
New York City 4½ per cent.....	6,000
	<hr/>
	6,100
Taconic Valley Bank, Berlin, New York State 4 per cent.....	1,000
Tarabella, James & Lucy, New York, New York City 4½ per cent.....	6,000
Tausig, Paul & Son, New York, New York City 4½ per cent.....	6,000
Termini, Guiseppe, New York City 4 per cent.....	10,000
Tocci, Felice, New York, New York City 4 per cent.....	6,000
Tomaino Bros., Utica, Fonda, Johnstown & Gloversville Railroad 4½ per cent \$10,000	
Chicago, Milwaukee and St. Paul Ry. Co. 5 per cent.....	2,000
Baltimore and Ohio R. R. Co. 4 per cent.....	5,000
Baltimore and Ohio R. R. Co. 5 per cent.....	2,000
United States 4½ per cent.....	10,000
	<hr/>
	29,000
Twenty-third Ward Bank of the City of New York, New York, United States 2 per cent	1,000
Union Bank of Medina, Medina, New York State 4 per cent.....	1,000
Union Stock Yards Bank, Buffalo, New York State 4 per cent.....	1,000
University Bank, Alfred, New York State 4 per cent.....	1,000
Verrilli Bros., New York, New York City 4½ per cent.....	6,000
Vet, Joseph, Mechanicville, New York State 4½ per cent.....	5,000
Viggiani, E. and Company, New York, New York City 4½ per cent.....	10,000
Watkins State Bank, Watkins, New York State 4 per cent.....	1,000
Westchester Avenue Bank, New York State 4 per cent.....	1,000
Wilson State Bank, Wilson, New York State 4 per cent.....	1,000
W. R. Grace & Co.'s Bank, New York, United States 4½ per cent.....	1,000
Yorkville, Bank New York, United States 3 per cent.....	1,000
Zaro, Henry C., New York, New York City 4 per cent.....	\$1,000
New York City 4½ per cent.....	1,000
Albany City 4½ per cent.....	2,000
San Francisco City and County 5 per cent.....	2,000
United States 4½ per cent.....	5,000
	<hr/>
	11,000

102 REPORT ON BANKS OF DEPOSIT AND DISCOUNT

UNSECURED CIRCULATION

Incorporated banks whose circulation is not secured and has not been advertised for final redemption and the amount of circulation charged to each bank on December 31, 1917:

Chemung Canal Bank.....	\$13,506 00
Delaware and Hudson Canal Bank.....	705 00
Livingston County Bank.....	9,300 00
The Manhattan Company.....	44,721 00
Onondaga County Bank.....	9,747 00
	<hr/>
	\$77,979 00
	<hr/> <hr/>

STATEMENTS

SHOWING THE

**Condition of the Banks of Deposit and Discount Operating
under the Laws of this State on March 14, 1918, June 20,
1918, September 10, 1918, and November 1, 1918**

[103]

ALDEN STATE BANK — ALDEN

CHARLES H. DOLD, *President.*

[Main street; organized 1916]

BERNIS L. BENSLEY, *Cashier.*

DIRECTORS

JOHN W. KIRK,

PHILIP R. DOLD,
BENJAMIN A. GIPPLE,

HOWARD L. WRIGHT,
FRANK A. ALGER,

ALBERT E. FRANTZ,
CHARLES H. DOLD.

CLARENCE L. EGBERT,

TITUS B. YAGER,

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
Stocks and bonds, viz.:				
Public securities.....	\$24,990	\$37,886	\$37,250	\$57,015.
Private securities.....	12,770	12,769	12,770	12,770
Mortgages owned.....	27,650	32,550	32,050	33,950
Loans and discounts secured by other collateral.....	24,150	23,950	26,190	27,040
Loans, discounts and bills purchased not secured by collateral.....	61,043	64,590	60,884	60,786
Overdrafts.....	1	1,034	1,560	50
Due from trust companies, banks and bankers.....	42,792	23,229	34,263	56,834
Specie.....	1,630	4,319	4,308	6,780
Other currency authorized by the laws of the United States.....	5,000	5,000	5,000	7,000
Cash items.....	38	54	76	173
Assets not included in any of the above heads.....	4,174	5,534	5,804	5,144
Add for cents.....	3	4	2	3
Total resources.....	\$204,241	\$210,919	\$220,157	\$267,545
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	8,480	9,297	10,004	10,596
Preferred deposits, viz.: Deposits otherwise preferred.....	.....	16,593	13,140	37,386
Due depositors, not preferred.....	169,857	157,548	170,420	192,799
Other liabilities.....	903	2,480	1,593	1,763
Add for cents.....	1	1	.....	1
Total liabilities.....	\$204,241	\$210,919	\$220,157	\$267,545

QUARTERLY STATEMENTS

106

JAMES G. CUTLER, *President.*

ALLIANCE BANK — ROCHESTER
[183 East Main street; organized 1893]

FRANK S. THOMAS, *Cashier.*

JAMES G. CUTLER,
FRANK S. NOBLE,

WALTER S. HUBBELL,
J. HUNGERFORD SMITH,

HENRY A. STRONG,
JOSEPH T. ALLING,
ANDREW J. TOWNSON,

DIRECTORS

ALBERT E. EASTWOOD,
GEORGE W. TODD,

THOMAS E. LANNIN, GEORGE W. ROBESON,
F. HARPER SIBLEY, HERBERT J. WINN,

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
Stocks and bonds, viz.: Public securities.....	\$205,967	\$370,879	\$93,495	\$1,417,917
Private securities.....	800,894	760,474	744,694	724,858
Real estate owned.....	200,000	200,000	200,000	200,000
Mortgages owned.....	1,200	1,000	2,500	2,425
Loans and discounts secured by bond and mort., deed or other real est. coll.	50,417	49,203	47,584	43,687
Loans and discounts secured by other collateral.....	4,743,909	4,722,120	4,883,885	6,480,627
Loans, discounts and bills purchased not secured by collateral.....	3,527,463	3,686,480	3,991,157	3,854,780
Overdrafts.....	733	2,045	2,114	5,157
Due from trust companies, banks and bankers.....	2,406,960	3,387,184	1,616,285	979,344
Specie.....	170,708	82,210	112,609	106,031
Other currency authorized by the laws of the United States.....	351,040	401,200	454,609	228,817
Cash items.....	77,342	79,398	85,924	173,477
Due from the Federal Reserve Bank of New York less offsets.....			624,376	1,511,830
Customers' liability on acceptances (per contra, see liabilities).....	50,000	50,000	50,000	50,000
Assets not included in any of the above heads.....	35,556	36,949	37,761	75,778
Add for cents.....	4	4	5	4
Total resources.....	\$12,622,193	\$13,829,146	\$12,946,998	\$15,854,732
LIABILITIES				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits.....	664,211	666,535	698,777	692,446
Preferred deposits, viz.: Deposits by the State of New York.....		50,000	40,000	40,000
Other deposits secured by pledge of assets.....			550,000	3,146,650
Deposits otherwise preferred.....				632,905
Due depositors, not preferred.....	10,832,820	11,130,367	10,246,752	9,657,142
Due to trust companies, banks and bankers.....	276,102	200,731	273,642	296,075
Bills payable.....	705,000	1,185,000	485,000	700,000
Ac'pt's of drafts pay'bl at a future date or author'zd by com'rl let. of cred.....	50,000	50,000	50,000	50,000
Other liabilities.....	94,059	46,512	102,826	139,513
Add for cents.....	1	1	1	1
Total liabilities.....	\$12,622,193	\$13,829,146	\$12,946,998	\$15,854,732

ANDOVER STATE BANK — ANDOVER

A. C. FRISBEY, *President.*

[38 South Main street; organized 1894]

J. M. BRUNDAGE, *Cashier*

DIRECTORS
 J. M. BRUNDAGE, FRANK S. CLARK, CRAYTON L. EARLEY, J. C. GREEN, HENRY HORAN, W. F. O'CONNELL.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 29, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stocks and bonds, viz.:				
Public securities	\$14,950	\$15,625	\$35,600	\$39,394
Private securities	69,643	75,514	74,980	84,610
Real estate owned	2,500	2,500	2,500	2,500
Mortgages owned	25,520	28,220	27,470	27,740
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	14,801	13,934	13,882	11,435
Loans and discounts secured by other collateral	47,969	25,380	22,279	18,237
Loans, discounts and bills purchased not secured by collateral	38,713	51,237	39,184	37,696
Overdrafts	237	23	81	82
Due from trust companies, banks and bankers	30,961	32,389	24,541	42,610
Specie	4,294	5,241	4,918	5,046
Other currency authorized by the laws of the United States	3,303	2,660	4,980	4,241
Cash items	290	244	341	229
Assets not included in any of the above heads	1,529	1,173	1,621	1,884
Add for cents	4	3	4	4
Total resources	\$254,714	\$254,143	\$252,381	\$275,708
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	25,026	24,910	25,809	25,937
Due depositors, not preferred	184,703	183,870	195,996	207,672
Bills payable		5,000		
Rediscounts	11,900	7,100		
Other liabilities	8,085	8,262	5,575	17,097
Add for cents		1	1	2
Total liabilities	\$254,714	\$254,143	\$252,381	\$275,708

QUARTERLY STATEMENTS

ARKPORT STATE BANK — ARKPORT

JOHN D. TAYLOR, *President.*

[Organized 1916]

H. C. KELLER, *Cashier*

DIRECTORS

JOHN D. TAYLOR,
L. M. KARR,
FRANK HURLBUT,GEORGE TAYLOR,
HOMER UPSON,
HENRY M. HURLBUT,HENRY ERLICH,
JAMES N. FLINT,
CHAS. F. BENNING,OLIVER D. EISENHART,
JAMES OTALING,
W. M. HURLBUT,L. H. BURDICK,
A. W. LATIMER,
F. H. EMERY,ELMER E. FERRY,
C. E. HUNT,
MELVIN COOK.

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
Stocks and bonds, viz.: Public securities.....	\$54,922	\$30,673	\$50,772	\$74,022
Real estate owned.....	8,000	8,000	8,000	10,000
Mortgages owned.....	1,600	1,750	750	750
Loans, discounts and bills purchased not secured by collateral.....	26,146	55,572	38,850	37,919
Overdrafts.....				22
Due from trust companies, banks and bankers.....	41,852	38,223	31,365	40,736
Specie.....	135	869	515	207
Other currency authorized by the laws of the United States.....	3,423	1,298	4,516	1,940
Cash items.....	244	248	367	108
Assets not included in any of the above heads.....	2,000	2,000	2,000	.....
Add for cents.....	2	2	2	2
Total resources.....	\$138,324	\$138,635	\$137,137	\$165,706
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	4,050	5,226	5,548	6,085
Due depositors, not preferred.....	109,273	106,217	106,588	134,621
Due to trust companies, banks and bankers.....		2,191	.....	.....
Add for cents.....	1	1	1	.....
Total liabilities.....	\$138,324	\$138,635	\$137,137	\$165,706

BALDWIN'S BANK OF PENN YAN — PENN YAN

A. FLAG ROBSON, *President.*

[127 Main street; organized 1881]

LARS P. NIELSON, *Cashier.*

E. R. BORDWELL,

F. M. COLLIN,

DIRECTORS

W. N. WISE,

A. FLAG ROBSON.

QUARTERLY STATEMENTS

109

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
Stocks and bonds, viz.:				
Public securities	\$433,878	\$503,662	\$316,096	\$369,012
Private securities	154,786	165,315	168,990	185,683
Real estate owned	18,585	18,585	18,585	18,535
Mortgages owned	175,797	184,997	185,902	182,537
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	22,258	22,483	20,350	20,150
Loans and discounts secured by other collateral	33,721	19,315	25,331	20,934
Loans, discounts and bills purchased not secured by collateral	236,376	274,511	296,589	265,410
Overdrafts	524	296	292	1,117
Due from trust companies, banks and bankers	162,558	103,373	98,995	222,636
Specie	12,115	12,358	14,318	10,875
Other currency authorized by the laws of the United States	23,298	27,471	22,058	16,090
Cash items	1,358	3,368	6,007	10,867
Assets not included in any of the above heads	9,167	9,743	9,214	9,377
Add for cents	6	5	6	7
Total resources	\$1,284,427	\$1,345,482	\$1,182,733	\$1,333,280
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	160,572	164,168	167,776	170,119
Preferred deposits, viz.:				
Deposits by the State of New York	45,000	40,000	40,000	40,000
Other deposits secured by pledge of assets	85,224	38,523	15,717	37,630
Due depositors, not preferred	879,988	825,049	898,840	1,025,534
Due to trust companies, banks and bankers		190		496
Other liabilities	63,642	227,550	10,400	9,500
Add for cents	1	2		1
Total liabilities	\$1,284,427	\$1,345,482	\$1,182,733	\$1,333,280

THE BALDWINSVILLE STATE BANK — BALDWINSVILLE

OTIS M. BIGELOW, *President.*

[Oswego street; organized 1875]

E. H. MARVIN, *Cashier.*

OTIS M. BIGELOW,

GEORGE HAWLEY,

J. E. CONNELL,

DIRECTORS

J. CARL CONNELL,

E. G. HEATON,

E. H. MARVIN,

JOHN T. SKINNER.

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
Stocks and bonds, viz.:				
Public securities	\$21,000	\$1,000	\$1,000	\$1,000
Private securities.....	55,069	80,969	81,969	83,219
Real estate owned.....	6,095	6,095	6,095	6,095
Mortgages owned.....	137,908	131,403	132,956	130,776
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	13,948	13,948	13,948	13,948
Loans and discounts secured by other collateral.....	29,141	29,041	29,041	47,161
Loans, discounts and bills purchased not secured by collateral.....	394,720	431,382	431,808	423,672
Overdrafts.....	230	406	966	97
Due from trust companies, banks and bankers.....	96,647	54,093	32,407	61,482
Specie.....	530	1,069	539	1,282
Other currency authorized by the laws of the United States.....	21,784	44,610	31,691	36,867
Cash items.....	876	765	990	2,260
Assets not included in any of the above heads.....	31,780	20,155	42,680	36,580
Add for cents.....	3	3	2	3
Total resources	\$809,731	\$814,939	\$806,092	\$844,442
LIABILITIES				
Capital.....	\$60,000	\$60,000	\$60,000	\$60,000
Surplus, including all undivided profits.....	54,497	55,993	57,381	56,616
Due depositors, not preferred.....	687,777	682,428	642,797	624,625
Due to trust companies, banks and kankers	1,682	4,124	6,140	610
Bills payable.....			20,000	75,000
Other liabilities.....	5,774	12,393	19,772	27,590
Add for cents.....	1	1	2	1
Total liabilities	\$809,731	\$814,939	\$806,092	\$844,442

THE BANK OF AMERICA — NEW YORK CITY

WM. H. PERKINS, *President.*

[44-46 Wall street; organized 1852]

WALTER M. BENNETT, *Cashier.*

DIRECTORS

WALTER M. BENNETT,
JAMES N. WALLACE,

AUGUSTUS D. JUILLIARD,
WM. R. PETERS,

WM. H. PERKINS,
JAMES N. JARVIE,

CORNELIUS N. BLISS, JR.,
DALLAS B. PRATT.

RESOURCES	Statement of condition March 14, 1 18	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stocks and bonds, viz.: Public securities.....	\$2,550,187	\$1,479,788	\$2,507,152	\$643,280
Private securities.....	2,927,451	3,038,102	2,983,051	2,860,856
Real estate owned.....	900,000	900,000	900,000	900,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	7,500	7,500	5,000	5,000
Loans and discounts secured by other collateral.....	14,477,790	15,599,222	12,229,069	14,386,928
Loans, discounts and bills purchased not secured by collateral.....	10,907,925	11,232,240	9,786,548	11,557,596
Overdrafts.....	15,609	885	24	4,919
Due from trust companies, banks and bankers.....	1,266,844	1,041,885	1,525,247	1,357,354
Specie.....	846,503	717,395	604,709	613,607
Other currency authorized by the laws of the United States.....	564,385	577,946	559,923	508,684
Cash items.....	10,820,508	14,322,704	16,095,050	16,545,797
Due from the Federal Reserve Bank of New York less offsets.....	3,008,358	4,474,879	2,598,760	3,626,428
Customers' liability on acceptances (per contra, see liabilities).....	150,000	150,000	.....	.....
Assets not included in any of the above heads.....	58,400	83,300	78,700	39,500
Add for cents.....	5	3	3	4
Total resources.....	\$48,501,465	\$53,625,849	\$49,873,236	\$53,049,953
LIABILITIES				
Capital.....	\$1,500,000	\$1,500,000	\$1,500,000	-\$1,500,000
Surplus, including all undivided profits.....	6,530,660	6,744,220	6,762,802	6,859,651
Preferred deposits, viz.: Due New York State savings banks.....	4,011,772	3,963,639	3,520,862	3,406,770
Other deposits secured by pledge of assets.....	2,120,000	3,077,288	750,000	2,817,365
Due depositors, not preferred.....	27,804,872	31,327,734	32,003,962	32,607,041
Due to trust companies, banks and bankers.....	6,226,771	6,690,239	5,170,975	5,706,833
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	150,000	150,000	.....	.....
Other liabilities.....	157,387	172,726	164,633	152,290
Add for cents.....	3	3	2	3
Total liabilities.....	\$48,501,465	\$53,625,849	\$49,873,236	\$53,049,953

QUARTERLY STATEMENTS

BANK OF AMITYVILLE — AMITYVILLE

SOLOMON KETCHAM, *President.*

[Broadway; organized 1891]

CHARLES O. IRELAND, *Cashier.*

SOLOMON KETCHAM,
MILFORD H. KETCHAM,

SAMUEL P. HILDRETH,
ABNER B. INGLEE,

DIRECTORS
ELMER W. DAVIS,
CHARLES O. IRELAND,
ORVILLE J. WISLEY.

GILBERT P. WILLIAMS,
MILLARD F. GRIFFITHS,

FREDERICK B. POWELL,
CHARLES S. WILMARTH,

112

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

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
Stocks and bonds, viz.:				
Public securities.....	\$71,815	\$89,873	\$81,910	\$77,010
Private securities.....	104,976	100,026	98,514	98,514
Real estate owned.....	32,123	34,242	33,950	31,692
Mortgages owned.....	57,275	56,025	55,875	54,875
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	9,571	12,156	5,695	10,132
Loans and discounts secured by other collateral.....	67,339	62,580	48,044	117,965
Loans, discounts and bills purchased not secured by collateral.....	167,712	140,114	185,269	126,304
Overdrafts.....	163	235	217	495
Due from trust companies, banks and bankers.....	23,778	38,194	47,501	25,117
Specie.....	3,130	2,159	2,430	2,361
Other currency authorized by the laws of the United States.....	16,156	16,320	12,595	14,361
Cash items.....	113	64	315	398
Due from the Federal Reserve Bank of New York less offsets.....			37,150	37,489
Assets not included in any of the above heads.....	10,000	10,553	10,800	11,200
Add for cents.....	5	5	5	4
Total resources.....	\$564,156	\$562,546	\$619,770	\$607,917
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	67,048	68,236	69,124	70,482
Preferred deposits, viz.:				
Deposits by the State of New York.....	15,000	15,000	15,000	15,000
Other deposits secured by pledge of assets.....	17,519	1,492	21,343	1,343
Due depositors, not preferred.....	437,588	448,693	485,677	474,891
Due to trust companies, banks and bankers.....				20,000
Other liabilities.....	2,000	4,125	3,625	1,200
Add for cents.....	1		1	1
Total liabilities.....	\$564,156	\$562,546	\$619,770	\$607,917

BANK OF ANGELICA — ANGELICA

A. H. HOOKER, *President.*

[Main street; organized 1890]

J. H. ROOK, *Cashier.*

DIRECTORS

A. H. HOOKER,

D. D. DICKSON,

C. C. OSGOOD,

JOHN S. ROCKWELL,

J. H. ROOK,

S. R. HOOKER.

QUARTERLY STATEMENTS

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
Stocks and bonds, viz.:				
Public securities.....	\$13,450	\$20,230	\$25,250	\$26,050
Private securities.....	20,559	20,579	20,509	20,509
Real estate owned.....	8,000	8,000	7,700	7,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	15,789	16,879	16,486	15,761
Loans and discounts secured by other collateral.....	37,623	35,421	33,627	32,327
Loans, discounts and bills purchased not secured by collateral.....	103,179	102,468	94,084	92,065
Overdrafts.....	1,198	671	1,420	1,124
Due from trust companies, banks and bankers.....	62,857	51,621	57,763	31,285
Specie.....	7,697	6,492	5,580	5,387
Other currency authorized by the laws of the United States.....	1,835	1,736	8,247	9,296
Cash items.....	451	472	296	423
Assets not included in any of the above heads.....	750	675	730	750
Add for cents.....	4	4	6	5
Total resources.....	\$273,392	\$265,248	\$271,698	\$242,682
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	30,590	29,665	30,714	30,693
Due depositors, not preferred.....	217,038	209,913	215,291	186,318
Other liabilities.....	763	670	691	670
Add for cents.....	1	.....	2	1
Total liabilities.....	\$273,392	\$265,248	\$271,698	\$242,682

BANK OF ANGOLA — ANGOLA

W. W. CHAMBERLAIN, *President.*

[Commercial street; organized 1906]

GEO. L. PECK, *Cashier.*

DIRECTORS

W. W. CHAMBERLAIN, B. I. HARTSHORN,
JULIUS M. SCHWERT,ALLEN J. BUNDY,
JOHN C. GLAS,

E. L. BENJAMIN,

B. E. SMITH,
HENRY P. BURGARD.

GEO. A. BRITTING,

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
Stocks and bonds, viz.: Public securities	\$40,189	\$41,439	\$51,023	\$41,073
Real estate owned	4,000	4,000	4,000	4,000
Mortgages owned	6,278	6,228	6,228	6,228
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	39,530	43,881	42,430	41,157
Loans and discounts secured by other collateral	79,265	74,866	92,713	85,507
Loans, discounts and bills purchased not secured by collateral	151,811	192,343	161,650	156,989
Overdrafts	185	810	101	269
Due from trust companies, banks and bankers	59,122	26,481	57,311	82,550
Specie	2,507	4,520	4,919	3,935
Other currency authorized by the laws of the United States	15,115	12,566	15,010	8,532
Cash items	238	616	128	186
Assets not included in any of the above heads	980	1,080	1,200	40,600
Add for cents	3	3	4	2
Total resources	\$399,223	\$408,833	\$436,717	\$471,028
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	43,079	40,095	44,914	45,275
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	28,966	2,600	22,391	22,388
Due depositors, not preferred	282,086	276,190	324,332	309,264
Due to trust companies, banks and bankers		3,967		10,000
Other liabilities	2,091	42,979	2,080	41,100
Add for cents	1	2		1
Total liabilities	\$399,223	\$408,833	\$436,717	\$471,028

BANK OF ANTWERP — ANTWERP

WILLARD S. AUGSBURY, *President.*

[Main street; organized 1910]

R. W. OAKES, *Cashier.*

DIRECTORS

WILLARD S. AUGSBURY,

FRANK J. BAUMERT,
CHAS. E. MARSH,

GEORGE E. BAILEY,

ALEXANDER COPLEY,

GAYLORD W. HALL,
CHAS. H. WILLARD.

ELBERT C. HUNT,

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
Stocks and bonds, viz.:				
Public securities.....	\$75,244	\$33,994	\$55,410	\$55,410
Private securities.....	120,120	120,120	130,369	134,068
Real estate owned.....	9,900	9,900	9,900	9,900
Mortgages owned.....	18,400	24,650	24,650	24,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	12,700	11,800	11,800	12,800
Loans and discounts secured by other collateral.....	46,338	23,000	30,284	32,650
Loans, discounts and bills purchased not secured by collateral.....	108,279	129,807	130,901	136,226
Overdrafts.....	353	1,535	521	464
Due from trust companies, banks and bankers.....	37,722	57,055	64,187	42,937
Specie.....	1,477	1,051	878	1,522
Other currency authorized by the laws of the United States.....	8,199	14,616	10,420	13,886
Cash items.....	158	3	12	46
Assets not included in any of the above heads.....	2,700	2,700	2,992	78,886
Add for cents.....	2	3	4	5
Total resources.....	\$441,592	\$430,234	\$472,328	\$543,700
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	35,662	37,615	40,435	41,137
Preferred deposits, viz.: Deposits by the State of New York.....	.....	.....	10,000	10,000
Due depositors, not preferred.....	378,888	359,945	370,162	362,816
Due to trust companies, banks and bankers.....	1,040	5,533	730	.....
Bills payable.....	.....	.....	25,000	25,000
Other liabilities.....	1,000	2,140	1,000	79,746
Add for cents.....	2	1	1	1
Total liabilities.....	\$441,592	\$430,234	\$472,328	\$543,700

QUARTERLY STATEMENTS

THE BANK OF ATTICA — ATTICA

C. B. BENEDICT, *President.*

[Main and Market streets; organized 1890]

R. E. SLACK, *Cashier.*

DIRECTORS
C. B. BENEDICT, C. J. DANLEY, W. E. HOPKINS, ARTHUR L. YOUNG, JOHN M. BRYSON.

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
Stocks and bonds, viz.:				
Public securities.....	\$49,960	\$70,684	\$78,350	\$116,450
Private securities.....	111,855	110,031	109,931	112,881
Real estate owned.....	19,000	19,000	19,000	19,000
Mortgages owned.....	19,389	19,289	19,239	19,189
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	18,950	20,558	21,603	22,387
Loans and discounts secured by other collateral.....	22,736	17,648	22,299	20,768
Loans, discounts and bills purchased not secured by collateral.....	237,394	272,591	236,550	245,111
Overdrafts.....	217	378	671	368
Due from trust companies, banks and bankers.....	67,042	28,405	46,248	57,396
Specie.....	3,687	2,751	3,472	2,834
Other currency authorized by the laws of the United States.....	12,197	8,346	11,687	9,954
Cash items.....	1,303	3,352	2,299	1,033
Assets not included in any of the above heads.....	8,200	5,000	5,000	4,500
Add for cents.....	3	3	4	4
Total resources.....	\$571,933	\$578,036	\$576,403	\$631,875
LIABILITIES				
Capital.....	\$40,000	\$40,000	\$40,000	\$40,000
Surplus, including all undivided profits.....	26,359	26,785	29,099	29,184
Due depositors, not preferred.....	502,973	507,301	506,004	559,591
Other liabilities.....	2,600	3,950	1,300	3,100
Add for cents.....	1	.....	.....	.....
Total liabilities.....	\$571,933	\$578,036	\$576,403	\$631,875

BANK OF AUSABLE FORKS, N. Y. — AUSABLE FORKS

E. W. FEATHERSTON, *President.*

[Main street: organized 1910]

V. K. MOORE, *Cashier.*

DIRECTORS

E. W. FEATHERSTON, S. G. PRIME,
G. H. SMITH,

W. A. MCKENZIE,
V. K. MOORE,

O. E. GARSO,
E. W. PARKER,

R. L. TRUMBULL,
R. T. MACE.

L. F. ROBERT,

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
Stocks and bonds, viz.:				
Public securities.....	\$8,000	\$8,000	\$8,000	\$8,000
Private securities.....	167,646	171,935	176,296	203,491
Mortgages owned.....	33,147	30,837	29,987	35,512
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	5,787	7,400	8,800	7,400
Loans and discounts secured by other collateral.....	70,155	66,885	69,024	62,181
Loans, discounts and bills purchased not secured by collateral.....	281,014	279,721	210,011	238,108
Overdrafts.....	417	502	35	343
Due from trust companies, banks and bankers.....	44,810	33,588	86,997	36,535
Specie.....	1,479	1,403	1,804	2,106
Other currency authorized by the laws of the United States.....	22,416	24,110	30,300	37,000
Assets not included in any of the above heads.....	5,700	5,625	6,050	6,000
Add for cents.....	3	2	2	3
Total resources.....	\$640,574	\$630,008	\$627,306	\$636,679
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	40,197	40,577	40,625	42,414
Preferred deposits, viz.:				
Deposits by the State of New York.....	25,000	23,000	23,000	23,000
Other deposits secured by pledge of assets.....	3,647	3,469	3,057	3,057
Due depositors, not preferred.....	516,422	469,038	505,075	493,294
Bills payable.....		40,000		20,000
Other liabilities.....	5,307	3,923	5,548	4,912
Add for cents.....	1	1	1	2
Total liabilities.....	\$640,574	\$630,008	\$627,306	\$636,679

QUARTERLY STATEMENTS

117

BANK OF AVOCA — AVOCA

[60 Main street; organized 1901]

GEORGE C. SILSBEE, *President.*

WARREN H. LEE, *Cashier.*

DIRECTORS

F. E. JOHNSON,

D. F. RUNDELL,
F. L. ARNOLD,

H. WILMOT SMITH,
A. F. LEE,

H. T. BAIRD,

S. M. ALMY,
WARREN H. LEE.

GEO. C. SILSBEE.

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
Stocks and bonds, viz.:				
Public securities.....	\$97,795	\$148,072	\$113,524	\$211,391
Private securities.....	75,728	80,578	80,667	82,595
Real estate owned.....	2,000	2,000	2,000	2,000
Mortgages owned.....	13,758	13,190	12,966	12,866
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	2,950	2,875	2,875	2,875
Loans and discounts secured by other collateral.....	42,459	20,875	26,000	26,486
Loans, discounts and bills purchased not secured by collateral.....	131,594	144,191	148,018	103,599
Overdrafts.....	349	309	38	252
Due from trust companies, banks and bankers.....	115,426	76,613	65,597	142,317
Specie.....	312	597	772	1,317
Other currency authorized by the laws of the United States.....	8,010	8,503	5,988	8,507
Cash items.....		114		180
Assets not included in any of the above heads.....	2,500	2,500	3,193	2,739
Add for cents.....	2	3	3	5
Total resources.....	\$492,883	\$500,420	\$461,641	\$597,129
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	42,094	46,147	45,549	47,878
Preferred deposits, viz.:				
Other deposits secured by pledge of assets.....	41,120	39,251	34,577	34,273
Deposits otherwise preferred.....				50,050
Due depositors, not preferred.....	376,168	381,522	348,014	431,427
Other liabilities.....	8,500	8,500	8,500	8,500
Add for cents.....	1		1	1
Total liabilities.....	\$492,883	\$500,420	\$461,641	\$597,129

BANK OF BABYLON — BABYLON

JOHN CLINTON ROBBINS, *President.*

[Deer Park avenue; organized 1913]

EMSLIE J. HEARTT, *Cashier.*

DIRECTORS

JOHN H. ARINK,

JAMES BARBER,
WILLIAM E. MAGEE,

HENRY S. BLACHLY,
JOHN CLINTON ROBBINS,

JAMES W. EATON,
THOMAS F. TIERNEY.

WILLIAM GEIGER,

ALBERT D. HAFF,

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
Stocks and bonds, viz.:				
Public securities.....	\$51,391	\$45,691	\$85,682	\$82,612
Private securities.....	86,848	91,569	90,069	90,069
Mortgages owned.....	13,450	13,450	13,450	10,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	2,167	2,167	2,147	2,127
Loans and discounts secured by other collateral.....	9,310	10,077	7,905	11,463
Loans, discounts and bills purchased not secured by collateral.....	48,051	42,834	41,502	47,474
Overdrafts.....	184	782	249	255
Due from trust companies, banks and bankers.....	40,319	40,645	51,402	28,708
Specie.....	5,977	2,958	2,811	4,102
Other currency authorized by the laws of the United States.....	8,663	12,723	16,200	17,651
Cash items.....	279	457	526	687
Assets not included in any of the above heads.....	4,258	4,516	4,413	4,939
Add for cents.....	5	3	4	2
Total resources.....	\$270,902	\$267,872	\$316,360	\$300,789
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	15,114	16,082	16,275	16,776
Due depositors, not preferred.....	205,113	201,065	249,434	233,163
Other liabilities.....	675	725	650	850
Add for cents.....			1	
Total liabilities.....	\$270,902	\$267,872	\$316,360	\$300,789

QUARTERLY STATEMENTS

119

BANK OF BATAVIA — BATAVIA

HOLDEN T. MILLER, *President.*

[69 Main street: organized 1876]

HERBERT T. BOOTH, *Cashier.*

HOLDEN T. MILLER,

ARTHUR G. HOUGH,

NEWELL K. CONE,

DANIEL W. TOMLINSON,

HEBERT T. BOOTH.

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
Stocks and bonds, viz.:				
Public securities.....	\$149,670	\$158,403	\$76,642	\$49,762
Private securities.....	34,500	73,000	73,000	73,000
Real estate owned.....	60,840	50,840	55,340	55,340
Mortgages owned.....	106,399	120,629	114,386	114,356
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	315,416	320,650	345,970	344,340
Loans and discounts secured by other collateral.....	388,104	385,738	411,705	410,912
Loans, discounts and bills purchased not secured by collateral.....	1,197,911	1,159,515	1,193,298	1,185,248
Overdrafts.....	6,122	4,069	3,706	4,183
Due from trust companies, banks and bankers.....	323,343	138,447	220,178	227,863
Specie.....	10,458	10,563	6,195	7,345
Other currency authorized by the laws of the United States.....	89,653	97,439	99,029	81,924
Cash items.....	6,331	7,963	11,933	13,181
Assets not included in any of the above heads.....	14,500	13,500	12,750	13,550
Add for cents.....	2	3	4	3
Total resources.....	\$2,703,249	\$2,540,759	\$2,624,136	\$2,581,007
LIABILITIES				
Capital.....	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits.....	204,392	195,963	192,421	197,118
Preferred deposits, viz.:				
Deposits by the State of New York.....	81,242	65,000	60,000	60,000
Other deposits secured by pledge of assets.....		10,681	12,920	8,440
Due depositors, not preferred.....	2,240,528	2,091,797	2,139,741	2,142,734
Due to trust companies, banks and bankers.....	4,952	4,952	16,425	220
Bills payable.....			30,000	
Other liabilities.....	22,132	22,365	22,628	22,492
Add for cents.....	3	1	1	3
Total liabilities.....	\$2,703,249	\$2,540,759	\$2,624,136	\$2,581,007

BANK OF BELFAST — BELFAST

N. C. SAUNDERS, *President.*

[Main street: organized 1914]

W. B. MANLEY, *Cashier.*

N. C. SAUNDERS,

J. H. MEINEKA,
J. EATON KINNEY,

J. S. SMITH,
R. P. ROSS,

DIRECTORS

W. J. FOX,

A. E. PERRY,

PETER B. LOFTUS,
W. B. MANLEY.

QUARTERLY STATEMENTS

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
Stocks and bonds, viz.:				
Public securities.....	\$68,856	\$76,717	\$77,565	\$73,516
Private securities.....	78,409	77,946	77,466	76,466
Real estate owned.....	9,100	9,100	9,100	9,100
Mortgages owned.....	18,938	19,538	19,338	18,588
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	7,069	7,275	5,577	5,050
Loans and discounts secured by other collateral.....	27,848	24,866	29,178	43,272
Loans, discounts and bills purchased not secured by collateral.....	101,507	100,948	102,938	87,041
Overdrafts.....	153	212	155	8
Due from trust companies, banks and bankers.....	76,458	74,479	82,900	100,687
Specie.....	7,044	7,036	6,793	7,187
Other currency authorized by the laws of the United States.....	14,387	12,338	13,839	11,337
Cash items.....	102	136	1	524
Assets not included in any of the above heads.....	4,000	4,000	4,000	4,000
Add for cents.....	3	3	4	3
Total resources.....	\$413,874	\$414,594	\$428,904	\$436,779
LIABILITIES				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	48,979	45,702	47,674	45,529
Preferred deposits, viz.: Deposits by the State of New York.....	20,000	20,000	20,000	20,000
Due depositors, not preferred.....	309,195	312,012	325,251	328,050
Due to trust companies, banks and bankers.....	.....	1,178	278	7,499
Other liabilities.....	5,700	5,700	5,700	5,700
Add for cents.....	.....	2	1	1
Total liabilities.....	\$413,874	\$414,594	\$428,904	\$436,779

121

THE BANK OF BUFFALO — BUFFALO

ELLIOTT C. McDOUGAL, *President.*

[343-345 Main street; organized 1873]

JOHN L. DANIELS, *Cashier.*

DIRECTORS

EDWARD H. BUTLER, RALPH CROY,
ELLIOTT C. McDOUGAL,JOHN L. DANIELS,
ROBERT K. ROOT,GEORGE J. HAGER,
CARLTON M. SMITH,

GEORGE J. HOWARD,

CHARLES KENNEDY,
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
	Stocks and bonds, viz.: Public securities.....	\$2,930,753	\$2,676,950	\$3,677,149	$3,304,720
Private securities.....	6,189,966	6,003,097	5,980,715	5,921,351
Real estate owned.....	1,161,638	1,179,863	1,183,902	1,183,902
Loans and discounts secured by bond and mtg., deed or other real estate coll	240,053	261,147	256,968	165,880
Loans and discounts secured by other collateral.....	5,445,028	4,417,683	5,321,573	5,223,814
Loans, discounts and bills purchased not secured by collateral.....	7,797,957	7,423,078	8,114,709	7,591,642
Overdrafts.....	68	905	537	1,121
Due from trust companies, banks and bankers.....	5,279,873	6,097,666	4,824,762	4,039,590
Specie.....	670,891	501,240	529,466	513,040
Other currency authorized by the laws of the United States.....	623,061	838,892	896,398	593,601
Cash items.....	247,199	257,121	289,448	301,345
Due from the Federal Reserve Bank of New York less offsets.....	20,000	10,000	.....	.....
Customers' liability on acceptances (per contra, see liabilities).....	200,000	.....	.....	750,000
Assets not included in any of the above heads.....	149,665	154,741	131,761	105,316
Add for cents.....	8	4	5	6
Total resources.....	\$30,956,160	\$29,822,387	\$31,207,393	\$29,695,328
LIABILITIES				
Capital.....	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits.....	1,489,500	1,490,061	1,436,556	1,423,534
Preferred deposits, viz.:				
Due New York State savings banks.....	2,014,834	1,833,039	1,694,903	1,521,444
Due New York State savings and loan ass'ns, credit unions and land bank.	105,248	125,568	52,782	74,071
Deposits by the State of New York.....	740,000	584,000	385,000	385,000
Deposits by the Superintendent of Banks of the State of New York.....	50,438	50,438	70,438	70,438
Due depositors, not preferred.....	16,288,720	14,499,708	16,327,706	13,479,261
Due to trust companies, banks and bankers.....	6,300,192	7,961,529	6,547,369	5,927,950
Bills payable.....	2,000,000	1,500,000	2,000,000	2,000,000
Rediscounts.....	.....	.....	927,950	2,355,113
Ac't'ces of drafts p'y'ble at a future date or auth'd by com'l letters of credit	200,000	.....	.....	750,000
Other liabilities.....	767,224	778,040	764,685	708,514
Add for cents.....	4	4	4	3
Total liabilities.....	\$30,956,160	\$29,822,387	\$31,207,393	\$29,695,328

THE BANK OF CASTILE — CASTILE

CHAS. A. VAN ARSDALE, *President.*

[Organized 1917]

J. HARRY VAN ARSDALE, *Cashier.*

DIRECTORS

W. B. BARTLETT,
LUCY S. PIERCE,

H. A. BEARDSLEY,
CLARA D. VAN ARSDALE,

E. F. DAVANEY,

ROBERT HOLMES,
CHAS. A. VAN ARSDALE,

H. W. KELLOGG,

W. W. METCALF,
J. HARRY VAN ARSDALE.

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
Stocks and bonds, viz.: Public securities	\$54,290	\$21,007	\$57,882	\$77,749
Real estate owned	1,883	7,227	9,677	9,677
Mortgages owned	118,441	127,375	145,643	129,543
Loans, discounts and bills purchased not secured by collateral	211,856	215,794	201,097	214,142
Overdrafts	341	408	47	248
Due from trust companies, banks and bankers	45,666	60,817	10,132	20,965
Specie	2,539	3,972	4,880	1,887
Other currency authorized by the laws of the United States	7,071	1,267	653	1,437
Cash items	454	8,238	2,038	596
Assets not included in any of the above heads	1,464	36,544	4,659	4,401
Add for cents	5	3	4	4
Total resources	\$444,010	\$475,425	\$434,262	\$460,649
LIABILITIES				
Capital	\$35,000	\$35,000	\$35,000	\$35,000
Surplus, including all undivided profits	7,273	10,333	8,822	11,124
Due depositors, not preferred	398,093	414,950	338,941	381,594
Bills payable	10,000	10,000	10,000	10,000
Rediscounts	48,500	48,500	48,500	31,500
Other liabilities	3,643	5,141	2,998	1,430
Add for cents	1	1	1	1
Total liabilities	\$444,010	\$475,425	\$434,262	\$460,649

QUARTERLY STATEMENTS

BANK OF CATTARAUGUS — CATTARAUGUS
 [Main street; organized 1892]

H. C. RICH, *President.*

F. E. JOHNSON, *Cashier.*

D. F. RUNDALL,

WARREN H. LEE,

HERBERT C. RICH,
G. CLAUDE CAREY,

DIRECTORS

J. J. MCCARTHY,

F. E. JOHNSON,
J. W. WATSON.

G. A. MATTESON,

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
Stocks and bonds, viz.:				
Public securities	\$341,292	\$352,414	\$457,539	\$463,784
Private securities	74,876	74,876	68,976	68,026
Real estate owned	13,750	13,750	13,650	13,650
Mortgages owned	24,050	25,070	24,450	24,350
Loans and discounts secured by bonds and mtg., deed or other real est. coll.	53,000	53,000	45,000	44,000
Loans and discounts secured by other collateral	105,000	111,000	117,000	146,000
Loans, discounts and bills purchased not secured by collateral	312,944	299,826	309,418	295,424
Overdrafts				87
Due from trust companies, banks and bankers	81,094	80,548	66,298	64,451
Specie	13,218	10,570	12,437	12,943
Other currency authorized by the laws of the United States	40,000	40,000	40,000	44,000
Assets not included in any of the above heads	2,000	3,320	3,550	4,114
Add for cents	2	3	1	2
Total resources	\$1,061,226	\$1,064,377	\$1,158,319	\$1,180,831
LIABILITIES				
Capital	\$33,000	\$33,000	\$33,000	\$33,000
Surplus, including all undivided profits	167,412	163,826	169,772	166,260
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	37,479	32,683	35,433	27,779
Deposits by the State of New York	34,000	30,000	30,000	30,000
Other deposits secured by pledge of assets	28,080	27,718	19,828	94,828
Due depositors, not preferred	736,046	754,029	802,368	774,091
Due to trust companies, banks and bankers	5,280	720	545	859
Bills payable			45,000	30,000
Other liabilities	19,927	22,396	22,370	24,011
Add for cents	2	5	3	3
Total liabilities	\$1,061,226	\$1,064,377	\$1,158,319	\$1,180,831

THE BANK OF CINCINNATUS — CINCINNATUS

B. R. CORNING, *President.*

[Organized 1899]

GEO. A. HASKINS, *Cashier.*

DIRECTORS

B. R. CORNING,

GEO. A. HASKINS,

MAUDE L. CORNING,

MARY C. MINER,

J. BELLE HASKINS.

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
Stocks and bonds, viz.:				
Public securities.....	\$79,162	\$91,279	\$101,802	\$101,228
Private securities.....	112,372	112,684	112,449	112,449
Real estate owned.....	7,500	7,500	7,000	7,000
Mortgages owned.....	56,597	56,097	54,477	53,442
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	10,517	10,225	10,345	10,345
Loans and discounts secured by other collateral.....	9,111	8,838	4,793	10,445
Loans, discounts and bills purchased not secured by collateral.....	177,351	171,200	161,923	157,758
Overdrafts.....	1,055	808	779	728
Due from trust companies, banks and bankers.....	14,547	38,659	29,727	45,835
Specie.....	9,790	5,035	4,674	3,538
Other currency authorized by the laws of the United States.....	2,862	3,434	9,134	8,518
Assets not included in any of the above heads.....	22,941	16,847	22,252	15,524
Add for cents.....	5	4	3	3
Total resources.....	\$503,810	\$522,610	\$519,358	\$526,813
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	64,111	65,994	67,570	69,838
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	13,000	5,146	13,000	22,000
Due depositors, not preferred.....	387,398	380,134	409,768	392,110
Bills payable.....	10,000	40,000	.....	.....
Other liabilities.....	4,300	6,335	4,020	17,865
Add for cents.....	1	1	.....	.....
Total liabilities.....	\$503,810	\$522,610	\$519,358	\$526,813

QUARTERLY STATEMENTS

BANK OF CONEY ISLAND — CONEY ISLAND

WILLIAM J. WARD, *President.*

[Surf avenue; organized 1909]

G. H. MAILEY, *Cashier.*

WILLIAM C. COURTNEY,
FRED W. KISTER,

HARRY M. DE MOTT,
G. H. MAILEY,

CHARLES L. FELTMAN,
PHILIP I. NASH,

DIRECTORS

JAMES M. GRAY,
W. A. NORWOOD,

STEPHEN E. JACKMAN,
LEWIS M. POTTER,

JAMES T. KENT,
WILLIAM J. WARD.

126

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

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
Stocks and bonds, viz.:				
Public securities.....	\$220,300	\$263,255	\$434,740	\$325,800
Private securities.....	528,544	630,435	706,574	716,199
Real estate owned.....	28,553	26,883	26,883	28,553
Mortgages owned.....	7,125	6,500	6,375	6,375
Loans and discounts secured by bond and mtg., deed or other real est. coll.	3,950	3,950	8,570	7,950
Loans and discounts secured by other collateral.....	41,455	153,222	1,139,222	530,556
Loans, discounts and bills purchased not secured by collateral.....	180,780	233,685	90,619	141,461
Overdrafts.....		138	252	107
Due from trust companies, banks and bankers.....	69,733	95,197	119,602	158,225
Specie.....	65,009	57,456	62,125	37,308
Other currency authorized by the laws of the United States.....	37,000	110,000	277,000	137,800
Cash items.....	207	7,532	2,068	5,227
Assets not included in any of the above heads.....	14,705	20,637	22,835	26,587
Add for cents.....	3	4	6	5
Total resources.....	\$1,197,364	\$1,608,894	\$2,896,871	\$2,122,153
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	56,192	55,304	61,721	68,118
Preferred deposits, viz.:				
Due New York State savings banks.....	26,156	11,278	36,487	16,655
Deposits by the State of New York.....	43,000	40,000	37,000	37,000
Other deposits secured by pledge of assets.....	67,437	44,473	103,832	163,432
Due depositors, not preferred.....	790,321	1,335,499	2,541,184	1,717,695
Due to trust companies, banks and bankers.....	2,725	5,914	1,361	
Bills payable.....	95,000			
Other liabilities.....	16,531	16,423	15,283	19,252
Add for cents.....	2	3	3	1
Total liabilities.....	\$1,197,364	\$1,608,894	\$2,896,871	\$2,122,153

BANK OF CORFU — CORFU

CYRUS W. CARRIER, *President.*

[Organized 1908]

ALBERT F. BANGERT, *Cashier.*

DIRECTORS

CYRUS W. CARRIER,

ERNEST T. SUMNER,
LEONARD D. WAGNER,

DALLAS A. SUMNER,
DAVID J. SCOTT,

JEROME SUMNER,
PERRY E. WURST,

MICHAEL DILLON,
ALBERT F. BANGERT.

ORLO W. WRIGHT,

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
Stocks and bonds, viz.:				
Public securities.....	\$54,015	\$24,568	\$66,262	\$36,589
Private securities.....	42,625	42,044	15,151	12,709
Mortgages owned.....	65,712	60,312	50,887	44,640
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	39,873	39,098	40,463	45,304
Loans and discounts secured by other collateral.....	11,364	12,199	12,474	14,074
Loans, discounts and bills purchased not secured by collateral.....	247,014	287,893	281,947	285,377
Overdrafts.....	287	20	133	278
Due from trust companies, banks and bankers.....	91,943	39,478	52,855	72,455
Specie.....	5,247	2,925	3,437	3,003
Other currency authorized by the laws of the United States.....	9,003	11,333	12,176	10,658
Assets not included in any of the above heads.....	3,850	8,954	4,329	14,000
Add for cents.....	3	4	5	4
Total resources.....	\$570,936	\$528,828	\$540,119	\$539,091
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	32,075	30,032	32,965	33,210
Preferred deposits, viz.:				
Deposits by the State of New York.....	16,000	16,000	16,000	16,000
Other deposits secured by pledge of assets.....	16,000	.....	12,000	.....
Due depositors, not preferred.....	478,361	445,507	450,567	433,650
Bills payable.....	.....	.....	.....	20,000
Other liabilities.....	3,500	12,289	3,586	11,230
Add for cents.....	.....	.....	1	1
Total liabilities.....	\$570,936	\$528,828	\$540,119	\$539,091

QUARTERLY STATEMENTS

127

BANK OF CUBA IN NEW YORK — NEW YORK

W. A. MERCHANT, *President.*

[No. 1 Wall street; organized 1916]

LILLIAN G. JONES, *Cashier.*

W. A. MERCHANT,

J. T. MONAHAN,

DIRECTORS
M. H. LEWIS,

HENRY M. EARLE,

PELAYO RIERA.

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
Stocks and bonds, viz.:				
Public securities.....	\$36,985	\$46,065	\$127,445	\$97,236
Private securities.....	59,867	49,485	49,985	49,437
Loans and discounts secured by other collateral.....	465,861	359,187	576,935	495,243
Loans, discounts and bills purchased not secured by collateral.....	294,616	518,082	356,351	411,262
Overdrafts.....		13,015	841	59,125
Due from trust companies, banks and bankers.....	137,472	498,541	206,997	126,964
Specie.....	80,000	80,000	80,000	80,000
Other currency authorized by the laws of the United States.....	15,399	26,953	12,381	29,038
Customers' liability on acceptances (per contra, see liabilities).....	23,596	30,553	31,300	32,800
Assets not included in any of the above heads.....	3,212	3,861	1,024	2,700
Add for cents.....	4	2	4	3
Total resources.....	\$1,117,012	\$1,625,744	\$1,443,263	\$1,383,808
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	74,760	85,762	85,558	96,723
Due depositors, not preferred.....	912,708	1,407,143	1,225,767	1,147,084
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	23,596	30,553	31,300	32,800
Other liabilities.....	5,946	2,285	637	7,200
Add for cents.....	2	1	1	1
Total liabilities.....	\$1,117,012	\$1,625,744	\$1,443,263	\$1,383,808

BANK OF DELEVAN — DELEVAN

R. C. PINGERY, *President.*

[Main street; organized 1913]

C. A. METCALF, *Cashier.*

R. C. PINGERY,

E. S. OYER,
J. O. WALLDORFF,

V. R. LYNDE,
J. F. SPROUL,

DIRECTORS
J. B. HOWE,
C. A. METCALF.

C. S. PERSONS,

E. L. JONES,

CT

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
Stocks and bonds, viz.: Public securities.....	\$36,866	\$33,200	\$38,317	\$38,550
Real estate owned.....	1,000	1,000	1,000	1,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	15,900	15,900	15,000	15,000
Loans and discounts secured by other collateral.....	17,775	17,775	17,775	17,000
Loans, discounts and bills purchased not secured by collateral.....	106,541	127,930	108,431	124,002
Overdrafts.....	1,620	189	215	86
Due from trust companies, banks and bankers.....	15,869	37,232	32,017	31,704
Specie.....	892	897	1,448	1,205
Other currency authorized by the laws of the United States.....	6,586	4,250	6,671	4,950
Cash items.....	357	.....	.....	.....
Assets not included in any of the above heads.....	2,500	5,101	3,535	2,020
Add for cents.....	2	2	3	2
Total resources.....	\$205,908	\$243,476	\$224,412	\$235,519
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	12,917	13,849	12,912	13,864
Preferred deposits, viz.:				
Deposits by the State of New York.....	13,000	13,000	13,000	13,000
Other deposits secured by pledge of assets.....	5,000	.....	.....	.....
Due depositors, not preferred.....	148,991	190,626	172,500	182,655
Other liabilities.....	1,000	1,000	1,000	1,000
Add for cents.....	.....	1	.....	.....
Total liabilities.....	\$205,908	\$243,476	\$224,412	\$235,519

QUARTERLY STATEMENTS

129

THE BANK OF EAST AURORA — EAST AURORA

HENRY H. PERSONS, *President.*

[656 Main street; organized 1882]

GEORGE D. BRIGGS, *Cashier.*

DIRECTORS

ASHER B. EMERY,

MICHAEL D. HYMAN,
JAMES W. PERSONS,ARTHUR E. HAMMOND,
JOHN J. SLY,ARTHUR L. MITCHELL,
ELWYN A. WARNER,HENRY H. PERSONS,
ELBERT HUBBARD, 2ND.

RICHARD S. PERSONS,

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
Stocks and bonds, viz.:				
Public securities.....	\$146,491	\$192,168	\$197,177	\$229,034
Private securities.....	148,241	136,141	146,738	140,712
Real estate owned.....	27,050	27,050	26,476	25,076
Mortgages owned.....	55,795	56,845	51,540	51,490
Loans and discounts secured by bond and mtg., deed or other real est. coll.	99,830	98,561	94,168	90,711
Loans and discounts secured by other collateral.....	218,212	213,760	209,853	205,874
Loans, discounts and bills purchased not secured by collateral.....	407,798	406,038	401,350	419,647
Overdrafts.....	2,578	347	904	609
Due from trust companies, banks and bankers.....	58,780	30,112	72,333	60,117
Specie.....	17,279	10,529	10,549	7,737
Other currency authorized by the laws of the United States.....	12,690	13,571	12,773	12,745
Cash items.....	2,545	1,325	1,119	2,302
Due from the Federal Reserve Bank of New York less offsets.....			6,000	
Assets not included in any of the above heads.....	7,997	6,950	6,500	3,500
Add for cents.....	6	6	6	6
Total resources.....	\$1,205,292	\$1,193,403	\$1,237,486	\$1,249,560
LIABILITIES				
Capital.....	\$75,000	\$75,000	\$75,000	\$75,000
Surplus, including all undivided profits.....	38,017	39,754	39,924	41,555
Preferred deposits, viz.:				
Due New York State savings banks.....	35,000	35,000	35,000	30,000
Deposits by the State of New York.....	30,000	27,000	27,000	27,000
Other deposits secured by pledge of assets.....	25,000	35,783	25,000	42,500
Due depositors, not preferred.....	969,674	942,765	974,561	999,502
Bills payable.....	25,000	25,000	55,000	25,000
Other liabilities.....	7,600	13,100	6,000	9,002
Add for cents.....	1	1	1	1
Total liabilities.....	\$1,205,292	\$1,193,403	\$1,237,486	\$1,249,560

BANK OF ELBA — ELBA

[Organized 1916]

DIRECTORS

SAMUEL PARKER, *President.*

W. E. SMITH, *Cashier.*

SAMUEL PARKER,

EDWARD A. WASHBURN,

WM. H. COLE,

JOSEPH S. WILFORD,

EARL W. HUNDREDMARK,

LEONARD BURR,

FREEMAN EDGERTON,

W. E. 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
Stocks and bonds, viz.: Public securities	\$57,816	\$49,204	\$52,657	\$46,189
Mortgages owned	3,700	4,287	4,287	4,237
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	2,518	2,518	4,518	3,018
Loans and discounts secured by other collateral				2,000
Loans, discounts and bills purchased not secured by collateral	77,653	76,504	84,061	83,905
Overdrafts	200	80	75	50
Due from trust companies, banks and bankers	8,800	4,529	32,987	26,962
Specie	833	750	934	551
Other currency authorized by the laws of the United States	4,796	4,293	4,868	6,909
Cash items	263	791	1,634	2,464
Assets not included in any of the above heads	3,838	3,032	3,195	3,161
Add for cents	4	4	2	3
Total resources	\$160,421	\$145,992	\$189,218	\$179,449
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	4,027	8,025	8,324	9,016
Preferred deposits, viz.: Deposits by the State of New York	10,000	10,000	10,000	10,000
Due depositors, not preferred	116,281	102,366	145,343	134,758
Other liabilities	5,112	600	550	675
Add for cents	1	1	1	.....
Total liabilities	\$160,421	\$145,992	\$189,218	\$179,449

QUARTERLY STATEMENTS

THE BANK OF ELLICOTTVILLE — ELLICOTTVILLE

C. A. CASE, *President.*

[Organized 1891]

GRANT F. SMITH, *Cashier.*

C. A. CASE,

W. D. WALRATH,

J. O. CLARK,
W. W. CLARK.

DIRECTORS

IRA T. GLEASON,

FRANK FITZPATRICK,

W. J. WELLER,

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
Stocks and bonds, viz.: Public securities	\$53,450	\$58,950	\$68,700	\$98,600
Real estate owned	3,700	3,700	3,700	3,700
Mortgages owned	11,850	11,250	11,250	12,350
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	24,613	25,785	26,456	23,996
Loans and discounts secured by other collateral	125,436	68,771	115,240	90,304
Loans, discounts and bills purchased not secured by collateral	261,187	249,510	241,461	236,441
Overdrafts	644	1,019	.....	431
Due from trust companies, banks and bankers	98,766	143,569	93,982	114,676
Specie	812	2,462	2,909	3,716
Other currency authorized by the laws of the United States	26,476	20,686	19,153	22,701
Cash items	347	1,647	241	1,633
Add for cents	4	4	2	5
Total resources	\$607,285	\$587,353	\$583,094	\$608,553
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	48,889	50,579	49,914	50,144
Due depositors, not preferred	508,395	486,774	483,180	508,408
Add for cents	1	.....	.....	1
Total liabilities	\$607,285	\$587,353	\$583,094	\$608,553

BANK OF EUROPE — NEW YORK CITY

[1429 First avenue; organized 1910]

VINCENT W. WOYTISEK, *Cashier.*

THOS. CAPEK, *President.*

DIRECTORS

JOS. APPEL,

FRANK BRODSKY,
EMIL POLAK,

THOS. CAPEK,
ALBERT WINTERNITZ,

JOHN FICA,

VINCENT W. WOYTISEK.

WM. H. J. EHLER,

MICHAEL PILNACEK,

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
Stocks and bonds, viz.:				
Public securities	\$395,993	\$437,880	\$780,930	\$768,430
Private securities	1,443,544	1,412,268	1,330,066	1,306,791
Real estate owned	2,188	2,188	10,285	10,285
Mortgages owned	360,578	368,078	363,700	358,200
Loans and discounts secured by bond and mtg., deed or other real est. coll.	27,500	23,836	23,436	23,186
Loans and discounts secured by other collateral	140,135	164,729	166,578	182,819
Loans, discounts and bills purchased not secured by collateral	452,476	466,186	355,892	361,772
Overdrafts	104	59	139	1
Due from trust companies, banks and bankers	179,347	185,371	227,343	206,268
Specie	248,872	250,246	185,513	126,842
Other currency authorized by the laws of the United States	97,000	95,000	191,800	253,400
Cash items	25	14	.....	45
Assets not included in any of the above heads	26,686	31,597	32,851	30,453
Add for cents	4	6	8	5
Total resources	\$3,374,452	\$3,437,458	\$3,668,541	\$3,628,547
LIABILITIES				
Capital	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits	118,350	126,501	97,127	100,679
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	1,003	1,358	565	2
Other deposits secured by pledge of assets	15,258	15,334	15,411	15,463
Due depositors, not preferred	3,070,461	3,102,924	3,384,621	3,330,123
Due to trust companies, banks and bankers	4,178	4,438	4,429	4,433
Other liabilities	15,200	36,900	16,335	27,845
Add for cents	2	3	3	2
Total liabilities	\$3,374,452	\$3,437,458	\$3,668,541	\$3,628,547

QUARTERLY STATEMENTS

133

BANK OF FARMINGDALE — FARMINGDALE

MARTIN MEYER, *President.*

[Main street; organized 1907]

JOHN S. BAYLIS, *Cashier.*

DIRECTORS

HENRY A. BROWN,
CHARLES H. JONES,

EDWARD J. COOPER,
ABRAHAM O. KARP,
MARTIN MEYER,

EMIL DEBRODT,
PETER V. KETCHAM,
ALBERT D. HAFF,

HALSTREAD H. FROST, JR.,
ALONZO P. WHITSON,
CHARLES E. SMITH.

JACOB STEINERT,
PERCY L. HALL,

GEORGE BENKERT,
THOMAS J. MCCORD,

134

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

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
Stocks and bonds, viz.:				
Public securities	\$73,112	\$74,664	\$98,389	\$96,228
Private securities	57,810	61,295	54,643	54,693
Real estate owned	12,968	12,968	12,968	12,968
Mortgages owned	59,700	59,800	58,800	58,800
Loans and discounts secured by bond and mtg., deed or other real est. coll.	8,968	11,618	16,118	16,118
Loans and discounts secured by other collateral	11,441	12,514	14,520	14,520
Loans, discounts and bills purchased not secured by collateral	100,405	116,829	111,028	93,077
Overdrafts	383	.....	15	178
Due from trust companies, banks and bankers	27,351	19,286	32,401	56,260
Specie	6,689	7,236	4,878	4,495
Other currency authorized by the laws of the United States	4,175	4,770	8,121	9,130
Cash items	30	370	354	45
Assets not included in any of the above heads	6,809	7,944	7,694	7,377
Add for cents	5	6	6	5
Total resources	\$369,84	\$389,300	\$419,935	\$423,894
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	18,071	19,133	18,047	18,739
Preferred deposits, viz.:				
Due New York State savings banks	5,000	5,000	5,000	5,000
Deposits by the State of New York	14,000	14,000	14,000	14,000
Other deposits secured by pledge of assets .....	.....	4,149	10,000	17,950
Due depositors, not preferred	304,512	296,529	323,851	336,778
Due to trust companies, banks and bankers	12	2,862	669	4,387
Bills payable .....	.....	20,000	20,000	.....
Other liabilities	3,250	2,626	3,366	2,039
Add for cents	1	1	2	1
Total liabilities	\$369,846	\$389,300	\$419,935	\$423,894

THE BANK OF FLATBUSH — BROOKLYN

WILLIAM D. BUCKNER, *President.*

[885 Flatbush avenue; organized 1904]

CHARLES STRAUB, *Cashier.*

DIRECTORS

WILLIAM D. BUCKNER, WALTER CRITCHLEY,
WILLIAM E. HARMON, CLINTON R. JAMES,

HENRY HESTERBERG,
LEWIS H. LOSEE,

BENJAMIN H. KNOWLES,
CHARLES OBERMAYER,

FRANK H. NEWCOMB,
BERNARD STERN.

HARRY M. DE MOTT.

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
Stocks and bonds, viz.:				
Public securities	\$205,850	\$185,950		
Private securities	558,270	548,495		
Real estate owned	81,143	76,868		
Mortgages owned	197,299	204,899		
Loans and discounts secured by bond and mtg., deed or other real est. coll.	27,068	23,383		
Loans and discounts secured by other collateral	206,609	276,415		
Loans, discounts and bills purchased not secured by collateral	200,925	224,824		
Overdrafts	4	83		
Due from trust companies, banks and bankers	173,208	153,414		
Specie	26,082	20,578		
Other currency authorized by the laws of the United States	154,466	171,044		
Cash items	2,059	3,701		
Assets not included in any of the above heads	43,105	44,164		
Add for cents	6	5		
Total resources	\$1,876,094	\$1,933,823		
LIABILITIES				
Capital	\$100,000	\$100,000		
Surplus, including all undivided profits	41,058	45,348		
Preferred deposits, viz.:				
Due New York State savings banks	60,984	55,498		
Deposits by the State of New York	40,000	36,000		
Other deposits secured by pledge of assets	42,979	84,146		
Due depositors, not preferred	1,542,150	1,563,783		
Bills payable	36,000	35,000		
Other liabilities	12,922	14,046		
Add for cents	1	2		
Total liabilities	\$1,876,094	\$1,933,823		

QUARTERLY STATEMENTS

THE BANK OF GENESEE — BATAVIA
[97 Main street; organized 1888]

W. G. POLLARD, *President.*GEORGE E. PERRIN, *Cashier.*

DIRECTORS

FRANK W. BALLARD,
H. H. BUCHHOLTZ,
GEORGE E. PERRIN,W. COLLINS CASEY,
J. A. HAWKINS,
JOHN W. PRATT,FRANK J. DE COT,
E. A. JUDD,
G. H. PADDOCK,GEORGE A. FARRALL,
G. E. LOWN,
LOUIS WIARD,F. A. FRIEDLEY,
E. P. MOYNIHAN,
GEO. A. BRIDGE.F. B. GLEASON,
W. G. POLLARD,

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
Stocks and bonds, viz.: Public securities	\$280,733	\$278,761	\$395,496	\$473,313
Private securities	21,592	16,531	16,531	15,200
Real estate owned	27,000	27,000	33,900	33,900
Mortgages owned	650	.....	.....	.....
Loans and discounts secured by bond and mtg., deed or other real est. coll.	201,988	220,177	218,461	205,016
Loans and discounts secured by other collateral	194,633	180,180	177,266	160,839
Loans, discounts and bills purchased not secured by collateral	473,029	592,965	432,755	462,756
Overdrafts	1,221	338	313	382
Due from trust companies, banks and bankers	51,187	64,977	70,179	42,737
Specie	3,744	3,160	1,459	3,091
Other currency authorized by the laws of the United States	11,733	34,769	27,913	14,200
Cash items	2,325	4,020	2,746	3,849
Due from the Federal Reserve Bank of New York less offsets	61,585	68,480	44,235	96,395
Customers' liability on acceptances (per contra, see liabilities)	33,410	147	.....	.....
Assets not included in any of the above heads	9,025	8,551	9,991	5,953
Add for cents	5	6	4	6
Total resources	\$1,373,860	\$1,500,062	\$1,431,299	\$1,517,637
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	107,184	109,784	115,737	109,985
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank ..	45,902	59,139	51,132	28,492
Deposits by the State of New York	53,000	45,000	35,000	35,000
Other deposits secured by pledge of assets	11,013	983	901	901
Due depositors, not preferred	829,914	1,057,418	952,359	1,019,524
Bills payable	200,000	120,000	170,000	170,000
Rediscounts .....	.....	.....	.....	46,734
Ac't ces of drafts p'y'ble at a future date or auth'd by com. letters of credit ..	19,351	.....	.....	.....
Other liabilities	7,494	7,735	6,169	6,999
Add for cents	2	3	1	2
Total liabilities	\$1,373,860	\$1,500,062	\$1,431,299	\$1,517,637

BANK OF GOUVERNEUR — GOUVERNEUR

HERBERT G. ALDRICH, *President.*

[93 Main street; organized 1879]

JAMES O. SHELDON, *Cashier.*

DIRECTORS

WARREN W. HARVEY,

HERBERT G. ALDRICH,

JAMES O. SHELDON,

DAVID G. SCHOLTON,

ARCHIE F. MCALLASTER,

JAMES C. DOLAN.

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
Stocks and bonds, viz.:				
Public securities	\$319,920	\$314,920	\$331,570	\$611,920
Private securities	400,875	391,050	361,650	361,650
Real estate owned	18,000	18,000	18,000	18,000
Mortgages owned	38,840	38,515	35,015	29,015
Loans and discounts secured by bond and mtg., deed or other real est. coll.	25,022	32,929	41,587	41,292
Loans and discounts secured by other collateral	372,461	304,506	271,048	232,542
Loans, discounts and bills purchased not secured by collateral	281,312	353,694	358,862	372,468
Overdrafts	321	142	78	291
Due from trust companies, banks and bankers	84,018	107,211	125,273	166,009
Specie	14,230	9,286	7,947	7,459
Other currency authorized by the laws of the United States	32,432	30,658	29,497	34,417
Cash items	2,588	5,073	17,811	1,447
Assets not included in any of the above heads	13,374	16,611	20,678	23,464
Add for cents	3	4	3	5
Total resources	\$1,603,396	\$1,622,599	\$1,669,019	\$1,899,979
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	110,003	110,736	112,600	116,109
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank ..	27,758	30,880	15,626	6,197
Deposits by the State of New York	50,000	45,000	45,000	45,000
Other deposits secured by pledge of assets	45,000	44,657	50,000	130,000
Due depositors, not preferred	1,095,861	1,169,973	1,332,929	1,444,245
Due to trust companies, banks and bankers	3,658	.....	431	69
Bills payable	160,000	100,000	.....	40,000
Other liabilities	11,114	21,351	12,431	18,356
Add for cents	2	2	2	3
Total liabilities	\$1,603,396	\$1,622,599	\$1,669,019	\$1,899,979

QUARTERLY STATEMENTS

137

BANK OF GOWANDA — GOWANDA

[8 Main street; organized 1890]

WM. H. BARD, *President.*

FRANKLIN E. BARD, *Cashier.*

DIRECTORS

RICHARD WILHELM,

FRANKLIN E. BARD,
DANIEL B. FORBUSH,

WM. H. BARD,
EDWARD C. MURRIDGE,

WALTER WELSH,
CARL W. GULLEY.

GEORGE J. MENTLEY,

HENRY L. MOENCH,

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
Stocks and bonds, viz.:				
Public securities	\$34,707	\$154,826	\$32,872	\$232,688
Private securities	37,750	37,750	37,750	37,750
Real estate owned	20,000	20,000	20,000	20,000
Mortgages owned	49,319	47,169	49,919	49,494
Loans and discounts secured by bond and mtg., deed or other real est. coll.	49,244	46,364	39,828	35,334
Loans and discounts secured by other collateral	163,560	170,701	165,406	156,598
Loans, discounts and bills purchased not secured by collateral	179,234	154,092	201,255	186,383
Overdrafts	10	.....	.....	13
Due from trust companies, banks and bankers	89,876	233,023	105,572	126,777
Specie	1,107	1,732	1,703	2,386
Other currency authorized by the laws of the United States	20,300	19,500	22,000	23,300
Cash items	1,565	1,227	1,190	9,597
Assets not included in any of the above heads	2,938	3,824	2,618	3,334
Add for cents	3	4	5	3
Total resources	\$649,613	\$890,212	\$680,118	\$883,657
LIABILITIES				
Capital	\$30,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	108,838	36,394	35,922	36,571
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank	3,066	2,319	4,665	5,115
Other deposits secured by pledge of assets	28,000	25,000	25,000	25,000
Deposits otherwise preferred .....	.....	.....	.....	7,262
Due depositors, not preferred	473,848	719,503	497,567	585,924
Due to trust companies, banks and bankers .....	.....	1,572	11,000	118,600
Other liabilities	5,860	5,422	5,963	5,183
Add for cents	1	2	1	2
Total liabilities	\$649,613	\$890,212	\$680,118	\$883,657

BANK OF GREAT NECK — GREAT NECK

ROSWELL ELDRIDGE, *President.*

[Organized 1906]

AUSTIN HICKS, *Cashier.*

DIRECTORS

WM. E. LEWIS,
AUSTIN HICKS,

ROSWELL ELDRIDGE,
CHAS. G. MEYER,

WALTER E. FREW,
MOSES R. SCHENCK,

J. FRED FAIGLE,
J. LOUIS SCHAEFER,

W. R. GRACE,
DANIEL S. WOOLLEY.

CHAS. H. GREGORY,

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
Stocks and bonds, viz.:				
Public securities	\$112,204	\$142,039	\$186,037	\$180,037
Private securities	284,518	222,693	339,766	320,332
Real estate owned	47,475	42,018	41,384	12,384
Mortgages owned	82,900	87,400	86,900	86,900
Loans and discounts secured by other collateral	345,263	269,755	106,994	111,094
Loans, discounts and bills purchased not secured by collateral	24,611	32,295	27,644	27,968
Overdrafts	9	81	330	12
Due from trust companies, banks and bankers	40,296	46,404	43,446	14,670
Specie	16,881	19,523	21,095	23,056
Other currency authorized by the laws of the United States	7,600	13,376	13,662	14,051
Cash items	405	277	144	55
Assets not included in any of the above heads	12,188	15,449	26,550	52,740
Add for cents	4	6	4	5
Total resources	\$974,354	\$891,316	\$894,456	\$843,304
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	62,790	65,439	66,591	69,163
Due depositors, not preferred	857,872	767,903	774,565	718,197
Other liabilities	3,691	7,973	3,299	5,943
Add for cents	1	1	1	1
Total liabilities	\$974,354	\$891,316	\$894,456	\$843,304

QUARTERLY STATEMENTS

BANK OF HAMBURGH — HAMBURG
 [Main street; organized 1883]

D. C. PIERCE, *President.*

OTHO CHURCHILL, *Cashier.*

D. C. PIERCE,

ANDREW STEIN,

JACOB HAUCK,
JOHN SCHOEFFLIN,

DIRECTORS

GEORGE J. BRENDAL,
GEO. L. POMEROY.

JACOB PEFFER,

WM. KRONEBERG,

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
Stocks and bonds, viz.: Public securities.....	\$211,174	\$266,052	\$380,610	\$342,587
Private securities.....	281,350	269,350	264,350	264,350
Real estate owned.....	43,375	43,375	43,375	43,375
Mortgages owned.....	151,273	147,185	145,985	145,785
Loans and discounts secured by bond and mtg., deed or other real est. coll.	59,846	57,096	51,703	55,803
Loans and discounts secured by other collateral.....	208,244	191,684	163,112	175,356
Loans, discounts and bills purchased not secured by collateral.....	299,134	352,470	358,483	319,783
Overdrafts.....	133	524	1,826	525
Due from trust companies, banks and bankers.....	108,835	98,788	122,880	202,248
Specie.....	8,960	2,584	9,768	11,936
Other currency authorized by the laws of the United States.....	40,340	60,340	47,611	39,530
Customers' liability on acceptances (per contra, see liabilities).....	642	2,480	2,194	1,073
Assets not included in any of the above heads.....	13,370	13,000	10,000	11,400
Add for cents.....	3	3	6	6
Total resources.....	\$1,426,679	\$1,504,931	\$1,601,903	\$1,613,757
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	148,065	148,869	150,291	152,110
Preferred deposits, viz.:				
Due New York State sav. and loan ass'n's, credit unions and land bank.....	11,076	15,863	11,880	10,967
Deposits by the State of New York.....	25,000	23,000	.....	23,000
Other deposits secured by pledge of assets.....	19,070	18,948	36,604	13,604
Due depositors, not preferred.....	1,089,591	1,094,539	1,244,099	1,278,350
Bills payable.....	75,000	105,000	75,000	50,000
Rediscounts.....	.....	30,337	24,270	24,270
Ac't'ces of drafts p'y'ble at a future date or auth'd by com. letters of credit.....	642	2,480	2,194	1,073
Other liabilities.....	8,232	15,892	7,562	10,380
Add for cents.....	3	3	3	3
Total liabilities.....	\$1,426,679	\$1,504,931	\$1,601,903	\$1,613,757

THE BANK OF HAMMONDSPORT — HAMMONDSPORT

LEON J. MASSON, *President.*

[Park street; organized 1900]

W. E. HUNTER, *Cashier.*

DIRECTORS

J. W. DAVIS,

H. M. CHAMPLIN,

L. J. MASSON,
O. BRUNDAGE,

C. J. CORYELL,
W. E. HUNTER.

MONROE WHEELER,

A. E. DEFEW,

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
Stocks and bonds, viz.:				
Public securities.....	\$189,166	\$186,910	\$257,827	\$216,427
Private securities.....	280,037	276,009	270,355	285,040
Real estate owned.....	4,400	5,012	5,012	5,012
Mortgages owned.....	61,836	58,952	57,452	53,377
Loans and discounts secured by bond and mtg., deed or other real est. coll.	14,294	21,125	18,825	20,825
Loans and discounts secured by other collateral.....	90,301	64,514	54,196	68,452
Loans, discounts and bills purchased not secured by collateral.....	227,917	245,933	160,471	170,676
Overdrafts.....	544	392	374	498
Due from trust companies, banks and bankers.....	174,096	53,492	65,046	107,008
Specie.....	1,990	1,413	1,781	1,795
Other currency authorized by the laws of the United States.....	34,931	44,041	27,752	13,975
Cash items.....	926	42	319	76
Due from the Federal Reserve Bank of New York less offsets.....	50,000	27,000	39,813	35,616
Assets not included in any of the above heads.....	9,567	.....	.....	.....
Add for cents.....	4	5	6	6
Total resources.....	\$1,140,009	\$984,840	\$959,229	\$978,783
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	75,573	72,322	75,783	77,158
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank.....	1,362	1,180	3,451	1,951
Deposits by the State of New York.....	20,000	20,000	20,000	20,000
Other deposits secured by pledge of assets.....	50,419	24,021	51,230	25,707
Due depositors, not preferred.....	934,415	791,739	754,436	789,494
Due to trust companies, banks and bankers.....	688	576	1,328	6,971
Bills payable.....	.....	25,000	.....	.....
Other liabilities.....	7,551	.....	3,000	7,500
Add for cents.....	1	2	1	2
Total liabilities.....	\$1,140,009	\$984,840	\$959,229	\$978,783

QUARTERLY STATEMENTS

141

BANK OF HEMPSTEAD HARBOR — ROSLYN

JOSEPH H. BOGART, *President.*

[Organized 1906]

HOWARD C. HEGEMAN, *Cashier.*

DIRECTORS

JOHN A. ALBERTSON,
EDWARD L. FROST,

THOMAS W. ALBERTSON,
HOWARD C. HEGEMAN,
JOHN F. REMSEN,

JOHN C. BAKER,
FREDERICK C. HICKS,
RALPH TURBY,

JOSEPH H. BOGART,
SAMUEL HOOPER,
FREDERICK E. WILLITS,

JAMES K. DAVIS,
WILLIAM MCCARTHY,
WILLIAM WITTE.

W. P. L. DAVIS,
JOTHEAM POST,

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
Stocks and bonds, viz.:				
Public securities.....	\$457,417	\$1,000	\$1,000	\$1,000
Private securities.....	1,000	417,454	437,011	474,811
Real estate owned.....	11,315	11,315	11,315	11,315
Mortgages owned.....	57,750	42,100	41,100	41,100
Loans and discounts secured by bond and mtg., deed or other real est. coll.	8,775	7,275	7,275	7,200
Loans and discounts secured by other collateral.....	56,969	62,120	55,477	73,632
Loans, discounts and bills purchased not secured by collateral.....	239,988	230,971	220,439	211,179
Due from trust companies, banks and bankers.....	21,945	23,900	8,098	62,215
Specie.....	13,664	11,681	14,669	14,847
Other currency authorized by the laws of the United States.....	8,560	15,630	14,670	25,350
Cash items.....	.....	.....	114	192
Assets not included in any of the above heads.....	9,041	8,013	8,544	7,925
Add for cents.....	3	3	3	2
Total resources.....	\$886,427	\$831,462	\$819,715	\$930,768
LIABILITIES				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	83,843	86,537	85,578	87,500
Preferred deposits, viz.:				
Due New York State savings banks.....	14,635	15,249	18,010	40,878
Other deposits secured by pledge of assets.....	28,000	.....	44,000	24,000
Due depositors, not preferred.....	588,356	495,208	566,911	580,141
Due to trust companies, banks and bankers.....	1,903	8,802	182	.....
Bills payable.....	55,000	122,000	65,000	127,000
Rediscounts.....	82,423	71,675	9,000	39,918
Other liabilities.....	2,265	1,989	1,032	1,329
Add for cents.....	2	2	2	2
Total liabilities.....	\$886,427	\$831,462	\$819,715	\$930,768

BANK OF HICKSVILLE — HICKSVILLE

HENRY W. UNDERHILL, *President.*

[Broadway; organized 1903]

JOSEPH J. ULMER, *Cashier.*

DIRECTORS

I. MERVIN SNEDIKER,

HENRY SENGSTACKEN,
S. S. UNDERHILL, JR.,

HENRY C. STOLZ,
BYRON RUSHMORE,

WM. H. JONES,
DANIEL UNDERHILL.

HENRY W. UNDERHILL,

CHARLES G. VOIGT,

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
Stocks and bonds, viz.:				
Public securities.....	\$100,682	\$162,882	\$183,839	\$176,239
Private securities.....	162,005	161,999	162,833	174,052
Real estate owned.....	27,834	29,702	31,944	28,750
Mortgages owned.....	66,300	64,000	47,500	53,250
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	7,000	2,500	4,500	4,500
Loans and discounts secured by other collateral.....	144,670	49,124	119,016	120,286
Loans, discounts and bills purchased not secured by collateral.....	197,935	219,269	208,276	233,086
Overdrafts.....	22	.....	133	14
Due from trust companies, banks and bankers.....	74,642	40,809	67,447	65,595
Specie.....	2,263	1,218	1,502	2,322
Other currency authorized by the laws of the United States.....	26,639	26,056	33,879	28,774
Cash items.....	.....	.....	54	1,013
Due from the Federal Reserve Bank of New York less offsets.....	.....	.....	.....	55,651
Assets not included in any of the above heads.....	6,288	4,000	4,500	4,700
Add for cents.....	3	4	3	3
Total resources.....	\$816,283	\$761,563	\$865,426	\$948,235
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	77,669	80,931	81,470	83,701
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	.....	1,306	.....	5,000
Due depositors, not preferred.....	706,582	645,672	749,941	825,184
Due to trust companies, banks and bankers.....	732	953	1,014	.....
Other liabilities.....	6,300	7,700	8,000	9,350
Add for cents.....	.....	1	1	.....
Total liabilities.....	\$816,283	\$761,563	\$865,426	\$948,235

QUARTERLY STATEMENTS

143

BANK OF HOLLAND — HOLLAND

ROBERT J. WATSON, *President.*

[Organized 1893]

EARL J. BANGERT, *Cashier.*

DIRECTORS

H. B. BENNION,
WM. N. SHREDER,

FRANK S. COOPER,
C. M. SILL,

ASHER CUTLER,
PAUL J. WURST,

WM. F. FRANTZ,
PERRY E. WURST,

A. H. GRIGGS,
R. J. WATSON.

L. D. O'DELL,

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
Stocks and bonds, viz.:				
Public securities.....	\$42,000	\$91,900	\$110,000	\$108,885
Private securities.....	79,925	79,241	82,366	81,290
Real estate owned.....	6,000	6,000	6,000	6,000
Mortgages owned.....	52,537	56,832	58,132	57,602
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	8,007	10,348	7,148	7,148
Loans and discounts secured by other collateral.....	21,720	20,000	11,820	12,204
Loans, discounts and bills purchased not secured by collateral.....	176,165	179,086	168,418	173,278
Overdrafts.....	426	1,015	958	923
Due from trust companies, banks and bankers.....	47,350	63,129	29,138	45,355
Specie.....	655	859	666	349
Other currency authorized by the laws of the United States.....	8,213	7,871	10,186	7,200
Assets not included in any of the above heads.....	5,513	6,619	5,718	7,431
Add for cents.....	3	3	3	4
Total resources.....	\$448,514	\$522,903	\$490,553	\$507,669
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	28,517	28,822	30,613	30,407
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.....	787	763	772	772
Due depositors, not preferred.....	372,373	443,329	412,266	428,824
Other liabilities.....	3,835	6,988	3,900	4,664
Add for cents.....	2	1	2	2
Total liabilities.....	\$448,514	\$522,903	\$490,553	\$507,669

THE BANK OF HUNTINGTON — HUNTINGTON

DOUGLASS CONKLIN, *President.*

[Main street; organized 1888]

ROSS W. DOWNS, *Cashier.*

DIRECTORS

WILLARD N. BAYLIS,

HENRY S. BRUSH,
THERON H. SAMMIS,

CARLL S. BURR,
AUGUST HECKSCHER,

GEO. WOODHULL CONKLIN, DOUGLASS CONKLIN,
ADDISON W. SAMMIS, ROSS W. DOWNS.

HENRY F. SAMMIS,

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
Stocks and bonds, viz.:				
Public securities	\$174,322	\$131,985	\$291,821	\$37,385
Private securities	497,033	489,033	488,596	772,101
Real estate owned	79,782	84,782	84,782	84,782
Mortgages owned	174,593	155,883	155,883	155,783
Loans and discounts secured by bond and mtg., deed or other real est. coll.	111,357	98,633	109,253	119,253
Loans and discounts secured by other collateral	134,400	116,721	120,666	122,666
Loans, discounts and bills purchased not secured by collateral	753,912	722,234	686,299	689,896
Overdrafts	737	658	1,416	927
Due from trust companies, banks and bankers	123,251	136,459	160,707	142,096
Specie	7,254	7,677	8,204	9,991
Other currency authorized by the laws of the United States	77,133	76,376	69,895	70,802
Cash items	3,028	516	1,501	3,101
Assets not included in any of the above heads	7,000	5,000	6,000	8,000
Add for cents	5	6	5	4
Total resources	\$2,143,805	\$2,025,963	\$2,185,028	\$2,216,787
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	265,297	269,064	271,986	264,602
Preferred deposits, viz.: Deposits by the State of New York	12,000	33,000	33,000	33,000
Due depositors, not preferred	1,811,508	1,678,898	1,844,042	1,879,184
Bills payable	20,000	.....	.....	.....
Other liabilities	5,000	15,000	6,000	10,000
Add for cents .....	.....	1	.....	1
Total liabilities	\$2,143,805	\$2,025,963	\$2,185,028	\$2,216,787

QUARTERLY STATEMENTS

145

BANK OF JAMESTOWN — JAMESTOWN

BREWER D. PHILLIPS, *President.*

[216 Main street; organized 1903]

WM. R. BOTSFORD, *Cashier.*

DIRECTORS

ARTHUR A. AMIDON,	R. JAY BARROWS, JR.,	J. DELEVAN CURTISS,	THEO. A. CASE,
BREWER D. PHILLIPS,	GEO. B. PITTS,	M. R. STEVENSON,	WM. TOWNSEND,
A. MORILLE CHENEY,	M. L. FENTON,	CHARLES W. HERRICK,	BURT F. MERRIAM,

JARED HEWES,
LUTHER M. BUTMAN,
FRANK F. PICKARD,

WM. J. MADDOX,
CRAWFORD N. BARGAR,
ELMER W. SELLSSTROM,

146

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

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
Stocks and bonds, viz.: Public securities	\$329,500	\$507,782	\$525,650	\$773,000
Private securities	154,348	119,848	131,924	126,255
Real estate owned	60,672	68,527	89,671	106,667
Mortgages owned	124,662	120,704	113,156	111,541
Loans and discounts secured by bond and mtg., deed or other real est. coll.	53,480	62,721	86,171	75,766
Loans and discounts secured by other collateral	199,698	193,483	209,859	235,663
Loans, discounts and bills purchased not secured by collateral	1,157,585	1,244,235	1,244,537	1,232,168
Overdrafts	5,657	3,947	6,930	2,490
Due from trust companies, banks and bankers	551,896	580,346	403,470	454,114
Specie	33,548	7,973	8,735	9,313
Other currency authorized by the laws of the United States	65,652	93,718	98,691	98,938
Cash items	16,000	24,144	24,874	15,736
Assets not included in any of the above heads	6,850	3,725	8,450	4,600
Add for cents	3	5	4	3
Total resources	\$2,759,551	\$3,031,158	\$2,952,122	\$3,246,254
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	327,687	331,627	338,964	339,464
Preferred deposits, viz.:				
Deposits by the State of New York	40,000	40,000	31,000	31,000
Deposits by the Superintendent of Banks of the State of New York	66,915	58,616	91,707	64,086
Other deposits secured by pledge of assets	2,055,799	2,186,864	2,194,640	2,310,153
Due depositors, not preferred	54,148	49,050	15,808	26,550
Due to trust companies, banks and bankers	100,000	250,000	165,000	360,000
Bills payable	15,000	15,000	15,000	15,000
Other liabilities	2	1	3	1
Add for cents	2	1	3	1
Total liabilities	\$2,759,551	\$3,031,158	\$2,952,122	\$3,246,254

BANK OF LAKE PLACID — LAKE PLACID

GEORGE A. STEVENS, *President.*

[Main street; organized 1909]

CLARENCE H. WATSON, *Cashier.*

DIRECTORS

GEORGE A. STEVENS, FORREST B. GUILD, JAMES B. HURLEY, CLARENCE H. WATSON, FRED C. DAY, JAMES W. FLEMING,
 WILLIAM C. FEATHERS, HENRY C. STEVENS, J. CHESTER JUBIN.

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
Stocks and bonds, viz.:				
Public securities.....	\$21,200	\$25,650	\$90,986	\$61,046
Private securities.....	115,369	109,407	103,394	103,426
Real estate owned.....	20,000	20,000	20,000	19,400
Mortgages owned.....	57,017	56,217	54,517	52,100
Loans and discounts secured by bond and mtg., deed or other real est. coll.	38,561	29,768	35,686	37,053
Loans and discounts secured by other collateral.....	26,155	58,135	46,169	49,324
Loans, discounts and bills purchased not secured by collateral.....	234,141	280,579	309,398	257,801
Overdrafts.....	336	28	11	57
Due from trust companies, banks and bankers.....	37,335	16,654	124,665	53,287
Specie.....	4,932	4,458	4,357	6,613
Other currency authorized by the laws of the United States.....	16,624	25,096	41,454	45,071
Cash items.....	2,262	1,345	145	450
Assets not included in any of the above heads.....	21,812	17,680	33,451	83,596
Add for cents.....	5	4	4	5
Total resources.....	\$595,749	\$645,021	\$864,237	\$769,229
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	27,301	29,314	29,901	30,071
Preferred deposits, viz.:				
Deposits by the State of New York.....	15,000	15,000	15,000	15,000
Other deposits secured by pledge of assets.....				41,000
Deposits otherwise preferred.....		10,021	10,072	
Due depositors, not preferred.....	520,126	549,933	767,852	645,384
Due to trust companies, banks and bankers.....	735	783		170
Other liabilities.....	7,585	14,967	16,410	12,602
Add for cents.....	2	3	2	2
Total liabilities.....	\$595,749	\$645,021	\$864,237	\$769,229

QUARTERLY STATEMENTS

147

THE BANK OF LANCASTER — LANCASTER

J. O. GARRETSEE, *President.*

[49 Central avenue; organized 1894]

JOSEPH F. SCHAEFER, *Cashier.*

DIRECTORS

ARTHUR D. BISSELL, HERMAN B. VAN PEYMA,
JOHN G. MILLER, JACOB C. WEIL,

D. R. STRATTON, CHAS. F. KING,
J. O. GARRETSEE, BENJ. H. EDEN,

C. L. SUESS,
JOSEPH VOEGELE.

GEO. P. ZURBRICK,

148

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

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
Stocks and bonds, viz.:				
Public securities.....	\$68,113	\$193,502	\$156,952	\$226,402
Private securities.....	288,321	287,821	296,156	296,156
Real estate owned.....	23,136	22,960	50,576	50,073
Mortgages owned.....	9,750	9,750	4,250	4,250
Loans and discounts secured by bond and mtg., deed or other real est. coll.	55,240	56,794	49,496	48,485
Loans and discounts secured by other collateral.....	243,565	149,671	162,412	165,540
Loans, discounts and bills purchased not secured by collateral.....	354,580	400,575	404,091	410,370
Overdrafts.....	119	940	711	197
Due from trust companies, banks and bankers.....	189,424	194,913	208,481	157,565
Specie.....	32,616	7,569	25,714	26,525
Other currency authorized by the laws of the United States.....	22,245	49,374	45,014	49,016
Cash items.....	111	.....	.....	.....
Assets not included in any of the above heads.....	118,692	2,088	8,560	5,928
Add for cents.....	5	3	5	6
Total resources.....	\$1,405,917	\$1,375,960	\$1,412,418	\$1,440,513
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	39,191	40,330	47,130	50,676
Preferred deposits, viz.:				
Due New York State sav. and loan ass'n, credit unions and land bank.....	.....	8,950	15,099	15,668
Deposits by the State of New York.....	26,000	24,000	24,000	24,000
Other deposits secured by pledge of assets.....	45,417	45,807	42,221	41,120
Due depositors, not preferred.....	1,154,808	1,143,873	1,178,866	1,201,047
Bills payable.....	35,000	.....	.....	.....
Other liabilities.....	5,500	13,000	5,100	8,000
Add for cents.....	1	.....	2	2
Total liabilities.....	\$1,405,917	\$1,375,960	\$1,412,418	\$1,440,513

BANK OF LAWRENCE — LAWRENCE

J. CARL SCHMUCK, *President.*

[Central avenue; organized 1903]

JOHN A. RUTH, *Cashier.*

DIRECTORS

J. CARL SCHMUCK, JOHN H. SMITH,

JAS. W. SAFFORD,
JOHN A. RUTH.

MORRIS F. CRAFT,
DIVINE HEWLETT,

W. S. VANDEWATER,

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
Stocks and bonds, viz.:				
Public securities.....	\$180,028	\$343,104	\$465,950	\$878,670
Private securities.....	30,925	33,061	32,011	32,011
Real estate owned.....	48,722	48,222	48,222	48,222
Mortgages owned.....	127,921	127,741	127,028	126,553
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	51,502	47,603	43,815	44,840
Loans and discounts secured by other collateral.....	94,471	98,118	96,493	145,475
Loans, discounts and bills purchased not secured by collateral.....	359,706	299,036	327,843	320,863
Overdrafts.....	634	857	375	938
Due from trust companies, banks and bankers.....	80,954	143,231	63,857	249,569
Specie.....	2,328	7,198	3,920	6,191
Other currency authorized by the laws of the United States.....	54,896	58,134	52,507	59,203
Cash items.....	2,075	2,775	4,589	3,904
Assets not included in any of the above heads.....	7,945	8,699	8,024	9,484
Add for cents.....	5	5	5	6
Total resources.....	\$1,042,612	\$1,217,784	\$1,274,639	\$1,925,929
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	64,522	65,674	65,565	66,406
Preferred deposits, viz.: Deposits by the State of New York.....	32,000	29,000	29,000	29,000
Due depositors, not preferred.....	892,249	1,067,109	1,127,533	1,777,488
Other liabilities.....	3,840	6,000	2,540	3,034
Add for cents.....	1	1	1	1
Total liabilities.....	\$1,042,612	\$1,217,784	\$1,274,639	\$1,925,929

QUARTERLY STATEMENTS

149

THE BANK OF LE ROY — LE ROY
[49 Main street; organized 1889]

D. C. H. PRENTICE, *President.*WM. H. BISHOP, *Cashier.*

DIRECTORS

GEORGE I. CARR, F. F. CHADDOCK,
D. C. H. PRENTICE, J. P. SAMSON,

CHAS. R. LAWRENCE, A. G. LOWE,
C. D. GRANEY, E. M. PERKINS,

AMBROSE MULLER,
J. G. GILFILLAN,

D. J. O'SHEA,
ALEX. SUTHERLAND.

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
Stocks and bonds, viz.:				
Public securities.....	\$24,400	\$26,050	\$46,850	\$45,600
Private securities.....	19,008	18,600	18,600	18,600
Real estate owned.....	5,000	5,000	5,000	5,000
Mortgages owned.....	60,160	60,874	62,188	61,652
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	32,502	28,008	26,890	27,760
Loans and discounts secured by other collateral.....	174,873	146,604	91,026	104,382
Loans, discounts and bills purchased not secured by collateral.....	206,728	209,852	262,875	258,477
Overdrafts.....	1,682	969	2,173	4,100
Due from trust companies, banks and bankers.....	69,791	46,722	49,950	34,795
Specie.....	3,593	4,144	3,896	985
Other currency authorized by the laws of the United States.....	14,391	11,964	12,218	20,115
Cash items.....	145	73	635	681
Assets not included in any of the above heads.....	4,049	3,999	3,749	4,449
Add for cents.....	5	4	3	5
Total resources.....	\$616,327	\$562,863	\$586,053	\$586,601
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	25,633	26,275	23,937	25,049
Due depositors, not preferred.....	446,922	412,150	421,145	421,958
Due to trust companies, banks and bankers.....	1,570	2,286	4,070	1,993
Bills payable.....	40,000	20,000	35,000	35,000
Other liabilities.....	2,200	2,150	1,900	2,600
Add for cents.....	2	2	1	1
Total liabilities.....	\$616,327	\$562,863	\$586,053	\$586,601

BANK OF LIMA — LIMA

CHARLES R. PIERCE, *President.*

[West Main street; organized 1905]

ALEXANDER MARTIN, *Cashier.*

DIRECTORS

WILLIAM F. HARVEY, CHARLES R. PIERCE,

ALEXANDER MARTIN, JAMES E. LOCKINGTON,
EDWARD F. DIBBLE, C. D. GOODRICH.

GEO. W. ATWELL, JOHN A. MACKENZIE,

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
Stocks and bonds, viz.: Public securities	\$40,391	\$50,441	\$50,391	\$50,391
Real estate owned	3,500	3,500	3,500	3,500
Mortgages owned	38,200	38,200	38,200	38,200
Loans and discounts secured by other collateral	7,800	8,934	6,343	5,615
Loans, discounts and bills purchased not secured by collateral	72,031	80,671	87,874	81,664
Overdrafts				353
Due from trust companies, banks and bankers	98,073	52,753	30,659	37,686
Specie	3,559	4,672	6,843	5,400
Other currency authorized by the laws of the United States	4,350	3,165	1,250	3,355
Cash items	1,610	396	326	13
Assets not included in any of the above heads	3,153	7,099	9,062	4,128
Add for cents	3	4	3	3
Total resources	\$272,670	\$249,835	\$234,451	\$230,308
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	16,563	15,990	16,919	17,830
Due depositors, not preferred	230,445	208,140	191,860	186,685
Other liabilities	661	703	672	792
Add for cents	1	2		1
Total liabilities	\$272,670	\$249,835	\$234,451	\$230,308

QUARTERLY STATEMENTS

THE BANK OF LONG ISLAND — JAMAICA

[359 Fulton street; organized 1902]

DIRECTORS

S. R. SMITH, *President.*

GEO. S. DOWNING, *Cashier.*

JOHN ADIKES,
W. W. GILLEN,
V. EVERIT MACY,

C. R. BETTES,
JOHN F. GALVIN,
ANDREW MCTIGUB,

STEPHEN BAKER,
W. J. HAMILTON,
NEWMAN J. PETTIT,
RUDOLPH STUTZMANN,

JOSEPH DYKES,
PERCY G. JAMES,
P. A. ROWLEY,
CHARLES A. WILLETS.

W. H. FITZPATRICK,
R. W. KELLOGG,
SAMUEL R. SMITH,

B. D. FORSTER,
G. H. LEAVITT,
VALENTINE W. SMITH,

152

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

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
Stocks and bonds, viz.: Public securities	\$1,373,408	\$2,339,894	\$3,048,973	\$5,276,903
Private securities	1,186,370	1,091,870	1,068,950	1,068,950
Real estate owned	614,941	639,199	662,011	724,904
Mortgages owned	565,026	587,077	525,918	497,762
Loans and discounts secured by bond and mtg., deed or other real est. coll.	669,760	622,421	559,560	548,641
Loans and discounts secured by other collateral	1,887,131	1,785,987	2,947,623	2,602,159
Loans, discounts and bills purchased not secured by collateral	4,105,711	5,544,492	5,927,325	7,198,639
Overdrafts	606	2,214	1,798	3,102
Due from trust companies, banks and bankers	2,707,367	1,940,445	3,177,178	2,039,792
Specie	110,297	117,443	164,687	154,859
Other currency authorized by the laws of the United States	498,234	513,176	601,406	478,811
Cash items	15,951	19,575	16,360	22,141
Assets not included in any of the above heads	53,291	171,721	120,851	111,034
Add for cents	4	5	5	3
Total resources	\$13,788,097	\$15,375,519	\$18,822,645	\$20,727,700
LIABILITIES				
Capital	\$900,000	\$900,000	\$900,000	\$900,000
Surplus, including all undivided profits	659,243	701,371	738,736	773,168
Preferred deposits, viz.:				
Due New York State savings banks	358,717	389,669	411,543	347,515
Due New York State sav. and loan ass'ns, credit unions and land bank	8,654	4,162	7,321	7,448
Deposits by the State of New York		25,000	20,000	20,000
Deposits by the Superintendent of Banks of the State of New York ..	486		492	569
Other deposits secured by pledge of assets	675,436	466,453	523,060	1,864,717
Due depositors, not preferred	10,465,741	12,150,212	15,374,456	16,159,047
Due to trust companies, banks and bankers	613,678	624,148	737,532	532,731
Other liabilities	106,138	114,502	109,502	122,502
Add for cents	4	2	3	3
Total liabilities	\$13,788,097	\$15,375,519	\$18,822,645	\$20,727,700

BANK OF MILLBROOK — MILLBROOK

JAMES REARDON, *President.*

[Organized 1891]

WALTER F. HAIGHT, *Cashier.*

DIRECTORS

WILLIAM R. ANDERSON, ELBERT A. BURCH, ALFRED E. DIETERICH, G. HOWARD DAVISON, EUGENE HAM, JAMES H. HAIGHT,
 JAY HAIGHT, WALTER F. HAIGHT, JAMES REARDON, CORNELIUS B. REARDON, J. MORGAN WING, OAKLEIGH THORNE.

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
Stocks and bonds, viz.:				
Public securities	\$128,402	\$126,940	\$141,617	\$176,667
Private securities	334,538	334,538	261,845	268,395
Real estate owned	4,500	4,500	4,500	4,500
Mortgages owned	24,550	26,350	26,350	26,350
Loans and discounts secured by other collateral	46,107	68,923	68,563	236,942
Loans, discounts and bills purchased not secured by collateral	49,520	55,953	47,095	43,846
Overdrafts	306	586	312	674
Due from trust companies, banks and bankers	49,225	42,778	40,824	38,166
Specie	3,229	2,648	3,775	2,850
Other currency authorized by the laws of the United States	18,935	12,792	12,829	14,805
Cash items	108	113	404	153
Due from the Federal Reserve Bank of New York less offsets				25,050
Assets not included in any of the above heads	6,303	7,490	12,534	15,312
Add for cents	5	5	5	4
Total resources	\$665,728	\$683,616	\$620,703	\$853,714
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	76,499	79,247	61,357	63,366
Preferred deposits, viz.: Other deposits secured by pledge of assets		12,724		268,650
Due depositors, not preferred	534,753	473,268	477,238	463,851
Due to trust companies, banks and bankers	2,822	10,048	4,933	4,909
Bills payable		55,000	25,000	
Other liabilities	1,652	3,325	2,174	2,936
Add for cents	2	4	1	2
Total liabilities	\$665,728	\$683,616	\$620,703	\$853,714

QUARTERLY STATEMENTS

BANK OF NASSAU COUNTY — GREAT NECK STATION

J. LOUIS SCHAEFER, *President.*

[Organized 1916]

GEORGE D. SMITH, *Cashier.*

DIRECTORS

ROSWELL ELDRIDGE,

HAROLD H. O'CONNOR,
J. EDWARD MEYER,GEORGE D. SMITH,
J. LOUIS SCHAEFER,HERBERT GREGORY,
DANIEL S. WOOLLEY,

AUSTIN HICKS,

GEORGE O. LINKLETTER,

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
Stocks and bonds, viz.:				
Public securities	\$51,957	\$158,570	\$105,670	\$127,355
Private securities	78,595	58,503	144,646	134,417
Mortgages owned	11,150	14,150	19,650	19,650
Loans and discounts secured by other collateral	363,380	234,770	134,030	111,985
Loans, discounts and bills purchased not secured by collateral	32,740	36,572	22,445	21,466
Overdrafts			28	22
Due from trust companies, banks and bankers	35,376	48,177	50,648	25,580
Specie	732	261	559	1,255
Other currency authorized by the laws of the United States	20,290	16,363	19,998	21,734
Cash items	3,523	4,017	180	.....
Assets not included in any of the above heads	5,475	4,405	4,971	5,780
Add for cents	4	2	5	3
Total resources	\$603,222	\$575,790	\$502,830	\$469,247
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	18,680	20,035	22,994	25,575
Preferred deposits, viz.: Deposits secured by pledge of assets		50,000	10,087	20,000
Due depositors, not preferred	533,915	454,293	419,132	372,615
Other liabilities	627	1,461	614	1,056
Add for cents		1	3	1
Total liabilities	\$603,222	\$575,790	\$502,830	\$469,247

GEORGE J. HOWARD, *President*.

BANK OF NIAGARA — NIAGARA FALLS
[201 Fall street; organized 1882]

JAMES C. MOAKLER, *Cashier*.

ALEXANDER J. PORTER, FREDERICK L. PRATT,
GEORGE F. NYE,

DIRECTORS
BURTON J. MITCHELL, GEORGE J. HOWARD,
A. H. HOOKER, DE LANCEY RANKINE.

PHILIP P. BARTON, EUGENE CARY,

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
Stocks and bonds, viz.:				
Public securities	\$186,927	\$130,523	\$305,973	\$561,518
Private securities	609,247	591,006	592,006	591,956
Mortgages owned	64,085	50,585	42,535	39,535
Loans and discounts secured by bond and mtg., deed or other real est. coll.	268,203	219,806	138,792	285,320
Loans and discounts secured by other collateral	1,677,081	1,549,841	1,629,560	1,660,059
Loans, discounts and bills purchased not secured by collateral	229,469	385,498	399,431	320,550
Overdrafts	126	3,743	141	414
Due from trust companies, banks and bankers	583,486	906,715	613,559	915,435
Specie	9,055	10,285	12,012	15,987
Other currency authorized by the laws of the United States	159,980	185,466	171,465	100,392
Cash items	4,414	4,363	31,015	22,442
Due from the Federal Reserve Bank of New York less offsets	10,000	.....	.....	.....
Assets not included in any of the above heads	44,163	49,632	44,728	56,775
Add for cents	5	4	4	6
Total resources	\$3,846,241	\$4,087,467	\$3,981,221	\$4,570,389
	LIABILITIES			
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	183,823	170,165	167,925	169,843
Preferred deposits, viz.:				
Due New York State saving banks	225,010	178,010	155,000	140,000
Deposits by the State of New York	105,000	80,000	60,000	85,000
Other deposits secured by pledge of assets .....	.....	163,819	156,000	167,495
Due depositors, not preferred	2,854,138	2,941,505	2,827,311	2,852,127
Due to trust companies, banks and bankers	161,743	265,297	191,334	171,252
Bills payable	100,000	50,000	200,000	300,000
Other liabilities	16,525	38,668	23,650	484,670
Add for cents	2	3	1	2
Total liabilities	\$3,846,241	\$4,087,467	\$3,981,221	\$4,570,389

QUARTERLY STATEMENTS

THE BANK OF NORTH COLLINS — NORTH COLLINS

W. S. LAWTON, *President.*

[Organized 1895]

C. A. TWICHELL, *Cashier.*

DIRECTORS

W. S. LAWTON,

W. M. WARD,
W. W. MERRILL,A. H. KIMBLE,
FRANK J. LEHLEY,JOHN VAN EPPS,
D. A. DILLINGHAM.

H. G. PARKER,

GEORGE LEHLEY,

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
Stocks and bonds, viz.: Public securities.....	\$45,022	\$67,127	\$118,128	\$114,613
Real estate owned.....	4,000	4,000	4,000	4,000
Mortgages owned.....	119,154	118,844	116,309	113,609
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	39,000	30,000	30,000	30,000
Loans and discounts secured by other collateral.....	2,500	.....	.....	.....
Loans, discounts and bills purchased not secured by collateral.....	202,219	227,254	214,664	189,956
Overdrafts.....	105	14	183	32
Due from trust companies, banks and bankers.....	151,574	95,307	110,716	212,905
Specie.....	3,456	3,975	2,352	1,580
Other currency authorized by the laws of the United States.....	17,913	13,443	26,409	18,110
Assets not included in any of the above heads.....	1,000	1,000	1,000	1,000
Add for cents.....	2	2	3	1
Total resources.....	\$585,945	\$560,966	\$623,764	\$685,806
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	82,222	85,623	85,552	88,002
Preferred deposits, viz.: Deposits by the State of New York.....	30,000	27,000	27,000	27,000
Due depositors, not preferred.....	447,723	422,343	485,211	544,803
Other liabilities.....	1,000	1,000	1,000	1,000
Add for cents.....	.....	.....	1	1
Total liabilities.....	\$585,945	\$560,966	\$623,764	\$685,806

THE BANK OF NORTH HEMPSTEAD — PORT WASHINGTON

HEWLETT R. SMITH, *President.*

[286-288 Main street; organized 1901]

BURTIS H. MONFORT, *Cashier.*

DIRECTORS

A. C. BAYLES,

LORENZO B. SMULL,

HENRY S. MOTT,
CLARENCE L. THOMPSON.

HARRY P. FURNESS,

HEWLETT R. SMITH,

CHARLES F. LEWIS,

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
Stocks and bonds, viz.:				
Public securities.....	\$39,211	\$114,211	\$122,546	\$122,546
Private securities.....	188,496	188,496	190,395	207,207
Real estate owned.....	15,660	15,660	15,660	15,660
Mortgages owned.....	48,250	48,250	47,750	47,750
Loans and discounts secured by bond and mtg., deed or other real est. coll.	8,417	8,417	8,417	8,417
Loans and discounts secured by other collateral.....	50,108	61,509	61,536	60,896
Loans, discounts and bills purchased not secured by collateral.....	237,454	227,917	244,085	264,042
Overdrafts.....	47	1,250	191	298
Due from trust companies, banks and bankers.....	106,336	68,239	131,866	80,726
Specie.....	8,964	6,707	7,623	8,906
Other currency authorized by the laws of the United States.....	21,708	21,762	23,936	29,443
Cash items.....	.....	.....	.....	211
Assets not included in any of the above heads.....	10,302	9,896	12,404	10,319
Add for cents.....	3	3	4	5
Total resources.....	\$784,956	\$772,317	\$866,463	\$856,424
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	31,005	33,119	35,766	39,697
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank.....	963	528	1,666	582
Deposits by the State of New York.....	25,000	25,000	23,000	23,000
Due depositors, not preferred.....	696,056	679,759	777,022	765,354
Due to trust companies, banks and bankers.....	3,483	4,459	858	88
Other liabilities.....	3,446	4,451	3,150	2,702
Add for cents.....	3	1	1	1
Total liabilities.....	\$784,956	\$772,317	866,463	\$856,424

QUARTERLY STATEMENTS

BANK OF ONONDAGA — ONONDAGA VALLEY

J. B. HINE, *President.*

[153 West Seneca street; organized 1912]

H. R. WEEKS, *Cashier.*

S. ELLIS CRANE,

E. P. BOYLE,
J. T. ROBERTS,J. B. HINE,
ROBERT H. GERE,

DIRECTORS

HENRY W. CLARK,
HEDLEY R. WEEKS.

WALTER H. SCAMMELL,

H. K. SEELEY,

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
Stocks and bonds, viz.:				
Public securities.....	\$11,236	\$5,030	\$4,000	\$5,000
Private securities.....	38,109	38,109	39,149	38,149
Real estate owned.....	16,707	16,522	13,072	13,128
Mortgages owned.....	26,325	26,217	25,709	23,809
Loans and discounts secured by bond and mtg., deed or other real est. coll.	11,422	14,064	12,790	9,659
Loans and discounts secured by other collateral.....	24,931	26,571	26,588	38,791
Loans, discounts and bills purchased not secured by collateral.....	76,084	64,510	68,759	60,151
Overdrafts.....	312	478	173	148
Due from trust companies, banks and bankers.....	11,031	1,437	3,802	8,929
Specie.....	3,414	3,211	2,651	2,811
Other currency authorized by the laws of the United States.....	2,402	2,167	1,793	2,146
Cash items.....	600	600	600	600
Assets not included in any of the above heads.....	2,135	7,576	31,061	57,296
Add for cents.....	5	4	5	4
Total resources.....	\$224,713	\$206,496	\$230,152	\$260,621
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	10,469	8,542	8,291	9,208
Preferred deposits, viz.:				
Deposits by the State of New York.....	15,000	15,000	15,000	15,000
Other deposits secured by pledge of assets.....	3,000	500	.....	1,500
Due depositors, not preferred.....	160,079	134,912	151,699	159,668
Due to trust companies, banks and bankers.....	.....	1,073	.....	.....
Bills payable.....	6,500	16,000	18,000	18,000
Other liabilities.....	4,664	5,467	12,162	32,245
Add for cents.....	1	2	.....	.....
Total liabilities.....	\$224,713	\$206,496	\$230,152	\$260,621

BANK OF ORCHARD PARK — ORCHARD PARK

LEWIS E. WILLET, *President.*

[Organized 1916]

GEORGE L. COLBY, *Cashier.*

DIRECTORS

LEWIS E. WILLET, ALBERT C. DUDLEY, COLON J. DUDLEY, WILLIAM G. ARTHUR, JOHN D. BACHMAN, FRANK F. HOLMWOOD,
MASON H. HOLMWOOD, GEORGE S. WASSON, HENRY R. STRATEMEIER.

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
Stocks and bonds, viz.:				
Public securities.....	\$21,895	\$41,842	\$63,658	\$93,358
Private securities.....	13,885	15,885	15,056	15,056
Real estate owned.....				16,974
Mortgages owned.....	40,750	40,850	40,900	40,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	5,804	10,500	15,500	14,200
Loans and discounts secured by other collateral.....	14,820	17,879	20,182	23,251
Loans, discounts and bills purchased not secured by collateral.....	86,946	90,697	90,992	91,028
Overdrafts.....	85	134	88	201
Due from trust companies, banks and bankers.....	42,762	37,286	45,471	54,860
Specie.....	1,664	1,027	2,124	2,528
Other currency authorized by the laws of the United States.....	10,663	11,394	8,964	7,769
Assets not included in any of the above heads.....	6,217	6,793	7,063	7,003
Add for cents.....	2	3	3	3
Total resources.....	\$245,493	\$274,290	\$310,001	\$367,131
LIABILITIES				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	8,294	9,013	10,010	9,621
Preferred deposits, viz.:				
Deposits by the State of New York.....	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	12,000	15,929	13,252	17,343
Deposits otherwise preferred.....	3,611		14,234	50,618
Due depositors, not preferred.....	180,638	173,047	226,226	242,749
Due to trust companies, banks and bankers.....		5,000	5,000	5,000
Other liabilities.....	950	31,300	1,277	1,800
Add for cents.....		1	2	
Total liabilities.....	\$245,493	\$274,290	\$310,001	\$367,131

QUARTERLY STATEMENTS

159

BANK OF PHILADELPHIA — PHILADELPHIA

A. C. COMSTOCK, *President.*

[Main street; organized 1888]

W. A. MARKWICK, *Acting Cashier.*

DIRECTORS

A. C. COMSTOCK,

W. A. MARKWICK,

A. E. BULLARD,

WM. STRICKLAND,

W. J. GUTHRIE,

W. H. GARDNER.

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
Stocks and bonds, viz.:				
Public securities.....	\$56,695	\$57,395	\$63,217	\$85,687
Private securities.....	77,884	82,544	84,344	84,344
Real estate owned.....	8,000	8,000	8,000	8,000
Mortgages owned.....	11,375	11,375	11,375	11,375
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	2,830	2,831	2,831	2,831
Loans and discounts secured by other collateral.....	15,166	18,709	12,044	23,260
Loans, discounts and bills purchased not secured by collateral.....	86,532	82,637	77,485	74,363
Overdrafts.....	136	202	315	409
Due from trust companies, banks and bankers.....	18,397	29,990	29,336	28,739
Specie.....	4,906	5,348	3,224	3,656
Other currency authorized by the laws of the United States.....	6,000	3,337	6,068	11,582
Cash items.....	147	973	10	86
Assets not included in any of the above heads.....	3,800	4,257	4,283	4,200
Add for cents.....	3	4	4	3
Total resources.....	\$291,871	\$307,602	\$302,536	\$338,535
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	22,156	23,122	22,554	23,503
Preferred deposits, viz.:				
Deposits by the State of New York.....	17,000	17,000	17,000	17,000
Other deposits secured by pledge of assets.....	.....	10,000	.....	.....
Due depositors, not preferred.....	200,427	204,247	210,415	246,331
Due to trust companies, banks and bankers.....	1,086	1,532	866	.....
Bills payable.....	25,000	25,000	25,000	25,000
Other liabilities.....	1,200	1,700	1,700	1,700
Add for cents.....	2	1	1	1
Total liabilities.....	\$291,871	\$307,602	\$302,536	\$338,535

THE BANK OF PORT JEFFERSON — PORT JEFFERSON

H. M. RANDALL, *President.*

[Main street; organized 1889]

R. B. DAYTON, *Cashier.*

DIRECTORS

E. M. DAVIS,

H. M. RANDALL,

JAS. E. BAYLES,
J. E. OVERTON,

H. B. DAVIS,
R. B. DAYTON.

F. H. TUTHILL,

FORREST RAYNOR,

9

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
Stocks and bonds, viz.:				
Public securities.....	\$105,258	\$115,300	\$140,586	\$141,284
Private securities.....	82,149	84,149	83,570	83,571
Real estate owned.....	9,660	9,660	9,660	9,660
Mortgages owned.....	34,375	33,450	34,925	34,300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	1,560	4,060	1,313	1,313
Loans and discounts secured by other collateral.....	28,907	30,993	21,413	43,532
Loans, discounts and bills purchased not secured by collateral.....	246,273	218,986	254,370	261,404
Overdrafts.....	33	1	.....	.....
Due from trust companies, banks and bankers.....	53,094	57,268	73,622	62,627
Specie.....	4,692	5,085	5,873	5,935
Other currency authorized by the laws of the United States.....	15,730	12,346	17,270	15,405
Cash items.....	103	120	356	233
Assets not included in any of the above heads.....	4,608	4,461	4,086	6,077
Add for cents.....	3	5	5	6
Total resources.....	\$586,445	\$575,884	\$647,049	\$665,397
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	64,676	66,180	66,348	67,453
Preferred deposits, viz.:				
Deposits by the State of New York.....	21,000	21,000	21,000	21,000
Other deposits secured by pledge of assets.....	.....	119	12,000	58,390
Due depositors, not preferred.....	471,043	456,592	517,005	487,006
Due to trust companies, banks and bankers.....	738	330	1,223	58
Other liabilities.....	3,987	6,661	4,472	6,488
Add for cents.....	1	2	1	2
Total liabilities.....	\$586,445	\$575,884	\$647,049	\$665,397

QUARTERLY STATEMENTS

161

BANK OF RICHMONDVILLE — RICHMONDVILLE

A. D. FRASIER, *President.*

[Main street; organized 1893]

J. D. HOLMES, *Cashier.*

A. D. FRASIER,

O. R. MANN,

DIRECTORS
GEORGE M. WINTERS, JOHN HOLMES,
JOHN D. HOLMES.

WM. E. LEWIS,

SMITH FOX,

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
Stocks and bonds, viz.:				
Public securities.....	\$129,574	\$120,321	\$119,508	\$125,308
Private securities.....	407,223	411,738	426,354	426,354
Mortgages owned.....	28,720	28,620	28,570	28,370
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	2,918	768	2,168	2,168
Loans and discounts secured by other collateral.....	10,323	10,960	37,745	35,687
Loans, discounts and bills purchased not secured by collateral.....	87,813	90,384	119,565	88,599
Overdrafts.....	404	305	345	296
Due from trust companies, banks and bankers.....	107,869	64,439	60,649	53,946
Specie.....	20,193	20,046	20,997	18,786
Other currency authorized by the laws of the United States.....	4,000	1,165	2,000	2,000
Cash items.....	40	1,808	688	6,143
Assets not included in any of the above heads.....	8,482	9,085	8,589	8,919
Add for cents.....	3	4	5	3
Total resources.....	\$807,562	\$759,643	\$827,183	\$796,579
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	54,509	55,555	58,565	60,504
Preferred deposits, viz.:				
Deposits by the State of New York.....	21,000	21,000	21,000	21,000
Other deposits secured by pledge of assets.....	8,000	247	10,000	25,000
Due depositors, not preferred.....	689,239	652,373	702,706	660,556
Other liabilities.....	9,813	5,467	9,910	4,518
Add for cents.....	1	1	2	1
Total liabilities.....	\$807,562	\$759,643	\$827,183	\$796,579

BANK OF ROCKVILLE CENTRE — ROCKVILLE CENTRE

FRANK T. DELANO, *President*. [1 and 3 North Village avenue; organized 1890] J. FRANK SIMONSON, *Cashier*.

DIRECTORS

FRANK P. BAYLIS, TREADWELL D. CARPENTER, HERBERT C. DAVIDSON, FRANK D. MOUNT, EARL J. BENNETT, GEORGE D. A. COMBES,
FRANK T. DELANO, JACOB BROUWER, WALLACE H. CORNWELL, WILLIAM J. FALLON, WESLEY B. SMITH, EDWARD T. THURSTON.

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
Stocks and bonds, viz.: Public securities	\$299,566	\$345,815	\$342,316	\$414,523
Private securities	280,846	288,988	268,914	266,225
Real estate owned	155,054	155,054	160,351	160,101
Mortgages owned	176,907	177,912	174,867	172,342
Loans and discounts secured by bond and mtg., deed or other real est. coll.	30,504	29,779	28,304	24,011
Loans and discounts secured by other collateral	63,423	66,748	66,928	113,603
Loans, discounts and bills purchased not secured by collateral	426,643	411,466	382,757	413,024
Overdrafts	310	690	319	530
Due from trust companies, banks and bankers	37,942	42,032	53,956	72,499
Specie	19,230	19,123	5,656	12,036
Other currency authorized by the laws of the United States	21,177	19,524	35,844	31,979
Cash items	288	312	530	443
Assets not included in any of the above heads	17,011	17,700	17,506	15,113
Add for cents	6	6	5	5
Total resources	\$1,528,907	\$1,575,149	\$1,538,253	\$1,696,434
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	79,300	87,246	80,601	82,714
Preferred deposits, viz.:				
Due New York State savings banks	15,000	15,000	15,000	15,000
Deposits by the State of New York	40,000	40,000	40,000	40,000
Other deposits secured by pledge of assets	4,900	4,753	4,332	4,332
Due depositors, not preferred	1,275,728	1,307,257	1,266,019	1,443,287
Due to trust companies, banks and bankers	6,834	6,592	.....	.....
Bills payable .....	.....	.....	25,000	.....
Other liabilities	7,144	14,300	7,300	11,100
Add for cents	1	1	1	1
Total liabilities	\$1,528,907	\$1,575,149	\$1,538,253	\$1,696,434

QUARTERLY STATEMENTS

BANK OF SOUTH DAYTON — SOUTH DAYTON
[Park street; organized 1914]

F. S. PEEK, *President.*C. B. WHIPPLE, *Cashier.*

F. S. PEEK,

F. A. HALE,
N. W. BURKHALDER,GEO. W. ROOD,
F. J. PEACOCK,

DIRECTORS

A. M. HOWLETT,
F. R. SCOTT.

L. A. PARKE,

A. C. 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
Stocks and bonds, viz.:				
Public securities.....	\$7,800	\$35,175	\$33,700	\$45,487
Private securities.....	9,625	.....	.....	1,000
Real estate owned.....	13,000	13,000	13,000	13,000
Mortgages owned.....	48,797	48,592	48,522	47,822
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	45,290	43,550	54,440	46,500
Loans and discounts secured by other collateral.....	3,000	.....	2,400	.....
Loans, discounts and bills purchased not secured by collateral.....	149,916	190,013	191,279	191,144
Overdrafts.....	302	.....	438	435
Due from trust companies, banks and bankers.....	68,081	54,269	39,261	68,233
Specie.....	1,516	2,000	1,500	1,500
Other currency authorized by the laws of the United States.....	10,500	6,466	8,357	9,680
Cash items.....	34	.....	207	67
Due from the Federal Reserve Bank of New York less offsets.....	.....	.....	.....	5,000
Assets not included in any of the above heads.....	4,835	.....	.....	.....
Add for cents.....	2	2	4	3
Total resources.....	\$362,698	\$393,067	\$393,108	\$429,871
LIABILITIES				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	14,330	15,492	18,023	14,330
Preferred deposits, viz.: Deposits by the State of New York.....	20,000	20,000	20,000	20,000
Due depositors, not preferred.....	293,266	327,574	300,085	361,233
Bills payable.....	.....	.....	25,000	.....
Other liabilities.....	5,101	.....	.....	4,306
Add for cents.....	1	1	.....	2
Total liabilities.....	\$362,698	\$393,067	\$393,108	\$429,871

BANK OF SOUTHDOLD — SOUTHDOLD

ALBERT A. FOLK, *President.*

[Organized 1908]

ALBERT T. DICKERSON, *Cashier.*

DIRECTORS

ALBERT A. FOLK,	S. LESTER ALBERTSON, LEWIS W. KORN,	JOSEPH N. HALLOCK,	SAMUEL DICKERSON,
SILAS A. H. DAYTON,	THOMAS FARLEY,	ALBERT T. DICKERSON, JOHN H. YOUNG,	JOSEPH H. MARSHALL,
	W. CORY ALBERTSON,	JESSE L. CASE,	HOWARD G. TUTHILL,
		JOHN KENNEY.	

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
Stocks and bonds, viz.:				
Public securities.....	\$20,660	\$28,538	\$49,373	\$67,988
Private securities.....	68,642	57,113	45,278	57,313
Real estate owned.....	3,000	3,000	3,000	3,000
Mortgages owned.....	13,410	15,910	15,800	15,770
Loans and discounts secured by bond and mtg., deed or other real est. coll.	1,500	2,400	2,150	1,800
Loans and discounts secured by other collateral.....	43,161	21,873	22,628	41,000
Loans, discounts and bills purchased not secured by collateral.....	44,428	60,568	61,308	51,850
Overdrafts.....	35	23	329	282
Due from trust companies, banks and bankers.....	19,262	14,140	27,628	53,808
Specie.....	1,855	1,486	1,108	1,175
Other currency authorized by the laws of the United States.....	5,457	5,071	7,198	5,180
Cash items.....	1,644	3,431	2,853	5,576
Assets not included in any of the above heads.....	1,433	2,200	1,425	1,950
Add for cents.....	4	3	3	4
Total resources.....	\$224,491	\$215,756	\$240,081	\$306,696
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	12,065	12,449	12,864	13,636
Preferred deposits, viz.:				
Due New York State savings banks.....	8,000	8,000	8,000	8,000
Deposits by the State of New York.....	5,000	5,000	5,000	5,000
Due depositors, not preferred.....	173,926	134,757	171,833	252,171
Due to trust companies, banks and bankers.....			1,933	2,338
Bills payable.....		30,000	15,000	
Other liabilities.....	500	550	450	550
Add for cents.....			1	1
Total liabilities.....	\$224,491	\$215,756	\$240,081	\$306,696

QUARTERLY STATEMENTS

165

THE BANK OF SPENCERPORT, SPENCERPORT, N. Y.

GEORGE M. COLE, *President.*

[Union street; organized 1907]

HARRY A. FREEMAN, *Cashier.*

EDWIN E. AUSTIN,

GEORGE M. COLE,

DIRECTORS
HARRY A. FREEMAN,

JOHN A. TALBOTT,

FRANK N. WEBSTER.

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
Stocks and bonds, viz.:				
Public securities	\$75,704	\$111,116	\$107,081	\$221,350
Private securities	35,992	30,757	29,840	12,301
Real estate owned	9,312	9,307	9,325	9,325
Mortgages owned	7,400	7,400	7,300	7,300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	15,610	16,124	15,536	17,624
Loans and discounts secured by other collateral	10,416	9,976	9,918	10,458
Loans, discounts and bills purchased not secured by collateral	176,713	191,160	191,132	181,336
Overdrafts	276	185	157	108
Due from trust companies, banks and bankers	36,032	25,396	43,914	99,433
Specie	2,808	2,586	2,800	3,133
Other currency authorized by the laws of the United States	8,216	9,172	9,830	11,770
Cash items	83	129	54	254
Assets not included in any of the above heads	6,112	6,622	7,217	6,967
Add for cents	5	5	3	5
Total resources	\$384,679	\$419,935	\$434,157	\$581,364
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	24,408	23,399	23,284	23,152
Preferred deposits, viz.:				
Deposits by the State of New York	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets	5,000	16,000	15,000	30,000
Due depositors, not preferred	292,720	299,435	308,172	464,461
Bills payable	20,000	40,000	45,000	20,000
Other liabilities	7,550	6,100	7,700	8,750
Add for cents	1	1	1	1
Total liabilities	\$384,679	\$419,935	\$434,157	\$581,364

BANK OF STEUBEN — HORNELL

L. WILSON ROCKWELL, *President.*

[82 Main street; organized 1902]

C. W. ETZ, *Cashier.*

DIRECTORS

SHIRLEY E. BROWN,	B. C. DEWITT,	CHARLES W. ETZ,	GEORGE HOLLANDS,	WM. G. HOLLANDS,	SAMUEL S. KARR,
HORACE G. PIERSON,	L. WILSON ROCKWELL,	J. LESTER ROCKWELL,	J. B. BRADLEY,	JAS. E. SCHWARZENBACH.	DON L. SHARP,
		CLYDE E. SHULTS,	J. E. WALKER.		

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
Stocks and bonds, viz.:				
Public securities	\$146,106	\$264,106	\$362,462	\$459,612
Private securities	88,087	88,087	79,231	73,231
Real estate owned	54,700	64,200	76,700	76,700
Mortgages owned	47,593	40,510	40,475	40,265
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	11,600	5,100	2,300	2,300
Loans and discounts secured by other collateral	167,800	172,600	106,000	107,000
Loans, discounts and bills purchased not secured by collateral	876,699	902,954	960,408	890,460
Overdrafts	702	1,135	908	718
Due from trust companies, banks and bankers	103,926	129,236	162,848	161,979
Specie	8,441	8,084	7,643	2,825
Other currency authorized by the laws of the United States	31,736	35,206	47,307	35,095
Cash items	8,370	10,601	5,071	8,643
Assets not included in any of the above heads	7,740	7,730	7,600	8,725
Add for cents	3	4	2	3
Total resources	\$1,553,503	\$1,729,553	\$1,858,955	\$1,867,556
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	125,953	127,340	127,978	126,479
Due depositors, not preferred	1,172,303	1,260,035	1,351,702	1,401,076
Bills payable	90,000	90,000	140,000	136,000
Rediscounts	50,247	98,177	85,274	.....
Other liabilities	15,000	54,000	54,000	54,000
Add for cents .....	.....	1	1	1
Total liabilities	\$1,553,503	\$1,729,553	\$1,858,955	\$1,867,556

QUARTERLY STATEMENTS

167

BANK OF SUFFOLK COUNTY — STONY BROOK

WM. P. YOUNGS, *President.*

[Main street; organized 1907]

GEORGE HELLEN, *Cashier.*

DIRECTORS

FRANK D. ARTHUR,

BENJ. F. POWELL,

F. L. JOHANNES,
WM. P. YOUNGS.

H. E. ROBINSON,

H. K. TWITCHELL,

C. L. ROSSITER,

168

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

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
Stocks and bonds, viz.:				
Public securities	\$44,000	\$43,525	\$72,400	\$40,850
Private securities	102,017	116,651	109,025	112,740
Real estate owned	15,000	15,000	15,000	15,000
Loans and discounts secured by bond and mtg., deed or other real est. coll.	5,675	4,504	4,776	4,754
Loans and discounts secured by other collateral	19,939	26,330	22,215	49,523
Loans, discounts and bills purchased not secured by collateral	144,924	138,522	140,183	129,449
Overdrafts	34	53	142	23
Due from trust companies, banks and bankers	24,012	27,629	4,562	7,991
Specie	2,892	1,335	167	180
Other currency authorized by the laws of the United States	9,415	10,025	6,702	6,599
Cash items	5			
Due from the Federal Reserve Bank of New York less offsets			35,352	22,053
Assets not included in any of the above heads	4,883	5,317	6,827	6,386
Add for cents	3	3	5	5
Total resources	\$372,799	\$388,894	\$417,356	\$395,553
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	23,404	24,759	25,357	24,921
Preferred deposits, viz.:				
Deposits by the State of New York	5,000	5,000	5,000	5,000
Other deposits secured by pledge of assets	10,000	12,521	17,000	18,000
Due depositors, not preferred	306,937	317,073	326,343	294,100
Bills payable			16,000	20,000
Rediscounts				5,000
Other liabilities	2,456	4,540	2,656	3,531
Add for cents	2	1		1
Total liabilities	\$372,799	\$388,894	\$417,356	\$395,553

THE BANK OF UNITED STATES — New YORK CITY

JOS. S. MARCUS, *President.*

[77-79 Delancey street; organized 1913]

LOUIS K. HYDE, *Cashier.*

DIRECTORS

Jos. S. MARCUS,

C. LIONEL MARCUS,

WM. F. H. KOELSCH,
BERNARD K. MARCUS.

HENRY LOEB,

WM. TAGER,

HENRY W. POLLOCK,

QUARTERLY STATEMENTS

169

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
Stocks and bonds, viz.:				
Public securities	\$398,319	\$1,229,184	\$975,793	\$2,337,182
Private securities	386,866	365,173	405,727	305,215
Real estate owned	209,000	207,500	206,000	205,500
Loans and discounts secured by bond and mtg., deed or other real est. coll.	12,000	12,000	12,000	12,000
Loans and discounts secured by other collateral	745,918	866,365	1,245,553	1,539,369
Loans, discounts and bills purchased not secured by collateral	720,373	1,004,465	993,413	1,015,566
Overdrafts	879	2,733	1,708	3,465
Due from trust companies, banks and bankers	1,105,635	808,670	1,176,495	1,210,387
Specie	240,310	196,844	202,683	208,944
Other currency authorized by the laws of the United States	52,473	81,021	78,430	81,500
Cash items	21,726	31,143	30,775	34,969
Customers' liability on acceptances (per contra, see liabilities)	293,226	326,867	129,991	124,369
Assets not included in any of the above heads	57,559	104,053	117,228	102,461
Add for cents	5	5	3	5
Total resources	\$4,244,289	\$5,236,023	\$5,575,799	\$7,180,932
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	159,258	160,159	200,256	234,736
Preferred deposits, viz.:				
Deposits by the State of New York	95,000	60,000	50,000	50,000
Other deposits secured by pledge of assets	30,000	15,000	25,000	1,217,500
Due depositors, not preferred	3,323,334	3,873,161	4,236,553	4,736,161
Due to trust companies, banks and bankers	98,963	69,997	203,380	168,908
Bills payable .....	.....	495,000	450,000	400,000
Ac'tance of drafts p'y'ble at future date or auth'd by com. letters of credit	318,276	337,252	129,991	130,948
Other liabilities	19,456	25,452	30,617	42,677
Add for cents	2	2	2	2
Total liabilities	\$4,244,289	\$5,236,023	\$5,575,799	\$7,180,932

BANK OF WASHINGTON HEIGHTS — New York City
 [1915 Amsterdam avenue; organized 1901] **JAS. J. O'SHAUGHNESSY, Cashier.**

JOHN WHALEN, President.

DIRECTORS

J. D. BEALS, DAVID STEWART, JOHN WHALEN, NEWELL MARTIN, HERMAN F. EPPLE, JOHN H. FLAGLER,
J. ROMAINE BROWN, A. J. CONNICK, W. J. M. DONOVAN, JOHN C. RODGERS, DANIEL F. MAHONY, JAS. J. O'SHAUGHNESSY.

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
Stocks and bonds, viz.: Public securities.....	\$477,664	\$763,586	\$442,150	\$522,100
Private securities.....	741,978	464,172	723,877	745,205
Real estate owned.....	252,612	252,612	252,612	252,612
Mortgages owned.....	8,332	8,332	7,977	7,977
Loans and discounts secured by bond and mtg., deed or other real est. coll.	60,733	33,158	29,158	29,158
Loans and discounts secured by other collateral.....	209,427	412,788	315,833	345,475
Loans, discounts and bills purchased not secured by collateral.....	928,598	812,976	769,224	763,958
Overdrafts.....	1,421	5,549	317	1,326
Due from trust companies, banks and bankers.....	278,302	82,287	214,830	184,238
Specie.....	29,729	17,291	37,910	55,176
Other currency authorized by the laws of the United States.....	224,864	241,205	232,658	225,922
Cash items.....	65,417	51,279	81,069	125,371
Assets not included in any of the above heads.....	18,939	13,220	31,634	36,296
Add for cents.....	5	8	8	6
Total resources.....	\$3,298,021	\$3,158,463	\$3,139,257	\$3,294,820
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	480,288	477,991	480,114	469,505
Preferred deposits, viz.:				
Due New York State savings banks.....		5,354	5,759	6,301
Deposits by the State of New York.....	140,000	120,000	70,000	100,000
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.....		18,133		
Due depositors, not preferred.....	2,252,285	2,094,509	2,240,975	2,294,004
Due to trust companies, banks and bankers.....	14,947	14,086	27,696	10,757
Bills payable.....	100,000	100,000		100,000
Other liabilities.....	205,500	223,387	209,711	209,250
Add for cents.....	1	3	2	3
Total liabilities.....	\$3,298,021	\$3,158,463	\$3,139,257	\$3,294,820

170 REPORT ON BANKS OF DEPOSIT AND DISCOUNT

BANK OF WESTBURY — WESTBURY STATION

FRANK POWERS, *President.*

[Post avenue; organized 1910]

ROBT. W. McCORD, *Cashier.*

DIRECTORS

ELLSWORTH T. BURGESS,
WILLIAM P. KELSEY,

S. MARVIN BARLEY,
GEO. W. LASCELLE,
CHRISTIAN SCHWICKER,

EUGENE W. DENTON,
THOS. J. McCORD,

HENRY HICKS,
ROBERT W. McCORD,

JOHN R. HILL,
FRANK POWERS,
SAMUEL VELSOR.

HAROLD E. HAWKHURST,
PETER E. SMALL,

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
Stocks and bonds, viz.:				
Public securities	\$56,000	\$75,023	\$115,723	\$126,123
Private securities	180,593	151,170	146,057	145,307
Real estate owned	5,924	5,924	5,924	5,924
Mortgages owned	49,425	47,925	43,425	41,925
Loans and discounts secured by bond and mtg., deed or other real est. coll.	3,550	3,000	900	900
Loans and discounts secured by other collateral	18,740	16,360	19,638	30,977
Loans, discounts and bills purchased not secured by collateral	65,674	73,970	66,255	66,190
Overdrafts	158	65	66	22
Due from trust companies, banks and bankers	35,674	70,692	37,655	13,450
Specie	3,668	652	676	805
Other currency authorized by the laws of the United States	13,261	14,280	19,850	16,277
Cash items	933	1,050	1,323	747
Due from the Federal Reserve Bank of New York less offsets			23,000	32,625
Assets not included in any of the above heads	4,753	4,963	5,130	6,338
Add for cents	5	4	5	5
Total resources	\$438,358	\$465,078	\$485,627	\$487,615
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	22,372	24,211	25,350	25,775
Preferred deposits, viz.:				
Deposits by the State of New York	5,000	5,000	5,000	5,000
Other deposits secured by pledge of assets	8,340	8,125	14,788	28,928
Due depositors, not preferred	374,876	398,616	413,254	400,363
Other liabilities	2,769	4,125	2,233	2,548
Add for cents	1	1	2	1
Total liabilities	\$438,358	\$465,078	\$485,627	\$487,615

QUARTERLY STATEMENTS

171

BANK OF WILLIAMSVILLE — WILLIAMSVILLE

E. H. HUTCHINSON, *President.*

[Organized 1917]

HOWARD G. BRITTING, *Cashier.*

DIRECTORS

E. H. HUTCHINSON,
MICHAEL FISCHER,

A. D. BISSELL,
THEODORE S. H. SCHUECKLER,
HOWARD G. BRITTING,

L. P. MEYER,
JAMES CHALMERS, JR.,
L. P. SNYDER,

ALBERT H. MEYER, LAFAYETTE L. GROVE,
GEO. L. HELPFER, JOHN E. SECRIST,
B. W. CORNWALL, CHAS. S. BURKHARDT.

172

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1908
Stocks and bonds, viz.:				
Public securities.....	\$14,556	\$75,096	\$89,586	\$104,203
Private securities.....	120,064	134,346	158,388	179,714
Real estate owned.....	9,650	9,650	9,650	9,650
Mortgages owned.....	46,005	51,905	62,105	63,105
Loans and discounts secured by bond and mtg. deed or other real est. coll.	8,250	7,050	9,050	4,050
Loans and discounts secured by other collateral.....	11,150	16,759	17,464	18,125
Loans, discounts and bills purchased not secured by collateral.....	67,345	86,376	88,267	102,069
Overdrafts.....	192	8	.....	451
Due from trust companies, banks and bankers.....	108,580	37,687	32,667	53,155
Specie.....	1,551	1,475	1,925	2,023
Other currency authorized by the laws of the United States.....	22,057	12,874	24,749	18,358
Cash items.....	248	712	742	332
Assets not included in any of the above heads.....	5,074	5,414	5,593	6,042
Add for cents.....	3	4	4	6
Total resources.....	\$414,725	\$439,356	\$500,190	561,283
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	8,619	10,703	11,602	12,440
Preferred deposits, viz.:				
Due New York State savings banks.....	7,500	7,500	7,500	7,500
Due New York State sav. and loan ass'ns, credit unions and land bank.....	3,270	2,860	563	123
Deposits by the State of New York.....	5,000	5,000	5,000	5,000
Other deposits secured by pledge of assets.....	.....	15,093	10,000	60,000
Due depositors, not preferred.....	363,103	370,016	437,473	448,910
Other liabilities.....	2,232	3,182	3,051	2,309
Add for cents.....	1	2	1	1
Total liabilities.....	\$414,725	\$439,356	\$500,190	\$561,283

THE BANK OF WORCESTER — WORCESTER

GEO. B. CRIPPEN, *President.*

[Main street; organized 1884]

JOHN D. BULSON, *Cashier.*

ELLA W. WIETING, M. H. MULTER,

DIRECTORS
GEO. B. CRIPPEN, CLARENCE E. HOLMES, JOHN D. BULSON,
JAMES JOHNSON.

M. H. NICHOLS,

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
Stocks and bonds, viz.:				
Public securities	\$88,292	\$104,476	\$109,506	\$74,688
Private securities	116,521	121,521	119,977	114,977
Real estate owned	500	500	500	500
Mortgages owned	126,650	128,850	112,350	112,350
Loans and discounts secured by bond and mtg., deed or other real est. coll.	4,500	4,500	4,500	4,500
Loans and discounts secured by other collateral	25,922	21,222	22,319	30,415
Loans, discounts and bills purchased not secured by collateral	222,807	242,685	222,229	216,104
Overdrafts	892	333	816	253
Due from trust companies, banks and bankers	42,379	21,979	43,537	48,591
Specie	1,319	649	1,214	1,227
Other currency authorized by the laws of the United States	13,914	10,247	11,028	8,462
Cash items	231	131	520	521
Assets not included in any of the above heads	5,000	9,000	8,000	25,982
Add for cents	4	3	4	5
Total resources	\$648,931	\$666,096	\$656,500	\$638,575
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	107,900	107,773	112,851	116,068
Preferred deposits, viz.:				
Deposits by the State of New York	35,000	31,000	31,000	31,000
Other deposits secured by pledge of assets		869	11,000	70,700
Due depositors, not preferred	473,030	417,534	433,278	383,895
Bills payable		70,000	35,000	
Other liabilities	3,000	8,919	3,370	6,910
Add for cents	1	1	1	2
Total liabilities	\$648,931	\$666,096	\$656,500	\$638,575

QUARTERLY STATEMENTS

BINGHAM STATE BANK — MOUNT MORRIS

C. W. BINGHAM, *President.*

[66 Main street; organized 1915]

F. E. VAN DORN, *Cashier.*

C. W. BINGHAM, H. H. SCOVILLE, J. F. DONOVAN, DIRECTORS
 F. E. VAN DORN, ALBERT C. OLF, J. W. SLAIGHT, B. E. BROPHEL,

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
Stocks and bonds, viz.:				
Public securities	\$11,000	\$6,878	\$18,202	\$22,744
Private securities	29,062	29,062	27,562	27,562
Mortgages owned	49,325	47,600	47,400	46,500
Loans and discounts secured by bond and mtg., deed or other real est. coll.	13,175	13,200	11,900	11,900
Loans and discounts secured by other collateral	63,902	74,774	67,676	91,146
Loans, discounts and bills purchased not secured by collateral	205,041	198,516	200,966	208,963
Overdrafts	135	194	311	189
Due from trust companies, banks and bankers	58,130	52,561	38,523	44,477
Specie	7,732	3,102	3,399	3,468
Other currency authorized by the laws of the United States	9,742	12,650	18,452	17,127
Cash items	304	910	2,065	2,802
Assets not included in any of the above heads	5,342	4,664	4,957	5,061
Add for cents	4	4	5	4
Total resources	\$452,894	\$444,115	\$441,418	\$481,943
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	16,460	18,315	16,697	17,243
Preferred deposits, viz.: Deposits otherwise preferred				49,810
Due depositors, not preferred	375,659	333,742	317,365	325,505
Due to trust companies, banks and bankers	5,694	3,493	5,337	8,715
Bills payable		35,000	25,000	25,000
Rediscounts			22,000	
Other liabilities	5,079	3,563	5,018	5,668
Add for cents	2	2	1	2
Total liabilities	\$452,894	\$444,115	\$441,418	\$481,943

THE BOWERY BANK OF NEW YORK — NEW YORK CITY

J. STANLEY FOSTER, *President.*

[124-126 Bowery; organized 1888]

CHAS. ESSIG, *Cashier.*

FRANK N. DODD,

CHAS. ESSIG,

J. STANLEY FOSTER,
WM. F. KAMMERER,

DIRECTORS
MARTIN S. PAINE,
W. F. NORTON.

EUGENE COLEMAN SAVIDGE, ROBERT S. FERGUSON,

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
Stocks and bonds, viz.:				
Public securities.....	\$178,700	\$288,200	\$614,720	\$605,750
Private securities.....	2,617,180	2,486,718	2,353,037	2,272,416
Real estate owned.....	298,000	298,000	298,000	298,000
Mortgages owned.....			35,000	35,000
Loans and discounts secured by bond and mtg., deed or other real est. coll.	4,850	4,850	4,850	4,850
Loans and discounts secured by other collateral.....	1,069,888	1,112,097	1,153,985	1,249,736
Loans, discounts and bills purchased not secured by collateral.....	338,736	440,727	377,720	309,406
Overdrafts.....		2	125	75
Due from trust companies, banks and bankers.....	569,469	301,679	366,513	361,882
Specie.....	275,520	288,040	286,370	292,980
Other currency authorized by the laws of the United States.....	236,260	307,076	314,808	249,814
Cash items.....	130,391	122,843	138,148	218,317
Assets not included in any of the above heads.....	37,790	37,472	33,659	34,776
Add for cents.....	4	4	3	2
Total resources.....	\$5,756,288	\$5,687,708	\$5,976,938	\$5,933,004
LIABILITIES				
Capital.....	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits.....	816,906	810,914	819,339	816,551
Preferred deposits, viz.:				
Due New York State savings banks.....	50,510	73,755	62,289	78,314
Other deposits secured by pledge of assets.....		57,638	117,000	101,315
Due depositors, not preferred.....	4,496,000	4,470,783	4,715,731	4,669,853
Due to trust companies, banks and bankers.....	130,000			
Other liabilities.....	12,871	24,617	12,577	16,970
Add for cents.....	1	1	2	1
Total liabilities.....	\$5,756,288	\$5,687,708	\$5,976,938	\$5,933,004

QUARTERLY STATEMENTS

175

BROADWAY CENTRAL BANK — NEW YORK CITY

FRANK WILLIAMS, *President.*

[2574 Broadway; organized 1914]

ANTHONY ZIESAT, *Cashier.*

DIRECTORS

T. J. McLAUGHLIN,
CHARLES B. TOOLE,J. S. BRETZ,
SIMON MEYER,FRANK WILLIAMS,
E. J. DOWLING,GEO. KERN,
DAVID FEUER,FRANCIS CRAVE,
P. J. FRANGHIADI.

HARRY E. FIELD,

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
Stocks and bonds, viz.: Public securities	\$182,264	\$172,252	\$263,452	\$233,652
Loans and discounts secured by other collateral	319,132	312,792	309,353	358,656
Loans, discounts and bills purchased not secured by collateral	759,007	752,002	721,669	721,887
Overdrafts	149	230	4,060	2,404
Due from trust companies, banks and bankers	175,984	192,426	226,865	338,028
Specie	141,600	124,300	131,700	130,200
Other currency authorized by the laws of the United States	29,501	29,041	31,791	28,226
Assets not included in any of the above heads	17,093	17,211	15,793	12,963
Add for cents	4	3	3	3
Total resources	\$1,624,734	\$1,600,257	\$1,704,686	\$1,826,019
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	34,247	37,022	40,525	40,693
Preferred deposits, viz.: Deposits by the State of New York	50,000	42,000	35,000	35,000
Other deposits secured by pledge of assets			10,000	75,000
Deposits otherwise preferred	2,461	2,481	2,491	2,499
Due depositors, not preferred	1,425,815	1,402,662	1,508,199	1,563,939
Due to trust companies, banks and bankers	5,923	6,902	1,029	575
Other liabilities	6,286	9,189	7,441	8,306
Add for cents	2	1	1	2
Total liabilities	\$1,624,734	\$1,600,257	\$1,704,686	\$1,826,019

BRONX BOROUGH BANK — NEW YORK CITY

C. A. BECKER, *President.*

[440 East Tremont avenue; organized 1893]

THOS. B. HANSON, *Cashier.*

DIRECTORS

HENRY L. STODDARD,

C. ADELBERT BECKER,

JOHN P. DUNN,

EDWARD POLAK,

CHARLES P. HALLOCK,

CHAS. A. BEBRIAN.

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
Stocks and bonds, viz.:				
Public securities	\$111,221	\$155,298	\$408,182	\$284,421
Private securities	469,877	466,637	328,745	354,347
Real estate owned	265,489	267,704	266,798	264,511
Mortgages owned	206,250	209,650	208,950	210,220
Loans and discounts secured by bond and mtg., deed or other real est. coll.	33,574	38,537	36,540	37,491
Loans and discounts secured by other collateral	144,408	251,823	259,022	378,065
Loans, discounts and bills purchased not secured by collateral	894,085	811,172	749,098	726,860
Overdrafts	964	676	13,396	552
Due from trust companies, banks and bankers	111,198	115,404	255,642	183,693
Specie	18,616	37,414	26,830	23,521
Other currency authorized by the laws of the United States	142,241	123,941	97,363	104,376
Cash items	80,809	12,174	17,125	9,239
Assets not included in any of the above heads	88,878	40,450	44,287	82,819
Add for cents	5	5	4	5
Total resources	\$2,567,615	\$2,530,885	\$2,711,982	\$2,660,120
	LIABILITIES			
Capital	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits	67,982	69,809	71,478	72,881
Preferred deposits, viz.:				
Due New York State savings banks	68,025	73,654	81,689	87,295
Due New York State sav. and loan ass'ns, credit unions and land bank .....	.....	2,603	847	1,896
Deposits by the State of New York	130,000	110,000	85,000	110,000
Other deposits secured by pledge of assets	7,857	7,239	1,661	1,016
Due depositors, not preferred	1,954,362	1,940,639	2,161,291	2,117,024
Due to trust companies, banks and bankers	21,978	39,993	41,897	2,271
Other liabilities	167,408	136,945	118,117	117,734
Add for cents	3	3	2	3
Total liabilities	\$2,567,615	\$2,530,885	\$2,711,982	\$2,660,120

QUARTERLY STATEMENTS

177

BRYANT PARK BANK — NEW YORK CITY

W. W. WARNER, *President.*

[220 West 42d street; organized 1907]

E. F. GIESE, *Cashier.*

DIRECTORS

EDWARD ASHFORTH,

JOHN F. DOHERTY,
E. F. GIESE,

JOHN REISENWEBER,
W. W. WARNER,

EUGENE E. HINKLE,
JULES WEBER,

JACOB LOEWER,
WINFIELD S. WESER.

JACOB MATTERN,

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
Stocks and bonds, viz.:				
Public securities	\$201,975	\$211,952	\$423,445	\$349,205
Private securities	81,187	80,687	80,281	83,343
Loans and discounts secured by bond and mtg., deed or other real est. coll.	25,000	25,000	25,000	25,000
Loans and discounts secured by other collateral	521,292	609,506	480,717	572,075
Loans, discounts and bills purchased not secured by collateral	874,068	927,653	936,819	776,340
Overdrafts	930	931	1,725	5,927
Due from trust companies, banks and bankers	291,623	229,106	264,201	344,231
Specie	121,411	111,292	106,451	53,216
Other currency authorized by the laws of the United States	173,700	129,942	114,275	177,766
Cash items	8,524	8,908	35,326	16,902
Assets not included in any of the above heads	142,554	241,821	87,858	275,285
Add for cents	4	3	3	5
Total resources	\$2,442,268	\$2,576,801	\$2,556,101	\$2,679,295
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	146,777	148,369	145,449	148,251
Preferred deposits, viz.:				
Deposits by the State of New York	35,000	35,000	30,000	30,000
Other deposits secured by pledge of assets	67,887	50,824	42,961	305,761
Due depositors, not preferred	1,973,635	1,871,142	2,117,716	1,975,468
Due to trust companies, banks and bankers	8,255	8,297	8,339	8,371
Bills payable		250,000		
Other liabilities	10,711	13,167	11,634	11,443
Add for cents	3	2	2	1
Total liabilities	\$2,442,268	\$2,576,801	\$2,556,101	\$2,679,295

CATTARAUGUS COUNTY BANK — LITTLE VALLEY

E. E. KELLEY, *President.*

[Main street; organized 1902]

FLOYD J. DAVIS, *Cashier.*

DIRECTORS

J. B. F. CHAMPLIN,

C. J. CLAIR,
H. A. MARSE,

W. C. PARKER,
TINT CHAMPLIN,

E. E. KELLEY,
FLOYD J. DAVIS.

EARL S. PARK,

D. E. WHIPPLE,

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
Stocks and bonds, viz.:				
Public securities.....	\$67,951	\$67,110	\$66,147	\$128,532
Private securities.....	34,177	34,777	28,840	28,740
Real estate owned.....	6,000	6,000	6,000	6,000
Mortgages owned.....	39,104	36,414	36,214	36,114
Loans and discounts secured by bond and mtg., deed or other real est. coll.	35,000	30,000	25,000	25,000
Loans and discounts secured by other collateral.....	75,000	60,000	50,000	55,000
Loans, discounts and bills purchased not secured by collateral.....	106,891	113,414	149,568	160,934
Due from trust companies, banks and bankers.....	35,002	42,534	73,467	106,302
Specie.....	6,000	5,500	8,000	7,000
Other currency authorized by the laws of the United States.....	10,842	7,994	15,222	10,487
Cash items.....	306	291	6,238	1,910
Assets not included in any of the above heads.....	6,240	1,074	1,000	1,663
Add for cents.....	3	3	2	2
Total resources.....	\$422,516	\$405,111	\$465,698	\$567,684
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	40,757	41,627	42,240	42,897
Preferred deposits, viz.:				
Deposits by the State of New York.....	6,000	6,000	6,000	6,000
Other deposits secured by pledge of assets.....	1,531	1,433	13,793	36,793
Due depositors, not preferred.....	343,727	325,550	372,664	451,193
Other liabilities.....	5,500	5,500	6,000	5,800
Add for cents.....	1	1	1	1
Total liabilities.....	\$422,516	\$405,111	\$465,698	\$567,684

QUARTERLY STATEMENTS

179

CENTER MORICHES BANK — CENTER MORICHES

JOHN L. HAVENS, *President.*

[Main street; organized 1902]

C. E. LISCUM, *Cashier.*

DIRECTORS

JOHN L. HAVENS,
WILHELM D. HERZOG,
RILEY P. HOWELL,CHAS. E. LISCUM,
EDGAR DANIELS,
ARTHUR J. HALLOCK,DAVID E. GOLDSMITH,
NORMAN W. TERRY,
WM. C. ROGERS,I. WILLETTS GARDNER,
GILBERT D. ROGERS,
WM. H. MOTT,ALFRED K. CINCHESTER,
EGBERT O. HOWELL,
JOSIAH S. ROBERT.FRANK F. PENNEY,
EGBERT H. TERRY,

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
Stocks and bonds, viz.:				
Public securities.....	\$970	\$970	\$970	\$970
Private securities.....	166,246	158,246	150,288	170,385
Mortgages owned.....	43,200	43,900	42,400	42,400
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	1,918	1,500	1,500	1,500
Loans and discounts secured by other collateral.....	73,810	74,872	118,345	116,645
Loans, discounts and bills purchased not secured by collateral.....	77,571	93,055	59,552	59,609
Overdrafts.....	39	39	1	10
Due from trust companies, banks and bankers.....	36,233	68,248	119,680	71,037
Specie.....	8,148	4,687	3,204	3,653
Other currency authorized by the laws of the United States.....	14,454	21,580	24,555	26,000
Cash items.....	62	.....	.....	.....
Assets not included in any of the above heads.....	2,741	20,087	108,157	84,963
Add for cents.....	4	3	3	1
Total resources.....	\$425,396	\$487,187	\$628,664	\$577,173
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	30,209	32,164	30,783	30,832
Due depositors, not preferred.....	367,306	424,664	569,279	516,125
Due to trust companies, banks and bankers.....	.....	78	.....	.....
Other liabilities.....	2,880	5,280	3,601	5,215
Add for cents.....	1	1	1	1
Total liabilities.....	\$425,396	\$487,187	\$628,664	\$577,173

CENTRAL BANK OF MEDINA — MEDINA

WATSON F. BARRY, *President.*

[514 Main street; organized 1909]

E. ROLAND CLARK, *Cashier.*

DIRECTORS

LEROY J. SKINNER,

WM. L. BENNETT,

LOUIS LANDAUBER,
ERWIN RANDS.

E. ROLAND CLARK,

WATSON F. BARRY,

CHAS. F. HURD,

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
Stocks and bonds, viz.:				
Public securities.....	\$47,967	\$36,587	\$63,737	\$80,637
Private securities.....	39,156	39,136	39,136	39,136
Real estate owned.....	13,372	13,372	13,372	14,418
Mortgages owned.....	9,725	9,725	11,125	11,125
Loans and discounts secured by bond and mtg., deed or other real est. coll.	99,299	104,647	99,832	97,464
Loans and discounts secured by other collateral.....	119,693	127,385	116,774	109,378
Loans, discounts and bills purchased not secured by collateral.....	114,733	112,290	139,463	128,789
Overdrafts.....	127	518	520	2,468
Due from trust companies, banks and bankers.....	61,879	10,804	58,806	209,837
Specie.....	7,767	4,538	2,812	2,809
Other currency authorized by the laws of the United States.....	14,839	26,049	21,397	20,236
Cash items.....	2,136	1,886	2,554	3,320
Assets not included in any of the above heads.....	8,105	9,262	8,087	7,584
Add for cents.....	6	4	4	5
Total resources.....	\$538,804	\$496,203	\$577,619	\$727,206
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	27,444	31,090	31,688	34,018
Preferred deposits, viz.:				
Deposits by the State of New York.....	25,000	23,000	23,000	23,000
Other deposits secured by pledge of assets.....	15,849	5,674	24,998	40,171
Due depositors, not preferred.....	418,138	380,048	425,473	576,822
Due to trust companies, banks and bankers.....		2,926		
Bills payable.....			20,000	
Other liabilities.....	2,371	3,463	2,459	3,193
Add for cents.....	2	2	1	2
Total liabilities.....	\$538,804	\$496,203	\$577,619	\$727,206

QUARTERLY STATEMENTS

181

THE CENTRAL BANK OF ROCHESTER — ROCHESTER

JOHN H. GREGORY, *President.*

[3, 5 and 7 Main street East; organized 1888]

LOUIS F. STUPP, *Cashier.*

DIRECTORS

WM. PITKIN,
HOWARD H. CLAPP,

BERNARD DUNN,
W. H. MATHEWS,

JOHN P. BOWMAN,
MORTIMER R. MILLER,

WM. H. BRIGGS,
CHAS. E. HOYT,

NATHAN G. WILLIAMS,
JOHN H. GREGORY,

FREDERICK WILL,
JOHN B. WEGMAN.

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
Stocks and bonds, viz.:				
Public securities	\$357,780	\$442,269	\$767,142	\$842,154
Private securities	748,901	756,401	745,929	751,973
Mortgages owned	109,609	107,124	107,124	100,814
Loans and discounts secured by bond and mtg., deed or other real est. coll.	280,733	275,716	230,926	223,200
Loans and discounts secured by other collateral	3,204,868	3,589,024	3,777,707	5,108,561
Loans, discounts and bills purchased not secured by collateral	2,272,693	2,437,183	2,224,992	2,138,166
Overdrafts	1,206	1,957	4,513	1,676
Due from trust companies, banks and bankers	1,162,339	453,203	319,697	347,379
Specie	98,575	39,581	98,613	87,195
Other currency authorized by the laws of the United States	198,000	261,530	161,500	176,550
Cash items	64,130	59,445	70,645	133,405
Due from the Federal Reserve Bank of New York less offsets		221,769	187,649	226,562
Assets not included in any of the above heads	57,844	63,442	63,484	44,229
Add for cents	5	5	4	4
Total resources	\$8,556,683	\$8,708,649	\$8,759,925	\$10,181,958
LIABILITIES				
Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	286,913	304,997	314,788	325,065
Preferred deposits, viz.:				
Due New York State savings banks	105,000	105,000	105,000	95,000
Deposits by the State of New York	200,000	155,000	100,000	150,000
Deposits by the Superintendent of Banks of the State of New York	50,000	50,000	70,000	70,000
Due depositors, not preferred	6,914,181	6,977,535	6,835,420	8,545,893
Due to trust companies, banks and bankers	620,209	581,874	456,662	392,931
Bills payable		200,000	500,000	200,000
Other liabilities	80,378	34,241	78,054	103,068
Add for cents	2	2	1	1
Total liabilities	\$8,556,683	\$8,708,649	\$8,759,925	\$10,181,958

CENTRAL BANK OF WESTCHESTER COUNTY — WHITE PLAINS
 HOWARD E. FOSTER, *President.* [1 Court street; organized 1868] JOHN A. SNEDEKER, *Cashier.*

DIRECTORS
 FREDERIC S. BARNUM, HOWARD E. FOSTER, LIONEL SUTRO, CHAS. R. SMITH, CHARLES M. JESUP, WILSON BROWN, JR.,
 JOHN A. SNEDEKER, RAY F. BARNUM.

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
Stocks and bonds, viz.:				
Public securities.....	\$87,593	\$126,102	\$102,968	\$288,035
Private securities.....	525,422	523,413	517,831	541,513
Real estate owned.....	35,000	35,554	35,554	35,554
Mortgages owned.....	111,600	115,600	115,600	95,600
Loans and discounts secured by bond and mtg., deed or other real est. coll.	21,905	13,900	15,900	16,400
Loans and discounts secured by other collateral.....	55,220	50,322	43,648	56,022
Loans, discounts and bills purchased not secured by collateral.....	125,878	192,254	137,692	87,810
Overdrafts.....	1	24	10	24
Due from trust companies, banks and bankers.....	95,644	73,779	205,454	136,781
Specie.....	5,945	4,312	3,076	4,090
Other currency authorized by the laws of the United States.....	29,062	29,829	26,639	27,817
Cash items.....	1,502	2,377	2,666	3,482
Assets not included in any of the above heads.....	10,002	10,921	10,104	12,138
Add for cents.....	4	4	3	5
Total resources.....	\$1,104,778	\$1,178,391	\$1,217,145	\$1,305,221
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	126,609	130,774	126,833	140,173
Preferred deposits, viz.:				
Due New York State savings banks.....	21,507	21,829	21,829	20,829
Deposits by the State of New York.....	64,000	59,000	49,000	62,000
Other deposits secured by pledge of assets.....	13,500	15,293	31,935	61,935
Due depositors, not preferred.....	769,435	768,764	871,575	783,548
Due to trust companies, banks and bankers.....	3,394	2,155	6,306	5,816
Bills payable.....	.....	65,000	.....	.....
Other liabilities.....	6,331	15,574	9,664	130,917
Add for cents.....	2	2	3	3
Total liabilities.....	\$1,104,778	\$1,178,391	\$1,217,145	\$1,305,221

QUARTERLY STATEMENTS

CENTRAL MERCANTILE BANK OF NEW YORK — NEW YORK CITY

GEORGE W. CRAFT, *President*.

[1 East 14th street; organized 1917]

FRANK L. FISHER, *Cashier*.

DIRECTORS

ARNI BJORNSON, GEORGE W. CRAFT, GEORGE ETRIDGE, GEORGE M. FOWLES, MAILON A. FREEMAN, DAVID H. KNOTT,
 ALFRED W. RICHARDSON, SAMUEL R. SMITH, LAWRENCE H. TASKER, MORRIS L. WILLETS, A. BRESLAUER, HENDERSON M. WOLFE.

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
Stocks and bonds, viz.: Public securities	\$33,228	\$121,244	\$38,348	\$190,129
Loans and discounts secured by other collateral	30,000	60,000	60,000	70,000
Loans, discounts and bills purchased not secured by collateral	587,789	670,820	671,635	728,733
Overdrafts	75	502	654	1,829
Due from trust companies, banks and bankers	147,554	117,389	246,955	206,426
Specie	21,078	6,490	5,866	30,435
Other currency authorized by the laws of the United States	80,078	88,966	100,642	78,340
Cash items		65,054		
Assets not included in any of the above heads	53,105	53,095	53,068	50,507
Add for cents	1	3	3	3
Total resources	\$952,908	\$1,183,563	\$1,177,171	\$1,356,402
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	46,238	51,619	51,884	55,635
Preferred deposits, viz.: Other deposits secured by pledge of assets				80,986
Due depositors, not preferred	798,660	1,024,728	1,015,131	1,111,159
Other liabilities	8,010	7,215	10,155	8,621
Add for cents		1	1	1
Total liabilities	\$952,908	\$1,183,563	\$1,177,171	\$1,356,402

CHELSEA EXCHANGE BANK — NEW YORK CITY

A. E. STILGER, *President.*

[266 West 34th street; organized 1903]

W. W. TAPPAN, *Cashier.*

DIRECTORS

LEOPOLD BROWN,
WM. WEST SHAW,

JOHN P. WINDOLPH,
IRVING M. SHAW,

E. C. STRIFFLER,
A. E. STILGER,
W. W. TAPPAN.

JOSEPH S. HOUSE,
EUGENE F. MCGIRR,

LONDON I. WALLICK,
MICHAEL H. BLAKE,

JOHN N. WILLYS,
WM. A. LOBB,

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
Stocks and bonds, viz.: Public securities.....	\$1,141,312	\$1,663,843	\$1,849,203	\$2,252,118
Private securities.....	11,725	11,725	11,725	11,725
Real estate owned.....	125,489	125,489	125,489	125,489
Mortgages owned.....	138,144	138,144	137,786	137,786
Loans and discounts secured by bond and mtg., deed or other real est. coll.	30,000	30,000	30,000	30,000
Loans and discounts secured by other collateral.....	759,538	1,248,171	1,270,069	1,523,191
Loans, discounts and bills purchased not secured by collateral.....	2,304,198	2,328,269	2,324,195	2,178,263
Overdrafts.....	4,616	15,389	17,710	22,575
Due from trust companies, banks and bankers.....	1,204,456	472,876	476,542	1,879,262
Specie.....	33,619	122,577	99,778	104,383
Other currency authorized by the laws of the United States.....	329,920	400,000	400,000	400,000
Cash items.....	2,446	4,098	1,239	1,480
Assets not included in any of the above heads.....	38,437	48,693	59,200	72,781
Add for cents.....	4	.....	5	5
Total resources.....	\$6,123,904	\$6,609,274	\$6,802,941	\$8,739,058
LIABILITIES				
Capital.....	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits.....	92,822	118,822	127,336	135,611
Preferred deposits, viz.:				
Due New York State sav. and loan as'ns, credit unions and land bank.....	51	4,676	5,102	5,589
Deposits by the State of New York.....	225,000	165,000	125,000	125,000
Deposits by the Superintendent of Banks of the State of New York.....	1,887	1,883	1,851	1,842
Other deposits secured by pledge of assets.....	.....	158,390	230,000	.....
Deposits otherwise preferred.....	12,010	12,097	12,448	12,510
Due depositors, not preferred.....	4,815,692	4,962,582	3,958,927	5,712,645
Due to trust companies, banks and bankers.....	22,318	21,519	33,067	423,904
Bills payable.....	500,000	700,000	1,850,000	1,850,000
Other liabilities.....	54,121	64,300	59,207	71,954
Add for cents.....	3	5	3	3
Total liabilities.....	\$6,123,904	\$6,609,274	\$6,802,941	\$8,739,058

QUARTERLY STATEMENTS

155

THE CITIZENS BANK OF ARCADE — ARCADE

[Main street; organized 1890]

J. D. CASE, *President.*

J. H. SMITH, *Cashier.*

DIRECTORS

J. D. CASE,

D. C. BENTLEY,

J. H. SMITH,
O. T. WILSON.

J. H. FRANCIS,

G. E. HOGUE,

R. J. TILTON,

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
Stocks and bonds, viz.:				
Public securities.....	\$70,850	\$57,250	\$97,150	\$56,800
Private securities.....	81,588	81,588	81,548	81,548
Real estate owned.....	12,596	12,596	12,596	12,596
Mortgages owned.....	27,900	27,600	27,400	35,954
Loans and discounts secured by bond and mtg., deed or other real est coll..	37,476	36,976	34,476	39,590
Loans and discounts secured by other collateral.....	68,231	64,246	80,628	157,265
Loans, discounts and bills purchased not secured by collateral.....	498,259	560,727	517,835	477,250
Overdrafts.....	900	1,895	1,060	653
Due from trust companies, banks and bankers.....	154,387	140,619	88,550	117,123
Specie.....	4,170	3,813	3,708	3,760
Other currency authorized by the laws of the United States.....	26,456	26,652	23,369	22,552
Cash items.....	257	643	3,322	1,430
Assets not included in any of the above heads.....	4,183	9,567	4,328	5,879
Add for cents.....	4	4	5	6
Total resources.....	\$987,257	\$1,024,176	\$975,975	\$1,012,406
LIABILITIES				
Capital.....	\$60,000	\$60,000	\$60,000	\$60,000
Surplus, including all undivided profits.....	43,980	44,622	45,154	47,359
Preferred deposits, viz.:				
Deposits by the State of New York.....	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	.....	.....	10,000	.....
Due depositors, not preferred.....	847,276	856,054	837,911	836,980
Due to trust companies, banks and bankers.....	16,000	.....	2,910	2,167
Other liabilities.....	10,000	53,500	10,000	55,900
Add for cents.....	1	.....	.....	.....
Total liabilities.....	\$987,257	\$1,024,176	\$975,975	\$1,012,406

THE CITIZENS BANK — ATTICA

[6 Main street; organized 1911]

ELON P. SPINK, *President.*

B. T. SANDS, *Cashier.*

DIRECTORS

JOHN MATTESON,
ELON P. SPINK,

R. J. TILTON,
BURTON T. SANDS,

H. T. GAY,
H. T. BRAMER,

J. H. SMITH,
AUGUSTUS W. SMITH,

B. F. FRENCH,
JASON D. CASE,

F. M. RICHARDS,

QUARTERLY STATEMENTS

187

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
Stocks and bonds, viz.:				
Public securities	\$48,502	\$50,891	\$69,069	\$76,847
Private securities	38,637	38,637	38,637	38,637
Real estate owned	10,000	10,000	10,000	10,000
Mortgages owned	32,745	28,145	28,145	28,145
Loans and discounts secured by bond and mtg., deed or other real est coll.	24,572	25,371	23,406	22,743
Loans and discounts secured by other collateral	18,039	17,640	15,544	11,165
Loans, discounts and bills purchased not secured by collateral	225,862	239,784	228,980	220,269
Overdrafts	169	809	356	400
Due from trust companies, banks and bankers	77,130	83,231	76,367	73,282
Specie	2,700	1,521	1,611	982
Other currency authorized by the laws of the United States	13,145	11,550	12,341	14,977
Cash items	840	587	375	781
Assets not included in any of the above heads	4,500	4,650	4,500	5,027
Add for cents	2	5	3	3
Total resources	\$496,843	\$512,821	\$509,334	\$503,258
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	20,139	21,917	22,796	21,678
Preferred deposits, viz.:				
Deposits by the State of New York	16,000	16,000	16,000	16,000
Other deposits secured by pledge of assets	2,695	2,311	12,108	2,108
Deposits otherwise preferred	3,980	23,790	15,468	47,949
Due depositors, not preferred	420,528	412,802	407,960	382,022
Due to trust companies, banks and bankers		2,500		
Other liabilities	3,500	3,500	5,000	3,500
Add for cents	1	1	2	1
Total liabilities	\$496,843	\$512,821	\$509,334	\$503,258

CITIZENS BANK OF BINGHAMTON — BINGHAMTON

GEORGE A. KENT, *President.*

[29 Chenango street; organized 1914]

G. A. THOMPSON, *Cashier.*

DIRECTORS

WM. T. MORGAN,
NORMAN G. KEISER,J. A. STACK,
WM. C. KING,ARTHUR L. KENT,
FRANK J. MANGAN,
THOMAS J. MANGAN,A. C. CROSSLEY,
LEWIS M. WEEB,
HUGH J. WOLFE.FRED J. BAUMANN,
GEORGE A. KENT,P. F. CUSICK,
WALTER A. LESTER,

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
Stocks and bonds, viz.: Public securities	\$260,862	\$242,376	\$360,172	\$388,537
Mortgages owned	113,003	106,034	102,234	99,934
Loans and discounts secured by bond and mtg., deed or other real est. coll.	71,200	67,500	73,800	67,300
Loans and discounts secured by other collateral	178,415	176,342	138,559	191,167
Loans, discounts and bills purchased not secured by collateral	538,826	547,395	602,498	565,997
Overdrafts	139	267	438	646
Due from trust companies, banks and bankers	98,880	116,782	141,863	123,151
Specie	4,671	7,151	5,103	3,794
Other currency authorized by the laws of the United States	32,486	58,520	60,124	52,681
Cash items	7,441	12,757	10,642	9,279
Due from the Federal Reserve Bank of New York less offsets				19,580
Assets not included in any of the above heads	15,200	15,450	16,450	15,900
Add for cents	5	3	4	4
Total resources	\$1,321,128	\$1,350,577	\$1,511,887	\$1,537,970
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	68,420	70,251	66,651	69,007
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank ..	1,914	2,073	3,500	33
Deposits by the State of New York		25,000	20,000	20,000
Deposits by the Superintendent of Banks of the State of New York ..	25,000	25,000	25,000	25,000
Due depositors, not preferred	958,715	993,181	1,122,885	1,175,475
Due to trust companies, banks and bankers	161,578	124,321	168,000	140,754
Rediscounts		5,000		
Other liabilities	5,500	5,750	5,850	7,700
Add for cents	1	1	1	1
Total liabilities	\$1,321,128	\$1,350,577	\$1,511,887	\$1,537,970

THE CITIZENS BANK OF DANSVILLE — DANSVILLE

F. FIELDER, *President.*

[193 Main street; organized 1887]

F. H. JOHANTGEN, *Cashier.*

J. W. WADSWORTH,

H. FRANK DYER,
F. FIELDER,

ISAAC B. KNAPP,
PHILIP E. BLUM,

WM. H. HARTMAN,
E. R. GRISWOLD.

FRANK H. JOHANTGEN, LEWIS H. HECKMAN,

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
Stocks and bonds, viz.:				
Public securities	\$82,102	\$84,493	\$100,538	\$67,988
Private securities	72,383	62,500	65,848	70,773
Real estate owned	6,000	6,000	6,000	6,000
Mortgages owned	10,888	10,300	10,300	10,300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	26,699	33,352	33,702	34,034
Loans and discounts secured by other collateral	64,663	86,079	75,143	100,636
Loans, discounts and bills purchased not secured by collateral	186,005	162,749	189,055	174,566
Overdrafts	1,171	1,176	338	78
Due from trust companies, banks and bankers	97,507	98,672	55,080	54,248
Specie	9,841	5,445	5,364	2,431
Other currency authorized by the laws of the United States	7,829	21,014	13,262	14,438
Cash items	689	1,297	1,814	1,698
Assets not included in any of the above heads	1,965	1,885	1,885	2,575
Add for cents	5	4	4	4
Total resources	\$567,747	\$574,966	\$558,333	\$539,769
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	36,401	36,277	35,678	37,752
Preferred deposits, viz.: Other deposits secured by pledge of assets			9,000	
Due depositors, not preferred	461,545	484,489	459,154	427,466
Due to trust companies, banks and bankers	16,000			
Bills payable				20,000
Other liabilities	3,800	4,200	4,500	4,550
Add for cents	1		1	1
Total liabilities	\$567,747	\$574,966	\$558,333	\$539,769

QUARTERLY STATEMENTS

THE CITIZENS BANK OF GRIFFIN CORNERS, N. Y. — FLEISCHMANN'S

JOEL L. KEATOR, *President.*

[Main street; organized 1910]

R. W. PAWLING, *Cashier.*

DIRECTORS

JOEL L. KEATOR,

H. S. VERMILYEA,

CLARENCE WILSON,
O. F. BALLARD,E. L. HINCKLEY,
R. W. PAWLING.

C. H. VERMILYEA,

FRANK DOOLITTLE,

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
Stocks and bonds, viz.:				
Public securities	\$8,680	\$8,630	\$11,780	\$9,430
Private securities	13,646	13,646	13,646	13,646
Real estate owned	10,700	10,700	10,700	10,700
Mortgages owned	13,286	12,786	19,100	12,600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	7,913	7,875	13,141	15,044
Loans and discounts secured by other collateral	10,411	10,951	6,672	6,722
Loans, discounts and bills purchased not secured by collateral	130,278	133,909	131,875	128,314
Overdrafts	109	79	39	73
Due from trust companies, banks and bankers	11,048	11,572	32,548	9,263
Specie	1,986	1,925	3,266	3,475
Other currency authorized by the laws of the United States	1,710	2,100	6,513	3,285
Cash items	226	405	527	231
Assets not included in any of the above heads	5,000	6,277	5,891	7,272
Add for cents	4	5	5	4
Total resources	\$214,997	\$220,860	\$255,703	\$220,059
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	9,867	9,979	9,970	10,540
Preferred deposits, viz.: Deposits by the State of New York	14,000	14,000	14,000	14,000
Due depositors, not preferred	119,201	115,092	205,087	168,718
Bills payable	27,000	26,800	.....	.....
Rediscounts	18,629	27,843	.....	.....
Other liabilities	1,300	2,145	1,645	1,800
Add for cents . . . . .	.....	1	1	1
Total liabilities	\$214,997	\$220,860	\$255,703	\$220,059

THE CITIZENS BANK OF LOCKE, N. Y. — LOCKE

C. J. HEWITT, *President.*

[Organized 1895]

N. LOWE, *Cashier.*

DIRECTORS

J. L. WHITE,

E. G. MASTERS,

HORTON METZGAR,
GILES M. STODDARD.

A. C. MCINTOSH,

C. J. HEWITT,

J. MELVILLE STEWART,

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
Stocks and bonds, viz.:				
Public securities	\$1,100	\$1,100	\$20,700	\$28,550
Private securities.....	52,379	44,429	29,479	31,939
Real estate owned.....	2,800	2,800	2,800	2,800
Mortgages owned.....	38,792	39,296	39,146	39,146
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	4,000	4,000	2,000	2,000
Loans, discounts and bills purchased not secured by collateral.....	54,742	62,651	65,986	76,594
Overdrafts.....	539	807	773	1,122
Due from trust companies, banks and bankers.....	34,240	15,905	21,400	17,660
Specie.....	358	881	856	590
Other currency authorized by the laws of the United States.....	4,981	4,128	906	8,547
Cash items.....	135	4	14	.....
Assets not included in any of the above heads.....	3,559	3,545	3,839	4,536
Add for cents.....	2	3	3	3
Total resources.....	\$197,627	\$179,549	\$187,902	\$213,487
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	14,585	15,501	15,585	16,902
Preferred deposits, viz.: Deposits by the State of New York.....	21,000	21,000	21,000	21,000
Due depositors, not preferred.....	122,142	112,948	125,517	149,584
Bills payable.....	14,000	4,000	.....	.....
Other liabilities.....	900	1,100	800	1,000
Add for cents.....	.....	.....	.....	1
Total liabilities.....	\$197,627	\$179,549	\$187,902	\$213,487

QUARTERLY STATEMENTS

CITIZENS BANK OF MONROE — MONROE

C. S. KNIGHT, *President.*

[Organized 1915]

C. A. BROOKS, *Cashier.*C. S. KNIGHT,
GILBERT R. PALEN,W. A. MCCLELLAN,
JESSE BULT,C. A. BROOKS,
FRANK O'NEIL,

DIRECTORS

ELWOOD C. SMITH,
S. B. STANABACK,J. A. MITTNACHT, JR., FREDERICK HULSE,
A. J. CRANE.

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
Stocks and bonds, viz.:				
Public securities.....	\$26,758	\$34,842	\$49,500	\$22,119
Private securities.....	60,300	59,300	58,800	59,300
Mortgages owned.....	10,300	7,300	6,300	6,300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	2,500	.....	2,500	2,500
Loans and discounts secured by other collateral.....	28,422	38,470	35,714	30,897
Loans, discounts and bills purchased not secured by collateral.....	217,051	234,039	219,511	220,984
Overdrafts.....	5	36	81	9
Due from trust companies, banks and bankers.....	46,519	18,734	50,835	58,988
Specie.....	6,907	5,085	5,247	4,425
Other currency authorized by the laws of the United States.....	12,757	15,039	15,636	18,460
Cash items.....	639	208	609	269
Assets not included in any of the above heads.....	9,315	10,481	10,249	9,430
Add for cents.....	3	3	4	4
Total resources.....	\$421,476	\$423,537	\$454,986	\$433,685
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	30,341	31,500	31,777	33,310
Preferred deposits, viz.: Due New York State savings and loan associations, credit unions and land bank.....	.....	1,110	1,742	1,698
Due depositors, not preferred.....	364,137	357,856	389,990	370,893
Due to trust companies, banks and bankers.....	611	4,346	4,975	192
Other liabilities.....	1,386	3,724	1,500	2,590
Add for cents.....	1	1	2	2
Total liabilities.....	\$421,476	\$423,537	\$454,986	\$433,685

THE CITIZENS BANK OF PENN YAN — PENN YAN

JOHN H. JOHNSON, *President.*

[140 Main street; organized 1899]

J. A. UNDERWOOD, *Cashier.*

DIRECTORS

JOHN H. JOHNSON,

HENRY M. PARMELE,

L. GEROME OGDEN,
J. A. UNDERWOOD.

HOWARD L. WOODRUFF,

H. C. TALLMADGE,

CHARLES T. ANDREWS,

QUARTERLY STATEMENTS

1913

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
Stocks and bonds, viz.:				
Public securities	\$90,731	\$102,263	\$139,496	\$175,768
Private securities	164,281	175,578	178,672	185,060
Real estate owned	25,369	25,369	25,369	25,369
Mortgages owned	71,290	71,118	73,138	72,468
Loans and discounts secured by bond and mtg., deed or other real est. coll.	87,167	93,371	91,982	92,284
Loans and discounts secured by other collateral	112,346	94,910	95,346	84,268
Loans, discounts and bills purchased not secured by collateral	269,777	290,270	271,192	267,798
Overdrafts	1,336	788	269	1,195
Due from trust companies, banks and bankers	69,027	69,785	69,651	158,986
Specie	14,081	9,227	8,907	10,075
Other currency authorized by the laws of the United States	22,419	25,787	30,011	35,938
Cash items	3,575	1,300	3,197	8,229
Assets not included in any of the above heads	8,153	10,406	13,463	14,709
Add for cents	6	6	5	6
Total resources	\$939,558	\$970,176	\$1,000,698	\$1,132,153
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	75,092	82,206	84,776	87,005
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank	909	1,545	1,652	595
Deposits by the State of New York	35,000	31,000	31,000	31,000
Other deposits secured by pledge of assets		39,548	26,000	120,330
Due depositors, not preferred	772,604	719,331	760,329	834,710
Bills payable		40,000	40,000	
Other liabilities	5,950	6,494	6,940	8,512
Add for cents	3	2	1	1
Total liabilities	\$939,558	\$970,176	\$1,000,698	\$1,132,153

THE CITIZENS BANK OF PERRY — PERRY

G. M. TRABER, *President.*

[20 Main street; organized 1888]

C. M. SMITH, *Cashier.*

DIRECTORS

WM. W. GRIEVE,

C. M. SMITH,

JOHN F. GRIEVE,
G. M. TRABER.

W. T. OLIN,

J. N. WYCKOFF,

B. A. NEVINS,

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
Stocks and bonds, viz.:				
Public securities	\$50,500	\$61,568	\$70,150	\$74,200
Private securities	132,160	132,210	139,142	138,535
Real estate owned	17,500	17,500	17,500	17,500
Mortgages owned	177,006	172,319	171,444	184,169
Loans and discounts secured by bond and mtg., deed or other real est. coll.	60,221	56,141	58,856	61,080
Loans and discounts secured by other collateral	100,750	104,750	118,984	177,535
Loans, discounts and bills purchased not secured by collateral	344,228	313,423	344,816	353,641
Overdrafts		36		
Due from trust companies, banks and bankers	169,110	134,976	172,193	127,072
Specie	2,561	2,368	1,745	1,278
Other currency authorized by the laws of the United States	22,825	23,220	20,476	16,088
Cash items	2,702	1,104	224	650
Due from the Federal Reserve Bank of New York less offsets				49,349
Assets not included in any of the above heads	63,042	67,488	68,815	63,815
Add for cents	3	5	3	6
Total resources	\$1,142,608	\$1,087,108	\$1,184,348	\$1,284,918
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	54,854	54,182	56,822	60,254
Preferred deposits, viz.:				
Deposits by the State of New York	31,000	28,000	28,000	28,000
Other deposits secured by pledge of assets	16,000			
Due depositors, not preferred	887,084	844,576	885,900	857,509
Bills payable	97,815	107,815	157,815	157,815
Other liabilities	5,853	2,534	5,810	131,338
Add for cents	2	1	1	2
Total liabilities	\$1,142,608	\$1,087,108	\$1,184,348	\$1,284,918

CITIZENS BANK OF ROCHESTER — ROCHESTER

JAMES L. HOTCHKISS, President.

[14 East avenue; organized 1916]

JOHN C. FRANKLAND, Cashier.

DIRECTORS

**JAMES L. HOTCHKISS, EUGENE J. CHAPMAN,
JOHN L. KEENAN, GEORGE L. SWAN,
CHAS. M. BAYER, EUGENE J. DWYER,
PHILIP H. YAWMAN,**

**CHAS. A. GREEN, HENRY M. STERN,
BRADLEY W. FENN, PHILIP CONBOY,
WILBERT A. NARAMORE, JAMES L. WHITLEY,**

**GEORGE G. FORD, W.M. W. CLARK,
JEREMIAH G. MENIHAN, W.M. H. VICINUS,
FRANK E. WOODWORTH, JOHN C. FRANKLAND,
W.M. F. DWYER.**

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
Stocks and bonds, viz.:				
Public securities.....	\$141,107	\$218,595	\$253,980	\$561,812
Private securities.....	394,086	413,018	429,036	411,908
Real estate owned.....				11,524
Loans and discounts secured by bond and mtg., deed or other real est. coll.	32,725	39,617	29,158	36,990
Loans and discounts secured by other collateral.....	405,095	484,185	397,911	561,250
Loans, discounts and bills purchased not secured by collateral.....	716,603	663,628	776,585	642,366
Overdrafts.....	255	243	147	229
Due from trust companies, banks and bankers.....	173,569	76,080	200,230	202,465
Specie.....	7,534	7,464	9,332	9,694
Other currency authorized by the laws of the United States.....	56,994	64,114	90,128	81,739
Cash items.....	12,715	27,183	25,170	16,026
Assets not included in any of the above heads.....	22,108	23,732	21,681	26,787
Add for cents.....	5	5	4	4
Total resources.....	\$1,962,796	\$2,017,864	\$2,233,362	\$2,562,794
LIABILITIES				
Capital.....	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits.....	125,246	127,292	130,824	134,018
Preferred deposits, viz.:				
Due New York State savings banks.....	25,000	25,000	25,000	25,000
Deposits by the State of New York.....	28,000	28,000	28,000	28,000
Other deposits secured by pledge of assets.....				55,000
Due depositors, not preferred.....	1,519,954	1,509,161	1,633,842	1,660,756
Due to trust companies, banks and bankers.....	2,045	2,086	2,086	2,086
Bills payable.....		70,000	70,000	170,000
Other liabilities.....	12,550	6,325	43,609	237,933
Add for cents.....	1		1	1
Total liabilities.....	\$1,962,796	\$2,017,864	\$2,233,362	\$2,562,794

QUARTERLY STATEMENTS

THE CITIZENS BANK — WAVERLY

FRED A. SAWYER, *President.*

[331 Broad street; organized 1874]

LOUIS J. BULEY, *Cashier.*

DIRECTORS

JAMES H. OWEN, FREDERICK E. HAWKES,

FRED A. SAWYER,
HORACE H. KINNEY,

ELLEN S. HALSTEAD,
E. S. HANFORD.

JOHN C. VAN ATTA,

THEO. MILLS,

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
Stocks and bonds, viz.:				
Public securities	\$109,554	\$110,454	\$137,444	\$152,674
Private securities	409,921	408,117	409,713	403,703
Real estate owned	3,750	3,750	3,750	3,750
Mortgages owned	24,606	25,011	22,409	21,569
Loans and discounts secured by bond and mtg., deed or other real est. coll.	17,419	12,579	11,961	10,852
Loans and discounts secured by other collateral	189,249	142,791	170,771	226,496
Loans, discounts and bills purchased not secured by collateral	102,999	120,204	104,719	106,188
Overdrafts	238	379	480	458
Due from trust companies, banks and bankers	71,653	98,151	87,300	35,057
Specie	1,742	1,872	2,736	1,178
Other currency authorized by the laws of the United States	16,756	18,767	18,572	15,562
Cash items	1,468	762	850	1,135
Assets not included in any of the above heads	9,379	9,365	10,960	10,952
Add for cents	3	5	4	4
Total resources	\$958,737	\$952,207	\$981,669	\$989,578
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	93,668	92,779	98,760	100,162
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank	2,878	898	616	668
Deposits by the State of New York	20,000	20,000	20,000	20,000
Other deposits secured by pledge of assets	5,000	11,257	13,000	25,000
Due depositors, not preferred	780,190	768,615	792,293	786,797
Due to trust companies, banks and bankers .....	.....	1,656	.....	450
Other liabilities	7,000	7,000	7,000	6,500
Add for cents	1	2	.....	1
Total liabilities	\$958,737	\$952,207	\$981,669	\$989,578

THE CITIZENS BANK OF WHITE PLAINS, N. Y. — WHITE PLAINS

GEO. T. BURLING, *President.*

[130 Main street; organized 1907]

PHILIP OSBORNE, *Cashier.*

DIRECTORS

GEO. T. BURLING,
PHILIP B. PARKER,

FRANK L. PARK,
CHAS. DEUTERMANN,

ASA W. YOUNG,
JOSEPH H. MEAD,

JEREMIAH T. LOCKWOOD,
JOS. B. SELLARS,

JOHN BURLING,
FREDERICK RANSCHT.

HENRY R. BARRETT,

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
Stocks and bonds, viz.:				
Public securities.....	\$143,798	\$185,039	\$219,839	\$446,974
Private securities.....	694,098	682,150	644,386	543,061
Real estate owned.....	59,000	59,000	59,000	59,000
Mortgages owned.....	37,800	37,800	33,800	33,800
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	38,675	36,525	33,875	31,025
Loans and discounts secured by other collateral.....	8,325	13,335	8,745	191,578
Loans, discounts and bills purchased not secured by collateral.....	391,764	426,952	432,292	287,570
Overdrafts.....	.....	76	254	630
Due from trust companies, banks and bankers.....	165,784	115,532	142,851	160,609
Specie.....	59,895	57,785	53,756	6,111
Other currency authorized by the laws of the United States.....	.....	.....	.....	50,920
Cash items.....	2,379	2,920	4,103	4,866
Assets not included in any of the above heads.....	22,042	23,951	21,601	27,167
Add for cents.....	5	4	3	5
Total resources.....	\$1,623,585	\$1,641,069	\$1,654,505	\$1,843,316
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	71,214	74,246	62,164	66,321
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank.....	.....	.....	.....	1,196
Deposits by the State of New York.....	75,000	78,000	55,000	65,000
Due depositors, not preferred.....	1,364,952	1,368,318	1,423,394	1,591,386
Due to trust companies, banks and bankers.....	2,193	1,804	3,907	211
Other liabilities.....	10,204	18,700	10,039	19,199
Add for cents.....	2	1	1	3
Total liabilities.....	\$1,623,585	\$1,641,069	\$1,654,505	\$1,843,316

QUARTERLY STATEMENTS

1917

CITIZENS STATE BANK — LYNDONVILLE

F. B. HOUSEL, *President.*

[Main street; organized 1911]

JAY B. OAKES, *Cashier.*

DIRECTORS
FRANK B. HOUSEL, JOHN WARD, GEO. RESSEGUIE, JAY B. OAKES, ALBERT B. HISE.

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
Stocks and bonds, viz.:				
Public securities.....	\$78,865	\$24,493	\$33,718	\$45,033
Private securities.....	57,128	60,152	38,920	81,407
Real estate owned.....	9,000	9,000	9,000	9,000
Mortgages owned.....	57,944	57,844	57,869	57,869
Loans and discounts secured by bond and mortgage, deed, or other real estate collateral.....	36,500	32,005	34,975	16,383
Loans and discounts secured by other collateral.....	41,638	35,644	29,102	65,458
Loans, discounts and bills purchased not secured by collateral.....	137,308	152,338	176,893	146,431
Overdrafts.....	920	9	37	718
Due from trust companies, banks and bankers.....	60,456	30,701	63,766	174,003
Specie.....	3,261	3,138	2,014	2,199
Other currency authorized by the laws of the United States.....	8,534	6,057	13,594	32,253
Cash items.....	1,965	526	3,454	126
Assets not included in any of the above heads.....	5,000	4,579	6,046	5,942
Add for cents.....	3	5	4	4
Total resources.....	\$498,522	\$416,491	\$469,392	\$636,826
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	13,350	13,829	15,615	15,521
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	25,000	.....	.....	.....
Due depositors, not preferred.....	407,671	328,426	364,642	567,304
Bills payable.....	.....	10,000	30,000	.....
Rediscounts.....	.....	12,735	7,135	.....
Other liabilities.....	2,500	1,500	2,000	4,000
Add for cents.....	1	1	.....	1
Total liabilities.....	\$498,522	\$416,491	\$469,392	\$636,826

THE CITY BANK OF SYRACUSE — SYRACUSE

ARTHUR N. ELLIS, *President.*

[224 South Salina street; organized 1909]

C. H. SANDFORD, *Cashier.*

DIRECTORS

WARREN C. BRAYTON,	RICHARD C. BROWN,	AUGUST FINCK, JR.,	FREDERICK E. DYER,
DANIEL M. EDWARDS,	EDWARD A. HUNT,	MORRIS HURWITZ,	EARL E. ELLIS,
IRVING N. BEELER,	MARTIN G. GROSSMAN,	STEWART F. HANCOCK,	ROBERT LOVE,
ALBERT A. KESLER,	WALTER A. RIDINGS,	HOWARD B. BUELL,	ARTHUR N. ELLIS,
EDWARD V. BRYANT,	CLARENCE C. DECKER,	JOSEPH A. GRIFFIN,	ADON J. HOFFMAN,

HERMAN CASLER,	LEVI S. CHAPMAN,
AUGUST C. HOFFMAN, JR.,	JOHN MARSELLUS,
FLOYD R. TODD,	HARLIN J. CHURCHILL,
CHAS. M. BEDELL,	DANIEL C. WEBSTER,
HENRY E. MILLS.	

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
Stocks and bonds, viz.: Public securities	\$429,496	\$1,241,453	\$1,382,931	\$700,792
Private securities	698,500	716,213	695,949	1,803,667
Real estate owned	1,122,767	1,133,934	1,137,856	1,137,075
Mortgages owned			18,000	17,600
Loans and discounts secured by bond and mtg., deed or other real est. coll.	14,262	16,600	19,057	32,493
Loans and discounts secured by other collateral	2,882,928	2,922,856	3,044,273	2,920,987
Loans, discounts and bills purchased not secured by collateral	3,209,577	3,466,975	3,689,217	3,616,251
Overdrafts	651	1,510	580	949
Due from trust companies, banks and bankers	244,935	564,992	363,798	346,452
Specie	10,660	9,560	17,139	13,702
Other currency authorized by the laws of the United States	87,859	142,373	160,023	126,480
Cash items	41,990	49,234	80,698	88,527
Due from the Federal Reserve Bank of New York less offsets	190,934	569,328	504,256	400,450
Assets not included in any of the above heads	203,617	163,381	150,172	142,100
Add for cents	7	4	5	6
Total resources	\$9,138,183	\$10,998,413	\$11,263,954	\$11,347,531
LIABILITIES				
Capital	\$624,750	\$688,406	\$704,306	\$734,073
Surplus, including all undivided profits	322,797	397,361	378,474	402,413
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank	5,605	5,840	5,144	4,456
Deposits by the State of New York	195,000	155,000	100,000	100,000
Other deposits secured by pledge of assets			100,025	64,525
Deposits otherwise preferred	50,000	870,970		
Due depositors, not preferred	5,784,731	6,701,455	7,367,706	7,426,475
Due to trust companies, banks and bankers	64,382	63,246	126,288	60,006
Bills payable	330,000	330,000	960,000	1,187,000
Rediscounts	1,099,815	1,102,345	855,591	690,340
Other liabilities	661,100	683,786	666,417	678,241
Add for cents	3	4	3	2
Total liabilities	\$9,138,183	\$10,998,413	\$11,263,954	\$11,347,531

QUARTERLY STATEMENTS

CLYMER STATE BANK—CLYMER

ALBERT NECKERS, JR., *President.*

[Main street; organized 1910]

H. F. YOUNG, *Cashier.*

DIRECTORS

HENRY MEYERINK,
JOHN G. WEVERS,ALBERT NECKERS, JR.,
HARRY TENHAKEN,BENJ. WASSINK,
E. L. CAFLISCH,GEORGE GROSS,
ELMER WARNSHOUSE,H. F. YOUNG,
LUCAS C. GLEASON.

WM. TENHOUSEN,

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
Stocks and bonds, viz.:				
Public securities.....	\$24,889	\$16,250	\$58,750	\$74,200
Private securities.....	7,930	6,930	7,130	7,130
Real estate owned.....	2,365	2,365	2,365	2,365
Mortgages owned.....	5,850	5,850	6,850	6,850
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	22,449	19,372	15,214	18,039
Loans and discounts secured by other collateral.....	6,941	5,244	5,141	4,276
Loans, discounts and bills purchased not secured by collateral.....	152,994	154,980	153,542	154,022
Overdrafts.....	373	471	478	376
Due from trust companies, banks and bankers.....	52,852	61,247	26,581	30,715
Specie.....	7,445	3,499	6,334	4,898
Other currency authorized by the laws of the United States.....	8,185	4,320	4,110	6,570
Cash items.....	516	514	648	340
Assets not included in any of the above heads.....	1,500	4,267	3,314	3,712
Add for cents.....	5	3	4	3
Total resources.....	\$294,294	\$285,312	\$290,461	\$313,496
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	10,882	11,700	11,929	12,614
Preferred deposits, viz.:				
Deposits by the State of New York.....	9,000	9,000	9,000	9,000
Deposits otherwise preferred.....				43,945
Due depositors, not preferred.....	232,411	233,048	234,531	218,936
Due to trust companies, banks and bankers.....	13,000	2,563	6,000	
Other liabilities.....	4,000	4,000	4,000	4,000
Add for cents.....	1	1	1	1
Total liabilities.....	\$294,294	\$285,312	\$290,461	\$313,496

COHOCTON STATE BANK — COHOCTON

CHARLES LARROWE, *President.*

[Maple avenue; organized 1915]

GEORGE A. WENTWORTH, *Cashier.*

DIRECTORS

FRED J. SHULTS,
WM. J. FAULKNER,

EDWIN S. BROWN,

SIMON B. COOLEY,
GEO. A. WENTWORTH,

W. HEALY CLARK,

ARTHUR E. CONLEY,
CHARLES LARROWE.

JENNIE C. OLIVER,

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
Stocks and bonds, viz.:				
Public securities	\$44,614	\$37,024	\$29,054	\$35,234
Private securities	27,781	27,781	26,881	38,976
Real estate owned	2,700	2,700	2,700	2,700
Mortgages owned	8,385	8,252	8,252	8,252
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	13,243	13,161	12,659	12,556
Loans and discounts secured by other collateral	51,736	56,726	56,995	63,685
Loans, discounts and bills purchased not secured by collateral	94,584	93,341	96,601	74,559
Overdrafts	814	417	223	1,866
Due from trust companies, banks and bankers	64,706	39,220	26,370	54,777
Specie	4,823	3,938	3,881	4,314
Other currency authorized by the laws of the United States	6,780	5,225	7,100	8,996
Assets not included in any of the above heads	2,040	2,120	2,040	2,170
Add for cents	4	5	3	3
Total resources	\$322,210	\$289,910	\$272,849	\$308,088
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	15,677	16,904	15,648	15,830
Due depositors, not preferred	280,372	246,625	231,091	265,978
Other liabilities	1,160	1,380	1,110	1,280
Add for cents	1	1		
Total liabilities	\$322,210	\$289,910	\$272,849	\$308,088

QUARTERLY STATEMENTS

THE COLONIAL BANK — NEW YORK CITY

ALEXANDER WALKER, *President.*

[441 Columbus avenue; organized 1892]

GEO. S. CARR, *Cashier.*

DIRECTORS

ALEXANDER WALKER,
GEO. REUTER,GEORGE S. CARR,
ALEXANDER C. WALKER,CHAS. H. SMITH,
WILLIAM CRAWFORD,ARTHUR W. WATSON,
WM. WOODWARD,AUGUSTUS W. KELLEY, EDWIN W. ORVIS,
JOHN J. HOPPER.

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
Stocks and bonds, viz.:				
Public securities	\$549,570	\$380,065	\$1,291,226	\$1,075,425
Private securities	287,388	307,388	297,138	331,388
Real estate owned	50,000	50,000	49,000	15,000
Mortgages owned				30,000
Loans and discounts secured by bond and mtg., deed or other real est. coll.	40,000	40,000		
Loans and discounts secured by other collateral	3,724,006	2,721,634	2,796,361	3,012,856
Loans, discounts and bills purchased not secured by collateral	5,434,050	5,869,702	5,524,865	5,593,527
Overdrafts	1,795	2,995	963	3,740
Due from trust companies, banks and bankers	1,186,752	1,289,219	1,191,571	889,630
Specie	911,199	1,037,744	800,756	447,013
Other currency authorized by the laws of the United States	233,000	254,000	558,000	693,200
Cash items	403,538	490,299	659,724	738,246
Due from the Federal Reserve Bank of New York less offsets				239,220
Assets not included in any of the above heads	4,023	2,500	1,800	1,300
Add for cents	4	3	4	4
Total resources	\$12,875,325	\$12,445,549	\$13,171,408	\$13,070,549
LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	1,003,405	1,040,318	1,081,791	1,088,411
Preferred deposits, viz.:				
Due New York State savings banks	101,451	101,451	102,967	102,967
Other deposits secured by pledge of assets	220,000	234,712	332,000	508,670
Due depositors, not preferred	10,924,441	10,326,027	10,944,591	10,750,461
Due to trust companies, banks and bankers	53,605	138,897	140,731	41,176
Other liabilities	72,421	104,141	69,327	78,862
Add for cents	2	3	1	2
Total liabilities	\$12,875,325	\$12,445,549	\$13,171,408	\$13,070,549

COLUMBIA BANK—NEW YORK CITY

ELI H. BERNHEIM, *President.*

[507 Fifth avenue; organized 1883]

W. S. GRIFFITH, *Cashier.*

DIRECTORS

**OSWALD W. UHL,
ELI H. BERNHEIM,**

**ROBERT E. SIMON,
SAMUEL K. JACOBS,**

**JOSEPH STEINER,
MORTIMER J. FOX,**

**W. S. GRIFFITH,
SYLVAN M. BARNET,**

**SIMEON FORD,
HYMAN BAUMAN.**

JOHN P. STEVENS,

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
Stocks and bonds, viz.: Public securities	\$345,397	\$187,534	\$336,157	\$695,075
Private securities	756,412	700,516	659,131	682,400
Loans and discounts secured by bond and mtg., deed or other real est. coll.	10,000	28,750	9,000	8,000
Loans and discounts secured by other collateral	764,625	1,615,847	556,622	1,249,958
Loans, discounts and bills purchased not secured by collateral	10,746,868	10,992,784	12,327,423	11,184,079
Overdrafts	2,451	495	4,320	1,062
Due from trust companies, banks and bankers	640,398	807,017	1,804,362	1,101,403
Specie	1,051,634	1,090,665	1,000,837	412,720
Other currency authorized by the laws of the United States	603,700	558,650	438,525	534,011
Cash items	691,769	823,975	932,137	789,104
Due from the Federal Reserve Bank of New York less offsets				1,000,000
Customers' liability on acceptances (per contra, see liabilities)		23,166	4,400	
Assets not included in any of the above heads	20,959	21,787	18,532	25,906
Add for cents	4	3	5	2
Total resources	\$15,634,217	\$16,851,189	\$18,091,451	\$17,683,720
LIABILITIES				
Capital	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits	620,813	627,133	632,519	651,222
Preferred deposits, viz.:				
Due New York State savings banks	61,284	60,545	53,836	68,826
Deposits by the State of New York	105,000	85,000	55,000	55,000
Due depositors, not preferred	13,489,157	14,629,270	13,873,474	15,731,336
Due to trust companies, banks and bankers	72,962	74,269	63,991	62,335
Bills payable	200,000		1,990,000	
Rediscounts		227,100	316,323	
Acc't'ces of drafts p'y'ble at a future date or auth'd by com'l letters of credit		23,166	4,400	
Other liabilities	85,000	124,704	101,905	115,000
Add for cents	1	2	3	1
Total liabilities	\$15,634,217	\$16,851,189	\$18,091,451	\$17,683,720

QUARTERLY STATEMENTS

THE COMMERCIAL EXCHANGE BANK IN THE CITY OF NEW YORK — NEW YORK CITY
 LOUIS A. FAHS, *President*. [330 Bowery; organized 1872 as the German Exchange] GEORGE KERN, *Cashier*.
 Bank in the City of New York]

DIRECTORS
 JOSEPH M. ADRIAN, CARL G. AMEND, GEO. M. ADRIAN, LOUIS HAUPT, HENRY A. PETERSON, JOS. FREY,
 LOUIS A. FAHS, LOUIS J. ADRIAN, GEORGE KERN, GEO. L. DEGENER.

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
Stocks and bonds, viz.: Public securities	\$775,193	\$818,325	\$697,629	\$874,356
Private securities	1,597,885	1,292,262	1,273,937	1,391,662
Real estate owned	180,000	253,000	253,000	245,000
Mortgages owned	61,000	5,000	5,000	5,000
Loans and discounts secured by bond and mtg., deed or other real est. coll.	108,508	92,812	108,821	87,671
Loans and discounts secured by other collateral	445,230	535,365	615,466	593,475
Loans, discounts and bills purchased not secured by collateral	2,473,683	3,136,110	3,097,090	2,560,229
Overdrafts	20	23	105	.....
Due from trust companies, banks and bankers	370,045	455,625	347,548	409,999
Specie	571,362	526,023	130,514	146,695
Other currency authorized by the laws of the United States	341,039	195,277	135,921	156,370
Cash items	290,118	283,721	399,976	303,923
Due from the Federal Reserve Bank of New York less offsets .....	.....	.....	700,795	743,891
Customers' liability on acceptances (per contra, see liabilities) .....	.....	.....	.....	9,841
Assets not included in any of the above heads	22,381	25,650	13,500	17,500
Add for cents	4	3	3	3
Total resources	\$7,236,468	\$7,619,196	\$7,779,305	\$7,545,615
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	868,701	880,697	880,433	871,069
Preferred deposits, viz.: Due New York State sav. and loan ass'ns, credit unions and land bank	1,045	57	34	29
Other deposits secured by pledge of assets .....	.....	156,195	.....	.....
Due depositors, not preferred	6,063,786	5,868,896	5,816,464	6,126,830
Bills payable .....	.....	400,000	630,000	160,000
Rediscounts .....	.....	.....	142,732	69,696
Ac'p'tes of drafts p'y'ble at a future date or auth'd by com'l letters of credit .....	.....	.....	.....	9,841
Other liabilities	102,935	113,350	109,641	108,147
Add for cents	1	1	1	3
Total liabilities	\$7,236,468	\$7,619,196	\$7,779,305	\$7,545,615

COMMONWEALTH BANK — NEW YORK CITY

CHAS. A KING, *President.*

[190 Bowery; organized 1869 as The Germania Bank
of the City of New York]

ALBERT C. FUCHS, *Cashier.*

DIRECTORS

ED. C. SCHAEFER,
ASHBEL P. FITCH,

DANIEL BRUBACHER,
GUSTAVE LINDENMEYER,
J. CHR. G. HUFFEL,

BERNHARD BEINECKE,
EDWARD BENNECHE,
THOS. G. O'CONNOR,

CHAS. A. KING,
WM. H. SCHMIDT,
FRANK GLDEN.

OTTO M. EIDLITZ,
JOHN RHEINFRANK,

LOUIS P. BACH,
CHAS. A. STADLER,

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
Stocks and bonds, viz.:				
Public securities.....	\$533,382	\$750,192	\$846,610	\$1,516,990
Private securities.....	1,632,195	1,638,175	1,611,599	1,561,594
Real estate owned.....	473,000	473,000	473,000	453,000
Loans and discounts secured by other collateral.....	1,081,563	732,170	1,375,429	1,321,744
Loans, discounts and bills purchased not secured by collateral.....	2,549,179	2,500,284	2,275,120	2,195,425
Overdrafts.....	5	664	65	806
Due from trust companies, banks and bankers.....	394,205	177,983	178,039	185,422
Specie.....	406,193	384,636	349,330	258,358
Other currency authorized by the laws of the United States.....	29,500	28,000	37,000	26,500
Cash items.....	667,078	588,765	513,105	551,596
Due from the Federal Reserve Bank of New York less offsets.....	1,044,512	957,055	1,196,995	1,023,515
Assets not included in any of the above heads.....	35,583	38,328	37,981	28,916
Add for cents.....	7	6	5	3
Total resources.....	\$8,846,402	\$8,269,258	\$8,894,278	\$9,123,869
LIABILITIES				
Capital.....	\$400,000	\$400,000	\$400,000	\$400,000
Surplus, including all undivided profits.....	834,152	811,744	840,283	753,860
Preferred deposits, viz.:				
Due New York State savings banks.....	934,449	982,215	946,164	977,754
Other deposits secured by pledge of assets.....	50,000	87,653	6,027	2,610
Due depositors, not preferred.....	6,604,345	5,955,904	6,472,911	6,565,892
Due to trust companies, banks and bankers.....	3,198	2,306	4,635	2,755
Bills payable.....	.....	.....	200,000	400,000
Other liabilities.....	20,256	29,434	24,256	20,995
Add for cents.....	2	2	2	3
Total liabilities.....	\$8,846,402	\$8,269,258	\$8,894,278	\$9,123,869

QUARTERLY STATEMENTS

THE CONTINENTAL BANK OF NEW YORK — NEW YORK CITY
J. F. FREDERICHS, President. [23 Broad street; organized 1870 as The German American Bank] **F. H. HORNBY, Cashier.**

DIRECTORS
HENRY BLOCK, **OSCAR DRESSLER,** **J. F. FREDERICHS,** **HARMON W. HENDRICKS,** **MARTIN J. QUINN,** **WM. SIEGEL,**
EDWARD SCHLAEFER, **JOHN H. DUYS,** **D. SCHNAKENBERG,** **ALBERT TAG,** **BERNARD RENTROP,** **LOUIS WATJEN,**
T. ELLET HODGSKIN.

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
Stocks and bonds, viz.: Public securities	\$555,038	\$344,938	\$896,775	\$696,775
Private securities	932,940	928,348	868,439	868,439
Real estate owned	28,232	27,781	27,478	27,540
Loans and discounts secured by other collateral	3,464,721	4,033,157	4,088,330	4,465,170
Loans, discounts and bills purchased not secured by collateral	1,594,394	1,490,994	1,221,674	1,067,683
Overdrafts .....	.....	.....	8,000	7,754
Due from trust companies, banks and bankers	263,166	308,153	335,478	183,408
Specie	28,932	32,509	43,147	43,271
Other currency authorized by the laws of the United States	79,636	123,598	110,604	119,530
Cash items	3,622,590	5,601,234	5,250,476	7,343,730
Due from the Federal Reserve Bank of New York less offsets	769,939	1,379,095	743,146	1,003,231
Customers' liability on acceptances (per contra, see liabilities)	50,000	.....	.....	.....
Assets not included in any of the above heads	31,160	83,466	53,621	48,503
Add for cents	5	5	3	4
Total resources	\$11,420,753	\$14,353,278	\$13,647,171	\$15,875,133
LIABILITIES				
Capital	\$750,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits	870,914	669,048	637,353	664,011
Preferred deposits, viz.: Due New York State savings banks	404,845	401,881	399,705	405,734
Other deposits secured by pledge of assets	200,000	.....	.....	204,000
Due depositors, not preferred	8,428,976	10,977,118	10,168,233	11,869,001
Due to trust companies, banks and bankers	13,950	17,608	25,276	27,494
Bills payable	200,000	250,000	400,000	440,000
Rediscounts	377,938	931,148	912,000	1,150,000
Ac't'ces of drafts p'y'ble at a future date or auth'd by com'l letters of credit	50,000	.....	.....	.....
Other liabilities	124,128	106,472	104,602	114,896
Add for cents	2	3	2	2
Total liabilities	\$11,420,753	\$14,353,278	\$13,647,171	\$15,875,133

THE CORN EXCHANGE BANK — NEW YORK CITY

WALTER E. FREW, *President.*

[13 William street; organized 1852]

EDWARD S. MALMAR, *Cashier.*

DIRECTORS

WM. A. NASII,
W. R. STEWART,

WALTER E. FREW,
HENRY SCHAEFER,
CHAS. W. MCCUTCHEON,

WM. H. NICHOLS,
DAVID BINGHAM,

ROBERT A. DRYSDALE,
ANDREW MILLS,

J. LOUIS SCHAEFER,
PHILIP LEHMAN,
DAVID M. MORRISON.

CLARENCE H. KELSEY,
HENRY B. VAUGHAN,

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
Stocks and bonds, viz.: Public securities	\$28,013,122	\$27,467,629	\$30,155,367	\$25,232,196
Private securities	15,979,506	15,206,710	14,961,413	14,236,646
Real estate owned	3,630,160	3,681,003	3,678,509	3,677,580
Mortgages owned	805,118	871,920	860,420	859,420
Loans and discounts secured by bond and mtg., deed or other real est. coll.	400,983	330,492	313,340	268,106
Loans and discounts secured by other collateral	29,086,349	24,332,860	26,557,384	32,328,683
Loans, discounts and bills purchased not secured by collateral	24,793,892	31,868,668	37,680,589	26,742,284
Overdrafts	5,727	8,379	7,591	8,634
Due from trust companies, banks and bankers	5,253,295	2,177,990	4,113,632	2,138,246
Specie	6,215,418	6,570,375	7,988,269	6,842,481
Other currency authorized by the laws of the United States	258,560	244,855	195,030	176,644
Cash items	20,847,607	17,304,297	12,050,079	19,454,747
Due from the Federal Reserve Bank of New York less offsets	8,908,664	15,887,101	13,970,428	12,227,258
Customers' liability on acceptances (per contra, see liabilities)	1,870,796	2,376,363	1,627,104	2,833,013
Assets not included in any of the above heads	536,153	570,051	530,391	322,722
Add for cents	5	8	7	8
Total resources	\$146,605,355	\$148,898,706	\$154,689,553	\$147,398,668
LIABILITIES				
Capital	\$3,500,000	\$3,500,000	\$3,500,000	\$3,500,000
Surplus, including all undivided profits	7,536,464	7,892,785	8,274,463	8,548,561
Preferred deposits, viz.:				
Due New York State savings banks	5,417,408	5,781,196	4,903,637	4,069,439
Due New York State sav. and loan ass'ns, credit unions and land bank	126,146	109,606	74,248	101,767
Deposits by the Superintendent of Banks of the State of New York	102,442	116,498	106,362	107,181
Due depositors, not preferred	121,823,793	122,391,443	123,153,814	121,820,604
Due to trust companies, banks and bankers	5,737,555	6,033,809	5,376,353	6,110,205
Bills payable			7,000,000	
Ac't ces of drafts p'y'ble at a future date or auth'd by com'l letters of credit	1,870,796	2,376,363	1,627,104	2,833,013
Other liabilities	490,748	697,002	673,568	307,894
Add for cents	3	4	4	4
Total liabilities	\$146,605,355	\$148,898,706	\$154,689,553	\$147,398,668

QUARTERLY STATEMENTS

COSMOPOLITAN BANK — NEW YORK CITY

GEORGE B. WILLIAMS, *President.*

[803 Prospect avenue; organized 1906]

MORRIS M. CORWIN, *Cashier.*

SIEGFRIED KARLEBACH, LEWIS DORFMAN,

DIRECTORS
JOS. E. BUTTERWORTH, MAX BLANCK,
ROBT. F. SEIFFERT.

GEO. B. WILLIAMS, MORRIS LEVY,

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
Stocks and bonds, viz.:				
Public securities.....	\$167,063	\$209,155	\$353,661	\$427,009
Private securities.....	28,266	29,266	45,777	50,177
Real estate owned.....	5,600	12,800	12,800	12,800
Mortgages owned.....	8,600			
Loans and discounts secured by bond and mtg., deed or other real est. coll.	36,812	48,197	44,562	43,148
Loans and discounts secured by other collateral.....	212,299	201,503	189,480	233,746
Loans, discounts and bills purchased not secured by collateral.....	646,295	653,088	572,296	536,170
Overdrafts.....	3,224	2,432	1,941	2,542
Due from trust companies, banks and bankers.....	151,359	271,646	266,067	221,164
Specie.....	12,273	16,151	8,866	17,455
Other currency authorized by the laws of the United States.....	77,578	62,561	57,949	49,776
Cash items.....	11,757	15,385	31,253	6,629
Assets not included in any of the above heads.....	6,200	6,700	8,200	8,700
Add for cents.....	3	3	4	3
Total resources.....	\$1,367,329	\$1,528,887	\$1,592,856	\$1,609,319
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	37,720	45,402	32,562	39,824
Preferred deposits, viz.:				
Deposits by the State of New York.....	51,000	51,000	41,000	41,000
Deposits by the Superintendent of Banks of the State of New York.....	5,500	5,500	5,500	5,500
Other deposits secured by pledge of assets.....	5,000	58,357	69,000	31,315
Due depositors, not preferred.....	1,157,513	1,237,666	1,326,604	1,384,696
Due to trust companies, banks and bankers.....	2,921	19,895	13,738	3,244
Other liabilities.....	7,675	11,064	4,451	3,738
Add for cents.....		3	1	2
Total liabilities.....	\$1,367,329	\$1,528,887	\$1,592,856	\$1,609,319

DE RUYTER STATE BANK — DE RUYTER

BYRON S. BRYANT, *President.*

[Utica street; organized 1918]

F. S. MITCHELL, *Asst. Cashier.*

DIRECTORS

BYRON S. BRYANT, MORRELL E. TALLETT, FLORENCE L. MITCHELL, WARREN J. SMITH, A. R. BRYANT, H. M. SCHELLINGER.

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
Stocks and bonds, viz.: Public securities			\$115,420	\$181,600
Mortgages owned			43,280	43,030
Loans and discounts secured by bond and mortgage, deed or other real estate collateral			5,602	5,573
Loans and discounts secured by other collateral			3,314	3,185
Loans, discounts and bills purchased not secured by collateral			93,483	89,486
Overdrafts			123	256
Due from trust companies, banks and bankers			21,741	17,930
Specie			2,108	1,904
Other currency authorized by the laws of the United States			7,000	8,000
Cash items			353	226
Assets not included in any of the above heads			5,199	5,409
Add for cents			4	4
Total resources			\$297,627	\$356,603
LIABILITIES				
Capital			\$25,000	\$25,000
Surplus, including all undivided profits			13,095	13,022
Due depositors, not preferred			256,132	315,180
Other liabilities			3,399	3,400
Add for cents			1	1
Total liabilities			\$297,627	\$356,603

* Authorized as a bank of Deposit and Discount, June 24, 1918.

QUARTERLY STATEMENTS

DOBBS FERRY BANK — DOBBS FERRY

FRANKLIN Q. BROWN, *President.*

[41 Main street; organized 1890]

BENJ. J. WALLACE, *Cashier.*

DIRECTORS

FRANKLIN Q. BROWN,

ROBERT DENNISTON,
ALBERT SHAW,WM. C. LAWRENCE,
CURT VON WEDEL,WM. W. TOMPKINS,
BENJAMIN L. WALLACE.

NATHANIEL A. CAMPBELL, HERMAN L. R. EDGAR,

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
Stocks and bonds, viz.:				
Public securities	\$15,740	\$15,260	\$21,147	\$39,047
Private securities	237,630	241,936	238,843	244,272
Real estate owned	9,000	9,000	9,000	9,000
Mortgages owned	3,700	3,700	3,700	3,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	13,165	14,705	13,165	14,705
Loans and discounts secured by other collateral	27,246	24,979	18,719	19,177
Loans, discounts and bills purchased not secured by collateral	67,939	72,776	65,512	53,673
Overdrafts	1,324	.....	.....	10
Due from trust companies, banks and bankers	59,930	78,022	115,478	143,634
Specie	4,505	4,879	5,115	4,760
Other currency authorized by the laws of the United States	15,703	19,121	19,216	15,614
Cash items	299	.....	.....	301
Assets not included in any of the above heads	4,600	2,951	7,655	3,619
Add for cents	3	3	1	2
Total resources	\$460,784	\$487,332	\$517,551	\$551,514
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	21,344	25,411	25,985	36,139
Preferred deposits, viz.:				
Due New York State savings banks	26,942	16,900	29,529	26,424
Due New York State sav. and loan ass'ns, credit unions and land bank	5,901	2,732	2,904	2,432
Due depositors, not preferred	292,839	324,141	339,034	363,681
Due to trust companies, banks and bankers	12,068	16,350	18,697	19,572
Other liabilities	1,687	1,796	1,350	3,262
Add for cents	3	2	2	4
Total liabilities	\$460,784	\$487,332	\$517,551	\$551,514

DUNDEE STATE BANK — DUNDEE

[Organized 1882]

WM. C. SWORTS, *President.*

R. B. SWORTS, *Cashier.*

DIRECTORS

WM. C. SWORTS,

H. C. HARPENDING,

F. R. VOSBURGH,

R. B. SWORTS,

URSULA SWORTS.

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
Stocks and bonds, viz.:				
Public securities	\$15,559	\$30,374	\$30,683	\$52,768
Private securities	5,225	5,225	5,225	5,225
Real estate owned	2,000	2,000	2,000	2,000
Mortgages owned	82,249	77,879	77,029	76,154
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	9,735	10,885	10,050	10,050
Loans and discounts secured by other collateral	1,127	3,406	3,453	3,765
Loans, discounts and bills purchased not secured by collateral	88,691	83,788	86,268	81,031
Overdrafts	743	198	496	2,247
Due from trust companies, banks and bankers	71,427	42,913	50,899	43,282
Specie	3,845	1,961	2,379	3,063
Other currency authorized by the laws of the United States	17,407	19,174	18,371	12,319
Cash items	2,586	1,731	277	1,497
Assets not included in any of the above heads	4,051	4,298	3,191	3,503
Add for cents	6	4	3	4
Total resources	\$304,651	\$283,836	\$290,324	\$296,908
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	21,372	21,412	20,863	20,988
Preferred deposits, viz.: Other deposits secured by pledge of assets	1,325	785	801	801
Due depositors, not preferred	230,011	209,795	216,673	223,265
Other liabilities	1,941	1,843	1,986	1,853
Add for cents	2	1	1	1
Total liabilities	\$304,651	\$283,836	\$290,324	\$296,908

QUARTERLY STATEMENTS

EXCHANGE BANK — OAKFIELD

FRANK E. WRIGHT, *President.*

[Organized 1917]

ARTHUR M. WRIGHT, *Cashier.*

DIRECTORS

LYMAN E. GILLMORE,

G. SHERWIN HAXTON,

LOREN L. REED,

ROY C. SEARLS,

ARTHUR M. WRIGHT,

FRANK E. WRIGHT.

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
Stocks and bonds, viz.:				
Public securities	\$86,012	\$81,762	\$88,038	\$86,338
Private securities	500			
Real estate owned	4,500	4,500	4,500	4,500
Mortgages owned	13,200	13,100	13,100	13,100
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	7,000	6,360	6,000	6,350
Loans and discounts secured by other collateral	13,754	3,133	14,716	4,493
Loans, discounts and bills purchased not secured by collateral	137,945	136,958	143,099	137,007
Overdrafts	91	96	218	323
Due from trust companies, banks and bankers	30,964	41,074	52,710	93,439
Specie	11,348	9,680	6,855	7,764
Other currency authorized by the laws of the United States	1,230	5,230	8,120	6,230
Cash items	8,386	11,697	1,267	494
Assets not included in any of the above heads	3,500	4,130	7,975	6,067
Add for cents	2	1	2	2
Total resources	\$318,432	\$317,721	\$346,600	\$366,107
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	9,433	10,402	11,478	12,438
Preferred deposits, viz.: Deposits by the State of New York	10,000	10,000	10,000	10,000
Due depositors, not preferred	262,306	262,175	292,372	307,489
Due to trust companies, banks and bankers	5,191	3,069	499	3,465
Other liabilities	1,500	2,075	2,250	2,714
Add for cents	2		1	1
Total liabilities	\$318,432	\$317,721	\$346,600	\$366,107

THE FARMERS' BANK OF SPRINGVILLE, ERIE COUNTY, N. Y. — SPRINGVILLE

F. O. SMITH, *President.*

[124 Main street; organized 1902]

W. A. DAVIS, *Cashier.*

DIRECTORS

F. O. SMITH,

A. D. JONES,
EDWIN A. SCOTT,

A. L. PINGREY,
R. B. WAITE,

GEORGE H. HUGHES,
HARRY S. GRAY,

R. E. AUSTIN,
W. A. DAVIS,

F. SCHWEIZER,

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
Stocks and bonds, viz.:				
Public securities	\$356,035	\$453,517	\$464,439	\$520,417
Private securities	6,500	17,650	17,650	17,600
Real estate owned	16,500	16,500	16,500	16,500
Mortgages owned	66,271	66,021	66,182	67,332
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	25,000	25,000	25,000	25,000
Loans and discounts secured by other collateral	15,000	15,000	15,000	15,000
Loans, discounts and bills purchased not secured by collateral	470,575	364,502	405,888	393,427
Overdrafts	340	236	386	170
Due from trust companies, banks and bankers	185,255	146,322	154,095	144,183
Specie	22,839	26,278	12,870	5,026
Other currency authorized by the laws of the United States	30,995	20,851	34,117	47,255
Cash items	1,013	913	4,476	1,898
Add for cents	2	3	3	1
Total resources	\$1,196,325	\$1,152,793	\$1,216,606	\$1,253,809
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	107,543	110,662	109,630	111,462
Preferred deposits, viz.:				
Deposits by the State of New York	15,000	15,000	15,000	15,000
Other deposits secured by pledge of assets	15,954	15,937	40,937	10,937
Due depositors, not preferred	998,902	954,427	994,272	1,059,643
Other liabilities	8,925	6,766	6,766	6,766
Add for cents	1	1	1	1
Total liabilities	\$1,196,325	\$1,152,793	\$1,216,606	\$1,253,809

QUARTERLY STATEMENTS

FARMERS AND MECHANICS' BANK — FORT PLAIN

F. W. BAUDER, *President.*

[Organized 1887]

CHAS. G. ZIELLEY, *Cashier.*

DIRECTORS

F. W. BAUDER,

FAYETTE WAGNER,
LESTER GETMAN,

JOHN SALTSMAN,
HARRY D. BAUDER,

A. L. GROS,
JOHN W. SALTSMAN.

W. C. HACKNEY,

FRANK J. EHLE,

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
Stocks and bonds, viz.:				
Public securities	\$119,503	\$119,503	\$174,503	\$129,503
Private securities	89,225	88,746	96,566	101,491
Real estate owned	30,400	30,400	30,400	30,400
Mortgages owned	46,613	46,563	46,288	46,288
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	48,442	48,442	48,115	41,415
Loans and discounts secured by other collateral	118,051	117,471	116,229	105,440
Loans, discounts and bills purchased not secured by collateral	298,612	330,948	290,706	310,793
Overdrafts	320	356	396	1,046
Due from trust companies, banks and bankers	202,039	97,859	198,381	164,153
Specie	27,838	9,478	8,652	8,737
Other currency authorized by the laws of the United States	17,530	22,459	32,228	26,823
Cash items	1,816	6,451	7,195	2,693
Assets not included in any of the above heads	6,519	7,273	7,644	18,372
Add for cents	4	6	6	5
Total resources	\$1,006,912	\$925,955	\$1,057,309	\$987,159
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	44,320	47,692	45,035	47,533
Preferred deposits, viz.:				
Other deposits secured by pledge of assets	10,493	19,397	18,693	18,547
Deposits otherwise preferred			20,000	
Due depositors, not preferred	832,969	728,774	862,768	808,099
Due to trust companies, banks and bankers	9,736	3,411	301	132
Rediscounts		15,000		
Other liabilities	9,393	11,678	10,511	12,846
Add for cents	1	3	1	2
Total liabilities	\$1,006,912	\$925,955	\$1,057,309	\$987,159

QUARTERLY STATEMENTS

215

FARMERS AND MECHANICS' BANK — JAMESTOWN

O. N. RUSHWORTH, *President.*

[215 Main street; organized 1891]

A. E. APPELYARD, *Cashier.*

DIRECTORS

S. B. BURCHARD,
ELMER C. GIFFORD,J. A. CLARY,
E. SNELL HALL,
A. A. GOULD,HAROLD E. CRISSEY,
FRANK A. WILCOX,
ED. J. GREEN,A. E. APPELYARD,
O. N. RUSHWORTH,
N. OSCAR JOHNSON,ALBERT PETERSON,
H. P. ROBERTSON,
A. F. WEBER.PERRY W. GOODWIN,
F. O. STRANDBURG,

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
Stocks and bonds, viz.: Public securities	\$284,881	\$287,983	\$340,475	\$249,983
Private securities	38,362	38,362	38,362	42,362
Real estate owned	66,125	66,125	66,125	68,225
Mortgages owned	148,375	162,490	161,190	158,815
Loans and discounts secured by bond and mtg., deed or other real est. coll.	58,624	50,787	43,939	46,567
Loans and discounts secured by other collateral	473,506	520,185	520,218	480,409
Loans, discounts and bills purchased not secured by collateral	1,509,442	1,597,892	1,504,876	1,650,438
Overdrafts	639	750	530	351
Due from trust companies, banks and bankers	318,985	222,193	290,951	278,230
Specie	23,500	24,500	24,000	25,000
Other currency authorized by the laws of the United States	99,279	99,195	97,678	109,157
Cash items	12,101	18,516	13,557	11,288
Assets not included in any of the above heads	13,903	4,108	14,854	20,538
Add for cents	5	5	4	4
Total resources	\$3,047,727	\$3,093,091	\$3,116,809	\$3,141,367
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	147,954	146,391	155,338	157,127
Preferred deposits, viz.:				
Deposits by the State of New York	90,000	79,000	60,000	60,000
Other deposits secured by pledge of assets	107,357	7,112	56,482	6,482
Due depositors, not preferred	2,270,344	2,203,773	2,240,405	2,274,684
Due to trust companies, banks and bankers	13,123	11,204	7,934	6,676
Bills payable	125,000	305,000	280,000	188,500
Other liabilities	93,948	140,609	116,649	247,896
Add for cents	1	2	1	2
Total liabilities	\$3,047,727	\$3,093,091	\$3,116,809	\$3,141,367

FARMERS AND MERCHANTS' BANK — COBLESKILL

WELLINGTON D. BECKER, *President.*

[Main street; organized 1893]

JOHN R. BECKER, *Cashier.*

WELLINGTON D. BECKER, JOHN R. BECKER,

DIRECTORS
ALEXANDER McMILLEN,
CHAS. A. WIETING,

JUDSON BURHANS,
WILLARD LARKIN,

WILLIAM E. LEWIS, VERNON M. BELLINGER,

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
Stocks and bonds, viz.:				
Public securities	\$163,719	\$178,719	\$243,719	\$220,719
Private securities	588,626	588,626	588,626	588,626
Real estate owned	8,500	8,500	8,500	8,500
Mortgages owned	8,000	8,000	8,000	8,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	618	600	600	600
Loans and discounts secured by other collateral	8,313	13,305	8,252	37,906
Loans, discounts and bills purchased not secured by collateral	119,739	121,849	129,658	139,393
Overdrafts	252	16	3	151
Due from trust companies	335,289	223,855	138,663	100,353
Specie	13,945	10,698	10,844	11,541
Other currency authorized by the laws of the United States	30,237	22,065	21,980	25,690
Cash items	2,022	323	8,118	328
Assets not included in any of the above heads	11,059	12,312	10,756	11,076
Add for cents	4	5	4	3
Total resources	\$1,290,323	\$1,188,873	\$1,177,723	\$1,152,886
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	45,740	48,893	50,468	54,254
Preferred deposits, viz.: Deposits by the State of New York	5,000	5,000	5,000	5,000
Due depositors, not preferred	1,162,116	1,065,557	1,047,362	1,024,516
Due to trust companies, banks and bankers	9,796	9,761	7,196	13,561
Other liabilities	17,669	9,661	17,694	5,553
Add for cents	2	1	3	2
Total liabilities	\$1,290,323	\$1,188,873	\$1,177,723	\$1,152,886

QUARTERLY STATEMENTS

FARMERS AND MERCHANTS' BANK OF GENEVA — GENEVA

JOHN W. MELLEN, *President.*

[24 Linden street; organized 1914]

HARRY D. MARSHALL, *Cashier.*

JOHN W. MELLEN,

WALTER HOWARD,

DIRECTORS
GEORGE S. FAIRFAX,
THOMAS C. CARSON.

PETER R. COLE,

JOHN PARMENTER,

HENRY O. PALMER,

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
Stocks and bonds, viz.: Public securities	\$17,422	\$122,714	\$109,691	\$232,541
Private securities	136,256	17,437	17,437	17,437
Real estate owned	35,278	35,278	35,278	35,278
Mortgages owned	74,370	76,515	76,465	71,555
Loans and discounts secured by bond and mtg., deed or other real est coll.	20,590	27,057	31,488	47,559
Loans and discounts secured by other collateral	140,930	86,575	138,969	103,076
Loans, discounts and bills purchased not secured by collateral	422,742	471,888	407,850	468,488
Overdrafts			965	
Due from trust companies, banks and bankers	100,520	97,537	132,750	33,133
Specie	3,155	2,911	3,624	3,180
Other currency authorized by the laws of the United States	19,484	30,038	32,781	23,557
Cash items	4,368	5,672	6,074	10,946
Customers' liability on acceptances (per contra, see liabilities)	7,020			
Assets not included in any of the above heads	11,937	11,721	12,728	13,813
Add for cents	5	6	6	3
Total resources	\$994,077	\$985,349	\$1,006,106	\$1,060,566
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	25,421	25,897	23,548	25,001
Preferred deposits, viz.:				
Due New York State savings banks	26,000	20,000	15,000	10,320
Deposits by the State of New York	26,500	25,000	25,000	25,000
Due depositors, not preferred	754,176	763,498	788,357	787,361
Bills payable	45,000	45,000	45,000	110,000
Ac't'ces of drafts p'y'ble at a future date or auth'd by com'l letters of credit	7,020			
Other liabilities	9,958	5,953	9,201	2,883
Add for cents	2	1		1
Total liabilities	\$994,077	\$985,349	\$1,003,106	\$1,060,566

THE FARMERS AND MERCHANTS' BANK OF SPENCER, N. Y. — SPENCER

A. MAX FISHER, *President.*

[Organized 1884]

M. B. FERRIS, *Cashier.*

DIRECTORS

F. C. BARTHOLOMEW, M. L. FISHER,

A. MAX FISHER,
H. HUBER.

CHAS. A. SEELEY,

M. B. FERRIS,

B. B. McDOWELL,

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
Stocks and bonds, viz.:				
Public securities.....	\$1,000	\$1,000	\$1,000	\$1,000
Private securities.....	35,100	38,100	37,550	43,900
Real estate owned.....	846	846	846	846
Mortgages owned.....	9,790	13,290	13,290	11,490
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	2,000	2,000	4,000	2,500
Loans, discounts and bills purchased not secured by collateral.....	63,138	64,639	53,034	57,930
Overdrafts.....	200	200	500	300
Due from trust companies, banks and bankers.....	36,498	31,697	47,288	41,428
Specie.....	1,249	1,070	1,237	919
Other currency authorized by the laws of the United States.....	9,000	7,700	6,000	7,000
Due from the Federal Reserve Bank of New York less offsets.....		2,000	6,000	14,000
Assets not included in any of the above heads.....	180	260	180	260
Add for cents.....	2	2	1	.....
Total resources.....	\$159,003	\$162,804	\$170,926	\$181,573
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	13,301	13,657	14,519	14,732
Due depositors, not preferred.....	120,521	123,886	131,226	141,581
Other liabilities.....	180	260	180	260
Add for cents.....	1	1	1	.....
Total liabilities.....	\$159,003	\$162,804	\$170,926	\$181,573

QUARTERLY STATEMENTS

THE FIFTH AVENUE BANK OF NEW YORK — NEW YORK CITY

THEO. HETZLER, *President.* [530 Fifth avenue; organized 1875] W. G. GASTON, *Cashier.*

DIRECTORS

THEO. HETZLER, A. S. FRISSELL, ROLLAND G. MONROE, THOS. S. VAN VOLKENBURGH, WM. H. PORTER, B. H. FANCHER,
HENRY R. ICKELHEIMER, HOWARD C. SMITH, CORNELIUS N. BLISS, JR., ALFRED E. MARLING, FRANCIS L. HINE, T. FRANK MANVILLE.

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
Stocks and bonds, viz.: Public securities	\$1,365,691	\$1,116,554	\$1,386,548	\$1,704,136
Private securities	5,600	5,600	5,600	5,600
Real estate owned	552,066	552,066	552,066	552,066
Loans and discounts secured by bond and mtg., deed or other real est. coll.	66,200	47,700	47,700	54,200
Loans and discounts secured by other collateral	10,791,273	9,034,640	6,944,163	8,004,602
Loans, discounts and bills purchased not secured by collateral	4,944,380	5,501,889	8,103,017	9,334,140
Overdrafts	19,639	16,085	40,630	31,874
Due from trust companies, banks and bankers	783,135	717,328	661,380	877,133
Specie	2,035,388	1,815,806	477,574	463,107
Other currency authorized by the laws of the United States	912,050	954,850	691,020	663,550
Cash items	513,643	611,658	894,309	1,491,656
Due from the Federal Reserve Bank of New York less offsets	587,291	979,076	1,962,988	1,589,764
Customers' liability on acceptances (per contra, see liabilities) .....	.....	.....	170,000	665,000
Assets not included in any of the above heads	60,867	54,219	760,137	15,053
Add for cents	6	5	4	3
Total resources	\$22,637,229	\$21,407,476	\$22,697,136	\$25,451,884
LIABILITIES				
Capital	\$100,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	2,392,078	2,347,774	2,275,320	2,223,694
Preferred deposits, viz.:				
Due New York State savings banks	36,151	68,082	64,528	165,336
Due New York State sav. and loan ass'ns, credit unions and land bank ..	16,939	21,868	20,434	9,255
Due depositors, not preferred	19,605,405	18,317,810	18,485,524	18,421,815
Due to trust companies, banks and bankers	31,527	33,664	37,057	231,072
Bills payable .....	.....	.....	250,000	3,000,000
Rediscounts .....	.....	.....	709,000	.....
Ac't ces of drafts p'y'ble at a future date or auth'd by com'l letters or credit	.....	.....	170,000	665,000
Other liabilities	455,128	418,276	485,272	535,709
Add for cents	1	2	1	3
Total liabilities	\$22,637,229	\$21,407,476	\$22,697,136	\$25,451,884

THE FIRST STATE BANK — CANISTEO
[Main street; organized 1897]

D. C. HUNTER, *President.*

H. W. CLOOS, *Cashier.*

D. C. HUNTER,
GLENN L. WHITING,

J. L. SEELEY, JR.,
HENRY ERLICH,

W. P. GOFF,
C. A. JACKSON,

DIRECTORS
H. P. JACK,
H. W. CLOOS,

OTTO K. STEWART,
EDGAR NORTHRUP.

L. J. SIMPSON,

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
Stocks and bonds, viz.: Public securities	\$72,870	\$51,577	\$79,474	\$124,068
Private securities	67,521	94,407	66,005	61,909
Real estate owned	22,245	22,245	22,245	22,245
Mortgages owned	2,075	4,075	4,075	4,075
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	5,250	5,250	926	2,926
Loans and discounts secured by other collateral	50,338	59,760	19,112	19,673
Loans, discounts and bills purchased not secured by collateral	193,330	198,259	239,940	236,092
Overdrafts	1,888	492	535	809
Due from trust companies, banks and bankers	19,974	36,678	23,580	44,675
Specie	10,967	7,582	9,270	2,079
Other currency authorized by the laws of the United States	8,000	8,000	8,000	12,326
Cash items	323	536	361	844
Due from the Federal Reserve Bank of New York less offsets .....	.....	.....	15,775	18,775
Assets not included in any of the above heads	3,271	3,271	1,820	1,820
Add for cents	5	5	6	6
Total resources	\$458,057	\$492,137	\$491,124	\$552,322
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	29,873	32,731	30,309	30,994
Preferred deposits, viz.:				
Deposits by the State of New York	22,000	20,000	20,000	20,000
Other deposits secured by pledge of assets	2,835	2,528	2,000	27,000
Deposits otherwise preferred .....	.....	.....	.....	1,628
Due depositors, not preferred	340,795	366,551	369,814	411,699
Bills payable	7,500	16,500	18,000	10,000
Other liabilities	5,054	3,826	1,000	1,000
Add for cents .....	.....	1	1	1
Total liabilities	\$458,057	\$492,137	\$491,124	\$552,322

QUARTERLY STATEMENTS

921

FLORAL PARK BANK — FLORAL PARK

EDWARD L. FROST, *President*. [Tyson avenue and Jericho turnpike; organized 1908] C. H. VAN NOSTRAND, *Cashier*.

T. W. ALBERTSON,
JACOB LAUER,
J. F. KLEIN,
CHAS. H. VAN NOSTRAND,
J. MAYNARD KISSAM,
BERNHARD LOEW,
JOTHAM POST,
GEO. W. COVERT,
L. R. SUYDAM,
ISAAC S. HENDRICKSON,
J. S. KLEIN,
EDWARD L. FROST,
GEO. A. WIGGINS,
ARTHUR H. GOLDSMITH,
GEORGE S. EMORY,
BENJAMIN W. HEGEMAN.

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
Stocks and bonds, viz.:				
Public securities	\$39,500	\$50,387	\$66,211	\$96,825
Private securities	256,134	236,318	267,820	270,945
Real estate owned	22,250	22,250	22,250	22,250
Mortgages owned	80,850	80,350	77,950	77,650
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	12,987	13,263	12,070	15,079
Loans and discounts secured by other collateral	29,856	25,650	28,993	60,934
Loans, discounts and bills purchased not secured by collateral	62,504	60,993	70,394	84,203
Due from trust companies, banks and bankers	39,290	33,472	72,100	52,389
Specie	1,938	2,665	2,900	3,697
Other currency authorized by the laws of the United States	23,124	22,020	17,289	30,909
Cash items	26	430	869	317
Assets not included in any of the above heads	6,282	6,151	6,747	8,381
Add for cents	4	3	5	4
Total resources	\$574,745	\$553,952	\$645,598	\$723,583
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	40,435	40,108	42,777	37,998
Preferred deposits, viz.: Other deposits secured by pledge of assets	10,000	.....	.....	35,000
Due depositors, not preferred	473,358	439,645	573,168	615,773
Bills payable	20,000	40,000	.....	.....
Other liabilities	5,951	9,199	4,652	9,811
Add for cents	1	.....	1	1
Total liabilities	\$574,745	\$553,952	\$645,598	\$723,583

THE FREEPORT BANK OF FREEPORT, QUEENS COUNTY, N. Y. — FREEPORT

JOHN J RANDALL, *President.*

[23 and 25 South Main street; organized 1892]

WM. S. HALL, *Cashier.*

DIRECTORS

SMITH COX,
D. WESLEY PINE,

WALLACE H. CORNWELL,
COLES PETTIT,

WM. E. GOLDBER,
JOHN J. RANDALL,

WM. S. HALL,
DANIEL B. RAYNOR,

MARTIN V. W. HALL,
HARVEY B. SMITH.

WM. G. MILLER,

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
Stocks and bonds, viz.:				
Public securities	\$124,532	\$164,145	\$140,233	\$239,713
Private securities	157,077	157,077	213,595	137,940
Real estate owned	33,700	33,700	33,700	33,700
Mortgages owned	130,091	129,241	128,066	132,066
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	61,065	61,527	55,383	55,358
Loans and discounts secured by other collateral	63,911	70,375	76,025	106,535
Loans, discounts and bills purchased not secured by collateral	277,013	289,752	230,550	229,862
Overdrafts	1	.....	117	.....
Due from trust companies, banks and bankers	101,341	78,113	179,250	118,364
Specie	11,782	14,120	15,739	5,576
Other currency authorized by the laws of the United States	49,310	42,975	44,943	33,890
Cash items	701	688	1,086	682
Assets not included in any of the above heads	4,627	9,262	6,102	10,351
Add for cents	5	4	5	4
Total resources	\$1,015,156	\$1,050,979	\$1,124,794	\$1,104,041
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	100,125	103,945	78,884	85,071
Preferred deposits, viz.: Deposits by the State of New York	12,000	12,000	12,000	12,000
Due depositors, not preferred	867,801	894,091	999,109	970,560
Other liabilities	5,230	10,943	4,800	6,410
Add for cents .....	.....	.....	1	.....
Total liabilities	\$1,015,156	\$1,050,979	\$1,124,794	\$1,104,041

QUARTERLY STATEMENTS

223

THE GLEN COVE BANK OF GLEN COVE — GLEN COVE

DAVID N. GAY, *President.*

[Organized 1892]

JOHN C. SMALL, *Cashier.*

DIRECTORS

DAVID N. GAY,
EDWARD T. PAYNE,

HERBERT S. BOWNE,
F. B. EDMONDS,
O. EDWARD PAYNE,

SAMUEL J. SEAMAN,
F. E. WILLITS,
DANIEL UNDERHILL,

HERBERT K. DODGE,
JOHN V. C. HEGEMAN,
WM. H. SEAMAN.

FRANCIS L. HINE,
C. P. VALENTINE,

JAMES WILLITS,
DANIEL J. HEGEMAN,

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
Stocks and bonds, viz.:				
Public securities	\$573,808	\$396,206	\$591,456	\$352,956
Private securities	853,152	825,652	775,019	763,019
Real estate owned	53,000	52,600	50,900	50,900
Mortgages owned	233,031	227,031	226,833	226,783
Loans and discounts secured by bond and mtg., deed or other real est. coll.	23,650	22,950	20,300	23,350
Loans and discounts secured by other collateral	83,344	112,274	118,606	129,941
Loans, discounts and bills purchased not secured by collateral	405,135	404,271	341,023	356,126
Overdrafts	142	2,150	3,264	195
Due from trust companies, banks and bankers	140,055	121,093	155,015	104,031
Specie	50,737	43,259	13,962	4,568
Other currency authorized by the laws of the United States	35,748	56,106	71,872	83,913
Cash items	1,302	1,224	2,321	3,276
Assets not included in any of the above heads	34,450	198,647	110,457	786,819
Add for cents	4	4	6	4
Total resources	\$2,487,558	\$2,463,467	\$2,481,034	\$2,885,881
LIABILITIES				
Capital	\$70,000	\$70,000	\$70,000	\$70,000
Surplus, including all undivided profits	90,881	89,346	97,824	86,343
Preferred deposits, viz.:				
Deposits by the State of New York		25,000	25,000	25,000
Other deposits secured by pledge of assets	7,691	37,988	83,504	155,330
Due depositors, not preferred	1,982,649	1,896,326	2,064,357	1,989,433
Due to trust companies, banks and bankers	169		1,076	83
Bills payable	325,000	325,000	130,000	545,000
Other liabilities	11,167	19,805	9,272	14,690
Add for cents	1	2	1	2
Total liabilities	\$2,487,558	\$2,463,467	\$2,481,034	\$2,885,881

THE GREENWICH BANK OF THE CITY OF NEW YORK — NEW YORK CITY
 H. WARD FORD, *President.* [402 Hudson street; organized 1855] FRANK HAMMOND, *Cashier.*

DIRECTORS
 WM. W. BARBOUR, EDWIN W. ORVIS, GEO. RAMSEY, CHAS. HERBERT SMITH, JULIUS MAUTNER, LEE SHUBERT,
 ALEXANDER WALKER, WILLIAM H. BALDWIN, HENRY R. CARSE, H. BOARDMAN SPALDING, H. WARD FORD, PAUL E. MOLLER,
 WM. DEFOREST MANICE, JOHN J. HOPPER.

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
Stocks and bonds, viz.: Public securities	\$1,462,619	\$828,419	\$1,733,837	\$2,219,654
Private securities	210,316	209,968	208,968	210,968
Real estate owned	84,000	84,000	83,000	83,000
Mortgages owned	13,033	13,033	12,783	14,783
Loans and discounts secured by bond and mtg., deed or other real est. coll.	. . . . .	. . . . .	4,000	. . . . .
Loans and discounts secured by other collateral	3,570,760	4,422,986	3,751,731	5,322,860
Loans, discounts and bills purchased not secured by collateral	9,460,294	10,026,585	9,360,936	8,753,977
Overdrafts	149	177	246	522
Due from trust companies, banks and bankers	2,013,648	1,932,882	1,948,081	1,059,161
Specie	1,150,317	1,131,879	929,700	835,611
Other currency authorized by the laws of the United States	967,000	1,107,923	1,255,315	921,774
Cash items	789,146	1,335,635	1,143,553	1,278,891
Due from the Federal Reserve Bank of New York less offsets . . . . .	. . . . .	. . . . .	. . . . .	489,170
Assets not included in any of the above heads	8,000	7,000	4,000	7,000
Add for cents	4	6	5	6
Total resources	\$19,729,286	\$21,100,493	\$20,436,155	\$21,197,377
LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	1,433,058	1,463,446	1,474,474	1,476,771
Preferred deposits, viz.:				
Due New York State savings banks	308,544	372,335	290,626	318,263
Deposits by the Superintendent of Banks of the State of New York	201,046	201,066	73,288	66,446
Other deposits secured by pledge of assets	324,000	1,546,774	626,000	2,263,190
Due depositors, not preferred	15,240,294	15,051,809	15,691,361	14,971,469
Due to trust companies, banks and bankers	1,583,512	1,826,424	1,620,107	1,433,326
Other liabilities	138,829	138,635	160,297	167,909
Add for cents	3	4	2	3
Total liabilities	\$19,729,286	\$21,100,493	\$20,436,155	\$21,197,377

QUARTERLY STATEMENTS

HEMPSTEAD BANK — HEMPSTEAD

EDWARD COOPER, *President.*

[52 Main street; organized 1877]

CHARLES E. PATTERSON, *Cashier.*

EDWARD COOPER,

WM. S. HALL,

WM. POST,
MARTIN V. W. HALL.

DIRECTORS

JOHN K. VAN VRANKEN,

ARTHUR W. BRIERLEY,

CHARLES E. PATTERSON,

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
Stocks and bonds, viz.:				
Public securities	\$509,467	\$719,083	\$594,923	\$839,865
Private securities	392,994	392,994	372,594	372,594
Real estate owned	80,000	80,000	80,000	80,000
Mortgages owned	338,705	337,305	335,205	337,205
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	11,540	11,444	11,235	11,235
Loans and discounts secured by other collateral	29,996	44,692	41,655	51,686
Loans, discounts and bills purchased not secured by collateral	178,649	159,903	191,870	174,162
Overdrafts	255	211	341	127
Due from trust companies, banks and bankers	128,078	265,604	310,875	97,482
Specie	27,431	44,555	30,341	31,920
Other currency authorized by the laws of the United States	57,066	52,560	99,226	62,361
Cash items	5,606	6,442	12,316	25,173
Assets not included in any of the above heads	15,156	24,743	13,822	21,217
Add for cents	3	3	4	4
Total resources	\$1,774,946	\$2,139,539	\$2,094,407	\$2,105,031
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	219,076	221,065	216,552	232,384
Due depositors, not preferred	1,516,779	1,873,423	1,841,056	1,832,050
Due to trust companies, banks and bankers	1,667	617	88	29
Other liabilities	7,423	14,432	6,709	10,567
Add for cents	1	2	2	1
Total liabilities	\$1,774,946	\$2,139,539	\$2,094,407	\$2,105,031

HENRY J. SCHNITZER STATE BANK — NEW YORK CITY

JULES CHARMATZ, *President.*

[141 Washington street; organized 1917]

ALEXANDER SILUN, *Cashier.*

DIRECTORS

HENRY J. SCHNITZER,

LOUIS M. JOSEPHthal,

JULES CHARMATZ,

DAVID TAYLOR,

ALEXANDER SILUN.

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
Stocks and bonds, viz.: Public securities	\$186,500	\$125,056	\$157,270	\$177,020
Real estate owned	40,000	40,000	40,000	40,000
Loans and discounts secured by other collateral	30,000	.....	.....	.....
Due from trust companies, banks and bankers	74,522	56,372	29,203	19,841
Specie	271	.....	30	84
Other currency authorized by the laws of the United States	6,529	2,000	1,970	1,916
Cash items	27,249	3,215	608	76
Add for cents .....	.....	1	1	.....
Total resources	\$365,071	\$226,644	\$229,082	\$238,937
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	211,688	62,459	63,449	63,897
Due depositors, not preferred	47,852	58,937	61,170	65,949
Due to trust companies, banks and bankers	623	497	415	2,876
Other liabilities	4,907	4,750	4,046	6,214
Add for cents	1	1	2	1
Total liabilities	\$365,071	\$226,644	\$229,082	\$238,937

QUARTERLY STATEMENTS

HILLSIDE BANK — RICHMOND HILL

[3302 Jamaica avenue; organized 1906]

JOEL FOWLER, *President.*FREDERICK BOSCHIN, *Cashier.*

JOEL FOWLER,

GEO. C. DICKEL,

DIRECTORS
FREDERICK BOSCHEN, WM. H. WADE,
ALBERT L. VOLTZ.

JOHN KEERZ,

JAMES A. BELL,

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
Stocks and bonds, viz.:				
Public securities	\$36,412	\$72,619	\$189,102	\$259,981
Private securities	291,945	261,952	270,817	270,817
Real estate owned	44,299	44,299	44,299	44,299
Mortgages owned	16,059	16,059	16,059	16,059
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	41,860	44,900	37,642	37,540
Loans and discounts secured by other collateral	45,390	106,550	117,180	144,200
Loans, discounts and bills purchased not secured by collateral	281,736	270,942	196,005	170,626
Overdrafts	94	46	.....	38
Due from trust companies, banks and bankers	151,631	133,582	288,273	190,189
Specie	21,283	39,939	49,953	59,369
Other currency authorized by the laws of the United States	50,300	29,000	32,000	43,450
Cash items	4,077	2,741	2,178	4,579
Assets not included in any of the above heads	3,000	4,200	3,000	2,500
Add for cents	2	3	3	2
Total resources	\$988,088	\$1,026,832	\$1,246,511	\$1,243,649
	LIABILITIES			
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	43,165	43,229	44,795	47,841
Preferred deposits, viz.:				
Due New York State savings banks .....	.....	.....	5,000	5,000
Other deposits secured by pledge of assets	16,000	1,011	60,000	.....
Due depositors, not preferred	825,422	877,492	1,032,216	1,086,807
Other liabilities	3,500	5,100	4,500	4,000
Add for cents	1	.....	.....	1
Total liabilities	\$988,088	\$1,026,832	\$1,246,511	\$1,243,649

HOMESTEAD BANK OF BROOKLYN — BROOKLYN

E. L. ROCKEFELLER, *President.*

[141 Pennsylvania avenue; organized 1907]

GEORGE L. PORTER, *Cashier.*

DIRECTORS

CHAS. J. BENISCH, JOHN C. CREVELING,
RUDOLPH REIMER, JR., JAMES P. RUYL,

FRED'K W. HEARN,
J. V. N. SIMONSON,
WM. F. RYERSON.

SAMUEL PALLEY,
OSCAR W. SWIFT,

E. L. ROCKEFELLER,
BERNARD SCHUBERT,

JOHN G. BUEHLER,
JOHN A. VANDERVEER,

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
Stocks and bonds, viz.:				
Public securities	\$262,979	\$319,524	\$346,109	\$409,149
Private securities	262,131	252,131	277,950	277,950
Real estate owned	97,303	97,303	97,303	97,303
Mortgages owned	56,975	49,250	48,775	48,775
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	22,963	24,904	20,974	20,790
Loans and discounts secured by other collateral	72,365	96,198	85,226	167,991
Loans, discounts and bills purchased not secured by collateral	392,836	433,775	444,407	425,192
Overdrafts	1	3	7	217
Due from trust companied, banks and bankers	180,079	91,794	192,633	152,010
Specie	86,652	90,801	82,823	55,047
Other currency authorized by the laws of the United States	48,350	50,000	65,500	82,200
Cash items	15,033	11,051	24,105	17,944
Assets not included in any of the above heads	13,825	19,222	19,820	20,970
Add for cents	4	3	5	4
Total resources	\$1,511,496	\$1,535,959	\$1,705,637	\$1,775,542
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	55,448	63,187	68,624	73,559
Preferred deposits, viz.: Other deposits secured by pledge of assets	25,500	10,468	30,000	57,750
Due depositors, not preferred	1,218,102	1,246,808	1,398,850	1,438,008
Due to trust companies, banks and bankers	490	789	612	.....
Other liabilities	11,955	14,705	7,550	6,225
Add for cents	1	2	1	.....
Total liabilities	\$1,511,496	\$1,535,959	\$1,705,637	\$1,775,542

QUARTERLY STATEMENTS

229

THE INTERNATIONAL BANK — NEW YORK CITY

LAWRENCE M. JACOBS, *President.*

[17 Battery Place; organized 1902]

ALFRED J. McGRATH, *Cashier.*

DIRECTORS

GUY CARY,

R. L. FARNHAM,

EDWARD W. HARDEN,
JOHN E. GARDIN.

LAWRENCE M. JACOBS,

ARTHUR KAVANAGH,

WM. S. KIES,

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
Stocks and bonds, viz.:				
Public securities.....	\$809,208	\$656,403	\$408,076	\$482,364
Private securities.....	72,057	72,057	97,457	97,457
Loans and discounts secured by other collateral.....	2,079,273	3,461,460	3,403,915	2,949,477
Loans, discounts and bills purchased not secured by collateral.....	1,857,127	1,892,880	1,517,072	2,402,986
Overdrafts.....	173	150	43	19
Due from trust companies, banks and bankers.....	330,937	341,157	260,463	276,483
Specie.....	156,850	153,695	149,820	150,520
Other currency authorized by the laws of the United States.....	388,013	516,024	483,811	381,498
Cash items.....	240,155	370,354	141,738	301,235
Customers' liability on acceptances (per contra, see liabilities).....	24,879	57,542	61,115	.....
Assets not included in any of the above heads.....	24,132	32,956	25,208	42,708
Add for cents.....	2	4	3	4
Total resources.....	\$5,982,806	\$7,554,682	\$6,548,721	\$7,084,751
LIABILITIES				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits.....	146,929	168,762	180,715	198,766
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	130,500	823,355	131,000	797,782
Due depositors, not preferred.....	5,049,737	5,850,670	5,558,218	5,432,571
Due to trust companies, banks and bankers.....	86,035	105,336	66,225	66,118
Ac't'ces of drafts p'y'ble at a future date or auth'd by com'l letters of credit.....	24,879	57,542	61,115	.....
Other liabilities.....	44,726	49,014	51,446	89,511
Add for cents.....	.....	3	2	3
Total liabilities.....	\$5,982,806	\$7,554,682	\$6,548,721	\$7,084,751

JOHN NEMETH STATE BANK — NEW YORK CITY

JOHN NEMETH, *President.*

[1597 Second avenue; organized 1917]

KARL SCHENK, *Cashier.*

DIRECTORS

RUDOLPH STEIN.

JOHN NEMETH, JR.,

JOSEPH B. LEDERER,

KARL SCHENCK,

JOHN NEMETH,

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
Stocks and bonds, viz.:				
Public securities	\$29,383	\$61,650	\$58,452	\$122,372
Private securities	17,629	17,870	22,211	25,645
Loans and discounts secured by other collateral	34,060	41,090	37,759	55,569
Loans, discounts and bills purchased not secured by collateral	616,252	722,034	868,557	818,995
Overdrafts		134	150	135
Due from trust companies, banks and bankers	159,357	170,951	153,421	187,460
Specie	319	652	826	963
Other currency authorized by the laws of the United States	3,198	7,624	36,505	30,855
Cash items	3,191	3,097	2,946	2,349
Assets not included in any of the above heads	8,796	7,474	5,742	6,139
Add for cents	4	3	4	4
Total resources	\$872,189	\$1,032,579	\$1,186,573	\$1,250,486
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	29,698	29,694	27,478	27,338
Due depositors, not preferred	680,435	846,289	990,165	1,002,591
Due to trust companies, banks and bankers	15,705	4,452	15,890	6,177
Other liabilities	46,349	52,143	53,038	114,378
Add for cents	2	1	2	2
Total liabilities	\$872,189	\$1,032,579	\$1,186,573	\$1,250,486

QUARTERLY STATEMENTS

THE JOHNSTOWN BANK — JOHNSTOWN

[106 West Main street; organized 1879]

JOHN G. FERRES, *President.*

WILLIAM MCKIE, *Cashier.*

DIRECTORS

BORDEN D. SMITH,

JOHN G. FERRES,
EDWARD VOSBURGH,

WM. C. HACKNEY,
MARTIN COLLINS,

WM. J. ADAMS,
WM. MCKIE,

HENRY VECHTE,
JAMES D. PIERSON.

F. E. MOYER,

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
Stocks and bonds, viz.:				
Public securities	\$51,213	\$394,681	\$162,902	\$168,250
Private securities	469,585	464,799	463,499	458,904
Real estate owned	30,822	30,822	30,822	30,822
Mortgages owned	24,000	24,000	24,000	24,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	73,613	70,860	81,198	83,400
Loans and discounts secured by other collateral	226,454	117,503	161,662	171,174
Loans, discounts and bills purchased not secured by collateral	740,067	881,764	856,695	863,867
Overdrafts	650	36	101	85
Due from trust companies, banks and bankers	133,514	154,867	173,720	101,608
Specie	17,186	13,075	16,800	13,087
Other currency authorized by the laws of the United States	70,146	89,625	54,002	62,716
Cash items	371	118	3,520	665
Assets not included in any of the above heads	327,924	22,343	306,339	368,243
Add for cents	3	5	4	3
Total resources	\$2,165,548	\$2,264,498	\$2,335,264	\$2,346,824
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	241,361	248,016	248,139	251,978
Due depositors, not preferred	1,768,814	1,753,597	1,719,948	1,759,425
Due to trust companies, banks and bankers	5,463	6,266	629	9,511
Bills payable	40,000	145,000	211,000	211,000
Rediscunts . . . . .	.....	.....	10,000	10,000
Other liabilities	9,909	11,616	45,546	4,908
Add for cents	1	3	2	2
Total liabilities	\$2,165,548	\$2,264,498	\$2,335,264	\$2,346,824

THE JULIAND BANK — GREENE

JOSEPH E. JULIAND, *President.*

[Organized 1893]

WILLIAM J. RUSSELL, *Cashier.*

DIRECTORS

JOS. E. JULIAND,

WILLIAM J. RUSSELL,

CHARLES W. GRAY,
HENRY T. HOAG.

HENRY M. JULIAND,

CHARLES H. GRAVES,

LEE R. HARRISON,

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
Stocks and bonds, viz.:				
Public securities	\$36,000	\$78,323	\$32,668	\$65,464
Private securities	59,690	59,690	59,690	59,690
Real estate owned	7,000	7,000	7,000	7,000
Mortgages owned	42,650	39,150	39,150	39,150
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	1,700	1,550	1,500	1,500
Loans and discounts secured by other collateral	53,379	8,600	6,145	10,215
Loans, discounts and bills purchased not secured by collateral	132,694	120,791	104,863	96,482
Overdrafts	27	20	678	145
Due from trust companies, banks and bankers	67,287	75,646	53,992	86,011
Specie	1,620	1,633	1,711	1,417
Other currency authorized by the laws of the United States	11,617	8,034	15,096	12,887
Cash items	61	71	176	56
Assets not included in any of the above heads	1,800	1,900	2,350	2,750
Add for cents	2	3	1	2
Total resources	\$415,527	\$402,411	\$325,020	\$382,769
LIABILITIES				
Capital	\$35,000	\$35,000	\$35,000	\$35,000
Surplus, including all undivided profits	65,457	65,246	68,559	70,658
Due depositors, not preferred	254,470	211,764	221,011	226,561
Bills payable	60,000	90,000	.....	50,000
Other liabilities	600	400	450	550
Add for cents .....	.....	1	.....	.....
Total liabilities	\$415,527	\$402,411	\$325,020	\$382,769

QUARTERLY STATEMENTS

LIBERTY BANK OF BUFFALO, N. Y.—BUFFALO

HENRY C. ZELLER, *President.*[424-426 Main street; organized 1882, as
German American Bank of Buffalo, N. Y.]WM. L. KOESTER, *Cashier.*

DIRECTORS

EDWIN LANG MILLER,
HARDIN H. LITTELL,HENRY C. ZELLER,
GEO. M. ZIMMERMANN,
LOUIS A. FISCHER,OLIVER CARANA, JR.,
JACOB G. LANG,
ALFRED A. BERRICK,HENRY A. MILLER,
WM. L. KOESTER,
HENRY C. STEUL.EDWIN R. SMITH,
CHAS. R. HUNTLEY,GEO. J. MEYER,
JOSEPH KAM,

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
Stocks and bonds, viz.: Public securities	\$315,225	\$362,125	\$1,039,950	\$2,160,021
Private securities	2,942,982	2,943,267	3,222,222	2,707,110
Real estate owned	478,750	478,750	476,000	476,000
Mortgages owned	10,850	8,750	9,500	9,375
Loans and discounts secured by bond and mtg., deed or other real est. coll.	558,050	692,708	694,981	708,546
Loans and discounts secured by other collateral	4,174,343	3,840,934	3,740,492	3,785,369
Loans, discounts and bills purchased not secured by collateral	6,476,350	6,884,045	6,498,941	5,653,169
Overdrafts	8,965	9,259	6,453	2,819
Due from trust companies, banks and bankers	3,420,108	3,034,130	2,909,598	3,942,208
Specie	226,236	173,011	164,761	143,535
Other currency authorized by the laws of the United States	254,075	263,546	282,866	323,609
Cash items	94,100	138,259	299,308	250,915
Assets not included in any of the above heads	82,924	102,287	88,624	75,781
Add for cents	3	5	4	4
Total resources	\$19,042,961	\$18,931,076	\$19,433,700	\$20,238,461
LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	705,183	705,358	695,981	721,596
Preferred deposits, viz.:				
Due New York savings banks	585,072	580,237	592,091	520,697
Due New York State sav. and loan ass'ns, credit unions and land bank	86,556	85,475	92,934	87,046
Deposits by the State of New York	500,000	400,000	260,000	260,000
Other deposits secured by pledge of assets	358,642	372,869	767,149	840,698
Due depositors, not preferred	11,619,429	11,847,054	12,824,115	13,525,978
Due to trust companies, banks and bankers	3,665,670	3,412,119	3,316,374	3,142,652
Rediscounts	848,900	839,350	204,000	498,000
Other liabilities	173,506	188,610	181,052	141,790
Add for cents	3	4	4	4
Total liabilities	\$19,042,961	\$18,931,076	\$19,433,700	\$20,238,461

MADRID BANK — MADRID

A. D. WHITNEY, *President.*

[Main street; organized 1896]

W. E. GRIFFITH, *Vice-President.*

DIRECTORS
 A. D. WHITNEY, F. J. MERRIMAN, O. V. VEITCH, W. C. GAGE, W. E. GRIFFITH.

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
Stocks and bonds, viz.:				
Public securities	\$36,000	\$34,420	\$28,770	\$61,270
Private securities	123,377	115,982	113,014	113,014
Real estate owned	1,000	1,000	1,000	1,000
Mortgages owned	2,000	2,000	2,000	2,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	15,996	15,774	14,146	14,312
Loans and discounts secured by other collateral	22,883	26,062	38,942	56,025
Loans, discounts and bills purchased not secured by collateral	62,616	63,360	54,206	33,184
Overdrafts	18	667	.....	50
Due from trust companies, banks and bankers	17,022	37,404	36,882	46,852
Specie	7,381	4,502	2,003	1,526
Other currency authorized by the laws of the United States	1,281	1,902	10,242	8,796
Cash items .....	.....	397	492	683
Assets not included in any of the above heads	2,604	4,299	2,969	3,492
Add for cents	6	5	3	3
Total resources	\$292,184	\$307,774	\$304,669	\$342,207
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	39,986	36,594	37,193	38,496
Preferred deposits, viz.: Other deposits secured by pledge of assets	2,035	1,635	1,491	1,480
Due depositors, not preferred	211,752	220,196	239,753	275,965
Bills payable	12,000	23,000	.....	.....
Other liabilities	1,410	1,347	1,231	1,265
Add for cents	1	2	1	1
Total liabilities	\$292,184	\$307,774	\$304,669	\$342,207

QUARTERLY STATEMENTS

235

THE MANHATTAN COMPANY — NEW YORK CITY

STEPHEN BAKER, *President.*

[40 Wall street; organized 1799]

D. H. PIERSON, *Cashier.*

DIRECTORS

HENRY K. MCHARG,
CHARLES H. TENNEY,STEPHEN BAKER,
BERTRAM H. BORDEN,FRED'K G. BOURNE,
WALTER JENNINGS,
GEORGE MCNEIR,JAMES SPEYER,
CHARLES D. DICKEY,
MICHAEL FRIEDSAM.WM. SLOANE,
WILLIAM S. TOD,SAMUEL SLOAN,
JOHN C. 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
Stocks and bonds, viz.: Public securities	\$4,562,352	\$4,274,541	\$5,914,308	\$4,216,678
Private securities	4,716,856	4,460,336	4,806,681	4,813,081
Real estate owned	900,000	900,000	900,000	900,000
Loans and discounts secured by other collateral	16,947,904	16,828,630	13,952,181	24,185,192
Loans, discounts and bills purchased not secured by collateral	28,779,666	32,897,896	29,432,697	29,291,628
Overdrafts	7,316	341	1,653	13,515
Due from trust companies, banks and bankers	6,071,475	4,711,430	4,059,235	2,326,198
Specie	2,402,528	1,703,095	675,718	685,893
Other currency authorized by the laws of the United States	1,379,401	1,807,700	1,381,200	1,206,493
Cash items	19,186,800	25,942,604	34,503,290	42,097,909
Due from the Federal Reserve Bank of New York less offsets	11,122,206	11,617,919	5,977,188	10,418,731
Customers' liability on acceptances (per contra, see liabilities)	3,104,808	3,502,220	5,292,253	5,499,817
Assets not included in any of the above heads	142,005	116,045	118,067	84,105
Add for cents	4	7	5	7
Total resources	\$99,323,321	\$108,762,764	\$107,014,476	\$ 125,739,247
LIABILITIES				
Capital	\$2,341,787	\$2,418,700	\$2,500,000	\$2,500,000
Surplus, including all undivided profits	6,619,376	6,646,966	7,227,745	7,165,656
Preferred deposits, viz.: Due New York State savings banks	4,593,088	4,872,211	4,427,521	4,704,808
Deposits by the State of New York	650,015	350,015	200,015	400,015
Deposits by the Superintendent of Banks of the State of New York	19,305	29,305	29,300	29,305
Other deposits secured by pledge of assets	1,850,000	9,733,877	3,269,219	13,745,473
Due depositors, not preferred	61,970,729	65,705,949	67,366,153	69,871,586
Due to trust companies, banks and bankers	17,707,823	15,658,392	16,278,357	20,925,553
Ac'p'c's of drafts p'y'ble at a future date or auth'd by com'l letters of credit	3,036,712	2,865,668	5,151,982	5,656,474
Other liabilities	534,482	481,676	564,182	740,374
Add for cents	4	5	2	3
Total liabilities	\$99,323,321	\$108,762,764	\$107,014,476	\$125,739,247

MANUFACTURERS' BANK OF COHOES — COHOES

HARVEY S. GREENE, *President.*

[89-91 Remsen street; organized 1872]

J. S. CLUTE, *Cashier.*

DIRECTORS

HARVEY S. GREENE,
JOHN E. MACLEAN,

JOHN W. FORD,
JAMES TIERNEY,

EDWARD C. DOYLE,
KAVANAUGH, FRED'K W.

W. D. BOSWELL,
J. S. CLUTE,

JOHN H. BULLOCK,
C. A. DAVIS.

CHAS. F. NORTH,

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
Stocks and bonds, viz.:				
Public securities	\$1,000	\$1,000	\$1,000	\$505,650
Private securities	432,463	455,213	650,971	416,921
Real estate owned	50,000	50,000	50,000	50,000
Loans and discounts secured by bond and mtg., deed or other real est. coll.	21,965	37,582	39,452	26,862
Loans and discounts secured by other collateral	203,348	220,538	194,787	238,081
Loans, discounts and bills purchased not secured by collateral	512,972	522,466	460,373	538,195
Overdrafts	710	313	408	1,798
Due from trust companies, banks and bankers	115,784	267,872	208,311	270,368
Specie	10,334	13,724	9,685	7,177
Other currency authorized by the laws of the United States	68,065	63,074	82,648	47,238
Cash items	11,265	2,889	6,105	3,100
Assets not included in any of the above heads	60,799	15,755	38,453	7,907
Add for cents	5	2	2	3
Total resources	\$1,488,710	\$1,650,428	\$1,742,195	\$2,113,300
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	86,919	82,185	85,919	88,933
Preferred deposits, viz.:				
Due New York State savings banks	57,723	57,723	56,723	53,723
Deposits by the State of New York	73,000	63,000	45,000	45,000
Other deposits secured by pledge of assets	3,750	3,637	3,314	163,314
Deposits otherwise preferred	26,000	43,087		
Due depositors, not preferred	1,129,322	1,282,859	1,443,837	1,314,091
Due to trust companies, banks and bankers	3,295	4,252		
Other liabilities	8,700	13,683	7,400	348,237
Add for cents	1	2	2	2
Total liabilities	\$1,488,710	\$1,650,428	\$1,742,195	\$2,113,300

QUARTERLY STATEMENTS

237

MARKET BANK OF BUFFALO — BUFFALO

ELLIOTT C. McDOUGAL, *President.*

[585 Main street; organized 1903]

SAMUEL M. JOHNSON, *Cashier.*

DIRECTORS

DE WITT CLINTON,

LAURENS ENOS,
CARLTON M. SMITH,

ELLIOTT C. McDOUGAL,
JOS. M. WILKINSON,

GEO. MEADWAY,
CHARLES KENNEDY.

ROBERT K. ROOT,

GEO. 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
Stocks and bonds, viz.:				
Public securities.....	\$410,649	\$365,658	\$466,044	\$538,797
Private securities.....	328,643	337,029	319,643	322,000
Real estate owned.....	94,419	90,000	101,000	101,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	10,090	8,682	9,400	7,950
Loans and discounts secured by other collateral.....	940,595	740,418	744,778	948,393
Loans, discounts and bills purchased not secured by collateral.....	982,335	940,469	986,985	1,015,232
Overdrafts.....	38	137	76	122
Due from trust companies, banks and bankers.....	300,596	481,367	552,160	536,732
Specie.....	85,002	42,465	23,489	40,832
Other currency authorized by the laws of the United States.....	17,900	51,300	83,501	68,200
Cash items.....	44,980	44,939	58,303	63,635
Assets not included in any of the above heads.....	31,507	38,480	34,354	28,647
Add for cents.....	3	4	5	4
Total resources.....	\$3,246,757	\$3,140,948	\$3,379,738	\$3,671,544
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	74,029	77,512	78,282	81,849
Preferred deposits, viz.:				
Due New York State savings banks.....	90,000	90,000	90,000	90,000
Due New York State sav. and loan ass'ns, credit unions and land bank.....	48,189	28,951	40,240	29,720
Deposits by the State of New York.....	105,000	95,000	75,000	75,000
Due depositors, not preferred.....	2,814,243	2,732,860	2,981,279	3,281,707
Other liabilities.....	15,296	16,624	14,935	13,267
Add for cents.....		1	2	1
Total liabilities.....	\$3,246,757	\$3,140,948	\$3,379,738	\$3,671,544

THE MATTITUCK BANK — MATTITUCK

JOHN M. LUPTON, *President.*

[Pike street; organized 1905]

E. D. CORWIN, *Cashier.*

DIRECTORS

JOHN M. LUPTON,
GEO. E. PENNY,

NAT. S. TUTHILL,
CHAS. J. McNULTY,
OLIVER B. GOLDSMITH,

CHAS. GILDERSLEEVE,
PHILIP R. TUTHILL,
HENRY KAELIN,

WM. M. HUDSON,
GEO. H. TERRY,
ERNEST D. CORWIN.

HERBERT R. CONKLING,
FRANK D. PETERSON,

ARTHUR L. DOWNS,
CHAS. E. HALLOCK,

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
Stocks and bonds, viz.:				
Public securities	\$24,479	\$72,901	\$76,201	\$90,372
Private securities	104,482	40,596	35,633	35,096
Real estate owned	15,000	12,000	12,000	12,000
Mortgages owned	3,200	2,900	2,900	2,900
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	975	975	975	975
Loans and discounts secured by other collateral	47,806	35,713	23,870	21,107
Loans, discounts and bills purchased not secured by collateral	132,347	125,761	122,351	102,991
Overdrafts	1,146	200	521	163
Due from trust companies, banks and bankers	76,129	13,292	89,916	186,169
Specie	1,603	1,440	1,617	1,425
Other currency authorized by the laws of the United States	8,913	14,051	8,216	7,059
Cash items .....	.....	1,035	876	1,901
Assets not included in any of the above heads	1,976	1,181	1,621	1,469
Add for cents	2	3	5	4
Total resources	\$418,058	\$322,048	\$376,702	\$463,631
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	28,097	27,725	29,737	30,328
Preferred deposits, viz.: Due New York State savings banks	8,000	8,000	8,000	8,000
Due depositors, not preferred	345,968	249,398	283,784	386,835
Due to trust companies, banks and bankers	10	559	3,932	2,115
Bills payable .....	.....	.....	15,000	.....
Other liabilities	10,982	11,365	11,248	11,352
Add for cents	1	1	1	1
Total liabilities	\$418,058	\$322,048	\$376,702	\$463,631

QUARTERLY STATEMENTS

239

M. BERARDINI STATE BANK — NEW YORK CITY

MICHAEL BERARDINI, *President.*

[34 Mulberry street; organized 1915]

PHILIP BERARDINI, *Cashier.*

DIRECTORS

MICHAEL BERARDINI, VICTOR E. TOZZI,

ANGELO L. CASAZZA,
MODEST BERARDINI,VIRGINIO BIANCHI,
MICHAEL BERARDINI, JR.

AUGUST CAPONIGRI,

PHILIP BERARDINI,

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
Stocks and bonds, viz.:				
Public securities	\$265,656	\$265,656	\$277,209	\$258,959
Private securities	186,183	187,334	186,030	186,104
Loans and discounts secured by other collateral	295	198	1,456	1,460
Loans, discounts and bills purchased not secured by collateral	2,180	1,416	1,316	1,880
Due from trust companies, banks and bankers	452,079	540,228	873,428	855,680
Specie	965	579	739	650
Other currency authorized by the laws of the United States	44,837	33,100	26,750	22,170
Assets not included in any of the above heads	4,329	2,196	2,505	11,862
Add for cents	2	3	2	1
Total resources	\$956,526	\$1,030,710	\$1,369,485	\$1,338,766
LIABILITIES				
Capital	\$150,000	\$150,000	\$150,000	\$150,000
Surplus, including all undivided profits	458,340	451,967	493,528	550,593
Due depositors, not preferred	171,563	183,451	222,688	238,444
Due to trust companies, banks and bankers	57,700	90,908	308,431	287,736
Other liabilities	118,921	154,384	194,837	111,991
Add for cents	2	.....	1	2
Total liabilities	\$956,526	\$1,030,710	\$1,369,485	\$1,338,766

MECHANICS' BANK — BROOKLYN
[215 Montague street; organized 1852]

HARRY M. DEMOTT, *President.*

WILTON C. DONN, *Cashier.*

DIRECTORS

JOHN H. HALLOCK,
ED. T. HORWILL,
HORACE C. DUVAL,

CHARLES JEROME EDWARDS,
F. A. SELLE,
ALVAH MILLER,
W. A. PENDLETON,

JOHN V. JEWELL,
MICHAEL FURST,
JOSEPH WALKER, JR.,
WM. E. WHEELOCK,

H. M. DEMOTT,
GEO. C. VAN TUYL, JR.,
D. W. MCWILLIAMS,
GEORGE W. CHAUNCEY.

A. T. SULLIVAN,
ANDREW D. BAIRD,
DANIEL CHAUNCEY,

F. D. MACKAY,
JOS. E. OWENS,
JAMES H. JOURDAN,

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
Stocks and bonds, viz.: Public securities	\$1,304,003	\$1,927,556	\$3,847,302	\$6,017,455
Private securities	4,219,003	2,615,882	2,556,884	2,545,310
Real estate owned	2,303,004	2,246,938	2,162,307	2,152,546
Mortgages owned	980,641	957,387	959,189	956,600
Loans and discounts secured by bond and mtg., deed or other real est. coll.	417,016	410,346	386,378	383,993
Loans and discounts secured by other collateral	6,132,182	6,015,129	6,457,947	9,431,839
Loans, discounts and bills purchased not secured by collateral	7,255,891	7,971,786	7,928,053	7,562,038
Overdrafts	331	1,557	2,719	1,372
Due from trust companies, banks and bankers	3,840,885	3,868,647	3,551,378	1,196,283
Specie	1,355,866	694,579	573,979	418,635
Other currency authorized by the laws of the United States	868,858	1,643,516	1,988,369	1,253,754
Cash items	925,320	979,937	1,462,465	1,726,249
Due from the Federal Reserve Bank of New York less offsets .....	.....	.....	.....	813,672
Customers' liability on acceptances (per contra, see liabilities)	78,750	119,974	51,771	25,276
Assets not included in any of the above heads	738,349	1,328,319	575,421	221,818
Add for cents	5	6	4	7
Total resources	\$30,420,104	\$30,781,559	\$32,504,166	\$34,706,847
LIABILITIES				
Capital	\$1,600,000	\$1,600,000	\$1,600,000	\$1,600,000
Surplus, including all undivided profits	798,676	833,947	874,474	865,744
Preferred deposits, viz.:				
Due New York State savings banks	2,586,497	2,638,609	2,119,305	2,375,720
Due New York State sav. and loan ass'ns, credit unions and land bank	72,275	80,451	56,007	36,699
Deposits by the State of New York	715,000	570,000	390,000	450,000
Deposits by the Superintendent of Banks of the State of New York	47,771	38,319	51,900	49,041
Other deposits secured by pledge of assets	1,563,088	2,081,315	1,531,438	6,028,430
Deposits otherwise preferred	52,614	17,568	14,367	13,619
Due depositors, not preferred	21,711,028	21,252,447	24,551,105	22,345,453
Due to trust companies, banks and bankers	962,836	1,248,702	1,094,960	639,406
Ac't'ces of drafts p'y'ble at a future date or auth'd by com'l letters of credit	78,750	119,974	51,771	25,276
Other liabilities	231,565	300,222	168,834	277,454
Add for cents	4	5	5	5
Total liabilities	\$30,420,104	\$30,781,559	\$32,504,166	\$34,706,847

QUARTERLY STATEMENTS

MECHANICS AND FARMERS' BANK OF ALBANY — ALBANY

DUDLEY OLCOTT, *President*. [63 State street; organized 1868] ROBERT OLCOTT, *Cashier*.

DIRECTORS

CHAS. NEWMAN, DUDLEY OLCOTT, DONALD MCCREIDIE, BENJ. W. ARNOLD, ROBERT OLCOTT, JAMES N. WALLACE,
A. PAGE 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
Stocks and bonds, viz.:				
Public securities	\$390,650	\$283,150	\$196,268	\$294,084
Private securities	973,341	835,369	946,594	782,778
Real estate owned	21,000	21,000	21,000	21,000
Loans and discounts secured by bond and mtg., deed or other real est. coll.	57,880	70,540	57,690	56,540
Loans and discounts secured by other collateral	854,823	884,022	678,900	898,616
Loans, discounts and bills purchased not secured by collateral	839,025	697,214	671,276	493,172
Overdrafts	108	510	311	142
Due from trust companies, banks and bankers	302,355	302,708	344,787	388,080
Specie	65,400	52,700	52,700	52,145
Other currency authorized by the laws of the United States	42,200	35,800	69,800	40,312
Cash items	16,497	24,503	51,848	48,551
Assets not included in any of the above heads	19,821	22,725	19,136	13,129
Add for cents	3	2	3	3
Total resources	\$3,583,103	\$3,230,243	\$3,110,313	\$ 3,088,552
LIABILITIES				
Capital	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits	1,069,715	1,060,719	1,056,691	1,062,085
Preferred deposits, viz:				
Due New York State savings banks	309,399	186,190	200,936	115,101
Deposits by the State of New York	135,000	105,000	70,000	70,000
Deposits by the Superintendent of Banks of the State of New York	20,462	69,570	41,835	17,166
Due depositors, not preferred	1,652,489	1,374,126	1,326,313	1,266,013
Due to trust companies, banks and bankers	131,183	171,567	147,402	188,315
Bills payable . . . . .	.....	.....	.....	100,000
Other liabilities	14,852	13,067	18,134	19,869
Add for cents	3	4	2	3
Total liabilities	\$3,583,103	\$3,230,243	\$3,110,313	\$3,088,552

MERCHANTS' BANK OF ROCHESTER — ROCHESTER

PERCY R. MCPHAIL, *President.*

[125 East Main street; organized 1883]

A. S. NEWELL, *Cashier.*

DIRECTORS

PERCY R. MCPHAIL,

MARTIN B. HOYT,
FRANK A. WARD,

JOHN C. RODENBECK,
V. F. WHITMORE,

FRANCIS S. MACOMBER,
ALBERT S. NEWELL,

CHAS. P. SCHLEGEL,
IRVING S. ROBESON.

GEO. H. PERKINS,

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
Stocks and bonds, viz.:				
Public securities	\$457,946	\$508,012	\$540,400	\$2,700,000
Private securities	122,644	137,418	138,115	138,743
Real estate owned	220,000	220,000	220,000	220,000
Mortgages owned	215,421	215,844	215,381	238,841
Loans and discounts secured by bond and mtg., deed or other real est. coll.	252,734	262,545	244,024	236,091
Loans and discounts secured by other collateral	2,259,224	2,365,249	2,403,497	2,386,090
Loans, discounts and bills purchased not secured by collateral	3,650,767	4,002,679	3,840,290	3,858,800
Overdrafts	2,496	21,267	2,366	5,112
Due from trust companies, banks and bankers	609,428	368,850	722,580	624,747
Specie	120,711	117,281	108,110	180,282
Other currency authorized by the laws of the United States	234,598	212,337	254,786	156,475
Cash items	64,750	37,937	82,962	72,084
Assets not included in any of the above heads	20,632	23,360	27,929	13,633
Add for cents	3	4	3	5
Total resources	\$8,231,354	\$8,492,783	\$8,800,443	\$10,830,903
LIABILITIES				
Capital	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits	430,153	444,601	463,089	460,018
Preferred deposits, viz.:				
Due New York State savings banks	80,000	80,189	80,000	65,000
Due New York State sav. and loan ass'ns, credit unions and land bank	57,232	84,842	49,261	52,006
Due depositors, not preferred	6,647,576	6,345,279	6,778,853	7,298,299
Due to trust companies, banks and bankers	137,709	104,697	64,660	65,959
Bills payable	300,000	900,000	800,000	2,300,000
Other liabilities	78,683	33,172	64,578	89,619
Add for cents	1	3	2	2
Total liabilities	\$8,231,354	\$8,492,783	\$8,800,443	\$10,830,903

QUARTERLY STATEMENTS

MEROPOLITAN BANK — NEW YORK CITY

HENRY OLLESHEIMER, *President.*

[Fourth avenue and 23d street; organized 1905]

AUGUSTUS C. CORBY, *Cashier.*

DIRECTORS

JOHN R. HEGEMAN,
DAVID F. BUTCHER,

HALEY FISKE,
WM. M. PERKINS,
BRADLEY L. EATON,

L. EDMUND ZACHER,
CHAS. H. PATRICK,
EMIL BEROLZHEIMER,

FRED'K H. ECKER,
GEO. W. ROGERS,
GILBERT B. SAYERS,

NEWTON E. STOUT,
WM. REICHMAN,
HENRY OLLESHEIMER.

WILLARD E. EDMISTER,
MORGAN J. O'BRIEN,

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
Stocks and bonds, viz.: Public securities	\$779,644	\$472,450	\$519,496	\$891,270
Private securities	1,544,437	1,687,436	1,308,217	1,304,441
Real estate owned	909,391	902,792	892,272	886,081
Loans and discounts secured by bond and mtg., deed or other real est. coll.	421,956	130,900	418,525	469,800
Loans and discounts secured by other collateral	6,137,736	8,069,108	14,180,061	14,360,422
Loans, discounts and bills purchased not secured by collateral	12,176,985	13,490,648	14,479,534	14,368,434
Overdrafts	83	83	40	149
Due from trust companies, banks and bankers	4,052,075	2,845,720	3,204,034	1,940,557
Specie	614,741	800,884	652,030	771,149
Other currency authorized by the laws of the United States	1,529,482	1,475,005	1,652,729	1,597,524
Cash items	1,630,685	1,671,597	3,101,210	3,895,878
Due from the Federal Reserve Bank of New York less offsets	3,430,769	4,739,647	3,745,513	4,032,370
Assets not included in any of the above heads	59,507	69,595	6,059,690	5,688,110
Add for cents	6	6	5	7
Total resources	\$33,287,414	\$36,355,871	\$50,213,356	\$50,206,192
LIABILITIES				
Capital	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits	2,227,651	2,207,670	2,276,931	2,316,757
Preferred deposits, viz.:				
Due New York State savings banks	164,250	164,250	164,250	164,654
Due New York State sav. and loan ass'ns, credit unions and land bank	14,247	72,105	32,260	20,258
Other deposits secured by pledge of assets	315,217	1,816,046	6,353,130	5,644,374
Due depositors, not preferred	27,567,839	29,175,941	32,426,128	33,749,413
Due to trust companies, banks and bankers	838,541	723,206	747,529	455,277
Bills payable .....	.....	.....	6,000,000	5,626,305
Other liabilities	159,667	196,650	213,126	229,151
Add for cents	2	3	2	3
Total liabilities	\$33,287,414	\$36,355,871	\$50,213,356	\$50,206,192

MONTAUK BANK — BROOKLYN

[207 Fifth avenue; organized 1907]

HAROLD W. ESTLER, *Cashier.*

JOHN F. McCLUNN, *Vice-President.*

DIRECTORS

THOS. C. HUGHES,
STEPHEN NOONAN,

THEO. C. BOENAU,
J. WEBB NASH,

FRED. J. GRISWOLD,
HENRY M. RANDALL,
JOHN F. McCLUNN.

WM. LOCKITT,
JOHN S. SCULLY,

HENRY S. MOTT,
HAROLD W. ESTLER,

F. W. H. NELSON,
W. F. STRAUKAMP,

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
Stocks and bonds, viz.:				
Public securities	\$97,350	\$303,912	\$250,512	\$348,500
Private securities	331,771	270,400	256,482	317,869
Real estate owned	67,500	66,500	66,500	65,500
Mortgages owned	100,750	105,825	104,750	104,750
Loans and discounts secured by bond and mtg., deed or other real est. coll.	1,600	550	500	21,275
Loans and discounts secured by other collateral	74,591	70,596	62,469	84,827
Loans, discounts and bills purchased not secured by collateral	152,849	177,173	364,009	465,693
Overdrafts	482	478	403	529
Due from trust companies, banks and bankers	117,398	72,796	134,198	28,639
Specie	88,910	65,299	9,323	11,882
Other currency authorized by the laws of the United States	18,350	31,400	97,758	86,147
Cash items	255	1,306	13	1,619
Assets not included in any of the above heads	10,091	10,378	6,954	9,230
Add for cents	4	3	4	3
Total resources	\$1,061,901	\$1,176,616	\$1,353,875	\$1,546,463
	LIABILITIES			
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	55,718	50,645	54,235	56,814
Preferred deposits, viz.:				
Deposits by the State of New York	34,000	34,000	26,000	26,000
Other deposits secured by pledge of assets	10,005	6,295	2,000	186,500
Due depositors, not preferred	853,045	937,645	1,161,940	1,167,873
Due to trust companies, banks and bankers	61	93	358	866
Bills payable		15,000		
Other liabilities	9,070	32,936	9,340	8,409
Add for cents	2	2	2	1
Total liabilities	\$1,061,901	\$1,176,616	\$1,353,875	\$1,546,463

QUARTERLY STATEMENTS

245

MOUNT PLEASANT BANK — PLEASANTVILLE

S. WOOD CORNELL, *President.*

[Wheeler avenue; organized 1885]

B. H. CARMER, *Cashier.*

DIRECTORS

B. H. CARMER,

S. WOOD CORNELL,

ROBERT HAVILAND,

DANIEL P. HAYS,

HENRY L. HUNTER,

ALFRED ROMER,

HOWARD R. WASHBURN, WM. W. WEED.

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
Stocks and bonds, viz.: Public securities	\$246,642	\$218,717	\$259,735	\$359,090
Private securities	188,100	188,100	178,220	178,220
Real estate owned	31,000	31,000	31,000	31,000
Mortgages owned	220,725	220,225	219,025	219,025
Loans and discounts secured by bond and mtg., deed or other real est. coll.	8,800	8,800	8,800	7,800
Loans and discounts secured by other collateral	72,129	93,607	87,591	87,193
Loans, discounts and bills purchased not secured by collateral	152,808	146,974	130,859	128,705
Overdrafts			104	134
Due from trust companies, banks and bankers	56,488	65,309	97,339	55,265
Specie	5,693	6,968	6,484	8,369
Other currency authorized by the laws of the United States	10,050	12,800	11,400	14,450
Cash items	585	581	61	140
Assets not included in any of the above heads	12,362	9,114	11,905	13,629
Add for cents	3	4	4	5
Total resources	\$1,005,385	\$1,002,199	\$1,042,527	\$1,103,025
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	38,411	38,956	39,377	39,846
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank	363	149	782	520
Deposits by the State of New York	26,000	24,000	24,000	24,000
Other deposits secured by pledge of assets			25,000	40,000
Due depositors, not preferred	845,068	857,588	896,874	939,941
Due to trust companies, banks and bankers	100	298	1,272	531
Bills payable	40,000	20,000		
Other liabilities	5,440	11,207	5,218	8,185
Add for cents	3	1	4	2
Total liabilities	\$1,005,385	\$1,002,199	\$1,042,527	\$1,103,025

THE MUTUAL BANK — NEW YORK CITY

CHARLES A. SACKETT, *President.*

[49-51 West 33d street; organized 1890]

HUGH N. KIRKLAND, *Cashier.*

DIRECTORS

**RICHARD DELAFIELD,
CHAS. A. SACKETT,**

**OTTO M. EIDLITZ,
ISADORE SAKS,**

**JOSEPH H. EMERY,
C. W. LUYSTER,**

**A. P. W. KINNAN,
JOHN C. VAN CLEAF,**

**ANDREW J. CONNICK,
THOS. F. VIETOR,**

**SAMUEL McMILLAN,
HUGH N. KIRKLAND.**

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
Stocks and bonds, viz.: Public securities	\$1,509,357	\$772,118	\$1,304,267	\$490,204
Private securities	538,323	467,194	419,919	400,574
Real estate owned	485,631	485,631	485,631	485,631
Mortgages owned	50,300	50,300	50,300	50,300
Loans and discounts secured by bond and mtg., deed or other real est. coll.	82,425	107,542	104,592	94,142
Loans and discounts secured by other collateral	2,421,564	2,390,894	2,121,913	2,982,280
Loans, discounts and bills purchased not secured by collateral	3,360,708	3,929,306	3,566,702	3,212,198
Overdrafts	812	2,623	3,902	435
Due from trust companies, banks and bankers	954,836	539,707	858,036	505,196
Specie	681,831	298,949	127,994	148,281
Other currency authorized by the laws of the United States	505,000	285,000	361,000	318,000
Cash items	291,229	417,893	434,411	321,726
Due from the Federal Reserve Bank of New York less offsets .....	.....	500,000	500,000	653,675
Assets not included in any of the above heads	30,683	38,930	32,515	12,880
Add for cents	5	5	5	4
Total resources	\$10,912,704	\$10,286,092	\$10,371,187	\$9,675,526
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	523,046	554,590	562,650	548,009
Preferred deposits, viz.:				
Due New York State savings banks	197,323	197,504	222,686	222,915
Due New York State sav. and loan ass'ns, credit unions and land bank	829	833	1,222	867
Deposits by the Superintendent of Banks of the State of New York	1,790	.....	.....	.....
Other deposits secured by pledge of assets	492,500	532,253	320,000	565,490
Due depositors, not preferred	9,352,098	8,201,616	8,432,652	7,778,026
Due to trust companies, banks and bankers	21,007	224,829	24,217	2,516
Bills payable .....	.....	.....	100,000	100,000
Rediscounts .....	.....	252,017	386,200	150,350
Other liabilities	124,108	122,447	121,557	107,350
Add for cents	3	3	3	3
Total liabilities	\$10,912,704	\$10,286,092	\$10,371,187	\$9,675,526

QUARTERLY STATEMENTS

211

THE NASSAU UNION BANK — GLEN COVE

RICHARD DOWNING, *President.*

[Glen street; organized 1903]

H. G. HAYWARD, *Cashier.*

DIRECTORS

J. K. O. SHERWOOD,
CHESTER W. CHAPIN,

EDWARD E. CRAFT,
TOWNSEND F. BAILEY,
JAMES H. COCKS,

A. BURNSIDE CHESHIRE,
JOSEPH ROLL,
EDWARD M. UNDERHILL,

RICHARD DOWNING,
SAMUEL Y. BAYLIS,
WM. H. MITCHELL.

ALFRED C. CHAPIN,
JAMES SHEVLIN,

WM. R. MENEELY,
ROBERT C. MESEROLE,

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
Stocks and bonds, viz.:				
Public securities	\$184,500	\$164,500	\$264,000	\$193,500
Private securities	598,075	597,887	546,550	533,862
Real estate owned	14,000	14,000	14,000	14,000
Mortgages owned	2,000	2,000	2,000	.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	14,570	9,550	6,370	6,370
Loans and discounts secured by other collateral	31,240	26,732	30,370	36,488
Loans, discounts and bills purchased not secured by collateral	158,462	167,616	166,712	154,125
Overdrafts	73	9	.....	.....
Due from trust companies, banks and bankers	195,876	181,623	172,488	198,390
Specie	6,469	3,351	9,235	3,040
Other currency authorized by the laws of the United States	66,593	60,904	68,393	68,213
Cash items	191	364	685	185
Assets not included in any of the above heads	12,558	41,134	14,968	62,923
Add for cents	3	3	1	3
Total resources	\$1,284,610	\$1,269,673	\$1,295,772	\$1,271,099
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	117,067	116,694	125,517	115,197
Preferred deposits, viz.:				
Deposits by the State of New York	40,000	36,000	36,000	36,000
Other deposits secured by pledge of assets	25,000	6,000	21,000	5,500
Due depositors, not preferred	997,293	1,003,966	1,008,690	1,005,660
Due to trust companies, banks and bankers	754	377	985	299
Other liabilities	4,495	6,633	3,579	8,442
Add for cents	1	3	1	1
Total liabilities	\$1,284,610	\$1,269,673	\$1,295,772	\$1,271,099

NEW NETHERLAND BANK OF NEW YORK — NEW YORK CITY

W. F. H. KOELSCH, *President.*

[41 West 34th street; organized 1907]

CURTIS J. BEARD, *Cashier.*

DIRECTORS

JOHN P. MUNN,
WILLIAM BIANCHI,

EDW. D. FLANNERY,
JOHANNES ANDERSON,

UDO M. FLEISCHMANN, WM. H. SEAICH,
PAUL A. SALEMBIER, CHAS. E. LOTTE,
CHAS. R. HENSCHEL.

WYLLYS TERRY,
CURTIS J. BEARD,

W. F. H. KOELSCH,
O. GODFREY 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
Stocks and bonds, viz.: Public securities	\$233,092	\$273,951	\$215,848	\$529,896
Private securities	482,109	649,608	625,928	465,558
Real estate owned	4,992	5,110	5,110	5,110
Mortgages owned	96,204	58,218	58,218	58,376
Loans and discounts secured by bond and mtg., deed or other real est. coll.	18,496	500	490	300
Loans and discounts secured by other collateral	1,718,438	1,225,203	1,119,462	1,549,050
Loans, discounts and bills purchased not secured by collateral	1,835,647	1,815,254	1,672,552	1,796,392
Overdrafts	7,054	3,587	1,628	5,854
Due from trust companies, banks and bankers	175,866	338,263	262,666	178,177
Specie	435,030	365,198	82,572	82,703
Other currency authorized by the laws of the United States	123,000	192,675	119,640	136,276
Cash items	247,307	300,994	162,961	280,362
Due from the Federal Reserve Bank of New York less offsets			784,974	762,901
Customers' liability on acceptances (per contra, see liabilities)	13,350	95,013	242,008	259,788
Assets not included in any of the above heads	19,095	19,979	17,597	18,629
Add for cents	5	6	4	4
Total resources	\$5,409,685	\$5,343,559	\$5,371,658	\$6,129,376
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	213,677	204,622	195,902	196,452
Preferred deposits, viz.:				
Due New York State savings banks	88,988	59,000	57,568	1,287
Due New York State sav. and loan ass'ns, credit unions and land bank	3,532	4,300	4,296	4,813
Deposits by the State of New York	88,000	65,000	35,000	60,000
Other deposits secured by pledge of assets		130,682	100,000	749,045
Due depositors, not preferred	4,762,925	4,434,983	4,322,850	4,385,213
Due to trust companies, banks and bankers	2,501	5,219		
Bills payable		100,000		
Rediscounts			174,387	211,814
Ac't'ces of drafts p'y'ble at a future date or auth'd by com'l letters of credit	13,350	95,013	242,008	259,788
Other liabilities	36,710	44,737	39,643	60,961
Add for cents	2	3	4	3
Total liabilities	\$5,409,685	\$5,343,559	\$5,371,658	\$6,129,376

QUARTERLY STATEMENTS

NEW YORK PRODUCE EXCHANGE BANK — NEW YORK CITY

GATES W. MCGARRAH, *President.*

[10-12 Broadway; organized 1883]

THOMAS B. NICHOLS, *Cashier.*

DIRECTORS

 JOHN E. BERWIND, AMBROSE G. TODD, WALTER C. HUBBARD, JOHN R. WOOD, JOSEPH S. HOUSE, WM. H. CHILDS,
 GATES W. MCGARRAH, JOHN MCHUGH, CHARLES S. SARGENT, 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
Stocks and bonds, viz.: Public securities	\$2,862,850	\$3,224,677	\$4,260,573	\$4,204,597
Private securities	2,002,356	1,810,367	1,505,837	1,530,524
Real estate owned	625,000	625,000	625,000	625,000
Mortgages owned			55,600	54,200
Loans and discounts secured by bond and mtg., deed or other real est. coll.	106,620	176,570	170,750	191,750
Loans and discounts secured by other collateral	7,979,088	9,288,957	10,031,261	11,005,666
Loans, discounts and bills purchased not secured by collateral	5,110,259	5,719,622	4,291,692	3,931,219
Overdrafts	10,234	83,509	3,189	3,223
Due from trust companies, banks and bankers	2,404,705	2,392,997	1,748,523	1,966,949
Specie	1,588,598	1,723,497	1,463,788	1,070,158
Other currency authorized by the laws of the United States	977,905	1,061,229	1,164,827	814,732
Cash items	1,782,276	1,593,223	2,417,414	2,038,557
Due from the Federal Reserve Bank of New York less offsets				351,535
Customers' liability on acceptances (per contra, see liabilities)	359,347	275,607	402,541	892,074
Assets not included in any of the above heads	230,296	454,178	487,180	459,526
Add for cents	5	1	4	5
Total resources	\$26,039,539	\$28,429,434	\$28,628,179	\$29,139,715
LIABILITIES				
Capital	\$1,000,000	\$1,000,000	\$1,000,000	\$1,000,000
Surplus, including all undivided profits	1,116,731	1,159,777	1,152,227	1,206,469
Preferred deposits, viz.:				
Due New York State savings banks	118,492	91,799	88,847	92,750
Due New York State sav. and loan ass'ns, credit unions and land bank	38,776	33,954	37,189	2,728
Deposits by the State of New York	92,000	70,000	30,000	50,000
Other deposits secured by pledge of assets	550,000	1,986,673	395,000	2,946,450
Due depositors, not preferred	22,403,820	23,276,158	24,624,387	22,659,273
Due to trust companies, banks and bankers	200,613	402,189	736,132	116,220
Ac't'ces of drafts p'y'ble at a future date or auth'd by com'l letters of credit	359,347	275,607	402,541	892,074
Other liabilities	159,757	133,273	161,852	173,747
Add for cents	3	4	4	4
Total liabilities	\$26,039,539	\$28,429,434	\$28,628,179	\$29,139,715

NORTH AVENUE BANK OF NEW ROCHELLE — NEW ROCHELLE

H. E. COLWELL, *President.*

[41 North avenue; organized 1910]

J. W. SPALDING, *Cashier.*

DIRECTORS

ALONZO GUEST,
CHAS. F. STEHLIN,

HARRY E. COLWELL,
DOMINICK GIRARDI,

THEO. WULP,
J. ALBERT MAHLSTEDT,

CHAS. A. COLE,
J. W. SPALDING,

ROBERT J. COOPER, JR.,
CHARLES W. S. WILSON,

GERARD H. BLUME,
FRED'K H. SEACORD.

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
Stocks and bonds, viz.: Public securities	\$208,915	\$272,731	\$245,803	\$312,535
Private securities	116,960	107,165	103,730	103,730
Real estate owned	10,800	10,800	10,800	10,800
Mortgages owned	6,000	6,000	6,000	6,000
Loans and discounts secured by bond and mtg., deed or other real est. coll.	10,963	10,563	21,563	20,355
Loans and discounts secured by other collateral	54,370	48,505	42,845	46,440
Loans, discounts and bills purchased not secured by collateral	118,511	144,486	124,847	117,691
Overdrafts	22	8	17	312
Due from trust companies, banks and bankers	67,781	44,369	23,636	42,123
Specie	7,866	14,172	7,312	9,560
Other currency authorized by the laws of the United States	7,835	7,607	9,789	10,245
Cash items	2,026	1,308	2,005	2,002
Assets not included in any of the above heads	3,558	5,050	4,554	4,037
Add for cents	3	3	4	3
Total resources	\$615,610	\$672,767	\$602,905	\$685,833
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	27,901	29,615	30,370	30,626
Preferred deposits, viz.:				
Due New York State savings banks	742	979	8	8
Deposits by the State of New York	50,000	45,000	30,000	30,000
Other deposits secured by pledge of assets	1,556	28,200	20,482	42,451
Due depositors, not preferred	466,200	477,441	377,410	491,129
Due to trust companies, banks and bankers	10,401	12,663	11,043	8,290
Bills payable		20,000	65,000	25,000
Rediscounts			10,000	
Other liabilities	8,808	8,866	8,590	8,328
Add for cents	2	3	2	1
Total liabilities	\$615,610	\$672,767	\$602,905	\$685,833

QUARTERLY STATEMENTS

251

NORTH SHORE BANK — OYSTER BAY

WILBUR F. JOHNSON, *President.*

[South street; organized 1907]

CLAUDE A. CLEWER, *Cashier.*

DIRECTORS

WILBUR F. JOHNSON,
A. BURNSIDE CHESHIRE,J. F. BERMINGHAM,
HERBERT G. VAIL,CHAS. A. SMITH,
IRVING F. BARNES,
ROBERT SEAMAN,C. CHESTER PAINTER,
JOHN MILLER,
BENJAMIN W. DOWNING.ANDREW SNOUDER,
FRANCIS X. MOORE,PETER WATERS, JR.,
H. A. UTERHART,

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
Stocks and bonds, viz.:				
Public securities	\$21,036	\$22,936	\$43,479	\$217,931
Private securities	99,771	140,422	96,957	163,495
Mortgages owned	47,900	35,700	33,700	32,700
Loans and discounts secured by bond and mtg., deed or other real est. coll.	4,000	3,000	10,070	13,495
Loans and discounts secured by other collateral	19,016	14,955	18,097	74,437
Loans, discounts and bills purchased not secured by collateral	312,037	422,510	306,434	356,907
Overdrafts	2	12	22	4
Due from trust companies, banks and bankers	103,275	41,195	75,798	75,859
Specie	4,271	2,440	2,552	1,968
Other currency authorized by the laws of the United States	17,000	36,000	27,650	32,000
Cash items	102	618	3,138	392
Assets not included in any of the above heads	29,476	45,111	67,405	47,724
Add for cents	4	3	4	3
Total resources	\$657,890	\$764,902	\$685,306	\$1,016,915
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	29,538	31,474	31,058	32,588
Preferred deposits, viz.: Other deposits secured by pledge of assets	693	82,642	792	193,547
Due depositors, not preferred	601,795	623,089	627,566	736,169
Other liabilities	862	2,694	889	29,608
Add for cents	2	3	1	3
Total liabilities	\$657,890	\$764,902	\$685,306	\$1,016,915

NORTH SIDE BANK OF BROOKLYN — BROOKLYN

PAUL E. BONNER, *President.*

[225-227 Havemeyer street; organized 1889]

HENRY BILLMAN, *Cashier.*

DIRECTORS

ANDREW D. BAIRD,
WM. M. TOBIAS,

PAUL E. BONNER,
THOS. V. PATTERSON,

T. WILLARD KILEY,
HENRY DOSCHER,
DANIEL J. LEARY,

RALPH H. TIEBOUT,
ED. MCGARVEY,
CHAS. J. SAMUEL.

HENRY BILLMAN,
SAMUEL M. MEEKER,

WALTER H. GAHAGAN,
DANIEL CANTY,

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
Stocks and bonds, viz.: Public securities	\$509,892	\$371,143	\$894,709	\$476,029
Private securities	444,972	387,197	232,192	232,192
Real estate owned	126,000	125,846	111,500	111,500
Mortgages owned	16,500	16,500	25,800	25,800
Loans and discounts secured by bond and mtg., deed or other real est. coll.	94,866	75,991	101,583	68,331
Loans and discounts secured by other collateral	1,771,792	1,517,685	1,695,698	1,743,691
Loans, discounts and bills purchased not secured by collateral	2,045,478	1,919,492	2,095,259	2,362,242
Overdrafts	30	.....	.....	.....
Due from trust companies, banks and bankers	692,510	434,885	564,654	442,696
Specie	236,500	221,130	158,829	133,068
Other currency authorized by the laws of the United States	333,550	300,500	361,000	159,000
Cash items	272,572	311,893	203,606	270,153
Due from the Federal Reserve Bank of New York less offsets .....	.....	.....	.....	114,136
Assets not included in any of the above heads	27,450	526,679	758,365	732,569
Add for cents	3	4	4	4
Total resources	\$6,572,115	\$6,208,945	\$7,203,199	\$6,871,411
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	174,794	204,627	215,852	226,649
Preferred deposits, viz.:				
Due New York State savings banks	348,019	337,063	291,913	285,297
Deposits by the State of New York	90,000	80,000	50,000	50,000
Deposits by the Superintendent of Banks of the State of New York	18,000	18,000	18,000	18,000
Other deposits secured by pledge of assets	447,312	429,138	378,771	496,781
Deposits otherwise preferred	44,645	33,902	14,508	17,033
Due depositors, not preferred	5,195,684	4,355,460	5,244,241	4,808,316
Due to trust companies, banks and bankers	15,108	3,169	6,667	1,899
Other liabilities	38,551	547,583	783,246	772,434
Add for cents	2	3	1	2
Total liabilities	\$6,572,115	\$6,208,945	\$7,203,199	\$6,871,411

QUARTERLY STATEMENTS

253

THE NORTHVILLE BANK — NORTHVILLE

[Main street; organized 1895]

GEORGE N. BROWN, *President.*

BURDETT EGLIN, *Cashier.*

DIRECTORS

GEO. N. BROWN,

BURDETT EGLIN,

**CARL L. FRY,
GEO. E. VAN ARNAM,**

**WM. HARRIS,
JOHN A. WILLARD,**

JAMES R. WILLARD,

WM. H. MOSHER,

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
Stocks and bonds, viz.:				
Public securities	\$99,000	\$84,042	\$93,992	\$74,392
Private securities	121,058	122,966	122,966	122,808
Real estate owned	10,000	10,000	10,000	10,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	23,550	23,421	23,221	25,394
Loans and discounts secured by other collateral	139,688	115,714	132,297	156,955
Loans, discounts and bills purchased not secured by collateral	192,649	240,043	225,589	210,012
Overdrafts	72	55	34	4
Due from trust companies, banks and bankers	29,531	36,646	39,497	29,657
Specie	8,280	7,122	5,767	7,137
Other currency authorized by the laws of the United States	9,000	12,900	11,250	12,000
Assets not included in any of the above heads	4,150	4,318	4,585	4,446
Add for cents	2	4	2	4
Total resources	\$636,980	\$657,231	\$669,200	\$652,809
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	75,966	77,858	76,792	77,878
Due depositors, not preferred	505,524	513,872	530,192	490,730
Due to trust companies, banks and bankers	2,988	.....	15	.....
Bills payable	20,000	30,000	30,000	50,000
Other liabilities	2,500	5,500	2,200	4,200
Add for cents	2	1	1	1
Total liabilities	\$636,980	\$657,231	\$669,200	\$652,809

OGDENSBURG BANK — OGDENSBURG

FRANK CHAPMAN, *President.*

[63 Ford street; organized 1879]

SAMUEL W. LEONARD, *Cashier.*

FRANK CHAPMAN,

THOS. SPRATT,

JOHN T. HANNAN,
SAMUEL W. LEONARD.

DIRECTORS

GEO. HALL,

FRANK C. CHAPMAN,

EDWARD L. STRONG,

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
Stocks and bonds, viz.: Public securities.....	\$338,800	\$333,650	\$186,200	\$352,300
Private securities.....	275,718	275,718	206,768	187,318
Real estate owned.....	25,500	25,500	25,500	25,500
Mortgages owned.....	2,000	1,920	1,800	1,800
Loans and discounts secured by bond and mtg., deed or other real est. coll.	50,792	47,934	50,100	47,224
Loans and discounts secured by other collateral.....	269,368	197,872	205,603	209,178
Loans, discounts and bills purchased not secured by collateral.....	704,267	691,447	711,541	699,786
Overdrafts.....	5,013	3,271	1,453	1,212
Due from trust companies, banks and bankers.....	114,377	241,368	181,276	224,649
Specie.....	3,455	4,279	4,894	4,609
Other currency authorized by the laws of the United States.....	15,874	15,291	21,442	17,839
Cash items.....	10,801	7,040	8,200	8,466
Assets not included in any of the above heads.....	15,410	10,282	8,748	14,097
Add for cents.....	5	4	5	4
Total resources.....	\$1,831,380	\$1,855,576	\$1,613,530	\$1,793,982
LIABILITIES				
Capital.....	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits.....	160,962	166,535	168,252	167,628
Preferred deposits, viz.: Due New York State savings banks.....	11,078	9,759	16,039	16,479
Other deposits secured by pledge of assets.....	78,167	38,238	60,335	87,616
Due depositors, not preferred.....	1,262,133	1,407,767	1,068,222	1,193,229
Due to trust companies, banks and bankers.....	36,089	25,826	13,323	10,111
Bills payable.....	75,000			
Rediscounts.....			78,327	108,467
Other liabilities.....	7,948	7,449	9,029	10,449
Add for cents.....	3	2	3	3
Total liabilities.....	\$1,831,380	\$1,855,576	\$1,613,530	\$1,793,982

QUARTERLY STATEMENTS

265

OSBORNE BANK — EAST HAMPTON
[Organized 1917]

CHARLES W. OSBORNE, *President.*

NATHAN N. TIFFANY, *Cashier.*

DIRECTORS

CHARLES W. OSBORNE, NELSON C. OSBORNE,

SAMUEL A. GREGORY,
NATHAN N. TIFFANY,

JOHN D. STOKES,
HERBERT N. EDWARDS.

AUSTIN H. CULVER,

JAMES H. MULFORD,

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
Stocks and bonds, viz.:				
Public securities.....	\$59,140	\$63,699	\$60,153	\$177,060
Private securities.....	122,891	122,891	137,419	142,307
Real estate owned.....	21,668	21,679	21,679	21,679
Mortgages owned.....	34,425	44,750	45,600	52,280
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....		4,000	4,000	4,000
Loans and discounts secured by other collateral.....	9,540	6,915	7,535	7,580
Loans, discounts and bills purchased not secured by collateral.....	72,063	107,667	85,737	78,721
Overdrafts.....		26	1	96
Due from trust companies, banks and bankers.....	50,337	56,293	55,842	13,122
Specie.....	985	1,017	798	619
Other currency authorized by the laws of the United States.....	12,892	12,208	13,481	7,550
Assets not included in any of the above heads.....	8,021	10,420	10,672	12,063
Add for cents.....	4	3	5	4
Total resources.....	\$391,966	\$451,568	\$442,922	\$517,081
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	29,308	31,200	33,300	34,392
Preferred deposits, viz.: Deposits by the State of New York.....	30,000	27,000	27,000	27,000
Due depositors, not preferred.....	229,155	290,617	280,835	351,098
Due to trust companies, banks and bankers.....	2,233		108	2,324
Other liabilities.....	1,269	2,750	1,678	2,265
Add for cents.....	1	1	1	2
Total liabilities.....	\$391,966	\$451,568	\$442,922	\$517,081

OYSTER BAY BANK — OYSTER BAY

E. MORGAN GRIFFIN, *President.*

[Audrey avenue; organized 1890]

EDWARD F. CHESHIRE, *Cashier.*

DIRECTORS

GEO. W. FALLER,

CHAS. H. BAYLES,
SAMUEL Y. BAYLES,

WM. M. DEAN, JR.,
E. MORGAN GRIFFIN,

ERNEST K. HUTCHINSON,
E. N. HUTCHINSON,

GEO. B. POWERS,
EDWARD A. HEGMAN.

ALBERT CHESHIRE,

6

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
Stocks and bonds, viz.:				
Public securities	\$127,970	\$112,820	\$125,870	\$125,870
Private securities	338,323	332,273	330,264	328,932
Real estate owned	25,000	25,000	25,000	25,000
Mortgages owned	55,950	60,950	60,950	60,950
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	17,300	17,129	13,550	13,850
Loans and discounts secured by other collateral	211,821	108,184	90,836	95,545
Loans, discounts and bills purchased not secured by collateral	142,185	134,659	132,352	118,656
Overdrafts	1	10	.....	.....
Due from trust companies, banks and bankers	123,197	100,413	119,989	91,563
Specie	7,153	6,148	4,413	7,572
Other currency authorized by the laws of the United States	35,404	47,851	29,938	28,257
Cash items	874	480	473	715
Due from the Federal Reserve Bank of New York less offsets .....	.....	.....	74,968	73,793
Assets not included in any of the above heads	58,840	181,476	66,367	361,917
Add for cents	3	3	4	4
Total resources	\$1,144,021	\$1,127,396	\$1,074,974	\$1,332,624
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	69,662	71,747	67,045	68,266
Preferred deposits, viz.: Deposits secured by pledge of assets	50,107	100,101	25,459	331,402
Due depositors, not preferred	969,735	396,594	927,133	879,334
Due to trust companies, banks and bankers	472	3,984	2,633	.....
Other liabilities	4,043	4,969	2,703	3,621
Add for cents	2	1	1	1
Total liabilities	\$1,144,021	\$1,127,396	\$1,074,974	\$1,332,624

QUARTERLY STATEMENTS

257

THE PACIFIC BANK—NEW YORK CITY

O. H. CHENEY, *President.*

[470 Broadway; organized 1869]

SNOWDEN McGAUGHY, *Cashier.*

DIRECTORS

H. W. HOOPS,
JOHN S. BROWNING,
W. H. BENNETT,WM. SKINNER,
CARL VIETOR,
LEWIS L. CLARKE,O. H. CHENEY,
J. W. CROMWELL,
JOHN T. TERRY,JNO. F. DEGENER,
F. C. BUSWELL,
WILLIAM R. ROSE,J. H. WALBRIDGE,
D. G. TENNEY,
FRANCIS R. MASTERS,GEO. LEGG,
JAS. A. SMITH,
THEODORE H. BANKS.

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1. 18	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stocks and bonds, viz.: Public securities	\$1,113,762	\$170,326	\$644,171	\$776,451
Private securities	4,600	4,600	4,600	4,600
Real estate owned.....	70,000	70,000	70,000	70,000
Loans and discounts secured by other collateral.....	2,311,001	2,725,561	669,353	3,260,655
Loans, discounts and bills purchased not secured by collateral.....	8,591,356	10,667,996	13,355,566	11,341,939
Overdrafts.....	3,875	1,417	8,217	2,255
Due from trust companies, banks and bankers.....	2,727,929	2,509,389	2,206,713	2,415,874
Specie.....	110,551	121,349	115,442	95,823
Other currency authorized by the laws of the United States.....	1,022,684	1,055,893	986,205	893,487
Cash items.....	1,074,741	1,217,928	1,208,238	1,458,649
Due from the Federal Reserve Bank of New York less offsets.....	1,300,753	1,689,897	1,581,891	1,792,834
Customers' liability on acceptances (per contra, see liabilities).....	1,488,555	1,496,129	1,483,990	1,426,354
Assets not included in any of the above heads.....	1,839	3,853	2,690	.....
Add for cents.....	3	4	4	4
Total resources.....	\$19,821,649	\$21,734,342	\$22,337,080	\$23,538,925
LIABILITIES				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits.....	1,038,111	1,055,261	1,086,687	1,097,469
Preferred deposits, viz.: Due New York State savings banks.....	375,276	356,880	374,712	372,183
Due depositors, not preferred.....	14,831,392	16,886,533	15,432,073	18,444,599
Due to trust companies, banks and bankers.....	603,267	655,638	690,878	255,662
Bills payable.....	700,000	.....	.....	.....
Rediscounts.....	990,339	1,105,484	3,200,045	1,902,034
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	730,830	1,090,801	979,036	909,105
Other liabilities.....	52,431	83,743	73,647	57,870
Add for cents.....	3	2	2	3
Total liabilities.....	\$19,821,649	\$21,734,342	\$22,337,080	\$23,538,925

THE PATCHOGUE BANK — PATCHOGUE
[44 West Main street; organized 1884]

JOHN A. POTTER, *President.*

FRANK A. POTTER, *Cashier.*

DIRECTORS

JOHN A. POTTER, JESSE C. MILLS, JOHN M. PRICE, JOHN J. BOE, ARCHIBALD S. HAVENS, FRANK OVERTON,
NATHANIEL O. SWEZEY, FRED B. NEWINS, GEO. H. FURMAN, HOWARD S. CONKLIN, JOS. T. LOSEE, JAMES H. MILLS,
J. ROBERT BAILEY, DANIEL R. DAVIS, CORYDON V. SEARING, WILLIAM H. ALDRICH, JAMES H. SNEDECOR.

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
Stocks and bonds, viz.:				
Public securities	\$29,493	\$39,493	\$39,593	\$169,562
Private securities	147,720	147,720	147,720	107,749
Real estate owned	29,457	29,457	29,457	29,457
Mortgages owned	52,925	55,475	55,475	54,475
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	25,094	42,291	37,916	36,916
Loans and discounts secured by other collateral	50,020	11,305	85,129	110,509
Loans, discounts and bills purchased not secured by collateral	295,531	293,634	270,642	285,235
Overdrafts	11	2	116	8
Due from trust companies, banks and bankers	76,009	41,971	108,701	49,212
Specie	13,119	2,777	2,100	12,250
Other currency authorized by the laws of the United States	5,032	22,532	24,091	19,818
Cash items	1,247	2,014	3,785	2,949
Assets not included in any of the above heads	24,909	14,595	86,740	15,697
Add for cents	5	3	4	5
Total resources	\$750,572	\$703,269	\$891,469	\$893,842
LIABILITIES				
Capital	\$75,000	\$75,000	\$75,000	\$75,000
Surplus, including all undivided profits	80,093	83,474	82,892	80,746
Preferred deposits, viz.:				
Due New York State savings banks	13,524	20,519	9,918	10,827
Other deposits secured by pledge of assets	2,529	2,224	2,175	5,115
Due depositors, not preferred	576,655	474,546	717,742	599,852
Due to trust companies, banks and bankers				33,000
Bills payable		45,000		
Other liabilities	2,770	2,505	3,740	89,299
Add for cents	1	1	2	3
Total liabilities	\$750,572	\$703,269	\$891,469	\$893,842

QUARTERLY STATEMENTS

THE PECONIC BANK—SAG HARBOR

WILLIAM E. DENISON, *President.*

[Organized 1889]

FRANK W. CORWIN, *Cashier.*

DIRECTORS

WM. E. DENISON, OLIN M. EDWARDS, CLIFFORD J. FOSTER, EVERETT L. TINDALL, JOHN M. WOODWARD, HENRY F. COOK,
FRANK W. CORWIN, WM. R. REIMANN, CASPER SCHAEFER.

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
Stocks and bonds, viz.:				
Public securities.....	\$37,038	\$38,262	\$43,882	\$49,912
Private securities.....	19,621	19,621	19,621	19,371
Mortgages owned.....	1,235	1,435	1,435	1,435
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	1,600	1,275	1,275	1,275
Loans and discounts secured by other collateral.....	56,444	67,285	77,987	62,099
Loans, discounts and bills purchased not secured by collateral.....	80,185	94,551	77,169	82,513
Overdrafts.....	615	856	1,963	1,855
Due from trust companies, banks and bankers.....	50,886	17,814	45,913	49,576
Specie.....	3,623	2,205	2,694	2,268
Other currency authorized by the laws of the United States.....	9,000	8,000	10,000	9,000
Cash items.....	764	987	469	3,023
Assets not included in any of the above heads.....	1,559	1,800	2,348	2,655
Add for cents.....	3	4	4	2
Total resources.....	\$262,573	\$254,095	\$284,760	\$284,984
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	19,180	20,499	21,187	21,936
Preferred deposits, viz.: Due New York State savings banks.....	2,997	11,487	3,490	3,736
Due depositors, not preferred.....	206,739	165,080	205,491	232,662
Due to trust companies, banks and bankers.....	7,870	11,169	8,767	869
Bills payable.....	.....	20,000	20,000	.....
Other liabilities.....	785	858	823	779
Add for cents.....	2	2	2	2
Total liabilities.....	\$262,573	\$254,095	\$284,760	\$284,984

THE PEOPLE'S BANK OF BUFFALO — BUFFALO

A. D. BISSELL, *President.*

[224 Main street; organized 1889]

HOWARD BISSELL, *Cashier.*

DIRECTORS

A. D. BISSELL,
E. H. HUTCHINSON,

C. R. HUNTLEY,
JOHN HUGHES,

HOWARD BISSELL,
A. D. SIKES,

FRANK S. MCGRAW,
S. B. EAGAN,

E. J. NEWELL,
D. J. KENEFICK,

FRANK E. WATTLES,
C. W. GOODYEAR.

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
Stocks and bonds, viz.: Public securities	\$1,813,521	\$1,814,507	\$2,539,250	\$3,737,414
Private securities	1,840,521	1,805,486	1,751,014	1,728,902
Real estate owned	250,000	250,000	250,000	250,000
Mortgages owned	26,044	29,275	26,827	26,738
Loans and discounts secured by bond and mtg., deed or other real est. coll.	528,605	534,091	523,047	526,851
Loans and discounts secured by other collateral	4,550,259	4,776,818	5,099,093	5,125,768
Loans, discounts and bills purchased not secured by collateral	3,415,573	3,481,529	3,370,029	2,892,513
Overdrafts	5,147	53,201	6,367	50,579
Due from trust companies, banks and bankers	2,386,590	1,954,996	1,431,255	1,667,051
Specie	168,773	135,662	141,096	140,967
Other currency authorized by the laws of the United States	741,900	802,996	565,414	543,726
Cash items	203,328	170,917	235,685	177,203
Due from the Federal Reserve Bank of New York less offsets			254,417	97,419
Assets not included in any of the above heads	38,364	50,483	33,376	26,885
Add for cents	5	3	6	7
Total resources	\$15,968,630	\$15,859,964	\$16,226,876	\$16,992,023
LIABILITIES				
Capital	\$600,000	\$600,000	\$600,000	\$600,000
Surplus, including all undivided profits	840,607	858,595	864,985	855,149
Preferred deposits, viz.:				
Due New York State savings banks	705,974	701,783	702,038	699,974
Due New York State sav. and loan ass'ns, credit unions, and land bank	57,258	47,271	77,556	33,331
Deposits by the State of New York	415,000	350,000	305,000	305,000
Other deposits secured by pledge of assets	636,271	853,317	1,011,531	1,225,679
Due depositors, not preferred	11,532,856	11,211,347	11,093,050	12,086,400
Due to trust companies, banks and bankers	1,086,304	1,125,964	1,471,355	1,111,038
Other liabilities	94,356	111,686	101,358	75,449
Add for cents	4	1	3	3
Total liabilities	\$15,968,630	\$15,859,964	\$16,226,876	\$16,992,023

QUARTERLY STATEMENTS

THE PEOPLE'S BANK OF HAMBURGH — HAMBURGH

GEORGE A. DRUMMER, *President.*

[44 Main street; organized 1891]

H. R. STRATEMEIER, *Cashier.*

DIRECTORS

**J. FRANK SCHUMMER, FRED C. BONNET,
CARLTON E. ENO,**

**H. R. STRATEMEIER, J. W. SALISBURY,
CLARENCE L. BASTIAN, HAROLD V. COOK.**

J. H. KESTER,

GEORGE A. DRUMMER,

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
Stocks and bonds, viz.: Public securities	\$76,371	\$54,841	\$141,983	\$225,083
Private securities	44,120	71,537	75,146	76,140
Real estate owned	25,617	28,650	28,650	28,650
Mortgages owned	129,200	127,905	127,705	129,505
Loans and discounts secured by bond and mort., deed or other real est. col.	40,424	42,888	51,169	48,344
Loans and discounts secured by other collateral	104,766	112,772	128,769	125,986
Loans, discounts and bills purchased not secured by collateral	296,044	272,011	282,980	252,775
Overdrafts	958	351	816	493
Due from trust companies, banks and bankers	65,767	82,920	87,950	100,711
Specie	12,687	7,981	9,042	8,044
Other currency authorized by the laws of the United States	18,592	42,709	34,643	38,990
Assets not included in any of the above heads	6,531	7,172	5,741	5,666
Add for cents	3	6	3	5
Total resources	\$821,080	\$851,743	\$974,597	\$1,040,392
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	59,244	60,583	62,003	61,537
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank	1,614	6,273	7,086	10,182
Deposits by the State of New York	26,000	24,000	24,000	24,000
Other deposits secured by pledge of assets	51,044	16,013	10,924	19,252
Due depositors, not preferred	589,038	615,485	717,852	787,191
Due to trust companies, bank and bankers	16,000	16,000	17,000	.....
Bills payable	45,000	75,000	75,000	75,000
Rediscounts .....	.....	.....	27,230	27,230
Other liabilities	3,138	8,388	3,500	6,000
Add for cents	2	1	2	.....
Total liabilities	\$821,080	\$851,743	\$974,597	\$1,040,392

THE PEOPLE'S BANK OF HAVERSTRAW — HAVERSTRAW

EVERETT FOWLER, *President.*

[1 Broadway; organized 1887]

O. E. REYNOLDS, *Cashier.*

DIRECTORS

EVERETT FOWLER,

CHARLES F. FREYBOGLE,

**L. H. WASHBURN,
O. E. REYNOLDS.**

JAS. H. MORRISSEY,

E. O. ROSE,

DENTON FOWLER,

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
Stocks and bonds, viz.:				
Public securities	\$41,990	\$154,250	\$131,188	\$403,040
Private securities	221,797	225,615	224,228	228,662
Real estate owned	15,000	15,000	15,000	15,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	8,493	8,493	8,496	8,496
Loans and discounts secured by other collateral	73,390	104,627	72,426	115,345
Loans, discounts and bills purchased not secured by collateral	391,852	387,806	327,505	301,684
Overdrafts	8,487	11,645	14,733	11,497
Due from trust companies, banks and bankers	65,324	61,650	136,916	89,149
Specie	30,840	36,617	34,349	46,358
Other currency authorized by the laws of the United States	20,683	26,184	35,381	34,068
Cash items	261	2,377	1,851	2,396
Assets not included in any of the above heads	6,395	6,580	8,709	8,887
Add for cents	5	4	5	6
Total resources	\$884,517	\$1,040,848	\$1,010,787	\$1,264,588
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	219,064	217,591	194,201	188,208
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank	6	519	354	1,892
Deposits by the State of New York	31,676	43,903	53,757	33,690
Due depositors, not preferred	557,352	595,070	707,864	784,367
Due to trust companies, banks and bankers	4,539	1,742	1,885	3,183
Bills payable	20,000	128,000	.....	200,000
Other liabilities	1,877	4,020	2,722	3,247
Add for cents	3	3	4	1
Total liabilities	\$884,517	\$1,040,848	\$1,010,787	\$1,264,588

QUARTERLY STATEMENTS

THE PEOPLE'S BANK OF JOHNSTOWN, N. Y. — JOHNSTOWN
 EDWARD WELLS, *President.* [51 West Main street; organized 1889] DONALD FRASER, *Cashier.*

DIRECTORS

GEO. C. POTTER, JAMES E. KNOX, JOHN W. UHLINGER,	DONALD FRASER, J. P. ARGERSINGER, RICHARD M. EVANS,	CHAS. O. CROSS, JAS. S. IRELAND, FRED H. BEELEN,	FRANK ADAMS, EDWARD WELLS, WM. H. MAYLENDER,	DAVID A. HAYS, EDWARD C. DECKER, CHARLES KING.	DANIEL S. GRAHAM, E. M. KENNEDY,
--	---	--	--	--	-------------------------------------

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
Stocks and bonds, viz.: Public securities	\$455,696	\$413,705	\$587,624	\$466,391
Private securities	1,082,912	1,217,374	952,462	947,610
Real estate owned	35,000	44,703	46,087	46,087
Mortgages owned	25,800	25,800	25,800	25,800
Loans and discounts secured by bond and mtg., deed or other real est. coll.	59,847	60,627	59,597	50,297
Loans and discounts secured by other collateral	420,605	685,168	492,764	877,090
Loans, discounts and bills purchased not secured by collateral	1,267,668	1,397,498	1,561,156	1,243,518
Overdrafts	117	190	175	328
Due from trust companies, banks and bankers	262,341	96,675	182,894	449,947
Specie	14,445	18,977	14,554	18,673
Other currency authorized by the laws of the United States	59,838	52,620	63,411	80,800
Cash items	6,256	4,152	22,784	26,665
Due from the Federal Reserve Bank of New York less offsets	26,088	16,917	45,394	32,885
Customers' liability on acceptances (per contra, see liabilities)	29,450	6,500	5,000	.....
Assets not included in any of the above heads	14,284	14,623	17,294	14,579
Add for cents	5	6	5	5
Total resources	\$3,760,352	\$4,055,535	\$4,077,001	\$4,280,675
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	329,743	332,049	333,489	337,036
Preferred deposits, viz.: Other deposits secured by pledge of assets	56,520	81,000	165,676	8,963
Due depositors, not preferred	2,730,643	2,741,327	2,613,326	2,589,431
Due to trust companies, banks and bankers	16,247	39,573	12,357	6,452
Bills payable	383,400	383,400	733,400	533,400
Acc'ts of drafts p'y'ble at a future date or auth'd by com'l letters of credit	29,450	6,500	5,000	.....
Other liabilities	14,346	271,683	13,752	605,391
Add for cents	3	3	1	2
Total liabilities	\$3,760,352	\$4,055,535	\$4,077,001	\$4,280,675

THE PEOPLE'S BANK OF THE CITY OF NEW YORK — NEW YORK CITY
WILLIAM MILNE, President. [393-395 Canal street; organized 1851] **JOHN B. FORSYTH, Cashier.**

DIRECTORS
SCOTT FOSTER, ADOLPH WIMPFREIMER, THEO. W. MORRIS, ALFRED B. MACLAY, STEVENSON TAYLOR, THOS. WILLIAMS,
THEO. TIEDEMANN, WILLIAM MILNE.

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
Stocks and bonds, viz.:				
Public securities	\$1,000	\$240,900	\$240,900	
Private securities	127,489	127,489	126,489	
Real estate owned	67,500	67,500	67,500	
Loans and discounts secured by other collateral	241,985	254,376	336,439	
Loans, discounts and bills purchased not secured by collateral	3,072,093	3,061,178	3,382,302	
Overdrafts	53	23	41	
Due from trust companies, banks and bankers	655,841	654,153	338,255	
Specie	180,752	161,041	132,104	
Other currency authorized by the laws of the United States	219,655	332,890	330,240	
Cash items	350,613	401,478	409,041	
Customers' liability on acceptances (per contra, see liabilities)	44,000	22,731	11,927	
Assets not included in any of the above heads	385,162	29,586	40,542	
Add for cents	3	3	3	
Total resources	\$5,346,146	\$5,353,348	\$5,415,783	
	LIABILITIES			
Capital	\$200,000	\$200,000	\$200,000	
Surplus, including all undivided profits	502,074	534,032	537,844	
Preferred deposits, viz.: Other deposits secured by pledge of assets		222,452		
Due depositors, not preferred	4,336,615	4,256,432	4,337,512	
Bills payable	200,000	100,000	300,000	
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	44,000	22,731	11,927	
Other liabilities	63,456	17,700	28,500	
Add for cents	1	1		
Total liabilities	\$5,346,146	\$5,353,348	\$5,415,783	

QUARTERLY STATEMENTS

PEOPLE'S BANK OF NIAGARA FALLS — NIAGARA FALLS

G. W. WHITEHEAD, *President*. [1922 Main street; organized 1886 as Bank of Suspension Bridge] H. J. HILLER, *Cashier*.

DIRECTORS

JOHN O. CHAPIN,

EUGENE CARY,
GEORGE F. NYE,HENRY J. HILLER,
JAMES T. LOW,L. S. SILBERBERG,
GEO. W. WHITEHEAD.

CLINTON N. DAGGETT, FRANK E. JOHNSON,

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
Stocks and bonds, viz.: Public securities	\$251,569	\$251,422	\$295,653	\$426,955
Private securities	260,370	265,388	247,806	198,404
Real estate owned	55,024	53,544	52,901	52,811
Mortgages owned	76,600	76,300	74,900	73,900
Loans and discounts secured by bond and mtg., deed or other real est. coll.	291,130	307,538	270,872	275,931
Loans and discounts secured by other collateral	299,821	288,225	308,251	352,086
Loans, discounts and bills purchased not secured by collateral	324,654	405,265	347,580	345,710
Overdrafts	21	8	180	338
Due from trust companies, banks and bankers	383,305	415,236	394,840	512,929
Specie	10,397	6,339	10,324	4,170
Other currency authorized by the laws of the United States	77,386	56,396	60,142	48,494
Cash items	8,128	12,773	7,171	19,693
Due from the Federal Reserve Bank of New York less offsets		5,000	3,000	
Customers' liability on acceptances (per contra, see liabilities)	2,411			
Assets not included in any of the above heads	19,164	18,904	26,893	26,412
Add for cents	6	5	6	6
Total resources	\$2,059,986	\$2,162,343	\$2,100,519	\$2,337,839
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	122,745	129,502	131,446	135,705
Preferred deposits, viz.:				
Deposits by the State of New York	43,000	40,000	35,000	40,000
Other deposits secured by pledge of assets		58,388	15,000	55,850
Due depositors, not preferred	1,708,360	1,730,287	1,777,241	1,884,131
Due to trust companies, banks and bankers	73,052	84,138	27,701	106,225
Ac't ces of drafts p'y'ble at a future date or auth'd by com'l letters of credit	2,411			
Other liabilities	10,415	20,025	14,129	15,926
Add for cents	3	3	2	2
Total liabilities	\$2,059,986	\$2,162,343	\$2,100,519	\$2,337,839

THE PEOPLE'S BANK OF POTSDAM, N. Y. — POTSDAM

H. J. SANFORD, *President.*

[15 Market street; organized 1889]

F. R. WOODRUFF, *Cashier.*

DIRECTORS

ROYAL NEWTON,

H. J. SANFORD,
W. O. DANIELS,

RUFUS L. SISSON,
J. S. MCKAY,

A. D. HEATH,
J. L. BROWN.

JAS. A. COX,

C. S. FERRIS,

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
Stocks and bonds, viz.: Public securities	\$74,747	\$45,235	\$146,973	\$419,923
Private securities	253,545	228,670	179,368	175,528
Real estate owned	13,000	13,000	13,000	13,000
Mortgages owned	6,500	6,500	6,850	5,200
Loans and discounts secured by bond and mtg., deed or other real est. coll.	10,806	10,650	10,550	13,434
Loans and discounts secured by other collateral	213,377	192,375	212,350	155,358
Loans, discounts and bills purchased not secured by collateral	347,050	389,613	395,486	505,126
Overdrafts	739	463	460	266
Due from trust companies, banks and bankers	91,368	188,383	136,220	259,107
Specie	7,086	6,584	5,015	4,773
Other currency authorized by the laws of the United States	25,114	19,717	23,142	22,318
Cash items	744	1,492	1,101	5,105
Assets not included in any of the above heads	4,107	7,359	3,263	11,235
Add for cents	6	4	3	5
Total resources	\$1,048,189	\$1,110,045	\$1,133,781	\$1,590,378
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	80,830	86,156	84,633	92,712
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank	8,072	1,860	2,005	1,491
Other deposits secured by pledge of assets	55,978	1,337	51,218	226,218
Due depositors, not preferred	721,225	819,564	764,639	1,084,104
Due to trust companies, banks and bankers	82	627	783	50
Bills payable	25,000	45,000	45,000	.....
Rediscounts	50,750	50,000	80,000	80,000
Other liabilities	6,250	5,500	5,500	5,800
Add for cents	2	1	3	3
Total liabilities	\$1,048,189	\$1,110,045	\$1,133,781	\$1,590,378

QUARTERLY STATEMENTS

THE PEOPLE'S BANK OF TROY — TROY

[604 Second avenue; organized 1889]

J. K. P. PINE, *President.*

A. B. COBDEN, *Cashier.*

DIRECTORS

J. K. P. PINE,

F. B. TWINING,
J. H. LYONS,

J. J. CHILD,
A. B. COBDEN,

W. H. DRAPER,
H. E. NORTHRUP,

W. BOLTON,
L. A. ROWE.

W. H. DENNIN,

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
Stocks and bonds, viz.:				
Public securities	\$1,000	\$1,000	\$1,000	\$1,000
Private securities	71,006	71,006	83,185	83,185
Real estate owned	5,000	5,000	5,000	5,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	18,677	8,421	8,221	4,866
Loans and discounts secured by other collateral	494,541	446,554	599,251	539,979
Loans, discounts and bills purchased not secured by collateral	398,971	480,778	231,223	273,137
Overdrafts	5	55	6	.....
Due from trust companies, banks and bankers	120,396	188,094	112,501	199,363
Specie	5,937	5,162	9,107	10,216
Other currency authorized by the laws of the United States	36,814	48,451	53,130	46,338
Cash items	851	1,195	2,196	2,186
Assets not included in any of the above heads	15,592	60,787	132,575	165,342
Add for cents	3	3	4	5
Total resources	\$1,168,823	\$1,316,506	\$1,237,399	\$1,330,617
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	138,499	140,382	140,216	137,229
Preferred deposits, viz.: Deposits by the State of New York	48,000	46,000	41,000	41,000
Due depositors, not preferred	854,534	958,498	907,750	954,640
Due to trust companies, banks and bankers	15,933	16,773	.....	.....
Other liabilities	11,856	54,852	48,433	97,747
Add for cents	1	1	.....	1
Total liabilities	\$1,168,823	\$1,316,506	\$1,237,399	\$1,330,617

THE PEOPLE'S STATE BANK OF EAST RANDOLPH — EAST RANDOLPH

M. V. BENSON, *President.*

[Organized 1891]

W. E. SEARLE, *Cashier.*

M. V. BENSON,

E. D. HOLDRIDGE,

DIRECTORS
W. E. SEARLE,

R. T. SEARLE,

M. D. JOHNSON.

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
Stocks and bonds, viz.: Public securities.....	\$3,200	\$1,850	\$2,184	\$2,134
Real estate owned.....	2,500	2,500	2,500	2,500
Mortgages owned.....	3,940	3,940	3,940	3,940
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	10,320	7,625	7,625	7,625
Loans and discounts secured by other collateral.....	22,324	25,556	30,456	29,456
Loans, discounts and bills purchased not secured by collateral.....	129,816	139,021	130,325	123,874
Overdrafts.....	1,845	1,423	504	1,564
Due from trust companies, banks and bankers.....	77,808	46,253	49,420	69,507
Specie.....	3,432	3,600	3,124	2,060
Other currency authorized by the laws of the United States.....	5,341	5,778	7,287	8,249
Cash items.....	54	100	231	276
Assets not included in any of the above heads.....	1,050	900	864	850
Add for cents.....	1	2	3	3
Total resources.....	\$261,631	\$238,548	\$238,513	\$252,038
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	30,800	32,145	32,781	32,666
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	5,000	.....	.....	.....
Deposits otherwise preferred.....	.....	.....	.....	16,000
Due depositors, not preferred.....	196,600	180,392	178,716	176,363
Due to trust companies, banks and bankers.....	3,180	110	1,151	1,153
Other liabilities.....	1,050	900	864	850
Add for cents.....	1	1	1	1
Total liabilities.....	\$261,631	\$238,548	\$238,513	\$252,038

QUARTERLY STATEMENTS

269

THE PHOENIX BANK — PHOENIX

[Organized 1869]

J. A. HAWKS, *President.*E. G. HUTCHINSON, *Cashier.*

DIRECTORS

J. A. HAWKS,

C. E. HUTCHINSON,

K. N. SWEET,

E. G. HUTCHINSON.

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
Stocks and bonds, viz.:				
Public securities	\$41,154	\$35,560	\$40,365	\$136,949
Private securities	36,144	36,144	34,644	34,644
Real estate owned	13,875	16,500	16,642	16,642
Mortgages owned	20,240	22,040	26,040	25,840
Loans and discounts secured by bond and mtg., deed or other real est. coll.	20,400	17,000	17,000	16,000
Loans and discounts secured by other collateral	9,000	2,500	2,500	2,000
Loans, discounts and bills purchased not secured by collateral	137,886	171,757	164,416	164,746
Overdrafts	465	302	266	1,913
Due from trust companies, banks and bankers	69,625	38,535	79,996	48,051
Specie	721	533	804	747
Other currency authorized by the laws of the United States	12,855	10,018	13,630	19,615
Cash items	241	792	693	916
Customers' liability on acceptances (per contra, see liabilities)				11,677
Assets not included in any of the above heads	5,165	6,100	6,556	6,256
Add for cents	3	3	2	5
Total resources	\$367,774	\$357,784	\$403,554	\$486,001
LIABILITIES				
Capital	\$35,000	\$35,000	\$35,000	\$35,000
Surplus, including all undivided profits	20,687	19,764	21,763	22,709
Preferred deposits, viz.: Deposits otherwise preferred				111,744
Due depositors, not preferred	309,386	298,983	344,140	301,969
Acceptances of drafts payable at a future date or authorized by commercial letters of credit				11,677
Other liabilities	2,700	4,036	2,650	2,900
Add for cents	1	1	1	2
Total liabilities	\$367,774	\$357,784	\$403,554	\$486,001

POWER CITY BANK — NIAGARA FALLS

PAUL A. SCHOELLKOPF, *President.*

[207 Falls street; organized 1893]

FRANK A. SCHUMACHER, *Cashier.*

DIRECTORS

PAUL A. SCHOELLKOPF,

**JOS. E. MONTAGUE,
FRANCIS H. SALT,**

**CHAS. E. HAEBERLE,
EDSON P. PFOHL,**

**FRED MASON,
F. W. HASKELL,**

FRED J. COE,

MORRIS COHN, 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
Stocks and bonds, viz.: Public securities	\$1,115,203	\$1,915,311	\$2,027,176	\$1,362,695
Private securities	205,444	223,569	194,791	197,569
Real estate owned	3,050	.....	.....	.....
Mortgages owned	3,074	6,274	3,074	3,074
Loans and discounts secured by bond and mtg., deed or other real est. coll.	86,418	76,719	83,428	91,080
Loans and discounts secured by other collateral	2,569,057	3,008,905	2,890,469	3,057,776
Loans, discounts and bills purchased not secured by collateral	1,606,980	2,397,342	2,152,296	1,981,870
Overdrafts	289	2,411	292	2,146
Due from trust companies, banks and bankers	819,871	485,991	255,655	1,048,165
Specie	26,169	11,237	10,414	12,439
Other currency authorized by the laws of the United States	244,399	248,035	261,488	175,473
Cash items	74,587	34,794	47,150	47,811
Due from the Federal Reserve Bank of New York less offsets .....	.....	440,825	218,375	552,574
Assets not included in any of the above heads	41,592	43,257	43,323	24,035
Add for cents	5	4	5	5
Total resources	\$6,796,138	\$8,894,674	\$8,187,936	\$8,556,712
LIABILITIES				
Capital	\$300,000	\$300,000	\$300,000	\$300,000
Surplus, including all undivided profits	351,438	374,715	398,147	375,862
Preferred deposits, viz.:				
Due New York State savings banks	372,877	303,245	287,444	238,339
Due New York State sav. and loan assn's, credit unions and land bank	26,438	37,136	36,519	9,946
Deposits by the State of New York	200,000	165,000	120,000	170,000
Other deposits secured by pledge of assets	150,701	825,482	417,200	173,981
Deposits otherwise preferred .....	.....	.....	99,503	99,234
Due depositors, not preferred	4,961,111	5,981,376	4,934,894	5,549,557
Due to trust companies, banks and bankers	4,770	5,239	7,463	15,952
Bills payable	65,000	390,000	415,000	420,000
Rediscounts	325,000	462,150	267,797	405,334
Other liabilities	38,799	50,328	903,965	798,453
Add for cents	4	3	4	4
Total liabilities	\$6,796,138	\$8,894,674	\$8,187,936	\$8,556,712

QUARTERLY STATEMENTS

PRATTSBURGH STATE BANK — PRATTSBURGH

IRA C. PRATT, *President.*

[Organized 1904]

WILLIAM CUFFNEY, *Cashier.*

DIRECTORS

EMMET F. STONE,

IRA C. PRATT,
WM. B. PRATT,FRED E. BLOOD,
HERBERT T. SCOFIELD,JOS. G. MCCONNELL,
ROBERT J. SCOTT.

WM. CUFFNEY,

WM. MCMICHAEL,

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
Stocks and bonds, viz.: Public securities.....	\$69,178	\$90,630	\$123,255	\$149,255
Real estate owned.....	8,200	8,200	7,500	7,500
Mortgages owned.....	19,030	18,530	18,530	18,330
Loans and discounts secured by bond and mtg., deed or other real est. coll.	18,671	18,415	18,215	18,215
Loans and discounts secured by other collateral.....	50,915	42,179	46,725	46,325
Loans, discounts and bills purchased not secured by collateral.....	137,148	156,515	111,430	115,099
Overdrafts.....	20	183	77	69
Due from trust companies, banks and bankers.....	119,518	65,681	77,271	62,794
Specie.....	2,014	1,125	1,596	2,115
Other currency authorized by the laws of the United States.....	7,500	5,610	4,400	7,358
Cash items.....	101	436	.....	.....
Assets not included in any of the above heads.....	3,650	3,700	3,550	4,100
Add for cents.....	5	4	3	3
Total resources.....	\$435,950	\$411,208	\$412,552	\$431,163
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	43,626	43,650	44,877	46,090
Preferred deposits, viz.: Deposits by the State of New York.....	16,000	16,000	16,000	16,000
Due depositors, not preferred.....	349,273	324,457	324,674	341,673
Other liabilities.....	2,050	2,100	2,000	2,400
Add for cents.....	1	1	1	.....
Total liabilities.....	\$435,950	\$411,208	\$412,552	\$431,163

RENSSELAER COUNTY BANK — RENSSELAER

JOHN F. MUNGER, *President.*

[810 Broadway; organized 1906]

E. J. GUILFOIL, *Cashier.*

DIRECTORS

HENRY J. BEST,

LEDYARD COGSWELL,
GEO. A. MARCH,

JAMES GUILFOIL,
CHRIS. W. RILEY,

MATTHEW A. HEERAN,
JOHN K. SPENCER,

JOHN F. MUNGER,
ROBERT G. STEWART.

WALTER B. MCCULLOCH,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1.18	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1, 1918
Stocks and bonds, viz.:				
Public securities	\$64,735	\$64,735	\$64,735	\$64,735
Private securities	404,379	374,354	450,358	395,013
Real estate owned	22,900	22,900	22,900	27,866
Mortgages owned	195,640	182,915	183,051	168,551
Loans and discounts secured by other collateral	328,694	317,663	310,061	316,371
Loans, discounts and bills purchased not secured by collateral	107,656	145,785	142,974	276,150
Overdrafts	7,150	8,306	352	2,202
Due from trust companies, banks and bankers	35,889	16,605	126,790	75,512
Specie	975	790	744	953
Other currency authorized by the laws of the United States	21,923	18,635	17,734	20,700
Cash items	636	714	2,009	.....
Assets not included in any of the above heads	8,963	13,342	15,982	7,500
Add for cents	4	3	4	2
Total resources	\$1,199,544	\$1,166,737	\$1,337,694	\$1,355,555
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	37,863	38,552	38,439	27,316
Preferred deposits, viz.:				
Deposits by the State of New York	55,000	45,000	35,000	35,000
Other deposits secured by pledge of assets	12,000	.....	.....	.....
Due depositors, not preferred	1,030,518	979,243	1,199,563	1,159,556
Due to trust companies, banks and bankers .....	.....	4,301	.....	.....
Bills payable .....	.....	40,000	.....	75,000
Other liabilities	14,162	9,640	14,690	8,682
Add for cents	1	1	2	1
Total liabilities	\$1,199,544	\$1,166,737	\$1,337,694	\$1,355,555

QUARTERLY STATEMENTS

273

RUSHVILLE STATE BANK — RUSHVILLE

[Main street; organized 1912]

DANIEL L. PADDOCK, *Vice-President.*
T. C. WILLIAMS, *Cashier.*

DIRECTORS

DANIEL L. PADDOCK, T. CHAUNCEY WILLIAMS, MILTON J. WILSON, HENRY C. UNDERWOOD, ROBERT G. PERRY, FRANK B. LOOMIS,
CHARLES A. LAZARUS, L. CASE WILLIAMS, THALES M. JACKSON.

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
Stocks and bonds, viz.: Public securities	\$191,851	\$94,316	\$57,993	\$38,206
Real estate owned	6,275	6,250	6,175	6,150
Mortgages owned	2,000	2,000	1,500	1,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	3,500	5,340	11,310	11,300
Loans and discounts secured by other collateral	5,969	4,810	4,536	19,059
Loans, discounts and bills purchased not secured by collateral	152,033	181,719	222,658	243,733
Overdrafts	277	896	736	109
Due from trust companies, banks and bankers	18,998	26,469	37,646	33,528
Specie	844	992	1,118	680
Other currency authorized by the laws of the United States	10,066	6,773	7,362	8,447
Cash items	351	69	20	254
Assets not included in any of the above heads	2,500	3,000	2,500	5,143
Add for cents	2	5	3	4
Total resources	\$394,666	\$332,639	\$353,557	\$368,113
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	18,928	17,647	18,681	20,993
Preferred deposits, viz.: Deposits by the State of New York	14,000	14,000	14,000	14,000
Due depositors, not preferred	335,737	238,991	244,375	291,043
Bills payable .....	.....	35,000	50,000	15,000
Other liabilities	1,000	2,000	1,500	2,076
Add for cents	1	1	1	1
Total liabilities	\$394,666	\$332,639	\$353,557	\$368,113

THE SAUGERTIES BANK — SAUGERTIES

E. CLARK REED, *President.*

[258 Main street; organized 1888]

HENRY T. KEENEY, *Cashier.*

DIRECTORS

JOHN W. SHULTS, E. CLARK REED, J. CHARLES SUDDERLY, CLINTON VAN BUSKIRK, RICHARD B. OVERBAGH, JOHN MCKEEFREY,
JOHN F. CARRIGHT, NORVIN R. LASHER, GEO. F. KAUFMAN, ROBERT MAIN.

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
Stocks and bonds, viz.:				
Public securities	\$76,191	\$74,287	\$71,337	\$76,577
Private securities	7,400	7,400	7,400	7,400
Real estate owned	12,000	12,000	12,000	12,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	9,499	8,880	8,742	9,196
Loans and discounts secured by other collateral	77,786	74,272	68,933	101,339
Loans, discounts and bills purchased not secured by collateral	125,046	138,284	115,362	103,953
Overdrafts	361	149	387	480
Due from trust companies, banks and bankers	15,074	18,122	26,128	6,041
Specie	6,344	6,150	6,255	4,053
Other currency authorized by the laws of the United States	13,560	13,374	24,315	9,746
Cash items	941	2,232	1,668	1,554
Assets not included in any of the above heads	14,249	14,194	17,615	13,553
Add for cents	4	3	3	5
Total resources	\$358,455	\$369,347	\$360,145	\$345,897
LIABILITIES				
Capital	\$125,000	\$125,000	\$125,000	\$125,000
Surplus, including all undivided profits	34,628	35,649	34,656	36,895
Preferred deposits, viz.: Due New York State savings banks	33,325	30,839	32,509	23,983
Due depositors, not preferred	140,328	139,631	166,639	154,548
Due to trust companies, banks and bankers	10,173	8,226	539	4,669
Bills payable	15,000	30,000	.....	.....
Other liabilities . . . . .	.....	.....	800	800
Add for cents	1	2	2	2
Total liabilities	\$358,455	\$369,347	\$360,145	\$345,897

QUARTERLY STATEMENTS

275

THE SCHOHARIE COUNTY BANK — SCHOHARIE

CHARLES M. THROOP, *President.*

[Main street; organized 1888]

ROBERT A. DEWEY, *Cashier.*

DIRECTORS

CHARLES M. THROOP, JOHN P. VAN VECHTEN,

ARTHUR H. WOODS, CHAS. SHOLTES,
ROBERT A. DEWEY.

ISAAC VAN VECHTEN, WM. B. COLYER,

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
Stocks and bonds, viz.:				
Public securities.....	\$209,500	\$209,500	\$209,100	\$274,359
Private securities.....	281,919	214,869	193,079	193,079
Real estate owned.....	2,500	2,500	2,500	2,500
Mortgages owned.....	92,920	86,765	86,340	86,290
Loans and discounts secured by other collateral.....	18,500	19,200	16,500	23,375
Loans, discounts and bills purchased not secured by collateral.....	94,683	129,986	106,930	120,307
Overdrafts.....	941	564	697	254
Due from trust companies, banks and bankers.....	85,623	83,910	58,386	67,774
Specie.....	927	876	839	724
Other currency authorized by the laws of the United States.....	11,231	11,104	16,288	12,137
Cash items.....	926	803	718	724
Assets not included in any of the above heads.....	8,500	8,300	8,600	7,700
Add for cents.....	2	3	2	3
Total resources.....	\$808,172	\$768,380	\$699,979	\$789,226
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	36,666	35,929	40,604	38,447
Preferred deposits, viz.: Deposits by the State of New York.....	16,000	16,000	16,000	16,000
Due depositors, not preferred.....	640,768	632,836	609,174	618,800
Other liabilities.....	89,737	58,614	9,200	90,978
Add for cents.....	1	1	1	1
Total liabilities.....	\$808,172	\$768,380	\$699,979	\$789,226

SEASIDE BANK — WEST HAMPTON BEACH

ERASTUS F. POST, *President.*

[Main street; organized 1904]

HERMON D. BISHOP, *Cashier.*

DIRECTORS

ERASTUS F. POST, HENRY GARDINER, ERNEST H. BISHOP, MORRIS R. PHILLIPS, HERBERT C. TUTHILL, ALANSON P. ROGERS,
WILLARD F. JAGGER, HERMON D. BISHOP, SILAS A. TUTTLE, STEPHEN F. GRIFFING, WM. H. WINTERS.

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
Stocks and bonds viz.:				
Public securities	\$19,100	\$8,100	\$11,100	\$16,050
Private securities	29,588	30,388	34,037	34,037
Real estate owned	2,000	2,000	2,000	2,000
Mortgages owned	3,700	3,700	3,700	3,700
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	4,755	4,755	4,755	4,730
Loans and discounts secured by other collateral	44,510	15,999	63,880	57,550
Loans, discounts and bills purchased not secured by collateral	100,697	111,509	96,834	97,283
Overdrafts	77	26	421	280
Due from trust companies, banks and bankers	4,581	12,237	68,371	29,164
Specie	3,180	800	1,799	2,570
Other currency authorized by the laws of the United States	4,633	8,667	6,000	9,000
Assets not included in any of the above heads	2,729	4,015	26,591	7,355
Add for cents	3	2	2	3
Total resources	\$219,553	\$202,198	\$319,490	\$263,722
	LIABILITIES			
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	18,278	19,456	21,244	21,883
Due depositors, not preferred	175,574	136,267	271,150	215,785
Due to trust companies, banks and bankers	349	390	1,670	704
Bills payable		20,700		
Other liabilities	350	383	425	350
Add for cents	2	2	1	
Total liabilities	\$219,553	\$202,198	\$319,490	\$263,722

QUARTERLY STATEMENTS

SOLVAY BANK — SOLVAY

[Organized 1917]

J. D. PENNOCK, *President.*E. R. MULCOCK, *Cashier.*

DIRECTORS

MAXWELL BRACE,
J. W. DAWSON,H. B. BRYANT,
J. H. CRAIG,G. H. CURTIS,
C. G. HERBERT,H. W. JORDAN,
J. D. PENNOCK,W. P. KANAR,
E. D. WINKWORTH.

LAMONT STILLWELL,

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
Stocks and bonds, viz.:				
Public securities	\$58,854	\$112,954	\$87,929	\$96,879
Private securities	62,838	52,075	81,256	89,536
Mortgages owned	48,500	47,700	46,200	46,200
Loans and discounts secured by other collateral	389,293	438,488	472,190	616,775
Loans, discounts and bills purchased not secured by collateral	22,79	33,47	29,664	36,220
Overdrafts	25	12	14	39
Due from trust companies, banks and bankers	25,307	19,074	26,124	58,492
Specie	15,816	13,338	18,681	14,691
Assets not included in any of the above heads	16,305	16,994	17,434	14,854
Add for cents	3	4	3	2
Total resources	\$639,737	\$734,116	\$779,495	\$973,688
LIABILITIES				
Capital	\$75,000	\$75,000	\$75,000	\$75,000
Surplus, including all undivided profits	22,327	25,445	27,584	28,090
Preferred deposits, viz.:				
Deposits by the State of New York	25,000	23,000	23,000	23,000
Other deposits secured by pledge of assets	2,260	5,528	3,032	3,069
Due depositors, not preferred	511,377	538,295	621,816	737,359
Bills payable		50,000	25,000	100,000
Rediscounts		10,000		
Other liabilities	3,771	6,846	4,061	7,169
Add for cents	2	2	2	1
Total liabilities	\$639,737	\$734,116	\$779,495	\$973,688

THE SOUTHAMPTON BANK — SOUTHAMPTON

EDGAR A. HILDRETH, *President.*

[Organized 1888]

L. E. TERRY, *Cashier.*

DIRECTORS

EDGAR A. HILDRETH, ERASTUS F. POST,

**ALFRED E. SCHERMERHORN,
EDWARD H. FOSTER,**

**JOHN O. ELLISTON,
WILLIS D. VAN BRUNT.**

FRANK H. CORWITH, L. EMORY TERRY,

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
Stocks and bonds, viz.:				
Public securities	\$1,000	\$10,789	\$164,196	\$100,669
Private securities	225,034	185,518	120,143	106,287
Real estate owned	10,000	10,000	10,000	10,000
Mortgages owned	12,754	12,722	12,700	14,678
Loans and discounts secured by bond and mtg., deed or other real est. coll.	36,226	32,631	32,406	39,341
Loans and discounts secured by other collateral	32,486	49,120	31,860	61,791
Loans, discounts and bills purchased not secured by collateral	209,324	224,280	259,023	228,895
Overdrafts	211	81	161	374
Due from trust companies, banks and bankers	34,977	55,950	121,056	66,587
Specie	21,550	18,600	11,969	31,379
Other currency authorized by the laws of the United States	6,000	8,000	9,073	750
Cash items	1,211	3,859	1,651	912
Assets not included in any of the above heads	2,799	3,214	2,683	2,680
Add for cents	5	5	6	5
Total resources	\$593,577	\$614,769	\$776,927	\$664,348
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	77,395	80,132	79,173	83,363
Preferred deposits, viz.:				
Deposits by the State of New York	28,000	26,000	26,000	26,000
Other deposits secured by pledge of assets	11,450	11,216	51,137	1,458
Due depositors, not preferred	341,139	336,916	511,606	421,957
Due to trust companies, banks and bankers	3,317	2,805	6,157	1,689
Bills payable	30,000	55,000	.....	.....
Other liabilities	2,274	2,697	2,851	29,879
Add for cents	2	3	3	2
Total liabilities	\$593,577	\$614,769	\$776,927	\$664,348

QUARTERLY STATEMENTS

SOUTH SIDE BANK OF BAY SHORE, N. Y. — BAY SHORE

P. S. WICKS, *President.*

[Main street; organized 1887]

L. K. REDINGTON, *Cashier.*

DIRECTORS

H. D. BREWSTER,

JOSEPH WOOD,
WM. H. ROBBINS,H. S. RAVEN,
JOHN J. GIBSON,PERRY S. WICKS,
H. S. NEWINS,W. A. HULSE,
EVERETT T. ROGERS.

GEO. B. HOWELL,

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
Stocks and bonds, viz:				
Public securities	\$31,000	\$42,000	\$32,000	\$57,000
Private securities	157,981	133,015	166,519	163,597
Real estate owned	14,000	14,000	13,500	13,500
Mortgages owned	26,800	28,973	29,571	29,571
Loans and di-counts secured by bond and mortgage, deed or other real estate collateral	19,997	19,440	19,628	18,263
Loans and discounts secured by other collateral	27,489	28,999	52,737	73,271
Loans, discounts and bills purchased not secured by collateral	136,024	140,722	132,614	128,781
Overdrafts	54	28	27	24
Due from trust companies, banks and bankers	42,704	48,957	58,413	51,762
Specie	11,246	4,384	3,544	5,556
Other currency authorized by the laws of the United States	16,156	19,634	24,789	29,743
Cash items	917	2,553	2,999	3,131
Assets not included in any of the above heads	18,777	44,506	79,787	112,948
Add for cents	4	6	2	3
Total resources	\$503,149	\$527,217	\$666,130	\$687,150
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	65,595	67,401	68,135	69,977
Preferred deposits, viz.: Other deposits secured by pledge of assets		19,037	13,000	5,500
Due depositors, not preferred	410,103	411,170	556,193	582,325
Due to trust companies, banks and bankers		37	248	411
Other liabilities	2,450	4,570	3,553	3,935
Add for cents	1	2	1	2
Total liabilities	\$503,149	\$527,217	\$666,130	\$687,150

THE STATE BANK OF AVON — AVON

[Genesee street; organized 1892]

AARON BARBER, *President.*

W. J. WEED, *Cashier.*

DIRECTORS

AARON BARBER,

WM. G. MARKHAM,
JAMES D. ANDERSON,

W. H. FARNUM,
FRANK E. HOVEY,

LEWIS TRIPP,
W. J. WEED.

JAMES TIGHE,

EDGAR H. BABCOCK,

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
Stocks and bonds, viz.:				
Public securities.....	\$76,399	\$133,442	\$147,074	\$240,516
Private securities.....	65,227	65,227	40,102	40,102
Real estate owned.....	8,000	8,000	8,000	8,000
Mortgages owned.....	199,025	192,425	190,475	189,375
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....		17,000	17,404	17,404
Loans and discounts secured by other collateral.....	71,147	87,643	60,916	75,815
Loans, discounts and bills purchased not secured by collateral.....	558,639	564,559	619,732	588,760
Overdrafts.....	1,030	1,837	1,307	1,144
Due from trust companies, banks and bankers.....	113,485	91,992	72,474	70,127
Specie.....	7,490	5,861	3,900	5,771
Other currency authorized by the laws of the United States.....	15,296	26,273	16,204	13,440
Cash items.....	5,906	7,792	1,761	1,894
Assets not included in any of the above heads.....	1,692	232	306	480
Add for cents.....	5	3	2	3
Total resources.....	\$1,123,341	\$1,202,286	\$1,179,657	\$1,252,831
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	66,142	70,081	66,721	68,386
Preferred deposits, viz.: Other deposits secured by pledge of assets.....			10,000	
Due depositors, not preferred.....	1,003,446	1,021,082	995,687	993,554
Due to trust companies, banks and bankers.....	2,419	900		923
Bills payable.....		50,000	30,000	115,000
Rediscounts.....		9,690	26,717	24,435
Other liabilities.....	1,332	531	531	531
Add for cents.....	2	2	1	2
Total liabilities.....	\$1,123,341	\$1,202,286	\$1,179,657	\$1,252,831

QUARTERLY STATEMENTS

THE STATE BANK OF BELMONT — BELMONT

ELMORE A. WILLETS, *President.*

[Schuyler street; organized 1888]

H. R. SORTORE, *Cashier.*

ELMORE A. WILLETS,

LEON W. PAUL,

WM. K. PAUL,

H. R. SORTORE.

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
Stocks and bonds, viz.:				
Public securities.....	\$35,528	\$42,842	\$52,756	\$45,817
Private securities.....	96,048	96,048	93,548	88,548
Real estate owned.....	15,000	15,000	15,000	15,000
Mortgages owned.....	40,000	40,000	40,000	40,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	788	2,373	2,353	2,233
Loans and discounts secured by other collateral.....	76,884	75,536	84,060	85,168
Loans, discounts and bills purchased not secured by collateral.....	107,276	95,296	79,556	97,282
Overdrafts.....	863	1,266	381	369
Due from trust companies, banks and bankers.....	46,214	82,465	80,526	152,433
Specie.....	11,961	11,335	11,484	11,590
Other currency authorized by the laws of the United States.....	5,010	3,959	6,040	4,760
Cash items.....	1,330	484	1,187	444
Assets not included in any of the above heads.....	3,200	2,800	4,700	4,200
Add for cents.....	4	4	4	3
Total resources.....	\$440,106	\$469,408	\$471,595	\$547,847
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	52,317	54,123	57,097	58,634
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	1,270	1,260	913	862
Due depositors, not preferred.....	332,668	360,775	359,035	434,550
Other liabilities.....	3,850	3,250	4,500	3,800
Add for cents.....	1	.....	.....	1
Total liabilities.....	\$440,106	\$469,408	\$471,595	\$547,847

STATE BANK OF BOLIVAR — BOLIVAR

[Main street; organized 1882]

W. J. HOGAN, *President.*

R. L. STETSON, *Asst. Cashier.*

W. J. HOGAN,

JOHN C. BRADLEY,
A. L. SHANER,

ASA ROOT,
E. F. ROOT,

DIRECTORS

GEORGE H. BRADLEY,
F. C. STREETER.

R. N. ANDRUS,

S. F. BOOTH,

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
Stocks and bonds, viz.: Public securities.....	\$33,850	\$23,750	\$78,600	\$30,825
Real estate owned.....	3,000	3,000	3,000	3,000
Mortgages owned.....	386	300	300	300
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	175,520	177,321	159,416	144,791
Loans and discounts secured by other collateral.....	110,429	124,171	102,195	101,217
Loans, discounts and bills purchased not secured by collateral.....	136,732	139,401	158,822	148,410
Overdrafts.....	363	235	396	196
Due from trust companies, banks and bankers.....	128,348	168,895	145,953	185,119
Specie.....	7,913	8,063	5,981	5,677
Other currency authorized by the laws of the United States.....	23,822	18,508	18,972	22,549
Cash items.....	2,531	3,248	7,949	6,186
Assets not included in any of the above heads.....	635	2,491	1,762	1,624
Add for cents.....	2	4	4	2
Total resources.....	\$623,531	\$669,387	\$683,350	\$649,896
LIABILITIES				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	76,108	76,614	76,697	75,195
Due depositors, not preferred.....	514,923	560,772	549,152	542,201
Bills payable.....	.....	.....	25,000	.....
Other liabilities.....	2,500	2,000	2,500	2,500
Add for cents.....	.....	1	1	.....
Total liabilities.....	\$623,531	\$669,387	\$683,350	\$649,896

QUARTERLY STATEMENTS

STATE BANK OF BROCTON — BROCTON

[Main street; organized 1892]

J. R. DRONEY, *President.*

L. D. SULLIVAN, *Cashier.*

J. R. DRONEY,

E. BUCKNER,

C. F. CRANDALL,
L. D. SULLIVAN.

DIRECTORS

G. S. A. FARNHAM,

I. A. WILCOX,

F. D. HARDENBURG,

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
Stocks and bonds, viz.:				
Public securities.....	\$11,000	\$16,202	\$26,304	\$26,162
Private securities.....	10,850	10,850	10,600	10,600
Real estate owned.....	11,600	11,600	11,600	11,600
Mortgages owned.....	16,563	16,563	16,563	16,313
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	28,548	23,989	23,989	24,493
Loans and discounts secured by other collateral.....	67,489	99,451	78,600	141,729
Loans, discounts and bills purchased not secured by collateral.....	214,923	181,969	197,001	206,442
Overdrafts.....	91	201	789	682
Due from trust companies, banks and bankers.....	38,566	30,417	38,104	100,613
Specie.....	1,307	2,613	2,911	3,465
Other currency authorized by the laws of the United States.....	10,380	10,000	5,765	19,530
Cash items.....	196	141	.....	.....
Assets not included in any of the above heads.....	3,122	2,932	3,402	3,838
Add for cents.....	5	6	6	5
Total resources.....	\$414,640	\$406,934	\$415,634	\$565,472
LIABILITIES				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	31,864	33,325	34,587	33,987
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	3,709	3,662	3,437	3,493
Due depositors, not preferred.....	313,087	248,559	262,248	451,068
Due to trust companies, banks and bankers.....	5,432	113	.....	9,204
Bills payable.....	10,000	85,000	80,000	32,150
Rediscounts.....	15,000	.....	.....	.....
Other liabilities.....	5,546	6,274	5,359	5,568
Add for cents.....	2	1	3	2
Total liabilities.....	\$414,640	\$406,934	\$415,634	\$565,472

STATE BANK OF CANASTOTA, N. Y. — CANASTOTA

MILTON DE LANO, *President.*

[218 South Peterboro street; organized 1887]

KIRK B. DE LANO, *Cashier.*

DIRECTORS

WM. H. PATTEN,

JOHN W. WILSON,
F. F. HUBBARD,

JAMES B. DE LANO,
S. K. BEMISS,

WILLIS P. HUYCK,
KIRK B. DE LANO.

MILTON DE LANO,

FRANCIS STAFFORD,

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
Stocks and bonds, viz.:				
Public securities	\$61,486	\$61,486	\$61,532	\$61,532
Private securities	2,100	1,850	1,500	1,500
Real estate owned	14,284	14,284	14,284	14,284
Loans and discounts secured by other collateral	18,347	12,625	12,366	4,870
Loans, discounts and bills purchased not secured by collateral	120,827	132,971	147,080	148,918
Overdrafts	20	4	24	61
Due from trust companies, banks and bankers	103,218	38,963	51,850	26,883
Specie	4,414	4,174	4,095	3,988
Other currency authorized by the laws of the United States	19,530	15,293	16,246	15,125
Cash items	470	1,693	3,553	894
Assets not included in any of the above heads	21,370	14,150	7,400	26,150
Add for cents	2	3	4	3
Total resources	\$366,068	\$297,496	\$319,934	\$304,208
LIABILITIES				
Capital	\$60,000	\$60,000	\$60,000	\$60,000
Surplus, including all undivided profits	43,337	43,929	43,014	44,237
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank	6,819	3,884	9,465	9,899
Other deposits secured by pledge of assets	10,244	9,373	8,764	8,407
Due depositors, not preferred	244,116	178,172	198,661	181,586
Due to trust companies, banks and bankers	1,550	2,136	28	77
Add for cents	2	2	2	2
Total liabilities	\$366,068	\$297,496	\$319,934	\$304,208

QUARTERLY STATEMENTS

STATE BANK OF CHATHAM, N. Y. — CHATHAM

EDWARD C. WHITE, *President.*

[Organized 1875]

W. F. SALMON, *Cashier.*

DIRECTORS

EDWARD C. WHITE,

HENRY C. PIERSON,
CHAS. A. COLLOD,JAMES THOMAS,
EDWARD C. JOHNSON,WILLARD R. STARKS,
H. A. HUMPHREY.

ISAAC H. SONN,

E. D. C. TRACY,

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
Stocks and bonds, viz.:				
Public securities.....	\$429,686	\$479,999	\$349,042	\$330,858
Private securities.....	599,933	589,233	606,845	610,595
Real estate owned.....	5,000	5,000	5,000	5,000
Mortgages owned.....	45,100	44,100	44,100	43,600
Loans and discounts secured by bond and mtg., deed or other real est. col.	7,193	6,217	6,479	6,529
Loans and discounts secured by other collateral.....	119,507	152,170	130,231	182,576
Loans, discounts and bills purchased not secured by collateral.....	191,788	205,055	199,868	182,885
Overdrafts.....	35	72	43	153
Due from trust companies, banks and bankers.....	150,561	51,489	114,826	37,324
Specie.....	1,736	2,040	3,354	1,594
Other currency authorized by the laws of the United States.....	21,861	17,341	30,137	21,133
Cash items.....	207	57	139	1,655
Due from the Federal Reserve Bank of New York less offsets.....				102,971
Assets not included in any of the above heads.....	2,087	2,258	1,908	12,318
Add for cents.....	4	3	3	5
Total resources.....	\$1,574,698	\$1,555,034	\$1,491,975	\$1,539,201
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	80,105	84,219	87,232	93,879
Preferred deposits, viz.:				
Deposit by the State of New York.....	55,000	50,000	50,000	50,000
Other deposits secured by pledge of assets.....	33,669	13,593	36,539	137,487
Due depositors, not preferred.....	1,094,976	1,088,635	1,135,038	1,074,788
Due to trust companies, banks and bankers.....	6,100	1,335	4,256	148
Bills payable.....	245,500	245,500	119,000	119,000
Other liabilities.....	9,346	16,750	9,908	13,896
Add for cents.....	2	2	2	3
Total liabilities.....	\$1,574,698	\$1,555,034	\$1,491,975	\$1,539,201

STATE BANK OF CHURCHVILLE — CHURCHVILLE

GEO. A. JOHNSON, *President.*

[Organized 1917]

M. J. BRUTON, *Vice-President.*

DIRECTORS

GEO. A. JOHNSON,

M. J. BRUTON,

CHARLES A. TUPPER,
WILLIAM J. TRIMBLE.

HARRY F. SNYDER,

FRANK W. POTTER,

M. D. VAN HORN,

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
Stocks and bonds, viz.:				
Public securities.....	\$23,325	\$22,285	\$14,696	\$14,497
Private securities.....	12,323	14,800	47,611	48,611
Loans and discounts secured by other collateral.....	1,000	4,426	4,835	4,166
Loans, discounts and bills purchased not secured by collateral.....	44,208	40,040	40,973	38,866
Overdrafts.....			167	
Due from trust companies, banks and bankers.....	17,846	17,004	11,392	23,869
Specie.....	163	260	243	280
Other currency authorized by the laws of the United States.....	3,445	3,964	3,843	4,061
Cash items.....	1,253	4,589	8	26
Customers' liability on acceptance (per contra, see liabilities).....				4,219
Assets not included in any of the above heads.....	2,067	2,450	2,425	2,620
Add for cents.....	2	2	3	4
Total resources.....	\$105,632	\$109,820	\$126,196	\$141,219
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	4,515	5,368	5,368	5,479
Due depositors, not preferred.....	65,570	79,308	85,153	99,779
Bills payable.....			10,000	10,000
Rediscounts.....	10,000			
Other liabilities.....	545	475	675	959
Add for cents.....	2			2
Total liabilities.....	\$105,632	\$109,820	\$126,196	\$141,219

QUARTERLY STATEMENTS

THE STATE BANK OF COMMERCE OF BROCKPORT, N. Y.—BROCKPORT
DEAN G. CRIPPEN, President. **[Organized 1909]** **HENRY E. HILER, Cashier.**

DIRECTORS
DEAN G. CRIPPEN, GEO. E. LOCKE, LEONARD D. TRIMMER, MANLEY A. SHAFER, RICHARD C. SHANNON, 2ND, JOHN F. DAILEY,
HENRY E. HILER, FRANK D. HEBBARD, JAMES E. CONLEY, LOUIS B. SHAY, MORTON MINOT, ALBERT C. SCHEPLER.

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
Stocks and bonds, viz.: Public securities.....	\$58,700	\$67,000	\$76,150	\$150,400
Private securities.....	59,600	56,000	53,485	54,300
Real estate owned.....	8,529	8,529	8,529	8,529
Mortgages.....	155,077	150,427	150,327	149,827
Loans and discounts secured by bond and mtg., deed or other real est. col.	31,790	34,765	33,619	31,315
Loans and discounts secured by other collateral.....	68,473	75,814	72,758	72,743
Loans, discounts and bills purchased not secured by collateral.....	336,500	361,955	429,474	371,096
Overdrafts.....	8	264	2,938	412
Due from trust companies, banks and bankers.....	35,756	22,161	69,987	192,096
Specie.....	2,795	3,105	3,247	3,142
Other currency authorized by the laws of the United States.....	13,000	16,000	9,000	19,700
Cash items.....	975	2,359	3,825	2,086
Assets not included in any of the above heads.....	16,756	17,062	20,188	19,736
Add for cents.....	6	5	4	4
Total resources.....	\$787,965	\$815,446	\$933,581	\$1,075,386
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	30,342	30,605	29,861	31,532
Preferred deposits, viz.:				
Deposits by the State of New York.....	20,000	20,000	20,000	20,000
Other deposits secured by pledge of assets.....	23,641	29,641	30,095	35,532
Deposits otherwise preferred.....				90,447
Due depositors, not preferred.....	627,853	599,410	622,260	745,643
Due to trust companies, banks and bankers.....	1,127	2,288	964	1,177
Bills payable.....	27,000	79,000	171,600	91,600
Other liabilities.....	8,000	4,500	8,800	9,454
Add for cents.....	2	2	1	1
Total liabilities.....	\$787,965	\$815,446	\$933,581	\$1,075,386

STATE BANK OF FILLMORE — FILLMORE

C. J. HOWDEN, *President.*

[Organized 1889]

C. H. WARD, *Cashier.*

DIRECTORS

RANSOM L. RICHARDSON, W. F. PASCO,

WM. FOOTE,
C. J. HOWDEN,

ALBERT B. SMITH,
C. H. WARD.

W. J. RICHARDSON,

N. N. COLBURN,

10

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
Stocks and bonds, viz.:				
Public securities.....	\$62,500	\$122,736	\$107,136	\$115,786
Private securities.....	43,286	21,500	21,500	21,500
Real estate owned.....	2,000	2,000	2,000	2,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	79,011	79,283	77,853	69,786
Loans and discounts secured by other collateral.....	50,410	41,546	31,385	28,486
Loans, discounts and bills purchased not secured by collateral.....	227,062	234,433	232,178	242,092
Overdrafts.....	74	406	476	185
Due from trust companies, banks and bankers.....	65,493	74,972	53,113	74,836
Specie.....	1,000	1,081	1,521	723
Other currency authorized by the laws of the United States.....	10,152	6,956	6,771	10,214
Cash items.....	225	1,045	218	240
Assets not included in any of the above heads.....	3,500	4,328	4,328	4,828
Add for cents.....	4	3	3	3
Total resources.....	\$544,717	\$590,289	\$538,482	\$570,679
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	50,833	51,654	52,301	52,867
Preferred deposits, viz.:				
Deposits by the State of New York.....	25,000	23,000	23,000	23,000
Other deposits secured by pledge of assets.....	.....	.....	.....	11,300
Due depositors, not preferred.....	428,121	451,135	388,681	418,335
Due to trust companies, banks and bankers.....	1,262	.....	.....	176
Bills payable.....	10,000	35,000	45,000	35,000
Other liabilities.....	4,500	4,500	4,500	5,000
Add for cents.....	1	.....	.....	1
Total liabilities.....	\$544,717	\$590,289	\$538,482	\$570,679

QUARTERLY STATEMENTS

289

STATE BANK OF HILTON — HILTON

ALLAN B. FRASER, *President.*

[Organized 1914]

MACDONALD G. NEWCOMB, *Cashier.*

ALLAN B. FRASER,

E. E. FRASER,
JOSEPH KLAFFEN,

JOSEPH INGHAM,
A. C. SIMMONS,

DIRECTORS
O. A. GREEN,
A. M. OTTMAN.

JACOB COSMAN,

F. W. ZOLLER,

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1. 18	Statement of condition Sept. 10, 1918	Statement of condition Nov. 1. 1918
Stocks and bonds, viz.:				
Public securities.....	\$25,200	\$19,950	\$48,050	\$98,830
Private securities.....	10,000	10,000	10,000	20,000
Mortgages owned.....	49,627	48,627	42,927	41,702
Loans and discounts secured by bond and mtg., deed or other real est. col.	17,565	16,891	22,000	36,300
Loans and discounts secured by other collateral.....	80,373	30,845	45,500	48,527
Loans, discounts and bills purchased not secured by collateral.....	294,166	392,701	407,558	421,857
Overdrafts.....	414	337	495	273
Due from trust companies, banks and bankers.....	24,229	10,697	47,528	258,611
Specie.....	768	1,461	933	1,172
Other currency authorized by the laws of the United States.....	8,500	7,400	8,600	20,210
Cash items.....	.....	.....	.....	2,787
Assets not included in any of the above heads.....	4,297	3,756	4,256	4,756
Add for cents.....	3	2	3	3
Total resources.....	\$515,142	\$542,667	\$637,850	\$955,028
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	36,223	35,922	37,697	36,394
Preferred deposits, viz.:				
Deposits by the State of New York.....	10,000	10,000	10,000	10,000
Other deposits secured by pledge of assets.....	.....	3,988	9,000	21,000
Deposits otherwise preferred.....	.....	.....	.....	16,307
Due depositors, not preferred.....	356,418	318,821	413,500	815,783
Bills payable.....	60,000	80,000	100,000	.....
Rediscounts.....	.....	41,935	15,152	2,543
Other liabilities.....	2,500	2,000	2,500	3,000
Add for cents.....	1	1	1	1
Total liabilities.....	\$515,142	\$542,667	\$637,850	\$955,028

STATE BANK OF KENMORE — KENMORE

CLARENCE C. MILLER, *President.*

[2354 Delaware street; organized 1914]

H. A. INSKIP, *Cashier.*

DIRECTORS

R. E. WINFIELD,
C. A. SCHEELER,

L. P. A. EBERHARDT,
MILTON C. GUGGENHEIMER,

C. C. MILLER,
FRANK X. REUTER, GEORGE F. WALLACE,

C. J. J. SEAMAN,
JOHN S. KNIBLVE.

FREELON HUNTER;

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
Stocks and bonds, viz.:				
Public securities.....	\$79,395	\$100,803	\$117,776	\$104,018
Private securities.....	64,268	84,744	74,718	71,728
Mortgages owned.....	1,500	1,500	1,500	1,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	6,775	2,825	2,810	3,925
Loans and discounts secured by other collateral.....	114,077	107,047	80,383	146,762
Loans, discounts and bills purchased not secured by collateral.....	217,466	236,822	223,071	251,360
Due from trust companies, banks and bankers.....	86,315	42,364	53,680	49,226
Specie.....	1,135	952	1,335	3,228
Other currency authorized by the laws of the United States.....	8,520	13,380	10,653	10,497
Assets not included in any of the above heads.....	839	2,782	1,569	2,265
Add for cents.....	5	2	3	3
Total resources.....	\$580,345	\$593,221	\$567,498	\$644,512
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	56,477	60,554	58,094	58,637
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank.....	1,586	249	501	2,064
Deposits by the State of New York.....	25,000	23,000	23,000	23,000
Due depositors, not preferred.....	418,766	426,605	412,076	475,969
Due to trust companies, banks and bankers.....	3,303	2,857	12,466	590
Bills payable.....	15,000	20,000	.....	20,000
Other liabilities.....	10,212	9,954	11,360	14,250
Add for cents.....	1	2	1	2
Total liabilities.....	\$580,345	\$593,221	\$567,498	\$644,512

QUARTERLY STATEMENTS

THE STATE BANK OF MAYVILLE — MAYVILLE

F. W. CRANDALL, *President.*

[Erie street; organized 1894]

E. D. REAGAN, *Cashier.*

DIRECTORS

W. F. FISCHER,

D. E. MORRIS,

G. S. FLAGLER,
W. C. PRICE.

F. W. CRANDALL,

A. E. SKINNER,

E. D. REAGAN,

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
Stocks and bonds, viz.:				
Public securities.....	\$45,450	\$32,250	\$105,736	\$116,303
Private securities.....	13,800	8,100	8,100	10,600
Real estate owned.....	5,000	5,000	5,000	5,000
Mortgages owned.....	29,191	25,971	27,636	25,061
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	22,506	13,650	14,452	13,840
Loans and discounts secured by other collateral.....	71,286	87,725	101,350	134,396
Loans, discounts and bills purchased not secured by collateral.....	186,134	190,292	187,852	209,787
Overdrafts.....	155	166	780	293
Due from trust companies, banks and bankers.....	64,064	14,024	62,180	45,964
Specie.....	4,216	3,810	4,210	3,481
Other currency authorized by the laws of the United States.....	13,484	13,090	14,662	10,685
Cash items.....	36	550	674	104
Assets not included in any of the above heads.....	2,524	46,024	2,500	2,500
Add for cents.....	4	3	3	3
Total resources.....	\$457,850	\$440,655	\$535,135	\$578,017
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	35,552	35,169	36,320	35,739
Preferred deposits, viz.:				
Deposits by the State of New York.....	16,000	16,000	16,000	16,000
Other deposits secured by pledge of assets.....	13,723	13,274	14,540	139,250
Due depositors, not preferred.....	366,074	338,870	436,763	358,523
Due to trust companies, banks and bankers.....		840	5,010	2,004
Other liabilities.....	1,500	11,500	1,500	1,500
Add for cents.....	1	2	2	1
Total liabilities.....	\$457,850	\$440,655	\$535,135	\$578,017

STATE BANK OF NEWFANE — NEWFANE

CHARLES J. MILLER, *President.*

[Organized 1917]

LEE I. WELLS, *Cashier.*

DIRECTORS

COLUMBUS ROBINSON, CHARLES J. TOMPKINS,

BERT S. PETTIT,
LEE I. WELLS.

FRED H. FERGUSON,

CHARLES J. MILLER,

WESLEY C. TAYLOR,

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
Stocks and bonds, viz.:				
Public securities.....	\$6,219	\$1,120	\$1,215	\$10,671
Private securities.....	9,825	9,825	.....	.....
Real estate owned.....	6,590	6,590	6,590	6,590
Mortgages owned.....	5,200	2,000	2,000	.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	.....	.....	.....	2,395
Loans and discounts secured by other collateral.....	8,002	9,236	19,645	18,329
Loans, discounts and bills purchased not secured by collateral.....	106,758	111,353	115,888	129,034
Overdrafts.....	44	32	107	112
Due from trust companies, banks and bankers.....	7,060	5,486	11,628	50,540
Specie.....	1,211	1,290	1,402	1,254
Other currency authorized by the laws of the United States.....	7,587	2,524	5,762	9,022
Cash items.....	7,223	6,536	5,339	2,390
Assets not included in any of the above heads.....	3,093	3,043	3,193	3,093
Add for cents.....	5	4	4	6
Total resources.....	\$168,817	\$159,039	\$172,773	\$233,436
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	5,340	5,856	6,435	6,587
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	5,000	.....	.....	.....
Due depositors, not preferred.....	125,128	100,333	115,968	201,449
Bills payable.....	7,950	22,500	24,870	.....
Rediscounts.....	.....	5,000	.....	.....
Other liabilities.....	400	350	500	400
Add for cents.....	1	.....	.....	.....
Total liabilities.....	\$168,817	\$159,039	\$172,773	\$233,436

QUARTERLY STATEMENTS

THE STATE BANK — NEW YORK CITY

[374-378 Grand street; organized 1890]

O. L. RICHARD, *President.*A. I. VOORHIS, *Cashier.*

DIRECTORS

O. L. RICHARD, ARNOLD KOHN,
ALBERT I. VOORHIS, JOHN KNEISEL,LUCIUS N. LITTAUER, HAROLD C. RICHARD,
WALTER T. KOHN, ROBERT H. MAINZER,W. B. ROTH,
HARRY W. VOGEL.

WALTER L. BURCKETT,

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
Stocks and bonds, viz.: Public securities	\$2,867,000	\$3,520,450	\$5,516,450	\$5,582,910
Private securities	5,729,900	4,790,774	4,435,205	4,166,096
Real estate owned	1,519,549	1,675,352	1,648,183	1,917,379
Mortgages owned	1,774,696	1,790,586	1,791,846	1,629,050
Loans and discounts secured by bond and mtg., deed or other real est. col.	186,214	149,496	169,260	94,776
Loans and discounts secured by other collateral	1,760,874	2,435,669	3,619,733	2,620,254
Loans, discounts and bills purchased not secured by collateral	10,945,723	13,566,587	14,918,165	18,071,215
Overdrafts	5,002	7,703	8,674	4,735
Due from trust companies, banks and bankers	3,327,014	3,269,201	3,425,786	3,175,150
Specie	2,590,000	2,773,000	2,415,000	1,877,000
Other currency authorized by the laws of the United States	863,360	877,975	1,623,897	1,491,082
Cash items	993,556	1,213,589	1,489,479	1,256,340
Due from the Federal Reserve Bank of New York less offsets				542,330
Customers' liability on acceptances (per contra, see liabilities)	165,527	158,137	42,033	47,192
Assets not included in any of the above heads	429,335	196,751	184,225	1,177,144
Add for cents	5	4	5	6
Total resources	\$33,157,755	\$36,425,274	\$41,287,941	\$43,652,659
LIABILITIES				
Capital	\$1,500,000	\$1,500,000	\$2,000,000	\$2,000,000
Surplus, including all undivided profits	520,391	707,483	495,169	548,326
Preferred deposits, viz.:				
Deposits by the State of New York	350,000	230,000	130,000	180,000
Deposits by the Superintendent of Banks of the State of New York ..	101		15,000	15,000
Other deposits secured by pledge of assets	744,350	1,281,722	1,336,997	1,265,147
Due depositors, not preferred	29,124,813	31,185,511	33,420,166	34,781,985
Due to trust companies, banks and bankers	220,898	229,593	215,065	129,895
Bills payable		500,000	3,000,000	3,000,000
Ac'pt'ces of d'fts p'y'ble at a future date or auth'z'd by com'l let'rs of c'dit	165,527	158,137	42,033	47,192
Other liabilities	531,673	632,822	583,508	1,685,112
Add for cents	2	1	3	2
Total liabilities	\$33,157,755	\$36,425,274	\$41,287,941	\$43,652,659

STATE BANK OF NORWOOD — NORWOOD

FRANK L. SMITH, *President.*

[28 South Main street; organized 1887]

JOSEPH B. PRINGLE, *Cashier.*

FRANK L. SMITH,

PAUL E. WALKER,

DIRECTORS
WILLIS J. FLETCHER,

E. E. WRIGHT,

S. P. PHELPS.

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
Stocks and bonds, viz.:				
Public securities.....	\$45,000	\$45,000	\$45,250	\$67,300
Private securities.....	94,880	94,630	95,130	90,530
Mortgages owned.....	600	600	600	600
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	23,950	22,827	23,640	12,224
Loans and discounts secured by other collateral.....	52,217	57,122	64,665	71,907
Loans, discounts and bills purchased not secured by collateral.....	180,398	199,726	199,096	205,014
Overdrafts.....	306	315	803	1,466
Due from trust companies, banks and bankers.....	95,430	138,041	168,788	107,880
Specie.....	3,618	3,686	4,093	4,848
Other currency authorized by the laws of the United States.....	18,902	18,013	19,544	16,246
Cash items.....	31	48	298	3,852
Assets not included in any of the above heads.....	41,397	17,903	49,128	22,182
Add for cents.....	4	2	4	3
Total resources.....	\$556,733	\$597,913	\$671,039	\$604,052
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	118,374	122,396	123,120	125,039
Preferred deposits, viz.:				
Due New York State savings and loan associations, credit unions and land bank.....	1,783	.....	349	154
Other deposits secured by pledge of assets.....	19,782	8,661	17,721	7,505
Due depositors, not preferred.....	361,492	411,555	474,547	416,053
Other liabilities.....	5,300	5,300	5,300	5,300
Add for cents.....	2	1	2	1
Total liabilities.....	\$556,733	\$597,913	\$671,039	\$604,052

QUARTERLY STATEMENTS

295

STATE BANK OF ONTARIO — ONTARIO

[Organized 1914]

J. S. ALBRIGHT, *President.*J. LEE SUTHERLAND, *Cashier.*

DIRECTORS

DAVID P. CRAVEN,

ARTHUR S. PRATT,

GLEN C. CONE,
MARTIN F. MAHAR.

J. S. ALBRIGHT,

W. J. MEPHAM,

JAMES COLWELL,

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
Stocks and bonds, viz.:				
Public securities.....	\$42,003	\$32,963	\$13,243	\$39,838
Private securities.....	56,801	38,904	23,193	23,193
Real estate owned.....	10,190	10,190	13,180	13,180
Mortgages owned.....	55,965	55,565	52,115	53,115
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	7,869	9,585	9,585	9,585
Loans and discounts secured by other collateral.....	4,428	2,300	13,278	13,278
Loans, discounts and bills purchased not secured by collateral.....	133,182	163,934	172,593	154,645
Overdrafts.....	228	215	434	131
Due from trust companies, banks and bankers.....	18,866	3,989	27,773	122,946
Specie.....	3,646	4,659	3,176	1,292
Other currency authorized by the laws of the United States.....	6,508	4,793	8,585	8,194
Cash items.....		47		1
Assets not included in any of the above heads.....	5,927	2,644	26,079	43,676
Add for cents.....	2	3	4	3
Total resources.....	\$345,615	\$329,791	\$363,238	\$483,127
LIABILITIES				
Capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	11,782	11,490	12,106	13,775
Preferred deposits, viz.: Deposits secured by pledge of assets.....		4,001	3,000	36,475
Due depositors, not preferred.....	301,908	250,085	293,783	399,605
Bills payable.....		30,000	20,000	
Rediscounts.....			2,000	
Other liabilities.....	1,924	4,214	2,348	3,272
Add for cents.....	1	1	1	
Total liabilities.....	\$345,615	\$329,791	\$363,238	\$483,127

THE STATE BANK OF RANDOLPH — RANDOLPH

J. N. COWEN, *President.*

[33 Main street; organized 1874]

J. A. CROWLEY, *Cashier.*

J. N. COWEN,

W. L. RATHBONE,
H. C. RICH,

G. W. FENTON,
ELVA LEE,

DIRECTORS

E. D. HOLDRIDGE,
J. A. CROWLEY.

F. L. SEAGER,

J. H. LYMAN,

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
Stocks and bonds, viz.:				
Public securities	\$97,050	\$101,300	\$129,300	\$107,700
Private securities	9,437	9,437	9,437	9,437
Real estate owned	18,190	17,340	16,840	16,340
Mortgages owned	63,189	65,031	63,324	66,113
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	20,963	18,480	20,752	25,305
Loans and discounts secured by other collateral	85,981	95,575	87,925	127,070
Loans, discounts and bills purchased not secured by collateral	291,777	282,176	328,271	291,960
Overdrafts	1,342	1,477	1,711	2,508
Due from trust companies, banks and bankers	135,460	120,552	72,679	40,381
Specie	11,734	11,947	11,550	11,737
Other currency authorized by the laws of the United States	17,455	14,348	11,680	13,582
Cash items	1,807	3,242	458	1,784
Assets not included in any of the above heads	2,800	2,800	2,800	2,800
Add for cents	4	4	4	4
Total resources	\$757,189	\$743,709	\$756,731	\$716,721
LIABILITIES				
Capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	113,911	118,963	117,688	121,394
Preferred deposits, viz.:				
Deposits by the State of New York	20,000	20,000	20,000	20,000
Other deposits secured by pledge of assets	1,575	1,493	1,341	1,341
Due depositors, not preferred	556,237	524,976	547,529	510,563
Due to trust companies, banks and bankers	13,464	26,276	18,171	11,422
Other liabilities	22,000	22,000	22,000	22,000
Add for cents	2	1	2	1
Total liabilities	\$757,189	\$743,709	\$756,731	\$716,721

QUARTERLY STATEMENTS

297

THE STATE BANK OF RANSOMVILLE — RANSOMVILLE

ARTHUR D. NICHOLS, *President.*

[Main street; organized 1911]

W. E. HOLMAN, *Cashier.*

F. B. GATES,

W. D. WISNER,

DIRECTORS
C. T. YOUNG,

C. C. ROBERTSON,

E. W. 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
Stocks and bonds, viz.:				
Public securities	\$3,381	\$17,879	\$15,420	\$25,566
Private securities	24,515	21,478	21,478	18,491
Real estate owned	8,000	8,000	8,000	8,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	5,699	5,699	5,599	5,599
Loans and discounts secured by other collateral	4,334	1,615	6,890	10,652
Loans, discounts and bills purchased not secured by collateral	102,059	76,874	74,750	86,153
Overdrafts	15	83		60
Due from trust companies, banks and bankers	20,549	15,214	27,219	121,983
Specie	477	166	740	364
Other currency authorized by the laws of the United States	3,952	7,138	7,897	7,250
Assets not included in any of the above heads	667	734	1,086	602
Add for cents	4	4	5	4
Total resources	\$173,652	\$154,884	\$169,084	\$284,724
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	8,083	8,093	8,157	9,060
Due depositors, not preferred	138,408	104,228	133,620	248,437
Bills payable		15,000		
Other liabilities	2,160	2,562	2,305	2,226
Add for cents	1	1	2	1
Total liabilities	\$173,652	\$154,884	\$169,084	\$284,724

THE STATE BANK OF SENECA FALLS — SENECA FALLS

WILMOT P. ELWELL, *President.*

[52 Fall street; organized 1902]

THOMAS W. POLLARD, *Cashier.*

DIRECTORS

ADELAIDE C. MORSE, WALDO G. MORSE,

**THOS. W. POLLARD,
WILMOT P. ELWELL.**

CHAS. F. HAMMOND,

FREDERICK B. SWABY, FRED L. STORY,

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
Stocks and bonds, viz.:				
Public securities.....	\$24,452	\$24,452	\$26,502	\$35,402
Private securities.....	161,422	162,372	161,422	161,422
Real estate owned.....	5,000	5,000	8,669	8,691
Mortgages owned.....	101,293	101,493	97,093	95,228
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	1,324	1,532	1,485	1,464
Loans and discounts secured by other collateral.....	32,323	32,830	24,407	24,256
Loans, discounts and bills purchased not secured by collateral.....	214,775	217,830	213,405	212,199
Overdrafts.....	4	151	97	.....
Due from trust companies, banks and bankers.....	32,963	26,339	57,052	50,413
Specie.....	5,068	2,593	3,368	3,332
Other currency authorized by the laws of the United States.....	22,053	17,570	22,980	30,109
Cash items.....	531	1,143	2,568	1,917
Assets not included in any of the above heads.....	8,411	7,177	7,243	8,609
Add for cents.....	5	5	5	4
Total resources.....	\$609,624	\$600,487	\$626,296	\$633,046
LIABILITIES				
Capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	67,682	69,668	62,587	65,678
Due depositors, not preferred.....	480,345	466,934	502,801	503,680
Due to trust companies, banks and bankers.....	5,595	4,823	2,057	5,386
Other liabilities.....	6,000	9,061	8,850	8,300
Add for cents.....	2	1	1	2
Total liabilities.....	\$609,624	\$600,487	\$626,296	\$633,046

QUARTERLY STATEMENTS

THE STATE BANK OF SHERMAN — SHERMAN

J. L. THAYER, *President.*

[96 Main street; organized 1890]

I. O. OTTAWAY, *Cashier.*

DIRECTORS

H. A. THAYER,
A. B. OTTAWAY,

F. L. CORNISH,
G. F. OTTAWAY,

LOUISE PHEAR,
J. L. THAYER,

A. C. IMBERY,
O. J. OTTAWAY,

J. Y. BRIGHTMAN,
I. O. OTTAWAY.

L. D. GALE,

300

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

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
Stocks and bonds, viz.:				
Public securities.....	\$120,041	\$82,925	\$36,775	\$40,175
Private securities.....	18,972	13,496	13,496	13,496
Real estate owned.....	3,200	3,200	3,200	3,200
Mortgages owned.....	9,070	9,470	9,695	9,595
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	24,366	25,466	25,166	27,896
Loans and discounts secured by other collateral.....	10,250	8,500	8,100	10,378
Loans, discounts and bills purchased not secured by collateral.....	177,350	196,969	199,430	212,026
Overdrafts.....	2,097	1,351	1,847	845
Due from trust companies, banks and bankers.....	92,927	81,256	72,463	89,297
Specie.....	11,407	8,000	2,028	2,811
Other currency authorized by the laws of the United States.....	13,250	8,445	15,507	26,118
Cash items.....	60	1,214	48	359
Assets not included in any of the above heads.....	2,000	2,000	73,954	52,674
Add for cents.....	2	2	4	3
Total resources.....	\$484,992	\$442,294	\$461,713	\$488,873
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	36,441	37,511	38,681	38,457
Preferred deposits, viz.:				
Deposits by the State of New York.....	9,000	9,000	9,000	9,000
Other deposits secured by pledge of assets.....	34,469	27,326	15,790	60,325
Due depositors, not preferred.....	378,081	341,457	371,240	354,090
Other liabilities.....	2,000	2,000	2,000	2,000
Add for cents.....	1	.....	2	1
Total liabilities.....	\$484,992	\$442,294	\$461,713	\$488,873

STATE BANK OF THERESA — THERESA

JAMES H. SNELL, *President.*

[Organized 1913]

L. T. FULLER, *Cashier.*

DIRECTORS

JAMES H. SNELL,
BURTON BACON,

WM. D. MORROW,
WILLIAM L. ROOT,

WM. M. SNELL,
MORTON J. HOOVER,
J. H. BOGART,

ISAAC SCHIELL,
HERMAN P. HOUSE,
C. E. YOUNG.

WM. DE YOUNG,
J. R. HALL,

W. SCOTT SARGENT,
C. J. FARRELL,

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
Stocks and bonds, viz.:				
Public securities	\$17,755	\$17,755	\$17,755	\$22,755
Private securities	119,415	128,038	140,705	137,340
Loans and discounts secured by board and mortgage, deed or other real estate collateral	5,352	5,349	4,257	4,307
Loans and discounts secured by other collateral	8,042	3,508	6,195	22,077
Loans, discounts and bills purchased not secured by collateral	32,759	40,428	36,149	35,609
Overdrafts	193	311	77	57
Due from trust companies, banks and bankers	5,477	6,367	4,686	10,677
Specie	770	667	946	845
Other currency authorized by the laws of the United States	4,123	3,950	4,293	4,537
Cash items	487	978	794	667
Assets not included in any of the above heads	6,477	11,510	6,526	6,787
Add for cents	5	3	4	4
Total resources	\$200,855	\$218,864	\$222,387	\$245,662
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	10,270	9,795	7,838	7,798
Preferred deposits, viz.:				
Deposits by the State of New York	13,000	13,000	13,000	13,000
Other deposits secured by pledge of assets . . . . .	.....	4,032	.....	35,000
Due depositors, not preferred	120,699	125,930	137,181	124,538
Bills payable	30,000	35,000	35,000	35,000
Other liabilities	1,885	6,107	4,367	5,325
Add for cents	1	.....	1	1
Total liabilities	\$200,855	\$218,864	\$222,387	\$245,662

QUARTERLY STATEMENTS

301

THE STATE BANK OF TRUMANSBURG, N. Y. — TRUMANSBURG
 [Main street; organized 1905]

C. W. BOWER, *President.* G. M. NEWELL, *Cashier.*
DIRECTORS
 JAMES K. WHEELER, A. T. KELSEY, G. M. NEWELL, F. H. TUNISON, F. N. SMITH, C. W. BOWER,
 ISAAC HOLTON.

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
Stocks and bonds, viz.: Public securities	\$47,247	\$42,103	\$73,558	\$85,408
Private securities	35,856	30,718	28,766	30,966
Real estate owned	3,500	3,500	3,500	3,500
Mortgages owned	56,898	54,838	53,386	50,386
Loans and discounts secured by bond and mtg., deed or other real est. coll.	8,804	10,614	11,797	6,514
Loans and discounts secured by other collateral	25,242	18,315	24,701	30,792
Loans, discounts and bills purchased not secured by collateral	125,101	146,615	119,619	99,892
Overdrafts	382	541	508	480
Due from trust companies, banks and bankers	41,895	16,409	25,844	9,459
Specie	2,706	2,501	2,485	4,426
Other currency authorized by the laws of the United States	5,592	5,423	7,376	5,189
Cash items	74	364	.....	.....
Due from the Federal Reserve Bank of New York less offsets .....	.....	.....	.....	19,709
Assets not included in any of the above heads	2,419	2,486	3,678	3,446
Add for cents	4	4	4	4
Total resources	\$355,720	\$334,431	\$355,222	\$350,171
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	15,192	15,907	17,256	16,824
Preferred deposits, viz.:				
Deposits by the State of New York	13,000	13,000	13,000	13,000
Other deposits secured by pledge of assets	301	292	15,300	300
Due depositors, not preferred	299,550	259,990	270,778	279,528
Due to trust companies, banks and bankers	1,675	2,439	2,386	665
Bills payable .....	.....	15,000	10,000	.....
Rediscounts .....	.....	.....	.....	13,353
Other liabilities	1,000	2,800	1,500	1,500
Add for cents	2	3	2	3
Total liabilities	\$355,720	\$334,431	\$355,222	\$350,171

THE STATE BANK OF WILLIAMSON — WILLIAMSON

H. V. PEARSALL, *President.*

[18 West Main street; organized 1905]

L. L. FULLER, *Cashier.*

DIRECTORS

R. M. CHEETHAM,

GEO. F. WATERS,
J. P. TEATS,

W. P. ROGERS,
JOHN PLATSCHART,

H. V. PEARSALL,
SAMUEL VALORE,

M. O. ENGLESON,
R. S. CARR.

WM. Z. FISH,

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
Stocks and bonds, viz.:				
Public securities.....	\$23,606	\$23,046	\$38,701	\$89,346
Private securities.....	34,442	31,842	30,339	30,339
Real estate owned.....	38,329	43,800	99,900	99,150
Mortgages owned.....	61,690	61,390	61,390	61,140
Loans and discounts secured by bond and mtg., deed or other real est. coll.	143,778	168,986	138,114	121,245
Loans and discounts secured by other collateral.....	126,115	81,824	105,493	119,566
Loans, discounts and bills purchased not secured by collateral.....	339,392	324,335	316,413	327,612
Overdrafts.....	274	919	596	120
Due from trust companies, banks and bankers.....	109,499	52,945	99,463	207,161
Specie.....	8,082	7,880	7,017	6,962
Other currency authorized by the laws of the United States.....	11,104	15,097	15,878	18,794
Cash items.....	660	900	900	258
Assets not included in any of the above heads.....	8,000	7,500	8,000	7,100
Add for cents.....	5	6	4	4
Total resources.....	\$904,976	\$819,570	\$922,208	\$1,088,797
LIABILITIES				
Capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	20,765	22,531	24,433	25,620
Preferred deposits, viz.:				
Deposits by the State of New York.....	40,000	36,000	36,000	36,000
Other deposits secured by pledge of assets.....	.....	4,216	19,025	78,055
Due depositors, not preferred.....	734,910	609,953	651,209	820,621
Bills payable.....	.....	20,000	.....	.....
Rediscounts.....	.....	13,869	39,540	.....
Other liabilities.....	9,300	13,000	27,000	23,500
Add for cents.....	1	1	1	1
Total liabilities.....	\$904,976	\$819,570	\$922,208	\$1,088,797

QUARTERLY STATEMENTS

303

THE STATE EXCHANGE BANK — HOLLEY

MICHAEL KENNEDY, *President.*

[Organized 1899]

W. S. HOUSEL, *Cashier.*

DIRECTORS

MICHAEL KENNEDY,

W. A. DOWNS,

W. S. HOUSEL,

C. W. CLOUGH,

W. H. INMAN.

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
Stocks and bonds, viz.:				
Public securities	\$78,811	\$54,347	\$53,113	\$58,163
Private securities	19,562	14,440	13,440	28,415
Real estate owned	13,556	5,000	5,000	5,000
Mortgages owned	121,377	122,202	118,902	117,702
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	11,051	14,034	10,250	14,338
Loans and discounts secured by other collateral	77,829	94,803	115,010	189,438
Loans, discounts and bills purchased not secured by collateral	329,695	306,291	327,945	301,503
Overdrafts	1,971	2,494	1,450	3,288
Due from trust companies, banks and bankers	60,767	36,912	66,418	274,919
Specie	14,107	17,852	15,013	14,257
Other currency authorized by the laws of the United States	10,292	14,446	18,948	16,547
Cash items	323	.....	331	80
Assets not included in any of the above heads	9,106	18,801	22,309	9,078
Add for cents	3	4	3	5
Total resources	\$748,450	\$701,626	\$768,132	\$1,032,733
LIABILITIES				
Capital	\$60,000	\$60,000	\$60,000	\$60,000
Surplus, including all undivided profits	32,369	35,034	34,091	33,729
Preferred deposits, viz.: Deposits by the State of New York	25,000	23,000	23,000	23,000
Due depositors, not preferred	629,080	576,591	649,040	910,504
Other liabilities	2,000	7,000	2,000	5,500
Add for cents	1	1	1	.....
Total liabilities	\$748,450	\$701,626	\$768,132	\$1,032,733

TACONIC VALLEY BANK — BERLIN

[Organized 1907]

WM. C. FEATHERS, *President.*

FRANK B. WELLS, *Cashier.*

DIRECTORS

A. F. BABCOCK,
FRED. D. NICHOLS,

ALBERT O. MATTISON,
A. C. MAXON,

JAMES C. COWEE,
ELLIS M. GARDNER,
LOUIS PINCUS,

EDWARD S. FRARY,
MORRIS WHITNEY,
CHAS. W. GEEL.

WM. C. FEATHERS,
HENRY F. BROWN,

R. FRANK LEWIS,
FRANK B. 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
Stocks and bonds, viz.: Public securities	\$1,097	\$1,097	\$1,097	\$1,097
Private securities	145,758	145,327	136,686	116,437
Real estate owned	4,000	4,000	4,000	4,000
Mortgages owned	70,325	70,263	70,033	69,845
Loans and discounts secured by bond and mtg., deed or other real est. coll.	8,627	8,627	7,130	7,130
Loans and discounts secured by other collateral	161,948	154,463	156,300	154,100
Loans, discounts and bills purchased not secured by collateral	205,460	170,447	196,175	196,219
Overdrafts	47	5	14	.....
Due from trust companies, banks and bankers	35,291	32,740	29,234	7,753
Specie	5,077	4,632	3,136	5,764
Other currency authorized by the laws of the United States	5,000	4,000	3,600	4,800
Customers' liability on acceptances (per contra, see liabilities) .....	.....	.....	5,053	3,510
Assets not included in any of the above heads	5,210	6,392	5,603	4,437
Add for cents	2	3	5	3
Total resources	\$647,842	\$601,996	\$618,066	\$575,095
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	28,447	25,466	24,492	25,708
Preferred deposits, viz.:				
Deposits by the State of New York	16,000	16,000	16,000	16,000
Other deposits secured by pledge of assets	15,078	7,148	.....	.....
Deposits otherwise preferred	13,000	10,000	.....	.....
Due depositors, not preferred	540,707	512,844	532,916	505,085
Bills payable .....	.....	.....	10,000	.....
Other liabilities	9,610	5,537	9,657	3,301
Add for cents .....	.....	1	1	1
Total liabilities	\$647,842	\$601,996	\$618,066	\$575,095

QUARTERLY STATEMENTS

305

TWENTY-THIRD WARD BANK OF THE CITY OF NEW YORK — NEW YORK CITY
CHARLES W. BOGART, President. [270 East 137th street; organized 1888] **CHARLES P. BOGART, Cashier.**

DIRECTORS
WM. S. BECKLEY, **CHAS. W. BOGART,** **CHAS. P. BOGART,** **OLIN J. STEPHENS,** **JAMES L. WELLS,** **BRIAN G. HUGHES,**
ADOLPH G. HUFFEL, JR., **J. CLARENCE DAVIES,** **BRADLEY L. EATON,** **JOHN M. HAFFEN.**

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
Stocks and bonds, viz.: Public securities	\$291,495	\$203,586	\$349,188	\$338,157
Real estate owned	298,237	298,237	303,237	307,767
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	52,746	34,222	35,357	35,207
Loans and discounts secured by other collateral	434,991	595,262	628,646	752,475
Loans, discounts and bills purchased not secured by collateral	1,876,260	1,929,323	1,836,783	1,859,941
Overdrafts	189	133	913	740
Due from trust companies, banks and bankers	474,883	502,046	641,577	541,800
Specie	228,778	240,046	251,415	188,899
Other currency authorized by the laws of the United States	115,800	131,800	163,100	94,950
Cash items	221,390	113,743	151,045	185,031
Assets not included in any of the above heads	41,200	40,200	44,322	41,822
Add for cents	2	4	3	3
Total resources	\$4,035,971	\$4,088,602	\$4,405,586	\$4,346,792
LIABILITIES				
Capital	\$200,000	\$200,000	\$200,000	\$200,000
Surplus, including all undivided profits	134,359	140,014	135,297	140,957
Preferred deposits, viz.:				
Due New York State savings banks	89,741	111,517	102,911	108,790
Due New York State sav. and loan ass'ns, credit unions and land bank	3,829	14,209	10,021	10,431
Deposits by the State of New York	79,000	74,000	60,000	75,000
Due depositors, not preferred	3,388,250	3,410,084	3,763,379	3,714,860
Due to trust companies, banks and bankers	42,941	47,223	46,837	9,614
Other liabilities	97,850	91,551	87,138	87,138
Add for cents	1	4	3	2
Total liabilities	\$4,035,971	\$4,088,602	\$4,405,586	\$4,346,792

UNION BANK OF MEDINA — MEDINA

GEORGE A. NEWELL, *President.*

[500 Main street; organized 1861]

HARRY F. WELTON, *Cashier.*

Geo. A. Newell,

Homer J. Luther,

**DIRECTORS
Harry F. Welton,**

Francis H. Whipple,

B. Edward Slack.

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
Stocks and bonds, viz.: Public securities	\$197,685	\$188,935	\$182,685	\$119,585
Private securities	99,400	98,400	98,400	98,400
Mortgages owned	127,150	123,820	121,800	120,980
Loans and discounts secured by bond and mtg., deed or other real est. coll.	126,000	124,000	131,000	133,000
Loans and discounts secured by other collateral	357,039	307,660	274,291	352,721
Loans, discounts and bills purchased not secured by collateral	233,935	227,624	233,545	227,166
Overdrafts	372	1,416	1,570	2,155
Due from trust companies, banks and bankers	144,692	126,095	155,275	243,425
Specie	17,589	10,869	10,632	4,359
Other currency authorized by the laws of the United States	34,227	43,977	36,014	65,680
Cash items	3,371	2,406	2,276	5,688
Assets not included in any of the above heads	7,700	8,600	7,300	7,600
Add for cents	2	4	4	4
Total resources	\$1,349,162	\$1,263,806	\$1,254,792	\$1,380,763
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	80,091	80,201	80,896	81,931
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank	17,304	14,431	3,221	7,840
Deposits by the State of New York	27,000	25,000	25,000	25,000
Other deposits secured by pledge of assets	57,513	80,799	40,861	67,353
Due depositors, not preferred	1,049,953	944,179	937,942	1,078,583
Due to trust companies, banks and bankers	699	1,895	71	2,954
Bills payable			50,000	
Other liabilities	16,600	17,300	16,800	17,100
Add for cents	2	1	1	2
Total liabilities	\$1,349,162	\$1,263,806	\$1,254,792	\$1,380,763

QUARTERLY STATEMENTS

307

UNION STOCK YARDS BANK OF BUFFALO — BUFFALO

JOHN A. KLOEPFER, *President*. [Broadway and Fillmore avenue; organized 1904] CHARLES C. THEOBALD, *Cashier*.

DIRECTORS

SOLOMON M. BOREN, HARRY J. DAVIS, M. F. DIRNBERGER, JR., JOHN C. TREETS, R. E. JOHNSTON, HENRY A. KAMMAN,
 LOUIS KINKEL, CHAS. KLINCK, A. G. HOEFLER, WM. LANSILL, J. WILLARD LANSING, JOHN A. KLOEPFER,
 STANISLAUS LIPOWICZ, ORSON E. YEAGER, IRA T. GLEASON.

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
Stocks and bonds, viz.: Public securities	\$662,864	\$1,289,798	\$1,150,407	\$1,797,446
Private securities	1,153,311	982,018	1,182,265	1,312,613
Real estate owned	25,000	25,000	25,000	25,000
Mortgages owned	30,530	30,530	30,430	30,230
Loans and discounts secured by bond and mtg., deed or other real est. coll.	98,330	95,084	93,344	99,374
Loans and discounts secured by other collateral	1,645,134	1,396,663	1,175,805	1,015,354
Loans, discounts and bills purchased not secured by collateral	1,833,789	1,932,695	2,213,856	1,965,076
Overdrafts	2,461	10	237	377
Due from trust companies, banks and bankers	682,029	672,662	877,434	1,084,743
Specie	60,889	51,033	122,508	49,928
Other currency authorized by the laws of the United States	134,640	176,955	213,961	205,000
Cash items	50,724	46,977	107,348	32,902
Assets not included in any of the above heads	39,800	42,300	36,000	35,000
Add for cents	3	5	3	4
Total resources	\$6,419,504	\$6,741,730	\$7,228,648	\$7,653,047
LIABILITIES				
Capital	\$250,000	\$250,000	\$250,000	\$250,000
Surplus, including all undivided profits	156,851	165,588	168,475	168,860
Preferred deposits, viz.: Due New York State savings banks	165,000	170,000	170,000	160,000
Due New York State sav. and loan ass'ns, credit unions and land bank	63,029	63,446	75,978	98,541
Deposits by the State of New York	160,000	135,000	95,000	95,000
Other deposits secured by pledge of assets	478,160	332,060	356,893	252,992
Due depositors, not preferred	4,681,339	4,909,261	5,681,595	5,910,679
Due to trust companies, banks and bankers	3,500	.....	.....	.....
Bills payable	420,100	650,100	388,000	633,000
Other liabilities	41,524	66,273	42,706	83,973
Add for cents	1	2	1	2
Total liabilities	\$6,419,504	\$6,741,730	\$7,228,648	\$7,653,047

UNIVERSITY BANK — ALFRED

[15 North Main street; organized 1894]

D. S. BURDICK, *President.*

E. A. GAMBLE, *Cashier.*

DIRECTORS

J. G. ALLEN,

C. C. CHAMPLIN,
M. B. GREENE,

GEO. W. ROSEBUSH,
E. E. FENNER,

D. S. BURDICK,
F. S. CHAMPLIN.

J. G. ROSEBUSH,

E. A. GAMBLE,

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
Stocks and bonds, viz.:				
Public securities	\$12,400	\$3,000	\$18,000	\$3,000
Private securities	14,945	15,922	18,862	19,562
Real estate owned	7,074	7,074	7,074	7,074
Mortgages owned	7,125	7,125	7,125	7,125
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	14,368	10,540	11,887	12,795
Loans and discounts secured by other collateral	20,482	22,971	25,615	28,074
Loans, discounts and bills purchased not secured by collateral	68,423	64,392	65,506	55,114
Overdrafts	236	204	179	124
Due from trust companies, banks and bankers	18,068	30,544	19,376	14,999
Specie	2,523	1,558	1,749	1,651
Other currency authorized by the laws of the United States	6,719	6,433	4,135	8,844
Cash items	105	62	65	21
Assets not included in any of the above heads	5,608	9,318	12,489	11,402
Add for cents	5	4	5	6
Total resources	\$178,081	\$179,147	\$192,067	\$169,791
LIABILITIES				
Capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits	12,719	11,498	12,368	13,605
Preferred deposits, viz.:				
Due New York State sav. and loan ass'ns, credit unions and land bank	4,572	2,437	7,027	2,023
Other deposits secured by pledge of assets	501	486	492	492
Due depositors, not preferred	129,803	138,160	145,621	127,301
Rediscouts	3,840	.....	.....	.....
Other liabilities	1,643	1,566	1,557	1,369
Add for cents	3	.....	2	1
Total liabilities	\$178,081	\$179,147	\$192,067	\$169,791

QUARTERLY STATEMENTS

WATKINS STATE BANK — WATKINS

[313 Franklin street; organized 1911]

C. M. DURLAND, *President.*

W. S. GEORGE, *Cashier.*

W. N. WISE,

C. M. DURLAND,

A. F. ROBSON,
F. L. SANTAWAY.

DIRECTORS

C. S. WICKLIAM,

W. S. GEORGE,

JAMES B. VOCK,

310

REPORT ON BANKS OF DEPOSIT AND DISCOUNT

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
Stocks and bonds, viz.:				
Public securities	\$119,330	\$102,878	\$119,523	\$151,311
Private securities	42,403	42,403	42,403	42,403
Mortgages owned	63,971	58,782	59,907	61,607
Loans and discounts secured by bond and mtg., deed or other real est. coll.	27,252	27,559	26,956	26,956
Loans and discounts secured by other collateral	62,801	62,601	47,338	57,286
Loans, discounts and bills purchased not secured by collateral	189,932	229,243	240,550	224,393
Overdrafts	670	1,184	653	2,393
Due from trust companies, banks and bankers	77,768	33,667	37,154	65,273
Specie	4,152	4,935	5,039	5,705
Other currency authorized by the laws of the United States	18,717	17,288	14,553	16,679
Cash items	4,268	462	1,515	1,137
Assets not included in any of the above heads	5,275	6,000	6,200	6,200
Add for cents	5	4	5	4
Total resources	\$616,544	\$587,006	\$601,796	\$661,347
LIABILITIES				
Capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	44,297	45,495	47,652	47,822
Preferred deposits, viz.:				
Deposits by the State of New York	22,000	22,000	22,000	22,000
Other deposits secured by pledge of assets	23,121	22,427	20,439	20,439
Due depositors, not preferred	474,991	415,583	424,904	509,485
Due to trust companies, banks and bankers	634	.....	199	.....
Bills payable .....	.....	30,000	35,000	10,000
Other liabilities	1,500	1,500	1,600	1,600
Add for cents	1	1	2	1
Total liabilities	\$616,544	\$587,006	\$601,796	\$661,347

WESTCHESTER AVENUE BANK — NEW YORK CITY

JOHN TATLOCK, *President.*

[1060 Westchester avenue; organized 1910]

RUSSELL B. SMITH, *Cashier.*

DIRECTORS

RICHARD BILLINGS,
WM. PETERS,

GEO. H. DANFORTH,
JULIUS SCHWARTZ,

WARREN L. GREEN,
JOHN L. KEMMERER,
JOHN P. TREADWELL, JR.

FRANK A. SPENCER,
R. B. SMITH,

JOHN TATLOCK,
HENRY A. INGRAHAM,

C. L. LEE,
JAMES F. DONNELLY,

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
Stocks and bonds, viz.:				
Public securities	\$320,888	\$658,795	\$773,800	\$1,150,388
Private securities	239,665	236,398	252,932	243,082
Real estate owned				6,100
Loans and discounts secured by bond and mtg., deed or other real est. coll.	14,392	10,892	10,892	11,975
Loans and discounts secured by other collateral	156,892	223,232	324,962	290,972
Loans, discounts and bills purchased not secured by collateral	863,748	774,730	808,151	700,438
Overdrafts	197	263	73	73
Due from trust companies, banks and bankers	129,904	220,429	139,660	146,081
Specie	43,168	67,564	44,516	54,821
Other currency authorized by the laws of the United States	60,783	36,758	50,063	50,186
Cash items	46,997	61,889	47,318	80,112
Assets not included in any of the above heads	16,672	17,505	25,110	22,247
Add for cents	3	5	4	3
Total resources	\$1,893,309	\$2,308,460	\$2,477,481	\$2,756,478
LIABILITIES				
Capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	70,743	73,209	83,199	86,305
Preferred deposits, viz.:				
Due New York State savings banks				10,014
Deposits otherwise preferred	36,538	119,046	144,097	483,873
Due depositors, not preferred	1,560,325	1,612,459	1,834,805	1,789,147
Due to trust companies, banks and bankers	20,532	33,053	11,376	21,972
Bills payable	75,000	257,500	200,000	200,000
Rediscounts		87,400	76,305	35,400
Other liabilities	30,119	25,791	27,698	29,763
Add for cents	2	2	1	4
Total liabilities	\$1,893,309	\$2,308,460	\$2,477,481	\$2,756,478

QUARTERLY STATEMENTS

311

THE WILSON STATE BANK — WILSON

C. H. TUGWELL, *President.*

[Young street; organized 1913]

L. C. COE, *Cashier.*

DIRECTORS

C. H. TUGWELL,

HERVEY SANFORD,
S. T. CHURCH,

L. C. COE,
S. D. BROWN,

W. C. RAMSDALE,
VICTOR BERLIN.

H. D. BARTLETT,

J. W. HACKETT,

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
Stocks and bonds, viz.:				
Public securities.....	\$33,050	\$25,550	\$49,050	\$77,350
Private securities.....	5,190	5,190	5,190	5,190
Real estate owned.....	7,500	7,500	7,500	7,500
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	14,800	15,800	22,322	51,039
Loans and discounts secured by other collateral.....	19,896	23,000	2,600	20,100
Loans, discounts and bills purchased not secured by collateral.....	126,407	153,973	156,799	96,401
Overdrafts.....	311	644	229	128
Due from trust companies, banks and bankers.....	32,669	3,062	56,806	189,518
Specie.....	2,078	2,355	2,474	2,474
Other currency authorized by the laws of the United States.....	11,042	3,826	5,313	4,932
Assets not included in any of the above heads.....	2,708	2,857	2,724	2,914
Add for cents.....	2	3	1	2
Total resources.....	\$255,653	\$243,760	\$311,008	\$457,548
LIABILITIES				
Capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	11,040	11,597	10,993	11,088
Preferred deposits, viz.:				
Deposits by the State of New York.....	12,000	12,000	12,000	12,000
Deposits otherwise preferred.....	10,000	10,000	10,000	5,000
Due depositors, not preferred.....	197,012	168,763	234,465	403,710
Bills payable.....	.....	15,000	18,000	.....
Other liabilities.....	600	1,400	550	750
Add for cents.....	1	.....	.....	.....
Total liabilities.....	\$255,653	\$243,760	\$311,008	\$457,548

QUARTERLY STATEMENTS

W. R. GRACE & CO.'S BANK — NEW YORK CITY

J. LOUIS SCHAEFER, *President.*

[7 Hanover square; organized 1915]

W. H. KLINGER, *Cashier.*

DIRECTORS

D. S. IGLEHART,

M. BOUVIER,

J. LOUIS SCHAEFER,

F. G. FISCHER,

W. R. GRACE.

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
Stocks and bonds, viz.:				
Public securities.....	\$389,900	\$2,583,212	\$1,290,761	\$1,361,261
Private securities.....	799,450	1,161,169	1,192,597	848,927
Loans and discounts secured by other collateral.....	1,770,407	1,168,901	2,650,235	1,994,668
Loans, discounts and bills purchased not secured by collateral.....	393,611	279,328	50,000	102,736
Overdrafts.....				68
Due from trust companies, banks and bankers.....	333,262	947,490	882,381	1,576,256
Specie.....	19	36	1,010	926
Other currency authorized by the laws of the United States.....	1,800	4,550	5,646	8,922
Cash items.....			710	1,318
Due from the Federal Reserve Bank of New York less offsets.....	433,000	856,380	762,254	677,252
Customers' liability on acceptances (per contra, see liabilities).....	296,925	203,076	312,059	487,602
Assets not included in any of the above heads.....	1,979,566	897,689	1,708,507	49,205
Add for cents.....	3	3	3	5
Total resources.....	\$6,397,943	\$8,101,834	\$8,856,163	\$7,109,146
LIABILITIES				
Capital.....	\$500,000	\$500,000	\$500,000	\$500,000
Surplus, including all undivided profits.....	642,411	664,527	755,133	757,055
Preferred deposits, viz.: Other deposits secured by pledge of assets.....	550,000	1,084,071	144,650	316,350
Due depositors, not preferred.....	3,163,089	4,258,325	5,468,469	4,686,883
Due to trust companies, banks and bankers.....	23,618	108,264	19,433	34,273
Acceptances of drafts payable at a future date or authorized by commercial letters of credit.....	503,578	603,124	982,379	753,374
Other liabilities.....	1,015,246	883,521	986,049	61,209
Add for cents.....	1	2		2
Total liabilities.....	\$6,397,943	\$8,101,834	\$8,856,163	\$7,109,146

YORKVILLE BANK — NEW YORK CITY

AUGUST ZINSSER, *President.*

[1511 Third avenue; organized 1892]

ERNEST WOLKWITZ, *Cashier.*

RICHARD H. ADAMS,
LEOPOLD SCHMID,

W. J. AMEND,
GILBERT G. THORNE,
HANCKE HENCKEN,

J. GEO. GRILL,
H. B. SCHARMANN,
GEORGE S. RUNK,

DIRECTORS

CHAS. S. GUGGENHEIMER,
AUGUST ZINSSER,
ADOLPH BLOCH.

HARRY C. HART,
JOHN A. VIETOR,

JACOB RUPPERT,
THEODORE HAEBLER,

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
Stocks and bonds, viz.:				
Public securities	\$537,342	\$536,460	\$577,107	\$1,114,730
Private securities	1,580,515	1,506,103	1,508,738	1,518,563
Real estate owned	270,000	270,000	270,000	270,000
Loans and discounts secured by bond and mtg., deed or other real est. coll.	230,600	220,500	244,927	218,650
Loans and discounts secured by other collateral	828,115	1,117,191	1,374,220	1,419,028
Loans, discounts and bills purchased not secured by collateral	3,969,353	3,405,397	3,598,752	4,161,354
Overdrafts	113	149	760	680
Due from trust companies, banks and bankers	888,533	1,246,334	849,117	365,527
Specie	869,061	665,692	852,871	39,529
Other currency authorized by the laws of the United States	167,674	204,028	224,668	244,771
Cash items	140,445	172,416	207,376	270,409
Due from the Federal Reserve Bank of New York less offsets				827,394
Assets not included in any of the above heads	35,536	52,080	30,636	32,122
Add for cents	4	3	5	4
Total resources	\$9,517,291	\$9,396,353	\$9,739,177	\$10,482,761
LIABILITIES				
Capital	\$100,000	\$100,000	\$200,000	\$200,000
Surplus, including all undivided profits	663,411	573,941	598,370	609,055
Preferred deposits, viz.:				
Due New York State savings banks	160,777	161,996	163,224	164,043
Other deposits secured by pledge of assets		56,145		118,000
Due depositors, not preferred	8,486,155	8,355,551	8,672,876	8,341,951
Due to trust companies, banks and bankers	13,367	17,511	11,500	12,134
Bills payable				200,000
Other liabilities	93,579	131,208	93,206	837,576
Add for cents	2	1	1	2
Total liabilities	\$9,517,291	\$9,396,353	\$9,739,177	\$10,482,761

QUARTERLY STATEMENTS

315

* DE RUYTER BANKING COMPANY — DE RUYTER

BYRON S. BRYANT, *President.*

[Utica street; organized 1889]

JOHN WOLFE, *Cashier.*

DIRECTORS

BYRON S. BRYANT,

MORREL E. TALLETT,

FLORENCE L. MITCHELL, WARREN J. SMITH,

A. R. BRYANT,

H. M. SCHELLINGER,

JOHN WOLFE.

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
Stocks and bonds, viz.: Public securities	\$117,050	\$115,570	.....	.....
Mortgages owned	43,555	43,305	.....	.....
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	5,059	5,059	.....	.....
Loans and discounts secured by other collateral	2,610	2,610	.....	.....
Loans, discounts and bills purchased not secured by collateral	100,352	105,158	.....	.....
Overdrafts	47	80	.....	.....
Due from trust companies, banks and bankers	41,445	41,546	.....	.....
Specie	285	2,025	.....	.....
Other currency authorized by the laws of the United States	8,847	6,000	.....	.....
Cash items	14	175	.....	.....
Assets not included in any of the above heads	5,228	5,049	.....	.....
Add for cents	4	3	.....	.....
Total resources	\$324,496	\$326,580	.....	.....
LIABILITIES				
Capital	\$25,000	\$25,000	.....	.....
Surplus, including all undivided profits	11,956	13,017	.....	.....
Due depositors, not preferred	284,363	250,254	.....	.....
Bills payable .....	.....	35,000	.....	.....
Other liabilities	3,176	3,309	.....	.....
Add for cents	1	.....	.....	.....
Total liabilities	\$324,496	\$326,580	.....	.....

* Incorporated and was authorized as De Ruyter State Bank June 24, 1918.

*SUMMARY showing the Aggregate Resources and Liabilities of the State Banks of Deposit and Discount,
as exhibited by their Reports to the Superintendent of Banks on the several dates named below*

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
Stocks and bonds, viz.: Public securities	\$84,544,461	\$90,731,984	\$110,794,033	\$120,673,542
Private securities	94,502,531	88,802,548	87,088,754	85,853,786
Real estate owned	22,181,046	21,827,150	21,800,789	22,013,355
Mortgages owned	13,614,749	13,531,751	13,270,940	13,036,670
Loans and discounts secured by bond and mtg., deed or other real est. coll.	10,013,711	9,762,940	9,671,498	9,583,299
Loans and discounts secured by other collateral	176,887,006	175,545,024	179,889,692	213,415,613
Loans, discounts and bills purchased not secured by collateral	253,788,611	279,606,658	285,552,918	270,893,827
Overdrafts	206,498	363,174	254,215	358,199
Due from trust companies, banks and bankers	79,190,187	70,418,753	71,890,509	65,207,799
Specie	29,546,534	27,153,259	23,876,041	19,449,611
Other currency authorized by the laws of the United States	21,085,387	23,256,560	24,587,235	21,169,262
Cash items	67,877,453	77,740,896	86,036,683	104,904,133
Due from the Federal Reserve Bank of New York less offsets	30,964,099	44,442,368	36,644,742	46,359,153
Customers' liability on acceptances (per contra, see liabilities)	8,286,692	8,896,505	9,924,739	13,123,605
Assets not included in any of the above heads	8,107,573	8,147,348	15,302,350	14,198,953
Add for cents	913	919	920	923
Total resources	\$900,797,451	\$940,227,837	\$976,586,058	\$1,020,241,730
LIABILITIES				
Capital	\$36,666,137	\$36,900,106	\$37,497,306	\$37,327,073
Surplus, including all undivided profits	56,948,405	57,824,794	58,975,157	59,176,162
Preferred deposits, viz.:				
Due New York State savings banks	25,583,243	25,867,858	23,281,996	22,509,892
Due New York State sav. and loan ass'ns, credit unions and land bank	954,757	1,021,837	863,574	731,318
Deposits by the State of New York	8,056,433	6,761,918	5,158,772	5,754,705
Deposits by the Superintendent of Banks of the State of New York	570,228	669,195	513,966	492,488
Other deposits secured by pledge of assets	13,710,690	30,250,613	22,055,996	52,170,942
Deposits otherwise preferred	254,909	1,169,555	370,328	1,789,819
Due depositors, not preferred	680,245,466	693,149,744	719,528,935	727,854,002
Due to trust companies, banks and bankers	48,553,831	49,680,924	46,855,625	49,721,757
Bills payable	8,719,765	12,772,815	32,085,685	27,620,770
Rediscounts	3,884,781	5,405,355	8,657,475	7,881,581
Ac'ts of drafts p'y'ble at a future date or auth'd by com'l letters of credit	7,678,515	8,264,911	9,944,781	13,027,635
Other liabilities	8,969,874	10,487,776	10,796,055	14,183,165
Add for cents	417	436	407	421
Total liabilities	\$900,797,451	\$940,227,837	\$976,586,058	\$1,020,241,730

QUARTERLY STATEMENTS

317

SUMMARY showing the Aggregate Resources and Liabilities of the State Banks in the Borough of Manhattan, City of New York, as shown by their Reports on the several dates named below

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
Stocks and bonds, viz.: Public securities	\$55,392,035	\$55,485,500	\$66,751,675	\$62,222,451
Private securities	48,677,159	45,139,634	44,063,933	42,335,255
Real estate owned	12,311,690	11,948,029	11,912,135	12,044,273
Mortgages owned	3,314,155	3,303,611	3,373,630	3,240,092
Loans and discounts secured by bond and mtg., deed or other real est. coll	1,851,884	1,461,606	1,720,849	1,616,589
Loans and discounts secured by other collateral	117,182,961	117,180,754	117,991,566	143,406,561
Loans, discounts and bills purchased not secured by collateral	161,994,879	181,989,978	188,019,087	175,757,103
Overdrafts	88,316	167,832	117,520	187,106
Due from trust companies, banks and bankers	39,235,116	32,359,819	34,663,340	28,848,790
Specie	24,397,076	23,271,779	20,131,051	16,068,718
Other currency authorized by the laws of the United States	12,709,294	13,299,996	13,857,211	12,472,045
Cash items	65,067,925	74,954,010	82,304,388	100,819,582
Due from the Federal Reserve Bank of New York less offsets	30,605,492	43,081,049	34,524,932	42,001,549
Customers' liability on acceptances (per contra, see liabilities)	7,885,009	8,717,404	9,810,721	12,277,850
Assets not included in any of the above heads	4,545,577	3,358,636	10,646,081	8,707,052
Add for cents	135	134	132	129
Total resources	\$585,258,703	\$615,719,771	\$639,893,251	\$662,005,145
LIABILITIES				
Capital	\$19,768,387	\$19,868,700	\$20,550,000	\$20,350,000
Surplus, including all undivided profits	39,030,027	39,516,075	40,560,854	40,521,481
Preferred deposits, viz.:				
Due New York State savings banks	17,079,965	17,714,093	15,849,181	15,322,344
Due New York State sav. and loan ass'ns, credit unions, and land bank	228,926	248,757	175,350	145,308
Deposits by the State of New York	1,830,015	1,222,015	760,015	1,085,015
Deposits by the Superintendent of Banks of the State of New York ..	331,571	353,752	230,801	224,774
Other deposits secured by pledge of assets	7,739,712	23,085,217	14,254,395	33,739,971
Deposits otherwise preferred	14,471	14,578	14,939	15,009
Due depositors, not preferred	449,716,136	461,731,934	472,399,461	476,843,369
Due to trust companies, banks and bankers	33,799,362	33,168,551	31,831,187	36,526,581
Bills payable	1,900,000	2,895,000	22,170,000	15,276,305
Rediscounts	1,368,277	2,515,749	5,840,687	3,483,894
Ac't'ces of drafts p'y'ble at a future date or auth'd by com'l letters of credit	7,290,891	8,085,957	9,835,816	12,189,609
Other liabilities	5,160,899	5,299,320	5,420,502	6,281,412
Add for cents	64	73	63	73
Total liabilities	\$585,258,703	\$615,719,771	\$639,893,251	\$662,005,145

SUMMARY showing the Aggregate Resources and Liabilities of State Banks (including individual bankers) outside of the Borough of Manhattan, City of New York, as shown by their Reports on the several dates named below

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
Stocks and bonds, viz.: Public securities.....	\$29,152,426	\$35,246,484	\$44,042,358	\$58,451,091
Private securities.....	45,825,372	43,662,914	43,024,821	43,518,531
Real estate owned.....	9,869,356	9,879,121	9,888,654	9,969,082
Mortgages owned.....	10,300,594	10,228,140	9,892,310	9,796,578
Loans and discounts secured by bond and mtg., deed or other real est. coll.	8,161,827	8,301,334	7,950,649	7,966,710
Loans and discounts secured by other collateral.....	59,704,045	58,364,270	61,898,126	70,009,052
Loans, discounts and bills purchased not secured by collateral.....	91,793,732	97,616,680	97,533,831	95,136,724
Overdrafts.....	118,182	195,342	136,695	171,093
Due from trust companies, banks and bankers.....	39,955,071	38,058,934	37,227,169	36,359,009
Specie.....	5,149,458	3,881,480	3,744,990	3,380,893
Other currency authorized by the laws of the United States.....	8,376,093	9,956,564	10,730,024	8,697,217
Cash items.....	2,809,528	2,786,886	3,732,295	4,084,571
Due from the Federal Reserve Bank of New York less offsets.....	358,607	1,361,319	2,119,816	4,357,584
Customers' liability on acceptances (per contra, see liabilities).....	401,683	179,101	114,018	845,755
Assets not included in any of the above heads.....	3,561,996	4,788,712	4,656,269	5,491,901
Add for cents.....	676	681	679	696
Total resources.....	\$315,538,646	\$324,507,962	\$336,692,704	\$358,236,487
LIABILITIES				
Capital.....	\$16,897,750	\$17,031,406	\$16,947,306	\$16,977,073
Surplus, including all undivided profits.....	17,918,378	18,308,719	18,414,303	18,654,681
Preferred deposits, viz.:				
Due New York State savings banks.....	8,503,278	8,153,765	7,432,815	7,187,548
Due New York State sav. and loan ass'ns, credit unions and land bank	725,831	773,080	688,224	586,010
Deposits by the State of New York.....	6,226,418	5,539,903	4,398,757	4,669,690
Deposits by the Superintendent of Banks of the State of New York...	238,657	315,443	283,165	267,714
Other deposits secured by pledge of assets.....	5,970,978	7,165,396	7,801,601	18,430,971
Deposits otherwise preferred.....	240,438	1,154,977	355,839	1,774,810
Due depositors, not preferred.....	230,529,330	231,417,810	247,129,474	251,010,633
Due to trust companies, banks and bankers.....	14,754,469	16,512,373	15,024,438	13,195,176
Bills payable.....	6,819,765	9,877,815	9,915,685	12,344,465
Rediscounts.....	2,516,504	2,889,606	2,816,788	4,397,687
Ac't'ces of drafts p'y'ble at a future date or auth'd by com'l letters of credit	387,624	178,954	108,965	838,026
Other liabilities.....	3,808,975	5,188,456	5,375,553	7,901,753
Add for cents.....	251	259	241	250
Total liabilities.....	\$315,538,646	\$324,507,962	\$336,692,704	\$358,236,487

QUARTERLY STATEMENTS

319

S T A T E M E N T S

SHOWING THE

**Condition of the Private Bankers Operating under the Laws
of this State on March 14, 1918, June 20, 1918, September
10, 1918, and November 1, 1918**

[321]

ADAM, MELDRUM AND ANDERSON COMPANY, PRIVATE BANKERS — BUFFALO

[396-408 Main street; organized 1914]

Members of firm	Residence	Members of firm	Residence
ROBERT B. ADAM.....	46 Norwood avenue, Buffalo.	MARGARET ADAM RAMSDELL.....	1132 Delaware avenue, Buffalo.
THOMAS M. GIBSON.....	396 Porter avenue, Buffalo.	WALTER F. GIBSON.....	396 Porter avenue, Buffalo.
EDWARD FAIRBURN.....	539 Ashland avenue, Buffalo.		

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
Stocks and bonds, viz.: Public securities.....	\$454,321	\$474,232	\$527,308	\$527,389
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	68,500	68,300	68,250	61,900
Loans and discounts secured by other collateral.....	35,271	35,271	35,271	10,271
Overdrafts.....	818	.....	.....	.....
Due from trust companies, banks and bankers.....	160,388	186,266	151,106	189,358
Specie.....	1,038	1,474	1,527	1,610
Other currency authorized by the laws of the United States.....	14,264	9,954	14,923	15,419
Cash items.....	506	539	4,307	6,430
Other assets.....	15,243	17,226	17,261	17,756
Add for cents.....	1	1	2	3
Total resources.....	\$750,350	\$793,263	\$819,955	\$830,136
LIABILITIES				
Permanent capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	20,072	43,503	46,907	48,531
Deposits.....	674,950	687,842	718,048	721,433
Due to trust companies, banks and bankers.....	419	821	.....	2,171
Other liabilities.....	4,908	11,095	5,000	8,000
Add for cents.....	1	2	.....	1
Total liabilities.....	\$750,350	\$793,263	\$819,955	\$830,136

QUARTERLY STATEMENTS

PIETRO ALVINO, PRIVATE BANKER — NEW YORK CITY
 [387 Broome street and 2242 First avenue; organized 1914]

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
Stocks and bonds, viz.: Public securities	\$31,647	\$32,706	\$35,989	\$36,120
Loans and discounts secured by other collateral	5,000	6,600	7,150	.....
Loans, discounts and bills purchased not secured by collateral	28,013	34,356	31,960	37,850
Due from trust companies, banks and bankers	24,323	15,435	21,253	42,668
Deposits with express and steamship companies	889	886	500	500
Specie	161	571	389	450
Other currency authorized by the laws of the United States	3,350	8,153	10,150	10,100
Foreign currency	76	277	687	358
Foreign postage	231	238	135	.....
Cash items	1,250	3,651	1,558	5,421
Other assets	8,295	8,295	8,295	8,295
Add for cents	3	2	4	1
Total resources	\$103,238	\$111,170	\$118,070	\$141,763
LIABILITIES				
Permanent capital	\$15,000	\$15,000	\$15,000	\$15,000
Surplus, including all undivided profits	18,022	30,445	27,880	52,720
Deposits	57,528	65,725	70,190	74,042
Rediscounts .....	.....	.....	5,000	.....
Other liabilities	12,687	.....	.....	.....
Add for cents	1	.....	.....	1
Total liabilities	\$103,238	\$111,170	\$118,070	\$141,763

GERMANO P. BACCELLI, PRIVATE BANKER — ALBANY
 [119 Madison avenue; organized 1915]

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
Stocks and bonds, viz.:				
Public securities	\$6,924	\$6,848	\$5,166	\$6,848
Private securities			1,682	
Due from trust companies, banks and bankers	63,107	63,107	63,107	68,458
Other currency authorized by the laws of the United States	1,000	1,000	1,669	1,000
Other assets	500	500	500	500
Add for cents			1	1
Total resources	\$71,531	\$71,455	\$72,125	\$76,807
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	27,811	24,804	10,533	7,285
Deposits	38,720	41,651	56,592	64,522
Total liabilities	\$71,531	\$71,455	\$72,125	\$76,807

QUARTERLY STATEMENTS

VINCENZO BAJARDI, PRIVATE BANKER — NEW YORK CITY
[5 Monroe street; organized 1914]

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
Stocks and bonds, viz.:				
Public securities	\$44,173	\$50,225	\$69,752	\$75,942
Private securities	1,500	1,500	1,200	1,200
Real estate owned	76,000	76,000	76,000	76,000
Mortgages owned			2,445	2,445
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	2,445	2,445		
Loans, discounts and bills purchased not secured by collateral	2,543	1,943	1,818	1,268
Overdrafts			165	165
Due from trust companies, banks and bankers	9,320	10,609	10,531	12,961
Deposits with express and steamship companies	262	262	250	250
Specie	3	10	9	19
Other currency authorized by the laws of the United States	2,175	4,410	8,905	5,916
Foreign currency	636	884	884	884
Foreign postage	125	50		
Other assets	7,994	200	200	200
Add for cents	1	1	2	3
Total resources	\$147,177	\$148,539	\$172,161	\$177,253
	LIABILITIES			
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	501	278	662	1,080
Deposits	70,526	76,492	98,662	100,759
Other liabilities	71,150	66,768	67,837	70,413
Add for cents		1		1
Total liabilities	\$147,177	\$148,539	\$172,161	\$177,253

SIGMUND W. BARASCH, PRIVATE BANKER — NEW YORK CITY
 [77 Ridge street; organized 1914]

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
Stocks and bonds, viz.:				
Public securities	\$12,061	\$14,452	\$26,250	\$29,590
Private securities	22,504	20,641	20,373	22,854
Real estate owned	77,300	77,300	77,300	77,518
Loans and discounts secured by other collateral	500	1,065	3,222	5,312
Loans, discounts and bills purchased not secured by collateral	4,973	6,230	5,598	7,988
Accounts receivable	538	507	507	507
Due from customers for exchanges, money orders and steamship tickets sold	496	441	432	432
Overdrafts	128	562	968	416
Due from trust companies, banks and bankers	17,712	19,470	15,061	14,031
Deposits with express and steamship companies	250	250	250	250
Specie	79			
Other currency authorized by the laws of the United States	2,500	4,000	11,600	4,198
Foreign currency	3,823	1,509	1,837	318
Foreign postage	30	30	30	30
Cash items	20			
Other assets	2,700	2,700	2,700	2,700
Add for cents	5	3	4	5
Total resources	\$145,619	\$149,160	\$166,132	\$166,149
	LIABILITIES			
Permanent capital	\$40,000	\$40,000	\$40,000	\$40,000
Surplus, including all undivided profits	4,868	4,116	4,297	4,877
Deposits	55,674	62,806	79,655	79,464
Other liabilities	45,076	42,237	42,179	41,806
Add for cents	1	1	1	2
Total liabilities	\$145,619	\$149,160	\$166,132	\$166,149

QUARTERLY STATEMENTS

BIGELOW & CO., PRIVATE BANKERS — NEW YORK CITY
 [25 Pine street; organized 1917]

Members of firm	Residence	Members of firm	Residence
R. L. BIGELOW	103 East 84th street, New York City.	E. S. BIGELOW	Philadelphia, Pa.
C. W. BIGELOW	14 Carlyl avenue, Yonkers.		

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
Stocks and bonds, viz.: Public securities	\$86,430	\$95,430	\$88,226	\$81,840
Loans and discounts secured by other collateral	36,624	26,528	63,777	53,146
Loans, discounts and bills purchased not secured by collateral	8,848	11,121	12,214	15,192
Overdrafts	19	30	3	142
Due from trust companies, banks and bankers	29,192	17,430	23,049	46,944
Specie	65	147	223	224
Other currency authorized by the laws of the United States	3,662	2,999	2,679	2,558
Cash items	198		133	177
Customers' liability on acceptances (per contra see liabilities)				1,760
Other assets	4,700	5,263	3,895	4,264
Add for cents	4	4	5	5
Total resources	\$169,742	\$158,952	\$194,204	\$206,252
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	5,110	15,288	15,307	15,679
Deposits	151,505	129,945	140,072	159,886
Due to trust companies, banks and bankers	2,500	2,522	2,529	2,548
Rediscounts			23,611	11,532
Acceptances of drafts payable at a future date or authorized by commercial letters of credit				1,760
Other liabilities	627	1,195	2,683	4,844
Add for cents		2	2	3
Total liabilities	\$169,742	\$158,952	\$194,204	\$206,252

BLOOMINGDALE BROTHERS, PRIVATE BANKERS — NEW YORK CITY

[137-139 East 59th street; organized 1914]

Members of firm SAMUEL J. BLOOMINGDALE..... IRVING I. BLOOMINGDALE.....	Residence 470 Park avenue, New York City. 850 Park avenue, New York City.	Members of firm HIRAM C. BLOOMINGDALE.....	Residence 11 East 80th street, New York City.
---	---	---	--

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
Stocks and bonds, viz.:				
Public securities	\$82,313	\$100,144	\$78,805	\$110,609
Private securities	133,337	163,293	145,437	259,712
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	9,385	9,000	9,000	9,000
Loans and discounts secured by other collateral	70,424	22,930	13,395	1,925
Loans, discounts and bills purchased not secured by collateral	11,227	16,763	17,766	10,899
Accounts receivable	596,573	1,193,252	1,307,691	891,688
Due from trust companies, banks and bankers	155,369	162,188	125,267	92,067
Specie	2,997	3,571	4,061	4,207
Other currency authorized by the laws of the United States	12,893	21,295	13,764	20,617
Foreign currency	1,710	1,741	1,672	1,424
Cash items	19,861	22,541	11,617	32,248
Customers' liability on acceptances (per contra see liabilities)	2,000	.....	.....	.....
Other assets	5,357	5,583	32,048	20,662
Add for cents	6	5	4	5
Total resources	\$1,103,452	\$1,722,306	\$1,760,527	\$1,455,063
LIABILITIES				
Permanent capital	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits	205,599	639,036	581,490	565,316
Deposits	773,797	855,290	757,259	765,043
Bills payable .....	.....	100,000	300,000	.....
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	2,000	.....	.....	.....
Other liabilities	22,055	27,979	21,778	24,703
Add for cents	1	1	.....	1
Total liabilities	\$1,103,452	\$1,722,306	\$1,760,527	\$1,455,063

QUARTERLY STATEMENTS

CARLO CALVOSA, PRIVATE BANKER — NEW YORK CITY
 [89 Park street; organized 1918]

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
Stocks and bonds, viz.:				
Public securities			\$78,081	\$80,936
Private securities			3,720	3,720
Loans and discounts secured by other collateral			950	950
Loans, discounts and bills purchased not secured by collateral			6,205	5,005
Accounts receivable			54	186
Due from trust companies, banks and bankers			70,012	40,397
Deposits with express and steamship companies			250	250
Other currency authorized by the laws of the United States				150
Foreign currency			175	713
Foreign postage				100
Cash items			1,855	5,276
Other assets			2,400	2,400
Add for cents			1	2
Total resources			\$163,703	\$140,085
LIABILITIES				
Permanent capital			\$10,000	\$10,000
Surplus, including all undivided profits			65,755	72,895
Deposits			47,864	57,189
Bills payable			40,000	
Other liabilities			83	
Add for cents			1	1
Total liabilities			\$163,703	\$140,085

QUARTERLY STATEMENTS

C. AND S. CAPPELINO, PRIVATE BANKERS — ROCHESTER

[383 North street; organized 1915]

Members of firm	Residence	Members of firm	Residence
CALOGERO CAPPELINO	381 North street, Rochester.	SERAFINA CAPPELINO	381 North street, Rochester.

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
Stocks and bonds, viz.:				
Public securities	\$13,000	\$15,000	\$19,000	\$18,500
Private securities				4,000
Due from trust companies, banks and bankers	23,614	28,337	35,032	37,381
Specie	300	350	340	360
Other currency authorized by the laws of the United States	1,131	899	1,422	1,992
Other assets	665	683	668	1,064
Add for cents	1	1	1	1
Total resources	\$38,711	\$45,270	\$56,463	\$63,298
LIABILITIES				
Permanent capital	\$6,000	\$6,000	\$6,000	\$6,000
Surplus, including all undivided profits	5,634	6,533	7,532	8,098
Deposits	26,914	32,432	42,659	48,749
Other liabilities	162	304	271	450
Add for cents	1	1	1	1
Total liabilities	\$38,711	\$45,270	\$56,463	\$63,298

CESARIO, GIRARDI AND COMPANY, PRIVATE BANKERS — NEW YORK CITY
 [106 Bayard street; organized 1914]

Members of firm	Residence	Members of firm	Residence
ANTONIO CESARIO	51½ South Main street, Port Chester.	DOMINICK GIRARDI	Webster and Mayflower avenues, New Rochelle.

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
Stocks and bonds, viz.:				
Public securities	\$17,708	\$17,708	\$17,708	\$20,258
Private securities	8,937	8,937	8,937	8,937
Loans and discounts secured by other collateral				300
Loans, discounts and bills purchased not secured by collateral				44
Accounts receivable	12	12	12	12
Due from trust companies, banks and bankers	6,181	8,433	16,143	19,570
Deposits with express and steamship companies	250	250	250	250
Specie	126	132	101	127
Other currency authorized by the laws of the United States	609	855	1,256	595
Foreign currency	68	97	23	228
Foreign postage	20	10	10	20
Cash items	220	219	407	. . . . .
Other assets	600	600	600	600
Add for cents	2	2	3	1
Total resources	\$34,733	\$37,255	\$45,450	\$50,942
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	3,118	3,813	4,126	4,669
Deposits	21,615	23,442	31,323	36,272
Add for cents			1	1
Total liabilities	\$34,733	\$37,255	\$45,450	\$50,942

QUARTERLY STATEMENTS

MICHAEL DEL PAPA, PRIVATE BANKER — ELMIRA
 [Washington avenue and Canal street; organized 1914]

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
Stocks and bonds, viz.: Public securities	\$6,000	\$6,000	\$6,000	\$6,000
Other assets	9	79	7	63
Total resources	\$6,009	\$6,079	\$6,007	\$6,063
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	1,000	1,000	1,000	1,000
Other liabilities	9	79	7	63
Total liabilities	\$6,009	\$6,079	\$6,007	\$6,063

MICHAEL DEL PAPA, PRIVATE BANKER — NEW YORK CITY
 [147 Mott street; organized 1914]

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
Stocks and bonds, viz.: Public securities	\$10,285	\$10,285	\$10,285	\$10,285
Accounts receivable	200	200	200	200
Due from trust companies, banks and bankers	340	113	1,162	1,716
Deposits with express and steamship companies	250	250	250	250
Specie	5	2	9	4
Other currency authorized by the laws of the United States	430	330	490	180
Foreign currency	302	334	.....	.....
Other assets	18	141	12	78
Add for cents	1	1	1	1
Total resources	\$11,831	\$11,656	\$12,409	\$12,714
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	235	285	235	235
Deposits	1,528	1,230	2,112	2,351
Other liabilities	18	141	12	78
Total liabilities	\$11,831	\$11,656	\$12,409	\$12,714

QUARTERLY STATEMENTS

G. DE LUCA AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[75 Thompson street; organized 1914]

Members of firm	Residence	Members of firm	Residence
GAETANO DE LUCA.....	7 Charlton street, New York City.	MAURIZO DE FINA.....	7 Charlton street, New York City.
VINCENZO DE LUCA.....	7 Charlton street, New York City.		

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
Stocks and bonds, viz.: Public securities	\$19,690	\$27,140	\$29,722	\$40,231
Accounts receivable	2,073	1,494	1,822	1,637
Due from customers for exchange, money orders and steamship tickets sold	38	32	.....	.....
Due from trust companies, banks and bankers	124,219	109,867	126,146	93,178
Deposits with express and steamship companies	250	250	250	250
Specie	73	689	1,481	539
Other currency authorized by the laws of the United States	4,854	1,793	4,169	5,510
Foreign currency	604	335	111	409
Foreign postage	1,029	994	684	998
Cash items	835	862	3,715	5,091
Other assets	2,309	2,309	2,309	2,309
Add for cents	4	4	3	3
Total resources	\$155,978	\$145,769	\$170,412	\$150,155
LIABILITIES				
Permanent capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	8,875	7,500	15,379	24,293
Deposits	117,102	108,268	124,836	95,861
Due to trust companies, banks and bankers .....	.....	.....	196	.....
Add for cents	1	1	1	1
Total liabilities	\$155,978	\$145,769	\$170,412	\$150,155

VINCENZO DE LUCA, PRIVATE BANKER — NEW YORK CITY
 [186 Grand street; organized 1914]

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
Stocks and bonds, viz.: Public securities.....	\$25,398	\$25,594	\$25,733	\$29,230
Loans and discounts secured by other collateral.....				349
Accounts receivable.....	1,842	4,199	5,358	1,645
Due from trust companies, banks and bankers.....	47,231	36,431	70,236	62,113
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	160	167	7	7
Other currency authorized by the laws of the United States.....	4,055	1,523	1,984	4,854
Foreign postage.....	60	38		30
Cash items.....	1,771	1,762	3,146	2,805
Other assets.....	2,111	2,111	2,111	2,118
Add for cents.....	3	4	4	3
Total resources.....	\$82,881	\$72,079	\$108,829	\$103,404
LIABILITIES				
Permanent capital.....	\$20,000	\$20,000	\$20,000	\$20,000
Surplus, including all undivided profits.....	3,771	2,270	5,394	9,697
Deposits.....	44,642	48,855	47,252	53,492
Due to trust companies, banks and bankers.....		953	36,182	20,214
Other liabilities.....	14,467			
Add for cents.....	1	1	1	1
Total liabilities.....	\$82,881	\$72,079	\$108,829	\$103,404

QUARTERLY STATEMENTS

337

PASQUALE DE MARCO, PRIVATE BANKER — SCHENECTADY
 [106 Jay street; organized 1914]

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
Stocks and bonds, viz.: Public securities	\$16,000	\$17,000	\$17,000	\$27,000
Mortgages owned	5,150	4,650	4,650	4,650
Due from trust companies, banks and bankers	55,110	69,342	84,573	84,509
Specie	60	98	70	19
Other currency authorized by the laws of the United States	550	2,600	.....	.....
Cash items .....	.....	.....	2,500	3,900
Add for cents .....	.....	1	.....	.....
Total resources	\$76,870	\$93,691	\$108,793	\$120,078
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	11,239	13,830	13,917	13,944
Deposits	60,631	74,861	89,876	101,134
Total liabilities	\$76,870	\$93,691	\$108,793	\$120,078

SALVATORE DE VITA, PRIVATE BANKER — NEW YORK CITY
 [2105 First avenue; organized 1914]

QUARTERLY STATEMENTS

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
Stocks and bonds, viz.: Public securities	\$18,363	\$16,475	\$24,457	\$29,639
Loans and discounts secured by other collateral	157	6,801	6,529	1,016
Loans, discounts and bills purchased not secured by collateral				3,613
Accounts receivable	4,964	3,344	2,702	
Due from customers for exchange, money orders and steamship tickets sold	1,437	1,483	1,246	
Overdrafts			4	24
Due from trust companies, banks and bankers	8,038	8,872	12,628	19,640
Deposits with express and steamship companies	250	250	250	250
Specie	133	358	288	129
Other currency authorized by the laws of the United States	1,755	1,725	2,651	2,819
Foreign currency	50	260	237	483
Foreign postage	20	275	410	310
Cash items	325	493	1,129	658
Other assets	1,679	2,895	2,593	2,530
Add for cents	3	5	3	3
Total resources	\$37,174	\$43,236	\$55,127	\$61,114
LIABILITIES				
Permanent capital	\$7,000	\$7,000	\$7,000	\$7,000
Surplus, including all undivided profits	1,862	2,023	3,450	2,409
Deposits	27,304	26,913	31,090	34,920
Due to trust companies, banks and bankers		5,512	5,512	
Other liabilities	1,007	1,786	8,073	16,784
Add for cents	1	2	2	1
Total liabilities	\$37,174	\$43,236	\$55,127	\$61,114

PASQUALE DI MEZZA, PRIVATE BANKER — AMSTERDAM
[75 West Main street; organized 1914]

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
Stocks and bonds, viz.:				
Public securities	\$1,000	\$2,000	\$2,000	\$3,800
Private securities	5,000	5,000	5,000	5,000
Real estate owned	9,500	9,500	9,500	9,500
Due from trust companies, banks and bankers	4,800	4,800	4,800	6,800
Total resources	\$20,300	\$21,300	\$21,300	\$25,100
	LIABILITIES			
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	2,735	2,656	1,593	3,124
Deposits	12,565	13,644	14,707	16,976
Total liabilities	\$20,300	\$21,300	\$21,300	\$25,100

PIETRO DINELLA, PRIVATE BANKER — BROOKLYN
 [2270 Pacific street; organized 1914]

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
Stocks and bonds, viz.: Public securities	\$61,201	\$62,434	\$74,666	\$94,602
Real estate owned.....	8,300	8,300	8,300	8,300
Mortgages owned	7,000	6,900	6,900	6,900
Loans and discounts secured by other collateral.....	200	700	600	500
Loans, discounts and bills purchased not secured by collateral.....	1,780	1,241	1,965	1,740
Due from trust companies, banks and bankers	26,396	36,990	52,052	48,764
Specie	750	650	620	620
Other currency authorized by the laws of the United States	3,290	6,300	5,425	3,500
Foreign currency.....	20	23	244	370
Foreign postage.....	250	65	155	245
Cash items.....	929	1,639	737	486
Other assets.....	1,000	900	900	900
Add for cents.....	1	1	1	2
Total resources	\$111,117	\$126,143	\$152,565	\$166,929
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	9,797	11,273	13,848	13,928
Deposits	90,872	104,305	128,106	142,438
Bills payable.....	448	564	611	563
Add for cents.....	.....	1	.....	.....
Total liabilities	\$111,117	\$126,143	\$152,565	\$166,929

QUARTERLY STATEMENTS

341

MORRIS ENGEL, PRIVATE BANKER — NEW YORK CITY
 [129 Greenwich street; organized 1914]

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
Stocks and bonds, viz.: Public securities	\$17,640	\$21,538	\$22,614	\$20,640
Loans, discounts and bills purchased not secured by collateral			1,000	1,500
Accounts receivable	454	454	454	454
Due from customers for exchange, money orders and steamship tickets sold		820		
Due from trust companies, banks and bankers	10,067	7,079	7,433	10,021
Deposits with express and steamship companies	500	500	500	500
Specie	761	73	60	74
Other currency authorized by the laws of the United States	1,751	698	1,119	1,356
Foreign currency	401	459	458	3,412
Foreign postage	58	58	58	58
Cash items		317	326	358
Other assets	1,200	1,200	1,200	1,200
Add for cents	1	3	2	2
Total resources	\$32,833	\$33,199	\$35,224	\$39,575
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	11,657	10,002	9,796	9,728
Deposits	6,760	8,395	8,901	10,969
Other liabilities	4,415	4,801	6,526	8,876
Add for cents	1	1	1	2
Total liabilities	\$32,833	\$33,199	\$35,224	\$39,575

D. J. FAOUR AND BROTHERS, PRIVATE BANKERS — NEW YORK CITY

[85 Washington street; organized 1914]

Members of firm	Residence	Members of firm	Residence
DANIEL J. FAOUR.....	135 Amity street, Brooklyn.	DOMINICK J. FAOUR.....	8703 Fort Hamilton Parkway, Brooklyn.
GEORGE J. FAOUR.....	187 Atlantic avenue, Brooklyn.		

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
Stocks and bonds, viz.:				
Public securities.....	\$83,515	\$98,515	\$163,515	\$169,365
Private securities.....	65,268	60,320	60,320	60,320
Real estate owned.....	278,266	278,266	278,266	278,266
Loans and discounts secured by other collateral.....	5,580	8,000	10,000	9,000
Loans, discounts and bills purchased not secured by collateral.....	20,163	34,273	10,012	9,800
Accounts receivable.....	186	184	201	209
Due from trust companies, banks and bankers.....	39,196	35,452	46,472	35,036
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	1,417	1,535	1,675	1,665
Other currency authorized by the laws of the United States.....	6,170	9,129	8,975	11,460
Foreign currency.....	1,425	758	2,540	875
Cash items.....	873	1,021	867	2,327
Other assets.....	3,006	8,075	5,594	2,474
Add for cents.....	4	4	3	4
Total resources.....	\$505,319	\$535,782	\$588,690	\$581,051
LIABILITIES				
Permanent capital.....	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits.....	42,453	53,269	31,386	31,628
Deposits.....	254,398	312,337	360,259	353,045
Other liabilities.....	158,467	120,176	147,044	146,376
Add for cents.....	1	.....	1	2
Total liabilities.....	\$505,319	\$535,782	\$588,690	\$581,051

QUARTERLY STATEMENTS

LOUIS V. FUGAZY, PRIVATE BANKER — NEW YORK CITY
[153 Bleecker street; organized 1914]

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
Stocks and bonds, viz.: Public securities	\$22,596	\$22,596	\$22,596	\$22,596
Loans, discounts and bills purchased not secured by collateral		800		
Accounts receivable	478	1,060	761	1,199
Due from customers for exchange, money orders and steamship tickets sold	1,591	3,054	185	930
Overdrafts	1,949	521	2,639	4,130
Due from trust companies, banks and bankers	11,055	13,335	13,088	13,820
Deposits with express and steamship companies	250	250	250	250
Specie	588	1,239	585	190
Other currency authorized by the laws of the United States			1,100	700
Foreign currency	1,093	1,310	1,174	1,434
Other assets	600	712	500	908
Add for cents	4	2	3	3
Total resources	\$40,204	\$44,879	\$42,881	\$46,160
LIABILITIES				
Permanent capital	\$10,000	\$7,500	\$7,500	\$7,500
Surplus, including all undivided profits	3,871	4,947	264	1,060
Deposits	23,569	29,540	34,640	35,477
Bills payable	1,310	2,391	476	750
Other liabilities	1,452	500		1,372
Add for cents	2	1	1	1
Total liabilities	\$40,204	\$44,879	\$42,881	\$46,160

NICOLA GALLO, PRIVATE BANKER — BINGHAMTON
[140 Henry street; organized 1914]

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
Stocks and bonds, viz.: Public securities	\$23,250	\$23,180	\$23,180	\$28,180
Real estate owned	12,000	12,000	12,000	12,000
Mortgages owned	3,700	3,700	3,700	3,700
Due from trust companies, banks and bankers	31,658	31,658	34,337	34,337
Specie	22	45	87	72
Other currency authorized by the laws of the United States	1,750	4,800	4,500	3,500
Foreign currency	126	126	126	126
Add for cents	1	1	.....	.....
Total resources	\$72,507	\$75,510	\$77,930	\$81,915
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	8,180	9,204	10,548	10,552
Deposits	56,327	58,305	59,381	63,363
Other liabilities	3,000	3,000	3,000	3,000
Add for cents .....	.....	1	1	.....
Total liabilities	\$72,507	\$75,510	\$77,930	\$81,915

QUARTERLY STATEMENTS

GIMBEL BROTHERS, PRIVATE BANKERS — NEW YORK CITY

[Corner Sixth avenue and 33d street; organized 1914]

Members of firm	Residence	Members of firm	Residence
JACOB GIMBEL	2115 Spring Garden street, Philadelphia, Pa.	ISAAC GIMBEL	771 Madison avenue, New York City.
CHARLES GIMBEL	1300 North Broad street, Philadelphia, Pa.	DANIEL GIMBEL	2115 Spring Garden street, Philadelphia, Pa.
ELLIS A. GIMBEL	1830 So. Rittenhouse square, Philadelphia, Pa.	LOUIS S. GIMBEL	555 Park avenue, New York City.

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
Stocks and bonds, viz.:				
Public securities.....	\$350,103	\$112,878	\$112,878	\$54,778
Private securities.....	58,100			58,100
Loans and discounts secured by other collateral.....	575	1,575	1,670	2,880
Due from trust companies, banks and bankers.....	363,323	374,645	362,717	345,113
Deposits with express and steamship companies.....			11,870	
Specie.....	10,462		1,381	2,303
Other currency authorized by the laws of the United States.....	9,932		17,524	14,638
Foreign currency.....	40			3
Cash items.....	1,662	24,930	6,767	12,931
Other assets.....	18,137	316,659	2,106	14,856
Add for cents.....	3	1	3	3
Total resources.....	\$812,337	\$830,688	\$516,916	\$505,605
LIABILITIES				
Permanent capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits.....	8,053	8,172	1,221	1,852
Deposits.....	485,890	500,892	468,832	456,526
Bills payable.....	270,000			
Other liabilities.....	18,392	291,623	16,862	17,226
Add for cents.....	2	1	1	1
Total liabilities.....	\$812,337	\$830,688	\$516,916	\$505,605

MORRIS B. GOLDBERGER, PRIVATE BANKER — NEW YORK CITY
 [7-9 Abingdon square; organized 1916]

QUARTERLY STATEMENTS

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
Stocks and bonds, viz.: Public securities	\$8,051	\$8,751	\$8,796	\$9,891
Due from trust companies, banks and bankers	14,859	14,290	14,586	13,207
Deposits with express and steamship companies	500	500	500	500
Specie	34	10	3	3
Other currency authorized by the laws of the United States	300	110	25	230
Foreign currency	225	192	175	162
Other assets	203	274	209	251
Add for cents	1	2	3	2
Total resources	\$24,173	\$24,129	\$24,297	\$24,246
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	14,173	14,129	14,297	14,246
Total liabilities	\$24,173	\$24,129	\$24,297	\$24,246

DAVID C. GOODMAN, PRIVATE BANKER—NEW YORK CITY
 [80 Broadway; organized 1917]

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
Stocks and bonds, viz.:				
Public securities.....	\$14,760	\$8,870	\$9,775	\$9,820
Private securities.....		6,007	5,942	6,007
Loans, discounts and bills purchased not secured by collateral.....	5,000	5,000	5,000	5,000
Due from trust companies, banks and bankers.....	8,952	1,188	6,079	4,618
Specie.....	43	41	5	40
Other currency authorized by the laws of the United States.....	5,800	4,200		2,800
Foreign currency.....	6,600	6,519	3,576	904
Add for cents.....	1	1	1	2
Total resources.....	\$41,156	\$31,826	\$30,378	\$29,191
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	24,304	20,274	15,999	17,811
Other liabilities.....	6,852	1,552	4,379	1,379
Add for cents.....				1
Total liabilities.....	\$41,156	\$31,826	\$30,378	\$29,191

J. B. GREENHUT AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[294 Sixth avenue; organized 1914]

Members of firm	Residence	Members of firm	Residence
ESTATE OF JOSEPH B. GREENHUT.....	325 West End avenue, New York City.	BENEDICT J. GREENHUT.....	36 West 72d street, New York City.
CHARLES A. COOPER.....	914 South Michigan avenue, Chicago, Ill.	NELSON W. GREENHUT.....	49 West 71st street, New York City.

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
Stocks and bonds, viz.:				
Public securities.....	\$10,203	\$10,203	\$10,203	\$30,203
Private securities.....	151,295	151,295	151,295	131,295
Due from trust companies, banks and bankers.....	27,686	30,282	31,057	31,078
Other currency authorized by the laws of the United States.....	1,459	.....	.....	.....
Add for cents.....	2	1	1	2
Total resources	\$190,645	\$191,781	\$192,556	\$192,578
	LIABILITIES			
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	137,078	138,334	139,123	139,145
Deposits.....	43,567	43,446	43,433	43,432
Add for cents.....	.....	1	.....	1
Total liabilities	\$190,645	\$191,781	\$192,556	\$192,578

QUARTERLY STATEMENTS

GUARINI AND CANDELA, PRIVATE BANKERS — NEW YORK CITY
 [23-25 New Bowery; organized 1914]

Members of firm	Residence	Members of firm	Residence
RAYMOND GUARINI	1303 Avenue U, Brooklyn.	DOMENICO CANDELA	128 Clinton avenue, Brooklyn.

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
Stocks and bonds, viz.:				
Public securities.....	\$191,638	\$211,314	\$240,242	\$251,433
Private securities.....	3,120	3,120	3,120	3,120
Real estate owned.....	155,800	155,800	155,800	155,800
Mortgages owned.....	6,300	6,300	5,300	5,300
Loans and discounts secured by other collateral.....	22,937	20,547	41,540	44,058
Loans, discounts and bills purchased not secured by collateral.....	111,009	117,140	122,479	115,900
Overdrafts.....	243	446	1,884	977
Due from trust companies, banks and bankers.....	90,353	100,465	170,293	185,046
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	6,069	7,226	4,509	5,890
Other currency authorized by the laws of the United States.....	20,765	31,236	22,640	24,385
Foreign currency.....	1,060	965	1,738	1,597
Foreign postage.....	82	46	110	49
Cash items.....	3,480	11,046	13,902	21,699
Add for cents.....	5	2	4	3
Total resources.....	\$613,111	\$665,903	\$783,811	\$815,507
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	22,641	23,927	35,925	36,799
Deposits.....	483,869	536,175	642,085	672,908
Other liabilities.....	96,600	95,800	95,800	95,800
Add for cents.....	1	1	1	.....
Total liabilities.....	\$613,111	\$665,903	\$783,811	\$815,507

HEDMAN, HORNBERG AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[5 State street; organized 1918]

Members of firm	Residence	Members of firm	Residence
E. A. HEDMAN	2118 Avenue G, Brooklyn.	ELSA HORNBERG	1116 Ocean avenue, Brooklyn.
ANNA ANTELL	1116 Ocean avenue, Brooklyn.		

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
Stocks and bonds, viz.: Public securities		\$5,225	\$5,225	\$5,225
Due from trust companies, banks and bankers		15,000	15,000	15,000
Other assets			124	200
Total resources		\$20,225	\$20,349	\$20,425
LIABILITIES				
Permanent capital		\$20,000	\$20,000	\$20,000
Surplus, including all undivided profits		225	349	425
Total liabilities		\$20,225	\$20,349	\$20,425

QUARTERLY STATEMENTS

ISIDOR HERZ, PRIVATE BANKER — NEW YORK CITY
 [224 West 34th street; organized 1915]

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
Stocks and bonds, viz.:				
Public securities	\$10,830	\$12,005	\$14,128	\$16,596
Private securities	1,718	.....	.....	.....
Loans and discounts secured by other collateral	1,221	1,140	1,723	1,640
Loans, discounts and bills purchased not secured by collateral	125	75	75	75
Accounts receivable	7,448	10,462	4,595	2,673
Due from trust companies, banks and bankers	8,534	10,651	21,522	21,368
Deposits with express and steamship companies	500	500	500	500
Other currency authorized by the laws of the United States	2,535	1,629	2,024	1,122
Foreign currency	4,130	3,045	1,869	3,341
Other assets	25	.....	.....	41
Add for cents	2	1	3	3
Total resources	\$37,068	\$39,508	\$46,439	\$47,359
LIABILITIES				
Permanent capital	\$7,500	\$7,500	\$7,500	\$7,500
Surplus, including all undivided profits	10,607	13,426	20,310	20,687
Deposits	16,215	11,390	18,629	19,172
Other liabilities	2,745	7,191	.....	.....
Add for cents	1	1	.....	.....
Total liabilities	\$37,068	\$39,508	\$46,439	\$47,359

IMBRIE AND COMPANY, PRIVATE BANKERS — NEW YORK CITY
[61 Broadway; organized 1918]

Members of firm	Residence	Members of firm	Residence
WM. MORRIS IMBRIE	Englewood, N. J.	WALDO S. KENDALL	Rye, N. Y.
JAMES IMBRIE	Englewood, N. J.	JOHN F. TROW	Chicago, Illinois.
ROSWELL C. TRIPP	Rye, N. Y.	FREDERICO LAJE	901 Lexington Ave., New York City.
CHARLES G. WEST, JR.	Westbury, Long Island, N. Y.		

REPORT ON PRIVATE BANKERS

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
Stocks and bonds, viz.:				
Public securities			\$142,056	\$144,451
Private securities			4,600	29,904
Loans and discounts secured by other collateral			17,350	26,625
Loans, discounts and bills purchased not secured by collateral			3,400	31,900
Due from trust companies, banks and bankers			17,813	87,806
Specie			1,639	3,829
Cash items			158	.....
Customers' liability on acceptances (per contra, see liabilities)	11,695
Other assets			448	1,089
Add for cents			1	2
Total resources			\$187,465	\$337,301
LIABILITIES				
Permanent capital			\$100,000	\$100,000
Surplus, including all undivided profits			25,000	24,808
Deposits			62,465	200,798
Acceptances of drafts payable at a future date or authorized by commercial letters of credit	11,695
Total liabilities			\$187,465	\$337,301

FRANK X. JAGOCKI, PRIVATE BANKER — BROOKLYN
 [707 Third avenue; organized 1914]

QUARTERLY STATEMENTS

355

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
Stocks and bonds, viz.: Public securities	\$10,000	\$10,000	\$10,000	\$10,000
Real estate owned	7,500	7,500	7,500	7,500
Due from trust companies, banks and bankers	989	1,309	1,136	1,277
Deposits with express and steamship companies	250	250	250	250
Specie	664	271	478	152
Other currency authorized by the laws of the United States	997	1,874	1,660	1,335
Foreign currency	290	304	300	346
Cash items	386	225	614	655
Other assets	800	800	800	802
Add for cents	1	2	2	1
Total resources	\$21,877	\$22,535	\$22,740	\$22,318
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	3,033	2,559	2,648	2,731
Deposits	9,073	10,232	10,373	9,865
Other liabilities	4,770	4,742	4,718	4,721
Add for cents	1	2	1	1
Total liabilities	\$21,877	\$22,535	\$22,740	\$22,318

MICHAEL JOSEPHSOHN, PRIVATE BANKER — NEW YORK CITY
 [105 Stanton street; organized 1914]

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
Stocks and bonds, viz.:				
Public securities	\$16,400	\$11,650	\$13,650	\$28,165
Private securities			2,970	
Real estate owned	49,000	49,000	49,000	49,000
Mortgages owned	500	500	500	500
Loans and discounts secured by other collateral	8,789	5,900	2,500	850
Loans, discounts and bills purchased not secured by collateral	22,300	14,512	28,362	32,071
Accounts receivable	1,119	610	150	91
Due from customers for exchange, money orders and steamship tickets sold	670		2,369	2,369
Due from trust companies, banks and bankers	18,526	25,683	13,597	8,214
Specie	37	112	106	7
Other currency authorized by the laws of the United States	12,000	24,500	24,500	12,313
Foreign currency	8,379	11,493	6,420	14,910
Cash items			4,372	3,717
Other assets		2,369		
Add for cents	3	2	3	5
Total resources	\$137,723	\$146,331	\$148,499	\$152,212
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	6,925	7,591	6,791	6,766
Deposits	83,048	90,990	94,208	97,946
Other liabilities	37,750	37,750	37,500	37,500
Total liabilities	\$137,723	\$146,331	\$148,499	\$152,212

JULIUS JOSEPHSON, PRIVATE BANKER — BROOKLYN
 [1774 Pitkin avenue; organized 1914]

QUARTERLY STATEMENTS

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
Stocks and bonds, viz.				
Public securities.....	\$17,480	\$17,705	\$24,393	\$26,793
Private securities.....		7,423	7,423	7,423
Real estate owned.....	15,000	15,000	15,000	15,000
Mortgages owned.....	5,925	5,925	6,500	11,000
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....		1,000	1,000	1,000
Loans and discounts secured by other collateral.....		3,000	2,000	5,000
Loans, discounts and bills purchased not secured by collateral.....	76,672	100,489	140,397	142,632
Due from customers for exchange money orders and steamship tickets sold	126	89		
Overdrafts.....	950	2,151	1,209	1,666
Due from trust companies, banks and bankers.....	21,606	30,611	55,036	68,630
Specie.....	585	1,447	1,432	2,332
Other currency authorized by the laws of the United States.....	5,433	11,645	22,318	17,632
Foreign currency.....	45		81	220
Cash items.....	1,751		41	15
Other assets.....	1,312	1,271	1,448	1,393
Add for cents.....	2	5	5	4
Total resources.....	\$146,887	\$197,761	\$278,233	\$301,340
LIABILITIES				
Permanent capital.....	\$8,000	\$8,000	\$8,000	\$8,000
Surplus, including all undivided profits.....	5,520	6,647	8,714	9,894
Deposits.....	122,695	177,949	256,306	278,069
Other liabilities.....	10,671	5,165	5,263	5,376
Add for cents.....	1			1
Total liabilities.....	\$146,887	\$197,761	\$278,233	\$301,340

MIRAN KARAGHEUSIAN, PRIVATE BANKER — NEW YORK CITY
 [354 Fourth avenue; organized 1914]

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
Stocks and bonds, viz.: Public securities	\$5,000	\$5,000	\$5,000	\$5,000
Due from trust companies, banks and bankers	7,559	7,559	7,559	7,559
Other assets	3,592	3,592	3,592	3,592
Total resources	\$16,151	\$16,151	\$16,151	\$16,151
LIABILITIES				
Permanent capital	\$6,000	\$6,000	\$6,000	\$6,000
Surplus, including all undivided profits	6,559	6,559	6,559	6,559
Other liabilities	3,592	3,592	3,592	3,592
Total liabilities	\$16,151	\$16,151	\$16,151	\$16,151

EMIL KISS, PRIVATE BANKER — NEW YORK CITY
 [133 Second avenue; organized 1914]

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
Stocks and bonds, viz.:				
Public securities	\$24,943	\$29,653	\$32,673	\$33,703
Private securities	982	982	4,943	4,943
Loans and discounts secured by other collateral	2,028	966	1,270	2,215
Loans, discounts and bills purchased not secured by collateral	10,933	9,978	10,153	10,183
Accounts receivable	775	834	894	919
Due from customers for exchange, money orders and steamship tickets sold	5,507	6,704	7,281	8,335
Due from trust companies, banks and bankers	566,900	573,317	568,652	573,925
Deposits with express and steamship companies	250	1,413	283	250
Specie	110	140	140	140
Other currency authorized by the laws of the United States	841	1,702	987	1,008
Foreign currency	2,297	2,219	1,715	1,829
Cash items .....	.....	82	87	75
Other assets	9,036	7,671	8,504	7,229
Add for cents	3	6	6	5
Total resources	\$624,605	\$635,667	\$637,588	\$644,759
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus including all undivided profits	33,786	31,392	31,532	31,630
Deposits	82,210	89,787	89,790	95,933
Due to trust companies, banks and bankers	411,820	411,856	411,856	411,856
Bills payable	2,025	4,403	2,531	1,892
Other liabilities	84,763	88,228	91,877	93,447
Add for cents	1	1	2	1
Total liabilities	\$624,605	\$635,667	\$637,588	\$644,759

QUARTERLY STATEMENTS

ALBERT KRIMMERT, PRIVATE BANKER — NEW YORK CITY
 [9 Greenwich street; organized 1914]

Members of firm	Residence	Members of firm	Residence
THERESE A. L. KRIMMERT.....	446 Quincy street, Brooklyn.	THERESE KRIMMERT	446 Quincy street, Brooklyn.
MARTHA KRIMMERT	446 Quincy street, Brooklyn.		

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
Stocks and bonds, viz.: Public securities	\$54,527	\$64,832	\$54,527	\$54,527
Real estate owned.....	8,100	8,100	8,100	8,100
Due from trust companies, banks and bankers	17,301	7,168	18,948	18,670
Deposits with express and steamship companies.....	250	250	250	250
Specie	8	8	9	9
Other currency authorized by the laws of the United States	370	40	80	70
Foreign currency.....	23	23	23	23
Other assets	2,186	3,448	792	823
Add for cents.....	1	2	2	2
Total resources	\$82,766	\$83,871	\$82,731	\$82,474
LIABILITIES				
Permanent capital.....	\$30,000	\$30,000	\$30,000	\$30,000
Surplus including all undivided profits	29,624	29,624	26,571	26,571
Deposits	1,703	1,905	3,803	3,550
Other liabilities.....	21,435	22,340	22,352	22,352
Add for cents.....	1	1	2	1
Total liabilities	\$82,766	\$83,871	\$82,731	\$82,474

JAMES V. LAGO, PRIVATE BANKER — NEW YORK CITY
 [154 West 14th street; organized 1917]

QUARTERLY STATEMENTS

RESOURCES	Statement of condition March 14, 1918	Statement of condition June 20, 1918	Statement of condition Sept. 10, 1918	Stat ement of condition Nov. 1, 1918
Stocks and bonds, viz.:				
Public securities	\$10,731	\$5,956	\$50,861	\$74,472
Private securities		10,190	22,590	5,885
Loans, discounts and bills purchased not secured by collateral	708	485	250	50
Accounts receivable	40		2	
Due from customers for exchange, money orders and steamship tickets sold	597	1,081	1,320	380
Due from trust companies, banks and bankers	12,411	32,452	17,160	53,124
Specie		43	720	55
Other currency authorized by the laws of the United States		1,350	1,736	4,315
Foreign currency	14	234	788	634
Cash items	1,963	517	3,163	789
Other assets	852	1,150	1,763	2,190
Add for cents	2	4	3	2
Total resources	\$27,318	\$53,462	\$100,356	\$141,896
	LIABILITIES			
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	4,006	3,528	3,846	7,147
Deposits	17,162	44,164	90,322	129,404
Bills payable	776	420		
Other liabilities	373	348	1,187	345
Add for cents	1	2	1	
Total liabilities	\$27,318	\$53,462	\$100,356	\$141,896

RICHARD M. LEDERER, PRIVATE BANKER — NEW YORK CITY
[55 Avenue B; organized 1914]

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
Stocks and bonds, viz.:				
Public securities	\$46,200	\$111,904	\$160,443	\$124,650
Private securities	29,289	25,576	25,582	30,075
Real estate owned	45,000	45,000	44,500	44,500
Mortgages owned	32,000	32,000	32,000	32,000
Loans and discounts secured by other collateral	23,875	38,095	66,595	52,700
Loans, discounts and bills purchased not secured by collateral	18,072	9,719	17,118	12,084
Accounts receivable	3,357	2,922	2,089	9,157
Due from trust companies, banks and bankers	28,006	37,224	56,707	59,956
Specie	868	733	1,153	1,254
Other currency authorized by the laws of the United States	10,932	5,778	7,509	2,711
Foreign currency	3,938	1,492	3,405	4,519
Foreign postage	417	412	452	331
Cash items	135	2,443	110	.....
Other assets	2,446	2,285	2,860	1,894
Add for cents	3	7	4	4
Total resources	\$244,538	\$315,590	\$420,527	\$375,835
LIABILITIES				
Permanent capital	\$20,000	\$20,000	\$20,000	\$20,000
Surplus, including all undivided profits	34,753	36,651	30,946	32,039
Deposits	111,662	127,796	178,761	191,597
Due to trust companies, banks and bankers	33,275	33,275	30,875	30,875
Bills payable	10,000	44,000	94,000	40,000
Other liabilities	34,846	53,866	65,944	61,323
Add for cents	2	2	1	1
Total liabilities	\$244,538	\$315,590	\$420,527	\$375,835

ANGELO LEGNITI, PRIVATE BANKER — NEW YORK CITY
 [64 Mulberry street; organized 1914]

QUARTERLY STATEMENTS

363

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
Stocks and bonds, viz.: Public securities	\$10,200	\$10,878	\$11,113	\$10,549
Real estate owned	32,000	32,000	32,000	32,000
Due from trust companies, banks and bankers	20,072	22,357	27,325	32,139
Deposits with express and steamship companies	250	250	250	250
Specie	62	36	30	74
Other currency authorized by the laws of the United States	1,300	1,360	2,400	3,200
Foreign currency	407	265	566	1,098
Other assets	1,000	1,345	1,000	1,000
Add for cents	1	2	1	1
Total resources	\$65,292	\$68,493	\$74,685	\$80,311
LIABILITIES				
Permanent capital	\$12,000	\$12,000	\$12,000	\$12,000
Surplus, including all undivided profits	7,000	7,000	7,000	7,000
Deposits	27,466	29,934	34,943	39,867
Due to trust companies, banks and bankers	8	.....	.....	.....
Other liabilities	18,817	19,558	20,742	21,443
Add for cents	1	1	.....	1
Total liabilities	\$65,292	\$68,493	\$74,685	\$80,311

JOSEPH LICCIONE, PRIVATE BANKER — NEW YORK CITY
 [125 Mulberry street; organized 1914]

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
Stocks and bonds, viz.: Public securities	\$6,500	\$6,500	\$6,632	\$6,900
Real estate owned	37,000	37,000	37,000	37,000
Due from trust companies, banks and bankers	5,059	3,283	11,368	7,672
Deposits with express and steamship companies			25	
Other currency authorized by the laws of the United States	1,213	1,733	507	4,631
Foreign currency	147	293	427	2,018
Other assets	1,250	1,250	1,250	1,250
Add for cents		1	1	
Total resources	\$51,169	\$50,060	\$57,210	\$59,471
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	3,759	4,082	7,319	6,854
Deposits	26,575	25,978	30,891	33,617
Due to trust companies, banks and bankers	834			
Other liabilities	10,000	10,000	9,000	9,000
Add for cents	1			
Total liabilities	\$51,169	\$50,060	\$57,210	\$59,471

BENJAMIN H. LICHTMAN, PRIVATE BANKER — AMSTERDAM
 [54 East Main street; organized 1915]

QUARTERLY STATEMENTS

365

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
Stocks and bonds, viz.:				
Public securities.....	\$7,100	\$7,275	\$7,325	\$7,375
Private securities.....	3,400	3,400	3,400	3,400
Mortgages owned.....	1,000	1,000	1,000	1,000
Due from trust companies, banks and bankers.....	38	82	52	152
Other currency authorized by the laws of the United States.....	131	150	101	101
Foreign currency.....	170	170	170	170
Cash items.....	.....	.....	.....	45
Other assets.....	325	175	200	175
Add for cents.....	1	1	.....	.....
Total resources.....	\$12,165	\$12,253	\$12,248	\$12,418
LIABILITIES				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits.....	6,000	6,000	6,000	6,000
Deposits.....	5	.....	.....	.....
Other liabilities.....	1,160	1,253	1,248	1,418
Total liabilities.....	\$12,165	\$12,253	\$12,248	\$12,418

LOFARO AND ROSSI, PRIVATE BANKERS — UTICA

[672 Bleecker street; organized 1916]

Members of firm	Residence	Members of firm	Residence
ROCCO LOFARO	Naples, Italy.	FRANK ROSSI	400 Rutgers street, Utica.

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
Stocks and bonds, viz.: Public securities	\$19,223	\$22,799	\$22,890	\$23,626
Loans and discounts secured by other collateral				2,300
Loans, discounts and bills purchased not secured by collateral	2,525	1,892	349	335
Due from trust companies, banks and bankers	5,884	4,174	4,796	5,572
Other currency authorized by the laws of the United States	2,330	930	2,299	123
Foreign currency	24	32	206	121
Cash items	178	9	202	403
Add for cents	1	1	3	2
Total resources	\$30,165	\$29,837	\$30,745	\$32,482
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	681	2,943	3,239	3,492
Deposits	20,483	18,394	19,506	20,990
Bills payable	4,000	3,500	3,000	3,000
Add for cents	1			
Total liabilities	\$30,165	\$29,837	\$30,745	\$32,482

GIOVANNI LORDI, PRIVATE BANKER — NEW YORK CITY
 [62 Mulberry street; organized 1914]

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
Stocks and bonds, viz.:				
Public securities.....	\$16,760	\$18,709	\$18,709	\$18,709
Private securities.....	250	250	250	250
Real estate owned.....	151,000	151,000	151,000	151,000
Mortgages owned.....	10,000	10,000	10,000	10,000
Due from customers for exchange, money orders and steamship tickets sold.....		37	37	.....
Due from trust companies, banks and bankers.....	42,176	40,718	36,315	39,448
Specie.....	1,674	1,229	1,978	1,475
Foreign currency.....	546	520	180	784
Foreign postage.....	70	200	237	150
Other assets.....	2,073	2,259	2,796	2,260
Add for cents.....	1	.....	2	3
Total resources.....	\$224,550	\$224,922	\$221,504	\$224,079
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	52,999	52,844	48,270	55,212
Deposits.....	59,551	60,078	61,234	56,866
Other liabilities.....	102,000	102,000	102,000	102,000
Add for cents.....				1
Total liabilities.....	\$224,550	\$224,922	\$221,504	\$224,079

QUARTERLY STATEMENTS

MICHAEL A. LUNGHINO, PRIVATE BANKER — BUFFALO
[174 Terrace; organized 1917]

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
Stocks and bonds, viz.:				
Public securities	\$4,122	\$4,956	\$6,322	16,732
Private securities	51,785	60,712	79,094	79,049
Loans, discounts and bills purchased not secured by collateral	2,215	1,900	1,650	1,500
Due from trust companies, banks and bankers	26,942	27,768	29,253	29,078
Specie	47	73	31	80
Other currency authorized by the law of the United States	1,651	2,702	2,050	1,980
Foreign cu rency	57	44	44	44
Foreign postage	66	272	18	814
Cash items	1,472	1,620	1,357	1,514
Other assets	2	1	3	3
Add for cents				
Total resources	\$88,359	\$100,123	\$120,345	\$130,914
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	7,055	9,284	8,427	8,751
Deposits	75,853	84,358	106,416	116,307
Bills payable	450	269	500	855
Other liabilities	1	1	2	1
Add for cents				
Total liabilities	\$88,359	\$100,123	\$120,345	\$130,914

S. LUNGHINO AND SONS, PRIVATE BANKERS — BUFFALO
 [121 Dante place; organized 1917]

Members of firm	Residence	Members of firm	Residence
SEBASTIAN LUNGHINO	415 Norwood avenue, Buffalo.	ANTHONY S. LUNGHINO.....	415 Norwood avenue, Buffalo.
DONATUS L. LUNGHINO.....	79 S. Union street, Rochester.		

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
Stocks and bonds, viz.:				
Public securities	\$34,274	\$77,854	\$71,884	\$114,377
Private securities.....	171,464	171,464	178,494	178,494
Mortgages owned	108,985	108,860	108,860	108,735
Loans and discounts secured by other collateral	7,900	22,260	23,150	27,450
Loans, discounts and bills purchased not secured by collateral	3,651	3,418	3,021	2,996
Accounts receivable.....	4,097	4,097	4,416	3,616
Due from trust companies, banks and bankers.....	9,940	18,979	30,988	54,219
Specie.....	4,810	7,337	240	180
Other currency authorized by the laws of the United States			7,300	7,809
Foreign currency.....	1,208	896	171	167
Foreign postage.....	50	50	50	50
Other assets.....	7,901	9,468	9,495	9,391
Add for cents.....	3	2	4	2
Total resources	\$354,283	\$424,683	\$438,073	\$507,486
LIABILITIES				
Permanent capital	\$20,000	\$20,000	\$20,000	\$20,000
Surplus, including all undivided profits.....	70,683	71,983	74,741	53,450
Deposits	174,025	191,462	244,610	269,895
Bills payable	88,197	138,206	96,642	140,721
Other liabilities	1,376	3,031	2,078	23,420
Add for cents.....	2	1	2	.....
Total liabilities	\$354,283	\$424,683	\$438,073	\$507,486

QUARTERLY STATEMENTS

LUNHAM AND MOORE, PRIVATE BANKERS — NEW YORK CITY

[Produce Exchange Building; organized 1915]

Members of firm Residence Members of firm Residence
 WILLIAM LUNHAM 320 West 86th street, New York City. WALTER MOORE Bronxville.

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
Stocks and bonds, viz.:				
Public securities.....	\$24,382	\$24,382	\$5,081	\$24,382
Private securities.....			19,301	
Loans and discounts secured by other collateral.....	435,169	505,057	350,809	490,252
Loans, discounts and bills purchased not secured by collateral.....	105,850	57,197	60,236	64,219
Accounts receivable.....	20,845	80,453	102,012	132,442
Due from customers for exchange, money orders and steamship tickets sold	182,325	302,821	338,430	230,391
Overdrafts.....		104		
Due from trust companies, banks and bankers.....	128,628	43,250	54,495	86,016
Other currency authorized by the laws of the United States.....	7,000	7,000	7,000	7,000
Other assets.....	304	375	375	375
Add for cents.....	2	4	4	4
Total resources.....	\$904,505	\$1,020,643	\$938,243	\$1,035,081
LIABILITIES				
Permanent capital.....	\$15,000	\$15,000	\$15,000	\$15,000
Surplus, including all undivided profits.....	647,973	795,282	728,807	833,267
Deposits.....	147,168	177,275	168,625	184,302
Due to trust companies, banks and bankers.....	50,878		8,255	
Other liabilities.....	43,484	33,085	17,555	2,511
Add for cents.....	2	1	1	1
Total liabilities.....	\$904,505	\$1,020,643	\$938,243	\$1,035,081

R. H. MACY AND COMPANY, PRIVATE BANKERS — NEW YORK CITY

[Corner Broadway and 34th street; organized 1914]

Members of firm	Residence	Members of firm	Residence
JESSE ISIDOR STRAUS.....	399 Park avenue, New York City.	PERCY S. STRAUS.....	875 Park avenue, New York City.
HERBERT N. STRAUS.....	1603 K street, N. W., Washington, D. C.		

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
Stocks and bonds, viz.:				
Public securities	\$193,550	\$193,550	\$184,785	\$184,785
Private securities.....	591,872	784,590	800,782	681,308
Real estate owned.....	747,500	747,500	747,500	747,500
Overdrafts.....	4,481	7,203	2,653	3,991
Due from trust companies, banks and bankers.....	572,668	268,164	370,895	376,755
Other currency authorized by the laws of the United States.....	32,605	33,053	33,898	37,107
Other assets.....	6,130	9,399	7,083	6,893
Add for cents.....	2	1	2	2
Total resources	\$2,148,808	\$2,043,460	\$2,147,598	\$2,038,341
LIABILITIES				
Permanent capital.....	\$100,000	\$100,000	\$100,000	\$100,000
Surplus, including all undivided profits.....	33,670	33,407	30,047	41,484
Deposits.....	1,988,570	1,882,068	1,991,231	1,884,974
Other liabilities.....	26,567	27,983	26,319	11,882
Add for cents.....	1	2	1	1
Total liabilities	\$2,148,808	\$2,043,460	\$2,147,598	\$2,038,341

QUARTERLY STATEMENTS

371

MARKEL BROTHERS, PRIVATE BANKERS — NEW YORK CITY
 [92 Canal street; organized 1914]

Members of firm	Residence	Members of firm	Residence
JACOB L. MARKEL.....	1119 Forest avenue, New York City.	GERSON MARKEL	81 Seventh street, New York City.

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
Stocks and bonds, viz.:				
Public securities	\$22,350	\$25,850	\$43,400	\$43,938
Private securities.....	41,400	41,438	41,038	41,038
Real estate owned.....	77,833	77,833	77,833	77,833
Mortgages owned.....	25,875	25,750	25,750	25,750
Loans and discounts secured by other collateral.....	2,150	5,296	6,096	4,891
Loans, discounts and bills purchased not secured by collateral.....	5,365	7,452	5,848	8,555
Accounts receivable.....	570	570	541	499
Due from customers for exchange, money orders and steamship tickets sold.....	2,145	964	944	804
Due from trust companies, banks and bankers.....	20,560	19,528	22,564	19,697
Deposits with express and steamship companies.....	500	500	500	500
Specie.....	200	430	585	582
Other currency authorized by the laws of the United States.....	1,313	1,273	2,903	1,780
Foreign currency.....	9,014	6,158	4,692	2,712
Cash items.....	165	221	259	482
Other assets.....	1,503	2,040	1,300	1,492
Add for cents.....	5	6	4	4
Total resources.....	\$210,948	\$215,359	\$234,257	\$230,557
LIABILITIES				
Permanent capital.....	\$15,000	\$15,000	\$15,000	\$15,000
Surplus, including all undivided profits.....	19,121	22,096	21,654	23,954
Deposits.....	122,005	122,457	139,355	134,002
Due to trust companies, banks and bankers.....	181	181	.....	25
Bills payable.....	10,000	10,000	10,000	10,000
Other liabilities.....	44,640	45,623	48,246	47,574
Add for cents.....	1	2	2	2
Total liabilities.....	\$210,948	\$215,359	\$234,257	\$230,557

NICHOLAS MARNELL, PRIVATE BANKER — SYRACUSE
 [317 North Franklin street; organized 1914]

QUARTERLY STATEMENTS

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
Stocks and bonds, viz.:				
Public securities	\$7,000	\$7,000	\$7,000	\$7,000
Private securities	5,400	5,400	5,400	5,400
Real estate owned	7,000	7,000	7,000	7,000
Mortgages owned	22,400	21,900	21,325	21,325
Due from trust companies, banks and bankers	46,600	58,858	75,527	92,847
Specie	2,968	3,529	4,693	4,745
Add for cents	1	.....	.....	1
Total resources	\$91,369	\$103,687	\$120,945	\$138,318
	LIABILITIES			
Permanent capital	\$7,000	\$7,000	\$7,000	\$7,000
Surplus, including all undivided profits	1,646	1,740	2,649	3,878
Deposits	82,723	94,947	111,296	127,439
Add for cents .....	.....	.....	.....	1
Total liabilities	\$91,369	\$103,687	\$120,945	\$138,318

VINCENZO MARRONE, PRIVATE BANKER — UTICA
 [443 Bleecker street; organized 1914]

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
Stocks and bonds, viz.: Public securities.....	\$13,773	\$12,976	\$13,908	\$15,001
Mortgages owned.....	4,777	4,777	4,527	3,260
Loans, discounts and bills purchased not secured by collateral.....	2,865	3,862	3,787	4,661
Accounts receivable.....	1,819	1,922	3,358	4,959
Due from trust companies, banks and bankers.....	9,049	9,697	12,213	14,623
Specie.....	40	37	28	17
Other currency authorized by the laws of the United States.....	315	376	117	79
Foreign currency.....	183	178	118	115
Foreign postage.....	140	140	164	164
Cash items.....	1,005	1,818	2,286	1,202
Other assets.....	793	793	793	793
Add for cents.....	3	3	4	3
Total resources.....	\$34,762	\$36,579	\$41,303	\$44,877
LIABILITIES				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits.....	847	868	1,887	1,363
Deposits.....	28,580	30,396	34,153	37,907
Bills payable.....		314		
Other liabilities.....	335		263	606
Add for cents.....		1		1
Total liabilities.....	\$34,762	\$36,579	\$41,303	\$44,877

GUISEPPE MOLEA, PRIVATE BANKER — NEW YORK CITY
 [175 Hester street; organized 1914]

QUARTERLY STATEMENTS

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
Stocks and bonds, viz.: Public securities	\$5,640	\$5,690	\$5,690	\$5,690
Real estate owned	105,000	105,000	105,000	105,000
Mortgages owned	1,000	1,000	1,000	1,000
Loans, discounts and bills purchased not secured by collateral	1,141	1,129	1,429	965
Accounts receivable	92	.....	15	8
Due from trust companies, banks and bankers	2,761	2,892	4,500	5,405
Deposits with express and steamship companies	250	250	250	250
Other currency authorized by the laws of the United States	137	1,803	1,158	2,002
Foreign currency	16	13	10	.....
Foreign postage .....	.....	.....	.....	44
Other assets	100	100	100	100
Add for cents	2	1	.....	2
Total resources	\$116,139	\$117,878	\$119,152	\$120,466
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	1,511	1,909	881	1,299
Deposits	12,483	13,589	14,496	15,434
Due to trust companies, banks and bankers .....	.....	61	78	.....
Bills payable	144	318	1,697	1,732
Other liabilities	97,000	97,000	97,000	97,000
Add for cents	1	1	.....	1
Total liabilities	\$116,139	\$117,878	\$119,152	\$120,466

B. II. NELSON AND SON, PRIVATE BANKERS — BINGHAMTON

[35-39 Eldridge street; organized 1914]

Members of firm Residence Members of firm Residence
 GEORGE R. NELSON..... 448 Chenango street, Binghamton. JOHN COLSTEN 590 Chenango street, Binghamton.

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
Stocks and bonds, viz.: Public securities	\$9,611	\$9,861	\$9,861	\$9,861
Real estate owned.....	1,346	1,354	1,369	1,369
Mortgages owned.....	1,250	1,250	1,200	1,200
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....	1,959	1,959	1,959	1,959
Loans and discounts secured by other collateral.....	934	1,134	1,593	1,433
Loans, discounts and bills purchased not secured by collateral.....	20,358	25,450	23,254	22,310
Due from trust companies, banks and bankers.....	21,986	10,913	22,224	8,574
Specie.....	287	296	302	411
Other currency authorized by the laws of the United States.....	867	1,159	1,437	1,160
Cash items.....	1,110	1,057	2,162	1,877
Due from the Federal Reserve Bank of New York less offsets.....	4,000	1,000	12,000	13,000
Add for cents.....	4	2	3	4
Total resources.....	\$63,712	\$55,435	\$77,364	\$63,258
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	68	237	375	613
Deposits.....	53,499	44,842	66,676	52,188
Other liabilities.....	143	356	312	455
Add for cents.....	2	.....	1	2
Total liabilities.....	\$63,712	\$55,435	\$77,364	\$63,258

JOHN NEMETH, PRIVATE BANKER — NEW YORK CITY
 [227 Tenth avenue and 1597 Second avenue; organized 1914]

QUARTERLY STATEMENTS

377

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
Stocks and bonds, viz.: Public securities	\$11,692	\$11,692	\$11,692	\$11,692
Real estate owned	15,000	15,000	15,000	15,000
Loans and discounts secured by other collateral	2,548	435	435	400
Accounts receivable	6,429	6,044	5,458	5,138
Due from trust companies, banks and banks	5,790	2,668	2,192	2,289
Deposits with express and steamship companies	750	750	750	750
Add for cents	1	.....	1	1
Total resources	\$42,210	\$36,589	\$35,528	\$35,270
LIABILITIES				
Permanent capital	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profit	8,267	5,528	5,204	5,006
Deposits	7,979	5,099	4,367	4,309
Other liabilities	963	962	955	954
Add for cents	1	.....	2	1
Total liabilities	\$42,210	\$36,589	\$35,528	\$35,270

ANDREW J. NEUBAUER, PRIVATE BANKER — BROOKLYN
 [972 Manhattan avenue; organized 1914]

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
Stocks and bonds, viz.: Public securities	\$19,705	\$18,174	\$20,240	\$14,320
Loans and discounts secured by other collateral	300	2,830	1,270	2,760
Loans, discounts and bills purchased not secured by collateral	581	600	1,103	832
Accounts receivable		513		22
Due from trust companies, banks and bankers	3,799	1,985	3,225	9,054
Deposits with express and steamship companies	250	250	250	250
Specie	404	244	390	718
Other currency authorized by the laws of the United States	760	800		1,100
Foreign currency	466	182	199	239
Other assets	2,028	2,028	1,930	,980
Add for cents	1	2	4	3
Total resources	\$28,294	\$27,608	\$28,661	\$31,278
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	6,324	6,603	6,324	6,324
Deposits	11,044	10,433	11,036	13,646
Due to trust companies, banks and bankers	5,382	5,382	5,382	5,382
Bills payable	365	188	479	163
Other liabilities	177		438	761
Add for cents	2	2	2	2
Total liabilities	\$28,294	\$27,608	\$28,661	\$31,278

NIELSEN AND LUNDBECK, PRIVATE BANKERS — NEW YORK CITY

[24 State street; organized 1914]

Members of firm	Residence	Members of firm	Residence
SOPHUS NIELSEN	1370 56th street, Brooklyn	G. HILMER LUNDBECK.....	363 Sterling place, Brooklyn.

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
Stocks and bonds, viz.: Public securities	\$10,363	\$10,363	\$10,363	\$100,000
Accounts receivable	19,939	.....	.....	2,105
Due from customers for exchange, money orders and steamship tickets sold	3,226	3,358	.....	.....
Due from trust companies, banks and bankers	78,857	88,111	29,126	14,779
Deposits with express and steamship companies	1,000	.....	.....	.....
Specie	53	40	.....	.....
Other currency authorized by the laws of the United States	115	1,237	887	1,471
Foreign currency	4,302	6,083	.....	.....
Cash items	586	274	.....	.....
Due from the Federal Reserve Bank of New York less offsets .....	.....	40,000	80,000	.....
Other assets	2,219	2,219	2,219	.....
Add for cents	2	2	1	1
Total resources	\$120,662	\$151,687	\$122,596	\$118,356
LIABILITIES				
Permanent capital	\$12,000	\$12,000	\$12,000	12,000
Surplus including all undivided profits	86,289	84,283	66,619	78,112
Deposits	22,372	55,404	43,977	27,965
Other liabilities .....	.....	.....	.....	278
Add for cents	1	.....	.....	1
Total liabilities	\$120,662	\$151,687	\$122,596	\$118,356

QUARTERLY STATEMENTS

HARRY OPPENHEIM, PRIVATE BANKER — NEW YORK CITY
 [390-392 Grand street; organized 1914]

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
Stocks and bonds, viz.:				
Public securities	\$90,012	\$70,010	\$109,950	\$142,819
Private securities	12,692	12,692	12,692	12,692
Accounts receivable	400	400	400	400
Due from customers for exchange, money orders and steamship tickets sold	1,533	1,213	1,046	952
Due from trust companies, banks and bankers	66,958	87,010	39,664	35,194
Deposits with express and steamship companies	250	250	250	250
Specie	403	808	572	157
Other currency authorized by the laws of the United States	4,381	2,541	4,999	6,295
Foreign currency	14,973	2,824	2,791	2,526
Foreign postage	69	69	69	69
Cash items	326	191	588	538
Other assets	617	617	617	617
Add for cents	4	3	2	3
Total resources	\$192,618	\$178,628	\$173,640	\$202,512
LIABILITIES				
Permanent capital	\$20,000	\$20,000	\$20,000	\$20,000
Surplus, including all undivided profits	35,322	31,166	9,100	22,961
Deposits	132,125	122,606	132,663	148,061
Other liabilities	5,169	4,856	11,875	11,490
Add for cents	2	.....	2	.....
Total liabilities	\$192,618	\$178,628	\$173,640	\$202,512

ENRICO ORTOLANI, PRIVATE BANKER — BUFFALO
 [120 Erie street; organized 1914]

QUARTERLY STATEMENTS

381

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
Stocks and bonds, viz.: Public securities	\$50,000	\$55,000	\$64,158	\$77,958
Real estate owned	4,600	4,600	4,600	4,600
Mortgages owned	64,868	64,718	60,838	60,286
Loans and discounts secured by other collateral	2,700	2,700	2,600	2,600
Due from trust companies, banks and bankers	45,680	51,098	80,671	110,131
Deposits with express and steamship companies .....	.....	.....	15,000	649
Specie	69	114	121	160
Other currency authorized by the laws of the United States	6,800	5,600	6,851	3,000
Other assets	925	925	925	925
Add for cents	1	1	.....	1
Total resources	\$175,643	\$184,756	\$235,764	\$260,310
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	17,754	20,328	21,833	22,686
Deposits	147,888	154,428	203,831	227,624
Add for cents	1	.....	.....	.....
Total liabilities	\$175,643	\$184,756	\$235,764	\$260,310

MICHELE G. PASCA, PRIVATE BANKER—NEW YORK CITY
[2072 First avenue; organized 1914]

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
Stocks and bonds, viz.:				
Public securities	\$11,950	\$16,541	\$31,941	\$14,750
Private securities	21,106	17,123	17,123	26,165
Real estate owned	87,000	87,000	87,000	87,000
Mortgages owned	13,400	13,250	13,250	13,250
Loans and discounts secured by other collateral				2,000
Loans, discounts and bills purchased not secured by collateral	1,097	990	915	781
Accounts receivable			60	
Due from trust companies, banks and bankers	19,177	20,706	26,425	30,695
Deposits with express and steamship companies	250	250	250	250
Specie	61	80	26	18
Other currency authorized by the laws of the United States	2,815	1,132	2,625	971
Foreign currency	73	73	73	73
Foreign postage	340	242	156	536
Cash items		1,720	2,132	1,599
Other assets	2,032	1,577	1,445	1,441
Add for cents	2	3	4	3
Total resources	\$159,303	\$160,687	\$183,425	\$179,532
	LIABILITIES			
Permanent capital	\$15,000	\$15,000	\$15,000	\$15,000
Surplus, including all undivided profits	28,000	29,687	34,270	27,693
Deposits	52,145	56,250	68,304	72,800
Other liabilities	64,157	59,750	65,850	64,038
Add for cents	1		1	1
Total liabilities	\$159,303	\$160,687	\$183,425	\$179,532

ALFONSO PEPE AND SONS, PRIVATE BANKERS — BUFFALO

[336 Seneca street; organized 1914]

Members of firm	Residence	Members of firm	Residence
ALFONSO PEPE	111 Richmond avenue, Buffalo.	FRANK PEPE	111 Richmond avenue, Buffalo.
ANTHONY PEPE	111 Richmond avenue, Buffalo.		

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
Stocks and bonds, viz.:				
Public securities	\$39,096	\$43,096	\$44,700	\$46,200
Private securities	4,777	4,777	4,777	4,777
Real estate owned	26,400	26,400	26,400	26,400
Loans and discounts secured by bond and mortgage, deed or other real estate collateral	21,325	21,300	22,500	24,150
Loans, discounts and bills purchased not secured by collateral	1,330	1,300	1,800	2,150
Due from trust companies, banks and bankers	60,667	74,934	112,027	117,507
Specie	23	82	57	67
Other currency authorized by the laws of the United States	3,800	6,300	5,000	4,250
Other assets	500	500	500	500
Add for cents	2	2	2	1
Total resources	\$157,920	\$178,691	\$217,763	\$226,002
	LIABILITIES			
Permanent capital	\$15,000	\$15,000	\$15,000	\$15,000
Surplus, including all undivided profits	5,308	3,457	4,840	5,370
Deposits	136,920	159,316	197,422	205,132
Other liabilities	691	917	500	500
Add for cents	1	1	1	.....
Total liabilities	\$157,920	\$178,691	\$217,763	\$226,002

QUARTERLY STATEMENTS

LIONELLO PERERA, PRIVATE BANKER — NEW YORK CITY
 [69 Wall street and 2261 First avenue; organized 1914]

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
Stocks and bonds, viz.:				
Public securities	\$291,183	\$158,289	\$642,410	\$724,934
Private securities	303,285	468,472	257,727	159,515
Real estate owned	70,500	70,500	70,500	70,500
Mortgages owned	1,500	1,500	1,500	1,400
Loans and discounts secured by other collateral	367,808	505,609	472,823	644,391
Loans discounts and bills purchased not secured by collateral	45,166	65,311	161,709	68,957
Accounts receivable	17,160	33,457	120,425	85,546
Overdrafts	14	1	81	10
Due from trust companies, banks and bankers	321,946	524,139	415,686	417,096
Deposits with express and steamship companies	750	750	250	750
Specie	5,091	4,803	5,789	6,965
Other currency authorized by the laws of the United States	26,122	21,720	30,187	42,415
Foreign currency	42,274	49,579	48,957	56,905
Foreign postage	541	603	433	1,238
Cash items	4,493	10,540	25,439	12,573
Other assets	13,177	12,964	17,022	5,181
Add for cents	5	6	4	6
Total resources	\$1,511,915	\$1,928,243	\$2,270,942	\$2,298,380
LIABILITIES				
Permanent capital	\$50,000	\$50,000	\$50,000	\$50,000
Surplus, including all undivided profits	175,260	192,305	216,415	290,306
Deposits	1,273,465	1,462,127	1,693,325	1,843,320
Due to trust companies, banks and bankers . . . . .	.....	206,212	.....	100,855
Bills payable	2,636	3,503	301,238	967
Other liabilities	10,553	14,094	9,912	12,929
Add for cents	1	2	2	3
Total liabilities	\$1,511,915	\$1,928,243	\$2,270,942	\$2,298,380

ROCCO PERRETTA AND COMPANY, PRIVATE BANKERS — UTICA

[400 Kossuth avenue; organized 1916]

18 Members of firm ROCCO PERRETTA	Residence 842 Bleecker street, Utica.	Members of firm GIOVANNI PERRETTA	Residence 935 Rutger street, Utica.
--	--	--	--

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
Stocks and bonds, viz.: Public securities	\$25,893	\$30,532	\$38,716	\$45,081
Mortgages owned	13,100	18,100	20,600	23,400
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		800		
Loans, discounts and bills purchased not secured by collateral	12,803	11,199		
Accounts receivable			11,781	11,046
Overdrafts	48			
Due from trust companies, banks and bankers	6,485	11,124	18,124	28,982
Specie	43	53	83	132
Other currency authorized by the laws of the United States	2,700	2,000	3,900	2,800
Foreign currency	1,115	736	736	736
Other assets	125	269	734	
Add for cents	2	4	4	3
Total resources	\$62,314	\$74,817	\$94,678	\$112,180
LIABILITIES				
Permanent capital	6,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	5,425	6,973	7,571	10,406
Deposits	50,281	62,843	82,106	92,023
Bills payable				4,750
Other liabilities	607			
Add for cents	1	1	1	1
Total liabilities	\$62,314	\$74,817	\$94,678	\$112,180

QUARTERLY STATEMENTS

RAFFAELE PRISCO, PRIVATE BANKER — NEW YORK CITY
[73 Mulberry street; organized 1914]

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
Stocks and bonds, viz.: Public securities	\$12,995	\$20,350	\$11,800	\$26,444
Due from trust companies, banks and bankers	73,084	74,121	132,865	100,655
Deposits with express and steamship companies	250	250	250	250
Foreign currency	5,341	10,038	10,616	11,706
Cash items	1,624	2,165	2,343	4,586
Add for cents	2	2	.....	2
Total resources.....	\$93,296	\$106,926	\$157,874	\$143,643
LIABILITIES				
Permanent capital	\$7,000	\$7,000	\$7,000	\$7,000
Surplus, including all undivided profits	26,994	29,797	53,008	51,977
Deposits	59,302	70,129	97,865	84,665
Add for cents .....	.....	.....	1	1
Total liabilities.....	\$93,296	\$106,926	\$157,874	\$143,643

RUSSIAN NATIONAL ST. VLADIMIR HOME UNINCORPORATED ASSOCIATION —
PRIVATE BANKERS — NEW YORK CITY
 [231 East 17th street; organized 1916]

Members of firm	Residence	Members of firm	Residence
A. J. CHECHILLA.....	355 Walnut street, Newark, N. J.	I. TURKEVITCH.....	15 East 97th street, New York City.
S. SUBGIREFF.....	15 East 97th street, New York City.	E. KRYZANOVSKY.....	107 Grand street, Jersey City, N. J.
P. S. POPOFF.....	15 East 97th street, New York City.		

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
Stocks and bonds, viz.: Public securities.....	\$7,000	\$7,100	\$6,651	\$6,979
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....				800
Loans and discounts secured by other collateral.....	595	835	1,800	4,995
Loans, discounts and bills purchased not secured by collateral.....	2,530	7,020	412	927
Due from trust companies, banks and bankers.....	10,180	5,231	11,507	8,363
Specie.....	74	306		
Other currency authorized by the laws of the United States.....		19		
Foreign currency.....			1,547	196
Cash items.....	932	1,626	588	722
Other assets.....	1,084	1,100	1,050	1,050
Add for cents.....	1		1	2
Total resources.....	\$22,396	\$23,237	\$23,556	\$24,034
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	1,026	68	117	350
Deposits.....	11,369	13,168	13,438	13,684
Add for cents.....	1	1	1	
Total liabilities.....	\$22,396	\$23,237	\$23,556	\$24,034

QUARTERLY STATEMENTS

EUGENE RUTTKAY, PRIVATE BANKER — NEW YORK CITY
[106 Avenue B; organized 1917]

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
Stocks and bonds, viz.:				
Public securities.....	\$6,050	\$7,168	\$9,152	\$10,057
Private securities.....	155	155	155	155
Real estate owned.....	808	600	600	600
Accounts receivable.....	5,968	6,202	5,762	5,497
Due from trust companies, banks and bankers.....	6,136	6,186	6,022	4,302
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	119	132	83	26
Other currency authorized by the laws of the United States.....	525	792	1,613	2,492
Foreign currency.....	156	131	149	109
Cash items.....	.....	42	123	573
Other assets.....	500	500	500	500
Add for cents.....	2	3	1	2
Total resources.....	\$20,649	\$22,161	\$24,410	\$24,563
LIABILITIES				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits.....	5,871	5,675	4,800	4,523
Deposits.....	4,981	5,458	8,037	8,138
Bills payable.....	4,797	6,027	6,573	6,901
Add for cents.....	.....	1	.....	1
Total liabilities.....	\$20,649	\$22,161	\$24,410	\$24,563

FRANK SAKSER, PRIVATE BANKER — NEW YORK CITY
 [82 Cortland street; organized 1914]

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
Stocks and bonds, viz.:				
Public securities.....	\$61,071	\$49,409	\$47,896	\$47,996
Private securities.....	250	250	250	250
Real estate owned.....	49,000	49,000	49,000	49,000
Mortgages owned.....	9,500	9,500	9,500	9,500
Loans and discounts secured by other collateral.....	100	100	75	75
Loans, discounts and bills purchased not secured by collateral.....	400	398	98	56
Due from trust companies, banks and bankers.....	11,708	17,610	8,283	9,888
Foreign currency.....	12	12	12	12
Cash items.....	650	409	467	115
Add for cents.....	2	2	2	1
Total resources.....	\$132,693	\$126,690	\$115,583	\$116,893
LIABILITIES				
Permanent capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	90,353	87,282	86,073	85,620
Deposits.....	3,820	3,593	3,593	5,182
Due to trust companies, banks and bankers.....	10,000	10,000	.....	.....
Bills payable.....	3,018	814	916	1,091
Add for cents.....	2	1	1	.....
Total liabilities.....	\$132,693	\$126,690	\$115,583	\$116,893

QUARTERLY STATEMENTS

JOHN H. SCHEIDT, PRIVATE BANKER — BROOKLYN
 [931-933 Broadway; organized 1917]

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
Stocks and bonds, viz.:				
Public securities.....	\$26,000	\$24,650	\$24,750	\$28,250
Private securities.....	400	400	500	525
Loans and discounts secured by other collateral.....			40	
Accounts receivable.....	9,371	9,464	8,922	9,702
Due from trust companies, banks and bankers.....	11,864	2,217	7,783	2,538
Specie.....	61	56	43	32
Other currency authorized by the laws of the United States.....	104	267	270	1,312
Foreign currency.....	1,471	1,223	952	350
Cash items.....	20		132	1
Other assets.....	3,929	4,213	3,741	3,913
And for cents.....	2	2	3	3
Total resources.....	\$53,222	42,492	\$47,136	\$46,626
LIABILITIES				
Permanent capital.....	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits.....	39,417	33,670	39,060	37,811
Deposits.....	3,848	2,389	795	
Bills payable.....	4,956	1,433	2,280	3,815
Add for cents.....	1		1	
Total liabilities.....	\$53,222	\$42,492	\$47,136	\$46,626

VINCENT SCHIRRIPA, PRIVATE BANKER — ALBANY
 [104 Madison avenue; organized 1914]

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
Stocks and bonds, viz.: Public securities	\$5,000	\$5,000	\$5,500	\$5,000
Due from trust companies, banks and bankers	12,500	13,000	17,500	20,000
Other currency authorized by the laws of the United States	100	400	350	300
Foreign currency	250	250	250	250
Foreign postage	70	120	200	250
Other assets	300	300	300	300
Total resources	\$18,220	\$19,070	\$24,100	\$26,100
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	3,652	1,485	2,229	1,335
Deposits	9,568	12,585	16,871	19,765
Total liabilities	\$18,220	\$19,070	\$24,100	\$26,100

QUARTERLY STATEMENTS

CHARLES W. SCHREIBER, PRIVATE BANKER — RIDGEWOOD
 [2340 Myrtle avenue; organized 1917]

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
Stocks and bonds, viz.: Public securities	\$7,687	\$13,493	\$17,501	\$18,357
Real estate owned	14,000	14,000	14,000	14,000
Mortgages owned	1,827	6,327	6,300	7,250
Loans and discounts secured by other collateral	2,000	5,225	1,626	10,764
Loans, discounts and bills purchased not secured by collateral	543	1,664	1,243	1,168
Due from trust companies, banks and bankers	6,126	2,625	6,525	929
Specie	223	150	492	109
Other currency authorized by the laws of the United States	800	1,300	2,400	2,200
Foreign currency	44	49	52	53
Cash items			136	
Other assets	1,421	1,884	1,690	1,773
Add for cents	2	4	2	2
Total resources	\$34,673	\$46,721	\$51,967	\$56,695
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	6,990	6,569	6,477	6,354
Deposits	15,163	19,693	33,391	38,029
Bills payable		3,200		
Rediscounts		4,300		
Other liabilities	7,519	7,958	7,099	7,312
Add for cents	1	1		
Total liabilities	\$34,673	\$46,721	\$51,967	\$56,695

SIGMUND GEZA SCHWABACH, PRIVATE BANKER — NEW YORK CITY
[1347 First avenue; organized 1915]

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
Stocks and bonds, viz.:				
Public securities	\$5,448	\$7,701	\$7,492	\$7,334
Private securities	37,703	43,648	44,029	42,533
Loans and discounts secured by other collateral	4,350	3,200	4,600	4,435
Loans, discounts and bills purchased not secured by collateral	720	320	670	670
Accounts receivable	154	154	154	154
Due from customers for exchange, money orders and steamship tickets sold	287	192	192	192
Due from trust companies, banks and bankers	20,789	15,935	18,616	17,408
Specie	68	58	580	256
Other currency authorized by the laws of the United States	821	1,269	1,698	1,010
Foreign currency	294	319	676	666
Cash items	383	490	761	6,322
Other assets	1,685	1,663	1,709	1,766
Add for cents	3	3	3	3
Total resources	\$72,705	\$74,952	\$81,180	\$82,749
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	4,823	4,526	5,456	3,500
Deposits	51,197	53,246	57,785	61,546
Other liabilities	11,684	12,179	12,939	12,702
Add for cents	1	1	.....	1
Total liabilities	\$72,705	\$74,952	\$81,180	\$82,749

QUARTERLY STATEMENTS

C. SCONFIETTI AND COMPANY, PRIVATE BANKERS — ROCHESTER

[359 State street; organized 1917]

Members of firm Residence Members of firm Residence
 CESARE SCONFIETTI 146 Rutgers street, Rochester. BIAGO ROSSI 12 Almira street, Rochester.

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
Stocks and bonds, viz.:				
Public securities	\$4,150	\$4,980	\$5,200	\$6,750
Private securities	5,955	5,955	5,955	5,955
Due from trust companies, banks and bankers	17,900	16,100	30,061	34,847
Specie	50	69	130	168
Other currency authorized by the laws of the United States	854	1,549	1,055	1,484
Foreign currency	186	192	1,003	935
Foreign postage	120	210	330	285
Cash items	170	187	77	218
Other assets	235	414	202	400
Add for cents	1	1	2	1
Total resources	\$29,621	\$29,657	\$44,015	\$51,043
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus including all undivided profits	6,169	5,618	10,422	10,501
Deposits	18,402	18,941	28,237	35,392
Other liabilities	48	98	355	150
Add for cents	2	.....	1	.....
Total liabilities	\$29,621	\$29,657	\$44,015	\$51,043

L. SCOTTO & SON AND JOSEPH MARTINIANO, PRIVATE BANKERS — BROOKLYN

[238 Columbia street; organized 1916]

Members of firm	Residence	Members of firm	Residence
RAPHAEL SCOTTO	164 Carroll street, Brooklyn.	JOSEPH MARTINIANO.....	240 Columbia street, Brooklyn.

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
Stocks and bonds, viz.:				
Public securities.....	\$119,969	\$128,237	\$150,329	\$172,754
Private securities.....		11,500		
Real estate owned.....	56,300	53,500	41,500	41,500
Mortgages owned.....	17,135	16,960	21,985	21,785
Loans and discounts secured by other collateral.....	2,205	1,755	1,505	1,795
Loans, discounts and bills purchased not secured by collateral.....	11,129	14,527	13,870	11,543
Due from trust companies, banks and bankers.....	93,737	93,457	184,459	154,122
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	3,955	5,250	6,366	7,402
Other currency authorized by the laws of the United States.....	52,466	48,515	23,303	41,267
Foreign currency.....	3,622	3,839	3,291	3,147
Foreign postage.....	228	122	292	367
Cash items.....	6,483	2,375	7,948	18,342
Other assets.....	4,341	2,000	5,601	1,800
Add for cents.....	4	2	3	2
Total resources.....	\$371,824	\$382,289	\$460,702	\$476,076
LIABILITIES				
Permanent capital.....	\$25,000	\$25,000	\$25,000	\$25,000
Surplus, including all undivided profits.....	15,493	16,737	18,950	19,392
Deposits.....	296,830	295,802	378,022	393,110
Other liabilities.....	34,500	44,749	38,729	38,574
Add for cents.....	1	1	1	.....
Total liabilities.....	\$371,824	\$382,289	\$460,702	\$476,076

QUARTERLY STATEMENTS

JOSEPH SESSA, PRIVATE BANKER — BROOKLYN
 [131 Union street, 467 Carroll street and 6323 Fourth street; organized 1914]

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
Stocks and bonds, viz.:				
Public securities	\$197,080	\$58,300	\$149,846	\$278,100
Private securities		110,565	135,915	180,024
Real estate owned	17,000	17,000	17,000	17,000
Mortgages owned	45,000	52,000	52,000	52,000
Loans and discounts secured by bond and mtg., deed or other real est. coll.	4,525	4,025	4,025	4,025
Loans and discounts secured by other collateral	21,932	20,043	29,772	25,434
Loans, discounts and bills purchased not secured by collateral	3,234	2,198	1,509	1,438
Accounts receivable			453	153
Due from trust companies, banks and bankers	247,800	312,032	341,869	273,672
Deposits with express and steamship companies	750	750	750	750
Spécie	2,449	1,458	1,208	922
Other currency authorized by the laws of the United States	21,084	21,117	21,084	20,000
Foreign currency	1,769	2,075	1,025	1,019
Foreign postage	750	750	750	750
Cash items	1,953	7,551	1,216	
Due from the Federal Reserve Bank of New York less offsets		30,000		
Other assets	2,000	2,000	2,000	2,000
Add for cents	1	2	4	2
Total resources	\$567,927	\$641,866	\$760,426	\$866,289
LIABILITIES				
Permanent capital	\$30,000	\$30,000	\$30,000	\$30,000
Surplus, including all undivided profits	10,000	17,000	17,000	17,000
Deposits	527,915	568,632	713,099	819,289
Other liabilities	12	26,233	327	
Add for cents		1		
Total liabilities	\$567,927	\$641,866	\$760,426	\$866,289

FRANCIS R. STABLE, PRIVATE BANKER — NEW YORK CITY
[189 Grand street; organized 1914]

QUARTERLY STATEMENTS

397

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
Stocks and bonds, viz.: Public securities.....	\$18,603	\$33,838	\$48,540	\$44,058
Loans and discounts secured by bond and mortgage, deed or other real estate collateral.....			595	
Loans and discounts secured by other collateral.....	650	780		1,537
Loans, discounts and bills purchased not secured by collateral.....			19,933	
Accounts receivable.....	10,035	6,695		6,168
Overdrafts.....			52	62
Due from trust companies, banks and bankers.....	59,441	51,095	75,406	73,127
Deposits with express and steamship companies.....	250	250	250	250
Specie.....	724	621	880	1,140
Other currency authorized by the laws of the United States.....	3,951	6,132	4,209	5,193
Foreign currency.....	441	1,271	685	1,382
Foreign postage.....	510	710	485	690
Cash items.....	696	2,196	1,733	1,247
Other assets.....	1,172	925	925	925
Add for cents.....	1	4	4	3
Total resources.....	\$96,474	\$104,517	\$153,697	\$135,782
LIABILITIES				
Permanent capital.....	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits.....	13,509	12,883	11,687	18,397
Deposits.....	71,665	80,183	100,393	100,685
Bills payable.....			23,000	5,000
Other liabilities.....	1,300	1,450	8,616	1,700
Add for cents.....		1	1	
Total liabilities.....	\$96,474	\$104,517	\$153,697	\$135,782

MAX STRAUS, PRIVATE BANKER — NEW YORK CITY
 [55 Broadway; organized 1916]

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
Stocks and bonds, viz.: Public securities	\$51,800	\$51,800	\$51,800	\$51,800
Total resources	\$51,800	\$51,800	\$51,800	\$51,800
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	\$5,000
Surplus, including all undivided profits	46,800	46,800	46,800	46,800
Total liabilities	\$51,800	\$51,800	\$51,800	\$51,800

C. TARABELLA & CO., PRIVATE BANKERS — NEW YORK CITY

[85 Park street and 171 Worth street; organized 1914]

Members of firm	Residence	Members of firm	Residence
JAMES TARABELLA	251 Pacific street, Brooklyn.	LUCY TARABELLA	270 Winthrop street, Brooklyn.

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
Stocks and bonds, viz.: Public securities	\$14,437	\$14,774	\$21,191	\$27,863
Due from customers for exchange, money orders and steamship tickets sold	220	144	147	101
Due from trust companies, banks and bankers	4,748	16,027	35,530	22,209
Deposits with express and steamship companies	250	250	250	250
Specie	18	37	51	21
Foreign currency	634	263	252	89
Foreign postage	16	942	488	.....
Cash items	698	1,038	472	890
Other assets	160	160	160	160
Add for cents	3	3	2	2
Total resources	\$21,184	\$33,638	\$58,543	\$51,585
LIABILITIES				
Permanent capital	\$2,000	\$2,000	\$2,000	\$2,000
Surplus, including all undivided profits	7,117	7,450	12,859	12,621
Deposits	11,886	24,016	33,459	36,662
Due to trust companies, banks and bankers .....	.....	.....	10,000	5
Other liabilities	180	171	224	296
Add for cents	1	1	1	1
Total liabilities	\$21,184	\$33,638	\$58,543	\$51,585

QUARTERLY STATEMENTS

PAUL TAUSIG & SON, PRIVATE BANKERS — NEW YORK CITY

[104 East 14th street; organized 1916]

Members of firm Residence Members of firm. Residence
 PAUL TAUSIG 204 West 111th street, New York City. KARL TAUSIG 149 Manhattan avenue, New York City.

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
Stocks and bonds, viz.: Public securities	\$6,100	\$7,942	\$10,757	\$11,384
Accounts receivable	1,236	1,508	1,593	1,391
Due from customers for exchange, money orders and steamship tickets sold.	9			
Overdrafts			11	
Due from trust companies, banks and bankers	4,621	2,498	3,190	1,245
Deposits with express and steamship companies	262	250	250	250
Specie	1,167	741	553	1,032
Foreign currency	2,527	2,058	1,089	864
Other assets	620	1,256	1,110	1,194
Add for cents	3	3	3	2
Total resources	\$16,545	\$16,256	\$18,556	\$17,362
LIABILITIES				
Permanent capital	\$5,000	\$5,000	\$5,000	5,000
Surplus, including all undivided profits	6,000	6,000	6,000	6,000
Deposits	4,732	4,578	6,667	5,792
Bills payable	813	677	889	570
Add for cents		1		
Total liabilities	\$16,545	\$16,256	\$18,556	\$17,362

GUISEPPE TERMINI, PRIVATE BANKER — NEW YORK CITY
 [3 Mulberry street; organized 1914]

QUARTERLY STATEMENTS

401

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
Stocks and bonds, viz.: Public securities	\$36,553	\$36,553	\$41,103	\$46,703
Real estate owned	12,000	12,000	12,000	12,000
Mortgages owned	500	500	500	500
Loans, discounts and bills purchased not secured by collateral	32	.....	.....	400
Due from trust companies, banks and bankers	14,296	18,702	36,654	51,043
Deposits with express and steamship companies	250	250	250	250
Specie	800	854	316	88
Other currency authorized by the laws of the United States	6,662	7,000	9,000	4,000
Foreign currency	128	135	152	96
Foreign postage	100	100	100	100
Other assets	700	700	700	700
Add for cents	2	1	1	2
Total resources	\$72,023	\$76,795	\$100,776	\$115,882
LIABILITIES				
Permanent capital	\$2,500	\$2,500	\$2,500	\$2,500
Surplus, including all undivided profits	8,461	8,950	4,500	15,693
Deposits	55,360	59,465	81,454	91,849
Other liabilities	5,700	5,879	12,322	5,839
Add for cents	2	1	.....	1
Total liabilities	\$72,023	\$76,795	\$100,776	\$115,882

FELICE TOCCI, PRIVATE BANKER — NEW YORK CITY
[89 Park street; organized 1916]

Members of firm	Residence	Members of firm	Residence
FELICE TOCCI	Grasmere, N. Y.	CARL CALVOSA	Grasmere, N. Y.

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
Stocks and bonds, viz.:				
Public securities.....	\$78,081	\$78,081		
Private securities.....	3,720	3,720		
Loans and discounts secured by other collateral.....	950	950		
Loans, discounts and bills purchased not secured by collateral.....	7,670	6,648		
Accounts receivable.....	186	43		
Due from trust companies, banks and bankers.....	22,470	15,578		
Deposits with express and steamship companies.....	250	250		
Specie.....	64	72		
Other currency authorized by the law of the United States.....	4,743	4,206		
Foreign currency.....	370	456		
Foreign postage.....	20			
Cash items.....	197	154		
Other assets.....	3,880	2,400		
Add for cents.....	2	2		
Total resources.....	\$122,103	\$112,560		
	LIABILITIES			
Permanent capital.....	\$10,000	\$10,000		
Surplus, including all undivided profits.....	63,099	57,742		
Deposits.....	44,773	44,487		
Other liabilities.....	4,230	330		
Add for cents.....	1	1		
Total liabilities.....	\$122,103	\$112,560		

TOMAINO BROTHERS, PRIVATE BANKERS — UTICA

[214 Mohawk street; organized 1916]

Members of firm	Residence	Members of firm	Residence
JOSEPH TOMAINO	214 Mohawk street, Utica.	ANTONIO TOMAINO	402 Mohawk street, Utica.

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
Stocks and bonds, viz.:				
Public securities	\$4,500	\$4,500	\$19,500	\$4,500
Private securities	17,942	18,270	18,270	33,270
Mortgages owned	64,291	85,851	105,213	119,951
Loans, discounts and bills purchased not secured by collateral		1,750	1,750	1,500
Due from trust companies, banks and bankers	59,704	49,879	73,268	90,268
Other currency authorized by the laws of the United States	8,425	20,022	28,721	4,511
Other assets	2,206	2,715	3,158	4,118
Add for cents	2	1	2	2
Total resources	\$157,070	\$182,988	\$249,882	\$258,120
LIABILITIES				
Permanent capital	\$20,000	\$20,000	\$20,000	\$20,000
Surplus, including all undivided profits	530	3,848	5,176	6,884
Deposits	135,925	158,345	223,623	229,992
Other liabilities	614	794	1,082	1,242
Add for cents	1	1	1	2
Total liabilities	\$157,070	\$182,988	\$249,882	\$258,120

QUARTERLY STATEMENTS

VERRILLI BROTHERS, PRIVATE BANKERS — NEW YORK CITY
 [129 Mulberry street; organized 1914]

Members of firm	Residence	Members of firm	Residence
Rocco Verrilli	455 East 16th street, New York City.	Leonardo Verrilli	129 Mulberry street, New York City.

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
Stocks and bonds, viz.: Public securities	\$20,500	\$21,050	\$21,430	\$22,214
Due from trust companies, banks and bankers	17,291	23,613	33,631	41,279
Deposits with express and steamship companies	250	250	250	250
Specie	316	584	255	453
Other currency authorized by the laws of the United States	798	523	731	630
Foreign currency	91	238	1,540	1,446
Foreign postage	42	19	110	100
Cash items .....	.....	187	2	154
Other assets	237	612	233	376
Add for cents	2	1	3	2
Total resources	\$39,527	\$47,077	\$58,185	\$66,904
LIABILITIES				
Permanent capital	\$4,000	\$4,000	\$4,000	\$4,000
Surplus, including all undivided profits	3,025	3,889	1,375	4,360
Deposits	32,499	38,898	49,542	58,511
Other liabilities	2	289	3,267	32
Add for cents	1	1	1	1
Total liabilities	\$39,527	\$47,077	\$58,185	\$66,904

JOSEPH VET, PRIVATE BANKER — MECHANICVILLE
 [109 Saratoga avenue; organized 1918].

QUARTERLY STATEMENTS

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
Stocks and bonds, viz.: Private securities	\$5,433
Total resources	\$5,433
LIABILITIES				
Permanent capital	\$5,000
Surplus, including all undivided profits	433
Total liabilities	\$5,433

405

ENRICO VIGGIANI, PRIVATE BANKER — NEW YORK CITY
[2167 First avenue; organized 1914]

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
Stocks and bonds, viz.: Public securities	\$28,321	\$33,121	\$33,031	\$20,304
Loans and discounts secured by other collateral	500	.....	.....	.....
Due from trust companies, banks and bankers	18,987	17,617	30,760	37,570
Deposits with express and steamship companies	250	250	250	250
Specie	16	13	18	15
Other currency authorized by the laws of the United States	1,055	1,051	952	1,683
Foreign currency	349	253	154	133
Foreign postage	218	244	180	271
Cash items	331	393	165	191
Other assets	1,444	1,069	1,158	979
Add for cents	2	3	2	3
Total resources	\$51,473	\$54,014	\$66,670	\$61,399
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	15,419	15,709	17,323	9,296
Deposits	23,223	26,995	33,705	41,303
Due to trust companies, banks and bankers	2,397	824	5,000	.....
Other liabilities	432	485	641	799
Add for cents	2	1	1	1
Total liabilities	\$51,473	\$54,014	\$66,670	\$61,399

HENRY C. ZARO, PRIVATE BANKER — NEW YORK CITY
 [39 Cooper square; organized 1914]

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
Stocks and bonds, viz.:				
Public securities	\$10,105	\$15,009	\$13,959	\$43,784
Private securities			1,050	1,050
Loans, discounts and bills purchased not secured by collateral	300			
Accounts receivable	859	583	648	2,967
Due from trust companies, banks and bankers	101,463	93,364	79,035	30,794
Deposits with express and steamship companies	250	250	250	250
Foreign currency	2,639	5,050	5,080	7,902
Cash items	555	1,550	450	3,000
Other assets	1,412	9,335	20,018	24,064
Add for cents	1	2	1	2
Total resources	\$117,584	\$125,143	\$120,491	\$113,813
LIABILITIES				
Permanent capital	\$10,000	\$10,000	\$10,000	\$10,000
Surplus, including all undivided profits	17,053	10,594	6,682	8,173
Deposits	58,177	67,531	60,911	52,907
Due to trust companies, banks and bankers			6,717	6,717
Other liabilities	32,353	37,018	36,179	36,014
Add for cents	1		2	2
Total liabilities	\$117,584	\$125,143	\$120,491	\$113,813

QUARTERLY STATEMENTS

SUMMARY showing the Aggregate Resources and Liabilities of the Private Bankers, as exhibited by their reports to the Superintendent of Banks on the several dates named below

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
Stocks and bonds, viz.:				
Public securities.....	\$3,491,517	\$3,257,888	\$4,379,208	\$4,935,381
Private securities.....	1,754,606	2,229,065	2,101,336	2,098,345
Real estate owned.....	2,407,553	2,405,013	2,392,528	2,392,746
Mortgages owned.....	468,483	504,718	528,743	549,487
Loans and discounts secured by bond and mtg., deed or other real est coll..	113,139	110,379	108,829	104,309
Loans and discounts secured by other collateral.....	1,071,727	1,268,908	1,185,351	1,459,534
Loans, discounts and bills purchased not secured by collateral.....	569,070	598,291	745,549	666,932
Accounts receivable.....	721,039	1,372,900	1,594,725	1,183,442
Due from customers for exchanges, money orders and steamship tickets sold	200,504	322,601	354,330	245,087
Overdrafts.....	8,650	11,018	9,669	11,583
Due from trust companies, banks and bankers.....	4,401,271	4,394,685	4,961,495	5,025,643
Deposits with express and steamship companies.....	13,913	14,061	38,928	13,149
Specie.....	55,050	50,919	49,162	54,108
Other currency authorized by the laws of the United States.....	341,537	379,378	415,607	407,908
Foreign currency.....	132,880	131,466	119,390	138,545
Foreign postage.....	5,663	6,812	6,111	7,353
Cash items.....	58,786	108,752	111,210	160,952
Due from the Federal Reserve Bank of New York less offsets.....	4,000	71,000	92,000	13,000
Customers' liability on acceptances (per contra see liabilities).....	2,000	.....	.....	13,455
Other assets.....	169,910	484,422	204,670	189,321
Add for cents.....	203	216	221	223
Total resources.....	\$15,991,551	\$17,722,492	\$19,399,062	\$19,670,503
LIABILITIES				
Permanent capital.....	\$1,182,000	\$1,198,500	\$1,299,000	\$1,303,500
Surplus.....	2,357,693	3,007,941	2,918,028	3,173,644
Deposits.....	10,173,576	10,897,679	12,447,239	13,074,022
Due to trust companies, banks and bankers.....	574,021	734,678	524,582	582,648
Bills payable.....	405,485	322,227	884,382	221,915
Rediscounts.....	.....	4,300	28,611	11,532
Ac't ces of drafts p'y'ble at a future date or auth'd by com'l letters of credit	2,000	.....	.....	13,455
Other liabilities.....	1,296,671	1,557,068	1,297,124	1,289,686
Add for cents.....	105	99	96	101
Total liabilities.....	\$15,991,551	\$17,722,492	\$19,399,062	\$19,670,503

INDEX

TO

BANKS AND DIRECTORS BY CITIES AND TOWNS

	PAGE
ALBANY	
Bacelli, Germano P., Private Banker.....	325
Mechanics and Farmers' Bank of Albany.....	242
Schirripa, Vincent, Private Banker.....	391
ALDEN	
Alden State Bank.....	105
ALFRED	
University Bank	309
AMITYVILLE	
Bank of Amityville, The.....	112
AMSTERDAM	
Di Mezza, Pasquale, Private Banker.....	340
Lichtman, Benjamin H., Private Banker.....	365
ANDOVER	
Andover State Bank.....	107
ANGELICA	
Bank of Angelica.....	113
ANGOLA	
Bank of Angola.....	114
ANTWERP	
Bank of Antwerp.....	115
ARCADE	
Citizens' Bank of Arcade, The.....	186
ARKPORT	
Arkport State Bank.....	108
ATTICA	
Bank of Attica, The.....	116
Citizens' Bank, The.....	187
AUSABLE FORKS	
Bank of Ausable Forks, N. Y.....	117

	PAGE
AVOCA	
Bank of Avoca.....	118
AVON	
State Bank of Avon, The.....	281
BABYLON	
Bank of Babylon.....	119
BALDWINSVILLE	
Baldwinsville State Bank, The.....	110
BATAVIA	
Bank of Batavia.....	120
Bank of Genesee, The.....	136
BATH	
Farmers and Mechanics' Bank of Bath, N. Y., The.....	214
BAY SHORE	
South Side Bank of Bay Shore, N. Y.....	280
BELFAST	
Bank of Belfast.....	121
BELMONT	
State Bank of Belmont, The.....	282
BERLIN	
Taconic Valley Bank.....	305
BINGHAMTON	
Citizens' Bank of Binghamton.....	188
Gallo, Nicola, Private Banker.....	345
Nelson, B. H., & Son, Private Bankers.....	376
BOLIVAR	
State Bank of Bolivar.....	283
BROCKPORT	
State Bank of Commerce of Brockport, N. Y., The.....	288
BROCTON	
State Bank of Brocton.....	284
BROOKLYN	
Bank of Flatbush, The.....	135
Dinella, Pietro, Private Banker.....	341
Homestead Bank of Brooklyn.....	229
Hurwitz, A. and J., Private Bankers.....	353
Jagocki, Frank X., Private Banker.....	355
Josephson, Julius, Private Banker.....	357
Mechanics' Bank.....	241

BROOKLYN — <i>Continued</i>	PAGE
Montauk Bank	245
Neubauer, Andrew J., Private Banker.....	378
North Side Bank of Brooklyn.....	253
Scheidt, John H., Private Banker.....	390
Scotto, L., and Son, and Joseph Martiniano, Private Bankers.....	395
Sessa, Joseph, Private Banker.....	396
BUFFALO	
Adam, Meldrum and Anderson Company, Private Bankers.....	323
Bank of Buffalo, The.....	122
German-American Bank of Buffalo, N. Y.....	234
Liberty Bank of Buffalo, N. Y.....	234
Lunghino, Michael A., Private Banker.....	368
Lunghino, S., and Sons, Private Bankers.....	369
Market Bank of Buffalo.....	238
Ortolani, Enrico, Private Banker.....	381
People's Bank of Buffalo, The.....	261
Pepe, Alfonso, & Sons, Private Bankers.....	383
Union Stock Yards Bank of Buffalo.....	308
CANASTOTA	
State Bank of Canastota, N. Y.....	285
CANISTEO	
First State Bank, The.....	221
CASTILE	
Bank of Castile.....	123
CATTARAUGUS	
Bank of Cattaraugus, The.....	124
CENTER MORICHES	
Center Moriches Bank.....	180
CHATHAM	
State Bank of Chatham, N. Y.....	286
CHURCHVILLE	
State Bank of Churchville.....	287
CINCINNATUS	
Bank of Cincinnatus, The.....	125
CLYMER	
Clymer State Bank.....	200
COBLESKILL	
Farmers and Merchants' Bank.....	217
COHOCTON	
Cohocton State Bank.....	201

	PAGE
COHOES	
Manufacturers' Bank of Cohoes.....	237
CONEY ISLAND	
Bank of Coney Island.....	126
CORFU	
Bank of Corfu.....	127
DANSVILLE	
Citizens' Bank of Dansville, The.....	189
DELEVAN	
Bank of Delevan.....	129
DE RUYTER	
De Ruyter Banking Company.....	316
De Ruyter State Bank.....	209
DOBBS FERRY	
Dobbs Ferry Bank.....	210
DUNDEE	
Dundee State Bank.....	211
EAST AURORA	
Bank of East Aurora, The.....	130
EAST HAMPTON	
Osborne Bank.....	256
EAST RANDOLPH	
People's State Bank of East Randolph, The.....	269
ELBA	
Bank of Elba.....	131
ELLCOTTVILLE	
Bank of Ellicottville, The.....	132
ELMIRA	
Del Papa, Michael, Private Banker.....	334
FARMINGDALE	
Bank of Farmingdale.....	134
FILLMORE	
State Bank of Fillmore.....	289
FLEISCHMANS	
Citizens Bank of Griffin Corners, The.....	190
FLORAL PARK	
Floral Park Bank.....	222
FORT PLAIN	
Farmers and Mechanics' Bank.....	215

INDEX

413

FREEPORT	PAGE
Freeport Bank of Freeport, Queens County, N. Y., The.....	223
GENEVA	
Farmers and Merchants' Bank of Geneva.....	218
GLEN COVE	
Glen Cove Bank of Glen Cove, The.....	224
Nassau Union Bank, The.....	248
GOUVERNEUR	
Bank of Gouverneur.....	137
GOWANDA	
Bank of Gowanda.....	138
GREAT NECK	
Bank of Great Neck.....	139
GREAT NECK STATION	
Bank of Nassau County.....	154
GREENE	
Juliand Bank, The.....	233
HAMBURG	
Bank of Hamburg.....	140
People's Bank of Hamburg, The.....	262
HAMMONDSPORT	
Bank of Hammondsport, The.....	141
HAVERSTRAW	
People's Bank of Haverstraw, The.....	263
HEMPSTEAD	
Hempstead Bank.....	226
HICKSVILLE	
Bank of Hicksville.....	143
HILTON	
State Bank of Hilton.....	290
HOLLAND	
Bank of Holland.....	144
HOLLEY	
State Exchange Bank of Holley.....	304
HORNELL	
Bank of Steuben.....	167

	PAGE
HUNTINGTON	
Bank of Huntington, The.....	145
JAMAICA	
Bank of Long Island.....	152
JAMESTOWN	
Bank of Jamestown.....	146
Farmers and Mechanics' Bank.....	216
JOHNSTOWN	
Johnstown Bank, The.....	232
People's Bank of Johnstown, N. Y., The.....	264
KENMORE	
State Bank of Kenmore.....	291
LAKE PLACID	
Bank of Lake Placid.....	147
LANCASTER	
Bank of Lancaster, The.....	148
LAWRENCE	
Bank of Lawrence.....	149
LE ROY	
Bank of Le Roy, The.....	150
LIMA	
Bank of Lima.....	151
LITTLE VALLEY	
Cattaraugus County Bank.....	179
LOCKE	
Citizens' Bank of Locke, N. Y., The.....	191
LYNDONVILLE	
Citizens' State Bank.....	198
MADRID	
Madrid Bank	235
MATTITUCK	
Mattituck Bank, The.....	239
MAYVILLE	
State Bank of Mayville.....	292
MECHANICVILLE	
Joseph Vet, Private Banker.....	405

MEDINA	PAGE
Central Bank of Medina.....	181
Union Bank of Medina.....	307
MILLBROOK	
Bank of Millbrook.....	153
MONROE	
Citizens' Bank of Monroe.....	192
MOUNT MORRIS	
Bingham State Bank.....	174
NEWFANE	
State Bank of Newfane.....	293
NEW ROCHELLE	
North Avenue Bank of New Rochelle.....	251
NEW YORK CITY, BOROUGHS OF MANHATTAN AND THE BRONX	
African Banking Corporation, Limited.....	33
Alvino, Pietro, Private Banker.....	324
Anglo South American Bank.....	33
Bajardi, Vincenzo, Private Banker.....	326
Banca Commerciale Italiana.....	33
Banco Di Napoli.....	33
Bank of America, The.....	111
Bank of British North America.....	33
Bank of British West Africa, Limited.....	33
Bank of Cuba in New York.....	128
Bank of Europe.....	133
Bank of Montreal.....	33
Bank of Nova Scotia.....	33
Bank of Taiwan, Ltd.....	32
Bank of United States, The.....	169
Bank of Washington Heights.....	170
Barasch, Sigmund W., Private Banker.....	327
Bigelow & Co., Private Bankers.....	328
Bloomingdale Brothers, Private Bankers.....	329
Boffa, D., and D. Di Sesa, Private Bankers.....	330
Bowery Bank of New York, The.....	175
Broadway Central Bank.....	176
Bronx Borough Bank.....	177
Bryant Park Bank.....	178
Calvosa, Carlo, Private Banker.....	331
Canadian Bank of Commerce.....	33
Central Mercantile Bank of New York.....	184
Cesario, Girardi & Company, Private Bankers.....	333
Chartered Bank of India, Australia and China.....	33
Chelsea Exchange Bank.....	185
Colonial Bank, London.....	33
Colonial Bank, The.....	202
Columbia Bank.....	203

NEW YORK CITY, BOROUGHS OF MANHATTAN AND THE BRONX

— *Continued* :

	PAGE
Commercial Bank of Spanish America, Ltd.....	33
Commercial Exchange Bank in the City of New York, The.....	204
Commonwealth Bank	205
Continental Bank of New York, The.....	206
Corn Exchange Bank, The.....	207
Cosmopolitan Bank	208
Del Papa, Michael, Private Banker.....	335
De Luca, G., and Company, Private Bankers.....	336
De Luca, Vincenzo, Private Banker.....	337
De Vita, Salvatore, Private Banker.....	339
Engel, Morris, Private Banker.....	342
Faour, D. J., and Brothers, Private Bankers.....	343
Fifth Avenue Bank of New York, The.....	220
First National Corporation.....	33
Fugazy, Louis B., Private Banker.....	344
German-American Bank, The.....	206
German Exchange Bank of the City of New York, The.....	204
Germania Bank of the City of New York, The.....	205
Gimbel Brothers, Private Bankers.....	346
Goldberger, Morris B., Private Banker.....	347
Goodman, David C., Private Banker.....	348
Greenhut, J. B., and Company, Private Bankers.....	349
Greenwich Bank of the City of New York, The.....	225
Guarini & Candela, Private Bankers.....	350
Hedman, Hornborg and Co., Private Bankers.....	351
Henry J. Schnitzer State Bank.....	227
Herz, Isidor, Private Banker.....	352
Hong Kong and Shanghai Banking Corporation.....	33
Imbrie & Co., Private Bankers.....	354
International Bank, The	230
International Banking Corporation	33
John Nemeth State Bank.....	231
Josephson, Michael, Private Banker.....	356
Karagheusian, Miran, Private Banker.....	358
Kiss, Emil, Private Banker.....	359
Krinimert, Albert, Private Banker.....	360
Lago, James V., Private Banker.....	361
Lederer, Richard M., Private Banker.....	362
Legniti, Angelo, Private Banker.....	363
Liccione, Joseph, Private Banker.....	364
London and Brazilian Bank, Ltd.....	33
London and River Plate Bank, The.....	33
Lordi, Giovanni, Private Banker.....	367
Lunham & Moore, Private Bankers.....	370
Macy, R. H., & Company, Private Bankers.....	371
Manhattan Company, The	236
Markel Brothers, Private Bankers.....	372
M. Berardini State Bank.....	240

NEW YORK CITY, BOROUGHS OF MANHATTAN AND THE BRONX

— *Continued*:

	PAGE
Mercantile Bank of the Americas, Inc.....	33
Merchants' Bank of Canada.....	33
Metropolitan Bank	244
Molea, Guisepe, Private Banker.....	375
Mutual Bank, The.....	247
National Bank of South Africa, Ltd.....	33
Nemeth, John, Private Banker.....	377
New Netherland Bank of New York.....	249
New York Produce Exchange Bank.....	250
Nielsen & Lundbeck, Private Bankers.....	379
Oppenheim, Harry, Private Banker.....	380
Pacific Bank, The.....	258
Pasca, Michele G., Private Banker.....	382
People's Bank of the City of New York, The.....	265
Perera, Lionello, Private Banker.....	384
Philippine National Bank.....	33
Prisco, Raffele, Private Banker.....	386
Royal Bank of Canada, The.....	33
Russian National St. Vladimir Home, Unincorporated Association, Private Bankers	387
Ruttkay, Eugene, Private Banker.....	388
Sakser, Frank, Private Banker.....	389
Schwabach, Sigmund Geza, Private Banker.....	393
Stabile, Francis R., Private Banker.....	397
Standard Bank of South Africa, Ltd.....	33
State Bank, The.....	294
Straus, Max, Private Banker.....	398
Sumitomo Bank, Ltd., The.....	33
Tarabella, C., & Company, Private Bankers.....	399
Tausig, Paul & Son, Private Bankers.....	400
Termini, Guisepe, Private Banker.....	401
Tocci, Felice, Private Banker.....	402
Twenty-third Ward Bank of the City of New York.....	306
Union Bank of Canada.....	33
Verrilli Brothers, Private Bankers.....	404
Viggiani, Enrico, Private Banker.....	406
Westchester Avenue Bank.....	311
West Side Bank.....	312
W. R. Grace & Co.'s Bank.....	314
Yokohama Specie Bank, Ltd.....	33
Yorkville Bank	315
Zaro, Henry C., Private Banker.....	407

NIAGARA FALLS

Bank of Niagara.....	155
People's Bank of Niagara Falls.....	266
Power City Bank.....	271

NORTH COLLINS

Bank of North Collins, The.....	156
---------------------------------	-----

	PAGE
NORTHVILLE	
Northville Bank, The.....	254
NORWOOD	
State Bank of Norwood.....	295
OAKFIELD	
Exchange Bank	212
OGDENSBURG	
Ogdensburg Bank	255
ONONDAGA VALLEY	
Bank of Onondaga.....	158
ONTARIO	
State Bank of Ontario.....	296
ORCHARD PARK	
Bank of Orchard Park.....	159
OYSTER BAY	
North Shore Bank.....	252
Oyster Bay Bank.....	257
PATCHOGUE	
Patchogue Bank, The.....	259
PENN YAN	
Baldwin's Bank of Penn Yan.....	109
Citizens' Bank of Penn Yan, The.....	193
PERRY	
Citizens' Bank, The.....	194
PHILADELPHIA	
Bank of Philadelphia.....	160
PHOENIX	
Phoenix Bank, The.....	270
PLEASANTVILLE	
Mount Pleasant Bank.....	246
PORT JEFFERSON	
Bank of Port Jefferson.....	161
PORT WASHINGTON	
Bank of North Hempstead, The.....	157
POTSDAM	
People's Bank of Potsdam, N. Y., The.....	267
PRATTSBURGH	
Prattsburgh State Bank.....	272

INDEX

419

RANDOLPH	PAGE
State Bank of Randolph.....	297
RANSOMVILLE	
State Bank of Ransomville, The.....	298
RENSSELAER	
Rensselaer County Bank.....	273
RICHMOND HILL	
Hillside Bank	228
RICHMONDVILLE	
Bank of Richmondville.....	162
RIDGEWOOD	
Schreiber, Charles W., Private Banker.....	392
ROCHESTER	
Alliance Bank	106
Cappelino, C. and S., Private Bankers.....	332
Central Bank of Rochester, The.....	182
Citizens' Bank of Rochester.....	195
Merchants' Bank of Rochester.....	243
Sconfietti, C., and Co., Private Bankers.....	394
ROCKVILLE CENTRE	
Bank of Rockville Centre.....	163
ROSLYN	
Bank of Hempstead Harbor.....	142
RUSHVILLE	
Rushville State Bank.....	274
SAG HARBOR	
Peconic Bank, The.....	260
SAUGERTIES	
Saugerties Bank, The.....	275
SCHENECTADY	
De Marco, Pasquale, Private Banker.....	338
SCHOHARIE	
Schoharie County Bank, The.....	276
SENECA FALLS	
State Bank of Seneca Falls, N. Y., The.....	299
SHERMAN	
State Bank of Sherman.....	300
SOLVAY	
Solvay Bank	278

	PAGE
SOUTHAMPTON	
Southampton Bank, The.....	279
SOUTH DAYTON	
Bank of South Dayton.....	164
SOUTHOLD	
Bank of Southold.....	165
SPENCER	
Farmers and Merchants' Bank of Spencer, N. Y., The.....	219
SPENCERPORT	
Bank of Spencerport, N. Y., The.....	166
SPRINGVILLE	
Farmers' Bank of Springville, Erie County, N. Y., The.....	213
STONY BROOK	
Bank of Suffolk County.....	168
SYRACUSE	
City Bank of Syracuse, The.....	199
Marnell, Nicholas, Private Banker.....	373
THERESA	
State Bank of Theresa.....	301
TROY	
People's Bank of Troy, The.....	268
TRUMANSBURG	
State Bank of Trumansburg, N. Y., The.....	302
UTICA	
Lofaro and Rossi, Private Bankers.....	366
Marrone, Vincenzo, Private Banker.....	374
Perretta, Rocco, and Company, Private Bankers.....	385
Tomaino Bros., Private Bankers.....	403
WATKINS	
Watkins State Bank.....	310
WAVERLY	
Citizens' Bank, The.....	196
WESTBURY STATION	
Bank of Westbury.....	171
WEST HAMPTON BEACH	
Seaside Bank.....	277

INDEX

421

WHITE PLAINS	PAGE
Central Bank of Westchester County, The.....	183
Citizens' Bank of White Plains, N. Y., The.....	197
WILLIAMSON	
State Bank of Williamson, The.....	303
WILLIAMSVILLE	
Bank of Williamsville.....	172
WILSON	
Wilson State Bank, The.....	313
WORCESTER	
Bank of Worcester, The.....	173

GENERAL INDEX

A	PAGE
Acceptances	20
Adam, Meldrum & Anderson Company, Private Bankers	323
Afro-American Investment and Building Company	37
Agencies of Foreign Corporations	32, 33
Aggregate resources and liabilities of Private Bankers	22, 408
Aggregate resources and liabilities of State Banks	19, 317-319
Alden State Bank	105
Alliance Bank, Rochester	106
Alvino, Pietro, Private Banker	324
Amendments to the banking law	10-15
America, The Bank of, New York	111
Amityville, Bank of	112
Andover State Bank	107
Angelica, Bank of	113
Angola, Bank of	114
Antwerp, Bank of	115
Appendix	93, 408
Arcade, The Citizens' Bank of	186
Arkport State Bank	108
Attica, The Bank of	116
Ausable Forks, N. Y., Bank of	117
Avoca, Bank of	118
Avon, The State Bank of	281

B	
Babylon, Bank of	119
Baccelli, Germano P., Private Banker	325
Bajardi, Vincenzo, Private Banker	326
Baldwin's Bank of Penn Yan	109
Baldwinsville State Bank, The	110
Banking Department, expenses of	41-47
Banking Department, roster of	48-50
Bank of America, The, New York	111
Bank of Amityville	112
Bank of Angelica	113
Bank of Angola	114
Bank of Antwerp	115
Bank of Attica, The	116
Bank of Ausable Forks, N. Y.	117
Bank of Avoca	118
Bank of Babylon	119
Bank of Batavia	120

	PAGE
Bank of Belfast	121
Bank of Buffalo, The	122
Bank of Cape Vincent, The	37
Bank of Castile, The	123
Bank of Cattaraugus	124
Bank of Cincinnatus, The	125
Bank of Coney Island	126
Bank of Corfu	127
Bank of Cuba in New York	128
Bank of Delevan	129
Bank of East Aurora, The	130
Bank of Elba	131
Bank of Ellicottville, The	132
Bank of Europe	133
Bank of Farmingdale, The	134
Bank of Flatbush, The	18, 25, 135
Bank of Genesee, The, Batavia	136
Bank of Gouverneur	137
Bank of Gowanda	27, 138
Bank of Great Neck	139
Bank of Hamburgh	140
Bank of Hammondsport, The	141
Bank of Hempstead Harbor, Roslyn	142
Bank of Hicksville	143
Bank of Holland	144
Bank of Huntington, The	145
Bank of Jamestown	146
Bank of Lake Placid	147
Bank of Lancaster	148
Bank of Lawrence	149
Bank of Le Roy, The	150
Bank of Lima	151
Bank of Long Island, The, Jamaica	152
Bank of the Metropolis, New York	28
Bank of Millbrook	153
Bank of Nassau County	154
Bank of Niagara, Niagara Falls	155
Bank of North Collins, The	156
Bank of North Hempstead, The, Port Washington	157
Bank of Onondaga	158
Bank of Orchard Park	159
Bank of Philadelphia	160
Bank of Port Jefferson, The	161
Bank of Richmondville	162
Bank of Rockville Centre	163
Bank of South Dayton	164
Bank of Southold	165
Bank of Spencerport, The	166
Bank of Steuben, Hornell	167

	PAGE
Bank of Suffolk County, Stony Brook.....	168
Bank of United States, The.....	169
Bank of Washington Heights, New York.....	170
Bank of Westbury.....	171
Bank of Williamsville.....	172
Bank of Worcester, The.....	173
Banks, comparative condition of.....	19
Banks, national.....	7, 8
Banks, new.....	17, 18, 24
Barasch, Sigmund W.....	327
Batavia, Bank of.....	120
Bay Shore, South Side Bank of.....	280
Belfast, Bank of.....	121
Belmont, The State Bank of.....	282
Bigelow & Co., Private Bankers.....	328
Bingham State Bank.....	174
Binghamton Trust Company.....	36, 37
Bloomington Brothers, Private Bankers.....	329
Boffa, D., and D. Di Sesa, Private Bankers.....	330
Bolivar, State Bank of.....	283
Borough Bank of Brooklyn, The.....	37, 38
Bowery Bank of New York, The, New York.....	175
Branch offices discontinued.....	32
Branch offices, new.....	29-32
Broadway Central Bank.....	176
Brockport, State Bank of Commerce of Brockport, The.....	288
Brocton, State Bank of.....	284
Bronx Borough Bank.....	177
Bryant Park Bank, New York city.....	178
Buffalo, The Bank of.....	122
Buffalo, The People's Bank of.....	261
Bulletins, Weekly.....	55-93
Bureau of Liquidations.....	35-38

C

Calvosa, Carlo, Private Banker.....	27, 331
Canastota, State Bank of.....	285
Canisteo, The First State Bank.....	221
Cape Vincent, The Bank of.....	37
Capital increases of banks.....	27, 28
Capital increases of trust companies.....	27, 28
Cappellino, C. and S., Private Bankers.....	332
Carnegie Safe Deposit Company.....	37
Carnegie Trust Company.....	37
Castile, Bank of, The.....	123
Cattaraugus, Bank of.....	124
Cattaraugus County Bank, Little Valley.....	170
Center Moriches Bank.....	180

	PAGE
Central Bank of Medina	181
Central Bank of Rochester, The.....	182
Central Bank of Westchester County, The, White Plains.....	183
Central Mercantile Bank of New York.....	184
Cesario, Girardi and Company, Private Bankers.....	333
Changes in capitalization.....	27, 28
Changes of name.....	26
Chatham, State Bank of.....	286
Chelsea Exchange Bank, New York.....	185
Churchville, State Bank of.....	287
Cincinnatus, The Bank of.....	125
Citizens' Bank of Arcade, The	186
Citizens' Bank, The, Attica.....	187
Citizens' Bank of Binghamton	188
Citizens' Bank of Dansville, The	189
Citizens' Bank of Griffin Corners, N. Y., The.....	190
Citizens' Bank of Locke, N. Y., The.....	191
Citizens' Bank of Monroe.....	192
Citizens' Bank of Penn Yan, The.....	193
Citizens' Bank of Perry, The	194
Citizens' Bank of Rochester	195
Citizens' Bank, The, Waverly.....	196
Citizens' Bank of White Plains, N. Y., The.....	197
Citizens' State Bank, Lyndonville.....	198
City Bank of Syracuse, The.....	27, 199
Closed institutions	25
Clymer State Bank.....	200
Cohocton State Bank.....	201
Colonial Bank, The, New York.....	202
Columbia Bank, New York.....	27, 203
Commercial Exchange Bank in the City of New York.....	26, 204
Commonwealth Bank	26, 205
Comparative conditions of banks.....	19
Conclusion	51
Condition of State Banks.....	5-8
Coney Island, Bank of.....	126
Continental Bank of New York, The.....	26, 206
Co-operation with banking institutions and departments	15-17
Corfu, Bank of.....	127
Corn Exchange Bank, The, New York.....	207
Cosmopolitan Bank, New York.....	208
Cost of the department.....	41-47
Credit Unions	24

D

Dansville, The Citizens' Bank of.....	189
Delevan, Bank of.....	129
Del Papa, Michael, Elmira, Private Banker.....	334
Del Papa, Michael, New York, Private Banker.....	335
De Luca, G., and Company, Private Bankers.....	336

	PAGE
De Luca, Vincenzo, Private Banker.....	337
De Marco, Pasquale, Private Banker.....	338
Department expenses	41-47
Department, roster of.....	48-50
De Ruyter Banking Company.....	25, 316
De Ruyter State Bank.....	17, 24, 209
De Vita, Salvatore, Private Banker.....	339
DiMezza, Pasquale, Private Banker.....	340
Dinella, Pietro, Private Banker.....	341
Dividends in failed institutions.....	36, 37, 40, 41
Dividends unclaimed	40, 41
Dividends, payment of.....	36, 37, 40, 41
Dobbs Ferry Bank.....	210
Dundee State Bank.....	211

E

East Aurora, The Bank of.....	130
Elba, Bank of.....	131
Ellicottville, Bank of.....	132
Empire Savings and Loan Association.....	37
Engel, Morris, Private Banker.....	342
European-American Bank of New York City.....	37
Europe, Bank of, New York City.....	133
Excelsior Building and Loan Association.....	36, 37
Exchange Bank	212
Expenses, Banking Department.....	41-47

F

Faour, D. J., and Brothers, Private Bankers.....	343
Farmers' Bank of Springville, Erie County, N. Y., The.....	213
Farmers and Mechanics' Bank, Bath, N. Y., The.....	214
Farmers and Mechanics' Bank, Fort Plain	215
Farmers and Mechanics' Bank, Jamestown	216
Farmers and Merchants' Bank of Cobleskill	217
Farmers and Merchants' Bank of Geneva	218
Farmers and Merchants' Bank of Spencer, N. Y., The.....	219
Farmingdale, Bank of.....	134
Fifth Avenue Bank, The, New York City.....	27, 220
Fillmore, State Bank of.....	289
Financial Statement of Banking Department.....	41-47
First State Bank, Canisteo.....	221
Flatbush, Bank of.....	135
Floral Park Bank, Floral Park.....	222
Foreign Corporations, Agencies of.....	32, 33
Freeport Bank of Freeport, Queens County, N. Y., The.....	223
Fugazy, Louis V., Private Banker.....	344
Funds of closed institutions other than savings banks.....	40-41

	PAGE
G	
Gallo, Nicola, Private Banker.....	345
Genesee, The Bank of.....	136
German-American Bank of Buffalo, N. Y.....	26, 234
German-American Bank, The, New York City.....	26, 27, 206
German Exchange Bank of the City of New York, The.....	26, 204
Germania Bank of the City of New York, The.....	26, 205
Gimbel Brothers, Private Bankers.....	346
Glen Cove Bank of Glen Cove.....	224
Goldberger, Morris B., Private Banker.....	347
Goodman, David C., Private Banker.....	348
Gouverneur, Bank of.....	137
Gowanda, Bank of.....	27, 138
Great Neck, Bank of.....	139
Greenhut, J. B., and Company, Private Bankers.....	349
Greenwich Bank of the City of New York, The.....	225
Griffin Corners, N. Y., The Citizens' Bank of.....	190
Guarini and Candela, Private Bankers.....	350

H

Hamburgh, Bank of.....	140
Hamburgh, The People's Bank of.....	262
Hammondsport, Bank of.....	141
Haverstraw, The People's Bank of.....	263
Hedman, Hornborg & Co., Private Bankers.....	24, 351
Hempstead Bank.....	226
Henry J. Schnitzer State Bank.....	227
Herz, Isidor, Private Banker.....	352
Hicksville, Bank of.....	143
Hillside Bank, Richmond Hill.....	228
Hilton, State Bank of.....	290
Holland, Bank of.....	144
Holley, The State Exchange Bank.....	304
Homestead Bank of Brooklyn.....	229
Huntington, The Bank of.....	145
Hurwitz, A. and J., Private Bankers.....	353

I

Imbrie & Co., Private Bankers.....	24, 354
Increases of capital of Personal Loan Companies.....	27
Increase of capital, Safe Deposit Company.....	27
Increases of capital of State Banks.....	27
Increases of capital of trust companies.....	27
Industrial Savings and Loan Co.....	36, 37
Interest fund, failed savings institutions.....	47
Interest fund, other failed institutions.....	47
International Bank, The, New York City.....	230
Investment companies.....	24

INDEX 429

J PAGE

Jagocki, Frank X., Private Banker.....	355
Jamestown, Bank of.....	147
John Nemeth State Bank.....	231
Johnstown Bank, The.....	232
Johnstown, The People's Bank of.....	264
Josephsohn, Michael, Private Banker.....	356
Josephson, Julius, Private Banker.....	357
Juliand Bank, The, Greene.....	233

K

Karagheusian, Miran, Private Banker.....	358
Kenmore, State Bank of.....	291
Kiss, Emil, Private Banker.....	359
Knickerbocker Savings and Loan Company.....	37
Krimmert, Albert, Private Bankers.....	360

L

Lafayette Trust Company Brooklyn.....	• 37
Lago, James V., Private Banker.....	361
Lake Placid, Bank of.....	147
Lancaster, Bank of.....	148
Lawrence, Bank of.....	149
Lederer, Richard M., Private Banker.....	362
Legniti, Angelo, Private Banker.....	363
Le Roy, The Bank of.....	150
Liberty Bank of Buffalo, N. Y.....	234
Liberty loan bonds.....	9, 10
Liccione, Joseph, Private Banker.....	364
Lichtman, Benjamin H., Private Banker.....	365
Lima, Bank of.....	151
Liquidation bureau.....	35-38
Liquidation, cases of, by Department.....	35-38
Livonia State Bank.....	24
Locke, N. Y., The Citizens' Bank of.....	191
Lofaro & Rossi, Private Bankers.....	366
Long Island, Bank of.....	152
Lordi, Giovanni, Private Banker.....	367
Luughino, Michael A., Private Banker.....	368
Luughino, S., and Sons, Private Bankers.....	369
Lunham and Moore, Private Bankers.....	370

M

Macy, R. H., and Company, Private Bankers.....	371
Madrid Bank.....	235
Maintenance and operation.....	46, 47
Manhattan Company, The, New York City.....	18, 27, 236

	PAGE
Manufacturers' Bank of Cohoes.....	237
Markel Brothers, Private Bankers.....	372
Market Bank of Buffalo.....	238
Marnell, Nicholas, Private Banker.....	373
Marrone, Vincenzo, Private Banker.....	374
Mattituck Bank, The.....	239
Mayville, State Bank of.....	292
M. Berardini State Bank, New York City.....	240
Mechanics' Bank, Brooklyn.....	241
Mechanics and Farmers' Bank of Albany.....	242
Merchants' Bank of Rochester.....	243
Mergers and consolidations.....	28
Metropolis, Bank of the.....	28
Metropolitan Bank, New York City.....	244
Millbrook, Bank of.....	153
Model Building and Loan Association of Mott Haven.....	36, 37
Molea, Guiseppe, Private Banker.....	375
Montauk Bank, Brooklyn.....	245
Mount Pleasant Bank, Pleasantville.....	246
Mutual Bank, The, New York City.....	247

N

Nassau Union Bank, The, Glen Cove.....	248
National banks.....	7, 8
Nelson, B. H., and Son, Private Bankers.....	376
Nemeth, John, Private Banker.....	377
Neubauer, Andrew J., Private Banker.....	378
New banks.....	24
New offices of branch banks.....	31
New credit unions.....	24
Newfane, State Bank of.....	293
New investment companies.....	24
Newmark Dwinsker Co-operative Savings and Loan Association.....	37
New Netherland Bank of New York, The, New York City.....	249
New safe deposit companies.....	24
New branch offices of safe deposit companies.....	32
New trust companies.....	24
New branch offices of trust companies.....	31
New York Mortgage Company.....	36, 37
New York Produce Exchange Bank, New York City.....	250
Niagara, Bank of, Niagara Falls.....	155
Niagara Falls, People's Bank of.....	266
Nielsen and Lundbeck, Private Bankers.....	379
North Avenue Bank of New Rochelle.....	251
North Collins, The Bank of.....	156
Northern Bank of New York.....	37
Northern Westchester Bank.....	17, 24
North Hempstead, The Bank of, Port Washington.....	157
North Shore Bank, Oyster Bay.....	252

	PAGE
North Side Bank of Brooklyn.....	253
Northville Bank, The.....	254
Norwood, State Bank of.....	295
Number of savings banks.....	34
Number of State banks.....	34
Number of trust companies.....	34

O

Officers and directors of State banks.....	105-316
Ogdensburg Bank.....	255
Onondaga, Bank of.....	158
Ontario, State Bank of.....	296
Oppenheim, Harry, Private Banker.....	380
Orchard Park, Bank of.....	159
Ortolani, Enrico, Private Banker.....	381
Osborne Bank.....	256
Oyster Bay Bank.....	257

P

Pasca, Michele G., Private Banker.....	382
Pacific Bank, The, New York City.....	258
Patchogue Bank, The.....	259
Payment of dividends.....	36, 37, 40, 41
Payments in liquidation.....	36, 37
Peconic Bank, The, Sag Harbor.....	260
Penn Yan, Baldwin's Bank of.....	110
Penn Yan, Citizens' Bank of.....	193
People's Bank of Buffalo, The.....	261
People's Bank of Hamburg, The.....	262
People's Bank of Haverstraw, The.....	263
People's Bank of Johnstown, N. Y., The.....	264
People's Bank of the City of New York, The.....	25, 265
People's Bank of Niagara Falls.....	266
People's Bank of Potsdam, N. Y., The.....	267
People's Bank of Troy, The.....	268
People's State Bank of East Randolph, The.....	269
Pepe, Alfonso, and Sons, Private Bankers.....	383
Perera, Lionelle, Private Banker.....	384
Perretta, Rocco, and Co., Private Bankers.....	385
Perry, Citizens' Bank of.....	194
Personal service.....	41-46
Petty fund.....	47
Personal loan brokers.....	25
Personal loan companies.....	24, 25
Personal loan company, increase of capital.....	27
Philadelphia, Bank of.....	160
Phoenix Bank, The.....	270
Port Jefferson, The Bank of.....	161
Potsdam, The People's Bank of.....	267
Power City Bank, Niagara Falls.....	271

	PAGE
Prattsburgh State Bank.....	272
Prisco, Raffaele, Private Banker.....	386
Private bankers, authorized.....	24
Private bankers, new.....	24
Private bankers, claiming partial exemption.....	23
Private bankers, reduction of permanent capital.....	28
Private bankers, reports of.....	323-408

Q

Quarterly reports.....	105-408
------------------------	---------

R

Randolph State Bank of.....	297
Ransomville, State Bank of.....	298
Record of State institutions.....	5-8
Reduction of capital, private bankers.....	28
Rensselaer County Bank, Rensselaer.....	273
Resources of all institutions under Banking Department.....	34
Retired employees.....	46
Richmondville, Bank of.....	162
Rochester, Citizens' Bank of.....	195
Rockville Center, Bank of.....	163
Roster of Department.....	48-50
Rushville State Bank.....	274
Russian National St. Vladimir Home, Unincorporated Association, Private Bankers.....	387
Ruttkey, Eugene, Private Banker.....	388

S

Safe deposit companies.....	24-27
Sakser, Frank, Private Banker.....	389
Saugerties Bank, The.....	275
Savings banks statistics.....	7
Savings banks, gain in resources.....	7
Scheidt, John H., Private Banker.....	390
Schirripa, Vincent, Private Banker.....	391
Schoharie County Bank, The, Schoharie.....	276
School savings banks and thrift funds.....	35
Schreiber, Charles W., Private Banker.....	392
Schwabach, Sigmund Geza, Private Banker.....	393
Sconfietti, Cesare, Private Banker.....	24
Sconfietti, C., and Co., Private Bankers.....	394
Scotto, L., and Son and Joseph Martiniano, Private Bankers.....	395
Sea Cliff Bank.....	36, 37
Seaside Bank, West Hampton Beach.....	277
Securities in custody of Superintendent.....	38-39
Seneca Falls, N. Y., The State Bank of.....	299
Sessa, Joseph, Private Banker.....	396

	PAGE
Sherman, State Bank of.....	300
Sinclairville State Bank.....	17, 24
Solvay Bank.....	278
Southampton Bank, The.....	279
South Dayton, Bank of.....	164
Southold, Bank of.....	165
South Side Bank of Bay Shore, N. Y.....	280
Spencerport, The Bank of.....	166
Stabile, Francis R., Private Banker.....	397
State Bank of Avon, The.....	281
State Bank of Belmont, The.....	282
State Bank of Bolivar.....	283
State Bank of Brocton.....	284
State Bank of Canastota, N. Y.....	285
State Bank of Chatham, N. Y.....	286
State Bank of Churchville.....	287
State Bank of Commerce of Brockport, N. Y., The.....	288
State Bank of Fillmore, The.....	289
State Bank of Hilton.....	290
State Bank of Kenmore.....	291
State Bank of Mayville.....	292
State Bank of Newfane.....	293
State Bank, The, New York City.....	27, 294
State Bank of Norwood.....	295
State Bank of Ontario.....	296
State Bank of Randolph.....	297
State Bank of Ransomville, The.....	298
State Bank of Seneca Falls, N. Y., The.....	299
State Bank of Sherman.....	300
State Bank of Theresa.....	301
State Bank of Trumansburg, N. Y., The.....	302
State Bank of Williamson, The.....	303
State Banks, aggregate resources and liabilities of.....	317-319
State Exchange Bank, The, Holley.....	304
State Institutions and the Federal Reserve System.....	8, 9
Statement of securities held in trust for incorporated banks, individual bankers and private bankers.....	38, 39, 94-101
Statistics of savings banks.....	7
Straus, Max, Private Banker.....	398
Suffolk County, Bank of.....	168
Syracuse, City Bank of.....	199

T

Tables:

Aggregate resources and liabilities of private bankers.....	22, 408
Aggregate resources and liabilities of State banks.....	19, 317-319
Banks that have discontinued business.....	25
Branch offices.....	29-32
Change of name of safe deposit company.....	26

Tables — <i>Continued</i> :	PAGE
Change of name of trust company	26
Increase of capital of investment companies	27
Increases of capital of banks	27
Increase of capital of personal loan company	27
Increase of capital of safe deposit company	27
Increases of capital of trust companies	27
New State banks	24
New branch offices of banks	31
New credit unions	24
New investment companies	24
New safe deposit companies	24
New branch offices of safe deposit companies	32
New trust companies	24
New branch offices of trust companies	31
Private bankers authorized	24
Private bankers claiming partial exemption	23
Reduction of permanent capital of private bankers	28
Resources of all institutions	34
Safe deposit company branches closed	32
Securities in custody of Superintendent	38, 39, 94-101
Thrift funds authorized	35
Trust company branches discontinued	32
Taconic Valley Bank, Berlin	305
Tarabella, C., and Company, Private Bankers	399
Tausig, Paul, and Son, Private Bankers	400
Termini, Guiseppi, Private Banker	401
Theresa, State Bank of	301
Tocci, Felice, Private Banker	402
Tomaino Brothers, Private Bankers	403
Total resources of all institutions	34
Troy, People's Bank of	268
Trumansburg, The State Bank of	302
Trust company branches discontinued	32
Trust companies, change of name	26
Trust company mergers	28
Trust company statistics	6, 7
Twenty-third Ward Bank of the City of New York, The	306

U

Union Bank of Brooklyn	36, 37, 38
Union Bank of Medina	307
Union Stock Yards Bank of Buffalo	27, 308
United States, The Bank of	169
Universal Trust Company	37
University Bank, Alfred	309
Unsecured circulation	102

INDEX

435

V**PAGE**

Verrilli Brothers, Private Bankers.....	404
Vet, Joseph, Private Banker.....	24, 405
Viggiani, Enrico, Private Banker.....	406

W

Washington Savings Bank, New York.....	36, 37
Washington Heights, Bank of.....	170
Watkins State Bank.....	310
Waverly, The Citizens' Bank of.....	196
Weekly Bulletins.....	55-93
Westbury, Bank of.....	171
Westchester Avenue Bank, New York.....	311
West Side Bank, New York City.....	18, 312
White Plains, N. Y., The Citizens' Bank of.....	197
Williamson, State Bank of.....	303
Williamsville, Bank of.....	172
Wilson State Bank.....	313
Woodhaven Bank, The.....	37
Worcester, The Bank of.....	173
W. R. Grace & Co.'s Bank.....	314

Y

Yorkville Bank, New York City.....	27, 315
------------------------------------	---------

Z

Zaro, Henry C., Private Banker.....	407
-------------------------------------	-----